

Mebuki Financial Group, Inc.

Financial Results for the First Quarter of Fiscal Year 2024, ending March 31, 2025

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.

(Japanese yen amounts of less than 1 million or the first decimal place have been rounded down.)

1. Financial Highlights (from April 1, 2024 to June 30, 2024)

(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, 2024	81,811	3.3	26,147	18.3	18,347	17.5
Ended June 30, 2023	79,190	(2.6)	22,085	1.5	15,602	1.6

(Note) Comprehensive Income First quarter of FY2024: ¥(6,135) million [-%] First quarter of FY2023: ¥43,249 million [-%]

	Net Income per Share	Net Income per Share (Diluted)
First quarter	¥	¥
Ended June 30, 2024	18.14	18.14
Ended June 30, 2023	14.65	14.65

(2) Consolidated Financial Conditions

	Total Assets	Net Assets	Capital Assets to Total Assets
First quarter	¥Million	¥Million	%
Ended June 30, 2024	21,483,697	967,431	4.5
Fiscal year 2023	21,786,134	989,399	4.5

(Reference) Capital assets First quarter of FY2024: ¥967,361 million FY2023: ¥989,324 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, 2024	—	6.00	—	6.00	12.00
Ending March 31, 2025	—				
Ending March 31, 2025 (Forecast)		7.00	—	7.00	14.00

(Note) Revisions of released cash dividend forecasts : No

3. Consolidated Earnings Forecasts for Fiscal Year 2024, ending March 31, 2025

(%: 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, 2024	36,500	8.8	25,000	6.2	24.86
Fiscal Year ending March 31, 2025	75,000	18.9	52,000	19.9	51.87

(Note) Revisions of released consolidated earnings forecasts : No

*Notes

(1) Significant changes in the scope of consolidation during the period: 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, 2024	1,017,055,218 shares	March 31, 2024	1,017,055,218 shares
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② Number of treasury stock:

June 30, 2024	17,233,295 shares	March 31, 2024	852,582 shares
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③ Average number of shares:

For the three months ended June 30, 2024	1,011,064,720 shares
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For the three months ended June 30, 2023	1,064,458,587 shares
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* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: No

* 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 2024, Ending March 31, 2025

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I Consolidated Quarterly Financial Information

1. Consolidated Quarterly Balance Sheet

(Millions of yen)

Item	(Japanese)	As of Mar. 31, 2024	As of Jun. 30, 2024
Assets	(資産の部)		
Cash and due from banks	現金預け金	4,438,860	3,932,492
Call loans and bills bought	コールローン及び買入手形	88,843	229,559
Monetary claims bought	買入金銭債権	7,302	5,961
Trading assets	特定取引資産	5,316	7,214
Money held in trust	金銭の信託	2,824	2,824
Securities	有価証券	4,133,551	4,454,199
Loans and bills discounted	貸出金	12,658,245	12,420,786
Foreign exchanges	外国為替	9,383	7,617
Lease receivable and investments in lease	リース債権及びリース投資資産	60,873	60,477
Other assets	その他資産	260,188	240,064
Tangible fixed assets	有形固定資産	102,511	101,910
Intangible fixed assets	無形固定資産	12,956	12,408
Asset for retirement benefits	退職給付に係る資産	72,065	73,542
Deferred tax assets	繰延税金資産	2,878	3,375
Customers' liabilities for acceptances and guarantees	支払承諾見返	15,227	15,010
Allowance for loan losses	貸倒引当金	(84,886)	(83,739)
Reserve for devaluation of investment securities	投資損失引当金	(8)	(8)
Total Assets	資産の部合計	21,786,134	21,483,697
Liabilities	(負債の部)		
Deposits	預金	17,673,968	17,572,590
Negotiable certificates of deposit	譲渡性預金	126,689	393,751
Call money and bills sold	コールマネー及び売渡手形	537,778	60,553
Payables under repurchase agreements	売現先勘定	149,362	150,775
Payables under securities lending transactions	債券貸借取引受入担保金	107,444	146,444
Trading liabilities	特定取引負債	1,553	2,478
Borrowed money	借入金	1,975,065	1,977,179
Foreign Exchanges	外国為替	1,548	1,014
Due to trust account	信託勘定借	3,070	3,059
Other liabilities	その他負債	181,578	178,253
Provision for bonuses for directors	役員賞与引当金	260	—
Provision for retirement benefits for directors	役員退職慰労引当金	33	32
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,772	1,727
Provision for contingent loss	偶発損失引当金	1,882	1,802
Provision for point card certificates	ポイント引当金	592	537
Provision for loss on interest repayment	利息返還損失引当金	5	5
Reserves under special laws	特別法上の引当金	2	2
Deferred tax liabilities	繰延税金負債	10,658	2,848
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	7,844	7,841
Negative goodwill	負ののれん	395	355
Acceptances and guarantees	支払承諾	15,227	15,010
Total liabilities	負債の部合計	20,796,735	20,516,265

(Millions of yen)

