# Financial Statements

For the Third Quarter Ended Dec 31, 2009

THE JOYO BANK, LTD.

### Table of Contents

| ( | C | $\boldsymbol{C}$ | ) | N | S | 3 | $\Gamma$ | )] | Γ. | T | $\Gamma$ | 1 | \ر | $\mathbf{r}$ | $\mathbf{F}$ | Τ | ) | F | T | N | J | 4 | N | J | $\Gamma$ | T | Δ | Ī | ٦, | T | N | J | F | $\Gamma$ | T | ₹ | ٦ | <b>/</b> | Δ | ľ | r | T | 7 | N | J |
|---|---|------------------|---|---|---|---|----------|----|----|---|----------|---|----|--------------|--------------|---|---|---|---|---|---|---|---|---|----------|---|---|---|----|---|---|---|---|----------|---|---|---|----------|---|---|---|---|---|---|---|
|   |   |                  |   |   |   |   |          |    |    |   |          |   |    |              |              |   |   |   |   |   |   |   |   |   |          |   |   |   |    |   |   |   |   |          |   |   |   |          |   |   |   |   |   |   |   |

| 1. | Consolidated balance sheets·····       | 1 |
|----|--|---|
| 2. | Consolidated statements of income····· | 2 |

#### (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

#### $1. \ \ Comparison \ of \ consolidated \ balance \ sheets$

| Assetts     As of Dec. 31,2009     As of Mar. 31,2009       Cash and due from banks     187,962     179,030       Call loans and bills bought     24,834     26,729       Monetary claims bought     54,257     54,063       Trading assets     3,466     9,578       Securities     2,181,843     1,975,080       Loans and bills discounted     4,803,474     4,911,988       Foreign exchanges     1,392     1,316       Lease receivables and investment assets     29,560     31,742       Other assets     76,998     70,500       Tangible fixed assets     7,403     7,124       Deferred tax assets     2,816     28,765       Customers' liabilities for acceptances and guarantees     25,426     28,552       Allowance for investment loss     A.47     A.48       Total assets     7,480,270     7,414,285       Liabilities     6,678,480     6,547,452       Negotiable certificates of deposit     3,7915     99,360       Call money and bills sold     18,500     111,947       Payables under securities lending transactions  | 1. Comparison of consolidated balance sneets                               |   | Iillions of yen) |  |
|--|--|---|------------------|--|
| Assets     187,962     179,030       Call loans and bills bought     24,834     26,729       Monetary claims bought     54,257     54,063       Trading assets     3,466     9,578       Securities     2,181,843     1,975,080       Loans and bills discounted     4,803,474     4,911,988       Foreign exchanges     1,392     1,316       Lease receivables and investment assets     29,560     31,742       Other assets     76,999     70,500       Tangible fixed assets     7,403     7,124       Deferred tax assets     28,014     57,654       Customers' liabilities for acceptances and guarantees     25,426     28,552       Allowance for loan losses     Δ39,994     Δ68,422       Allowance for investment loss     Δ47     7480,270     7,414,285       Liabilities     26,676,480     6,547,452     28,552       Allowance for investment loss     6,676,480     6,547,452     28,552       Allowance for investment loss     6,676,480     6,547,452     28,552       Allowance for investment loss     6,676,480 <th></th> <th></th> <th></th>   |  |   |                  |  |
| Cash and due from banks     187,962     179,030       Call loans and bills bought     24,834     26,729       Monetary claims bought     54,257     54,063       Trading assets     3,466     9,578       Securities     2,181,843     1,975,080       Loans and bills discounted     4,803,474     4,911,988       Foreign exchanges     1,392     1,316       Lease receivables and investment assets     29,560     31,742       Other assets     76,998     70,500       Tangible fixed assets     7,403     7,124       Deferred tax assets     28,014     57,654       Customers' liabilities for acceptances and guarantees     A39,994     ∆36,422       Allowance for investment loss     ∆47     ∆48       Total assets     7,480,70     7,414,285       Liabilities     7,480,270     7,414,285       Loagotable certificates of deposit     37,915     99,360       Call money and bills sold     18,500     111,947     270       Payables under securities lending transactions     67,529     73,649       Trading liabil   |  | 31,2009                                       | 31,2009          |  |
| Call loans and bills bought     54,257     54,063       Trading assets     3,466     9,578       Securities     2,181,843     1,975,080       Loans and bills discounted     4,803,474     4,911,988       Foreign exchanges     1,392     1,316       Lease receivables and investment assets     29,560     31,742       Other assets     76,998     70,500       Tangible fixed assets     7,493     7,124       Deferred tax assets     28,014     57,654       Customers' liabilities for acceptances and guarantees     ∆3,994     ∆36,422       Allowance for loan losses     ∆43,994     ∆36,422       Allowance for investment loss     √47     √48       Total assets     7,480,270     7,414,285       Liabilities     7,480,270     7,414,285       Deposits     6,676,480     6,547,452       Negotiable certificates of deposit     37,915     99,366       Call money and bills sold     18,500     111,947       Payables under securities lending transactions     67,529     73,849       Trading liabilities     7,21   |  | 107.000                                       | 170.000          |  |
| Monetary claims bought   54,257   54,065   7.58   5.50 |  |   |                  |  |
