Financial Results for Fiscal 2016

(from April 1,2016 to March 31,2017)

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THE SHIZUOKA BANK, LTD.

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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)

	M	illions of Yen(金	
		As of March 31,2016	As of March 31,2017
ASSETS:	<u> </u> (資産の部)	March 51,2010	March 51,2017
Cash and due from banks	現金預け金	578,327	1,118,843
Call loans and bills bought	コールローン及び買入手形	369,194	276,033
Monetary claims bought	買入金銭債権	40,285	39,629
Trading assets	特定取引資産	33,799	32,023
Money held in trust	金銭の信託	3,200	3,300
Securities	有価証券	2,181,076	1,350,029
Loans and bills discounted	貸出金	7,643,361	7,929,665
Foreign exchanges	外国為替	7,608	6,717
Lease receivables and investment assets	リース債権及びリース投資資産	56,333	61,205
Other assets	その他資産	74,555	90,886
Tangible fixed assets	有形固定資産	71,994	76,064
Intangible fixed assets	無形固定資産	23,318	31,991
Net defined benefit asset	退職給付に係る資産	11,011	13,438
Deferred tax assets	繰延税金資産	1,985	2,071
Customers' liabilities for acceptances and guarantees	支払承諾見返	69,806	69,942
Allowance for loan losses	貸倒引当金	△48,556	$\triangle 47,080$
Allowance for investment loss	投資損失引当金	△46,556 △54	△47,080 △53
Total assets	資産の部合計	11,117,249	11,054,783
LIABILITIES:	(負債の部)	11,117,249	11,054,765
	預金	9 040 700	9,244,479
Deposits No gotical a contification of democit	譲渡性預金	8,949,700	
Negotiable certificates of deposit	環境性関立 コールマネー及び売渡手形	173,270	119,902
Call money and bills sold Payables under repurchase agreements	元現先勘定	223,394	108,400
Payables under repurchase agreements Payables under securities lending transactions	^{元况元蓟足} 債券貸借取引受入担保金	48,416	31,086
	特定取引負債	310,984	19,298
Trading liabilities Borrowed money	借用金	23,219	20,129
	外国為替	154,904	277,175 100
Foreign exchanges Bonds with subscription rights to shares		140 56,340	56,095
Borrowed money from trust account	信託勘定借	30,340	203
Other liabilities	その他負債	115,021	
Net defined benefit liability	退職給付に係る負債	21,676	102,751
Provision for directors' retirement benefits	と	21,676	20,857 281
	世 世 服 預 会 払 戻 損 失 引 当 金		
Provision for reimbursement of deposits		333	297
Provision for contingent loss		1,730	1,779
Provison for point card certificates Reserves under special laws	ポイント引当金	305	336
Deferred tax liabilities	特別法上の引当金 繰延税金負債	11	11
	支払承諾	45,390	46,934
Acceptances and guarantees		69,806	69,942
Total liabilities NET ASSETS:	負債の部合計 (純資産の部)	10,194,888	10,120,064
Capital stock	資本金	90,845	00 045
Capital stock Capital surplus	資本剰余金	1	90,845
1		54,884	54,884 664,450
Retained earnings	利益剰余金 自己株式	668,039	664,459
Treasury shares Total shareholdows' equity		△54,559	△42,503
Total shareholders' equity Valuation difference on available-for-sale securities	株主資本合計 その他有価証券評価差額金	759,209	767,686 165,605
Deferred gains or losses on hedges	その他有画証券計画差額並 繰延ヘッジ損益	162,340 2,187	165,605 750
Foreign currency translation adjustment	為替換算調整勘定	152	198
Remeasurements of defined benefit plans	場合性 関連 は 関連	$\triangle 2,990$	$\triangle 1,069$
Total accumulated other comprehensive income	返戦船りに保る調金系計額 その他の包括利益累計額合計	161,690	165,484
Subscription rights to shares	新株予約権	367	407
Non-controlling interests	非支配株主持分	1,092	1,140
Total net assets	非又能休土持万	<u> </u>	934,719
Total liabilities and net assets	負債及び純資産の部合計	922,360	11,054,783
Total naumines and net assets	只原及い祀貝座の即口計	11,117,249	11,004,783

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)

