

# **Financial Summary**

**For the Three Months Ended June 30, 2023**



**SBI SHINSEI BANK, LIMITED**

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●The following document should be read in conjunction with the consolidated and nonconsolidated financial statements prepared in accordance with generally accepted accounting principles in Japan for banks. Except as otherwise indicated, the financial information in the following discussion is based on the consolidated financial statements. Financial and operational figures that are stated in multiples of ¥0.1 billion have been truncated. All percentages unless otherwise noted have been rounded to the nearest 0.1%.

●Quarterly information is available in the Quarterly Data Book.

## Financial Highlights<sup>1</sup>

(Billions of yen, except percentages)

Results of operations (Consolidated) [Page 2]	Q1 FY2023 (3 months)	Q1 FY2022 (3 months)	Change (Amount)	FY2022 (12 months)
Net interest income	41.1	32.4	8.6	138.7
Noninterest income	26.1	10.2	15.9	101.5
Total revenue	67.3	42.6	24.6	240.2
General and administrative expenses	-40.4	-38.3	-2.0	-161.6
Net credit costs	-11.7	-6.7	-5.0	-22.0
Income before income taxes	14.8	-3.5	18.4	51.7
Profit attributable to owners of the parent	13.1	-5.9	19.1	42.7

(Billions of yen)

Balance sheets (Consolidated) [Page 16]	Jun 30 2023	Mar 31 2023	Change (Amount)
Cash and due from banks	1,906.1	1,992.8	-86.7
Securities	1,445.6	1,572.7	-127.1
Loans and bills discounted	7,144.7	6,888.8	255.9
Total assets	13,900.0	13,694.8	205.1
Deposits and negotiable certificates of deposit	10,096.7	9,982.2	114.4
Total liabilities	12,924.4	12,728.3	196.0
Total equity	975.6	966.5	9.1

Financial ratios (Consolidated) [Page 3, 14, 15, 23]	Q1 FY2023 (3 months)	Q1 FY2022 (3 months)	FY2022 (12 months)
Net interest margin	2.27%	2.49%	2.24%
Expense-to-revenue ratio	60.0%	89.8%	67.3%

	Jun 30 2023	Mar 31 2023
Capital adequacy ratio (Basel III, domestic standard)	10.29%	10.24%
Common equity Tier1 ratio (Basel III, international standard)	10.1%	10.0%
NPL ratio based on Financial Revitalization Law (nonconsolidated)	0.34%	0.28%

(Billions of yen)

Results of operations (Nonconsolidated) [Page 20]	Q1 FY2023 (3 months)	Q1 FY2022 (3 months)	Change (Amount)	FY2022 (12 months)
Net interest income	35.4	31.4	4.0	116.6
Noninterest income	0.2	3.1	-2.9	0.3
Total revenue	35.6	34.5	1.0	116.9
General and administrative expenses	-17.9	-16.5	-1.4	-71.3
Net credit costs	-4.6	-0.2	-4.3	7.3
Net income	12.6	-0.1	12.7	48.9

1.Represents results based on management accounting basis.

Results of Operations (Consolidated) <sup>1</sup>*(Billions of yen)*

	<b>Q1 FY2023 (3 months)</b>	Q1 FY2022 (3 months)	Change (Amount)	FY2022 (12 months)
Net interest income	<b>41.1</b>	32.4	8.6	138.7
Noninterest income	<b>26.1</b>	10.2	15.9	101.5
Net fees and commissions	<b>10.7</b>	8.3	2.3	39.1
Net trading income	<b>5.3</b>	3.9	1.3	3.7
Net other business income	<b>10.1</b>	-2.0	12.2	58.5
Income on lease transactions and installment receivables	<b>14.3</b>	12.9	1.4	54.3
Total revenue	<b>67.3</b>	42.6	24.6	240.2
General and administrative expenses	<b>-40.4</b>	-38.3	-2.0	-161.6
Ordinary business profit	<b>26.9</b>	4.3	22.5	78.6
Net credit costs	<b>-11.7</b>	-6.7	-5.0	-22.0
Ordinary business profit after net credit costs	<b>15.1</b>	-2.3	17.5	56.5
Amortization of goodwill and other intangible assets <sup>2</sup>	<b>-0.9</b>	-0.8	-0.0	-3.5
Other gains	<b>0.6</b>	-0.3	0.9	-1.2
Income before income taxes	<b>14.8</b>	-3.5	18.4	51.7
Income taxes	<b>-1.7</b>	-2.3	0.6	-9.0
Profit attributable to noncontrolling interests	<b>0.0</b>	-0.0	0.0	-0.0
Profit attributable to owners of the parent	<b>13.1</b>	-5.9	19.1	42.7

1.Represents results based on management accounting basis.

2.In our consolidated financial statements, amortization of goodwill and other intangible assets is recorded in general and administrative expenses.

Noninterest income in the table above is comprised of net fees and commissions, net trading income and net other business income.

Net fees and commissions is primarily comprised of fee income such as associated with banking business such as real estate finance and project finance, fee income from the sale of products such as mutual funds and insurance and fee income associated with the guarantee business and the payment business in consumer finance.

Net trading income is comprised of derivative related income from transactions with customers, as well as income from proprietary trading undertaken by the Bank.

Net other business income is comprised of income on lease transactions and installment receivables, gains and losses on monetary trusts primarily associated with credit trading of the Principal Transactions business and gains and losses on the sale of securities in Treasury operations.

## Interest-Earning Assets and Interest-Bearing Liabilities (Consolidated)

(Billions of yen, except percentages)

	Q1 FY2023 (3 months)			Q1 FY2022 (3 months)			FY2022 (12 months)		
	Average Balance	Interest	Yield/rate <sup>1</sup> (%)	Average Balance	Interest	Yield/rate <sup>1</sup> (%)	Average Balance	Interest	Yield/rate <sup>1</sup> (%)
Interest-earning assets <sup>4</sup>									
Loans and bills discounted	7,047.6	47.3	2.70	5,355.4	33.5	2.52	5,791.2	158.4	2.74
Lease receivables and leased investment assets / installment receivables <sup>4</sup>	1,351.2	14.3	4.28	1,197.1	12.9	4.34	1,241.3	54.3	4.38
Securities	1,515.5	12.5	3.33	695.3	3.0	1.74	1,355.2	22.4	1.66
Other interest-earning assets <sup>2, 3</sup>	249.2	1.4	***	155.3	0.6	***	460.2	3.6	***
Interest-earning assets totals (A) <sup>4</sup>	10,163.7	75.7	3.00	7,403.2	50.1	2.72	8,848.1	238.9	2.70
Interest-bearing liabilities:									
Deposits, including negotiable certificates of deposit	9,974.9	7.6	0.31	6,536.0	1.0	0.07	8,353.7	14.1	0.17
Borrowed money	540.8	0.5	0.43	878.7	0.4	0.22	684.3	2.0	0.30
Corporate bonds	373.4	2.7	2.98	394.6	1.1	1.19	383.6	7.1	1.85
Other interest-bearing liabilities <sup>2</sup>	350.7	9.1	***	625.8	1.9	***	433.8	22.5	***
Interest-bearing liabilities totals (B)	11,239.9	20.1	0.72	8,435.2	4.7	0.22	9,855.6	45.8	0.46
Net interest margin (A)-(B) <sup>4</sup>	-	55.5	2.27	-	45.4	2.49	-	193.1	2.24
Noninterest-bearing sources of funds:									
Noninterest-bearing (assets) liabilities, net	-2,043.1	-	-	-1,959.5	-	-	-1,949.6	-	-
Total equity excluding noncontrolling interests in subsidiaries <sup>5</sup>	966.9	-	-	927.5	-	-	942.0	-	-
Total noninterest-bearing sources of funds (C)	-1,076.2	-	-	-1,031.9	-	-	-1,007.5	-	-
Sum of total expense on interest-bearing liabilities and noninterest-bearing sources of funds (D)=(B)+(C)	10,163.7	20.1	0.80	7,403.2	4.7	0.26	8,848.1	45.8	0.52
Interest income / yield on interest earning assets (A)-(D) <sup>4</sup>	-	55.5	2.20	-	45.4	2.46	-	193.1	2.18
Reconciliation of total revenue on interest-earning									
Total revenue on interest-earning assets	10,163.7	75.7	3.00	7,403.2	50.1	2.72	8,848.1	238.9	2.70
Less: Income on lease transactions and installment receivables	1,351.2	14.3	4.28	1,197.1	12.9	4.34	1,241.3	54.3	4.38
Total interest income	8,812.5	61.3	2.80	6,206.1	37.1	2.40	7,606.8	184.5	2.43
Total interest expense	-	20.1	-	-	4.7	-	-	45.8	-
Net interest income	-	41.1	-	-	32.4	-	-	138.7	-

1. Percentages have been rounded from the third decimal place.

2. Other interest-earning assets and other interest-bearing liabilities include interest swaps.

3. Excludes average balance of noninterest-earning assets.

4. Includes lease transactions and installment receivables and related yields.

5. Represents a simple average of the balance at the end of the current period and the balance at the end of the previous period.

The line item "Interest income/yield on interest-earning assets" on the chart above includes revenues from net received interest, revenue earned on lease receivables and leased investment assets, and installment account receivables. However, while the Bank considers income on lease transactions and installment receivables to be a component of net interest income, Japanese GAAP does not include income on lease transactions and installment accounts receivables in net interest income (in accordance with Japanese GAAP, income on lease transactions and installment accounts receivables is reported in net other business income in our consolidated statements of operations).

