Financial Statements

For the Six Months Ended Sep. 30, 2012

THE JOYO BANK, LTD.

Table of Contents

A. CONSOLIDATED FINANCIAL INFORMATION

1.	Consolidated Balance Sheets	1
2.	Consolidated Statements of Income and	
	Consolidated Statements of Comprehensive Income	3
3.	Consolidated Statements of Changes in Net Assets · · · · · · · · · · · · · · · · · · ·	4

B. NON-CONSOLIDATED FINANCIAL INFORMATION

1.	Non-Consolidated Balance Sheets	6
2.	Non-Consolidated Statements of Income · · · · · · · · · · · · · · · · · · ·	8
3.	Non- Consolidated Statements of Changes in Net Assets	9

(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.

A. CONSOLIDATED FINANCIAL INFORMATION

1. Consolidated Balance Sheets

	(Millions of yen)	
	As of 💋	As of
	Mar.31,2012 S	Sep.30,2012
Assets		
Cash and due from banks	385,528	237,371
Call loans and bills bought	3,385	7,223
Monetary claims bought	33,714	31,142
Trading assets	3,776	2,885
Securities	2,458,416	2,563,017
Loans and bills discounted	4,952,771	4,988,192
Foreign exchanges	1,757	1,955
Lease receivables and investment assets	28,494	29,539
Other assets	55,058	48,806
Tangible fixed assets	92,957	93,531
Intangible fixed assets	8,247	8,456
Deferred tax assets	13,892	14,742
Customers' liabilities for acceptances and guarantees	18,293	17,603
Allowance for loan losses	△50,706	△50,987
Allowance for investment loss	∆311	$\triangle 35$
Total assets	8,005,275	7,993,445
Liabilities		
Deposits	7,257,856	7,234,770
Negotiable certificates of deposit	19,852	8,327
Call money and bills sold	17,561	22,629
Payables under securities lending transactions	38,888	62,264
Trading liabilities	192	185
Borrowed money	99,309	85,807
Foreign exchanges	238	336
Bonds payable	15,000	15,000
Borrowed money from trust account	16	34
Other liabilities	68,211	73,889
Provision for directors' bonuses	46	
Provision for retirement benefits	5,224	5,280
Provision for directors' retirement benefits	26	26
Provision for reimbursement of deposits	1,711	1,645
Provision for point card certificates	137	130
Provision for loss on interest repayment	10	10
Provision for contingent loss	1,740	1,736
Reserves under the special laws	1	1
Deferred tax liabilities for land revaluation	12,050	12,021
Negative goodwill	2,291	2,212
Acceptances and guarantees	18,293	17,603
Total liabilities	7,558,660	7,543,914
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	(Millions of yen)	
	As of A	As of
	Mar.31,2012 S	Sep.30,2012
Net assets		
Capital stock	85,113	85,113
Capital surplus	58,574	58,574
Retained earnings	275,598	279,068
Treasury stock	△24,913	△21,158
Total shareholders' equity	394,371	401,596
Valuation difference on available-for-sale securities	40,214	35,885
Deferred gains or losses on hedges	△2,705	△2,792
Revaluation reserve for land	12,452	12,428
Total accumulated other comprehensive income	49,961	45,521
Subscription rights to shares	81	98
Minority interests	2,201	2,313
Total net assets	446,615	449,530
Total liabilities and net assets	8,005,275	7,993,445