Item	(Japanese)	As of Mar. 31, 2024	As of Jun. 30, 2024
Net Assets	(純資産の部)		
Capital stock	資 本 金	117,495	117,495
Capital surplus	資 本 剰 余 金	98,980	98,977
Retained earnings	利 益 剰 余 金	654,319	666,577
Treasury stock	自 己 株 式	(316)	(10,043)
Total shareholders' equity	株 主 資 本 合 計	870,478	873,007
Unrealized gains on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	77,279	49,340
Deferred gains (losses) on hedges	繰 延 ヘ ッ ジ 損 益	4,980	9,010
Land revaluation surplus	土 地 再 評 価 差 額 金	11,895	11,888
Defined retirement benefit plans	退 職 給 付 に 係 る 調 整 累 計 額	24,690	24,115
Total accumulated other comprehensive income	そ の 他 の 包 括 利 益 累 計 額 合 計	118,845	94,354
Equity warrants	新 株 予 約 権	43	37
Non-controlling interest	非 支 配 株 主 持 分	32	32
Total net assets	純 資 産 の 部 合 計	989,399	967,431
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	21,786,134	21,483,697

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

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

(1) Consolidated Quarterly Statement of Income

(Millions of yen)

Item	(Japanese)	For the 3 months ended Jun.30,2023	For the 3 months ended Jun.30,2024
Ordinary income	経 常 収 益	79,190	81,811
Interest income	資 金 運 用 収 益	44,886	51,546
Interest on loans and bills discounts	(うち貸出金利息)	28,894	30,706
Interest and dividends on securities	(うち有価証券利息配当金)	14,862	18,820
Trust fees	信 託 報 酬	11	11
Fees and commissions	役 務 取 引 等 収 益	14,403	15,477
Trading income	特 定 取 引 収 益	169	111
Other ordinary income	そ の 他 業 務 収 益	4,995	1,888
Other income	そ の 他 経 常 収 益	14,723	12,775
Ordinary expenses	経 常 費 用	57,105	55,663
Interest expenses	資 金 調 達 費 用	8,942	13,988
Interest on deposits	(うち預金利息)	732	1,567
Fees and commissions payments	役 務 取 引 等 費 用	3,154	2,749
Other business expenses	そ の 他 業 務 費 用	7,812	1,018
General and administrative expenses	営 業 経 費	27,146	27,149
Other operating expenses	そ の 他 経 常 費 用	10,048	10,757
Ordinary profit	経 常 利 益	22,085	26,147
Extraordinary income	特 別 利 益	89	7
Gains on disposal of non-current assets	固 定 資 産 処 分 益	89	7
Extraordinary losses	特 別 損 失	16	50
Losses on disposal of fixed assets	固 定 資 産 処 分 損	15	30
Impairment loss	減 損 損 失	1	19
Income before income taxes	税 金 等 調 整 前 四 半 期 純 利 益	22,158	26,104
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	5,406	5,475
Income taxes-deferred	法 人 税 等 調 整 額	1,148	2,281
Total income taxes	法 人 税 等 合 計	6,555	7,757
Net income	四 半 期 純 利 益	15,602	18,347
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
Net income attributable to owners of the parent	親会社株主に帰属する四半期純利益	15,602	18,347

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

(2) Consolidated Quarterly Statement of Comprehensive Income

(Millions of yen)

Item	(Japanese)	For the 3 months ended Jun.30,2023	For the 3 months ended Jun.30,2024
Net income	四 半 期 純 利 益	15,602	18,347
Other comprehensive income	そ の 他 の 包 括 利 益	27,646	(24,483)
Unrealized gains on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	29,005	(27,939)
Deferred gains (losses) on hedges	繰 延 ヘ ッ ジ 損 益	(1,159)	4,030
Defined retirement benefit plan	退 職 給 付 に 係 る 調 整 額	(199)	(574)
Comprehensive income	四 半 期 包 括 利 益	43,249	(6,135)
	(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	43,249	(6,136)
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 Segment Information

The Group provides comprehensive financial services, with a focus on banking services. In addition, the Company's Board of Directors and Management Meeting determine the allocation of management resources within the Group and evaluate its performance. The Group's only reportable segment is banking business. Segment information for businesses other than banking services has been omitted due to lack of significance.

4. Note for Material Changes in Shareholders' Equity

Not applicable.

5. Note for the Assumption of Going Concern

Not applicable.

6. Note for Cash Flows

Consolidated quarterly statements of cash flows have not been prepared for the first quarter of the current fiscal year. Depreciation and amortization (including amortization related to intangible assets excluding goodwill) and amortization of negative goodwill for the first quarter of the current fiscal year are as follows.

		(Millions of yen)	
	<i>(Japanese)</i>	For the 3 months ended Jun.30,2023	For the 3 months ended Jun.30,2024
Depreciation and amortization	減価償却費	2,296	2,341
Amortization of negative goodwill	負ののれん償却額	39	39

7. Note for Subsequent Events

Not applicable.

