Financial Results for the 1st half of Fiscal 2020

(from April 1,2020 to September 30,2020)

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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

公式				(金額単位:百万円)
ASSITS' Cash and due from banks Cash and due from banks Cash and due from banks Call loans and bills bought Monetary claims bought Mone			As of March 31 2020	
Call loans and bills bought	ASSETS:	(資産の部)	Watch 51,2020	September 30,2020
Call Inans and bills hought	Cash and due from banks	現金預け金	1,384,218	1,760,080
Monotary claims bought 早人会核格性 35,820 28,475 17.07 14.91	Call loans and bills bought	コールローン及び買入手形		
中級問題		買入金銭債権		
Maney held in trust		特定取引資産	·	
Securities				
Loans and bills discounted 異出会 8,838,666 9,189,542 70 11,522 11,524 11,525	1	有価証券	,	
Foreign exchanges	Loans and bills discounted	貸出金		
Lease receivables and investments in leases		外国為替		
			, and the second	·
Tangible fixed assets				·
Intangible fixed assets 報影演変質を			, and the second	·
Retirement benefit asset Deferred tax assets Deferred tax assets			, and the second	
Deferred tax assets			, and the second	,
Sustomers' liabilities for acceptances and guarantees 対機関連会 A45,087 A49,116 Allowance for loan losses 対機関と対していません。 A55 A55 Total assets 対理機関と対していません。 A55 A55 Total assets 対理機関と対していません。 対象のでは、 A45,087 A49,116 Allowance for investment loss 対理機関と対していません。 A55 A55 Total assets 対理機関を対していません。 A56 A57 Total assets 対理機関を対していません。 A56 A57 Total assets 対理機関を対していません。 A56 A57 Total assets がある。 A56 A57 Total assets からいません。 A56 A57 Total assets がある。 A56 A57 Total assets からいません。 A56 A57 A57 A58			, and the second	,
Allowance for loan losses 投資得別当金			, and the second	
Allowance for investment loss 投資機夫引当金 2.542,772 13.240,715 Total assets 資産の部合計 12.542,772 13.240,715 Total assets 資産の部合計 12.542,772 13.240,715 Total assets 円成の部分 10.562,231 Regotiable certificates of deposit 接速性資金 139,324 108,830 Call money and bills sold コールマネー及び売渡手形 131,103 120,896 Payables under repurchase agreements 未現先勘定 333,380 245,278 Payables under securities lending transactions 情券貨権助可受人担保金 140,930 Trading liabilities 特定取引負債 4,113 3,948 Borrowed money 情用金 671,333 682,280 Foreign exchanges 外国為替 623 545 Bonds payable 社債 33,914 32,481 Borrowed money 付加 11,646 33,914 32,481 Borrowed money from trust account 信託勘定情 229 208 Other liabilities その他負債 111,646 103,845 Retirement benefit liability 遺職給付に係る負債 19,515 19,376 Provision for retirement benefits for directors 役員退職差別当金 401 289 Provision for reimbursement of deposits 原服預金は長損失引当金 1,225 1,080 Provision for point card certificates ポイント引当金 420 606 Reserves under special laws 特別法上の引当金 11 11 Provison for point card certificates ポイント引当金 420 606 Reserves under special laws 特別法上の引当金 11 11 Provison for point card certificates 大水子形 52,928 45,871 Total liabilities 賃産の部分 11,549,977 12,178,635 NET ASSETS: (制資産の部分 11,549,977 12,178,635 NET ASSETS: (制資産の部分 15,49,977 12,178,635 NET ASSETS: (制資産の部分 13,49,977 12,178,635 12,04,971 Total shareholders' equity 株主資本合計 837,397 855,546 Valuation difference on available-for-sale securities 資本額定の部分 16,436 207,689 Retained earnings 10,440 14,436 14,43	_		, and the second	
大田			, and the second	,
Deposits 預金				
Negotiable certificates of deposit			12,012,112	10,210,110
Negotiable certificates of deposit	Deposits	預金	9,966,195	10,562,231
Call money and bills sold コールマネー及び売渡手形 131,103 120,896 Payables under repurchase agreements 売現先勘定 333,380 245,278 Payables under repurchase agreements 債券貸債取引受人担保金 — 146,930 Trading liabilities 特定取引負債 4,113 3,948 Borrowed money 借用金 671,333 682,280 Foreign exchanges 外国為替 623 545 Bonds with share acquisition rights 粉株予約権付社債 32,649 31,743 Borrowed money from trust account 債託勘定借 229 208 Other liabilities その他負債 111,646 103,845 Retirement benefit liability 退職給付に係る負債 19,515 19,376 Provision for retirement benefits for directors 役員退職競勞引当金 401 289 Provision for retirement benefits for directors 役員退職競技員会 1,447 1,214 Provision for retirement benefits for directors 稅負債機長計 1,451 1,214 Provision for retirement benefits for directors 稅負債機長計 1,247 1,214 Provision for contingent loss 成債債	Negotiable certificates of deposit	譲渡性預金	139,324	
Payables under repurchase agreements 売現先勘定 333,380 245,278 Payables under securities lending transactions 債券貨借取引受入担保金 — 146,930 Trading liabilities 特定取引負債 4,113 3,948 Borrowed money 借用金 671,333 682,280 Foreign exchanges 外国為替 623 545 Bonds payable 社債 33,914 32,481 Borrowed money from trust account 信託勘定借 229 208 Other liabilities その他負債 111,646 103,845 Retirement benefit liability 退職給付に係る負債 19,515 19,376 Provision for retirement benefits for directors 使負鬼職影労引当金 401 289 Provision for retirement benefits for directors 便負鬼職別分割当金 401 289 Provision for retirement benefits for directors 機免損失利当金 4,147 1,214 Provision for retirement benefits for directors 機免損失利息金 1,447 1,214 Provision for contingent loss 備免損失利息 1,225 1,080 Reserves under special law 持済 1,245 1,245		コールマネー及び売渡手形	, and the second	120,896
Payables under securities lending transactions 債券貸借取引受入担保金 — 146,930 Trading liabilities 特定取引負債 4,113 3,948 Borrowed money 借用金 671,333 682,280 Foreign exchanges 外国為替 623 545 Bonds payable 社債 33,914 32,481 Bonds with share acquisition rights 新株予約権付社債 32,649 31,743 Borrowed money from trust account 信託勘定借 229 208 Other liabilities その他負債 111,646 103,845 Retirement benefit liability 退職給付に係る負債 19,515 19,376 Provision for retirement benefits for directors 侵負退職款労引当金 401 289 Provision for retirement benefits for directors 侵負退職款労引当金 401 289 Provision for retirement benefits for directors 侵負退職款分当当金 401 289 Provision for retirement benefits for directors 侵負退職款分当当金 401 298 Provision for contingent loss 偶克技失列当金 401 128 Provision for contingent loss 偶克技失列。 420 606 Reserves under special law 41 11	Payables under repurchase agreements	売現先勘定	333,380	245,278
