

November 13, 2015

**Consolidated Financial Report**  
**for the First Half of the Fiscal Year Ending March 31, 2016**  
**<Under Japanese GAAP>**

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Telephone: +81-3-5341-4301  
Date of submission of quarterly security report: November 27, 2015  
Date to start dividend payment: December 2, 2015  
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Holding of financial results presentation meeting: None

Note: Figures have been rounded down to the nearest million yen.

**1. Consolidated Operating Performance for the First Half of the Fiscal Year Ending March 31, 2016**  
**(From April 1, 2015 to September 30, 2015)**

**(1) Results in consolidated operations**

	(Percentages represent year-on-year changes.)					
	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	(¥ million)	(%)	(¥ million)	(%)	(¥ million)	(%)
<b>First half of the fiscal year ending March 31, 2016</b>	<b>39,791</b>	–	<b>6,697</b>	–	<b>4,790</b>	–
First half of the fiscal year ended March 31, 2015	–	–	–	–	–	–

(Note) Comprehensive income: First half of the fiscal year ending March 31, 2016: ¥3,144 million (– %)

First half of the fiscal year ended March 31, 2015: ¥ – million (– %)

	Profit attributable to owners of parent per share (¥)	Profit attributable to owners of parent per share (Diluted) (¥)
<b>First half of the fiscal year ending March 31, 2016</b>	<b>164.79</b>	<b>158.71</b>
First half of the fiscal year ended March 31, 2015	–	–

(Note) As the Company was established on October 1, 2014, figures for the first half of the fiscal year ended March 31, 2015 and percentage changes from the first half of the previous year are not provided.

## (2) Consolidated financial position

	Total assets (¥ million)	Total net assets (¥ million)	Net assets to total assets ratio (%)
<b>September 30, 2015</b>	<b>5,120,565</b>	<b>204,850</b>	<b>3.9</b>
March 31, 2015	4,943,828	202,580	4.0

(Reference) Equity: September 30, 2015: ¥204,569 million    March 31, 2015: ¥ 202,334 million

(Note) “Equity” consists of subscription rights to shares at the end of the period and non-controlling interests at the end of the period subtracted from net assets, and the “Net assets to total assets ratio” is calculated by dividing equity by total assets at the end of the period. Note that this “Net assets to total assets ratio” is not the net assets to total assets ratio required for the Capital Adequacy Ratio Notification.

## 2. Dividends

(Record date)	Annual dividend per share (¥)				
	First quarter	Second quarter	Third quarter	Fiscal year-end	Annual
Fiscal year ended March 31, 2015	–	–	–	30.00	30.00
Fiscal year ending March 31, 2016	–	30.00			
Fiscal year ending March 31, 2016 (Forecast)			–	30.00	60.00

(Note 1) Changes to the dividend forecast most recently announced: None

(Note 2) As the Company was established on October 1, 2014, the interim dividend for the fiscal year ended March 31, 2015 was not paid by the Company.

## 3. Forecast of Consolidated Operating Performance for the Fiscal Year Ending March 31, 2016 (From April 1, 2015 to March 31, 2016)

(Percentages represent increases or decreases from the previous year results.)

	Ordinary profit		Profit attributable to owners of parent		Profit attributable to owners of parent per share
	(¥ million)	(%)	(¥ million)	(%)	(¥)
	Full-year	12,900	–	8,500	–

(Note 1) Changes to the forecast of consolidated operating performance most recently announced: None

(Note 2) As the Company was established on October 1, 2014, percentage changes from the full-year period of the previous year are not provided.

