

Financial Results for the 3rd quarter of Fiscal 2018
(from April 1,2018 to December 31,2018)

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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, 2018	As of December 31, 2018
ASSETS:	(資産の部)		
Cash and due from banks	現金預け金	573,973	806,208
Call loans and bills bought	コールローン及び買入手形	-	7,770
Monetary claims bought	買入金銭債権	10,353	10,473
Trading account securities	商品有価証券	384	439
Money held in trust	金銭の信託	6,629	5,455
Securities	有価証券	1,763,176	1,580,635
Loans and bills discounted	貸出金	5,473,444	5,508,313
Foreign exchanges	外国為替	4,580	3,803
Lease receivables and investment assets	リース債権及びリース投資資産	50,390	53,918
Other assets	その他資産	67,277	47,832
Tangible fixed assets	有形固定資産	67,841	68,935
Intangible fixed assets	無形固定資産	10,988	10,926
Net defined benefit asset	退職給付に係る資産	770	2,210
Deferred tax assets	繰延税金資産	1,390	1,404
Customers' liabilities for acceptances and guarantees	支払承諾見返	12,284	10,897
Allowance for loan losses	貸倒引当金	△38,697	△40,202
Total assets	資産の部合計	8,004,790	8,079,024
LIABILITIES:	(負債の部)		
Deposits	預金	6,661,999	6,693,333
Negotiable certificates of deposit	譲渡性預金	178,005	281,309
Call money and bills sold	コールマネー及び売渡手形	67	-
Payables under repurchase agreements	売現先勘定	-	25,470
Payables under securities lending transactions	債券貸借取引受入担保金	142,784	39,906
Borrowed money	借入金	343,133	385,970
Foreign exchanges	外国為替	183	207
Bonds payable	社債	20,000	30,000
Bonds with share acquisition rights	新株予約権付社債	21,248	22,200
Borrowed money from trust account	信託勘定借	13	1,568
Other liabilities	その他負債	51,589	50,326
Provision for directors' bonuses	役員賞与引当金	51	38
Net defined benefit liability	退職給付に係る負債	2,295	1,254
Provision for directors' retirement benefits	役員退職慰労引当金	459	403
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,120	967
Provision for point card certificates	ポイント引当金	123	136
Provision for contingent loss	偶発損失引当金	922	930
Reserves under special laws	特別法上の引当金	0	0
Deferred tax liabilities	繰延税金負債	23,947	9,698
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	7,944	7,921
Acceptances and guarantees	支払承諾	12,284	10,897
Total liabilities	負債の部合計	7,468,176	7,562,542
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	363,708	376,633
Treasury shares	自己株式	△17,538	△16,976
Total shareholders' equity	株主資本合計	423,963	437,449
Valuation difference on available-for-sale securities	その他有価証券評価差額金	94,695	58,966
Deferred gains or losses on hedges	繰延ヘッジ損益	△122	△78
Revaluation reserve for land	土地再評価差額金	13,990	13,939
Foreign currency translation adjustment	為替換算調整勘定	165	188
Remeasurements of defined benefit plans	退職給付に係る調整累計額	△2,663	△811
Total accumulated other comprehensive income	その他の包括利益累計額合計	106,066	72,204
Share acquisition rights	新株予約権	460	510
Non-controlling interests	非支配株主持分	6,123	6,316
Total net assets	純資産の部合計	536,613	516,481
Total liabilities and net assets	負債及び純資産の部合計	8,004,790	8,079,024

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 2017	3rd Quarter of FY 2018
Ordinary income	経常収益	115,671	116,107
Interest income	資金運用収益	66,099	63,355
Interest on loans and discounts	(うち貸出金利息)	42,156	43,172
Interest and dividends on securities	(うち有価証券利息配当金)	23,213	19,405
Trust fees	信託報酬	0	16
Fees and commissions	役務取引等収益	15,970	16,072
Other ordinary income	その他業務収益	20,316	21,320
Other income	その他経常収益	13,285	15,343
Ordinary expenses	経常費用	78,283	82,408
Interest expenses	資金調達費用	5,754	5,448
Interest on deposits	(うち預金利息)	1,303	1,176
Fees and commissions payments	役務取引等費用	5,602	5,844
Other ordinary expenses	その他業務費用	17,787	21,369
General and administrative expenses	営業経費	46,346	45,031
Other expenses	その他経常費用	2,792	4,713
Ordinary profit	経常利益	37,388	33,699
Extraordinary income	特別利益	20	39
Gain on disposal of non-current assets	固定資産処分益	20	39
Extraordinary losses	特別損失	402	385
Loss on disposal of non-current assets	固定資産処分損	282	263
Impairment loss	減損損失	119	121
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	37,006	33,353
Income taxes - current	法人税、住民税及び事業税	10,611	9,419
Income taxes - deferred	法人税等調整額	557	577
Total income taxes	法人税等合計	11,168	9,996
Profit	四半期純利益	25,837	23,357
Profit attributable to non-controlling interests	非支配株主に帰属する四半期純利益	308	257
Profit attributable to owners of parent	親会社株主に帰属する四半期純利益	25,529	23,099

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 2017	3rd Quarter of FY 2018
Profit	四半期純利益	25,837	23,357
Other comprehensive income	その他の包括利益	4,840	△33,864
Valuation difference on available-for-sale securities	その他有価証券評価差額金	3,090	△35,876
Deferred gains or losses on hedges	繰延ヘッジ損益	△0	44
Foreign currency translation adjustment	為替換算調整勘定	△147	22
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	1,749	1,852
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	149	93
Comprehensive income	四半期包括利益	30,678	△10,507
(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	30,341	△10,710
Comprehensive income attributable to non-controlling interests	非支配株主に係る四半期包括利益	337	203