

Financial Results for the Second Quarter (Interim Period) of the Fiscal Year Ending March 31, 2018 (Consolidated Data)

November 10, 2017

Company Name: Seven Bank, Ltd. Stock exchange listing: Tokyo Stock Exchange Stock Code: 8410 URL: http://www.sevenbank.co.jp/english/

Representative: Kensuke Futagoishi, President and Representative Director

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Scheduled date for filing of quarterly financial report:

November 14, 2017

Scheduled date for cash dividends:

December 1, 2017

Trading accounts:

Not established

Quarterly earnings supplementary explanatory documents: Yes

Quarterly earnings presentation: Yes (Analysts, institutional investors)

(Amounts of less than one million yen are rounded down and percentages are rounded to the first decimal place, etc.)

1. Financial Highlights for the Second Quarter (Interim Period) of the Fiscal Year Ending March 31, 2018 (April 1, 2017 – September 30, 2017)

(1) Consolidated Operating Results

(% represents year-on-year change)

	Ordinary income		Ordinar	y profit	Net income attro owners of the	
	Million yen	%	Million yen	%	Million yen	%
Six months ended September 30, 2017	62,279	1.7	19,898	4.1	13,602	4.7
Six months ended September 30, 2016	61,202	1.9	19,110	0.9	12,989	1.9

Note: Comprehensive income: Six months ended September 30, 2017: 12,808 million yen (+23.9%);

Six months ended September 30, 2016: 10,336 million yen (-20.7%)

	Net income per share	Diluted earnings per share
	Yen	Yen
Six months ended September 30, 2017	11.41	11.39
Six months ended September 30, 2016	10.90	10.88

(2) Consolidated Financial Position

	Total assets	Total net assets	Net assets to total assets ratio
	Million yen	Million yen	%
As of September 30, 2017	988,390	205,850	20.7
As of March 31, 2017	957,792	199,081	20.7

(Reference) Capital: September 30, 2017: 205,295 million yen

March 31, 2017: 198,525 million yen

Note: "Net assets to total assets ratio" is calculated as: (Total net assets at the end of the period – Subscription rights to shares at the end of the period – Non-controlling interests at the end of the period) / Total assets at the end of the period. Please note that this "Net assets to total assets ratio" is not the capital adequacy ratio specified in the notification of capital adequacy ratio.

2. Dividends

	Dividend per share					
	First Quarter	Semi-annual	Third Quarter	Year end	Total	
	Yen	Yen	Yen	Yen	Yen	
Fiscal year ended March 31, 2017	_	4.25	_	4.75	9.00	
Fiscal year ending March 31, 2018	_	4.75				
Fiscal year ending March 31, 2018 (Forecasts)			_	4.75	9.50	

Note: Revisions to most recently announced dividend forecasts (Yes/No): No

3. Performance Forecasts for the Fiscal Year Ending March 31, 2018 (April 1, 2017 – March 31, 2018)

(% represents the year-on year change from the previous fiscal year.)

						u on year ene	inge nom the previous naeth year.)
	Ordinary i	ncome	Ordinary profit		Ordinary profit Net income attributable to owners of the parent		Net income per share
	Million yen	%	Million yen	%	Million yen	%	Yen
Full-year	130,800	7.5	38,600	5.1	26,400	5.1	22.16

Note: Revisions to most recently announced performance forecasts (Yes/No): No

Notes

(1) Changes in important subsidiaries during the interim period of the fiscal year ending March 31, 2018: None (Changes in specific subsidiaries involving changes in the scope of consolidation)

Added – (company name) – Excluded – (company name) –

(2) Changes in accounting policy, changes in accounting estimates, and retrospective restatements

(a) Changes in accounting policy arising from revision of accounting standards etc.: None

(b) Changes in accounting policy other than those noted in (a) above:

(c) Changes in accounting estimates: None

(d) Retrospective restatements: None

(3) Number of shares (common stock)

(a) Number of shares in issue (including treasury stock)

As of September 30, 2017 1,191,528,000 shares As of March 31, 2017 1,191,528,000 shares

(b) Number of treasury shares

As of September 30, 2017 896,328 shares As of March 31, 2017 128 shares

(c) Average number of shares for the period under review (interim period)

As of September 30, 2017 1,191,293,135 shares As of September 30, 2016 1,191,335,380 shares

Note: Number of treasury shares as of September 30, 2017 includes 896,200 shares of the Company held by "Directors' Compensation BIP Trust" and "Stock Grant ESOP Trust."

Overview of Non-Consolidated Performance

1. Non-Consolidated Financial Highlights for the Second Quarter (Interim Period) of the Fiscal Year Ending March 31, 2018 (April 1, 2017 – September 30, 2017)

(1) Non-Consolidated Operating Results

(% represents year-on-year change)

	Ordinary in	come	Ordinary p	profit	Net income	
	Million yen	%	Million yen	%	Million yen	%
Six months ended September 30, 2017	58,186	2.3	21,507	7.0	14,808	7.2
Six months ended September 30, 2016	56,841	2.7	20,089	1.3	13,808	4.4

	Net income per share
	Yen
Six months ended September 30, 2017	12.43
Six months ended September 30, 2016	11.59

(2) Non-Consolidated Financial Position

	Total assets	Total net assets	Net assets to total assets ratio
	Million yen	Million yen	%
As of September 30, 2017	988,795	208,474	21.0
As of March 31, 2017	955,644	199,602	20.8

(Reference) Capital: September 30, 2017: 207,941 million yen March 31, 2017: 199,069 million yen

Note: "Net assets to total assets ratio" is calculated as: (Total net assets at the end of the period – Subscription rights to shares at the end of the period)/
Total assets at the end of the period. Please note that this "Net assets to total assets ratio" is not the capital adequacy ratio specified in the notification of capital adequacy ratio.

2. Non-Consolidated Performance Forecasts for the Fiscal Year Ending March 31, 2018 (April 1, 2017 – March 31, 2018)

(% represents the year-on year change from the previous fiscal year.)

	Ordinary inco	me	Ordinary profit		Ordinary profit Net income		Net income per share
	Million yen	%	Million yen	%	Million yen	%	Yen
Full-year	117,000	3.4	41,000	5.3	28,300	5.3	23.76

Disclosure concerning the implementation status of interim audit procedures

This quarterly report is exempt from interim audit procedures based on the Financial Instruments and Exchange Act of Japan. As of this interim report's publication, audit procedures pertaining to interim consolidated and non-consolidated financial statements have not been completed.

Explanation of the appropriate use of earnings forecasts, and other special notes

- Seven Bank prepared interim consolidated and non-consolidated financial statements for the second quarter ended September 30, 2017, because it corresponds to a "specific business corporation" (as described in Article 17-15, paragraph 2 of the Cabinet Office Ordinance for Disclosure of Business and Related Matters).
- This report contains earnings projections and other forward-looking statements which represent the judgement of Seven Bank based on currently available information. Various factors may cause actual results to be materially different from projections in these forward-looking statements.

