

August 3, 2023

Stock exchange listing: Tokyo Prime Market (code : 8713)
 URL: <http://www.fidea.co.jp/>
 Representative: Masahiro Niino, President & CEO
 Inquiries: Norio Miyashita, Vice President & CFO
 Quarterly statement filing date (as planned): August 10, 2023
 Dividend payable date (as planned): —
 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, 2023 to June 30, 2023)

(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	%
1Q FY2023	11,213	(23.5)	1,400	(24.9)	960	(25.5)
1Q FY2022	14,672	20.1	1,865	(7.2)	1,290	2.2

(Note) Comprehensive income 1Q FY2023: ¥1,967million[—%]; 1Q FY2022: ¥(3,234)million[—%]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
1Q FY2023	53.19	—
1Q FY2022	71.36	58.58

(Note) Based on the resolution of the board of directors meeting held on February 24, 2023, the Class B preferred stock was acquired and canceled, so there are no more potential shares. Therefore, "diluted earnings per share" for the current consolidated accounting period is not presented.

(2) Consolidated financial position

	Total assets	Net assets	Equity ratio
	Millions of yen	Millions of yen	%
As of June 30, 2023	3,098,594	91,910	2.9
As of March 31, 2023	3,019,852	90,621	2.9

(Reference) Capital assets as of June 30, 2023: ¥91,799million; March 31, 2023: ¥90,512million

(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
FY2022	—	37.50	—	37.50	75.00
FY2023	—	—	—	—	—
FY2023 (projection)	—	37.50	—	37.50	75.00

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

3. Forecast of consolidated financial results for Fiscal year 2023 (from April 1, 2023 to March 31, 2024)

(Percentages indicate year-on-year changes)

	Ordinary profit		Profit attributable to owners of parent		Earnings per share
	Millions of yen	%	Millions of yen	%	Yen
FY2023 H1	800	(73.8)	400	(83.0)	22.14
FY2023	2,900	(47.6)	1,800	(44.8)	99.67

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

4. Notes

- (1) Material changes in subsidiaries during this period No
- (2) Application of special accounting methods for preparing quarterly consolidated financial statements: No
- (3) Changes in accounting policies, accounting estimates and retrospective restatement
- Changes in accounting policies based on revisions of accounting standard: No
- Changes in accounting policies other than ones based on revisions of accounting standard: No
- Changes in accounting estimates: No
- Retrospective restatement: No

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

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

As of June 30, 2023	18,142,122 shares	As of March 31, 2023	18,142,122 shares
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Number of treasury shares at the end of the period

As of June 30, 2023	83,378 shares	As of March 31, 2023	81,945 shares
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Average number of shares during the period (cumulative from the beginning of the fiscal year)

Three months ended June 30, 2023	18,059,347 shares	Three months ended June 30, 2022	18,087,148 shares
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※ Based on the resolution of the board of directors meeting held on February 24, 2023, the Class B preferred stock was acquired and canceled. Therefore, "Cash dividends on class shares" is not presented.

