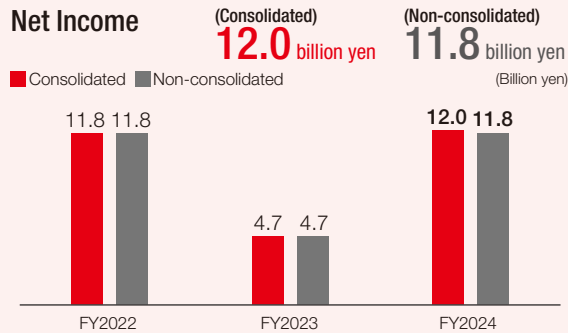
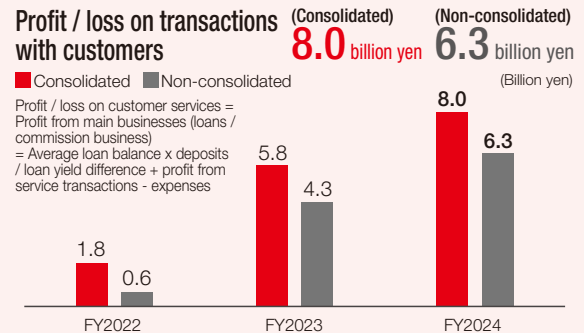


## Information Highlights

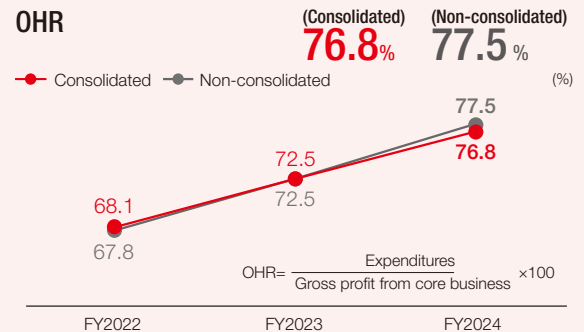
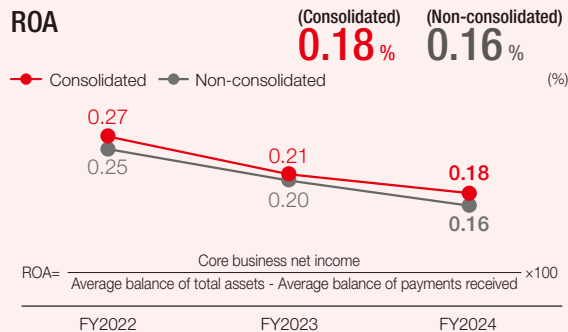
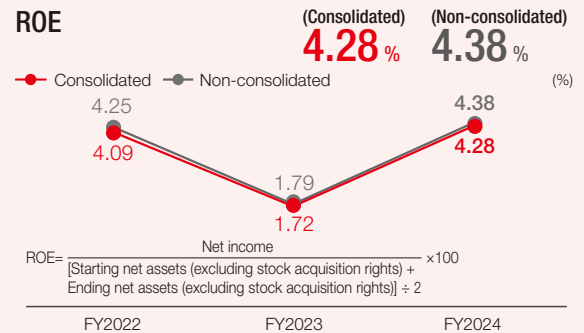
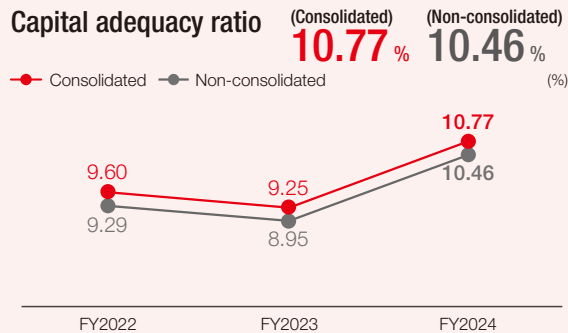
## Fiscal Year Ending March 31, 2024 Financial Highlights



Although net interest income turned downward in fiscal 2023, consolidated net income grew by 7.3 billion yen from the previous year to 12.0 billion yen, boosted by an increase in net fees and commissions, gains/losses on bond transactions, gains/losses on stock transactions, and lower credit-related expenses.



