

FACT BOOK

1st Half, FY 2015

Apr.1,2015~Sep.30,2015

日本証券金融株式会社

JAPAN SECURITIES FINANCE CO.,LTD.

目次 (Table of Contents)

1. 主な業務内容	1
(Contents of Business)	
2. 業務別営業収益	4
(Breakdown of JSF Group Operating Revenues by Each Business)	
3. 貸付の状況	5
(Statistics of Loans and Securities Lending Transaction)	
4. 業績推移	7
(Transition of Business Results)	
5. 連結損益計算書	8
(Consolidated Statements of Income)	
6. 連結貸借対照表	10
(Consolidated Balance Sheets)	
7. 連結株主資本等変動計算書	12
(Consolidated Statements of Changes in Net Assets)	
8. 連結包括利益計算書	13
(Consolidated Statements of Comprehensive Income)	
9. 当期純利益と配当金推移	14
(Net Income & Dividend applicable to the Fiscal Year)	
10. 日証金グループ会社	16
(JSF Group Companies)	
11. 単体損益計算書	18
(Non-Consolidated Statements of Income)	
12. 単体貸借対照表	19
(Non-Consolidated Balance Sheets)	

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	442,341 百万円¥ mil	255,644 百万円¥mil
金利・貸株料 Loan Rate & Fee	融資金利 Loan Rate : 0.64%	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 How to funding	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 Negotiable Loans for 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 Negotiable Loans for Margin Transactions
平均貸付残高 Average Loan Balance	152,315 百万円¥ mil	18,370 百万円¥ mil
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	19,245 百万円¥ mil
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。インターネット等で取引ができる来店不要型の証券担保ローンなどもある Free of use. A loan, for which loan applications are made through the Internet, and for which investors do not need to come to a branch is available.

◎貸借取引金利・貸株料の推移 Transition of Loan Rate

年 月 日 (約定日) Trade Date basis	融資金利 Margin Loan	貸株等代り金金利 Interest on collateral money of securities lent	貸株料 Lending Fee
2001/05/01	0.60%	0.00%	—
2002/05/07	0.60%	0.00%	0.40%
2006/07/27	0.74% (+0.14%)	0.00%	0.40%
2006/09/22	0.86% (+0.12%)	0.00%	0.40%
2007/03/15	1.02% (+0.16%)	0.00%	0.40%
2007/04/05	1.11% (+0.09%)	0.00%	0.40%
2009/01/29	0.97% (△0.14%)	0.00%	0.40%
2010/11/22	0.77% (△0.20%)	0.00%	0.40%
2014/08/06	0.64% (△0.13%)	0.00%	0.40%
2015/11/11	0.64%	0.00%	0.40%

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

(単位：百万円 ¥mil)

		FY2013		FY2014		FY2015
		Interim	Full-Year	Interim	Full-Year	Interim
1	証券金融業務 Securities Finance Business	9,303	16,363	8,534	17,162	9,712
2	貸借取引業務 Margin Loan Business	4,196	9,240	4,627	9,667	5,810
3		(45.1%)	(47.2%)	(45.8%)	(47.6%)	(50.6%)
4	貸付金利息 Interest on Loans	1,946	4,012	1,589	3,111	1,512
5	借入有価証券代り金利息 Interest on Collateral Money of Securities Borrowed	177	436	287	611	351
6	有価証券貸付料 Fees on Lending Securities	1,748	4,132	2,470	5,389	3,704
7	貸借取引品貸料（逆日歩） Premium Charges	1,380	3,371	2,046	4,443	3,160
8	貸借取引貸株料 Lending Fees on Stock Loans	368	761	424	945	544
9	公社債貸付・一般貸付業務 Bond Financing and General Loans Business	848	1,959	1,043	2,107	984
10		(9.1%)	(10.0%)	(10.3%)	(10.4%)	(8.5%)
11	公社債貸付金利息 Interest on Bond Financing	3	3	1	18	24
12	一般貸付金利息 Interest on General Loans	462	1,146	632	1,261	542
13	一般信用ファイナンス Loans for Negotiable Margin Transactions	161	323	134	236	74
14	有価証券貸付業務 Securities Lending Business	1,149	2,217	1,180	2,294	1,164
15		(12.3%)	(11.3%)	(11.7%)	(11.3%)	(10.2%)
16	一般貸株 General Stock Lending	167	425	314	784	513
17	債券貸借取引 Bond Lending	982	1,791	865	1,509	651
18	その他 Others	1,597	2,946	1,683	3,094	1,752
19		(17.2%)	(15.1%)	(16.7%)	(15.2%)	(15.2%)
20	国債等運用収益（日証金） Bond Investment(JSF)	1,540	2,838	1,625	2,979	1,700
21	信託銀行業務 Trust Banking Business	1,075	2,322	1,126	2,269	1,388
22		(11.6%)	(11.9%)	(11.1%)	(11.2%)	(12.1%)
23	貸付金利息 Interest on Loans	184	317	105	186	75
24	信託報酬 Trust Charges	229	485	258	545	315
25	国債等運用収益（日証金信託銀行） Bond Investment (JSFTB)	649	1,494	746	1,507	998
26	不動産賃貸業務 Real Estate Management Business	436	880	446	868	391
27		(4.7%)	(4.5%)	(4.4%)	(4.3%)	(3.4%)
28	営業収益合計 Total Operating Revenues	9,303	19,566	10,107	20,300	11,492
29	営業収益合計（除く品貸料） Total Operating Revenues(exclude Premium Charges)	7,923	16,195	8,061	15,856	8,332