Borrowed money		債券貸借取引受入担保金	_	146,930
日田金	Trading liabilities	特定取引負債	4,113	3,948
おけられる	Borrowed money	借用金	671,333	682,280
おお子的権付社債 32,649 31,743 Borrowed money from trust account 信託勘定借 229 208 Other liabilities その他負債 111,646 103,845 Retirement benefit liability 退職給付に係る負債 19,515 19,376 Provision for retirement benefits for directors 役員退職影労引当金 401 289 Provision for retimbursement of deposits 睡眠預金払戻損失引当金 1,225 1,080 Provision for contingent loss 偶発損失引当金 1,225 1,080 Provision for point card certificates ポイント引当金 420 666 Reserves under special laws 特別法上の引当金 11 11 Deferred tax liabilities	Foreign exchanges	外国為替	623	545
Borrowed money from trust account 信託勘定借 229 208 Other liabilities その他負債 111,646 103,845 Retirement benefit liability 退職給付に係る負債 19,515 19,376 Provision for retirement benefits for directors 役員退職慰労引当金 401 289 Provision for reimbursement of deposits 睡眠荷金比戻損失引当金 1,225 1,080 Provision for contingent loss 偶発損失引当金 1,447 1,214 Provison for point card certificates ポイント引当金 420 606 Reserves under special laws 特別法上の引当金 11 11 Deferred tax liabilities 緑延税金負債 49,513 70,966 Acceptances and guarantees 支払承諾 52,928 45,871 Total liabilities	Bonds payable	社債	33,914	32,481
Other liabilities その他負債 111,646 103,845 Retirement benefit liability 退職給付に係る負債 19,515 19,376 Provision for retirement benefits for directors 役員退職慰労引当金 401 289 Provision for reimbursement of deposits 睡眠預金払戻損失引当金 1,225 1,080 Provision for contingent loss 偶発損失引当金 1,447 1,214 Provision for point card certificates ポイント引当金 420 606 Reserves under special laws 特別法上の引当金 11 11 Deferred tax liabilities 綾廷税金負債 49,513 70,966 Acceptances and guarantees 支払承諾 52,928 45,871 Total liabilities 負債の部合計 11,549,977 12,178,635 NET ASSETS: (純資産の部) (純資産の部) 12,178,635 Share capital 資本金 90,845 90,845 Capital surplus 資本剰余金 54,884 54,884 Retained earnings 資本利余金 721,793 730,187 Treasury shares 自己株式 A30,125 A20,371 Total shareholders' equity 株主資本合計 837,397 855,546 Valuat	Bonds with share acquisition rights	新株予約権付社債	32,649	31,743
Retirement benefit liability 退職給付に係る負債 19,515 19,376 Provision for retirement benefits for directors 役員退職慰労引当金 401 289 Provision for reimbursement of deposits 睡眠預金払戻損失引当金 1,225 1,080 Provision for contingent loss 偶発損失引当金 1,447 1,214 Provision for point card certificates ポイント引当金 420 606 Reserves under special laws 特別法上の引当金 11 11 11 11	Borrowed money from trust account	信託勘定借	229	208
Provision for retirement benefits for directors 役員退職慰労引当金 401 289 Provision for reimbursement of deposits 睡眠預金払戻損失引当金 1,225 1,080 Provision for contingent loss 偶発損失引当金 1,447 1,214 Provision for point card certificates ポイント引当金 420 606 Reserves under special laws 特別法上の引当金 11 11 Deferred tax liabilities 繰延税金負債 49,513 70,966 Acceptances and guarantees 支払承諾 52,928 45,871 Total liabilities 負債の部合計 11,549,977 12,178,635 NET ASSETS: (検養産の部合計 90,845 90,845 Share capital 資本金 90,845 90,845 Capital surplus 資本剰余金 90,845 90,845 Capital surplus 資本剰余金 721,793 730,187 Treasury shares 自己株式 A30,125 A20,371 Total shareholders' equity 株主資本合計 837,397 855,546 Valuation difference on available-for-sale securities その他有価証券評価差額金 154,363 207,689 Deferred gains or losses on hedges 接近へツジ債益 407 A139	Other liabilities	その他負債	111,646	103,845
Provision for reimbursement of deposits	Retirement benefit liability	退職給付に係る負債	19,515	19,376
Provision for contingent loss	Provision for retirement benefits for directors	役員退職慰労引当金	401	289
Provison for point card certificates	Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,225	1,080
Reserves under special laws 特別法上の引当金 11 11 Deferred tax liabilities 繰延税金負債 49,513 70,966 Acceptances and guarantees 支払承諾 52,928 45,871 Total liabilities 負債の部合計 11,549,977 12,178,635 NET ASSETS: (純資産の部) *** *** 90,845 90,845 90,845 20,845 40,884 54,884 54,884 54,884 54,884 54,884 54,884 721,793 730,187 730,187 75,203 73,237 730,187 75,203 730,2187 730,2187 730,2187 730,2187 730,2187 730,218	Provision for contingent loss	偶発損失引当金	1,447	1,214
Deferred tax liabilities 繰延税金負債 49,513 70,966 Acceptances and guarantees 支払承諾 52,928 45,871 Total liabilities 負債の部合計 11,549,977 12,178,635 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 721,793 730,187 Treasury shares 自己株式 △30,125 △20,371 Total shareholders' equity 株主資本合計 837,397 855,546 Valuation difference on available-for-sale securities その他有価証券評価差額金 154,363 207,689 Deferred gains or losses on hedges 繰延へッジ損益 407 △139 Foreign currency translation adjustment 為替換算調整勘定 △1,103 △3,002 Remeasurements of defined benefit plans 退職給付に係る調整累計額 121 300 Total accumulated other comprehensive income その他の包括利益累計額合計 153,789 204,847 Share acquisition rights 新來予約権 361 330 Non-controlling interests 非支配株主持分 1,245 1,355	Provison for point card certificates	ポイント引当金	420	606
Acceptances and guarantees 支払承諾 52,928 45,871 Total liabilities 負債の部合計 11,549,977 12,178,635 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 721,793 730,187 Treasury shares 自己株式 △30,125 △20,371 Total shareholders' equity 株主資本合計 837,397 855,546 Valuation difference on available-for-sale securities その他有価証券評価差額金 154,363 207,689 Deferred gains or losses on hedges 繰延へッジ損益 407 △139 Foreign currency translation adjustment 為替換算調整勘定 △1,103 △3,002 Remeasurements of defined benefit plans 退職給付に係る調整累計額 121 300 Total accumulated other comprehensive income その他の包括利益果計額合計 153,789 204,847 Share acquisition rights 新株予約権 361 330 Non-controlling interests 非支配株主持分 1,245 1,355 Total	Reserves under special laws	特別法上の引当金	11	11
