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GOGIN

Consolidated Financial Results for the Six Months Ended September 30, 2024 [Japanese GAAP]

November 11, 2024

Company name: The San-in Godo Bank,Ltd.
Listing: Tokyo
Securities code: 8381
URL: https://www.gogin.co.jp
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Scheduled date to file semi-annual securities report: November 22, 2024
Scheduled date to commence dividend payments: December 9, 2024
Trading accounts: None
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: Yes (For Institutional Investors and Analysts)

(Yen amounts are rounded down to millions, unless otherwise noted.)

1. Consolidated Financial Results for the Six Months Ended September 30, 2024 (April 1, 2024 to September 30, 2024)

(1) Consolidated Operating Results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2024	63,497	10.2	12,070	21.3	8,356	26.0
September 30, 2023	57,588	2.8	9,944	(22.5)	6,627	(25.4)

(Note) Comprehensive income: For the six months ended September 30, 2024: ¥ 3,576 million [— %]
For the six months ended September 30, 2023: ¥ (4,261) million [— %]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2024	54.69	54.67
September 30, 2023	43.04	43.02

(2) Consolidated Financial Position

	Total assets	Net assets	Net assets ratio
As of	Millions of yen	Millions of yen	%
September 30, 2024	7,549,675	323,498	4.2
March 31, 2024	7,360,564	325,089	4.4

(Reference) Equity: As of September 30, 2024: ¥ 323,007 million
As of March 31, 2024: ¥ 324,584 million

(Note) Net assets ratio = (Net assets – Share acquisition rights – Non-controlling interests) / Total assets

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, 2024	—	18.00	—	21.00	39.00
Fiscal year ending March 31, 2025	—	24.00			
Fiscal year ending March 31, 2025 (Forecast)			—	24.00	48.00

(Note) Revision to the forecast for dividends most recently announced: None

3. Consolidated Financial Results Forecast for the Fiscal Year Ending March 31, 2025(April 1, 2024 to March 31, 2025)

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Full year	131,900	9.7	26,400	6.7	18,200	8.3	119.36

(Note) Revision to the financial results forecast most recently announced : Yes

* Notes:

(1) Significant changes in the scope of consolidation during the period: None

(2) Changes in accounting policies, changes in accounting estimates, and restatements

1) Changes in accounting policies due to revisions to accounting standards and other regulations: None
2) Changes in accounting policies due to other reasons: None
3) Changes in accounting estimates: None
4) Restatements: None

(3) Number of issued shares (common shares)

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

September 30, 2024: 156,977,472 shares
March 31, 2024: 156,977,472 shares

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

September 30, 2024: 4,836,517 shares
March 31, 2024: 3,489,463 shares

3) Average number of shares outstanding during the period:

Six months ended September 30, 2024: 152,794,176 shares
Six months ended September 30, 2023: 153,966,639 shares

(Note) The period-end treasury stock includes the Bank's shares held by a trust account for Board Benefit Trust (BBT)(781,300shares as of September 30, 2024 and 891,300shares as of March 31, 2024).
The treasury stock deducted to calculate the average number of outstanding shares includes the Bank's shares held by the trust account (850,425shares as of September 30, 2024 and 971,674shares as of September 30, 2023).

(Overview) Non-consolidated Financial Highlights

1. Non-consolidated Financial Results for the Six Months Ended September 30, 2024 (April 1, 2024 to September 30, 2024)

(1) Non-consolidated Operating Results (Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Net income	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2024	54,930	14.3	12,053	39.5	8,368	34.1
September 30, 2023	48,028	0.1	8,637	(31.4)	6,238	(28.6)

	Basic earnings per share
Six months ended	Yen
September 30, 2024	54.77
September 30, 2023	40.51

(2) Non-consolidated Financial Position

	Total assets	Net assets	Net assets ratio
As of	Millions of yen	Millions of yen	%
September 30, 2024	7,522,858	305,452	4.0
March 31, 2024	7,333,169	307,125	4.1

(Reference) Equity: As of September 30, 2024: ¥ 305,422 million
As of March 31, 2024: ¥ 307,095 million

(Note) Net assets ratio = (Net assets – Share acquisition rights) / Total assets

2. Non-consolidated Financial Results Forecast for the Fiscal Year Ending March 31, 2025(April 1, 2024 to March 31, 2025)

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Net income		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Full year	113,200	11.1	25,500	11.0	17,600	10.1	115.43

* This report is out of the scope of the interim audit by certified public accountants or independent audit firms.

