

# Financial Results for Fiscal 2018

(from April 1, 2018 to March 31, 2019)

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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)

		As of March 31,2018	As of March 31,2019
ASSETS:	(資産の部)		
Cash and due from banks	現金預け金	1,051,482	1,221,342
Call loans and bills bought	コールローン及び買入手形	200,599	270,212
Monetary claims bought	買入金銭債権	41,770	40,332
Trading assets	特定取引資産	19,429	36,469
Money held in trust	金銭の信託	3,700	3,900
Securities	有価証券	1,597,906	1,402,704
Loans and bills discounted	貸出金	8,263,507	8,531,914
Foreign exchanges	外国為替	8,968	7,582
Lease receivables and investment assets	リース債権及びリース投資資産	65,983	70,770
Other assets	その他資産	122,820	124,287
Tangible fixed assets	有形固定資産	71,228	67,063
Intangible fixed assets	無形固定資産	36,637	38,658
Retirement benefit asset	退職給付に係る資産	9,838	6,387
Deferred tax assets	繰延税金資産	2,382	2,664
Customers' liabilities for acceptances and guarantees	支払承諾見返	76,894	72,371
Allowance for loan losses	貸倒引当金	△40,372	△41,835
Allowance for investment loss	投資損失引当金	△54	△55
Total assets	資産の部合計	11,532,724	11,854,771
LIABILITIES:	(負債の部)		
Deposits	預金	9,474,374	9,804,114
Negotiable certificates of deposit	譲渡性預金	150,560	115,209
Call money and bills sold	コールマネー及び売渡手形	69,661	168,834
Payables under repurchase agreements	売現先勘定	104,080	129,016
Payables under securities lending transactions	債券貸借取引受入担保金	68,589	—
Trading liabilities	特定取引負債	7,499	6,028
Borrowed money	借入金	283,200	282,839
Foreign exchanges	外国為替	3,888	542
Bonds payable	社債	—	35,444
Bonds with share acquisition rights	新株予約権付社債	84,992	33,297
Borrowed money from trust account	信託勘定借	228	243
Other liabilities	その他負債	127,043	100,622
Retirement benefit liability	退職給付に係る負債	20,199	20,114
Provision for retirement benefits for directors	役員退職慰労引当金	325	349
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,166	980
Provision for contingent loss	偶発損失引当金	1,505	1,249
Provison for point card certificates	ポイント引当金	353	353
Reserves under special laws	特別法上の引当金	11	11
Deferred tax liabilities	繰延税金負債	65,340	66,331
Acceptances and guarantees	支払承諾	76,894	72,371
Total liabilities	負債の部合計	10,539,915	10,837,956
NET ASSETS:	(純資産の部)		
Capital stock	資本金	90,845	90,845
Capital surplus	資本剰余金	54,884	54,884
Retained earnings	利益剰余金	702,591	705,966
Treasury shares	自己株式	△52,183	△31,642
Total shareholders' equity	株主資本合計	796,137	820,053
Valuation difference on available-for-sale securities	その他有価証券評価差額金	194,349	193,428
Deferred gains or losses on hedges	繰延ヘッジ損益	561	671
Foreign currency translation adjustment	為替換算調整勘定	△2,697	75
Remeasurements of defined benefit plans	退職給付に係る調整累計額	2,715	904
Total accumulated other comprehensive income	その他の包括利益累計額合計	194,928	195,080
Share acquisition rights	新株予約権	350	323
Non-controlling interests	非支配株主持分	1,392	1,357
Total net assets	純資産の部合計	992,808	1,016,815
Total liabilities and net assets	負債及び純資産の部合計	11,532,724	11,854,771

Note: Figures less than ¥1 million are omitted.

