

Stock exchange listing:	Tokyo Prime Market (code : 8713)
URL:	http://www.fidea.co.jp/
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Quarterly statement filing date (as planned):	November 25, 2022
Dividend payable date (as planned):	December 5, 2022
Trading accounts:	No
Supplemental material of quarterly results:	Yes
Convening briefing of quarterly results:	No

(Amounts less than one million yen are rounded down)

1. Consolidated Financial Highlights (from April 1, 2022 to September 30, 2022)

(1) Consolidated operating results

(Percentages indicate year-on-year changes)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Six months ended September 30, 2022	27,030	8.2	3,061	(31.9)	2,357	3.8
Six months ended September 30, 2021	24,978	5.3	4,501	37.7	2,270	57.8

(Note) Comprehensive income : for the six months ended September 30, 2022 : ¥(6,230)million[- %]
for the six months ended September 30, 2021 : ¥4,216million[(44.8%)]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Six months ended September 30, 2022	128.89	107.79
Six months ended September 30, 2021	123.57	88.55

(Note) We adopted the share consolidation of the shares of common stock and the shares of Class B preferred stock on the basis of one post-consolidation share per ten pre-consolidation shares effective as of October 1, 2021. The impact from the share consolidation is reflected in the basic earnings per share and the diluted earnings per share.

(2) Consolidated financial position

	Total assets	Net assets	Equity ratio
	Millions of yen	Millions of yen	%
As of September 30, 2022	3,032,692	102,219	3.3
As of March 31, 2022	3,265,199	109,233	3.3

(Reference) Capital assets as of September 30, 2022: ¥101,910million; March 31, 2022: ¥108,918million

(Note) "Equity ratio" is calculated by dividing "(Total net assets at end of period – Non-controlling interests at end of period)" by "Total assets at end of period." This ratio is not based on the public notification of the capital adequacy ratio.

2. Cash dividends

	Annual dividends per share				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
FY2021	–	3.75	–	37.50	–
FY2022	–	37.50	–	–	–
FY2022(projection)	–	–	–	37.50	75.00

(Note) Revision of dividends projections from the latest announcement: No

(Note) We adopted the share consolidation of the shares of common stock on the basis of one post-consolidation share per ten pre-consolidation shares effective as of October 1, 2021. The impact from the share consolidation is reflected in the projection of cash dividends per share of common stock.

3. Forecast of consolidated financial results for Fiscal year 2022 (from April 1, 2022 to March 31, 2023)

(Percentages indicate year-on-year changes)

	Ordinary profit		Profit attributable to owners of parent		Earnings per share
	Millions of yen	%	Millions of yen	%	Yen
FY2022	5,300	(19.3)	3,000	(14.4)	162.85

(Note) Revision of earnings projections from the latest announcement : No

4. Notes

(1) Material changes in subsidiaries during this period	No
(2) Changes in accounting policies, accounting estimates and retrospective restatement	
Changes in accounting policies based on revisions of accounting standard:	Yes
Changes in accounting policies other than ones based on revisions of accounting standard:	No
Changes in accounting estimates:	No
Retrospective restatement:	No

(3) Number of issued and outstanding shares (common shares)

Total number of issued shares at the end of the period (including treasury shares)

As of September 30, 2022	18,142,122 shares	As of March 31, 2022	18,142,122 shares
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Number of treasury shares at the end of the period

As of September 30, 2022	77,909 shares	As of March 31, 2022	17,635 shares
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Average number of shares during the period (cumulative from the beginning of the fiscal year)

Six months ended September 30, 2022	18,066,716 shares	Six months ended September 30, 2021	18,138,938 shares
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(Note) We adopted the share consolidation of the shares of common stock on the basis of one post-consolidation share per ten pre-consolidation shares effective as of October 1, 2021. The impact from the share consolidation is reflected in the number of issued shares, treasury shares and the average number of shares.

「Cash dividends on class shares」

The following provides a breakdown of the dividends per share related to class shares with different relationship of interest from the common shares.

Class B preferred stock	Annual dividends per share				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
FY2021	—	2.31	—	23.12	—
FY2022	—	23.20			
FY2022(projection)			—	23.20	46.40

(Note) We adopted the share consolidation of the shares of Class B preferred stock on the basis of one post-consolidation share per ten pre-consolidation shares effective as of October 1, 2021. The impact from the share consolidation is reflected in the projection of cash dividends per share.

※This Financial Digest for the the Six Months Ended September 30, 2022 is not subject to auditing by certified public accountants or an audit corporation.

5. Consolidated financial statements

(1) Consolidated balance sheets

(Millions of yen)

	科目 (Japanese)	As of March 31, 2022	As of September 30, 2022
Assets	資産の部		
Cash and due from banks	現金預け金	725,949	365,980
Monetary claims bought	買入金銭債権	3,811	3,863
Trading securities	商品有価証券	589	577
Money held in trust	金銭の信託	51,717	57,994
Securities	有価証券	680,385	630,056
Loans and bills discounted	貸出金	1,712,140	1,883,001
Foreign exchanges	外国為替	1,963	1,832
Lease receivables and investments in leases	リース債権及びリース投資資産	5,091	5,652
Other assets	その他資産	49,641	47,956
Tangible fixed assets	有形固定資産	23,518	23,066
Intangible fixed assets	無形固定資産	2,280	1,999
Retirement benefit asset	退職給付に係る資産	1,081	1,108
Deferred tax assets	繰延税金資産	2,662	3,682
Customers' liabilities for acceptances and guarantees	支払承諾見返	17,958	19,112
Allowance for loan losses	貸倒引当金	(13,593)	(13,191)
Total assets	資産の部合計	3,265,199	3,032,692
Liabilities	負債の部		
Deposits	預金	2,656,962	2,671,689
Negotiable certificates of deposit	譲渡性預金	54,867	64,826
Cash collateral received for securities lent	債券貸借取引受入担保金	52,825	27,371
Borrowed money	借入金	343,800	118,300
Foreign exchanges	外国為替	58	76
Other liabilities	その他負債	25,758	27,460
Provision for bonuses for directors (and other officers)	役員賞与引当金	45	-
Retirement benefit liability	退職給付に係る負債	645	676
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	126	61
Provision for contingent loss	偶発損失引当金	459	468
Deferred tax liabilities	繰延税金負債	2,040	12
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	416	416
Acceptances and guarantees	支払承諾	17,958	19,112
Total liabilities	負債の部合計	3,155,965	2,930,472
Net assets	純資産の部		
Share capital	資本金	18,000	18,000
Capital surplus	資本剰余金	23,550	23,551
Retained earnings	利益剰余金	55,942	57,591
Treasury shares	自己株式	(24)	(99)
Total shareholders' equity	株主資本合計	97,468	99,043
Valuation difference on available-for-sale securities	その他有価証券評価差額金	10,317	1,831
Deferred gains or losses on hedges	繰延ヘッジ損益	(203)	(276)
Revaluation reserve for land	土地再評価差額金	914	914
Remeasurements of defined benefit plans	退職給付に係る調整累計額	421	397
Total accumulated other comprehensive income	その他の包括利益累計額合計	11,449	2,867
Non-controlling interests	非支配株主持分	314	309
Total net assets	純資産の部合計	109,223	102,219
Total liabilities and net assets	負債及び純資産の部合計	3,265,199	3,032,692

(2) Consolidated statements of income and consolidated statements of comprehensive income
Consolidated statements of income

(Millions of yen)

Six months ended September 30

	科目 (Japanese)	2021	2022
Ordinary income	經常収益	24,978	27,030
Interest income	資金運用収益	14,895	17,502
Interest on loans and discounts	(貸出金利息)	9,345	8,884
Interest and dividends on securities	(有価証券利息配当金)	5,373	8,448
Fees and commissions	役務取引等収益	4,422	4,253
Other ordinary income	その他業務収益	3,257	3,480
Other	その他經常収益	2,402	1,793
Ordinary expenses	經常費用	20,476	23,969
Interest expenses	資金調達費用	90	188
Interest on deposits	(預金利息)	79	54
Fees and commissions payments	役務取引等費用	1,767	1,662
Other ordinary expenses	その他業務費用	3,469	8,065
General and administrative expenses	営業経費	12,997	12,253
Other expenses	その他經常費用	2,151	1,798
Ordinary profit	經常利益	4,501	3,061
Extraordinary income	特別利益	4	7
Gain on disposal of non-current assets	固定資産処分益	1	7
Subsidy income	補助金収入	3	-
Extraordinary losses	特別損失	507	102
Loss on disposal of non-current assets	固定資産処分損	215	102
Impairment losses	減損損失	288	-
Loss on tax purpose reduction entry of non-current assets	固定資産圧縮損	3	-
Profit before income taxes	税金等調整前中間純利益	3,998	2,965
Income taxes - current	法人税、住民税及び事業税	1,147	510
Income taxes - deferred	法人税等調整額	585	101
Total income taxes	法人税等合計	1,733	612
Profit	中間純利益	2,265	2,353
Profit attributable to non-controlling interests	非支配株主に帰属する中間純損失(△)	(4)	(4)
Profit attributable to owners of parent	親会社株主に帰属する中間純利益	2,270	2,357

Consolidated statements of comprehensive income

(Millions of yen)

Six months ended September 30

	科目 (Japanese)	2021	2022
Profit	中間純利益	2,265	2,353
Other comprehensive income	その他の包括利益	1,951	(8,584)
Valuation difference on available-for-sale securities	その他有価証券評価差額金	1,714	(8,487)
Deferred gains or losses on hedges	繰延ヘッジ損益	237	(73)
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	(1)	(23)
Comprehensive income	中間包括利益	4,216	(6,230)
(Breakdown)	(内訳)		
Comprehensive income attributable to owners of parent	親会社株主に係る中間包括利益	4,221	(6,225)
Comprehensive income attributable to non-controlling interests	非支配株主に係る中間包括利益	(4)	(5)

