

**Financial Results for Fiscal 2015**  
(from April 1,2015 to March 31,2016)

CONTENTS

A. 連結決算情報	Page
<b>CONSOLIDATED FINANCIAL INFORMATION</b>	
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
CONSOLIDATED STATEMENTS OF CHANGES IN NET ASSETS	
4. 連結キャッシュ・フロー計算書 .....	4
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 .....	5
THE SCOPE OF CONSOLIDATED FINANCIAL REPORTING AND APPLICATION OF THE EQUITY METHOD	
<b>B. 単体決算情報</b>	
<b>NON-CONSOLIDATED FINANCIAL INFORMATION</b>	
1. 貸借対照表 .....	6
NON-CONSOLIDATED BALANCE SHEETS	
2. 損益計算書 .....	7
NON-CONSOLIDATED STATEMENTS OF INCOME	
3. 株主資本等変動計算書 .....	8・9
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 31,2015	As of March 31,2016
ASSETS:	(資産の部)		
Cash and due from banks	現金預け金	644,276	578,327
Call loans and bills bought	コールローン及び買入手形	291,126	369,194
Monetary claims bought	買入金銭債権	44,816	40,285
Trading assets	特定取引資産	39,824	33,799
Money held in trust	金銭の信託	3,100	3,200
Securities	有価証券	2,596,855	2,181,076
Loans and bills discounted	貸出金	7,367,972	7,643,361
Foreign exchanges	外国為替	7,923	7,608
Lease receivables and investment assets	リース債権及びリース投資資産	50,273	56,333
Other assets	その他資産	70,182	74,555
Tangible fixed assets	有形固定資産	74,328	71,994
Intangible fixed assets	無形固定資産	18,380	23,318
Net defined benefit asset	退職給付に係る資産	6,019	11,011
Deferred tax assets	繰延税金資産	1,543	1,985
Customers' liabilities for acceptances and guarantees	支払承諾見返	69,502	69,806
Allowance for loan losses	貸倒引当金	△52,637	△48,556
Allowance for investment loss	投資損失引当金	△75	△54
Total assets	資産の部合計	11,233,412	11,117,249
LIABILITIES:	(負債の部)		
Deposits	預金	8,680,664	8,949,700
Negotiable certificates of deposit	譲渡性預金	511,241	173,270
Call money and bills sold	コールマネー及び売渡手形	125,577	223,394
Payables under repurchase agreements	売現先勘定	—	48,416
Payables under securities lending transactions	債券貸借取引受入担保金	423,020	310,984
Trading liabilities	特定取引負債	25,877	23,219
Borrowed money	借入金	171,561	154,904
Foreign exchanges	外国為替	193	140
Bonds payable	社債	10,000	—
Bonds with subscription rights to shares	新株予約権付社債	60,085	56,340
Borrowed money from trust account	信託勘定借	—	3
Other liabilities	その他負債	138,439	115,021
Net defined benefit liability	退職給付に係る負債	21,841	21,676
Provision for directors' retirement benefits	役員退職慰労引当金	192	238
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	527	333
Provision for contingent loss	偶発損失引当金	2,243	1,730
Provision for point card certificates	ポイント引当金	256	305
Reserves under special laws	特別法上の引当金	11	11
Deferred tax liabilities	繰延税金負債	62,890	45,390
Acceptances and guarantees	支払承諾	69,502	69,806
Total liabilities	負債の部合計	10,304,127	10,194,888
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	631,218	668,039
Treasury shares	自己株式	△47,512	△54,559
Total shareholders' equity	株主資本合計	729,435	759,209
Valuation difference on available-for-sale securities	その他有価証券評価差額金	198,543	162,340
Deferred gains or losses on hedges	繰延ヘッジ損益	886	2,187
Foreign currency translation adjustment	為替換算調整勘定	4,818	152
Remeasurements of defined benefit plans	退職給付に係る調整累計額	△5,666	△2,990
Total accumulated other comprehensive income	その他の包括利益累計額合計	198,581	161,690
Subscription rights to shares	新株予約権	331	367
Non-controlling interests	非支配株主持分	936	1,092
Total net assets	純資産の部合計	929,285	922,360
Total liabilities and net assets	負債及び純資産の部合計	11,233,412	11,117,249

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)