## 2. CONSOLIDATED STATEMENTS OF INCOME AND CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME

### 連結損益計算書及び連結包括利益計算書

#### CONSOLIDATED STATEMENTS OF INCOME 連結損益計算書

Millions of Yen (金額単位: 百万円)

		FY2017	FY2018
Ordinary income (KEIJO SHUEKI)	経常収益	224,091	235,736
Interest income	資金運用収益	127,140	143,104
(Interest on loans and discounts)	(うち貸出金利息)	( 99,585)	( 105,923)
(Interest and dividends on securities)	(うち有価証券利息配当金)	( 23,560)	( 31,417)
Trust fees	信託報酬	2	3
Fees and commissions	役務取引等収益	64,485	66,438
Trading income	特定取引収益	3,623	3,004
Other ordinary income	その他業務収益	4,971	7,268
Other income	その他経常収益	23,868	15,916
Ordinary expenses (KEIJO HIYO)	経常費用	158,252	172,356
Interest expenses	資金調達費用	16,415	27,135
(Interest on deposits)	(うち預金利息)	( 7,880)	( 11,397)
Fees and commissions payments	役務取引等費用	34,574	36,224
Other ordinary expenses	その他業務費用	5,219	5,702
General and administrative expenses	営業経費	92,871	90,235
Other expenses	その他経常費用	9,170	13,058
Ordinary profit (KEIJO RIEKI)	経常利益	65,839	63,379
Extraordinary income	特別利益	6,263	3,610
Gain on disposal of non-current assets	固定資産処分益	255	119
Gain on return of assets from retirement benefits trust	退職給付信託返還益	6,007	3,490
Extraordinary losses	特別損失	472	308
Loss on disposal of non-current assets	固定資産処分損	394	308
Impairment loss	減損損失	78	—
Profit before income taxes	税金等調整前当期純利益	71,630	66,681
Income taxes-current	法人税、住民税及び事業税	18,360	17,794
Income taxes-deferred	法人税等調整額	3,102	1,943
Total income taxes	法人税等合計	21,463	19,738
Profit	当期純利益	50,167	46,943
Profit attributable to non-controlling interests	非支配株主に帰属する当期純利益	36	68
Profit attributable to owners of the parent	親会社株主に帰属する当期純利益	50,130	46,874

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)

		FY2017	FY2018
Profit	当期純利益	50,167	46,943
Other comprehensive income	その他の包括利益	29,661	51
Valuation difference on available-for-sale securities	その他有価証券評価差額金	29,116	△962
Deferred gains or losses on hedges	繰延ヘッジ損益	△145	△47
Foreign currency translation adjustment	為替換算調整勘定	△2,566	2,487
Remeasurements of defined benefit plans	退職給付に係る調整額	3,785	△1,811
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	△528	385
Comprehensive income	包括利益	79,828	46,995
Comprehensive income attributable to:	(内訳)		
Owners of the parent	親会社株主に係る包括利益	79,573	47,026
Non-controlling interests	非支配株主に係る包括利益	254	△31

Note: Figures less than ¥1 million are omitted.

### 3. CONSOLIDATED STATEMENTS OF CHANGES IN NET ASSETS

#### 連結株主資本等変動計算書

前連結会計年度(自 2017年4月1日 至 2018年3月31日)

FY2017 Ended Mar.31,2018

Millions of Yen (金額単位:百万円)

		Shareholders' equity				
		株主資本				
		Capital stock	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at beginning of current period	当期首残高	90,845	54,884	664,459	△42,503	767,686
Changes of items during period	当期変動額					
Dividends of surplus	剰余金の配当			△ 11,991		△ 11,991
Profit attributable to owners of the parent	親会社株主に帰属する当期純利益			50,130		50,130
Purchase of treasury shares	自己株式の取得				△ 9,789	△ 9,789
Disposal of treasury shares	自己株式の処分			△ 7	108	101
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	—	—	38,131	△ 9,680	28,450
Balance at end of current period	当期末残高	90,845	54,884	702,591	△52,183	796,137

		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			
Balance at beginning of current period	当期首残高	165,605	750	198	△ 1,069	165,484	407	1,140	934,719
Changes of items during period	当期変動額								
Dividends of surplus	剰余金の配当								△ 11,991
Profit attributable to owners of the parent	親会社株主に帰属する当期純利益								50,130
Purchase of treasury shares	自己株式の取得								△ 9,789
Disposal of treasury shares	自己株式の処分								101
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)	28,743	△ 189	△ 2,896	3,785	29,443	△ 57	251	29,638
Total changes of items during period	当期変動額合計	28,743	△ 189	△ 2,896	3,785	29,443	△ 57	251	58,089
Balance at end of current period	当期末残高	194,349	561	△ 2,697	2,715	194,928	350	1,392	992,808

Note: Figures less than ¥1 million are omitted.