(3) Consolidated statements of changes in net assets

(Millions of yen)

Six months ended September 30, 2021

	科目 (Japanese)	Shareholders' equity				
		株主資本				
		Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at beginning of period	当期首残高	18,000	29,197	53,564	(6)	100,756
Cumulative effects of changes in accounting policies	会計方針の変更による累積的影響額			96		96
Restated balance	会計方針の変更を反映した当期首残高	18,000	29,197	53,660	(6)	100,852
Changes during period	当中間期変動額					
Dividends of surplus	剰余金の配当			(601)		(601)
Profit attributable to owners of parent	親会社株主に帰属する中間純利益			2,270		2,270
Purchase of treasury shares	自己株式の取得				(5,647)	(5,647)
Disposal of treasury shares	自己株式の処分		(0)		0	0
Cancellation of treasury shares	自己株式の消却		(5,647)		5,647	—
Reversal of revaluation reserve for land	土地再評価差額金の取崩			80		80
Net changes in items other than shareholders' equity	株主資本以外の項目の当中間期変動額 (純額)					
Total changes during period	当中間期変動額合計	—	(5,647)	1,749	(0)	(3,897)
Balance at end of period	当中間期末残高	18,000	23,550	55,410	(6)	96,955

Six months ended September 30, 2021

	科目 (Japanese)	Accumulated other comprehensive income					Non-controlling interests	Total net assets
		その他の包括利益累計額						
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
		その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	退職給付に係る調整累計額	その他の包括利益累計額合計	非支配株主持分	純資産合計
Balance at beginning of period	当期首残高	18,255	(387)	1,000	154	19,023	293	120,073
Cumulative effects of changes in accounting policies	会計方針の変更による累積的影響額							96
Restated balance	会計方針の変更を反映した当期首残高	18,255	(387)	1,000	154	19,023	293	120,169
Changes during period	当中間期変動額							
Dividends of surplus	剰余金の配当							(601)
Profit attributable to owners of parent	親会社株主に帰属する中間純利益							2,270
Purchase of treasury shares	自己株式の取得							(5,647)
Disposal of treasury shares	自己株式の処分							0
Cancellation of treasury shares	自己株式の消却							—
Reversal of revaluation reserve for land	土地再評価差額金の取崩							80
Net changes in items other than shareholders' equity	株主資本以外の項目の当中間期変動額 (純額)	1,714	237	(80)	(1)	1,870	(4)	1,865
Total changes during period	当中間期変動額合計	1,714	237	(80)	(1)	1,870	(4)	(2,031)
Balance at end of period	当中間期末残高	19,970	(150)	920	153	20,893	288	118,137

(Millions of yen)

Six months ended September 30, 2022

	科目 (Japanese)	Shareholders' equity				
		株主資本				
		Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at beginning of period	当期首残高	18,000	23,550	55,942	(24)	97,468
Changes during period	当中間期変動額					
Dividends of surplus	剰余金の配当			(708)		(708)
Profit attributable to owners of parent	親会社株主に帰属する中間純利益			2,357		2,357
Purchase of treasury shares	自己株式の取得				(129)	(129)
Disposal of treasury shares	自己株式の処分		0		54	55
Net changes in items other than shareholders' equity	株主資本以外の項目の当中間期変動額 (純額)					
Total changes during period	当中間期変動額合計	—	0	1,649	(75)	1,574
Balance at end of period	当中間期末残高	18,000	23,551	57,591	(99)	99,043

Six months ended September 30, 2022

		Accumulated other comprehensive income					Non-controlling interests	Total net assets
		その他の包括利益累計額						
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
		その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	退職給付に係る調整累計額	その他の包括利益累計額合計	非支配株主持分	純資産合計
Balance at beginning of period	当期首残高	10,317	(203)	914	421	11,449	314	109,233
Changes during period	当中間期変動額							
Dividends of surplus	剰余金の配当							(708)
Profit attributable to owners of parent	親会社株主に帰属する中間純利益							2,357
Purchase of treasury shares	自己株式の取得							(129)
Disposal of treasury shares	自己株式の処分							55
Net changes in items other than shareholders' equity	株主資本以外の項目の当中間期変動額 (純額)	(8,485)	(73)	—	(23)	(8,582)	(5)	(8,588)
Total changes during period	当中間期変動額合計	(8,485)	(73)	—	(23)	(8,582)	(5)	(7,013)
Balance at end of period	当中間期末残高	1,831	(276)	914	397	2,867	309	102,219

Financial Data for the Six Months Ended September 30, 2022

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I. Overview of interim financial results

1. Profit and loss

(1) Consolidated

Six months ended September 30

(Millions of yen)

		2022		2021
		A	A - B	B
Ordinary income	經常収益	27,030	2,051	24,978
Gross business profit	業務粗利益	15,320	(1,927)	17,247
Core gross business profit	コア業務粗利益	20,041	2,326	17,714
Net interest income	資金利益	17,314	2,509	14,805
Net fees and commissions	役務取引等利益	2,590	(63)	2,654
Net other business income	その他業務利益	(4,584)	(4,372)	(212)
Net gains (losses) on government and other bonds	うち国債等債券損益	(4,720)	(4,254)	(466)
Expenses (excluding non-recurrent expense)	経費	12,326	(627)	12,954
Net business income (before net transfer to general allowance for loan losses)	実質業務純益	2,993	(1,300)	4,293
Core net business income	コア業務純益	7,714	2,954	4,759
(Excluding gains/losses on cancellation of private offering investment trusts)	コア業務純益 (除く投資信託解約損益)	2,851	(871)	3,723
Net transfer to general allowance for loan losses ①	一般貸倒引当金繰入額	(177)	384	(561)
Net business income	業務純益	3,170	(1,684)	4,854
Net non-recurrent gains/losses	臨時損益	(109)	243	(352)
Disposal of non-performing loans ②	うち不良債権処理額	724	(1,245)	1,969
Reversal of allowance for loan losses ③	うち貸倒引当金戻入益	—	—	—
Recoveries of written-off claims ④	うち償却債権取立益	28	9	18
Gains/losses related to stocks, etc.	うち株式等関係損益	229	(1,243)	1,473
Ordinary profit	經常利益	3,061	(1,440)	4,501
Extraordinary income/losses	特別損益	(95)	407	(502)
Income before income taxes	税金等調整前中間純利益	2,965	(1,033)	3,998
Income taxes-current	法人税、住民税及び事業税	510	(636)	1,147
Income taxes-deferred	法人税等調整額	101	(484)	585
Total income taxes	法人税等合計	612	(1,121)	1,733
Net income	中間純利益	2,353	87	2,265
Net income attributable to noncontrolling interests	非支配株主に帰属する中間純利益 又は中間純損失 (△)	(4)	0	(4)
Net income attributable to owners of the parent	親会社株主に帰属する中間純利益	2,357	87	2,270
Credit related costs (①+②-③-④)	与信関係費用	519	(870)	1,390

Number of consolidated companies

Number of Consolidated Subsidiaries	連結子会社数	6	—	6
Number of affiliated companies applicable to the equity method	持分法適用会社数	—	—	—

(Definitions of figures used in this document)

Consolidated: FIDEA Holdings (consolidated)

2 Banks: Shonai Bank (non-consolidated) + Hokuto Bank (non-consolidated)

This material contains forward-looking statements. These statements are not represented as providing a guarantee of the Bank's future performance, and actual results may be subject to risks and uncertainties. Please note that future performance may be different from the views presented here owing to changes in the operating environment and other factors.

Also, please note that this material is an English translation of the Japanese original. Please be advised that there may be some disparities due to such things as differences in nuance that are inherent to the difference in languages although the English translation is prepared to mirror the Japanese original as accurately as possible.

(2) 2 banks

Six months ended September 30

(Millions of yen)

