

Financial Results for the 1st quarter of Fiscal 2018
(from April 1,2018 to June 30,2018)

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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.

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, 2018	As of June 30, 2018
ASSETS:	(資産の部)		
Cash and due from banks	現金預け金	573,973	717,876
Call loans and bills bought	コールローン及び買入手形	-	3,316
Monetary claims bought	買入金銭債権	10,353	10,056
Trading account securities	商品有価証券	384	403
Money held in trust	金銭の信託	6,629	5,929
Securities	有価証券	1,763,176	1,646,248
Loans and bills discounted	貸出金	5,473,444	5,460,229
Foreign exchanges	外国為替	4,580	5,052
Lease receivables and investment assets	リース債権及びリース投資資産	50,390	51,394
Other assets	その他資産	67,277	63,737
Tangible fixed assets	有形固定資産	67,841	68,190
Intangible fixed assets	無形固定資産	10,988	10,876
Net defined benefit asset	退職給付に係る資産	770	2,179
Deferred tax assets	繰延税金資産	1,390	1,377
Customers' liabilities for acceptances and guarantees	支払承諾見返	12,284	12,372
Allowance for loan losses	貸倒引当金	△38,697	△40,195
Total assets	資産の部合計	8,004,790	8,019,046
LIABILITIES:	(負債の部)		
Deposits	預金	6,661,999	6,655,162
Negotiable certificates of deposit	譲渡性預金	178,005	279,732
Call money and bills sold	コールマネー及び売渡手形	67	140
Payables under repurchase agreements	売現先勘定	-	4,908
Payables under securities lending transactions	債券貸借取引受入担保金	142,784	54,663
Borrowed money	借入金	343,133	341,329
Foreign exchanges	外国為替	183	190
Bonds payable	社債	20,000	30,000
Bonds with share acquisition rights	新株予約権付社債	21,248	22,108
Borrowed money from trust account	信託勘定借	13	17
Other liabilities	その他負債	51,589	49,066
Provision for directors' bonuses	役員賞与引当金	51	12
Net defined benefit liability	退職給付に係る負債	2,295	1,762
Provision for directors' retirement benefits	役員退職慰労引当金	459	433
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,120	1,027
Provision for point card certificates	ポイント引当金	123	126
Provision for contingent loss	偶発損失引当金	922	910
Reserves under special laws	特別法上の引当金	0	0
Deferred tax liabilities	繰延税金負債	23,947	21,158
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	7,944	7,921
Acceptances and guarantees	支払承諾	12,284	12,372
Total liabilities	負債の部合計	7,468,176	7,483,044
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	363,708	371,832
Treasury shares	自己株式	△17,538	△18,437
Total shareholders' equity	株主資本合計	423,963	431,187
Valuation difference on available-for-sale securities	その他有価証券評価差額金	94,695	85,699
Deferred gains or losses on hedges	繰延ヘッジ損益	△122	△95
Revaluation reserve for land	土地再評価差額金	13,990	13,939
Foreign currency translation adjustment	為替換算調整勘定	165	△101
Remeasurements of defined benefit plans	退職給付に係る調整累計額	△2,663	△1,312
Total accumulated other comprehensive income	その他の包括利益累計額合計	106,066	98,129
Share acquisition rights	新株予約権	460	460
Non-controlling interests	非支配株主持分	6,123	6,224
Total net assets	純資産の部合計	536,613	536,001
Total liabilities and net assets	負債及び純資産の部合計	8,004,790	8,019,046

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 2017	1st Quarter of FY 2018
Ordinary income	経常収益	48,236	46,191
Interest income	資金運用収益	25,631	24,145
Interest on loans and discounts	(うち貸出金利息)	13,931	14,202
Interest and dividends on securities	(うち有価証券利息配当金)	11,467	9,664
Trust fees	-	-	0
Fees and commissions	役務取引等収益	5,993	6,049
Other ordinary income	その他業務収益	6,726	6,793
Other income	その他経常収益	9,883	9,202
Ordinary expenses	経常費用	27,043	29,793
Interest expenses	資金調達費用	1,781	1,942
Interest on deposits	(うち預金利息)	479	442
Fees and commissions payments	役務取引等費用	1,863	1,954
Other ordinary expenses	その他業務費用	6,014	8,304
General and administrative expenses	営業経費	16,179	15,536
Other expenses	その他経常費用	1,204	2,055
Ordinary profit	経常利益	21,193	16,397
Extraordinary income	特別利益	1	0
Gain on disposal of non-current assets	固定資産処分益	1	0
Extraordinary losses	特別損失	115	164
Loss on disposal of non-current assets	固定資産処分損	115	57
Impairment loss	減損損失	-	106
Transfer to reserve for financial products 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	21,079	16,233
Income taxes - current	法人税、住民税及び事業税	6,005	4,436
Income taxes - deferred	法人税等調整額	470	567
Total income taxes	法人税等合計	6,475	5,003
Profit	四半期純利益	14,603	11,229
Profit attributable to non-controlling interests	非支配株主に帰属する四半期純利益	128	118
Profit attributable to owners of parent	親会社株主に帰属する四半期純利益	14,475	11,111

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 2017	1st Quarter of FY 2018
Profit	四半期純利益	14,603	11,229
Other comprehensive income	その他の包括利益	△5,866	△7,892
Valuation difference on available-for-sale securities	その他有価証券評価差額金	△6,240	△9,098
Deferred gains or losses on hedges	繰延ヘッジ損益	△67	27
Foreign currency translation adjustment	為替換算調整勘定	△169	△267
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	583	1,351
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	26	93
Comprehensive income	四半期包括利益	8,736	3,337
(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	8,600	3,225
Comprehensive income attributable to non-controlling interests	非支配株主に係る四半期包括利益	136	111