

Financial Results for the 1st quarter of Fiscal 2016

(from April 1,2016 to June 30,2016)

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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(金額単位:百万円)

		As of March 31,2016	As of June 30,2016
ASSETS:	(資産の部)		
Cash and due from banks	現金預け金	180,909	198,248
Call loans	コールローン及び買入手形	—	35,503
Commercial paper and other debt purchased	買入金銭債権	7,481	8,434
Trading account securities	商品有価証券	26	49
Money held in trust	金銭の信託	4,572	4,796
Investment securities	有価証券	1,102,051	1,106,191
Loans and bills discounted	貸出金	1,788,221	1,782,866
Foreign exchange assets	外国為替	3,389	5,755
Lease receivables and leased investment assets	リース債権及びリース投資資産	17,245	16,841
Other assets	その他資産	20,930	50,785
Premises and equipment	有形固定資産	35,822	35,091
Intangible assets	無形固定資産	4,175	3,764
Asset for retirement benefits	退職給付に係る資産	8,492	8,533
Deferred tax assets	繰延税金資産	1,078	1,085
Customers' liabilities for acceptances and guarantees	支払承諾見返	16,949	17,236
Reserve for possible loan losses	貸倒引当金	△ 29,275	△ 28,196
Total assets	資産の部合計	3,162,073	3,246,989
LIABILITIES:	(負債の部)		
Deposits	預金	2,607,210	2,650,066
Negotiable certificates of deposit	譲渡性預金	137,273	239,237
Call money	コールマネー及び売渡手形	—	20,582
Payables under securities lending transactions	債券貸借取引受入担保金	107,972	35,590
Borrowed money	借入金	29,801	29,482
Foreign exchange liabilities	外国為替	24	38
Bonds with subscription rights to shares	新株予約権付社債	11,268	10,291
Other liabilities	その他負債	42,981	38,355
Accrued bonuses	賞与引当金	1,122	267
Liability for retirement benefits	退職給付に係る負債	8,137	8,030
Provision for directors' retirement benefits	役員退職慰労引当金	44	43
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	1,346	1,256
Deferred tax liabilities	繰延税金負債	4,948	3,445
Deferred tax liabilities for land revaluation excess	再評価に係る繰延税金負債	4,843	4,746
Acceptances and guarantees	支払承諾	16,949	17,236
Total liabilities	負債の部合計	2,973,924	3,058,671
EQUITY:	(純資産の部)		
Capital stock	資本金	19,598	19,598
Capital surplus	資本剰余金	13,809	13,799
Retained earnings	利益剰余金	120,463	124,301
Treasury stock	自己株式	△ 2,375	△ 2,346
Total shareholders' equity	株主資本合計	151,495	155,353
Unrealized gain on available-for-sale securities	その他有価証券評価差額金	32,279	28,482
Deferred loss on derivatives under hedge accounting	繰延ヘッジ損益	△ 1,161	△ 1,008
Land revaluation excess	土地再評価差額金	9,329	9,111
Defined retirement benefit plans	退職給付に係る調整累計額	△ 3,975	△ 3,781
Total accumulated other comprehensive income	その他の包括利益累計額合計	36,471	32,804
Stock acquisition rights	新株予約権	130	109
Non-controlling interests	非支配株主持分	50	51
Total equity	純資産の部合計	188,148	188,318
Total liabilities and equity	負債及び純資産の部合計	3,162,073	3,246,989

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 FY2015	1st Quarter of FY2016
Ordinary income (KEIJO SHUEKI)	経常収益	16,657	16,555
Interest income	資金運用収益	9,739	9,320
(Interest on loans and discounts)	(うち貸出金利息)	(5,971)	(5,924)
(Interest and dividends on securities)	(うち有価証券利息配当金)	(3,719)	(3,332)
Fees and commissions	役務取引等収益	2,161	2,079
Other operating income	その他業務収益	2,236	2,331
Other income	その他経常収益	2,520	2,823
Ordinary expenses (KEIJO HIYO)	経常費用	11,102	11,359
Interest expenses	資金調達費用	466	310
(Interest on deposits)	(うち預金利息)	(206)	(138)
Fees and commissions	役務取引等費用	386	413
Other operating expenses	その他業務費用	1,990	2,301
General and administrative expenses	営業経費	8,071	8,227
Other expenses	その他経常費用	186	107
Ordinary profit (KEIJO RIEKI)	経常利益	5,555	5,196
Extraordinary income	特別利益	7	1
Gain on disposal of non-current assets	固定資産処分益	7	1
Extraordinary loss	特別損失	12	3
Loss on disposal of non-current assets	固定資産処分損	12	3
Income before income taxes	税金等調整前四半期純利益	5,550	5,193
Income taxes-current	法人税、住民税及び事業税	1,352	1,246
Income taxes-deferred	法人税等調整額	113	△ 225
Total income taxes	法人税等合計	1,466	1,021
Profit	四半期純利益	4,083	4,172
Profit attributable to non-controlling interests	非支配株主に帰属する四半期純利益	46	0
Profit attributable to owners of parent	親会社株主に帰属する四半期純利益	4,036	4,171

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 FY2015	1st Quarter of FY2016
Profit	四半期純利益	4,083	4,172
Other comprehensive income	その他の包括利益	△ 2,780	△ 3,450
Unrealized gain(loss) on available-for-sale securities	その他有価証券評価差額金	△ 2,914	△ 3,797
Deferred gain on derivatives under hedge accounting	繰延ヘッジ損益	125	152
Defined retirement benefit plans	退職給付に係る調整額	8	194
Comprehensive income	四半期包括利益	1,303	721
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	1,243	720
Non-controlling interests	非支配株主に係る四半期包括利益	59	0