

Financial Statements

For the Year Ended March.31,2015

THE GUNMA BANK, LTD.

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(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.31,2014	As of Mar.31,2015
ASSETS:	(資産の部)		
Cash and due from banks	現金預け金	125,098	164,918
Call loans and bills bought	コールローン及び買入手形	93,730	114,604
Monetary claims bought	買入金銭債権	16,393	13,491
Trading account securities	商品有価証券	2,749	1,074
Money held in trust	金銭の信託	5,000	5,000
Securities	有価証券	2,226,096	2,320,706
Loans and bills discounted	貸出金	4,552,403	4,806,908
Foreign exchanges	外国為替	4,084	4,539
Lease receivables and investment assets	リース債権及びリース投資資産	39,389	41,498
Other assets	その他資産	27,749	29,006
Tangible fixed assets	有形固定資産	66,867	67,545
Buildings, net	建物	13,914	15,959
Land	土地	42,814	42,803
Leased assets, net	リース資産	1,132	1,065
Construction in progress	建設仮勘定	4,101	1,280
Other tangible fixed assets	その他の有形固定資産	4,904	6,436
Intangible fixed assets	無形固定資産	9,322	9,007
Software	ソフトウェア	8,706	8,392
Other intangible fixed assets	その他の無形固定資産	616	614
Net defined benefit asset	退職給付に係る資産	6,805	3
Deferred tax assets	繰延税金資産	2,014	1,672
Customers' liabilities for acceptances and guarantees	支払承諾見返	15,961	15,561
Allowance for loan losses	貸倒引当金	△51,996	△44,591
Total assets	資産の部合計	7,141,671	7,550,949
LIABILITIES:	(負債の部)		
Deposits	預金	5,977,780	6,112,402
Negotiable certificates of deposit	譲渡性預金	114,248	142,955
Call money and bills sold	コールマネー及び売渡手形	60,493	170,265
Payables under securities lending transactions	債券貸借取引受入担保金	224,745	262,906
Borrowed money	借入金	180,118	187,647
Foreign exchanges	外国為替	254	241
Bonds with subscription rights to shares	新株予約権付社債	-	24,034
Other liabilities	その他負債	50,513	47,893
Provision for directors' bonuses	役員賞与引当金	58	67
Net defined benefit liability	退職給付に係る負債	2,515	1,297
Provision for directors' retirement benefits	役員退職慰労引当金	709	640
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,030	1,057
Provision for point card certificates	ポイント引当金	140	152
Provision for contingent loss	偶発損失引当金	1,196	1,133
Deferred tax liabilities	繰延税金負債	34,648	50,606
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	9,457	8,551
Acceptances and guarantees	支払承諾	15,961	15,561
Total liabilities	負債の部合計	6,673,872	7,027,413
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	289,102	302,852
Treasury shares	自己株式	△5,312	△12,251
Total shareholders' equity	株主資本合計	361,583	368,394
Valuation difference on available-for-sale securities	その他有価証券評価差額金	88,916	136,783
Deferred gains or losses on hedges	繰延ヘッジ損益	△70	△9
Revaluation reserve for land	土地再評価差額金	13,130	13,960
Foreign currency translation adjustment	為替換算調整勘定	△126	461
Remeasurements of defined benefit plans	退職給付に係る調整累計額	△4,061	△1,429
Total accumulated other comprehensive income	その他の包括利益累計額合計	97,789	149,766
Subscription rights to shares	新株予約権	243	316
Minority interests	少数株主持分	8,183	5,058
Total net assets	純資産の部合計	467,798	523,535
Total liabilities and net assets	負債及び純資産の部合計	7,141,671	7,550,949