## General and Administrative Expenses (Consolidated)

(Billions of yen)

	Q1 FY2023 (3 months)	Q1 FY2022 (3 months)	Change (Amount)	FY2022 (12 months)
Personnel expenses	-16.3	-15.5	-0.7	-64.6
Nonpersonnel expenses	-24.1	-22.7	-1.3	-97.0
Premises expenses	-3.9	-4.1	0.2	-17.9
Technology and data processing expenses	-7.4	-6.8	-0.5	-29.1
Advertising expenses	-3.5	-3.7	0.1	-15.7
Consumption, property taxes, etc.	-2.4	-2.5	0.1	-9.4
Deposit insurance premium	-0.2	-0.1	-0.0	-0.7
Other general and administrative expenses	-6.5	-5.2	-1.2	-24.0
<b>General and administrative expenses</b>	<b>-40.4</b>	<b>-38.3</b>	<b>-2.0</b>	<b>-161.6</b>

## Net Credit Costs (Consolidated) <sup>1</sup>

(Billions of yen)

	Q1 FY2023 (3 months)	Q1 FY2022 (3 months)	Change (Amount)	FY2022 (12 months)
Losses on write-off of loans/Losses on sale of loans	-0.2	-0.2	-0.0	-1.1
Net provision of reserve for loan losses:	-13.0	-8.0	-5.0	-30.5
Net provision of general reserve for loan losses	-7.0	-6.6	-0.3	-24.5
Net provision of specific reserve for loan losses	-6.0	-1.3	-4.6	-6.0
Other credit costs relating to leasing business	-0.0	-0.0	0.0	-0.1
Recoveries of written-off claims	1.6	1.6	0.0	9.8
<b>Net credit costs</b>	<b>-11.7</b>	<b>-6.7</b>	<b>-5.0</b>	<b>-22.0</b>

1. Amounts of losses, net provision and costs are shown in minus. Amounts of recoveries and reversals are shown in plus.

## Other Gains (Consolidated)

(Billions of yen)

	Q1 FY2023 (3 months)	Q1 FY2022 (3 months)	Change (Amount)	FY2022 (12 months)
Extraordinary income	0.1	-0.8	0.9	-0.3
Net gain on disposal of premises and equipment	-0.0	-0.0	-0.0	-0.1
Other extraordinary income	0.1	-0.8	0.9	-0.1
Provisions of reserve for losses on interest repayment	-	-	-	-1.1
Shinsei Financial	-	-	-	-0.3
Shinsei Personal Loan	-	-	-	0.0
APLUS	-	-	-	-0.2
APLUS Investment	-	-	-	-0.5
Other	0.5	0.4	0.0	0.2
<b>Other gains</b>	<b>0.6</b>	<b>-0.3</b>	<b>0.9</b>	<b>-1.2</b>

## Business Line Results (Consolidated)

(Billions of yen)

	Q1 FY2023 (3 months)	Q1 FY2022 (3 months)	Change (Amount)	FY2022 (12 months)
<i>Institutional Business:</i>				
Net interest income	12.1	7.6	4.5	36.3
Noninterest income	9.1	10.2	-1.1	39.4
Total revenue	21.2	17.8	3.3	75.7
General and administrative expenses	-11.7	-11.1	-0.6	-44.9
Ordinary business profit	9.4	6.7	2.7	30.8
Net credit costs	-4.6	0.1	-4.7	7.5
Ordinary business profit after net credit costs	4.7	6.8	-2.0	38.4
<i>Individual Business:</i>				
Net interest income	22.9	21.9	1.0	86.6
Noninterest income	17.2	15.1	2.1	62.7
Total revenue	40.1	37.0	3.1	149.3
General and administrative expenses	-26.2	-25.3	-0.9	-106.6
Ordinary business profit	13.8	11.6	2.2	42.6
Net credit costs	-6.9	-6.4	-0.5	-28.5
Ordinary business profit after net credit costs	6.9	5.2	1.6	14.1
<i>Overseas Business/Treasury/Other<sup>1</sup>:</i>				
Net interest income	6.0	2.9	3.1	15.8
Noninterest income	-0.1	-15.1	15.0	-0.6
Total revenue	5.8	-12.2	18.1	15.1
General and administrative expenses	-2.3	-1.8	-0.5	-10.0
Ordinary business profit	3.5	-14.1	17.6	5.1
Net credit costs	-0.0	-0.4	0.3	-1.1
Ordinary business profit after net credit costs	3.4	-14.5	17.9	3.9
<i>Total:</i>				
Net interest income	41.1	32.4	8.6	138.7
Noninterest income	26.1	10.2	15.9	101.5
Total revenue	67.3	42.6	24.6	240.2
General and administrative expenses	-40.4	-38.3	-2.0	-161.6
Ordinary business profit	26.9	4.3	22.5	78.6
Net credit costs	-11.7	-6.7	-5.0	-22.0
Ordinary business profit after net credit costs	15.1	-2.3	17.5	56.5

1. "Overseas Business/Treasury/Other" includes company-wide accounts which are not included in our reportable segments, allocation variance of indirect expense and elimination amount of inter-segment transactions.

## Segment Information

<b>Institutional Business</b>	Focuses primarily on corporate, public and financial sector finance and advisory businesses.
<b>Corporate Business</b>	"Corporate Business" provides financial products, services and advisory services for corporations, public-sector entities and financial institutions, as well as syndication and wealth management, etc.
<b>Structured Finance</b>	"Structured Finance" provides real estate-related nonrecourse finance, project finance, specialty finance including shipping and aircraft domain and M&A related finance, financial products and services related to healthcare finance and trust banking services, etc.
<b>Principal Transactions</b>	"Principal Transactions" is engaged in venture business-related services, business succession, private equity and asset-backed investment, etc.
<b>Showa Leasing</b>	"Showa Leasing" primarily provides leasing related financial products and services.
<b>Markets</b>	"Markets" is engaged in foreign exchange, derivatives, equity-related and other capital markets.
<b>Other Global Markets</b>	"Other Global Markets" consists of business activities attributable to Shinsei Securities etc.
<b>Individual Business:</b>	Focuses on retail financial products and services.
<b>Retail Banking</b>	"Retail Banking" provides yen/foreign currency deposits, structured deposits, investment trusts and bonds through intermediation of financial products, life and nonlife insurance (through partner institutions), housing loans, as well as financial transactions and services for individuals.
<b>Shinsei Financial</b>	"Shinsei Financial" provides unsecured loans and credit guarantees.
<b>APLUS</b>	"APLUS" provides shopping credit, credit cards and payment services.
<b>Other Individuals</b>	"Other Individuals" consists of business activities related to other subsidiaries.
<b>Overseas Business/Treasury/Other:</b>	"Overseas Business/Treasury/Other" includes accounts which are not included in "Institutional Business" and "Individual Business"
<b>Overseas Business</b>	"Overseas Business" consists of profit and loss attributable to overseas subsidiaries such as UDC Finance Limited(New Zealand) .
<b>Treasury</b>	"Treasury" undertakes ALM related operations and includes gains and losses from equity and subordinated debt financing activities.
<b>Other</b>	"Other" includes company-wide accounts which are not included in our reportable segments, allocation variance of indirect expense and elimination amount of inter-segment transactions.

## Institutional Business (Consolidated)

(Billions of yen)

	Q1 FY2023 (3 months)	Q1 FY2022 (3 months)	Change (Amount)	FY2022 (12 months)
<i>Corporate Business:</i>				
Net interest income	4.7	2.7	1.9	13.9
Noninterest income	1.2	1.7	-0.5	6.1
Total revenue	5.9	4.5	1.3	20.1
General and administrative expenses	-3.7	-3.2	-0.4	-13.4
Ordinary business profit	2.2	1.3	0.9	6.6
Net credit costs	0.0	-0.1	0.2	-0.8
Ordinary business profit after net credit costs	2.2	1.1	1.1	5.8
<i>Structured Finance:</i>				
Net interest income	4.5	3.8	0.6	15.4
Noninterest income	3.0	1.9	1.1	9.9
Total revenue	7.6	5.7	1.8	25.4
General and administrative expenses	-3.1	-2.8	-0.3	-11.3
Ordinary business profit	4.4	2.9	1.5	14.1
Net credit costs	-4.7	0.0	-4.8	8.6
Ordinary business profit after net credit costs	-0.2	3.0	-3.3	22.7
<i>Principal Transactions:</i>				
Net interest income	2.7	0.8	1.9	6.6
Noninterest income	-0.1	0.0	-0.1	1.3
Total revenue	2.6	0.8	1.7	7.9
General and administrative expenses	-1.0	-1.1	0.0	-4.7
Ordinary business profit	1.5	-0.2	1.8	3.2
Net credit costs	-0.0	-0.0	-0.0	-0.3
Ordinary business profit after net credit costs	1.5	-0.2	1.7	2.8
<i>Showa Leasing:</i>				
Net interest income	0.0	0.0	-0.0	0.2
Noninterest income	4.2	3.8	0.4	15.2
Total revenue	4.2	3.8	0.3	15.5
General and administrative expenses	-3.0	-2.8	-0.1	-11.8
Ordinary business profit	1.2	1.0	0.2	3.6
Net credit costs	0.0	0.2	-0.1	0.1
Ordinary business profit after net credit costs	1.3	1.2	0.0	3.7

## Institutional Business (Consolidated)

(Billions of yen)

