

Financial Statements

For the Year Ended March.31,2016

THE GUNMA BANK, LTD.

Table of Contents

A. CONSOLIDATED FINANCIAL INFORMATION

1. Consolidated Balance Sheets.....	1
(連結貸借対照表)	
2. Consolidated Statements of Income and Consolidated Statements of Comprehensive Income.....	2
(連結損益計算書及び連結包括利益計算書)	
3. Consolidated Statements of Changes in Net Assets.....	4
(連結株主資本等変動計算書)	
4. Consolidated Statements of Cash Flows.....	6
(連結キャッシュ・フロー計算書)	

B. NON-CONSOLIDATED FINANCIAL INFORMATION

1. Non-Consolidated Balance Sheets.....	7
(貸借対照表)	
2. Non-Consolidated Statements of Income.....	9
(損益計算書)	
3. Non-Consolidated Statements of Changes in Net Assets.....	10
(株主資本等変動計算書)	

(Note)

① 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.

② “△” means a negative number.

③ Figures less than ¥1million are omitted.

A.CONSOLIDATED FINANCIAL INFORMATION

1. Consolidated Balance Sheets
(連結貸借対照表)

Millions of yen

(金額単位:百万円)

		As of Mar.31,2015	As of Mar.31,2016
ASSETS:	(資産の部)		
Cash and due from banks	現金預け金	164,918	335,643
Call loans and bills bought	コールローン及び買入手形	114,604	-
Monetary claims bought	買入金銭債権	13,491	11,564
Trading account securities	商品有価証券	1,074	1,039
Money held in trust	金銭の信託	5,000	4,967
Securities	有価証券	2,320,706	2,133,238
Loans and bills discounted	貸出金	4,806,908	5,010,417
Foreign exchanges	外国為替	4,539	3,196
Lease receivables and investment assets	リース債権及びリース投資資産	41,498	43,898
Other assets	その他資産	29,006	32,852
Tangible fixed assets	有形固定資産	67,545	67,732
Buildings, net	建物	15,959	17,445
Land	土地	42,803	42,673
Leased assets, net	リース資産	1,065	998
Construction in progress	建設仮勘定	1,280	482
Other tangible fixed assets	その他の有形固定資産	6,436	6,131
Intangible fixed assets	無形固定資産	9,007	8,623
Software	ソフトウェア	8,392	8,013
Other intangible fixed assets	その他の無形固定資産	614	610
Net defined benefit asset	退職給付に係る資産	3	-
Deferred tax assets	繰延税金資産	1,672	1,416
Customers' liabilities for acceptances and guarantees	支払承諾見返	15,561	15,870
Allowance for loan losses	貸倒引当金	△44,591	△38,951
Total assets	資産の部合計	7,550,949	7,631,510
LIABILITIES:	(負債の部)		
Deposits	預金	6,112,402	6,284,836
Negotiable certificates of deposit	譲渡性預金	142,955	136,209
Call money and bills sold	コールマネー及び売渡手形	170,265	29,296
Payables under securities lending transactions	債券貸借取引受入担保金	262,906	270,574
Borrowed money	借入金	187,647	257,764
Foreign exchanges	外国為替	241	292
Bonds with subscription rights to shares	新株予約権付社債	24,034	22,536
Other liabilities	その他負債	47,893	45,002
Provision for directors' bonuses	役員賞与引当金	67	62
Net defined benefit liability	退職給付に係る負債	1,297	17,890
Provision for directors' retirement benefits	役員退職慰労引当金	640	571
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,057	1,070
Provision for point card certificates	ポイント引当金	152	151
Provision for contingent loss	偶発損失引当金	1,133	1,008
Deferred tax liabilities	繰延税金負債	50,606	32,564
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	8,551	8,081
Acceptances and guarantees	支払承諾	15,561	15,870
Total liabilities	負債の部合計	7,027,413	7,123,782
NET ASSETS:	(純資産の部)		
Capital stock	資本金	48,652	48,652
Capital surplus	資本剰余金	29,140	29,140
Retained earnings	利益剰余金	302,852	326,122
Treasury shares	自己株式	△12,251	△17,296
Total shareholders' equity	株主資本合計	368,394	386,619
Valuation difference on available-for-sale securities	その他有価証券評価差額金	136,783	112,745
Deferred gains or losses on hedges	繰延ヘッジ損益	△9	△134
Revaluation reserve for land	土地再評価差額金	13,960	14,287
Foreign currency translation adjustment	為替換算調整勘定	461	463
Remeasurements of defined benefit plans	退職給付に係る調整累計額	△1,429	△12,196
Total accumulated other comprehensive income	その他の包括利益累計額合計	149,766	115,165
Subscription rights to shares	新株予約権	316	377
Non-controlling interests	非支配株主持分	5,058	5,564
Total net assets	純資産の部合計	523,535	507,727
Total liabilities and net assets	負債及び純資産の部合計	7,550,949	7,631,510

