

Financial Results for the 1st half of Fiscal 2015
(from April 1,2015 to September 30,2015)

CONTENTS

| | Page |
|--|------|
| A. 中間連結決算情報 | |
| CONSOLIDATED INTERIM FINANCIAL INFORMATION | |
| 1. 中間連結貸借対照表..... | 1 |
| CONSOLIDATED INTERIM BALANCE SHEETS | |
| 2. 中間連結損益計算書及び中間連結包括利益計算書..... | 2 |
| CONSOLIDATED INTERIM STATEMENTS OF INCOME AND CONSOLIDATED INTERIM STATEMENTS OF COMPREHENSIVE INCOME | |
| 3. 中間連結株主資本等変動計算書..... | 3 |
| CONSOLIDATED INTERIM STATEMENTS OF CHANGES IN EQUITY | |
| 4. 中間連結キャッシュ・フロー計算書..... | 5 |
| CONSOLIDATED INTERIM STATEMENTS OF CASH FLOWS | |
| B. 中間決算情報 | |
| NON-CONSOLIDATED INTERIM FINANCIAL INFORMATION | |
| 1. 中間貸借対照表..... | 6 |
| NON-CONSOLIDATED INTERIM BALANCE SHEETS | |
| 2. 中間損益計算書..... | 7 |
| NON-CONSOLIDATED INTERIM STATEMENTS OF INCOME | |
| 3. 中間株主資本等変動計算書..... | 8 |
| NON-CONSOLIDATED INTERIM STATEMENTS OF CHANGES IN EQUITY | |

(Note)

Information presented herein has been extracted from the original material solely for the convenience of the readers outside Japan.

The amounts presented herein have not been audited.

" -" means a negative number.

Figures less than ¥1million are omitted.

A. CONSOLIDATED INTERIM FINANCIAL INFORMATION 中間連結決算情報

1. CONSOLIDATED INTERIM BALANCE SHEETS 中間連結貸借対照表

Millions of Yen (金額単位:百万円)

| | | As of March 31, 2015 | As of September 30, 2015 |
|---|----------------|-------------------------|-----------------------------|
| ASSETS: | (資産の部) | | |
| Cash and due from banks | 現金預け金 | 100,784 | 207,126 |
| Call loans | コールローン及び買入手形 | - | 10,000 |
| Commercial paper and other debt purchased | 買入金銭債権 | 7,839 | 6,602 |
| Trading account securities | 商品有価証券 | 16 | 25 |
| Money held in trust | 金銭の信託 | 5,033 | 4,596 |
| Investment securities | 有価証券 | 1,099,579 | 1,070,126 |
| Loans and bills discounted | 貸出金 | 1,779,883 | 1,780,656 |
| Foreign exchange assets | 外国為替 | 4,186 | 2,797 |
| Lease receivables and leased investment assets | リース債権及びリース投資資産 | 16,932 | 16,904 |
| Other assets | その他資産 | 16,436 | 15,478 |
| Premises and equipment | 有形固定資産 | 36,666 | 36,163 |
| Intangible assets | 無形固定資産 | 5,493 | 4,762 |
| Asset for retirement benefits | 退職給付に係る資産 | 12,644 | 12,871 |
| Deferred tax assets | 繰延税金資産 | 1,217 | 1,131 |
| Customers' liabilities for acceptances and guarantees | 支払承諾見返 | 20,464 | 17,657 |
| Reserve for possible loan losses | 貸倒引当金 | 30,189 | 29,975 |
| Total assets | 資産の部合計 | 3,076,987 | 3,156,926 |
| LIABILITIES: | (負債の部) | | |
| Deposits | 預金 | 2,553,221 | 2,516,582 |
| Negotiable certificates of deposit | 譲渡性預金 | 125,744 | 201,853 |
| Call money | コールマネー及び売渡手形 | 38,411 | - |
| Payables under securities lending transactions | 債券貸借取引受入担保金 | 31,936 | 123,952 |
| Borrowed money | 借入金 | 30,527 | 30,390 |
| Foreign exchange liabilities | 外国為替 | 17 | 49 |
| Bonds with subscription rights to shares | 新株予約権付社債 | 12,017 | 11,996 |
| Other liabilities | その他負債 | 43,554 | 43,045 |
| Accrued bonuses | 賞与引当金 | 1,054 | 988 |
| Liability for retirement benefits | 退職給付に係る負債 | 10,425 | 10,255 |
| Provision for directors' retirement benefits | 役員退職慰労引当金 | 41 | 38 |
| Reserve for reimbursement of deposits | 睡眠預金払戻損失引当金 | 1,349 | 1,169 |
| Deferred tax liabilities | 繰延税金負債 | 11,449 | 6,767 |
| Deferred tax liabilities for land revaluation excess | 再評価に係る繰延税金負債 | 5,170 | 5,136 |
| Acceptances and guarantees | 支払承諾 | 20,464 | 17,657 |
| Total liabilities | 負債の部合計 | 2,885,385 | 2,969,882 |
| EQUITY: | (純資産の部) | | |
| Capital stock | 資本金 | 19,598 | 19,598 |
| Capital surplus | 資本剰余金 | 10,745 | 10,745 |
| Retained earnings | 利益剰余金 | 111,806 | 116,995 |
| Treasury stock | 自己株式 | 3,552 | 3,443 |
| Total shareholders' equity | 株主資本合計 | 138,597 | 143,895 |
| Unrealized gain on available-for-sale securities | その他有価証券評価差額金 | 40,340 | 30,331 |
| Deferred loss on derivatives under hedge accounting | 繰延ヘッジ損益 | 1,157 | 1,077 |
| Land revaluation excess | 土地再評価差額金 | 9,158 | 9,089 |
| Defined retirement benefit plans | 退職給付に係る調整累計額 | 234 | 216 |
| Total accumulated other comprehensive income | その他の包括利益累計額合計 | 48,106 | 38,126 |
| Stock acquisition rights | 新株予約権 | 123 | 130 |
| Non-controlling interests | 非支配株主持分 | 4,773 | 4,891 |
| Total equity | 純資産の部合計 | 191,601 | 187,044 |
| Total liabilities and equity | 負債及び純資産の部合計 | 3,076,987 | 3,156,926 |

