

FACT BOOK

1st Half, FY 2016

Apr.1,2016~Sep.30,2016

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	263,604 百万円¥ mil	227,353 百万円¥mil
金利・貸株料 Loan Rate & Fee	融資金利 Loan Rate : 0.60%	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	21,841 百万円¥ mil	9,107 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	16,607 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%
2016/03/09	0.60% (△0.04%)	0.00%	0.40%
2016/11/07	0.60%	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)

		FY2014		FY2015		FY2016
		Interim	Full-Year	Interim	Full-Year	Interim
1	証券金融業務 Securities Finance Business	8,534	17,162	9,712	17,776	8,563
2	貸借取引業務 Margin Loan Business	4,627	9,667	5,810	10,579	4,395
3		(45.8%)	(47.6%)	(50.6%)	(48.0%)	(41.1%)
4	貸付金利息 Interest on Loans	1,589	3,111	1,512	2,720	840
5	借入有価証券代り金利息 Interest on Collateral Money of Securities Borrowed	287	611	351	575	305
6	有価証券貸付料 Fees on Lending Securities	2,470	5,389	3,704	6,840	3,074
7	貸借取引品貸料 (逆日歩) Premium Charges	2,046	4,443	3,160	5,874	2,592
8	貸借取引貸株料 Lending Fees on Stock Loans	424	945	544	966	482
9	公社債貸付・一般貸付業務 Bond Financing and General Loans Business	1,043	2,107	984	1,753	457
10		(10.3%)	(10.4%)	(8.5%)	(7.9%)	(4.3%)
11	公社債貸付金利息 Interest on Bond Financing	1	18	24	39	1
12	一般貸付金利息 Interest on General Loans	632	1,261	542	1,030	348
13	一般信用ファイナンス Loans for Negotiable Margin Transactions	134	236	74	128	38
14	有価証券貸付業務 Securities Lending Business	1,180	2,294	1,164	2,241	1,958
15		(11.7%)	(11.3%)	(10.2%)	(10.2%)	(18.4%)
16	一般貸株 General Stock Lending	314	784	513	907	487
17	債券貸借取引 Bond Lending	865	1,509	651	1,334	1,471
18	その他 Others	1,683	3,094	1,752	3,201	1,752
19		(16.7%)	(15.2%)	(15.2%)	(14.5%)	(16.4%)
20	国債等運用収益 (日証金) Bond Investment(JSF)	1,625	2,979	1,700	3,111	1,742
21	信託銀行業務 Trust Banking Business	1,126	2,269	1,388	3,451	1,690
22		(11.1%)	(11.2%)	(12.1%)	(15.7%)	(15.8%)
23	貸付金利息 Interest on Loans	105	186	75	144	81
24	信託報酬 Trust Charges	258	545	315	627	321
25	国債等運用収益 (日証金信託銀行) Bond Investment (JSFTB)	746	1,507	998	2,645	1,288
26	不動産賃貸業務 Real Estate Management Business	446	868	391	807	428
27		(4.4%)	(4.3%)	(3.4%)	(3.7%)	(4.0%)
28	営業収益合計 Total Operating Revenues	10,107	20,300	11,492	22,035	10,683
29	営業収益合計 (除く品貸料) Total Operating Revenues(exclude Premium Charges)	8,061	15,856	8,332	16,160	8,090

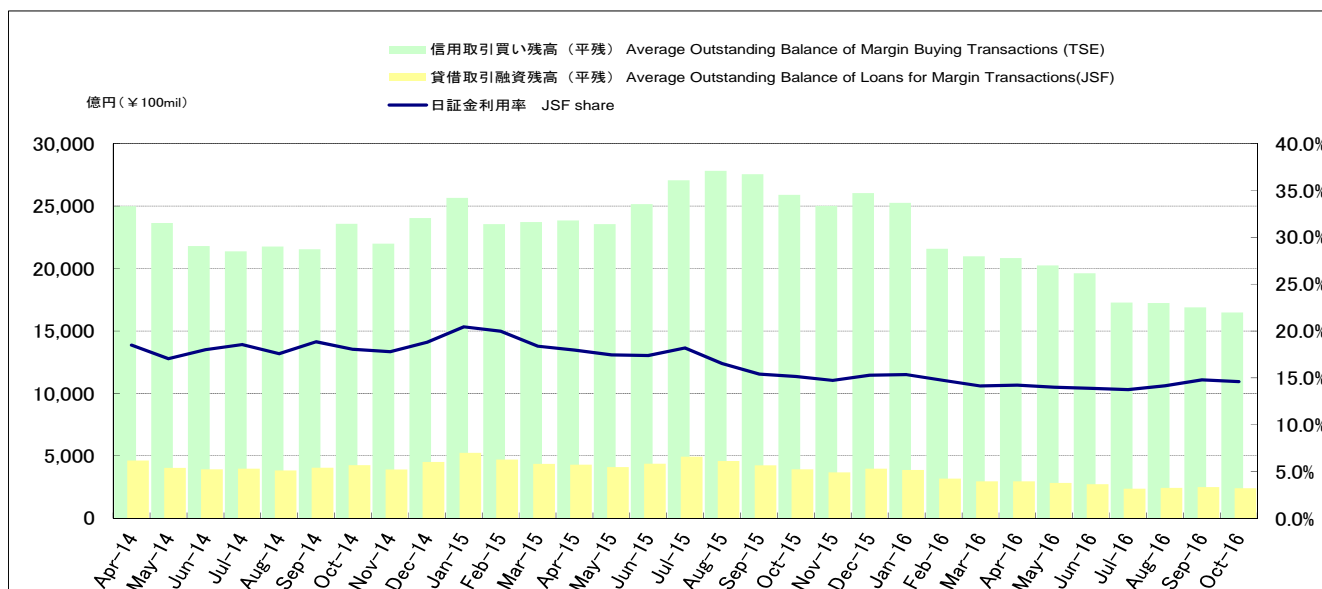
3. 貸付の状況 (Statistics of Loans and Securities Lending Transaction)

