

**Interim Financial Information
for Fiscal Year 2021**

(Ended September 30, 2021)

(Summary)

THE 77 BANK, LTD.

INTERIM FINANCIAL INFORMATION
FOR FISCAL YEAR 2021
(ENDED SEPTEMBER 30, 2021)
(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	7
5. Segment Information	9
II . Interim Non-consolidated Information	
1. Interim Non-consolidated Balance Sheets	10
2. Interim Non-consolidated Statements of Income	12
3. Interim Non-consolidated Statements of Changes in Net Assets	13
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, 2021	As of SEP.30, 2021
Assets:	(資産の部)		
Cash and due from banks	現金預け金	1,371,871	1,668,878
Debt purchased	買入金銭債権	4,000	4,000
Trading account securities	商品有価証券	20,627	21,271
Money held in trust	金銭の信託	108,901	111,329
Investment securities	有価証券	3,106,542	3,122,164
Loans and bills discounted	貸出金	5,088,570	5,147,291
Foreign exchange assets	外国為替	5,865	6,424
Lease receivables and investment assets	リース債権及びリース 投資資産	19,637	20,189
Other assets	その他資産	96,568	90,093
Tangible fixed assets	有形固定資産	33,286	32,344
Intangible fixed assets	無形固定資産	347	331
Deferred tax assets	繰延税金資産	984	997
Customers' liabilities for acceptances and guarantees	支払承諾見返	43,735	38,643
Reserve for loan losses	貸倒引当金	(61,356)	(62,203)
Total assets	資産の部合計	9,839,581	10,201,756

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

(Millions of Yen)

Item	科目 (Japanese)	As of MAR.31, 2021	As of SEP.30, 2021
Liabilities:	(負債の部)		
Deposits	預金	8,316,021	8,232,774
Negotiable certificates of deposit	譲渡性預金	211,460	240,900
Payables under securities lending transactions	債券貸借取引受入担保金	25,869	1,201
Borrowed money	借入金	604,679	1,028,870
Foreign exchange liabilities	外国為替	155	74
Other liabilities	その他負債	83,144	86,351
Liability for bonus for directors and corporate auditors	役員賞与引当金	68	—
Liability for employees' retirement benefits	退職給付に係る負債	17,102	16,056
Liability for directors' and corporate auditors' retirement benefits	役員退職慰労引当金	36	37
Reserve for stock benefits	株式給付引当金	817	807
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	311	282
Reserve for contingent losses	偶発損失引当金	804	779
Reserves under special laws	特別法上の引当金	0	0
Deferred tax liabilities	繰延税金負債	22,037	25,504
Acceptances and guarantees	支払承諾	43,735	38,643
Total liabilities	負債の部合計	9,326,243	9,672,285
Net assets:	(純資産の部)		
Common stock	資本金	24,658	24,658
Capital surplus	資本剰余金	20,517	20,075
Retained earnings	利益剰余金	374,218	384,545
Treasury stock	自己株式	(6,972)	(6,444)
Total stockholders' equity	株主資本合計	412,421	422,835
Unrealized gains on available-for-sale securities	その他有価証券 評価差額金	106,557	111,730
Deferred gain (loss) on derivatives under hedge accounting	繰延ヘッジ損益	(375)	(292)
Remeasurements of defined benefit plans	退職給付に係る調整累 計額	(5,265)	(4,800)
Total accumulated other comprehensive income	その他の包括利益累計 額合計	100,916	106,636
Total net assets	純資産の部合計	513,337	529,471
Total liabilities and net assets	負債及び純資産の部合計	9,839,581	10,201,756