2. Interim Consolidated Financial Statements

(1) Consolidated Balance Sheets

	As of	As of
	March 31, 2017	September 30, 2017
Assets		
Cash and due from banks	694,588	674,327
Securities	77,866	68,549
Loans	19,829	22,078
Foreign currency	_	0
ATM-related temporary payments	89,286	147,594
Other assets	15,064	16,664
Tangible fixed assets	25,740	23,314
Intangible fixed assets	34,473	34,786
Asset for retirement benefits	183	216
Deferred tax assets	790	889
Allowance for credit losses	(30)	(32)
Total assets	957,792	988,390
Liabilities		
Deposits	571,510	614,980
Negotiable certificates of deposits	800	1,190
Call money	10,000	_
Borrowed money	10,000	10,000
Bonds	110,000	80,000
ATM-related temporary advances	37,763	56,773
Other liabilities	16,992	18,385
Reserve for bonuses	471	424
Liability for retirement benefits	1	1
Reserve for directors' retirement benefits	_	0
Reserve for directors' benefit trust	_	50
Deferred tax liabilities	1,170	733
Total liabilities	758,710	782,540
Net assets		
Common stock	30,572	30,572
Capital surplus	30,554	30,554
Retained earnings	132,093	140,036
Treasury stock	(0)	(380)
Total shareholders' equity	193,221	200,784
Net unrealized gains on available-for-sale securities	217	320
Foreign currency translation adjustments	5,012	4,109
Accumulated adjustments for retirement benefit	73	81
Total accumulated other comprehensive income	5,303	4,511
Subscription rights to shares	533	533
Non-controlling interests	22	21
Total net assets	199,081	205,850
Total liabilities and net assets	957,792	988,390

(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income Consolidated Statements of Income

		(Millions of yen)
	For the six months ended September 30, 2016	For the six months ended September 30, 2017
Ordinary income	61,202	62,279
Interest income	1,369	1,652
(Interest on loans)	1,291	1,591
(Interest and dividends on securities)	18	10
Fees and commissions income	59,597	60,480
(ATM-related fee income)	56,588	57,302
Other operating income	119	125
Other ordinary income	114	20
Ordinary expenses	42,091	42,381
Interest expenses	501	351
(Interest on deposits)	184	89
Fees and commissions expenses	11,577	12,038
(ATM placement fee expenses)	9,408	9,619
(ATM-related fee expenses)	774	849
General and administrative expenses	29,940	29,962
Other ordinary expenses	72	29
Ordinary profit	19,110	19,898
Extraordinary losses	110	83
Loss on disposal of fixed assets	110	83
Income before income taxes	19,000	19,814
Income taxes-current	6,089	6,755
Income taxes-deferred	(77)	(542)
Total income taxes	6,011	6,213
Net income	12,989	13,601
Net income (loss) attributable to non-controlling interests	(0)	(1)
Net income attributable to owners of the parent	12,989	13,602

Consolidated Statements of Comprehensive Income

Consolidated Statements of Comprehensive meome		(Millians of van)
		(Millions of yen)
	For the six months ended	For the six months ended
	September 30, 2016	September 30, 2017
Net income	12,989	13,601
Other comprehensive income (loss)	(2,652)	(792)
Net unrealized gains (losses) on available-for-sale		
securities	(101)	103
Foreign currency translation adjustments	(2,563)	(903)
Adjustments for retirement benefit	12	7
Comprehensive income	10,336	12,808
Comprehensive income attributable to:		
Owners of the parent	10,339	12,810
Non-controlling interests	(3)	(1)

(3) Consolidated Statements of Changes in Net Assets
For the six months ended September 30, 2016 (April 1, 2016 to September 30, 2016)

	Shareholders' equity								
	Common stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity				
Balance at beginning of year	30,514	30,496	117,402	(0)	178,412				
Changes in items during the period									
Issuance of new shares	58	58			117				
Cash dividends			(5,359)		(5,359)				
Net income attributable to owners of the parent			12,989		12,989				
Acquisition of treasury stock					_				
Net change in items other than shareholders' equity during the period									
Net changes in items during the period	58	58	7,630	_	7,747				
Balance at end of the period	30,572	30,554	125,032	(0)	186,160				

	Acc	umulated other	comprehensive in	come			
	Net unrealized gains on available-for- sale securities	Foreign currency translation adjustments	Accumulated adjustments for retirement benefit	Total accumulated other comprehensive income	Subscription rights to shares	Non-con- trolling interests	Total net assets
Balance at beginning of year	343	5,462	6	5,812	545	24	184,794
Changes in items during the period							
Issuance of new shares							117
Cash dividends							(5,359)
Net income attributable to owners of the parent							12,989
Acquisition of treasury stock							_
Net change in items other than shareholders' equity during the							
period	(101)	(2,560)	12	(2,649)	(11)	(3)	(2,664)
Net changes in items during the period	(101)	(2,560)	12	(2,649)	(11)	(3)	5,083
Balance at end of the period	241	2,902	18	3,162	533	21	189,878

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

	Shareholders' equity							
	Common stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity			
Balance at beginning of year	30,572	30,554	132,093	(0)	193,221			
Changes in items during the period								
Issuance of new shares					_			
Cash dividends			(5,659)		(5,659)			
Net income attributable to owners of the parent			13,602		13,602			
Acquisition of treasury stock				(380)	(380)			
Net change in items other than shareholders' equity during the period								
Net changes in items during the period	_	_	7,943	(380)	7,562			
Balance at end of the period	30,572	30,554	140,036	(380)	200,784			

	Acc	umulated other	comprehensive in	come			
	Net unrealized gains on available-for- sale securities	Foreign currency translation adjustments	Accumulated adjustments for retirement benefit	Total accumulated other comprehensive income	Subscription rights to shares	Non-con- trolling interests	Total net assets
Balance at beginning of year	217	5,012	73	5,303	533	22	199,081
Changes in items during the period							
Issuance of new shares							_
Cash dividends							(5,659)
Net income attributable to owners of the parent							13,602
Acquisition of treasury stock							(380)
Net change in items other than shareholders' equity during the							
period	103	(903)	7	(792)	_	(1)	(794)
Net changes in items during the period	103	(903)	7	(792)	_	(1)	6,768
Balance at end of the period	320	4,109	81	4,511	533	21	205,850

