



(Reference) Equity:	As of	December 31, 2024:	¥	290,841 million
	As of	March 31, 2024:	¥	298,631 million

## 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, 2024	-	40.00	-	74.00	114.00
Fiscal year ending March 31, 2025	-	60.00	-		
Fiscal year ending March 31, 2025 (Forecast)				63.00	123.00

(Note) Revision to the forecast for dividends announced most recently: None

## 3. Consolidated Financial Results Forecast for the Fiscal Year Ending March 31, 2025(April 1, 2024 to March 31, 2025)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Full year	18,500	11.2	13,000	7.9	409.38

(Note) Revision to the financial results forecast announced most recently: None

### \* Notes:

(1) Significant changes in the scope of consolidation during the period: Yes

Newly included: - (Company name: )

Excluded: 1 (Company name: Nanto Business Service Co., Ltd. )

(2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: None

(3) Changes in accounting policies, changes in accounting estimates, and restatement

1) Changes in accounting policies due to revisions to accounting standards and other regulations: Yes

2) Changes in accounting policies due to other reasons: None

3) Changes in accounting estimates: None

4) Restatement: None

(4) Number of issued shares (common shares)

1) Total number of issued shares at the end of the period (including treasury shares):

December 31, 2024: 33,025,656 shares

March 31, 2024: 33,025,656 shares

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

December 31, 2024: 1,619,926 shares

March 31, 2024: 1,270,759 shares

3) Average number of shares outstanding during the period:

Nine months ended December 31, 2024: 31,519,718 shares

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

\* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: None

Quarterly Consolidated Financial Statements  
Quarterly Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2024	As of December 31, 2024
<b>Assets</b>		
Cash and due from banks	963,526	736,867
Call loans and bills bought	1,892	-
Monetary claims bought	1,494	857
Money held in trust	40,967	41,319
Securities	1,461,095	1,533,013
Loans and bills discounted	4,170,554	4,382,451
Foreign exchanges	1,225	2,101
Lease receivables and investments in leases	28,239	30,349
Other assets	79,357	66,480
Tangible fixed assets	41,795	49,018
Intangible fixed assets	4,842	4,952
Deferred tax assets	6,278	10,608
Customers' liabilities for acceptances and guarantees	7,216	7,699
Allowance for loan losses	(21,430)	(21,224)
Total assets	6,787,056	6,844,495
<b>Liabilities</b>		
Deposits	5,797,765	5,914,579
Negotiable certificates of deposit	5,738	52,679
Cash collateral received for securities lent	253,137	199,437
Borrowed money	355,656	304,430
Foreign exchanges	797	694
Borrowed money from trust account	4,104	3,667
Other liabilities	51,073	57,710
Retirement benefit liability	11,680	11,491
Provision for reimbursement of deposits	190	165
Provision for contingent loss	926	952
Provision for share-based compensation	123	129
Reserves under special laws	3	3
Deferred tax liabilities	11	11
Acceptances and guarantees	7,216	7,699
Total liabilities	6,488,425	6,553,653
<b>Net assets</b>		
Share capital	37,924	37,924
Capital surplus	34,749	34,749
Retained earnings	208,825	215,362
Treasury shares	(3,413)	(4,612)
Total shareholders' equity	278,085	283,424
Valuation difference on available-for-sale securities	14,232	(2,862)
Deferred gains or losses on hedges	6,575	10,475
Remeasurements of defined benefit plans	(262)	(195)
Total accumulated other comprehensive income	20,545	7,417
Total net assets	298,631	290,841
Total liabilities and net assets	6,787,056	6,844,495

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, 2023	For the nine months ended December 31, 2024
Ordinary income	64,097	75,467
Interest income	37,760	50,164
Interest on loans and discounts	27,604	31,594
Interest and dividends on securities	7,778	15,278
Trust fees	20	19
Fees and commissions	18,195	19,668
Other ordinary income	2,468	2,618
Other income	5,653	2,995
Ordinary expenses	51,656	58,862
Interest expenses	5,757	7,765
Interest on deposits	205	2,113
Fees and commissions payments	10,306	11,063
Other ordinary expenses	3,691	5,582
General and administrative expenses	29,847	31,972
Other expenses	2,052	2,478
Ordinary profit	12,440	16,604
Extraordinary income	93	0
Gain on disposal of non-current assets	93	0
Extraordinary losses	101	88
Loss on disposal of non-current assets	101	88
Profit before income taxes	12,432	16,515
Income taxes - current	3,670	4,616
Income taxes - deferred	(128)	1,115
Total income taxes	3,541	5,731
Profit	8,891	10,784
Profit attributable to owners of parent	8,891	10,784

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

(Millions of yen)

	For the nine months ended December 31, 2023	For the nine months ended December 31, 2024
Profit	8,891	10,784
Other comprehensive income	15,280	(13,127)
Valuation difference on available-for-sale securities	12,642	(17,094)
Deferred gains or losses on hedges	2,536	3,899
Remeasurements of defined benefit plans, net of tax	101	67
Comprehensive income	24,172	(2,343)
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	24,172	(2,343)