These documents are partial translations of the Japanese originals for reference purposes only.
In the event of any discrepancy between these translated documents and the Japanese originals, the originals shall prevail. The Bank assumes no responsibility for this translation or for direct, indirect or any other forms of damages arising from the translations.

(Securities Code: 8358)
June 5, 2015

To Shareholders:

Mitsuyoshi Okano
Director, President and Chief Executive Officer
Suruga Bank Ltd.
23 Toriyoko-cho, Numazu City,
Shizuoka, Japan

NOTICE OF CONVOCATION OF THE 204TH ANNUAL GENERAL MEETING OF SHAREHOLDERS

You are cordially invited to attend the 204th Annual General Meeting of Shareholders of Suruga Bank Ltd. (the "Bank"), which will be held as described below.

If you are unable to attend the meeting, you can exercise your voting rights by either of the following methods. Please review the Reference Documents for the General Meeting of Shareholders below and exercise your voting rights no later than 5:00 p.m. (JST) on June 24 (Wednesday), 2015.

[Exercise of Voting Rights in Writing]

Please indicate your approval or disapproval for each of the proposals on the enclosed Voting Rights Exercise Form and return it so that it will reach the Bank by the aforementioned deadline.

[Exercise of Voting Rights via the Internet etc.]

Please access the Bank's designated website for the exercise of voting rights (http://www.e-sokai.jp) using the "Voting Rights Exercise Code" and "Password" shown on the enclosed Voting Rights Exercise Form, follow the on-screen guidance, and enter your approval or disapproval for each of the proposals.
Please refer to the "Information on Exercising Voting Rights via the Internet etc." on pages 15 to 16 when voting via the Internet etc. and exercise your voting right by the aforementioned deadline.

1. **Date and Time:** June 25, 2015 (Thursday) at 10:00 a.m. Japan Standard Time

2. **Place:** Conference Room, 6F, Suruga Bank Head Office Annex, 23 Toriyoko-cho, Numazu City, Shizuoka, Japan

3. **Meeting Agenda:**

Matters to be reported:
(1) The Business Report and Consolidated Financial Statements for the Bank's 204th Fiscal Year (from April 1, 2014 to March 31, 2015) and the results of audits of the Consolidated Financial Statements by the Accounting Auditor and the Audit & Supervisory Board
(2) Non-consolidated Financial Statements for the Bank's 204th Fiscal Year (from April 1, 2014 to March 31, 2015)

Proposals to be resolved:

Proposal No. 1: Election of Eleven (11) Directors
Proposal No. 2: Election of One (1) Audit & Supervisory Board Member

4. Information on Convocation:

(1) If you choose to exercise your voting rights in writing and do not indicate your approval or disapproval for each of the proposals on the Voting Rights Exercise Form returned to the Bank, you will be deemed to indicate approval for the proposals.
(2) If you exercise your voting rights in writing in duplicate, the last Voting Rights Exercise Form to reach the Bank will be deemed to be valid.
(3) If you exercise your voting rights both in writing and via the Internet etc., your exercise via the Internet etc. will be deemed to be valid. In addition, if you exercise your voting rights multiple times via the Internet etc., your last exercise will be deemed to be valid.
(4) If you intend to engage in split voting, you are required to submit a written notice to the Bank indicating your intention to engage in split voting and the reasons for the split voting at least three days prior to the General Meeting of Shareholders.

The Business Report, Consolidated Financial Statements, Non-consolidated Financial Statements, as well as the Copy of the Accounting Auditor's Report concerning Consolidated Financial Statements and the Copy of the Accounting Auditor's Report are as stated in the "Attached Documents."

◎ When attending the meeting, please submit the enclosed Voting Rights Exercise Form at the reception desk.
◎ Of the documents required to be appended to this Notice of Convocation, the Notes to the Consolidated Financial Statements and the Notes to the Non-consolidated Financial Statements are posted on the Bank's website (http://www.surugabank.co.jp/) (Japanese only) in accordance with laws and regulations and Article 16 of the Articles of Incorporation of the Bank, and are therefore not included in the documents attached to this Notice of Convocation.
The Consolidated Financial Statements and the Non-consolidated Financial Statements included in the documents attached to this Notice of Convocation are part of the Consolidated Financial Statements and the Non-consolidated Financial Statements that were subject to audit by the Accounting Auditor and by the Audit & Supervisory Board Members for the purpose of preparation of the Independent Auditors' Report and the Audit Report, respectively.
◎ Any revisions to the Reference Documents for the General Meeting of Shareholders, the Business Report, the Consolidated Financial Statements, or the Non-consolidated Financial Statements will be posted on the Bank's website (http://www.surugabank.co.jp/)

Reference Documents for the General Meeting of Shareholders

Proposals and References

Proposal No. 1: Election of Eleven (11) Directors

The terms of office of all ten (10) Directors will expire at the conclusion of this Annual General Meeting of Shareholders. Accordingly, in order to strengthen the management structure the election of eleven (11) Directors is proposed, increasing the number of Directors by one (1).