2. Consolidated Statements of Income and Consolidated Statements of Comprehensive Income
(連結損益計算書及び連結包括利益計算書)

Consolidated Statements of Income
(連結損益計算書)

Millions of yen

(金額単位:百万円)

		For FY 2014 ended Mar.31.2015	For FY 2015 ended Mar.31.2016
Ordinary income	経常収益	130,267	136,220
Interest income	資金運用収益	85,387	85,825
Interest on loans and discounts	貸出金利息	59,774	58,786
Interest and dividends on securities	有価証券利息配当金	24,324	26,007
Interest on call loans and bills bought	コールローン利息及び買入手形利息	494	117
Interest on receivables under securities borrowing transactions	債券貸借取引受入利息	0	0
Interest on deposits with banks	預け金利息	48	137
Other interest income	その他の受入利息	745	776
Fees and commissions	役務取引等収益	18,910	18,996
Other ordinary income	その他業務収益	21,819	23,753
Other income	その他経常収益	4,149	7,644
Reversal of allowance for loan losses	貸倒引当金戻入益	-	1,443
Recoveries of written off claims	償却債権取立益	17	2
Other	その他の経常収益	4,132	6,198
Ordinary expenses	経常費用	91,194	92,594
Interest expenses	資金調達費用	3,714	4,513
Interest on deposits	預金利息	2,157	2,255
Interest on negotiable certificates of deposit	譲渡性預金利息	104	180
Interest on call money and bills sold	コールマネー利息及び売渡手形利息	184	387
Interest on payables under securities lending transactions	債券貸借取引支払利息	427	940
Interest on borrowings and rediscounts	借入金利息	235	282
Other interest expenses	その他の支払利息	605	467
Fees and commissions payments	役務取引等費用	6,632	7,202
Other ordinary expenses	その他業務費用	18,263	19,974
General and administrative expenses	営業経費	59,079	57,472
Other expenses	その他経常費用	3,504	3,432
Provision of allowance for loan losses	貸倒引当金繰入額	1,455	-
Other	その他の経常費用	2,048	3,432
Ordinary profit	経常利益	39,072	43,625
Extraordinary income	特別利益	2,385	3
Gain on disposal of non-current assets	固定資産処分益	-	3
Gain on bargain purchase	負ののれん発生益	2,385	-
Extraordinary losses	特別損失	457	351
Loss on disposal of non-current assets	固定資産処分損	425	259
Impairment loss	減損損失	32	91
Profit before income taxes	税金等調整前当期純利益	40,999	43,278
Income taxes - current	法人税、住民税及び事業税	11,581	12,096
Income taxes - deferred	法人税等調整額	2,088	2,039
Total income taxes	法人税等合計	13,670	14,135
Profit	当期純利益	27,329	29,142
Profit attributable to non-controlling interests	非支配株主に帰属する当期純利益	1,418	526
Profit attributable to owners of parent	親会社株主に帰属する当期純利益	25,910	28,616

Consolidated Statements of Comprehensive Income
(連結包括利益計算書)

Millions of yen
(金額単位:百万円)

		For FY 2014 ended Mar. 31, 2015	For FY 2015 ended Mar. 31, 2016
Profit	当期純利益	27,329	29,142
Other comprehensive income	その他の包括利益	52,056	△34,513
Valuation difference on available-for-sale securities	その他有価証券評価差額金	47,763	△24,096
Deferred gains or losses on hedges	繰延ヘッジ損益	60	△125
Revaluation reserve for land	土地再評価差額金	879	423
Foreign currency translation adjustment	為替換算調整勘定	587	2
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	2,631	△10,766
Share of other comprehensive income of entities accounted for using equity method	持分法適用会社に対する持分相当額	133	49
Comprehensive income	包括利益	79,386	△5,370
Comprehensive income attributable to	(内訳)		
Comprehensive income attributable to owners of parent	親会社株主に係る包括利益	77,937	△5,887
Comprehensive income attributable to non-controlling interests	非支配株主に係る包括利益	1,448	516