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 2013 ended Mar.31.2014	For FY 2014 ended Mar.31.2015
Ordinary income	経常収益	130,555	130,267
Interest income	資金運用収益	85,366	85,387
Interest on loans and discounts	貸出金利息	61,080	59,774
Interest and dividends on securities	有価証券利息配当金	23,191	24,324
Interest on call loans and bills bought	コールローン利息及び買入手形利息	325	494
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	57	48
Other interest income	その他の受入利息	711	745
Fees and commissions	役務取引等収益	17,246	18,910
Other ordinary income	その他業務収益	20,648	21,819
Other income	その他経常収益	7,293	4,149
Recoveries of written off claims	償却債権取立益	50	17
Other	その他の経常収益	7,243	4,132
Ordinary expenses	経常費用	94,799	91,194
Interest expenses	資金調達費用	3,298	3,714
Interest on deposits	預金利息	2,152	2,157
Interest on negotiable certificates of deposit	譲渡性預金利息	73	104
Interest on call money and bills sold	コールマネー利息及び売渡手形利息	190	184
Interest on payables under securities lending transactions	債券貸借取引支払利息	272	427
Interest on borrowings and rediscounts	借用金利息	180	235
Other interest expenses	その他の支払利息	429	605
Fees and commissions payments	役務取引等費用	6,072	6,632
Other ordinary expenses	その他業務費用	18,107	18,263
General and administrative expenses	営業経費	58,525	59,079
Other expenses	その他経常費用	8,796	3,504
Provision of allowance for loan losses	貸倒引当金繰入額	5,123	1,455
Other	その他の経常費用	3,673	2,048
Ordinary profit	経常利益	35,755	39,072
Extraordinary income	特別利益	8	2,385
Gain on disposal of non-current assets	固定資産処分益	8	-
Gain on bargain purchase	負ののれん発生益	-	2,385
Extraordinary losses	特別損失	1,053	457
Loss on disposal of non-current assets	固定資産処分損	213	425
Impairment loss	減損損失	840	32
Income before income taxes and minority interests	税金等調整前当期純利益	34,709	40,999
Income taxes – current	法人税、住民税及び事業税	12,577	11,581
Income taxes – deferred	法人税等調整額	1,367	2,088
Total income taxes	法人税等合計	13,945	13,670
Income before minority interests	少数株主損益調整前当期純利益	20,764	27,329
Minority interests in income	少数株主利益	870	1,418
Net income	当期純利益	19,894	25,910

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 2013 ended Mar. 31, 2014	For FY 2014 ended Mar. 31, 2015
Income before minority interests	少数株主損益調整前当期純利益	20,764	27,329
Other comprehensive income	その他の包括利益	12,699	52,056
Valuation difference on available-for-sale securities	その他有価証券評価差額金	11,956	47,763
Deferred gains or losses on hedges	繰延ヘッジ損益	△5	60
Revaluation reserve for land	土地再評価差額金	—	879
Foreign currency translation adjustment	為替換算調整勘定	729	587
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	—	2,631
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	19	133
Comprehensive income	包括利益	33,463	79,386
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	32,590	77,937
Comprehensive income attributable to minority interests	少数株主に係る包括利益	872	1,448

3. Consolidated Statements of Changes in Net Assets

(連結株主資本等変動計算書)

For FY2013 ended Mar. 31,2014

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	273,825	△2,960	348,658
Changes of items during period	当 期 変 動 額					
Dividends of surplus	剰 余 金 の 配 当			△5,151		△5,151
Net income	当 期 純 利 益			19,894		19,894
Purchase of treasury shares	自 己 株 式 の 取 得				△2,892	△2,892
Disposal of treasury shares	自 己 株 式 の 処 分		0		540	540
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			534		534
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	15,276	△2,352	12,924
Balance at end of current period	当 期 末 残 高	48,652	29,140	289,102	△5,312	361,583

