

Interim Financial Information for Fiscal Year 2022

(Ended September 30, 2022)

(Summary)

THE 77 BANK, LTD.

INTERIM FINANCIAL INFORMATION
FOR FISCAL YEAR 2022
(ENDED SEPTEMBER 30, 2022)
(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, 2022	As of SEP.30, 2022
Assets:	(資産の部)		
Cash and due from banks	現金預け金	1,968,005	1,309,356
Debt purchased	買入金銭債権	2,000	4,000
Trading account securities	商品有価証券	20,361	14,528
Money held in trust	金銭の信託	106,816	103,933
Investment securities	有価証券	3,122,322	3,064,233
Loans and bills discounted	貸出金	5,329,342	5,445,654
Foreign exchange assets	外国為替	7,038	9,434
Lease receivables and investment assets	リース債権及びリース 投資資産	20,523	20,791
Other assets	その他資産	108,636	105,162
Tangible fixed assets	有形固定資産	31,650	30,652
Intangible fixed assets	無形固定資産	313	149
Deferred tax assets	繰延税金資産	915	2,006
Customers' liabilities for acceptances and guarantees	支払承諾見返	33,355	34,285
Reserve for loan losses	貸倒引当金	(63,114)	(65,276)
Total assets	資産の部合計	10,688,166	10,078,911

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

(Millions of Yen)

Item	科目 (Japanese)	As of MAR.31, 2022	As of SEP.30, 2022
Liabilities:	(負債の部)		
Deposits	預金	8,606,923	8,436,878
Negotiable certificates of deposit	譲渡性預金	212,820	315,540
Call money and bills sold	コールマネー及び売渡手形	29,128	7,240
Payables under securities lending transactions	債券貸借取引受入担保金	1,251	1,409
Borrowed money	借入金	1,168,093	677,264
Foreign exchange liabilities	外国為替	180	158
Other liabilities	その他負債	90,206	103,670
Liability for bonus for directors and corporate auditors	役員賞与引当金	87	—
Liability for employees' retirement benefits	退職給付に係る負債	15,793	14,701
Liability for directors' and corporate auditors' retirement benefits	役員退職慰労引当金	43	31
Reserve for stock benefits	株式給付引当金	893	850
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	238	221
Reserve for contingent losses	偶発損失引当金	789	788
Reserves under special laws	特別法上の引当金	0	0
Deferred tax liabilities	繰延税金負債	15,044	111
Acceptances and guarantees	支払承諾	33,355	34,285
Total liabilities	負債の部合計	10,174,850	9,593,151
Net assets:	(純資産の部)		
Common stock	資本金	24,658	24,658
Capital surplus	資本剰余金	20,075	20,075
Retained earnings	利益剰余金	392,541	402,522
Treasury stock	自己株式	(6,445)	(6,323)
Total stockholders' equity	株主資本合計	430,831	440,933
Unrealized gains on available-for-sale securities	その他有価証券 評価差額金	87,425	49,188
Deferred gains (losses) on derivatives under hedge accounting	繰延ヘッジ損益	(134)	(45)
Defined retirement benefit plans	退職給付に係る調整累 計額	(4,805)	(4,316)
Total accumulated other comprehensive income	その他の包括利益累計 額合計	82,485	44,826
Total net assets	純資産の部合計	513,316	485,759
Total liabilities and net assets	負債及び純資産の部合計	10,688,166	10,078,911

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, 2021	For the six months ended SEP.30, 2022
Ordinary income	経常収益	61,594	61,098
Interest income	資金運用収益	37,337	38,691
[Interest on loans and discounts]	[うち貸出金利息]	[20,965]	[22,501]
[Interest and dividends on trading account and investment securities]	[うち有価証券利息配当金]	[15,967]	[15,434]
Fees and commissions	役務取引等収益	9,689	9,644
Other operating income	その他業務収益	7,261	7,287
Other income	その他経常収益	7,305	5,474
Ordinary expenses	経常費用	43,169	41,298
Interest expenses	資金調達費用	309	380
[Interest on deposits]	[うち預金利息]	[82]	[131]
Fees and commissions	役務取引等費用	2,444	2,438
Other operating expenses	その他業務費用	10,624	8,068
General and administrative expenses	営業経費	27,094	25,950
Other expenses	その他経常費用	2,696	4,461
Ordinary profits	経常利益	18,424	19,799
Extraordinary income	特別利益	—	—
Extraordinary loss	特別損失	421	318
Impairment loss	減損損失	421	318
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	18,002	19,480
Income taxes - current	法人税、住民税及び事業税	5,502	6,307
Income taxes - deferred	法人税等調整額	317	204
Total Income taxes	法人税等合計	5,819	6,512
Net income	中間純利益	12,183	12,968
Net income attributable to owners of the parent	親会社株主に帰属する 中間純利益	12,183	12,968