| Trading assets     2,181,843     1,975,080       Loans and bills discounted     4,803,474     4,911,988       Foreign exchanges     1,392     1,316       Lease receivables and investment assets     29,560     31,742       Other assets     76,998     70,500       Tangible fixed assets     7,403     7,124       Deferred tax assets     28,014     57,654       Customers' liabilities for acceptances and guarantees     25,426     28,552       Allowance for loan losses     ∆ 39,994     ∆ 36,422       Allowance for investment loss     △ 47     △ 48       Total assets     7,480,270     7,414,285       Liabilities     0     6,676,480     6,547,452       Negotiable certificates of deposit     37,915     99,360       Call money and bills sold     18,500     111,947       Payables under securities lending transactions     67,529     73,649       Trading liabilities     417     270       Borrowed money     121,365     80,885       Foreign exchanges     295     185       Bonds payable <t< td=""><td></td><td></td><td></td></t<>  |  |   |                  |  |
| Securities     2.181,843     1,975,080       Loans and bills discounted     4,803,474     4,911,988       Foreign exchanges     1,392     1,316       Cher assets     76,998     70,500       Other assets     95,676     97,394       Intangible fixed assets     7,403     7,124       Deferred tax assets     28,014     57,654       Customers' liabilities for acceptances and guarantees     A5,262     28,552       Allowance for ion losses     △34,7     △48       Total assets     7,480,270     7,414,285       Liabilities     7,480,270     7,414,285       Liabilities     6,676,480     6,547,452       Negotiable certificates of deposit     37,915     99,360       Call money and bills sold     18,500     111,947       Payables under securities lending transactions     67,529     73,648       Trading liabilities     417     270       Borrowed money     121,365     80,855       Foreign exchanges     295     185       Bonds payable     15,000     15,000       <  |  |   |                  |  |
| Loans and bills discounted     4,803,474     4,911,988       Foreign exchanges     1,392     1,316       Lease receivables and investment assets     29,560     31,746       Other assets     76,998     70,500       Tangible fixed assets     95,676     97,394       Intangible fixed assets     28,014     57,654       Customers' liabilities for acceptances and guarantees     25,426     28,552       Allowance for loses     △39,994     △36,422       Allowance for investment loss     △47     △48       Total assets     7,480,270     7,414,285       Liabilities     6,676,480     6,547,452       Negotiable certificates of deposit     37,915     99,360       Call money and bills sold     18,500     111,947       Payables under securities lending transactions     67,529     73,649       Trading liabilities     417     270       Borrowed money     121,365     80,885       Foreign exchanges     295     185       Bonds payable     15,000     15,000       Borrowed money from trust account     4  |  |   |                  |  |
| Foreign exchanges  |  | , ,   |                  |  |
| Lease receivables and investment assets     79,596     31,742       Other assets     76,998     70,500       Intangible fixed assets     7,403     7,124       Deferred tax assets     28,014     57,654       Customers' liabilities for acceptances and guarantees     25,426     28,552       Allowance for loan losses     ∆39,994     ∆36,422       Allowance for investment loss     ∆47     ∆48       Total assets     7,480,270     7,414,285       Liabilities     0eposits     6,676,480     6,547,452       Negotiable certificates of deposit     37,915     99,360       Call money and bills sold     18,500     111,947       Payables under securities lending transactions     67,529     73,649       Payables under securities lending transactions     67,529     73,649       Provision for money     121,365     80,885       Foreign exchanges     295     185       Bonds payable     15,000     15,000       Borrowed money from trust account     4     14       Other liabilities     73,218     57,282 <td< td=""><td></td><td></td><td></td></td<>  |  |   |                  |  |
| Other assets     76,998     70,500       Tangible fixed assets     95,676     97,394       Intangible fixed assets     7,403     7,124       Deferred tax assets     28,014     57,654       Customers' liabilities for acceptances and guarantees     25,426     28,552       Allowance for loan losses     Δ 39,994     Δ 36,422       Allowance for investment loss     Δ 47     Δ 48       Total assets     7,480,270     7,414,285       Liabilities     6,676,480     6,574,452       Negotiable certificates of deposit     37,915     99,360       Call money and bills sold     18,500     111,947       Payables under securities lending transactions     67,529     73,649       Trading liabilities     417     270       Borrowed money     121,365     80,855       Foreign exchanges     295     185       Bonds payable     15,000     15,000       Borrowed money from trust account     4     14       Other liabilities     73,218     57,282       Provision for retirement benefits     1,799     1,29   |  |   |                  |  |
| Tangible fixed assets     95,676     97,394       Intangible fixed assets     7,403     7,124       Deferred tax assets     28,014     57,654       Customers' liabilities for acceptances and guarantees     25,426     28,552       Allowance for investment loss     Δ47     Δ48       Total assets     7,480,270     7,414,285       Liabilities     7,480,270     7,414,285       Deposits     6,676,480     6,547,452       Negotiable certificates of deposit     37,915     99,360       Call money and bills sold     18,500     111,947       Payables under securities lending transactions     67,529     73,649       Trading liabilities     417     270       Borrowed money     121,365     80,885       Foreign exchanges     295     185       Bords payable     15,000     15,000       Borrowed money from trust account     4     14       Other liabilities     73,218     57,282       Provision for retirement benefits     4,799     4,219       Provision for point card certificates     135 <td< td=""><td></td><td></td><td></td></td<>   |  |   |                  |  |