	<b>Q1 FY2023 (3 months)</b>	Q1 FY2022 (3 months)	Change (Amount)	FY2022 (12 months)
<i>Markets:</i>				
Net interest income	<b>0.0</b>	0.0	0.0	0.0
Noninterest income	<b>0.7</b>	2.5	-1.8	6.1
Total revenue	<b>0.7</b>	2.5	-1.8	6.2
General and administrative expenses	<b>-0.5</b>	-0.5	-0.0	-1.9
Ordinary business profit	<b>0.1</b>	2.0	-1.8	4.2
Net credit costs	-	-	-	-
Ordinary business profit after net credit costs	<b>0.1</b>	2.0	-1.8	4.2
<i>Other Global Markets:</i>				
Net interest income	<b>0.0</b>	0.0	0.0	0.0
Noninterest income	<b>-0.0</b>	0.2	-0.2	0.4
Total revenue	<b>-0.0</b>	0.2	-0.2	0.4
General and administrative expenses	<b>-0.2</b>	-0.4	0.2	-1.5
Ordinary business profit	<b>-0.2</b>	-0.2	0.0	-1.0
Net credit costs	-	-0.0	0.0	0.0
Ordinary business profit after net credit costs	<b>-0.2</b>	-0.2	0.0	-1.0
<i>Institutional Business:</i>				
Net interest income	<b>12.1</b>	7.6	4.5	36.3
Noninterest income	<b>9.1</b>	10.2	-1.1	39.4
Total revenue	<b>21.2</b>	17.8	3.3	75.7
General and administrative expenses	<b>-11.7</b>	-11.1	-0.6	-44.9
Ordinary business profit	<b>9.4</b>	6.7	2.7	30.8
Net credit costs	<b>-4.6</b>	0.1	-4.7	7.5
Ordinary business profit after net credit costs	<b>4.7</b>	6.8	-2.0	38.4

## Individual Business (Consolidated)

(Billions of yen)

	Q1 FY2023 (3 months)	Q1 FY2022 (3 months)	Change (Amount)	FY2022 (12 months)
<i>Retail Banking:</i>				
Net interest income	5.8	4.5	1.2	17.0
Loans	2.0	2.1	-0.1	8.3
Deposits	3.8	2.4	1.3	8.7
Noninterest income	2.2	1.4	0.8	6.8
Asset Management Products	3.0	1.9	1.0	9.6
Other Fees (ATM, Fund Transfer, FX etc.)	-0.7	-0.5	-0.1	-2.8
Total revenue	8.1	5.9	2.1	23.8
General and administrative expenses	-6.6	-6.0	-0.6	-26.7
Ordinary business profit	1.4	-0.0	1.4	-2.9
Net credit costs	0.0	0.0	0.0	0.0
Ordinary business profit after net credit costs	1.5	0.0	1.4	-2.8
<i>Shinsei Financial<sup>1</sup>:</i>				
Net interest income	15.0	15.3	-0.3	61.3
Lake Business	14.1	14.3	-0.1	57.4
Noninterest income	-0.0	-0.0	0.0	-0.1
Total revenue	15.0	15.3	-0.2	61.1
General and administrative expenses	-8.4	-9.0	0.5	-36.0
Ordinary business profit	6.5	6.2	0.2	25.1
Net credit costs	-3.2	-3.5	0.2	-14.3
Ordinary business profit after net credit costs	3.2	2.7	0.5	10.8
<i>APLUS:</i>				
Net interest income	1.9	1.7	0.1	7.4
Noninterest income	14.3	13.4	0.8	54.7
Total revenue	16.2	15.1	1.0	62.1
General and administrative expenses	-10.5	-9.6	-0.9	-41.2
Ordinary business profit	5.6	5.5	0.1	20.9
Net credit costs	-4.0	-3.1	-0.9	-14.9
Ordinary business profit after net credit costs	1.6	2.4	-0.7	5.9

## Individual Business (Consolidated)

(Billions of yen)

	<b>Q1 FY2023 (3 months)</b>	Q1 FY2022 (3 months)	Change (Amount)	FY2022 (12 months)
<i>Other Individuals:</i>				
Net interest income	<b>0.1</b>	0.2	-0.0	0.8
Noninterest income	<b>0.6</b>	0.3	0.3	1.3
Total revenue	<b>0.8</b>	0.5	0.2	2.1
General and administrative expenses	<b>-0.6</b>	-0.6	0.0	-2.6
Ordinary business profit	<b>0.2</b>	-0.1	0.3	-0.5
Net credit costs	<b>0.2</b>	0.1	0.0	0.7
Ordinary business profit after net credit costs	<b>0.4</b>	0.0	0.3	0.2
<i>Individual Business:</i>				
Net interest income	<b>22.9</b>	21.9	1.0	86.6
Noninterest income	<b>17.2</b>	15.1	2.1	62.7
Total revenue	<b>40.1</b>	37.0	3.1	149.3
General and administrative expenses	<b>-26.2</b>	-25.3	-0.9	-106.6
Ordinary business profit	<b>13.8</b>	11.6	2.2	42.6
Net credit costs	<b>-6.9</b>	-6.4	-0.5	-28.5
Ordinary business profit after net credit costs	<b>6.9</b>	5.2	1.6	14.1

1. Income of Shinsei Financial, "SBI Shinsei Bank Card Loan L," "SBI Shinsei Bank Card Loan," "Smart Money Lending," and "SBI Shinsei Bank Card Loan for Nissen" are combined on a management accounting basis.

## Overseas Business/Treasury/Other (Consolidated)

(Billions of yen)

	Q1 FY2023 (3 months)	Q1 FY2022 (3 months)	Change (Amount)	FY2022 (12 months)
<i>Overseas Business:</i>				
Net interest income	1.5	2.1	-0.6	7.9
Noninterest income	1.9	-14.2	16.2	6.3
Total revenue	3.4	-12.1	15.5	14.2
General and administrative expenses	-1.7	-1.5	-0.1	-6.8
Ordinary business profit	1.7	-13.6	15.4	7.4
Net credit costs	-0.1	-0.4	0.2	-1.0
Ordinary business profit after net credit costs	1.6	-14.1	15.7	6.3
<i>Treasury:</i>				
Net interest income	4.2	0.7	3.4	7.8
Noninterest income	-1.7	0.5	-2.3	-6.8
Total revenue	2.5	1.3	1.1	1.0
General and administrative expenses	-0.7	-0.6	-0.1	-2.4
Ordinary business profit	1.8	0.7	1.0	-1.4
Net credit costs	-	-	-	-
Ordinary business profit after net credit costs	1.8	0.7	1.0	-1.4
<i>Other<sup>1</sup>:</i>				
Net interest income	0.2	-0.0	0.2	0.0
Noninterest income	-0.3	-1.5	1.1	-0.1
Total revenue	-0.1	-1.5	1.3	-0.1
General and administrative expenses	0.1	0.3	-0.2	-0.7
Ordinary business profit	-0.0	-1.1	1.1	-0.8
Net credit costs	0.0	0.0	0.0	-0.0
Ordinary business profit after net credit costs	0.0	-1.1	1.1	-0.9
<i>Overseas Business/Treasury/Other<sup>1</sup>:</i>				
Net interest income	6.0	2.9	3.1	15.8
Noninterest income	-0.1	-15.1	15.0	-0.6
Total revenue	5.8	-12.2	18.1	15.1
General and administrative expenses	-2.3	-1.8	-0.5	-10.0
Ordinary business profit	3.5	-14.1	17.6	5.1
Net credit costs	-0.0	-0.4	0.3	-1.1
Ordinary business profit after net credit costs	3.4	-14.5	17.9	3.9

1."Overseas Business/Treasury/Other" includes company-wide accounts which are not included in our reportable segments, allocation variance of indirect expense and elimination amount of inter-segment transactions.

## Loans by Borrower Industry (Consolidated)

(Billions of yen)

	Jun 30 2023	Mar 31 2023	Change (Amount)
Domestic offices (excluding Japan offshore market accounts):			
Manufacturing	338.4	338.8	-0.4
Agriculture and forestry	-	-	-
Fishery	-	-	-
Mining, quarrying and gravel extraction	0.7	0.3	0.4
Construction	24.2	20.1	4.0
Electric power, gas, heat supply and water supply	569.4	497.8	71.5
Information and communications	60.3	53.9	6.4
Transportation and postal service	211.0	215.2	-4.2
Wholesale and retail	136.0	138.9	-2.8
Finance and insurance	1,201.2	1,132.2	69.0
Real estate	871.1	820.2	50.8
Services	546.2	515.5	30.7
Local government	254.9	259.4	-4.5
Others	2,518.2	2,468.1	50.1
Loans to individual customers (Housing Loan, Unsecured Loan, Cashing by Credit Card, Housing Related Loan, etc.)	1,819.5	1,818.7	0.8
<b>Total domestic (A)</b>	<b>6,732.0</b>	<b>6,460.8</b>	<b>271.1</b>
Overseas offices (including Japan offshore market accounts):			
Governments	-	-	-
Financial institutions	16.9	15.5	1.3
Others	395.7	412.3	-16.5
<b>Total overseas (B)</b>	<b>412.7</b>	<b>427.9</b>	<b>-15.2</b>
<b>Total (A+B)</b>	<b>7,144.7</b>	<b>6,888.8</b>	<b>255.9</b>

## Securities Being Held to Maturity (Consolidated)

(Billions of yen)

	Jun 30, 2023			Mar 31, 2023		
	Carrying amount	Fair value	Unrealized gain (loss)	Carrying amount	Fair value	Unrealized gain (loss)
Fair value exceeds carrying amount						
Japanese national government bonds	54.9	55.1	0.2	34.9	35.0	0.1
Foreign securities	179.0	181.3	2.3	144.8	146.0	1.1
Subtotal	233.9	236.5	2.5	179.8	181.0	1.2
Fair value does not exceed carrying amount						
Japanese national government bonds	64.9	64.2	-0.7	84.9	84.0	-0.9
Foreign securities	76.2	75.7	-0.4	90.0	89.0	-1.0
Subtotal	141.2	140.0	-1.1	175.0	173.0	-2.0
<b>Total</b>	<b>375.1</b>	<b>376.5</b>	<b>1.3</b>	<b>354.8</b>	<b>354.0</b>	<b>-0.7</b>

## Securities Available for Sale (Consolidated)

(Billions of yen)

