

Mebuki Financial Group, Inc.

Financial Results for the First Quarter of Fiscal Year 2023, ending March 31, 2024

Stock Exchange Listing: Tokyo (code: 7167)
 URL: <https://www.mebuki-fg.co.jp/>
 Representative: Tetsuya Akino, President
 For Inquiry: Shinich Onose, General Manager of Corporate Planning Dept.
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(Japanese yen amounts of less than 1 million or the first decimal place have been rounded down.)

1. Financial Highlights (from April 1, 2023 to June 30, 2023)

(1) Consolidated Operating Results (%: Changes from the corresponding period of the previous fiscal year)

	Ordinary Income		Ordinary Profit		Net Income attributable to owners of the parent	
	¥Million	%	¥Million	%	¥Million	%
First quarter						
Ended June 30, 2023	79,190	(2.6)	22,085	1.5	15,602	1.6
Ended June 30, 2022	81,355	16.0	21,747	(18.5)	15,356	(18.3)

(Note) Comprehensive Income First quarter of FY2023: ¥43,249 million [-%] First quarter of FY2022: ¥(37,830) million [-%]

	Net Income per Share	Net Income per Share (Diluted)
First quarter	¥	¥
Ended June 30, 2023	14.65	14.65
Ended June 30, 2022	14.22	14.21

(2) Consolidated Financial Conditions

	Total Assets	Net Assets	Capital Assets to Total Assets
First quarter	¥Million	¥Million	%
Ended June 30, 2023	21,002,955	942,174	4.4
Fiscal year 2022	21,387,481	904,779	4.2

(Reference) Capital assets First quarter of FY2023: ¥942,099 million FY2022: ¥904,685 million

(Note) "Capital assets to total assets" represents ("Net assets"- "Equity warrants"- "Non-controlling interest") / "Total assets" at the end of each period.
The ratio above is not the one based on the regulation of Capital Adequacy Ratio.**2. Cash Dividends for Shareholders**

	Cash Dividends per Share				
	End of 1Q	End of 2Q	End of 3Q	End of FY	Annual
Fiscal year	¥	¥	¥	¥	¥
Ended March 31, 2023	—	5.50	—	5.50	11.00
Ending March 31, 2024	—	—	—	—	—
Ending March 31, 2024 (Forecast)	—	5.50	—	5.50	11.00

(Note) 1. Revisions of released cash dividend forecasts : No

3. Consolidated Earnings Forecasts for Fiscal Year 2023, ending March 31, 2024

(%: Changes from the corresponding period of the previous fiscal year)

	Ordinary Profit		Net Income Attributable to Owners of the Parent		Net Income per Share
	¥Million	%	¥Million	%	¥
Six months ending Sep. 30, 2023	28,500	(26.2)	20,000	(25.7)	19.04
Fiscal Year ending March 31, 2024	57,500	23.3	40,000	24.3	38.46

(Note) 1. Revisions of released consolidated earnings forecasts : No

*Notes

- (1) Material changes in consolidated subsidiaries during the period (changes in specific subsidiaries accompanied by changes in scope of consolidation): No
- (2) Adoption of special accounting methods for preparation of quarterly consolidated financial statements : No
- (3) Changes in accounting principles, accounting estimates and restatement
- ① Changes in accounting principles in accordance with changes in accounting standard, etc.: No
 - ② Other changes in accounting principles: No
 - ③ Changes in accounting estimates: No
 - ④ Restatement: No
- (4) Number of issued shares (common stock)
- ① Number of issued shares (including treasury stock):

June 30, 2023	1,089,055,218 shares	March 31, 2023	1,089,055,218 shares
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 - ② Number of treasury stock:

June 30, 2023	24,549,179 shares	March 31, 2023	24,621,524 shares
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 - ③ Average number of shares:

For the three months ended June 30, 2023	1,064,458,587 shares
For the three months ended June 30, 2022	1,079,831,396 shares

Statement relating to the status of the quarterly review procedures

This quarterly report is not subject to the quarterly review procedures based on the Financial Instruments and Exchange Law.

Explanation for proper use of forecasts and other notes

The above forecasts are based on the information which is presently available and the certain assumptions which are considered to be reasonable. Actual results may differ from those forecasts depending on various future factors.

Financial Results for the First Quarter of Fiscal Year 2023, Ending March 31, 2024

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I Quarterly Consolidated Financial Information

1. Quarterly Consolidated Balance Sheet

Item	(Japanese)	(Millions of yen)	
		As of Mar. 31, 2023	As of Jun. 30, 2023
Assets	(資産の部)		
Cash and due from banks	現金預け金	4,818,749	4,445,673
Call loans and bills bought	コールローン及び買入手形	24,115	60,809
Monetary claims bought	買入金銭債権	10,341	9,371
Trading assets	特定取引資産	3,962	3,570
Money held in trust	金銭の信託	3,010	2,813
Securities	有価証券	3,662,309	3,630,220
Loans and bills discounted	貸出金	12,436,196	12,411,620
Foreign exchanges	外国為替	17,216	9,107
Lease receivable and investments in lease	リース債権及びリース投資資産	60,454	59,462
Other assets	その他資産	247,636	275,520
Tangible fixed assets	有形固定資産	101,567	101,217
Intangible fixed assets	無形固定資産	13,523	13,785
Asset for retirement benefits	退職給付に係る資産	40,791	42,037
Deferred tax assets	繰延税金資産	20,027	8,334
Customers' liabilities for acceptances and guarantees	支払承諾見返	19,448	19,471
Allowance for loan losses	貸倒引当金	(91,859)	(90,051)
Reserve for devaluation of investment securities	投資損失引当金	(8)	(8)
Total Assets	資産の部合計	21,387,481	21,002,955
Liabilities	(負債の部)		
Deposits	預金	17,137,285	17,238,155
Negotiable certificates of deposit	譲渡性預金	371,289	431,259
Call money and bills sold	コールマネー及び売渡手形	555,552	42,286
Payables under repurchase agreements	売現先勤定	112,902	155,550
Payables under securities lending transactions	債券貸借取引受入担保金	111,887	113,432
Trading liabilities	特定取引負債	1,122	780
Borrowed money	借入金	2,000,858	1,870,525
Foreign Exchanges	外国為替	8,350	1,476
Due to trust account	信託勤定借	2,983	3,059
Other liabilities	その他負債	147,695	170,726
Provision for bonuses for directors	役員賞与引当金	183	—
Provision for retirement benefits for directors	役員退職慰労引当金	29	21
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,954	1,898
Provision for contingent loss	偶発損失引当金	2,103	1,689
Provision for point card certificates	ポイント引当金	564	550
Provision for loss on interest repayment	利息返還損失引当金	4	4
Reserves under special laws	特別法上の引当金	2	2
Deferred tax liabilities	繰延税金負債	0	1,452
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	7,929	7,923
Negative goodwill	負ののれん	553	513
Acceptances and guarantees	支払承諾	19,448	19,471
Total liabilities	負債の部合計	20,482,702	20,060,781

