

1【CONSOLIDATED INTERIM FINANCIAL STATEMENTS】

(1)【Consolidated Interim Balance Sheets】

(Millions of yen)

	As of March 31,2023	As of Sept.30,2023
Assets		
Cash and due from banks	3,600,693	3,885,799
Call loans and bills bought	14,978	5,085
Monetary claims bought	126,212	117,358
Trading account assets	18,773	32,410
Money held in trust	78,877	80,589
Securities	2,676,695	3,222,667
Loans and bills discounted	6,113,178	6,911,216
Foreign exchanges	28,255	27,968
Lease receivables and investments in leases	69,848	85,186
Other assets	147,534	213,290
Tangible fixed assets	32,284	37,654
Intangible fixed assets	4,499	4,744
Retirement benefit asset	45,397	46,731
Deferred tax assets	1,622	1,847
Customers' liabilities for acceptances and guarantees	49,474	52,638
Allowance for loan losses	(44,527)	(56,612)
Total assets	12,963,799	14,668,578
Liabilities		
Deposits	8,168,035	9,299,252
Negotiable certificates of deposit	79,133	76,070
Call money and bills sold	1,492,164	1,711,734
Securities sold under repurchase agreements	102,282	111,965
Cash collateral received for securities lent	332,031	289,572
Trading account liabilities	6,672	6,466
Borrowed money	1,559,655	1,824,936
Foreign exchanges	1,503	2,364
Borrowed money from trust account	784	973
Other liabilities	129,223	180,625
Provision for share awards for directors (and other officers)	—	87
Retirement benefit liability	11,247	11,749
Provision for reimbursement of deposits	271	204
Provision for contingent loss	1,217	1,714
Reserves under special laws	12	13
Provision for loss on cancellation of system contracts	—	2,287
Deferred tax liabilities	114,134	125,959
Acceptances and guarantees	49,474	52,638
Total liabilities	12,047,845	13,698,618
Net assets		
Share capital	52,243	52,243
Capital surplus	56,960	71,074
Retained earnings	519,053	540,824
Treasury shares	(10,848)	(13,276)
Total shareholders' equity	617,409	650,865
Valuation difference on available-for-sale securities	267,636	267,725
Deferred gains or losses on hedges	16,305	36,642
Remeasurements of defined benefit plans	11,485	10,597
Total accumulated other comprehensive income	295,427	314,965
Share acquisition rights	288	123
Non-controlling interests	2,828	4,004
Total net assets	915,953	969,959
Total liabilities and net assets	12,963,799	14,668,578

(2)【Consolidated Interim Statements of Income】

(Millions of yen)

	For the six months ended Sept.30,2022	For the six months ended Sept.30,2023
Ordinary income	97,835	102,725
Interest income	43,636	58,477
Interest on loans and discounts	23,176	31,049
Interest and dividends on securities	18,081	25,210
Trust fees	4	5
Fees and commissions	11,207	12,709
Gain on trading account transactions	691	194
Other ordinary income	33,747	28,172
Other income	8,546	3,165
Ordinary expenses	77,406	85,649
Interest expenses	5,909	17,091
Interest on deposits	1,032	2,279
Fees and commissions payments	2,703	3,449
Loss on trading account transactions	—	5
Other ordinary expenses	32,725	26,528
General and administrative expenses	28,195	31,627
Other expenses	7,872	6,946
Ordinary profit	20,428	17,076
Extraordinary income	185	17,523
Gain on step acquisitions	—	70
Gain on disposal of non-current assets	185	131
Gain on bargain purchase	—	17,322
Extraordinary losses	1,581	638
Loss on disposal of non-current assets	33	76
Impairment losses	1,548	560
Provision of reserve for financial instruments transaction liabilities	—	1
Profit before income taxes	19,032	33,961
Income taxes – current	5,899	4,595
Income taxes – deferred	(30)	2,847
Total income taxes	5,868	7,442
Profit	13,164	26,518
Profit attributable to non-controlling interests	43	33
Profit attributable to owners of parent	13,120	26,485

(3)【Consolidated Interim Statements of Comprehensive Income】

(Millions of yen)

