

1【CONSOLIDATED FINANCIAL STATEMENTS】
 (1)【Consolidated Balance Sheets】

(Millions of yen)

	As of March 31,2022	As of March 31,2023
Assets		
Cash and due from banks	4,049,642	3,600,693
Call loans and bills bought	20,000	14,978
Monetary claims bought	116,411	126,212
Trading account assets	13,370	18,773
Money held in trust	79,448	78,877
Securities	2,801,655	2,676,695
Loans and bills discounted	5,931,315	6,113,178
Foreign exchanges	30,546	28,255
Lease receivables and investments in leases	68,041	69,848
Other assets	152,789	147,534
Tangible fixed assets	34,378	32,284
Buildings, net	11,546	12,349
Land	11,144	9,131
Construction in progress	923	95
Other tangible fixed assets	10,764	10,707
Intangible fixed assets	4,628	4,499
Software	4,018	3,889
Other intangible fixed assets	609	610
Retirement benefit asset	42,803	45,397
Deferred tax assets	1,780	1,622
Customers' liabilities for acceptances and guarantees	38,113	49,474
Allowance for loan losses	(41,129)	(44,527)
Total assets	13,343,796	12,963,799
Liabilities		
Deposits	8,049,875	8,168,035
Negotiable certificates of deposit	132,507	79,133
Call money and bills sold	1,504,861	1,492,164
Securities sold under repurchase agreements	53,041	102,282
Cash collateral received for securities lent	322,484	332,031
Trading account liabilities	4,279	6,672
Borrowed money	2,087,634	1,559,655
Foreign exchanges	960	1,503
Borrowed money from trust account	360	784
Other liabilities	108,104	129,223
Retirement benefit liability	11,653	11,247
Provision for reimbursement of deposits	499	271
Provision for contingent loss	1,341	1,217
Reserves under special laws	12	12
Deferred tax liabilities	115,367	114,134
Acceptances and guarantees	38,113	49,474
Total liabilities	12,431,097	12,047,845
Net assets		
Share capital	52,243	52,243
Capital surplus	59,176	56,960
Retained earnings	512,403	519,053
Treasury shares	(11,576)	(10,848)
Total shareholders' equity	612,246	617,409
Valuation difference on available-for-sale securities	268,743	267,636
Deferred gains or losses on hedges	15,670	16,305
Remeasurements of defined benefit plans	12,266	11,485
Total accumulated other comprehensive income	296,680	295,427
Share acquisition rights	271	288
Non-controlling interests	3,499	2,828
Total net assets	912,698	915,953
Total liabilities and net assets	13,343,796	12,963,799

(2)【Consolidated Statements of Income and Consolidated Statements of Comprehensive Income】
 【Consolidated Statements of Income】 (Millions of yen)

	FY ended March 31,2022	FY ended March 31,2023
Ordinary income	151,349	202,228
Interest income	72,803	90,830
Interest on loans and discounts	41,893	49,701
Interest and dividends on securities	26,989	36,542
Interest on call loans and bills bought	33	169
Interest on deposits with banks	3,257	3,050
Other interest income	629	1,366
Trust fees	7	10
Fees and commissions	22,010	22,591
Gain on trading account transactions	2,063	961
Other ordinary income	44,177	70,604
Other income	10,287	17,229
Recoveries of written off receivables	25	4
Other	10,261	17,225
Ordinary expenses	113,301	167,335
Interest expenses	4,318	18,108
Interest on deposits	594	2,835
Interest on negotiable certificates of deposit	6	6
Interest on call money and bills sold	(167)	644
Interest expenses on securities sold under repurchase agreements	102	1,810
Interest expenses on cash collateral received for securities lent	291	1,456
Interest on borrowings and rediscounts	295	3,162
Other interest expenses	3,195	8,192
Fees and commissions payments	5,600	5,390
Other ordinary expenses	37,263	69,957
General and administrative expenses	54,038	56,631
Other expenses	12,080	17,246
Provision of allowance for loan losses	1,800	4,243
Other	10,279	13,003
Ordinary profit	38,047	34,893
Extraordinary income	762	1,732
Gain on disposal of non-current assets	762	1,732
Extraordinary losses	754	1,878
Loss on disposal of non-current assets	451	208
Impairment losses	302	1,669
Provision of reserve for financial instruments transaction liabilities	0	—
Profit before income taxes	38,055	34,747
Income taxes - current	8,950	11,017
Income taxes - deferred	2,254	(483)
Total income taxes	11,204	10,533
Profit	26,850	24,214
Profit attributable to non-controlling interests	182	79
Profit attributable to owners of parent	26,667	24,135

