

Mebuki Financial Group, Inc.

Financial Results for the Third Quarter of Fiscal Year 2022, ending March 31, 2023

Stock Exchange Listing: Tokyo (code: 7167)
 URL: <https://www.mebuki-fg.co.jp/>
 Representative: Tetsuya Akino, President
 For Inquiry: Shinichi Onose, General Manager of Corporate Planning Dept.
 Filing date of Financial Statements: February 10, 2023 (scheduled)

(Japanese yen amounts of less than 1 million or the first decimal place have been rounded down.)

1. Financial Highlights (from April 1, 2022 to December 31, 2022)

(1) Consolidated Operating Results (%: Changes from the corresponding period of the previous fiscal year)

	Ordinary Income		Ordinary Profit		Net Income attributable to owners of the parent	
	¥Million	%	¥Million	%	¥Million	%
Third quarter						
Ended December 31, 2022	247,265	22.8	45,650	(21.4)	31,808	(17.2)
Ended December 31, 2021	201,301	(3.2)	58,124	29.7	38,462	30.3

(Note) Comprehensive Income Third quarter of FY2022: ¥(76,003) million [-%] Third quarter of FY2021: ¥50,509 million [-51.5%]

	Net Income per Share	Net Income per Share (Diluted)
Third quarter	¥	¥
Ended December 31, 2022	29.47	29.46
Ended December 31, 2021	34.68	34.66

(2) Consolidated Financial Conditions

	Total Assets	Net Assets	Capital Assets to Total Assets
Third quarter	¥Million	¥Million	%
Ended December 31, 2022	21,199,644	868,164	4.0
Fiscal year 2021	24,125,520	959,063	3.9

(Reference) Capital assets Third quarter of FY2022: ¥868,071 million FY2021: ¥958,932 million

(Note) "Capital assets to total assets" represents ("Net assets"- "Equity warrants"- "Non-controlling interest") / "Total assets" at the end of each period.
The ratio above is not the one based on the regulation of Capital Adequacy Ratio.**2. Cash Dividends for Shareholders**

	Cash Dividends per Share				
	End of 1Q	End of 2Q	End of 3Q	End of FY	Annual
Fiscal year	¥	¥	¥	¥	¥
Ended March 31, 2022	—	5.50	—	5.50	11.00
Ending March 31, 2023	—	5.50	—		
Ending March 31, 2023 (Forecast)				5.50	11.00

(Note) 1. Revisions of released cash dividend forecasts : No

3. Consolidated Earnings Forecasts for Fiscal Year 2022, ending March 31, 2023

(%: Changes from the corresponding period of the previous fiscal year)

	Ordinary Profit		Net Income Attributable to Owners of the Parent		Net Income per Share
	¥Million	%	¥Million	%	¥
Fiscal Year ending March 31, 2023	65,000	0.0	45,000	4.7	41.85

(Note) Revisions of released consolidated earnings forecasts : No

*Notes

- (1) Material changes in consolidated subsidiaries during the period (changes in specific subsidiaries accompanied by changes in scope of consolidation): No
- (2) Adoption of special accounting methods for preparation of quarterly consolidated financial statements : No
- (3) Changes in accounting principles, accounting estimates and restatement
- ① Changes in accounting principles in accordance with changes in accounting standard, etc.: Yes
 - ② Other changes in accounting principles: No
 - ③ Changes in accounting estimates: No
 - ④ Restatement: No
- (4) Number of issued shares (common stock)
- ① Number of issued shares (including treasury stock):

December 31, 2022	1,089,055,218 shares	March 31, 2022	1,089,055,218 shares
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 - ② Number of treasury stock:

December 31, 2022	19,083,259 shares	March 31, 2022	9,299,365 shares
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 - ③ Average number of shares:

For the nine months ended December 31, 2022	1,079,228,113 shares
For the nine months ended December 31, 2021	1,109,008,169 shares

Statement relating to the status of the quarterly review procedures

This quarterly report is not subject to the quarterly review procedures based on the Financial Instruments and Exchange Law.

Explanation for proper use of forecasts and other notes

The above forecasts are based on the information which is presently available and the certain assumptions which are considered to be reasonable. Actual results may differ from those forecasts depending on various future factors.

Financial Results for the Third Quarter of Fiscal Year 2022, Ending March 31, 2023

----- Contents -----

- I Quarterly Consolidated Financial Information
 - 1. Quarterly Consolidated Balance Sheet..... 1
 - 2. Quarterly Consolidated Statement of Income and Consolidated Statement of Comprehensive Income..... 3
 - 3. Note for the Assumption of Going Concern..... 4
 - 4. Note for Material Changes in Shareholders' Equity..... 4
 - 5. Changes in Accounting Policies and Estimates and Modified Restatement..... 4
 - 6. Subsequent Events..... 4

- II Financial Data for the Third Quarter of Fiscal Year 2022 ending March 31, 2023
 - 1. Income Status..... 5
 - 2. Interest Rate Spread (Domestic operations)..... 9
 - 3. Gains and Losses on Securities..... 10
 - 4. Unrealized Valuation Gains (Losses)..... 11
 - 5. Status of Disclosed Claims under the Financial Revitalization Law and Risk-monitored Loans..... 12
 - 6. Loans and Deposits..... 13
 - 7. Consumer loans / Loans to SMEs..... 13

