

Financial Statements

For the Year Ended March.31,2019

THE GUNMA BANK, LTD.

URL <https://www.gunmabank.co.jp/>

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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.

A. CONSOLIDATED FINANCIAL INFORMATION

1. Consolidated Balance Sheets

(連結貸借対照表)

Millions of yen

(単位: 百万円)

		As of Mar.31,2018	As of Mar.31,2019
ASSETS:	(資産の部)		
Cash and due from banks	現金預け金	573,973	752,818
Monetary claims bought	買入金銭債権	10,353	9,965
Trading account securities	商品有価証券	384	1,355
Money held in trust	金銭の信託	6,629	5,938
Securities	有価証券	1,763,176	1,701,356
Loans and bills discounted	貸出金	5,473,444	5,512,182
Foreign exchanges	外国為替	4,580	6,786
Lease receivables and investment assets	リース債権及びリース投資資産	50,390	55,302
Other assets	その他資産	67,277	46,053
Tangible fixed assets	有形固定資産	67,841	68,806
Buildings, net	建物	17,680	18,444
Land	土地	42,302	42,136
Leased assets, net	リース資産	864	797
Construction in progress	建設仮勘定	385	248
Other tangible fixed assets	その他の有形固定資産	6,607	7,178
Intangible fixed assets	無形固定資産	10,988	10,678
Software	ソフトウェア	10,388	10,135
Other intangible fixed assets	その他の無形固定資産	599	543
Retirement benefit asset	退職給付に係る資産	770	1,471
Deferred tax assets	繰延税金資産	1,390	1,498
Customers' liabilities for acceptances and guarantees	支払承諾見返	12,284	10,638
Allowance for loan losses	貸倒引当金	△38,697	△44,716
Total assets	資産の部合計	8,004,790	8,140,134
LIABILITIES:	(負債の部)		
Deposits	預金	6,661,999	6,798,874
Negotiable certificates of deposit	譲渡性預金	178,005	183,181
Call money and bills sold	コールマネー及び売渡手形	67	-
Payables under repurchase agreements	売現先勘定	-	18,181
Payables under securities lending transactions	債券貸借取引受入担保金	142,784	44,503
Borrowed money	借入金	343,133	417,342
Foreign exchanges	外国為替	183	367
Bonds payable	社債	20,000	30,000
Bonds with share acquisition rights	新株予約権付社債	21,248	22,198
Borrowed money from trust account	信託勘定借	13	1,984
Other liabilities	その他負債	51,589	49,895
Provision for bonuses for directors (and other officers)	役員賞与引当金	51	48
Retirement benefit liability	退職給付に係る負債	2,295	4,848
Provision for retirement benefits for directors (and other officers)	役員退職慰労引当金	459	390
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,120	905
Provision for point card certificates	ポイント引当金	123	135
Provision for contingent loss	偶発損失引当金	922	938
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	15,823
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	7,944	7,917
Acceptances and guarantees	支払承諾	12,284	10,638
Total liabilities	負債の部合計	7,468,176	7,608,175
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	29,255
Retained earnings	利益剰余金	363,708	376,865
Treasury shares	自己株式	△17,538	△16,977
Total shareholders' equity	株主資本合計	423,963	437,795
Valuation difference on available-for-sale securities	その他有価証券評価差額金	94,695	78,127
Deferred gains or losses on hedges	繰延ヘッジ損益	△122	△179
Revaluation reserve for land	土地再評価差額金	13,990	13,929
Foreign currency translation adjustment	為替換算調整勘定	165	86
Remeasurements of defined benefit plans	退職給付に係る調整累計額	△2,663	△3,846
Total accumulated other comprehensive income	その他の包括利益累計額合計	106,066	88,118
Share acquisition rights	新株予約権	460	510
Non-controlling interests	非支配株主持分	6,123	5,534
Total net assets	純資産の部合計	536,613	531,959
Total liabilities and net assets	負債及び純資産の部合計	8,004,790	8,140,134

2. Consolidated Statements of Income and Consolidated Statements of Comprehensive Income
(連結損益計算書及び連結包括利益計算書)

Consolidated Statements of Income
(連結損益計算書)

Millions of yen
(単位:百万円)

