

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/>
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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, 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
	¥Million	¥Million	%
First quarter			
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	その他の資産	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	その他の負債	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)	
	(Japanese)	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 (B)	(Reference) FY2023
		(A)	(A)-(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 (B)	(Reference) FY2023
		(A)	(A)-(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 (B)	(Reference) FY2023
		(A)	(A)-(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 (B)	(Reference) FY2023
		(A)	(A)-(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 (B)	(Reference) FY2023
		(A)	(A)-(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 (B)	(Reference) FY2023
		(A)	(A)-(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 (B)	(Reference) FY2023
		(A)	(A)-(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 (B)	(Reference) FY2023
		(A)	(A)-(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 (B)	(Reference) FY2023
		(A)	(A)-(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 (B)	(Reference) FY2023
		(A)	(A)-(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	
Bonds	債券	155,264	(2,147)	(744)	49	2,196	154,427	(1,402)	95	1,498	
Others	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	
Stocks	株式	270,855	144,594	(7,377)	145,828	1,233	278,799	151,972	152,849	877	
Bonds	債券	2,427,353	(59,941)	(26,594)	105	60,047	2,209,471	(33,347)	841	34,188	
Others	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	
Stocks	株式	270,855	144,594	(7,377)	145,828	1,233	278,799	151,972	152,849	877	
Bonds	債券	2,582,618	(62,089)	(27,339)	155	62,244	2,363,898	(34,749)	936	35,686	
Others	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めております。

【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	
Bonds	債券	146,548	3,394	(991)	4,015	621	145,948	4,386	4,892	506	
Others	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	
Stocks	株式	270,440	156,260	(7,401)	157,424	1,163	278,408	163,662	164,516	854	
Bonds	債券	2,427,353	(56,825)	(26,866)	1,328	58,154	2,209,471	(29,959)	2,851	32,810	
Others	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	
Stocks	株式	270,440	156,260	(7,401)	157,424	1,163	278,408	163,662	164,516	854	
Bonds	債券	2,573,902	(53,431)	(27,858)	5,344	58,775	2,355,419	(25,573)	7,743	33,316	
Others	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	
Bonds	債券	92,905	(565)	(162)	47	613	94,973	(403)	94	498	
Others	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	
Stocks	株式	231,602	126,740	(7,003)	127,904	1,163	239,172	133,743	134,598	854	
Bonds	債券	1,610,495	(38,183)	(18,592)	80	38,264	1,493,908	(19,591)	484	20,075	
Others	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	
Stocks	株式	231,602	126,740	(7,003)	127,904	1,163	239,172	133,743	134,598	854	
Bonds	債券	1,703,400	(38,749)	(18,755)	127	38,877	1,588,882	(19,994)	579	20,574	
Others	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	
Bonds	債券	53,643	3,960	(829)	3,968	7	50,974	4,789	4,797	8	
Others	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	
Stocks	株式	38,837	29,519	(398)	29,519	—	39,236	29,918	29,918	—	
Bonds	債券	816,858	(18,641)	(8,273)	1,248	19,889	715,562	(10,368)	2,366	12,734	
Others	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	
Stocks	株式	38,837	29,519	(398)	29,519	—	39,236	29,918	29,918	—	
Bonds	債券	870,501	(14,681)	(9,102)	5,216	19,897	766,537	(5,578)	7,164	12,742	
Others	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	As of Sep. 30, 2023
			(A)	(A-B)	(A-C)	(B)	(C)
Deposits	(Term-end balance)	預 金 (末 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 (末 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 (末 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 (末 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	As of Sep. 30, 2023
			(A)	(A-B)	(A-C)	(B)	(C)
Deposits	(Term-end balance)	預 金 (末 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 (末 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	As of Sep. 30, 2023
			(A)	(A-B)	(A-C)	(B)	(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	As of Sep. 30, 2023
			(A)	(A-B)	(A-C)	(B)	(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		2,018,886	17,237	47,410	2,001,648	1,971,475
	Apartment loans		646,427	(6,927)	(16,515)	653,355	662,943
	Asset building loans		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	As of Sep. 30, 2023
			(A)	(A-B)	(A-C)	(B)	(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%

Financial Results for the First Quarter of FY2024

August 5, 2024

Financial Results for 1Q24

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* Unless otherwise mentioned, figures are based on banking subsidiaries (non consolidated-basis).

* The number used for the year is based on western calendar.



Highlights

Results for 1Q24

		Results for 1Q24	YoY Change	Progress
Net income attributable to owners of the parent	(Consolidated)	¥18.3bn	+¥2.7bn	35.2%
Profit from customer services ^{*1}		¥13.8bn	+¥2.7bn	-
(o/w Deference of interests between loans and deposits)		(¥27.6bn)	(+¥1.5bn)	-
(o/w Fees from customers)	(Banks' total)	(¥12.0bn)	(+¥2.2bn)	-
Securities Income		¥8.8bn	+¥1.6bn	-
Gains/losses on securities ^{*2}		¥2.2bn	-¥0.2bn	-

- Net income attributable to owners of the parent increased by ¥2.7bn YoY to ¥18.3bn. The progress toward the forecast for FY2024 of ¥52.0bn is 35.2% and well underway.
- Due to the rise in domestic interest rates, interest income on yen-denominated loans and securities income (interest margin) increased. In addition, fees from customers such as consulting- and customer assets-related, significantly increased.

*1 Difference of interests between loans and deposits + Fees from Customers + Expenses (-)

*2 Excl. gains/losses on cancelation of investment trusts, and incl. interest on Bank of Japan deposits

Forecast for FY24 (announced on May 10, 2024)

		Forecast for FY24	YoY Change
Net income attributable to owners of the parent	(Consolidated)	¥52.0bn	+¥8.6bn
ROE (on shareholders equity basis)		5.3%	+0.8%pt

Main Points of 1Q24 Financial Results

(¥bn)

【Mebuki FG (Consolidated)】	(¥bn)		
	1Q24 Results	YoY Chg	Progress
Gross Business profit	51.2	+6.7	-
Net interest income	37.5	+1.6	-
(o/w Deference of interests between loans and deposits)	(29.1)	(+0.9)	-
Net fees and commissions	12.7	+1.4	-
Net trading income	0.1	-0.0	-
Net other business income	0.8	+3.6	-
Expenses	27.1	+0.0	-
Credit related cost	1.4	+1.0	-
Gains/losses related to stocks	2.7	-1.9	-
Ordinary profit	26.1	+4.0	34.8%
Extraordinary income/losses	-0.0	-0.1	-
Net income attributable to owners of the parent	18.3	+2.7	35.2%

	1Q24 Results	YoY
Bank Total Net income (a)	17.6	+2.6
Group Companies Net income (b)	1.1	-0.0
Mebuki Lease	0.2	-0.0
Mebuki Securities	0.1	+0.0
Mebuki Credit Guarantee	0.5	-0.0
Mebuki Card	0.0	-0.0
Total of banking subsidiaries	0.0	-0.0
Consolidation Adjustment*1 (c)	-0.3	+0.1
Net income attributable to owners of the parent (a)+(b)+(c)	18.3	+2.7

*1 Adjustments related to securities, etc.

*2 Excl. gains/losses on cancellation of investment trusts, and incl. interest on Bank of Japan deposits.

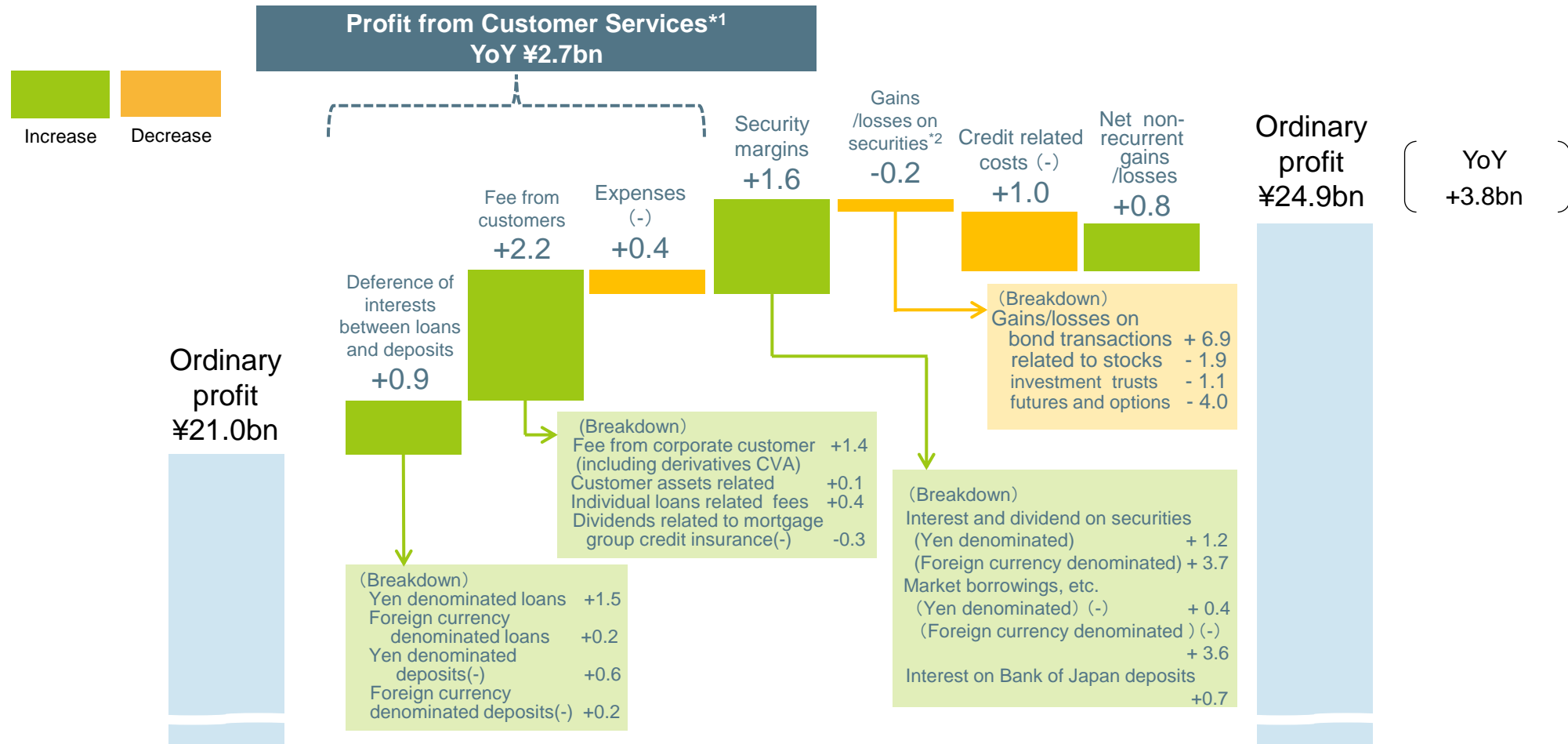
【Joyo + Ashikaga (Non-consolidated)】

	1Q24 Results	YoY chg	Progress
Gross business profit	49.1	+6.4	-
Net interest income	37.7	+1.3	-
(o/w Gains/losses on cancellation of investment trusts)(1)	(0.1)	(-1.1)	-
Net interest income (excl. Gains/losses on cancellation of investment trusts)	37.6	+2.5	-
(o/w Deference of interests between loans and deposits)(2)	(28.7)	(+0.9)	-
(o/w Securities Income *2)	(8.8)	(+1.6)	-
Net fees and commissions(3)	10.4	+1.3	-
Net other business income	0.9	+3.6	-
(o/w gains/losses on bond transactions) (4)	(-0.6)	(+6.9)	-
(o/w gains/losses on futures and options) (5)	(-0.0)	(-4.0)	-
(o/w other income related to customers) (6)	(1.5)	(+0.8)	-
Expenses(7)	27.0	+0.4	-
Net business income (before general allowance for loan losses)	22.1	+6.0	-
Core net business income (excl. gains/losses on cancellation of investment trusts)	22.7	-0.8	-
	22.5	0.2	-
Core net business income (excl. gains/losses on cancellation of investment trusts and futures and options)	22.6	4.3	-
Net transfer to general allowance for loan losses (8)	-0.3	-0.3	-
Net business income	22.4	+6.3	-
Net non-recurrent gains/losses	2.4	-2.4	-
(o/w Disposal of non-performing loans (9))	(1.2)	(+1.4)	-
(o/w Gains/losses related to stocks, etc. (10))	(2.7)	(-1.9)	-
Ordinary profit	24.9	+3.8	36.1%
Extraordinary income/losses	-0.0	-0.0	-
Net income	17.6	+2.6	36.6%
Profit from customer services (2)+(3)+(6)-(7)	13.8	+2.7	-
Credit related cost (8)+(9)	0.8	+1.0	-
Gains/losses on securities (1)+(4)+(5)+(10)	2.2	-0.2	-

Change of Ordinary Profit (Bank Total non-consolidated)

Due to the rise in domestic interest rates, interest income from yen-denominated loans and securities income (interest margin) increased. In addition, fees from customers such as consulting- and customer assets-related, significantly increased.

