

Financial Results for the 1st half of Fiscal 2019
(from April 1,2019 to September 30,2019)

CONTENTS

| A. 中間連結決算情報 | Page |
|--|------|
| CONSOLIDATED INTERIM FINANCIAL INFORMATION | |
| 1. 中間連結貸借対照表 | 1 |
| CONSOLIDATED INTERIM BALANCE SHEETS | |
| 2. 中間連結損益計算書及び中間連結包括利益計算書 | 2 |
| CONSOLIDATED INTERIM STATEMENTS OF INCOME AND CONSOLIDATED INTERIM STATEMENTS OF COMPREHENSIVE INCOME | |
| 3. 中間連結株主資本等変動計算書 | 3 |
| CONSOLIDATED INTERIM STATEMENTS OF CHANGES IN NET ASSETS | |
| 4. 中間連結キャッシュ・フロー計算書 | 4 |
| CONSOLIDATED INTERIM STATEMENTS OF CASH FLOWS | |
| B. 中間決算情報 | |
| NON-CONSOLIDATED INTERIM FINANCIAL INFORMATION | |
| 1. 中間貸借対照表 | 5 |
| NON-CONSOLIDATED INTERIM BALANCE SHEETS | |
| 2. 中間損益計算書 | 6 |
| NON-CONSOLIDATED INTERIM STATEMENTS OF INCOME | |
| 3. 中間株主資本等変動計算書 | 7・8 |
| NON-CONSOLIDATED INTERIM STATEMENTS OF CHANGES IN NET ASSETS | |

A. CONSOLIDATED INTERIM FINANCIAL INFORMATION 中間連結決算情報

1. CONSOLIDATED INTERIM BALANCE SHEETS 中間連結貸借対照表

Millions of Yen (金額単位:百万円)

| | | As of March 31,2019 | As of September 30,2019 |
|---|----------------|------------------------|----------------------------|
| ASSETS: | (資産の部) | | |
| Cash and due from banks | 現金預け金 | 1,221,342 | 1,163,339 |
| Call loans and bills bought | コールローン及び買入手形 | 270,212 | 351,983 |
| Monetary claims bought | 買入金銭債権 | 40,332 | 39,939 |
| Trading assets | 特定取引資産 | 36,469 | 15,644 |
| Money held in trust | 金銭の信託 | 3,900 | 4,000 |
| Securities | 有価証券 | 1,402,704 | 1,543,176 |
| Loans and bills discounted | 貸出金 | 8,531,914 | 8,763,942 |
| Foreign exchanges | 外国為替 | 7,582 | 9,809 |
| Lease receivables and investments in leases | リース債権及びリース投資資産 | 70,770 | 77,807 |
| Other assets | その他資産 | 124,287 | 134,827 |
| Tangible fixed assets | 有形固定資産 | 67,063 | 64,919 |
| Intangible fixed assets | 無形固定資産 | 38,658 | 40,740 |
| Retirement benefit asset | 退職給付に係る資産 | 6,387 | 9,243 |
| Deferred tax assets | 繰延税金資産 | 2,664 | 2,897 |
| Customers' liabilities for acceptances and guarantees | 支払承諾見返 | 72,371 | 57,618 |
| Allowance for loan losses | 貸倒引当金 | △41,835 | △44,362 |
| Allowance for investment loss | 投資損失引当金 | △55 | △55 |
| Total assets | 資産の部合計 | 11,854,771 | 12,235,472 |
| LIABILITIES: | (負債の部) | | |
| Deposits | 預金 | 9,804,114 | 9,871,029 |
| Negotiable certificates of deposit | 譲渡性預金 | 115,209 | 205,291 |
| Call money and bills sold | コールマネー及び売渡手形 | 168,834 | 116,737 |
| Payables under repurchase agreements | 売現先勘定 | 129,016 | 226,837 |
| Payables under securities lending transactions | 債券貸借取引受入担保金 | — | 63,923 |
| Trading liabilities | 特定取引負債 | 6,028 | 5,171 |
| Borrowed money | 借入金 | 282,839 | 400,344 |
| Foreign exchanges | 外国為替 | 542 | 597 |
| Bonds payable | 社債 | 35,444 | 34,194 |
| Bonds with share acquisition rights | 新株予約権付社債 | 33,297 | 32,388 |
| Borrowed money from trust account | 信託勘定借 | 243 | 256 |
| Other liabilities | その他負債 | 100,622 | 108,332 |
| Retirement benefit liability | 退職給付に係る負債 | 20,114 | 19,836 |
| Provision for retirement benefits for directors | 役員退職慰労引当金 | 349 | 363 |
| Provision for reimbursement of deposits | 睡眠預金払戻損失引当金 | 980 | 615 |
| Provision for contingent loss | 偶発損失引当金 | 1,249 | 1,262 |
| Provision for point card certificates | ポイント引当金 | 353 | 464 |
| Reserves under special laws | 特別法上の引当金 | 11 | 11 |
| Deferred tax liabilities | 繰延税金負債 | 66,331 | 66,479 |
| Acceptances and guarantees | 支払承諾 | 72,371 | 57,618 |
| Total liabilities | 負債の部合計 | 10,837,956 | 11,211,756 |
| NET ASSETS: | (純資産の部) | | |
| Share capital | 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 | 705,966 | 712,938 |
| Treasury shares | 自己株式 | △31,642 | △30,125 |
| Total shareholders' equity | 株主資本合計 | 820,053 | 828,543 |
| Valuation difference on available-for-sale securities | その他有価証券評価差額金 | 193,428 | 193,970 |
| Deferred gains or losses on hedges | 繰延ヘッジ損益 | 671 | 460 |
| Foreign currency translation adjustment | 為替換算調整勘定 | 75 | △1,912 |
| Remeasurements of defined benefit plans | 退職給付に係る調整累計額 | 904 | 961 |
| Total accumulated other comprehensive income | その他の包括利益累計額合計 | 195,080 | 193,480 |
| Share acquisition rights | 新株予約権 | 323 | 343 |
| Non-controlling interests | 非支配株主持分 | 1,357 | 1,348 |
| Total net assets | 純資産の部合計 | 1,016,815 | 1,023,715 |
| Total liabilities and net assets | 負債及び純資産の部合計 | 11,854,771 | 12,235,472 |

