

|   |                                       |
|---|---------------------------------------|
| Stock exchange listing:                       | Tokyo Prime Market (code : 8713)      |
| URL:  | http://www.fidea.co.jp/               |
| Representative:                               | Yuichi Tao, President & CEO           |
| Inquiries:                                    | Norio Miyashita, Vice President & CFO |
| Quarterly statement filing date (as planned): | November 25, 2022                     |
| Dividend payable date (as planned):           | December 5, 2022                      |
| Trading accounts:                             | No                                    |
| Supplemental material of quarterly results:   | Yes                                   |
| Convening briefing of quarterly results:      | No                                    |

(Amounts less than one million yen are rounded down)

### 1. Consolidated Financial Highlights (from April 1, 2022 to September 30, 2022)

#### (1) Consolidated operating results

(Percentages indicate year-on-year changes)

|                                     | Ordinary income |     | Ordinary profit |        | Profit attributable to owners of parent |      |
|-------------------------------------|-----------------|-----|-----------------|--------|---|------|
|                                     | Millions of yen | %   | Millions of yen | %      | Millions of yen                         | %    |
| Six months ended September 30, 2022 | 27,030          | 8.2 | 3,061           | (31.9) | 2,357                                   | 3.8  |
| Six months ended September 30, 2021 | 24,978          | 5.3 | 4,501           | 37.7   | 2,270                                   | 57.8 |

(Note) Comprehensive income : for the six months ended September 30, 2022 : ¥(6,230)million[ - %]  
for the six months ended September 30, 2021 : ¥4,216million[(44.8%)]

|                                     | Basic earnings per share | Diluted earnings per share |
|-------------------------------------|--------------------------|----------------------------|
|                                     | Yen                      | Yen                        |
| Six months ended September 30, 2022 | 128.89                   | 107.79                     |
| Six months ended September 30, 2021 | 123.57                   | 88.55                      |

(Note) We adopted the share consolidation of the shares of common stock and the shares of Class B preferred stock on the basis of one post-consolidation share per ten pre-consolidation shares effective as of October 1, 2021. The impact from the share consolidation is reflected in the basic earnings per share and the diluted earnings per share.

#### (2) Consolidated financial position

|                          | Total assets    | Net assets      | Equity ratio |
|--------------------------|-----------------|-----------------|--------------|
|                          | Millions of yen | Millions of yen | %            |
| As of September 30, 2022 | 3,032,692       | 102,219         | 3.3          |
| As of March 31, 2022     | 3,265,199       | 109,233         | 3.3          |

(Reference) Capital assets as of September 30, 2022: ¥101,910million; March 31, 2022: ¥108,918million

(Note) "Equity ratio" is calculated by dividing "(Total net assets at end of period – Non-controlling interests at end of period)" by "Total assets at end of period." This ratio is not based on the public notification of the capital adequacy ratio.

### 2. Cash dividends

|                    | Annual dividends per share |                 |                 |                 |       |
|--------------------|----------------------------|-----------------|-----------------|-----------------|-------|
|                    | 1st quarter-end            | 2nd quarter-end | 3rd quarter-end | Fiscal year-end | Total |
|                    | Yen                        | Yen             | Yen             | Yen             | Yen   |
| FY2021             | –                          | 3.75            | –               | 37.50           | –     |
| FY2022             | –                          | 37.50           | –               | –               | –     |
| FY2022(projection) | –                          | –               | –               | 37.50           | 75.00 |

(Note) Revision of dividends projections from the latest announcement: No

(Note) We adopted the share consolidation of the shares of common stock on the basis of one post-consolidation share per ten pre-consolidation shares effective as of October 1, 2021. The impact from the share consolidation is reflected in the projection of cash dividends per share of common stock.

### 3. Forecast of consolidated financial results for Fiscal year 2022 (from April 1, 2022 to March 31, 2023)

(Percentages indicate year-on-year changes)

|        | Ordinary profit |        | Profit attributable to owners of parent |        | Earnings per share |
|--------|-----------------|--------|---|--------|--------------------|
|        | Millions of yen | %      | Millions of yen                         | %      | Yen                |
| FY2022 | 5,300           | (19.3) | 3,000                                   | (14.4) | 162.85             |

(Note) Revision of earnings projections from the latest announcement : No

#### 4. Notes

|   |     |
|---|-----|
| (1) Material changes in subsidiaries during this period                                   | No  |
| (2) Changes in accounting policies, accounting estimates and retrospective restatement    |     |
| Changes in accounting policies based on revisions of accounting standard:                 | Yes |
| Changes in accounting policies other than ones based on revisions of accounting standard: | No  |
| Changes in accounting estimates:  | No  |
| Retrospective restatement:  | No  |

#### (3) Number of issued and outstanding shares (common shares)

Total number of issued shares at the end of the period (including treasury shares)

|                          |                   |                      |                   |
|--------------------------|-------------------|----------------------|-------------------|
| As of September 30, 2022 | 18,142,122 shares | As of March 31, 2022 | 18,142,122 shares |
|--------------------------|-------------------|----------------------|-------------------|

Number of treasury shares at the end of the period

|                          |               |                      |               |
|--------------------------|---------------|----------------------|---------------|
| As of September 30, 2022 | 77,909 shares | As of March 31, 2022 | 17,635 shares |
|--------------------------|---------------|----------------------|---------------|

Average number of shares during the period (cumulative from the beginning of the fiscal year)

|                                     |                   |                                     |                   |
|-------------------------------------|-------------------|-------------------------------------|-------------------|
| Six months ended September 30, 2022 | 18,066,716 shares | Six months ended September 30, 2021 | 18,138,938 shares |
|-------------------------------------|-------------------|-------------------------------------|-------------------|

(Note) We adopted the share consolidation of the shares of common stock on the basis of one post-consolidation share per ten pre-consolidation shares effective as of October 1, 2021. The impact from the share consolidation is reflected in the number of issued shares, treasury shares and the average number of shares.

#### 「Cash dividends on class shares」

The following provides a breakdown of the dividends per share related to class shares with different relationship of interest from the common shares.

| Class B preferred stock | Annual dividends per share |                 |                 |                 |       |
|-------------------------|----------------------------|-----------------|-----------------|-----------------|-------|
|                         | 1st quarter-end            | 2nd quarter-end | 3rd quarter-end | Fiscal year-end | Total |
|                         | Yen                        | Yen             | Yen             | Yen             | Yen   |
| FY2021                  | —                          | 2.31            | —               | 23.12           | —     |
| FY2022                  | —                          | 23.20           | —               | —               | —     |
| FY2022(projection)      | —                          | —               | —               | 23.20           | 46.40 |

(Note) We adopted the share consolidation of the shares of Class B preferred stock on the basis of one post-consolidation share per ten pre-consolidation shares effective as of October 1, 2021. The impact from the share consolidation is reflected in the projection of cash dividends per share.

※This Financial Digest for the the Six Months Ended September 30, 2022 is not subject to auditing by certified public accountants or an audit corporation.

## 5. Consolidated financial statements

### (1) Consolidated balance sheets

(Millions of yen)

|  | 科目<br>(Japanese)     | As of<br>March 31,<br>2022 | As of<br>September 30,<br>2022 |
|--|----------------------|----------------------------|--------------------------------|
| <b>Assets</b>  | <b>資産の部</b>          |                            |                                |
| Cash and due from banks                                  | 現金預け金                | 725,949                    | 365,980                        |
| Monetary claims bought                                   | 買入金銭債権               | 3,811                      | 3,863                          |
| Trading securities                                       | 商品有価証券               | 589                        | 577                            |
| Money held in trust                                      | 金銭の信託                | 51,717                     | 57,994                         |
| Securities   | 有価証券                 | 680,385                    | 630,056                        |
| Loans and bills discounted                               | 貸出金                  | 1,712,140                  | 1,883,001                      |
| Foreign exchanges  | 外国為替                 | 1,963                      | 1,832                          |
| Lease receivables and investments in leases              | リース債権及びリース投資資産       | 5,091                      | 5,652                          |
| Other assets   | その他資産                | 49,641                     | 47,956                         |
| Tangible fixed assets                                    | 有形固定資産               | 23,518                     | 23,066                         |
| Intangible fixed assets                                  | 無形固定資産               | 2,280                      | 1,999                          |
| Retirement benefit asset                                 | 退職給付に係る資産            | 1,081                      | 1,108                          |
| Deferred tax assets                                      | 繰延税金資産               | 2,662                      | 3,682                          |
| Customers' liabilities for acceptances and guarantees    | 支払承諾見返               | 17,958                     | 19,112                         |
| Allowance for loan losses                                | 貸倒引当金                | (13,593)                   | (13,191)                       |
| <b>Total assets</b>                                      | <b>資産の部合計</b>        | <b>3,265,199</b>           | <b>3,032,692</b>               |
| <b>Liabilities</b>                                       | <b>負債の部</b>          |                            |                                |
| Deposits   | 預金                   | 2,656,962                  | 2,671,689                      |
| Negotiable certificates of deposit                       | 譲渡性預金                | 54,867                     | 64,826                         |
| Cash collateral received for securities lent             | 債券貸借取引受入担保金          | 52,825                     | 27,371                         |
| Borrowed money   | 借入金                  | 343,800                    | 118,300                        |
| Foreign exchanges  | 外国為替                 | 58                         | 76                             |
| Other liabilities  | その他負債                | 25,758                     | 27,460                         |
| Provision for bonuses for directors (and other officers) | 役員賞与引当金              | 45                         | -                              |
| Retirement benefit liability                             | 退職給付に係る負債            | 645                        | 676                            |
| Provision for reimbursement of deposits                  | 睡眠預金払戻損失引当金          | 126                        | 61                             |
| Provision for contingent loss                            | 偶発損失引当金              | 459                        | 468                            |
| Deferred tax liabilities                                 | 繰延税金負債               | 2,040                      | 12                             |
| Deferred tax liabilities for land revaluation            | 再評価に係る繰延税金負債         | 416                        | 416                            |
| Acceptances and guarantees                               | 支払承諾                 | 17,958                     | 19,112                         |
| <b>Total liabilities</b>                                 | <b>負債の部合計</b>        | <b>3,155,965</b>           | <b>2,930,472</b>               |
| <b>Net assets</b>  | <b>純資産の部</b>         |                            |                                |
| Share capital  | 資本金                  | 18,000                     | 18,000                         |
| Capital surplus  | 資本剰余金                | 23,550                     | 23,551                         |
| Retained earnings  | 利益剰余金                | 55,942                     | 57,591                         |
| Treasury shares  | 自己株式                 | (24)                       | (99)                           |
| <b>Total shareholders' equity</b>                        | <b>株主資本合計</b>        | <b>97,468</b>              | <b>99,043</b>                  |
| Valuation difference on available-for-sale securities    | その他有価証券評価差額金         | 10,317                     | 1,831                          |
| Deferred gains or losses on hedges                       | 繰延ヘッジ損益              | (203)                      | (276)                          |
| Revaluation reserve for land                             | 土地再評価差額金             | 914                        | 914                            |
| Remeasurements of defined benefit plans                  | 退職給付に係る調整累計額         | 421                        | 397                            |
| <b>Total accumulated other comprehensive income</b>      | <b>その他の包括利益累計額合計</b> | <b>11,449</b>              | <b>2,867</b>                   |
| Non-controlling interests                                | 非支配株主持分              | 314                        | 309                            |
| <b>Total net assets</b>                                  | <b>純資産の部合計</b>       | <b>109,223</b>             | <b>102,219</b>                 |
| <b>Total liabilities and net assets</b>                  | <b>負債及び純資産の部合計</b>   | <b>3,265,199</b>           | <b>3,032,692</b>               |

(2) Consolidated statements of income and consolidated statements of comprehensive income  
Consolidated statements of income

(Millions of yen)

Six months ended September 30

|   | 科目<br>(Japanese)   | 2021   | 2022   |
|---|--------------------|--------|--------|
| Ordinary income   | 經常収益               | 24,978 | 27,030 |
| Interest income   | 資金運用収益             | 14,895 | 17,502 |
| Interest on loans and discounts                           | (貸出金利息)            | 9,345  | 8,884  |
| Interest and dividends on securities                      | (有価証券利息配当金)        | 5,373  | 8,448  |
| Fees and commissions                                      | 役務取引等収益            | 4,422  | 4,253  |
| Other ordinary income                                     | その他業務収益            | 3,257  | 3,480  |
| Other   | その他經常収益            | 2,402  | 1,793  |
| Ordinary expenses   | 經常費用               | 20,476 | 23,969 |
| Interest expenses   | 資金調達費用             | 90     | 188    |
| Interest on deposits                                      | (預金利息)             | 79     | 54     |
| Fees and commissions payments                             | 役務取引等費用            | 1,767  | 1,662  |
| Other ordinary expenses                                   | その他業務費用            | 3,469  | 8,065  |
| General and administrative expenses                       | 営業経費               | 12,997 | 12,253 |
| Other expenses  | その他經常費用            | 2,151  | 1,798  |
| Ordinary profit   | 經常利益               | 4,501  | 3,061  |
| Extraordinary income                                      | 特別利益               | 4      | 7      |
| Gain on disposal of non-current assets                    | 固定資産処分益            | 1      | 7      |
| Subsidy income  | 補助金収入              | 3      | -      |
| Extraordinary losses                                      | 特別損失               | 507    | 102    |
| Loss on disposal of non-current assets                    | 固定資産処分損            | 215    | 102    |
| Impairment losses   | 減損損失               | 288    | -      |
| Loss on tax purpose reduction entry of non-current assets | 固定資産圧縮損            | 3      | -      |
| Profit before income taxes                                | 税金等調整前中間純利益        | 3,998  | 2,965  |
| Income taxes - current                                    | 法人税、住民税及び事業税       | 1,147  | 510    |
| Income taxes - deferred                                   | 法人税等調整額            | 585    | 101    |
| Total income taxes  | 法人税等合計             | 1,733  | 612    |
| Profit  | 中間純利益              | 2,265  | 2,353  |
| Profit attributable to non-controlling interests          | 非支配株主に帰属する中間純損失(△) | (4)    | (4)    |
| Profit attributable to owners of parent                   | 親会社株主に帰属する中間純利益    | 2,270  | 2,357  |

Consolidated statements of comprehensive income

(Millions of yen)