### \* Notes

#### (1) Changes in significant subsidiaries during the current first-half period

**(Changes in specified subsidiaries resulting in change in scope of consolidation): None**

New subsidiaries: \_\_\_\_ (name of company(ies) )

Excluded subsidiaries: \_\_\_\_ (name of company(ies) )

#### (2) Changes in accounting policies, changes in accounting estimates and restatement of prior period financial statements after error corrections

a. Changes in accounting policies due to revisions to accounting standards: None

b. Changes in accounting policies due to other reasons: None

c. Changes in accounting estimates: None

d. Restatement of prior period financial statements after error corrections: None

### (3) Number of shares issued (common stock)

a. Total number of shares issued at the end of the period (including treasury stock)	
September 30, 2015	29,227,826 shares
March 31, 2015	29,227,826 shares
b. Number of treasury stock at the end of the period	
September 30, 2015	163,085 shares
March 31, 2015	156,450 shares
c. Average number of shares during the period (cumulative from the beginning of the fiscal year)	
First-half period ended September 30, 2015	29,067,653 shares
First-half period ended September 30, 2014	– shares

(Note) As the Company was established on October 1, 2014, figures for the first half of the fiscal year ended March 31, 2015 are not provided.

### (Non-consolidated Financial Statements)

#### 1. Non-consolidated Operating Performance for the First Half of the Fiscal Year Ending March 31, 2016 (From April 1, 2015 to September 30, 2015)

##### (1) Results in non-consolidated operations

(Percentages represent year-on-year changes.)

	Operating income		Operating profit		Ordinary profit		Net income	
	(¥ million)	(%)	(¥ million)	(%)	(¥ million)	(%)	(¥ million)	(%)
<b>First half of the fiscal year ending March 31, 2016</b>	<b>1,295</b>	–	<b>926</b>	–	<b>797</b>	–	<b>817</b>	–
First half of the fiscal year ended March 31, 2015	–	–	–	–	–	–	–	–

Net income per share  
(¥)

<b>First half of the fiscal year ending March 31, 2016</b>	<b>28.13</b>
First half of the fiscal year ended March 31, 2015	–

(Note) As the Company was established on October 1, 2014, figures for the first half of the fiscal year ended March 31, 2015 and percentage changes from the first half of the previous year are not provided.

##### (2) Non-consolidated financial position

	Total assets (¥ million)	Total net assets (¥ million)	Net assets to total assets ratio (%)
<b>September 30, 2015</b>	<b>141,783</b>	<b>136,656</b>	<b>96.3</b>
March 31, 2015	141,793	136,689	96.4

(Reference) Equity: September 30, 2015: ¥136,609 million      March 31, 2015: ¥ 136,689 million

(Note) “Equity” consists of subscription rights to shares at the end of the period subtracted from net assets, and the “Net assets to total assets ratio” is calculated by dividing equity by total assets at the end of the period. Note that this “Net assets to total assets ratio” is not the net assets to total assets ratio required for the Capital Adequacy Ratio Notification.

**\* Indication regarding execution of semi-annual audit procedures**

This quarterly financial report is exempt from the semi-annual audit procedures pursuant to the Financial Instruments and Exchange Law. At the time of disclosure of this quarterly financial report, the semi-annual audit procedures to the Consolidated Interim Financial Statements and Non-consolidated Interim Financial Statements pursuant to the Financial Instruments and Exchange Law are incomplete.

**\* Disclaimer and special note for referring to the forecast of operating performance**

1. Since the Company falls under the category of specified company (a company undertaking businesses specified in Article 17-15, Paragraph 2 of the Cabinet Office Ordinance on Disclosure of Corporate Affairs, etc.), it prepares the Interim Consolidated and Non-consolidated Financial Statements for the first-half accounting period.
2. Forward-looking statements concerning financial forecasts contained in these materials are based on information available when the forecasts were made and certain assumptions judged to be reasonable. However, the Company makes no guarantee that these forecasts will be achieved. Actual results may differ significantly from the forecasts due to a variety of factors.

## Attached Materials

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- Supplementary Information-

## **1. Qualitative Information Regarding Consolidated Results for the Six Months Ended September 30, 2015**

### **(1) Operating Results**

The Japanese economy during the six-month period under review (April 1, 2015 to September 30, 2015) was on a moderate recovery led by a pick-up in business investment on the back of improving corporate profits mainly among large companies and continued firmness of private consumption underpinned by the improvement in employment and income situations, while minor slowness was seen in some areas due to a slowdown in emerging and commodity-exporting economies including the Chinese economy.