	1	T T T T T T T T T T T T T T T T T T T	
		FY2015	FY2016
Ordinary income (KEIJO SHUEKI)	経常収益	223,613	249,804
Interest income	資金運用収益	125,089	123,005
(Interest on loans and discounts)	(うち貸出金利息)	(92,939)	(95,298)
(Interest and dividends on securities)	(うち有価証券利息配当金)	(28,372)	(23,269)
Trust fees	信託報酬	1	3
Fees and commissions	役務取引等収益	58,668	60,888
Trading income	特定取引収益	3,282	2,992
Other ordinary income	その他業務収益	23,631	17,640
Other income	その他経常収益	12,940	45,273
Ordinary expenses (KEIJO HIYO)	経常費用	150,843	202,748
Interest expenses	資金調達費用	10,611	14,661
(Interest on deposits)	(うち預金利息)	(5,537)	(6,862)
Fees and commissions payments	役務取引等費用	29,312	32,246
Trading expenses	特定取引費用	_	189
Other ordinary expenses	その他業務費用	10,948	44,007
General and administrative expenses	営業経費	88,691	89,147
Other expenses	その他経常費用	11,279	22,495
Ordinary profit (KEIJO RIEKI)	経常利益	72,769	47,055
Extraordinary income	特別利益	99	0
Gain on disposal of non-current assets	固定資産処分益	99	0
Extraordinary losses	特別損失	221	248
Loss on disposal of non-current assets	固定資産処分損	208	248
Impairment loss	減損損失	13	_
Profit before income taxes	税金等調整前当期純利益	72,647	46,808
Income taxes-current	法人税、住民税及び事業税	22,798	16,480
Income taxes-deferred	法人税等調整額	1,895	986
Total income taxes	法人税等合計	24,694	17,466
Profit	当期純利益	47,953	29,341
Profit attributable to non-controlling interests	非支配株主に帰属する当期純利益	43	65
Profit attributable to owners of parent	親会社株主に帰属する当期純利益	47,909	29,276
Note: Figures loss than X1 million are emitted			

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)

		FY2015	FY2016
Profit	当期純利益	47,953	29,341
Other comprehensive income	その他の包括利益	\triangle 36,777	3,779
Valuation difference on available-for-sale securities	その他有価証券評価差額金	\triangle 36,500	3,510
Deferred gains or losses on hedges	繰延ヘッジ損益	1,155	$\triangle 1,176$
Foreign currency translation adjustment	為替換算調整勘定	$\triangle 4,210$	123
Remeasurements of defined benefit plans	退職給付に係る調整額	2,676	1,920
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	100	$\triangle 598$
Comprehensive income	包括利益	11,175	33,121
Comprehensive income attributable to:	(内訳)		
Owners of parent	親会社株主に係る包括利益	11,018	33,071
Non-controlling interests	非支配株主に係る包括利益	157	50

3. CONSOLIDATED STATEMENTS OF CHANGES IN NET ASSETS

当期変動額合計

当期末残高

連結株主資本等変動計算書

△7,047

△54,559

29,774

759,209

36,821

668,039

前連結会計年度(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 Total shareholders' equity Capital stock Capital surplus Retained earnings Treasury shares 資本金 資本剰余金 利益剰余金 自己株式 株主資本合計 当期首残高 90,845 54.884 △47,512 729,435 Balance at beginning of current period 631,218 Changes of items during period 当期変動額 Dividends of surplus 剰余金の配当 △11,086 △11,086 親会社株主に帰属する 当期純利益 47,909 47,909 Profit attributable to owners of parent △7,080 △7,080 自己株式の取得 Purchase of treasury shares __ 自己株式の処分 Disposal of treasury shares 32 32 \triangle 0 Net changes of items other than 株主資本以外の項目の 当期変動額(純額)

90,845

54,884

			Accumulated other comprehensive income その他の包括利益累計額						
		Valuation difference on available for sale securities	Deferred gains or	Foreign currency translation adjustment	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	Subscription rights to shares	Non- controlling interests	Total net assets
		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	当期首残高	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.

shareholders' equity

Total changes of items during period

Balance at end of current period

当連結会計年度(自 平成28年4月1日 至 平成29年3月31日)

FY2016 Ended Mar.31,2017

Millions of Yen(金額単位:百万円)