Six months ended September 30

|  | 科目<br>(Japanese) | 2021  | 2022    |
|--|------------------|-------|---------|
| Profit   | 中間純利益            | 2,265 | 2,353   |
| Other comprehensive income                                     | その他の包括利益         | 1,951 | (8,584) |
| Valuation difference on available-for-sale securities          | その他有価証券評価差額金     | 1,714 | (8,487) |
| Deferred gains or losses on hedges                             | 繰延ヘッジ損益          | 237   | (73)    |
| Remeasurements of defined benefit plans, net of tax            | 退職給付に係る調整額       | (1)   | (23)    |
| Comprehensive income   | 中間包括利益           | 4,216 | (6,230) |
| (Breakdown)  | (内訳)             |       |         |
| Comprehensive income attributable to owners of parent          | 親会社株主に係る中間包括利益   | 4,221 | (6,225) |
| Comprehensive income attributable to non-controlling interests | 非支配株主に係る中間包括利益   | (4)   | (5)     |

### (3) Consolidated statements of changes in net assets

(Millions of yen)

Six months ended September 30, 2021

|  | 科目 (Japanese)          | Shareholders' equity |                 |                   |                 |                            |
|--|------------------------|----------------------|-----------------|-------------------|-----------------|----------------------------|
|  |                        | 株主資本                 |                 |                   |                 |                            |
|  |                        | Share capital        | Capital surplus | Retained earnings | Treasury shares | Total shareholders' equity |
|  | 資本金                    | 資本剰余金                | 利益剰余金           | 自己株式              | 株主資本合計          |                            |
| Balance at beginning of period                       | 当期首残高                  | 18,000               | 29,197          | 53,564            | (6)             | 100,756                    |
| Cumulative effects of changes in accounting policies | 会計方針の変更による累積的影響額       |                      |                 | 96                |                 | 96                         |
| Restated balance                                     | 会計方針の変更を反映した当期首残高      | 18,000               | 29,197          | 53,660            | (6)             | 100,852                    |
| Changes during period                                | 当中間期変動額                |                      |                 |                   |                 |                            |
| Dividends of surplus                                 | 剰余金の配当                 |                      |                 | (601)             |                 | (601)                      |
| Profit attributable to owners of parent              | 親会社株主に帰属する中間純利益        |                      |                 | 2,270             |                 | 2,270                      |
| Purchase of treasury shares                          | 自己株式の取得                |                      |                 |                   | (5,647)         | (5,647)                    |
| Disposal of treasury shares                          | 自己株式の処分                |                      | (0)             |                   | 0               | 0                          |
| Cancellation of treasury shares                      | 自己株式の消却                |                      | (5,647)         |                   | 5,647           | —                          |
| Reversal of revaluation reserve for land             | 土地再評価差額金の取崩            |                      |                 | 80                |                 | 80                         |
| Net changes in items other than shareholders' equity | 株主資本以外の項目の当中間期変動額 (純額) |                      |                 |                   |                 |                            |
| Total changes during period                          | 当中間期変動額合計              | —                    | (5,647)         | 1,749             | (0)             | (3,897)                    |
| Balance at end of period                             | 当中間期末残高                | 18,000               | 23,550          | 55,410            | (6)             | 96,955                     |

Six months ended September 30, 2021

|  | 科目 (Japanese)          | Accumulated other comprehensive income                |                                    |                              |   |  | 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 | Revaluation reserve for land | 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   | 土地再評価差額金                           | 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                           | 非支配株主持分                                      | 純資産合計                     |                  |
| Balance at beginning of period                       | 当期首残高                  | 18,255  | (387)                              | 1,000                        | 154                                     | 19,023                                       | 293                       | 120,073          |
| Cumulative effects of changes in accounting policies | 会計方針の変更による累積的影響額       |   |                                    |                              |   |  |                           | 96               |
| Restated balance                                     | 会計方針の変更を反映した当期首残高      | 18,255  | (387)                              | 1,000                        | 154                                     | 19,023                                       | 293                       | 120,169          |
| Changes during period                                | 当中間期変動額                |   |                                    |                              |   |  |                           |                  |
| Dividends of surplus                                 | 剰余金の配当                 |   |                                    |                              |   |  |                           | (601)            |
| Profit attributable to owners of parent              | 親会社株主に帰属する中間純利益        |   |                                    |                              |   |  |                           | 2,270            |
| Purchase of treasury shares                          | 自己株式の取得                |   |                                    |                              |   |  |                           | (5,647)          |
| Disposal of treasury shares                          | 自己株式の処分                |   |                                    |                              |   |  |                           | 0                |
| Cancellation of treasury shares                      | 自己株式の消却                |   |                                    |                              |   |  |                           | —                |
| Reversal of revaluation reserve for land             | 土地再評価差額金の取崩            |   |                                    |                              |   |  |                           | 80               |
| Net changes in items other than shareholders' equity | 株主資本以外の項目の当中間期変動額 (純額) | 1,714   | 237                                | (80)                         | (1)                                     | 1,870  | (4)                       | 1,865            |
| Total changes during period                          | 当中間期変動額合計              | 1,714   | 237                                | (80)                         | (1)                                     | 1,870  | (4)                       | (2,031)          |
| Balance at end of period                             | 当中間期末残高                | 19,970  | (150)                              | 920                          | 153                                     | 20,893                                       | 288                       | 118,137          |

(Millions of yen)

## Six months ended September 30, 2022

|  | 科目 (Japanese)          | Shareholders' equity |                 |                   |                 |                            |
|--|------------------------|----------------------|-----------------|-------------------|-----------------|----------------------------|
|  |                        | 株主資本                 |                 |                   |                 |                            |
|  |                        | Share capital        | Capital surplus | Retained earnings | Treasury shares | Total shareholders' equity |
|  |                        | 資本金                  | 資本剰余金           | 利益剰余金             | 自己株式            | 株主資本合計                     |
| Balance at beginning of period                       | 当期首残高                  | 18,000               | 23,550          | 55,942            | (24)            | 97,468                     |
| Changes during period                                | 当中間期変動額                |                      |                 |                   |                 |                            |
| Dividends of surplus                                 | 剰余金の配当                 |                      |                 | (708)             |                 | (708)                      |
| Profit attributable to owners of parent              | 親会社株主に帰属する中間純利益        |                      |                 | 2,357             |                 | 2,357                      |
| Purchase of treasury shares                          | 自己株式の取得                |                      |                 |                   | (129)           | (129)                      |
| Disposal of treasury shares                          | 自己株式の処分                |                      | 0               |                   | 54              | 55                         |
| Net changes in items other than shareholders' equity | 株主資本以外の項目の当中間期変動額 (純額) |                      |                 |                   |                 |                            |
| Total changes during period                          | 当中間期変動額合計              | —                    | 0               | 1,649             | (75)            | 1,574                      |
| Balance at end of period                             | 当中間期末残高                | 18,000               | 23,551          | 57,591            | (99)            | 99,043                     |

## Six months ended September 30, 2022

|  |                        | Accumulated other comprehensive income                |                                    |                              |   |  | 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 | Revaluation reserve for land | 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                            | 土地再評価差額金                     | 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                                | 非支配株主持分                   | 純資産合計            |
| Balance at beginning of period                       | 当期首残高                  | 10,317  | (203)                              | 914                          | 421                                     | 11,449                                       | 314                       | 109,233          |
| Changes during period                                | 当中間期変動額                |   |                                    |                              |   |  |                           |                  |
| Dividends of surplus                                 | 剰余金の配当                 |   |                                    |                              |   |  |                           | (708)            |
| Profit attributable to owners of parent              | 親会社株主に帰属する中間純利益        |   |                                    |                              |   |  |                           | 2,357            |
| Purchase of treasury shares                          | 自己株式の取得                |   |                                    |                              |   |  |                           | (129)            |
| Disposal of treasury shares                          | 自己株式の処分                |   |                                    |                              |   |  |                           | 55               |
| Net changes in items other than shareholders' equity | 株主資本以外の項目の当中間期変動額 (純額) | (8,485)   | (73)                               | —                            | (23)                                    | (8,582)                                      | (5)                       | (8,588)          |
| Total changes during period                          | 当中間期変動額合計              | (8,485)   | (73)                               | —                            | (23)                                    | (8,582)                                      | (5)                       | (7,013)          |
| Balance at end of period                             | 当中間期末残高                | 1,831   | (276)                              | 914                          | 397                                     | 2,867  | 309                       | 102,219          |

# Financial Data for the Six Months Ended September 30, 2022

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## I. Overview of interim financial results

### 1. Profit and loss

#### (1) Consolidated

#### Six months ended September 30

(Millions of yen)

|  |                             | 2022    |         | 2021   |
|--|-----------------------------|---------|---------|--------|
|  |                             | A       | A - B   | B      |
| Ordinary income  | 經常収益                        | 27,030  | 2,051   | 24,978 |
| Gross business profit  | 業務粗利益                       | 15,320  | (1,927) | 17,247 |
| Core gross business profit   | コア業務粗利益                     | 20,041  | 2,326   | 17,714 |
| Net interest income  | 資金利益                        | 17,314  | 2,509   | 14,805 |
| Net fees and commissions   | 役務取引等利益                     | 2,590   | (63)    | 2,654  |
| Net other business income  | その他業務利益                     | (4,584) | (4,372) | (212)  |
| Net gains (losses) on government and other bonds                               | うち国債等債券損益                   | (4,720) | (4,254) | (466)  |
| Expenses (excluding non-recurrent expense)                                     | 経費                          | 12,326  | (627)   | 12,954 |
| Net business income (before net transfer to general allowance for loan losses) | 実質業務純益                      | 2,993   | (1,300) | 4,293  |
| Core net business income   | コア業務純益                      | 7,714   | 2,954   | 4,759  |
| (Excluding gains/losses on cancellation of private offering investment trusts) | コア業務純益 (除く投資信託解約損益)         | 2,851   | (871)   | 3,723  |
| Net transfer to general allowance for loan losses①                             | 一般貸倒引当金繰入額                  | (177)   | 384     | (561)  |
| Net business income  | 業務純益                        | 3,170   | (1,684) | 4,854  |
| Net non-recurrent gains/losses   | 臨時損益                        | (109)   | 243     | (352)  |
| Disposal of non-performing loans②  | うち不良債権処理額                   | 724     | (1,245) | 1,969  |
| Reversal of allowance for loan losses③   | うち貸倒引当金戻入益                  | —       | —       | —      |
| Recoveries of written-off claims④  | うち償却債権取立益                   | 28      | 9       | 18     |
| Gains/losses related to stocks, etc.   | うち株式等関係損益                   | 229     | (1,243) | 1,473  |
| Ordinary profit  | 經常利益                        | 3,061   | (1,440) | 4,501  |
| Extraordinary income/losses  | 特別損益                        | (95)    | 407     | (502)  |
| Income before income taxes   | 税金等調整前中間純利益                 | 2,965   | (1,033) | 3,998  |
| Income taxes-current   | 法人税、住民税及び事業税                | 510     | (636)   | 1,147  |
| Income taxes-deferred  | 法人税等調整額                     | 101     | (484)   | 585    |
| Total income taxes   | 法人税等合計                      | 612     | (1,121) | 1,733  |
| Net income   | 中間純利益                       | 2,353   | 87      | 2,265  |
| Net income attributable to noncontrolling interests                            | 非支配株主に帰属する中間純利益 又は中間純損失 (△) | (4)     | 0       | (4)    |
| Net income attributable to owners of the parent                                | 親会社株主に帰属する中間純利益             | 2,357   | 87      | 2,270  |
| Credit related costs (①+②-③-④)   | 与信関係費用                      | 519     | (870)   | 1,390  |

#### Number of consolidated companies

|  |          |   |   |   |
|--|----------|---|---|---|
| Number of Consolidated Subsidiaries                            | 連結子会社数   | 6 | — | 6 |
| Number of affiliated companies applicable to the equity method | 持分法適用会社数 | — | — | — |

#### (Definitions of figures used in this document)

Consolidated: FIDEA Holdings (consolidated)

2 Banks: Shonai Bank (non-consolidated) + Hokuto Bank (non-consolidated)

This material contains forward-looking statements. These statements are not represented as providing a guarantee of the Bank's future performance, and actual results may be subject to risks and uncertainties. Please note that future performance may be different from the views presented here owing to changes in the operating environment and other factors.

Also, please note that this material is an English translation of the Japanese original. Please be advised that there may be some disparities due to such things as differences in nuance that are inherent to the difference in languages although the English translation is prepared to mirror the Japanese original as accurately as possible.