* Proper use of earnings forecasts, and other special matters
The forecasts above are based on information available to the Bank as of the date of this publication.
Accordingly, actual results may differ significantly from those forecasts due to various factors.

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Semi-annual Consolidated Financial Statements

Semi-annual Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2024	As of September 30, 2024
Assets		
Cash and due from banks	886,423	754,657
Call loans and bills bought	4,012	10,847
Monetary claims bought	13,889	13,329
Money held in trust	4,993	5,009
Securities	1,558,741	1,738,139
Loans and bills discounted	4,744,248	4,868,089
Foreign exchanges	2,485	2,996
Lease receivables and investment assets	28,155	28,708
Other assets	67,907	81,772
Tangible fixed assets	34,326	34,038
Intangible fixed assets	3,320	2,873
Retirement benefit asset	8,411	9,188
Deferred tax assets	34,614	37,462
Customers' liabilities for acceptances and guarantees	12,779	11,472
Allowance for loan losses	(43,612)	(48,775)
Allowance for investment loss	(134)	(135)
Total assets	7,360,564	7,549,675
Liabilities		
Deposits	5,923,978	5,920,671
Negotiable certificates of deposit	306,743	540,254
Call money and bills sold	44,665	33,033
Cash collateral received for securities lent	92,129	70,151
Borrowed money	563,602	563,506
Foreign exchanges	41	72
Other liabilities	78,393	73,940
Provision for bonuses	948	928
Retirement benefit liability	8,706	8,615
Provision for stocks payment	418	385
Provision for retirement benefits for directors (and other officers)	77	92
Provision for reimbursement of deposits	168	159
Provision for contingencies	785	875
Deferred tax liabilities	20	14
Deferred tax liabilities for land revaluation	2,015	2,004
Acceptances and guarantees	12,779	11,472
Total liabilities	7,035,474	7,226,177

(Millions of yen)

	As of March 31, 2024	As of September 30, 2024
Net assets		
Share capital	20,705	20,705
Capital surplus	22,058	22,058
Retained earnings	322,070	327,211
Treasury shares	(2,679)	(4,603)
Total shareholders' equity	362,155	365,371
Valuation difference on available-for-sale securities	(42,381)	(46,045)
Deferred gains or losses on hedges	1,434	187
Revaluation reserve for land	2,251	2,225
Remeasurements of defined benefit plans	1,125	1,268
Total accumulated other comprehensive income	(37,570)	(42,363)
Share acquisition rights	30	30
Non-controlling interests	475	460
Total net assets	325,089	323,498
Total liabilities and net assets	7,360,564	7,549,675

Semi-annual Consolidated Statements of Income and Comprehensive Income

Semi-annual Consolidated Statements of Income

(Millions of yen)

	For the six months ended September 30, 2023	For the six months ended September 30, 2024
Ordinary income	57,588	63,497
Interest income	35,203	42,909
Interest on loans and discounts	24,781	29,270
Interest and dividends on securities	8,470	11,124
Fees and commissions	8,582	9,015
Other ordinary income	8,954	8,255
Other income	4,848	3,316
Ordinary expenses	47,644	51,426
Interest expenses	3,516	5,705
Interest on deposits	596	1,795
Fees and commissions payments	2,294	2,519
Other ordinary expenses	18,715	15,464
General and administrative expenses	20,399	20,473
Other expenses	2,718	7,264
Ordinary profit	9,944	12,070
Extraordinary income	16	110
Gain on disposal of non-current assets	16	110
Extraordinary losses	167	124
Loss on disposal of non-current assets	34	22
Impairment losses	132	101
Profit before income taxes	9,793	12,056
Income taxes - current	3,001	4,493
Income taxes - deferred	151	(788)
Total income taxes	3,152	3,705
Profit	6,641	8,351
Profit (loss) attributable to non-controlling interests	13	(5)
Profit attributable to owners of parent	6,627	8,356