Note: Figures less than ¥1 million are omitted.

**2. CONSOLIDATED INTERIM STATEMENTS OF INCOME
AND CONSOLIDATED INTERIM STATEMENTS OF COMPREHENSIVE INCOME**
中間連結損益計算書及び中間連結包括利益計算書

CONSOLIDATED INTERIM STATEMENTS OF INCOME 中間連結損益計算書

Millions of Yen (金額単位:百万円)

| | | First half of FY 2018 | First half of FY 2019 |
|---|-----------------|--------------------------|--------------------------|
| Ordinary income (KEIJO SHUEKI) | 経常収益 | 123,779 | 120,597 |
| Interest income | 資金運用収益 | 75,314 | 69,037 |
| (Interest on loans and discounts) | (うち貸出金利息) | (52,403) | (53,322) |
| (Interest and dividends on securities) | (うち有価証券利息配当金) | (20,197) | (12,723) |
| Trust fees | 信託報酬 | 0 | 0 |
| Fees and commissions | 役務取引等収益 | 32,919 | 33,565 |
| Trading income | 特定取引収益 | 1,518 | 1,462 |
| Other ordinary income | その他業務収益 | 3,801 | 6,645 |
| Other income | その他経常収益 | 10,225 | 9,886 |
| Ordinary expenses (KEIJO HIYO) | 経常費用 | 84,998 | 87,920 |
| Interest expenses | 資金調達費用 | 13,253 | 15,341 |
| (Interest on deposits) | (うち預金利息) | (5,483) | (6,382) |
| Fees and commissions payments | 役務取引等費用 | 17,476 | 18,060 |
| Other ordinary expenses | その他業務費用 | 2,753 | 0 |
| General and administrative expenses | 営業経費 | 46,112 | 44,675 |
| Other expenses | その他経常費用 | 5,402 | 9,842 |
| Ordinary profit (KEIJO RIEKI) | 経常利益 | 38,780 | 32,677 |
| Extraordinary income | 特別利益 | 3,501 | 400 |
| Gain on disposal of non-current assets | 固定資産処分益 | 11 | 18 |
| Gain on sales of shares of subsidiaries and associates | 関係会社株式売却益 | — | 381 |
| Gain on return of assets from retirement benefits trust | 退職給付信託返還益 | 3,490 | — |
| Extraordinary losses | 特別損失 | 149 | 69 |
| Loss on disposal of non-current assets | 固定資産処分損 | 149 | 69 |
| Profit before income taxes | 税金等調整前中間純利益 | 42,133 | 33,007 |
| Income taxes-current | 法人税、住民税及び事業税 | 9,563 | 9,768 |
| Income taxes-deferred | 法人税等調整額 | 2,552 | △336 |
| Total income taxes | 法人税等合計 | 12,115 | 9,431 |
| Profit | 中間純利益 | 30,017 | 23,576 |
| Profit attributable to non-controlling interests | 非支配株主に帰属する中間純利益 | 33 | 41 |
| Profit attributable to owners of the parent | 親会社株主に帰属する中間純利益 | 29,984 | 23,535 |

Note: Figures less than ¥1 million are omitted.

