

**Interim Financial Information
for Fiscal Year 2011**

(Ended September 30, 2011)

(Summary)

THE 77 BANK, LTD.

INTERIM FINANCIAL INFORMATION
FOR FISCAL YEAR 2011
(ENDED SEPTEMBER 30, 2011)
(Summary)

<u>CONTENTS</u>	PAGE
I . Interim Consolidated Information	
1. Interim Consolidated Balance Sheets	1
2. Interim Consolidated Statements of Income and Consolidated Interim Statements of Comprehensive Income	3
3. Interim Consolidated Statements of Changes in Net Assets	5
4. Interim Consolidated Statements of Cash Flows	8
5. Segment Information	10
II . Interim Non-consolidated Information	
1. Interim Non-consolidated Balance Sheets	12
2. Interim Non-consolidated Statements of Income	14
3. Interim Non-consolidated Statements of Changes in Net Assets	15
III . Explanatory Materials to Interim Financial Report	
1. Interim Financial Data	17
2. Condition of Loans Portfolio	19
3. Condition of Securities Portfolio	23

I . Interim Consolidated Information

1. Interim Consolidated Balance Sheets

(Millions of Yen)

Item	科目 (Japanese)	As of MAR.31, 2011	As of SEP.30, 2011
Assets:	(資産の部)		
Cash and due from banks	現金預け金	443,607	576,070
Call loans and bills bought	コールローン及び買入手形	992	117,812
Debt purchased	買入金銭債権	19,981	17,519
Trading account securities	商品有価証券	23,906	27,843
Money held in trust	金銭の信託	45,431	43,624
Investment securities	有価証券	2,129,090	2,530,964
Loans and bills discounted	貸出金	3,495,671	3,573,732
Foreign exchange assets	外国為替	3,493	2,846
Lease receivables and investment assets	リース債権及びリース投資資産	23,240	20,452
Other assets	その他資産	31,697	32,149
Tangible fixed assets	有形固定資産	37,199	35,874
Intangible fixed assets	無形固定資産	915	740
Deferred tax assets	繰延税金資産	41,112	49,114
Customers' liabilities for acceptances and guarantees	支払承諾見返	27,804	25,583
Reserve for possible loan losses	貸倒引当金	(106,481)	(112,057)
Total assets	資産の部合計	6,217,663	6,942,272

Note: The amounts are rounded down to the nearest million.

Item	科目 (Japanese)	As of MAR.31, 2011	As of SEP.30, 2011
Liabilities:	(負債の部)		
Deposits	預金	5,357,206	6,171,689
Negotiable certificates of deposit	譲渡性預金	276,190	316,060
Call money and bills sold	コールマネー及び売渡手形	64,441	11,497
Payables under securities lending transactions	債券貸借取引受入担保金	817	755
Borrowed money	借入金	104,630	15,594
Foreign exchange liabilities	外国為替	56	96
Other liabilities	その他負債	35,895	60,214
Liability for bonus for directors and corporate auditors	役員賞与引当金	12	-
Liability for employees' retirement benefits	退職給付引当金	41,668	43,010
Liability for directors' and corporate auditors' retirement benefits	役員退職慰労引当金	58	63
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	218	217
Reserve for contingent losses	偶発損失引当金	1,315	1,408
Reserve for disaster losses	災害損失引当金	848	496
Acceptances and guarantees	支払承諾	27,804	25,583
Total liabilities	負債の部合計	5,911,163	6,646,688
Net assets:	(純資産の部)		
Common stock	資本金	24,658	24,658
Capital surplus	資本剰余金	7,842	7,841
Retained earnings	利益剰余金	249,128	250,187
Treasury stock	自己株式	(4,131)	(4,615)
Total stockholders' equity	株主資本合計	277,498	278,072
Unrealized gains on available-for-sale securities	その他有価証券 評価差額金	20,497	9,627
Deferred gain (loss) on derivatives under hedge accounting	繰延ヘッジ損益	(412)	(346)
Total accumulated other comprehensive income	その他の包括利益累計 額合計	20,085	9,281
Subscription rights to shares	新株予約権	251	301
Minority interests	少数株主持分	8,663	7,929
Total net assets	純資産の部合計	306,499	295,584
Total liabilities and net assets	負債及び純資産の部合計	6,217,663	6,942,272

Note: The amounts are rounded down to the nearest million.

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

Interim Consolidated Statements of Income

(Millions of Yen)

Item	科目 (Japanese)	For the six months ended SEP.30, 2010	For the six months ended SEP.30, 2011
Ordinary income	経常収益	58,332	59,144
Interest income	資金運用収益	40,405	39,055
[Interest on loans and discounts]	[うち貸出金利息]	[28,678]	[26,737]
[Interest and dividends on trading account and investment securities]	[うち有価証券利息配当金]	[11,587]	[11,865]
Fees and commissions	役務取引等収益	8,218	7,991
Other operating income	その他業務収益	8,476	10,145
Other income	その他経常収益	1,232	1,951
Ordinary expenses	経常費用	45,195	54,089
Interest expenses	資金調達費用	3,483	2,499
[Interest on deposits]	[うち預金利息]	[2,665]	[1,860]
Fees and commissions	役務取引等費用	2,621	2,581
Other operating expenses	その他業務費用	6,673	7,617
General and administrative expenses	営業経費	31,042	30,385
Other expenses	その他経常費用	1,375	11,005
Ordinary profits	経常利益	13,136	5,055
Extraordinary income	特別利益	50	50
Gain on disposal of noncurrent assets	固定資産処分益	49	50
Recoveries of written-off claims	償却債権取立益	0	-
Other	その他の特別利益	0	-
Extraordinary loss	特別損失	1,346	1,019
Loss on disposal of noncurrent assets	固定資産処分損	51	123
Impairment loss	減損損失	724	895
Loss on adjustment for changes of accounting standard for asset retirement obligations	資産除去債務会計基準の適用 に伴う影響額	570	-
Income before income taxes and minority interests	税金等調整前中間純利益	11,841	4,086
Income taxes - current	法人税、住民税及び事業 税	4,676	3,843
Income taxes - deferred	法人税等調整額	252	(1,026)
Total Income taxes	法人税等合計	4,929	2,817
Income before minority interests	少数株主損益調整前中間純利 益	6,911	1,269
Minority interests in net (loss) income	少数株主利益又は少数株 主損失	477	(727)
Net income	中間純利益	6,433	1,996

Note: The amounts are rounded down to the nearest million.

