

## Financial Statements

Documents in accordance with Article 20-1 of the Banking Act were audited by Deloitte Touche Tohmatsu LLC under the provisions of Article 396-1 of the Companies Act.

In addition, the non-consolidated balance sheets, the non-consolidated statements of income and retained earnings and the non-consolidated statement of changes in net assets were audited and certified by Deloitte Touche Tohmatsu LLC under the provisions of Article 193-2-1 of the Financial Instruments and Exchange Act.

## Non-Consolidated Balance Sheets

### (Assets)

	Millions of Japanese Yen		Thousands of US Dollars
	FY 2012	FY 2013	FY 2013
Cash and due from banks	26,092	26,408	280,787
Cash	19,948	21,739	231,143
Due from banks	6,143	4,669	49,644
Call loans	34,430	85,346	907,453
Other debt purchased	879	349	3,711
Trading account securities	–	–0	–0
Local government bonds	–	–0	–0
Money held in trust	2,000	3,000	31,898
Securities	647,655	635,946	6,761,786
Government bonds	286,341	260,606	2,770,930
Local government bonds	137,585	133,275	1,417,065
Corporate bonds	169,053	168,055	1,786,869
Shares	28,696	35,351	375,875
Other kinds of securities	25,978	38,656	411,015
Loans	1,368,453	1,433,794	15,245,019
Bills discounted	11,324	9,723	103,381
Loans by bills	58,108	60,012	638,086
Loans on deed	1,175,913	1,227,578	13,052,398
Cash credit	123,107	136,479	1,451,132
Foreign exchange	774	879	9,346
Due from foreign banks	740	848	9,016
Foreign exchange purchased	0	1	11
Foreign exchange receivable	32	29	308
Other assets	7,420	7,079	75,268
Prepaid expense	32	29	308
Accrued income	3,221	3,129	33,270
Initial margins of future markets	–	0	0
Derivatives	9	9	96
Other assets	4,156	3,910	41,574
Tangible fixed assets	23,404	22,969	244,221
Buildings	7,480	7,449	79,203
Land	14,120	13,898	147,772
Lease assets	492	496	5,274
Construction in progress	169	1	11
Other tangible fixed assets	1,141	1,123	11,940

Intangible fixed assets	4,275	3,482	37,023
Software	4,210	3,417	36,332
Other intangible fixed assets	65	64	680
Deferred income tax asset	6,953	1,248	13,270
Guaranty endorsement	4,005	3,919	41,669
Allowance for bad debts	-11,759	-11,147	-118,522
Reserve against investment losses	-33	-31	-330
Total assets	2,114,552	2,213,244	23,532,632

**(Liabilities and Shareholders' Equity)**  
**(Total liabilities and net assets)**

	Millions of Japanese Yen		Thousands of US Dollars
	FY 2012	FY 2013	FY 2013
Liabilities:			
Deposits	1,767,516	1,853,075	19,703,083
Demand	38,541	40,529	430,930
Ordinary	1,104,310	1,172,231	12,463,913
Savings	20,035	18,993	201,946
At notice	639	974	10,356
Time	584,407	598,247	6,360,946
Installment savings	2,244	2,046	21,754
Others	17,339	20,051	213,195
Negotiable deposit	152,114	137,278	1,459,628
Call money	–	940	9,995
Borrowed money	62,004	78,027	829,633
Loans	62,004	78,027	829,633
Foreign exchange	27	70	744
Foreign exchange sold	21	64	680
Foreign exchange payable	6	5	53
Corporate bonds	12,000	12,000	127,592
Other liabilities	5,777	5,971	63,488
Domestic exchange settlement	34	50	532
Accrued income tax and others	81	668	7,103
Accrued expenses payable	2,418	1,609	17,108
Unearned revenue	870	793	8,432
Benefit and coverage reserve	2	2	21
Derivatives	444	412	4,381
Lease obligations	531	535	5,688
Asset retirement obligations	113	115	1,223
Other liabilities	1,280	1,783	18,958
Reserve for bonus for directors and corporate auditors	30	30	319
Reserve for retirement allowances	7,286	7,644	81,276
Reserve for officers' retirement bonuses	542	504	5,359
Reserve for losses from sleeping account withdrawal	363	434	4,615
Reserve for contingent losses	236	285	3,030
Revaluation deferred tax liabilities	2,928	2,855	30,356
Acceptances and guarantees	4,005	3,919	41,669
Total liabilities	2,014,835	2,103,038	22,360,851

