

**Interim Financial Information  
for Fiscal Year 2019**

(Ended September 30, 2019)

(Summary)

THE 77 BANK, LTD.

**INTERIM FINANCIAL INFORMATION**  
**FOR FISCAL YEAR 2019**  
(ENDED SEPTEMBER 30, 2019)  
(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, 2019	As of SEP.30, 2019
Assets:	(資産の部)		
Cash and due from banks	現金預け金	711,025	581,860
Call loans and bills bought	コールローン及び買入手形	511	80,473
Debt purchased	買入金銭債権	4,071	4,000
Trading account securities	商品有価証券	19,848	23,635
Money held in trust	金銭の信託	115,613	117,224
Investment securities	有価証券	2,958,281	2,822,225
Loans and bills discounted	貸出金	4,718,942	4,741,734
Foreign exchange assets	外国為替	4,734	7,078
Lease receivables and investment assets	リース債権及びリース 投資資産	17,622	18,735
Other assets	その他資産	79,208	81,171
Tangible fixed assets	有形固定資産	32,422	32,096
Intangible fixed assets	無形固定資産	317	403
Deferred tax assets	繰延税金資産	1,136	1,114
Customers' liabilities for acceptances and guarantees	支払承諾見返	24,622	24,590
Reserve for possible loan losses	貸倒引当金	(60,868)	(62,375)
Total assets	資産の部合計	8,627,510	8,473,970

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

(Millions of Yen)

Item	科目 (Japanese)	As of MAR.31, 2019	As of SEP.30, 2019
Liabilities:	(負債の部)		
Deposits	預金	7,432,614	7,279,873
Negotiable certificates of deposit	譲渡性預金	440,220	397,050
Call money and bills sold	コールマネー及び売渡手形	16,104	10,252
Payables under securities lending transactions	債券貸借取引受入担保金	17,414	11,817
Borrowed money	借入金	116,643	119,161
Foreign exchange liabilities	外国為替	339	219
Other liabilities	その他負債	44,000	87,904
Liability for bonus for directors and corporate auditors	役員賞与引当金	81	-
Net defined benefit liability	退職給付に係る負債	23,902	23,186
Liability for directors' and corporate auditors' retirement benefits	役員退職慰労引当金	29	20
Reserve for stock benefits	株式給付引当金	750	667
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	464	392
Reserve for contingent losses	偶発損失引当金	781	839
Reserves under special laws	特別法上の引当金	0	0
Deferred tax liabilities	繰延税金負債	20,462	20,810
Acceptances and guarantees	支払承諾	24,622	24,590
Total liabilities	負債の部合計	8,138,432	7,976,784
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	20,517
Retained earnings	利益剰余金	346,926	356,377
Treasury stock	自己株式	(6,391)	(7,038)
Total stockholders' equity	株主資本合計	385,710	394,515
Unrealized gains on available-for-sale securities	その他有価証券 評価差額金	111,108	109,932
Deferred gain (loss) on derivatives under hedge accounting	繰延ヘッジ損益	(1,451)	(1,387)
Remeasurements of defined benefit plans	退職給付に係る調整累 計額	(6,290)	(5,874)
Total accumulated other comprehensive income	その他の包括利益累計 額合計	103,367	102,670
Total net assets	純資産の部合計	489,077	497,185
Total liabilities and net assets	負債及び純資産の部合計	8,627,510	8,473,970

