

Financial Results for the 3rd quarter of Fiscal 2015
(from April 1,2015 to December 31,2015)

TABLE OF CONTENTS

四半期連結決算情報 THIRD QUARTER CONSOLIDATED FINANCIAL INFORMATION	Page
1. 四半期連結貸借対照表 CONSOLIDATED QUARTERLY BALANCE SHEETS	1
2. 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 AND CONSOLIDATED QUARTERLY STATEMENTS OF COMPREHENSIVE INCOME	2

(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
(金額単位:百万円)

		As of March 31, 2015	As of December 31, 2015
ASSETS:	(資産の部)		
Cash and due from banks	現金預け金	164,918	335,452
Call loans and bills bought	コールローン及び買入手形	114,604	2,412
Monetary claims bought	買入金銭債権	13,491	11,884
Trading account securities	商品有価証券	1,074	1,619
Money held in trust	金銭の信託	5,000	4,998
Securities	有価証券	2,320,706	2,184,555
Loans and bills discounted	貸出金	4,806,908	4,991,567
Foreign exchanges	外国為替	4,539	3,603
Lease receivables and investment assets	リース債権及びリース投資資産	41,498	43,628
Other assets	その他資産	29,006	32,302
Tangible fixed assets	有形固定資産	67,545	67,767
Intangible fixed assets	無形固定資産	9,007	8,558
Net defined benefit asset	退職給付に係る資産	3	183
Deferred tax assets	繰延税金資産	1,672	1,527
Customers' liabilities for acceptances and guarantees	支払承諾見返	15,561	16,065
Allowance for loan losses	貸倒引当金	△44,591	△40,906
Total assets	資産の部合計	7,550,949	7,665,221
LIABILITIES:	(負債の部)		
Deposits	預金	6,112,402	6,172,776
Negotiable certificates of deposit	譲渡性預金	142,955	220,627
Call money and bills sold	コールマネー及び売渡手形	170,265	62,114
Payables under securities lending transactions	債券貸借取引受入担保金	262,906	282,189
Borrowed money	借入金	187,647	256,245
Foreign exchanges	外国為替	241	466
Bonds with subscription rights to shares	新株予約権付社債	24,034	24,122
Other liabilities	その他負債	47,893	39,197
Provision for directors' bonuses	役員賞与引当金	67	50
Net defined benefit liability	退職給付に係る負債	1,297	2,022
Provision for directors' retirement benefits	役員退職慰労引当金	640	592
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,057	1,154
Provision for point card certificates	ポイント引当金	152	155
Provision for contingent loss	偶発損失引当金	1,133	944
Deferred tax liabilities	繰延税金負債	50,606	48,846
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	8,551	8,505
Acceptances and guarantees	支払承諾	15,561	16,065
Total liabilities	負債の部合計	7,027,413	7,136,076
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	302,852	320,740
Treasury shares	自己株式	△12,251	△16,892
Total shareholders' equity	株主資本合計	368,394	381,640
Valuation difference on available-for-sale securities	その他有価証券評価差額金	136,783	128,707
Deferred gains or losses on hedges	繰延ヘッジ損益	△9	△70
Revaluation reserve for land	土地再評価差額金	13,960	13,863
Foreign currency translation adjustment	為替換算調整勘定	461	438
Remeasurements of defined benefit plans	退職給付に係る調整累計額	△1,429	△1,211
Total accumulated other comprehensive income	その他の包括利益累計額合計	149,766	141,728
Subscription rights to shares	新株予約権	316	377
Non-controlling interests	非支配株主持分	5,058	5,398
Total net assets	純資産の部合計	523,535	529,145
Total liabilities and net assets	負債及び純資産の部合計	7,550,949	7,665,221

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

(金額単位: 百万円)

		3rd Quarter of FY 2014	3rd Quarter of FY 2015
Ordinary income	経常収益	97,838	104,318
Interest income	資金運用収益	65,176	65,624
(Interest on loans and discounts)	(うち貸出金利息)	45,028	44,100
(Interest and dividends on securities)	(うち有価証券利息配当金)	19,230	20,746
Fees and commissions	役務取引等収益	13,966	14,256
Other ordinary income	その他業務収益	16,160	17,683
Other income	その他経常収益	2,534	6,754
Ordinary expenses	経常費用	67,679	69,447
Interest expenses	資金調達費用	2,691	3,288
(Interest on deposits)	(うち預金利息)	1,625	1,750
Fees and commissions payments	役務取引等費用	4,955	5,385
Other ordinary expenses	その他業務費用	13,558	14,741
General and administrative expenses	営業経費	45,054	43,719
Other expenses	その他経常費用	1,418	2,312
Ordinary profit	経常利益	30,158	34,871
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	110	185
Loss on disposal of non-current assets	固定資産処分損	101	124
Impairment loss	減損損失	9	60
Income before income taxes and minority interests	税金等調整前四半期純利益	30,047	34,689
Income taxes - current	法人税、住民税及び事業税	7,381	9,007
Income taxes - deferred	法人税等調整額	1,728	2,096
Total income taxes	法人税等合計	9,110	11,104
Profit	四半期純利益	20,937	23,584
Profit attributable to non-controlling interests	非支配株主に帰属する四半期純利益	765	351
Profit attributable to owners of parent	親会社株主に帰属する四半期純利益	20,172	23,233

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

Millions of Yen

(金額単位: 百万円)

		3rd Quarter of FY 2014	3rd Quarter of FY 2015
Profit	四半期純利益	20,937	23,584
Other comprehensive income	その他の包括利益	38,147	△ 7,941
Valuation difference on available-for-sale securities	その他有価証券評価差額金	37,557	△ 8,150
Deferred gains or losses on hedges	繰延ヘッジ損益	9	△ 60
Foreign currency translation adjustment	為替換算調整勘定	157	△ 22
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	310	218
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	112	74
Comprehensive income	四半期包括利益	59,084	15,643
(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	58,299	15,292
Comprehensive income attributable to non-controlling interests	非支配株主に係る四半期包括利益	784	350