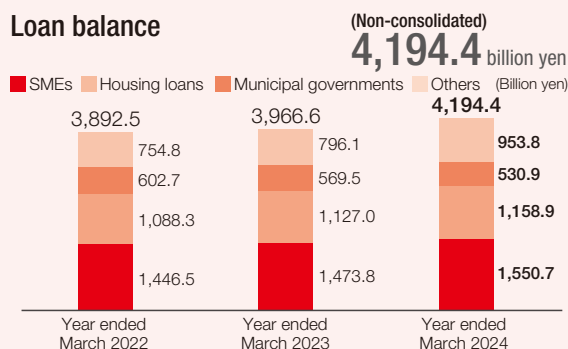
Consolidated net business profit on customer service operations increased by 2.1 billion yen from the previous year to 8.0 billion yen, as increases in interest on loans and bills discounted and net fees and commissions more than offset an increase in operating expenses.



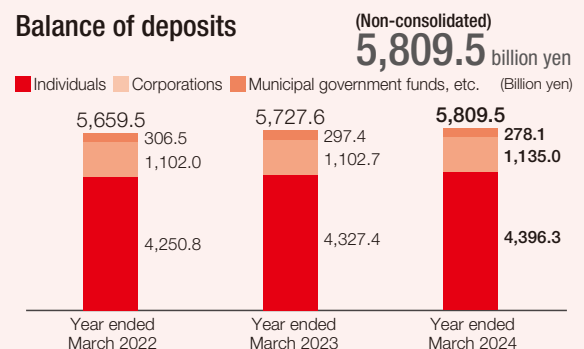
The capital adequacy ratio was 10.77% on a consolidated basis and 10.46% on a non-consolidated basis.

\* From March 31, 2024, the Bank changed its credit risk measurement method from the Standardized Method to the Fundamental Internal Rating Method.

Both ROA and OHR decreased from the previous year due to a downturn in core business profit stemming from lower interest and dividends on securities, higher expenses, and a decrease in other net operating income. ROE increased, on the other hand, due to upturns in net business profit and net income.



Loans and bills discounted increased by 227.7 billion yen from the previous fiscal year to 4,194.4 billion yen, driven mainly by loans to small and medium-sized enterprises and housing loans.



Deposits totaled 5,809.5 billion yen, an upturn of 81.8 billion yen from the previous fiscal year, mainly reflecting growth in retail deposits.

\*For detailed financial information, please refer to the separately published "Disclosure Supplement."

Organizational  
overview and external  
environment

Governance



Performance

## Non-financial Highlights (non-consolidated)



### Environment

# E

Rate of CO<sub>2</sub> emissions  
reduction  
(FY2013 → FY2023)

**-48.5%**

(Emissions for scopes 1 and 2)  
(Increase of 0.5 point from  
the previous year)

\*Electricity consumption decreased from the previous year, but  
emissions rose due to an increase in the emission coefficient.

CO<sub>2</sub> reduction through  
renewable energy-related loans  
(FY2023)

Approx. **60,000** tons CO<sub>2</sub>  
(Number of loan transactions/  
amount: 4 loans/3.6 billion yen)



### Society

(End March 2024)

# S

Percentage of  
female executives  
(Section manager and above)

**16.0%**

(Increase of 1.2 point from  
the previous year)

Number of certified personnel  
participating in vitality creation\*

**693**

Percentage of employees 30.7%  
(Increase of 92 from the previous year)  
(Increase of 4.3 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  
(As of June 27, 2024)



**5 (41.6%)**

Cross-shareholding

March 31, 2015      March 31, 2024

Percentage in net assets (market value)

**38.3% ▶ 27.5%**

Book value\*

**51.5 billion yen ▶ 28.4 billion yen**

Number of issuers\*

**129 ▶ 75**

\*Listed stocks only