		FY2014	FY2015
Ordinary income (KEIJO SHUEKI)	経常収益	211,585	223,613
Interest income	資金運用収益	123,698	125,089
(Interest on loans and discounts)	(うち貸出金利息)	( 91,732)	( 92,939)
(Interest and dividends on securities)	(うち有価証券利息配当金)	( 28,701)	( 28,372)
Trust fees	信託報酬	1	1
Fees and commissions	役務取引等収益	55,589	58,668
Trading income	特定取引収益	2,450	3,282
Other ordinary income	その他業務収益	16,093	23,631
Other income	その他経常収益	13,752	12,940
Ordinary expenses (KEIJO HIYO)	経常費用	136,455	150,843
Interest expenses	資金調達費用	8,807	10,611
(Interest on deposits)	(うち預金利息)	( 4,940)	( 5,537)
Fees and commissions payments	役務取引等費用	27,050	29,312
Other ordinary expenses	その他業務費用	2,519	10,948
General and administrative expenses	営業経費	90,928	88,691
Other expenses	その他経常費用	7,148	11,279
Ordinary profit (KEIJO RIEKI)	経常利益	75,130	72,769
Extraordinary income	特別利益	2,555	99
Gain on disposal of non-current assets	固定資産処分益	299	99
Gain on bargain purchase	負ののれん発生益	2,255	—
Extraordinary losses	特別損失	1,246	221
Loss on disposal of non-current assets	固定資産処分損	1,235	208
Impairment loss	減損損失	11	13
Profit before income taxes	税金等調整前当期純利益	76,438	72,647
Income taxes-current	法人税、住民税及び事業税	22,647	22,798
Income taxes-deferred	法人税等調整額	3,817	1,895
Total income taxes	法人税等合計	26,464	24,694
Profit	当期純利益	49,973	47,953
Profit attributable to non-controlling interests	非支配株主に帰属する当期純利益	30	43
Profit attributable to owners of parent	親会社株主に帰属する当期純利益	49,943	47,909

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)

		FY2014	FY2015
Profit	当期純利益	49,973	47,953
Other comprehensive income	その他の包括利益	87,696	△36,777
Valuation difference on available-for-sale securities	その他有価証券評価差額金	78,093	△36,500
Deferred gains or losses on hedges	繰延ヘッジ損益	1,014	1,155
Foreign currency translation adjustment	為替換算調整勘定	4,486	△4,210
Remeasurements of defined benefit plans	退職給付に係る調整額	3,081	2,676
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	1,019	100
Comprehensive income	包括利益	137,669	11,175
Comprehensive income attributable to:	(内訳)		
Owners of the parent	親会社株主に係る包括利益	137,534	11,018
Non-controlling interests	非支配株主に係る包括利益	135	157

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

前連結会計年度(自平成26年4月1日 至平成27年3月31日)  
FY2014 Ended Mar.31,2015

Millions of Yen (金額単位:百万円)

		Shareholders' equity				
		株主資本				
		Capital stock	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at beginning of current period	当期末残高	90,845	54,884	590,414	△ 36,260	699,883
Cumulative effects of changes in accounting policies	会計方針の変更による累積的影響額			853		853
Restated balance	会計方針の変更を反映した当期末残高	90,845	54,884	591,267	△ 36,260	700,736
Changes of items during period	当期変動額					
Dividends of surplus	剰余金の配当			△ 9,977		△ 9,977
Profit attributable to owners of parent	親会社株主に帰属する当期純利益			49,943		49,943
Purchase of treasury shares	自己株式の取得				△ 11,382	△ 11,382
Disposal of treasury shares	自己株式の処分			△ 15	130	114
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			39,950	△ 11,251	28,698
Balance at end of current period	当期末残高	90,845	54,884	631,218	△ 47,512	729,435

		Accumulated other comprehensive income					Subscription rights to shares	Non-controlling interests	Total net assets
		その他の包括利益累計額							
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Foreign currency translation adjustment	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
		その他有価証券評価差額金	繰延ヘッジ損益	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	当期末残高	120,408	△ 177	△ 491	△ 8,748	110,991	345	5,483	816,703
Cumulative effects of changes in accounting policies	会計方針の変更による累積的影響額								853
Restated balance	会計方針の変更を反映した当期末残高	120,408	△ 177	△ 491	△ 8,748	110,991	345	5,483	817,557
Changes of items during period	当期変動額								
Dividends of surplus	剰余金の配当								△ 9,977
Profit attributable to owners of parent	親会社株主に帰属する当期純利益								49,943
Purchase of treasury shares	自己株式の取得								△ 11,382
Disposal of treasury shares	自己株式の処分								114
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)	78,135	1,063	5,309	3,081	87,590	△ 14	△ 4,546	83,029
Total changes of items during period	当期変動額合計	78,135	1,063	5,309	3,081	87,590	△ 14	△ 4,546	111,728
Balance at end of current period	当期末残高	198,543	886	4,818	△ 5,666	198,581	331	936	929,285

Note: Figures less than ¥1 million are omitted.