I Quarterly Consolidated Financial Information

1. Quarterly Consolidated Balance Sheet

Item	(Japanese)	(Millions of yen)	
		As of Mar. 31, 2022	As of Dec. 31, 2022
Assets	(資産の部)		
Cash and due from banks	現金預け金	7,270,668	4,528,727
Call loans and bills bought	コールローン及び買入手形	6,507	53,329
Monetary claims bought	買入金銭債権	10,611	11,739
Trading assets	特定取引資産	4,589	5,706
Money held in trust	金銭の信託	2,027	3,013
Securities	有価証券	4,682,301	3,877,073
Loans and bills discounted	貸出金	11,737,377	12,248,791
Foreign exchanges	外国為替	17,220	11,883
Lease receivable and investments in lease	リース債権及びリース投資資産	65,325	60,800
Other assets	その他資産	243,257	276,864
Tangible fixed assets	有形固定資産	102,802	101,352
Intangible fixed assets	無形固定資産	15,896	13,834
Asset for retirement benefits	退職給付に係る資産	32,462	35,264
Deferred tax assets	繰延税金資産	2,237	35,906
Customers' liabilities for acceptances and guarantees	支払承諾見返	26,044	26,658
Allowance for loan losses	貸倒引当金	(93,800)	(91,290)
Reserve for devaluation of investment securities	投資損失引当金	(8)	(8)
Total Assets	資産の部合計	24,125,520	21,199,644
Liabilities	(負債の部)		
Deposits	預金	16,825,736	16,859,435
Negotiable certificates of deposit	譲渡性預金	310,724	343,020
Call money and bills sold	コールマネー及び売渡手形	1,044,954	614,391
Payables under repurchase agreements	売現先勘定	148,165	183,680
Payables under securities lending transactions	債券貸借取引受入担保金	826,826	173,490
Trading liabilities	特定取引負債	343	2,566
Borrowed money	借入金	3,795,700	1,945,661
Foreign Exchanges	外国為替	4,390	1,020
Due to trust account	信託勘定借	3,046	3,004
Other liabilities	その他負債	154,855	165,401
Provision for bonuses for directors	役員賞与引当金	281	—
Liability for retirement benefits	退職給付に係る負債	324	—
Provision for retirement benefits for directors	役員退職慰労引当金	24	23
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	2,183	2,007
Provision for contingent loss	偶発損失引当金	2,349	2,076
Provision for point card certificates	ポイント引当金	508	507
Provision for loss on interest repayment	利息返還損失引当金	8	8
Reserves under special laws	特別法上の引当金	2	2
Deferred tax liabilities	繰延税金負債	11,339	0
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	7,936	7,931
Negative goodwill	負のれん	711	592
Acceptances and guarantees	支払承諾	26,044	26,658
Total liabilities	負債の部合計	23,166,457	20,331,480

		(Millions of yen)	
Item	(Japanese)	As of Mar. 31, 2022	As of Dec. 31, 2022
Net Assets	(純資産の部)		
Capital stock	資 本 金	117,495	117,495
Capital surplus	資 本 剰 余 金	125,692	125,705
Retained earnings	利 益 剰 余 金	602,694	622,635
Treasury stock	自 己 株 式	(2,357)	(5,347)
Total shareholders' equity	株 主 資 本 合 計	843,524	860,488
Unrealized gains on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	91,550	(21,029)
Deferred gains (losses) on hedges	繰 延 へ ッ ジ 損 益	6,734	11,710
Land revaluation surplus	土 地 再 評 価 差 額 金	11,944	11,931
Defined retirement benefit plans	退 職 給 付 に 係 る 調 整 累 計 額	5,177	4,970
Total accumulated other comprehensive income	そ の 他 の 包 括 利 益 累 計 額 合 計	115,407	7,582
Equity warrants	新 株 予 約 権	130	62
Non-controlling interest	非 支 配 株 主 持 分	—	31
Total net assets	純 資 産 の 部 合 計	959,063	868,164
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	24,125,520	21,199,644

(Note) Figures are rounded down to the nearest million.

2. Quarterly Consolidated Statement of Income and Consolidated Statement of Comprehensive Income

(1) Quarterly Consolidated Statement of Income

(Millions of yen)

Item	(Japanese)	For the 9 months ended Dec.31,2021	For the 9 months ended Dec.31,2022
Ordinary income	経 常 収 益	201,301	247,265
Interest income	資 金 運 用 収 益	117,671	129,264
Interest on loans and bills discounts	(うち貸出金利息)	80,115	81,915
Interest and dividends on securities	(うち有価証券利息配当金)	33,056	42,976
Trust fees	信 託 報 酬	40	24
Fees and commissions	役 務 取 引 等 収 益	40,881	41,979
Trading income	特 定 取 引 収 益	3,539	1,684
Other ordinary income	そ の 他 業 務 収 益	2,368	15,881
Other income	そ の 他 経 常 収 益	36,800	58,431
Ordinary expenses	経 常 費 用	143,176	201,614
Interest expenses	資 金 調 達 費 用	2,340	14,337
Interest on deposits	(うち預金利息)	562	1,758
Fees and commissions payments	役 務 取 引 等 費 用	10,332	10,421
Other business expenses	そ の 他 業 務 費 用	4,741	61,974
General and administrative expenses	営 業 経 費	83,036	80,517
Other operating expenses	そ の 他 経 常 費 用	42,726	34,363
Ordinary profit	経 常 利 益	58,124	45,650
Extraordinary income	特 別 利 益	234	241
Gains on disposal of non-current assets	固 定 資 産 処 分 益	234	241
Extraordinary losses	特 別 損 失	3,826	461
Losses on disposal of fixed assets	固 定 資 産 処 分 損	443	277
Impairment loss	減 損 損 失	3,382	183
Income before income taxes	税 金 等 調 整 前 四 半 期 純 利 益	54,531	45,431
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	15,234	11,516
Income taxes-deferred	法 人 税 等 調 整 額	835	2,106
Total income taxes	法 人 税 等 合 計	16,069	13,622
Net income	四 半 期 純 利 益	38,462	31,808
Net income (loss) attributable to non-controlling interest	非支配株主に帰属する四半期純損失 (-)	—	(0)
Net income attributable to owners of the parent	親会社株主に帰属する四半期純利益	38,462	31,808

(Note) Figures are rounded down to the nearest million.

(2) Quarterly Consolidated Statement of Comprehensive Income

(Millions of yen)

Item	(Japanese)	For the 9 months ended Dec.31,2021	For the 9 months ended Dec.31,2022
Net income	四 半 期 純 利 益	38,462	31,808
Other comprehensive income	そ の 他 の 包 括 利 益	12,047	(107,812)
Unrealized gains on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	10,956	(112,580)
Deferred gains (losses) on hedges	繰 延 ヘ ッ ジ 損 益	1,563	4,975
Defined retirement benefit plan	退 職 給 付 に 係 る 調 整 額	(473)	(207)
Comprehensive income	四 半 期 包 括 利 益	50,509	(76,003)
	(内訳)		
Comprehensive income attributable to owners of the parent	親会社株主に係る四半期包括利益	50,509	(76,003)
Comprehensive income attributable to non-controlling interest	非支配株主に係る四半期包括利益	—	(0)

3. Note for the Assumption of Going Concern

Not applicable.

4. Note for Material Changes in Shareholders' Equity

Not applicable.

5. Changes in Accounting Policies and Estimates and Modified Restatement

(Changes in Accounting Policies)

Implementation Guidance on Accounting Standard for Fair Value Measurement

"Guidance on Accounting Standard for Fair Value Measurement" (ASBJ Guidance No. 31, June 17, 2021) has been applied from the beginning of the period for three months ended June 30, 2022.

In accordance with the transitional measures set forth in Paragraph 27-2 of Guidance on Accounting Standard for Fair Value Measurement, we applied new accounting policies prospectively from the beginning of the period.

