



## 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	-	17.50	-	27.50	45.00
Fiscal year ending March 31, 2024	-	25.00	-		
Fiscal year ending March 31, 2024 (Forecast)				30.00	55.00

(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
	Million yen	%	Million yen	%	Yen
Full year	34,500	2.4	24,000	(7.9)	170.11

(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: 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: 148,596,955 shares

March 31, 2023: 148,596,955 shares

2) Total number of treasury shares at the end of the period:

December 31, 2023: 8,309,674 shares

March 31, 2023: 7,102,038 shares

3) Average number of shares during the period:

Nine months ended December 31, 2023: 141,345,066 shares

Nine months ended December 31, 2022: 144,107,578 shares

(Note) The total number of treasury shares at the end of the period includes treasury shares held by a trust account for Board Benefit Trust (BBT) (120 thousand shares as of December 31, 2023 and 121 thousand shares as of December 31, 2022).

In addition, treasury shares held by the trust account (120 thousand shares for nine months ended December 31, 2023 and 48 thousand shares for nine months ended December 31, 2022) are included in the number of treasury shares that is deducted in the calculation of the average number of shares during the period.

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

(Note) 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

(Million yen)

	As of March 31,2023	As of December 31,2023
<b>Assets</b>		
Cash and due from banks	1,946,575	2,778,564
Call loans and bills bought	8,011	62,397
Monetary claims bought	42,733	51,225
Money held in trust	11,609	11,714
Securities	1,792,650	1,790,966
Loans and bills discounted	8,955,399	9,158,834
Foreign exchanges	17,311	11,689
Other assets	99,071	110,674
Tangible fixed assets	116,854	116,002
Intangible fixed assets	5,204	4,770
Retirement benefit asset	8,038	9,230
Deferred tax assets	6,367	3,632
Customers' liabilities for acceptances and guarantees	16,372	19,432
Allowance for loan losses	(40,455)	(41,198)
Allowance for investment loss	(562)	(562)
<b>Total assets</b>	<b>12,985,181</b>	<b>14,087,375</b>
<b>Liabilities</b>		
Deposits	9,791,772	10,305,807
Negotiable certificates of deposit	167,423	285,122
Call money and bills sold	512,491	577,856
Securities sold under repurchase agreements	265,881	247,990
Cash collateral received for securities lent	293,853	379,245
Borrowed money	1,249,709	1,593,386
Foreign exchanges	504	775
Borrowed money from trust account	5,233	5,658
Other liabilities	120,171	93,061
Provision for share awards for directors (and other officers)	4	9
Retirement benefit liability	4,647	3,584
Provision for retirement benefits for directors (and other officers)	200	223
Provision for reimbursement of deposits	545	412
Provision for contingent loss	1,194	1,147
Reserves under special laws	12	13
Deferred tax liabilities	1,070	1,368
Deferred tax liabilities for land revaluation	14,646	14,646
Acceptances and guarantees	16,372	19,432
<b>Total liabilities</b>	<b>12,445,737</b>	<b>13,529,743</b>

(Million yen)

	As of March 31,2023	As of December 31,2023
Net assets		
Share capital	50,000	50,000
Capital surplus	118,706	118,706
Retained earnings	325,460	337,792
Treasury shares	(5,698)	(7,705)
Total shareholders' equity	488,468	498,793
Valuation difference on available-for-sale securities	25,757	31,841
Deferred gains or losses on hedges	1,015	846
Revaluation reserve for land	29,425	29,514
Remeasurements of defined benefit plans	(14,843)	(13,327)
Total accumulated other comprehensive income	41,355	48,875
Non-controlling interests	9,620	9,963
Total net assets	539,444	557,632
Total liabilities and net assets	12,985,181	14,087,375

Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statements of Income (For the nine months)

(Million yen)

	For the nine months ended December 31,2022	For the nine months ended December 31,2023
Ordinary income	121,220	138,724
Interest income	79,630	87,909
Interest on loans and discounts	60,857	62,840
Interest and dividends on securities	15,813	22,284
Trust fees	0	0
Fees and commissions	24,846	28,288
Gain on trading account transactions	1,026	771
Other ordinary income	4,848	9,252
Other income	10,868	12,502
Ordinary expenses	88,599	109,608
Interest expenses	7,440	19,033
Interest on deposits	318	399
Fees and commissions payments	8,543	10,067
Other ordinary expenses	9,222	13,413
General and administrative expenses	60,244	62,618
Other expenses	3,147	4,475
Ordinary profit	32,621	29,116
Extraordinary income	867	52
Gain on disposal of non-current assets	29	52
Gain on bargain purchase	564	-
Gain on step acquisitions	272	-
Extraordinary losses	265	274
Loss on disposal of non-current assets	242	219
Impairment losses	23	52
Other	-	2
Profit before income taxes	33,222	28,894
Income taxes	7,076	8,591
Profit	26,146	20,302
Profit attributable to non-controlling interests	322	446
Profit attributable to owners of parent	25,823	19,856

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

(Million yen)

	For the nine months ended December 31,2022	For the nine months ended December 31,2023
Profit	26,146	20,302
Other comprehensive income	(37,439)	7,517
Valuation difference on available-for-sale securities	(39,761)	6,162
Deferred gains or losses on hedges	1,200	(168)
Remeasurements of defined benefit plans, net of tax	1,094	1,516
Share of other comprehensive income of entities accounted for using equity method	26	8
Comprehensive income	(11,293)	27,820
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(11,536)	27,287
Comprehensive income attributable to non-controlling interests	243	532