Semi-annual Consolidated Statements of Comprehensive Income

(Millions of yen)

	For the six months ended September 30, 2023	For the six months ended September 30, 2024
Profit	6,641	8,351
Other comprehensive income		
Valuation difference on available-for-sale securities	(17,172)	(3,671)
Deferred gains or losses on hedges	6,044	(1,246)
Remeasurements of defined benefit plans, net of tax	224	143
Total other comprehensive income	(10,903)	(4,774)
Comprehensive income	(4,261)	3,576
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(4,278)	3,589
Comprehensive income attributable to non-controlling interests	16	(12)

Semi-annual Consolidated Statements of Changes in Net Assets

For the six months ended September 30, 2023

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	20,705	22,058	310,618	(1,847)	351,535
Changes during period					
Dividends of surplus			(2,643)		(2,643)
Profit attributable to owners of parent			6,627		6,627
Purchase of treasury shares				(1,000)	(1,000)
Disposal of treasury shares			(6)	169	162
Reversal of revaluation reserve for land			50		50
Net changes in items other than shareholders' equity					
Total changes during period	-	-	4,027	(831)	3,196
Balance at end of period	20,705	22,058	314,646	(2,678)	354,731

	Accumulated other comprehensive income					Share acquisition rights	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	(36,842)	(3,020)	2,331	(1,354)	(38,886)	103	455	313,208
Changes during period								
Dividends of surplus								(2,643)
Profit attributable to owners of parent								6,627
Purchase of treasury shares								(1,000)
Disposal of treasury shares								162
Reversal of revaluation reserve for land								50
Net changes in items other than shareholders' equity	(17,175)	6,044	(50)	224	(10,956)	(73)	14	(11,014)
Total changes during period	(17,175)	6,044	(50)	224	(10,956)	(73)	14	(7,818)
Balance at end of period	(54,018)	3,024	2,281	(1,129)	(49,842)	30	470	305,389

For the six months ended September 30, 2024

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders ' equity
Balance at beginning of period	20,705	22,058	322,070	(2,679)	362,155
Changes during period					
Dividends of surplus			(3,241)		(3,241)
Profit attributable to owners of parent			8,356		8,356
Purchase of treasury shares				(2,001)	(2,001)
Disposal of treasury shares			-	76	76
Reversal of revaluation reserve for land			25		25
Net changes in items other than shareholders' equity					
Total changes during period	-	-	5,140	(1,924)	3,216
Balance at end of period	20,705	22,058	327,211	(4,603)	365,371

	Accumulated other comprehensive income					Share acquisition rights	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	(42,381)	1,434	2,251	1,125	(37,570)	30	475	325,089
Changes during period								
Dividends of surplus								(3,241)
Profit attributable to owners of parent								8,356
Purchase of treasury shares								(2,001)
Disposal of treasury shares								76
Reversal of revaluation reserve for land								25
Net changes in items other than shareholders' equity	(3,664)	(1,246)	(25)	143	(4,793)	-	(14)	(4,807)
Total changes during period	(3,664)	(1,246)	(25)	143	(4,793)	-	(14)	(1,591)
Balance at end of period	(46,045)	187	2,225	1,268	(42,363)	30	460	323,498