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, 2021	For the six months ended SEP.30, 2022
Net income	中間純利益	12,183	12,968
Other comprehensive income	その他の包括利益	5,720	(37,658)
Unrealized gains(losses) on available-for-sale securities	その他有価証券評価差額金	5,172	(38,236)
Deferred gains (losses) on derivatives under hedge accounting	繰延ヘッジ損益	82	89
Defined retirement benefit plans	退職給付に係る調整額	464	489
Comprehensive income	中間包括利益	17,903	(24,689)
Comprehensive income attributable to owners of the parent	親会社株主に係る中間包括利益	17,903	(24,689)

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.30,2021 (from April 1, 2021 to September 30, 2021)

(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	20,517	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			12,183		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 gains (losses) 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.

For the six months ended Sep.30,2022 (from April 1, 2022 to September 30, 2022)

(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	20,075	392,541	(6,445)	430,831
Changes of items during the period	当中間期変動額					
Dividends from surplus	剰余金の配当			(2,988)		(2,988)
Net income attributable to owners	親会社株主に帰属する中間純利益			12,968		12,968
Purchase of treasury stock	自己株式の取得				(1)	(1)
Disposal of treasury stock	自己株式の処分		(0)		123	123
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	—	(0)	9,980	121	10,101
Balance at the end of current period	当中間期末残高	24,658	20,075	402,522	(6,323)	440,933

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 gains (losses) 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	87,425	(134)	(4,805)	82,485	513,316
Changes of items during the period	当中間期変動額					
Dividends from surplus	剰余金の配当					(2,988)
Net income attributable to owners	親会社株主に帰属する中間純利益					12,968
Purchase of treasury stock	自己株式の取得					(1)
Disposal of treasury stock	自己株式の処分					123
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)	(38,236)	89	489	(37,658)	(37,658)
Total changes of items during the period	当中間期変動額合計	(38,236)	89	489	(37,658)	(27,556)
Balance at the end of current period	当中間期末残高	49,188	(45)	(4,316)	44,826	485,759

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.30,2021	For the six months ended Sep.30,2022
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	18,002	19,480
Depreciation and amortization	減価償却費	1,670	1,388
Impairment loss	減損損失	421	318
Change in reserve for loan losses	貸倒引当金の増減	846	2,161
Change in reserve for contingent losses	偶発損失引当金の増減	(24)	(0)
Change in liability for bonus for directors and corporate auditors	役員賞与引当金の増減額	(68)	(87)
Change in liability for employees' retirement benefits	退職給付に係る負債の増減額	(377)	(388)
Change in liability for directors' and corporate auditors' retirement benefits	役員退職慰労引当金の増減額	0	(12)
Change in reserve for stock benefits	株式給付引当金の増減	(9)	(42)
Change in reserve for reimbursement of deposits	睡眠預金払戻損失引当金の増減	(29)	(17)
Interest income	資金運用収益	(37,337)	(38,691)
Interest expense	資金調達費用	309	380
Losses(gains) on investment securities - net	有価証券関係損益	429	(1,659)
Gains on money held in trust - net	金銭の信託の運用損益	(1,352)	(201)
Foreign exchange gains (losses) -net	為替差損益	(655)	(24,477)
Gains on disposals of fixed assets	固定資産処分損益	127	87
Net change in loans and bills discounted	貸出金の純増減	(58,721)	(116,311)
Net change in deposits	預金の純増減	(83,246)	(170,045)
Net change in negotiable certificates of deposit	譲渡性預金の純増減	29,440	102,720
Net change in borrowed money	借入金（劣後特約付借入金を除く）の純増減	424,191	(490,828)
Net change in due from banks	預け金（日銀預け金を除く）の純増減	(9,632)	(1,761)
Net change in call loans and others	コールローン等の純増減	0	(2,000)
Net change in call money and others	コールマネー等の純増減	—	(21,888)
Net change in payable under securities lending transactions	債券貸借取引受入担保金の純増減	(24,668)	158
Net change in trading account securities	商品有価証券の純増減	(644)	5,833
Net change in foreign exchange assets	外国為替（資産）の純増減	(558)	(2,396)
Net change in foreign exchange liabilities	外国為替（負債）の純増減	(80)	(22)
Net change in lease receivables and investments in leases	リース債権及びリース投資資産の純増減	(551)	(267)
Interest received	資金運用による収入	38,933	39,433
Interest paid	資金調達による支出	(361)	(386)
Other - net	その他	5,820	9,244
Sub total	小計	301,874	(690,280)
Income taxes—paid	法人税等の支払額	(1,971)	(6,956)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	299,903	(697,236)

