

Financial Statements

For the Third Quarter Ended Dec 31, 2009

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. Comparison of consolidated balance sheets

	(Millions of yen)	
	As of Dec. 31,2009	As of Mar. 31,2009
Assets		
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	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	△ 39,994	△ 36,422
Allowance for investment loss	△ 47	△ 48
Total assets	7,480,270	7,414,285
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	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	374,516	371,036
Valuation difference on available-for-sale securities	33,748	△ 6,397
Deferred gains or losses on hedges	△ 2,028	△ 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 liabilities and net assets	7,480,270	7,414,285

2. Consolidated statements of income

	(Millions of yen)	
	For the nine months ended Dec.31.2008	For the nine months ended 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	<u>1,153</u>	<u>13,118</u>
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	<u>1,925</u>	<u>14,467</u>
Income taxes—current	3,083	1,168
Refund of income taxes	—	△96
Income taxes—deferred	△5,034	3,276
Total income taxes	<u>△1,951</u>	<u>4,347</u>
Minority interests in income	79	135
Net income	<u>3,797</u>	<u>9,984</u>