| Intangible fixed assets     7,403     7,124       Deferred tax assets     28,014     57,654       Customers' liabilities for acceptances and guarantees     25,426     28,552       Allowance for loan losses     ∆39,994     ∆36,422       Allowance for investment loss     ∆47     ∆48       Total assets     7,480,270     7,414,285       Liabilities     06,676,480     6,547,452       Deposits     6,676,480     6,547,452       Negotiable certificates of deposit     37,915     99,360       Call money and bills sold     18,500     111,947       Payables under securities lending transactions     67,529     73,649       Trading liabilities     417     270       Borrowed money     121,365     80,85       Foreign exchanges     295     185       Bonds payable     15,000     15,000       Borrowed money from trust account     4     14       Other liabilities     73,218     57,282       Provision for retirement benefits     19     742       Provision for pint card certificates     1,29 <t< td=""><td></td><td></td><td></td></t<>  |  |   |                  |  |
| Deferred tax assets     28,014     57,654       Customers' liabilities for acceptances and guarantees     25,426     28,552       Allowance for loan losses     ∆ 39,994     ∆ 36,422       Allowance for investment loss     ∆ 47     ∆ 48       Total assets     7,480,270     7,414,285       Liabilities     8     7,480,270     7,414,285       Deposits     6,676,480     6,547,455     99,360       Call money and bills sold     18,500     111,947     19,360       Call money and bills sold     18,500     111,947     17,3649       Payables under securities lending transactions     67,529     73,649     18,885       Foreign exchanges     2,14     14     14     14  |  |   |                  |  |
| Customers' liabilities for acceptances and guarantees     25,426     28,552       Allowance for loan losses     ∆ 39,994     ∆ 36,422       Allowance for investment loss     ∆ 47     ∆ 48       Total assets     7,480,270     7,414,285       Liabilities     5,676,480     6,574,452       Negotiable certificates of deposit     37,915     99,360       Call money and bills sold     18,500     111,947       Payables under securities lending transactions     67,529     73,649       Trading liabilities     417     270       Borrowed money     121,365     80,885       Foreign exchanges     295     185       Bonds payable     15,000     15,000       Borrowed money from trust account     4     14       Other liabilities     73,218     57,282       Provision for retirement benefits     4,799     4,219       Provision for retirement benefits     1,997     1,32       Provision for point card certificates     135     102       Provision for loss on interest repayment     8     8       Provision for contingent los  |  |   |                  |  |
| Allowance for loan losses     ∆ 39,994     ∆ 36,422       Allowance for investment loss     ∆ 47     ∆ 48       Total assets     7,480,270     7,141,285       Liabilities     6,676,480     6,547,452       Negotiable certificates of deposit     37,915     99,360       Call money and bills sold     18,500     111,947       Payables under securities lending transactions     67,529     73,649       Trading liabilities     417     270       Borrowed money     121,365     80,885       Foreign exchanges     295     185       Bonds payable     15,000     15,000       Borrowed money from trust account     4     14       Other liabilities     73,218     57,282       Provision for retirement benefits     1,799     4,219       Provision for directors' retirement benefits     19     742       Provision for point card certificates     135     102       Provision for point card certificates     135     102       Provision for loss on interest repayment     8     8       Provision for contingent loss  |  |   |                  |  |
| Allowance for investment loss     Δ 47     Δ 48       Total assets     7,480,270     7,414,285       Liabilities     37,915     93,360       Call money and bills sold     18,500     111,947       Payables under securities lending transactions     67,529     73,649       Trading liabilities     417     270       Borrowed money     121,365     80,885       Foreign exchanges     295     185       Bonds payable     15,000     15,000       Borrowed money from trust account     4     14       Other liabilities     73,218     57,282       Provision for retirement benefits     4,799     4,219       Provision for retirement benefits     1,99     4,219       Provision for reimbursement of deposits     1,290     1,333       Provision for point card certificates     135     102       Provision for contingent loss     2,443     1,623       Reserves under the special laws     0     0       Deferred tax liabilities for land revaluation     13,97     14,007       Negative goodwill     2,646  |  |   |                  |  |
| Total assets     7,480,270     7,414,285       Liabilities     0,6076,480     6,547,452       Negotiable certificates of deposit     37,915     99,360       Call money and bills sold     18,500     111,947       Payables under securities lending transactions     67,529     73,649       Trading liabilities     417     270       Borrowed money     121,365     80,885       Foreign exchanges     295     185       Bonds payable     15,000     15,000       Borrowed money from trust account     4     14       Other liabilities     73,218     57,282       Provision for retirement benefits     4,799     4,219       Provision for directors' retirement benefits     1,90     1,333       Provision for point card certificates     1,290     1,333       Provision for point card certificates     1,290     1,333       Provision for contingent loss     2,443     1,623       Reserves under the special laws     0     0       Deferred tax liabilities for land revaluation     13,997     14,007       Negative goodwill <td></td> <td></td> <td></td>  |  |   |                  |  |