3. Consolidated Statements of Changes in Net Assets

(連結株主資本等変動計算書)

For FY2014 ended Mar. 31, 2015

Millions of yen

(金額単位:百万円)

		Shareholders' equity				
		株主資本				
		Capital stock	Capital surplus	Retained earnings	Treasury shares	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	48,652	29,140	289,102	△5,312	361,583
Cumulative effects of changes in accounting policies	会計方針の変更による累積的影響額			△5,672		△5,672
Restated balance	会計方針の変更を反映した当期首残高	48,652	29,140	283,429	△5,312	355,910
Changes of items during period	当 期 変 動 額					
Dividends of surplus	剰 余 金 の 配 当			△4,416		△4,416
Profit attributable to owners of parent	親会社株主に帰属する当期純利益			25,910		25,910
Purchase of treasury shares	自 己 株 式 の 取 得				△9,567	△9,567
Disposal of treasury shares	自 己 株 式 の 処 分			△8	515	507
Retirement of treasury shares	自 己 株 式 の 消 却		△0	△2,112	2,112	
Reversal of revaluation reserve for land	土地再評価差額金の取崩			49		49
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)					
Total changes of items during period	当 期 変 動 額 合 計	-	△0	19,422	△6,939	12,483
Balance at end of current period	当 期 末 残 高	48,652	29,140	302,852	△12,251	368,394

		Accumulated other comprehensive income						Subscription rights to shares	Non-controlling interests	Total net assets
		その他の包括利益累計額								
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Foreign currency translation adjustment	Remeasurements of defined 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	為替換算調整勘定	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	88,916	△70	13,130	△126	△4,061	97,789	243	8,183	467,798
Cumulative effects of changes in accounting policies	会計方針の変更による累積的影響額									△5,672
Restated balance	会計方針の変更を反映した当期首残高	88,916	△70	13,130	△126	△4,061	97,789	243	8,183	462,125
Changes of items during period	当 期 変 動 額									
Dividends of surplus	剰 余 金 の 配 当									△4,416
Profit attributable to owners of parent	親会社株主に帰属する当期純利益									25,910
Purchase of treasury shares	自 己 株 式 の 取 得									△9,567
Disposal of treasury shares	自 己 株 式 の 処 分									507
Retirement of treasury shares	自 己 株 式 の 消 却									
Reversal of revaluation reserve for land	土地再評価差額金の取崩									49
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)	47,867	60	830	587	2,631	51,977	73	△3,124	48,926
Total changes of items during period	当 期 変 動 額 合 計	47,867	60	830	587	2,631	51,977	73	△3,124	61,409
Balance at end of current period	当 期 末 残 高	136,783	△9	13,960	461	△1,429	149,766	316	5,058	523,535

For FY2015 ended Mar. 31, 2016

Millions of yen

(金額単位: 百万円)

		Shareholders' equity				
		株主資本				
		Capital stock	Capital surplus	Retained earnings	Treasury shares	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	48,652	29,140	302,852	△12,251	368,394
Changes of items during period	当 期 変 動 額					
Dividends of surplus	剰 余 金 の 配 当			△5,407		△5,407
Profit attributable to owners of parent	親会社株主に帰属する当期純利益			28,616		28,616
Purchase of treasury shares	自 己 株 式 の 取 得				△5,532	△5,532
Disposal of treasury shares	自 己 株 式 の 処 分			△35	487	452
Reversal of revaluation reserve for land	土地再評価差額金の取崩			97		97
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)					
Total changes of items during period	当 期 変 動 額 合 計	-	-	23,270	△5,044	18,225
Balance at end of current period	当 期 末 残 高	48,652	29,140	326,122	△17,296	386,619

