


**FIDEA FIDEA HOLDINGS CO. LTD.**  
**Financial Digest for the FY2022**


May 12, 2023

Stock exchange listing:	Tokyo Prime Market (code : 8713)
URL:	http://www.fidea.co.jp/
Representative:	Masahiro Niino, President & CEO
Inquiries:	Norio Miyashita, Vice President & CFO
Scheduled date of annual general meeting of shareholders:	June 23, 2023
Scheduled date to commence dividend payments:	June 2, 2023
Scheduled date to file annual securities report:	June 23, 2023
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 March 31, 2023)**

## (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	%
FY2022	51,411	0.6	5,543	(15.6)	3,266	(6.8)
FY2021	51,094	(3.9)	6,572	(4.6)	3,506	5.7

(Note) Comprehensive income FY2022: ¥(11,506)million[－%]; FY2021: ¥(3,959)million[－%]

	Basic earnings per share	Diluted earnings per share	Return on equity	Ratio of ordinary profit to total assets	Ratio of operating profit to net sales
	Yen	Yen	%	%	%
FY2022	179.19	—	3.2	0.1	10.7
FY2021	190.15	148.59	3.0	0.2	12.8

(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.

(Note) We acquired and canceled Class B preferred stock in February 2023, so there is no more potential stock.

## (2) Consolidated financial position

	Total assets	Net assets	Equity ratio	Net assets per share
	Millions of yen	Millions of yen	%	Yen
As of March 31, 2023	3,019,852	90,621	2.9	5,011.71
As of March 31, 2022	3,265,199	109,233	3.3	5,732.01

(Reference) Capital assets as of March 31, 2023: ¥90,512million; 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.

(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 net assets per share.

## (3) Consolidated cash flows

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents at end of period
	Millions of yen	Millions of yen	Millions of yen	Millions of yen
FY2022	(404,539)	913	(7,235)	312,037
FY2021	85,902	34,700	(7,021)	722,891

**2. Cash dividends**

	Annual dividends per share					Total cash dividends (Total)	Payout ratio (Consolidated)	Ratio of dividends to net assets (Consolidated)
	1st quarter-end	2nd quarter-end	3rd quarter-end	Fiscal year-end	Total			
	Yen	Yen	Yen	Yen	Yen	Millions of yen	%	%
FY2021	—	3.75	—	37.50	—	1,359	39.4	1.2
FY2022	—	37.50	—	37.50	75.00	1,354	41.8	1.3
FY2023(projection)	—	37.50	—	37.50	75.00		75.2	

(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 2023 (from April 1, 2023 to March 31, 2024)

(Percentages indicate year-on-year changes)

	Ordinary profit		Profit attributable to owners of parent		Earnings per share
	Millions of yen	%	Millions of yen	%	Yen
FY 2023 H1	800	(73.8)	400	(83.0)	22.14
FY 2023	2,900	(47.6)	1,800	(44.8)	99.66

### 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 March 31, 2023	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 March 31, 2023	81,945 shares	As of March 31, 2022	17,635 shares
----------------------	---------------	----------------------	---------------

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

As of March 31, 2023	18,064,692 shares	As of March 31, 2022	18,134,523 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					Total cash dividends (Total)
	1st quarter-end	2nd quarter-end	3rd quarter-end	Fiscal year-end	Total	
	Yen	Yen	Yen	Yen	Yen	Millions of yen
FY2021	–	2.31	–	23.12	–	57
FY2022	–	23.20	–	–	23.20	29
FY2023(projection)	–	–	–	–	–	–

(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.

(Note) We acquired and canceled the Class B preferred stock in February 2023, so no more dividends will be paid.

※This Financial Digest for the 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 March 31, 2023
<b>Assets</b>	<b>資産の部</b>		
Cash and due from banks	現金預け金	725,949	316,923
Monetary claims bought	買入金銭債権	3,811	4,016
Trading securities	商品有価証券	589	606
Money held in trust	金銭の信託	51,717	57,981
Securities	有価証券	680,385	660,141
Loans and bills discounted	貸出金	1,712,140	1,892,149
Foreign exchanges	外国為替	1,963	1,529
Lease receivables and investments in leases	リース債権及びリース投資資産	5,091	6,250
Other assets	その他資産	49,641	46,203
<b>Tangible fixed assets</b>	<b>有形固定資産</b>	<b>23,518</b>	<b>21,317</b>
Buildings, net	建物	12,951	11,901
Land	土地	8,290	7,246
Leased assets, net	リース資産	21	11
Construction in progress	建設仮勘定	—	1
Other	その他の有形固定資産	2,254	2,156
<b>Intangible fixed assets</b>	<b>無形固定資産</b>	<b>2,280</b>	<b>1,860</b>
Software	ソフトウェア	2,090	1,708
Goodwill	のれん	44	14
Other	その他の無形固定資産	145	137
Retirement benefit asset	退職給付に係る資産	1,081	1,299
Deferred tax assets	繰延税金資産	2,662	4,346
Customers' liabilities for acceptances and guarantees	支払承諾見返	17,958	19,065
Allowance for loan losses	貸倒引当金	(13,593)	(13,841)
<b>Total assets</b>	<b>資産の部合計</b>	<b>3,265,199</b>	<b>3,019,852</b>
<b>Liabilities</b>	<b>負債の部</b>		
Deposits	預金	2,656,962	2,663,710
Negotiable certificates of deposit	譲渡性預金	54,867	63,680
Cash collateral received for securities lent	債券貸借取引受入担保金	52,825	41,651
Borrowed money	借入金	343,800	116,000
Foreign exchanges	外国為替	58	44
Other liabilities	その他負債	25,758	23,441
Provision for bonuses for directors (and other officers)	役員賞与引当金	45	42
Retirement benefit liability	退職給付に係る負債	645	750
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	126	58
Provision for contingent loss	偶発損失引当金	459	386
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	385
Acceptances and guarantees	支払承諾	17,958	19,065
<b>Total liabilities</b>	<b>負債の部合計</b>	<b>3,155,965</b>	<b>2,929,230</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	18,161
Retained earnings	利益剰余金	55,942	57,858
Treasury shares	自己株式	(24)	(105)
<b>Total shareholders' equity</b>	<b>株主資本合計</b>	<b>97,468</b>	<b>93,914</b>
Valuation difference on available-for-sale securities	その他有価証券評価差額金	10,317	(4,458)
Deferred gains or losses on hedges	繰延ヘッジ損益	(203)	(206)
Revaluation reserve for land	土地再評価差額金	914	850
Remeasurements of defined benefit plans	退職給付に係る調整累計額	421	412
<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>(3,402)</b>
Non-controlling interests	非支配株主持分	314	109
<b>Total net assets</b>	<b>純資産の部合計</b>	<b>109,233</b>	<b>90,621</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>3,019,852</b>

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

(Millions of yen)

	科目 (Japanese)	FY 2021	FY 2022
Ordinary income	経常収益	51,094	51,411
Interest income	資金運用収益	30,504	32,365
Interest on loans and discounts	(貸出金利息)	18,450	17,859
Interest and dividends on securities	(有価証券利息配当金)	11,366	14,282
Interest on call loans and bills bought	(コールローン利息及び買入 手形利息)	(0)	(16)
Interest on deposits with banks	(預け金利息)	679	222
Other interest income	(その他の受入利息)	9	17
Fees and commissions	役務取引等収益	8,500	8,628
Other ordinary income	その他業務収益	7,641	7,539
Other	その他経常収益	4,446	2,877
Recoveries of written off receivables	(償却債権取立益)	106	79
Other income	(その他の経常収益)	4,339	2,798
Ordinary expenses	経常費用	44,521	45,868
Interest expenses	資金調達費用	164	441
Interest on deposits	(預金利息)	135	113
Interest on negotiable certificates of deposit	(譲渡性預金利息)	4	3
Interest on call money and bills sold	(コールマネー利息及び売渡 手形利息)	(25)	(16)
Interest expenses on cash collateral received for securities lent	(債券貸借取引支払利息)	42	168
Interest on borrowings and rediscounts	(借用金利息)	0	0
Other interest expenses	(その他の支払利息)	7	172
Fees and commissions payments	役務取引等費用	3,457	3,365
Other ordinary expenses	その他業務費用	9,842	13,803
General and administrative expenses	営業経費	25,702	24,253
Other expenses	その他経常費用	5,354	4,005
Provision of allowance for loan losses	(貸倒引当金繰入額)	2,116	1,800
Other	(その他の経常費用)	3,237	2,204
Ordinary profit	経常利益	6,572	5,543
Extraordinary income	特別利益	6	26
Gain on disposal of non-current assets	固定資産処分益	2	26
Subsidy income	補助金収入	3	—
Extraordinary losses	特別損失	950	1,040
Loss on disposal of non-current assets	固定資産処分損	287	559
Impairment losses	減損損失	659	480
Loss on tax purpose reduction entry of non-current assets	固定資産圧縮損	3	—
Profit before income taxes	税金等調整前当期純利益	5,628	4,528
Income taxes - current	法人税、住民税及び事業税	1,579	997
Income taxes - deferred	法人税等調整額	517	249
Total income taxes	法人税等合計	2,097	1,247
Profit	当期純利益	3,531	3,281
Profit attributable to non-controlling interests	非支配株主に帰属する当期純利益	25	15
Profit attributable to owners of parent	親会社株主に帰属する当期純利益	3,506	3,266