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, 2018	For the six months ended SEP.30, 2019
Ordinary income	経常収益	58,323	59,409
Interest income	資金運用収益	34,922	36,961
[Interest on loans and discounts]	[うち貸出金利息]	[ 21,027 ]	[ 20,943 ]
[Interest and dividends on trading account and investment securities]	[うち有価証券利息配当金]	[ 13,737 ]	[ 15,906 ]
Fees and commissions	役務取引等収益	8,908	8,651
Other operating income	その他業務収益	5,549	6,109
Other income	その他経常収益	8,943	7,688
Ordinary expenses	経常費用	42,201	43,542
Interest expenses	資金調達費用	1,751	1,254
[Interest on deposits]	[うち預金利息]	[ 711 ]	[ 406 ]
Fees and commissions	役務取引等費用	3,183	3,159
Other operating expenses	その他業務費用	7,394	7,428
General and administrative expenses	営業経費	29,259	28,275
Other expenses	その他経常費用	611	3,424
Ordinary profits	経常利益	16,122	15,867
Extraordinary income	特別利益	-	-
Extraordinary loss	特別損失	220	24
Impairment loss	減損損失	220	24
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	15,902	15,842
Income taxes - current	法人税、住民税及び事業税	3,117	4,122
Income taxes - deferred	法人税等調整額	(520)	400
Total Income taxes	法人税等合計	2,596	4,522
Net income	中間純利益	13,305	11,320
Net income attributable to owners of the parent	親会社株主に帰属する 中間純利益	13,305	11,320

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, 2018	For the six months ended SEP.30, 2019
Net income	中間純利益	13,305	11,320
Other comprehensive income	その他の包括利益	8,473	(696)
Unrealized gain on available-for-sale securities	その他有価証券評価差額金	7,631	(1,176)
Deferred gains or losses on hedges	繰延ヘッジ損益	307	63
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	534	416
Comprehensive income	中間包括利益	21,778	10,623
Comprehensive income attributable to owners of the parent	親会社株主に係る中間包括利益	21,778	10,623

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.30,2018 (from April 1, 2018 to September 30, 2018)

(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	332,619	(6,658)	371,137
Changes of items during the period	当中間期変動額					
Dividends from surplus	剰余金の配当			(1,682)		(1,682)
Net income attributable to owners	親会社株主に帰属する中間純利益			13,305		13,305
Purchase of treasury stock	自己株式の取得				(3)	(3)
Disposal of treasury stock	自己株式の処分		0		270	270
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	11,623	267	11,891
Balance at the end of current period	当中間期末残高	24,658	20,517	344,243	(6,390)	383,028

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	Remeasurements of defined 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	127,283	(1,473)	(6,209)	119,600	490,737
Changes of items during the period	当中間期変動額					
Dividends from surplus	剰余金の配当					(1,682)
Net income attributable to owners	親会社株主に帰属する中間純利益					13,305
Purchase of treasury stock	自己株式の取得					(3)
Disposal of treasury stock	自己株式の処分					270
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)	7,631	307	534	8,473	8,473
Total changes of items during the period	当中間期変動額合計	7,631	307	534	8,473	20,364
Balance at the end of current period	当中間期末残高	134,915	(1,166)	(5,675)	128,073	511,101

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

For the six months ended Sep.30,2019 (from April 1, 2019 to September 30, 2019)

(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	346,926	(6,391)	385,710
Changes of items during the period	当中間期変動額					
Dividends from surplus	剰余金の配当			(1,868)		(1,868)
Net income attributable to owners	親会社株主に帰属する中間純利益			11,320		11,320
Purchase of treasury stock	自己株式の取得				(800)	(800)
Disposal of treasury stock	自己株式の処分		(0)		153	153
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)	9,451	(646)	8,804
Balance at the end of current period	当中間期末残高	24,658	20,517	356,377	(7,038)	394,515

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	Remeasurements of defined 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	111,108	(1,451)	(6,290)	103,367	489,077
Changes of items during the period	当中間期変動額					
Dividends from surplus	剰余金の配当					(1,868)
Net income attributable to owners	親会社株主に帰属する中間純利益					11,320
Purchase of treasury stock	自己株式の取得					(800)
Disposal of treasury stock	自己株式の処分					153
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)	(1,176)	63	416	(696)	(696)
Total changes of items during the period	当中間期変動額合計	(1,176)	63	416	(696)	8,107
Balance at the end of current period	当中間期末残高	109,932	(1,387)	(5,874)	102,670	497,185

