

Financial Results for the 3rd quarter of Fiscal 2018

(from April 1,2018 to December 31,2018)

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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.

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 31,2018	As of December 31,2018
ASSETS:	(資産の部)		
Cash and due from banks	現金預け金	229,558	243,272
Call loans	コールローン及び買入手形	2,124	2,220
Commercial paper and other debt purchased	買入金銭債権	6,155	6,349
Trading account securities	商品有価証券	—	3
Money held in trust	金銭の信託	15,220	17,786
Investment securities	有価証券	1,069,236	1,138,344
Loans and bills discounted	貸出金	1,791,972	1,797,909
Foreign exchange assets	外国為替	4,153	3,851
Lease receivables and leased investment assets	リース債権及びリース投資資産	16,157	16,057
Other assets	その他資産	58,584	52,929
Premises and equipment	有形固定資産	33,306	32,128
Intangible assets	無形固定資産	1,616	1,395
Asset for retirement benefits	退職給付に係る資産	12,380	12,547
Deferred tax assets	繰延税金資産	994	1,012
Customers' liabilities for acceptances and guarantees	支払承諾見返	9,150	11,446
Reserve for possible loan losses	貸倒引当金	△ 30,452	△ 24,879
Total assets	資産の部合計	3,220,162	3,312,374
LIABILITIES:	(負債の部)		
Deposits	預金	2,800,587	2,761,340
Negotiable certificates of deposit	譲渡性預金	117,939	195,200
Call money	コールマネー及び売渡手形	5,312	7,770
Payables under repurchase agreements	売現先勘定	23,723	25,052
Payables under securities lending transactions	債券貸借取引受入担保金	4,283	2,263
Borrowed money	借入金	8,026	67,614
Foreign exchange liabilities	外国為替	22	16
Bonds with subscription rights to shares	新株予約権付社債	10,624	11,100
Other liabilities	その他負債	27,315	22,139
Accrued bonuses	賞与引当金	1,002	263
Liability for retirement benefits	退職給付に係る負債	7,563	7,417
Provision for directors' retirement benefits	役員退職慰労引当金	31	33
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	1,484	1,115
Deferred tax liabilities	繰延税金負債	2,040	283
Deferred tax liabilities for land revaluation excess	再評価に係る繰延税金負債	4,693	4,592
Acceptances and guarantees	支払承諾	9,150	11,446
Total liabilities	負債の部合計	3,023,802	3,117,649
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	137,731
Treasury stock	自己株式	△ 2,322	△ 2,326
Total shareholders' equity	株主資本合計	163,154	168,791
Unrealized gain on available-for-sale securities	その他有価証券評価差額金	24,061	16,452
Deferred loss on derivatives under hedge accounting	繰延ヘッジ損益	△ 712	△ 589
Land revaluation excess	土地再評価差額金	9,018	8,928
Defined retirement benefit plans	退職給付に係る調整累計額	599	849
Total accumulated other comprehensive income	その他の包括利益累計額合計	32,967	25,641
Stock acquisition rights	新株予約権	182	234
Non-controlling interests	非支配株主持分	55	56
Total equity	純資産の部合計	196,359	194,724
Total liabilities and equity	負債及び純資産の部合計	3,220,162	3,312,374

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 FY2017	3rd Quarter of FY2018
Ordinary income (KEIJO SHUEKI)	経常収益	44,890	48,108
Interest income	資金運用収益	27,714	28,978
(Interest on loans and discounts)	(うち貸出金利息)	(17,379)	(16,962)
(Interest and dividends on securities)	(うち有価証券利息配当金)	(10,205)	(11,870)
Fees and commissions	役務取引等収益	6,579	6,770
Other operating income	その他業務収益	7,343	7,193
Other income	その他経常収益	3,252	5,166
Ordinary expenses (KEIJO HIYO)	経常費用	34,688	39,008
Interest expenses	資金調達費用	1,174	959
(Interest on deposits)	(うち預金利息)	(340)	(291)
Fees and commissions	役務取引等費用	1,237	1,320
Other operating expenses	その他業務費用	8,723	13,474
General and administrative expenses	営業経費	23,442	21,844
Other expenses	その他経常費用	110	1,409
Ordinary profit (KEIJO RIEKI)	経常利益	10,202	9,099
Extraordinary income	特別利益	0	6
Gain on disposal of non-current assets	固定資産処分益	0	6
Extraordinary loss	特別損失	32	584
Loss on disposal of non-current assets	固定資産処分損	32	16
Impairment loss	減損損失	—	567
Income before income taxes	税金等調整前四半期純利益	10,169	8,521
Income taxes-current	法人税、住民税及び事業税	2,575	672
Income taxes-deferred	法人税等調整額	179	957
Total income taxes	法人税等合計	2,754	1,630
Profit	四半期純利益	7,414	6,891
Profit attributable to non-controlling interests	非支配株主に帰属する四半期純利益	0	2
Profit attributable to owners of parent	親会社株主に帰属する四半期純利益	7,414	6,889

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 FY2017	3rd Quarter of FY2018
Profit	四半期純利益	7,414	6,891
Other comprehensive income	その他の包括利益	9,711	△ 7,237
Unrealized gain(loss) on available-for-sale securities	その他有価証券評価差額金	8,900	△ 7,610
Deferred gain on derivatives under hedge accounting	繰延ヘッジ損益	147	123
Defined retirement benefit plans	退職給付に係る調整額	663	249
Comprehensive income	四半期包括利益	17,125	△ 345
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	17,124	△ 346
Non-controlling interests	非支配株主に係る四半期包括利益	0	0