

Financial Results for Fiscal 2012

(from April 1,2012 to March 31,2013)

CONTENTS

A. 連結決算情報	Page
CONSOLIDATED FINANCIAL INFORMATION	
1. 連結貸借対照表.....	1
CONSOLIDATED BALANCE SHEETS	
2. 連結損益計算書及び連結包括利益計算書.....	2
CONSOLIDATED STATEMENTS OF INCOME AND CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME	
3. 連結株主資本等変動計算書.....	3~4
CONSOLIDATED STATEMENTS OF CHANGES IN NET ASSETS	
4. 連結キャッシュ・フロー計算書.....	5
CONSOLIDATED STATEMENTS OF CASH FLOWS	
5. 連結の範囲に関する事項、持分法の適用に関する事項等.....	6
THE SCOPE OF CONSOLIDATED FINANCIAL REPORTING AND APPLICATION OF THE EQUITY METHOD	
B. 単体決算情報	
NON-CONSOLIDATED FINANCIAL INFORMATION	
1. 貸借対照表.....	7
NON-CONSOLIDATED BALANCE SHEETS	
2. 損益計算書.....	8
NON-CONSOLIDATED STATEMENTS OF INCOME	
3. 株主資本等変動計算書.....	9~10
NON-CONSOLIDATED STATEMENTS OF CHANGES IN NET ASSETS	

THE SHIZUOKA BANK, LTD.

URL <http://www.shizuokabank.co.jp/>

A. CONSOLIDATED FINANCIAL INFORMATION 連結決算情報

1. CONSOLIDATED BALANCE SHEETS 連結貸借対照表

Millions of Yen (金額単位:百万円)

		As of March 31, 2012	As of March 31, 2013
ASSETS:	(資産の部)		
Cash and due from banks	現金預け金	349,882	423,555
Call loans and bills bought	コールローン及び買入手形	85,013	83,674
Monetary claims bought	買入金銭債権	45,330	40,343
Trading assets	特定取引資産	36,648	31,599
Money held in trust	金銭の信託	2,500	2,600
Securities	有価証券	2,273,448	2,560,293
Loans and bills discounted	貸出金	6,671,027	6,969,330
Foreign exchanges	外国為替	5,457	5,037
Lease receivables and investment assets	リース債権及びリース投資資産	40,325	42,415
Other assets	その他資産	105,876	70,104
Tangible fixed assets	有形固定資産	61,253	56,510
Intangible fixed assets	無形固定資産	13,933	12,228
Deferred tax assets	繰延税金資産	2,008	1,789
Customers' liabilities for acceptances and guarantees	支払承諾見返	79,174	80,384
Allowance for loan losses	貸倒引当金	△76,028	△65,035
Allowance for investment loss	投資損失引当金	△354	△61
Total assets	資産の部合計	9,695,497	10,314,770
LIABILITIES:	(負債の部)		
Deposits	預金	7,676,145	7,938,130
Negotiable certificates of deposit	譲渡性預金	403,942	474,126
Call money and bills sold	コールマネー及び売渡手形	226,509	327,007
Payables under securities lending transactions	債券貸借取引受入担保金	303,944	403,205
Trading liabilities	特定取引負債	22,257	17,700
Borrowed money	借入金	67,800	57,480
Foreign exchanges	外国為替	91	253
Bonds payable	社債	20,000	20,000
Other liabilities	その他負債	111,255	128,462
Provision for retirement benefits	退職給付引当金	22,618	22,111
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	708	788
Provision for contingent loss	偶発損失引当金	3,627	2,974
Provision for point card certificates	ポイント引当金	265	170
Reserves under the special laws	特別法上の引当金	11	11
Deferred tax liabilities	繰延税金負債	5,898	31,217
Acceptances and guarantees	支払承諾	79,174	80,384
Total liabilities	負債の部合計	8,944,251	9,504,025
NET ASSETS:	(純資産の部)		
Capital stock	資本金	90,845	90,845
Capital surplus	資本剰余金	54,884	54,884
Retained earnings	利益剰余金	520,518	553,598
Treasury stock	自己株式	△22,339	△13,623
Total shareholders' equity	株主資本合計	643,908	685,704
Valuation difference on available-for-sale securities	その他有価証券評価差額金	85,719	121,169
Deferred gains or losses on hedges	繰延ヘッジ損益	△367	△171
Foreign currency translation adjustment	為替換算調整勘定	△1,504	△1,158
Total accumulated other comprehensive income	その他の包括利益累計額合計	83,847	119,840
Subscription rights to shares	新株予約権	324	337
Minority interests	少数株主持分	23,166	4,862
Total net assets	純資産の部合計	751,246	810,744
Total liabilities and net assets	負債及び純資産の部合計	9,695,497	10,314,770

Note: Figures less than ¥1 million are omitted.

