

Financial Results for the 1st quarter of Fiscal 2019
(from April 1,2019 to June 30,2019)

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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.

FIRST 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, 2019 | As of June 30, 2019 |
|--|----------------|-------------------------|------------------------|
| ASSETS: | (資産の部) | | |
| Cash and due from banks | 現金預け金 | 752,818 | 934,480 |
| Monetary claims bought | 買入金銭債権 | 9,965 | 9,621 |
| Trading account securities | 商品有価証券 | 1,355 | 1,503 |
| Money held in trust | 金銭の信託 | 5,938 | 5,695 |
| Securities | 有価証券 | 1,701,356 | 1,735,469 |
| Loans and bills discounted | 貸出金 | 5,512,182 | 5,486,674 |
| Foreign exchanges | 外国為替 | 6,786 | 5,996 |
| Lease receivables and investments in leases | リース債権及びリース投資資産 | 55,302 | 55,210 |
| Other assets | その他資産 | 46,053 | 48,014 |
| Tangible fixed assets | 有形固定資産 | 68,806 | 68,638 |
| Intangible fixed assets | 無形固定資産 | 10,678 | 10,461 |
| Retirement benefit asset | 退職給付に係る資産 | 1,471 | 1,620 |
| Deferred tax assets | 繰延税金資産 | 1,498 | 1,446 |
| Customers' liabilities for acceptances and guarantees | 支払承諾見返 | 10,638 | 10,677 |
| Allowance for loan losses | 貸倒引当金 | △44,716 | △45,037 |
| Total assets | 資産の部合計 | 8,140,134 | 8,330,473 |
| LIABILITIES: | (負債の部) | | |
| Deposits | 預金 | 6,798,874 | 6,829,709 |
| Negotiable certificates of deposit | 譲渡性預金 | 183,181 | 304,599 |
| Payables under repurchase agreements | 売現先勘定 | 18,181 | 6,968 |
| Payables under securities lending transactions | 債券貸借取引受入担保金 | 44,503 | 63,401 |
| Borrowed money | 借入金 | 417,342 | 439,250 |
| Foreign exchanges | 外国為替 | 367 | 231 |
| Bonds payable | 社債 | 30,000 | 40,000 |
| Bonds with share acquisition rights | 新株予約権付社債 | 22,198 | 21,558 |
| Borrowed money from trust account | 信託勘定借 | 1,984 | 3,544 |
| Other liabilities | その他負債 | 49,895 | 46,430 |
| Provision for bonuses for directors (and other officers) | 役員賞与引当金 | 48 | 12 |
| Retirement benefit liability | 退職給付に係る負債 | 4,848 | 4,600 |
| Provision for retirement benefits for directors (and other officers) | 役員退職慰労引当金 | 390 | 377 |
| Provision for reimbursement of deposits | 睡眠預金払戻損失引当金 | 905 | 850 |
| Provision for point card certificates | ポイント引当金 | 135 | 135 |
| Provision for contingent loss | 偶発損失引当金 | 938 | 944 |
| Reserves under special laws | 特別法上の引当金 | 0 | 0 |
| Deferred tax liabilities | 繰延税金負債 | 15,823 | 14,811 |
| Deferred tax liabilities for land revaluation | 再評価に係る繰延税金負債 | 7,917 | 7,917 |
| Acceptances and guarantees | 支払承諾 | 10,638 | 10,677 |
| Total liabilities | 負債の部合計 | 7,608,175 | 7,796,021 |
| NET ASSETS: | (純資産の部) | | |
| Capital stock | 資本金 | 48,652 | 48,652 |
| Capital surplus | 資本剰余金 | 29,255 | 29,255 |
| Retained earnings | 利益剰余金 | 376,865 | 382,177 |
| Treasury shares | 自己株式 | △16,977 | △16,977 |
| Total shareholders' equity | 株主資本合計 | 437,795 | 443,108 |
| Valuation difference on available-for-sale securities | その他有価証券評価差額金 | 78,127 | 75,224 |
| Deferred gains or losses on hedges | 繰延ヘッジ損益 | △179 | △247 |
| Revaluation reserve for land | 土地再評価差額金 | 13,929 | 13,929 |
| Foreign currency translation adjustment | 為替換算調整勘定 | 86 | 86 |
| Remeasurements of defined benefit plans | 退職給付に係る調整累計額 | △3,846 | △3,817 |
| Total accumulated other comprehensive income | その他の包括利益累計額合計 | 88,118 | 85,174 |
| Share acquisition rights | 新株予約権 | 510 | 510 |
| Non-controlling interests | 非支配株主持分 | 5,534 | 5,657 |
| Total net assets | 純資産の部合計 | 531,959 | 534,451 |
| Total liabilities and net assets | 負債及び純資産の部合計 | 8,140,134 | 8,330,473 |