当連結会計年度(自 2018年4月1日 至 2019年3月31日)

FY2018 Ended Mar.31,2019

Millions of Yen (金額単位:百万円)

		Shareholders' equity				
		株主資本				
		Capital stock	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at beginning of current period	当期首残高	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 of items during period	当期変動額					
Dividends of surplus	剰余金の配当			△ 13,065		△ 13,065
Profit attributable to owners of the parent	親会社株主に帰属する当期純利益			46,874		46,874
Purchase of treasury shares	自己株式の取得				△ 10,070	△ 10,070
Disposal of treasury shares	自己株式の処分			△ 9	81	72
Retirement of treasury shares	自己株式の消却			△ 30,530	30,530	—
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	—	—	3,270	20,541	23,811
Balance at end of current period	当期末残高	90,845	54,884	705,966	△ 31,642	820,053

		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			
Balance at beginning of current 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 of items during period	当期変動額								
Dividends of surplus	剰余金の配当								△ 13,065
Profit attributable to owners of the parent	親会社株主に帰属する当期純利益								46,874
Purchase of treasury shares	自己株式の取得								△ 10,070
Disposal of treasury shares	自己株式の処分								72
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)	△ 815	110	2,773	△ 1,811	257	△ 27	△ 34	195
Total changes of items during period	当期変動額合計	△ 815	110	2,773	△ 1,811	257	△ 27	△ 34	24,007
Balance at end of current period	当期末残高	193,428	671	75	904	195,080	323	1,357	1,016,815

Note: Figures less than ¥1 million are omitted.

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

Millions of Yen (金額単位：百万円)

		FY2017	FY2018
<b>1.Cash flows from operating activities</b>	<b>I 営業活動によるキャッシュ・フロー</b>		
Profit before income taxes	税金等調整前当期純利益	71,630	66,681
Depreciation	減価償却費	14,166	13,239
Impairment loss	減損損失	78	—
Gain on return of assets from retirement benefits trust	退職給付信託返還益	△6,007	△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)	△1,651	△109
Increase (decrease) in allowance for loan losses	貸倒引当金の増減(△)	△6,708	1,462
Increase (decrease) in allowance for investment loss	投資損失引当金の増減額(△は減少)	0	1
Decrease (increase) in retirement benefit asset	退職給付に係る資産の増減額(△は増加)	3,599	3,451
Increase (decrease) in retirement benefit liability	退職給付に係る負債の増減額(△は減少)	△657	△85
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)	43	23
Increase (decrease) in provision for reimbursement of deposits	睡眠預金払戻損失引当金の増減(△)	869	△186
Increase (decrease) in provision for contingent loss	偶発損失引当金の増減額(△は減少)	△274	△256
Increase (decrease) in provision for point card certificates	ポイント引当金の増減額(△は減少)	16	0
Gain on fund management	資金運用収益	△127,140	△143,104
Financing expenses	資金調達費用	16,415	27,135
Loss (gain) related to securities	有価証券関係損益(△)	△4,945	△6,578
Loss (gain) on money held in trust	金銭の信託の運用損益(△は運用益)	△35	△41
Loss (gain) on disposal of non-current assets	固定資産処分損益(△は益)	138	188
Net decrease (increase) in trading assets	特定取引資産の純増(△)減	12,668	△17,039
Net increase (decrease) in trading liabilities	特定取引負債の純増減(△)	△12,629	△1,471