	Jun 30, 2023			Mar 31, 2023		
	Carrying amount (Fair value)	Amortized/ Acquisition cost	Unrealized gain (loss)	Carrying amount (Fair value)	Amortized/ Acquisition cost	Unrealized gain (loss)
Carrying amount exceeds amortized/acquisition cost						
Equity securities	11.0	4.7	6.2	10.6	5.1	5.4
Domestic bonds	22.5	21.9	0.6	183.8	183.2	0.5
Japanese national government bonds	0.2	0.2	0.0	170.2	170.2	0.0
Japanese local government bonds	1.1	1.1	0.0	-	-	-
Japanese corporate bonds	21.2	20.6	0.6	13.5	13.0	0.5
Other	120.6	119.9	0.6	212.8	210.8	1.9
Foreign securities	46.9	46.7	0.2	45.9	45.1	0.8
Foreign currency denominated foreign corporate and government bonds	42.2	42.0	0.1	30.5	30.2	0.2
Yen-denominated foreign corporate and government bonds	3.5	3.5	0.0	14.5	14.5	0.0
Foreign equity securities and others	1.2	1.2	0.0	0.7	0.2	0.5
Other securities	61.6	61.1	0.4	161.4	160.2	1.1
Other monetary claims purchased	12.0	12.0	0.0	5.4	5.4	0.0
Subtotal	154.2	146.7	7.5	407.3	399.2	8.0
Carrying amount does not exceed amortized/acquisition cost						
Equity securities	0.5	0.5	-0.0	0.6	0.6	-0.0
Domestic bonds	494.3	496.7	-2.3	515.0	518.3	-3.2
Japanese national government bonds	373.7	374.1	-0.4	372.0	372.5	-0.4
Japanese local government bonds	1.0	1.1	-0.0	2.1	2.2	-0.0
Japanese corporate bonds	119.5	121.5	-1.9	140.7	143.5	-2.7
Other	357.4	384.9	-27.5	236.3	261.2	-24.8
Foreign securities	228.4	254.5	-26.1	199.2	223.2	-24.0
Foreign currency denominated foreign corporate and government bonds	193.5	202.3	-8.8	177.9	185.7	-7.8
Yen-denominated foreign corporate and government bonds	14.2	14.3	-0.0	3.2	3.3	-0.0
Foreign equity securities and others	20.5	37.8	-17.2	18.0	34.2	-16.2
Other securities	129.0	130.4	-1.3	30.4	31.2	-0.8
Other monetary claims purchased	-	-	-	6.6	6.6	-0.0
Subtotal	852.3	882.3	-29.9	752.0	780.2	-28.1
Total <sup>1, 2</sup>	1,006.6	1,029.0	-22.3	1,159.3	1,179.4	-20.1

1. Includes a part of other monetary claims purchased in addition to securities available for sale. Total amounts of securities available for sale excluding such other monetary claims purchased as of Jun 30, 2023 and Mar 31, 2023 were ¥994.6 billion and ¥1,147.1 billion, respectively.

2. Nonmarketable equity securities and others and investment in partnerships and others are not included.

## Unrealized Gain (Loss) on Available-for-Sale Securities (Consolidated)

(Billions of yen)

	Jun 30, 2023	Mar 31, 2023
Unrealized gain (loss) before deferred tax on:		
Available-for-sale securities	-22.3	-20.1
The Bank's interests in available-for-sale securities held by partnerships and other adjustments	0.4	0.7
Other monetary assets held in trust	0.6	-1.0
(-) Deferred tax liabilities	0.3	0.3
Unrealized gain (loss) on available-for-sale securities before interest adjustments	-21.6	-20.7
(-) Noncontrolling interests	0.0	0.0
(+) The Bank's interests in unrealized gain (loss) on available-for-sale securities held by affiliates to which the equity method is applied	0.1	-0.0
Unrealized gain (loss) on available-for-sale securities	-21.5	-20.8

## Financial Ratios (Consolidated)

	<b>Q1 FY2023 (3 months)</b>	Q1 FY2022 (3 months)	FY2022 (12 months)
Return on assets <sup>1</sup>	<b>0.4%</b> <sup>3</sup>	-0.2% <sup>3</sup>	0.4%
Return on equity <sup>2</sup>	<b>5.5%</b> <sup>3</sup>	-2.6% <sup>3</sup>	4.5%
Expense-to-revenue ratio <sup>4, 5</sup>	<b>60.0%</b>	89.8%	67.3%

1.Return on assets:

Profit (Losses) Attributable to Owners of the Parent

BOP: beginning of period

(Total assets at the BOP + Total assets at the EOP)/2

EOP: end of period

2.Return on equity (fully diluted):

Profit (Losses) Attributable to Owners of the Parent

((Total equity at the BOP - Share warrants at the BOP - Noncontrolling interests at the BOP) + (Total equity at the EOP - Share warrants at the EOP - Noncontrolling interests at the EOP))/2

3.Annualized basis.

4.Management accounting basis.

5.Expense denotes general and administrative expenses.

## Capital Adequacy Related Information (Consolidated)

<Basel 3, Domestic Standard <sup>1</sup>>

(Billions of yen, except percentages)

	Jun 30 2023	Mar 31 2023	Change (Amount)
Core capital:instruments and reserves	1,007.5	989.3	18.2
Core capital:regulatory adjustments	-100.7	-100.0	-0.7
Capital	906.8	889.3	17.4
Total amount of Risk-weighted assets	8,809.8	8,677.7	132.0
Consolidated core capital adequacy ratio	10.29%	10.24%	

1.Calculated according to F-IRB.

Consolidated total required capital is ¥801.0 billion as at June 30, 2023, ¥790.0 billion as at March 31, 2023.

## Per Share Data (Consolidated)

(Yen)

	Q1 FY2023 (3 months)	Q1 FY2022 (3 months)	Change (Amount)	FY2022 (12 months)
Common equity	4,761.04	4,571.14	189.90	4,712.33
Fully diluted equity	4,761.04	4,571.14	189.90	4,712.33
Basic EPS	64.46	-29.28	93.74	209.47
Diluted EPS <sup>(1)</sup>	64.46	-29.28	93.74	209.47
For calculation of per share data (excluding treasury shares):				
Equity: Number of common shares	204,144,784	204,101,350		204,144,971
Fully diluted number of shares	204,144,784	204,101,350		204,144,971
EPS Number of common shares	204,144,922	204,343,834		204,185,656
Fully diluted number of shares	204,144,922	204,343,834		204,185,656

1) For accounting purposes, if there are no latent shares, they are not disclosed, but from the perspective of comparability, they are listed in the table above.

## Consolidated Balance Sheets (Unaudited)

(Millions of yen)

	Jun 30 2023	Mar 31 2023	Change (Amount)
<b>&lt;&lt;Assets&gt;&gt;</b>			
Cash and due from banks	1,906,126	1,992,878	(86,752)
Call loans and bills bought	17,358	28,302	(10,944)
Other monetary claims purchased	50,322	38,287	12,034
Trading assets	177,207	166,722	10,485
Monetary assets held in trust	417,635	413,476	4,159
Securities	1,445,673	1,572,791	(127,117)
Loans and bills discounted	7,144,771	6,888,803	255,967
Foreign exchanges	78,926	72,388	6,537
Installment receivables	1,114,092	1,074,968	39,124
Lease receivables and leased investment assets	212,765	211,002	1,762
Other assets	463,748	365,033	98,715
Premises and equipment	55,587	57,931	(2,344)
Intangible assets	59,244	61,051	(1,806)
Goodwill	9,923	10,745	(821)
Assets for retirement benefits	17,449	17,235	214
Deferred tax assets	9,680	9,575	105
Customers' liabilities for acceptances and guarantees	853,507	842,797	10,710
Reserve for credit losses	(124,077)	(118,413)	(5,663)
<b>Total assets</b>	<b>13,900,020</b>	<b>13,694,831</b>	<b>205,188</b>
<b>&lt;&lt;Liabilities&gt;&gt;</b>			
Deposits	7,770,689	7,853,464	(82,774)
Negotiable certificates of deposit	2,326,023	2,128,833	197,190
Call money and bills sold	51,317	7,648	43,668
Payables under securities lending transactions	214,421	220,099	(5,678)
Trading liabilities	157,534	147,807	9,726
Borrowed money	593,711	607,092	(13,380)
Foreign exchanges	1,023	2,579	(1,555)
Short-term corporate bonds	34,000	33,500	500
Corporate bonds	360,415	367,071	(6,655)
Other liabilities	519,450	465,242	54,207
Accrued employees' bonuses	2,508	10,069	(7,560)
Accrued directors' bonuses	2	8	(5)
Liabilities for retirement benefits	8,224	8,355	(130)
Reserve for directors' retirement benefits	5	8	(3)
Reserve for reimbursement of deposits	318	354	(35)
Reserve for reimbursement of debentures	2,272	2,300	(27)
Reserve for losses on interest repayments	28,985	30,569	(1,583)
Deferred tax liabilities	-	522	(522)
Acceptances and guarantees	853,507	842,797	10,710
<b>Total liabilities</b>	<b>12,924,412</b>	<b>12,728,325</b>	<b>196,087</b>
<b>&lt;&lt;Equity&gt;&gt;</b>			
Common stock	512,204	512,204	-
Capital surplus	72,954	72,961	(6)
Retained earnings	401,084	390,305	10,779
Treasury stock, at cost	(1,639)	(1,639)	(0)
<b>Total shareholders' equity</b>	<b>984,604</b>	<b>973,831</b>	<b>10,772</b>
Unrealized gain (loss) on available-for-sale securities	(21,533)	(20,811)	(721)
Deferred gain (loss) on derivatives under hedge accounting	(9,235)	(4,330)	(4,905)
Foreign currency translation adjustments	16,571	11,703	4,868
Defined retirement benefit plans	1,537	1,605	(68)
Total accumulated other comprehensive income	(12,660)	(11,833)	(827)
Noncontrolling interests	3,664	4,507	(843)
<b>Total equity</b>	<b>975,607</b>	<b>966,506</b>	<b>9,101</b>
<b>Total liabilities and equity</b>	<b>13,900,020</b>	<b>13,694,831</b>	<b>205,188</b>

