

**Interim Financial Information  
for Fiscal Year 2015**

(Ended September 30, 2015)

**(Summary)**

**THE 77 BANK, LTD.**

**INTERIM FINANCIAL INFORMATION**  
**FOR FISCAL YEAR 2015**  
(ENDED SEPTEMBER 30, 2015)  
(Summary)

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# I . Interim Consolidated Information

## 1. Interim Consolidated Balance Sheets

(Millions of Yen)

Item	科目 (Japanese)	As of MAR.31, 2015	As of SEP.30, 2015
Assets:	(資産の部)		
Cash and due from banks	現金預け金	514,617	366,837
Call loans and bills bought	コールローン及び買入手形	20,636	10,639
Debt purchased	買入金銭債権	4,561	4,654
Trading account securities	商品有価証券	11,397	12,972
Money held in trust	金銭の信託	84,093	78,559
Investment securities	有価証券	3,697,570	3,553,965
Loans and bills discounted	貸出金	4,219,621	4,307,973
Foreign exchange assets	外国為替	3,328	3,215
Lease receivables and investment assets	リース債権及びリース投資資産	15,879	16,020
Other assets	その他資産	23,034	23,411
Tangible fixed assets	有形固定資産	37,407	36,234
Intangible fixed assets	無形固定資産	325	314
Deferred tax assets	繰延税金資産	2,292	2,081
Customers' liabilities for acceptances and guarantees	支払承諾見返	37,650	38,594
Reserve for possible loan losses	貸倒引当金	(83,954)	(78,411)
Total assets	資産の部合計	8,588,463	8,377,062

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

Item	科目 (Japanese)	As of MAR.31, 2015	As of SEP.30, 2015
Liabilities:	(負債の部)		
Deposits	預金	7,189,909	7,082,513
Negotiable certificates of deposit	譲渡性預金	659,390	552,140
Call money and bills sold	コールマネー及び売渡手形	67,054	106,044
Payables under securities lending transactions	債券貸借取引受入担保金	39,264	45,838
Borrowed money	借入金	24,871	5,136
Foreign exchange liabilities	外国為替	296	57
Other liabilities	その他負債	32,211	32,951
Liability for bonus for directors and corporate auditors	役員賞与引当金	41	-
Net defined benefit liability	退職給付に係る負債	27,703	26,520
Liability for directors' and corporate auditors' retirement benefits	役員退職慰労引当金	45	40
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	339	371
Reserve for contingent losses	偶発損失引当金	934	837
Reserve for disaster losses	災害損失引当金	7	7
Deferred tax liabilities	繰延税金負債	36,714	27,538
Acceptances and guarantees	支払承諾	37,650	38,594
Total liabilities	負債の部合計	8,116,434	7,918,592
Net assets:	(純資産の部)		
Common stock	資本金	24,658	24,658
Capital surplus	資本剰余金	7,835	7,835
Retained earnings	利益剰余金	292,420	301,571
Treasury stock	自己株式	(4,393)	(4,390)
Total stockholders' equity	株主資本合計	320,520	329,674
Unrealized gains on available-for-sale securities	その他有価証券 評価差額金	139,396	116,491
Deferred gain (loss) on derivatives under hedge accounting	繰延ヘッジ損益	(415)	(1,198)
Remeasurements of defined benefit plans	退職給付に係る調整累 計額	(1,637)	(1,356)
Total accumulated other comprehensive income	その他の包括利益累計 額合計	137,343	113,936
Subscription rights to shares	新株予約権	593	650
Non-controlling interests	非支配株主持分	13,571	14,209
Total net assets	純資産の部合計	472,029	458,470
Total liabilities and net assets	負債及び純資産の部合計	8,588,463	8,377,062

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, 2014	For the six months ended SEP.30, 2015
Ordinary income	経常収益	56,885	58,905
Interest income	資金運用収益	37,213	38,017
[Interest on loans and discounts]	[うち貸出金利息]	[ 22,855 ]	[ 22,199 ]
[Interest and dividends on trading account and investment securities]	[うち有価証券利息配当金]	[ 14,217 ]	[ 15,672 ]
Fees and commissions	役務取引等収益	8,606	8,565
Other operating income	その他業務収益	5,620	5,458
Other income	その他経常収益	5,445	6,864
Ordinary expenses	経常費用	39,616	40,250
Interest expenses	資金調達費用	1,751	2,147
[Interest on deposits]	[うち預金利息]	[ 1,164 ]	[ 1,254 ]
Fees and commissions	役務取引等費用	2,679	2,829
Other operating expenses	その他業務費用	4,256	5,357
General and administrative expenses	営業経費	30,380	28,549
Other expenses	その他経常費用	548	1,367
Ordinary profits	経常利益	17,268	18,655
Extraordinary income	特別利益	-	-
Extraordinary loss	特別損失	58	378
Impairment loss	減損損失	58	378
Income before income taxes and minority interests	税金等調整前中間純利益	17,210	18,276
Income taxes - current	法人税、住民税及び事業 税	4,145	4,779
Income taxes - deferred	法人税等調整額	2,512	2,015
Total Income taxes	法人税等合計	6,657	6,794
Net income	中間純利益	10,552	11,481
Net income attributable to non-controlling interests	非支配株主に帰属する 中間純利益	606	646
Net income attributable to owners of the parent	親会社株主に帰属する 中間純利益	9,946	10,834