This change has no impact on quarterly consolidated financial statements.

(Additional Information)

Practical Solution on the Accounting and Disclosure under the Group Tax Sharing System

Mebuki Financial Group and some subsidiaries transferred from the consolidated taxation system to the group tax sharing system from the beginning of the period for three months ended June 30, 2022. We adopted "Practical Solution on the Accounting and Disclosure under the Group Tax Sharing System" (ASBJ Guidance No. 42, August 12, 2021) regarding to the accounting treatment and disclosure of corporate tax and local corporate tax as well as tax-effect accounting.

In accordance with the Paragraph 32 (1) of ASBJ Guidance No. 42, we considered that changes in accounting policies to apply ASBJ Guidance No. 42 had no impact on quarterly consolidated financial statements.

Impact of COVID-19

The predict performance of borrowers influenced by COVID-19 spread reflect on the borrowers classification. The assumptions used by determining the borrower classifications are uncertain. If the external environments which is influenced by the situation of the COVID-19 spread and the borrower's future performance changes, the expanding losses might effect significantly on the consolidated financial statements.

Furthermore, significant accounting estimates related to COVID-19 have been not changed from the end of FY2021.

6. Subsequent Events

We have resolved at the meeting of the board of directors held on January 30, 2023 that we shall acquire all shares of The Joyo Credit Guarantee Co., Ltd. ("Joyo Credit Guarantee") from The Joyo Bank, Ltd., a wholly-owned subsidiary of us, through the dividend-in-kind as of the effective date of April 1, 2023. At the same time, we have resolved to transfer credit guarantee companies through the share exchange between Mebuki Credit Guarantee Co., Ltd. ("Mebuki Credit Guarantee") as the wholly owning parent company and Joyo Credit Guarantee as the wholly owned subsidiary.

As a result of the share exchange, Joyo Credit Guarantee will be the wholly owned subsidiary of Mebuki Credit Guarantee.

II Financial Data for the Third Quarter of Fiscal Year 2022 ending March 31, 2023

1. Income Status

【Mebuki Financial Group, Inc. (Consolidated basis)】

(Millions of yen)

	(Japanese)	For the 9 months ended Dec.31,2022		For the 9 months ended Dec.31,2021	(Reference) FY2021
		(A)	(A)-(B)	(B)	
Consolidated gross profit	連 結 粗 利 益	102,100	(44,986)	147,086	194,564
Net interest income	資 金 利 益	114,927	(403)	115,330	155,050
Net fees and commissions	役 務 取 引 等 利 益	31,581	992	30,589	40,308
Net trading income	特 定 取 引 利 益	1,684	(1,855)	3,539	4,532
Net other business income	そ の 他 業 務 利 益	(46,092)	(43,720)	(2,372)	(5,327)
General and administrative expenses	営 業 経 費	80,517	(2,519)	83,036	114,624
Credit related costs	与 信 関 係 費 用	6,081	(5,451)	11,533	21,598
Write-off of loans	貸 出 金 償 却	3,051	(1,133)	4,184	5,368
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	5,249	(3,488)	8,738	16,443
Transfer to general allowance for loan losses	一 般 貸 倒 引 当 金 繰 入 額	(1,014)	(1,816)	801	2,176
Other credit related costs	そ の 他 の 与 信 関 係 費 用	(1,204)	987	(2,191)	(2,390)
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	28,549	25,028	3,520	3,542
Equity in gains (losses) of affiliated companies	持 分 法 に よ る 投 資 損 益	—	—	—	—
Others	そ の 他	1,600	(486)	2,086	3,108
Ordinary profit 【FY2022:65,000】	経 常 利 益 【 通 常 期 65,000 〃 】	45,650	(12,473)	58,124	64,992
Extraordinary income(losses)	特 別 損 益	(219)	3,372	(3,592)	(4,238)
Income before income taxes	税 金 等 調 整 前 四 半 期 純 利 益	45,431	(9,100)	54,531	60,754
Total income taxes	法 人 税 等 合 計	13,622	(2,446)	16,069	17,795
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	11,516	(3,717)	15,234	21,581
Income taxes-deferred	法 人 税 等 調 整 額	2,106	1,270	835	(3,786)
Net income	四 半 期 純 利 益	31,808	(6,654)	38,462	42,958
Net income (loss) attributable to non-controlling interest	非 支 配 株 主 に 帰 属 す る 四 半 期 純 損 失 (-)	(0)	(0)	—	—
Net income attributable to owners of the parent 【FY2022: 45,000】	親 会 社 株 主 に 帰 属 す る 四 半 期 純 利 益 【 通 常 期 45,000 〃 】	31,808	(6,653)	38,462	42,958

(Note) 1. Consolidated gross business profit=[Interest income-(Interest expenses-Corresponding loss on money held in trust)]
+(Fees and commissions income+Trust Fee - Fees and commissions expenses)+(Trading income - Trading expenses)+(Other business income - Other business expenses)

2. Figures in square brackets in the table above are forecasts of ordinary profit and net income attributable to owners of the parent.

(注) 1. 連結粗利益=(資金運用収益-(資金調達費用-金銭の信託運用見合費用))+ (役務取引等収益+信託報酬-役務取引等費用)
+(特定取引収益-特定取引費用)+(その他業務収益-その他業務費用)

2. 経常利益、親会社株主に帰属する当期純利益の業績予想値を【】内に記載しております。

Reference

(Millions of yen)

	(Japanese)	For the 9 months ended Dec.31,2022		For the 9 months ended Dec.31,2021	(Reference) FY2021
		(A)	(A)-(B)	(B)	
Consolidated net business income (before general allowance for loan losses)	連 結 業 務 純 益 (一 般 貸 引 繰 入 前)	22,188	(41,755)	63,944	83,579
Consolidated net business income	連 結 業 務 純 益	23,203	(39,939)	63,142	81,403

(Note) Consolidated net business income
= Consolidated gross profit - General and administrative expenses(excluding non-recurrent expense)- Transfer to general allowance for loan losses

(注) 連結業務純益=連結粗利益-営業経費(除く臨時費用分)-一般貸倒引当金繰入額

Number of Consolidated Companies

(Number of companies)

	(Japanese)	As of Dec. 31, 2022		As of Dec.31, 2021	(Reference) As of Mar. 31, 2022
		(A)	(A)-(B)	(B)	
Number of Consolidated Subsidiaries	連 結 子 会 社 数	16	2	14	14
Number of affiliated companies applicable to the equity method	持 分 法 適 用 会 社 数	—	—	—	—

(Note) Mebuki FG established consolidated subsidiaries and decided to reorganize group companies in FY2022 as follows:

- The Joyo Capital Partners Co., Ltd (wholly owned subsidiaries of The Joyo Bank,Ltd.) established the wholly owned subsidiary named “Joyo Green Energy Co., Ltd.,” on July 28, 2022.
- The Ashikaga Bank, Ltd. established the subsidiary named “Colletochi, Ltd.” on August 2,2022 through joint investment by companies in the Tochigi prefecture.
- We shall acquire all shares of The Joyo Credit Guarantee Co., Ltd from The Joyo Bank, Ltd., through the dividend-in-kind and transfer credit guarantee companies through the share exchange between Mebuki Credit Guarantee Co., Ltd as the wholly owning parent company and Joyo Credit Guarantee as the wholly owned subsidiary as of the effective date of April 1, 2023.

