

【CONSOLIDATED FINANCIAL STATEMENTS】

(1)【Consolidated Balance Sheets】

(Millions of yen)

	As of March 31,2024	As of June 30,2024
Assets		
Cash and due from banks	3,717,670	3,766,942
Call loans and bills bought	7,569	2,576
Monetary claims bought	127,461	121,460
Trading account assets	45,596	45,882
Money held in trust	79,993	79,609
Securities	3,643,073	3,721,131
Loans and bills discounted	6,781,218	6,651,087
Foreign exchanges	26,812	25,475
Lease receivables and investments in leases	89,110	89,993
Other assets	196,387	241,460
Tangible fixed assets	37,329	37,528
Intangible fixed assets	4,458	4,348
Retirement benefit asset	70,388	70,329
Deferred tax assets	1,652	1,611
Customers' liabilities for acceptances and guarantees	53,936	54,200
Allowance for loan losses	(54,905)	(54,491)
Total assets	14,827,752	14,859,145
Liabilities		
Deposits	9,437,959	9,562,671
Negotiable certificates of deposit	55,194	115,204
Call money and bills sold	1,179,536	1,337,969
Securities sold under repurchase agreements	174,836	179,371
Cash collateral received for securities lent	323,201	161,132
Trading account liabilities	5,873	6,178
Borrowed money	2,105,286	1,959,499
Foreign exchanges	2,379	2,152
Borrowed money from trust account	1,181	1,274
Other liabilities	164,464	196,455
Provision for share awards for directors (and other officers)	97	96
Retirement benefit liability	12,142	11,910
Provision for reimbursement of deposits	274	274
Provision for contingent loss	1,738	1,708
Reserves under special laws	15	15
Provision for loss on cancellation of system contracts	2,287	2,287
Deferred tax liabilities	189,069	177,183
Acceptances and guarantees	53,936	54,200
Total liabilities	13,709,476	13,769,586
Net assets		
Share capital	52,243	52,243
Capital surplus	71,074	71,074
Retained earnings	546,496	551,791
Treasury shares	(20,713)	(22,645)
Total shareholders' equity	649,099	652,463
Valuation difference on available-for-sale securities	411,889	372,029
Deferred gains or losses on hedges	27,116	35,573
Remeasurements of defined benefit plans	25,792	24,999
Total accumulated other comprehensive income	464,797	432,602
Share acquisition rights	141	150
Non-controlling interests	4,236	4,343
Total net assets	1,118,275	1,089,559
Total liabilities and net assets	14,827,752	14,859,145

(2)【Consolidated Statements of Income】

(Millions of yen)

	For the three months ended june 30,2023	For the three months ended june 30,2024
Ordinary income	48,306	60,329
Interest income	31,566	39,288
Interest on loans and discounts	14,341	17,536
Interest and dividends on securities	16,071	19,964
Trust fees	3	3
Fees and commissions	6,079	6,275
Gain on trading account transactions	76	68
Other ordinary income	8,734	11,506
Other income	1,846	3,187
Ordinary expenses	36,392	43,439
Interest expenses	8,405	10,952
Interest on deposits	958	1,404
Fees and commissions payments	1,207	1,646
Other ordinary expenses	7,114	9,572
General and administrative expenses	14,953	17,641
Other expenses	4,711	3,627
Ordinary profit	11,913	16,889
Extraordinary income	17,508	16
Gain on step acquisitions	70	—
Gain on disposal of non-current assets	114	16
Gain on bargain purchase	17,322	—
Reversal of reserve for financial instruments transaction liabilities	1	—
Extraordinary losses	34	84
Loss on disposal of non-current assets	28	13
Impairment losses	5	71
Profit before income taxes	29,387	16,820
Income taxes – current	3,074	4,280
Income taxes – deferred	222	426
Total income taxes	3,296	4,707
Profit	26,091	12,113
Profit attributable to non-controlling interests	40	65
Profit attributable to owners of parent	26,050	12,048

(3)【Consolidated Statements of Comprehensive Income】

(Millions of yen)

	For the three months ended june 30,2023	For the three months ended june 30,2024
Profit	26,091	12,113
Other comprehensive income	51,144	(32,147)
Valuation difference on available-for-sale securities	54,608	(39,810)
Deferred gains or losses on hedges	(3,019)	8,457
Remeasurements of defined benefit plans, net of tax	(444)	(794)
Comprehensive income	77,236	(20,034)
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	76,690	(20,147)
Comprehensive income attributable to non-controlling interests	545	113