

# Financial Statements

For the Year Ended March.31,2018

THE GUNMA BANK, LTD.

URL <https://www.gunmabank.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.31,2017	As of Mar.31,2018
ASSETS:	(資産の部)		
Cash and due from banks	現金預け金	539,879	573,973
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	10,353
Trading account securities	商品有価証券	1,028	384
Money held in trust	金銭の信託	4,429	6,629
Securities	有価証券	2,089,768	1,763,176
Loans and bills discounted	貸出金	5,181,288	5,473,444
Foreign exchanges	外国為替	6,852	4,580
Lease receivables and investment assets	リース債権及びリース投資資産	47,126	50,390
Other assets	その他資産	48,188	67,277
Tangible fixed assets	有形固定資産	68,655	67,841
Buildings, net	建物	17,855	17,680
Land	土地	42,766	42,302
Leased assets, net	リース資産	931	864
Construction in progress	建設仮勘定	554	385
Other tangible fixed assets	その他の有形固定資産	6,546	6,607
Intangible fixed assets	無形固定資産	10,094	10,988
Software	ソフトウェア	9,485	10,388
Other intangible fixed assets	その他の無形固定資産	609	599
Net defined benefit asset	退職給付に係る資産	335	770
Deferred tax assets	繰延税金資産	1,459	1,390
Customers' liabilities for acceptances and guarantees	支払承諾見返	13,376	12,284
Allowance for loan losses	貸倒引当金	△39,019	△38,697
Total assets	資産の部合計	7,986,598	8,004,790
LIABILITIES:	(負債の部)		
Deposits	預金	6,489,290	6,661,999
Negotiable certificates of deposit	譲渡性預金	163,617	178,005
Call money and bills sold	コールマネー及び売渡手形	12,259	67
Payables under securities lending transactions	債券貸借取引受入担保金	329,844	142,784
Borrowed money	借入金	326,833	343,133
Foreign exchanges	外国為替	405	183
Bonds payable	社債	10,000	20,000
Bonds with share acquisition rights	新株予約権付社債	22,438	21,248
Borrowed money from trust account	信託勘定借	-	13
Other liabilities	その他負債	49,467	51,589
Provision for directors' bonuses	役員賞与引当金	57	51
Net defined benefit liability	退職給付に係る負債	3,207	2,295
Provision for directors' retirement benefits	役員退職慰労引当金	518	459
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,056	1,120
Provision for point card certificates	ポイント引当金	132	123
Provision for contingent loss	偶発損失引当金	991	922
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	23,947
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	8,081	7,944
Acceptances and guarantees	支払承諾	13,376	12,284
Total liabilities	負債の部合計	7,460,416	7,468,176
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	363,708
Treasury shares	自己株式	△21,276	△17,538
Total shareholders' equity	株主資本合計	403,365	423,963
Valuation difference on available-for-sale securities	その他有価証券評価差額金	107,251	94,695
Deferred gains or losses on hedges	繰延ヘッジ損益	△140	△122
Revaluation reserve for land	土地再評価差額金	14,287	13,990
Foreign currency translation adjustment	為替換算調整勘定	303	165
Remeasurements of defined benefit plans	退職給付に係る調整累計額	△4,995	△2,663
Total accumulated other comprehensive income	その他の包括利益累計額合計	116,704	106,066
Share acquisition rights	新株予約権	413	460
Non-controlling interests	非支配株主持分	5,697	6,123
Total net assets	純資産の部合計	526,181	536,613
Total liabilities and net assets	負債及び純資産の部合計	7,986,598	8,004,790

