

## Mebuki Financial Group, Inc.

## Financial Results for the Third 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: Shinichi Onose, General Manager of Corporate Planning Dept.  
 Filing date of Financial Statements: February 13, 2024 (scheduled)

(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 December 31, 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	%
Third quarter						
Ended December 31, 2023	232,949	(5.7)	46,607	2.0	32,362	1.7
Ended December 31, 2022	247,265	22.8	45,650	(21.4)	31,808	(17.2)

(Note) Comprehensive Income Third quarter of FY2023: ¥62,940 million [-%] Third quarter of FY2022: ¥(76,003) million [-%]

	Net Income per Share	Net Income per Share (Diluted)
Third quarter	¥	¥
Ended December 31, 2023	30.85	30.84
Ended December 31, 2022	29.47	29.46

(2) Consolidated Financial Conditions

	Total Assets	Net Assets	Capital Assets to Total Assets
Third quarter	¥Million	¥Million	%
Ended December 31, 2023	21,660,253	935,755	4.3
Fiscal year 2022	21,387,481	904,779	4.2

(Reference) Capital assets Third quarter of FY2023: ¥935,680 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	—	6.00	—		
Ending March 31, 2024 (Forecast)				6.00	12.00

(Note) 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	%	¥
Fiscal Year ending March 31, 2024	57,500	23.3	40,000	24.3	38.43

(Note) 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): |                      |                |                      |
| December 31, 2023                                     | 1,089,055,218 shares | March 31, 2023 | 1,089,055,218 shares |
| ② Number of treasury stock:                           |                      |                |                      |
| December 31, 2023                                     | 72,851,591 shares    | March 31, 2023 | 24,621,524 shares    |
| ③ Average number of shares:                           |                      |                |                      |
| For the nine months ended December 31, 2023           |                      |                | 1,048,889,396 shares |
| For the nine months ended December 31, 2022           |                      |                | 1,079,228,113 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 Third Quarter of Fiscal Year 2023, Ending March 31, 2024

## ----- Contents -----

- I Quarterly Consolidated Financial Information
  - 1. Quarterly Consolidated Balance Sheet..... 1
  - 2. Quarterly Consolidated Statement of Income and Consolidated Statement of Comprehensive Income..... 3
  - 3. Note for the Assumption of Going Concern..... 4
  - 4. Note for Material Changes in Shareholders' Equity..... 4
  - 5. Changes in Accounting Policies and Estimates and Modified Restatement..... 4
  - 6. Subsequent Events..... 4
  
- II Financial Data for the Third Quarter of Fiscal Year 2023 ending March 31, 2024
  - 1. Income Status..... 5
  - 2. Interest Rate Spread (Domestic operations)..... 9
  - 3. Gains and Losses on Securities..... 10
  - 4. Unrealized Valuation Gains (Losses)..... 11
  - 5. Status of Disclosed Claims under the Financial Revitalization Law and Risk-monitored Loans..... 12
  - 6. Loans and Deposits..... 13
  - 7. Consumer loans / Loans to SMEs..... 13

I Quarterly Consolidated Financial Information

1. Quarterly Consolidated Balance Sheet

Item	(Japanese)	(Millions of yen)	
		As of Mar. 31, 2023	As of Dec. 31, 2023
<b>Assets</b>	<b>(資産の部)</b>		
Cash and due from banks	現金預け金	4,818,749	4,785,870
Call loans and bills bought	コールローン及び買入手形	24,115	80,353
Monetary claims bought	買入金銭債権	10,341	8,779
Trading assets	特定取引資産	3,962	4,280
Money held in trust	金銭の信託	3,010	2,826
Securities	有価証券	3,662,309	3,749,859
Loans and bills discounted	貸出金	12,436,196	12,587,116
Foreign exchanges	外国為替	17,216	10,103
Lease receivable and investments in lease	リース債権及びリース投資資産	60,454	60,150
Other assets	その他資産	247,636	273,864
Tangible fixed assets	有形固定資産	101,567	102,097
Intangible fixed assets	無形固定資産	13,523	13,318
Asset for retirement benefits	退職給付に係る資産	40,791	44,693
Deferred tax assets	繰延税金資産	20,027	6,119
Customers' liabilities for acceptances and guarantees	支払承諾見返	19,448	17,336
Allowance for loan losses	貸倒引当金	(91,859)	(86,508)
Reserve for devaluation of investment securities	投資損失引当金	(8)	(8)
<b>Total Assets</b>	<b>資産の部合計</b>	<b>21,387,481</b>	<b>21,660,253</b>
<b>Liabilities</b>	<b>(負債の部)</b>		
Deposits	預金	17,137,285	17,250,691
Negotiable certificates of deposit	譲渡性預金	371,289	391,557
Call money and bills sold	コールマネー及び売渡手形	555,552	671,614
Payables under repurchase agreements	売現先勘定	112,902	199,871
Payables under securities lending transactions	債券貸借取引受入担保金	111,887	75,473
Trading liabilities	特定取引負債	1,122	1,527
Borrowed money	借入金	2,000,858	1,930,258
Foreign Exchanges	外国為替	8,350	993
Due to trust account	信託勘定借	2,983	3,072
Other liabilities	その他負債	147,695	168,032
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	29
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,954	1,806
Provision for contingent loss	偶発損失引当金	2,103	1,746
Provision for point card certificates	ポイント引当金	564	507
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	1,656
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	7,929	7,879
Negative goodwill	負ののれん	553	434
Acceptances and guarantees	支払承諾	19,448	17,336
<b>Total liabilities</b>	<b>負債の部合計</b>	<b>20,482,702</b>	<b>20,724,498</b>

