

1【CONSOLIDATED INTERIM FINANCIAL STATEMENTS】

(1)【Consolidated Interim Balance Sheets】

(Millions of yen)

	As of March 31,2020	As of Sept.30,2020
Assets		
Cash and due from banks	1,650,752	2,252,647
Call loans and bills bought	22,821	39,307
Monetary claims bought	78,869	79,888
Trading assets	29,559	32,368
Money held in trust	79,301	79,835
Securities	2,911,132	3,029,459
Loans and bills discounted	5,395,246	5,517,559
Foreign exchanges	20,019	29,381
Lease receivables and investments in leases	69,549	69,108
Other assets	155,098	143,969
Tangible fixed assets	34,343	33,710
Intangible fixed assets	5,041	4,863
Retirement benefit asset	20,856	21,036
Deferred tax assets	2,287	2,264
Customers' liabilities for acceptances and guarantees	33,229	32,937
Allowance for loan losses	(37,560)	(43,156)
Total assets	10,470,547	11,325,182
Liabilities		
Deposits	6,975,504	7,289,943
Negotiable certificates of deposit	257,674	196,225
Call money and bills sold	845,982	986,442
Payables under repurchase agreements	79,770	94,552
Payables under securities lending transactions	537,369	798,914
Trading liabilities	3,444	3,185
Borrowed money	785,947	922,251
Foreign exchanges	544	869
Other liabilities	128,242	93,382
Retirement benefit liability	12,494	12,196
Provision for reimbursement of deposits	894	494
Provision for contingent loss	984	1,199
Reserves under special laws	9	9
Deferred tax liabilities	60,022	83,123
Acceptances and guarantees	33,229	32,937
Total liabilities	9,722,115	10,515,728
Net assets		
Share capital	52,243	52,243
Capital surplus	54,173	59,181
Retained earnings	477,336	481,585
Treasury shares	(11,789)	(11,629)
Total shareholders' equity	571,964	581,381
Valuation difference on available-for-sale securities	185,821	239,331
Deferred gains or losses on hedges	(17,414)	(14,077)
Remeasurements of defined benefit plans	(382)	(374)
Total accumulated other comprehensive income	168,023	224,879
Share acquisition rights	365	242
Non-controlling interests	8,078	2,950
Total net assets	748,432	809,454
Total liabilities and net assets	10,470,547	11,325,182

(2)【Consolidated Interim Statements of Income】

(Millions of yen)

	For the six months ended Sept.30,2019	For the six months ended Sept.30,2020
Ordinary income	84,132	77,233
Interest income	41,875	39,952
Interest on loans and discounts	23,680	21,959
Interest and dividends on securities	16,190	16,565
Trust fees	1	1
Fees and commissions	10,548	10,214
Trading income	798	1,296
Other ordinary income	24,957	22,437
Other income	5,951	3,331
Ordinary expenses	65,046	65,621
Interest expenses	6,867	4,191
Interest on deposits	1,828	576
Fees and commissions payments	3,701	3,639
Other ordinary expenses	17,410	18,455
General and administrative expenses	29,946	29,631
Other expenses	7,121	9,704
Ordinary profit	19,085	11,612
Extraordinary income	28	9
Gain on disposal of non-current assets	28	9
Extraordinary losses	302	248
Loss on disposal of non-current assets	209	17
Impairment loss	93	202
Provision of reserve for financial instruments transaction liabilities	—	0
Other	—	28
Profit before income taxes	18,811	11,372
Income taxes – current	4,148	4,721
Income taxes – deferred	1,076	(1,533)
Total income taxes	5,225	3,187
Profit	13,586	8,184
Profit attributable to non-controlling interests	591	21
Profit attributable to owners of parent	12,995	8,163

(3)【Consolidated Interim Statements of Comprehensive Income】

(Millions of yen)

