

# Financial Results for the 1st quarter of Fiscal 2019

(from April 1,2019 to June 30,2019)

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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 31,2019	As of June 30,2019
<b>ASSETS:</b>	(資産の部)		
Cash and due from banks	現金預け金	235,430	335,627
Call loans	コールローン及び買入手形	1,442	1,293
Commercial paper and other debt purchased	買入金銭債権	6,047	6,421
Money held in trust	金銭の信託	17,874	17,933
Investment securities	有価証券	1,119,566	1,114,437
Loans and bills discounted	貸出金	1,839,806	1,816,700
Foreign exchange assets	外国為替	3,928	7,363
Lease receivables and leased investment assets	リース債権及びリース投資資産	15,806	15,864
Other assets	その他資産	57,029	54,888
Premises and equipment	有形固定資産	32,034	31,774
Intangible assets	無形固定資産	1,341	1,307
Asset for retirement benefits	退職給付に係る資産	10,946	10,938
Deferred tax assets	繰延税金資産	972	976
Customers' liabilities for acceptances and guarantees	支払承諾見返	10,790	12,423
Reserve for possible loan losses	貸倒引当金	△ 25,168	△ 25,323
<b>Total assets</b>	<b>資産の部合計</b>	<b>3,327,849</b>	<b>3,402,627</b>
<b>LIABILITIES:</b>	(負債の部)		
Deposits	預金	2,861,132	2,855,227
Negotiable certificates of deposit	譲渡性預金	116,038	186,866
Call money	コールマネー及び売渡手形	3,329	3,233
Payables under repurchase agreements	売現先勘定	10,337	9,844
Payables under securities lending transactions	債券貸借取引受入担保金	4,824	7,390
Borrowed money	借入金	67,409	66,612
Foreign exchange liabilities	外国為替	45	95
Bonds with subscription rights to shares	新株予約権付社債	11,099	10,779
Other liabilities	その他負債	22,196	28,163
Accrued bonuses	賞与引当金	1,024	283
Liability for retirement benefits	退職給付に係る負債	7,655	7,551
Provision for directors' retirement benefits	役員退職慰労引当金	36	20
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	1,562	1,475
Deferred tax liabilities	繰延税金負債	3,837	4,102
Deferred tax liabilities for land revaluation excess	再評価に係る繰延税金負債	4,590	4,590
Acceptances and guarantees	支払承諾	10,790	12,423
<b>Total liabilities</b>	<b>負債の部合計</b>	<b>3,125,912</b>	<b>3,198,659</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	13,788	13,778
Retained earnings	利益剰余金	136,604	138,270
Treasury stock	自己株式	△ 2,327	△ 2,277
<b>Total shareholders' equity</b>	<b>株主資本合計</b>	<b>167,663</b>	<b>169,369</b>
Unrealized gain on available-for-sale securities	その他有価証券評価差額金	25,954	26,257
Deferred loss on derivatives under hedge accounting	繰延ヘッジ損益	△ 530	△ 502
Land revaluation excess	土地再評価差額金	8,926	8,926
Defined retirement benefit plans	退職給付に係る調整累計額	△ 369	△ 334
<b>Total accumulated other comprehensive income</b>	<b>その他の包括利益累計額合計</b>	<b>33,981</b>	<b>34,346</b>
Stock acquisition rights	新株予約権	234	194
Non-controlling interests	非支配株主持分	57	57
<b>Total equity</b>	<b>純資産の部合計</b>	<b>201,937</b>	<b>203,967</b>
<b>Total liabilities and equity</b>	<b>負債及び純資産の部合計</b>	<b>3,327,849</b>	<b>3,402,627</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)

		1st Quarter of FY2018	1st Quarter of FY2019
Ordinary income (KEIJO SHUEKI)	経常収益	18,645	14,101
Interest income	資金運用収益	10,325	9,299
(Interest on loans and discounts)	(うち貸出金利息)	( 5,654 )	( 5,702 )
(Interest and dividends on securities)	(うち有価証券利息配当金)	( 4,626 )	( 3,548 )
Fees and commissions	役務取引等収益	2,178	2,138
Other operating income	その他業務収益	2,294	2,275
Other income	その他経常収益	3,846	388
Ordinary expenses (KEIJO HIYO)	経常費用	14,791	10,911
Interest expenses	資金調達費用	301	243
(Interest on deposits)	(うち預金利息)	( 98 )	( 91 )
Fees and commissions	役務取引等費用	463	558
Other operating expenses	その他業務費用	6,354	2,602
General and administrative expenses	営業経費	7,441	7,291
Other expenses	その他経常費用	230	215
Ordinary profit (KEIJO RIEKI)	経常利益	3,853	3,190
Extraordinary income	特別利益	2	—
Gain on disposal of non-current assets	固定資産処分益	2	—
Extraordinary loss	特別損失	12	4
Loss on disposal of non-current assets	固定資産処分損	12	4
Income before income taxes	税金等調整前四半期純利益	3,844	3,186
Income taxes-current	法人税、住民税及び事業税	344	866
Income taxes-deferred	法人税等調整額	307	24
Total income taxes	法人税等合計	651	891
Profit	四半期純利益	3,192	2,294
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(△)	1	△ 0
Profit attributable to owners of parent	親会社株主に帰属する四半期純利益	3,191	2,295

## 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 FY2018	1st Quarter of FY2019
Profit	四半期純利益	3,192	2,294
Other comprehensive income	その他の包括利益	1,027	365
Unrealized gain on available-for-sale securities	その他有価証券評価差額金	912	302
Deferred gain on derivatives under hedge accounting	繰延ヘッジ損益	32	27
Defined retirement benefit plans	退職給付に係る調整額	83	34
Comprehensive income	四半期包括利益	4,220	2,660
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	4,220	2,660
Non-controlling interests	非支配株主に係る四半期包括利益	0	△ 0