

FACT BOOK

1st Half, FY 2012

Apr.1,2012~Sep.30,2012

日本証券金融株式会社

JAPAN SECURITIES FINANCE CO.,LTD.

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1. 主な業務内容 (Contents of Business)

◆ 貸借取引業務 Loans for Margin Transactions

種 類	融資 Margin Loan (貸借取引貸付金)	貸株 Stock Loan (貸借取引貸付有価証券)
収 益 Revenues	貸付金利息 Interest on Loans 借入有価証券代り金利息 Interest on collateral money of securities borrowed	品貸料 (逆日歩) Premium Charges 貸株料 Lending Fees
費 用 Expenses	資金調達コスト Funding Cost	有価証券借入料 (逆日歩) Premium Charges
平均貸付残高 Average Loan Balance	205,739 百万円¥ mil	159,097 百万円¥mil
金利・貸株料 Loan Rate & Fee	融資金利 Loan Rate : 0.77%	貸株料 Lending Fee : 0.40% 貸株等代り金金利 Interest on collateral money of securities lent : 0.00%
取 引 先 Counterparty	取引所総合取引参加者 General trading Participants of stock exchange	取引所総合取引参加者 General trading Participants of stock exchange
調 達 方 法 Procurement method	貸株等代り金 Cash proceeds sold of Stock Loan コールマネー Call Money	融資担保株券 Stock certificates bought of Margin Loan 証券会社、生損保等からの入札 Bidding by brokers and insurance companies, etc
担 保 Collaterals	株券 Stock certificates 融資担保株券の他に 30%の現金 又は株券 (掛目 80%) 等を受入れる。 Stock certificates bought plus 30% margin requirement by cash or equities (value80%)	現金 Cash proceeds 貸株等代り金の他に 30%の現金 又は株券 (掛目 80%) 等を受入れる。 Cash proceeds sold plus 30% margin requirement by cash or equities (value80%)
特 徴 Features	<ul style="list-style-type: none"> 取引所の決済機構を通じて貸付けるため、証券会社にとって利便性が高い。 Convenient for brokers because loaned through a clearing facility of each stock exchange 毎日担保を時価評価し、毎日差金決済する。証券会社のデフォルト等による貸し倒れの実績なし。 Mark-to market every day and pay or receive the differences every day No credit loss with bankruptcy of brokers 品貸料 (逆日歩) は当該銘柄の制度信用取引利用顧客に一律適用される。 Premium charges of each issue are applied to all standardized margin selling customers 	

◆有価証券貸付業務 Securities Lending Business

種 類	一般貸株 General Stock Lending	債券貸借取引 Bond Lending
金利・料率 Loan Rate	貸付期間により設定 Set according to loan term	約定毎に決定 Decided according to each trade
取引先 Counterparty	証券会社 Brokers	証券会社、機関投資家 Brokers, Institutional Investors
担保 Collaterals	株券（掛目 70%） Equity (value 70%) 現金（掛目 100%） Cash (value 100%)	国債（掛目 95%） JGB (value 95%) 現金（掛目 100%） Cash (value 100%)
特徴 Features	フェイルカバーやバスケット取引等に利用 Fail cover or basket trades	現金を担保としたレポ取引が主流 Repo transactions with cash collateral 現先取引と並んで資金調達、運用手段として広く利用されている Utilized for cash funding or investing, such as repurchase agreement

◆証券会社向け貸付業務 Loan to Brokers

種 類	公社債・一般貸付（証券会社向け） General Loans	一般信用ファイナンス Loans for Negotiable Margin Transactions
収益 Revenues	公社債・一般貸付金利息 Interest on General loans	一般信用ファイナンス利息 Interest on Loans for Negotiable Margin Transactions
平均貸付残高 Average Loan Balance	31,569 百万円¥ mil	18,229 百万円¥ mil
金利・料率 Loan Rate	国債担保 Collateral of JGB 0.29% 株式担保 Collateral of Equity 1.20%	
取引先 Counterparty	証券会社 Brokers	証券会社 Brokers
主な担保 Collaterals	国債（掛目 98%） JGB (value98%) 株券（掛目 70%） Equity (value70%)	株券 stock certificates 融資担保株券の他に 30%の現金又は株券（掛目 80%）等を受入れる。 Stock certificates bought plus 30% margin requirement by cash or equities (value80%)
特徴 Features	証券会社の運転資金等の貸付け Operating funds needed by brokers	一般信用取引による信用買いの決済に必要な資金の融資 Loan for negotiable margin buying transactions

◆個人、一般事業法人向け貸付業務 Loan to Individual Investors or Firms

種 類	一般貸付(証券担保ローン)
収 益 Revenues	公社債・一般貸付金利息 Interest on General Loans
平均貸付残高 Average Loan Balance	8,554 百万円¥ mil
金 利 ・ 料 率 Loan Rate	株式担保 collateral of equity 3.80%
取 引 先 Counterparty	個人、法人 Individual investors, Firms
担 保 Collateral	株券 (掛目 65%) Equity (value65%)
特 徴 Features	資金用途は自由。証券会社の窓口で手続きできる保護預り証券担保融資 などもある Free of use. Loan on securities in safekeeping account of a broker is available.

◎貸付金利の推移 Transition of Loan Rate

年 月 日 (約定日) Trade Date basis	貸借取引融資 Margin Loan	一般貸付 (証券会社向け) General Loan to Brokers	一般貸付 (証券担保ローン) General Loan to Individual or Firm
2001/04/01	0.88%	1.500%	3.675%
2001/04/02	0.75% (▲0.13%)	↓	↓
2001/04/05	↓	1.375% (▲0.125%)	↓
2001/05/01	0.60% (▲0.15%)	↓	↓
2002/11/08	↓	0.900% (▲0.475%)	↓
2006/07/27	0.74% (+0.14%)	↓	↓
2006/08/01	↓	1.250% (+0.350%)	↓
2006/09/22	0.86% (+0.12%)	↓	↓
2007/03/15	1.02% (+0.16%)	↓	↓
2007/04/05	1.11% (+0.09%)	↓	↓
2007/04/16	↓	1.400% (+0.150%)	3.800% (+0.125%)
2009/01/29	0.97%(▲0.14%)	↓	↓
2010/11/22	0.77%(▲0.20%)	↓	↓
2010/12/08	↓	1.200%(▲0.200%)	↓
2011/11/09	0.77%	1.200%	3.800%

2. 業務別営業収益 (Breakdown of JSF Group Operating Revenues by Each Business)

(単位：百万円 ¥mil)