当連結会計年度(自平成27年4月1日 至平成28年3月31日)  
FY2015 Ended Mar.31,2016

Millions of Yen (金額単位:百万円)

		Shareholders' equity				
		株主資本				
		Capital stock	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at beginning of current period	当期末残高	90,845	54,884	631,218	△ 47,512	729,435
Changes of items during period	当期変動額					
Dividends of surplus	剰余金の配当			△ 11,086		△ 11,086
Profit attributable to owners of parent	親会社株主に帰属する当期純利益			47,909		47,909
Purchase of treasury shares	自己株式の取得				△ 7,080	△ 7,080
Disposal of treasury shares	自己株式の処分			△ 0	32	32
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			36,821	△ 7,047	29,774
Balance at end of current period	当期末残高	90,845	54,884	668,039	△ 54,559	759,209

		Accumulated other comprehensive income					Subscription rights to shares	Non-controlling interests	Total net assets
		その他の包括利益累計額							
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Foreign currency translation adjustment	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
		その他有価証券評価差額金	繰延ヘッジ損益	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	当期末残高	198,543	886	4,818	△ 5,666	198,581	331	936	929,285
Changes of items during period	当期変動額								
Dividends of surplus	剰余金の配当								△ 11,086
Profit attributable to owners of parent	親会社株主に帰属する当期純利益								47,909
Purchase of treasury shares	自己株式の取得								△ 7,080
Disposal of treasury shares	自己株式の処分								32
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)	△ 36,203	1,300	△ 4,665	2,676	△ 36,891	36	155	△ 36,699
Total changes of items during period	当期変動額合計	△ 36,203	1,300	△ 4,665	2,676	△ 36,891	36	155	△ 6,924
Balance at end of current period	当期末残高	162,340	2,187	152	△ 2,990	161,690	367	1,092	922,360

Note: Figures less than ¥1 million are omitted.

