

【CONSOLIDATED FINANCIAL STATEMENTS】

(1)【Consolidated Balance Sheets】

(Millions of yen)

	As of March 31,2023	As of June 30,2023
Assets		
Cash and due from banks	3,600,693	3,550,480
Call loans and bills bought	14,978	—
Monetary claims bought	126,212	122,243
Trading account assets	18,773	17,142
Money held in trust	78,877	80,620
Securities	2,676,695	3,265,255
Loans and bills discounted	6,113,178	6,823,345
Foreign exchanges	28,255	33,964
Lease receivables and investments in leases	69,848	84,559
Other assets	147,534	188,118
Tangible fixed assets	32,284	37,188
Intangible fixed assets	4,499	5,072
Retirement benefit asset	45,397	46,460
Deferred tax assets	1,622	4,001
Customers' liabilities for acceptances and guarantees	49,474	49,998
Allowance for loan losses	(44,527)	(57,117)
Total assets	12,963,799	14,251,336
Liabilities		
Deposits	8,168,035	9,422,421
Negotiable certificates of deposit	79,133	98,183
Call money and bills sold	1,492,164	1,128,336
Securities sold under repurchase agreements	102,282	137,265
Cash collateral received for securities lent	332,031	430,478
Trading account liabilities	6,672	6,087
Borrowed money	1,559,655	1,655,708
Foreign exchanges	1,503	2,572
Borrowed money from trust account	784	883
Other liabilities	129,223	163,892
Provision for share awards for directors (and other officers)	—	87
Retirement benefit liability	11,247	11,587
Provision for reimbursement of deposits	271	363
Provision for contingent loss	1,217	1,633
Reserves under special laws	12	11
Provision for loss on cancellation of system contracts	—	2,287
Deferred tax liabilities	114,134	136,683
Acceptances and guarantees	49,474	49,998
Total liabilities	12,047,845	13,248,482
Net assets		
Share capital	52,243	52,243
Capital surplus	56,960	71,074
Retained earnings	519,053	540,236
Treasury shares	(10,848)	(10,714)
Total shareholders' equity	617,409	652,839
Valuation difference on available-for-sale securities	267,636	321,740
Deferred gains or losses on hedges	16,305	13,286
Remeasurements of defined benefit plans	11,485	11,041
Total accumulated other comprehensive income	295,427	346,067
Share acquisition rights	288	115
Non-controlling interests	2,828	3,831
Total net assets	915,953	1,002,853
Total liabilities and net assets	12,963,799	14,251,336

(2)【Consolidated Statements of Income】

(Millions of yen)

	For the three months ended june 30,2022	For the three months ended june 30,2023
Ordinary income	47,063	48,306
Interest income	24,112	31,566
Interest on loans and discounts	11,039	14,341
Interest and dividends on securities	11,892	16,071
Trust fees	1	3
Fees and commissions	5,381	6,079
Gain on trading account transactions	317	76
Other ordinary income	15,377	8,734
Other income	1,871	1,846
Ordinary expenses	34,126	36,392
Interest expenses	2,010	8,405
Interest on deposits	343	958
Fees and commissions payments	934	1,207
Other ordinary expenses	14,270	7,114
General and administrative expenses	14,501	14,953
Other expenses	2,410	4,711
Ordinary profit	12,936	11,913
Extraordinary income	73	17,508
Gain on step acquisitions	—	70
Gain on disposal of non-current assets	73	114
Gain on bargain purchase	—	17,322
Reversal of reserve for financial instruments transaction liabilities	—	1
Extraordinary losses	24	34
Loss on disposal of non-current assets	2	28
Impairment losses	21	5
Profit before income taxes	12,985	29,387
Income taxes – current	3,144	3,074
Income taxes – deferred	798	222
Total income taxes	3,943	3,296
Profit	9,042	26,091
Profit attributable to non-controlling interests	29	40
Profit attributable to owners of parent	9,013	26,050

(3)【Consolidated Statements of Comprehensive Income】

(Millions of yen)

	For the three months ended june 30,2022	For the three months ended june 30,2023
Profit	9,042	26,091
Other comprehensive income	(46,320)	51,144
Valuation difference on available-for-sale securities	(54,969)	54,608
Deferred gains or losses on hedges	9,143	(3,019)
Remeasurements of defined benefit plans, net of tax	(494)	(444)
Comprehensive income	(37,277)	77,236
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(37,224)	76,690
Comprehensive income attributable to non-controlling interests	(53)	545