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 2016 ended Mar.31,2017	For FY 2017 ended Mar.31,2018
Ordinary income	経常収益	144,130	150,386
Interest income	資金運用収益	84,716	84,838
Interest on loans and discounts	貸出金利息	56,904	56,082
Interest and dividends on securities	有価証券利息配当金	26,913	27,768
Interest on call loans and bills bought	コールローン利息及び買入手形利息	0	17
Interest on deposits with banks	預け金利息	106	104
Other interest income	その他の受入利息	790	866
Trust fees	信託報酬	-	0
Fees and commissions	役務取引等収益	18,690	21,248
Other ordinary income	その他業務収益	25,562	27,621
Other income	その他経常収益	15,161	16,677
Recoveries of written off claims	償却債権取立益	9	19
Other	その他の経常収益	15,152	16,658
Ordinary expenses	経常費用	107,609	107,977
Interest expenses	資金調達費用	5,786	7,594
Interest on deposits	預金利息	1,635	1,658
Interest on negotiable certificates of deposit	譲渡性預金利息	146	487
Interest on call money and bills sold	コールマネー利息及び売渡手形利息	357	118
Interest on payables under securities lending transactions	債券貸借取引支払利息	2,292	3,270
Interest on borrowings and rediscounts	借用金利息	247	255
Interest on bonds	社債利息	16	86
Other interest expenses	その他の支払利息	1,090	1,716
Fees and commissions payments	役務取引等費用	7,467	7,462
Other ordinary expenses	その他業務費用	25,880	27,817
General and administrative expenses	営業経費	61,672	60,969
Other expenses	その他経常費用	6,802	4,133
Provision of allowance for loan losses	貸倒引当金繰入額	5,395	2,320
Other	その他の経常費用	1,407	1,812
Ordinary profit	経常利益	36,521	42,409
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	273	1,045
Loss on disposal of non-current assets	固定資産処分損	211	370
Impairment loss	減損損失	62	674
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	税金等調整前当期純利益	36,247	41,384
Income taxes - current	法人税、住民税及び事業税	14,344	13,069
Income taxes - deferred	法人税等調整額	△4,477	△440
Total income taxes	法人税等合計	9,867	12,628
Profit	当期純利益	26,380	28,755
Profit attributable to non-controlling interests	非支配株主に帰属する当期純利益	75	389
Profit attributable to owners of parent	親会社株主に帰属する当期純利益	26,304	28,366

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

Millions of yen  
(単位:百万円)

		For FY 2016 ended Mar.31,2017	For FY 2017 ended Mar.31,2018
Profit	当期純利益	26,380	28,755
Other comprehensive income	その他の包括利益	1,607	△10,295
Valuation difference on available-for-sale securities	その他有価証券評価差額金	△5,495	△12,649
Deferred gains or losses on hedges	繰延ヘッジ損益	△6	17
Foreign currency translation adjustment	為替換算調整勘定	△160	△137
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	7,200	2,332
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	69	141
Comprehensive income	包括利益	27,988	18,460
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	27,844	18,024
Comprehensive income attributable to non-controlling interests	非支配株主に係る包括利益	143	436

## 3. Consolidated Statements of Changes in Net Assets

(連結株主資本等変動計算書)

For FY2016 ended Mar. 31, 2017

Millions of yen

(単位:百万円)

		Shareholders' equity					Accumulated other comprehensive income	
		株主資本					その他の包括利益累計額	
		Capital stock	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges
		資本金	資本剰余金	利益剰余金	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
Balance at beginning of current period	当 期 首 残 高	48,652	29,140	326,122	△17,296	386,619	112,745	△134
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		
Retirement of treasury shares	自己株式の消却							
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)						△5,494	△6
Total changes of items during period	当 期 変 動 額 合 計	-	-	20,726	△3,980	16,746	△5,494	△6
Balance at end of current period	当 期 末 残 高	48,652	29,140	346,848	△21,276	403,365	107,251	△140

		Accumulated other comprehensive income				Share acquisition rights	Non-controlling interests	Total net assets
		その他の包括利益累計額						
		Revaluation reserve for land	Foreign currency translation adjustment	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
		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	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
Retirement of treasury shares	自 己 株 式 の 消 却							
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)	△0	△160	7,200	1,538	35	133	1,708
Total changes of items during period	当 期 変 動 額 合 計	△0	△160	7,200	1,538	35	133	18,454
Balance at end of current period	当 期 末 残 高	14,287	303	△4,995	116,704	413	5,697	526,181

For FY2017 ended Mar. 31,2018

Millions of yen

(単位:百万円)

