

## 1【CONSOLIDATED INTERIM FINANCIAL STATEMENTS】

## (1)【Consolidated Interim Balance Sheets】

(Millions of yen)

	As of March 31,2019	As of Sept.30,2019
<b>Assets</b>		
Cash and due from banks	1,970,730	1,965,001
Call loans and bills bought	33,535	51,586
Monetary claims bought	59,414	61,238
Trading assets	13,373	13,193
Money held in trust	76,405	78,411
Securities	2,766,017	2,941,174
Loans and bills discounted	5,261,946	5,323,807
Foreign exchanges	20,972	25,103
Lease receivables and investment assets	66,442	68,117
Other assets	122,435	140,258
Tangible fixed assets	34,632	34,407
Intangible fixed assets	5,444	5,362
Net defined benefit asset	23,040	23,311
Deferred tax assets	1,953	2,116
Customers' liabilities for acceptances and guarantees	36,413	36,804
Allowance for loan losses	(41,225)	(39,249)
<b>Total assets</b>	<b>10,451,533</b>	<b>10,730,645</b>
<b>Liabilities</b>		
Deposits	6,734,847	6,725,224
Negotiable certificates of deposit	512,915	565,127
Call money and bills sold	990,000	1,172,379
Payables under repurchase agreements	63,740	83,199
Payables under securities lending transactions	521,091	482,044
Trading liabilities	4,356	4,007
Borrowed money	637,891	657,709
Foreign exchanges	2,033	673
Other liabilities	97,792	112,763
Net defined benefit liability	12,368	12,349
Provision for reimbursement of deposits	901	744
Provision for contingent loss	927	977
Reserves under special laws	9	9
Deferred tax liabilities	70,736	81,488
Acceptances and guarantees	36,413	36,804
<b>Total liabilities</b>	<b>9,686,024</b>	<b>9,935,503</b>
<b>Net assets</b>		
Capital stock	52,243	52,243
Capital surplus	34,484	34,484
Retained earnings	462,187	471,215
Treasury shares	(8,845)	(9,789)
<b>Total shareholders' equity</b>	<b>540,069</b>	<b>548,153</b>
Valuation difference on available-for-sale securities	205,593	235,532
Deferred gains or losses on hedges	(11,386)	(19,727)
Remeasurements of defined benefit plans	2,107	1,859
<b>Total accumulated other comprehensive income</b>	<b>196,313</b>	<b>217,665</b>
Share acquisition rights	359	334
Non-controlling interests	28,767	28,987
<b>Total net assets</b>	<b>765,509</b>	<b>795,141</b>
<b>Total liabilities and net assets</b>	<b>10,451,533</b>	<b>10,730,645</b>

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

(Millions of yen)

	For the six months ended Sept.30,2018	For the six months ended Sept.30,2019
Ordinary income	80,038	84,132
Interest income	39,462	41,875
Interest on loans and discounts	23,535	23,680
Interest and dividends on securities	14,440	16,190
Trust fees	1	1
Fees and commissions	10,208	10,548
Trading income	1,260	798
Other ordinary income	23,953	24,957
Other income	5,152	5,951
Ordinary expenses	63,265	65,046
Interest expenses	5,262	6,867
Interest on deposits	1,481	1,828
Fees and commissions payments	3,632	3,701
Other ordinary expenses	19,199	17,410
General and administrative expenses	31,096	29,946
Other expenses	4,074	7,121
Ordinary profit	16,773	19,085
Extraordinary income	4	28
Gain on disposal of non-current assets	4	28
Extraordinary losses	384	302
Loss on disposal of non-current assets	30	209
Impairment loss	354	93
Profit before income taxes	16,392	18,811
Income taxes - current	4,393	4,148
Income taxes - deferred	501	1,076
Total income taxes	4,894	5,225
Profit	11,498	13,586
Profit attributable to non-controlling interests	655	591
Profit attributable to owners of parent	10,842	12,995

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

(Millions of yen)