The candidates are as follows:

Candidates for Directors

No.	Name (Date of birth)	Career summary, positions, responsibilities and significant concurrent positions	Number of shares of the Bank held
1	Mitsuyoshi Okano (February 5, 1945)	Apr. 1969 Joined The Fuji Bank, Limited Mar. 1975 Joined the Bank Jan. 1983 Senior Managing Director May 1985 Representative Director and President Jun. 1998 Representative Director and Chief Executive Officer to present	245,091 shares
2	Kinosuke Okano (July 8, 1947)	Jul. 1973 Joined the Bank Apr. 1985 Managing Director May 1985 Senior Managing Director Jun. 1986 Representative Director and Deputy President Jun. 1998 Representative Director and Executive Vice President to present	121,580 shares
3	Toshihiko Shirai (November 11, 1953)	Apr. 1976 Joined the Bank Apr. 1995 General Manager of Hong Kong Branch Apr. 2002 General Manager of External Public Relations Department, Sales Division Apr. 2003 General Manager of Management Planning Division Jun. 2008 Managing Director, responsible for Management Planning Division Jun. 2011 Senior Managing Director, responsible for Management Planning Division Apr. 2012 Representative Director and Senior Managing Director, responsible for Management Planning Division to present	34,000 shares

No.	Name (Date of birth)	Career summary, positions, responsibilities and significant concurrent positions	Number of shares of the Bank held
4	Kazuya Mochizuki (November 18, 1953)	Apr. 1977 Joined the Bank Jul. 1997 General Manager of ALM Department, Management Planning Division May 2000 Managing Executive Officer and General Manager of Management Planning Division Oct. 2009 Senior Managing Executive Officer and General Manager of Management Planning Division Apr. 2011 Senior Managing Executive Officer, responsible for Corporate Administration Division Jun. 2011 Senior Managing Director, responsible for Corporate Administration Division and Market Finance Division to present	43,000 shares
5	Yoshiro Uchiyama (May 8, 1955)	Apr. 1979 Joined the Bank Apr. 1998 General Manager of Amagiyugashima Branch Oct. 2000 General Manager of Fuji Area and General Manager of Fuji Yoshihara Branch Jun. 2002 Director, responsible for Operations Division and Business Administration Division Jun. 2004 Director, responsible for Operations Division and Quality Management Division Apr. 2010 Director, responsible for Customer Support Division Jun. 2012 Managing Director, responsible for Systems Division and Credit Division Apr. 2015 Managing Director, responsible for Quality Support Department, Customer Support Division (current position) to present	15,100 shares
6	Toshiyuki Haibara (April 23, 1960)	Apr. 1984 Joined the Bank Aug. 2001 Deputy Director General of Customer Services, Operations Division Apr. 2002 Deputy Director General of Personnel Planning, Management Planning Division Apr. 2007 General Manager of Casting Department, Management Planning Division Jun. 2012 Director, responsible for Audit Division to present	10,155 shares

No.	Name (Date of birth)	Career summary, positions, responsibilities and significant concurrent positions	Number of shares of the Bank held
7	Takeshi Yagi (August 5, 1964)	Apr. 1987 Joined the Bank Apr. 2003 General Manager of Shizuoka Prefectural Government Branch Apr. 2004 Deputy General Manager of Customer Services, Quality Management Department Apr. 2005 General Manager of Customer Services, Quality Management Department Apr. 2010 General Manager of Quality Support Department, Customer Support Division Jun. 2012 Director, responsible for Customer Support Division Apr. 2015 Director, responsible for Credit Division to present	8,000 shares
8	Yoshihiro Okazaki (July 23, 1955) [New candidate]	Apr. 1979 Joined the Bank May 2000 Executive Officer and General Manager of Business Planning Department, Operations Division Apr. 2004 Managing Executive Officer and General Manager of Community Bank Department, Operations Division Apr. 2009 Senior Managing Executive Officer, General Manager of Operations Division and Assistant to COO to present	10,000 shares
9	Makoto Naruke (September 4, 1955)	Sep. 1982 Joined ASCII Co., Ltd. Jun. 1986 Joined Microsoft Co., Ltd. Nov. 1991 Representative Director and President of Microsoft Co., Ltd. May 2000 Director and Special Advisor of Microsoft Co., Ltd., Representative Director and President of Inspire Corporation Jun. 2000 Outside Director of the Bank (current position) Aug. 2008 Director and Founder of Inspire Corporation (current position) to present	46,000 shares

