FIDEA HOLDINGS CO. LTD.

Financial Digest for the FY2023

May 14, 2024

Stock exchange listing:	Tokyo Stock Exchange Prime Market (code : 8713)
URL:	http://www.fidea.co.jp/
Representative:	Masahiro Niino, President & CEO
Inquiries:	Norio Miyashita, Vice President & CFO
Scheduled date of annual general meeting of shareholders:	June 21, 2024
Scheduled date to commence dividend payments:	May 31, 2024
Scheduled date to file annual securities report:	June 19, 2024
Trading accounts:	No
Supplemental material of quarterly results:	Yes
Convening briefing of quartely results:	Yes

(Amounts less than one million yen are rounded down)

1. Consolidated Financial Highlights (from April 1, 2023 to March 31, 2024)

(1) Consolidated operating results

(Percentages indicate year-on-year changes)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
FY2023	49,944	(2.8)	3,568	(35.6)	1,178	(63.9)
FY2022	51,411	0.6	5,543	(15.6)	3,266	(6.8)

（Note）Comprehensive income FY2023: ¥(3,489)million[－%]; FY2022: ¥(11,506)million[－%]

	Basic earnings per share	Diluted earnings per share	Return on equity	Ratio of ordinary profit to total assets	Ratio of operating profit to net sales
	Yen	Yen	%	%	%
FY2023	65.20	－	1.3	0.1	7.1
FY2022	179.19	–	3.2	0.1	10.7

(2) Consolidated financial position

	Total assets	Net assets	Equity ratio	Net assets per share
	Millions of yen	Millions of yen	%	Yen
As of March 31, 2024	3,060,664	85,824	2.7	4,734.81
As of March 31, 2023	3,019,852	90,621	2.9	5,011.71

（Reference）Capital assets as of March 31, 2024: ¥85,669million; March 31, 2023: ¥90,512million

（Note）“Equity ratio” is calculated by dividing “(Total net assets at end of period – Non-controlling interests at end of period)” by “Total assets at end of period.” This ratio is not based on the public notification of the capital adequacy ratio.

(3) Consolidated cash flows

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents at end of period
	Millions of yen	Millions of yen	Millions of yen	Millions of yen
FY2023	67,526	(75,514)	(1,533)	302,525
FY2022	(404,539)	913	(7,235)	312,037

2. Cash dividends

	Annual dividends per share					Total cash dividends (Total)	Payout ratio (Consolidated)	Ratio of dividends to net assets (Consolidated)
	1st quarter-end	2nd quarter-end	3rd quarter-end	Fiscal year-end	Total			
	Yen	Yen	Yen	Yen	Yen	Millions of yen	%	%
FY2022	–	37.50	–	37.50	75.00	1,354	41.8	1.3
FY2023	–	37.50	–	37.50	75.00	1,355	115.0	1.5
FY2024(projection)	–	37.50	–	37.50	75.00		42.4	

3. Forecast of consolidated financial results for Fiscal year 2024 (from April 1, 2024 to March 31, 2025)

(Percentages indicate year-on-year changes)

	Ordinary profit		Profit attributable to owners of parent		Earnings per share
	Millions of yen	%	Millions of yen	%	Yen
FY 2024 H1	1,000	(34.2)	750	(13.8)	41.45
FY 2024	4,900	37.2	3,200	171.4	176.85

4. Notes

(1) Material changes in subsidiaries during this period — No

(2) Changes in accounting policies, accounting estimates and retrospective restatement

Changes in accounting policies based on revisions of accounting standard:	No
Changes in accounting policies other than ones based on rivisions of accounting standard:	No
Changes in accounting estimates:	No
Retrospective restatement:	No

(3) Number of issued and outstanding shares (common shares)

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

As of March 31, 2024	18,142,122 shares	As of March 31, 2023	18,142,122 shares

Number of treasury sheres at the end of the period

As of March 31, 2024	48,594 shares	As of March 31, 2023	81,945 shares

Average number of shares during the period (cumulative from the beginning of the fiscal year)

As of March 31, 2024	18,082,150 shares	As of March 31, 2023	18,064,692 shares

※The future prospects of the business results, etc., described in this material is based on information that our company has acquired and certain assumptions assessed to be reasonable, and there is a possibility that actual business results, etc., will be different depending on various factors.

※This Financial Digest is not subject to auditing by certified public accountants or an audit corporation.

5. Consolidated financial statements

(1) Consolidated balance sheets

(Millions of yen)

	科目 (Japanese)	As of March 31, 2023	As of March 31, 2024
Assets	資産の部		
Cash and due from banks	現金預け金	316,923	306,340
Monetary claims bought	買入金銭債権	4,016	3,831
Trading securities	商品有価証券	606	748
Money held in trust	金銭の信託	57,981	58,690
Securities	有価証券	660,141	732,875
Loans and bills discounted	貸出金	1,892,149	1,867,032
Foreign exchanges	外国為替	1,529	1,258
Lease receivables and investments in leases	リース債権及びリース投資資産	6,250	8,557
Other assets	その他資産	46,203	47,191
Tangible fixed assets	有形固定資産	21,317	20,621
Buildings, net	建物	11,901	11,169
Land	土地	7,246	7,214
Leased assets, net	リース資産	11	7
Construction in progress	建設仮勘定	1	－
Other	その他の有形固定資産	2,156	2,229
Intangible fixed assets	無形固定資産	1,860	1,712
Software	ソフトウェア	1,708	1,580
Goodwill	のれん	14	－
Other	その他の無形固定資産	137	132
Retirement benefit asset	退職給付に係る資産	1,299	2,569
Deferred tax assets	繰延税金資産	4,346	3,553
Customers' liabilities for acceptances and guarantees	支払承諾見返	19,065	19,359
Allowance for loan losses	貸倒引当金	(13,841)	(13,679)
Total assets	資産の部合計	3,019,852	3,060,664
Liabilities	負債の部		
Deposits	預金	2,663,710	2,713,241
Negotiable certificates of deposit	譲渡性預金	63,680	49,753
Cash collateral received for securities lent	債券貸借取引受入担保金	41,651	88,768
Borrowed money	借用金	116,000	87,700
Foreign exchanges	外国為替	44	40
Other liabilities	その他負債	23,441	14,612
Provision for bonuses for directors (and other officers)	役員賞与引当金	42	42
Retirement benefit liability	退職給付に係る負債	750	472
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	58	22
Provision for contingent loss	偶発損失引当金	386	429
Deferred tax liabilities	繰延税金負債	12	14
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	385	382
Acceptances and guarantees	支払承諾	19,065	19,359
Total liabilities	負債の部合計	2,929,230	2,974,839
Net assets	純資産の部		
Share capital	資本金	18,000	18,000
Capital surplus	資本剰余金	18,161	18,167
Retained earnings	利益剰余金	57,858	57,665
Treasury shares	自己株式	(105)	(63)
Total shareholders' equity	株主資本合計	93,914	93,769
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(4,458)	(10,668)
Deferred gains or losses on hedges	繰延ヘッジ損益	(206)	413
Revaluation reserve for land	土地再評価差額金	850	866
Remeasurements of defined benefit plans	退職給付に係る調整累計額	412	1,288
Total accumulated other comprehensive income	その他の包括利益累計額合計	(3,402)	(8,099)
Non-controlling interests	非支配株主持分	109	155
Total net assets	純資産の部合計	90,621	85,824
Total liabilities and net assets	負債及び純資産の部合計	3,019,852	3,060,664

(2) Consolidated statements of income and consolidated statements of comprehensive income

Consolidated statements of income

(Millions of yen)

	科目 (Japanese)	FY 2022	FY 2023
Ordinary income	経常収益	51,411	49,944
Interest income	資金運用収益	32,365	28,643
Interest on loans and discounts	（貸出金利息）	17,859	19,081
Interest and dividends on securities	（有価証券利息配当金）	14,282	9,448
Interest on call loans and bills bought	（コールローン利息及び買入手形利息）	(16)	(16)
Interest on deposits with banks	（預け金利息）	222	64
Other interest income	（その他の受入利息）	17	65
Fees and commissions	役務取引等収益	8,628	9,055
Other ordinary income	その他業務収益	7,539	5,685
Other	その他経常収益	2,877	6,559
Recoveries of written off receivables	（償却債権取立益）	79	40
Other income	（その他の経常収益）	2,798	6,519
Ordinary expenses	経常費用	45,868	46,375
Interest expenses	資金調達費用	441	1,063
Interest on deposits	（預金利息）	113	162
Interest on negotiable certificates of deposit	（譲渡性預金利息）	3	3
Interest on call money and bills sold	（コールマネー利息及び売渡手形利息）	(16)	(2)
Interest expenses on cash collateral received for securities lent	（債券貸借取引支払利息）	168	45
Interest on borrowings and rediscounts	（借用金利息）	0	0
Other interest expenses	（その他の支払利息）	172	853
Fees and commissions payments	役務取引等費用	3,365	3,185
Other ordinary expenses	その他業務費用	13,803	11,859
General and administrative expenses	営業経費	24,253	23,884
Other expenses	その他経常費用	4,005	6,383
Provision of allowance for loan losses	（貸倒引当金繰入額）	1,800	3,109
Other	（その他の経常費用）	2,204	3,274
Ordinary profit	経常利益	5,543	3,568
Extraordinary income	特別利益	26	2
Gain on disposal of non-current assets	固定資産処分益	26	2
Extraordinary losses	特別損失	1,040	472
Loss on disposal of non-current assets	固定資産処分損	559	208
Impairment losses	減損損失	480	263
Profit before income taxes	税金等調整前当期純利益	4,528	3,099
Income taxes - current	法人税、住民税及び事業税	997	1,135
Income taxes - deferred	法人税等調整額	249	740
Total income taxes	法人税等合計	1,247	1,875
Profit	当期純利益	3,281	1,223
Profit attributable to non-controlling interests	非支配株主に帰属する当期純利益	15	44
Profit attributable to owners of parent	親会社株主に帰属する当期純利益	3,266	1,178

