

# Financial Statements

For the Year Ended March.31,2020

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.31,2019	As of Mar.31,2020
ASSETS:	(資産の部)		
Cash and due from banks	現金預け金	752,818	845,309
Monetary claims bought	買入金銭債権	9,965	9,113
Trading account securities	商品有価証券	1,355	1,722
Money held in trust	金銭の信託	5,938	6,778
Securities	有価証券	1,701,356	1,789,364
Loans and bills discounted	貸出金	5,512,182	5,543,176
Foreign exchanges	外国為替	6,786	17,872
Lease receivables and investments in leases	リース債権及びリース投資資産	55,302	58,925
Other assets	その他資産	46,053	93,309
Tangible fixed assets	有形固定資産	68,806	68,354
Buildings, net	建物	18,444	18,095
Land	土地	42,136	41,834
Leased assets, net	リース資産	797	749
Construction in progress	建設仮勘定	248	1,312
Other tangible fixed assets	その他の有形固定資産	7,178	6,363
Intangible fixed assets	無形固定資産	10,678	9,760
Software	ソフトウェア	10,135	9,249
Other intangible fixed assets	その他の無形固定資産	543	511
Retirement benefit asset	退職給付に係る資産	1,471	251
Deferred tax assets	繰延税金資産	1,498	8,552
Customers' liabilities for acceptances and guarantees	支払承諾見返	10,638	9,790
Allowance for loan losses	貸倒引当金	△44,716	△ 45,418
Total assets	資産の部合計	8,140,134	8,416,864
LIABILITIES:	(負債の部)		
Deposits	預金	6,798,874	7,040,108
Negotiable certificates of deposit	譲渡性預金	183,181	164,214
Payables under repurchase agreements	売現先勘定	18,181	18,402
Payables under securities lending transactions	債券貸借取引受入担保金	44,503	91,131
Borrowed money	借入金	417,342	481,744
Foreign exchanges	外国為替	367	381
Bonds payable	社債	30,000	50,000
Bonds with share acquisition rights	新株予約権付社債	22,198	-
Borrowed money from trust account	信託勘定借	1,984	4,899
Other liabilities	その他負債	49,895	47,657
Provision for bonuses for directors (and other officers)	役員賞与引当金	48	61
Retirement benefit liability	退職給付に係る負債	4,848	10,521
Provision for retirement benefits for directors (and other officers)	役員退職慰労引当金	390	288
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	905	682
Provision for point card certificates	ポイント引当金	135	140
Provision for contingent loss	偶発損失引当金	938	947
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
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	7,917	7,851
Acceptances and guarantees	支払承諾	10,638	9,790
Total liabilities	負債の部合計	7,608,175	7,928,835
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	29,581
Retained earnings	利益剰余金	376,865	383,452
Treasury shares	自己株式	△16,977	△ 9,309
Total shareholders' equity	株主資本合計	437,795	452,377
Valuation difference on available-for-sale securities	その他有価証券評価差額金	78,127	31,427
Deferred gains or losses on hedges	繰延ヘッジ損益	△179	△ 330
Revaluation reserve for land	土地再評価差額金	13,929	13,778
Foreign currency translation adjustment	為替換算調整勘定	86	29
Remeasurements of defined benefit plans	退職給付に係る調整累計額	△3,846	△ 9,541
Total accumulated other comprehensive income	その他の包括利益累計額合計	88,118	35,363
Share acquisition rights	新株予約権	510	287
Non-controlling interests	非支配株主持分	5,534	-
Total net assets	純資産の部合計	531,959	488,028
Total liabilities and net assets	負債及び純資産の部合計	8,140,134	8,416,864