Total liabilities	Deferred tax liabilities	繰延税金負債	49,513	70,966
NET ASSETS: (純資産の部) 資本金 90,845 90,845 (公共資産の部) 資本金 90,845 (公共資産の部) 資本金 90,845 (公共産産の部) 資本金 90,845 (公共産産産産産産産産産産産産産産産産産産産産産産産産産産産産産産産産産産産産	Acceptances and guarantees	支払承諾	52,928	45,871
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 721,793 730,187 Treasury shares 自己株式 △30,125 △20,371 Total shareholders' equity 株主資本合計 837,397 855,546 Valuation difference on available-for-sale securities その他有価証券評価差額金 154,363 207,689 Deferred gains or losses on hedges 繰延ヘッジ損益 407 △139 Foreign currency translation adjustment 為替換算調整勘定 △1,103 △3,002 Remeasurements of defined benefit plans 退職給付に係る調整累計額 121 300 Total accumulated other comprehensive income その他の包括利益累計額合計 153,789 204,847 Share acquisition rights 新株予約権 361 330 Non-controlling interests 非支配株主持分 1,245 1,355 Total net assets 純資産の部合計 992,794 1,062,080 Total liabilities and net assets 負債及び純資産の部合計 12,542,772 13,240,715	Total liabilities	負債の部合計	11,549,977	12,178,635
Capital surplus資本剰余金54,88454,884Retained earnings利益剰余金721,793730,187Treasury shares自己株式△30,125△20,371Total shareholders' equity株主資本合計837,397855,546Valuation difference on available for-sale securitiesその他有価証券評価差額金154,363207,689Deferred gains or losses on hedges繰延ヘッジ損益407△139Foreign currency translation adjustment為替換算調整勘定△1,103△3,002Remeasurements of defined benefit plans退職給付に係る調整累計額121300Total accumulated other comprehensive incomeその他の包括利益累計額合計153,789204,847Share acquisition rights新株予約権361330Non-controlling interests非支配株主持分1,2451,355Total net assets純資産の部合計992,7941,062,080Total liabilities and net assets負債及び純資産の部合計12,542,77213,240,715	NET ASSETS:	(純資産の部)		
Retained earnings 721,793 730,187 Treasury shares 自己株式 △30,125 △20,371 Total shareholders' equity 株主資本合計 837,397 855,546 Valuation difference on available-for-sale securities その他有価証券評価差額金 154,363 207,689 Deferred gains or losses on hedges 繰延ヘッジ損益 407 △139 Foreign currency translation adjustment 為替換算調整勘定 △1,103 △3,002 Remeasurements of defined benefit plans 退職給付に係る調整累計額 121 300 Total accumulated other comprehensive income その他の包括利益累計額合計 153,789 204,847 Share acquisition rights 新株予約権 361 330 Non-controlling interests 非支配株主持分 1,245 1,355 Total net assets	Share capital	資本金	90,845	90,845
自己株式	Capital surplus	資本剰余金	54,884	54,884
Total shareholders' equity 株主資本合計 837,397 855,546 Valuation difference on available-for-sale securities その他有価証券評価差額金 154,363 207,689 Deferred gains or losses on hedges 繰延ヘッジ損益 407 △139 Foreign currency translation adjustment 為替換算調整勘定 △1,103 △3,002 Remeasurements of defined benefit plans 退職給付に係る調整累計額 121 300 Total accumulated other comprehensive income その他の包括利益累計額合計 153,789 204,847 Share acquisition rights 新株予約権 361 330 Non-controlling interests 非支配株主持分 1,245 1,355 Total net assets 純資産の部合計 992,794 1,062,080 Total liabilities and net assets 負債及び純資産の部合計 12,542,772 13,240,715	Retained earnings	利益剰余金	721,793	730,187
Valuation difference on available-for-sale securities Deferred gains or losses on hedges 操延ヘッジ損益 407 ム139 Foreign currency translation adjustment 為替換算調整勘定 ム1,103 ム3,002 Remeasurements of defined benefit plans 退職給付に係る調整累計額 121 300 Total accumulated other comprehensive income その他の包括利益累計額合計 153,789 204,847 Share acquisition rights 新株予約権 361 330 Non-controlling interests 非支配株主持分 1,245 1,355 Total net assets 純資産の部合計 992,794 1,062,080 Total liabilities and net assets 負債及び純資産の部合計 12,542,772 13,240,715	Treasury shares	自己株式	$\Delta 30,125$	$\Delta 20,371$
Beferred gains or losses on hedges 繰延ヘッジ損益 407 人139 Foreign currency translation adjustment 為替換算調整勘定 Δ1,103 Δ3,002 Remeasurements of defined benefit plans 退職給付に係る調整累計額 121 300 Total accumulated other comprehensive income その他の包括利益累計額合計 153,789 204,847 Share acquisition rights 新株予約権 361 330 Non-controlling interests 非支配株主持分 1,245 1,355 Total net assets 純資産の部合計 992,794 1,062,080 Total liabilities and net assets 負債及び純資産の部合計 12,542,772 13,240,715	Total shareholders' equity	株主資本合計	837,397	855,546
Foreign currency translation adjustment 為替換算調整勘定	Valuation difference on available-for-sale securities	その他有価証券評価差額金	154,363	207,689
Remeasurements of defined benefit plans 退職給付に係る調整累計額 121 300 Total accumulated other comprehensive income その他の包括利益累計額合計 153,789 204,847 Share acquisition rights 新株予約権 361 330 Non-controlling interests 非支配株主持分 1,245 1,355 Total net assets 純資産の部合計 992,794 1,062,080 Total liabilities and net assets 負債及び純資産の部合計 12,542,772 13,240,715	Deferred gains or losses on hedges	繰延ヘッジ損益	407	Δ139
Total accumulated other comprehensive income その他の包括利益累計額合計 153,789 204,847 Share acquisition rights 新株予約権 361 330 Non-controlling interests 非支配株主持分 1,245 1,355 Total net assets 純資産の部合計 992,794 1,062,080 Total liabilities and net assets 負債及び純資産の部合計 12,542,772 13,240,715	Foreign currency translation adjustment	為替換算調整勘定	Δ1,103	Δ3,002
Share acquisition rights新株予約権361330Non-controlling interests非支配株主持分1,2451,355Total net assets純資産の部合計992,7941,062,080Total liabilities and net assets負債及び純資産の部合計12,542,77213,240,715	Remeasurements of defined benefit plans	退職給付に係る調整累計額	121	300
Non-controlling interests非支配株主持分1,2451,355Total net assets純資産の部合計992,7941,062,080Total liabilities and net assets負債及び純資産の部合計12,542,77213,240,715	Total accumulated other comprehensive income		153,789	$20\overline{4,847}$
Total net assets純資産の部合計992,7941,062,080Total liabilities and net assets負債及び純資産の部合計12,542,77213,240,715	Share acquisition rights	新株予約権	361	330
Total liabilities and net assets 負債及び純資産の部合計 12,542,772 13,240,715	Non-controlling interests	非支配株主持分	1,245	1,355
, , ,	Total net assets	純資産の部合計	$99\overline{2,794}$	1,062,080
		負債及び純資産の部合計	12,542,772	13,240,715