		For FY 2017 ended Mar.31,2018	For FY 2018 ended Mar.31,2019
Ordinary income	経常収益	150,386	148,730
Interest income	資金運用収益	84,838	81,500
Interest on loans and discounts	貸出金利息	56,082	57,540
Interest and dividends on securities	有価証券利息配当金	27,768	22,901
Interest on call loans and bills bought	コールローン利息及び買入手形利息	17	101
Interest on deposits with banks	預け金利息	104	101
Other interest income	その他の受入利息	866	855
Trust fees	信託報酬	0	20
Fees and commissions	役務取引等収益	21,248	20,938
Other ordinary income	その他業務収益	27,621	28,654
Other income	その他経常収益	16,677	17,616
Recoveries of written off claims	償却債権取立益	19	5
Other	その他の経常収益	16,658	17,611
Ordinary expenses	経常費用	107,977	112,945
Interest expenses	資金調達費用	7,594	7,190
Interest on deposits	預金利息	1,658	1,531
Interest on negotiable certificates of deposit	譲渡性預金利息	487	1,083
Interest on call money and bills sold	コールマネー利息及び売渡手形利息	118	△5
Interest on payables under repurchase agreements	売現先利息	-	352
Interest on payables under securities lending transactions	債券貸借取引支払利息	3,270	1,085
Interest on borrowings and rediscounts	借用金利息	255	573
Interest on bonds	社債利息	86	126
Other interest expenses	その他の支払利息	1,716	2,443
Fees and commissions payments	役務取引等費用	7,462	7,765
Other ordinary expenses	その他業務費用	27,817	27,794
General and administrative expenses	営業経費	60,969	59,111
Other expenses	その他経常費用	4,133	11,082
Provision of allowance for loan losses	貸倒引当金繰入額	2,320	8,148
Other	その他の経常費用	1,812	2,933
Ordinary profit	経常利益	42,409	35,785
Extraordinary income	特別利益	20	39
Gain on disposal of non-current assets	固定資産処分益	20	39
Extraordinary losses	特別損失	1,045	516
Loss on disposal of non-current assets	固定資産処分損	370	352
Impairment loss	減損損失	674	164
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	税金等調整前当期純利益	41,384	35,308
Income taxes - current	法人税、住民税及び事業税	13,069	12,120
Income taxes - deferred	法人税等調整額	△440	△413
Total income taxes	法人税等合計	12,628	11,706
Profit	当期純利益	28,755	23,601
Profit attributable to non-controlling interests	非支配株主に帰属する当期純利益	389	280
Profit attributable to owners of parent	親会社株主に帰属する当期純利益	28,366	23,321

Consolidated Statements of Comprehensive Income
(連結包括利益計算書)

Millions of yen
(単位:百万円)

		For FY 2017 ended Mar.31,2018	For FY 2018 ended Mar.31,2019
Profit	当期純利益	28,755	23,601
Other comprehensive income	その他の包括利益	△10,295	△17,928
Valuation difference on available-for-sale securities	その他有価証券評価差額金	△12,649	△16,839
Deferred gains or losses on hedges	繰延ヘッジ損益	17	△56
Foreign currency translation adjustment	為替換算調整勘定	△137	△79
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	2,332	△1,182
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	141	229
Comprehensive income	包括利益	18,460	5,673
Comprehensive income attributable to	(内訳)		
Comprehensive income attributable to owners of parent	親会社株主に係る包括利益	18,024	5,435
Comprehensive income attributable to non-controlling interests	非支配株主に係る包括利益	436	238

3. Consolidated Statements of Changes in Net Assets

(連結株主資本等変動計算書)

For FY2017 ended Mar. 31,2018

Millions of yen

(単位:百万円)

