

Financial Statements

For the Year Ended March. 31, 2013

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.

A. CONSOLIDATED FINANCIAL INFORMATION

1. Consolidated Balance Sheets

(Millions of yen)

| | As of Mar.31,2012 | As of Mar.31,2013 |
|---|-------------------|-------------------|
| Assets | | |
| Cash and due from banks | 385,528 | 318,396 |
| Call loans and bills bought | 3,385 | 1,829 |
| Monetary claims bought | 33,714 | 27,336 |
| Trading assets | 3,776 | 2,719 |
| Securities | 2,458,416 | 2,651,398 |
| Loans and bills discounted | 4,952,771 | 5,108,316 |
| Foreign exchanges | 1,757 | 1,844 |
| Lease receivables and investment assets | 28,494 | 30,906 |
| Other assets | 55,058 | 55,410 |
| Tangible fixed assets | 92,957 | 93,839 |
| Buildings, net | 31,594 | 31,682 |
| Land | 55,695 | 55,721 |
| Lease assets, net | — | 3 |
| Construction in progress | 555 | 711 |
| Other tangible fixed assets | 5,112 | 5,721 |
| Intangible fixed assets | 8,247 | 8,958 |
| Software | 3,726 | 4,691 |
| Other intangible fixed assets | 4,521 | 4,266 |
| Deferred tax assets | 13,892 | 2,801 |
| Customers' liabilities for acceptances and guarantees | 18,293 | 15,731 |
| Allowance for loan losses | △50,706 | △51,420 |
| Allowance for investment loss | △311 | △35 |
| Total assets | 8,005,275 | 8,268,033 |
| Liabilities | | |
| Deposits | 7,257,856 | 7,344,463 |
| Negotiable certificates of deposit | 19,852 | 15,459 |
| Call money and bills sold | 17,561 | 38,466 |
| Payables under securities lending transactions | 38,888 | 91,283 |
| Trading liabilities | 192 | 160 |
| Borrowed money | 99,309 | 120,245 |
| Foreign exchanges | 238 | 265 |
| Bonds payable | 15,000 | 15,000 |
| Borrowed money from trust account | 16 | 26 |
| Other liabilities | 68,211 | 82,157 |
| Provision for directors' bonuses | 46 | 49 |
| Provision for retirement benefits | 5,224 | 5,265 |
| Provision for directors' retirement benefits | 26 | 33 |
| Provision for reimbursement of deposits | 1,711 | 1,849 |
| Provision for point card certificates | 137 | 130 |
| Provision for loss on interest repayment | 10 | 6 |
| Provision for contingent loss | 1,740 | 1,519 |
| Reserves under the special laws | 1 | 1 |
| Deferred tax liabilities | — | 15,162 |
| Deferred tax liabilities for land revaluation | 12,050 | 11,974 |
| Negative goodwill | 2,291 | 2,133 |
| Acceptances and guarantees | 18,293 | 15,731 |
| Total liabilities | 7,558,660 | 7,761,383 |

(Millions of yen)

| | As of Mar.31,2012 | As of Mar.31,2013 |
|---|-------------------|-------------------|
| Net assets | | |
| Capital stock | 85,113 | 85,113 |
| Capital surplus | 58,574 | 58,574 |
| Retained earnings | 275,598 | 286,893 |
| Treasury stock | △24,913 | △23,299 |
| Total shareholders' equity | 394,371 | 407,281 |
| Valuation difference on available-for-sale securities | 40,214 | 87,047 |
| Deferred gains or losses on hedges | △2,705 | △2,651 |
| Revaluation reserve for land | 12,452 | 12,359 |
| Total accumulated other comprehensive income | 49,961 | 96,754 |
| Subscription rights to shares | 81 | 120 |
| Minority interests | 2,201 | 2,493 |
| Total net assets | 446,615 | 506,649 |
| Total liabilities and net assets | 8,005,275 | 8,268,033 |