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)

		Annons of Ten	
		First half of FY 2019	First half of FY 2020
Ordinary income (KEIJO SHUEKI)	経常収益	120,597	
Interest income	資金運用収益	69,037	61,561
(Interest on loans and discounts)	(うち貸出金利息)	(53,322)	(49,738)
(Interest and dividends on securities)	(うち有価証券利息配当金)	(12,723)	(11,090)
Trust fees	信託報酬	0	0
Fees and commissions	役務取引等収益	33,565	35,603
Trading income	特定取引収益	1,462	1,606
Other ordinary income	その他業務収益	6,645	6,947
Other income	その他経常収益	9,886	11,305
Ordinary expenses (KEIJO HIYO)	経常費用	87,920	81,504
Interest expenses	資金調達費用	15,341	5,420
(Interest on deposits)	(うち預金利息)	(6,382)	(2,015)
Fees and commissions payments	役務取引等費用	18,060	19,625
Other ordinary expenses	その他業務費用	0	374
General and administrative expenses	営業経費	44,675	45,030
Other expenses	その他経常費用	9,842	11,052
Ordinary profit (KEIJO RIEKI)	経常利益	32,677	35,520
Extraordinary income	特別利益	400	119
Gain on disposal of non-current assets	固定資産処分益	18	119
Gain on sales of shares of subsidiaries and associates	関係会社株式売却益	381	_
Extraordinary losses	特別損失	69	239
Loss on disposal of non-current assets	固定資産処分損	69	239
Profit before income taxes	税金等調整前中間純利益	33,007	35,400
Income taxes-current	法人税、住民税及び事業税	9,768	12,063
Income taxes-deferred	法人税等調整額	∆336	$\Delta 1,057$
Total income taxes	法人税等合計	9,431	11,005
Profit	中間純利益	23,576	24,394
Profit attributable to non-controlling interests	非支配株主に帰属する中間純利益	41	40
Profit attributable to owners of the parent	親会社株主に帰属する中間純利益	23,535	24,354
Note: Figures less than X1 million are emitted	<u> </u>		

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 2019	First half of FY 2020
Profit	中間純利益	23,576	24,394
Other comprehensive income	その他の包括利益	$\Delta 1,647$	51,129
Valuation difference on available-for-sale securities	その他有価証券評価差額金	448	53,383
Deferred gains or losses on hedges	繰延ヘッジ損益	Δ209	△546
Foreign currency translation adjustment	為替換算調整勘定	$\Delta1,797$	$\Delta1,757$
Remeasurements of defined benefit plans	退職給付に係る調整額	56	178
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	Δ146	∆127
Comprehensive income	中間包括利益	21,928	75,524
Comprehensive income attributable to:	(内訳)		
Owners of the parent	親会社株主に係る中間包括利益	21,935	75,411
Non-controlling interests	非支配株主に係る中間包括利益	Δ6	112

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 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)

rirst half of r 12019					WIIIIOIIS	1 1611 (並領平位.677月)
				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 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			Δ 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 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

			Accumula	ted other comp	rehensive income				
			そ	の他の包括利	益累計額		Share	Non-	
		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	acquisition rights	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 period	当期首残高	193,428	671	75	904	195,080	323	1,357	1,016,815
Changes 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	Δ9	△1,588
Total changes 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.

