

**Interim Financial Information
for Fiscal Year 2017**

(Ended September 30, 2017)

(Summary)

THE 77 BANK, LTD.

INTERIM FINANCIAL INFORMATION
FOR FISCAL YEAR 2017
(ENDED SEPTEMBER 30, 2017)
(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, 2017	As of SEP.30, 2017
Assets:	(資産の部)		
Cash and due from banks	現金預け金	708,975	500,438
Call loans and bills bought	コールローン及び買入手形	557	20,575
Debt purchased	買入金銭債権	5,042	4,488
Trading account securities	商品有価証券	20,793	21,583
Money held in trust	金銭の信託	168,053	173,522
Investment securities	有価証券	3,241,844	3,225,665
Loans and bills discounted	貸出金	4,443,883	4,498,200
Foreign exchange assets	外国為替	4,748	5,441
Lease receivables and investment assets	リース債権及びリース 投資資産	15,217	15,278
Other assets	その他資産	43,312	48,745
Tangible fixed assets	有形固定資産	35,458	35,719
Intangible fixed assets	無形固定資産	301	354
Deferred tax assets	繰延税金資産	1,144	958
Customers' liabilities for acceptances and guarantees	支払承諾見返	30,448	27,227
Reserve for possible loan losses	貸倒引当金	(70,384)	(62,276)
Total assets	資産の部合計	8,649,396	8,515,922

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

Item	科目 (Japanese)	As of MAR.31, 2017	As of SEP.30, 2017
Liabilities:	(負債の部)		
Deposits	預金	7,354,420	7,271,501
Negotiable certificates of deposit	譲渡性預金	451,440	463,460
Call money and bills sold	コールマネー及び売渡手形	79,991	12,963
Payables under securities lending transactions	債券貸借取引受入担保金	30,998	26,811
Borrowed money	借入金	110,740	112,120
Foreign exchange liabilities	外国為替	72	70
Other liabilities	その他負債	64,189	45,044
Liability for bonus for directors and corporate auditors	役員賞与引当金	44	-
Net defined benefit liability	退職給付に係る負債	35,228	34,386
Liability for directors' and corporate auditors' retirement benefits	役員退職慰労引当金	62	45
Reserve for stock benefits	株式給付引当金	-	792
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	443	439
Reserve for contingent losses	偶発損失引当金	744	672
Reserves under special laws	特別法上の引当金	-	0
Deferred tax liabilities	繰延税金負債	22,377	29,539
Acceptances and guarantees	支払承諾	30,448	27,227
Total liabilities	負債の部合計	8,181,201	8,025,075
Net assets:	(純資産の部)		
Common stock	資本金	24,658	24,658
Capital surplus	資本剰余金	20,267	20,517
Retained earnings	利益剰余金	317,655	328,110
Treasury stock	自己株式	(6,578)	(6,648)
Total stockholders' equity	株主資本合計	356,002	366,637
Unrealized gains on available-for-sale securities	その他有価証券 評価差額金	120,817	132,737
Deferred gain (loss) on derivatives under hedge accounting	繰延ヘッジ損益	(1,848)	(1,690)
Remeasurements of defined benefit plans	退職給付に係る調整累 計額	(7,504)	(6,837)
Total accumulated other comprehensive income	その他の包括利益累計 額合計	111,464	124,209
Subscription rights to shares	新株予約権	728	-
Total net assets	純資産の部合計	468,195	490,847
Total liabilities and net assets	負債及び純資産の部合計	8,649,396	8,515,922