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 2018 ended Mar.31,2019	For FY 2019 ended Mar.31,2020
Ordinary income	経常収益	148,730	143,069
Interest income	資金運用収益	81,500	74,017
Interest on loans and discounts	貸出金利息	57,540	56,904
Interest and dividends on securities	有価証券利息配当金	22,901	16,094
Interest on call loans and bills bought	コールローン利息及び買入手形利息	101	15
Interest on deposits with banks	預け金利息	101	99
Other interest income	その他の受入利息	855	902
Trust fees	信託報酬	20	36
Fees and commissions	役務取引等収益	20,938	20,554
Other ordinary income	その他業務収益	28,654	37,024
Other income	その他経常収益	17,616	11,437
Recoveries of written off receivables	償却債権取立益	5	4
Other	その他の経常収益	17,611	11,433
Ordinary expenses	経常費用	112,945	111,545
Interest expenses	資金調達費用	7,190	6,437
Interest on deposits	預金利息	1,531	1,348
Interest on negotiable certificates of deposit	譲渡性預金利息	1,083	952
Interest on call money and bills sold	コールマネー利息及び売渡手形利息	△5	0
Interest on payables under repurchase agreements	売現先利息	352	317
Interest on payables under securities lending transactions	債券貸借取引支払利息	1,085	351
Interest on borrowings and rediscounts	借入金利息	573	545
Interest on bonds	社債利息	126	187
Other interest expenses	その他の支払利息	2,443	2,734
Fees and commissions payments	役務取引等費用	7,765	8,131
Other ordinary expenses	その他業務費用	27,794	31,821
General and administrative expenses	営業経費	59,111	56,438
Other expenses	その他経常費用	11,082	8,716
Provision of allowance for loan losses	貸倒引当金繰入額	8,148	3,679
Other	その他の経常費用	2,933	5,036
Ordinary profit	経常利益	35,785	31,523
Extraordinary income	特別利益	39	0
Gain on disposal of non-current assets	固定資産処分益	39	0
Extraordinary losses	特別損失	516	694
Loss on disposal of non-current assets	固定資産処分損	352	212
Impairment loss	減損損失	164	482
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	税金等調整前当期純利益	35,308	30,829
Income taxes - current	法人税、住民税及び事業税	12,120	8,392
Income taxes - deferred	法人税等調整額	△413	76
Total income taxes	法人税等合計	11,706	8,469
Profit	当期純利益	23,601	22,360
Profit attributable to non-controlling interests	非支配株主に帰属する当期純利益	280	79
Profit attributable to owners of parent	親会社株主に帰属する当期純利益	23,321	22,280

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

Millions of yen  
(単位:百万円)

		For FY 2018 ended Mar.31,2019	For FY 2019 ended Mar.31,2020
Profit	当期純利益	23,601	22,360
Other comprehensive income	その他の包括利益	△17,928	△ 52,506
Valuation difference on available-for-sale securities	その他有価証券評価差額金	△16,839	△ 46,608
Deferred gains or losses on hedges	繰延ヘッジ損益	△56	△ 151
Foreign currency translation adjustment	為替換算調整勘定	△79	△ 57
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	△1,182	△ 5,695
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	229	6
Comprehensive income	包括利益	5,673	△ 30,146
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	5,435	△ 30,323
Comprehensive income attributable to non-controlling interests	非支配株主に係る包括利益	238	176

## 3. Consolidated Statements of Changes in Net Assets

(連結株主資本等変動計算書)

For FY2018 ended Mar. 31, 2019

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 period	当 期 首 残 高	48,652	29,140	363,708	△17,538	423,963	94,695	△122
Changes during period	当 期 変 動 額							
Dividends of surplus	剰 余 金 の 配 当			△5,635		△5,635		
Profit attributable to owners of parent	親会社株主に帰属する当期純利益			23,321		23,321		
Purchase of treasury shares	自 己 株 式 の 取 得				△4,101	△4,101		
Disposal of treasury shares	自 己 株 式 の 処 分			△13	84	71		
Cancellation of treasury shares	自 己 株 式 の 消 却			△4,577	4,577			
Fluctuations in the consolidated subsidiary equity	連結子会社持分の変動		114			114		
Reversal of revaluation reserve for land	土地再評価差額金の取崩			61		61		
Net changes in items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)						△16,568	△56
Total changes during period	当 期 変 動 額 合 計	-	114	13,156	561	13,832	△16,568	△56
Balance at end of period	当 期 末 残 高	48,652	29,255	376,865	△16,977	437,795	78,127	△179

