

Financial Statements

For the Third Quarter Ended Dec 31, 2008

THE JOYO BANK, LTD.

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CONSOLIDATED FINANCIAL INFORMATION

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(Note)

Information presented herein has been extracted from the original material, solely for the convenience of the readers outside Japan.

The amounts presented herein have not been audited.

CONSOLIDATED FINANCIAL INFORMATION

1. Consolidated balance sheets

(Millions of yen)

	As of Dec. 31,2008	As of Mar. 31,2008
Assets		
Cash and due from banks	149,130	136,252
Call loans and bills bought	9,304	3,885
Monetary claims bought	59,225	65,725
Trading assets	29,996	26,063
Money held in trust	13,344	3,281
Securities	2,084,262	2,301,379
Loans and bills discounted	4,963,932	4,635,216
Foreign exchanges	850	1,037
Lease receivables and investment assets	31,991	—
Other assets	121,638	69,531
Tangible fixed assets	96,151	122,929
Intangible fixed assets	7,372	10,500
Deferred tax assets	49,677	19,330
Customers' liabilities for acceptances and guarantees	29,365	28,363
Allowance for loan losses	△36,167	△38,879
Allowance for investment loss	△48	△48
Total assets	7,610,027	7,384,570
Liabilities		
Deposits	6,499,107	6,340,119
Negotiable certificates of deposit	81,519	45,411
Call money and bills sold	269,205	162,682
Payables under securities lending transactions	114,603	166,230
Trading liabilities	322	203
Borrowed money	101,888	71,445
Foreign exchanges	160	303
Bonds payable	15,000	15,000
Borrowed money from trust account	3	17
Other liabilities	85,486	98,483
Provision for retirement benefits	4,234	4,173
Provision for directors' retirement benefits	707	650
Provision for repayment for prescribed deposits	1,179	1,223
Provision for frequent users services	124	160
Provision for losses on interest repayment	8	8
Provision for other contingent losses	1,921	1,093
Reserves under the special laws	0	—
Deferred tax liabilities for land revaluation	14,023	14,061
Negative goodwill	2,805	2,923
Acceptances and guarantees	29,365	28,363
Total liabilities	7,221,665	6,952,553
Net assets		
Capital stock	85,113	85,113
Capital surplus	58,574	58,574
Retained earnings	252,750	255,255
Treasury stock	△24,435	△21,671
Total shareholders' equity	372,001	377,271
Valuation difference on available-for-sale securities	6,453	43,833
Deferred gains or losses on hedges	△2,156	△1,130
Revaluation reserve for land	10,763	10,819
Total valuation and translation adjustments	15,061	53,521
Minority interests	1,298	1,222
Total net assets	388,361	432,016
Total liabilities and net assets	7,610,027	7,384,570

2. Consolidated statements of income

	(Millions of yen)
	For the nine months ended Dec.31.2008
Ordinary income	150,890
Interest income	100,430
Interest on loans and discounts	72,918
Interest and dividends on securities	25,998
Trust fees	20
Fees and commissions	17,721
Trading income	460
Other ordinary income	2,496
Other income	29,760
Ordinary expenses	149,737
Interest expenses	21,231
Interest on deposits	13,175
Fees and commissions payments	5,109
Other ordinary expenses	36,851
General and administrative expenses	56,653
Other expenses	29,891
Ordinary profit	1,153
Extraordinary income	1,979
Gain on disposal of noncurrent assets	1
Recoveries of written-off claims	1,952
Other	25
Extraordinary loss	1,207
Loss on disposal of noncurrent assets	404
Impairment loss	23
Transfer to reserve for financial products transaction liabilities	0
Other	778
Income before income taxes and minority interests	1,925
Income taxes-current	3,083
Income taxes-deferred	△5,034
Total income taxes	△1,951
Minority interests in income	79
Net income	3,797