		Accumulated other comprehensive income						Subscription rights to shares	Non-controlling interests	Total net assets
		その他の包括利益累計額								
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Foreign currency translation adjustment	Remeasurements of defined 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	為替換算調整勘定	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	136,783	△9	13,960	461	△1,429	149,766	316	5,058	523,535
Changes of items during period	当 期 変 動 額									
Dividends of surplus	剰 余 金 の 配 当									△5,407
Profit attributable to owners of parent	親会社株主に帰属する当期純利益									28,616
Purchase of treasury shares	自 己 株 式 の 取 得									△5,532
Disposal of treasury shares	自 己 株 式 の 処 分									452
Reversal of revaluation reserve for land	土地再評価差額金の取崩									97
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)	△24,038	△125	326	2	△10,766	△34,600	60	505	△34,033
Total changes of items during period	当 期 変 動 額 合 計	△24,038	△125	326	2	△10,766	△34,600	60	505	△15,808
Balance at end of current period	当 期 末 残 高	112,745	△134	14,287	463	△12,196	115,165	377	5,564	507,727

4. Consolidated Statements of Cash Flows (連結キャッシュ・フロー計算書)

Millions of yen

(金額単位:百万円)

		For FY 2014 ended Mar.31.2015	For FY 2015 ended Mar.31.2016
Cash flows from operating activities	営業活動によるキャッシュ・フロー		
Profit before income taxes	税金等調整前当期純利益	40,999	43,278
Depreciation	減価償却費	5,467	5,943
Impairment loss	減損損失	32	91
Gain on bargain purchase	負ののれん発生益	△2,385	-
Share of (profit) loss of entities accounted for using equity method	持分法による投資損益(△は益)	△86	△100
Increase (decrease) in allowance for loan losses	貸倒引当金の増減(△)	△7,405	△5,639
Increase (decrease) in provision for directors' bonuses	役員賞与引当金の増減額(△は減少)	9	△5
Increase (decrease) in net defined benefit asset	退職給付に係る資産の増減額(△は増加)	6,801	3
Increase (decrease) in net defined benefit liability	退職給付に係る負債の増減額(△は減少)	△1,218	16,592
Increase (decrease) in provision for directors' retirement benefits	役員退職慰労引当金の増減額(△は減少)	△69	△68
Increase (decrease) in provision for reimbursement of deposits	睡眠預金払戻損失引当金の増減(△)	27	12
Increase (decrease) in provision for point card certificates	ポイント引当金の増減額(△は減少)	11	△0
Increase (decrease) in provision for contingent loss	偶発損失引当金の増減(△)	△63	△124
Gain on fund management	資金運用収益	△85,387	△85,825
Financing expenses	資金調達費用	3,714	4,513
Loss (gain) related to securities	有価証券関係損益(△)	△2,160	△2,744
Loss (gain) on money held in trust	金銭の信託の運用損益(△は運用益)	△395	15
Foreign exchange losses (gains)	為替差損益(△は益)	46	△305
Loss (gain) on disposal of non-current assets	固定資産処分損益(△は益)	425	255
Net decrease (increase) in trading account securities	商品有価証券の純増(△)減	1,674	35
Net decrease (increase) in loans and bills discounted	貸出金の純増(△)減	△254,505	△203,509
Net increase (decrease) in deposit	預金の純増減(△)	134,621	172,433
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減(△)	28,706	△6,746
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	借入金(劣後特約付借入金を除く)の純増減(△)	7,529	70,116
Net decrease (increase) in deposit (excluding deposit paid to Bank of Japan)	預け金(日銀預け金を除く)の純増(△)減	12,869	△8,381
Net decrease (increase) in call loans	コールローン等の純増(△)減	△19,213	115,707
Net increase (decrease) in call money	コールマネー等の純増減(△)	109,772	△140,968
Net increase (decrease) in payables under securities lending transactions	債券貸借取引受入担保金の純増減(△)	38,161	7,667
Net decrease (increase) in foreign exchanges - assets	外国為替(資産)の純増(△)減	△455	1,342
Net increase (decrease) in foreign exchanges - liabilities	外国為替(負債)の純増減(△)	△12	51
Net decrease (increase) in lease receivables and investment assets	リース債権及びリース投資資産の純増(△)減	△2,108	△2,400
Proceeds from fund management	資金運用による収入	84,920	85,368
Payments for finance	資金調達による支出	△3,882	△4,393
Other, net	その他	△48,618	△1,135
Subtotal	小計	47,824	61,081
Income taxes paid	法人税等の支払額	△13,058	△11,261
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	34,765	49,820
Cash flows from investing activities	投資活動によるキャッシュ・フロー		
Purchase of securities	有価証券の取得による支出	△296,575	△251,243
Proceeds from sales of securities	有価証券の売却による収入	140,903	126,928
Proceeds from redemption of securities	有価証券の償還による収入	171,108	253,258
Purchase of tangible fixed assets	有形固定資産の取得による支出	△3,544	△3,582
Purchase of intangible fixed assets	無形固定資産の取得による支出	△2,507	△2,462
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	-	124
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	9,386	123,024
Cash flows from financing activities	財務活動によるキャッシュ・フロー		
Proceeds from issuance of bonds with subscription rights to shares	新株予約権付社債の発行による収入	21,416	-
Cash dividends paid	配当金の支払額	△4,416	△5,403
Dividends paid to non-controlling interests	非支配株主への配当金の支払額	△10	△10
Purchase of treasury shares	自己株式の取得による支出	△9,567	△5,532
Proceeds from sales of treasury shares	自己株式の売却による収入	507	452
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	7,928	△10,493
Effect of exchange rate change on cash and cash equivalents	現金及び現金同等物に係る換算差額	609	△6
Net increase (decrease) in cash and cash equivalents	現金及び現金同等物の増減額(△は減少)	52,689	162,343
Cash and cash equivalents at beginning of period	現金及び現金同等物の期首残高	109,118	161,807
Cash and cash equivalents at end of period	現金及び現金同等物の期末残高	161,807	324,151