#### 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)

		FY2014	FY2015
<b>1.Net cash provided by (used in) operating activities</b>	I 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	76,438	72,647
Depreciation	減価償却費	11,057	11,602
Impairment loss	減損損失	11	13
Gain on bargain purchase	負のれん発生益	△2,255	—
Share of (profit) loss of entities accounted for using equity method	持分法による投資損益(△は益)	△426	△158
Increase (decrease) in allowance for loan losses	貸倒引当金の増減(△)	△4,784	△4,080
Increase (decrease) in allowance for investment loss	投資損失引当金の増減額(△は減少)	17	△21
Increase (decrease) in net defined benefit asset	退職給付に係る資産の増減額(△は増加)	△5,358	△4,991
Increase (decrease) in net defined benefit liability	退職給付に係る負債の増減額(△は減少)	△753	△164
Increase (decrease) in provision for directors' retirement benefits	役員退職慰労引当金の増減額(△は減少)	9	46
Increase (decrease) in provision for reimbursement of deposits	睡眠預金払戻損失引当金の増減(△)	△159	△194
Increase (decrease) in provision for contingent loss	偶発損失引当金の増減額(△は減少)	△601	△513
Increase (decrease) in provision for point card certificates	ポイント引当金の増減額(△は減少)	17	49
Gain on fund management	資金運用収益	△123,698	△125,089
Financing expenses	資金調達費用	8,807	10,611
Loss (gain) related to securities	有価証券関係損益(△)	△18,583	△14,868
Loss (gain) on money held in trust	金銭の信託の運用損益(△は運用益)	△35	△34
Loss (gain) on disposal of noncurrent assets	固定資産処分損益(△は益)	935	108
Net decrease (increase) in trading assets	特定取引資産の純増(△)減	△9,738	6,024
Net increase (decrease) in trading liabilities	特定取引負債の純増減(△)	8,042	△2,658
Net decrease (increase) in loans and bills discounted	貸出金の純増(△)減	△69,592	△315,715
Net increase (decrease) in deposit	預金の純増減(△)	372,337	307,728
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減(△)	42,950	△322,467
Net increase (decrease) in borrowed money	借入金の純増減(△)	△22,745	△11,765
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	134,742	32,813
Net decrease (increase) in call loans	コールローン等の純増(△)減	△151,389	△89,994
Net decrease (increase) in monetary claims bought	買入金銭債権の純増(△)減	△5,265	4,531
Net increase (decrease) in call money	コールマネー等の純増減(△)	△240,475	105,643
Net increase (decrease) in payables under securities lending transactions	債券貸借取引受入担保金の純増減(△)	71,698	△90,895
Net decrease (increase) in foreign exchanges-assets	外国為替(資産)の純増(△)減	△857	224
Net increase (decrease) in foreign exchanges-liabilities	外国為替(負債)の純増減(△)	81	△53
Net decrease (increase) in lease receivables and investment assets	リース債権及びリース投資資産の純増(△)減	△4,027	△6,655
Increase (decrease) in straight bonds-issuance and redemption	普通社債発行及び償還による増減(△)	△10,000	△10,000
Net increase (decrease) in borrowed money from trust account	信託勘定借の純増減(△)	—	3
Proceeds from fund management	資金運用による収入	136,004	130,265
Payments for finance	資金調達による支出	△8,297	△10,810
Other, net	その他	△12,420	45,306
Subtotal	小計	171,688	△283,513
Income taxes paid	法人税等の支払額	△23,788	△25,214
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	147,900	△308,727
<b>2.Net cash provided by (used in) investing activities</b>	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	△2,138,114	△2,459,647
Proceeds from sales of securities	有価証券の売却による収入	1,964,877	2,671,705
Proceeds from redemption of securities	有価証券の償還による収入	166,639	114,462
Increase in money held in trust	金銭の信託の増加による支出	—	△100
Purchase of tangible fixed assets	有形固定資産の取得による支出	△17,981	△5,490
Purchase of intangible fixed assets	無形固定資産の取得による支出	△6,302	△9,544
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	789	298
Payments for asset retirement obligations	資産除去債務の履行による支出	—	△27
Purchase of shares of subsidiaries	子会社株式の取得による支出	△2,415	—
Purchase of stocks of equity method affiliate	持分法適用関連会社株式の取得による支出	△25,141	△4,406
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	△57,649	307,248
<b>3.Net cash provided by (used in) financing activities</b>	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	△9,961	△11,079
Dividends paid to non-controlling interests	非支配株主への配当金の支払額	△11	△2
Purchase of treasury shares	自己株式の取得による支出	△11,382	△7,080
Proceeds from sales of treasury shares	自己株式の売却による収入	0	6
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	△21,355	△18,155
<b>4.Effect of exchange rate change on cash and cash equivalents</b>	IV 現金及び現金同等物に係る換算差額	59	△32
<b>5.Net increase (decrease) in cash and cash equivalents</b>	V 現金及び現金同等物の増減額(△は減少)	68,955	△19,666
<b>6.Cash and cash equivalents at beginning of period</b>	VI 現金及び現金同等物の期首残高	222,883	291,839
<b>7.Cash and cash equivalents at end of period</b>	VII 現金及び現金同等物の期末残高	291,839	272,172

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 : 12

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.  
SHIZUOKA LIQUIDITY RESERVE , LTD.

### 2. Application of the Equity Method

Number of affiliated companies accounted for by the equity method : 3

SHIZUGIN SAISON CARD CO., LTD.  
MONEX GROUP, INC.  
COMMONS ASSET MANAGEMENT, INC.

### 3. Balance Sheet Dates of Consolidated Subsidiaries

Balance sheet dates of consolidated subsidiaries are as follows :