## Consolidated Statements of Income (Unaudited)

(Millions of yen)

	Q1 FY2023 (3 months)	Q1 FY2022 (3 months)	Change (Amount)	FY2022 (12 months)
Ordinary income	<b>129,394</b>	95,810	33,583	421,853
Interest income	<b>61,322</b>	37,194	24,127	184,567
Interest on loans and bills discounted	<b>47,336</b>	33,580	13,755	158,472
Interest and dividends on securities	<b>12,544</b>	3,007	9,536	22,466
Other interest income	<b>1,442</b>	606	835	3,628
Fees and commissions income	<b>17,784</b>	14,693	3,091	65,969
Trading income	<b>5,327</b>	3,983	1,343	3,837
Other business income	<b>40,676</b>	35,778	4,897	150,433
Other ordinary income	<b>4,283</b>	4,160	123	17,045
Ordinary expenses	<b>114,631</b>	98,537	16,094	369,716
Interest expenses	<b>20,169</b>	4,707	15,461	45,805
Interest on deposits	<b>7,557</b>	1,068	6,489	13,768
Interest on borrowings	<b>578</b>	478	99	2,069
Interest on corporate bonds	<b>2,769</b>	1,171	1,598	7,111
Other interest expenses	<b>9,264</b>	1,989	7,274	22,855
Fees and commissions expenses	<b>7,083</b>	6,359	723	26,809
Trading losses	-	43	(43)	65
Other business expenses	<b>31,617</b>	23,172	8,444	96,704
General and administrative expenses	<b>41,304</b>	39,111	2,193	165,149
Amortization of goodwill	<b>790</b>	753	36	3,073
Amortization of intangible assets acquired in business combinations	<b>110</b>	107	2	445
Other general and administrative expenses	<b>40,403</b>	38,249	2,153	161,630
Other ordinary expenses	<b>14,457</b>	25,142	(10,684)	35,181
Provision of reserve for credit losses	<b>13,095</b>	8,051	5,044	30,596
Other	<b>1,361</b>	17,090	(15,729)	4,585
Ordinary profit (loss)	<b>14,763</b>	(2,726)	17,489	52,136
Extraordinary gains	<b>300</b>	1	298	1,846
Extraordinary losses	<b>193</b>	868	(674)	2,192
Income (loss) before income taxes	<b>14,869</b>	(3,592)	18,462	51,790
Income taxes (benefit)	<b>1,740</b>	2,388	(647)	9,004
Profit (loss)	<b>13,129</b>	(5,980)	19,109	42,785
Profit (loss) attributable to noncontrolling interests	<b>(31)</b>	3	(34)	14
Profit (loss) attributable to owners of the parent	<b>13,160</b>	(5,983)	19,144	42,771

## Composition of Capital Disclosure(Consolidated)

Millions of yen (except percentages)

Items	Basel III	Basel III
	(Domestic Standard) Jun 30 2023	(Domestic Standard) Mar 31 2023
<b>Core capital:instruments and reserves (1)</b>		
Directly issued qualifying common share capital or preferred share capital	984,604	971,382
with a compulsory conversion clause plus related capital surplus and retained earnings		
of which:capital and capital surplus	585,159	585,165
of which:retained earnings	401,084	390,305
of which:treasury stock (-)	1,639	1,639
of which:earning to be distributed (-)	-	2,449
of which:other than above	-	-
Accumulated other comprehensive income (amount allowed to be included in Core capital)	18,108	13,308
of which:foreign currency translation adjustment	16,571	11,703
of which:amount related defined benefit	1,537	1,605
Stock acquisition right to common shares and preferred shares with a compulsory conversion clause	-	-
Adjusted noncontrolling interests (amount allowed to be included in Core capital)	-	-
Total of reserves included in Core capital:instruments and reserves	4,502	4,211
of which:general reserve for loan losses included in Core capital	4,502	4,211
of which:eligible provision included in Core capital	-	-
Eligible noncumulative perpetual preferred shares subject to transitional arrangements (amount allowed to be included in Core capital:instruments and reserves)	-	-
Eligible capital instruments subject to transitional arrangements (amount allowed to be included in Core capital:instruments and reserves)	-	-
Capital instruments issued through measures for capital enhancement by public institutions (amount allowed to be included in Core capital:instruments and reserves)	-	-
Land revaluation excess after 55% discount (amount allowed to be included in Core capital:instruments and reserves)	-	-
Noncontrolling interests subject to transitional arrangements (amount allowed to be included in Core capital:instruments and reserves)	366	449
<b>Core capital:instruments and reserves (A)</b>	<b>1,007,581</b>	<b>989,351</b>
<b>Core capital:regulatory adjustments (2)</b>		
Total amount of intangible assets (excluding those relating to mortgage servicing rights)	47,708	47,400
of which:goodwill (including those equivalent)	13,489	12,497
of which:other intangibles other than goodwill and mortgage servicing rights	34,219	34,902
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	3,605	3,592
Shortfall of eligible provisions to expected losses	37,358	37,079
Gain on sale of securitization	-	-
Gains and losses due to changes in own credit risk on fair valued liabilities	-	-
Net defined benefit asset	12,106	11,957
Investments in own shares (excluding those reported in the net assets section)	-	-
Reciprocal cross-holdings in common equity	-	-
Investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation ("Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)	-	-
Amount exceeding the 10% threshold on specific items	-	-
of which:significant investments in the common stock of Other Financial Institutions, net of eligible short positions	-	-
of which:mortgage servicing rights	-	-
of which deferred tax assets arising from temporary differences (net of related tax liability)	-	-
Amount exceeding the 15% threshold on specific items	-	-
of which:significant investments in the common stock of Other Financial Institutions, net of eligible short positions	-	-
of which:mortgage servicing rights	-	-
of which deferred tax assets arising from temporary differences (net of related tax liability)	-	-
<b>Core capital:regulatory adjustments (B)</b>	<b>100,779</b>	<b>100,030</b>
<b>Capital (consolidated)</b>		
Capital (consolidated)((A)-(B))(C)	906,802	889,320
<b>Risk-weighted assets, etc.</b>		
Total amount of credit risk-weighted assets	8,276,502	8,160,225
of which:total amount included in risk-weighted assets by transitional arrangements	-	-
of which: significant investments in the common stock of Other Financial Institutions (net of eligible short positions)	-	-
of which:other than above	-	-
Market risk (derived by multiplying the capital requirement by 12.5)	88,128	72,327
Operational risk (derived by multiplying the capital requirement by 12.5)	445,176	445,176
Credit risk-weighted assets adjustments	-	-
Operational risk adjustments	-	-
<b>Total amount of Risk-weighted assets (D)</b>	<b>8,809,806</b>	<b>8,677,729</b>
<b>Capital ratio (consolidated)</b>		
Capital ratio (consolidated)((C)/(D))	10.29%	10.24%

## (Reference) Results of Operations (Consolidated)

(Millions of yen)

	Q1 FY2023 (3 months) (A)	Q1 FY2022 (3 months) (B)	Change (A)-(B)
Gross Business Profit	67,169	58,241	8,928
(excluding Gains on Monetary Assets Held in Trust)	66,265	57,406	8,859
Net Interest Income	41,152	32,486	8,666
Net Fees and Commissions	10,701	8,333	2,367
Net Trading Income	5,327	3,940	1,387
Net Other Business Income	9,987	13,480	(3,493)
Gains on Monetary Assets Held in Trust	904	835	68
Gains related to Bonds	172	6	166
General and Administrative Expenses	41,329	39,200	2,128
Personnel Expenses	16,301	15,596	705
Nonpersonnel Expenses	22,622	21,091	1,531
Amortization of Goodwill and Intangible Assets	900	861	39
Taxes	2,404	2,512	(107)
Net Business Profit	25,840	19,041	6,799
Credit Costs	11,740	6,706	5,034
Gains on Stock Transactions	654	(16,470)	17,124
Equity in Net Income (Loss) of Affiliates	(494)	928	(1,423)
Other	503	480	22
Ordinary Profit	14,763	(2,726)	17,489
Extraordinary Gains	106	(866)	973
Gains from Sales of Fixed Assets and Impairment losses	(27)	(629)	602
Income before Income Taxes	14,869	(3,592)	18,462
Income taxes	1,740	2,388	(647)
Profit Attributable to Noncontrolling Interests	(31)	3	(34)
Profit Attributable to Owners of the Parents	13,160	(5,983)	19,144

## Note

- Gross Business Profit = (Net Interest Income + Expenses for Monetary Assets Held in Trust) + Net Fees and Commissions + Net Other Business Income + Gains on Monetary Assets Held on Trust  
Gains on Monetary Assets Held in Trust are deemed as revenue from core businesses.
- Net Business Profit = Gross Business Profit - General and Administrative Expenses.
- Details of credit cost is available at "Net Credit Cost (Consolidated)" of Financial Summary.