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.30,2018	For the six months ended Sep.30,2019
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	15,902	15,842
Depreciation and amortization	減価償却費	2,123	1,523
Impairment loss	減損損失	220	24
Change in reserve for possible loan losses	貸倒引当金の増減	(1,881)	1,506
Change in reserve for contingent losses	偶発損失引当金の増減	104	57
Change in liability for bonus for directors and corporate auditors	役員賞与引当金の増減額	(92)	(81)
Change in net defined benefit liability	退職給付に係る負債の増減額	(264)	(117)
Change in liability for directors' and corporate auditors' retirement benefits	役員退職慰労引当金の増減額	(21)	(8)
Change in reserve for stock benefits	株式給付引当金の増減	(192)	(82)
Change in reserve for reimbursement of deposits	睡眠預金払戻損失引当金の増減	22	(72)
Interest income	資金運用収益	(34,922)	(36,961)
Interest expense	資金調達費用	1,751	1,254
Investment securities losses (gains) - net	有価証券関係損益	(1,095)	(2,043)
Gains on money held in trust - net	金銭の信託の運用損益	(2,491)	(3,265)
Foreign exchange gains (losses) - net	為替差損益	(11,081)	4,127
Gains on disposals of fixed assets	固定資産処分損益	(56)	34
Net change in loans and bills discounted	貸出金の純増減	(49,107)	(22,792)
Net change in deposits	預金の純増減	(150,900)	(152,740)
Net change in negotiable certificates of deposit	譲渡性預金の純増減	(47,250)	(43,170)
Net change in borrowed money	借入金（劣後特約付借入金を除く）の純増減	(185)	2,517
Net change in due from banks	預け金（日銀預け金を除く）の純増減	185	428
Net change in call loans and others	コールローン等の純増減	237	(79,891)
Net change in call money and others	コールマネー等の純増減	7,803	(5,852)
Net change in payable under securities lending transactions	債券貸借取引受入担保金の純増減	7,846	(5,597)
Net change in trading account securities	商品有価証券の純増減	4,732	(3,787)
Net change in foreign exchange assets	外国為替（資産）の純増減	668	(2,343)
Net change in foreign exchange liabilities	外国為替（負債）の純増減	50	(120)
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	(578)	(1,112)
Interest received	資金運用による収入	37,564	39,968
Interest paid	資金調達による支出	(1,861)	(1,343)
Other - net	その他	(24,216)	36,254
Sub total	小計	(246,988)	(257,846)
Income taxes (paid) refund	法人税等の支払額又は還付額	(1,825)	(4,216)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	(248,814)	(262,063)

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

(Millions of Yen)

		For the six months ended Sep.30,2018	For the six months ended Sep.30,2019
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	(166,437)	(220,507)
Proceeds from sales of investment securities	有価証券の売却による収入	18,931	29,315
Proceeds from maturity of investment securities	有価証券の償還による収入	223,070	328,495
Purchases of tangible fixed assets	有形固定資産の取得による支出	(1,403)	(1,214)
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	111	14
Purchases of intangible fixed assets	無形固定資産の取得による支出	(5)	(96)
Payments for asset retirement obligations	資産除去債務の履行による支出	(16)	-
Net cash (used in) provided by investing activities	投資活動によるキャッシュ・フロー	74,250	136,006
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	(3)	(800)
Proceeds from sales of treasury stock	自己株式の売却による収入	0	0
Dividends paid	配当金の支払額	(1,680)	(1,865)
Net cash used in financing activities	財務活動によるキャッシュ・フロー	(1,683)	(2,666)
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	16	(13)
V. Net increase(decrease)in cash and cash equivalents	現金及び現金同等物の増減額	(176,230)	(128,736)
VI. Cash and cash equivalents, beginning of term	現金及び現金同等物の期首残高	701,935	704,983
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>525,705</u>	<u>576,246</u>

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

## 5. Segment Information

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

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

(Millions of Yen)

