

Financial Results for the 1st half of Fiscal 2012
(from April 1,2012 to September 30,2012)

| A. 連結中間決算情報 | Page |
|----------------------------------------------------------------------------------------------------------|------|
| CONSOLIDATED INTERIM FINANCIAL INFORMATION | |
| 1. 中間連結貸借対照表 | 1 |
| CONSOLIDATED INTERIM BALANCE SHEETS | |
| 2. 中間連結損益計算書及び中間連結包括利益計算書 | 2 |
| CONSOLIDATED INTERIM STATEMENTS OF INCOME AND CONSOLIDATED INTERIM STATEMENTS OF COMPREHENSIVE INCOME | |
| 3. 中間連結株主資本等変動計算書 | 3~4 |
| CONSOLIDATED INTERIM STATEMENTS OF CHANGES IN NET ASSETS | |
| 4. 中間連結キャッシュ・フロー計算書 | 5 |
| CONSOLIDATED INTERIM STATEMENTS OF CASH FLOWS | |
| | |
| B. 単体中間決算情報 | |
| NON-CONSOLIDATED INTERIM FINANCIAL INFORMATION | |
| 1. 中間貸借対照表 | 6 |
| NON-CONSOLIDATED INTERIM BALANCE SHEETS | |
| 2. 中間損益計算書 | 7 |
| NON-CONSOLIDATED INTERIM STATEMENTS OF INCOME | |
| 3. 中間株主資本等変動計算書 | 8~9 |
| NON-CONSOLIDATED INTERIM STATEMENTS OF CHANGES IN NET ASSETS | |

THE SHIZUOKA BANK, LTD.

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A. CONSOLIDATED INTERIM FINANCIAL INFORMATION 連結中間決算情報

1. CONSOLIDATED INTERIM BALANCE SHEETS 中間連結貸借対照表

Millions of Yen (金額単位: 百万円)

| | | As of March 31, 2012 | As of September 30, 2012 |
|-------------------------------------------------------|----------------------|-------------------------|-----------------------------|
| ASSETS: | (資産の部) | | |
| Cash and due from banks | 現金預け金 | 349,882 | 364,980 |
| Call loans and bills bought | コールローン及び買入手形 | 85,013 | 61,816 |
| Monetary claims bought | 買入金銭債権 | 45,330 | 46,069 |
| Trading assets | 特定取引資産 | 36,648 | 37,735 |
| Money held in trust | 金銭の信託 | 2,500 | 2,500 |
| Securities | 有価証券 | 2,273,448 | 2,088,073 |
| Loans and bills discounted | 貸出金 | 6,671,027 | 6,767,697 |
| Foreign exchanges | 外国為替 | 5,457 | 5,416 |
| Lease receivables and investment assets | リース債権及びリース投資資産 | 40,325 | 40,612 |
| Other assets | その他資産 | 105,876 | 70,044 |
| Tangible fixed assets | 有形固定資産 | 61,253 | 60,086 |
| Intangible fixed assets | 無形固定資産 | 13,933 | 13,177 |
| Deferred tax assets | 繰延税金資産 | 2,008 | 1,869 |
| Customers' liabilities for acceptances and guarantees | 支払承諾見返 | 79,174 | 74,336 |
| Allowance for loan losses | 貸倒引当金 | △76,028 | △71,025 |
| Allowance for investment loss | 投資損失引当金 | △354 | △76 |
| Total assets | 資産の部合計 | 9,695,497 | 9,563,314 |
| LIABILITIES: | (負債の部) | | |
| Deposits | 預金 | 7,676,145 | 7,704,693 |
| Negotiable certificates of deposit | 譲渡性預金 | 403,942 | 254,166 |
| Call money and bills sold | コールマネー及び売渡手形 | 226,509 | 200,853 |
| Payables under securities lending transactions | 債券貸借取引受入担保金 | 303,944 | 357,000 |
| Trading liabilities | 特定取引負債 | 22,257 | 22,163 |
| Borrowed money | 借入金 | 67,800 | 57,607 |
| Foreign exchanges | 外国為替 | 91 | 230 |
| Bonds payable | 社債 | 20,000 | 20,000 |
| Other liabilities | その他負債 | 111,255 | 102,597 |
| Provision for retirement benefits | 退職給付引当金 | 22,618 | 22,337 |
| Provision for reimbursement of deposits | 睡眠預金払戻損失引当金 | 708 | 569 |
| Provision for contingent loss | 偶発損失引当金 | 3,627 | 3,272 |
| Provision for point card certificates | ポイント引当金 | 265 | 211 |
| Reserve under the special laws | 特別法上の引当金 | 11 | 11 |
| Deferred tax liabilities | 繰延税金負債 | 5,898 | 409 |
| Acceptances and guarantees | 支払承諾 | 79,174 | 74,336 |
| Total liabilities | 負債の部合計 | 8,944,251 | 8,820,459 |
| NET ASSETS: | (純資産の部) | | |
| Capital stock | 資本金 | 90,845 | 90,845 |
| Capital surplus | 資本剰余金 | 54,884 | 54,884 |
| Retained earnings | 利益剰余金 | 520,518 | 536,246 |
| Treasury stock | 自己株式 | △22,339 | △13,603 |
| Total shareholders' equity | 株主資本合計 | 643,908 | 668,372 |
| Valuation difference on available-for-sale securities | その他有価証券評価差額金 | 85,719 | 71,791 |
| Deferred gains or losses on hedges | 繰延ヘッジ損益 | △367 | △312 |
| Foreign currency translation adjustment | 為替換算調整勘定 | △1,504 | △1,800 |
| Total accumulated other comprehensive income | その他の包括利益累計額合計 | 83,847 | 69,677 |
| Subscription rights to shares | 新株予約権 | 324 | 300 |
| Minority interests | 少数株主持分 | 23,166 | 4,504 |
| Total net assets | 純資産の部合計 | 751,246 | 742,855 |
| Total liabilities and net assets | 負債及び純資産の部合計 | 9,695,497 | 9,563,314 |