		(Millions of yen)		
Item	(Japanese)	As of Mar. 31, 2023	As of Jun. 30, 2023	
Net Assets	(純資産の部)			
Capital stock	資 本 金	117,495	117,495	
Capital surplus	資 本 剰 余 金	125,705	125,705	
Retained earnings	利 益 剰 余 金	622,845	632,606	
Treasury stock	自 己 株 式	(7,181)	(7,160)	
Total shareholders' equity	株 主 資 本 合 計	858,864	868,644	
Unrealized gains on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	18,692	47,697	
Deferred gains (losses) on hedges	繰 延 ヘ ッ ジ 損 益	7,435	6,275	
Land revaluation surplus	土 地 再 評 価 差 額 金	12,088	12,076	
Defined retirement benefit plans	退 職 給 付 に 係 る 調 整 累 計 額	7,604	7,405	
Total accumulated other comprehensive income	そ の 他 の 包 括 利 益 累 計 額 合 計	45,821	73,455	
Equity warrants	新 株 予 約 権	62	43	
Non-controlling interest	非 支 配 株 主 持 分	31	31	
Total net assets	純 資 産 の 部 合 計	904,779	942,174	
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	21,387,481	21,002,955	

(Note) Figures are rounded down to the nearest million.

2. Quarterly Consolidated Statement of Income and Consolidated Statement of Comprehensive Income

(1) Quarterly Consolidated Statement of Income

(Millions of yen)

Item	(Japanese)	For the 3 months ended Jun.30,2022	For the 3 months ended Jun.30,2023
Ordinary income	経常収益	81,355	79,190
Interest income	資金運用収益	43,465	44,886
Interest on loans and bills discounts	(うち貸出金利息)	26,532	28,894
Interest and dividends on securities	(うち有価証券利息配当金)	15,225	14,862
Trust fees	信託報酬	11	11
Fees and commissions	役務取引等収益	13,334	14,403
Trading income	特定取引収益	797	169
Other ordinary income	その他業務収益	1,759	4,995
Other income	その他経常収益	21,986	14,723
Ordinary expenses	経常費用	59,607	57,105
Interest expenses	資金調達費用	2,126	8,942
Interest on deposits	(うち預金利息)	365	732
Fees and commissions payments	役務取引等費用	2,431	3,154
Other business expenses	その他業務費用	17,117	7,812
General and administrative expenses	営業経費	27,196	27,146
Other operating expenses	その他経常費用	10,735	10,048
Ordinary profit	経常利益	21,747	22,085
Extraordinary income	特別利益	204	89
Gains on disposal of non-current assets	固定資産処分益	204	89
Extraordinary losses	特別損失	102	16
Losses on disposal of fixed assets	固定資産処分損	36	15
Impairment loss	減損損失	66	1
Income before income taxes	税金等調整前四半期純利益	21,849	22,158
Income taxes-current	法人税、住民税及び事業税	4,363	5,406
Income taxes-deferred	法人税等調整額	2,129	1,148
Total income taxes	法人税等合計	6,493	6,555
Net income	四半期純利益	15,356	15,602
Net income (loss) attributable to non-controlling interest	非支配株主に帰属する四半期純損失 (-)	—	(0)
Net income attributable to owners of the parent	親会社株主に帰属する四半期純利益	15,356	15,602

(Note) Figures are rounded down to the nearest million.

(2) Quarterly Consolidated Statement of Comprehensive Income

(Millions of yen)

Item	(Japanese)	For the 3 months ended Jun.30,2022	For the 3 months ended Jun.30,2023
Net income	四半期純利益	15,356	15,602
Other comprehensive income	その他の包括利益	(53,186)	27,646
Unrealized gains on available-for-sale securities	その他有価証券評価差額金	(61,479)	29,005
Deferred gains (losses) on hedges	繰延ヘッジ損益	8,362	(1,159)
Defined retirement benefit plan	退職給付に係る調整額	(69)	(199)
Comprehensive income	四半期包括利益	(37,830)	43,249
	(内訳)		
Comprehensive income attributable to owners of the parent	親会社株主に係る四半期包括利益	(37,830)	43,249
Comprehensive income attributable to non-controlling interest	非支配株主に係る四半期包括利益	—	(0)

3. Note for the Assumption of Going Concern

Not applicable.

4. Note for Material Changes in Shareholders' Equity

Not applicable.

5. Changes in Accounting Policies and Estimates and Modified Restatement

Not applicable.

(Additional Information)

The predict performance of borrowers influenced by COVID-19 spread, as well as changes in the financial and economic environment including resource prices, commodity prices, and foreign exchange rates, reflect on the borrowers classification.

The assumptions used in determining the classification of borrowers are uncertain, and changes in the external environment, including the impact of COVID-19 spread that may affect the borrower's future performance, could increase or decrease the amount of loss and have a material impact on the consolidated financial statements.

Furthermore, significant accounting estimates related to COVID-19 and changes in the financial and economic environment have been not changed from the end of FY2022.

6. Subsequent Events

Not applicable.

