

To whom it may concern

December 24, 2015

Company Name: The Tokyo Star Bank, Limited

Name of Representative: Masaru Irie

President & CEO

**Corrections in "Consolidated Financial Results for the First Half of Fiscal 2015
ended September 30, 2015 [under Japanese GAAP]"
and "Selected Financial Information for the First Half of Fiscal 2015 (Supplementary)"**

Tokyo (December 24, 2015) - The Tokyo Star Bank, Limited hereby announces partial corrections in its "Consolidated Financial Results for the First Half of Fiscal 2015 ended September 30, 2015 [under Japanese GAAP]" and "Selected Financial Information for the First Half of Fiscal 2015 (Supplementary)" disclosed on November 13, 2015 as shown below.

Corrected Information

* Corrected Information is underlined.

① Consolidated Financial Results for the First Half of Fiscal 2015 ended September 30, 2015 [under Japanese GAAP] -page1

1. Summary of Consolidated Financial Results for the First Half of Fiscal 2015 ended September 30, 2015

(before correction)

(1) Operating Results (in millions of yen except per share data and percentages)

	For the six months ended	
	September 30, 2015	September 30, 2014
Ordinary income	<u>35,968</u>	39,913
Change from the previous period	(9.8)%	18.0%
Ordinary profit	<u>9,965</u>	14,841
Change from the previous period	<u>(32.8)%</u>	62.9%
Net income attributable to owners of the parent	<u>6,708</u>	9,824
Change from the previous period	<u>(31.7)%</u>	45.7%
Net income per common share (yen)	<u>9,583.92</u>	14,034.97
Diluted net income per common share (yen)	-	-

Note: Comprehensive income for the six months ended :

September 30, 2015 :	<u>4,487</u> million yen	(48.9) %
September 30, 2014 :	8,798 million yen	48.4 %

(2) Financial Conditions (in millions of yen except percentages)

	As of	
	September 30, 2015	March 31, 2015
Total assets	<u>2,756,078</u>	2,778,726
Net assets	<u>122,260</u>	117,773
Ratio of net assets to total assets	4.4%	4.2%

Notes: 1.Net assets, excluding Stock acquisition rights and Non-controlling interests, as of :

September 30, 2015 :	<u>122,260</u> million yen
March 31, 2015 :	117,773 million yen

(after correction)

(1) Operating Results (in millions of yen except per share data and percentages)

	For the six months ended	
	September 30, 2015	September 30, 2014
Ordinary income	<u>35,982</u>	39,913
Change from the previous period	(9.8)%	18.0%
Ordinary profit	<u>9,978</u>	14,841
Change from the previous period	<u>(32.7)%</u>	62.9%
Net income attributable to owners of the parent	<u>6,716</u>	9,824
Change from the previous period	<u>(31.6)%</u>	45.7%
Net income per common share (yen)	<u>9,595.58</u>	14,034.97
Diluted net income per common share (yen)	-	-

Note: Comprehensive income for the six months ended :

September 30, 2015 :	<u>4,495</u> million yen	(48.9) %
September 30, 2014 :	8,798 million yen	48.4 %

(2) Financial Conditions (in millions of yen except percentages)

	As of	
	September 30, 2015	March 31, 2015
Total assets	<u>2,754,611</u>	2,778,726
Net assets	<u>122,268</u>	117,773
Ratio of net assets to total assets	4.4%	4.2%

Notes: 1.Net assets, excluding Stock acquisition rights and Non-controlling interests, as of :

September 30, 2015 :	<u>122,268</u> million yen
March 31, 2015 :	117,773 million yen

**② Consolidated Financial Results for the First Half of Fiscal 2015
ended September 30, 2015 [under Japanese GAAP] -page3**

(Reference)

1. Summary of Non-Consolidated Financial Results
for the First Half of Fiscal 2015 ended September 30, 2015

(before correction)

(1) Operating Results (in millions of yen except per share data and percentages)

	For the six months ended	
	September 30, 2015	September 30, 2014
Ordinary income	36,369	40,152
Change from the previous period	(9.4)%	1.6%
Ordinary profit	9,564	14,241
Change from the previous period	(32.8)%	3.7%
Net income	6,434	9,414
Change from the previous period	(31.6)%	34.6%
Net income per common share (yen)	9,192.23	13,449.30

(2) Financial Conditions (in millions of yen except percentages)

	As of	
	September 30, 2015	March 31, 2015
Total assets	2,748,682	2,770,253
Net assets	114,730	110,517
Ratio of net assets to total assets	4.1%	3.9%

Notes: 1.Net assets, excluding Stock acquisition rights, as of :

September 30, 2015 : **114,730** million yen

March 31, 2015 : 110,517 million yen

(after correction)

(1) Operating Results (in millions of yen except per share data and percentages)

	For the six months ended	
	September 30, 2015	September 30, 2014
Ordinary income	36,383	40,152
Change from the previous period	(9.3)%	1.6%
Ordinary profit	9,577	14,241
Change from the previous period	(32.7)%	3.7%
Net income	6,442	9,414
Change from the previous period	(31.5)%	34.6%
Net income per common share (yen)	9,203.89	13,449.30

(2) Financial Conditions (in millions of yen except percentages)

	As of	
	September 30, 2015	March 31, 2015
Total assets	2,747,215	2,770,253
Net assets	114,738	110,517
Ratio of net assets to total assets	4.1%	3.9%

