



## 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	-	10.00	-	20.00	30.00
Fiscal year ending March 31, 2025	-	20.00	-		
Fiscal year ending March 31, 2025 (Forecast)				20.00	40.00

(Note) Revision to the forecast for dividends announced most recently: 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 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	218,000	13.1	72,000	22.9	50,000	26.7	167.72

(Note) Revision to the financial results forecast announced most recently: None

\* Notes:

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

(2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: None

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

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) Restatement: None

(4) Number of issued shares (common shares)

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

December 31, 2024: 313,408,831 shares

March 31, 2024: 313,408,831 shares

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

December 31, 2024: 15,307,625 shares

March 31, 2024: 10,495,316 shares

3) Average number of shares outstanding during the period:

Nine months ended December 31, 2024: 300,478,138 shares

Nine months ended December 31, 2023: 307,109,668 shares

\* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: None

\* Proper use of earnings forecasts, and other special matters

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

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

Quarterly Consolidated Financial Statements

Quarterly Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2024	As of December 31, 2024
<b>Assets</b>		
Cash and due from banks	1,169,948	1,177,835
Call loans and bills bought	8,478	10,756
Monetary claims bought	4,599	4,137
Trading securities	232	231
Money held in trust	6,416	4,565
Securities	2,073,496	1,934,591
Loans and bills discounted	5,645,392	5,846,927
Foreign exchanges	7,281	8,784
Lease receivables and investment assets	31,527	37,805
Other assets	164,827	186,348
Tangible fixed assets	74,832	80,860
Intangible fixed assets	14,835	12,169
Retirement benefit asset	51,538	51,429
Deferred tax assets	279	273
Customers' liabilities for acceptances and guarantees	40,068	36,962
Allowance for loan losses	(35,370)	(34,836)
<b>Total assets</b>	<b>9,258,385</b>	<b>9,358,841</b>
<b>Liabilities</b>		
Deposits	6,482,018	6,508,766
Negotiable certificates of deposit	443,063	540,191
Call money and bills sold	5,299	6,643
Securities sold under repurchase agreements	91,460	142,717
Cash collateral received for securities lent	327,936	255,007
Borrowed money	757,237	700,219
Foreign exchanges	332	980
Borrowed money from trust account	1,205	1,606
Other liabilities	137,519	205,717
Provision for bonuses	1,793	-
Retirement benefit liability	8,761	8,819
Provision for reimbursement of deposits	592	269
Provision for contingent loss	1,209	1,127
Provision for share-based compensation	514	630
Allowance for demolition of non-current assets	818	818
Reserves under special laws	6	7
Deferred tax liabilities	106,158	94,872
Deferred tax liabilities for land revaluation	9,361	9,346
Acceptances and guarantees	40,068	36,962
<b>Total liabilities</b>	<b>8,415,357</b>	<b>8,514,703</b>

(Millions of yen)

	As of March 31, 2024	As of December 31, 2024
Net assets		
Share capital	20,000	20,000
Capital surplus	27,700	28,299
Retained earnings	516,974	551,114
Treasury shares	(8,900)	(16,691)
Total shareholders' equity	555,773	582,723
Valuation difference on available-for-sale securities	250,412	222,627
Deferred gains or losses on hedges	2,664	5,963
Revaluation reserve for land	18,765	18,733
Remeasurements of defined benefit plans	15,002	13,678
Total accumulated other comprehensive income	286,845	261,002
Share acquisition rights	119	115
Non-controlling interests	289	296
Total net assets	843,027	844,138
Total liabilities and net assets	9,258,385	9,358,841

Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statements of Income (For the nine months)

(Millions of yen)

	For the nine months ended December 31, 2023	For the nine months ended December 31, 2024
Ordinary income	145,425	178,892
Interest income	99,549	111,722
Interest on loans and discounts	65,047	69,780
Interest and dividends on securities	31,791	39,161
Trust fees	0	0
Fees and commissions	11,987	12,428
Other ordinary income	28,908	41,771
Other income	4,980	12,970
Ordinary expenses	96,194	112,868
Interest expenses	37,284	44,470
Interest on deposits	8,956	11,693
Fees and commissions payments	4,022	4,134
Other ordinary expenses	13,390	16,150
General and administrative expenses	38,924	46,902
Other expenses	2,572	1,211
Ordinary profit	49,231	66,023
Extraordinary income	46	1
Gain on disposal of non-current assets	46	1
Extraordinary losses	322	273
Loss on disposal of non-current assets	218	155
Impairment losses	103	118
Provision of reserve for financial instruments transaction liabilities	-	0
Profit before income taxes	48,956	65,751
Income taxes - current	11,361	20,098
Income taxes - deferred	4,659	(523)
Total income taxes	16,020	19,574
Profit	32,935	46,176
Loss attributable to non-controlling interests	(24)	(16)
Profit attributable to owners of parent	32,960	46,193

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

(Millions of yen)

	For the nine months ended December 31, 2023	For the nine months ended December 31, 2024
Profit	32,935	46,176
Other comprehensive income	16,673	(25,810)
Valuation difference on available-for-sale securities	17,276	(27,784)
Deferred gains or losses on hedges	721	3,298
Remeasurements of defined benefit plans, net of tax	(1,323)	(1,323)
Comprehensive income	49,609	20,366
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	49,634	20,382
Comprehensive income attributable to non-controlling interests	(24)	(16)