Item	(Japanese)	(Millions of yen)	
		As of Mar. 31, 2023	As of Dec. 31, 2023
<b>Net Assets</b>	<b>(純資産の部)</b>		
Capital stock	資 本 金	117,495	117,495
Capital surplus	資 本 剰 余 金	125,705	125,720
Retained earnings	利 益 剰 余 金	622,845	643,234
Treasury stock	自 己 株 式	(7,181)	(27,056)
<b>Total shareholders' equity</b>	<b>株 主 資 本 合 計</b>	<b>858,864</b>	<b>859,394</b>
Unrealized gains on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	18,692	54,094
Deferred gains (losses) on hedges	繰 延 へ ッ ジ 損 益	7,435	3,209
Land revaluation surplus	土 地 再 評 価 差 額 金	12,088	11,976
Defined retirement benefit plans	退 職 給 付 に 係 る 調 整 累 計 額	7,604	7,006
<b>Total accumulated other comprehensive income</b>	<b>そ の 他 の 包 括 利 益 累 計 額 合 計</b>	<b>45,821</b>	<b>76,286</b>
Equity warrants	新 株 予 約 権	62	43
Non-controlling interest	非 支 配 株 主 持 分	31	31
<b>Total net assets</b>	<b>純 資 産 の 部 合 計</b>	<b>904,779</b>	<b>935,755</b>
<b>Total liabilities and net assets</b>	<b>負 債 及 び 純 資 産 の 部 合 計</b>	<b>21,387,481</b>	<b>21,660,253</b>

(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 9 months ended Dec.31,2022	For the 9 months ended Dec.31,2023
<b>Ordinary income</b>	<b>経常収益</b>	<b>247,265</b>	<b>232,949</b>
Interest income	資金運用収益	129,264	137,560
Interest on loans and bills discounts	(うち貸出金利息)	81,915	87,960
Interest and dividends on securities	(うち有価証券利息配当金)	42,976	46,191
Trust fees	信託報酬	24	27
Fees and commissions	役務取引等収益	41,979	45,100
Trading income	特定取引収益	1,684	398
Other ordinary income	その他業務収益	15,881	7,377
Other income	その他経常収益	58,431	42,484
<b>Ordinary expenses</b>	<b>経常費用</b>	<b>201,614</b>	<b>186,342</b>
Interest expenses	資金調達費用	14,337	30,413
Interest on deposits	(うち預金利息)	1,758	2,958
Fees and commissions payments	役務取引等費用	10,421	11,591
Other business expenses	その他業務費用	61,974	34,448
General and administrative expenses	営業経費	80,517	80,282
Other operating expenses	その他経常費用	34,363	29,606
<b>Ordinary profit</b>	<b>経常利益</b>	<b>45,650</b>	<b>46,607</b>
<b>Extraordinary income</b>	<b>特別利益</b>	<b>241</b>	<b>112</b>
Gains on disposal of non-current assets	固定資産処分益	241	112
<b>Extraordinary losses</b>	<b>特別損失</b>	<b>461</b>	<b>573</b>
Losses on disposal of fixed assets	固定資産処分損	277	199
Impairment loss	減損損失	183	373
<b>Income before income taxes</b>	<b>税金等調整前四半期純利益</b>	<b>45,431</b>	<b>46,145</b>
Income taxes-current	法人税、住民税及び事業税	11,516	11,431
Income taxes-deferred	法人税等調整額	2,106	2,352
<b>Total income taxes</b>	<b>法人税等合計</b>	<b>13,622</b>	<b>13,783</b>
<b>Net income</b>	<b>四半期純利益</b>	<b>31,808</b>	<b>32,362</b>
<b>Net income (loss) attributable to non-controlling interest</b>	非支配株主に帰属する四半期純利益又は非支配株主に帰属する四半期純損失(-)	(0)	0
<b>Net income attributable to owners of the parent</b>	<b>親会社株主に帰属する四半期純利益</b>	<b>31,808</b>	<b>32,362</b>

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

### (2) Quarterly Consolidated Statement of Comprehensive Income

(Millions of yen)

Item	(Japanese)	For the 9 months ended Dec.31,2022	For the 9 months ended Dec.31,2023
<b>Net income</b>	<b>四半期純利益</b>	<b>31,808</b>	<b>32,362</b>
<b>Other comprehensive income</b>	<b>その他の包括利益</b>	<b>(107,812)</b>	<b>30,577</b>
Unrealized gains on available-for-sale securities	その他有価証券評価差額金	(112,580)	35,402
Deferred gains (losses) on hedges	繰延ヘッジ損益	4,975	(4,226)
Defined retirement benefit plan	退職給付に係る調整額	(207)	(598)
<b>Comprehensive income</b>	<b>四半期包括利益</b>	<b>(76,003)</b>	<b>62,940</b>
	(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	(76,003)	62,940
Comprehensive income attributable to non-controlling interest	非支配株主に係る四半期包括利益	(0)	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)

In determining the classification of borrowers, we consider the projections for changes in the performance of the borrowers that are expected to be affected by changes in the financial and economic environment, including resource prices, commodity prices, and foreign exchange rates, as well as the impact of COVID-19.