In the Tokyo metropolitan area where the Group has its principal operational base, the improvement in business confidence of SMEs (“small and medium-sized enterprises”) appeared to hesitate due to factors such as an increase in purchase prices caused by yen depreciation and rising personnel expenses. Business confidence, however, is expected to continue showing a moderate increasing trend backed up by the 2020 Tokyo Olympics and Paralympics in addition to the underlying strength in private consumption reflecting the improvement in employment and income situations as well as the increasing number of foreign tourists.

With the above as a backdrop, for the consolidated operating results for the six months ended September 30, 2015, ordinary income amounted to ¥39.7 billion, mainly attributable to interest income including interest on loans and discounts. Ordinary expenses were ¥33.0 billion as a result of the effort to reduce expenses with a focus on property expenses. Consequently, ordinary profit and profit attributable to owners of parent amounted to ¥6.6 billion and ¥4.7 billion, respectively.

### **(2) Financial Position**

As of September 30, 2015, total assets amounted to ¥5,120.5 billion, up ¥176.7 billion from the end of the previous fiscal year, and net assets stood at ¥204.8 billion, a ¥2.2 billion increase from the end of the previous fiscal year.

With respect to major account balances, deposits increased ¥36.3 billion from the end of the previous fiscal year to ¥4,527.6 billion, and loans and bills discounted increased ¥32.5 billion from the end of the previous fiscal year to ¥3,327.3 billion, while securities decreased ¥44.7 billion to ¥1,192.0 billion.

### **(3) Note on the Forecast of the Consolidated Operating Performance and Other Forward-Looking Statements**

There are no changes from the consolidated operating performance forecast for the fiscal year ending March 31, 2016 announced on May 15, 2015.

### **(4) Status of Important Business Contracts**

#### **(Final Agreement Regarding Business Integration (Share Exchange) Between the Company and ShinGinko Tokyo, Limited)**

On September 25, 2015, the respective boards of directors of the Company and ShinGinko Tokyo, Limited (President: Hidenori Tsunehisa; hereafter, “ShinGinko Tokyo”) resolved a business integration through a share exchange with an effective date of April 1, 2016 in which the Company would be the wholly owning parent company and ShinGinko Tokyo the wholly owned subsidiary after the share exchange, provided that approvals at the respective general meetings of shareholders and class shareholders meetings as well as at the relevant authorities necessary for the business integration are obtained. On the same day, the Company and ShinGinko Tokyo signed a Share Exchange Agreement and Business Integration Agreement.

**(“Agreement on a Comprehensive Affiliation for Industrial Development in Tokyo” with the Tokyo metropolitan government)**

On September 25, 2015, the Company, Tokyo Tomin Bank (President: Akihiro Kakizaki), Yachiyo Bank (President: Hirokazu Tahara) and ShinGinko Tokyo concluded with the Tokyo metropolitan government the “Agreement on a Comprehensive Affiliation for Industrial Development in Tokyo” with the aim of working together for industrial development, including providing support to SMEs, for the sake of Tokyo’s sustainable economic development.

**2. Matters Regarding Summary Information (Notes)**

**(1) Changes in Significant Subsidiaries During the Six Months under Review**

Not Applicable.

From the six months ended September 30, 2015, Tomingin Office Support Center Co., Ltd., a former consolidated subsidiary, was excluded from the scope of consolidation due to the completion of liquidation on September 28, 2015, which does not fall under a change in specified subsidiaries.

**(2) Changes in Presentation**

In accordance with the provision set forth in Paragraph 39 of the “Accounting Standard for Consolidated Financial Statements” (ASBJ Statement No. 22, issued on September 13, 2013), changes are made to the presentation of “Net income” to “Profit” and other relevant items, and “Minority interests” is changed to “Non-controlling interests” from the six months ended September 30, 2015. Figures in the Consolidated Financial Statements for the year ended March 31, 2015 were reclassified to reflect these changes.

