

1【CONSOLIDATED INTERIM FINANCIAL STATEMENTS】

(1)【Consolidated Interim Balance Sheets】

(Millions of yen)

	As of March 31,2022	As of Sept.30,2022
Assets		
Cash and due from banks	4,049,642	2,830,385
Call loans and bills bought	20,000	31,001
Monetary claims bought	116,411	113,365
Trading account assets	13,370	14,840
Money held in trust	79,448	78,099
Securities	2,801,655	2,439,549
Loans and bills discounted	5,931,315	5,936,927
Foreign exchanges	30,546	32,916
Lease receivables and investments in leases	68,041	66,990
Other assets	152,789	199,828
Tangible fixed assets	34,378	32,380
Intangible fixed assets	4,628	4,551
Retirement benefit asset	42,803	43,237
Deferred tax assets	1,780	1,807
Customers' liabilities for acceptances and guarantees	38,113	50,741
Allowance for loan losses	(41,129)	(42,565)
Total assets	13,343,796	11,834,058
Liabilities		
Deposits	8,049,875	8,070,924
Negotiable certificates of deposit	132,507	158,010
Call money and bills sold	1,504,861	1,101,285
Securities sold under repurchase agreements	53,041	41,803
Cash collateral received for securities lent	322,484	147,600
Trading account liabilities	4,279	5,738
Borrowed money	2,087,634	1,130,538
Foreign exchanges	960	3,095
Borrowed money from trust account	360	568
Other liabilities	108,104	173,032
Retirement benefit liability	11,653	11,255
Provision for reimbursement of deposits	499	206
Provision for contingent loss	1,341	1,252
Reserves under special laws	12	12
Deferred tax liabilities	115,367	86,402
Acceptances and guarantees	38,113	50,741
Total liabilities	12,431,097	10,982,467
Net assets		
Share capital	52,243	52,243
Capital surplus	59,176	56,227
Retained earnings	512,403	512,872
Treasury shares	(11,576)	(3,848)
Total shareholders' equity	612,246	617,495
Valuation difference on available-for-sale securities	268,743	191,549
Deferred gains or losses on hedges	15,670	27,494
Remeasurements of defined benefit plans	12,266	11,278
Total accumulated other comprehensive income	296,680	230,322
Share acquisition rights	271	268
Non-controlling interests	3,499	3,504
Total net assets	912,698	851,590
Total liabilities and net assets	13,343,796	11,834,058

(2)【Consolidated Interim Statements of Income】

(Millions of yen)

	For the six months ended Sept.30,2021	For the six months ended Sept.30,2022
Ordinary income	74,455	102,294
Interest income	37,188	43,636
Interest on loans and discounts	20,891	23,176
Interest and dividends on securities	15,278	18,081
Trust fees	1	4
Fees and commissions	11,066	11,207
Gain on trading account transactions	1,233	691
Other ordinary income	18,901	33,747
Other income	6,064	13,006
Ordinary expenses	52,314	81,865
Interest expenses	2,085	5,909
Interest on deposits	291	1,032
Fees and commissions payments	2,732	2,703
Loss on trading account transactions	0	—
Other ordinary expenses	16,174	32,725
General and administrative expenses	27,335	28,195
Other expenses	3,985	12,331
Ordinary profit	22,141	20,428
Extraordinary income	338	185
Gain on disposal of non-current assets	338	185
Extraordinary losses	516	1,581
Loss on disposal of non-current assets	230	33
Impairment losses	286	1,548
Provision of reserve for financial instruments transaction liabilities	0	—
Profit before income taxes	21,963	19,032
Income taxes – current	4,124	5,899
Income taxes – deferred	2,282	(30)
Total income taxes	6,407	5,868
Profit	15,555	13,164
Profit attributable to non-controlling interests	122	43
Profit attributable to owners of parent	15,433	13,120

(3)【Consolidated Interim Statements of Comprehensive Income】

(Millions of yen)