## Consolidated statements of comprehensive income

(Millions of yen)

	科目 (Japanese)	FY 2021	FY 2022
Profit	当期純利益	3,531	3,281
Other comprehensive income	その他の包括利益	(7,491)	(14,788)
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(7,943)	(14,776)
Deferred gains or losses on hedges	繰延ヘッジ損益	184	(2)
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	267	(9)
Comprehensive income	包括利益	(3,959)	(11,506)
(Breakdown)	(内訳)		
Comprehensive income attributable to owners of parent	親会社株主に係る包括利益	(3,981)	(11,521)
Comprehensive income attributable to non-controlling interests	非支配株主に係る包括利益	21	14

(3) Consolidated statements of changes in net assets

FY 2021

(Millions of yen)

	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	当期変動額					
Dividends of surplus	剰余金の配当			(1,310)		(1,310)
Profit attributable to owners of parent	親会社株主に帰属する当期純利益			3,506		3,506
Purchase of treasury shares	自己株式の取得				(5,665)	(5,665)
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			86		86
Net changes in items other than shareholders' equity	株主資本以外の項目の当期変動額 (純額)					
Total changes during period	当期変動額合計	—	(5,647)	2,281	(18)	(3,383)
Balance at end of period	当期末残高	18,000	23,550	55,942	(24)	97,468

		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		
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	当期変動額							
Dividends of surplus	剰余金の配当							(1,310)
Profit attributable to owners of parent	親会社株主に帰属する当期純利益							3,506
Purchase of treasury shares	自己株式の取得							(5,665)
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							86
Net changes in items other than shareholders' equity	株主資本以外の項目の当期変動額 (純額)	(7,938)	184	(86)	267	(7,573)	21	(7,552)
Total changes during period	当期変動額合計	(7,938)	184	(86)	267	(7,573)	21	(10,935)
Balance at end of period	当期末残高	10,317	(203)	914	421	11,449	314	109,233

FY 2022

(Millions of yen)

	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	当期変動額					
Dividends of surplus	剰余金の配当			(1,414)		(1,414)
Profit attributable to owners of parent	親会社株主に帰属する当期純利益			3,266		3,266
Purchase of treasury shares	自己株式の取得				(5,553)	(5,553)
Disposal of treasury shares	自己株式の処分		0		54	55
Cancellation of treasury shares	自己株式の消却		(5,418)		5,418	—
Increase/decrease in equity due to acquisition of treasury stock by consolidated subsidiary	連結子会社の自己株式の取得による持分の増減		28			28
Reversal of revaluation reserve for land	土地再評価差額金の取崩			64		64
Net changes in items other than shareholders' equity	株主資本以外の項目の当期変動額 (純額)					
Total changes during period	当期変動額合計	—	(5,389)	1,915	(80)	(3,554)
Balance at end of period	当期末残高	18,000	18,161	57,858	(105)	93,914

	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	10,317	(203)	914	421	11,449	314	109,233
Changes during period	当期変動額							
Dividends of surplus	剰余金の配当							(1,414)
Profit attributable to owners of parent	親会社株主に帰属する当期純利益							3,266
Purchase of treasury shares	自己株式の取得							(5,553)
Disposal of treasury shares	自己株式の処分							55
Cancellation of treasury shares	自己株式の消却							—
Increase/decrease in equity due to acquisition of treasury stock by consolidated subsidiary	連結子会社の自己株式の取得による持分の増減							28
Reversal of revaluation reserve for land	土地再評価差額金の取崩							64
Net changes in items other than shareholders' equity	株主資本以外の項目の当期変動額 (純額)	(14,775)	(2)	(64)	(9)	(14,851)	(205)	(15,057)
Total changes during period	当期変動額合計	(14,775)	(2)	(64)	(9)	(14,851)	(205)	(18,611)
Balance at end of period	当期末残高	(4,458)	(206)	850	412	(3,402)	109	90,621

# Financial Data for the Fiscal Year 2022

## (Ended March 31, 2023)

### 【 Contents 】

I. Overview of FY2022 financial results	
1. Profit and loss	1
2. Net business profits	5
3. Interest margin	6
4. Gains and losses on securities	8
5. Capital adequacy ratio	10
6. ROE (Return on equity)	10
7. OHR (Over head ratio)	11
II. Status of loans, etc.	
1. Allowance of loan losses	12
2. Loans based on the Financial Reconstruction Law	13
3. Self-assessment results and loans based on the Financial Reconstruction Law (risk-monitored loans)	16
4. Loans by industry	19
5. Balance of deposits, loans and securities	20
6. Personal loans	22
7. Loans to SMEs, etc.	22
8. Investment products for individuals	23
9. Branches and employees	24
III. Valuation gains (losses) on securities	
1. Valuation standards of securities	25
2. Unrealized valuation gains (losses)	25



## I. Overview of FY2022 financial results

### 1. Profit and loss

#### (1) Consolidated

(Millions of yen)

		FY2022		FY2021
		A	A - B	B
Ordinary income	経常収益	51,411	317	51,094
Gross business profit	業務粗利益	30,923	(2,259)	33,183
Core gross business profit	コア業務粗利益	36,481	(226)	36,707
Net interest income	資金利益	31,924	1,584	30,340
Net fees and commissions	役務取引等利益	5,262	219	5,043
Net other business income	その他業務利益	(6,263)	(4,062)	(2,200)
Net gains (losses) on government and other bonds	うち国債等債券損益	(5,558)	(2,033)	(3,524)
Expenses (excluding non-recurrent expense)	経費	24,350	(1,288)	25,639
Net business income (before net transfer to general allowance for loan losses)	実質業務純益	6,573	(970)	7,543
Core net business income	コア業務純益	12,131	1,062	11,068
(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)	5,133	(3,029)	8,163
Net transfer to general allowance for loan losses①	一般貸倒引当金繰入額	20	130	(110)
Net business income	業務純益	6,552	(1,101)	7,653
Net non-recurrent gains/losses	臨時損益	(1,009)	71	(1,080)
Disposal of non-performing loans②	うち不良債権処理額	1,959	(669)	2,629
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	79	(27)	106
Gains/losses related to stocks, etc.	うち株式等関係損益	611	(892)	1,504
Ordinary profit	経常利益	5,543	(1,029)	6,572
Extraordinary income/losses	特別損益	(1,014)	(70)	(944)
Income before income taxes	税金等調整前当期純利益	4,528	(1,100)	5,628
Income taxes-current	法人税、住民税及び事業税	997	(581)	1,579
Income taxes-deferred	法人税等調整額	249	(267)	517
Total income taxes	法人税等合計	1,247	(849)	2,097
Net income	当期純利益	3,281	(250)	3,531
Net income attributable to noncontrolling interests	非支配株主に帰属する当期純利益	15	(10)	25
Net income attributable to owners of the parent	親会社株主に帰属する当期純利益	3,266	(240)	3,506
Credit related costs (①+②-③-④)	与信関係費用	1,900	(511)	2,412

#### 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

(Millions of yen)