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

(Consolidated Statements of Income)

| | (Millions of yen) | |
|--|------------------------------------|------------------------------------|
| | For FY2011 ended Mar.31,2012 | For FY2012 ended Mar.31,2013 |
| Ordinary income | 153,673 | 150,451 |
| Interest income | 101,813 | 98,070 |
| Interest on loans and discounts | 76,624 | 72,655 |
| Interest and dividends on securities | 23,927 | 24,420 |
| Interest on call loans and bills bought | 156 | 130 |
| Interest on deposits with banks | 705 | 484 |
| Other interest income | 399 | 379 |
| Trust fees | 30 | 37 |
| Fees and commissions | 22,144 | 23,912 |
| Trading income | 594 | 1,089 |
| Other ordinary income | 6,713 | 5,956 |
| Other income | 22,377 | 21,385 |
| Recoveries of written off claims | 2,498 | 2,455 |
| Other | 19,878 | 18,930 |
| Ordinary expenses | 119,851 | 114,497 |
| Interest expenses | 6,204 | 5,227 |
| Interest on deposits | 4,301 | 3,348 |
| Interest on negotiable certificates of deposit | 8 | 6 |
| Interest on call money and bills sold | 35 | 91 |
| Interest on payables under securities lending transactions | 51 | 207 |
| Interest on borrowings and rediscounts | 400 | 209 |
| Interest on bonds | 152 | 253 |
| Other interest expenses | 1,253 | 1,109 |
| Fees and commissions payments | 7,089 | 7,011 |
| Other ordinary expenses | 1,215 | 973 |
| General and administrative expenses | 72,080 | 71,176 |
| Other expenses | 33,261 | 30,108 |
| Provision of allowance for loan losses | 6,198 | 6,620 |
| Other | 27,062 | 23,488 |
| Ordinary profit | <u>33,822</u> | <u>35,953</u> |
| Extraordinary income | 17 | 16 |
| Gain on disposal of noncurrent assets | — | 16 |
| Other | 17 | — |
| Extraordinary loss | 1,254 | 945 |
| Loss on disposal of noncurrent assets | 391 | 636 |
| Impairment loss | 860 | 308 |
| Transfer to reserve for financial products transaction liabilities | 0 | — |
| Other | 2 | — |
| Income before income taxes and minority interests | <u>32,585</u> | <u>35,024</u> |
| Income taxes—current | 5,276 | 10,861 |
| Income taxes—deferred | 8,832 | 1,143 |
| Total income taxes | <u>14,109</u> | <u>12,005</u> |
| Income before minority interests | <u>18,476</u> | <u>23,018</u> |
| Minority interests in income | 341 | 291 |
| Net income | <u>18,134</u> | <u>22,726</u> |

(Consolidated Statements of Comprehensive Income)

| | (Millions of yen) | |
|---|------------------------------------|------------------------------------|
| | For FY2011 ended Mar.31,2012 | For FY2012 ended Mar.31,2013 |
| Income before minority interests | 18,476 | 23,018 |
| Other comprehensive income | 11,414 | 46,888 |
| Valuation difference on available-for-sale securities | 10,084 | 46,834 |
| Deferred gains or losses on hedges | △401 | 53 |
| Revaluation reserve for land | 1,730 | — |
| Comprehensive income | <u>29,891</u> | <u>69,906</u> |
| Comprehensive income attributable to owners of the parent | 29,549 | 69,612 |
| Comprehensive income attributable to minority interests | 341 | 294 |