3. Interim Non-Consolidated Financial Statements

(1) Non-Consolidated Balance Sheets

Assert Assert Cash and due from banks 685,766 668,025 Securities 102,533 94,359 Loans 19,829 22,078 Foreign currency — 0 Accrued income 8,816 8,669 ATM-related temporary payments 89,259 147,489 Other assets total 1,713 2,255 Other assets total 1,713 2,255 Tangible fixed assets 24,159 20,674 Intangible fixed assets 22,745 24,323 Prepaid pension cost 775 863 Allowance for credit losses 375 863 Allowance for credit losses 303 302 Total assets 955,644 988,795 Deposits 571,553 615,037 Negotiable certificates of deposits 800 1,100 Call money 10,000 1,000 Bords 110,000 2,000 Bords 110,000 3,000 Asser terificrates of deposits <			(Millions of yell)
Assets 685,766 668,025 Scurities 102,533 94,359 Loans 19,829 22,078 Foreign currency — 0 Accrued income 8,816 8,669 ATM-related temporary payments 89,259 147,480 Other assets 1,713 2,255 Other assets total 1,713 2,255 Tangible fixed assets 24,159 20,674 Intangible fixed assets 27,45 24,323 Prepaid pension cost 77 96 Deferred tax assets 775 863 Allowance for credit losses (30) (32) Total assets 800 (30) Liabilities 800 1,190 Deposits 871,553 615,037 Negotiable certificates of deposits 800 1,190 Call money 10,000 9 Borrowed money 10,000 9 Borrowed money 10,000 80,000 ATM-related temporary advances 37,		As of	As of
Cash and due from banks 685,766 668,025 Securities 102,533 94,359 Loans 19,829 22,078 Foreign currency — 0 Accrued income 8,816 8,669 ATM-related temporary payments 89,259 147,480 Other assets 1,713 2,255 Other assets total 1,713 2,255 Tangible fixed assets 24,159 20,674 Intangible fixed assets 22,745 24,323 Prepaid pension cost 77 96 Deferred tax assets 300 322 Allowance for credit losses 300 322 Total assets 955,644 988,795 Liabilities 571,553 615,037 Negotiable certificates of deposits 800 1,190 Call money 10,000 — Borrowed money 10,000 — Bords 110,000 80,000 ATM-related temporary advances 37,763 56,773 Other lia		March 31, 2017	September 30, 2017
Securities 102,533 94,359 Loans 19,829 22,078 Foreign currency — — Accrued income 8,816 8,669 ATM-related temporary payments 89,259 147,480 Other assets 1,713 2,255 Other assets total 1,713 2,255 Tangible fixed assets 24,159 20,674 Intangible fixed assets 22,745 24,323 Prepaid pension cost 77 96 Deferred tax assets 775 863 Allowance for credit losses (30) (32) Total assets 955,644 988,795 Liabilities 571,553 615,037 Deposits 571,553 615,037 Negotiable certificates of deposits 800 1,190 Call money 10,000 — Borrowed money 10,000 10,000 Borrowed money 10,000 80,000 ATM-related temporary advances 37,763 56,773 Other lia	Assets		
Loans 19,829 22,078 Foreign currency — 0 Accrued income 8,816 8,669 ATM-related temporary payments 89,259 147,480 Other assets 1,713 2,255 Other assets total 1,713 2,255 Tangible fixed assets 24,159 20,674 Intangible fixed assets 77 96 Deferred tax assets 775 863 Allowance for credit losses (30) (32) Total assets 955,644 988,795 Liabilities 571,553 615,037 Negotiable certificates of deposits 800 1,190 Call money 10,000 - Call money 10,000 80,000 ATM-related temporary advances 37,763 56,773 Other liabilities 110,000 80,000 Asset retirement obligations 353 353 Other liabilities 9,143 9,294 Reserve for bonuses 388 361	Cash and due from banks	685,766	668,025
Foreign currency — 0 Accrued income 8,816 8,669 ATM-related temporary payments 89,259 147,480 Other assets 1,713 2,255 Other assets total 1,713 2,255 Tangible fixed assets 24,159 20,674 Intangible fixed assets 22,745 24,323 Prepaid pension cost 775 96 Deferred tax assets 775 863 Allowance for credit losses (30) (32) Total assets 955,644 988,795 Liabilities 571,553 615,037 Negotiable certificates of deposits 800 1,190 Call money 10,000 — Borrowed money 10,000 10,000 Bonds 110,000 80,000 ATM-related temporary advances 37,763 56,733 Other liabilities 15,536 16,908 Income taxes payable 6,039 7,260 Asset retirement obligations 353 353 <t< td=""><td>Securities</td><td>102,533</td><td>94,359</td></t<>	Securities	102,533	94,359
Accured income 8.816 8,669 ATM-related temporary payments 89,259 147,480 Other assets 1,713 2,255 Other assets total 1,713 2,255 Tangible fixed assets 24,159 20,674 Intangible fixed assets 22,745 24,323 Pepaid pension cost 77 96 Deferred tax assets 300 32 Allowance for credit losses 300 32 Total assets 955,644 988,795 Liabilities 571,553 615,037 Deposits 571,553 615,037 Negotiable certificates of deposits 800 1,190 Call money 10,000 0 Call money 10,000 0 Borrowed money 10,000 10,000 Borrowed money 10,000 80,000 ATM-related temporary advances 37,763 56,773 Other liabilities 15,536 16,908 Income taxes payable 6,039 7,260	Loans	19,829	22,078
ATM-related temporary payments 89,259 147,480 Other assets 1,713 2,255 Other assets total 1,713 2,255 Tangible fixed assets 24,159 20,674 Intangible fixed assets 22,745 24,323 Prepaid pension cost 77 96 Deferred tax assets 775 863 Allowance for credit losses (30) (32) Total assets 955,644 988,795 Liabilities 955,644 988,795 Liabilities 800 1,190 Call money 10,000 — Call money 10,000 — Borrowed money 10,000 10,000 Bonds 110,000 80,000 ATM-related temporary advances 37,763 56,773 Other liabilities 15,536 16,908 Income taxes payable 6,039 7,260 Asset retirement obligations 353 353 Other liabilities 9,143 9,294 Reserve	Foreign currency	_	0
Other assets 1,713 2,255 Other assets total 1,713 2,255 Tangible fixed assets 24,159 20,674 Intangible fixed assets 22,745 24,323 Prepaid pension cost 77 96 Deferred tax assets 775 863 Allowance for credit losses (30) (32) Total assets 955,644 988,795 Liabilities 955,644 988,795 Deposits 571,553 615,037 Negotiable certificates of deposits 800 1,190 Call money 10,000 — Borrowed money 10,000 10,000 Borrowed money 10,000 10,000 ATM-related temporary advances 37,763 56,773 Other liabilities 15,536 16,908 Income taxes payable 6,039 7,260 Asset retirement obligations 353 353 Other liabilities 9,143 9,294 Reserve for bonuses 388 361	Accrued income	8,816	8,669