(2) 2 banks

Six months ended September 30

(Millions of yen)

|  |                     | 2022    |         | 2021   |
|--|---------------------|---------|---------|--------|
|  |                     | A       | A - B   | B      |
| Ordinary income  | 経常収益                | 25,080  | 1,887   | 23,192 |
| Gross business profit  | 業務粗利益               | 14,445  | (1,976) | 16,421 |
| (Excluding gains/losses on bond transactions)                                  | コア業務粗利益             | 19,166  | 2,278   | 16,887 |
| Gross domestic business profit   | 国内業務粗利益             | 17,334  | 1,843   | 15,490 |
| (Excluding gains/losses on bond transactions)                                  | コア業務粗利益             | 18,496  | 2,704   | 15,791 |
| Net interest income  | 資金利益                | 16,067  | 2,390   | 13,677 |
| Net fees and commissions   | 役務取引等利益             | 2,136   | (53)    | 2,190  |
| Net other business income  | その他業務利益             | (870)   | (493)   | (376)  |
| Gross international business profit  | 国際業務粗利益             | (2,889) | (3,819) | 930    |
| (Excluding gains/losses on bond transactions)                                  | コア業務粗利益             | 669     | (426)   | 1,096  |
| Net interest income  | 資金利益                | 1,276   | 113     | 1,163  |
| Net fees and commissions   | 役務取引等利益             | (4)     | (1)     | (2)    |
| Net other business income  | その他業務利益             | (4,161) | (3,931) | (229)  |
| Expenses (excluding non-recurrent expense)                                     | 経費                  | 11,641  | (604)   | 12,246 |
| Personnel expenses   | 人件費                 | 5,529   | (266)   | 5,795  |
| Non-personnel expenses   | 物件費                 | 5,241   | (266)   | 5,508  |
| Taxes  | 税金                  | 869     | (72)    | 942    |
| Net business income (before net transfer to general allowance for loan losses) | 実質業務純益              | 2,803   | (1,371) | 4,174  |
| Core net business income   | コア業務純益              | 7,524   | 2,882   | 4,641  |
| (Excluding gains/losses on cancellation of private offering investment trusts) | コア業務純益 (除く投資信託解約損益) | 2,662   | (943)   | 3,605  |
| Net transfer to general allowance for loan losses ①                            | 一般貸倒引当金繰入額          | (149)   | 355     | (504)  |
| Net business income  | 業務純益                | 2,953   | (1,726) | 4,679  |
| (Of which, gains/losses on bond transactions)                                  | うち国債等債券損益           | (4,720) | (4,254) | (466)  |
| Net non-recurrent gains/losses   | 臨時損益                | 59      | 257     | (197)  |
| Disposal of non-performing loans ②   | 不良債権処理額             | 587     | (1,263) | 1,851  |
| Write-off of loans   | 貸出金償却               | —       | (100)   | 100    |
| Transfer to specific allowance for loan losses                                 | 個別貸倒引当金繰入額          | 438     | (1,195) | 1,633  |
| Losses on sales of loans   | バルクセール売却損           | 22      | 19      | 2      |
| Other  | その他の不良債権処理額         | 127     | 12      | 114    |
| Reversal of allowance for loan losses ③  | 貸倒引当金戻入益            | —       | —       | —      |
| Recoveries of written-off claims ④   | 償却債権取立益             | 28      | 9       | 18     |
| Gains/losses related to stocks, etc.   | 株式等関係損益             | 230     | (1,243) | 1,473  |
| Gains on sale  | 株式等売却益              | 1,193   | (821)   | 2,015  |
| Losses on sale   | 株式等売却損              | 950     | 412     | 537    |
| Write-down   | 株式等償却               | 13      | 9       | 4      |
| Retirement benefit costs   | 退職給付費用 (臨時費用処理分)    | (82)    | (108)   | 26     |
| Other non-recurrent gains/losses   | その他臨時損益             | 306     | 117     | 188    |
| Ordinary profit  | 経常利益                | 3,012   | (1,469) | 4,482  |
| Extraordinary income/losses  | 特別損益                | (92)    | 423     | (515)  |
| Net gain (loss) from fixed assets  | うち固定資産処分損益          | (92)    | 121     | (214)  |
| Gains from fixed assets  | 固定資産処分益             | 15      | 14      | 1      |
| Losses from fixed assets   | 固定資産処分損             | 107     | (107)   | 215    |
| Impairment loss  | うち固定資産減損損失          | —       | (301)   | 301    |
| Income before income taxes   | 税引前中間純利益            | 2,920   | (1,045) | 3,966  |
| Income taxes-current   | 法人税、住民税及び事業税        | 451     | (635)   | 1,087  |
| Income taxes-deferred  | 法人税等調整額             | 131     | (490)   | 621    |
| Total income taxes   | 法人税等合計              | 582     | (1,126) | 1,708  |
| Net Income   | 中間純利益               | 2,337   | 80      | 2,257  |
| Credit related costs (①+②-③-④)   | 与信関係費用              | 410     | (918)   | 1,328  |

(3) Shonai Bank (non-consolidated)

Six months ended September 30

(Millions of yen)

|  |                     | 2022    |         | 2021   |
|--|---------------------|---------|---------|--------|
|  |                     | A       | A - B   | B      |
| Ordinary income  | 経常収益                | 13,055  | 1,067   | 11,988 |
| Gross business profit  | 業務粗利益               | 7,115   | (1,510) | 8,626  |
| (Excluding gains/losses on bond transactions)                                  | コア業務粗利益             | 9,607   | 1,311   | 8,295  |
| Gross domestic business profit   | 国内業務粗利益             | 8,292   | 234     | 8,058  |
| (Excluding gains/losses on bond transactions)                                  | コア業務粗利益             | 9,201   | 1,520   | 7,680  |
| Net interest income  | 資金利益                | 8,206   | 1,358   | 6,847  |
| Net fees and commissions   | 役務取引等利益             | 815     | (40)    | 856    |
| Net other business income  | その他業務利益             | (728)   | (1,083) | 354    |
| Gross international business profit  | 国際業務粗利益             | (1,176) | (1,744) | 567    |
| (Excluding gains/losses on bond transactions)                                  | コア業務粗利益             | 406     | (208)   | 615    |
| Net interest income  | 資金利益                | 739     | 84      | 654    |
| Net fees and commissions   | 役務取引等利益             | (1)     | (1)     | △ 0    |
| Net other business income  | その他業務利益             | (1,914) | (1,828) | (85)   |
| Expenses (excluding non-recurrent expense)                                     | 経費                  | 5,812   | (353)   | 6,165  |
| Personnel expenses   | 人件費                 | 2,796   | (197)   | 2,993  |
| Non-personnel expenses   | 物件費                 | 2,588   | (129)   | 2,718  |
| Taxes  | 税金                  | 427     | (26)    | 453    |
| Net business income (before net transfer to general allowance for loan losses) | 実質業務純益              | 1,303   | (1,156) | 2,460  |
| Core net business income   | コア業務純益              | 3,795   | 1,665   | 2,129  |
| (Excluding gains/losses on cancellation of private offering investment trusts) | コア業務純益 (除く投資信託解約損益) | 1,362   | (706)   | 2,069  |
| Net transfer to general allowance for loan losses ①                            | 一般貸倒引当金繰入額          | 66      | 363     | (297)  |
| Net business income  | 業務純益                | 1,237   | (1,519) | 2,757  |
| (Of which, gains/losses on bond transactions)                                  | うち国債等債券損益           | (2,491) | (2,822) | 330    |
| Net non-recurrent gains/losses   | 臨時損益                | 430     | 549     | (118)  |
| Disposal of non-performing loans ②   | 不良債権処理額             | 113     | (1,033) | 1,147  |
| Write-off of loans   | 貸出金償却               | —       | (100)   | 100    |
| Transfer to specific allowance for loan losses                                 | 個別貸倒引当金繰入額          | 7       | (980)   | 988    |
| Losses on sales of loans   | バルクセール売却損           | 22      | 19      | 2      |
| Other  | その他の不良債権処理額         | 84      | 27      | 56     |
| Reversal of allowance for loan losses ③  | 貸倒引当金戻入益            | —       | —       | —      |
| Recoveries of written-off claims ④   | 償却債権取立益             | —       | —       | —      |
| Gains/losses related to stocks, etc.   | 株式等関係損益             | 325     | (567)   | 892    |
| Gains on sale  | 株式等売却益              | 691     | (513)   | 1,205  |
| Losses on sale   | 株式等売却損              | 356     | 44      | 312    |
| Write-down   | 株式等償却               | 9       | 9       | 0      |
| Retirement benefit costs   | 退職給付費用 (臨時費用処理分)    | (71)    | (99)    | 27     |
| Other non-recurrent gains/losses   | その他臨時損益             | 148     | (15)    | 164    |
| Ordinary profit  | 経常利益                | 1,668   | (970)   | 2,639  |
| Extraordinary income/losses  | 特別損益                | (41)    | 262     | (304)  |
| Net gain (loss) from fixed assets  | うち固定資産処分損益          | (41)    | 52      | (93)   |
| Gains from fixed assets  | 固定資産処分益             | 0       | (0)     | 1      |
| Losses from fixed assets   | 固定資産処分損             | 41      | (53)    | 94     |
| Impairment loss  | うち固定資産減損損失          | —       | (210)   | 210    |
| Income before income taxes   | 税引前中間純利益            | 1,627   | (708)   | 2,335  |
| Income taxes-current   | 法人税、住民税及び事業税        | 309     | (451)   | 761    |
| Income taxes-deferred  | 法人税等調整額             | (283)   | (563)   | 280    |
| Total income taxes   | 法人税等合計              | 25      | (1,015) | 1,041  |
| Net Income   | 中間純利益               | 1,601   | 307     | 1,293  |
| Credit related costs (① + ② - ③ - ④)   | 与信関係費用              | 179     | (670)   | 850    |

(4) Hokuto Bank (non-consolidated)

Six months ended September 30

(Millions of yen)

|  |                     | 2022    |         | 2021   |
|--|---------------------|---------|---------|--------|
|  |                     | A       | A - B   | B      |
| Ordinary income  | 経常収益                | 12,024  | 820     | 11,204 |
| Gross business profit  | 業務粗利益               | 7,329   | (465)   | 7,795  |
| (Excluding gains/losses on bond transactions)                                  | コア業務粗利益             | 9,558   | 966     | 8,592  |
| Gross domestic business profit   | 国内業務粗利益             | 9,041   | 1,609   | 7,432  |
| (Excluding gains/losses on bond transactions)                                  | コア業務粗利益             | 9,294   | 1,184   | 8,110  |
| Net interest income  | 資金利益                | 7,861   | 1,031   | 6,829  |
| Net fees and commissions   | 役務取引等利益             | 1,321   | (12)    | 1,333  |
| Net other business income  | その他業務利益             | (141)   | 590     | (731)  |
| Gross international business profit  | 国際業務粗利益             | (1,712) | (2,075) | 362    |
| (Excluding gains/losses on bond transactions)                                  | コア業務粗利益             | 263     | (217)   | 481    |
| Net interest income  | 資金利益                | 537     | 28      | 509    |
| Net fees and commissions   | 役務取引等利益             | (2)     | (0)     | (2)    |
| Net other business income  | その他業務利益             | (2,247) | (2,103) | (143)  |
| Expenses (excluding non-recurrent expense)                                     | 経費                  | 5,829   | (251)   | 6,080  |
| Personnel expenses   | 人件費                 | 2,733   | (68)    | 2,802  |
| Non-personnel expenses   | 物件費                 | 2,652   | (136)   | 2,789  |
| Taxes  | 税金                  | 442     | (45)    | 488    |
| Net business income (before net transfer to general allowance for loan losses) | 実質業務純益              | 1,500   | (214)   | 1,714  |
| Core net business income   | コア業務純益              | 3,729   | 1,217   | 2,511  |
| (Excluding gains/losses on cancellation of private offering investment trusts) | コア業務純益 (除く投資信託解約損益) | 1,299   | (236)   | 1,535  |
| Net transfer to general allowance for loan losses ①                            | 一般貸倒引当金繰入額          | (215)   | (7)     | (207)  |
| Net business income  | 業務純益                | 1,715   | (206)   | 1,921  |
| (Of which, gains/losses on bond transactions)                                  | うち国債等債券損益           | (2,228) | (1,431) | (797)  |
| Net non-recurrent gains/losses   | 臨時損益                | (371)   | (291)   | (79)   |
| Disposal of non-performing loans ②   | 不良債権処理額             | 473     | (230)   | 704    |
| Write-off of loans   | 貸出金償却               | —       | —       | —      |
| Transfer to specific allowance for loan losses                                 | 個別貸倒引当金繰入額          | 430     | (215)   | 645    |
| Losses on sales of loans   | バルクセール売却損           | —       | —       | —      |
| Other  | その他の不良債権処理額         | 43      | (15)    | 58     |
| Reversal of allowance for loan losses ③  | 貸倒引当金戻入益            | —       | —       | —      |
| Recoveries of written-off claims ④   | 償却債権取立益             | 28      | 9       | 18     |
| Gains/losses related to stocks, etc.   | 株式等関係損益             | (94)    | (675)   | 580    |
| Gains on sale  | 株式等売却益              | 501     | (307)   | 809    |
| Losses on sale   | 株式等売却損              | 593     | 367     | 225    |
| Write-down   | 株式等償却               | 3       | (0)     | 3      |
| Retirement benefit costs   | 退職給付費用 (臨時費用処理分)    | (11)    | (9)     | (1)    |
| Other non-recurrent gains/losses   | その他臨時損益             | 158     | 133     | 24     |
| Ordinary profit  | 経常利益                | 1,344   | (498)   | 1,842  |
| Extraordinary income/losses  | 特別損益                | (51)    | 160     | (211)  |
| Net gain (loss) from fixed assets  | うち固定資産処分損益          | (51)    | 69      | (120)  |
| Gains from fixed assets  | 固定資産処分益             | 15      | 15      | 0      |
| Losses from fixed assets   | 固定資産処分損             | 66      | (54)    | 120    |
| Impairment loss  | うち固定資産減損損失          | —       | (91)    | 91     |
| Income before income taxes   | 税引前中間純利益            | 1,293   | (337)   | 1,630  |
| Income taxes-current   | 法人税、住民税及び事業税        | 141     | (184)   | 325    |
| Income taxes-deferred  | 法人税等調整額             | 414     | 73      | 341    |
| Total income taxes   | 法人税等合計              | 556     | (110)   | 667    |
| Net Income   | 中間純利益               | 736     | (227)   | 963    |
| Credit related costs (①+②-③-④)   | 与信関係費用              | 230     | (248)   | 478    |

## 2. Net business profits

### (1) 2 banks

#### Six months ended September 30

(Millions of yen)

|  |              | 2022  |         | 2021  |
|--|--------------|-------|---------|-------|
|  |              | A     | A - B   | B     |
| Core net business income   | コア業務純益       | 7,524 | 2,882   | 4,641 |
| Per head (in thousands of yen)   | 職員一人当たり (千円) | 6,328 | 2,787   | 3,540 |
| Net business income (before transfer to general allowance for loan losses) | 実質業務純益       | 2,803 | (1,371) | 4,174 |
| Per head (in thousands of yen)   | 職員一人当たり (千円) | 2,358 | (826)   | 3,184 |
| Net business income  | 業務純益         | 2,953 | (1,726) | 4,679 |
| Per head (in thousands of yen)   | 職員一人当たり (千円) | 2,483 | (1,085) | 3,569 |

### (2) Shonai Bank (non-consolidated)

#### Six months ended September 30

(Millions of yen)

|  |              | 2022  |         | 2021  |
|--|--------------|-------|---------|-------|
|  |              | A     | A - B   | B     |
| Core net business income   | コア業務純益       | 3,795 | 1,665   | 2,129 |
| Per head (in thousands of yen)   | 職員一人当たり (千円) | 6,293 | 3,138   | 3,155 |
| Net business income (before transfer to general allowance for loan losses) | 実質業務純益       | 1,303 | (1,156) | 2,460 |
| Per head (in thousands of yen)   | 職員一人当たり (千円) | 2,161 | (1,483) | 3,645 |
| Net business income  | 業務純益         | 1,237 | (1,519) | 2,757 |
| Per head (in thousands of yen)   | 職員一人当たり (千円) | 2,052 | (2,032) | 4,085 |

### (3) Hokuto Bank (non-consolidated)

#### Six months ended September 30

(Millions of yen)

|  |              | 2022  |       | 2021  |
|--|--------------|-------|-------|-------|
|  |              | A     | A - B | B     |
| Core net business income   | コア業務純益       | 3,729 | 1,217 | 2,511 |
| Per head (in thousands of yen)   | 職員一人当たり (千円) | 6,363 | 2,414 | 3,949 |
| Net business income (before transfer to general allowance for loan losses) | 実質業務純益       | 1,500 | (214) | 1,714 |
| Per head (in thousands of yen)   | 職員一人当たり (千円) | 2,560 | (135) | 2,695 |
| Net business income  | 業務純益         | 1,715 | (206) | 1,921 |
| Per head (in thousands of yen)   | 職員一人当たり (千円) | 2,927 | (94)  | 3,021 |

\*Par head uses the average number of employees during the period.