		FY2010		FY2011		FY2012
		Interim	Full-Year	Interim	Full-Year	Interim
1	証券金融業務	9,183	17,558	8,079	15,186	7,211
2	貸借取引業務 Margin Loan Business	4,517	8,922	3,449	6,756	3,157
3		(37.9%)	(39.0%)	(30.1%)	(33.4%)	(36.4%)
4	貸付金利息 Interest on Loans	1,698	2,809	1,006	1,783	838
5	借入有価証券代り金利息 Interest on Collateral Money of Securities Borrowed	379	826	309	639	257
6	有価証券貸付料 Fees on Lending Securities	2,183	4,807	1,942	3,957	1,907
7	貸借取引品貸料 (逆日歩) Premium Charges	1,717	3,811	1,520	3,147	1,562
8	貸借取引貸株料 Lending Fees on Stock Loans	465	996	421	809	344
9	公社債貸付・一般貸付業務 Bond Financing and General Loans Business	561	1,047	407	827	386
10		(4.7%)	(4.6%)	(3.5%)	(4.1%)	(4.5%)
11	公社債貸付金利息 Interest on Bond Financing	0	0	0	0	—
12	一般貸付金利息 Interest on General Loans	362	658	246	492	238
13	一般信用ファイナンス Negotiable Loans for Margin Transactions	110	200	90	189	82
14	有価証券貸付業務 Securities Lending Business	781	1,754	836	1,701	991
15		(6.6%)	(7.7%)	(7.3%)	(8.4%)	(11.4%)
16	一般貸株 General Stock Lending	164	331	109	219	119
17	債券貸借取引 Bond Lending	617	1,422	726	1,482	871
18	その他 Others	3,323	5,834	3,385	5,901	2,675
19		(27.9%)	(25.5%)	(29.5%)	(29.2%)	(30.8%)
20	国債等運用収益 (日証金) Bond Trading(JSF)	3,282	5,754	3,348	5,824	2,638
21	信託銀行業務 Trust Business	2,225	4,360	2,985	4,224	1,063
22		(18.7%)	(19.1%)	(26.0%)	(20.9%)	(12.2%)
23	貸付金利息 Interest on Loans	592	1,079	406	741	311
24	信託報酬 Trust Charges	150	308	152	300	157
25	国債等運用収益 (日証金信託銀行) Bond Trading(JSFTB)	1,413	2,657	2,399	3,134	584
26	不動産賃貸業務 Real Estate Management Business	494	930	411	818	407
27		(4.2%)	(4.1%)	(3.6%)	(4.0%)	(4.7%)
28	営業収益合計 Total Operating Revenues	11,904	22,848	11,476	20,229	8,682
29	営業収益合計 (除く品貸料) Total Operating Revenues(exclude Premium Charges)	10,186	19,037	9,955	17,082	7,120

3. 貸付の状況 (Statistics of Loans and Securities Lending Transaction)

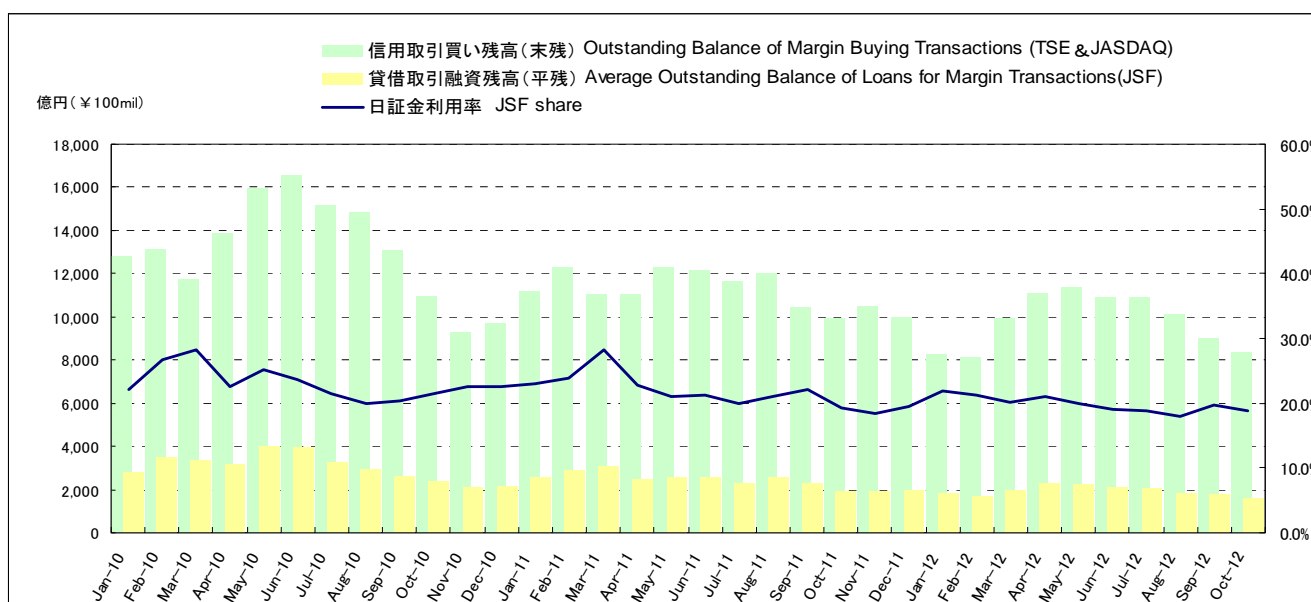
貸付金平均残高 (Average Outstanding Balance of Loan)						
億円(¥100mil)						
	FY2010		FY2011		FY2012	
	Interim	Full-Year	Interim	Full-Year	Interim	
1	貸借取引 Loans for Margin Transactions	3,329	2,934	2,474	2,180	2,057
2	公社債貸付 Bond Financing	1	1	0	0	—
3	一般貸付 General Loans	482	457	458	508	583
4	うち顧客貸付金 Loans for Individual Investors	139	128	89	90	85
5	うち一般信用ファイナンス Loans for Negotiable margin Transactions	190	184	193	203	182
6	信託銀行貸付金 Trust Bank Loans	3,225	3,037	1,718	1,413	1,030
7	その他 Others	145	144	125	125	128
貸付金期末残高 (Outstanding Balance of Loan)						
億円(¥100mil)						
8	貸借取引 Loans for Margin Transactions	2,777	3,050	2,377	2,410	1,722
9	公社債貸付 Bond Financing	0	0	0	0	—
10	一般貸付 General Loans	437	397	904	964	943
11	うち顧客貸付金 Loans for Individual Investors	134	97	86	76	69
12	うち一般信用ファイナンス Loans for Negotiable margin Transactions	164	181	206	257	139
13	信託銀行貸付金 Trust Bank Loans	3,635	2,115	884	991	1,023
14	その他 Others	145	125	125	180	295
有価証券成約額 (Trading Volume of Securities Lending Transaction)						
億円(¥100mil)						
15	債券(債券貸借仲介) Bond Lending	611,937	1,220,854	677,879	1,474,712	684,158

※15 現金担保付取引分も含む include cash-collateral transactions.