貸付金平均残高 (Average Outstanding Balance of Loan)						
億円(¥100mil)						
		FY2014		FY2015		FY2016
		Interim	Full-Year	Interim	Full-Year	Interim
1	貸借取引 Loans for Margin Transactions	4,069	4,283	4,423	4,014	2,636
2	公社債貸付 Bond Financing	15	89	236	195	17
3	一般貸付 General Loans	1,974	2,144	1,662	1,427	458
4	うち顧客貸付金 Loans to Individual Investors	226	218	192	188	166
5	うち一般信用ファイナンス Loans for Negotiable margin Transactions	326	291	183	155	91
6	信託銀行貸付金 Trust Bank Loans	625	586	508	545	1,337
7	その他 Others	325	325	325	287	75
8	合計 Total	7,009	7,430	7,156	6,470	4,524
9	貸借取引貸付有価証券 Securities Lent for Margin Transactions	1,983	2,220	2,556	2,274	2,273
貸付金期末残高 (Outstanding Balance of Loan)						
億円(¥100mil)						
		FY2014		FY2015		FY2016
		Interim	Full-Year	Interim	Full-Year	Interim
10	貸借取引 Loans for Margin Transactions	4,454	5,410	4,534	3,241	2,636
11	公社債貸付 Bond Financing	—	217	259	30	1
12	一般貸付 General Loans	2,375	2,330	1,494	920	400
13	うち顧客貸付金 Loans to Individual Investors	217	200	195	181	168
14	うち一般信用ファイナンス Loans for Negotiable margin Transactions	323	309	126	114	96
15	信託銀行貸付金 Trust Bank Loans	538	548	428	1,360	1,306
16	その他 Others	325	325	325	125	75
17	合計 Total	7,694	8,831	7,041	5,677	4,420
18	貸借取引貸付有価証券 Securities Lent for Margin Transactions	3,175	3,165	2,411	2,586	2,846

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)						
	FY2014		FY2015		FY2016	
4月 Apr.		4,621		4,281		2,958
5月 May.		4,027		4,104		2,830
6月 Jun.		3,923		4,374		2,722
7月 Jul.		3,963		4,921		2,374
8月 Aug.		3,823		4,598		2,438
9月 Sep.		4,056		4,241		2,496
10月 Oct.		4,256		3,922		2,405
11月 Nov.		3,907		3,680		
12月 Dec.		4,514		3,974		
1月 Jan.		5,241		3,876		
2月 Feb.		4,701		3,179		
3月 Mar.		4,359		2,964		

制度信用取引買い残高 (平残) Average Outstanding Balance of Margin Buying Transactions (TSE)						
	FY2014		FY2015		FY2016	
	TSE	JSF ratio	TSE	JSF ratio	TSE	JSF ratio
4月 Apr.	24,990	18.5%	23,845	18.0%	20,831	14.2%
5月 May.	23,643	17.0%	23,544	17.4%	20,237	14.0%
6月 Jun.	21,799	18.0%	25,160	17.4%	19,619	13.9%
7月 Jul.	21,375	18.5%	27,052	18.2%	17,283	13.7%
8月 Aug.	21,762	17.6%	27,823	16.5%	17,236	14.1%
9月 Sep.	21,535	18.8%	27,554	15.4%	16,888	14.8%
10月 Oct.	23,585	18.0%	25,889	15.1%	16,474	14.6%
11月 Nov.	21,983	17.8%	25,011	14.7%		
12月 Dec.	24,045	18.8%	26,031	15.3%		
1月 Jan.	25,654	20.4%	25,260	15.3%		
2月 Feb.	23,542	20.0%	21,591	14.7%		
3月 Mar.	23,721	18.4%	20,981	14.1%		

