

Financial Results for the 3rd quarter of Fiscal 2017
(from April 1,2017 to December 31,2017)

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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.

THIRD QUARTER CONSOLIDATED FINANCIAL INFORMATION

(四半期連結決算情報)

1. CONSOLIDATED QUARTERLY BALANCE SHEETS

(四半期連結貸借対照表)

Millions of Yen

(単位:百万円)

		As of March 31,2017	As of December 31,2017
ASSETS:	(資産の部)		
Cash and due from banks	現金預け金	539,879	676,084
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	10,891	10,961
Trading account securities	商品有価証券	1,028	469
Money held in trust	金銭の信託	4,429	6,329
Securities	有価証券	2,089,768	1,887,003
Loans and bills discounted	貸出金	5,181,288	5,353,735
Foreign exchanges	外国為替	6,852	8,584
Lease receivables and investment assets	リース債権及びリース投資資産	47,126	49,728
Other assets	その他資産	48,188	56,068
Tangible fixed assets	有形固定資産	68,655	68,330
Intangible fixed assets	無形固定資産	10,094	10,673
Net defined benefit asset	退職給付に係る資産	335	542
Deferred tax assets	繰延税金資産	1,459	1,405
Customers' liabilities for acceptances and guarantees	支払承諾見返	13,376	13,106
Allowance for loan losses	貸倒引当金	△39,019	△38,612
Total assets	資産の部合計	7,986,598	8,104,410
LIABILITIES:	(負債の部)		
Deposits	預金	6,489,290	6,529,385
Negotiable certificates of deposit	譲渡性預金	163,617	291,433
Call money and bills sold	コールマネー及び売渡手形	12,259	72
Payables under securities lending transactions	債券貸借取引受入担保金	329,844	260,033
Borrowed money	借入金	326,833	326,050
Foreign exchanges	外国為替	405	215
Bonds payable	社債	10,000	20,000
Bonds with subscription rights to shares	新株予約権付社債	22,438	22,600
Borrowed money from trust account	信託勘定借	-	5
Other liabilities	その他負債	49,467	48,419
Provision for directors' bonuses	役員賞与引当金	57	42
Net defined benefit liability	退職給付に係る負債	3,207	2,525
Provision for directors' retirement benefits	役員退職慰労引当金	518	472
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,056	1,186
Provision for point card certificates	ポイント引当金	132	122
Provision for contingent loss	偶発損失引当金	991	993
Reserves under special laws	特別法上の引当金	0	0
Deferred tax liabilities	繰延税金負債	28,840	31,496
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	8,081	8,052
Acceptances and guarantees	支払承諾	13,376	13,106
Total liabilities	負債の部合計	7,460,416	7,556,215
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	346,848	360,640
Treasury shares	自己株式	△21,276	△18,174
Total shareholders' equity	株主資本合計	403,365	420,259
Valuation difference on available-for-sale securities	その他有価証券評価差額金	107,251	110,461
Deferred gains or losses on hedges	繰延ヘッジ損益	△140	△140
Revaluation reserve for land	土地再評価差額金	14,287	14,221
Foreign currency translation adjustment	為替換算調整勘定	303	155
Remeasurements of defined benefit plans	退職給付に係る調整累計額	△4,995	△3,246
Total accumulated other comprehensive income	その他の包括利益累計額合計	116,704	121,450
Subscription rights to shares	新株予約権	413	460
Non-controlling interests	非支配株主持分	5,697	6,025
Total net assets	純資産の部合計	526,181	548,195
Total liabilities and net assets	負債及び純資産の部合計	7,986,598	8,104,410

2. CONSOLIDATED QUARTERLY STATEMENTS OF INCOME AND
CONSOLIDATED QUARTERLY STATEMENTS OF COMPREHENSIVE INCOME
(四半期連結損益計算書及び四半期連結包括利益計算書)

CONSOLIDATED QUARTERLY STATEMENTS OF INCOME
(四半期連結損益計算書)

Millions of Yen
(単位: 百万円)

		3rd Quarter of FY 2016	3rd Quarter of FY 2017
Ordinary income	経常収益	108,830	115,671
Interest income	資金運用収益	65,256	66,099
Interest on loans and discounts	(うち貸出金利息)	42,936	42,156
Interest and dividends on securities	(うち有価証券利息配当金)	21,652	23,213
Trust fees	信託報酬	—	0
Fees and commissions	役務取引等収益	13,718	15,970
Other ordinary income	その他業務収益	19,033	20,316
Other income	その他経常収益	10,822	13,285
Ordinary expenses	経常費用	76,539	78,283
Interest expenses	資金調達費用	4,123	5,754
Interest on deposits	(うち預金利息)	1,233	1,303
Fees and commissions payments	役務取引等費用	5,607	5,602
Other ordinary expenses	その他業務費用	16,869	17,787
General and administrative expenses	営業経費	46,504	46,346
Other expenses	その他経常費用	3,435	2,792
Ordinary profit	経常利益	32,291	37,388
Extraordinary income	特別利益	—	20
Gain on disposal of non-current assets	固定資産処分益	—	20
Extraordinary losses	特別損失	200	402
Loss on disposal of non-current assets	固定資産処分損	139	282
Impairment loss	減損損失	61	119
Transfer to reserve for financial products transaction liabilities	金融商品取引責任準備金繰入額	0	0
Profit before income taxes	税金等調整前四半期純利益	32,090	37,006
Income taxes – current	法人税、住民税及び事業税	11,150	10,611
Income taxes – deferred	法人税等調整額	△3,910	557
Total income taxes	法人税等合計	7,239	11,168
Profit	四半期純利益	24,850	25,837
Profit attributable to non-controlling interests	非支配株主に帰属する四半期純利益	229	308
Profit attributable to owners of parent	親会社株主に帰属する四半期純利益	24,620	25,529

CONSOLIDATED QUARTERLY STATEMENTS OF COMPREHENSIVE INCOME
(四半期連結包括利益計算書)

Millions of Yen
(単位: 百万円)

		3rd Quarter of FY 2016	3rd Quarter of FY 2017
Profit	四半期純利益	24,850	25,837
Other comprehensive income	その他の包括利益	4,158	4,840
Valuation difference on available-for-sale securities	その他有価証券評価差額金	2,875	3,090
Deferred gains or losses on hedges	繰延ヘッジ損益	40	△0
Foreign currency translation adjustment	為替換算調整勘定	△760	△147
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	1,975	1,749
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	27	149
Comprehensive income	四半期包括利益	29,009	30,678
(Comprehensive income attributable to)	(内訳)		
Comprehensive income attributable to owners of parent	親会社株主に係る四半期包括利益	28,740	30,341
Comprehensive income attributable to non-controlling interests	非支配株主に係る四半期包括利益	268	337