Year-on-Year Changes of Ordinary Profit (Bank total) (¥bn)



*1 Difference of interests between loans and deposits + Fees from Customers + Expenses (-)

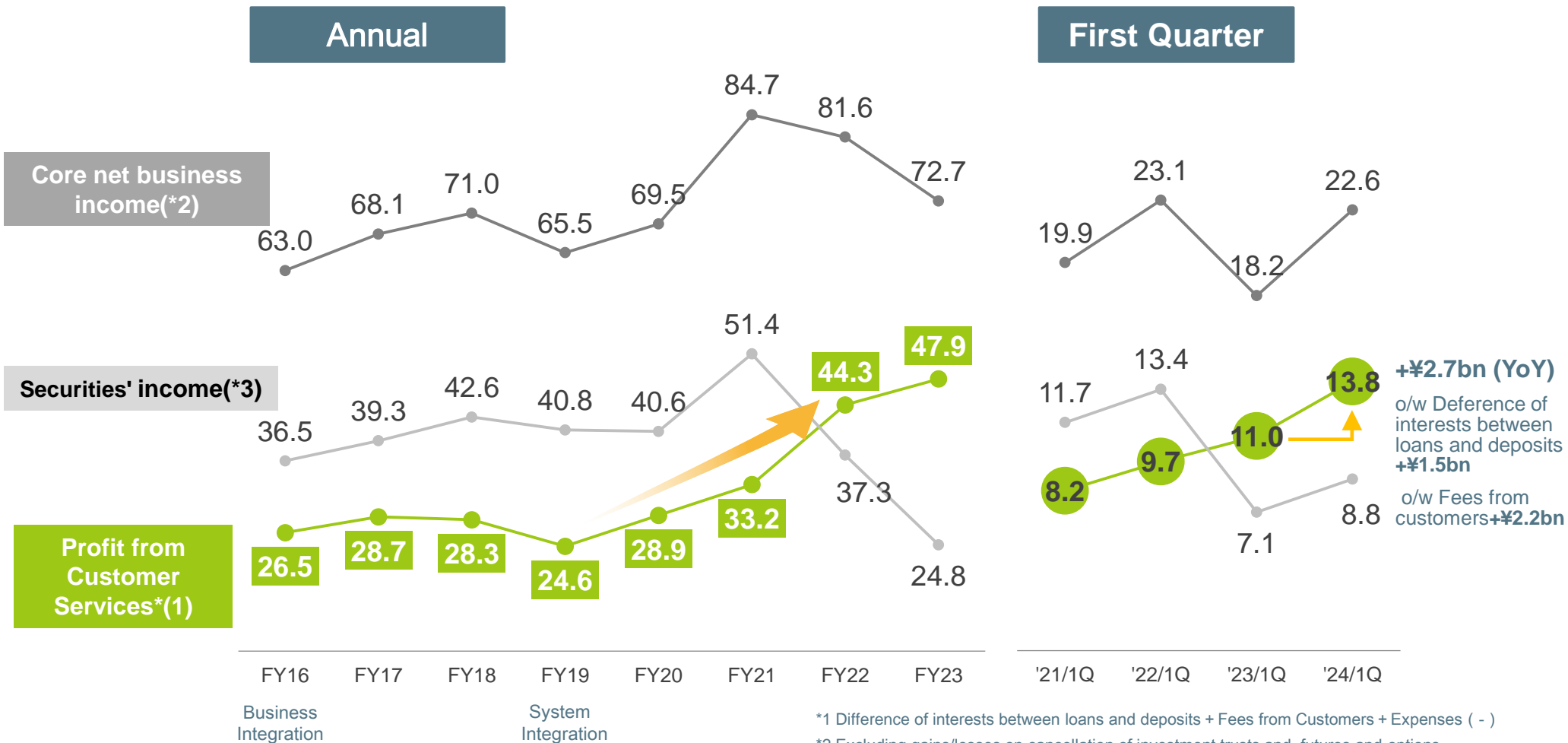
*2 Gains/losses on "Bond transactions + Related to stocks + Cancellation of investment trusts + Futures and options

Growth of Profit from Customer Services

Profit from customer services maintained an increasing trend after bottoming out in FY 2019.

In the first quarter of FY24, it increased by +¥2.7bn YoY, driven by the significant increase of interest on yen-denominated loans and fees from customers.

Changes of Profit from customer services, Core net business income and Securities' income (¥bn)



+¥2.7bn (YoY)
o/w Deference of interests between loans and deposits **+¥1.5bn**
o/w Fees from customers **+¥2.2bn**

*1 Difference of interests between loans and deposits + Fees from Customers + Expenses (-)

*2 Excluding gains/losses on cancellation of investment trusts and futures and options

*3 Excluding gains/losses on cancellation of investment trusts

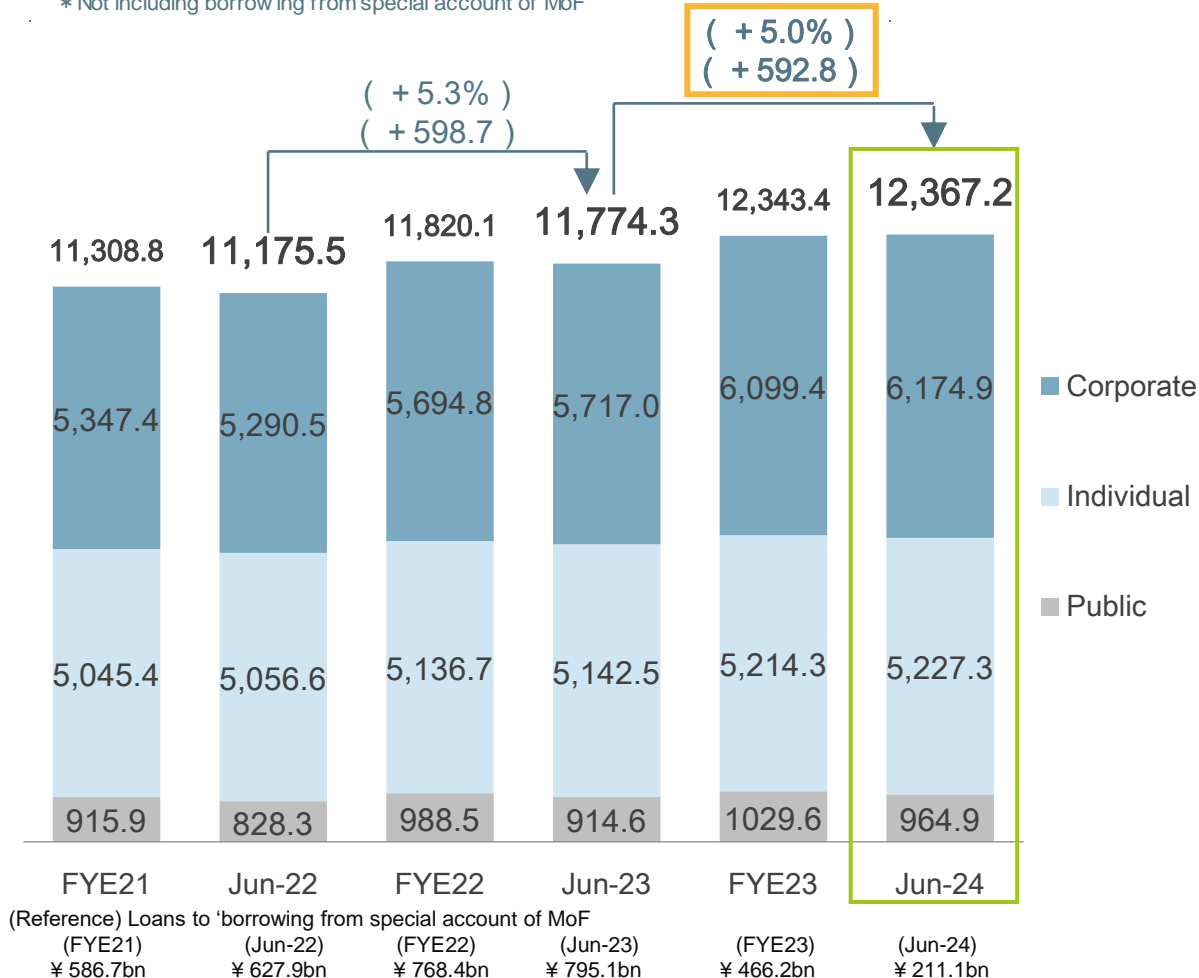
Loans (1) Term-end Balance

Amount of loans increased by ¥592.8bn YoY. The growth rate continues to be in the range of +5% (annualized).

Interest income on domestic loans increased by ¥1.5bn YoY. The interest yield also increased by 1.3 basis points, contributing to the increase in interest income from both the average balance factor and the interest yield factor.

Term-end Balance (Joyo+Ashikaga) (¥bn)

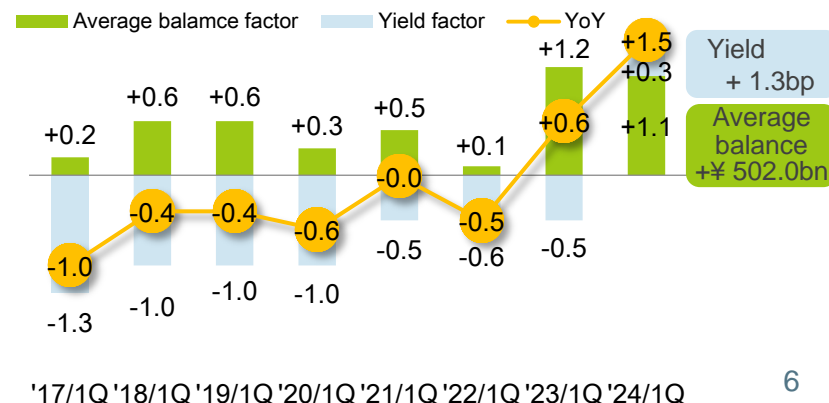
* Not including borrowing from special account of MoF



Year on Year Changes (¥bn)

	Jun-22	Jun-23	Jun-24
Total	+50.1 +0.4%	+598.7 +5.3%	+592.8 +5.0%
Corporate	-21.8 -0.4%	+426.5 +8.0%	+457.8 +8.0%
Individual	+106.4 +2.1%	+85.9 +1.6%	+84.8 +1.6%
Public	-34.4 -3.9%	+86.3 +10.4%	+50.2 +5.4%

(Reference) YoY changes of interests of domestic loans since the business integration (¥bn)



Loans (2) Corporate / Individual

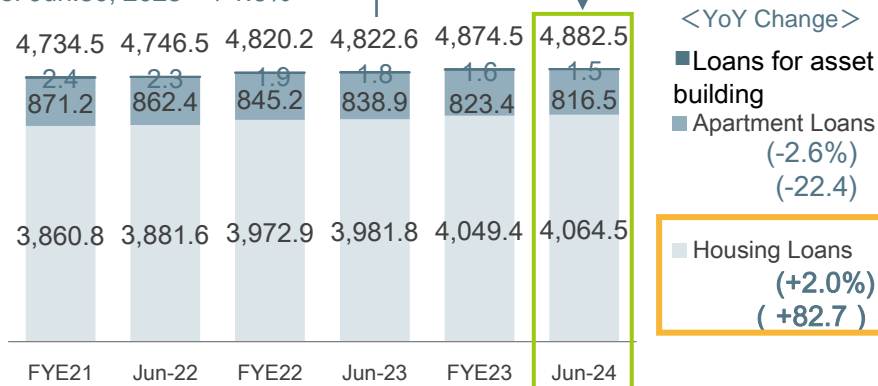
Loans to individual customers maintained increase trend both in housing related loans and in unsecured loans. In particular, the growth rate of unsecured loans has significantly increased from +10% to +13% (annualized). Also, loans to corporate customers continued to show high growth rate in +8% range.

【Individual】Housing Related Loans (¥ bn)

Growth rate of Housing Related Loans (YoY)

As of Jun.30, 2024 +1.2%

As of Jun.30, 2023 +1.6%

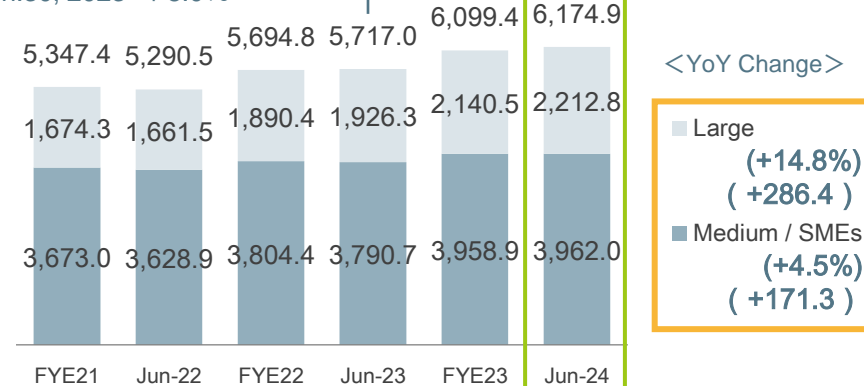


【Corporate】Term-end Balance by Company Size (¥ bn)

Growth rate of Corporate Loans (YoY)

As of Jun.30, 2024 +8.0%

As of Jun.30, 2023 +8.0%

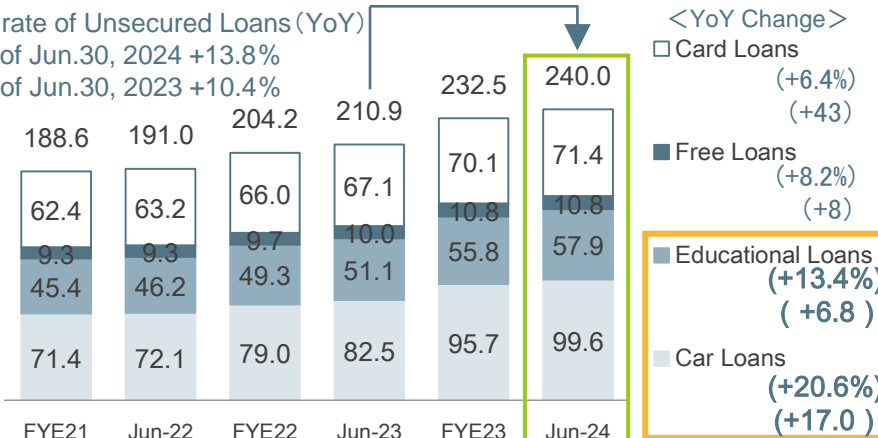


【Individual】Unsecured Loans (¥ bn)