1 12010 Ended Mar. 51,2017						1 1011 (W BQ + D . D /) 1 /				
				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	当期首残高	90,845	54,884	668,039	△54,559	759,209				
Changes of items during period	当期変動額									
Dividends of surplus	剰余金の配当			△12,275		△12,275				
Profit attributable to owners of parent	親会社株主に帰属する 当期純利益			29,276		29,276				
Purchase of treasury shares	自己株式の取得				△8,533	△8,533				
Disposal of treasury shares	自己株式の処分			∆3	12	8				
Retirement of treasury shares	自己株式の消却			△20,577	20,577					
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	_	_	△3,580	12,056	8,476				
Balance at end of current period	当期末残高	90,845	54,884	664,459	△42,503	767,686				

					rehensive income				
			7	の他の包括利	益累計額		Subscription	Non-	1
		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	rights to shares	controlling interests	Total net assets
		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	当期首残高	162,340	2,187	152	△2,990	161,690	367	1,092	922,360
Changes of items during period	当期変動額								
Dividends of surplus	剰余金の配当								△12,275
Profit attributable to owners of parent	親会社株主に帰属する 当期純利益								29,276
Purchase of treasury shares	自己株式の取得								△8,533
Disposal of treasury shares	自己株式の処分								8
Retirement of treasury shares	自己株式の消却								_
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)	3,264	△ 1,436	46	1,920	3,794	39	48	3,882
Total changes of items during period	当期変動額合計	3,264	△1,436	46	1,920	3,794	39	48	12,358
Balancethe end of current period	当期末残高	165,605	750	198	△1,069	165,484	407	1,140	934,719

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

Millions of Yen(金<u>額単位:百万円)</u>

	<u> </u>	Millions of Yen(金	<u>額単位:百万円)</u> FY2016
1.Cash flows from operating activities	 I 営業活動によるキャッシュ・フロー	FY2015	F 1 2 0 1 6
Profit before income taxes	1 呂未治動によるキャッシュ・ノロー 税金等調整前当期純利益	72,647	46,808
Depreciation		11,602	11,631
Impairment loss	減慢	13	11,051
Share of (profit) loss of entities accounted for			_
using equity method	持分法による投資損益(△は益)	△158	11,783
Increase (decrease) in allowance for loan losses	貸倒引当金の増減(△)	△4,080	$\triangle 1,475$
Increase (decrease) in allowance for investment loss	投資損失引当金の増減額(△は減少)	$\triangle 21$	$\triangle 0$
Decrease (increase) in net defined benefit asset	退職給付に係る資産の増減額(△は増加)	△4,991	$\triangle 2,427$
Increase (decrease) in net defined benefit liability	退職給付に係る負債の増減額(△は減少)	$\triangle 164$	△819
Increase (decrease) in provision for directors' retirement benefits	役員退職慰労引当金の増減額(△は減少)	46	42
Increase (decrease) in provision for reimbursement of deposits	 睡眠預金払戻損失引当金の増減(△)	△194	△36
Increase (decrease) in provision for contingent loss	偶発損失引当金の増減額(△は減少)	△513	49
Increase (decrease) in provision for point card certificates	ポイント引当金の増減額(△は減少)	49	30
Gain on fund management	資金運用収益	$\triangle 125,089$	$\triangle 123,005$
Financing expenses		10,611	14,661
Loss (gain) related to securities	有価証券関係損益(△)	△14,868	$\triangle 6,622$
Loss (gain) on money held in trust	金銭の信託の運用損益(△は運用益)	△34	$\triangle 32$
Loss (gain) on disposal of non-current assets	□ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □	108	247
Net decrease (increase) in trading assets	特定取引資産の純増(Δ)減	6,024	1,701
Net increase (decrease) in trading liabilities	特定取引負債の純増減(△)	$\triangle 2,658$	△3,090
Net decrease (increase) in loans and bills discounted	特定扱う負債の終 ^権 が(△) 貸出金の純増(△)減	$\triangle 315,715$	$\triangle 3,090$ $\triangle 290,874$
Net increase (decrease) in deposit	負出金の純増(Δ) 預金の純増減(Δ)	307,728	290,874 $300,766$
Net increase (decrease) in deposit Net increase (decrease) in negotiable		·	•
certificates of deposit	譲渡性預金の純増減(△)	△322,467	△52,961
Net increase (decrease) in borrowed money	借用金の純増減(△) 	\triangle 11,765	122,599
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	32,813	△80,746
Net decrease (increase) in call loans	コールローン等の純増(△)減	△89,994	89,141
Net decrease (increase) in monetary claims bought	買入金銭債権の純増(△)減	4,531	656
Net increase (decrease) in call money	コールマネー等の純増減(△)	105,643	$\triangle 113,410$
Net increase (decrease) in payables under repurchase agreements	 売現先勘定の純増減(△) 	48,416	$\triangle 15,967$
Net increase (decrease) in payables under securities lending transactions	 債券貸借取引受入担保金の純増減(△) 	△90,895	$\triangle 288,\!210$
Net decrease (increase) in foreign exchanges-assets	外国為替(資産)の純増(Δ)減	224	877
Net increase (decrease) in foreign exchanges-liabilities Net decrease (increase) in lease receivables and	外国為替(負債)の純増減(△)	△53	△39
investment assets Increase (decrease) in straight bonds-issuance	リース債権及びリース投資資産の純増(△)減 普通社債発行及び償還による増減(△)	△6,655	△5,546
and redemption Net increase (decrease) in borrowed money		△10,000	-
from trust account Proceeds from fund management	信託勘定借の純増減(Δ) 資金運用による収入	3 130,265	200 132,608
Payments for finance	資金調達による支出	△10,810	△14,089
Other, net	貝亚副座による文山 その他	$\triangle 3,110$	$\triangle 14,089$ $\triangle 1,730$
Subtotal	小計	$\triangle 283,513$	$\triangle 1,730$ $\triangle 267,280$
Income taxes paid	法人税等の支払額	$\triangle 25,214$	$\triangle 23,597$
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	$\triangle 308,727$	$\triangle 290,878$
2.Cash flows from 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	$\triangle 2,459,647$	$\triangle 2,235,489$
Proceeds from sales of securities	有価証券の売却による収入	2,671,705	2,839,365
Proceeds from redemption of securities	有価証券の償還による収入	114,462	192,100
Increase in money held in trust	金銭の信託の増加による支出	$\triangle 100$	$\triangle 100$
Purchase of tangible fixed assets	有形固定資産の取得による支出	$\triangle 5,490$	$\triangle 10,863$
Purchase of intangible fixed assets	有形回定資産の取得による支出 無形固定資産の取得による支出	$\triangle 9,544$	\triangle 10,863 \triangle 12,011
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	$\triangle 9,544$ 298	279
Payments for asset retirement obligations	有形回足員屋の売却による収入 資産除去債務の履行による支出	$\triangle 27$	
Purchase of stocks of equity method affiliate	特分法適用関連会社株式の取得による支出	$\triangle 4,406$	△8
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	307,248	773,271
3. Cash flows from financing activities	Ⅲ 財務活動によるキャッシュ・フロー	307,240	110,211
Cash dividends paid	配当金の支払額	$\triangle 11,079$	↑ 19 95 <i>6</i>
Dividends paid to non-controlling interests	非支配株主への配当金の支払額	$\triangle 11,079$ $\triangle 2$	$\triangle 12,256$ $\triangle 2$
	非又配株主への配当並の又払額 自己株式の取得による支出		$\triangle 8,533$
Purchase of treasury shares		△7,080	
Proceeds from sales of treasury shares	自己株式の売却による収入	6 ^ 19 155	$\triangle 20,783$
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	△18,155	△∠∪,783
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	$\triangle 32$	$\triangle 5$
5.Net increase (decrease) in cash and cash equivalents			101 001
	▼ 現金及び現金同等物の増減額(△は減少)	\triangle 19,666	461,604
6.Cash and cash equivalents at beginning of period 7.Cash and cash equivalents at end of period	V 現金及び現金同等物の増減額(△は減少)VI 現金及び現金同等物の期首残高VII 現金及び現金同等物の期末残高	$\triangle 19,666$ $291,839$ $272,172$	461,604 272,172 733,777