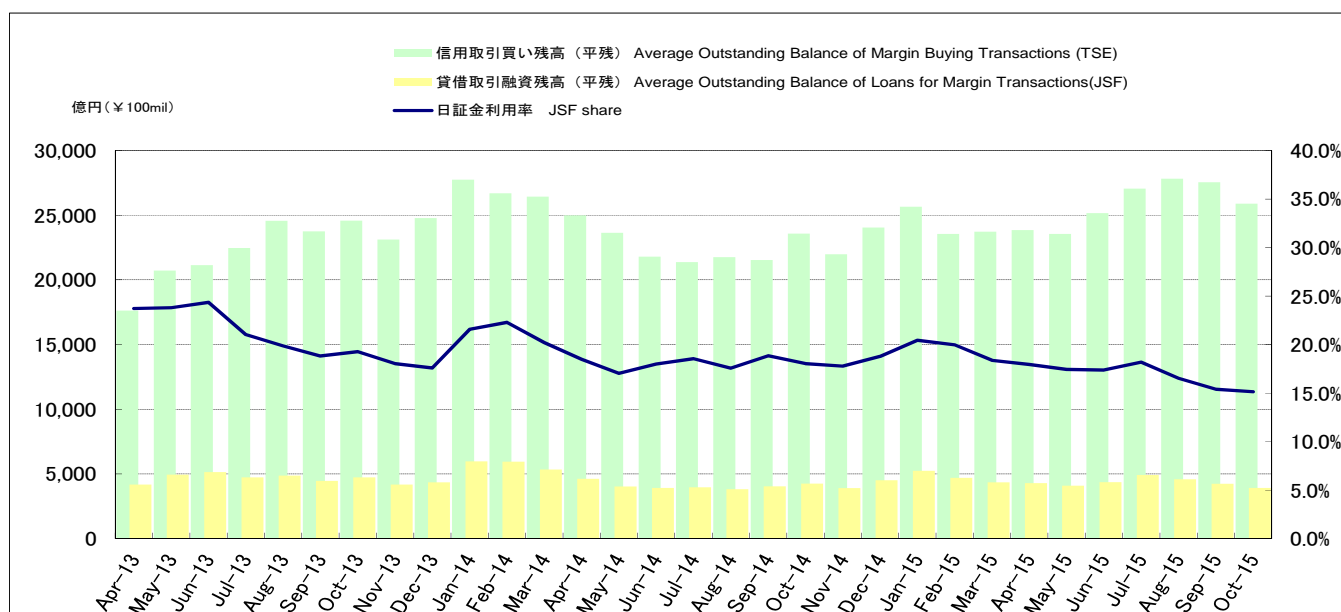
3. 貸付の状況 (Statistics of Loans and Securities Lending Transaction)

貸付金平均残高 (Average Outstanding Balance of Loan)						
億円(¥100mil)						
		FY2013		FY2014		FY2015
		Interim	Full-Year	Interim	Full-Year	Interim
1	貸借取引 Loans for Margin Transactions	4,729	4,906	4,069	4,283	4,423
2	公社債貸付 Bond Financing	30	16	15	89	236
3	一般貸付 General Loans	1,359	1,556	1,974	2,144	1,662
4	うち顧客貸付金 Loans to Individual Investors	151	203	226	218	192
5	うち一般信用ファイナンス Loans for Negotiable margin Transactions	351	362	326	291	183
6	信託銀行貸付金 Trust Bank Loans	864	776	625	586	508
7	その他 Others	192	230	325	325	325
8	合計 Total	7,177	7,485	7,009	7,430	7,156
9	貸借取引貸付有価証券 Securities Lent for Margin Transactions	1,689	1,764	1,983	2,220	2,556
貸付金期末残高 (Outstanding Balance of Loan)						
億円(¥100mil)						
		FY2013		FY2014		FY2015
		Interim	Full-Year	Interim	Full-Year	Interim
10	貸借取引 Loans for Margin Transactions	5,693	6,012	4,454	5,410	4,534
11	公社債貸付 Bond Financing	0	0	—	217	259
12	一般貸付 General Loans	1,563	2,010	2,375	2,330	1,494
13	うち顧客貸付金 Loans to Individual Investors	272	246	217	200	195
14	うち一般信用ファイナンス Loans for Negotiable margin Transactions	407	481	323	309	126
15	信託銀行貸付金 Trust Bank Loans	643	630	538	548	428
16	その他 Others	267	325	325	325	325
17	合計 Total	8,168	8,978	7,694	8,831	7,041
18	貸借取引貸付有価証券 Securities Lent for Margin Transactions	2,372	1,987	3,175	3,165	2,411

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)						
	FY2013		FY2014		FY2015	
4月 Apr.		4,180		4,621		4,281
5月 May.		4,935		4,027		4,104
6月 Jun.		5,150		3,923		4,374
7月 Jul.		4,728		3,963		4,921
8月 Aug.		4,879		3,823		4,598
9月 Sep.		4,470		4,056		4,241
10月 Oct.		4,739		4,256		3,922
11月 Nov.		4,171		3,907		
12月 Dec.		4,359		4,514		
1月 Jan.		5,982		5,241		
2月 Feb.		5,946		4,701		
3月 Mar.		5,341		4,359		