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, 2020	For the six months ended SEP.30, 2021
Ordinary income	経常収益	55,609	61,594
Interest income	資金運用収益	34,258	37,337
[Interest on loans and discounts]	[うち貸出金利息]	[20,739]	[20,965]
[Interest and dividends on trading account and investment securities]	[うち有価証券利息配当金]	[13,336]	[15,967]
Fees and commissions	役務取引等収益	8,295	9,689
Other operating income	その他業務収益	6,372	7,261
Other income	その他経常収益	6,682	7,305
Ordinary expenses	経常費用	44,535	43,169
Interest expenses	資金調達費用	827	309
[Interest on deposits]	[うち預金利息]	[192]	[82]
Fees and commissions	役務取引等費用	3,187	2,444
Other operating expenses	その他業務費用	5,452	10,624
General and administrative expenses	営業経費	27,622	27,094
Other expenses	その他経常費用	7,445	2,696
Ordinary profits	経常利益	11,073	18,424
Extraordinary income	特別利益	—	—
Extraordinary loss	特別損失	146	421
Impairment loss	減損損失	146	421
Transfer to reserve for financial products transaction liabilities	金融商品取引責任準備金繰入額	0	0
Income before income taxes and minority interests	税金等調整前中間純利益	10,927	18,002
Income taxes - current	法人税、住民税及び事業税	3,557	5,502
Income taxes - deferred	法人税等調整額	(108)	317
Total Income taxes	法人税等合計	3,449	5,819
Net income	中間純利益	7,477	12,183
Net income attributable to owners of the parent	親会社株主に帰属する 中間純利益	7,477	12,183

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, 2020	For the six months ended SEP.30, 2021
Net income	中間純利益	7,477	12,183
Other comprehensive income	その他の包括利益	18,288	5,720
Unrealized gain on available-for-sale securities	その他有価証券評価差額金	17,513	5,172
Deferred gains or losses on hedges	繰延ヘッジ損益	211	82
Defined retirement benefit plans	退職給付に係る調整額	563	464
Comprehensive income	中間包括利益	25,766	17,903
Comprehensive income attributable to owners of the parent	親会社株主に係る中間包括利益	25,766	17,903

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.30,2020 (from April 1, 2020 to September 30, 2020)

(Millions of Yen)

Item	(Japanese)	Stockholders' equity					Total stockholders' equity	
		Common stock	Capital surplus	Retained earnings	Treasury stock			
		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	20,517	361,462	(7,040)	399,597		
Changes of items during the period	当中間期変動額							
Dividends from surplus	剰余金の配当			(1,856)		(1,856)		
Net income attributable to owners	親会社株主に帰属する中間純利益			7,477		7,477		
Purchase of treasury stock	自己株式の取得				(0)	(0)		
Disposal of treasury stock	自己株式の処分				70	70		
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	—	—	5,621	69	5,690		
Balance at the end of current period	当中間期末残高	24,658	20,517	367,083	(6,971)	405,288		

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

(Millions of Yen)

Item	(Japanese)	Accumulated other comprehensive income				Total net assets	
		Unrealized gain on available-for-sale securities	Deferred gain (loss) on derivatives under hedge accounting	Defined retirement benefit plans	Total accumulated other comprehensive income		
		その他の包括利益累計額					純資産合計
		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		
Balance at the start of current period	当期首残高	56,207	(826)	(7,541)	47,838	447,436	
Changes of items during the period	当中間期変動額						
Dividends from surplus	剰余金の配当					(1,856)	
Net income attributable to owners	親会社株主に帰属する中間純利益					7,477	
Purchase of treasury stock	自己株式の取得					(0)	
Disposal of treasury stock	自己株式の処分					70	
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)	17,513	211	563	18,288	18,288	
Total changes of items during the period	当中間期変動額合計	17,513	211	563	18,288	23,979	
Balance at the end of current period	当中間期末残高	73,720	(615)	(6,978)	66,126	471,415	

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

For the six months ended Sep.30,2021 (from April 1, 2021 to September 30, 2021)

(Millions of Yen)

Item	(Japanese)	Stockholders' equity					Total stockholders' equity	
		Common stock	Capital surplus	Retained earnings	Treasury stock			
		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	20,517	374,218	(6,972)	412,421		
Changes of items during the period	当中間期変動額							
Dividends from surplus	剰余金の配当			(1,856)		(1,856)		
Net income attributable to owners	親会社株主に帰属する中間純利益			12,813		12,183		
Purchase of treasury stock	自己株式の取得				(514)	(514)		
Disposal of treasury stock	自己株式の処分		(441)		1,042	601		
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	—	(441)	10,326	528	10,414		
Balance at the end of current period	当中間期末残高	24,658	20,075	384,545	(6,444)	422,835		

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

(Millions of Yen)

