

## **Financial Statements**

**For the Six Months Ended Sep. 30, 2015**

**Yamaguchi Financial Group, Inc.**

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### CONSOLIDATED FINANCIAL INFORMATION

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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 ¥1 million are omitted.

## CONSOLIDATED FINANCIAL INFORMATION

## 1. CONSOLIDATED BALANCE SHEETS

March 31 and September 30, 2015

|                                                       |                     | Millions of yen   |                   |
|-------------------------------------------------------|---------------------|-------------------|-------------------|
|                                                       |                     | March 31          | September 30      |
| <b>ASSETS</b>                                         |                     |                   |                   |
| <b>Assets</b>                                         | <b>(資産の部)</b>       |                   |                   |
| Cash and due from banks                               | 現金預け金               | 965,274           | 887,929           |
| Call loans and bills purchased                        | コールローン及び買入手形        | 283,250           | 216,513           |
| Monetary claims bought                                | 買入金銭債権              | 8,362             | 8,258             |
| Trading assets                                        | 特定取引資産              | 6,244             | 5,599             |
| Money held in trust                                   | 金銭の信託               | 48,096            | 48,235            |
| Securities                                            | 有価証券                | 2,323,984         | 2,172,776         |
| Loans and bills discounted                            | 貸出金                 | 6,228,014         | 6,343,369         |
| Foreign exchanges                                     | 外国為替                | 14,281            | 13,344            |
| Lease receivables and investment assets               | リース債権及びリース投資資産      | 13,349            | 13,341            |
| Other assets                                          | その他資産               | 185,282           | 209,876           |
| Tangible fixed assets                                 | 有形固定資産              | 87,999            | 88,556            |
| Intangible fixed assets                               | 無形固定資産              | 16,886            | 12,552            |
| Net defined benefit asset                             | 退職給付に係る資産           | 33,476            | 32,586            |
| Deferred tax assets                                   | 繰延税金資産              | 2,880             | 2,950             |
| Customers' liabilities for acceptances and guarantees | 支払承諾見返              | 52,292            | 48,944            |
| Allowance for loan losses                             | 貸倒引当金               | △ 74,490          | △ 71,893          |
| <b>Total assets</b>                                   | <b>資産の部合計</b>       | <b>10,195,184</b> | <b>10,032,940</b> |
| <b>LIABILITIES AND NET ASSETS</b>                     |                     |                   |                   |
| <b>Liabilities</b>                                    | <b>(負債の部)</b>       |                   |                   |
| Deposits                                              | 預金                  | 8,441,551         | 8,406,422         |
| Negotiable certificates of deposit                    | 譲渡性預金               | 767,528           | 706,271           |
| Call money and bills sold                             | コールマネー及び売渡手形        | 75,070            | 43,328            |
| Payables under securities lending transactions        | 債券貸借取引受入担保金         | 24,028            | 27,773            |
| Trading liabilities                                   | 特定取引負債              | 5,424             | 4,833             |
| Borrowed money                                        | 借入金                 | 39,821            | 36,360            |
| Foreign exchanges                                     | 外国為替                | 309               | 266               |
| Bonds payable                                         | 社債                  | 25,000            | —                 |
| Bonds with warrants                                   | 新株予約権付社債            | 72,102            | 71,976            |
| Other liabilities                                     | その他負債               | 81,218            | 84,540            |
| Provision for bonuses                                 | 賞与引当金               | 3,015             | 3,075             |
| Net defined benefit liability                         | 退職給付に係る負債           | 3,467             | 3,356             |
| Provision for directors' retirement benefits          | 役員退職慰労引当金           | 36                | 35                |
| Provision for loss on interest repayments             | 利息返還損失引当金           | 36                | 34                |
| Provision for reimbursement of deposits               | 睡眠預金払戻損失引当金         | 1,357             | 1,194             |
| Provision for customers point services                | ポイント引当金             | 70                | 80                |
| Reserves under special laws                           | 特別法上の引当金            | 11                | 15                |
| Deferred tax liabilities                              | 繰延税金負債              | 12,991            | 7,081             |
| Deferred tax liabilities for land revaluation         | 再評価に係る繰延税金負債        | 11,462            | 11,462            |
| Acceptances and guarantees                            | 支払承諾                | 52,292            | 48,944            |
| <b>Total liabilities</b>                              | <b>負債の部合計</b>       | <b>9,616,796</b>  | <b>9,457,053</b>  |
| <b>Net Assets</b>                                     |                     |                   |                   |
|                                                       | <b>(純資産の部)</b>      |                   |                   |
| Capital stock                                         | 資本金                 | 50,000            | 50,000            |
| Capital surplus                                       | 資本剰余金               | 59,686            | 59,548            |
| Retained earnings                                     | 利益剰余金               | 386,187           | 401,883           |
| Treasury stock                                        | 自己株式                | △ 24,320          | △ 24,130          |
| <b>Total shareholders' equity</b>                     | <b>株主資本合計</b>       | <b>471,553</b>    | <b>487,301</b>    |
| Unrealized gains on available-for-sale securities     | その他有価証券評価差額金        | 71,146            | 53,135            |
| Deferred losses on hedges                             | 繰延ヘッジ損益             | △ 315             | △ 293             |
| Revaluation reserve for land                          | 土地再評価差額金            | 23,993            | 23,993            |
| Remeasurements of defined benefit plans               | 退職給付に係る調整累計額        | 5,003             | 4,343             |
| <b>Total accumulated other comprehensive income</b>   | <b>その他包括利益累計額合計</b> | <b>99,827</b>     | <b>81,178</b>     |
| Stock options                                         | 新株予約権               | 511               | 516               |
| Non-controlling interests                             | 非支配株主持分             | 6,495             | 6,890             |
| <b>Total net assets</b>                               | <b>純資産の部合計</b>      | <b>578,387</b>    | <b>575,887</b>    |
| <b>Total liabilities and net assets</b>               | <b>負債及び純資産の部合計</b>  | <b>10,195,184</b> | <b>10,032,940</b> |