		2022		2021
		A	A - B	B
Ordinary income	経常収益	25,080	1,887	23,192
Gross business profit	業務粗利益	14,445	(1,976)	16,421
(Excluding gains/losses on bond transactions)	コア業務粗利益	19,166	2,278	16,887
Gross domestic business profit	国内業務粗利益	17,334	1,843	15,490
(Excluding gains/losses on bond transactions)	コア業務粗利益	18,496	2,704	15,791
Net interest income	資金利益	16,067	2,390	13,677
Net fees and commissions	役務取引等利益	2,136	(53)	2,190
Net other business income	その他業務利益	(870)	(493)	(376)
Gross international business profit	国際業務粗利益	(2,889)	(3,819)	930
(Excluding gains/losses on bond transactions)	コア業務粗利益	669	(426)	1,096
Net interest income	資金利益	1,276	113	1,163
Net fees and commissions	役務取引等利益	(4)	(1)	(2)
Net other business income	その他業務利益	(4,161)	(3,931)	(229)
Expenses (excluding non-recurrent expense)	経費	11,641	(604)	12,246
Personnel expenses	人件費	5,529	(266)	5,795
Non-personnel expenses	物件費	5,241	(266)	5,508
Taxes	税金	869	(72)	942
Net business income (before net transfer to general allowance for loan losses)	実質業務純益	2,803	(1,371)	4,174
Core net business income	コア業務純益	7,524	2,882	4,641
(Excluding gains/losses on cancellation of private offering investment trusts)	コア業務純益 (除く投資信託解約損益)	2,662	(943)	3,605
Net transfer to general allowance for loan losses ①	一般貸倒引当金繰入額	(149)	355	(504)
Net business income	業務純益	2,953	(1,726)	4,679
(Of which, gains/losses on bond transactions)	うち国債等債券損益	(4,720)	(4,254)	(466)
Net non-recurrent gains/losses	臨時損益	59	257	(197)
Disposal of non-performing loans ②	不良債権処理額	587	(1,263)	1,851
Write-off of loans	貸出金償却	—	(100)	100
Transfer to specific allowance for loan losses	個別貸倒引当金繰入額	438	(1,195)	1,633
Losses on sales of loans	バルクセール売却損	22	19	2
Other	その他の不良債権処理額	127	12	114
Reversal of allowance for loan losses ③	貸倒引当金戻入益	—	—	—
Recoveries of written-off claims ④	償却債権取立益	28	9	18
Gains/losses related to stocks, etc.	株式等関係損益	230	(1,243)	1,473
Gains on sale	株式等売却益	1,193	(821)	2,015
Losses on sale	株式等売却損	950	412	537
Write-down	株式等償却	13	9	4
Retirement benefit costs	退職給付費用 (臨時費用処理分)	(82)	(108)	26
Other non-recurrent gains/losses	その他臨時損益	306	117	188
Ordinary profit	経常利益	3,012	(1,469)	4,482
Extraordinary income/losses	特別損益	(92)	423	(515)
Net gain (loss) from fixed assets	うち固定資産処分損益	(92)	121	(214)
Gains from fixed assets	固定資産処分益	15	14	1
Losses from fixed assets	固定資産処分損	107	(107)	215
Impairment loss	うち固定資産減損損失	—	(301)	301
Income before income taxes	税引前中間純利益	2,920	(1,045)	3,966
Income taxes-current	法人税、住民税及び事業税	451	(635)	1,087
Income taxes-deferred	法人税等調整額	131	(490)	621
Total income taxes	法人税等合計	582	(1,126)	1,708
Net Income	中間純利益	2,337	80	2,257
Credit related costs (①+②-③-④)	与信関係費用	410	(918)	1,328

(3) Shonai Bank (non-consolidated)

Six months ended September 30

(Millions of yen)

		2022		2021
		A	A - B	B
Ordinary income	経常収益	13,055	1,067	11,988
Gross business profit	業務粗利益	7,115	(1,510)	8,626
(Excluding gains/losses on bond transactions)	コア業務粗利益	9,607	1,311	8,295
Gross domestic business profit	国内業務粗利益	8,292	234	8,058
(Excluding gains/losses on bond transactions)	コア業務粗利益	9,201	1,520	7,680
Net interest income	資金利益	8,206	1,358	6,847
Net fees and commissions	役務取引等利益	815	(40)	856
Net other business income	その他業務利益	(728)	(1,083)	354
Gross international business profit	国際業務粗利益	(1,176)	(1,744)	567
(Excluding gains/losses on bond transactions)	コア業務粗利益	406	(208)	615
Net interest income	資金利益	739	84	654
Net fees and commissions	役務取引等利益	(1)	(1)	△ 0
Net other business income	その他業務利益	(1,914)	(1,828)	(85)
Expenses (excluding non-recurrent expense)	経費	5,812	(353)	6,165
Personnel expenses	人件費	2,796	(197)	2,993
Non-personnel expenses	物件費	2,588	(129)	2,718
Taxes	税金	427	(26)	453
Net business income (before net transfer to general allowance for loan losses)	実質業務純益	1,303	(1,156)	2,460
Core net business income	コア業務純益	3,795	1,665	2,129
(Excluding gains/losses on cancellation of private offering investment trusts)	コア業務純益 (除く投資信託解約損益)	1,362	(706)	2,069
Net transfer to general allowance for loan losses ①	一般貸倒引当金繰入額	66	363	(297)
Net business income	業務純益	1,237	(1,519)	2,757
(Of which, gains/losses on bond transactions)	うち国債等債券損益	(2,491)	(2,822)	330
Net non-recurrent gains/losses	臨時損益	430	549	(118)
Disposal of non-performing loans ②	不良債権処理額	113	(1,033)	1,147
Write-off of loans	貸出金償却	—	(100)	100
Transfer to specific allowance for loan losses	個別貸倒引当金繰入額	7	(980)	988
Losses on sales of loans	バルクセール売却損	22	19	2
Other	その他の不良債権処理額	84	27	56
Reversal of allowance for loan losses ③	貸倒引当金戻入益	—	—	—
Recoveries of written-off claims ④	償却債権取立益	—	—	—
Gains/losses related to stocks, etc.	株式等関係損益	325	(567)	892
Gains on sale	株式等売却益	691	(513)	1,205
Losses on sale	株式等売却損	356	44	312
Write-down	株式等償却	9	9	0
Retirement benefit costs	退職給付費用 (臨時費用処理分)	(71)	(99)	27
Other non-recurrent gains/losses	その他臨時損益	148	(15)	164
Ordinary profit	経常利益	1,668	(970)	2,639
Extraordinary income/losses	特別損益	(41)	262	(304)
Net gain (loss) from fixed assets	うち固定資産処分損益	(41)	52	(93)
Gains from fixed assets	固定資産処分益	0	(0)	1
Losses from fixed assets	固定資産処分損	41	(53)	94
Impairment loss	うち固定資産減損損失	—	(210)	210
Income before income taxes	税引前中間純利益	1,627	(708)	2,335
Income taxes-current	法人税、住民税及び事業税	309	(451)	761
Income taxes-deferred	法人税等調整額	(283)	(563)	280
Total income taxes	法人税等合計	25	(1,015)	1,041
Net Income	中間純利益	1,601	307	1,293
Credit related costs (① + ② - ③ - ④)	与信関係費用	179	(670)	850

(4) Hokuto Bank (non-consolidated)

Six months ended September 30

(Millions of yen)

		2022		2021
		A	A - B	B
Ordinary income	経常収益	12,024	820	11,204
Gross business profit	業務粗利益	7,329	(465)	7,795
(Excluding gains/losses on bond transactions)	コア業務粗利益	9,558	966	8,592
Gross domestic business profit	国内業務粗利益	9,041	1,609	7,432
(Excluding gains/losses on bond transactions)	コア業務粗利益	9,294	1,184	8,110
Net interest income	資金利益	7,861	1,031	6,829
Net fees and commissions	役務取引等利益	1,321	(12)	1,333
Net other business income	その他業務利益	(141)	590	(731)
Gross international business profit	国際業務粗利益	(1,712)	(2,075)	362
(Excluding gains/losses on bond transactions)	コア業務粗利益	263	(217)	481
Net interest income	資金利益	537	28	509
Net fees and commissions	役務取引等利益	(2)	(0)	(2)
Net other business income	その他業務利益	(2,247)	(2,103)	(143)
Expenses (excluding non-recurrent expense)	経費	5,829	(251)	6,080
Personnel expenses	人件費	2,733	(68)	2,802
Non-personnel expenses	物件費	2,652	(136)	2,789
Taxes	税金	442	(45)	488
Net business income (before net transfer to general allowance for loan losses)	実質業務純益	1,500	(214)	1,714
Core net business income	コア業務純益	3,729	1,217	2,511
(Excluding gains/losses on cancellation of private offering investment trusts)	コア業務純益 (除く投資信託解約損益)	1,299	(236)	1,535
Net transfer to general allowance for loan losses ①	一般貸倒引当金繰入額	(215)	(7)	(207)
Net business income	業務純益	1,715	(206)	1,921
(Of which, gains/losses on bond transactions)	うち国債等債券損益	(2,228)	(1,431)	(797)
Net non-recurrent gains/losses	臨時損益	(371)	(291)	(79)
Disposal of non-performing loans ②	不良債権処理額	473	(230)	704
Write-off of loans	貸出金償却	—	—	—
Transfer to specific allowance for loan losses	個別貸倒引当金繰入額	430	(215)	645
Losses on sales of loans	バルクセール売却損	—	—	—
Other	その他の不良債権処理額	43	(15)	58
Reversal of allowance for loan losses ③	貸倒引当金戻入益	—	—	—
Recoveries of written-off claims ④	償却債権取立益	28	9	18
Gains/losses related to stocks, etc.	株式等関係損益	(94)	(675)	580
Gains on sale	株式等売却益	501	(307)	809
Losses on sale	株式等売却損	593	367	225
Write-down	株式等償却	3	(0)	3
Retirement benefit costs	退職給付費用 (臨時費用処理分)	(11)	(9)	(1)
Other non-recurrent gains/losses	その他臨時損益	158	133	24
Ordinary profit	経常利益	1,344	(498)	1,842
Extraordinary income/losses	特別損益	(51)	160	(211)
Net gain (loss) from fixed assets	うち固定資産処分損益	(51)	69	(120)
Gains from fixed assets	固定資産処分益	15	15	0
Losses from fixed assets	固定資産処分損	66	(54)	120
Impairment loss	うち固定資産減損損失	—	(91)	91
Income before income taxes	税引前中間純利益	1,293	(337)	1,630
Income taxes-current	法人税、住民税及び事業税	141	(184)	325
Income taxes-deferred	法人税等調整額	414	73	341
Total income taxes	法人税等合計	556	(110)	667
Net Income	中間純利益	736	(227)	963
Credit related costs (①+②-③-④)	与信関係費用	230	(248)	478

2. Net business profits

(1) 2 banks

Six months ended September 30

(Millions of yen)

		2022		2021
		A	A - B	B
Core net business income	コア業務純益	7,524	2,882	4,641
Per head (in thousands of yen)	職員一人当たり (千円)	6,328	2,787	3,540
Net business income (before transfer to general allowance for loan losses)	実質業務純益	2,803	(1,371)	4,174
Per head (in thousands of yen)	職員一人当たり (千円)	2,358	(826)	3,184
Net business income	業務純益	2,953	(1,726)	4,679
Per head (in thousands of yen)	職員一人当たり (千円)	2,483	(1,085)	3,569