制度信用取引買い残高 (平残) Average Outstanding Balance of Margin Buying Transactions (TSE)						
	FY2013		FY2014		FY2015	
	TSE	JSF ratio	TSE	JSF ratio	TSE	JSF ratio
4月 Apr.	17,620	23.7%	24,990	18.5%	23,845	18.0%
5月 May.	20,728	23.8%	23,643	17.0%	23,544	17.4%
6月 Jun.	21,137	24.4%	21,799	18.0%	25,160	17.4%
7月 Jul.	22,469	21.0%	21,375	18.5%	27,052	18.2%
8月 Aug.	24,572	19.9%	21,762	17.6%	27,823	16.5%
9月 Sep.	23,758	18.8%	21,535	18.8%	27,554	15.4%
10月 Oct.	24,582	19.3%	23,585	18.0%	25,889	15.1%
11月 Nov.	23,114	18.0%	21,983	17.8%		
12月 Dec.	24,775	17.6%	24,045	18.8%		
1月 Jan.	27,741	21.6%	25,654	20.4%		
2月 Feb.	26,685	22.3%	23,542	20.0%		
3月 Mar.	26,443	20.2%	23,721	18.4%		

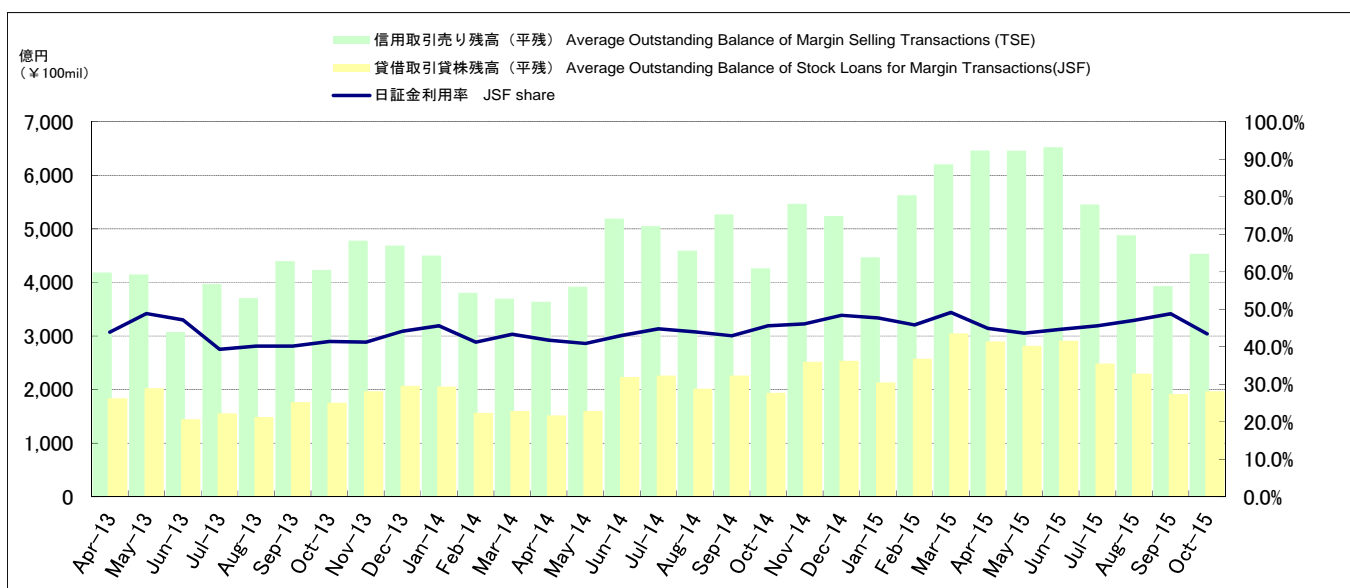


貸借取引貸株残高（平残）
Average Outstanding Balance of Stock Loans for Margin Transactions
 億円(¥100mil)

	FY2013	FY2014	FY2015
4月 Apr.	1,838	1,519	2,900
5月 May.	2,027	1,603	2,817
6月 Jun.	1,449	2,235	2,914
7月 Jul.	1,560	2,263	2,489
8月 Aug.	1,491	2,018	2,299
9月 Sep.	1,768	2,264	1,918
10月 Oct.	1,753	1,943	1,970
11月 Nov.	1,970	2,522	
12月 Dec.	2,070	2,536	
1月 Jan.	2,054	2,132	
2月 Feb.	1,569	2,578	
3月 Mar.	1,602	3,048	

制度信用取引売り残高（平残）
Average Outstanding Balance of Margin Selling Transactions (TSE)

	FY2013		FY2014		FY2015	
	TSE	JSF ratio	TSE	JSF ratio	TSE	JSF ratio
4月 Apr.	4,187	43.9%	3,638	41.8%	6,462	44.9%
5月 May.	4,148	48.9%	3,923	40.9%	6,459	43.6%
6月 Jun.	3,072	47.2%	5,190	43.1%	6,523	44.7%
7月 Jul.	3,970	39.3%	5,052	44.8%	5,456	45.6%
8月 Aug.	3,710	40.2%	4,592	43.9%	4,884	47.1%
9月 Sep.	4,400	40.2%	5,271	43.0%	3,932	48.8%
10月 Oct.	4,235	41.4%	4,263	45.6%	4,536	43.4%
11月 Nov.	4,780	41.2%	5,469	46.1%		
12月 Dec.	4,687	44.2%	5,239	48.4%		
1月 Jan.	4,504	45.6%	4,470	47.7%		
2月 Feb.	3,805	41.2%	5,627	45.8%		
3月 Mar.	3,696	43.3%	6,204	49.1%		



4. 業績推移 (Transition of Business Results)

…「FACTBOOK FY2014」をご覧ください。Please refer to “FACTBOOK FY2014”

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

(2015年度通期(斜字体)は試算値) FY2015 figures (Italic type) are estimation.