		FY2022		FY2021
		A	A - B	B
Ordinary income	経常収益	46,812	719	46,093
Gross business profit	業務粗利益	28,883	(2,100)	30,984
(Excluding gains/losses on bond transactions)	コア業務粗利益	34,441	(67)	34,509
Gross domestic business profit	国内業務粗利益	33,548	2,890	30,657
(Excluding gains/losses on bond transactions)	コア業務粗利益	33,854	1,556	32,297
Net interest income	資金利益	29,627	1,556	28,071
Net fees and commissions	役務取引等利益	4,376	246	4,129
Net other business income	その他業務利益	(455)	1,087	(1,543)
Gross international business profit	国際業務粗利益	(4,664)	(4,990)	326
(Excluding gains/losses on bond transactions)	コア業務粗利益	587	(1,624)	2,211
Net interest income	資金利益	2,362	23	2,338
Net fees and commissions	役務取引等利益	(6)	1	(7)
Net other business income	その他業務利益	(7,019)	(5,015)	(2,004)
Expenses (excluding non-recurrent expense)	経費	23,063	(1,211)	24,274
Personnel expenses	人件費	10,953	(453)	11,407
Non-personnel expenses	物件費	10,500	(506)	11,006
Taxes	税金	1,609	(251)	1,861
Net business income (before net transfer to general allowance for loan losses)	実質業務純益	5,820	(889)	6,709
Core net business income	コア業務純益	11,378	1,143	10,234
(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)	4,380	(2,948)	7,328
Net transfer to general allowance for loan losses①	一般貸倒引当金繰入額	95	106	(10)
Net business income	業務純益	5,724	(995)	6,720
(Of which, gains/losses on bond transactions)	うち国債等債券損益	(5,558)	(2,033)	(3,524)
Net non-recurrent gains/losses	臨時損益	(719)	(44)	(674)
Disposal of non-performing loans②	不良債権処理額	1,762	(722)	2,484
Write-off of loans	貸出金償却	0	(102)	102
Transfer to specific allowance for loan losses	個別貸倒引当金繰入額	1,638	(550)	2,189
Losses on sales of loans	パルクセール売却損	19	(67)	87
Other	その他の不良債権処理額	104	△ 0	105
Reversal of allowance for loan losses③	貸倒引当金戻入益	—	—	—
Recoveries of written-off claims④	償却債権取立益	79	(27)	106
Gains/losses related to stocks, etc.	株式等関係損益	628	(876)	1,505
Gains on sale	株式等売却益	2,080	(1,661)	3,741
Losses on sale	株式等売却損	1,400	(831)	2,232
Write-down	株式等償却	50	46	4
Retirement benefit costs	退職給付費用 (臨時費用処理分)	(165)	(154)	(11)
Other non-recurrent gains/losses	その他臨時損益	169	(17)	186
Ordinary profit	経常利益	5,005	(1,040)	6,045
Extraordinary income/losses	特別損益	(759)	549	(1,309)
Net gain (loss) from fixed assets	うち固定資産処分損益	(270)	14	(284)
Gains from fixed assets	固定資産処分益	38	36	2
Losses from fixed assets	固定資産処分損	309	21	287
Impairment loss	うち固定資産減損損失	489	(535)	1,024
Income before income taxes	税引前当期純利益	4,245	(490)	4,735
Income taxes-current	法人税、住民税及び事業税	826	(577)	1,403
Income taxes-deferred	法人税等調整額	224	(136)	361
Total income taxes	法人税等合計	1,050	(713)	1,764
Net Income	当期純利益	3,194	223	2,971
Credit related costs (①+②-③-④)	与信関係費用	1,778	(588)	2,367

(3) Shonai Bank (non-consolidated)

(Millions of yen)

		FY2022		FY2021
		A	A - B	B
Ordinary income	経常収益	24,376	444	23,932
Gross business profit	業務粗利益	14,153	(1,875)	16,028
(Excluding gains/losses on bond transactions)	コア業務粗利益	16,891	(13)	16,904
Gross domestic business profit	国内業務粗利益	16,520	1,162	15,358
(Excluding gains/losses on bond transactions)	コア業務粗利益	16,520	836	15,684
Net interest income	資金利益	14,923	800	14,122
Net fees and commissions	役務取引等利益	1,576	26	1,549
Net other business income	その他業務利益	21	335	(314)
Gross international business profit	国際業務粗利益	(2,367)	(3,037)	670
(Excluding gains/losses on bond transactions)	コア業務粗利益	371	(849)	1,220
Net interest income	資金利益	1,377	96	1,281
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	(3,742)	(3,134)	(607)
Expenses (excluding non-recurrent expense)	経費	11,548	(727)	12,275
Personnel expenses	人件費	5,537	(346)	5,884
Non-personnel expenses	物件費	5,210	(245)	5,456
Taxes	税金	799	(135)	935
Net business income (before net transfer to general allowance for loan losses)	実質業務純益	2,604	(1,148)	3,752
Core net business income	コア業務純益	5,343	714	4,628
(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)	2,199	(1,901)	4,100
Net transfer to general allowance for loan losses①	一般貸倒引当金繰入額	219	180	39
Net business income	業務純益	2,385	(1,328)	3,713
(Of which, gains/losses on bond transactions)	うち国債等債券損益	(2,738)	(1,862)	(876)
Net non-recurrent gains/losses	臨時損益	4	250	(245)
Disposal of non-performing loans②	不良債権処理額	892	(524)	1,417
Write-off of loans	貸出金償却	0	(102)	102
Transfer to specific allowance for loan losses	個別貸倒引当金繰入額	806	(410)	1,216
Losses on sales of loans	パルクセール売却損	22	(65)	87
Other	その他の不良債権処理額	64	53	10
Reversal of allowance for loan losses③	貸倒引当金戻入益	—	—	—
Recoveries of written-off claims④	償却債権取立益	—	—	—
Gains/losses related to stocks, etc.	株式等関係損益	567	(482)	1,049
Gains on sale	株式等売却益	1,168	(1,179)	2,347
Losses on sale	株式等売却損	552	(744)	1,297
Write-down	株式等償却	47	46	0
Retirement benefit costs	退職給付費用 (臨時費用処理分)	(143)	(135)	(7)
Other non-recurrent gains/losses	その他臨時損益	186	72	114
Ordinary profit	経常利益	2,390	(1,077)	3,467
Extraordinary income/losses	特別損益	(534)	16	(551)
Net gain (loss) from fixed assets	うち固定資産処分損益	(201)	(86)	(115)
Gains from fixed assets	固定資産処分益	3	1	1
Losses from fixed assets	固定資産処分損	204	87	116
Impairment loss	うち固定資産減損損失	333	(102)	435
Income before income taxes	税引前当期純利益	1,855	(1,060)	2,916
Income taxes-current	法人税、住民税及び事業税	534	(491)	1,025
Income taxes-deferred	法人税等調整額	(309)	(643)	334
Total income taxes	法人税等合計	224	(1,134)	1,359
Net Income	当期純利益	1,630	73	1,557
Credit related costs (①+②-③-④)	与信関係費用	1,111	(344)	1,456

(4) Hokuto Bank (non-consolidated)

(Millions of yen)

		FY2022		FY2021
		A	A - B	B
Ordinary income	経常収益	22,436	275	22,160
Gross business profit	業務粗利益	14,730	(225)	14,955
(Excluding gains/losses on bond transactions)	コア業務粗利益	17,550	(54)	17,604
Gross domestic business profit	国内業務粗利益	17,027	1,727	15,299
(Excluding gains/losses on bond transactions)	コア業務粗利益	17,334	720	16,613
Net interest income	資金利益	14,704	756	13,948
Net fees and commissions	役務取引等利益	2,800	220	2,579
Net other business income	その他業務利益	(477)	751	(1,228)
Gross international business profit	国際業務粗利益	(2,296)	(1,953)	(343)
(Excluding gains/losses on bond transactions)	コア業務粗利益	216	(774)	990
Net interest income	資金利益	984	(73)	1,057
Net fees and commissions	役務取引等利益	(3)	1	(4)
Net other business income	その他業務利益	(3,277)	(1,881)	(1,396)
Expenses (excluding non-recurrent expense)	経費	11,515	(483)	11,998
Personnel expenses	人件費	5,415	(107)	5,522
Non-personnel expenses	物件費	5,289	(260)	5,550
Taxes	税金	809	(116)	925
Net business income (before net transfer to general allowance for loan losses)	実質業務純益	3,215	258	2,957
Core net business income	コア業務純益	6,035	429	5,605
(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)	2,181	(1,047)	3,228
Net transfer to general allowance for loan losses①	一般貸倒引当金繰入額	(123)	(73)	(49)
Net business income	業務純益	3,338	332	3,006
(Of which, gains/losses on bond transactions)	うち国債等債券損益	(2,819)	(170)	(2,648)
Net non-recurrent gains/losses	臨時損益	(723)	(294)	(428)
Disposal of non-performing loans②	不良債権処理額	869	(197)	1,067
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	831	(140)	972
Losses on sales of loans	パルクセール売却損	(2)	(2)	—
Other	その他の不良債権処理額	39	(54)	94
Reversal of allowance for loan losses③	貸倒引当金戻入益	—	—	—
Recoveries of written-off claims④	償却債権取立益	79	(27)	106
Gains/losses related to stocks, etc.	株式等関係損益	61	(394)	455
Gains on sale	株式等売却益	912	(482)	1,394
Losses on sale	株式等売却損	847	(87)	935
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)	(22)	(19)	(3)
Other non-recurrent gains/losses	その他臨時損益	(17)	(90)	72
Ordinary profit	経常利益	2,615	37	2,577
Extraordinary income/losses	特別損益	(225)	533	(758)
Net gain (loss) from fixed assets	うち固定資産処分損益	(69)	100	(169)
Gains from fixed assets	固定資産処分益	35	34	1
Losses from fixed assets	固定資産処分損	105	(66)	171
Impairment loss	うち固定資産減損損失	156	(432)	588
Income before income taxes	税引前当期純利益	2,389	570	1,818
Income taxes-current	法人税、住民税及び事業税	292	(86)	378
Income taxes-deferred	法人税等調整額	533	506	26
Total income taxes	法人税等合計	825	420	405
Net Income	当期純利益	1,563	150	1,413
Credit related costs (①+②-③-④)	与信関係費用	666	(244)	911

