

## 1【CONSOLIDATED INTERIM FINANCIAL STATEMENTS】

## (1)【Consolidated Interim Balance Sheets】

(Millions of yen)

	As of March 31,2024	As of Sept.30,2024
<b>Assets</b>		
Cash and due from banks	3,717,670	2,985,148
Call loans and bills bought	7,569	13,700
Monetary claims bought	127,461	117,896
Trading account assets	45,596	42,540
Money held in trust	79,993	80,192
Securities	3,643,073	3,682,428
Loans and bills discounted	6,781,218	6,533,107
Foreign exchanges	26,812	25,502
Lease receivables and investments in leases	89,110	91,072
Other assets	196,387	185,887
Tangible fixed assets	37,329	37,904
Intangible fixed assets	4,458	4,282
Retirement benefit asset	70,388	70,654
Deferred tax assets	1,652	1,662
Customers' liabilities for acceptances and guarantees	53,936	54,264
Allowance for loan losses	(54,905)	(53,999)
<b>Total assets</b>	<b>14,827,752</b>	<b>13,872,245</b>
<b>Liabilities</b>		
Deposits	9,437,959	9,445,303
Negotiable certificates of deposit	55,194	134,519
Call money and bills sold	1,179,536	612,762
Securities sold under repurchase agreements	174,836	156,532
Cash collateral received for securities lent	323,201	110,376
Trading account liabilities	5,873	5,851
Borrowed money	2,105,286	1,957,273
Foreign exchanges	2,379	2,522
Borrowed money from trust account	1,181	1,350
Other liabilities	164,464	120,246
Provision for share awards for directors (and other officers)	97	81
Retirement benefit liability	12,142	11,690
Provision for reimbursement of deposits	274	359
Provision for contingent loss	1,738	1,737
Reserves under special laws	15	15
Provision for loss on cancellation of system contracts	2,287	2,287
Deferred tax liabilities	189,069	172,222
Acceptances and guarantees	53,936	54,264
<b>Total liabilities</b>	<b>13,709,476</b>	<b>12,789,395</b>
<b>Net assets</b>		
Share capital	52,243	52,243
Capital surplus	71,074	71,102
Retained earnings	546,496	559,258
Treasury shares	(20,713)	(25,979)
<b>Total shareholders' equity</b>	<b>649,099</b>	<b>656,624</b>
Valuation difference on available-for-sale securities	411,889	366,708
Deferred gains or losses on hedges	27,116	31,115
Remeasurements of defined benefit plans	25,792	24,210
<b>Total accumulated other comprehensive income</b>	<b>464,797</b>	<b>422,034</b>
Share acquisition rights	141	150
Non-controlling interests	4,236	4,039
<b>Total net assets</b>	<b>1,118,275</b>	<b>1,082,849</b>
<b>Total liabilities and net assets</b>	<b>14,827,752</b>	<b>13,872,245</b>

## (2)【Consolidated Interim Statements of Income】

(Millions of yen)

	For the six months ended Sept.30,2023	For the six months ended Sept.30,2024
Ordinary income	102,725	115,069
Interest income	58,477	71,742
Interest on loans and discounts	31,049	35,125
Interest and dividends on securities	25,210	32,235
Trust fees	5	5
Fees and commissions	12,709	12,631
Gain on trading account transactions	194	122
Other ordinary income	28,172	20,941
Other income	3,165	9,625
Ordinary expenses	85,649	88,353
Interest expenses	17,091	21,365
Interest on deposits	2,279	3,008
Fees and commissions payments	3,449	3,958
Loss on trading account transactions	5	—
Other ordinary expenses	26,528	20,959
General and administrative expenses	31,627	34,376
Other expenses	6,946	7,693
Ordinary profit	17,076	26,715
Extraordinary income	17,523	520
Gain on step acquisitions	70	—
Gain on disposal of non-current assets	131	520
Gain on bargain purchase	17,322	—
Extraordinary losses	638	125
Loss on disposal of non-current assets	76	34
Impairment losses	560	91
Provision of reserve for financial instruments transaction liabilities	1	—
Profit before income taxes	33,961	27,110
Income taxes – current	4,595	7,513
Income taxes – deferred	2,847	5
Total income taxes	7,442	7,519
Profit	26,518	19,590
Profit attributable to non-controlling interests	33	76
Profit attributable to owners of parent	26,485	19,514

## (3)【Consolidated Interim Statements of Comprehensive Income】

(Millions of yen)

