

November 10, 2023

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 24, 2023
 Dividend payable date (as planned): December 4, 2023
 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 September 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	%
Six months ended September 30, 2023	22,525	(16.6)	1,521	(50.3)	870	(63.0)
Six months ended September 30, 2022	27,030	8.2	3,061	(31.9)	2,357	3.8

(Note) Comprehensive income : for the six months ended September 30, 2023 : ¥(8,011)million[- %]
 for the six months ended September 30, 2022 : ¥(6,230)million[- %]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Six months ended September 30, 2023	48.19	—
Six months ended September 30, 2022	128.89	107.79

(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 September 30, 2023	3,051,039	81,987	2.6
As of March 31, 2023	3,019,852	90,621	2.9

(Reference) Capital assets as of September 30, 2023: ¥81,876million; 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	—	37.50	—	—	—
FY2023(projection)	—	—	—	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	2,900	(47.6)	1,800	(44.8)	99.54

(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: No

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, 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 September 30, 2023	44,427 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)

Six months ended September 30, 2023	18,068,433 shares	Six months ended September 30, 2022	18,066,716 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 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 September 30, 2023
Assets	資産の部		
Cash and due from banks	現金預け金	316,923	353,961
Monetary claims bought	買入金銭債権	4,016	4,104
Trading securities	商品有価証券	606	621
Money held in trust	金銭の信託	57,981	57,737
Securities	有価証券	660,141	748,016
Loans and bills discounted	貸出金	1,892,149	1,794,166
Foreign exchanges	外国為替	1,529	1,654
Lease receivables and investments in leases	リース債権及びリース投資資産	6,250	7,314
Other assets	その他資産	46,203	48,375
Tangible fixed assets	有形固定資産	21,317	20,966
Intangible fixed assets	無形固定資産	1,860	1,663
Retirement benefit asset	退職給付に係る資産	1,299	1,323
Deferred tax assets	繰延税金資産	4,346	5,652
Customers' liabilities for acceptances and guarantees	支払承諾見返	19,065	19,337
Allowance for loan losses	貸倒引当金	(13,841)	(13,856)
Total assets	資産の部合計	3,019,852	3,051,039
Liabilities	負債の部		
Deposits	預金	2,663,710	2,714,537
Negotiable certificates of deposit	譲渡性預金	63,680	74,174
Cash collateral received for securities lent	債券貸借取引受入担保金	41,651	52,715
Borrowed money	借入金	116,000	92,600
Foreign exchanges	外国為替	44	30
Other liabilities	その他負債	23,441	14,074
Provision for bonuses for directors (and other officers)	役員賞与引当金	42	-
Retirement benefit liability	退職給付に係る負債	750	796
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	58	20
Provision for contingent loss	偶発損失引当金	386	367
Deferred tax liabilities	繰延税金負債	12	12
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	19,337
Total liabilities	負債の部合計	2,929,230	2,969,051
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	18,167
Retained earnings	利益剰余金	57,858	58,051
Treasury shares	自己株式	(105)	(57)
Total shareholders' equity	株主資本合計	93,914	94,162
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(4,458)	(14,975)
Deferred gains or losses on hedges	繰延ヘッジ損益	(206)	1,492
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	346
Total accumulated other comprehensive income	その他の包括利益累計額合計	(3,402)	(12,285)
Non-controlling interests	非支配株主持分	109	110
Total net assets	純資産の部合計	90,621	81,987
Total liabilities and net assets	負債及び純資産の部合計	3,019,852	3,051,039

(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)	FY2022 H1	FY2023 H1
Ordinary income	経常収益	27,030	22,525
Interest income	資金運用収益	17,502	13,879
Interest on loans and discounts	(貸出金利息)	8,884	9,166
Interest and dividends on securities	(有価証券利息配当金)	8,448	4,663
Fees and commissions	役務取引等収益	4,253	4,443
Other ordinary income	その他業務収益	3,480	2,534
Other	その他経常収益	1,793	1,667
Ordinary expenses	経常費用	23,969	21,004
Interest expenses	資金調達費用	188	308
Interest on deposits	(預金利息)	54	82
Fees and commissions payments	役務取引等費用	1,662	1,625
Other ordinary expenses	その他業務費用	8,065	5,394
General and administrative expenses	営業経費	12,253	12,063
Other expenses	その他経常費用	1,798	1,612
Ordinary profit	経常利益	3,061	1,521
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	102	45
Loss on disposal of non-current assets	固定資産処分損	102	33
Impairment losses	減損損失	-	12
Profit before income taxes	税金等調整前中間純利益	2,965	1,475
Income taxes - current	法人税、住民税及び事業税	510	454
Income taxes - deferred	法人税等調整額	101	149
Total income taxes	法人税等合計	612	603
Profit	中間純利益	2,353	872
Profit attributable to non-controlling interests	非支配株主に帰属する中間純利益又は非支配株主に帰属する中間純損失 (△)	(4)	1
Profit attributable to owners of parent	親会社株主に帰属する中間純利益	2,357	870

Consolidated statements of comprehensive income

(Millions of yen)

Six months ended September 30

	科目 (Japanese)	FY2022 H1	FY2023 H1
Profit	中間純利益	2,353	872
Other comprehensive income	その他の包括利益	(8,584)	(8,883)
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(8,487)	(10,517)
Deferred gains or losses on hedges	繰延ヘッジ損益	(73)	1,698
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	(23)	(65)
Comprehensive income	中間包括利益	(6,230)	(8,011)
(Breakdown)	(内訳)		
Comprehensive income attributable to owners of parent	親会社株主に係る中間包括利益	(6,225)	(8,012)
Comprehensive income attributable to non-controlling interests	非支配株主に係る中間包括利益	(5)	1

(3) Consolidated statements of changes in net assets

(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		
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

(Millions of yen)

Six months ended September 30, 2023

	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	18,161	57,858	(105)	93,914
Changes during period	当中間期変動額					
Dividends of surplus	剰余金の配当			(677)		(677)
Profit attributable to owners of parent	親会社株主に帰属する中間純利益			870		870
Purchase of treasury shares	自己株式の取得				(5)	(5)
Disposal of treasury shares	自己株式の処分		6		53	59
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	—	6	193	47	247
Balance at end of period	当中間期末残高	18,000	18,167	58,051	(57)	94,162

Six months ended September 30, 2023

		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		
Balance at beginning of period	当期首残高	(4,458)	(206)	850	412	(3,402)	109	90,621
Changes during period	当中間期変動額							
Dividends of surplus	剰余金の配当							(677)
Profit attributable to owners of parent	親会社株主に帰属する中間純利益							870
Purchase of treasury shares	自己株式の取得							(5)
Disposal of treasury shares	自己株式の処分							59
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）	(10,517)	1,698	—	(65)	(8,883)	1	(8,882)
Total changes during period	当中間期変動額合計	(10,517)	1,698	—	(65)	(8,883)	1	(8,634)
Balance at end of period	当中間期末残高	(14,975)	1,492	850	346	(12,285)	110	81,987

Financial Data for the Six Months Ended September 30, 2023

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I. Overview of interim financial results

1. Profit and loss

(1) Consolidated

Six months ended September 30

(Millions of yen)