**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 (金額単位:百万円)

		FY2011	FY2012
Ordinary income (KEIJO SHUEKI)	経常収益	205,091	203,127
Interest income	資金運用収益	135,411	128,820
(Interest on loans and discounts)	(うち貸出金利息)	(102,348)	(97,844)
(Interest and dividends on securities)	(うち有価証券利息配当金)	(31,758)	(29,632)
Trust fees	信託報酬	1	1
Fees and commissions	役務取引等収益	47,626	48,844
Trading income	特定取引収益	1,107	2,229
Other ordinary income	その他業務収益	12,231	13,018
Other income	その他経常収益	8,714	10,212
Reversal of allowance for loan losses	貸倒引当金戻入益	474	709
Recoveries of written off claims	償却債権取立益	14	16
Other	その他の経常収益	8,225	9,486
Ordinary expenses (KEIJO HIYO)	経常費用	136,287	131,827
Interest expenses	資金調達費用	7,950	8,353
(Interest on deposits)	(うち預金利息)	(5,015)	(4,953)
Fees and commissions payments	役務取引等費用	23,675	24,156
Trading expenses	特定取引費用	242	—
Other ordinary expenses	その他業務費用	6,118	2,996
General and administrative expenses	営業経費	89,080	86,996
Other expenses	その他経常費用	9,219	9,324
Other	その他の経常費用	9,219	9,324
Ordinary profit (KEIJO RIEKI)	経常利益	68,803	71,300
Extraordinary income	特別利益	329	14,223
Gain on disposal of noncurrent assets	固定資産処分益	329	1,323
Gain on bargain purchase	負ののれん発生益	—	12,899
Extraordinary loss	特別損失	314	1,711
Loss on disposal of noncurrent assets	固定資産処分損	261	1,709
Impairment loss	減損損失	53	1
Income before income taxes and minority interests	税金等調整前当期純利益	68,817	83,812
Income taxes-current	法人税、住民税及び事業税	22,217	18,631
Income taxes-deferred	法人税等調整額	7,723	7,652
Total income taxes	法人税等合計	29,941	26,284
Income before minority interests	少数株主損益調整前当期純利益	38,875	57,527
Minority interests in income	少数株主利益	1,687	556
Net income (TOKI JUNRIEKI)	当期純利益	37,188	56,970

Note: Figures less than ¥1 million are omitted.

CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME 連結包括利益計算書

Millions of Yen (金額単位:百万円)

		FY2011	FY2012
Income before minority interests	少数株主損益調整前当期純利益	38,875	57,527
Other comprehensive income	その他の包括利益	21,407	36,065
Valuation difference on available-for-sale securities	その他有価証券評価差額金	21,593	35,522
Deferred gains or losses on hedges	繰延ヘッジ損益	60	196
Foreign currency translation adjustment	為替換算調整勘定	△246	345
Comprehensive income	包括利益	60,283	93,592
(Comprehensive income attributable to)	(内訳)		
Comprehensive income attributable to owners of the parent	親会社株主に係る包括利益	58,541	92,963
Comprehensive income attributable to minority interests	少数株主に係る包括利益	1,741	628

Note: Figures less than ¥1 million are omitted.

