

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

(Millions of yen)

	As of March 31,2023	As of March 31,2024
<b>Assets</b>		
Cash and due from banks	3,600,693	3,717,670
Call loans and bills bought	14,978	7,569
Monetary claims bought	126,212	127,461
Trading account assets	18,773	45,596
Money held in trust	78,877	79,993
Securities	2,676,695	3,643,073
Loans and bills discounted	6,113,178	6,781,218
Foreign exchanges	28,255	26,812
Lease receivables and investments in leases	69,848	89,110
Other assets	147,534	196,387
Tangible fixed assets	32,284	37,329
Buildings, net	12,349	13,015
Land	9,131	11,493
Leased assets, net	—	407
Construction in progress	95	45
Other tangible fixed assets	10,707	12,367
Intangible fixed assets	4,499	4,458
Software	3,889	3,791
Leased assets	—	13
Other intangible fixed assets	610	652
Retirement benefit asset	45,397	70,388
Deferred tax assets	1,622	1,652
Customers' liabilities for acceptances and guarantees	49,474	53,936
Allowance for loan losses	(44,527)	(54,905)
<b>Total assets</b>	<b>12,963,799</b>	<b>14,827,752</b>
<b>Liabilities</b>		
Deposits	8,168,035	9,437,959
Negotiable certificates of deposit	79,133	55,194
Call money and bills sold	1,492,164	1,179,536
Securities sold under repurchase agreements	102,282	174,836
Cash collateral received for securities lent	332,031	323,201
Trading account liabilities	6,672	5,873
Borrowed money	1,559,655	2,105,286
Foreign exchanges	1,503	2,379
Borrowed money from trust account	784	1,181
Other liabilities	129,223	164,464
Provision for share awards for directors	—	97
Retirement benefit liability	11,247	12,142
Provision for reimbursement of deposits	271	274
Provision for contingent loss	1,217	1,738
Reserves under special laws	12	15
Provision for loss on cancellation of system contracts	—	2,287
Deferred tax liabilities	114,134	189,069
Acceptances and guarantees	49,474	53,936
<b>Total liabilities</b>	<b>12,047,845</b>	<b>13,709,476</b>
<b>Net assets</b>		
Share capital	52,243	52,243
Capital surplus	56,960	71,074
Retained earnings	519,053	546,496
Treasury shares	(10,848)	(20,713)
<b>Total shareholders' equity</b>	<b>617,409</b>	<b>649,099</b>
Valuation difference on available-for-sale securities	267,636	411,889
Deferred gains or losses on hedges	16,305	27,116
Remeasurements of defined benefit plans	11,485	25,792
<b>Total accumulated other comprehensive income</b>	<b>295,427</b>	<b>464,797</b>
Share acquisition rights	288	141
Non-controlling interests	2,828	4,236
<b>Total net assets</b>	<b>915,953</b>	<b>1,118,275</b>
<b>Total liabilities and net assets</b>	<b>12,963,799</b>	<b>14,827,752</b>

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

	FY ended March 31,2023	FY ended March 31,2024
Ordinary income	198,009	212,201
Interest income	90,830	124,761
Interest on loans and discounts	49,701	64,732
Interest and dividends on securities	36,542	55,430
Interest on call loans and bills bought	169	308
Interest on deposits with banks	3,050	2,544
Other interest income	1,366	1,745
Trust fees	10	12
Fees and commissions	22,591	25,695
Gain on trading account transactions	961	302
Other ordinary income	70,604	47,471
Other income	13,010	13,958
Recoveries of written off receivables	4	2
Other	13,005	13,955
Ordinary expenses	163,115	176,983
Interest expenses	18,108	37,014
Interest on deposits	2,835	4,640
Interest on negotiable certificates of deposit	6	4
Interest on call money and bills sold	644	2,239
Interest expenses on securities sold under repurchase agreements	1,810	7,168
Interest expenses on cash collateral received for securities lent	1,456	3,773
Interest on borrowings and rediscounts	3,162	6,509
Other interest expenses	8,192	12,678
Fees and commissions payments	5,390	7,245
Loss on trading account transactions	—	2
Other ordinary expenses	69,957	53,551
General and administrative expenses	56,631	66,251
Other expenses	13,027	12,919
Provision of allowance for loan losses	4,243	1,130
Other	8,783	11,788
Ordinary profit	34,893	35,217
Extraordinary income	1,732	17,524
Gain on step acquisitions	—	70
Gain on disposal of non-current assets	1,732	132
Gain on bargain purchase	—	17,322
Extraordinary losses	1,878	1,911
Loss on disposal of non-current assets	208	261
Impairment losses	1,669	1,646
Provision of reserve for financial instruments transaction liabilities	—	3
Profit before income taxes	34,747	50,829
Income taxes – current	11,017	10,940
Income taxes – deferred	(483)	2,851
Total income taxes	10,533	13,791
Profit	24,214	37,038
Profit (loss) attributable to non-controlling interests	79	(33)
Profit attributable to owners of parent	24,135	37,071