百万円(¥mil)

	FY2013		FY2014		FY2015	
	Interim	Full-Year	Interim	Full-Year	Interim	Full-Year
1 営業収益 Operating Revenues	9,303	19,566	10,107	20,300	11,492	
2 貸付金利息 Interest on Loans	2,744	5,784	2,499	4,890	2,263	
3 貸借取引貸付 Loans for Margin Transactions	1,946	4,012	1,589	3,111	1,512	
4 公社債貸付金 Bond Financing	3	3	1	18	24	
5 一般貸付金 General Loans	462	1,146	632	1,261	542	
6 信託銀行貸付金 Trust Bank Loans	184	317	105	186	75	
7 借入有価証券代り金利息 Interest on Collateral Money of Securities Borrowed	981	2,031	982	1,947	1,008	
8 貸借取引貸付 Loans for Margin Transactions	177	436	287	611	351	
9 貸債券取引 Bond Lending	541	1,036	420	745	311	
10 有価証券貸付料 Fees on Lending Securities	2,356	5,314	3,233	6,938	4,546	
11 貸借取引 Stock Loans for Margin Transactions	1,748	4,132	2,470	5,389	3,704	
12 貸借取引品貸料 (逆日歩) Premium Charges	1,380	3,371	2,046	4,443	3,160	
13 貸借取引貸株料 Lending Fees on Stock Loans	368	761	424	945	544	
14 その他の有価証券貸付料 Other Fees on Lending Securities	607	1,181	762	1,549	842	
15 その他の営業収益 Other Operating Revenues	3,221	6,436	3,392	6,523	3,674	
16 国債等運用収益 (日証金) Bond Investment (JSF)	1,540	2,838	1,625	2,979	1,700	
17 国債等運用収益 (日証金信託銀行) Bond Investment (JSFTB)	649	1,494	746	1,507	984	
18 不動産賃貸 Real Estate Leasing	436	880	446	868	391	
19 信託報酬 Trust Charges	229	485	258	545	315	
20 営業費用 Operating Expenses	4,150	8,747	4,629	9,450	5,747	
21 支払利息 Interest Paid	1,882	3,682	1,684	3,460	1,399	
22 ※ コール・マネー利息 Interest on Call Money	372	729	349	684	335	
23 ※ 借入金利息 Interest on Borrowings	363	665	290	583	305	
24 ※ 貸付有価証券代り金利息 Interest on Collateral Money of Securities Lent	610	1,209	491	802	301	
25 コマーシャル・ペーパー利息 Interest on Commercial Paper	118	256	132	300	171	
26 有価証券借入料 Fees on Borrowing Securities	1,696	3,940	2,381	5,123	3,558	
27 貸借取引 (逆日歩) Premium Charges	1,344	3,334	2,046	4,442	3,151	
28 その他の有価証券借入料 Other Fees on Borrowing Securities	352	605	335	681	406	
29 その他の営業費用 Other Operating Costs and Expenses	453	868	432	866	618	
30 営業総利益 Operating Profit	5,153	10,818	5,477	10,849	5,745	

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

百万円(¥mil)

	FY2013		FY2014		FY2015		
	Interim	Full-Year	Interim	Full-Year	Interim	Full-Year	
31 一般管理費 General and Administrative Expenses	4,184	8,249	3,719	7,824	4,021		
32 報酬給与等 Salaries	1,324	3,091	1,424	3,215	1,398		
33 退職給付費用 Retirement and Severance (Employees)	208	430	181	360	153		
34 賞与引当金繰入 Allowed of Allowance for Bonuses(Employees)	461	480	519	502	522		
35 役員賞与引当金繰入 Allowed of Allowance for Bonuses (Directors and Executive Officers)	—	56	—	108	—		
36 事務計算費 Administrative and Computer Expenses	627	1,333	685	1,367	677		
37 減価償却費 Depreciation	440	878	335	662	301		
38 貸倒引当金繰入 Expense for Doubtful Debts	134	—	—	—	—		
39 貸倒引当金戻入 Reversal of Allowance for Doubtful Receivables	—	▲79	▲410	▲486	▲65		
40 その他 Other Expense	987	2,057	982	2,094	1,033		
41 営業利益 Operating Income	968	2,568	1,758	3,025	1,724	(試算値/ Estimated Figures)	2,200
42 営業外収益 Non-Operating Revenues	259	550	552	1,361	409		
43 受取利息 Interest Received	6	20	37	104	104		
44 受取配当金 Dividend Received	106	185	205	293	236		
45 持分法による投資利益 Profit in Equity-Method	89	179	—	—	—		
46 その他 Other Revenues	57	164	309	963	69		
47 営業外費用 Non-Operating Expenses	2	0	80	156	29		
48 支払利息 Interest Paid	0	0	0	0	0		
49 持分法による投資損失 Loss in Equity-Method	—	—	72	144	15		
50 経常利益 Recurring Income	1,226	3,119	2,230	4,230	2,104	(試算値/ Estimated Figures)	2,900
51 特別利益 Extraordinary Profit	4,409	4,411	61	61	—		
52 投資有価証券売却益 Gain on Sale of Investments in Securities	—	—	22	22	—		
53 負ののれん発生益 Gain on Negative Goodwill	4,409	4,405	—	—	—		
54 特別損失 Extraordinary Loss	62	809	—	6	—		
55 税金等調整前当期純利益 Net Income before Income Taxes	5,573	6,721	2,292	4,285	2,104		
56 法人税・住民税及び事業税 Income Taxes	139	254	227	443	260		
57 法人税等調整額 Deferred Income Taxes	447	255	199	321	108		
58 親会社株主に帰属する当期純利益 Profit Attributable to Owners of Parent	4,986	6,211	1,865	3,520	1,734	(試算値/ Estimated Figures)	2,300

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

百万円(¥mil)