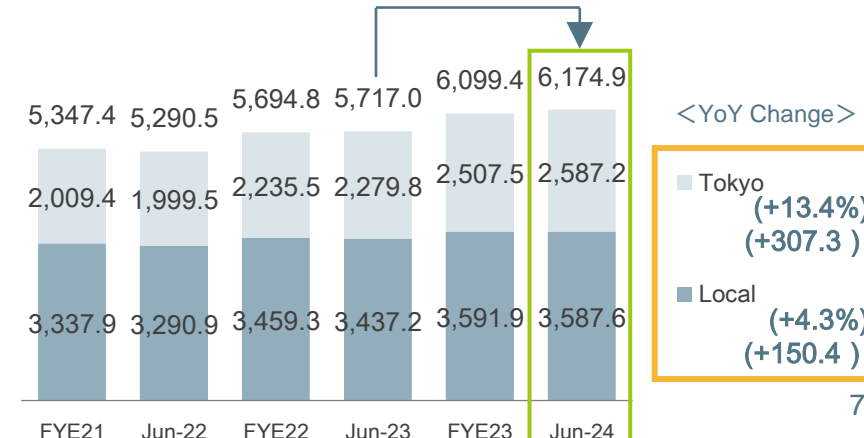
Growth rate of Unsecured Loans (YoY)

As of Jun.30, 2024 +13.8%

As of Jun.30, 2023 +10.4%



【Corporate】Term-end Balance by Area (¥ bn)



Average Yield of Loans / Net Interest Income

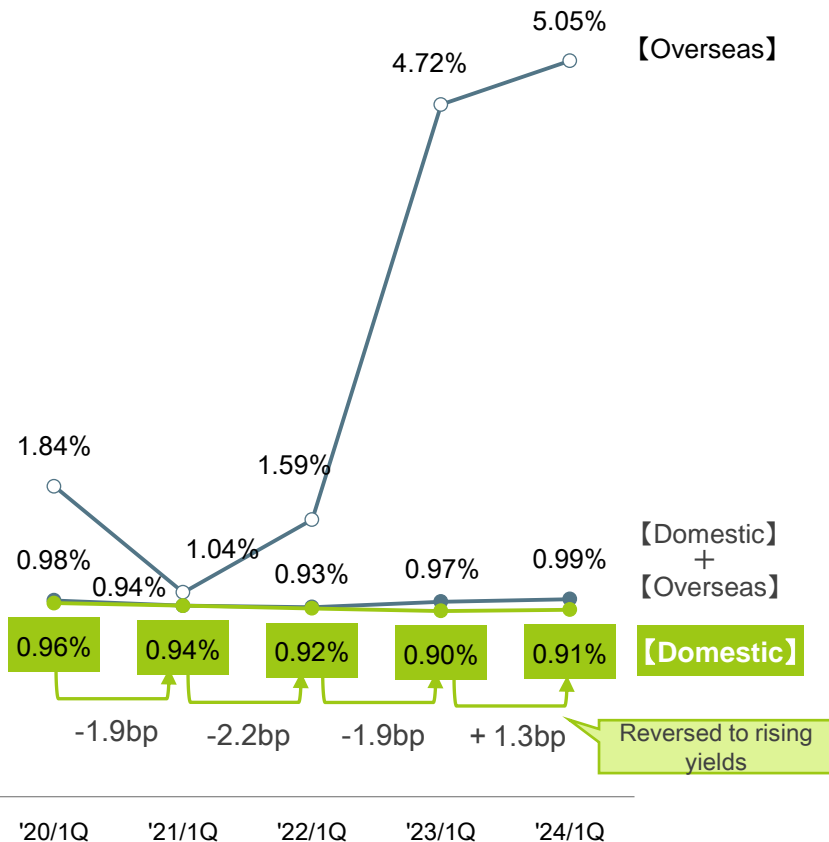
Difference of interests between loans and deposits increased in both yen and foreign currency denominated loans by ¥0.9bn YoY.

Securities' income (excluding gain on cancellation of investment trusts) also reversed to an increase by ¥1.6bn (YoY) due to the effect of change in our securities portfolio.

Average Yield on Loans(Joyo+Ashikaga)

(Domestic and Overseas)

* Not including borrowing from special account of MoF



Change of Interest Income(Joyo+Ashikaga)

(¥ bn)

* Not including borrowing from special account of MoF

* Figures in parentheses are changes on a year on year basis

		Results	YoY Change (Factor)				Domestic	Chg. in Factors	Overseas	Chg. in Factors
Interest on loans and bills discounted			Avg Balance	+1.1	+1.1	(+502.0)	+0.0	(+3.1)		
			Yield	+0.5	+0.3	(+1.3bp)	+0.1	(+32.3bp)		
		30.3		+1.7	+1.5	—	+0.2	—		
Interest on deposits (—)		1.5		+0.8	+0.6	—	+0.2	—		
Difference of interests between loans and deposits	①	28.7		+0.9	+0.9	—	-0.0	—		
Interest and dividend on securities			Avg Balance	+3.6	+1.0	(+389.1)	+2.6	(+233.7)		
			Yield	+0.1	-0.9	(-12.7bp)	+1.0	(+54.3bp)		
		19.3		+3.7	+0.0	—	+3.7	—		
(o/w gains on cancellation of Investment Trusts)		0.1		-1.1	-1.1	—	±0.0	—		
(excluding gains on cancellation of Investment Trusts)		19.2		+4.9	+1.2	—	+3.7	—		
Market borrowings, etc. (—)		12.0		+4.0	+0.4	—	+3.6	—		
Securities' Income (excluding gains on cancellation of Investment Trusts)	②	7.1		+0.8	+0.8	—	+0.0	—		
Interest on Bank of Japan deposits	③	1.6		+0.7	+0.7	—	±0.0	—		
Securities' Income *1	②+③=④	8.8		+1.6	+1.5	—	+0.0	—		
Net Interest Income (excluding gains on cancellation of Investment Trusts)	①+④	37.6		+2.5	+2.4	—	+0.0	—		

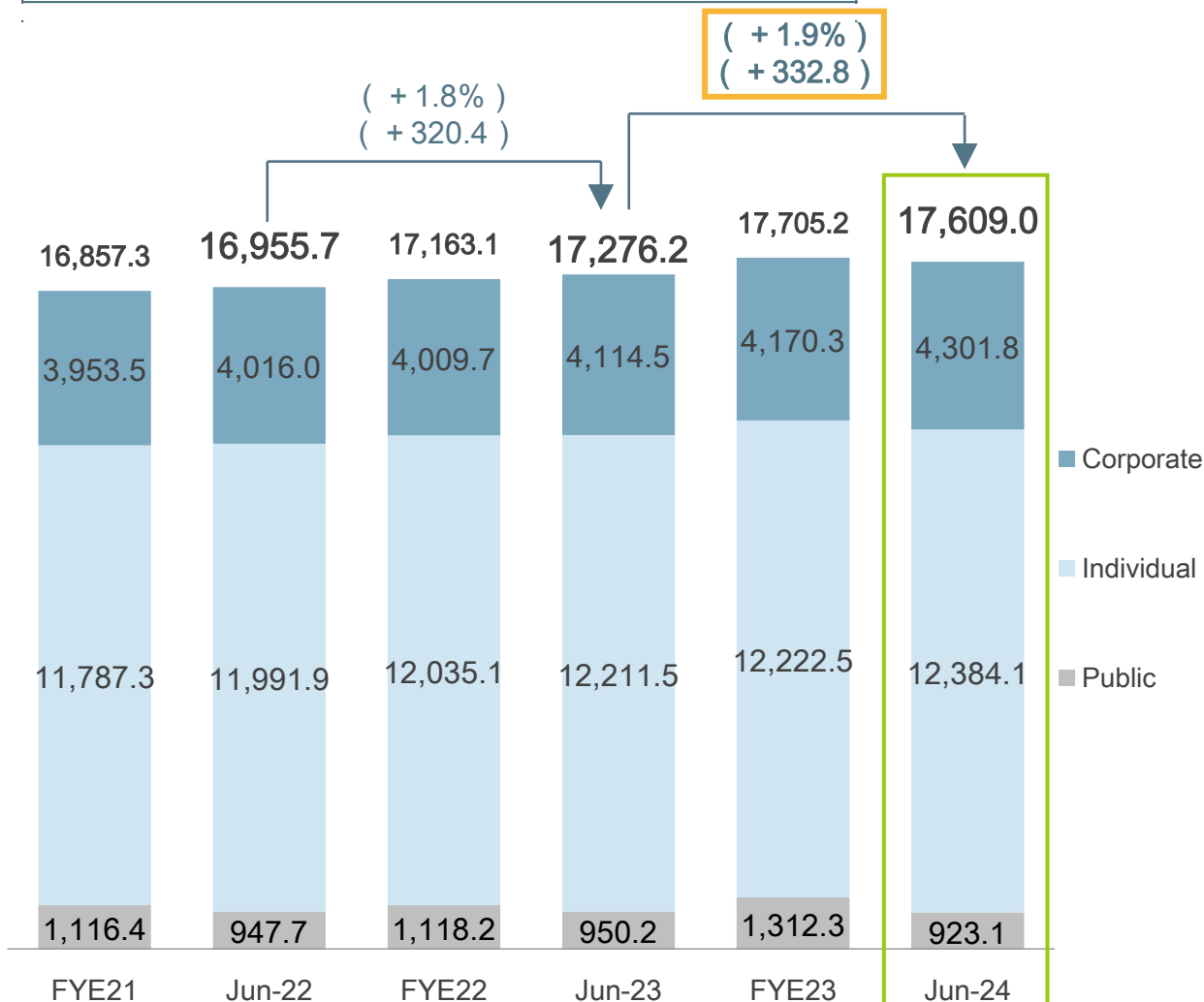
*1 Excl. gains/losses on cancelation of investment trusts, and incl. interest on Bank of Japan deposits.

Deposits Term-end Balance

Balance of deposits increased by ¥332.8bn YoY (+1.9% annualized).

Deposits from corporate and individual customers have maintained an increasing trend.

Term-end Balance (Joyo+Ashikaga) (¥bn)



Year on Year Changes (¥bn)

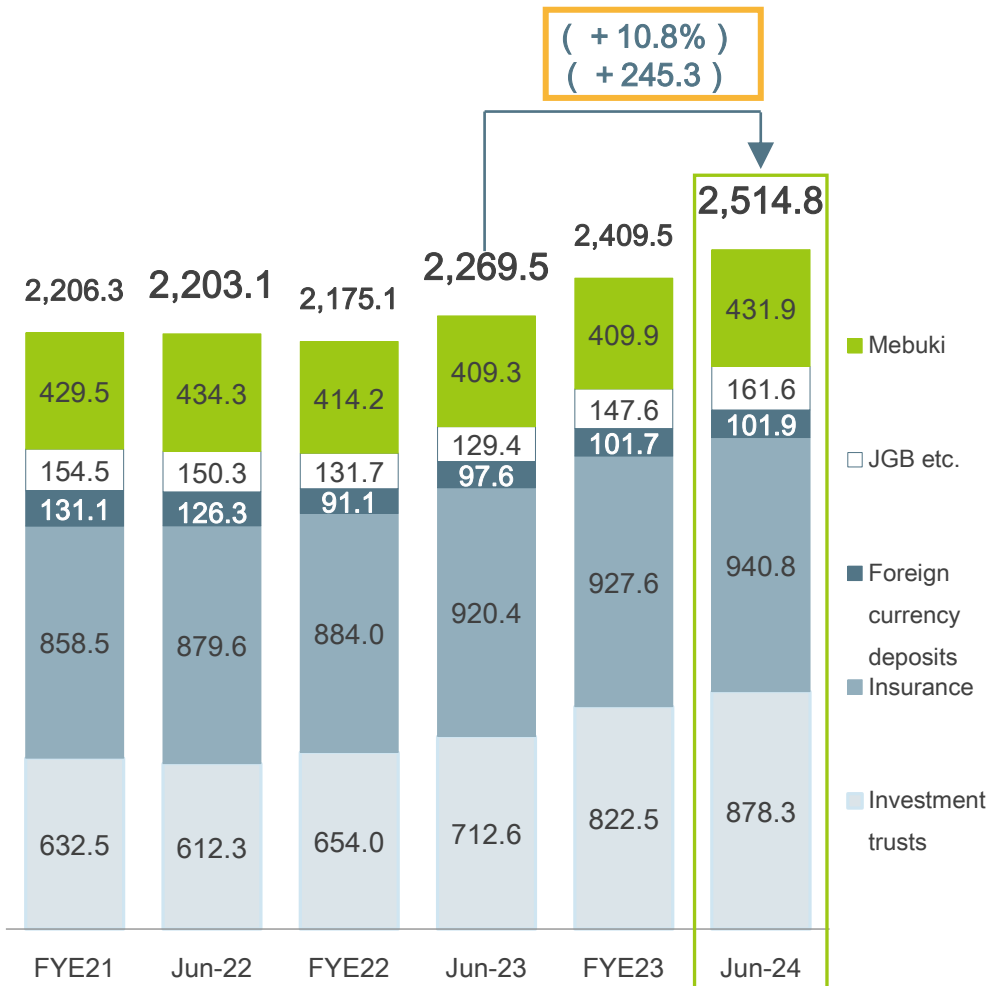
	Jun-22	Jun-23	Jun-24
Total	+590.0 +3.6%	+320.4 +1.8%	+332.8 +1.9%
Corporate	+39.5 +0.9%	+98.4 +2.4%	+187.2 +4.5%
Individual	+384.9 +3.3%	+219.5 +1.8%	+172.6 +1.4%
Public	+165.5 +21.1%	+2.4 +0.2%	-27.0 -2.8%