However, COVID-19 has been reclassified to "Category 5", which has no special restrictions, and the impacts of COVID-19 on the projections for changes in the performance of the borrowers is shrinking. The impact of that uncertainty on the quarterly consolidated financial statements has also been reduced.

Based on the assumption above, we estimate allowance for loan losses for the third quarter of fiscal year 2023.

### 6. Subsequent Events

#### (Cancellation of treasury shares)

At the board of directors' meeting held on January 29, 2024, we resolved to retire treasury shares in accordance with Article 178 of the Companies Act.

Type of shares to be cancelled	Common shares
Total number of shares to be cancelled	72,000,000 shares (Equivalent to 6.61% of the issued shares before cancellation)
Date of cancellation (planned)	February 20, 2024
Total number of issued shares after	1,017,055,218 shares (including treasury shares)

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

### 1. Income Status

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

(Millions of yen)

	(Japanese)	For the 9 months ended Dec.31,2023		For the 9 months ended Dec.31,2022	(Reference) FY2022
		(A)	(A)-(B)	(B)	
Consolidated gross profit	連 結 粗 利 益	114,012	11,911	102,100	118,348
Net interest income	資 金 利 益	107,147	(7,779)	114,927	148,913
Net fees and commissions	役 務 取 引 等 利 益	33,536	1,954	31,581	42,703
Net trading income	特 定 取 引 利 益	398	(1,285)	1,684	1,890
Net other business income	そ の 他 業 務 利 益	(27,070)	19,022	(46,092)	(75,160)
General and administrative expenses	営 業 経 費	80,282	(234)	80,517	107,016
Credit related costs	与 信 関 係 費 用	2,666	(3,415)	6,081	10,853
Write-off of loans	貸 出 金 償 却	2,976	(74)	3,051	4,296
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	5,158	(90)	5,249	8,798
Transfer to general allowance for loan losses	一 般 貸 倒 引 当 金 繰 入 額	(4,670)	(3,656)	(1,014)	(753)
Other credit related costs	そ の 他 の 与 信 関 係 費 用	(798)	405	(1,204)	(1,487)
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	14,093	(14,456)	28,549	43,857
Equity in gains (losses) of affiliated companies	持 分 法 に よ る 投 資 損 益	—	—	—	—
Others	そ の 他	1,450	(149)	1,600	2,297
Ordinary profit 【FY2023;57,500】	経 常 利 益 【 通 期 57,500 】	46,607	956	45,650	46,631
Extraordinary income(losses)	特 別 損 益	(461)	(241)	(219)	(676)
Income before income taxes	税 金 等 調 整 前 四 半 期 純 利 益	46,145	714	45,431	45,955
Total income taxes	法 人 税 等 合 計	13,783	160	13,622	13,779
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	11,431	(85)	11,516	12,421
Income taxes-deferred	法 人 税 等 調 整 額	2,352	245	2,106	1,357
Net income	四 半 期 純 利 益	32,362	554	31,808	32,176
Net income (loss) attributable to non-controlling interest	非支配株主に帰属する四半期純利益又は非支配株主に帰属する四半期純損失(-)	0	0	(0)	(0)
Net income attributable to owners of the parent 【FY2023; 40,000】	親会社株主に帰属する四半期純利益 【 通 期 40,000 】	32,362	553	31,808	32,176

(Note) 1. Consolidated gross 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 9 months ended Dec.31,2023		For the 9 months ended Dec.31,2022	(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 倒 引 繰 入 前)	33,124	10,936	22,188	12,074
Consolidated net business income	連 結 業 務 純 益	37,795	14,592	23,203	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 Dec. 31, 2023		As of Dec.31, 2022	(Reference) As of Mar. 31, 2023
		(A)	(A)-(B)	(B)	
Number of Consolidated Subsidiaries	連 結 子 会 社 数	16	—	16	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 9 months ended Dec.31,2023		For the 9 months ended Dec.31,2022	(Reference) FY2022
		(A)	(A)-(B)	(B)	
Gross business profit	業 務 粗 利 益	108,421	10,873	97,547	112,868
Net interest income (Of which, gains on cancellation of investment trusts)	資 金 利 益 (うち 投 信 解 約 損 益)	108,229	(8,563)	116,792	150,964
Net fees and commissions	役 務 取 引 等 利 益	4,977	(914)	5,891	7,177
Net trading income	特 定 取 引 等 利 益	26,950	740	26,209	35,494
Net other business income (Of which, gains/losses on bond transactions)	そ の 他 業 務 利 益 (うち 国 債 等 債 券 損 益)	194	(34)	228	335
		(26,952)	18,731	(45,684)	(73,925)
		(33,957)	24,570	(58,527)	(87,344)
Expenses (excluding non-recurrent expense)	経 費 (除 く 臨 時 処 理 分)	78,577	1,004	77,573	103,355
Personnel expenses	人 件 費	42,923	(117)	43,040	57,255
Non-personnel expenses	物 件 費	30,878	1,122	29,756	40,093
Taxes	税 金	4,775	(1)	4,776	6,006
Net business income (before general allowance for loan losses)	実 質 業 務 純 益	29,843	9,869	19,974	9,512
(excluding gains/losses on bond transactions)	コ ア 業 務 純 益	63,800	(14,701)	78,502	96,856
(excluding gains on cancellation of investment trusts)	コ ア 業 務 純 益 (除 く 投 信 解 約 損 益)	58,823	(13,786)	72,610	89,679
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	[(4,841)]	—	1,027	(1,027)
Net business income	業 務 純 益	29,843	8,842	21,001	10,132
Net non-recurrent gains/losses	臨 時 損 益	13,580	(10,140)	23,720	35,079
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	1,134	(4,618)	5,752	9,745
Write-off of loans	貸 出 金 償 却	2,125	(61)	2,186	3,070
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	—	(4,515)	4,515	7,943
Losses on sales of loans	貸 出 金 売 却 損	7	5	2	2
Transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	(83)	(246)	162	253
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	357	357	—	—
Recoveries of written-off claims	償 却 債 権 取 立 益	1,236	(430)	1,666	2,171
Other	そ の 他	677	125	552	648
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	14,087	(15,690)	29,778	45,060
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	626	931	(305)	(234)
Ordinary profit	経 常 利 益	43,423	(1,298)	44,721	45,211
Extraordinary income/losses	特 別 損 益	(431)	(289)	(142)	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	42,991	(1,587)	44,579	56,612
Total income taxes	法 人 税 等 合 計	12,614	(506)	13,121	13,046
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	9,588	(108)	9,697	10,056
Income taxes-deferred	法 人 税 等 調 整 額	3,025	(397)	3,423	2,989
Net Income	四 半 期 純 利 益	30,377	(1,080)	31,458	43,565
Credit related costs (①+②)	与 信 関 係 費 用 (① + ②)	1,134	(3,591)	4,725	9,125

