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Consolidated Financial Results for the Six Months Ended September 30, 2023 [Japanese GAAP]

November 10, 2023

Company name: The San-in Godo Bank, Ltd.

Stock exchange listing: Tokyo

Code number: 8381

URL: <https://www.gogin.co.jp>

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Scheduled date of filing quarterly securities report: November 22, 2023

Scheduled date of commencing dividend payments: December 8, 2023

Trading Accounts: No

Availability of supplementary briefing material on quarterly financial results: Yes

Schedule of quarterly financial results briefing session: Yes (For Institutional Investors)

(Amounts of less than one million yen are rounded down)

1. Consolidated Financial Results for the Six Months Ended September 30, 2023 (April 1, 2023 to September 30, 2023)

(1) Consolidated Operating Results

(% indicates changes from the previous corresponding period.)

	Ordinary revenues		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Six months ended September 30, 2023	57,588	2.8	9,944	(22.5)	6,627	(25.4)
September 30, 2022	56,003	21.3	12,846	8.9	8,892	6.4

(Note) Comprehensive income: for the Six months ended September 30, 2023: ¥ (4,261) million [— %]
for the Six months ended September 30, 2022: ¥ (43,290) million [— %]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2023	43.04	43.02
September 30, 2022	56.99	56.93

(2) Consolidated Financial Position

	Total assets	Net assets	Net assets ratio
As of	Millions of yen	Millions of yen	%
September 30, 2023	6,909,358	305,389	4.4
March 31, 2023	6,877,489	313,208	4.5

(Reference) Equity: As of September 30, 2023: ¥ 304,889 million

As of March 31, 2023: ¥ 312,649 million

(Note) Net assets ratio = (Net assets – Share acquisition rights – Non-controlling interests) / Total assets

2. Dividends

	Annual dividends				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Year-end	Total
Fiscal year ended March 31, 2023	Yen —	Yen 17.00	Yen —	Yen 17.00	Yen 34.00
Fiscal year ending March 31, 2024	—	18.00			
Fiscal year ending March 31, 2024 (Forecast)			—	18.00	36.00

(Note) Revision to the forecast for dividends announced most recently: No

3. Consolidated Financial Forecast for the Fiscal Year Ending March 31, 2024(April 1, 2023 to March 31, 2024)

(% indicates changes from the previous corresponding period.)

	Ordinary revenues		Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Full year	113,600	0.8	23,300	7.2	16,000	3.4	104.08

(Note) Revision to the financial results forecast announced most recently: Yes

* Notes:

(1) Changes in significant subsidiaries during the six months ended September 30, 2023

(changes in specified subsidiaries resulting in changes in scope of consolidation): No

(2) Changes in accounting policies, changes in accounting estimates and retrospective restatements

1) Changes in accounting policies due to the revision of accounting standards: No

2) Changes in accounting policies other than 1) above: No

3) Changes in accounting estimates: No

4) Retrospective restatements: No

(3) Total number of issued shares (common shares)

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

September 30, 2023: 156,977,472 shares

March 31, 2023: 156,977,472 shares

2) Total number of treasury shares at the end of the period:

September 30, 2023: 3,488,778 shares

March 31, 2023: 2,502,655 shares

3) Average number of shares during the period:

Six months ended September 30, 2023: 153,966,639 shares

Six months ended September 30, 2022: 156,032,099 shares

(Note) The period-end treasury stock includes the Bank's shares held by a trust account for Board Benefit Trust (BBT)(891,300shares as of September 30, 2023 and 1,019,200shares as of March 31, 2023).

The treasury stock deducted to calculate the average number of outstanding shares includes the Bank's shares held by the trust account (971,674shares as of September 30, 2023 and 761,731shares as of September 30, 2022)

Non-Consolidated Financial Highlights

1. Non-Consolidated Financial Highlights (April 1, 2023 to September 30, 2023)

(1) Non-Consolidated Operating Results (% indicates changes from the previous corresponding period.)