## 【Consolidated Statements of Comprehensive Income】

(Millions of yen)

	FY ended March 31,2023	FY ended March 31,2024
Profit	24,214	37,038
Other comprehensive income	(1,143)	170,353
Valuation difference on available-for-sale securities	(997)	145,229
Deferred gains or losses on hedges	635	10,810
Remeasurements of defined benefit plans, net of tax	(781)	14,314
Comprehensive income	23,070	207,392
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	22,882	206,441
Comprehensive income attributable to non-controlling interests	188	950

## (3)【Consolidated Cash Flows】

(Millions of yen)

	FY ended March 31,2023	FY ended March 31,2024
Cash flows from operating activities		
Profit before income taxes	34,747	50,829
Depreciation	5,543	5,965
Impairment losses	1,669	1,646
Gain on bargain purchase	—	(17,322)
Increase (decrease) in allowance for loan losses	3,397	96
Decrease (increase) in retirement benefit asset	(2,594)	(24,991)
Increase (decrease) in retirement benefit liability	(406)	895
Increase (decrease) in provision for reimbursement of deposits	(227)	(89)
Increase (decrease) in provision for contingent loss	(124)	104
Increase (decrease) in reserves under special laws	—	3
Increase (decrease) in provision for directors' share awards	—	10
Interest income	(90,830)	(124,761)
Interest expenses	18,108	37,014
Loss (gain) related to securities	(4,016)	(1,418)
Loss (gain) on money held in trust	338	953
Foreign exchange losses (gains)	(8)	(2,388)
Loss (gain) on disposal of non-current assets	(1,524)	129
Net decrease (increase) in trading account assets	(5,402)	(26,823)
Net increase (decrease) in trading account liabilities	2,393	(799)
Net decrease (increase) in loans and bills discounted	(181,862)	22,908
Net increase (decrease) in deposits	118,160	206,693
Net increase (decrease) in negotiable certificates of deposit	(53,373)	(23,939)
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	(527,979)	532,980
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	3,980	6,297
Net decrease (increase) in call loans	(4,778)	6,159
Net increase (decrease) in call money	36,544	(240,073)
Net increase (decrease) in cash collateral received for securities lent	9,546	(8,829)
Net decrease (increase) in foreign exchanges – assets	2,290	6,685
Net increase (decrease) in foreign exchanges – liabilities	542	871
Net decrease (increase) in lease receivables and investments in leases	(1,807)	(4,192)
Net increase (decrease) in borrowed money from trust account	424	397
Interest received	90,422	120,976
Interest paid	(14,211)	(32,356)
Other, net	(18,964)	(26,059)
Subtotal	(579,999)	467,575
Income taxes paid	(8,476)	(12,602)
Net cash provided by (used in) operating activities	(588,475)	454,973
Cash flows from investing activities		
Purchase of securities	(1,014,316)	(1,151,097)
Proceeds from sale of securities	881,742	512,384
Proceeds from redemption of securities	299,168	266,285
Increase in money held in trust	(89,552)	(4,246)
Decrease in money held in trust	89,785	3,133
Purchase of non-current assets	(7,367)	(8,547)
Proceeds from sale of non-current assets	3,895	1,754
Proceeds from purchase of shares of subsidiaries resulting in change in scope of consolidation	—	45,013
Net cash provided by (used in) investing activities	163,355	(335,319)
Cash flows from financing activities		
Purchase of treasury shares	(10,000)	(10,003)
Proceeds from sale of treasury shares	0	0
Dividends paid	(9,729)	(9,628)
Dividends paid to non-controlling interests	(7)	(5)
Purchase of shares of subsidiaries not resulting in change in scope of consolidation	(118)	—
Net cash provided by (used in) financing activities	(19,855)	(19,637)
Effect of exchange rate change on cash and cash equivalents	8	12
Net increase (decrease) in cash and cash equivalents	(444,968)	100,029
Cash and cash equivalents at beginning of period	4,025,083	3,580,115
Cash and cash equivalents at end of period	3,580,115	3,680,144