		FY2013		FY2014		FY2015	
		Full-Year		Full-Year		Interim	
1	流動資産合計 Current Assets		2,708,883		2,484,418		2,617,731
2	現金預金 Cash	93,069		31,792		71,846	
3	有価証券 Short-term Investments	408,571		588,813		360,533	
4	日証金分 JSF	270,656		238,216		286,434	
5	日証金信託銀行分 JSF TB	137,915		350,597		74,099	
6	営業貸付金 Operating Loans	897,825		883,101		704,116	
7	繰延税金資産 Deferred Tax Assets	525		390		296	
8	借入有価証券代り金 Collateral Money of Securities Borrowed	1,303,154		974,973		1,475,427	
9	貸借取引分 Loans for Margin Transactions	96,896		155,782		108,023	
10	その他 Other Current Assets	6,105		5,686		5,895	
11	貸倒引当金 Allowance for Doubtful Receivables	▲369		▲339		▲384	
12	固定資産合計 Non-current Assets		1,205,505		998,183		755,276
13	有形固定資産合計 Tangible Non-current Assets	6,988		7,027		7,249	
14	建物及び構築物 Buildings and Structures	8,789		8,791		8,789	
15	減価償却累計額 Accumulated Depreciation	▲5,665		▲5,843		▲5,926	
16	器具及び備品 Tools, Furniture and Fixtures	1,348		1,355		1,372	
17	減価償却累計額 Accumulated Depreciation	▲949		▲992		▲1,033	
18	土地 Land	3,264		3,264		3,264	
19	無形固定資産 Intangible Non-current Assets	1,054		2,387		2,568	
20	投資その他の資産合計 Investments and Other Assets	1,197,462		988,768		745,459	
21	投資有価証券 Investments in Securities	1,196,822		987,897		744,894	
22	従業員に対する長期貸付金 Long-term Loans to Employees	158		87		67	
23	その他 Other Investments and Other Assets	3,456		2,575		2,178	
24	貸倒引当金 Allowance for Doubtful Receivables	▲2,975		▲1,792		▲1,682	
25	資産合計 Total Assets		3,914,388		3,482,601		3,373,007

百万円(¥mil)

		FY2013		FY2014		FY2015	
		Full-Year		Full-Year		Interim	
26	負債合計 Liabilities		3,779,160		3,345,456		3,236,217
27	流動負債合計 Current Liabilities	3,767,416		3,329,124		3,219,076	
28	コール・マネー Call Money	1,596,600		1,587,000		1,099,000	
29	短期借入金 Short-term Borrowings	509,510		439,510		415,210	
30	コマーシャル・ペーパー Commercial Paper	429,000		440,000		326,000	
31	未払法人税等 Accrued Income Taxes	131		298		268	
32	賞与引当金 Allowance for Bonuses (Employees)	480		502		522	
33	役員賞与引当金 Allowance for Bonuses (Directors & Executive Officers)	56		108		—	
34	貸付有価証券代り金 Collateral Money of Securities Lent	1,185,725		788,716		1,340,831	
35	貸借取引分 Loans for Margin transactions	198,781		316,544		241,102	
36	その他 Other Current Liabilities	45,911		72,988		37,244	
37	固定負債合計 Non-current Liabilities	11,744		16,331		17,140	
38	長期借入金 Long-term Borrowings	3,000		2,000		3,000	
39	繰延税金負債 Deferred Tax Liabilities	4,059		7,189		7,030	
40	役員退職慰労引当金 Retirement and Severance Benefits (Directors & Corporate Auditors)	55		50		41	
41	退職給付に係る負債 Net Defined Benefit Liability	3,031		2,537		2,428	
42	デリバティブ債務 Derivatives Liabilities	—		3,693		3,825	
43	その他 Other Non-current Liabilities	1,597		859		814	
44	純資産合計 Net Assets		135,227		137,145		136,790
45	株主資本 Stockholders' Equity	127,606		124,964		124,850	
46	資本金 Common Stock	10,000		10,000		10,000	
47	資本剰余金 Capital Surplus	16,026		11,470		11,470	
48	利益剰余金 Retained Earnings	101,595		103,608		104,544	
49	自己株式 Treasury Stock	▲16		▲114		▲1,164	
50	その他の包括利益累計額 Accumulated Other Comprehensive Income	7,621		12,180		11,939	
51	その他有価証券評価差額金 Net unrealized Gain or Loss on Securities	8,346		14,787		15,165	
52	繰延ヘッジ損益 Deferred Gain or Loss on Hedges	▲597		▲2,766		▲3,389	
53	土地再評価差額金 Gain on Revaluation of Land	155		163		164	
54	退職給付に係る調整累計額 Remeasurements Of Defined Benefit Plans	▲282		▲4		▲0	
55	負債・純資産合計 Total Liabilities and Net Assets		3,914,388		3,482,601		3,373,007

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 27 年 4 月 1 日残高 Balance at 1/Apr/2015	10,000	11,470	103,608	▲114	124,964
	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			▲798		▲798
3	親会社株主に帰属する当期純利益 Profit Attributable to Owners of Parent			1,734		1,734
4	自己株式の取得 Purchase of Treasury Stock				▲1,050	▲1,050
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	—	—	936	▲1,050	▲114
7	平成 27 年 9 月 30 日残高 Balance at 30/Sep/2015	10,000	11,470	104,544	▲1,164	124,850

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	繰延ヘッジ 損益 Deferred gains or losses on hedges	土地再評価 差額金 Gain on Revaluation of Land	退職給付 に係る 調整累計額 Remeasurements Of Defined Benefit Plans	その他の包 括利益累計 額合計 Total Accumulated Other Comprehensive Income	
1	平成 27 年 4 月 1 日残高 Balance at 1/Apr/2015	14,787	▲2,766	163	▲4	12,180	137,145
	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						▲798
3	親会社株主に帰属する当期純利益 Profit Attributable to Owners of Parent						1,734
4	自己株式の取得 Purchase of Treasury Stock						▲1,050
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	378	▲623	0	3	▲240	▲240
6	連結会計年度中の変動額合計 Total Changes during the year	378	▲623	0	3	▲240	▲354
7	平成 27 年 9 月 30 日残高 Balance at 30/Sep/2015	15,165	▲3,389	164	▲0	11,939	136,790