Notes: 1.Net assets, excluding Stock acquisition rights, as of :

September 30, 2015 : **114,738** million yen

March 31, 2015 : 110,517 million yen

**③Consolidated Financial Results for the First Half of Fiscal 2015
ended September 30, 2015 [under Japanese GAAP] -page4**

**1. Consolidated balance sheets
(before correction)**

(in millions of yen)	As of March 31, 2015	As of September 30, 2015
Assets		
Cash and due from banks	224,760	368,598
Call loans	18,922	14,514
Monetary claims bought	4,598	5,120
Money held in trust	16,376	12,648
Securities	867,606	673,786
Loans and bills discounted	1,602,198	1,620,547
Foreign exchanges	4,773	4,377
Other assets	33,039	48,049
Tangible fixed assets	6,035	6,017
Intangible fixed assets	8,743	8,599
Deferred tax assets	4,821	4,894
Customers' liabilities for acceptances and guarantees	11,647	10,918
Allowance for loan losses	(24,796)	(21,993)
Total assets	2,778,726	2,756,078
Liabilities		
Deposits	2,228,577	2,041,847
Negotiable certificates of deposit	77,630	318,710
Payables under securities lending transactions	80,101	104,339
Borrowed money	164,234	81,700
Foreign exchanges	16	16
Bonds payable	30,400	22,500
Other liabilities	65,514	52,506
Provision for bonuses	2,318	1,007
Provision for directors' bonuses	285	120
Provision for directors' retirement benefits	76	-
Provision for losses on dormant deposit repayments	137	137
Provision for possible losses on refund of interest	8	8
Provision for loyalty program	6	3
Acceptances and guarantees	11,647	10,918
Total liabilities	2,660,953	2,633,817
Net assets		
Capital stock	26,000	26,000
Capital surplus	24,000	24,000
Retained earnings	64,014	70,723
Total shareholders' equity	114,014	120,723
Valuation difference on available-for-sale securities	4,041	1,521
Deferred gains or losses on hedges	(282)	15
Total accumulated other comprehensive income	3,758	1,537
Total net assets	117,773	122,260
Total liabilities and net assets	2,778,726	2,756,078

1. Consolidated balance sheets
(after correction)

(in millions of yen)	As of March 31, 2015	As of September 30, 2015
Assets		
Cash and due from banks	224,760	368,598
Call loans	18,922	14,514
Monetary claims bought	4,598	5,120
Money held in trust	16,376	12,648
Securities	867,606	673,786
Loans and bills discounted	1,602,198	1,620,547
Foreign exchanges	4,773	4,377
Other assets	33,039	<u>46,582</u>
Tangible fixed assets	6,035	6,017
Intangible fixed assets	8,743	8,599
Deferred tax assets	4,821	<u>4,893</u>
Customers' liabilities for acceptances and guarantees	11,647	10,918
Allowance for loan losses	(24,796)	(21,993)
Total assets	2,778,726	<u>2,754,611</u>
Liabilities		
Deposits	2,228,577	2,041,847
Negotiable certificates of deposit	77,630	318,710
Payables under securities lending transactions	80,101	104,339
Borrowed money	164,234	81,700
Foreign exchanges	16	16
Bonds payable	30,400	22,500
Other liabilities	65,514	<u>51,031</u>
Provision for bonuses	2,318	1,007
Provision for directors' bonuses	285	120
Provision for directors' retirement benefits	76	-
Provision for losses on dormant deposit repayments	137	137
Provision for possible losses on refund of interest	8	8
Provision for loyalty program	6	3
Acceptances and guarantees	11,647	10,918
Total liabilities	2,660,953	<u>2,632,342</u>
Net assets		
Capital stock	26,000	26,000
Capital surplus	24,000	24,000
Retained earnings	64,014	<u>70,731</u>
Total shareholders' equity	114,014	<u>120,731</u>
Valuation difference on available-for-sale securities	4,041	1,521
Deferred gains or losses on hedges	(282)	15
Total accumulated other comprehensive income	3,758	1,537
Total net assets	117,773	<u>122,268</u>
Total liabilities and net assets	2,778,726	<u>2,754,611</u>

**④ Consolidated Financial Results for the First Half of Fiscal 2015
ended September 30, 2015 [under Japanese GAAP] -page5**

**2. Consolidated statements of income
(before correction)**

(in millions of yen)	As of September 30, 2014	As of September 30, 2015
Ordinary income	39,913	<u>35,968</u>
Interest income	21,684	20,525
Interest on loans and discounts	16,725	16,304
Interest and dividends on securities	3,942	3,809
Fees and commissions	6,531	<u>5,396</u>
Other ordinary income	4,849	4,070
Other income	6,848	5,976
Ordinary expenses	25,071	26,003
Interest expenses	5,584	3,762
Interest on deposits	4,608	2,876
Fees and commissions payments	2,230	2,334
Other ordinary expenses	57	1,545
General and administrative expenses	16,650	18,148
Other expenses	548	212
Ordinary profit (loss)	14,841	<u>9,965</u>
Extraordinary income	1	-
Extraordinary loss	9	363
Income (Loss) before income taxes	14,833	<u>9,601</u>
Income taxes-current	2,259	<u>1,904</u>
Income taxes-deferred	2,749	988
Total income taxes	5,008	<u>2,892</u>
Net income (loss)	9,824	<u>6,708</u>
Net income attributable to non-controlling interests	-	-
Net income attributable to owners of the parent	9,824	<u>6,708</u>