II Financial Data for the First Quarter of Fiscal Year 2024 ending March 31, 2025

1. Income Status

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

(Millions of yen)

	(Japanese)	For the 3 months ended Jun.30,2024		For the 3 months ended Jun.30,2023	(Reference) FY2023
		(A)	(A)-(B)	(B)	
Consolidated gross profit	連 結 粗 利 益	51,279	6,722	44,557	155,425
Net interest income	資 金 利 益	37,558	1,615	35,943	140,880
Net fees and commissions	役 務 取 引 等 利 益	12,739	1,478	11,260	45,416
Net trading income	特 定 取 引 利 益	111	(58)	169	576
Net other business income	そ の 他 業 務 利 益	870	3,687	(2,816)	(31,448)
General and administrative expenses	営 業 経 費	27,149	2	27,146	107,600
Credit related costs	与 信 関 係 費 用	1,481	1,028	453	5,556
Write-off of loans	貸 出 金 償 却	1,630	246	1,384	4,698
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	614	614	—	7,145
Transfer to general allowance for loan losses	一 般 貸 倒 引 当 金 繰 入 額	(423)	(423)	—	(5,596)
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	(339)	260	(599)	(692)
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	2,741	(1,956)	4,698	18,694
Equity in gains (losses) of affiliated companies	持 分 法 に よ る 投 資 損 益	—	—	—	—
Others	そ の 他	757	328	429	2,079
Ordinary profit 【FY2024;75,000 1H2024; 36,500】	経 常 利 益 【 通 期 75,000 ・ 中 間 期 36,500 】	26,147	4,062	22,085	63,042
Extraordinary income(losses)	特 別 損 益	(42)	(115)	72	(1,181)
Income before income taxes	税 金 等 調 整 前 四 半 期 純 利 益	26,104	3,946	22,158	61,860
Total income taxes	法 人 税 等 合 計	7,757	1,201	6,555	18,493
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	5,475	69	5,406	22,459
Income taxes-deferred	法 人 税 等 調 整 額	2,281	1,132	1,148	(3,966)
Net income	四 半 期 純 利 益	18,347	2,744	15,602	43,366
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 【FY2024; 52,000 1H2024; 25,000】	親会社株主に帰属する四半期純利益 【 通 期 52,000 ・ 中 間 期 25,000 】	18,347	2,744	15,602	43,366

(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.30,2024		For the 3 months ended Jun.30,2023	(Reference) FY2023
		(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)	23,357	6,151	17,206	47,276
Consolidated net business income	連 結 業 務 純 益	23,781	6,575	17,206	52,872

(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, 2024		As of Jun. 30, 2023	(Reference) As of Mar. 31, 2024
		(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	—	—	—	—

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

(Millions of yen)

	(Japanese)	For the 3 months ended Jun.30,2024		For the 3 months ended Jun.30,2023	(Reference) FY2023
		(A)	(A)-(B)	(B)	
Gross business profit	業 務 粗 利 益	49,162	6,468	42,694	147,948
Net interest income	資 金 利 益	37,739	1,374	36,364	142,361
(Of which, gains on cancellation of investment trusts)	(うち 投信解約損益)	128	(1,167)	1,295	5,289
Net fees and commissions	役 務 取 引 等 利 益	10,483	1,398	9,084	36,583
Net trading income	特 定 取 引 等 利 益	67	7	60	336
Net other business income	そ の 他 業 務 利 益	872	3,688	(2,815)	(31,332)
(Of which, gains/losses on bond transactions)	(うち 国債等債券損益)	(612)	6,921	(7,533)	(39,218)
Expenses (excluding non-recurrent expense)	経 費 (除く 臨時処理分)	27,054	444	26,609	105,234
Personnel expenses	人 件 費	14,364	106	14,257	57,023
Non-personnel expenses	物 件 費	10,577	394	10,182	41,781
Taxes	税 金	2,112	(57)	2,170	6,430
Net business income (before general allowance for loan losses)	実 質 業 務 純 益	22,108	6,024	16,084	42,713
(excluding gains/losses on bond transactions)	コ ア 業 務 純 益	22,720	(897)	23,617	81,932
(excluding gains on cancellation of investment trusts)	コ ア 業 務 純 益 (除く 投信解約損益)	22,592	270	22,322	76,642
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	(335)	(335)	—	(5,886)
Net business income	業 務 純 益	22,443	6,359	16,084	48,599
Net non-recurrent gains/losses	臨 時 損 益	2,485	(2,478)	4,964	9,942
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	1,214	1,412	(198)	9,357
Write-off of loans	貸 出 金 償 却	1,066	181	884	3,573
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	413	413	—	6,427
Losses on sales of loans	貸 出 金 売 却 損	—	—	—	7
Transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	(34)	172	(206)	94
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	—	(577)	577	—
Recoveries of written-off claims	償 却 債 権 取 立 益	442	(89)	531	1,538
Other	そ の 他	211	(20)	232	792
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	2,741	(1,956)	4,698	18,723
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	958	891	67	577
Ordinary profit	経 常 利 益	24,929	3,881	21,048	58,542
Extraordinary income/losses	特 別 損 益	(24)	(97)	72	(1,138)
Income before income taxes	税 引 前 四 半 期 純 利 益	24,904	3,783	21,120	57,404
Total income taxes	法 人 税 等 合 計	7,294	1,115	6,179	16,804
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	4,957	190	4,767	19,409
Income taxes-deferred	法 人 税 等 調 整 額	2,336	924	1,411	(2,604)
Net Income	四 半 期 純 利 益	17,610	2,668	14,941	40,599
Credit related costs (①+②)	与 信 関 係 費 用 (① + ②)	878	1,077	(198)	3,471