		Shareholders' equity					Accumulated other comprehensive income	
		株主資本					その他の包括利益累計額	
		Capital stock	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計	その他有価証券評価差額金	繰延ヘッジ損益
Balance at beginning of current period	当 期 首 残 高	48,652	29,140	346,848	△21,276	403,365	107,251	△140
Changes of items during period	当 期 変 動 額							
Dividends of surplus	剰 余 金 の 配 当			△5,235		△5,235		
Profit attributable to owners of parent	親会社株主に帰属する当期純利益			28,366		28,366		
Purchase of treasury shares	自己株式の取得				△3,891	△3,891		
Disposal of treasury shares	自己株式の処分			△27	1,089	1,061		
Retirement of treasury shares	自己株式の消却			△6,540	6,540			
Reversal of revaluation reserve for land	土地再評価差額金の取崩			296		296		
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)						△12,555	17
Total changes of items during period	当 期 変 動 額 合 計	-	-	16,859	3,737	20,597	△12,555	17
Balance at end of current period	当 期 末 残 高	48,652	29,140	363,708	△17,538	423,963	94,695	△122

		Accumulated other comprehensive income				Share acquisition rights	Non-controlling interests	Total net assets
		その他の包括利益累計額						
		Revaluation reserve for land	Foreign currency translation adjustment	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
		土地再評価差額金	為替換算調整勘定	退職給付に係る調整累計額	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	14,287	303	△4,995	116,704	413	5,697	526,181
Changes of items during period	当 期 変 動 額							
Dividends of surplus	剰 余 金 の 配 当							△5,235
Profit attributable to owners of parent	親会社株主に帰属する当期純利益							28,366
Purchase of treasury shares	自 己 株 式 の 取 得							△3,891
Disposal of treasury shares	自 己 株 式 の 処 分							1,061
Retirement of treasury shares	自 己 株 式 の 消 却							
Reversal of revaluation reserve for land	土地再評価差額金の取崩							296
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)	△296	△137	2,332	△10,638	47	425	△10,165
Total changes of items during period	当 期 変 動 額 合 計	△296	△137	2,332	△10,638	47	425	10,431
Balance at end of current period	当 期 末 残 高	13,990	165	△2,663	106,066	460	6,123	536,613

For FY2018 ended Mar. 31, 2019

Millions of yen

(単位: 百万円)

		Shareholders' equity					Accumulated other comprehensive income	
		株主資本					その他の包括利益累計額	
		Capital stock	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計	その他有価証券評価差額金	繰延ヘッジ損益
Balance at beginning of current period	当 期 首 残 高	48,652	29,140	363,708	△17,538	423,963	94,695	△122
Changes of items during period	当 期 変 動 額							
Dividends of surplus	剰 余 金 の 配 当			△5,635		△5,635		
Profit attributable to owners of parent	親会社株主に帰属する当期純利益			23,321		23,321		
Purchase of treasury shares	自己株式の取得				△4,101	△4,101		
Disposal of treasury shares	自己株式の処分			△13	84	71		
Retirement of treasury shares	自己株式の消却			△4,577	4,577			
Fluctuations in the consolidated subsidiary equity	連結子会社持分の変動		114			114		
Reversal of revaluation reserve for land	土地再評価差額金の取崩			61		61		
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)						△16,568	△56
Total changes of items during period	当 期 変 動 額 合 計	-	114	13,156	561	13,832	△16,568	△56
Balance at end of current period	当 期 末 残 高	48,652	29,255	376,865	△16,977	437,795	78,127	△179

		Accumulated other comprehensive income				Share acquisition rights	Non-controlling interests	Total net assets
		その他の包括利益累計額						
		Revaluation reserve for land	Foreign currency translation adjustment	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
		土地再評価差額金	為替換算調整勘定	退職給付に係る調整累計額	その他の包括利益累計額合計			
Balance at beginning of current period	当 期 首 残 高	13,990	165	△2,663	106,066	460	6,123	536,613
Changes of items during period	当 期 変 動 額							
Dividends of surplus	剰 余 金 の 配 当							△5,635
Profit attributable to owners of parent	親会社株主に帰属する当期純利益							23,321
Purchase of treasury shares	自 己 株 式 の 取 得							△4,101
Disposal of treasury shares	自 己 株 式 の 処 分							71
Retirement of treasury shares	自 己 株 式 の 消 却							
Fluctuations in the consolidated subsidiary equity	連結子会社持分の変動							114
Reversal of revaluation reserve for land	土地再評価差額金の取崩							61
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)	△61	△79	△1,182	△17,948	50	△589	△18,486
Total changes of items during period	当 期 変 動 額 合 計	△61	△79	△1,182	△17,948	50	△589	△4,654
Balance at end of current period	当 期 末 残 高	13,929	86	△3,846	88,118	510	5,534	531,959