3. Consolidated Statements of Changes in Net Assets

| | (Millions of yen) | |
|--|------------------------------------|------------------------------------|
| | For FY2011 ended Mar.31,2012 | For FY2012 ended Mar.31,2013 |
| 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 | <u>85,113</u> | <u>85,113</u> |
| 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 | <u>58,574</u> | <u>58,574</u> |
| Retained earnings | | |
| Balance at the beginning of current period | 266,435 | 275,598 |
| Changes of items during the period | | |
| Dividends from surplus | △ 6,134 | △ 6,069 |
| Net income | 18,134 | 22,726 |
| Disposal of treasury stock | △ 20 | △ 5 |
| Retirement of treasury stock | △ 3,073 | △ 5,450 |
| Reversal of revaluation reserve for land | 256 | 93 |
| Total changes of items during the period | <u>9,163</u> | <u>11,295</u> |
| Balance at the end of current period | <u>275,598</u> | <u>286,893</u> |
| Treasury stock | | |
| Balance at the beginning of current period | △ 25,858 | △ 24,913 |
| Changes of items during the period | | |
| Purchase of treasury stock | △ 2,191 | △ 3,854 |
| Disposal of treasury stock | 61 | 18 |
| Retirement of treasury stock | 3,073 | 5,450 |
| Total changes of items during the period | <u>944</u> | <u>1,614</u> |
| Balance at the end of current period | <u>△ 24,913</u> | <u>△ 23,299</u> |
| Total shareholders' equity | | |
| Balance at the beginning of current period | 384,264 | 394,371 |
| Changes of items during the period | | |
| Dividends from surplus | △ 6,134 | △ 6,069 |
| Net income | 18,134 | 22,726 |
| Purchase of treasury stock | △ 2,191 | △ 3,854 |
| Disposal of treasury stock | 41 | 13 |
| Retirement of treasury stock | — | — |
| Reversal of revaluation reserve for land | 256 | 93 |
| Total changes of items during the period | <u>10,107</u> | <u>12,909</u> |
| Balance at the end of current period | <u>394,371</u> | <u>407,281</u> |
| 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 | 10,085 | 46,832 |
| Total changes of items during the period | <u>10,085</u> | <u>46,832</u> |
| Balance at the end of current period | <u>40,214</u> | <u>87,047</u> |

| | (Millions of yen) | |
|--|------------------------------------|------------------------------------|
| | For FY2011 ended Mar.31,2012 | For FY2012 ended Mar.31,2013 |
| 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 | △401 | 53 |
| Total changes of items during the period | △401 | 53 |
| Balance at the end of current period | △2,705 | △2,651 |
| 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 | 1,473 | △93 |
| Total changes of items during the period | 1,473 | △93 |
| Balance at the end of current period | 12,452 | 12,359 |
| 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 | 11,157 | 46,793 |
| Total changes of items during the period | 11,157 | 46,793 |
| Balance at the end of current period | 49,961 | 96,754 |
| 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 | 11 | 39 |
| Total changes of items during the period | 11 | 39 |
| Balance at the end of current period | 81 | 120 |
| 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 | 341 | 291 |
| Total changes of items during the period | 341 | 291 |
| Balance at the end of current period | 2,201 | 2,493 |
| Total net assets | | |
| Balance at the beginning of current period | 424,997 | 446,615 |
| Changes of items during the period | | |
| Dividends from surplus | △6,134 | △6,069 |
| Net income | 18,134 | 22,726 |
| Purchase of treasury stock | △2,191 | △3,854 |
| Disposal of treasury stock | 41 | 13 |
| Reversal of revaluation reserve for land | 256 | 93 |
| Net changes of items other than shareholders' equity | 11,510 | 47,124 |
| Total changes of items during the period | 21,618 | 60,033 |
| Balance at the end of current period | 446,615 | 506,649 |