		FY2023 H1		FY2022 H1
		A	A - B	B
Ordinary income	経常収益	22,525	(4,504)	27,030
Gross business profit	業務粗利益	13,529	(1,790)	15,320
Core gross business profit	コア業務粗利益	15,168	(4,872)	20,041
Net interest income	資金利益	13,571	(3,742)	17,314
Net fees and commissions	役務取引等利益	2,817	226	2,590
Net other business income	その他業務利益	(2,859)	1,725	(4,584)
Net gains (losses) on government and other bonds	うち国債等債券損益	(1,639)	3,081	(4,720)
Expenses (excluding non-recurrent expense)	経費	12,144	(182)	12,326
Net business income (before net transfer to general allowance for loan losses)	実質業務純益	1,385	(1,607)	2,993
Core net business income	コア業務純益	3,024	(4,689)	7,714
(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)	2,700	(151)	2,851
Net transfer to general allowance for loan losses①	一般貸倒引当金繰入額	(338)	(161)	(177)
Net business income	業務純益	1,723	(1,446)	3,170
Net non-recurrent gains/losses	臨時損益	(202)	(93)	(109)
Disposal of non-performing loans②	うち不良債権処理額	1,177	453	724
Reversal of allowance for loan losses③	うち貸倒引当金戻入益	—	—	—
Recoveries of written-off claims④	うち償却債権取立益	16	(11)	28
Gains/losses related to stocks, etc.	うち株式等関係損益	1,063	833	229
Ordinary profit	経常利益	1,521	(1,540)	3,061
Extraordinary income/losses	特別損益	(45)	50	(95)
Income before income taxes	税金等調整前中間純利益	1,475	(1,489)	2,965
Income taxes-current	法人税、住民税及び事業税	454	(56)	510
Income taxes-deferred	法人税等調整額	149	48	101
Total income taxes	法人税等合計	603	(8)	612
Net income	中間純利益	872	(1,481)	2,353
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 (△)	1	5	(4)
Net income attributable to owners of the parent	親会社株主に帰属する中間純利益	870	(1,486)	2,357
Credit related costs (①+②-③-④)	与信関係費用	822	303	519

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)

		FY2023 H1		FY2022 H1
		A	A - B	B
Ordinary income	經常収益	20,419	(4,660)	25,080
Gross business profit	業務粗利益	12,699	(1,746)	14,445
(Excluding gains/losses on bond transactions)	コア業務粗利益	14,338	(4,827)	19,166
Gross domestic business profit	国内業務粗利益	13,810	(3,524)	17,334
(Excluding gains/losses on bond transactions)	コア業務粗利益	14,672	(3,823)	18,496
Net interest income	資金利益	12,192	(3,875)	16,067
Net fees and commissions	役務取引等利益	2,399	262	2,136
Net other business income	その他業務利益	(781)	88	(870)
Gross international business profit	国際業務粗利益	(1,111)	1,777	(2,889)
(Excluding gains/losses on bond transactions)	コア業務粗利益	(334)	(1,004)	669
Net interest income	資金利益	1,412	135	1,276
Net fees and commissions	役務取引等利益	(2)	2	(4)
Net other business income	その他業務利益	(2,521)	1,640	(4,161)
Expenses (excluding non-recurrent expense)	経費	11,493	(147)	11,641
Personnel expenses	人件費	5,359	(170)	5,529
Non-personnel expenses	物件費	5,344	102	5,241
Taxes	税金	789	(80)	869
Net business income (before net transfer to general allowance for loan losses)	実質業務純益	1,205	(1,598)	2,803
Core net business income	コア業務純益	2,844	(4,679)	7,524
(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)	2,520	(141)	2,662
Net transfer to general allowance for loan losses①	一般貸倒引当金繰入額	(334)	(185)	(149)
Net business income	業務純益	1,540	(1,412)	2,953
(Of which, gains/losses on bond transactions)	うち国債等債券損益	(1,639)	3,081	(4,720)
Net non-recurrent gains/losses	臨時損益	(30)	(89)	59
Disposal of non-performing loans②	不良債権処理額	1,018	431	587
Write-off of loans	貸出金償却	0	0	—
Transfer to specific allowance for loan losses	個別貸倒引当金繰入額	864	426	438
Losses on sales of loans	バルクセール売却損	—	(22)	22
Other	その他の不良債権処理額	154	26	127
Reversal of allowance for loan losses③	貸倒引当金戻入益	—	—	—
Recoveries of written-off claims④	償却債権取立益	16	(11)	28
Gains/losses related to stocks, etc.	株式等関係損益	1,063	832	230
Gains on sale	株式等売却益	1,388	195	1,193
Losses on sale	株式等売却損	294	(655)	950
Write-down	株式等償却	31	17	13
Retirement benefit costs	退職給付費用 (臨時費用処理分)	(89)	(6)	(82)
Other non-recurrent gains/losses	その他臨時損益	(180)	(486)	306
Ordinary profit	經常利益	1,510	(1,502)	3,012
Extraordinary income/losses	特別損益	(45)	47	(92)
Net gain (loss) from fixed assets	うち固定資産処分損益	(33)	59	(92)
Gains from fixed assets	固定資産処分益	0	(15)	15
Losses from fixed assets	固定資産処分損	33	(74)	107
Impairment loss	うち固定資産減損損失	12	12	—
Income before income taxes	税引前中間純利益	1,464	(1,455)	2,920
Income taxes-current	法人税、住民税及び事業税	380	(70)	451
Income taxes-deferred	法人税等調整額	205	73	131
Total income taxes	法人税等合計	585	3	582
Net Income	中間純利益	878	(1,458)	2,337
Credit related costs (①+②-③-④)	与信関係費用	667	257	410

(3) Shonai Bank (non-consolidated)

Six months ended September 30

(Millions of yen)

		FY2023 H1		FY2022 H1
		A	A - B	B
Ordinary income	経常収益	10,320	(2,735)	13,055
Gross business profit	業務粗利益	6,100	(1,015)	7,115
(Excluding gains/losses on bond transactions)	コア業務粗利益	6,745	(2,862)	9,607
Gross domestic business profit	国内業務粗利益	6,553	(1,738)	8,292
(Excluding gains/losses on bond transactions)	コア業務粗利益	6,899	(2,302)	9,201
Net interest income	資金利益	6,024	(2,181)	8,206
Net fees and commissions	役務取引等利益	837	21	815
Net other business income	その他業務利益	(308)	420	(728)
Gross international business profit	国際業務粗利益	(453)	723	(1,176)
(Excluding gains/losses on bond transactions)	コア業務粗利益	(154)	(560)	406
Net interest income	資金利益	881	142	739
Net fees and commissions	役務取引等利益	(0)	1	(1)
Net other business income	その他業務利益	(1,334)	579	(1,914)
Expenses (excluding non-recurrent expense)	経費	5,704	(108)	5,812
Personnel expenses	人件費	2,680	(115)	2,796
Non-personnel expenses	物件費	2,631	42	2,588
Taxes	税金	391	(35)	427
Net business income (before net transfer to general allowance for loan losses)	実質業務純益	396	(907)	1,303
Core net business income	コア業務純益	1,040	(2,754)	3,795
(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)	1,034	(328)	1,362
Net transfer to general allowance for loan losses①	一般貸倒引当金繰入額	30	(36)	66
Net business income	業務純益	366	(871)	1,237
(Of which, gains/losses on bond transactions)	うち国債等債券損益	(644)	1,847	(2,491)
Net non-recurrent gains/losses	臨時損益	355	(75)	430
Disposal of non-performing loans②	不良債権処理額	118	5	113
Write-off of loans	貸出金償却	0	0	—
Transfer to specific allowance for loan losses	個別貸倒引当金繰入額	1	(6)	7
Losses on sales of loans	バルクセール売却損	—	(22)	22
Other	その他の不良債権処理額	117	33	84
Reversal of allowance for loan losses③	貸倒引当金戻入益	—	—	—
Recoveries of written-off claims④	償却債権取立益	—	—	—
Gains/losses related to stocks, etc.	株式等関係損益	506	181	325
Gains on sale	株式等売却益	606	(85)	691
Losses on sale	株式等売却損	99	(256)	356
Write-down	株式等償却	—	(9)	9
Retirement benefit costs	退職給付費用 (臨時費用処理分)	(72)	(0)	(71)
Other non-recurrent gains/losses	その他臨時損益	(104)	(252)	148
Ordinary profit	経常利益	721	(947)	1,668
Extraordinary income/losses	特別損益	(38)	2	(41)
Net gain (loss) from fixed assets	うち固定資産処分損益	(27)	13	(41)
Gains from fixed assets	固定資産処分益	0	(0)	0
Losses from fixed assets	固定資産処分損	27	(13)	41
Impairment loss	うち固定資産減損損失	11	11	—
Income before income taxes	税引前中間純利益	682	(944)	1,627
Income taxes-current	法人税、住民税及び事業税	190	(119)	309
Income taxes-deferred	法人税等調整額	29	313	(283)
Total income taxes	法人税等合計	219	193	25
Net Income	中間純利益	462	(1,138)	1,601
Credit related costs (①+②-③-④)	与信関係費用	148	(30)	179