## 2. Net business profits

### (1) 2 banks

(Millions of yen)

		FY2022		FY2021
		A	A - B	B
Core net business income	コア業務純益	11,378	1,143	10,234
Per head (in thousands of yen)	職員一人当たり (千円)	9,851	1,886	7,964
Net business income (before transfer to general allowance for loan losses)	実質業務純益	5,820	(889)	6,709
Per head (in thousands of yen)	職員一人当たり (千円)	5,039	(182)	5,221
Net business income	業務純益	5,724	(995)	6,720
Per head (in thousands of yen)	職員一人当たり (千円)	4,956	(273)	5,229

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

(Millions of yen)

		FY2022		FY2021
		A	A - B	B
Core net business income	コア業務純益	5,343	714	4,628
Per head (in thousands of yen)	職員一人当たり (千円)	9,164	2,182	6,981
Net business income (before transfer to general allowance for loan losses)	実質業務純益	2,604	(1,148)	3,752
Per head (in thousands of yen)	職員一人当たり (千円)	4,467	(1,192)	5,660
Net business income	業務純益	2,385	(1,328)	3,713
Per head (in thousands of yen)	職員一人当たり (千円)	4,091	(1,509)	5,601

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

(Millions of yen)

		FY2022		FY2021
		A	A - B	B
Core net business income	コア業務純益	6,035	429	5,605
Per head (in thousands of yen)	職員一人当たり (千円)	10,550	1,538	9,012
Net business income (before transfer to general allowance for loan losses)	実質業務純益	3,215	258	2,957
Per head (in thousands of yen)	職員一人当たり (千円)	5,621	867	4,754
Net business income	業務純益	3,338	332	3,006
Per head (in thousands of yen)	職員一人当たり (千円)	5,837	1,003	4,833

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

### 3. Interest margin

#### (1) 2 banks

All branches:

(%)

		FY2022		FY2021
		A	A - B	B
Average yield on interest earning assets ①	資金運用利回	1.23	0.02	1.21
Average yield on loans and bills discounted	貸出金利回	0.96	(0.11)	1.07
Average yield on securities	有価証券利回	2.19	0.64	1.55
Average yield on interest bearing liabilities ②	資金調達原価	0.79	0.02	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	0.44	0.00	0.44

Domestic business segment:

(%)

		FY2022		FY2021
		A	A - B	B
Average yield on interest earning assets ①	資金運用利回	1.14	0.01	1.13
Average yield on loans and bills discounted	貸出金利回	0.96	(0.11)	1.07
Average yield on securities	有価証券利回	2.02	0.61	1.41
Average yield on interest bearing liabilities ②	資金調達原価	0.77	0.02	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	0.37	(0.01)	0.38

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

All branches:

(%)

		FY2022		FY2021
		A	A - B	B
Average yield on interest earning assets ①	資金運用利回	1.25	0.00	1.25
Average yield on loans and bills discounted	貸出金利回	0.97	(0.13)	1.10
Average yield on securities	有価証券利回	2.31	0.77	1.54
Average yield on interest bearing liabilities ②	資金調達原価	0.83	0.08	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	0.42	(0.08)	0.50

Domestic business segment:

(%)

		FY2022		FY2021 B
		A	A - B	
Average yield on interest earning assets ①	資金運用利回	1.15	(0.01)	1.16
Average yield on loans and bills discounted	貸出金利回	0.97	(0.13)	1.10
Average yield on securities	有価証券利回	2.11	0.73	1.38
Average yield on interest bearing liabilities ②	資金調達原価	0.78	0.05	0.73
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	0.37	(0.06)	0.43

(3) Hokuto Bank (non-consolidated)

All branches:

(%)

		FY2022		FY2021 B
		A	A - B	
Average yield on interest earning assets ①	資金運用利回	1.20	0.02	1.18
Average yield on loans and bills discounted	貸出金利回	0.95	(0.09)	1.04
Average yield on securities	有価証券利回	2.08	0.53	1.55
Average yield on interest bearing liabilities ②	資金調達原価	0.76	(0.02)	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	0.44	0.04	0.40

Domestic business segment:

(%)

		FY2022		FY2021 B
		A	A - B	
Average yield on interest earning assets ①	資金運用利回	1.13	0.03	1.10
Average yield on loans and bills discounted	貸出金利回	0.95	(0.09)	1.04
Average yield on securities	有価証券利回	1.94	0.49	1.45
Average yield on interest bearing liabilities ②	資金調達原価	0.76	(0.02)	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	0.37	0.05	0.32

#### 4. Gains and losses on securities

##### (1) Consolidated

(Millions of yen)

		FY2022		FY2021
		A	A - B	B
Gains (losses) on bonds (Government bonds, etc.)	国債等債券損益	(5,558)	(2,033)	(3,524)
Gains on sales	売却益	3,226	350	2,876
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	8,784	2,383	6,401
Losses on redemption	償還損	—	—	—
Write-offs	償却	—	—	—
Gains (losses) related to stocks, etc.	株式等関係損益	611	(892)	1,504
Gains on sales	売却益	2,064	(1,677)	3,741
Losses on sales	売却損	1,400	(831)	2,232
Write-offs	償却	51	47	4

##### (2) 2 banks

(Millions of yen)

		FY2022		FY2021
		A	A - B	B
Gains (losses) on bonds (Government bonds, etc.)	国債等債券損益	(5,558)	(2,033)	(3,524)
Gains on sales	売却益	3,226	350	2,876
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	8,784	2,383	6,401
Losses on redemption	償還損	—	—	—
Write-offs	償却	—	—	—
Gains (losses) related to stocks, etc.	株式等関係損益	628	(876)	1,505
Gains on sales	売却益	2,080	(1,661)	3,741
Losses on sales	売却損	1,400	(831)	2,232
Write-offs	償却	50	46	4



(3) Shonai Bank (non-consolidated)

(Millions of yen)

		FY2022		FY2021
		A	A - B	B
Gains (losses) on bonds (Government bonds, etc.)	国債等債券損益	(2,738)	(1,862)	(876)
Gains on sales	売却益	2,122	424	1,697
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	4,860	2,286	2,574
Losses on redemption	償還損	—	—	—
Write-offs	償却	—	—	—
Gains (losses) related to stocks, etc.	株式等関係損益	567	(482)	1,049
Gains on sales	売却益	1,168	(1,179)	2,347
Losses on sales	売却損	552	(744)	1,297
Write-offs	償却	47	46	0

(4) Hokuto Bank (non-consolidated)

(Millions of yen)

		FY2022		FY2021
		A	A - B	B
Gains (losses) on bonds (Government bonds, etc.)	国債等債券損益	(2,819)	(170)	(2,648)
Gains on sales	売却益	1,104	(74)	1,178
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	3,923	96	3,827
Losses on redemption	償還損	—	—	—
Write-offs	償却	—	—	—
Gains (losses) related to stocks, etc.	株式等関係損益	61	(394)	455
Gains on sales	売却益	912	(482)	1,394
Losses on sales	売却損	847	(87)	935
Write-offs	償却	3	(0)	3

## 5. Capital adequacy ratio (Domestic standard)

### (1) Consolidated

(Millions of yen)

		As of Mar. 31, 2023			As of Sep. 30, 2022	As of Mar. 31, 2022
		A	A - B	A - C	B	C
(1)Capital adequacy (2)÷(3)	連結自己資本比率	9.20%	(0.58%)	(0.32%)	9.78%	9.52%
(2)Capital	連結における自己資本の額	95,978	(5,036)	(3,412)	101,014	99,391
(3)Total risk weighted assets	リスク・アセットの額	1,042,229	10,016	(1,477)	1,032,213	1,043,706
(4)Total required ca (3)×4%	連結総所要自己資本額	41,689	400	(59)	41,288	41,748

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

(Millions of yen)

		As of Mar. 31, 2023			As of Sep. 30, 2022	As of Mar. 31, 2022
		A	A - B	A - C	B	C
(1)Capital adequacy (2)÷(3)	単体自己資本比率	10.57%	(0.05%)	0.36%	10.62%	10.21%
(2)Capital	単体における自己資本の額	57,259	(183)	1,150	57,443	56,109
(3)Total risk weighted assets	リスク・アセットの額	541,612	788	(7,766)	540,824	549,379
(4)Total required ca (3)×4%	単体総所要自己資本額	21,664	31	(310)	21,632	21,975