4. Consolidated Statements of Cash Flows

| | (Millions of yen) | |
|--|------------------------------------|------------------------------------|
| | For FY2011 ended Mar.31,2012 | For FY2012 ended Mar.31,2013 |
| Net cash provided by (used in) operating activities | | |
| Income before income taxes and minority interests | 32,585 | 35,024 |
| Depreciation and amortization | 6,290 | 5,334 |
| Impairment loss | 860 | 308 |
| Amortization of negative goodwill | △158 | △158 |
| Increase (decrease) in allowance for loan losses | △131 | 713 |
| Increase (decrease) in allowance for investment loss | 8 | △275 |
| Increase (decrease) in provision for directors' retirement benefits | 0 | 7 |
| Increase (decrease) in provision for reimbursement of deposits | 129 | 137 |
| Increase (decrease) in provision for point card certificates | 8 | △7 |
| Increase (decrease) in provision for contingent loss | △143 | △221 |
| Increase (decrease) in provision for loss on interest repayment | 1 | △4 |
| Increase (decrease) in provision for directors' bonuses | 46 | 3 |
| Increase (decrease) in provision for retirement benefits | 59 | 40 |
| Gain on fund management | △107,432 | △104,699 |
| Financing expenses | 6,204 | 5,227 |
| Loss (gain) related to securities | 4,915 | 4,314 |
| Foreign exchange losses (gains) | 2,135 | △27,468 |
| Loss (gain) on disposal of noncurrent assets | 391 | 620 |
| Net decrease (increase) in trading assets | 3,898 | 1,056 |
| Net increase (decrease) in trading liabilities | △90 | △31 |
| Decrease (increase) in lease investment assets | 26 | △2,412 |
| Net decrease (increase) in loans and bills discounted | △182,874 | △155,545 |
| Net increase (decrease) in deposit | 452,900 | 86,606 |
| Net increase (decrease) in negotiable certificates of deposit | 7,982 | △4,392 |
| Net increase (decrease) in borrowed money (excluding subordinated borrowings) | 60,721 | 20,936 |
| Net decrease (increase) in deposit (excluding cash equivalent) | △679 | 3,729 |
| Net decrease (increase) in call loans | 655 | 7,933 |
| Net increase (decrease) in call money | 3,925 | 20,904 |
| Net increase (decrease) in payables under securities lending transactions | 25,556 | 52,394 |
| Net decrease (increase) in foreign exchanges—assets | 6,058 | △86 |
| Net increase (decrease) in foreign exchanges—liabilities | △177 | 27 |
| Net increase (decrease) in borrowed money from trust account | △2 | 9 |
| Proceeds from fund management | 107,002 | 104,557 |
| Payments for finance | △8,040 | △6,969 |
| Other, net | 155 | 1,732 |
| Subtotal | 422,788 | 49,349 |
| Income taxes paid | △7,369 | △5,370 |
| Net cash provided by (used in) operating activities | 415,419 | 43,978 |

(Millions of yen)

| | For FY2011 ended Mar.31,2012 | For FY2012 ended Mar.31,2013 |
|---|------------------------------------|------------------------------------|
| Net cash provided by (used in) investing activities | | |
| Purchase of securities | △ 878,412 | △ 712,034 |
| Proceeds from sales of securities | 334,599 | 319,994 |
| Proceeds from redemption of securities | 280,759 | 302,033 |
| Purchase of tangible fixed assets | △ 3,814 | △ 5,486 |
| Proceeds from sales of tangible fixed assets | 81 | 186 |
| Purchase of intangible fixed assets | △ 2,330 | △ 2,188 |
| Net cash provided by (used in) investing activities | <u>△ 269,118</u> | <u>△ 97,494</u> |
| Net cash provided by (used in) financing activities | | |
| Issuance of subordinated bonds | 10,000 | — |
| Increase in subordinated borrowings | 5,400 | — |
| Decrease in subordinated borrowings | △ 20,000 | — |
| Cash dividends paid | △ 6,134 | △ 6,069 |
| Cash dividends paid to minority shareholders | △ 0 | △ 2 |
| Purchase of treasury stock | △ 2,191 | △ 3,854 |
| Proceeds from sales of treasury stock | 41 | 13 |
| Net cash provided by (used in) financing activities | <u>△ 12,884</u> | <u>△ 9,912</u> |
| Effect of exchange rate change on cash and cash equivalents | <u>△ 4</u> | <u>25</u> |
| Net increase (decrease) in cash and cash equivalents | <u>133,411</u> | <u>△ 63,402</u> |
| Cash and cash equivalents at beginning of period | <u>239,686</u> | <u>373,098</u> |
| Cash and cash equivalents at end of period | <u>373,098</u> | <u>309,695</u> |