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, 2016	For the six months ended SEP.30, 2017
Ordinary income	経常収益	58,628	57,455
Interest income	資金運用収益	37,302	36,495
[Interest on loans and discounts]	[うち貸出金利息]	[20,677]	[20,685]
[Interest and dividends on trading account and investment securities]	[うち有価証券利息配当金]	[16,550]	[15,719]
Fees and commissions	役務取引等収益	8,523	8,390
Other operating income	その他業務収益	5,447	5,168
Other income	その他経常収益	7,354	7,400
Ordinary expenses	経常費用	43,589	41,448
Interest expenses	資金調達費用	1,280	1,545
[Interest on deposits]	[うち預金利息]	[663]	[575]
Fees and commissions	役務取引等費用	3,059	3,037
Other operating expenses	その他業務費用	9,744	7,155
General and administrative expenses	営業経費	28,581	29,072
Other expenses	その他経常費用	922	637
Ordinary profits	経常利益	15,039	16,006
Extraordinary income	特別利益	-	-
Extraordinary loss	特別損失	158	293
Impairment loss	減損損失	158	293
Transfer to reserve for financial products transaction liabilities	金融商品取引責任準備金繰入額	-	0
Income before income taxes and minority interests	税金等調整前中間純利益	14,880	15,712
Income taxes - current	法人税、住民税及び事業税	1,213	1,792
Income taxes - deferred	法人税等調整額	1,709	1,797
Total Income taxes	法人税等合計	2,923	3,590
Net income	中間純利益	11,957	12,122
Net income attributable to non-controlling interests	非支配株主に帰属する 中間純利益	763	-
Net income attributable to owners of the parent	親会社株主に帰属する 中間純利益	11,194	12,122

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, 2016	For the six months ended SEP.30, 2017
Net income	中間純利益	11,957	12,122
Other comprehensive income	その他の包括利益	(9,839)	12,745
Unrealized gain on available-for-sale securities	その他有価証券評価差額金	(10,437)	11,920
Deferred gains or losses on hedges	繰延ヘッジ損益	(27)	158
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	625	667
Comprehensive income	中間包括利益	2,118	24,868
Comprehensive income attributable to owners of the parent	親会社株主に係る中間包括利益	1,367	24,868
Comprehensive income attributable to non-controlling interests	非支配株主に係る中間包括利益	750	-

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.30,2016 (from April 1, 2016 to September 30, 2016)

(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	304,910	(4,396)	333,007
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			11,194		11,194
Purchase of treasury stock	自己株式の取得				(2)	(2)
Disposal of treasury stock	自己株式の処分			(14)	147	133
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	-	-	9,495	145	9,640
Balance at the end of current period	当中間期末残高	24,658	7,835	314,406	(4,251)	342,648

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	115,223	(3,446)	(8,495)	103,281	721	15,301	452,310
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							11,194
Purchase of treasury stock	自己株式の取得							(2)
Disposal of treasury stock	自己株式の処分							133
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)	(10,425)	(27)	625	(9,827)	(62)	742	(9,147)
Total changes of items during the period	当中間期変動額合計	(10,425)	(27)	625	(9,827)	(62)	742	493
Balance at the end of current period	当中間期末残高	104,798	(3,474)	(7,870)	93,453	659	16,043	452,804

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

For the six months ended Sep.30,2017 (from April 1, 2017 to September 30, 2017)

(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	20,267	317,655	(6,578)	356,002
Changes of items during the period	当中間期変動額					
Dividends from surplus	剰余金の配当			(1,667)		(1,667)
Net income attributable to owners	親会社株主に帰属する中間純利益			12,122		12,122
Purchase of treasury stock	自己株式の取得				(1,519)	(1,519)
Disposal of treasury stock	自己株式の処分		249		1,450	1,699
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		249	10,455	(69)	10,634
Balance at the end of current period	当中間期末残高	24,658	20,517	328,110	(6,648)	366,637

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

(Millions of Yen)

Item	(Japanese)	Accumulated other comprehensive income				Subscription rights to shares	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	純資産合計
Balance at the start of current period	当期首残高	120,817	(1,848)	(7,504)	111,464	728	468,195
Changes of items during the period	当中間期変動額						
Dividends from surplus	剰余金の配当						(1,667)
Net income attributable to owners	親会社株主に帰属する中間純利益						12,122
Purchase of treasury stock	自己株式の取得						(1,519)
Disposal of treasury stock	自己株式の処分						1,699
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)	11,920	158	667	12,745	(728)	12,017
Total changes of items during the period	当中間期変動額合計	11,920	158	667	12,745	(728)	22,652
Balance at the end of current period	当中間期末残高	132,737	(1,690)	(6,837)	124,209	-	490,847