Net assets:			
Common stock	14,697	14,697	156,268
Capital surplus	8,794	8,794	93,503
Capital reserve	8,771	8,771	93,259
Other capital surplus	23	22	234
Earned surplus	64,783	68,878	732,355
Profit reserve	6,473	6,473	68,825
Other retained earnings	58,309	62,404	663,519
Contingent reserve	52,701	56,501	600,755
Earned surplus brought forward	5,608	5,903	62,764
Common stock held in treasury	-79	-81	-861
Total owners' equity	88,195	92,289	981,276
Other securities revaluation excess	8,538	15,058	160,106
Land revaluation excess	2,982	2,858	30,388
Total valuation and translation adjustments	11,521	17,917	190,505
Total net assets	99,716	110,206	1,171,781
Total liabilities and net assets	2,114,552	2,213,244	23,532,632

# Non-Consolidated Statements of Income and Retained Earnings

	Millions of Japanese Yen		Thousands of US Dollars
	FY 2012	FY 2013	FY 2013
Income	44,806	41,791	444,349
Capital investment income	31,759	31,281	332,600
Loan interest	24,231	24,243	257,767
Interest and dividend on marketable securities	7,459	6,982	74,237
Interest on call loan	42	46	489
Interest on deposits	0	0	0
Other interest receivable	26	8	85
Service revenue	6,929	7,187	76,417
Charges for remittance received	2,148	2,120	22,541
Other service revenue	4,781	5,066	53,865
Other transaction revenue	428	1,534	16,310
Profit on foreign exchange transactions	68	53	564
Profit on securities	0	–	–
Profit on government bonds	360	1,481	15,747
Other transaction revenue	0	0	0
Other operating income	5,688	1,788	19,011
Gain on reversal of allowance for doubtful accounts	3,342	–	–
Recoveries of write-off	643	637	6,773
Profit from sales of stocks	270	349	3,711
Profit from money trust	–	136	1,446
Other income	1,432	665	7,071
Expenses	34,171	33,836	359,766
Cost of raising funds	2,335	1,998	21,244
Interest on deposits	1,054	746	7,932
Interest on negotiable deposits	152	166	1,765
Interest on call money	10	11	117
Interest payment bond lending transactions	0	0	0
Interest on borrowed funds	339	325	3,456
Interest on bonds	143	142	1,510
Interest-swap transaction	597	574	6,103
Other interest payable	37	31	330
Expenses on service revenue	2,653	3,081	32,759
Charges for remittance paid	404	401	4,264
Other service expenses	2,248	2,680	28,495
Other transaction expenses	610	861	9,155
Loss on sales of securities	–	5	53
Loss from government bonds sold	287	417	4,434
Loss from government bonds repaid	143	384	4,083
Amortization of national bonds and other bonds	116	20	213

Loss from derivatives	61	33	351
Sales expenses	24,791	24,834	264,051
Other operating expenses	3,780	3,060	32,536
Provision of allowance for doubtful accounts	–	1,674	17,799
Loan money charged off	599	581	6,178
Loss from stocks sold	1,056	341	3,626
Stocks charged off	1,727	1	11
Loss on money held in trust	7	–	–
Other expenses	389	462	4,912
Ordinary income	10,635	7,955	84,583
Extraordinary income	2	195	2,073
Gains on dispositions of fixed assets	2	195	2,073
Extraordinary loss	32	106	1,127
Loss on dispositions of fixed assets	32	106	1,127
Income before income taxes	10,605	8,044	85,529
Income, inhabitant and business taxes	31	704	7,485
Income and other tax adjustments	5,537	2,135	22,701
Income taxes-current	5,568	2,840	30,197
Net income	5,036	5,204	55,332