3. CONSOLIDATED STATEMENTS OF CHANGES IN NET ASSETS

連結株主資本等変動計算書

Millions of Yen (金額単位:百万円)

		FY2011	FY2012
Shareholders' equity	株主資本		
Capital stock	資本金		
Balance at the beginning of current period	当期首残高	90,845	90,845
Changes of items during the period	当期変動額		
Total changes of items during the period	当期変動額合計	—	—
Balance at the end of current period	当期末残高	90,845	90,845
Capital surplus	資本剰余金		
Balance at the beginning of current period	当期首残高	54,884	54,884
Changes of items during the period	当期変動額		
Increase by share exchanges	株式交換による増加	—	186
Disposal of treasury stock	自己株式の処分	0	6
Retirement of treasury stock	自己株式の消却	—	△192
Total changes of items during the period	当期変動額合計	0	△0
Balance at the end of current period	当期末残高	54,884	54,884
Retained earnings	利益剰余金		
Balance at the beginning of current period	当期首残高	491,986	520,518
Changes of items during the period	当期変動額		
Dividends from surplus	剰余金の配当	△8,656	△9,130
Net income	当期純利益	37,188	56,970
Retirement of treasury stock	自己株式の消却	—	△14,760
Total changes of items during the period	当期変動額合計	28,532	33,080
Balance at the end of current period	当期末残高	520,518	553,598
Treasury stock	自己株式		
Balance at the beginning of current period	当期首残高	△7,734	△22,339
Changes of items during the period	当期変動額		
Increase by share exchanges	株式交換による増加	—	1,980
Purchase of treasury stock	自己株式の取得	△14,607	△8,273
Disposal of treasury stock	自己株式の処分	2	56
Retirement of treasury stock	自己株式の消却	—	14,953
Total changes of items during the period	当期変動額合計	△14,605	8,716
Balance at the end of current period	当期末残高	△22,339	△13,623
Total shareholders' equity	株主資本合計		
Balance at the beginning of current period	当期首残高	629,981	643,908
Changes of items during the period	当期変動額		
Dividends from surplus	剰余金の配当	△8,656	△9,130
Net income	当期純利益	37,188	56,970
Increase by share exchanges	株式交換による増加	—	2,166
Purchase of treasury stock	自己株式の取得	△14,607	△8,273
Disposal of treasury stock	自己株式の処分	2	62
Retirement of treasury stock	自己株式の消却	—	—
Total changes of items during the period	当期変動額合計	13,927	41,796
Balance at the end of current period	当期末残高	643,908	685,704
Accumulated other comprehensive income	その他の包括利益累計額		
Valuation difference on available-for-sale securities	その他有価証券評価差額金		
Balance at the beginning of current period	当期首残高	64,179	85,719
Changes of items during the period	当期変動額		
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)	21,539	35,450
Total changes of items during the period	当期変動額合計	21,539	35,450
Balance at the end of current period	当期末残高	85,719	121,169
Deferred gains or losses on hedges	繰延ヘッジ損益		
Balance at the beginning of current period	当期首残高	△427	△367
Changes of items during the period	当期変動額		
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)	60	196
Total changes of items during the period	当期変動額合計	60	196
Balance at the end of current period	当期末残高	△367	△171
Foreign currency translation adjustment	為替換算調整勘定		
Balance at the beginning of current period	当期首残高	△1,257	△1,504
Changes of items during the period	当期変動額		
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)	△246	345
Total changes of items during the period	当期変動額合計	△246	345
Balance at the end of current period	当期末残高	△1,504	△1,158
Total accumulated other comprehensive income	その他の包括利益累計額合計		
Balance at the beginning of current period	当期首残高	62,493	83,847
Changes of items during the period	当期変動額		
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)	21,353	35,993
Total changes of items during the period	当期変動額合計	21,353	35,993
Balance at the end of current period	当期末残高	83,847	119,840

		FY2011	FY2012
Subscription rights to shares	新株予約権		
Balance at the beginning of current period	当期首残高	253	324
Changes of items during the period	当期変動額		
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)	70	13
Total changes of items during the period	当期変動額合計	70	13
Balance at the end of current period	当期末残高	324	337
Minority interests	少数株主持分		
Balance at the beginning of current period	当期首残高	21,452	23,166
Changes of items during the period	当期変動額		
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)	1,714	△18,304
Total changes of items during the period	当期変動額合計	1,714	△18,304
Balance at the end of current period	当期末残高	23,166	4,862
Total net assets	純資産合計		
Balance at the beginning of current period	当期首残高	714,180	751,246
Changes of items during the period	当期変動額		
Dividends from surplus	剰余金の配当	△8,656	△9,130
Net income	当期純利益	37,188	56,970
Increase by share exchanges	株式交換による増加	—	2,166
Purchase of treasury stock	自己株式の取得	△14,607	△8,273
Disposal of treasury stock	自己株式の処分	2	62
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)	23,138	17,702
Total changes of items during the period	当期変動額合計	37,065	59,498
Balance at the end of current period	当期末残高	751,246	810,744