2. CONSOLIDATED INTERIM STATEMENTS OF INCOME

AND CONSOLIDATED INTERIM STATEMENTS OF COMPREHENSIVE INCOME

中間連結損益計算書及び中間連結包括利益計算書

CONSOLIDATED INTERIM STATEMENTS OF INCOME 中間連結損益計算書

Millions of Yen (金額単位:百万円)

| | | First half of FY2014 | First half of FY2015 |
|--|-----------------|-------------------------|-------------------------|
| Ordinary income (KEIJO SHUEKI) | 経常収益 | 31,970 | 30,652 |
| Interest income | 資金運用収益 | 18,036 | 18,815 |
| (Interest on loans and discounts) | (うち貸出金利息) | (12,074) | (12,052) |
| (Interest and dividends on securities) | (うち有価証券利息配当金) | (5,885) | (6,660) |
| Fees and commissions | 役務取引等収益 | 4,005 | 4,422 |
| Other operating income | その他業務収益 | 4,473 | 4,753 |
| Other income | その他経常収益 | 5,455 | 2,662 |
| Ordinary expenses (KEIJO HIYO) | 経常費用 | 22,161 | 22,324 |
| Interest expenses | 資金調達費用 | 1,088 | 933 |
| (Interest on deposits) | (うち預金利息) | (468) | (416) |
| Fees and commissions | 役務取引等費用 | 732 | 782 |
| Other operating expenses | その他業務費用 | 3,790 | 4,295 |
| General and administrative expenses | 営業経費 | 16,343 | 16,048 |
| Other expenses | その他経常費用 | 206 | 264 |
| Ordinary profit (KEIJO RIEKI) | 経常利益 | 9,809 | 8,328 |
| Extraordinary income | 特別利益 | - | 7 |
| Gain on disposal of non-current assets | 固定資産処分益 | - | 7 |
| Extraordinary loss | 特別損失 | 68 | 44 |
| Loss on disposal of non-current assets | 固定資産処分損 | 40 | 27 |
| Impairment loss | 減損損失 | 27 | 16 |
| Income before income taxes | 税金等調整前中間純利益 | 9,741 | 8,291 |
| Income taxes-current | 法人税、住民税及び事業税 | 900 | 2,523 |
| Income taxes-deferred | 法人税等調整額 | 1,834 | 126 |
| Total income taxes | 法人税等合計 | 2,735 | 2,397 |
| Profit | 中間純利益 | 7,006 | 5,894 |
| Profit attributable to non-controlling interests | 非支配株主に帰属する中間純利益 | 143 | 126 |
| Profit attributable to owners of parent | 親会社株主に帰属する中間純利益 | 6,862 | 5,767 |

CONSOLIDATED INTERIM STATEMENTS OF COMPREHENSIVE INCOME 中間連結包括利益計算書

Millions of Yen (金額単位:百万円)

| | | First half of FY2014 | First half of FY2015 |
|--|----------------|-------------------------|-------------------------|
| Profit | 中間純利益 | 7,006 | 5,894 |
| Other comprehensive income | その他の包括利益 | 6,396 | 9,914 |
| Unrealized gain(loss) on available-for-sale securities | その他有価証券評価差額金 | 6,292 | 10,012 |
| Deferred gain on derivatives under hedge accounting | 繰延ヘッジ損益 | 13 | 80 |
| Defined retirement benefit plans | 退職給付に係る調整額 | 90 | 17 |
| Comprehensive income | 中間包括利益 | 13,402 | 4,019 |
| Comprehensive income attributable to: | (内訳) | | |
| Owners of the parent | 親会社株主に係る中間包括利益 | 13,254 | 4,143 |
| Non-controlling interests | 非支配株主に係る中間包括利益 | 148 | 123 |

3. CONSOLIDATED INTERIM STATEMENTS OF CHANGES IN EQUITY 中間連結株主資本等変動計算書

前中間連結会計期間(自平成26年4月1日至平成26年9月30日)

