

Financial Results for the 1st quarter of Fiscal 2015
(from April 1,2015 to June 30,2015)

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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.



FIRST 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, 2015	As of June 30, 2015
ASSETS:	(資産の部)		
Cash and due from banks	現金預け金	100,784	155,878
Commercial paper and other debt purchased	買入金銭債権	7,839	7,663
Trading account securities	商品有価証券	16	19
Money held in trust	金銭の信託	5,033	4,755
Investment securities	有価証券	1,099,579	1,120,907
Loans and bills discounted	貸出金	1,779,883	1,779,234
Foreign exchange assets	外国為替	4,186	5,830
Lease receivables and leased investment assets	リース債権及びリース投資資産	16,932	16,947
Other assets	その他資産	16,436	14,460
Premises and equipment	有形固定資産	36,666	36,336
Intangible assets	無形固定資産	5,493	5,217
Asset for retirement benefits	退職給付に係る資産	12,644	12,823
Deferred tax assets	繰延税金資産	1,217	1,210
Customers' liabilities for acceptances and guarantees	支払承諾見返	20,464	11,993
Reserve for possible loan losses	貸倒引当金	30,189	29,939
Total assets	資産の部合計	3,076,987	3,143,340
LIABILITIES	(負債の部)		
Deposits	預金	2,553,221	2,575,614
Negotiable certificates of deposit	譲渡性預金	125,744	219,736
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	31,896
Borrowed money	借入金	30,527	30,273
Foreign exchange liabilities	外国為替	17	56
Bonds with subscription rights to shares	新株予約権付社債	12,017	12,245
Other liabilities	その他負債	43,554	42,126
Accrued bonus	賞与引当金	1,054	259
Liability for retirement benefits	退職給付に係る負債	10,425	10,341
Provision for directors' retirement benefits	役員退職慰労引当金	41	34
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	1,349	1,259
Deferred tax liabilities	繰延税金負債	11,449	10,061
Deferred tax liabilities for land revaluation excess	再評価に係る繰延税金負債	5,170	5,141
Acceptances and guarantees	支払承諾	20,464	11,993
Total liabilities	負債の部合計	2,885,385	2,951,041
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	115,266
Treasury stock	自己株式	3,552	3,493
Total shareholders' equity	株主資本合計	138,597	142,116
Unrealized gain on available-for-sale securities	その他有価証券評価差額金	40,340	37,413
Deferred loss on derivatives under hedge accounting	繰延ヘッジ損益	1,157	1,032
Land revaluation excess	土地再評価差額金	9,158	9,100
Defined retirement benefit plans	退職給付に係る調整累計額	234	225
Total accumulated other comprehensive income	その他の包括利益累計額合計	48,106	45,255
Stock acquisition rights	新株予約権	123	99
Non controlling interests	非支配株主持分	4,773	4,828
Total equity	純資産の部合計	191,601	192,298
Total liabilities and equity	負債及び純資産の部合計	3,076,987	3,143,340

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)

		1st Quarter of FY2014	1st Quarter of FY2015
Ordinary income(KEIJO SHUEKI)	経常収益	16,363	16,657
Interest income	資金運用収益	9,155	9,739
(Interest on loans and discounts)	(うち貸出金利息)	(6,003)	(5,971)
(Interest and dividends on securities)	(うち有価証券利息配当金)	(3,113)	(3,719)
Fees and commissions	役務取引等収益	1,933	2,161
Other operating income	その他業務収益	2,299	2,236
Other income	その他経常収益	2,975	2,520
Ordinary expenses(KEIJO HIYO)	経常費用	11,039	11,102
Interest expenses	資金調達費用	539	466
(Interest on deposits)	(うち預金利息)	(232)	(206)
Fees and commissions	役務取引等費用	365	386
Other operating expenses	その他業務費用	1,858	1,990
General and administrative expenses	営業経費	8,133	8,071
Other expenses	その他経常費用	142	186
Ordinary profit(KEIJO RIEKI)	経常利益	5,323	5,555
Extraordinary income	特別利益	-	7
Gain on disposal of noncurrent assets	固定資産処分益	-	7
Extraordinary loss	特別損失	20	12
Loss on disposal of noncurrent assets	固定資産処分損	20	12
Income before income taxes	税金等調整前四半期純利益	5,302	5,550
Income taxes-current	法人税、住民税及び事業税	346	1,352
Income taxes-deferred	法人税等調整額	1,330	113
Total income taxes	法人税等合計	1,677	1,466
Profit	四半期純利益	3,625	4,083
Profit attributable to non controlling interests	非支配株主に帰属する四半期純利益	72	46
Profit attributable to owners of parent	親会社株主に帰属する四半期純利益	3,553	4,036

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)

		1st Quarter of FY2014	1st Quarter of FY2015
Profit	四半期純利益	3,625	4,083
Other comprehensive income	その他の包括利益	3,882	2,780
Unrealized gain(loss) on available-for-sale securities	その他有価証券評価差額金	3,804	2,914
Deferred gain on derivatives under hedge accounting	繰延ヘッジ損益	32	125
Defined retirement benefit plans	退職給付に係る調整額	45	8
Comprehensive income	四半期包括利益	7,508	1,303
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	7,431	1,243
Non controlling interests	非支配株主に係る四半期包括利益	76	59

Note: Figures less than ¥1 million are omitted.