※ This Financial Digest for the First Quarter of FY2023 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, 2023	As of June 30, 2023
Assets	資産の部		
Cash and due from banks	現金預け金	316,923	268,062
Monetary claims bought	買入金銭債権	4,016	3,851
Trading securities	商品有価証券	606	628
Money held in trust	金銭の信託	57,981	57,752
Securities	有価証券	660,141	751,150
Loans and bills discounted	貸出金	1,892,149	1,928,734
Foreign exchanges	外国為替	1,529	1,457
Lease receivables and investments in leases	リース債権及びリース投資資産	6,250	6,497
Other assets	その他資産	46,203	47,383
Tangible fixed assets	有形固定資産	21,317	21,079
Intangible fixed assets	無形固定資産	1,860	1,711
Retirement benefit asset	退職給付に係る資産	1,299	1,311
Deferred tax assets	繰延税金資産	4,346	3,930
Customers' liabilities for acceptances and guarantees	支払承諾見返	19,065	18,235
Allowance for loan losses	貸倒引当金	(13,841)	(13,193)
Total assets	資産の部合計	3,019,852	3,098,594
Liabilities	負債の部		
Deposits	預金	2,663,710	2,735,023
Negotiable certificates of deposit	譲渡性預金	63,680	81,840
Cash collateral received for securities lent	債券貸借取引受入担保金	41,651	56,831
Borrowed money	借入金	116,000	90,700
Foreign exchanges	外国為替	44	48
Other liabilities	その他負債	23,441	22,321
Provision for bonuses for directors (and other officers)	役員賞与引当金	42	42
Retirement benefit liability	退職給付に係る負債	750	769
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	58	33
Provision for contingent loss	偶発損失引当金	386	439
Deferred tax liabilities	繰延税金負債	12	13
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	385	385
Acceptances and guarantees	支払承諾	19,065	18,235
Total liabilities	負債の部合計	2,929,230	3,006,684
Net assets	純資産の部		
Share capital	資本金	18,000	18,000
Capital surplus	資本剰余金	18,161	18,161
Retained earnings	利益剰余金	57,858	58,141
Treasury shares	自己株式	(105)	(106)
Total shareholders' equity	株主資本合計	93,914	94,196
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(4,458)	(2,709)
Deferred gains or losses on hedges	繰延ヘッジ損益	(206)	(916)
Revaluation reserve for land	土地再評価差額金	850	850
Remeasurements of defined benefit plans	退職給付に係る調整累計額	412	379
Total accumulated other comprehensive income	その他の包括利益累計額合計	(3,402)	(2,396)
Non-controlling interests	非支配株主持分	109	110
Total net assets	純資産の部合計	90,621	91,910
Total liabilities and net assets	負債及び純資産の部合計	3,019,852	3,098,594

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

Consolidated statements of income

(Millions of yen)

	科目 (Japanese)	Three months ended June 30, 2022	Three months ended June 30, 2023
Ordinary income	経常収益	14,672	11,213
Interest income	資金運用収益	9,841	6,634
Interest on loans and discounts	(うち貸出金利息)	4,434	4,470
Interest and dividends on securities	(うち有価証券利息配当金)	5,277	2,135
Fees and commissions	役務取引等収益	2,161	2,174
Other ordinary income	その他業務収益	1,479	1,215
Other income	その他経常収益	1,190	1,188
Ordinary expenses	経常費用	12,807	9,812
Interest expenses	資金調達費用	49	201
Interest on deposits	(うち預金利息)	25	38
Fees and commissions payments	役務取引等費用	827	800
Other ordinary expenses	その他業務費用	4,923	2,423
General and administrative expenses	営業経費	6,033	5,866
Other expenses	その他経常費用	973	519
Ordinary profit	経常利益	1,865	1,400
Extraordinary income	特別利益	7	—
Gain on disposal of non-current assets	固定資産処分益	7	—
Extraordinary losses	特別損失	44	1
Loss on disposal of non-current assets	固定資産処分損	44	1
Profit before income taxes	税金等調整前四半期純利益	1,828	1,399
Income taxes - current	法人税、住民税及び事業税	127	88
Income taxes - deferred	法人税等調整額	413	349
Total income taxes	法人税等合計	541	438
Profit	四半期純利益	1,286	961
Profit (Loss) attributable to non-controlling interests	非支配株主に帰属する四半期純利益又は非支配株主に帰属する四半期純損失(△)	(3)	0
Profit attributable to owners of parent	親会社株主に帰属する四半期純利益	1,290	960

Consolidated statements of comprehensive income

(Millions of yen)

	科目 (Japanese)	Three months ended June 30, 2022	Three months ended June 30, 2023
Profit	四半期純利益	1,286	961
Other comprehensive income	その他の包括利益	(4,521)	1,006
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(4,643)	1,749
Deferred gains or losses on hedges	繰延ヘッジ損益	115	(710)
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	6	(32)
Comprehensive income	四半期包括利益	(3,234)	1,967
(Breakdown)	(内訳)		
Comprehensive income attributable to owners of parent	親会社株主に係る四半期包括利益	(3,229)	1,966
Comprehensive income attributable to non-controlling interests	非支配株主に係る四半期包括利益	(5)	0