【Consolidated Statements of Comprehensive Income】

(Millions of yen)

	FY ended March 31,2022	FY ended March 31,2023
Profit	26,850	24,214
Other comprehensive income	(16,752)	(1,143)
Valuation difference on available-for-sale securities	(25,662)	(997)
Deferred gains or losses on hedges	11,243	635
Remeasurements of defined benefit plans, net of tax	(2,334)	(781)
Comprehensive income	10,097	23,070
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	9,993	22,882
Comprehensive income attributable to non-controlling interests	103	188

(3)【Consolidated Cash Flows】

(Millions of yen)

	FY ended March 31,2022	FY ended March 31,2023
Cash flows from operating activities		
Profit before income taxes	38,055	34,747
Depreciation	5,560	5,543
Impairment losses	302	1,669
Increase (decrease) in allowance for loan losses	(4,221)	3,397
Decrease (increase) in retirement benefit asset	(663)	(2,594)
Increase (decrease) in retirement benefit liability	(13)	(406)
Increase (decrease) in provision for reimbursement of deposits	(323)	(227)
Increase (decrease) in provision for contingent loss	24	(124)
Increase (decrease) in reserves under special laws	0	—
Interest income	(72,803)	(90,830)
Interest expenses	4,318	18,108
Loss (gain) related to securities	(4,196)	(4,016)
Loss (gain) on money held in trust	(549)	338
Foreign exchange losses (gains)	133	(8)
Loss (gain) on disposal of non-current assets	(310)	(1,524)
Net decrease (increase) in trading account assets	(1,234)	(5,402)
Net increase (decrease) in trading account liabilities	1,199	2,393
Net decrease (increase) in loans and bills discounted	(390,161)	(181,862)
Net increase (decrease) in deposits	395,556	118,160
Net increase (decrease) in negotiable certificates of deposit	(7,158)	(53,373)
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	448,515	(527,979)
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	6,987	3,980
Net decrease (increase) in call loans	(8,208)	(4,778)
Net increase (decrease) in call money	803,530	36,544
Net increase (decrease) in cash collateral received for securities lent	(462,294)	9,546
Net decrease (increase) in foreign exchanges – assets	3,871	2,290
Net increase (decrease) in foreign exchanges – liabilities	(370)	542
Net decrease (increase) in lease receivables and investments in leases	1,948	(1,807)
Net increase (decrease) in borrowed money from trust account	360	424
Interest received	74,871	90,422
Interest paid	(4,257)	(14,211)
Other, net	(5,264)	(18,964)
Subtotal	823,204	(579,999)
Income taxes paid	(13,022)	(8,476)
Net cash provided by (used in) operating activities	810,181	(588,475)
Cash flows from investing activities		
Purchase of securities	(458,351)	(1,014,316)
Proceeds from sale of securities	678,233	881,742
Proceeds from redemption of securities	284,434	299,168
Increase in money held in trust	(7,240)	(89,552)
Decrease in money held in trust	8,357	89,785
Purchase of non-current assets	(8,224)	(7,367)
Proceeds from sale of non-current assets	2,135	3,895
Net cash provided by (used in) investing activities	499,343	163,355
Cash flows from financing activities		
Purchase of treasury shares	(0)	(10,000)
Proceeds from sale of treasury shares	0	0
Dividends paid	(6,854)	(9,729)
Dividends paid to non-controlling interests	(7)	(7)
Purchase of shares of subsidiaries not resulting in change in scope of consolidation	—	(118)
Net cash provided by (used in) financing activities	(6,862)	(19,855)
Effect of exchange rate change on cash and cash equivalents	7	8
Net increase (decrease) in cash and cash equivalents	1,302,670	(444,968)
Cash and cash equivalents at beginning of period	2,722,413	4,025,083
Cash and cash equivalents at end of period	4,025,083	3,580,115

