

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

(単位: 百万円)

		As of March 31, 2019	As of June 30, 2019
ASSETS:	(資産の部)		
Cash and due from banks	現金預け金	752,818	934,480
Monetary claims bought	買入金銭債権	9,965	9,621
Trading account securities	商品有価証券	1,355	1,503
Money held in trust	金銭の信託	5,938	5,695
Securities	有価証券	1,701,356	1,735,469
Loans and bills discounted	貸出金	5,512,182	5,486,674
Foreign exchanges	外国為替	6,786	5,996
Lease receivables and investments in leases	リース債権及びリース投資資産	55,302	55,210
Other assets	その他資産	46,053	48,014
Tangible fixed assets	有形固定資産	68,806	68,638
Intangible fixed assets	無形固定資産	10,678	10,461
Retirement benefit asset	退職給付に係る資産	1,471	1,620
Deferred tax assets	繰延税金資産	1,498	1,446
Customers' liabilities for acceptances and guarantees	支払承諾見返	10,638	10,677
Allowance for loan losses	貸倒引当金	△44,716	△45,037
Total assets	資産の部合計	8,140,134	8,330,473
LIABILITIES:	(負債の部)		
Deposits	預金	6,798,874	6,829,709
Negotiable certificates of deposit	譲渡性預金	183,181	304,599
Payables under repurchase agreements	売現先勘定	18,181	6,968
Payables under securities lending transactions	債券貸借取引受入担保金	44,503	63,401
Borrowed money	借入金	417,342	439,250
Foreign exchanges	外国為替	367	231
Bonds payable	社債	30,000	40,000
Bonds with share acquisition rights	新株予約権付社債	22,198	21,558
Borrowed money from trust account	信託勘定借	1,984	3,544
Other liabilities	その他負債	49,895	46,430
Provision for bonuses for directors (and other officers)	役員賞与引当金	48	12
Retirement benefit liability	退職給付に係る負債	4,848	4,600
Provision for retirement benefits for directors (and other officers)	役員退職慰労引当金	390	377
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	905	850
Provision for point card certificates	ポイント引当金	135	135
Provision for contingent loss	偶発損失引当金	938	944
Reserves under special laws	特別法上の引当金	0	0
Deferred tax liabilities	繰延税金負債	15,823	14,811
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	7,917	7,917
Acceptances and guarantees	支払承諾	10,638	10,677
Total liabilities	負債の部合計	7,608,175	7,796,021
NET ASSETS:	(純資産の部)		
Capital stock	資本金	48,652	48,652
Capital surplus	資本剰余金	29,255	29,255
Retained earnings	利益剰余金	376,865	382,177
Treasury shares	自己株式	△16,977	△16,977
Total shareholders' equity	株主資本合計	437,795	443,108
Valuation difference on available-for-sale securities	その他有価証券評価差額金	78,127	75,224
Deferred gains or losses on hedges	繰延ヘッジ損益	△179	△247
Revaluation reserve for land	土地再評価差額金	13,929	13,929
Foreign currency translation adjustment	為替換算調整勘定	86	86
Remeasurements of defined benefit plans	退職給付に係る調整累計額	△3,846	△3,817
Total accumulated other comprehensive income	その他の包括利益累計額合計	88,118	85,174
Share acquisition rights	新株予約権	510	510
Non-controlling interests	非支配株主持分	5,534	5,657
Total net assets	純資産の部合計	531,959	534,451
Total liabilities and net assets	負債及び純資産の部合計	8,140,134	8,330,473

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
(単位: 百万円)

		1st Quarter of FY 2018	1st Quarter of FY 2019
Ordinary income	経常収益	46,191	39,128
Interest income	資金運用収益	24,145	20,321
Interest on loans and discounts	(うち貸出金利息)	14,202	14,470
Interest and dividends on securities	(うち有価証券利息配当金)	9,664	5,617
Trust fees	信託報酬	0	16
Fees and commissions	役務取引等収益	6,049	5,621
Other ordinary income	その他業務収益	6,793	8,266
Other income	その他経常収益	9,202	4,902
Ordinary expenses	経常費用	29,793	27,687
Interest expenses	資金調達費用	1,942	1,684
Interest on deposits	(うち預金利息)	442	333
Fees and commissions payments	役務取引等費用	1,954	2,032
Other ordinary expenses	その他業務費用	8,304	6,857
General and administrative expenses	営業経費	15,536	14,887
Other expenses	その他経常費用	2,055	2,225
Ordinary profit	経常利益	16,397	11,441
Extraordinary income	特別利益	0	0
Gain on disposal of non-current assets	固定資産処分益	0	0
Extraordinary losses	特別損失	164	33
Loss on disposal of non-current assets	固定資産処分損	57	33
Impairment loss	減損損失	106	-
Provision of reserve for financial instruments transaction liabilities	金融商品取引責任準備金繰入額	0	0
Profit before income taxes	税金等調整前四半期純利益	16,233	11,408
Income taxes - current	法人税、住民税及び事業税	4,436	2,682
Income taxes - deferred	法人税等調整額	567	334
Total income taxes	法人税等合計	5,003	3,017
Profit	四半期純利益	11,229	8,390
Profit attributable to non-controlling interests	非支配株主に帰属する四半期純利益	118	89
Profit attributable to owners of parent	親会社株主に帰属する四半期純利益	11,111	8,300

CONSOLIDATED QUARTERLY STATEMENTS OF COMPREHENSIVE INCOME
(四半期連結包括利益計算書)

Millions of Yen
(単位: 百万円)

		1st Quarter of FY 2018	1st Quarter of FY 2019
Profit	四半期純利益	11,229	8,390
Other comprehensive income	その他の包括利益	△7,892	△2,901
Valuation difference on available-for-sale securities	その他有価証券評価差額金	△9,098	△2,939
Deferred gains or losses on hedges	繰延ヘッジ損益	27	△67
Foreign currency translation adjustment	為替換算調整勘定	△267	△0
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	1,351	28
Share of other comprehensive income of entities accounted for using equity method	持分法適用会社に対する持分相当額	93	78
Comprehensive income	四半期包括利益	3,337	5,489
(Comprehensive income attributable to)	(内訳)		
Comprehensive income attributable to owners of parent	親会社株主に係る四半期包括利益	3,225	5,357
Comprehensive income attributable to non-controlling interests	非支配株主に係る四半期包括利益	111	132