		Accumulated other comprehensive income						Subscription rights to shares	Minority 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	76,942	△64	13,665	△855	-	89,688	90	7,320	445,757
Changes of items during period	当 期 変 動 額									
Dividends of surplus	剰 余 金 の 配 当									△5,151
Net income	当 期 純 利 益									19,894
Purchase of treasury shares	自 己 株 式 の 取 得									△2,892
Disposal of treasury shares	自 己 株 式 の 処 分									540
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									534
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)	11,973	△5	△534	729	△4,061	8,100	152	862	9,116
Total changes of items during period	当 期 変 動 額 合 計	11,973	△5	△534	729	△4,061	8,100	152	862	22,040
Balance at end of current period	当 期 末 残 高	88,916	△70	13,130	△126	△4,061	97,789	243	8,183	467,798

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
Net income	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	Minority 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
Net income	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

4. Consolidated Statements of Cash Flow s

(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 2013 ended Mar.31.2014	For FY 2014 ended Mar.31.2015
Cash flows from operating activities	営業活動によるキャッシュ・フロー		
Income before income taxes and minority interests	税金等調整前当期純利益	34,709	40,999
Depreciation	減価償却費	5,489	5,467
Impairment loss	減損損失	840	32
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)	△579	△86
Increase (decrease) in allowance for loan losses	貸倒引当金の増減(△)	△1,227	△7,405
Increase (decrease) in provision for directors' bonuses	役員賞与引当金の増減額(△は減少)	-	9
Increase (decrease) in net defined benefit asset	退職給付に係る資産の増減額(△は増加)	1,962	6,801
Increase (decrease) in net defined benefit liability	退職給付に係る負債の増減額(△は減少)	△186	△1,218
Increase (decrease) in provision for directors' retirement benefits	役員退職慰労引当金の増減額(△は減少)	△63	△69
Increase (decrease) in provision reimbursement of deposits	睡眠預金払戻損失引当金の増減額(△は減少)	△55	27
Increase (decrease) in provision for point card certificates	ポイント引当金の増減額(△は減少)	19	11
Increase (decrease) in provision for contingent loss	偶発損失引当金の増減(△)	549	△63
Gain on fund management	資金運用収益	△85,366	△85,387
Financing expenses	資金調達費用	3,298	3,714
Loss (gain) related to securities	有価証券関係損益(△)	△3,367	△2,160
Loss (gain) on money held in trust	金銭の信託の運用損益(△は益)	△59	△395
Foreign exchange losses (gains)	為替差損益(△は益)	9	46
Loss (gain) on disposal of non-current assets	固定資産処分損益(△は益)	205	425
Net decrease (increase) in trading account securities	商品有価証券の純増(△)減	370	1,674
Net decrease (increase) in loans and bills discounted	貸出金の純増(△)減	△197,514	△254,505
Net increase (decrease) in deposit	預金の純増減(△)	161,580	134,621
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減(△)	△6,520	28,706
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(△)	43,011	7,529
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	5,995	12,869
Net decrease (increase) in call loans	コールローン等の純増(△)減	5,220	△19,213
Net increase (decrease) in call money	コールマネー等の純増減(△)	23,061	109,772
Net increase (decrease) in payables under securities lending transactions	債券貸借取引受入担保金の純増減(△)	49,210	38,161
Net decrease (increase) in foreign exchanges - assets	外国為替(資産)の純増(△)減	1,054	△455
Net increase (decrease) in foreign exchanges - liabilities	外国為替(負債)の純増減(△)	△43	△12
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	△4,177	△2,108
Proceeds from fund management	資金運用による収入	84,485	84,920
Payments for finance	資金調達による支出	△3,574	△3,882
Other, net	その他	△26,838	△48,618
Subtotal	小計	91,498	47,824
Income taxes paid	法人税等の支払額	△12,779	△13,058
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	78,719	34,765
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	△380,015	△296,575
Proceeds from sales of securities	有価証券の売却による収入	128,116	140,903
Proceeds from redemption of securities	有価証券の償還による収入	229,610	171,108
Increase in money held in trust	金銭の信託の増加による支出	△1,070	-
Purchase of tangible fixed assets	有形固定資産の取得による支出	△5,615	△3,544
Purchase of intangible fixed assets	無形固定資産の取得による支出	△3,674	△2,507
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	86	-
Proceeds from sales of intangible fixed assets	無形固定資産の売却による収入	0	-
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	△32,562	9,386
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	△5,142	△4,416
Cash dividends paid to minority shareholders	少数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	△2,892	△9,567
Proceeds from sales of treasury shares	自己株式の売却による収入	540	507
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	△7,504	7,928
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	740	609
Net increase (decrease) in cash and cash equivalents	現金及び現金同等物の増減額(△は減少)	39,392	52,689
Cash and cash equivalents at beginning of period	現金及び現金同等物の期首残高	69,725	109,118
Cash and cash equivalents at end of period	現金及び現金同等物の期末残高	109,118	161,807