First half of FY2014

Millions of Yen (金額単位:百万円)

| | | Shareholders' equity | | | | |
|--|-----------------------|----------------------|-----------------|-------------------|----------------|----------------------------|
| | | 株主資本 | | | | |
| | | Capital stock | Capital surplus | Retained earnings | Treasury stock | Total shareholders' equity |
| | | 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 beginning of current period | 当期首残高 | 19,598 | 10,745 | 102,658 | 655 | 132,346 |
| Cumulative effects of changes in accounting policies | 会計方針の変更による累積的影響額 | | | 355 | | 355 |
| Restarted balance | 会計方針の変更を反映した当期首残高 | 19,598 | 10,745 | 103,014 | 655 | 132,702 |
| Changes of items during period | 当中間期変動額 | | | | | |
| Dividends of surplus | 剰余金の配当 | | | 484 | | 484 |
| Profit attributable to owners of parent | 親会社株主に帰属する中間純利益 | | | 6,862 | | 6,862 |
| Purchase of treasury stock | 自己株式の取得 | | | | 3 | 3 |
| Disposal of treasury stock | 自己株式の処分 | | 5 | | 66 | 61 |
| Transfer from land revaluation excess | 土地再評価差額金の取崩 | | | 3 | | 3 |
| Transfer to capital surplus from retained earnings | 利益剰余金から資本剰余金への振替 | | 5 | 5 | | - |
| 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 period | 当中間期変動額合計 | - | - | 6,377 | 62 | 6,440 |
| Balance at end of current period | 当中間期末残高 | 19,598 | 10,745 | 109,391 | 592 | 139,142 |

| | | Accumulated Other Comprehensive Income | | | | | Stock acquisition rights | Non-controlling interests | Total equity |
|--|-----------------------|--|---|-------------------------|----------------------------------|--|--------------------------|---------------------------|--------------|
| | | その他の包括利益累計額 | | | | | | | |
| | | Unrealized gain on available-for-sale securities | Deferred loss on derivatives under hedge accounting | Land revaluation excess | Defined retirement benefit plans | Total accumulated other comprehensive income | | | |
| | | その他有価証券評価差額金 | 繰延ヘッジ損益 | 土地再評価差額金 | 退職給付に係る調整累計額 | その他の包括利益累計額合計 | 新株予約権 | 非支配株主持分 | 純資産合計 |
| Balance at beginning of current period | 当期首残高 | 21,999 | 1,172 | 8,724 | 1,545 | 28,005 | 73 | 4,501 | 164,927 |
| Cumulative effects of changes in accounting policies | 会計方針の変更による累積的影響額 | | | | | | | | 355 |
| Restarted balance | 会計方針の変更を反映した当期首残高 | 21,999 | 1,172 | 8,724 | 1,545 | 28,005 | 73 | 4,501 | 165,282 |
| Changes of items during period | 当中間期変動額 | | | | | | | | |
| Dividends of surplus | 剰余金の配当 | | | | | | | | 484 |
| Profit attributable to owners of parent | 親会社株主に帰属する中間純利益 | | | | | | | | 6,862 |
| Purchase of treasury stock | 自己株式の取得 | | | | | | | | 3 |
| Disposal of treasury stock | 自己株式の処分 | | | | | | | | 61 |
| Transfer from land revaluation excess | 土地再評価差額金の取崩 | | | | | | | | 3 |
| Transfer to capital surplus from retained earnings | 利益剰余金から資本剰余金への振替 | | | | | | | | - |
| 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) | 6,288 | 13 | 3 | 90 | 6,387 | 49 | 144 | 6,582 |
| Total changes of items during period | 当中間期変動額合計 | 6,288 | 13 | 3 | 90 | 6,387 | 49 | 144 | 13,022 |
| Balance at end of current period | 当中間期末残高 | 28,288 | 1,159 | 8,720 | 1,455 | 34,393 | 123 | 4,645 | 178,305 |

当中間連結会計期間(自平成27年4月1日至平成27年9月30日)

First half of FY2015

Millions of Yen (金額単位:百万円)

| | | Shareholders' equity | | | | |
|--|-----------------------|----------------------|-----------------|-------------------|----------------|----------------------------|
| | | 株主資本 | | | | |
| | | Capital stock | Capital surplus | Retained earnings | Treasury stock | Total shareholders' equity |
| | | 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 beginning of current period | 当期首残高 | 19,598 | 10,745 | 111,806 | 3,552 | 138,597 |
| Changes of items during period | 当中間期変動額 | | | | | |
| Dividends of surplus | 剰余金の配当 | | | 619 | | 619 |
| Profit attributable to owners of parent | 親会社株主に帰属する中間純利益 | | | 5,767 | | 5,767 |
| Purchase of treasury stock | 自己株式の取得 | | | | 5 | 5 |
| Disposal of treasury stock | 自己株式の処分 | | 28 | | 114 | 85 |
| Transfer from land revaluation excess | 土地再評価差額金の取崩 | | | 69 | | 69 |
| Transfer to capital surplus from retained earnings | 利益剰余金から資本剰余金への振替 | | 28 | 28 | | - |
| 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 period | 当中間期変動額合計 | - | - | 5,188 | 109 | 5,297 |
| Balance at end of current period | 当中間期末残高 | 19,598 | 10,745 | 116,995 | 3,443 | 143,895 |