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

(Millions of yen)

	(Japanese)	For the 9 months ended Dec.31,2023		For the 9 months ended Dec.31,2022	(Reference) FY2022
		(A)	(A)-(B)	(B)	
Gross business profit	業 務 粗 利 益	58,267	13,886	44,381	48,482
Net interest income	資 金 利 益	64,913	(3,283)	68,197	88,751
(Of which, gains on cancellation of investment trusts)	(うち 投信解約損益)	3,982	246	3,736	5,022
Net fees and commissions	役 務 取 引 等 利 益	14,693	(618)	15,311	20,143
Net trading income	特 定 取 引 等 利 益	194	(34)	228	335
Net other business income	そ の 他 業 務 利 益	(21,532)	17,823	(39,356)	(60,747)
(Of which, gains/losses on bond transactions)	(うち 国債等債券損益)	(23,668)	27,002	(50,671)	(72,610)
Expenses (excluding non-recurrent expense)	経 費 ( 除 く 臨 時 処 理 分 )	44,021	735	43,286	57,677
Personnel expenses	人 件 費	24,305	25	24,279	32,283
Non-personnel expenses	物 件 費	16,992	645	16,347	22,024
Taxes	税 金	2,723	63	2,659	3,369
Net business income (before general allowance for loan losses)	実 質 業 務 純 益	14,245	13,151	1,094	(9,194)
(excluding gains/losses on bond transactions)	コ ア 業 務 純 益	37,914	(13,851)	51,766	63,415
(excluding gains on cancellation of investment trusts)	コア業務純益(除く投信解約損益)	33,932	(14,098)	48,030	58,393
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	[(4,008)]	—	386	(386)
Net business income	業 務 純 益	14,245	12,764	1,480	(8,584)
Net non-recurrent gains/losses	臨 時 損 益	13,604	(11,686)	25,291	38,195
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	(273)	(3,395)	3,122	5,699
Write-off of loans	貸 出 金 償 却	991	202	788	1,216
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	[3,325]	—	(2,566)	4,879
Losses on sales of loans	貸 出 金 売 却 損	7	5	2	2
Transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	(156)	(218)	61	151
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	682	682	—	—
Recoveries of written-off claims	償 却 債 権 取 立 益	892	312	580	833
Other	そ の 他	459	176	283	283
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	12,483	(16,147)	28,630	43,911
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	848	1,065	(216)	(16)
Ordinary profit	経 常 利 益	27,850	1,078	26,772	29,611
Extraordinary income/losses	特 別 損 益	(471)	(357)	(113)	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	27,379	720	26,659	41,149
Total income taxes	法 人 税 等 合 計	7,811	112	7,699	8,332
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	5,943	484	5,458	6,559
Income taxes-deferred	法 人 税 等 調 整 額	1,868	(372)	2,240	1,773
Net Income	四 半 期 純 利 益	19,567	607	18,960	32,816
Credit related costs (①+②)	与 信 関 係 費 用 ( ① + ② )	(273)	(3,009)	2,736	5,089

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

(Millions of yen)