2. Consolidated statements of income
(after correction)

(in millions of yen)	As of September 30, 2014	As of September 30, 2015
Ordinary income	39,913	<u>35,982</u>
Interest income	21,684	20,525
Interest on loans and discounts	16,725	16,304
Interest and dividends on securities	3,942	3,809
Fees and commissions	6,531	<u>5,409</u>
Other ordinary income	4,849	4,070
Other income	6,848	5,976
Ordinary expenses	25,071	26,003
Interest expenses	5,584	3,762
Interest on deposits	4,608	2,876
Fees and commissions payments	2,230	2,334
Other ordinary expenses	57	1,545
General and administrative expenses	16,650	18,148
Other expenses	548	212
Ordinary profit (loss)	<u>14,841</u>	<u>9,978</u>
Extraordinary income	1	-
Extraordinary loss	9	363
Income (Loss) before income taxes	<u>14,833</u>	<u>9,615</u>
Income taxes-current	2,259	<u>1,909</u>
Income taxes-deferred	2,749	988
Total income taxes	5,008	<u>2,898</u>
Net income (loss)	<u>9,824</u>	<u>6,716</u>
Net income attributable to non-controlling interests	-	-
Net income attributable to owners of the parent	9,824	<u>6,716</u>

**⑤ Consolidated Financial Results for the First Half of Fiscal 2015
ended September 30, 2015 [under Japanese GAAP] -page6**

**3. Consolidated statements of comprehensive income
(before correction)**

(in millions of yen)	For six months ended September 30, 2014	For six months ended September 30, 2015
Net income	9,824	<u>6,708</u>
Other comprehensive income	(1,026)	(2,221)
Valuation difference on available-for-sale securities	(371)	(2,520)
Deferred gains or losses on hedges	(654)	298
Comprehensive income	8,798	<u>4,487</u>
Comprehensive income attributable to owners of the parent	8,798	<u>4,487</u>
Comprehensive income attributable to non-controlling interests	-	-

(after correction)

(in millions of yen)	For six months ended September 30, 2014	For six months ended September 30, 2015
Net income	9,824	<u>6,716</u>
Other comprehensive income	(1,026)	(2,221)
Valuation difference on available-for-sale securities	(371)	(2,520)
Deferred gains or losses on hedges	(654)	298
Comprehensive income	8,798	<u>4,495</u>
Comprehensive income attributable to owners of the parent	8,798	<u>4,495</u>
Comprehensive income attributable to non-controlling interests	-	-

**⑥ Consolidated Financial Results for the First Half of Fiscal 2015
ended September 30, 2015 [under Japanese GAAP] -page7**

4. Consolidated statements of changes in net assets
(before correction)

For six months ended September 30, 2015

(in millions of yen)

	Shareholders' equity					Accumulated other comprehensive income			Non-controlling interests	Total net assets
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Total		
Balance at the beginning of current period	26,000	24,000	64,014	-	114,014	4,041	(282)	3,758	-	117,773
Changes of items during the period										
Dividends from surplus	-	-	-	-	-	-	-	-	-	-
Net income attributable to owners of the parent	-	-	<u>6,708</u>	-	<u>6,708</u>	-	-	-	-	<u>6,708</u>
Repurchase of treasury stock	-	-	-	-	-	-	-	-	-	-
Disposition of treasury stock	-	-	-	-	-	-	-	-	-	-
Net changes of items other than shareholders' equity	-	-	-	-	-	(2,520)	298	(2,221)	-	(2,221)
Total changes of items during the period	-	-	<u>6,708</u>	-	<u>6,708</u>	(2,520)	298	(2,221)	-	<u>4,487</u>
Balance at the end of current period	26,000	24,000	<u>70,723</u>	-	<u>120,723</u>	1,521	15	1,537	-	<u>122,260</u>

(after correction)

For six months ended September 30, 2015

(in millions of yen)

	Shareholders' equity					Accumulated other comprehensive income			Non-controlling interests	Total net assets
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Total		
Balance at the beginning of current period	26,000	24,000	64,014	-	114,014	4,041	(282)	3,758	-	117,773
Changes of items during the period										
Dividends from surplus	-	-	-	-	-	-	-	-	-	-
Net income attributable to owners of the parent	-	-	<u>6,716</u>	-	<u>6,716</u>	-	-	-	-	<u>6,716</u>
Repurchase of treasury stock	-	-	-	-	-	-	-	-	-	-
Disposition of treasury stock	-	-	-	-	-	-	-	-	-	-
Net changes of items other than shareholders' equity	-	-	-	-	-	(2,520)	298	(2,221)	-	(2,221)
Total changes of items during the period	-	-	<u>6,716</u>	-	<u>6,716</u>	(2,520)	298	(2,221)	-	<u>4,495</u>
Balance at the end of current period	26,000	24,000	<u>70,731</u>	-	<u>70,731</u>	1,521	15	1,537	-	<u>122,268</u>

**⑦ Consolidated Financial Results for the First Half of Fiscal 2015
ended September 30, 2015 [under Japanese GAAP] -page8**