**2. CONSOLIDATED STATEMENTS OF INCOME AND CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

The six months ended September 30, 2014 and 2015

**(CONSOLIDATED STATEMENTS OF INCOME)**

|                                                                    |                        | Millions of yen |               |
|--------------------------------------------------------------------|------------------------|-----------------|---------------|
|                                                                    |                        | 2014            | 2015          |
| <b>Ordinary Income</b>                                             | <b>経常収益</b>            | <b>74,934</b>   | <b>82,180</b> |
| Interest income:                                                   | 資金運用収益                 | 51,137          | 50,377        |
| Interest on loans and discounts                                    | (うち貸出金利息)              | 39,320          | 38,424        |
| Interest and dividends on securities                               | (うち有価証券利息配当金)          | 11,208          | 11,054        |
| Fees and commissions                                               | 役務取引等収益                | 11,845          | 12,367        |
| Trading income                                                     | 特定取引収益                 | 1,233           | 1,097         |
| Other ordinary income                                              | その他業務収益                | 6,146           | 8,168         |
| Other income                                                       | その他経常収益                | 4,571           | 10,170        |
| <b>Ordinary Expenses</b>                                           | <b>経常費用</b>            | <b>53,867</b>   | <b>56,202</b> |
| Interest expense:                                                  | 資金調達費用                 | 4,210           | 3,974         |
| Interest on deposits                                               | (うち預金利息)               | 3,297           | 3,004         |
| Fees and commissions payments                                      | 役務取引等費用                | 3,680           | 3,906         |
| Trading expenses                                                   | 特定取引費用                 | —               | 11            |
| Other operating expenses                                           | その他業務費用                | 1,831           | 7,217         |
| General and administrative expenses                                | 営業経費                   | 43,389          | 39,808        |
| Other expenses                                                     | その他経常費用                | 755             | 1,284         |
| <b>Ordinary profit</b>                                             | <b>経常利益</b>            | <b>21,066</b>   | <b>25,977</b> |
| <b>Extraordinary income</b>                                        | <b>特別利益</b>            | <b>60</b>       | <b>1,241</b>  |
| Gain on disposal of non-current assets                             | 固定資産処分益                | —               | 14            |
| Gain on bargain purchase                                           | 負ののれん発生益               | 60              | —             |
| Gain on exemption from employees' retirement benefit trust         | 退職給付信託返還益              | —               | 1,226         |
| <b>Extraordinary loss</b>                                          | <b>特別損失</b>            | <b>22</b>       | <b>57</b>     |
| Loss on disposal of non-current assets                             | 固定資産処分損                | 20              | 37            |
| Impairment losses                                                  | 減損損失                   | —               | 16            |
| Transfer to reserve for financial products transaction liabilities | 金融商品取引責任準備金繰入額         | 1               | 3             |
| <b>Income before income taxes and minority interests</b>           | <b>税金等調整前中間純利益</b>     | <b>21,104</b>   | <b>27,161</b> |
| Income taxes-Current                                               | 法人税、住民税及び事業税           | 5,073           | 7,108         |
| Income taxes-Deferred                                              | 法人税等調整額                | 2,340           | 2,350         |
| <b>Total income taxes</b>                                          | <b>法人税等合計</b>          | <b>7,413</b>    | <b>9,458</b>  |
| <b>Net income</b>                                                  | <b>中間純利益</b>           | <b>13,690</b>   | <b>17,702</b> |
| <b>Net income attributable to non-controlling interests</b>        | <b>非支配株主に帰属する中間純利益</b> | <b>284</b>      | <b>294</b>    |
| <b>Net income attributable to owners of the parent</b>             | <b>親会社株主に帰属する中間純利益</b> | <b>13,405</b>   | <b>17,407</b> |