Consolidated Interim Statements of Comprehensive Income

(Millions of Yen)

Item	科目 (Japanese)	For the six months ended SEP.30, 2010	For the six months ended SEP.30, 2011
Income before minority interests	少数株主損益調整前中間 純利益	6,911	1,269
Other comprehensive income	その他の包括利益	(7,687)	(10,803)
Unrealized gain on available-for-sale securities	その他有価証券評価差額金	(7,674)	(10,869)
Deferred gains or losses on hedges	繰延ヘッジ損益	(12)	66
Comprehensive income	中間包括利益	(776)	(9,534)
Comprehensive income attributable to owners of the parent	親会社株主に係る中間包 括利益	(1,242)	(8,807)
Comprehensive income attributable to minority interests	少数株主に係る中間包括 利益	466	(726)

Note: The amounts are rounded down to the nearest million.

3. Interim Consolidated Statements of Changes in Net Assets

(Millions of Yen)

Item	科目 (Japanese)	For the six months ended SEP.30, 2010	For the six months ended SEP.30, 2011
Stockholders' equity	株主資本		
Common Stock	資本金		
Balance at the start of current period	当期首残高	24,658	24,658
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	24,658	24,658
Capital surplus	資本剰余金		
Balance at the start of current period	当期首残高	7,843	7,842
Changes of items during the period	当中間期変動額		
Disposal of treasury stock	自己株式の処分	(0)	(1)
Total changes of items during the period	当中間期変動額合計	(0)	(1)
Balance at the end of current period	当中間期末残高	7,842	7,841
Retained earnings	利益剰余金		
Balance at the start of current period	当期首残高	282,241	249,128
Changes of items during the period	当中間期変動額		
Dividends from surplus	剰余金の配当	(1,327)	(937)
Interim net income	中間純利益	6,433	1,996
Total changes of items during the period	当中間期変動額合計	5,106	1,059
Balance at the end of current period	当中間期末残高	287,347	250,187
Treasury stock	自己株式		
Balance at the start of current period	当期首残高	(2,106)	(4,131)
Changes of items during the period	当中間期変動額		
Purchase of treasury stock	自己株式の取得	(3)	(512)
Disposal of treasury stock	自己株式の処分	8	28
Total changes of items during the period	当中間期変動額合計	4	(484)
Balance at the end of current period	当中間期末残高	(2,101)	(4,615)
Total stockholders' equity	株主資本合計		
Balance at the start of current period	当期首残高	312,637	277,498
Changes of items during the period	当中間期変動額		
Dividends from surplus	剰余金の配当	(1,327)	(937)
Interim net income	中間純利益	6,433	1,996
Purchase of treasury stock	自己株式の取得	(3)	(512)
Disposal of treasury stock	自己株式の処分	8	27
Total changes of items during the period	当中間期変動額合計	5,110	573
Balance at the end of current period	当中間期末残高	317,747	278,072

Note: The amounts are rounded down to the nearest million.

(Millions of Yen)

Item	科目 (Japanese)	For the six months ended SEP.30, 2010	For the six months ended SEP.30, 2011
Accumulated other comprehensive income	その他の包括利益累計額		
Unrealized gain on available-for-sale securities	その他有価証券評価差額金		
Balance at the start of current period	当期首残高	35,485	20,497
Changes of items during the period	当中間期変動額		
Net changes of items other than stockholders' equity	株主資本以外の項目の当中間期変動額(純額)	(7,663)	(10,870)
Total changes of items during the period	当中間期変動額合計	(7,663)	(10,870)
Balance at the end of current period	当中間期末残高	27,822	9,627
Deferred gain (loss) on derivatives under hedge accounting	繰延ヘッジ損益		
Balance at the start of current period	当期首残高	(557)	(412)
Changes of items during the period	当中間期変動額		
Net changes of items other than stockholders' equity	株主資本以外の項目の当中間期変動額(純額)	(12)	66
Total changes of items during the period	当中間期変動額合計	(12)	66
Balance at the end of current period	当中間期末残高	(570)	(346)
Total accumulated other comprehensive income	その他の包括利益累計額合計		
Balance at the start of current period	当期首残高	34,928	20,085
Changes of items during the period	当中間期変動額		
Net changes of items other than stockholders' equity	株主資本以外の項目の当中間期変動額(純額)	(7,675)	(10,803)
Total changes of items during the period	当中間期変動額合計	(7,675)	(10,803)
Balance at the end of current period	当中間期末残高	27,252	9,281
Subscription rights to shares	新株予約権		
Balance at the start of current period	当期首残高	110	251
Changes of items during the period	当中間期変動額		
Net changes of items other than stockholders' equity	株主資本以外の項目の当中間期変動額(純額)	67	49
Total changes of items during the period	当中間期変動額合計	67	49
Balance at the end of current period	当中間期末残高	177	301
Minority interests	少数株主持分		
Balance at the start of current period	当期首残高	8,595	8,663
Changes of items during the period	当中間期変動額		
Net changes of items other than stockholders' equity	株主資本以外の項目の当中間期変動額(純額)	457	(734)
Total changes of items during the period	当中間期変動額合計	457	(734)
Balance at the end of current period	当中間期末残高	9,053	7,929

Note: The amounts are rounded down to the nearest million.

(Millions of Yen)

Item	科目 (Japanese)	For the six months ended SEP.30, 2010	For the six months ended SEP.30, 2011
Total net assets	純資産合計		
Balance at the start of current period	当期首残高	356,271	306,499
Changes of items during the period	当中間期変動額		
Dividends from surplus	剰余金の配当	(1,327)	(937)
Interim net income	中間純利益	6,433	1,996
Purchase of treasury stock	自己株式の取得	(3)	(512)
Disposal of treasury stock	自己株式の処分	8	27
Net changes of items other than stockholders' equity	株主資本以外の項目の 当中間期変動額(純額)	(7,151)	(11,488)
Total changes of items during the period	当中間期変動額合計	(2,040)	(10,914)
Balance at the end of current period	当中間期末残高	354,230	295,584

Note: The amounts are rounded down to the nearest million.