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

(Millions of yen)

	(Japanese)	For the 3 months ended Jun.30,2024		For the 3 months ended Jun.30,2023	(Reference) FY2023
		(A)	(A)-(B)	(B)	
Gross business profit	業 務 粗 利 益	29,359	5,954	23,405	79,228
Net interest income	資 金 利 益	22,685	1,459	21,226	84,703
(Of which, gains on cancellation of investment trusts)	(うち投信解約損益)	117	(352)	470	4,240
Net fees and commissions	役 務 取 引 等 利 益	6,304	751	5,552	19,322
Net trading income	特 定 取 引 等 利 益	67	7	60	336
Net other business income	そ の 他 業 務 利 益	301	3,736	(3,434)	(25,134)
(Of which, gains/losses on bond transactions)	(うち国債等債券損益)	(612)	3,304	(3,917)	(27,977)
Expenses (excluding non-recurrent expense)	経 費 (除 く 臨 時 処 理 分)	15,193	156	15,037	58,593
Personnel expenses	人 件 費	8,109	10	8,098	32,165
Non-personnel expenses	物 件 費	5,847	191	5,656	22,726
Taxes	税 金	1,235	(46)	1,282	3,701
Net business income (before general allowance for loan losses)	実 質 業 務 純 益	14,166	5,798	8,368	20,634
(excluding gains/losses on bond transactions)	コ ア 業 務 純 益	14,778	2,493	12,285	48,612
(excluding gains on cancellation of investment trusts)	コア業務純益(除く投信解約損益)	14,660	2,846	11,814	44,372
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	(186)	(186)	—	(4,253)
Net business income	業 務 純 益	14,352	5,984	8,368	24,888
Net non-recurrent gains/losses	臨 時 損 益	1,627	(3,179)	4,807	13,123
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	843	1,202	(359)	4,898
Write-off of loans	貸 出 金 償 却	500	(63)	564	1,329
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	403	403	—	4,371
Losses on sales of loans	貸 出 金 売 却 損	—	—	—	7
Transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	(5)	149	(154)	(211)
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	—	(547)	547	—
Recoveries of written-off claims	償 却 債 権 取 立 益	209	(190)	400	1,062
Other	そ の 他	153	(25)	179	464
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	1,653	(2,522)	4,176	16,991
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	816	545	271	1,030
Ordinary profit	経 常 利 益	15,980	2,804	13,175	38,012
Extraordinary income/losses	特 別 損 益	(32)	(28)	(4)	(1,058)
Income before income taxes	税 引 前 四 半 期 純 利 益	15,947	2,776	13,171	36,953
Total income taxes	法 人 税 等 合 計	4,591	803	3,788	10,558
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	3,234	344	2,890	12,949
Income taxes-deferred	法 人 税 等 調 整 額	1,356	459	897	(2,390)
Net Income	四 半 期 純 利 益	11,355	1,973	9,382	26,395
Credit related costs (①+②)	与 信 関 係 費 用 (① + ②)	656	1,016	(359)	645

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

(Millions of yen)

	(Japanese)	For the 3 months ended Jun.30,2024		For the 3 months ended Jun.30,2023	(Reference) FY2023
		(A)	(A)-(B)	(B)	
Gross business profit	業 務 粗 利 益	19,802	514	19,288	68,720
Net interest income	資 金 利 益	15,053	(84)	15,138	57,657
(Of which, gains on cancellation of investment trusts)	(うち 投 信 解 約 損 益)	10	(814)	825	1,049
Net fees and commissions	役 務 取 引 等 利 益	4,178	646	3,532	17,260
Net trading income	特 定 取 引 等 利 益	—	—	—	—
Net other business income	そ の 他 業 務 利 益	570	(47)	618	(6,197)
(Of which, gains/losses on bond transactions)	(うち 国 債 等 債 券 損 益)	—	3,616	(3,616)	(11,240)
Expenses (excluding non-recurrent expense)	経 費 (除 く 臨 時 処 理 分)	11,860	288	11,572	46,641
Personnel expenses	人 件 費	6,254	96	6,158	24,857
Non-personnel expenses	物 件 費	4,729	202	4,526	19,055
Taxes	税 金	877	(10)	887	2,729
Net business income (before general allowance for loan losses)	実 質 業 務 純 益	7,942	226	7,716	22,078
(excluding gains/losses on bond transactions)	コ ア 業 務 純 益	7,942	(3,390)	11,332	33,319
(excluding gains on cancellation of investment trusts)	コ ア 業 務 純 益 (除 く 投 信 解 約 損 益)	7,931	(2,575)	10,507	32,269
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	—	[(149)]—	—	(1,633)
Net business income	業 務 純 益	7,942	226	7,716	23,711
Net non-recurrent gains/losses	臨 時 損 益	1,007	850	156	(3,180)
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	221	60	160	4,459
Write-off of loans	貸 出 金 償 却	566	245	320	2,243
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	—	[9] —	—	2,056
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	(29)	22	(51)	306
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	139	110	29	—
Recoveries of written-off claims	償 却 債 権 取 立 益	232	101	131	475
Other	そ の 他	57	4	52	327
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	1,087	565	522	1,731
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	141	346	(204)	(453)
Ordinary profit	経 常 利 益	8,949	1,076	7,872	20,530
Extraordinary income/losses	特 別 損 益	7	(69)	76	(79)
Income before income taxes	税 引 前 四 半 期 純 利 益	8,956	1,006	7,949	20,450
Total income taxes	法 人 税 等 合 計	2,702	311	2,390	6,246
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	1,723	(154)	1,877	6,459
Income taxes-deferred	法 人 税 等 調 整 額	979	465	513	(213)
Net Income	四 半 期 純 利 益	6,254	695	5,559	14,204
Credit related costs (①+②)	与 信 関 係 費 用 (① + ②)	221	60	160	2,826