(2) Shonai Bank (non-consolidated)

Six months ended September 30

(Millions of yen)

		2022		2021
		A	A - B	B
Core net business income	コア業務純益	3,795	1,665	2,129
Per head (in thousands of yen)	職員一人当たり (千円)	6,293	3,138	3,155
Net business income (before transfer to general allowance for loan losses)	実質業務純益	1,303	(1,156)	2,460
Per head (in thousands of yen)	職員一人当たり (千円)	2,161	(1,483)	3,645
Net business income	業務純益	1,237	(1,519)	2,757
Per head (in thousands of yen)	職員一人当たり (千円)	2,052	(2,032)	4,085

(3) Hokuto Bank (non-consolidated)

Six months ended September 30

(Millions of yen)

		2022		2021
		A	A - B	B
Core net business income	コア業務純益	3,729	1,217	2,511
Per head (in thousands of yen)	職員一人当たり (千円)	6,363	2,414	3,949
Net business income (before transfer to general allowance for loan losses)	実質業務純益	1,500	(214)	1,714
Per head (in thousands of yen)	職員一人当たり (千円)	2,560	(135)	2,695
Net business income	業務純益	1,715	(206)	1,921
Per head (in thousands of yen)	職員一人当たり (千円)	2,927	(94)	3,021

*Par head uses the average number of employees during the period.

3. Interest margin

(1) 2 banks

Six months ended September 30, All branches:

(%)

		2022		2021 B
		A	A - B	
Average yield on interest earning assets ①	資金運用利回	1.33	0.16	1.17
Average yield on loans and bills discounted	貸出金利回	0.99	(0.08)	1.07
Average yield on securities	有価証券利回	2.62	1.18	1.44
Average yield on interest bearing liabilities ②	資金調達原価	0.78	0.01	0.77
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.00	0.00	0.00
Average yield on call money and borrowed money	外部負債利回	(0.00)	0.00	(0.00)
Average interest rate spread ① - ②	総資金利鞘	0.55	0.15	0.40

Six months ended September 30, Domestic business segment:

(%)

		2022		2021 B
		A	A - B	
Average yield on interest earning assets ①	資金運用利回	1.23	0.14	1.09
Average yield on loans and bills discounted	貸出金利回	0.99	(0.08)	1.07
Average yield on securities	有価証券利回	2.51	1.21	1.30
Average yield on interest bearing liabilities ②	資金調達原価	0.76	0.01	0.75
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.00	0.00	0.00
Average yield on call money and borrowed money	外部負債利回	(0.00)	0.00	(0.00)
Average interest rate spread ① - ②	総資金利鞘	0.47	0.13	0.34

(2) Shonai Bank (non-consolidated)

Six months ended September 30, All branches:

(%)

		2022		2021 B
		A	A - B	
Average yield on interest earning assets ①	資金運用利回	1.38	0.18	1.20
Average yield on loans and bills discounted	貸出金利回	0.99	(0.11)	1.10
Average yield on securities	有価証券利回	2.80	1.38	1.42
Average yield on interest bearing liabilities ②	資金調達原価	0.81	0.06	0.75
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.00	0.00	0.00
Average yield on call money and borrowed money	外部負債利回	(0.00)	0.00	(0.00)
Average interest rate spread ① - ②	総資金利鞘	0.57	0.12	0.45

Six months ended September 30, Domestic business segment:

(%)

		2022		2021 B
		A	A - B	
Average yield on interest earning assets ①	資金運用利回	1.26	0.15	1.11
Average yield on loans and bills discounted	貸出金利回	0.99	(0.11)	1.10
Average yield on securities	有価証券利回	2.71	1.47	1.24
Average yield on interest bearing liabilities ②	資金調達原価	0.77	0.05	0.72
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.00	0.00	0.00
Average yield on call money and borrowed money	外部負債利回	(0.00)	0.00	(0.00)
Average interest rate spread ① - ②	総資金利鞘	0.49	0.10	0.39

(3) Hokuto Bank (non-consolidated)

Six months ended September 30, All branches:

(%)

		2022		2021 B
		A	A - B	
Average yield on interest earning assets ①	資金運用利回	1.29	0.14	1.15
Average yield on loans and bills discounted	貸出金利回	0.98	(0.07)	1.05
Average yield on securities	有価証券利回	2.44	0.99	1.45
Average yield on interest bearing liabilities ②	資金調達原価	0.75	(0.03)	0.78
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.00	0.00	0.00
Average yield on call money and borrowed money	外部負債利回	(0.01)	0.00	(0.01)
Average interest rate spread ① - ②	総資金利鞘	0.54	0.17	0.37

Six months ended September 30, Domestic business segment:

(%)

		2022		2021 B
		A	A - B	
Average yield on interest earning assets ①	資金運用利回	1.21	0.14	1.07
Average yield on loans and bills discounted	貸出金利回	0.98	(0.07)	1.05
Average yield on securities	有価証券利回	2.33	0.97	1.36
Average yield on interest bearing liabilities ②	資金調達原価	0.75	(0.03)	0.78
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.00	0.00	0.00
Average yield on call money and borrowed money	外部負債利回	(0.01)	0.00	(0.01)
Average interest rate spread ① - ②	総資金利鞘	0.46	0.17	0.29

4. Gains and losses on securities

(1) Consolidated

Six months ended September 30

(Millions of yen)

		2022		2021
		A	A - B	B
Gains (losses) on bonds (Government bonds, etc.)	国債等債券損益	(4,720)	(4,254)	(466)
Gains on sales	売却益	1,422	(223)	1,646
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	6,139	4,026	2,112
Losses on redemption	償還損	3	3	—
Write-offs	償却	—	—	—
Gains (losses) related to stocks, etc.	株式等関係損益	229	(1,243)	1,473
Gains on sales	売却益	1,193	(821)	2,015
Losses on sales	売却損	950	412	537
Write-offs	償却	13	9	4

(2) 2 banks

Six months ended September 30

(Millions of yen)

		2022		2021
		A	A - B	B
Gains (losses) on bonds (Government bonds, etc.)	国債等債券損益	(4,720)	(4,254)	(466)
Gains on sales	売却益	1,422	(223)	1,646
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	6,139	4,026	2,112
Losses on redemption	償還損	3	3	—
Write-offs	償却	—	—	—
Gains (losses) related to stocks, etc.	株式等関係損益	230	(1,243)	1,473
Gains on sales	売却益	1,193	(821)	2,015
Losses on sales	売却損	950	412	537
Write-offs	償却	13	9	4

(3) Shonai Bank (non-consolidated)

Six months ended September 30

(Millions of yen)

		2022		2021
		A	A - B	B
Gains (losses) on bonds (Government bonds, etc.)	国債等債券損益	(2,491)	(2,822)	330
Gains on sales	売却益	783	(172)	956
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	3,271	2,645	625
Losses on redemption	償還損	3	3	—
Write-offs	償却	—	—	—
Gains (losses) related to stocks, etc.	株式等関係損益	325	(567)	892
Gains on sales	売却益	691	(513)	1,205
Losses on sales	売却損	356	44	312
Write-offs	償却	9	9	0

(4) Hokuto Bank (non-consolidated)

Six months ended September 30

(Millions of yen)

		2022		2021
		A	A - B	B
Gains (losses) on bonds (Government bonds, etc.)	国債等債券損益	(2,228)	(1,431)	(797)
Gains on sales	売却益	639	(51)	690
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	2,868	1,380	1,487
Losses on redemption	償還損	—	—	—
Write-offs	償却	—	—	—
Gains (losses) related to stocks, etc.	株式等関係損益	(94)	(675)	580
Gains on sales	売却益	501	(307)	809
Losses on sales	売却損	593	367	225
Write-offs	償却	3	(0)	3

5. Capital adequacy ratio (Domestic standard)

(1) Consolidated

(Millions of yen)

		As of Sept. 30, 2022			As of Mar. 31, 2022 B	As of Sept. 30, 2021 C
		A	A - B	A - C		
(1)Capital adequacy ratio (2)÷(3)	連結自己資本比率	9.78%	0.26%	0.52%	9.52%	9.26%
(2)Capital	連結における自己資本の額	101,014	1,623	2,659	99,391	98,355
(3)Total risk weighted assets	リスク・アセットの額	1,032,213	(11,493)	(29,012)	1,043,706	1,061,225
(4)Total required capital (3)×4%	連結総所要自己資本額	41,288	(459)	(1,160)	41,748	42,449

(2) Shonai Bank (non-consolidated)

(Millions of yen)

		As of Sept. 30, 2022			As of Mar. 31, 2022 B	As of Sept. 30, 2021 C
		A	A - B	A - C		
(1)Capital adequacy ratio (2)÷(3)	単体自己資本比率	10.62%	0.41%	0.59%	10.21%	10.03%
(2)Capital	単体における自己資本の額	57,443	1,334	1,532	56,109	55,911
(3)Total risk weighted assets	リスク・アセットの額	540,824	(8,555)	(16,516)	549,379	557,341
(4)Total required capital (3)×4%	単体総所要自己資本額	21,632	(342)	(660)	21,975	22,293

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

		As of Sept. 30, 2022			As of Mar. 31, 2022 B	As of Sept. 30, 2021 C
		A	A - B	A - C		
(1)Capital adequacy ratio (2)÷(3)	単体自己資本比率	9.94%	0.14%	0.40%	9.80%	9.54%
(2)Capital	単体における自己資本の額	48,254	343	737	47,910	47,516
(3)Total risk weighted assets	リスク・アセットの額	485,076	(3,332)	(12,687)	488,409	497,764
(4)Total required capital (3)×4%	単体総所要自己資本額	19,403	(133)	(507)	19,536	19,910