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

(Millions of Yen)

		For the six months ended Sep.30,2021	For the six months ended Sep.30,2022
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	(326,291)	(208,893)
Proceeds from sales of investment securities	有価証券の売却による収入	141,763	87,132
Proceeds from maturity of investment securities	有価証券の償還による収入	175,087	162,093
Purchases of tangible fixed assets	有形固定資産の取得による支出	(1,170)	(918)
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	16	358
Purchases of intangible fixed assets	無形固定資産の取得による支出	(3)	(0)
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	(10,675)	39,771
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	(514)	(1)
Proceeds from sales of treasury stock	自己株式の売却による収入	513	0
Dividends paid	配当金の支払額	(1,853)	(2,984)
Net cash used in financing activities	財務活動によるキャッシュ・フロー	(1,854)	(2,985)
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	39
V .Net increase(decrease)in cash and cash equivalents	現金及び現金同等物の増減額	287,374	(660,410)
VI.Cash and cash equivalents, beginning of term	現金及び現金同等物の期首残高	1,366,991	1,955,622
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>1,654,365</u>	<u>1,295,211</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.

Segment information is omitted because the reportable segments of the Companies consist only of the “Banking” segment and since the “Other” segment is immaterial.

II .Interim Non-consolidated Information

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

(Millions of Yen)

Item	科目 (Japanese)	As of MAR.31, 2022	As of SEP.30, 2022
Assets:	(資産の部)		
Cash and due from banks	現金預け金	1,967,884	1,309,253
Debt purchased	買入金銭債権	2,000	4,000
Trading account securities	商品有価証券	20,361	14,528
Money held in trust	金銭の信託	106,816	103,933
Investment securities	有価証券	3,131,754	3,073,815
Loans and bills discounted	貸出金	5,340,224	5,457,429
Foreign exchange assets	外国為替	7,038	9,434
Other assets	その他資産	83,977	78,763
Tangible fixed assets	有形固定資産	31,370	30,405
Intangible fixed assets	無形固定資産	259	105
Prepaid pension costs	前払年金費用	115	300
Customers' liabilities for acceptances and guarantees	支払承諾見返	33,355	34,285
Reserve for loan losses	貸倒引当金	(59,159)	(61,295)
Total assets	資産の部合計	10,665,997	10,054,959

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

(Millions of Yen)

Item	科目 (Japanese)	As of MAR.31, 2022	As of SEP.30, 2022
Liabilities:	(負債の部)		
Deposits	預金	8,620,534	8,450,756
Negotiable certificates of deposit	譲渡性預金	225,820	328,540
Call money	コールマネー	29,128	7,240
Payables under securities lending transactions	債券貸借取引受入担保金	1,251	1,409
Borrowed money	借入金	1,158,797	666,452
Foreign exchange liabilities	外国為替	180	158
Other liabilities	その他負債	69,290	82,963
Income tax payable	未払法人税等	4,691	4,162
Lease obligations	リース債務	24	15
Asset retirement obligations	資産除去債務	610	616
Other	その他の負債	63,963	78,168
Liability for bonus for directors and corporate auditors	役員賞与引当金	66	—
Liability for employees' retirement benefits	退職給付引当金	8,836	8,648
Reserve for stock benefits	株式給付引当金	893	850
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	238	221
Reserve for contingent losses	偶発損失引当金	789	788
Deferred tax liabilities	繰延税金負債	17,043	817
Acceptances and guarantees	支払承諾	33,355	34,285
Total liabilities	負債の部合計	10,166,225	9,583,132
Net assets:	(純資産の部)		
Common stock	資本金	24,658	24,658
Capital surplus	資本剰余金	8,496	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	661	661
Retained earnings	利益剰余金	385,490	395,539
Legal retained earnings	利益準備金	24,658	24,658
Other retained earnings	その他利益剰余金	360,831	370,880
Reserve for advanced depreciation of noncurrent assets	固定資産圧縮積立金	668	658
General reserve	別途積立金	337,305	350,805
Retained earnings brought forward	繰越利益剰余金	22,858	19,416
Treasury stock	自己株式	(5,605)	(5,483)
Total stockholders' equity	株主資本合計	413,040	423,210
Unrealized gains on available-for-sale securities	その他有価証券 評価差額金	86,866	48,661
Deferred gains (losses) on derivatives under hedge accounting	繰延ヘッジ損益	(134)	(45)
Total valuation and translation adjustments	評価・換算差額等合計	86,731	48,615
Total net assets	純資産の部合計	499,771	471,826
Total liabilities, and net assets	負債及び純資産の部合計	10,665,997	10,054,959