Item	(Japanese)	Accumulated other comprehensive income				Total net assets	
		Unrealized gain on available-for-sale securities	Deferred gain (loss) on derivatives under hedge accounting	Defined retirement benefit plans	Total accumulated other comprehensive income		
		その他の包括利益累計額					純資産合計
		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		
Balance at the start of current period	当期首残高	106,557	(375)	(5,265)	100,916	513,337	
Changes of items during the period	当中間期変動額						
Dividends from surplus	剰余金の配当					(1,856)	
Net income attributable to owners	親会社株主に帰属する中間純利益					12,183	
Purchase of treasury stock	自己株式の取得					(514)	
Disposal of treasury stock	自己株式の処分					601	
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)	5,172	82	464	5,720	5,720	
Total changes of items during the period	当中間期変動額合計	5,172	82	464	5,720	16,134	
Balance at the end of current period	当中間期末残高	111,730	(292)	(4,800)	106,636	529,471	

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.30,2020	For the six months ended Sep.30,2021
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	10,927	18,002
Depreciation and amortization	減価償却費	1,490	1,670
Impairment loss	減損損失	146	421
Change in reserve for loan losses	貸倒引当金の増減	4,374	846
Change in reserve for contingent losses	偶発損失引当金の増減	(61)	(24)
Change in liability for bonus for directors and corporate auditors	役員賞与引当金の増減額	(81)	(68)
Change in liability for employees' retirement benefits	退職給付に係る負債の増減額	(140)	(377)
Change in liability for directors' and corporate auditors' retirement benefits	役員退職慰労引当金の増減額	2	0
Change in reserve for stock benefits	株式給付引当金の増減	3	(9)
Change in reserve for reimbursement of deposits	睡眠預金払戻損失引当金の増減	10	(29)
Interest income	資金運用収益	(34,258)	(37,337)
Interest expense	資金調達費用	827	309
Losses (gains) on investment securities - net	有価証券関係損益	(1,496)	429
Gains on money held in trust - net	金銭の信託の運用損益	(2,254)	(1,352)
Foreign exchange gains (losses) -net	為替差損益	3,025	(655)
Gains on disposals of fixed assets	固定資産処分損益	38	127
Net change in loans and bills discounted	貸出金の純増減	(41,409)	(58,721)
Net change in deposits	預金の純増減	335,984	(83,246)
Net change in negotiable certificates of deposit	譲渡性預金の純増減	(30,860)	29,440
Net change in borrowed money	借入金（劣後特約付借入金を除く）の純増減	268,306	424,191
Net change in due from banks	預け金（日銀預け金を除く）の純増減	(4,128)	(9,632)
Net change in call loans and others	コールローン等の純増減	429	0
Net change in call money and others	コールマネー等の純増減	(8,706)	-
Net change in payable under securities lending transactions	債券貸借取引受入担保金の純増減	(10,806)	(24,668)
Net change in trading account securities	商品有価証券の純増減	(677)	(644)
Net change in foreign exchange assets	外国為替（資産）の純増減	421	(558)
Net change in foreign exchange liabilities	外国為替（負債）の純増減	76	(80)
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	119	(551)
Interest received	資金運用による収入	36,471	38,933
Interest paid	資金調達による支出	(1,042)	(361)
Other - net	その他	9,460	5,820
Sub total	小計	536,194	301,874
Income taxes (paid) refund	法人税等の支払額又は還付額	(5,118)	(1,971)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	531,076	299,903

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

(Millions of Yen)

		For the six months ended Sep.30,2020	For the six months ended Sep.30,2021
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	(412,615)	(326,291)
Proceeds from sales of investment securities	有価証券の売却による収入	76,552	141,763
Proceeds from maturity of investment securities	有価証券の償還による収入	282,164	175,087
Purchases of tangible fixed assets	有形固定資産の取得による支出	(1,464)	(1,170)
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	5	16
Purchases of intangible fixed assets	無形固定資産の取得による支出	—	(3)
Payments for asset retirement obligations	資産除去債務の履行による支出	—	(77)
Net cash (used in) provided by investing activities	投資活動によるキャッシュ・フロー	(55,357)	(10,675)
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	(0)	514
Proceeds from sales of treasury stock	自己株式の売却による収入	—	513
Dividends paid	配当金の支払額	(1,859)	(1,853)
Net cash used in financing activities	財務活動によるキャッシュ・フロー	(1,860)	(1,854)
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	(0)	0
V .Net increase(decrease)in cash and cash equivalents	現金及び現金同等物の増減額	473,857	287,374
VI .Cash and cash equivalents, beginning of term	現金及び現金同等物の期首残高	737,406	1,366,991
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>1,211,264</u>	<u>1,654,365</u>

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

5. Segment Information

The Companies are principally engaged in the banking business and also leasing business and other financial services. The reportable segments of the Bank are the segments for which separate financial information is available, and are subject to periodic review by the chief operating decision maker to determine the allocation of management resources and assess performance.