Customer Assets under Custody

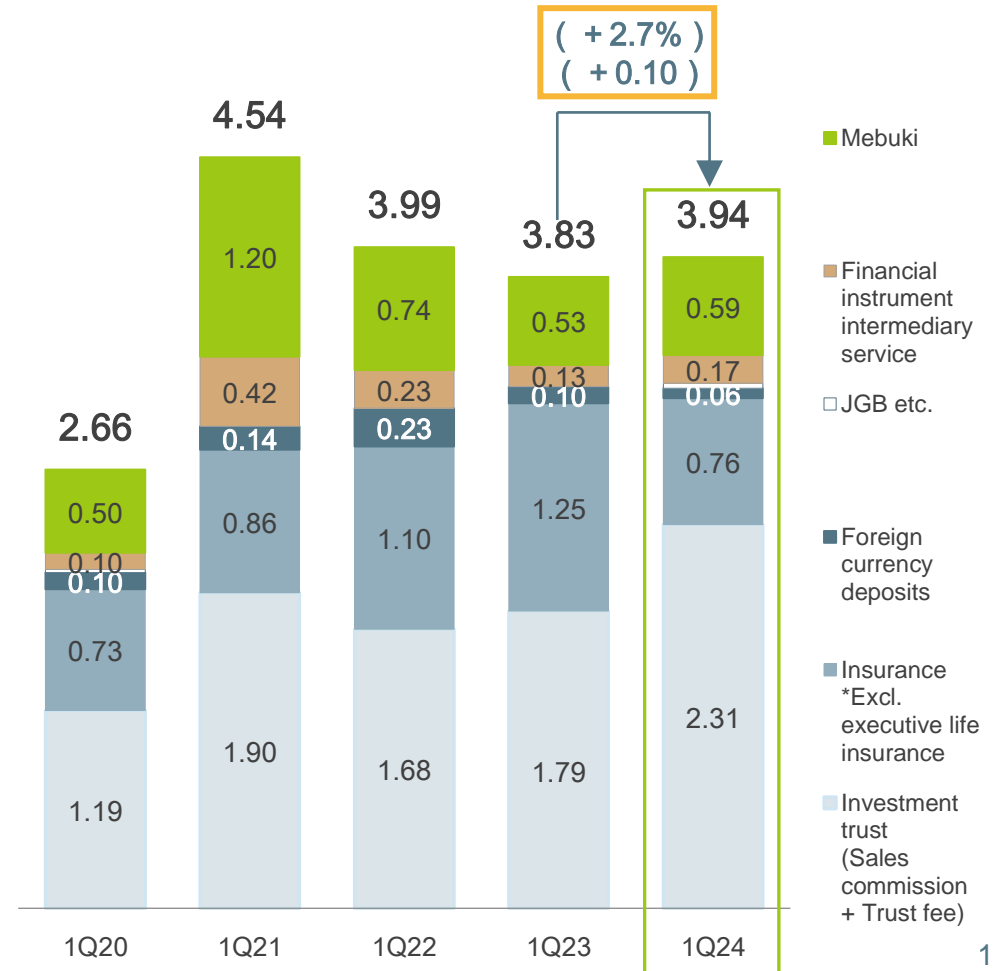
Balance of customer assets under custody increased by ¥ 245.3bn YoY (+10.8% annualized) with the start of new NISA, etc.

Related commissions increased compared to the previous year, mainly in investment trusts.

Balance (Bank Total + Mebuki Securities) (¥bn)



Commissions (Bank Total + Mebuki Securities) (¥bn)



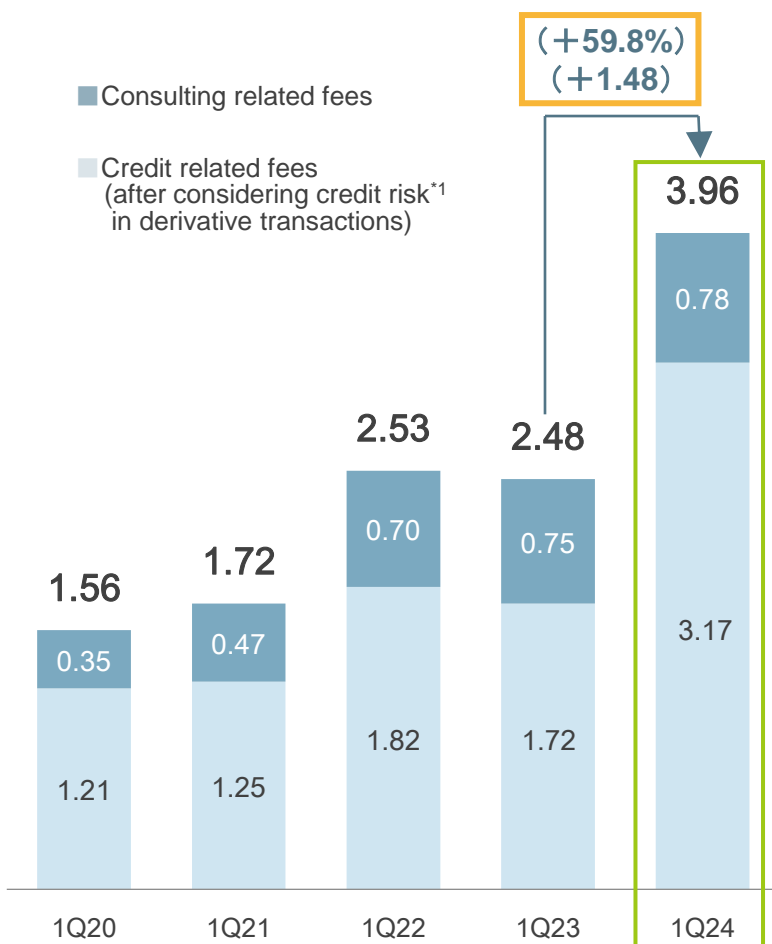
Fees from Corporate Customers

Fees from corporate customers increased by ¥1.4bn YoY to ¥3.9bn, due to the increase of derivatives related fees and origination fees of syndicated loans.

We will continue to provide business support services through consulting proposals.

Joyo Bank + Ashikaga Bank

(¥bn)



< Breakdown of Fees from Corporate Customers >

	1Q22	1Q23	1Q24	YoY
Credit related (1)	3.00	1.72	3.35	+1.62
Derivatives	1.76	0.45	1.57	+1.12
Syndicate loans	0.97	1.06	1.57	+0.50
Private placement bonds	0.26	0.20	0.20	+0.00
Consulting related (2)	0.70	0.75	0.78	+0.03
Business Matching	0.24	0.26	0.24	-0.01
Support for business planning	0.19	0.34	0.25	-0.08
M&A	0.12	0.02	0.10	+0.08
Executive Insurance	0.10	0.08	0.13	+0.04
Trust・401K	0.03	0.03	0.03	+0.00
Sub total (3) ((1)+(2))	3.71	2.48	4.14	+1.66
Credit risk in derivative transactions*1 (-) (4)	1.18	0.00	0.17	+0.17
Total (3)+(4)	2.53	2.48	3.96	+1.48

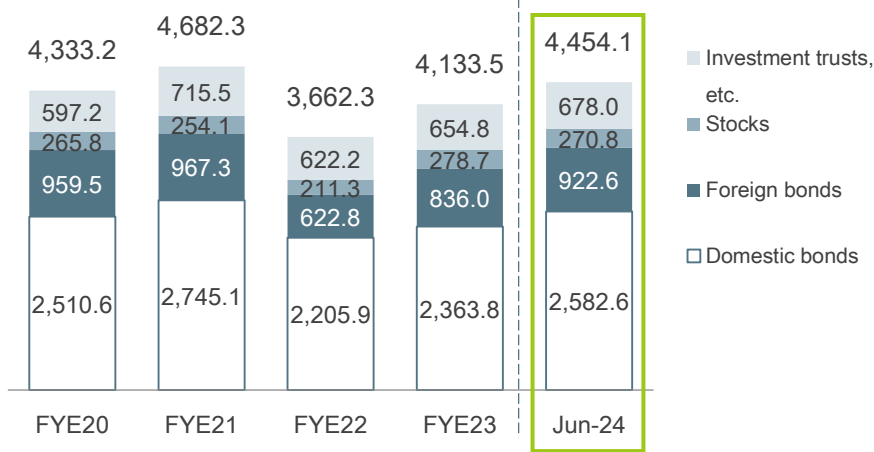
*1 Difference between CVA and DVA at the each end of the previous period and the first quarter.
 CVA(Credit Valuation Adjustment) reflects the credit risk of counterparties in derivative transactions in the market value.
 DVA(Debt Valuation Adjustment) reflects the credit risk of our two banking subsidiaries in the market value.

Securities / Strategic Shareholdings (1)

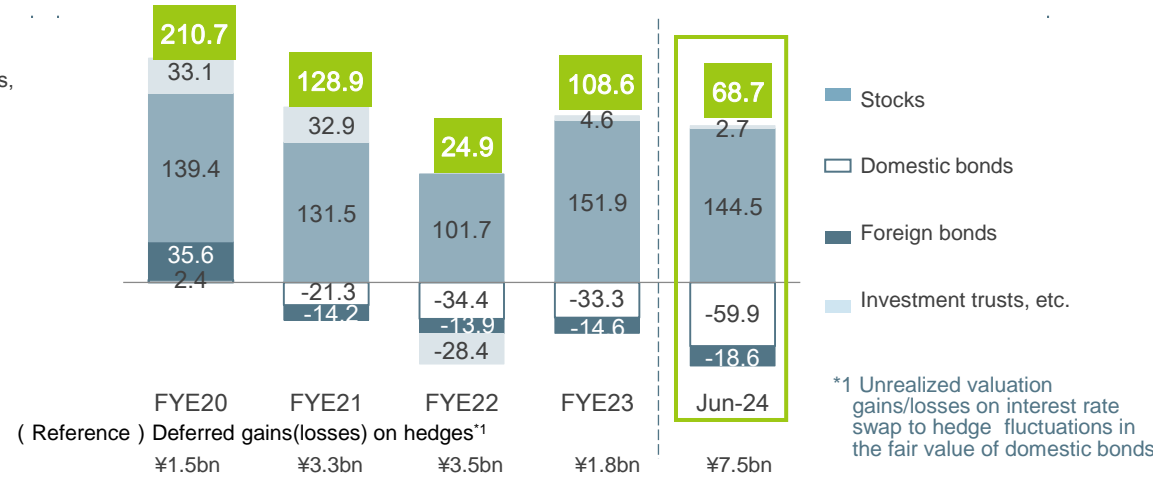
While monitoring interest rate trends, we proceeded with the purchase of securities, resulting in the balance (carrying amount) of ¥4,454.1bn.

It has increased by slightly less than ¥800bn since the recent bottom in March 2023.

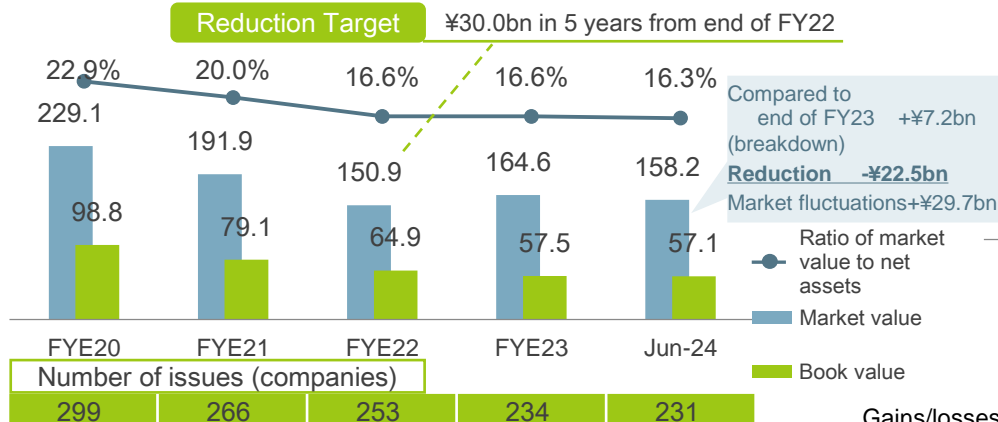
Balance(Carrying amount) (Mebuki FG) (¥bn)



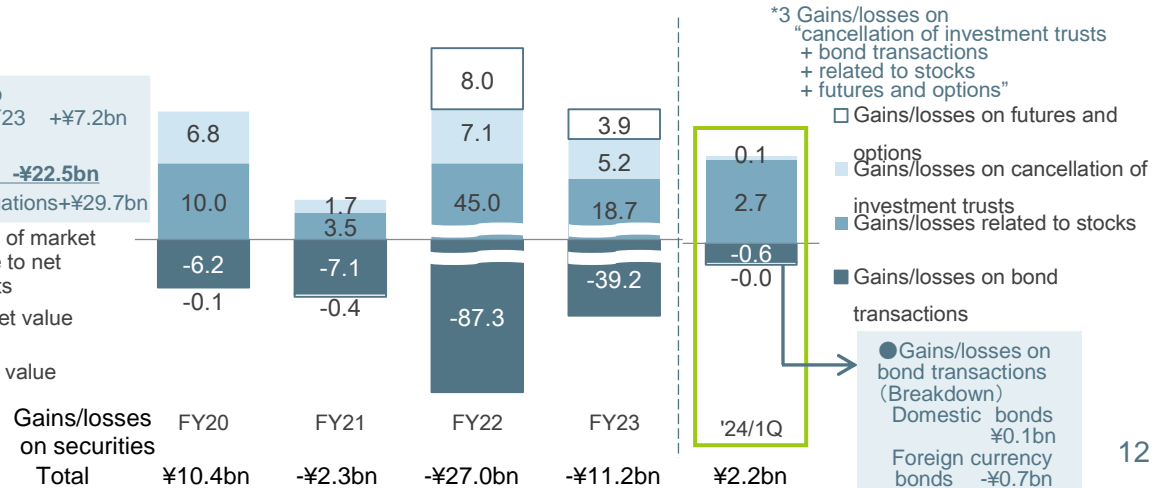
Unrealized valuation gains/losses on available for sales securities (Mebuki FG) (¥bn)



Strategic Shareholdings*2 (¥bn)



Gains and losses on securities*3 (bank total) (¥bn)



*2 Figures are strategic shareholdings (including listed or non-listed stocks, deemed holdings) held by Jojo Bank, which owns more than two-thirds stocks owned by Mebuki FG and subsidiaries.