Note: Figures less than ¥1 million are omitted.

2. CONSOLIDATED INTERIM STATEMENTS OF INCOME

AND CONSOLIDATED INTERIM STATEMENTS OF COMPREHENSIVE INCOME

中間連結損益計算書及び中間連結包括利益計算書

CONSOLIDATED INTERIM STATEMENTS OF INCOME 中間連結損益計算書

Millions of Yen (金額単位: 百万円)

| | | First half of FY 2011 | First half of FY 2012 |
|---------------------------------------------------|----------------|--------------------------|--------------------------|
| Ordinary income (KEIJO SHUEKI) | 経常収益 | 113,140 | 104,067 |
| Interest income | 資金運用収益 | 69,023 | 64,159 |
| (Interest on loans and discounts) | (うち貸出金利息) | (51,559) | (49,350) |
| (Interest and dividends on securities) | (うち有価証券利息配当金) | (16,789) | (14,154) |
| Fees and commissions | 役務取引等収益 | 24,049 | 24,128 |
| Trading income | 特定取引収益 | 480 | 545 |
| Other ordinary income | その他業務収益 | 7,394 | 8,885 |
| Other income | その他経常収益 | 12,192 | 6,349 |
| Ordinary expenses (KEIJO HIYO) | 経常費用 | 72,654 | 68,626 |
| Interest expenses | 資金調達費用 | 3,768 | 4,165 |
| (Interest on deposits) | (うち預金利息) | (2,415) | (2,590) |
| Fees and commissions payments | 役務取引等費用 | 11,424 | 11,803 |
| Trading expenses | 特定取引費用 | 394 | — |
| Other ordinary expenses | その他業務費用 | 3,402 | 943 |
| General and administrative expenses | 営業経費 | 45,028 | 44,118 |
| Other expenses | その他経常費用 | 8,636 | 7,595 |
| Ordinary profit (KEIJO RIEKI) | 経常利益 | 40,485 | 35,441 |
| Extraordinary income | 特別利益 | 222 | 13,161 |
| Gain on disposal of noncurrent assets | 固定資産処分益 | 222 | 261 |
| Gain on negative goodwill | 負ののれん発生益 | — | 12,899 |
| Extraordinary loss | 特別損失 | 137 | 289 |
| Loss on disposal of noncurrent assets | 固定資産処分損 | 135 | 287 |
| Impairment loss | 減損損失 | 1 | 1 |
| Income before income taxes and minority interests | 税金等調整前中間純利益 | 40,570 | 48,313 |
| Income taxes-current | 法人税、住民税及び事業税 | 12,577 | 11,299 |
| Income taxes-deferred | 法人税等調整額 | 4,562 | 1,667 |
| Total income taxes | 法人税等合計 | 17,139 | 12,967 |
| Income before minority interests | 少数株主損益調整前中間純利益 | 23,430 | 35,346 |
| Minority interests in income | 少数株主利益 | 1,150 | 267 |
| Net income (CHUKAN JUN RIEKI) | 中間純利益 | 22,280 | 35,079 |

Note: Figures less than ¥ 1 million are omitted.

CONSOLIDATED INTERIM STATEMENTS OF COMPREHENSIVE INCOME 中間連結包括利益計算書

Millions of Yen (金額単位: 百万円)

| | | First half of FY 2011 | First half of FY 2012 |
|-----------------------------------------------------------|----------------|--------------------------|--------------------------|
| Income before minority interests | 少数株主損益調整前中間純利益 | 23,430 | 35,346 |
| Other comprehensive income | その他の包括利益 | 1,954 | △14,165 |
| Valuation difference on available-for-sale securities | その他有価証券評価差額金 | 2,363 | △13,924 |
| Deferred gains or losses on hedges | 繰延ヘッジ損益 | 12 | 55 |
| Foreign currency translation adjustment | 為替換算調整勘定 | △421 | △296 |
| Comprehensive income | 中間包括利益 | 25,384 | 21,180 |
| Comprehensive income attributable to owners of the parent | 親会社株主に係る中間包括利益 | 24,213 | 20,909 |
| Comprehensive income attributable to minority interests | 少数株主に係る中間包括利益 | 1,171 | 270 |

Note: Figures less than ¥ 1 million are omitted.