### 3. Consolidated Interim Financial Statements

#### (1) Consolidated Interim Balance Sheets

(¥ million)

	As of March 31, 2015	As of September 30, 2015
<b>Assets</b>		
Cash and due from banks	298,834	462,062
Call loans and bills bought	28,938	39,356
Other debt purchased	3,012	2,125
Trading account securities	607	490
Securities	1,236,834	1,192,068
Loans and bills discounted	3,294,802	3,327,337
Foreign exchange	7,731	9,218
Other assets	21,018	33,978
Tangible fixed assets	53,613	53,291
Intangible fixed assets	3,295	2,523
Deferred assets	74	65
Net defined benefit assets	10,777	12,042
Deferred tax assets	6,570	6,551
Customers' liabilities for acceptances and guarantees	6,630	6,524
Reserve for possible loan losses	(28,913)	(27,068)
<b>Total assets</b>	<b>4,943,828</b>	<b>5,120,565</b>
<b>Liabilities</b>		
Deposits	4,491,306	4,527,656
Negotiable certificates of deposit	27,038	49,519
Call money and bills sold	—	361
Payables under securities lending transactions	140,876	262,398
Borrowed money	7,409	7,456
Foreign exchanges	139	143
Bonds payable	25,600	19,600
Bonds with subscription rights to shares	5,000	5,000
Other liabilities	30,012	30,172
Reserve for employee bonuses	2,074	2,139
Net defined benefit liabilities	3,326	2,873
Reserve for directors' retirement benefits	137	74
Reserve for point card certificates	51	50
Provision for loss on interest repayments	14	10
Reserve for loss on dormant deposit repayments	844	942
Provision for contingent loss	740	714
Deferred tax liabilities	30	61
Deferred tax liabilities for land revaluation	15	15
Acceptances and guarantees	6,630	6,524
<b>Total liabilities</b>	<b>4,741,248</b>	<b>4,915,714</b>



(¥ million)

	As of March 31, 2015	As of September 30, 2015
<b>Net Assets</b>		
Common stock	20,000	20,000
Capital surplus	99,607	99,607
Retained earnings	73,245	77,163
Treasury stock	(544)	(570)
Total shareholders' equity	192,308	196,200
Net unrealized gain on available-for-sale securities	9,784	8,109
Deferred gains or losses on hedges	2	5
Revaluation reserve for land	(210)	(210)
Foreign currency translation adjustment	17	15
Remeasurements of defined benefit plans	432	447
Total accumulated other comprehensive income	10,026	8,368
Subscription rights to shares	–	46
Non-controlling interests	245	235
Total net assets	202,580	204,850
<b>Total liabilities and net assets</b>	4,943,828	5,120,565

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

**Consolidated Interim Statements of Income**

(¥ million)

	First half of the fiscal year ending March 31, 2016
Ordinary income	39,791
Interest income	28,315
Interest on loans and discounts	23,135
Interest and dividends on securities	4,638
Fees and commissions	8,008
Other operating income	2,283
Other ordinary income	1,184
Ordinary expenses	33,093
Interest expenses	1,819
Interest on deposits	1,132
Fees and commissions payments	1,463
Other operating expenses	75
General and administrative expenses	27,865
Other ordinary expenses	1,869
Ordinary profit	6,697
Extraordinary income	258
Gain on disposal of non-current assets	258
Extraordinary losses	87
Loss on disposal of non-current assets	87
Income before income taxes	6,869
Income tax – current	1,365
Income tax – deferred	701
Total income taxes	2,067
Profit	4,801
Profit attributable to non-controlling interests	11
Profit attributable to owners of parent	4,790

## Consolidated Interim Statements of Comprehensive Income

(¥ million)