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.30,2016	For the six months ended Sep.30,2017
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	14,880	15,712
Depreciation and amortization	減価償却費	1,881	1,710
Impairment loss	減損損失	158	293
Change in reserve for possible loan losses	貸倒引当金の増減	(5,425)	(8,107)
Change in reserve for contingent losses	偶発損失引当金の増減	(28)	(71)
Change in liability for bonus for directors and corporate auditors	役員賞与引当金の増減額	(41)	(44)
Change in net defined benefit liability	退職給付に係る負債の増減額	158	116
Change in liability for directors' and corporate auditors' retirement benefits	役員退職慰労引当金の増減額	7	(17)
Change in reserve for stock benefits	株式給付引当金の増減額	-	792
Change in reserve for reimbursement of deposits	睡眠預金払戻損失引当金の増減	47	(4)
Change in reserve for disaster losses	災害損失引当金の増減額	(7)	-
Interest income	資金運用収益	(37,302)	(36,495)
Interest expense	資金調達費用	1,280	1,545
Investment securities losses (gains) - net	有価証券関係損益	3,568	1,597
Gains on money held in trust - net	金銭の信託の運用損益	(202)	(1,447)
Foreign exchange gains (losses) -net	為替差損益	24,073	(807)
Gains on disposals of fixed assets	固定資産処分損益	80	(10)
Net change in loans and bills discounted	貸出金の純増減	(22,892)	(54,317)
Net change in deposits	預金の純増減	(245,618)	(82,918)
Net change in negotiable certificates of deposit	譲渡性預金の純増減	(63,260)	12,020
Net change in borrowed money	借入金（劣後特約付借入金を除く）の純増減	107,136	1,379
Net change in due from banks	預け金（日銀預け金を除く）の純増減	(4,385)	(2,376)
Net change in call loans and others	コールローン等の純増減	69,878	(19,463)
Net change in call money and others	コールマネー等の純増減	13,651	(67,027)
Net change in payable under securities lending transactions	債券貸借取引受入担保金の純増減	(693)	(4,187)
Net change in trading account securities	商品有価証券の純増減	3,094	(789)
Net change in foreign exchange assets	外国為替（資産）の純増減	(1,722)	(693)
Net change in foreign exchange liabilities	外国為替（負債）の純増減	61	(2)
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	70	(61)
Interest received	資金運用による収入	40,771	38,886
Interest paid	資金調達による支出	(1,302)	(1,629)
Other - net	その他	7,403	(25,070)
Sub total	小計	(94,676)	(231,489)
Income taxes paid	法人税等の支払額	(6,493)	232
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	(101,170)	(231,257)

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

(Millions of Yen)

		For the six months ended Sep.30,2016	For the six months ended Sep.30,2017
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	(147,216)	(212,199)
Proceeds from sales of investment securities	有価証券の売却による収入	9,241	5,532
Proceeds from maturity of investment securities	有価証券の償還による収入	306,350	230,903
Increase in money held in trust	金銭の信託の増加による支出	(100,000)	-
Purchases of tangible fixed assets	有形固定資産の取得による支出	(1,783)	(2,227)
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	23	112
Purchases of intangible fixed assets	無形固定資産の取得による支出	(4)	(75)
Payments for asset retirement obligations	資産除去債務の履行による支出	(14)	(42)
Net cash (used in) provided by investing activities	投資活動によるキャッシュ・フロー	66,597	22,002
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	(2)	(1,519)
Proceeds from sales of treasury stock	自己株式の売却による収入	0	1,515
Dividends paid	配当金の支払額	(1,689)	(1,666)
Dividends paid for non-controlling interests	非支配株主への配当金の支払額	(8)	-
Net cash used in financing activities	財務活動によるキャッシュ・フロー	(1,699)	(1,670)
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	(40)	11
V. Net increase(decrease)in cash and cash equivalents	現金及び現金同等物の増減額	(36,312)	(210,912)
VI. Cash and cash equivalents, beginning of term	現金及び現金同等物の期首残高	482,733	701,814
VII. Cash and cash equivalents, end of term	現金及び現金同等物の中間期末残高	446,420	490,902