| | | Accumulated Other Comprehensive Income | | | | | Stock acquisition rights | Non-controlling interests | Total equity |
|--|-----------------------|--|---|-------------------------|----------------------------------|--|--------------------------|---------------------------|--------------|
| | | その他の包括利益累計額 | | | | | | | |
| | | Unrealized gain on available-for-sale securities | Deferred loss on derivatives under hedge accounting | Land revaluation excess | Defined retirement benefit plans | Total accumulated other comprehensive income | | | |
| | | その他の有価証券評価差額金 | 繰延ヘッジ損益 | 土地再評価差額金 | 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 beginning of current period | 当期首残高 | 40,340 | 1,157 | 9,158 | 234 | 48,106 | 123 | 4,773 | 191,601 |
| Changes of items during period | 当中間期変動額 | | | | | | | | |
| Dividends of surplus | 剰余金の配当 | | | | | | | | 619 |
| Profit attributable to owners of parent | 親会社株主に帰属する中間純利益 | | | | | | | | 5,767 |
| Purchase of treasury stock | 自己株式の取得 | | | | | | | | 5 |
| Disposal of treasury stock | 自己株式の処分 | | | | | | | | 85 |
| Transfer from land revaluation excess | 土地再評価差額金の取崩 | | | | | | | | 69 |
| Transfer to capital surplus from retained earnings | 利益剰余金から資本剰余金への振替 | | | | | | | | - |
| Net changes of items other than shareholders' equity | 株主資本以外の項目の当中間期変動額(純額) | 10,008 | 80 | 69 | 17 | 9,980 | 7 | 118 | 9,854 |
| Total changes of items during period | 当中間期変動額合計 | 10,008 | 80 | 69 | 17 | 9,980 | 7 | 118 | 4,556 |
| Balance at end of current period | 当中間期末残高 | 30,331 | 1,077 | 9,089 | 216 | 38,126 | 130 | 4,891 | 187,044 |

4. CONSOLIDATED INTERIM STATEMENTS OF CASH FLOWS 中間連結キャッシュ・フロー計算書

Millions of Yen (金額単位:百万円)

| | | First half of FY2014 | First half of FY2015 |
|---|-------------------------|-------------------------|-------------------------|
| Operating activities : | 営業活動によるキャッシュ・フロー | | |
| Income before income taxes | 税金等調整前中間純利益 | 9,741 | 8,291 |
| Depreciation and amortization | 減価償却費 | 1,792 | 1,979 |
| Impairment loss | 減損損失 | 27 | 16 |
| Accumulation of negative goodwill | 負ののれん償却額 | 7 | - |
| Increase (decrease) in reserve for possible loan losses | 貸倒引当金の増減() | 5,232 | 214 |
| Increase (decrease) in accrued bonuses | 賞与引当金の増減額(は減少) | 4 | 65 |
| Increase (decrease) in accrued bonuses to directors | 役員賞与引当金の増減額(は減少) | 20 | - |
| Decrease (increase) in asset for retirement benefits | 退職給付に係る資産の増減額(は増加) | 689 | 202 |
| Increase (decrease) in liability for retirement benefits | 退職給付に係る負債の増減額(は減少) | 403 | 169 |
| Increase (decrease) in provision for directors' retirement benefits | 役員退職慰労引当金の増減額(は減少) | 0 | 3 |
| Increase (decrease) in reserve for reimbursement of deposits | 睡眠預金払戻損失引当金の増減額(は減少) | 274 | 179 |
| Interest income-accrued basis | 資金運用収益 | 18,036 | 18,815 |
| Interest expenses-accrued basis | 資金調達費用 | 1,088 | 933 |
| Net loss (gain) on investment securities | 有価証券関係損益(は益) | 650 | 2,110 |
| Net loss (gain) on money held in trust | 金銭の信託の運用損益(は益) | 90 | 54 |
| Foreign exchange losses (gains) | 為替差損益(は益) | 9 | 20 |