4. Consolidated Statements of Cash Flows (連結キャッシュ・フロー計算書)

Millions of yen
(単位: 百万円)

		For FY 2017 ended Mar.31,2018	For FY 2018 ended Mar.31,2019
Cash flows from operating activities	営業活動によるキャッシュ・フロー		
Profit before income taxes	税金等調整前当期純利益	41,384	35,308
Depreciation	減価償却費	6,325	6,761
Impairment loss	減損損失	674	164
Share of loss (profit) of entities accounted for using equity method	持分法による投資損益(△は益)	△84	△569
Increase (decrease) in allowance for loan losses	貸倒引当金の増減(△)	△322	6,019
Increase (decrease) in provision for bonuses for directors (and other officers)	役員賞与引当金の増減額(△は減少)	△6	△3
Decrease (increase) in retirement benefit asset	退職給付に係る資産の増減額(△は増加)	△435	△700
Increase (decrease) in retirement benefit liability	退職給付に係る負債の増減額(△は減少)	△911	2,552
Increase (decrease) in provision for retirement benefits for directors (and other officers)	役員退職慰労引当金の増減額(△は減少)	△58	△69
Increase (decrease) in provision for reimbursement of deposits	睡眠預金払戻損失引当金の増減(△)	63	△214
Increase (decrease) in provision for point card certificates	ポイント引当金の増減額(△は減少)	△8	11
Increase (decrease) in provision for contingent loss	偶発損失引当金の増減(△)	△68	16
Gain on fund management	資金運用収益	△84,838	△81,500
Financing expenses	資金調達費用	7,594	7,190
Loss (gain) related to securities	有価証券関係損益(△)	△10,868	△11,823
Loss (gain) on money held in trust	金銭の信託の運用損益(△は運用益)	△96	47
Foreign exchange losses (gains)	為替差損益(△は益)	△628	△237
Loss (gain) on disposal of non-current assets	固定資産処分損益(△は益)	350	312
Net decrease (increase) in trading account securities	商品有価証券の純増(△)減	643	△970
Net decrease (increase) in loans and bills discounted	貸出金の純増(△)減	△292,155	△38,738
Net increase (decrease) in deposit	預金の純増減(△)	172,709	136,874
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減(△)	14,388	5,175
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	借入金(劣後特約付借入金を除く)の純増減(△)	16,300	74,208
Net decrease (increase) in deposit (excluding deposit paid to Bank of Japan)	預け金(日銀預け金を除く)の純増(△)減	2,531	△834
Net decrease (increase) in call loans	コールローン等の純増(△)減	2,781	388
Net increase (decrease) in call money	コールマネー等の純増減(△)	△12,191	18,113
Net increase (decrease) in payables under securities lending transactions	債券貸借取引受入担保金の純増減(△)	△187,059	△98,281
Net decrease (increase) in foreign exchanges - assets	外国為替(資産)の純増(△)減	2,271	△2,206
Net increase (decrease) in foreign exchanges - liabilities	外国為替(負債)の純増減(△)	△221	183
Net decrease (increase) in lease receivables and investment assets	リース債権及びブリース投資資産の純増(△)減	△3,264	△4,911
Net increase (decrease) in borrowed money from trust account	信託勘定借の純増減(△)	13	1,971
Proceeds from fund management	資金運用による収入	84,893	82,405
Payments for finance	資金調達による支出	△7,771	△7,259
Other, net	その他	△5,126	10,794
Subtotal	小計	△253,195	140,182
Income taxes paid	法人税等の支払額	△13,097	△13,273
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	△266,292	126,908
Cash flows from investing activities	投資活動によるキャッシュ・フロー		
Purchase of securities	有価証券の取得による支出	△388,691	△526,549
Proceeds from sales of securities	有価証券の売却による収入	362,685	350,360
Proceeds from redemption of securities	有価証券の償還による収入	336,619	234,298
Increase in money held in trust	金銭の信託の増加による支出	△2,200	-
Decrease in money held in trust	金銭の信託の減少による収入	-	630
Purchase of tangible fixed assets	有形固定資産の取得による支出	△3,272	△4,964
Purchase of intangible fixed assets	無形固定資産の取得による支出	△4,097	△3,036
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	93	112
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	301,136	50,850
Cash flows from financing activities	財務活動によるキャッシュ・フロー		
Issuance of subordinated bonds	劣後特約付社債の発行による収入	10,000	10,000
Purchase of treasury shares	自己株式の取得による支出	△3,891	△4,101
Proceeds from sales of treasury shares	自己株式の売却による収入	1,061	71
Cash dividends paid	配当金の支払額	△5,235	△5,633
Dividends paid to non-controlling interests	非支配株主への配当金の支払額	△10	△10
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	1,924	326
Effect of exchange rate change on cash and cash equivalents	現金及び現金同等物に係る換算差額	△143	△75
Net increase (decrease) in cash and cash equivalents	現金及び現金同等物の増減額(△は減少)	36,624	178,010
Cash and cash equivalents at beginning of period	現金及び現金同等物の期首残高	533,429	570,054
Cash and cash equivalents at end of period	現金及び現金同等物の期末残高	570,054	748,064