Net decrease (increase) in loans and bills discounted	貸出金の純増(△)減	△364,050	△244,650
Net increase (decrease) in deposit	預金の純増減(△)	258,801	310,495
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減(△)	35,745	△38,091
Net increase (decrease) in borrowed money	借入金の純増減(△)	10,775	△3,687
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	27,732	34,278
Net decrease (increase) in call loans	コールローン等の純増(△)減	69,268	△67,055
Net decrease (increase) in monetary claims bought	買入金銭債権の純増(△)減	△2,141	1,438
Net increase (decrease) in call money	コールマネー等の純増減(△)	△34,414	96,058
Net increase (decrease) in payables under repurchase agreements	売現先勘定の純増減(△)	71,998	21,983
Net increase (decrease) in payables under securities lending transactions	債券貸借取引受入担保金の純増減(△)	47,547	△68,682
Net decrease (increase) in foreign exchanges-assets	外国為替(資産)の純増(△)減	△2,342	1,423
Net increase (decrease) in foreign exchanges-liabilities	外国為替(負債)の純増減(△)	3,787	△3,345
Net decrease (increase) in lease receivables and investment assets	リース債権及びリース投資資産の純増(△)減	△5,281	△5,256
Decrease (increase) in straight bonds by redemption (issue)	普通社債発行及び償還による増減(△)	—	36,074
Net increase (decrease) in borrowed money from trust account	信託勘定借の純増減(△)	25	15
Proceeds from fund management	資金運用による収入	119,157	140,654
Payments for finance	資金調達による支出	△16,226	△26,402
Other, net	その他	△34,048	△30,073
Subtotal	小 計	145,912	94,996
Income taxes paid	法人税等の支払額	△9,977	△21,682
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	135,934	73,314
<b>2.Cash flows from investing activities</b>	<b>II 投資活動によるキャッシュ・フロー</b>		
Purchase of securities	有価証券の取得による支出	△1,244,230	△1,336,340
Proceeds from sales of securities	有価証券の売却による収入	900,016	1,326,596
Proceeds from redemption of securities	有価証券の償還による収入	188,555	220,243
Increase in money held in trust	金銭の信託の増加による支出	△400	△200
Purchase of tangible fixed assets	有形固定資産の取得による支出	△3,943	△3,350
Purchase of intangible fixed assets	無形固定資産の取得による支出	△10,610	△7,378
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	512	438
Payments for asset retirement obligations	資産除去債務の履行による支出	—	△255
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	△170,100	199,753
<b>3.Cash flows from financing activities</b>	<b>III 財務活動によるキャッシュ・フロー</b>		
Proceeds from issuance of bonds with share acquisition rights	新株予約権付社債の発行による収入	33,900	—
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
Cash dividends paid	配当金の支払額	△11,975	△13,051
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	△9,789	△10,070
Proceeds from sales of treasury shares	自己株式の売却による収入	101	0
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	12,233	△76,244
<b>4.Effect of exchange rate change on cash and cash equivalents</b>	<b>IV 現金及び現金同等物に係る換算差額</b>	74	△73
<b>5.Net increase (decrease) in cash and cash equivalents</b>	<b>V 現金及び現金同等物の増減額(△は減少)</b>	△21,857	196,750
<b>6.Cash and cash equivalents at beginning of period</b>	<b>VI 現金及び現金同等物の期首残高</b>	733,777	711,919
<b>7.Cash and cash equivalents at end of period</b>	<b>VII 現金及び現金同等物の期末残高</b>	711,919	908,669