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, 2021	For the six months ended SEP.30, 2022
Ordinary income	経常収益	55,215	54,537
Interest income	資金運用収益	38,056	39,419
[Interest on loans and discounts]	[うち貸出金利息]	[20,947]	[22,490]
[Interest and dividends on trading account and investment securities]	[うち有価証券利息配 当金]	[16,705]	[16,173]
Fees and commissions	役務取引等収益	9,330	9,241
Other operating income	その他業務収益	552	357
Other income	その他経常収益	7,275	5,517
Ordinary expenses	経常費用	37,690	35,042
Interest expenses	資金調達費用	295	363
[Interest on deposits]	[うち預金利息]	[82]	[131]
Fees and commissions	役務取引等費用	2,953	2,957
Other operating expenses	その他業務費用	6,187	3,096
General and administrative expenses	営業経費	25,579	24,295
Other expenses	その他経常費用	2,674	4,328
Ordinary profits	経常利益	17,524	19,494
Extraordinary income	特別利益	—	—
Extraordinary loss	特別損失	421	318
Income before income taxes	税引前中間純利益	17,103	19,176
Income taxes - current	法人税、住民税 及び事業税	4,980	5,938
Income taxes - deferred	法人税等調整額	285	200
Total income taxes	法人税等合計	5,266	6,138
Net income	中間純利益	11,836	13,037

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.30,2021(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 reser-ve 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 gains (losses) 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.

For the six months ended Sep.30,2022(from April 1, 2022 to September 30, 2022)

(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	661	8,496	24,658	668	337,305	22,858	385,490
Changes of items during the period	当中間期変動額									
Dividends from surplus	剰余金の配当								(2,988)	(2,988)
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							13,500	(13,500)	—
Interim net income	中間純利益								13,037	13,037
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	—	—	(0)	(0)	—	(9)	13,500	(3,441)	10,049
Balance at the end of current period	当中間期末残高	24,658	7,835	661	8,496	24,658	658	350,805	19,416	395,539

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 gains (losses) 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	(5,605)	413,040	86,866	(134)	86,731	499,771
Changes of items during the period	当中間期変動額						
Dividends from surplus	剰余金の配当		(2,988)				(2,988)
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		13,037				13,037
Purchase of treasury stock	自己株式の取得	(1)	(1)				(1)
Disposal of treasury stock	自己株式の処分	123	123				123
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)			(38,204)	89	(38,115)	(38,115)
Total changes of items during the period	当中間期変動額合計	121	10,170	(38,204)	89	(38,115)	(27,945)
Balance at the end of current period	当中間期末残高	(5,483)	423,210	48,661	(45)	48,615	471,826

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.30,2022		For the six months ended Sep.30,2021	For FY 2021 ended Mar.31,2022
		(A)	(A)-(B)	(B)	
(1) Fund management yield (A)	資金運用利回	0.77	(0.03)	0.80	0.75
Loans and bills discounted interest rate	貸出金利回	0.83	0.01	0.82	0.82
Securities interest rate	有価証券利回	1.06	(0.05)	1.11	0.96
(2) Funding cost (B)	資金調達原価	0.48	(0.06)	0.54	0.53
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	0.29	0.03	0.26	0.22

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

(%)