Since the reportable segments of the Companies consist only of the "Banking" segment and since the "Other" segment is immaterial, segment information is 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, 2021	As of SEP.30, 2021
Assets:	(資産の部)		
Cash and due from banks	現金預け金	1,371,811	1,668,804
Debt purchased	買入金銭債権	4,000	4,000
Trading account securities	商品有価証券	20,627	21,271
Money held in trust	金銭の信託	108,901	111,329
Investment securities	有価証券	3,116,003	3,131,578
Loans and bills discounted	貸出金	5,097,480	5,156,626
Foreign exchange assets	外国為替	5,865	6,424
Other assets	その他資産	73,142	66,463
Tangible fixed assets	有形固定資産	32,955	32,037
Intangible fixed assets	無形固定資産	258	260
Customers' liabilities for acceptances and guarantees	支払承諾見返	43,735	38,643
Reserve for loan losses	貸倒引当金	(56,855)	(57,797)
Total assets	資産の部合計	9,817,924	10,179,642

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

(Millions of Yen)

Item	科目 (Japanese)	As of MAR.31, 2021	As of SEP.30, 2021
Liabilities:	(負債の部)		
Deposits	預金	8,327,229	8,244,792
Negotiable certificates of deposit	譲渡性預金	224,460	253,900
Payables under securities lending transactions	債券貸借取引受入担保金	25,869	1,201
Borrowed money	借入金	597,205	1,019,761
Foreign exchange liabilities	外国為替	155	74
Other liabilities	その他負債	61,769	65,776
Income tax payable	未払法人税等	964	2,790
Lease obligations	リース債務	49	36
asset retirement obligations	資産除去債務	667	631
Other	その他の負債	60,087	62,317
Liability for bonus for directors and corporate auditors	役員賞与引当金	49	—
Liability for employees' retirement benefits	退職給付引当金	9,389	9,000
	株式給付引当金	817	807
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	311	282
Reserve for contingent losses	偶発損失引当金	804	779
Deferred tax liabilities	繰延税金負債	24,330	27,534
Acceptances and guarantees	支払承諾	43,735	38,643
Total liabilities	負債の部合計	9,316,127	9,662,554
Net assets:	(純資産の部)		
Common stock	資本金	24,658	24,658
Capital surplus	資本剰余金	8,937	8,496
Legal capital surplus	資本準備金	7,835	7,835
Other capital surplus	その他資本剰余金	1,102	661
Retained earnings	利益剰余金	368,623	378,603
Legal retained earnings	利益準備金	24,658	24,658
Other retained earnings	その他利益剰余金	343,965	353,944
Reserve for advanced depreciation of noncurrent assets	固定資産圧縮積立金	687	678
General reserve	別途積立金	326,305	337,305
Retained earnings brought forward	繰越利益剰余金	16,972	15,961
Treasury stock	自己株式	(6,132)	(5,603)
Total stockholders' equity	株主資本合計	396,087	406,154
Unrealized gains on available-for-sale securities	その他有価証券 評価差額金	106,085	111,226
Deferred gain (loss) on derivatives under hedge accounting	繰延ヘッジ損益	(375)	(292)
Total valuation and translation adjustments	評価・換算差額等合計	105,709	110,933
Total net assets	純資産の部合計	501,797	517,087
Total liabilities, and net assets	負債及び純資産の部合計	9,817,924	10,179,642