(注) 当社は2023年3月期において、連結子会社の設立および再編等を以下のとおり実施または決定しております。

- 株式会社常陽銀行の完全子会社である株式会社常陽キャピタルパートナーズ(投資専門子会社)は、2022年7月28日付で完全子会社「常陽グリーンエナジー株式会社」を設立しました。
- 株式会社足利銀行は、栃木県内企業との共同出資により、2022年8月2日付で子会社「株式会社コレトチ」を設立しました。
- 2023年4月1日付で株式会社常陽銀行が保有する常陽信用保証株式会社(以下、「常陽信用保証」)の全株式を現物配当により取得し、めぶき信用保証株式会社(以下、「めぶき信用保証」)を完全親会社、常陽信用保証を完全子会社とする株式交換により、常陽信用保証をめぶき信用保証の完全子会社とする予定であります。

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

	(Japanese)	For the 9 months ended Dec.31,2022		For the 9 months ended Dec.31,2021	(Reference) FY2021
		(A)	(A)-(B)	(B)	
Gross business profit	業 務 粗 利 益	97,547	(43,690)	141,237	187,035
Net interest income	資 金 利 益	116,792	(582)	117,375	157,773
(Of which, gains on cancellation of investment trusts)	(うち 投信解約損益)	5,891	5,118	772	1,762
Net fees and commissions	役 務 取 引 等 利 益	26,209	546	25,663	33,791
Net trading income	特 定 取 引 等 利 益	228	(78)	307	566
Net other business income	そ の 他 業 務 利 益	(45,684)	(43,575)	(2,108)	(5,096)
(Of which, gains/losses on bond transactions)	(うち 国債等債券損益)	(58,527)	(54,926)	(3,601)	(7,156)
Expenses (excluding non-recurrent expense)	経 費 (除 く 臨 時 処 理 分)	77,573	(3,355)	80,929	108,178
Personnel expenses	人 件 費	43,040	(788)	43,828	58,225
Non-personnel expenses	物 件 費	29,756	(2,212)	31,968	43,415
Taxes	税 金	4,776	(355)	5,132	6,537
Net business income (before general allowance for loan losses)	実 質 業 務 純 益	19,974	(40,334)	60,308	78,857
(excluding gains/losses on bond transactions)	コ ア 業 務 純 益	78,502	14,591	63,910	86,014
(excluding gains on cancellation of investment trusts)	コ ア 業 務 純 益 (除 く 投 信 解 約 損 益)	72,610	9,473	63,137	84,252
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	(1,027)	(1,723)	696	1,407
Net business income	業 務 純 益	21,001	(38,610)	59,612	77,450
Net non-recurrent gains/losses	臨 時 損 益	23,720	29,253	(5,532)	(16,950)
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	5,752	(4,147)	9,900	18,198
Write-off of loans	貸 出 金 償 却	2,186	(1,047)	3,234	4,025
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	4,515	(4,080)	8,595	16,319
Losses on sales of loans	貸 出 金 売 却 損	2	(23)	26	34
Transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	162	(69)	232	625
Recoveries of written-off claims	償 却 債 権 取 立 益	1,666	(1,070)	2,736	3,355
Other	そ の 他	552	3	548	547
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	29,778	26,341	3,437	3,524
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	(305)	(1,235)	930	(2,276)
Ordinary profit	経 常 利 益	44,721	(9,358)	54,079	60,499
Extraordinary income/losses	特 別 損 益	(142)	3,460	(3,602)	(4,223)
Income before income taxes	税 引 前 四 半 期 純 利 益	44,579	(5,897)	50,477	56,276
Total income taxes	法 人 税 等 合 計	13,121	(1,544)	14,665	16,228
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	9,697	(3,701)	13,399	18,853
Income taxes-deferred	法 人 税 等 調 整 額	3,423	2,157	1,266	(2,625)
Net Income	四 半 期 純 利 益	31,458	(4,353)	35,811	40,048
Credit related costs (①+②)	与 信 関 係 費 用 (① + ②)	4,725	(5,870)	10,596	19,605

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	For the 9 months ended Dec.31,2022		For the 9 months ended Dec.31,2021	(Reference) FY2021
		(A)	(A)-(B)	(B)	
Gross business profit	業 務 粗 利 益	44,381	(35,971)	80,352	106,958
Net interest income	資 金 利 益	68,197	934	67,263	90,740
(Of which, gains on cancellation of investment trusts)	(うち 投 信 解 約 損 益)	3,736	2,964	771	1,760
Net fees and commissions	役 務 取 引 等 利 益	15,311	469	14,842	19,232
Net trading income	特 定 取 引 等 利 益	228	(78)	307	566
Net other business income	そ の 他 業 務 利 益	(39,356)	(37,295)	(2,060)	(3,582)
(Of which, gains/losses on bond transactions)	(うち 国 債 等 債 券 損 益)	(50,671)	(47,605)	(3,066)	(4,869)
Expenses (excluding non-recurrent expense)	経 費 (除 く 臨 時 処 理 分)	43,286	(2,112)	45,398	60,556
Personnel expenses	人 件 費	24,279	(342)	24,622	32,779
Non-personnel expenses	物 件 費	16,347	(1,531)	17,878	24,142
Taxes	税 金	2,659	(238)	2,898	3,634
Net business income (before general allowance for loan losses)	実 質 業 務 純 益	1,094	(33,859)	34,953	46,402
(excluding gains/losses on bond transactions)	コ ア 業 務 純 益	51,766	13,746	38,020	51,271
(excluding gains on cancellation of investment trusts)	コ ア 業 務 純 益 (除 く 投 信 解 約 損 益)	48,030	10,781	37,249	49,510
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	(386)	(261)	(124)	313
Net business income	業 務 純 益	1,480	(33,597)	35,078	46,088
Net non-recurrent gains/losses	臨 時 損 益	25,291	26,253	(961)	(8,165)
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	3,122	(1,949)	5,071	9,519
Write-off of loans	貸 出 金 償 却	788	(624)	1,412	1,767
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	2,566	(3,045)	5,612	9,695
Losses on sales of loans	貸 出 金 売 却 損	2	1	0	8
Transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	61	25	36	425
Recoveries of written-off claims	償 却 債 権 取 立 益	580	(1,695)	2,275	2,661
Other	そ の 他	283	(1)	285	284
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	28,630	25,343	3,286	3,561
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	(216)	(1,040)	823	(2,207)
Ordinary profit	経 常 利 益	26,772	(7,344)	34,116	37,923
Extraordinary income/losses	特 別 損 益	(113)	3,443	(3,556)	(3,640)
Income before income taxes	税 引 前 四 半 期 純 利 益	26,659	(3,900)	30,559	34,282
Total income taxes	法 人 税 等 合 計	7,699	(1,054)	8,753	9,669
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	5,458	(2,865)	8,324	11,943
Income taxes-deferred	法 人 税 等 調 整 額	2,240	1,811	429	(2,273)
Net Income	四 半 期 純 利 益	18,960	(2,846)	21,806	24,612
Credit related costs (①+②)	与 信 関 係 費 用 (① + ②)	2,736	(2,211)	4,947	9,833