	(Japanese)	For the six months ended Sep.30,2022		For the six months ended Sep.30,2021	For FY 2021 ended Mar.31,2022
		(A)	(A)-(B)	(B)	
(1) Fund management yield (A)	資金運用利回	0.72	(0.06)	0.78	0.73
Loans and bills discounted interest rate	貸出金利回	0.81	(0.01)	0.82	0.82
Securities interest rate	有価証券利回	0.99	(0.12)	1.11	0.96
(2) Funding cost (B)	資金調達原価	0.47	(0.06)	0.53	0.52
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	0.00	0.25	0.21

B. Gains or Losses of Securities

【Non-consolidated】

(Millions of Yen)

	(Japanese)	For the six months ended Sep.30,2022		For the six months ended Sep.30,2021	For FY 2021 ended Mar.31,2022
		(A)	(A)-(B)	(B)	
Gains (losses) on bonds	国債等債券損益	(1,768)	4,150	(5,918)	(8,803)
Gains on sales	売却益	335	182	153	442
Gains on maturity	償還益	20	20	—	—
Losses on sales	売却損	56	(1,592)	1,648	2,048
Losses on maturity	償還損	2,058	(2,346)	4,404	7,177
Write-off	償却	9	(10)	19	19
Gains (losses) on stocks	株式等関係損益	3,428	(2,061)	5,489	7,331
Gains on sales	売却益	3,879	(1,624)	5,503	8,995
Losses on sales	売却損	451	451	—	1,149
Write-off	償却	—	(14)	14	513

C. Capital Adequacy Ratio

【Consolidated】 (Domestic Standard)

(Millions of Yen)

	(Japanese)	As of SEP.30, 2022		MAR.31, 2022
		(A)	(A)-(B)	(B)
(1) Capital adequacy ratio	自己資本比率	10.22%	(0.05%)	10.27%
(2) Basic items related to core capital	コア資本に係る基礎項目	469,871	9,584	460,287
(3) Adjustments related to core capital	コア資本に係る調整項目	103	(115)	218
(4) Total capital (2)-(3)	自己資本	469,767	9,699	460,068
(5) Risk-adjusted assets	リスクアセット	4,594,613	118,449	4,476,164

【Non-consolidated】 (Domestic Standard)

(Millions of Yen)

	(Japanese)	As of SEP.30, 2022		MAR.31, 2022
		(A)	(A)-(B)	(B)
(1) Capital adequacy ratio	自己資本比率	9.95%	(0.06%)	10.01%
(2) Basic items related to core capital	コア資本に係る基礎項目	453,958	9,206	444,752
(3) Adjustments related to core capital	コア資本に係る調整項目	283	20	263
(4) Total capital (2)-(3)	自己資本	453,675	9,186	444,489
(5) Risk-adjusted assets	リスクアセット	4,558,749	118,411	4,440,338

2. Condition of Assets, etc

A. Disclosed claims under the Financial Reconstruction Law(Risk-monitored Loans)

【Non-consolidated】

(Millions of Yen, %)

	(Japanese)	As of SEP.30, 2022			MAR.31, 2022 (B)	SEP.30, 2021 (C)
		(A)	(A)-(B)	(A)-(C)		
Sub total(Substandard loans or below) A	要管理債権以下合計	115,669	5,296	5,208	110,373	110,461
Loans to bankrupt and quasi-bankrupt borrowers	破産更生債権及びこれらに準ずる債権	12,452	1,166	(206)	11,286	12,658
Doubtful loans	危険債権	70,003	3,244	6,999	66,759	63,004
Substandard loans	要管理債権	33,213	886	(1,585)	32,327	34,798
Delinquent loans past due three months or more	〔三月以上延滞債権〕	1,427	469	(53)	958	1,480
Restructured loans	〔貸出条件緩和債権〕	31,785	416	(1,532)	31,369	33,317
Normal loans B	正常債権	5,436,571	115,725	300,614	5,320,846	5,135,957
Total (A+B) C	合計	5,552,240	121,021	305,822	5,431,219	5,246,418
Non-performing loans ratio(A/C)	不良債権比率	2.08	0.05	(0.02)	2.03	2.10

"Delinquent loans past due three months or more" and "Restructured loans" are categories of Risk-monitored Loans

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

The Bank does not apply partial direct write-off. In case of applying partial direct write-off would be as follows:

(Millions of Yen, %)

	(Japanese)	As of SEP.30, 2022			MAR.31, 2022 (B)	SEP.30, 2021 (C)
		(A)	(A)-(B)	(A)-(C)		
Sub total(Substandard loans or below) A	要管理債権以下合計	108,021	4,946	5,506	103,075	102,515
Loans to bankrupt and quasi-bankrupt borrowers	破産更生債権及びこれらに準ずる債権	4,805	817	93	3,988	4,712
Doubtful loans	危険債権	70,003	3,244	6,999	66,759	63,004
Substandard loans	要管理債権	33,213	886	(1,585)	32,327	34,798
Delinquent loans past due three months or more	〔三月以上延滞債権〕	1,427	469	(53)	958	1,480
Restructured loans	〔貸出条件緩和債権〕	31,785	416	(1,532)	31,369	33,317
Normal loans B	正常債権	5,436,571	115,725	300,614	5,320,846	5,135,957
Total (A+B) C	合計	5,544,593	120,672	306,120	5,423,921	5,238,473
Amount of partly direct write-off	部分直接償却額	7,647	350	(298)	7,297	7,945
Non-performing loans ratio(A/C)	不良債権比率	1.94	0.04	(0.01)	1.90	1.95

"Delinquent loans past due three months or more" and "Restructured loans" are categories of Risk-monitored Loans

【Consolidated】

(Millions of Yen, %)

	(Japanese)	As of SEP.30, 2022			MAR.31, 2022 (B)	SEP.30, 2021 (C)
		(A)	(A)-(B)	(A)-(C)		
Sub total(Substandard loans or below) A	要管理債権以下合計	116,629	5,306	5,096	111,323	111,533
Loans to bankrupt and quasi-bankrupt borrowers	破産更生債権及びこれらに準ずる債権	13,183	1,176	(306)	12,007	13,489
Doubtful loans	危険債権	70,226	3,245	6,989	66,981	63,237
Substandard loans	要管理債権	33,220	886	(1,586)	32,334	34,806
Delinquent loans past due three months or more	〔三月以上延滞債権〕	1,427	469	(53)	958	1,480
Restructured loans	〔貸出条件緩和債権〕	31,792	416	(1,534)	31,376	33,326
Normal loans B	正常債権	5,423,843	114,822	298,285	5,309,021	5,125,558
Total (A+B) C	合計	5,540,473	120,129	303,382	5,420,344	5,237,091
Non-performing loans ratio(A/C)	不良債権比率	2.10	0.05	(0.02)	2.05	2.12

"Delinquent loans past due three months or more" and "Restructured loans" are categories of Risk-monitored Loans

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, 2022			MAR.31, 2022	SEP.30, 2021
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Reserve for Loan losses	貸倒引当金	61,295	2,136	3,498	59,159	57,797
General reserve	一般貸倒引当金	32,948	(963)	521	33,911	32,427
Special reserve	個別貸倒引当金	28,347	3,100	2,977	25,247	25,370
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, 2022			MAR.31, 2022	SEP.30, 2021
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Reserve for Loan losses	貸倒引当金	65,276	2,162	3,073	63,114	62,203
General reserve	一般貸倒引当金	35,454	(1,006)	307	36,460	35,147
Special reserve	個別貸倒引当金	29,822	3,169	2,767	26,653	27,055
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, 2022			MAR.31, 2022 (B)	SEP.30, 2021 (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)	5,457,429	117,205	300,803	5,340,224	5,156,626
Manufacturing	製造業	442,645	20,934	15,717	421,711	426,928
Agriculture and forestry	農業、林業	7,982	746	794	7,236	7,188
Fisheries	漁業	4,739	227	348	4,512	4,391
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	2,032	(1,001)	(903)	3,033	2,935
Construction	建設業	178,253	6,194	18,354	172,059	159,899
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	275,179	13,890	45,578	261,289	229,601
Information and communications	情報通信業	21,795	568	612	21,227	21,183
Transport and postal activities	運輸業、郵便業	128,352	(321)	10,712	128,673	117,640
Wholesale and retail trade	卸売業、小売業	481,182	30,336	52,379	450,846	428,803
Financial and insurance	金融業、保険業	415,348	9,272	26,854	406,076	388,494
Real estate and goods rental and leasing	不動産業、物品賃貸業	1,235,621	45,029	107,137	1,190,592	1,128,484
Services, N.E.C.	その他サービス業	372,371	(4,783)	6,023	377,154	366,348
Government, except elsewhere classified	地方公共団体	622,758	(23,816)	(21,681)	646,574	644,439
Other	その他	1,269,166	19,931	38,881	1,249,235	1,230,285