6. ROE (Return on equity)

(1) Consolidated

Six months ended September 30

(%)

		2022		2021 B
		A	A - B	
Core Net business income basis	コア業務純益ベース	14.59	6.60	7.99
Net business income basis (before net transfer to general allowance for loan losses)	実質業務純益ベース	5.66	(1.54)	7.20
Net business income basis	業務純益ベース	5.99	(2.15)	8.14
Net income basis	中間純利益ベース	4.46	0.65	3.81

(2) Shonai Bank (non-consolidated)

Six months ended September 30

(%)

		2022		2021
		A	A - B	B
Core Net business income basis	コア業務純益ベース	12.09	5.93	6.16
Net business income basis (before net transfer to general allowance for loan losses)	実質業務純益ベース	4.15	(2.97)	7.12
Net business income basis	業務純益ベース	3.94	(4.03)	7.97
Net income basis	中間純利益ベース	5.10	1.36	3.74

(3) Hokuto Bank (non-consolidated)

Six months ended September 30

(%)

		2022		2021
		A	A - B	B
Core Net business income basis	コア業務純益ベース	15.23	6.39	8.84
Net business income basis (before net transfer to general allowance for loan losses)	実質業務純益ベース	6.12	0.09	6.03
Net business income basis	業務純益ベース	7.00	0.24	6.76
Net income basis	中間純利益ベース	3.00	(0.39)	3.39

7. OHR (Over head ratio)

(1) Consolidated

Six months ended September 30

(%)

		2022		2021
		A	A - B	B
Core gross business profit basis	コア業務粗利益ベース	61.50	(11.62)	73.12
Gross business profit basis	業務粗利益ベース	80.46	5.36	75.10

(2) Shonai Bank (non-consolidated)

Six months ended September 30

(%)

		2022		2021
		A	A - B	B
Core gross business profit basis	コア業務粗利益ベース	60.49	(13.83)	74.32
Gross business profit basis	業務粗利益ベース	81.68	10.21	71.47

(3) Hokuto Bank (non-consolidated)

Six months ended September 30

(%)

		2022		2021
		A	A - B	B
Core gross business profit basis	コア業務粗利益ベース	60.98	(9.78)	70.76
Gross business profit basis	業務粗利益ベース	79.53	1.53	78.00

II. Status of loans, etc.
1. Allowance of loan losses
(1) Consolidated

(Millions of yen)

		As of Sept. 30, 2022			As of Mar. 31, 2022 B	As of Sept. 30, 2021 C
		A	A - B	A - C		
Allowance for loan losses	貸倒引当金	13,191	(402)	(709)	13,593	13,900
General allowance for loan losses	一般貸倒引当金	4,084	(177)	274	4,261	3,810
Specific allowance for loan losses	個別貸倒引当金	9,106	(225)	(983)	9,331	10,090

(2) 2 banks

(Millions of yen)

		As of Sept. 30, 2022			As of Mar. 31, 2022 B	As of Sept. 30, 2021 C
		A	A - B	A - C		
Allowance for loan losses	貸倒引当金	11,541	(445)	(567)	11,986	12,108
General allowance for loan losses	一般貸倒引当金	3,548	(149)	344	3,698	3,204
Specific allowance for loan losses	個別貸倒引当金	7,992	(296)	(911)	8,288	8,903

(3) Shonai Bank (non-consolidated)

(Millions of yen)

		As of Sept. 30, 2022			As of Mar. 31, 2022 B	As of Sept. 30, 2021 C
		A	A - B	A - C		
Allowance for loan losses	貸倒引当金	6,592	(467)	(493)	7,059	7,085
General allowance for loan losses	一般貸倒引当金	1,413	66	402	1,347	1,011
Specific allowance for loan losses	個別貸倒引当金	5,179	(533)	(895)	5,712	6,074

(4) Hokuto Bank (non-consolidated)

(Millions of yen)

		As of Sept. 30, 2022			As of Mar. 31, 2022 B	As of Sept. 30, 2021 C
		A	A - B	A - C		
Allowance for loan losses	貸倒引当金	4,948	21	(73)	4,927	5,022
General allowance for loan losses	一般貸倒引当金	2,135	(215)	(57)	2,351	2,193
Specific allowance for loan losses	個別貸倒引当金	2,812	236	(16)	2,576	2,829

2. Loans based on the Financial Reconstruction Law and Risk-monitored loans

(1) 2 banks

(Millions of yen)

		As of Sept. 30, 2022			As of Mar. 31, 2022	As of Sept. 30, 2021
		A	A - B	A - C	B	C
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	8,655	1,540	754	7,115	7,901
Doubtful claims	危険債権	19,867	(2,866)	(2,296)	22,734	22,164
Claims requiring monitoring	要管理債権	1,257	(184)	778	1,441	479
Loans past due 3 month or more	うち三月以上延滞債権	—	—	—	—	—
Restructured loans	うち貸出条件緩和債権	1,257	(184)	778	1,441	479
Subtotal	① 小計	29,781	(1,510)	(764)	31,291	30,545
Normal claims	正常債権	1,918,933	176,720	187,065	1,742,213	1,731,867
Total	② 総与信	1,948,714	175,209	186,301	1,773,505	1,762,412
Ratio of disclosed claims under the Financial Reconstruction Law	①÷② 総与信に占める割合	1.52%	(0.24%)	(0.21%)	1.76%	1.73%

(Coverage ratio of loans based on the Financial Reconstruction Laws as of Sept. 30, 2022)

(Millions of yen)

		Total disclosed claims under the Financial Reconstruction Law 債権額 (C)	Coverage amount 保全額 (D)			Coverage ratio 保全率 (D)÷(C)
			Reserve for specific debtors 担保保証等	Portion covered by allowance 貸倒引当金		
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	8,655	8,655	4,362	4,293	100.00%
Doubtful claims	危険債権	19,867	18,691	14,992	3,698	94.07%
Claims requiring monitoring	要管理債権	1,257	784	434	349	62.37%
Loans past due 3 month or more	うち三月以上延滞債権	—	—	—	—	—
Restructured loans	うち貸出条件緩和債権	1,257	784	434	349	62.37%
Subtotal	① 小計	29,781	28,131	19,789	8,341	94.46%

*Shonai Bank does not implements partial direct write-off executed.

When the Shonai Bank implements partial direct write-off executed

(Millions of yen)

		As of Sept. 30, 2022		
		After partial direct write-off executed A 部分直接償却後	Before partial direct write-off executed B 部分直接償却前	A - B
Disclosed claims on the Financial Reconstruction Law	金融再生法開示債権	26,584	29,781	(3,196)
Total loans based on the Financial Reconstruction Law	総与信	1,945,518	1,948,714	(3,196)
Ratio of disclosed claims under the Financial Reconstruction Law	総与信に占める割合	1.36%	1.52%	(0.16%)

(2) Shonai Bank (non-consolidated)

(Millions of yen)

		As of Sept. 30, 2022			As of Mar. 31, 2022	As of Sept. 30, 2021
		A	A - B	A - C	B	C
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	5,948	1,664	800	4,283	5,148
Doubtful claims	危険債権	10,200	(3,499)	(3,500)	13,699	13,701
Claims requiring monitoring	要管理債権	755	(92)	521	847	233
Loans past due 3 month or more	うち三月以上延滞債権	—	—	—	—	—
Restructured loans	うち貸出条件緩和債権	755	(92)	521	847	233
Subtotal	① 小計	16,904	(1,926)	(2,178)	18,830	19,082
Normal claims	正常債権	965,765	108,718	107,960	857,046	857,804
Total	② 総与信	982,669	106,792	105,782	875,876	876,887
Ratio of disclosed claims under the Financial Reconstruction Law	①÷② 総与信に占める割合	1.72%	(0.42%)	(0.45%)	2.14%	2.17%

(Coverage ratio of loans based on the Financial Reconstruction Laws as of Sept. 30, 2022)

(Millions of yen)

		Total disclosed claims under the Financial Reconstruction Law 債権額 (C)	Coverage amount 保全額 (D)			Coverage ratio 保全率 (D)÷(C)
			Reserve for specific debtors 担保保証等	Portion covered by allowance 貸倒引当金		
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	5,948	5,948	2,577	3,371	100.00%
Doubtful claims	危険債権	10,200	9,854	8,046	1,807	96.61%
Claims requiring monitoring	要管理債権	755	499	154	345	66.19%
Loans past due 3 month or more	うち三月以上延滞債権	—	—	—	—	—
Restructured loans	うち貸出条件緩和債権	755	499	154	345	66.19%
Subtotal	① 小計	16,904	16,303	10,778	5,524	96.44%

*Shonai Bank does not implements partial direct write-off executed.
When the Shonai Bank implements partial direct write-off executed

(Millions of yen)

		As of Sept. 30, 2022		
		After partial direct write-off executed A 部分直接償却後	Before partial direct write-off executed B 部分直接償却前	A - B
Disclosed claims on the Financial Reconstruction Law	金融再生法開示債権	13,707	16,904	(3,196)
Total loans based on the Financial Reconstruction Law	総与信	979,472	982,669	(3,196)
Ratio of disclosed claims under the Financial Reconstruction Law	総与信に占める割合	1.39%	1.72%	(0.33%)