II Financial Data for the First Quarter of Fiscal Year 2023 ending March 31, 2024

1. Income Status

【Mebuki Financial Group, Inc. (Consolidated basis)】

(Millions of yen)

	(Japanese)	For the 3 months ended Jun.30,2023		For the 3 months ended Jun.30,2022	(Reference) FY2022
		(A)	(A)-(B)	(B)	
Consolidated gross profit	連 結 粗 利 益	44,557	6,864	37,692	118,348
Net interest income	資 金 利 益	35,943	(5,395)	41,338	148,913
Net fees and commissions	役 務 取 引 等 利 益	11,260	346	10,913	42,703
Net trading income	特 定 取 引 利 益	169	(627)	797	1,890
Net other business income	そ の 他 業 務 利 益	(2,816)	12,541	(15,358)	(75,160)
General and administrative expenses	営 業 経 費	27,146	(49)	27,196	107,016
Credit related costs	与 信 関 係 費 用	453	(156)	610	10,853
Write-off of loans	貸 出 金 償 却	1,384	501	882	4,296
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	[780] —	(556)	556	8,798
Transfer to general allowance for loan losses	一 般 貸 倒 引 当 金 繰 入 額	[(1,111)] —	482	(482)	(753)
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	331	331	—	—
Other credit related costs	そ の 他 の 与 信 関 係 費 用	(599)	(252)	(346)	(1,487)
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	4,698	(6,549)	11,248	43,857
Equity in gains (losses) of affiliated companies	持 分 法 に よ る 投 資 損 益	—	—	—	—
Others	そ の 他	429	(184)	613	2,297
Ordinary profit 【FY2023;57,500 1H2023; 28,500】	経 常 利 益 【 通 期 57,500 ・ 中 間 期 28,500 】	22,085	337	21,747	46,631
Extraordinary income(losses)	特 別 損 益	72	(29)	102	(676)
Income before income taxes	税 金 等 調 整 前 四 半 期 純 利 益	22,158	308	21,849	45,955
Total income taxes	法 人 税 等 合 計	6,555	61	6,493	13,779
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	5,406	1,043	4,363	12,421
Income taxes-deferred	法 人 税 等 調 整 額	1,148	(981)	2,129	1,357
Net income	四 半 期 純 利 益	15,602	246	15,356	32,176
Net income (loss) attributable to non-controlling interest	非 支 配 株 主 に 帰 属 す る 四 半 期 純 損 失 (-)	(0)	(0)	—	(0)
Net income attributable to owners of the parent 【FY2023; 40,000 1H2023; 20,000】	親 会 社 株 主 に 帰 属 す る 四 半 期 純 利 益 【 通 期 40,000 ・ 中 間 期 20,000 】	15,602	246	15,356	32,176

(Note) 1. Consolidated gross business profit=[Interest income—(Interest expenses—Corresponding loss on money held in trust)]
+(Fees and commissions income+Trust Fee—Fees and commissions expenses)+(Trading income—Trading expenses)+(Other business income—Other business expenses)

2. Figures in square brackets in the table above are forecasts of ordinary profit and net income attributable to owners of the parent.

(注) 1. 連結粗利益=(資金運用収益-(資金調達費用-金銭の信託運用見合費用)+(役務取引等収益+信託報酬-役務取引等費用)
+(特定取引収益-特定取引費用)+(その他業務収益-その他業務費用)

2. 経常利益、親会社株主に帰属する当期(中間)純利益の業績予想値を【】内に記載しております。

Reference

(Millions of yen)

	(Japanese)	For the 3 months ended Jun.30,2023		For the 3 months ended Jun.30,2022	(Reference) FY2022
		(A)	(A)-(B)	(B)	
Consolidated net business income (before general allowance for loan losses)	連 結 業 務 純 益 (一 般 貸 引 繰 入 前)	17,206	6,756	10,450	12,074
Consolidated net business income	連 結 業 務 純 益	17,206	6,274	10,932	12,828

(Note) Consolidated net business income
= Consolidated gross profit - General and administrative expenses(excluding non-recurrent expense) - Transfer to general allowance for loan losses

(注) 連結業務純益=連結粗利益-営業経費(除く臨時費用分)-一般貸倒引当金繰入額

Number of Consolidated Companies

(Number of companies)

	(Japanese)	As of Jun. 30, 2023		As of Jun. 30, 2022	(Reference) As of Mar. 31, 2023
		(A)	(A)-(B)	(B)	
Number of Consolidated Subsidiaries	連 結 子 会 社 数	16	2	14	16
Number of affiliated companies applicable to the equity method	持 分 法 適 用 会 社 数	—	—	—	—

(Note) Mebuki FG established and reorganized consolidated subsidiaries on FY2023 as follows:

On April 1, 2023, through a dividend in kind, Mebuki FG acquired all the shares of The Joyo Credit Guarantee Co., Ltd, the wholly-owned subsidiary of Joyo Bank. After that, The Joyo Credit Guarantee Co., Ltd. became the wholly owned subsidiary of Mebuki Credit Guarantee Co., Ltd. through the share exchange.

(注) 当社は2024年3月期において、連結子会社の再編等を以下のとおり実施しております。
当社は、2023年4月1日付で株式会社常陽銀行が保有する常陽信用保証株式会社(以下、「常陽信用保証」)の全株式を現物配当により取得し、めぶき信用保証株式会社(以下、「めぶき信用保証」)を完全親会社、常陽信用保証を完全子会社とする株式交換により、常陽信用保証をめぶき信用保証の完全子会社としました。