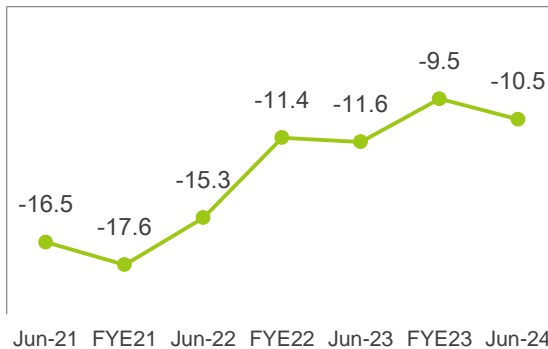
Securities / Strategic Shareholdings (2)

Taking into account further interest rates increase, we have controlled the risk amount (BPV) and duration of yen-denominated bonds. By investing in long-term fixed-rate bonds during a period of rising interest rates, we aim to further increase the yield of our holdings.

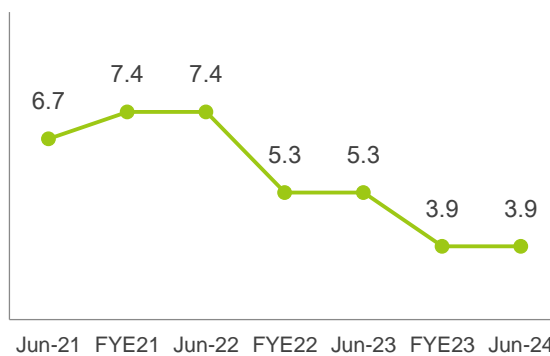
Yen-denominated Bonds^{*1} (banks' total)

Risk amount (10bpv)^{*2} (¥bn)

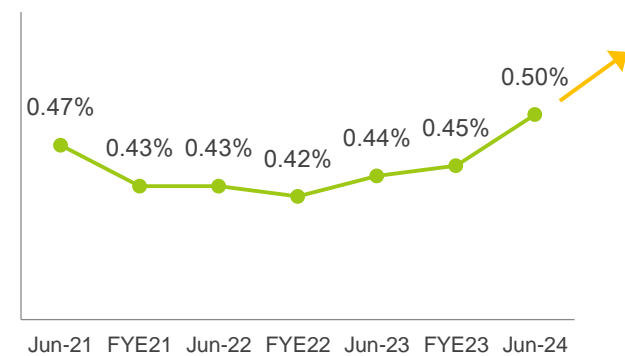
Small
Risk amount
Large



Duration^{*3} (year)



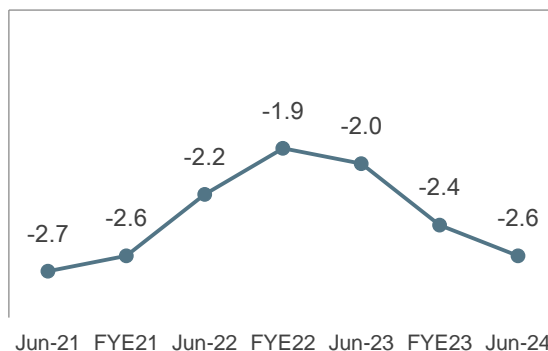
Yield (%)



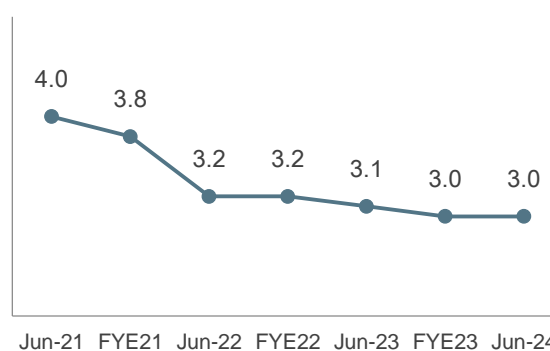
Foreign Bonds^{*1} (banks' total / USD-denominated)

Risk amount (10bpv)^{*2} (¥bn)

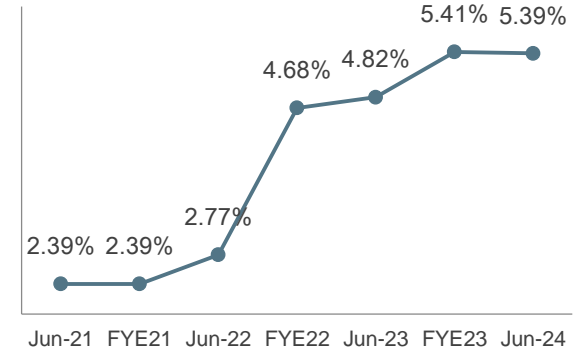
Small
Risk amount
Large



Duration^{*3} (year)



Yield (Total of fixed and floating bonds: %)



^{*1} After considering hedging by bear funds and swaps

^{*2} Decrease in the present value when assuming interest rates rise by 10bp (0.10%) for all periods

^{*3} Average remaining period for principal in bonds investment

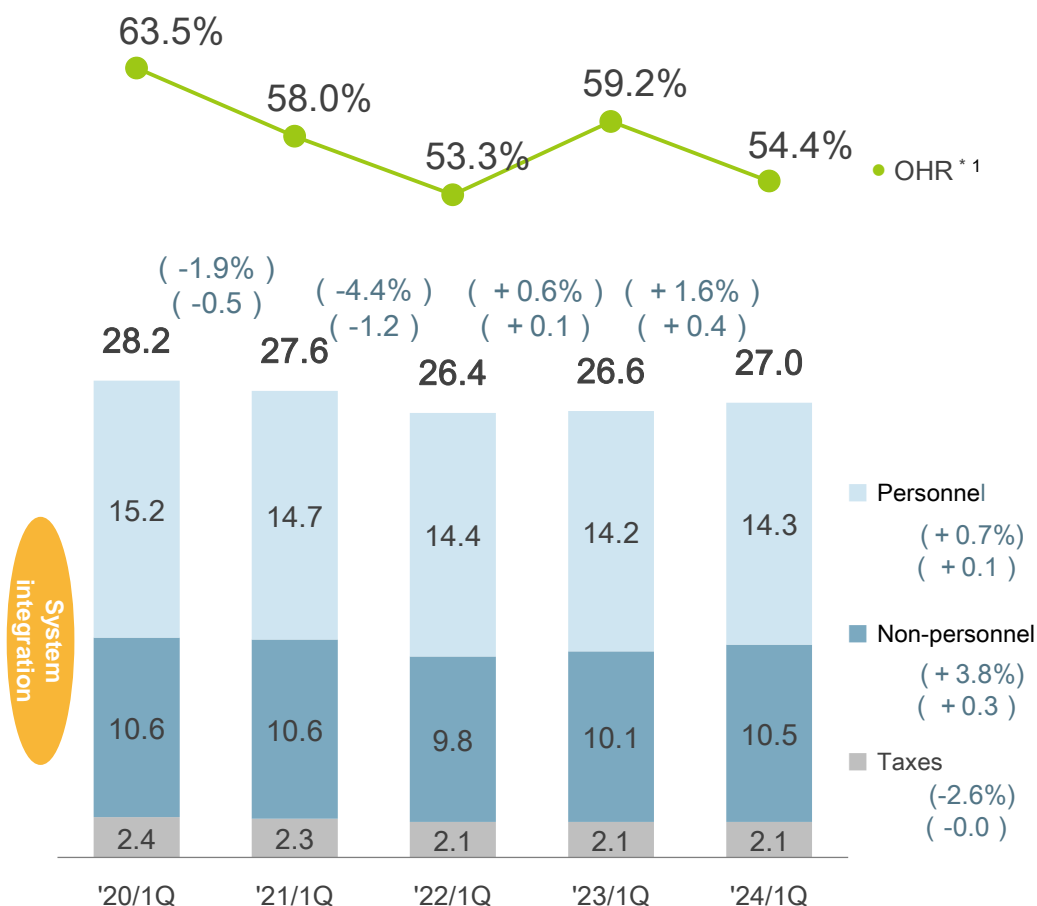
Expenses / OHR

In addition to new investments such as human capital- and DX-related investments, there was an impact from rising prices. However, by reducing existing costs, total expenses maintained at the same level as the previous year (+¥0.4bn YoY / +1.6% annualized).

OHR decreased to the range of 54%, due to an increase in the top line.

Joyo Bank + Ashikaga Bank

(¥bn)



【Factors of Change (¥bn)】

	1Q24	YoY	Main factors
Personnel expenses	14.3	+ 0.1	<ul style="list-style-type: none"> ● Increase in salary and starting salary +0.3 ● Personnel reduction, etc. -0.2
Non-personnel expenses	10.5	+ 0.3	<ul style="list-style-type: none"> ● Responding to new banknote / equipment replacement +0.3
Taxes	2.1	- 0.0	—

*1 Based on Core Gross Business Profit

(Excluding gains/losses on cancellation of investment trusts and futures and options)

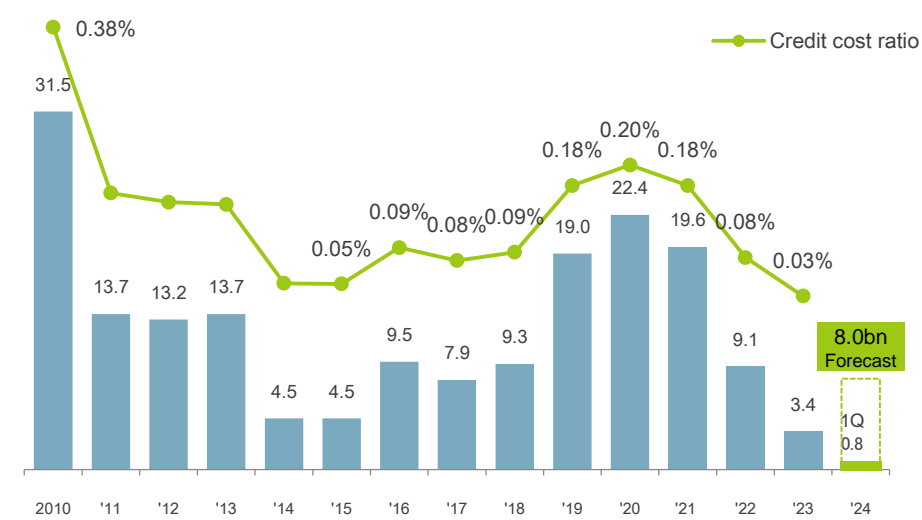
Credit Related Costs

Credit related costs remained stable.

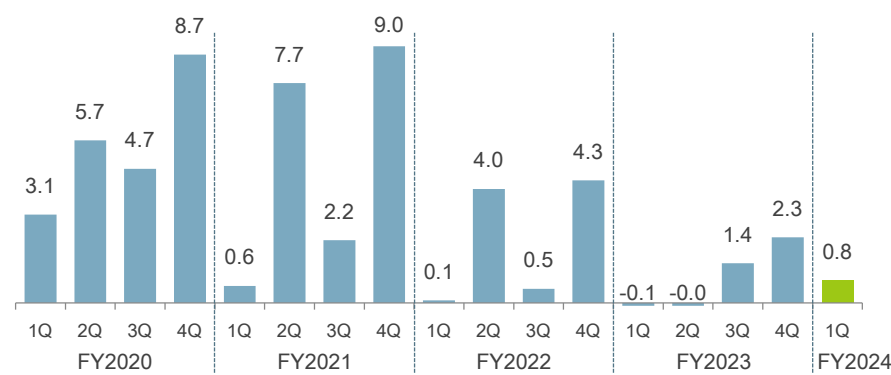
Repayments from loan borrowers based on the COVID-19 Special Loan Program have been made in accordance with their initial terms, and there are no circumstances under which credit costs would increase.

