

Financial Statements

For the Year Ended March.31,2017

THE GUNMA BANK, LTD.

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

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(Note)

① Information presented herein has been extracted from the original material, solely for the convenience of the readers outside Japan.
The amounts presented herein have not been audited.

② “△” means a negative number.

③ Figures less than ¥1million are omitted.

A. CONSOLIDATED FINANCIAL INFORMATION

1. Consolidated Balance Sheets

(連結貸借対照表)

Millions of yen

(単位:百万円)

		As of Mar.31,2016	As of Mar.31,2017
ASSETS:	(資産の部)		
Cash and due from banks	現金預け金	335,643	539,879
Call loans and bills bought	コールローン及び買入手形	-	2,243
Monetary claims bought	買入金銭債権	11,564	10,891
Trading account securities	商品有価証券	1,039	1,028
Money held in trust	金銭の信託	4,967	4,429
Securities	有価証券	2,133,238	2,089,768
Loans and bills discounted	貸出金	5,010,417	5,181,288
Foreign exchanges	外国為替	3,196	6,852
Lease receivables and investment assets	リース債権及びリース投資資産	43,898	47,126
Other assets	その他資産	32,852	48,188
Tangible fixed assets	有形固定資産	67,732	68,655
Buildings, net	建物	17,445	17,855
Land	土地	42,673	42,766
Leased assets, net	リース資産	998	931
Construction in progress	建設仮勘定	482	554
Other tangible fixed assets	その他の有形固定資産	6,131	6,546
Intangible fixed assets	無形固定資産	8,623	10,094
Software	ソフトウェア	8,013	9,485
Other intangible fixed assets	その他の無形固定資産	610	609
Net defined benefit asset	退職給付に係る資産	-	335
Deferred tax assets	繰延税金資産	1,416	1,459
Customers' liabilities for acceptances and guarantees	支払承諾見返	15,870	13,376
Allowance for loan losses	貸倒引当金	△38,951	△39,019
Total assets	資産の部合計	7,631,510	7,986,598
LIABILITIES:	(負債の部)		
Deposits	預金	6,284,836	6,489,290
Negotiable certificates of deposit	譲渡性預金	136,209	163,617
Call money and bills sold	コールマネー及び売渡手形	29,296	12,259
Payables under securities lending transactions	債券貸借取引受入担保金	270,574	329,844
Borrowed money	借入金	257,764	326,833
Foreign exchanges	外国為替	292	405
Bonds payable	社債	-	10,000
Bonds with subscription rights to shares	新株予約権付社債	22,536	22,438
Other liabilities	その他負債	45,002	49,467
Provision for directors' bonuses	役員賞与引当金	62	57
Net defined benefit liability	退職給付に係る負債	17,890	3,207
Provision for directors' retirement benefits	役員退職慰労引当金	571	518
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,070	1,056
Provision for point card certificates	ポイント引当金	151	132
Provision for contingent loss	偶発損失引当金	1,008	991
Reserves under special laws	特別法上の引当金	-	0
Deferred tax liabilities	繰延税金負債	32,564	28,840
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	8,081	8,081
Acceptances and guarantees	支払承諾	15,870	13,376
Total liabilities	負債の部合計	7,123,782	7,460,416
NET ASSETS:	(純資産の部)		
Capital stock	資本金	48,652	48,652
Capital surplus	資本剰余金	29,140	29,140
Retained earnings	利益剰余金	326,122	346,848
Treasury shares	自己株式	△17,296	△21,276
Total shareholders' equity	株主資本合計	386,619	403,365
Valuation difference on available-for-sale securities	その他有価証券評価差額金	112,745	107,251
Deferred gains or losses on hedges	繰延ヘッジ損益	△134	△140
Revaluation reserve for land	土地再評価差額金	14,287	14,287
Foreign currency translation adjustment	為替換算調整勘定	463	303
Remeasurements of defined benefit plans	退職給付に係る調整累計額	△12,196	△4,995
Total accumulated other comprehensive income	その他の包括利益累計額合計	115,165	116,704
Subscription rights to shares	新株予約権	377	413
Non-controlling interests	非支配株主持分	5,564	5,697
Total net assets	純資産の部合計	507,727	526,181
Total liabilities and net assets	負債及び純資産の部合計	7,631,510	7,986,598

