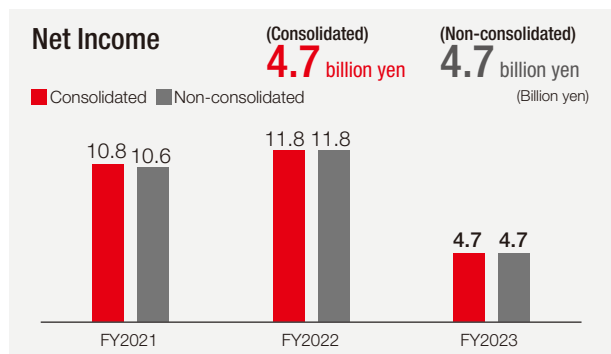
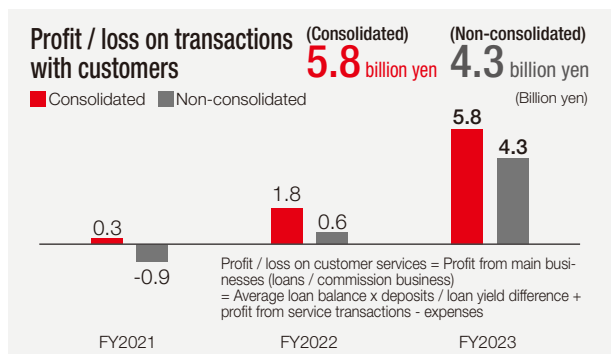


Information Highlights

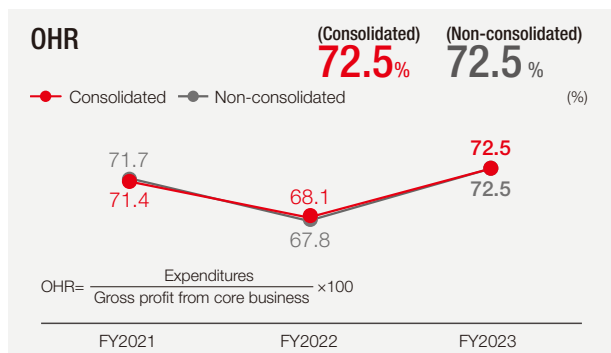
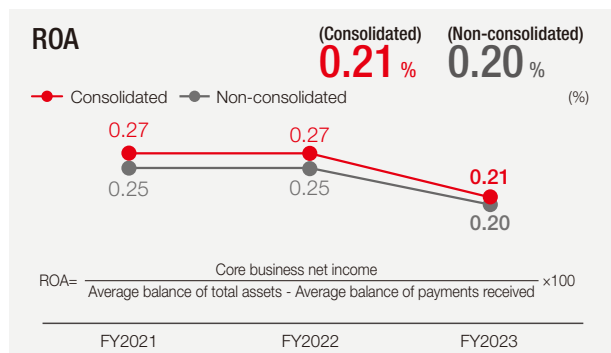
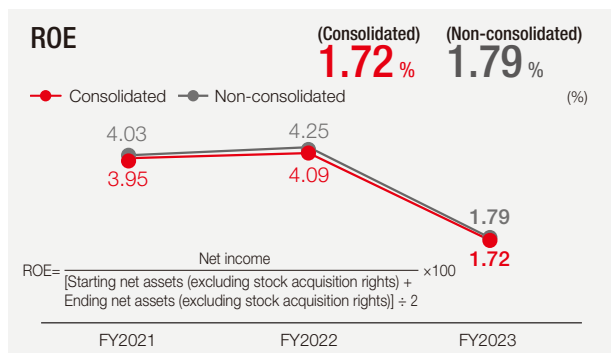
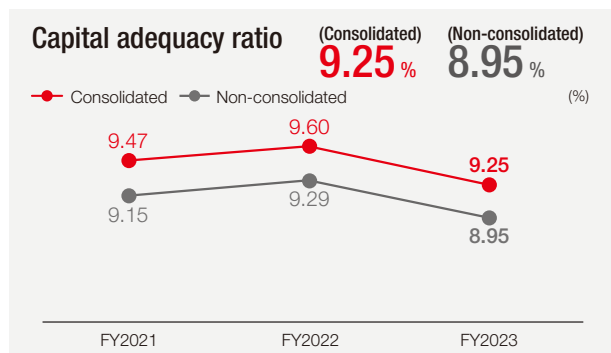
Financial Highlights