| Liabilities     Deposits     6.676,480     6.547,452       Negotiable certificates of deposit     37,915     99,360       Call money and bills sold     18,500     111,947       Payables under securities lending transactions     67,529     73,649       Trading liabilities     417     270       Borrowed money     121,365     80,885       Foreign exchanges     295     185       Bonds payable     15,000     15,000       Borrowed money from trust account     4     14       Other liabilities     73,218     57,282       Provision for retirement benefits     19     742       Provision for directors' retirement benefits     19     742       Provision for reimbursement of deposits     1,290     1,333       Provision for point card certificates     135     102       Provision for loss on interest repayment     8     8       Provision for contingent loss     2,443     1,623       Reserves under the special laws     0     0       Deferred tax liabilities for land revaluation     13,997     14,007   |  |   |                  |  |
| Deposits     6,676,480     6,547,452       Negotiable certificates of deposit     37,915     99,360       Call money and bills sold     18,500     111,947       Payables under securities lending transactions     67,529     73,649       Trading liabilities     417     270       Borrowed money     121,365     80,885       Foreign exchanges     295     185       Bonds payable     15,000     15,000       Borrowed money from trust account     4     14       Other liabilities     73,218     57,282       Provision for retirement benefits     4,799     4,219       Provision for directors' retirement benefits     1,99     742       Provision for point card certificates     1,290     1,333       Provision for loss on interest repayment     8     8       Provision for contingent loss     2,443     1,623       Reserves under the special laws     0     0       Deferred tax liabilities for land revaluation     13,997     14,007       Negative goodwill     2,646     2,765       Acceptances and guarantees   |  | 7,480,270                                     | 7,414,285        |  |
| Negotiable certificates of deposit     37,915     99,360       Call money and bills sold     18,500     111,947       Payables under securities lending transactions     67,529     73,649       Trading liabilities     417     270       Borrowed money     121,365     80,885       Foreign exchanges     295     185       Bonds payable     15,000     15,000       Borrowed money from trust account     4     14       Other liabilities     73,218     57,282       Provision for retirement benefits     1,799     4,219       Provision for directors' retirement benefits     1,99     4,219       Provision for reimbursement of deposits     1,290     1,333       Provision for point card certificates     135     102       Provision for loss on interest repayment     8     8       Provision for contingent loss     2,443     1,623       Reserves under the special laws     0     0       Deferred tax liabilities for land revaluation     13,997     14,007       Negative goodwill     2,646     2,765       Acceptances an  |  |   |                  |  |
| Call money and bills sold     18,500     111,947       Payables under securities lending transactions     67,529     73,649       Trading liabilities     417     270       Borrowed money     121,365     80,885       Foreign exchanges     295     185       Bonds payable     15,000     15,000       Borrowed money from trust account     4     14       Other liabilities     73,218     57,282       Provision for retirement benefits     4,799     4,219       Provision for directors' retirement benefits     1.90     1,333       Provision for point card certificates     135     102       Provision for point card certificates     135     102       Provision for contingent loss     2,443     1,623       Reserves under the special laws     0     0       Deferred tax liabilities for land revaluation     13,997     14,007       Negative goodwill     2,646     2,765       Acceptances and guarantees     25,426     28,552       Total liabilities     7,061,494     7,039,404       Net assets     2   | ·  |   |                  |  |
| Payables under securities lending transactions     67,529     73,649       Trading liabilities     417     270       Borrowed money     121,365     80,885       Foreign exchanges     295     185       Bonds payable     15,000     15,000       Borrowed money from trust account     4     14       Other liabilities     73,218     57,282       Provision for retirement benefits     4,799     4,219       Provision for directors' retirement benefits     19     742       Provision for reimbursement of deposits     1,290     1,333       Provision for point card certificates     135     102       Provision for loss on interest repayment     8     8       Provision for contingent loss     2,443     1,623       Reserves under the special laws     0     0       Deferred tax liabilities for land revaluation     13,997     14,007       Negative goodwill     2,646     2,765       Acceptances and guarantees     25,426     28,552       Total liabilities     58,574     58,574       Retained earnings     2  |  |   | ,                |  |
| Trading liabilities     417     270       Borrowed money     121,365     80,885       Foreign exchanges     295     185       Bonds payable     15,000     15,000       Borrowed money from trust account     4     14       Other liabilities     73,218     57,282       Provision for retirement benefits     4,799     4,219       Provision for directors' retirement benefits     19     742       Provision for reimbursement of deposits     1,290     1,333       Provision for point card certificates     135     102       Provision for loss on interest repayment     8     8       Provision for contingent loss     2,443     1,623       Reserves under the special laws     0     0     0       Deferred tax liabilities for land revaluation     13,997     14,007       Negative goodwill     2,646     2,765       Acceptances and guarantees     25,426     28,552       Total liabilities     7,061,494     7,039,404       Net assets     85,113     85,113       Capital stock     85,574   |  |   |                  |  |