	(Japanese)	For the 9 months ended Dec.31,2023		For the 9 months ended Dec.31,2022	(Reference) FY2022
		(A)	(A)-(B)	(B)	
Gross business profit	業 務 粗 利 益	50,153	(3,012)	53,166	64,385
Net interest income	資 金 利 益	43,316	(5,279)	48,595	62,212
(Of which, gains on cancellation of investment trusts)	(うち 投信解約損益)	994	(1,160)	2,155	2,155
Net fees and commissions	役 務 取 引 等 利 益	12,256	1,358	10,898	15,350
Net trading income	特 定 取 引 等 利 益	—	—	—	—
Net other business income	そ の 他 業 務 利 益	(5,419)	908	(6,327)	(13,177)
(Of which, gains/losses on bond transactions)	(うち 国債等債券損益)	(10,288)	(2,432)	(7,855)	(14,733)
Expenses (excluding non-recurrent expense)	経 費 ( 除 く 臨 時 処 理 分 )	34,555	269	34,286	45,678
Personnel expenses	人 件 費	18,617	(143)	18,760	24,972
Non-personnel expenses	物 件 費	13,886	476	13,409	18,068
Taxes	税 金	2,052	(64)	2,117	2,637
Net business income (before general allowance for loan losses)	実 質 業 務 純 益	15,597	(3,281)	18,879	18,707
(excluding gains/losses on bond transactions)	コ ア 業 務 純 益	25,886	(849)	26,735	33,441
(excluding gains on cancellation of investment trusts)	コア業務純益(除く投信解約損益)	24,891	311	24,580	31,285
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	(833)	(192)	(641)	(10)
Net business income	業 務 純 益	16,430	(3,089)	19,520	18,717
Net non-recurrent gains/losses	臨 時 損 益	(857)	713	(1,571)	(3,116)
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	2,240	(390)	2,630	4,046
Write-off of loans	貸 出 金 償 却	1,133	(264)	1,397	1,853
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	1,158	(790)	1,948	3,063
Losses on sales of loans	貸 出 金 売 却 損	0	0	0	0
Transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	73	(27)	101	102
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	—	—	—	—
Recoveries of written-off claims	償 却 債 権 取 立 益	343	(742)	1,086	1,337
Other	そ の 他	218	(50)	268	365
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	1,604	456	1,148	1,148
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	(222)	(133)	(88)	(218)
Ordinary profit	経 常 利 益	15,572	(2,376)	17,949	15,600
Extraordinary income/losses	特 別 損 益	39	68	(29)	(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	15,612	(2,308)	17,920	15,463
Total income taxes	法 人 税 等 合 計	4,802	(619)	5,421	4,713
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	3,645	(593)	4,238	3,497
Income taxes-deferred	法 人 税 等 調 整 額	1,157	(25)	1,182	1,216
Net Income	四 半 期 純 利 益	10,809	(1,688)	12,498	10,749
Credit related costs (①+②)	与 信 関 係 費 用 ( ① + ② )	1,407	(582)	1,989	4,036

## 2. Interest Rate Spread (Domestic operations)

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

	(Japanese)	For the 9 months ended Dec.31,2023		For the 9 months ended Dec.31,2022 (B)	(Reference) FY2022
		(A)	(A)-(B)		
Average yield on interest earning assets ①	資金運用利回	0.85	0.04	0.81	0.81
Average yield on loans and bills discounted	貸出金利回	0.84	(0.02)	0.86	0.85
Average yield on securities	有価証券利回	1.08	0.01	1.07	1.02
Average yield on interest bearing liabilities ②	資金調達原価	0.52	0.05	0.47	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	(0.01)	0.34	0.33

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

	(Japanese)	For the 9 months ended Dec.31,2023		For the 9 months ended Dec.31,2022 (B)	(Reference) FY2022
		(A)	(A)-(B)		
Average yield on interest earning assets ①	資金運用利回	0.85	0.03	0.82	0.81
Average yield on loans and bills discounted	貸出金利回	0.82	0.00	0.82	0.82
Average yield on securities	有価証券利回	1.08	0.04	1.04	1.00
Average yield on interest bearing liabilities ②	資金調達原価	0.47	0.04	0.43	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	0.38	(0.01)	0.39	0.37

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

	(Japanese)	For the 9 months ended Dec.31,2023		For the 9 months ended Dec.31,2022 (B)	(Reference) FY2022
		(A)	(A)-(B)		
Average yield on interest earning assets ①	資金運用利回	0.85	0.04	0.81	0.81
Average yield on loans and bills discounted	貸出金利回	0.87	(0.03)	0.90	0.90
Average yield on securities	有価証券利回	1.09	(0.06)	1.15	1.06
Average yield on interest bearing liabilities ②	資金調達原価	0.60	0.08	0.52	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	0.25	(0.04)	0.29	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 9 months ended Dec.31,2023		For the 9 months ended Dec.31,2022 (B)	(Reference) FY2022
		(A)	(A)-(B)		
Gains/losses on bond transactions	国債等債券損益	(33,957)	24,570	(58,527)	(87,344)
Gains on sales	売却益	353	(2,679)	3,032	3,040
Gains on redemption	償還益	—	—	—	—
Losses on sales	売却損	34,310	(27,250)	61,560	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 9 months ended Dec.31,2023		For the 9 months ended Dec.31,2022 (B)	(Reference) FY2022
		(A)	(A)-(B)		
Gains/losses on bond transactions	国債等債券損益	(23,668)	27,002	(50,671)	(72,610)
Gains on sales	売却益	353	(2,474)	2,827	2,827
Gains on redemption	償還益	—	—	—	—
Losses on sales	売却損	24,021	(29,477)	53,499	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 9 months ended Dec.31,2023		For the 9 months ended Dec.31,2022 (B)	(Reference) FY2022
		(A)	(A)-(B)		
Gains/losses on bond transactions	国債等債券損益	(10,288)	(2,432)	(7,855)	(14,733)
Gains on sales	売却益	0	(205)	205	213
Gains on redemption	償還益	—	—	—	—
Losses on sales	売却損	10,288	2,227	8061	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 9 months ended Dec.31,2023		For the 9 months ended Dec.31,2022 (B)	(Reference) FY2022
		(A)	(A)-(B)		
Gains/losses related to stocks, etc.	株式等関係損益	14,087	(15,690)	29,778	45,060
Gains on sales	売却益	14,478	(16,766)	31,244	46,442
Losses on sales	売却損	349	(984)	1,333	1,337
Write-offs	償却	40	(91)	132	45