Other assets total 1,713 2,255 Tangible fixed assets 24,159 20,674 Intangible fixed assets 22,745 24,323 Prepaid pension cost 77 96 Deferred tax assets 775 863 Allowance for credit losses (30) (32) Total assets 955,644 988,795 Liabilities 800 1,190 Deposits 571,553 615,037 Negotiable certificates of deposits 800 1,190 Call money 10,000 - Borrowed money 10,000 10,000 Borrowed money 10,000 80,000 ATM-related temporary advances 37,763 56,773 Other liabilities 15,536 16,908 Income taxes payable 6,039 7,260 Asset retirement obligations 353 353 Other liabilities 9,143 9,294 Reserve for directors' benefit trust - 50 Total liabilities 30,572 30,572 <	ATM-related temporary payments	89,259	147,480
Tangible fixed assets 24,159 20,674 Intangible fixed assets 22,745 24,323 Prepaid pension cost 77 96 Deferred tax assets 775 863 Allowance for credit losses (30) (32) Total assets 955,644 988,795 Liabilities 800 1,190 Deposits 571,553 615,037 Negotiable certificates of deposits 800 1,190 Call money 10,000 10,000 Borrowed money 10,000 10,000 Borrowed money 10,000 80,000 ATM-related temporary advances 37,763 56,773 Other liabilities 15,536 16,908 Income taxes payable 6,039 7,260 Asset retirement obligations 353 353 Other liabilities 9,143 9,294 Reserve for bonuses 388 361 Reserve for directors' benefit trust — 50 Total liabilities 756,042 780,320	Other assets	1,713	2,255
Intangible fixed assets 22,745 24,323 Prepaid pension cost 77 96 Deferred tax assets 775 863 Allowance for credit losses (30) (32) Total assets 955,644 98,795 Liabilities 571,553 615,037 Negotiable certificates of deposits 800 1,190 Call money 10,000 1,000 Borrowed money 10,000 10,000 Borrowed money 110,000 80,000 ATM-related temporary advances 37,763 56,773 Other liabilities 15,536 16,908 Income taxes payable 6,039 7,260 Asset retirement obligations 353 353 Other liabilities 9,143 9,294 Reserve for bonnuses 388 361 Reserve for directors' benefit trust — 50 Total liabilities 30,572 30,572 Capital surplus 30,572 30,572 Capital reserve 30,572 30,572 <td>Other assets total</td> <td>1,713</td> <td>2,255</td>	Other assets total	1,713	2,255
Prepaid pension cost 77 96 Deferred tax assets 775 863 Allowance for credit losses (30) (32) Total assets 955,644 988,795 Liabilities 571,553 615,037 Deposits 571,553 615,037 Negotiable certificates of deposits 800 1,190 Call money 10,000 - Borrowed money 10,000 10,000 Bornowed money 10,000 80,000 ATM-related temporary advances 37,763 56,773 Other liabilities 15,536 16,008 Income taxes payable 6,039 7,260 Asset retirement obligations 353 353 Other liabilities 9,143 9,294 Reserve for bonuses 388 361 Reserve for directors' benefit trust - 50 Total liabilities 30,572 780,320 Net assets 30,572 30,572 Capital surplus 30,572 30,572	Tangible fixed assets	24,159	20,674
Deferred tax assets 775 863 Allowance for credit losses 300 32) Total assets 955,644 988,795 Liabilities 955,644 988,795 Deposits 571,553 615,037 Negotiable certificates of deposits 800 1,190 Call money 10,000 - Borrowed money 10,000 10,000 Bonds 110,000 80,000 ATM-related temporary advances 37,633 56,773 Other liabilities 15,536 16,908 Income taxes payable 6,039 7,260 Asset retirement obligations 353 353 Other liabilities 9,143 9,294 Reserve for bonuses 388 361 Reserve for directors' benefit trust — 50 Total liabilities 30,572 780,320 Net assets 30,572 30,572 Capital surplus 30,572 30,572 Capital reserve 30,572 30,572	Intangible fixed assets	22,745	24,323
Allowance for credit losses (30) (32) Total assets 955,644 988,795 Liabilities 571,553 615,037 Negotiable certificates of deposits 800 1,190 Call money 10,000 - Borrowed money 10,000 80,000 Bonds 110,000 80,000 ATM-related temporary advances 37,763 56,773 Other liabilities 15,536 16,908 Income taxes payable 6,039 7,260 Asset retirement obligations 353 353 Other liabilities 9,143 9,294 Reserve for bonuses 388 361 Reserve for directors' benefit trust - 50 Total liabilities 756,042 780,320 Net assets 30,572 30,572 Common stock 30,572 30,572 Capital surplus 30,572 30,572 Retained earnings 137,706 146,855 Legal reserve in retained earnings 137,706 146,855<	Prepaid pension cost	77	96
Total assets 955,644 988,795 Liabilities 571,553 615,037 Negotiable certificates of deposits 800 1,190 Call money 10,000 — Borrowed money 10,000 10,000 Bonds 110,000 80,000 ATM-related temporary advances 37,763 56,773 Other liabilities 15,536 16,908 Income taxes payable 6,039 7,260 Asset retirement obligations 353 353 Other liabilities 9,143 9,294 Reserve for bonuses 388 361 Reserve for directors' benefit trust — 50 Total liabilities 756,042 780,320 Net assets Common stock 30,572 30,572 Capital surplus 30,572 30,572 30,572 Capital reserve 30,572 30,572 30,572 Retained earnings 137,706 146,855 Legal reserve in retained earnings 0 0 Oth	Deferred tax assets	775	863
Liabilities 571,553 615,037 Negotiable certificates of deposits 800 1,190 Call money 10,000 — Borrowed money 10,000 10,000 Bonds 110,000 80,000 ATM-related temporary advances 37,763 56,773 Other liabilities 15,536 16,908 Income taxes payable 6,039 7,260 Asset retirement obligations 353 353 Other liabilities 9,143 9,294 Reserve for bonuses 388 361 Reserve for directors' benefit trust — 50 Total liabilities 756,042 780,320 Net assets 30,572 30,572 Capital surplus 30,572 30,572 Capital reserve 30,572 30,572 Retained earnings 137,706 146,855 Legal reserve in retained earnings 137,706 146,855 Retained earnings brought forward 137,706 146,855 Treasury stock (0)	Allowance for credit losses	(30)	(32)
Deposits 571,553 615,037 Negotiable certificates of deposits 800 1,190 Call money 10,000 — Borrowed money 10,000 10,000 Bords 110,000 80,000 ATM-related temporary advances 37,763 56,773 Other liabilities 15,536 16,908 Income taxes payable 6,039 7,260 Asset retirement obligations 353 353 Other liabilities 9,143 9,294 Reserve for bonuses 388 361 Reserve for directors' benefit trust — 50 Total liabilities 756,042 780,320 Net assets Common stock 30,572 30,572 Capital surplus 30,572 30,572 30,572 Capital reserve 30,572 30,572 30,572 Retained earnings 137,706 146,855 Retained earnings brought forward 137,706 146,855 Treasury stock (0) (380) <td< td=""><td>Total assets</td><td>955,644</td><td>988,795</td></td<>	Total assets	955,644	988,795