**(CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME)**

|                                                                                               |                  | Millions of yen |                 |
|-----------------------------------------------------------------------------------------------|------------------|-----------------|-----------------|
|                                                                                               |                  | 2014            | 2015            |
| <b>Net income</b>                                                                             | <b>中間純利益</b>     | <b>13,690</b>   | <b>17,702</b>   |
| <b>Other comprehensive income</b>                                                             | <b>その他の包括利益</b>  | <b>13,311</b>   | <b>△ 18,654</b> |
| Unrealized gains (losses) on available-for-sale securities                                    | その他有価証券評価差額金     | 12,764          | △ 18,016        |
| Deferred gains (losses) on hedges                                                             | 繰延ヘッジ損益          | 16              | 21              |
| Remeasurements of defined benefit plans                                                       | 退職給付に係る調整額       | 528             | △ 659           |
| Share of other comprehensive income in affiliated companies accounted for using equity method | 持分法適用会社に対する持分相当額 | 1               | —               |
| <b>Comprehensive income</b>                                                                   | <b>中間包括利益</b>    | <b>27,001</b>   | <b>△ 952</b>    |
| Comprehensive income attributable to:                                                         | (内訳)             |                 |                 |
| Total comprehensive income attributable to owners of the parent                               | 親会社株主に係る中間包括利益   | 26,776          | △ 1,240         |
| Total comprehensive income attributable to non-controlling interests                          | 非支配株主に係る中間包括利益   | 224             | 288             |

## 3. CONSOLIDATED STATEMENTS OF CHANGES IN NET ASSETS

The six months ended September 30, 2014

|                                                      |                       | Million of yen       |                          |                            |                        |                                      |
|------------------------------------------------------|-----------------------|----------------------|--------------------------|----------------------------|------------------------|--------------------------------------|
|                                                      |                       | Shareholders' Equity |                          |                            |                        |                                      |
|                                                      |                       | 株主資本                 |                          |                            |                        |                                      |
|                                                      |                       | Capital Stock<br>資本金 | Capital Surplus<br>資本剰余金 | Retained Earnings<br>利益剰余金 | Tresuary Stock<br>自己株式 | Total Shareholders' Equity<br>株主資本合計 |
| <b>Balance at beginning of current period</b>        | <b>当期首残高</b>          | <b>50,000</b>        | <b>59,712</b>            | <b>361,184</b>             | <b>△ 10,393</b>        | <b>460,503</b>                       |
| Cumulative effects of changes in accounting policies | 会計方針の変更による累積的影響額      |                      | —                        | △ 1,994                    | —                      | △ 1,994                              |
| Restated balance                                     | 会計方針の変更を反映した当期首残高     | 50,000               | 59,712                   | 359,189                    | △ 10,393               | 458,509                              |
| Changes of items during period                       | 当中間期変動額               |                      |                          |                            |                        |                                      |
| Dividend paid                                        | 剰余金の配当                |                      |                          | △ 1,781                    |                        | △ 1,781                              |
| Net income attributable to owners of the parent      | 親会社株主に帰属する中間純利益       |                      |                          | 13,405                     |                        | 13,405                               |
| purchase of treasury stock                           | 自己株式の取得               |                      |                          |                            | △ 19                   | △ 19                                 |
| Disposal of treasury stock                           | 自己株式の処分               |                      | △ 26                     |                            | 285                    | 259                                  |
| Net changes in terms other than shareholders' equity | 株主資本以外の項目の当中間期変動額（純額） |                      |                          |                            |                        |                                      |
| Total changes of items during period                 | 当中間期変動額合計             | —                    | △ 26                     | 11,624                     | 266                    | 11,864                               |
| <b>Balance at end of current period</b>              | <b>当中間期末残高</b>        | <b>50,000</b>        | <b>59,686</b>            | <b>370,814</b>             | <b>△ 10,126</b>        | <b>470,374</b>                       |