7.Cash and cash equivalents at end of period
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.

SHIZUGIN 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 31,2017:12

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)

(京変の部) March 31,2016 March 31,2017 March 31,2017 March 31,2017 1,108,00 1,2017 1,108,00 1,2018 1,2017 1,108,00 1,2018			Millions of Yen	
ASSETS:			As of March 31.2016	As of March 31.2017
コールローン	ASSETS:	(資産の部)		
コールローン	Cash and due from banks		571,780	1,109,010
Tack	Call loans	コールローン	· ·	276,033
Frading assets		 買入金銭債権	· ·	39,629
然のery held in trust			· ·	· ·
おおける			· ·	
Amas and bills discounted 異性会 7,663,662 7,955,25 Foreign exchanges 7,883 6,68 Other assets 7,083 7,985 6,814 Fangible fixed assets 7,885 7,985 7,187 Fangible fixed assets 7,885 7,187 Fangible fixed assets 7,885 7,187 Foreign exchanges 7,885 7,987 Foreign exchanges 7,885 7,985 Foreign for fortector's retirement benefits 7,885 7,895 Foreign exchanges 7,885 7,895 Foreign for foreign exclusion for excitation for point card certificates 7,885 Foreign for point furt excluding the foreign exclusion for contingent loss 7,885 Foreign for point furt card certificates 7,885 7,895 Foreign for point furt card certificates 7,885 7,895 Foreign for point furt card certificates 7,885 7,895 Foreign for point for point card certificates 7,885 7,895 Foreign for point for point card certificates 7,885 7,895 Foreign for point for point card certificates 7,885 7,895 Foreign for point for point card certificates 7,895 7,895 Foreign for point for point card certificates 7,895 7,895 Foreign for point card certificates 7,895 7,895 Foreign for point card certificates 7,895 7,895			· ·	· ·
Foreign exchanges				
Tanglible fixed assets			· ·	· · · · · · · · · · · · · · · · · · ·
### ### ### ### ### ### ### ### ### ##			· ·	
Perpaid pension cost	-		· ·	
Customers' liabilities for acceptances and guarantees 支机承諾見返 80,017 100,96 Allowance for loan losses 資間の当金 △45,770 △44,04 Allowance for investment loss 投資機夫引き金 △5,64 △5,570 Allowance for investment loss 投資機夫引き金 △5,64 △5,64 Allowance for investment loss 投資機夫引き金 ○0,02,385 DIABILITIES: (負債の部) Deposits 預金 9,002,385 9,304,09 Regulable certificates of deposit 188,170 125,80 Regulable certificates of deposit 188,170 125,80 Regulable certificates of deposit 188,170 125,80 Reavables under repurchase agreements 元現先勘定 223,394 108,40 Reavables under repurchase agreements 元現先勘定 28,016 8,40 Rayables under securities lending transactions 供表期負債 310,984 19,29 Rayables under securities lending transactions 供表期負債 317,143 253,43 Rorriga exchanges 137,143 253,43 Rorriga exchanges 137,143 253,43 Rorriga exchanges 138,170 137,143 253,43 Rorriga exchanges 137,143 253,43 Rorriga exchanges 141 10,0 Rorriga exchanges 137,143 253,43 Rorriga exchanges 141 10,0 Rorriga exchanges 148,799 18,59 Rorriga exchanges 148,799 18,59 Rorriga exchanges 1,790 1,777 Rovision for retirement benefits 1,790 1,777 Rovision for retirement benefits 1,790 1,777 Rovision for retirement deposits 1,790 1,777 Rovision for retirement benefits 1,790 1,777 Rovision for contingent loss 1,790 1,777 Rovision for co	-		· ·	
Allowance for loan losses Allowance for investment loss				· ·
Allowance for investment loss 投資機失引当金 人54 人55 Total assests 資産の都合計 11,084,988 11,030,35 LABILITIES: (負債の部) (負債の部) (負債の部) (担債の部) (担債				
Fotal assets			, , , , , , , , , , , , , , , , , , ,	·
Deposits 18,000,000,000,000,000,000,000,000,000,0				
Deposits 預金		+	11,001,000	11,000,000
Regotiable certificates of deposit			9 002 385	9 304 094
コールマネー 223,394 108,400 Payables under repurchase agreements 売場先勘定 28,016 8,40 Payables under securities lending transactions 債券管権取引受入担保金 310,984 19,29 10,310,984 19,29 10,32 10,310,984 19,29 10,32 10,310,984 19,29 10,32 10,310,984 19,29 10,33 10,310,984 19,29 10,33 10,344 19,29 10,34 10,	•			