貸借取引融資・貸株残高の状況 (Statistics of Loans for Margin Transactions)

貸借取引融資残高 (平残) Average Outstanding Balance of Loans for Margin Transactions							億円(¥100mil)	
	FY2010			FY2011		FY2012		
	TSE	JASDAQ	TOTAL	TSE	JASDAQ	TSE	JASDAQ	
4月 Apr.	2,988	148	3,136	2,520	—	2,322	—	
5月 May.	3,860	156	4,016	2,589	—	2,266	—	
6月 Jun.	3,798	136	3,935	2,583	—	2,091	—	
7月 Jul.	3,145	111	3,256	2,310	—	2,063	—	
8月 Aug.	2,872	100	2,972	2,535	—	1,828	—	
9月 Sep.	2,559	89	2,649	2,307	—	1,768	—	
10月 Oct.	2,316	45	2,361	1,915	—	1,575	—	
11月 Nov.	2,085	—	2,085	1,923	—	—	—	
12月 Dec.	2,198	—	2,198	1,947	—	—	—	
1月 Jan.	2,571	—	2,571	1,809	—	—	—	
2月 Feb.	2,921	—	2,921	1,722	—	—	—	
3月 Mar.	3,105	—	3,105	1,989	—	—	—	

制度信用取引買い残高 (末残) Outstanding Balance of Margin Buying Transactions (TSE and JASDAQ, as of end of month)							
	FY2010			FY2011		FY2012	
	TSE	JASDAQ	JSF ratio	TSE	JSF ratio	TSE	JSF ratio
4月 Apr.	13,462	403	22.6%	11,053	22.8%	11,078	21.0%
5月 May.	15,567	379	25.2%	12,301	21.0%	11,367	19.9%
6月 Jun.	16,193	381	23.7%	12,130	21.3%	10,916	19.2%
7月 Jul.	14,816	330	21.5%	11,627	19.9%	10,911	18.9%
8月 Aug.	14,555	308	20.0%	12,005	21.1%	10,129	18.0%
9月 Sep.	12,756	308	20.3%	10,448	22.1%	8,994	19.7%
10月 Oct.	10,964	—	21.5%	9,898	19.3%	8,332	18.9%
11月 Nov.	9,246	—	22.6%	10,507	18.3%	—	—
12月 Dec.	9,754	—	22.5%	9,966	19.5%	—	—
1月 Jan.	11,144	—	23.1%	8,265	21.9%	—	—
2月 Feb.	12,270	—	23.8%	8,149	21.1%	—	—
3月 Mar.	11,018	—	28.2%	9,922	20.0%	—	—

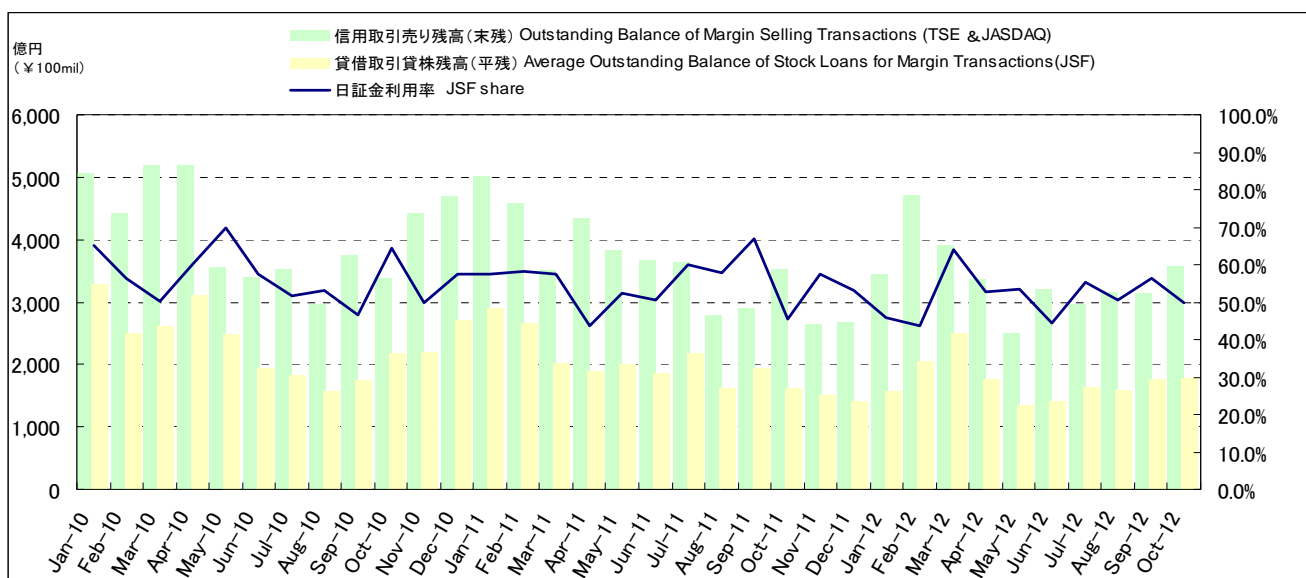


貸借取引貸株残高（平残）
Average Outstanding Balance of Stock Loans for Margin Transactions
 億円(¥100mil)

	FY2010			FY2011		FY2012
	TSE	JASDAQ	TOTAL	TSE		TSE
4月 Apr.	3,113	14	3,127	1,894		1,768
5月 May.	2,477	15	2,492	2,010		1,347
6月 Jun.	1,943	7	1,951	1,850		1,426
7月 Jul.	1,819	7	1,826	2,187		1,640
8月 Aug.	1,569	8	1,578	1,611		1,602
9月 Sep.	1,743	12	1,755	1,941		1,766
10月 Oct.	2,163	16	2,180	1,605		1,780
11月 Nov.	2,199	—	2,199	1,512		
12月 Dec.	2,699	—	2,699	1,418		
1月 Jan.	2,895	—	2,895	1,580		
2月 Feb.	2,662	—	2,662	2,053		
3月 Mar.	2,029	—	2,029	2,504		

制度信用取引売り残高（末残）
Outstanding Balance of Margin Selling Transactions (TSE and JASDAQ, as of end of month)

	FY2010			FY2011		FY2012	
	TSE	JASDAQ	JSF ratio	TSE	JSF ratio	TSE	JSF ratio
4月 Apr.	5,143	57	60.1%	4,347	43.6%	3,358	52.7%
5月 May.	3,538	24	70.0%	3,834	52.4%	2,518	53.5%
6月 Jun.	3,372	23	57.5%	3,655	50.6%	3,214	44.4%
7月 Jul.	3,507	21	51.8%	3,646	60.0%	2,963	55.3%
8月 Aug.	2,948	25	53.1%	2,790	57.7%	3,164	50.6%
9月 Sep.	3,718	41	46.7%	2,903	66.9%	3,143	56.2%
10月 Oct.	3,385	—	64.4%	3,525	45.5%	3,578	49.7%
11月 Nov.	4,429	—	49.7%	2,638	57.3%		
12月 Dec.	4,693	—	57.5%	2,675	53.0%		
1月 Jan.	5,029	—	57.6%	3,452	45.8%		
2月 Feb.	4,575	—	58.2%	4,708	43.6%		
3月 Mar.	3,523	—	57.6%	3,906	64.1%		



4. 業績推移 (Transition of Business Results)
 …「FACTBOOK FY2011」をご覧ください。Please refer to “FACTBOOK FY2011”

5. 連結損益計算書 (Consolidated Statements of Operations)

(2012 年度通期(斜字体)は試算値) FY2012 figures (Italic type) are estimation.