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

		As of Sept. 30, 2022			As of Mar. 31, 2022	As of Sept. 30, 2021
		A	A - B	A - C	B	C
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	2,706	(124)	(46)	2,831	2,752
Doubtful claims	危険債権	9,667	632	1,204	9,034	8,463
Claims requiring monitoring	要管理債権	502	(92)	256	594	245
Loans past due 3 month or more	うち三月以上延滞債権	—	—	—	—	—
Restructured loans	うち貸出条件緩和債権	502	(92)	256	594	245
Subtotal	① 小計	12,876	415	1,414	12,461	11,462
Normal claims	正常債権	953,168	68,001	79,105	885,166	874,063
Total	② 総与信	966,045	68,417	80,519	897,628	885,525
Ratio of disclosed claims under the Financial Reconstruction Law	①÷② 総与信に占める割合	1.33%	(0.05%)	0.04%	1.38%	1.29%

(Coverage ratio of loans based on the Financial Reconstruction Laws as of Sept. 30, 2022)

(Millions of yen)

		Total disclosed claims under the Financial Reconstruction Law 債権額 (C)	Coverage amount			Coverage ratio 保全率 (D)÷(C)
			保全額 (D)	Reserve for specific debtors 担保保証等	Portion covered by allowance 貸倒引当金	
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	2,706	2,706	1,785	921	100.00%
Doubtful claims	危険債権	9,667	8,836	6,945	1,891	91.40%
Claims requiring monitoring	要管理債権	502	284	280	3	56.64%
Loans past due 3 month or more	うち三月以上延滞債権	—	—	—	—	—
Restructured loans	うち貸出条件緩和債権	502	284	280	3	56.64%
Subtotal	① 小計	12,876	11,827	9,011	2,816	91.85%

*Hokuto Bank implements partial direct write-off executed.

3. Self-assessment results and loans based on the Financial Reconstruction Law (risk-monitored loans)

(1) 2 banks

(As of Sept. 30, 2022)

(Millions of yen)

Self-assessment results (by borrower classification) 自己査定結果 ※償却後						Disclosed claims under the Financial Reconstruction Law Risk-monitored loans 金融再生法に基づく開示債権、リスク管理債権				
Classification of borrowers 区分	Credit balance 与信残高	Classification 分類				Classification of borrowers 区分	Credit balance 与信残高	Coverage amount 保全額		Coverage ratio 保全率
		No-classification 非分類	II II分類	III III分類	IV IV分類			Reserve for specific debtors 担保保証等	Portion covered by allowance 貸倒引当金	
Bankrupt debtors 破綻先	1,388	864	523	— [257]	— [432]	Bankrupt and substantially bankrupt claims 破産更生債権及びこれらに準ずる債権	8,655	4,362	4,293	100.00%
Effectively bankrupt debtors 実質破綻先	7,266	5,394	1,872	— [839]	— [2,764]					
Potentially bankrupt debtors 破綻懸念先	19,867	16,090	2,600	1,176 [3,698]		Doubtful claims 危険債権	19,867	14,992	3,698	94.07%
Debtors requiring caution 要注意先	123,130	61,075	62,055			Claims requiring monitoring 要管理債権	1,257	434	349	62.37%
						Loans past due 3 month or more 三月以上延滞債権	—	—	—	—
						Restructured loans 貸出条件緩和債権	1,257	434	349	62.37%
Normal debtors 正常先	1,797,060	1,797,060				Normal claims 正常債権	1,918,933			94.46%
Total 総与信額	1,948,714	1,880,485	67,052	1,176	—	Total 総与信額	1,948,714			

Total claims under the Financial Reconstruction Law 開示債権額	29,781
Ratio of disclosed claims under the Financial Reconstruction Law 総与信に占める割合	1.52%

*In the self-assessment results, the amount in [] of the III / IV classification is the reserve amount for the each classification. The reserve amount is recorded as "no-classification".

(2) Shonai Bank (non-consolidated)

(As of Sept. 30, 2022)

(Millions of yen)

Self-assessment results (by borrower classification)						Disclosed claims under the Financial Reconstruction Law				
自己査定結果 ※償却後						金融再生法に基づく開示債権、リスク管理債権				
Classification of borrowers	Credit balance	Classification				Coverage amount	Reserve for specific debtors	Portion covered by allowance	Coverage ratio	
		No-classification	II	III	IV					Insurance etc.
区分	与信残高	非分類	II分類	III分類	IV分類	区分	与信残高	担保保証等	貸倒引当金	保全率
Bankrupt debtors 破綻先	732	572	159	— [—]	— [432]	Bankrupt and substantially bankrupt claims 破産更生債権及びこれらに準ずる債権	5,948	2,577	3,371	100.00%
Effectively bankrupt debtors 実質破綻先	5,216	4,122	1,094	— [175]	— [2,764]					
Potentially bankrupt debtors 破綻懸念先	10,200	8,223	1,631	345 [1,807]		Doubtful claims 危険債権	10,200	8,046	1,807	96.61%
Debtors requiring caution 要注意先	60,455	28,469	31,986			Claims requiring monitoring 要管理債権	755	154	345	66.19%
						Loans past due 3 month or more 三月以上延滞債権	—	—	—	—
						Restructured loans 貸出条件緩和債権	755	154	345	66.19%
Normal debtors 正常先	906,064	906,064				Normal claims 正常債権	965,765			96.44%
Total 総与信額	982,669	947,452	34,871	345	—	Total 総与信額	982,669			

Total claims under the Financial Reconstruction Law 開示債権額	16,904
Ratio of disclosed claims under the Financial Reconstruction Law 総与信に占める割合	1.72%

*In the self-assessment results, the amount in [] of the III / IV classification is the reserve amount for the each classification. The reserve amount is recorded as "no-classification".

(3) Hokuto Bank (non-consolidated)

(As of Sept. 30, 2022)

(Millions of yen)

Self-assessment results (by borrower classification)						Disclosed claims under the Financial Reconstruction Law				
自己査定結果 ※償却後						Risk-monitored loans				
Classification of borrowers	Credit balance	Classification				Classification of borrowers	Credit balance	Coverage amount		Coverage ratio
		No-classification	II	III	IV			Reserve for specific debtors	Portion covered by allowance	
区分	与信残高	非分類	II分類	III分類	IV分類	区分	与信残高	担保保証等	貸倒引当金	保全率
Bankrupt debtors 破綻先	656	292	364	— [257]	— [—]	Bankrupt and substantially bankrupt claims 破産更生債権及びこれらに準ずる債権	2,706	1,785	921	100.00%
Effectively bankrupt debtors 実質破綻先	2,050	1,272	777	— [664]	— [—]					
Potentially bankrupt debtors 破綻懸念先	9,667	7,867	969	831 [1,891]		Doubtful claims 危険債権	9,667	6,945	1,891	91.40%
Debtors requiring caution 要注意先	62,674	32,605	30,069			Claims requiring monitoring 要管理債権	502	280	3	56.64%
						Loans past due 3 month or more 三月以上延滞債権	—	—	—	—
						Restructured loans 貸出条件緩和債権	502	280	3	56.64%
Normal debtors 正常先	890,996	890,996				Normal claims 正常債権	953,168			91.85%
Total 総与信額	966,045	933,033	32,180	831	—	Total 総与信額	966,045			

Total claims under the Financial Reconstruction Law 開示債権額	12,876
Ratio of disclosed claims under the Financial Reconstruction Law 総与信に占める割合	1.33%

*In the self-assessment results, the amount in [] of the III / IV classification is the reserve amount for the each classification. The reserve amount is recorded as "no-classification".

4. Loans by industry

(1) 2 banks

(Millions of yen)

		As of Sept. 30, 2022			As of Mar. 31, 2022	As of Sept. 30, 2021
		A	A - B	A - C	B	C
Domestic offices (excluding loans booked at offshore markets)	国内店分 (除く特別国際金融取引勘定)	1,898,460	171,221	180,737	1,727,239	1,717,723
Manufacturing	製造業	112,371	(1,583)	(1,755)	113,954	114,126
Agriculture and forestry	農業, 林業	3,676	(244)	(177)	3,920	3,853
Fishery	漁業	298	166	218	132	80
Mining, quarrying of stone and gravel	鉱業, 採石業, 砂利採取業	2,379	121	(65)	2,258	2,444
Construction	建設業	71,663	(8,533)	(772)	80,196	72,435
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	86,964	512	5,159	86,452	81,805
Information and communications	情報通信業	7,687	328	(981)	7,359	8,668
Transport and postal activities	運輸業, 郵便業	17,986	(1,305)	(1,045)	19,291	19,031
Wholesale and retail trade	卸売業, 小売業	101,997	4,049	454	97,948	101,543
Finance and insurance	金融業, 保険業	78,165	26,524	29,768	51,641	48,397
Real estate and goods rental and leasing	不動産業, 物品賃貸業	126,387	8,560	11,956	117,827	114,431
Scientific research and professional and technical services	学術研究, 専門・技術サービス業	15,697	4,517	5,386	11,180	10,311
Accommodations, eating and drinking services	宿泊業, 飲食サービス業	22,403	(261)	(763)	22,664	23,166
Living-related and amusement services	生活関連サービス業, 娯楽業	17,450	506	79	16,944	17,371
Education learning support	教育, 学習支援業	3,966	30	(68)	3,936	4,034
Medical, social welfare	医療・福祉	54,806	(2,229)	(1,489)	57,035	56,295
Services	その他のサービス	36,694	(4,821)	(7,262)	41,515	43,956
National and local government	地方公共団体	410,316	(4,206)	(2,312)	414,522	412,628
Other	その他	727,545	149,090	144,409	578,455	583,136

(2) Shonai Bank (non-consolidated)

(Millions of yen)