**1. Non-consolidated balance sheets
(before correction)**

(in millions of yen)	As of March 31, 2015	As of September 30, 2015
Assets		
Cash and due from banks	224,656	368,483
Call loans	18,922	14,514
Monetary claims bought	4,598	5,120
Money held in trust	16,376	12,648
Securities	872,376	678,556
Loans and bills discounted	1,596,777	1,614,808
Foreign exchanges	4,773	4,377
Other assets	32,768	<u>47,978</u>
Tangible fixed assets	5,973	5,950
Intangible fixed assets	8,560	8,446
Deferred tax assets	3,864	3,856
Customers' liabilities for acceptances and guarantees	474	588
Allowance for loan losses	(19,869)	(16,646)
Total assets	2,770,253	<u>2,748,682</u>
Liabilities		
Deposits	2,238,422	2,052,461
Negotiable certificates of deposit	77,630	318,710
Payables under securities lending transactions	80,101	104,339
Borrowed money	164,234	81,700
Foreign exchanges	16	16
Bonds payable	30,400	22,500
Other liabilities	65,650	<u>52,376</u>
Provision for bonuses	2,301	997
Provision for directors' bonuses	285	120
Provision for directors' retirement benefits	76	-
Provision for losses on dormant deposit repayments	137	137
Provision for loyalty program	6	3
Acceptances and guarantees	474	588
Total liabilities	2,659,736	<u>2,633,952</u>
Net assets		
Capital stock	26,000	26,000
Capital surplus	24,000	24,000
Legal capital surplus	24,000	24,000
Retained earnings	56,758	<u>63,192</u>
Legal retained earnings	2,000	2,000
Other retained earnings	54,758	<u>61,192</u>
Retained earnings brought forward	54,758	<u>61,192</u>
Total shareholders' equity	106,758	<u>113,192</u>
Valuation difference on available-for-sale securities	4,041	1,521
Deferred gains or losses on hedges	(282)	15
Total valuation and translation adjustments	3,758	1,537
Total net assets	110,517	<u>114,730</u>
Total liabilities and net assets	2,770,253	<u>2,748,682</u>

1. Non-consolidated balance sheets
(after correction)

(in millions of yen)	As of March 31, 2015	As of September 30, 2015
Assets		
Cash and due from banks	224,656	368,483
Call loans	18,922	14,514
Monetary claims bought	4,598	5,120
Money held in trust	16,376	12,648
Securities	872,376	678,556
Loans and bills discounted	1,596,777	1,614,808
Foreign exchanges	4,773	4,377
Other assets	32,768	46,511
Tangible fixed assets	5,973	5,950
Intangible fixed assets	8,560	8,446
Deferred tax assets	3,864	3,856
Customers' liabilities for acceptances and guarantees	474	588
Allowance for loan losses	(19,869)	(16,646)
Total assets	2,770,253	2,747,215
Liabilities		
Deposits	2,238,422	2,052,461
Negotiable certificates of deposit	77,630	318,710
Payables under securities lending transactions	80,101	104,339
Borrowed money	164,234	81,700
Foreign exchanges	16	16
Bonds payable	30,400	22,500
Other liabilities	65,650	50,901
Provision for bonuses	2,301	997
Provision for directors' bonuses	285	120
Provision for directors' retirement benefits	76	-
Provision for losses on dormant deposit repayments	137	137
Provision for loyalty program	6	3
Acceptances and guarantees	474	588
Total liabilities	2,659,736	2,632,477
Net assets		
Capital stock	26,000	26,000
Capital surplus	24,000	24,000
Legal capital surplus	24,000	24,000
Retained earnings	56,758	63,201
Legal retained earnings	2,000	2,000
Other retained earnings	54,758	61,201
Retained earnings brought forward	54,758	61,201
Total shareholders' equity	106,758	113,201
Valuation difference on available-for-sale securities	4,041	1,521
Deferred gains or losses on hedges	(282)	15
Total valuation and translation adjustments	3,758	1,537
Total net assets	110,517	114,738
Total liabilities and net assets	2,770,253	2,747,215

**⑧ Consolidated Financial Results for the First Half of Fiscal 2015
ended September 30, 2015 [under Japanese GAAP] -page9**

**2. Non-consolidated statements of income
(before correction)**

(in millions of yen)	For six months ended September 30, 2014	For six months ended September 30, 2015
Ordinary income	40,152	<u>36,369</u>
Interest income	21,566	20,349
Interest on loans and discounts	16,611	16,132
Interest and dividends on securities	3,938	3,806
Fees and commissions	6,252	<u>5,128</u>
Other ordinary income	4,848	4,070
Other income	7,485	6,821
Ordinary expenses	25,911	26,805
Interest expenses	5,585	3,762
Interest on deposits	4,608	2,876
Fees and commissions payments	3,457	3,449
Other ordinary expenses	57	1,545
General and administrative expenses	16,401	17,901
Other expenses	409	146
Ordinary profit (loss)	14,241	<u>9,564</u>
Extraordinary income	-	-
Extraordinary loss	9	363
Income (Loss) before income taxes	14,232	<u>9,200</u>
Income taxes-current	2,163	<u>1,697</u>
Income taxes-deferred	2,654	1,068
Total income taxes	4,817	<u>2,766</u>
Net income (loss)	9,414	<u>6,434</u>

(after correction)