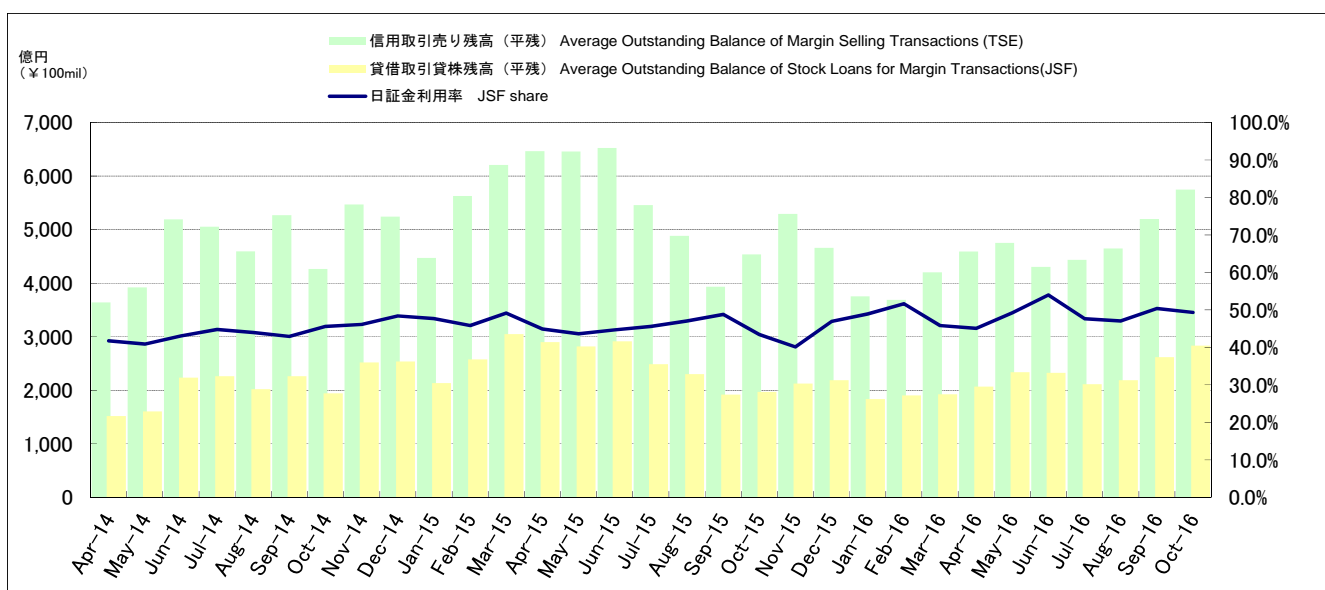


貸借取引貸株残高（平残）
Average Outstanding Balance of Stock Loans for Margin Transactions
 億円(¥100mil)

	FY2014	FY2015	FY2016
4月 Apr.	1,519	2,900	2,068
5月 May.	1,603	2,817	2,336
6月 Jun.	2,235	2,914	2,325
7月 Jul.	2,263	2,489	2,114
8月 Aug.	2,018	2,299	2,185
9月 Sep.	2,264	1,918	2,617
10月 Oct.	1,943	1,970	2,832
11月 Nov.	2,522	2,125	
12月 Dec.	2,536	2,187	
1月 Jan.	2,132	1,836	
2月 Feb.	2,578	1,905	
3月 Mar.	3,048	1,925	

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

	FY2014		FY2015		FY2016	
	TSE	JSF ratio	TSE	JSF ratio	TSE	JSF ratio
4月 Apr.	3,638	41.8%	6,462	44.9%	4,590	45.1%
5月 May.	3,923	40.9%	6,459	43.6%	4,750	49.2%
6月 Jun.	5,190	43.1%	6,523	44.7%	4,305	54.0%
7月 Jul.	5,052	44.8%	5,456	45.6%	4,436	47.7%
8月 Aug.	4,592	43.9%	4,884	47.1%	4,646	47.0%
9月 Sep.	5,271	43.0%	3,932	48.8%	5,195	50.4%
10月 Oct.	4,263	45.6%	4,536	43.4%	5,744	49.3%
11月 Nov.	5,469	46.1%	5,294	40.1%		
12月 Dec.	5,239	48.4%	4,659	46.9%		
1月 Jan.	4,470	47.7%	3,754	48.9%		
2月 Feb.	5,627	45.8%	3,688	51.7%		
3月 Mar.	6,204	49.1%	4,201	45.8%		



4. 業績推移 (Transition of Business Results)
 …「FACTBOOK FY2015」をご覧ください。Please refer to “FACTBOOK FY2015”

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

(2016年度通期(斜字体)は試算値) FY2016 figures (Italic type) are estimation.

百万円(¥mil)