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, 2020	For the six months ended SEP.30, 2021
Ordinary income	経常収益	50,065	55,215
Interest income	資金運用収益	34,885	38,056
[Interest on loans and discounts]	[うち貸出金利息]	[20,711]	[20,947]
[Interest and dividends on trading account and investment securities]	[うち有価証券利息配 当金]	[13,990]	[16,705]
Fees and commissions	役務取引等収益	7,854	9,330
Other operating income	その他業務収益	615	552
Other income	その他経常収益	6,710	7,275
Ordinary expenses	経常費用	39,443	37,690
Interest expenses	資金調達費用	817	295
[Interest on deposits]	[うち預金利息]	[192]	[82]
Fees and commissions	役務取引等費用	3,686	2,953
Other operating expenses	その他業務費用	1,364	6,187
General and administrative expenses	営業経費	26,199	25,579
Other expenses	その他経常費用	7,375	2,674
Ordinary profits	経常利益	10,622	17,524
Extraordinary income	特別利益	—	—
Extraordinary loss	特別損失	146	421
Income before income taxes	税引前中間純利益	10,476	17,103
Income taxes - current	法人税、住民税 及び事業税	3,193	4,980
Income taxes - deferred	法人税等調整額	(128)	285
Total income taxes	法人税等合計	3,065	5,266
Net income	中間純利益	7,411	11,836

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.30,2020(from April 1, 2020 to September 30, 2020)

(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	1,102	8,937	24,658	708	312,805	19,230	357,402
Changes of items during the period	当中間期変動額									
Dividends from surplus	剰余金の配当								(1,856)	(1,856)
Reversal of reserve for advanced depreciation of	固定資産圧縮積立金の取崩						(10)		10	—
Provision of general reserve	別途積立金の積立							13,500	(13,500)	—
Interim net income	中間純利益								7,411	7,411
Purchase of treasury stock	自己株式の取得									
Disposal of treasury stock	自己株式の処分									
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	—	—	—	—	—	(10)	13,500	(7,935)	5,554
Balance at the end of current period	当中間期末残高	24,658	7,835	1,102	8,937	24,658	697	326,305	11,295	362,957

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

(Millions of Yen)

Item	(Japanese)	Stockholders' equity		Valuation and translation adjustments			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	純資産合計
Balance at the start of current period	当期首残高	(6,200)	384,798	55,917	(826)	55,091	439,889
Changes of items during the period	当中間期変動額						
Dividends from surplus	剰余金の配当		(1,856)				(1,856)
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		7,411				7,411
Purchase of treasury stock	自己株式の取得	(0)	(0)				(0)
Disposal of treasury stock	自己株式の処分	70	70				70
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)			17,418	211	17,630	17,630
Total changes of items during the period	当中間期変動額合計	69	5,624	17,418	211	17,630	23,254
Balance at the end of current period	当中間期末残高	(6,130)	390,422	73,336	(615)	72,721	463,144

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

For the six months ended Sep.30,2021(from April 1, 2021 to September 30, 2021)

(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	1,102	8,937	24,658	687	326,305	16,972	368,623
Changes of items during the period	当中間期変動額									
Dividends from surplus	剰余金の配当								(1,856)	(1,856)
Reversal of reserve for advanced depreciation of	固定資産圧縮積立金の取崩						(9)		9	—
Provision of general reserve	別途積立金の積立							11,000	(11,000)	—
Interim net income	中間純利益								11,836	11,836
Purchase of treasury stock	自己株式の取得									
Disposal of treasury stock	自己株式の処分			(441)	(441)					
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	—	—	(441)	(441)	—	(9)	11,000	(1,010)	9,979
Balance at the end of current period	当中間期末残高	24,658	7,835	661	8,496	24,658	678	337,305	15,961	378,603

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

(Millions of Yen)

Item	(Japanese)	Stockholders' equity		Valuation and translation adjustments			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	純資産合計
Balance at the start of current period	当期首残高	(6,132)	396,087	106,085	(375)	105,709	501,797
Changes of items during the period	当中間期変動額						
Dividends from surplus	剰余金の配当		(1,856)				(1,856)
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		11,836				11,836
Purchase of treasury stock	自己株式の取得	(514)	(514)				(514)
Disposal of treasury stock	自己株式の処分	1,042	601				601
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)			5,141	82	5,223	5,223
Total changes of items during the period	当中間期変動額合計	528	10,066	5,141	82	5,223	15,290
Balance at the end of current period	当中間期末残高	(5,603)	406,154	111,226	(292)	110,933	517,087

