

Consolidated Balance Sheet

(Billions of yen)		
	March 31, 2016	March 31, 2017
Assets		
Cash and due from banks	13,514.5	12,641.9
Call loans and bills bought	191.9	156.5
Monetary claims bought	391.8	355.3
Trading assets	475.3	348.5
Money held in trust	0.1	1.0
Securities	5,346.7	5,295.7
Loans and bills discounted	27,664.9	28,186.7
Foreign exchange assets	68.8	95.4
Other assets	872.8	770.6
Tangible fixed assets	307.6	304.0
Buildings	97.3	99.5
Land	185.1	180.0
Leased assets	9.6	11.6
Construction in progress	4.3	2.2
Other tangible fixed assets	11.1	10.5
Intangible fixed assets	32.3	31.3
Software	7.1	7.4
Leased assets	20.0	18.7
Other intangible fixed assets	5.1	5.1
Net defined benefit asset	4.2	16.8
Deferred tax assets	25.6	1.7
Customers' liabilities for acceptances and guarantees	431.4	418.5
Reserve for possible loan losses	(202.0)	(168.4)
Reserve for possible losses on investments	(0.0)	(0.0)
Total Assets	49,126.4	48,456.1

(Billions of yen)		
	March 31, 2016	March 31, 2017
Liabilities		
Deposits	38,228.8	40,675.3
Negotiable certificates of deposit	1,344.5	965.5
Call money and bills sold	606.9	709.3
Payables under repurchase agreements	5.9	5.0
Payables under securities lending transactions	145.1	429.2
Trading liabilities	291.6	184.8
Borrowed money	809.0	699.2
Foreign exchange liabilities	1.9	2.4
Bonds	624.8	456.3
Due to trust account	3,707.6	1,015.3
Other liabilities	985.0	829.7
Reserve for employees' bonuses	16.9	16.1
Net defined benefit liability	32.5	12.6
Other reserves	40.2	44.5
Deferred tax liabilities	0.1	24.7
Deferred tax liabilities for land revaluation	20.1	20.1
Acceptances and guarantees	431.4	418.5
Total Liabilities	47,292.9	46,509.3
Net Assets		
Capital stock	50.4	50.4
Retained earnings	1,399.5	1,436.1
Treasury stock	(1.9)	(1.1)
Total stockholders' equity	1,448.1	1,485.4
Net unrealized gains on available-for-sale securities	347.4	414.7
Net deferred gains on hedges	49.5	40.4
Revaluation reserve for land	44.0	44.0
Foreign currency translation adjustments	(3.0)	(3.1)
Remeasurements of defined benefit plans	(70.1)	(52.6)
Total accumulated other comprehensive income	367.8	443.4
Non-controlling interests	17.4	17.8
Total Net Assets	1,833.4	1,946.7
Total Liabilities and Net Assets	49,126.4	48,456.1

Consolidated Statement of Income

(Billions of yen)		
	FY2015	FY2016
Ordinary income	817.4	757.9
Interest income	443.5	406.3
Interest on loans and bills discounted	353.2	323.1
Interest and dividends on securities	55.1	51.3
Interest on call loans and bills bought	0.7	1.2
Interest on receivables under securities borrowing transactions	0.0	0.0
Interest on due from banks	9.9	10.2
Other interest income	24.4	20.3
Trust fees	21.2	17.9
Fees and commissions	203.1	200.5
Trading income	10.4	8.8
Other operating income	61.4	42.2
Other ordinary income	77.5	82.0
Reversal of reserve for possible loan losses	—	16.5
Recoveries of written-off loans	15.3	14.9
Other	62.1	50.5
Ordinary expenses	565.7	531.6
Interest expenses	42.2	28.4
Interest on deposits	14.1	10.6
Interest on negotiable certificates of deposit	1.5	0.1
Interest on call money and bills sold	2.7	2.9
Interest on payables under repurchase agreement	0.0	0.0
Interest on payables under securities lending transactions	0.8	0.9
Interest on borrowed money	3.0	2.5
Interest on bonds	17.4	8.0
Other interest expenses	2.2	3.2
Fees and commissions	55.7	57.8
Trading expenses	0.3	0.1
Other operating expenses	22.0	26.3
General and administrative expenses	347.5	362.4
Other ordinary expenses	97.8	56.4
Provision to reserve for possible loan losses	8.6	—
Other	89.2	56.4
Ordinary profits	251.7	226.2
Extraordinary gains	1.3	3.9
Gains on disposal of fixed assets	1.3	3.9
Extraordinary losses	2.5	1.9
Losses on disposal of fixed assets	1.0	1.1
Impairment losses on fixed assets	1.4	0.8
Income before income taxes	250.5	228.2
Income taxes – current	43.9	49.2
Income taxes – deferred	21.8	16.6
Total income taxes	65.7	65.9
Net income	184.8	162.3
Net income attributable to non-controlling interests	0.9	0.8
Net income attributable to owners of the parent	183.8	161.4