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, 2014	For the six months ended SEP.30, 2015
Net income	中間純利益	10,552	11,481
Other comprehensive income	その他の包括利益	19,777	(23,407)
Unrealized gain on available-for-sale securities	その他有価証券評価差額金	19,535	(22,904)
Deferred gains or losses on hedges	繰延ヘッジ損益	(93)	(782)
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	335	280
Comprehensive income	中間包括利益	30,329	(11,925)
Comprehensive income attributable to owners of the parent	親会社株主に係る中間包括利益	29,709	(12,572)
Comprehensive income attributable to non-controlling interests	非支配株主に係る中間包括利益	620	646

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

### 3. Interim Consolidated Statements of Changes in Net Assets

For the six months ended Sep.30,2014 (from April 1, 2014 to September 30, 2014)

(Millions of Yen)

Item	(Japanese)	Stockholders' equity				
		Common stock	Capital surplus	Retained earnings	Treasury stock	Total stockholders' equity
		株主資本				
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at the start of current period	当期首残高	24,658	7,835	279,808	(4,450)	307,851
Cumulative effects of changes in accounting policies	会計方針の変更による累積的影響額			(1,426)		(1,426)
Balance at beginning of current period after changes in accounting policies	会計方針の変更を反映した当期首残高	24,658	7,835	278,382	(4,450)	306,425
Changes of items during the period	当中間期変動額					
Dividends from surplus	剰余金の配当			(1,496)		(1,496)
Net income attributable to owners	親会社株主に帰属する中間純利益			9,946		9,946
Purchase of treasury stock	自己株式の取得				(8)	(8)
Disposal of treasury stock	自己株式の処分			(18)	75	57
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)					
Total changes of items during the period	当中間期変動額合計	-	-	8,432	67	8,499
Balance at the end of current period	当中間期末残高	24,658	7,835	286,814	(4,383)	314,924

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

(Millions of Yen)

Item	(Japanese)	Accumulated other comprehensive income				Subscription rights to shares	Non-controlling interests	Total net assets
		Unrealized gain on available-for-sale securities	Deferred gain (loss) on derivatives under hedge accounting	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
		その他の包括利益累計額						
		その他有価証券評価差額金	繰延ヘッジ損益	退職給付に係る調整累計額	その他の包括利益累計額合計	新株予約権	非支配株主持分	純資産合計
Balance at the start of current period	当期首残高	80,409	(248)	(3,749)	76,412	521	12,226	397,011
Cumulative effects of changes in accounting policies	会計方針の変更による累積的影響額							(1,426)
Balance at beginning of current period after changes in accounting policies	会計方針の変更を反映した当期首残高	80,409	(248)	(3,749)	76,412	521	12,226	395,585
Changes of items during the period	当中間期変動額							
Dividends from surplus	剰余金の配当							(1,496)
Net income attributable to owners	親会社株主に帰属する中間純利益							9,946
Purchase of treasury stock	自己株式の取得							(8)
Disposal of treasury stock	自己株式の処分							57
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)	19,521	(93)	335	19,762	7	611	20,382
Total changes of items during the period	当中間期変動額合計	19,521	(93)	335	19,762	7	611	28,881
Balance at the end of current period	当中間期末残高	99,930	(341)	(3,414)	96,174	528	12,838	424,466

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

For the six months ended Sep.30,2015 (from April 1, 2015 to September 30, 2015)

(Millions of Yen)

Item	(Japanese)	Stockholders' equity				
		Common stock	Capital surplus	Retained earnings	Treasury stock	Total stockholders' equity
		株主資本				
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at the start of current period	当期首残高	24,658	7,835	292,420	(4,393)	320,520
Cumulative effects of changes in accounting policies	会計方針の変更による累積的影響額			-		-
Balance at beginning of current period after changes in accounting policies	会計方針の変更を反映した当期首残高	24,658	7,835	292,420	(4,393)	320,520
Changes of items during the period	当中間期変動額					
Dividends from surplus	剰余金の配当			(1,684)		(1,684)
Net income attributable to owners	親会社株主に帰属する中間純利益			10,834		10,834
Purchase of treasury stock	自己株式の取得				(8)	(8)
Disposal of treasury stock	自己株式の処分			(0)	11	11
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)					
Total changes of items during the period	当中間期変動額合計	-	-	9,150	2	9,153
Balance at the end of current period	当中間期末残高	24,658	7,835	301,571	(4,390)	329,674

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

(Millions of Yen)