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.31,2014	As of Mar.31,2015
ASSETS:	(資産の部)		
Cash and due from banks	現金預け金	130,386	170,949
Cash	現金	56,854	55,382
Due from banks	預け金	73,531	115,566
Call loans	コールローン	93,730	114,604
Monetary claims bought	買入金銭債権	16,393	13,491
Trading account securities	商品有価証券	2,749	1,074
Trading government bonds	商品国債	2,104	787
Trading local government bonds	商品地方債	644	287
Money held in trust	金銭の信託	5,000	5,000
Securities	有価証券	2,207,441	2,304,034
Government bonds	国債	738,081	686,227
Local government bonds	地方債	562,286	565,252
Corporate bonds	社債	282,267	290,511
Stocks	株式	168,725	218,509
Other securities	その他の証券	456,081	543,532
Loans and bills discounted	貸出金	4,582,222	4,838,847
Bills discounted	割引手形	40,405	39,841
Loans on bills	手形貸付	123,633	115,769
Loans on deeds	証書貸付	3,937,814	4,213,651
Overdrafts	当座貸越	480,369	469,584
Foreign exchanges	外国為替	4,084	4,539
Due from foreign banks (our accounts)	外国他店預け	3,798	4,180
Foreign bills bought	買入外国為替	30	83
Foreign bills receivable	取立外国為替	255	275
Other assets	その他資産	17,159	16,022
Prepaid expenses	前払費用	111	98
Accrued income	未収収益	7,026	7,010
Derivatives other than for trading - assets	金融派生商品	2,528	5,015
Other	その他の資産	7,492	3,897
Property, plant and equipment	有形固定資産	64,552	65,065
Buildings, net	建物	13,577	15,638
Land	土地	42,371	42,359
Leased assets, net	リース資産	1,451	1,255
Construction in progress	建設仮勘定	4,095	1,274
Other tangible fixed assets	その他の有形固定資産	3,056	4,536
Intangible assets	無形固定資産	8,954	8,673
Software	ソフトウェア	8,348	8,068
Other intangible fixed assets	その他の無形固定資産	606	605
Prepaid pension cost	前払年金費用	13,044	3,060
Customers' liabilities for acceptances and guarantees	支払承諾見返	15,961	15,561
Allowance for loan losses	貸倒引当金	△46,662	△39,790
Total assets	資産の部合計	7,115,017	7,521,135

Millions of yen

(金額単位: 百万円)