		Shareholders' equity					Accumulated other comprehensive income	
		株主資本					その他の包括利益累計額	
		Capital stock	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges
		資本金	資本剰余金	利益剰余金	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
Balance at beginning of current period	当 期 首 残 高	48,652	29,140	346,848	△21,276	403,365	107,251	△140
Changes of items during period	当 期 変 動 額							
Dividends of surplus	剰 余 金 の 配 当			△5,235		△5,235		
Profit attributable to owners of parent	親会社株主に帰属する当期純利益			28,366		28,366		
Purchase of treasury shares	自己株式の取得				△3,891	△3,891		
Disposal of treasury shares	自己株式の処分			△27	1,089	1,061		
Retirement of treasury shares	自己株式の消却			△6,540	6,540			
Reversal of revaluation reserve for land	土地再評価差額金の取崩			296		296		
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)						△12,555	17
Total changes of items during period	当 期 変 動 額 合 計	-	-	16,859	3,737	20,597	△12,555	17
Balance at end of current period	当 期 末 残 高	48,652	29,140	363,708	△17,538	423,963	94,695	△122

		Accumulated other comprehensive income				Share acquisition rights	Non-controlling interests	Total net assets
		その他の包括利益累計額						
		Revaluation reserve for land	Foreign currency translation adjustment	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
		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	14,287	303	△4,995	116,704	413	5,697	526,181
Changes of items during period	当 期 変 動 額							
Dividends of surplus	剰 余 金 の 配 当							△5,235
Profit attributable to owners of parent	親会社株主に帰属する当期純利益							28,366
Purchase of treasury shares	自 己 株 式 の 取 得							△3,891
Disposal of treasury shares	自 己 株 式 の 処 分							1,061
Retirement of treasury shares	自 己 株 式 の 消 却							
Reversal of revaluation reserve for land	土地再評価差額金の取崩							296
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)	△296	△137	2,332	△10,638	47	425	△10,165
Total changes of items during period	当 期 変 動 額 合 計	△296	△137	2,332	△10,638	47	425	10,431
Balance at end of current period	当 期 末 残 高	13,990	165	△2,663	106,066	460	6,123	536,613

#### 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 2016 ended Mar.31,2017	For FY 2017 ended Mar.31,2018
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	36,247	41,384
Depreciation	減価償却費	5,876	6,325
Impairment loss	減損損失	62	674
Share of loss (profit) of entities accounted for using equity method	持分法による投資損益(△は益)	△35	△84
Increase (decrease) in allowance for loan losses	貸倒引当金の増減(△)	68	△322
Increase (decrease) in provision for directors' bonuses	役員賞与引当金の増減額(△は減少)	△5	△6
Decrease (increase) in net defined benefit asset	退職給付に係る資産の増減額(△は増加)	△335	△435
Increase (decrease) in net defined benefit liability	退職給付に係る負債の増減額(△は減少)	△14,682	△911
Increase (decrease) in provision for directors' retirement benefits	役員退職慰労引当金の増減額(△は減少)	△53	△58
Increase (decrease) in provision for reimbursement of deposits	睡眠預金払戻損失引当金の増減(△)	△13	63
Increase (decrease) in provision for point card certificates	ポイント引当金の増減額(△は減少)	△18	△8
Increase (decrease) in provision for contingent loss	偶発損失引当金の増減(△)	△17	△68
Gain on fund management	資金運用収益	△84,716	△84,838
Financing expenses	資金調達費用	5,786	7,594
Loss (gain) related to securities	有価証券関係損益(△)	△8,936	△10,868
Loss (gain) on money held in trust	金銭の信託の運用損益(△は運用益)	24	△96
Foreign exchange losses (gains)	為替差損益(△は益)	△334	△628
Loss (gain) on disposal of non-current assets	固定資産処分損益(△は益)	211	350
Net decrease (increase) in trading account securities	商品有価証券の純増(△)減	11	643
Net decrease (increase) in loans and bills discounted	貸出金の純増(△)減	△170,870	△292,155
Net increase (decrease) in deposit	預金の純増減(△)	204,454	172,709
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減(△)	27,407	14,388
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(△)	69,068	16,300
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	5,041	2,531
Net decrease (increase) in call loans	コールローン等の純増(△)減	△1,570	2,781
Net increase (decrease) in call money	コールマネー等の純増減(△)	△17,037	△12,191
Net increase (decrease) in payables under securities lending transactions	債券貸借取引受入担保金の純増減(△)	59,269	△187,059
Net decrease (increase) in foreign exchanges – assets	外国為替(資産)の純増(△)減	△3,655	2,271
Net increase (decrease) in foreign exchanges – liabilities	外国為替(負債)の純増減(△)	112	△221
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	△3,227	△3,264
Net increase (decrease) in borrowed money from trust account	信託勘定借の純増減(△)	-	13
Proceeds from fund management	資金運用による収入	84,480	84,893
Payments for finance	資金調達による支出	△5,895	△7,771
Other, net	その他	4,904	△5,126
Subtotal	小計	191,623	△253,195
Income taxes paid	法人税等の支払額	△14,479	△13,097
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	177,143	△266,292
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	△564,597	△388,691
Proceeds from sales of securities	有価証券の売却による収入	280,008	362,685
Proceeds from redemption of securities	有価証券の償還による収入	324,477	336,619
Increase in money held in trust	金銭の信託の増加による支出	-	△2,200
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	△4,359	△3,272
Purchase of intangible fixed assets	無形固定資産の取得による支出	△4,161	△4,097
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	0	93
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	31,866	301,136
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	10,000
Purchase of treasury shares	自己株式の取得による支出	△4,701	△3,891
Proceeds from sales of treasury shares	自己株式の売却による収入	693	1,061
Cash dividends paid	配当金の支払額	△5,552	△5,235
Dividends paid to non-controlling interests	非支配株主への配当金の支払額	△10	△10
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	429	1,924
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	△161	△143
Net increase (decrease) in cash and cash equivalents	現金及び現金同等物の増減額(△は減少)	209,277	36,624
Cash and cash equivalents at beginning of period	現金及び現金同等物の期首残高	324,151	533,429
Cash and cash equivalents at end of period	現金及び現金同等物の期末残高	533,429	570,054