(4) Hokuto Bank (non-consolidated)

Six months ended September 30

(Millions of yen)

		FY2023 H1		FY2022 H1
		A	A - B	B
Ordinary income	経常収益	10,098	(1,925)	12,024
Gross business profit	業務粗利益	6,598	(730)	7,329
(Excluding gains/losses on bond transactions)	コア業務粗利益	7,593	(1,965)	9,558
Gross domestic business profit	国内業務粗利益	7,256	(1,785)	9,041
(Excluding gains/losses on bond transactions)	コア業務粗利益	7,773	(1,521)	9,294
Net interest income	資金利益	6,167	(1,694)	7,861
Net fees and commissions	役務取引等利益	1,562	240	1,321
Net other business income	その他業務利益	(472)	(331)	(141)
Gross international business profit	国際業務粗利益	(657)	1,054	(1,712)
(Excluding gains/losses on bond transactions)	コア業務粗利益	(180)	(444)	263
Net interest income	資金利益	530	(6)	537
Net fees and commissions	役務取引等利益	(1)	0	(2)
Net other business income	その他業務利益	(1,187)	1,060	(2,247)
Expenses (excluding non-recurrent expense)	経費	5,789	(39)	5,829
Personnel expenses	人件費	2,678	(54)	2,733
Non-personnel expenses	物件費	2,712	59	2,652
Taxes	税金	397	(44)	442
Net business income (before net transfer to general allowance for loan losses)	実質業務純益	809	(690)	1,500
Core net business income	コア業務純益	1,803	(1,925)	3,729
(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)	1,485	186	1,299
Net transfer to general allowance for loan losses①	一般貸倒引当金繰入額	(364)	(149)	(215)
Net business income	業務純益	1,174	(541)	1,715
(Of which, gains/losses on bond transactions)	うち国債等債券損益	(994)	1,234	(2,228)
Net non-recurrent gains/losses	臨時損益	(385)	(14)	(371)
Disposal of non-performing loans②	不良債権処理額	899	425	473
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	863	432	430
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	36	(6)	43
Reversal of allowance for loan losses③	貸倒引当金戻入益	—	—	—
Recoveries of written-off claims④	償却債権取立益	16	(11)	28
Gains/losses related to stocks, etc.	株式等関係損益	556	651	(94)
Gains on sale	株式等売却益	782	280	501
Losses on sale	株式等売却損	194	(398)	593
Write-down	株式等償却	31	27	3
Retirement benefit costs	退職給付費用 (臨時費用処理分)	(17)	(5)	(11)
Other non-recurrent gains/losses	その他臨時損益	(75)	(233)	158
Ordinary profit	経常利益	788	(555)	1,344
Extraordinary income/losses	特別損益	(6)	44	(51)
Net gain (loss) from fixed assets	うち固定資産処分損益	(5)	45	(51)
Gains from fixed assets	固定資産処分益	—	(15)	15
Losses from fixed assets	固定資産処分損	5	(61)	66
Impairment loss	うち固定資産減損損失	1	1	—
Income before income taxes	税引前中間純利益	782	(510)	1,293
Income taxes-current	法人税、住民税及び事業税	190	48	141
Income taxes-deferred	法人税等調整額	175	(239)	414
Total income taxes	法人税等合計	365	(190)	556
Net Income	中間純利益	416	(319)	736
Credit related costs (①+②-③-④)	与信関係費用	518	288	230

2. Net business profits

(1) 2 banks

Six months ended September 30

(Millions of yen)

		FY2023 H1		FY2022 H1
		A	A - B	B
Core net business income	コア業務純益	2,844	(4,679)	7,524
Per head (in thousands of yen)	職員一人当たり (千円)	2,597	(3,730)	6,328
Net business income (before transfer to general allowance for loan losses)	実質業務純益	1,205	(1,598)	2,803
Per head (in thousands of yen)	職員一人当たり (千円)	1,100	(1,257)	2,358
Net business income	業務純益	1,540	(1,412)	2,953
Per head (in thousands of yen)	職員一人当たり (千円)	1,406	(1,076)	2,483

(2) Shonai Bank (non-consolidated)

Six months ended September 30

(Millions of yen)

		FY2023 H1		FY2022 H1
		A	A - B	B
Core net business income	コア業務純益	1,040	(2,754)	3,795
Per head (in thousands of yen)	職員一人当たり (千円)	1,899	(4,394)	6,293
Net business income (before transfer to general allowance for loan losses)	実質業務純益	396	(907)	1,303
Per head (in thousands of yen)	職員一人当たり (千円)	722	(1,438)	2,161
Net business income	業務純益	366	(871)	1,237
Per head (in thousands of yen)	職員一人当たり (千円)	667	(1,384)	2,052

(3) Hokuto Bank (non-consolidated)

Six months ended September 30

(Millions of yen)

		FY2023 H1		FY2022 H1
		A	A - B	B
Core net business income	コア業務純益	1,803	(1,925)	3,729
Per head (in thousands of yen)	職員一人当たり (千円)	3,297	(3,066)	6,363
Net business income (before transfer to general allowance for loan losses)	実質業務純益	809	(690)	1,500
Per head (in thousands of yen)	職員一人当たり (千円)	1,479	(1,080)	2,560
Net business income	業務純益	1,174	(541)	1,715
Per head (in thousands of yen)	職員一人当たり (千円)	2,146	(780)	2,927

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

3. Interest margin

(1) 2 banks

Six months ended September 30, All branches:

(%)

		FY2023 H1		FY2022 H1
		A	A - B	B
Average yield on interest earning assets ①	資金運用利回	1.01	(0.32)	1.33
Average yield on loans and bills discounted	貸出金利回	0.98	(0.01)	0.99
Average yield on securities	有価証券利回	1.23	(1.39)	2.62
Average yield on interest bearing liabilities ②	資金調達原価	0.80	0.02	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	(0.00)	0.00	(0.00)
Average interest rate spread ① - ②	総資金利鞘	0.21	(0.34)	0.55

Six months ended September 30, Domestic business segment:

(%)