D. Disclosed claims under the Financial Reconstruction Law for Loans by Industry

【Non-consolidated】

(Millions of Yen)

	(Japanese)	As of SEP.30, 2022			MAR.31, 2022 (B)	SEP.30, 2021 (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)	115,356	5,317	5,405	110,039	109,951
Manufacturing	製造業	17,120	915	2,209	16,205	14,911
Agriculture and forestry	農業、林業	702	(219)	(29)	921	731
Fisheries	漁業	1,375	543	559	832	816
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	46	(1)	(6)	47	52
Construction	建設業	7,271	466	377	6,805	6,894
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	230	1	(430)	229	660
Information and communications	情報通信業	1,057	119	(543)	938	1,600
Transport and postal activities	運輸業、郵便業	2,398	204	93	2,194	2,305
Wholesale and retail trade	卸売業、小売業	29,129	609	(593)	28,520	29,722
Financial and insurance	金融業、保険業	272	(21)	(36)	293	308
Real estate and goods rental and leasing	不動産業、物品賃貸業	12,021	1,269	1,668	10,752	10,353
Services, N.E.C.	その他サービス業	32,583	1,813	1,228	30,770	31,355
Government, except elsewhere classified	地方公共団体	—	—	—	—	—
Other	その他	11,145	(382)	906	11,527	10,239

(Note) Covers receivables excluding normal loan

E. Loans to Consumers

【Non-consolidated】

(Millions of Yen)

	(Japanese)	As of SEP.30, 2022			MAR.31, 2022 (B)	SEP.30, 2021 (C)
		(A)	(A)-(B)	(A)-(C)		
Consumer loans	消費者ローン	1,278,854	20,680	47,093	1,258,174	1,231,761
Housing loans	うち住宅ローン残高	1,219,035	19,803	45,372	1,199,232	1,173,663
Other consumer loans	うちその他ローン残高	59,819	877	1,721	58,942	58,098

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

【Non-consolidated】

(%)

	(Japanese)	As of SEP.30, 2022			MAR.31, 2022 (B)	SEP.30, 2021 (C)
		(A)	(A)-(B)	(A)-(C)		
Percentage of total loans	中小企業等貸出比率	64.14	0.04	0.58	64.10	63.56

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, 2022				As of MAR.31, 2022		
		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	(9)	(3)	—	9	(6)	—	6
Other investment	その他有価証券	68,005	(51,635)	122,973	54,967	119,640	148,510	28,869
Stocks	株式	68,776	(8,441)	70,909	2,132	77,217	79,295	2,078
Bonds	債券	(27,227)	(15,577)	2,418	29,645	(11,650)	4,007	15,658
Other	その他	26,456	(27,618)	49,645	23,189	54,074	65,207	11,132
Total	合計	67,996	(51,638)	122,973	54,977	119,634	148,510	28,876
Stocks	株式	68,776	(8,441)	70,909	2,132	77,217	79,295	2,078
Bonds	債券	(27,236)	(15,579)	2,418	29,654	(11,657)	4,007	15,664
Other	その他	26,456	(27,618)	49,645	23,189	54,074	65,207	11,132

Notes: 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, 2022				As of MAR.31, 2022		
		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	66,813	(51,586)	121,781	54,967	118,399	147,269	28,869
Stocks	株式	67,585	(8,391)	69,717	2,132	75,976	78,055	2,078
Bonds	債券	(27,227)	(15,577)	2,418	29,645	(11,650)	4,007	15,658
Other	その他	26,456	(27,618)	49,645	23,189	54,074	65,207	11,132
Total	合計	66,813	(51,586)	121,781	54,967	118,399	147,269	28,869
Stocks	株式	67,585	(8,391)	69,717	2,132	75,976	78,055	2,078
Bonds	債券	(27,227)	(15,577)	2,418	29,645	(11,650)	4,007	15,658
Other	その他	26,456	(27,618)	49,645	23,189	54,074	65,207	11,132

Notes: 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.