## 2【NON-CONSOLIDATED FINANCIAL STATEMENTS】

## (1)【Non-Consolidated Balance Sheets】

(Millions of yen)

	As of March 31,2023	As of March 31,2024
Assets		
Cash and due from banks	3,585,941	3,640,220
Cash	123,889	92,155
Due from banks	3,462,052	3,548,064
Call loans	14,978	7,569
Monetary claims bought	126,212	127,461
Trading account assets	18,773	45,596
Trading securities	680	357
Trading account financial derivatives	7,094	6,253
Other trading account assets	10,998	38,985
Money held in trust	78,877	79,026
Securities	2,685,558	3,345,955
Government bonds	546,702	531,088
Local government bonds	341,933	380,588
Corporate bonds	592,756	800,245
Stocks	530,343	773,560
Other securities	673,821	860,471
Loans and bills discounted	6,156,100	6,203,423
Bills discounted	13,713	13,363
Loans on bills	113,342	63,333
Loans on deeds	5,301,149	5,355,461
Overdrafts	727,893	771,265
Foreign exchanges	28,255	24,926
Due from foreign banks (our accounts)	25,427	22,639
Foreign bills bought	2,528	1,979
Foreign bills receivable	299	307
Other assets	126,201	163,162
Domestic exchange settlement account, debit	18	18
Prepaid expenses	837	813
Accrued revenue	8,406	11,704
Financial derivatives	42,334	67,436
Cash collateral paid for financial instruments	9,018	22,700
Other	65,585	60,487
Tangible fixed assets	24,266	24,404
Buildings, net	11,996	10,920
Land	8,984	8,935
Leased assets, net	263	278
Construction in progress	95	45
Other tangible fixed assets	2,925	4,225
Intangible fixed assets	4,273	4,248
Software	3,678	3,707
Other intangible fixed assets	595	540
Prepaid pension costs	27,387	30,737
Customers' liabilities for acceptances and guarantees	49,474	52,713
Allowance for loan losses	(38,893)	(38,051)
Total assets	12,887,406	13,711,395

(Millions of yen)

	As of March 31,2023	As of March 31,2024
<b>Liabilities</b>		
Deposits	8,186,401	8,467,695
Current deposits	376,053	416,622
Ordinary deposits	5,238,885	5,519,939
Savings deposits	58,825	58,825
Time deposits	2,342,782	2,329,024
Installment savings	32,234	30,614
Other deposits	137,620	112,669
Negotiable certificates of deposit	104,483	81,294
Call money	1,492,164	1,179,536
Securities sold under repurchase agreements	102,282	174,836
Cash collateral received for securities lent	332,031	323,201
Trading account liabilities	6,672	5,873
Trading account financial derivatives	6,672	5,873
Borrowed money	1,552,680	2,094,816
Borrowings from other banks	1,552,680	2,094,816
Foreign exchanges	1,503	2,372
Due to foreign banks (our accounts)	1	—
Foreign bills sold	223	318
Foreign bills payable	1,278	2,054
Borrowed money from trust account	784	1,181
Other liabilities	103,662	127,933
Domestic exchange settlement account, credit	27	42
Income taxes payable	4,324	2,818
Accrued expenses	8,605	13,527
Unearned revenue	2,017	2,009
Reserve for interest on installment savings	0	0
Financial derivatives	19,267	29,419
Cash collateral received for financial instruments	9,768	7,652
Lease liabilities	288	307
Asset retirement obligations	144	277
Other	59,218	71,877
Provision for retirement benefits	9,981	10,697
Provision for reimbursement of deposits	271	191
Provision for contingent loss	1,217	1,259
Deferred tax liabilities	108,343	176,074
Acceptances and guarantees	49,474	52,713
<b>Total liabilities</b>	<b>12,051,956</b>	<b>12,699,677</b>
<b>Net assets</b>		
Share capital	52,243	52,243
Capital surplus	29,609	43,722
Legal capital surplus	29,609	29,609
Other capital surplus	—	14,113
Retained earnings	481,659	499,205
Legal retained earnings	47,610	47,610
Other retained earnings	434,048	451,594
Reserve for tax purpose reduction entry of non-current assets	1,623	1,619
Reserve for special account for tax purpose reduction entry of non-current assets	269	256
General reserve	399,600	399,600
Retained earnings brought forward	32,556	50,118
Treasury shares	(10,848)	(20,639)
Total shareholders' equity	552,663	574,531
Valuation difference on available-for-sale securities	266,193	409,928
Deferred gains or losses on hedges	16,305	27,116
Total valuation and translation adjustments	282,499	437,044
Share acquisition rights	288	141
<b>Total net assets</b>	<b>835,450</b>	<b>1,011,717</b>
<b>Total liabilities and net assets</b>	<b>12,887,406</b>	<b>13,711,395</b>