	FY2014		FY2015		FY2016	
	Interim	Full-Year	Interim	Full-Year	Interim	Full-Year
1 営業収益 Operating Revenues	10,107	20,300	11,492	22,035	10,683	
2 貸付金利息 Interest on Loans	2,499	4,890	2,263	4,121	1,302	
3 貸借取引貸付 Loans for Margin Transactions	1,589	3,111	1,512	2,720	840	
4 公社債貸付金 Bond Financing	1	18	24	39	1	
5 一般貸付金 General Loans	632	1,261	542	1,030	348	
6 信託銀行貸付金 Trust Bank Loans	105	186	75	144	81	
7 借入有価証券代り金利息 Interest on Collateral Money of Securities Borrowed	982	1,947	1,008	1,662	508	
8 貸借取引貸付 Loans for Margin Transactions	287	611	351	575	305	
9 貸債券取引 Bond Lending	420	745	311	529	134	
10 有価証券貸付料 Fees on Lending Securities	3,233	6,938	4,546	8,510	4,881	
11 貸借取引 Stock Loans for Margin Transactions	2,470	5,389	3,704	6,840	3,074	
12 貸借取引品貸料 (逆日歩) Premium Charges	2,046	4,443	3,160	5,874	2,592	
13 貸借取引貸株料 Lending Fees on Stock Loans	424	945	544	966	482	
14 その他の有価証券貸付料 Other Fees on Lending Securities	762	1,549	842	1,668	1,806	
15 その他の営業収益 Other Operating Revenues	3,392	6,523	3,674	7,740	3,990	
16 国債等運用収益 (日証金) Bond Investment (JSF)	1,625	2,979	1,700	3,111	1,742	
17 国債等運用収益 (日証金信託銀行) Bond Investment (JSFTB)	746	1,507	984	2,645	1,250	
18 不動産賃貸 Real Estate Leasing	446	868	391	807	428	
19 信託報酬 Trust Charges	258	545	315	627	321	
20 営業費用 Operating Expenses	4,629	9,450	5,747	11,537	4,909	
21 支払利息 Interest Paid	1,684	3,460	1,399	2,599	546	
22 ※ コール・マネー利息 Interest on Call Money	349	684	335	561	▲70	
23 ※ 借入金利息 Interest on Borrowings	290	583	305	562	10	
24 ※ 貸付有価証券代り金利息 Interest on Collateral Money of Securities Lent	491	802	301	527	203	
25 コマーシャル・ペーパー利息 Interest on Commercial Paper	132	300	171	270	12	
26 有価証券借入料 Fees on Borrowing Securities	2,381	5,123	3,558	6,677	3,475	
27 貸借取引 (逆日歩) Premium Charges	2,046	4,442	3,151	5,865	2,589	
28 その他の有価証券借入料 Other Fees on Borrowing Securities	335	681	406	812	885	
29 その他の営業費用 Other Operating Costs and Expenses	432	866	618	1,990	874	
30 営業総利益 Operating Profit	5,477	10,849	5,745	10,497	5,774	

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

百万円(¥mil)

	FY2014		FY2015		FY2016		
	Interim	Full-Year	Interim	Full-Year	Interim	Full-Year	
31 一般管理費 General and Administrative Expenses	3,719	7,824	4,021	7,939	3,996		
32 報酬給与等 Salaries	1,424	3,215	1,398	3,171	1,366		
33 退職給付費用 Retirement and Severance (Employees)	181	360	153	305	228		
34 賞与引当金繰入 Allowed of Allowance for Bonuses(Employees)	519	502	522	484	492		
35 役員賞与引当金繰入 Allowed of Allowance for Bonuses (Directors and Executive Officers)	—	108	—	76	—		
36 事務計算費 Administrative and Computer Expenses	685	1,367	677	1,330	637		
37 減価償却費 Depreciation	335	662	301	625	299		
38 貸倒引当金繰入 Expense for Doubtful Debts	—	—	—	—	—		
39 貸倒引当金戻入 Reversal of Allowance for Doubtful Receivables	▲410	▲486	▲65	▲275	▲69		
40 その他 Other Expense	982	2,094	1,033	2,220	1,040		
41 営業利益 Operating Income	1,758	3,025	1,724	2,558	1,777	(計算値/ Estimated Figures)	2,500
42 営業外収益 Non-Operating Revenues	552	1,361	409	813	417		
43 受取利息 Interest Received	37	104	104	258	114		
44 受取配当金 Dividend Received	205	293	236	392	258		
45 持分法による投資利益 Profit in Equity-Method	—	—	—	54	—		
46 その他 Other Revenues	309	963	69	107	44		
47 営業外費用 Non-Operating Expenses	80	156	29	21	145		
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	—	143		
50 経常利益 Recurring Income	2,230	4,230	2,104	3,349	2,049	(計算値/ Estimated Figures)	3,200
51 特別利益 Extraordinary Profit	61	61	—	—	—		
52 投資有価証券売却益 Gain on Sale of Investments in Securities	22	22	—	—	—		
53 特別損失 Extraordinary Loss	—	6	—	—	2		
54 税金等調整前当期純利益 Net Income before Income Taxes	2,292	4,285	2,104	3,349	2,047		
55 法人税・住民税及び事業税 Income Taxes	227	443	260	458	297		
56 法人税等調整額 Deferred Income Taxes	199	321	108	245	1		
57 親会社株主に帰属する当期純利益 Profit Attributable to Owners of Parent	1,865	3,520	1,734	2,645	1,747	(計算値/ Estimated Figures)	2,600

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

百万円(¥mil)

		FY2014		FY2015		FY2016	
		Full-Year		Full-Year		Interim	
1	流動資産合計 Current Assets		2,484,418		2,336,363		2,436,241
2	現金預金 Cash	31,792		266,377		770,748	
3	有価証券 Short-term Investments	588,813		431,565		102,391	
4	日証金分 JSF	238,216		350,550		64,328	
5	日証金信託銀行分 JSF TB	350,597		81,014		38,063	
6	営業貸付金 Operating Loans	883,101		567,748		442,033	
7	繰延税金資産 Deferred Tax Assets	390		167		236	
8	借入有価証券代り金 Collateral Money of Securities Borrowed	974,973		1,025,617		1,063,947	
9	貸借取引分 Loans for Margin Transactions	155,782		137,696		153,046	
10	その他 Other Current Assets	5,686		45,122		57,133	
11	貸倒引当金 Allowance for Doubtful Receivables	▲339		▲236		▲251	
12	固定資産合計 Non-current Assets		998,183		912,806		891,959
13	有形固定資産合計 Tangible Non-current Assets	7,027		6,982		6,838	
14	建物及び構築物 Buildings and Structures	8,791		8,792		8,793	
15	減価償却累計額 Accumulated Depreciation	▲5,843		▲6,015		▲6,101	
16	器具及び備品 Tools, Furniture and Fixtures	1,355		1,430		1,434	
17	減価償却累計額 Accumulated Depreciation	▲992		▲1,071		▲1,096	
18	土地 Land	3,264		3,264		3,264	
19	無形固定資産 Intangible Non-current Assets	2,387		4,229		4,144	
20	投資その他の資産合計 Investments and Other Assets	988,768		901,595		880,975	
21	投資有価証券 Investments in Securities	987,897		900,167		878,550	
22	従業員に対する長期貸付金 Long-term Loans to Employees	87		55		53	
23	その他 Other Investments and Other Assets	2,575		2,930		3,554	
24	貸倒引当金 Allowance for Doubtful Receivables	▲1,792		▲1,557		▲1,182	
25	資産合計 Total Assets		3,482,601		3,249,170		3,328,200