Negotiable certificates of deposits 800 1,190 Call money 10,000 — Borrowed money 10,000 10,000 Bonds 110,000 80,000 ATM-related temporary advances 37,763 56,773 Other liabilities 15,536 16,908 Income taxes payable 6,039 7,260 Asset retirement obligations 353 353 Other liabilities 9,143 9,294 Reserve for bonuses 38 361 Reserve for directors' benefit trust — 50 Total liabilities 756,042 780,320 Net assets 30,572 30,572 Common stock 30,572 30,572 Capital surplus 30,572 30,572 Capital reserve 30,572 30,572 Retained earnings 137,706 146,855 Retained earnings 137,706 146,855 Treasury stock (0) (380) Total shareholders' equity 198,851 207,620	Liabilities		
Call money 10,000 — Borrowed money 10,000 10,000 Bonds 110,000 80,000 ATM-related temporary advances 37,763 56,773 Other liabilities 15,536 16,908 Income taxes payable 6,039 7,260 Asset retirement obligations 353 353 Other liabilities 9,143 9,294 Reserve for bonuses 388 361 Reserve for directors' benefit trust — 50 Total liabilities 756,042 780,320 Net assets 30,572 30,572 Capital surplus 30,572 30,572 Capital reserve 30,572 30,572 Retained earnings 137,706 146,855 Legal reserve in retained earnings 137,706 146,855 Retained earnings brought forward 137,706 146,855 Treasury stock (0) (380) Total shareholders' equity 198,851 207,620 Net unrealized gains on available-for-sale securities<	Deposits	571,553	615,037
Call money 10,000 — Borrowed money 10,000 10,000 Bonds 110,000 80,000 ATM-related temporary advances 37,763 56,773 Other liabilities 15,536 16,908 Income taxes payable 6,039 7,260 Asset retirement obligations 353 353 Other liabilities 9,143 9,294 Reserve for bonuses 388 361 Reserve for directors' benefit trust — 50 Total liabilities 756,042 780,320 Net assets 30,572 30,572 Capital surplus 30,572 30,572 Capital reserve 30,572 30,572 Retained earnings 137,706 146,855 Legal reserve in retained earnings 137,706 146,855 Retained earnings brought forward 137,706 146,855 Treasury stock (0) (380) Total shareholders' equity 198,851 207,620 Net unrealized gains on available-for-sale securities<	Negotiable certificates of deposits	800	1,190
Borrowed money 10,000 10,000 Bonds 110,000 80,000 ATM-related temporary advances 37,763 56,773 Other liabilities 15,536 16,908 Income taxes payable 6,039 7,260 Asset retirement obligations 353 353 Other liabilities 9,143 9,294 Reserve for bonuses 388 361 Reserve for directors' benefit trust — 50 Total liabilities 756,042 780,320 Net assets Support of treatments 30,572 30,572 Capital surplus 30,572 30,572 30,572 Capital reserve 30,572 30,572 30,572 Retained earnings 137,706 146,855 Legal reserve in retained earnings 137,706 146,855 Retained earnings brought forward 137,706 146,855 Treasury stock (0) (380) Total shareholders' equity 198,851 207,620 Net unrealized gains on available-for-sale securities <td></td> <td>10,000</td> <td>_</td>		10,000	_
Bonds 110,000 80,000 ATM-related temporary advances 37,763 56,773 Other liabilities 15,536 16,908 Income taxes payable 6,039 7,260 Asset retirement obligations 353 353 Other liabilities 9,143 9,294 Reserve for bonuses 388 361 Reserve for directors' benefit trust — 50 Total liabilities 756,042 780,320 Net assets Common stock 30,572 30,572 Capital surplus 30,572 30,572 30,572 Capital reserve 30,572 30,572 30,572 Retained earnings 137,706 146,855 146,855 Retained earnings brought forward 137,706 146,855 Treasury stock 0 0 (380) Total shareholders' equity 198,851 207,620 Net unrealized gains on available-for-sale securities 217 320 Total valuation and translation adjustments 217 320	•	10,000	10,000
Other liabilities 15,536 16,908 Income taxes payable 6,039 7,260 Asset retirement obligations 353 353 Other liabilities 9,143 9,294 Reserve for bonuses 388 361 Reserve for directors' benefit trust — 50 Total liabilities 756,042 780,320 Net assets — 50 Common stock 30,572 30,572 Capital surplus 30,572 30,572 Capital reserve 30,572 30,572 Retained earnings 137,706 146,855 Legal reserve in retained earnings 0 0 Other retained earnings 137,706 146,855 Retained earnings brought forward 137,706 146,855 Treasury stock (0) (380) Total shareholders' equity 198,851 207,620 Net unrealized gains on available-for-sale securities 217 320 Total valuation and translation adjustments 217 320 Subscript	Bonds	110,000	80,000
Other liabilities 15,536 16,908 Income taxes payable 6,039 7,260 Asset retirement obligations 353 353 Other liabilities 9,143 9,294 Reserve for bonuses 388 361 Reserve for directors' benefit trust — 50 Total liabilities 756,042 780,320 Net assets — 50 Common stock 30,572 30,572 Capital surplus 30,572 30,572 Capital reserve 30,572 30,572 Retained earnings 137,706 146,855 Legal reserve in retained earnings 0 0 Other retained earnings 137,706 146,855 Retained earnings brought forward 137,706 146,855 Treasury stock (0) (380) Total shareholders' equity 198,851 207,620 Net unrealized gains on available-for-sale securities 217 320 Total valuation and translation adjustments 217 320 Subscript	ATM-related temporary advances	37,763	56,773
Asset retirement obligations 353 353 Other liabilities 9,143 9,294 Reserve for bonuses 388 361 Reserve for directors' benefit trust — 50 Total liabilities 756,042 780,320 Net assets Substitution 30,572 30,572 Capital surplus 30,572 30,572 30,572 30,572 30,572 30,572 30,572 30,572 Retained earnings 137,706 146,855		15,536	16,908
Other liabilities 9,143 9,294 Reserve for bonuses 388 361 Reserve for directors' benefit trust — 50 Total liabilities 756,042 780,320 Net assets — 30,572 30,572 Common stock 30,572 30,572 30,572 30,572 30,572 Capital surplus 30,572 <	Income taxes payable	6,039	7,260