For the six months endedFor the six months endedOrdinary incomeSep.30.2011 Sep.30.2011Ordinary income77,114Therest income71,114Therest on loans and discounts38,692Interest and dividends on securities12,196Trust fees18Trading income241412Other ordinary income3,557Other ordinary expenses61,953Other ordinary expenses61,953Interest on deposits2,315Interest on deposits2,315Interest on deposits2,315Interest on deposits3,548See and commissions payments3,548Other ordinary expenses115522General and administrative expensesOrdinary profit15,160Extraordinary profit15,160Loss on disposal of noncurrent assets175Income before income taxes and minority interests3,919Augain rest3,919Augain Indigosal of noncurrent assets172,514Income barser to reserve for financial products transaction liabilities0Ordinary profit15,160Income taxes -deferred948Income taxes4,8685,19910,093Income taxes9,37712,057Minority interestsMinority interests in income167Net income9,20911,944	(Consolidated Statements of Income)	(M	illions of yen)
ended Sep.30,2011ended Sep.30,2012Ordinary income77,11476,733Interest income51,57749,833Interest on loans and discounts38,69236,728Interest and dividends on securities12,19612,536Trust fees1818Fees and commissions11,08111,900Trading income241412Other ordinary income3,5573,950Other income10,63910,618Ordinary expenses61,95359,162Interest on deposits2,3151,878Fees and commissions payments3,5483,551Other ordinary expenses115532General and administrative expenses36,76436,428Ordinary profit15,16017,571Extraordinary income—4Gain on disposal of noncurrent assets—4Extraordinary loss915321Loss on disposal of noncurrent assets17251433Impairment loss740177Transfer to reserve for financial products transaction liabilities0—Income taxes -deferred9481,103Total income taxes48685,196Income before innority interests9,37712,057Minority interests in income167113		For the six	For the six
Sep.30,2011 Sep.30,2012 Ordinary income 77,114 76,733 Interest income 51,577 49,833 Interest on loans and discounts 38,692 36,728 Interest and dividends on securities 12,196 12,536 Trust fees 18 18 Fees and commissions 11,081 11,900 Trading income 241 412 Other ordinary income 3,557 3,950 Other income 10,639 10,618 Ordinary expenses 61,953 59,162 Interest on deposits 2,315 1,878 Fees and commissions payments 3,548 3,551 Other ordinary expenses 115 532 General and administrative expenses 36,764 36,428 Other expenses 15,160 17,571 Ordinary profit 15,160 17,571 Extraordinary income — 4 Gain on disposal of noncurrent assets 175 1433 Impairment loss 740 1775 <		months	months
Ordinary income 77,114 76,733 Interest income 51,577 49,833 Interest on loans and discounts 38,692 36,728 Interest and dividends on securities 12,196 12,536 Trust fees 18 18 Fees and commissions 11,081 11,900 Trading income 241 412 Other ordinary income 3,557 3,950 Other income 10,639 10,618 Ordinary expenses 61,953 59,162 Interest on deposits 2,315 1,878 Fees and commissions payments 3,548 3,551 Other ordinary expenses 36,764 36,428 Other ordinary expenses 36,764 36,428 Other expenses 915 321 Loss on disposal of noncurrent assets — 4 Extraordinary loss 915 321 Loss on disposal of noncurrent assets 175 143 Impairment loss 7400 177 Transfer to reserve for financial products transaction		ended	ended
Interest income 51,577 49,833 Interest on loans and discounts 38,692 36,728 Interest and dividends on securities 12,196 12,536 Trust fees 18 18 Fees and commissions 11,081 11,900 Trading income 241 412 Other ordinary income 3,557 3,950 Other income 10,639 10,618 Ordinary expenses 61,953 59,162 Interest on deposits 2,315 1,878 Fees and commissions payments 3,548 3,551 Other ordinary expenses 36,764 36,428 Other ordinary expenses 36,764 36,428 Other expenses 36,764 36,428 Other expenses 36,764 36,428 Other expenses 915 321 Lextraordinary income — 4 Gain on disposal of noncurrent assets — 4 Latraordinary loss 915 321 Loss on disposal of noncurrent assets 175		Sep.30,2011	Sep.30,2012
Interest on loans and discounts 38,692 36,728 Interest and dividends on securities 12,196 12,536 Trust fees 18 18 Fees and commissions 11,081 11,000 Trading income 241 412 Other ordinary income 3,557 3,950 Other income 10,639 10,618 Ordinary expenses 61,953 59,162 Interest expenses 3,297 2,763 Interest on deposits 2,315 1,878 Fees and commissions payments 3,548 3,551 Other ordinary expenses 36,764 36,428 Other expenses 36,764 36,428 Other expenses 36,764 36,428 Other expenses 36,764 36,428 Ordinary profit 15,160 17,571 Extraordinary income — 4 Gain on disposal of noncurrent assets 175 143 Impairment loss 740 177 Transfer to reserve for financial products transaction liabilities	Ordinary income	77,114	76,733
Interest and dividends on securities 12,196 12,536 Trust fees 18 18 18 Fees and commissions 11,081 11,900 Trading income 241 412 Other ordinary income 3,557 3,950 Other income 10,639 10,618 Ordinary expenses 61,953 59,162 Interest expenses 3,297 2,763 Interest on deposits 2,315 1,878 Fees and commissions payments 3,548 3,551 Other ordinary expenses 115 532 General and administrative expenses 36,764 36,428 Other expenses 18,227 15,886 Ordinary profit 15,160 17,571 Extraordinary income — 4 Cain on disposal of noncurrent assets 175 143 Impairment loss 740 177 Transfer to reserve for financial products transaction liabilities 0 — Income before income taxes and minority interests 14,245 17,254	Interest income	51,577	49,833
Trust fees 18 18 Fees and commissions 11,081 11,900 Trading income 241 412 Other ordinary income 3,557 3,950 Other income 10,639 10,618 Ordinary expenses 61,953 59,162 Interest expenses 3,297 2,763 Interest on deposits 2,315 1,878 Fees and commissions payments 3,548 3,551 Other ordinary expenses 115 532 General and administrative expenses 36,764 36,428 Other expenses 18,227 15,886 Ordinary profit 15,160 17,571 Extraordinary income — 4 Gain on disposal of noncurrent assets 915 321 Loss on disposal of noncurrent assets 175 143 Impairment loss 740 177 Transfer to reserve for financial products transaction liabilities 0 — Income taxes-deferred 948 1,103 10493 Income taxes-deferred 948 5,196 1037 Inco	Interest on loans and discounts	38,692	36,728