March 31, 2016 : 12

**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 31,2015	As of March 31,2016
<b>ASSETS:</b>	(資産の部)		
Cash and due from banks	現金預け金	631,435	571,780
Call loans	コールローン	291,126	369,194
Monetary claims bought	買入金銭債権	44,816	40,285
Trading assets	特定取引資産	39,740	33,577
Money held in trust	金銭の信託	3,100	3,200
Securities	有価証券	2,584,711	2,203,985
Loans and bills discounted	貸出金	7,393,120	7,663,662
Foreign exchanges	外国為替	7,861	7,483
Other assets	その他資産	50,475	52,659
Tangible fixed assets	有形固定資産	70,709	68,123
Intangible fixed assets	無形固定資産	17,982	23,213
Prepaid pension cost	前払年金費用	12,625	13,629
Customers' liabilities for acceptances and guarantees	支払承諾見返	71,957	80,017
Allowance for loan losses	貸倒引当金	△50,320	△45,770
Allowance for investment loss	投資損失引当金	△75	△54
<b>Total assets</b>	<b>資産の部合計</b>	<b>11,169,267</b>	<b>11,084,988</b>
<b>LIABILITIES:</b>	(負債の部)		
Deposits	預金	8,715,108	9,002,385
Negotiable certificates of deposit	譲渡性預金	518,641	183,170
Call money	コールマネー	125,577	223,394
Payables under repurchase agreements	売現先勘定	—	28,016
Payables under securities lending transactions	債券貸借取引受入担保金	396,176	310,984
Trading liabilities	特定取引負債	25,880	23,221
Borrowed money	借入金	156,250	137,143
Foreign exchanges	外国為替	194	141
Bonds payable	社債	10,000	—
Bonds with subscription rights to shares	新株予約権付社債	60,085	56,340
Borrowed money from trust account	信託勘定借	—	3
Other liabilities	その他負債	110,702	90,601
Provision for retirement benefits	退職給付引当金	19,049	18,799
Provision for directors' retirement benefits	役員退職慰労引当金	—	39
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	527	333
Provision for contingent loss	偶発損失引当金	2,243	1,730
Provision for point card certificates	ポイント引当金	215	261
Deferred tax liabilities	繰延税金負債	65,119	46,288
Acceptances and guarantees	支払承諾	71,957	80,017
<b>Total liabilities</b>	<b>負債の部合計</b>	<b>10,277,731</b>	<b>10,202,873</b>
<b>NET ASSETS:</b>	(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
Retained earnings	利益剰余金	594,407	627,302
Legal retained earnings	利益準備金	90,845	90,845
Other retained earnings	その他利益剰余金	503,561	536,456
Reserve for advanced depreciation of non-current assets	固定資産圧縮積立金	3,519	3,516
Reserve for special depreciation	特別償却準備金	45	40
Special reserve	特別積立金	453,700	473,700
Retained earnings brought forward	繰越利益剰余金	46,296	59,200
Treasury shares	自己株式	△47,512	△54,559
<b>Total shareholders' equity</b>	<b>株主資本合計</b>	<b>692,625</b>	<b>718,472</b>
Valuation difference on available-for-sale securities	その他有価証券評価差額金	197,745	161,278
Deferred gains or losses on hedges	繰延ヘッジ損益	834	1,995
<b>Total valuation and translation adjustments</b>	<b>評価・換算差額等合計</b>	<b>198,579</b>	<b>163,274</b>
Subscription rights to shares	新株予約権	331	367
<b>Total net assets</b>	<b>純資産の部合計</b>	<b>891,536</b>	<b>882,114</b>
<b>Total liabilities and net assets</b>	<b>負債及び純資産の部合計</b>	<b>11,169,267</b>	<b>11,084,988</b>

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)

		FY2014	FY2015
Ordinary income (KEIJO SHUEKI)	経常収益	175,408	186,952
Interest income	資金運用収益	123,457	126,568
(Interest on loans and discounts)	(うち貸出金利息)	( 91,772)	( 93,003)
(Interest and dividends on securities)	(うち有価証券利息配当金)	( 28,424)	( 29,792)
Trust fees	信託報酬	1	1
Fees and commissions	役務取引等収益	26,506	28,039
Trading income	特定取引収益	630	898
Other ordinary income	その他業務収益	16,034	23,615
Other income	その他経常収益	8,779	7,829
Ordinary expenses (KEIJO HIYO)	経常費用	108,313	120,878
Interest expenses	資金調達費用	8,765	10,668
(Interest on deposits)	(うち預金利息)	( 4,900)	( 5,548)
Fees and commissions payments	役務取引等費用	10,877	12,122
Other ordinary expenses	その他業務費用	2,519	10,948
General and administrative expenses	営業経費	83,501	81,115
Other expenses	その他経常費用	2,650	6,023
Ordinary profit (KEIJO RIEKI)	経常利益	67,095	66,073
Extraordinary income	特別利益	299	99
Extraordinary losses	特別損失	1,245	213
Profit before income taxes	税引前当期純利益	66,149	65,959
Income taxes-current	法人税、住民税及び事業税	19,853	19,661
Income taxes-deferred	法人税等調整額	3,718	2,315
Total income taxes	法人税等合計	23,571	21,976
Profit (TOKI JUNRIEKI)	当期純利益	42,577	43,982