		As of Sept. 30, 2022			As of Mar. 31, 2022	As of Sept. 30, 2021
		A	A - B	A - C	B	C
Domestic offices (excluding loans booked at offshore markets)	国内店分 (除く特別国際金融取引勘定)	960,107	105,495	104,155	854,611	855,952
Manufacturing	製造業	56,782	62	2,090	56,720	54,692
Agriculture and forestry	農業, 林業	1,464	(189)	(289)	1,653	1,753
Fishery	漁業	59	(8)	52	67	7
Mining, quarrying of stone and gravel	鉱業, 採石業, 砂利採取業	96	(17)	(24)	113	120
Construction	建設業	29,155	(5,342)	(2,019)	34,497	31,174
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	28,380	(500)	3,646	28,880	24,734
Information and communications	情報通信業	1,869	(164)	(390)	2,033	2,259
Transport and postal activities	運輸業, 郵便業	6,840	(870)	(1,072)	7,710	7,912
Wholesale and retail trade	卸売業, 小売業	39,720	1,177	(1,213)	38,543	40,933
Finance and insurance	金融業, 保険業	55,589	15,534	17,454	40,055	38,135
Real estate and goods rental and leasing	不動産業, 物品賃貸業	66,920	5,692	7,672	61,228	59,248
Scientific research and professional and technical services	学術研究, 専門・技術サービス業	1,578	(138)	34	1,716	1,544
Accommodations, eating and drinking services	宿泊業, 飲食サービス業	8,250	(39)	(712)	8,289	8,962
Living-related and amusement services	生活関連サービス業, 娯楽業	6,551	837	557	5,714	5,994
Education learning support	教育, 学習支援業	3,130	37	(126)	3,093	3,256
Medical, social welfare	医療・福祉	17,139	(823)	(926)	17,962	18,065
Services	その他のサービス	21,946	(1,522)	(4,331)	23,468	26,277
National and local government	地方公共団体	177,392	6,003	10,536	171,389	166,856
Other	その他	437,237	85,768	73,219	351,469	364,018

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

		As of Sept. 30, 2022			As of Mar. 31, 2022	As of Sept. 30, 2021
		A	A - B	A - C	B	C
Domestic offices (excluding loans booked at offshore markets)	国内店分 (除く特別国際金融取引勘定)	938,353	65,725	76,582	872,628	861,771
Manufacturing	製造業	55,589	(1,644)	(3,844)	57,234	59,434
Agriculture and forestry	農業, 林業	2,211	(55)	111	2,267	2,099
Fishery	漁業	239	174	166	64	72
Mining, quarrying of stone and gravel	鉱業, 採石業, 砂利採取業	2,283	138	(40)	2,145	2,324
Construction	建設業	42,508	(3,190)	1,246	45,698	41,261
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	58,583	1,012	1,513	57,571	57,070
Information and communications	情報通信業	5,818	492	(590)	5,325	6,408
Transport and postal activities	運輸業, 郵便業	11,146	(435)	27	11,581	11,118
Wholesale and retail trade	卸売業, 小売業	62,276	2,872	1,666	59,404	60,610
Finance and insurance	金融業, 保険業	22,576	10,990	12,313	11,585	10,262
Real estate and goods rental and leasing	不動産業, 物品賃貸業	59,466	2,867	4,283	56,599	55,183
Scientific research and professional and technical services	学術研究, 専門・技術サービス業	14,118	4,654	5,351	9,463	8,767
Accommodations, eating and drinking services	宿泊業, 飲食サービス業	14,152	(222)	(50)	14,374	14,203
Living-related and amusement services	生活関連サービス業, 娯楽業	10,898	(330)	(478)	11,229	11,377
Education learning support	教育, 学習支援業	835	(6)	57	842	777
Medical, social welfare	医療・福祉	37,667	(1,405)	(562)	39,072	38,230
Services	その他のサービス	14,747	(3,298)	(2,931)	18,046	17,678
National and local government	地方公共団体	232,924	(10,208)	(12,847)	243,132	245,771
Other	その他	290,307	63,321	71,189	226,986	219,117

5. Balance of deposits, loans and securities

(1) 2 banks

Term-end balance

(Millions of yen)

		As of Sept. 30, 2022			As of Mar. 31, 2022	As of Sept. 30, 2021
		A	A - B	A - C	B	C
Deposits and Negotiable certificates of deposit	預金等	2,741,442	24,400 0.89%	36,376 1.34%	2,717,041	2,705,066
	Personal deposits	うち個人預金	1,959,731 0.97%	19,018 1.72%	1,940,712	1,926,570
Loans and bills discounted	貸出金	1,898,460	171,221 9.91%	180,737 10.52%	1,727,239	1,717,723
Securities	有価証券	629,960	(50,328) (7.39%)	(161,788) (20.43%)	680,289	791,749

Average balance

(Millions of yen)

		As of Sept. 30, 2022			As of Mar. 31, 2022	As of Sept. 30, 2021
		A	A - B	A - C	B	C
Deposits and Negotiable certificates of deposit	預金等	2,792,711	52,173 1.90%	47,586 1.73%	2,740,538	2,745,125
Loans and bills discounted	貸出金	1,802,292	66,480 3.82%	60,859 3.49%	1,735,812	1,741,433
Securities	有価証券	640,885	(91,359) (12.47%)	(102,623) (13.80%)	732,244	743,509

(2) Shonai Bank (non-consolidated)

Term-end balance (Millions of yen)

		As of Sept. 30, 2022			As of Mar. 31, 2022	As of Sept. 30, 2021	
		A	A - B	A - C	B	C	
Deposits and Negotiable certificates of deposit	預金等	1,338,270	(2,295) (0.17%)	12,496 0.94%	1,340,566	1,325,774	
	Personal deposits	うち個人預金	976,929	10,580 1.09%	14,886 1.54%	966,348	962,042
Loans and bills discounted	貸出金	960,107	105,495 12.34%	104,155 12.16%	854,611	855,952	
Securities	有価証券	320,324	(22,984) (6.69%)	(85,292) (21.02%)	343,309	405,616	

Average balance (Millions of yen)

		As of Sept. 30, 2022			As of Mar. 31, 2022	As of Sept. 30, 2021
		A	A - B	A - C	B	C
Deposits and Negotiable certificates of deposit	預金等	1,364,629	23,255 1.73%	23,538 1.75%	1,341,374	1,341,091
Loans and bills discounted	貸出金	899,266	38,609 4.48%	32,732 3.77%	860,657	866,534
Securities	有価証券	324,914	(43,574) (11.82%)	(52,413) (13.89%)	368,488	377,327

(3) Hokuto Bank (non-consolidated)

Term-end balance (Millions of yen)

		As of Sept. 30, 2022			As of Mar. 31, 2022	As of Sept. 30, 2021	
		A	A - B	A - C	B	C	
Deposits and Negotiable certificates of deposit	預金等	1,403,171	26,696 1.93%	23,879 1.73%	1,376,474	1,379,291	
	Personal deposits	うち個人預金	982,802	8,438 0.86%	18,273 1.89%	974,364	964,528
Loans and bills discounted	貸出金	938,353	65,725 7.53%	76,582 8.88%	872,628	861,771	
Securities	有価証券	309,636	(27,343) (8.11%)	(76,496) (19.81%)	336,979	386,132	

Average balance (Millions of yen)

		As of Sept. 30, 2022			As of Mar. 31, 2022	As of Sept. 30, 2021
		A	A - B	A - C	B	C
Deposits and Negotiable certificates of deposit	預金等	1,428,082	28,917 2.06%	24,047 1.71%	1,399,164	1,404,034
Loans and bills discounted	貸出金	903,025	27,870 3.18%	28,127 3.21%	875,154	874,898
Securities	有価証券	315,971	(47,784) (13.13%)	(50,210) (13.71%)	363,756	366,182

6. Personal loans

(1) 2 banks

(Millions of yen)

		As of Sept. 30, 2022			As of Mar. 31, 2022 B	As of Sept. 30, 2021 C
		A	A - B	A - C		
Consumer loans	消費者ローン残高	514,236	(18,791)	(39,131)	533,028	553,368
Ratio of consumer loans to total loans	貸出金に占める消費者ローンの割合	27.08%	(3.78%)	(5.13%)	30.86%	32.21%
	Housing loans	458,272	(17,332)	(34,871)	475,605	493,143
	Other loans	55,964	(1,458)	(4,260)	57,423	60,224

(2) Shonai Bank (non-consolidated)

(Millions of yen)

		As of Sept. 30, 2022			As of Mar. 31, 2022 B	As of Sept. 30, 2021 C
		A	A - B	A - C		
Consumer loans	消費者ローン残高	340,462	(12,052)	(24,108)	352,514	364,570
Ratio of consumer loans to total loans	貸出金に占める消費者ローンの割合	35.46%	(5.78%)	(7.13%)	41.24%	42.59%
	Housing loans	315,859	(11,276)	(22,418)	327,136	338,278
	Other loans	24,602	(775)	(1,689)	25,378	26,292

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

		As of Sept. 30, 2022			As of Mar. 31, 2022 B	As of Sept. 30, 2021 C
		A	A - B	A - C		
Consumer loans	消費者ローン残高	173,774	(6,738)	(15,023)	180,513	188,798
Ratio of consumer loans to total loans	貸出金に占める消費者ローンの割合	18.51%	(2.17%)	(3.39%)	20.68%	21.90%
	Housing loans	142,412	(6,056)	(12,453)	148,468	154,865
	Other loans	31,362	(682)	(2,570)	32,044	33,932

7. Loans to SMEs, etc.

(1) 2 banks

(Millions of yen)