	Ordinary revenues		Ordinary profit		Net income	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Six months ended September 30, 2023	48,028	0.1	8,637	(31.4)	6,238	(28.6)
September 30, 2022	47,970	26.7	12,592	7.8	8,748	5.0

	Basic earnings per share
Six months ended September 30, 2023	Yen 40.51
September 30, 2022	56.06

(2) Non-Consolidated Financial Position

	Total assets	Net assets	Net assets ratio
As of September 30, 2023	Millions of yen 6,884,192	Millions of yen 290,018	% 4.2
March 31, 2023	6,850,754	297,128	4.3

(Reference) Equity: As of September 30, 2023: ¥ 289,988 million

As of March 31, 2023: ¥ 297,024 million

(Note) Net assets ratio = (Net assets – Share acquisition rights) / Total assets

2. Non-Consolidated Earnings Projections for the Fiscal Year Ending March 31, 2024(April 1, 2023 to March 31, 2024)

(% indicates changes from the previous corresponding period.)

	Ordinary revenues		Ordinary profit		Net income		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Full year	95,600	(0.7)	21,600	2.7	15,300	5.3	99.52

* This report is out of the scope of the audit by certified public accountants or independent audit firms.

* Proper use of financial results, forecasts and other notes

The San-in Godo Bank falls under the category of “Specified Business Corporation” (a company that engages in businesses set forth in Article 17-15, Paragraph 2 of the Cabinet Office Ordinance on the Disclosure of Corporate Affairs, etc.) and has accordingly prepared the interim consolidated financial statements and interim non-consolidated financial statements for the six months ended September 30, 2023.

The forecasts above are based on information available to the Company as of the date of this publication.

Accordingly, actual results may differ significantly from those forecasts due to various factors.

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Interim Consolidated Financial Statements
Interim Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2023	As of September 30, 2023
Assets		
Cash and due from banks	820,839	699,610
Call loans and bills bought	3,271	1,944
Monetary claims bought	13,159	13,089
Money held in trust	4,988	4,998
Securities	1,562,511	1,537,956
Loans and bills discounted	4,322,918	4,473,139
Foreign exchanges	4,768	4,193
Lease receivables and investment assets	28,179	28,031
Other assets	66,333	92,954
Tangible fixed assets	34,701	34,225
Intangible fixed assets	3,854	3,351
Retirement benefit asset	4,150	4,796
Deferred tax assets	35,521	39,576
Customers' liabilities for acceptances and guarantees	13,334	13,396
Allowance for loan losses	(40,886)	(41,758)
Allowance for investment loss	(156)	(146)
Total assets	6,877,489	6,909,358
Liabilities		
Deposits	5,508,349	5,462,878
Negotiable certificates of deposit	138,957	315,602
Call money and bills sold	98,812	82,462
Cash collateral received for securities lent	106,426	91,298
Borrowed money	586,637	584,117
Foreign exchanges	7	19
Other liabilities	97,394	40,645
Provision for bonuses	957	973
Retirement benefit liability	9,147	8,990
Provision for stocks payment	414	354
Provision for retirement benefits for directors (and other officers)	58	70
Provision for reimbursement of deposits	252	223
Provision for contingencies	804	891
Deferred tax liabilities	674	14
Deferred tax liabilities for land revaluation	2,050	2,028
Acceptances and guarantees	13,334	13,396
Total liabilities	6,564,281	6,603,968

(Millions of yen)

	As of March 31, 2023	As of September 30, 2023
Net assets		
Share capital	20,705	20,705
Capital surplus	22,058	22,058
Retained earnings	310,618	314,646
Treasury shares	(1,847)	(2,678)
Total shareholders' equity	351,535	354,731
Valuation difference on available-for-sale securities	(36,842)	(54,018)
Deferred gains or losses on hedges	(3,020)	3,024
Revaluation reserve for land	2,331	2,281
Remeasurements of defined benefit plans	(1,354)	(1,129)
Total accumulated other comprehensive income	(38,886)	(49,842)
Share acquisition rights	103	30
Non-controlling interests	455	470
Total net assets	313,208	305,389
Total liabilities and net assets	6,877,489	6,909,358

Interim Consolidated Statements of Income and Comprehensive Income
Interim Consolidated Statements of Income (For the six months)

(Millions of yen)