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.30,2021		For the six months ended Sep.30,2020 (B)	For FY 2020 ended Mar.31,2021
		(A)	(A)-(B)		
(1) Fund management yield (A)	資金運用利回	0.80	0.01	0.79	0.80
Loans and bills discounted interest rate	貸出金利回	0.82	(0.01)	0.83	0.83
Securities interest rate	有価証券利回	1.11	0.14	0.97	1.01
(2) Funding cost (B)	資金調達原価	0.54	(0.07)	0.61	0.59
Deposits and certificates of deposit interest rate	預金等利回	0.00	0.00	0.00	0.00
(3) Net interest margin (A)-(B)	総資金利鞘	0.26	0.08	0.18	0.21

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

(%)

	(Japanese)	For the six months ended Sep.30,2021		For the six months ended Sep.30,2020 (B)	For FY 2020 ended Mar.31,2021
		(A)	(A)-(B)		
(1) Fund management yield (A)	資金運用利回	0.78	0.01	0.77	0.78
Loans and bills discounted interest rate	貸出金利回	0.82	0.00	0.82	0.83
Securities interest rate	有価証券利回	1.11	0.17	0.94	1.00
(2) Funding cost (B)	資金調達原価	0.53	(0.06)	0.59	0.58
Deposits and certificates of deposit interest rate	預金等利回	0.00	0.00	0.00	0.00
(3) Net interest margin (A)-(B)	総資金利鞘	0.25	0.07	0.18	0.20

B. Gains or Losses of Securities

【Non-consolidated】

(Millions of Yen)

	(Japanese)	For the six months ended Sep.30,2021		For the six months ended Sep.30,2020 (B)	For FY 2020 ended Mar.31,2021
		(A)	(A)-(B)		
Gains (losses) on bonds	国債等債券損益	(5,918)	(5,461)	(457)	(12,730)
Gains on sales	売却益	153	(81)	234	404
Gains on maturity	償還益	—	—	—	—
Losses on sales	売却損	1,648	1,647	1	109
Losses on maturity	償還損	4,404	3,734	670	12,905
Write-off	償却	19	(1)	20	119
Gains (losses) on stocks	株式等関係損益	5,489	3,536	1,953	10,741
Gains on sales	売却益	5,503	2,704	2,799	11,836
Losses on sales	売却損	—	(843)	843	1,093
Write-off	償却	14	13	1	1

C. Capital Adequacy Ratio

【Consolidated】 (Domestic Standard)

(Millions of Yen)

	(Japanese)	As of SEP.30, 2021		MAR.31, 2021
		(A)	(A)-(B)	(B)
(1) Capital adequacy ratio	自己資本比率	10.38%	(0.01%)	10.39%
(2) Basic items related to core capital	コア資本に係る基礎項目	451,907	12,679	439,228
(3) Adjustments related to core capital	コア資本に係る調整項目	229	(10)	239
(4) Total capital (2)-(3)	自己資本	451,678	12,690	438,988
(5) Risk-adjusted assets	リスクアセット	4,349,837	124,915	4,224,922

【Non-consolidated】 (Domestic Standard)

(Millions of Yen)

	(Japanese)	As of SEP.30, 2021		MAR.31, 2021
		(A)	(A)-(B)	(B)
(1) Capital adequacy ratio	自己資本比率	10.13%	(0.01%)	10.14%
(2) Basic items related to core capital	コア資本に係る基礎項目	437,307	11,911	425,396
(3) Adjustments related to core capital	コア資本に係る調整項目	182	1	181
(4) Total capital (2)-(3)	自己資本	437,125	11,910	425,215
(5) Risk-adjusted assets	リスクアセット	4,314,256	123,442	4,190,814

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, 2021			MAR.31, 2021 (B)	SEP.30, 2020 (C)
		(A)	(A)-(B)	(A)-(C)		
Loans to borrowers under bankruptcy	破綻先債権額	2,373	(647)	(6,662)	3,020	9,035
Past due loans	延滞債権額	72,779	(560)	1,168	73,339	71,611
Accruing loans contractually past due three months or more	3カ月以上延滞債権額	1,480	448	(82)	1,032	1,562
Restructured loans	貸出条件緩和債権額	33,317	(152)	882	33,469	32,435
Total	合計	109,951	(911)	(4,693)	110,862	114,644
Loans and bills discounted	貸出金残高(未残)	5,156,626	59,146	220,965	5,097,480	4,935,661