Semi-annual Non-consolidated Financial Statements

Semi-annual Non-consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2024	As of September 30, 2024
Assets		
Cash and due from banks	885,796	754,247
Call loans	4,012	10,847
Monetary claims bought	12,051	11,783
Money held in trust	4,993	5,009
Securities	1,558,229	1,737,660
Loans and bills discounted	4,768,310	4,893,577
Foreign exchanges	2,485	2,996
Other assets	52,399	65,591
Other	52,399	65,591
Tangible fixed assets	30,808	30,375
Intangible fixed assets	3,092	2,671
Prepaid pension costs	6,713	7,340
Deferred tax assets	34,541	37,497
Customers' liabilities for acceptances and guarantees	12,765	11,459
Allowance for loan losses	(42,960)	(48,133)
Allowance for investment loss	(71)	(64)
Total assets	7,333,169	7,522,858
Liabilities		
Deposits	5,935,623	5,930,115
Negotiable certificates of deposit	306,743	540,254
Call money	44,665	33,033
Cash collateral received for securities lent	92,129	70,151
Borrowed money	552,000	552,000
Foreign exchanges	41	72
Other liabilities	69,426	67,697
Income taxes payable	2,832	3,639
Lease liabilities	47	45
Asset retirement obligations	451	461
Other	66,093	63,551
Provision for bonuses	897	875
Provision for retirement benefits	8,361	8,322
Provision for stocks payment	418	385
Provision for reimbursement of deposits	168	159
Provision for contingencies	785	875
Deferred tax liabilities for land revaluation	2,015	2,004
Acceptances and guarantees	12,765	11,459
Total liabilities	7,026,043	7,217,406

(Millions of yen)

	As of March 31, 2024	As of September 30, 2024
Net assets		
Share capital	20,705	20,705
Capital surplus	15,516	15,516
Legal capital surplus	15,516	15,516
Retained earnings	312,675	317,828
Legal retained earnings	17,584	17,584
Other retained earnings	295,090	300,243
Reserve for tax purpose reduction entry of non-current assets	143	140
General revenue reserve	246,829	251,829
Retained earnings brought forward	48,118	48,273
Treasury shares	(2,679)	(4,603)
Total shareholders' equity	346,218	349,446
Valuation difference on available-for-sale securities	(42,807)	(46,437)
Deferred gains or losses on hedges	1,434	187
Revaluation reserve for land	2,251	2,225
Total valuation and translation adjustments	(39,122)	(44,024)
Share acquisition rights	30	30
Total net assets	307,125	305,452
Total liabilities and net assets	7,333,169	7,522,858

Semi-annual Non-consolidated Statements of Income

(Millions of yen)

	For the six months ended September 30, 2023	For the six months ended September 30, 2024
Ordinary income	48,028	54,930
Interest income	36,537	43,029
Interest on loans and discounts	24,810	29,313
Interest and dividends on securities	9,776	11,200
Fees and commissions	8,257	8,612
Other ordinary income	833	16
Other income	2,399	3,271
Ordinary expenses	39,391	42,876
Interest expenses	3,498	5,682
Interest on deposits	596	1,796
Fees and commissions payments	2,388	2,650
Other ordinary expenses	11,392	7,974
General and administrative expenses	19,533	19,481
Other expenses	2,578	7,088
Ordinary profit	8,637	12,053
Extraordinary income	14	8
Extraordinary losses	164	96
Profit before income taxes	8,487	11,965
Income taxes - current	1,885	4,447
Income taxes - deferred	363	(850)
Total income taxes	2,249	3,596
Net income	6,238	8,368

Semi-annual Non-consolidated Statements of Changes in Net Assets

For the six months ended September 30, 2023

(Millions of yen)

	Shareholders' equity			
	Share capital	Capital surplus		
		Legal capital surplus	Other capital surplus	Total capital surplus
Balance at beginning of period	20,705	15,516	-	15,516
Changes during period				
Reversal of reserve for tax purpose reduction entry of non-current assets				
Provision of general revenue reserve				
Dividends of surplus				
Net income				
Purchase of treasury shares				
Disposal of treasury shares				
Reversal of revaluation reserve for land				
Net changes in items other than shareholders' equity				
Total changes during period	-	-	-	-
Balance at end of period	20,705	15,516	-	15,516