		FY2023 H1		FY2022 H1
		A	A - B	B
Average yield on interest earning assets ①	資金運用利回	0.91	(0.32)	1.23
Average yield on loans and bills discounted	貸出金利回	0.98	(0.01)	0.99
Average yield on securities	有価証券利回	0.92	(1.59)	2.51
Average yield on interest bearing liabilities ②	資金調達原価	0.77	0.01	0.76
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	0.14	(0.33)	0.47

(2) Shonai Bank (non-consolidated)

Six months ended September 30, All branches:

(%)

		FY2023 H1		FY2022 H1
		A	A - B	B
Average yield on interest earning assets ①	資金運用利回	1.02	(0.36)	1.38
Average yield on loans and bills discounted	貸出金利回	0.95	(0.04)	0.99
Average yield on securities	有価証券利回	1.30	(1.50)	2.80
Average yield on interest bearing liabilities ②	資金調達原価	0.81	0.00	0.81
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.01	0.01	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	0.21	(0.36)	0.57

Six months ended September 30, Domestic business segment: (%)

		FY2023 H1		FY2022 H1 B
		A	A - B	
Average yield on interest earning assets ①	資金運用利回	0.89	(0.37)	1.26
Average yield on loans and bills discounted	貸出金利回	0.95	(0.04)	0.99
Average yield on securities	有価証券利回	0.92	(1.79)	2.71
Average yield on interest bearing liabilities ②	資金調達原価	0.77	0.00	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	0.12	(0.37)	0.49

(3) Hokuto Bank (non-consolidated)
Six months ended September 30, All branches: (%)

		FY2023 H1		FY2022 H1 B
		A	A - B	
Average yield on interest earning assets ①	資金運用利回	1.01	(0.28)	1.29
Average yield on loans and bills discounted	貸出金利回	1.01	0.03	0.98
Average yield on securities	有価証券利回	1.16	(1.28)	2.44
Average yield on interest bearing liabilities ②	資金調達原価	0.78	0.03	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	0.01	(0.01)
Average interest rate spread ① - ②	総資金利鞘	0.23	(0.31)	0.54

Six months ended September 30, Domestic business segment: (%)

		FY2023 H1		FY2022 H1 B
		A	A - B	
Average yield on interest earning assets ①	資金運用利回	0.93	(0.28)	1.21
Average yield on loans and bills discounted	貸出金利回	1.01	0.03	0.98
Average yield on securities	有価証券利回	0.93	(1.40)	2.33
Average yield on interest bearing liabilities ②	資金調達原価	0.78	0.03	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	0.01	(0.01)
Average interest rate spread ① - ②	総資金利鞘	0.15	(0.31)	0.46

4. Gains and losses on securities

(1) Consolidated

Six months ended September 30

(Millions of yen)

		FY2023 H1		FY2022 H1
		A	A - B	B
Gains (losses) on bonds (Government bonds, etc.)	国債等債券損益	(1,639)	3,081	(4,720)
Gains on sales	売却益	535	(887)	1,422
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	2,174	(3,965)	6,139
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	1,063	833	229
Gains on sales	売却益	1,388	195	1,193
Losses on sales	売却損	294	(655)	950
Write-offs	償却	31	17	13

(2) 2 banks

Six months ended September 30

(Millions of yen)

		FY2023 H1		FY2022 H1
		A	A - B	B
Gains (losses) on bonds (Government bonds, etc.)	国債等債券損益	(1,639)	3,081	(4,720)
Gains on sales	売却益	535	(887)	1,422
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	2,174	(3,965)	6,139
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	1,063	832	230
Gains on sales	売却益	1,388	195	1,193
Losses on sales	売却損	294	(655)	950
Write-offs	償却	31	17	13

(3) Shonai Bank (non-consolidated)

Six months ended September 30

(Millions of yen)

		FY2023 H1		FY2022 H1
		A	A - B	B
Gains (losses) on bonds (Government bonds, etc.)	国債等債券損益	(644)	1,847	(2,491)
Gains on sales	売却益	447	(335)	783
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	1,092	(2,179)	3,271
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	506	181	325
Gains on sales	売却益	606	(85)	691
Losses on sales	売却損	99	(256)	356
Write-offs	償却	—	(9)	9

(4) Hokuto Bank (non-consolidated)

Six months ended September 30

(Millions of yen)

		FY2023 H1		FY2022 H1
		A	A - B	B
Gains (losses) on bonds (Government bonds, etc.)	国債等債券損益	(994)	1,234	(2,228)
Gains on sales	売却益	87	(551)	639
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	1,082	(1,785)	2,868
Losses on redemption	償還損	—	—	—
Write-offs	償却	—	—	—
Gains (losses) related to stocks, etc.	株式等関係損益	556	651	(94)
Gains on sales	売却益	782	280	501
Losses on sales	売却損	194	(398)	593
Write-offs	償却	31	27	3

5. Capital adequacy ratio (Domestic standard)

(1) Consolidated

(Millions of yen)

		As of Sept. 30, 2023			As of Mar. 31, 2023	As of Sept. 30, 2022	
		A	A - B	A - C	B	C	
(1)Capital adequacy ratio	(2)÷(3)	連結自己資本比率	8.99%	(0.21%)	(0.79%)	9.20%	9.78%
(2)Capital		連結における自己資本の額	95,980	1	(5,034)	95,978	101,014
(3)Total risk weighted assets		リスク・アセットの額	1,067,196	24,966	34,983	1,042,229	1,032,213
(4)Total required capital	(3)×4%	連結総所要自己資本額	42,687	998	1,399	41,689	41,288

(2) Shonai Bank (non-consolidated)

(Millions of yen)

		As of Sept. 30, 2023			As of Mar. 31, 2023	As of Sept. 30, 2022	
		A	A - B	A - C	B	C	
(1)Capital adequacy ratio	(2)÷(3)	単体自己資本比率	10.37%	(0.20%)	(0.25%)	10.57%	10.62%
(2)Capital		単体における自己資本の額	57,389	129	(54)	57,259	57,443
(3)Total risk weighted assets		リスク・アセットの額	552,911	11,298	12,086	541,612	540,824
(4)Total required capital	(3)×4%	単体総所要自己資本額	22,116	451	483	21,664	21,632

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

		As of Sept. 30, 2023			As of Mar. 31, 2023	As of Sept. 30, 2022	
		A	A - B	A - C	B	C	
(1)Capital adequacy ratio	(2)÷(3)	単体自己資本比率	8.52%	(0.26%)	(1.42%)	8.78%	9.94%
(2)Capital		単体における自己資本の額	43,188	(158)	(5,066)	43,346	48,254
(3)Total risk weighted assets		リスク・アセットの額	506,389	12,797	21,313	493,592	485,076
(4)Total required capital	(3)×4%	単体総所要自己資本額	20,255	511	852	19,743	19,403

6. ROE (Return on equity)

(1) Consolidated

Six months ended September 30

(%)

		FY2023 H1		FY2022 H1
		A	A - B	B
Core Net business income basis	コア業務純益ベース	6.99	(7.60)	14.59
Net business income basis (before net transfer to general allowance for loan losses)	実質業務純益ベース	3.20	(2.46)	5.66
Net business income basis	業務純益ベース	3.98	(2.01)	5.99
Net income basis	中間純利益ベース	2.01	(2.45)	4.46

(2) Shonai Bank (non-consolidated)

Six months ended September 30

(%)