Item	(Japanese)	Accumulated other comprehensive income				Subscription rights to shares	Non-controlling interests	Total net assets
		Unrealized gain on available-for-sale securities	Deferred gain (loss) on derivatives under hedge accounting	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
		その他の包括利益累計額						
		その他有価証券評価差額金	繰延ヘッジ損益	退職給付に係る調整累計額	その他の包括利益累計額合計	新株予約権	非支配株主持分	純資産合計
Balance at the start of current period	当期首残高	139,396	(415)	(1,637)	137,343	593	13,571	472,029
Cumulative effects of changes in accounting policies	会計方針の変更による累積的影響額							-
Balance at beginning of current period after changes in accounting policies	会計方針の変更を反映した当期首残高	139,396	(415)	(1,637)	137,343	593	13,571	472,029
Changes of items during the period	当中間期変動額							
Dividends from surplus	剰余金の配当							(1,684)
Net income attributable to owners	親会社株主に帰属する中間純利益							10,834
Purchase of treasury stock	自己株式の取得							(8)
Disposal of treasury stock	自己株式の処分							11
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)	(22,905)	(782)	280	(23,407)	56	638	(22,712)
Total changes of items during the period	当中間期変動額合計	(22,905)	(782)	280	(23,407)	56	638	(13,559)
Balance at the end of current period	当中間期末残高	116,491	(1,198)	(1,356)	113,936	650	14,209	458,470

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



#### 4. Interim Consolidated Statements of Cash Flows

(Millions of Yen)

		For the six months ended Sep.30,2014	For the six months ended Sep.30,2015
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	17,210	18,276
Depreciation and amortization	減価償却費	2,013	2,096
Impairment loss	減損損失	58	378
Change in reserve for possible loan losses	貸倒引当金の増減	(4,679)	(5,543)
Change in reserve for contingent losses	偶発損失引当金の増減	(49)	(96)
Change in liability for bonus for directors and corporate auditors	役員賞与引当金の増減額	(40)	(41)
Change in net defined benefit liability	退職給付に係る負債の増減額	(303)	(771)
Change in liability for directors' and corporate auditors' retirement benefits	役員退職慰労引当金の増減額	(1)	(5)
Change in reserve for reimbursement of deposits	睡眠預金払戻損失引当金の増減	4	32
Interest income	資金運用収益	(37,213)	38,017
Interest expense	資金調達費用	1,751	2,147
Investment securities losses (gains) - net	有価証券関係損益	(376)	791
Gains on money held in trust - net	金銭の信託の運用損益	(1,741)	(351)
Foreign exchange gains (losses) -net	為替差損益	(13,784)	881
Gains on disposals of fixed assets	固定資産処分損益	139	18
Net change in loans and bills discounted	貸出金の純増減	(53,800)	(88,351)
Net change in deposits	預金の純増減	(269,270)	(107,395)
Net change in negotiable certificates of deposit	譲渡性預金の純増減	(115,950)	(107,250)
Net change in borrowed money	借入金（劣後特約付借入金を除く）の純増減	13	265
Net change in due from banks	預け金（日銀預け金を除く）の純増減	377	74
Net change in call loans and others	コールローン等の純増減	99,331	9,904
Net change in call money and others	コールマネー等の純増減	22,763	38,989
Net change in payable under securities lending transactions	債券貸借取引受入担保金の純増減	(9,108)	6,574
Net change in trading account securities	商品有価証券の純増減	4,534	(1,574)
Net change in foreign exchange assets	外国為替（資産）の純増減	1,788	112
Net change in foreign exchange liabilities	外国為替（負債）の純増減	44	(238)
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	462	(140)
Interest received	資金運用による収入	41,242	41,805
Interest paid	資金調達による支出	(1,808)	(2,116)
Other - net	その他	5,982	(3,156)
Sub total	小計	(310,410)	(232,702)
Income taxes paid	法人税等の支払額	(6,421)	(1,731)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	(316,832)	(234,433)

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

(Millions of Yen)

		For the six months ended Sep.30,2014	For the six months ended Sep.30,2015
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	(284,402)	(378,472)
Proceeds from sales of investment securities	有価証券の売却による収入	75,016	66,140
Proceeds from maturity of investment securities	有価証券の償還による収入	238,644	422,052
Increase in money held in trust	金銭の信託の増加による支出	(12,500)	-
Purchases of tangible fixed assets	有形固定資産の取得による支出	(2,801)	(1,294)
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	22	15
Purchases of intangible fixed assets	無形固定資産の取得による支出	(1)	-
Payments for asset retirement obligations	資産除去債務の履行による支出	(8)	(11)
Net cash (used in) provided by investing activities	投資活動によるキャッシュ・フロー	13,969	108,428
III. Financing activities:	財務活動によるキャッシュ・フロー		
Repayment of subordinated loans	劣後特約付借入金の返済による支出	-	(20,000)
Purchases of treasury stock	自己株式の取得による支出	(8)	(8)
Proceeds from sales of treasury stock	自己株式の売却による収入	0	0
Dividends paid	配当金の支払額	(1,494)	(1,682)
Dividends paid for non-controlling interests	非支配株主への配当金の支払額	(8)	(8)
Net cash used in financing activities	財務活動によるキャッシュ・フロー	(1,511)	(21,699)
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	17	(0)
V. Net increase(decrease)in cash and cash equivalents	現金及び現金同等物の増減額	(304,356)	(147,704)
VI. Cash and cash equivalents, beginning of term	現金及び現金同等物の期首残高	504,523	512,082
VII. Cash and cash equivalents, end of term	現金及び現金同等物の中間期末残高	200,166	364,377

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

## **5. Segment Information**

The 77 Bank Group is mainly focused on banking operations and is also engaged in the leasing business and the provision of other financial services. The reportable segments of the Group are subject to periodical review by the Bank's management team to assess performance and allocate management resources based on available financial information related to each segment. The Group's only reportable segment is Banking Operations. The Other Operations segment is immaterial and has been omitted.