Change of Credit Related Costs (¥bn)

【Annual】 FY2010 ~



【Quarter】 FY2010 ~

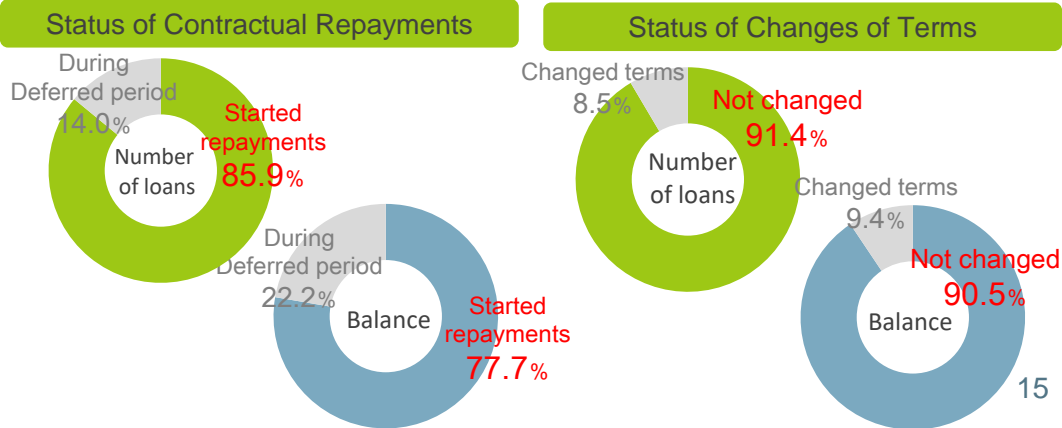


Breakdown on Credit Related Costs (¥bn)

	1 Q23	1 Q24	YoY
Credit Related Costs	-0.1	0.8	+1.0
Net transfer to general allowance for loan losses	-	-0.3	-0.3
Disposal of non-performing loans	-0.1	1.2	+1.4
Write off of loans	0.8	1.0	+0.1
Transfer to specific allowance for loan losses	-	0.4	+0.4
Transfer to provision for contingent losses	-0.2	-0.0	+0.1
Reversal of allowance for loan losses(-)	0.5	-	-0.5
Recoveries of written-off claims(-)	0.5	0.4	-0.0
Other	0.2	0.2	-0.0

Status of Repayments of Loans based on the COVID-19 Special Loan Program (as of June 30, 2024)

Balance of Loans by the Program (Bank total) 9,040 loans / ¥ 132.8bn



Status of Non-performing Loans and Delinquent Loans

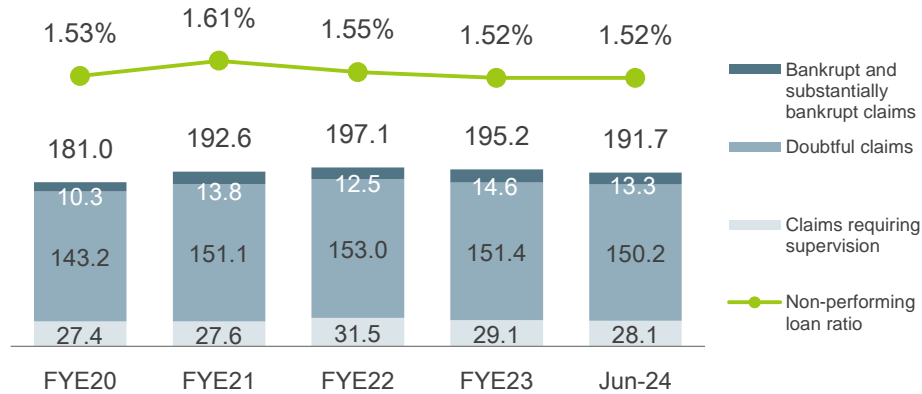
Non-performing loans based on financial revitalization law ratio to total amount of loans was 1.52% and remained at the same level as of end of the previous fiscal year.

The number of bankruptcies increased in both Ibaraki and Tochigi Prefectures, while the total amount of liabilities of bankrupt companies remained flat.

Non-performing Loans

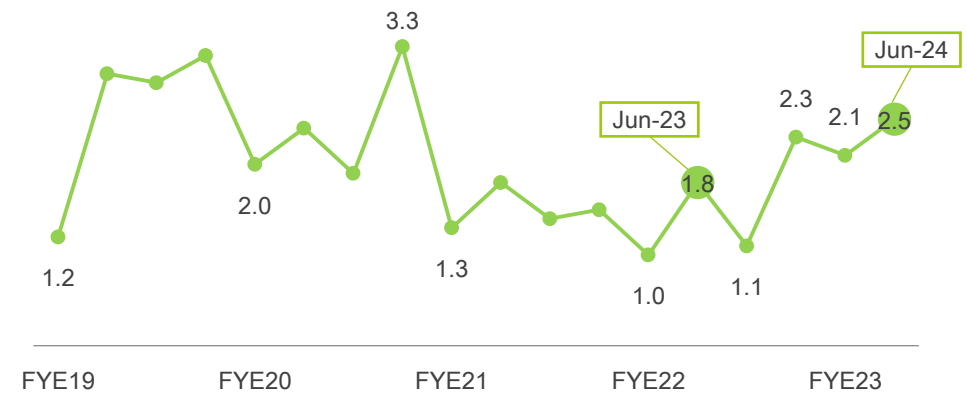
(Financial Revitalization Law)

(¥bn)



Status of Delinquent Loans to Businesses

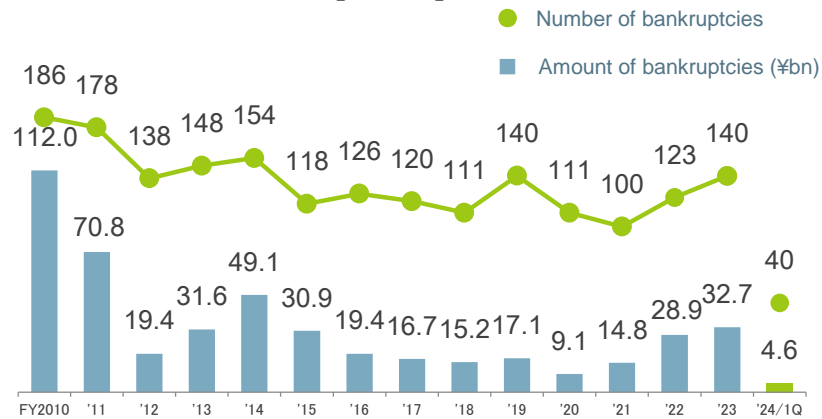
(¥bn)



【Reference】Status of Bankruptcy

Number of bankruptcies (Total liabilities amounting to 10 million yen or more) ~by Tokyo Chamber of Commerce

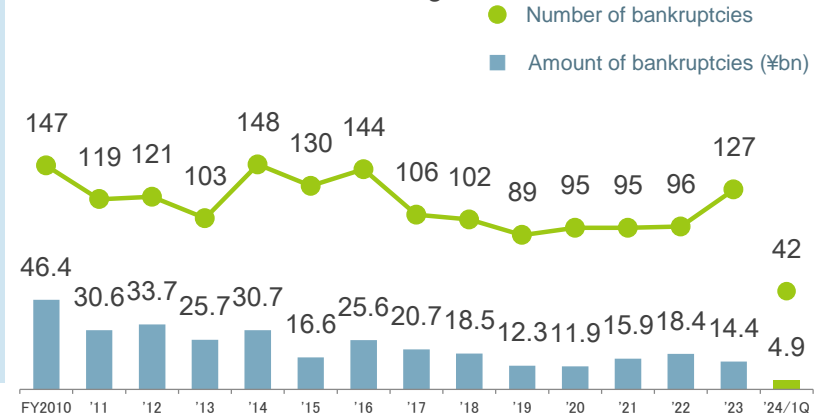
【Ibaraki】



(number/ ¥bn)

FY2022
1Q (4-6)
23 / ¥4.7bn
FY2023
1Q (4-6)
38 / ¥9.9bn
FY2024
1Q (4-6)
40 / ¥4.6bn

【Tochigi^(*)】



(number/ ¥bn)

FY2022
1Q (4-6)
24 / ¥3.2bn
FY2023
1Q (4-6)
30 / ¥2.7bn
FY2024
1Q (4-6)
42 / ¥4.9bn

(*) Specific major borrower's bankruptcy of ¥433.0bn in FY11 is excluded from above figures.

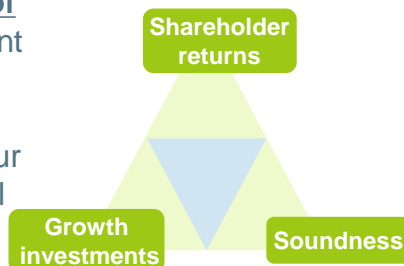
Shareholder Returns / Capital Adequacy Ratio

Annual dividends per share is scheduled to be ¥14.0 (+¥2.0 from the previous year).

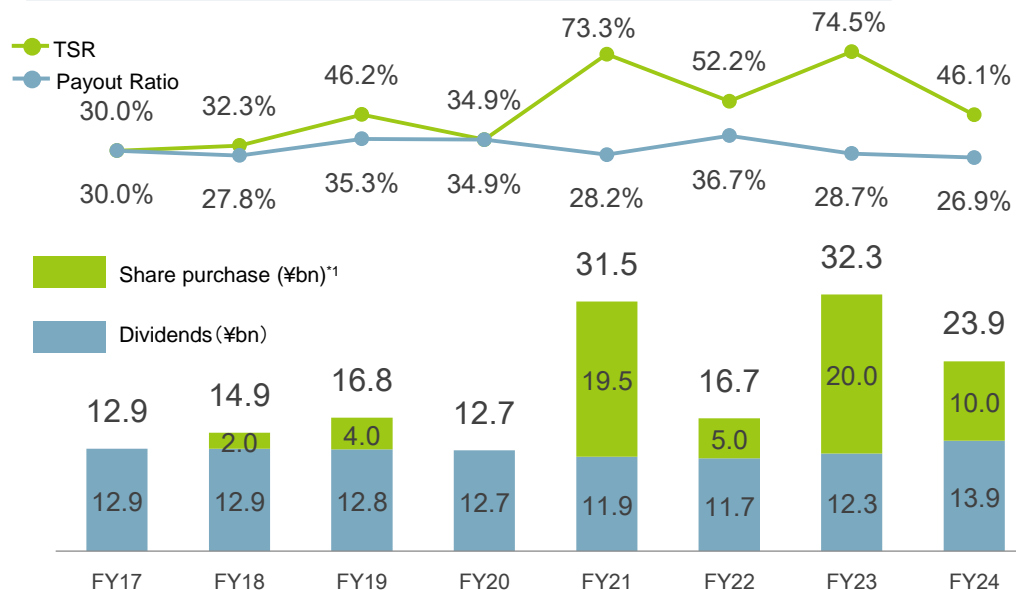
We announced the repurchase program of own shares (up to ¥ 10.0bn, maximum amount) in May of this year, and it was completed in July, 2024.

Shareholder Returns Policy

We will target **a Total Return Ratio of 40% or more** while taking into account both the maintenance of solid capital levels for future growth and the appropriate distribution of profits to our shareholders (raised the target of total return ratio from "30% or more" in Nov.2023). We will continue to consider the dividend level.



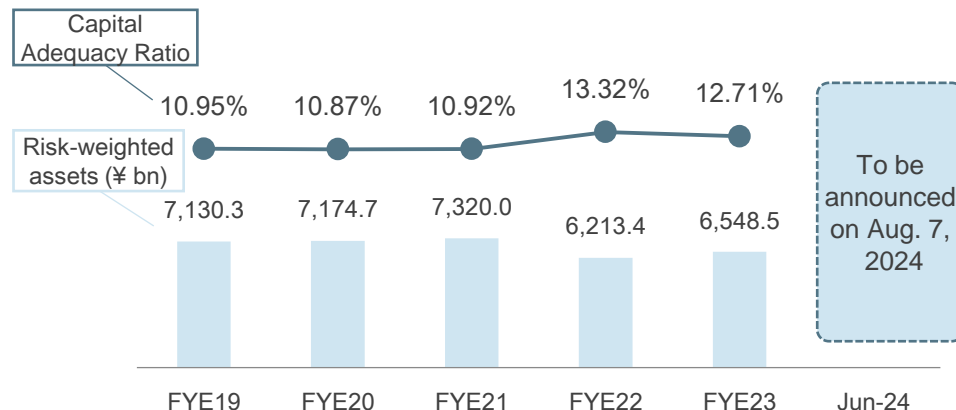
Dividends / Shareholder Returns



*1 Figures are rounded to the nearest 100 million yen.