B. NON-CONSOLIDATED FINANCIAL INFORMATION

1. Non-Consolidated Balance Sheets

(貸借対照表)

Millions of yen

(金額単位: 百万円)

		As of Mar.31,2015	As of Mar.31,2016
ASSETS:	(資産の部)		
Cash and due from banks	現金預け金	170,949	339,347
Cash	現金	55,382	58,927
Due from banks	預け金	115,566	280,419
Call loans	コールローン	114,604	-
Monetary claims bought	買入金銭債権	13,491	11,564
Trading account securities	商品有価証券	1,074	1,039
Trading government bonds	商品国債	787	686
Trading local government bonds	商品地方債	287	352
Money held in trust	金銭の信託	5,000	4,967
Securities	有価証券	2,304,034	2,130,024
Government bonds	国債	686,227	567,265
Local government bonds	地方債	565,252	573,008
Corporate bonds	社債	290,511	269,428
Stocks	株式	218,509	188,807
Other securities	その他の証券	543,532	531,514
Loans and bills discounted	貸出金	4,838,847	5,047,364
Bills discounted	割引手形	39,841	38,805
Loans on bills	手形貸付	115,769	108,592
Loans on deeds	証書貸付	4,213,651	4,441,011
Overdrafts	当座貸越	469,584	458,955
Foreign exchanges	外国為替	4,539	3,196
Due from foreign banks (our accounts)	外国他店預け	4,180	2,947
Foreign bills bought	買入外国為替	83	39
Foreign bills receivable	取立外国為替	275	210
Other assets	その他資産	16,022	18,532
Prepaid expenses	前払費用	98	74
Accrued income	未収収益	7,010	6,887
Derivatives other than for trading - assets	金融派生商品	5,015	8,204
Cash collateral paid for financial instruments	金融商品等差入担保金	-	180
Other	その他の資産	3,897	3,184
Property, plant and equipment	有形固定資産	65,065	65,061
Buildings, net	建物	15,638	17,124
Land	土地	42,359	42,230
Leased assets, net	リース資産	1,255	1,082
Construction in progress	建設仮勘定	1,274	482
Other tangible fixed assets	その他の有形固定資産	4,536	4,140
Intangible assets	無形固定資産	8,673	8,373
Software	ソフトウェア	8,068	7,771
Other intangible fixed assets	その他の無形固定資産	605	601
Prepaid pension cost	前払年金費用	3,060	1,414
Customers' liabilities for acceptances and guarantees	支払承諾見返	15,561	15,870
Allowance for loan losses	貸倒引当金	△39,790	△34,634
Total assets	資産の部合計	7,521,135	7,612,122

Millions of yen

(金額単位:百万円)