	For the six months ended September 30, 2022	For the six months ended September 30, 2023
Ordinary income	56,003	57,588
Interest income	32,123	35,203
Interest on loans and discounts	20,258	24,781
Interest and dividends on securities	10,426	8,470
Fees and commissions	7,145	8,582
Other ordinary income	12,284	8,954
Other income	4,449	4,848
Ordinary expenses	43,156	47,644
Interest expenses	1,262	3,516
Interest on deposits	431	596
Fees and commissions payments	2,155	2,294
Other ordinary expenses	17,791	18,715
General and administrative expenses	19,955	20,399
Other expenses	1,991	2,718
Ordinary profit	12,846	9,944
Extraordinary income	69	16
Gain on disposal of non-current assets	69	16
Extraordinary losses	161	167
Loss on disposal of non-current assets	37	34
Impairment losses	124	132
Profit before income taxes	12,754	9,793
Income taxes - current	3,581	3,001
Income taxes - deferred	299	151
Total income taxes	3,880	3,152
Profit	8,873	6,641
Profit (loss) attributable to non-controlling interests	(19)	13
Profit attributable to owners of parent	8,892	6,627

Interim Consolidated Statements of Comprehensive Income (For the six months)

(Millions of yen)

	For the six months ended September 30, 2022	For the six months ended September 30, 2023
Profit	8,873	6,641
Other comprehensive income		
Valuation difference on available-for-sale securities	(50,012)	(17,172)
Deferred gains or losses on hedges	(2,517)	6,044
Remeasurements of defined benefit plans, net of tax	366	224
Total other comprehensive income	(52,164)	(10,903)
Comprehensive income	(43,290)	(4,261)
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(43,269)	(4,278)
Comprehensive income attributable to non-controlling interests	(21)	16

Interim Consolidated Statements of Changes in Net Assets
For the six months ended September 30, 2022

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	20,705	22,058	301,096	(643)	343,217
Changes during period					
Dividends of surplus			(3,292)		(3,292)
Profit attributable to owners of parent			8,892		8,892
Purchase of treasury shares				(0)	(0)
Disposal of treasury shares			(0)	98	97
Reversal of revaluation reserve for land			(1)		(1)
Net changes in items other than shareholders' equity					
Total changes during period	-	-	5,598	97	5,696
Balance at end of period	20,705	22,058	306,695	(545)	348,913

	Accumulated other comprehensive income					Share acquisition rights	Non-controlling interests	Total net assets
	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			
Balance at beginning of period	7,137	2,688	2,348	(2,814)	9,358	123	491	353,191
Changes during period								
Dividends of surplus								(3,292)
Profit attributable to owners of parent								8,892
Purchase of treasury shares								(0)
Disposal of treasury shares								97
Reversal of revaluation reserve for land								(1)
Net changes in items other than shareholders' equity	(50,010)	(2,517)	1	366	(52,160)	(19)	(23)	(52,203)
Total changes during period	(50,010)	(2,517)	1	366	(52,160)	(19)	(23)	(46,507)
Balance at end of period	(42,873)	170	2,349	(2,448)	(42,801)	103	467	306,683

For the six months ended September 30, 2023

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	20,705	22,058	310,618	(1,847)	351,535
Changes during period					
Dividends of surplus			(2,643)		(2,643)
Profit attributable to owners of parent			6,627		6,627
Purchase of treasury shares				(1,000)	(1,000)
Disposal of treasury shares			(6)	169	162
Reversal of revaluation reserve for land			50		50
Net changes in items other than shareholders' equity					
Total changes during period	-	-	4,027	(831)	3,196
Balance at end of period	20,705	22,058	314,646	(2,678)	354,731

	Accumulated other comprehensive income					Share acquisition rights	Non-controlling interests	Total net assets
	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			
Balance at beginning of period	(36,842)	(3,020)	2,331	(1,354)	(38,886)	103	455	313,208
Changes during period								
Dividends of surplus								(2,643)
Profit attributable to owners of parent								6,627
Purchase of treasury shares								(1,000)
Disposal of treasury shares								162
Reversal of revaluation reserve for land								50
Net changes in items other than shareholders' equity	(17,175)	6,044	(50)	224	(10,956)	(73)	14	(11,014)
Total changes during period	(17,175)	6,044	(50)	224	(10,956)	(73)	14	(7,818)
Balance at end of period	(54,018)	3,024	2,281	(1,129)	(49,842)	30	470	305,389