| Borrowed money     121,365     80,885       Foreign exchanges     295     185       Bonds payable     15,000     15,000       Borrowed money from trust account     4     14       Other liabilities     73,218     57,282       Provision for retirement benefits     4,799     4,219       Provision for directors' retirement benefits     19     742       Provision for reimbursement of deposits     1,290     1,333       Provision for point card certificates     135     102       Provision for loss on interest repayment     8     8       Provision for contingent loss     2,443     1,623       Reserves under the special laws     0     0       Deferred tax liabilities for land revaluation     13,997     14,007       Negative goodwill     2,646     2,765       Acceptances and guarantees     25,426     28,552       Total liabilities     7,061,494     7,039,404       Net assets     2     25,426     28,552       Capital stock     85,113     85,113     Capital stock     257,670     254,154 </td <td></td> <td></td> <td></td>   |  |   |                  |  |
| Foreign exchanges     295     185       Bonds payable     15,000     15,000       Borrowed money from trust account     4     14       Other liabilities     73,218     57,282       Provision for retirement benefits     4,799     4,219       Provision for directors' retirement benefits     19     742       Provision for reimbursement of deposits     1,290     1,333       Provision for point card certificates     135     102       Provision for loss on interest repayment     8     8       Provision for contingent loss     2,443     1,623       Reserves under the special laws     0     0       Deferred tax liabilities for land revaluation     13,997     14,007       Negative goodwill     2,646     2,765       Acceptances and guarantees     25,426     28,552       Total liabilities     7,061,494     7,039,404       Net assets     85,113     85,113       Capital stock     85,113     85,113       Capital stock     85,574     58,574       Retained earnings     257,670     254,154  |  |   |                  |  |
| Bonds payable     15,000     15,000       Borrowed money from trust account     4     14       Other liabilities     73,218     57,282       Provision for retirement benefits     4,799     4,219       Provision for directors' retirement benefits     19     742       Provision for reimbursement of deposits     1,290     1,333       Provision for point card certificates     135     102       Provision for loss on interest repayment     8     8       Provision for contingent loss     2,443     1,623       Reserves under the special laws     0     0       Deferred tax liabilities for land revaluation     13,997     14,007       Negative goodwill     2,646     2,765       Acceptances and guarantees     25,426     28,552       Total liabilities     7,061,494     7,039,404       Net assets     85,113     85,113       Capital stock     85,113     85,113       Retained earnings     58,574     58,574       Treasury stock     △26,841     △26,804       Total shareholders' equity     374,516  |  |   |                  |  |
| Borrowed money from trust account     4     14       Other liabilities     73,218     57,282       Provision for retirement benefits     4,799     4,219       Provision for directors' retirement benefits     19     742       Provision for directors' retirement benefits     1,290     1,333       Provision for point card certificates     135     102       Provision for loss on interest repayment     8     8       Provision for contingent loss     2,443     1,623       Reserves under the special laws     0     0     0       Deferred tax liabilities for land revaluation     13,997     14,007       Negative goodwill     2,646     2,765       Acceptances and guarantees     25,426     28,552       Total liabilities     7,061,494     7,039,404       Net assets     Capital stock     85,113     85,113       Capital stock     85,113     85,113     Capital stock     257,670     254,154       Treasury stock     Δ26,841     Δ26,804     Δ26,804       Total shareholders' equity     374,516     371,036  <  |  |   |                  |  |
| Other liabilities     73,218     57,282       Provision for retirement benefits     4,799     4,219       Provision for directors' retirement benefits     19     742       Provision for reimbursement of deposits     1,290     1,333       Provision for point card certificates     135     102       Provision for loss on interest repayment     8     8       Provision for contingent loss     2,443     1,623       Reserves under the special laws     0     0       Deferred tax liabilities for land revaluation     13,997     14,007       Negative goodwill     2,646     2,765       Acceptances and guarantees     25,426     28,552       Total liabilities     7,061,494     7,039,404       Net assets     Capital stock     85,113     85,113       Capital surplus     58,574     58,574       Retained earnings     257,670     254,154       Treasury stock     △26,841     △26,804       Total shareholders' equity     33,748     △6,397       Deferred gains or losses on hedges     △2,028     △1,868  |  | 15,000  |                  |  |
