

## 1【CONSOLIDATED INTERIM FINANCIAL STATEMENTS】

## (1)【Consolidated Interim Balance Sheets】

(Millions of yen)

	As of March 31,2021	As of Sept.30,2021
<b>Assets</b>		
Cash and due from banks	2,753,959	3,828,813
Call loans and bills bought	30,000	12,462
Monetary claims bought	98,202	111,359
Trading account assets	12,157	12,094
Money held in trust	80,015	80,499
Securities	3,326,241	3,155,136
Loans and bills discounted	5,541,154	5,713,907
Foreign exchanges	34,417	28,465
Lease receivables and investments in leases	69,989	68,207
Other assets	141,736	140,661
Tangible fixed assets	33,778	33,700
Intangible fixed assets	4,747	4,667
Retirement benefit asset	42,139	42,970
Deferred tax assets	2,023	1,905
Customers' liabilities for acceptances and guarantees	35,424	34,963
Allowance for loan losses	(45,351)	(40,065)
<b>Total assets</b>	<b>12,160,638</b>	<b>13,229,747</b>
<b>Liabilities</b>		
Deposits	7,654,318	7,747,630
Negotiable certificates of deposit	139,665	152,729
Call money and bills sold	676,745	1,683,448
Securities sold under repurchase agreements	77,627	90,224
Cash collateral received for securities lent	784,779	577,761
Trading account liabilities	3,066	3,032
Borrowed money	1,639,118	1,767,808
Foreign exchanges	1,330	1,121
Other liabilities	104,351	102,976
Retirement benefit liability	11,667	11,703
Provision for reimbursement of deposits	823	431
Provision for contingent loss	1,316	1,275
Reserves under special laws	12	12
Deferred tax liabilities	120,695	126,077
Acceptances and guarantees	35,424	34,963
<b>Total liabilities</b>	<b>11,250,943</b>	<b>12,301,199</b>
<b>Net assets</b>		
Share capital	52,243	52,243
Capital surplus	59,181	59,176
Retained earnings	492,869	504,106
Treasury shares	(11,629)	(11,575)
<b>Total shareholders' equity</b>	<b>592,665</b>	<b>603,950</b>
Valuation difference on available-for-sale securities	294,333	311,735
Deferred gains or losses on hedges	4,426	(4,592)
Remeasurements of defined benefit plans	14,594	13,674
<b>Total accumulated other comprehensive income</b>	<b>313,354</b>	<b>320,817</b>
Share acquisition rights	272	249
Non-controlling interests	3,402	3,531
<b>Total net assets</b>	<b>909,694</b>	<b>928,548</b>
<b>Total liabilities and net assets</b>	<b>12,160,638</b>	<b>13,229,747</b>

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

(Millions of yen)

	For the six months ended Sept.30,2020	For the six months ended Sept.30,2021
Ordinary income	76,257	74,455
Interest income	39,952	37,188
Interest on loans and discounts	21,959	20,891
Interest and dividends on securities	16,565	15,278
Trust fees	1	1
Fees and commissions	10,214	11,066
Gain on trading account transactions	1,296	1,233
Other ordinary income	22,437	18,901
Other income	2,354	6,064
Ordinary expenses	64,645	52,314
Interest expenses	4,191	2,085
Interest on deposits	576	291
Fees and commissions payments	2,663	2,732
Loss on trading account transactions	—	0
Other ordinary expenses	18,455	16,174
General and administrative expenses	29,631	27,335
Other expenses	9,704	3,985
Ordinary profit	11,612	22,141
Extraordinary income	9	338
Gain on disposal of non-current assets	9	338
Extraordinary losses	248	516
Loss on disposal of non-current assets	17	230
Impairment losses	202	286
Provision of reserve for financial instruments transaction liabilities	0	0
Other	28	—
Profit before income taxes	11,372	21,963
Income taxes – current	4,721	4,124
Income taxes – deferred	(1,533)	2,282
Total income taxes	3,187	6,407
Profit	8,184	15,555
Profit attributable to non-controlling interests	21	122
Profit attributable to owners of parent	8,163	15,433

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

(Millions of yen)