Interim Non-Consolidated Financial Statements
Interim Non-Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2023	As of September 30, 2023
Assets		
Cash and due from banks	820,335	699,053
Call loans	3,271	1,944
Monetary claims bought	11,674	11,387
Money held in trust	4,988	4,998
Securities	1,559,753	1,537,195
Loans and bills discounted	4,343,479	4,494,814
Foreign exchanges	4,768	4,193
Other assets	53,857	79,414
Other	53,857	79,414
Tangible fixed assets	31,364	30,879
Intangible fixed assets	3,683	3,202
Prepaid pension costs	5,956	6,336
Deferred tax assets	34,779	38,691
Customers' liabilities for acceptances and guarantees	13,318	13,382
Allowance for loan losses	(40,383)	(41,217)
Allowance for investment loss	(94)	(84)
Total assets	6,850,754	6,884,192
Liabilities		
Deposits	5,519,938	5,474,490
Negotiable certificates of deposit	138,957	315,602
Call money	98,812	82,462
Cash collateral received for securities lent	106,426	91,298
Borrowed money	572,000	572,000
Foreign exchanges	7	19
Other liabilities	90,894	31,847
Income taxes payable	2,107	1,009
Lease liabilities	28	49
Asset retirement obligations	432	464
Other	88,326	30,324
Provision for bonuses	910	924
Provision for retirement benefits	8,838	8,648
Provision for stocks payment	414	354
Provision for reimbursement of deposits	252	223
Provision for contingencies	804	891
Deferred tax liabilities for land revaluation	2,050	2,028
Acceptances and guarantees	13,318	13,382
Total liabilities	6,553,626	6,594,174

(Millions of yen)

	As of March 31, 2023	As of September 30, 2023
Net assets		
Share capital	20,705	20,705
Capital surplus	15,516	15,516
Legal capital surplus	15,516	15,516
Retained earnings	302,048	305,687
Legal retained earnings	17,584	17,584
Other retained earnings	284,463	288,102
Reserve for tax purpose reduction entry of non-current assets	148	145
General revenue reserve	241,829	246,829
Retained earnings brought forward	42,486	41,127
Treasury shares	(1,847)	(2,678)
Total shareholders' equity	336,423	339,230
Valuation difference on available-for-sale securities	(38,709)	(54,547)
Deferred gains or losses on hedges	(3,020)	3,024
Revaluation reserve for land	2,331	2,281
Total valuation and translation adjustments	(39,398)	(49,242)
Share acquisition rights	103	30
Total net assets	297,128	290,018
Total liabilities and net assets	6,850,754	6,884,192

Interim Non-Consolidated Statements of Income

(Millions of yen)

	For the six months ended September 30, 2022	For the six months ended September 30, 2023
Ordinary income	47,970	48,028
Interest income	32,204	36,537
Interest on loans and discounts	20,293	24,810
Interest and dividends on securities	10,473	9,776
Fees and commissions	6,887	8,257
Other ordinary income	4,454	833
Other income	4,424	2,399
Ordinary expenses	35,378	39,391
Interest expenses	1,242	3,498
Interest on deposits	431	596
Fees and commissions payments	2,237	2,388
Other ordinary expenses	10,770	11,392
General and administrative expenses	19,213	19,533
Other expenses	1,913	2,578
Ordinary profit	12,592	8,637
Extraordinary income	66	14
Extraordinary losses	161	164
Income before income taxes	12,496	8,487
Income taxes - current	3,459	1,885
Income taxes - deferred	288	363
Total income taxes	3,748	2,249
Net income	8,748	6,238

Interim Non-Consolidated Statements of Changes in Net Assets

For the six months ended September 30, 2022

(Millions of yen)

	Shareholders' equity			
	Share capital	Capital surplus		
		Legal capital surplus	Other capital surplus	Total capital surplus
Balance at beginning of period	20,705	15,516	-	15,516
Changes during period				
Reversal of reserve for tax purpose reduction entry of non-current assets				
Provision of general revenue reserve				
Dividends of surplus				
Net income				
Purchase of treasury shares				
Disposal of treasury shares				
Reversal of revaluation reserve for land				
Net changes in items other than shareholders' equity				
Total changes during period	-	-	-	-
Balance at end of period	20,705	15,516	-	15,516