		FY2023 H1		FY2022 H1
		A	A - B	B
Core Net business income basis	コア業務純益ベース	3.65	(8.44)	12.09
Net business income basis (before net transfer to general allowance for loan losses)	実質業務純益ベース	1.39	(2.76)	4.15
Net business income basis	業務純益ベース	1.28	(2.66)	3.94
Net income basis	中間純利益ベース	1.62	(3.48)	5.10

(3) Hokuto Bank (non-consolidated)

Six months ended September 30

(%)

		FY2023 H1		FY2022 H1
		A	A - B	B
Core Net business income basis	コア業務純益ベース	10.17	(5.06)	15.23
Net business income basis (before net transfer to general allowance for loan losses)	実質業務純益ベース	4.56	(1.56)	6.12
Net business income basis	業務純益ベース	6.62	(0.38)	7.00
Net income basis	中間純利益ベース	2.35	(0.65)	3.00

7. OHR (Over head ratio)

(1) Consolidated

Six months ended September 30

(%)

		FY2023 H1		FY2022 H1
		A	A - B	B
Core gross business profit basis	コア業務粗利益ベース	80.06	18.56	61.50
Gross business profit basis	業務粗利益ベース	89.76	9.30	80.46

(2) Shonai Bank (non-consolidated)

Six months ended September 30

(%)

		FY2023 H1		FY2022 H1
		A	A - B	B
Core gross business profit basis	コア業務粗利益ベース	84.57	24.08	60.49
Gross business profit basis	業務粗利益ベース	93.50	11.82	81.68

(3) Hokuto Bank (non-consolidated)

Six months ended September 30

(%)

		FY2023 H1		FY2022 H1
		A	A - B	B
Core gross business profit basis	コア業務粗利益ベース	76.24	15.26	60.98
Gross business profit basis	業務粗利益ベース	87.73	8.20	79.53

II. Status of loans, etc.

1. Allowance of loan losses

(1) Consolidated

(Millions of yen)

		As of Sept. 30, 2023			As of Mar. 31, 2023 B	As of Sept. 30, 2022 C
		A	A - B	A - C		
Allowance for loan losses	貸倒引当金	13,856	15	665	13,841	13,191
General allowance for loan losses	一般貸倒引当金	3,943	(338)	(141)	4,281	4,084
Specific allowance for loan losses	個別貸倒引当金	9,913	354	807	9,559	9,106

(2) 2 banks

(Millions of yen)

		As of Sept. 30, 2023			As of Mar. 31, 2023 B	As of Sept. 30, 2022 C
		A	A - B	A - C		
Allowance for loan losses	貸倒引当金	12,201	(66)	660	12,268	11,541
General allowance for loan losses	一般貸倒引当金	3,459	(334)	(89)	3,793	3,548
Specific allowance for loan losses	個別貸倒引当金	8,742	267	750	8,474	7,992

(3) Shonai Bank (non-consolidated)

(Millions of yen)

		As of Sept. 30, 2023			As of Mar. 31, 2023 B	As of Sept. 30, 2022 C
		A	A - B	A - C		
Allowance for loan losses	貸倒引当金	6,852	(169)	260	7,021	6,592
General allowance for loan losses	一般貸倒引当金	1,596	30	183	1,566	1,413
Specific allowance for loan losses	個別貸倒引当金	5,256	(199)	77	5,455	5,179

(4) Hokuto Bank (non-consolidated)

(Millions of yen)

		As of Sept. 30, 2023			As of Mar. 31, 2023 B	As of Sept. 30, 2022 C
		A	A - B	A - C		
Allowance for loan losses	貸倒引当金	5,348	102	399	5,246	4,948
General allowance for loan losses	一般貸倒引当金	1,863	(364)	(272)	2,227	2,135
Specific allowance for loan losses	個別貸倒引当金	3,485	466	672	3,018	2,812

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

(1) 2 banks

(Millions of yen)

		As of Sept. 30, 2023			As of Mar. 31, 2023	As of Sept. 30, 2022
		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	7,708	503	(946)	7,205	8,655
Doubtful claims	危険債権	24,948	(1,004)	5,080	25,953	19,867
Claims requiring monitoring	要管理債権	565	(326)	(692)	891	1,257
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	565	(326)	(692)	891	1,257
Subtotal	① 小 計	33,223	(827)	3,441	34,050	29,781
Normal claims	正常債権	1,834,216	(92,680)	(84,717)	1,926,897	1,918,933
Total	② 総与信	1,867,439	(93,508)	(81,275)	1,960,948	1,948,714
Ratio of disclosed claims under the Financial Reconstruction Law	①÷② 総与信に占める割合	1.77%	0.04%	0.25%	1.73%	1.52%

(Coverage ratio of loans based on the Financial Reconstruction Laws as of Sept. 30, 2023)

(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	7,708	7,708	3,755	3,953	100.00%
Doubtful claims	危険債権	24,948	23,010	18,222	4,788	92.23%
Claims requiring monitoring	要管理債権	565	357	146	210	63.18%
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	565	357	146	210	63.18%
Subtotal	① 小 計	33,223	31,077	22,124	8,952	93.54%

*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, 2023		
		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	30,490	33,223	(2,732)
Total loans based on the Financial Reconstruction Law	総与信	1,864,706	1,867,439	(2,732)
Ratio of disclosed claims under the Financial Reconstruction Law	総与信に占める割合	1.63%	1.77%	(0.14%)

(2) Shonai Bank (non-consolidated)

(Millions of yen)

		As of Sept. 30, 2023			As of Mar. 31, 2023	As of Sept. 30, 2022
		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	4,628	(380)	(1,320)	5,008	5,948
Doubtful claims	危険債権	14,744	(719)	4,544	15,463	10,200
Claims requiring monitoring	要管理債権	434	(114)	(320)	549	755
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	434	(114)	(320)	549	755
Subtotal	① 小 計	19,807	(1,214)	2,903	21,022	16,904
Normal claims	正常債権	938,517	(11,943)	(27,247)	950,461	965,765
Total	② 総与信	958,325	(13,158)	(24,344)	971,483	982,669
Ratio of disclosed claims under the Financial Reconstruction Law	①÷② 総与信に占める割合	2.06%	(0.10%)	0.34%	2.16%	1.72%

(Coverage ratio of loans based on the Financial Reconstruction Laws as of Sept. 30, 2023)

(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	4,628	4,628	1,692	2,935	100.00%
Doubtful claims	危険債権	14,744	13,736	11,415	2,321	93.16%
Claims requiring monitoring	要管理債権	434	282	72	209	64.85%
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	434	282	72	209	64.85%
Subtotal	① 小 計	19,807	18,646	13,180	5,465	94.13%

*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, 2023		
		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	17,075	19,807	(2,732)
Total loans based on the Financial Reconstruction Law	総与信	955,592	958,325	(2,732)
Ratio of disclosed claims under the Financial Reconstruction Law	総与信に占める割合	1.78%	2.06%	(0.28%)

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

		As of Sept. 30, 2023			As of Mar. 31, 2023	As of Sept. 30, 2022
		A	A - B	A - C	B	C
Bankrupt and substantiallybankrupt claims	破産更生債権及びこれらに準ずる債権	3,080	883	373	2,197	2,706
Doubtful claims	危険債権	10,204	(285)	536	10,489	9,667
Claims requiring monitoring	要管理債権	130	(211)	(371)	341	502
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	130	(211)	(371)	341	502
Subtotal	① 小 計	13,415	386	538	13,028	12,876
Normal claims	正常債権	895,699	(80,737)	(57,469)	976,436	953,168
Total	② 総与信	909,114	(80,350)	(56,931)	989,464	966,045
Ratio of disclosed claims under the Financial Reconstruction Law	①÷② 総与信に占める割合	1.47%	0.16%	0.14%	1.31%	1.33%