B. NON-CONSOLIDATED FINANCIAL INFORMATION

1. Non-Consolidated Balance Sheets

(Millions of yen)

| | As of Mar.31,2012 | As of Mar.31,2013 |
|---|-------------------|-------------------|
| Assets | | |
| Cash and due from banks | 385,492 | 318,319 |
| Cash | 59,979 | 57,669 |
| Due from banks | 325,513 | 260,649 |
| Call loans | 3,385 | 1,829 |
| Monetary claims bought | 33,714 | 27,336 |
| Trading assets | 3,776 | 2,719 |
| Trading account securities | 3,361 | 2,320 |
| Derivatives of trading securities | 0 | — |
| Trading-related financial derivatives | 413 | 399 |
| Securities | 2,452,292 | 2,644,104 |
| Government bonds | 1,388,946 | 1,402,278 |
| Local government bonds | 298,469 | 301,379 |
| Corporate bonds | 387,344 | 408,445 |
| Stocks | 172,231 | 203,759 |
| Other securities | 205,300 | 328,241 |
| Loans and bills discounted | 4,982,564 | 5,139,973 |
| Bills discounted | 26,974 | 25,989 |
| Loans on bills | 356,587 | 333,344 |
| Loans on deeds | 4,026,806 | 4,216,270 |
| Overdrafts | 572,195 | 564,369 |
| Foreign exchanges | 1,757 | 1,844 |
| Due from foreign banks (our accounts) | 1,190 | 1,320 |
| Foreign bills bought | 142 | 22 |
| Foreign bills receivable | 424 | 501 |
| Other assets | 42,077 | 38,858 |
| Domestic exchange settlement account, debit | 187 | 158 |
| Prepaid expenses | 1,456 | 1,183 |
| Accrued income | 8,591 | 8,790 |
| Initial margins of futures markets | 160 | 160 |
| Derivatives other than for trading-assets | 3,107 | 2,283 |
| Cash collateral paid for financial instruments | — | 4,312 |
| Other | 28,574 | 21,969 |
| Tangible fixed assets | 84,933 | 86,224 |
| Buildings, net | 28,836 | 29,110 |
| Land | 50,273 | 50,358 |
| Lease assets, net | 2,198 | 2,845 |
| Construction in progress | 555 | 711 |
| Other tangible fixed assets | 3,070 | 3,199 |
| Intangible fixed assets | 8,494 | 9,027 |
| Software | 3,559 | 4,456 |
| Lease assets | 832 | 555 |
| Other intangible fixed assets | 4,103 | 4,014 |
| Deferred tax assets | 9,526 | — |
| Customers' liabilities for acceptances and guarantees | 18,293 | 15,731 |
| Allowance for loan losses | △43,970 | △45,118 |
| Allowance for investment loss | △311 | △35 |
| Total assets | 7,982,027 | 8,240,814 |

THE JOYO BANK, LTD.

(Millions of yen)