		As of Mar.31,2014	As of Mar.31,2015
LIABILITIES:	(負債の部)		
Deposits	預金	5,985,253	6,118,702
Current deposits	当座預金	195,092	209,804
Ordinary deposits	普通預金	3,354,014	3,498,522
Saving deposits	貯蓄預金	98,407	99,684
Deposits at notice	通知預金	19,514	21,467
Time deposits	定期預金	2,219,476	2,165,781
Installment savings	定期積金	5,154	4,257
Other deposits	その他の預金	93,593	119,184
Negotiable certificates of deposit	譲渡性預金	114,348	146,355
Call money	コールマネー	60,493	170,265
Payables under securities lending transactions	債券貸借取引受入担保金	224,745	262,906
Borrowed money	借入金	175,949	182,351
Borrowings from other banks	借入金	175,949	182,351
Foreign exchanges	外国為替	254	241
Due to foreign banks (their accounts)	外国他店預り	0	0
Foreign bills sold	売渡外国為替	210	196
Foreign bills payable	未払外国為替	43	44
Bonds with subscription rights to shares	新株予約権付社債	-	24,034
Other liabilities	その他負債	31,568	29,861
Income taxes payable	未払法人税等	5,544	4,683
Accrued expenses	未払費用	5,333	5,030
Unearned revenue	前受収益	1,857	1,839
Reserve for interest on installment savings	給付補填備金	2	1
Derivatives other than for trading - liabilities	金融派生商品	6,801	9,519
Lease obligations	リース債務	1,466	1,263
Other	その他の負債	10,562	7,524
Provision for directors' bonuses	役員賞与引当金	58	67
Provision for retirement benefits	退職給付引当金	2,153	1,921
Provision for directors' retirement benefits	役員退職慰労引当金	682	619
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,030	1,057
Provision for point card certificates	ポイント引当金	140	152
Provision for contingent loss	偶発損失引当金	1,196	1,133
Deferred tax liabilities	繰延税金負債	36,869	51,277
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	9,457	8,551
Acceptances and guarantees	支払承諾	15,961	15,561
Total liabilities	負債の部合計	6,660,163	7,015,061
NET ASSETS:	(純資産の部)		
Capital stock	資本金	48,652	48,652
Capital surplus	資本剰余金	29,115	29,114
Legal capital surplus	資本準備金	29,114	29,114
Other capital surplus	その他資本剰余金	0	-
Retained earnings	利益剰余金	280,229	289,722
Legal retained earnings	利益準備金	43,548	43,548
Other retained earnings	その他利益剰余金	236,681	246,174
Reserve for reduction entry	圧縮記帳積立金	943	987
General reserve	別途積立金	210,650	217,650
Retained earnings brought forward	繰越利益剰余金	25,088	27,536
Treasury shares	自己株式	△5,312	△12,251
Total shareholders' equity	株主資本合計	352,684	355,237
Valuation difference on available-for-sale securities	その他有価証券評価差額金	88,865	136,568
Deferred gains or losses on hedges	繰延ヘッジ損益	△70	△9
Revaluation reserve for land	土地再評価差額金	13,130	13,960
Total valuation and translation adjustments	評価・換算差額等合計	101,926	150,520
Subscription rights to shares	新株予約権	243	316
Total net assets	純資産の部合計	454,853	506,074
Total liabilities and net assets	負債及び純資産の部合計	7,115,017	7,521,135

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

Millions of yen

(金額単位:百万円)