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

百万円(¥mil)

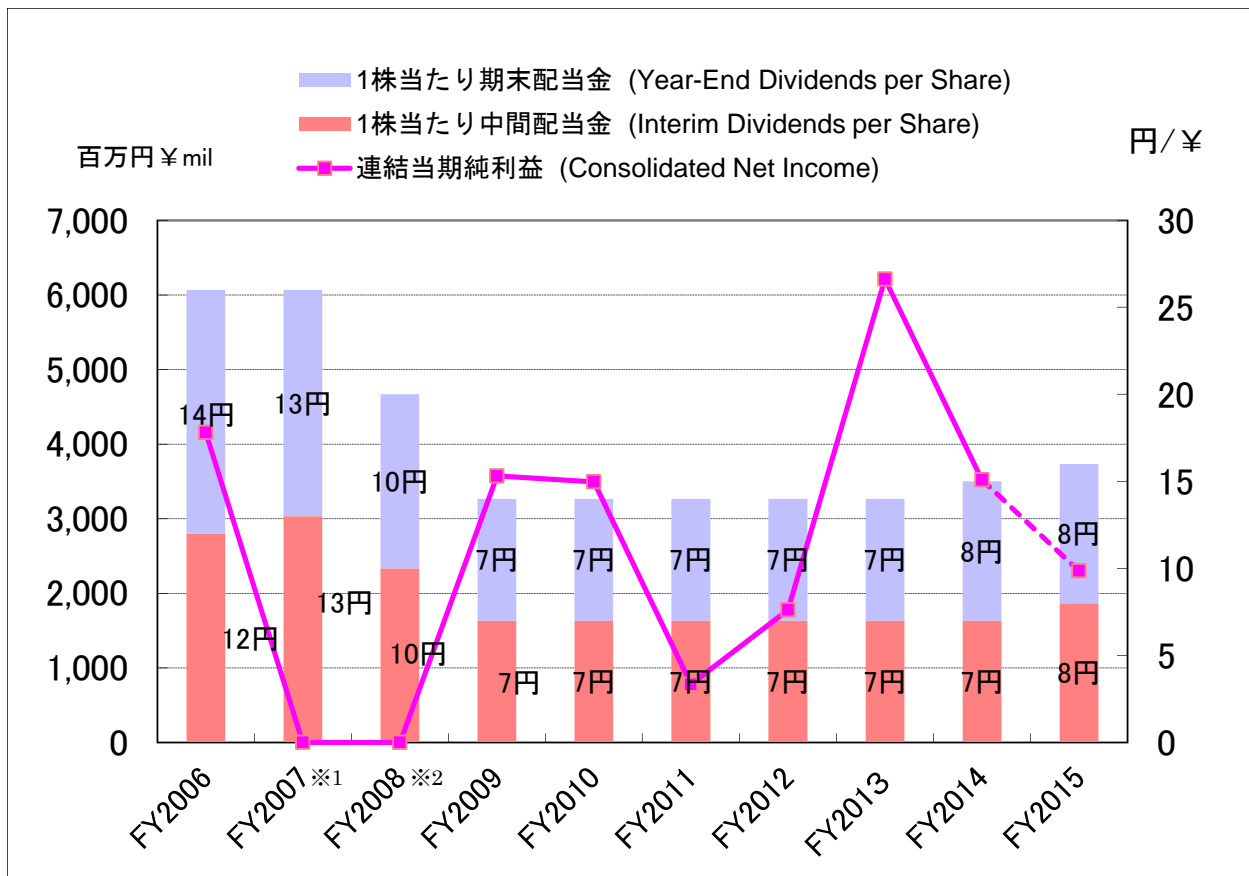
		FY2014		FY2015
		Interim	Full-Year	Interim
1	当期純利益 Net Income	1,865	3,520	1,734
2	その他の包括利益 Other Comprehensive Income			
3	その他有価証券評価差額金 Net unrealized Gain or Loss on Securities	1,958	6,397	386
4	繰延ヘッジ損益 Deferred Gain or Loss on Hedges	▲1,727	▲2,168	▲623
5	土地再評価差額金 Gain on Revaluation of Land	—	7	0
6	退職給付に係る調整額 Remeasurements of Defined Benefit Plans	13	211	▲1
7	持分法適用会社に対する持分相当額 Other Comprehensive Gain of Affiliates accounted for by the equity method	▲20	110	▲2
8	その他の包括利益合計 Other Comprehensive Income	223	4,558	▲240
9	包括利益 Comprehensive income	2,088	8,079	1,494
10	親会社株主に係る包括利益 Comprehensive Income Attributable To Owners Of The Parent	2,088	8,079	1,494
11	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)

	FY2009	FY2010	FY2011	FY2012	FY2013	FY2014	FY2015
連結当期純利益（百万円） (Net Income/¥mil)	3,572	3,492	779	1,777	6,211	3,520	(試算値/ Estimated figures) 2,300
1株当たり中間配当金（円） (Interim Dividend per Share/¥)	7	7	7	7	7	7	8
1株当たり期末配当金（円） (Year-End Dividend per Share/¥)	7	7	7	7	7	8	(予想/Forecast) 8
1株当たり年間配当金（円） (Annual Dividend per Share/¥)	14	14	14	14	14	15	(予想/Forecast) 16

