

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
Quarterly statement filing date (as planned):	February 13, 2024
Dividend payable date (as planned):	—
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, 2023 to December 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	%
3Q FY2023	35,066	(11.3)	3,025	(38.8)	1,858	(48.2)
3Q FY2022	39,573	4.5	4,951	(31.6)	3,591	(14.4)

(Note) Comprehensive income 3Q FY2023: ¥(4,344)million[ - %]; 3Q FY2022: ¥(10,232)million[ - %]

	Basic earnings per share		Diluted earnings per share	
	Yen		Yen	
3Q FY2023	102.81		—	
3Q FY2022	197.20		164.35	

(Note) Based on the resolution of the board of directors meeting held on February 24, 2023, the Class B preferred stock was acquired and canceled, so there are no more potential shares. Therefore, "diluted earnings per share" for the current consolidated accounting period is not presented.

## (2) Consolidated financial position

	Total assets		Net assets		Equity ratio	
	Millions of yen		Millions of yen		%	
As of December 31, 2023	3,091,136		84,973		2.7	
As of March 31, 2023	3,019,852		90,621		2.9	

(Reference) Capital assets as of December 31, 2023: ¥84,862million; March 31, 2023: ¥90,512million

(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.

**2. Cash dividends**

	Annual dividends per share				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
FY2022	—	37.50	—	37.50	75.00
FY2023	—	37.50	—	—	—
FY2023 (projection)	—	—	—	37.50	75.00

(Note) Revision of dividends projections from the latest announcement: No

**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	
FY2023	2,900	(47.6)	1,800	(44.8)	99.54	

(Note) Revision of earnings projections from the latest announcement : No

#### 4. Notes

- (1) Material changes in subsidiaries during this period No
- (2) Application of special accounting methods for preparing quarterly consolidated financial statements: No
- (3) Changes in accounting policies, accounting estimates and retrospective restatement
- Changes in accounting policies based on revisions of accounting standard: No
- Changes in accounting policies other than ones based on revisions of accounting standard: No
- Changes in accounting estimates: No
- Retrospective restatement: No

(4) Number of issued and outstanding shares (common shares)

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

As of December 31, 2023	18,142,122 shares	As of March 31, 2023	18,142,122 shares
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Number of treasury shares at the end of the period

As of December 31, 2023	46,170 shares	As of March 31, 2023	81,945 shares
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Average number of shares during the period (cumulative from the beginning of the fiscal year)

Nine months ended December 31, 2023	18,077,961 shares	Nine months ended December 31, 2022	18,065,668 shares
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※ Based on the resolution of the board of directors meeting held on February 24, 2023, the Class B preferred stock was acquired and canceled. Therefore, "Cash dividends on class shares" is not presented.

