

【CONSOLIDATED FINANCIAL STATEMENTS】

(1)【Consolidated Balance Sheets】

(Millions of yen)

	As of March 31,2023	As of Dec.31,2023
Assets		
Cash and due from banks	3,600,693	3,666,674
Call loans and bills bought	14,978	5,389
Monetary claims bought	126,212	116,207
Trading account assets	18,773	46,764
Money held in trust	78,877	80,257
Securities	2,676,695	3,447,271
Loans and bills discounted	6,113,178	6,870,183
Foreign exchanges	28,255	27,927
Lease receivables and investments in leases	69,848	87,440
Other assets	147,534	174,847
Tangible fixed assets	32,284	37,512
Intangible fixed assets	4,499	4,641
Retirement benefit asset	45,397	46,722
Deferred tax assets	1,622	1,763
Customers' liabilities for acceptances and guarantees	49,474	54,964
Allowance for loan losses	(44,527)	(57,555)
Total assets	12,963,799	14,611,013
Liabilities		
Deposits	8,168,035	9,348,809
Negotiable certificates of deposit	79,133	73,380
Call money and bills sold	1,492,164	1,450,401
Securities sold under repurchase agreements	102,282	139,946
Cash collateral received for securities lent	332,031	330,637
Trading account liabilities	6,672	5,869
Borrowed money	1,559,655	1,865,932
Foreign exchanges	1,503	3,464
Borrowed money from trust account	784	1,059
Other liabilities	129,223	129,500
Provision for share awards for directors (and other officers)	—	92
Retirement benefit liability	11,247	11,719
Provision for reimbursement of deposits	271	204
Provision for contingent loss	1,217	1,687
Reserves under special laws	12	14
Provision for loss on cancellation of system contracts	—	2,287
Deferred tax liabilities	114,134	156,257
Acceptances and guarantees	49,474	54,964
Total liabilities	12,047,845	13,576,231
Net assets		
Share capital	52,243	52,243
Capital surplus	56,960	71,074
Retained earnings	519,053	542,276
Treasury shares	(10,848)	(20,713)
Total shareholders' equity	617,409	644,880
Valuation difference on available-for-sale securities	267,636	349,820
Deferred gains or losses on hedges	16,305	25,937
Remeasurements of defined benefit plans	11,485	10,153
Total accumulated other comprehensive income	295,427	385,911
Share acquisition rights	288	132
Non-controlling interests	2,828	3,857
Total net assets	915,953	1,034,782
Total liabilities and net assets	12,963,799	14,611,013

(2)【Consolidated Statements of Income】

(Millions of yen)

	For the nine months ended Dec.31,2022	For the nine months ended Dec.31,2023
Ordinary income	154,304	156,120
Interest income	68,510	92,668
Interest on loans and discounts	36,242	47,639
Interest and dividends on securities	28,641	41,718
Trust fees	7	8
Fees and commissions	16,937	19,155
Gain on trading account transactions	848	253
Other ordinary income	56,220	37,553
Other income	11,778	6,481
Ordinary expenses	121,862	128,327
Interest expenses	11,348	26,466
Interest on deposits	2,088	3,482
Fees and commissions payments	3,627	4,984
Loss on trading account transactions	0	—
Other ordinary expenses	55,041	38,535
General and administrative expenses	42,411	48,532
Other expenses	9,433	9,809
Ordinary profit	32,441	27,792
Extraordinary income	187	17,523
Gain on step acquisitions	—	70
Gain on disposal of non-current assets	187	131
Gain on bargain purchase	—	17,322
Extraordinary losses	1,645	1,128
Loss on disposal of non-current assets	96	245
Impairment losses	1,548	881
Provision of reserve for financial instruments transaction liabilities	—	1
Profit before income taxes	30,984	44,187
Income taxes – current	9,197	7,817
Income taxes – deferred	223	3,406
Total income taxes	9,421	11,224
Profit	21,563	32,963
Profit attributable to non-controlling interests	87	112
Profit attributable to owners of parent	21,475	32,851

(3)【Consolidated Statements of Comprehensive Income】

(Millions of yen)

	For the nine months ended Dec.31,2022	For the nine months ended Dec.31,2023
Profit	21,563	32,963
Other comprehensive income	(57,175)	90,943
Valuation difference on available-for-sale securities	(76,929)	82,644
Deferred gains or losses on hedges	21,237	9,631
Remeasurements of defined benefit plans, net of tax	(1,483)	(1,332)
Comprehensive income	(35,612)	123,906
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(35,731)	123,334
Comprehensive income attributable to non-controlling interests	119	571