	For the six months ended Sept.30,2022	For the six months ended Sept.30,2023
Profit	13,164	26,518
Other comprehensive income	(66,389)	20,223
Valuation difference on available-for-sale securities	(77,224)	774
Deferred gains or losses on hedges	11,824	20,337
Remeasurements of defined benefit plans, net of tax	(988)	(888)
Comprehensive income	(53,224)	46,742
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(53,237)	46,023
Comprehensive income attributable to non-controlling interests	12	718

2【NON-CONSOLIDATED INTERIM FINANCIAL STATEMENTS】

(1)【Non-consolidated Interim Balance Sheets】

(Millions of yen)

	As of March 31,2023	As of Sept.30,2023
Assets		
Cash and due from banks	3,585,941	3,786,106
Call loans	14,978	5,085
Monetary claims bought	126,212	117,358
Trading account assets	18,773	32,410
Money held in trust	78,877	79,663
Securities	2,685,558	2,918,465
Loans and bills discounted	6,156,100	6,273,810
Foreign exchanges	28,255	22,273
Other assets	126,201	181,367
Other	126,201	181,367
Tangible fixed assets	24,266	24,774
Intangible fixed assets	4,273	4,278
Prepaid pension costs	27,387	29,261
Customers' liabilities for acceptances and guarantees	49,474	51,295
Allowance for loan losses	(38,893)	(38,942)
Total assets	12,887,406	13,487,208
Liabilities		
Deposits	8,186,401	8,244,794
Negotiable certificates of deposit	104,483	101,770
Call money	1,492,164	1,711,734
Securities sold under repurchase agreements	102,282	111,965
Cash collateral received for securities lent	332,031	289,572
Trading account liabilities	6,672	6,466
Borrowed money	1,552,680	1,814,113
Foreign exchanges	1,503	2,364
Borrowed money from trust account	784	973
Other liabilities	103,662	142,497
Income taxes payable	4,324	2,110
Lease liabilities	288	288
Asset retirement obligations	144	375
Other	98,904	139,722
Provision for retirement benefits	9,981	10,186
Provision for reimbursement of deposits	271	137
Provision for contingent loss	1,217	1,257
Deferred tax liabilities	108,343	119,650
Acceptances and guarantees	49,474	51,295
Total liabilities	12,051,956	12,608,781
Net assets		
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	487,920
Legal retained earnings	47,610	47,610
Other retained earnings	434,048	440,309
Reserve for tax purpose reduction entry of non-current assets	1,623	1,623
Reserve for special account for tax purpose reduction entry of non-current assets	269	269
General reserve	399,600	399,600
Retained earnings brought forward	32,556	38,817
Treasury shares	(10,848)	(13,202)
Total shareholders' equity	552,663	570,683
Valuation difference on available-for-sale securities	266,193	270,976
Deferred gains or losses on hedges	16,305	36,642
Total valuation and translation adjustments	282,499	307,619
Share acquisition rights	288	123
Total net assets	835,450	878,427
Total liabilities and net assets	12,887,406	13,487,208

(2)【Non-consolidated Interim Statements of Income】

(Millions of yen)

	For the six months ended Sept.30,2022	For the six months ended Sept.30,2023
Ordinary income	78,699	79,824
Interest income	43,538	55,543
Interest on loans and discounts	23,187	29,174
Interest and dividends on securities	17,992	24,189
Trust fees	4	5
Fees and commissions	9,134	9,347
Gain on trading account transactions	97	67
Other ordinary income	17,401	11,953
Other income	8,522	2,905
Ordinary expenses	60,765	64,952
Interest expenses	5,892	17,031
Interest on deposits	1,032	2,254
Fees and commissions payments	3,847	4,167
Loss on trading account transactions	—	5
Other ordinary expenses	18,243	12,265
General and administrative expenses	25,018	25,737
Other expenses	7,763	5,745
Ordinary profit	17,934	14,872
Extraordinary income	185	131
Extraordinary losses	1,383	82
Profit before income taxes	16,736	14,920
Income taxes – current	5,096	3,596
Income taxes – deferred	(59)	348
Total income taxes	5,036	3,945
Profit	11,700	10,975