2. Consolidated Statements of Income and Consolidated Statements of Comprehensive Income
(連結損益計算書及び連結包括利益計算書)

Consolidated Statements of Income
(連結損益計算書)

Millions of yen
(単位:百万円)

		For FY 2015 ended Mar.31,2016	For FY 2016 ended Mar.31,2017
Ordinary income	経常収益	136,220	144,130
Interest income	資金運用収益	85,825	84,716
Interest on loans and discounts	貸出金利息	58,786	56,904
Interest and dividends on securities	有価証券利息配当金	26,007	26,913
Interest on call loans and bills bought	コールローン利息及び買入手形利息	117	0
Interest on receivables under securities borrowing transactions	債券貸借取引受入利息	0	-
Interest on deposits with banks	預け金利息	137	106
Other interest income	その他の受入利息	776	790
Fees and commissions	役務取引等収益	18,996	18,690
Other ordinary income	その他業務収益	23,753	25,562
Other income	その他経常収益	7,644	15,161
Reversal of allowance for loan losses	貸倒引当金戻入益	1,443	-
Recoveries of written off claims	償却債権取立益	2	9
Other	その他の経常収益	6,198	15,152
Ordinary expenses	経常費用	92,594	107,609
Interest expenses	資金調達費用	4,513	5,786
Interest on deposits	預金利息	2,255	1,635
Interest on negotiable certificates of deposit	譲渡性預金利息	180	146
Interest on call money and bills sold	コールマネー利息及び売渡手形利息	387	357
Interest on payables under securities lending transactions	債券貸借取引支払利息	940	2,292
Interest on borrowings and rediscounts	借入金利息	282	247
Interest on bonds	社債利息	-	16
Other interest expenses	その他の支払利息	467	1,090
Fees and commissions payments	役務取引等費用	7,202	7,467
Other ordinary expenses	その他業務費用	19,974	25,880
General and administrative expenses	営業経費	57,472	61,672
Other expenses	その他経常費用	3,432	6,802
Provision of allowance for loan losses	貸倒引当金繰入額	-	5,395
Other	その他の経常費用	3,432	1,407
Ordinary profit	経常利益	43,625	36,521
Extraordinary income	特別利益	3	-
Gain on disposal of non-current assets	固定資産処分益	3	-
Extraordinary losses	特別損失	351	273
Loss on disposal of non-current assets	固定資産処分損	259	211
Impairment loss	減損損失	91	62
Transfer to reserve for financial products transaction liabilities	金融商品取引責任準備金繰入額	-	0
Profit before income taxes	税金等調整前当期純利益	43,278	36,247
Income taxes - current	法人税、住民税及び事業税	12,096	14,344
Income taxes - deferred	法人税等調整額	2,039	△4,477
Total income taxes	法人税等合計	14,135	9,867
Profit	当期純利益	29,142	26,380
Profit attributable to non-controlling interests	非支配株主に帰属する当期純利益	526	75
Profit attributable to owners of parent	親会社株主に帰属する当期純利益	28,616	26,304

Consolidated Statements of Comprehensive Income
(連結包括利益計算書)

Millions of yen
(単位:百万円)

		For FY 2015 ended Mar.31,2016	For FY 2016 ended Mar.31,2017
Profit	当期純利益	29,142	26,380
Other comprehensive income	その他の包括利益	△34,513	1,607
Valuation difference on available-for-sale securities	その他有価証券評価差額金	△24,096	△5,495
Deferred gains or losses on hedges	繰延ヘッジ損益	△125	△6
Revaluation reserve for land	土地再評価差額金	423	-
Foreign currency translation adjustment	為替換算調整勘定	2	△160
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	△10,766	7,200
Share of other comprehensive income of entities accounted for using equity method	持分法適用会社に対する持分相当額	49	69
Comprehensive income	包括利益	△5,370	27,988
Comprehensive income attributable to	(内訳)		
Comprehensive income attributable to owners of parent	親会社株主に係る包括利益	△5,887	27,844
Comprehensive income attributable to non-controlling interests	非支配株主に係る包括利益	516	143