## (2)【Non-Consolidated Statements of Income】

(Millions of yen)

	FY ended March 31,2023	FY ended March 31,2024
Ordinary income	159,713	162,281
Interest income	90,858	117,810
Interest on loans and discounts	49,718	59,194
Interest and dividends on securities	36,594	54,116
Interest on call loans	169	307
Interest on deposits with banks	3,048	2,516
Other interest income	1,327	1,676
Trust fees	10	12
Fees and commissions	18,266	18,673
Fees and commissions on domestic and foreign exchanges	5,173	5,137
Other fees and commissions	13,092	13,535
Gain on trading account transactions	181	114
Net gain on trading securities	23	52
Net gain on trading account financial derivatives	156	61
Net gain on other trading account transactions	1	—
Other ordinary income	37,479	13,380
Gain on foreign exchange transactions	1,699	2,090
Gain on sale of bonds	35,780	10,973
Gain on financial derivatives	—	316
Other income	12,916	12,290
Recoveries of written off receivables	—	0
Gain on sale of equity securities	11,346	10,890
Gain on money held in trust	239	117
Other	1,330	1,282
Ordinary expenses	129,463	126,031
Interest expenses	18,075	36,857
Interest on deposits	2,836	4,568
Interest on negotiable certificates of deposit	7	6
Interest on call money	644	2,239
Interest expenses on securities sold under repurchase agreements	1,810	7,168
Interest expenses on cash collateral received for securities lent	1,456	3,773
Interest on borrowings and rediscounts	3,137	6,463
Interest expenses on interest rate swaps	3,254	3,884
Other interest expenses	4,928	8,752
Fees and commissions payments	7,669	8,325
Fees and commissions on domestic and foreign exchanges	615	635
Other fees and commissions	7,054	7,690
Loss on trading account transactions	—	2
Net loss on other trading account transactions	—	2
Other ordinary expenses	40,526	17,253
Loss on sale of bonds	35,488	17,253
Loss on redemption of bonds	4,983	—
Loss on financial derivatives	55	—
General and administrative expenses	50,285	51,914
Other expenses	12,906	11,678
Provision of allowance for loan losses	4,206	974
Write-off of loans	1	5
Loss on sale of equity securities	2,647	808
Loss on devaluation of equity securities	37	9
Loss on money held in trust	577	1,081
Other	5,436	8,798
Ordinary profit	30,249	36,249
Extraordinary income	1,719	1,681
Gain on disposal of non-current assets	1,719	131
Gain on extinguishment of tie-in shares	—	1,550
Extraordinary losses	1,671	1,000
Loss on disposal of non-current assets	208	252
Impairment losses	1,462	747
Profit before income taxes	30,297	36,931
Income taxes – current	9,434	9,286
Income taxes – deferred	(710)	469
Total income taxes	8,723	9,756
Profit	21,574	27,174