(in millions of yen)	For six months ended September 30, 2014	For six months ended September 30, 2015
Ordinary income	40,152	<u>36,383</u>
Interest income	21,566	20,349
Interest on loans and discounts	16,611	16,132
Interest and dividends on securities	3,938	3,806
Fees and commissions	6,252	<u>5,142</u>
Other ordinary income	4,848	4,070
Other income	7,485	6,821
Ordinary expenses	25,911	26,805
Interest expenses	5,585	3,762
Interest on deposits	4,608	2,876
Fees and commissions payments	3,457	3,449
Other ordinary expenses	57	1,545
General and administrative expenses	16,401	17,901
Other expenses	409	146
Ordinary profit (loss)	14,241	<u>9,577</u>
Extraordinary income	-	-
Extraordinary loss	9	363
Income (Loss) before income taxes	14,232	<u>9,214</u>
Income taxes-current	2,163	<u>1,702</u>
Income taxes-deferred	2,654	1,068
Total income taxes	4,817	<u>2,771</u>
Net income (loss)	9,414	<u>6,442</u>

⑨ Consolidated Financial Results for the First Half of Fiscal 2015
ended September 30, 2015 [under Japanese GAAP] -page11

3. Non-consolidated statements of changes in net assets

(before correction)

For six months ended September 30, 2015

(in millions of yen)

	Shareholders' equity							
	Capital stock	Capital surplus		Retained earnings			Treasury stock	Total shareholders' equity
		Legal capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings	Total retained earnings		
Balance at the beginning of current period	26,000	24,000	24,000	2,000	54,758	56,758	-	106,758
Changes of items during the period								
Dividends from surplus	-	-	-	-	-	-	-	-
Net income	-	-	-	-	6,434	6,434	-	6,434
Repurchase of treasury stock	-	-	-	-	-	-	-	-
Disposition of treasury stock	-	-	-	-	-	-	-	-
Net changes of items other than shareholders' equity	-	-	-	-	-	-	-	-
Total changes of items during the period	-	-	-	-	6,434	6,434	-	6,434
Balance at the end of current period	26,000	24,000	24,000	2,000	61,192	63,192	-	113,192

	Valuation and translation adjustments			Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Total valuation and translation adjustments	
Balance at the beginning of current period	4,041	(282)	3,758	110,517
Changes of items during the period				
Dividends from surplus	-	-	-	-
Net income	-	-	-	6,434
Repurchase of treasury stock	-	-	-	-
Disposition of treasury stock	-	-	-	-
Net changes of items other than shareholders' equity	(2,520)	298	(2,221)	(2,221)
Total changes of items during the period	(2,520)	298	(2,221)	4,213
Balance at the end of current period	1,521	15	1,537	114,730

3. Non-consolidated statements of changes in net assets

(after correction)

For six months ended September 30, 2015

(in millions of yen)

	Shareholders' equity							
	Capital stock	Capital surplus		Retained earnings			Treasury stock	Total shareholders' equity
		Legal capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings	Total retained earnings		
Balance at the beginning of current period	26,000	24,000	24,000	2,000	54,758	56,758	-	106,758
Changes of items during the period								
Dividends from surplus	-	-	-	-	-	-	-	-
Net income	-	-	-	-	<u>6,442</u>	<u>6,442</u>	-	<u>6,442</u>
Repurchase of treasury stock	-	-	-	-	-	-	-	-
Disposition of treasury stock	-	-	-	-	-	-	-	-
Net changes of items other than shareholders' equity	-	-	-	-	-	-	-	-
Total changes of items during the period	-	-	-	-	<u>6,442</u>	<u>6,442</u>	-	<u>6,442</u>
Balance at the end of current period	26,000	24,000	24,000	2,000	<u>61,201</u>	<u>63,201</u>	-	<u>113,201</u>

	Valuation and translation adjustments			Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Total valuation and translation adjustments	
Balance at the beginning of current period	4,041	(282)	3,758	110,517
Changes of items during the period				
Dividends from surplus	-	-	-	-
Net income	-	-	-	<u>6,442</u>
Repurchase of treasury stock	-	-	-	-
Disposition of treasury stock	-	-	-	-
Net changes of items other than shareholders' equity	(2,520)	298	(2,221)	(2,221)
Total changes of items during the period	(2,520)	298	(2,221)	<u>4,221</u>
Balance at the end of current period	1,521	15	1,537	<u>114,738</u>

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1. Operating Results
(before correction)

1) Consolidated

(in millions of yen)

	For the First Half of Fiscal 2015	For the First Half of Fiscal 2014	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
Gross Operating Profit (Note 1)	22,348	25,191	(2,842)
Net Interest Income	16,763	16,099	663
Net Fees and Commissions	3,061	4,300	(1,239)
Net Other Ordinary Income	2,524	4,791	(2,267)
General & Administrative Expenses	18,148	16,650	1,497
Net Operating Income (before General Allowance and Goodwill) (Note 2)	4,200	8,541	(4,340)
Provision of General Allowance for Loan Losses	-	-	-
Net Operating Income (Note 3)	4,200	8,541	(4,340)
Other Income & Expenses	5,764	6,299	(535)
Net Gain & Loss on Stocks and Other Securities	1,217	337	879
Problem Claims related Costs	68	339	(270)
Written-offs of Loans	73	138	(64)
Provision of Specific Allowance for Loan Losses	-	-	-
Net Gain & Loss on Sales of Loans	(4)	201	(206)
Reversal of Allowance for Loan Losses	2,438	3,530	(1,092)
Recoveries of Written-off Claims	2	1	1
Other	2,174	2,768	(594)
Ordinary Profit (Loss)	9,965	14,841	(4,875)
Extraordinary Income & Loss	(363)	(7)	(355)
Net Gain & Loss on Disposal of Noncurrent Assets	(363)	(7)	(355)
Gain on Disposal of Noncurrent Assets	-	1	(1)
Loss on Disposal of Noncurrent Assets	363	9	354
Other	-	-	-
Income (Loss) before Income Taxes	9,601	14,833	(5,231)
Income Taxes	2,892	5,008	(2,116)
Income Taxes - Current	1,904	2,259	(355)
Income Taxes - Deferred	988	2,749	(1,760)
Net Income (Loss)	6,708	9,824	(3,115)
Net income attributable to non-controlling interests	-	-	-
Net income attributable to owners of the parent	6,708	9,824	(3,115)