Item	科目 (Japanese)	As of MAR.31, 2019	As of SEP.30, 2019
Assets:	(資産の部)		
Cash and due from banks	現金預け金	710,996	581,797
Call loans	コールローン	511	80,473
Debt purchased	買入金銭債権	4,071	4,000
Trading account securities	商品有価証券	19,848	23,635
Money held in trust	金銭の信託	115,613	117,224
Investment securities	有価証券	2,964,936	2,831,617
Loans and bills discounted	貸出金	4,724,954	4,748,191
Foreign exchange assets	外国為替	4,734	7,078
Other assets	その他資産	63,198	63,124
Tangible fixed assets	有形固定資産	32,031	31,710
Intangible fixed assets	無形固定資産	263	260
Customers' liabilities for acceptances and guarantees	支払承諾見返	24,622	24,590
Reserve for possible loan losses	貸倒引当金	(55,511)	(57,165)
Total assets	資産の部合計	8,610,271	8,456,540

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

(Millions of Yen)

Item	科目 (Japanese)	As of MAR.31, 2019	As of SEP.30, 2019
Liabilities:	(負債の部)		
Deposits	預金	7,440,628	7,289,183
Negotiable certificates of deposit	譲渡性預金	451,220	410,050
Call money	コールマネー	16,104	10,252
Payables under securities lending transactions	債券貸借取引受入担保金	17,414	11,817
Borrowed money	借入金	111,228	112,746
Foreign exchange liabilities	外国為替	339	219
Other liabilities	その他負債	27,463	68,952
Income tax payable	未払法人税等	2,107	2,198
Lease obligations	リース債務	84	72
asset retirement obligations	資産除去債務	662	656
Other	その他の負債	24,608	66,024
Liability for bonus for directors and corporate auditors	役員賞与引当金	64	-
Liability for employees' retirement benefits	退職給付引当金	14,726	14,616
	株式給付引当金	750	667
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	464	392
Reserve for contingent losses	偶発損失引当金	781	839
Deferred tax liabilities	繰延税金負債	23,238	23,403
Acceptances and guarantees	支払承諾	24,622	24,590
Total liabilities	負債の部合計	8,129,047	7,967,731
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	8,937
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	1,102
Retained earnings	利益剰余金	343,810	353,196
Legal retained earnings	利益準備金	24,658	24,658
Other retained earnings	その他利益剰余金	319,151	328,537
Reserve for advanced depreciation of noncurrent assets	固定資産圧縮積立金	731	718
General reserve	別途積立金	298,305	312,805
Retained earnings brought forward	繰越利益剰余金	20,114	15,014
Treasury stock	自己株式	(5,551)	(6,198)
Total stockholders' equity	株主資本合計	371,855	380,594
Unrealized gains on available-for-sale securities	その他有価証券 評価差額金	110,820	109,602
Deferred gain (loss) on derivatives under hedge accounting	繰延ヘッジ損益	(1,451)	(1,387)
Total valuation and translation adjustments	評価・換算差額等合計	109,368	108,214
Total net assets	純資産の部合計	481,223	488,808
Total liabilities, and net assets	負債及び純資産の部合計	8,610,271	8,456,540

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, 2018	For the six months ended SEP.30, 2019
Ordinary income	経常収益	53,335	53,974
Interest income	資金運用収益	35,645	37,627
[Interest on loans and discounts]	[うち貸出金利息]	[ 20,983 ]	[ 20,903 ]
[Interest and dividends on trading account and investment securities]	[うち有価証券利息配 当金]	[ 14,504 ]	[ 16,613 ]
Fees and commissions	役務取引等収益	8,404	8,211
Other operating income	その他業務収益	285	413
Other income	その他経常収益	8,999	7,721
Ordinary expenses	経常費用	37,410	38,495
Interest expenses	資金調達費用	1,745	1,246
[Interest on deposits]	[うち預金利息]	[ 711 ]	[ 406 ]
Fees and commissions	役務取引等費用	3,577	3,615
Other operating expenses	その他業務費用	3,700	3,431
General and administrative expenses	営業経費	27,791	26,764
Other expenses	その他経常費用	595	3,436
Ordinary profits	経常利益	15,924	15,478
Extraordinary income	特別利益	919	-
Extraordinary loss	特別損失	220	24
Income before income taxes	税引前中間純利益	16,623	15,454
Income taxes - current	法人税、住民税 及び事業税	2,708	3,799
Income taxes - deferred	法人税等調整額	85	399
Total income taxes	法人税等合計	2,793	4,199
Net income	中間純利益	13,830	11,255