	For the six months ended Sept.30,2021	For the six months ended Sept.30,2022
Profit	15,555	13,164
Other comprehensive income	7,476	(66,389)
Valuation difference on available-for-sale securities	17,418	(77,224)
Deferred gains or losses on hedges	(9,018)	11,824
Remeasurements of defined benefit plans, net of tax	(923)	(988)
Comprehensive income	23,032	(53,224)
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	22,896	(53,237)
Comprehensive income attributable to non-controlling interests	135	12

2【NON-CONSOLIDATED INTERIM FINANCIAL STATEMENTS】

(1)【Non-consolidated Interim Balance Sheets】

(Millions of yen)

	As of March 31,2022	As of Sept.30,2022
Assets		
Cash and due from banks	4,031,655	2,812,566
Call loans	20,000	31,001
Monetary claims bought	116,411	113,365
Trading account assets	13,370	14,840
Money held in trust	79,448	78,099
Securities	2,809,850	2,448,082
Loans and bills discounted	5,974,071	5,980,605
Foreign exchanges	30,546	32,916
Other assets	132,812	180,296
Other	132,812	180,296
Tangible fixed assets	25,924	24,259
Intangible fixed assets	4,471	4,365
Prepaid pension costs	23,756	25,577
Customers' liabilities for acceptances and guarantees	38,113	50,741
Allowance for loan losses	(35,232)	(36,764)
Total assets	13,265,200	11,759,952
Liabilities		
Deposits	8,066,627	8,090,122
Negotiable certificates of deposit	156,457	183,360
Call money	1,504,861	1,101,285
Securities sold under repurchase agreements	53,041	41,803
Cash collateral received for securities lent	322,484	147,600
Trading account liabilities	4,279	5,738
Borrowed money	2,080,959	1,123,463
Foreign exchanges	960	3,095
Borrowed money from trust account	360	568
Other liabilities	81,636	147,398
Income taxes payable	1,653	4,002
Lease liabilities	354	295
Asset retirement obligations	144	145
Other	79,483	142,956
Provision for retirement benefits	10,236	9,914
Provision for reimbursement of deposits	499	206
Provision for contingent loss	1,341	1,252
Deferred tax liabilities	109,329	80,809
Acceptances and guarantees	38,113	50,741
Total liabilities	12,431,189	10,987,360
Net assets		
Share capital	52,243	52,243
Capital surplus	32,557	29,609
Legal capital surplus	29,609	29,609
Other capital surplus	2,948	—
Retained earnings	477,569	476,618
Legal retained earnings	47,610	47,610
Other retained earnings	429,959	429,007
Reserve for tax purpose reduction entry of non-current assets	1,095	1,095
General reserve	399,600	399,600
Retained earnings brought forward	29,263	28,311
Treasury shares	(11,576)	(3,848)
Total shareholders' equity	550,794	554,622
Valuation difference on available-for-sale securities	267,274	190,206
Deferred gains or losses on hedges	15,670	27,494
Total valuation and translation adjustments	282,945	217,701
Share acquisition rights	271	268
Total net assets	834,011	772,592
Total liabilities and net assets	13,265,200	11,759,952

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

(Millions of yen)

	For the six months ended Sept.30,2021	For the six months ended Sept.30,2022
Ordinary income	54,337	83,159
Interest income	37,105	43,538
Interest on loans and discounts	20,905	23,187
Interest and dividends on securities	15,201	17,992
Trust fees	1	4
Fees and commissions	9,013	9,134
Gain on trading account transactions	12	97
Other ordinary income	2,278	17,401
Other income	5,925	12,981
Ordinary expenses	35,814	65,224
Interest expenses	2,070	5,892
Interest on deposits	291	1,032
Fees and commissions payments	3,878	3,847
Loss on trading account transactions	0	—
Other ordinary expenses	1,281	18,243
General and administrative expenses	24,610	25,018
Other expenses	3,973	12,222
Ordinary profit	18,522	17,934
Extraordinary income	338	185
Extraordinary losses	515	1,383
Profit before income taxes	18,344	16,736
Income taxes – current	3,096	5,096
Income taxes – deferred	2,119	(59)
Total income taxes	5,216	5,036
Profit	13,128	11,700