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	For the 9 months ended Dec.31,2022		For the 9 months ended Dec.31,2021	(Reference) FY2021
		(A)	(A)-(B)	(B)	
Gross business profit	業 務 粗 利 益	53,166	(7,718)	60,885	80,077
Net interest income	資 金 利 益	48,595	(1,516)	50,112	67,032
(Of which, gains on cancellation of investment trusts)	(うち 投 信 解 約 損 益)	2,155	2,153	1	1
Net fees and commissions	役 務 取 引 等 利 益	10,898	77	10,820	14,558
Net trading income	特 定 取 引 等 利 益	—	—	—	—
Net other business income	そ の 他 業 務 利 益	(6,327)	(6,279)	(47)	(1,514)
(Of which, gains/losses on bond transactions)	(うち 国 債 等 債 券 損 益)	(7,855)	(7,321)	(534)	(2,287)
Expenses (excluding non-recurrent expense)	経 費 (除 く 臨 時 処 理 分)	34,286	(1,243)	35,530	47,622
Personnel expenses	人 件 費	18,760	(446)	19,206	25,445
Non-personnel expenses	物 件 費	13,409	(680)	14,089	19,273
Taxes	税 金	2,117	(116)	2,233	2,902
Net business income (before general allowance for loan losses)	実 質 業 務 純 益	18,879	(6,475)	25,354	32,455
(excluding gains/losses on bond transactions)	コ ア 業 務 純 益	26,735	845	25,889	34,742
(excluding gains on cancellation of investment trusts)	コ ア 業 務 純 益 (除 く 投 信 解 約 損 益)	24,580	(1,308)	25,888	34,741
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	(641)	(1,462)	821	1,094
Net business income	業 務 純 益	19,520	(5,013)	24,533	31,361
Net non-recurrent gains/losses	臨 時 損 益	(1,571)	2,999	(4,570)	(8,785)
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	2,630	(2,197)	4,828	8,678
Write-off of loans	貸 出 金 償 却	1,397	(423)	1,821	2,258
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	1,948	(1,034)	2,983	6,623
Losses on sales of loans	貸 出 金 売 却 損	0	(25)	25	25
Transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	101	(94)	195	200
Recoveries of written-off claims	償 却 債 権 取 立 益	1,086	624	461	693
Other	そ の 他	268	5	262	263
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	1,148	997	150	(37)
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	(88)	(195)	106	(69)
Ordinary profit	経 常 利 益	17,949	(2,013)	19,962	22,576
Extraordinary income/losses	特 別 損 益	(29)	16	(45)	(582)
Income before income taxes	税 引 前 四 半 期 純 利 益	17,920	(1,997)	19,917	21,993
Total income taxes	法 人 税 等 合 計	5,421	(490)	5,912	6,558
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	4,238	(836)	5,075	6,910
Income taxes-deferred	法 人 税 等 調 整 額	1,182	345	837	(351)
Net Income	四 半 期 純 利 益	12,498	(1,506)	14,005	15,435
Credit related costs (①+②)	与 信 関 係 費 用 (① + ②)	1,989	(3,659)	5,649	9,772

2. Interest Rate Spread (Domestic operations)

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

	(Japanese)	For the 9 months ended Dec.31,2022		For the 9 months ended Dec.31,2021 (B)	(Reference) FY2021
		(A)	(A)-(B)		
		(%)			
Average yield on interest earning assets ①	資金運用利回	0.81	0.03	0.78	0.79
Average yield on loans and bills discounted	貸出金利回	0.86	(0.03)	0.89	0.89
Average yield on securities	有価証券利回	1.07	0.15	0.92	0.92
Average yield on interest bearing liabilities ②	資金調達原価	0.47	(0.01)	0.48	0.48
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.00	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)	(0.00)
Average interest rate spread (①-②)	総資金利鞘	0.34	0.04	0.30	0.31

【The Joyo Bank, Ltd. (Non-consolidated basis)】

	(Japanese)	For the 9 months ended Dec.31,2022		For the 9 months ended Dec.31,2021 (B)	(Reference) FY2021
		(A)	(A)-(B)		
		(%)			
Average yield on interest earning assets ①	資金運用利回	0.82	0.05	0.77	0.78
Average yield on loans and bills discounted	貸出金利回	0.82	(0.03)	0.85	0.85
Average yield on securities	有価証券利回	1.04	0.16	0.88	0.89
Average yield on interest bearing liabilities ②	資金調達原価	0.43	(0.02)	0.45	0.45
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.00	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)	(0.00)
Average interest rate spread (①-②)	総資金利鞘	0.39	0.07	0.32	0.33

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

	(Japanese)	For the 9 months ended Dec.31,2022		For the 9 months ended Dec.31,2021 (B)	(Reference) FY2021
		(A)	(A)-(B)		
		(%)			
Average yield on interest earning assets ①	資金運用利回	0.81	0.02	0.79	0.79
Average yield on loans and bills discounted	貸出金利回	0.90	(0.05)	0.95	0.94
Average yield on securities	有価証券利回	1.15	0.11	1.04	1.01
Average yield on interest bearing liabilities ②	資金調達原価	0.52	0.01	0.51	0.52
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.00	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)	(0.00)
Average interest rate spread (①-②)	総資金利鞘	0.29	0.01	0.28	0.27

