

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, 2022	-	15.00	-	20.00	35.00
Fiscal year ending March 31, 2023	-	17.50	-		
Fiscal year ending March 31, 2023 (Forecast)				27.50	45.00

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

3. Consolidated Financial Results Forecast for the Fiscal Year Ending March 31, 2023 (April 01, 2022 to March 31, 2023)

(% indicates changes from the previous corresponding period.)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Million yen	%	Million yen	%	Yen
Full year	33,500	(11.5)	26,000	7.3	180.88

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

* Notes:

(1) Changes in significant subsidiaries during the nine months ended December 31, 2022

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

(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: Yes

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, 2022: 151,596,955 shares

March 31, 2022: 151,596,955 shares

2) Total number of treasury shares at the end of the period:

December 31, 2022: 8,966,418 shares

March 31, 2022: 7,288,911 shares

3) Average number of shares during the period:

Nine months ended December 31, 2022: 144,107,578 shares

Nine months ended December 31, 2021: 148,080,637 shares

(Note) The total number of treasury shares at the end of the period includes treasury shares held by a trust account for Board Benefit Trust (BBT) (121,000 shares as of December 31, 2022). In addition, treasury shares held by the trust account (48,000 shares for nine months ended December 31, 2022) are included in the number of treasury shares that is deducted in the calculation of the average number of shares during the period.

(Note) This report is out of the scope of the quarterly review by certified public accountants or independent audit firms.

(Note) Explanation for proper use of forecasts and other notes

The above forecasts are based on the information which is presently available and certain assumptions which are considered to be reasonable.

Actual results may differ materially from those forecasts depending on various future factors.

Quarterly Consolidated Financial Statements

Quarterly Consolidated Balance Sheets

(Million yen)

	As of March 31,2022	As of December 31,2022
Assets		
Cash and due from banks	2,614,747	2,454,813
Call loans and bills bought	-	33,405
Monetary claims bought	39,621	47,952
Money held in trust	11,682	11,654
Securities	1,773,344	1,863,326
Loans and bills discounted	8,470,861	8,612,834
Foreign exchanges	22,757	5,354
Other assets	90,311	112,409
Tangible fixed assets	116,172	116,521
Intangible fixed assets	4,160	5,249
Retirement benefit asset	7,548	8,783
Deferred tax assets	2,109	18,864
Customers' liabilities for acceptances and guarantees	17,639	20,289
Allowance for loan losses	(42,473)	(41,732)
Allowance for investment loss	(577)	(633)
Total assets	13,127,906	13,269,094
Liabilities		
Deposits	9,570,343	9,990,978
Negotiable certificates of deposit	264,293	267,784
Call money and bills sold	510,000	154,371
Securities sold under repurchase agreements	251,120	282,287
Cash collateral received for securities lent	87,188	328,534
Borrowed money	1,755,240	1,592,230
Foreign exchanges	201	396
Borrowed money from trust account	4,794	5,261
Other liabilities	113,952	90,456
Provision for share awards for directors (and other officers)	-	2
Retirement benefit liability	4,773	5,176
Provision for retirement benefits for directors (and other officers)	201	188
Provision for reimbursement of deposits	825	619
Provision for contingent loss	1,096	1,142
Reserves under special laws	12	12
Deferred tax liabilities	844	812
Deferred tax liabilities for land revaluation	14,652	14,648
Acceptances and guarantees	17,639	20,289
Total liabilities	12,597,181	12,755,194

(Million yen)

	As of March 31,2022	As of December 31,2022
Net assets		
Share capital	50,000	50,000
Capital surplus	121,123	121,123
Retained earnings	304,236	325,215
Treasury shares	(5,522)	(6,930)
Total shareholders' equity	469,837	489,409
Valuation difference on available-for-sale securities	38,616	(1,038)
Deferred gains or losses on hedges	(8)	1,192
Revaluation reserve for land	29,438	29,430
Remeasurements of defined benefit plans	(15,715)	(14,620)
Total accumulated other comprehensive income	52,332	14,963
Non-controlling interests	8,555	9,527
Total net assets	530,724	513,900
Total liabilities and net assets	13,127,906	13,269,094

Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statements of Income (For the nine months)

(Million yen)

	For the nine months ended December 31,2021	For the nine months ended December 31,2022
Ordinary income	105,168	121,220
Interest income	73,862	79,630
Interest on loans and discounts	61,033	60,857
Interest and dividends on securities	9,984	15,813
Trust fees	0	0
Fees and commissions	24,488	24,846
Gain on trading account transactions	1,590	1,026
Other ordinary income	2,849	4,848
Other income	2,376	10,868
Ordinary expenses	74,497	88,599
Interest expenses	542	7,440
Interest on deposits	325	318
Fees and commissions payments	8,227	8,543
Other ordinary expenses	1,054	9,222
General and administrative expenses	58,991	60,244
Other expenses	5,681	3,147
Ordinary profit	30,670	32,621
Extraordinary income	141	867
Gain on disposal of non-current assets	141	29
Gain on bargain purchase	-	564
Gain on step acquisitions	-	272
Extraordinary losses	315	265
Loss on disposal of non-current assets	209	242
Impairment losses	105	23
Profit before income taxes	30,497	33,222
Income taxes	9,949	7,076
Profit	20,547	26,146
Profit attributable to non-controlling interests	506	322
Profit attributable to owners of parent	20,040	25,823

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

(Million yen)

	For the nine months ended December 31,2021	For the nine months ended December 31,2022
Profit	20,547	26,146
Other comprehensive income	(2,297)	(37,439)
Valuation difference on available-for-sale securities	(3,141)	(39,761)
Deferred gains or losses on hedges	468	1,200
Remeasurements of defined benefit plans, net of tax	375	1,094
Share of other comprehensive income of entities accounted for using equity method	-	26
Comprehensive income	18,250	(11,293)
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	17,720	(11,536)
Comprehensive income attributable to non-controlling interests	530	243