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

前事業年度(自平成26年4月1日 至平成27年3月31日)  
FY2014 Ended Mar.31,2015

		Millions of Yen (金額単位:百万円)		
		Shareholders' equity		
		株主資本		
		Capital surplus		
		資本剰余金		
		Capital stock	Legal capital surplus	Total capital surplus
		資本金	資本準備金	資本剰余金合計
Balance at beginning of current period	当期首残高	90,845	54,884	54,884
Cumulative effects of changes in accounting policies	会計方針の変更による累積的影響額			
Restated balance	会計方針の変更を反映した当期首残高	90,845	54,884	54,884
Changes of items during period	当期変動額			
Dividends of surplus	剰余金の配当			
Provision of reserve for advanced depreciation of non-current assets	固定資産圧縮積立金の積立			
Reversal of reserve for advanced depreciation of non-current assets	固定資産圧縮積立金の取崩			
Provision of reserve for special depreciation	特別償却準備金の積立			
Provision of special reserve	特別積立金の積立			
Profit	当期純利益			
Purchase of treasury shares	自己株式の取得			
Disposal of treasury shares	自己株式の処分			
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	—	—	—
Balance at end of current period	当期末残高	90,845	54,884	54,884

		Shareholders' equity							treasury shares	Total shareholders' equity
		株主資本								
		Retained earnings					Total retained earnings			
		利益剰余金								
		Other retained earnings								
		Legal retained earnings	その他利益剰余金			Retained earnings brought forward				
			Reserve for advanced depreciation of non-current assets	Reserve for special depreciation	Special reserve					
		利益準備金	固定資産圧縮積立金	特別償却準備金	特別積立金	繰越利益剰余金	利益剰余金合計	自己株式	株主資本合計	
Balance at beginning of current period	当期首残高	90,845	3,355	—	423,700	43,141	561,042	△ 36,260	670,511	
Cumulative effects of changes in accounting policies	会計方針の変更による累積的影響額					780	780		780	
Restated balance	会計方針の変更を反映した当期首残高	90,845	3,355	—	423,700	43,921	561,822	△ 36,260	671,291	
Changes of items during period	当期変動額									
Dividends of surplus	剰余金の配当					△ 9,977	△ 9,977		△ 9,977	
Provision of reserve for advanced depreciation of non-current assets	固定資産圧縮積立金の積立		258			△ 258	—		—	
Reversal of reserve for advanced depreciation of non-current assets	固定資産圧縮積立金の取崩		△ 94			94	—		—	
Provision of reserve for special depreciation	特別償却準備金の積立			45		△ 45	—		—	
Provision of special reserve	特別積立金の積立				30,000	△ 30,000	—		—	
Profit	当期純利益					42,577	42,577		42,577	
Purchase of treasury shares	自己株式の取得							△ 11,382	△ 11,382	
Disposal of treasury shares	自己株式の処分					△ 15	△ 15	130	114	
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	—	164	45	30,000	2,374	32,584	△ 11,251	21,333	
Balance at end of current period	当期末残高	90,845	3,519	45	453,700	46,296	594,407	△ 47,512	692,625	

		Valuation and translation adjustments			Subscription rights to shares	Total net assets
		評価・換算差額等				
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Total valuation and translation adjustments		
		その他有価証券評価差額金	繰延ヘッジ損益	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	120,118	△ 177	119,941	345	790,799
Cumulative effects of changes in accounting policies	会計方針の変更による累積的影響額					780
Restated balance	会計方針の変更を反映した当期首残高	120,118	△ 177	119,941	345	791,579
Changes of items during period	当期変動額					
Dividends of surplus	剰余金の配当					△ 9,977
Provision of reserve for advanced depreciation of non-current assets	固定資産圧縮積立金の積立					—
Reversal of reserve for advanced depreciation of non-current assets	固定資産圧縮積立金の取崩					—
Provision of reserve for special depreciation	特別償却準備金の積立					—
Provision of special reserve	特別積立金の積立					—
Profit	当期純利益					42,577
Purchase of treasury shares	自己株式の取得					△ 11,382
Disposal of treasury shares	自己株式の処分					114
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)	77,627	1,011	78,638	△ 14	78,623
Total changes of items during period	当期変動額合計	77,627	1,011	78,638	△ 14	99,956
Balance at end of current period	当期末残高	197,745	834	198,579	331	891,536

Note: Figures less than ¥1 million are omitted.