4. Interim Consolidated Statements of Cash Flows

(Millions of Yen)

		For six months ended Sep.30,2010	For six months ended Sep.30,2011
I. Operating activities:	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	11,841	4,086
Depreciation and amortization	減価償却費	1,955	1,739
Impairment loss	減損損失	724	895
Loss on adjustment for changes of accounting standard for asset retirement obligations	資産除去債務会計基準の適用に伴う影響額	570	—
Change in reserve for possible loan losses	貸倒引当金の増減	(1,035)	5,576
Change in reserve for contingent losses	偶発損失引当金の増減	20	93
Change in liability for bonus for directors and corporate auditors	役員賞与引当金の増減額	(38)	(12)
Change in liability for employees' retirement benefits	退職給付引当金の増減額	1,689	1,342
Change in liability for directors' and corporate auditors' retirement benefits	役員退職慰労引当金の増減額	(14)	5
Change in reserve for reimbursement of deposits	睡眠預金払戻損失引当金の増減	19	(1)
Change in reserve for disaster losses	災害損失引当金の増減額	—	(352)
Interest income	資金運用収益	(40,405)	(39,055)
Interest expense	資金調達費用	3,483	2,499
Investment securities losses (gains) - net	有価証券関係損益	(256)	469
Gains on money held in trust - net	金銭の信託の運用損益	(152)	333
Foreign exchange gains (losses) -net	為替差損益	11,082	9,583
Gains on disposals of fixed assets	固定資産処分損益	1	73
Net change in loans and bills discounted	貸出金の純増減	(77,116)	(78,060)
Net change in deposits	預金の純増減	7,415	814,482
Net change in negotiable certificates of deposit	譲渡性預金の純増減	40,750	39,870
Net change in borrowed money	借入金（劣後特約付借入金を除く）の純増減	(1,604)	(89,036)
Net change in due from banks	預け金（日銀預け金を除く）の純増減	(347)	(344)
Net change in call loans and others	コールローン等の純増減	(123,461)	(114,358)
Net change in call money and others	コールマネー等の純増減	21,881	(52,943)
Net change in payable under securities lending transactions	債券貸借取引受入担保金の純増減	(17,173)	(61)
Net change in trading account securities	商品有価証券の純増減	4,948	(3,936)
Net change in foreign exchange assets	外国為替（資産）の純増減	(570)	646
Net change in foreign exchange liabilities	外国為替（負債）の純増減	29	39
Net change in lease receivables and investment assets	リース債権及びリース投資資産の純増減	1,562	2,787
Interest received	資金運用による収入	41,145	40,837
Interest paid	資金調達による支出	(3,690)	(2,983)
Other - net	その他	7,743	2,895
Sub total	小計	(109,002)	547,111
Income taxes paid	法人税等の支払額	(1,851)	(6,504)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	(110,853)	540,607

Note: The amounts are rounded down to the nearest million.

(Millions of Yen)

		For six months ended Sep.30,2010	For six months ended Sep.30,2011
II. Investing activities:	投資活動によるキャッシュ・フロー		
Purchases of investment securities	有価証券の取得による支出	(337,614)	(557,445)
Proceeds from sales of investment securities	有価証券の売却による収入	75,343	65,972
Proceeds from maturity of investment securities	有価証券の償還による収入	120,048	85,629
Purchases of tangible fixed assets	有形固定資産の取得による支出	(746)	(1,257)
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	99	106
Purchases of intangible fixed assets	無形固定資産の取得による支出	(20)	(8)
Net cash (used in) provided by investing activities	投資活動によるキャッシュ・フロー	(142,889)	(407,002)
III. Financing activities:	財務活動によるキャッシュ・フロー		
Purchases of treasury stock	自己株式の取得による支出	(3)	(512)
Proceeds from sales of treasury stock	自己株式の売却による収入	1	0
Dividends paid	配当金の支払額	(1,325)	(935)
Dividends paid for minority interests stockholders	少数株主への配当金の支払額	(8)	(7)
Net cash used in financing activities	財務活動によるキャッシュ・フロー	(1,336)	(1,455)
IV. Foreign currency translation adjustments on cash and cash equivalents	現金及び現金同等物に係る換算差額	(36)	(29)
V. Net increase(decrease)in cash and cash equivalents	現金及び現金同等物の増減額	(255,117)	132,118
VI. Cash and cash equivalents, beginning of term	現金及び現金同等物の期首残高	322,897	442,287
VII. Cash and cash equivalents, end of term	現金及び現金同等物の中間期末残高	<u>67,780</u>	<u>574,406</u>

Note: The amounts are rounded down to the nearest million.

5. Segment Information

For the six months ended Sep.30,2010 (from April 1, 2010 to September 30, 2010)

1. Reportable segments

The Bank, in accordance with the characteristics of its major products and services, has established “Banking Operations” and “Lease Operations” as its two reportable segments, which are subject to the periodical review of business performance by management and upon which decisions on the allocation of management resources are made. In addition to engaging in Banking Operations, which includes deposit taking, lending and foreign currency exchange, the Bank also engages in the checking and sorting of cash as an ancillary operation. Additionally, the Bank engages in the leasing business as part of its Lease Operations.

The financial information of a segment refers to financial information that is available separately for each segment.

2. The calculation method of ordinary income, ordinary profits or loss, assets and other items of reportable segments

The accounting method of reportable business segments is the same as the method stated in “Significant matters that form the basis for the preparation of interim consolidated financial statements.” Profits from reportable segments shall be figures based on ordinary profit and intersegment income shall be based on the pricing of third-party transactions.

3. Ordinary income, ordinary profits or loss, assets and other items of reportable segments

(Millions of Yen)

	(Japanese)	Reportable segments			Other Operations	Total	Eliminations	Amount recorded in interim consolidated financial statements
		Banking Operations	Lease Operations	Total				
		報告セグメント			その他	合計	調整額	中間連結財務諸表計上額
銀行業務	リース業務	計						
Ordinary income	経常収益							
Income from customers	外部顧客に対する経常収益	49,793	6,901	56,695	1,636	58,332	—	58,332
Intersegment income	セグメント間の内部経常収益	226	864	1,090	892	1,982	(1,982)	—
Total	計	50,019	7,765	57,785	2,529	60,315	(1,982)	58,332
Segment profits	セグメント利益	12,009	733	12,743	423	13,167	(30)	13,136
Segment assets	セグメント資産	5,932,983	32,850	5,965,834	20,531	5,986,365	(22,039)	5,964,326
Others	その他の項目							
Depreciation	減価償却費	1,877	59	1,937	17	1,955	—	1,955
Interest income	資金運用収益	40,160	4	40,165	376	40,542	(137)	40,405
Interest expenses	資金調達費用	3,405	174	3,579	31	3,611	(127)	3,483
Increase in tangible fixed assets and intangible fixed assets	有形固定資産及び無形固定資産の増加額	761	55	817	10	828	(0)	827

Notes 1. While business corporations generally state their net sales under segment information, the Bank has stated its ordinary income.