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

Millions of Yen (金額単位:百万円)

| | | First half of FY 2018 | First half of FY 2019 |
|---|------------------|--------------------------|--------------------------|
| Profit | 中間純利益 | 30,017 | 23,576 |
| Other comprehensive income | その他の包括利益 | 35,985 | △1,647 |
| Valuation difference on available-for-sale securities | その他有価証券評価差額金 | 33,196 | 448 |
| Deferred gains or losses on hedges | 繰延ヘッジ損益 | 0 | △209 |
| Foreign currency translation adjustment | 為替換算調整勘定 | 4,360 | △1,797 |
| Remeasurements of defined benefit plans | 退職給付に係る調整額 | △2,050 | 56 |
| 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 | 479 | △146 |
| Comprehensive income | 中間包括利益 | 66,003 | 21,928 |
| Comprehensive income attributable to: | (内訳) | | |
| Owners of the parent | 親会社株主に係る中間包括利益 | 65,977 | 21,935 |
| Non-controlling interests | 非支配株主に係る中間包括利益 | 26 | △6 |

Note: Figures less than ¥1 million are omitted.

3. CONSOLIDATED INTERIM STATEMENTS OF CHANGES IN NET ASSETS 中間連結株主資本等変動計算書

前中間連結会計期間(自 2018年4月1日 至 2018年9月30日)

First half of FY2018

Millions of Yen (金額単位:百万円)

| | | Shareholders' equity | | | | |
|---|-----------------------------|----------------------|-----------------|-------------------|-----------------|----------------------------|
| | | 株主資本 | | | | |
| | | Share capital | 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 period | 当期首残高 | 90,845 | 54,884 | 702,591 | △ 52,183 | 796,137 |
| Cumulative effects of changes in accounting policies for associates | 持分法適用会社における会計方針の変更による累積的影響額 | | | 105 | | 105 |
| Restated balance | 会計方針の変更を反映した当期首残高 | 90,845 | 54,884 | 702,696 | △ 52,183 | 796,242 |
| Changes in items during period | 当中間期変動額 | | | | | |
| Dividends of surplus | 剰余金の配当 | | | △ 6,532 | | △ 6,532 |
| Profit attributable to owners of the parent | 親会社株主に帰属する中間純利益 | | | 29,984 | | 29,984 |
| Purchase of treasury shares | 自己株式の取得 | | | | △ 0 | △ 0 |
| Disposal of treasury shares | 自己株式の処分 | | | △ 9 | 81 | 72 |
| Cancellation of treasury shares | 自己株式の消却 | | | △ 30,530 | 30,530 | — |
| Net changes in items other than shareholders' equity | 株主資本以外の項目の当中間期変動額(純額) | | | | | |
| Total changes in items during period | 当中間期変動額合計 | — | — | △ 7,087 | 30,610 | 23,523 |
| Balance at end of period | 当中間期末残高 | 90,845 | 54,884 | 695,609 | △ 21,572 | 819,766 |

| | | Accumulated other comprehensive income | | | | | Share acquisition rights | 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 period | 当期首残高 | 194,349 | 561 | △ 2,697 | 2,715 | 194,928 | 350 | 1,392 | 992,808 |
| Cumulative effects of changes in accounting policies for associates | 持分法適用会社における会計方針の変更による累積的影響額 | △ 105 | | | | △ 105 | | | — |
| Restated balance | 会計方針の変更を反映した当期首残高 | 194,244 | 561 | △ 2,697 | 2,715 | 194,823 | 350 | 1,392 | 992,808 |
| Changes in items during period | 当中間期変動額 | | | | | | | | |
| Dividends of surplus | 剰余金の配当 | | | | | | | | △ 6,532 |
| Profit attributable to owners of the parent | 親会社株主に帰属する中間純利益 | | | | | | | | 29,984 |
| Purchase of treasury shares | 自己株式の取得 | | | | | | | | △ 0 |
| Disposal of treasury shares | 自己株式の処分 | | | | | | | | 72 |
| Cancellation of treasury shares | 自己株式の消却 | | | | | | | | — |
| Net changes in items other than shareholders' equity | 株主資本以外の項目の当中間期変動額(純額) | 33,193 | 109 | 4,845 | △ 2,050 | 36,097 | △ 49 | 23 | 36,072 |
| Total changes in items during period | 当中間期変動額合計 | 33,193 | 109 | 4,845 | △ 2,050 | 36,097 | △ 49 | 23 | 59,595 |
| Balance at end of period | 当中間期末残高 | 227,438 | 670 | 2,147 | 665 | 230,920 | 300 | 1,415 | 1,052,403 |

Note: Figures less than ¥1 million are omitted.