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

(Millions of Yen)

Item	科目 (Japanese)	As of MAR.31, 2015	As of SEP.30, 2015
Assets:	(資産の部)		
Cash and due from banks	現金預け金	514,606	366,825
Call loans	コールローン	20,636	10,639
Debt purchased	買入金銭債権	4,561	4,654
Trading account securities	商品有価証券	11,397	12,972
Money held in trust	金銭の信託	84,093	78,559
Investment securities	有価証券	3,683,636	3,541,831
Loans and bills discounted	貸出金	4,227,655	4,315,041
Foreign exchange assets	外国為替	3,328	3,215
Other assets	その他資産	10,920	11,648
Tangible fixed assets	有形固定資産	36,973	35,791
Intangible fixed assets	無形固定資産	301	294
Customers' liabilities for acceptances and guarantees	支払承諾見返	37,650	38,594
Reserve for possible loan losses	貸倒引当金	(76,044)	(70,778)
Total assets	資産の部合計	8,559,715	8,349,290

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

Item	科目 (Japanese)	As of MAR.31, 2015	As of SEP.30, 2015
Liabilities:	(負債の部)		
Deposits	預金	7,195,348	7,088,451
Negotiable certificates of deposit	譲渡性預金	659,590	553,840
Call money	コールマネー	67,054	106,044
Payables under securities lending transactions	債券貸借取引受入担保金	39,264	45,838
Borrowed money	借入金	20,474	502
Foreign exchange liabilities	外国為替	296	57
Other liabilities	その他負債	18,490	19,133
Income tax payable	未払法人税等	705	3,120
Lease obligations	リース債務	480	362
asset retirement obligations	資産除去債務	626	635
Other	その他の負債	16,678	15,015
Liability for bonus for directors and corporate auditors	役員賞与引当金	25	-
Liability for employees' retirement benefits	退職給付引当金	24,865	24,091
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	339	371
Reserve for contingent losses	偶発損失引当金	934	837
Reserve for disaster losses	災害損失引当金	7	7
Deferred tax liabilities	繰延税金負債	37,504	28,201
Acceptances and guarantees	支払承諾	37,650	38,594
Total liabilities	負債の部合計	8,101,845	7,905,971
Net assets:	(純資産の部)		
Common stock	資本金	24,658	24,658
Capital surplus	資本剰余金	7,835	7,835
Legal capital surplus	資本準備金	7,835	7,835
Retained earnings	利益剰余金	290,249	299,325
Legal retained earnings	利益準備金	24,658	24,658
Other retained earnings	その他利益剰余金	265,590	274,666
Reserve for advanced depreciation of noncurrent assets	固定資産圧縮積立金	727	716
General reserve	別途積立金	246,305	259,805
Retained earnings brought forward	繰越利益剰余金	18,557	14,145
Treasury stock	自己株式	(4,419)	(4,416)
Total stockholders' equity	株主資本合計	318,323	327,402
Unrealized gains on available-for-sale securities	その他有価証券 評価差額金	139,368	116,463
Deferred gain (loss) on derivatives under hedge accounting	繰延ヘッジ損益	(415)	(1,198)
Total valuation and translation adjustments	評価・換算差額等合計	138,953	115,265
Subscription rights to shares	新株予約権	593	650
Total net assets	純資産の部合計	457,870	443,318
Total liabilities, and net assets	負債及び純資産の部合計	8,559,715	8,349,290

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, 2014	For the six months ended SEP.30, 2015
Ordinary income	経常収益	51,425	53,329
Interest income	資金運用収益	37,134	37,946
[Interest on loans and discounts]	[うち貸出金利息]	[ 22,800 ]	[ 22,146 ]
[Interest and dividends on trading account and investment securities]	[うち有価証券利息配当金]	[ 14,193 ]	[ 15,653 ]
Fees and commissions	役務取引等収益	8,101	8,050
Other operating income	その他業務収益	503	536
Other income	その他経常収益	5,685	6,796
Ordinary expenses	経常費用	35,240	36,025
Interest expenses	資金調達費用	1,744	2,136
[Interest on deposits]	[うち預金利息]	[ 1,165 ]	[ 1,255 ]
Fees and commissions	役務取引等費用	2,932	3,090
Other operating expenses	その他業務費用	508	1,757
General and administrative expenses	営業経費	29,537	27,678
Other expenses	その他経常費用	516	1,362
Ordinary profits	経常利益	16,185	17,304
Extraordinary income	特別利益	-	-
Extraordinary loss	特別損失	58	378
Income before income taxes	税引前中間純利益	16,126	16,925
Income taxes - current	法人税、住民税及び事業税	3,832	4,356
Income taxes - deferred	法人税等調整額	2,437	1,808
Total income taxes	法人税等合計	6,269	6,164
Net income	中間純利益	9,857	10,760

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

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

For the six months ended Sep.30,2014 (from April 1, 2014 to September 30, 2014)

(Millions of Yen)