2. “Other Operations” consist of business segments that are not included in the reportable segments, such as credit guarantees and credit card transactions.

For the six months ended Sep.30,2011 (from April 1, 2011 to September 30, 2011)

1. Reportable segments

The Bank, in accordance with the characteristics of its major products and services, has established “Banking Operations” and “Lease Operations” as its two reportable segments, which are subject to the periodical review of business performance by management and upon which decisions on the allocation of management resources are made. In addition to engaging in Banking Operations, which includes deposit taking, lending and foreign currency exchange, the Bank also engages in the checking and sorting of cash as an ancillary operation. Additionally, the Bank engages in the leasing business as part of its Lease Operations.

The financial information of a segment refers to financial information that is available separately for each segment.

2. The calculation method of ordinary income, ordinary profits or loss, assets and other items of reportable segments

The accounting method of reportable business segments is the same as the method stated in “Significant matters that form the basis for the preparation of interim consolidated financial statements.” Profits from reportable segments shall be figures based on ordinary profit and intersegment income shall be based on the pricing of third-party transactions.

3. Ordinary income, ordinary profits or loss, assets and other items of reportable segments

(Millions of Yen)

	(Japanese)	Reportable segments			Other Operations	Total	Eliminations	Amount recorded in interim consolidated financial statements
		Banking Operations	Lease Operations	Total				
		報告セグメント			その他	合計	調整額	中間連結財務諸表計上額
銀行業務	リース業務	計						
Ordinary income	経常収益							
Income from customers	外部顧客に対する 経常収益	49,522	8,126	57,648	1,496	59,144	—	59,144
Intersegment income	セグメント間の 内部経常収益	172	888	1,061	835	1,897	(1,897)	—
Total	計	49,694	9,015	58,709	2,332	61,041	(1,897)	59,144
Segment profits (loss)	セグメント利益(損失)	5,581	530	6,112	(1,018)	5,093	(38)	5,055
Segment assets	セグメント資産	6,914,199	27,998	6,942,197	18,901	6,961,099	(18,826)	6,942,272
Others	その他の項目							
Depreciation	減価償却費	1,681	47	1,728	10	1,739	—	1,739
Interest income	資金運用収益	38,877	4	38,882	272	39,154	(99)	39,055
Interest expenses	資金調達費用	2,438	133	2,571	19	2,591	(91)	2,499
Increase in tangible fixed assets and intangible fixed assets	有形固定資産及び 無形固定資産の増 加額	1,196	46	1,242	6	1,248	(2)	1,246

Notes 1. While business corporations generally state their net sales under segment information, the Bank has stated its ordinary income.

2. “Other Operations” consist of business segments that are not included in the reportable segments, such as credit guarantees and credit card transactions.

II. Interim Non-consolidated Information

1. Interim Non-consolidated Balance Sheets (Parent Company)

(Millions of Yen)

Item	科目 (Japanese)	As of MAR.31, 2011	As of SEP.30, 2011
Assets:	(資産の部)		
Cash and due from banks	現金預け金	443,521	575,869
Call loans	コールローン	992	117,812
Debt purchased	買入金銭債権	19,981	17,519
Trading account securities	商品有価証券	23,906	27,843
Money held in trust	金銭の信託	45,431	43,624
Investment securities	有価証券	2,118,075	2,519,648
Loans and bills discounted	貸出金	3,505,752	3,582,904
Foreign exchange assets	外国為替	3,493	2,846
Other assets	その他資産	21,698	19,276
Tangible fixed assets	有形固定資産	36,523	35,324
Intangible fixed assets	無形固定資産	380	348
Deferred tax assets	繰延税金資産	37,052	44,768
Customers' liabilities for acceptances and guarantees	支払承諾見返	27,804	25,583
Reserve for possible loan losses	貸倒引当金	(95,639)	(99,259)
Total assets	資産の部合計	6,188,974	6,914,112

Note: The amounts are rounded down to the nearest million.

Item	科目 (Japanese)	As of MAR.31, 2011	As of SEP.30, 2011
Liabilities:	(負債の部)		
Deposits	預金	5,360,049	6,174,914
Negotiable certificates of deposit	譲渡性預金	276,390	316,260
Call money	コールマネー	64,441	11,497
Payables under securities lending transactions	債券貸借取引受入担保金	817	755
Borrowed money	借入金	93,704	5,171
Foreign exchange liabilities	外国為替	56	96
Other liabilities	その他負債	25,576	48,784
Income tax payable	未払法人税等	5,889	3,071
Lease obligations	リース債務	886	1,018
asset retirement obligations	資産除去債務	622	620
Other	その他の負債	18,178	44,073
Liability for employees' retirement benefits	退職給付引当金	41,266	42,612
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	218	217
Reserve for contingent losses	偶発損失引当金	1,315	1,408
Reserve for disaster losses	災害損失引当金	838	488
Acceptances and guarantees	支払承諾	27,804	25,583
Total liabilities	負債の部合計	5,892,479	6,627,789
Net assets:	(純資産の部)		
Common stock	資本金	24,658	24,658
Capital surplus	資本剰余金	7,842	7,841
Legal capital surplus	資本準備金	7,835	7,835
Other capital surplus	その他資本剰余金	7	6
Retained earnings	利益剰余金	247,820	248,887
Legal retained earnings	利益準備金	24,658	24,658
Other retained earnings	その他利益剰余金	223,161	224,229
Reserve for advanced depreciation of noncurrent assets	固定資産圧縮積立金	779	757
General reserve	別途積立金	251,605	218,805
Retained earnings brought forward	繰越利益剰余金	(29,222)	4,666
Treasury stock	自己株式	(4,157)	(4,641)
Total stockholders' equity	株主資本合計	276,164	276,746
Unrealized gains on available-for-sale securities	その他有価証券 評価差額金	20,491	9,621
Deferred gain (loss) on derivatives under hedge accounting	繰延ヘッジ損益	(412)	(346)
Total valuation and translation adjustments	評価・換算差額等合計	20,078	9,274
Subscription rights to shares	新株予約権	251	301
Total net assets	純資産の部合計	296,495	286,322
Total liabilities, and net assets	負債及び純資産の部合計	6,188,974	6,914,112

Note: The amounts are rounded down to the nearest million.