当中間連結会計期間(自 2019年4月1日 至 2019年9月30日)

First half of FY2019

Millions of Yen (金額単位:百万円)

| | | Shareholders' equity | | | | |
|--|-----------------------|----------------------|-----------------|-------------------|-----------------|----------------------------|
| | | 株主資本 | | | | |
| | | Share capital | 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 period | 当期首残高 | 90,845 | 54,884 | 705,966 | △ 31,642 | 820,053 |
| Changes in items during period | 当中間期変動額 | | | | | |
| Dividends of surplus | 剰余金の配当 | | | △ 6,422 | | △ 6,422 |
| Profit attributable to owners of the parent | 親会社株主に帰属する中間純利益 | | | 23,535 | | 23,535 |
| Purchase of treasury shares | 自己株式の取得 | | | | △ 8,623 | △ 8,623 |
| Disposal of treasury shares | 自己株式の処分 | | | △ 0 | 0 | 0 |
| Cancellation of treasury shares | 自己株式の消却 | | | △ 10,139 | 10,139 | — |
| Net changes in items other than shareholders' equity | 株主資本以外の項目の当中間期変動額(純額) | | | | | |
| Total changes in items during period | 当中間期変動額合計 | — | — | 6,972 | 1,516 | 8,489 |
| Balance at end of period | 当中間期末残高 | 90,845 | 54,884 | 712,938 | △ 30,125 | 828,543 |

| | | Accumulated other comprehensive income | | | | | Share acquisition rights | 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 period | 当期首残高 | 193,428 | 671 | 75 | 904 | 195,080 | 323 | 1,357 | 1,016,815 |
| Changes in items during period | 当中間期変動額 | | | | | | | | |
| Dividends of surplus | 剰余金の配当 | | | | | | | | △ 6,422 |
| Profit attributable to owners of the parent | 親会社株主に帰属する中間純利益 | | | | | | | | 23,535 |
| Purchase of treasury shares | 自己株式の取得 | | | | | | | | △ 8,623 |
| Disposal of treasury shares | 自己株式の処分 | | | | | | | | 0 |
| Cancellation of treasury shares | 自己株式の消却 | | | | | | | | — |
| Net changes in items other than shareholders' equity | 株主資本以外の項目の当中間期変動額(純額) | 541 | △ 210 | △ 1,987 | 56 | △ 1,599 | 20 | △ 9 | △ 1,588 |
| Total changes in items during period | 当中間期変動額合計 | 541 | △ 210 | △ 1,987 | 56 | △ 1,599 | 20 | △ 9 | 6,900 |
| Balance at end of period | 当中間期末残高 | 193,970 | 460 | △ 1,912 | 961 | 193,480 | 343 | 1,348 | 1,023,715 |

Note: Figures less than ¥1 million are omitted.

4. CONSOLIDATED INTERIM STATEMENTS OF CASH FLOWS

中間連結キャッシュ・フロー計算書

Millions of Yen (金額単位:百万円)