		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 period	当 期 首 残 高	13,990	165	△2,663	106,066	460	6,123	536,613
Changes during period	当 期 変 動 額							
Dividends of surplus	剰 余 金 の 配 当							△5,635
Profit attributable to owners of parent	親会社株主に帰属する当期純利益							23,321
Purchase of treasury shares	自 己 株 式 の 取 得							△4,101
Disposal of treasury shares	自 己 株 式 の 処 分							71
Cancellation of treasury shares	自 己 株 式 の 消 却							
Fluctuations in the consolidated subsidiary equity	連結子会社持分の変動							114
Reversal of revaluation reserve for land	土地再評価差額金の取崩							61
Net changes in items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)	△61	△79	△1,182	△17,948	50	△589	△18,486
Total changes during period	当 期 変 動 額 合 計	△61	△79	△1,182	△17,948	50	△589	△4,654
Balance at end of period	当 期 末 残 高	13,929	86	△3,846	88,118	510	5,534	531,959

For FY2019 ended Mar. 31,2020

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 period	当 期 首 残 高	48,652	29,255	376,865	△ 16,977	437,795	78,127	△ 179
Changes during period	当 期 変 動 額							
Dividends of surplus	剰 余 金 の 配 当			△ 5,504		△ 5,504		
Profit attributable to owners of parent	親会社株主に帰属する当期純利益			22,280		22,280		
Purchase of treasury shares	自 己 株 式 の 取 得				△ 3,000	△ 3,000		
Disposal of treasury shares	自 己 株 式 の 処 分			△ 105	434	328		
Cancellation of treasury shares	自 己 株 式 の 消 却			△ 10,233	10,233			
Fluctuations in the consolidated subsidiary equity	連結子会社持分の変動		326			326		
Reversal of revaluation reserve for land	土地再評価差額金の取崩			150		150		
Net changes in items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)						△ 46,699	△ 151
Total changes during period	当 期 変 動 額 合 計	-	326	6,587	7,667	14,581	△ 46,699	△ 151
Balance at end of period	当 期 末 残 高	48,652	29,581	383,452	△ 9,309	452,377	31,427	△ 330

		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 period	当 期 首 残 高	13,929	86	△ 3,846	88,118	510	5,534	531,959
Changes during period	当 期 変 動 額							
Dividends of surplus	剰 余 金 の 配 当							△ 5,504
Profit attributable to owners of parent	親会社株主に帰属する当期純利益							22,280
Purchase of treasury shares	自 己 株 式 の 取 得							△ 3,000
Disposal of treasury shares	自 己 株 式 の 処 分							328
Cancellation of treasury shares	自 己 株 式 の 消 却							
Fluctuations in the consolidated subsidiary equity	連結子会社持分の変動							326
Reversal of revaluation reserve for land	土地再評価差額金の取崩							150
Net changes in items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)	△ 150	△ 57	△ 5,695	△ 52,754	△ 223	△ 5,534	△ 58,512
Total changes during period	当 期 変 動 額 合 計	△ 150	△ 57	△ 5,695	△ 52,754	△ 223	△ 5,534	△ 43,930
Balance at end of period	当 期 末 残 高	13,778	29	△ 9,541	35,363	287	-	488,028