2. Interim Non-consolidated Statements of Income (Parent Company)

(Millions of Yen)

Item	科目 (Japanese)	For the six months ended SEP.30, 2010	For the six months ended SEP.30, 2011
Ordinary income	経常収益	50,010	49,703
Interest income	資金運用収益	40,131	38,856
[Interest on loans and discounts]	[うち貸出金利息]	[28,451]	[26,584]
[Interest and dividends on trading account and investment securities]	[うち有価証券利息配 当金]	[11,540]	[11,818]
Fees and commissions	役務取引等収益	7,746	7,514
Other operating income	その他業務収益	809	1,294
Other income	その他経常収益	1,322	2,038
Ordinary expenses	経常費用	38,289	44,266
Interest expenses	資金調達費用	3,423	2,462
[Interest on deposits]	[うち預金利息]	[2,665]	[1,861]
Fees and commissions	役務取引等費用	3,003	2,924
Other operating expenses	その他業務費用	180	299
General and administrative expenses	営業経費	30,558	29,822
Other expenses	その他経常費用	1,123	8,756
Ordinary profits	経常利益	11,721	5,437
Extraordinary income	特別利益	244	50
Extraordinary loss	特別損失	1,345	1,018
Income before income taxes	税引前中間純利益	10,620	4,469
Income taxes - current	法人税、住民税 及び事業税	4,313	3,204
Income taxes - deferred	法人税等調整額	55	(739)
Total income taxes	法人税等合計	4,369	2,465
Net income	中間純利益	6,251	2,004

Note: The amounts are rounded down to the nearest million.

3. Interim Non-consolidated Statements of Changes in Net Assets (Parent Company)

(Millions of Yen)

Item	科目 (Japanese)	For the six months ended SEP.30, 2010	For the six months ended SEP.30, 2011
Stockholders' equity	株主資本		
Common Stock	資本金		
Balance at the start of current period	当期首残高	24,658	24,658
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	24,658	24,658
Capital surplus	資本剰余金		
Legal capital surplus	資本準備金		
Balance at the start of current period	当期首残高	7,835	7,835
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	7,835	7,835
Other capital surplus	その他資本剰余金		
Balance at the start of current period	当期首残高	8	7
Changes of items during the period	当中間期変動額		
Disposal of treasury stock	自己株式の処分	(0)	(1)
Total changes of items during the period	当中間期変動額合計	(0)	(1)
Balance at the end of current period	当中間期末残高	7	6
Retained earnings	利益剰余金		
Legal retained earnings	利益準備金		
Balance at the start of current period	当期首残高	24,658	24,658
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	24,658	24,658
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 start of current period	当期首残高	827	779
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	(33)	(21)
Total changes of items during the period	当中間期変動額合計	(33)	(21)
Balance at the start of current period	当中間期末残高	793	757
General reserve	別途積立金		
Balance at the start of current period	当期首残高	242,505	251,605
Changes of items during the period	当中間期変動額		
Provision of general reserve	別途積立金の積立	9,100	—
Reversal of general reserve	別途積立金の取崩	—	(32,800)
Total changes of items during the period	当中間期変動額合計	9,100	(32,800)
Balance at the end of current period	当中間期末残高	251,605	218,805
Retained earnings brought forward	繰越利益剰余金		
Balance at the start of current period	当期首残高	13,118	(29,222)
Changes of items during the period	当中間期変動額		
Dividends from surplus	剰余金の配当	(1,327)	(937)
Reversal of reserve for advanced depreciation of noncurrent assets	固定資産圧縮積立金の 取崩	33	21
Provision of general reserve	別途積立金の積立	(9,100)	—
Reversal of general reserve	別途積立金の取崩	—	32,800
Interim net income	中間純利益	6,251	2,004
Total changes of items during the period	当中間期変動額合計	(4,142)	(33,889)
Balance at the end of current period	当中間期末残高	8,976	4,666

Note: The amounts are rounded down to the nearest million.

(Millions of Yen)

Item	科目 (Japanese)	For the six months ended SEP.30, 2010	For the six months ended SEP.30, 2011
Treasury stock	自己株式		
Balance at the start of current period	当期首残高	(2,131)	(4,157)
Changes of items during the period	当中間期変動額		
Purchase of treasury stock	自己株式の取得	(3)	(512)
Disposal of treasury stock	自己株式の処分	8	28
Total changes of items during the period	当中間期変動額合計	4	(484)
Balance at the end of current period	当中間期末残高	(2,127)	(4,641)
Total stockholders' equity	株主資本合計		
Balance at the start of current period	当期首残高	311,480	276,164
Changes of items during the period	当中間期変動額		
Dividends from surplus	剰余金の配当	(1,327)	(937)
Interim net income	中間純利益	6,251	2,004
Purchase of treasury stock	自己株式の取得	(3)	(512)
Disposal of treasury stock	自己株式の処分	8	27
Total changes of items during the period	当中間期変動額合計	4,928	581
Balance at the end of current period	当中間期末残高	316,408	276,746
Valuation and translation adjustments	評価・換算差額等		
Unrealized gain on available-for-sale securities	その他有価証券評価差額金		
Balance at the start of current period	当期首残高	35,480	20,491
Changes of items during the period	当中間期変動額		
Net changes of items other than stockholders' equity	株主資本以外の項目の当中間期変動額(純額)	(7,661)	(10,870)
Total changes of items during the period	当中間期変動額合計	(7,661)	(10,870)
Balance at the end of current period	当中間期末残高	27,818	9,621
Deferred gain on derivatives under hedge accounting	繰延ヘッジ損益		
Balance at the start of current period	当期首残高	(557)	(412)
Changes of items during the period	当中間期変動額		
Net changes of items other than stockholders' equity	株主資本以外の項目の当中間期変動額(純額)	(12)	66
Total changes of items during the period	当中間期変動額合計	(12)	66
Balance at the end of current period	当中間期末残高	(570)	(346)
Subscription rights to shares	新株予約権		
Balance at the start of current period	前期末残高	110	251
Changes of items during the period	当中間期変動額		
Net changes of items other than stockholders' equity	株主資本以外の項目の当中間期変動額(純額)	67	49
Total changes of items during the period	当中間期変動額合計	67	49
Balance at the end of current period	当中間期末残高	177	301

Note: The amounts are rounded down to the nearest million.

