



# FIDEA Holdings Co. Ltd.

Financial Digest for the Third Quarter of FY2022

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):	February 13, 2023
Dividend payable date (as planned):	—
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 December 31, 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	%
3Q FY2022	39,573	4.5	4,951	(31.6)	3,591	(14.4)
3Q FY2021	37,867	5.9	7,239	25.9	4,196	32.6

(Note) Comprehensive income 3Q FY2022: ¥(10,232)million[ - %]; 3Q FY2021: ¥6,316million[(38.0%)]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
3Q FY2022	197.20	164.35
3Q FY2021	229.77	169.53

(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 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 December 31, 2022	3,044,587	97,510	3.1
As of March 31, 2022	3,265,199	109,233	3.3

(Reference) Capital assets as of December 31, 2022: ¥97,200million; 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 cash dividends per share.

## 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) Application of special accounting methods for preparing quarterly consolidated financial statements: No
- (3) 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

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

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

As of December 31, 2022	18,142,122 shares	As of March 31, 2022	18,142,122 shares
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Number of treasury shares at the end of the period

As of December 31, 2022	79,379 shares	As of March 31, 2022	17,635 shares
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Average number of shares during the period (cumulative from the beginning of the fiscal year)

Nine months ended December 31, 2022	18,065,668 shares	Nine months ended December 31, 2021	18,137,314 shares
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(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 cash dividends per share.

※This Financial Digest for the Third Quarter of FY2022 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 (Japanese)	As of March 31, 2022	As of December 31, 2022
<b>Assets</b>	<b>資産の部</b>		
Cash and due from banks	現金預け金	725,949	282,533
Monetary claims bought	買入金銭債権	3,811	4,257
Trading securities	商品有価証券	589	571
Money held in trust	金銭の信託	51,717	57,838
Securities	有価証券	680,385	657,092
Loans and bills discounted	貸出金	1,712,140	1,952,390
Foreign exchanges	外国為替	1,963	1,478
Lease receivables and investments in leases	リース債権及びリース投資資産	5,091	6,107
Other assets	その他資産	49,641	47,600
Tangible fixed assets	有形固定資産	23,518	22,801
Intangible fixed assets	無形固定資産	2,280	1,888
Retirement benefit asset	退職給付に係る資産	1,081	1,120
Deferred tax assets	繰延税金資産	2,662	3,686
Customers' liabilities for acceptances and guarantees	支払承諾見返	17,958	18,420
Allowance for loan losses	貸倒引当金	(13,593)	(13,199)
<b>Total assets</b>	<b>資産の部合計</b>	<b>3,265,199</b>	<b>3,044,587</b>
<b>Liabilities</b>	<b>負債の部</b>		
Deposits	預金	2,656,962	2,711,463
Negotiable certificates of deposit	譲渡性預金	54,867	68,483
Cash collateral received for securities lent	債券貸借取引受入担保金	52,825	15,926
Borrowed money	借入金	343,800	117,900
Foreign exchanges	外国為替	58	13
Other liabilities	その他負債	25,758	13,320
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	709
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	126	23
Provision for contingent loss	偶発損失引当金	459	391
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	412
Acceptances and guarantees	支払承諾	17,958	18,420
<b>Total liabilities</b>	<b>負債の部合計</b>	<b>3,155,965</b>	<b>2,947,077</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	58,127
Treasury shares	自己株式	(24)	(101)
<b>Total shareholders' equity</b>	<b>株主資本合計</b>	<b>97,468</b>	<b>99,577</b>
Valuation difference on available-for-sale securities	その他有価証券評価差額金	10,317	(4,832)
Deferred gains or losses on hedges	繰延ヘッジ損益	(203)	1,181
Revaluation reserve for land	土地再評価差額金	914	906
Remeasurements of defined benefit plans	退職給付に係る調整累計額	421	367
<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>(2,377)</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>109,233</b>	<b>97,510</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>3,044,587</b>

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

		(Millions of yen)	
	科目 (Japanese)	Nine months ended December 31, 2021	Nine months ended December 31, 2022
Ordinary income	経常収益	37,867	39,573
Interest income	資金運用収益	22,313	25,174
Interest on loans and discounts	(うち貸出金利息)	13,939	13,391
Interest and dividends on securities	(うち有価証券利息配当金)	7,942	11,586
Fees and commissions	役務取引等収益	6,582	6,435
Other ordinary income	その他業務収益	5,604	5,796
Other income	その他経常収益	3,366	2,166
Ordinary expenses	経常費用	30,628	34,621
Interest expenses	資金調達費用	129	318
Interest on deposits	(うち預金利息)	110	83
Fees and commissions payments	役務取引等費用	2,590	2,483
Other ordinary expenses	その他業務費用	6,369	11,555
General and administrative expenses	営業経費	19,116	18,058
Other expenses	その他経常費用	2,421	2,205
Ordinary profit	経常利益	7,239	4,951
Extraordinary income	特別利益	5	16
Gain on disposal of non-current assets	固定資産処分益	2	16
Subsidy income	補助金収入	3	—
Extraordinary losses	特別損失	616	138
Loss on disposal of non-current assets	固定資産処分損	229	126
Impairment losses	減損損失	383	12
Loss on tax purpose reduction entry of non-current assets	固定資産圧縮損	3	—
Profit before income taxes	税金等調整前四半期純利益	6,628	4,828
Income taxes - current	法人税、住民税及び事業税	1,312	721
Income taxes - deferred	法人税等調整額	1,118	519
Total income taxes	法人税等合計	2,431	1,240
Profit	四半期純利益	4,196	3,588
Profit (Loss) attributable to non-controlling interests	非支配株主に帰属する四半期純利益又は非支配株主に帰属する四半期純損失 (△)	0	(3)
Profit attributable to owners of parent	親会社株主に帰属する四半期純利益	4,196	3,591

**Consolidated statements of comprehensive income**

		(Millions of yen)	
	科目 (Japanese)	Nine months ended December 31, 2021	Nine months ended December 31, 2022
Profit	四半期純利益	4,196	3,588
Other comprehensive income	その他の包括利益	2,119	(13,820)
Valuation difference on available-for-sale securities	その他有価証券評価差額金	2,005	(15,151)
Deferred gains or losses on hedges	繰延ヘッジ損益	130	1,385
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	(16)	(54)
Comprehensive income	四半期包括利益	6,316	(10,232)
(Breakdown)	(内訳)		
Comprehensive income attributable to owners of parent	親会社株主に係る四半期包括利益	6,320	(10,227)
Comprehensive income attributable to non-controlling interests	非支配株主に係る四半期包括利益	(3)	(4)