| | | First half of FY2018 | First half of FY2019 |
|--|------------------------|-------------------------|-------------------------|
| 1. Cash flows from operating activities | 1. 営業活動によるキャッシュ・フロー | | |
| Profit before income taxes | 税金等調整前中間純利益 | 42,133 | 33,007 |
| Depreciation | 減価償却費 | 6,671 | 5,969 |
| Gain on return of assets from retirement benefits trust | 退職給付信託返還益 | △3,490 | — |
| Share of loss (profit) of entities accounted for using equity method | 持分法による投資損益(△は益) | △237 | △207 |
| Increase (decrease) in allowance for loan losses | 貸倒引当金の増減(△) | 628 | 2,527 |
| Increase (decrease) in allowance for investment loss | 投資損失引当金の増減額(△は減少) | 0 | 0 |
| Decrease (increase) in retirement benefit asset | 退職給付に係る資産の増減額(△は増加) | 3,627 | △2,856 |
| Increase (decrease) in retirement benefit liability | 退職給付に係る負債の増減額(△は減少) | △242 | △278 |
| Increase (decrease) in provision for retirement benefits for directors | 役員退職慰労引当金の増減額(△は減少) | △7 | 14 |
| Increase (decrease) in provision for reimbursement of deposits | 睡眠預金払戻損失引当金の増減(△) | △477 | △365 |
| Increase (decrease) in provision for contingent loss | 偶発損失引当金の増減額(△は減少) | △264 | 13 |
| Increase (decrease) in provision for point card certificates | ポイント引当金の増減額(△は減少) | 116 | 110 |
| Interest income | 資金運用収益 | △75,314 | △69,037 |
| Interest expenses | 資金調達費用 | 13,253 | 15,341 |
| Loss (gain) related to securities | 有価証券関係損益(△) | △3,787 | △8,721 |
| Loss (gain) on money held in trust | 金銭の信託の運用損益(△は運用益) | △25 | △24 |
| Loss (gain) on disposal of non-current assets | 固定資産処分損益(△は益) | 138 | 51 |
| Net decrease (increase) in trading assets | 特定取引資産の純増(△)減 | 1,914 | 20,824 |
| Net increase (decrease) in trading liabilities | 特定取引負債の純増減(△) | △2,120 | △857 |
| Net decrease (increase) in loans and bills discounted | 貸出金の純増(△)減 | △60,403 | △249,351 |
| Net increase (decrease) in deposits | 預金の純増減(△) | 96,330 | 81,746 |
| Net increase (decrease) in negotiable certificates of deposit | 譲渡性預金の純増減(△) | △47,714 | 93,295 |
| Net increase (decrease) in borrowed money | 借入金の純増減(△) | △773 | 119,940 |
| Net decrease (increase) in due from banks (excluding due from Bank of Japan) | 預け金(日銀預け金を除く)の純増(△)減 | 141,822 | 14,358 |
| Net decrease (increase) in call loans | コールローン等の純増(△)減 | △61,842 | △82,560 |
| Net decrease (increase) in monetary claims bought | 買入金銭債権の純増(△)減 | △411 | 392 |
| Net increase (decrease) in call money | コールマネー等の純増減(△) | 6,450 | △47,448 |
| Net increase (decrease) in payables under repurchase agreements | 売現先勘定の純増減(△) | 89,510 | 101,732 |
| Net increase (decrease) in payables under securities lending transactions | 債券貸借取引受入担保金の純増減(△) | 32,125 | 63,923 |
| Net decrease (increase) in foreign exchanges-assets | 外国為替(資産)の純増(△)減 | 694 | △2,260 |
| Net increase (decrease) in foreign exchanges-liabilities | 外国為替(負債)の純増減(△) | △1,061 | 55 |
| Net decrease (increase) in lease receivables and investments in leases | リース債権及びリース投資資産の純増(△)減 | △1,220 | △7,240 |
| Increase (decrease) in straight bonds-issuance and redemption | 普通社債発行及び償還による増減(△) | 4,019 | △375 |
| Net increase (decrease) in borrowed money from trust account | 信託勘定借の純増減(△) | 7 | 13 |
| Interest received | 資金運用による収入 | 66,678 | 71,078 |
| Interest paid | 資金調達による支出 | △12,914 | △15,550 |
| Other, net | その他 | △29,491 | △3,073 |
| Subtotal | 小計 | 204,318 | 134,187 |
| Income taxes paid | 法人税等の支払額 | △11,529 | △6,670 |
| Net cash provided by (used in) operating activities | 営業活動によるキャッシュ・フロー | 192,788 | 127,516 |
| 2. Cash flows from investing activities | 2. 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 | △875,875 | △672,295 |
| Proceeds from sales of securities | 有価証券の売却による収入 | 659,092 | 435,829 |
| Proceeds from redemption of securities | 有価証券の償還による収入 | 106,031 | 94,409 |
| 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 | △1,506 | △1,161 |
| Purchase of intangible fixed assets | 無形固定資産の取得による支出 | △4,599 | △4,486 |
| Proceeds from sales of tangible fixed assets | 有形固定資産の売却による収入 | 236 | 280 |
| Payments for asset retirement obligations | 資産除去債務の履行による支出 | △255 | — |
| Sales of stocks of equity method affiliate | 持分法適用関連会社株式の売却による収入 | — | 1,274 |
| Net cash provided by (used in) investing activities | 投資活動によるキャッシュ・フロー | △116,875 | △146,250 |
| 3. Cash flows from financing activities | 3. 財務活動によるキャッシュ・フロー | | |
| Redemption of bonds with subscription rights to shares | 新株予約権付社債の償還による支出 | △53,120 | — |
| Dividends paid | 配当金の支払額 | △6,521 | △6,411 |
| Dividends paid to non-controlling interests | 非支配株主への配当金の支払額 | △2 | △2 |
| Purchase of treasury shares | 自己株式の取得による支出 | △0 | △8,623 |
| Proceeds from sales of treasury shares | 自己株式の売却による収入 | 0 | 0 |
| Net cash provided by (used in) financing activities | 財務活動によるキャッシュ・フロー | △59,644 | △15,036 |
| 4. Effect of exchange rate change on cash and cash equivalents | 4. 現金及び現金同等物に係る換算差額 | 19 | 74 |
| 5. Net increase (decrease) in cash and cash equivalents | 5. 現金及び現金同等物の増減額(△は減少) | 16,288 | △33,696 |
| 6. Cash and cash equivalents at beginning of period | 6. 現金及び現金同等物の期首残高 | 711,919 | 908,669 |
| 7. Cash and cash equivalents at end of period | 7. 現金及び現金同等物の中間期末残高 | 728,207 | 874,973 |

Note: Figures less than ¥1 million are omitted.