3. Gains and Losses on Securities

(1) Gains and losses on bond transactions

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

	(Japanese)	For the 9 months ended Dec.31,2022		For the 9 months ended Dec.31,2021	(Reference) FY2021
		(A)	(A)-(B)	(B)	
Gains/losses on bond transactions	国債等債券損益	(58,527)	(54,926)	(3,601)	(7,156)
Gains on sales	売却益	3,032	2,094	938	1,076
Gains on redemption	償還益	—	—	—	—
Losses on sales	売却損	61,560	57,020	4,540	8,233
Losses on redemption	償還損	—	—	—	—
Write-offs	償却	—	—	—	—

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	For the 9 months ended Dec.31,2022		For the 9 months ended Dec.31,2021	(Reference) FY2021
		(A)	(A)-(B)	(B)	
Gains/losses on bond transactions	国債等債券損益	(50,671)	(47,605)	(3,066)	(4,869)
Gains on sales	売却益	2,827	2,220	607	667
Gains on redemption	償還益	—	—	—	—
Losses on sales	売却損	53,499	49,825	3,673	5,537
Losses on redemption	償還損	—	—	—	—
Write-offs	償却	—	—	—	—

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	For the 9 months ended Dec.31,2022		For the 9 months ended Dec.31,2021	(Reference) FY2021
		(A)	(A)-(B)	(B)	
Gains/losses on bond transactions	国債等債券損益	(7,855)	(7,321)	(534)	(2,287)
Gains on sales	売却益	205	(126)	331	408
Gains on redemption	償還益	—	—	—	—
Losses on sales	売却損	8,061	7,194	866	2,696
Losses on redemption	償還損	—	—	—	—
Write-offs	償却	—	—	—	—

(2) Gains and losses related to stocks, etc.

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

	(Japanese)	For the 9 months ended Dec.31,2022		For the 9 months ended Dec.31,2021	(Reference) FY2021
		(A)	(A)-(B)	(B)	
Gains/losses related to stocks, etc.	株式等関係損益	29,778	26,341	3,437	3,524
Gains on sales	売却益	31,244	24,402	6,841	7,392
Losses on sales	売却損	1,333	(1,711)	3,045	3,564
Write-offs	償却	132	(226)	358	303

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	For the 9 months ended Dec.31,2022		For the 9 months ended Dec.31,2021	(Reference) FY2021
		(A)	(A)-(B)	(B)	
Gains/losses related to stocks, etc.	株式等関係損益	28,630	25,343	3,286	3,561
Gains on sales	売却益	29,064	23,082	5,981	6,381
Losses on sales	売却損	321	(2,015)	2,336	2,517
Write-offs	償却	112	(245)	358	302

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	For the 9 months ended Dec.31,2022		For the 9 months ended Dec.31,2021	(Reference) FY2021
		(A)	(A)-(B)	(B)	
Gains/losses related to stocks, etc.	株式等関係損益	1,148	997	150	(37)
Gains on sales	売却益	2,180	1,320	860	1,010
Losses on sales	売却損	1,012	304	708	1,047
Write-offs	償却	19	18	0	0

4. Unrealized Valuation Gains (Losses)

【Mebuki Financial Group, Inc. (Consolidated basis)】

(Millions of yen)

		As of Dec. 31, 2022					As of Sep. 30, 2022			
		Carrying Amount	Unrealized valuation gains (losses)				Carrying Amount	Unrealized valuation gains (losses)		
			(A)	(A-B)	Valuation gains	Valuation losses		(B)	Valuation gains	Valuation losses
Held-to-maturity	満期保有目的	161,127	(2,236)	(1,342)	28	2,264	157,268	(893)	141	1,035
	債券	161,127	(2,236)	(1,342)	28	2,264	157,268	(893)	141	1,035
	その他	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	3,680,545	(31,815)	(16,709)	126,061	157,876	4,073,043	(15,106)	135,730	150,836
	株式	224,544	105,948	(4,880)	108,782	2,833	229,480	110,829	112,718	1,888
	債券	2,233,857	(80,164)	(36,750)	479	80,643	2,381,054	(43,413)	1,277	44,691
	その他	1,222,143	(57,600)	24,921	16,799	74,400	1,462,508	(82,522)	21,734	104,256
Total	合計	3,841,673	(34,052)	(18,051)	126,089	160,141	4,230,312	(16,000)	135,871	151,871
	株式	224,544	105,948	(4,880)	108,782	2,833	229,480	110,829	112,718	1,888
	債券	2,394,985	(82,400)	(38,092)	507	82,907	2,538,323	(44,307)	1,418	45,726
	その他	1,222,143	(57,600)	24,921	16,799	74,400	1,462,508	(82,522)	21,734	104,256

(Note) 1. "Available-for-sale" is valued at market price. Consequently, figures in the above table show the differences between the acquisition cost and the balance sheet amount.

2. In addition to securities, figures in the above include negotiable certificates of deposit recognized as "Cash and due from banks".

(注) 1. 「その他有価証券」については時価評価しておりますので、上記の表上は、貸借対照表計上額と取得価額との差額を計上しております。

2. 「有価証券」のほか、「現金預け金」中の譲渡性預け金も含めております。

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

		As of Dec. 31, 2022					As of Sep. 30, 2022			
		Carrying Amount	Unrealized valuation gains (losses)				Carrying Amount	Unrealized valuation gains (losses)		
			(A)	(A-B)	Valuation gains	Valuation losses		(B)	Valuation gains	Valuation losses
Held-to-maturity	満期保有目的	152,459	4,838	(1,595)	5,751	913	149,342	6,434	6,844	410
	債券	152,459	4,838	(1,595)	5,751	913	149,342	6,434	6,844	410
	その他	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	3,680,299	(12,422)	(18,321)	142,411	154,834	4,072,814	5,898	154,014	148,115
	株式	224,298	117,850	(5,503)	120,251	2,401	229,252	123,354	124,571	1,217
	債券	2,233,857	(74,716)	(37,253)	4,146	78,863	2,381,054	(37,462)	6,333	43,796
	その他	1,222,143	(55,557)	24,436	18,013	73,570	1,462,508	(79,993)	23,108	103,102
Total	合計	3,832,759	(7,584)	(19,917)	148,163	155,748	4,222,156	12,332	160,858	148,526
	株式	224,298	117,850	(5,503)	120,251	2,401	229,252	123,354	124,571	1,217
	債券	2,386,317	(69,877)	(38,849)	9,898	79,776	2,530,396	(31,028)	13,178	44,206
	その他	1,222,143	(55,557)	24,436	18,013	73,570	1,462,508	(79,993)	23,108	103,102