#### 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 2018 ended Mar.31,2019	For FY 2019 ended Mar.31,2020
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	35,308	30,829
Depreciation	減価償却費	6,761	6,899
Impairment loss	減損損失	164	482
Share of loss (profit) of entities accounted for using equity method	持分法による投資損益(△は益)	△569	△ 160
Increase (decrease) in allowance for loan losses	貸倒引当金の増減(△)	6,019	702
Increase (decrease) in provision for bonuses for directors (and other officers)	役員賞与引当金の増減額(△は減少)	△3	13
Decrease (increase) in retirement benefit asset	退職給付に係る資産の増減額(△は増加)	△700	1,220
Increase (decrease) in retirement benefit liability	退職給付に係る負債の増減額(△は減少)	2,552	5,673
Increase (decrease) in provision for retirement benefits for directors (and other officers)	役員退職慰労引当金の増減額(△は減少)	△69	△ 102
Increase (decrease) in provision for reimbursement of deposits	睡眠預金払戻損失引当金の増減(△)	△214	△ 223
Increase (decrease) in provision for point card certificates	ポイント引当金の増減額(△は減少)	11	5
Increase (decrease) in provision for contingent loss	偶発損失引当金の増減(△)	16	8
Interest income	資金運用収益	△81,500	△ 74,017
Interest expenses	資金調達費用	7,190	6,437
Loss (gain) related to securities	有価証券関係損益(△)	△11,823	△ 7,419
Loss (gain) on money held in trust	金銭の信託の運用損益(△は運用益)	47	△ 14
Foreign exchange losses (gains)	為替差損益(△は益)	△237	△ 401
Loss (gain) on disposal of non-current assets	固定資産処分損益(△は益)	312	212
Net decrease (increase) in trading account securities	商品有価証券の純増(△)減	△970	△ 367
Net decrease (increase) in loans and bills discounted	貸出金の純増(△)減	△38,738	△ 30,993
Net increase (decrease) in deposits	預金の純増減(△)	136,874	241,234
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減(△)	5,175	△ 18,966
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(△)	74,208	64,401
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	預け金(日銀預け金を除く)の純増(△)減	△834	829
Net decrease (increase) in call loans	コールローン等の純増(△)減	388	851
Net increase (decrease) in call money	コールマネー等の純増減(△)	18,113	220
Net increase (decrease) in payables under securities lending transactions	債券貸借取引受入担保金の純増減(△)	△98,281	46,627
Net decrease (increase) in foreign exchanges - assets	外国為替(資産)の純増(△)減	△2,206	△ 11,086
Net increase (decrease) in foreign exchanges - liabilities	外国為替(負債)の純増減(△)	183	13
Net decrease (increase) in lease receivables and investments in leases	リース債権及びリース投資資産の純増(△)減	△4,911	△ 3,622
Net increase (decrease) in borrowed money from trust account	信託勘定借の純増減(△)	1,971	2,914
Interest received	資金運用による収入	82,405	75,979
Interest paid	資金調達による支出	△7,259	△ 6,709
Other, net	その他	10,794	△ 2,729
Subtotal	小計	140,182	328,741
Income taxes paid	法人税等の支払額	△13,273	△ 11,767
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	126,908	316,974
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	△526,549	△ 593,426
Proceeds from sales of securities	有価証券の売却による収入	350,360	189,844
Proceeds from redemption of securities	有価証券の償還による収入	234,298	202,792
Increase in money held in trust	金銭の信託の増加による支出	-	△ 840
Decrease in money held in trust	金銭の信託の減少による収入	630	-
Purchase of tangible fixed assets	有形固定資産の取得による支出	△4,964	△ 3,798
Purchase of intangible fixed assets	無形固定資産の取得による支出	△3,036	△ 2,505
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	112	16
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	50,850	△ 207,917
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	20,000
Redemption of bonds with stock acquisition rights	新株予約権付社債の償還による支出	-	△ 22,198
Purchase of treasury shares	自己株式の取得による支出	△4,101	△ 3,000
Proceeds from sales of treasury shares	自己株式の売却による収入	71	328
Dividends paid	配当金の支払額	△5,633	△ 5,504
Dividends paid to non-controlling interests	非支配株主への配当金の支払額	△10	△ 9
Purchase of shares of subsidiaries resulting in no change in scope of consolidation	連結範囲の変更を伴わない子会社株式の取得による支出	-	△ 5,293
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	326	△ 15,676
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	△75	△ 58
Net increase (decrease) in cash and cash equivalents	現金及び現金同等物の増減額(△は減少)	178,010	93,321
Cash and cash equivalents at beginning of period	現金及び現金同等物の期首残高	570,054	748,064
Cash and cash equivalents at end of period	現金及び現金同等物の期末残高	748,064	841,386