## Results of Operations (Nonconsolidated)

(Billions of yen)

	Q1 FY2023 (3 months)	Q1 FY2022 (3 months)	Change (Amount)	FY2022 (12 months)
Net interest income <sup>1</sup>	35.4	31.4	4.0	116.6
Noninterest income	0.2	3.1	-2.9	0.3
Net fees and commissions <sup>2</sup>	0.9	-1.1	2.0	-0.4
Net trading income	5.7	4.0	1.7	4.7
Net other business income	-6.4	0.2	-6.7	-3.9
Total revenue <sup>2</sup>	35.6	34.5	1.0	116.9
Personnel expenses	-6.8	-6.7	-0.1	-27.6
Nonpersonnel expenses	-9.7	-8.4	-1.2	-38.7
Taxes	-1.3	-1.3	-0.0	-5.0
General and administrative expenses	-17.9	-16.5	-1.4	-71.3
Net business profit <sup>2</sup>	17.6	18.0	-0.3	45.6
Other gains				
Gains on the sales of equities	1.0	-16.4	17.5	1.1
Net provision of reserve for credit losses	-4.6	-0.2	-4.4	3.8
Losses on write-off of loans	-0.0	-0.0	-0.0	-0.0
Recoveries of written-off claims	0.0	0.0	0.0	3.4
Expenses for employees' retirement benefits	0.0	0.1	-0.0	0.0
Others	-0.2	0.1	-0.4	0.1
Net ordinary income	13.9	1.6	12.3	54.3
Extra ordinary profit				
Gains from sales of fixed assets and impairment losses	-0.0	-0.0	-0.0	-0.9
Others	-0.9	-1.7	0.7	-5.8
Income before income taxes	13.0	-0.1	13.1	47.5
Income taxes	-0.3	-0.0	-0.3	1.4
Net income	12.6	-0.1	12.7	48.9

1.Dividends received from subsidiaries in Q1 FY2023 amounted to ¥5.9 billion (¥5.0 billion from Showa Leasing Co., Ltd. and ¥0.7 billion from Shinsei Corporate Investment Limited and ¥0.1 billion from Shinsei International Limited).

2.Includes income from monetary assets held in trust of ¥0.6 billion in Q1FY2023, ¥0.5 billion in Q1FY2022 and ¥2.3 billion in FY2022.

Gains and losses on sales and impairments of equities are, reflecting their natures, recorded as other business income (loss) in the consolidated financial results. However, in the nonconsolidated financial results as shown in the above chart, they are included in other gains (losses) in accordance with the reporting format of the Revitalization Plan.

Margins (All, Domestic) (Nonconsolidated)

(All)

(Percentages)

	Q1 FY2023 (3 months)	Q1 FY2022 (3 months)	Change	FY2022 (12 months)
Yield on interest earning assets (A)	2.24	2.07	0.17	1.87
Total cost of funding (B)	1.38	1.05	0.33	1.22
Cost of interest bearing liabilities (C)	0.70	0.18	0.52	0.43
Overall interest margin (A)-(B)	0.86	1.02	-0.16	0.65
Net interest margin (A)-(C)	1.54	1.89	-0.35	1.44

Total cost of funding includes expenses as a part of funding costs

(Domestic)<sup>1</sup>

(Percentages)

	Q1 FY2023 (3 months)	Q1 FY2022 (3 months)	Change	FY2022 (12 months)
Yield on interest earning assets (A)	1.26	1.77	-0.51	1.16
Interest earned on loans and bills discounted	1.07	1.40	-0.33	1.28
Interest earned on securities	3.16	6.02	-2.86	1.69
Total cost of funding (B) <sup>2</sup>	0.80	0.97	-0.17	0.91
Cost of interest bearing liabilities (C)	0.07	0.05	0.02	0.07
Interest paid on deposits <sup>3</sup>	0.05	0.03	0.02	0.04
Overall interest margin (A)-(B)	0.46	0.80	-0.34	0.25
Net interest margin (A)-(C)	1.19	1.72	-0.53	1.09

1.Domestic includes transactions denominated in Japanese yen for residents in Japan (excluding Japan offshore market accounts).

2.Total cost of funding includes expenses as a part of funding costs.

3.Deposits include Negotiable certificates of deposits (NCDs).

Gains (Losses) on Securities (Nonconsolidated)

(All)

(Billions of yen)

	Q1 FY2023 (3 months)	Q1 FY2022 (3 months)	Change	FY2022 (12 months)
Gains (losses) on bonds	0.1	0.0	0.1	-1.9
Gains on sales	0.1	0.0	0.1	0.5
Gains on redemption	-	-	-	0.0
Losses on sales	-0.0	-0.0	0.0	-2.5
Losses on redemption	-	-	-	-
Losses on devaluation	-	-	-	-
Gains (losses) on stocks	1.0	-16.4	17.5	1.1
Gains on sales	1.0	0.2	0.8	1.2
Losses on sales	-0.0	-	-0.0	-
Losses on devaluation	-	-16.6	16.6	-0.0

## Net Credit Costs (Nonconsolidated) <sup>1</sup>

(Billions of yen)

	Q1 FY2023 (3 months)	Q1 FY2022 (3 months)	Change (Amount)	FY2022 (12 months)
Losses on write-off of loans/Losses on sale of loans	-0.0	-0.0	-0.0	-0.0
Net provision of reserve for loan losses	-4.6	-0.2	-4.4	3.8
Net provision of general reserve for loan losses	-1.8	-0.9	-0.9	-0.8
Net provision of specific reserve for loan losses	-2.7	0.7	-3.5	4.6
Net provision of reserve for loan losses to restructuring countries	-	-	-	-
Recoveries of written-off claims	0.0	0.0	0.0	3.4
<b>Net credit costs</b>	<b>-4.6</b>	<b>-0.2</b>	<b>-4.3</b>	<b>7.3</b>

1.Amounts of losses, net provision and costs are shown in minus. Amounts of recoveries and reversals are shown in plus.

## Loans by Borrower Industry (Nonconsolidated)

(Billions of yen)

	Jun 30 2023	Mar 31 2023	Change (Amount)
Domestic (excluding Japan offshore market accounts):			
Manufacturing	336.8	337.4	-0.5
Agriculture and forestry	-	-	-
Fishery	-	-	-
Mining, quarrying and gravel extraction	0.7	0.3	0.4
Construction	22.6	18.8	3.8
Electric power, gas, heat supply and water supply	566.7	494.5	72.2
Information and communications	60.3	53.9	6.4
Transportation and postal service	189.0	193.9	-4.8
Wholesale and retail	129.9	132.8	-2.9
Finance and insurance	2,118.5	2,018.0	100.4
Real estate	847.6	802.1	45.5
Services	745.0	691.2	53.7
Local government	254.9	259.4	-4.5
Individuals	1,294.0	1,289.1	4.9
Overseas yen loans and overseas loans booked domestically	804.2	740.7	63.5
<b>Total domestic</b>	<b>7,370.9</b>	<b>7,032.6</b>	<b>338.2</b>
Overseas (including Japan offshore market accounts):			
Governments	-	-	-
Financial institutions	16.8	15.5	1.3
Others	189.1	207.4	-18.2
<b>Total overseas</b>	<b>206.0</b>	<b>222.9</b>	<b>-16.9</b>
<b>Total</b>	<b>7,576.9</b>	<b>7,255.6</b>	<b>321.3</b>

## Claims Classified under the JBA and the Financial Revitalization Law (Nonconsolidated)

(Billions of yen)

	Jun 30 2023	Mar 31 2023	Change (Amount)
Claims against bankrupt and quasi-bankrupt obligors <sup>1</sup>	1.3	1.5	-0.1
Doubtful claims <sup>1</sup>	17.4	12.3	5.0
Substandard claims <sup>1</sup>	8.5	7.8	0.7
Total (A)	27.1	21.5	5.6
Coverage ratio	64.2%	64.6%	
Total claims (B)	7,925.9	7,592.0	333.9
Loans and bills discounted	7,576.9	7,255.6	321.3
Others	349.0	336.4	12.5
Ratio to total claims (A/B X 100) (%) <sup>2</sup>	0.34%	0.28%	
(Ref. 1) Amount of write-off	3.0	2.7	0.2
(Ref. 2) Below need caution level	176.9	169.3	7.6

1.The figures that are stated in multiples of 0.1 billion yen have been rounded off.

2.Ratio to total claims is presented discarding the third decimal point and below.

 Coverage Ratios for Nonperforming Claims Disclosed under the Financial Revitalization Law (Nonconsolidated)<sup>1</sup>

(Billions of yen, except percentages)

	Jun 30, 2023					Mar 31, 2023				
	Amounts of coverage					Amounts of coverage				
	Amounts of claims	Total	Reserve for loan losses	Collateral and guarantees	Coverage ratio	Amounts of claims	Total	Reserve for loan losses	Collateral and guarantees	Coverage ratio
	(a)	(b)			(b)/(a)	(a)	(b)			(b)/(a)
Claims against bankrupt and quasi-bankrupt	1.3	1.3	0.5	0.8	100.0%	1.5	1.5	0.5	0.9	100.0%
Doubtful claims	17.4	12.2	7.7	4.5	70.3%	12.3	8.9	4.9	4.0	72.0%
Substandard claims	8.5	3.9	2.0	2.0	46.3%	7.8	3.6	1.6	2.0	46.2%
Total	27.1	17.4	10.1	7.3	64.2%	21.5	13.9	7.0	6.9	64.6%

1.The figures that are stated in multiples of 0.1 billion yen have been rounded off.

