



## 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	-	15.00	-	15.00	30.00
Fiscal year ending March 31, 2024	-	15.00	-		
Fiscal year ending March 31, 2024 (Forecast)				15.00	30.00

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

## 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 parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Full year	7,100	(15.0)	4,700	(12.8)	120.27

(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: 39,426,777 shares

March 31, 2023: 39,426,777 shares

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

December 31, 2023: 334,035 shares

March 31, 2023: 347,825 shares

3) Average number of shares outstanding during the period:

Nine months ended December 31, 2023: 39,087,297 shares

Nine months ended December 31, 2022: 39,075,418 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	217,996	202,512
Call loans and bills bought	-	3,829
Monetary claims bought	45,599	47,466
Trading securities	84	72
Securities	620,868	612,749
Loans and bills discounted	1,922,215	1,939,581
Foreign exchanges	8,171	5,404
Lease receivables and investments in leases	8,048	8,784
Other assets	31,958	42,815
Tangible fixed assets	29,470	29,490
Intangible fixed assets	1,960	2,207
Deferred tax assets	4,408	3,489
Customers' liabilities for acceptances and guarantees	11,406	8,140
Allowance for loan losses	(15,532)	(15,300)
<b>Total assets</b>	<b>2,886,655</b>	<b>2,891,243</b>
<b>Liabilities</b>		
Deposits	2,304,277	2,335,786
Negotiable certificates of deposit	316,035	318,375
Call money and bills sold	50,000	30,000
Borrowed money	45,585	40,023
Foreign exchanges	81	165
Other liabilities	26,054	21,201
Provision for bonuses for directors (and other officers)	55	-
Retirement benefit liability	1,551	1,574
Provision for retirement benefits for directors (and other officers)	4	5
Provision for share-based compensation	219	236
Provision for loss on interest repayment	9	7
Provision for reimbursement of deposits	163	135
Deferred tax liabilities	254	210
Deferred tax liabilities for land revaluation	3,178	3,158
Acceptances and guarantees	11,406	8,140
<b>Total liabilities</b>	<b>2,758,876</b>	<b>2,759,020</b>
<b>Net assets</b>		
Share capital	21,367	21,367
Capital surplus	15,816	15,816
Retained earnings	86,780	89,510
Treasury shares	(505)	(487)
<b>Total shareholders' equity</b>	<b>123,459</b>	<b>126,208</b>
Valuation difference on available-for-sale securities	(1,979)	(296)
Revaluation reserve for land	6,294	6,248
Remeasurements of defined benefit plans	(231)	(181)
<b>Total accumulated other comprehensive income</b>	<b>4,082</b>	<b>5,769</b>
Non-controlling interests	237	245
<b>Total net assets</b>	<b>127,779</b>	<b>132,222</b>
<b>Total liabilities and net assets</b>	<b>2,886,655</b>	<b>2,891,243</b>

Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statements of Income and 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
Ordinary income	37,802	48,933
Interest income	30,363	39,150
Interest on loans and discounts	19,799	23,561
Interest and dividends on securities	9,348	14,388
Fees and commissions	3,945	3,825
Other ordinary income	2,557	2,579
Other income	936	3,378
Ordinary expenses	30,553	42,983
Interest expenses	5,314	12,310
Interest on deposits	1,289	2,944
Fees and commissions payments	3,968	4,056
Other ordinary expenses	1,860	7,110
General and administrative expenses	18,491	18,590
Other expenses	919	915
Ordinary profit	7,248	5,949
Extraordinary income	5	4
Gain on disposal of non-current assets	5	4
Extraordinary losses	83	149
Loss on disposal of non-current assets	59	113
Impairment losses	23	36
Profit before income taxes	7,170	5,804
Income taxes - current	2,413	1,893
Income taxes - deferred	(14)	40
Total income taxes	2,398	1,933
Profit	4,771	3,871
Profit attributable to		
Profit attributable to owners of parent	4,765	3,863
Profit attributable to non-controlling interests	6	7
Other comprehensive income	(15,881)	1,734
Valuation difference on available-for-sale securities	(15,901)	1,684
Remeasurements of defined benefit plans, net of tax	20	49
Comprehensive income	(11,109)	5,605
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(11,117)	5,596
Comprehensive income attributable to non-controlling interests	7	9