



## 2. Dividends

|   | Annual dividends   |                    |                    |          |       |
|---|--------------------|--------------------|--------------------|----------|-------|
|   | 1st<br>quarter-end | 2nd<br>quarter-end | 3rd<br>quarter-end | Year-end | Total |
|   | Yen                | Yen                | Yen                | Yen      | Yen   |
| Fiscal year ended March 31, 2023                | -                  | 0.00               | -                  | 5.00     | 5.00  |
| Fiscal year ending March 31, 2024               | -                  | 0.00               | -                  |          |       |
| Fiscal year ending March 31, 2024<br>(Forecast) |                    |                    |                    | 5.00     | 5.00  |

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

(Note) Breakdown of the 3rd quarter dividend for the fiscal year ending March 31, 2024 :

|                        |       |
|------------------------|-------|
| Commemorative dividend | - yen |
| Special dividend       | - yen |

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

(% indicates changes from the previous corresponding period.)

|           | Ordinary profit |       | Profit attributable to owners of<br>parent |      | Basic earnings per share |
|-----------|-----------------|-------|--|------|--------------------------|
|           | Millions of yen | %     | Millions of yen                            | %    | Yen                      |
| Full year | 3,900           | 121.2 | 3,300                                      | 57.5 | 40.00                    |

(Note) Revision to the financial results forecast announced most recently: No

\* Notes:

(1) Changes in significant subsidiaries during the nine months ended December 31, 2023

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

New - (Company name: )

Exclusion: - (Company name: )

(2) Accounting policies adopted specially for the preparation of quarterly consolidated financial statements: No

(3) Changes in accounting policies, changes in accounting estimates and retrospective restatement

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 restatement: No

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

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

December 31, 2023: 82,553,721 shares

March 31, 2023: 82,553,721 shares

2) Number of treasury shares at the end of the period:

December 31, 2023: 237,075 shares

March 31, 2023: 55,264 shares

3) Average number of shares outstanding during the period:

Nine months ended December 31, 2023: 82,350,737 shares

Nine months ended December 31, 2022: 82,495,962 shares

Quarterly Consolidated Financial Statements  
 Quarterly Consolidated Balance Sheets

(Millions of yen)

|  | As of March 31, 2023 | As of December 31, 2023 |
|--|----------------------|-------------------------|
| <b>Assets</b>  |                      |                         |
| Cash and due from banks  | 334,870              | 371,554                 |
| Monetary claims bought   | 1,063                | 1,171                   |
| Trading securities   | 173                  | 179                     |
| Money held in trust  | 2,650                | 2,729                   |
| Securities   | 429,402              | 402,794                 |
| Loans and bills discounted   | 1,951,202            | 2,024,841               |
| Foreign exchanges  | 10,727               | 5,912                   |
| Other assets   | 16,887               | 17,670                  |
| Tangible fixed assets  | 20,113               | 19,656                  |
| Intangible fixed assets  | 4,368                | 3,896                   |
| Retirement benefit asset   | 5,422                | 5,687                   |
| Deferred tax assets  | 2,869                | 2,388                   |
| Customers' liabilities for acceptances and guarantees                | 819                  | 1,073                   |
| Allowance for loan losses  | (13,198)             | (11,552)                |
| Total assets   | 2,767,374            | 2,848,003               |
| <b>Liabilities</b>   |                      |                         |
| Deposits   | 2,512,528            | 2,594,959               |
| Cash collateral received for securities lent                         | 27,575               | 15,346                  |
| Borrowed money   | 128,300              | 130,600                 |
| Foreign exchanges  | 109                  | 116                     |
| Other liabilities  | 5,402                | 8,693                   |
| Provision for bonuses  | 730                  | 192                     |
| Retirement benefit liability   | 104                  | 104                     |
| Provision for retirement benefits for directors (and other officers) | 1                    | 2                       |
| Provision for executive officers' retirement benefits                | 60                   | 55                      |
| Provision for reimbursement of deposits                              | 110                  | 58                      |
| Provision for point card certificates                                | 18                   | 20                      |
| Provision for contingent loss  | 276                  | 315                     |
| Deferred tax liabilities for land revaluation                        | 320                  | 315                     |
| Acceptances and guarantees   | 819                  | 1,073                   |
| Total liabilities  | 2,676,358            | 2,751,853               |
| <b>Net assets</b>  |                      |                         |
| Share capital  | 48,868               | 48,868                  |
| Capital surplus  | 30,447               | 30,447                  |
| Retained earnings  | 36,592               | 38,877                  |
| Treasury shares  | (13)                 | (49)                    |
| Total shareholders' equity   | 115,895              | 118,144                 |
| Valuation difference on available-for-sale securities                | (26,349)             | (23,275)                |
| Revaluation reserve for land   | 341                  | 328                     |
| Remeasurements of defined benefit plans                              | 1,129                | 952                     |
| Total accumulated other comprehensive income                         | (24,879)             | (21,994)                |
| Total net assets   | 91,015               | 96,149                  |
| Total liabilities and net assets                                     | 2,767,374            | 2,848,003               |

Quarterly Consolidated Statements of Income and Comprehensive Income  
 Quarterly Consolidated Statements of Income (For the nine months)

(Millions of yen)

|   | For the nine months<br>ended December 31, 2022 | For the nine months<br>ended December 31, 2023 |
|---|--|--|
| Ordinary income                         | 27,978   | 30,049   |
| Interest income                         | 19,300   | 19,323   |
| Interest on loans and discounts         | 15,631   | 16,248   |
| Interest and dividends on securities    | 3,467  | 2,963  |
| Fees and commissions                    | 6,409  | 6,603  |
| Other ordinary income                   | 457  | 463  |
| Other income                            | 1,809  | 3,659  |
| Ordinary expenses                       | 24,636   | 26,968   |
| Interest expenses                       | 552  | 641  |
| Interest on deposits                    | 53   | 38   |
| Fees and commissions payments           | 2,982  | 3,354  |
| Other ordinary expenses                 | 1,632  | 4,438  |
| General and administrative expenses     | 17,433   | 17,146   |
| Other expenses                          | 2,034  | 1,387  |
| Ordinary profit                         | 3,341  | 3,081  |
| Extraordinary income                    | 24   | 84   |
| Gain on disposal of non-current assets  | 24   | 11   |
| Compensation for forced relocation      | -  | 72   |
| Extraordinary losses                    | 40   | 43   |
| Loss on disposal of non-current assets  | 31   | 13   |
| Impairment losses                       | 8  | 29   |
| Profit before income taxes              | 3,325  | 3,121  |
| Income taxes - current                  | 453  | 66   |
| Income taxes - deferred                 | 70   | 366  |
| Total income taxes                      | 524  | 432  |
| Profit                                  | 2,801  | 2,688  |
| Profit attributable to owners of parent | 2,801  | 2,688  |

## Quarterly Consolidated Statements of Comprehensive Income (For the nine months)

(Millions of yen)

|   | For the nine months<br>ended December 31, 2022 | For the nine months<br>ended December 31, 2023 |
|---|--|--|
| Profit  | 2,801  | 2,688  |
| Other comprehensive income                            | (18,006)                                       | 2,897  |
| Valuation difference on available-for-sale securities | (17,816)                                       | 3,074  |
| Remeasurements of defined benefit plans, net of tax   | (189)  | (176)  |
| Comprehensive income                                  | (15,204)                                       | 5,586  |
| Comprehensive income attributable to                  |  |  |
| Comprehensive income attributable to owners of parent | (15,204)                                       | 5,586  |