### 3. Interest margin

#### (1) 2 banks

##### Six months ended September 30, All branches:

(%)

|  |        | 2022   |        | 2021<br>B |
|--|--------|--------|--------|-----------|
|  |        | A      | A - B  |           |
| Average yield on interest earning assets ①                       | 資金運用利回 | 1.33   | 0.16   | 1.17      |
| Average yield on loans and bills discounted                      | 貸出金利回  | 0.99   | (0.08) | 1.07      |
| Average yield on securities                                      | 有価証券利回 | 2.62   | 1.18   | 1.44      |
| Average yield on interest bearing liabilities ②                  | 資金調達原価 | 0.78   | 0.01   | 0.77      |
| Average yield on deposits and negotiable certificates of deposit | 預金等利回  | 0.00   | 0.00   | 0.00      |
| Average yield on call money and borrowed money                   | 外部負債利回 | (0.00) | 0.00   | (0.00)    |
| Average interest rate spread ① - ②                               | 総資金利鞘  | 0.55   | 0.15   | 0.40      |

##### Six months ended September 30, Domestic business segment:

(%)

|  |        | 2022   |        | 2021<br>B |
|--|--------|--------|--------|-----------|
|  |        | A      | A - B  |           |
| Average yield on interest earning assets ①                       | 資金運用利回 | 1.23   | 0.14   | 1.09      |
| Average yield on loans and bills discounted                      | 貸出金利回  | 0.99   | (0.08) | 1.07      |
| Average yield on securities                                      | 有価証券利回 | 2.51   | 1.21   | 1.30      |
| Average yield on interest bearing liabilities ②                  | 資金調達原価 | 0.76   | 0.01   | 0.75      |
| Average yield on deposits and negotiable certificates of deposit | 預金等利回  | 0.00   | 0.00   | 0.00      |
| Average yield on call money and borrowed money                   | 外部負債利回 | (0.00) | 0.00   | (0.00)    |
| Average interest rate spread ① - ②                               | 総資金利鞘  | 0.47   | 0.13   | 0.34      |

#### (2) Shonai Bank (non-consolidated)

##### Six months ended September 30, All branches:

(%)

|  |        | 2022   |        | 2021<br>B |
|--|--------|--------|--------|-----------|
|  |        | A      | A - B  |           |
| Average yield on interest earning assets ①                       | 資金運用利回 | 1.38   | 0.18   | 1.20      |
| Average yield on loans and bills discounted                      | 貸出金利回  | 0.99   | (0.11) | 1.10      |
| Average yield on securities                                      | 有価証券利回 | 2.80   | 1.38   | 1.42      |
| Average yield on interest bearing liabilities ②                  | 資金調達原価 | 0.81   | 0.06   | 0.75      |
| Average yield on deposits and negotiable certificates of deposit | 預金等利回  | 0.00   | 0.00   | 0.00      |
| Average yield on call money and borrowed money                   | 外部負債利回 | (0.00) | 0.00   | (0.00)    |
| Average interest rate spread ① - ②                               | 総資金利鞘  | 0.57   | 0.12   | 0.45      |

**Six months ended September 30, Domestic business segment:**

(%)

|  |        | 2022   |        | 2021<br>B |
|--|--------|--------|--------|-----------|
|  |        | A      | A - B  |           |
| Average yield on interest earning assets ①                       | 資金運用利回 | 1.26   | 0.15   | 1.11      |
| Average yield on loans and bills discounted                      | 貸出金利回  | 0.99   | (0.11) | 1.10      |
| Average yield on securities                                      | 有価証券利回 | 2.71   | 1.47   | 1.24      |
| Average yield on interest bearing liabilities ②                  | 資金調達原価 | 0.77   | 0.05   | 0.72      |
| Average yield on deposits and negotiable certificates of deposit | 預金等利回  | 0.00   | 0.00   | 0.00      |
| Average yield on call money and borrowed money                   | 外部負債利回 | (0.00) | 0.00   | (0.00)    |
| Average interest rate spread ① - ②                               | 総資金利鞘  | 0.49   | 0.10   | 0.39      |

## (3) Hokuto Bank (non-consolidated)

**Six months ended September 30, All branches:**

(%)

|  |        | 2022   |        | 2021<br>B |
|--|--------|--------|--------|-----------|
|  |        | A      | A - B  |           |
| Average yield on interest earning assets ①                       | 資金運用利回 | 1.29   | 0.14   | 1.15      |
| Average yield on loans and bills discounted                      | 貸出金利回  | 0.98   | (0.07) | 1.05      |
| Average yield on securities                                      | 有価証券利回 | 2.44   | 0.99   | 1.45      |
| Average yield on interest bearing liabilities ②                  | 資金調達原価 | 0.75   | (0.03) | 0.78      |
| Average yield on deposits and negotiable certificates of deposit | 預金等利回  | 0.00   | 0.00   | 0.00      |
| Average yield on call money and borrowed money                   | 外部負債利回 | (0.01) | 0.00   | (0.01)    |
| Average interest rate spread ① - ②                               | 総資金利鞘  | 0.54   | 0.17   | 0.37      |

**Six months ended September 30, Domestic business segment:**

(%)

|  |        | 2022   |        | 2021<br>B |
|--|--------|--------|--------|-----------|
|  |        | A      | A - B  |           |
| Average yield on interest earning assets ①                       | 資金運用利回 | 1.21   | 0.14   | 1.07      |
| Average yield on loans and bills discounted                      | 貸出金利回  | 0.98   | (0.07) | 1.05      |
| Average yield on securities                                      | 有価証券利回 | 2.33   | 0.97   | 1.36      |
| Average yield on interest bearing liabilities ②                  | 資金調達原価 | 0.75   | (0.03) | 0.78      |
| Average yield on deposits and negotiable certificates of deposit | 預金等利回  | 0.00   | 0.00   | 0.00      |
| Average yield on call money and borrowed money                   | 外部負債利回 | (0.01) | 0.00   | (0.01)    |
| Average interest rate spread ① - ②                               | 総資金利鞘  | 0.46   | 0.17   | 0.29      |

4. Gains and losses on securities

(1) Consolidated

Six months ended September 30

(Millions of yen)

|  |         | 2022    |         | 2021  |
|--|---------|---------|---------|-------|
|  |         | A       | A - B   | B     |
| Gains (losses) on bonds (Government bonds, etc.) | 国債等債券損益 | (4,720) | (4,254) | (466) |
| Gains on sales                                   | 売却益     | 1,422   | (223)   | 1,646 |
| Gains on redemption                              | 償還益     | —       | —       | —     |
| Losses on sales                                  | 売却損     | 6,139   | 4,026   | 2,112 |
| Losses on redemption                             | 償還損     | 3       | 3       | —     |
| Write-offs                                       | 償却      | —       | —       | —     |
| Gains (losses) related to stocks, etc.           | 株式等関係損益 | 229     | (1,243) | 1,473 |
| Gains on sales                                   | 売却益     | 1,193   | (821)   | 2,015 |
| Losses on sales                                  | 売却損     | 950     | 412     | 537   |
| Write-offs                                       | 償却      | 13      | 9       | 4     |

(2) 2 banks

Six months ended September 30

(Millions of yen)

|  |         | 2022    |         | 2021  |
|--|---------|---------|---------|-------|
|  |         | A       | A - B   | B     |
| Gains (losses) on bonds (Government bonds, etc.) | 国債等債券損益 | (4,720) | (4,254) | (466) |
| Gains on sales                                   | 売却益     | 1,422   | (223)   | 1,646 |
| Gains on redemption                              | 償還益     | —       | —       | —     |
| Losses on sales                                  | 売却損     | 6,139   | 4,026   | 2,112 |
| Losses on redemption                             | 償還損     | 3       | 3       | —     |
| Write-offs                                       | 償却      | —       | —       | —     |
| Gains (losses) related to stocks, etc.           | 株式等関係損益 | 230     | (1,243) | 1,473 |
| Gains on sales                                   | 売却益     | 1,193   | (821)   | 2,015 |
| Losses on sales                                  | 売却損     | 950     | 412     | 537   |
| Write-offs                                       | 償却      | 13      | 9       | 4     |

(3) Shonai Bank (non-consolidated)

Six months ended September 30

(Millions of yen)

|  |         | 2022    |         | 2021  |
|--|---------|---------|---------|-------|
|  |         | A       | A - B   | B     |
| Gains (losses) on bonds (Government bonds, etc.) | 国債等債券損益 | (2,491) | (2,822) | 330   |
| Gains on sales                                   | 売却益     | 783     | (172)   | 956   |
| Gains on redemption                              | 償還益     | —       | —       | —     |
| Losses on sales                                  | 売却損     | 3,271   | 2,645   | 625   |
| Losses on redemption                             | 償還損     | 3       | 3       | —     |
| Write-offs                                       | 償却      | —       | —       | —     |
| Gains (losses) related to stocks, etc.           | 株式等関係損益 | 325     | (567)   | 892   |
| Gains on sales                                   | 売却益     | 691     | (513)   | 1,205 |
| Losses on sales                                  | 売却損     | 356     | 44      | 312   |
| Write-offs                                       | 償却      | 9       | 9       | 0     |

(4) Hokuto Bank (non-consolidated)

Six months ended September 30

(Millions of yen)

|  |         | 2022    |         | 2021  |
|--|---------|---------|---------|-------|
|  |         | A       | A - B   | B     |
| Gains (losses) on bonds (Government bonds, etc.) | 国債等債券損益 | (2,228) | (1,431) | (797) |
| Gains on sales                                   | 売却益     | 639     | (51)    | 690   |
| Gains on redemption                              | 償還益     | —       | —       | —     |
| Losses on sales                                  | 売却損     | 2,868   | 1,380   | 1,487 |
| Losses on redemption                             | 償還損     | —       | —       | —     |
| Write-offs                                       | 償却      | —       | —       | —     |
| Gains (losses) related to stocks, etc.           | 株式等関係損益 | (94)    | (675)   | 580   |
| Gains on sales                                   | 売却益     | 501     | (307)   | 809   |
| Losses on sales                                  | 売却損     | 593     | 367     | 225   |
| Write-offs                                       | 償却      | 3       | (0)     | 3     |



## 5. Capital adequacy ratio (Domestic standard)

### (1) Consolidated

(Millions of yen)

|                                   |              | As of Sept. 30, 2022 |          |          | As of Mar. 31, 2022<br>B | As of Sept. 30, 2021<br>C |
|-----------------------------------|--------------|----------------------|----------|----------|--------------------------|---------------------------|
|                                   |              | A                    | A - B    | A - C    |                          |                           |
| (1)Capital adequacy ratio (2)÷(3) | 連結自己資本比率     | 9.78%                | 0.26%    | 0.52%    | 9.52%                    | 9.26%                     |
| (2)Capital                        | 連結における自己資本の額 | 101,014              | 1,623    | 2,659    | 99,391                   | 98,355                    |
| (3)Total risk weighted assets     | リスク・アセットの額   | 1,032,213            | (11,493) | (29,012) | 1,043,706                | 1,061,225                 |
| (4)Total required capital (3)×4%  | 連結総所要自己資本額   | 41,288               | (459)    | (1,160)  | 41,748                   | 42,449                    |

### (2) Shonai Bank (non-consolidated)

(Millions of yen)

|                                   |              | As of Sept. 30, 2022 |         |          | As of Mar. 31, 2022<br>B | As of Sept. 30, 2021<br>C |
|-----------------------------------|--------------|----------------------|---------|----------|--------------------------|---------------------------|
|                                   |              | A                    | A - B   | A - C    |                          |                           |
| (1)Capital adequacy ratio (2)÷(3) | 単体自己資本比率     | 10.62%               | 0.41%   | 0.59%    | 10.21%                   | 10.03%                    |
| (2)Capital                        | 単体における自己資本の額 | 57,443               | 1,334   | 1,532    | 56,109                   | 55,911                    |
| (3)Total risk weighted assets     | リスク・アセットの額   | 540,824              | (8,555) | (16,516) | 549,379                  | 557,341                   |
| (4)Total required capital (3)×4%  | 単体総所要自己資本額   | 21,632               | (342)   | (660)    | 21,975                   | 22,293                    |

### (3) Hokuto Bank (non-consolidated)

(Millions of yen)

|                                   |              | As of Sept. 30, 2022 |         |          | As of Mar. 31, 2022<br>B | As of Sept. 30, 2021<br>C |
|-----------------------------------|--------------|----------------------|---------|----------|--------------------------|---------------------------|
|                                   |              | A                    | A - B   | A - C    |                          |                           |
| (1)Capital adequacy ratio (2)÷(3) | 単体自己資本比率     | 9.94%                | 0.14%   | 0.40%    | 9.80%                    | 9.54%                     |
| (2)Capital                        | 単体における自己資本の額 | 48,254               | 343     | 737      | 47,910                   | 47,516                    |
| (3)Total risk weighted assets     | リスク・アセットの額   | 485,076              | (3,332) | (12,687) | 488,409                  | 497,764                   |
| (4)Total required capital (3)×4%  | 単体総所要自己資本額   | 19,403               | (133)   | (507)    | 19,536                   | 19,910                    |

## 6. ROE (Return on equity)

### (1) Consolidated

#### Six months ended September 30

(%)

|  |           | 2022  |        | 2021<br>B |
|--|-----------|-------|--------|-----------|
|  |           | A     | A - B  |           |
| Core Net business income basis   | コア業務純益ベース | 14.59 | 6.60   | 7.99      |
| Net business income basis (before net transfer to general allowance for loan losses) | 実質業務純益ベース | 5.66  | (1.54) | 7.20      |
| Net business income basis  | 業務純益ベース   | 5.99  | (2.15) | 8.14      |
| Net income basis   | 中間純利益ベース  | 4.46  | 0.65   | 3.81      |