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

(Millions of yen)

	(Japanese)	For the 9 months ended Dec.31,2023		For the 9 months ended Dec.31,2022 (B)	(Reference) FY2022
		(A)	(A)-(B)		
Gains/losses related to stocks, etc.	株式等関係損益	12,483	(16,147)	28,630	43,911
Gains on sales	売却益	12,865	(16,199)	29,064	44,262
Losses on sales	売却損	341	19	321	324
Write-offs	償却	40	(71)	112	25

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

(Millions of yen)

	(Japanese)	For the 9 months ended Dec.31,2023		For the 9 months ended Dec.31,2022 (B)	(Reference) FY2022
		(A)	(A)-(B)		
Gains/losses related to stocks, etc.	株式等関係損益	1,604	456	1,148	1,148
Gains on sales	売却益	1,613	(567)	2,180	2,180
Losses on sales	売却損	8	(1,004)	1,012	1,012
Write-offs	償却	—	(19)	19	19

4. Unrealized Valuation Gains (Losses)

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

(Millions of yen)

		As of Dec. 31, 2023					As of Sep. 30, 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	156,164	(968)	702	126	1,094	158,278	(1,670)	92	1,763
	債券	156,164	(968)	702	126	1,094	158,278	(1,670)	92	1,763
	その他	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	3,551,195	75,605	57,075	150,441	74,835	3,440,711	18,530	150,871	132,341
	株式	241,740	122,712	(3,762)	123,613	901	245,067	126,474	127,072	597
	債券	1,995,451	(30,407)	19,648	1,840	32,248	1,909,147	(50,056)	362	50,418
	その他	1,314,004	(16,698)	41,189	24,987	41,686	1,286,496	(57,888)	23,436	81,325
Total	合計	3,707,360	74,637	57,778	150,567	75,930	3,598,990	16,859	150,964	134,105
	株式	241,740	122,712	(3,762)	123,613	901	245,067	126,474	127,072	597
	債券	2,151,616	(31,376)	20,351	1,966	33,342	2,067,426	(51,727)	455	52,182
	その他	1,314,004	(16,698)	41,189	24,987	41,686	1,286,496	(57,888)	23,436	81,325

(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. In addition to securities, figures in the above include negotiable certificates of deposit recognized as "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 Dec. 31, 2023					As of Sep. 30, 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	147,429	5,070	438	5,496	426	149,784	4,632	5,175	543
	債券	147,429	5,070	438	5,496	426	149,784	4,632	5,175	543
	その他	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	3,550,908	92,547	56,451	165,717	73,169	3,440,454	36,096	166,557	130,461
	株式	241,452	134,539	(3,976)	135,355	815	244,809	138,516	139,048	531
	債券	1,995,451	(26,664)	19,238	4,518	31,182	1,909,147	(45,903)	3,018	48,921
	その他	1,314,004	(15,328)	41,189	25,843	41,171	1,286,496	(56,517)	24,491	81,009
Total	合計	3,698,337	97,617	56,889	171,214	73,596	3,590,238	40,728	171,733	131,004
	株式	241,452	134,539	(3,976)	135,355	815	244,809	138,516	139,048	531
	債券	2,142,880	(21,593)	19,677	10,015	31,608	2,058,932	(41,270)	8,193	49,464
	その他	1,314,004	(15,328)	41,189	25,843	41,171	1,286,496	(56,517)	24,491	81,009

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

(Millions of yen)

		As of Dec. 31, 2023					As of Sep. 30, 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	96,455	(293)	145	123	416	98,811	(439)	92	532
	債券	96,455	(293)	145	123	416	98,811	(439)	92	532
	その他	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	2,345,188	85,355	32,367	124,223	38,868	2,217,766	52,988	124,145	71,157
	株式	207,338	109,750	(60)	110,557	807	206,746	109,810	110,318	507
	債券	1,391,270	(18,163)	12,089	1,275	19,439	1,276,955	(30,253)	339	30,592
	その他	746,579	(6,230)	20,338	12,390	18,621	734,065	(26,569)	13,487	40,056
Total	合計	2,441,643	85,062	32,513	124,347	39,284	2,316,578	52,549	124,238	71,689
	株式	207,338	109,750	(60)	110,557	807	206,746	109,810	110,318	507
	債券	1,487,726	(18,457)	12,235	1,398	19,856	1,375,766	(30,692)	432	31,124
	その他	746,579	(6,230)	20,338	12,390	18,621	734,065	(26,569)	13,487	40,056

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

(Millions of yen)