B. NON-CONSOLIDATED FINANCIAL INFORMATION

1. Non-Consolidated Balance Sheets

(貸借対照表)

Millions of yen

(単位:百万円)

		As of Mar.31,2018	As of Mar.31,2019
ASSETS:	(資産の部)		
Cash and due from banks	現金預け金	577,675	755,196
Cash	現金	53,438	52,367
Due from banks	預け金	524,237	702,828
Monetary claims bought	買入金銭債権	10,353	9,965
Trading account securities	商品有価証券	384	1,355
Trading government bonds	商品国債	69	51
Trading local government bonds	商品地方債	315	303
Other trading account securities	その他の商品有価証券	-	999
Money held in trust	金銭の信託	4,429	4,368
Securities	有価証券	1,762,450	1,701,883
Government bonds	国債	351,960	293,368
Local government bonds	地方債	594,957	647,837
Corporate bonds	社債	214,230	204,573
Stocks	株式	208,238	166,856
Other securities	その他の証券	393,063	389,247
Loans and bills discounted	貸出金	5,518,657	5,565,495
Bills discounted	割引手形	36,811	36,533
Loans on bills	手形貸付	100,400	103,238
Loans on deeds	証書貸付	4,885,555	4,919,147
Overdrafts	当座貸越	495,890	506,575
Foreign exchanges	外国為替	4,580	6,786
Due from foreign banks (our accounts)	外国他店預け	4,552	6,719
Foreign bills bought	買入外国為替	7	18
Foreign bills receivable	取立外国為替	21	48
Other assets	その他資産	51,232	27,204
Prepaid expenses	前払費用	33	13
Accrued income	未収収益	5,993	5,347
Derivatives other than for trading - assets	金融派生商品	10,819	7,207
Cash collateral paid for financial instruments	金融商品等差入担保金	1,240	914
Other	その他の資産	33,145	13,722
Property, plant and equipment	有形固定資産	64,831	65,658
Buildings, net	建物	17,388	18,166
Land	土地	41,828	41,661
Leased assets, net	リース資産	896	845
Construction in progress	建設仮勘定	385	248
Other tangible fixed assets	その他の有形固定資産	4,333	4,736
Intangible assets	無形固定資産	10,705	10,497
Software	ソフトウェア	10,112	9,962
Other intangible fixed assets	その他の無形固定資産	593	534
Prepaid pension cost	前払年金費用	3,752	3,011
Customers' liabilities for acceptances and guarantees	支払承諾見返	12,284	10,638
Allowance for loan losses	貸倒引当金	△33,884	△39,495
Total assets	資産の部合計	7,987,457	8,122,564

Millions of yen

(単位:百万円)