百万円(¥mil)

	FY2010		FY2011		FY2012	
	Interim	Full-Year	Interim	Full-Year	Interim	Full-Year
1 営業収益 Operating Revenues	11,904	22,848	11,476	20,229	8,682	
2 貸付金利息 Interest on Loans	2,772	4,765	1,757	3,223	1,485	
3 貸借取引貸付 Loans for Margin Transactions	1,698	2,809	1,006	1,783	838	
4 公社債貸付金 Bond Financing	0	0	0	0	—	
5 一般貸付金 General Loans	362	658	246	492	238	
6 信託銀行貸付金 Trust Bank Loans	592	1,079	406	741	311	
7 借入有価証券代り金利息 Interest on Collateral Money of Securities Borrowed	986	2,273	891	1,816	888	
8 貸借取引貸付 Loans for Margin Transactions	379	826	309	639	257	
9 貸債券取引 Bond Lending	467	995	495	1,015	565	
10 有価証券貸付料 Fees on Lending Securities	2,501	5,572	2,283	4,648	2,335	
11 貸借取引 Stock Loans for Margin Transactions	2,183	4,807	1,942	3,957	1,907	
12 貸借取引品貸料 (逆日歩) Premium Charges	1,717	3,811	1,520	3,147	1,562	
13 貸借取引貸株料 Lending Fees on Stock Loans	465	996	421	809	344	
14 その他の有価証券貸付料 Other Fees on Lending Securities	317	764	341	691	427	
15 その他の営業収益 Other Operating Revenues	5,644	10,237	6,543	10,541	3,973	
16 国債等運用収益 (日証金) Bond Trading (JSF)	3,282	5,754	3,348	5,824	2,638	
17 国債等運用収益 (日証金信託銀行) Bond Trading (JSFTB)	1,413	2,657	2,399	3,134	584	
18 不動産賃貸 Real Estate Leasing	494	930	411	818	407	
19 信託報酬 Trust Charges	150	308	152	300	157	
20 営業費用 Operating Expenses	5,247	11,327	5,128	9,634	4,190	
21 支払利息 Interest Paid	2,604	5,740	2,788	5,076	2,064	
22 ※ コール・マネー利息 Interest on Call Money	435	835	380	759	381	
23 ※ 借入金利息 Interest on Borrowings	796	1,858	1,233	2,162	697	
24 ※ 貸付有価証券代り金利息 Interest on Collateral Money of Securities Lent	377	947	494	996	591	
25 コマーシャル・ペーパー利息 Interest on Commercial Paper	22	28	4	11	15	
26 有価証券借入料 Fees on Borrowing Securities	1,935	4,247	1,706	3,540	1,796	
27 貸借取引 (逆日歩) Premium Charges	1,717	3,809	1,519	3,146	1,553	
28 その他の有価証券借入料 Other Fees on Borrowing Securities	217	438	186	394	242	
29 その他の営業費用 Other Operating Costs and Expenses	685	1,310	629	1,006	313	
30 営業総利益 Operating Profit	6,657	11,521	6,348	10,594	4,492	

※22~24 日証金単体の決算数値 indicate Non-consolidated Figures

百万円(¥mil)

	FY2010		FY2011		FY2012		
	Interim	Full-Year	Interim	Full-Year	Interim	Full-Year	
31 一般管理費 General and Administrative Expenses	3,932	7,865	3,588	7,554	3,624		
32 報酬給与等 Salaries	1,299	2,903	1,261	2,837	1,266		
33 退職給付費用 Retirement and Severance (Employees)	224	440	216	439	202		
34 役員退職慰勞引当金繰入 Provision for Retirement and Severance Benefits (Directors and Corporate Auditors)	—	—	—	—	—		
35 賞与引当金繰入 Allowed of Allowance for Bonuses(Employees)	405	414	402	408	411		
36 役員賞与引当金繰入 Allowed of Allowance for Bonuses (Directors and Executive Officers)	—	50	—	43	—		
37 事務計算費 Administrative and Computer Expenses	672	1,355	666	1,334	630		
38 減価償却費 Depreciation	445	866	361	721	368		
39 貸倒引当金繰入 Expense for Doubtful Debts	—	—	—	47	—		
40 貸倒引当金戻入 Reversal of Allowance for Doubtful Receivables	—	—	▲163	—	▲83		
41 その他 Other Expense	884	1,834	843	1,722	829		
42 営業利益 Operating Income	2,724	3,655	2,759	3,039	867	(計算値/ Estimated Figures) 1,500	
43 営業外収益 Non-Operating Revenues	149	187	128	217	208		
44 受取利息 Interest Received	4	8	3	6	2		
45 受取配当金 Dividend Received	87	108	85	120	79		
46 持分法による投資利益 Profit in Equity-Method	20	—	—	—	—		
47 その他 Other Revenues	37	70	38	90	127		
48 営業外費用 Non-Operating Expenses	6	497	92	869	30		
49 支払利息 Interest Paid	0	0	0	0	0		
50 持分法による投資損失 Loss in Equity-Method	—	484	88	868	30		
51 経常利益 Recurring Income	2,868	3,345	2,795	2,387	1,045	(計算値/ Estimated Figures) 1,700	
52 特別利益 Extraordinary Profit	755	1,297	1	1	136		
53 貸倒引当金戻入益 Reversal of Allowance for Doubtful Receivables	754	1,292	—	—	—		
54 投資有価証券売却益 Gain on Sale of Investments in Securities	—	—	1	1	136		
55 特別損失 Extraordinary Loss	29	47	25	454	126		
56 税金等調整前当期純利益 Net Income before Income Taxes	3,593	4,596	2,770	1,934	1,055		
57 法人税・住民税及び事業税 Income Taxes	778	884	368	816	239		
58 法人税等調整額 Deferred Income Taxes	160	219	145	339	75		
59 当期純利益 Net Income	2,655	3,492	2,256	779	740	(計算値/ Estimated Figures) 1,200	

6. 連結貸借対照表 (Consolidated Balance Sheets)