|                                                            |                               | Million of yen                                                                  |                                             |                                                     |                                                                       |                                                                              |                               |                                                     |                                  |
|------------------------------------------------------------|-------------------------------|---------------------------------------------------------------------------------|---------------------------------------------|-----------------------------------------------------|-----------------------------------------------------------------------|------------------------------------------------------------------------------|-------------------------------|-----------------------------------------------------|----------------------------------|
|                                                            |                               | Accumulated other comprehensive income<br>その他の包括利益累計額                           |                                             |                                                     |                                                                       |                                                                              | Stock<br>options<br><br>新株予約権 | Non-<br>controlling<br>Interests<br><br>非支配<br>株主持分 | Total Net<br>Assets<br><br>純資産合計 |
|                                                            |                               | Unrealized gain<br>on available-for-<br>sale securities<br><br>その他有価証<br>券評価差額金 | Deferred losses<br>on hedges<br><br>繰延ヘッジ損益 | Revaluation<br>reserve for land<br><br>土地再評価差<br>額金 | Remeasurements<br>of defined benefit<br>plans<br><br>退職給付に係<br>る調整累計額 | Total accumulated other<br>comprehensive income<br><br>その他の包括<br>利益累計額合<br>計 |                               |                                                     |                                  |
| Balance at beginning<br>of current period                  | 当期首残高                         | 36,706                                                                          | △ 352                                       | 22,844                                              | △ 3,465                                                               | 55,733                                                                       | 431                           | 4,801                                               | 521,470                          |
| Cumulative effects<br>of changes in<br>accounting policies | 会計方針の変更<br>による累積的影<br>響額      |                                                                                 |                                             |                                                     |                                                                       | —                                                                            |                               |                                                     | △ 1,994                          |
| Restated balance                                           | 会計方針の変更を反<br>映した当期首残高         | 36,706                                                                          | △ 352                                       | 22,844                                              | △ 3,465                                                               | 55,733                                                                       | 431                           | 4,801                                               | 519,475                          |
| Changes of items<br>during period                          | 当中間期変動額                       |                                                                                 |                                             |                                                     |                                                                       |                                                                              |                               |                                                     |                                  |
| Dividend paid                                              | 剰余金の配当                        |                                                                                 |                                             |                                                     |                                                                       |                                                                              |                               |                                                     | △ 1,781                          |
| Net income<br>attributable to<br>owners of the parent      | 親会社株主に<br>帰属する中間<br>純利益       |                                                                                 |                                             |                                                     |                                                                       |                                                                              |                               |                                                     | 13,405                           |
| purchase of<br>treasury stock                              | 自己株式の取得                       |                                                                                 |                                             |                                                     |                                                                       |                                                                              |                               |                                                     | △ 19                             |
| Disposal of<br>treasury stock                              | 自己株式の処分                       |                                                                                 |                                             |                                                     |                                                                       |                                                                              |                               |                                                     | 259                              |
| Net changes in<br>terms other than<br>shareholders' equity | 株主資本以外の<br>項目の当中間期<br>変動額（純額） | 12,766                                                                          | 16                                          | —                                                   | 528                                                                   | 13,311                                                                       | △ 12                          | 224                                                 | 13,523                           |
| Total changes of<br>items during period                    | 当中間期変動額合計                     | 12,766                                                                          | 16                                          | —                                                   | 528                                                                   | 13,311                                                                       | △ 12                          | 224                                                 | 25,387                           |
| Balance at end of<br>current period                        | 当中間期末残高                       | 49,472                                                                          | △ 335                                       | 22,844                                              | △ 2,936                                                               | 69,044                                                                       | 418                           | 5,025                                               | 544,863                          |