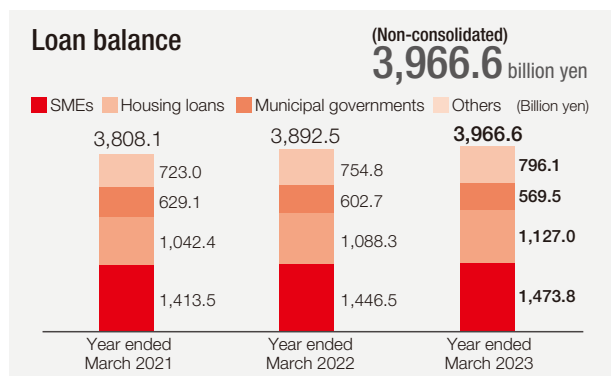
Consolidated net income declined by 7.1 billion yen from the previous year to 4.7 billion yen due to decreases in net interest income and profit/losses on bond transactions.



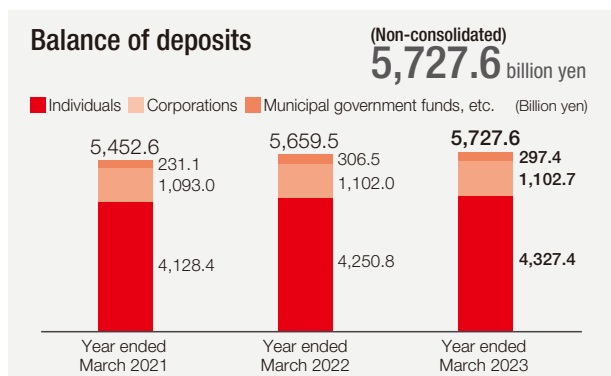
Consolidated net business profit earned through transactions with customers grew by 4.0 billion yen from the previous year to 5.8 billion yen, boosted by increases in commissions and interest on loans and fees accompanied by a decrease in operating expenses.



The consolidated and non-consolidated capital adequacy ratios fell to 9.25% and 8.95%, respectively, from the end of the previous fiscal year, due mainly to lower profits from the disposal of losses in the market sector. ROE also turned downward from the previous year. ROA and OHR both declined year-on-year in the wake of a downturn in core business profit. We are working to improve both these indicators in FY2023, building on the continued strength of our core business division earnings and the promise of improved earnings in the market sector.



The balance of loans, comprising primarily loans to small and medium-sized enterprises and housing loans, increased by 74.1 billion yen from the end of the same period of the previous year to 3,966.6 billion yen.



Deposits, mainly retail deposits, totaled 5,727.6 billion yen, with an increase of 68.1 billion yen from the same period of the previous year.



Non-financial Highlights (non-consolidated)



Environment

E

Rate of CO₂ emissions reduction
(FY2013 → FY2022)

-49.0%

(Emissions for scopes 1 and 2)
(Decrease of 13 points from the previous year)

CO₂ reduction through renewable energy-related loans
(FY2022)

Approx. **19,000** tons CO₂
(Number of loan transactions/ amount: 7 loans/6.1 billion yen)



Society
(End March 2023)

S

Percentage of female executives
(Section manager and above)

14.8%

(Increase of 0.5 point from the previous year)

Number of certified personnel participating in vitality creation*

601

Percentage of employees 26.4%
(Increase of 42 from the previous year)
(Increase of 5.0 points)

*Applied information engineer, SME management consultant, real estate consultant, FP level 1, bookkeeping level 2, and equivalent or higher qualifications



Governance

G

Number/ratio of outside directors (End June 2023)



5 (41.6%)

Cross-shareholdings

March 31, 2015 March 31, 2023

Percentage in net assets (market value)

38.3% ▶ **28.6%**

Book value

51.5 billion yen ▶ **33.3** billion yen

Number of issuers

129 ▶ **88**