Item	(Japanese)	Stockholders' equity							
		Common stock	Capital surplus		Legal retained earnings	Retained earnings			Total retained earnings
			Legal capital surplus	Total capital surplus		Other retained earnings			
						Reserve for advanced depreciation of noncurrent assets	General reserve	Retained earnings brought forward	
株主資本									
資本金	資本剰余金		利益剰余金					利益剰余金合計	
	資本準備金	資本剰余金合計	利益準備金	その他利益剰余金					
				固定資産圧縮積立金	別途積立金	繰越利益剰余金			
Balance at the start of current period	当期首残高	24,658	7,835	7,835	24,658	716	236,305	16,130	277,810
Cumulative effects of changes in accounting policies	会計方針の変更による累積的影響額							(1,426)	(1,426)
Balance at beginning of current period after changes in accounting policies	会計方針の変更を反映した当期首残高	24,658	7,835	7,835	24,658	716	236,305	14,704	276,384
Changes of items during the period	当中間期変動額								
Dividends from surplus	剰余金の配当							(1,496)	(1,496)
Reversal of reserve for advanced depreciation of	固定資産圧縮積立金の取崩					(11)		11	-
Provision of general reserve	別途積立金の積立						10,000	(10,000)	-
Interim net income	中間純利益							9,857	9,857
Purchase of treasury stock	自己株式の取得								
Disposal of treasury stock	自己株式の処分							(18)	(18)
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)								
Total changes of items during the period	当中間期変動額合計	-	-	-	-	(11)	10,000	(1,645)	8,342
Balance at the end of current period	当中間期末残高	24,658	7,835	7,835	24,658	704	246,305	13,058	284,726

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

(Millions of Yen)

Item	(Japanese)	Stockholders' equity		Valuation and translation adjustments			Subscription rights to shares	Total net assets	
		Treasury stock	Total stockholders' equity	Unrealized gain on available-for-sale securities	Deferred gain on derivatives under hedge accounting	Total valuation and translation adjustments			
		株主資本	株主資本合計	評価・換算差額等	自己株式	株主資本合計	その他有価証券評価差額金	繰延ヘッジ損益	評価・換算差額等合計
Balance at the start of current period	当期首残高	(4,476)	305,827	80,390	(248)	80,142	521	386,490	
Cumulative effects of changes in accounting policies	会計方針の変更による累積的影響額		(1,426)					(1,426)	
Balance at beginning of current period after changes in accounting policies	会計方針の変更を反映した当期首残高	(4,476)	304,401	80,390	(248)	80,142	521	385,064	
Changes of items during the period	当中間期変動額								
Dividends from surplus	剰余金の配当		(1,496)					(1,496)	
Reversal of reserve for advanced depreciation of noncurrent assets	固定資産圧縮積立金の取崩		-					-	
Provision of general reserve	別途積立金の積立		-					-	
Interim net income	中間純利益		9,857					9,857	
Purchase of treasury stock	自己株式の取得	(8)	(8)					(8)	
Disposal of treasury stock	自己株式の処分	75	57					57	
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)			19,519	(93)	19,425	7	19,433	
Total changes of items during the period	当中間期変動額合計	67	8,409	19,519	(93)	19,425	7	27,843	
Balance at the end of current period	当中間期末残高	(4,409)	312,811	99,909	(341)	99,567	528	412,907	

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



For the six months ended Sep.30,2015 (from April 1, 2015 to September 30, 2015)

(Millions of Yen)

Item	(Japanese)	Stockholders' equity							
		Common stock	Capital surplus		Legal retained earnings	Retained earnings			Total retained earnings
			Legal capital surplus	Total capital surplus		Other retained earnings			
						Reserve for advanced depreciation of noncurrent assets	General reserve	Retained earnings brought forward	
株主資本									
資本金	資本剰余金		利益剰余金					利益剰余金合計	
	資本準備金	資本剰余金合計	利益準備金	その他利益剰余金					
				固定資産圧縮積立金	別途積立金	繰越利益剰余金			
Balance at the start of current period	当期首残高	24,658	7,835	7,835	24,658	727	246,305	18,557	290,249
Cumulative effects of changes in accounting policies	会計方針の変更による累積的影響額								-
Balance at beginning of current period after changes in accounting policies	会計方針の変更を反映した当期首残高	24,658	7,835	7,835	24,658	727	246,305	18,557	290,249
Changes of items during the period	当中間期変動額								
Dividends from surplus	剰余金の配当							(1,684)	(1,684)
Reversal of reserve for advanced depreciation of	固定資産圧縮積立金の取崩					(11)		11	-
Provision of general reserve	別途積立金の積立						13,500	(13,500)	-
Interim net income	中間純利益							10,760	10,760
Purchase of treasury stock	自己株式の取得								
Disposal of treasury stock	自己株式の処分							(0)	(0)
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)								
Total changes of items during the period	当中間期変動額合計	-	-	-	-	(11)	13,500	(4,412)	9,076
Balance at the end of current period	当中間期末残高	24,658	7,835	7,835	24,658	716	259,805	14,145	299,325

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

(Millions of Yen)