| | As of Mar.31,2012 | As of Mar.31,2013 |
|--|-------------------|-------------------|
| Liabilities | | |
| Deposits | 7,266,636 | 7,355,391 |
| Current deposits | 158,142 | 157,636 |
| Ordinary deposits | 4,097,194 | 4,200,174 |
| Saving deposits | 47,515 | 47,016 |
| Deposits at notice | 18,981 | 24,492 |
| Time deposits | 2,833,052 | 2,820,605 |
| Other deposits | 111,749 | 105,465 |
| Negotiable certificates of deposit | 20,952 | 16,559 |
| Call money | 17,561 | 38,466 |
| Payables under securities lending transactions | 38,888 | 91,283 |
| Trading liabilities | 192 | 160 |
| Trading-related financial derivatives | 192 | 160 |
| Borrowed money | 96,010 | 115,340 |
| Borrowings from other banks | 96,010 | 115,340 |
| Foreign exchanges | 238 | 265 |
| Foreign bills sold | 192 | 226 |
| Foreign bills payable | 45 | 39 |
| Bonds payable | 15,000 | 15,000 |
| Borrowed money from trust account | 16 | 26 |
| Other liabilities | 51,237 | 61,712 |
| Domestic exchange settlement account, credit | 24 | 115 |
| Income taxes payable | 1,694 | 7,320 |
| Accrued expenses | 9,793 | 8,095 |
| Unearned revenue | 1,931 | 1,883 |
| Deposits received from employees | 1,493 | 1,531 |
| Variation margins of futures markets | 0 | — |
| Derivatives other than for trading—liabilities | 7,570 | 8,704 |
| Lease obligations | 3,035 | 3,406 |
| Other | 25,693 | 30,655 |
| Provision for directors' bonuses | 46 | 49 |
| Provision for retirement benefits | 4,754 | 4,766 |
| Provision for reimbursement of deposits | 1,711 | 1,849 |
| Provision for point card certificates | 99 | 95 |
| Provision for contingent loss | 1,740 | 1,519 |
| Deferred tax liabilities | — | 16,614 |
| Deferred tax liabilities for land revaluation | 11,053 | 10,976 |
| Acceptances and guarantees | 18,293 | 15,731 |
| Total liabilities | 7,544,431 | 7,745,810 |
| 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 | 280,396 |
| Legal retained earnings | 55,317 | 55,317 |
| Other retained earnings | 216,332 | 225,079 |
| Reserve for advanced depreciation of noncurrent assets | 252 | 364 |
| Reserve for special account for advanced depreciation of noncurrent assets | 50 | — |
| General reserve | 198,432 | 202,432 |
| Retained earnings brought forward | 17,598 | 22,282 |
| Treasury stock | △ 25,881 | △ 24,066 |
| Total shareholders' equity | 389,455 | 400,017 |
| Valuation difference on available-for-sale securities | 40,141 | 86,988 |
| Deferred gains or losses on hedges | △ 2,705 | △ 2,651 |
| Revaluation reserve for land | 10,623 | 10,529 |
| Total valuation and translation adjustments | 48,058 | 94,866 |
| Subscription rights to shares | 81 | 120 |
| Total net assets | 437,596 | 495,004 |
| Total liabilities and net assets | 7,982,027 | 8,240,814 |

2. Non-Consolidated Statements of Income

| | (Millions of yen) | |
|--|------------------------------------|------------------------------------|
| | For FY2011 ended Mar.31,2012 | For FY2012 ended Mar.31,2013 |
| Ordinary income | 134,938 | 131,163 |
| Interest income | 101,940 | 98,209 |
| Interest on loans and discounts | 76,733 | 72,781 |
| Interest and dividends on securities | 23,904 | 24,391 |
| Interest on call loans | 156 | 130 |
| Interest on deposits with banks | 705 | 484 |
| Other interest income | 440 | 421 |
| Trust fees | 30 | 37 |
| Fees and commissions | 19,233 | 21,011 |
| Fees and commissions on domestic and foreign exchanges | 6,422 | 6,367 |
| Other fees and commissions | 12,811 | 14,644 |
| Trading income | 302 | 283 |
| Gains on trading account securities transactions | 183 | 151 |
| Income from trading-related financial derivatives transactions | 117 | 131 |
| Other trading income | 1 | — |
| Other ordinary income | 6,694 | 5,956 |
| Gains on foreign exchange transactions | 806 | 710 |
| Gains on sales of bonds | 5,434 | 4,672 |
| Gains on redemption of bonds | 60 | 265 |
| Income from derivatives other than for trading or hedging | 356 | 263 |
| Other | 36 | 45 |
| Other income | 6,736 | 5,664 |
| Recoveries of written off claims | 2,270 | 2,102 |
| Gain on sales of stocks and other securities | 1,943 | 1,178 |
| Other | 2,522 | 2,383 |
| Ordinary expenses | 104,959 | 99,437 |
| Interest expenses | 6,146 | 5,180 |
| Interest on deposits | 4,304 | 3,350 |
| Interest on negotiable certificates of deposit | 9 | 7 |
| Interest on call money | 35 | 91 |
| Interest on payables under securities lending transactions | 51 | 207 |
| Interest on borrowings and rediscounts | 400 | 209 |
| Interest on bonds | 152 | 253 |
| Interest on interest swaps | 1,165 | 1,016 |
| Other interest expenses | 26 | 43 |
| Fees and commissions payments | 7,908 | 7,848 |
| Fees and commissions on domestic and foreign exchanges | 1,251 | 1,240 |
| Other fees and commissions | 6,657 | 6,608 |
| Other ordinary expenses | 1,215 | 973 |
| Loss on sales of bonds | 991 | 489 |
| Loss on devaluation of bonds | 223 | 483 |
| General and administrative expenses | 71,510 | 70,425 |
| Other expenses | 18,179 | 15,008 |
| Provision of allowance for loan losses | 6,183 | 6,857 |
| Provision for contingent loss | 98 | — |
| Provision of allowance for investment loss | 8 | — |
| Provision for reimbursement of deposits | 365 | 409 |
| Provision for point card certificates | 80 | 75 |
| Written-off of loans | 4,689 | 3,810 |
| Losses on sales of stocks and other securities | 2,022 | 1,705 |
| Losses on devaluation of stocks and other securities | 1,622 | 939 |
| Other | 3,110 | 1,208 |
| Ordinary profit | 29,979 | 31,726 |