III.Explanatory Materials to Interim Financial Report

1.Interim Financial Data

A. Interest Margin

【Non-consolidated】

(%)

	(Japanese)	For the six months ended Sep.30,2011		For the six months ended Sep.30,2010 (B)	For FY 2010 ended Mar.31,2011
		(A)	(A)-(B)		
(1) Fund management yield (A)	資金運用利回	1.18	(0.24)	1.42	1.40
Loans and bills discounted interest rate	貸出金利回	1.51	(0.14)	1.65	1.62
Securities interest rate	有価証券利回	1.01	(0.12)	1.13	1.11
(2) Funding cost (B)	資金調達原価	0.97	(0.22)	1.19	1.16
Deposits and certificates of deposit interest rate	預金等利回	0.06	(0.05)	0.11	0.09
(3) Net interest margin (A)-(B)	総資金利鞘	0.21	(0.02)	0.23	0.24

(Ref.) Interest margin (Domestic operations) 【Non-consolidated】

(%)

	(Japanese)	For the six months ended Sep.30,2011		For the six months ended Sep.30,2010 (B)	For FY 2010 ended Mar.31,2011
		(A)	(A)-(B)		
(1) Fund management yield (A)	資金運用利回	1.17	(0.24)	1.41	1.38
Loans and bills discounted interest rate	貸出金利回	1.52	(0.13)	1.65	1.62
Securities interest rate	有価証券利回	1.00	(0.12)	1.12	1.11
(2) Funding cost (B)	資金調達原価	0.96	(0.22)	1.18	1.15
Deposits and certificates of deposit interest rate	預金等利回	0.06	(0.05)	0.11	0.09
(3) Net interest margin (A)-(B)	総資金利鞘	0.21	(0.02)	0.23	0.23

B. Gains or Losses of Securities

【Non-consolidated】

(Millions of Yen)

	(Japanese)	For the six months ended Sep.30,2011		For the six months ended Sep.30,2010 (B)	For FY 2010 ended Mar.31,2011
		(A)	(A)-(B)		
Gains (losses) on bonds	国債等債券損益	804	400	404	378
Gains on sales	売却益	1,052	570	482	987
Gains on maturity	償還益	—	(76)	76	76
Losses on sales	売却損	—	—	—	23
Losses on maturity	償還損	27	(127)	154	662
Write-off	償却	220	220	—	—
Gains (losses) on stocks	株式等関係損益	(1,273)	(1,126)	(147)	412
Gains on sales	売却益	1,077	822	255	1,076
Losses on sales	売却損	114	114	0	7
Write-off	償却	2,237	1,834	403	655

C. Capital Adequacy Ratio

【Consolidated】 (Domestic Standard)

(Millions of Yen)

	(Japanese)	As of SEP.30, 2011			MAR.31, 2011	SEP.30, 2010
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	11.57%	(0.12%)	(1.75%)	11.69%	13.32%
Tier I capital ratio	うち基本的項目比率	10.99%	(0.11%)	(1.75%)	11.10%	12.74%
(2) Tier I capital	基本的項目	284,935	(474)	(40,678)	285,409	325,613
(3) Tier II capital	補完的項目	16,199	138	235	16,061	15,964
a. Difference appropriated in capital after appraisal	うち自己資本に計上された再評価差額	—	—	—	—	—
b. Debt funding instruments and others	うち劣後ローン残高	—	—	—	—	—
(4) Deductions	控除項目	998	(40)	(139)	1,038	1,137
(5) Total capital (2)+(3)-(4)	自己資本	300,136	(297)	(40,305)	300,433	340,441
(6) Risk-adjusted assets	リスクアセット	2,591,864	21,993	37,515	2,569,871	2,554,349

(Ref.) 【Non-consolidated】 (Domestic Standard)

(Millions of Yen)

	(Japanese)	As of SEP.30, 2011			MAR.31, 2011	SEP.30, 2010
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	11.36%	(0.08%)	(1.73%)	11.44%	13.09%
Tier I capital ratio	うち基本的項目比率	10.77%	(0.08%)	(1.73%)	10.85%	12.50%
(2) Tier I capital	基本的項目	275,739	260	(39,519)	275,479	315,258
(3) Tier II capital	補完的項目	15,990	132	239	15,858	15,751
a. Difference appropriated in capital after appraisal	うち自己資本に計上された再評価差額	—	—	—	—	—
b. Debt funding instruments and others	うち劣後ローン残高	—	—	—	—	—
(4) Deductions	控除項目	998	0	(89)	998	1,087
(5) Total capital (2)+(3)-(4)	自己資本	290,732	392	(39,191)	290,340	329,923
(6) Risk-adjusted assets	リスクアセット	2,558,529	21,092	38,268	2,537,437	2,520,261

2. Condition of Loans Portfolio

A. Risk-monitored Loans

Partly direct write-off : Not applicable

Standard for not appropriating accrued interest : All the accrued interest to borrowers in "Legal bankruptcy", "Virtual bankruptcy" and "Possible bankruptcy" based on self credit assessments is not appropriated.

Loans to borrowers belonging to the above classifications, regardless of the accrued interest, are classified as "Loans to borrowers under bankruptcy" or "Past due loans".