= Percentage of total loans and bills discounted =

(%)

Loans to borrowers under bankruptcy	破綻先債権額	0.04	(0.01)	(0.14)	0.05	0.18
Past due loans	延滞債権額	1.41	(0.02)	(0.04)	1.43	1.45
Accruing loans contractually past due three months or more	3カ月以上延滞債権額	0.02	0.00	(0.01)	0.02	0.03
Restructured loans	貸出条件緩和債権額	0.64	(0.01)	(0.01)	0.65	0.65
Total	合計	2.13	(0.04)	(0.19)	2.17	2.32

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

(Million of Yen, %)

	(Japanese)	As of SEP.30, 2021			MAR.31, 2021 (B)	SEP.30, 2020 (C)
		(A)	(A)-(B)	(A)-(C)		
Amount of partly direct write-off	部分直接償却額	7,944	(509)	(6,975)	8,453	14,919
Total of risk-monitored loans	リスク管理債権額合計	102,007	(401)	2,282	102,408	99,725
Loans and bills discounted	貸出金残高(未残)	5,148,681	59,655	227,939	5,089,026	4,920,742
Percentage of total loans	貸出金残高比	1.98	(0.03)	(0.04)	2.01	2.02

【Consolidated】

(Millions of Yen)

	(Japanese)	As of SEP.30, 2021			MAR.31, 2021 (B)	SEP.30, 2020 (C)
		(A)	(A)-(B)	(A)-(C)		
Loans to borrowers under bankruptcy	破綻先債権額	2,606	(685)	(6,720)	3,291	9,326
Past due loans	延滞債権額	73,610	(578)	1,009	74,188	72,601
Accruing loans contractually past due three months or more	3カ月以上延滞債権額	1,480	448	(82)	1,032	1,562
Restructured loans	貸出条件緩和債権額	33,326	(150)	882	33,476	32,444
Total	合計	111,023	(966)	(4,912)	111,989	115,935
Loans and bills discounted	貸出金残高(未残)	5,147,291	58,721	219,661	5,088,570	4,927,630

= Percentage of total loans and bills discounted =

(%)

Loans to borrowers under bankruptcy	破綻先債権額	0.05	(0.01)	(0.13)	0.06	0.18
Past due loans	延滞債権額	1.43	(0.02)	(0.04)	1.45	1.47
Accruing loans contractually past due three months or more	3カ月以上延滞債権額	0.02	0.00	(0.01)	0.02	0.03
Restructured loans	貸出条件緩和債権額	0.64	(0.01)	(0.01)	0.65	0.65
Total	合計	2.15	(0.05)	(0.20)	2.20	2.35

B. Reserve for 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, 2021			MAR.31, 2021	SEP.30, 2020
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Reserve for Loan losses	貸倒引当金	57,797	942	(4,865)	56,855	62,662
General reserve	一般貸倒引当金	32,427	2,066	2,010	30,361	30,417
Special reserve	個別貸倒引当金	25,370	(1,124)	(6,874)	26,494	32,244
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, 2021			MAR.31, 2021	SEP.30, 2020
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Reserve for Loan losses	貸倒引当金	62,203	847	(5,392)	61,356	67,595
General reserve	一般貸倒引当金	35,147	2,023	1,846	33,124	33,301
Special reserve	個別貸倒引当金	27,055	(1,176)	(7,238)	28,231	34,293
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, 2021			MAR.31, 2021 (B)	SEP.30, 2020 (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)	5,156,626	59,146	220,965	5,097,480	4,935,661
Manufacturing	製造業	426,928	(16,773)	(41,841)	443,701	468,769
Agriculture and Forestry	農業、林業	7,188	394	582	6,794	6,606
Fishery	漁業	4,391	185	(542)	4,206	4,933
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	2,935	(109)	(163)	3,044	3,098
Construction companies	建設業	159,899	(6,501)	5,068	166,400	154,831
Utilities	電気・ガス・熱供給・水道業	229,601	14,152	17,812	215,449	211,789
Information and communications	情報通信業	21,183	419	(278)	20,764	21,461
Transport and postal activities	運輸業、郵便業	117,640	(5,820)	4,684	123,460	112,956
Wholesale and retail	卸売業、小売業	428,803	20,580	24,074	408,223	404,729
Financial institutions	金融業、保険業	388,494	20,138	74,787	368,356	313,707
Real estate and goods rental and leasing	不動産業、物品賃貸業	1,128,484	22,645	67,601	1,105,839	1,060,883
Services,N.E.C.	その他サービス業	366,348	2,582	10,802	363,766	355,546
Municipalities	地方公共団体	644,439	(11,253)	14,621	655,692	629,818
Other	その他	1,230,285	18,504	43,755	1,211,781	1,186,530