| | (Millions of yen) | |
|---------------------------------------|------------------------------------|------------------------------------|
| | For FY2011 ended Mar.31,2012 | For FY2012 ended Mar.31,2013 |
| Extraordinary income | — | 16 |
| Gain on disposal of noncurrent assets | — | 16 |
| Extraordinary loss | 735 | 850 |
| Loss on disposal of noncurrent assets | 345 | 622 |
| Impairment loss | 389 | 228 |
| Income before income taxes | <u>29,243</u> | <u>30,891</u> |
| Income taxes—current | 4,131 | 9,468 |
| Income taxes—deferred | 8,317 | 1,044 |
| Total income taxes | <u>12,448</u> | <u>10,513</u> |
| Net income | <u>16,795</u> | <u>20,378</u> |

3. Non-Consolidated Statements of Changes in Net Assets

| | (Millions of yen) | |
|---|------------------------------------|------------------------------------|
| | For FY2011 ended Mar.31,2012 | For FY2012 ended Mar.31,2013 |
| 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 | <u>85,113</u> | <u>85,113</u> |
| 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 | <u>58,574</u> | <u>58,574</u> |
| 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 | <u>58,574</u> | <u>58,574</u> |
| 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 | <u>55,317</u> | <u>55,317</u> |
| 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 | | |
| Provision of reserve for advanced depreciation of noncurrent assets | — | 116 |
| Reversal of reserve for advanced depreciation of noncurrent assets | △ 3 | △ 3 |
| Total changes of items during the period | <u>△ 3</u> | <u>112</u> |
| Balance at the end of current period | <u>252</u> | <u>364</u> |
| Reserve for special account for advanced depreciation of noncurrent assets | | |
| Balance at the beginning of current period | — | 50 |
| Changes of items during the period | | |
| Provision of reserve for special account for advanced depreciation of noncurrent assets | 50 | — |
| Reversal of reserve for special account for advanced depreciation of noncurrent assets | — | △ 50 |
| Total changes of items during the period | <u>50</u> | <u>△ 50</u> |
| Balance at the end of current period | <u>50</u> | <u>—</u> |
| 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 | <u>4,000</u> | <u>4,000</u> |
| Balance at the end of current period | <u>198,432</u> | <u>202,432</u> |

(Millions of yen)