百万円(¥mil)

		FY2010		FY2011		FY2012	
		Full-Year		Full-Year		Interim	
1	流動資産合計 Current Assets		5,685,741		3,965,288		3,360,534
2	現金預金 Cash	44,400		20,107		67,762	
3	有価証券 Short-term Investments	3,126,870		1,934,129		1,511,818	
4	日証金分 JSF	1,870,087		1,318,655		946,967	
5	日証金信託銀行分 JSF TB	1,256,782		615,474		564,851	
6	短期貸付金 Short-term Loans Receivable	568,893		453,784		398,482	
7	貸付有価証券 Securities Lent	197,941		260,080		316,240	
8	保管有価証券 Securities in Custody	37,191		31,379		2,877	
9	寄託有価証券 Securities in Deposit	190,416		134,968		93,020	
10	繰延税金資産 Deferred Tax Assets	681		401		378	
11	借入有価証券代り金 Collateral Money of Securities Borrowed	1,516,586		1,127,046		967,917	
12	貸借取引分 Loans for Margin Transactions	81,139		152,816		124,459	
13	その他 Other Current Assets	4,153		4,191		2,778	
14	貸倒引当金 Allowance for Doubtful Receivables	▲1,393		▲802		▲741	
15	固定資産合計 Non-current Assets		1,392,396		965,996		915,857
16	有形固定資産合計 Tangible Non-current Assets	6,528		6,390		6,523	
17	建物及び構築物 Buildings and Structures	8,045		8,083		8,088	
18	減価償却累計額 Accumulated Depreciation	▲5,210		▲5,420		▲5,513	
19	器具及び備品 Tools, Furniture and Fixtures	1,255		1,287		1,369	
20	減価償却累計額 Accumulated Depreciation	▲894		▲985		▲1,023	
21	土地 Land	3,305		3,305		3,305	
22	無形固定資産 Intangible Non-current Assets	1,117		1,032		916	
23	投資その他の資産合計 Investments and Other Assets	1,384,750		958,573		908,417	
24	投資有価証券 Investments in Securities	1,383,841		957,911		907,894	
25	社内貸付金 Loan to Employees	276		203		175	
26	その他 Other Investments and Other Assets	1,448		1,480		1,345	
27	貸倒引当金 Allowance for Doubtful Receivables	▲815		▲1,020		▲997	
28	資産合計 Total Assets		7,078,138		4,931,285		4,276,392

百万円(¥mil)

		FY2010		FY2011		FY2012	
		Full-Year		Full-Year		Interim	
29	負債合計 Liabilities		6,963,211		4,815,738		4,160,685
30	流動負債合計 Current Liabilities	6,935,810		4,802,861		4,148,818	
31	コール・マネー Call Money	1,264,300		1,388,600		1,418,200	
32	短期借入金 Short-term Borrowings	4,049,010		1,833,210		1,383,810	
33	コマーシャル・ペーパー Commercial Paper	7,500		33,500		49,000	
34	未払法人税等 Accrued Income Taxes	129		398		245	
35	賞与引当金 Allowance for Bonuses (Employees)	414		408		411	
36	役員賞与引当金 Allowance for Bonuses (Directors & Executive Officers)	50		43		—	
37	貸付有価証券代り金 Collateral Money of Securities Lent	1,165,936		1,100,016		859,394	
38	貸借取引分 Loans for Margin transactions	196,442		259,058		203,884	
39	預り担保有価証券 Collateral Securities Deposited	305,083		241,035		172,283	
40	借入有価証券 Securities Borrowed	119,020		184,389		218,577	
41	貸付有価証券見返 Securities Lent Opposite Account	1,444		1,003		21,277	
42	その他 Other Current Liabilities	22,920		20,255		25,619	
43	固定負債合計 Non-current Liabilities	27,400		12,877		11,866	
44	長期借入金 Long-term Borrowings	21,500		7,500		6,500	
45	繰延税金負債 Deferred Tax Liabilities	2,700		2,240		2,293	
46	退職給付引当金 Retirement and Severance Benefits (Employees)	2,324		2,301		2,269	
47	役員退職慰労引当金 Retirement and Severance Benefits (Directors & Corporate Auditors)	89		89		67	
48	その他 Other Non-current Liabilities	784		745		737	
49	純資産合計 Net Assets		114,927		115,546		115,706
50	株主資本 Stockholders' Equity	111,353		110,889		111,068	
51	資本金 Common Stock	10,000		10,000		10,000	
52	資本剰余金 Capital Surplus	5,181		5,181		5,181	
53	利益剰余金 Retained Earnings	96,835		96,312		96,401	
54	自己株式 Treasury Stock	▲663		▲604		▲515	
55	その他の包括利益累計額 Accumulated Other Comprehensive Income	3,573		4,657		4,638	
56	その他有価証券評価差額金 Net unrealized Gain or Loss on Securities	3,430		4,501		4,482	
57	土地再評価差額金 Gain on Revaluation of Land	143		155		155	
58	負債・純資産合計 Total Liabilities and Net Assets		7,078,138		4,931,285		4,276,392

* 7+8+9=39+40+41

7. 連結株主資本等変動計算書 (Consolidated Statements of Changes in Net Assets)

百万円(¥mil)

	株主資本 Stockholders' Equity				
	資本金 Common Stock	資本剰余金 Additional paid-in capital	利益剰余金 Retained Earnings	自己株式 Treasury Stock	株主資本合計 Total Stockholders' Equity
1 平成 24 年 4 月 1 日残高 Balance at 1/Apr/2012	10,000	5,181	96,312	▲604	110,889
連結会計年度中の変動額 Changes arising during the year					
2 剰余金の配当 Cash Dividends			▲651		▲651
3 当期純利益 Net Income			740		740
4 自己株式の取得等 Purchase of Treasury Stock, etc				88	88
5 株主資本以外の項目の連結会計年度 中の変動額(純額) Net Changes other than Stockholders' Equity					
6 連結会計年度中の変動額合計 Total Changes during the year	—	—	89	88	178
7 平成 24 年 9 月 30 日残高 Balance at 30/Sep/2012	10,000	5,181	96,401	▲515	111,068

百万円(¥mil)

	その他の包括利益累計額 Accumulated Other Comprehensive Income			純資産合計 Total Net Assets
	その他有価証券 評価差額金 Net unrealized Gain or Loss on Securities	土地再評価 差額金 Gain on Revaluation of Land	評価・換算 差額等合計 Total Valuation and Translation Adjustments	
1 平成 24 年 4 月 1 日残高 Balance at 1/Apr/2012	4,501	155	4,657	115,546
連結会計年度中の変動額 Changes arising during the year				
2 剰余金の配当 Cash Dividends				▲651
3 当期純利益 Net Income				740
4 自己株式の取得等 Purchase of Treasury Stock, etc				88
5 株主資本以外の項目の連結会計年度中 の変動額(純額) Net Changes other than Stockholders' Equity	▲18	—	▲18	▲18
6 連結会計年度中の変動額合計 Total Changes during the year	▲18	—	▲18	159
7 平成 24 年 9 月 30 日残高 Balance at 30/Sep/2012	4,482	155	4,638	115,706