| Net loss (gain) on disposal of non-current assets | 固定資産処分損益(は益) | 40 | 19 |
| Net decrease (increase) in trading account securities | 商品有価証券の純増()減 | 7 | 9 |
| Net decrease (increase) in loans and bills discounted | 貸出金の純増()減 | 20,978 | 773 |
| Net increase (decrease) in deposits | 預金の純増減() | 68,423 | 36,638 |
| Net increase (decrease) negotiable certificates of deposit | 譲渡性預金の純増減() | 65,130 | 76,108 |
| Net increase (decrease) in borrowed money | 借入金(劣後特約付借入金を除く)の純増減() | 157 | 137 |
| Net decrease (increase) in due from banks (excluding due from The Bank of Japan) | 預け金(日銀預け金を除く)の純増()減 | 17,788 | 119 |
| Net decrease (increase) in call loans | コールローン等の純増()減 | 10,632 | 8,763 |
| Net increase (decrease) in call money | コールマネー等の純増減() | 30,875 | 38,411 |
| Net increase (decrease) in payables under securities lending transactions | 債券貸借取引受入担保金の純増減() | 4,713 | 92,015 |
| Net decrease (increase) in foreign exchanges assets | 外国為替(資産)の純増()減 | 140 | 1,389 |
| Net increase (decrease) in foreign exchange liabilities | 外国為替(負債)の純増減() | 11 | 31 |
| Net decrease (increase) in lease receivables and leased investment assets | リース債権及びリース投資資産の純増()減 | 94 | 28 |
| Interest income-cash basis | 資金運用による収入 | 18,052 | 18,851 |
| Interest expenses-cash basis | 資金調達による支出 | 1,240 | 1,067 |
| Other-net | その他 | 6,667 | 807 |
| Subtotal | 小計 | 50,763 | 91,211 |
| Income taxes-refunded | 法人税等の還付額 | 90 | 363 |
| Income taxes-paid | 法人税等の支払額 | 679 | 1,157 |
| Net cash provided by (used in) operating activities | 営業活動によるキャッシュ・フロー | 50,173 | 90,417 |
| 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 | 153,539 | 120,678 |
| Proceeds from sales of investment securities | 有価証券の売却による収入 | 46,175 | 36,258 |
| Proceeds from maturities of investment securities | 有価証券の償還による収入 | 66,573 | 101,421 |
| Payments for increase in money held in trust | 金銭の信託の増加による支出 | 1,000 | - |
| Proceeds from decrease in money held in trust | 金銭の信託の減少による収入 | 932 | - |
| Purchase of premises and equipment | 有形固定資産の取得による支出 | 1,344 | 823 |
| Purchase of intangible assets | 無形固定資産の取得による支出 | 259 | 183 |
| Proceeds from sales of premises and equipment | 有形固定資産の売却による収入 | 64 | 351 |
| Net cash provided by (used in) investing activities | 投資活動によるキャッシュ・フロー | 42,397 | 16,345 |
| Financing activities: | 財務活動によるキャッシュ・フロー | | |
| Repayment of subordinated debt | 劣後特約付借入金の返済による支出 | 10,000 | - |
| Dividends paid | 配当金の支払額 | 484 | 620 |
| Dividends paid to non-controlling interests | 非支配株主への配当金の支払額 | 4 | 5 |
| Repayment of lease obligations | リース債務の返済による支出 | 22 | 22 |
| Purchase of treasury stock | 自己株式の取得による支出 | 3 | 5 |
| Proceeds from sales of treasury stock | 自己株式の売却による収入 | 74 | 113 |
| Net cash provided by (used in) financing activities | 財務活動によるキャッシュ・フロー | 10,440 | 539 |
| 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 | 9 | 0 |
| Net increase (decrease) in cash and cash equivalents | 現金及び現金同等物の増減額(は減少) | 2,654 | 106,222 |
| Cash and cash equivalents, beginning of period | 現金及び現金同等物の期首残高 | 105,316 | 99,446 |
| Cash and cash equivalents, end of period | 現金及び現金同等物の中間期末残高 | 102,661 | 205,669 |

