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## Consolidated Summary Report for the Nine Months Ended December 31, 2023 [Japanese GAAP]

February 2, 2024

Company name: The Hyakujushi Bank, Ltd.

Stock exchange listing: Tokyo

Code number: 8386

URL: <https://www.114bank.co.jp/>

Representative: Yujiro Ayada Representative Director, President

Contact: Yuichi Oshima Executive Officer and General Manager, Corporate Planning Division

Phone: +81-87-836-2721

Scheduled date of filing quarterly securities report: February 5, 2024

Scheduled date of commencing dividend payments: -

Trading Accounts: No

Availability of supplementary briefing material on quarterly financial results: Yes

Schedule of quarterly financial results briefing session: No

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

### 1. Consolidated Financial Results for the Nine Months Ended December 31, 2023 (April 1, 2023 to December 31, 2023)

#### (1) Consolidated Operating Results

(% indicates changes from the previous corresponding period.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Nine months ended December 31, 2023	60,997	(8.9)	10,984	(0.0)	7,005	0.3
December 31, 2022	66,984	18.2	10,988	(24.9)	6,987	(29.0)

(Note) Comprehensive income: Nine months ended December 31, 2023: ¥ 25,178 million [ -%]  
 Nine months ended December 31, 2022: ¥ (15,639) million [ -%]

	Basic earnings per share	Diluted earnings per share
Nine months ended	Yen	Yen
December 31, 2023	243.91	243.85
December 31, 2022	239.98	239.93

#### (2) Consolidated Financial Position

	Total assets	Net assets	Capital adequacy ratio
As of	Millions of yen	Millions of yen	%
December 31, 2023	5,763,285	303,387	5.3
March 31, 2023	5,809,359	281,098	4.8

(Reference) Equity: As of December 31, 2023: ¥ 303,366 million  
 As of March 31, 2023: ¥ 281,077 million

## 2. Dividends

	Annual dividends				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2023	-	35.00	-	40.00	75.00
Fiscal year ending March 31, 2024	-	35.00	-		
Fiscal year ending March 31, 2024 (Forecast)				45.00	80.00

(Note) Revision to the forecast for dividends announced most recently: Yes

(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 income		Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	
Full year	80,000	(5.8)	12,000	(9.7)	7,500	(18.2)	Yen 262.63

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

### \* 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: Yes

(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: 28,790,000 shares

March 31, 2023: 29,100,000 shares

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

December 31, 2023: 233,635 shares

March 31, 2023: 180,626 shares

3) Average number of shares outstanding during the period:

Nine months ended December 31, 2023: 28,719,942 shares

Nine months ended December 31, 2022: 29,114,536 shares

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

※ Proper use of earnings forecasts, and other special matters

The forecasts above were prepared based on information available as of the date of publication of this document.

Actual financial results may differ from the forecast figures due to various factors in the future.

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	1,197,854	995,861
Call loans and bills bought	-	1,914
Monetary claims bought	34,950	42,312
Trading securities	9	-
Securities	1,044,665	1,128,772
Loans and bills discounted	3,362,245	3,435,379
Foreign exchanges	19,938	4,896
Lease receivables and investments in leases	18,677	18,072
Other assets	70,679	72,311
Tangible fixed assets	36,867	37,358
Intangible fixed assets	4,406	4,610
Retirement benefit asset	15,948	16,669
Deferred tax assets	732	731
Customers' liabilities for acceptances and guarantees	19,898	21,249
Allowance for loan losses	(17,514)	(16,855)
<b>Total assets</b>	<b>5,809,359</b>	<b>5,763,285</b>
<b>Liabilities</b>		
Deposits	4,696,403	4,634,722
Negotiable certificates of deposit	84,267	88,794
Call money and bills sold	20,360	18,715
Borrowed money	624,432	594,446
Foreign exchanges	248	645
Other liabilities	73,773	84,543
Provision for bonuses for directors (and other officers)	49	-
Retirement benefit liability	248	270
Provision for retirement benefits for directors (and other officers)	38	36
Provision for reimbursement of deposits	163	121
Provision for contingent loss	69	102
Provision for share-based compensation	181	200
Deferred tax liabilities	3,048	11,003
Deferred tax liabilities for land revaluation	5,077	5,044
Acceptances and guarantees	19,898	21,249
<b>Total liabilities</b>	<b>5,528,260</b>	<b>5,459,897</b>

(Millions of yen)

	As of March 31, 2023	As of December 31, 2023
Net assets		
Share capital	37,322	37,322
Capital surplus	30,486	30,486
Retained earnings	187,908	192,126
Treasury shares	(513)	(568)
Total shareholders' equity	255,204	259,367
Valuation difference on available-for-sale securities	14,669	33,449
Deferred gains or losses on hedges	138	(60)
Revaluation reserve for land	7,952	7,904
Remeasurements of defined benefit plans	3,113	2,705
Total accumulated other comprehensive income	25,873	43,999
Share acquisition rights	21	21
Total net assets	281,098	303,387
Total liabilities and net assets	5,809,359	5,763,285

Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statements of Income (For the nine months)

(Millions of yen)

	For the nine months ended December 31, 2022	For the nine months ended December 31, 2023
Ordinary income	66,984	60,997
Interest income	35,862	38,521
Interest on loans and discounts	23,813	28,788
Interest and dividends on securities	11,018	8,640
Trust fees	0	0
Fees and commissions	9,147	9,120
Other ordinary income	12,387	4,038
Other income	9,587	9,316
Ordinary expenses	55,996	50,013
Interest expenses	4,932	10,660
Interest on deposits	2,139	3,801
Fees and commissions payments	2,517	2,653
Other ordinary expenses	16,665	4,813
General and administrative expenses	25,538	24,975
Other expenses	6,342	6,910
Ordinary profit	10,988	10,984
Extraordinary income	39	27
Gain on disposal of non-current assets	39	27
Extraordinary losses	104	219
Loss on disposal of non-current assets	72	51
Impairment losses	32	167
Profit before income taxes	10,923	10,792
Income taxes	3,936	3,787
Profit	6,987	7,005
Profit attributable to owners of parent	6,987	7,005

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

(Millions of yen)

	For the nine months ended December 31, 2022	For the nine months ended December 31, 2023
Profit	6,987	7,005
Other comprehensive income	(22,626)	18,173
Valuation difference on available-for-sale securities	(20,058)	18,780
Deferred gains or losses on hedges	(2,649)	(198)
Remeasurements of defined benefit plans, net of tax	80	(408)
Comprehensive income	(15,639)	25,178
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(15,639)	25,178