3. Consolidated Statements of Changes in Net Assets

(連結株主資本等変動計算書)

For FY2015 ended Mar. 31, 2016

Millions of yen

(単位:百万円)

		Shareholders' equity				
		株主資本				
		Capital stock	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at beginning of current period	当 期 首 残 高	48,652	29,140	302,852	△12,251	368,394
Changes of items during period	当 期 変 動 額					
Dividends of surplus	剰 余 金 の 配 当			△5,407		△5,407
Profit attributable to owners of parent	親会社株主に帰属する当期純利益			28,616		28,616
Purchase of treasury shares	自 己 株 式 の 取 得				△5,532	△5,532
Disposal of treasury shares	自 己 株 式 の 処 分			△35	487	452
Reversal of revaluation reserve for land	土地再評価差額金の取崩			97		97
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)					
Total changes of items during period	当 期 変 動 額 合 計	-	-	23,270	△5,044	18,225
Balance at end of current period	当 期 末 残 高	48,652	29,140	326,122	△17,296	386,619

		Accumulated other comprehensive income						Subscription rights to shares	Non-controlling interests	Total net assets
		その他の包括利益累計額								
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Foreign currency translation adjustment	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
		その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	為替換算調整勘定	退職給付に係る調整累計額	その他の包括利益累計額合計			
Balance at beginning of current period	当 期 首 残 高	136,783	△9	13,960	461	△1,429	149,766	316	5,058	523,535
Changes of items during period	当 期 変 動 額									
Dividends of surplus	剰 余 金 の 配 当									△5,407
Profit attributable to owners of parent	親会社株主に帰属する当期純利益									28,616
Purchase of treasury shares	自 己 株 式 の 取 得									△5,532
Disposal of treasury shares	自 己 株 式 の 処 分									452
Reversal of revaluation reserve for land	土地再評価差額金の取崩									97
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)	△24,038	△125	326	2	△10,766	△34,600	60	505	△34,033
Total changes of items during period	当 期 変 動 額 合 計	△24,038	△125	326	2	△10,766	△34,600	60	505	△15,808
Balance at end of current period	当 期 末 残 高	112,745	△134	14,287	463	△12,196	115,165	377	5,564	507,727

For FY2016 ended Mar. 31,2017

Millions of yen

(単位: 百万円)

		Shareholders' equity				
		株主資本				
		Capital stock	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at beginning of current period	当 期 首 残 高	48,652	29,140	326,122	△17,296	386,619
Changes of items during period	当 期 変 動 額					
Dividends of surplus	剰 余 金 の 配 当			△5,551		△ 5,551
Profit attributable to owners of parent	親会社株主に帰属する当期純利益			26,304		26,304
Purchase of treasury shares	自 己 株 式 の 取 得				△4,701	△ 4,701
Disposal of treasury shares	自 己 株 式 の 処 分			△28	721	693
Reversal of revaluation reserve for land	土地再評価差額金の取崩			0		0
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)					
Total changes of items during period	当 期 変 動 額 合 計	-	-	20,726	△3,980	16,746
Balance at end of current period	当 期 末 残 高	48,652	29,140	346,848	△21,276	403,365

		Accumulated other comprehensive income							Subscription rights to shares	Non-controlling interests	Total net assets
		その他の包括利益累計額									
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Foreign currency translation adjustment	Remeasurements of defined benefit plans	Total accumulated other comprehensive income				
		その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	為替換算調整勘定	退職給付に係る調整累計額	その他の包括利益累計額合計				
Balance at beginning of current period	当 期 首 残 高	112,745	△134	14,287	463	△12,196	115,165	377	5,564	507,727	
Changes of items during period	当 期 変 動 額										
Dividends of surplus	剰 余 金 の 配 当									△5,551	
Profit attributable to owners of parent	親会社株主に帰属する当期純利益									26,304	
Purchase of treasury shares	自 己 株 式 の 取 得									△4,701	
Disposal of treasury shares	自 己 株 式 の 処 分									693	
Reversal of revaluation reserve for land	土地再評価差額金の取崩									0	
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)	△5,494	△6	△0	△160	7,200	1,538	35	133	1,708	
Total changes of items during period	当 期 変 動 額 合 計	△5,494	△6	△0	△160	7,200	1,538	35	133	18,454	
Balance at end of current period	当 期 末 残 高	107,251	△140	14,287	303	△4,995	116,704	413	5,697	526,181	