Fees and commissions 11,081 11,900 Trading income 241 412 Other ordinary income 3,557 3,950 Other income 10,639 10,618 Ordinary expenses 61,953 59,162 Interest expenses 3,297 2,763 Interest on deposits 2,315 1,878 Fees and commissions payments 3,548 3,551 Other ordinary expenses 115 532 General and administrative expenses 36,764 36,428 Other expenses 18,227 15,886 Ordinary profit 15,160 17,571 Extraordinary income — 4 Gain on disposal of noncurrent assets — 4 Extraordinary loss 915 321 Loss on disposal of noncurrent assets 175 143 Impairment loss 740 177 Transfer to reserve for financial products transaction liabilities 0 — Income before income taxes and minority interests 14,245 17,254 Income taxes-current 3,919 4,093 Income	Interest and dividends on securities	12,196	12,536
Trading income 241 412 Other ordinary income 3,557 3,950 Other income 10,639 10,618 Ordinary expenses 61,953 59,162 Interest expenses 3,297 2,763 Interest on deposits 2,315 1,878 Fees and commissions payments 3,548 3,551 Other ordinary expenses 115 532 General and administrative expenses 36,764 36,428 Other expenses 36,764 36,428 Other expenses 18,227 15,886 Ordinary profit 15,160 17,571 Extraordinary income — 4 Gain on disposal of noncurrent assets — 4 Extraordinary loss 915 321 Loss on disposal of noncurrent assets 175 143 Impairment loss 740 177 Transfer to reserve for financial products transaction liabilities 0 — Income before income taxes and minority interests 14,245 17,254 Inc	Trust fees	18	18
Other ordinary income 3,557 3,950 Other income 10,639 10,618 Ordinary expenses 61,953 59,162 Interest expenses 3,297 2,763 Interest on deposits 2,315 1,878 Fees and commissions payments 3,548 3,551 Other ordinary expenses 115 532 General and administrative expenses 36,764 36,428 Other expenses 36,764 36,428 Other expenses 18,227 15,886 Ordinary profit 15,160 17,571 Extraordinary income — 4 Gain on disposal of noncurrent assets — 4 Extraordinary loss 915 321 Loss on disposal of noncurrent assets 175 143 Impairment loss 740 177 Transfer to reserve for financial products transaction liabilities 0 — Income before income taxes and minority interests 14,245 17,254 Income taxes-deferred 948 1,103	Fees and commissions	11,081	11,900
Other income 10,639 10,618 Ordinary expenses 61,953 59,162 Interest expenses 3,297 2,763 Interest on deposits 2,315 1,878 Fees and commissions payments 3,548 3,551 Other ordinary expenses 115 532 General and administrative expenses 36,764 36,428 Other expenses 15,160 17,571 Extraordinary profit 15,160 17,571 Extraordinary loss 915 321 Loss on disposal of noncurrent assets 175 143 Impairment loss 740 177 Transfer to reserve for financial products transaction liabilities 0 — Income before income taxes and minority interests 14,245 17,254 Income taxes-deferred 948 1,103 104	Trading income	241	412
Ordinary expenses 61,953 59,162 Interest expenses 3,297 2,763 Interest on deposits 2,315 1,878 Fees and commissions payments 3,548 3,551 Other ordinary expenses 115 532 General and administrative expenses 36,764 36,428 Other expenses 36,764 36,428 Other expenses 18,227 15,886 Ordinary profit 15,160 17,571 Extraordinary income — 4 Gain on disposal of noncurrent assets — 4 Extraordinary loss 915 321 Loss on disposal of noncurrent assets 175 143 Impairment loss 740 177 Transfer to reserve for financial products transaction liabilities 0 — Income before income taxes and minority interests 14,245 17,254 Income taxes-deferred 948 1,103 Total income taxes 4,868 5,196 Income before minority interests 9,377 12,057	Other ordinary income	3,557	3,950
Interest expenses3,2972,763Interest on deposits2,3151,878Fees and commissions payments3,5483,551Other ordinary expenses115532General and administrative expenses36,76436,428Other expenses18,22715,886Ordinary profit15,16017,571Extraordinary income—4Gain on disposal of noncurrent assets—4Extraordinary loss915321Loss on disposal of noncurrent assets175143Impairment loss740177Transfer to reserve for financial products transaction liabilities0—Income before income taxes and minority interests14,24517,254Income taxes-current3,9194,093Income taxes deferred9481,103Total income taxes4,8685,196Income before minority interests9,37712,057Minority interests in income167113	Other income	10,639	10,618
Interest on deposits2,3151,878Fees and commissions payments3,5483,551Other ordinary expenses115532General and administrative expenses36,76436,428Other expenses36,76436,428Ordinary profit15,16017,571Extraordinary income—4Gain on disposal of noncurrent assets—4Extraordinary loss915321Loss on disposal of noncurrent assets175143Impairment loss740177Transfer to reserve for financial products transaction liabilities0—Income before income taxes and minority interests14,24517,254Income taxes-current3,9194,093Income taxes deferred9481,103Total income taxes4,8685,196Income before minority interests9,37712,057Minority interests in income167113	Ordinary expenses	61,953	59,162
Fees and commissions payments3,5483,551Other ordinary expenses115532General and administrative expenses36,76436,428Other expenses36,76436,428Other expenses18,22715,886Ordinary profit15,16017,571Extraordinary income4Gain on disposal of noncurrent assets4Extraordinary loss915321Loss on disposal of noncurrent assets175143Impairment loss740177Transfer to reserve for financial products transaction liabilities0Income before income taxes and minority interests14,24517,254Income taxes-current3,9194,093Income taxes deferred9481,103Total income taxes4,8685,196Income before minority interests9,37712,057Minority interests in income167113	Interest expenses	3,297	2,763