4. CONSOLIDATED STATEMENTS OF CASH FLOWS 連結キャッシュ・フロー計算書

Millions of Yen (金額単位：百万円)

		FY2011	FY2012
1. Net cash provided by (used in) operating activities	I 営業活動によるキャッシュ・フロー		
Income before income taxes and minority interests	税金等調整前当期純利益	68,817	83,812
Depreciation and amortization	減価償却費	13,044	11,863
Impairment loss	減損損失	53	1
Gain on bargain purchase	負のれん発生益	—	△12,899
Equity in (earnings) losses of affiliates	持分法による投資損益(△は益)	△1	△6
Increase (decrease) in allowance for loan losses	貸倒引当金の増減(△)	△10,546	△10,992
Increase (decrease) in allowance for investment loss	投資損失引当金の増減額(△は減少)	△15	△292
Increase (decrease) in provision for retirement benefit:	退職給付引当金の増減額(△は減少)	△166	△507
Increase (decrease) in provision for reimbursement of deposit:	睡眠預金払戻損失引当金の増減(△)	△175	80
Increase (decrease) in provision for contingent loss	偶発損失引当金の増減(△)	44	△653
Increase (decrease) in provision for point card certificate:	ポイント引当金の増減額(△は減少)	265	△94
Gain on fund management	資金運用収益	△135,411	△128,820
Financing expenses	資金調達費用	7,950	8,353
Loss (gain) related to securities	有価証券関係損益(△)	△5,871	△9,171
Loss (gain) on money held in trust	金銭の信託の運用損益(△は運用益)	△18	△26
Loss (gain) on disposal of noncurrent assets	固定資産処分損益(△は益)	△67	386
Net decrease (increase) in trading assets	特定取引資産の純増(△)減	8,520	5,048
Net increase (decrease) in trading liabilities	特定取引負債の純増減(△)	△7,199	△4,557
Net decrease (increase) in loans and bills discounted	貸出金の純増(△)減	△37,471	△267,022
Net increase (decrease) in deposit	預金の純増減(△)	321,441	237,242
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減(△)	104,223	56,141
Net increase (decrease) in borrowed money	借入金の純増減(△)	△444,294	△12,692
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	21,164	△60,013
Net decrease (increase) in call loans	コールローン等の純増(△)減	△41,041	2,062
Net decrease (increase) in monetary claims bought	買入金銭債権の純増(△)減	△3,659	4,986
Net increase (decrease) in call money	コールマネー等の純増減(△)	171,195	91,318
Net increase (decrease) in payables under securities lending transaction:	債券貸借取引受入担保金の純増減(△)	82,761	55,513
Net decrease (increase) in foreign exchanges-assets	外国為替(資産)の純増(△)減	231	847
Net increase (decrease) in foreign exchanges-liabilities	外国為替(負債)の純増減(△)	△54	160
Net decrease (increase) in lease receivables and investment asset	リース債権及びリース投資資産の純増(△)減	△696	△2,470
Increase (decrease) in straight bonds-issuance and redemption	普通社債発行及び償還による増減(△)	△5,000	—
Proceeds from fund management	資金運用による収入	142,376	143,810
Payments for finance	資金調達による支出	△8,970	△9,435
Other, net	その他	9,255	2,210
Subtotal	小計	250,685	184,183
Income taxes paid	法人税等の支払額	△25,287	△21,154
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	225,397	163,028
2. Net cash provided by (used in) investing activities	II 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	△1,917,700	△1,724,929
Proceeds from sales of securities	有価証券の売却による収入	1,519,728	1,307,503
Proceeds from redemption of securities	有価証券の償還による収入	189,968	289,101
Increase in money held in trust	金銭の信託の増加による支出	△300	△100
Decrease in money held in trust	金銭の信託の減少による収入	100	—
Purchase of tangible fixed assets	有形固定資産の取得による支出	△4,733	△4,800
Purchase of intangible fixed assets	無形固定資産の取得による支出	△3,902	△3,367
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	1,089	3,141
Payments for asset retirement obligations	資産除去債務の履行による支出	△38	—
Purchase of investments in subsidiaries	子会社株式の取得による支出	—	△2,722
Proceeds from sales of investments in subsidiaries	子会社株式の売却による収入	—	36
Purchase of treasury stock of subsidiaries in consolidation	子会社の自己株式の取得による支出	—	△1,179
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	△215,788	△137,317
3. Net cash provided by (used in) financing activities	III 財務活動によるキャッシュ・フロー		
Cash dividends paid	配当金の支払額	△8,645	△9,112
Cash dividends paid to minority shareholders	少数株主への配当金の支払額	△27	△27
Purchase of treasury stock	自己株式の取得による支出	△14,607	△8,273
Proceeds from sales of treasury stock	自己株式の売却による収入	2	2
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	△23,277	△17,410
4. Effect of exchange rate change on cash and cash equivalents	IV 現金及び現金同等物に係る換算差額	△7	52
5. Net increase (decrease) in cash and cash equivalents	V 現金及び現金同等物の増減額(△は減少)	△13,676	8,353
6. Cash and cash equivalents at beginning of period	VI 現金及び現金同等物の期首残高	163,985	150,309
7. Cash and cash equivalents at end of period	VII 現金及び現金同等物の期末残高	150,309	158,662

