

* Comments

(1) Important subsidiary movement during this term (movement within subsidiaries affecting the overall consolidation size): Nil
New companies: __ companies (company names): ; Excluded companies: __ companies (company names):

(2) Modification of accounting policy, accounting estimate change, and restated modification

[1] Modification of accounting policy required by a change or changes made to accounting standards: Yes

[2] Modification of accounting policy required by any cause other than the foregoing [1]: Nil

[3] Accounting estimate change: Nil

[4] Restated modification: Nil

(Note) For details, please see "4. (5) Comments on the financial statements (modifications of accounting policy, etc.)" on p.15 of the "Supplementary materials".

(3) Number of outstanding shares (of common stock)

[1] Year-end number of outstanding shares (including treasury stock)

[2] Year-end number of treasury stock

[3] Average number of shares outstanding during the year

BY2014	192,712,926 shares	BY2013	192,712,926 shares
BY2014	3,624,711 shares	BY2013	4,735,195 shares
BY2014	188,595,105 shares	BY2013	187,473,721 shares

(Note) The number of term-end treasury stock includes company shares possessed by employee-held share ESOP trust accounts. (BY2014 3,375,000 shares, BY2013 4,489,000 shares)

In addition, the number of treasury stock deducted in the calculation of the average number of shares outstanding during the year includes company shares possessed by employee-held share ESOP trust accounts. (BY2014 3,869,901 shares, BY2013 4,996,060 shares)

Reference data: Overview of non-consolidated performance

Non-consolidated performance for business year 2014 (April 1, 2014 - March 31, 2015)

(1) Non-consolidated operating results

(% indicates the rate of change as compared to the preceding year.)

	Operating Revenue		Operating Profit		Recurring Profit		Net Profit	
	million yen	%	million yen	%	million yen	%	million yen	%
BY2014	5,284	23.9	4,098	34.2	4,032	44.5	4,152	80.0
BY2013	4,264	-3.0	3,052	-3.0	2,791	4.5	2,306	-13.9

	Quarterly EPS (Earnings Per Share)	Fully diluted EPS
	yen.sen	yen.sen
BY2014	22.02	-
BY2013	12.31	-

(2) Non-consolidated financial status

	Collective Assets	Net Assets	Capital Adequacy Ratio	Net Assets per Share
	million yen	million yen	%	yen.sen
BY2014	104,591	44,032	42.1	232.87
BY2013	106,054	40,313	38.0	214.46

Reference data: Net worth equity capital at the end of BY2014 = 44,032 million yen (as compared to 40,313 million yen at the end of BY2013)

* Representation regarding the implementation status of audit procedures

This brief of settlement of accounts is not covered by the regulations concerning audit procedures based on the Financial Instruments and Exchange Act and as of the time of publication of this report, the audit procedures of financial statements based on the Financial Instruments and Exchange Act have not been completed.

* Explanatory note on the proper use of performance forecasts and other items warranting special mention

The figures concerning our company's future performance such as results forecasts included in this document are based on the information we have available at present and certain assumptions deemed reasonable, but the actual results may differ greatly due to various factors. If you want to know the conditions required by such projected figures and make use of such forecasts, please heed the warnings given in "1. (1) Analysis of operating results" on pages 2 and 3 of the document attached to this report.