Notes: 1. Gross Operating Profit = (Interest Income - Interest Expenses) + (Fees and Commissions - Fees and Commissions Payments)
+ (Other Ordinary Income - Other Ordinary Expenses)

2. Net Operating Income (before General Allowance and Goodwill) = Gross Operating Profit - General & Administrative Expenses

3. Net Operating Income = Gross Operating Profit - General & Administrative Expenses - Provision of General Allowance for Loan Losses

1. Operating Results
(after correction)

1) Consolidated

(in millions of yen)

	For the First Half of Fiscal 2015	For the First Half of Fiscal 2014	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
Gross Operating Profit (Note 1)	22,362	25,191	(2,829)
Net Interest Income	16,763	16,099	663
Net Fees and Commissions	3,075	4,300	(1,225)
Net Other Ordinary Income	2,524	4,791	(2,267)
General & Administrative Expenses	18,148	16,650	1,497
Net Operating Income (before General Allowance and Goodwill) (Note 2)	4,214	8,541	(4,327)
Provision of General Allowance for Loan Losses	-	-	-
Net Operating Income (Note 3)	4,214	8,541	(4,327)
Other Income & Expenses	5,764	6,299	(535)
Net Gain & Loss on Stocks and Other Securities	1,217	337	879
Problem Claims related Costs	68	339	(270)
Written-offs of Loans	73	138	(64)
Provision of Specific Allowance for Loan Losses	-	-	-
Net Gain & Loss on Sales of Loans	(4)	201	(206)
Reversal of Allowance for Loan Losses	2,438	3,530	(1,092)
Recoveries of Written-off Claims	2	1	1
Other	2,174	2,768	(594)
Ordinary Profit (Loss)	9,978	14,841	(4,862)
Extraordinary Income & Loss	(363)	(7)	(355)
Net Gain & Loss on Disposal of Noncurrent Assets	(363)	(7)	(355)
Gain on Disposal of Noncurrent Assets	-	1	(1)
Loss on Disposal of Noncurrent Assets	363	9	354
Other	-	-	-
Income (Loss) before Income Taxes	9,615	14,833	(5,218)
Income Taxes	2,898	5,008	(2,110)
Income Taxes - Current	1,909	2,259	(350)
Income Taxes - Deferred	988	2,749	(1,760)
Net Income (Loss)	6,716	9,824	(3,107)
Net income attributable to non-controlling interests	-	-	-
Net income attributable to owners of the parent	6,716	9,824	(3,107)

Notes: 1. Gross Operating Profit = (Interest Income - Interest Expenses) + (Fees and Commissions - Fees and Commissions Payments)
+ (Other Ordinary Income - Other Ordinary Expenses)

2. Net Operating Income (before General Allowance and Goodwill) = Gross Operating Profit - General & Administrative Expenses

3. Net Operating Income = Gross Operating Profit - General & Administrative Expenses - Provision of General Allowance for Loan Losses

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1. Operating Results
(before correction)

2) Non-consolidated

(in millions of yen)

	For the First Half of Fiscal 2015	For the First Half of Fiscal 2014	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
Gross Operating Profit	20,806	23,569	(2,762)
Net Interest Income	16,603	15,983	619
Net Fees and Commissions	1,679	2,794	(1,115)
Net Other Ordinary Income	2,524	4,791	(2,267)
of which Net Gain & Loss on Bonds	1,672	2,037	(365)
General & Administrative Expenses	17,806	16,269	1,536
Personnel Expenses	7,627	6,964	663
Nonpersonnel Expenses	8,968	8,489	479
Taxes	1,210	816	393
Net Operating Income (before General Allowance and Goodwill)	3,000	7,299	(4,298)
Core Net Operating Income (excluding Net Gain & Loss on Bonds)	1,328	5,261	(3,933)
Provision of General Allowance for Loan Losses	-	-	-
Amortization of Goodwill	-	-	-
Net Operating Income	3,000	7,299	(4,298)
Other Income & Expenses	6,563	6,941	(378)
Net Gain & Loss on Stocks and Other Securities	1,217	337	879
Problem Claims related Costs	3	202	(198)
Written-offs of Loans	5	1	3
Provision of Specific Allowance for Loan Losses	-	-	-
Net Gain & Loss on Sales of Loans	(1)	201	(202)
Reversal of Allowance for Loan Losses	3,266	4,150	(883)
Recoveries of Written-off Claims	1	-	1
Other	2,081	2,656	(574)
Ordinary Profit (Loss)	9,564	14,241	(4,676)
Extraordinary Income & Loss	(363)	(9)	(354)
Net Gain & Loss on Disposal of Noncurrent Assets	(363)	(9)	(354)
Gain on Disposal of Noncurrent Assets	-	-	-
Loss on Disposal of Noncurrent Assets	363	9	354
Other	-	-	-
Income (Loss) before Income Taxes	9,200	14,232	(5,031)
Income Taxes	2,766	4,817	(2,051)
Income Taxes - Current	1,697	2,163	(465)
Income Taxes - Deferred	1,068	2,654	(1,585)
Net Income (Loss)	6,434	9,414	(2,979)