※ This Financial Digest 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, 2023	As of December 31, 2023
<b>Assets</b>	<b>資産の部</b>		
Cash and due from banks	現金預け金	316,923	315,408
Monetary claims bought	買入金銭債権	4,016	4,255
Trading securities	商品有価証券	606	625
Money held in trust	金銭の信託	57,981	58,564
Securities	有価証券	660,141	740,862
Loans and bills discounted	貸出金	1,892,149	1,877,456
Foreign exchanges	外国為替	1,529	1,340
Lease receivables and investments in leases	リース債権及びリース投資資産	6,250	8,202
Other assets	その他資産	46,203	48,654
Tangible fixed assets	有形固定資産	21,317	20,960
Intangible fixed assets	無形固定資産	1,860	1,550
Retirement benefit asset	退職給付に係る資産	1,299	1,335
Deferred tax assets	繰延税金資産	4,346	5,058
Customers' liabilities for acceptances and guarantees	支払承諾見返	19,065	19,492
Allowance for loan losses	貸倒引当金	(13,841)	(12,633)
<b>Total assets</b>	<b>資産の部合計</b>	<b>3,019,852</b>	<b>3,091,136</b>
<b>Liabilities</b>	<b>負債の部</b>		
Deposits	預金	2,663,710	2,727,005
Negotiable certificates of deposit	譲渡性預金	63,680	82,936
Cash collateral received for securities lent	債券貸借取引受入担保金	41,651	67,471
Borrowed money	借入金	116,000	92,600
Foreign exchanges	外国為替	44	31
Other liabilities	その他負債	23,441	15,052
Provision for bonuses for directors (and other officers)	役員賞与引当金	42	—
Retirement benefit liability	退職給付に係る負債	750	824
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	58	12
Provision for contingent loss	偶発損失引当金	386	339
Deferred tax liabilities	繰延税金負債	12	12
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	385	385
Acceptances and guarantees	支払承諾	19,065	19,492
<b>Total liabilities</b>	<b>負債の部合計</b>	<b>2,929,230</b>	<b>3,006,163</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	18,161	18,167
Retained earnings	利益剰余金	57,858	58,360
Treasury shares	自己株式	(105)	(60)
<b>Total shareholders' equity</b>	<b>株主資本合計</b>	<b>93,914</b>	<b>94,468</b>
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(4,458)	(10,526)
Deferred gains or losses on hedges	繰延ヘッジ損益	(206)	(244)
Revaluation reserve for land	土地再評価差額金	850	850
Remeasurements of defined benefit plans	退職給付に係る調整累計額	412	313
<b>Total accumulated other comprehensive income</b>	<b>その他の包括利益累計額合計</b>	<b>(3,402)</b>	<b>(9,606)</b>
Non-controlling interests	非支配株主持分	109	111
<b>Total net assets</b>	<b>純資産の部合計</b>	<b>90,621</b>	<b>84,973</b>
<b>Total liabilities and net assets</b>	<b>負債及び純資産の部合計</b>	<b>3,019,852</b>	<b>3,091,136</b>

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

(Millions of yen)			
	科目 (Japanese)	Nine months ended December 31, 2022	Nine months ended December 31, 2023
Ordinary income	経常収益	39,573	35,066
Interest income	資金運用収益	25,174	21,370
Interest on loans and discounts	(うち貸出金利息)	13,391	14,058
Interest and dividends on securities	(うち有価証券利息配当金)	11,586	7,231
Fees and commissions	役務取引等収益	6,435	6,679
Other ordinary income	その他業務収益	5,796	3,861
Other income	その他経常収益	2,166	3,154
Ordinary expenses	経常費用	34,621	32,040
Interest expenses	資金調達費用	318	670
Interest on deposits	(うち預金利息)	83	123
Fees and commissions payments	役務取引等費用	2,483	2,402
Other ordinary expenses	その他業務費用	11,555	8,930
General and administrative expenses	営業経費	18,058	17,715
Other expenses	その他経常費用	2,205	2,320
Ordinary profit	経常利益	4,951	3,025
Extraordinary income	特別利益	16	—
Gain on disposal of non-current assets	固定資産処分益	16	—
Extraordinary losses	特別損失	138	81
Loss on disposal of non-current assets	固定資産処分損	126	69
Impairment losses	減損損失	12	12
Profit before income taxes	税金等調整前四半期純利益	4,828	2,943
Income taxes - current	法人税、住民税及び事業税	721	444
Income taxes - deferred	法人税等調整額	519	638
Total income taxes	法人税等合計	1,240	1,083
Profit	四半期純利益	3,588	1,860
Profit (Loss) attributable to non-controlling interests	非支配株主に帰属する四半期純利益又は非支配株主に帰属する四半期純損失(△)	(3)	1
Profit attributable to owners of parent	親会社株主に帰属する四半期純利益	3,591	1,858

**Consolidated statements of comprehensive income**

(Millions of yen)

	科目 (Japanese)	Nine months ended December 31, 2022	Nine months ended December 31, 2023
Profit	四半期純利益	3,588	1,860
Other comprehensive income	その他の包括利益	(13,820)	(6,204)
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(15,151)	(6,068)
Deferred gains or losses on hedges	繰延ヘッジ損益	1,385	(38)
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	(54)	(98)
Comprehensive income	四半期包括利益	(10,232)	(4,344)
(Breakdown)	(内訳)		
Comprehensive income attributable to owners of parent	親会社株主に係る四半期包括利益	(10,227)	(4,345)
Comprehensive income attributable to non-controlling interests	非支配株主に係る四半期包括利益	(4)	1