(scheduled)

Capital Adequacy Ratio (MebukiFG consolidated)



(Reference) Dividends per Share



Forecast for FY2024

Mebuki FG (consolidated)		(¥bn)	
	Forecast for FY2024	1Q24 Results	Progress
Ordinary Profit	75.0	26.1	34.8%
Net Income (Attributable to owners of the parent)	52.0	18.3	35.2%

Total of Two Banking Subsidiaries		(¥bn)	
	Forecast for FY2024	1Q24 Results	Progress
Ordinary Profit	69.0	24.9	36.1%
Net Income	48.0	17.6	36.6%
(Credit Related Costs)	8.0	0.8	10.9%

Subsidiary Banks (Joyo)		(¥bn)	
	Forecast for FY2024	1Q24 Results	Progress
Ordinary Profit	46.0	15.9	34.7%
Net Income	32.0	11.3	35.4%

(Ashikaga)		(¥bn)	
	Forecast for FY2024	1Q24 Results	Progress
Ordinary Profit	23.0	8.9	38.9%
Net Income	16.0	6.2	39.0%

【Data】 Breakdown of Banking Subsidiaries

【Data】 Breakdown of Banking subsidiaries

(1) P/L for 1Q24

(¥ b n)

	J+A	YoY	Joyo	YoY	Ashikaga	YoY
Gross business profit	49.1	+6.4	29.3	+5.9	19.8	+0.5
(Core Gross business profit)	49.7	-0.4	29.9	+2.6	19.8	-3.1
Net interest income	37.7	+1.3	22.6	+1.4	15.0	-0.0
o/w Gains/losses on Cancellation of Investment trusts	0.1	-1.1	0.1	-0.3	0.0	-0.8
Net fees and commissions	10.4	+1.3	6.3	+0.7	4.1	+0.6
Net other business income and Net trading income	0.9	+3.6	0.3	+3.7	0.5	-0.0
(o/w gains/losses on bond transactions)	-0.6	+6.9	-0.6	+3.3	0.0	+3.6
Expenses	27.0	+0.4	15.1	+0.1	11.8	+0.2
o/w Personnel expenses	14.3	+0.1	8.1	+0.0	6.2	+0.0
o/w Non-personnel expenses	10.5	+0.3	5.8	+0.1	4.7	+0.2
Net business income (before general allowance for loan losses)	22.1	+6.0	14.1	+5.7	7.9	+0.2
Core net business income	22.7	-0.8	14.7	+2.4	7.9	-3.3
Core net Business Income	22.5	+0.2	14.6	+2.8	7.9	-2.5
(exclu. Gains/losses on Cancellation of Investment trusts)	22.6	+4.3	14.7	+2.8	7.9	+1.4
(exclu. Gains/losses on "Cancellation of investment trusts", "Futures" and "Options")						
Net transfer to general allowance for loan losses (a)	-0.3	-0.3	-0.1	-0.1	-	-
Net business income	22.4	+6.3	14.3	+5.9	7.9	+0.2
Net non-recurrent gains/losses	2.4	-2.4	1.6	-3.1	1.0	+0.8
o/w Disposal of non-performing loans (b)	1.2	+1.4	0.8	+1.2	0.2	+0.0
o/w Gains/losses related to stocks, etc.	2.7	-1.9	1.6	-2.5	1.0	+0.5
Ordinary profit	24.9	+3.8	15.9	+2.8	8.9	+1.0
Extraordinary income/losses	(0.0)	-0.0	(0.0)	-0.0	0.0	-0.0
Net income	17.6	+2.6	11.3	+1.9	6.2	+0.6
Profit from customer services ^{*1}	13.8	+2.7	8.9	+1.7	4.9	+1.0
Credit related costs (a)+(b)	0.8	+1.0	0.6	+1.0	0.2	+0.0

*1 Difference of interests between loans and deposits + Fees from Customers + Expenses (-)

(2) Average Yield on Loans(excluding borrowing from special account of MoF)

		FY20	FY21	FY22	FY23	1Q24	YoY	1Q23
J+A	Domestics	0.96%	0.93%	0.91%	0.90%	0.91%	0.01%	0.90%
	Overseas	1.29%	1.04%	3.02%	5.02%	5.05%	0.32%	4.72%
	Total	0.96%	0.94%	0.95%	0.97%	0.99%	0.01%	0.97%
Joyo	Domestics	0.93%	0.91%	0.90%	0.88%	0.90%	0.01%	0.89%
	Overseas	1.30%	1.05%	3.11%	5.21%	5.24%	0.34%	4.89%
	Total	0.94%	0.92%	0.96%	1.00%	1.03%	0.02%	1.00%
Ashikaga	Domestics	0.99%	0.96%	0.93%	0.92%	0.93%	0.00%	0.92%
	Overseas	1.19%	0.98%	2.23%	3.17%	2.96%	-0.20%	3.17%
	Total	0.99%	0.96%	0.94%	0.93%	0.93%	0.00%	0.93%

【Data】 Breakdown of Banking subsidiaries

(3) Loans Term-end Balance

(￥ b n)

		FYE20	FYE21	FYE22	FYE23	Jun-24	YoY	Jun-23
J+A	Individual	4,924.8	5,045.4	5,136.7	5,214.3	5,227.3	+84.8	5,142.5
	Corporate	5,369.6	5,347.4	5,694.8	6,099.4	6,174.9	+457.8	5,717.0
	Public	983.7	915.9	988.5	1,029.6	964.9	+50.2	914.6
	Total	11,278.1	11,308.8	11,820.1	12,343.4	12,367.2	+592.8	11,774.3
Joyo	Individual	2,687.7	2,740.2	2,786.4	2,823.7	2,836.3	+51.1	2,785.2
	Corporate	3,103.0	3,091.3	3,313.1	3,566.2	3,599.0	+247.6	3,351.3
	Public	562.7	498.1	548.8	591.5	619.0	+49.2	569.7
	Total	6,353.6	6,329.7	6,648.4	6,981.6	7,054.4	+348.0	6,706.3
Ashikaga	Individual	2,237.0	2,305.1	2,350.3	2,390.5	2,391.0	+33.6	2,357.3
	Corporate	2,266.5	2,256.0	2,381.6	2,533.2	2,575.8	+210.1	2,365.7
	Public	420.9	417.8	439.6	438.0	345.8	+1.0	344.8
	Total	4,924.5	4,979.0	5,171.6	5,361.8	5,312.7	+244.8	5,067.9
* Not including borrowing from special account of MoF								
Foreign Currency Denominated Loans (￥ b n)								
		FYE20	FYE21	FYE22	FYE23	Jun-24	YoY	Jun-23
J+A		162.6	150.6	151.0	153.4	154.1	-11.1	165.3
Joyo		150.0	139.5	140.4	145.7	146.0	-7.8	153.8
Ashikaga		12.6	11.0	10.5	7.6	8.1	-3.3	11.4

(4) Loans Individual Housing Related Loans Term-end Balance

(￥ b n)

		FYE20	FYE21	FYE22	FYE23	Jun-24	YoY	Jun-23
J+A	Housing Loans	3,711.7	3,860.8	3,972.9	4,049.4	4,064.5	+82.7	3,981.8
	Apartment Loans	902.3	871.2	845.2	823.4	816.5	-22.4	838.9
	Asset building loans	2.6	2.4	1.9	1.6	1.5	-0.3	1.8
	Total	4,616.7	4,734.5	4,820.2	4,874.5	4,882.5	+59.8	4,822.6
Joyo	Housing Loans	1,809.7	1,889.9	1,955.2	2,001.6	2,018.8	+60.6	1,958.2
	Apartment Loans	722.8	694.2	672.8	653.3	646.4	-21.1	667.5
	Asset building loans	2.6	2.4	1.9	1.6	1.5	-0.3	1.8
	Total	2,535.1	2,586.5	2,630.0	2,656.6	2,666.8	+39.1	2,627.6
Ashikaga	Housing Loans	1,902.0	1,970.9	2,017.6	2,047.8	2,045.6	+22.0	2,023.5
	Apartment Loans	179.5	177.0	172.4	170.1	170.0	-1.3	171.4
	Asset building loans	-	-	-	-	-	-	-
	Total	2,081.5	2,147.9	2,190.1	2,217.9	2,215.7	+20.7	2,194.9

(5) Unsecured Loans Term-end Balance

(￥ b n)

		FYE20	FYE21	FYE22	FYE23	Jun-24	YoY	Jun-23
J+A	Car Loans	63.3	71.4	79.0	95.7	99.6	+17.0	82.5
	Educational Loans	43.4	45.4	49.3	55.8	57.9	+6.8	51.1
	Free Loans	9.1	9.3	9.7	10.8	10.8	+0.8	10.0
	Card Loans	61.2	62.4	66.0	70.1	71.4	+4.3	67.1
	Total	177.1	188.6	204.2	232.5	240.0	+29.0	210.9
Joyo	Car Loans	45.4	50.6	53.2	59.4	61.0	+6.7	54.2
	Educational Loans	34.3	35.5	38.1	41.9	43.2	+3.9	39.3
	Free Loans	3.6	3.8	4.1	4.3	4.3	+0.1	4.2
	Card Loans	23.7	24.8	26.7	28.4	28.8	+1.6	27.1
	Total	107.1	114.8	122.2	134.2	137.5	+12.5	124.9
Ashikaga	Car Loans	17.8	20.8	25.8	36.2	38.6	+10.2	28.3
	Educational Loans	9.1	9.9	11.2	13.9	14.6	+2.8	11.7
	Free Loans	5.4	5.5	5.6	6.4	6.5	+0.7	5.8
	Card Loans	37.5	37.5	39.2	41.6	42.6	+2.6	39.9
	Total	70.0	73.8	82.0	98.3	102.5	+16.5	85.9

(6) Loans Corporate Term-end Balance by Company Size

(￥ b n)

		FYE20	FYE21	FYE22	FYE23	Jun-24	YoY	Jun-23
J+A	Large	1,688.2	1,674.3	1,890.4	2,140.5	2,212.8	+286.4	1,926.3
	Medium/SMEs	3,681.3	3,673.0	3,804.4	3,958.9	3,962.0	+171.3	3,790.7
	Total	5,369.6	5,347.4	5,694.8	6,099.4	6,174.9	+457.8	5,717.0
Joyo	Large	1,220.6	1,206.9	1,338.7	1,475.8	1,510.1	+137.7	1,372.4
	Medium/SMEs	1,882.3	1,884.3	1,974.3	2,090.4	2,088.9	+109.9	1,978.9
	Total	3,103.0	3,091.3	3,313.1	3,566.2	3,599.0	+247.6	3,351.3
Ashikaga	Large	467.6	467.3	551.6	664.7	702.7	+148.7	553.9
	Medium/SMEs	1,798.9	1,788.7	1,830.0	1,868.5	1,873.0	+61.3	1,811.7
	Total	2,266.5	2,256.0	2,381.6	2,533.2	2,575.8	+210.1	2,365.7

(7) Loans Corporate Term-end Balance by Area

(￥ b n)

		FYE20	FYE21	FYE22	FYE23	Jun-24	YoY	Jun-23
J+A	Tokyo	2,021.9	2,009.4	2,235.5	2,507.5	2,587.2	+307.3	2,279.8
	Local	3,347.6	3,337.9	3,459.3	3,591.9	3,587.6	+150.4	3,437.2
	Total	5,369.6	5,347.4	5,694.8	6,099.4	6,174.9	+457.8	5,717.0
Joyo	Tokyo	1,484.1	1,468.9	1,603.1	1,760.2	1,795.6	+150.9	1,644.6
	Local	1,618.9	1,622.4	1,709.9	1,806.0	1,803.4	+96.7	1,706.7
	Total	3,103.0	3,091.3	3,313.1	3,566.2	3,599.0	+247.6	3,351.3
Ashikaga	Tokyo	537.8	540.5	632.3	747.2	791.5	+156.3	635.2
	Local	1,728.7	1,715.5	1,749.3	1,785.9	1,784.2	+53.7	1,730.4
	Total	2,266.5	2,256.0	2,381.6	2,533.2	2,575.8	+210.1	2,365.7

【Data】 Breakdown of Banking subsidiaries

(8) Deposits Term-end Balance		(￥ b n)						
		FYE20	FYE21	FYE22	FYE23	Jun-24	YoY	Jun-23
J+A	Individual	11,400.1	11,787.3	12,035.1	12,222.5	12,384.1	+172.6	12,211.5
	Corporate	3,887.4	3,953.5	4,009.7	4,170.3	4,301.8	+187.2	4,114.5
	Public	969.9	1,116.4	1,118.2	1,312.3	923.1	-27.0	950.2
	Total	16,257.4	16,857.3	17,163.1	17,705.2	17,609.0	+332.8	17,276.2
Joyo	Individual	7,053.1	7,272.7	7,412.6	7,514.1	7,612.8	+89.8	7,522.9
	Corporate	2,136.5	2,180.4	2,226.1	2,348.2	2,405.1	+146.7	2,258.4
	Public	515.8	600.7	612.5	757.0	579.8	-32.2	612.0
	Total	9,705.5	10,053.9	10,251.2	10,619.5	10,597.7	+204.3	10,393.4
Ashikaga	Individual	4,346.9	4,514.5	4,622.5	4,708.3	4,771.2	+82.7	4,688.5
	Corporate	1,750.8	1,773.1	1,783.5	1,822.0	1,896.6	+40.5	1,856.1
	Public	454.1	515.7	505.7	555.3	343.3	+5.2	338.1
	Total	6,551.9	6,803.3	6,911.8	7,085.7	7,011.3	+128.5	6,882.7

Foreign Currency Deposit		(￥ b n)						
		FYE20	FYE21	FYE22	FYE23	Jun-24	YoY	Jun-23
J+A		180.0	168.2	96.5	102.4	101.7	-1.7	103.5
Joyo		151.9	139.6	76.1	85.5	86.2	+0.0	86.1
Ashikaga		28.0	28.5	20.3	16.8	15.5	-1.8	17.4

(9) Customer Assets under Custody Balance		(￥ b n)						
		FYE20	FYE21	FYE22	FYE23	Jun-24	YoY	Jun-23
Group total	Investment trusts	547.7	632.5	654.0	822.5	878.3	+165.7	712.6
	Insurance	829.0	858.5	884.0	927.6	940.8	+20.4	920.4
	Foreign currency deposits	146.0	131.1	91.1	101.7	101.9	+4.2	97.6
	JGB etc.	162.4	154.5	131.7	147.6	161.6	+32.2	129.4
	Mebuki Securities	343.4	429.5	414.2	409.9	431.9	+22.6	409.3
	Total	2,028.7	2,206.3	2,175.1	2,409.5	2,514.8	+245.3	2,269.5
Joyo	Investment trusts	249.8	302.6	318.7	391.2	413.8	+73.1	340.7
	Insurance	488.5	511.5	519.7	527.7	531.3	-5.8	537.1
	Foreign currency deposits	117.9	102.6	70.7	84.8	86.3	+6.0	80.2
	JGB etc.	108.2	102.7	88.4	101.6	115.0	+30.0	84.9
	Total	964.6	1,019.4	997.7	1,105.5	1,146.5	+103.4	1,043.1
Ashikaga	Investment trusts	297.8	329.8	335.2	431.3	464.5	+92.6	371.8
	Insurance	340.5	347.0	364.3	399.8	409.5	+26.3	383.2
	Foreign currency deposits	28.0	28.5	20.3	16.8	15.5	-1.8	17.4
	JGB etc.	54.2	51.7	43.2	45.9	46.6	+2.1	44.4
	Total	720.6	757.3	763.1	894.0	936.3	+119.2	817.0