		As of Mar.31,2015	As of Mar.31,2016
LIABILITIES:	(負債の部)		
Deposits	預金	6,118,702	6,293,610
Current deposits	当座預金	209,804	218,851
Ordinary deposits	普通預金	3,498,522	3,671,640
Saving deposits	貯蓄預金	99,684	99,698
Deposits at notice	通知預金	21,467	19,451
Time deposits	定期預金	2,165,781	2,174,399
Installment savings	定期積金	4,257	3,895
Other deposits	その他の預金	119,184	105,674
Negotiable certificates of deposit	譲渡性預金	146,355	152,009
Call money	コールマネー	170,265	29,296
Payables under securities lending transactions	債券貸借取引受入担保金	262,906	270,574
Borrowed money	借入金	182,351	252,737
Borrowings from other banks	借入金	182,351	252,737
Foreign exchanges	外国為替	241	292
Due to foreign banks (their accounts)	外国他店預り	0	0
Foreign bills sold	売渡外国為替	196	244
Foreign bills payable	未払外国為替	44	48
Bonds with subscription rights to shares	新株予約権付社債	24,034	22,536
Other liabilities	その他負債	29,861	26,452
Income taxes payable	未払法人税等	4,683	5,662
Accrued expenses	未払費用	5,030	5,138
Unearned revenue	前受収益	1,839	1,809
Reserve for interest on installment savings	給付補填備金	1	1
Derivatives other than for trading - liabilities	金融派生商品	9,519	4,773
Cash collateral received for financial instruments	金融商品等受入担保金	-	1,690
Lease obligations	リース債務	1,263	1,084
Other	その他の負債	7,524	6,293
Provision for directors' bonuses	役員賞与引当金	67	62
Provision for retirement benefits	退職給付引当金	1,921	1,408
Provision for directors' retirement benefits	役員退職慰労引当金	619	557
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,057	1,070
Provision for point card certificates	ポイント引当金	152	151
Provision for contingent loss	偶発損失引当金	1,133	1,008
Deferred tax liabilities	繰延税金負債	51,277	37,911
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	8,551	8,081
Acceptances and guarantees	支払承諾	15,561	15,870
Total liabilities	負債の部合計	7,015,061	7,113,632
NET ASSETS:	(純資産の部)		
Capital stock	資本金	48,652	48,652
Capital surplus	資本剰余金	29,114	29,114
Legal capital surplus	資本準備金	29,114	29,114
Retained earnings	利益剰余金	289,722	310,996
Legal retained earnings	利益準備金	43,548	43,548
Other retained earnings	その他利益剰余金	246,174	267,448
Reserve for reduction entry	圧縮記帳積立金	987	1,063
General reserve	別途積立金	217,650	227,650
Retained earnings brought forward	繰越利益剰余金	27,536	38,734
Treasury shares	自己株式	△12,251	△17,296
Total shareholders' equity	株主資本合計	355,237	371,467
Valuation difference on available-for-sale securities	その他有価証券評価差額金	136,568	112,491
Deferred gains or losses on hedges	繰延ヘッジ損益	△9	△134
Revaluation reserve for land	土地再評価差額金	13,960	14,287
Total valuation and translation adjustments	評価・換算差額等合計	150,520	126,644
Subscription rights to shares	新株予約権	316	377
Total net assets	純資産の部合計	506,074	498,489
Total liabilities and net assets	負債及び純資産の部合計	7,521,135	7,612,122

2. Non-Consolidated Statements of Income (損益計算書)

Millions of yen

(金額単位: 百万円)