No.	Name (Date of birth)	Career summary, positions, responsibilities and significant concurrent positions	Number of shares of the Bank held
10	Yoshinori Ando (February 7, 1957)	Apr. 1981 Joined Mitsubishi Heavy Industries, Ltd. Feb. 1992 Joined McKinsey & Company Nov. 1994 Director and Executive Vice President of Electronics Data Systems Corporation Apr. 1999 Vice President of A.T. Kearney, Inc. Jan. 2004 Representative of Asia-Pacific, A.T. Kearney, Inc. Apr. 2008 Visiting Professor of Ritsumeikan University Business School (current position) Jun. 2011 Outside Director of the Bank (current position) Dec. 2011 Outside Director of EPS Corporation (current position) Mar. 2012 Outside Director of ATM Japan, Ltd. (current position) to present	-
11	Kanoko Oishi (March 24, 1961) [New candidate]	Apr. 1983 Joined Nippon Life Insurance Company Jun. 1988 Completed MBA at Harvard Business School Nov. 1988 Joined McKinsey & Company Jan. 1993 Partner of McKinsey & Company Jun. 2000 Founder and CEO of Mediva Inc. (current position) Aug. 2004 Founder and COO of Platanus Medical Corp. (current position) to present	-

Notes
1. No special interest exists between any of the candidates for Directors and the Bank.
2. Mr. Makoto Naruke, Mr. Yoshinori Ando, and Ms. Kanoko Oishi are candidates for Outside Directors as provided for in Article 2, Paragraph 3, Item 7 of the Ordinance for Enforcement of the Companies Act. The Bank has registered them as independent directors with the Tokyo Stock Exchange, Inc.
3. Reasons for nominating as candidates for Outside Directors and their independence

(1) Mr. Makoto Naruke has great experience and a distinguished track record as well as a wealth of knowledge and great insight in the IT field and management gained through his career in corporate management as President of Microsoft Co., Ltd. It is our judgment that Mr. Naruke, from his objective standpoint independent of the Bank's management team responsible for execution of operations, will make a great contribution to the Bank as an Outside Director, and we propose his election as an Outside Director. The term of office of Mr. Naruke as Outside Director will be 15 years upon conclusion of this Annual General Meeting of Shareholders.

(2) Mr. Yoshinori Ando has great experience and a distinguished track record as well as extensive knowledge and great insight in management gained through his years of experience in corporate management as the Representative of Asia-Pacific, A.T. Kearney, Inc. It is our judgment that Mr. Ando, from his objective standpoint independent of the Bank's management team responsible for execution of operations, will make a great contribution to the Bank as an Outside Director, and we propose his election as an Outside Director. The term of office of Mr. Ando as Outside Director will be four years upon conclusion of this Annual General Meeting of Shareholders.

(3) Ms. Kanoko Oishi has a career in corporate management as a partner of McKinsey & Company and has great experience and a distinguished track record as well as a wealth of knowledge and great insight in a wide range of fields, in particular in the healthcare field as the CEO of Mediva Inc. and the COO of Platanus Medical Corp. It is our judgment that Ms. Oishi, from her objective standpoint independent of the Bank's management team responsible for execution of operations, will make a great contribution to the Bank as an Outside Director, and we propose her election as a new Outside Director.

4. Limited liability agreements with the candidates for Outside Directors
No agreement pursuant to the provisions of Article 427, Paragraph 1 of the Companies Act (limited liability agreement) has been concluded with any of the candidates for Outside Directors.

Proposal No. 2: Election of One (1) Audit & Supervisory Board Member

The terms of office of Audit & Supervisory Board Member Ms. Shione Kinoshita will expire at the conclusion of this Annual General Meeting of Shareholders. Accordingly, the election of one (1) Audit & Supervisory Board Member is proposed.