(Coverage ratio of loans based on the Financial Reconstruction Laws as of Sept. 30, 2023)

(Millions of yen)

		Total disclosed claims under the Financial Reconstruction Law	Coverage amount			Coverage ratio
		債権額	保全額	Reserve for specific debtors	Portion covered by allowance	保全率
		(C)	(D)	担保保証等	貸倒引当金	(D)÷(C)
Bankrupt and substantiallybankrupt claims	破産更生債権及びこれらに準ずる債権	3,080	3,080	2,062	1,018	100.00%
Doubtful claims	危険債権	10,204	9,274	6,807	2,467	90.89%
Claims requiring monitoring	要管理債権	130	75	74	0	57.62%
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	130	75	74	0	57.62%
Subtotal	① 小 計	13,415	12,430	8,943	3,486	92.65%

*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, 2023)

(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	873	524	348	— [205]	— [181]	Bankrupt and substantially bankrupt claims 破産更生債権及びこれらに準ずる債権	7,708	3,755	3,953	100.00%
Effectively bankrupt debtors 実質破綻先	6,835	4,686	2,149	— [1,015]	— [2,551]					
Potentially bankrupt debtors 破綻懸念先	24,948	16,983	6,027	1,937 [4,788]		Doubtful claims 危険債権	24,948	18,222	4,788	92.23%
Debtors requiring caution 要注意先	115,058	54,702	60,355			Claims requiring monitoring 要管理債権	565	146	210	63.18%
						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	565	146	210	63.18%
Normal debtors 正常先	1,719,723	1,719,723				Normal claims 正常債権	1,834,216			93.54%
Total 総与信額	1,867,439	1,796,620	68,881	1,937	—	Total 総与信額	1,867,439			

Total claims under the Financial Reconstruction Law 開示債権額	33,223
Ratio of disclosed claims under the Financial Reconstruction Law 総与信に占める割合	1.77%

*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, 2023)

(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	392	265	127	— [—]	— [181]	Bankrupt and substantially bankrupt claims 破産更生債権及びこれらに準ずる債権	4,628	1,692	2,935	100.00%
Effectively bankrupt debtors 実質破綻先	4,235	3,325	910	— [202]	— [2,551]					
Potentially bankrupt debtors 破綻懸念先	14,744	8,748	4,987	1,008 [2,321]		Doubtful claims 危険債権	14,744	11,415	2,321	93.16%
Debtors requiring caution 要注意先	56,579	26,543	30,036			Claims requiring monitoring 要管理債権	434	72	209	64.85%
						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	434	72	209	64.85%
Normal debtors 正常先	882,372	882,372				Normal claims 正常債権	938,517			94.13%
Total 総与信額	958,325	921,255	36,061	1,008	—	Total 総与信額	958,325			

Total claims under the Financial Reconstruction Law 開示債権額	19,807
Ratio of disclosed claims under the Financial Reconstruction Law 総与信に占める割合	2.06%

*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, 2023)

(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 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				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	480	259	221	— [205]	— [—]	Bankrupt and substantially bankrupt claims 破産更生債権及びこれらに準ずる債権	3,080	2,062	1,018	100.00%
Effectively bankrupt debtors 実質破綻先	2,599	1,360	1,239	— [812]	— [—]					
Potentially bankrupt debtors 破綻懸念先	10,204	8,235	1,039	929 [2,467]		Doubtful claims 危険債権	10,204	6,807	2,467	90.89%
Debtors requiring caution 要注意先	58,478	28,158	30,319			Claims requiring monitoring 要管理債権	130	74	0	57.62%
						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	130	74	0	57.62%
Normal debtors 正常先	837,351	837,351				Normal claims 正常債権	895,699			92.65%
Total 総与信額	909,114	875,365	32,819	929	—	Total 総与信額	909,114			

Total claims under the Financial Reconstruction Law 開示債権額	13,415
Ratio of disclosed claims under the Financial Reconstruction Law 総与信に占める割合	1.47%

*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, 2023			As of Mar. 31, 2023	As of Sept. 30, 2022
		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）	1,810,657	(97,449)	(87,803)	1,908,106	1,898,460
Manufacturing	製造業	116,156	2,194	3,785	113,962	112,371
Agriculture and forestry	農業、林業	3,238	(724)	(438)	3,962	3,676
Fishery	漁業	128	(24)	(170)	152	298
Mining, quarrying of stone and gravel	鉱業、採石業、砂利採取業	2,044	(262)	(335)	2,306	2,379
Construction	建設業	71,973	(712)	310	72,685	71,663
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	105,506	12,413	18,542	93,093	86,964
Information and communications	情報通信業	5,978	372	(1,709)	5,606	7,687
Transport and postal activities	運輸業、郵便業	16,834	127	(1,152)	16,707	17,986
Wholesale and retail trade	卸売業、小売業	97,667	(614)	(4,330)	98,281	101,997
Finance and insurance	金融業、保険業	212,734	109,756	134,569	102,978	78,165
Real estate and goods rental and leasing	不動産業、物品賃貸業	130,900	(1,473)	4,513	132,373	126,387
Scientific research and professional and technical services	学術研究、専門・技術サービス業	16,439	(1,243)	742	17,682	15,697
Accommodations, eating and drinking services	宿泊業、飲食サービス業	20,780	(981)	(1,623)	21,761	22,403
Living-related and amusement services	生活関連サービス業、娯楽業	16,221	(550)	(1,229)	16,771	17,450
Education learning support	教育、学習支援業	3,728	(71)	(238)	3,799	3,966
Medical, social welfare	医療・福祉	54,333	(1,378)	(473)	55,711	54,806
Services	その他のサービス	36,195	1,035	(499)	35,160	36,694
National and local government	地方公共団体	428,503	17,629	18,187	410,874	410,316
Other	その他	471,290	(232,942)	(256,255)	704,232	727,545

(2) Shonai Bank (non-consolidated)

(Millions of yen)

		As of Sept. 30, 2023			As of Mar. 31, 2023	As of Sept. 30, 2022
		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）	933,013	(15,191)	(27,093)	948,205	960,107
Manufacturing	製造業	59,795	2,797	3,013	56,998	56,782
Agriculture and forestry	農業、林業	1,294	(463)	(170)	1,757	1,464
Fishery	漁業	46	(6)	(13)	52	59
Mining, quarrying of stone and gravel	鉱業、採石業、砂利採取業	104	16	8	88	96
Construction	建設業	30,753	1,012	1,598	29,741	29,155
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	39,940	7,324	11,560	32,616	28,380
Information and communications	情報通信業	905	(243)	(964)	1,148	1,869
Transport and postal activities	運輸業、郵便業	6,301	(348)	(539)	6,649	6,840
Wholesale and retail trade	卸売業、小売業	34,051	(4,029)	(5,669)	38,080	39,720
Finance and insurance	金融業、保険業	123,294	52,949	67,705	70,345	55,589
Real estate and goods rental and leasing	不動産業、物品賃貸業	72,218	554	5,298	71,664	66,920
Scientific research and professional and technical services	学術研究、専門・技術サービス業	2,175	410	597	1,765	1,578
Accommodations, eating and drinking services	宿泊業、飲食サービス業	7,387	(414)	(863)	7,801	8,250
Living-related and amusement services	生活関連サービス業、娯楽業	6,135	(219)	(416)	6,354	6,551
Education learning support	教育、学習支援業	2,791	(169)	(339)	2,960	3,130
Medical, social welfare	医療・福祉	16,663	(865)	(476)	17,528	17,139
Services	その他のサービス	20,545	(484)	(1,401)	21,029	21,946
National and local government	地方公共団体	194,196	13,983	16,804	180,213	177,392
Other	その他	314,409	(86,998)	(122,828)	401,407	437,237

