

# Financial Results for the 1st quarter of Fiscal 2018

(from April 1,2018 to June 30,2018)

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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 31,2018	As of June 30,2018
ASSETS:	(資産の部)		
Cash and due from banks	現金預け金	229,558	324,927
Call loans	コールローン及び買入手形	2,124	2,210
Commercial paper and other debt purchased	買入金銭債権	6,155	6,327
Trading account securities	商品有価証券	—	12
Money held in trust	金銭の信託	15,220	18,197
Investment securities	有価証券	1,069,236	1,083,166
Loans and bills discounted	貸出金	1,791,972	1,787,577
Foreign exchange assets	外国為替	4,153	4,334
Lease receivables and leased investment assets	リース債権及びリース投資資産	16,157	16,248
Other assets	その他資産	58,584	67,695
Premises and equipment	有形固定資産	33,306	33,006
Intangible assets	無形固定資産	1,616	1,480
Asset for retirement benefits	退職給付に係る資産	12,380	12,436
Deferred tax assets	繰延税金資産	994	994
Customers' liabilities for acceptances and guarantees	支払承諾見返	9,150	11,974
Reserve for possible loan losses	貸倒引当金	△ 30,452	△ 28,309
Total assets	資産の部合計	3,220,162	3,342,282
LIABILITIES:	(負債の部)		
Deposits	預金	2,800,587	2,794,991
Negotiable certificates of deposit	譲渡性預金	117,939	200,589
Call money	コールマネー及び売渡手形	5,312	5,527
Payables under repurchase agreements	売現先勘定	23,723	15,287
Payables under securities lending transactions	債券貸借取引受入担保金	4,283	4,295
Borrowed money	借入金	8,026	57,167
Foreign exchange liabilities	外国為替	22	28
Bonds with subscription rights to shares	新株予約権付社債	10,624	11,054
Other liabilities	その他負債	27,315	24,621
Accrued bonuses	賞与引当金	1,002	266
Liability for retirement benefits	退職給付に係る負債	7,563	7,562
Provision for directors' retirement benefits	役員退職慰労引当金	31	26
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	1,484	1,402
Deferred tax liabilities	繰延税金負債	2,040	2,920
Deferred tax liabilities for land revaluation excess	再評価に係る繰延税金負債	4,693	4,693
Acceptances and guarantees	支払承諾	9,150	11,974
Total liabilities	負債の部合計	3,023,802	3,142,410
EQUITY:	(純資産の部)		
Capital stock	資本金	19,598	19,598
Capital surplus	資本剰余金	13,788	13,788
Retained earnings	利益剰余金	132,089	134,573
Treasury stock	自己株式	△ 2,322	△ 2,323
Total shareholders' equity	株主資本合計	163,154	165,636
Unrealized gain on available-for-sale securities	その他有価証券評価差額金	24,061	24,975
Deferred loss on derivatives under hedge accounting	繰延ヘッジ損益	△ 712	△ 680
Land revaluation excess	土地再評価差額金	9,018	9,018
Defined retirement benefit plans	退職給付に係る調整累計額	599	683
Total accumulated other comprehensive income	その他の包括利益累計額合計	32,967	33,996
Stock acquisition rights	新株予約権	182	182
Non-controlling interests	非支配株主持分	55	55
Total equity	純資産の部合計	196,359	199,871
Total liabilities and equity	負債及び純資産の部合計	3,220,162	3,342,282

## 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 FY2017	1st Quarter of FY2018
Ordinary income (KEIJO SHUEKI)	経常収益	16,794	18,645
Interest income	資金運用収益	9,512	10,325
(Interest on loans and discounts)	(うち貸出金利息)	( 5,766 )	( 5,654 )
(Interest and dividends on securities)	(うち有価証券利息配当金)	( 3,697 )	( 4,626 )
Fees and commissions	役務取引等収益	2,041	2,178
Other operating income	その他業務収益	2,632	2,294
Other income	その他経常収益	2,608	3,846
Ordinary expenses (KEIJO HIYO)	経常費用	11,563	14,791
Interest expenses	資金調達費用	388	301
(Interest on deposits)	(うち預金利息)	( 119 )	( 98 )
Fees and commissions	役務取引等費用	409	463
Other operating expenses	その他業務費用	2,755	6,354
General and administrative expenses	営業経費	7,993	7,441
Other expenses	その他経常費用	16	230
Ordinary profit (KEIJO RIEKI)	経常利益	5,231	3,853
Extraordinary income	特別利益	0	2
Gain on disposal of non-current assets	固定資産処分益	0	2
Extraordinary loss	特別損失	11	12
Loss on disposal of non-current assets	固定資産処分損	11	12
Income before income taxes	税金等調整前四半期純利益	5,219	3,844
Income taxes-current	法人税、住民税及び事業税	1,334	344
Income taxes-deferred	法人税等調整額	△ 71	307
Total income taxes	法人税等合計	1,262	651
Profit	四半期純利益	3,957	3,192
Profit (loss) attributable to non-controlling interests	非支配株主に帰属する四半期純利益 又は非支配株主に帰属する四半期純損失 (△)	△ 0	1
Profit attributable to owners of parent	親会社株主に帰属する四半期純利益	3,957	3,191

## 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 FY2017	1st Quarter of FY2018
Profit	四半期純利益	3,957	3,192
Other comprehensive income	その他の包括利益	2,457	1,027
Unrealized gain on available-for-sale securities	その他有価証券評価差額金	2,193	912
Deferred gain on derivatives under hedge accounting	繰延ヘッジ損益	42	32
Defined retirement benefit plans	退職給付に係る調整額	221	83
Comprehensive income	四半期包括利益	6,414	4,220
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	6,414	4,220
Non-controlling interests	非支配株主に係る四半期包括利益	△ 0	0