3. CONSOLIDATED INTERIM STATEMENTS OF CHANGES IN NET ASSETS 中間連結株主資本等変動計算書

Millions of Yen (金額単位:百万円)

| | | First half of FY 2011 | First half of FY 2012 |
|-------------------------------------------------------|-----------------------|--------------------------|--------------------------|
| Shareholders' equity | 株主資本 | | |
| Capital stock | 資本金 | | |
| Balance at the beginning of current period | 当期首残高 | 90,845 | 90,845 |
| Changes of items during the period | 当中間期変動額 | | |
| Total changes of items during the period | 当中間期変動額合計 | — | — |
| Balance at the end of current period | 当中間期末残高 | 90,845 | 90,845 |
| Capital surplus | 資本剰余金 | | |
| Balance at the beginning of current period | 当期首残高 | 54,884 | 54,884 |
| Changes of items during the period | 当中間期変動額 | | |
| Increase by share exchanges | 株式交換による増加 | — | 186 |
| Disposal of treasury stock | 自己株式の処分 | — | 6 |
| Retirement of treasury stock | 自己株式の消却 | — | △192 |
| Total changes of items during the period | 当中間期変動額合計 | — | △0 |
| Balance at the end of current period | 当中間期末残高 | 54,884 | 54,884 |
| Retained earnings | 利益剰余金 | | |
| Balance at the beginning of current period | 当期首残高 | 491,986 | 520,518 |
| Changes of items during the period | 当中間期変動額 | | |
| Dividends from surplus | 剰余金の配当 | △4,393 | △4,590 |
| Net income | 中間純利益 | 22,280 | 35,079 |
| Disposal of treasury stock | 自己株式の処分 | △0 | — |
| Retirement of treasury stock | 自己株式の消却 | — | △14,760 |
| Total changes of items during the period | 当中間期変動額合計 | 17,886 | 15,728 |
| Balance at the end of current period | 当中間期末残高 | 509,873 | 536,246 |
| Treasury stock | 自己株式 | | |
| Balance at the beginning of current period | 当期首残高 | △7,734 | △22,339 |
| Changes of items during the period | 当中間期変動額 | | |
| Increase by share exchanges | 株式交換による増加 | — | 1,980 |
| Purchase of treasury stock | 自己株式の取得 | △14,588 | △8,253 |
| Disposal of treasury stock | 自己株式の処分 | 0 | 55 |
| Retirement of treasury stock | 自己株式の消却 | — | 14,953 |
| Total changes of items during the period | 当中間期変動額合計 | △14,587 | 8,736 |
| Balance at the end of current period | 当中間期末残高 | △22,322 | △13,603 |
| Total shareholders' equity | 株主資本合計 | | |
| Balance at the beginning of current period | 当期首残高 | 629,981 | 643,908 |
| Changes of items during the period | 当中間期変動額 | | |
| Dividends from surplus | 剰余金の配当 | △4,393 | △4,590 |
| Net income | 中間純利益 | 22,280 | 35,079 |
| Increase by share exchanges | 株式交換による増加 | — | 2,166 |
| Purchase of treasury stock | 自己株式の取得 | △14,588 | △8,253 |
| Disposal of treasury stock | 自己株式の処分 | 0 | 62 |
| Retirement of treasury stock | 自己株式の消却 | — | — |
| Total changes of items during the period | 当中間期変動額合計 | 3,299 | 24,464 |
| Balance at the end of current period | 当中間期末残高 | 633,280 | 668,372 |
| Accumulated other comprehensive income | その他の包括利益累計額 | | |
| Valuation difference on available-for-sale securities | その他有価証券評価差額金 | | |
| Balance at the beginning of current period | 当期首残高 | 64,179 | 85,719 |
| Changes of items during the period | 当中間期変動額 | | |
| Net changes of items other than shareholders' equity | 株主資本以外の項目の当中間期変動額(純額) | 2,342 | △13,928 |
| Total changes of items during the period | 当中間期変動額合計 | 2,342 | △13,928 |
| Balance at the end of current period | 当中間期末残高 | 66,522 | 71,791 |
| Deferred gains or losses on hedges | 繰延ヘッジ損益 | | |
| Balance at the beginning of current period | 当期首残高 | △427 | △367 |
| Changes of items during the period | 当中間期変動額 | | |
| Net changes of items other than shareholders' equity | 株主資本以外の項目の当中間期変動額(純額) | 12 | 55 |
| Total changes of items during the period | 当中間期変動額合計 | 12 | 55 |
| Balance at the end of current period | 当中間期末残高 | △415 | △312 |
| Foreign currency translation adjustment | 為替換算調整勘定 | | |
| Balance at the beginning of current period | 当期首残高 | △1,257 | △1,504 |
| Changes of items during the period | 当中間期変動額 | | |
| Net changes of items other than shareholders' equity | 株主資本以外の項目の当中間期変動額(純額) | △421 | △296 |
| Total changes of items during the period | 当中間期変動額合計 | △421 | △296 |
| Balance at the end of current period | 当中間期末残高 | △1,679 | △1,800 |
| Total accumulated other comprehensive income | その他の包括利益累計額合計 | | |
| Balance at the beginning of current period | 当期首残高 | 62,493 | 83,847 |
| Changes of items during the period | 当中間期変動額 | | |
| Net changes of items other than shareholders' equity | 株主資本以外の項目の当中間期変動額(純額) | 1,933 | △14,169 |
| Total changes of items during the period | 当中間期変動額合計 | 1,933 | △14,169 |
| Balance at the end of current period | 当中間期末残高 | 64,427 | 69,677 |