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

		As of Sept. 30, 2023			As of Mar. 31, 2023	As of Sept. 30, 2022
		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)	877,643	(82,257)	(60,710)	959,900	938,353
Manufacturing	製造業	56,361	(602)	771	56,963	55,589
Agriculture and forestry	農業, 林業	1,943	(261)	(267)	2,205	2,211
Fishery	漁業	81	(17)	(157)	99	239
Mining, quarrying of stone and gravel	鉱業, 採石業, 砂利採取業	1,939	(278)	(343)	2,218	2,283
Construction	建設業	41,219	(1,723)	(1,288)	42,943	42,508
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	65,565	5,089	6,982	60,476	58,583
Information and communications	情報通信業	5,072	614	(745)	4,458	5,818
Transport and postal activities	運輸業, 郵便業	10,532	475	(613)	10,057	11,146
Wholesale and retail trade	卸売業, 小売業	63,616	3,415	1,339	60,200	62,276
Finance and insurance	金融業, 保険業	89,440	56,806	66,863	32,633	22,576
Real estate and goods rental and leasing	不動産業, 物品賃貸業	58,682	(2,026)	(784)	60,708	59,466
Scientific research and professional and technical services	学術研究, 専門・技術サービス業	14,263	(1,653)	145	15,917	14,118
Accommodations, eating and drinking services	宿泊業, 飲食サービス業	13,392	(567)	(760)	13,960	14,152
Living-related and amusement services	生活関連サービス業, 娯楽業	10,086	(331)	(812)	10,417	10,898
Education learning support	教育, 学習支援業	936	97	101	838	835
Medical, social welfare	医療・福祉	37,669	(513)	2	38,182	37,667
Services	その他のサービス	15,649	1,518	902	14,131	14,747
National and local government	地方公共団体	234,306	3,645	1,382	230,661	232,924
Other	その他	156,880	(145,944)	(133,426)	302,825	290,307

5. Balance of deposits, loans and securities

(1) 2 banks

Term-end balance

(Millions of yen)

		As of Sept. 30, 2023			As of Mar. 31, 2023	As of Sept. 30, 2022
		A	A - B	A - C	B	C
Deposits and Negotiable certificates of deposit	預金等	2,793,632	61,484 2.25%	52,190 1.90%	2,732,147	2,741,442
Personal deposits	うち個人預金	1,965,966	5,946 0.30%	6,234 0.31%	1,960,019	1,959,731
Loans and bills discounted	貸出金	1,810,657	(97,449) (5.10%)	(87,803) (4.62%)	1,908,106	1,898,460
Securities	有価証券	747,908	87,875 13.31%	117,947 18.72%	660,032	629,960

Average balance

(Millions of yen)

		As of Sept. 30, 2023			As of Mar. 31, 2023	As of Sept. 30, 2022
		A	A - B	A - C	B	C
Deposits and Negotiable certificates of deposit	預金等	2,817,441	33,832 1.21%	24,730 0.88%	2,783,609	2,792,711
Loans and bills discounted	貸出金	1,875,005	10,425 0.55%	72,712 4.03%	1,864,579	1,802,292
Securities	有価証券	749,942	100,089 15.40%	109,056 17.01%	649,853	640,885

(2) Shonai Bank (non-consolidated)

Term-end balance

(Millions of yen)

		As of Sept. 30, 2023			As of Mar. 31, 2023	As of Sept. 30, 2022
		A	A - B	A - C	B	C
Deposits and Negotiable certificates of deposit	預金等	1,374,353	20,586 1.52%	36,082 2.69%	1,353,767	1,338,270
	Personal deposits	うち個人預金	978,680 0.20%	2,009 0.17%	1,751	976,929
Loans and bills discounted	貸出金	933,013	(15,191) (1.60%)	(27,093) (2.82%)	948,205	960,107
Securities	有価証券	385,581	53,669 16.16%	65,256 20.37%	331,912	320,324

Average balance

(Millions of yen)

		As of Sept. 30, 2023			As of Mar. 31, 2023	As of Sept. 30, 2022
		A	A - B	A - C	B	C
Deposits and Negotiable certificates of deposit	預金等	1,385,464	23,597 1.73%	20,834 1.52%	1,361,866	1,364,629
Loans and bills discounted	貸出金	963,574	34,528 3.71%	64,307 7.15%	929,045	899,266
Securities	有価証券	380,861	54,307 16.63%	55,947 17.21%	326,554	324,914

(3) Hokuto Bank (non-consolidated)

Term-end balance

(Millions of yen)

		As of Sept. 30, 2023			As of Mar. 31, 2023	As of Sept. 30, 2022
		A	A - B	A - C	B	C
Deposits and Negotiable certificates of deposit	預金等	1,419,278	40,898 2.96%	16,107 1.14%	1,378,380	1,403,171
	Personal deposits	うち個人預金	987,285 0.40%	3,936 0.45%	4,483	982,802
Loans and bills discounted	貸出金	877,643	(82,257) (8.56%)	(60,710) (6.46%)	959,900	938,353
Securities	有価証券	362,326	34,205 10.42%	52,690 17.01%	328,120	309,636

Average balance

(Millions of yen)

		As of Sept. 30, 2023			As of Mar. 31, 2023	As of Sept. 30, 2022
		A	A - B	A - C	B	C
Deposits and Negotiable certificates of deposit	預金等	1,431,977	10,235 0.71%	3,895 0.27%	1,421,742	1,428,082
Loans and bills discounted	貸出金	911,430	(24,103) (2.57%)	8,404 0.93%	935,533	903,025
Securities	有価証券	369,080	45,781 14.16%	53,109 16.80%	323,299	315,971

6. Personal loans

(1) 2 banks

(Millions of yen)

		As of Sept. 30, 2023			As of Mar. 31, 2023	As of Sept. 30, 2022
		A	A - B	A - C	B	C
Consumer loans	消費者ローン残高	478,194	(17,295)	(36,042)	495,490	514,236
Ratio of consumer loans to total loans	貸出金に占める消費者ローンの割合	26.41%	0.45%	(0.67%)	25.96%	27.08%
Housing loans	住宅ローン残高	425,284	(15,866)	(32,987)	441,151	458,272
Other loans	その他ローン残高	52,909	(1,428)	(3,054)	54,338	55,964

(2) Shonai Bank (non-consolidated)

(Millions of yen)

		As of Sept. 30, 2023			As of Mar. 31, 2023	As of Sept. 30, 2022
		A	A - B	A - C	B	C
Consumer loans	消費者ローン残高	317,735	(10,564)	(22,726)	328,300	340,462
Ratio of consumer loans to total loans	貸出金に占める消費者ローンの割合	34.05%	(0.57%)	(1.41%)	34.62%	35.46%
Housing loans	住宅ローン残高	294,285	(10,146)	(21,574)	304,431	315,859
Other loans	その他ローン残高	23,450	(417)	(1,151)	23,868	24,602