	Shareholders' equity						
	Retained earnings					Treasury shares	Total shareholders' equity
	Legal retained earnings	Other retained earnings			Total retained earnings		
		Reserve for tax purpose reduction entry of non-current assets	General revenue reserve	Retained earnings brought forward			
Balance at beginning of period	17,584	153	236,829	38,905	293,473	(643)	329,051
Changes during period							
Reversal of reserve for tax purpose reduction entry of non-current assets		(2)		2	-		
Provision of general revenue reserve			5,000	(5,000)	-		
Dividends of surplus				(3,292)	(3,292)		(3,292)
Net income				8,748	8,748		8,748
Purchase of treasury shares						(0)	(0)
Disposal of treasury shares				(0)	(0)	98	97
Reversal of revaluation reserve for land				(1)	(1)		(1)
Net changes in items other than shareholders' equity							
Total changes during period	-	(2)	5,000	457	5,454	97	5,552
Balance at end of period	17,584	150	241,829	39,362	298,927	(545)	334,604

(Millions of yen)

	Valuation and translation adjustments				Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
Balance at beginning of period	5,512	2,688	2,348	10,548	123	339,723
Changes during period						
Reversal of reserve for tax purpose reduction entry of non-current assets						
Provision of general revenue reserve						
Dividends of surplus						(3,292)
Net income						8,748
Purchase of treasury shares						(0)
Disposal of treasury shares						97
Reversal of revaluation reserve for land						(1)
Net changes in items other than shareholders' equity	(50,004)	(2,517)	1	(52,520)	(19)	(52,540)
Total changes during period	(50,004)	(2,517)	1	(52,520)	(19)	(46,988)
Balance at end of period	(44,492)	170	2,349	(41,972)	103	292,735

For the six months ended September 30, 2023

(Millions of yen)

	Shareholders' equity			
	Share capital	Capital surplus		
		Legal capital surplus	Other capital surplus	Total capital surplus
Balance at beginning of period	20,705	15,516	-	15,516
Changes during period				
Reversal of reserve for tax purpose reduction entry of non-current assets				
Provision of general revenue reserve				
Dividends of surplus				
Net income				
Purchase of treasury shares				
Disposal of treasury shares				
Reversal of revaluation reserve for land				
Net changes in items other than shareholders' equity				
Total changes during period	-	-	-	-
Balance at end of period	20,705	15,516	-	15,516

	Shareholders' equity						
	Retained earnings					Treasury shares	Total shareholders' equity
	Legal retained earnings	Other retained earnings			Total retained earnings		
		Reserve for tax purpose reduction entry of non-current assets	General revenue reserve	Retained earnings brought forward			
Balance at beginning of period	17,584	148	241,829	42,486	302,048	(1,847)	336,423
Changes during period							
Reversal of reserve for tax purpose reduction entry of non-current assets		(2)		2	-		
Provision of general revenue reserve			5,000	(5,000)	-		
Dividends of surplus				(2,643)	(2,643)		(2,643)
Net income				6,238	6,238		6,238
Purchase of treasury shares						(1,000)	(1,000)
Disposal of treasury shares				(6)	(6)	169	162
Reversal of revaluation reserve for land				50	50		50
Net changes in items other than shareholders' equity							
Total changes during period	-	(2)	5,000	(1,358)	3,638	(831)	2,807
Balance at end of period	17,584	145	246,829	41,127	305,687	(2,678)	339,230

(Millions of yen)

	Valuation and translation adjustments				Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
Balance at beginning of period	(38,709)	(3,020)	2,331	(39,398)	103	297,128
Changes during period						
Reversal of reserve for tax purpose reduction entry of non-current assets						
Provision of general revenue reserve						
Dividends of surplus						(2,643)
Net income						6,238
Purchase of treasury shares						(1,000)
Disposal of treasury shares						162
Reversal of revaluation reserve for land						50
Net changes in items other than shareholders' equity	(15,837)	6,044	(50)	(9,843)	(73)	(9,916)
Total changes during period	(15,837)	6,044	(50)	(9,843)	(73)	(7,109)
Balance at end of period	(54,547)	3,024	2,281	(49,242)	30	290,018

Supplementary Information

Financial Data

Summary of financial conditions (Consolidated)			(%)
	As of March 31, 2023(B)	As of September 30, 2023 (A)	
		(A)-(B)	
Capital adequacy ratio (domestic standard)	12.58	(0.21)	12.37