4. Consolidated Statements of Cash Flows (連結キャッシュ・フロー計算書)

Millions of yen
(単位:百万円)

		For FY 2015 ended Mar.31,2016	For FY 2016 ended Mar.31,2017
Cash flows from operating activities	営業活動によるキャッシュ・フロー		
Profit before income taxes	税金等調整前当期純利益	43,278	36,247
Depreciation	減価償却費	5,943	5,876
Impairment loss	減損損失	91	62
Share of (profit) loss of entities accounted for using equity method	持分法による投資損益(△は益)	△100	△35
Increase (decrease) in allowance for loan losses	貸倒引当金の増減(△)	△5,639	68
Increase (decrease) in provision for directors' bonuses	役員賞与引当金の増減額(△は減少)	△5	△5
Decrease (increase) in net defined benefit asset	退職給付に係る資産の増減額(△は増加)	3	△335
Increase (decrease) in net defined benefit liability	退職給付に係る負債の増減額(△は減少)	16,592	△14,682
Increase (decrease) in provision for directors' retirement benefits	役員退職慰労引当金の増減額(△は減少)	△68	△53
Increase (decrease) in provision for reimbursement of deposits	睡眠預金払戻損失引当金の増減(△)	12	△13
Increase (decrease) in provision for point card certificates	ポイント引当金の増減額(△は減少)	△0	△18
Increase (decrease) in provision for contingent loss	偶発損失引当金の増減(△)	△124	△17
Gain on fund management	資金運用収益	△85,825	△84,716
Financing expenses	資金調達費用	4,513	5,786
Loss (gain) related to securities	有価証券関係損益(△)	△2,744	△8,936
Loss (gain) on money held in trust	金銭の信託の運用損益(△は運用益)	15	24
Foreign exchange losses (gains)	為替差損益(△は益)	△305	△334
Loss (gain) on disposal of non-current assets	固定資産処分損益(△は益)	255	211
Net decrease (increase) in trading account securities	商品有価証券の純増(△)減	35	11
Net decrease (increase) in loans and bills discounted	貸出金の純増(△)減	△203,509	△170,870
Net increase (decrease) in deposit	預金の純増減(△)	172,433	204,454
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減(△)	△6,746	27,407
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	借入金(劣後特約付借入金を除く)の純増減(△)	70,116	69,068
Net decrease (increase) in deposit (excluding deposit paid to Bank of Japan)	預け金(日銀預け金を除く)の純増(△)減	△8,381	5,041
Net decrease (increase) in call loans	コールローン等の純増(△)減	115,707	△1,570
Net increase (decrease) in call money	コールマネー等の純増減(△)	△140,968	△17,037
Net increase (decrease) in payables under securities lending transactions	債券貸借取引受入担保金の純増減(△)	7,667	59,269
Net decrease (increase) in foreign exchanges - assets	外国為替(資産)の純増(△)減	1,342	△3,655
Net increase (decrease) in foreign exchanges - liabilities	外国為替(負債)の純増減(△)	51	112
Net decrease (increase) in lease receivables and investment assets	リース債権及びリース投資資産の純増(△)減	△2,400	△3,227
Proceeds from fund management	資金運用による収入	85,368	84,480
Payments for finance	資金調達による支出	△4,393	△5,895
Other, net	その他	△1,135	4,904
Subtotal	小計	61,081	191,623
Income taxes paid	法人税等の支払額	△11,261	△14,479
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	49,820	177,143
Cash flows from investing activities	投資活動によるキャッシュ・フロー		
Purchase of securities	有価証券の取得による支出	△251,243	△564,597
Proceeds from sales of securities	有価証券の売却による収入	126,928	280,008
Proceeds from redemption of securities	有価証券の償還による収入	253,258	324,477
Decrease in money held in trust	金銭の信託の減少による収入	-	500
Purchase of tangible fixed assets	有形固定資産の取得による支出	△3,582	△4,359
Purchase of intangible fixed assets	無形固定資産の取得による支出	△2,462	△4,161
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	124	0
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	123,024	31,866
Cash flows from financing activities	財務活動によるキャッシュ・フロー		
Issuance of subordinated bonds	劣後特約付社債の発行による収入	-	10,000
Cash dividends paid	配当金の支払額	△5,403	△5,552
Dividends paid to non-controlling interests	非支配株主への配当金の支払額	△10	△10
Purchase of treasury shares	自己株式の取得による支出	△5,532	△4,701
Proceeds from sales of treasury shares	自己株式の売却による収入	452	693
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	△10,493	429
Effect of exchange rate change on cash and cash equivalents	現金及び現金同等物に係る換算差額	△6	△161
Net increase (decrease) in cash and cash equivalents	現金及び現金同等物の増減額(△は減少)	162,343	209,277
Cash and cash equivalents at beginning of period	現金及び現金同等物の期首残高	161,807	324,151
Cash and cash equivalents at end of period	現金及び現金同等物の期末残高	324,151	533,429