2. Interest Rate Spread (Domestic operations)

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

(%)

	(Japanese)	For the 3 months ended Jun.30,2024		For the 3 months ended Jun.30,2023	(Reference) FY2023
		(A)	(A)-(B)	(B)	
Average yield on interest earning assets ①	資金運用利回	0.75	(0.11)	0.86	0.83
Average yield on loans and bills discounted	貸出金利回	0.89	0.05	0.84	0.84
Average yield on securities	有価証券利回	1.01	(0.13)	1.14	1.00
Average yield on interest bearing liabilities ②	資金調達原価	0.56	0.03	0.53	0.52
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.01	0.01	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	0.19	(0.14)	0.33	0.31

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

(%)

	(Japanese)	For the 3 months ended Jun.30,2024		For the 3 months ended Jun.30,2023	(Reference) FY2023
		(A)	(A)-(B)	(B)	
Average yield on interest earning assets ①	資金運用利回	0.72	(0.12)	0.84	0.82
Average yield on loans and bills discounted	貸出金利回	0.87	0.05	0.82	0.82
Average yield on securities	有価証券利回	0.99	(0.03)	1.02	0.97
Average yield on interest bearing liabilities ②	資金調達原価	0.52	0.04	0.48	0.47
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.01	0.01	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	0.20	(0.16)	0.36	0.35

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

(%)

	(Japanese)	For the 3 months ended Jun.30,2024		For the 3 months ended Jun.30,2023	(Reference) FY2023
		(A)	(A)-(B)	(B)	
Average yield on interest earning assets ①	資金運用利回	0.80	(0.10)	0.90	0.85
Average yield on loans and bills discounted	貸出金利回	0.92	0.04	0.88	0.88
Average yield on securities	有価証券利回	1.06	(0.32)	1.38	1.07
Average yield on interest bearing liabilities ②	資金調達原価	0.63	0.02	0.61	0.61
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.01	0.01	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	0.17	(0.12)	0.29	0.24

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.30,2024		For the 3 months ended Jun.30,2023	(Reference) FY2023
		(A)	(A)-(B)	(B)	
Gains/losses on bond transactions	国債等債券損益	(612)	6,921	(7,533)	(39,218)
Gains on sales	売却益	393	121	272	353
Gains on redemption	償還益	—	—	—	—
Losses on sales	売却損	1,005	(6,799)	7,805	39,571
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.30,2024		For the 3 months ended Jun.30,2023	(Reference) FY2023
		(A)	(A)-(B)	(B)	
Gains/losses on bond transactions	国債等債券損益	(612)	3,304	(3,917)	(27,977)
Gains on sales	売却益	393	121	272	353
Gains on redemption	償還益	—	—	—	—
Losses on sales	売却損	1,005	(3,183)	4,189	28,330
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.30,2024		For the 3 months ended Jun.30,2023	(Reference) FY2023
		(A)	(A)-(B)	(B)	
Gains/losses on bond transactions	国債等債券損益	—	3,616	(3,616)	(11,240)
Gains on sales	売却益	—	—	—	0
Gains on redemption	償還益	—	—	—	—
Losses on sales	売却損	—	(3,616)	3616	11,241
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.30,2024		For the 3 months ended Jun.30,2023	(Reference) FY2023
		(A)	(A)-(B)	(B)	
Gains/losses related to stocks, etc.	株式等関係損益	2,741	(1,956)	4,698	18,723
Gains on sales	売却益	3,543	(1,219)	4,762	19,162
Losses on sales	売却損	801	737	64	398
Write-offs	償却	—	—	—	40

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

(Millions of yen)

	(Japanese)	For the 3 months ended Jun.30,2024		For the 3 months ended Jun.30,2023	(Reference) FY2023
		(A)	(A)-(B)	(B)	
Gains/losses related to stocks, etc.	株式等関係損益	1,653	(2,522)	4,176	16,991
Gains on sales	売却益	2,162	(2,071)	4,233	17,422
Losses on sales	売却損	508	450	57	390
Write-offs	償却	—	—	—	40

