



## 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	-	-	-	9.00	9.00
Fiscal year ending March 31, 2024	-	10.00	-		
Fiscal year ending March 31, 2024 (Forecast)				20.00	30.00

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

(Note)1. Figures for the first half of the fiscal year ended March 31, 2023 are not stated, as the company was founded on October 3, 2022.

2. Breakdown of Dividends: ¥1.00 per share at the end of March 2023 as commemorative dividend

3. For the fiscal year ended March 31, 2023, the Iyo Bank which became a wholly owned subsidiary of the company through a single share transfer, paid an interim dividend of 8 yen per share. When combined with the year-end dividend of the company, the annual dividend of the company is 17 yen per share.

## 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 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	194,000	12.2	47,500	12.0	32,000	14.7	105.11

(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

(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: 313,408,831 shares

March 31, 2023: 313,408,831 shares

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

December 31, 2023: 8,975,999 shares

March 31, 2023: 4,971,956 shares

3) Average number of shares outstanding during the period:

Nine months ended December 31, 2023: 307,109,668 shares

Nine months ended December 31, 2022: 313,556,553 shares

(Note) The average number of shares of common stock during the nine months ended December 31, 2022 is calculated using the number of the Iyo Bank during the period from April 1, 2022 to October 2, 2022, which is the period before the incorporation of the company, and for the period from October 3, 2022 to December 31, 2022, using the number of the company.

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

※ Explanation for proper use of forecasts and other notes

The above forecasts are based on the information which is presently available and certain assumptions which are considered to be reasonable.

Actual results may differ materially from those forecasts depending on various future factors.

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	1,367,081	1,529,966
Call loans and bills bought	-	6,240
Cash collateral provided for securities borrowed	50,085	-
Monetary claims bought	5,606	5,040
Trading securities	492	245
Money held in trust	6,647	7,376
Securities	1,493,078	1,492,730
Loans and bills discounted	5,304,319	5,573,765
Foreign exchanges	40,407	6,388
Lease receivables and investment assets	29,391	30,523
Other assets	132,971	186,295
Tangible fixed assets	71,400	72,826
Intangible fixed assets	11,775	13,896
Retirement benefit asset	41,859	42,311
Deferred tax assets	268	247
Customers' liabilities for acceptances and guarantees	30,696	40,823
Allowance for loan losses	(35,302)	(35,146)
<b>Total assets</b>	<b>8,550,778</b>	<b>8,973,531</b>
<b>Liabilities</b>		
Deposits	6,167,148	6,352,716
Negotiable certificates of deposit	629,191	664,429
Call money and bills sold	-	4,964
Securities sold under repurchase agreements	-	67,987
Cash collateral received for securities lent	77,501	79,542
Borrowed money	684,070	717,021
Foreign exchanges	3,680	633
Borrowed money from trust account	1,045	1,185
Other liabilities	92,636	130,956
Provision for bonuses	1,793	-
Retirement benefit liability	10,146	10,041
Provision for reimbursement of deposits	845	617
Provision for contingent loss	1,100	1,160
Provision for share-based compensation	430	470
Allowance for demolition of non-current assets	885	818
Reserves under special laws	4	4
Deferred tax liabilities	80,291	90,856
Deferred tax liabilities for land revaluation	9,472	9,375
Acceptances and guarantees	30,696	40,823
<b>Total liabilities</b>	<b>7,790,940</b>	<b>8,173,608</b>

(Millions of yen)

	As of March 31, 2023	As of December 31, 2023
Net assets		
Share capital	20,000	20,000
Capital surplus	27,698	27,700
Retained earnings	483,166	510,464
Treasury shares	(3,792)	(7,425)
Total shareholders' equity	527,072	550,739
Valuation difference on available-for-sale securities	202,105	219,381
Deferred gains or losses on hedges	1,611	2,332
Revaluation reserve for land	18,977	18,771
Remeasurements of defined benefit plans	9,612	8,289
Total accumulated other comprehensive income	232,307	248,774
Share acquisition rights	149	119
Non-controlling interests	309	289
Total net assets	759,838	799,922
Total liabilities and net assets	8,550,778	8,973,531

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	132,474	145,425
Interest income	68,953	99,549
Interest on loans and discounts	46,942	65,047
Interest and dividends on securities	19,865	31,791
Trust fees	0	0
Fees and commissions	10,986	11,987
Other ordinary income	47,820	28,908
Other income	4,714	4,980
Ordinary expenses	86,520	96,194
Interest expenses	13,253	37,284
Interest on deposits	3,669	8,956
Fees and commissions payments	3,692	4,022
Other ordinary expenses	29,853	13,390
General and administrative expenses	37,371	38,924
Other expenses	2,350	2,572
Ordinary profit	45,954	49,231
Extraordinary income	2	46
Gain on disposal of non-current assets	2	46
Extraordinary losses	1,016	322
Loss on disposal of non-current assets	25	218
Impairment losses	105	103
Provision for demolition of non-current assets	885	-
Profit before income taxes	44,940	48,956
Income taxes - current	11,118	11,361
Income taxes - deferred	2,198	4,659
Total income taxes	13,317	16,020
Profit	31,622	32,935
Profit (loss) attributable to non-controlling interests	427	(24)
Profit attributable to owners of parent	31,195	32,960

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	31,622	32,935
Other comprehensive income	(23,418)	16,673
Valuation difference on available-for-sale securities	(26,878)	17,276
Deferred gains or losses on hedges	4,772	721
Remeasurements of defined benefit plans, net of tax	(1,313)	(1,323)
Comprehensive income	8,204	49,609
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	7,824	49,634
Comprehensive income attributable to non-controlling interests	379	(24)