## 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.31,2017	As of Mar.31,2018
ASSETS:	(資産の部)		
Cash and due from banks	現金預け金	543,338	577,675
Cash	現金	56,142	53,438
Due from banks	預け金	487,195	524,237
Call loans	コールローン	2,243	-
Monetary claims bought	買入金銭債権	10,891	10,353
Trading account securities	商品有価証券	1,028	384
Trading government bonds	商品国債	133	69
Trading local government bonds	商品地方債	895	315
Money held in trust	金銭の信託	4,429	4,429
Securities	有価証券	2,089,169	1,762,450
Government bonds	国債	420,791	351,960
Local government bonds	地方債	577,180	594,957
Corporate bonds	社債	273,817	214,230
Stocks	株式	217,131	208,238
Other securities	その他の証券	600,249	393,063
Loans and bills discounted	貸出金	5,224,283	5,518,657
Bills discounted	割引手形	35,594	36,811
Loans on bills	手形貸付	100,775	100,400
Loans on deeds	証書貸付	4,614,705	4,885,555
Overdrafts	当座貸越	473,207	495,890
Foreign exchanges	外国為替	6,852	4,580
Due from foreign banks (our accounts)	外国他店預け	6,785	4,552
Foreign bills bought	買入外国為替	36	7
Foreign bills receivable	取立外国為替	30	21
Other assets	その他資産	29,956	51,232
Prepaid expenses	前払費用	52	33
Accrued income	未収収益	6,487	5,993
Derivatives other than for trading - assets	金融派生商品	6,279	10,819
Cash collateral paid for financial instruments	金融商品等差入担保金	623	1,240
Other	その他の資産	16,514	33,145
Property, plant and equipment	有形固定資産	65,729	64,831
Buildings, net	建物	17,547	17,388
Land	土地	42,291	41,828
Leased assets, net	リース資産	966	896
Construction in progress	建設仮勘定	554	385
Other tangible fixed assets	その他の有形固定資産	4,369	4,333
Intangible assets	無形固定資産	9,808	10,705
Software	ソフトウェア	9,207	10,112
Other intangible fixed assets	その他の無形固定資産	600	593
Prepaid pension cost	前払年金費用	5,910	3,752
Customers' liabilities for acceptances and guarantees	支払承諾見返	13,376	12,284
Allowance for loan losses	貸倒引当金	△34,223	△33,884
Total assets	資産の部合計	7,972,794	7,987,457

Millions of yen

(単位: 百万円)