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

(Millions of yen)

	(Japanese)	For the 3 months ended Jun.30,2024		For the 3 months ended Jun.30,2023	(Reference) FY2023
		(A)	(A)-(B)	(B)	
Gains/losses related to stocks, etc.	株式等関係損益	1,087	565	522	1,731
Gains on sales	売却益	1,381	852	528	1,740
Losses on sales	売却損	293	287	6	8
Write-offs	償却	—	—	—	—

4. Unrealized Valuation Gains (Losses)

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

(Millions of yen)

		As of Jun. 30, 2024					As of Mar. 31, 2024				
		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	155,264	(2,147)	(744)	49	2,196	154,427	(1,402)	95	1,498	
	債券	155,264	(2,147)	(744)	49	2,196	154,427	(1,402)	95	1,498	
	その他	—	—	—	—	—	—	—	—	—	
Available-for-sale	その他有価証券	4,251,959	68,705	(39,979)	184,283	115,577	3,934,981	108,684	191,028	82,343	
	株式	270,855	144,594	(7,377)	145,828	1,233	278,799	151,972	152,849	877	
	債券	2,427,353	(59,941)	(26,594)	105	60,047	2,209,471	(33,347)	841	34,188	
	その他	1,553,749	(15,947)	(6,006)	38,349	54,296	1,446,710	(9,940)	37,337	47,277	
Total	合計	4,407,224	66,558	(40,723)	184,332	117,774	4,089,408	107,281	191,123	83,841	
	株式	270,855	144,594	(7,377)	145,828	1,233	278,799	151,972	152,849	877	
	債券	2,582,618	(62,089)	(27,339)	155	62,244	2,363,898	(34,749)	936	35,686	
	その他	1,553,749	(15,947)	(6,006)	38,349	54,296	1,446,710	(9,940)	37,337	47,277	

(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まれております。

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

(Millions of yen)

		As of Jun. 30, 2024					As of Mar. 31, 2024				
		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	146,548	3,394	(991)	4,015	621	145,948	4,386	4,892	506	
	債券	146,548	3,394	(991)	4,015	621	145,948	4,386	4,892	506	
	その他	—	—	—	—	—	—	—	—	—	
Available-for-sale	その他有価証券	4,251,544	84,860	(40,274)	197,698	112,838	3,934,590	125,134	205,546	80,411	
	株式	270,440	156,260	(7,401)	157,424	1,163	278,408	163,662	164,516	854	
	債券	2,427,353	(56,825)	(26,866)	1,328	58,154	2,209,471	(29,959)	2,851	32,810	
	その他	1,553,749	(14,574)	(6,006)	38,946	53,520	1,446,710	(8,568)	38,178	46,746	
Total	合計	4,398,093	88,254	(41,266)	201,714	113,459	4,080,539	129,521	210,438	80,917	
	株式	270,440	156,260	(7,401)	157,424	1,163	278,408	163,662	164,516	854	
	債券	2,573,902	(53,431)	(27,858)	5,344	58,775	2,355,419	(25,573)	7,743	33,316	
	その他	1,553,749	(14,574)	(6,006)	38,946	53,520	1,446,710	(8,568)	38,178	46,746	

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

(Millions of yen)

		As of Jun. 30, 2024					As of Mar. 31, 2024				
		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	92,905	(565)	(162)	47	613	94,973	(403)	94	498	
	債券	92,905	(565)	(162)	47	613	94,973	(403)	94	498	
	その他	—	—	—	—	—	—	—	—	—	
Available-for-sale	その他有価証券	2,737,872	84,196	(28,004)	147,930	63,733	2,569,814	112,201	154,023	41,821	
	株式	231,602	126,740	(7,003)	127,904	1,163	239,172	133,743	134,598	854	
	債券	1,610,495	(38,183)	(18,592)	80	38,264	1,493,908	(19,591)	484	20,075	
	その他	895,773	(4,359)	(2,409)	19,946	24,305	836,733	(1,950)	18,940	20,891	
Total	合計	2,830,777	83,630	(28,167)	147,978	64,347	2,664,787	111,798	154,118	42,319	
	株式	231,602	126,740	(7,003)	127,904	1,163	239,172	133,743	134,598	854	
	債券	1,703,400	(38,749)	(18,755)	127	38,877	1,588,882	(19,994)	579	20,574	
	その他	895,773	(4,359)	(2,409)	19,946	24,305	836,733	(1,950)	18,940	20,891	

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

(Millions of yen)