Note: Figures less than ¥1 million are omitted.

5. THE SCOPE OF CONSOLIDATED FINANCIAL REPORTING AND APPLICATION OF THE EQUITY METHOD

連結の範囲に関する事項、持分法の適用に関する事項等

1. The Scope of Consolidated Financial Reporting

Number of consolidated subsidiaries : 11

SHIZUGIN MANAGEMENT CONSULTING CO., LTD.

SHIZUGIN LEASE CO., LTD.

SHIZUOKA COMPUTER SERVICE CO., LTD.

SHIZUGIN CREDIT GUARANTY CO., LTD.

SHIZUGIN DC CARD CO., LTD.

SHIZUOKA CAPITAL CO., LTD.

SHIZUGIN TM SECURITIES CO., LTD.

SHIZUGIN GENERAL SERVICE CO., LTD.

SHIZUGIN MORTGAGE SERVICE CO., LTD.

SHIZUGIN BUSINESS CREATE CO., LTD.

SHIZUOKA BANK (EUROPE) S.A.

2. Application of the Equity Method

Number of affiliated companies accounted for by the equity method : 1

SHIZUGIN SAISON CARD CO., LTD.

3. Balance Sheet Dates of Consolidated Subsidiaries

Balance sheet dates of consolidated subsidiaries are as follows :

March 31,2013 : 11

B. NON – CONSOLIDATED FINANCIAL INFORMATION 単体決算情報
1. NON – CONSOLIDATED BALANCE SHEETS 貸借対照表

Millions of Yen (金額単位:百万円)