Other ordinary expenses115532General and administrative expenses36,76436,428Other expenses18,22715,886Ordinary profit15,16017,571Extraordinary income—4Gain on disposal of noncurrent assets—4Extraordinary loss915321Loss on disposal of noncurrent assets175143Impairment loss740177Transfer to reserve for financial products transaction liabilities0—Income before income taxes and minority interests14,24517,254Income taxes-deferred9481,103Total income taxes4,8685,196Income before minority interests9,37712,057Minority interests in income167113	Interest on deposits	2,315	1,878
General and administrative expenses36,76436,428Other expenses18,22715,886Ordinary profit15,16017,571Extraordinary income—4Gain on disposal of noncurrent assets—4Extraordinary loss915321Loss on disposal of noncurrent assets175143Impairment loss740177Transfer to reserve for financial products transaction liabilities0—Income before income taxes and minority interests14,24517,254Income taxes-deferred9481,103Total income taxes4,8685,196Income before minority interests9,37712,057Minority interests in income167113	Fees and commissions payments	3,548	3,551
Other expenses18,22715,886Ordinary profit15,16017,571Extraordinary income—4Gain on disposal of noncurrent assets—4Extraordinary loss915321Loss on disposal of noncurrent assets175143Impairment loss740177Transfer to reserve for financial products transaction liabilities0—Income before income taxes and minority interests14,24517,254Income taxes-current3,9194,093Income taxes-deferred9481,103Total income taxes4,8685,196Income before minority interests9,37712,057Minority interests in income167113	Other ordinary expenses	115	532
Ordinary profit15,16017,571Extraordinary income—4Gain on disposal of noncurrent assets—4Extraordinary loss915321Loss on disposal of noncurrent assets175143Impairment loss740177Transfer to reserve for financial products transaction liabilities0—Income before income taxes and minority interests14,24517,254Income taxes-current3,9194,093Income taxes-deferred9481,103Total income taxes4,8685,196Income before minority interests9,37712,057Minority interests in income167113	General and administrative expenses	36,764	36,428
Extraordinary income—4Gain on disposal of noncurrent assets—4Extraordinary loss915321Loss on disposal of noncurrent assets175143Impairment loss740177Transfer to reserve for financial products transaction liabilities0—Income before income taxes and minority interests14,24517,254Income taxes-current3,9194,093Income taxes-deferred9481,103Total income taxes4,8685,196Income before minority interests9,37712,057Minority interests in income167113	Other expenses	18,227	15,886
Gain on disposal of noncurrent assets—4Extraordinary loss915321Loss on disposal of noncurrent assets175143Impairment loss740177Transfer to reserve for financial products transaction liabilities0—Income before income taxes and minority interests14,24517,254Income taxes-current3,9194,093Income taxes-deferred9481,103Total income taxes4,8685,196Income before minority interests9,37712,057Minority interests in income167113	Ordinary profit	15,160	17,571
Extraordinary loss915321Loss on disposal of noncurrent assets175143Impairment loss740177Transfer to reserve for financial products transaction liabilities0—Income before income taxes and minority interests14,24517,254Income taxes-current3,9194,093Income taxes-deferred9481,103Total income taxes4,8685,196Income before minority interests9,37712,057Minority interests in income167113	Extraordinary income	—	4
Loss on disposal of noncurrent assets175143Impairment loss740177Transfer to reserve for financial products transaction liabilities0—Income before income taxes and minority interests14,24517,254Income taxes-current3,9194,093Income taxes-deferred9481,103Total income taxes4,8685,196Income before minority interests9,37712,057Minority interests in income167113	Gain on disposal of noncurrent assets	—	4
Impairment loss740177Transfer to reserve for financial products transaction liabilities0—Income before income taxes and minority interests14,24517,254Income taxes-current3,9194,093Income taxes-deferred9481,103Total income taxes4,8685,196Income before minority interests9,37712,057Minority interests in income167113	Extraordinary loss	915	321
Transfer to reserve for financial products transaction liabilities0Income before income taxes and minority interests14,245Income taxes-current3,919Income taxes-deferred948Total income taxes4,868Income before minority interests9,377Income before minority interests in income167	Loss on disposal of noncurrent assets	175	143
Income before income taxes and minority interests14,24517,254Income taxes-current3,9194,093Income taxes-deferred9481,103Total income taxes4,8685,196Income before minority interests9,37712,057Minority interests in income167113	Impairment loss	740	177
Income taxes-current 3,919 4,093 Income taxes-deferred 948 1,103 Total income taxes 4,868 5,196 Income before minority interests 9,377 12,057 Minority interests in income 167 113	Transfer to reserve for financial products transaction liabilities	0	
Income taxes-deferred9481,103Total income taxes4,8685,196Income before minority interests9,37712,057Minority interests in income167113	Income before income taxes and minority interests	14,245	17,254
Total income taxes4,8685,196Income before minority interests9,37712,057Minority interests in income167113	Income taxes-current	3,919	4,093
Income before minority interests9,37712,057Minority interests in income167113	Income taxes-deferred	948	1,103
Minority interests in income 167 113	Total income taxes	4,868	5,196
	Income before minority interests		
Net income 9,209 11,944	Minority interests in income		113
	Net income	9,209	11,944