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, 2017	As of SEP.30, 2017
Assets:	(資産の部)		
Cash and due from banks	現金預け金	708,964	500,424
Call loans	コールローン	557	20,575
Debt purchased	買入金銭債権	5,042	4,488
Trading account securities	商品有価証券	20,793	21,583
Money held in trust	金銭の信託	168,053	173,522
Investment securities	有価証券	3,242,629	3,228,055
Loans and bills discounted	貸出金	4,450,327	4,503,390
Foreign exchange assets	外国為替	4,748	5,441
Other assets	その他資産	30,818	33,584
Tangible fixed assets	有形固定資産	35,018	35,227
Intangible fixed assets	無形固定資産	284	271
Customers' liabilities for acceptances and guarantees	支払承諾見返	30,448	27,227
Reserve for possible loan losses	貸倒引当金	(64,045)	(56,515)
Total assets	資産の部合計	8,633,641	8,497,278

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

Item	科目 (Japanese)	As of MAR.31, 2017	As of SEP.30, 2017
Liabilities:	(負債の部)		
Deposits	預金	7,364,257	7,280,446
Negotiable certificates of deposit	譲渡性預金	457,140	471,160
Call money	コールマネー	79,991	12,963
Payables under securities lending transactions	債券貸借取引受入担保金	30,998	26,811
Borrowed money	借入金	107,140	107,125
Foreign exchange liabilities	外国為替	72	70
Other liabilities	その他負債	49,891	29,019
Income tax payable	未払法人税等	319	695
Lease obligations	リース債務	108	88
asset retirement obligations	資産除去債務	675	670
Other	その他の負債	48,788	27,564
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	23,996	24,107
	株式給付引当金	-	792
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	443	439
Reserve for contingent losses	偶発損失引当金	744	672
Deferred tax liabilities	繰延税金負債	25,471	32,272
Acceptances and guarantees	支払承諾	30,448	27,227
Total liabilities	負債の部合計	8,170,620	8,013,108
Net assets:	(純資産の部)		
Common stock	資本金	24,658	24,658
Capital surplus	資本剰余金	8,688	8,937
Legal capital surplus	資本準備金	7,835	7,835
Other capital surplus	その他資本剰余金	853	1,102
Retained earnings	利益剰余金	315,800	325,482
Legal retained earnings	利益準備金	24,658	24,658
Other retained earnings	その他利益剰余金	291,142	300,823
Reserve for advanced depreciation of noncurrent assets	固定資産圧縮積立金	760	749
General reserve	別途積立金	271,805	285,305
Retained earnings brought forward	繰越利益剰余金	18,576	14,769
Treasury stock	自己株式	(5,738)	(5,807)
Total stockholders' equity	株主資本合計	343,409	353,270
Unrealized gains on available-for-sale securities	その他有価証券評価差額金	120,732	132,590
Deferred gain (loss) on derivatives under hedge accounting	繰延ヘッジ損益	(1,848)	(1,690)
Total valuation and translation adjustments	評価・換算差額等合計	118,883	130,899
Subscription rights to shares	新株予約権	728	-
Total net assets	純資産の部合計	463,020	484,169
Total liabilities, and net assets	負債及び純資産の部合計	8,633,641	8,497,278

Note: The amounts are rounded down to the nearest million. - 11 -

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

(Millions of Yen)

Item	科目 (Japanese)	For the six months ended SEP.30, 2016	For the six months ended SEP.30, 2017
Ordinary income	経常収益	53,083	51,646
Interest income	資金運用収益	37,240	36,457
[Interest on loans and discounts]	[うち貸出金利息]	[20,629]	[20,638]
[Interest and dividends on trading account and investment securities]	[うち有価証券利息配 当金]	[16,536]	[15,728]
Fees and commissions	役務取引等収益	8,018	7,904
Other operating income	その他業務収益	549	40
Other income	その他経常収益	7,274	7,243
Ordinary expenses	経常費用	39,292	36,866
Interest expenses	資金調達費用	1,269	1,535
[Interest on deposits]	[うち預金利息]	[663]	[575]
Fees and commissions	役務取引等費用	3,336	3,370
Other operating expenses	その他業務費用	6,147	3,586
General and administrative expenses	営業経費	27,648	27,746
Other expenses	その他経常費用	890	627
Ordinary profits	経常利益	13,791	14,780
Extraordinary income	特別利益	-	-
Extraordinary loss	特別損失	158	293
Income before income taxes	税引前中間純利益	13,633	14,486
Income taxes - current	法人税、住民税 及び事業税	820	1,563
Income taxes - deferred	法人税等調整額	1,469	1,573
Total income taxes	法人税等合計	2,290	3,137
Net income	中間純利益	11,343	11,349