		As of March 31,2012	As of March 31,2013
ASSETS:	(資産の部)		
Cash and due from banks	現金預け金	346,591	420,246
Call loans	コールローン	85,013	83,674
Monetary claims bought	買入金銭債権	45,330	40,343
Trading assets	特定取引資産	36,615	30,954
Money held in trust	金銭の信託	2,500	2,600
Securities	有価証券	2,250,891	2,535,934
Loans and bills discounted	貸出金	6,694,881	6,993,950
Foreign exchanges	外国為替	5,436	5,022
Other assets	その他資産	85,714	50,707
Tangible fixed assets	有形固定資産	56,368	53,158
Intangible fixed assets	無形固定資産	13,600	12,015
Customers' liabilities for acceptances and guarantees	支払承諾見返	82,234	83,921
Allowance for loan losses	貸倒引当金	△72,429	△62,282
Allowance for investment loss	投資損失引当金	△345	△61
Total assets	資産の部合計	9,632,401	10,250,185
LIABILITIES:	(負債の部)		
Deposits	預金	7,674,142	7,932,455
Negotiable certificates of deposit	譲渡性預金	414,142	483,826
Call money	コールマネー	226,509	327,007
Payables under securities lending transactions	債券貸借取引受入担保金	289,267	389,633
Trading liabilities	特定取引負債	22,261	17,703
Borrowed money	借入金	56,004	47,077
Foreign exchanges	外国為替	93	255
Bonds payable	社債	20,000	20,000
Other liabilities	その他負債	95,522	110,776
Provision for retirement benefits	退職給付引当金	21,712	21,129
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	708	788
Provision for contingent loss	偶発損失引当金	3,627	2,974
Provision for point card certificates	ポイント引当金	223	130
Deferred tax liabilities	繰延税金負債	5,814	31,152
Acceptances and guarantees	支払承諾	82,234	83,921
Total liabilities	負債の部合計	8,912,265	9,468,832
NET ASSETS:	(純資産の部)		
Capital stock	資本金	90,845	90,845
Capital surplus	資本剰余金	54,884	54,884
Legal capital surplus	資本準備金	54,884	54,884
Other capital surplus	その他資本剰余金	0	—
Retained earnings	利益剰余金	511,184	528,188
Legal retained earnings	利益準備金	90,845	90,845
Other retained earnings	その他利益剰余金	420,338	437,342
Reserve for advanced depreciation of noncurrent assets	固定資産圧縮積立金	3,003	3,028
Reserve for special account for advanced depreciation of noncurrent assets	固定資産圧縮特別勘定積立金	89	306
Special reserve	特別積立金	363,700	383,700
Retained earnings brought forward	繰越利益剰余金	53,546	50,307
Treasury stock	自己株式	△22,339	△13,623
Total shareholders' equity	株主資本合計	634,574	660,294
Valuation difference on available-for-sale securities	その他有価証券評価差額金	85,605	120,891
Deferred gains or losses on hedges	繰延ヘッジ損益	△367	△171
Total valuation and translation adjustments	評価・換算差額等合計	85,237	120,720
Subscription rights to shares	新株予約権	324	337
Total net assets	純資産の部合計	720,136	781,352
Total liabilities and net assets	負債及び純資産の部合計	9,632,401	10,250,185

Note: Figures less than ¥1 million are omitted.

2. NON-CONSOLIDATED STATEMENTS OF INCOME 損益計算書

Millions of Yen (金額単位: 百万円)

		FY2011	FY2012
Ordinary income (KEIJO SHUEKI)	経常収益	174,796	170,971
Interest income	資金運用収益	134,984	128,510
(Interest on loans and discounts)	(うち貸出金利息)	(102,262)	(97,866)
(Interest and dividends on securities)	(うち有価証券利息配当金)	(31,425)	(29,303)
Trust fees	信託報酬	1	1
Fees and commissions	役務取引等収益	23,743	24,197
Trading income	特定取引収益	236	1,031
Other ordinary income	その他業務収益	12,199	13,021
Other income	その他経常収益	3,630	4,210
(Reversal of allowance for loan losses)	(うち貸倒引当金戻入益)	(724)	(374)
(Recoveries of written off claims)	(うち償却債権取立益)	(0)	(5)
Ordinary expenses (KEIJO HIYO)	経常費用	112,484	105,778
Interest expenses	資金調達費用	7,723	8,250
(Interest on deposits)	(うち預金利息)	(4,907)	(4,870)
Fees and commissions payments	役務取引等費用	8,994	9,259
Trading expenses	特定取引費用	199	—
Other ordinary expenses	その他業務費用	5,989	2,996
General and administrative expenses	営業経費	83,885	81,437
Other expenses	その他経常費用	5,692	3,835
Ordinary profit (KEIJO RIEKI)	経常利益	62,312	65,192
Extraordinary income	特別利益	329	1,323
Extraordinary loss	特別損失	296	1,690
Income before income taxes	税引前当期純利益	62,345	64,826
Income taxes-current	法人税、住民税及び事業税	20,348	16,357
Income taxes-deferred	法人税等調整額	7,343	7,575
Total income taxes	法人税等合計	27,691	23,932
Net income (TOKI JUNRIEKI)	当期純利益	34,654	40,894

Note: Figures less than ¥1 million are omitted.