当中間連結会計期間(自 2020年4月1日 至 2020年9月30日)

First half of FY2020 Millions of Yen (金額単位:百万円)

1110011011 111010												
			Shareholders' equity									
	1			株主資本								
	1	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	721,793	△ 30,125	837,397						
Changes during period	当中間期変動額											
Dividends of surplus	剰余金の配当			△ 6,312		△6,312						
Profit attributable to owners of the parent	親会社株主に帰属する 中間純利益			24,354		24,354						
Purchase of treasury shares	自己株式の取得				Δ0	Δ 0						
Disposal of treasury shares	自己株式の処分			△ 27	136	108						
Cancellation of treasury shares	自己株式の消却			△ 9,619	9,619	_						
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 during period	当中間期変動額合計		_	8,394	9,754	18,148						
Balance at end of period	当中間期末残高	90,845	54,884	730,187	△ 20,371	855,546						

					rehensive income				
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	の他の包括利 Foreign currency translation adjustment	益案計額 Remeasurements of defined benefit plans	Total accumulated other comprehensive income	Share acquisition rights	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 period	当期首残高	154,363	407	Δ 1,103	121	153,789	361	1,245	992,794
Changes during period	当中間期変動額								
Dividends of surplus	剰余金の配当								△ 6,312
Profit attributable to owners of the parent	親会社株主に帰属する 中間純利益								24,354
Purchase of treasury shares	自己株式の取得								Δ 0
Disposal of treasury shares	自己株式の処分								108
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)	53,325	△ 547	Δ 1,899	178	51,057	Δ 30	109	51,137
Total changes during period	当中間期変動額合計	53,325	△547	△1,899	178	51,057	△ 30	109	69,285
Balance at end of period	当中間期末残高	207,689	△139	△3,002	300	204,847	330	1,355	1,062,080

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 First half of FY2019 FY2020 1. Cash flows from operating activities 1. 営業活動によるキャッシュ・フロー 税金等調整前中間純利益 33.007 Profit before income taxes 35,400 Depreciation 減価償却費 5,969 5,612 Share of loss (profit) of entities accounted for 持分法による投資損益(△は益) Δ207 Δ817 using equity method Increase (decrease) in allowance for loan losses 貸倒引当金の増減(△) 2,527 4,029 Increase (decrease) in allowance for investment loss 投資損失引当金の増減額(△は減少) $\Delta 0$ 退職給付に係る資産の増減額(△は増加) Decrease (increase) in retirement benefit asset $\Delta 2,856$ $\Delta 1,592$ Increase (decrease) in retirement benefit liability 退職給付に係る負債の増減額(△は減少) Δ278 Δ139 Increase (decrease) in provision for 役員退職慰労引当金の増減額(△は減少) Δ112 14 retirement benefits for directors Increase (decrease) in provision for 睡眠預金払戻損失引当金の増減(△) Δ365 $\Delta 145$ reimbursement of deposits Increase (decrease) in provison for contingent loss 偶発損失引当金の増減額(△は減少) 13 Δ233 Increase (decrease) in provision for ポイント引当金の増減額(△は減少) 110 186 point card certificates Interest income 資金運用収益 Δ69,037 $\Delta 61,561$ 資金調達費用 5,420 Interest expenses 15,341 Loss (gain) related to securities 有価証券関係損益(△) Δ8,391 $\Delta 8,721$ Loss (gain) on money held in trust 金銭の信託の運用損益(△は運用益) Δ24 Δ28 Loss (gain) on disposal of non-current assets 固定資産処分損益(△は益) 51119 特定取引資産の純増(△)減 Net decrease (increase) in trading assets 20,824 $\Delta 486$ Net increase (decrease) in trading liabilities 特定取引負債の純増減(△) Δ857 Δ165 貸出金の純増(△)減 $\Delta 265,404$ Net decrease (increase) in loans and bills discounted $\Delta 249,351$ Net increase (decrease) in deposits 預金の純増減(△) 609,839 81,746 Net increase (decrease) in negotiable 譲渡性預金の純増減(△) 93,295 $\Delta 29,377$ certificates of deposit Net increase (decrease) in borrowed money 119,940 借用金の純増減(△) 14,635 Net decrease (increase) in due from banks 14,358 75,075 預け金(日銀預け金を除く)の純増(Δ)減 (excluding due from Bank of Japan) Net decrease (increase) in call loans 30,970 コールローン等の純増(△)減 Δ82,560 Net decrease (increase) in monetary claims bought 買入金銭債権の純増(△)減 392 7,345 Net increase (decrease) in call money コールマネー等の純増減(△) $\Delta 47,448$ $\Delta 9,674$ Net increase (decrease) in payables under 売現先勘定の純増減(△) 101,732 $\Delta 79,322$ repurchase agreements Net increase (decrease) in payables under securities 債券貸借取引受入担保金の純増減(△) 63,923 146,930 lending transactions Net decrease (increase) in foreign exchanges-assets 外国為替(資産)の純増(△)減 $\Delta 2,260$ 383 Net increase (decrease) in foreign exchanges-liabilities 外国為替(負債)の純増減(△) 55 Δ78 Net decrease (increase) in lease receivables and リース債権及びリース投資資産の純増(△)減 $\Delta 7,240$ $\Delta745$ investments in leases Increase (decrease) in straight bonds-issuance 普通社債発行及び償還による増減(△) △375 $\Delta 592$ and redemption Net increase (decrease) in borrowed money 信託勘定借の純増減(△) 13 $\Delta 21$ from trust account 71,078 Interest received 資金運用による収入 64,052 Interest paid 資金調達による支出 $\Delta 15,550$ $\Delta 7,702$ Other, net Δ3,073 その他 $\Delta 10,148$ Subtotal 134,187 523,259 Income taxes paid 法人税等の支払額 $\Delta 6,670$ Δ8,013 Net cash provided by (used in) operating activities 営業活動によるキャッシュ・フロー 127,516 515,245 2.Cash flows from investing activities 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 $\Delta 672,295$ $\Delta 530,345$ Proceeds from sales of securities 有価証券の売却による収入 435,829 407,302 Proceeds from redemption of securities 94,409 80,202 有価証券の償還による収入 金銭の信託の増加による支出 Increase in money held in trust Δ100 Purchase of tangible fixed assets $\Delta 1,866$ 有形固定資産の取得による支出 $\Delta 1,161$ Purchase of intangible fixed assets 無形固定資産の取得による支出 $\Delta 4,486$ $\Delta 7,803$ Proceeds from sales of tangible fixed assets 有形固定資産の売却による収入 280 415 持分法適用関連会社株式の売却による収入 Sales of stocks of equity method affiliate 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 $\Delta 146.250$ $\Delta 52,094$ 3.Cash flows from financing activities $\Delta 6,411$ Δ6,300 Dividends paid 配当金の支払額 Dividends paid to non-controlling interests 非支配株主への配当金の支払額 $\Delta 2$ $\Delta 2$ Purchase of treasury shares 自己株式の取得による支出 $\Delta 8,623$ $\Delta 0$ Proceeds from sales of treasury shares 自己株式の売却による収入 Net cash provided by (used in) financing activities 財務活動によるキャッシュ・フロー Δ15,036 Δ6,303 4.Effect of exchange rate change on 4. 現金及び現金同等物に係る換算差額 74 $\Delta 0$ cash and cash equivalents 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) △33,696 456,847 1,159,840 6.Cash and cash equivalents at beginning of period 908,669 6. 現金及び現金同等物の期首残高 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 874,973 1.616.687