百万円(¥mil)

		FY2014		FY2015		FY2016	
		Full-Year		Full-Year		Interim	
26	負債合計 Liabilities		3,345,456		3,107,139		3,187,137
27	流動負債合計 Current Liabilities	3,329,124		3,075,453		3,151,944	
28	コール・マネー Call Money	1,587,000		720,900		464,800	
29	短期借入金 Short-term Borrowings	439,510		198,010		13,010	
30	コマーシャル・ペーパー Commercial Paper	440,000		122,000		7,500	
31	未払法人税等 Accrued Income Taxes	298		297		325	
32	賞与引当金 Allowance for Bonuses (Employees)	502		484		492	
33	役員賞与引当金 Allowance for Bonuses (Directors & Executive Officers)	108		76		—	
34	貸付有価証券代り金 Collateral Money of Securities Lent	788,716		1,549,653		1,741,257	
35	貸借取引分 Loans for Margin transactions	316,544		258,656		284,606	
36	その他 Other Current Liabilities	72,988		484,032		924,559	
37	固定負債合計 Non-current Liabilities	16,331		31,686		35,192	
38	長期借入金 Long-term Borrowings	2,000		3,000		4,000	
39	繰延税金負債 Deferred Tax Liabilities	7,189		11,553		11,541	
40	役員退職慰労引当金 Retirement and Severance Benefits (Directors & Corporate Auditors)	50		41		41	
41	退職給付に係る負債 Net Defined Benefit Liability	2,537		3,382		3,338	
42	デリバティブ債務 Derivatives Liabilities	3,693		12,859		15,493	
43	その他 Other Non-current Liabilities	859		848		778	
44	純資産合計 Net Assets		137,145		142,030		141,063
45	株主資本 Stockholders' Equity	124,964		124,085		124,826	
46	資本金 Common Stock	10,000		10,000		10,000	
47	資本剰余金 Capital Surplus	11,470		11,470		11,325	
48	利益剰余金 Retained Earnings	103,608		104,668		105,641	
49	自己株式 Treasury Stock	▲114		▲2,053		▲2,140	
50	その他の包括利益累計額 Accumulated Other Comprehensive Income	12,180		17,944		16,236	
51	その他有価証券評価差額金 Net Unrealized Gain on Other Securities	14,787		27,877		24,707	
52	繰延ヘッジ損益 Deferred Losses on Hedges	▲2,766		▲9,248		▲7,849	
53	土地再評価差額金 Gain on Revaluation of Land	163		168		168	
54	退職給付に係る調整累計額 Remeasurements Of Defined Benefit Plans	▲4		▲851		▲789	
55	負債・純資産合計 Total Liabilities and Net Assets		3,482,601		3,249,170		3,328,200

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 28 年 4 月 1 日残高 Balance at 1/Apr/2016	10,000	11,470	104,668	▲2,053	124,085
	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			▲774		▲774
3	親会社株主に帰属する当期純利益 Profit Attributable to Owners of Parent			1,747		1,747
4	自己株式の取得 Purchase of Treasury Shares				▲499	▲499
5	自己株式の処分 Disposal of Treasury Shares		▲145		412	267
6	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					
7	連結会計年度中の変動額合計 Total Changes during the year	—	▲145	972	▲87	740
8	平成 28 年 9 月 30 日残高 Balance at 30/Sep/2016	10,000	11,325	105,641	▲2,140	124,826

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 on Other Securities	繰延ヘッジ 損益 Deferred 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 28 年 4 月 1 日残高 Balance at 1/Apr/2016	27,877	▲9,248	168	▲851	17,944	142,030
	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						▲774
3	親会社株主に帰属する当期純利益 Profit Attributable to Owners of Parent						1,747
4	自己株式の取得 Purchase of Treasury Shares						▲499
5	自己株式の処分 Disposal of Treasury Shares						267
6	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	▲3,170	1,399	—	62	▲1,708	▲1,708
7	連結会計年度中の変動額合計 Total Changes during the year	▲3,170	1,399	—	62	▲1,708	▲967
8	平成 28 年 9 月 30 日残高 Balance at 30/Sep/2016	24,707	▲7,849	168	▲789	16,236	141,063

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

百万円(¥mil)