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

(Millions of yen)

		As of Mar. 31, 2023			As of Sep. 30, 2022	As of Mar. 31, 2022
		A	A - B	A - C	B	C
(1)Capital adequacy (2)÷(3)	単体自己資本比率	8.78%	(1.16%)	(1.02%)	9.94%	9.80%
(2)Capital	単体における自己資本の額	43,346	(4,908)	(4,564)	48,254	47,910
(3)Total risk weighted assets	リスク・アセットの額	493,592	8,515	5,183	485,076	488,409
(4)Total required ca (3)×4%	単体総所要自己資本額	19,743	340	207	19,403	19,536

## 6. ROE (Return on equity)

### (1) Consolidated

(%)

		FY2022		FY2021
		A	A - B	B
Core Net business income basis	コア業務純益ベース	12.16	2.49	9.67
Net business income basis (before net transfer to general allowance for loan losses)	実質業務純益ベース	6.59	0.00	6.59
Net business income basis	業務純益ベース	6.57	(0.12)	6.69
Net income basis	当期純利益ベース	3.27	0.21	3.06

(2) Shonai Bank (non-consolidated)

(%)

		FY2022		FY2021
		A	A - B	B
Core Net business income basis	コア業務純益ベース	8.68	1.68	7.00
Net business income basis (before net transfer to general allowance for loan losses)	実質業務純益ベース	4.23	(1.44)	5.67
Net business income basis	業務純益ベース	3.87	(1.74)	5.61
Net income basis	当期純利益ベース	2.65	0.30	2.35

(3) Hokuto Bank (non-consolidated)

(%)

		FY2022		FY2021
		A	A - B	B
Core Net business income basis	コア業務純益ベース	13.67	3.41	10.26
Net business income basis (before net transfer to general allowance for loan losses)	実質業務純益ベース	7.28	1.87	5.41
Net business income basis	業務純益ベース	7.56	2.06	5.50
Net income basis	当期純利益ベース	3.54	0.96	2.58

7. OHR (Over head ratio)

(1) Consolidated

(%)

		FY2022		FY2021
		A	A - B	B
Core gross business profit basis	コア業務粗利益ベース	66.74	(3.10)	69.84
Gross business profit basis	業務粗利益ベース	78.74	1.48	77.26

(2) Shonai Bank (non-consolidated)

(%)

		FY2022		FY2021
		A	A - B	B
Core gross business profit basis	コア業務粗利益ベース	68.36	(4.25)	72.61
Gross business profit basis	業務粗利益ベース	81.59	5.01	76.58

(3) Hokuto Bank (non-consolidated)

(%)

		FY2022		FY2021
		A	A - B	B
Core gross business profit basis	コア業務粗利益ベース	65.61	(2.54)	68.15
Gross business profit basis	業務粗利益ベース	78.17	(2.05)	80.22

## II. Status of loans, etc.

### 1. Allowance of loan losses

#### (1) Consolidated

(Millions of yen)

		As of Mar. 31, 2023			As of Sep. 30, 2022 B	As of Mar. 31, 2022 C
		A	A - B	A - C		
Allowance for loan losses	貸倒引当金	13,841	649	247	13,191	13,593
	General allowance for loan losses	4,281	197	20	4,084	4,261
	Specific allowance for loan losses	9,559	452	227	9,106	9,331

#### (2) 2 banks

(Millions of yen)

		As of Mar. 31, 2023			As of Sep. 30, 2022 B	As of Mar. 31, 2022 C
		A	A - B	A - C		
Allowance for loan losses	貸倒引当金	12,268	727	281	11,541	11,986
	General allowance for loan losses	3,793	245	95	3,548	3,698
	Specific allowance for loan losses	8,474	482	185	7,992	8,288

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

(Millions of yen)

		As of Mar. 31, 2023			As of Sep. 30, 2022 B	As of Mar. 31, 2022 C
		A	A - B	A - C		
Allowance for loan losses	貸倒引当金	7,021	429	(37)	6,592	7,059
	General allowance for loan losses	1,566	153	219	1,413	1,347
	Specific allowance for loan losses	5,455	276	(256)	5,179	5,712

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

(Millions of yen)

		As of Mar. 31, 2023			As of Sep. 30, 2022 B	As of Mar. 31, 2022 C
		A	A - B	A - C		
Allowance for loan losses	貸倒引当金	5,246	297	319	4,948	4,927
	General allowance for loan losses	2,227	92	(123)	2,135	2,351
	Specific allowance for loan losses	3,018	205	442	2,812	2,576

## 2. Loans based on the Financial Reconstruction Law (risk-monitored loans)

### (1) 2 banks

(Millions of yen)

		As of Mar. 31, 2023			As of Sep. 30, 2022	As of Mar. 31, 2022
		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	7,205	(1,449)	90	8,655	7,115
Doubtful claims	危険債権	25,953	6,085	3,219	19,867	22,734
Claims requiring monitoring	要管理債権	891	(365)	(550)	1,257	1,441
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	891	(365)	(550)	1,257	1,441
Subtotal	① 小計	34,050	4,269	2,759	29,781	31,291
Normal claims	正常債権	1,926,897	7,963	184,683	1,918,933	1,742,213
Total	② 総与信	1,960,948	12,233	187,443	1,948,714	1,773,505
Ratio of disclosed claims under the Financial Reconstruction Law	①÷② 総与信に占める割合	1.73%	0.21%	(0.03%)	1.52%	1.76%

### (Coverage ratio of loans based on the Financial Reconstruction Laws as of Mar. 31, 2023)

(Millions of yen)

		Total disclosed claims under the Financial Reconstruction Law 債権額 (C)	Coverage amount 保全額 (D)			Coverage ratio 保全率 (D)÷(C)
			Reserve for specific debtors 担保保証等	Portion covered by allowance 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	7,205	7,205	3,137	4,068	100.00%
Doubtful claims	危険債権	25,953	23,263	18,857	4,406	89.63%
Claims requiring monitoring	要管理債権	891	606	312	294	67.99%
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	891	606	312	294	67.99%
Subtotal	① 小計	34,050	31,075	22,306	8,768	91.26%

\*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 Mar. 31, 2023		
		After partial direct write-off executed A 部分直接償却後	Before partial direct write-off executed B 部分直接償却前	A - B
Disclosed claims on the Financial Reconstruction Law (risk-monitored loans)	金融再生法開示債権及びリスク管理債権	31,023	34,050	(3,027)
Total loans based on the Financial Reconstruction Law	総与信	1,957,920	1,960,948	(3,027)
Ratio of disclosed claims under the Financial Reconstruction Law	総与信に占める割合	1.58%	1.73%	(0.15%)

(2) Shonai Bank (non-consolidated)

(Millions of yen)

		As of Mar. 31, 2023			As of Sep. 30, 2022	As of Mar. 31, 2022
		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	5,008	(940)	724	5,948	4,283
Doubtful claims	危険債権	15,463	5,263	1,764	10,200	13,699
Claims requiring monitoring	要管理債権	549	(205)	(297)	755	847
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	549	(205)	(297)	755	847
Subtotal	① 小計	21,022	4,117	2,191	16,904	18,830
Normal claims	正常債権	950,461	(15,303)	93,414	965,765	857,046
Total	② 総与信	971,483	(11,185)	95,606	982,669	875,876
Ratio of disclosed claims under the Financial Reconstruction Law	①÷② 総与信に占める割合	2.16%	0.44%	0.02%	1.72%	2.14%

(Coverage ratio of loans based on the Financial Reconstruction Laws as of Mar. 31, 2023)

(Millions of yen)

		Total disclosed claims under the Financial Reconstruction Law 債権額 (C)	Coverage amount			Coverage ratio (D)÷(C) 保全率
			保全額 (D)	Reserve for specific debtors 担保保証等	Portion covered by allowance 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	5,008	5,008	1,769	3,238	100.00%
Doubtful claims	危険債権	15,463	14,030	11,813	2,216	90.73%
Claims requiring monitoring	要管理債権	549	414	125	289	75.38%
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	549	414	125	289	75.38%
Subtotal	① 小計	21,022	19,453	13,708	5,744	92.53%

\*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 Mar. 31, 2023		
		After partial direct write-off executed A 部分直接償却後	Before partial direct write-off executed B 部分直接償却前	A - B
Disclosed claims on the Financial Reconstruction Law (risk-monitored loans)	金融再生法開示債権及びリスク管理債権	17,994	21,022	(3,027)
Total loans based on the Financial Reconstruction Law	総与信	968,455	971,483	(3,027)
Ratio of disclosed claims under the Financial Reconstruction Law	総与信に占める割合	1.85%	2.16%	(0.31%)