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

ASSETS Cash and due from bunks Cash and the from bunks Cash and bunks Cas		1		(金額単位:百万円)
ASSETTS:			As of March 31.2020	As of September 30,2020
コールローン	ASSETS:	(資産の部)	1,141011 01,2020	20,2020
	Cash and due from banks	現金預け金	1,373,370	1,747,366
Truding ussets	Call loans	コールローン	169,388	137,987
### Money held in trust	Monetary claims bought	買入金銭債権	35,820	28,475
Applied	Trading assets	特定取引資産	11,979	14,582
公田の歌 and bills discounted 資出金 8,969,642 9,217,003 Foreign exchanges 月面会社 11,882 11,140 Foreign exchanges 月面会社 113,676 Family be fixed assets 月が200 Family be fixed assets 月が200 Family be fixed assets 月が200 Frepaid pension cost 6,000 Castomer's liabilities for acceptances and guarantees 対抗全金費用 8,129 9,500 Allowance for loon lisses 月間自金 45,905,670 40,321 Allowance for investment loss 月間自金 45,905,670 12,219,018 Foreign assets 月間自金 45,905,670 12,219,018 Foreign assets 月間自金 45,905,670 12,219,018 Foreign assets 月間自金 10,055,167 12,219,018 Foreign assets 月間自金 10,055,167 12,219,018 Foreign assets 月間自金 143,124 112,505 Foreign aschanges 月間自金 13,105 13,219 Foreign aschanges 月間自金 13,105 14,219 Foreign aschanges 月間自金 13,250 13,240 Burrowed money 日間自金 13,250 13,240 Burrowed money from trust account 1510 Chher habibities 1500 13,245 13,245 Burrowed money from trust account 1510 13,250 13,245 Burrowed money from trust account 1510 13,250 13,250 13,250 Chher habibities 1500 13,250	Money held in trust	金銭の信託		4,000
Powign exchanges	Securities	有価証券	1,660,896	1,783,904
Other assets	Loans and bills discounted	貸出金	8,969,542	9,217,053
Tampible fixed assets	Foreign exchanges	外国為替	11,882	11,146
Intampfille fixed assests	Other assets	その他資産	113,545	109,690
Perpaid pension cost	Tangible fixed assets	有形固定資産	59,172	58,011
Customers' liabilities for acceptances and guarantees	Intangible fixed assets	無形固定資産	46,953	52,946
Allowance for loun losses	Prepaid pension cost	前払年金費用	8,129	9,500
Allowance for investment loss 投資契外計畫	Customers' liabilities for acceptances and guarantees	支払承諾見返	80,509	87,653
Total assets 資産の部合計	Allowance for loan losses	貸倒引当金	Δ39,463	Δ43,219
ABILITIES: (負債の部) 10,055,167 10,639,574 10,639,574 10,639,574 10,639,574 10,639,574 10,639,574 10,639,574 112,633 120,896 143,124 112,633 120,896 120,896 13,103 120,896 13,103 130,896 13,8295 140,693 140,893	Allowance for investment loss	投資損失引当金	△55	∆55
Deposits 預金	Total assets	資産の部合計	12,505,670	13,219,043
Regotiable certificates of deposit	LIABILITIES:	(負債の部)		
コールマネー	Deposits	預金	10,055,167	10,639,574
Payables under repurchase agreements	Negotiable certificates of deposit	譲渡性預金	143,124	112,630
Payables under securities lending transactions (Call money	コールマネー	131,103	120,896
特定取引負債	Payables under repurchase agreements	売現先勘定	318,295	240,681
Borrowed money	Payables under securities lending transactions	債券貸借取引受入担保金	_	146,930
Foreign exchanges	Trading liabilities	特定取引負債	4,115	3,950
Bonds payable 社債 33,914 32,481 Bonds with share acquisition rights 新株予約権付社債 32,619 31,713 Borrowed money from trust account 信託助定借 229 20,808 Cher liabilities その他負債 73,428 69,918 Provision for retirement benefits 退職給付引当金 18,257 18,108 中voision for retirement benefits 財産債 229 19,808 での性負債 73,428 69,918 19,257 18,108 19,257 18,108 19,257 18,108 19,257 19,108 19,257 19,108 19,257 19,108 19,257 19,108 19,257 19,108 19,257 19,258 19,25	Borrowed money	借用金	631,655	641,761
Bonds with share acquisition rights	Foreign exchanges	外国為替	632	549
Borrowed money from trust account (信託勘定借 229 208 Other liabilities その他負債 73,428 69,948 Provision for retirement benefits	Bonds payable	社債	33,914	32,481
	Bonds with share acquisition rights	新株予約権付社債	32,649	31,743
Provision for retirement benefits	Borrowed money from trust account	信託勘定借	229	208
Provision for retirement benefits for directors	Other liabilities	その他負債	73,428	69,948
Provision for reimbursement of deposits	Provision for retirement benefits	退職給付引当金	18,257	18,108
Provision for contingent loss	Provision for retirement benefits for directors	役員退職慰労引当金	159	119
Provision for point card certificates ポイント引当金 369 541 Deferred tax liabilities 線延税金負債 49,134 70,366 Acceptances and guarantees 支払承諾 80,509 87,653 Total liabilities 負債の部合計 11,575,419 12,220,438 NET ASSETS: (純資産の部) 資本金 90,845 90,845 Capital surplus 資本単備金 54,884 54,884 Legal capital surplus 資本準備金 659,913 666,168 Retained earnings 利益単備金 90,845 90,845 Other retained earnings Reserve for tax purpose reduction entry of non-current assets Reserve for special depreciation Special reserve 特別構立金 518,700 523,700 Retained earnings Retained earnings Retained earnings Reserve for special depreciation Special reserve Retained earnings	Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,225	1,080
Deferred tax liabilities	Provision for contingent loss	偶発損失引当金	1,447	1,214
Acceptances and guarantees 支払承諾 S0,509 S7,653 Total liabilities 負債の部合計 11,575,419 12,220,438 NET ASSETS:	Provision for point card certificates	ポイント引当金	369	541
Total liabilities 負債の部合計 11,575,419 12,220,438 NET ASSETS:	Deferred tax liabilities	繰延税金負債	49,134	70,366
NET ASSETS:	Acceptances and guarantees	支払承諾	80,509	87,653
Share capital 資本金 90,845 90,845	Total liabilities	負債の部合計	11,575,419	12,220,438