B. NON-CONSOLIDATED INTERIM FINANCIAL INFORMATION 中間決算情報
1. NON-CONSOLIDATED INTERIM BALANCE SHEETS 中間貸借対照表

Millions of Yen (金額単位:百万円)

| | | As of March 31,2019 | As of September 30,2019 |
|---|--------------------|------------------------|----------------------------|
| ASSETS: | (資産の部) | | |
| Cash and due from banks | 現金預け金 | 1,210,135 | 1,152,314 |
| Call loans | コールローン | 270,212 | 351,983 |
| Monetary claims bought | 買入金銭債権 | 40,332 | 39,939 |
| Trading assets | 特定取引資産 | 36,309 | 15,513 |
| Money held in trust | 金銭の信託 | 3,900 | 4,000 |
| Securities | 有価証券 | 1,414,025 | 1,555,646 |
| Loans and bills discounted | 貸出金 | 8,556,855 | 8,787,655 |
| Foreign exchanges | 外国為替 | 7,458 | 9,747 |
| Other assets | その他資産 | 98,641 | 108,032 |
| Tangible fixed assets | 有形固定資産 | 63,029 | 61,011 |
| Intangible fixed assets | 無形固定資産 | 38,956 | 41,141 |
| Prepaid pension cost | 前払年金費用 | 5,028 | 7,872 |
| Customers' liabilities for acceptances and guarantees | 支払承諾見返 | 111,770 | 102,227 |
| Allowance for loan losses | 貸倒引当金 | △37,094 | △39,321 |
| Allowance for investment loss | 投資損失引当金 | △55 | △55 |
| Total assets | 資産の部合計 | 11,819,507 | 12,197,709 |
| LIABILITIES: | (負債の部) | | |
| Deposits | 預金 | 9,877,734 | 9,938,214 |
| Negotiable certificates of deposit | 譲渡性預金 | 119,509 | 209,591 |
| Call money | コールマネー | 168,834 | 116,737 |
| Payables under repurchase agreements | 売現先勘定 | 99,206 | 208,227 |
| Payables under securities lending transactions | 債券貸借取引受入担保金 | — | 63,923 |
| Trading liabilities | 特定取引負債 | 6,031 | 5,173 |
| Borrowed money | 借入金 | 253,941 | 366,018 |
| Foreign exchanges | 外国為替 | 547 | 601 |
| Bonds payable | 社債 | 35,444 | 34,194 |
| Bonds with share acquisition rights | 新株予約権付社債 | 33,297 | 32,388 |
| Borrowed money from trust account | 信託勘定借 | 243 | 256 |
| Other liabilities | その他負債 | 69,519 | 70,169 |
| Provision for retirement benefits | 退職給付引当金 | 18,454 | 18,208 |
| Provision for retirement benefits for directors | 役員退職慰労引当金 | 145 | 144 |
| Provision for reimbursement of deposits | 睡眠預金払戻損失引当金 | 980 | 615 |
| Provision for contingent loss | 偶発損失引当金 | 1,249 | 1,262 |
| Provision for point card certificates | ポイント引当金 | 306 | 408 |
| Deferred tax liabilities | 繰延税金負債 | 65,433 | 65,508 |
| Acceptances and guarantees | 支払承諾 | 111,770 | 102,227 |
| Total liabilities | 負債の部合計 | 10,862,650 | 11,233,871 |
| NET ASSETS: | (純資産の部) | | |
| Share capital | 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 | 649,346 | 654,413 |
| Legal retained earnings | 利益準備金 | 90,845 | 90,845 |
| Other retained earnings | その他利益剰余金 | 558,500 | 563,567 |
| Reserve for tax purpose reduction entry of non-current assets | 固定資産圧縮積立金 | 3,307 | 3,259 |
| Reserve for special depreciation | 特別償却準備金 | 20 | 16 |
| Special reserve | 特別積立金 | 513,700 | 518,700 |
| Retained earnings brought forward | 繰越利益剰余金 | 41,473 | 41,591 |
| Treasury shares | 自己株式 | △31,642 | △30,125 |
| Total shareholders' equity | 株主資本合計 | 763,433 | 770,017 |
| Valuation difference on available-for-sale securities | その他有価証券評価差額金 | 192,476 | 193,062 |
| Deferred gains or losses on hedges | 繰延ヘッジ損益 | 623 | 413 |
| Total valuation and translation adjustments | 評価・換算差額等合計 | 193,100 | 193,476 |
| Share acquisition rights | 新株予約権 | 323 | 343 |
| Total net assets | 純資産の部合計 | 956,857 | 963,837 |
| Total liabilities and net assets | 負債及び純資産の部合計 | 11,819,507 | 12,197,709 |

Note: Figures less than ¥1 million are omitted.

2. NON-CONSOLIDATED INTERIM STATEMENTS OF INCOME

中間損益計算書

Millions of Yen (金額単位:百万円)