Consolidated statements of comprehensive income

(Millions of yen)

	科目 （Japanese）	FY 2022	FY 2023
Profit	当期純利益	3,281	1,223
Other comprehensive income	その他の包括利益	(14,788)	(4,712)
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(14,776)	(6,208)
Deferred gains or losses on hedges	繰延ヘッジ損益	(2)	619
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	(9)	876
Comprehensive income	包括利益	(11,506)	(3,489)
(Breakdown)	（内訳）		
Comprehensive income attributable to owners of parent	親会社株主に係る包括利益	(11,521)	(3,534)
Comprehensive income attributable to non-controlling interests	非支配株主に係る包括利益	14	45

(3) Consolidated statements of changes in net assets

FY 2022

(Millions of yen)

	科目(Japanese)	Shareholders' equity 株主資本				
		Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at beginning of period	当期首残高	18,000	23,550	55,942	(24)	97,468
Changes during period	当期変動額					
Dividends of surplus	剰余金の配当			(1,414)		(1,414)
Profit attributable to owners of parent	親会社株主に帰属する当期純利益			3,266		3,266
Purchase of treasury shares	自己株式の取得				(5,553)	(5,553)
Disposal of treasury shares	自己株式の処分		0		54	55
Cancellation of treasury shares	自己株式の消却		(5,418)		5,418	－
Increase/decrease in equity due to acquisition of treasury stock by consolidated subsidiary	連結子会社の自己株式の取得による持分の増減		28			28
Reversal of revaluation reserve for land	土地再評価差額金の取崩			64		64
Net changes in items other than shareholders' equity	株主資本以外の項目の当期変動額（純額）					
Total changes during period	当期変動額合計	－	(5,389)	1,915	(80)	(3,554)
Balance at end of period	当期末残高	18,000	18,161	57,858	(105)	93,914

		Accumulated other comprehensive income その他の包括利益累計額					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		
		その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	退職給付に係る調整累計額	その他の包括利益累計額合計	非支配株主持分	純資産合計
Balance at beginning of period	当期首残高	10,317	(203)	914	421	11,449	314	109,233
Changes during period	当期変動額							
Dividends of surplus	剰余金の配当							(1,414)
Profit attributable to owners of parent	親会社株主に帰属する当期純利益							3,266
Purchase of treasury shares	自己株式の取得							(5,553)
Disposal of treasury shares	自己株式の処分							55
Cancellation of treasury shares	自己株式の消却							－
Increase/decrease in equity due to acquisition of treasury stock by consolidated subsidiary	連結子会社の自己株式の取得による持分の増減							28
Reversal of revaluation reserve for land	土地再評価差額金の取崩							64
Net changes in items other than shareholders' equity	株主資本以外の項目の当期変動額（純額）	(14,775)	(2)	(64)	(9)	(14,851)	(205)	(15,057)
Total changes during period	当期変動額合計	(14,775)	(2)	(64)	(9)	(14,851)	(205)	(18,611)
Balance at end of period	当期末残高	(4,458)	(206)	850	412	(3,402)	109	90,621

FY 2023

(Millions of yen)

	科目(Japanese)	Shareholders' equity 株主資本				
		Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at beginning of period	当期首残高	18,000	18,161	57,858	(105)	93,914
Changes during period	当期変動額					
Dividends of surplus	剰余金の配当			(1,355)		(1,355)
Profit attributable to owners of parent	親会社株主に帰属する当期純利益			1,178		1,178
Purchase of treasury shares	自己株式の取得				(12)	(12)
Disposal of treasury shares	自己株式の処分		6		53	59
Reversal of revaluation reserve for land	土地再評価差額金の取崩			(16)		(16)
Net changes in items other than shareholders' equity	株主資本以外の項目の当期変動額（純額）					
Total changes during period	当期変動額合計	－	6	(193)	41	(145)
Balance at end of period	当期末残高	18,000	18,167	57,665	(63)	93,769

		Accumulated other comprehensive income その他の包括利益累計額					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		
		その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	退職給付に係る調整累計額	その他の包括利益累計額合計	非支配株主持分	純資産合計
Balance at beginning of period	当期首残高	(4,458)	(206)	850	412	(3,402)	109	90,621
Changes during period	当期変動額							
Dividends of surplus	剰余金の配当							(1,355)
Profit attributable to owners of parent	親会社株主に帰属する当期純利益							1,178
Purchase of treasury shares	自己株式の取得							(12)
Disposal of treasury shares	自己株式の処分							59
Reversal of revaluation reserve for land	土地再評価差額金の取崩							(16)
Net changes in items other than shareholders' equity	株主資本以外の項目の当期変動額（純額）	(6,210)	619	16	876	(4,697)	45	(4,652)
Total changes during period	当期変動額合計	(6,210)	619	16	876	(4,697)	45	(4,797)
Balance at end of period	当期末残高	(10,668)	413	866	1,288	(8,099)	155	85,824

Financial Data for the Fiscal Year 2023

(Ended March 31, 2024)

【 Contents 】

I. Overview of FY2023 financial results
1. Profit and loss …….. 1
2. Net business profits …….. 5
3. Interest margin …….. 6
4. Gains and losses on securities …….. 8
5. Capital adequacy ratio ……..10
6. ROE (Return on equity) ……..10
7. OHR (Over head ratio) ……..11

II. Status of loans, etc.
1. Allowance of loan losses ……..12
2. Loans based on the Financial Reconstruction Law ……..13
3. Self-assessment results and loans based on the Financial Reconstruction Law (risk-monitored loans) ……..16
4. Loans by industry ……..19
5. Balance of deposits, loans and securities ……..20
6. Personal loans ……..22
7. Loans to SMEs, etc. ……..22
8. Investment products for individuals ……..23
9. Branches and employees ……..24

III. Valuation gains (losses) on securities
1. Valuation standards of securities ……..25
2. Unrealized valuation gains (losses) ……..25

FIDEA HOLDINGS CO. LTD.

I. Overview of FY2023 financial results

1. Profit and loss

(1) Consolidated

(Millions of yen)

		FY2023 A	A - B	FY2022 B
Ordinary income	経常収益	49,944	(1,466)	51,411
Gross business profit	業務粗利益	27,276	(3,646)	30,923
Core gross business profit	コア業務粗利益	31,907	(4,574)	36,481
Net interest income	資金利益	27,580	(4,344)	31,924
Net fees and commissions	役務取引等利益	5,870	607	5,262
Net other business income	その他業務利益	(6,173)	90	(6,263)
Net gains (losses) on government and other bonds	うち国債等債券損益	(4,630)	927	(5,558)
Expenses (excluding non-recurrent expense)	経費	23,997	(352)	24,350
Net business income (before net transfer to general allowance for loan losses)	実質業務純益	3,279	(3,293)	6,573
Core net business income	コア業務純益	7,909	(4,221)	12,131
(Excluding gains/losses on cancellation of private offering investment trusts)	コア業務純益（除く投資信託解約損益）	6,653	1,519	5,133
Net transfer to general allowance for loan losses①	一般貸倒引当金繰入額	(229)	(249)	20
Net business income	業務純益	3,508	(3,044)	6,552
Net non-recurrent gains/losses	臨時損益	60	1,070	(1,009)
Disposal of non-performing loans②	うち不良債権処理額	3,671	1,712	1,959
Reversal of allowance for loan losses③	うち貸倒引当金戻入益	—	—	—
Recoveries of written-off claims④	うち償却債権取立益	40	(38)	79
Gains/losses related to stocks, etc.	うち株式等関係損益	4,010	3,398	611
Ordinary profit	経常利益	3,568	(1,974)	5,543
Extraordinary income/losses	特別損益	(469)	544	(1,014)
Income before income taxes	税金等調整前当期純利益	3,099	(1,429)	4,528
Income taxes-current	法人税、住民税及び事業税	1,135	137	997
Income taxes-deferred	法人税等調整額	740	491	249
Total income taxes	法人税等合計	1,875	628	1,247
Net income	当期純利益	1,223	(2,058)	3,281
Net income attributable to noncontrolling interests	非支配株主に帰属する当期純利益	44	28	15
Net income attributable to owners of the parent	親会社株主に帰属する当期純利益	1,178	(2,087)	3,266

Credit related costs （①＋②－③－④）	与信関係費用	3,401	1,501	1,900

Number of consolidated companies

Number of Consolidated Subsidiaries	連結子会社数	6	—	6
Number of affiliated companies applicable to the equity method	持分法適用会社数	—	—	—

(Definitions of figures used in this document)
Consolidated: FIDEA Holdings (consolidated)
2 Banks: Shonai Bank (non-consolidated) + Hokuto Bank (non-consolidated)

This material contains forward-looking statements. These statements are not represented as providing a guarantee of the Bank's future performance, and actual results may be subject to risks and uncertainties. Please note that future performance may be different from the views presented here owing to changes in the operating environment and other factors.
Also, please note that this material is an English translation of the Japanese original. Please be advised that there may be some disparities due to such things as differences in nuance that are inherent to the difference in languages although the English translation is prepared to mirror the Japanese original as accurately as possible.