	FY2009	FY2010	FY2011	FY2012	FY2013	FY2014	FY2015
連結／Consolidated:							
一株当たり利益（円） EPS（¥）	38.6	37.7	8.4	19.1	60.4	33.9	(予想/Forecast) 23.3
配当性向（%） DPR（%）	36.5	37.1	166.3	73.3	23.2	44.2	(予想/Forecast) 68.7
株主資本配当率（%） DOE（%）	1.2	1.2	1.2	1.2	1.2	1.2	(予想/Forecast) 1.2
単体／Parent							
一株当たり利益（円） EPS（¥）	27.0	17.3	13.2	11.0	55.3	21.4	(予想/Forecast) 20.2
配当性向（%） DPR（%）	51.9	80.7	106.0	127.1	25.3	70.1	(予想/Forecast) 79.1



※1 FY2007 連結当期純利益 ▲1,300百万円 Consolidated net income ¥▲1,300 mil
 ※2 FY2008 連結当期純利益 ▲7,503百万円 Consolidated net income ¥▲7,503 mil

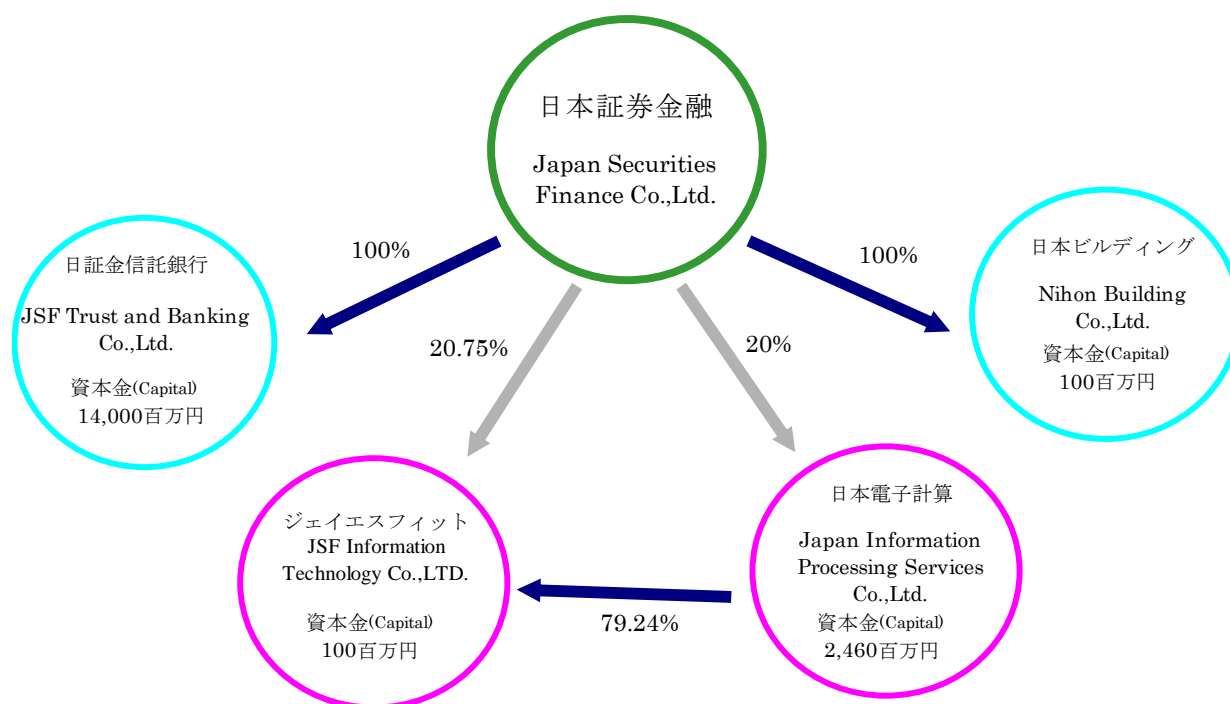
10. 日証金グループ会社 (JSF Group Companies)

(2015年度通期(斜字体)は予想) FY2015 figures (Italic type) are forecast.

百万円(¥mil)

子会社 (Subsidiary Companies)							
	FY2012	FY2013	FY2014		FY2015		
			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	2,859	2,356	1,664	3,400	1,408	2,200
2	経常利益／Recurring Income	176	175	617	1,280	264	240
3	当期純利益／Net Income	95	151	609	1,173	237	210
4	総資産／Total Assets	591,157	726,860	753,725	649,729	295,330	
5	純資産／Net Assets	23,694	24,543	24,450	24,893	25,140	
日本ビルディング (Nihon Building)							
6	営業収益／Operating Revenues	1,168	1,276	643	1,263	587	1,190
7	営業利益／Operating Income	406	463	274	505	202	400
8	経常利益／Recurring Income	441	502	327	583	258	470
9	当期純利益／Net Income	262	299	236	408	174	300
10	総資産／Total Assets	8,298	8,434	8,640	8,781	8,660	
11	純資産／Net Assets	6,637	6,801	6,954	7,133	7,155	

会社名 Company	資本金 Capital (百万円 millions)	持分比率 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(Affiliate Companies)			
日本電子計算(株) Japan Information Processing Service Co., Ltd.	2,460	20.00	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 Income)

(2015年度通期(斜字体)は試算値) FY2015 figures (Italic type) are estimation.

