

## Consolidated Statements of Income

Years ended March 31, 2013 and 2012

	Millions of yen		Thousands of U.S. dollars
	2013	2012	2013
<b>Income</b>			
Interest income:			
Interest on loans and discounts.....	¥44,073	¥46,533	\$468,615
Interest and dividends on securities.....	13,585	14,626	144,445
Other interest income.....	140	159	1,498
Fees and commissions.....	12,454	12,362	132,423
Other operating income (Note 21).....	15,019	13,715	159,694
Other income (Note 22).....	3,599	3,685	38,273
<b>Total income</b> .....	<b>88,872</b>	<b>91,082</b>	<b>944,950</b>
<b>Expenses</b>			
Interest expenses:			
Interest on deposits.....	3,088	4,537	32,836
Interest on borrowings and rediscounts.....	1,013	577	10,771
Other interest expenses.....	459	397	4,889
Fees and commissions.....	3,875	3,735	41,202
Other operating expenses (Note 23).....	9,876	8,423	105,011
General and administrative expenses.....	46,599	47,632	495,477
Other expenses (Notes 2 (s) ii, 11 and 24).....	10,079	7,695	107,174
<b>Total expenses</b> .....	<b>74,991</b>	<b>72,998</b>	<b>797,362</b>
<b>Income before income taxes and minority interests</b> .....	<b>13,880</b>	<b>18,084</b>	<b>147,587</b>
<b>Income taxes</b> (Notes 18 and 27)			
Current.....	6,526	6,056	69,393
Deferred.....	1,434	2,888	15,255
Income before minority interests.....	5,919	9,140	62,939
Minority interests.....	375	911	3,988
Net income (Note 31).....	¥ 5,544	¥ 8,228	\$58,951

	Yen		U.S. dollars
	2013	2012	2013
<b>Per share information</b> (Notes 2 (v) and 31)			
Basic net income.....	¥21.00	¥31.17	\$0.223
Cash dividends applicable to the year.....	6.00	6.00	0.064

See Notes to Consolidated Financial Statements.

## Consolidated Statements of Comprehensive Income

Years ended March 31, 2013 and 2012

	Millions of yen		Thousands of U.S. dollars
	2013	2012	2013
<b>Income before minority interests</b> .....	<b>¥ 5,919</b>	<b>¥ 9,140</b>	<b>\$ 62,939</b>
Other comprehensive income (Note 30):			
Net unrealized gains on available-for-sale securities.....	15,338	2,537	163,087
Deferred losses on derivatives under hedge accounting.....	(171)	(0)	(1,819)
Land revaluation surplus.....	—	1,293	—
Total other comprehensive income.....	15,167	3,830	161,268
Comprehensive income.....	21,086	12,970	224,207
Attributable to			
Owners of parent.....	20,660	12,047	219,680
Minority interests.....	425	923	4,526

See Notes to Consolidated Financial Statements.