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.30,2016 (from April 1, 2016 to September 30, 2016)

(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		利益準備金	利益剰余金			利益剰余金合計
			資本準備金	資本剰余金合計		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	784	259,805	17,294	302,543
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					(12)		12	-
Provision of general reserve	別途積立金の積立						12,000	(12,000)	-
Interim net income	中間純利益							11,343	11,343
Purchase of treasury stock	自己株式の取得								
Disposal of treasury stock	自己株式の処分							(14)	(14)
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	-	-	-	-	(12)	12,000	(2,343)	9,644
Balance at the end of current period	当中間期末残高	24,658	7,835	7,835	24,658	772	271,805	14,951	312,187

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		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	新株予約権	純資産合計		
Balance at the start of current period	当期首残高	(4,422)	330,614	115,195	(3,446)	111,748	721	443,084
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		11,343					11,343
Purchase of treasury stock	自己株式の取得	(2)	(2)					(2)
Disposal of treasury stock	自己株式の処分	147	133					133
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)			(10,423)	(27)	(10,451)	(62)	(10,513)
Total changes of items during the period	当中間期変動額合計	145	9,789	(10,423)	(27)	(10,451)	(62)	(724)
Balance at the end of current period	当中間期末残高	(4,277)	340,403	104,771	(3,474)	101,297	659	442,359

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

For the six months ended Sep.30,2017 (from April 1, 2017 to September 30, 2017)

(Millions of Yen)

Item	(Japanese)	Stockholders' equity								
		Common stock	Capital surplus			Retained earnings				
			Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings			Total 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						
	資本準備金	その他資本剰余金	資本剰余金合計	利益準備金	その他利益剰余金			利益剰余金合計		
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	853	8,688	24,658	760	271,805	18,576	315,800
Changes of items during the period	当中間期変動額									
Dividends from surplus	剰余金の配当								(1,667)	(1,667)
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								11,349	11,349
Purchase of treasury stock	自己株式の取得									
Disposal of treasury stock	自己株式の処分			249	249					
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	-	-	249	249	-	(11)	13,500	(3,806)	9,681
Balance at the end of current period	当中間期末残高	24,658	7,835	1,102	8,937	24,658	749	285,305	14,769	325,482

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		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	(5,738)	343,409	120,732	(1,848)	118,883	728	463,020
Changes of items during the period	当中間期変動額							
Dividends from surplus	剰余金の配当		(1,667)					(1,667)
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		11,349					11,349
Purchase of treasury stock	自己株式の取得	(1,519)	(1,519)					(1,519)
Disposal of treasury stock	自己株式の処分	1,450	1,699					1,699
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)			11,857	158	12,015	(728)	11,287
Total changes of items during the period	当中間期変動額合計	(69)	9,861	11,857	158	12,015	(728)	21,148
Balance at the end of current period	当中間期末残高	(5,807)	353,270	132,590	(1,690)	130,899	-	484,169

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.30,2017		For the six months ended Sep.30,2016 (B)	For FY 2016 ended Mar.31,2017
		(A)	(A)-(B)		
(1) Fund management yield (A)	資金運用利回	0.90	(0.02)	0.92	0.88
Loans and bills discounted interest rate	貸出金利回	0.92	(0.03)	0.95	0.94
Securities interest rate	有価証券利回	1.00	0.00	1.00	0.90
(2) Funding cost (B)	資金調達原価	0.71	0.00	0.71	0.72
Deposits and certificates of deposit interest rate	預金等利回	0.01	0.00	0.01	0.01
(3) Net interest margin (A)-(B)	総資金利鞘	0.19	(0.02)	0.21	0.16

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

(%)