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

		As of Dec. 31, 2022					As of Sep. 30, 2022			
		Carrying Amount	Unrealized valuation gains (losses)				Carrying Amount	Unrealized valuation gains (losses)		
			(A)	(A-B)	Valuation gains	Valuation losses		(B)	Valuation gains	Valuation losses
Held-to-maturity	満期保有目的	101,490	(871)	(598)	28	899	98,374	(272)	135	407
	債券	101,490	(871)	(598)	28	899	98,374	(272)	135	407
	その他	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	2,372,649	18,944	(16,793)	111,111	92,167	2,674,750	35,738	121,464	85,726
	株式	193,150	97,098	(4,521)	99,058	1,960	197,066	101,620	102,728	1,108
	債券	1,530,652	(54,496)	(24,296)	465	54,961	1,633,787	(30,199)	1,221	31,421
	その他	648,846	(23,658)	12,024	11,587	35,245	843,895	(35,682)	17,514	53,197
Total	合計	2,474,139	18,073	(17,392)	111,139	93,066	2,773,124	35,465	121,600	86,134
	株式	193,150	97,098	(4,521)	99,058	1,960	197,066	101,620	102,728	1,108
	債券	1,632,143	(55,367)	(24,894)	493	55,861	1,732,161	(30,472)	1,356	31,829
	その他	648,846	(23,658)	12,024	11,587	35,245	843,895	(35,682)	17,514	53,197

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

		As of Dec. 31, 2022					As of Sep. 30, 2022			
		Carrying Amount	Unrealized valuation gains (losses)				Carrying Amount	Unrealized valuation gains (losses)		
			(A)	(A-B)	Valuation gains	Valuation losses		(B)	Valuation gains	Valuation losses
Held-to-maturity	満期保有目的	50,969	5,709	(997)	5,723	13	50,968	6,706	6,709	2
	債券	50,969	5,709	(997)	5,723	13	50,968	6,706	6,709	2
	その他	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	1,307,650	(31,367)	(1,527)	31,300	62,667	1,398,064	(29,839)	32,549	62,388
	株式	31,147	20,752	(981)	21,193	440	32,185	21,734	21,843	109
	債券	703,205	(20,220)	(12,957)	3,681	23,901	747,266	(7,262)	5,111	12,374
	その他	573,297	(31,899)	12,411	6,426	38,325	618,612	(44,310)	5,594	49,905
Total	合計	1,358,619	(25,657)	(2,524)	37,023	62,681	1,449,032	(23,132)	39,258	62,391
	株式	31,147	20,752	(981)	21,193	440	32,185	21,734	21,843	109
	債券	754,174	(14,510)	(13,954)	9,404	23,915	798,234	(556)	11,821	12,377
	その他	573,297	(31,899)	12,411	6,426	38,325	618,612	(44,310)	5,594	49,905

5. Status of Disclosed Claims under the Financial Revitalization Law and Risk-monitored Loans

【Mebuki Financial Group, Inc. (Consolidated basis)】

(Millions of yen)

	(Japanese)	As of Dec. 31, 2022			As of Sep. 30, 2022 (B)	As of Mar. 31, 2022 (C)
		(A)	(A)-(B)	(A)-(C)		
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	13,589	465	(226)	13,123	13,816
Doubtful claims	危険債権	149,758	(982)	(1,438)	150,740	151,196
Claims requiring monitoring	要管理債権	29,521	2,308	1,914	27,213	27,606
Loans past due 3 month or more	3ヶ月以上延滞債権	234	92	151	141	83
Restructured loans	貸出条件緩和債権	29,286	2,215	1,763	27,071	27,523
Total risk-monitored loans ①	開示債権合計 (1)	192,868	1,791	249	191,077	192,619
Normal Borrowers	正常債権	12,271,223	228,684	509,002	12,042,539	11,762,221
Total Amount of Loans ②	貸出金等残高(総与信残高) (2)	12,464,092	230,476	509,251	12,233,616	11,954,840
Ratio toward total amount of loans	貸出金等残高比					
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	0.10%	0.00%	(0.01%)	0.10%	0.11%
Doubtful claims	危険債権	1.20%	(0.03%)	(0.06%)	1.23%	1.26%
Claims requiring monitoring	要管理債権	0.23%	0.01%	0.00%	0.22%	0.23%
Loans past due 3 month or more	3ヶ月以上延滞債権額	0.00%	0.00%	0.00%	0.00%	0.00%
Restructured loans	貸出条件緩和債権額	0.23%	0.01%	0.00%	0.22%	0.23%
Ratio of Disclosed claims toward total loans (①/②)	貸出金等残高に占める割合 (1)/(2)	1.54%	(0.02%)	(0.07%)	1.56%	1.61%

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	As of Dec. 31, 2022			As of Sep. 30, 2022 (B)	As of Mar. 31, 2022 (C)
		(A)	(A)-(B)	(A)-(C)		
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	5,085	151	(370)	4,934	5,456
Doubtful claims	危険債権	81,458	(2,410)	(5,042)	83,868	86,500
Claims requiring monitoring	要管理債権	13,194	1,491	(130)	11,703	13,325
Loans past due 3 month or more	3ヶ月以上延滞債権	104	45	53	58	51
Restructured loans	貸出条件緩和債権	13,089	1,445	(183)	11,644	13,273
Total risk-monitored loans ①	開示債権合計 (1)	99,738	(767)	(5,543)	100,506	105,281
Normal Borrowers	正常債権	7,173,304	182,690	394,998	6,990,613	6,778,305
Total Amount of Loans ②	貸出金等残高(総与信残高) (2)	7,273,042	181,922	389,454	7,091,119	6,883,587
Ratio toward total amount of loans	貸出金等残高比					
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	0.06%	0.00%	(0.01%)	0.06%	0.07%
Doubtful claims	危険債権	1.11%	(0.07%)	(0.14%)	1.18%	1.25%
Claims requiring monitoring	要管理債権	0.18%	0.02%	(0.01%)	0.16%	0.19%
Loans past due 3 month or more	3ヶ月以上延滞債権額	0.00%	0.00%	0.00%	0.00%	0.00%
Restructured loans	貸出条件緩和債権額	0.17%	0.01%	(0.02%)	0.16%	0.19%
Ratio of Disclosed claims toward total loans (①/②)	貸出金等残高に占める割合 (1)/(2)	1.37%	(0.04%)	(0.15%)	1.41%	1.52%