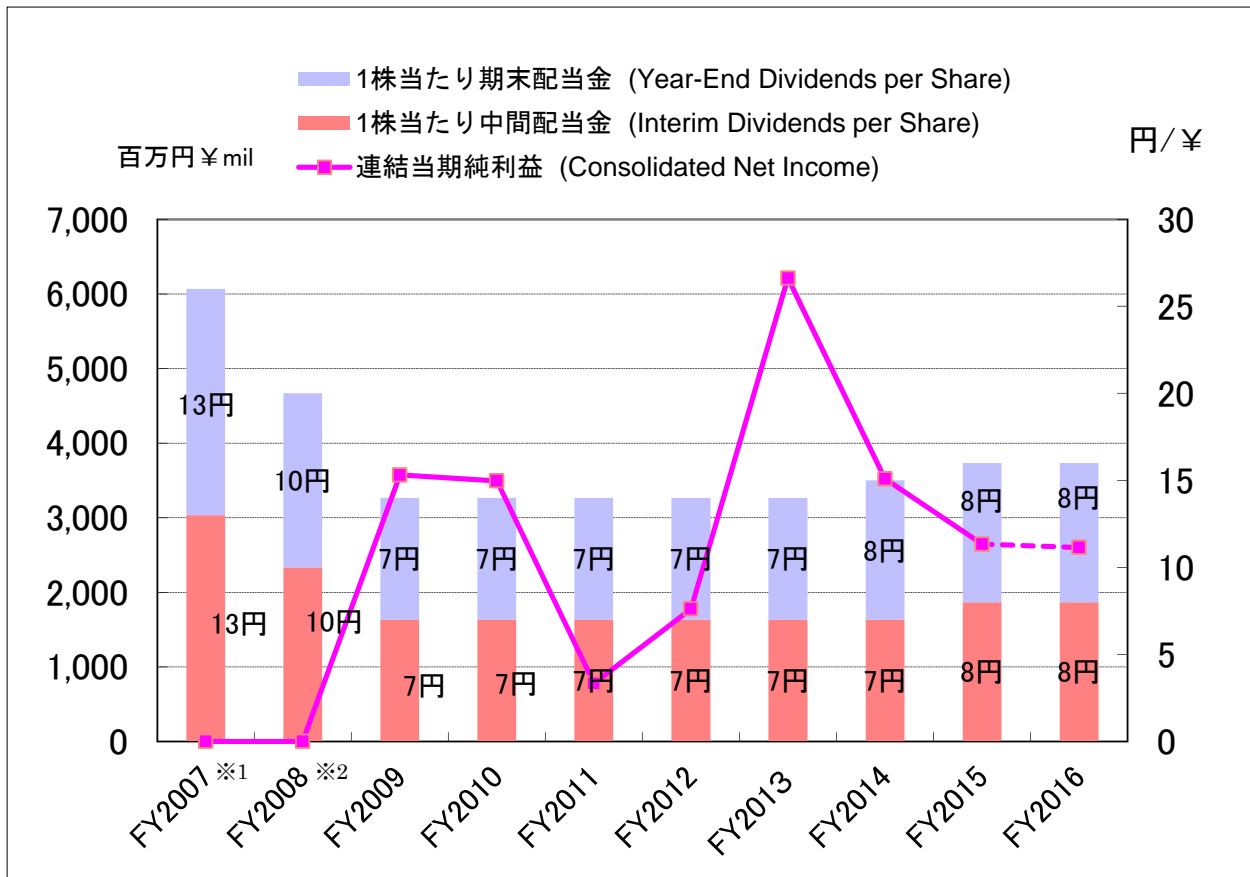
		FY2015		FY2016
		Interim	Full-Year	Interim
1	当期純利益 Net Income	1,734	2,645	1,747
2	その他の包括利益 Other Comprehensive Income			
3	その他有価証券評価差額金 Net Unrealized Gain on Other Securities	386	13,151	▲3,067
4	繰延ヘッジ損益 Deferred Losses on Hedges	▲623	▲6,481	1,399
5	土地再評価差額金 Gain on Revaluation of Land	0	4	—
6	退職給付に係る調整額 Remeasurements of Defined Benefit Plans	▲1	▲757	52
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	▲2	▲151	▲92
8	その他の包括利益合計 Other Comprehensive Income	▲240	5,764	▲1,708
9	包括利益 Comprehensive income	1,494	8,410	39
10	親会社株主に係る包括利益 Comprehensive Income Attributable To Owners Of The Parent	1,494	8,410	39
11	非支配株主に係る包括利益 Comprehensive Income Attributable To Non Controlling Interests	—	—	—

9. 当期純利益と配当金推移

(Net Income & Dividend applicable to the Fiscal Year)

	FY2010	FY2011	FY2012	FY2013	FY2014	FY2015	FY2016
連結当期純利益（百万円） (Net Income/¥mil)	3,492	779	1,777	6,211	3,520	2,645	(試算値/ Estimated figures) 2,600
1株当たり中間配当金（円） (Interim Dividend per Share/¥)	7	7	7	7	7	8	8
1株当たり期末配当金（円） (Year-End Dividend per Share/¥)	7	7	7	7	8	8	(予想/Forecast) 8
1株当たり年間配当金（円） (Annual Dividend per Share/¥)	14	14	14	14	15	16	(予想/Forecast) 16