| | For FY2011 ended Mar.31,2012 | For FY2012 ended Mar.31,2013 |
|--|------------------------------------|------------------------------------|
| Retained earnings brought forward | | |
| Balance at the beginning of current period | 13,948 | 17,598 |
| Changes of items during the period | | |
| Dividends from surplus | △ 6,134 | △ 6,069 |
| Net income | 16,795 | 20,378 |
| Provision of reserve for advanced depreciation of noncurrent assets | — | △ 116 |
| Reversal of reserve for advanced depreciation of noncurrent assets | 3 | 3 |
| Provision of reserve for special account for advanced depreciation of noncurrent assets | △ 50 | — |
| Reversal of reserve for special account for advanced depreciation of noncurrent assets | — | 50 |
| Provision of general reserve | △ 4,000 | △ 4,000 |
| Disposal of treasury stock | △ 22 | △ 5 |
| Retirement of treasury stock | △ 3,197 | △ 5,649 |
| Reversal of revaluation reserve for land | 256 | 93 |
| Total changes of items during the period | <u>3,650</u> | <u>4,684</u> |
| Balance at the end of current period | <u>17,598</u> | <u>22,282</u> |
| Total retained earnings | | |
| Balance at the beginning of current period | 263,953 | 271,650 |
| Changes of items during the period | | |
| Dividends from surplus | △ 6,134 | △ 6,069 |
| Net income | 16,795 | 20,378 |
| Provision of reserve for advanced depreciation of noncurrent assets | — | — |
| Reversal of reserve for advanced depreciation of noncurrent assets | — | — |
| Provision of reserve for special account for advanced depreciation of noncurrent assets | — | — |
| Reversal of reserve for special account for advanced depreciation of noncurrent assets | — | — |
| Provision of general reserve | — | — |
| Disposal of treasury stock | △ 22 | △ 5 |
| Retirement of treasury stock | △ 3,197 | △ 5,649 |
| Reversal of revaluation reserve for land | 256 | 93 |
| Total changes of items during the period | <u>7,696</u> | <u>8,746</u> |
| Balance at the end of current period | <u>271,650</u> | <u>280,396</u> |
| Treasury stock | | |
| Balance at the beginning of current period | △ 26,952 | △ 25,881 |
| Changes of items during the period | | |
| Purchase of treasury stock | △ 2,191 | △ 3,854 |
| Disposal of treasury stock | 64 | 19 |
| Retirement of treasury stock | 3,197 | 5,649 |
| Total changes of items during the period | <u>1,071</u> | <u>1,814</u> |
| Balance at the end of current period | <u>△ 25,881</u> | <u>△ 24,066</u> |
| Total shareholders' equity | | |
| Balance at the beginning of current period | 380,688 | 389,455 |
| Changes of items during the period | | |
| Dividends from surplus | △ 6,134 | △ 6,069 |
| Net income | 16,795 | 20,378 |
| Purchase of treasury stock | △ 2,191 | △ 3,854 |
| Disposal of treasury stock | 41 | 13 |
| Retirement of treasury stock | — | — |
| Reversal of revaluation reserve for land | 256 | 93 |
| Total changes of items during the period | <u>8,767</u> | <u>10,561</u> |
| Balance at the end of current period | <u>389,455</u> | <u>400,017</u> |

(Millions of yen)

| | For FY2011 ended Mar.31,2012 | For FY2012 ended Mar.31,2013 |
|---|------------------------------------|------------------------------------|
| 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 | | |
| Net changes of items other than shareholders' equity | 10,070 | 46,847 |
| Total changes of items during the period | 10,070 | 46,847 |
| Balance at the end of current period | 40,141 | 86,988 |
| 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 | △ 401 | 53 |
| Total changes of items during the period | △ 401 | 53 |
| Balance at the end of current period | △ 2,705 | △ 2,651 |
| 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 | 1,331 | △ 93 |
| Total changes of items during the period | 1,331 | △ 93 |
| Balance at the end of current period | 10,623 | 10,529 |
| 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 | 11,000 | 46,807 |
| Total changes of items during the period | 11,000 | 46,807 |
| Balance at the end of current period | 48,058 | 94,866 |
| 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 | 11 | 39 |
| Total changes of items during the period | 11 | 39 |
| Balance at the end of current period | 81 | 120 |
| Total net assets | | |
| Balance at the beginning of current period | 417,816 | 437,596 |
| Changes of items during the period | | |
| Dividends from surplus | △ 6,134 | △ 6,069 |
| Net income | 16,795 | 20,378 |
| Purchase of treasury stock | △ 2,191 | △ 3,854 |
| Disposal of treasury stock | 41 | 13 |
| Reversal of revaluation reserve for land | 256 | 93 |
| Net changes of items other than shareholders' equity | 11,012 | 46,846 |
| Total changes of items during the period | 19,779 | 57,408 |
| Balance at the end of current period | 437,596 | 495,004 |