(2) Shonai Bank (non-consolidated)

**Six months ended September 30**

(%)

|  |           | 2022  |        | 2021 |
|--|-----------|-------|--------|------|
|  |           | A     | A - B  | B    |
| Core Net business income basis   | コア業務純益ベース | 12.09 | 5.93   | 6.16 |
| Net business income basis (before net transfer to general allowance for loan losses) | 実質業務純益ベース | 4.15  | (2.97) | 7.12 |
| Net business income basis  | 業務純益ベース   | 3.94  | (4.03) | 7.97 |
| Net income basis   | 中間純利益ベース  | 5.10  | 1.36   | 3.74 |

(3) Hokuto Bank (non-consolidated)

**Six months ended September 30**

(%)

|  |           | 2022  |        | 2021 |
|--|-----------|-------|--------|------|
|  |           | A     | A - B  | B    |
| Core Net business income basis   | コア業務純益ベース | 15.23 | 6.39   | 8.84 |
| Net business income basis (before net transfer to general allowance for loan losses) | 実質業務純益ベース | 6.12  | 0.09   | 6.03 |
| Net business income basis  | 業務純益ベース   | 7.00  | 0.24   | 6.76 |
| Net income basis   | 中間純利益ベース  | 3.00  | (0.39) | 3.39 |

7. OHR (Over head ratio)

(1) Consolidated

**Six months ended September 30**

(%)

|                                  |            | 2022  |         | 2021  |
|----------------------------------|------------|-------|---------|-------|
|                                  |            | A     | A - B   | B     |
| Core gross business profit basis | コア業務粗利益ベース | 61.50 | (11.62) | 73.12 |
| Gross business profit basis      | 業務粗利益ベース   | 80.46 | 5.36    | 75.10 |

(2) Shonai Bank (non-consolidated)

**Six months ended September 30**

(%)

|                                  |            | 2022  |         | 2021  |
|----------------------------------|------------|-------|---------|-------|
|                                  |            | A     | A - B   | B     |
| Core gross business profit basis | コア業務粗利益ベース | 60.49 | (13.83) | 74.32 |
| Gross business profit basis      | 業務粗利益ベース   | 81.68 | 10.21   | 71.47 |

(3) Hokuto Bank (non-consolidated)

**Six months ended September 30**

(%)

|                                  |            | 2022  |        | 2021  |
|----------------------------------|------------|-------|--------|-------|
|                                  |            | A     | A - B  | B     |
| Core gross business profit basis | コア業務粗利益ベース | 60.98 | (9.78) | 70.76 |
| Gross business profit basis      | 業務粗利益ベース   | 79.53 | 1.53   | 78.00 |

## II. Status of loans, etc.

### 1. Allowance of loan losses

#### (1) Consolidated

(Millions of yen)

|                                    |         | As of Sept. 30, 2022 |       |       | As of Mar. 31,<br>2022<br>B | As of Sept. 30,<br>2021<br>C |
|------------------------------------|---------|----------------------|-------|-------|-----------------------------|------------------------------|
|                                    |         | A                    | A - B | A - C |                             |                              |
| Allowance for loan losses          | 貸倒引当金   | 13,191               | (402) | (709) | 13,593                      | 13,900                       |
| General allowance for loan losses  | 一般貸倒引当金 | 4,084                | (177) | 274   | 4,261                       | 3,810                        |
| Specific allowance for loan losses | 個別貸倒引当金 | 9,106                | (225) | (983) | 9,331                       | 10,090                       |

#### (2) 2 banks

(Millions of yen)

|                                    |         | As of Sept. 30, 2022 |       |       | As of Mar. 31,<br>2022<br>B | As of Sept. 30,<br>2021<br>C |
|------------------------------------|---------|----------------------|-------|-------|-----------------------------|------------------------------|
|                                    |         | A                    | A - B | A - C |                             |                              |
| Allowance for loan losses          | 貸倒引当金   | 11,541               | (445) | (567) | 11,986                      | 12,108                       |
| General allowance for loan losses  | 一般貸倒引当金 | 3,548                | (149) | 344   | 3,698                       | 3,204                        |
| Specific allowance for loan losses | 個別貸倒引当金 | 7,992                | (296) | (911) | 8,288                       | 8,903                        |

#### (3) Shonai Bank (non-consolidated)

(Millions of yen)

|                                    |         | As of Sept. 30, 2022 |       |       | As of Mar. 31,<br>2022<br>B | As of Sept. 30,<br>2021<br>C |
|------------------------------------|---------|----------------------|-------|-------|-----------------------------|------------------------------|
|                                    |         | A                    | A - B | A - C |                             |                              |
| Allowance for loan losses          | 貸倒引当金   | 6,592                | (467) | (493) | 7,059                       | 7,085                        |
| General allowance for loan losses  | 一般貸倒引当金 | 1,413                | 66    | 402   | 1,347                       | 1,011                        |
| Specific allowance for loan losses | 個別貸倒引当金 | 5,179                | (533) | (895) | 5,712                       | 6,074                        |

#### (4) Hokuto Bank (non-consolidated)

(Millions of yen)

|                                    |         | As of Sept. 30, 2022 |       |       | As of Mar. 31,<br>2022<br>B | As of Sept. 30,<br>2021<br>C |
|------------------------------------|---------|----------------------|-------|-------|-----------------------------|------------------------------|
|                                    |         | A                    | A - B | A - C |                             |                              |
| Allowance for loan losses          | 貸倒引当金   | 4,948                | 21    | (73)  | 4,927                       | 5,022                        |
| General allowance for loan losses  | 一般貸倒引当金 | 2,135                | (215) | (57)  | 2,351                       | 2,193                        |
| Specific allowance for loan losses | 個別貸倒引当金 | 2,812                | 236   | (16)  | 2,576                       | 2,829                        |

## 2. Loans based on the Financial Reconstruction Law and Risk-monitored loans

### (1) 2 banks

(Millions of yen)

|  |                   | As of Sept. 30, 2022 |         |         | As of Mar. 31, 2022 | As of Sept. 30, 2021 |
|--|-------------------|----------------------|---------|---------|---------------------|----------------------|
|  |                   | A                    | A - B   | A - C   | B                   | C                    |
| Bankrupt and substantially bankrupt claims                       | 破産更生債権及びこれらに準ずる債権 | 8,655                | 1,540   | 754     | 7,115               | 7,901                |
| Doubtful claims  | 危険債権              | 19,867               | (2,866) | (2,296) | 22,734              | 22,164               |
| Claims requiring monitoring                                      | 要管理債権             | 1,257                | (184)   | 778     | 1,441               | 479                  |
| Loans past due 3 month or more                                   | うち三月以上延滞債権        | —                    | —       | —       | —                   | —                    |
| Restructured loans   | うち貸出条件緩和債権        | 1,257                | (184)   | 778     | 1,441               | 479                  |
| Subtotal   | ① 小計              | 29,781               | (1,510) | (764)   | 31,291              | 30,545               |
| Normal claims  | 正常債権              | 1,918,933            | 176,720 | 187,065 | 1,742,213           | 1,731,867            |
| Total  | ② 総与信             | 1,948,714            | 175,209 | 186,301 | 1,773,505           | 1,762,412            |
| Ratio of disclosed claims under the Financial Reconstruction Law | ①÷② 総与信に占める割合     | 1.52%                | (0.24%) | (0.21%) | 1.76%               | 1.73%                |

### (Coverage ratio of loans based on the Financial Reconstruction Laws as of Sept. 30, 2022)

(Millions of yen)

|  |                   | Total disclosed claims under the Financial Reconstruction Law<br>債権額<br>(C) | Coverage amount               |                                       |                                       | Coverage ratio<br>保全率<br>(D)÷(C) |
|--|-------------------|---|-------------------------------|---------------------------------------|---------------------------------------|----------------------------------|
|  |                   |   | Coverage amount<br>保全額<br>(D) | Reserve for specific debtors<br>担保保証等 | Portion covered by allowance<br>貸倒引当金 |                                  |
| Bankrupt and substantially bankrupt claims | 破産更生債権及びこれらに準ずる債権 | 8,655   |                               | 8,655                                 | 4,362                                 | 4,293                            |
| Doubtful claims                            | 危険債権              | 19,867  | 18,691                        | 14,992                                | 3,698                                 | 94.07%                           |
| Claims requiring monitoring                | 要管理債権             | 1,257   | 784                           | 434                                   | 349                                   | 62.37%                           |
| Loans past due 3 month or more             | うち三月以上延滞債権        | —   | —                             | —                                     | —                                     | —                                |
| Restructured loans                         | うち貸出条件緩和債権        | 1,257   | 784                           | 434                                   | 349                                   | 62.37%                           |
| Subtotal                                   | ① 小計              | 29,781  | 28,131                        | 19,789                                | 8,341                                 | 94.46%                           |

\*Shonai Bank does not implements partial direct write-off executed.

When the Shonai Bank implements partial direct write-off executed

(Millions of yen)

|  |           | As of Sept. 30, 2022                                    |  |         |
|--|-----------|---|--|---------|
|  |           | After partial direct write-off executed<br>A<br>部分直接償却後 | Before partial direct write-off executed<br>B<br>部分直接償却前 | A - B   |
| Disclosed claims on the Financial Reconstruction Law             | 金融再生法開示債権 | 26,584  | 29,781   | (3,196) |
| Total loans based on the Financial Reconstruction Law            | 総与信       | 1,945,518   | 1,948,714  | (3,196) |
| Ratio of disclosed claims under the Financial Reconstruction Law | 総与信に占める割合 | 1.36%   | 1.52%  | (0.16%) |

(2) Shonai Bank (non-consolidated)

(Millions of yen)

|  |                   | As of Sept. 30, 2022 |         |         | As of Mar. 31, 2022 | As of Sept. 30, 2021 |
|--|-------------------|----------------------|---------|---------|---------------------|----------------------|
|  |                   | A                    | A - B   | A - C   | B                   | C                    |
| Bankrupt and substantially bankrupt claims                       | 破産更生債権及びこれらに準ずる債権 | 5,948                | 1,664   | 800     | 4,283               | 5,148                |
| Doubtful claims  | 危険債権              | 10,200               | (3,499) | (3,500) | 13,699              | 13,701               |
| Claims requiring monitoring                                      | 要管理債権             | 755                  | (92)    | 521     | 847                 | 233                  |
| Loans past due 3 month or more                                   | うち三月以上延滞債権        | —                    | —       | —       | —                   | —                    |
| Restructured loans   | うち貸出条件緩和債権        | 755                  | (92)    | 521     | 847                 | 233                  |
| Subtotal   | ① 小計              | 16,904               | (1,926) | (2,178) | 18,830              | 19,082               |
| Normal claims  | 正常債権              | 965,765              | 108,718 | 107,960 | 857,046             | 857,804              |
| Total  | ② 総与信             | 982,669              | 106,792 | 105,782 | 875,876             | 876,887              |
| Ratio of disclosed claims under the Financial Reconstruction Law | ①÷② 総与信に占める割合     | 1.72%                | (0.42%) | (0.45%) | 2.14%               | 2.17%                |

(Coverage ratio of loans based on the Financial Reconstruction Laws as of Sept. 30, 2022)

(Millions of yen)

|  |                   | Total disclosed claims under the Financial Reconstruction Law<br>債権額<br>(C) | Coverage amount<br>保全額<br>(D)         |                                       |       | Coverage ratio<br>保全率<br>(D)÷(C) |
|--|-------------------|---|---------------------------------------|---------------------------------------|-------|----------------------------------|
|  |                   |   | Reserve for specific debtors<br>担保保証等 | Portion covered by allowance<br>貸倒引当金 |       |                                  |
| Bankrupt and substantially bankrupt claims | 破産更生債権及びこれらに準ずる債権 | 5,948   | 5,948                                 | 2,577                                 | 3,371 | 100.00%                          |
| Doubtful claims                            | 危険債権              | 10,200  | 9,854                                 | 8,046                                 | 1,807 | 96.61%                           |
| Claims requiring monitoring                | 要管理債権             | 755   | 499                                   | 154                                   | 345   | 66.19%                           |
| Loans past due 3 month or more             | うち三月以上延滞債権        | —   | —                                     | —                                     | —     | —                                |
| Restructured loans                         | うち貸出条件緩和債権        | 755   | 499                                   | 154                                   | 345   | 66.19%                           |
| Subtotal                                   | ① 小計              | 16,904  | 16,303                                | 10,778                                | 5,524 | 96.44%                           |

\*Shonai Bank does not implements partial direct write-off executed.  
When the Shonai Bank implements partial direct write-off executed

(Millions of yen)

|  |           | As of Sept. 30, 2022                                    |  |         |
|--|-----------|---|--|---------|
|  |           | After partial direct write-off executed<br>A<br>部分直接償却後 | Before partial direct write-off executed<br>B<br>部分直接償却前 | A - B   |
| Disclosed claims on the Financial Reconstruction Law             | 金融再生法開示債権 | 13,707  | 16,904   | (3,196) |
| Total loans based on the Financial Reconstruction Law            | 総与信       | 979,472   | 982,669  | (3,196) |
| Ratio of disclosed claims under the Financial Reconstruction Law | 総与信に占める割合 | 1.39%   | 1.72%  | (0.33%) |

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

|  |                   | As of Sept. 30, 2022 |         |        | As of Mar. 31, 2022 | As of Sept. 30, 2021 |
|--|-------------------|----------------------|---------|--------|---------------------|----------------------|
|  |                   | A                    | A - B   | A - C  | B                   | C                    |
| Bankrupt and substantially bankrupt claims                       | 破産更生債権及びこれらに準ずる債権 | 2,706                | (124)   | (46)   | 2,831               | 2,752                |
| Doubtful claims  | 危険債権              | 9,667                | 632     | 1,204  | 9,034               | 8,463                |
| Claims requiring monitoring                                      | 要管理債権             | 502                  | (92)    | 256    | 594                 | 245                  |
| Loans past due 3 month or more                                   | うち三月以上延滞債権        | —                    | —       | —      | —                   | —                    |
| Restructured loans   | うち貸出条件緩和債権        | 502                  | (92)    | 256    | 594                 | 245                  |
| Subtotal   | ① 小計              | 12,876               | 415     | 1,414  | 12,461              | 11,462               |
| Normal claims  | 正常債権              | 953,168              | 68,001  | 79,105 | 885,166             | 874,063              |
| Total  | ② 総与信             | 966,045              | 68,417  | 80,519 | 897,628             | 885,525              |
| Ratio of disclosed claims under the Financial Reconstruction Law | ①÷② 総与信に占める割合     | 1.33%                | (0.05%) | 0.04%  | 1.38%               | 1.29%                |

(Coverage ratio of loans based on the Financial Reconstruction Laws as of Sept. 30, 2022)

(Millions of yen)

|  | Total disclosed claims under the Financial Reconstruction Law<br>債権額<br>(C) | Coverage amount |                                       |                                       | Coverage ratio<br>保全率<br>(D)÷(C) |         |
|--|---|-----------------|---------------------------------------|---------------------------------------|----------------------------------|---------|
|  |   | 保全額<br>(D)      | Reserve for specific debtors<br>担保保証等 | Portion covered by allowance<br>貸倒引当金 |                                  |         |
| Bankrupt and substantially bankrupt claims | 破産更生債権及びこれらに準ずる債権   | 2,706           | 2,706                                 | 1,785                                 | 921                              | 100.00% |
| Doubtful claims                            | 危険債権  | 9,667           | 8,836                                 | 6,945                                 | 1,891                            | 91.40%  |
| Claims requiring monitoring                | 要管理債権   | 502             | 284                                   | 280                                   | 3                                | 56.64%  |
| Loans past due 3 month or more             | うち三月以上延滞債権  | —               | —                                     | —                                     | —                                | —       |
| Restructured loans                         | うち貸出条件緩和債権  | 502             | 284                                   | 280                                   | 3                                | 56.64%  |
| Subtotal                                   | ① 小計  | 12,876          | 11,827                                | 9,011                                 | 2,816                            | 91.85%  |

\*Hokuto Bank implements partial direct write-off executed.