(2) 2 banks

(Millions of yen)

		FY2023 A	A - B	FY2022 B
Ordinary income	経常収益	44,928	(1,884)	46,812
Gross business profit	業務粗利益	25,278	(3,605)	28,883
(Excluding gains/losses on bond transactions)	コア業務粗利益	29,908	(4,533)	34,441
Gross domestic business profit	国内業務粗利益	28,255	(5,292)	33,548
(Excluding gains/losses on bond transactions)	コア業務粗利益	30,579	(3,275)	33,854
Net interest income	資金利益	25,476	(4,151)	29,627
Net fees and commissions	役務取引等利益	5,049	673	4,376
Net other business income	その他業務利益	(2,270)	(1,814)	(455)
Gross international business profit	国際業務粗利益	(2,976)	1,687	(4,664)
(Excluding gains/losses on bond transactions)	コア業務粗利益	(670)	(1,257)	587
Net interest income	資金利益	2,157	(204)	2,362
Net fees and commissions	役務取引等利益	(4)	2	(6)
Net other business income	その他業務利益	(5,129)	1,890	(7,019)
Expenses (excluding non-recurrent expense)	経費	22,763	(300)	23,063
Personnel expenses	人件費	10,562	(391)	10,953
Non-personnel expenses	物件費	10,598	98	10,500
Taxes	税金	1,601	(7)	1,609
Net business income (before net transfer to general allowance for loan losses)	実質業務純益	2,515	(3,304)	5,820
Core net business income	コア業務純益	7,145	(4,232)	11,378
(Excluding gains/losses on cancellation of private offering investment trusts)	コア業務純益（除く投資信託解約損益）	5,889	1,509	4,380
Net transfer to general allowance for loan losses①	一般貸倒引当金繰入額	(191)	(287)	95
Net business income	業務純益	2,706	(3,017)	5,724
(Of which, gains/losses on bond transactions)	うち国債等債券損益	(4,630)	927	(5,558)
Net non-recurrent gains/losses	臨時損益	257	976	(719)
Disposal of non-performing loans②	不良債権処理額	3,440	1,678	1,762
Write-off of loans	貸出金償却	0	0	0
Transfer to specific allowance for loan losses	個別貸倒引当金繰入額	3,189	1,550	1,638
Losses on sales of loans	バルクセール売却損	—	(19)	19
Other	その他の不良債権処理額	251	146	104
Reversal of allowance for loan losses③	貸倒引当金戻入益	—	—	—
Recoveries of written-off claims④	償却債権取立益	39	(39)	79
Gains/losses related to stocks, etc.	株式等関係損益	3,902	3,273	628
Gains on sale	株式等売却益	6,056	3,976	2,080
Losses on sale	株式等売却損	2,152	751	1,400
Write-down	株式等償却	1	(49)	50
Retirement benefit costs	退職給付費用（臨時費用処理分）	(179)	(13)	(165)
Other non-recurrent gains/losses	その他臨時損益	(423)	(592)	169
Ordinary profit	経常利益	2,964	(2,040)	5,005
Extraordinary income/losses	特別損益	(510)	249	(759)
Net gain (loss) from fixed assets	うち固定資産処分損益	(205)	64	(270)
Gains from fixed assets	固定資産処分益	2	(36)	38
Losses from fixed assets	固定資産処分損	208	(100)	309
Impairment loss	うち固定資産減損損失	304	(184)	489
Income before income taxes	税引前当期純利益	2,453	(1,791)	4,245
Income taxes-current	法人税、住民税及び事業税	927	101	826
Income taxes-deferred	法人税等調整額	729	505	224
Total income taxes	法人税等合計	1,657	607	1,050
Net Income	当期純利益	795	(2,398)	3,194

Credit related costs （①＋②－③－④）	与信関係費用	3,209	1,430	1,778

(3) Shonai Bank (non-consolidated)

(Millions of yen)

		FY2023 A	FY2023 A - B	FY2022 B
Ordinary income	経常収益	21,460	(2,916)	24,376
Gross business profit	業務粗利益	11,993	(2,160)	14,153
(Excluding gains/losses on bond transactions)	コア業務粗利益	13,973	(2,918)	16,891
Gross domestic business profit	国内業務粗利益	13,606	(2,914)	16,520
(Excluding gains/losses on bond transactions)	コア業務粗利益	14,307	(2,213)	16,520
Net interest income	資金利益	12,410	(2,512)	14,923
Net fees and commissions	役務取引等利益	1,906	330	1,576
Net other business income	その他業務利益	(711)	(732)	21
Gross international business profit	国際業務粗利益	(1,613)	754	(2,367)
(Excluding gains/losses on bond transactions)	コア業務粗利益	(334)	(705)	371
Net interest income	資金利益	1,354	(23)	1,377
Net fees and commissions	役務取引等利益	(0)	1	(2)
Net other business income	その他業務利益	(2,966)	775	(3,742)
Expenses (excluding non-recurrent expense)	経費	11,293	(255)	11,548
Personnel expenses	人件費	5,310	(227)	5,537
Non-personnel expenses	物件費	5,197	(12)	5,210
Taxes	税金	785	(14)	799
Net business income (before net transfer to general allowance for loan losses)	実質業務純益	699	(1,904)	2,604
Core net business income	コア業務純益	2,679	(2,663)	5,343
(Excluding gains/losses on cancellation of private offering investment trusts)	コア業務純益（除く投資信託解約損益）	2,649	449	2,199
Net transfer to general allowance for loan losses①	一般貸倒引当金繰入額	145	(74)	219
Net business income	業務純益	554	(1,830)	2,385
(Of which, gains/losses on bond transactions)	うち国債等債券損益	(1,980)	758	(2,738)
Net non-recurrent gains/losses	臨時損益	1,096	1,091	4
Disposal of non-performing loans②	不良債権処理額	602	(290)	892
Write-off of loans	貸出金償却	0	0	0
Transfer to specific allowance for loan losses	個別貸倒引当金繰入額	510	(296)	806
Losses on sales of loans	バルクセール売却損	—	(22)	22
Other	その他の不良債権処理額	92	27	64
Reversal of allowance for loan losses③	貸倒引当金戻入益	—	—	—
Recoveries of written-off claims④	償却債権取立益	—	—	—
Gains/losses related to stocks, etc.	株式等関係損益	1,785	1,218	567
Gains on sale	株式等売却益	2,031	863	1,168
Losses on sale	株式等売却損	246	(306)	552
Write-down	株式等償却	—	(47)	47
Retirement benefit costs	退職給付費用（臨時費用処理分）	(144)	(1)	(143)
Other non-recurrent gains/losses	その他臨時損益	(230)	(417)	186
Ordinary profit	経常利益	1,651	(738)	2,390
Extraordinary income/losses	特別損益	(348)	185	(534)
Net gain (loss) from fixed assets	うち固定資産処分損益	(166)	34	(201)
Gains from fixed assets	固定資産処分益	2	(0)	3
Losses from fixed assets	固定資産処分損	169	(34)	204
Impairment loss	うち固定資産減損損失	181	(151)	333
Income before income taxes	税引前当期純利益	1,302	(553)	1,855
Income taxes-current	法人税、住民税及び事業税	105	(429)	534
Income taxes-deferred	法人税等調整額	541	850	(309)
Total income taxes	法人税等合計	646	421	224
Net Income	当期純利益	656	(974)	1,630

Credit related costs （①＋②－③－④）	与信関係費用	747	(364)	1,111

(4) Hokuto Bank (non-consolidated)

(Millions of yen)

		FY2023 A	A - B	FY2022 B
Ordinary income	経常収益	23,468	1,032	22,436
Gross business profit	業務粗利益	13,285	(1,445)	14,730
(Excluding gains/losses on bond transactions)	コア業務粗利益	15,935	(1,614)	17,550
Gross domestic business profit	国内業務粗利益	14,648	(2,378)	17,027
(Excluding gains/losses on bond transactions)	コア業務粗利益	16,272	(1,061)	17,334
Net interest income	資金利益	13,065	(1,638)	14,704
Net fees and commissions	役務取引等利益	3,142	342	2,800
Net other business income	その他業務利益	(1,559)	(1,082)	(477)
Gross international business profit	国際業務粗利益	(1,363)	933	(2,296)
(Excluding gains/losses on bond transactions)	コア業務粗利益	(336)	(552)	216
Net interest income	資金利益	802	(181)	984
Net fees and commissions	役務取引等利益	(3)	0	(3)
Net other business income	その他業務利益	(2,162)	1,114	(3,277)
Expenses (excluding non-recurrent expense)	経費	11,469	(45)	11,515
Personnel expenses	人件費	5,252	(163)	5,415
Non-personnel expenses	物件費	5,401	111	5,289
Taxes	税金	816	7	809
Net business income (before net transfer to general allowance for loan losses)	実質業務純益	1,815	(1,400)	3,215
Core net business income	コア業務純益	4,465	(1,569)	6,035
(Excluding gains/losses on cancellation of private offering investment trusts)	コア業務純益（除く投資信託解約損益）	3,240	1,059	2,181
Net transfer to general allowance for loan losses①	一般貸倒引当金繰入額	(336)	(213)	(123)
Net business income	業務純益	2,151	(1,186)	3,338
(Of which, gains/losses on bond transactions)	うち国債等債券損益	(2,650)	169	(2,819)
Net non-recurrent gains/losses	臨時損益	(838)	(115)	(723)
Disposal of non-performing loans②	不良債権処理額	2,837	1,968	869
Write-off of loans	貸出金償却	—	—	—
Transfer to specific allowance for loan losses	個別貸倒引当金繰入額	2,678	1,846	831
Losses on sales of loans	バルクセール売却損	—	2	(2)
Other	その他の不良債権処理額	158	119	39
Reversal of allowance for loan losses③	貸倒引当金戻入益	—	—	—
Recoveries of written-off claims④	償却債権取立益	39	(39)	79
Gains/losses related to stocks, etc.	株式等関係損益	2,116	2,055	61
Gains on sale	株式等売却益	4,024	3,112	912
Losses on sale	株式等売却損	1,906	1,058	847
Write-down	株式等償却	1	(1)	3
Retirement benefit costs	退職給付費用（臨時費用処理分）	(34)	(11)	(22)
Other non-recurrent gains/losses	その他臨時損益	(192)	(174)	(17)
Ordinary profit	経常利益	1,312	(1,302)	2,615
Extraordinary income/losses	特別損益	(161)	63	(225)
Net gain (loss) from fixed assets	うち固定資産処分損益	(39)	30	(69)
Gains from fixed assets	固定資産処分益	—	(35)	35
Losses from fixed assets	固定資産処分損	39	(65)	105
Impairment loss	うち固定資産減損損失	122	(33)	156
Income before income taxes	税引前当期純利益	1,151	(1,238)	2,389
Income taxes-current	法人税、住民税及び事業税	822	530	292
Income taxes-deferred	法人税等調整額	188	(344)	533
Total income taxes	法人税等合計	1,011	185	825
Net Income	当期純利益	139	(1,424)	1,563