Millions of Yen (金額単位:百万円)

| | | First half of FY 2011 | First half of FY 2012 |
|------------------------------------------------------|-----------------------|--------------------------|--------------------------|
| Subscription rights to shares | 新株予約権 | | |
| Balance at the beginning of current period | 当期首残高 | 253 | 324 |
| Changes of items during the period | 当中間期変動額 | | |
| Net changes of items other than shareholders' equity | 株主資本以外の項目の当中間期変動額(純額) | 35 | △23 |
| Total changes of items during the period | 当中間期変動額合計 | 35 | △23 |
| Balance at the end of current period | 当中間期末残高 | 288 | 300 |
| Minority interests | 少数株主持分 | | |
| Balance at the beginning of current period | 当期首残高 | 21,452 | 23,166 |
| Changes of items during the period | 当中間期変動額 | | |
| Net changes of items other than shareholders' equity | 株主資本以外の項目の当中間期変動額(純額) | 1,144 | △18,662 |
| Total changes of items during the period | 当中間期変動額合計 | 1,144 | △18,662 |
| Balance at the end of current period | 当中間期末残高 | 22,596 | 4,504 |
| Total net assets | 純資産合計 | | |
| Balance at the beginning of current period | 当期首残高 | 714,180 | 751,246 |
| Changes of items during the period | 当中間期変動額 | | |
| Dividends from surplus | 剰余金の配当 | △4,393 | △4,590 |
| Net income | 中間純利益 | 22,280 | 35,079 |
| Increase by share exchanges | 株式交換による増加 | — | 2,166 |
| Purchase of treasury stock | 自己株式の取得 | △14,588 | △8,253 |
| Disposal of treasury stock | 自己株式の処分 | 0 | 62 |
| Net changes of items other than shareholders' equity | 株主資本以外の項目の当中間期変動額(純額) | 3,112 | △32,855 |
| Total changes of items during the period | 当中間期変動額合計 | 6,411 | △8,391 |
| Balance at the end of current period | 当中間期末残高 | 720,592 | 742,855 |

4. CONSOLIDATED INTERIM STATEMENTS OF CASH FLOWS

中間連結キャッシュ・フロー計算書

Millions of Yen (金額単位:百万円)