Summary of income (Non-Consolidated)			(Millions of yen)
	For the six months ended September 30, 2022 (B)	For the six months ended September 30, 2023 (A)	
		(A)-(B)	
Credit cost	995	1,486	2,481
Gains/(Losses) on bonds	(6,705)	(812)	(7,517)
Gains/(Losses) on stocks	2,564	(1,535)	1,029

Summary of financial conditions (Non-Consolidated)			(%)
	As of March 31, 2023(B)	As of September 30, 2023 (A)	
		(A)-(B)	
Capital adequacy ratio (domestic standard)	12.11	(0.18)	11.93

Net Holding Gain (Loss) on Securities

Net holding gain (loss) on Securities (Consolidated) (Millions of yen)

	As of March 31, 2023 (B)	As of September 30,	
		(A) - (B)	2023 (A)
Held to maturity	(739)	(288)	(1,027)
Other securities (C)	(52,844)	(24,806)	(77,650)
Stock	29,014	4,359	33,373
Bond	(1,021)	(22,303)	(23,324)
Others	(80,837)	(6,862)	(87,699)
Foreign securities	(28,206)	586	(27,620)
Others(Investment trusts,etc.)	(52,630)	(7,448)	(60,078)
Total	(53,584)	(25,093)	(78,677)

Aggregated amount of Net holding gain (loss) on Other securities and Valuation gain (loss) on Interest rate swap (Consolidated) (Millions of yen)

	As of March 31, 2023 (B)	As of September 30,	
		(A) - (B)	2023 (A)
Interest rate swap * (D)	(4,335)	8,712	4,377
Total (C) + (D)	(57,180)	(16,093)	(73,273)

*Note :Interest rate swap to reduce the risk of interest rate, to which the deferred hedge accounting is applied.

Net holding gain (loss) on Securities (Non-Consolidated) (Millions of yen)

	As of March 31, 2023 (B)	As of September 30,	
		(A) - (B)	2023 (A)
Held to maturity	(721)	(284)	(1,005)
Other securities (E)	(55,691)	(22,781)	(78,472)
Stock	26,164	6,387	32,551
Bond	(1,021)	(22,303)	(23,324)
Others	(80,834)	(6,865)	(87,699)
Foreign securities	(28,206)	586	(27,620)
Others(Investment trusts,etc.)	(52,627)	(7,451)	(60,078)
Total	(56,412)	(23,066)	(79,478)

Aggregated amount of Net holding gain (loss) on Other securities and Valuation gain (loss) on Interest rate swap (Non-Consolidated) (Millions of yen)

	As of March 31, 2023 (B)	As of September 30,	
		(A) - (B)	2023 (A)
Interest rate swap * (F)	(4,335)	8,712	4,377
Total (E) + (F)	(60,027)	(14,068)	(74,095)

*Note :Interest rate swap to reduce the risk of interest rate, to which the deferred hedge accounting is applied.

Disclosed Assets Based on the Financial Reconstruction Act and Risk managed loans

Consolidated (Millions of yen)

	As of March 31, 2023 (B)	As of September 30, 2023 (A)	
		(A) - (B)	
Bankrupt and quasi-bankrupt assets	15,741	1,532	17,273
Doubtful assets	31,150	674	31,824
Substandard loans	14,670	(909)	13,761
Loans past due for three months or more	92	(59)	33
Loans with altered lending conditions	14,577	(849)	13,728
Subtotal (Risk managed loans) (C)	61,562	1,298	62,860
Normal assets	4,398,297	158,297	4,556,594
Total credit amount (D)	4,459,859	159,595	4,619,454

Ratio to Total credit amount (Consolidated) (%)

Bankrupt and quasi-bankrupt assets	0.35	0.02	0.37
Doubtful assets	0.69	(0.01)	0.68
Substandard loans	0.32	(0.03)	0.29
Loans past due for three months or more	0.00	0.00	0.00
Loans with altered lending conditions	0.32	(0.03)	0.29
Subtotal (Risk managed loans) (C)/(D)	1.38	(0.02)	1.36
Normal assets	98.61	0.02	98.63

Non-Consolidated (Millions of yen)