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.30,2018 (from April 1, 2018 to September 30, 2018)

(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	754	285,305	18,487	329,205
Changes of items during the period	当中間期変動額									
Dividends from surplus	剰余金の配当								(1,682)	(1,682)
Reversal of reserve for advanced depreciation of	固定資産圧縮積立金の取崩						(11)		11	-
Provision of general reserve	別途積立金の積立							13,000	(13,000)	-
Interim net income	中間純利益								13,830	13,830
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	-	(11)	13,000	(840)	12,148
Balance at the end of current period	当中間期末残高	24,658	7,835	1,102	8,937	24,658	742	298,305	17,646	341,353

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			
Balance at the start of current period	当期末首残高	(5,818)	356,983	127,111	(1,473)	125,638	482,622
Changes of items during the period	当中間期変動額						
Dividends from surplus	剰余金の配当		(1,682)				(1,682)
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		13,830				13,830
Purchase of treasury stock	自己株式の取得	(3)	(3)				(3)
Disposal of treasury stock	自己株式の処分	270	270				270
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)			7,504	307	7,811	7,811
Total changes of items during the period	当中間期変動額合計	267	12,415	7,504	307	7,811	20,227
Balance at the end of current period	当中間期末残高	(5,550)	369,399	134,616	(1,166)	133,449	502,849

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

For the six months ended Sep.30,2019 (from April 1, 2019 to September 30, 2019)

(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	731	298,305	20,114	343,810
Changes of items during the period	当中間期変動額									
Dividends from surplus	剰余金の配当								(1,868)	(1,868)
Reversal of reserve for advanced depreciation of	固定資産圧縮積立金の取崩						(13)		13	-
Provision of general reserve	別途積立金の積立							14,500	(14,500)	-
Interim net income	中間純利益								11,255	11,255
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)	-	(13)	14,500	(5,100)	9,386
Balance at the end of current period	当中間期末残高	24,658	7,835	1,102	8,937	24,658	718	312,805	15,014	353,196

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	
Balance at the start of current period	当期首残高	(5,551)	371,855	110,820	(1,451)	109,368	481,223
Changes of items during the period	当中間期変動額						
Dividends from surplus	剰余金の配当		(1,868)				(1,868)
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		11,255				11,255
Purchase of treasury stock	自己株式の取得	(800)	(800)				(800)
Disposal of treasury stock	自己株式の処分	153	153				153
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)			(1,217)	63	(1,154)	(1,154)
Total changes of items during the period	当中間期変動額合計	(646)	8,739	(1,217)	63	(1,154)	7,584
Balance at the end of current period	当中間期末残高	(6,198)	380,594	109,602	(1,387)	108,214	488,808

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.30,2019		For the six months ended Sep.30,2018 (B)	For FY 2018 ended Mar.31,2019
		(A)	(A)-(B)		
(1) Fund management yield (A)	資金運用利回	0.93	0.06	0.87	0.86
Loans and bills discounted interest rate	貸出金利回	0.88	(0.02)	0.90	0.90
Securities interest rate	有価証券利回	1.18	0.21	0.97	0.92
(2) Funding cost (B)	資金調達原価	0.69	(0.02)	0.71	0.72
Deposits and certificates of deposit interest rate	預金等利回	0.01	0.00	0.01	0.01
(3) Net interest margin (A)-(B)	総資金利鞘	0.24	0.08	0.16	0.14

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

(%)

	(Japanese)	For the six months ended Sep.30,2019		For the six months ended Sep.30,2018 (B)	For FY 2018 ended Mar.31,2019
		(A)	(A)-(B)		
(1) Fund management yield (A)	資金運用利回	0.85	0.05	0.80	0.78
Loans and bills discounted interest rate	貸出金利回	0.85	(0.02)	0.87	0.87
Securities interest rate	有価証券利回	1.08	0.22	0.86	0.80
(2) Funding cost (B)	資金調達原価	0.66	(0.02)	0.68	0.69
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	0.19	0.07	0.12	0.09

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

【Non-consolidated】

(Millions of Yen)

