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## Consolidated Financial Results for the Six Months Ended September 30, 2023 [Japanese GAAP]

November 10, 2023

Company name: Iyogin Holdings, Inc.

Stock exchange listing: Tokyo

Code number: 5830

URL: <https://www.iyogin-hd.co.jp/>

Representative: Kenji Miyoshi

Representative Director and President

Contact: Mitsuhiro Hayashi

General Manager, Corporate Planning Division

Phone: 089-907-1034

Scheduled date of filing quarterly securities report: November 15, 2023

Scheduled date of commencing dividend payments: December 8, 2023

Trading Accounts: No

Availability of supplementary briefing material on quarterly financial results: Yes

Schedule of quarterly financial results briefing session: Yes(For Institutional Investors)

(Amounts of less than one million yen are rounded down.)

### 1. Consolidated Financial Results for the Six Months Ended September 30, 2023 (April 1, 2023 to September 30, 2023)

#### (1) Consolidated Operating Results

(% indicates changes from the previous corresponding period.)

	Ordinary revenues		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Six months ended September 30, 2023	99,762	-	37,406	-	24,733	-
September 30, 2022	-	-	-	-	-	-

(Note) Comprehensive income: Six months ended September 30, 2023: ¥ 28,200 million [ -%]  
Six months ended September 30, 2022: ¥ - million [ -%]

	Basic earnings per share	Diluted earnings per share
Six months ended September 30, 2023	Yen 80.46	Yen 80.42
September 30, 2022	-	-

(Note) Figures for the six months ended September 30, 2022 and the rate of change over the previous period are not stated, as the company was founded on October 3, 2022.

#### (2) Consolidated Financial Position

	Total assets	Net assets	Capital adequacy ratio
As of September 30, 2023	Millions of yen 8,788,767	Millions of yen 784,444	8.9
March 31, 2023	8,550,778	759,838	8.9

(Reference) Equity: As of September 30, 2023: ¥ 784,013 million  
As of March 31, 2023: ¥ 759,379 million

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

This ratio is not the capital adequacy ratio specified by the Notice on Capital Adequacy Ratio Regulations.

## 2. Dividends

	Annual dividends				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2023	-	-	-	9.00	9.00
Fiscal year ending March 31, 2024	-	10.00			
Fiscal year ending March 31, 2024 (Forecast)			-	10.00	20.00

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

(Note) 1. Figures for the first half of the fiscal year ended March 31, 2023 are not stated, as the company was founded on October 3, 2022.

2. Breakdown of Dividends: ¥1.00 per share at the end of March 2023 as commemorative dividend

3. For the fiscal year ended March 31, 2023, the Iyo Bank which became a wholly owned subsidiary of the company through a single share transfer, paid an interim dividend of 8 yen per share. When combined with the year-end dividend of the company, the annual dividend of the company is 17 yen per share.

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

(% indicates changes from the previous corresponding period.)

	Ordinary revenues		Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Full year	194,000	12.2	47,500	12.0	32,000	14.7	104.09

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

\* Notes:

(1) Changes in significant subsidiaries during the six months ended September 30, 2023  
(changes in specified subsidiaries resulting in changes in scope of consolidation): No

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

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

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

3) Changes in accounting estimates: No

4) Retrospective restatement: No

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

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

September 30, 2023: 313,408,831 shares

March 31, 2023: 313,408,831 shares

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

September 30, 2023: 5,994,403 shares

March 31, 2023: 4,971,956 shares

3) Average number of shares outstanding during the period:

Six months ended September 30, 2023: 307,386,246 shares

Six months ended September 30, 2022: - shares

(Note) Figures for the six months ended September 30, 2022 are not stated, as the company was founded on October 3, 2022

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

※ Explanation for proper use of forecasts and other notes

1. The Company falls under the category of "Specified Business Corporation" under Article 17-15-2 of the Cabinet Office Ordinance Concerning Disclosure of Public Companies; accordingly, it has prepared its interim consolidated financial statements for the six months ended September 30, 2023.

2. 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.