### 3. Self-assessment results and loans based on the Financial Reconstruction Law (risk-monitored loans)

#### (1) 2 banks

(As of Sept. 30, 2022)

(Millions of yen)

| Self-assessment results (by borrower classification)<br>自己査定結果 ※償却後 |                        |                          |            |                  |              | Disclosed claims under the Financial Reconstruction Law<br>Risk-monitored loans<br>金融再生法に基づく開示債権、リスク管理債権 |                        |                                       |                                       |                       |
|---|------------------------|--------------------------|------------|------------------|--------------|--|------------------------|---------------------------------------|---------------------------------------|-----------------------|
| Classification of borrowers<br>区分                                   | Credit balance<br>与信残高 | Classification<br>分類     |            |                  |              | Classification of borrowers<br>区分  | Credit balance<br>与信残高 | Coverage amount<br>保全額                |                                       | Coverage ratio<br>保全率 |
|   |                        | No-classification<br>非分類 | II<br>II分類 | III<br>III分類     | IV<br>IV分類   |  |                        | Reserve for specific debtors<br>担保保証等 | Portion covered by allowance<br>貸倒引当金 |                       |
| Bankrupt debtors<br>破綻先   | 1,388                  | 864                      | 523        | —<br>[257]       | —<br>[432]   | Bankrupt and substantially bankrupt claims<br>破産更生債権及びこれらに準ずる債権  | 8,655                  | 4,362                                 | 4,293                                 | 100.00%               |
| Effectively bankrupt debtors<br>実質破綻先                               | 7,266                  | 5,394                    | 1,872      | —<br>[839]       | —<br>[2,764] |  |                        |                                       |                                       |                       |
| Potentially bankrupt debtors<br>破綻懸念先                               | 19,867                 | 16,090                   | 2,600      | 1,176<br>[3,698] |              | Doubtful claims<br>危険債権  | 19,867                 | 14,992                                | 3,698                                 | 94.07%                |
| Debtors requiring caution<br>要注意先                                   | 123,130                | 61,075                   | 62,055     |                  |              | Claims requiring monitoring<br>要管理債権   | 1,257                  | 434                                   | 349                                   | 62.37%                |
|   |                        |                          |            |                  |              | Loans past due 3 month or more<br>三月以上延滞債権   | —                      | —                                     | —                                     | —                     |
|   |                        |                          |            |                  |              | Restructured loans<br>貸出条件緩和債権   | 1,257                  | 434                                   | 349                                   | 62.37%                |
| Normal debtors<br>正常先   | 1,797,060              | 1,797,060                |            |                  |              | Normal claims<br>正常債権  | 1,918,933              |                                       |                                       | 94.46%                |
| Total<br>総与信額   | 1,948,714              | 1,880,485                | 67,052     | 1,176            | —            | Total<br>総与信額  | 1,948,714              |                                       |                                       |                       |

|   |        |
|---|--------|
| Total claims under the Financial Reconstruction Law<br>開示債権額                  | 29,781 |
| Ratio of disclosed claims under the Financial Reconstruction Law<br>総与信に占める割合 | 1.52%  |

\*In the self-assessment results, the amount in [] of the III / IV classification is the reserve amount for the each classification. The reserve amount is recorded as "no-classification".

(2) Shonai Bank (non-consolidated)

(As of Sept. 30, 2022)

(Millions of yen)

| Self-assessment results (by borrower classification) |                |                   |        |                |              | Disclosed claims under the Financial Reconstruction Law         |                              |                              |                |                |
|--|----------------|-------------------|--------|----------------|--------------|---|------------------------------|------------------------------|----------------|----------------|
| 自己査定結果 ※償却後  |                |                   |        |                |              | 金融再生法に基づく開示債権、リスク管理債権   |                              |                              |                |                |
| Classification of borrowers                          | Credit balance | Classification    |        |                |              | Coverage amount   | Reserve for specific debtors | Portion covered by allowance | Coverage ratio |                |
|  |                | No-classification | II     | III            | IV           |   |                              |                              |                | Insurance etc. |
| 区分   | 与信残高           | 非分類               | II分類   | III分類          | IV分類         | 区分  | 与信残高                         | 担保保証等                        | 貸倒引当金          | 保全率            |
| Bankrupt debtors<br>破綻先                              | 732            | 572               | 159    | —<br>[—]       | —<br>[432]   | Bankrupt and substantially bankrupt claims<br>破産更生債権及びこれらに準ずる債権 | 5,948                        | 2,577                        | 3,371          | 100.00%        |
| Effectively bankrupt debtors<br>実質破綻先                | 5,216          | 4,122             | 1,094  | —<br>[175]     | —<br>[2,764] |   |                              |                              |                |                |
| Potentially bankrupt debtors<br>破綻懸念先                | 10,200         | 8,223             | 1,631  | 345<br>[1,807] |              | Doubtful claims<br>危険債権   | 10,200                       | 8,046                        | 1,807          | 96.61%         |
| Debtors requiring caution<br>要注意先                    | 60,455         | 28,469            | 31,986 |                |              | Claims requiring monitoring<br>要管理債権                            | 755                          | 154                          | 345            | 66.19%         |
|  |                |                   |        |                |              | Loans past due 3 month or more<br>三月以上延滞債権                      | —                            | —                            | —              | —              |
|  |                |                   |        |                |              | Restructured loans<br>貸出条件緩和債権                                  | 755                          | 154                          | 345            | 66.19%         |
| Normal debtors<br>正常先                                | 906,064        | 906,064           |        |                |              | Normal claims<br>正常債権   | 965,765                      |                              |                | 96.44%         |
| Total<br>総与信額  | 982,669        | 947,452           | 34,871 | 345            | —            | Total<br>総与信額   | 982,669                      |                              |                |                |

|   |        |
|---|--------|
| Total claims under the Financial Reconstruction Law<br>開示債権額                  | 16,904 |
| Ratio of disclosed claims under the Financial Reconstruction Law<br>総与信に占める割合 | 1.72%  |

\*In the self-assessment results, the amount in [] of the III / IV classification is the reserve amount for the each classification. The reserve amount is recorded as "no-classification".



(3) Hokuto Bank (non-consolidated)

(As of Sept. 30, 2022)

(Millions of yen)

| Self-assessment results (by borrower classification) |                |                   |        |                |          | Disclosed claims under the Financial Reconstruction Law         |                |                              |                              |                |
|--|----------------|-------------------|--------|----------------|----------|---|----------------|------------------------------|------------------------------|----------------|
| 自己査定結果 ※償却後  |                |                   |        |                |          | Risk-monitored loans  |                |                              |                              |                |
| Classification of borrowers                          | Credit balance | Classification    |        |                |          | Classification of borrowers                                     | Credit balance | Coverage amount              |                              | Coverage ratio |
|  |                | No-classification | II     | III            | IV       |   |                | Reserve for specific debtors | Portion covered by allowance |                |
| 区分   | 与信残高           | 非分類               | II分類   | III分類          | IV分類     | 区分  | 与信残高           | 担保保証等                        | 貸倒引当金                        | 保全率            |
| Bankrupt debtors<br>破綻先                              | 656            | 292               | 364    | —<br>[257]     | —<br>[—] | Bankrupt and substantially bankrupt claims<br>破産更生債権及びこれらに準ずる債権 | 2,706          | 1,785                        | 921                          | 100.00%        |
| Effectively bankrupt debtors<br>実質破綻先                | 2,050          | 1,272             | 777    | —<br>[664]     | —<br>[—] |   |                |                              |                              |                |
| Potentially bankrupt debtors<br>破綻懸念先                | 9,667          | 7,867             | 969    | 831<br>[1,891] |          | Doubtful claims<br>危険債権   | 9,667          | 6,945                        | 1,891                        | 91.40%         |
| Debtors requiring caution<br>要注意先                    | 62,674         | 32,605            | 30,069 |                |          | Claims requiring monitoring<br>要管理債権                            | 502            | 280                          | 3                            | 56.64%         |
|  |                |                   |        |                |          | Loans past due 3 month or more<br>三月以上延滞債権                      | —              | —                            | —                            | —              |
|  |                |                   |        |                |          | Restructured loans<br>貸出条件緩和債権                                  | 502            | 280                          | 3                            | 56.64%         |
| Normal debtors<br>正常先                                | 890,996        | 890,996           |        |                |          | Normal claims<br>正常債権   | 953,168        |                              |                              | 91.85%         |
| Total<br>総与信額  | 966,045        | 933,033           | 32,180 | 831            | —        | Total<br>総与信額   | 966,045        |                              |                              |                |

|   |        |
|---|--------|
| Total claims under the Financial Reconstruction Law<br>開示債権額                  | 12,876 |
| Ratio of disclosed claims under the Financial Reconstruction Law<br>総与信に占める割合 | 1.33%  |

\*In the self-assessment results, the amount in [] of the III / IV classification is the reserve amount for the each classification. The reserve amount is recorded as "no-classification".

#### 4. Loans by industry

##### (1) 2 banks

(Millions of yen)

|   |                     | As of Sept. 30, 2022 |         |         | As of Mar. 31, 2022 | As of Sept. 30, 2021 |
|---|---------------------|----------------------|---------|---------|---------------------|----------------------|
|   |                     | A                    | A - B   | A - C   | B                   | C                    |
| Domestic offices (excluding loans booked at offshore markets) | 国内店分 (除く特別国際金融取引勘定) | 1,898,460            | 171,221 | 180,737 | 1,727,239           | 1,717,723            |
| Manufacturing   | 製造業                 | 112,371              | (1,583) | (1,755) | 113,954             | 114,126              |
| Agriculture and forestry                                      | 農業, 林業              | 3,676                | (244)   | (177)   | 3,920               | 3,853                |
| Fishery   | 漁業                  | 298                  | 166     | 218     | 132                 | 80                   |
| Mining, quarrying of stone and gravel                         | 鉱業, 採石業, 砂利採取業      | 2,379                | 121     | (65)    | 2,258               | 2,444                |
| Construction  | 建設業                 | 71,663               | (8,533) | (772)   | 80,196              | 72,435               |
| Electricity, gas, heat supply and water                       | 電気・ガス・熱供給・水道業       | 86,964               | 512     | 5,159   | 86,452              | 81,805               |
| Information and communications                                | 情報通信業               | 7,687                | 328     | (981)   | 7,359               | 8,668                |
| Transport and postal activities                               | 運輸業, 郵便業            | 17,986               | (1,305) | (1,045) | 19,291              | 19,031               |
| Wholesale and retail trade                                    | 卸売業, 小売業            | 101,997              | 4,049   | 454     | 97,948              | 101,543              |
| Finance and insurance   | 金融業, 保険業            | 78,165               | 26,524  | 29,768  | 51,641              | 48,397               |
| Real estate and goods rental and leasing                      | 不動産業, 物品賃貸業         | 126,387              | 8,560   | 11,956  | 117,827             | 114,431              |
| Scientific research and professional and technical services   | 学術研究, 専門・技術サービス業    | 15,697               | 4,517   | 5,386   | 11,180              | 10,311               |
| Accommodations, eating and drinking services                  | 宿泊業, 飲食サービス業        | 22,403               | (261)   | (763)   | 22,664              | 23,166               |
| Living-related and amusement services                         | 生活関連サービス業, 娯楽業      | 17,450               | 506     | 79      | 16,944              | 17,371               |
| Education learning support                                    | 教育, 学習支援業           | 3,966                | 30      | (68)    | 3,936               | 4,034                |
| Medical, social welfare                                       | 医療・福祉               | 54,806               | (2,229) | (1,489) | 57,035              | 56,295               |
| Services  | その他のサービス            | 36,694               | (4,821) | (7,262) | 41,515              | 43,956               |
| National and local government                                 | 地方公共団体              | 410,316              | (4,206) | (2,312) | 414,522             | 412,628              |
| Other   | その他                 | 727,545              | 149,090 | 144,409 | 578,455             | 583,136              |

