

Financial Statements

For the Third Quarter Ended Dec. 31, 2011

THE JOYO BANK, LTD.

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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 Mar. 31,2011	As of Dec. 31,2011
Assets		
Cash and due from banks	251,437	370,983
Call loans and bills bought	—	4,341
Monetary claims bought	37,755	34,496
Trading assets	7,675	3,174
Securities	2,187,773	2,383,360
Loans and bills discounted	4,769,896	4,870,556
Foreign exchanges	7,816	1,452
Lease receivables and investment assets	28,520	28,086
Other assets	48,648	58,997
Tangible fixed assets	94,455	92,486
Intangible fixed assets	8,237	7,974
Deferred tax assets	25,857	26,856
Customers' liabilities for acceptances and guarantees	21,373	19,570
Allowance for loan losses	△ 50,838	△ 50,637
Allowance for investment loss	△ 303	△ 311
Total assets	7,438,307	7,851,388
Liabilities		
Deposits	6,804,955	7,175,659
Negotiable certificates of deposit	11,870	2,220
Call money and bills sold	13,636	2,791
Payables under securities lending transactions	13,332	23,813
Trading liabilities	282	221
Borrowed money	53,188	106,471
Foreign exchanges	415	272
Bonds payable	5,000	5,000
Borrowed money from trust account	19	4
Other liabilities	64,035	65,935
Provision for retirement benefits	5,165	5,330
Provision for directors' retirement benefits	25	22
Provision for reimbursement of deposits	1,582	1,539
Provision for point card certificates	129	154
Provision for loss on interest repayment	9	9
Provision for contingent loss	1,883	1,942
Reserves under the special laws	1	1
Deferred tax liabilities for land revaluation	13,955	12,114
Negative goodwill	2,449	2,330
Acceptances and guarantees	21,373	19,570
Total liabilities	7,013,309	7,425,406
Net assets		
Capital stock	85,113	85,113
Capital surplus	58,574	58,574
Retained earnings	266,435	273,830
Treasury stock	△ 25,858	△ 25,811
Total shareholders' equity	384,264	391,706
Valuation difference on available-for-sale securities	30,129	22,334
Deferred gains or losses on hedges	△ 2,304	△ 2,793
Revaluation reserve for land	10,978	12,564
Total accumulated other comprehensive income	38,803	32,104
Subscription rights to shares	69	70
Minority interests	1,859	2,099
Total net assets	424,997	425,981
Total liabilities and net assets	7,438,307	7,851,388

2. Consolidated Statements of Income and Consolidated Statements of Comprehensive Income

	(Millions of yen)	
	For the nine months ended Dec.31,2010	For the nine months ended Dec.31,2011
(Consolidated Statements of Income)		
Ordinary income	118,402	116,322
Interest income	81,326	77,323
Interest on loans and discounts	62,488	57,781
Interest and dividends on securities	18,113	18,564
Trust fees	29	29
Fees and commissions	16,892	16,551
Trading income	493	404
Other ordinary income	6,280	5,979
Other income	13,379	16,033
Ordinary expenses	93,516	90,691
Interest expenses	6,258	4,794
Interest on deposits	4,743	3,347
Fees and commissions payments	5,220	5,309
Other ordinary expenses	1,064	117
General and administrative expenses	54,815	54,225
Other expenses	26,158	26,243
Ordinary profit	24,885	25,630
Extraordinary income	1,875	—
Gain on disposal of noncurrent assets	0	—
Recoveries of written-off claims	1,875	—
Extraordinary loss	473	998
Loss on disposal of noncurrent assets	250	257
Impairment loss	68	740
Transfer to reserve for financial products transaction liabilities	0	0
Other	154	—
Income before income taxes and minority interests	26,287	24,632
Income taxes—current	6,565	5,318
Income taxes—deferred	2,889	5,667
Total income taxes	9,454	10,986
Income before minority interests	16,833	13,645
Minority interests in income	189	241
Net income	16,643	13,404

	(Millions of yen)	
	For the nine months ended Dec.31,2010	For the nine months ended Dec.31,2011
(Consolidated Statements of Comprehensive Income)		
Income before minority interests	16,833	13,645
Other comprehensive income	△5,812	△6,554
Valuation difference on available-for-sale securities	△5,285	△7,795
Deferred gains or losses on hedges	△526	△489
Revaluation reserve for land	—	1,730
Comprehensive income	11,020	7,091
Comprehensive income attributable to owners of the parent	10,828	6,850
Comprehensive income attributable to minority interests	192	240