(10) Customer Assets under Custody Commissions		(￥ b n)						
		FY20	FY21	FY22	FY23	1Q24	YoY	1Q23
Group	Investment trusts(*1)	6.22	7.93	6.52	7.75	2.31	+0.51	1.79
	Insurance(*2)	3.25	3.25	5.59	4.26	0.76	-0.49	1.25
	Foreign currency deposits	0.55	0.61	0.68	0.39	0.06	-0.03	0.10
	JGB etc.	0.06	0.01	0.04	0.09	0.03	+0.02	0.00
	Financial instrument intermediary service	1.13	1.19	0.57	0.66	0.17	+0.03	0.13
	Mebuki Securities	3.70	3.87	1.98	2.15	0.59	+0.05	0.53
	Total	14.93	16.90	15.41	15.32	3.94	+0.10	3.83
Joyo	Investment trusts(*1)	2.93	4.10	3.32	3.69	1.22	+0.34	0.87
	Insurance(*2)	2.06	2.00	3.53	2.22	0.47	-0.32	0.79
	Foreign currency deposits	0.39	0.39	0.39	0.26	0.05	-0.02	0.07
	JGB etc.	0.05	0.01	0.02	0.07	0.02	+0.02	0.00
	Financial instrument intermediary service	0.75	0.89	0.46	0.61	0.16	+0.03	0.12
	Total	6.20	7.41	7.74	6.86	1.92	+0.05	1.87
Ashikaga	Investment trusts(*1)	3.29	3.83	3.20	4.06	1.09	+0.17	0.91
	Insurance(*2)	1.18	1.25	2.06	2.04	0.29	-0.16	0.45
	Foreign currency deposits	0.15	0.22	0.28	0.13	0.01	-0.01	0.03
	JGB etc.	0.01	0.00	0.01	0.02	0.00	+0.00	0.00
	Financial instrument intermediary service	0.38	0.29	0.10	0.04	0.01	+0.00	0.01
	Total	5.02	5.61	5.68	6.30	1.41	-0.00	1.42

* 1 : Sales commission+ Trust fee

* 2 : Excl. executive life insurance

(11) Fees from Corporate Customers		(￥ b n)						
		FY20	FY21	FY22	FY23	1Q24	YoY	1Q23
J+A	Credit Related(*1)	7.55	8.15	10.87	10.81	3.17	+1.45	1.72
	Consulting Related	1.88	3.29	3.72	4.26	0.78	+0.03	0.75
	total	9.44	11.44	14.59	15.08	3.96	+1.48	2.48
Joyo	Credit Related(*1)	4.03	4.71	6.70	6.28	1.78	+0.73	1.04
	Consulting Related	1.18	2.14	2.02	2.31	0.40	+0.00	0.39
	total	5.21	6.86	8.73	8.59	2.18	+0.74	1.44
Ashikaga	Credit Related(*1)	3.52	3.43	4.17	4.53	1.39	+0.71	0.67
	Consulting Related	0.70	1.14	1.69	1.94	0.38	+0.02	0.35
	total	4.22	4.57	5.86	6.48	1.78	+0.74	1.03

* 1 : Incl. derivative CVA

【Data】 Breakdown of Banking subsidiaries

(12) Securities Balance(Balance Sheet Amount) (¥ b n)

		FYE20	FYE21	FYE22	FYE23	Jun-23	YoY
Mebuki FG (Consolidated)	Domestic bonds	2,510.6	2,745.1	2,205.9	2,363.8	2,582.6	+218.7
	Foreign bonds	959.5	967.3	622.8	836.0	922.6	+86.6
	Stocks	265.8	254.1	211.3	278.7	270.8	-7.9
	Investment trusts,etc.	597.2	715.5	622.2	654.8	678.0	+23.2
	Total	4,333.2	4,682.3	3,662.3	4,133.5	4,454.1	+320.6
Joyo	Domestic bonds	1,822.0	2,002.5	1,438.8	1,588.8	1,703.4	+114.5
	Foreign bonds	595.5	597.9	319.1	455.7	506.2	+50.5
	Stocks	233.1	226.8	183.8	243.4	236.0	-7.4
	Investment trusts,etc.	373.9	439.9	401.3	418.7	429.2	+10.5
	Total	3,024.6	3,267.3	2,343.1	2,706.8	2,874.9	+168.0
Ashikaga	Domestic bonds	679.1	734.1	758.0	766.5	870.5	+103.9
	Foreign bonds	364.0	369.3	303.7	380.3	416.4	+36.1
	Stocks	39.1	33.6	34.4	41.1	40.7	-0.3
	Investment trusts,etc.	219.1	271.5	216.5	231.8	244.5	+12.7
	Total	1,301.5	1,408.8	1,312.7	1,419.7	1,572.1	+152.4

(13) Securities Unrealized Valuation Gains/Losses on Available for Sale Securities (¥ b n)

		FYE20	FYE21	FYE22	FYE23	Jun-23	YoY
Mebuki FG (Consolidated)	Stocks	2.4	-21.3	-34.4	-33.3	-59.9	-26.5
	Domestic bonds	35.6	-14.2	-13.9	-14.6	-18.6	-4.0
	Investment trusts,etc.	139.4	131.5	101.7	151.9	144.5	-7.3
	Foreign bonds	33.1	32.9	-28.4	4.6	2.7	-1.9
	Total	210.7	128.9	24.9	108.6	68.7	-39.9
Joyo	Stocks	3.0	-16.3	-19.2	-19.5	-38.1	-18.5
	Domestic bonds	15.0	-12.8	-5.7	-5.5	-7.0	-1.4
	Investment trusts,etc.	127.5	123.6	91.5	133.7	126.7	-7.0
	Foreign bonds	26.0	27.4	-15.2	3.5	2.6	-0.9
	Total	171.7	122.0	51.2	112.2	84.1	-28.0
Ashikaga	Stocks	8.5	1.9	-10.1	-10.3	-18.6	-8.2
	Domestic bonds	22.4	-0.1	-8.0	-9.0	-11.6	-2.5
	Investment trusts,etc.	25.0	21.0	22.1	29.9	29.5	-0.3
	Foreign bonds	8.5	6.7	-11.8	2.4	1.4	-1.0
	Total	64.5	29.7	-7.8	12.9	0.6	-12.2

(14) Gains/Losses on Securities (¥ b n)

		FY20	FY21	FY22	FY23	1Q24	YoY	1Q23
J+A	Stocks	-6.2	-7.1	-87.3	-39.2	-0.6	+6.9	-7.5
	Domestic bonds	10.0	3.5	45.0	18.7	2.7	-1.9	4.6
	Investment trusts,etc.	6.8	1.7	7.1	5.2	0.1	-1.1	1.2
	Total	10.6	-1.8	-35.1	-15.2	2.2	+3.7	-1.5
Joyo	Stocks	-3.9	-4.8	-72.6	-27.9	-0.6	+3.3	-3.9
	Domestic bonds	9.1	3.5	43.9	16.9	1.6	-2.5	4.1
	Investment trusts,etc.	4.9	1.7	5.0	4.2	0.1	-0.3	0.4
	Total	10.1	0.4	-23.6	-6.7	1.1	+0.4	0.7
Ashikaga	Stocks	-2.3	-2.2	-14.7	-11.2	0.0	+3.6	-3.6
	Domestic bonds	0.9	0.0	1.1	1.7	1.0	+0.5	0.5
	Investment trusts,etc.	1.9	0.0	2.1	1.0	0.0	-0.8	0.8
	Total	0.4	-2.3	-11.4	-8.4	1.0	+3.3	-2.2

(15) Foreign Bonds (\$million, €million ,million of Australia dollars, ¥bn)

	Currency	Interest rate type	Securities type	FYE22	FYE23	Jun-24	YoY	1Q24 gains/ losses
Total	U.S. dollar	Fixed	Government, Government-guaranteed bonds, etc	750	1,528	1,679	+150	(4)
			Corporate bonds, etc	2,392	1,910	1,911	±0	
		Floating	CLO/Government-guaranteed bonds, etc	1,386	1,982	2,059	+76	
			Sub Total	4,529	5,422	5,649	+227	
	Euro	Fixed	Government, Government-guaranteed bonds, etc	0	0	0	±0	0
Joyo	U.S. dollar	Fixed	Government, Government-guaranteed bonds, etc	544	1,071	1,221	+150	(4)
			Corporate bonds, etc	266	239	240	±0	
		Floating	CLO/Government-guaranteed bonds, etc	1,386	1,544	1,535	-9	
			Sub Total	2,197	2,856	2,997	+141	
	Euro	Fixed	Government, Government-guaranteed bonds, etc	0	0	0	±0	0
Ashikaga	U.S. dollar	Fixed	Government, Government-guaranteed bonds, etc	205	456	457	+0	0
			Corporate bonds, etc	2,125	1,671	1,671	±0	
		Floating	CLO/Government-guaranteed bonds, etc	0	437	523	+85	
			Sub Total	2,331	2,565	2,652	+86	
	Euro	Fixed	Government, Government-guaranteed bonds, etc	0	0	0	±0	0
Ashikaga	AUD	Fixed	Corporate bonds, etc	0	0	0	±0	0
	Yen ^(*)	Fixed	Corporate bonds, etc	0.9	0.9	0.9	±0.0	0

*1 : All Yen denominated foreign bonds are regarded as fixed bonds.

【Data】 Breakdown of Banking subsidiaries

(16) Strategic shareholdings (Balance) (¥ b n)

		FYE20	FYE21	FYE22	FYE23	Jun-24	YoY
J+A	Balance	268.4	225.2	184.8	205.3	198.4	-6.8
Joyo	Balance	229.1	191.9	150.9	164.6	158.2	-6.4
Ashikaga	Balance	39.3	33.3	33.9	40.6	40.2	-0.3

(17) Expenses (¥ b n)

		FY20	FY21	FY22	FY23	1Q24	YoY	1Q23
J+A	Personnel	59.9	58.2	57.2	57.0	14.3	+0.1	14.2
	Non-Personnel	43.4	43.4	40.0	41.7	10.5	+0.3	10.1
	Taxes	6.8	6.5	6.0	6.4	2.1	-0.0	2.1
	Total	110.1	108.1	103.3	105.2	27.0	+0.4	26.6
Joyo	Personnel	33.2	32.7	32.2	32.1	8.1	+0.0	8.0
	Non-Personnel	24.7	24.1	22.0	22.7	5.8	+0.1	5.6
	Taxes	3.7	3.6	3.3	3.7	1.2	-0.0	1.2
	Total	61.7	60.5	57.6	58.5	15.1	+0.1	15.0
Ashikaga	Personnel	26.6	25.4	24.9	24.8	6.2	+0.0	6.1
	Non-Personnel	18.6	19.2	18.0	19.0	4.7	+0.2	4.5
	Taxes	3.0	2.9	2.6	2.7	0.8	-0.0	0.8
	Total	48.4	47.6	45.6	46.6	11.8	+0.2	11.5

(18) Credit related cost (¥ bn)

		FY20	FY21	FY22	FY23	1Q24	YoY	1Q23
J+A		22.4	19.6	9.1	3.4	0.8	+1.0	-0.1
Joyo		12.0	9.8	5.0	0.6	0.6	+1.0	-0.3
Ashikaga		10.3	9.7	4.0	2.8	0.2	+0.0	0.1

(19) Disclosed Claims under the Financial Revitalization Law (¥ bn)

		FYE20	FYE21	FYE22	FYE23	Jun-24	YoY
J+A	Bankrupt claims	10.3	13.8	12.5	14.6	13.3	-1.3
	Doubtful claims	143.2	151.1	153.0	151.4	150.2	-1.2
	Claims requiring monitoring	27.4	27.6	31.5	29.1	28.1	-0.9
	(Loans past due 3 month or more)	0.1	0.0	0.2	0.1	0.1	+0.0
	(Restructured loans)	27.3	27.5	31.3	28.9	28.0	-0.9
	Total	181.0	192.6	197.1	195.2	191.7	-3.4
Joyo	Bankrupt claims	5.5	5.4	5.1	4.9	4.4	-0.4
	Doubtful claims	78.0	86.5	84.8	82.6	81.3	-1.3
	Claims requiring monitoring	13.0	13.3	12.1	9.7	9.3	-0.3
	(Loans past due 3 month or more)	0.0	0.0	0.0	0.0	0.0	+0.0
	(Restructured loans)	13.0	13.2	12.0	9.6	9.2	-0.4
	Total	96.7	105.2	102.1	97.3	95.1	-2.1
Ashikaga	Bankrupt claims	4.0	7.7	6.7	9.2	8.2	-0.9
	Doubtful claims	65.0	64.6	68.1	68.7	68.8	+0.0
	Claims requiring monitoring	14.4	14.2	19.4	19.3	18.8	-0.5
	(Loans past due 3 month or more)	0.0	0.0	0.1	0.0	0.0	+0.0
	(Restructured loans)	14.3	14.2	19.2	19.3	18.7	-0.5
	Total	83.5	86.7	94.2	97.3	95.9	-1.4

(20) Non-accrual delinquent loans (to Business) (1 month or more) (¥ bn)

		FYE20	FYE21	FYE22	FYE23	Jun-24	YoY	Jun-23
J+A		2.0	1.3	1.0	2.1	2.5	+0.7	1.8
Joyo		0.0	0.8	0.7	1.6	2.0	+1.3	0.7
Ashikaga		2.0	0.5	0.2	0.4	0.4	-0.6	1.1

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