

Financial Statements

For the Third Quarter Ended Dec. 31, 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 Dec. 31,2013
Assets		
Cash and due from banks	318,396	396,302
Call loans and bills bought	1,829	9,436
Monetary claims bought	27,336	19,209
Trading assets	2,719	3,125
Securities	2,651,398	2,728,019
Loans and bills discounted	5,108,316	5,281,677
Foreign exchanges	1,844	2,871
Lease receivables and investment assets	30,906	33,746
Other assets	55,410	63,054
Tangible fixed assets	93,839	95,234
Intangible fixed assets	8,958	10,499
Deferred tax assets	2,801	2,675
Customers' liabilities for acceptances and guarantees	15,731	16,120
Allowance for loan losses	△ 51,420	△ 48,867
Allowance for investment loss	△ 35	△ 35
Total assets	8,268,033	8,613,070
Liabilities		
Deposits	7,344,463	7,545,197
Negotiable certificates of deposit	15,459	5,764
Call money and bills sold	38,466	46,029
Payables under securities lending transactions	91,283	127,500
Trading liabilities	160	121
Borrowed money	120,245	214,043
Foreign exchanges	265	568
Bonds payable	15,000	15,000
Borrowed money from trust account	26	8
Other liabilities	82,157	71,130
Provision for directors' bonuses	49	—
Provision for retirement benefits	5,265	4,962
Provision for directors' retirement benefits	33	35
Provision for reimbursement of deposits	1,849	1,781
Provision for point card certificates	130	145
Provision for loss on interest repayment	6	6
Provision for contingent loss	1,519	1,621
Reserves under the special laws	1	1
Deferred tax liabilities	15,162	21,281
Deferred tax liabilities for land revaluation	11,974	11,926
Negative goodwill	2,133	2,014
Acceptances and guarantees	15,731	16,120
Total liabilities	7,761,383	8,085,260
Net assets		
Capital stock	85,113	85,113
Capital surplus	58,574	58,574
Retained earnings	286,893	298,044
Treasury stock	△ 23,299	△ 21,039
Total shareholders' equity	407,281	420,692
Valuation difference on available-for-sale securities	87,047	94,163
Deferred gains or losses on hedges	△ 2,651	△ 2,134
Revaluation reserve for land	12,359	12,272
Total accumulated other comprehensive income	96,754	104,301
Subscription rights to shares	120	101
Minority interests	2,493	2,715
Total net assets	506,649	527,810
Total liabilities and net assets	8,268,033	8,613,070

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

	(Millions of yen)	
	For the nine months ended Dec.31,2012	For the nine months ended Dec.31,2013
(Consolidated Statements of Income)		
Ordinary income	115,065	123,907
Interest income	75,058	72,368
Interest on loans and discounts	54,901	52,401
Interest and dividends on securities	19,349	19,398
Trust fees	28	25
Fees and commissions	17,795	18,312
Trading income	651	1,136
Other ordinary income	5,405	7,483
Other income	16,127	24,581
Ordinary expenses	85,960	88,798
Interest expenses	4,041	3,596
Interest on deposits	2,675	1,987
Fees and commissions payments	5,235	5,310
Other ordinary expenses	543	5,142
General and administrative expenses	53,977	55,077
Other expenses	22,162	19,671
Ordinary profit	29,105	35,108
Extraordinary income	5	4
Gain on disposal of noncurrent assets	5	4
Extraordinary loss	568	307
Loss on disposal of noncurrent assets	375	174
Impairment loss	192	133
Transfer to reserve for financial products transaction liabilities	—	0
Income before income taxes and minority interests	28,542	34,805
Income taxes—current	7,397	9,927
Income taxes—deferred	1,950	1,987
Total income taxes	9,348	11,914
Income before minority interests	19,193	22,890
Minority interests in income	196	222
Net income	18,997	22,668

	(Millions of yen)	
	For the nine months ended Dec.31,2012	For the nine months ended Dec.31,2013
(Consolidated Statements of Comprehensive Income)		
Income before minority interests	19,193	22,890
Other comprehensive income	7,226	7,635
Valuation difference on available-for-sale securities	7,243	7,118
Deferred gains or losses on hedges	△17	516
Comprehensive income	26,419	30,526
Comprehensive income attributable to		
Comprehensive income attributable to owners of the parent	26,222	30,301
Comprehensive income attributable to minority interests	197	224