【Non-consolidated】

(Millions of Yen)

	(Japanese)	As of SEP.30, 2011			MAR.31, 2011 (B)	SEP.30, 2010 (C)
		(A)	(A)-(B)	(A)-(C)		
Loans to borrowers under bankruptcy	破綻先債権額	6,560	1,330	241	5,230	6,319
Past due loans	延滞債権額	115,382	37,181	39,747	78,201	75,635
Accruing loans contractually past due three months or more	3カ月以上延滞債権額	5,069	4,090	3,598	979	1,471
Restructured loans	貸出条件緩和債権額	36,675	8,651	14,326	28,024	22,349
Total	合計	163,687	51,252	57,912	112,435	105,775
Loans and bills discounted	貸出金残高(未残)	3,582,904	77,152	55,525	3,505,752	3,527,379

= Percentage of total loans and bills discounted =

(%)

Loans to borrowers under bankruptcy	破綻先債権額	0.18	0.04	0.01	0.14	0.17
Past due loans	延滞債権額	3.22	0.99	1.08	2.23	2.14
Accruing loans contractually past due three months or more	3カ月以上延滞債権額	0.14	0.12	0.10	0.02	0.04
Restructured loans	貸出条件緩和債権額	1.02	0.23	0.39	0.79	0.63
Total	合計	4.56	1.36	1.57	3.20	2.99

(Ref.) In case of applying partly direct write-off

(Million of Yen, %)

	(Japanese)	As of SEP.30, 2011			MAR.31, 2011 (B)	SEP.30, 2010 (C)
		(A)	(A)-(B)	(A)-(C)		
Amount of partly direct write-off	部分直接償却額	20,086	5,547	5,484	14,539	14,602
Total of risk-monitored loans	リスク管理債権額合計	143,601	45,706	52,428	97,895	91,173
Loans and bills discounted	貸出金残高(未残)	3,562,817	71,604	50,041	3,491,213	3,512,776
Percentage of total loans	貸出金残高比	4.03	1.23	1.44	2.80	2.59

【Consolidated】

(Millions of Yen)

	(Japanese)	As of SEP.30, 2011			MAR.31, 2011 (B)	SEP.30, 2010 (C)
		(A)	(A)-(B)	(A)-(C)		
Loans to borrowers under bankruptcy	破綻先債権額	7,373	1,394	179	5,979	7,194
Past due loans	延滞債権額	117,739	37,146	39,566	80,593	78,173
Accruing loans contractually past due three months or more	3カ月以上延滞債権額	5,069	4,090	3,598	979	1,471
Restructured loans	貸出条件緩和債権額	36,725	8,644	14,313	28,081	22,412
Total	合計	166,908	51,274	57,656	115,634	109,252
Loans and bills discounted	貸出金残高(未残)	3,573,732	78,061	57,933	3,495,671	3,515,799

= Percentage of total loans and bills discounted =

(%)

Loans to borrowers under bankruptcy	破綻先債権額	0.20	0.03	0.00	0.17	0.20
Past due loans	延滞債権額	3.29	0.99	1.07	2.30	2.22
Accruing loans contractually past due three months or more	3カ月以上延滞債権額	0.14	0.12	0.10	0.02	0.04
Restructured loans	貸出条件緩和債権額	1.02	0.22	0.39	0.80	0.63
Total	合計	4.67	1.37	1.57	3.30	3.10

B. Reserve for Possible Loan Losses

(1) Write-off and Reserve Standard

a. General Reserve

Classifications		(Japanese)	Reserve Standard
Claims on normal debtors		正常先債権	The amount multiplied by the projected rate of loss calculated by actual loan-loss ratio of the past <u>two</u> years, are recorded in General reserve.
Claims on debtors under caution	Claims on debtors under caution, other than special-mentioned	要管理先以外の 要注意先債権	The amount multiplied by the projected rate of loss calculated by actual loan-loss ratio of the past <u>two</u> years, are recorded in General reserve.
	Claims on special-mentioned debtors under caution	要管理先債権	The amount multiplied by the projected rate of loss calculated by actual loan-loss ratio of the past <u>three</u> years, are recorded in General reserve.

b. Special Reserve

Classifications		(Japanese)	Write-off and Reserve Standard
Claims on debtors under possible bankruptcy		破綻懸念先債権	The amount <u>not</u> secured by collateral and guarantee, and multiplied by the projected rate of loss calculated by actual loan-loss ratio of the past <u>three</u> years, are recorded in Special reserve.
Claims on debtors under virtual bankruptcy		実質破綻先債権	Total amount <u>not</u> secured by collateral and guarantee are recorded in Special reserve or written off.
Claims on debtors under legal bankruptcy		破綻先債権	

Among loans to debtors who are located in the regions which were severely damaged by the Great East Japan Earthquake and resulting tsunami, a reserve for possible loan losses has been recorded for loans of less than a certain amount, based on reasonable estimates on possible loan losses to be expected in the future by grouping these assets separately from the assessment results attained from the self-assessment system.

(2) Conditions of Reserve for Possible Loan Losses

【Non-consolidated】

(Millions of Yen)

	(Japanese)	As of SEP.30, 2011			MAR.31, 2011	SEP.30, 2010
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Reserve for possible Loan losses	貸倒引当金	99,259	3,620	57,243	95,639	42,016
General reserve	一般貸倒引当金	58,961	(11,791)	39,426	70,752	19,535
Special reserve	個別貸倒引当金	40,298	15,412	17,818	24,886	22,480
Special reserve for loans to certain countries	特定海外債権引当勘定	—	—	—	—	—

【Consolidated】

(Millions of Yen)

	(Japanese)	As of SEP.30, 2011			MAR.31, 2011	SEP.30, 2010
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Reserve for possible Loan losses	貸倒引当金	112,057	5,576	60,437	106,481	51,620
General reserve	一般貸倒引当金	63,895	(11,863)	40,873	75,758	23,022
Special reserve	個別貸倒引当金	48,162	17,440	19,565	30,722	28,597
Special reserve for loans to certain countries	特定海外債権引当勘定	—	—	—	—	—

C. Loans by Industry

【Non-consolidated】

(Millions of Yen)

	(Japanese)	As of SEP.30, 2011			MAR.31, 2011	SEP.30, 2010
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Domestic offices (Excluding Japan offshore banking accounts)	国内店分 (除く特別国際 金融取引勘定分)	3,582,904	77,152	55,525	3,505,752	3,527,379
Manufacturing	製造業	370,728	23,284	30,634	347,444	340,094
Agriculture and Forestry	農業、林業	2,593	(222)	(56)	2,815	2,649
Fishery	漁業	4,507	(476)	(721)	4,983	5,228
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	1,315	(3)	(80)	1,318	1,395
Construction companies	建設業	135,223	(3,189)	(3,760)	138,412	138,983
Utilities	電気・ガス・熱供給・水道業	72,501	604	(1,799)	71,897	74,300
Information and communications	情報通信業	41,378	404	1,369	40,974	40,009
Transport and postal activities	運輸業、郵便業	77,249	13,730	13,234	63,519	64,015
Wholesale and retail	卸売業、小売業	335,755	(701)	(2,924)	336,456	338,679
Financial institutions	金融業、保険業	285,259	7,514	14,657	277,745	270,602
Real estate and goods rental and leasing	不動産業、物品賃貸業	550,192	19,857	32,900	530,335	517,292
Services,N.E.C.	その他サービス業	267,706	13,457	22,571	254,249	245,135
Municipalities	地方公共団体	666,078	16,337	(36,702)	649,741	702,780
Other	その他	772,412	(13,446)	(13,799)	785,858	786,211