	For the six months ended Sept.30,2020	For the six months ended Sept.30,2021
Profit	8,184	15,555
Other comprehensive income	57,112	7,476
Valuation difference on available-for-sale securities	53,766	17,418
Deferred gains or losses on hedges	3,336	(9,018)
Remeasurements of defined benefit plans, net of tax	9	(923)
Comprehensive income	65,297	23,032
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	65,018	22,896
Comprehensive income attributable to non-controlling interests	278	135

## 2【NON-CONSOLIDATED INTERIM FINANCIAL STATEMENTS】

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

(Millions of yen)

	As of March 31,2021	As of Sept.30,2021
<b>Assets</b>		
Cash and due from banks	2,731,771	3,807,291
Call loans	30,000	12,462
Monetary claims bought	98,202	111,359
Trading account assets	12,157	12,094
Money held in trust	80,015	80,499
Securities	3,333,897	3,162,705
Loans and bills discounted	5,587,528	5,759,422
Foreign exchanges	34,417	28,465
Other assets	119,962	119,819
Other	119,962	119,819
Tangible fixed assets	25,528	25,335
Intangible fixed assets	4,601	4,522
Prepaid pension costs	20,264	22,017
Customers' liabilities for acceptances and guarantees	35,424	34,963
Allowance for loan losses	(38,741)	(33,857)
<b>Total assets</b>	<b>12,075,029</b>	<b>13,147,100</b>
<b>Liabilities</b>		
Deposits	7,670,775	7,765,260
Negotiable certificates of deposit	160,715	174,979
Call money	676,745	1,683,448
Securities sold under repurchase agreements	77,627	90,224
Cash collateral received for securities lent	784,779	577,761
Trading account liabilities	3,066	3,032
Borrowed money	1,632,343	1,761,083
Foreign exchanges	1,330	1,121
Other liabilities	73,389	73,797
Income taxes payable	5,472	2,328
Lease obligations	507	426
Asset retirement obligations	182	146
Other	67,227	70,894
Provision for retirement benefits	10,235	10,153
Provision for reimbursement of deposits	823	431
Provision for contingent loss	1,316	1,275
Deferred tax liabilities	113,631	119,372
Acceptances and guarantees	35,424	34,963
<b>Total liabilities</b>	<b>11,242,205</b>	<b>12,296,905</b>
<b>Net assets</b>		
Share capital	52,243	52,243
Capital surplus	32,563	32,557
Legal capital surplus	29,609	29,609
Other capital surplus	2,954	2,948
Retained earnings	462,238	471,240
Legal retained earnings	47,610	47,610
Other retained earnings	414,628	423,629
Reserve for tax purpose reduction entry of non-current assets	869	869
General reserve	388,600	399,600
Retained earnings brought forward	25,158	23,159
Treasury shares	(11,629)	(11,575)
<b>Total shareholders' equity</b>	<b>535,415</b>	<b>544,465</b>
Valuation difference on available-for-sale securities	292,709	310,072
Deferred gains or losses on hedges	4,426	(4,592)
<b>Total valuation and translation adjustments</b>	<b>297,136</b>	<b>305,480</b>
Share acquisition rights	272	249
<b>Total net assets</b>	<b>832,824</b>	<b>850,194</b>
<b>Total liabilities and net assets</b>	<b>12,075,029</b>	<b>13,147,100</b>

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

(Millions of yen)

	For the six months ended Sept.30,2020	For the six months ended Sept.30,2021
Ordinary income	56,263	54,337
Interest income	39,904	37,105
Interest on loans and discounts	21,969	20,905
Interest and dividends on securities	16,523	15,201
Trust fees	1	1
Fees and commissions	8,468	9,013
Gain on trading account transactions	83	12
Other ordinary income	5,461	2,278
Other income	2,343	5,925
Ordinary expenses	46,916	35,814
Interest expenses	4,174	2,070
Interest on deposits	576	291
Fees and commissions payments	3,807	3,878
Loss on trading account transactions	—	0
Other ordinary expenses	3,168	1,281
General and administrative expenses	26,457	24,610
Other expenses	9,307	3,973
Ordinary profit	9,346	18,522
Extraordinary income	9	338
Extraordinary losses	217	515
Profit before income taxes	9,138	18,344
Income taxes - current	3,886	3,096
Income taxes - deferred	(1,462)	2,119
Total income taxes	2,424	5,216
Profit	6,714	13,128