The Audit & Supervisory Board has approved this proposal in advance.

The candidate is as follows:

Candidate for Audit & Supervisory Board Member

Name (Date of birth)	Career summary, position and significant concurrent positions	Number of shares of the Bank held
Shione Kinoshita (August 11, 1959)	Apr. 1985 Registered as attorney-at-law (current position) Apr. 1985 Joined Hashimoto Joint Law Office Nov. 1986 Participated in establishment of Daiichifuyo Law Office (current position) Aug. 1992 LL.M from University of Illinois College of Law Apr. 2004 Vice Chairperson of Dai-ichi Tokyo Bar Association Apr. 2010 Visiting Professor of The University of Tokyo Graduate Schools for Law and Politics Jun. 2011 Outside Audit & Supervisory Board Member of the Bank (current position) Apr. 2013 Vice President of Tokyo Institute of Technology (current position) to present	-

Notes
1. No special interest exists between the candidate for Audit & Supervisory Board Member and the Bank.
2. Ms. Shione Kinoshita is a candidate for an Outside Audit & Supervisory Board Member as provided for in Article 2, Paragraph 3, Item 8 of the Ordinance for Enforcement of the Companies Act. The Bank has registered her as an independent Audit & Supervisory Board Member with the Tokyo Stock Exchange, Inc.
3. Reasons for nominating the candidate for Audit & Supervisory Board Member and her independence
   Ms. Kinoshita served as the Vice Chairperson of the Dai-ichi Tokyo Bar Association. Ms. Kinoshita has a wealth of experience and a distinguished track record as well as extensive knowledge and great insight concerning legal affairs. It is our judgment that Ms. Kinoshita will perform audits from an objective and neutral standpoint, and we propose her election as an Outside Audit & Supervisory Board Member. The term of office of Ms. Kinoshita as Outside Audit & Supervisory Board Member will be four years upon conclusion of this Annual General Meeting of Shareholders.
4. Limited liability agreements with the candidate for Outside Audit & Supervisory Board Member
   No agreement pursuant to the provisions of Article 427, Paragraph 1 of the Companies Act (limited liability agreement) has been concluded with the candidate for Outside Audit & Supervisory Board Member.

Consolidated Balance Sheet

(As of March 31, 2015)

(Millions of yen)

Accounts	Amount	Accounts	Amount
(Assets)		(Liabilities)	
Cash and due from banks	794,594	**Deposits**	3,952,846
Call loans and bills bought	127,102	**Borrowed money**	2,535
Trading account securities	107	**Foreign exchanges**	3
Money held in trust	1,114	**Other liabilities**	25,847
Securities	228,752	**Provision for bonus**	707
Loans and bills discounted	3,010,748	**Provision for directors' bonus**	140
Foreign exchanges	2,563	**Net defined benefit liability**	249
Lease receivables and investment assets	5,458	**Provision for directors' retirement benefits**	3,099
Other assets	46,173	**Provision for reimbursement of deposits**	327
Tangible fixed assets	49,954	**Provision for contingent loss**	342
Buildings	11,496	**Deferred tax liabilities**	3,142
Land	25,468	**Acceptances and guarantees**	3,620
Leased assets	0	**Total liabilities**	3,992,862
Construction in progress	591	(Net assets)	
Other tangible fixed assets	12,397	**Capital stock**	30,043
Intangible fixed assets	30,743	**Capital surplus**	21,013
Software	27,780	**Retained earnings**	229,924
Goodwill	2,201	**Treasury stock**	(16,110)
Software development in progress	346	**Total shareholders' equity**	264,870
Other intangible fixed assets	415	**Valuation difference on available-for-sale securities**	21,673
Net defined benefit asset	6,288	**Deferred gains or losses on hedges**	(101)
Deferred tax assets	440	**Remeasurements of defined benefit plans**	3,613
Customers' liabilities for acceptances and guarantees	3,620	**Total accumulated other comprehensive income**	25,185
Allowance for loan losses	(22,673)	**Subscription rights to shares**	112
		Minority interests	1,959
		Total net assets	292,128
Total assets	4,284,990	**Total liabilities and net assets**	4,284,990

Consolidated Statement of Income

(From April 1, 2014 to March 31, 2015)

(Millions of yen)