The six months ended September 30, 2015

|                                                                            | Million of yen       |                          |                            |                        |                                      |
|----------------------------------------------------------------------------|----------------------|--------------------------|----------------------------|------------------------|--------------------------------------|
|                                                                            | Shareholders' Equity |                          |                            |                        |                                      |
|                                                                            | 株主資本                 |                          |                            |                        |                                      |
|                                                                            | Capital Stock<br>資本金 | Capital Surplus<br>資本剰余金 | Retained Earnings<br>利益剰余金 | Tresuary Stock<br>自己株式 | Total Shareholders' Equity<br>株主資本合計 |
| <b>Balance at beginning of current period</b> 当期首残高                        | <b>50,000</b>        | <b>59,686</b>            | <b>386,187</b>             | <b>△ 24,320</b>        | <b>471,553</b>                       |
| Changes of items during period 当中間期変動額                                     |                      |                          |                            |                        |                                      |
| Dividend paid 剰余金の配当                                                       |                      |                          | △ 1,711                    |                        | △ 1,711                              |
| Net income attributable to owners of the parent 親会社株主に帰属する中間純利益            |                      |                          | 17,407                     |                        | 17,407                               |
| purchase of treasury stock 自己株式の取得                                         |                      |                          |                            | △ 27                   | △ 27                                 |
| Disposal of treasury stock 自己株式の処分                                         |                      | △ 39                     |                            | 215                    | 175                                  |
| Changes in subsidiaries' equity 連結子会社持分の増減                                 |                      | △ 98                     |                            | 2                      | △ 95                                 |
| Net changes in terms other than shareholders' equity 株主資本以外の項目の当中間期変動額（純額） |                      |                          |                            |                        |                                      |
| Total changes of items during period 当中間期変動額合計                             | —                    | △ 138                    | 15,695                     | 190                    | 15,748                               |
| <b>Balance at end of current period</b> 当中間期末残高                            | <b>50,000</b>        | <b>59,548</b>            | <b>401,883</b>             | <b>△ 24,130</b>        | <b>487,301</b>                       |

|                                                                            |  | Million of yen                                                   |                                      |                                          |                                                         |                                                               |                           |                  |          |
|----------------------------------------------------------------------------|--|------------------------------------------------------------------|--------------------------------------|------------------------------------------|---------------------------------------------------------|---------------------------------------------------------------|---------------------------|------------------|----------|
|                                                                            |  | Accumulated other comprehensive income                           |                                      |                                          |                                                         | Stock options                                                 | Non-controlling Interests | Total Net Assets |          |
|                                                                            |  | その他の包括利益累計額                                                      |                                      |                                          |                                                         |                                                               |                           |                  |          |
|                                                                            |  | Unrealized gain on available-for-sale securities<br>その他有価証券評価差額金 | Deferred losses on hedges<br>繰延ヘッジ損益 | Revaluation reserve for land<br>土地再評価差額金 | Remeasurements of defined benefit plans<br>退職給付に係る調整累計額 | Total accumulated other comprehensive income<br>その他の包括利益累計額合計 | 新株予約権                     | 非支配株主持分          | 純資産合計    |
| Balance at beginning of current period 当期首残高                               |  | 71,146                                                           | △ 315                                | 23,993                                   | 5,003                                                   | 99,827                                                        | 511                       | 6,495            | 578,387  |
| Changes of items during period 当中間期変動額                                     |  |                                                                  |                                      |                                          |                                                         |                                                               |                           |                  |          |
| Dividend paid 剰余金の配当                                                       |  |                                                                  |                                      |                                          |                                                         |                                                               |                           |                  | △ 1,711  |
| Net income attributable to owners of the parent 親会社株主に帰属する中間純利益            |  |                                                                  |                                      |                                          |                                                         |                                                               |                           |                  | 17,407   |
| purchase of treasury stock 自己株式の取得                                         |  |                                                                  |                                      |                                          |                                                         |                                                               |                           |                  | △ 27     |
| Disposal of treasury stock 自己株式の処分                                         |  |                                                                  |                                      |                                          |                                                         |                                                               |                           |                  | 175      |
| Changes in subsidiaries' equity 連結子会社持分の増減                                 |  |                                                                  |                                      |                                          |                                                         |                                                               |                           |                  | △ 95     |
| Net changes in terms other than shareholders' equity 株主資本以外の項目の当中間期変動額（純額） |  | △ 18,010                                                         | 21                                   | —                                        | △ 659                                                   | △ 18,648                                                      | 4                         | 394              | △ 18,248 |
| Total changes of items during period 当中間期変動額合計                             |  | △ 18,010                                                         | 21                                   | —                                        | △ 659                                                   | △ 18,648                                                      | 4                         | 394              | △ 2,500  |
| Balance at end of current period 当中間期末残高                                   |  | 53,135                                                           | △ 293                                | 23,993                                   | 4,343                                                   | 81,178                                                        | 516                       | 6,890            | 575,887  |