	Shareholders' equity						
	Retained earnings					Treasury shares	Total shareholders' equity
	Legal retained earnings	Other retained earnings			Total retained earnings		
		Reserve for tax purpose reduction entry of non-current assets	General revenue reserve	Retained earnings brought forward			
Balance at beginning of period	17,584	148	241,829	42,486	302,048	(1,847)	336,423
Changes during period							
Reversal of reserve for tax purpose reduction entry of non-current assets		(2)		2	-		
Provision of general revenue reserve			5,000	(5,000)	-		
Dividends of surplus				(2,643)	(2,643)		(2,643)
Net income				6,238	6,238		6,238
Purchase of treasury shares						(1,000)	(1,000)
Disposal of treasury shares				(6)	(6)	169	162
Reversal of revaluation reserve for land				50	50		50
Net changes in items other than shareholders' equity							
Total changes during period	-	(2)	5,000	(1,358)	3,638	(831)	2,807
Balance at end of period	17,584	145	246,829	41,127	305,687	(2,678)	339,230

(Millions of yen)

	Valuation and translation adjustments				Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
Balance at beginning of period	(38,709)	(3,020)	2,331	(39,398)	103	297,128
Changes during period						
Reversal of reserve for tax purpose reduction entry of non-current assets						
Provision of general revenue reserve						
Dividends of surplus						(2,643)
Net income						6,238
Purchase of treasury shares						(1,000)
Disposal of treasury shares						162
Reversal of revaluation reserve for land						50
Net changes in items other than shareholders' equity	(15,837)	6,044	(50)	(9,843)	(73)	(9,916)
Total changes during period	(15,837)	6,044	(50)	(9,843)	(73)	(7,109)
Balance at end of period	(54,547)	3,024	2,281	(49,242)	30	290,018

For the six months ended September 30, 2024

(Millions of yen)

	Shareholders' equity			
	Share capital	Capital surplus		
		Legal capital surplus	Other capital surplus	Total capital surplus
Balance at beginning of period	20,705	15,516	-	15,516
Changes during period				
Reversal of reserve for tax purpose reduction entry of non-current assets				
Provision of general revenue reserve				
Dividends of surplus				
Net income				
Purchase of treasury shares				
Disposal of treasury shares				
Reversal of revaluation reserve for land				
Net changes in items other than shareholders' equity				
Total changes during period	-	-	-	-
Balance at end of period	20,705	15,516	-	15,516

	Shareholders' equity						
	Retained earnings					Treasury shares	Total shareholders' equity
	Legal retained earnings	Other retained earnings			Total retained earnings		
		Reserve for tax purpose reduction entry of non-current assets	General revenue reserve	Retained earnings brought forward			
Balance at beginning of period	17,584	143	246,829	48,118	312,675	(2,679)	346,218
Changes during period							
Reversal of reserve for tax purpose reduction entry of non-current assets		(2)		2	-		
Provision of general revenue reserve			5,000	(5,000)	-		
Dividends of surplus				(3,241)	(3,241)		(3,241)
Net income				8,368	8,368		8,368
Purchase of treasury shares						(2,001)	(2,001)
Disposal of treasury shares				-	-	76	76
Reversal of revaluation reserve for land				25	25		25
Net changes in items other than shareholders' equity							
Total changes during period	-	(2)	5,000	155	5,152	(1,924)	3,228
Balance at end of period	17,584	140	251,829	48,273	317,828	(4,603)	349,446

(Millions of yen)

	Valuation and translation adjustments				Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
Balance at beginning of period	(42,807)	1,434	2,251	(39,122)	30	307,125
Changes during period						
Reversal of reserve for tax purpose reduction entry of non-current assets						
Provision of general revenue reserve						
Dividends of surplus						(3,241)
Net income						8,368
Purchase of treasury shares						(2,001)
Disposal of treasury shares						76
Reversal of revaluation reserve for land						25
Net changes in items other than shareholders' equity	(3,629)	(1,246)	(25)	(4,901)	-	(4,901)
Total changes during period	(3,629)	(1,246)	(25)	(4,901)	-	(1,673)
Balance at end of period	(46,437)	187	2,225	(44,024)	30	305,452

Supplementary Information

Financial Data

Summary of financial conditions (Consolidated) (%)

	As of March 31, 2024(B)	(A)-(B)	As of September 30, 2024 (A)
Capital adequacy ratio (domestic standard)	11.76	0.17	11.93

Summary of income (Non-consolidated) (Millions of yen)