3. NON-CONSOLIDATED STATEMENTS OF CHANGES IN NET ASSETS

株主資本等変動計算書

Millions of Yen (金額単位:百万円)

		FY2011	FY2012
Shareholders' equity	株主資本		
Capital stock	資本金		
Balance at the beginning of current period	当期首残高	90,845	90,845
Changes of items during the period	当期変動額		
Total changes of items during the period	当期変動額合計	—	—
Balance at the end of current period	当期末残高	90,845	90,845
Capital surplus	資本剰余金		
Legal capital surplus	資本準備金		
Balance at the beginning of current period	当期首残高	54,884	54,884
Changes of items during the period	当期変動額		
Total changes of items during the period	当期変動額合計	—	—
Balance at the end of current period	当期末残高	54,884	54,884
Other capital surplus	その他資本剰余金		
Balance at the beginning of current period	当期首残高	—	0
Changes of items during the period	当期変動額		
Increase by share exchanges	株式交換による増加	—	186
Disposal of treasury stock	自己株式の処分	0	6
Retirement of treasury stock	自己株式の消却	—	△192
Total changes of items during the period	当期変動額合計	0	△0
Balance at the end of current period	当期末残高	0	—
Total capital surplus	資本剰余金合計		
Balance at the beginning of current period	当期首残高	54,884	54,884
Changes of items during the period	当期変動額		
Increase by share exchanges	株式交換による増加	—	186
Disposal of treasury stock	自己株式の処分	0	6
Retirement of treasury stock	自己株式の消却	—	△192
Total changes of items during the period	当期変動額合計	0	△0
Balance at the end of current period	当期末残高	54,884	54,884
Retained earnings	利益剰余金		
Legal retained earnings	利益準備金		
Balance at the beginning of current period	当期首残高	90,845	90,845
Changes of items during the period	当期変動額		
Total changes of items during the period	当期変動額合計	—	—
Balance at the end of current period	当期末残高	90,845	90,845
Other retained earnings	その他利益剰余金		
Reserve for advanced depreciation of noncurrent assets	固定資産圧縮積立金		
Balance at the beginning of current period	当期首残高	2,793	3,003
Changes of items during the period	当期変動額		
Provision of reserve for advanced depreciation of noncurrent assets	固定資産圧縮積立金の積立	343	136
Reversal of reserve for advanced depreciation of noncurrent assets	固定資産圧縮積立金の取崩	△134	△110
Total changes of items during the period	当期変動額合計	209	25
Balance at the end of current period	当期末残高	3,003	3,028
Reserve for special account for advanced depreciation of noncurrent assets	固定資産圧縮特別勘定積立金		
Balance at the beginning of current period	当期首残高	—	89
Changes of items during the period	当期変動額		
Provision of reserve for special account for advanced depreciation of noncurrent assets	固定資産圧縮特別勘定積立金の積立	89	306
Reversal of reserve for special account for advanced depreciation of noncurrent assets	固定資産圧縮特別勘定積立金の取崩	—	△89
Total changes of items during the period	当期変動額合計	89	217
Balance at the end of current period	当期末残高	89	306
Special reserve	特別積立金		
Balance at the beginning of current period	当期首残高	363,700	363,700
Changes of items during the period	当期変動額		
Provision of special reserve	特別積立金の積立	—	20,000
Total changes of items during the period	当期変動額合計	—	20,000
Balance at the end of current period	当期末残高	363,700	383,700
Retained earnings brought forward	繰越利益剰余金		
Balance at the beginning of current period	当期首残高	27,847	53,546
Changes of items during the period	当期変動額		
Dividends from surplus	剰余金の配当	△8,656	△9,130
Provision of reserve for advanced depreciation of noncurrent assets	固定資産圧縮積立金の積立	△343	△136
Reversal of reserve for advanced depreciation of noncurrent assets	固定資産圧縮積立金の取崩	134	110
Provision of reserve for special account for advanced depreciation of noncurrent assets	固定資産圧縮特別勘定積立金の積立	△89	△306
Reversal of reserve for special account for advanced depreciation of noncurrent assets	固定資産圧縮特別勘定積立金の取崩	—	89
Provision of special reserve	特別積立金の積立	—	△20,000
Net income	当期純利益	34,654	40,894
Retirement of treasury stock	自己株式の消却	—	△14,760
Total changes of items during the period	当期変動額合計	25,699	△3,238
Balance at the end of current period	当期末残高	53,546	50,307