1. Operating Results
(after correction)

2) Non-consolidated

(in millions of yen)

	For the First Half of Fiscal 2015	For the First Half of Fiscal 2014	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
Gross Operating Profit	20,820	23,569	(2,748)
Net Interest Income	16,603	15,983	619
Net Fees and Commissions	1,692	2,794	(1,101)
Net Other Ordinary Income	2,524	4,791	(2,267)
of which Net Gain & Loss on Bonds	1,672	2,037	(365)
General & Administrative Expenses	17,806	16,269	1,536
Personnel Expenses	7,627	6,964	663
Nonpersonnel Expenses	8,968	8,489	479
Taxes	1,210	816	393
Net Operating Income (before General Allowance and Goodwill)	3,014	7,299	(4,285)
Core Net Operating Income (excluding Net Gain & Loss on Bonds)	1,341	5,261	(3,920)
Provision of General Allowance for Loan Losses	-	-	-
Amortization of Goodwill	-	-	-
Net Operating Income	3,014	7,299	(4,285)
Other Income & Expenses	6,563	6,941	(378)
Net Gain & Loss on Stocks and Other Securities	1,217	337	879
Problem Claims related Costs	3	202	(198)
Written-offs of Loans	5	1	3
Provision of Specific Allowance for Loan Losses	-	-	-
Net Gain & Loss on Sales of Loans	(1)	201	(202)
Reversal of Allowance for Loan Losses	3,266	4,150	(883)
Recoveries of Written-off Claims	1	-	1
Other	2,081	2,656	(574)
Ordinary Profit (Loss)	9,577	14,241	(4,663)
Extraordinary Income & Loss	(363)	(9)	(354)
Net Gain & Loss on Disposal of Noncurrent Assets	(363)	(9)	(354)
Gain on Disposal of Noncurrent Assets	-	-	-
Loss on Disposal of Noncurrent Assets	363	9	354
Other	-	-	-
Income (Loss) before Income Taxes	9,214	14,232	(5,018)
Income Taxes	2,771	4,817	(2,046)
Income Taxes - Current	1,702	2,163	(461)
Income Taxes - Deferred	1,068	2,654	(1,585)
Net Income (Loss)	6,442	9,414	(2,971)

⑫ Selected Financial Information
for the First Half of Fiscal 2015 (Supplementary) -page3

2. Return on Equity

(before correction)

(%)

	For the First Half of Fiscal 2015 (A)	For the First Half of Fiscal 2014 (B)	Increase/ (Decrease) (A)-(B)
Consolidated Basis	<u>11.14</u>	18.29	<u>(7.15)</u>
Non-consolidated Basis	<u>10.92</u>	15.93	<u>(5.01)</u>

(after correction)

(%)

	For the First Half of Fiscal 2015 (A)	For the First Half of Fiscal 2014 (B)	Increase/ (Decrease) (A)-(B)
Consolidated Basis	<u>11.16</u>	18.29	<u>(7.13)</u>
Non-consolidated Basis	<u>10.93</u>	15.93	<u>(5.00)</u>

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for the First Half of Fiscal 2015 (Supplementary) -page5

7. Capital Adequacy Ratio (Preliminary)

(before correction)

1) Consolidated

(in millions of yen)

	As of September 30, 2015 Preliminary (A)	As of March 31, 2015 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2014 (C)	Increase/ (Decrease) (A)-(C)
1. Capital Adequacy Ratio 2. /3. X100%	9.28%	9.72%	(0.44)%	9.72%	(0.44)%
2. Capital	148,011	151,529	(3,518)	150,462	(2,450)
3. Risk-weighted Assets	1,593,249	1,558,188	35,061	1,546,536	46,712
4. Minimum Capital Requirements 3. X4%	63,729	62,327	1,402	61,861	1,868

2) Non-consolidated

(in millions of yen)

	As of September 30, 2015 Preliminary (A)	As of March 31, 2015 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2014 (C)	Increase/ (Decrease) (A)-(C)
1. Capital Adequacy Ratio 2. /3. X100%	8.74%	9.19%	(0.45)%	9.21%	(0.47)%
2. Capital	138,499	142,246	(3,747)	141,507	(3,008)
3. Risk-weighted Assets	1,583,336	1,547,454	35,882	1,535,509	47,827
4. Minimum Capital Requirements 3. X4%	63,333	61,898	1,435	61,420	1,913

(after correction)

1) Consolidated

(in millions of yen)

	As of September 30, 2015 Preliminary (A)	As of March 31, 2015 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2014 (C)	Increase/ (Decrease) (A)-(C)
1. Capital Adequacy Ratio 2. /3. X100%	9.29%	9.72%	(0.43)%	9.72%	(0.43)%
2. Capital	148,019	151,529	(3,509)	150,462	(2,442)
3. Risk-weighted Assets	1,592,962	1,558,188	34,774	1,546,536	46,425
4. Minimum Capital Requirements 3. X4%	63,718	62,327	1,390	61,861	1,857