	For the six months ended Sept.30,2018	For the six months ended Sept.30,2019
Profit	11,498	13,586
Other comprehensive income	929	21,001
Valuation difference on available-for-sale securities	(4,555)	29,591
Deferred gains or losses on hedges	5,599	(8,340)
Remeasurements of defined benefit plans, net of tax	(114)	(250)
Comprehensive income	12,427	34,587
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	11,860	34,347
Comprehensive income attributable to non-controlling interests	566	240

## 2【NON-CONSOLIDATED INTERIM FINANCIAL STATEMENTS】

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

(Millions of yen)

	As of March 31,2019	As of Sept.30,2019
<b>Assets</b>		
Cash and due from banks	1,959,728	1,953,435
Call loans	33,535	51,586
Monetary claims bought	59,414	61,238
Trading assets	13,373	13,193
Money held in trust	76,405	78,411
Securities	2,771,528	2,947,354
Loans and bills discounted	5,310,562	5,372,514
Foreign exchanges	20,972	25,103
Other assets	97,786	115,519
Other	97,786	115,519
Tangible fixed assets	26,750	26,320
Intangible fixed assets	5,200	5,132
Prepaid pension cost	18,051	18,798
Customers' liabilities for acceptances and guarantees	36,413	36,804
Allowance for loan losses	(35,101)	(32,757)
<b>Total assets</b>	<b>10,394,621</b>	<b>10,672,656</b>
<b>Liabilities</b>		
Deposits	6,746,895	6,738,640
Negotiable certificates of deposit	531,165	583,877
Call money	990,000	1,172,379
Payables under repurchase agreements	63,740	83,199
Payables under securities lending transactions	521,091	482,044
Trading liabilities	4,356	4,007
Borrowed money	630,716	650,634
Foreign exchanges	2,033	673
Other liabilities	79,366	91,765
Income taxes payable	1,098	2,563
Lease obligations	1,097	886
Asset retirement obligations	35	35
Other	77,134	88,280
Provision for retirement benefits	9,986	10,084
Provision for reimbursement of deposits	901	744
Provision for contingent loss	927	977
Deferred tax liabilities	69,190	80,171
Acceptances and guarantees	36,413	36,804
<b>Total liabilities</b>	<b>9,686,784</b>	<b>9,936,005</b>
<b>Net assets</b>		
Capital stock	52,243	52,243
Capital surplus	32,569	32,569
Legal capital surplus	29,609	29,609
Other capital surplus	2,960	2,960
Retained earnings	437,938	446,006
Legal retained earnings	47,610	47,610
Other retained earnings	390,328	398,396
Reserve for advanced depreciation of non-current assets	894	894
General reserve	361,600	375,600
Retained earnings brought forward	27,833	21,901
Treasury shares	(8,845)	(9,789)
<b>Total shareholders' equity</b>	<b>513,906</b>	<b>521,030</b>
Valuation difference on available-for-sale securities	204,958	235,012
Deferred gains or losses on hedges	(11,386)	(19,727)
<b>Total valuation and translation adjustments</b>	<b>193,571</b>	<b>215,285</b>
Share acquisition rights	359	334
<b>Total net assets</b>	<b>707,837</b>	<b>736,651</b>
<b>Total liabilities and net assets</b>	<b>10,394,621</b>	<b>10,672,656</b>

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

(Millions of yen)

	For the six months ended Sept.30,2018	For the six months ended Sept.30,2019
Ordinary income	59,708	64,720
Interest income	39,324	41,734
Interest on loans and discounts	23,513	23,675
Interest and dividends on securities	14,341	16,075
Trust fees	1	1
Fees and commissions	8,546	8,790
Trading income	37	51
Other ordinary income	6,579	7,748
Other income	5,218	6,395
Ordinary expenses	45,483	47,913
Interest expenses	5,243	6,849
Interest on deposits	1,482	1,828
Fees and commissions payments	4,695	4,829
Other ordinary expenses	3,814	2,221
General and administrative expenses	27,672	26,918
Other expenses	4,058	7,094
Ordinary profit	14,224	16,806
Extraordinary income	1,645	28
Extraordinary losses	383	302
Profit before income taxes	15,486	16,532
Income taxes - current	3,440	3,292
Income taxes - deferred	607	1,204
Total income taxes	4,048	4,497
Profit	11,437	12,035