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

(Consolidated Statements of Comprehensive Income) (Millions of y		fillions of yen)
	For the six months ended	For the six months ended
	Sep.30,2011	Sep.30,2012
Income before minority interests	9,377	12,057
Other comprehensive income	∆6,114	∆4,414
Valuation difference on available-for-sale securities	△5,803	∆4,327
Deferred gains or losses on hedges	Δ311	△87
Comprehensive income	3,262	7,643
Comprehensive income attributable to owners of the parent	3,095	7,527
Comprehensive income attributable to minority interests	167	115

	(Mi	llions of yen)
	For the six months ended	For the six months ended
Shareholders' equity	Sep.30,2011	Sep.30,2012
Capital stock		
Balance at the beginning of current period	85,113	85,113
Changes of items during the period	00,110	00,110
Total changes of items during the period		_
Balance at the end of current period	85,113	85,113
Capital surplus	00,110	00,110
Balance at the beginning of current period	58,574	58,574
Changes of items during the period	00,071	00,071
Total changes of items during the period	_	_
Balance at the end of current period	58,574	58,574
Retained earnings	00,071	00,071
Balance at the beginning of current period	266,435	275,598
Changes of items during the period	200,100	270,000
Dividends from surplus	△3,067	△3,043
Net income	9,209	
Disposal of treasury stock	$\Delta 18$	Δ3
Retirement of treasury stock		$\Delta 5,450$
Reversal of revaluation reserve for land	139	
Total changes of items during the period	6,263	
Balance at the end of current period	272,698	279,068
Treasury stock	272,000	270,000
Balance at the beginning of current period	△25,858	△24,913
Changes of items during the period		
Purchase of treasury stock	Δ7	△1,707
Disposal of treasury stock	58	12
Retirement of treasury stock	_	5,450
Total changes of items during the period	50	
Balance at the end of current period	△25,807	△21,158
Total shareholders' equity		
Balance at the beginning of current period	384,264	394,371
Changes of items during the period		,
Dividends from surplus	△3,067	△3,043
Net income	9,209	
Purchase of treasury stock	Δ7	
Disposal of treasury stock	39	, 8
Retirement of treasury stock	_	
Reversal of revaluation reserve for land	139	23
Total changes of items during the period	6,313	7,225
Balance at the end of current period	390,578	401,596
Accumulated other comprehensive income		,
Valuation difference on available-for-sale securities		
Balance at the beginning of current period	30,129	40,214
Changes of items during the period		
Net changes of items other than shareholders' equity	△ 5,802	△4,328
Total changes of items during the period	△ 5,802	
Balance at the end of current period	24,326	
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3. Consolidated Statements of Changes in Net Assets