Reserve for bonuses 388 361 Reserve for directors' benefit trust — 50 Total liabilities 756,042 780,320 Net assets Subscription rights to shares 30,572 30		353	353
Reserve for directors' benefit trust — 50 Total liabilities 756,042 780,320 Net assets Subscription rights to shares 30,572 30,5	Other liabilities	9,143	9,294
Total liabilities 756,042 780,320 Net assets 30,572 30,572 Capital surplus 30,572 30,572 Capital reserve 30,572 30,572 Retained earnings 137,706 146,855 Legal reserve in retained earnings 0 0 Other retained earnings 137,706 146,855 Retained earnings brought forward 137,706 146,855 Treasury stock (0) (380) Total shareholders' equity 198,851 207,620 Net unrealized gains on available-for-sale securities 217 320 Total valuation and translation adjustments 217 320 Subscription rights to shares 533 533 Total net assets 199,602 208,474	Reserve for bonuses	388	361
Net assets 30,572 30,572 30,572 Capital surplus 30,572 30,572 30,572 Capital reserve 30,572 30,572 30,572 Retained earnings 137,706 146,855 Legal reserve in retained earnings 0 0 Other retained earnings 137,706 146,855 Retained earnings brought forward 137,706 146,855 Treasury stock (0) (380) Total shareholders' equity 198,851 207,620 Net unrealized gains on available-for-sale securities 217 320 Total valuation and translation adjustments 217 320 Subscription rights to shares 533 533 Total net assets 199,602 208,474	Reserve for directors' benefit trust	_	50
Net assets 30,572 30,572 30,572 Capital surplus 30,572 30,572 30,572 Capital reserve 30,572 30,572 30,572 Retained earnings 137,706 146,855 Legal reserve in retained earnings 0 0 Other retained earnings 137,706 146,855 Retained earnings brought forward 137,706 146,855 Treasury stock (0) (380) Total shareholders' equity 198,851 207,620 Net unrealized gains on available-for-sale securities 217 320 Total valuation and translation adjustments 217 320 Subscription rights to shares 533 533 Total net assets 199,602 208,474	Total liabilities	756.042	780,320
Common stock 30,572 30,572 Capital surplus 30,572 30,572 Capital reserve 30,572 30,572 Retained earnings 137,706 146,855 Legal reserve in retained earnings 0 0 Other retained earnings 137,706 146,855 Retained earnings brought forward 137,706 146,855 Treasury stock (0) (380) Total shareholders' equity 198,851 207,620 Net unrealized gains on available-for-sale securities 217 320 Total valuation and translation adjustments 217 320 Subscription rights to shares 533 533 Total net assets 199,602 208,474			,-
Capital surplus 30,572 30,572 Capital reserve 30,572 30,572 Retained earnings 137,706 146,855 Legal reserve in retained earnings 0 0 Other retained earnings 137,706 146,855 Retained earnings brought forward 137,706 146,855 Treasury stock (0) (380) Total shareholders' equity 198,851 207,620 Net unrealized gains on available-for-sale securities 217 320 Total valuation and translation adjustments 217 320 Subscription rights to shares 533 533 Total net assets 199,602 208,474		30.572	30.572
Capital reserve 30,572 30,572 Retained earnings 137,706 146,855 Legal reserve in retained earnings 0 0 Other retained earnings 137,706 146,855 Retained earnings brought forward 137,706 146,855 Treasury stock (0) (380) Total shareholders' equity 198,851 207,620 Net unrealized gains on available-for-sale securities 217 320 Total valuation and translation adjustments 217 320 Subscription rights to shares 533 533 Total net assets 199,602 208,474			·
Retained earnings 137,706 146,855 Legal reserve in retained earnings 0 0 Other retained earnings 137,706 146,855 Retained earnings brought forward 137,706 146,855 Treasury stock (0) (380) Total shareholders' equity 198,851 207,620 Net unrealized gains on available-for-sale securities 217 320 Total valuation and translation adjustments 217 320 Subscription rights to shares 533 533 Total net assets 199,602 208,474	1 1		
Legal reserve in retained earnings 0 0 Other retained earnings 137,706 146,855 Retained earnings brought forward 137,706 146,855 Treasury stock (0) (380) Total shareholders' equity 198,851 207,620 Net unrealized gains on available-for-sale securities 217 320 Total valuation and translation adjustments 217 320 Subscription rights to shares 533 533 Total net assets 199,602 208,474	•	· · · · · · · · · · · · · · · · · · ·	
Other retained earnings 137,706 146,855 Retained earnings brought forward 137,706 146,855 Treasury stock (0) (380) Total shareholders' equity 198,851 207,620 Net unrealized gains on available-for-sale securities 217 320 Total valuation and translation adjustments 217 320 Subscription rights to shares 533 533 Total net assets 199,602 208,474		*	
Retained earnings brought forward 137,706 146,855 Treasury stock (0) (380) Total shareholders' equity 198,851 207,620 Net unrealized gains on available-for-sale securities 217 320 Total valuation and translation adjustments 217 320 Subscription rights to shares 533 533 Total net assets 199,602 208,474			
Treasury stock (0) (380) Total shareholders' equity 198,851 207,620 Net unrealized gains on available-for-sale securities 217 320 Total valuation and translation adjustments 217 320 Subscription rights to shares 533 533 Total net assets 199,602 208,474	-		
Total shareholders' equity198,851207,620Net unrealized gains on available-for-sale securities217320Total valuation and translation adjustments217320Subscription rights to shares533533Total net assets199,602208,474			
Net unrealized gains on available-for-sale securities217320Total valuation and translation adjustments217320Subscription rights to shares533533Total net assets199,602208,474			
Total valuation and translation adjustments217320Subscription rights to shares533533Total net assets199,602208,474	<u> </u>	•	
Subscription rights to shares 533 533 Total net assets 199,602 208,474			
Total net assets 199,602 208,474			
Total habilities and net assets 955,644 988,795		·	
	1 Otal Habilities and net assets	955,644	988,795