		As of Jun. 30, 2024					As of Mar. 31, 2024				
		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	53,643	3,960	(829)	3,968	7	50,974	4,789	4,797	8	
	債券	53,643	3,960	(829)	3,968	7	50,974	4,789	4,797	8	
	その他	—	—	—	—	—	—	—	—	—	
Available-for-sale	その他有価証券	1,513,672	663	(12,269)	49,768	49,104	1,364,776	12,932	51,522	38,589	
	株式	38,837	29,519	(398)	29,519	—	39,236	29,918	29,918	—	
	債券	816,858	(18,641)	(8,273)	1,248	19,889	715,562	(10,368)	2,366	12,734	
	その他	657,975	(10,214)	(3,597)	19,000	29,214	609,977	(6,617)	19,238	25,855	
Total	合計	1,567,315	4,623	(13,098)	53,736	49,112	1,415,751	17,722	56,320	38,597	
	株式	38,837	29,519	(398)	29,519	—	39,236	29,918	29,918	—	
	債券	870,501	(14,681)	(9,102)	5,216	19,897	766,537	(5,578)	7,164	12,742	
	その他	657,975	(10,214)	(3,597)	19,000	29,214	609,977	(6,617)	19,238	25,855	

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, 2024			As of Mar. 31, 2024 (B)	As of Sep. 30, 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	13,372	(1,304)	904	14,676	12,467
Doubtful claims	危険債権	150,202	(1,276)	(1,627)	151,478	151,830
Claims requiring monitoring	要管理債権	28,186	(913)	(4,088)	29,100	32,275
Loans past due 3 month or more	3ヶ月以上延滞債権	134	29	21	105	113
Restructured loans	貸出条件緩和債権	28,051	(942)	(4,109)	28,994	32,161
Total risk-monitored loans ①	開示債権合計 (1)	191,761	(3,494)	(4,811)	195,255	196,572
Normal Borrowers	正常債権	12,409,894	(235,526)	(144,558)	12,645,421	12,554,453
Total Amount of Loans ②	貸出金等残高(総与信残高) (2)	12,601,655	(239,020)	(149,370)	12,840,676	12,751,026
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%	0.11%	0.09%
Doubtful claims	危険債権	1.19%	0.02%	0.00%	1.17%	1.19%
Claims requiring monitoring	要管理債権	0.22%	0.00%	(0.03%)	0.22%	0.25%
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%	0.00%	(0.03%)	0.22%	0.25%
Ratio of Disclosed claims toward total loans (①/②)	貸出金等残高に占める割合 (1)/(2)	1.52%	0.00%	(0.02%)	1.52%	1.54%

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

(Millions of yen)

	(Japanese)	As of Jun. 30, 2024			As of Mar. 31, 2024 (B)	As of Sep. 30, 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	4,452	(469)	170	4,921	4,281
Doubtful claims	危険債権	81,347	(1,328)	(2,428)	82,675	83,775
Claims requiring monitoring	要管理債権	9,346	(385)	(1,949)	9,732	11,296
Loans past due 3 month or more	3ヶ月以上延滞債権	89	28	(10)	61	99
Restructured loans	貸出条件緩和債権	9,257	(413)	(1,939)	9,670	11,196
Total risk-monitored loans ①	開示債権合計 (1)	95,145	(2,182)	(4,207)	97,328	99,353
Normal Borrowers	正常債権	7,272,453	(35,378)	(36,871)	7,307,832	7,309,324
Total Amount of Loans ②	貸出金等残高(総与信残高) (2)	7,367,599	(37,561)	(41,079)	7,405,160	7,408,678
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%	0.00%	0.01%	0.06%	0.05%
Doubtful claims	危険債権	1.10%	(0.01%)	(0.03%)	1.11%	1.13%
Claims requiring monitoring	要管理債権	0.12%	(0.01%)	(0.03%)	0.13%	0.15%
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%	(0.01%)	(0.03%)	0.13%	0.15%
Ratio of Disclosed claims toward total loans (①/②)	貸出金等残高に占める割合 (1)/(2)	1.29%	(0.02%)	(0.05%)	1.31%	1.34%

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

(Millions of yen)

	(Japanese)	As of Jun. 30, 2024			As of Mar. 31, 2024 (B)	As of Sep. 30, 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	8,266	(938)	618	9,205	7,648
Doubtful claims	危険債権	68,829	38	800	68,791	68,029
Claims requiring monitoring	要管理債権	18,839	(528)	(2,139)	19,368	20,978
Loans past due 3 month or more	3ヶ月以上延滞債権	45	0	31	44	14
Restructured loans	貸出条件緩和債権	18,794	(529)	(2,170)	19,323	20,964
Total risk-monitored loans ①	開示債権合計 (1)	95,936	(1,429)	(720)	97,365	96,656
Normal Borrowers	正常債権	5,295,653	(193,865)	(106,113)	5,489,518	5,401,766
Total Amount of Loans ②	貸出金等残高(総与信残高) (2)	5,391,589	(195,294)	(106,833)	5,586,883	5,498,422
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%	(0.01%)	0.02%	0.16%	0.13%
Doubtful claims	危険債権	1.27%	0.04%	0.04%	1.23%	1.23%
Claims requiring monitoring	要管理債権	0.34%	0.00%	(0.04%)	0.34%	0.38%
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	0.34%	0.00%	(0.04%)	0.34%	0.38%
Ratio of Disclosed claims toward total loans (①/②)	貸出金等残高に占める割合 (1)/(2)	1.77%	0.03%	0.02%	1.74%	1.75%

6. Loans and Deposits

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

(Millions of yen)