Payables under repurchase agreements 売現物といいです。 8,40 8,40 8,40 19,29 12,29 12,29 12,29 12,21 20,13 130,984 19,29 12,221 20,13 137,143 253,43 560 137,143 253,43 253,43 660 <td></td> <td></td> <td></td> <td></td>				
Payables under securities lending transactions	· ·		· ·	
Franding liabilities			· ·	
Borrowed money			· ·	
Proreign exchanges			· ·	
Bonds with subscription rights to shares	•		· ·	
Borrowed money from trust account 信託勘定情 3 2.00 Other liabilities その他負債 90,601 77,37,37				
Other liabilities その他負債 90,601 77,377 Provision for retirement benefits 退職給付引当金 18,799 18,599 Provision for directors' retirement benefits 役員退職契行引当金 39 8 Provision for directors' retirement of deposits 睡眠預金払展損失引当金 333 29 Provision for contingent loss 偶発損失引当金 1,730 1,777 Provision for point card certificates ポイント引当金 261 29 Deferred tax liabilities 機延税金負債 46,288 46,99 Acceptances and guarantees 支払来諾 80,017 100,96 Total liabilities 負債の部合計 10,202,873 10,142,34 NET ASSETS: (純資産の部) (純資産の部) 10,202,873 10,142,34 NET ASSETS: (純資産の部) (純資産の部) 10,202,873 10,142,34 Capital stock 資本額金 90,845 90,845 20,84 24,88 24,88 24,88 24,88 24,88 24,88 24,88 24,88 24,88 24,88 24,88 24,88 24,88 24,88 24,88 2			· ·	·
Provision for retirement benefits			_	
Provision for directors' retirement benefits			· · · · · · · · · · · · · · · · · · ·	
Provision for reimbursement of deposits				
Provision for contingent loss				82
Provision for point card certificates ポイント引当金 261 299 Deferred tax liabilities 繰延税金負債 46,288 46,999 Acceptances and guarantees 支払承諾 80,017 100,966 Total liabilities 負債の部合計 10,202,873 10,142,34 NET ASSETS: (純資産の部) Capital stock				
Deferred tax liabilities				
Acceptances and guarantees 支払承諾 80,017 100,966 Total liabilities 負債の部合計 10,202,873 10,142,34 NET ASSETS: (純資産の部)				
10,202,873 10,142,34 NET ASSETS:				
NET ASSETS:			· · · · · · · · · · · · · · · · · · ·	
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 627,302 618,876 Legal retained earnings 利益準備金 90,845 90,845 Other retained earnings その他利益剰余金 536,456 528,03 Reserve for advanced depreciation of non-current assets 固定資産圧縮積立金 3,516 3,419 Reserve for special depreciation 特別償却準備金 40 33 Special reserve 特別積立金 473,700 503,70 Retained earnings brought forward 繰越利益剩余金 59,200 20,886 Treasury shares 自己株式 △54,559 △42,500 Total shareholders' equity 株主資本合計 718,472 722,10 Valuation difference on available for sale securities その他有価証券評価差額金 161,278 164,67 Deferred gains or losses on hedges 緑並へツジ損益 1,995 81 Total valuation and translation adjustments 評価・換算差額等合計 163,274 165,49 Subscription rights to shares 新株予約権 367			10,202,873	10,142,344
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 627,302 618,87 Legal retained earnings 利益準備金 90,845 90,845 Other retained earnings その他利益剰余金 536,456 528,03 Reserve for advanced depreciation of non-current assets 固定資産圧縮積立金 3,516 3,415 Reserve for special depreciation 特別償却準備金 40 30 Special reserve 特別償却準備金 473,700 503,700 Retained earnings brought forward 繰越利益剰余金 59,200 20,886 Treasury shares 自己株式 △54,559 △42,500 Rotal shareholders' equity 株主資本合計 718,472 722,100 Valuation difference on available for sale securities その他有価証券評価差額金 161,278 164,670 Deferred gains or losses on hedges 繰延へッジ損益 1,995 81 Total valuation and translation adjustments 評価・換算差額等合計 163,274 165,49 Subscription rights to shares 新株予約権 367 40 Total net assets 純資産の部合計 882,114<				