	For the six months ended Sept.30,2023	For the six months ended Sept.30,2024
Profit	26,518	19,590
Other comprehensive income	20,223	(43,029)
Valuation difference on available-for-sale securities	774	(45,443)
Deferred gains or losses on hedges	20,337	3,999
Remeasurements of defined benefit plans, net of tax	(888)	(1,585)
Comprehensive income	46,742	(23,439)
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	46,023	(23,248)
Comprehensive income attributable to non-controlling interests	718	(190)

## 2【NON-CONSOLIDATED INTERIM FINANCIAL STATEMENTS】

## (1)【Non-consolidated Interim Balance Sheets】

(Millions of yen)

	As of March 31,2024	As of Sept.30,2024
<b>Assets</b>		
Cash and due from banks	3,640,220	2,832,726
Call loans	7,569	13,700
Monetary claims bought	127,461	117,896
Trading account assets	45,596	42,540
Money held in trust	79,026	79,257
Securities	3,345,955	3,435,730
Loans and bills discounted	6,203,423	6,020,163
Foreign exchanges	24,926	23,634
Other assets	163,162	152,620
Other	163,162	152,620
Tangible fixed assets	24,404	24,850
Intangible fixed assets	4,248	4,098
Prepaid pension costs	30,737	33,477
Customers' liabilities for acceptances and guarantees	52,713	52,977
Allowance for loan losses	(38,051)	(37,907)
<b>Total assets</b>	<b>13,711,395</b>	<b>12,795,765</b>
<b>Liabilities</b>		
Deposits	8,467,695	8,521,895
Negotiable certificates of deposit	81,294	149,019
Call money	1,179,536	612,762
Securities sold under repurchase agreements	174,836	156,532
Cash collateral received for securities lent	323,201	110,376
Trading account liabilities	5,873	5,851
Borrowed money	2,094,816	1,946,430
Foreign exchanges	2,372	2,522
Borrowed money from trust account	1,181	1,350
Other liabilities	127,933	84,253
Income taxes payable	2,818	4,636
Lease liabilities	307	296
Asset retirement obligations	277	118
Other	124,529	79,202
Provision for retirement benefits	10,697	10,321
Provision for reimbursement of deposits	191	308
Provision for contingent loss	1,259	1,265
Deferred tax liabilities	176,074	160,111
Acceptances and guarantees	52,713	52,977
<b>Total liabilities</b>	<b>12,699,677</b>	<b>11,815,978</b>
<b>Net assets</b>		
Share capital	52,243	52,243
Capital surplus	43,722	43,750
Legal capital surplus	29,609	29,609
Other capital surplus	14,113	14,141
Retained earnings	499,205	509,454
Legal retained earnings	47,610	47,610
Other retained earnings	451,594	461,843
Reserve for tax purpose reduction entry of non-current assets	1,619	1,619
Reserve for special account for tax purpose reduction entry of non-current assets	256	256
General reserve	399,600	399,600
Retained earnings brought forward	50,118	60,367
Treasury shares	(20,639)	(25,923)
<b>Total shareholders' equity</b>	<b>574,531</b>	<b>579,524</b>
Valuation difference on available-for-sale securities	409,928	368,996
Deferred gains or losses on hedges	27,116	31,115
<b>Total valuation and translation adjustments</b>	<b>437,044</b>	<b>400,111</b>
Share acquisition rights	141	150
<b>Total net assets</b>	<b>1,011,717</b>	<b>979,786</b>
<b>Total liabilities and net assets</b>	<b>13,711,395</b>	<b>12,795,765</b>

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

(Millions of yen)

	For the six months ended Sept.30,2023	For the six months ended Sept.30,2024
Ordinary income	79,824	85,722
Interest income	55,543	66,185
Interest on loans and discounts	29,174	31,666
Interest and dividends on securities	24,189	30,248
Trust fees	5	5
Fees and commissions	9,347	9,304
Gain on trading account transactions	67	98
Other ordinary income	11,953	2,606
Other income	2,905	7,521
Ordinary expenses	64,952	62,461
Interest expenses	17,031	21,181
Interest on deposits	2,254	2,878
Fees and commissions payments	4,167	4,281
Loss on trading account transactions	5	—
Other ordinary expenses	12,265	3,809
General and administrative expenses	25,737	26,166
Other expenses	5,745	7,021
Ordinary profit	14,872	23,261
Extraordinary income	131	491
Extraordinary losses	82	37
Profit before income taxes	14,920	23,714
Income taxes – current	3,596	6,671
Income taxes – deferred	348	40
Total income taxes	3,945	6,712
Profit	10,975	17,001