B. NON-CONSOLIDATED FINANCIAL INFORMATION

1. Non-Consolidated Balance Sheets

(貸借対照表)

Millions of yen

(単位: 百万円)

		As of Mar.31,2016	As of Mar.31,2017
ASSETS:	(資産の部)		
Cash and due from banks	現金預け金	339,347	543,338
Cash	現金	58,927	56,142
Due from banks	預け金	280,419	487,195
Call loans	コールローン	-	2,243
Monetary claims bought	買入金銭債権	11,564	10,891
Trading account securities	商品有価証券	1,039	1,028
Trading government bonds	商品国債	686	133
Trading local government bonds	商品地方債	352	895
Money held in trust	金銭の信託	4,967	4,429
Securities	有価証券	2,130,024	2,089,169
Government bonds	国債	567,265	420,791
Local government bonds	地方債	573,008	577,180
Corporate bonds	社債	269,428	273,817
Stocks	株式	188,807	217,131
Other securities	その他の証券	531,514	600,249
Loans and bills discounted	貸出金	5,047,364	5,224,283
Bills discounted	割引手形	38,805	35,594
Loans on bills	手形貸付	108,592	100,775
Loans on deeds	証書貸付	4,441,011	4,614,705
Overdrafts	当座貸越	458,955	473,207
Foreign exchanges	外国為替	3,196	6,852
Due from foreign banks (our accounts)	外国他店預け	2,947	6,785
Foreign bills bought	買入外国為替	39	36
Foreign bills receivable	取立外国為替	210	30
Other assets	その他資産	18,532	29,956
Prepaid expenses	前払費用	74	52
Accrued income	未収収益	6,887	6,487
Derivatives other than for trading - assets	金融派生商品	8,204	6,279
Cash collateral paid for financial instruments	金融商品等差入担保金	180	623
Other	その他の資産	3,184	16,514
Property, plant and equipment	有形固定資産	65,061	65,729
Buildings, net	建物	17,124	17,547
Land	土地	42,230	42,291
Leased assets, net	リース資産	1,082	966
Construction in progress	建設仮勘定	482	554
Other tangible fixed assets	その他の有形固定資産	4,140	4,369
Intangible assets	無形固定資産	8,373	9,808
Software	ソフトウェア	7,771	9,207
Other intangible fixed assets	その他の無形固定資産	601	600
Prepaid pension cost	前払年金費用	1,414	5,910
Customers' liabilities for acceptances and guarantees	支払承諾見返	15,870	13,376
Allowance for loan losses	貸倒引当金	△34,634	△34,223
Total assets	資産の部合計	7,612,122	7,972,794

Millions of yen

(単位:百万円)