B. NON-CONSOLIDATED INTERIM FINANCIAL INFORMATION 中間決算情報

1. NON-CONSOLIDATED INTERIM BALANCE SHEETS 中間貸借対照表

Millions of Yen (金額単位:百万円)

| | | As of March 31,2015 | As of September 30,2015 |
|---|--------------|------------------------|----------------------------|
| ASSETS: | (資産の部) | | |
| Cash and due from banks | 現金預け金 | 99,931 | 206,213 |
| Call loans | コールローン | - | 10,000 |
| Commercial paper and other debt purchased | 買入金銭債権 | 7,839 | 6,602 |
| Trading account securities | 商品有価証券 | 16 | 25 |
| Money held in trust | 金銭の信託 | 5,033 | 4,596 |
| Investment securities | 有価証券 | 1,100,553 | 1,072,075 |
| Loans and bills discounted | 貸出金 | 1,785,875 | 1,786,705 |
| Foreign exchange assets | 外国為替 | 4,186 | 2,797 |
| Other assets | その他資産 | 10,041 | 8,353 |
| Other | その他の資産 | 10,041 | 8,353 |
| Premises and equipment | 有形固定資産 | 35,069 | 34,437 |
| Intangible assets | 無形固定資産 | 5,342 | 4,622 |
| Prepaid pension cost | 前払年金費用 | 12,283 | 12,486 |
| Customers' liabilities for acceptances and guarantees | 支払承諾見返 | 20,383 | 17,583 |
| Reserve for possible loan losses | 貸倒引当金 | 27,720 | 27,632 |
| Total assets | 資産の部合計 | 3,058,836 | 3,138,866 |
| LIABILITIES: | (負債の部) | | |
| Deposits | 預金 | 2,562,432 | 2,527,620 |
| Negotiable certificates of deposit | 譲渡性預金 | 125,744 | 201,853 |
| Call money | コールマネー | 38,411 | - |
| Payables under securities lending transactions | 債券貸借取引受入担保金 | 31,936 | 123,952 |
| Borrowed money | 借入金 | 22,901 | 22,572 |
| Foreign exchange liabilities | 外国為替 | 17 | 49 |
| Bonds with subscription rights to shares | 新株予約権付社債 | 12,017 | 11,996 |
| Other liabilities | その他負債 | 36,862 | 35,300 |
| Income taxes payable | 未払法人税等 | 560 | 2,025 |
| Lease obligations | リース債務 | 661 | 528 |
| Asset retirement obligations | 資産除去債務 | 197 | 245 |
| Other | その他の負債 | 35,443 | 32,501 |
| Accrued bonuses | 賞与引当金 | 953 | 890 |
| Provision for retirement benefits | 退職給付引当金 | 9,505 | 9,335 |
| Reserve for reimbursement of deposits | 睡眠預金払戻損失引当金 | 1,349 | 1,169 |
| Deferred tax liabilities | 繰延税金負債 | 11,556 | 6,866 |
| Deferred tax liabilities for land revaluation excess | 再評価に係る繰延税金負債 | 5,170 | 5,136 |
| Acceptances and guarantees | 支払承諾 | 20,383 | 17,583 |
| Total liabilities | 負債の部合計 | 2,879,239 | 2,964,325 |
| EQUITY: | (純資産の部) | | |
| Capital stock | 資本金 | 19,598 | 19,598 |
| Capital surplus | 資本剰余金 | 10,582 | 10,582 |
| Legal capital surplus | 資本準備金 | 10,582 | 10,582 |
| Retained earnings | 利益剰余金 | 104,543 | 109,365 |
| Legal retained earnings | 利益準備金 | 10,431 | 10,431 |
| Other retained earnings | その他利益剰余金 | 94,112 | 98,934 |
| Reserve for advanced depreciation of non-current assets | 固定資産圧縮積立金 | 109 | 109 |
| General reserve | 別途積立金 | 83,830 | 91,830 |
| Retained earnings brought forward | 繰越利益剰余金 | 10,172 | 6,994 |
| Treasury stock | 自己株式 | 3,552 | 3,443 |
| Total shareholders' equity | 株主資本合計 | 131,171 | 136,102 |
| Unrealized gain on available-for-sale securities | その他有価証券評価差額金 | 40,301 | 30,295 |
| Deferred loss on derivatives under hedge accounting | 繰延ヘッジ損益 | 1,157 | 1,077 |
| Land revaluation excess | 土地再評価差額金 | 9,158 | 9,089 |
| Total valuation and translation adjustments | 評価・換算差額等合計 | 48,301 | 38,307 |
| Stock acquisition rights | 新株予約権 | 123 | 130 |
| Total equity | 純資産の部合計 | 179,596 | 174,541 |
| Total liabilities and equity | 負債及び純資産の部合計 | 3,058,836 | 3,138,866 |

2. NON-CONSOLIDATED INTERIM STATEMENTS OF INCOME 中間損益計算書

Millions of Yen (金額単位:百万円)

| | | First half of FY2014 | First half of FY2015 |
|--|---------------|-------------------------|-------------------------|
| Ordinary income (KEIJO SHUEKI) | 経常収益 | 27,101 | 25,809 |
| Interest income | 資金運用収益 | 17,774 | 18,566 |
| (Interest on loans and discounts) | (うち貸出金利息) | (11,821) | (11,810) |
| (Interest and dividends on securities) | (うち有価証券利息配当金) | (5,876) | (6,654) |
| Fees and commissions | 役務取引等収益 | 3,693 | 4,091 |
| Other operating income | その他業務収益 | 207 | 530 |
| Other income | その他経常収益 | 5,426 | 2,621 |
| Ordinary expenses (KEIJO HIYO) | 経常費用 | 18,065 | 18,247 |
| Interest expenses | 資金調達費用 | 1,058 | 909 |
| (Interest on deposits) | (うち預金利息) | (469) | (417) |
| Fees and commissions | 役務取引等費用 | 919 | 1,003 |
| Other operating expenses | その他業務費用 | 148 | 690 |
| General and administrative expenses | 営業経費 | 15,748 | 15,388 |
| Other expenses | その他経常費用 | 190 | 255 |
| Ordinary profit (KEIJO RIEKI) | 経常利益 | 9,035 | 7,562 |
| Extraordinary income | 特別利益 | - | 7 |
| Extraordinary loss | 特別損失 | 67 | 40 |
| Income before income taxes | 税引前中間純利益 | 8,968 | 7,529 |
| Income taxes-current | 法人税、住民税及び事業税 | 693 | 2,344 |
| Income taxes-deferred | 法人税等調整額 | 1,792 | 216 |
| Total income taxes | 法人税等合計 | 2,485 | 2,127 |
| Profit | 中間純利益 | 6,483 | 5,401 |

3. NON-CONSOLIDATED INTERIM STATEMENTS OF CHANGES IN EQUITY 中間株主資本等変動計算書

前中間会計期間(自平成26年4月1日 至 平成26年9月30日)