2【NON-CONSOLIDATED FINANCIAL STATEMENTS】

(1)【Non-Consolidated Balance Sheets】

(Millions of yen)

	As of March 31,2022	As of March 31,2023
Assets		
Cash and due from banks	4,031,655	3,585,941
Cash	122,352	123,889
Due from banks	3,909,303	3,462,052
Call loans	20,000	14,978
Monetary claims bought	116,411	126,212
Trading account assets	13,370	18,773
Trading securities	731	680
Trading account financial derivatives	4,640	7,094
Other trading account assets	7,998	10,998
Money held in trust	79,448	78,877
Securities	2,809,850	2,685,558
Government bonds	820,553	546,702
Local government bonds	308,214	341,933
Corporate bonds	524,690	592,756
Stocks	507,908	530,343
Other securities	648,484	673,821
Loans and bills discounted	5,974,071	6,156,100
Bills discounted	13,031	13,713
Loans on bills	139,384	113,342
Loans on deeds	5,166,696	5,301,149
Overdrafts	654,959	727,893
Foreign exchanges	30,546	28,255
Due from foreign banks (our accounts)	26,313	25,427
Foreign bills bought	3,800	2,528
Foreign bills receivable	432	299
Other assets	132,812	126,201
Domestic exchange settlement account, debit	21	18
Prepaid expenses	779	837
Accrued revenue	7,144	8,406
Margin deposits for futures transactions	60	—
Financial derivatives	35,813	42,334
Cash collateral paid for financial instruments	13,538	9,018
Other	75,454	65,585
Tangible fixed assets	25,924	24,266
Buildings, net	11,155	11,996
Land	10,776	8,984
Leased assets, net	324	263
Construction in progress	923	95
Other tangible fixed assets	2,744	2,925
Intangible fixed assets	4,471	4,273
Software	3,876	3,678
Leased assets	0	—
Other intangible fixed assets	594	595
Prepaid pension costs	23,756	27,387
Customers' liabilities for acceptances and guarantees	38,113	49,474
Allowance for loan losses	(35,232)	(38,893)
Total assets	13,265,200	12,887,406

(Millions of yen)

	As of March 31,2022	As of March 31,2023
Liabilities		
Deposits	8,066,627	8,186,401
Current deposits	366,975	376,053
Ordinary deposits	5,002,443	5,238,885
Savings deposits	58,580	58,825
Time deposits	2,403,977	2,342,782
Installment savings	32,193	32,234
Other deposits	202,457	137,620
Negotiable certificates of deposit	156,457	104,483
Call money	1,504,861	1,492,164
Securities sold under repurchase agreements	53,041	102,282
Cash collateral received for securities lent	322,484	332,031
Trading account liabilities	4,279	6,672
Trading account financial derivatives	4,279	6,672
Borrowed money	2,080,959	1,552,680
Borrowings from other banks	2,080,959	1,552,680
Foreign exchanges	960	1,503
Due to foreign banks (our accounts)	10	1
Foreign bills sold	228	223
Foreign bills payable	720	1,278
Borrowed money from trust account	360	784
Other liabilities	81,636	103,662
Domestic exchange settlement account, credit	8	27
Income taxes payable	1,653	4,324
Accrued expenses	4,217	8,605
Unearned revenue	1,749	2,017
Reserve for interest on installment savings	0	0
Variation margins of futures markets	93	—
Financial derivatives	14,461	19,267
Cash collateral received for financial instruments	7,542	9,768
Lease liabilities	354	288
Asset retirement obligations	144	144
Other	51,411	59,218
Provision for retirement benefits	10,236	9,981
Provision for reimbursement of deposits	499	271
Provision for contingent loss	1,341	1,217
Deferred tax liabilities	109,329	108,343
Acceptances and guarantees	38,113	49,474
Total liabilities	12,431,189	12,051,956
Net assets		
Share capital	52,243	52,243
Capital surplus	32,557	29,609
Legal capital surplus	29,609	29,609
Other capital surplus	2,948	—
Retained earnings	477,569	481,659
Legal retained earnings	47,610	47,610
Other retained earnings	429,959	434,048
Reserve for tax purpose reduction entry of non-current assets	1,095	1,623
Reserve for special account for tax purpose reduction entry of non-current assets	—	269
General reserve	399,600	399,600
Retained earnings brought forward	29,263	32,556
Treasury shares	(11,576)	(10,848)
Total shareholders' equity	550,794	552,663
Valuation difference on available-for-sale securities	267,274	266,193
Deferred gains or losses on hedges	15,670	16,305
Total valuation and translation adjustments	282,945	282,499
Share acquisition rights	271	288
Total net assets	834,011	835,450
Total liabilities and net assets	13,265,200	12,887,406