		As of Mar.31,2016	As of Mar.31,2017
LIABILITIES:	(負債の部)		
Deposits	預金	6,293,610	6,497,353
Current deposits	当座預金	218,851	245,405
Ordinary deposits	普通預金	3,671,640	3,883,675
Saving deposits	貯蓄預金	99,698	98,861
Deposits at notice	通知預金	19,451	23,516
Time deposits	定期預金	2,174,399	2,128,662
Installment savings	定期積金	3,895	3,597
Other deposits	その他の預金	105,674	113,633
Negotiable certificates of deposit	譲渡性預金	152,009	184,817
Call money	コールマネー	29,296	12,259
Payables under securities lending transactions	債券貸借取引受入担保金	270,574	329,844
Borrowed money	借入金	252,737	322,651
Borrowings from other banks	借入金	252,737	322,651
Foreign exchanges	外国為替	292	407
Due to foreign banks (their accounts)	外国他店預り	0	2
Foreign bills sold	売渡外国為替	244	385
Foreign bills payable	未払外国為替	48	19
Bonds payable	社債	-	10,000
Bonds with subscription rights to shares	新株予約権付社債	22,536	22,438
Other liabilities	その他負債	26,452	28,011
Income taxes payable	未払法人税等	5,662	5,988
Accrued expenses	未払費用	5,138	4,988
Unearned revenue	前受収益	1,809	1,830
Reserve for interest on installment savings	給付補填備金	1	1
Derivatives other than for trading - liabilities	金融派生商品	4,773	6,454
Cash collateral received for financial instruments	金融商品等受入担保金	1,690	1,078
Lease obligations	リース債務	1,084	965
Other	その他の負債	6,293	6,703
Provision for directors' bonuses	役員賞与引当金	62	57
Provision for retirement benefits	退職給付引当金	1,408	1,234
Provision for directors' retirement benefits	役員退職慰労引当金	557	495
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,070	1,056
Provision for point card certificates	ポイント引当金	151	132
Provision for contingent loss	偶発損失引当金	1,008	991
Deferred tax liabilities	繰延税金負債	37,911	31,026
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	8,081	8,081
Acceptances and guarantees	支払承諾	15,870	13,376
Total liabilities	負債の部合計	7,113,632	7,464,233
NET ASSETS:	(純資産の部)		
Capital stock	資本金	48,652	48,652
Capital surplus	資本剰余金	29,114	29,114
Legal capital surplus	資本準備金	29,114	29,114
Retained earnings	利益剰余金	310,996	330,654
Legal retained earnings	利益準備金	43,548	43,548
Other retained earnings	その他利益剰余金	267,448	287,106
Reserve for reduction entry	圧縮記帳積立金	1,063	1,052
General reserve	別途積立金	227,650	242,650
Retained earnings brought forward	繰越利益剰余金	38,734	43,404
Treasury shares	自己株式	△17,296	△21,276
Total shareholders' equity	株主資本合計	371,467	387,145
Valuation difference on available-for-sale securities	その他有価証券評価差額金	112,491	106,856
Deferred gains or losses on hedges	繰延ヘッジ損益	△134	△140
Revaluation reserve for land	土地再評価差額金	14,287	14,287
Total valuation and translation adjustments	評価・換算差額等合計	126,644	121,002
Subscription rights to shares	新株予約権	377	413
Total net assets	純資産の部合計	498,489	508,561
Total liabilities and net assets	負債及び純資産の部合計	7,612,122	7,972,794

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

Millions of yen
(単位:百万円)