		As of Sept. 30, 2022			As of Mar. 31, 2022 B	As of Sept. 30, 2021 C
		A	A - B	A - C		
Small and medium-sized enterprises, etc.	① 中小企業等貸出金残高	1,166,670	10,418	(4,105)	1,156,252	1,170,776
Total loans	② 総貸出金残高	1,898,460	171,221	180,737	1,727,239	1,717,723
Ratio of SMEs to total loans	①-② 中小企業等貸出金比率	61.45%	(5.49%)	(6.70%)	66.94%	68.15%

(2) Shonai Bank (non-consolidated)

(Millions of yen)

		As of Sept. 30, 2022			As of Mar. 31, 2022 B	As of Sept. 30, 2021 C
		A	A - B	A - C		
Small and medium-sized enterprises, etc. ①	中小企業等貸出金残高	623,052	6,182	(5,317)	616,870	628,369
Total loans ②	総貸出金残高	960,107	105,495	104,155	854,611	855,952
Ratio of SMEs to total loans ①-②	中小企業等貸出金比率	64.89%	(7.29%)	(8.52%)	72.18%	73.41%

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

		As of Sept. 30, 2022			As of Mar. 31, 2022 B	As of Sept. 30, 2021 C
		A	A - B	A - C		
Small and medium-sized enterprises, etc. ①	中小企業等貸出金残高	543,618	4,236	1,211	539,382	542,407
Total loans ②	総貸出金残高	938,353	65,725	76,582	872,628	861,771
Ratio of SMEs to total loans ①-②	中小企業等貸出金比率	57.93%	(3.88%)	(5.01%)	61.81%	62.94%

8. Investment products for individuals

(1) 2 banks

(Millions of yen)

		As of Sept. 30, 2022			As of Mar. 31, 2022 B	As of Sept. 30, 2021 C
		A	A - B	A - C		
Investments trust	投資信託	96,512	(5,030)	1,986	101,543	94,526
Public bonds	公共債（国債等）	3,178	15	(379)	3,162	3,558
Personal annuity insurance, etc.	生命保険	264,642	(6,665)	2,625	271,307	262,016

(2) Shonai Bank (non-consolidated)

(Millions of yen)

		As of Sept. 30, 2022			As of Mar. 31, 2022 B	As of Sept. 30, 2021 C
		A	A - B	A - C		
Investments trust	投資信託	50,159	(2,921)	792	53,081	49,366
Public bonds	公共債（国債等）	1,701	127	(40)	1,573	1,742
Personal annuity insurance, etc.	生命保険	122,177	(5,944)	(2,338)	128,122	124,516

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

		As of Sept. 30, 2022			As of Mar. 31, 2022 B	As of Sept. 30, 2021 C
		A	A - B	A - C		
Investments trust	投資信託	46,352	(2,109)	1,193	48,462	45,159
Public bonds	公共債（国債等）	1,476	(112)	(339)	1,588	1,815
Personal annuity insurance, etc.	生命保険	142,464	(721)	4,964	143,185	137,500

9. Branches and employees

(1) 2 banks

(Number of branches/people)

		As of Sept. 30, 2022			As of Mar. 31, 2022 B	As of Sept. 30, 2021 C
		A	A - B	A - C		
Branches	店舗数	173	—	—	173	173
excluding integrated branches	除く統合店舗	85	(5)	(11)	90	96
Number of officers	役員数	27	1	1	26	26
Number of employees	職員数	1,149	(92)	(152)	1,241	1,301

(2) Shonai Bank (non-consolidated)

(Number of branches/people)

		As of Sept. 30, 2022			As of Mar. 31, 2022 B	As of Sept. 30, 2021 C
		A	A - B	A - C		
Branches	店舗数	87	—	—	87	87
excluding integrated branches	除く統合店舗	38	(4)	(8)	42	46
Number of officers	役員数	13	—	—	13	13
Number of employees	職員数	579	(64)	(91)	643	670

(3) Hokuto Bank (non-consolidated)

(Number of branches/people)

		As of Sept. 30, 2022			As of Mar. 31, 2022 B	As of Sept. 30, 2021 C
		A	A - B	A - C		
Branches	店舗数	86	—	—	86	86
excluding integrated branches	除く統合店舗	47	(1)	(3)	48	50
Number of officers	役員数	14	1	1	13	13
Number of employees	職員数	570	(28)	(61)	598	631

III. Valuation gains (losses) on securities

1. Valuation standards of securities

Trading purpose securities 売買目的有価証券	Market value method (Valuation differences are recognized as gains or losses and stated in statement of income) 時価法 (評価差額を損益処理)
Securities held-to-maturity 満期保有目的債券	Amortized cost method 償却原価法
Other securities (available-for-sale securities) その他有価証券	Market value method (Valuation differences are stated in net assets of balance sheet) 時価法 (評価差額は全部純資産直入)
Stocks of subsidiaries and affiliated companies 子会社及び関連会社株式	Cost accounting method 原価法

2. Unrealized valuation gains (losses)

(1) Consolidated

(Millions of yen)

		As of Sept. 30, 2022					As of Mar. 31, 2022	As of Sept. 30, 2021
		Gains (losses) on valuation					Gains (losses) on valuation	Gains (losses) on valuation
		A	A - B	A - C	Gains	Losses	B	C
Held-to-maturity	満期保有目的有価証券	—	—	—	—	—	—	—
	Available-for-sale	3,262	(11,583)	(25,455)	17,403	14,140	14,845	28,717
Total	Stocks	4,537	(1,073)	(2,393)	4,869	331	5,611	6,931
	Bonds	(1,860)	(3,005)	(7,755)	3,387	5,248	1,145	5,895
	Others	584	(7,504)	(15,306)	9,146	8,561	8,089	15,890
	合計	3,262	(11,583)	(25,455)	17,403	14,140	14,845	28,717
Total	Stocks	4,537	(1,073)	(2,393)	4,869	331	5,611	6,931
	Bonds	(1,860)	(3,005)	(7,755)	3,387	5,248	1,145	5,895
	Others	584	(7,504)	(15,306)	9,146	8,561	8,089	15,890
	合計	3,262	(11,583)	(25,455)	17,403	14,140	14,845	28,717

(2) 2 banks

(Millions of yen)

		As of Sept. 30, 2022					As of Mar. 31, 2022	As of Sept. 30, 2021
		Gains (losses) on valuation					Gains (losses) on valuation	Gains (losses) on valuation
		A	A - B	A - C	Gains	Losses	B	C
Held-to-maturity	満期保有目的有価証券	—	—	—	—	—	—	—
	Available-for-sale	3,224	(11,578)	(25,437)	17,365	14,140	14,802	28,661
Total	Stocks	4,499	(1,068)	(2,375)	4,830	331	5,568	6,874
	Bonds	(1,860)	(3,005)	(7,755)	3,387	5,248	1,145	5,895
	Others	584	(7,504)	(15,306)	9,146	8,561	8,089	15,890
	合計	3,224	(11,578)	(25,437)	17,365	14,140	14,802	28,661
Total	Stocks	4,499	(1,068)	(2,375)	4,830	331	5,568	6,874
	Bonds	(1,860)	(3,005)	(7,755)	3,387	5,248	1,145	5,895
	Others	584	(7,504)	(15,306)	9,146	8,561	8,089	15,890
	合計	3,224	(11,578)	(25,437)	17,365	14,140	14,802	28,661

(3) Shonai Bank (non-consolidated)

(Millions of yen)

			As of Sept. 30, 2022					As of Mar. 31, 2022	As of Sept. 30, 2021
			Gains (losses) on valuation					Gains (losses) on valuation	Gains (losses) on valuation
			A	A - B	A - C	Gains	Losses	B	C
Held-to-maturity	満期保有目的有価証券	—	—	—	—	—	—	—	
	Available-for-sale	4,678	(7,219)	(15,227)	12,223	7,545	11,897	19,905	
Total	Stocks	3,181	(800)	(1,899)	3,348	167	3,982	5,080	
	Bonds	(576)	(1,708)	(3,922)	2,221	2,797	1,132	3,346	
	Others	2,072	(4,709)	(9,405)	6,653	4,580	6,782	11,478	
	合計	4,678	(7,219)	(15,227)	12,223	7,545	11,897	19,905	
Total	Stocks	3,181	(800)	(1,899)	3,348	167	3,982	5,080	
	Bonds	(576)	(1,708)	(3,922)	2,221	2,797	1,132	3,346	
	Others	2,072	(4,709)	(9,405)	6,653	4,580	6,782	11,478	
	合計	4,678	(7,219)	(15,227)	12,223	7,545	11,897	19,905	

(4) Hokuto Bank (non-consolidated)

(Millions of yen)

			As of Sept. 30, 2022					As of Mar. 31, 2022	As of Sept. 30, 2021
			Gains (losses) on valuation					Gains (losses) on valuation	Gains (losses) on valuation
			A	A - B	A - C	Gains	Losses	B	C
Held-to-maturity	満期保有目的有価証券	—	—	—	—	—	—	—	
	Available-for-sale	(1,453)	(4,359)	(10,209)	5,141	6,595	2,905	8,755	
Total	Stocks	1,318	(268)	(475)	1,482	164	1,586	1,793	
	Bonds	(1,284)	(1,296)	(3,833)	1,166	2,450	12	2,549	
	Others	(1,488)	(2,794)	(5,901)	2,492	3,980	1,306	4,412	
	合計	(1,453)	(4,359)	(10,209)	5,141	6,595	2,905	8,755	
Total	Stocks	1,318	(268)	(475)	1,482	164	1,586	1,793	
	Bonds	(1,284)	(1,296)	(3,833)	1,166	2,450	12	2,549	
	Others	(1,488)	(2,794)	(5,901)	2,492	3,980	1,306	4,412	
	合計	(1,453)	(4,359)	(10,209)	5,141	6,595	2,905	8,755	