## 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.31,2019	As of Mar.31,2020
ASSETS:	(資産の部)		
Cash and due from banks	現金預け金	755,196	843,982
Cash	現金	52,367	65,883
Due from banks	預け金	702,828	778,099
Monetary claims bought	買入金銭債権	9,965	9,113
Trading account securities	商品有価証券	1,355	1,722
Trading government bonds	商品国債	51	248
Trading local government bonds	商品地方債	303	474
Other trading account securities	その他の商品有価証券	999	999
Money held in trust	金銭の信託	4,368	4,368
Securities	有価証券	1,701,883	1,798,960
Government bonds	国債	293,368	346,546
Local government bonds	地方債	647,837	698,665
Corporate bonds	社債	204,573	208,589
Stocks	株式	166,856	132,614
Other securities	その他の証券	389,247	412,544
Loans and bills discounted	貸出金	5,565,495	5,602,306
Bills discounted	割引手形	36,533	29,807
Loans on bills	手形貸付	103,238	109,801
Loans on deeds	証書貸付	4,919,147	4,925,811
Overdrafts	当座貸越	506,575	536,885
Foreign exchanges	外国為替	6,786	17,872
Due from foreign banks (our accounts)	外国他店預け	6,719	17,814
Foreign bills bought	買入外国為替	18	22
Foreign bills receivable	取立外国為替	48	35
Other assets	その他資産	27,204	74,022
Prepaid expenses	前払費用	13	76
Accrued income	未収収益	5,347	5,061
Derivatives other than for trading - assets	金融派生商品	7,207	8,214
Cash collateral paid for financial instruments	金融商品等差入担保金	914	1,388
Other	その他の資産	13,722	59,281
Property, plant and equipment	有形固定資産	65,658	64,908
Buildings, net	建物	18,166	17,832
Land	土地	41,661	41,359
Leased assets, net	リース資産	845	795
Construction in progress	建設仮勘定	248	1,312
Other tangible fixed assets	その他の有形固定資産	4,736	3,608
Intangible assets	無形固定資産	10,497	9,631
Software	ソフトウェア	9,962	9,127
Other intangible fixed assets	その他の無形固定資産	534	503
Prepaid pension costs	前払年金費用	3,011	3,815
Deferred tax assets	繰延税金資産	-	2,969
Customers' liabilities for acceptances and guarantees	支払承諾見返	10,638	9,790
Allowance for loan losses	貸倒引当金	△39,495	△ 40,278
Total assets	資産の部合計	8,122,564	8,403,185

Millions of yen

(単位:百万円)

		As of Mar.31,2019	As of Mar.31,2020
LIABILITIES:	(負債の部)		
Deposits	預金	6,808,474	7,050,138
Current deposits	当座預金	275,590	298,467
Ordinary deposits	普通預金	4,311,161	4,563,229
Saving deposits	貯蓄預金	97,126	96,654
Deposits at notice	通知預金	13,413	12,723
Time deposits	定期預金	2,025,407	1,964,278
Installment savings	定期積金	3,464	2,805
Other deposits	その他の預金	82,311	111,979
Negotiable certificates of deposit	譲渡性預金	207,681	191,514
Payables under repurchase agreements	売現先勘定	18,181	18,402
Payables under securities lending transactions	債券貸借取引受入担保金	44,503	91,131
Borrowed money	借入金	412,907	479,171
Borrowings from other banks	借入金	412,907	479,171
Foreign exchanges	外国為替	369	382
Due to foreign banks (their accounts)	外国他店預り	1	0
Foreign bills sold	売渡外国為替	116	305
Foreign bills payable	未払外国為替	250	75
Bonds payable	社債	30,000	50,000
Bonds with share acquisition rights	新株予約権付社債	22,198	-
Borrowed money from trust account	信託勘定借	1,984	4,899
Other liabilities	その他負債	28,880	26,734
Income taxes payable	未払法人税等	4,306	839
Accrued expenses	未払費用	4,668	4,257
Unearned revenue	前受収益	1,609	1,777
Reserve for interest on installment savings	給付補填備金	0	0
Derivatives other than for trading - liabilities	金融派生商品	8,049	8,181
Cash collateral received for financial instruments	金融商品等受入担保金	1,194	2,384
Lease obligations	リース債務	845	796
Other	その他の負債	8,207	8,497
Provision for bonuses for directors (and other officers)	役員賞与引当金	48	61
Provision for retirement benefits	退職給付引当金	503	-
Provision for retirement benefits for directors (and other officers)	役員退職慰労引当金	378	269
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	905	682
Provision for point card certificates	ポイント引当金	135	140
Provision for contingent loss	偶発損失引当金	938	947
Deferred tax liabilities	繰延税金負債	17,498	-
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	7,917	7,851
Acceptances and guarantees	支払承諾	10,638	9,790
Total liabilities	負債の部合計	7,614,144	7,932,116
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	356,012	358,237
Legal retained earnings	利益準備金	43,548	43,548
Other retained earnings	その他利益剰余金	312,464	314,689
Reserve for tax purpose reduction entry	圧縮記帳積立金	1,052	1,052
General reserve	別途積立金	272,650	287,650
Retained earnings brought forward	繰越利益剰余金	38,761	25,987
Treasury shares	自己株式	△16,977	△ 9,309
Total shareholders' equity	株主資本合計	416,802	426,694
Valuation difference on available-for-sale securities	その他有価証券評価差額金	77,357	30,638
Deferred gains or losses on hedges	繰延ヘッジ損益	△179	△ 330
Revaluation reserve for land	土地再評価差額金	13,929	13,778
Total valuation and translation adjustments	評価・換算差額等合計	91,107	44,086
Share acquisition rights	新株予約権	510	287
Total net assets	純資産の部合計	508,420	471,068
Total liabilities and net assets	負債及び純資産の部合計	8,122,564	8,403,185