## 4. CONSOLIDATED STATEMENTS OF CASH FLOWS

The six months ended September 30, 2014 and 2015

|                                                                                                |                            | Millions of yen  |                  |
|------------------------------------------------------------------------------------------------|----------------------------|------------------|------------------|
|                                                                                                |                            | 2014             | 2015             |
| <b>Cash flows from operating activities:</b>                                                   | <b>営業活動によるキャッシュ・フロー</b>    |                  |                  |
| Income before income taxes and minority interests                                              | 税金等調整前中間純利益                | 21,104           | 27,161           |
| Depreciation                                                                                   | 減価償却費                      | 5,236            | 3,671            |
| Impairment losses                                                                              | 減損損失                       | —                | 16               |
| Amortization of goodwill                                                                       | のれん償却額                     | 2,470            | 2,465            |
| Gain on bargain purchase                                                                       | 負ののれん発生益                   | △ 60             | —                |
| Equity in earnings of affiliates                                                               | 持分法による投資損益 (△は益)           | △ 29             | △ 0              |
| Net change in allowance for loan losses                                                        | 貸倒引当金の増減 (△)               | △ 3,522          | △ 2,597          |
| Net change in provision for bonuses                                                            | 賞与引当金の増減額 (△は減少)           | 0                | 59               |
| Net change in defined benefit asset                                                            | 退職給付に係る資産の増減額 (△は増加)       | 707              | 889              |
| Net change in defined benefit liability                                                        | 退職給付に係る負債の増減額 (△は減少)       | 532              | △ 110            |
| Net change in provision for directors' retirement benefits                                     | 役員退職慰労引当金の増減額 (△は減少)       | △ 0              | △ 1              |
| Net change in provision for loss on interest repayments                                        | 利息返還損失引当金の増減額 (△は減少)       | △ 12             | △ 2              |
| Net change in provision for reimbursement of deposits                                          | 睡眠預金払戻損失引当金の増減 (△)         | △ 147            | △ 162            |
| Net change in provision for customers point services                                           | ポイント引当金の増減額 (△は減少)         | 6                | 9                |
| Net change in reserves under special laws                                                      | 特別法上の引当金の増減額 (△は減少)        | 1                | 3                |
| Interest income                                                                                | 資金運用収益                     | △ 51,137         | △ 50,377         |
| Interest expenses                                                                              | 資金調達費用                     | 4,210            | 3,974            |
| Net gains related to securities transactions                                                   | 有価証券関係損益 (△)               | △ 5,774          | △ 8,325          |
| Net gains from money held in trust                                                             | 金銭の信託の運用損益 (△は運用益)         | 28               | △ 1,087          |
| Net exchange gains                                                                             | 為替差損益 (△は益)                | △ 5,391          | △ 3,166          |
| Net losses from disposition of fixed assets                                                    | 固定資産処分損益 (△は益)             | 20               | 23               |
| Gain on exemption from employees' retirement benefit trust                                     | 退職給付信託返還益                  | —                | △ 1,226          |
| Net change in trading assets                                                                   | 特定取引資産の純増 (△) 減            | △ 142            | 644              |
| Net change in trading liabilities                                                              | 特定取引負債の純増減 (△)             | 928              | △ 591            |
| Net change in loans and bills discounted                                                       | 貸出金の純増 (△) 減               | △ 105,631        | △ 115,355        |
| Net change in deposits                                                                         | 預金の純増減 (△)                 | 147,846          | △ 35,129         |
| Net change in negotiable certificates of deposits                                              | 譲渡性預金の純増減 (△)              | △ 112,843        | △ 61,256         |
| Net change in borrowed money excluding subordinated loans                                      | 借入金 (劣後特約付借入金を除く) の純増減 (△) | △ 1,882          | △ 3,461          |
| Net change in deposits with bank                                                               | 預け金 (日銀預け金を除く) の純増 (△) 減   | 23,673           | 1,106            |
| Net change in call loans and bills purchased                                                   | コールローン等の純増 (△) 減           | 104,094          | 66,841           |
