



## 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	-	40.00	-	73.00	113.00
Fiscal year ending March 31, 2024	-	40.00	-		
Fiscal year ending March 31, 2024 (Forecast)				64.00	104.00

(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	16,500	160.9	11,000	132.4	343.48

(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

New - (Company name: )

Exclusion: - (Company name: )

#### (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: 33,025,656 shares

March 31, 2023: 33,025,656 shares

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

December 31, 2023: 1,270,065 shares

March 31, 2023: 1,273,761 shares

##### 3) Average number of shares outstanding during the period:

Nine months ended December 31, 2023: 31,754,520 shares

Nine months ended December 31, 2022: 32,113,641 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	1,085,005	1,131,889
Monetary claims bought	1,503	1,518
Money held in trust	43,579	44,064
Securities	1,320,545	1,368,095
Loans and bills discounted	3,944,387	4,060,357
Foreign exchanges	1,354	1,571
Lease receivables and investments in leases	26,221	27,938
Other assets	72,006	77,602
Tangible fixed assets	40,493	41,138
Intangible fixed assets	4,674	4,633
Deferred tax assets	17,046	10,401
Customers' liabilities for acceptances and guarantees	8,759	7,395
Allowance for loan losses	(23,461)	(20,110)
<b>Total assets</b>	<b>6,542,117</b>	<b>6,756,495</b>
<b>Liabilities</b>		
Deposits	5,715,665	5,805,316
Negotiable certificates of deposit	8,140	28,659
Call money and bills sold	-	50,000
Cash collateral received for securities lent	139,161	171,807
Borrowed money	356,490	351,567
Foreign exchanges	806	473
Borrowed money from trust account	4,659	4,180
Other liabilities	32,699	40,848
Retirement benefit liability	11,916	11,783
Provision for reimbursement of deposits	76	72
Provision for contingent loss	831	879
Provision for share-based compensation	96	114
Reserves under special laws	3	3
Deferred tax liabilities	11	11
Acceptances and guarantees	8,759	7,395
<b>Total liabilities</b>	<b>6,279,318</b>	<b>6,473,114</b>
<b>Net assets</b>		
Share capital	37,924	37,924
Capital surplus	34,749	34,749
Retained earnings	200,383	205,679
Treasury shares	(3,418)	(3,411)
Total shareholders' equity	269,639	274,941
Valuation difference on available-for-sale securities	(6,537)	6,104
Deferred gains or losses on hedges	95	2,631
Remeasurements of defined benefit plans	(398)	(296)
Total accumulated other comprehensive income	(6,840)	8,439
<b>Total net assets</b>	<b>262,798</b>	<b>283,381</b>
<b>Total liabilities and net assets</b>	<b>6,542,117</b>	<b>6,756,495</b>

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	60,091	64,097
Interest income	37,583	37,760
Interest on loans and discounts	25,505	27,604
Interest and dividends on securities	10,946	7,778
Trust fees	12	20
Fees and commissions	17,524	18,195
Other ordinary income	3,415	2,468
Other income	1,554	5,653
Ordinary expenses	46,981	51,656
Interest expenses	2,270	5,757
Interest on deposits	221	205
Fees and commissions payments	9,609	10,306
Other ordinary expenses	4,483	3,691
General and administrative expenses	29,634	29,847
Other expenses	985	2,052
Ordinary profit	13,110	12,440
Extraordinary income	93	93
Gain on disposal of non-current assets	93	93
Extraordinary losses	55	101
Loss on disposal of non-current assets	29	101
Impairment losses	26	-
Profit before income taxes	13,148	12,432
Income taxes - current	3,406	3,670
Income taxes - deferred	146	(128)
Total income taxes	3,553	3,541
Profit	9,595	8,891
Profit attributable to owners of parent	9,595	8,891

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	9,595	8,891
Other comprehensive income	(37,049)	15,280
Valuation difference on available-for-sale securities	(39,724)	12,642
Deferred gains or losses on hedges	2,564	2,536
Remeasurements of defined benefit plans, net of tax	110	101
Comprehensive income	(27,454)	24,172
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(27,454)	24,172