| | | First half of FY2011 | First half of FY2012 |
|------------------------------------------------------------------------------|------------------------|-------------------------|-------------------------|
| 1. Net cash provided by (used in) operating activities | 1. 営業活動によるキャッシュ・フロー | | |
| Income before income taxes and minority interests | 税金等調整前中間純利益 | 40,570 | 48,313 |
| Depreciation and amortization | 減価償却費 | 6,442 | 5,933 |
| Impairment loss | 減損損失 | 1 | 1 |
| Gain on negative goodwill | 負のれん発生益 | — | △12,899 |
| Equity in (earnings) losses of affiliates | 持分法による投資損益(△は益) | △1 | △0 |
| Increase (decrease) in allowance for loan losses | 貸倒引当金の増減(△) | △12,618 | △5,002 |
| Increase (decrease) in allowance for investment loss | 投資損失引当金の増減額(△は減少) | 2 | △278 |
| Increase (decrease) in provision for retirement benefits | 退職給付引当金の増減額(△は減少) | △196 | △281 |
| Increase (decrease) in provision for reimbursement of deposits | 睡眠預金払戻損失引当金の増減(△) | 11 | △139 |
| Increase (decrease) in provision for contingent loss | 偶発損失引当金の増減(△) | △242 | △355 |
| Increase (decrease) in provision for point card certificates | ポイント引当金の増減額(△は減少) | — | △54 |
| Gain on fund management | 資金運用収益 | △69,023 | △64,159 |
| Financing expenses | 資金調達費用 | 3,768 | 4,165 |
| Loss (gain) related to securities | 有価証券関係損益(△) | △481 | △4,450 |
| Loss (gain) on money held in trust | 金銭の信託の運用損益(△は運用益) | △4 | △12 |
| Loss (gain) on disposal of noncurrent assets | 固定資産処分損益(△は益) | △86 | 25 |
| Net decrease (increase) in trading assets | 特定取引資産の純増(△)減 | △2,499 | △1,086 |
| Net increase (decrease) in trading liabilities | 特定取引負債の純増減(△) | 1,082 | △93 |
| Net decrease (increase) in loans and bills discounted | 貸出金の純増(△)減 | 37,672 | △109,414 |
| Net increase (decrease) in deposit | 預金の純増減(△) | △53,240 | 38,523 |
| Net increase (decrease) in negotiable certificates of deposit | 譲渡性預金の純増減(△) | 128,693 | △144,342 |
| Net increase (decrease) in borrowed money | 借入金の純増減(△) | △455,863 | △9,274 |
| Net decrease (increase) in deposit (excluding deposit paid to Bank of Japan) | 預け金(日銀預け金を除く)の純増(△)減 | 6,606 | △11,317 |
| Net decrease (increase) in call loans | コールローン等の純増(△)減 | 37,143 | 22,917 |
| Net decrease (increase) in monetary claims bought | 買入金銭債権の純増(△)減 | △649 | △738 |
| Net increase (decrease) in call money | コールマネー等の純増減(△) | 251,689 | △22,025 |
| Net increase (decrease) in payables under securities lending transactions | 債券貸借取引受入担保金の純増減(△) | 19,015 | 70,139 |
| Net decrease (increase) in foreign exchanges-assets | 外国為替(資産)の純増(△)減 | 2,173 | △127 |
| Net increase (decrease) in foreign exchanges-liabilities | 外国為替(負債)の純増減(△) | 90 | 140 |
| Net decrease (increase) in lease receivables and investment assets | リース債権及びリース投資資産の純増(△)減 | △130 | △504 |
| Increase (decrease) in straight bonds-issuance and redemption | 普通社債発行及び償還による増減(△) | △5,000 | — |
| Proceeds from fund management | 資金運用による収入 | 71,513 | 70,430 |
| Payments for finance | 資金調達による支出 | △4,622 | △4,106 |
| Other, net | その他 | 4,428 | 10,774 |
| Subtotal | 小計 | 6,246 | △119,300 |
| Income taxes paid | 法人税等の支払額 | △12,847 | △10,015 |
| Net cash provided by (used in) operating activities | 営業活動によるキャッシュ・フロー | △6,600 | △129,316 |
| 2. Net cash provided by (used in) investing activities | 2. 投資活動によるキャッシュ・フロー | | |
| Purchase of securities | 有価証券の取得による支出 | △747,230 | △676,591 |
| Proceeds from sales of securities | 有価証券の売却による収入 | 666,852 | 691,608 |
| Proceeds from redemption of securities | 有価証券の償還による収入 | 66,640 | 140,627 |
| Increase in money held in trust | 金銭の信託の増加による支出 | △100 | — |
| Purchase of tangible fixed assets | 有形固定資産の取得による支出 | △1,652 | △2,451 |
| Purchase of intangible fixed assets | 無形固定資産の取得による支出 | △1,926 | △1,714 |
| Proceeds from sales of tangible fixed assets | 有形固定資産の売却による収入 | 707 | 476 |
| Payments for asset retirement obligations | 資産除去債務の履行による支出 | △38 | — |
| Purchase of investments in subsidiaries | 子会社株式の取得による支出 | — | △2,722 |
| Proceeds from sales of investments in subsidiaries | 子会社株式の売却による収入 | — | 36 |
| Purchase of treasury stock of subsidiaries in consolidation | 子会社の自己株式の取得による支出 | — | △1,179 |
| | 投資活動によるキャッシュ・フロー | △16,747 | 148,088 |
| 3. Net cash provided by (used in) financing activities | 3. 財務活動によるキャッシュ・フロー | | |
| Cash dividends paid | 配当金の支払額 | △4,387 | △4,580 |
| Cash dividends paid to minority shareholders | 少数株主への配当金の支払額 | △27 | △27 |
| Purchase of treasury stock | 自己株式の取得による支出 | △14,588 | △8,253 |
| Proceeds from sales of treasury stock | 自己株式の売却による収入 | 0 | 2 |
| Net cash provided by (used in) financing activities | 財務活動によるキャッシュ・フロー | △19,002 | △12,859 |
| 4. Effect of exchange rate change on cash and cash equivalents | 4. 現金及び現金同等物に係る換算差額 | △34 | △21 |
| 5. Net increase (decrease) in cash and cash equivalents | 5. 現金及び現金同等物の増減額(△は減少) | △42,385 | 5,891 |
| 6. Cash and cash equivalents at beginning of period | 6. 現金及び現金同等物の期首残高 | 163,985 | 150,309 |
| 7. Cash and cash equivalents at end of period | 7. 現金及び現金同等物の中間期末残高 | 121,600 | 156,201 |

Note: Figures less than ¥1 million are omitted.

B. NON-CONSOLIDATED INTERIM FINANCIAL INFORMATION 単体中間決算情報

1. NON-CONSOLIDATED INTERIM BALANCE SHEETS 中間貸借対照表

Millions of Yen (金額単位:百万円)

