

Financial Statements

For the First Quarter Ended June. 30, 2013

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. Consolidated Balance sheets

	(Millions of yen)	
	As of Mar. 31,2013	As of Jun. 30,2013
Assets		
Cash and due from banks	318,396	516,770
Call loans and bills bought	1,829	—
Monetary claims bought	27,336	25,898
Trading assets	2,719	2,771
Securities	2,651,398	2,662,405
Loans and bills discounted	5,108,316	5,126,947
Foreign exchanges	1,844	12,768
Lease receivables and investment assets	30,906	31,013
Other assets	55,410	58,412
Tangible fixed assets	93,839	93,590
Intangible fixed assets	8,958	9,277
Deferred tax assets	2,801	2,898
Customers' liabilities for acceptances and guarantees	15,731	16,781
Allowance for loan losses	△ 51,420	△ 49,659
Allowance for investment loss	△ 35	△ 35
Total assets	8,268,033	8,509,839
Liabilities		
Deposits	7,344,463	7,559,009
Negotiable certificates of deposit	15,459	7,228
Call money and bills sold	38,466	51,882
Payables under securities lending transactions	91,283	92,472
Trading liabilities	160	114
Borrowed money	120,245	174,901
Foreign exchanges	265	265
Bonds payable	15,000	15,000
Borrowed money from trust account	26	5
Other liabilities	82,157	71,503
Provision for directors' bonuses	49	—
Provision for retirement benefits	5,265	5,067
Provision for directors' retirement benefits	33	27
Provision for reimbursement of deposits	1,849	1,833
Provision for point card certificates	130	126
Provision for loss on interest repayment	6	6
Provision for contingent loss	1,519	1,641
Reserves under the special laws	1	1
Deferred tax liabilities	15,162	4,511
Deferred tax liabilities for land revaluation	11,974	11,967
Negative goodwill	2,133	2,093
Acceptances and guarantees	15,731	16,781
Total liabilities	7,761,383	8,016,442
Net assets		
Capital stock	85,113	85,113
Capital surplus	58,574	58,574
Retained earnings	286,893	295,607
Treasury stock	△ 23,299	△ 25,226
Total shareholders' equity	407,281	414,068
Valuation difference on available-for-sale securities	87,047	66,609
Deferred gains or losses on hedges	△ 2,651	△ 2,256
Revaluation reserve for land	12,359	12,346
Total accumulated other comprehensive income	96,754	76,698
Subscription rights to shares	120	78
Minority interests	2,493	2,552
Total net assets	506,649	493,397
Total liabilities and net assets	8,268,033	8,509,839

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

(Consolidated Statements of Income)	(Millions of yen)	
	1QFY2012 (3 months)	1QFY2013 (3 months)
Ordinary income	40,752	50,740
Interest income	25,783	24,764
Interest on loans and discounts	18,350	17,409
Interest and dividends on securities	7,119	7,177
Trust fees	9	11
Fees and commissions	5,939	6,328
Trading income	221	423
Other ordinary income	3,329	5,424
Other income	5,468	13,788
Ordinary expenses	28,593	32,026
Interest expenses	1,405	1,243
Interest on deposits	967	718
Fees and commissions payments	1,697	1,775
Other ordinary expenses	—	2,984
General and administrative expenses	18,585	19,020
Other expenses	6,905	7,001
Ordinary profit	<u>12,158</u>	<u>18,714</u>
Extraordinary income	2	0
Gain on disposal of noncurrent assets	2	0
Extraordinary loss	107	99
Loss on disposal of noncurrent assets	54	55
Impairment loss	52	43
Income before income taxes and minority interests	<u>12,054</u>	<u>18,615</u>
Income taxes—current	3,634	6,308
Income taxes—deferred	△ 534	154
Total income taxes	<u>3,099</u>	<u>6,463</u>
Income before minority interests	<u>8,954</u>	<u>12,152</u>
Minority interests in income	50	61
Net income	<u>8,903</u>	<u>12,090</u>

(Consolidated Statements of Comprehensive Income)	(Millions of yen)	
	1QFY2012 (3 months)	1QFY2013 (3 months)
Income before minority interests	8,954	12,152
Other comprehensive income	△ 9,975	△ 20,042
Valuation difference on available-for-sale securities	△ 9,905	△ 20,437
Deferred gains or losses on hedges	△ 69	395
Comprehensive income	<u>△ 1,020</u>	<u>△ 7,890</u>
Comprehensive income attributable to		
Comprehensive income attributable to owners of the parent	△ 1,071	△ 7,952
Comprehensive income attributable to minority interests	50	62