	For the six months ended September 30, 2023 (B)	(A)-(B)	For the six months ended September 30, 2024 (A)
Credit cost	2,481	4,261	6,742
Gains/(Losses) on bonds	(7,517)	4,818	(2,699)
Gains/(Losses) on stocks	1,029	495	1,524

Summary of financial conditions (Non-consolidated) (%)

	As of March 31, 2024(B)	(A)-(B)	As of September 30, 2024 (A)
Capital adequacy ratio (domestic standard)	11.33	0.17	11.50

Net Holding Gains (Losses) on Securities

Net holding gains (losses) on Securities (Consolidated)

(Millions of yen)

	As of March 31, 2024(B)	(A) - (B)	As of September 30, 2024 (A)
Held to maturity	(924)	112	(812)
Other securities（C）	(60,900)	(5,268)	(66,168)
Stock	33,374	(2,192)	31,182
Bond	(21,018)	(8,874)	(29,892)
Others	(73,256)	5,798	(67,458)
Foreign securities	(25,600)	3,555	(22,045)
Others(Investment trusts,etc.)	(47,656)	2,243	(45,413)
Total	(61,824)	(5,157)	(66,981)

Aggregated amount of Net holding gains (losses) on Other securities and Valuation gains (losses) on Interest rate swap (Consolidated)

(Millions of yen)

	As of March 31, 2024(B)	(A) - (B)	As of September 30, 2024 (A)
Interest rate swap * (D)	2,078	(1,781)	297
Total (C) + (D)	(58,822)	(7,049)	(65,871)

*Note :Interest rate swap to reduce the risk of interest rate, to which the deferred hedge accounting is applied.

Net holding gains (losses) on Securities (Non-consolidated)

(Millions of yen)

	As of March 31, 2024(B)	(A) - (B)	As of September 30, 2024 (A)
Held to maturity	(904)	113	(791)
Other securities（E）	(61,575)	(5,200)	(66,775)
Stock	32,700	(2,125)	30,575
Bond	(21,018)	(8,874)	(29,892)
Others	(73,256)	5,798	(67,458)
Foreign securities	(25,600)	3,555	(22,045)
Others(Investment trusts,etc.)	(47,656)	2,243	(45,413)
Total	(62,479)	(5,088)	(67,567)

Aggregated amount of Net holding gains (losses) on Other securities and Valuation gains (losses) on Interest rate swap (Non-consolidated)

(Millions of yen)

	As of March 31, 2024(B)	(A) - (B)	As of September 30, 2024 (A)
Interest rate swap * (F)	2,078	(1,781)	297
Total (E) + (F)	(59,496)	(6,982)	(66,478)

*Note :Interest rate swap to reduce the risk of interest rate, to which the deferred hedge accounting is applied.

Disclosed Assets Based on the Financial Reconstruction Act and Risk managed loans

Consolidated (Millions of yen)

	As of March 31, 2024 (B)	(A) - (B)	As of September 30, 2024 (A)
Bankrupt and quasi-bankrupt assets	17,784	1,254	19,038
Doubtful assets	30,543	1,482	32,025
Substandard loans	17,677	(1,969)	15,708
Loans past due for three months or more	46	127	173
Loans with altered lending conditions	17,630	(2,096)	15,534
Subtotal (Risk managed loans) (C)	66,005	767	66,772
Normal assets	4,826,418	124,894	4,951,312
Total credit amount (D)	4,892,424	125,661	5,018,085

Ratio to Total credit amount (Consolidated) (%)

Bankrupt and quasi-bankrupt assets	0.36	0.01	0.37
Doubtful assets	0.62	0.01	0.63
Substandard loans	0.36	(0.05)	0.31
Loans past due for three months or more	0.00	0.00	0.00
Loans with altered lending conditions	0.36	(0.06)	0.30
Subtotal (Risk managed loans) (C)/(D)	1.34	(0.01)	1.33
Normal assets	98.65	0.01	98.66

Non-consolidated (Millions of yen)