	First half of the fiscal year ending March 31, 2016
Profit	4,801
Other comprehensive income	(1,657)
Net unrealized gain on available-for-sale securities	(1,629)
Deferred gains or losses on hedges	3
Revaluation reserve for land	0
Foreign currency translation adjustments	(1)
Remeasurements of defined benefit plans	14
Share of other comprehensive income of entities accounted for using equity method	(44)
Comprehensive income	3,144
(Breakdown)	
Comprehensive income attributable to owners of parent	3,132
Comprehensive income attributable to non-controlling interests	12

**(3) Consolidated Interim Statements of Changes in Net Assets**  
(First half of the fiscal year ending March 31, 2016)

(¥ million)

	Shareholders' equity				
	Common stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at beginning of the year	20,000	99,607	73,245	(544)	192,308
Changes of items during the reporting period					
Dividends of surplus			(872)		(872)
Profit attributable to owners of parent			4,790		4,790
Acquisition of treasury stock				(27)	(27)
Disposition of treasury stock		0		1	1
Net changes of items other than shareholders' equity during the reporting period					
Total changes of items during the reporting period	–	0	3,918	(25)	3,892
Balance at end of period	20,000	99,607	77,163	(570)	196,200

	Accumulated other comprehensive income						Subscription rights to shares	Non-controlling interests	Total net assets
	Net unrealized gain 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			
Balance at beginning of the year	9,784	2	(210)	17	432	10,026	–	245	202,580
Changes of items during the reporting period									
Dividends of surplus									(872)
Profit attributable to owners of parent									4,790
Acquisition of treasury stock									(27)
Disposition of treasury stock									1
Net changes of items other than shareholders' equity during the reporting period	(1,674)	3	0	(1)	14	(1,658)	46	(10)	(1,621)
Total changes of items during the reporting period	(1,674)	3	0	(1)	14	(1,658)	46	(10)	2,270
Balance at end of period	8,109	5	(210)	15	447	8,368	46	235	204,850

**(4) Notes on Premise of Going Concern**

Not applicable.

#### 4. Non-consolidated Interim Financial Statements

##### (1) Non-consolidated Interim Balance Sheets

(¥ million)

	As of March 31, 2015	As of September 30, 2015
<b>Assets</b>		
Current assets		
Cash and due from banks	1,544	1,623
Accounts receivable – other	–	27
Prepaid expenses	1	1
Income taxes receivable	312	182
Deferred tax assets	14	38
Total current assets	1,873	1,873
Non-current assets		
Investments and other assets		
Shares of subsidiaries and associates	134,845	134,845
Loans receivable from subsidiaries and associates	5,000	5,000
Total investments and other assets	139,845	139,845
Total non-current assets	139,845	139,845
Deferred assets		
Organization expenses	64	57
Share issuance cost	9	7
Total deferred assets	74	65
Total assets	141,793	141,783
<b>Liabilities</b>		
Current liabilities		
Accounts payable – other	34	0
Accrued expenses	–	71
Dividends payable	–	6
Income taxes payable	34	6
Deposits received	10	10
Reserve for employee bonuses	24	30
Total current liabilities	103	127
Non-current liabilities		
Bonds with subscription rights to shares	5,000	5,000
Total non-current liabilities	5,000	5,000
Total liabilities	5,103	5,127
<b>Net assets</b>		
Shareholders' equity		
Common stock	20,000	20,000
Capital surplus		
Capital reserve	5,000	5,000
Other capital surplus	110,276	110,277
Total capital surplus	115,276	115,277
Retained earnings		
Other retained earnings		
Retained earnings brought forward	1,957	1,902
Total retained earnings	1,957	1,902
Treasury stock	(544)	(570)
Total shareholders' equity	136,689	136,609
Subscription rights to shares	–	46
Total net assets	136,689	136,656
Total liabilities and net assets	141,793	141,783

## (2) Non-consolidated Interim Statements of Income

(¥ million)