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	As of Dec. 31, 2022			As of Sep. 30, 2022 (B)	As of Mar. 31, 2022 (C)
		(A)	(A)-(B)	(A)-(C)		
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	7,925	357	153	7,567	7,772
Doubtful claims	危険債権	68,284	1,427	3,603	66,856	64,681
Claims requiring monitoring	要管理債権	16,326	817	2,045	15,509	14,281
Loans past due 3 month or more	3ヶ月以上延滞債権	129	46	97	82	31
Restructured loans	貸出条件緩和債権	16,197	770	1,947	15,426	14,249
Total risk-monitored loans ①	開示債権合計 (1)	92,536	2,602	5,801	89,934	86,734
Normal Borrowers	正常債権	5,254,470	46,161	111,812	5,208,309	5,142,658
Total Amount of Loans ②	貸出金等残高(総与信残高) (2)	5,347,007	48,763	117,613	5,298,243	5,229,393
Ratio toward total amount of loans	貸出金等残高比					
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	0.14%	0.00%	0.00%	0.14%	0.14%
Doubtful claims	危険債権	1.27%	0.01%	0.04%	1.26%	1.23%
Claims requiring monitoring	要管理債権	0.30%	0.01%	0.03%	0.29%	0.27%
Loans past due 3 month or more	3ヶ月以上延滞債権額	0.00%	0.00%	0.00%	0.00%	0.00%
Restructured loans	貸出条件緩和債権額	0.30%	0.01%	0.03%	0.29%	0.27%
Ratio of Disclosed claims toward total loans (①/②)	貸出金等残高に占める割合 (1)/(2)	1.73%	0.04%	0.08%	1.69%	1.65%

6. Loans and Deposits

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

		(Japanese)	As of Dec. 31, 2022			As of Sep. 30, 2022 (B)	As of Mar. 31, 2022 (C)
			(A)	(A-B)	(A-C)		
Deposits	(Term-end balance)	預金 (末残)	16,901,685	175,138	44,315	16,726,546	16,857,369
	(Average balance)	預金 (平残)	16,787,914	(5,736)	497,386	16,793,650	16,290,528
Loans and bills discounted	(Term-end balance)	貸出金 (末残)	12,404,784	228,934	509,230	12,175,849	11,895,553
	(Average balance)	貸出金 (平残)	12,056,205	123,558	291,469	11,932,646	11,764,735

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

		(Japanese)	As of Dec. 31, 2022			As of Sep. 30, 2022 (B)	As of Mar. 31, 2022 (C)
			(A)	(A-B)	(A-C)		
Deposits	(Term-end balance)	預金 (末残)	10,147,938	85,431	93,952	10,062,507	10,053,985
	(Average balance)	預金 (平残)	10,105,905	(9,954)	320,691	10,115,860	9,785,214
Loans and bills discounted	(Term-end balance)	貸出金 (末残)	7,154,343	178,603	386,926	6,975,739	6,767,416
	(Average balance)	貸出金 (平残)	6,942,260	64,540	126,047	6,877,719	6,816,212

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

		(Japanese)	As of Dec. 31, 2022			As of Sep. 30, 2022 (B)	As of Mar. 31, 2022 (C)
			(A)	(A-B)	(A-C)		
Deposits	(Term-end balance)	預金 (末残)	6,753,746	89,707	(49,637)	6,664,039	6,803,383
	(Average balance)	預金 (平残)	6,682,008	4,217	176,694	6,677,790	6,505,314
Loans and bills discounted	(Term-end balance)	貸出金 (末残)	5,250,440	50,330	122,303	5,200,110	5,128,137
	(Average balance)	貸出金 (平残)	5,113,944	59,017	165,421	5,054,926	4,948,523

7. Consumer loans / Loans to SMEs

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

		(Japanese)	As of Dec. 31, 2022			As of Sep. 30, 2022 (B)	As of Mar. 31, 2022 (C)
			(A)	(A-B)	(A-C)		
Consumer loans		消費者ローン残高	4,995,621	24,148	67,204	4,971,472	4,928,416
	Of which, housing-related loans	うち住宅関連ローン残高	4,793,826	20,163	59,256	4,773,662	4,734,569
	Housing loans	住宅ローン残高	3,943,323	27,855	82,447	3,915,467	3,860,875
	Apartment loans	アパートローン残高	848,346	(7,564)	(22,932)	855,911	871,278
	Asset building loans	資産形成ローン残高	2,157	(127)	(258)	2,284	2,415
Loans to SME and Individual customers (SMEs)		中小企業等貸出金残高	8,685,169	97,229	175,708	8,587,940	8,509,460
Ratio of loans to SMEs		中小企業等貸出比率	70.01%	(0.52%)	(1.52%)	70.53%	71.53%

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

		(Japanese)	As of Dec. 31, 2022			As of Sep. 30, 2022 (B)	As of Mar. 31, 2022 (C)
			(A)	(A-B)	(A-C)		
Consumer loans		消費者ローン残高	2,738,759	13,025	33,589	2,725,733	2,705,170
	Of which, housing-related loans	うち住宅関連ローン残高	2,615,734	11,220	29,144	2,604,514	2,586,590
	Housing loans	住宅ローン残高	1,938,369	17,420	48,406	1,920,949	1,889,962
	Apartment loans	アパートローン残高	675,208	(6,072)	(19,004)	681,280	694,212
	Asset building loans	資産形成ローン残高	2,157	(127)	(258)	2,284	2,415
Loans to SME and Individual customers (SMEs)		中小企業等貸出金残高	4,641,160	71,947	114,929	4,569,213	4,526,231
Ratio of loans to SMEs		中小企業等貸出比率	64.87%	(0.63%)	(2.01%)	65.50%	66.88%

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

		(Japanese)	As of Dec. 31, 2022			As of Sep. 30, 2022 (B)	As of Mar. 31, 2022 (C)
			(A)	(A-B)	(A-C)		
Consumer loans		消費者ローン残高	2,256,861	11,122	33,614	2,245,738	2,223,246
	Of which, housing-related loans	うち住宅関連ローン残高	2,178,091	8,942	30,112	2,169,148	2,147,978
	Housing loans	住宅ローン残高	2,004,953	10,435	34,040	1,994,517	1,970,913
	Apartment loans	アパートローン残高	173,138	(1,492)	(3,927)	174,630	177,065
Loans to SME and Individual customers (SMEs)		中小企業等貸出金残高	4,044,008	25,281	60,779	4,018,727	3,983,229
Ratio of loans to SMEs		中小企業等貸出比率	77.02%	(0.26%)	(0.65%)	77.28%	77.67%