Credit related costs （①＋②－③－④）	与信関係費用	2,461	1,794	666

2. Net business profits

(1) 2 banks

(Millions of yen)

		FY2023 A	A - B	FY2022 B
Core net business income	コア業務純益	7,145	(4,232)	11,378
Per head (in thousands of yen)	職員一人当たり（千円）	6,640	(3,210)	9,851
Net business income (before transfer to general allowance for loan losses)	実質業務純益	2,515	(3,304)	5,820
Per head (in thousands of yen)	職員一人当たり（千円）	2,337	(2,701)	5,039
Net business income	業務純益	2,706	(3,017)	5,724
Per head (in thousands of yen)	職員一人当たり（千円）	2,515	(2,440)	4,956

(2) Shonai Bank (non-consolidated)

(Millions of yen)

		FY2023 A	A - B	FY2022 B
Core net business income	コア業務純益	2,679	(2,663)	5,343
Per head (in thousands of yen)	職員一人当たり（千円）	4,972	(4,192)	9,164
Net business income (before transfer to general allowance for loan losses)	実質業務純益	699	(1,904)	2,604
Per head (in thousands of yen)	職員一人当たり（千円）	1,298	(3,169)	4,467
Net business income	業務純益	554	(1,830)	2,385
Per head (in thousands of yen)	職員一人当たり（千円）	1,029	(3,062)	4,091

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

		FY2023 A	A - B	FY2022 B
Core net business income	コア業務純益	4,465	(1,569)	6,035
Per head (in thousands of yen)	職員一人当たり（千円）	8,316	(2,234)	10,550
Net business income (before transfer to general allowance for loan losses)	実質業務純益	1,815	(1,400)	3,215
Per head (in thousands of yen)	職員一人当たり（千円）	3,380	(2,240)	5,621
Net business income	業務純益	2,151	(1,186)	3,338
Per head (in thousands of yen)	職員一人当たり（千円）	4,007	(1,829)	5,837

*Par head uses the average number of employees during the period.

3. Interest margin

(1) 2 banks

All branches: (%)

		FY2023 A	FY2023 A - B	FY2022 B
Average yield on interest earning assets ①	資金運用利回	1.05	(0.18)	1.23
Average yield on loans and bills discounted	貸出金利回	1.03	0.07	0.96
Average yield on securities	有価証券利回	1.25	(0.94)	2.19
Average yield on interest bearing liabilities ②	資金調達原価	0.81	0.02	0.79
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.00	0.00	0.00
Average yield on call money and borrowed money	外部負債利回	(0.00)	0.00	(0.00)
Average interest rate spread ①－②	総資金利鞘	0.24	(0.20)	0.44

Domestic business segment: (%)

		FY2023 A	FY2023 A - B	FY2022 B
Average yield on interest earning assets ①	資金運用利回	0.96	(0.18)	1.14
Average yield on loans and bills discounted	貸出金利回	1.03	0.07	0.96
Average yield on securities	有価証券利回	1.01	(1.01)	2.02
Average yield on interest bearing liabilities ②	資金調達原価	0.78	0.01	0.77
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.00	0.00	0.00
Average yield on call money and borrowed money	外部負債利回	(0.00)	0.00	(0.00)
Average interest rate spread ①－②	総資金利鞘	0.18	(0.19)	0.37

(2) Shonai Bank (non-consolidated)

All branches: (%)

		FY2023 A	FY2023 A - B	FY2022 B
Average yield on interest earning assets ①	資金運用利回	1.03	(0.22)	1.25
Average yield on loans and bills discounted	貸出金利回	1.00	0.03	0.97
Average yield on securities	有価証券利回	1.23	(1.08)	2.31
Average yield on interest bearing liabilities ②	資金調達原価	0.82	(0.01)	0.83
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.01	0.01	0.00
Average yield on call money and borrowed money	外部負債利回	(0.00)	0.00	(0.00)
Average interest rate spread ①－②	総資金利鞘	0.21	(0.21)	0.42

Domestic business segment: (%)

		FY2023 A	A - B	FY2022 B
Average yield on interest earning assets ①	資金運用利回	0.93	(0.22)	1.15
Average yield on loans and bills discounted	貸出金利回	1.00	0.03	0.97
Average yield on securities	有価証券利回	0.93	(1.18)	2.11
Average yield on interest bearing liabilities ②	資金調達原価	0.78	0.00	0.78
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.00	0.00	0.00
Average yield on call money and borrowed money	外部負債利回	(0.00)	0.00	(0.00)
Average interest rate spread ①－②	総資金利鞘	0.15	(0.22)	0.37

(3) Hokuto Bank (non-consolidated)

All branches: (%)

		FY2023 A	A - B	FY2022 B
Average yield on interest earning assets ①	資金運用利回	1.06	(0.14)	1.20
Average yield on loans and bills discounted	貸出金利回	1.06	0.11	0.95
Average yield on securities	有価証券利回	1.26	(0.82)	2.08
Average yield on interest bearing liabilities ②	資金調達原価	0.80	0.04	0.76
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.00	0.00	0.00
Average yield on call money and borrowed money	外部負債利回	0.00	0.01	(0.01)
Average interest rate spread ①－②	総資金利鞘	0.26	(0.18)	0.44

Domestic business segment: (%)

		FY2023 A	A - B	FY2022 B
Average yield on interest earning assets ①	資金運用利回	1.00	(0.13)	1.13
Average yield on loans and bills discounted	貸出金利回	1.06	0.11	0.95
Average yield on securities	有価証券利回	1.09	(0.85)	1.94
Average yield on interest bearing liabilities ②	資金調達原価	0.79	0.03	0.76
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.00	0.00	0.00
Average yield on call money and borrowed money	外部負債利回	0.00	0.01	(0.01)
Average interest rate spread ①－②	総資金利鞘	0.21	(0.16)	0.37

4. Gains and losses on securities

(1) Consolidated

(Millions of yen)

		FY2023 A	A - B	FY2022 B
Gains (losses) on bonds （Government bonds, etc.）	国債等債券損益	(4,630)	927	(5,558)
Gains on sales	売却益	1,061	(2,165)	3,226
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	5,691	(3,093)	8,784
Losses on redemption	償還損	—	—	—
Write-offs	償却	—	—	—
Gains (losses) related to stocks, etc.	株式等関係損益	4,010	3,398	611
Gains on sales	売却益	6,176	4,111	2,064
Losses on sales	売却損	2,152	751	1,400
Write-offs	償却	13	(38)	51

(2) 2 banks

(Millions of yen)

		FY2023 A	A - B	FY2022 B
Gains (losses) on bonds （Government bonds, etc.）	国債等債券損益	(4,630)	927	(5,558)
Gains on sales	売却益	1,061	(2,165)	3,226
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	5,691	(3,093)	8,784
Losses on redemption	償還損	—	—	—
Write-offs	償却	—	—	—
Gains (losses) related to stocks, etc.	株式等関係損益	3,902	3,273	628
Gains on sales	売却益	6,056	3,976	2,080
Losses on sales	売却損	2,152	751	1,400
Write-offs	償却	1	(49)	50

(3) Shonai Bank (non-consolidated)

(Millions of yen)

		FY2023 A	FY2023 A - B	FY2022 B
Gains (losses) on bonds （Government bonds, etc.）	国債等債券損益	(1,980)	758	(2,738)
Gains on sales	売却益	681	(1,441)	2,122
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	2,661	(2,199)	4,860
Losses on redemption	償還損	—	—	—
Write-offs	償却	—	—	—
Gains (losses) related to stocks, etc.	株式等関係損益	1,785	1,218	567
Gains on sales	売却益	2,031	863	1,168
Losses on sales	売却損	246	(306)	552
Write-offs	償却	—	(47)	47

(4) Hokuto Bank (non-consolidated)

(Millions of yen)

		FY2023 A	FY2023 A - B	FY2022 B
Gains (losses) on bonds （Government bonds, etc.）	国債等債券損益	(2,650)	169	(2,819)
Gains on sales	売却益	379	(724)	1,104
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	3,030	(893)	3,923
Losses on redemption	償還損	—	—	—
Write-offs	償却	—	—	—
Gains (losses) related to stocks, etc.	株式等関係損益	2,116	2,055	61
Gains on sales	売却益	4,024	3,112	912
Losses on sales	売却損	1,906	1,058	847
Write-offs	償却	1	(1)	3

5. Capital adequacy ratio (Domestic standard)

(1) Consolidated

(Millions of yen)

		As of Mar. 31, 2024			As of Sep. 30, 2023	As of Mar. 31, 2023
		A	A - B	A - C	B	C
(1)Capital adequacy ratio (2)÷(3)	連結自己資本比率	9.07%	0.08%	(0.13%)	8.99%	9.20%
(2)Capital	連結における自己資本の額	95,748	(232)	(230)	95,980	95,978
(3)Total risk weighted assets	リスク・アセットの額	1,055,623	(11,572)	13,394	1,067,196	1,042,229
(4)Total required capital (3)×4%	連結総所要自己資本額	42,224	(462)	535	42,687	41,689

(2) Shonai Bank (non-consolidated)

(Millions of yen)

		As of Mar. 31, 2024			As of Sep. 30, 2023	As of Mar. 31, 2023
		A	A - B	A - C	B	C
(1)Capital adequacy ratio (2)÷(3)	単体自己資本比率	10.57%	0.20%	0.00%	10.37%	10.57%
(2)Capital	単体における自己資本の額	57,237	(151)	(22)	57,389	57,259
(3)Total risk weighted assets	リスク・アセットの額	541,232	(11,678)	(379)	552,911	541,612
(4)Total required capital (3)×4%	単体総所要自己資本額	21,649	(467)	(15)	22,116	21,664