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

	(Japanese)	For the 3 months ended Jun.30,2023		For the 3 months ended Jun.30,2022	(Reference) FY2022
		(A)	(A)-(B)	(B)	
Gross business profit	業 務 粗 利 益	42,694	6,799	35,894	112,868
Net interest income	資 金 利 益	36,364	(5,641)	42,006	150,964
(Of which, gains on cancellation of investment trusts)	(うち 投信解約損益)	1,295	(1,395)	2,691	7,177
Net fees and commissions	役 務 取 引 等 利 益	9,084	(139)	9,223	35,494
Net trading income	特 定 取 引 等 利 益	60	45	14	335
Net other business income	そ の 他 業 務 利 益	(2,815)	12,534	(15,350)	(73,925)
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定戻)	(7,533)	8,387	(15,921)	(87,344)
Expenses (excluding non-recurrent expense)	経 費 (除 く 臨 時 処 理 分)	26,609	169	26,440	103,355
Personnel expenses	人 件 費	14,257	(156)	14,413	57,255
Non-personnel expenses	物 件 費	10,182	287	9,895	40,093
Taxes	税 金	2,170	38	2,131	6,006
Net business income (before general allowance for loan losses)	実 質 業 務 純 益	16,084	6,630	9,453	9,512
(excluding gains/losses on bond transactions)	コ ア 業 務 純 益	23,617	(1,757)	25,375	96,856
(excluding gains on cancellation of investment trusts)	コ ア 業 務 純 益 (除 く 投 信 解 約 損 益)	22,322	(361)	22,683	89,679
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	—	—	—	(620)
Net business income	業 務 純 益	16,084	6,630	9,453	10,132
Net non-recurrent gains/losses	臨 時 損 益	4,964	(6,324)	11,288	35,079
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	(198)	(377)	178	9,745
Write-off of loans	貸 出 金 償 却	884	221	662	3,070
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	—	—	—	7,943
Losses on sales of loans	貸 出 金 売 却 損	—	—	—	2
Transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	(206)	(191)	(15)	253
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	577	302	274	—
Recoveries of written-off claims	償 却 債 権 取 立 益	531	149	381	2,171
Other	そ の 他	232	44	187	648
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	4,698	(6,580)	11,279	45,060
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	67	(120)	188	(234)
Ordinary profit	経 常 利 益	21,048	306	20,742	45,211
Extraordinary income/losses	特 別 損 益	72	(29)	102	11,400
Dividends receivable from affiliated companies	関 係 会 社 受 取 配 当 金	—	—	—	12,000
Income before income taxes	税 引 前 四 半 期 純 利 益	21,120	276	20,844	56,612
Total income taxes	法 人 税 等 合 計	6,179	60	6,118	13,046
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	4,767	1,067	3,700	10,056
Income taxes-deferred	法 人 税 等 調 整 額	1,411	(1,007)	2,418	2,989
Net Income	四 半 期 純 利 益	14,941	215	14,726	43,565
Credit related costs (①+②)	与 信 関 係 費 用 (① + ②)	(198)	(377)	178	9,125

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	For the 3 months ended Jun.30,2023		For the 3 months ended Jun.30,2022	(Reference) FY2022
		(A)	(A)-(B)	(B)	
Gross business profit	業 務 粗 利 益	23,405	6,949	16,456	48,482
Net interest income	資 金 利 益	21,226	(2,894)	24,120	88,751
(Of which, gains on cancellation of investment trusts)	(うち 投 信 解 約 損 益)	470	(931)	1,402	5,022
Net fees and commissions	役 務 取 引 等 利 益	5,552	(429)	5,981	20,143
Net trading income	特 定 取 引 等 利 益	60	45	14	335
Net other business income	そ の 他 業 務 利 益	(3,434)	10,226	(13,661)	(60,747)
(Of which, gains/losses on bond transactions)	(うち 国 債 等 債 券 損 益 (5 勘 定 戻))	(3,917)	10,134	(14,051)	(72,610)
Expenses (excluding non-recurrent expense)	経 費 (除 く 臨 時 処 理 分)	15,037	252	14,785	57,677
Personnel expenses	人 件 費	8,098	(44)	8,143	32,283
Non-personnel expenses	物 件 費	5,656	233	5,422	22,024
Taxes	税 金	1,282	63	1,219	3,369
Net business income (before general allowance for loan losses)	実 質 業 務 純 益	8,368	6,697	1,670	(9,194)
(excluding gains/losses on bond transactions)	コ ア 業 務 純 益	12,285	(3,437)	15,722	63,415
(excluding gains on cancellation of investment trusts)	コ ア 業 務 純 益 (除 く 投 信 解 約 損 益)	11,814	(2,505)	14,320	58,393
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	[(787)]	—	—	(610)
Net business income	業 務 純 益	8,368	6,697	1,670	(8,584)
Net non-recurrent gains/losses	臨 時 損 益	4,807	(7,299)	12,106	38,195
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	(359)	(57)	(302)	5,699
Write-off of loans	貸 出 金 償 却	564	308	255	1,216
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	[239]	—	—	4,879
Losses on sales of loans	貸 出 金 売 却 損	—	—	—	2
Transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	(154)	(128)	(26)	151
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	547	143	404	—
Recoveries of written-off claims	償 却 債 権 取 立 益	400	174	225	833
Other	そ の 他	179	80	98	283
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	4,176	(7,479)	11,655	43,911
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	271	123	148	(16)
Ordinary profit	経 常 利 益	13,175	(601)	13,777	29,611
Extraordinary income/losses	特 別 損 益	(4)	(78)	74	11,537
Dividends receivable from affiliated companies	関 係 会 社 受 取 配 当 金	—	—	—	12,000
Income before income taxes	税 引 前 四 半 期 純 利 益	13,171	(680)	13,851	41,149
Total income taxes	法 人 税 等 合 計	3,788	(221)	4,009	8,332
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	2,890	662	2,228	6,559
Income taxes-deferred	法 人 税 等 調 整 額	897	(883)	1,780	1,773
Net Income	四 半 期 純 利 益	9,382	(459)	9,842	32,816
Credit related costs (①+②)	与 信 関 係 費 用 (① + ②)	(359)	(57)	(302)	5,089