Accounts	Amount	
Ordinary income		131,114
Interest income	109,458	
Interest on loans and discounts	105,953	
Interest and dividends on securities	2,535	
Interest on call loans and bills bought	153	
Interest on deposits with banks	712	
Other interest income	103	
Fees and commissions	12,544	
Other ordinary income	5,145	
Gains on sales of bonds	15	
Gains on redemption of bonds	1,097	
Other	4,032	
Other income	3,965	
Reversal of allowance for loan losses	1,592	
Recoveries of written off claims	1,036	
Gain on sales of stocks and other securities	387	
Share of profit of entities accounted for using equity method	65	
Other	883	
Ordinary expenses		77,708
Interest expenses	4,039	
Interest on deposits	3,948	
Interest on call money and bills sold	0	
Interest on borrowings and rediscounts	23	
Other interest expenses	67	
Fees and commissions payments	13,667	
Other ordinary expenses	3,434	
Loss on sales of bonds	0	
Loss on redemption of bonds	121	
Other	3,312	
General and administrative expenses	48,372	
Other expenses	8,194	
Written-off of loans	3,820	
Losses on devaluation of stocks and other securities	609	
Other	3,764	
Ordinary profit		53,405
Extraordinary income		30
Gain on disposal of fixed assets	10	
Gain on reversal of subscription rights to shares	20	
Extraordinary loss		1,075
Loss on disposal of fixed assets	1,075	
Income before income taxes and minority interests		52,360
Income taxes - current	17,537	
Income taxes - deferred	1,848	
Total income taxes		19,385
Income before minority interests		32,975
Minority interests in income		83
Net income		32,891

Consolidated Statement of Shareholders' Equity

(From April 1, 2014 to March 31, 2015)

(Millions of yen)

	Shareholders' equity				
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at the beginning of the year	30,043	20,278	203,340	(16,626)	237,035
Cumulative effects of changes in accounting policies			(2,046)		(2,046)
Restated balance	30,043	20,278	201,294	(16,626)	234,989
Changes of items during the year					
Dividends of surplus			(4,261)		(4,261)
Net income			32,891		32,891
Purchase of treasury stock				(42)	(42)
Disposal of treasury stock		735		558	1,294
Net changes of items other than shareholders' equity					
Total changes of items during the year	-	735	28,629	515	29,880
Balance at the end of the year	30,043	21,013	229,924	(16,110)	264,870

	Accumulated other comprehensive income			
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income
Balance at the beginning of the year	10,955	(13)	1,617	12,560
Cumulative effects of changes in accounting policies				
Restated balance	10,955	(13)	1,617	12,560
Changes of items during the year				
Dividends of surplus				
Net income				
Purchase of treasury stock				
Disposal of treasury stock				
Net changes of items other than shareholders' equity	10,717	(88)	1,996	12,625
Total changes of items during the year	10,717	(88)	1,996	12,625
Balance at the end of the year	21,673	(101)	3,613	25,185

	Subscription rights to shares	Minority interests	Total net assets
Balance at the beginning of the year	406	1,813	251,816
Cumulative effects of changes in accounting policies			(2,046)
Restated balance	406	1,813	249,770
Changes of items during the year			
Dividends of surplus			(4,261)
Net income			32,891
Purchase of treasury stock			(42)
Disposal of treasury stock			1,294
Net changes of items other than shareholders' equity	(294)	145	12,477
Total changes of items during the year	(294)	145	42,358
Balance at the end of the year	112	1,959	292,128

Non-consolidated Balance Sheet

(As of March 31, 2015)

(Millions of yen)

