

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
(単位:百万円)

		As of March 31, 2016	As of December 31, 2016
ASSETS:	(資産の部)		
Cash and due from banks	現金預け金	335,643	466,701
Call loans and bills bought	コールローン及び買入手形	-	80,000
Monetary claims bought	買入金銭債権	11,564	11,359
Trading account securities	商品有価証券	1,039	1,135
Money held in trust	金銭の信託	4,967	4,421
Securities	有価証券	2,133,238	2,124,681
Loans and bills discounted	貸出金	5,010,417	5,112,527
Foreign exchanges	外国為替	3,196	7,732
Lease receivables and investment assets	リース債権及びリース投資資産	43,898	45,790
Other assets	その他資産	32,852	48,969
Tangible fixed assets	有形固定資産	67,732	68,590
Intangible fixed assets	無形固定資産	8,623	9,594
Deferred tax assets	繰延税金資産	1,416	1,517
Customers' liabilities for acceptances and guarantees	支払承諾見返	15,870	14,125
Allowance for loan losses	貸倒引当金	△38,951	△37,458
Total assets	資産の部合計	7,631,510	7,959,689
LIABILITIES:	(負債の部)		
Deposits	預金	6,284,836	6,334,016
Negotiable certificates of deposit	譲渡性預金	136,209	271,743
Call money and bills sold	コールマネー及び売渡手形	29,296	29,122
Payables under securities lending transactions	債券貸借取引受入担保金	270,574	364,131
Borrowed money	借入金	257,764	273,348
Foreign exchanges	外国為替	292	308
Bonds payable	社債	-	10,000
Bonds with subscription rights to shares	新株予約権付社債	22,536	23,298
Other liabilities	その他負債	45,002	53,120
Provision for directors' bonuses	役員賞与引当金	62	46
Net defined benefit liability	退職給付に係る負債	17,890	17,563
Provision for directors' retirement benefits	役員退職慰労引当金	571	531
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,070	1,125
Provision for point card certificates	ポイント引当金	151	138
Provision for contingent loss	偶発損失引当金	1,008	1,024
Reserves under special laws	特別法上の引当金	-	0
Deferred tax liabilities	繰延税金負債	32,564	30,867
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	8,081	8,081
Acceptances and guarantees	支払承諾	15,870	14,125
Total liabilities	負債の部合計	7,123,782	7,432,593
NET ASSETS:	(純資産の部)		
Capital stock	資本金	48,652	48,652
Capital surplus	資本剰余金	29,140	29,140
Retained earnings	利益剰余金	326,122	345,164
Treasury shares	自己株式	△17,296	△21,382
Total shareholders' equity	株主資本合計	386,619	401,574
Valuation difference on available-for-sale securities	その他有価証券評価差額金	112,745	115,610
Deferred gains or losses on hedges	繰延ヘッジ損益	△134	△93
Revaluation reserve for land	土地再評価差額金	14,287	14,287
Foreign currency translation adjustment	為替換算調整勘定	463	△296
Remeasurements of defined benefit plans	退職給付に係る調整累計額	△12,196	△10,221
Total accumulated other comprehensive income	その他の包括利益累計額合計	115,165	119,285
Subscription rights to shares	新株予約権	377	413
Non-controlling interests	非支配株主持分	5,564	5,822
Total net assets	純資産の部合計	507,727	527,095
Total liabilities and net assets	負債及び純資産の部合計	7,631,510	7,959,689

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)

		3rd Quarter of FY 2015	3rd Quarter of FY 2016
Ordinary income	経常収益	104,318	108,830
Interest income	資金運用収益	65,624	65,256
Interest on loans and discounts	(うち貸出金利息)	44,100	42,936
Interest and dividends on securities	(うち有価証券利息配当金)	20,746	21,652
Fees and commissions	役務取引等収益	14,256	13,718
Other ordinary income	その他業務収益	17,683	19,033
Other income	その他経常収益	6,754	10,822
Ordinary expenses	経常費用	69,447	76,539
Interest expenses	資金調達費用	3,288	4,123
Interest on deposits	(うち預金利息)	1,750	1,233
Fees and commissions payments	役務取引等費用	5,385	5,607
Other ordinary expenses	その他業務費用	14,741	16,869
General and administrative expenses	営業経費	43,719	46,504
Other expenses	その他経常費用	2,312	3,435
Ordinary profit	経常利益	34,871	32,291
Extraordinary income	特別利益	3	-
Gain on disposal of non-current assets	固定資産処分益	3	-
Extraordinary losses	特別損失	185	200
Loss on disposal of non-current assets	固定資産処分損	124	139
Impairment loss	減損損失	60	61
Transfer to reserve for financial products transaction liabilities	金融商品取引責任準備金繰入額	-	0
Profit before income taxes	税金等調整前四半期純利益	34,689	32,090
Income taxes - current	法人税、住民税及び事業税	9,007	11,150
Income taxes - deferred	法人税等調整額	2,096	△3,910
Total income taxes	法人税等合計	11,104	7,239
Profit	四半期純利益	23,584	24,850
Profit attributable to non-controlling interests	非支配株主に帰属する四半期純利益	351	229
Profit attributable to owners of parent	親会社株主に帰属する四半期純利益	23,233	24,620

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)

		3rd Quarter of FY 2015	3rd Quarter of FY 2016
Profit	四半期純利益	23,584	24,850
Other comprehensive income	その他の包括利益	△ 7,941	4,158
Valuation difference on available-for-sale securities	その他有価証券評価差額金	△ 8,150	2,875
Deferred gains or losses on hedges	繰延ヘッジ損益	△ 60	40
Foreign currency translation adjustment	為替換算調整勘定	△ 22	△ 760
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	218	1,975
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	74	27
Comprehensive income	四半期包括利益	15,643	29,009
(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	15,292	28,740
Comprehensive income attributable to non-controlling interests	非支配株主に係る四半期包括利益	350	268