| Provision for retirement benefits     4,799     4,219       Provision for directors' retirement benefits     19     742       Provision for reimbursement of deposits     1,290     1,333       Provision for point card certificates     135     102       Provision for loss on interest repayment     8     8       Provision for contingent loss     2,443     1,623       Reserves under the special laws     0     0       Deferred tax liabilities for land revaluation     13,997     14,007       Negative goodwill     2,646     2,765       Acceptances and guarantees     25,426     28,552       Total liabilities     7,061,494     7,039,404       Net assets     85,113     85,113       Capital stock     85,113     85,113       Capital surplus     58,574     58,574       Retained earnings     257,670     254,154       Treasury stock     Δ26,841     Δ26,804       Total shareholders' equity     374,516     371,036       Valuation difference on available-for-sale securities     33,748     Δ6,397       Deferred gains  |  |   |                  |  |
| Provision for directors' retirement benefits     19     742       Provision for reimbursement of deposits     1,290     1,333       Provision for point card certificates     135     102       Provision for loss on interest repayment     8     8       Provision for contingent loss     2,443     1,623       Reserves under the special laws     0     0       Deferred tax liabilities for land revaluation     13,997     14,007       Negative goodwill     2,646     2,765       Acceptances and guarantees     25,426     28,552       Total liabilities     7,061,494     7,039,404       Net assets     85,113     85,113       Capital stock     85,113     85,113       Capital surplus     58,574     58,574       Tetasury stock     Δ26,841     Δ26,804       Treasury stock     Δ26,841     Δ26,804       Total shareholders' equity     374,516     371,036       Valuation difference on available-for-sale securities     33,748     Δ6,397       Deferred gains or losses on hedges     Δ2,028     Δ1,868       Revaluation res   |  |   |                  |  |
| Provision for reimbursement of deposits     1,290     1,333       Provision for point card certificates     135     102       Provision for loss on interest repayment     8     8       Provision for contingent loss     2,443     1,623       Reserves under the special laws     0     0       Deferred tax liabilities for land revaluation     13,997     14,007       Negative goodwill     2,646     2,765       Acceptances and guarantees     25,426     28,552       Total liabilities     7,061,494     7,039,404       Net assets     2     25,426     28,552       Total slabilities     85,113     85,113     85,113       Capital stock     85,113     85,113     85,113       Capital surplus     58,574     58,574     58,574       Teasury stock     Δ26,841     Δ26,804       Total shareholders' equity     374,516     371,036       Valuation difference on available-for-sale securities     33,748     Δ6,397       Deferred gains or losses on hedges     Δ2,028     Δ1,868       Revaluation reserve for land <td< td=""><td></td><td></td><td></td></td<>  |  |   |                  |  |
| Provision for point card certificates     135     102       Provision for loss on interest repayment     8     8       Provision for contingent loss     2,443     1,623       Reserves under the special laws     0     0       Deferred tax liabilities for land revaluation     13,997     14,007       Negative goodwill     2,646     2,765       Acceptances and guarantees     25,426     28,552       Total liabilities     7,061,494     7,039,404       Net assets     85,113     85,113       Capital stock     85,113     85,113       Capital surplus     58,574     58,574       Retained earnings     257,670     254,154       Treasury stock     Δ26,841     Δ26,804       Total shareholders' equity     374,516     371,036       Valuation difference on available-for-sale securities     33,748     Δ6,397       Deferred gains or losses on hedges     Δ2,028     Δ1,868       Revaluation reserve for land     11,019     10,739       Total valuation and translation adjustments     42,740     2,474       Subscription ri  |  |   |                  |  |
| Provision for loss on interest repayment     8     8       Provision for contingent loss     2,443     1,623       Reserves under the special laws     0     0       Deferred tax liabilities for land revaluation     13,997     14,007       Negative goodwill     2,646     2,765       Acceptances and guarantees     25,426     28,552       Total liabilities     7,061,494     7,039,404       Net assets     Capital stock     85,113     85,113       Capital surplus     58,574     58,574     58,574       Retained earnings     257,670     254,154     13       Treasury stock     Δ26,841     Δ26,804     10,366       Valuation difference on available-for-sale securities     33,748     Δ6,397       Deferred gains or losses on hedges     Δ2,028     Δ1,868       Revaluation reserve for land     11,019     10,739       Total valuation and translation adjustments     42,740     2,474       Subscription rights to shares     13     —       Minority interests     1,505     1,369       Total net assets     418   |  |   |                  |  |
| Provision for contingent loss     2,443     1,623       Reserves under the special laws     0     0       Deferred tax liabilities for land revaluation     13,997     14,007       Negative goodwill     2,646     2,765       Acceptances and guarantees     25,426     28,552       Total liabilities     7,061,494     7,039,404       Net assets     85,113     85,113       Capital stock     85,514     58,574       Capital surplus     58,574     58,574       Retained earnings     257,670     254,154       Treasury stock     Δ26,841     Δ26,804       Total shareholders' equity     374,516     371,036       Valuation difference on available-for-sale securities     33,748     Δ6,397       Deferred gains or losses on hedges     Δ2,028     Δ1,868       Revaluation reserve for land     11,019     10,739       Total valuation and translation adjustments     42,740     2,474       Subscription rights to shares     1,505     1,369       Total net assets     418,775     374,881  |  | 135   |                  |  |