(2) Non-Consolidated Statements of Income

For the six months ended September 30, 2016 For the six months ended September 30, 2017 Ordinary income 56,841 58,186 Interest income 1,356 1,645 (Interest on loans) 1,291 1,591 (Interest and dividends on securities) 18 0 Fees and commissions income 55,319 56,348 (ATM-related fee income) 52,326 53,219 Other operating income 114 125 Other ordinary income 50 66 Ordinary expenses 36,752 36,799 Interest expenses 496 347 (Interest on deposits) 184 89 Fees and commissions expenses 8,665 9,150 (ATM-placement fee expenses) 6,955 7,155 (ATM-related fee expenses) 440 480 General and administrative expenses 27,526 27,155 Other ordinary expenses 95 78 Income taxes ordisposal of fixed assets 95 78 Income taxes-current 6,089 6,754			(Millions of yen)
Ordinary income 56,841 58,186 Interest income 1,356 1,645 (Interest on loans) 1,291 1,591 (Interest and dividends on securities) 18 10 Fees and commissions income 55,319 56,348 (ATM-related fee income) 52,326 53,219 Other operating income 114 125 Other ordinary income 50 66 Ordinary expenses 36,752 36,679 Interest expenses 496 347 (Interest on deposits) 184 89 Fees and commissions expenses 8,665 9,150 (ATM placement fee expenses) 6,955 7,155 (ATM-related fee expenses) 440 480 General and administrative expenses 27,526 27,155 Other ordinary expenses 63 25 Ordinary profit 20,089 21,507 Extraordinary losses 95 78 Loss on disposal of fixed assets 95 78 Income taxes-current <t< th=""><th></th><th>For the six months ended</th><th>For the six months ended</th></t<>		For the six months ended	For the six months ended
Interest income 1,356 1,645 (Interest on loans) 1,291 1,591 (Interest and dividends on securities) 18 10 Fees and commissions income 55,319 56,348 (ATM-related fee income) 52,326 53,219 Other operating income 114 125 Other ordinary income 50 66 Ordinary expenses 36,752 36,679 Interest expenses 496 347 (Interest on deposits) 184 89 Fees and commissions expenses 8,665 9,150 (ATM placement fee expenses) 6,955 7,155 (ATM-related fee expenses) 440 480 General and administrative expenses 27,526 27,155 Other ordinary expenses 63 25 Ordinary profit 20,089 21,507 Extraordinary losses 95 78 Loss on disposal of fixed assets 95 78 Income before income taxes 19,993 21,429 Income taxes-deferred <th></th> <th>September 30, 2016</th> <th>September 30, 2017</th>		September 30, 2016	September 30, 2017
(Interest on loans) 1,291 1,591 (Interest and dividends on securities) 18 10 Fees and commissions income 55,319 56,348 (ATM-related fee income) 52,326 53,219 Other operating income 114 125 Other ordinary income 50 66 Ordinary expenses 36,752 36,679 Interest expenses 496 347 (Interest on deposits) 184 89 Fees and commissions expenses 8,665 9,150 (ATM placement fee expenses) 6,955 7,155 (ATM-related fee expenses) 440 480 General and administrative expenses 27,526 27,155 Other ordinary expenses 63 25 Ordinary profit 20,089 21,507 Extraordinary losses 95 78 Loss on disposal of fixed assets 95 78 Income before income taxes 19,993 21,429 Income taxes-deferred 96 (133) Total income taxes <td>Ordinary income</td> <td>56,841</td> <td>58,186</td>	Ordinary income	56,841	58,186
(Interest and dividends on securities) 18 10 Fees and commissions income 55,319 56,348 (ATM-related fee income) 52,326 53,219 Other operating income 114 125 Other ordinary income 50 66 Ordinary expenses 36,752 36,679 Interest expenses 496 347 (Interest on deposits) 184 89 Fees and commissions expenses 8,665 9,150 (ATM placement fee expenses) 6,955 7,155 (ATM-related fee expenses) 440 480 General and administrative expenses 27,526 27,155 Other ordinary expenses 63 25 Other ordinary losses 95 78 Loss on disposal of fixed assets 95 78 Income before income taxes 19,993 21,429 Income taxes-current 6,089 6,754 Income taxes-deferred 96 (133) Total income taxes 6,185 6,620	Interest income	1,356	1,645
Fees and commissions income 55,319 56,348 (ATM-related fee income) 52,326 53,219 Other operating income 114 125 Other ordinary income 50 66 Ordinary expenses 36,752 36,679 Interest expenses 496 347 (Interest on deposits) 184 89 Fees and commissions expenses 8,665 9,150 (ATM placement fee expenses) 6,955 7,155 (ATM-related fee expenses) 440 480 General and administrative expenses 27,526 27,155 Other ordinary expenses 63 25 Ordinary profit 20,089 21,507 Extraordinary losses 95 78 Loss on disposal of fixed assets 95 78 Income before income taxes 19,993 21,429 Income taxes-current 6,089 6,754 Income taxes-deferred 96 (133) Total income taxes 6,185 6,620	(Interest on loans)	1,291	1,591
(ATM-related fee income) 52,326 53,219 Other operating income 114 125 Other ordinary income 50 66 Ordinary expenses 36,752 36,679 Interest expenses 496 347 (Interest on deposits) 184 89 Fees and commissions expenses 8,665 9,150 (ATM placement fee expenses) 6,955 7,155 (ATM-related fee expenses) 440 480 General and administrative expenses 27,526 27,155 Other ordinary expenses 63 25 Ordinary profit 20,089 21,507 Extraordinary losses 95 78 Loss on disposal of fixed assets 95 78 Income before income taxes 19,993 21,429 Income taxes-current 6,089 6,754 Income taxes-deferred 96 (133) Total income taxes 6,185 6,620	(Interest and dividends on securities)	18	10
Other operating income 114 125 Other ordinary income 50 66 Ordinary expenses 36,752 36,679 Interest expenses 496 347 (Interest on deposits) 184 89 Fees and commissions expenses 8,665 9,150 (ATM placement fee expenses) 6,955 7,155 (ATM-related fee expenses) 440 480 General and administrative expenses 27,526 27,155 Other ordinary expenses 63 25 Ordinary profit 20,089 21,507 Extraordinary losses 95 78 Loss on disposal of fixed assets 95 78 Income before income taxes 19,993 21,429 Income taxes-current 6,089 6,754 Income taxes deferred 96 (133) Total income taxes 6,185 6,620	Fees and commissions income	55,319	56,348
Other ordinary income 50 66 Ordinary expenses 36,752 36,679 Interest expenses 496 347 (Interest on deposits) 184 89 Fees and commissions expenses 8,665 9,150 (ATM placement fee expenses) 6,955 7,155 (ATM-related fee expenses) 440 480 General and administrative expenses 27,526 27,155 Other ordinary expenses 63 25 Ordinary profit 20,089 21,507 Extraordinary losses 95 78 Loss on disposal of fixed assets 95 78 Income before income taxes 19,993 21,429 Income taxes-current 6,089 6,754 Income taxes-deferred 96 (133) Total income taxes 6,185 6,620	(ATM-related fee income)	52,326	53,219
Ordinary expenses 36,752 36,679 Interest expenses 496 347 (Interest on deposits) 184 89 Fees and commissions expenses 8,665 9,150 (ATM placement fee expenses) 6,955 7,155 (ATM-related fee expenses) 440 480 General and administrative expenses 27,526 27,155 Other ordinary expenses 63 25 Ordinary profit 20,089 21,507 Extraordinary losses 95 78 Loss on disposal of fixed assets 95 78 Income before income taxes 19,993 21,429 Income taxes-current 6,089 6,754 Income taxes-deferred 96 (133) Total income taxes 6,185 6,620	Other operating income	114	125
Interest expenses 496 347 (Interest on deposits) 184 89 Fees and commissions expenses 8,665 9,150 (ATM placement fee expenses) 6,955 7,155 (ATM-related fee expenses) 440 480 General and administrative expenses 27,526 27,155 Other ordinary expenses 63 25 Ordinary profit 20,089 21,507 Extraordinary losses 95 78 Loss on disposal of fixed assets 95 78 Income before income taxes 19,993 21,429 Income taxes-current 6,089 6,754 Income taxes-deferred 96 (133) Total income taxes 6,185 6,620	Other ordinary income	50	66
(Interest on deposits) 184 89 Fees and commissions expenses 8,665 9,150 (ATM placement fee expenses) 6,955 7,155 (ATM-related fee expenses) 440 480 General and administrative expenses 27,526 27,155 Other ordinary expenses 63 25 Ordinary profit 20,089 21,507 Extraordinary losses 95 78 Loss on disposal of fixed assets 95 78 Income before income taxes 19,993 21,429 Income taxes-current 6,089 6,754 Income taxes-deferred 96 (133) Total income taxes 6,185 6,620	Ordinary expenses	36,752	36,679
Fees and commissions expenses 8,665 9,150 (ATM placement fee expenses) 6,955 7,155 (ATM-related fee expenses) 440 480 General and administrative expenses 27,526 27,155 Other ordinary expenses 63 25 Ordinary profit 20,089 21,507 Extraordinary losses 95 78 Loss on disposal of fixed assets 95 78 Income before income taxes 19,993 21,429 Income taxes-current 6,089 6,754 Income taxes-deferred 96 (133) Total income taxes 6,185 6,620	Interest expenses	496	347
(ATM placement fee expenses) 6,955 7,155 (ATM-related fee expenses) 440 480 General and administrative expenses 27,526 27,155 Other ordinary expenses 63 25 Ordinary profit 20,089 21,507 Extraordinary losses 95 78 Loss on disposal of fixed assets 95 78 Income before income taxes 19,993 21,429 Income taxes-current 6,089 6,754 Income taxes-deferred 96 (133) Total income taxes 6,185 6,620	(Interest on deposits)	184	89
(ATM-related fee expenses) 440 480 General and administrative expenses 27,526 27,155 Other ordinary expenses 63 25 Ordinary profit 20,089 21,507 Extraordinary losses 95 78 Loss on disposal of fixed assets 95 78 Income before income taxes 19,993 21,429 Income taxes-current 6,089 6,754 Income taxes-deferred 96 (133) Total income taxes 6,185 6,620	Fees and commissions expenses	8,665	9,150
General and administrative expenses 27,526 27,155 Other ordinary expenses 63 25 Ordinary profit 20,089 21,507 Extraordinary losses 95 78 Loss on disposal of fixed assets 95 78 Income before income taxes 19,993 21,429 Income taxes-current 6,089 6,754 Income taxes-deferred 96 (133) Total income taxes 6,185 6,620	(ATM placement fee expenses)	6,955	7,155
Other ordinary expenses 63 25 Ordinary profit 20,089 21,507 Extraordinary losses 95 78 Loss on disposal of fixed assets 95 78 Income before income taxes 19,993 21,429 Income taxes-current 6,089 6,754 Income taxes-deferred 96 (133) Total income taxes 6,185 6,620	(ATM-related fee expenses)	440	480
Ordinary profit 20,089 21,507 Extraordinary losses 95 78 Loss on disposal of fixed assets 95 78 Income before income taxes 19,993 21,429 Income taxes-current 6,089 6,754 Income taxes-deferred 96 (133) Total income taxes 6,185 6,620	General and administrative expenses	27,526	27,155
Extraordinary losses 95 78 Loss on disposal of fixed assets 95 78 Income before income taxes 19,993 21,429 Income taxes-current 6,089 6,754 Income taxes-deferred 96 (133) Total income taxes 6,185 6,620	Other ordinary expenses	63	25
Loss on disposal of fixed assets 95 78 Income before income taxes 19,993 21,429 Income taxes-current 6,089 6,754 Income taxes-deferred 96 (133) Total income taxes 6,185 6,620	Ordinary profit	20,089	21,507
Income before income taxes 19,993 21,429 Income taxes-current 6,089 6,754 Income taxes-deferred 96 (133) Total income taxes 6,185 6,620	Extraordinary losses	95	78
Income taxes-current 6,089 6,754 Income taxes-deferred 96 (133) Total income taxes 6,185 6,620	Loss on disposal of fixed assets	95	78
Income taxes-deferred 96 (133) Total income taxes 6,185 6,620	Income before income taxes	19,993	21,429
Total income taxes 6,185 6,620	Income taxes-current	6,089	6,754
	Income taxes-deferred	96	(133)
Net income 13,808 14,808	Total income taxes	6,185	6,620
	Net income	13,808	14,808