	First half of the fiscal year ending March 31, 2016
Operating income	
Dividends from subsidiaries and associates	893
Commissions from subsidiaries and associates	402
Total operating income	<u>1,295</u>
Operating expenses	
Selling, general and administrative expenses	369
Total operating expenses	<u>369</u>
Operating profit	<u>926</u>
Non-operating income	
Interest income	53
Miscellaneous income	0
Total non-operating income	<u>54</u>
Non-operating expenses	
Interest expenses	53
Commission fee	120
Amortization of deferred organization expenses	7
Amortization of share issuance cost	1
Total non-operating expenses	<u>183</u>
Ordinary profit	<u>797</u>
Income before income taxes	<u>797</u>
Income taxes - current	2
Income taxes - deferred	(23)
Total income taxes	<u>(20)</u>
Net income	<u>817</u>

**(3) Non-consolidated Interim Statements of Changes in Net Assets**  
(First half of the fiscal year ending March 31, 2016)

(¥ million)

	Shareholders' equity								Subscription rights to shares	Total net assets
	Common stock	Capital surplus			Retained earnings		Treasury stock	Total shareholders' equity		
		Capital reserve	Other capital surplus	Total capital surplus	Other retained earnings	Total retained earnings				
Balance at beginning of the year	20,000	5,000	110,276	115,276	1,957	1,957	(544)	136,689	–	136,689
Changes of items during the reporting period										
Dividends of surplus					(872)	(872)		(872)		(872)
Net income					817	817		817		817
Acquisition of treasury stock							(27)	(27)		(27)
Disposition of treasury stock			0	0			1	1		1
Net changes of items other than shareholders' equity during the reporting period									46	46
Total changes of items during the reporting period	–	–	0	0	(54)	(54)	(25)	(79)	46	(33)
Balance at end of period	20,000	5,000	110,277	115,277	1,902	1,902	(570)	136,609	46	136,656

**(4) Notes on Premise of Going Concern**

Not applicable.

## 5. (Reference) Overview of Major Consolidated Subsidiary Operating Performance

### (1) Non-consolidated Financial Statements (The Tokyo Tomin Bank, Limited)

November 13, 2015

Company name: The Tokyo Tomin Bank, Limited

Representative: Akihiro Kakizaki, President

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Note: Figures have been rounded down to the nearest million yen.

### 1. Non-consolidated Operating Performance for the First Half of the Fiscal Year Ending March 31, 2016 (From April 1, 2015 to September 30, 2015)

#### (1) Results in non-consolidated operations (Cumulative)

(Percentages represent year-on-year changes.)

	Ordinary income		Ordinary profit		Net income	
	(¥ million)	(%)	(¥ million)	(%)	(¥ million)	(%)
<b>First half of the fiscal year ending March 31, 2016</b>	<b>21,452</b>	<b>(5.6)</b>	<b>3,661</b>	<b>(6.4)</b>	<b>2,771</b>	<b>8.2</b>
First half of the fiscal year ended March 31, 2015	22,736	0.6	3,913	75.5	2,559	39.6

#### (2) Non-consolidated financial position

	Total assets (¥ million)	Total net assets (¥ million)	Net assets to total assets ratio (%)
<b>September 30, 2015</b>	<b>2,847,173</b>	<b>90,522</b>	<b>3.1</b>
March 31, 2015	2,687,314	89,225	3.3

(Reference) Equity: September 30, 2015: ¥90,522 million    March 31, 2015: ¥89,225 million

(Note) "Equity" is the total net assets at the end of a period and "Net assets to total assets ratio" is calculated by dividing equity by total assets at the end of the period. Note that this "Net assets to total assets ratio" is not the net assets to total assets ratio required for the Capital Adequacy Ratio Notification.