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	For the 3 months ended Jun.30,2023		For the 3 months ended Jun.30,2022	(Reference) FY2022
		(A)	(A)-(B)	(B)	
Gross business profit	業 務 粗 利 益	19,288	(149)	19,438	64,385
Net interest income	資 金 利 益	15,138	(2,747)	17,885	62,212
(Of which, gains on cancellation of investment trusts)	(うち 投 信 解 約 損 益)	825	(463)	1,289	2,155
Net fees and commissions	役 務 取 引 等 利 益	3,532	289	3,242	15,350
Net trading income	特 定 取 引 等 利 益	—	—	—	—
Net other business income	そ の 他 業 務 利 益	618	2,307	(1,689)	(13,177)
(Of which, gains/losses on bond transactions)	(うち 国 債 等 債 券 損 益 (5 勘 定 戻))	(3,616)	(1,746)	(1,869)	(14,733)
Expenses (excluding non-recurrent expense)	経 費 (除 く 臨 時 処 理 分)	11,572	(82)	11,655	45,678
Personnel expenses	人 件 費	6,158	(111)	6,269	24,972
Non-personnel expenses	物 件 費	4,526	53	4,473	18,068
Taxes	税 金	887	(24)	912	2,637
Net business income (before general allowance for loan losses)	実 質 業 務 純 益	7,716	(66)	7,783	18,707
(excluding gains/losses on bond transactions)	コ ア 業 務 純 益	11,332	1,680	9,652	33,441
(excluding gains on cancellation of investment trusts)	コ ア 業 務 純 益 (除 く 投 信 解 約 損 益)	10,507	2,143	8,363	31,285
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	[(162)]	—	186	(186)
Net business income	業 務 純 益	7,716	(252)	7,969	18,717
Net non-recurrent gains/losses	臨 時 損 益	156	1,160	(1,004)	(3,116)
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	160	(506)	667	4,046
Write-off of loans	貸 出 金 償 却	320	(86)	406	1,853
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	—	[(132)]	315	3,063
Losses on sales of loans	貸 出 金 売 却 損	—	—	—	0
Transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	(51)	(62)	10	102
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	29	29	—	—
Recoveries of written-off claims	償 却 債 権 取 立 益	131	(24)	156	1,337
Other	そ の 他	52	(36)	89	365
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	522	898	(376)	1,148
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	(204)	(244)	39	(218)
Ordinary profit	経 常 利 益	7,872	908	6,964	15,600
Extraordinary income/losses	特 別 損 益	76	48	28	(137)
Dividends receivable from affiliated companies	関 係 会 社 受 取 配 当 金	—	—	—	—
Income before income taxes	税 引 前 四 半 期 純 利 益	7,949	956	6,992	15,463
Total income taxes	法 人 税 等 合 計	2,390	281	2,108	4,713
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	1,877	405	1,471	3,497
Income taxes-deferred	法 人 税 等 調 整 額	513	(123)	637	1,216
Net Income	四 半 期 純 利 益	5,559	674	4,884	10,749
Credit related costs (①+②)	与 信 関 係 費 用 (① + ②)	160	(320)	481	4,036

2. Interest Rate Spread (Domestic operations)

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

	(Japanese)	For the 3 months ended Jun.30,2023		For the 3 months ended Jun.30,2022 (B)	(Reference) FY2022
		(A)	(A)-(B)		
		(%)			
Average yield on interest earning assets ①	資金運用利回	0.86	0.02	0.84	0.81
Average yield on loans and bills discounted	貸出金利回	0.84	(0.03)	0.87	0.85
Average yield on securities	有価証券利回	1.14	(0.09)	1.23	1.02
Average yield on interest bearing liabilities ②	資金調達原価	0.53	0.07	0.46	0.48
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.00	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)	(0.00)
Average interest rate spread (①－②)	総資金利鞘	0.33	(0.05)	0.38	0.33

【The Joyo Bank, Ltd. (Non-consolidated basis)】

	(Japanese)	For the 3 months ended Jun.30,2023		For the 3 months ended Jun.30,2022 (B)	(Reference) FY2022
		(A)	(A)-(B)		
		(%)			
Average yield on interest earning assets ①	資金運用利回	0.84	0.00	0.84	0.81
Average yield on loans and bills discounted	貸出金利回	0.82	(0.02)	0.84	0.82
Average yield on securities	有価証券利回	1.02	(0.13)	1.15	1.00
Average yield on interest bearing liabilities ②	資金調達原価	0.48	0.04	0.44	0.44
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.00	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)	(0.00)
Average interest rate spread (①－②)	総資金利鞘	0.36	(0.04)	0.40	0.37

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

	(Japanese)	For the 3 months ended Jun.30,2023		For the 3 months ended Jun.30,2022 (B)	(Reference) FY2022
		(A)	(A)-(B)		
		(%)			
Average yield on interest earning assets ①	資金運用利回	0.90	0.06	0.84	0.81
Average yield on loans and bills discounted	貸出金利回	0.88	(0.03)	0.91	0.90
Average yield on securities	有価証券利回	1.38	(0.05)	1.43	1.06
Average yield on interest bearing liabilities ②	資金調達原価	0.61	0.13	0.48	0.54
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.00	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)	(0.00)
Average interest rate spread (①－②)	総資金利鞘	0.29	(0.07)	0.36	0.27

3. Gains and Losses on Securities

(1) Gains and losses on bond transactions

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

	(Japanese)	For the 3 months ended Jun.30,2023		For the 3 months ended Jun.30,2022	(Reference) FY2022
		(A)	(A)-(B)	(B)	
Gains/losses on bond transactions	国債等債券損益	(7,533)	8,387	(15,921)	(87,344)
Gains on sales	売却益	272	(268)	540	3,040
Gains on redemption	償還益	—	—	—	—
Losses on sales	売却損	7,805	(8,656)	16,462	90,384
Losses on redemption	償還損	—	—	—	—
Write-offs	償却	—	—	—	—

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	For the 3 months ended Jun.30,2023		For the 3 months ended Jun.30,2022	(Reference) FY2022
		(A)	(A)-(B)	(B)	
Gains/losses on bond transactions	国債等債券損益	(3,917)	10,134	(14,051)	(72,610)
Gains on sales	売却益	272	(63)	335	2,827
Gains on redemption	償還益	—	—	—	—
Losses on sales	売却損	4,189	(10,197)	14,386	75,437
Losses on redemption	償還損	—	—	—	—
Write-offs	償却	—	—	—	—

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	For the 3 months ended Jun.30,2023		For the 3 months ended Jun.30,2022	(Reference) FY2022
		(A)	(A)-(B)	(B)	
Gains/losses on bond transactions	国債等債券損益	(3,616)	(1,746)	(1,869)	(14,733)
Gains on sales	売却益	—	(205)	205	213
Gains on redemption	償還益	—	—	—	—
Losses on sales	売却損	3,616	1,541	2075	14,946
Losses on redemption	償還損	—	—	—	—
Write-offs	償却	—	—	—	—

(2) Gains and losses related to stocks, etc.