First half of FY2014

Millions of Yen (金額単位:百万円)

| | | Shareholders' equity | | | |
|--|-----------------------|-----------------------|-----------------------|---------|--------|
| | | 株主資本 | | | |
| | | Capital stock | Capital surplus | | |
| | | | 資本剰余金 | | |
| | Legal capital surplus | Other capital surplus | Total capital surplus | | |
| | 資本金 | 資本準備金 | その他資本剰余金 | 資本剰余金合計 | |
| Balance at beginning of current period | 当期首残高 | 19,598 | 10,582 | — | 10,582 |
| Cumulative effects of changes in accounting policies | 会計方針の変更による累積的影響額 | | | | |
| Restarted balance | 会計方針の変更を反映した当期首残高 | 19,598 | 10,582 | — | 10,582 |
| Changes of items during period | 当中間期変動額 | | | | |
| Dividends of surplus | 剰余金の配当 | | | | |
| Profit | 中間純利益 | | | | |
| Purchase of treasury stock | 自己株式の取得 | | | | |
| Disposal of treasury stock | 自己株式の処分 | | | 5 | 5 |
| Provision of general reserve | 別途積立金の積立 | | | | |
| Transfer from land revaluation excess | 土地再評価差額金の取崩 | | | | |
| Transfer to capital surplus from retained earnings | 繰越利益剰余金からその他資本剰余金への振替 | | | 5 | 5 |
| 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 period | 当中間期変動額合計 | — | — | — | — |
| Balance at end of current period | 当中間期末残高 | 19,598 | 10,582 | — | 10,582 |

| | | Shareholders' equity | | | | | | |
|--|---|----------------------|-----------------------------------|-------------------------|---------|---------|----------------|----------------------------|
| | | 株主資本 | | | | | | |
| | | Retained earnings | | | | | Treasury stock | Total shareholders' equity |
| | | 利益剰余金 | | | | | | |
| Legal retained earnings | Other retained earnings | | | Total retained earnings | | | | |
| | その他利益剰余金 | | | | | | | |
| | Reserve for advanced depreciation of non-current assets | General reserve | Retained earnings brought forward | | | | | |
| | 利益準備金 | 固定資産圧縮積立金 | 別途積立金 | 繰越利益剰余金 | 利益剰余金合計 | 自己株式 | 株主資本合計 | |
| Balance at beginning of current period | 当期首残高 | 10,431 | 104 | 77,830 | 7,704 | 96,069 | 655 | 125,595 |
| Cumulative effects of changes in accounting policies | 会計方針の変更による累積的影響額 | | | | 355 | 355 | | 355 |
| Restarted balance | 会計方針の変更を反映した当期首残高 | 10,431 | 104 | 77,830 | 8,060 | 96,425 | 655 | 125,950 |
| Changes of items during period | 当中間期変動額 | | | | | | | |
| Dividends of surplus | 剰余金の配当 | | | | 484 | 484 | | 484 |
| Profit | 中間純利益 | | | | 6,483 | 6,483 | | 6,483 |
| Purchase of treasury stock | 自己株式の取得 | | | | | | 3 | 3 |
| Disposal of treasury stock | 自己株式の処分 | | | | | | 66 | 61 |
| Provision of general reserve | 別途積立金の積立 | | | 6,000 | 6,000 | — | | — |
| Transfer from land revaluation excess | 土地再評価差額金の取崩 | | | | 3 | 3 | | 3 |
| Transfer to capital surplus from retained earnings | 繰越利益剰余金からその他資本剰余金への振替 | | | | 5 | 5 | | — |
| 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 period | 当中間期変動額合計 | — | — | 6,000 | 1 | 5,998 | 62 | 6,060 |
| Balance at end of current period | 当中間期末残高 | 10,431 | 104 | 83,830 | 8,058 | 102,423 | 592 | 132,011 |

| | | Valuation and translation adjustments | | | | Stock acquisition rights | Total equity |
|--|-----------------------|--|---|-------------------------|---|--------------------------|--------------|
| | | 評価・換算差額等 | | | | | |
| | | Unrealized gain on available-for-sale securities | Deferred loss on derivatives under hedge accounting | Land revaluation excess | Total valuation and translation adjustments | | |
| | その他有価証券評価差額金 | 繰延ヘッジ損益 | 土地再評価差額金 | 評価・換算差額等合計 | 新株予約権 | 純資産合計 | |
| Balance at beginning of current period | 当期首残高 | 21,970 | 1,172 | 8,724 | 29,522 | 73 | 155,191 |
| Cumulative effects of changes in accounting policies | 会計方針の変更による累積的影響額 | | | | | | 355 |
| Restarted balance | 会計方針の変更を反映した当期首残高 | 21,970 | 1,172 | 8,724 | 29,522 | 73 | 155,546 |
| Changes of items during period | 当中間期変動額 | | | | | | |
| Dividends of surplus | 剰余金の配当 | | | | | | 484 |
| Profit | 中間純利益 | | | | | | 6,483 |
| Purchase of treasury stock | 自己株式の取得 | | | | | | 3 |
| Disposal of treasury stock | 自己株式の処分 | | | | | | 61 |
| Provision of general reserve | 別途積立金の積立 | | | | | | — |
| Transfer from land revaluation excess | 土地再評価差額金の取崩 | | | | | | 3 |
| Transfer to capital surplus from retained earnings | 繰越利益剰余金からその他資本剰余金への振替 | | | | | | — |
| 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) | 6,281 | 13 | 3 | 6,290 | 49 | 6,340 |
| Total changes of items during period | 当中間期変動額合計 | 6,281 | 13 | 3 | 6,290 | 49 | 12,401 |
| Balance at end of current period | 当中間期末残高 | 28,252 | 1,185 | 8,727 | 35,813 | 123 | 167,948 |