D. Risk-monitored Loans by Industry

【Non-consolidated】

(Millions of Yen)

	(Japanese)	As of SEP.30, 2021			MAR.31, 2021 (B)	SEP.30, 2020 (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)	109,951	(911)	(4,693)	110,862	114,644
Manufacturing	製造業	14,911	345	(6,259)	14,566	21,170
Agriculture and Forestry	農業、林業	731	(9)	16	740	715
Fishery	漁業	816	82	268	734	548
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	52	(9)	(17)	61	69
Construction companies	建設業	6,894	(215)	(85)	7,109	6,979
Utilities	電気・ガス・熱供給・水道業	660	(5)	(37)	665	697
Information and communications	情報通信業	1,600	68	88	1,532	1,512
Transport and postal activities	運輸業、郵便業	2,305	720	651	1,585	1,654
Wholesale and retail	卸売業、小売業	29,722	871	3,964	28,851	25,758
Financial institutions	金融業、保険業	308	(17)	(95)	325	403
Real estate and goods rental and leasing	不動産業、物品賃貸業	10,353	(1,720)	(1,424)	12,073	11,777
Services,N.E.C.	その他サービス業	31,355	(1,011)	(1,360)	32,366	32,715
Municipalities	地方公共団体	—	—	—	—	—
Other	その他	10,239	(9)	(400)	10,248	10,639

E. Loans to Consumers

【Non-consolidated】

(Millions of Yen)

	(Japanese)	As of SEP.30, 2021			MAR.31, 2021 (B)	SEP.30, 2020 (C)
		(A)	(A)-(B)	(A)-(C)		
Consumer loans	消費者ローン残高	1,231,761	15,345	38,855	1,216,416	1,192,906
Housing loans	うち住宅ローン残高	1,173,663	15,865	38,412	1,157,798	1,135,251
Other consumer loans	うちその他ローン残高	58,098	(520)	444	58,618	57,654

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

【Non-consolidated】

(%)

	(Japanese)	As of SEP.30, 2021			MAR.31, 2021 (B)	SEP.30, 2020 (C)
		(A)	(A)-(B)	(A)-(C)		
Percentage of total loans	中小企業等貸出比率	63.56	0.37	0.69	63.19	62.87

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, 2021				As of MAR.31, 2021		
		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	(0)	1	—	0	(1)	—	1
Other investment	その他有価証券	150,737	6,994	164,100	13,362	143,743	165,084	21,341
Stocks	株式	79,259	2,350	80,795	1,536	76,909	78,064	1,155
Bonds	債券	5,101	710	7,873	2,772	4,391	9,093	4,702
Other	その他	66,377	3,935	75,431	9,054	62,442	77,926	15,484
Total	合計	150,737	6,996	164,100	13,363	143,741	165,084	21,343
Stocks	株式	79,259	2,350	80,795	1,536	76,909	78,064	1,155
Bonds	債券	5,100	711	7,873	2,772	4,389	9,093	4,703
Other	その他	66,377	3,935	75,431	9,054	62,442	77,926	15,484

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, 2021				As of MAR.31, 2021		
		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	149,581	6,947	162,943	13,362	142,634	163,975	21,341
Stocks	株式	78,102	2,302	79,639	1,536	75,800	76,956	1,155
Bonds	債券	5,101	710	7,873	2,772	4,391	9,093	4,702
Other	その他	66,377	3,935	75,431	9,054	62,442	77,926	15,484
Total	合計	149,581	6,947	162,943	13,362	142,634	163,975	21,341
Stocks	株式	78,102	2,302	79,639	1,536	75,800	76,956	1,155
Bonds	債券	5,101	710	7,873	2,772	4,391	9,093	4,702
Other	その他	66,377	3,935	75,431	9,054	62,442	77,926	15,484

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.