	As of March 31, 2023 (B)	As of September 30, 2023 (A)	
		(A) - (B)	
Bankrupt and quasi-bankrupt assets	15,181	1,404	16,585
Doubtful assets	31,150	674	31,824
Substandard loans	14,670	(909)	13,761
Loans past due for three months or more	92	(59)	33
Loans with altered lending conditions	14,577	(849)	13,728
Subtotal (Risk managed loans) (E)	61,002	1,170	62,172
Normal assets	4,398,281	158,298	4,556,579
Total credit amount (F)	4,459,283	159,469	4,618,752

Ratio to Total credit amount (Non-Consolidated) (%)

Bankrupt and quasi-bankrupt assets	0.34	0.01	0.35
Doubtful assets	0.69	(0.01)	0.68
Substandard loans	0.32	(0.03)	0.29
Loans past due for three months or more	0.00	0.00	0.00
Loans with altered lending conditions	0.32	(0.03)	0.29
Subtotal (Risk managed loans) (E)/(F)	1.36	(0.02)	1.34
Normal assets	98.63	0.02	98.65

Preservation of Disclosed Assets Based on the Financial Reconstruction Act (Non-Consolidated)

(Millions of yen, %)

	As of March 31, 2023 (B)	As of September 30,	
		(A) - (B)	2023 (A)
Total (G)=(H)+(I)	46,260	2,273	48,533
Collateral and guarantees (H)	22,619	3,048	25,667
Bankrupt and quasi-bankrupt assets	5,147	1,764	6,911
Doubtful assets	15,437	1,452	16,889
Substandard loans	2,034	(167)	1,867
Reserve for possible loan losses (I)	23,640	(775)	22,865
Bankrupt and quasi-bankrupt assets	10,033	(359)	9,674
Doubtful assets	10,757	(121)	10,636
Substandard loans	2,849	(295)	2,554
Coverage ratio (G)/(E)	75.83	2.23	78.06
Bankrupt and quasi-bankrupt assets	100.00	-	100.00
Doubtful assets	84.09	2.40	86.49
Substandard loans	33.28	(1.15)	32.13
Ratio of reserve (I)/((E)-(H))	61.59	1.04	62.63
Bankrupt and quasi-bankrupt assets	100.00	-	100.00
Doubtful assets	68.46	2.75	71.21
Substandard loans	22.54	(1.07)	21.47

Classification of Loans and Bills Discounted by Types of Industry (Non-Consolidated)

Loans and bills discounted (Millions of yen)

	As of March 31, 2023 (B)	As of September 30, 2023 (A)	
		(A) - (B)	
Domestic loans (Excluding JOM account)	4,343,479	151,335	4,494,814
Manufacturing	490,774	22,437	513,211
Agriculture and forestry	11,194	307	11,501
Fishery	4,151	(131)	4,020
Mining, quarrying and gravel-digging	1,640	220	1,860
Construction	149,712	(3,386)	146,326
Electric power, gas, heat supply and water supply	166,161	(1,980)	164,181
Telecommunication	33,104	671	33,775
Transportation and postal service	192,416	1,523	193,939
Wholesale and retail	407,762	7,239	415,001
Finance and insurance	185,737	18,091	203,828
Real estate and leasing	690,298	23,175	713,473
Services	438,826	(6,546)	432,280
Local government	229,718	(18,598)	211,120
Others	1,341,978	108,311	1,450,289

**Loans and bills discounted
of which Risk managed loans** (Millions of yen)

	As of March 31, 2023 (B)	As of September 30, 2023 (A)	
		(A) - (B)	
Domestic loans (Excluding JOM account)	60,888	1,167	62,055
Manufacturing	11,568	21	11,589
Agriculture and forestry	655	303	958
Fishery	1,018	(1)	1,017
Mining, quarrying and gravel-digging	-	342	342
Construction	2,237	135	2,372
Electric power, gas, heat supply and water supply	230	0	230
Telecommunication	371	(2)	369
Transportation and postal service	821	99	920
Wholesale and retail	12,381	(479)	11,902
Finance and insurance	2	0	2
Real estate and leasing	6,320	(269)	6,051
Services	16,950	(178)	16,772
Local government	-	-	-
Others	8,329	1,198	9,527