## Interim Consolidated Financial Statements

## Interim Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2023	As of September 30, 2023
<b>Assets</b>		
Cash and due from banks	1,367,081	818,575
Cash collateral provided for securities borrowed	50,085	-
Monetary claims bought	5,606	5,110
Trading securities	492	249
Money held in trust	6,647	5,660
Securities	1,493,078	2,078,844
Loans and bills discounted	5,304,319	5,521,748
Foreign exchanges	40,407	17,727
Lease receivables and investment assets	29,391	30,133
Other assets	132,971	179,215
Tangible fixed assets	71,400	71,796
Intangible fixed assets	11,775	13,815
Retirement benefit asset	41,859	42,161
Deferred tax assets	268	267
Customers' liabilities for acceptances and guarantees	30,696	38,812
Allowance for loan losses	(35,302)	(35,351)
<b>Total assets</b>	<b>8,550,778</b>	<b>8,788,767</b>
<b>Liabilities</b>		
Deposits	6,167,148	6,223,581
Negotiable certificates of deposit	629,191	586,338
Call money and bills sold	-	42,331
Securities sold under repurchase agreements	-	15,581
Cash collateral received for securities lent	77,501	98,658
Borrowed money	684,070	745,980
Foreign exchanges	3,680	306
Borrowed money from trust account	1,045	1,152
Other liabilities	92,636	143,390
Provision for bonuses	1,793	1,644
Retirement benefit liability	10,146	10,030
Provision for reimbursement of deposits	845	701
Provision for contingent loss	1,100	1,102
Provision for share-based compensation	430	427
Allowance for demolition of non-current assets	885	818
Reserves under special laws	4	4
Deferred tax liabilities	80,291	84,060
Deferred tax liabilities for land revaluation	9,472	9,399
Acceptances and guarantees	30,696	38,812
<b>Total liabilities</b>	<b>7,790,940</b>	<b>8,004,322</b>

(Millions of yen)

	As of March 31, 2023	As of September 30, 2023
Net assets		
Share capital	20,000	20,000
Capital surplus	27,698	27,700
Retained earnings	483,166	505,281
Treasury shares	(3,792)	(4,577)
Total shareholders' equity	527,072	548,404
Valuation difference on available-for-sale securities	202,105	203,487
Deferred gains or losses on hedges	1,611	4,581
Revaluation reserve for land	18,977	18,810
Remeasurements of defined benefit plans	9,612	8,730
Total accumulated other comprehensive income	232,307	235,609
Share acquisition rights	149	119
Non-controlling interests	309	311
Total net assets	759,838	784,444
Total liabilities and net assets	8,550,778	8,788,767

Interim Consolidated Statements of Income and Comprehensive Income

Interim Consolidated Statements of Income (For the six months)

(Millions of yen)

	For the six months ended September 30, 2023
Ordinary income	99,762
Interest income	65,107
Interest on loans and discounts	42,845
Interest and dividends on securities	20,401
Trust fees	0
Fees and commissions	8,050
Other ordinary income	22,108
Other income	4,497
Ordinary expenses	62,356
Interest expenses	23,625
Interest on deposits	5,505
Fees and commissions payments	2,511
Other ordinary expenses	8,065
General and administrative expenses	26,041
Other expenses	2,112
Ordinary profit	37,406
Extraordinary income	32
Gain on disposal of non-current assets	32
Extraordinary losses	161
Loss on disposal of non-current assets	158
Impairment losses	3
Profit before income taxes	37,277
Income taxes - current	8,841
Income taxes - deferred	3,705
Total income taxes	12,546
Profit	24,731
Loss attributable to non-controlling interests	(2)
Profit attributable to owners of parent	24,733

Interim Consolidated Statements of Comprehensive Income (For the six months)

(Millions of yen)

	For the six months ended September 30, 2023
Profit	24,731
Other comprehensive income	3,469
Valuation difference on available-for-sale securities	1,381
Deferred gains or losses on hedges	2,970
Remeasurements of defined benefit plans, net of tax	(882)
Comprehensive income	28,200
Comprehensive income attributable to	
Comprehensive income attributable to owners of parent	28,202
Comprehensive income attributable to non-controlling interests	(2)

Interim Consolidated Statements of Changes in Equity

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	20,000	27,698	483,166	(3,792)	527,072
Changes during period					
Dividends of surplus			(2,785)		(2,785)
Profit attributable to owners of parent			24,733		24,733
Purchase of treasury shares				(902)	(902)
Disposal of treasury shares		1		117	119
Reversal of revaluation reserve for land			167		167
Net changes in items other than shareholders' equity					
Total changes during period	-	1	22,115	(784)	21,332
Balance at end of period	20,000	27,700	505,281	(4,577)	548,404

	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	202,105	1,611	18,977	9,612	232,307	149	309	759,838
Changes during period								
Dividends of surplus								(2,785)
Profit attributable to owners of parent								24,733
Purchase of treasury shares								(902)
Disposal of treasury shares								119
Reversal of revaluation reserve for land								167
Net changes in items other than shareholders' equity	1,381	2,970	(167)	(882)	3,301	(30)	1	3,273
Total changes during period	1,381	2,970	(167)	(882)	3,301	(30)	1	24,605
Balance at end of period	203,487	4,581	18,810	8,730	235,609	119	311	784,444