Legal capital surplus 資本準備金 54,884 54,884 Retained earnings 利益剰余金 627,302 618,87 Legal retained earnings 利益準備金 90,845 90,845 Other retained earnings その他利益剰余金 536,456 528,03 Reserve for advanced depreciation of non-current assets 固定資産圧縮積立金 3,516 3,41 Reserve for special depreciation 特別償却準備金 40 3 Special reserve 特別積立金 473,700 503,70 Retained earnings brought forward 繰越利益剰余金 59,200 20,886 Treasury shares 自己株式 △54,559 △42,500 Total shareholders' equity 株主資本合計 718,472 722,100 Valuation difference on available for sale securities その他有価証券評価差額金 161,278 164,670 Deferred gains or losses on hedges 繰延ヘッジ損益 1,995 81 Total valuation and translation adjustments 評価・換算差額等合計 163,274 165,49 Subscription rights to shares 新株予約権 367 40 Total net assets 純資産の部合計 882,114 888,01	-		· · · · · · · · · · · · · · · · · · ·	
Retained earnings			· ·	
日本学術会 日本				
Other retained earnings その他利益剰余金 536,456 528,03 Reserve for advanced depreciation of non-current assets 固定資産圧縮積立金 3,516 3,419 Reserve for special depreciation 特別償却準備金 40 3 Special reserve 特別積立金 473,700 503,700 Retained earnings brought forward 繰越利益剰余金 59,200 20,880 Treasury shares 自己株式 △54,559 △42,500 Potal shareholders' equity 株主資本合計 718,472 722,100 Valuation difference on available-for-sale securities その他有価証券評価差額金 161,278 164,670 Deferred gains or losses on hedges 繰延へッジ損益 1,995 81 Total valuation and translation adjustments 評価・換算差額等合計 163,274 165,49 Subscription rights to shares 新株予約権 367 40 Total net assets 純資産の部合計 882,114 888,015	*			
Reserve for advanced depreciation of non-current assets Reserve for special depreciation 特別償却準備金 40 33 55 55 55 55 55 55 55 55 55 55 55 55			· ·	90,845
Reserve for special depreciation 特別償却準備金 40 33 50 50 50 50 50 50 50 50 50 50 50 50 50			<i>'</i>	528,033
Special reserve 特別積立金 473,700 503,700 Retained earnings brought forward 繰越利益剰余金 59,200 20,888 Ireasury shares 自己株式 △54,559 △42,500 Total shareholders' equity 株主資本合計 718,472 722,100 Valuation difference on available-for-sale securities その他有価証券評価差額金 161,278 164,678 Deferred gains or losses on hedges 繰延ヘッジ損益 1,995 81 Total valuation and translation adjustments 評価・換算差額等合計 163,274 165,496 Subscription rights to shares 新株予約権 367 40 Total net assets 純資産の部合計 882,114 888,015			· ·	3,419
Retained earnings brought forward 繰越利益剰余金 59,200 20,888 Treasury shares 自己株式 △54,559 △42,503 Total shareholders' equity 株主資本合計 718,472 722,103 Waluation difference on available-for-sale securities その他有価証券評価差額金 161,278 164,673 Deferred gains or losses on hedges 繰延ヘッジ損益 1,995 813 Total valuation and translation adjustments 評価・換算差額等合計 163,274 165,493 Subscription rights to shares 新株予約権 367 403 Total net assets 純資産の部合計 882,114 888,013				33
Treasury shares 自己株式 △54,559 △42,500 A2,500 A2,50			· ·	503,700
Total shareholders' equity 株主資本合計 718,472 722,100 Valuation difference on available-for-sale securities その他有価証券評価差額金 161,278 164,679 164,679 165,499			· ·	20,880
Valuation difference on available-for-sale securities その他有価証券評価差額金 161,278 164,679 Deferred gains or losses on hedges 繰延ヘッジ損益 1,995 819 Total valuation and translation adjustments 評価・換算差額等合計 163,274 165,499 Subscription rights to shares 新株予約権 367 409 Total net assets 純資産の部合計 882,114 888,019			· · · · · · · · · · · · · · · · · · ·	△42,503
Deferred gains or losses on hedges 繰延ヘッジ損益 1,995 812 Total valuation and translation adjustments 評価・換算差額等合計 163,274 165,496 Subscription rights to shares 新株予約権 367 40 Total net assets 純資産の部合計 882,114 888,013			<u> </u>	722,105
Total valuation and translation adjustments評価・換算差額等合計163,274165,496Subscription rights to shares新株予約権367400Total net assets純資産の部合計882,114888,013			· ·	164,679
Subscription rights to shares新株予約権36740°Total net assets純資産の部合計882,114888,011	Deferred gains or losses on hedges	+		818
Total net assets 純資産の部合計 882,114 888,01	Total valuation and translation adjustments	+	 	165,498
	Subscription rights to shares		<u> </u>	407
Total liabilities and net assets 負債及び純資産の部合計 11,084,988 11,030,35	Total net assets		<u> </u>	888,012
	Total liabilities and net assets	負債及び純資産の部合計	11,084,988	11,030,356