	FY2010	FY2011	FY2012	FY2013	FY2014	FY2015	FY2016
連結／Consolidated:							
一株当たり利益（円） EPS（¥）	37.7	8.4	19.1	60.4	33.9	26.9	(予想/Forecast) 26.9
配当性向（％） DPR（％）	37.1	166.3	73.3	23.2	44.2	59.5	(予想/Forecast) 59.5
株主資本配当率（％） DOE（％）	1.2	1.2	1.2	1.2	1.2	1.2	(予想/Forecast) 1.1
単体／Parent							
一株当たり利益（円） EPS（¥）	17.3	13.2	11.0	55.3	21.4	20.0	(予想/Forecast) 20.7
配当性向（％） DPR（％）	80.7	106.0	127.1	25.3	70.1	79.8	(予想/Forecast) 77.3



※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

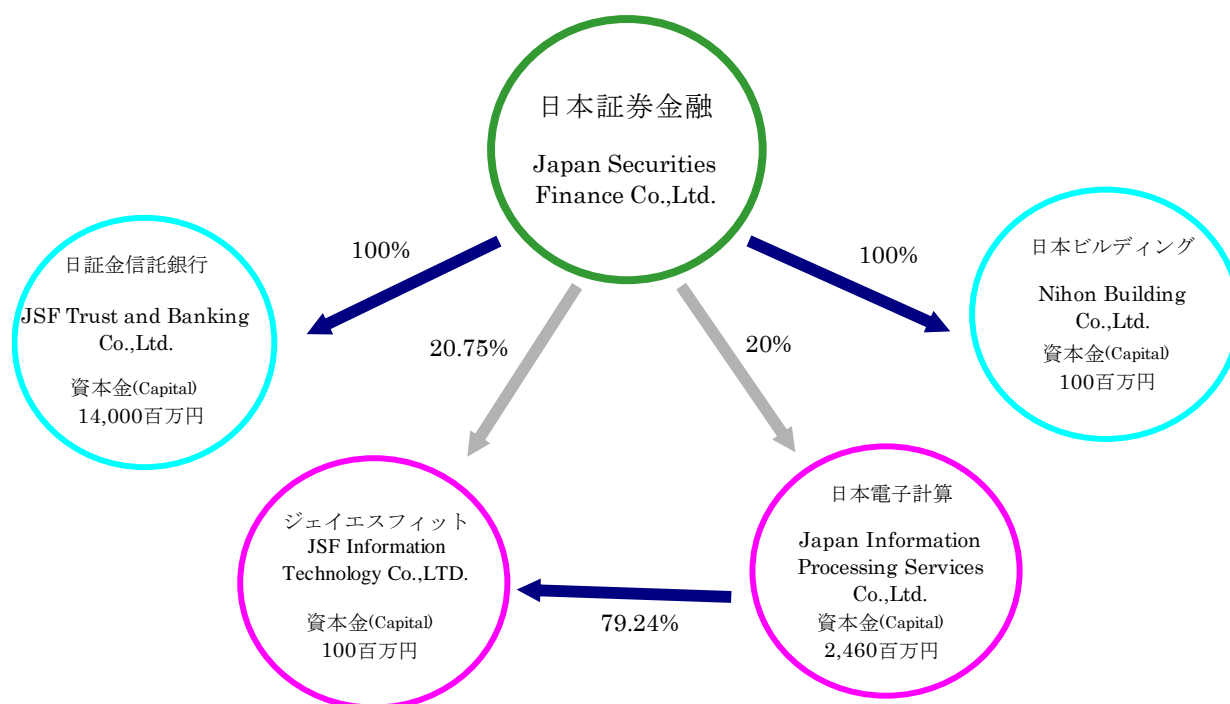
10. 日証金グループ会社 (JSF Group Companies)

(2016年度通期(斜字体)は予想) FY2016 figures (Italic type) are forecast.

百万円(¥mil)

子会社 (Subsidiary Companies)							
	FY2013	FY2014	FY2015		FY2016		
			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	2,356	3,400	1,408	3,549	1,702	2,600
2	経常利益／Recurring Income	175	1,280	264	470	293	400
3	当期純利益／Net Income	151	1,173	237	450	253	350
4	総資産／Total Assets	726,860	649,729	295,330	649,148	1,042,510	
5	純資産／Net Assets	24,543	24,893	25,140	24,755	23,885	
日本ビルディング (Nihon Building)							
6	営業収益／Operating Revenues	1,276	1,263	587	1,199	624	1,260
7	営業利益／Operating Income	463	505	202	448	273	510
8	経常利益／Recurring Income	502	583	258	466	328	595
9	当期純利益／Net Income	299	408	174	315	218	390
10	総資産／Total Assets	8,434	8,781	8,660	8,856	9,044	
11	純資産／Net Assets	6,801	7,133	7,155	7,324	7,444	

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)

(2016 年度通期(斜字体)は試算値) FY2016 figures (Italic type) are estimation.