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

Millions of yen  
(単位:百万円)

		For FY 2018 ended Mar.31,2019	For FY 2019 ended Mar.31,2020
Ordinary income	経常収益	118,998	106,907
Interest income	資金運用収益	81,558	74,098
Interest on loans and discounts	貸出金利息	57,680	57,073
Interest and dividends on securities	有価証券利息配当金	22,762	15,978
Interest on call loans	コールローン利息	101	15
Interest on deposits with banks	預け金利息	159	128
Other interest income	その他の受入利息	855	902
Trust fees	信託報酬	20	36
Fees and commissions	役務取引等収益	19,082	18,691
Fees and commissions on domestic and foreign exchanges	受入為替手数料	4,825	4,861
Other fees and commissions	その他の役務収益	14,256	13,829
Other ordinary income	その他業務収益	1,368	4,711
Gains on foreign exchange transactions	外国為替売買益	525	678
Gain on trading account securities transactions	商品有価証券売買益	1	-
Gains on sales of bonds	国債等債券売却益	584	3,717
Gains on redemption of bonds	国債等債券償還益	35	39
Income from derivatives other than for trading or hedging	金融派生商品収益	220	275
Other income	その他経常収益	16,968	9,369
Recoveries of written off receivables	償却債権取立益	5	3
Gain on sales of equity securities	株式等売却益	16,159	8,125
Gain on money held in trust	金銭の信託運用益	9	14
Other	その他の経常収益	795	1,226
Ordinary expenses	経常費用	87,015	81,520
Interest expenses	資金調達費用	7,155	6,408
Interest on deposits	預金利息	1,520	1,336
Interest on negotiable certificates of deposit	譲渡性預金利息	1,086	954
Interest on call money	コールマネー利息	△5	0
Interest on payables under repurchase agreements	売現先利息	352	317
Interest on payables under securities lending transactions	債券貸借取引支払利息	1,085	351
Interest on borrowings and rediscounts	借用金利息	546	526
Interest on bonds	社債利息	126	187
Interest expenses on interest rate swaps	金利スワップ支払利息	2,432	2,702
Other interest expenses	その他の支払利息	10	31
Fees and commissions payments	役務取引等費用	8,566	8,903
Fees and commissions on domestic and foreign exchanges	支払為替手数料	815	820
Other fees and commissions	その他の役務費用	7,751	8,082
Other ordinary expenses	その他業務費用	3,324	3,327
Loss on trading account securities transactions	商品有価証券売買損	-	2
Loss on sales of bonds	国債等債券売却損	3,284	3,295
Loss on devaluation of bonds	国債等債券償却	39	29
General and administrative expenses	営業経費	57,663	54,669
Other expenses	その他経常費用	10,305	8,210
Provision of allowance for loan losses	貸倒引当金繰入額	7,440	3,277
Written-off of loans	貸出金償却	4	9
Loss on sales of equity securities	株式等売却損	1,680	1,861
Loss on devaluation of equity securities	株式等償却	-	1,225
Loss on money held in trust	金銭の信託運用損	57	-
Other	その他の経常費用	1,123	1,836
Ordinary profit	経常利益	31,982	25,386
Extraordinary income	特別利益	39	0
Gain on disposal of non-current assets	固定資産処分益	39	0
Extraordinary losses	特別損失	515	694
Loss on disposal of non-current assets	固定資産処分損	350	212
Impairment loss	減損損失	164	482
Profit before income taxes	税引前当期純利益	31,507	24,691
Income taxes - current	法人税、住民税及び事業税	10,884	6,756
Income taxes - deferred	法人税等調整額	△349	16
Total income taxes	法人税等合計	10,534	6,773
Profit	当期純利益	20,972	17,918

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

(株主資本等変動計算書)