		For FY 2014 ended Mar. 31, 2015	For FY 2015 ended Mar. 31, 2016
Ordinary income	経常収益	107,025	112,537
Interest income	資金運用収益	85,484	85,954
Interest on loans and discounts	貸出金利息	60,002	59,003
Interest and dividends on securities	有価証券利息配当金	24,168	25,878
Interest on call loans	コールローン利息	494	117
Interest on receivables under securities borrowing transactions	債券貸借取引受入利息	0	0
Interest on deposits with banks	預け金利息	72	177
Other interest income	その他の受入利息	745	776
Fees and commissions	役務取引等収益	17,096	17,229
Fees and commissions on domestic and foreign exchanges	受入為替手数料	4,859	4,878
Other fees and commissions	その他の役務収益	12,236	12,350
Other ordinary income	その他業務収益	1,695	1,857
Gains on foreign exchange transactions	外国為替売買益	521	642
Gain on trading account securities transactions	商品有価証券売買益	26	18
Gains on sales of bonds	国債等債券売却益	988	1,008
Income from derivatives other than for trading or hedging	金融派生商品収益	159	185
Other	その他の業務収益	0	1
Other income	その他経常収益	2,748	7,495
Reversal of allowance for loan losses	貸倒引当金戻入益	-	1,504
Recoveries of written off claims	償却債権取立益	16	0
Gain on sales of stocks and other securities	株式等売却益	197	3,425
Gain on money held in trust	金銭の信託運用益	395	10
Other	その他の経常収益	2,139	2,555
Ordinary expenses	経常費用	72,819	72,760
Interest expenses	資金調達費用	3,691	4,491
Interest on deposits	預金利息	2,160	2,258
Interest on negotiable certificates of deposit	譲渡性預金利息	104	182
Interest on call money	コールマネー利息	184	387
Interest on payables under securities lending transactions	債券貸借取引支払利息	427	940
Interest on borrowings and rediscounts	借入金利息	209	255
Interest on interest swaps	金利スワップ支払利息	174	278
Other interest expenses	その他の支払利息	431	189
Fees and commissions payments	役務取引等費用	7,317	7,922
Fees and commissions on domestic and foreign exchanges	支払為替手数料	817	817
Other fees and commissions	その他の役務費用	6,500	7,105
Other ordinary expenses	その他業務費用	127	136
Loss on sales of bonds	国債等債券売却損	127	136
General and administrative expenses	営業経費	58,410	56,816
Other expenses	その他経常費用	3,272	3,392
Provision of allowance for loan losses	貸倒引当金繰入額	1,254	-
Written-off of loans	貸出金償却	159	396
Losses on sales of stocks and other securities	株式等売却損	140	109
Losses on devaluation of stocks and other securities	株式等償却	46	1,444
Loss on money held in trust	金銭の信託運用損	-	25
Other	その他の経常費用	1,670	1,416
Ordinary income	経常利益	34,205	39,776
Extraordinary income	特別利益	-	2
Gain on disposal of non-current assets	固定資産処分益	-	2
Extraordinary losses	特別損失	456	350
Loss on disposal of non-current assets	固定資産処分損	424	258
Impairment loss	減損損失	32	91
Profit before income taxes	税引前当期純利益	33,749	39,428
Income taxes - current	法人税、住民税及び事業税	10,317	11,035
Income taxes - deferred	法人税等調整額	1,777	1,772
Total income taxes	法人税等合計	12,095	12,808
Profit	当期純利益	21,653	26,620

3. Non-Consolidated Statements of Changes in Net Assets

(株主資本等変動計算書)

For FY2014 ended Mar. 31, 2015

Millions of yen

(金額単位: 百万円)

		Shareholders' equity								
		株主資本								
		Capital stock	Capital surplus			Retained earnings				
			資本剰余金			利益剰余金				
			Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings			Total retained earnings
							その他利益剰余金			
資本金	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	圧縮記帳積立金	別途積立金	繰越利益剰余金	利益剰余金合計		
Balance at beginning of current period	当 期 首 残 高	48,652	29,114	0	29,115	43,548	943	210,650	25,088	280,229
Cumulative effects of changes in accounting policies	会計方針の変更による累積的影響額								△5,672	△5,672
Restated balance	会計方針の変更を反映した当期首残高	48,652	29,114	0	29,115	43,548	943	210,650	19,415	274,556
Changes of items during period	当 期 変 動 額									
Dividends of surplus	剰 余 金 の 配 当								△4,416	△4,416
Provision of reserve for reduction entry	圧縮記帳積立金の積立						48		△48	
Reversal of reserve for reduction entry	圧縮記帳積立金の取崩						△3		3	
Provision of general reserve	別 途 積 立 金 の 積 立							7,000	△7,000	
Profit	当 期 純 利 益								21,653	21,653
Purchase of treasury shares	自 己 株 式 の 取 得									
Disposal of treasury shares	自 己 株 式 の 処 分								△8	△8
Retirement of treasury shares	自 己 株 式 の 消 却			△0	△0				△2,112	△2,112
Reversal of revaluation reserve for land	土地再評価差額金の取崩								49	49
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)									
Total changes of items during period	当 期 変 動 額 合 計	-	-	△0	△0	-	44	7,000	8,121	15,165
Balance at end of current period	当 期 末 残 高	48,652	29,114	-	29,114	43,548	987	217,650	27,536	289,722

