

Financial Results for the 3rd quarter of Fiscal 2016  
(from April 1,2016 to December 31,2016)

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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.

## 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 31,2016	As of December 31,2016
<b>ASSETS:</b>	(資産の部)		
Cash and due from banks	現金預け金	180,909	252,769
Call loans	コールローン及び買入手形	—	4,310
Commercial paper and other debt purchased	買入金銭債権	7,481	7,724
Trading account securities	商品有価証券	26	26
Money held in trust	金銭の信託	4,572	7,887
Investment securities	有価証券	1,102,051	1,126,844
Loans and bills discounted	貸出金	1,788,221	1,752,218
Foreign exchange assets	外国為替	3,389	6,941
Lease receivables and leased investment assets	リース債権及びリース投資資産	17,245	16,707
Other assets	その他資産	20,930	55,934
Premises and equipment	有形固定資産	35,822	34,237
Intangible assets	無形固定資産	4,175	2,975
Asset for retirement benefits	退職給付に係る資産	8,492	8,422
Deferred tax assets	繰延税金資産	1,078	1,061
Customers' liabilities for acceptances and guarantees	支払承諾見返	16,949	10,726
Reserve for possible loan losses	貸倒引当金	△ 29,275	△ 29,836
<b>Total assets</b>	<b>資産の部合計</b>	<b>3,162,073</b>	<b>3,258,950</b>
<b>LIABILITIES:</b>	(負債の部)		
Deposits	預金	2,607,210	2,674,940
Negotiable certificates of deposit	譲渡性預金	137,273	216,626
Call money	コールマネー及び売渡手形	—	34,947
Payables under securities lending transactions	債券貸借取引受入担保金	107,972	49,718
Borrowed money	借入金	29,801	28,977
Foreign exchange liabilities	外国為替	24	41
Bonds with subscription rights to shares	新株予約権付社債	11,268	11,649
Other liabilities	その他負債	42,981	24,789
Accrued bonuses	賞与引当金	1,122	254
Liability for retirement benefits	退職給付に係る負債	8,137	7,865
Provision for directors' retirement benefits	役員退職慰労引当金	44	49
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	1,346	1,072
Deferred tax liabilities	繰延税金負債	4,948	2,350
Deferred tax liabilities for land revaluation excess	再評価に係る繰延税金負債	4,843	4,705
Acceptances and guarantees	支払承諾	16,949	10,726
<b>Total liabilities</b>	<b>負債の部合計</b>	<b>2,973,924</b>	<b>3,068,715</b>
<b>EQUITY:</b>	(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	126,335
Treasury stock	自己株式	△ 2,375	△ 2,347
<b>Total shareholders' equity</b>	<b>株主資本合計</b>	<b>151,495</b>	<b>157,386</b>
Unrealized gain on available-for-sale securities	その他有価証券評価差額金	32,279	27,982
Deferred loss on derivatives under hedge accounting	繰延ヘッジ損益	△ 1,161	△ 974
Land revaluation excess	土地再評価差額金	9,329	9,017
Defined retirement benefit plans	退職給付に係る調整累計額	△ 3,975	△ 3,392
<b>Total accumulated other comprehensive income</b>	<b>その他の包括利益累計額合計</b>	<b>36,471</b>	<b>32,633</b>
Stock acquisition rights	新株予約権	130	163
Non-controlling interests	非支配株主持分	50	51
<b>Total equity</b>	<b>純資産の部合計</b>	<b>188,148</b>	<b>190,234</b>
<b>Total liabilities and equity</b>	<b>負債及び純資産の部合計</b>	<b>3,162,073</b>	<b>3,258,950</b>

## 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 FY2015	3rd Quarter of FY2016
Ordinary income (KEIJO SHUEKI)	経常収益	46,111	44,614
Interest income	資金運用収益	28,432	27,925
(Interest on loans and discounts)	(うち貸出金利息)	( 18,203 )	( 17,790 )
(Interest and dividends on securities)	(うち有価証券利息配当金)	( 10,076 )	( 9,940 )
Fees and commissions	役務取引等収益	6,604	6,414
Other operating income	その他業務収益	7,048	8,094
Other income	その他経常収益	4,026	2,179
Ordinary expenses (KEIJO HIYO)	経常費用	33,267	35,712
Interest expenses	資金調達費用	1,392	1,178
(Interest on deposits)	(うち預金利息)	( 614 )	( 437 )
Fees and commissions	役務取引等費用	1,180	1,233
Other operating expenses	その他業務費用	6,337	8,400
General and administrative expenses	営業経費	23,873	24,100
Other expenses	その他経常費用	483	799
Ordinary profit (KEIJO RIEKI)	経常利益	12,844	8,901
Extraordinary income	特別利益	7	42
Gain on disposal of non-current assets	固定資産処分益	7	42
Extraordinary loss	特別損失	68	168
Loss on disposal of non-current assets	固定資産処分損	51	25
Impairment loss	減損損失	16	142
Income before income taxes	税金等調整前四半期純利益	12,783	8,775
Income taxes-current	法人税、住民税及び事業税	3,993	2,796
Income taxes-deferred	法人税等調整額	△ 63	△ 683
Total income taxes	法人税等合計	3,930	2,113
Profit	四半期純利益	8,852	6,662
Profit attributable to non-controlling interests	非支配株主に帰属する四半期純利益	180	1
Profit attributable to owners of parent	親会社株主に帰属する四半期純利益	8,672	6,661

## 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 FY2015	3rd Quarter of FY2016
Profit	四半期純利益	8,852	6,662
Other comprehensive income	その他の包括利益	△ 8,310	△ 3,527
Unrealized gain(loss) on available-for-sale securities	その他有価証券評価差額金	△ 8,490	△ 4,296
Deferred gain on derivatives under hedge accounting	繰延ヘッジ損益	154	186
Defined retirement benefit plans	退職給付に係る調整額	25	582
Comprehensive income	四半期包括利益	542	3,134
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	354	3,133
Non-controlling interests	非支配株主に係る四半期包括利益	188	1