D. Risk-monitored Loans by Industry

【Non-consolidated】

(Millions of Yen)

	(Japanese)	As of SEP.30, 2011			MAR.31, 2011	SEP.30, 2010
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Domestic offices (Excluding Japan offshore banking accounts)	国内店分 (除く特別国際 金融取引勘定分)	163,687	51,252	57,912	112,435	105,775
Manufacturing	製造業	36,751	21,103	23,047	15,648	13,704
Agriculture and Forestry	農業、林業	271	149	135	122	136
Fishery	漁業	2,139	1,364	1,441	775	698
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	78	40	38	38	40
Construction companies	建設業	14,581	20	(528)	14,561	15,109
Utilities	電気・ガス・熱供給・水道業	353	353	353	—	—
Information and communications	情報通信業	464	263	93	201	371
Transport and postal activities	運輸業、郵便業	2,492	215	338	2,277	2,154
Wholesale and retail	卸売業、小売業	29,174	13,185	12,573	15,989	16,601
Financial institutions	金融業、保険業	50	50	(950)	0	1,000
Real estate and goods rental and leasing	不動産業、物品賃貸業	30,396	2,481	5,551	27,915	24,845
Services,N.E.C.	その他サービス業	27,215	3,055	6,656	24,160	20,559
Municipalities	地方公共団体	—	—	—	—	—
Other	その他	19,718	8,974	9,165	10,744	10,553

E. Loans to Consumers

【Non-consolidated】

(Millions of Yen)

	(Japanese)	As of SEP.30, 2011			MAR.31, 2011 (B)	SEP.30, 2010 (C)
		(A)	(A)-(B)	(A)-(C)		
Consumer loans	消費者ローン残高	751,142	(8,298)	(7,428)	759,440	758,570
Housing loans	うち住宅ローン残高	704,119	(3,919)	(1,065)	708,038	705,184
Other consumer loans	うちその他ローン残高	47,023	(4,378)	(6,362)	51,401	53,385

F. Loans to Small & Medium-sized Companies and to Consumers

【Non-consolidated】

(%)

	(Japanese)	As of SEP.30, 2011			MAR.31, 2011 (B)	SEP.30, 2010 (C)
		(A)	(A)-(B)	(A)-(C)		
Percentage of total loans	中小企業等貸出比率	54.51	(1.18)	(0.35)	55.69	54.86

3. Condition of Securities Portfolio

A. Appraisal Standard for Investment Securities

Available-for-sale securities	売買目的 有価証券	Market value method (unrealized gains/losses are recorded in profit and loss)	時価法(評価差額を 損益処理)
Held-to-maturity securities	満期保有目的 有価証券	Depreciation cost method	償却原価法
Other investment securities	その他有価証券	Market value method (unrealized gains/losses are included in stockholders' equity)	時価法(評価差額を 全部純資産直入)
Subsidiary and affiliate stocks	子会社株式及び 関連会社株式	Cost method	原価法

(Ref.) Securities in money held in trust

Money held in trust for investing	運用目的の 金銭の信託	Market value method (unrealized gains/losses are recorded in profit and loss)	時価法(評価差額を 損益処理)
Other money held in trust	その他の 金銭の信託	Market value method (unrealized gains/losses are included in stockholders' equity)	時価法(評価差額を 全部純資産直入)

B. Unrealized Gains or Losses of Investment Securities

【Consolidated】

(Millions of Yen)

		As of SEP.30, 2011				As of MAR.31, 2011		
		Unrealized gains (losses)				Unrealized gains (losses)		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Held-to-maturity	満期保有目的	95	13	97	1	82	96	14
Other investment	その他有価証券	18,763	(16,417)	56,292	37,529	35,180	63,264	28,084
	Stocks	株式	(11,618)	18,592	6,615	23,594	28,300	4,705
	Bonds	債券	3,257	36,779	1,963	31,559	33,417	1,858
	Other	その他	(28,029)	920	28,950	(19,973)	1,547	21,520
Total	合計	18,858	(16,405)	56,390	37,531	35,263	63,361	28,098
	Stocks	株式	(11,618)	18,592	6,615	23,594	28,300	4,705
	Bonds	債券	3,269	36,877	1,965	31,642	33,514	1,872
	Other	その他	(28,029)	920	28,950	(19,973)	1,547	21,520

Note: 1. Since "Other investment" is valued using the market value method, the difference between the carrying amount in the Interim Consolidated Balance Sheets and the acquisition cost is recorded in the above table.

2. Valuation of "Other investment" is based on the market value at the end of the interim period. For government bonds with variable interest of which the market value does not represent the fair value in accordance with the Bank's criteria, such bonds are valued at an amount calculated based on reasonable estimation.

【Non-consolidated】

(Millions of Yen)

		As of SEP.30, 2011				As of MAR.31, 2011		
		Unrealized gains (losses)				Unrealized gains (losses)		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Held-to-maturity	満期保有目的	—	—	—	—	—	—	—
Other investment	その他有価証券	18,648	(16,419)	56,178	37,529	35,067	63,149	28,082
	Stocks	株式	(11,619)	18,478	6,615	23,481	28,185	4,703
	Bonds	債券	3,257	36,779	1,963	31,559	33,417	1,858
	Other	その他	(28,029)	920	28,950	(19,973)	1,547	21,520
Total	合計	18,648	(16,419)	56,178	37,529	35,067	63,149	28,082
	Stocks	株式	(11,619)	18,478	6,615	23,481	28,185	4,703
	Bonds	債券	3,257	36,779	1,963	31,559	33,417	1,858
	Other	その他	(28,029)	920	28,950	(19,973)	1,547	21,520

Note: 1. Since "Other investment" is valued using the market value method, the difference between the carrying amount in the Interim Non-consolidated Balance Sheets and the acquisition cost is recorded in the above table.

2. Valuation of "Other investment" is based on the market value at the end of the interim period. For government bonds with variable interest of which the market value does not represent the fair value in accordance with the Bank's criteria, such bonds are valued at an amount calculated based on reasonable estimation.