

【CONSOLIDATED FINANCIAL STATEMENTS】

(1)【Consolidated Balance Sheets】

(Millions of yen)

	As of March 31,2024	As of Dec.31,2024
Assets		
Cash and due from banks	3,717,670	2,972,599
Call loans and bills bought	7,569	2,847
Monetary claims bought	127,461	112,018
Trading account assets	45,596	46,113
Money held in trust	79,993	80,057
Securities	3,643,073	3,622,952
Loans and bills discounted	6,781,218	6,632,642
Foreign exchanges	26,812	21,290
Lease receivables and investments in leases	89,110	93,385
Other assets	196,387	180,859
Tangible fixed assets	37,329	37,853
Intangible fixed assets	4,458	4,244
Retirement benefit asset	70,388	70,975
Deferred tax assets	1,652	1,606
Customers' liabilities for acceptances and guarantees	53,936	56,404
Allowance for loan losses	(54,905)	(54,356)
Total assets	14,827,752	13,881,495
Liabilities		
Deposits	9,437,959	9,592,789
Negotiable certificates of deposit	55,194	144,900
Call money and bills sold	1,179,536	532,708
Securities sold under repurchase agreements	174,836	114,559
Cash collateral received for securities lent	323,201	104,469
Trading account liabilities	5,873	6,439
Borrowed money	2,105,286	1,933,817
Foreign exchanges	2,379	2,451
Borrowed money from trust account	1,181	1,435
Other liabilities	164,464	185,155
Provision for share awards for directors (and other officers)	97	85
Retirement benefit liability	12,142	11,835
Provision for reimbursement of deposits	274	359
Provision for contingent loss	1,738	1,727
Reserves under special laws	15	15
Provision for loss on cancellation of system contracts	2,287	2,287
Deferred tax liabilities	189,069	156,010
Acceptances and guarantees	53,936	56,404
Total liabilities	13,709,476	12,847,451
Net assets		
Share capital	52,243	52,243
Capital surplus	71,074	71,102
Retained earnings	546,496	565,357
Treasury shares	(20,713)	(41,154)
Total shareholders' equity	649,099	647,548
Valuation difference on available-for-sale securities	411,889	320,611
Deferred gains or losses on hedges	27,116	37,959
Remeasurements of defined benefit plans	25,792	23,421
Total accumulated other comprehensive income	464,797	381,992
Share acquisition rights	141	150
Non-controlling interests	4,236	4,351
Total net assets	1,118,275	1,034,043
Total liabilities and net assets	14,827,752	13,881,495

(2)【Consolidated Statements of Income】

(Millions of yen)

	For the nine months ended Dec.31,2023	For the nine months ended Dec.31,2024
Ordinary income	156,120	175,878
Interest income	92,668	113,357
Interest on loans and discounts	47,639	54,025
Interest and dividends on securities	41,718	52,329
Trust fees	8	8
Fees and commissions	19,155	18,967
Gain on trading account transactions	253	196
Other ordinary income	37,553	32,109
Other income	6,481	11,237
Ordinary expenses	128,327	131,525
Interest expenses	26,466	33,554
Interest on deposits	3,482	6,225
Fees and commissions payments	4,984	5,685
Other ordinary expenses	38,535	30,917
General and administrative expenses	48,532	51,415
Other expenses	9,809	9,952
Ordinary profit	27,792	44,352
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	1,128	371
Loss on disposal of non-current assets	245	82
Impairment losses	881	288
Provision of reserve for financial instruments transaction liabilities	1	—
Profit before income taxes	44,187	44,502
Income taxes – current	7,817	12,212
Income taxes – deferred	3,406	378
Total income taxes	11,224	12,590
Profit	32,963	31,911
Profit attributable to non-controlling interests	112	96
Profit attributable to owners of parent	32,851	31,815

(3)【Consolidated Statements of Comprehensive Income】

(Millions of yen)

	For the nine months ended Dec.31,2023	For the nine months ended Dec.31,2024
Profit	32,963	31,911
Other comprehensive income	90,943	(82,779)
Valuation difference on available-for-sale securities	82,644	(91,246)
Deferred gains or losses on hedges	9,631	10,843
Remeasurements of defined benefit plans, net of tax	(1,332)	(2,376)
Comprehensive income	123,906	(50,868)
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	123,334	(50,989)
Comprehensive income attributable to non-controlling interests	571	121