		For FY 2015 ended Mar.31,2016	For FY 2016 ended Mar.31,2017
Ordinary income	経常収益	112,537	119,136
Interest income	資金運用収益	85,954	84,812
Interest on loans and discounts	貸出金利息	59,003	57,081
Interest and dividends on securities	有価証券利息配当金	25,878	26,788
Interest on call loans	コールローン利息	117	0
Interest on receivables under securities borrowing transactions	債券貸借取引受入利息	0	-
Interest on deposits with banks	預け金利息	177	150
Other interest income	その他の受入利息	776	790
Fees and commissions	役務取引等収益	17,229	16,942
Fees and commissions on domestic and foreign exchanges	受入為替手数料	4,878	4,843
Other fees and commissions	その他の役務収益	12,350	12,098
Other ordinary income	その他業務収益	1,857	2,295
Gains on foreign exchange transactions	外国為替売買益	642	634
Gain on trading account securities transactions	商品有価証券売買益	18	-
Gains on sales of bonds	国債等債券売却益	1,008	1,478
Income from derivatives other than for trading or hedging	金融派生商品収益	185	182
Other	その他の業務収益	1	-
Other income	その他経常収益	7,495	15,085
Reversal of allowance for loan losses	貸倒引当金戻入益	1,504	-
Recoveries of written off claims	償却債権取立益	0	9
Gain on sales of stocks and other securities	株式等売却益	3,425	12,211
Gain on money held in trust	金銭の信託運用益	10	8
Other	その他の経常収益	2,555	2,856
Ordinary expenses	経常費用	72,760	84,613
Interest expenses	資金調達費用	4,491	5,762
Interest on deposits	預金利息	2,258	1,632
Interest on negotiable certificates of deposit	譲渡性預金利息	182	149
Interest on call money	コールマネー利息	387	357
Interest on payables under securities lending transactions	債券貸借取引支払利息	940	2,292
Interest on borrowings and rediscounts	借用金利息	255	222
Interest on bonds	社債利息	-	16
Interest on interest swaps	金利スワップ支払利息	278	1,038
Other interest expenses	その他の支払利息	189	51
Fees and commissions payments	役務取引等費用	7,922	8,196
Fees and commissions on domestic and foreign exchanges	支払為替手数料	817	810
Other fees and commissions	その他の役務費用	7,105	7,386
Other ordinary expenses	その他業務費用	136	4,705
Loss on trading account securities transactions	商品有価証券売買損	-	4
Loss on sales of bonds	国債等債券売却損	136	4,700
General and administrative expenses	営業経費	56,816	60,581
Other expenses	その他経常費用	3,392	5,367
Provision of allowance for loan losses	貸倒引当金繰入額	-	4,039
Written-off of loans	貸出金償却	396	37
Losses on sales of stocks and other securities	株式等売却損	109	53
Losses on devaluation of stocks and other securities	株式等償却	1,444	-
Loss on money held in trust	金銭の信託運用損	25	32
Other	その他の経常費用	1,416	1,203
Ordinary profit	経常利益	39,776	34,522
Extraordinary income	特別利益	2	-
Gain on disposal of non-current assets	固定資産処分益	2	-
Extraordinary losses	特別損失	350	273
Loss on disposal of non-current assets	固定資産処分損	258	211
Impairment loss	減損損失	91	62
Profit before income taxes	税引前当期純利益	39,428	34,249
Income taxes - current	法人税、住民税及び事業税	11,035	13,385
Income taxes - deferred	法人税等調整額	1,772	△4,373
Total income taxes	法人税等合計	12,808	9,012
Profit	当期純利益	26,620	25,237

3. Non-Consolidated Statements of Changes in Net Assets

(株主資本等変動計算書)

For FY2015 ended Mar. 31,2016

Millions of yen

(単位: 百万円)

		Shareholders' equity							
		株主資本							
		Capital stock	Capital surplus		Retained earnings				
			資本剰余金		利益剰余金				
			Legal capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings			Total retained earnings
						その他利益剰余金			
						Reserve for reduction entry	General reserve	Retained earnings brought forward	
資本金	資本準備金	資本剰余金合計	利益準備金	圧縮記帳積立金	別途積立金	繰越利益剰余金	利益剰余金合計		
Balance at beginning of current period	当 期 首 残 高	48,652	29,114	29,114	43,548	987	217,650	27,536	289,722
Changes of items during period	当 期 変 動 額								
Dividends of surplus	剰 余 金 の 配 当							△5,407	△5,407
Provision of reserve for reduction entry	圧縮記帳積立金の積立					75		△75	
Reversal of reserve for reduction entry	圧縮記帳積立金の取崩								
Provision of general reserve	別 途 積 立 金 の 積 立						10,000	△10,000	
Profit	当 期 純 利 益							26,620	26,620
Purchase of treasury shares	自 己 株 式 の 取 得								
Disposal of treasury shares	自 己 株 式 の 処 分							△35	△35
Reversal of revaluation reserve for land	土地再評価差額金の取崩							97	97
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)								
Total changes of items during period	当 期 変 動 額 合 計	-	-	-	-	75	10,000	11,198	21,273
Balance at end of current period	当 期 末 残 高	48,652	29,114	29,114	43,548	1,063	227,650	38,734	310,996