		As of Mar.31,2017	As of Mar.31,2018
LIABILITIES:	(負債の部)		
Deposits	預金	6,497,353	6,669,124
Current deposits	当座預金	245,405	256,148
Ordinary deposits	普通預金	3,883,675	4,130,382
Saving deposits	貯蓄預金	98,861	98,140
Deposits at notice	通知預金	23,516	18,761
Time deposits	定期預金	2,128,662	2,076,871
Installment savings	定期積金	3,597	3,482
Other deposits	その他の預金	113,633	85,337
Negotiable certificates of deposit	譲渡性預金	184,817	200,605
Call money	コールマネー	12,259	67
Payables under securities lending transactions	債券貸借取引受入担保金	329,844	142,784
Borrowed money	借入金	322,651	339,612
Borrowings from other banks	借入金	322,651	339,612
Foreign exchanges	外国為替	407	185
Due to foreign banks (their accounts)	外国他店預り	2	1
Foreign bills sold	売渡外国為替	385	161
Foreign bills payable	未払外国為替	19	22
Bonds payable	社債	10,000	20,000
Bonds with share acquisition rights	新株予約権付社債	22,438	21,248
Borrowed money from trust account	信託勘定借	-	13
Other liabilities	その他負債	28,011	30,866
Income taxes payable	未払法人税等	5,988	5,465
Accrued expenses	未払費用	4,988	4,765
Unearned revenue	前受収益	1,830	1,616
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	6,454	6,925
Cash collateral received for financial instruments	金融商品等受入担保金	1,078	3,244
Lease obligations	リース債務	965	895
Other	その他の負債	6,703	7,952
Provision for directors' bonuses	役員賞与引当金	57	51
Provision for retirement benefits	退職給付引当金	1,234	1,086
Provision for directors' retirement benefits	役員退職慰労引当金	495	436
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,056	1,120
Provision for point card certificates	ポイント引当金	132	123
Provision for contingent loss	偶発損失引当金	991	922
Deferred tax liabilities	繰延税金負債	31,026	25,109
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	8,081	7,944
Acceptances and guarantees	支払承諾	13,376	12,284
Total liabilities	負債の部合計	7,464,233	7,473,586
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	330,654	345,204
Legal retained earnings	利益準備金	43,548	43,548
Other retained earnings	その他利益剰余金	287,106	301,656
Reserve for reduction entry	圧縮記帳積立金	1,052	1,052
General reserve	別途積立金	242,650	257,650
Retained earnings brought forward	繰越利益剰余金	43,404	42,953
Treasury shares	自己株式	△21,276	△17,538
Total shareholders' equity	株主資本合計	387,145	405,433
Valuation difference on available-for-sale securities	その他有価証券評価差額金	106,856	94,109
Deferred gains or losses on hedges	繰延ヘッジ損益	△140	△122
Revaluation reserve for land	土地再評価差額金	14,287	13,990
Total valuation and translation adjustments	評価・換算差額等合計	121,002	107,978
Share acquisition rights	新株予約権	413	460
Total net assets	純資産の部合計	508,561	513,871
Total liabilities and net assets	負債及び純資産の部合計	7,972,794	7,987,457

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

Millions of yen  
(単位: 百万円)