Capital surplus 資本判余金 54,884 54,884 Legal capital surplus 資本準備金 54,884 54,884 Retained earnings 利益剩余金 659,913 666,168 Legal retained earnings 利益剩余金 90,845 90,845 Other retained earnings その他利益剩余金 569,068 575,322 Reserve for tax purpose reduction entry of non-current assets 国定資産圧縮積立金 3,200 3,153 Reserve for special depreciation 特別償却準備金 13 10 Special reserve 特別償却準備金 518,700 523,700 Retained earnings brought forward 繰越利益剩余金 47,154 48,459 Treasury shares 自己株式 △30,125 △20,371 Total shareholders' equity 株主資本合計 775,517 791,527 Valuation difference on available for sale securities その他有価証券評価差額金 154,011 206,933 Deferred gains or losses on hedges 総延へツジ損益 360 △186 Total valuation and translation adjustments 評価・換算差額等合計 154,371 206,746 Share acquisition rights 新株予約権 361 330 Total net assets 純資産の部合計 930	NET ASSETS:	(純資産の部)		
Legal capital surplus 資本準備金 54,884 54,884 Retained earnings 利益剰余金 659,913 666,168 Legal retained earnings 利益準備金 90,845 90,845 Other retained earnings その他利益剰余金 569,068 575,322 Reserve for tax purpose reduction entry of non-current assets 固定資産圧縮積立金 3,200 3,153 Reserve for special depreciation 特別償却準備金 13 10 Special reserve 特別積立金 518,700 523,700 Retained earnings brought forward 繰越利益剰余金 47,154 48,459 Treasury shares 自己株式 △30,125 △20,371 Total shareholders' equity 株主資本合計 775,517 791,527 Valuation difference on available for-sale securities その他有価証券評価差額金 154,011 206,933 Deferred gains or losses on hedges 経延へッジ損益 360 △186 Total valuation and translation adjustments 評価・換算差額等合計 154,371 206,746 Share acquisition rights 新株予約権 361 330 Total net assets 純資産の部合計 930,251 998,604	Share capital	資本金	90,845	90,845
Retained earnings	Capital surplus	資本剰余金	54,884	54,884
A	Legal capital surplus	資本準備金	54,884	54,884
Other retained earnings その他利益剰余金 569,068 575,322 Reserve for tax purpose reduction entry of non-current assets 固定資産圧縮積立金 3,200 3,153 Reserve for special depreciation 特別償立金 518,700 523,700 Special reserve 特別積立金 47,154 48,459 Retained earnings brought forward 繰越利益剰余金 47,154 48,459 Treasury shares 自己株式 △30,125 △20,371 Total shareholders' equity 株主資本合計 775,517 791,527 Valuation difference on available-for-sale securities その他有価証券評価差額金 154,011 206,933 Deferred gains or losses on hedges 繰延ヘッジ損益 360 △186 Total valuation and translation adjustments 評価・換算差額等合計 154,371 206,746 Share acquisition rights 新株予約権 361 330 Total net assets 純資産の部合計 930,251 998,604	Retained earnings	利益剰余金	659,913	666,168
Reserve for tax purpose reduction entry of non-current assets Reserve for special depreciation Reserve for special depreciation Special reserve 特別積立金 特別積立金 特別積立金 特別積立金 イ7,154 48,459 Retained earnings brought forward Retained earnings brought forward Treasury shares 自己株式	Legal retained earnings	利益準備金	90,845	90,845
Reserve for special depreciation 特別償却準備金 13 10 10 Special reserve 特別積立金 518,700 523,700 Retained earnings brought forward 繰越利益剰余金 47,154 48,459 12 12 13 13 10 1	Other retained earnings	その他利益剰余金	569,068	575,322
Special reserve 特別積立金 518,700 523,700 Retained earnings brought forward 繰越利益剰余金 47,154 48,459 Treasury shares 自己株式 △30,125 △20,371 Total shareholders' equity 株主資本合計 775,517 791,527 Valuation difference on available-for-sale securities その他有価証券評価差額金 154,011 206,933 Deferred gains or losses on hedges 繰延ヘッジ損益 360 △186 Total valuation and translation adjustments 評価・換算差額等合計 154,371 206,746 Share acquisition rights 新株予約権 361 330 Total net assets 純資産の部合計 930,251 998,604	Reserve for tax purpose reduction entry of non-current assets	固定資産圧縮積立金	3,200	3,153
Retained earnings brought forward 繰越利益剰余金 47,154 48,459 Treasury shares 自己株式 Δ30,125 Δ20,371 Total shareholders' equity 株主資本合計 775,517 791,527 Valuation difference on available-for-sale securities その他有価証券評価差額金 154,011 206,933 Deferred gains or losses on hedges 繰延ヘッジ損益 360 Δ186 Total valuation and translation adjustments 評価・換算差額等合計 154,371 206,746 Share acquisition rights 新株予約権 361 330 Total net assets 純資産の部合計 930,251 998,604	Reserve for special depreciation	特別償却準備金	13	10
自己株式 △30,125 △20,371 △20,371 ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○	Special reserve	特別積立金	518,700	523,700
Total shareholders' equity Waluation difference on available-for-sale securities Pome of the provided and provided assets 株主資本合計 775,517 791,527	Retained earnings brought forward	繰越利益剰余金	47,154	48,459
Valuation difference on available-for-sale securities その他有価証券評価差額金 154,011 206,933 Deferred gains or losses on hedges 繰延ヘッジ損益 360 △186 Total valuation and translation adjustments 評価・換算差額等合計 154,371 206,746 Share acquisition rights 新株予約権 361 330 Total net assets 純資産の部合計 930,251 998,604	Treasury shares	自己株式	Δ30,125	Δ20,371
Deferred gains or losses on hedges繰延へッジ損益360△186Total valuation and translation adjustments評価・換算差額等合計154,371206,746Share acquisition rights新株予約権361330Total net assets純資産の部合計930,251998,604	Total shareholders' equity	株主資本合計	775,517	791,527
Total valuation and translation adjustments 評価・換算差額等合計 154,371 206,746 Share acquisition rights 新株予約権 361 330 Total net assets 純資産の部合計 930,251 998,604	Valuation difference on available-for-sale securities	その他有価証券評価差額金	154,011	206,933
Share acquisition rights新株予約権361330Total net assets純資産の部合計930,251998,604	Deferred gains or losses on hedges	繰延ヘッジ損益	360	Δ186
Total net assets 純資産の部合計 930,251 998,604	Total valuation and translation adjustments	評価•換算差額等合計	154,371	206,746
	Share acquisition rights	新株予約権	361	330
Total liabilities and net assets 負債及び純資産の部合計 12,505,670 13,219,043	Total net assets	純資産の部合計	930,251	998,604
	Total liabilities and net assets	負債及び純資産の部合計	12,505,670	13,219,043