| Reserves under the special laws     0     0       Deferred tax liabilities for land revaluation     13,997     14,007       Negative goodwill     2,646     2,765       Acceptances and guarantees     25,426     28,552       Total liabilities     7,061,494     7,039,404       Net assets     2     7,061,494     7,039,404       Net assets     85,113     85,113     85,113       Capital stock     85,574     58,574     58,574       Retained earnings     257,670     254,154       Treasury stock     Δ26,841     Δ26,804       Total shareholders' equity     374,516     371,036       Valuation difference on available-for-sale securities     33,748     Δ6,397       Deferred gains or losses on hedges     Δ2,028     Δ1,868       Revaluation reserve for land     11,019     10,739       Total valuation and translation adjustments     42,740     2,474       Subscription rights to shares     1,505     1,369       Total net assets     418,775     374,881   |  | =   | <del>-</del>     |  |
| Deferred tax liabilities for land revaluation     13,997     14,007       Negative goodwill     2,646     2,765       Acceptances and guarantees     25,426     28,552       Total liabilities     7,061,494     7,039,404       Net assets     85,113     85,113       Capital stock     85,514     58,574       Capital surplus     58,574     58,574       Retained earnings     257,670     254,154       Treasury stock     Δ26,841     Δ26,804       Total shareholders' equity     374,516     371,036       Valuation difference on available-for-sale securities     33,748     Δ6,397       Deferred gains or losses on hedges     Δ2,028     Δ1,868       Revaluation reserve for land     11,019     10,739       Total valuation and translation adjustments     42,740     2,474       Subscription rights to shares     13     —       Minority interests     1,505     1,369       Total net assets     418,775     374,881  |  |   | 1,623            |  |
| Negative goodwill     2,646     2,765       Acceptances and guarantees     25,426     28,552       Total liabilities     7,061,494     7,039,404       Net assets     Supital stock     85,113     85,113       Capital surplus     58,574     58,574       Retained earnings     257,670     254,154       Treasury stock     Δ26,841     Δ26,804       Total shareholders' equity     374,516     371,036       Valuation difference on available-for-sale securities     33,748     Δ6,397       Deferred gains or losses on hedges     Δ2,028     Δ1,868       Revaluation reserve for land     11,019     10,739       Total valuation and translation adjustments     42,740     2,474       Subscription rights to shares     13     —       Minority interests     1,505     1,369       Total net assets     418,775     374,881  | Reserves under the special laws  |   |                  |  |
| Acceptances and guarantees     25,426     28,552       Total liabilities     7,061,494     7,039,404       Net assets     Capital stock     85,113     85,113     85,113     85,113     85,113     85,574     58,574 <td rows<="" td=""><td>Deferred tax liabilities for land revaluation</td><td></td><td></td></td>   | <td>Deferred tax liabilities for land revaluation</td> <td></td> <td></td> | Deferred tax liabilities for land revaluation |                  |  |
| Total liabilities   7,061,494   7,039,404     Net assets   35,113   85,113     Capital stock   85,113   85,113     Capital surplus   58,574   58,574     Retained earnings   257,670   254,154     Treasury stock   Δ26,841   Δ26,804     Total shareholders' equity   374,516   371,036     Valuation difference on available-for-sale securities   33,748   Δ6,397     Deferred gains or losses on hedges   Δ2,028   Δ1,868     Revaluation reserve for land   11,019   10,739     Total valuation and translation adjustments   42,740   2,474     Subscription rights to shares   13   —     Minority interests   1,505   1,369     Total net assets   418,775   374,881   |  |   |                  |  |
| Net assets     Capital stock   85,113   85,113     Capital surplus   58,574   58,574     Retained earnings   257,670   254,154     Treasury stock   Δ26,841   Δ26,804     Total shareholders' equity   374,516   371,036     Valuation difference on available-for-sale securities   33,748   Δ6,397     Deferred gains or losses on hedges   Δ2,028   Δ1,868     Revaluation reserve for land   11,019   10,739     Total valuation and translation adjustments   42,740   2,474     Subscription rights to shares   13   —     Minority interests   1,505   1,369     Total net assets   418,775   374,881   |  |   |                  |  |
| Capital stock   85,113   85,113     Capital surplus   58,574   58,574     Retained earnings   257,670   254,154     Treasury stock   Δ26,841   Δ26,804     Total shareholders' equity   374,516   371,036     Valuation difference on available-for-sale securities   33,748   Δ6,397     Deferred gains or losses on hedges   Δ2,028   Δ1,868     Revaluation reserve for land   11,019   10,739     Total valuation and translation adjustments   42,740   2,474     Subscription rights to shares   13   —     Minority interests   1,505   1,369     Total net assets   418,775   374,881  |  | 7,061,494                                     | 7,039,404        |  |
| Capital surplus   58,574   58,574     Retained earnings   257,670   254,154     Treasury stock   Δ26,841   Δ26,804     Total shareholders' equity   374,516   371,036     Valuation difference on available-for-sale securities   33,748   Δ6,397     Deferred gains or losses on hedges   Δ2,028   Δ1,868     Revaluation reserve for land   11,019   10,739     Total valuation and translation adjustments   42,740   2,474     Subscription rights to shares   13   —     Minority interests   1,505   1,369     Total net assets   418,775   374,881  |  |   |                  |  |