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, 2019 : 12

B. NON—CONSOLIDATED FINANCIAL INFORMATION 単体決算情報

1. NON—CONSOLIDATED BALANCE SHEETS 貸借対照表

Millions of Yen (金額単位: 百万円)			
		As of March 31,2018	As of March 31,2019
ASSETS:	(資産の部)		
Cash and due from banks	現金預け金	1,041,112	1,210,135
Call loans	コールローン	200,599	270,212
Monetary claims bought	買入金銭債権	41,770	40,332
Trading assets	特定取引資産	19,392	36,309
Money held in trust	金銭の信託	3,700	3,900
Securities	有価証券	1,615,589	1,414,025
Loans and bills discounted	貸出金	8,287,488	8,556,855
Foreign exchanges	外国為替	8,844	7,458
Other assets	その他資産	96,175	98,641
Tangible fixed assets	有形固定資産	67,092	63,029
Intangible fixed assets	無形固定資産	36,885	38,956
Prepaid pension cost	前払年金費用	5,813	5,028
Customers' liabilities for acceptances and guarantees	支払承諾見返	115,510	111,770
Allowance for loan losses	貸倒引当金	△36,386	△37,094
Allowance for investment loss	投資損失引当金	△54	△55
Total assets	資産の部合計	11,503,533	11,819,507
LIABILITIES:	(負債の部)		
Deposits	預金	9,539,769	9,877,734
Negotiable certificates of deposit	譲渡性預金	156,460	119,509
Call money	コールマネー	69,661	168,834
Payables under repurchase agreements	売現先勘定	77,964	99,206
Payables under securities lending transactions	債券貸借取引受入担保金	68,589	—
Trading liabilities	特定取引負債	7,502	6,031
Borrowed money	借入金	257,936	253,941
Foreign exchanges	外国為替	3,889	547
Bonds payable	社債	—	35,444
Bonds with share acquisition rights	新株予約権付社債	84,992	33,297
Borrowed money from trust account	信託勘定借	228	243
Other liabilities	その他負債	97,768	69,519
Provision for retirement benefits	退職給付引当金	18,573	18,454
Provision for retirement benefits for directors	役員退職慰労引当金	115	145
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,166	980
Provision for contingent loss	偶発損失引当金	1,505	1,249
Provision for point card certificates	ポイント引当金	305	306
Deferred tax liabilities	繰延税金負債	63,534	65,433
Acceptances and guarantees	支払承諾	115,510	111,770
Total liabilities	負債の部合計	10,565,475	10,862,650
NET ASSETS:	(純資産の部)		
Capital stock	資本金	90,845	90,845
Capital surplus	資本剰余金	54,884	54,884
Legal capital surplus	資本準備金	54,884	54,884
Retained earnings	利益剰余金	650,311	649,346
Legal retained earnings	利益準備金	90,845	90,845
Other retained earnings	その他利益剰余金	559,465	558,500
Reserve for advanced depreciation of non-current assets	固定資産圧縮積立金	3,362	3,307
Reserve for special depreciation	特別償却準備金	26	20
Special reserve	特別積立金	508,700	513,700
Retained earnings brought forward	繰越利益剰余金	47,375	41,473
Treasury shares	自己株式	△52,183	△31,642
Total shareholders' equity	株主資本合計	743,857	763,433
Valuation difference on available-for-sale securities	その他有価証券評価差額金	193,179	192,476
Deferred gains or losses on hedges	繰延ヘッジ損益	671	623
Total valuation and translation adjustments	評価・換算差額等合計	193,850	193,100
Share acquisition rights	新株予約権	350	323
Total net assets	純資産の部合計	938,058	956,857
Total liabilities and net assets	負債及び純資産の部合計	11,503,533	11,819,507

Note: Figures less than ￥1 million are omitted.

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

Millions of Yen (金額単位: 百万円)

		FY2017	FY2018
Ordinary income (KEIJO SHUEKI)	経常収益	180,473	192,951
Interest income	資金運用収益	128,218	144,272
(Interest on loans and discounts)	(うち貸出金利息)	( 99,582)	( 105,951)
(Interest and dividends on securities)	(うち有価証券利息配当金)	( 24,643)	( 32,565)
Trust fees	信託報酬	2	3
Fees and commissions	役務取引等収益	29,326	30,495
Trading income	特定取引収益	769	820
Other ordinary income	その他業務収益	4,972	7,266
Other income	その他経常収益	17,184	10,092
Ordinary expenses (KEIJO HIYO)	経常費用	124,308	136,463
Interest expenses	資金調達費用	16,676	27,628
(Interest on deposits)	(うち預金利息)	( 8,060)	( 11,920)
Fees and commissions payments	役務取引等費用	14,104	14,736
Other ordinary expenses	その他業務費用	5,219	5,702
General and administrative expenses	営業経費	84,974	82,015
Other expenses	その他経常費用	3,332	6,380
Ordinary profit (KEIJO RIEKI)	経常利益	56,164	56,487
Extraordinary income	特別利益	6,263	3,610
Extraordinary losses	特別損失	467	300
Profit before income taxes	税引前当期純利益	61,961	59,797
Income taxes-current	法人税、住民税及び事業税	15,046	14,943
Income taxes-deferred	法人税等調整額	3,483	2,214
Total income taxes	法人税等合計	18,529	17,157
Profit (TOKI JUNRIEKI)	当期純利益	43,431	42,639

Note: Figures less than ¥1 million are omitted.