| | | As of March 31,2012 | As of September 30,2012 |
|----------------------------------------------------------------------------|--------------------|------------------------|----------------------------|
| ASSETS: | (資産の部) | | |
| Cash and due from banks | 現金預け金 | 346,591 | 361,584 |
| Call loans | コールローン | 85,013 | 61,816 |
| Monetary claims bought | 買入金銭債権 | 45,330 | 46,069 |
| Trading assets | 特定取引資産 | 36,615 | 37,632 |
| Money held in trust | 金銭の信託 | 2,500 | 2,500 |
| Securities | 有価証券 | 2,250,891 | 2,072,216 |
| Loans and bills discounted | 貸出金 | 6,694,881 | 6,791,094 |
| Foreign exchanges | 外国為替 | 5,436 | 5,404 |
| Other assets | その他資産 | 85,714 | 50,505 |
| Tangible fixed assets | 有形固定資産 | 56,368 | 55,924 |
| Intangible fixed assets | 無形固定資産 | 13,600 | 12,848 |
| Customers' liabilities for acceptances and guarantees | 支払承諾見返 | 82,234 | 76,683 |
| Allowance for loan losses | 貸倒引当金 | △72,429 | △67,799 |
| Allowance for investment loss | 投資損失引当金 | △345 | △67 |
| Total assets | 資産の部合計 | 9,632,401 | 9,506,413 |
| LIABILITIES: | (負債の部) | | |
| Deposits | 預金 | 7,674,142 | 7,698,321 |
| Negotiable certificates of deposit | 譲渡性預金 | 414,142 | 263,366 |
| Call money | コールマネー | 226,509 | 200,853 |
| Payables under securities lending transactions | 債券貸借取引受入担保金 | 289,267 | 348,751 |
| Trading liabilities | 特定取引負債 | 22,261 | 22,166 |
| Borrowed money | 借入金 | 56,004 | 46,762 |
| Foreign exchanges | 外国為替 | 93 | 231 |
| Bonds payable | 社債 | 20,000 | 20,000 |
| Other liabilities | その他負債 | 95,522 | 87,177 |
| Provision for retirement benefits | 退職給付引当金 | 21,712 | 21,385 |
| Provision for reimbursement of deposits | 睡眠預金払戻損失引当金 | 708 | 569 |
| Provision for contingent loss | 偶発損失引当金 | 3,627 | 3,272 |
| Provision for point card certificates | ポイント引当金 | 223 | 158 |
| Deferred tax liabilities | 繰延税金負債 | 5,814 | 339 |
| Acceptances and guarantees | 支払承諾 | 82,234 | 76,683 |
| Total liabilities | 負債の部合計 | 8,912,265 | 8,790,038 |
| NET ASSETS: | (純資産の部) | | |
| Capital stock | 資本金 | 90,845 | 90,845 |
| Capital surplus | 資本剰余金 | 54,884 | 54,884 |
| Legal capital surplus | 資本準備金 | 54,884 | 54,884 |
| Other capital surplus | その他資本剰余金 | 0 | — |
| Retained earnings | 利益剰余金 | 511,184 | 512,638 |
| Legal retained earnings | 利益準備金 | 90,845 | 90,845 |
| Other retained earnings | その他利益剰余金 | 420,338 | 421,793 |
| Reserve for advanced depreciation of noncurrent assets | 固定資産圧縮積立金 | 3,003 | 2,961 |
| Reserve for special account for advanced depreciation of noncurrent assets | 固定資産圧縮特別勘定積立金 | 89 | 89 |
| Special reserve | 特別積立金 | 363,700 | 383,700 |
| Retained earnings brought forward | 繰越利益剰余金 | 53,546 | 35,042 |
| Treasury stock | 自己株式 | △22,339 | △13,603 |
| Total shareholders' equity | 株主資本合計 | 634,574 | 644,765 |
| Valuation difference on available-for-sale securities | その他有価証券評価差額金 | 85,605 | 71,621 |
| Deferred gains or losses on hedges | 繰延ヘッジ損益 | △367 | △312 |
| Total valuation and translation adjustments | 評価・換算差額等合計 | 85,237 | 71,308 |
| Subscription rights to shares | 新株予約権 | 324 | 300 |
| Total net assets | 純資産の部合計 | 720,136 | 716,374 |
| Total liabilities and net assets | 負債及び純資産の部合計 | 9,632,401 | 9,506,413 |

Note: Figures less than ¥1 million are omitted.

2. NON-CONSOLIDATED INTERIM STATEMENTS OF INCOME

中間損益計算書

Millions of Yen (金額単位:百万円)

| | | First half of FY 2011 | First half of FY 2012 |
|----------------------------------------|---------------|--------------------------|--------------------------|
| Ordinary income (KEIJO SHUEKI) | 経常収益 | 97,442 | 88,665 |
| Interest income | 資金運用収益 | 68,854 | 64,043 |
| (Interest on loans and discounts) | (うち貸出金利息) | (51,523) | (49,362) |
| (Interest and dividends on securities) | (うち有価証券利息配当金) | (16,659) | (14,027) |
| Fees and commissions | 役務取引等収益 | 11,874 | 12,206 |
| Trading income | 特定取引収益 | 102 | 121 |
| Other ordinary income | その他業務収益 | 7,390 | 8,883 |
| Other income | その他経常収益 | 9,220 | 3,410 |
| Ordinary expenses (KEIJO HIYO) | 経常費用 | 60,092 | 55,912 |
| Interest expenses | 資金調達費用 | 3,648 | 4,116 |
| (Interest on deposits) | (うち預金利息) | (2,356) | (2,555) |
| Fees and commissions payments | 役務取引等費用 | 4,430 | 4,508 |
| Trading expenses | 特定取引等費用 | 356 | — |
| Other ordinary expenses | その他業務費用 | 3,402 | 943 |
| General and administrative expenses | 営業経費 | 42,190 | 41,408 |
| Other expenses | その他経常費用 | 6,062 | 4,933 |
| Ordinary profit (KEIJO RIEKI) | 経常利益 | 37,350 | 32,753 |
| Extraordinary income | 特別利益 | 222 | 261 |
| Extraordinary loss | 特別損失 | 134 | 288 |
| Income before income taxes | 税引前中間純利益 | 37,438 | 32,726 |
| Income taxes-current | 法人税、住民税及び事業税 | 11,444 | 10,349 |
| Income taxes-deferred | 法人税等調整額 | 4,445 | 1,572 |
| Total income taxes | 法人税等合計 | 15,889 | 11,921 |
| Net income (CHUKAN JUN RIEKI) | 中間純利益 | 21,548 | 20,805 |

Note: Figures less than ¥1 million are omitted.