	(Japanese)	For the six months ended Sep.30,2017		For the six months ended Sep.30,2016 (B)	For FY 2016 ended Mar.31,2017
		(A)	(A)-(B)		
(1) Fund management yield (A)	資金運用利回	0.84	(0.04)	0.88	0.83
Loans and bills discounted interest rate	貸出金利回	0.90	(0.05)	0.95	0.93
Securities interest rate	有価証券利回	0.94	(0.04)	0.98	0.85
(2) Funding cost (B)	資金調達原価	0.69	(0.01)	0.70	0.70
Deposits and certificates of deposit interest rate	預金等利回	0.01	0.00	0.01	0.01
(3) Net interest margin (A)-(B)	総資金利鞘	0.15	(0.03)	0.18	0.13

B. Gains or Losses of Securities

【Non-consolidated】

(Millions of Yen)

	(Japanese)	For the six months ended Sep.30,2017		For the six months ended Sep.30,2016 (B)	For FY 2016 ended Mar.31,2017
		(A)	(A)-(B)		
Gains (losses) on bonds	国債等債券損益	(1,991)	2,226	(4,217)	(4,479)
Gains on sales	売却益	40	23	17	92
Gains on maturity	償還益	-	-	-	-
Losses on sales	売却損	30	28	2	126
Losses on maturity	償還損	944	(3,288)	4,232	4,444
Write-off	償却	1,056	1,056	-	-
Gains (losses) on stocks	株式等関係損益	393	(256)	649	1,930
Gains on sales	売却益	401	(253)	654	1,965
Losses on sales	売却損	-	(0)	0	29
Write-off	償却	7	2	5	5

C. Capital Adequacy Ratio

【Consolidated】 (Domestic Standard)

(Millions of Yen)

	(Japanese)	As of SEP.30, 2017		MAR.31, 2017
		(A)	(A)-(B)	(B)
(1) Capital adequacy ratio	自己資本比率	10.61%	(0.12%)	10.73%
(2) Basic items related to core capital	コア資本に係る基礎項目	395,421	10,206	385,215
(3) Adjustments related to core capital	コア資本に係る調整項目	158	29	129
(4) Total capital (2)-(3)	自己資本	395,262	10,176	385,086
(5) Risk-adjusted assets	リスクアセット	3,722,355	134,418	3,587,937

【Non-consolidated】 (Domestic Standard)

(Millions of Yen)

	(Japanese)	As of SEP.30, 2017		MAR.31, 2017
		(A)	(A)-(B)	(B)
(1) Capital adequacy ratio	自己資本比率	10.36%	(0.12%)	10.48%
(2) Basic items related to core capital	コア資本に係る基礎項目	382,762	9,206	373,556
(3) Adjustments related to core capital	コア資本に係る調整項目	117	(5)	122
(4) Total capital (2)-(3)	自己資本	382,644	9,210	373,434
(5) Risk-adjusted assets	リスクアセット	3,692,645	131,058	3,561,587

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, 2017			MAR.31, 2017 (B)	SEP.30, 2016 (C)
		(A)	(A)-(B)	(A)-(C)		
Loans to borrowers under bankruptcy	破綻先債権額	1,652	972	695	680	957
Past due loans	延滞債権額	66,857	(9,602)	(9,993)	76,459	76,850
Accruing loans contractually past due three months or more	3カ月以上延滞債権額	898	126	21	772	877
Restructured loans	貸出条件緩和債権額	29,022	2,144	1,297	26,878	27,725
Total	合計	98,429	(6,361)	(7,980)	104,790	106,409
Loans and bills discounted	貸出金残高(未残)	4,503,390	53,063	123,272	4,450,327	4,380,118

= Percentage of total loans and bills discounted =

(%)

Loans to borrowers under bankruptcy	破綻先債権額	0.03	0.02	0.01	0.01	0.02
Past due loans	延滞債権額	1.48	(0.23)	(0.27)	1.71	1.75
Accruing loans contractually past due three months or more	3カ月以上延滞債権額	0.01	0.00	(0.01)	0.01	0.02
Restructured loans	貸出条件緩和債権額	0.64	0.04	0.01	0.60	0.63
Total	合計	2.18	(0.17)	(0.24)	2.35	2.42