		Shareholders' equity		Valuation and translation adjustments				Subscription rights to shares	Total net assets
		株主資本		評価・換算差額等					
		Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
		自己株式	株主資本合計	その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	評価・換算差額等合計		
Balance at beginning of current period	当 期 首 残 高	△12,251	355,237	136,568	△9	13,960	150,520	316	506,074
Changes of items during period	当 期 変 動 額								
Dividends of surplus	剰 余 金 の 配 当		△5,407						△5,407
Provision of reserve for reduction entry	圧縮記帳積立金の積立								
Reversal of reserve for reduction entry	圧縮記帳積立金の取崩								
Provision of general reserve	別 途 積 立 金 の 積 立								
Profit	当 期 純 利 益		26,620						26,620
Purchase of treasury shares	自 己 株 式 の 取 得	△5,532	△5,532						△5,532
Disposal of treasury shares	自 己 株 式 の 処 分	487	452						452
Reversal of revaluation reserve for land	土地再評価差額金の取崩		97						97
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)			△24,076	△125	326	△23,875	60	△23,814
Total changes of items during period	当 期 変 動 額 合 計	△5,044	16,229	△24,076	△125	326	△23,875	60	△7,585
Balance at end of current period	当 期 末 残 高	△17,296	371,467	112,491	△134	14,287	126,644	377	498,489

For FY2016 ended Mar. 31,2017

Millions of yen

(単位:百万円)

		Shareholders' equity							
		株主資本							
		Capital stock	Capital surplus		Retained earnings				
			資本剰余金		利益剰余金				
			Legal capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings			Total retained earnings
						その他利益剰余金			
						Reserve for reduction entry	General reserve	Retained earnings brought forward	
資本金	資本準備金	資本剰余金合計	利益準備金	圧縮記帳積立金	別途積立金	繰越利益剰余金	利益剰余金合計		
Balance at beginning of current period	当 期 首 残 高	48,652	29,114	29,114	43,548	1,063	227,650	38,734	310,996
Changes of items during period	当 期 変 動 額								
Dividends of surplus	剰 余 金 の 配 当							△5,551	△5,551
Provision of reserve for reduction entry	圧縮記帳積立金の積立								
Reversal of reserve for reduction entry	圧縮記帳積立金の取崩					△10		10	
Provision of general reserve	別 途 積 立 金 の 積 立						15,000	△15,000	
Profit	当 期 純 利 益							25,237	25,237
Purchase of treasury shares	自 己 株 式 の 取 得								
Disposal of treasury shares	自 己 株 式 の 処 分							△28	△28
Reversal of revaluation reserve for land	土地再評価差額金の取崩							0	0
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)								
Total changes of items during period	当 期 変 動 額 合 計	-	-	-	-	△10	15,000	4,669	19,658
Balance at end of current period	当 期 末 残 高	48,652	29,114	29,114	43,548	1,052	242,650	43,404	330,654

		Shareholders' equity		Valuation and translation adjustments				Subscription rights to shares	Total net assets
		株主資本		評価・換算差額等					
		Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
		自己株式	株主資本合計	その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	評価・換算差額等合計		
Balance at beginning of current period	当 期 首 残 高	△17,296	371,467	112,491	△134	14,287	126,644	377	498,489
Changes of items during period	当 期 変 動 額								
Dividends of surplus	剰 余 金 の 配 当		△5,551						△5,551
Provision of reserve for reduction entry	圧縮記帳積立金の積立								
Reversal of reserve for reduction entry	圧縮記帳積立金の取崩								
Provision of general reserve	別 途 積 立 金 の 積 立								
Profit	当 期 純 利 益		25,237						25,237
Purchase of treasury shares	自 己 株 式 の 取 得	△4,701	△4,701						△4,701
Disposal of treasury shares	自 己 株 式 の 処 分	721	693						693
Reversal of revaluation reserve for land	土地再評価差額金の取崩		0						0
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)			△5,635	△6	△0	△5,642	35	△5,606
Total changes of items during period	当 期 変 動 額 合 計	△3,980	15,678	△5,635	△6	△0	△5,642	35	10,071
Balance at end of current period	当 期 末 残 高	△21,276	387,145	106,856	△140	14,287	121,002	413	508,561