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

		As of Mar. 31, 2023			As of Sep. 30, 2022	As of Mar. 31, 2022
		A	A - B	A - C	B	C
Bankrupt and substantiallybankrupt claims	破産更生債権及びこれらに準ずる債権	2,197	(509)	(634)	2,706	2,831
Doubtful claims	危険債権	10,489	822	1,454	9,667	9,034
Claims requiring monitoring	要管理債権	341	(160)	(252)	502	594
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	341	(160)	(252)	502	594
Subtotal	① 小計	13,028	151	567	12,876	12,461
Normal claims	正常債権	976,436	23,267	91,269	953,168	885,166
Total	② 総与信	989,464	23,419	91,836	966,045	897,628
Ratio of disclosed claims under the Financial Reconstruction Law	①÷② 総与信に占める割合	1.31%	△ 0.02%	△ 0.07%	1.33%	1.38%

(Coverage ratio of loans based on the Financial Reconstruction Laws as of Mar. 31, 2023)

(Millions of yen)

		Total disclosed claims under the Financial Reconstruction Law 債権額 (C)	Coverage amount			Coverage ratio 保全率 (D)÷(C)
			保全額 (D)	Reserve for specific debtors 担保保証等	Portion covered by allowance 貸倒引当金	
Bankrupt and substantiallybankrupt claims	破産更生債権及びこれらに準ずる債権	2,197				2,197
Doubtful claims	危険債権	10,489	9,232	7,043	2,189	88.01%
Claims requiring monitoring	要管理債権	341	191	186	4	56.11%
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	341	191	186	4	56.11%
Subtotal	① 小計	13,028	11,621	8,598	3,023	89.20%

\*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 Mar. 31, 2023)

(Millions of yen)

Self-assessment results (by borrower classification) 自己査定結果 ※償却後						Disclosed claims under the Financial Reconstruction Law Risk-monitored loans 金融再生法に基づく開示債権、リスク管理債権				
Classification of borrowers 区分	Credit balance 与信残高	Classification 分類				Classification of borrowers 区分	Credit balance 与信残高	Coverage amount 保全額		Coverage ratio 保全率
		No-classification 非分類	II Ⅱ分類	III Ⅲ分類	IV Ⅳ分類			Reserve for specific debtors 担保保証等	Portion covered by allowance 貸倒引当金	
Bankrupt debtors 破綻先	1,056	696	360	— [222]	— [425]	Bankrupt and substantially bankrupt claims 破産更生債権及びこれらに準ずる債権	7,205	3,137	4,068	100.00%
Effectively bankrupt debtors 実質破綻先	6,148	4,587	1,561	— [817]	— [2,601]					
Potentially bankrupt debtors 破綻懸念先	25,953	16,943	6,319	2,690 [4,406]		Doubtful claims 危険債権	25,953	18,857	4,406	89.63%
Debtors requiring caution 要注意先	115,241	58,918	56,323			Claims requiring monitoring 要管理債権	891	312	294	67.99%
						Loans past due 3 month or more 三月以上延滞債権	—	—	—	—
						Restructured loans 貸出条件緩和債権	891	312	294	67.99%
Normal debtors 正常先	1,812,547	1,812,547				Normal claims 正常債権	1,926,897			91.26%
Total 総与信額	1,960,948	1,893,693	64,565	2,690	—	Total 総与信額	1,960,948			

Total claims under the Financial Reconstruction Law 開示債権額	34,050
Ratio of disclosed claims under the Financial Reconstruction Law 総与信に占める割合	1.73%

\*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 Mar. 31, 2023)

(Millions of yen)

Self-assessment results (by borrower classification) 自己査定結果 ※償却後						Disclosed claims under the Financial Reconstruction Law Risk-monitored loans 金融再生法に基づく開示債権、リスク管理債権				
Classification of borrowers 区分	Credit balance 与信残高	Classification 分類				Classification of borrowers 区分	Credit balance 与信残高	Coverage amount 保全額		Coverage ratio 保全率
		No-classification 非分類	II II分類	III III分類	IV IV分類			Reserve for specific debtors 担保保証等	Portion covered by allowance 貸倒引当金	
Bankrupt debtors 破綻先	571	439	132	— [—]	— [425]	Bankrupt and substantially bankrupt claims 破産更生債権及びこれらに準ずる債権	5,008	1,769	3,238	100.00%
Effectively bankrupt debtors 実質破綻先	4,436	3,511	925	— [211]	— [2,601]					
Potentially bankrupt debtors 破綻懸念先	15,463	8,858	5,172	1,433 [2,216]		Doubtful claims 危険債権	15,463	11,813	2,216	90.73%
Debtors requiring caution 要注意先	57,031	28,842	28,188			Claims requiring monitoring 要管理債権	549	125	289	75.38%
						Loans past due 3 month or more 三月以上延滞債権	—	—	—	—
						Restructured loans 貸出条件緩和債権	549	125	289	75.38%
Normal debtors 正常先	893,979	893,979				Normal claims 正常債権	950,461			92.53%
Total 総与信額	971,483	935,631	34,418	1,433	—	Total 総与信額	971,483			

Total claims under the Financial Reconstruction Law 開示債権額	21,022
Ratio of disclosed claims under the Financial Reconstruction Law 総与信に占める割合	2.16%

\*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 Mar. 31, 2023)

(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 破綻先	484	256	228	— [222]	— [—]	Bankrupt and substantially bankrupt claims 破産更生債権及びこれらに準ずる債権	2,197	1,367	829	100.00%
Effectively bankrupt debtors 実質破綻先	1,712	1,076	636	— [606]	— [—]					
Potentially bankrupt debtors 破綻懸念先	10,489	8,085	1,147	1,257 [2,189]		Doubtful claims 危険債権	10,489	7,043	2,189	88.01%
Debtors requiring caution 要注意先	58,210	30,075	28,135			Claims requiring monitoring 要管理債権	341	186	4	56.11%
						Loans past due 3 month or more 三月以上延滞債権	—	—	—	—
						Restructured loans 貸出条件緩和債権	341	186	4	56.11%
Normal debtors 正常先	918,567	918,567				Normal claims 正常債権	976,436			89.20%
Total 総与信額	989,464	958,061	30,146	1,257	—	Total 総与信額	989,464			

Total claims under the Financial Reconstruction Law 開示債権額	13,028
Ratio of disclosed claims under the Financial Reconstruction Law 総与信に占める割合	1.31%

\*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 Mar. 31, 2023			As of Sep. 30, 2022	As of Mar. 31, 2022
		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)	1,908,106	9,645	180,866	1,898,460	1,727,239
Manufacturing	製造業	113,962	1,591	8	112,371	113,954
Agriculture and forestry	農業, 林業	3,962	286	42	3,676	3,920
Fishery	漁業	152	(146)	20	298	132
Mining, quarrying of stone and gravel	鉱業, 採石業, 砂利採取業	2,306	(73)	48	2,379	2,258
Construction	建設業	72,685	1,022	(7,511)	71,663	80,196
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	93,093	6,129	6,641	86,964	86,452
Information and communications	情報通信業	5,606	(2,081)	(1,753)	7,687	7,359
Transport and postal activities	運輸業, 郵便業	16,707	(1,279)	(2,584)	17,986	19,291
Wholesale and retail trade	卸売業, 小売業	98,281	(3,716)	333	101,997	97,948
Finance and insurance	金融業, 保険業	102,978	24,813	51,337	78,165	51,641
Real estate and goods rental and leasing	不動産業, 物品賃貸業	132,373	5,986	14,546	126,387	117,827
Scientific research and professional and technical services	学術研究, 専門・技術サービス業	17,682	1,985	6,502	15,697	11,180
Accommodations, eating and drinking services	宿泊業, 飲食サービス業	21,761	(642)	(903)	22,403	22,664
Living-related and amusement services	生活関連サービス業, 娯楽業	16,771	(679)	(173)	17,450	16,944
Education learning support	教育, 学習支援業	3,799	(167)	(137)	3,966	3,936
Medical, social welfare	医療・福祉	55,711	905	(1,324)	54,806	57,035
Services	その他のサービス	35,160	(1,534)	(6,355)	36,694	41,515
National and local government	地方公共団体	410,874	558	(3,648)	410,316	414,522
Other	その他	704,232	(23,313)	125,777	727,545	578,455

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

(Millions of yen)