	For the six months ended Sept.30,2019	For the six months ended Sept.30,2020
Profit	13,586	8,184
Other comprehensive income	21,001	57,112
Valuation difference on available-for-sale securities	29,591	53,766
Deferred gains or losses on hedges	(8,340)	3,336
Remeasurements of defined benefit plans, net of tax	(250)	9
Comprehensive income	34,587	65,297
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	34,347	65,018
Comprehensive income attributable to non-controlling interests	240	278

2【NON-CONSOLIDATED INTERIM FINANCIAL STATEMENTS】

(1)【Non-consolidated Interim Balance Sheets】

(Millions of yen)

	As of March 31,2020	As of Sept.30,2020
Assets		
Cash and due from banks	1,634,873	2,236,214
Call loans	22,821	39,307
Monetary claims bought	78,869	79,888
Trading assets	29,559	32,368
Money held in trust	79,301	79,835
Securities	2,920,426	3,038,222
Loans and bills discounted	5,443,996	5,565,212
Foreign exchanges	20,019	29,381
Other assets	130,759	121,954
Other	130,759	121,954
Tangible fixed assets	26,124	25,536
Intangible fixed assets	4,819	4,692
Prepaid pension cost	19,533	19,905
Customers' liabilities for acceptances and guarantees	33,229	32,937
Allowance for loan losses	(31,126)	(36,567)
Total assets	10,413,208	11,268,891
Liabilities		
Deposits	6,989,187	7,305,500
Negotiable certificates of deposit	276,724	216,275
Call money	845,982	986,442
Payables under repurchase agreements	79,770	94,552
Payables under securities lending transactions	537,369	798,914
Trading liabilities	3,444	3,185
Borrowed money	778,972	915,326
Foreign exchanges	544	869
Other liabilities	104,586	69,604
Income taxes payable	1,673	2,734
Lease obligations	776	628
Asset retirement obligations	182	182
Other	101,954	66,059
Provision for retirement benefits	10,199	10,053
Provision for reimbursement of deposits	894	494
Provision for contingent loss	984	1,199
Deferred tax liabilities	59,726	82,645
Acceptances and guarantees	33,229	32,937
Total liabilities	9,721,616	10,518,001
Net assets		
Share capital	52,243	52,243
Capital surplus	32,569	32,563
Legal capital surplus	29,609	29,609
Other capital surplus	2,960	2,954
Retained earnings	450,572	453,373
Legal retained earnings	47,610	47,610
Other retained earnings	402,962	405,762
Reserve for tax purpose reduction entry of non-current assets	890	890
General reserve	375,600	388,600
Retained earnings brought forward	26,472	16,272
Treasury shares	(11,789)	(11,629)
Total shareholders' equity	523,596	526,550
Valuation difference on available-for-sale securities	185,043	238,173
Deferred gains or losses on hedges	(17,414)	(14,077)
Total valuation and translation adjustments	167,629	224,096
Share acquisition rights	365	242
Total net assets	691,591	750,889
Total liabilities and net assets	10,413,208	11,268,891

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

(Millions of yen)

	For the six months ended Sept.30,2019	For the six months ended Sept.30,2020
Ordinary income	64,720	57,239
Interest income	41,734	39,904
Interest on loans and discounts	23,675	21,969
Interest and dividends on securities	16,075	16,523
Trust fees	1	1
Fees and commissions	8,790	8,468
Trading income	51	83
Other ordinary income	7,748	5,461
Other income	6,395	3,320
Ordinary expenses	47,913	47,892
Interest expenses	6,849	4,174
Interest on deposits	1,828	576
Fees and commissions payments	4,829	4,784
Other ordinary expenses	2,221	3,168
General and administrative expenses	26,918	26,457
Other expenses	7,094	9,307
Ordinary profit	16,806	9,346
Extraordinary income	28	9
Extraordinary losses	302	217
Profit before income taxes	16,532	9,138
Income taxes - current	3,292	3,886
Income taxes - deferred	1,204	(1,462)
Total income taxes	4,497	2,424
Profit	12,035	6,714