${\bf (3) \, Non\text{-}Consolidated \, Statements \, of \, Changes \, in \, Net \, Assets}$

For the six months ended September 30, 2016 (April 1, 2016 to September 30, 2016)

		Shareholders' equity						
		Capital	surplus		Retained earning	ţS		
	Common stock	Capital reserve	Total capital surplus	Legal reserve	Other retained earnings Retained earnings brought forward	Total retained earnings	Treasury stock	Total shareholders' equity
Balance at beginning of year	30,514	30,514	30,514	0	121,258	121,258	(0)	182,286
Changes in items during the period								
Issuance of new shares	58	58	58					117
Cash dividends					(5,359)	(5,359)		(5,359)
Net income					13,808	13,808		13,808
Acquisition of treasury stock								-
Net change in items other than shareholders' equity during the period								
Net changes in items during the period	58	58	58	_	8,448	8,448	_	8,566
Balance at end of the period	30,572	30,572	30,572	0	129,706	129,706	(0)	190,852

	Valuation and translat	tion adjustments	Cultipagnintian nights to	
	Net unrealized gains on available-for-sale securities	Total valuation and translation adjustments	Subscription rights to shares	Total net assets
Balance at beginning of year	343	343	545	183,174
Changes in items during the period				
Issuance of new shares				117
Cash dividends				(5,359)
Net income				13,808
Acquisition of treasury stock				_
Net change in items other than shareholders' equity during the period	(101)	(101)	(11)	(113)
Net changes in items during the period	(101)	(101)	(11)	8,453
Balance at end of the period	241	241	533	191,627

	Shareholders' equity							
		Capital	surplus		Retained earning	şs		
	Common stock	Capital reserve	Total capital surplus	Legal reserve	Other retained earnings Retained earnings brought forward	Total retained earnings	Treasury stock	Total shareholders' equity
Balance at beginning of year	30,572	30,572	30,572	0	137,706	137,706	(0)	198,851
Changes in items during the period								
Issuance of new shares								
Cash dividends					(5,659)	(5,659)		(5,659)
Net income					14,808	14,808		14,808
Acquisition of treasury stock							(380)	(380)
Net change in items other than shareholders' equity during the period								
Net changes in items during the period	_	_		_	9,148	9,148	(380)	8,768
Balance at end of the period	30,572	30,572	30,572	0	146,855	146,855	(380)	207,620

	Valuation and translat	tion adjustments	0.1	
	Net unrealized gains on available-for-sale securities	Total valuation and translation adjustments	Subscription rights to shares	Total net assets
Balance at beginning of year	217	217	533	199,602
Changes in items during the period				
Issuance of new shares				_
Cash dividends				(5,659)
Net income				14,808
Acquisition of treasury stock				(380)
Net change in items other than shareholders' equity during the period	103	103	-	103
Net changes in items during the period	103	103	_	8,872
Balance at end of the period	320	320	533	208,474