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

		As of Mar. 31, 2024			As of Sep. 30, 2023	As of Mar. 31, 2023
		A	A - B	A - C	B	C
(1)Capital adequacy ratio (2)÷(3)	単体自己資本比率	8.40%	(0.12%)	(0.38%)	8.52%	8.78%
(2)Capital	単体における自己資本の額	42,623	(565)	(723)	43,188	43,346
(3)Total risk weighted assets	リスク・アセットの額	507,066	676	13,473	506,389	493,592
(4)Total required capital (3)×4%	単体総所要自己資本額	20,282	27	538	20,255	19,743

6. ROE (Return on equity)

(1) Consolidated

(%)

		FY2023		FY2022
		A	A - B	B
Core Net business income basis	コア業務純益ベース	8.97	(3.19)	12.16
Net business income basis (before net transfer to general allowance for loan	実質業務純益ベース	3.72	(2.87)	6.59
Net business income basis	業務純益ベース	3.98	(2.59)	6.57
Net income basis	当期純利益ベース	1.33	(1.94)	3.27

(2) Shonai Bank (non-consolidated)

(%)

		FY2023 A	FY2023 A - B	FY2022 B
Core Net business income basis	コア業務純益ベース	4.61	(4.07)	8.68
Net business income basis (before net transfer to general allowance for loan	実質業務純益ベース	1.20	(3.03)	4.23
Net business income basis	業務純益ベース	0.95	(2.92)	3.87
Net income basis	当期純利益ベース	1.13	(1.52)	2.65

(3) Hokuto Bank (non-consolidated)

(%)

		FY2023 A	FY2023 A - B	FY2022 B
Core Net business income basis	コア業務純益ベース	12.64	(1.03)	13.67
Net business income basis (before net transfer to general allowance for loan	実質業務純益ベース	5.14	(2.14)	7.28
Net business income basis	業務純益ベース	6.09	(1.47)	7.56
Net income basis	当期純利益ベース	0.39	(3.15)	3.54

7. OHR (Over head ratio)

(1) Consolidated

(%)

		FY2023 A	FY2023 A - B	FY2022 B
Core gross business profit basis	コア業務粗利益ベース	75.21	8.47	66.74
Gross business profit basis	業務粗利益ベース	87.97	9.23	78.74

(2) Shonai Bank (non-consolidated)

(%)

		FY2023 A	FY2023 A - B	FY2022 B
Core gross business profit basis	コア業務粗利益ベース	80.82	12.46	68.36
Gross business profit basis	業務粗利益ベース	94.16	12.57	81.59

(3) Hokuto Bank (non-consolidated)

(%)

		FY2023 A	FY2023 A - B	FY2022 B
Core gross business profit basis	コア業務粗利益ベース	71.97	6.36	65.61
Gross business profit basis	業務粗利益ベース	86.33	8.16	78.17

II. Status of loans, etc.

1. Allowance of loan losses

(1) Consolidated

(Millions of yen)

		As of Mar. 31, 2024			As of Sep. 30, 2023	As of Mar. 31, 2023
		A	A - B	A - C	B	C
Allowance for loan losses	貸倒引当金	13,679	(177)	(161)	13,856	13,841
General allowance for loan losses	一般貸倒引当金	4,052	109	(229)	3,943	4,281
Specific allowance for loan losses	個別貸倒引当金	9,626	(286)	67	9,913	9,559

(2) 2 banks

(Millions of yen)

		As of Mar. 31, 2024			As of Sep. 30, 2023	As of Mar. 31, 2023
		A	A - B	A - C	B	C
Allowance for loan losses	貸倒引当金	12,125	(75)	(142)	12,201	12,268
General allowance for loan losses	一般貸倒引当金	3,602	143	(191)	3,459	3,793
Specific allowance for loan losses	個別貸倒引当金	8,523	(218)	49	8,742	8,474

(3) Shonai Bank (non-consolidated)

(Millions of yen)

		As of Mar. 31, 2024			As of Sep. 30, 2023	As of Mar. 31, 2023
		A	A - B	A - C	B	C
Allowance for loan losses	貸倒引当金	6,094	(758)	(927)	6,852	7,021
General allowance for loan losses	一般貸倒引当金	1,711	115	145	1,596	1,566
Specific allowance for loan losses	個別貸倒引当金	4,383	(873)	(1,072)	5,256	5,455

(4) Hokuto Bank (non-consolidated)

(Millions of yen)

		As of Mar. 31, 2024			As of Sep. 30, 2023	As of Mar. 31, 2023
		A	A - B	A - C	B	C
Allowance for loan losses	貸倒引当金	6,031	683	785	5,348	5,246
General allowance for loan losses	一般貸倒引当金	1,891	28	(336)	1,863	2,227
Specific allowance for loan losses	個別貸倒引当金	4,140	654	1,121	3,485	3,018

2. Loans based on the Financial Reconstruction Law (risk-monitored loans)

(1) 2 banks

(Millions of yen)

		As of Mar. 31, 2024			As of Sep. 30, 2023	As of Mar. 31, 2023
		A	A - B	A - C	B	C
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	6,162	(1,546)	(1,043)	7,708	7,205
Doubtful claims	危険債権	30,727	5,779	4,774	24,948	25,953
Claims requiring monitoring	要管理債権	838	272	(53)	565	891
Loans past due 3 month or more	うち三月以上延滞債権	—	—	—	—	—
Restructured loans	うち貸出条件緩和債権	838	272	(53)	565	891
Subtotal ①	小　計	37,728	4,505	3,677	33,223	34,050
Normal claims	正常債権	1,905,000	70,784	(21,896)	1,834,216	1,926,897
Total ②	総与信	1,942,729	75,289	(18,219)	1,867,439	1,960,948
Ratio of disclosed claims under the Financial Reconstruction Law ①÷②	総与信に占める割合	1.94%	0.17%	0.21%	1.77%	1.73%

(Coverage ratio of loans based on the Financial Reconstruction Laws as of Mar. 31, 2024)

(Millions of yen)

		Total disclosed claims under the Financial Reconstruction Law 債権額 A	Coverage amount 保全額 B			Coverage ratio 保全率 B÷A
				Reserve for specific debtors 担保保証等	Portion covered by allowance 貸倒引当金	
Bankrupt and substantiallybankrupt claims	破産更生債権及びこれらに準ずる債権	6,162	6,162	3,843	2,319	100.00%
Doubtful claims	危険債権	30,727	25,810	19,606	6,204	83.99%
Claims requiring monitoring	要管理債権	838	733	691	42	87.50%
Loans past due 3 month or more	うち三月以上延滞債権	—	—	—	—	—
Restructured loans	うち貸出条件緩和債権	838	733	691	42	87.50%
Subtotal ①	小　計	37,728	32,706	24,141	8,565	86.68%

*Shonai Bank does not implements partial direct write-off executed.
When the Shonai Bank implements partial direct write-off executed

(Millions of yen)

		As of Mar. 31, 2024		
		After partial direct write-off executed A 部分直接償却後	Before partial direct write-off executed B 部分直接償却前	A - B
Disclosed claims on the Financial Reconstruction Law (risk-monitored loans)	金融再生法開示債権及びリスク管理債権	36,451	37,728	(1,276)
Total loans based on the Financial Reconstruction Law	総与信	1,941,452	1,942,729	(1,276)
Ratio of disclosed claims under the Financial Reconstruction Law	総与信に占める割合	1.87%	1.94%	(0.07%)

(2) Shonai Bank (non-consolidated)

(Millions of yen)

		As of Mar. 31, 2024			As of Sep. 30, 2023	As of Mar. 31, 2023
		A	A - B	A - C	B	C
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	2,667	(1,960)	(2,341)	4,628	5,008
Doubtful claims	危険債権	16,779	2,035	1,315	14,744	15,463
Claims requiring monitoring	要管理債権	464	29	(85)	434	549
Loans past due 3 month or more	うち三月以上延滞債権	—	—	—	—	—
Restructured loans	うち貸出条件緩和債権	464	29	(85)	434	549
Subtotal ①	小　計	19,911	103	(1,110)	19,807	21,022
Normal claims	正常債権	974,419	35,902	23,958	938,517	950,461
Total ②	総与信	994,331	36,005	22,847	958,325	971,483
Ratio of disclosed claims under the Financial Reconstruction Law ①÷②	総与信に占める割合	2.00%	(0.06%)	(0.16%)	2.06%	2.16%

(Coverage ratio of loans based on the Financial Reconstruction Laws as of Mar. 31, 2024)

(Millions of yen)

		Total disclosed claims under the Financial Reconstruction Law 債権額 A	Coverage amount 保全額 B			Coverage ratio 保全率 B÷A
				Reserve for specific debtors 担保保証等	Portion covered by allowance 貸倒引当金	
Bankrupt and substantiallybankrupt claims	破産更生債権及びこれらに準ずる債権	2,667	2,667	1,289	1,378	100.00%
Doubtful claims	危険債権	16,779	14,874	11,869	3,004	88.64%
Claims requiring monitoring	要管理債権	464	464	427	37	100.00%
Loans past due 3 month or more	うち三月以上延滞債権	—	—	—	—	—
Restructured loans	うち貸出条件緩和債権	464	464	427	37	100.00%
Subtotal ①	小　計	19,911	18,006	13,586	4,420	90.43%

*Shonai Bank does not implements partial direct write-off executed.
When the Shonai Bank implements partial direct write-off executed

(Millions of yen)

		As of Mar. 31, 2024		
		After partial direct write-off executed A 部分直接償却後	Before partial direct write-off executed B 部分直接償却前	A - B
Disclosed claims on the Financial Reconstruction Law (risk-monitored loans)	金融再生法開示債権及びリスク管理債権	18,635	19,911	(1,276)
Total loans based on the Financial Reconstruction Law	総与信	993,054	994,331	(1,276)
Ratio of disclosed claims under the Financial Reconstruction Law	総与信に占める割合	1.87%	2.00%	(0.13%)