	(Japanese)	For the six months ended Sep.30,2019		For the six months ended Sep.30,2018 (B)	For FY 2018 ended Mar.31,2019
		(A)	(A)-(B)		
Gains (losses) on bonds	国債等債券損益	(958)	907	(1,865)	(2,795)
Gains on sales	売却益	110	60	50	62
Gains on maturity	償還益	-	-	-	-
Losses on sales	売却損	64	(681)	745	796
Losses on maturity	償還損	1,004	(166)	1,170	2,061
Write-off	償却	-	-	-	-
Gains (losses) on stocks	株式等関係損益	3,001	40	2,961	5,808
Gains on sales	売却益	3,099	130	2,969	5,989
Losses on sales	売却損	42	34	8	135
Write-off	償却	54	54	-	44

### C. Capital Adequacy Ratio

【Consolidated】 (Domestic Standard)

(Millions of Yen)

	(Japanese)	As of SEP.30, 2019		MAR.31, 2019
		(A)	(A)-(B)	(B)
(1) Capital adequacy ratio	自己資本比率	10.41%	0.03%	10.38%
(2) Basic items related to core capital	コア資本に係る基礎項目	417,798	9,081	408,717
(3) Adjustments related to core capital	コア資本に係る調整項目	279	56	223
(4) Total capital (2)-(3)	自己資本	417,518	9,024	408,494
(5) Risk-adjusted assets	リスクアセット	4,010,089	75,908	3,934,181

【Non-consolidated】 (Domestic Standard)

(Millions of Yen)

	(Japanese)	As of SEP.30, 2019		MAR.31, 2019
		(A)	(A)-(B)	(B)
(1) Capital adequacy ratio	自己資本比率	10.22%	0.02%	10.20%
(2) Basic items related to core capital	コア資本に係る基礎項目	406,921	8,651	398,270
(3) Adjustments related to core capital	コア資本に係る調整項目	185	(2)	187
(4) Total capital (2)-(3)	自己資本	406,735	8,653	398,082
(5) Risk-adjusted assets	リスクアセット	3,976,569	73,945	3,902,624

## 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, 2019			MAR.31, 2019 (B)	SEP.30, 2018 (C)
		(A)	(A)-(B)	(A)-(C)		
Loans to borrowers under bankruptcy	破綻先債権額	5,638	873	1,221	4,765	4,417
Past due loans	延滞債権額	65,178	1,294	2,727	63,884	62,451
Accruing loans contractually past due three months or more	3カ月以上延滞債権額	962	(880)	(180)	1,842	1,142
Restructured loans	貸出条件緩和債権額	24,907	0	(2,110)	24,907	27,017
Total	合計	96,686	1,287	1,657	95,399	95,029
Loans and bills discounted	貸出金残高(未残)	4,748,191	23,237	71,730	4,724,954	4,676,461

= Percentage of total loans and bills discounted =

(%)

Loans to borrowers under bankruptcy	破綻先債権額	0.11	0.01	0.02	0.10	0.09
Past due loans	延滞債権額	1.37	0.02	0.04	1.35	1.33
Accruing loans contractually past due three months or more	3カ月以上延滞債権額	0.02	(0.01)	0.00	0.03	0.02
Restructured loans	貸出条件緩和債権額	0.52	0.00	(0.05)	0.52	0.57
Total	合計	2.03	0.02	0.00	2.01	2.03

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

(Million of Yen, %)

	(Japanese)	As of SEP.30, 2019			MAR.31, 2019 (B)	SEP.30, 2018 (C)
		(A)	(A)-(B)	(A)-(C)		
Amount of partly direct write-off	部分直接償却額	9,791	705	(561)	9,086	10,352
Total of risk-monitored loans	リスク管理債権額合計	86,895	583	2,219	86,312	84,676
Loans and bills discounted	貸出金残高(未残)	4,738,400	22,533	72,292	4,715,867	4,666,108
Percentage of total loans	貸出金残高比	1.83	0.00	0.02	1.83	1.81

【Consolidated】

(Millions of Yen)