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

### 株主資本等変動計算書

前事業年度(自 平成2017年4月1日 至 平成2018年3月31日)

FY2017 Ended Mar.31,2018

Millions of Yen (金額単位:百万円)

		Shareholders' equity		
		株主資本		
		Capital stock	Capital surplus	
			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	当期末残高	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			
Reversal of reserve for special depreciation	特別償却準備金の取崩			
Provision of special reserve	特別積立金の積立			
Profit	当期純利益			
Purchase of treasury shares	自己株式の取得			
Disposal of treasury shares	自己株式の処分			
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)			
Total changes of items during period	当期変動額合計	—	—	—
Balance at end of current period	当期末残高	90,845	54,884	54,884

		Shareholders' equity							
		株主資本							
		Retained earnings						Treasury shares	Total shareholders' equity
		利益剰余金							
		Legal retained earnings	Other retained earnings				Total 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			
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	3,419	33	503,700	20,880	618,878	△ 42,503	722,105
Changes of items during period	当期変動額								
Dividends of surplus	剰余金の配当					△ 11,991	△ 11,991		△ 11,991
Provision of reserve for advanced depreciation of non-current assets	固定資産圧縮積立金の積立		39			△ 39	—		—
Reversal of reserve for advanced depreciation of non-current assets	固定資産圧縮積立金の取崩		△ 95			95	—		—
Reversal of reserve for special depreciation	特別償却準備金の取崩			△ 6		6	—		—
Provision of special reserve	特別積立金の積立				5,000	△ 5,000	—		—
Profit	当期純利益					43,431	43,431		43,431
Purchase of treasury shares	自己株式の取得							△ 9,789	△ 9,789
Disposal of treasury shares	自己株式の処分					△ 7	△ 7	108	101
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	—	△ 56	△ 6	5,000	26,495	31,432	△ 9,680	21,751
Balance at end of current period	当期末残高	90,845	3,362	26	508,700	47,375	650,311	△ 52,183	743,857

		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 current period	当期首残高	164,679	818	165,498	407	888,012
Changes of items during period	当期変動額					
Dividends of surplus	剰余金の配当					△11,991
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					—
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					43,431
Purchase of treasury shares	自己株式の取得					△9,789
Disposal of treasury shares	自己株式の処分					101
Net changes of items other than areholders' equity	株主資本以外の項目の 当期変動額（純額）	28,499	△147	28,351	△57	28,294
Total changes of items during period	当期変動額合計	28,499	△147	28,351	△57	50,046
Balance at end of current period	当期末残高	193,179	671	193,850	350	938,058

Note: Figures less than ¥ 1 million are omitted.

当事業年度(自 平成2018年4月1日 至 平成2019年3月31日)

FY2018 Ended Mar.31,2019

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 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			
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								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								
			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					
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	3,362	26	508,700	47,375	650,311	△ 52,183	743,857		
Changes of items during period	当期変動額										
Dividends of surplus	剰余金の配当					△ 13,065	△ 13,065		△ 13,065		
Provision of reserve for advanced depreciation of non-current assets	固定資産圧縮積立金の積立		35			△ 35	—		—		
Reversal of reserve for advanced depreciation of non-current assets	固定資産圧縮積立金の取崩		△ 91			91	—		—		
Reversal of reserve for special depreciation	特別償却準備金の取崩			△ 6		6	—		—		
Provision of special reserve	特別積立金の積立				5,000	△ 5,000	—		—		
Profit	当期純利益					42,639	42,639		42,639		
Purchase of treasury shares	自己株式の取得							△ 10,070	△ 10,070		
Disposal of treasury shares	自己株式の処分					△ 9	△ 9	81	72		
Retirement of treasury shares	自己株式の消却					△ 30,530	△ 30,530	30,530	—		
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	—	△ 55	△ 6	5,000	△ 5,902	△ 964	20,541	19,576		
Balance at end of current period	当期末残高	90,845	3,307	20	513,700	41,473	649,346	△ 31,642	763,433		

		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		
Balance at beginning of current period	当期首残高	193,179	671	193,850	350	938,058
Changes of items during period	当期変動額					
Dividends of surplus	剰余金の配当					△13,065
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					—
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					42,639
Purchase of treasury shares	自己株式の取得					△10,070
Disposal of treasury shares	自己株式の処分					72
Retirement of treasury shares	自己株式の消却					—
Net changes of items other than areholders' equity	株主資本以外の項目の 当期変動額（純額）	△702	△47	△750	△27	△777
Total changes of items during period	当期変動額合計	△702	△47	△750	△27	18,799
Balance at end of current period	当期末残高	192,476	623	193,100	323	956,857

Note: Figures less than ¥1 million are omitted.