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

Millions of Yen(金額単位:百万円)

<u></u>		Millions of Yen	(金額単位:百万円)
		FY2015	FY2016
Ordinary income (KEIJO SHUEKI)	経常収益	186,952	210,649
Interest income	資金運用収益	126,568	124,330
(Interest on loans and discounts)	(うち貸出金利息)	(93,003)	(95,322)
(Interest and dividends on securities)	(うち有価証券利息配当金)	(29,792)	(24,572)
Trust fees	信託報酬	1	3
Fees and commissions	役務取引等収益	28,039	28,553
Trading income	特定取引収益	898	456
Other ordinary income	その他業務収益	23,615	17,632
Other income	その他経常収益	7,829	39,672
Ordinary expenses (KEIJO HIYO)	経常費用	120,878	158,842
Interest expenses	資金調達費用	10,668	14,810
(Interest on deposits)	(うち預金利息)	(5,548)	(6,877)
Fees and commissions payments	役務取引等費用	12,122	13,336
Trading expenses	特定取引費用	_	190
Other ordinary expenses	その他業務費用	10,948	44,007
General and administrative expenses	営業経費	81,115	81,518
Other expenses	その他経常費用	6,023	4,979
Ordinary profit (KEIJO RIEKI)	経常利益	66,073	51,807
Extraordinary income	特別利益	99	0
Extraordinary losses	特別損失	213	12,603
Profit before income taxes	税引前当期純利益	65,959	39,204
Income taxes-current	法人税、住民税及び事業税	19,661	13,651
Income taxes-deferred	法人税等調整額	2,315	1,119
Total income taxes	法人税等合計	21,976	14,770
Profit (TOKI JUNRIEKI)	当期純利益	43,982	24,433