		Shareholders' equity		Valuation and translation adjustments				Subscription rights to shares	Total net assets
		株主資本		評価・換算差額等					
		Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
		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	土地再評価差額金	評価・換算差額等合計		
Balance at beginning of current period	当 期 首 残 高	△5,312	352,684	88,865	△70	13,130	101,926	243	454,853
Cumulative effects of changes in accounting policies	会計方針の変更による累積的影響額		△5,672						△5,672
Restated balance	会計方針の変更を反映した当期首残高	△5,312	347,011	88,865	△70	13,130	101,926	243	449,180
Changes of items during period	当 期 変 動 額								
Dividends of surplus	剰 余 金 の 配 当		△4,416						△4,416
Provision of reserve for reduction entry	圧縮記帳積立金の積立								
Reversal of reserve for reduction entry	圧縮記帳積立金の取崩								
Provision of general reserve	別 途 積 立 金 の 積 立								
Profit	当 期 純 利 益		21,653						21,653
Purchase of treasury shares	自 己 株 式 の 取 得	△9,567	△9,567						△9,567
Disposal of treasury shares	自 己 株 式 の 処 分	515	507						507
Retirement of treasury shares	自 己 株 式 の 消 却	2,112							
Reversal of revaluation reserve for land	土地再評価差額金の取崩		49						49
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)			47,702	60	830	48,593	73	48,666
Total changes of items during period	当 期 変 動 額 合 計	△6,939	8,226	47,702	60	830	48,593	73	56,893
Balance at end of current period	当 期 末 残 高	△12,251	355,237	136,568	△9	13,960	150,520	316	506,074

For FY2015 ended Mar. 31,2016

Millions of yen

(金額単位:百万円)

		Shareholders' equity							
		株主資本							
		Capital stock	Capital surplus		Retained earnings				
			資本剰余金		利益剰余金				
			Legal capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings			Total retained earnings
						その他利益剰余金			
資本金	資本準備金	資本剰余金合計	利益準備金	圧縮記帳積立金	別途積立金	繰越利益剰余金	利益剰余金合計		
Balance at beginning of current period	当 期 首 残 高	48,652	29,114	29,114	43,548	987	217,650	27,536	289,722
Changes of items during period	当 期 変 動 額								
Dividends of surplus	剰 余 金 の 配 当							△5,407	△5,407
Provision of reserve for reduction entry	圧縮記帳積立金の積立					75		△75	
Provision of general reserve	別 途 積 立 金 の 積 立						10,000	△10,000	
Profit	当 期 純 利 益							26,620	26,620
Purchase of treasury shares	自 己 株 式 の 取 得								
Disposal of treasury shares	自 己 株 式 の 処 分							△35	△35
Reversal of revaluation reserve for land	土地再評価差額金の取崩							97	97
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)								
Total changes of items during period	当 期 変 動 額 合 計	-	-	-	-	75	10,000	11,198	21,273
Balance at end of current period	当 期 末 残 高	48,652	29,114	29,114	43,548	1,063	227,650	38,734	310,996

		Shareholders' equity		Valuation and translation adjustments				Subscription rights to shares	Total net assets
		株主資本		評価・換算差額等					
		Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
		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	土地再評価差額金	評価・換算差額等合計		
Balance at beginning of current period	当 期 首 残 高	△12,251	355,237	136,568	△9	13,960	150,520	316	506,074
Changes of items during period	当 期 変 動 額								
Dividends of surplus	剰 余 金 の 配 当		△5,407						△5,407
Provision of reserve for reduction entry	圧縮記帳積立金の積立								
Provision of general reserve	別 途 積 立 金 の 積 立								
Profit	当 期 純 利 益		26,620						26,620
Purchase of treasury shares	自 己 株 式 の 取 得	△5,532	△5,532						△5,532
Disposal of treasury shares	自 己 株 式 の 処 分	487	452						452
Reversal of revaluation reserve for land	土地再評価差額金の取崩		97						97
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)			△24,076	△125	326	△23,875	60	△23,814
Total changes of items during period	当 期 変 動 額 合 計	△5,044	16,229	△24,076	△125	326	△23,875	60	△7,585
Balance at end of current period	当 期 末 残 高	△17,296	371,467	112,491	△134	14,287	126,644	377	498,489