Item	(Japanese)	Stockholders' equity		Valuation and translation adjustments			Subscription rights to shares	Total net assets	
		Treasury stock	Total stockholders' equity	Unrealized gain on available-for-sale securities	Deferred gain on derivatives under hedge accounting	Total valuation and translation adjustments			
		株主資本	株主資本合計	評価・換算差額等	自己株式	株主資本合計	その他有価証券評価差額金	繰延ヘッジ損益	評価・換算差額等合計
Balance at the start of current period	当期首残高	(4,419)	318,323	139,368	(415)	138,953	593	457,870	
Cumulative effects of changes in accounting policies	会計方針の変更による累積的影響額	-	-	-	-	-	-	-	
Balance at beginning of current period after changes in accounting policies	会計方針の変更を反映した当期首残高	(4,419)	318,323	139,368	(415)	138,953	593	457,870	
Changes of items during the period	当中間期変動額								
Dividends from surplus	剰余金の配当		(1,684)					(1,684)	
Reversal of reserve for advanced depreciation of noncurrent assets	固定資産圧縮積立金の取崩		-					-	
Provision of general reserve	別途積立金の積立		-					-	
Interim net income	中間純利益		10,760					10,760	
Purchase of treasury stock	自己株式の取得	(8)	(8)					(8)	
Disposal of treasury stock	自己株式の処分	11	11					11	
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)			(22,904)	(782)	(23,687)	56	(23,631)	
Total changes of items during the period	当中間期変動額合計	2	9,079	(22,904)	(782)	(23,687)	56	(14,551)	
Balance at the end of current period	当中間期末残高	(4,416)	327,402	116,463	(1,198)	115,265	650	443,318	

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.30,2015		For the six months ended Sep.30,2014 (B)	For FY 2014 ended Mar.31,2015
		(A)	(A)-(B)		
(1) Fund management yield (A)	資金運用利回	0.94	0.00	0.94	0.93
Loans and bills discounted interest rate	貸出金利回	1.04	(0.09)	1.13	1.11
Securities interest rate	有価証券利回	0.88	0.11	0.77	0.78
(2) Funding cost (B)	資金調達原価	0.75	(0.05)	0.80	0.80
Deposits and certificates of deposit interest rate	預金等利回	0.03	0.00	0.03	0.03
(3) Net interest margin (A)-(B)	総資金利鞘	0.19	0.05	0.14	0.13

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

(%)

	(Japanese)	For the six months ended Sep.30,2015		For the six months ended Sep.30,2014 (B)	For FY 2014 ended Mar.31,2015
		(A)	(A)-(B)		
(1) Fund management yield (A)	資金運用利回	0.92	0.00	0.92	0.91
Loans and bills discounted interest rate	貸出金利回	1.04	(0.10)	1.14	1.12
Securities interest rate	有価証券利回	0.87	0.12	0.75	0.75
(2) Funding cost (B)	資金調達原価	0.74	(0.05)	0.79	0.79
Deposits and certificates of deposit interest rate	預金等利回	0.03	0.00	0.03	0.03
(3) Net interest margin (A)-(B)	総資金利鞘	0.18	0.05	0.13	0.12

##### B. Gains or Losses of Securities

【Non-consolidated】

(Millions of Yen)

	(Japanese)	For the six months ended Sep.30,2015		For the six months ended Sep.30,2014 (B)	For FY 2014 ended Mar.31,2015
		(A)	(A)-(B)		
Gains (losses) on bonds	国債等債券損益	(926)	(950)	24	(240)
Gains on sales	売却益	452	(18)	470	1,305
Gains on maturity	償還益	-	-	-	156
Losses on sales	売却損	181	(179)	360	587
Losses on maturity	償還損	138	53	85	478
Write-off	償却	1,059	1,059	-	635
Gains (losses) on stocks	株式等関係損益	135	(217)	352	1,002
Gains on sales	売却益	606	173	433	1,082
Losses on sales	売却損	0	(69)	69	69
Write-off	償却	470	460	10	10

### C. Capital Adequacy Ratio

【Consolidated】 (Domestic Standard)

(Millions of Yen)

	(Japanese)	As of SEP.30, 2015		MAR.31, 2015
		(A)	(A)-(B)	(B)
(1) Capital adequacy ratio	自己資本比率	11.82%	(0.69%)	12.51%
(2) Basic items related to core capital	コア資本に係る基礎項目	379,180	(8,826)	388,006
Debt funding instruments and others	うち劣後ローン残高	-	(20,000)	20,000
(3) Adjustments related to core capital	コア資本に係る調整項目	44	(2)	46
(4) Total capital (2)-(3)	自己資本	379,135	(8,825)	387,960
(5) Risk-adjusted assets	リスクアセット	3,206,438	106,512	3,099,926

【Non-consolidated】 (Domestic Standard)

(Millions of Yen)

	(Japanese)	As of SEP.30, 2015		MAR.31, 2015
		(A)	(A)-(B)	(B)
(1) Capital adequacy ratio	自己資本比率	11.35%	(0.84%)	12.19%
(2) Basic items related to core capital	コア資本に係る基礎項目	360,203	(13,633)	373,836
Debt funding instruments and others	うち劣後ローン残高	-	(20,000)	20,000
(3) Adjustments related to core capital	コア資本に係る調整項目	42	0	42
(4) Total capital (2)-(3)	自己資本	360,161	(13,633)	373,794
(5) Risk-adjusted assets	リスクアセット	3,172,657	106,719	3,065,938