		As of Dec. 31, 2023					As of Sep. 30, 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	50,973	5,364	292	5,373	9	50,972	5,071	5,082	11
	債券	50,973	5,364	292	5,373	9	50,972	5,071	5,082	11
	その他	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	1,205,719	7,191	24,083	41,493	34,301	1,222,688	(16,892)	42,412	59,304
	株式	34,114	24,789	(3,916)	24,797	7	38,063	28,705	28,729	23
	債券	604,180	(8,500)	7,149	3,242	11,743	632,192	(15,649)	2,678	18,328
	その他	567,424	(9,097)	20,850	13,452	22,550	552,431	(29,948)	11,003	40,952
Total	合計	1,256,693	12,555	24,376	46,866	34,311	1,273,660	(11,820)	47,494	59,315
	株式	34,114	24,789	(3,916)	24,797	7	38,063	28,705	28,729	23
	債券	655,153	(3,136)	7,441	8,616	11,752	683,165	(10,577)	7,761	18,339
	その他	567,424	(9,097)	20,850	13,452	22,550	552,431	(29,948)	11,003	40,952

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 Dec. 31, 2023			As of Sep. 30, 2023 (B)	As of Mar. 31, 2023 (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	13,829	1,362	1,252	12,467	12,577
Doubtful claims	危険債権	149,766	(2,063)	(3,247)	151,830	153,013
Claims requiring monitoring	要管理債権	29,383	(2,891)	(2,139)	32,275	31,523
Loans past due 3 month or more	3ヶ月以上延滞債権	79	(33)	(131)	113	211
Restructured loans	貸出条件緩和債権	29,303	(2,857)	(2,008)	32,161	31,311
Total risk-monitored loans ①	開示債権合計 (1)	192,979	(3,593)	(4,134)	196,572	197,114
Normal Borrowers	正常債権	12,584,507	30,053	141,197	12,554,453	12,443,310
Total Amount of Loans ②	貸出金等残高(総与信残高) (2)	12,777,487	26,460	137,062	12,751,026	12,640,425
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	0.10%	0.01%	0.01%	0.09%	0.09%
Doubtful claims	危険債権	1.17%	(0.02%)	(0.04%)	1.19%	1.21%
Claims requiring monitoring	要管理債権	0.22%	(0.03%)	(0.02%)	0.25%	0.24%
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	0.22%	(0.03%)	(0.02%)	0.25%	0.24%
Ratio of Disclosed claims toward total loans (①/②)	貸出金等残高に占める割合 (1)/(2)	1.51%	(0.03%)	(0.04%)	1.54%	1.55%

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

(Millions of yen)

	(Japanese)	As of Dec. 31, 2023			As of Sep. 30, 2023 (B)	As of Mar. 31, 2023 (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	4,970	688	(214)	4,281	5,184
Doubtful claims	危険債権	83,311	(463)	(1,550)	83,775	84,862
Claims requiring monitoring	要管理債権	9,040	(2,255)	(3,080)	11,296	12,121
Loans past due 3 month or more	3ヶ月以上延滞債権	26	(72)	(54)	99	81
Restructured loans	貸出条件緩和債権	9,014	(2,182)	(3,026)	11,196	12,040
Total risk-monitored loans ①	開示債権合計 (1)	97,323	(2,030)	(4,845)	99,353	102,168
Normal Borrowers	正常債権	7,349,503	40,178	116,294	7,309,324	7,233,208
Total Amount of Loans ②	貸出金等残高(総与信残高) (2)	7,446,826	38,148	111,449	7,408,678	7,335,377
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%	(0.01%)	0.05%	0.07%
Doubtful claims	危険債権	1.11%	(0.02%)	(0.04%)	1.13%	1.15%
Claims requiring monitoring	要管理債権	0.12%	(0.03%)	(0.04%)	0.15%	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	0.12%	(0.03%)	(0.04%)	0.15%	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)	1.30%	(0.04%)	(0.09%)	1.34%	1.39%

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

(Millions of yen)

	(Japanese)	As of Dec. 31, 2023			As of Sep. 30, 2023 (B)	As of Mar. 31, 2023 (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	8,298	650	1,569	7,648	6,729
Doubtful claims	危険債権	66,441	(1,587)	(1,681)	68,029	68,123
Claims requiring monitoring	要管理債権	20,342	(635)	940	20,978	19,402
Loans past due 3 month or more	3ヶ月以上延滞債権	53	39	(77)	14	130
Restructured loans	貸出条件緩和債権	20,289	(675)	1,017	20,964	19,271
Total risk-monitored loans ①	開示債権合計 (1)	95,083	(1,573)	829	96,656	94,254
Normal Borrowers	正常債権	5,391,158	(10,607)	28,087	5,401,766	5,363,071
Total Amount of Loans ②	貸出金等残高(総与信残高) (2)	5,486,242	(12,180)	28,916	5,498,422	5,457,325
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	0.15%	0.02%	0.03%	0.13%	0.12%
Doubtful claims	危険債権	1.21%	(0.02%)	(0.03%)	1.23%	1.24%
Claims requiring monitoring	要管理債権	0.37%	(0.01%)	0.02%	0.38%	0.35%
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%	(0.02%)	0.01%	0.38%	0.35%
Ratio of Disclosed claims toward total loans (①/②)	貸出金等残高に占める割合 (1)/(2)	1.73%	(0.02%)	0.01%	1.75%	1.72%