百万円(¥mil)

	FY2014		FY2015		FY2016	
	Interim	Full-Year	Interim	Full-Year	Interim	Full-Year
1 営業収益 Operating Revenues	8,546	17,185	9,724	17,798	8,567	
2 貸付金利息 Interest on Loans	2,405	4,725	2,198	3,994	1,221	
3 借入有価証券代り金利息 Interest on Collateral Money of Securities Borrowed	982	1,948	1,009	1,665	511	
4 受取手数料 Fees Earned	301	594	259	478	193	
5 有価証券貸付料 Fees on Lending Securities	3,229	6,933	4,546	8,501	4,849	
6 貸借取引品貸料 Premium Charges	2,046	4,443	3,160	5,874	2,592	
7 貸借取引貸株料 Lending Fees on Stock Loans	424	945	544	966	482	
8 営業費用 Operating Expenses	4,043	8,288	5,089	9,389	4,015	
9 支払利息 Interest Paid	1,131	2,072	943	1,650	143	
10 コマーシャル・ペーパー利息 Interest on Commercial Paper	132	300	171	270	12	
11 支払手数料 Fees Paid	389	734	369	670	273	
12 有価証券借入料 Fees on Borrowing Securities	2,381	5,123	3,559	6,683	3,482	
13 営業総利益 Operating Profit	4,502	8,897	4,635	8,408	4,551	
14 一般管理費 General and Administrative Expenses	3,465	6,886	3,377	6,721	3,338	
15 営業利益 Operating Income	1,037	2,010	1,257	1,686	1,213	(試算値/ Estimated Figures) 1,600
16 営業外収益 Non-Operating Revenues	470	654	498	836	494	
17 営業外費用 Non-Operating Expenses	6	12	7	15	1	
18 経常利益 Recurring Income	1,501	2,653	1,748	2,508	1,705	(試算値/ Estimated Figures) 2,300
19 特別利益 Extraordinary Profit	22	22	—	—	—	
20 特別損失 Extraordinary Loss	—	—	—	—	2	
21 税引前当期純利益 Net Income Before Income Taxes	1,524	2,676	1,748	2,508	1,703	
22 法人税、住民税及び事業税 Income Taxes	97	162	155	246	136	
23 法人税等調整額 Deferred Income Taxes	191	294	103	289	14	
24 当期純利益 Net Income	1,236	2,219	1,489	1,971	1,552	(試算値/ Estimated Figures) 2,000

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

百万円(¥mil)

	FY2014	FY2015	FY2016 (Interim)	
1 流動資産合計／Current Asset	2,075,968	2,004,698	1,673,204	
2 現金預金／Cash	1,249	144,704	183,678	
3 コールローン／Call Loans	20,000	—	—	
4 有価証券／Short-term Investments	238,216	350,550	64,328	
5 営業貸付金／Operating Loans	828,269	431,659	311,350	
9 借入有価証券代り金／Collateral Money of Securities Borrowed	986,464	1,042,837	1,067,095	
10 その他／Other Current Assets	2,041	35,170	46,971	
11 貸倒引当金／Allowance for Doubtful Receivables	▲273	▲224	▲220	
12 固定資産合計／Non-current Assets	805,085	628,633	632,063	
13 有形固定資産合計／Tangible Non-current Assets	2,113	2,225	2,157	
14 無形固定資産合計／Intangible Non-current Assets	2,158	4,113	4,062	
15 投資その他の資産合計／Investments and Other Assets	800,813	622,295	625,843	
16 投資有価証券／Investments in Securities	799,673	620,594	623,146	
17 その他／Other Investments and Other Assets	2,708	3,036	3,657	
18 貸倒引当金／Allowance for Doubtful Receivables	▲1,569	▲1,335	▲960	
19 資産合計／Total Assets	2,881,053	2,633,332	2,305,268	
20 負債合計／Liabilities	2,752,866	2,499,411	2,171,348	
21 流動負債合計／Current Liabilities	2,744,393	2,483,861	2,154,827	
22 コール・マネー／Call Money	1,109,200	640,000	422,500	
23 短期借入金／Short-term Borrowings	368,680	181,500	1,770	
24 コマーシャル・ペーパー／Commercial Paper	440,000	122,000	7,500	
25 貸借取引担保金／Collateral Money Received for Margin Transactions	39,359	24,298	30,237	
26 貸付有価証券代り金／Collateral Money of Securities Lent	753,993	1,508,665	1,690,399	
30 その他／Other Current Liabilities	33,160	7,397	2,421	
31 固定負債合計／Non-current Liabilities	8,473	15,549	16,520	
32 長期借入金／Long-term Borrowings	—	—	1,000	
33 退職給付引当金／Retirement and Severance Benefits(Employees)	2,445	2,190	2,214	
34 その他／Other Non-current Liabilities	6,028	13,358	13,306	
35 純資産合計／Net Assets	128,187	133,920	133,919	
36 株主資本／Stockholders Equity	116,085	114,532	115,078	
37 資本金／Common Stock	10,000	10,000	10,000	
38 資本剰余金／Capital Surplus	11,470	11,470	11,325	
39 利益剰余金／Retained Earnings	94,721	95,107	95,885	
40 自己株式／Treasury Stock	▲106	▲2,045	▲2,132	
41 評価・換算差額等／Valuation and Translation Adjustments	12,101	19,387	18,841	
42 その他有価証券評価差額金／Net Unrealized Gain on Other Securities	11,436	19,690	16,317	
43 繰延ヘッジ損益／Deferred Losses on hedges	501	▲470	2,355	
44 土地再評価差額金／Gain on Revaluation of Land	163	168	168	
45 負債・純資産合計／Total Liabilities and Net Assets	2,881,053	2,633,332	2,305,268	

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。

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