8. 連結包括利益計算書 (Consolidated Statements of comprehensive Income)

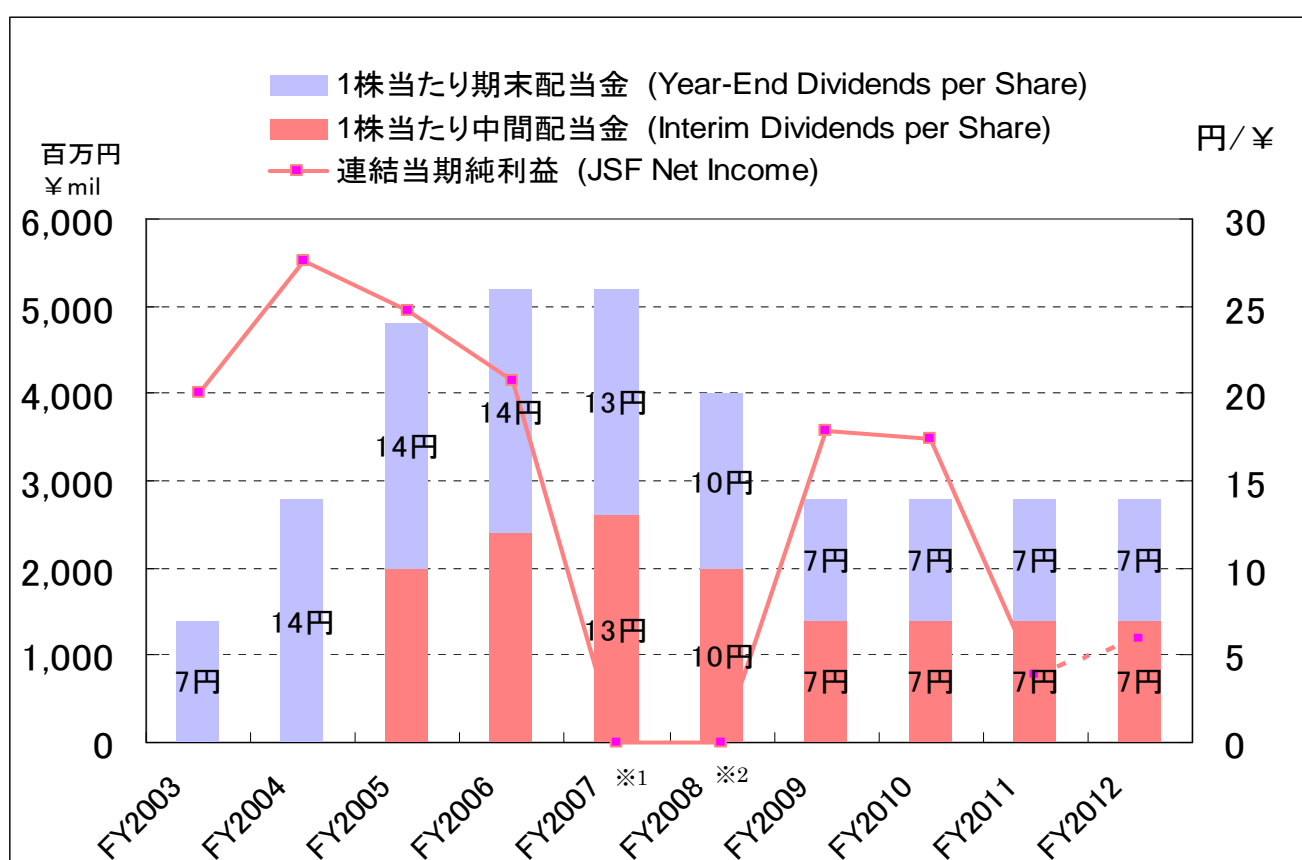
百万円(¥mil)

	FY2011		FY2012
	Interim	Full-Year	Interim
1 少数株主損益調整前当期純利益 Income before Minority Interests	2,256	779	740
2 その他の包括利益 Other Comprehensive Income			
3 その他有価証券評価差額金 Net unrealized Gain or Loss on Securities	133	842	27
4 土地再評価差額金 Gain on Revaluation of Land	—	12	—
5 持分法適用会社に対する持分相当額 Share Of Other Comprehensive Income Of Associates Accounted For Using Equity Method	▲164	228	▲45
6 その他の包括利益合計 Other Comprehensive Income	▲31	1,083	▲18
7 包括利益 / Comprehensive income	2,224	1,862	722
8 親会社株主に係る包括利益 Comprehensive Income Attributable To Owners Of The Parent	2,224	1,862	722
9 少数株主に係る包括利益 Comprehensive Income Attributable To Minority Interests	—	—	—

9. 当期純利益と配当金推移

(Net Income & Dividend applicable to the Fiscal Year)

	FY2006	FY2007	FY2008	FY2009	FY2010	FY2011	FY2012
連結当期純利益 (百万円) (Net Income/¥mil)	4,155	▲1,300	▲7,503	3,572	3,492	779	1,200 (試算値)
1株当たり中間配当金 (円) (Interim Dividend per Share/¥)	12	13	10	7	7	7	7
1株当たり期末配当金 (円) (Year-End Dividend per Share/¥)	14	13	10	7	7	7	7 (予想)
1株当たり年間配当金 (円) (Annual Dividend per Share/¥)	26	26	20	14	14	14	14 (予想)