Consolidated Statement of Comprehensive Income

(Billions of yen)		
	FY2015	FY2016
Net income	184.8	162.3
Other comprehensive income	(93.1)	75.4
Net unrealized gains (losses) on available-for-sale securities	(75.6)	67.2
Net deferred gains (losses) on hedges	16.3	(9.0)
Revaluation reserve for land	1.0	0.0
Foreign currency translation adjustments	(13.9)	(0.3)
Remeasurements of defined benefit plans	(21.1)	17.5
Share of other comprehensive income of affiliates accounted for using the equity method	(0.0)	(0.0)
Total comprehensive income	91.6	237.7
Comprehensive income attributable to:		
Owners of the parent	103.1	237.1
Non-controlling interests	(11.5)	0.6

Consolidated Statement of Changes in Net Assets

(Billions of yen)

FY2015	Stockholders' equity					Accumulated other comprehensive income							Non-controlling interests	Total net assets
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total stockholders' equity	Net unrealized gains (losses) on available-for-sale securities	Net deferred gains (losses) on hedges	Revaluation reserve for land	Foreign currency translation adjustments	Remeasurements of defined benefit plans	Total accumulated other comprehensive income (losses)			
Balance at April 1, 2015	50.4	145.9	1,335.8	(2.4)	1,529.7	423.0	33.1	43.4	(1.5)	(49.1)	449.0	164.6	2,143.3	
Changes during the fiscal year														
Dividends paid - other capital surplus		(32.0)			(32.0)								(32.0)	
Dividends paid			(74.6)		(74.6)								(74.6)	
Net income attributable to owners of the parent			183.8		183.8								183.8	
Purchase of treasury stock				(159.8)	(159.8)								(159.8)	
Disposal of treasury stock		(0.0)		0.5	0.5								0.5	
Cancellation of treasury stock		(159.8)		159.8	—								—	
Change in scope of consolidation			(0.0)		(0.0)								(0.0)	
Transfer from retained earnings to capital surplus		45.9	(45.9)		—								—	
Reversal of evaluation reserve for land			0.5		0.5								0.5	
Net changes except for stockholders' equity during the fiscal year						(75.5)	16.3	0.5	(1.4)	(21.0)	(81.2)	(147.1)	(228.3)	
Total changes during the fiscal year	—	(145.9)	63.7	0.5	(81.5)	(75.5)	16.3	0.5	(1.4)	(21.0)	(81.2)	(147.1)	(309.9)	
Balance at March 31, 2016	50.4	—	1,399.5	(1.9)	1,448.1	347.4	49.5	44.0	(3.0)	(70.1)	367.8	17.4	1,833.4	

(Billions of yen)

FY2016	Stockholders' equity					Accumulated other comprehensive income							Non-controlling interests	Total net assets
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total stockholders' equity	Net unrealized gains (losses) on available-for-sale securities	Net deferred gains (losses) on hedges	Revaluation reserve for land	Foreign currency translation adjustments	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at April 1, 2016	50.4	—	1,399.5	(1.9)	1,448.1	347.4	49.5	44.0	(3.0)	(70.1)	367.8	17.4	1,833.4	
Changes during the fiscal year														
Dividends paid			(49.2)		(49.2)								(49.2)	
Net income attributable to owners of the parent			161.4		161.4								161.4	
Purchase of treasury stock				(75.7)	(75.7)								(75.7)	
Disposal of treasury stock		(0.0)		0.7	0.7								0.7	
Cancellation of treasury stock		(75.7)		75.7	—								—	
Transfer from retained earnings to capital surplus		75.7	(75.7)		—								—	
Net changes except for stockholders' equity during the fiscal year						67.2	(9.0)	0.0	(0.1)	17.5	75.6	0.3	76.0	
Total changes during the fiscal year	—	—	36.5	0.7	37.2	67.2	(9.0)	0.0	(0.1)	17.5	75.6	0.3	113.3	
Balance at March 31, 2017	50.4	—	1,436.1	(1.1)	1,485.4	414.7	40.4	44.0	(3.1)	(52.6)	443.4	17.8	1,946.7	