百万円(¥mil)

	FY2013		FY2014		FY2015	
	Interim	Full-Year	Interim	Full-Year	Interim	Full-Year
1 営業収益 Operating Revenues	7,809	16,392	8,546	17,185	9,724	
2 貸付金利息 Interest on Loans	2,576	5,494	2,405	4,725	2,198	
3 借入有価証券代り金利息 Interest on Collateral Money of Securities Borrowed	980	2,029	982	1,948	1,009	
4 受取手数料 Fees Earned	354	714	301	594	259	
5 有価証券貸付料 Fees on Lending Securities	2,356	5,312	3,229	6,933	4,546	
6 貸借取引品貸料 Premium Charges	1,380	3,371	2,046	4,443	3,160	
7 貸借取引貸株料 Lending Fees on Stock Loans	368	761	424	945	544	
8 営業費用 Operating Expenses	3,550	7,513	4,043	8,288	5,089	
9 支払利息 Interest Paid	1,347	2,606	1,131	2,072	943	
10 コマーシャル・ペーパー利息 Interest on Commercial Paper	118	256	132	300	171	
11 支払手数料 Fees Paid	379	702	389	734	369	
12 有価証券借入料 Fees on Borrowing Securities	1,696	3,939	2,381	5,123	3,559	
13 営業総利益 Operating Profit	4,258	8,878	4,502	8,897	4,635	
14 一般管理費 General and Administrative Expenses	3,330	6,925	3,465	6,886	3,377	
15 営業利益 Operating Income	927	1,952	1,037	2,010	1,257	(試算値/ Estimated Figures) 1,600
16 営業外収益 Non-Operating Revenues	264	420	470	654	498	
17 営業外費用 Non-Operating Expenses	0	0	6	12	7	
18 経常利益 Recurring Income	1,191	2,373	1,501	2,653	1,748	(試算値/ Estimated Figures) 2,400
19 特別利益 Extraordinary Profit	4,409	4,405	22	22	—	
20 特別損失 Extraordinary Loss	59	794	—	—	—	
21 税引前当期純利益 Net Income Before Income Taxes	5,541	5,984	1,524	2,676	1,748	
22 法人税、住民税及び事業税 Income Taxes	45	69	97	162	155	
23 法人税等調整額 Deferred Income Taxes	413	222	191	294	103	
24 当期純利益 Net Income	5,082	5,692	1,236	2,219	1,489	(試算値/ Estimated Figures) 2,000

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

百万円(¥mil)

	FY2013	FY2014	FY2015 (Interim)
1 流動資産合計／Current Asset	2,498,071	2,075,968	2,483,524
2 現金預金／Cash	65,040	1,249	35,874
3 コールローン／Call Loans	20,000	20,000	20,000
4 有価証券／Short-term Investments	270,656	238,216	286,434
5 営業貸付金／Operating Loans	834,782	828,269	661,281
9 借入有価証券代り金／Collateral Money of Securities Borrowed	1,303,154	986,464	1,477,923
10 その他／Other Current Assets	4,768	2,041	2,317
11 貸倒引当金／Allowance for Doubtful Receivables	▲330	▲273	▲307
12 固定資産合計／Non-current Assets	725,827	805,085	633,566
13 有形固定資産合計／Tangible Non-current Assets	1,938	2,113	2,422
14 無形固定資産合計／Intangible Non-current Assets	838	2,158	2,353
15 投資その他の資産合計／Investments and Other Assets	723,050	800,813	628,791
16 投資有価証券／Investments in Securities	722,331	799,673	627,957
17 その他／Other Investments and Other Assets	2,727	2,708	2,292
18 貸倒引当金／Allowance for Doubtful Receivables	▲2,007	▲1,569	▲1,458
19 資産合計／Total Assets	3,223,899	2,881,053	3,117,090
20 負債合計／Liabilities	3,096,829	2,752,866	2,989,457
21 流動負債合計／Current Liabilities	3,087,791	2,744,393	2,980,104
22 コール・マネー／Call Money	1,142,600	1,109,200	911,000
23 短期借入金／Short-term Borrowings	324,480	368,680	376,420
24 コマーシャル・ペーパー／Commercial Paper	429,000	440,000	326,000
25 貸借取引担保金／Collateral Money Received for Margin Transactions	24,474	39,359	34,484
26 貸付有価証券代り金／Collateral Money of Securities Lent	1,165,709	753,993	1,329,448
30 その他／Other Current Liabilities	1,526	33,160	2,751
31 固定負債合計／Non-current Liabilities	9,038	8,473	9,353
32 長期借入金／Long-term Borrowings	3,000	—	1,000
33 退職給付引当金／Retirement and Severance Benefits(Employees)	2,602	2,445	2,333
34 その他／Other Non-current Liabilities	3,435	6,028	6,019
35 純資産合計／Net Assets	127,070	128,187	127,632
36 株主資本／Stockholders Equity	120,006	116,085	115,726
37 資本金／Common Stock	10,000	10,000	10,000
38 資本剰余金／Capital Surplus	16,026	11,470	11,470
39 利益剰余金／Retained Earnings	93,986	94,721	95,411
40 自己株式／Treasury Stock	▲7	▲106	▲1,156
41 評価・換算差額等／Valuation and Translation Adjustments	7,064	12,101	11,906
42 その他有価証券評価差額金／Net unrealized Gain or Loss on Securities	6,908	11,436	11,882
43 繰延ヘッジ損益／Deferred gains or losses on hedges	—	501	▲140
44 土地再評価差額金／Gain on Revaluation of Land	155	163	164
45 負債・純資産合計／Total Liabilities and Net Assets	3,223,899	2,881,053	3,117,090

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（2015年9月期）

2015年11月

編集 日本証券金融株式会社 総務部総務課

発行 日本証券金融株式会社

〒103-0025 東京都中央区日本橋茅場町 1-2-10

Tel (03) 3666-3184

Fax (03) 3666-1403

HP:<http://www.jsf.co.jp/>

Email:info@jsf.co.jp