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

		As of Mar. 31, 2024			As of Sep. 30, 2023	As of Mar. 31, 2023
		A	A - B	A - C	B	C
Bankrupt and substantiallybankrupt claims	破産更生債権及びこれらに準ずる債権	3,495	414	1,298	3,080	2,197
Doubtful claims	危険債権	13,948	3,744	3,458	10,204	10,489
Claims requiring monitoring	要管理債権	373	242	31	130	341
Loans past due 3 month or more	うち三月以上延滞債権	—	—	—	—	—
Restructured loans	うち貸出条件緩和債権	373	242	31	130	341
Subtotal ①	小　計	17,816	4,401	4,787	13,415	13,028
Normal claims	正常債権	930,581	34,882	(45,854)	895,699	976,436
Total ②	総与信	948,398	39,283	(41,066)	909,114	989,464
Ratio of disclosed claims under the Financial Reconstruction Law ①÷②	総与信に占める割合	1.87%	0.40%	0.56%	1.47%	1.31%

(Coverage ratio of loans based on the Financial Reconstruction Laws as of Mar. 31, 2024)

(Millions of yen)

		Total disclosed claims under the Financial Reconstruction Law 債権額 A	Coverage amount 保全額 B			Coverage ratio 保全率 B÷A
				Reserve for specific debtors 担保保証等	Portion covered by allowance 貸倒引当金	
Bankrupt and substantiallybankrupt claims	破産更生債権及びこれらに準ずる債権	3,495	3,495	2,554	940	100.00%
Doubtful claims	危険債権	13,948	10,936	7,736	3,199	78.40%
Claims requiring monitoring	要管理債権	373	268	263	5	71.96%
Loans past due 3 month or more	うち三月以上延滞債権	—	—	—	—	—
Restructured loans	うち貸出条件緩和債権	373	268	263	5	71.96%
Subtotal ①	小　計	17,816	14,700	10,554	4,145	82.50%

*Hokuto Bank implements partial direct write-off executed.

3. Self-assessment results and loans based on the Financial Reconstruction Law (risk-monitored loans)

(1) 2 banks

(As of Mar. 31, 2024) (Millions of yen)

Self-assessment results (by borrower classification)
自己査定結果　※償却後

Classification of borroweres 区　分	Credit balance 与信残高	Classification 分類 No-classification 非分類	II II分類	III III分類	IV IV分類
Bankrupt debtors 破綻先	1,502	609	893	— [345]	— [181]
Effectivery bankrupt debtors 実質破綻先	4,659	2,958	1,701	— [696]	— [1,095]
Potentially bankrupt debtors 破綻懸念先	30,727	19,354	6,441	4,931 [6,204]	
Debtors requiring caution 要注意先	101,940	50,183	51,756		
Normal debtors 正常先	1,803,898	1,803,898			
Total 総与信額	1,942,729	1,877,003	60,794	4,931	—

Disclosed claims under the Financial Reconstruction Law
Risk-monitored loans
金融再生法に基づく開示債権、リスク管理債権

Classification of borroweres 区　分	Credit balance 与信残高	Coverage amount 保全額 Reserve for specific debtors 担保保証等	Portion covered by allowance 貸倒引当金	Coverage ratio 保全率
Bankrupt and substantially bankrupt claims 破産更生債権及びこれらに準ずる債権	6,162	3,843	2,319	100.00%
Doubtful claims 危険債権	30,727	19,606	6,203	83.99%
Claims requiring monitoring 要管理債権	838	691	42	87.50%
Loans past due 3 month or more 三月以上延滞債権	—	—	—	—
Restructured loans 貸出条件緩和債権	838	691	42	87.50%
				86.68%
Normal claims 正常債権	1,905,000			
Total 総与信額	1,942,729			

Total claims under the Financial Reconstruction Law 開示債権額	37,728
Ratio of disclosed claims under the Financial Reconstruction Law 総与信に占める割合	1.94%

*In the self-assessment results, the amount in [] of the III / IV classification is the reserve amount for the each classification. The reserve amount is recorded as "no-classification".

(2) Shonai Bank (non-consolidated)

(As of Mar. 31, 2024) (Millions of yen)

Self-assessment results (by borrower classification)
自己査定結果　※償却後

Classification of borroweres 区　分	Credit balance 与信残高	Classification 分類 No-classification 非分類	II II分類	III III分類	IV IV分類
Bankrupt debtors 破綻先	316	194	121	— [—]	— [181]
Effectivery bankrupt debtors 実質破綻先	2,351	1,489	861	— [101]	— [1,095]
Potentially bankrupt debtors 破綻懸念先	16,779	9,812	5,061	1,905 [3,004]	
Debtors requiring caution 要注意先	52,302	24,215	28,087		
Normal debtors 正常先	922,581	922,581			
Total 総与信額	994,331	958,292	34,133	1,905	—

Disclosed claims under the Financial Reconstruction Law
Risk-monitored loans
金融再生法に基づく開示債権、リスク管理債権

Classification of borroweres 区　分	Credit balance 与信残高	Coverage amount 保全額 Reserve for specific debtors 担保保証等	Portion covered by allowance 貸倒引当金	Coverage ratio 保全率
Bankrupt and substantially bankrupt claims 破産更生債権及びこれらに準ずる債権	2,667	1,289	1,378	100.00%
Doubtful claims 危険債権	16,779	11,869	3,004	88.64%
Claims requiring monitoring 要管理債権	464	427	37	100.00%
Loans past due 3 month or more 三月以上延滞債権	—	—	—	—
Restructured loans 貸出条件緩和債権	464	427	37	100.00%
				90.43%
Normal claims 正常債権	974,419			
Total 総与信額	994,331			

Total claims under the Financial Reconstruction Law 開示債権額	19,911
Ratio of disclosed claims under the Financial Reconstruction Law 総与信に占める割合	2.00%

*In the self-assessment results, the amount in [] of the III / IV classification is the reserve amount for the each classification. The reserve amount is recorded as "no-classification".

(3) Hokuto Bank (non-consolidated)

(As of Mar. 31, 2024) (Millions of yen)

Self-assessment results (by borrower classification) 自己査定結果 ※償却後						Disclosed claims under the Financial Reconstruction Law Risk-monitored loans 金融再生法に基づく開示債権、リスク管理債権				
		Classification 分類						Coverage amount 保全額		
Classification of borroweres 区　分	Credit balance 与信残高	No-classification 非分類	II II分類	III III分類	IV IV分類	Classification of borroweres 区　分	Credit balance 与信残高	Reserve for specific debtors 担保保証等	Portion covered by allowance 貸倒引当金	Coverage ratio 保全率
Bankrupt debtors 破綻先	1,186	414	771	— [345]	— [－]	Bankrupt and substantially bankrupt claims 破産更生債権及びこれらに準ずる債権	3,495	2,554	940	100.00%
Effectivery bankrupt debtors 実質破綻先	2,308	1,468	839	— [594]	— [－]					
Potentially bankrupt debtors 破綻懸念先	13,948	9,542	1,379	3,026 [3,199]		Doubtful claims 危険債権	13,948	7,736	3,199	78.40%
Debtors requiring caution 要注意先	49,637	25,968	23,669			Claims requiring monitoring 要管理債権	373	263	5	71.96%
						Loans past due 3 month or more 三月以上延滞債権	—	—	—	—
						Restructured loans 貸出条件緩和債権	373	263	5	71.96%
										82.50%
Normal debtors 正常先	881,317	881,317				Normal claims 正常債権	930,581			
Total 総与信額	948,398	918,710	26,660	3,026	—	Total 総与信額	948,398			

Total claims under the Financial Reconstruction Law 開示債権額	17,816
Ratio of disclosed claims under the Financial Reconstruction Law 総与信に占める割合	1.87%

*In the self-assessment results, the amount in [] of the III / IV classification is the reserve amount for the each classification. The reserve amount is recorded as "no-classification".

4. Loans by industry

(1) 2 banks

(Millions of yen)

		As of Mar. 31, 2024			As of Sep. 30, 2023	As of Mar. 31, 2023
		A	A - B	A - C	B	C
Domestic offices (excluding loans booked at offshore markets)	国内店分（除く特別国際金融取引勘定）	1,884,920	74,263	(23,185)	1,810,657	1,908,106
Manufacturing	製造業	115,474	(682)	1,512	116,156	113,962
Agriculture and forestry	農業，林業	3,076	(162)	(886)	3,238	3,962
Fishery	漁業	122	(6)	(30)	128	152
Mining, quarrying of stone and gravel	鉱業，採石業，砂利採取業	2,113	69	(193)	2,044	2,306
Construction	建設業	72,919	946	234	71,973	72,685
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	113,984	8,478	20,891	105,506	93,093
Information and communications	情報通信業	5,250	(728)	(356)	5,978	5,606
Transport and postal activities	運輸業，郵便業	16,862	28	155	16,834	16,707
Wholesale and retail trade	卸売業，小売業	92,848	(4,819)	(5,433)	97,667	98,281
Finance and insurance	金融業，保険業	291,765	79,031	188,787	212,734	102,978
Real estate and goods rental and leasing	不動産業，物品賃貸業	135,198	4,298	2,825	130,900	132,373
Scientific research and proffessional and technical serveces	学術研究，専門・技術サービス業	16,648	209	(1,034)	16,439	17,682
Accommodations, eating and drinking services	宿泊業，飲食サービス業	19,484	(1,296)	(2,277)	20,780	21,761
Living-related and amusement services	生活関連サービス業，娯楽業	15,801	(420)	(970)	16,221	16,771
Education learning support	教育，学習支援業	3,584	(144)	(215)	3,728	3,799
Medical, social welfare	医療・福祉	53,418	(915)	(2,293)	54,333	55,711
Sevices	その他のサービス	35,518	(677)	358	36,195	35,160
National and local government	地方公共団体	435,236	6,733	24,362	428,503	410,874
Other	その他	455,608	(15,682)	(248,624)	471,290	704,232