3. NON-CONSOLIDATED INTERIM STATEMENTS OF CHANGES IN NET ASSETS 中間株主資本等変動計算書

Millions of Yen (金額単位:百万円)

| | | First half of FY 2011 | First half of FY 2012 |
|----------------------------------------------------------------------------|---------------|--------------------------|--------------------------|
| Shareholders' equity | 株主資本 | | |
| Capital stock | 資本金 | | |
| Balance at the beginning of current period | 当期首残高 | 90,845 | 90,845 |
| Changes of items during the period | 当中間期変動額 | | |
| Total changes of items during the period | 当中間期変動額合計 | - | - |
| Balance at the end of current period | 当中間期末残高 | 90,845 | 90,845 |
| Capital surplus | 資本剰余金 | | |
| Legal capital surplus | 資本準備金 | | |
| Balance at the beginning of current period | 当期首残高 | 54,884 | 54,884 |
| Changes of items during the period | 当中間期変動額 | | |
| Total changes of items during the period | 当中間期変動額合計 | - | - |
| Balance at the end of current period | 当中間期末残高 | 54,884 | 54,884 |
| Other capital surplus | その他資本剰余金 | | |
| Balance at the beginning of current period | 当期首残高 | - | 0 |
| Changes of items during the period | 当中間期変動額 | | |
| Increase by share exchanges | 株式交換による増加 | - | 186 |
| Disposal of treasury stock | 自己株式の処分 | - | 6 |
| Retirement of treasury stock | 自己株式の消却 | - | △192 |
| Total changes of items during the period | 当中間期変動額合計 | - | △0 |
| Balance at the end of current period | 当中間期末残高 | - | - |
| Total capital surplus | 資本剰余金合計 | | |
| Balance at the beginning of current period | 当期首残高 | 54,884 | 54,884 |
| Changes of items during the period | 当中間期変動額 | | |
| Increase by share exchanges | 株式交換による増加 | - | 186 |
| Disposal of treasury stock | 自己株式の処分 | - | 6 |
| Retirement of treasury stock | 自己株式の消却 | - | △192 |
| Total changes of items during the period | 当中間期変動額合計 | - | △0 |
| Balance at the end of current period | 当中間期末残高 | 54,884 | 54,884 |
| Retained earnings | 利益剰余金 | | |
| Legal retained earnings | 利益準備金 | | |
| Balance at the beginning of current period | 当期首残高 | 90,845 | 90,845 |
| Changes of items during the period | 当中間期変動額 | | |
| Total changes of items during the period | 当中間期変動額合計 | - | - |
| Balance at the end of current period | 当中間期末残高 | 90,845 | 90,845 |
| Other retained earnings | その他利益剰余金 | | |
| Reserve for advanced depreciation of noncurrent assets | 固定資産圧縮積立金 | | |
| Balance at the beginning of current period | 当期首残高 | 2,793 | 3,003 |
| Changes of items during the period | 当中間期変動額 | | |
| Reversal of reserve for advanced depreciation of noncurrent assets | 固定資産圧縮積立金の取崩 | △98 | △41 |
| Total changes of items during the period | 当中間期変動額合計 | △98 | △41 |
| Balance at the end of current period | 当中間期末残高 | 2,694 | 2,961 |
| Reserve for special account for advanced depreciation of noncurrent assets | 固定資産圧縮特別勘定積立金 | | |
| Balance at the beginning of current period | 当期首残高 | - | 89 |
| Changes of items during the period | 当中間期変動額 | | |
| Total changes of items during the period | 当中間期変動額合計 | - | - |
| Balance at the end of current period | 当中間期末残高 | - | 89 |
| Special reserve | 特別積立金 | | |
| Balance at the beginning of current period | 当期首残高 | 363,700 | 363,700 |
| Changes of items during the period | 当中間期変動額 | | |
| Provision of special reserve | 特別積立金の積立 | - | 20,000 |
| Total changes of items during the period | 当中間期変動額合計 | - | 20,000 |
| Balance at the end of current period | 当中間期末残高 | 363,700 | 383,700 |
| Retained earnings brought forward | 繰越利益剰余金 | | |
| Balance at the beginning of current period | 当期首残高 | 27,847 | 53,546 |
| Changes of items during the period | 当中間期変動額 | | |
| Dividends from surplus | 剰余金の配当 | △4,393 | △4,590 |
| Reversal of reserve for advanced depreciation of noncurrent assets | 固定資産圧縮積立金の取崩 | 98 | 41 |
| Provision of special reserve | 特別積立金の積立 | - | △20,000 |
| Net income | 中間純利益 | 21,548 | 20,805 |
| Disposal of treasury stock | 自己株式の処分 | △0 | - |
| Retirement of treasury stock | 自己株式の消却 | - | △14,760 |
| Total changes of items during the period | 当中間期変動額合計 | 17,253 | △18,504 |
| Balance at the end of current period | 当中間期末残高 | 45,101 | 35,042 |

