

2. Dividends

| | Annual dividends | | | | |
|---|--------------------|--------------------|--------------------|----------|-------|
| | 1st quarter-end | 2nd quarter-end | 3rd quarter-end | Year-end | Total |
| | Yen | Yen | Yen | Yen | Yen |
| Fiscal year ended March 31, 2023 | - | 22.50 | - | 27.50 | 50.00 |
| Fiscal year ending March 31, 2024 | - | 35.00 | - | | |
| Fiscal year ending March 31, 2024 (Forecast) | | | | 35.00 | 70.00 |

(Note) Revision to the forecast for dividends announced most recently: No

(Note) Breakdown of the 3rd quarter dividend for the fiscal year ending March 31, 2024 :

| | |
|------------------------|-------|
| Commemorative dividend | - yen |
| Special dividend | - yen |

3. Consolidated Financial Results Forecast for the Fiscal Year Ending March 31, 2024(April 1, 2023 to March 31, 2024)

(% indicates changes from the previous corresponding period.)

| | Ordinary revenues | | Ordinary profit | | Profit attributable to owners of parent | | Basic earnings per share |
|-----------|-------------------|--------|-----------------|-----|--|-----|--------------------------|
| | Millions of yen | % | Millions of yen | % | Millions of yen | % | Yen |
| Full year | 74,500 | (15.4) | 15,700 | 1.7 | 10,600 | 3.8 | 261.92 |

(Note) Revision to the financial results forecast announced most recently: No

* Notes:

(1) Changes in significant subsidiaries during the nine months ended December 31, 2023

(changes in specified subsidiaries resulting in changes in scope of consolidation): No

New - (Company name:)

Exclusion: - (Company name:)

(2) Accounting policies adopted specially for the preparation of quarterly consolidated financial statements: Yes

(3) Changes in accounting policies, changes in accounting estimates and retrospective restatement

1) Changes in accounting policies due to the revision of accounting standards: No

2) Changes in accounting policies other than 1) above: No

3) Changes in accounting estimates: No

4) Retrospective restatement: No

(4) Total number of issued shares (common shares)

1) Total number of issued shares at the end of the period (including treasury shares):

December 31, 2023: 41,040,000 shares

March 31, 2023: 41,040,000 shares

2) Number of treasury shares at the end of the period:

December 31, 2023: 570,187 shares

March 31, 2023: 273,664 shares

3) Average number of shares outstanding during the period:

Nine months ended December 31, 2023: 40,695,822 shares

Nine months ended December 31, 2022: 41,238,677 shares

Quarterly Consolidated Financial Statements
Quarterly Consolidated Balance Sheets

(Millions of yen)

| | As of March 31, 2023 | As of December 31, 2023 |
|--|----------------------|-------------------------|
| Assets | | |
| Cash and due from banks | 482,868 | 542,740 |
| Call loans and bills bought | 140,894 | 17,554 |
| Monetary claims bought | 817 | 464 |
| Securities | 935,370 | 986,837 |
| Loans and bills discounted | 2,172,312 | 2,255,093 |
| Foreign exchanges | 8,879 | 7,658 |
| Lease receivables and investments in leases | 30,057 | 31,879 |
| Other assets | 46,019 | 53,210 |
| Tangible fixed assets | 38,438 | 38,460 |
| Intangible fixed assets | 4,515 | 4,006 |
| Deferred tax assets | 212 | 272 |
| Customers' liabilities for acceptances and guarantees | 8,924 | 9,255 |
| Allowance for loan losses | (18,981) | (18,558) |
| Total assets | 3,850,329 | 3,928,874 |
| Liabilities | | |
| Deposits | 3,250,619 | 3,158,744 |
| Negotiable certificates of deposit | 130,006 | 163,922 |
| Call money and bills sold | - | 58,509 |
| Cash collateral received for securities lent | - | 7,878 |
| Borrowed money | 128,110 | 155,301 |
| Foreign exchanges | 2 | 3 |
| Bonds payable | - | 500 |
| Other liabilities | 40,016 | 42,851 |
| Provision for bonuses | 22 | - |
| Provision for bonuses for directors (and other officers) | 50 | 33 |
| Provision for retirement benefits for directors (and other officers) | 15 | 10 |
| Provision for share-based compensation | 290 | 280 |
| Provision for reimbursement of deposits | 193 | 130 |
| Provision for contingent loss | 1,314 | 1,357 |
| Deferred tax liabilities | 9,454 | 19,767 |
| Deferred tax liabilities for land revaluation | 2,545 | 2,515 |
| Acceptances and guarantees | 8,924 | 9,255 |
| Total liabilities | 3,571,566 | 3,621,063 |

(Millions of yen)

| | As of March 31, 2023 | As of December 31, 2023 |
|---|----------------------|-------------------------|
| Net assets | | |
| Share capital | 23,452 | 23,452 |
| Capital surplus | 20,106 | 20,106 |
| Retained earnings | 189,153 | 195,634 |
| Treasury shares | (846) | (1,540) |
| Total shareholders' equity | 231,866 | 237,652 |
| Valuation difference on available-for-sale securities | 42,401 | 62,976 |
| Deferred gains or losses on hedges | (297) | 2,421 |
| Revaluation reserve for land | 4,792 | 4,760 |
| Total accumulated other comprehensive income | 46,896 | 70,158 |
| Total net assets | 278,763 | 307,810 |
| Total liabilities and net assets | 3,850,329 | 3,928,874 |

Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statements of Income (For the nine months)

(Millions of yen)

| | For the nine months ended December 31, 2022 | For the nine months ended December 31, 2023 |
|---|--|--|
| Ordinary income | 69,532 | 56,955 |
| Interest income | 32,349 | 33,717 |
| Interest on loans and discounts | 18,469 | 19,265 |
| Interest and dividends on securities | 11,248 | 11,772 |
| Fees and commissions | 7,199 | 7,344 |
| Other ordinary income | 14,591 | 12,819 |
| Other income | 15,391 | 3,073 |
| Ordinary expenses | 58,515 | 44,036 |
| Interest expenses | 5,232 | 6,996 |
| Interest on deposits | 590 | 701 |
| Fees and commissions payments | 927 | 923 |
| Other ordinary expenses | 29,105 | 11,265 |
| General and administrative expenses | 22,106 | 23,128 |
| Other expenses | 1,143 | 1,723 |
| Ordinary profit | 11,016 | 12,918 |
| Extraordinary income | 0 | 12 |
| Gain on disposal of non-current assets | 0 | 12 |
| Extraordinary losses | 343 | 443 |
| Loss on disposal of non-current assets | 81 | 61 |
| Impairment losses | 261 | 382 |
| Profit before income taxes | 10,673 | 12,487 |
| Income taxes | 2,922 | 3,478 |
| Profit | 7,750 | 9,008 |
| Profit attributable to owners of parent | 7,750 | 9,008 |

Quarterly Consolidated Statements of Comprehensive Income (For the nine months)

(Millions of yen)

| | For the nine months ended December 31, 2022 | For the nine months ended December 31, 2023 |
|--|--|--|
| Profit | 7,750 | 9,008 |
| Other comprehensive income | (20,367) | 23,292 |
| Valuation difference on available-for-sale securities | (22,369) | 20,574 |
| Deferred gains or losses on hedges | 2,002 | 2,718 |
| Comprehensive income | (12,616) | 32,301 |
| Comprehensive income attributable to | | |
| Comprehensive income attributable to owners of parent | (12,616) | 32,301 |