| Net change in call money and bills sold                                                        | コールマネー等の純増減 (△)            | 8,025            | △ 31,742         |
| Net change in payables under securities lending transactions                                   | 債券貸借取引受入担保金の純増減 (△)        | 20,357           | 3,745            |
| Net change in foreign exchanges (asset account)                                                | 外国為替 (資産) の純増 (△) 減        | 787              | 936              |
| Net change in foreign exchanges (liability account)                                            | 外国為替 (負債) の純増減 (△)         | 20               | △ 42             |
| Net change in lease receivables and investment assets                                          | リース債権及びリース投資資産の純増 (△) 減    | —                | 7                |
| Interest received                                                                              | 資金運用による収入                  | 49,155           | 48,605           |
| Interest paid                                                                                  | 資金調達による支出                  | △ 3,795          | △ 3,626          |
| Other, net                                                                                     | その他                        | 5,036            | △ 16,179         |
| <b>Subtotal</b>                                                                                | <b>小計</b>                  | <b>103,872</b>   | <b>△ 174,278</b> |
| Income taxes paid                                                                              | 法人税等の支払額                   | △ 6,229          | △ 5,169          |
| Income taxes refunds                                                                           | 法人税等の還付額                   | 994              | 1                |
| <b>Net cash provided by operating activities</b>                                               | <b>営業活動によるキャッシュ・フロー</b>    | <b>98,638</b>    | <b>△ 179,445</b> |
| <b>Cash flows from investing activities:</b>                                                   | <b>投資活動によるキャッシュ・フロー</b>    |                  |                  |
| Purchases of securities                                                                        | 有価証券の取得による支出               | △ 2,050,789      | △ 796,827        |
| Proceeds from sales of securities                                                              | 有価証券の売却による収入               | 1,718,407        | 770,410          |
| Proceeds from maturity of securities                                                           | 有価証券の償還による収入               | 61,227           | 156,807          |
| Purchases of money held in trust                                                               | 金銭の信託の増加による支出              | △ 5,250          | △ 5,109          |
| Proceeds from sales of money held in trust                                                     | 金銭の信託の減少による収入              | 7,493            | 6,087            |
| Purchases of tangible fixed assets                                                             | 有形固定資産の取得による支出             | △ 842            | △ 1,140          |
| Proceeds from sales of tangible fixed assets                                                   | 有形固定資産の売却による収入             | 0                | 15               |
| Purchases of intangible fixed assets                                                           | 無形固定資産の取得による支出             | △ 648            | △ 586            |
| <b>Net cash provided by (used in) investing activities</b>                                     | <b>投資活動によるキャッシュ・フロー</b>    | <b>△ 270,400</b> | <b>129,657</b>   |
| <b>Cash flows from financing activities:</b>                                                   | <b>財務活動によるキャッシュ・フロー</b>    |                  |                  |
| Decrease in subordinated bonds payable                                                         | 劣後特約付社債の償還による支出            | —                | △ 25,000         |
| Dividends paid                                                                                 | 配当金の支払額                    | △ 1,781          | △ 1,711          |
| Dividends paid to non-controlling shareholders                                                 | 非支配株主への配当金の支払額             | △ 0              | △ 2              |
| Purchases of treasury stock                                                                    | 自己株式の取得による支出               | △ 19             | △ 27             |
| Proceeds from disposal of treasury stock                                                       | 自己株式の処分による収入               | 259              | 272              |
| Proceeds from sale of shares of subsidiaries not resulting in change in scope of consolidation | 連結の範囲の変更を伴わない子会社株式の売却による収入 | —                | 18               |
| <b>Net cash used in financing activities</b>                                                   | <b>財務活動によるキャッシュ・フロー</b>    | <b>△ 1,541</b>   | <b>△ 26,450</b>  |
| Effect of exchange rate changes on cash and cash equivalents                                   | 現金及び現金同等物に係る換算差額           | 14               | △ 0              |
| Net change in cash and cash equivalents                                                        | 現金及び現金同等物の増減額 (△は減少)       | △ 173,290        | △ 76,239         |
| Cash and cash equivalents at beginning of period                                               | 現金及び現金同等物の期首残高             | 874,204          | 942,982          |
| <b>Cash and cash equivalents at end of period</b>                                              | <b>現金及び現金同等物の中間期末残高</b>    | <b>700,914</b>   | <b>866,743</b>   |