

Financial Results for the 3rd quarter of Fiscal 2014
(from April 1,2014 to December 31,2014)

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(Note)

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

" -" means a negative number.

Figures less than ¥1million are omitted.



THIRD QUARTER CONSOLIDATED FINANSIAL 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 (金額単位:百万円)

		As of March 31, 2014	As of December 31, 2014
ASSETS:	(資産の部)		
Cash and due from banks	現金預け金	126,790	129,902
Call loans	コールローン及び買入手形	10,000	10,000
Commercial paper and other debt purchased	買入金銭債権	15,021	15,447
Trading account securities	商品有価証券	14	37
Money held in trust	金銭の信託	4,819	5,016
Investment securities	有価証券	1,049,786	1,078,885
Loans and bills discounted	貸出金	1,731,593	1,774,482
Foreign exchange assets	外国為替	3,923	4,259
Lease receivables and leased investment assets	リース債権及びリース投資資産	17,322	17,069
Other assets	その他資産	14,744	15,815
Premises and equipment	有形固定資産	35,667	36,253
Intangible assets	無形固定資産	6,809	5,883
Asset for retirement benefits	退職給付に係る資産	8,481	10,133
Deferred tax assets	繰延税金資産	1,397	1,385
Customers' liabilities for acceptances and guarantees	支払承諾見返	17,792	19,894
Reserve for possible loan losses	貸倒引当金	37,358	32,112
Total assets	資産の部合計	3,006,805	3,092,353
LIABILITIES	(負債の部)		
Deposits	預金	2,528,443	2,530,935
Negotiable certificates of deposit	譲渡性預金	136,292	198,980
Call money	コールマネー及び売渡手形	40,069	8,438
Payables under securities lending transactions	債券貸借取引受入担保金	14,824	39,169
Borrowed money	借入金	41,592	30,790
Foreign exchange liabilities	外国為替	28	62
Bonds with subscription rights to shares	新株予約権付社債	-	12,055
Other liabilities	その他負債	43,658	40,185
Accrued bonus	賞与引当金	1,072	286
Liability for retirement benefits	退職給付に係る負債	10,641	10,111
Provision for directors' retirement benefits	役員退職慰労引当金	34	38
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	1,485	1,155
Deferred tax liabilities	繰延税金負債	173	9,729
Deferred tax liabilities for land revaluation excess	再評価に係る繰延税金負債	5,759	5,757
Negative goodwill	負ののれん	7	-
Acceptances and guarantees	支払承諾	17,792	19,894
Total liabilities	負債の部合計	2,841,878	2,907,590
EQUITY	(純資産の部)		
Capital stock	資本金	19,598	19,598
Capital surplus	資本剰余金	10,745	10,745
Retained earnings	利益剰余金	102,658	111,182
Treasury stock	自己株式	655	3,562
Total shareholders' equity	株主資本合計	132,346	137,964
Unrealized gain on available-for-sale securities	その他有価証券評価差額金	21,999	35,796
Deferred loss on derivatives under hedge accounting	繰延ヘッジ損益	1,172	1,133
Land revaluation excess	土地再評価差額金	8,724	8,720
Defined retirement benefit plans	退職給付に係る調整累計額	1,545	1,410
Total accumulated other comprehensive income	その他の包括利益累計額合計	28,005	41,971
Stock acquisition rights	新株予約権	73	123
Minority interests	少数株主持分	4,501	4,704
Total equity	純資産の部合計	164,927	184,763
Total liabilities and equity	負債及び純資産の部合計	3,006,805	3,092,353

Note: Figures less than ¥1million are omitted.

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(金額単位:百万円)

		3rd Quarter of FY2013	3rd Quarter of FY2014
Ordinary income(KEIJO SHUEKI)	経常収益	48,287	47,543
Interest income	資金運用収益	27,113	27,586
(Interest on loans and discounts)	(うち貸出金利息)	(18,570)	(18,144)
(Interest and dividends on securities)	(うち有価証券利息配当金)	(8,448)	(9,329)
Fees and commissions	役務取引等収益	5,702	6,191
Other operating income	その他業務収益	7,628	7,740
Other income	その他経常収益	7,842	6,025
Ordinary expenses(KEIJO HIYO)	経常費用	33,303	34,078
Interest expenses	資金調達費用	1,745	1,584
(Interest on deposits)	(うち預金利息)	(802)	(688)
Fees and commissions	役務取引等費用	1,080	1,106
Other operating expenses	その他業務費用	5,416	6,768
General and administrative expenses	営業経費	24,582	24,344
Other expenses	その他経常費用	478	275
Ordinary profit(KEIJO RIEKI)	経常利益	14,983	13,464
Extraordinary income	特別利益	769	-
Gain on disposal of noncurrent assets	固定資産処分益	3	-
Gain on negative goodwill	負のれん発生益	765	-
Extraordinary loss	特別損失	534	111
Loss on disposal of noncurrent assets	固定資産処分損	425	43
Impairment losses	減損損失	66	68
Loss on change in equity	持分変動損失	42	-
Income before income taxes and minority interests	税金等調整前四半期純利益	15,218	13,352
Income taxes-current	法人税、住民税及び事業税	2,530	1,888
Income taxes-deferred	法人税等調整額	2,287	2,123
Total income taxes	法人税等合計	4,817	4,011
Income before minority interests	少数株主損益調整前四半期純利益	10,400	9,340
Minority interests in income	少数株主利益	168	203
Net income(SHIHANKI JUN RIEKI)	四半期純利益	10,232	9,137

Note: Figures less than ¥1 million are omitted.

CONSOLIDATED QUARTERLY STATEMENTS OF COMPREHENSIVE INCOME

四半期連結包括利益計算書

Millions of Yen(金額単位:百万円)

		3rd Quarter of FY2013	3rd Quarter of FY2014
Income before minority interests	少数株主損益調整前四半期純利益	10,400	9,340
Other comprehensive income	その他の包括利益	1,885	13,974
Unrealized gain on available-for-sale securities	その他有価証券評価差額金	1,545	13,800
Deferred gain on derivatives under hedge accounting	繰延ヘッジ損益	339	38
Defined retirement benefit plans	退職給付に係る調整額	-	135
Comprehensive income	四半期包括利益	12,285	23,315
Comprehensive income attributable to:	(内訳)		
Owners of the parent	親会社株主に係る四半期包括利益	12,107	23,107
Minority interests	少数株主に係る四半期包括利益	178	207

Note: Figures less than ¥1 million are omitted.