	(Mi	llions of yen)
	For the six	For the six
	months	months
	ended	ended
	Sep.30,2011	Sep.30,2012
Deferred gains or losses on hedges		
Balance at the beginning of current period	△2,304	△2,705
Changes of items during the period		
Net changes of items other than shareholders' equity		△87
Total changes of items during the period	△311	△87
Balance at the end of current period	△2,616	△2,792
Revaluation reserve for land		
Balance at the beginning of current period	10,978	12,452
Changes of items during the period		
Net changes of items other than shareholders' equity	△139	$\triangle 23$
Total changes of items during the period	△139	△23
Balance at the end of current period	10,838	12,428
Total accumulated other comprehensive income		
Balance at the beginning of current period	38,803	49,961
Changes of items during the period		
Net changes of items other than shareholders' equity	△6,254	△4,439
Total changes of items during the period	△6,254	△4,439
Balance at the end of current period	32,549	45,521
Subscription rights to shares		
Balance at the beginning of current period	69	81
Changes of items during the period		
Net changes of items other than shareholders' equity	∆9	16
Total changes of items during the period	<u></u> ∆9	16
Balance at the end of current period	59	98
Minority interests		
Balance at the beginning of current period	1,859	2,201
Changes of items during the period		
Net changes of items other than shareholders' equity	166	112
Total changes of items during the period	166	112
Balance at the end of current period	2,026	2,313
Total net assets		
Balance at the beginning of current period	424,997	446,615
Changes of items during the period		
Dividends from surplus	△3,067	△3,043
Net income	9,209	11,944
Purchase of treasury stock	$\Delta 7$	△1,707
Disposal of treasury stock	39	8
Reversal of revaluation reserve for land	139	23
Net changes of items other than shareholders' equity	△6,097	△4,310
Total changes of items during the period	216	,
Balance at the end of current period	425,213	449,530

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1. Non-Consolidated Balance Sheets

	(M	(Millions of yen)	
	As of	As of	
	Mar.31,2012	Sep.30,2012	
Assets			
Cash and due from banks	385,492	236,831	
Call loans	3,385	7,223	
Monetary claims bought	33,714	31,142	
Trading assets	3,776	2,885	
Securities	2,452,292	2,555,903	
Loans and bills discounted	4,982,564	5,021,265	
Foreign exchanges	1,757	1,955	
Other assets	42,077	35,965	
Other	42,077	35,965	
Tangible fixed assets	84,933	85,769	
Intangible fixed assets	8,494	8,613	
Deferred tax assets	9,526	10,352	
Customers' liabilities for acceptances and guarantees	18,293	17,603	
Allowance for loan losses	∆43,970	△44,299	
Allowance for investment loss	∆311	$\triangle 35$	
Total assets	7,982,027	7,971,174	
Liabilities			
Deposits	7,266,636	7,243,799	
Negotiable certificates of deposit	20,952	9,427	
Call money	17,561	22,629	
Payables under securities lending transactions	38,888	62,264	
Trading liabilities	192	185	
Borrowed money	96,010	83,000	
Foreign exchanges	238	336	
Bonds payable	15,000	15,000	
Borrowed money from trust account	16	34	
Other liabilities	51,237	58,096	
Income taxes payable	1,694	3,248	
Lease obligations	3,035	3,296	
Other	46,508	51,552	
Provision for directors' bonuses	46	_	
Provision for retirement benefits	4,754	4,778	
Provision for reimbursement of deposits	1,711	1,645	
Provision for point card certificates	99	92	
Provision for contingent loss	1,740	1,736	
Deferred tax liabilities for land revaluation	11,053	11,024	
Acceptances and guarantees	18,293	17,603	
Total liabilities	7,544,431	7,531,656	
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	(M	(illions of yen)
	As of	As of
	Mar.31,2012	Sep.30,2012
Net assets		
Capital stock	85,113	85,113
Capital surplus	58,574	58,574
Legal capital surplus	58,574	58,574
Retained earnings	271,650	274,035
Legal retained earnings	55,317	55,317
Other retained earnings	216,332	218,718
Reserve for advanced depreciation of noncurrent assets	252	250
Reserve for special account for advanced depreciation of		
noncurrent assets	50	50
General reserve	198,432	202,432
Retained earnings brought forward	17,598	15,985
Treasury stock	△25,881	△21,926
Total shareholders' equity	389,455	395,796
Valuation difference on available-for-sale securities	40,141	35,816
Deferred gains or losses on hedges	△2,705	△2,792
Revaluation reserve for land	10,623	10,599
Total valuation and translation adjustments	48,058	43,623
Subscription rights to shares	81	98
Total net assets	437,596	439,518
Total liabilities and net assets	7,982,027	7,971,174