		For FY 2016 ended Mar.31,2017	For FY 2017 ended Mar.31,2018
Ordinary income	経常収益	119,136	122,161
Interest income	資金運用収益	84,812	84,914
Interest on loans and discounts	貸出金利息	57,081	56,252
Interest and dividends on securities	有価証券利息配当金	26,788	27,622
Interest on call loans	コールローン利息	0	17
Interest on deposits with banks	預け金利息	150	155
Other interest income	その他の受入利息	790	866
Trust fees	信託報酬	-	0
Fees and commissions	役務取引等収益	16,942	19,306
Fees and commissions on domestic and foreign exchanges	受入為替手数料	4,843	4,814
Other fees and commissions	その他の役務収益	12,098	14,492
Other ordinary income	その他業務収益	2,295	1,355
Gains on foreign exchange transactions	外国為替売買益	634	912
Gains on sales of bonds	国債等債券売却益	1,478	230
Income from derivatives other than for trading or hedging	金融派生商品収益	182	212
Other income	その他経常収益	15,085	16,584
Recoveries of written off claims	償却債権取立益	9	18
Gain on sales of stocks and other securities	株式等売却益	12,211	15,414
Gain on money held in trust	金銭の信託運用益	8	96
Other	その他の経常収益	2,856	1,054
Ordinary expenses	経常費用	84,613	83,659
Interest expenses	資金調達費用	5,762	7,577
Interest on deposits	預金利息	1,632	1,660
Interest on negotiable certificates of deposit	譲渡性預金利息	149	489
Interest on call money	コールマネー利息	357	118
Interest on payables under securities lending transactions	債券貸借取引支払利息	2,292	3,269
Interest on borrowings and rediscounts	借用金利息	222	235
Interest on bonds	社債利息	16	86
Interest on interest swaps	金利スワップ支払利息	1,038	1,700
Other interest expenses	その他の支払利息	51	16
Fees and commissions payments	役務取引等費用	8,196	8,253
Fees and commissions on domestic and foreign exchanges	支払為替手数料	810	809
Other fees and commissions	その他の役務費用	7,386	7,444
Other ordinary expenses	その他業務費用	4,705	4,448
Loss on trading account securities transactions	商品有価証券売買損	4	0
Loss on sales of bonds	国債等債券売却損	4,700	4,412
Loss on devaluation of bonds	国債等債券償却	-	35
General and administrative expenses	営業経費	60,581	59,698
Other expenses	その他経常費用	5,367	3,681
Provision of allowance for loan losses	貸倒引当金繰入額	4,039	1,940
Written-off of loans	貸出金償却	37	70
Losses on sales of stocks and other securities	株式等売却損	53	326
Loss on money held in trust	金銭の信託運用損	32	-
Other	その他の経常費用	1,203	1,343
Ordinary profit	経常利益	34,522	38,502
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	273	1,045
Loss on disposal of non-current assets	固定資産処分損	211	370
Impairment loss	減損損失	62	674
Profit before income taxes	税引前当期純利益	34,249	37,477
Income taxes - current	法人税、住民税及び事業税	13,385	11,889
Income taxes - deferred	法人税等調整額	△4,373	△468
Total income taxes	法人税等合計	9,012	11,421
Profit	当期純利益	25,237	26,056

## 3. Non-Consolidated Statements of Changes in Net Assets

(株主資本等変動計算書)

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	
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	
Retirement of treasury shares	自 己 株 式 の 消 却									
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				Share acquisition rights	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
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
Retirement of treasury shares	自 己 株 式 の 消 却								
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

For FY2017 ended Mar. 31,2018

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	1,052	242,650	43,404	330,654	
Changes of items during period	当 期 変 動 額									
Dividends of surplus	剰 余 金 の 配 当							△5,235	△5,235	
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						15,000	△15,000		
Profit	当 期 純 利 益							26,056	26,056	
Purchase of treasury shares	自 己 株 式 の 取 得									
Disposal of treasury shares	自 己 株 式 の 処 分							△27	△27	
Retirement of treasury shares	自 己 株 式 の 消 却							△6,540	△6,540	
Reversal of revaluation reserve for land	土地再評価差額金の取崩							296	296	
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	-	-	-	-	-	15,000	△450	14,549	
Balance at end of current period	当 期 末 残 高	48,652	29,114	29,114	43,548	1,052	257,650	42,953	345,204	

		Shareholders' equity		Valuation and translation adjustments				Share acquisition rights	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	△21,276	387,145	106,856	△140	14,287	121,002	413	508,561
Changes of items during period	当 期 変 動 額								
Dividends of surplus	剰 余 金 の 配 当		△5,235						△5,235
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		26,056						26,056
Purchase of treasury shares	自 己 株 式 の 取 得	△3,891	△3,891						△3,891
Disposal of treasury shares	自 己 株 式 の 処 分	1,089	1,061						1,061
Retirement of treasury shares	自 己 株 式 の 消 却	6,540							
Reversal of revaluation reserve for land	土地再評価差額金の取崩		296						296
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)			△12,746	17	△296	△13,024	47	△12,977
Total changes of items during period	当 期 変 動 額 合 計	3,737	18,287	△12,746	17	△296	△13,024	47	5,310
Balance at end of current period	当 期 末 残 高	△17,538	405,433	94,109	△122	13,990	107,978	460	513,871