		As of Mar.31,2018	As of Mar.31,2019
LIABILITIES:	(負債の部)		
Deposits	預金	6,669,124	6,808,474
Current deposits	当座預金	256,148	275,590
Ordinary deposits	普通預金	4,130,382	4,311,161
Saving deposits	貯蓄預金	98,140	97,126
Deposits at notice	通知預金	18,761	13,413
Time deposits	定期預金	2,076,871	2,025,407
Installment savings	定期積金	3,482	3,464
Other deposits	その他の預金	85,337	82,311
Negotiable certificates of deposit	譲渡性預金	200,605	207,681
Call money	コールマネー	67	-
Payables under repurchase agreements	売現先勘定	-	18,181
Payables under securities lending transactions	債券貸借取引受入担保金	142,784	44,503
Borrowed money	借入金	339,612	412,907
Borrowings from other banks	借入金	339,612	412,907
Foreign exchanges	外国為替	185	369
Due to foreign banks (their accounts)	外国他店預り	1	1
Foreign bills sold	売渡外国為替	161	116
Foreign bills payable	未払外国為替	22	250
Bonds payable	社債	20,000	30,000
Bonds with share acquisition rights	新株予約権付社債	21,248	22,198
Borrowed money from trust account	信託勘定借	13	1,984
Other liabilities	その他負債	30,866	28,880
Income taxes payable	未払法人税等	5,465	4,306
Accrued expenses	未払費用	4,765	4,668
Unearned revenue	前受収益	1,616	1,609
Reserve for interest on installment savings	給付補填備金	1	0
Derivatives other than for trading - liabilities	金融派生商品	6,925	8,049
Cash collateral received for financial instruments	金融商品等受入担保金	3,244	1,194
Lease obligations	リース債務	895	845
Other	その他の負債	7,952	8,207
Provision for bonuses for directors (and other officers)	役員賞与引当金	51	48
Provision for retirement benefits	退職給付引当金	1,086	503
Provision for retirement benefits for directors (and other officers)	役員退職慰労引当金	436	378
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,120	905
Provision for point card certificates	ポイント引当金	123	135
Provision for contingent loss	偶発損失引当金	922	938
Deferred tax liabilities	繰延税金負債	25,109	17,498
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	7,944	7,917
Acceptances and guarantees	支払承諾	12,284	10,638
Total liabilities	負債の部合計	7,473,586	7,614,144
NET ASSETS:	(純資産の部)		
Capital stock	資本金	48,652	48,652
Capital surplus	資本剰余金	29,114	29,114
Legal capital surplus	資本準備金	29,114	29,114
Retained earnings	利益剰余金	345,204	356,012
Legal retained earnings	利益準備金	43,548	43,548
Other retained earnings	その他利益剰余金	301,656	312,464
Reserve for reduction entry	圧縮記帳積立金	1,052	1,052
General reserve	別途積立金	257,650	272,650
Retained earnings brought forward	繰越利益剰余金	42,953	38,761
Treasury shares	自己株式	△17,538	△16,977
Total shareholders' equity	株主資本合計	405,433	416,802
Valuation difference on available-for-sale securities	その他有価証券評価差額金	94,109	77,357
Deferred gains or losses on hedges	繰延ヘッジ損益	△122	△179
Revaluation reserve for land	土地再評価差額金	13,990	13,929
Total valuation and translation adjustments	評価・換算差額等合計	107,978	91,107
Share acquisition rights	新株予約権	460	510
Total net assets	純資産の部合計	513,871	508,420
Total liabilities and net assets	負債及び純資産の部合計	7,987,457	8,122,564

2. Non-Consolidated Statements of Income (損益計算書)

Millions of yen
(単位:百万円)

