

## 1【CONSOLIDATED INTERIM FINANCIAL STATEMENTS】

## (1)【Consolidated Interim Balance Sheets】

(Millions of yen)

	As of March.31,2015	As of Sept.30,2015
<b>Assets</b>		
Cash and due from banks	339,266	572,934
Call loans and bills bought	58,740	45,403
Monetary claims bought	59,032	58,477
Trading assets	17,696	16,982
Money held in trust	64,821	65,357
Securities	2,740,758	2,537,464
Loans and bills discounted	4,506,883	4,551,236
Foreign exchanges	21,657	18,948
Lease receivables and investment assets	61,780	62,948
Other assets	96,012	77,204
Tangible fixed assets	38,223	38,387
Intangible fixed assets	5,630	5,577
Net defined benefit asset	24,250	24,483
Deferred tax assets	2,458	2,295
Customers' liabilities for acceptances and guarantees	35,549	32,477
Allowance for loan losses	(58,478)	(54,492)
Allowance for investment loss	(0)	(0)
<b>Total assets</b>	<b>8,014,284</b>	<b>8,055,687</b>
<b>Liabilities</b>		
Deposits	6,237,343	6,159,186
Negotiable certificates of deposit	453,618	479,303
Call money and bills sold	8,588	211,349
Payables under securities lending transactions	248,563	216,956
Trading liabilities	6,282	5,611
Borrowed money	88,024	88,517
Foreign exchanges	1,375	1,967
Other liabilities	154,871	119,475
Net defined benefit liability	11,854	11,977
Provision for reimbursement of deposits	825	768
Provision for contingent loss	1,308	1,384
Reserves under special laws	11	11
Deferred tax liabilities	73,860	57,889
Acceptances and guarantees	35,549	32,477
<b>Total liabilities</b>	<b>7,322,076</b>	<b>7,386,876</b>
<b>Net assets</b>		
Capital stock	52,243	52,243
Capital surplus	29,674	29,675
Retained earnings	386,589	398,051
Treasury shares	(5,015)	(4,969)
<b>Total shareholders' equity</b>	<b>463,491</b>	<b>475,000</b>
Valuation difference on available-for-sale securities	223,235	186,641
Deferred gains or losses on hedges	(27,175)	(26,551)
Remeasurements of defined benefit plans	2,420	2,382
<b>Total accumulated other comprehensive income</b>	<b>198,481</b>	<b>162,472</b>
Subscription rights to shares	271	237
Non-controlling interests	29,964	31,099
<b>Total net assets</b>	<b>692,208</b>	<b>668,811</b>
<b>Total liabilities and net assets</b>	<b>8,014,284</b>	<b>8,055,687</b>

## (2)【Consolidated Interim Statements of Income】

(Millions of yen)

	For the six months ended Sept/30/14	For the six months ended Sept/30/15
Ordinary income	91,448	92,781
Interest income	42,506	44,229
Interest on loans and discounts	27,569	26,269
Interest and dividends on securities	14,417	17,165
Trust fees	1	1
Fees and commissions	10,894	10,926
Trading income	603	1,090
Other ordinary income	20,512	22,451
Other income	16,930	14,082
Ordinary expenses	67,557	66,103
Interest expenses	4,784	5,659
Interest on deposits	1,312	1,564
Fees and commissions payments	3,192	3,335
Other ordinary expenses	14,842	17,741
General and administrative expenses	32,594	30,662
Other expenses	12,143	8,703
Ordinary profit	23,890	26,678
Extraordinary income	1	1
Gain on disposal of non-current assets	1	1
Extraordinary losses	558	171
Loss on disposal of non-current assets	84	103
Impairment loss	59	68
Transfer to reserve for financial products transaction liabilities	1	—
Foreign currency translation adjustment—extraordinary loss	413	—
Income before income taxes and minority interests	23,333	26,507
Income taxes – current	7,783	7,364
Income taxes – deferred	(76)	1,282
Total income taxes	7,707	8,646
Profit	15,626	17,861
Profit attributable to non-controlling interests	1,049	1,385
Profit attributable to owners of parent	14,577	16,475

## (3)【Consolidated Interim Statements of Comprehensive Income】

(Millions of yen)