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

(Million of Yen, %)

	(Japanese)	As of SEP.30, 2017			MAR.31, 2017 (B)	SEP.30, 2016 (C)
		(A)	(A)-(B)	(A)-(C)		
Amount of partly direct write-off	部分直接償却額	6,537	(5,343)	(2,153)	11,880	8,690
Total of risk-monitored loans	リスク管理債権額合計	91,892	(1,018)	(5,827)	92,910	97,719
Loans and bills discounted	貸出金残高(未残)	4,496,853	58,407	125,425	4,438,446	4,371,428
Percentage of total loans	貸出金残高比	2.04	(0.05)	(0.19)	2.09	2.23

【Consolidated】

(Millions of Yen)

	(Japanese)	As of SEP.30, 2017			MAR.31, 2017 (B)	SEP.30, 2016 (C)
		(A)	(A)-(B)	(A)-(C)		
Loans to borrowers under bankruptcy	破綻先債権額	1,817	983	736	834	1,081
Past due loans	延滞債権額	67,722	(9,672)	(10,225)	77,394	77,947
Accruing loans contractually past due three months or more	3カ月以上延滞債権額	898	126	21	772	877
Restructured loans	貸出条件緩和債権額	29,037	2,145	1,295	26,892	27,742
Total	合計	99,476	(6,417)	(8,172)	105,893	107,648
Loans and bills discounted	貸出金残高(未残)	4,498,200	54,317	124,513	4,443,883	4,373,687

= Percentage of total loans and bills discounted =

(%)

Loans to borrowers under bankruptcy	破綻先債権額	0.04	0.03	0.02	0.01	0.02
Past due loans	延滞債権額	1.50	(0.24)	(0.28)	1.74	1.78
Accruing loans contractually past due three months or more	3カ月以上延滞債権額	0.01	0.00	(0.01)	0.01	0.02
Restructured loans	貸出条件緩和債権額	0.64	0.04	0.01	0.60	0.63
Total	合計	2.21	(0.17)	(0.25)	2.38	2.46

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, 2017			MAR.31, 2017	SEP.30, 2016
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Reserve for possible Loan losses	貸倒引当金	56,515	(7,530)	(6,462)	64,045	62,977
General reserve	一般貸倒引当金	30,501	159	225	30,342	30,276
Special reserve	個別貸倒引当金	26,014	(7,688)	(6,686)	33,702	32,700
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, 2017			MAR.31, 2017	SEP.30, 2016
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Reserve for possible Loan losses	貸倒引当金	62,276	(8,108)	(7,249)	70,384	69,525
General reserve	一般貸倒引当金	33,896	(14)	(154)	33,910	34,050
Special reserve	個別貸倒引当金	28,380	(8,093)	(7,095)	36,473	35,475
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, 2017			MAR.31, 2017	SEP.30, 2016
		(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)	4,503,390	53,063	123,272	4,450,327	4,380,118
Manufacturing	製造業	463,191	(7,884)	(22,393)	471,075	485,584
Agriculture and Forestry	農業、林業	5,790	(806)	(626)	6,596	6,416
Fishery	漁業	5,286	342	1,062	4,944	4,224
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	3,505	386	338	3,119	3,167
Construction companies	建設業	147,975	(3,503)	5,566	151,478	142,409
Utilities	電気・ガス・熱供給・水道業	147,228	7,960	16,936	139,268	130,292
Information and communications	情報通信業	27,333	(894)	897	28,227	26,436
Transport and postal activities	運輸業、郵便業	125,422	(392)	2,027	125,814	123,395
Wholesale and retail	卸売業、小売業	393,779	(11,457)	(8,777)	405,236	402,556
Financial institutions	金融業、保険業	295,114	8,313	20,421	286,801	274,693
Real estate and goods rental and leasing	不動産業、物品賃貸業	880,532	28,726	76,936	851,806	803,596
Services,N.E.C.	その他サービス業	327,916	2,295	18,583	325,621	309,333
Municipalities	地方公共団体	623,884	(13,971)	(81,001)	637,855	704,885
Other	その他	1,056,430	43,950	93,304	1,012,480	963,126