○ Non-consolidated Interim Financial Statements  
(1) Non-consolidated Interim Balance Sheets

The Tokyo Tomin Bank, Limited  
(¥ million)

	As of March 31, 2015	As of September 30, 2015
<b>Assets</b>		
Cash and due from banks	213,293	325,980
Call loans	3,442	3,346
Other debt purchased	65	3
Trading account securities	177	32
Securities	586,219	620,076
Loans and bills discounted	1,828,147	1,841,112
Foreign exchange	5,544	4,341
Other assets	12,483	11,636
Tangible fixed assets	32,259	32,401
Intangible fixed assets	1,850	1,377
Prepaid pension cost	11,607	12,931
Deferred tax assets	5,597	5,121
Customers' liabilities for acceptances and guarantees	3,133	3,402
Reserve for possible loan losses	(16,508)	(14,592)
Total assets	2,687,314	2,847,173
<b>Liabilities</b>		
Deposits	2,379,799	2,401,052
Negotiable certificates of deposit	25,838	46,056
Call money	–	361
Payables under securities lending transactions	140,876	262,398
Borrowed money	7,209	7,256
Foreign exchanges	138	143
Bonds payable	25,600	19,600
Other liabilities	13,757	14,561
Reserve for employee bonuses	1,076	1,088
Reserve for directors' retirement benefits	101	53
Reserve for point card certificates	2	2
Reserve for loss on dormant deposit repayments	236	334
Provision for contingent loss	302	323
Deferred tax liabilities for land revaluation	15	15
Acceptances and guarantees	3,133	3,402
Total liabilities	2,598,089	2,756,650
<b>Net Assets</b>		
Common stock	48,120	48,120
Capital surplus	18,083	18,083
Retained earnings	15,369	17,693
Total shareholders' equity	81,573	83,897
Net unrealized gain on available-for-sale securities	7,862	6,835
Revaluation reserve for land	(210)	(210)
Total valuation and translation adjustments	7,651	6,625
Total net assets	89,225	90,522
Total liabilities and net assets	2,687,314	2,847,173

## (2) Non-consolidated Interim Statements of Income

The Tokyo Tomin Bank, Limited

(¥ million)

	First half of the fiscal year ended March 31, 2014	First half of the fiscal year ending March 31, 2015
Ordinary income	22,736	21,452
Interest income	15,905	15,597
Interest on loans and discounts	13,518	12,450
Interest and dividends on securities	2,195	2,926
Fees and commissions	4,578	4,184
Other operating income	982	1,075
Other ordinary income	1,269	595
Ordinary expenses	18,823	17,790
Interest expenses	1,128	1,153
Interest on deposits	592	544
Fees and commissions payments	1,429	1,282
Other operating expenses	14	15
General and administrative expenses	15,164	14,234
Other ordinary expenses	1,084	1,104
Ordinary profit	3,913	3,661
Extraordinary income	–	252
Gain on liquidation of subsidiaries	–	252
Extraordinary losses	51	76
Loss on disposal of non-current assets	51	76
Income before income taxes	3,861	3,836
Income taxes – current	271	89
Income taxes – deferred	1,031	975
Total income taxes	1,302	1,065
Net income	2,559	2,771

## (2) Non-consolidated Financial Statements (The Yachiyo Bank, Limited)

November 13, 2015

Company name: The Yachiyo Bank, Limited

Representative: Hirokazu Tahara, President

Responsible person for inquiries: Hiroshi Adachi, Executive Officer, General Manager of Corporate Planning Division

URL: <http://www.yachiyobank.co.jp>

Telephone: +81-3-3352-2295

Note: Figures have been rounded down to the nearest million yen.

### 1. Non-consolidated Operating Performance for the First Half of the Fiscal Year Ending March 31, 2016 (From April 1, 2015 to September 30, 2015)

#### (1) Results in non-consolidated operations (Cumulative)

(Percentages represent year-on-year changes.)