	As of March 31, 2024 (B)	(A) - (B)	As of September 30, 2024 (A)
Bankrupt and quasi-bankrupt assets	16,984	1,095	18,079
Doubtful assets	30,543	1,482	32,025
Substandard loans	17,677	(1,969)	15,708
Loans past due for three months or more	46	127	173
Loans with altered lending conditions	17,630	(2,096)	15,534
Subtotal (Risk managed loans) (E)	65,205	608	65,813
Normal assets	4,826,405	124,894	4,951,299
Total credit amount (F)	4,891,611	125,502	5,017,113

Ratio to Total credit amount (Non-consolidated) (%)

Bankrupt and quasi-bankrupt assets	0.34	0.02	0.36
Doubtful assets	0.62	0.01	0.63
Substandard loans	0.36	(0.05)	0.31
Loans past due for three months or more	0.00	0.00	0.00
Loans with altered lending conditions	0.36	(0.06)	0.30
Subtotal (Risk managed loans) (E)/(F)	1.33	(0.02)	1.31
Normal assets	98.66	0.02	98.68

Preservation of Disclosed Assets Based on the Financial Reconstruction Act (Non-consolidated)

(Millions of yen, %)

	As of March 31, 2024 (B)	(A) - (B)	As of September 30, 2024 (A)
Total (G)=(H)+(I)	48,354	1,344	49,698
Collateral and guarantees (H)	23,543	840	24,383
Bankrupt and quasi-bankrupt assets	5,095	742	5,837
Doubtful assets	16,423	172	16,595
Substandard loans	2,024	(73)	1,951
Reserve for possible loan losses (I)	24,810	505	25,315
Bankrupt and quasi-bankrupt assets	11,888	354	12,242
Doubtful assets	9,366	896	10,262
Substandard loans	3,554	(744)	2,810

Coverage ratio (G)/(E)	74.15	1.36	75.51
Bankrupt and quasi-bankrupt assets	100.00	-	100.00
Doubtful assets	84.43	(0.57)	83.86
Substandard loans	31.56	(1.25)	30.31

Ratio of reserve (I)/((E)-(H))	59.55	1.55	61.10
Bankrupt and quasi-bankrupt assets	100.00	-	100.00
Doubtful assets	66.33	0.17	66.50
Substandard loans	22.71	(2.29)	20.42

Classification of Loans and Bills Discounted by Types of Industry (Non-consolidated)

Loans and bills discounted

(Millions of yen)

	As of March 31, 2024 (B)	(A) - (B)	As of September 30, 2024 (A)
Domestic loans (Excluding JOM account)	4,768,310	125,267	4,893,577
Manufacturing	517,230	8,563	525,793
Agriculture and forestry	12,617	871	13,488
Fishery	3,762	(29)	3,733
Mining, quarrying and gravel-digging	1,768	(46)	1,722
Construction	158,006	3,095	161,101
Electric power, gas, heat supply and water supply	165,784	5,595	171,379
Telecommunication	36,064	562	36,626
Transportation and postal service	207,082	13,218	220,300
Wholesale and retail	423,389	699	424,088
Finance and insurance	227,923	11,284	239,207
Real estate and leasing	790,474	29,331	819,805
Services	440,700	7,862	448,562
Local government	216,366	(14,284)	202,082
Others	1,567,136	58,546	1,625,682

Loans and bills discounted
of which Risk managed loans

(Millions of yen)

	As of March 31, 2024 (B)	(A) - (B)	As of September 30, 2024 (A)
Domestic loans (Excluding JOM account)	65,092	657	65,749
Manufacturing	9,838	1,145	10,983
Agriculture and forestry	983	(19)	964
Fishery	1,016	(1)	1,015
Mining, quarrying and gravel-digging	169	(49)	120
Construction	2,660	(90)	2,570
Electric power, gas, heat supply and water supply	230	48	278
Telecommunication	367	89	456
Transportation and postal service	904	346	1,250
Wholesale and retail	16,424	(306)	16,118
Finance and insurance	1	0	1
Real estate and leasing	4,551	15	4,566
Services	17,255	(1,963)	15,292
Local government	-	-	-
Others	10,689	1,442	12,131