		For FY 2017 ended Mar.31,2018	For FY 2018 ended Mar.31,2019
Ordinary income	経常収益	122,161	118,998
Interest income	資金運用収益	84,914	81,558
Interest on loans and discounts	貸出金利息	56,252	57,680
Interest and dividends on securities	有価証券利息配当金	27,622	22,762
Interest on call loans	コールローン利息	17	101
Interest on deposits with banks	預け金利息	155	159
Other interest income	その他の受入利息	866	855
Trust fees	信託報酬	0	20
Fees and commissions	役務取引等収益	19,306	19,082
Fees and commissions on domestic and foreign exchanges	受入為替手数料	4,814	4,825
Other fees and commissions	その他の役務収益	14,492	14,256
Other ordinary income	その他業務収益	1,355	1,368
Gains on foreign exchange transactions	外国為替売買益	912	525
Gain on trading account securities transactions	商品有価証券売買益	-	1
Gains on sales of bonds	国債等債券売却益	230	584
Gains on redemption of bonds	国債等債券償還益	-	35
Income from derivatives other than for trading or hedging	金融派生商品収益	212	220
Other income	その他経常収益	16,584	16,968
Recoveries of written off claims	償却債権取立益	18	5
Gain on sales of stocks and other securities	株式等売却益	15,414	16,159
Gain on money held in trust	金銭の信託運用益	96	9
Other	その他の経常収益	1,054	795
Ordinary expenses	経常費用	83,659	87,015
Interest expenses	資金調達費用	7,577	7,155
Interest on deposits	預金利息	1,660	1,520
Interest on negotiable certificates of deposit	譲渡性預金利息	489	1,086
Interest on call money	コールマネー利息	118	△5
Interest on payables under repurchase agreements	売現先利息	-	352
Interest on payables under securities lending transactions	債券貸借取引支払利息	3,269	1,085
Interest on borrowings and rediscounts	借用金利息	235	546
Interest on bonds	社債利息	86	126
Interest on interest swaps	金利スワップ支払利息	1,700	2,432
Other interest expenses	その他の支払利息	16	10
Fees and commissions payments	役務取引等費用	8,253	8,566
Fees and commissions on domestic and foreign exchanges	支払為替手数料	809	815
Other fees and commissions	その他の役務費用	7,444	7,751
Other ordinary expenses	その他業務費用	4,448	3,324
Loss on trading account securities transactions	商品有価証券売買損	0	-
Loss on sales of bonds	国債等債券売却損	4,412	3,284
Loss on devaluation of bonds	国債等債券償却	35	39
General and administrative expenses	営業経費	59,698	57,663
Other expenses	その他経常費用	3,681	10,305
Provision of allowance for loan losses	貸倒引当金繰入額	1,940	7,440
Written-off of loans	貸出金償却	70	4
Losses on sales of stocks and other securities	株式等売却損	326	1,680
Loss on money held in trust	金銭の信託運用損	-	57
Other	その他の経常費用	1,343	1,123
Ordinary profit	経常利益	38,502	31,982
Extraordinary income	特別利益	20	39
Gain on disposal of non-current assets	固定資産処分益	20	39
Extraordinary losses	特別損失	1,045	515
Loss on disposal of non-current assets	固定資産処分損	370	350
Impairment loss	減損損失	674	164
Profit before income taxes	税引前当期純利益	37,477	31,507
Income taxes - current	法人税、住民税及び事業税	11,889	10,884
Income taxes - deferred	法人税等調整額	△468	△349
Total income taxes	法人税等合計	11,421	10,534
Profit	当期純利益	26,056	20,972

3. Non-Consolidated Statements of Changes in Net Assets

(株主資本等変動計算書)

For FY2017 ended Mar. 31, 2018

Millions of yen

(単位: 百万円)

		Shareholders' equity							
		株主資本							
		Capital stock	Capital surplus		Retained earnings				
			資本剰余金		利益剰余金				
			Legal capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings			Total retained earnings
						その他利益剰余金			
						Reserve for reduction entry	General reserve	Retained earnings brought forward	
資本金	資本準備金	資本剰余金合計	利益準備金	圧縮記帳積立金	別途積立金	繰越利益剰余金	利益剰余金合計		
Balance at beginning of current period	当 期 首 残 高	48,652	29,114	29,114	43,548	1,052	242,650	43,404	330,654
Changes of items during period	当 期 変 動 額								
Dividends of surplus	剰 余 金 の 配 当							△5,235	△5,235
Provision of general reserve	別 途 積 立 金 の 積 立						15,000	△15,000	
Profit	当 期 純 利 益							26,056	26,056
Purchase of treasury shares	自 己 株 式 の 取 得								
Disposal of treasury shares	自 己 株 式 の 処 分							△27	△27
Retirement of treasury shares	自 己 株 式 の 消 却							△6,540	△6,540
Reversal of revaluation reserve for land	土地再評価差額金の取崩							296	296
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)								
Total changes of items during period	当 期 変 動 額 合 計	-	-	-	-	-	15,000	△450	14,549
Balance at end of current period	当 期 末 残 高	48,652	29,114	29,114	43,548	1,052	257,650	42,953	345,204