※1 FY2007 連結当期純利益▲1,300百万円

※2 FY2008 連結当期純利益▲7,503百万円

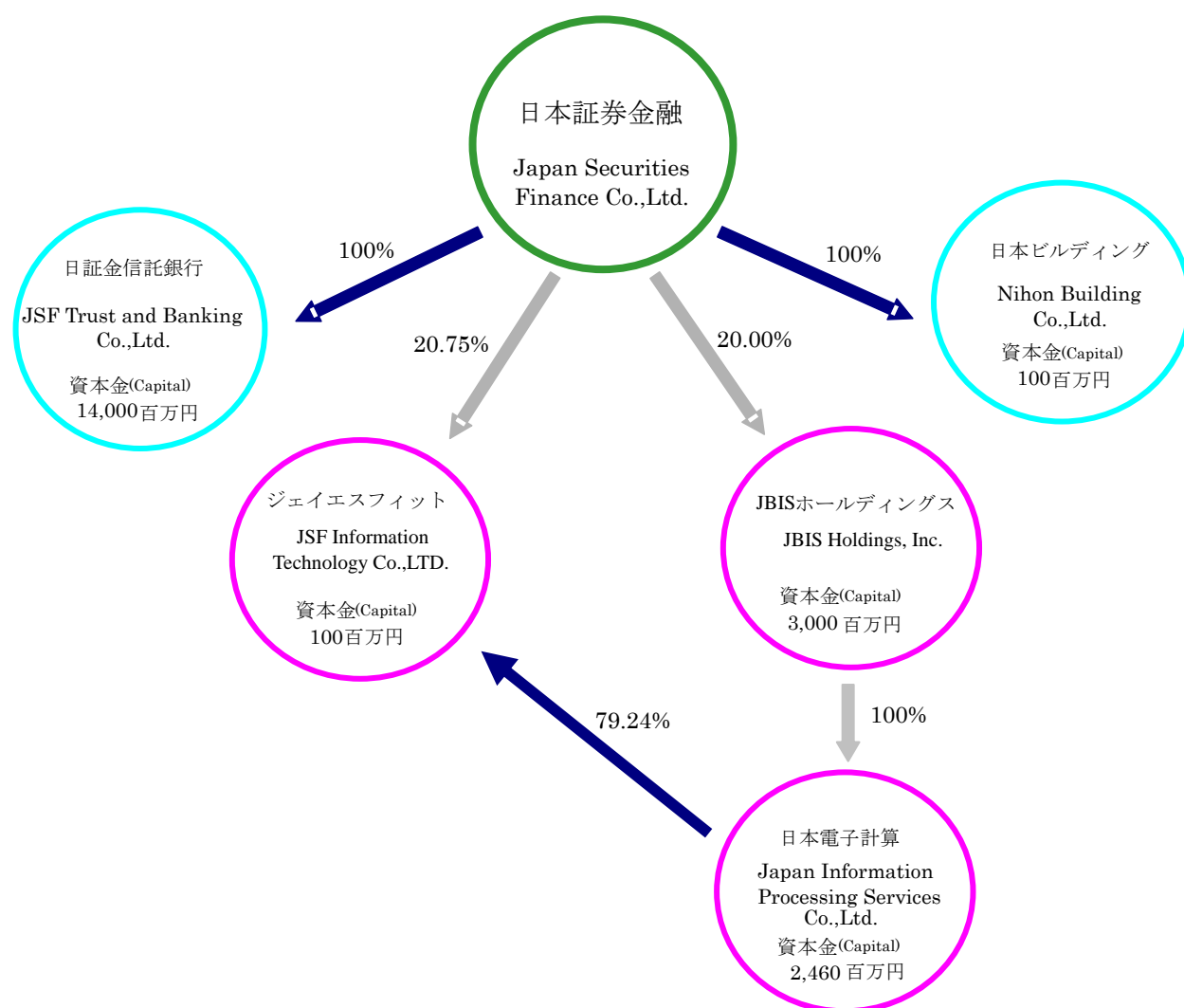
10. 日証金グループ会社 (JSF Group Companies)

(2011 年度通期(斜字体)は予想) FY2011 figures (Italic type) are forecast.

百万円(¥mil)

子会社 (Subsidiary Companies)							
	FY2009	FY2010	FY2011		FY2012		
			Interim	Full-Year	Interim	Full-Year (Forecast)	
日証金信託銀行 (JSF Trust and Banking)							
1	経常収益／Ordinary Revenues	6,019	4,414	2,988	4,245	1,192	2,100
2	経常利益／Recurring Income	1,670	1,116	1,645	1,635	297	320
3	当期純利益／Net Income	1,900	2,391	1,644	1,540	280	300
4	総資産／Total Assets	1,621,253	2,041,915	1,071,688	909,431	901,338	
5	純資産／Net Assets	18,754	20,975	23,184	23,189	23,491	
日本ビルディング (Nihon Building)							
6	営業収益／Operating Revenues	1,399	1,270	581	1,159	582	1,160
7	営業利益／Operating Income	521	380	167	306	207	370
8	経常利益／Recurring Income	557	414	185	337	228	400
9	当期純利益／Net Income	323	239	95	207	139	240
10	総資産／Total Assets	8,130	7,734	7,720	7,851	7,937	
11	純資産／Net Assets	6,189	6,235	6,195	6,359	6,378	
持分法適用関連会社 (Equity Method Companies)							
(連結) JBIS ホールディングス* 3820(JBIS Holdings*)							
12	営業収益／Operating Revenues	40,532	37,707	15,978	35,195		
13	営業利益／Operating Income	▲1,127	157	▲348	191		
14	経常利益／Recurring Income	196	1,728	424	1,002		
15	当期純利益／Net Income	▲1,988	▲618	299	▲2,598		
16	総資産／Total Assets	37,795	34,363	30,597	34,348		
17	純資産／Net Assets	18,715	17,318	16,752	14,700		

会社名 Company	資本金 Capital (百万円 millions)	*1 持分比率 *1 Ratio of shareholding (%)	主な事業内容 Business overview
子会社(Subsidiary Companies)			
日証金信託銀行(株) JSF Trust and Banking Co., Ltd.	14,000	100.00	信託業務、銀行業務（預金の受入れ・資金の貸付け） Trust services Banking service for deposits and loans
日本ビルディング(株) Nihon Building Co., Ltd.	100	100.00	不動産の所有・賃貸・売買・仲介、保険代理業務 Real estate ownership, leasing, trading and brokerage Insurance agency services
持分法適用関連会社(Equity Method Companies)			
株式会社JBISホールディングス JBIS Holding, Inc.	3,000	20.00	グループ子会社全体の戦略および企画の立案、統括管理業務 Drafting strategy or plans and governing administration for whole group subsidiaries.
日本電子計算(株) Japan Information Processing Service Co., Ltd.	2,460	—	情報処理サービス、ソフトウェアの開発・販売 Information processing services Software development and sales
ジェイエスフィット(株) JSF Information Technology Co., Ltd.	100	20.75	情報処理サービス、ソフトウェアの開発・販売・賃貸 Information processing services Software development, sales and leasing



11. 単体損益計算書 (Non-Consolidated Statements of Operations)

(2012 年度通期(斜字体)は試算値) FY2012 figures (Italic type) are estimation.