(2) Shonai Bank (non-consolidated)

(Millions of yen)

		As of Mar. 31, 2024			As of Sep. 30, 2023	As of Mar. 31, 2023
		A	A - B	A - C	B	C
Domestic offices (excluding loans booked at offshore markets)	国内店分（除く特別国際金融取引勘定）	969,723	36,709	21,517	933,013	948,205
Manufacturing	製造業	58,336	(1,459)	1,338	59,795	56,998
Agriculture and forestry	農業，林業	1,221	(73)	(536)	1,294	1,757
Fishery	漁業	39	(7)	(13)	46	52
Mining, quarrying of stone and gravel	鉱業，採石業，砂利採取業	97	(7)	9	104	88
Construction	建設業	31,563	810	1,822	30,753	29,741
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	43,517	3,577	10,901	39,940	32,616
Information and communications	情報通信業	817	(88)	(331)	905	1,148
Transport and postal activities	運輸業，郵便業	6,882	581	233	6,301	6,649
Wholesale and retail trade	卸売業，小売業	33,508	(543)	(4,572)	34,051	38,080
Finance and insurance	金融業，保険業	162,496	39,202	92,151	123,294	70,345
Real estate and goods rental and leasing	不動産業，物品賃貸業	74,356	2,138	2,692	72,218	71,664
Scientific research and proffessional and technical serveces	学術研究，専門・技術サービス業	1,904	(271)	139	2,175	1,765
Accommodations, eating and drinking services	宿泊業，飲食サービス業	7,129	(258)	(672)	7,387	7,801
Living-related and amusement services	生活関連サービス業，娯楽業	6,093	(42)	(261)	6,135	6,354
Education learning support	教育，学習支援業	2,473	(318)	(487)	2,791	2,960
Medical, social welfare	医療・福祉	16,555	(108)	(973)	16,663	17,528
Sevices	その他のサービス	19,962	(583)	(1,067)	20,545	21,029
National and local government	地方公共団体	199,277	5,081	19,064	194,196	180,213
Other	その他	303,487	(10,922)	(97,920)	314,409	401,407

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

		As of Mar. 31, 2024			As of Sep. 30, 2023	As of Mar. 31, 2023
		A	A - B	A - C	B	C
Domestic offices (excluding loans booked at offshore markets)	国内店分（除く特別国際金融取引勘定）	915,197	37,554	(44,703)	877,643	959,900
Manufacturing	製造業	57,138	776	174	56,361	56,963
Agriculture and forestry	農業，林業	1,854	(89)	(350)	1,943	2,205
Fishery	漁業	82	1	(16)	81	99
Mining, quarrying of stone and gravel	鉱業，採石業，砂利採取業	2,016	76	(202)	1,939	2,218
Construction	建設業	41,356	136	(1,587)	41,219	42,943
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	70,466	4,900	9,989	65,565	60,476
Information and communications	情報通信業	4,433	(639)	(24)	5,072	4,458
Transport and postal activities	運輸業，郵便業	9,980	(552)	(77)	10,532	10,057
Wholesale and retail trade	卸売業，小売業	59,339	(4,276)	(860)	63,616	60,200
Finance and insurance	金融業，保険業	129,269	39,829	96,636	89,440	32,633
Real estate and goods rental and leasing	不動産業，物品賃貸業	60,841	2,159	132	58,682	60,708
Scientific research and proffessional and technical serveces	学術研究，専門・技術サービス業	14,744	480	(1,172)	14,263	15,917
Accommodations, eating and drinking services	宿泊業，飲食サービス業	12,355	(1,037)	(1,605)	13,392	13,960
Living-related and amusement services	生活関連サービス業，娯楽業	9,708	(377)	(709)	10,086	10,417
Education learning support	教育，学習支援業	1,111	174	272	936	838
Medical, social welfare	医療・福祉	36,863	(806)	(1,319)	37,669	38,182
Sevices	その他のサービス	15,555	(93)	1,424	15,649	14,131
National and local government	地方公共団体	235,958	1,651	5,297	234,306	230,661
Other	その他	152,121	(4,759)	(150,703)	156,880	302,825

5. Balance of deposits, loans and securities

(1) 2 banks

Term-end balance

(Millions of yen)

		As of Mar. 31, 2024			As of Sep. 30, 2023	As of Mar. 31, 2023
		A	A - B	A - C	B	C
Deposits and Negotiable certificates of deposit	預金等	2,767,797	(25,835) (0.92%)	35,649 1.30%	2,793,632	2,732,147
Personal deposits	うち個人預金	1,969,164	3,198 0.16%	9,144 0.46%	1,965,966	1,960,019
Loans and bills discounted	貸出金	1,884,920	74,263 4.10%	(23,185) (1.21%)	1,810,657	1,908,106
Securities	有価証券	732,781	(15,127) (2.02%)	72,748 11.02%	747,908	660,032

Average balance

(Millions of yen)

		As of Mar. 31, 2024			As of Sep. 30, 2023	As of Mar. 31, 2023
		A	A - B	A - C	B	C
Deposits and Negotiable certificates of deposit	預金等	2,804,041	(13,400) (0.47%)	20,431 0.73%	2,817,441	2,783,609
Loans and bills discounted	貸出金	1,869,655	(5,349) (0.28%)	5,075 0.27%	1,875,005	1,864,579
Securities	有価証券	753,160	3,217 0.42%	103,307 15.89%	749,942	649,853

(2) Shonai Bank (non-consolidated)

Term-end balance (Millions of yen)

		As of Mar. 31, 2024			As of Sep. 30, 2023	As of Mar. 31, 2023
		A	A - B	A - C	B	C
Deposits and Negotiable certificates of deposit	預金等	1,366,738	(7,615) (0.55%)	12,970 0.95%	1,374,353	1,353,767
Personal deposits	うち個人預金	978,677	(3) 0.00%	2,006 0.20%	978,680	976,671
Loans and bills discounted	貸出金	969,723	36,709 3.93%	21,517 2.26%	933,013	948,205
Securities	有価証券	369,129	(16,452) (4.26%)	37,217 11.21%	385,581	331,912

Average balance (Millions of yen)

		As of Mar. 31, 2024			As of Sep. 30, 2023	As of Mar. 31, 2023
		A	A - B	A - C	B	C
Deposits and Negotiable certificates of deposit	預金等	1,380,822	(4,642) (0.33%)	18,955 1.39%	1,385,464	1,361,866
Loans and bills discounted	貸出金	961,478	(2,096) (0.21%)	32,432 3.49%	963,574	929,045
Securities	有価証券	380,227	(634) (0.16%)	53,673 16.43%	380,861	326,554

(3) Hokuto Bank (non-consolidated)

Term-end balance (Millions of yen)

		As of Mar. 31, 2024			As of Sep. 30, 2023	As of Mar. 31, 2023
		A	A - B	A - C	B	C
Deposits and Negotiable certificates of deposit	預金等	1,401,058	(18,220) (1.28%)	22,678 1.64%	1,419,278	1,378,380
Personal deposits	うち個人預金	990,487	3,201 0.32%	7,138 0.72%	987,285	983,348
Loans and bills discounted	貸出金	915,197	37,554 4.27%	(44,703) (4.65%)	877,643	959,900
Securities	有価証券	363,652	1,325 0.36%	35,531 10.82%	362,326	328,120

Average balance (Millions of yen)

		As of Mar. 31, 2024			As of Sep. 30, 2023	As of Mar. 31, 2023
		A	A - B	A - C	B	C
Deposits and Negotiable certificates of deposit	預金等	1,423,218	(8,758) (0.61%)	1,476 0.10%	1,431,977	1,421,742
Loans and bills discounted	貸出金	908,177	(3,253) (0.35%)	(27,356) (2.92%)	911,430	935,533
Securities	有価証券	372,933	3,852 1.04%	49,634 15.35%	369,080	323,299

6. Personal loans

(1) 2 banks

(Millions of yen)

			As of Mar. 31, 2024			As of Sep. 30, 2023	As of Mar. 31, 2023
			A	A - B	A - C	B	C
Consumer loans		消費者ローン残高	461,410	(16,783)	(34,079)	478,194	495,490
Ratio of consumer loans to total loans		貸出金に占める消費者ローンの割合	24.47%	(1.94%)	(1.49%)	26.41%	25.96%
	Housing loans	住宅ローン残高	409,774	(15,510)	(31,376)	425,284	441,151
	Other loans	その他ローン残高	51,636	(1,273)	(2,702)	52,909	54,338

(2) Shonai Bank (non-consolidated)

(Millions of yen)

			As of Mar. 31, 2024			As of Sep. 30, 2023	As of Mar. 31, 2023
			A	A - B	A - C	B	C
Consumer loans		消費者ローン残高	306,500	(11,235)	(21,799)	317,735	328,300
Ratio of consumer loans to total loans		貸出金に占める消費者ローンの割合	31.60%	(2.45%)	(3.02%)	34.05%	34.62%
	Housing loans	住宅ローン残高	283,494	(10,790)	(20,936)	294,285	304,431
	Other loans	その他ローン残高	23,005	(444)	(862)	23,450	23,868

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

			As of Mar. 31, 2024			As of Sep. 30, 2023	As of Mar. 31, 2023
			A	A - B	A - C	B	C
Consumer loans		消費者ローン残高	154,910	(5,548)	(12,279)	160,458	167,190
Ratio of consumer loans to total loans		貸出金に占める消費者ローンの割合	16.92%	(1.36%)	(0.49%)	18.28%	17.41%
	Housing loans	住宅ローン残高	126,279	(4,719)	(10,439)	130,999	136,719
	Other loans	その他ローン残高	28,630	(828)	(1,839)	29,459	30,470

