

Financial Statements

For the Third Quarter Ended Dec. 31, 2012

THE JOYO BANK, LTD.

Table of Contents

CONSOLIDATED FINANCIAL INFORMATION

1 . Consolidated Balance sheets·····	1
2 . Consolidated Statements of Income and Consolidated Statements of Comprehensive 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. Consolidated Balance sheets

(Millions of yen)

	As of Mar. 31,2012	As of Dec. 31,2012
Assets		
Cash and due from banks	385,528	325,741
Call loans and bills bought	3,385	865
Monetary claims bought	33,714	29,673
Trading assets	3,776	2,628
Securities	2,458,416	2,600,155
Loans and bills discounted	4,952,771	5,058,612
Foreign exchanges	1,757	3,049
Lease receivables and investment assets	28,494	30,379
Other assets	55,058	60,991
Tangible fixed assets	92,957	93,213
Intangible fixed assets	8,247	8,717
Deferred tax assets	13,892	7,797
Customers' liabilities for acceptances and guarantees	18,293	17,297
Allowance for loan losses	△ 50,706	△ 49,931
Allowance for investment loss	△ 311	△ 35
Total assets	8,005,275	8,189,157
Liabilities		
Deposits	7,257,856	7,328,728
Negotiable certificates of deposit	19,852	9,452
Call money and bills sold	17,561	39,491
Payables under securities lending transactions	38,888	77,330
Trading liabilities	192	182
Borrowed money	99,309	118,662
Foreign exchanges	238	175
Bonds payable	15,000	15,000
Borrowed money from trust account	16	22
Other liabilities	68,211	96,646
Provision for directors' bonuses	46	—
Provision for retirement benefits	5,224	5,307
Provision for directors' retirement benefits	26	29
Provision for reimbursement of deposits	1,711	1,634
Provision for point card certificates	137	141
Provision for loss on interest repayment	10	10
Provision for contingent loss	1,740	1,688
Reserves under the special laws	1	1
Deferred tax liabilities for land revaluation	12,050	12,016
Negative goodwill	2,291	2,172
Acceptances and guarantees	18,293	17,297
Total liabilities	7,558,660	7,725,991
Net assets		
Capital stock	85,113	85,113
Capital surplus	58,574	58,574
Retained earnings	275,598	283,105
Treasury stock	△ 24,913	△ 23,287
Total shareholders' equity	394,371	403,505
Valuation difference on available-for-sale securities	40,214	47,456
Deferred gains or losses on hedges	△ 2,705	△ 2,722
Revaluation reserve for land	12,452	12,419
Total accumulated other comprehensive income	49,961	57,153
Subscription rights to shares	81	110
Minority interests	2,201	2,396
Total net assets	446,615	463,165
Total liabilities and net assets	8,005,275	8,189,157

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

	(Consolidated Statements of Income)	
	(Millions of yen)	
	For the nine months ended Dec.31,2011	For the nine months ended Dec.31,2012
Ordinary income	116,322	115,065
Interest income	77,323	75,058
Interest on loans and discounts	57,781	54,901
Interest and dividends on securities	18,564	19,349
Trust fees	29	28
Fees and commissions	16,551	17,795
Trading income	404	651
Other ordinary income	5,979	5,405
Other income	16,033	16,127
Ordinary expenses	90,691	85,960
Interest expenses	4,794	4,041
Interest on deposits	3,347	2,675
Fees and commissions payments	5,309	5,235
Other ordinary expenses	117	543
General and administrative expenses	54,225	53,977
Other expenses	26,243	22,162
Ordinary profit	25,630	29,105
Extraordinary income	—	5
Gain on disposal of noncurrent assets	—	5
Extraordinary loss	998	568
Loss on disposal of noncurrent assets	257	375
Impairment loss	740	192
Transfer to reserve for financial products transaction liabilities	0	—
Income before income taxes and minority interests	24,632	28,542
Income taxes—current	5,318	7,397
Income taxes—deferred	5,667	1,950
Total income taxes	10,986	9,348
Income before minority interests	13,645	19,193
Minority interests in income	241	196
Net income	13,404	18,997

	(Consolidated Statements of Comprehensive Income)	
	(Millions of yen)	
	For the nine months ended Dec.31,2011	For the nine months ended Dec.31,2012
Income before minority interests	13,645	19,193
Other comprehensive income	△6,554	7,226
Valuation difference on available-for-sale securities	△7,795	7,243
Deferred gains or losses on hedges	△489	△17
Revaluation reserve for land	1,730	—
Comprehensive income	7,091	26,419
Comprehensive income attributable to		
Comprehensive income attributable to owners of the parent	6,850	26,222
Comprehensive income attributable to minority interests	240	197