months ended Sep.30,2011months ended Sep.30,2011months ended Sep.30,2011Ordinary income67,80367,383Interest income51,61449,90Interest on loans and discounts38,74336,79Interest and dividends on securities12,18412,51Trust fees181Fees and commissions9,60610,51Trading income16413Other ordinary income2,8522,866Ordinary expenses54,54951,53Interest expenses3,2662,74Interest on deposits2,3171,87Fees and commissions payments3,9583,90Other ordinary expenses11553General and administrative expenses10,7088,24Ordinary profit13,25315,85Extraordinary income——Extraordinary income——Extraordinary loss44024Income taxes-current3,6003,41Income taxes-deferred5261,14		(Mi	llions of yen)
ended Sep.30,2011ended Sep.30,2011Ordinary income67,80367,383Interest income51,61449,900Interest on loans and discounts38,74336,79Interest and dividends on securities12,18412,51Trust fees181Fees and commissions9,60610,51Trading income16413Other ordinary income2,8522,86Ordinary expenses54,54951,53Interest on deposits2,3171,87Fees and commissions payments3,9583,900Other ordinary expenses11553General and administrative expenses36,49936,100Other expenses10,7088,244Ordinary profit13,25315,855Extraordinary income——Extraordinary loss44024Income taxes-current3,6003,41Income taxes-deferred5261,14		For the six	For the six
Sep.30,2011Sep.30,2011Ordinary income67,80367,383Interest income51,61449,90Interest on loans and discounts38,74336,79Interest and dividends on securities12,18412,51Trust fees181Fees and commissions9,60610,51Trading income16413Other ordinary income2,8522,86Ordinary expenses54,54951,53Interest on deposits2,3171,87Fees and commissions payments3,9583,900Other ordinary expenses11553General and administrative expenses36,49936,10Other expenses10,7088,24Ordinary profit13,25315,85Extraordinary income——Extraordinary income——Extraordinary income——Income before income taxes12,81315,61Income taxes-current3,6003,41Income taxes-deferred5261,14		months	months
Ordinary income 67,803 67,803 67,803 Interest income 51,614 49,90 Interest on loans and discounts 38,743 36,79 Interest and dividends on securities 12,184 12,51 Trust fees 18 1 Fees and commissions 9,606 10,51 Trading income 164 13 Other ordinary income 3,547 3,94 Other income 2,852 2,866 Ordinary expenses 54,549 51,53 Interest expenses 3,266 2,74 Interest on deposits 2,317 1,87 Fees and commissions payments 3,958 3,900 Other ordinary expenses 115 53 General and administrative expenses 115 53 General and administrative expenses 36,499 36,10 Other expenses 10,708 8,24 Ordinary profit 13,253 15,85 Extraordinary income - Extraordinary loss 440		ended	ended
Interest income 51,614 49,90 Interest on loans and discounts 38,743 36,79 Interest and dividends on securities 12,184 12,51 Trust fees 18 1 Fees and commissions 9,606 10,51 Trading income 164 13 Other ordinary income 3,547 3,94 Other income 2,852 2,866 Ordinary expenses 54,549 51,53 Interest expenses 3,266 2,74 Interest on deposits 2,317 1,87 Fees and commissions payments 3,958 3,900 Other ordinary expenses 115 53 General and administrative expenses 115 53 General and administrative expenses 36,499 36,10 Other expenses 10,708 8,24 Ordinary profit 13,253 15,85 Extraordinary income - Extraordinary loss 440 24 Income taxes-current 3,600 3,41		Sep.30,2011	Sep.30,2012
Interest on loans and discounts 38,743 36,79 Interest and dividends on securities 12,184 12,51 Trust fees 18 1 Fees and commissions 9,606 10,51 Trading income 164 13 Other ordinary income 3,547 3,94 Other ordinary income 2,852 2,86 Ordinary expenses 54,549 51,53 Interest expenses 3,266 2,74 Interest on deposits 2,317 1,87 Fees and commissions payments 3,958 3,900 Other ordinary expenses 115 53 General and administrative expenses 115 53 General and administrative expenses 36,499 36,10 Other expenses 10,708 8,24 Ordinary profit 13,253 15,85 Extraordinary income - Extraordinary loss 440 24 Income before income taxes 12,813 15,61 Income taxes-current 3,600	Ordinary income	67,803	67,384
Interest and dividends on securities 12,184 12,51 Trust fees 18 1 Fees and commissions 9,606 10,51 Trading income 164 13 Other ordinary income 3,547 3,94 Other income 2,852 2,860 Ordinary expenses 54,549 51,53 Interest expenses 3,266 2,74 Interest on deposits 2,317 1,87 Fees and commissions payments 3,958 3,900 Other ordinary expenses 115 533 General and administrative expenses 36,499 36,10 Other expenses 10,708 8,24 Ordinary profit 13,253 15,85 Extraordinary income Extraordinary loss 440 24 Income taxes-current 3,600 3,41 Income taxes-deferred 526 1,14	Interest income	51,614	49,906
Trust fees 18 1 Fees and commissions 9,606 10,51 Trading income 164 13 Other ordinary income 3,547 3,94 Other income 2,852 2,860 Ordinary expenses 54,549 51,53 Interest expenses 3,266 2,74 Interest on deposits 2,317 1,87 Fees and commissions payments 3,958 3,900 Other ordinary expenses 115 53 General and administrative expenses 36,499 36,100 Other expenses 10,708 8,244 Ordinary profit 13,253 15,855 Extraordinary income Extraordinary loss 440 24 Income before income taxes 12,813 15,61 Income taxes-current 3,600 3,41 Income taxes-deferred 526 1,14	Interest on loans and discounts	38,743	36,797
Fees and commissions 9,606 10,51 Trading income 164 13 Other ordinary income 3,547 3,94 Other income 2,852 2,86 Ordinary expenses 54,549 51,53 Interest expenses 3,266 2,74 Interest on deposits 2,317 1,87 Fees and commissions payments 3,958 3,900 Other ordinary expenses 115 53 General and administrative expenses 36,499 36,100 Other expenses 10,708 8,24 Ordinary profit 13,253 15,855 Extraordinary income — — Extraordinary loss 440 24 Income before income taxes 12,813 15,61 Income taxes-current 3,600 3,41 Income taxes-deferred 526 1,14	Interest and dividends on securities	12,184	12,519
Trading income 164 13 Other ordinary income 3,547 3,94 Other income 2,852 2,86 Ordinary expenses 54,549 51,53 Interest expenses 3,266 2,74 Interest on deposits 2,317 1,87 Fees and commissions payments 3,958 3,90 Other ordinary expenses 115 53 General and administrative expenses 36,499 36,10 Other expenses 10,708 8,24 Ordinary profit 13,253 15,85 Extraordinary income — — Extraordinary loss 440 24 Income before income taxes 12,813 15,61 Income taxes-current 3,600 3,41 Income taxes-deferred 526 1,14	Trust fees	18	18
Other ordinary income 3,547 3,94 Other income 2,852 2,86 Ordinary expenses 54,549 51,53 Interest expenses 3,266 2,74 Interest on deposits 2,317 1,87 Fees and commissions payments 3,958 3,900 Other ordinary expenses 115 53 General and administrative expenses 36,499 36,10 Other expenses 10,708 8,24 Ordinary profit 13,253 15,85 Extraordinary income Extraordinary loss 440 24 Income before income taxes 12,813 15,61 Income taxes-current 3,600 3,41 Income taxes-deferred 526 1,14	Fees and commissions	9,606	10,516
Other income 2,852 2,860 Ordinary expenses 54,549 51,53 Interest expenses 3,266 2,74 Interest on deposits 2,317 1,87 Fees and commissions payments 3,958 3,900 Other ordinary expenses 115 53 General and administrative expenses 36,499 36,10 Other expenses 10,708 8,24 Ordinary profit 13,253 15,85 Extraordinary income — — Extraordinary loss 440 24 Income before income taxes 12,813 15,61 Income taxes-current 3,600 3,41 Income taxes-deferred 526 1,14	Trading income	164	135
Ordinary expenses54,54951,53Interest expenses3,2662,74Interest on deposits2,3171,87Fees and commissions payments3,9583,90Other ordinary expenses11553General and administrative expenses36,49936,10Other expenses10,7088,24Ordinary profit13,25315,85Extraordinary income——Extraordinary loss44024Income taxes-current3,6003,41Income taxes-deferred5261,14	Other ordinary income	3,547	3,944
Interest expenses3,2662,74Interest on deposits2,3171,87Fees and commissions payments3,9583,90Other ordinary expenses11553General and administrative expenses36,49936,10Other expenses10,7088,24Ordinary profit13,25315,85Extraordinary loss44024Income before income taxes12,81315,61Income taxes-current3,6003,41Income taxes-deferred5261,14	Other income	2,852	2,862
Interest on deposits2,3171,87Fees and commissions payments3,9583,90Other ordinary expenses11553General and administrative expenses36,49936,10Other expenses10,7088,24Ordinary profit13,25315,85Extraordinary income—Extraordinary loss44024Income before income taxes12,81315,61Income taxes-current3,6003,41Income taxes-deferred5261,14	Ordinary expenses	54,549	51,532
Fees and commissions payments 3,958 3,90 Other ordinary expenses 115 53 General and administrative expenses 36,499 36,10 Other expenses 10,708 8,24 Ordinary profit 13,253 15,85 Extraordinary income — — Extraordinary loss 440 24 Income before income taxes 12,813 15,61 Income taxes-current 3,600 3,41 Income taxes-deferred 526 1,14	Interest expenses	3,266	2,740
Other ordinary expenses11553General and administrative expenses36,49936,10Other expenses10,7088,24Ordinary profit13,25315,85Extraordinary income——Extraordinary loss44024Income before income taxes12,81315,61Income taxes-current3,6003,41Income taxes-deferred5261,14	Interest on deposits	2,317	1,879
General and administrative expenses36,49936,10Other expenses10,7088,24Ordinary profit13,25315,85Extraordinary incomeExtraordinary loss44024Income before income taxes12,81315,61Income taxes-current3,6003,41Income taxes-deferred5261,14	Fees and commissions payments	3,958	3,901
Other expenses 10,708 8,24 Ordinary profit 13,253 15,85 Extraordinary income Extraordinary loss 440 24 Income before income taxes 12,813 15,61 Income taxes-current 3,600 3,41 Income taxes-deferred 526 1,14	Other ordinary expenses	115	532
Ordinary profit13,25315,85Extraordinary income—Extraordinary loss44024Income before income taxes12,81315,61Income taxes-current3,6003,41Income taxes-deferred5261,14	General and administrative expenses	36,499	36,108
Extraordinary incomeExtraordinary loss440Income before income taxes12,813Income taxes-current3,600Income taxes-deferred526	Other expenses	10,708	8,248
Extraordinary loss44024Income before income taxes12,81315,61Income taxes-current3,6003,41Income taxes-deferred5261,14	Ordinary profit	13,253	15,852
Income before income taxes 12,813 15,61 Income taxes-current 3,600 3,41 Income taxes-deferred 526 1,14	Extraordinary income		4
Income taxes-current3,6003,41Income taxes-deferred5261,14	Extraordinary loss	440	240
Income taxes-deferred 526 1,14	Income before income taxes	12,813	15,616
	Income taxes-current	3,600	3,411
Total income taxes 4.127 4.55	Income taxes-deferred	526	1,145
· · · · · · · · · · · · · · · · · · ·	Total income taxes	4,127	4,557
Net income 8,685 11,05	Net income	8,685	11,059