##### (2) Shonai Bank (non-consolidated)

(Millions of yen)

|   |                     | As of Sept. 30, 2022 |         |         | As of Mar. 31, 2022 | As of Sept. 30, 2021 |
|---|---------------------|----------------------|---------|---------|---------------------|----------------------|
|   |                     | A                    | A - B   | A - C   | B                   | C                    |
| Domestic offices (excluding loans booked at offshore markets) | 国内店分 (除く特別国際金融取引勘定) | 960,107              | 105,495 | 104,155 | 854,611             | 855,952              |
| Manufacturing   | 製造業                 | 56,782               | 62      | 2,090   | 56,720              | 54,692               |
| Agriculture and forestry                                      | 農業, 林業              | 1,464                | (189)   | (289)   | 1,653               | 1,753                |
| Fishery   | 漁業                  | 59                   | (8)     | 52      | 67                  | 7                    |
| Mining, quarrying of stone and gravel                         | 鉱業, 採石業, 砂利採取業      | 96                   | (17)    | (24)    | 113                 | 120                  |
| Construction  | 建設業                 | 29,155               | (5,342) | (2,019) | 34,497              | 31,174               |
| Electricity, gas, heat supply and water                       | 電気・ガス・熱供給・水道業       | 28,380               | (500)   | 3,646   | 28,880              | 24,734               |
| Information and communications                                | 情報通信業               | 1,869                | (164)   | (390)   | 2,033               | 2,259                |
| Transport and postal activities                               | 運輸業, 郵便業            | 6,840                | (870)   | (1,072) | 7,710               | 7,912                |
| Wholesale and retail trade                                    | 卸売業, 小売業            | 39,720               | 1,177   | (1,213) | 38,543              | 40,933               |
| Finance and insurance   | 金融業, 保険業            | 55,589               | 15,534  | 17,454  | 40,055              | 38,135               |
| Real estate and goods rental and leasing                      | 不動産業, 物品賃貸業         | 66,920               | 5,692   | 7,672   | 61,228              | 59,248               |
| Scientific research and professional and technical services   | 学術研究, 専門・技術サービス業    | 1,578                | (138)   | 34      | 1,716               | 1,544                |
| Accommodations, eating and drinking services                  | 宿泊業, 飲食サービス業        | 8,250                | (39)    | (712)   | 8,289               | 8,962                |
| Living-related and amusement services                         | 生活関連サービス業, 娯楽業      | 6,551                | 837     | 557     | 5,714               | 5,994                |
| Education learning support                                    | 教育, 学習支援業           | 3,130                | 37      | (126)   | 3,093               | 3,256                |
| Medical, social welfare                                       | 医療・福祉               | 17,139               | (823)   | (926)   | 17,962              | 18,065               |
| Services  | その他のサービス            | 21,946               | (1,522) | (4,331) | 23,468              | 26,277               |
| National and local government                                 | 地方公共団体              | 177,392              | 6,003   | 10,536  | 171,389             | 166,856              |
| Other   | その他                 | 437,237              | 85,768  | 73,219  | 351,469             | 364,018              |

### (3) Hokuto Bank (non-consolidated)

(Millions of yen)

|   |                     | As of Sept. 30, 2022 |          |          | As of Mar. 31, 2022 | As of Sept. 30, 2021 |
|---|---------------------|----------------------|----------|----------|---------------------|----------------------|
|   |                     | A                    | A - B    | A - C    | B                   | C                    |
| Domestic offices (excluding loans booked at offshore markets) | 国内店分 (除く特別国際金融取引勘定) | 938,353              | 65,725   | 76,582   | 872,628             | 861,771              |
| Manufacturing   | 製造業                 | 55,589               | (1,644)  | (3,844)  | 57,234              | 59,434               |
| Agriculture and forestry                                      | 農業, 林業              | 2,211                | (55)     | 111      | 2,267               | 2,099                |
| Fishery   | 漁業                  | 239                  | 174      | 166      | 64                  | 72                   |
| Mining, quarrying of stone and gravel                         | 鉱業, 採石業, 砂利採取業      | 2,283                | 138      | (40)     | 2,145               | 2,324                |
| Construction  | 建設業                 | 42,508               | (3,190)  | 1,246    | 45,698              | 41,261               |
| Electricity, gas, heat supply and water                       | 電気・ガス・熱供給・水道業       | 58,583               | 1,012    | 1,513    | 57,571              | 57,070               |
| Information and communications                                | 情報通信業               | 5,818                | 492      | (590)    | 5,325               | 6,408                |
| Transport and postal activities                               | 運輸業, 郵便業            | 11,146               | (435)    | 27       | 11,581              | 11,118               |
| Wholesale and retail trade                                    | 卸売業, 小売業            | 62,276               | 2,872    | 1,666    | 59,404              | 60,610               |
| Finance and insurance   | 金融業, 保険業            | 22,576               | 10,990   | 12,313   | 11,585              | 10,262               |
| Real estate and goods rental and leasing                      | 不動産業, 物品賃貸業         | 59,466               | 2,867    | 4,283    | 56,599              | 55,183               |
| Scientific research and professional and technical services   | 学術研究, 専門・技術サービス業    | 14,118               | 4,654    | 5,351    | 9,463               | 8,767                |
| Accommodations, eating and drinking services                  | 宿泊業, 飲食サービス業        | 14,152               | (222)    | (50)     | 14,374              | 14,203               |
| Living-related and amusement services                         | 生活関連サービス業, 娯楽業      | 10,898               | (330)    | (478)    | 11,229              | 11,377               |
| Education learning support                                    | 教育, 学習支援業           | 835                  | (6)      | 57       | 842                 | 777                  |
| Medical, social welfare                                       | 医療・福祉               | 37,667               | (1,405)  | (562)    | 39,072              | 38,230               |
| Services  | その他のサービス            | 14,747               | (3,298)  | (2,931)  | 18,046              | 17,678               |
| National and local government                                 | 地方公共団体              | 232,924              | (10,208) | (12,847) | 243,132             | 245,771              |
| Other   | その他                 | 290,307              | 63,321   | 71,189   | 226,986             | 219,117              |

## 5. Balance of deposits, loans and securities

### (1) 2 banks

#### Term-end balance

(Millions of yen)

|   |                   | As of Sept. 30, 2022 |                     |                       | As of Mar. 31, 2022 | As of Sept. 30, 2021 |
|---|-------------------|----------------------|---------------------|-----------------------|---------------------|----------------------|
|   |                   | A                    | A - B               | A - C                 | B                   | C                    |
| Deposits and Negotiable certificates of deposit | 預金等               | 2,741,442            | 24,400<br>0.89%     | 36,376<br>1.34%       | 2,717,041           | 2,705,066            |
|   | Personal deposits | うち個人預金               | 1,959,731<br>0.97%  | 19,018<br>1.72%       | 1,940,712           | 1,926,570            |
| Loans and bills discounted                      | 貸出金               | 1,898,460            | 171,221<br>9.91%    | 180,737<br>10.52%     | 1,727,239           | 1,717,723            |
| Securities                                      | 有価証券              | 629,960              | (50,328)<br>(7.39%) | (161,788)<br>(20.43%) | 680,289             | 791,749              |

#### Average balance

(Millions of yen)

|   |      | As of Sept. 30, 2022 |                      |                       | As of Mar. 31, 2022 | As of Sept. 30, 2021 |
|---|------|----------------------|----------------------|-----------------------|---------------------|----------------------|
|   |      | A                    | A - B                | A - C                 | B                   | C                    |
| Deposits and Negotiable certificates of deposit | 預金等  | 2,792,711            | 52,173<br>1.90%      | 47,586<br>1.73%       | 2,740,538           | 2,745,125            |
| Loans and bills discounted                      | 貸出金  | 1,802,292            | 66,480<br>3.82%      | 60,859<br>3.49%       | 1,735,812           | 1,741,433            |
| Securities                                      | 有価証券 | 640,885              | (91,359)<br>(12.47%) | (102,623)<br>(13.80%) | 732,244             | 743,509              |

## (2) Shonai Bank (non-consolidated)

Term-end balance (Millions of yen)

|   |                   | As of Sept. 30, 2022 |                     |                      | As of Mar. 31, 2022 | As of Sept. 30, 2021 |         |
|---|-------------------|----------------------|---------------------|----------------------|---------------------|----------------------|---------|
|   |                   | A                    | A - B               | A - C                | B                   | C                    |         |
| Deposits and Negotiable certificates of deposit | 預金等               | 1,338,270            | (2,295)<br>(0.17%)  | 12,496<br>0.94%      | 1,340,566           | 1,325,774            |         |
|   | Personal deposits | うち個人預金               | 976,929             | 10,580<br>1.09%      | 14,886<br>1.54%     | 966,348              | 962,042 |
| Loans and bills discounted                      | 貸出金               | 960,107              | 105,495<br>12.34%   | 104,155<br>12.16%    | 854,611             | 855,952              |         |
| Securities                                      | 有価証券              | 320,324              | (22,984)<br>(6.69%) | (85,292)<br>(21.02%) | 343,309             | 405,616              |         |

Average balance (Millions of yen)

|   |      | As of Sept. 30, 2022 |                      |                      | As of Mar. 31, 2022 | As of Sept. 30, 2021 |
|---|------|----------------------|----------------------|----------------------|---------------------|----------------------|
|   |      | A                    | A - B                | A - C                | B                   | C                    |
| Deposits and Negotiable certificates of deposit | 預金等  | 1,364,629            | 23,255<br>1.73%      | 23,538<br>1.75%      | 1,341,374           | 1,341,091            |
| Loans and bills discounted                      | 貸出金  | 899,266              | 38,609<br>4.48%      | 32,732<br>3.77%      | 860,657             | 866,534              |
| Securities                                      | 有価証券 | 324,914              | (43,574)<br>(11.82%) | (52,413)<br>(13.89%) | 368,488             | 377,327              |

## (3) Hokuto Bank (non-consolidated)

Term-end balance (Millions of yen)

|   |                   | As of Sept. 30, 2022 |                     |                      | As of Mar. 31, 2022 | As of Sept. 30, 2021 |         |
|---|-------------------|----------------------|---------------------|----------------------|---------------------|----------------------|---------|
|   |                   | A                    | A - B               | A - C                | B                   | C                    |         |
| Deposits and Negotiable certificates of deposit | 預金等               | 1,403,171            | 26,696<br>1.93%     | 23,879<br>1.73%      | 1,376,474           | 1,379,291            |         |
|   | Personal deposits | うち個人預金               | 982,802             | 8,438<br>0.86%       | 18,273<br>1.89%     | 974,364              | 964,528 |
| Loans and bills discounted                      | 貸出金               | 938,353              | 65,725<br>7.53%     | 76,582<br>8.88%      | 872,628             | 861,771              |         |
| Securities                                      | 有価証券              | 309,636              | (27,343)<br>(8.11%) | (76,496)<br>(19.81%) | 336,979             | 386,132              |         |

Average balance (Millions of yen)

|   |      | As of Sept. 30, 2022 |                      |                      | As of Mar. 31, 2022 | As of Sept. 30, 2021 |
|---|------|----------------------|----------------------|----------------------|---------------------|----------------------|
|   |      | A                    | A - B                | A - C                | B                   | C                    |
| Deposits and Negotiable certificates of deposit | 預金等  | 1,428,082            | 28,917<br>2.06%      | 24,047<br>1.71%      | 1,399,164           | 1,404,034            |
| Loans and bills discounted                      | 貸出金  | 903,025              | 27,870<br>3.18%      | 28,127<br>3.21%      | 875,154             | 874,898              |
| Securities                                      | 有価証券 | 315,971              | (47,784)<br>(13.13%) | (50,210)<br>(13.71%) | 363,756             | 366,182              |

## 6. Personal loans

### (1) 2 banks

(Millions of yen)

|  |                  | As of Sept. 30, 2022 |          |          | As of Mar. 31, 2022<br>B | As of Sept. 30, 2021<br>C |
|--|------------------|----------------------|----------|----------|--------------------------|---------------------------|
|  |                  | A                    | A - B    | A - C    |                          |                           |
| Consumer loans                         | 消費者ローン残高         | 514,236              | (18,791) | (39,131) | 533,028                  | 553,368                   |
| Ratio of consumer loans to total loans | 貸出金に占める消費者ローンの割合 | 27.08%               | (3.78%)  | (5.13%)  | 30.86%                   | 32.21%                    |
|  | Housing loans    | 458,272              | (17,332) | (34,871) | 475,605                  | 493,143                   |
|  | Other loans      | 55,964               | (1,458)  | (4,260)  | 57,423                   | 60,224                    |

### (2) Shonai Bank (non-consolidated)

(Millions of yen)

|  |                  | As of Sept. 30, 2022 |          |          | As of Mar. 31, 2022<br>B | As of Sept. 30, 2021<br>C |
|--|------------------|----------------------|----------|----------|--------------------------|---------------------------|
|  |                  | A                    | A - B    | A - C    |                          |                           |
| Consumer loans                         | 消費者ローン残高         | 340,462              | (12,052) | (24,108) | 352,514                  | 364,570                   |
| Ratio of consumer loans to total loans | 貸出金に占める消費者ローンの割合 | 35.46%               | (5.78%)  | (7.13%)  | 41.24%                   | 42.59%                    |
|  | Housing loans    | 315,859              | (11,276) | (22,418) | 327,136                  | 338,278                   |
|  | Other loans      | 24,602               | (775)    | (1,689)  | 25,378                   | 26,292                    |

### (3) Hokuto Bank (non-consolidated)

(Millions of yen)

|  |                  | As of Sept. 30, 2022 |         |          | As of Mar. 31, 2022<br>B | As of Sept. 30, 2021<br>C |
|--|------------------|----------------------|---------|----------|--------------------------|---------------------------|
|  |                  | A                    | A - B   | A - C    |                          |                           |
| Consumer loans                         | 消費者ローン残高         | 173,774              | (6,738) | (15,023) | 180,513                  | 188,798                   |
| Ratio of consumer loans to total loans | 貸出金に占める消費者ローンの割合 | 18.51%               | (2.17%) | (3.39%)  | 20.68%                   | 21.90%                    |
|  | Housing loans    | 142,412              | (6,056) | (12,453) | 148,468                  | 154,865                   |
|  | Other loans      | 31,362               | (682)   | (2,570)  | 32,044                   | 33,932                    |

## 7. Loans to SMEs, etc.

### (1) 2 banks

(Millions of yen)

|  |                | As of Sept. 30, 2022 |         |         | As of Mar. 31, 2022<br>B | As of Sept. 30, 2021<br>C |
|--|----------------|----------------------|---------|---------|--------------------------|---------------------------|
|  |                | A                    | A - B   | A - C   |                          |                           |
| Small and medium-sized enterprises, etc. | ① 中小企業等貸出金残高   | 1,166,670            | 10,418  | (4,105) | 1,156,252                | 1,170,776                 |
| Total loans                              | ② 総貸出金残高       | 1,898,460            | 171,221 | 180,737 | 1,727,239                | 1,717,723                 |
| Ratio of SMEs to total loans             | ①-② 中小企業等貸出金比率 | 61.45%               | (5.49%) | (6.70%) | 66.94%                   | 68.15%                    |