| | | First half of FY 2018 | First half of FY 2019 |
|--|---------------|--------------------------|--------------------------|
| Ordinary income (KEIJO SHUEKI) | 経常収益 | 102,957 | 99,292 |
| Interest income | 資金運用収益 | 76,670 | 70,075 |
| (Interest on loans and discounts) | (うち貸出金利息) | (52,410) | (53,344) |
| (Interest and dividends on securities) | (うち有価証券利息配当金) | (21,552) | (13,741) |
| Trust fees | 信託報酬 | 0 | 0 |
| Fees and commissions | 役務取引等収益 | 15,128 | 15,360 |
| Trading income | 特定取引収益 | 336 | 293 |
| Other ordinary income | その他業務収益 | 3,799 | 6,644 |
| Other income | その他経常収益 | 7,022 | 6,918 |
| Ordinary expenses (KEIJO HIYO) | 経常費用 | 67,103 | 69,934 |
| Interest expenses | 資金調達費用 | 13,509 | 15,435 |
| (Interest on deposits) | (うち預金利息) | (5,729) | (6,541) |
| Fees and commissions payments | 役務取引等費用 | 6,933 | 7,103 |
| Other ordinary expenses | その他業務費用 | 2,753 | 0 |
| General and administrative expenses | 営業経費 | 41,922 | 40,659 |
| Other expenses | その他経常費用 | 1,983 | 6,735 |
| Ordinary profit (KEIJO RIEKI) | 経常利益 | 35,854 | 29,358 |
| Extraordinary income | 特別利益 | 3,501 | 411 |
| Extraordinary losses | 特別損失 | 148 | 69 |
| Profit before income taxes | 税引前中間純利益 | 39,207 | 29,700 |
| Income taxes-current | 法人税、住民税及び事業税 | 8,135 | 8,290 |
| Income taxes-deferred | 法人税等調整額 | 2,681 | △219 |
| Total income taxes | 法人税等合計 | 10,816 | 8,070 |
| Profit (CHUKAN JUNRIEKI) | 中間純利益 | 28,390 | 21,629 |

Note: Figures less than ¥1 million are omitted.

3. NON-CONSOLIDATED INTERIM STATEMENTS OF CHANGES IN NET ASSETS

中間株主資本等変動計算書

前中間会計期間(自 2018年4月1日 至 2018年9月30日)

First half of FY2018

Millions of Yen (金額単位:百万円)

| | | Shareholders' equity | | |
|---|-----------------------|-----------------------|-----------------|--------|
| | | 株主資本 | | |
| | | Share capital | 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 period | 当期首残高 | 90,845 | 54,884 | 54,884 |
| Changes in items during period | 当中間期変動額 | | | |
| Dividends of surplus | 剰余金の配当 | | | |
| Reversal of reserve for tax purpose reduction entry 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 | 中間純利益 | | | |
| Purchase of treasury shares | 自己株式の取得 | | | |
| Disposal of treasury shares | 自己株式の処分 | | | |
| Cancellation of treasury shares | 自己株式の消却 | | | |
| Net changes in items other than shareholders' equity | 株主資本以外の項目の当中間期変動額(純額) | | | |
| Total changes in items during period | 当中間期変動額合計 | — | — | — |
| Balance at end of period | 当中間期末残高 | 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 | | | | | | | | |
| | | Legal retained earnings | Other retained earnings | | | | Retained earnings brought forward | | | |
| その他利益剰余金 | | | | | | | | | | |
| | 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 period | 当期首残高 | 90,845 | 3,362 | 26 | 508,700 | 47,375 | 650,311 | △ 52,183 | 743,857 | |
| Changes in items during period | 当中間期変動額 | | | | | | | | | |
| Dividends of surplus | 剰余金の配当 | | | | | △ 6,532 | △ 6,532 | | △ 6,532 | |
| Reversal of reserve for tax purpose reduction entry of non-current assets | 固定資産圧縮積立金の取崩 | | △ 48 | | | 48 | — | | — | |
| Reversal of reserve for special depreciation | 特別償却準備金の取崩 | | | △ 3 | | 3 | — | | — | |
| Provision of special reserve | 特別積立金の積立 | | | | 5,000 | △ 5,000 | — | | — | |
| Profit | 中間純利益 | | | | | 28,390 | 28,390 | | 28,390 | |
| Purchase of treasury shares | 自己株式の取得 | | | | | | | △ 0 | △ 0 | |
| Disposal of treasury shares | 自己株式の処分 | | | | | △ 9 | △ 9 | 81 | 72 | |
| Cancellation of treasury shares | 自己株式の消却 | | | | | △ 30,530 | △ 30,530 | 30,530 | — | |
| Net changes in items other than shareholders' equity | 株主資本以外の項目の当中間期変動額(純額) | | | | | | | | | |
| Total changes in items during period | 当中間期変動額合計 | — | △ 48 | △ 3 | 5,000 | △ 13,629 | △ 8,680 | 30,610 | 21,929 | |
| Balance at end of period | 当中間期末残高 | 90,845 | 3,314 | 23 | 513,700 | 33,746 | 641,630 | △ 21,572 | 765,787 | |