Note: Figures less than $\,$

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27年4月1日 至 平成28年3月31日)

Balance at end of current period

FY2015 Ended Mar.31,2016		Million	ns of Yen (金額	頁単位:百万円)			
		Sh	areholders' equ	ity			
			株主資本				
				surplus			
		Capital stock 資本剰余金		訓余金			
		Cupital 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			
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	_	_	_			

当期末残高

					Shareholde	ers' equity					
		株主資本 Retained earnings									
				利益親							
					ned earnings			4	Total		
		T		その他利益	益剰余金 T		Total retained	treasury shares	shareholders'		
		Legal retained earnings	Reserve for advanced depreciation of non-current assets	Reserve for special depreciation	Special reserve	Retained earnings brought forward	earnings	snares	equity		
		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	3,519	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					Δ 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		Δ0					
Reversal of reserve for special depreciation	特別償却準備金の取崩			Δ6		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					Δ0	Δ 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	473,700	59,200	627,302	△ 54,559	718,472		

54,884

54,884

90,845

		Valuati	on and translation adjus				
			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	Subscription rights to shares	Total net assets	
		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	

当事業年度(自 平成28年4月1日 至 平成29年3月31日) FY2016 Ended Mar 31 2017

FY2016 Ended Mar.31,2017	Millions of Yen(金額単位:百万円)				
	Shareholders' equity				
	株主資本				
	Capital stock	Capital surplus			
		資本剰余金			
		Legal capital	Total capital		
		surplus	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				
Reversal of reserve for advanced depreciation of non-current assets	固定資産圧縮積立金の 取崩				
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				
Retirement of treasury shares	自己株式の消却				
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								
	—————————————————————————————————————								
	Retained earnings								
	利益剰余金								
			Other retained earnings				Total retained	treasury shares	Total shareholders' equity
		Legal retained earnings	その他利益剰余金						
			Reserve for advanced depreciation of non-current assets	Reserve for special depreciation	Special reserve	Retained earnings brought forward	earnings		equity
			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	3,516	40	473,700	59,200	627,302	△ 54,559	718,472
Changes of items during period	当期変動額								
Dividends of surplus	剰余金の配当					△ 12,275	△ 12,275		△ 12,275
Reversal of reserve for advanced depreciation of non-current assets	固定資産圧縮積立金の 取崩		△ 96			96	_		_
Reversal of reserve for special depreciation	特別償却準備金の取崩			Δ 6		6	_		_
Provision of special reserve	特別積立金の積立				30,000	△ 30,000	_		_
Profit	当期純利益					24,433	24,433		24,433
Purchase of treasury shares	自己株式の取得							△ 8,533	△ 8,533
Disposal of treasury shares	自己株式の処分					Δ3	△ 3	12	8
Retirement of treasury shares	自己株式の消却					△ 20,577	△ 20,577	20,577	_
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	_	△ 96	Δ6	30,000	△ 38,319	△ 8,423	12,056	3,633
Balance at end of current period	当期末残高	90,845	3,419	33	503,700	20,880	618,878	△ 42,503	722,105

		Valuati	on and translation adjus			
			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	Subscription rights to shares	Total net assets
		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	161,278	1,995	163,274	367	882,114
Changes of items during period	当期変動額					
Dividends of surplus	剰余金の配当					△12,275
Reversal of reserve for advanced depreciation of non-current assets	固定資産圧縮積立金の 取崩					_
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					24,433
Purchase of treasury shares	自己株式の取得					△8,533
Disposal of treasury shares	自己株式の処分					8
Retirement of treasury shares	自己株式の消却					_
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)	3,400	△1,176	2,224	39	2,264
Total changes of items during period	当期変動額合計	3,400	△1,176	2,224	39	5,897
Balance at end of current period	当期末残高	164,679	818	165,498	407	888,012