## 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, 2015			MAR.31, 2015 (B)	SEP.30, 2014 (C)
		(A)	(A)-(B)	(A)-(C)		
Loans to borrowers under bankruptcy	破綻先債権額	1,418	199	(309)	1,219	1,727
Past due loans	延滞債権額	87,933	(2,105)	(5,391)	90,038	93,324
Accruing loans contractually past due three months or more	3カ月以上延滞債権額	364	(33)	(169)	397	533
Restructured loans	貸出条件緩和債権額	32,792	1,406	1,808	31,386	30,984
Total	合計	122,509	(533)	(4,060)	123,042	126,569
Loans and bills discounted	貸出金残高(未残)	4,315,041	87,386	254,189	4,227,655	4,060,852

= Percentage of total loans and bills discounted =

(%)

Loans to borrowers under bankruptcy	破綻先債権額	0.03	0.01	(0.01)	0.02	0.04
Past due loans	延滞債権額	2.03	(0.09)	(0.26)	2.12	2.29
Accruing loans contractually past due three months or more	3カ月以上延滞債権額	0.00	0.00	(0.01)	0.00	0.01
Restructured loans	貸出条件緩和債権額	0.75	0.01	(0.01)	0.74	0.76
Total	合計	2.83	(0.08)	(0.28)	2.91	3.11

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

(Million of Yen, %)

	(Japanese)	As of SEP.30, 2015			MAR.31, 2015 (B)	SEP.30, 2014 (C)
		(A)	(A)-(B)	(A)-(C)		
Amount of partly direct write-off	部分直接償却額	7,261	(1,349)	(4,184)	8,610	11,445
Total of risk-monitored loans	リスク管理債権額合計	115,248	817	125	114,431	115,123
Loans and bills discounted	貸出金残高(未残)	4,307,780	88,736	258,374	4,219,044	4,049,406
Percentage of total loans	貸出金残高比	2.67	(0.04)	(0.17)	2.71	2.84

【Consolidated】

(Millions of Yen)

	(Japanese)	As of SEP.30, 2015			MAR.31, 2015 (B)	SEP.30, 2014 (C)
		(A)	(A)-(B)	(A)-(C)		
Loans to borrowers under bankruptcy	破綻先債権額	1,542	206	(334)	1,336	1,876
Past due loans	延滞債権額	89,098	(2,148)	(5,329)	91,246	94,427
Accruing loans contractually past due three months or more	3カ月以上延滞債権額	364	(33)	(169)	397	533
Restructured loans	貸出条件緩和債権額	32,812	1,406	1,804	31,406	31,008
Total	合計	123,818	(569)	(4,028)	124,387	127,846
Loans and bills discounted	貸出金残高(未残)	4,307,973	88,352	255,963	4,219,621	4,052,010

= Percentage of total loans and bills discounted =

(%)

Loans to borrowers under bankruptcy	破綻先債権額	0.03	0.00	(0.01)	0.03	0.04
Past due loans	延滞債権額	2.06	(0.10)	(0.27)	2.16	2.33
Accruing loans contractually past due three months or more	3カ月以上延滞債権額	0.00	0.00	(0.01)	0.00	0.01
Restructured loans	貸出条件緩和債権額	0.76	0.02	0.00	0.74	0.76
Total	合計	2.87	(0.07)	(0.28)	2.94	3.15

## 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	Amounts are booked in general loan loss reserves based on the actual loan-loss ratio for the last two years
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	Amounts are booked in general loan loss reserves based on the actual loan-loss ratio for the last two years
	Claims on special-mentioned debtors under caution	要管理先債権	Amounts are booked in general loan loss reserves based on the actual loan-loss ratio for the last three years. In addition, for borrowers that exceed credit limits, amounts are booked in general loan loss reserves based on the discounted cash flow method.

#### b. Special Reserve

Classifications	(Japanese)	Write-off and Reserve Standard
Claims on debtors under possible bankruptcy	破綻懸念先債権	For loans not secured by collateral or guarantees, amounts are transferred to special loan loss reserves based on the actual loan-loss ratio for the last three years. In addition, for borrowers that exceed credit limits, amounts are transferred to special loan loss reserves based on the discounted cash flow method.
Claims on debtors under virtual bankruptcy	実質破綻先債権	All loans not secured by collateral or guarantees are transferred to the special loan loss reserve or written off.
Claims on debtors under legal bankruptcy	破綻先債権	

### (2) Conditions of Reserve for Possible Loan Losses

#### 【Non-consolidated】

(Millions of Yen)