		Shareholders' equity		Valuation and translation adjustments				Share acquisition rights	Total net assets
		株主資本		評価・換算差額等					
		Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
		自己株式	株主資本合計	その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	評価・換算差額等合計		
Balance at beginning of current period	当 期 首 残 高	△21,276	387,145	106,856	△140	14,287	121,002	413	508,561
Changes of items during period	当 期 変 動 額								
Dividends of surplus	剰 余 金 の 配 当		△5,235						△5,235
Provision of general reserve	別 途 積 立 金 の 積 立								
Profit	当 期 純 利 益		26,056						26,056
Purchase of treasury shares	自 己 株 式 の 取 得	△3,891	△3,891						△3,891
Disposal of treasury shares	自 己 株 式 の 処 分	1,089	1,061						1,061
Retirement of treasury shares	自 己 株 式 の 消 却	6,540							
Reversal of revaluation reserve for land	土地再評価差額金の取崩		296						296
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額（純額）			△12,746	17	△296	△13,024	47	△12,977
Total changes of items during period	当 期 変 動 額 合 計	3,737	18,287	△12,746	17	△296	△13,024	47	5,310
Balance at end of current period	当 期 末 残 高	△17,538	405,433	94,109	△122	13,990	107,978	460	513,871

For FY2018 ended Mar. 31, 2019

Millions of yen

(単位: 百万円)

		Shareholders' equity							
		株主資本							
		Capital stock	Capital surplus		Retained earnings				
			資本剰余金		利益剰余金				
			Legal capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings			Total retained earnings
						その他利益剰余金			
						Reserve for reduction entry	General reserve	Retained earnings brought forward	
資本金	資本準備金	資本剰余金合計	利益準備金	圧縮記帳積立金	別途積立金	繰越利益剰余金	利益剰余金合計		
Balance at beginning of current period	当 期 首 残 高	48,652	29,114	29,114	43,548	1,052	257,650	42,953	345,204
Changes of items during period	当 期 変 動 額								
Dividends of surplus	剰 余 金 の 配 当							△5,635	△5,635
Provision of general reserve	別 途 積 立 金 の 積 立						15,000	△15,000	
Profit	当 期 純 利 益							20,972	20,972
Purchase of treasury shares	自 己 株 式 の 取 得								
Disposal of treasury shares	自 己 株 式 の 処 分							△13	△13
Retirement of treasury shares	自 己 株 式 の 消 却							△4,577	△4,577
Reversal of revaluation reserve for land	土地再評価差額金の取崩							61	61
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)								
Total changes of items during period	当 期 変 動 額 合 計	-	-	-	-	-	15,000	△4,192	10,807
Balance at end of current period	当 期 末 残 高	48,652	29,114	29,114	43,548	1,052	272,650	38,761	356,012

		Shareholders' equity		Valuation and translation adjustments				Share acquisition rights	Total net assets
		株主資本		評価・換算差額等					
		Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
		自己株式	株主資本合計	その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	評価・換算差額等合計	新株予約権	純資産合計
Balance at beginning of current period	当 期 首 残 高	△17,538	405,433	94,109	△122	13,990	107,978	460	513,871
Changes of items during period	当 期 変 動 額								
Dividends of surplus	剰 余 金 の 配 当		△5,635						△5,635
Provision of general reserve	別 途 積 立 金 の 積 立								
Profit	当 期 純 利 益		20,972						20,972
Purchase of treasury shares	自 己 株 式 の 取 得	△4,101	△4,101						△4,101
Disposal of treasury shares	自 己 株 式 の 処 分	84	71						71
Retirement of treasury shares	自 己 株 式 の 消 却	4,577							
Reversal of revaluation reserve for land	土地再評価差額金の取崩		61						61
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)			△16,752	△56	△61	△16,870	50	△16,820
Total changes of items during period	当 期 変 動 額 合 計	561	11,369	△16,752	△56	△61	△16,870	50	△5,451
Balance at end of current period	当 期 末 残 高	△16,977	416,802	77,357	△179	13,929	91,107	510	508,420