		As of Mar. 31, 2023			As of Sep. 30, 2022	As of Mar. 31, 2022
		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)	948,205	(11,901)	93,594	960,107	854,611
Manufacturing	製造業	56,998	216	278	56,782	56,720
Agriculture and forestry	農業, 林業	1,757	293	104	1,464	1,653
Fishery	漁業	52	(7)	(15)	59	67
Mining, quarrying of stone and gravel	鉱業, 採石業, 砂利採取業	88	(8)	(25)	96	113
Construction	建設業	29,741	586	(4,756)	29,155	34,497
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	32,616	4,236	3,736	28,380	28,880
Information and communications	情報通信業	1,148	(721)	(885)	1,869	2,033
Transport and postal activities	運輸業, 郵便業	6,649	(191)	(1,061)	6,840	7,710
Wholesale and retail trade	卸売業, 小売業	38,080	(1,640)	(463)	39,720	38,543
Finance and insurance	金融業, 保険業	70,345	14,756	30,290	55,589	40,055
Real estate and goods rental and leasing	不動産業, 物品賃貸業	71,664	4,744	10,436	66,920	61,228
Scientific research and professional and technical services	学術研究, 専門・技術サービス業	1,765	187	49	1,578	1,716
Accommodations, eating and drinking services	宿泊業, 飲食サービス業	7,801	(449)	(488)	8,250	8,289
Living-related and amusement services	生活関連サービス業, 娯楽業	6,354	(197)	640	6,551	5,714
Education learning support	教育, 学習支援業	2,960	(170)	(133)	3,130	3,093
Medical, social welfare	医療・福祉	17,528	389	(434)	17,139	17,962
Services	その他のサービス	21,029	(917)	(2,439)	21,946	23,468
National and local government	地方公共団体	180,213	2,821	8,824	177,392	171,389
Other	その他	401,407	(35,830)	49,938	437,237	351,469

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

(Millions of yen)

		As of Mar. 31, 2023			As of Sep. 30, 2022	As of Mar. 31, 2022
		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)	959,900	21,546	87,272	938,353	872,628
Manufacturing	製造業	56,963	1,374	(270)	55,589	57,234
Agriculture and forestry	農業, 林業	2,205	(6)	(62)	2,211	2,267
Fishery	漁業	99	(139)	35	239	64
Mining, quarrying of stone and gravel	鉱業, 採石業, 砂利採取業	2,218	(65)	72	2,283	2,145
Construction	建設業	42,943	435	(2,755)	42,508	45,698
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	60,476	1,892	2,904	58,583	57,571
Information and communications	情報通信業	4,458	(1,360)	(867)	5,818	5,325
Transport and postal activities	運輸業, 郵便業	10,057	(1,088)	(1,523)	11,146	11,581
Wholesale and retail trade	卸売業, 小売業	60,200	(2,076)	795	62,276	59,404
Finance and insurance	金融業, 保険業	32,633	10,056	21,047	22,576	11,585
Real estate and goods rental and leasing	不動産業, 物品賃貸業	60,708	1,242	4,109	59,466	56,599
Scientific research and professional and technical services	学術研究, 専門・技術サービス業	15,917	1,798	6,453	14,118	9,463
Accommodations, eating and drinking services	宿泊業, 飲食サービス業	13,960	(192)	(414)	14,152	14,374
Living-related and amusement services	生活関連サービス業, 娯楽業	10,417	(481)	(812)	10,898	11,229
Education learning support	教育, 学習支援業	838	3	(3)	835	842
Medical, social welfare	医療・福祉	38,182	515	(889)	37,667	39,072
Services	その他のサービス	14,131	(616)	(3,915)	14,747	18,046
National and local government	地方公共団体	230,661	(2,263)	(12,471)	232,924	243,132
Other	その他	302,825	12,517	75,838	290,307	226,986

### 5. Balance of deposits, loans and securities

#### (1) 2 banks

##### Term-end balance

(Millions of yen)

		As of Mar. 31, 2023			As of Sep. 30, 2022	As of Mar. 31, 2022
		A	A - B	A - C	B	C
Deposits and Negotiable certificates of deposit	預金等	2,732,147	(9,294) (0.33%)	15,106 0.55%	2,741,442	2,717,041
	Personal deposits	1,960,019	288 0.01%	19,307 0.99%	1,959,731	1,940,712
Loans and bills discounted	貸出金	1,908,106	9,645 0.50%	180,866 10.47%	1,898,460	1,727,239
Securities	有価証券	660,032	30,072 4.77%	(20,256) (2.97%)	629,960	680,289

##### Average balance

(Millions of yen)

		As of Mar. 31, 2023			As of Sep. 30, 2022	As of Mar. 31, 2022
		A	A - B	A - C	B	C
Deposits and Negotiable certificates of deposit	預金等	2,783,609	(9,102) (0.32%)	43,070 1.57%	2,792,711	2,740,538
Loans and bills discounted	貸出金	1,864,579	62,286 3.45%	128,767 7.41%	1,802,292	1,735,812
Securities	有価証券	649,853	8,967 1.39%	(82,391) (11.25%)	640,885	732,244

(2) Shonai Bank (non-consolidated)

Term-end balance (Millions of yen)

		As of Mar. 31, 2023			As of Sep. 30, 2022 B	As of Mar. 31, 2022 C
		A	A - B	A - C		
Deposits and Negotiable certificates of deposit	預金等	1,353,767	15,496 1.15%	13,201 0.98%	1,338,270	1,340,566
	Personal deposits	うち個人預金	976,671 (257) (0.02%)	10,322 1.06%	976,929	966,348
Loans and bills discounted	貸出金	948,205	(11,901) (1.23%)	93,594 10.95%	960,107	854,611
Securities	有価証券	331,912	11,587 3.61%	(11,397) (3.31%)	320,324	343,309

Average balance (Millions of yen)

		As of Mar. 31, 2023			As of Sep. 30, 2022 B	As of Mar. 31, 2022 C
		A	A - B	A - C		
Deposits and Negotiable certificates of deposit	預金等	1,361,866	(2,763) (0.20%)	20,492 1.52%	1,364,629	1,341,374
Loans and bills discounted	貸出金	929,045	29,778 3.31%	68,388 7.94%	899,266	860,657
Securities	有価証券	326,554	1,639 0.50%	(41,934) (11.38%)	324,914	368,488

(3) Hokuto Bank (non-consolidated)

Term-end balance (Millions of yen)

		As of Mar. 31, 2023			As of Sep. 30, 2022 B	As of Mar. 31, 2022 C
		A	A - B	A - C		
Deposits and Negotiable certificates of deposit	預金等	1,378,380	(24,791) (1.76%)	1,905 0.13%	1,403,171	1,376,474
	Personal deposits	うち個人預金	983,348 546 0.05%	8,984 0.92%	982,802	974,364
Loans and bills discounted	貸出金	959,900	21,546 2.29%	87,272 10.00%	938,353	872,628
Securities	有価証券	328,120	18,484 5.96%	(8,859) (2.62%)	309,636	336,979

Average balance (Millions of yen)

		As of Mar. 31, 2023			As of Sep. 30, 2022 B	As of Mar. 31, 2022 C
		A	A - B	A - C		
Deposits and Negotiable certificates of deposit	預金等	1,421,742	(6,339) (0.44%)	22,577 1.61%	1,428,082	1,399,164
Loans and bills discounted	貸出金	935,533	32,507 3.59%	60,378 6.89%	903,025	875,154
Securities	有価証券	323,299	7,327 2.31%	(40,457) (11.12%)	315,971	363,756

## 6. Personal loans

### (1) 2 banks

(Millions of yen)

		As of Mar. 31, 2023			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	495,490	(18,746)	(37,538)	514,236	533,028
Ratio of consumer loans to total loans	貸出金に占める消費者ローンの割合	25.96%	(1.12%)	(4.90%)	27.08%	30.86%
	Housing loans	441,151	(17,120)	(34,453)	458,272	475,605
	Other loans	54,338	(1,625)	(3,084)	55,964	57,423

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

(Millions of yen)

		As of Mar. 31, 2023			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	328,300	(12,161)	(24,214)	340,462	352,514
Ratio of consumer loans to total loans	貸出金に占める消費者ローンの割合	34.62%	(0.84%)	(6.62%)	35.46%	41.24%
	Housing loans	304,431	(11,428)	(22,704)	315,859	327,136
	Other loans	23,868	(733)	(1,509)	24,602	25,378

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

(Millions of yen)

		As of Mar. 31, 2023			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	167,190	(6,584)	(13,323)	173,774	180,513
Ratio of consumer loans to total loans	貸出金に占める消費者ローンの割合	17.41%	(1.10%)	(3.27%)	18.51%	20.68%
	Housing loans	136,719	(5,692)	(11,749)	142,412	148,468
	Other loans	30,470	(891)	(1,574)	31,362	32,044

## 7. Loans to SMEs, etc.

### (1) 2 banks

(Millions of yen)