2) Non-consolidated

(in millions of yen)

	As of September 30, 2015 Preliminary (A)	As of March 31, 2015 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2014 (C)	Increase/ (Decrease) (A)-(C)
1. Capital Adequacy Ratio 2. /3. X100%	8.74%	9.19%	(0.45)%	9.21%	(0.47)%
2. Capital	138,507	142,246	(3,739)	141,507	(3,000)
3. Risk-weighted Assets	1,583,049	1,547,454	35,595	1,535,509	47,539
4. Minimum Capital Requirements 3. X4%	63,321	61,898	1,423	61,420	1,901

⑭ Selected Financial Information
for the First Half of Fiscal 2015 (Supplementary) -page9

4. Classifications of Loans & Bills Discounted (Non-consolidated)

1) Classification by Type of Borrower Industry

(before correction)

(in millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2015 (A)	March 31, 2015 (B)		September 30, 2014 (C)	
Domestic (excluding offshore banking account)	1,614,808	1,596,777	18,030	1,582,354	32,453
Manufacturing	20,205	13,897	6,308	12,812	7,393
Agriculture and forestry	42	45	(3)	46	(4)
Fisheries	0	0	-	0	-
Mining and quarrying of stone and gravel	19	19	-	19	-
Construction	4,628	6,167	(1,539)	6,951	(2,323)
Electricity, gas, heat supply and water	10,238	5,004	5,234	1,886	8,352
Information and communications	15,573	11,356	4,217	16,998	(1,425)
Transport and postal activities	1,955	2,079	(124)	2,350	(395)
Wholesale and retail trade	43,052	45,789	(2,737)	38,476	4,576
Finance and insurance	81,124	90,894	(9,770)	79,113	2,011
Real estate and goods rental and leasing	<u>214,991</u>	209,057	<u>5,934</u>	204,528	<u>10,463</u>
Other services	280,477	274,066	6,411	272,824	7,653
Government, except elsewhere classified	-	-	-	-	-
Industries unable to classify	<u>942,495</u>	938,392	<u>4,103</u>	946,340	<u>(3,845)</u>
Overseas and Offshore Banking Account	-	-	-	-	-
Governments and official institutions	-	-	-	-	-
Financial institutions	-	-	-	-	-
Other	-	-	-	-	-
Total	1,614,808	1,596,777	18,030	1,582,354	32,453

(after correction)

(in millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2015 (A)	March 31, 2015 (B)		September 30, 2014 (C)	
Domestic (excluding offshore banking account)	1,614,808	1,596,777	18,030	1,582,354	32,453
Manufacturing	20,205	13,897	6,308	12,812	7,393
Agriculture and forestry	42	45	(3)	46	(4)
Fisheries	0	0	-	0	-
Mining and quarrying of stone and gravel	19	19	-	19	-
Construction	4,628	6,167	(1,539)	6,951	(2,323)
Electricity, gas, heat supply and water	10,238	5,004	5,234	1,886	8,352
Information and communications	15,573	11,356	4,217	16,998	(1,425)
Transport and postal activities	1,955	2,079	(124)	2,350	(395)
Wholesale and retail trade	43,052	45,789	(2,737)	38,476	4,576
Finance and insurance	81,124	90,894	(9,770)	79,113	2,011
Real estate and goods rental and leasing	<u>214,441</u>	209,057	<u>5,384</u>	204,528	<u>9,913</u>
Other services	280,477	274,066	6,411	272,824	7,653
Government, except elsewhere classified	-	-	-	-	-
Industries unable to classify	<u>943,045</u>	938,392	<u>4,653</u>	946,340	<u>(3,295)</u>
Overseas and Offshore Banking Account	-	-	-	-	-
Governments and official institutions	-	-	-	-	-
Financial institutions	-	-	-	-	-
Other	-	-	-	-	-
Total	1,614,808	1,596,777	18,030	1,582,354	32,453

⑮ Selected Financial Information
for the First Half of Fiscal 2015 (Supplementary) -page10

4. Classifications of Loans & Bills Discounted (Non-consolidated)

2) Consumer Loans

(before correction)

(in millions of yen)

	As of	As of	Increase/	As of	Increase/
	September 30, 2015 (A)	March 31, 2015 (B)	(Decrease) (A)-(B)	September 30, 2014 (C)	(Decrease) (A)-(C)
Consumer Loans	<u>736,773</u>	755,169	<u>(18,396)</u>	772,703	<u>(35,930)</u>
Housing Loans	520,889	547,041	(26,152)	573,819	(52,930)
Other Consumer Loans	<u>215,884</u>	208,128	<u>7,756</u>	198,884	<u>17,000</u>

(after correction)

(in millions of yen)

	As of	As of	Increase/	As of	Increase/
	September 30, 2015 (A)	March 31, 2015 (B)	(Decrease) (A)-(B)	September 30, 2014 (C)	(Decrease) (A)-(C)
Consumer Loans	<u>737,323</u>	755,169	<u>(17,846)</u>	772,703	<u>(35,380)</u>
Housing Loans	520,889	547,041	(26,152)	573,819	(52,930)
Other Consumer Loans	<u>216,434</u>	208,128	<u>8,306</u>	198,884	<u>17,550</u>