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

	(Japanese)	For the 3 months ended Jun.30,2023		For the 3 months ended Jun.30,2022	(Reference) FY2022
		(A)	(A)-(B)	(B)	
Gains/losses related to stocks, etc.	株式等関係損益	4,698	(6,580)	11,279	45,060
Gains on sales	売却益	4,762	(7,751)	12,513	46,442
Losses on sales	売却損	64	(1,169)	1,234	1,337
Write-offs	償却	—	(0)	0	45

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	For the 3 months ended Jun.30,2023		For the 3 months ended Jun.30,2022	(Reference) FY2022
		(A)	(A)-(B)	(B)	
Gains/losses related to stocks, etc.	株式等関係損益	4,176	(7,479)	11,655	43,911
Gains on sales	売却益	4,233	(7,643)	11,877	44,262
Losses on sales	売却損	57	(163)	221	324
Write-offs	償却	—	—	—	25

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	For the 3 months ended Jun.30,2023		For the 3 months ended Jun.30,2022	(Reference) FY2022
		(A)	(A)-(B)	(B)	
Gains/losses related to stocks, etc.	株式等関係損益	522	898	(376)	1,148
Gains on sales	売却益	528	(107)	636	2,180
Losses on sales	売却損	6	(1,006)	1,012	1,012
Write-offs	償却	—	(0)	0	19

4. Unrealized Valuation Gains (Losses)

【Mebuki Financial Group, Inc. (Consolidated basis)】

(Millions of yen)

		As of Jun. 30, 2023					As of Mar. 31, 2023				
		Carrying Amount	Unrealized valuation gains (losses)				Carrying Amount	Unrealized valuation gains (losses)			
			(A)	(A-B)	Valuation gains	Valuation losses		(B)	Valuation gains	Valuation losses	
Held-to-maturity	満期保有目的	160,633	(412)	404	218	631	161,861	(817)	148	966	
	債券	160,633	(412)	404	218	631	161,861	(817)	148	966	
	その他	—	—	—	—	—	—	—	—	—	
Available-for-sale	その他有価証券	3,430,108	66,629	41,636	155,775	89,145	3,462,358	24,993	121,541	96,547	
	株式	237,562	129,247	27,477	130,016	768	211,344	101,770	103,286	1,515	
	債券	1,924,999	(24,479)	9,933	2,461	26,941	2,044,046	(34,413)	1,870	36,284	
	その他	1,267,546	(38,138)	4,225	23,296	61,435	1,206,966	(42,364)	16,383	58,747	
Total	合計	3,590,741	66,217	42,041	155,993	89,776	3,624,219	24,175	121,689	97,513	
	株式	237,562	129,247	27,477	130,016	768	211,344	101,770	103,286	1,515	
	債券	2,085,632	(24,892)	10,338	2,680	27,573	2,205,908	(35,230)	2,019	37,250	
	その他	1,267,546	(38,138)	4,225	23,296	61,435	1,206,966	(42,364)	16,383	58,747	

(Note) 1. "Available-for-sale" is valued at market price. Consequently, figures in the above table show the differences between the acquisition cost and the balance sheet amount.

2. Figures above include negotiable certificates of deposit recognized in "Cash and due from banks".

(注) 1. 「その他有価証券」については時価評価しておりますので、上記の表上は、貸借対照表計上額と取得価額との差額を計上しております。

2. 「有価証券」のほか、「現金預け金」中の譲渡性預け金も含めております。

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

		As of Jun. 30, 2023					As of Mar. 31, 2023				
		Carrying Amount	Unrealized valuation gains (losses)				Carrying Amount	Unrealized valuation gains (losses)			
			(A)	(A-B)	Valuation gains	Valuation losses		(B)	Valuation gains	Valuation losses	
Held-to-maturity	満期保有目的	151,882	6,136	145	6,440	303	152,853	5,991	6,446	455	
	債券	151,882	6,136	145	6,440	303	152,853	5,991	6,446	455	
	その他	—	—	—	—	—	—	—	—	—	
Available-for-sale	その他有価証券	3,429,792	84,545	41,161	172,412	87,866	3,462,081	43,384	138,086	94,702	
	株式	237,246	141,108	27,440	141,607	499	211,067	113,667	114,651	983	
	債券	1,924,999	(19,903)	9,497	6,452	26,355	2,044,046	(29,400)	6,138	35,538	
	その他	1,267,546	(36,659)	4,224	24,352	61,012	1,206,966	(40,883)	17,296	58,180	
Total	合計	3,581,674	90,682	41,306	178,852	88,170	3,614,934	49,375	144,532	95,157	
	株式	237,246	141,108	27,440	141,607	499	211,067	113,667	114,651	983	
	債券	2,076,881	(13,766)	9,642	12,892	26,658	2,196,900	(23,408)	12,585	35,993	
	その他	1,267,546	(36,659)	4,224	24,352	61,012	1,206,966	(40,883)	17,296	58,180	

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

		As of Jun. 30, 2023					As of Mar. 31, 2023				
		Carrying Amount	Unrealized valuation gains (losses)				Carrying Amount	Unrealized valuation gains (losses)			
			(A)	(A-B)	Valuation gains	Valuation losses		(B)	Valuation gains	Valuation losses	
Held-to-maturity	満期保有目的	100,910	(85)	211	211	297	101,882	(296)	144	441	
	債券	100,910	(85)	211	211	297	101,882	(296)	144	441	
	その他	—	—	—	—	—	—	—	—	—	
Available-for-sale	その他有価証券	2,237,957	82,780	31,502	130,247	47,467	2,202,210	51,278	104,139	52,861	
	株式	199,354	113,611	22,060	114,079	468	178,554	91,551	92,442	891	
	債券	1,300,189	(14,343)	4,894	2,294	16,638	1,336,951	(19,237)	1,798	21,036	
	その他	738,413	(16,486)	4,548	13,873	30,360	686,703	(21,035)	9,898	30,933	
Total	合計	2,338,868	82,695	31,714	130,459	47,764	2,304,093	50,981	104,284	53,303	
	株式	199,354	113,611	22,060	114,079	468	178,554	91,551	92,442	891	
	債券	1,401,100	(14,429)	5,105	2,506	16,935	1,438,834	(19,534)	1,943	21,478	
	その他	738,413	(16,486)	4,548	13,873	30,360	686,703	(21,035)	9,898	30,933	

