

Financial Results for the 3rd quarter of Fiscal 2015  
(from April 1,2015 to December 31,2015)

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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(金額単位:百万円)

		As of March 31,2015	As of December 31,2015
ASSETS:	(資産の部)		
Cash and due from banks	現金預け金	100,784	196,075
Commercial paper and other debt purchased	買入金銭債権	7,839	6,455
Trading account securities	商品有価証券	16	110
Money held in trust	金銭の信託	5,033	4,765
Investment securities	有価証券	1,099,579	1,103,646
Loans and bills discounted	貸出金	1,779,883	1,800,759
Foreign exchange assets	外国為替	4,186	3,564
Lease receivables and leased investment assets	リース債権及びリース投資資産	16,932	16,998
Other assets	その他資産	16,436	15,599
Premises and equipment	有形固定資産	36,666	36,175
Intangible assets	無形固定資産	5,493	4,504
Asset for retirement benefits	退職給付に係る資産	12,644	12,917
Deferred tax assets	繰延税金資産	1,217	1,203
Customers' liabilities for acceptances and guarantees	支払承諾見返	20,464	17,014
Reserve for possible loan losses	貸倒引当金	△ 30,189	△ 30,291
Total assets	資産の部合計	3,076,987	3,189,498
LIABILITIES:	(負債の部)		
Deposits	預金	2,553,221	2,569,252
Negotiable certificates of deposit	譲渡性預金	125,744	206,792
Call money	コールマネー及び売渡手形	38,411	—
Payables under securities lending transactions	債券貸借取引受入担保金	31,936	114,750
Borrowed money	借入金	30,527	29,787
Foreign exchange liabilities	外国為替	17	34
Bonds with subscription rights to shares	新株予約権付社債	12,017	12,061
Other liabilities	その他負債	43,554	24,458
Accrued bonuses	賞与引当金	1,054	256
Liability for retirement benefits	退職給付に係る負債	10,425	10,210
Provision for directors' retirement benefits	役員退職慰労引当金	41	41
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	1,349	1,029
Deferred tax liabilities	繰延税金負債	11,449	7,601
Deferred tax liabilities for land revaluation excess	再評価に係る繰延税金負債	5,170	5,136
Acceptances and guarantees	支払承諾	20,464	17,014
Total liabilities	負債の部合計	2,885,385	2,998,427
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	111,806	119,356
Treasury stock	自己株式	△ 3,552	△ 3,436
Total shareholders' equity	株主資本合計	138,597	146,263
Unrealized gain on available-for-sale securities	その他有価証券評価差額金	40,340	31,842
Deferred loss on derivatives under hedge accounting	繰延ヘッジ損益	△ 1,157	△ 1,003
Land revaluation excess	土地再評価差額金	9,158	9,089
Defined retirement benefit plans	退職給付に係る調整累計額	△ 234	△ 208
Total accumulated other comprehensive income	その他の包括利益累計額合計	48,106	39,720
Stock acquisition rights	新株予約権	123	130
Non-controlling interests	非支配株主持分	4,773	4,956
Total equity	純資産の部合計	191,601	191,071
Total liabilities and equity	負債及び純資産の部合計	3,076,987	3,189,498

## 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 FY2014	3rd Quarter of FY2015
Ordinary income (KEIJO SHUEKI)	経常収益	47,543	46,111
Interest income	資金運用収益	27,586	28,432
(Interest on loans and discounts)	(うち貸出金利息)	( 18,144 )	( 18,203 )
(Interest and dividends on securities)	(うち有価証券利息配当金)	( 9,329 )	( 10,076 )
Fees and commissions	役務取引等収益	6,191	6,604
Other operating income	その他業務収益	7,740	7,048
Other income	その他経常収益	6,025	4,026
Ordinary expenses (KEIJO HIYO)	経常費用	34,078	33,267
Interest expenses	資金調達費用	1,584	1,392
(Interest on deposits)	(うち預金利息)	( 688 )	( 614 )
Fees and commissions	役務取引等費用	1,106	1,180
Other operating expenses	その他業務費用	6,768	6,337
General and administrative expenses	営業経費	24,344	23,873
Other expenses	その他経常費用	275	483
Ordinary profit (KEIJO RIEKI)	経常利益	13,464	12,844
Extraordinary income	特別利益	—	7
Gain on disposal of non-current assets	固定資産処分益	—	7
Extraordinary loss	特別損失	111	68
Loss on disposal of non-current assets	固定資産処分損	43	51
Impairment loss	減損損失	68	16
Income before income taxes	税金等調整前四半期純利益	13,352	12,783
Income taxes-current	法人税、住民税及び事業税	1,888	3,993
Income taxes-deferred	法人税等調整額	2,123	△ 63
Total income taxes	法人税等合計	4,011	3,930
Profit	四半期純利益	9,340	8,852
Profit attributable to non-controlling interests	非支配株主に帰属する四半期純利益	203	180
Profit attributable to owners of parent	親会社株主に帰属する四半期純利益	9,137	8,672

## 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 FY2014	3rd Quarter of FY2015
Profit	四半期純利益	9,340	8,852
Other comprehensive income	その他の包括利益	13,974	△ 8,310
Unrealized gain(loss) on available-for-sale securities	その他有価証券評価差額金	13,800	△ 8,490
Deferred gain on derivatives under hedge accounting	繰延ヘッジ損益	38	154
Defined retirement benefit plans	退職給付に係る調整額	135	25
Comprehensive income	四半期包括利益	23,315	542
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	23,107	354
Non-controlling interests	非支配株主に係る四半期包括利益	207	188