7. Loans to SMEs, etc.

(1) 2 banks

(Millions of yen)

			As of Mar. 31, 2024			As of Sep. 30, 2023	As of Mar. 31, 2023
			A	A - B	A - C	B	C
Small and medium-sized enterprises, etc.	①	中小企業等貸出金残高	1,274,580	35,316	105,703	1,239,263	1,168,876
Total loans	②	総貸出金残高	1,884,920	74,263	(23,185)	1,810,657	1,908,106
Ratio of SMEs to total loans	①÷②	中小企業等貸出金比率	67.61%	(0.83%)	6.36%	68.44%	61.25%

(2) Shonai Bank (non-consolidated)

(Millions of yen)

			As of Mar. 31, 2024			As of Sep. 30, 2023	As of Mar. 31, 2023
			A	A - B	A - C	B	C
Small and medium-sized enterprises, etc.	①	中小企業等貸出金残高	656,388	9,343	34,898	647,045	621,490
Total loans	②	総貸出金残高	969,723	36,709	21,517	933,013	948,205
Ratio of SMEs to total loans	①÷②	中小企業等貸出金比率	67.68%	(1.66%)	2.14%	69.34%	65.54%

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

			As of Mar. 31, 2024			As of Sep. 30, 2023	As of Mar. 31, 2023
			A	A - B	A - C	B	C
Small and medium-sized enterprises, etc.	①	中小企業等貸出金残高	618,192	25,973	70,805	592,218	547,386
Total loans	②	総貸出金残高	915,197	37,554	(44,703)	877,643	959,900
Ratio of SMEs to total loans	①÷②	中小企業等貸出金比率	67.54%	0.07%	10.52%	67.47%	57.02%

8. Investment products for individuals

(1) 2 banks

(Millions of yen)

		As of Mar. 31, 2024			As of Sep. 30, 2023	As of Mar. 31, 2023
		A	A - B	A - C	B	C
Investments trust	投資信託	105,531	1,955	4,345	103,575	101,185
Public bonds	公共債（国債等）	4,500	587	670	3,912	3,829
Personal annuity insurance, etc.	生命保険	278,356	502	17,980	277,854	260,375

(2) Shonai Bank (non-consolidated)

(Millions of yen)

		As of Mar. 31, 2024			As of Sep. 30, 2023	As of Mar. 31, 2023
		A	A - B	A - C	B	C
Investments trust	投資信託	52,505	65	654	52,440	51,851
Public bonds	公共債（国債等）	1,852	117	188	1,735	1,664
Personal annuity insurance, etc.	生命保険	133,119	1,808	10,349	131,311	122,770

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

		As of Mar. 31, 2024			As of Sep. 30, 2023	As of Mar. 31, 2023
		A	A - B	A - C	B	C
Investments trust	投資信託	53,025	1,890	3,691	51,134	49,334
Public bonds	公共債（国債等）	2,647	469	482	2,177	2,164
Personal annuity insurance, etc.	生命保険	145,236	(1,306)	7,631	146,542	137,605

9. Branches and employees

(1) 2 banks

(Number of branches/people)

		As of Mar. 31, 2024			As of Sep. 30, 2023	As of Mar. 31, 2023
		A	A - B	A - C	B	C
Branches	店舗数	174	(1)	1	175	173
excluding integrated branches	除く統合店舗	77	(6)	(8)	83	85
Number of officers	役員数	25	—	(2)	25	27
Number of employees	職員数	1,043	(39)	(59)	1,082	1,102

(2) Shonai Bank (non-consolidated)

(Number of branches/people)

		As of Mar. 31, 2024			As of Sep. 30, 2023	As of Mar. 31, 2023
		A	A - B	A - C	B	C
Branches	店舗数	89	—	2	89	87
excluding integrated branches	除く統合店舗	36	(2)	(2)	38	38
Number of officers	役員数	12	—	(1)	12	13
Number of employees	職員数	523	(19)	(31)	542	554

(3) Hokuto Bank (non-consolidated)

(Number of branches/people)

		As of Mar. 31, 2024			As of Sep. 30, 2023	As of Mar. 31, 2023
		A	A - B	A - C	B	C
Branches	店舗数	85	(1)	(1)	86	86
excluding integrated branches	除く統合店舗	41	(4)	(6)	45	47
Number of officers	役員数	13	—	(1)	13	14
Number of employees	職員数	520	(20)	(28)	540	548

III. Valuation gains (losses) on securities

1. Valuation standards of securities

Trading purpose securities 売買目的有価証券	Market value method (Valuation differences are recognized as gains or losses and stated in statement of income) 時価法（評価差額を損益処理）
Securities held-to-maturity 満期保有目的有価証券	Amortized cost method 償却原価法
Other securities (available-for-sale securities) その他有価証券	Market value method (Valuation differences are stated in net assets of balance sheet) 時価法（評価差額を全部純資産直入）
Stocks of subsidiaries and affiliated companies 子会社株式及び関連会社株式	Cost accounting method 原価法

2. Unrealized valuation gains (losses)

(1) Consolidated

(Millions of yen)

			As of Mar. 31, 2024					As of Sep. 30, 2023	As of Mar. 31, 2023
			Gains (losses) on valuation 評価損益					Gains (losses) on valuation 評価損益	Gains (losses) on valuation 評価損益
			A	A − B	A − C	Gains 評価益	Losses 評価損	B	C
Held-to-maturity		満期保有目的有価証券	—	—	—	—	—	—	—
Available-for-sale		その他有価証券	(10,750)	5,834	(6,860)	18,012	28,762	(16,584)	(3,889)
	Stocks	株式	6,913	347	2,043	7,128	214	6,566	4,870
	Bonds	債券	(14,029)	1,810	(8,532)	849	14,879	(15,840)	(5,497)
	Others	その他	(3,634)	3,675	(371)	10,034	13,669	(7,309)	(3,262)
Total		合計	(10,750)	5,834	(6,860)	18,012	28,762	(16,584)	(3,889)
	Stocks	株式	6,913	347	2,043	7,128	214	6,566	4,870
	Bonds	債券	(14,029)	1,810	(8,532)	849	14,879	(15,840)	(5,497)
	Others	その他	(3,634)	3,675	(371)	10,034	13,669	(7,309)	(3,262)

(2) 2 banks

(Millions of yen)

			As of Mar. 31, 2024					As of Sep. 30, 2023	As of Mar. 31, 2023
			Gains (losses) on valuation 評価損益					Gains (losses) on valuation 評価損益	Gains (losses) on valuation 評価損益
			A	A − B	A − C	Gains 評価益	Losses 評価損	B	C
Held-to-maturity		満期保有目的有価証券	—	—	—	—	—	—	—
Available-for-sale		その他有価証券	(10,793)	5,830	(6,863)	17,969	28,762	(16,624)	(3,929)
	Stocks	株式	6,870	343	2,039	7,084	214	6,526	4,830
	Bonds	債券	(14,029)	1,810	(8,532)	849	14,879	(15,840)	(5,497)
	Others	その他	(3,634)	3,675	(371)	10,034	13,669	(7,309)	(3,262)
Total		合計	(10,793)	5,830	(6,863)	17,969	28,762	(16,624)	(3,929)
	Stocks	株式	6,870	343	2,039	7,084	214	6,526	4,830
	Bonds	債券	(14,029)	1,810	(8,532)	849	14,879	(15,840)	(5,497)
	Others	その他	(3,634)	3,675	(371)	10,034	13,669	(7,309)	(3,262)

(3) Shonai Bank (non-consolidated)

(Millions of yen)

			As of Mar. 31, 2024					As of Sep. 30, 2023	As of Mar. 31, 2023
			Gains (losses) on valuation 評価損益					Gains (losses) on valuation 評価損益	Gains (losses) on valuation 評価損益
			A	A − B	A − C	Gains 評価益	Losses 評価損	B	C
Held-to-maturity		満期保有目的有価証券	—	—	—	—	—	—	—
Available-for-sale		その他有価証券	(322)	4,994	(2,141)	14,085	14,407	(5,316)	1,818
	Stocks	株式	5,766	1,125	2,225	5,870	103	4,641	3,541
	Bonds	債券	(7,494)	767	(4,694)	525	8,019	(8,261)	(2,799)
	Others	その他	1,404	3,101	328	7,689	6,284	(1,696)	1,076
Total		合計	(322)	4,994	(2,141)	14,085	14,407	(5,316)	1,818
	Stocks	株式	5,766	1,125	2,225	5,870	103	4,641	3,541
	Bonds	債券	(7,494)	767	(4,694)	525	8,019	(8,261)	(2,799)
	Others	その他	1,404	3,101	328	7,689	6,284	(1,696)	1,076

(4) Hokuto Bank (non-consolidated)

(Millions of yen)

			As of Mar. 31, 2024					As of Sep. 30, 2023	As of Mar. 31, 2023
			Gains (losses) on valuation 評価損益					Gains (losses) on valuation 評価損益	Gains (losses) on valuation 評価損益
			A	A − B	A − C	Gains 評価益	Losses 評価損	B	C
Held-to-maturity		満期保有目的有価証券	—	—	—	—	—	—	—
Available-for-sale		その他有価証券	(10,471)	836	(4,722)	3,883	14,355	(11,307)	(5,748)
	Stocks	株式	1,103	(781)	(185)	1,214	110	1,885	1,289
	Bonds	債券	(6,535)	1,043	(3,837)	324	6,859	(7,579)	(2,698)
	Others	その他	(5,038)	574	(699)	2,345	7,384	(5,613)	(4,339)
Total		合計	(10,471)	836	(4,722)	3,883	14,355	(11,307)	(5,748)
	Stocks	株式	1,103	(781)	(185)	1,214	110	1,885	1,289
	Bonds	債券	(6,535)	1,043	(3,837)	324	6,859	(7,579)	(2,698)
	Others	その他	(5,038)	574	(699)	2,345	7,384	(5,613)	(4,339)