		FY2011	FY2012
Total retained earnings	利益剰余金合計		
Balance at the beginning of current period	当期首残高	485,186	511,184
Changes of items during the period	当期変動額		
Dividends from surplus	剰余金の配当	△8,656	△9,130
Provision of reserve for advanced depreciation of noncurrent assets	固定資産圧縮積立金の積立	—	—
Reversal of reserve for advanced depreciation of noncurrent assets	固定資産圧縮積立金の取崩	—	—
Provision of reserve for special account for advanced depreciation of noncurrent assets	固定資産圧縮特別勘定積立金の積立	—	—
Reversal of reserve for special account for advanced depreciation of noncurrent assets	固定資産圧縮特別勘定積立金の取崩	—	—
Provision of special reserve	特別積立金の積立	—	—
Net income	当期純利益	34,654	40,894
Retirement of treasury stock	自己株式の消却	—	△14,760
Total changes of items during the period	当期変動額合計	25,997	17,003
Balance at the end of current period	当期末残高	511,184	528,188
Treasury stock	自己株式		
Balance at the beginning of current period	当期首残高	△7,734	△22,339
Changes of items during the period	当期変動額		
Increase by share exchanges	株式交換による増加	—	1,980
Purchase of treasury stock	自己株式の取得	△14,607	△8,273
Disposal of treasury stock	自己株式の処分	2	56
Retirement of treasury stock	自己株式の消却	—	14,953
Total changes of items during the period	当期変動額合計	△14,605	8,716
Balance at the end of current period	当期末残高	△22,339	△13,623
Total shareholders' equity	株主資本合計		
Balance at the beginning of current period	当期首残高	623,181	634,574
Changes of items during the period	当期変動額		
Dividends from surplus	剰余金の配当	△8,656	△9,130
Net income	当期純利益	34,654	40,894
Increase by share exchanges	株式交換による増加	—	2,166
Purchase of treasury stock	自己株式の取得	△14,607	△8,273
Disposal of treasury stock	自己株式の処分	2	62
Retirement of treasury stock	自己株式の消却	—	—
Total changes of items during the period	当期変動額合計	11,392	25,719
Balance at the end of current period	当期末残高	634,574	660,294
Valuation and translation adjustments	評価・換算差額等		
Valuation difference on available-for-sale securities	その他有価証券評価差額金		
Balance at the beginning of current period	当期首残高	64,160	85,605
Changes of items during the period	当期変動額		
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)	21,444	35,286
Total changes of items during the period	当期変動額合計	21,444	35,286
Balance at the end of current period	当期末残高	85,605	120,891
Deferred gains or losses on hedges	繰延ヘッジ損益		
Balance at the beginning of current period	当期首残高	△427	△367
Changes of items during the period	当期変動額		
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)	60	196
Total changes of items during the period	当期変動額合計	60	196
Balance at the end of current period	当期末残高	△367	△171
Total valuation and translation adjustments	評価・換算差額等合計		
Balance at the beginning of current period	当期首残高	63,732	85,237
Changes of items during the period	当期変動額		
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)	21,504	35,483
Total changes of items during the period	当期変動額合計	21,504	35,483
Balance at the end of current period	当期末残高	85,237	120,720
Subscription rights to shares	新株予約権		
Balance at the beginning of current period	当期首残高	253	324
Changes of items during the period	当期変動額		
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)	70	13
Total changes of items during the period	当期変動額合計	70	13
Balance at the end of current period	当期末残高	324	337
Total net assets	純資産合計		
Balance at the beginning of current period	当期首残高	687,167	720,136
Changes of items during the period	当期変動額		
Dividends from surplus	剰余金の配当	△8,656	△9,130
Net income	当期純利益	34,654	40,894
Increase by share exchanges	株式交換による増加	—	2,166
Purchase of treasury stock	自己株式の取得	△14,607	△8,273
Disposal of treasury stock	自己株式の処分	2	62
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)	21,575	35,496
Total changes of items during the period	当期変動額合計	32,968	61,216
Balance at the end of current period	当期末残高	720,136	781,352