	Ordinary income		Ordinary profit		Net income	
	(¥ million)	(%)	(¥ million)	(%)	(¥ million)	(%)
<b>First half of the fiscal year ending March 31, 2016</b>	<b>18,529</b>	<b>(10.3)</b>	<b>3,541</b>	<b>(26.7)</b>	<b>2,489</b>	<b>(27.8)</b>
First half of the fiscal year ended March 31, 2015	20,674	(5.3)	4,837	(2.7)	3,451	3.9

#### (2) Non-consolidated financial position

	Total assets (¥ million)	Total net assets (¥ million)	Net assets to total assets ratio (%)
<b>September 30, 2015</b>	<b>2,272,426</b>	<b>106,007</b>	<b>4.6</b>
March 31, 2015	2,254,512	104,726	4.6

(Reference) Equity: September 30, 2015: ¥106,007 million      March 31, 2015: ¥104,726 million

(Note) "Equity" is the total net assets at the end of a period and "Net assets to total assets ratio" is calculated by dividing equity by total assets at the end of the period. Note that this "Net assets to total assets ratio" is not the net assets to total assets ratio required for the Capital Adequacy Ratio Notification.

○ Non-consolidated Interim Financial Statements  
(1) Non-consolidated Interim Balance Sheets

The Yachiyo Bank, Limited  
(¥ million)

	As of March 31, 2015	As of September 30, 2015
<b>Assets</b>		
Cash and due from banks	85,467	136,014
Call loans	25,495	36,009
Other debt purchased	2,946	2,121
Trading account securities	429	458
Securities	637,916	560,437
Loans and bills discounted	1,466,028	1,485,711
Foreign exchange	2,186	4,876
Other assets	4,690	18,697
Tangible fixed assets	30,176	29,602
Intangible fixed assets	1,265	1,007
Deferred tax assets	4,551	4,680
Customers' liabilities for acceptances and guarantees	3,497	3,121
Reserve for possible loan losses	(10,139)	(10,314)
Total assets	2,254,512	2,272,426
<b>Liabilities</b>		
Deposits	2,122,761	2,138,468
Negotiable certificates of deposit	3,930	6,193
Borrowed money	5,000	5,000
Foreign exchanges	0	0
Other liabilities	6,447	5,895
Reserve for employee bonuses	869	937
Reserve for retirement benefits	3,546	3,186
Reserve for loss on dormant deposit repayments	608	608
Provision for contingent loss	438	391
Deferred tax liabilities for land revaluation	2,687	2,614
Acceptances and guarantees	3,497	3,121
Total liabilities	2,149,786	2,166,418
<b>Net Assets</b>		
Common stock	43,734	43,734
Capital surplus	32,922	32,922
Retained earnings	23,574	25,755
Total shareholders' equity	100,232	102,412
Net unrealized gain on available-for-sale securities	3,891	3,119
Deferred gains or losses on hedges	(12)	(9)
Revaluation reserve for land	615	484
Total valuation and translation adjustments	4,494	3,594
Total net assets	104,726	106,007
Total liabilities and net assets	2,254,512	2,272,426

**(2) Non-consolidated Interim Statements of Income****The Yachiyo Bank, Limited**

(¥ million)

	First half of the fiscal year ended March 31, 2014	First half of the fiscal year ending March 31, 2015
Ordinary income	20,674	18,529
Interest income	14,485	13,960
Interest on loans and discounts	11,259	10,660
Interest and dividends on securities	2,905	2,973
Fees and commissions	2,657	3,015
Other operating income	1,377	1,095
Other ordinary income	2,153	457
Ordinary expenses	15,837	14,988
Interest expenses	726	664
Interest on deposits	653	588
Fees and commissions payments	1,107	714
Other operating expenses	–	–
General and administrative expenses	13,336	12,959
Other ordinary expenses	667	649
Ordinary profit	4,837	3,541
Extraordinary income	0	162
Gain on disposal of non-current assets	0	162
Extraordinary losses	3	33
Loss on disposal of non-current assets	3	33
Income before income taxes	4,833	3,669
Income taxes – current	844	1,015
Income taxes – deferred	538	164
Total income taxes	1,382	1,179
Net income	3,451	2,489