| | | Valuation and translation adjustments | | | Share acquisition rights | 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 period | 当期首残高 | 193,179 | 671 | 193,850 | 350 | 938,058 |
| Changes in items during period | 当中間期変動額 | | | | | |
| Dividends of surplus | 剰余金の配当 | | | | | △ 6,532 |
| Reversal of reserve for tax purpose reduction entry 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 | 中間純利益 | | | | | 28,390 |
| Purchase of treasury shares | 自己株式の取得 | | | | | △ 0 |
| Disposal of treasury shares | 自己株式の処分 | | | | | 72 |
| Cancellation of treasury shares | 自己株式の消却 | | | | | — |
| Net changes in items other than shareholders' equity | 株主資本以外の項目の当中間期変動額(純額) | 33,187 | 0 | 33,187 | △ 49 | 33,138 |
| Total changes in items during period | 当中間期変動額合計 | 33,187 | 0 | 33,187 | △ 49 | 55,067 |
| Balance at end of period | 当中間期末残高 | 226,366 | 671 | 227,038 | 300 | 993,126 |

Note: Figures less than ¥ 1 million are omitted.

当中間会計期間(自 2019年4月1日 至 2019年9月30日)

First half of FY2019

Millions of Yen (金額単位:百万円)

| | | Shareholders' equity | | |
|---|-----------------------|-----------------------|-----------------|--------|
| | | 株主資本 | | |
| | | Share capital | 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 period | 当期首残高 | 90,845 | 54,884 | 54,884 |
| Changes in items during period | 当中間期変動額 | | | |
| Dividends of surplus | 剰余金の配当 | | | |
| Reversal of reserve for tax purpose reduction entry 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 | 中間純利益 | | | |
| Purchase of treasury shares | 自己株式の取得 | | | |
| Disposal of treasury shares | 自己株式の処分 | | | |
| Cancellation of treasury shares | 自己株式の消却 | | | |
| Net changes in items other than shareholders' equity | 株主資本以外の項目の当中間期変動額(純額) | | | |
| Total changes in items during period | 当中間期変動額合計 | — | — | — |
| Balance at end of period | 当中間期末残高 | 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 | | | | | | | | |
| Legal retained earnings | Other retained earnings | | | | Retained earnings brought forward | | | | | |
| | Reserve for tax purpose reduction entry of non-current assets | Reserve for special depreciation | Special reserve | Retained earnings brought forward | | | | | | |
| | 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 period | 当期首残高 | 90,845 | 3,307 | 20 | 513,700 | 41,473 | 649,346 | △ 31,642 | 763,433 | |
| Changes in items during period | 当中間期変動額 | | | | | | | | | |
| Dividends of surplus | 剰余金の配当 | | | | | △ 6,422 | △ 6,422 | | △ 6,422 | |
| Reversal of reserve for tax purpose reduction entry of non-current assets | 固定資産圧縮積立金の取崩 | | △ 47 | | | 47 | — | | — | |
| Reversal of reserve for special depreciation | 特別償却準備金の取崩 | | | △ 3 | | 3 | — | | — | |
| Provision of special reserve | 特別積立金の積立 | | | | 5,000 | △ 5,000 | — | | — | |
| Profit | 中間純利益 | | | | | 21,629 | 21,629 | | 21,629 | |
| Purchase of treasury shares | 自己株式の取得 | | | | | | | △ 8,623 | △ 8,623 | |
| Disposal of treasury shares | 自己株式の処分 | | | | | △ 0 | △ 0 | 0 | 0 | |
| Cancellation of treasury shares | 自己株式の消却 | | | | | △ 10,139 | △ 10,139 | 10,139 | — | |
| Net changes in items other than shareholders' equity | 株主資本以外の項目の当中間期変動額(純額) | | | | | | | | | |
| Total changes in items during period | 当中間期変動額合計 | — | △ 47 | △ 3 | 5,000 | 118 | 5,067 | 1,516 | 6,584 | |
| Balance at end of period | 当中間期末残高 | 90,845 | 3,259 | 16 | 518,700 | 41,591 | 654,413 | △ 30,125 | 770,017 | |

| | | Valuation and translation adjustments | | | Share acquisition rights | 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 period | 当期首残高 | 192,476 | 623 | 193,100 | 323 | 956,857 |
| Changes in items during period | 当中間期変動額 | | | | | |
| Dividends of surplus | 剰余金の配当 | | | | | △ 6,422 |
| Reversal of reserve for tax purpose reduction entry 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 | 中間純利益 | | | | | 21,629 |
| Purchase of treasury shares | 自己株式の取得 | | | | | △ 8,623 |
| Disposal of treasury shares | 自己株式の処分 | | | | | 0 |
| Cancellation of treasury shares | 自己株式の消却 | | | | | — |
| Net changes in items other than shareholders' equity | 株主資本以外の項目の当中間期変動額(純額) | 585 | △ 209 | 375 | 20 | 396 |
| Total changes in items during period | 当中間期変動額合計 | 585 | △ 209 | 375 | 20 | 6,980 |
| Balance at end of period | 当中間期末残高 | 193,062 | 413 | 193,476 | 343 | 963,837 |

Note: Figures less than ¥ 1 million are omitted.