Accounts	Amount	Accounts	Amount
(Assets)		(Liabilities)	
Cash and due from banks	794,264	**Deposits**	3,959,197
Cash	27,162	Current deposits	57,730
Due from banks	767,102	Ordinary deposits	1,146,701
Call loans	127,102	Saving deposits	19,175
Trading account securities	107	Deposits at notice	110,256
Trading government bonds	2	Time deposits	2,392,384
Trading local government bonds	105	Other deposits	232,948
Money held in trust	1,114	**Foreign exchanges**	3
Securities	232,845	Foreign bills sold	3
Government bonds	145,141	**Other liabilities**	19,915
Local government bonds	220	Income taxes payable	9,918
Corporate bonds	1,712	Accrued expenses	4,419
Stocks	61,360	Unearned revenue	134
Other securities	24,409	Deposits received from employees	786
Loans and bills discounted	3,011,310	Lease obligations	590
Bills discounted	1,785	Derivatives other than for trading – liabilities	788
Loans on bills	32,069	Other	3,279
Loans on deeds	2,631,980	**Provision for bonus**	670
Overdrafts	345,475	**Provision for directors' bonus**	140
Foreign exchanges	2,563	**Provision for retirement benefits**	484
Due from foreign banks (our accounts)	763	**Provision for directors' retirement benefits**	3,095
Foreign bills bought	0	**Provision for reimbursement of deposits**	327
Foreign bills receivable	1,799	**Provision for contingent loss**	342
Other assets	37,536	**Deferred tax liabilities**	1,181
Prepaid expenses	2,950	**Acceptances and guarantees**	4,244
Accrued income	9,030	**Total liabilities**	3,989,603
Initial margins of futures markets	200	(Net assets)	
Derivatives other than for trading – assets	1,372	**Capital stock**	30,043
Other	23,982	**Capital surplus**	20,097
Tangible fixed assets	48,613	Legal capital surplus	18,585
Buildings	10,879	Other capital surplus	1,511
Land	24,885	**Retained earnings**	227,248
Leased assets	589	Legal retained earnings	30,043
Construction in progress	591	Other retained earnings	197,205
Other tangible fixed assets	11,667	(Reserve for advanced depreciation of fixed assets)	(57)
Intangible fixed assets	28,153	(General reserve)	(103,032)
Software	27,377	(Retained earnings brought forward)	(94,115)
Software in progress	369	**Treasury stock**	(16,110)
Other intangible fixed assets	406	**Total shareholders' equity**	261,279
Prepaid pension cost	1,467	**Valuation difference on available-for-sale securities**	21,157
Customers' liabilities for acceptances and guarantees	4,244	**Deferred gains or losses on hedges**	(99)
Allowance for loan losses	(17,268)	**Total valuation and translation adjustments**	21,058
		Subscription rights to shares	112
		Total net assets	282,450
Total assets	4,272,054	**Total liabilities and net assets**	4,272,054

Non-consolidated Statement of Income

(From April 1, 2014 to March 31, 2015)

(Millions of yen)

Accounts	Amount	
Ordinary income		121,773
Interest income	104,390	
Interest on loans and discounts	100,907	
Interest and dividends on securities	2,517	
Interest on call loans	153	
Interest on deposits with banks	712	
Other interest income	99	
Trust fees	0	
Fees and commissions	11,714	
Fees and commissions on domestic and foreign exchanges	2,440	
Other fees and commissions	9,273	
Other ordinary income	1,209	
Gains on foreign exchange transactions	95	
Gains on trading account securities transactions	0	
Gains on sales of bonds	15	
Gains on redemption of bonds	1,097	
Other income	4,458	
Reversal of allowance for loan losses	2,485	
Recoveries of written off claims	747	
Gain on sales of stocks and other securities	387	
Gain on money held in trust	168	
Other	669	
Ordinary expenses		69,922
Interest expenses	4,022	
Interest on deposits	3,949	
Interest on call money	0	
Interest on interest swaps	2	
Other interest expenses	71	
Fees and commissions payments	13,718	
Fees and commissions on domestic and foreign exchanges	866	
Other fees and commissions	12,852	
Other ordinary expenses	121	
Loss on sales of bonds	0	
Loss on redemption of bonds	121	
General and administrative expenses	45,564	
Other expenses	6,495	
Written-off of loans	2,249	
Losses on devaluation of stocks and other securities	609	
Other	3,636	
Ordinary profit		51,850
Extraordinary income		20
Gain on reversal of subscription rights to shares	20	
Extraordinary loss		1,071
Loss on disposal of fixed assets	1,071	
Income before income taxes and minority interests		50,799
Income taxes - current	16,852	
Income taxes - deferred	1,811	
Total income taxes		18,664
Net income		32,135

Non-consolidated Statement of Shareholders' Equity

(From April 1, 2014 to March 31, 2015)

(Millions of yen)

	Shareholders' equity			
	Capital stock	Capital surplus		
		Legal capital surplus	Other capital surplus	Total capital surplus
Balance at the beginning of the year	30,043	18,585	776	19,362
Cumulative effects of changes in accounting policies				
Restated balance	30,043	18,585	776	19,362
Changes of items during the year				
Dividends of surplus				
Net income				
Purchase of treasury stock				
Disposal of treasury stock			735	735
Provision of reserve for reduction entry				
Net changes of items other than shareholders' equity				
Total changes of items during the year	-	-	735	735
Balance at the end of the year	30,043	18,585	1,511	20,097