## Securities Being Held to Maturity (Nonconsolidated)

(Billions of yen)

	Jun 30, 2023			Mar 31, 2023		
	Carrying amount	Fair value	Unrealized gain (loss)	Carrying amount	Fair value	Unrealized gain (loss)
Fair value exceeds carrying amount						
Japanese national government bonds	54.9	55.1	0.2	34.9	35.0	0.1
Foreign securities	179.0	181.3	2.3	144.8	146.0	1.1
Subtotal	233.9	236.5	2.5	179.8	181.0	1.2
Fair value does not exceed carrying amount						
Japanese national government bonds	64.9	64.2	-0.7	84.9	84.0	-0.9
Foreign securities	76.2	75.7	-0.4	90.0	89.0	-1.0
Subtotal	141.2	140.0	-1.1	175.0	173.0	-2.0
Total	375.1	376.5	1.3	354.8	354.0	-0.7

## Securities Available for Sale (Nonconsolidated)

(Billions of yen)

	Jun 30, 2023			Mar 31, 2023		
	Carrying amount (Fair value)	Amortized/ Acquisition cost	Unrealized gain (loss)	Carrying amount (Fair value)	Amortized/ Acquisition cost	Unrealized gain (loss)
Carrying amount exceeds amortized/acquisition cost						
Equity securities	9.2	4.2	5.0	8.5	4.4	4.1
Domestic bonds	22.5	21.9	0.6	183.8	183.2	0.5
Japanese national government bonds	0.2	0.2	0.0	170.2	170.2	0.0
Japanese local government bonds	1.1	1.1	0.0	-	-	-
Japanese corporate bonds	21.2	20.6	0.6	13.5	13.0	0.5
Other	120.6	119.9	0.6	212.8	210.8	1.9
Foreign securities	46.9	46.7	0.2	45.9	45.1	0.8
Foreign currency denominated foreign corporate and government bonds	42.2	42.0	0.1	30.5	30.2	0.2
Yen-denominated foreign corporate and government bonds	3.5	3.5	0.0	14.5	14.5	0.0
Foreign equity securities and others	1.2	1.2	0.0	0.7	0.2	0.5
Other securities	61.6	61.1	0.4	161.4	160.2	1.1
Other monetary claims purchased	12.0	12.0	0.0	5.4	5.4	0.0
Subtotal	152.4	146.1	6.3	405.2	398.5	6.6
Carrying amount does not exceed amortized/acquisition cost						
Equity securities	0.4	0.5	-0.0	0.4	0.5	-0.0
Domestic bonds	494.3	496.7	-2.3	515.0	518.3	-3.2
Japanese national government bonds	373.7	374.1	-0.4	372.0	372.5	-0.4
Japanese local government bonds	1.0	1.1	-0.0	2.1	2.2	-0.0
Japanese corporate bonds	119.5	121.5	-1.9	140.7	143.5	-2.7
Other	357.4	384.9	-27.5	236.3	261.1	-24.8
Foreign securities	228.4	254.5	-26.1	199.2	223.2	-24.0
Foreign currency denominated foreign corporate and government bonds	193.5	202.3	-8.8	177.9	185.7	-7.8
Yen-denominated foreign corporate and government bonds	14.2	14.3	-0.0	3.2	3.3	-0.0
Foreign equity securities and others	20.5	37.8	-17.2	18.0	34.2	-16.2
Other securities	129.0	130.4	-1.3	30.4	31.2	-0.8
Other monetary claims purchased	-	-	-	6.6	6.6	-0.0
Subtotal	852.3	882.2	-29.9	751.8	780.0	-28.1
Total <sup>1, 2</sup>	1,004.7	1,028.3	-23.5	1,157.1	1,178.5	-21.4

1.Includes a part of other monetary claims purchased in addition to securities available for sale.

2.Nonmarketable equity securities and others and investment in partnerships and others are not included.

## Unrealized Gain (Loss) on Available-for-Sale Securities (Nonconsolidated)

(Billions of yen)

	Jun 30, 2023	Mar 31, 2023
Unrealized gain (loss) before deferred tax on:		
Available-for-sale securities	-23.5	-21.4
Interests in available-for-sale securities held by partnerships	0.4	0.7
Other monetary assets held in trust	0.6	-1.0
(-) Deferred tax liabilities	-	-
Unrealized gain (loss) on available-for-sale securities	-22.5	-21.7

## Capital Adequacy Related Information (Nonconsolidated)

<Basel 3, Domestic Standard<sup>1</sup>>

*(Billions of yen, except percentages)*

	<b>Jun 30 2023</b>	Mar 31 2023	Change (Amount)
Core capital: instruments and reserves	<b>946.2</b>	933.5	12.6
Core capital: regulatory adjustments	<b>-43.5</b>	-43.4	-0.1
Capital	<b>902.7</b>	890.1	12.5
Total amount of Risk-weighted assets	<b>7,459.2</b>	7,343.0	116.1
Core capital adequacy ratio	<b>12.10%</b>	12.12%	

1. Calculated according to F-IRB.

Nonconsolidated total required capital is ¥640.2 billion as at June 30, 2023 and ¥630.8 billion as at March 31, 2023.

## Nonconsolidated Balance Sheets (Unaudited)

(Millions of yen)

	Jun 30 2023	Mar 31 2023	Change (Amount)
<b>&lt;&lt;Assets&gt;&gt;</b>			
Cash and due from banks	1,810,237	1,886,184	(75,946)
Call loans	17,358	28,302	(10,944)
Other monetary claims purchased	29,663	17,805	11,858
Trading assets	177,213	166,646	10,567
Monetary assets held in trust	338,194	332,078	6,116
Securities	1,840,173	1,966,021	(125,847)
Loans and bills discounted	7,576,950	7,255,606	321,343
Foreign exchanges	78,926	73,862	5,063
Other assets	350,304	262,999	87,305
Other	350,304	262,999	87,305
Premises and equipment	9,125	9,397	(271)
Intangible assets	21,045	21,649	(603)
Prepaid pension cost	10,226	10,021	204
Deferred tax assets	1,936	1,853	83
Customers' liabilities for acceptances and guarantees	229,849	226,145	3,704
Reserve for credit losses	(34,413)	(29,906)	(4,506)
<b>Total assets</b>	<b>12,456,793</b>	<b>12,228,667</b>	<b>228,126</b>
<b>&lt;&lt;Liabilities&gt;&gt;</b>			
Deposits	7,941,842	8,035,352	(93,509)
Negotiable certificates of deposit	2,326,023	2,128,833	197,190
Call money	51,317	7,648	43,668
Payables under securities lending transactions	214,421	220,099	(5,678)
Trading liabilities	153,345	144,965	8,379
Borrowed money	229,383	230,567	(1,183)
Foreign exchanges	1,023	2,579	(1,555)
Corporate bonds	140,000	140,000	-
Other liabilities	264,982	188,034	76,947
Income taxes payable	514	1,379	(864)
Asset retirement obligations	7,841	8,064	(223)
Other	256,625	178,590	78,034
Accrued employees' bonuses	1,313	5,228	(3,915)
Reserve for reimbursement of deposits	318	354	(35)
Reserve for reimbursement of debentures	2,272	2,300	(27)
Acceptances and guarantees	229,849	226,145	3,704
<b>Total liabilities</b>	<b>11,556,093</b>	<b>11,332,109</b>	<b>223,984</b>
<b>&lt;&lt;Equity&gt;&gt;</b>			
Common stock	512,204	512,204	-
Capital surplus	79,465	79,465	-
Additional paid-in capital	79,465	79,465	-
Retained earnings	356,225	345,992	10,233
Legal reserve	17,695	17,205	489
Other retained earnings	338,530	328,787	9,743
Unappropriated retained earnings	338,530	328,787	9,743
Treasury stock, at cost	(1,639)	(1,639)	(0)
<b>Total shareholders' equity</b>	<b>946,256</b>	<b>936,023</b>	<b>10,232</b>
Unrealized gain (loss) on available-for-sale securities	(22,542)	(21,719)	(823)
Deferred gain (loss) on derivatives under hedge accounting	(23,014)	(17,746)	(5,267)
<b>Total net unrealized gain (loss) and translation adjustments</b>	<b>(45,556)</b>	<b>(39,466)</b>	<b>(6,090)</b>
<b>Total equity</b>	<b>900,699</b>	<b>896,557</b>	<b>4,142</b>
<b>Total liabilities and equity</b>	<b>12,456,793</b>	<b>12,228,667</b>	<b>228,126</b>

## Nonconsolidated Statements of Income (Unaudited)

(Millions of yen)

	<b>Q1 FY2023</b> <b>(3 months)</b>	Q1 FY2022 (3 months)	Change (Amount)	FY2022 (12 months)
Ordinary income	<b>67,580</b>	44,268	23,312	192,577
Interest income	<b>53,644</b>	34,873	18,771	156,086
Interest on loans and bills discounted	<b>33,964</b>	21,179	12,784	106,848
Interest and dividends on securities	<b>18,492</b>	13,247	5,245	46,352
Other interest income	<b>1,187</b>	445	741	2,885
Fees and commissions income	<b>5,314</b>	3,346	1,968	17,581
Trading income	<b>5,771</b>	4,074	1,697	4,818
Other business income	<b>812</b>	903	(91)	1,949
Other ordinary income	<b>2,037</b>	1,070	966	12,140
Ordinary expenses	<b>53,619</b>	42,638	10,980	138,216
Interest expenses	<b>18,290</b>	3,501	14,788	39,672
Interest on deposits	<b>7,558</b>	1,069	6,488	13,775
Interest on corporate bonds	<b>95</b>	108	(13)	418
Other interest expenses	<b>10,636</b>	2,322	8,313	25,478
Fees and commissions expenses	<b>5,046</b>	5,049	(2)	20,460
Trading losses	<b>-</b>	43	(43)	65
Other business expenses	<b>7,291</b>	633	6,658	5,872
General and administrative expenses	<b>17,920</b>	16,433	1,487	71,268
Other ordinary expenses	<b>5,070</b>	16,977	(11,907)	876
Ordinary profit	<b>13,961</b>	1,629	12,332	54,361
Extraordinary gains	<b>4</b>	0	3	856
Extraordinary losses	<b>951</b>	1,736	(784)	7,654
Income (loss) before income taxes	<b>13,014</b>	(105)	13,120	47,562
Income taxes (benefit)	<b>331</b>	9	321	(1,428)
Net income (loss)	<b>12,683</b>	(115)	12,798	48,991