(2) Shonai Bank (non-consolidated)

(Millions of yen)

|  |                | As of Sept. 30, 2022 |         |         | As of Mar. 31, 2022<br>B | As of Sept. 30, 2021<br>C |
|--|----------------|----------------------|---------|---------|--------------------------|---------------------------|
|  |                | A                    | A - B   | A - C   |                          |                           |
| Small and medium-sized enterprises, etc. | ① 中小企業等貸出金残高   | 623,052              | 6,182   | (5,317) | 616,870                  | 628,369                   |
| Total loans                              | ② 総貸出金残高       | 960,107              | 105,495 | 104,155 | 854,611                  | 855,952                   |
| Ratio of SMEs to total loans             | ①-② 中小企業等貸出金比率 | 64.89%               | (7.29%) | (8.52%) | 72.18%                   | 73.41%                    |

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

|  |                | As of Sept. 30, 2022 |         |         | As of Mar. 31, 2022<br>B | As of Sept. 30, 2021<br>C |
|--|----------------|----------------------|---------|---------|--------------------------|---------------------------|
|  |                | A                    | A - B   | A - C   |                          |                           |
| Small and medium-sized enterprises, etc. | ① 中小企業等貸出金残高   | 543,618              | 4,236   | 1,211   | 539,382                  | 542,407                   |
| Total loans                              | ② 総貸出金残高       | 938,353              | 65,725  | 76,582  | 872,628                  | 861,771                   |
| Ratio of SMEs to total loans             | ①-② 中小企業等貸出金比率 | 57.93%               | (3.88%) | (5.01%) | 61.81%                   | 62.94%                    |

8. Investment products for individuals

(1) 2 banks

(Millions of yen)

|                                  |           | As of Sept. 30, 2022 |         |       | As of Mar. 31, 2022<br>B | As of Sept. 30, 2021<br>C |
|----------------------------------|-----------|----------------------|---------|-------|--------------------------|---------------------------|
|                                  |           | A                    | A - B   | A - C |                          |                           |
| Investments trust                | 投資信託      | 96,512               | (5,030) | 1,986 | 101,543                  | 94,526                    |
| Public bonds                     | 公共債 (国債等) | 3,178                | 15      | (379) | 3,162                    | 3,558                     |
| Personal annuity insurance, etc. | 生命保険      | 264,642              | (6,665) | 2,625 | 271,307                  | 262,016                   |

(2) Shonai Bank (non-consolidated)

(Millions of yen)

|                                  |           | As of Sept. 30, 2022 |         |         | As of Mar. 31, 2022<br>B | As of Sept. 30, 2021<br>C |
|----------------------------------|-----------|----------------------|---------|---------|--------------------------|---------------------------|
|                                  |           | A                    | A - B   | A - C   |                          |                           |
| Investments trust                | 投資信託      | 50,159               | (2,921) | 792     | 53,081                   | 49,366                    |
| Public bonds                     | 公共債 (国債等) | 1,701                | 127     | (40)    | 1,573                    | 1,742                     |
| Personal annuity insurance, etc. | 生命保険      | 122,177              | (5,944) | (2,338) | 128,122                  | 124,516                   |

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

|                                  |           | As of Sept. 30, 2022 |         |       | As of Mar. 31, 2022<br>B | As of Sept. 30, 2021<br>C |
|----------------------------------|-----------|----------------------|---------|-------|--------------------------|---------------------------|
|                                  |           | A                    | A - B   | A - C |                          |                           |
| Investments trust                | 投資信託      | 46,352               | (2,109) | 1,193 | 48,462                   | 45,159                    |
| Public bonds                     | 公共債 (国債等) | 1,476                | (112)   | (339) | 1,588                    | 1,815                     |
| Personal annuity insurance, etc. | 生命保険      | 142,464              | (721)   | 4,964 | 143,185                  | 137,500                   |

## 9. Branches and employees

### (1) 2 banks

(Number of branches/people)

|                               |        | As of Sept. 30, 2022 |       |       | As of Mar. 31,<br>2022<br>B | As of Sept. 30,<br>2021<br>C |
|-------------------------------|--------|----------------------|-------|-------|-----------------------------|------------------------------|
|                               |        | A                    | A - B | A - C |                             |                              |
| Branches                      | 店舗数    | 173                  | —     | —     | 173                         | 173                          |
| excluding integrated branches | 除く統合店舗 | 85                   | (5)   | (11)  | 90                          | 96                           |
| Number of officers            | 役員数    | 27                   | 1     | 1     | 26                          | 26                           |
| Number of employees           | 職員数    | 1,149                | (92)  | (152) | 1,241                       | 1,301                        |

### (2) Shonai Bank (non-consolidated)

(Number of branches/people)

|                               |        | As of Sept. 30, 2022 |       |       | As of Mar. 31,<br>2022<br>B | As of Sept. 30,<br>2021<br>C |
|-------------------------------|--------|----------------------|-------|-------|-----------------------------|------------------------------|
|                               |        | A                    | A - B | A - C |                             |                              |
| Branches                      | 店舗数    | 87                   | —     | —     | 87                          | 87                           |
| excluding integrated branches | 除く統合店舗 | 38                   | (4)   | (8)   | 42                          | 46                           |
| Number of officers            | 役員数    | 13                   | —     | —     | 13                          | 13                           |
| Number of employees           | 職員数    | 579                  | (64)  | (91)  | 643                         | 670                          |

### (3) Hokuto Bank (non-consolidated)

(Number of branches/people)

|                               |        | As of Sept. 30, 2022 |       |       | As of Mar. 31,<br>2022<br>B | As of Sept. 30,<br>2021<br>C |
|-------------------------------|--------|----------------------|-------|-------|-----------------------------|------------------------------|
|                               |        | A                    | A - B | A - C |                             |                              |
| Branches                      | 店舗数    | 86                   | —     | —     | 86                          | 86                           |
| excluding integrated branches | 除く統合店舗 | 47                   | (1)   | (3)   | 48                          | 50                           |
| Number of officers            | 役員数    | 14                   | 1     | 1     | 13                          | 13                           |
| Number of employees           | 職員数    | 570                  | (28)  | (61)  | 598                         | 631                          |

### III. Valuation gains (losses) on securities

#### 1. Valuation standards of securities

|  |  |
|--|--|
| Trading purpose securities<br>売買目的有価証券                         | Market value method (Valuation differences are recognized as gains or losses and stated in statement of income)<br>時価法 (評価差額を損益処理) |
| Securities held-to-maturity<br>満期保有目的債券                        | Amortized cost method<br>償却原価法   |
| Other securities (available-for-sale securities)<br>その他有価証券    | Market value method (Valuation differences are stated in net assets of balance sheet)<br>時価法 (評価差額は全部純資産直入)                        |
| Stocks of subsidiaries and affiliated companies<br>子会社及び関連会社株式 | Cost accounting method<br>原価法  |

#### 2. Unrealized valuation gains (losses)

##### (1) Consolidated

(Millions of yen)

|                  |                    | As of Sept. 30, 2022        |          |          |        |        | As of Mar. 31, 2022         | As of Sept. 30, 2021        |
|------------------|--------------------|-----------------------------|----------|----------|--------|--------|-----------------------------|-----------------------------|
|                  |                    | Gains (losses) on valuation |          |          |        |        | Gains (losses) on valuation | Gains (losses) on valuation |
|                  |                    | A                           | A - B    | A - C    | Gains  | Losses | B                           | C                           |
| Held-to-maturity | 満期保有目的有価証券         | —                           | —        | —        | —      | —      | —                           |                             |
|                  | Available-for-sale | 3,262                       | (11,583) | (25,455) | 17,403 | 14,140 | 14,845                      |                             |
| Total            | Stocks             | 4,537                       | (1,073)  | (2,393)  | 4,869  | 331    | 5,611                       |                             |
|                  | Bonds              | (1,860)                     | (3,005)  | (7,755)  | 3,387  | 5,248  | 1,145                       |                             |
|                  | Others             | 584                         | (7,504)  | (15,306) | 9,146  | 8,561  | 8,089                       |                             |
|                  | 合計                 | 3,262                       | (11,583) | (25,455) | 17,403 | 14,140 | 14,845                      |                             |
| Total            | Stocks             | 4,537                       | (1,073)  | (2,393)  | 4,869  | 331    | 5,611                       |                             |
|                  | Bonds              | (1,860)                     | (3,005)  | (7,755)  | 3,387  | 5,248  | 1,145                       |                             |
|                  | Others             | 584                         | (7,504)  | (15,306) | 9,146  | 8,561  | 8,089                       |                             |
|                  | 合計                 | 3,262                       | (11,583) | (25,455) | 17,403 | 14,140 | 14,845                      |                             |

##### (2) 2 banks

(Millions of yen)

|                  |                    | As of Sept. 30, 2022        |          |          |        |        | As of Mar. 31, 2022         | As of Sept. 30, 2021        |
|------------------|--------------------|-----------------------------|----------|----------|--------|--------|-----------------------------|-----------------------------|
|                  |                    | Gains (losses) on valuation |          |          |        |        | Gains (losses) on valuation | Gains (losses) on valuation |
|                  |                    | A                           | A - B    | A - C    | Gains  | Losses | B                           | C                           |
| Held-to-maturity | 満期保有目的有価証券         | —                           | —        | —        | —      | —      | —                           |                             |
|                  | Available-for-sale | 3,224                       | (11,578) | (25,437) | 17,365 | 14,140 | 14,802                      |                             |
| Total            | Stocks             | 4,499                       | (1,068)  | (2,375)  | 4,830  | 331    | 5,568                       |                             |
|                  | Bonds              | (1,860)                     | (3,005)  | (7,755)  | 3,387  | 5,248  | 1,145                       |                             |
|                  | Others             | 584                         | (7,504)  | (15,306) | 9,146  | 8,561  | 8,089                       |                             |
|                  | 合計                 | 3,224                       | (11,578) | (25,437) | 17,365 | 14,140 | 14,802                      |                             |
| Total            | Stocks             | 4,499                       | (1,068)  | (2,375)  | 4,830  | 331    | 5,568                       |                             |
|                  | Bonds              | (1,860)                     | (3,005)  | (7,755)  | 3,387  | 5,248  | 1,145                       |                             |
|                  | Others             | 584                         | (7,504)  | (15,306) | 9,146  | 8,561  | 8,089                       |                             |
|                  | 合計                 | 3,224                       | (11,578) | (25,437) | 17,365 | 14,140 | 14,802                      |                             |



(3) Shonai Bank (non-consolidated)

(Millions of yen)

|                  |                    |       | As of Sept. 30, 2022        |          |        |       |        | As of Mar. 31, 2022         | As of Sept. 30, 2021        |
|------------------|--------------------|-------|-----------------------------|----------|--------|-------|--------|-----------------------------|-----------------------------|
|                  |                    |       | Gains (losses) on valuation |          |        |       |        | Gains (losses) on valuation | Gains (losses) on valuation |
|                  |                    |       | A                           | A - B    | A - C  | Gains | Losses | B                           | C                           |
| Held-to-maturity | 満期保有目的有価証券         | —     | —                           | —        | —      | —     | —      | —                           |                             |
|                  | Available-for-sale | 4,678 | (7,219)                     | (15,227) | 12,223 | 7,545 | 11,897 | 19,905                      |                             |
| Total            | Stocks             | 3,181 | (800)                       | (1,899)  | 3,348  | 167   | 3,982  | 5,080                       |                             |
|                  | Bonds              | (576) | (1,708)                     | (3,922)  | 2,221  | 2,797 | 1,132  | 3,346                       |                             |
|                  | Others             | 2,072 | (4,709)                     | (9,405)  | 6,653  | 4,580 | 6,782  | 11,478                      |                             |
|                  | 合計                 | 4,678 | (7,219)                     | (15,227) | 12,223 | 7,545 | 11,897 | 19,905                      |                             |
| Total            | Stocks             | 3,181 | (800)                       | (1,899)  | 3,348  | 167   | 3,982  | 5,080                       |                             |
|                  | Bonds              | (576) | (1,708)                     | (3,922)  | 2,221  | 2,797 | 1,132  | 3,346                       |                             |
|                  | Others             | 2,072 | (4,709)                     | (9,405)  | 6,653  | 4,580 | 6,782  | 11,478                      |                             |
|                  | 合計                 | 4,678 | (7,219)                     | (15,227) | 12,223 | 7,545 | 11,897 | 19,905                      |                             |

(4) Hokuto Bank (non-consolidated)

(Millions of yen)

|                  |                    |         | As of Sept. 30, 2022        |          |       |       |        | As of Mar. 31, 2022         | As of Sept. 30, 2021        |
|------------------|--------------------|---------|-----------------------------|----------|-------|-------|--------|-----------------------------|-----------------------------|
|                  |                    |         | Gains (losses) on valuation |          |       |       |        | Gains (losses) on valuation | Gains (losses) on valuation |
|                  |                    |         | A                           | A - B    | A - C | Gains | Losses | B                           | C                           |
| Held-to-maturity | 満期保有目的有価証券         | —       | —                           | —        | —     | —     | —      | —                           |                             |
|                  | Available-for-sale | (1,453) | (4,359)                     | (10,209) | 5,141 | 6,595 | 2,905  | 8,755                       |                             |
| Total            | Stocks             | 1,318   | (268)                       | (475)    | 1,482 | 164   | 1,586  | 1,793                       |                             |
|                  | Bonds              | (1,284) | (1,296)                     | (3,833)  | 1,166 | 2,450 | 12     | 2,549                       |                             |
|                  | Others             | (1,488) | (2,794)                     | (5,901)  | 2,492 | 3,980 | 1,306  | 4,412                       |                             |
|                  | 合計                 | (1,453) | (4,359)                     | (10,209) | 5,141 | 6,595 | 2,905  | 8,755                       |                             |
| Total            | Stocks             | 1,318   | (268)                       | (475)    | 1,482 | 164   | 1,586  | 1,793                       |                             |
|                  | Bonds              | (1,284) | (1,296)                     | (3,833)  | 1,166 | 2,450 | 12     | 2,549                       |                             |
|                  | Others             | (1,488) | (2,794)                     | (5,901)  | 2,492 | 3,980 | 1,306  | 4,412                       |                             |
|                  | 合計                 | (1,453) | (4,359)                     | (10,209) | 5,141 | 6,595 | 2,905  | 8,755                       |                             |