2. Non-Consolidated Statements of Income

	(Mi	(Millions of yen)		
	For the six	For the six		
	months	months		
	ended	ended		
	Sep.30,2011	Sep.30,2012		
Shareholders' equity				
Capital stock				
Balance at the beginning of current period	85,113	85,113		
Changes of items during the period				
Total changes of items during the period		·		
Balance at the end of current period	85,113	85,113		
Capital surplus				
Legal capital surplus				
Balance at the beginning of current period	58,574	58,574		
Changes of items during the period				
Total changes of items during the period		·		
Balance at the end of current period	58,574	58,574		
Total capital surplus				
Balance at the beginning of current period	58,574	58,574		
Changes of items during the period				
Total changes of items during the period		·		
Balance at the end of current period	58,574	58,574		
Retained earnings				
Legal retained earnings				
Balance at the beginning of current period	55,317	55,317		
Changes of items during the period				
Total changes of items during the period		·		
Balance at the end of current period	55,317	55,317		
Other retained earnings				
Reserve for advanced depreciation of noncurrent assets				
Balance at the beginning of current period	256	252		
Changes of items during the period				
Reversal of reserve for advanced depreciation of				
noncurrent assets	Δ1	Δ1		
Total changes of items during the period	Δ1	Δ1		
Balance at the end of current period	254	250		
Reserve for special account for advanced depreciation of				
noncurrent assets				
Balance at the beginning of current period		50		
Changes of items during the period				
Total changes of items during the period		·		
Balance at the end of current period		50		
General reserve				
Balance at the beginning of current period	194,432	198,432		
Changes of items during the period				
Provision of general reserve	4,000	4,000		
Total changes of items during the period	4,000	4,000		
Balance at the end of current period	198,432	202,432		

3. Non-Consolidated Statements of Changes in Net Assets

	(Mil	(Millions of yen)		
	For the six	For the six		
	months	months		
	ended	ended		
	Sep.30,2011	Sep.30,2012		
Retained earnings brought forward				
Balance at the beginning of current period	13,948	17,598		
Changes of items during the period				
Dividends from surplus	△3,067	∆3,043		
Net income	8,685	11,059		
Reversal of reserve for advanced depreciation of				
noncurrent assets	1	1		
Provision of general reserve	∆4,000	∆4,000		
Disposal of treasury stock	△21	$\triangle 4$		
Retirement of treasury stock	—	△5,649		
Reversal of revaluation reserve for land	139	23		
Total changes of items during the period	1,738	△1,612		
Balance at the end of current period	15,686	15,985		
Total retained earnings				
Balance at the beginning of current period	263,953	271,650		
Changes of items during the period				
Dividends from surplus	△3,067	∆3,043		
Net income	8,685	11,059		
Reversal of reserve for advanced depreciation of				
noncurrent assets	_			
Provision of general reserve	—			
Disposal of treasury stock	△21	$\triangle 4$		
Retirement of treasury stock	—	△5,649		
Reversal of revaluation reserve for land	139	23		
Total changes of items during the period	5,736	2,385		
Balance at the end of current period	269,690	274,035		
Treasury stock				
Balance at the beginning of current period	△26,952	△25,881		
Changes of items during the period				
Purchase of treasury stock	Δ7			
Disposal of treasury stock	60	13		
Retirement of treasury stock		5,649		
Total changes of items during the period	52	3,955		
Balance at the end of current period	△26,899	△21,926		
Total shareholders' equity				
Balance at the beginning of current period	380,688	389,455		
Changes of items during the period				
Dividends from surplus	△3,067	∆3,043		
Net income	8,685	11,059		
Purchase of treasury stock	Δ7	△1,707		
Disposal of treasury stock	39	8		
Retirement of treasury stock	_			
Reversal of revaluation reserve for land	139	23		
Total changes of items during the period	5,789	6,340		
Balance at the end of current period	386,477	395,796		

(Millions of yen)

	(Millions of yen)	
	For the six	For the six
	months	months
	ended	ended
	Sep.30,2011	
Valuation and translation adjustments	-	
Valuation difference on available-for-sale securities		
Balance at the beginning of current period	30,070	40,141
Changes of items during the period	50,070	40,141
Net changes of items other than shareholders' equity	△5,796	∆4,324
Total changes of items during the period	<u></u>	
Balance at the end of current period	24,274	
•	24,274	35,610
Deferred gains or losses on hedges	A 2 204	A 2 705
Balance at the beginning of current period	△2,304	△2,705
Changes of items during the period	A 011	A 07
Net changes of items other than shareholders' equity	<u>∆311</u>	<u> </u>
Total changes of items during the period	△311	△87
Balance at the end of current period	△2,616	△2,792
Revaluation reserve for land		
Balance at the beginning of current period	9,291	10,623
Changes of items during the period		
Net changes of items other than shareholders' equity	<u>∆139</u>	$\triangle 23$
Total changes of items during the period	<u>∆139</u>	△23
Balance at the end of current period	9,151	10,599
Total valuation and translation adjustments		
Balance at the beginning of current period	37,058	48,058
Changes of items during the period		
Net changes of items other than shareholders' equity	△6,247	∆4,434
Total changes of items during the period	△6,247	∆4,434
Balance at the end of current period	30,810	43,623
Subscription rights to shares		· · · ·
Balance at the beginning of current period	69	81
Changes of items during the period		
Net changes of items other than shareholders' equity	∆9	16
Total changes of items during the period	<u></u> ∆9	16
Balance at the end of current period	59	98
Total net assets		
Balance at the beginning of current period	417,816	437,596
Changes of items during the period	417,010	407,000
Dividends from surplus	△3,067	∆3,043
Net income	8,685	
Purchase of treasury stock	0,003 <u> </u> 入7	
	39	, a
Disposal of treasury stock Reversal of revaluation reserve for land	139	8 23
Net changes of items other than shareholders' equity		<u>∆4,418</u>
Total changes of items during the period		
Balance at the end of current period	417,347	439,518