Consolidated Statement of Cash Flows

(Billions of yen)

	FY2015	FY2016
Cash flows from operating activities		
Income before income taxes	250.5	228.2
Depreciation and amortization	26.2	25.4
Impairment losses on fixed assets	1.4	0.8
Equity in earnings of investments in affiliates	(0.1)	(0.1)
Increase/(decrease) in reserve for possible loan losses	(7.5)	(33.5)
Increase/(decrease) in reserve for possible losses on investments	(0.0)	0.0
Increase/(decrease) in reserve for employees' bonuses	(3.0)	(0.8)
(Increase)/decrease in net defined benefit asset	(15.4)	(5.5)
Increase/(decrease) in net defined benefit liability	(11.8)	(1.5)
Interest income (accrual basis)	(443.5)	(406.3)
Interest expenses (accrual basis)	42.2	28.4
Net (gains)/losses on securities	(40.8)	(21.1)
Net foreign exchange (gains)/losses	(33.8)	(16.6)
Net (gains)/losses on disposal of fixed assets	(0.2)	(2.7)
Net (increase)/decrease in trading assets	114.3	126.7
Net increase/(decrease) in trading liabilities	(11.2)	(106.8)
Net (increase)/decrease in loans and bills discounted	(177.6)	(521.7)
Net increase/(decrease) in deposits	1,515.9	2,446.5
Net increase/(decrease) in negotiable certificates of deposit	(786.1)	(378.9)
Net increase/(decrease) in borrowed money (excluding subordinated borrowed money)	97.9	(109.8)
Net (increase)/decrease in due from banks (excluding those deposited at Bank of Japan)	52.8	10.9
Net (increase)/decrease in call loans and other	(104.4)	71.8
Net increase/(decrease) in call money and other	(969.5)	101.4
Net increase/(decrease) in payables under securities lending transactions	120.9	284.1
Net (increase)/decrease in foreign exchange assets	29.0	(26.5)
Net increase/(decrease) in foreign exchange liabilities	0.5	0.4
Net increase/(decrease) in straight bonds	(3.0)	28.0
Net increase/(decrease) in due to trust account	3,090.0	(2,692.3)
Interest receipts (cash basis)	447.6	405.9
Interest payments (cash basis)	(43.5)	(33.8)
Other, net	(13.9)	(125.7)
Subtotal	3,123.7	(725.1)
Income taxes paid or tax refund	(57.9)	(32.2)
Net cash provided by/(used in) operating activities	3,065.7	(757.4)

(Billions of yen)

	FY2015	FY2016
Cash flows from investing activities		
Purchase of securities	(14,120.6)	(7,217.0)
Proceeds from sales of securities	14,632.3	6,825.9
Proceeds from redemption of securities	795.7	609.1
Increase in money held in trust	—	(0.8)
Purchase of tangible fixed assets	(12.1)	(10.1)
Proceeds from sales of tangible fixed assets	2.1	9.1
Purchase of intangible fixed assets	(3.4)	(3.3)
Proceeds from sales of intangible fixed assets	—	0.0
Proceeds from sales of shares of subsidiaries resulting in change in scope of consolidation	0.0	—
Other, net	(0.2)	(0.1)
Net cash provided by/(used in) investing activities	1,293.6	212.6
Cash flows from financing activities		
Repayment of subordinated borrowed money	(26.0)	—
Repayment of subordinated bonds	(172.7)	(192.6)
Dividends paid	(106.6)	(49.2)
Dividends paid to non-controlling interests	(0.2)	(0.2)
Purchase of treasury stock	(159.8)	(75.7)
Proceeds from sales of treasury stock	0.5	0.9
Net cash provided by/(used in) financing activities	(464.9)	(316.8)
Effect of exchange rate changes on cash and cash equivalents	(0.0)	(0.0)
Net increase/(decrease) in cash and cash equivalents	3,894.3	(861.6)
Cash and cash equivalents at the beginning of the fiscal year	9,456.3	13,350.7
Cash and cash equivalents at the end of the fiscal year	13,350.7	12,489.1