D. Risk-monitored Loans by Industry

【Non-consolidated】

(Millions of Yen)

	(Japanese)	As of SEP.30, 2017			MAR.31, 2017	SEP.30, 2016
		(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)	98,429	(6,361)	(7,980)	104,790	106,409
Manufacturing	製造業	27,393	(2,820)	(2,577)	30,213	29,970
Agriculture and Forestry	農業、林業	335	(18)	(14)	353	349
Fishery	漁業	576	(583)	(494)	1,159	1,070
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	46	46	46	-	-
Construction companies	建設業	5,176	(373)	(796)	5,549	5,972
Utilities	電気・ガス・熱供給・水道業	324	(14)	(27)	338	351
Information and communications	情報通信業	750	(40)	(24)	790	774
Transport and postal activities	運輸業、郵便業	1,501	(282)	(726)	1,783	2,227
Wholesale and retail	卸売業、小売業	18,921	(40)	(307)	18,961	19,228
Financial institutions	金融業、保険業	0	0	0	0	0
Real estate and goods rental and leasing	不動産業、物品賃貸業	10,295	(1,797)	(3,087)	12,092	13,382
Services,N.E.C.	その他サービス業	22,698	(497)	(126)	23,195	22,824
Municipalities	地方公共団体	-	-	-	-	-
Other	その他	10,408	56	151	10,352	10,257

E. Loans to Consumers

【Non-consolidated】

(Millions of Yen)

	(Japanese)	As of SEP.30, 2017			MAR.31, 2017	SEP.30, 2016
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Consumer loans	消費者ローン残高	1,060,103	45,661	96,852	1,014,442	963,251
Housing loans	うち住宅ローン残高	1,010,279	41,460	87,095	968,819	923,184
Other consumer loans	うちその他ローン残高	49,824	4,201	9,757	45,623	40,067

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

【Non-consolidated】

(%)

	(Japanese)	As of SEP.30, 2017			MAR.31, 2017	SEP.30, 2016
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Percentage of total loans	中小企業等貸出比率	60.78	1.07	3.18	59.71	57.60

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)

	(Japanese)	As of SEP.30, 2017				As of MAR.31, 2017		
		Unrealized gains (losses)				Unrealized gains (losses)		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
		評価損益				評価損益		
		対比	評価益	評価損		評価益	評価損	
Held-to-maturity	満期保有目的	25	(23)	25	-	48	48	-
Other investment	その他有価証券	169,804	13,089	179,375	9,571	156,715	166,790	10,075
Stocks	株式	92,740	13,623	92,969	228	79,117	79,591	473
Bonds	債券	28,052	(7,406)	28,748	695	35,458	35,975	516
Other	その他	49,010	6,872	57,657	8,646	42,138	51,224	9,085
Total	合計	169,829	13,066	179,400	9,571	156,763	166,838	10,075
Stocks	株式	92,740	13,623	92,969	228	79,117	79,591	473
Bonds	債券	28,077	(7,429)	28,773	695	35,506	36,023	516
Other	その他	49,010	6,872	57,657	8,646	42,138	51,224	9,085

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)

	(Japanese)	As of SEP.30, 2017				As of MAR.31, 2017		
		Unrealized gains (losses)				Unrealized gains (losses)		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
		評価損益				評価損益		
		対比	評価益	評価損		評価益	評価損	
Held-to-maturity	満期保有目的	-	-	-	-	-	-	-
Other investment	その他有価証券	169,188	12,994	178,759	9,571	156,194	166,269	10,075
Stocks	株式	92,124	13,528	92,353	228	78,596	79,070	473
Bonds	債券	28,052	(7,406)	28,748	695	35,458	35,975	516
Other	その他	49,010	6,872	57,657	8,646	42,138	51,224	9,085
Total	合計	169,188	12,994	178,759	9,571	156,194	166,269	10,075
Stocks	株式	92,124	13,528	92,353	228	78,596	79,070	473
Bonds	債券	28,052	(7,406)	28,748	695	35,458	35,975	516
Other	その他	49,010	6,872	57,657	8,646	42,138	51,224	9,085

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.