当事業年度(自平成27年4月1日 至平成28年3月31日)  
FY2015 Ended Mar.31,2016

Millions of Yen (金額単位:百万円)

		Shareholders' equity		
		株主資本		
		Capital surplus		
		資本剰余金		
		Legal capital surplus	Total capital surplus	
		資本金	資本準備金	資本剰余金合計
Balance at beginning of current period	当期首残高	90,845	54,884	54,884
Changes of items during period	当期変動額			
Dividends of surplus	剰余金の配当			
Provision of reserve for advanced depreciation of non-current assets	固定資産圧縮積立金の積立			
Reversal of reserve for advanced depreciation of non-current assets	固定資産圧縮積立金の取崩			
Provision of reserve for special depreciation	特別償却準備金の積立			
Reversal of reserve for special depreciation	特別償却準備金の取崩			
Provision of special reserve	特別積立金の積立			
Profit	当期純利益			
Purchase of treasury shares	自己株式の取得			
Disposal of treasury shares	自己株式の処分			
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	—	—	—
Balance at end of current period	当期末残高	90,845	54,884	54,884

		Shareholders' equity							treasury shares	Total shareholders' equity
		株主資本								
		Retained earnings					Total retained earnings			
		利益剰余金								
		Other retained earnings				Total retained earnings				
		その他利益剰余金								
		Legal retained earnings	Reserve for advanced depreciation of non-current assets	Reserve for special depreciation	Special reserve	Retained earnings brought forward	利益剰余金合計	自己株式	株主資本合計	
		利益準備金	固定資産圧縮積立金	特別償却準備金	特別積立金	繰越利益剰余金				
Balance at beginning of current period	当期首残高	90,845	3,519	45	453,700	46,296	594,407	△ 47,512	692,625	
Changes of items during period	当期変動額									
Dividends of surplus	剰余金の配当					△ 11,086	△ 11,086		△ 11,086	
Provision of reserve for advanced depreciation of non-current assets	固定資産圧縮積立金の積立		94			△ 94	—		—	
Reversal of reserve for advanced depreciation of non-current assets	固定資産圧縮積立金の取崩		△ 98			98	—		—	
Provision of reserve for special depreciation	特別償却準備金の積立			0		△ 0	—		—	
Reversal of reserve for special depreciation	特別償却準備金の取崩			△ 6		6	—		—	
Provision of special reserve	特別積立金の積立				20,000	△ 20,000	—		—	
Profit	当期純利益					43,982	43,982		43,982	
Purchase of treasury shares	自己株式の取得							△ 7,080	△ 7,080	
Disposal of treasury shares	自己株式の処分						△ 0	32	32	
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	—	△ 3	△ 5	20,000	12,904	32,894	△ 7,047	25,847	
Balance at end of current period	当期末残高	90,845	3,516	40	473,200	59,200	627,302	△ 54,559	718,472	

		Valuation and translation adjustments			Subscription rights to shares	Total net assets
		評価・換算差額等				
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Total valuation and translation adjustments		
		その他有価証券評価差額金	繰延ヘッジ損益	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	197,745	834	198,579	331	891,536
Changes of items during period	当期変動額					
Dividends of surplus	剰余金の配当					△ 11,086
Provision of reserve for advanced depreciation of non-current assets	固定資産圧縮積立金の積立					—
Reversal of reserve for advanced depreciation of non-current assets	固定資産圧縮積立金の取崩					—
Provision of reserve for special depreciation	特別償却準備金の積立					—
Reversal of reserve for special depreciation	特別償却準備金の取崩					—
Provision of special reserve	特別積立金の積立					—
Profit	当期純利益					43,982
Purchase of treasury shares	自己株式の取得					△ 7,080
Disposal of treasury shares	自己株式の処分					32
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)	△ 36,466	1,161	△ 35,305	36	△ 35,268
Total changes of items during period	当期変動額合計	△ 36,466	1,161	△ 35,305	36	△ 9,421
Balance at end of current period	当期末残高	161,278	1,995	163,274	367	882,114

Note: Figures less than ¥ 1 million are omitted.