	(Japanese)	As of SEP.30, 2019			MAR.31, 2019 (B)	SEP.30, 2018 (C)
		(A)	(A)-(B)	(A)-(C)		
Loans to borrowers under bankruptcy	破綻先債権額	5,826	852	1,212	4,974	4,614
Past due loans	延滞債権額	66,280	1,310	2,771	64,970	63,509
Accruing loans contractually past due three months or more	3カ月以上延滞債権額	962	(880)	(180)	1,842	1,142
Restructured loans	貸出条件緩和債権額	24,915	(2)	(2,113)	24,917	27,028
Total	合計	97,986	1,282	1,691	96,704	96,295
Loans and bills discounted	貸出金残高(未残)	4,741,734	22,792	71,565	4,718,942	4,670,169

= Percentage of total loans and bills discounted =

(%)

Loans to borrowers under bankruptcy	破綻先債権額	0.12	0.02	0.03	0.10	0.09
Past due loans	延滞債権額	1.39	0.02	0.04	1.37	1.35
Accruing loans contractually past due three months or more	3カ月以上延滞債権額	0.02	(0.01)	0.00	0.03	0.02
Restructured loans	貸出条件緩和債権額	0.52	0.00	(0.05)	0.52	0.57
Total	合計	2.06	0.02	0.00	2.04	2.06

## B. Reserve for Possible Loan Losses

### (1) Write-off and Reserve Standard

#### a. General Reserve

Classifications		(Japanese)	Reserve Standard
Claims on normal debtors		正常先債権	Amounts are booked in general loan loss reserves based on the actual loan-loss ratio for the last two years
Claims on debtors under caution	Claims on debtors under caution, other than special-mentioned	要管理先以外の要注意先債権	Amounts are booked in general loan loss reserves based on the actual loan-loss ratio for the last two years
	Claims on special-mentioned debtors under caution	要管理先債権	Amounts are booked in general loan loss reserves based on the actual loan-loss ratio for the last three years. In addition, for borrowers that exceed credit limits, amounts are booked in general loan loss reserves based on the discounted cash flow method.

#### b. Special Reserve

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

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

【Non-consolidated】

(Millions of Yen)

	(Japanese)	As of SEP.30, 2019			MAR.31, 2019	SEP.30, 2018
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Reserve for possible Loan losses	貸倒引当金	57,165	1,654	2,071	55,511	55,094
General reserve	一般貸倒引当金	27,344	(158)	13	27,502	27,331
Special reserve	個別貸倒引当金	29,820	1,812	2,058	28,008	27,762
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, 2019			MAR.31, 2019	SEP.30, 2018
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Reserve for possible Loan losses	貸倒引当金	62,375	1,507	1,720	60,868	60,655
General reserve	一般貸倒引当金	30,175	(209)	(189)	30,384	30,364
Special reserve	個別貸倒引当金	32,200	1,716	1,910	30,484	30,290
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, 2019			MAR.31, 2019 (B)	SEP.30, 2018 (C)
		(A)	(A)-(B)	(A)-(C)		
Domestic offices (Excluding Japan offshore banking accounts)	国内店分 (除く特別国際 金融取引勘定分)	4,748,191	23,237	71,730	4,724,954	4,676,461
Manufacturing	製造業	424,070	4,047	(9,216)	420,023	433,286
Agriculture and Forestry	農業、林業	5,688	(867)	(772)	6,555	6,460
Fishery	漁業	5,130	120	(481)	5,010	5,611
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	3,537	(257)	(612)	3,794	4,149
Construction companies	建設業	142,200	(11,456)	(2,654)	153,656	144,854
Utilities	電気・ガス・熱供給・水道業	194,315	1,566	10,996	192,749	183,319
Information and communications	情報通信業	29,650	398	539	29,252	29,111
Transport and postal activities	運輸業、郵便業	125,513	(2,230)	(1,948)	127,743	127,461
Wholesale and retail	卸売業、小売業	390,230	5,808	(5,142)	384,422	395,372
Financial institutions	金融業、保険業	299,069	(6,893)	8,858	305,962	290,211
Real estate and goods rental and leasing	不動産業、物品賃貸業	1,007,367	27,839	47,682	979,528	959,685
Services,N.E.C.	その他サービス業	334,437	(6,826)	(3,458)	341,263	337,895
Municipalities	地方公共団体	634,699	(6,083)	(7,395)	640,782	642,094
Other	その他	1,152,280	18,069	35,334	1,134,211	1,116,946