(2)【Non-Consolidated Statements of Income】

(Millions of yen)

	FY ended March 31,2022	FY ended March 31,2023
Ordinary income	111,915	163,932
Interest income	72,676	90,858
Interest on loans and discounts	41,922	49,718
Interest and dividends on securities	26,874	36,594
Interest on call loans	33	169
Interest on deposits with banks	3,255	3,048
Other interest income	589	1,327
Trust fees	7	10
Fees and commissions	17,847	18,266
Fees and commissions on domestic and foreign exchanges	5,515	5,173
Other fees and commissions	12,332	13,092
Gain on trading account transactions	198	181
Net gain on trading securities	29	23
Net gain on trading account financial derivatives	166	156
Net gain on other trading account transactions	1	1
Other ordinary income	10,941	37,479
Gain on foreign exchange transactions	1,226	1,699
Gain on sale of bonds	9,714	35,780
Gain on redemption of bonds	0	—
Other	0	—
Other income	10,243	17,135
Recoveries of written off receivables	19	—
Gain on sale of equity securities	4,669	11,346
Gain on money held in trust	4,267	4,458
Other	1,287	1,330
Ordinary expenses	80,550	133,683
Interest expenses	4,289	18,075
Interest on deposits	594	2,836
Interest on negotiable certificates of deposit	7	7
Interest on call money	(167)	644
Interest expenses on securities sold under repurchase agreements	102	1,810
Interest expenses on cash collateral received for securities lent	291	1,456
Interest on borrowings and rediscounts	270	3,137
Interest expenses on interest rate swaps	3,175	3,254
Other interest expenses	13	4,928
Fees and commissions payments	7,893	7,669
Fees and commissions on domestic and foreign exchanges	905	615
Other fees and commissions	6,987	7,054
Other ordinary expenses	7,748	40,526
Loss on sale of bonds	7,717	35,488
Loss on redemption of bonds	—	4,983
Loss on financial derivatives	31	55
General and administrative expenses	48,510	50,285
Other expenses	12,108	17,125
Provision of allowance for loan losses	1,888	4,206
Write-off of loans	3	1
Loss on sale of equity securities	2,419	2,647
Loss on devaluation of equity securities	50	37
Loss on money held in trust	3,717	4,797
Other	4,028	5,436
Ordinary profit	31,365	30,249
Extraordinary income	762	1,719
Gain on disposal of non-current assets	762	1,719
Extraordinary losses	754	1,671
Loss on disposal of non-current assets	451	208
Impairment losses	302	1,462
Profit before income taxes	31,373	30,297
Income taxes - current	7,081	9,434
Income taxes - deferred	1,895	(710)
Total income taxes	8,977	8,723
Profit	22,396	21,574