		(Japanese)	As of Jun. 30, 2024			As of Mar. 31, 2024 (B)	As of Sep. 30, 2023 (C)
			(A)	(A-B)	(A-C)		
Deposits	(Term-end balance)	預金 (未 残)	17,609,099	(96,168)	489,361	17,705,268	17,119,737
	(Average balance)	預金 (平 残)	17,425,702	294,116	316,519	17,131,586	17,109,183
Loans and bills discounted	(Term-end balance)	貸出金 (未 残)	12,578,358	(231,283)	(134,875)	12,809,642	12,713,233
	(Average balance)	貸出金 (平 残)	12,587,598	(68,673)	166	12,656,272	12,587,432

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

(Millions of yen)

		(Japanese)	As of Jun. 30, 2024			As of Mar. 31, 2024 (B)	As of Sep. 30, 2023 (C)
			(A)	(A-B)	(A-C)		
Deposits	(Term-end balance)	預金 (未 残)	10,597,796	(21,713)	304,716	10,619,510	10,293,080
	(Average balance)	預金 (平 残)	10,511,128	195,081	205,997	10,316,046	10,305,130
Loans and bills discounted	(Term-end balance)	貸出金 (未 残)	7,265,612	(37,285)	(32,568)	7,302,897	7,298,180
	(Average balance)	貸出金 (平 残)	7,253,032	(34,540)	9,809	7,287,572	7,243,223

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

(Millions of yen)

		(Japanese)	As of Jun. 30, 2024			As of Mar. 31, 2024 (B)	As of Sep. 30, 2023 (C)
			(A)	(A-B)	(A-C)		
Deposits	(Term-end balance)	預金 (未 残)	7,011,302	(74,455)	184,645	7,085,758	6,826,657
	(Average balance)	預金 (平 残)	6,914,574	99,035	110,522	6,815,539	6,804,052
Loans and bills discounted	(Term-end balance)	貸出金 (未 残)	5,312,746	(193,998)	(102,306)	5,506,745	5,415,053
	(Average balance)	貸出金 (平 残)	5,334,566	(34,133)	(9,642)	5,368,700	5,344,209

7. Consumer loans / Loans to SMEs

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

(Millions of yen)

		(Japanese)	As of Jun. 30, 2024			As of Mar. 31, 2024 (B)	As of Sep. 30, 2023 (C)
			(A)	(A-B)	(A-C)		
Consumer loans		消費者ローン残高	5,126,310	15,469	62,896	5,110,840	5,063,414
Of which, housing-related loans		うち住宅関連ローン残高	4,882,549	7,981	39,663	4,874,568	4,842,886
	Housing loans	住宅ローン残高	4,064,521	15,043	57,809	4,049,477	4,006,711
	Apartment loans	アパートローン残高	816,523	(6,954)	(17,817)	823,478	834,341
	Asset building loans	資産形成ローン残高	1,504	(108)	(329)	1,612	1,833
Loans to SME and Individual customers (SMEs)		中小企業等貸出金残高	9,023,800	16,117	133,238	9,007,682	8,890,561
Ratio of loans to SMEs		中小企業等貸出比率	71.74%	1.43%	1.81%	70.31%	69.93%

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

(Millions of yen)

		(Japanese)	As of Jun. 30, 2024			As of Mar. 31, 2024 (B)	As of Sep. 30, 2023 (C)
			(A)	(A-B)	(A-C)		
Consumer loans		消費者ローン残高	2,807,429	13,438	40,551	2,793,991	2,766,877
Of which, housing-related loans		うち住宅関連ローン残高	2,666,818	10,201	30,565	2,656,617	2,636,253
	Housing loans	住宅ローン残高	2,018,886	17,237	47,410	2,001,648	1,971,475
	Apartment loans	アパートローン残高	646,427	(6,927)	(16,515)	653,355	662,943
	Asset building loans	資産形成ローン残高	1,504	(108)	(329)	1,612	1,833
Loans to SME and Individual customers (SMEs)		中小企業等貸出金残高	4,834,792	9,365	77,328	4,825,427	4,757,463
Ratio of loans to SMEs		中小企業等貸出比率	66.54%	0.47%	1.36%	66.07%	65.18%

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

(Millions of yen)

		(Japanese)	As of Jun. 30, 2024			As of Mar. 31, 2024 (B)	As of Sep. 30, 2023 (C)
			(A)	(A-B)	(A-C)		
Consumer loans		消費者ローン残高	2,318,881	2,031	22,344	2,316,849	2,296,536
Of which, housing-related loans		うち住宅関連ローン残高	2,215,731	(2,220)	9,097	2,217,951	2,206,633
	Housing loans	住宅ローン残高	2,045,635	(2,193)	10,399	2,047,828	2,035,236
	Apartment loans	アパートローン残高	170,095	(26)	(1,301)	170,122	171,397
Loans to SME and Individual customers (SMEs)		中小企業等貸出金残高	4,189,008	6,752	55,909	4,182,255	4,133,098
Ratio of loans to SMEs		中小企業等貸出比率	78.84%	2.90%	2.52%	75.94%	76.32%