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

		As of Jun. 30, 2023					As of Mar. 31, 2023				
		Carrying Amount	Unrealized valuation gains (losses)				Carrying Amount	Unrealized valuation gains (losses)			
			(A)	(A-B)	Valuation gains	Valuation losses		(B)	Valuation gains	Valuation losses	
Held-to-maturity	満期保有目的	50,971	6,222	(66)	6,228	6	50,970	6,288	6,302	13	
	債券	50,971	6,222	(66)	6,228	6	50,970	6,288	6,302	13	
	その他	—	—	—	—	—	—	—	—	—	
Available-for-sale	その他有価証券	1,191,835	1,765	9,658	42,164	40,399	1,259,870	(7,893)	33,946	41,840	
	株式	37,892	27,496	5,379	27,528	31	32,512	22,116	22,208	91	
	債券	624,809	(5,559)	4,602	4,157	9,716	707,095	(10,162)	4,339	14,501	
	その他	529,133	(20,172)	(324)	10,478	30,651	520,262	(19,848)	7,398	27,246	
Total	合計	1,242,806	7,987	9,592	48,393	40,405	1,310,840	(1,605)	40,248	41,854	
	株式	37,892	27,496	5,379	27,528	31	32,512	22,116	22,208	91	
	債券	675,780	662	4,536	10,386	9,723	758,065	(3,873)	10,641	14,515	
	その他	529,133	(20,172)	(324)	10,478	30,651	520,262	(19,848)	7,398	27,246	

5. Status of Disclosed Claims under the Financial Revitalization Law and Risk-monitored Loans

【Mebuki Financial Group, Inc. (Consolidated basis)】

(Millions of yen)

	(Japanese)	As of Jun. 30, 2023			As of Mar. 31, 2023 (B)	As of Sep. 30, 2022 (C)
		(A)	(A)-(B)	(A)-(C)		
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	12,557	(19)	(565)	12,577	13,123
Doubtful claims	危険債権	152,158	(855)	1,418	153,013	150,740
Claims requiring monitoring	要管理債権	31,193	(329)	3,980	31,523	27,213
Loans past due 3 month or more	3ヶ月以上延滞債権	67	(144)	(74)	211	141
Restructured loans	貸出条件緩和債権	31,126	(185)	4,055	31,311	27,071
Total risk-monitored loans ①	開示債権合計 (1)	195,910	(1,204)	4,832	197,114	191,077
Normal Borrowers	正常債権	12,416,396	(26,913)	373,857	12,443,310	12,042,539
Total Amount of Loans ②	貸出金等残高(総与信残高) (2)	12,612,307	(28,118)	378,690	12,640,425	12,233,616
Ratio toward total amount of loans	貸出金等残高比					
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	0.09%	0.00%	(0.01%)	0.09%	0.10%
Doubtful claims	危険債権	1.20%	(0.01%)	(0.03%)	1.21%	1.23%
Claims requiring monitoring	要管理債権	0.24%	0.00%	0.02%	0.24%	0.22%
Loans past due 3 month or more	3ヶ月以上延滞債権額	0.00%	0.00%	0.00%	0.00%	0.00%
Restructured loans	貸出条件緩和債権額	0.24%	0.00%	0.02%	0.24%	0.22%
Ratio of Disclosed claims toward total loans (①/②)	貸出金等残高に占める割合 (1)/(2)	1.55%	0.00%	(0.01%)	1.55%	1.56%

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	As of Jun. 30, 2023			As of Mar. 31, 2023 (B)	As of Sep. 30, 2022 (C)
		(A)	(A)-(B)	(A)-(C)		
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	4,562	(622)	(371)	5,184	4,934
Doubtful claims	危険債権	84,166	(696)	297	84,862	83,868
Claims requiring monitoring	要管理債権	11,500	(621)	(203)	12,121	11,703
Loans past due 3 month or more	3ヶ月以上延滞債権	47	(33)	(10)	81	58
Restructured loans	貸出条件緩和債権	11,452	(587)	(192)	12,040	11,644
Total risk-monitored loans ①	開示債権合計 (1)	100,228	(1,939)	(277)	102,168	100,506
Normal Borrowers	正常債権	7,229,411	(3,797)	238,797	7,233,208	6,990,613
Total Amount of Loans ②	貸出金等残高(総与信残高) (2)	7,329,640	(5,737)	238,520	7,335,377	7,091,119
Ratio toward total amount of loans	貸出金等残高比					
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	0.06%	(0.01%)	0.00%	0.07%	0.06%
Doubtful claims	危険債権	1.14%	(0.01%)	(0.04%)	1.15%	1.18%
Claims requiring monitoring	要管理債権	0.15%	(0.01%)	(0.01%)	0.16%	0.16%
Loans past due 3 month or more	3ヶ月以上延滞債権額	0.00%	0.00%	0.00%	0.00%	0.00%
Restructured loans	貸出条件緩和債権額	0.15%	(0.01%)	(0.01%)	0.16%	0.16%
Ratio of Disclosed claims toward total loans (①/②)	貸出金等残高に占める割合 (1)/(2)	1.36%	(0.03%)	(0.05%)	1.39%	1.41%