	For the six months ended Sept/30/14	For the six months ended Sept/30/15
Profit	15,626	17,861
Other comprehensive income	30,815	(36,236)
Valuation difference on available-for-sale securities	37,512	(36,792)
Deferred gains or losses on hedges	(7,268)	623
Foreign currency translation adjustment	413	—
Remeasurements of defined benefit plans, net of tax	157	(68)
Comprehensive income	46,441	(18,375)
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	44,806	(19,533)
Comprehensive income attributable to non-controlling interests	1,634	1,157

## 2【NON-CONSOLIDATED INTERIM FINANCIAL STATEMENTS】

## (1)【Non-consolidated Interim Balance Sheets】

(Millions of yen)

	As of March.31,2015	As of Sept.30,2015
<b>Assets</b>		
Cash and due from banks	328,305	563,306
Call loans	58,740	45,403
Monetary claims bought	59,032	58,477
Trading assets	17,696	16,982
Money held in trust	64,821	65,357
Securities	2,734,366	2,533,772
Loans and bills discounted	4,558,452	4,602,014
Foreign exchanges	21,657	18,948
Other assets	67,728	51,059
Other	67,728	51,059
Tangible fixed assets	31,546	31,239
Intangible fixed assets	5,183	5,183
Prepaid pension cost	19,272	19,209
Customers' liabilities for acceptances and guarantees	35,549	32,477
Allowance for loan losses	(50,517)	(46,791)
<b>Total assets</b>	<b>7,951,835</b>	<b>7,996,640</b>
<b>Liabilities</b>		
Deposits	6,251,590	6,172,982
Negotiable certificates of deposit	458,128	486,363
Call money	8,588	211,349
Payables under securities lending transactions	248,563	216,956
Trading liabilities	6,282	5,611
Borrowed money	79,574	80,267
Foreign exchanges	1,375	1,967
Other liabilities	133,677	101,215
Income taxes payable	8,139	6,500
Lease obligations	2,058	1,809
Asset retirement obligations	16	16
Other	123,463	92,889
Provision for retirement benefits	9,806	9,991
Provision for reimbursement of deposits	825	768
Provision for contingent loss	1,308	1,384
Deferred tax liabilities	72,163	56,231
Acceptances and guarantees	35,549	32,477
<b>Total liabilities</b>	<b>7,307,434</b>	<b>7,377,566</b>
<b>Net assets</b>		
Capital stock	52,243	52,243
Capital surplus	29,609	29,610
Legal capital surplus	29,609	29,609
Other capital surplus	—	1
Retained earnings	371,662	382,238
Legal retained earnings	47,610	47,610
Other retained earnings	324,052	334,628
Reserve for advanced depreciation of non-current assets	938	938
General reserve	291,600	307,600
Retained earnings brought forward	31,513	26,090
Treasury shares	(5,015)	(4,969)
<b>Total shareholders' equity</b>	<b>448,499</b>	<b>459,123</b>
Valuation difference on available-for-sale securities	222,805	186,264
Deferred gains or losses on hedges	(27,175)	(26,551)
<b>Total valuation and translation adjustments</b>	<b>195,630</b>	<b>159,712</b>
Subscription rights to shares	271	237
<b>Total net assets</b>	<b>644,401</b>	<b>619,073</b>
<b>Total liabilities and net assets</b>	<b>7,951,835</b>	<b>7,996,640</b>

## (2)【Non-consolidated Interim Statements of Income】

(Millions of yen)

	For the six months ended Sept/30/14	For the six months ended Sept/30/15
Ordinary income	72,562	73,136
Interest income	42,377	44,098
Interest on loans and discounts	27,508	26,213
Interest and dividends on securities	14,374	17,118
Trust fees	1	1
Fees and commissions	9,048	9,274
Trading income	148	136
Other ordinary income	3,594	5,537
Other income	17,391	14,087
Ordinary expenses	51,398	49,914
Interest expenses	4,730	5,605
Interest on deposits	1,314	1,566
Fees and commissions payments	3,980	4,199
Other ordinary expenses	213	3,028
General and administrative expenses	30,350	28,415
Other expenses	12,121	8,665
Ordinary profit	21,164	23,221
Extraordinary income	1	1
Extraordinary losses	143	171
Income before income taxes	21,022	23,050
Income taxes – current	6,721	6,454
Income taxes – deferred	28	1,006
Total income taxes	6,749	7,461
Profit	14,273	15,589