| Retained earnings   257,670   254,154     Treasury stock   Δ26,841   Δ26,804     Total shareholders' equity   374,516   371,036     Valuation difference on available-for-sale securities   33,748   Δ6,397     Deferred gains or losses on hedges   Δ2,028   Δ1,868     Revaluation reserve for land   11,019   10,739     Total valuation and translation adjustments   42,740   2,474     Subscription rights to shares   13   —     Minority interests   1,505   1,369     Total net assets   418,775   374,881  |  |   |                  |  |
| Treasury stock $\triangle 26,841$ $\triangle 26,804$ Total shareholders' equity $374,516$ $371,036$ Valuation difference on available-for-sale securities $33,748$ $\triangle 6,397$ Deferred gains or losses on hedges $\triangle 2,028$ $\triangle 1,868$ Revaluation reserve for land $11,019$ $10,739$ Total valuation and translation adjustments $42,740$ $2,474$ Subscription rights to shares $13$ —Minority interests $1,505$ $1,369$ Total net assets $418,775$ $374,881$  |  |   |                  |  |
| Total shareholders' equity $374,516$ $371,036$ Valuation difference on available-for-sale securities $33,748$ $\triangle 6,397$ Deferred gains or losses on hedges $\triangle 2,028$ $\triangle 1,868$ Revaluation reserve for land $11,019$ $10,739$ Total valuation and translation adjustments $42,740$ $2,474$ Subscription rights to shares $13$ —Minority interests $1,505$ $1,369$ Total net assets $418,775$ $374,881$   |  |   |                  |  |
| Valuation difference on available-for-sale securities $33,748$ $\triangle 6,397$ Deferred gains or losses on hedges $\triangle 2,028$ $\triangle 1,868$ Revaluation reserve for land $11,019$ $10,739$ Total valuation and translation adjustments $42,740$ $2,474$ Subscription rights to shares $13$ —Minority interests $1,505$ $1,369$ Total net assets $418,775$ $374,881$  | · · · · · · · · · · · · · · · · · · ·                                      |   |                  |  |
| Deferred gains or losses on hedges $\triangle$ 2,028 $\triangle$ 1,868Revaluation reserve for land11,01910,739Total valuation and translation adjustments42,7402,474Subscription rights to shares13—Minority interests1,5051,369Total net assets418,775374,881   |  |   |                  |  |
| Revaluation reserve for land   11,019   10,739     Total valuation and translation adjustments   42,740   2,474     Subscription rights to shares   13   —     Minority interests   1,505   1,369     Total net assets   418,775   374,881   |  |   |                  |  |
| Total valuation and translation adjustments42,7402,474Subscription rights to shares13—Minority interests1,5051,369Total net assets418,775374,881   | Deferred gains or losses on hedges   |   |                  |  |
| Subscription rights to shares     13     —       Minority interests     1,505     1,369       Total net assets     418,775     374,881   |  |   |                  |  |
| Minority interests     1,505     1,369       Total net assets     418,775     374,881  |  |   | 2,474            |  |
| Total net assets 418,775 374,881   |  |   | <del></del>      |  |
|  |  |   |                  |  |
| Total liabilities and net assets 7,480,270 7,414,285   |  |   |                  |  |
|  | Total liabilities and net assets   | 7,480,270                                     | 7,414,285        |  |

## 2. Consolidated statements of income

|  | (I)           | Villions of yen) |
|--|---------------|------------------|
|  | For the nine  | For the nine     |
|  | months ended  | months ended     |
|  | Dec.31.2008   | Dec.31.2009      |
| Ordinary income  | 150,890       | 120,292          |
| Interest income  | 100,430       | 87,400           |
| Interest on loans and discounts                                    | 72,918        | 67,986           |
| Interest and dividends on securities                               | 25,998        | 18,438           |
| Trust fees   | 20            | 21               |
| Fees and commissions   | 17,721        | 16,843           |
| Trading income   | 460           | 464              |
| Other ordinary income  | 2,496         | 902              |
| Other income   | 29,760        | 14,659           |
| Ordinary expenses  | 149,737       | 107,173          |
| Interest expenses  | 21,231        | 9,533            |
| Interest on deposits   | 13,175        | 7,400            |
| Fees and commissions payments                                      | 5,109         | 5,071            |
| Other ordinary expenses  | 36,851        | 4,323            |
| General and administrative expenses                                | 56,653        | 55,626           |
| Other expenses   | 29,891        | 32,618           |
| Ordinary profit  | 1,153         | 13,118           |
| Extraordinary income   | 1,979         | 1,660            |
| Gain on disposal of noncurrent assets                              | 1             |                  |
| Recoveries of written-off claims                                   | 1,952         | 1,660            |
| Other  | 25            | _                |
| Extraordinary loss   | 1,207         | 311              |
| Loss on disposal of noncurrent assets                              | 404           | 230              |
| Impairment loss  | 23            | 81               |
| Transfer to reserve for financial products transaction liabilities | 0             | 0                |
| Other  | 778           | _                |
| Income before income taxes and minority interests                  | 1,925         | 14,467           |
| Income taxes-current   | 3,083         | 1,168            |
| Refund of income taxes   | · <del></del> | △96              |
| Income taxes-deferred  | △5,034        | 3,276            |
| Total income taxes   | <u>∆1,951</u> | 4,347            |
| Minority interests in income                                       | 79            | 135              |
| Net income   | 3,797         | 9,984            |
|  |               |                  |