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)

| | | 1st Quarter of FY 2018 | 1st Quarter of FY 2019 |
|--|------------------|---------------------------|---------------------------|
| Ordinary income | 経常収益 | 46,191 | 39,128 |
| Interest income | 資金運用収益 | 24,145 | 20,321 |
| Interest on loans and discounts | (うち貸出金利息) | 14,202 | 14,470 |
| Interest and dividends on securities | (うち有価証券利息配当金) | 9,664 | 5,617 |
| Trust fees | 信託報酬 | 0 | 16 |
| Fees and commissions | 役務取引等収益 | 6,049 | 5,621 |
| Other ordinary income | その他業務収益 | 6,793 | 8,266 |
| Other income | その他経常収益 | 9,202 | 4,902 |
| Ordinary expenses | 経常費用 | 29,793 | 27,687 |
| Interest expenses | 資金調達費用 | 1,942 | 1,684 |
| Interest on deposits | (うち預金利息) | 442 | 333 |
| Fees and commissions payments | 役務取引等費用 | 1,954 | 2,032 |
| Other ordinary expenses | その他業務費用 | 8,304 | 6,857 |
| General and administrative expenses | 営業経費 | 15,536 | 14,887 |
| Other expenses | その他経常費用 | 2,055 | 2,225 |
| Ordinary profit | 経常利益 | 16,397 | 11,441 |
| Extraordinary income | 特別利益 | 0 | 0 |
| Gain on disposal of non-current assets | 固定資産処分益 | 0 | 0 |
| Extraordinary losses | 特別損失 | 164 | 33 |
| Loss on disposal of non-current assets | 固定資産処分損 | 57 | 33 |
| Impairment loss | 減損損失 | 106 | - |
| Provision of reserve for financial instruments 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 | 16,233 | 11,408 |
| Income taxes - current | 法人税、住民税及び事業税 | 4,436 | 2,682 |
| Income taxes - deferred | 法人税等調整額 | 567 | 334 |
| Total income taxes | 法人税等合計 | 5,003 | 3,017 |
| Profit | 四半期純利益 | 11,229 | 8,390 |
| Profit attributable to non-controlling interests | 非支配株主に帰属する四半期純利益 | 118 | 89 |
| Profit attributable to owners of parent | 親会社株主に帰属する四半期純利益 | 11,111 | 8,300 |

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)

| | | 1st Quarter of FY 2018 | 1st Quarter of FY 2019 |
|---|------------------|---------------------------|---------------------------|
| Profit | 四半期純利益 | 11,229 | 8,390 |
| Other comprehensive income | その他の包括利益 | △7,892 | △2,901 |
| Valuation difference on available-for-sale securities | その他有価証券評価差額金 | △9,098 | △2,939 |
| Deferred gains or losses on hedges | 繰延ヘッジ損益 | 27 | △67 |
| Foreign currency translation adjustment | 為替換算調整勘定 | △267 | △0 |
| Remeasurements of defined benefit plans, net of tax | 退職給付に係る調整額 | 1,351 | 28 |
| 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 | 93 | 78 |
| Comprehensive income | 四半期包括利益 | 3,337 | 5,489 |
| (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 | 3,225 | 5,357 |
| Comprehensive income attributable to non-controlling interests | 非支配株主に係る四半期包括利益 | 111 | 132 |