		As of Mar. 31, 2023			As of Sep. 30, 2022 B	As of Mar. 31, 2022 C	
		A	A - B	A - C			
Small and medium-sized enterprises, etc.	①	中小企業等貸出金残高	1,168,876	2,206	12,624	1,166,670	1,156,252
Total loans	②	総貸出金残高	1,908,106	9,645	180,866	1,898,460	1,727,239
Ratio of SMEs to total loans	①÷②	中小企業等貸出金比率	61.25%	(0.20%)	(5.69%)	61.45%	66.94%

(2) Shonai Bank (non-consolidated)

(Millions of yen)

		As of Mar. 31, 2023			As of Sep. 30, 2022	As of Mar. 31, 2022
		A	A - B	A - C	B	C
Small and medium-sized enterprises, etc. ①	中小企業等貸出金残高	621,490	(1,562)	4,620	623,052	616,870
Total loans ②	総貸出金残高	948,205	(11,901)	93,594	960,107	854,611
Ratio of SMEs to total loans ①÷②	中小企業等貸出金比率	65.54%	0.65%	(6.64%)	64.89%	72.18%

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

		As of Mar. 31, 2023			As of Sep. 30, 2022	As of Mar. 31, 2022
		A	A - B	A - C	B	C
Small and medium-sized enterprises, etc. ①	中小企業等貸出金残高	547,386	3,768	8,004	543,618	539,382
Total loans ②	総貸出金残高	959,900	21,546	87,272	938,353	872,628
Ratio of SMEs to total loans ①÷②	中小企業等貸出金比率	57.02%	(0.91%)	(4.79%)	57.93%	61.81%

8. Investment products for individuals

(1) 2 banks

(Millions of yen)

		As of Mar. 31, 2023			As of Sep. 30, 2022	As of Mar. 31, 2022
		A	A - B	A - C	B	C
Investments trust	投資信託	101,185	4,672	(358)	96,512	101,543
Public bonds	公共債 (国債等)	3,829	651	666	3,178	3,162
Personal annuity insurance, etc.	生命保険	260,375	(4,266)	(10,932)	264,642	271,307

(2) Shonai Bank (non-consolidated)

(Millions of yen)

		As of Mar. 31, 2023			As of Sep. 30, 2022	As of Mar. 31, 2022
		A	A - B	A - C	B	C
Investments trust	投資信託	51,851	1,691	(1,229)	50,159	53,081
Public bonds	公共債 (国債等)	1,664	(37)	90	1,701	1,573
Personal annuity insurance, etc.	生命保険	122,770	592	(5,351)	122,177	128,122

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

		As of Mar. 31, 2023			As of Sep. 30, 2022	As of Mar. 31, 2022
		A	A - B	A - C	B	C
Investments trust	投資信託	49,334	2,981	871	46,352	48,462
Public bonds	公共債 (国債等)	2,164	688	575	1,476	1,588
Personal annuity insurance, etc.	生命保険	137,605	(4,859)	(5,580)	142,464	143,185

## 9. Branches and employees

### (1) 2 banks

(Number of branches/people)

		As of Mar. 31, 2023			As of Sep. 30, 2022 B	As of Mar. 31, 2022 C
		A	A - B	A - C		
Branches	店舗数	173	—	—	173	173
excluding integrated branches	除く統合店舗	85	—	(5)	85	90
Number of officers	役員数	27	—	1	27	26
Number of employees	職員数	1,102	(47)	(139)	1,149	1,241

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

(Number of branches/people)

		As of Mar. 31, 2023			As of Sep. 30, 2022 B	As of Mar. 31, 2022 C
		A	A - B	A - C		
Branches	店舗数	87	—	—	87	87
excluding integrated branches	除く統合店舗	38	—	(4)	38	42
Number of officers	役員数	13	—	—	13	13
Number of employees	職員数	554	(25)	(89)	579	643

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

(Number of branches/people)

		As of Mar. 31, 2023			As of Sep. 30, 2022 B	As of Mar. 31, 2022 C
		A	A - B	A - C		
Branches	店舗数	86	—	—	86	86
excluding integrated branches	除く統合店舗	47	—	(1)	47	48
Number of officers	役員数	14	—	1	14	13
Number of employees	職員数	548	(22)	(50)	570	598



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

#### 1. Valuation standards of securities

Trading purpose securities 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) 時価法 (評価差額を損益処理)
Securities held-to-maturity 満期保有目的有価証券	Amortized cost method 償却原価法
Other securities (available-for-sale securities) その他有価証券	Market value method (Valuation differences are stated in net assets of balance sheet) 時価法 (評価差額を全部純資産直入)
Stocks of subsidiaries and affiliated companies 子会社株式及び関連会社株式	Cost accounting method 原価法

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

##### (1) Consolidated

(Millions of yen)

		As of Mar. 31, 2023					As of Sep. 30, 2022	As of Mar. 31, 2022	
		Gains (losses) on valuation					Gains (losses) on valuation B	Gains (losses) on valuation C	
		A	A - B	A - C	Gains	Losses			
Held-to-maturity	満期保有目的有価証券	—	—	—	—	—	—		
Available-for-sale	その他有価証券	(3,889)	(7,152)	(18,735)	13,396	17,285	3,262	14,845	
	Stocks	株式	4,870	332	(740)	5,129	258	4,537	5,611
	Bonds	債券	(5,497)	(3,637)	(6,642)	1,560	7,057	(1,860)	1,145
	Others	その他	(3,262)	(3,847)	(11,351)	6,706	9,969	584	8,089
Total	合計	(3,889)	(7,152)	(18,735)	13,396	17,285	3,262	14,845	
	Stocks	株式	4,870	332	(740)	5,129	258	4,537	5,611
	Bonds	債券	(5,497)	(3,637)	(6,642)	1,560	7,057	(1,860)	1,145
	Others	その他	(3,262)	(3,847)	(11,351)	6,706	9,969	584	8,089

##### (2) 2 banks

(Millions of yen)

		As of Mar. 31, 2023					As of Sep. 30, 2022	As of Mar. 31, 2022	
		Gains (losses) on valuation					Gains (losses) on valuation B	Gains (losses) on valuation C	
		A	A - B	A - C	Gains	Losses			
Held-to-maturity	満期保有目的有価証券	—	—	—	—	—	—		
Available-for-sale	その他有価証券	(3,929)	(7,153)	(18,732)	13,355	17,285	3,224	14,802	
	Stocks	株式	4,830	330	(738)	5,089	258	4,499	5,568
	Bonds	債券	(5,497)	(3,637)	(6,642)	1,560	7,057	(1,860)	1,145
	Others	その他	(3,262)	(3,847)	(11,351)	6,706	9,969	584	8,089
Total	合計	(3,929)	(7,153)	(18,732)	13,355	17,285	3,224	14,802	
	Stocks	株式	4,830	330	(738)	5,089	258	4,499	5,568
	Bonds	債券	(5,497)	(3,637)	(6,642)	1,560	7,057	(1,860)	1,145
	Others	その他	(3,262)	(3,847)	(11,351)	6,706	9,969	584	8,089

(3) Shonai Bank (non-consolidated)

(Millions of yen)

		As of Mar. 31, 2023					As of Sep. 30, 2022	As of Mar. 31, 2022	
		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	その他有価証券	1,818	(2,859)	(10,078)	10,033	8,215	4,678	11,897	
	Stocks	株式	3,541	360	(440)	3,660	119	3,181	3,982
	Bonds	債券	(2,799)	(2,223)	(3,932)	949	3,748	(576)	1,132
	Others	その他	1,076	(996)	(5,706)	5,423	4,347	2,072	6,782
Total	合計	1,818	(2,859)	(10,078)	10,033	8,215	4,678	11,897	
	Stocks	株式	3,541	360	(440)	3,660	119	3,181	3,982
	Bonds	債券	(2,799)	(2,223)	(3,932)	949	3,748	(576)	1,132
	Others	その他	1,076	(996)	(5,706)	5,423	4,347	2,072	6,782

(4) Hokuto Bank (non-consolidated)

(Millions of yen)

		As of Mar. 31, 2023					As of Sep. 30, 2022	As of Mar. 31, 2022	
		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	その他有価証券	(5,748)	(4,294)	(8,653)	3,322	9,070	(1,453)	2,905	
	Stocks	株式	1,289	(29)	(297)	1,428	139	1,318	1,586
	Bonds	債券	(2,698)	(1,414)	(2,710)	611	3,309	(1,284)	12
	Others	その他	(4,339)	(2,850)	(5,645)	1,282	5,621	(1,488)	1,306
Total	合計	(5,748)	(4,294)	(8,653)	3,322	9,070	(1,453)	2,905	
	Stocks	株式	1,289	(29)	(297)	1,428	139	1,318	1,586
	Bonds	債券	(2,698)	(1,414)	(2,710)	611	3,309	(1,284)	12
	Others	その他	(4,339)	(2,850)	(5,645)	1,282	5,621	(1,488)	1,306