For FY2018 ended Mar. 31, 2019

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 tax purpose 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 period	当 期 首 残 高	48,652	29,114	29,114	43,548	1,052	257,650	42,953	345,204
Changes during period	当 期 変 動 額								
Dividends of surplus	剰 余 金 の 配 当							△5,635	△5,635
Provision of general reserve	別 途 積 立 金 の 積 立						15,000	△15,000	
Profit	当 期 純 利 益							20,972	20,972
Purchase of treasury shares	自 己 株 式 の 取 得								
Disposal of treasury shares	自 己 株 式 の 処 分							△13	△13
Cancellation of treasury shares	自 己 株 式 の 消 却							△4,577	△4,577
Reversal of revaluation reserve for land	土地再評価差額金の取崩							61	61
Net changes in items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)								
Total changes during period	当 期 変 動 額 合 計	-	-	-	-	-	15,000	△4,192	10,807
Balance at end of period	当 期 末 残 高	48,652	29,114	29,114	43,548	1,052	272,650	38,761	356,012

		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 period	当 期 首 残 高	△17,538	405,433	94,109	△122	13,990	107,978	460	513,871
Changes during period	当 期 変 動 額								
Dividends of surplus	剰 余 金 の 配 当		△5,635						△5,635
Provision of general reserve	別 途 積 立 金 の 積 立								
Profit	当 期 純 利 益		20,972						20,972
Purchase of treasury shares	自 己 株 式 の 取 得	△4,101	△4,101						△4,101
Disposal of treasury shares	自 己 株 式 の 処 分	84	71						71
Cancellation of treasury shares	自 己 株 式 の 消 却	4,577							
Reversal of revaluation reserve for land	土地再評価差額金の取崩		61						61
Net changes in items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)			△16,752	△56	△61	△16,870	50	△16,820
Total changes during period	当 期 変 動 額 合 計	561	11,369	△16,752	△56	△61	△16,870	50	△5,451
Balance at end of period	当 期 末 残 高	△16,977	416,802	77,357	△179	13,929	91,107	510	508,420

For FY2019 ended Mar. 31,2020

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 tax purpose 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 period	当 期 首 残 高	48,652	29,114	29,114	43,548	1,052	272,650	38,761	356,012
Changes during period	当 期 変 動 額								
Dividends of surplus	剰 余 金 の 配 当							△ 5,504	△ 5,504
Provision of general reserve	別 途 積 立 金 の 積 立						15,000	△ 15,000	
Profit	当 期 純 利 益							17,918	17,918
Purchase of treasury shares	自 己 株 式 の 取 得								
Disposal of treasury shares	自 己 株 式 の 処 分							△ 105	△ 105
Cancellation of treasury shares	自 己 株 式 の 消 却							△ 10,233	△ 10,233
Reversal of revaluation reserve for land	土地再評価差額金の取崩							150	150
Net changes in items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)								
Total changes during period	当 期 変 動 額 合 計	-	-	-	-	-	15,000	△ 12,774	2,225
Balance at end of period	当 期 末 残 高	48,652	29,114	29,114	43,548	1,052	287,650	25,987	358,237

		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	新株予約権	純資産合計
Balance at beginning of period	当 期 首 残 高	△16,977	416,802	77,357	△179	13,929	91,107	510	508,420
Changes during period	当 期 変 動 額								
Dividends of surplus	剰 余 金 の 配 当		△ 5,504						△ 5,504
Provision of general reserve	別 途 積 立 金 の 積 立								
Profit	当 期 純 利 益		17,918						17,918
Purchase of treasury shares	自 己 株 式 の 取 得	△ 3,000	△ 3,000						△ 3,000
Disposal of treasury shares	自 己 株 式 の 処 分	434	328						328
Cancellation of treasury shares	自 己 株 式 の 消 却	10,233							
Reversal of revaluation reserve for land	土地再評価差額金の取崩		150						150
Net changes in items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)			△ 46,718	△ 151	△ 150	△ 47,020	△ 223	△ 47,244
Total changes during period	当 期 変 動 額 合 計	7,667	9,892	△ 46,718	△ 151	△ 150	△ 47,020	△ 223	△ 37,351
Balance at end of period	当 期 末 残 高	△ 9,309	426,694	30,638	△ 330	13,778	44,086	287	471,068