		For FY 2013 ended Mar. 31, 2014	For FY 2014 ended Mar. 31, 2015
Ordinary income	経常収益	108,644	107,025
Interest income	資金運用収益	85,487	85,484
Interest on loans and discounts	貸出金利息	61,337	60,002
Interest and dividends on securities	有価証券利息配当金	23,040	24,168
Interest on call loans	コールローン利息	325	494
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	72
Other interest income	その他の受入利息	711	745
Fees and commissions	役務取引等収益	15,449	17,096
Fees and commissions on domestic and foreign exchanges	受入為替手数料	4,704	4,859
Other fees and commissions	その他の役務収益	10,745	12,236
Other ordinary income	その他業務収益	1,199	1,695
Gains on foreign exchange transactions	外国為替売買益	429	521
Gain on trading account securities transactions	商品有価証券売買益	13	26
Gains on sales of bonds	国債等債券売却益	635	988
Income from derivatives other than for trading or hedging	金融派生商品収益	118	159
Other	その他の業務収益	1	0
Other income	その他経常収益	6,508	2,748
Recoveries of written off claims	償却債権取立益	48	16
Gain on sales of stocks and other securities	株式等売却益	3,971	197
Gain on money held in trust	金銭の信託運用益	59	395
Other	その他の経常収益	2,428	2,139
Ordinary expenses	経常費用	76,868	72,819
Interest expenses	資金調達費用	3,279	3,691
Interest on deposits	預金利息	2,152	2,160
Interest on negotiable certificates of deposit	譲渡性預金利息	73	104
Interest on call money	コールマネー利息	190	184
Interest on payables under securities lending transactions	債券貸借取引支払利息	272	427
Interest on borrowings and rediscounts	借入金利息	160	209
Interest on interest swaps	金利スワップ支払利息	173	174
Other interest expenses	その他の支払利息	256	431
Fees and commissions payments	役務取引等費用	6,702	7,317
Fees and commissions on domestic and foreign exchanges	支払為替手数料	808	817
Other fees and commissions	その他の役務費用	5,893	6,500
Other ordinary expenses	その他業務費用	526	127
Loss on sales of bonds	国債等債券売却損	494	127
Loss on devaluation of bonds	国債等債券償却	32	-
General and administrative expenses	営業経費	57,905	58,410
Other expenses	その他経常費用	8,454	3,272
Provision of allowance for loan losses	貸倒引当金繰入額	4,803	1,254
Written-off of loans	貸出金償却	21	159
Losses on sales of stocks and other securities	株式等売却損	624	140
Losses on devaluation of stocks and other securities	株式等償却	262	46
Other	その他の経常費用	2,743	1,670
Ordinary income	経常利益	31,776	34,205
Extraordinary income	特別利益	8	-
Gain on disposal of non-current assets	固定資産処分益	8	-
Extraordinary losses	特別損失	1,050	456
Loss on disposal of non-current assets	固定資産処分損	210	424
Impairment loss	減損損失	840	32
Income before income taxes	税引前当期純利益	30,733	33,749
Income taxes - current	法人税、住民税及び事業税	11,045	10,317
Income taxes - deferred	法人税等調整額	1,464	1,777
Total income taxes	法人税等合計	12,509	12,095
Net income	当期純利益	18,223	21,653

3. Non-Consolidated Statements of Changes in Net Assets

(株主資本等変動計算書)

For FY2013 ended Mar. 31, 2014

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			
							Reserve for reduction entry	General reserve	Retained earnings brought forward	
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	-	29,114	43,548	943	198,650	23,481	266,623
Changes of items during period	当 期 変 動 額									
Dividends of surplus	剰 余 金 の 配 当								△5,151	△5,151
Provision of reserve for reduction entry	圧縮記帳積立金の積立						18		△18	
Reversal of reserve for reduction entry	圧縮記帳積立金の取崩						△18		18	
Provision of general reserve	別 途 積 立 金 の 積 立							12,000	△12,000	
Net income	当 期 純 利 益								18,223	18,223
Purchase of treasury shares	自 己 株 式 の 取 得									
Disposal of treasury shares	自 己 株 式 の 処 分			0	0					
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								534	534
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	-	△0	12,000	1,606	13,606
Balance at end of current period	当 期 末 残 高	48,652	29,114	0	29,115	43,548	943	210,650	25,088	280,229

		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	△2,960	341,429	76,914	△64	13,665	90,515	90	432,036
Changes of items during period	当 期 変 動 額								
Dividends of surplus	剰 余 金 の 配 当		△5,151						△5,151
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								
Net income	当 期 純 利 益		18,223						18,223
Purchase of treasury shares	自 己 株 式 の 取 得	△2,892	△2,892						△2,892
Disposal of treasury shares	自 己 株 式 の 処 分	540	540						540
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		534						534
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)			11,950	△5	△534	11,410	152	11,563
Total changes of items during period	当 期 変 動 額 合 計	△2,352	11,254	11,950	△5	△534	11,410	152	22,817
Balance at end of current period	当 期 末 残 高	△5,312	352,684	88,865	△70	13,130	101,926	243	454,853

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			
							Reserve for reduction entry	General reserve	Retained earnings brought forward	
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	
Net income	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								
Net income	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