| | | First half of FY 2011 | First half of FY 2012 |
|--------------------------------------------------------------------|-----------------------|--------------------------|--------------------------|
| Total retained earnings | 利益剰余金合計 | | |
| Balance at the beginning of current period | 当期首残高 | 485,186 | 511,184 |
| Changes of items during the period | 当中間期変動額 | | |
| Dividends from surplus | 剰余金の配当 | △4,393 | △4,590 |
| Reversal of reserve for advanced depreciation of noncurrent assets | 固定資産圧縮積立金の取崩 | — | — |
| Provision of special reserve | 特別積立金の積立 | — | — |
| Net income | 中間純利益 | 21,548 | 20,805 |
| Disposal of treasury stock | 自己株式の処分 | △0 | — |
| Retirement of treasury stock | 自己株式の消却 | — | △14,760 |
| Total changes of items during the period | 当中間期変動額合計 | 17,155 | 1,454 |
| Balance at the end of current period | 当中間期末残高 | 502,341 | 512,638 |
| Treasury stock | 自己株式 | | |
| Balance at the beginning of current period | 当期首残高 | △7,734 | △22,339 |
| Changes of items during the period | 当中間期変動額 | | |
| Increase by share exchanges | 株式交換による増加 | — | 1,980 |
| Purchase of treasury stock | 自己株式の取得 | △14,588 | △8,253 |
| Disposal of treasury stock | 自己株式の処分 | 0 | 55 |
| Retirement of treasury stock | 自己株式の消却 | — | 14,953 |
| Total changes of items during the period | 当中間期変動額合計 | △14,587 | 8,736 |
| Balance at the end of current period | 当中間期末残高 | △22,322 | △13,603 |
| Total shareholders' equity | 株主資本合計 | | |
| Balance at the beginning of current period | 当期首残高 | 623,181 | 634,574 |
| Changes of items during the period | 当中間期変動額 | | |
| Dividends from surplus | 剰余金の配当 | △4,393 | △4,590 |
| Net income | 中間純利益 | 21,548 | 20,805 |
| Increase by share exchanges | 株式交換による増加 | — | 2,166 |
| Purchase of treasury stock | 自己株式の取得 | △14,588 | △8,253 |
| Disposal of treasury stock | 自己株式の処分 | 0 | 62 |
| Retirement of treasury stock | 自己株式の消却 | — | — |
| Total changes of items during the period | 当中間期変動額合計 | 2,567 | 10,190 |
| Balance at the end of current period | 当中間期末残高 | 625,749 | 644,765 |
| Valuation and translation adjustments | 評価・換算差額等 | | |
| Valuation difference on available-for-sale securities | その他有価証券評価差額金 | | |
| Balance at the beginning of current period | 当期首残高 | 64,160 | 85,605 |
| Changes of items during the period | 当中間期変動額 | | |
| Net changes of items other than shareholders' equity | 株主資本以外の項目の当中間期変動額(純額) | 2,270 | △13,984 |
| Total changes of items during the period | 当中間期変動額合計 | 2,270 | △13,984 |
| Balance at the end of current period | 当中間期末残高 | 66,431 | 71,621 |
| Deferred gains or losses on hedges | 繰延ヘッジ損益 | | |
| Balance at the beginning of current period | 当期首残高 | △427 | △367 |
| Changes of items during the period | 当中間期変動額 | | |
| Net changes of items other than shareholders' equity | 株主資本以外の項目の当中間期変動額(純額) | 12 | 55 |
| Total changes of items during the period | 当中間期変動額合計 | 12 | 55 |
| Balance at the end of current period | 当中間期末残高 | △415 | △312 |
| Total valuation and translation adjustments | 評価・換算差額等合計 | | |
| Balance at the beginning of current period | 当期首残高 | 63,732 | 85,237 |
| Changes of items during the period | 当中間期変動額 | | |
| Net changes of items other than shareholders' equity | 株主資本以外の項目の当中間期変動額(純額) | 2,282 | △13,928 |
| Total changes of items during the period | 当中間期変動額合計 | 2,282 | △13,928 |
| Balance at the end of current period | 当中間期末残高 | 66,015 | 71,308 |
| Subscription rights to shares | 新株予約権 | | |
| Balance at the beginning of current period | 当期首残高 | 253 | 324 |
| Changes of items during the period | 当中間期変動額 | | |
| Net changes of items other than shareholders' equity | 株主資本以外の項目の当中間期変動額(純額) | 35 | △23 |
| Total changes of items during the period | 当中間期変動額合計 | 35 | △23 |
| Balance at the end of current period | 当中間期末残高 | 288 | 300 |
| Total net assets | 純資産合計 | | |
| Balance at the beginning of current period | 当期首残高 | 687,167 | 720,136 |
| Changes of items during the period | 当中間期変動額 | | |
| Dividends from surplus | 剰余金の配当 | △4,393 | △4,590 |
| Net income | 中間純利益 | 21,548 | 20,805 |
| Increase by share exchanges | 株式交換による増加 | — | 2,166 |
| Purchase of treasury stock | 自己株式の取得 | △14,588 | △8,253 |
| Disposal of treasury stock | 自己株式の処分 | 0 | 62 |
| Net changes of items other than shareholders' equity | 株主資本以外の項目の当中間期変動額(純額) | 2,317 | △13,952 |
| Total changes of items during the period | 当中間期変動額合計 | 4,885 | △3,762 |
| Balance at the end of current period | 当中間期末残高 | 692,053 | 716,374 |