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	As of Jun. 30, 2023			As of Mar. 31, 2023 (B)	As of Sep. 30, 2022 (C)
		(A)	(A)-(B)	(A)-(C)		
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	7,334	605	(233)	6,729	7,567
Doubtful claims	危険債権	67,967	(155)	1,110	68,123	66,856
Claims requiring monitoring	要管理債権	19,693	291	4,184	19,402	15,509
Loans past due 3 month or more	3ヶ月以上延滞債権	19	(111)	(63)	130	82
Restructured loans	貸出条件緩和債権	19,674	402	4,247	19,271	15,426
Total risk-monitored loans ①	開示債権合計 (1)	94,995	740	5,061	94,254	89,934
Normal Borrowers	正常債権	5,345,486	(17,585)	137,177	5,363,071	5,208,309
Total Amount of Loans ②	貸出金等残高(総与信残高) (2)	5,440,481	(16,844)	142,238	5,457,325	5,298,243
Ratio toward total amount of loans	貸出金等残高比					
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	0.13%	0.01%	(0.01%)	0.12%	0.14%
Doubtful claims	危険債権	1.24%	0.00%	(0.02%)	1.24%	1.26%
Claims requiring monitoring	要管理債権	0.36%	0.01%	0.07%	0.35%	0.29%
Loans past due 3 month or more	3ヶ月以上延滞債権額	0.00%	0.00%	0.00%	0.00%	0.00%
Restructured loans	貸出条件緩和債権額	0.36%	0.01%	0.07%	0.35%	0.29%
Ratio of Disclosed claims toward total loans (①/②)	貸出金等残高に占める割合 (1)/(2)	1.74%	0.02%	0.05%	1.72%	1.69%

6. Loans and Deposits

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

		(Japanese)	As of Jun. 30, 2023			As of Mar. 31, 2023 (B)	As of Sep. 30, 2022 (C)
			(A)	(A-B)	(A-C)		
Deposits	(Term-end balance)	預金 (末残)	17,276,270	113,092	549,724	17,163,178	16,726,546
	(Average balance)	預金 (平残)	17,082,556	295,609	288,905	16,786,947	16,793,650
Loans and bills discounted	(Term-end balance)	貸出金 (末残)	12,569,480	(19,037)	393,630	12,588,517	12,175,849
	(Average balance)	貸出金 (平残)	12,540,141	391,166	607,495	12,148,975	11,932,646

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

		(Japanese)	As of Jun. 30, 2023			As of Mar. 31, 2023 (B)	As of Sep. 30, 2022 (C)
			(A)	(A-B)	(A-C)		
Deposits	(Term-end balance)	預金 (末残)	10,393,482	142,196	330,975	10,251,286	10,062,507
	(Average balance)	預金 (平残)	10,287,537	183,411	171,677	10,104,125	10,115,860
Loans and bills discounted	(Term-end balance)	貸出金 (末残)	7,217,450	(5,530)	241,711	7,222,981	6,975,739
	(Average balance)	貸出金 (平残)	7,227,440	225,380	349,720	7,002,059	6,877,719

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

		(Japanese)	As of Jun. 30, 2023			As of Mar. 31, 2023 (B)	As of Sep. 30, 2022 (C)
			(A)	(A-B)	(A-C)		
Deposits	(Term-end balance)	預金 (末残)	6,882,787	(29,104)	218,748	6,911,891	6,664,039
	(Average balance)	預金 (平残)	6,795,018	112,197	117,227	6,682,821	6,677,790
Loans and bills discounted	(Term-end balance)	貸出金 (末残)	5,352,030	(13,506)	151,919	5,365,536	5,200,110
	(Average balance)	貸出金 (平残)	5,312,701	165,785	257,774	5,146,915	5,054,926

7. Consumer loans / Loans to SMEs

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

		(Japanese)	As of Jun. 30, 2023			As of Mar. 31, 2023 (B)	As of Sep. 30, 2022 (C)
			(A)	(A-B)	(A-C)		
Consumer loans		消費者ローン残高	5,037,450	9,073	65,978	5,028,377	4,971,472
	Of which, housing-related loans	うち住宅関連ローン残高	4,822,654	2,452	48,991	4,820,201	4,773,662
	Housing loans	住宅ローン残高	3,981,803	8,863	66,335	3,972,940	3,915,467
	Apartment loans	アパートローン残高	838,963	(6,306)	(16,948)	845,269	855,911
	Asset building loans	資産形成ローン残高	1,888	(104)	(395)	1,992	2,284
Loans to SME and Individual customers (SMEs)		中小企業等貸出金残高	8,769,472	(1,473)	181,531	8,770,945	8,587,940
Ratio of loans to SMEs		中小企業等貸出比率	69.76%	0.09%	(0.77%)	69.67%	70.53%

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

		(Japanese)	As of Jun. 30, 2023			As of Mar. 31, 2023 (B)	As of Sep. 30, 2022 (C)
			(A)	(A-B)	(A-C)		
Consumer loans		消費者ローン残高	2,755,934	248	30,200	2,755,685	2,725,733
	Of which, housing-related loans	うち住宅関連ローン残高	2,627,689	(2,394)	23,175	2,630,083	2,604,514
	Housing loans	住宅ローン残高	1,958,242	2,986	37,292	1,955,256	1,920,949
	Apartment loans	アパートローン残高	667,559	(5,275)	(13,721)	672,834	681,280
	Asset building loans	資産形成ローン残高	1,888	(104)	(395)	1,992	2,284
Loans to SME and Individual customers (SMEs)		中小企業等貸出金残高	4,677,785	5,602	108,572	4,672,183	4,569,213
Ratio of loans to SMEs		中小企業等貸出比率	64.81%	0.13%	(0.69%)	64.68%	65.50%

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

		(Japanese)	As of Jun. 30, 2023			As of Mar. 31, 2023 (B)	As of Sep. 30, 2022 (C)
			(A)	(A-B)	(A-C)		
Consumer loans		消費者ローン残高	2,281,516	8,824	35,778	2,272,692	2,245,738
	Of which, housing-related loans	うち住宅関連ローン残高	2,194,965	4,846	25,816	2,190,118	2,169,148
	Housing loans	住宅ローン残高	2,023,561	5,877	29,043	2,017,683	1,994,517
	Apartment loans	アパートローン残高	171,404	(1,030)	(3,226)	172,434	174,630
Loans to SME and Individual customers (SMEs)		中小企業等貸出金残高	4,091,686	(7,076)	72,958	4,098,762	4,018,727
Ratio of loans to SMEs		中小企業等貸出比率	76.45%	0.06%	(0.83%)	76.39%	77.28%