D. Risk-monitored Loans by Industry

【Non-consolidated】

(Millions of Yen)

	(Japanese)	As of SEP.30, 2019			MAR.31, 2019 (B)	SEP.30, 2018 (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)	96,686	1,287	1,657	95,399	95,029
Manufacturing	製造業	17,823	303	(1,114)	17,520	18,937
Agriculture and Forestry	農業、林業	536	158	223	378	313
Fishery	漁業	563	(3)	(1,066)	566	1,629
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	96	51	51	45	45
Construction companies	建設業	7,062	662	2,093	6,400	4,969
Utilities	電気・ガス・熱供給・水道業	270	(14)	(27)	284	297
Information and communications	情報通信業	1,549	227	22	1,322	1,527
Transport and postal activities	運輸業、郵便業	1,382	18	(73)	1,364	1,455
Wholesale and retail	卸売業、小売業	21,161	(33)	(494)	21,194	21,655
Financial institutions	金融業、保険業	408	0	408	408	0
Real estate and goods rental and leasing	不動産業、物品賃貸業	10,423	(178)	803	10,601	9,620
Services,N.E.C.	その他サービス業	25,131	(53)	594	25,184	24,537
Municipalities	地方公共団体	-	-	-	-	-
Other	その他	10,276	148	237	10,128	10,039

E. Loans to Consumers

【Non-consolidated】

(Millions of Yen)

	(Japanese)	As of SEP.30, 2019			MAR.31, 2019 (B)	SEP.30, 2018 (C)
		(A)	(A)-(B)	(A)-(C)		
Consumer loans	消費者ローン残高	1,157,885	17,457	35,149	1,140,428	1,122,736
Housing loans	うち住宅ローン残高	1,100,594	14,921	31,700	1,085,673	1,068,894
Other consumer loans	うちその他ローン残高	57,290	2,535	3,448	54,755	53,842

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

【Non-consolidated】

(%)

	(Japanese)	As of SEP.30, 2019			MAR.31, 2019 (B)	SEP.30, 2018 (C)
		(A)	(A)-(B)	(A)-(C)		
Percentage of total loans	中小企業等貸出比率	62.71	0.08	0.75	62.63	61.96

### 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, 2019				As of MAR.31, 2019		
		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	1	(2)	1	-	3	3	-
Other investment	その他有価証券	145,453	237	153,284	7,831	145,216	154,066	8,850
Stocks	株式	68,365	(4,759)	69,139	773	73,124	73,735	611
Bonds	債券	21,017	(1,866)	21,079	62	22,883	22,937	54
Other	その他	56,070	6,862	63,065	6,994	49,208	57,393	8,184
Total	合計	145,455	236	153,286	7,831	145,219	154,070	8,850
Stocks	株式	68,365	(4,759)	69,139	773	73,124	73,735	611
Bonds	債券	21,018	(1,868)	21,081	62	22,886	22,941	54
Other	その他	56,070	6,862	63,065	6,994	49,208	57,393	8,184

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, 2019				As of MAR.31, 2019		
		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	144,561	175	152,392	7,831	144,386	153,236	8,850
Stocks	株式	67,473	(4,822)	68,247	773	72,295	72,906	611
Bonds	債券	21,017	(1,866)	21,079	62	22,883	22,937	54
Other	その他	56,070	6,862	63,065	6,994	49,208	57,393	8,184
Total	合計	144,561	175	152,392	7,831	144,386	153,236	8,850
Stocks	株式	67,473	(4,822)	68,247	773	72,295	72,906	611
Bonds	債券	21,017	(1,866)	21,079	62	22,883	22,937	54
Other	その他	56,070	6,862	63,065	6,994	49,208	57,393	8,184

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.