当中間会計期間(自平成27年4月1日 至平成27年9月30日)

First half of FY2015

Millions of Yen (金額単位:百万円)

| | | Shareholders' equity | | | |
|--|---------------------------|-----------------------|-----------------------|---------|--------|
| | | 株主資本 | | | |
| | | Capital stock | Capital surplus | | |
| | | | 資本剰余金 | | |
| | Legal capital surplus | Other capital surplus | Total capital surplus | | |
| | 資本金 | 資本準備金 | その他資本剰余金 | 資本剰余金合計 | |
| Balance at beginning of current period | 当期首残高 | 19,598 | 10,582 | — | 10,582 |
| Changes of items during period | 当中間期変動額 | | | | |
| Dividends of surplus | 剰余金の配当 | | | | |
| Profit | 中間純利益 | | | | |
| Purchase of treasury stock | 自己株式の取得 | | | | |
| Disposal of treasury stock | 自己株式の処分 | | | 28 | 28 |
| Provision of general reserve | 別途積立金の積立 | | | | |
| Transfer from land revaluation excess | 土地再評価差額金の取崩 | | | | |
| Transfer to capital surplus from retained earnings | 繰越利益剰余金から その他資本剰余金への振替 | | | 28 | 28 |
| 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 period | 当中間期変動額合計 | — | — | — | — |
| Balance at end of current period | 当中間期末残高 | 19,598 | 10,582 | — | 10,582 |

| | | Shareholders' equity | | | | | | Treasury stock | Total shareholders' equity |
|--|---|----------------------|-----------------------------------|---------|--------|---------|-------------------------|----------------|----------------------------|
| | | 株主資本 | | | | | | | |
| | | Retained earnings | | | | | Total retained earnings | | |
| | | 利益剰余金 | | | | | | | |
| Legal retained earnings | Other retained earnings | | | 利益剰余金合計 | | | | | |
| | その他利益剰余金 | | | | | | | | |
| | Reserve for advanced depreciation of non-current assets | General reserve | Retained earnings brought forward | | 自己株式 | 株主資本合計 | | | |
| | 利益準備金 | 固定資産圧縮積立金 | 別途積立金 | 繰越利益剰余金 | | | | | |
| Balance at beginning of current period | 当期首残高 | 10,431 | 109 | 83,830 | 10,172 | 104,543 | 3,552 | 131,171 | |
| Changes of items during period | 当中間期変動額 | | | | | | | | |
| Dividends of surplus | 剰余金の配当 | | | | 619 | | | 619 | |
| Profit | 中間純利益 | | | | 5,401 | | | 5,401 | |
| Purchase of treasury stock | 自己株式の取得 | | | | | | 5 | 5 | |
| Disposal of treasury stock | 自己株式の処分 | | | | | | 114 | 85 | |
| Provision of general reserve | 別途積立金の積立 | | | 8,000 | 8,000 | — | | — | |
| Transfer from land revaluation excess | 土地再評価差額金の取崩 | | | | 69 | 69 | | 69 | |
| Transfer to capital surplus from retained earnings | 繰越利益剰余金から その他資本剰余金への振替 | | | | 28 | 28 | | — | |
| 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 period | 当中間期変動額合計 | — | — | 8,000 | 3,178 | 4,821 | 109 | 4,930 | |
| Balance at end of current period | 当中間期末残高 | 10,431 | 109 | 91,830 | 6,994 | 109,365 | 3,443 | 136,102 | |

| | | Valuation and translation adjustments | | | | Stock acquisition rights | Total equity |
|--|---------------------------|--|---|-------------------------|---|--------------------------|--------------|
| | | 評価・換算差額等 | | | | | |
| | | Unrealized gain on available-for-sale securities | Deferred loss on derivatives under hedge accounting | Land revaluation excess | Total valuation and translation adjustments | | |
| | その他有価証券評価差額金 | 繰延ヘッジ損益 | 土地再評価差額金 | 評価・換算差額等合計 | 新株予約権 | 純資産合計 | |
| Balance at beginning of current period | 当期首残高 | 40,301 | 1,157 | 9,158 | 48,301 | 123 | 179,596 |
| Changes of items during period | 当中間期変動額 | | | | | | |
| Dividends of surplus | 剰余金の配当 | | | | | | 619 |
| Profit | 中間純利益 | | | | | | 5,401 |
| Purchase of treasury stock | 自己株式の取得 | | | | | | 5 |
| Disposal of treasury stock | 自己株式の処分 | | | | | | 85 |
| Provision of general reserve | 別途積立金の積立 | | | | | | — |
| Transfer from land revaluation excess | 土地再評価差額金の取崩 | | | | | | 69 |
| Transfer to capital surplus from retained earnings | 繰越利益剰余金から その他資本剰余金への振替 | | | | | | — |
| Net changes of items other than shareholders' equity | 株主資本以外の項目の 当中間期変動額(純額) | 10,005 | 80 | 69 | 9,993 | 7 | 9,986 |
| Total changes of items during period | 当中間期変動額合計 | 10,005 | 80 | 69 | 9,993 | 7 | 5,055 |
| Balance at end of current period | 当中間期末残高 | 30,295 | 1,077 | 9,089 | 38,307 | 130 | 174,541 |