百万円(¥mil)

	FY2010		FY2011		FY2012	
	Interim	Full-Year	Interim	Full-Year	Interim	Full-Year
1 営業収益 Operating Revenues	9,227	17,639	8,136	15,276	7,242	
2 貸付金利息 Interest on Loans	2,222	3,761	1,406	2,568	1,203	
3 借入有価証券代り金利息 Interest on Collateral Money of Securities Borrowed	935	2,010	876	1,803	889	
4 受取手数料 Fees Earned	287	541	221	436	175	
5 有価証券貸付料 Fees on Lending Securities	2,497	5,571	2,282	4,642	2,334	
6 貸借取引品貸料 Premium Charges	1,717	3,811	1,520	3,147	1,562	
7 貸借取引貸株料 Lending Fees on Stock Loans	465	996	421	809	344	
8 営業費用 Operating Expenses	4,053	8,977	4,314	8,311	3,771	
9 支払利息 Interest Paid	1,619	3,653	2,109	3,919	1,671	
10 コマーシャル・ペーパー利息 Interest on Commercial Paper	22	28	4	11	15	
11 支払手数料 Fees Paid	402	788	300	616	273	
12 有価証券借入料 Fees on Borrowing Securities	1,930	4,225	1,704	3,539	1,796	
13 営業総利益 Operating Profit	5,173	8,661	3,822	6,964	3,470	
14 一般管理費 General and Administrative Expenses	3,284	6,524	2,880	5,855	3,029	
15 営業利益 Operating Income	1,889	2,137	941	1,108	441	(試算値/ Estimated Figures) 800
16 営業外収益 Non-Operating Revenues	290	415	219	282	214	
17 営業外費用 Non-Operating Expenses	0	0	0	0	0	
18 経常利益 Recurring Income	2,179	2,553	1,160	1,391	656	(試算値/ Estimated Figures) 1,000
19 特別利益 Extraordinary Profit	70	33	—	925	136	
20 特別損失 Extraordinary Loss	29	32	1	43	119	
21 税引前当期純利益 Net Income Before Income Taxes	2,220	2,553	1,158	2,273	673	
22 法人税、住民税及び事業税 Income Taxes	676	742	297	730	125	
23 法人税等調整額 Deferred Income Taxes	149	196	150	313	91	
24 当期純利益 Net Income	1,395	1,613	710	1,229	456	(試算値/ Estimated Figures) 700

12. 単体貸借対照表 (Non-Consolidated Balance Sheets)

百万円(¥mil)

		FY2010	FY2011	FY2012 (Interim)	
1	流動資産合計／Current Asset	4,079,648	3,282,586	2,676,870	
2	現金預金／Cash	732	754	800	
3	コールローン／Call Loans	60,000	50,000	50,000	
4	有価証券／Short-term Investments	1,870,087	1,318,655	946,967	
5	貸付金／Short-term Loans Receivable	357,365	355,523	296,087	
6*	貸付有価証券／Securities Lent	197,941	260,080	316,240	
7*	保管有価証券／Securities in Custody	37,191	31,379	2,877	
8*	寄託有価証券／Securities in Deposit	190,416	134,968	93,020	
9	借入有価証券代り金／Collateral Money of Securities Borrowed	1,363,565	1,128,069	968,942	
10	その他／Other Current Assets	3,046	3,539	2,285	
11	貸倒引当金／Allowance for Doubtful Receivables	▲698	▲384	▲350	
12	固定資産合計／Non-current Assets	1,150,131	808,225	766,979	
13	有形固定資産合計／Tangible Non-current Assets	1,822	1,828	1,787	
14	無形固定資産合計／Intangible Non-current Assets	976	744	646	
15	投資その他の資産合計／Investments and Other Assets	1,147,332	805,651	764,545	
16	投資有価証券／Investments in Securities	1,146,708	805,102	764,023	
17	その他／Other Investments and Other Assets	899	754	720	
18	貸倒引当金／Allowance for Doubtful Receivables	▲275	▲205	▲198	
19	資産合計／Total Assets	5,229,779	4,090,811	3,443,850	
20	負債合計／Liabilities	5,120,048	3,980,989	3,334,196	
21	流動負債合計／Current Liabilities	5,113,452	3,974,860	3,328,045	
22	コール・マネー／Call Money	1,009,300	1,050,100	1,136,900	
23	短期借入金／Short-term Borrowings	2,392,320	1,424,170	888,900	
24	コマーシャル・ペーパー／Commercial Paper	7,500	33,500	49,000	
25	貸借取引担保金／Collateral Money Received for Margin Transactions	21,317	19,223	23,731	
26	貸付有価証券代り金／Collateral Money of Securities Lent	1,256,310	1,020,026	815,432	
27*	預り担保有価証券／Collateral Securities Deposited	305,083	241,035	172,283	
28*	借入有価証券／Securities Borrowed	119,020	184,389	218,577	
29*	貸付有価証券見返／Securities Lent Opposite Account	1,444	1,003	21,277	
30	その他／Other Current Liabilities	1,155	1,411	1,943	
31	固定負債合計／Non-current Liabilities	6,596	6,129	6,150	
32	退職給付引当金／Retirement and Severance Benefits(Employees)	2,226	2,178	2,140	
33	その他／Other Non-current Liabilities	4,370	3,950	4,009	
34	純資産合計／Net Assets	109,730	109,821	109,653	
35	株主資本／Stockholders Equity	104,723	104,649	104,455	
36	資本金／Common Stock	10,000	10,000	10,000	
37	資本剰余金／Capital Surplus	5,181	5,181	5,181	
38	利益剰余金／Retained Earnings	90,047	89,973	89,779	
39	自己株式／Treasury Stock	▲505	▲505	▲506	
40	評価・換算差額等／Valuation and Translation Adjustments	5,006	5,172	5,198	
41	その他有価証券評価差額金／Net unrealized Gain or Loss on Securities	4,863	5,016	5,042	
42	土地再評価差額金／Gain on Revaluation of Land	143	155	155	
43	負債・純資産合計／Total Liabilities and Net Assets	5,229,779	4,090,811	3,443,850	

*印 6+7+8=27+28+29

13. 全国証券金融会社業績

(Non-Consolidated Performance of All Securities Finance Companies)

(2012 年度通期(斜字体)は予想) FY2012 figures (Italic type) are estimation or forecast.

百万円(¥mil)

		FY2009	FY2010	FY2011		FY2012	
				Interim	Full-Year	Interim	Full-Year
1	営業収益 Operating Revenues						
2	日証金 Japan Securities Finance	20,940	17,639	8,136	15,276	7,242	
3	大証金 Osaka Securities Finance	5,127	3,435	1,788	3,464	1,511	(予想/Forecast) 3,050
4	中証金 Chubu Securities Finance	1,039	919	451	898	480	(予想/Forecast) 900
5	当期純利益 Net Income						
6	日証金 Japan Securities Finance	2,512	1,613	710	1,229	456	試算値/ Estimated Figures) 700
7	大証金 Osaka Securities Finance	564	3,265	434	309	44	(予想/Forecast) 400
8	中証金 Chubu Securities Finance	112	103	43	156	72	(予想/Forecast) 100

本資料には、業績に関わる記述が含まれています。
こうした記述は、将来の業績を保証するものではなく、
リスクや不確定要因を内包するものです。
将来の業績は、株式市況・金融情勢などにより、
大幅に異なる可能性があります。

日証金ファクトブック（2012年9月期）

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