2. NON-CONSOLIDATED INTERIM STATEMENTS OF INCOME

中間損益計算書

Millions of Yen(金額単位:百万円)

	T	willions of Ten	
		First half of FY 2019	First half of FY 2020
Ordinary income (KEIJO SHUEKI)	経常収益	99,292	94,204
Interest income	資金運用収益	70,075	62,968
(Interest on loans and discounts)	(うち貸出金利息)	(53,344)	(49,766)
(Interest and dividends on securities)	(うち有価証券利息配当金)	(13,741)	(12,453)
Trust fees	信託報酬	0	0
Fees and commissions	役務取引等収益	15,360	16,020
Trading income	特定取引収益	293	416
Other ordinary income	その他業務収益	6,644	6,950
Other income	その他経常収益	6,918	7,847
Ordinary expenses (KEIJO HIYO)	経常費用	69,934	62,223
Interest expenses	資金調達費用	15,435	5,492
(Interest on deposits)	(うち預金利息)	(6,541)	(2,084)
Fees and commissions payments	役務取引等費用	7,103	7,711
Other ordinary expenses	その他業務費用	0	374
General and administrative expenses	営業経費	40,659	40,844
Other expenses	その他経常費用	6,735	7,800
Ordinary profit (KEIJO RIEKI)	経常利益	29,358	31,980
Extraordinary income	特別利益	411	119
Extraordinary losses	特別損失	69	229
Profit before income taxes	税引前中間純利益	29,700	31,870
Income taxes-current	法人税、住民税及び事業税	8,290	10,684
Income taxes-deferred	法人税等調整額	Δ219	Δ1,028
Total income taxes	法人税等合計	8,070	9,655
Profit (CHUKAN JUNRIEKI)	中間純利益	21,629	22,214

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 2019年4月1日 至 2019年9月30日)

First half of FY2019		Million	ıs of Yen(金額	質単位:百万円)		
		Sh	areholders' equ	ity		
		株主資本				
			Capital surplus			
		Share capital		自余金		
		1	Legal capital	Total capital		
		資本金	surplus 資本準備金	surplus 資本剰余金合計		
Balance at beginning of period	当期首残高	90,845	54,884	54,884		
Changes 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 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		

					Shareholde 株主				
				Retained					
				利益乗	余金				
				Other retain	ed earnings			m	Total
				その他利益	益剰余金		m . 1 1	Treasury shares	shareholders'
		Legal retained earnings	Reserve for tax purpose reduction entry of non- current assets	Reserve for special depreciation	Special reserve	Retained earnings brought forward	Total retained earnings	Shares	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 period	当期首残高	90,845	3,307	20	513,700	41,473	649,346	△ 31,642	763,433
Changes 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			Δ 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					Δ 0	Δ 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 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	on and translation adjus				
			評価・換算差額等	Share acquisition			
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Total valuation and translation adjustments	rights	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 period	当期首残高	192,476	623	193,100	323	956,857	
Changes 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 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	

当中間会計期間(自 2020年4月1日 至 2020年9月30日)

First half of FY2020		Million	ıs 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 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 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									
		株主資本								
	Retained earnings									
	利益剰余金									
			Other retained earnings その他利益剰余金					Treasury	Total	
		Legal retained earnings	Reserve for tax purpose reduction entry of non- current assets	Reserve for special depreciation	Special reserve	Retained earnings brought forward	Total retained earnings	shares	shareholders' 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 period	当期首残高	90,845	3,200	13	518,700	47,154	659,913	△ 30,125	775,517	
Changes during period	当中間期変動額									
Dividends of surplus	剰余金の配当					△ 6,312	△ 6,312		△ 6,312	
Reversal of reserve for tax purpose reduction entry of non-current assets	固定資産圧縮積立金の 取崩		△ 46			46	_			
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					22,214	22,214		22,214	
Purchase of treasury shares	自己株式の取得							Δ 0	Δ 0	
Disposal of treasury shares	自己株式の処分					△ 27	△ 27	136	108	
Cancellation of treasury shares	自己株式の消却					△ 9,619	△ 9,619	9,619	_	
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 during period	当中間期変動額合計		△ 46	△ 3	5,000	1,304	6,254	9,754	16,009	
Balance at end of period	当中間期末残高	90,845	3,153	10	523,700	48,459	666,168	△ 20,371	791,527	

		Valuatio	on and translation adjus				
		評価・換算差額等			Share acquisition		
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Total valuation and translation adjustments	rights	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 period	当期首残高	154,011	360	154,371	361	930,251	
Changes during period	当中間期変動額						
Dividends of surplus	剰余金の配当					△6,312	
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					22,214	
Purchase of treasury shares	自己株式の取得					Δ0	
Disposal of treasury shares	自己株式の処分					108	
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)	52,921	△546	52,374	△30	52,343	
Total changes during period	当中間期変動額合計	52,921	△546	52,374	△30	68,353	
Balance at end of period	当中間期末残高	206,933	△186	206,746	330	998,604	

Note: Figures less than $\,\,$ $\,$ $\,$ 1 million are omitted.