	(Japanese)	As of SEP.30, 2015			MAR.31, 2015	SEP.30, 2014
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Reserve for possible Loan losses	貸倒引当金	70,778	(5,266)	(9,109)	76,044	79,887
General reserve	一般貸倒引当金	32,997	(5,799)	(6,270)	38,796	39,267
Special reserve	個別貸倒引当金	37,780	533	(2,840)	37,247	40,620
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, 2015			MAR.31, 2015	SEP.30, 2014
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Reserve for possible Loan losses	貸倒引当金	78,411	(5,543)	(9,637)	83,954	88,048
General reserve	一般貸倒引当金	37,543	(6,043)	(6,772)	43,586	44,315
Special reserve	個別貸倒引当金	40,867	500	(2,866)	40,367	43,733
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, 2015			MAR.31, 2015 (B)	SEP.30, 2014 (C)
		(A)	(A)-(B)	(A)-(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)	4,315,041	87,386	254,189	4,227,655	4,060,852
Manufacturing	製造業	512,786	30,523	52,728	482,263	460,058
Agriculture and Forestry	農業、林業	4,837	(301)	283	5,138	4,554
Fishery	漁業	4,681	(137)	(366)	4,818	5,047
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	1,222	181	216	1,041	1,006
Construction companies	建設業	134,102	(12,726)	3,492	146,828	130,610
Utilities	電気・ガス・熱供給・水道業	111,885	2,891	9,556	108,994	102,329
Information and communications	情報通信業	29,488	(5,764)	(3,199)	35,252	32,687
Transport and postal activities	運輸業、郵便業	102,072	8,606	16,227	93,466	85,845
Wholesale and retail	卸売業、小売業	414,845	(8,500)	8,041	423,345	406,804
Financial institutions	金融業、保険業	344,140	27,648	24,498	316,492	319,642
Real estate and goods rental and leasing	不動産業、物品賃貸業	711,459	26,552	78,807	684,907	632,652
Services,N.E.C.	その他サービス業	305,450	32,970	10,909	272,480	294,541
Municipalities	地方公共団体	724,685	(41,984)	(2,860)	766,669	727,545
Other	その他	913,381	27,423	55,855	885,958	857,526

### D. Risk-monitored Loans by Industry

【Non-consolidated】

(Millions of Yen)

	(Japanese)	As of SEP.30, 2015			MAR.31, 2015 (B)	SEP.30, 2014 (C)
		(A)	(A)-(B)	(A)-(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)	122,509	(533)	(4,060)	123,042	126,569
Manufacturing	製造業	30,830	52	334	30,778	30,496
Agriculture and Forestry	農業、林業	350	(58)	(233)	408	583
Fishery	漁業	1,367	(84)	(180)	1,451	1,547
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	-	-	-	-	-
Construction companies	建設業	7,877	(92)	(741)	7,969	8,618
Utilities	電気・ガス・熱供給・水道業	556	(5)	473	561	83
Information and communications	情報通信業	298	(10)	70	308	228
Transport and postal activities	運輸業、郵便業	2,056	(111)	183	2,167	1,873
Wholesale and retail	卸売業、小売業	27,126	(640)	425	27,766	26,701
Financial institutions	金融業、保険業	0	(3)	0	3	0
Real estate and goods rental and leasing	不動産業、物品賃貸業	17,860	(717)	(3,037)	18,577	20,897
Services,N.E.C.	その他サービス業	23,185	1,653	328	21,532	22,857
Municipalities	地方公共団体	-	-	-	-	-
Other	その他	11,000	(516)	(1,679)	11,516	12,679

E. Loans to Consumers

【Non-consolidated】

(Millions of Yen)

	(Japanese)	As of SEP.30, 2015			MAR.31, 2015 (B)	SEP.30, 2014 (C)
		(A)	(A)-(B)	(A)-(C)		
Consumer loans	消費者ローン残高	893,423	27,629	56,468	865,794	836,955
Housing loans	うち住宅ローン残高	855,601	28,163	57,689	827,438	797,912
Other consumer loans	うちその他ローン残高	37,822	(534)	(1,221)	38,356	39,043

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

【Non-consolidated】

(%)

	(Japanese)	As of SEP.30, 2015			MAR.31, 2015 (B)	SEP.30, 2014 (C)
		(A)	(A)-(B)	(A)-(C)		
Percentage of total loans	中小企業等貸出比率	55.00	0.65	0.61	54.35	54.39



### 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, 2015				As of MAR.31, 2015		
		Unrealized gains (losses)				Unrealized gains (losses)		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Held-to-maturity	満期保有目的	42	7	42	0	35	36	1
Other investment	その他有価証券	156,303	(27,763)	165,170	8,867	184,066	189,073	5,006
	Stocks	73,607	(7,192)	74,336	728	80,799	81,310	511
	Bonds	39,465	392	39,838	373	39,073	39,555	481
	Other	43,230	(20,964)	50,995	7,765	64,194	68,207	4,013
Total	合計	156,346	(27,756)	165,213	8,867	184,102	189,110	5,008
	Stocks	73,607	(7,192)	74,336	728	80,799	81,310	511
	Bonds	39,508	400	39,881	373	39,108	39,591	483
	Other	43,230	(20,964)	50,995	7,765	64,194	68,207	4,013

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.

##### 【Non-consolidated】

(Millions of Yen)

		As of SEP.30, 2015				As of MAR.31, 2015		
		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	155,856	(27,764)	164,724	8,867	183,620	188,626	5,006
	Stocks	73,161	(7,191)	73,889	728	80,352	80,864	511
	Bonds	39,465	392	39,838	373	39,073	39,555	481
	Other	43,230	(20,964)	50,995	7,765	64,194	68,207	4,013
Total	合計	155,856	(27,764)	164,724	8,867	183,620	188,626	5,006
	Stocks	73,161	(7,191)	73,889	728	80,352	80,864	511
	Bonds	39,465	392	39,838	373	39,073	39,555	481
	Other	43,230	(20,964)	50,995	7,765	64,194	68,207	4,013

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.