	Shareholders' equity						
	Retained earnings					Treasury stock	Total shareholders' equity
	Legal retained earnings	Other retained earnings			Total retained earnings		
		Reserve for advanced depreciation of fixed assets	General reserve	Retained earnings brought forward			
Balance at the beginning of the year	30,043	55	103,032	68,291	201,421	(16,626)	234,200
Cumulative effects of changes in accounting policies				(2,046)	(2,046)		(2,046)
Restated balance	30,043	55	103,032	66,244	199,375	(16,626)	232,154
Changes of items during the year							
Dividends of surplus				(4,261)	(4,261)		(4,261)
Net income				32,135	32,135		32,135
Purchase of treasury stock						(42)	(42)
Disposal of treasury stock						558	1,294
Provision of reserve for reduction entry		2		(2)			-
Net changes of items other than shareholders' equity							
Total changes of items during the year	-	2	-	27,870	27,873	515	29,124
Balance at the end of the year	30,043	57	103,032	94,115	227,248	(16,110)	261,279

	Valuation and translation adjustments			Subscription rights to shares	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 the year	10,614	(12)	10,602	406	245,210
Cumulative effects of changes in accounting policies					(2,046)
Restated balance	10,614	(12)	10,602	406	243,163
Changes of items during the year					
Dividends of surplus					(4,261)
Net income					32,135
Purchase of treasury stock					(42)
Disposal of treasury stock					1,294
Provision of reserve for reduction entry					-
Net changes of items other than shareholders' equity	10,543	(86)	10,456	(294)	10,162
Total changes of items during the year	10,543	(86)	10,456	(294)	39,286
Balance at the end of the year	21,157	(99)	21,058	112	282,450

Information on Exercising Voting Rights via the Internet etc.

Please read the following before exercising your voting rights via the Internet etc.

◆ Voting rights can be exercised via the Internet by accessing the website designated by the Company for the purpose of exercising voting rights (http://www.e-sokai.jp).
This website for the exercise of voting rights is not accessible via the Internet from mobile phones except for certain mobile phone terminals (smartphones etc.).

◆ You are cordially requested to exercise your voting rights by 5:00 p.m. on June 24, 2015 (Wednesday) to facilitate the timely recording of votes.
The Password is a means to identify the voter is the shareholder.
You are requested to keep the Password safely until the closure of this General Meeting of Shareholders.
Please note that we are unable to respond to any inquiries about the Voting Rights Exercise Code or the Password.

◆ For institutional investors
Management trust banks and other nominee shareholders (including standing proxies), by applying in advance to use the Electronic Voting Platform for Institutional Investors managed by ICJ Inc., a joint company established by the Tokyo Stock Exchange Group Inc. and other entities, are able to use the Platform as an alternative to the method for exercising the voting rights via the Internet described above.

◆ The following system environment is required for the use of the website for the exercise of voting rights.

1) Computer with Internet access
2) Microsoft® Internet Explorer Version 5.01 SP2 or later must be installed as your browser.
3) Hardware environment in which the above browser can be used.
4) The Notice of Convocation and the Reference Documents for the General Meeting of Shareholders can be viewed on the website for the exercise of voting rights only if Adobe Acrobat Reader Version 4.0 or later or Adobe Reader Version 6.0 or later is installed on your computer.

* Microsoft and Internet Explorer are registered trademarks or trademarks of Microsoft Corporation (U.S.A.) in the U.S.A. and other countries.
* Adobe Acrobat Reader and Adobe Reader are registered trademarks or trademarks of Adobe Systems Incorporated (U.S.A.) in the U.S.A. and other countries.

Website for the exercise of voting rights

《Inquiries regarding the Exercise of Voting Rights via the Internet》

If you have any inquiries about the exercise of voting rights via the Internet, please call the following number.

Transfer agent:	Agency Department, JAPAN SECURITIES AGENTS, LTD.
Web support direct line:	0120-707-743 (toll-free)
Business hours:	Open from 9:00 a.m. to 9:00 p.m. (including Saturdays, Sundays, and national holidays).

◆ All charges required for accessing the website for the exercise of voting rights, such as service charge by the Internet service provider and communication fees charged by carriers (telephone charges etc.), shall be borne by shareholders.