## 6. Loans and Deposits

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

(Millions of yen)

		(Japanese)	As of Dec. 31, 2023			As of Sep. 30, 2023 (B)	As of Mar. 31, 2023 (C)
			(A)	(A)-(B)	(A)-(C)		
Deposits	(Term-end balance)	預金 ( 末 残 )	17,284,796	165,058	121,617	17,119,737	17,163,178
	(Average balance)	預金 ( 平 残 )	17,122,487	13,304	335,540	17,109,183	16,786,947
Loans and bills discounted	(Term-end balance)	貸出金 ( 末 残 )	12,742,729	29,495	154,212	12,713,233	12,588,517
	(Average balance)	貸出金 ( 平 残 )	12,636,349	48,917	487,374	12,587,432	12,148,975

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

(Millions of yen)

		(Japanese)	As of Dec. 31, 2023			As of Sep. 30, 2023 (B)	As of Mar. 31, 2023 (C)
			(A)	(A)-(B)	(A)-(C)		
Deposits	(Term-end balance)	預金 ( 末 残 )	10,395,317	102,236	144,030	10,293,080	10,251,286
	(Average balance)	預金 ( 平 残 )	10,313,774	8,644	209,649	10,305,130	10,104,125
Loans and bills discounted	(Term-end balance)	貸出金 ( 末 残 )	7,340,545	42,364	117,564	7,298,180	7,222,981
	(Average balance)	貸出金 ( 平 残 )	7,275,845	32,621	273,785	7,243,223	7,002,059

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

(Millions of yen)

		(Japanese)	As of Dec. 31, 2023			As of Sep. 30, 2023 (B)	As of Mar. 31, 2023 (C)
			(A)	(A)-(B)	(A)-(C)		
Deposits	(Term-end balance)	預金 ( 末 残 )	6,889,479	62,822	(22,412)	6,826,657	6,911,891
	(Average balance)	預金 ( 平 残 )	6,808,712	4,660	125,891	6,804,052	6,682,821
Loans and bills discounted	(Term-end balance)	貸出金 ( 末 残 )	5,402,184	(12,869)	36,647	5,415,053	5,365,536
	(Average balance)	貸出金 ( 平 残 )	5,360,504	16,295	213,588	5,344,209	5,146,915

## 7. Consumer loans / Loans to SMEs

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

(Millions of yen)

		(Japanese)	As of Dec. 31, 2023			As of Sep. 30, 2023 (B)	As of Mar. 31, 2023 (C)
			(A)	(A)-(B)	(A)-(C)		
Consumer loans		消費者ローン残高	5,084,963	21,549	56,585	5,063,414	5,028,377
	Of which, housing-related loans	うち住宅関連ローン残高	4,857,403	14,516	37,201	4,842,886	4,820,201
	Housing loans	住宅ローン残高	4,029,615	22,903	56,675	4,006,711	3,972,940
	Apartment loans	アパートローン残高	826,028	(8,312)	(19,240)	834,341	845,269
	Asset building loans	資産形成ローン残高	1,759	(74)	(233)	1,833	1,992
Loans to SME and Individual customers (SMEs)		中小企業等貸出金残高	8,954,714	64,152	183,768	8,890,561	8,770,945
Ratio of loans to SMEs		中小企業等貸出比率	70.27%	0.34%	0.60%	69.93%	69.67%

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

(Millions of yen)

		(Japanese)	As of Dec. 31, 2023			As of Sep. 30, 2023 (B)	As of Mar. 31, 2023 (C)
			(A)	(A)-(B)	(A)-(C)		
Consumer loans		消費者ローン残高	2,777,172	10,294	21,487	2,766,877	2,755,685
	Of which, housing-related loans	うち住宅関連ローン残高	2,643,685	7,431	13,601	2,636,253	2,630,083
	Housing loans	住宅ローン残高	1,986,213	14,737	30,957	1,971,475	1,955,256
	Apartment loans	アパートローン残高	655,712	(7,231)	(17,122)	662,943	672,834
	Asset building loans	資産形成ローン残高	1,759	(74)	(233)	1,833	1,992
Loans to SME and Individual customers (SMEs)		中小企業等貸出金残高	4,789,973	32,509	117,790	4,757,463	4,672,183
Ratio of loans to SMEs		中小企業等貸出比率	65.25%	0.07%	0.57%	65.18%	64.68%

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

(Millions of yen)

		(Japanese)	As of Dec. 31, 2023			As of Sep. 30, 2023 (B)	As of Mar. 31, 2023 (C)
			(A)	(A)-(B)	(A)-(C)		
Consumer loans		消費者ローン残高	2,307,790	11,254	35,098	2,296,536	2,272,692
	Of which, housing-related loans	うち住宅関連ローン残高	2,213,718	7,085	23,600	2,206,633	2,190,118
	Housing loans	住宅ローン残高	2,043,402	8,166	25,718	2,035,236	2,017,683
	Apartment loans	アパートローン残高	170,316	(1,081)	(2,118)	171,397	172,434
Loans to SME and Individual customers (SMEs)		中小企業等貸出金残高	4,164,740	31,642	65,978	4,133,098	4,098,762
Ratio of loans to SMEs		中小企業等貸出比率	77.09%	0.77%	0.70%	76.32%	76.39%