## Composition of Capital Disclosure (Nonconsolidated)

Millions of yen (except percentages)

Items	Basel III (Domestic Standard) Jun 30 2023	Basel III (Domestic Standard) Mar 31 2023
<b>Core capital:instruments and reserves (1)</b>		
Directly issued qualifying common share capital or preferred share capital	946,256	933,573
with a compulsory conversion clause plus related capital surplus and retained earnings		
of which:capital and capital surplus	591,670	591,670
of which:retained earnings	356,225	345,992
of which:treasury stock (-)	1,639	1,639
of which:earning to be distributed (-)	-	2,449
of which:other than above	-	-
Stock acquisition right to common shares and preferred shares with a compulsory conversion clause	-	-
Total of reserves included in Core capital:instruments and reserves	4	6
of which:general reserve for loan losses included in Core capital	4	6
of which:eligible provision included in Core capital	-	-
Eligible noncumulative perpetual preferred shares subject to transitional arrangements (amount allowed to be included in Core capital:instruments and reserves)	-	-
Eligible capital instruments subject to transitional arrangements (amount allowed to be included in Core capital:instruments and reserves)	-	-
Capital instruments issued through measures for capital enhancement by public institutions (amount allowed to be included in Core capital:instruments and reserves)	-	-
Land revaluation excess after 55% discount (amount allowed to be included in Core capital:instruments and reserves)	-	-
<b>Core capital:instruments and reserves (A)</b>	<b>946,260</b>	<b>933,580</b>
<b>Core capital:regulatory adjustments (2)</b>		
Total amount of intangible assets (excluding those relating to mortgage servicing rights)	14,654	15,078
of which:goodwill (including those equivalent)	174	190
of which:other intangibles other than goodwill and mortgage servicing rights	14,479	14,887
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	1,607	1,587
Shortfall of eligible provisions to expected losses	20,179	19,810
Gain on sale of securitization	-	-
Gains and losses due to changes in own credit risk on fair valued liabilities	-	-
Prepaid pension cost	7,095	6,953
Investments in own shares (excluding those reported in the net assets section)	-	-
Reciprocal cross-holdings in common equity	-	-
Investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation ("Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)	-	-
Amount exceeding the 10% threshold on specific items	-	-
of which:significant investments in the common stock of Other Financial Institutions, net of eligible short positions	-	-
of which:mortgage servicing rights	-	-
of which:deferred tax assets arising from temporary differences (net of related tax liability)	-	-
Amount exceeding the 15% threshold on specific items	-	-
of which:significant investments in the common stock of Other Financial Institutions, net of eligible short positions	-	-
of which:mortgage servicing rights	-	-
of which:deferred tax assets arising from temporary differences (net of related tax liability)	-	-
<b>Core capital:regulatory adjustments (B)</b>	<b>43,537</b>	<b>43,429</b>
<b>Capital (nonconsolidated)</b>		
Capital (nonconsolidated)((A)-(B))(C)	<b>902,723</b>	<b>890,150</b>
<b>Risk-weighted assets, etc.</b>		
Total amount of credit risk-weighted assets	7,169,490	7,066,360
of which:total amount included in risk-weighted assets by transitional arrangements	-	-
of which:significant investments in the common stock of other Financial Institutions (net of eligible short positions)	-	-
of which:other than above	-	-
Market risk (derived by multiplying the capital requirement by 12.5)	65,869	52,836
Operational risk (derived by multiplying the capital requirement by 12.5)	223,869	223,869
Credit risk-weighted assets adjustments	-	-
Operational risk adjustments	-	-
<b>Total amount of Risk-weighted assets (D)</b>	<b>7,459,230</b>	<b>7,343,066</b>
<b>Capital ratio (nonconsolidated)</b>		
Capital ratio (nonconsolidated)((C)/(D))	<b>12.10%</b>	<b>12.12%</b>

## (Reference) Results of Operations (Nonconsolidated)

(Millions of yen)

	Q1 FY2023 (3 months) (A)	Q1 FY2022 (3 months) (B)	Change (A)-(B)
Gross Business Profit	35,634	34,562	1,072
(excluding Gains on Monetary Assets Held in Trust)	34,982	34,009	972
Net Interest Income	35,421	31,412	4,009
Net Fees and Commissions	921	(1,149)	2,071
Gains on Monetary Assets Held in Trust	652	552	100
Net Trading Income	5,771	4,030	1,741
Net Other Business Income	(6,479)	269	(6,749)
Gains related to Bonds	172	6	166
General and Administrative Expenses	17,955	16,538	1,416
Personnel Expenses	6,861	6,760	100
Nonpersonnel Expenses	9,714	8,465	1,248
Amortization of Goodwill	16	16	-
Taxes	1,379	1,311	67
Net Operating Profit before Provision of General Reserve for Loan Losses	17,027	17,471	(444)
Provision of General Reserve for Loan Losses (1)	1,858	956	901
Net Operating Profit	15,168	16,515	(1,346)
Net Business Profit	17,679	18,024	(344)
Non-Recurring Gains	(1,792)	(15,398)	13,605
Gains related to Stocks	1,079	(16,476)	17,556
Credit Costs (2)	2,742	(743)	3,486
Losses on Write-Off of Loans	56	0	56
Provision of Specific Reserve for Loan Losses	2,775	(731)	3,506
Provision of Reserve for Loan Losses to Restructuring Countries	-	-	-
Recoveries of Written-off Claims	(89)	(12)	(76)
Reversal of Reserve for Loan Losses	-	-	-
Losses on Sale of Loans	-	-	-
Other	(129)	335	(465)
Ordinary Profit	13,961	1,629	12,332
Extraordinary Gains	(947)	(1,735)	787
Gains from Sales of Fixed Assets and Impairment losses	(26)	(16)	(9)
Income before Income Taxes	13,014	(105)	13,120
Income Taxes	331	9	321
Net Income	12,683	(115)	12,798

## (Reference)

Core Net Operating Profit	16,854	17,465	(610)
(excluding Gains on Cancellation of Investment Trusts)	16,854	17,465	(610)
Net Credit Costs (1)+ (2)	4,601	213	4,387

## Note

- Gross Business Profit = (Net Interest Income + Expenses for Monetary Assets Held in Trust) + Net Fees and Commissions + Net Other Business Income + Gains on Monetary Assets Held in Trust  
Gains on Monetary Assets Held in Trust are deemed as revenue from core businesses.
- Core Net Operating Profit = Net Operating Profit + Provision of General Reserve for Loan Losses - Gains related to Bonds.
- Net Operating Profit = Gross Business Profit (excluding Gains on Monetary Assets Held in Trust) - General and Administrative Expenses - Provision of General Reserve for Loan Losses.
- Net Business Profit = Gross Business Profit - General and Administrative Expenses.
- Expenses for Monetary Assets Held in Trust are funding costs to acquire Monetary Assets Held in Trust and are excluded from operating expenses because Gains on Monetary Assets Held in Trust are recorded in Non-Recurring Gains.
- Non-Recurring Gains means Other ordinary income and expenses in Statements of Income, excluding Provision of General Reserve for Loan Losses and adding non-recurring expenses included in retirement benefit cost, etc. In this table, non-recurring gains excludes Gains on Monetary Assets Held in Trust.

## (Reference) Interest-Earning Assets and Interest-Bearing Liabilities (Nonconsolidated)

(Millions of yen, %)

[All]	Q1 FY2023 (3 months)			Q1 FY2022 (3 months)			FY2022 (12 months)		
	Average balance	Interest	Yield/rate <sup>1</sup> (%)	Average balance	Interest	Yield/rate <sup>1</sup> (%)	Average balance	Interest	Yield/rate <sup>1</sup> (%)
Interest-earning assets:	<b>9,608,360</b>	<b>53,644</b>	<b>2.24</b>	6,733,156	34,873	2.07	8,328,637	156,086	1.87
Loans and bills discounted	<b>7,442,597</b>	<b>33,964</b>	<b>1.83</b>	5,429,756	21,179	1.56	6,028,999	106,848	1.77
Securities	<b>1,869,708</b>	<b>18,492</b>	<b>3.97</b>	1,116,023	13,247	4.76	1,792,377	46,352	2.58
Interest-bearing liabilities:	<b>10,781,439</b>	<b>18,290</b>	<b>0.68</b>	7,810,011	3,501	0.17	9,271,581	39,672	0.42
Deposits, including negotiable certificates of deposit	<b>10,081,281</b>	<b>7,685</b>	<b>0.30</b>	6,674,998	1,100	0.06	8,534,197	14,125	0.16
Borrowed money	<b>230,280</b>	<b>87</b>	<b>0.15</b>	475,982	32	0.02	248,408	183	0.07
Corporate bonds	<b>140,000</b>	<b>95</b>	<b>0.27</b>	170,000	108	0.25	161,452	418	0.25
Net interest income/yield on interest-earning assets	<b>9,608,360</b>	<b>35,354</b>	<b>1.47</b>	6,733,156	31,371	1.86	8,328,637	116,414	1.39

1. Percentages have been truncated from the third decimal place.

2. Interest from interest-earning assets means interest income on statements of income and interest from interest-bearing liabilities indicates interest expenses on statements of income.

Earnings Forecasts<sup>1</sup>*(Billions of yen)*

(Consolidated)	<b>FY2023 Forecast</b>	FY2022 Actual
Profit attributable to owners of the parent	<b>45.0</b>	42.7

  

(Nonconsolidated)	<b>FY2023 Forecast</b>	FY2022 Actual
Net business profit	<b>42.0</b>	45.6
Net income	<b>37.0</b>	48.9
Dividends (per share in yen): Common stock	<b>yet to be determined</b>	12.0

1. Above forecasts are based on current assumptions of future events and trends, which may be incorrect.  
Actual results may differ materially from those in the statements as a result of various factors.