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

		As of Sept. 30, 2023			As of Mar. 31, 2023	As of Sept. 30, 2022
		A	A - B	A - C	B	C
Consumer loans	消費者ローン残高	160,458	(6,731)	(13,316)	167,190	173,774
Ratio of consumer loans to total loans	貸出金に占める消費者ローンの割合	18.28%	0.87%	(0.23%)	17.41%	18.51%
Housing loans	住宅ローン残高	130,999	(5,720)	(11,413)	136,719	142,412
Other loans	その他ローン残高	29,459	(1,010)	(1,902)	30,470	31,362

7. Loans to SMEs, etc.

(1) 2 banks

(Millions of yen)

		As of Sept. 30, 2023			As of Mar. 31, 2023	As of Sept. 30, 2022
		A	A - B	A - C	B	C
Small and medium-sized enterprises, etc. ①	中小企業等貸出金残高	1,239,263	70,387	72,593	1,168,876	1,166,670
Total loans ②	総貸出金残高	1,810,657	(97,449)	(87,803)	1,908,106	1,898,460
Ratio of SMEs to total loans ①÷②	中小企業等貸出金比率	68.44%	7.19%	6.99%	61.25%	61.45%

(2) Shonai Bank (non-consolidated)

(Millions of yen)

		As of Sept. 30, 2023			As of Mar. 31, 2023	As of Sept. 30, 2022
		A	A - B	A - C	B	C
Small and medium-sized enterprises, etc. ①	中小企業等貸出金残高	647,045	25,555	23,993	621,490	623,052
Total loans ②	総貸出金残高	933,013	(15,191)	(27,093)	948,205	960,107
Ratio of SMEs to total loans ①÷②	中小企業等貸出金比率	69.34%	3.80%	4.45%	65.54%	64.89%

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

		As of Sept. 30, 2023			As of Mar. 31, 2023	As of Sept. 30, 2022
		A	A - B	A - C	B	C
Small and medium-sized enterprises, etc. ①	中小企業等貸出金残高	592,218	44,832	48,600	547,386	543,618
Total loans ②	総貸出金残高	877,643	(82,257)	(60,710)	959,900	938,353
Ratio of SMEs to total loans ①÷②	中小企業等貸出金比率	67.47%	10.45%	9.54%	57.02%	57.93%

8. Investment products for individuals

(1) 2 banks

(Millions of yen)

		As of Sept. 30, 2023			As of Mar. 31, 2023	As of Sept. 30, 2022
		A	A - B	A - C	B	C
Investments trust	投資信託	103,575	2,389	7,062	101,185	96,512
Public bonds	公共債（国債等）	3,912	83	734	3,829	3,178
Personal annuity insurance, etc.	生命保険	277,854	17,478	13,212	260,375	264,642

(2) Shonai Bank (non-consolidated)

(Millions of yen)

		As of Sept. 30, 2023			As of Mar. 31, 2023	As of Sept. 30, 2022
		A	A - B	A - C	B	C
Investments trust	投資信託	52,440	589	2,280	51,851	50,159
Public bonds	公共債（国債等）	1,735	70	33	1,664	1,701
Personal annuity insurance, etc.	生命保険	131,311	8,540	9,133	122,770	122,177

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

		As of Sept. 30, 2023			As of Mar. 31, 2023	As of Sept. 30, 2022
		A	A - B	A - C	B	C
Investments trust	投資信託	51,134	1,800	4,781	49,334	46,352
Public bonds	公共債（国債等）	2,177	12	700	2,164	1,476
Personal annuity insurance, etc.	生命保険	146,542	8,937	4,078	137,605	142,464

9. Branches and employees

(1) 2 banks

(Number of branches/people)

		As of Sept. 30, 2023			As of Mar. 31, 2023 B	As of Sept. 30, 2022 C
		A	A - B	A - C		
Branches	店舗数	175	2	2	173	173
excluding integrated branches	除く統合店舗	83	(2)	(2)	85	85
Number of officers	役員数	25	(2)	(2)	27	27
Number of employees	職員数	1,082	(20)	(67)	1,102	1,149

(2) Shonai Bank (non-consolidated)

(Number of branches/people)

		As of Sept. 30, 2023			As of Mar. 31, 2023 B	As of Sept. 30, 2022 C
		A	A - B	A - C		
Branches	店舗数	89	2	2	87	87
excluding integrated branches	除く統合店舗	38	—	—	38	38
Number of officers	役員数	12	(1)	(1)	13	13
Number of employees	職員数	542	(12)	(37)	554	579

(3) Hokuto Bank (non-consolidated)

(Number of branches/people)

		As of Sept. 30, 2023			As of Mar. 31, 2023 B	As of Sept. 30, 2022 C
		A	A - B	A - C		
Branches	店舗数	86	—	—	86	86
excluding integrated branches	除く統合店舗	45	(2)	(2)	47	47
Number of officers	役員数	13	(1)	(1)	14	14
Number of employees	職員数	540	(8)	(30)	548	570

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 満期保有目的有価証券	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（評価差額を全部純資産直入）
Stocks of subsidiaries and affiliated companies 子会社株式及び関連会社株式	Cost accounting method 原価法

2. Unrealized valuation gains (losses)

(1) Consolidated

(Millions of yen)

			As of Sept. 30, 2023					As of Mar. 31, 2023	As of Sept. 30, 2022
			Gains (losses) on valuation					Gains (losses) on valuation	Gains (losses) on valuation
			A	A - B	A - C	Gains	Losses	B	C
Total	Held-to-maturity	満期保有目的有価証券	—	—	—	—	—	—	—
	Available-for-sale	その他有価証券	(16,584)	(12,694)	(19,846)	15,164	31,748	(3,889)	3,262
	Stocks	株式	6,566	1,695	2,028	6,826	260	4,870	4,537
	Bonds	債券	(15,840)	(10,342)	(13,980)	935	16,775	(5,497)	(1,860)
	Others	その他	(7,309)	(4,047)	(7,894)	7,403	14,713	(3,262)	584
	Total	合計	(16,584)	(12,694)	(19,846)	15,164	31,748	(3,889)	3,262
	Stocks	株式	6,566	1,695	2,028	6,826	260	4,870	4,537
	Bonds	債券	(15,840)	(10,342)	(13,980)	935	16,775	(5,497)	(1,860)
	Others	その他	(7,309)	(4,047)	(7,894)	7,403	14,713	(3,262)	584

(2) 2 banks

(Millions of yen)

			As of Sept. 30, 2023					As of Mar. 31, 2023	As of Sept. 30, 2022
			Gains (losses) on valuation					Gains (losses) on valuation	Gains (losses) on valuation
			A	A - B	A - C	Gains	Losses	B	C
Total	Held-to-maturity	満期保有目的有価証券	—	—	—	—	—	—	—
	Available-for-sale	その他有価証券	(16,624)	(12,694)	(19,848)	15,124	31,748	(3,929)	3,224
	Stocks	株式	6,526	1,695	2,026	6,786	260	4,830	4,499
	Bonds	債券	(15,840)	(10,342)	(13,980)	935	16,775	(5,497)	(1,860)
	Others	その他	(7,309)	(4,047)	(7,894)	7,403	14,713	(3,262)	584
	Total	合計	(16,624)	(12,694)	(19,848)	15,124	31,748	(3,929)	3,224
	Stocks	株式	6,526	1,695	2,026	6,786	260	4,830	4,499
	Bonds	債券	(15,840)	(10,342)	(13,980)	935	16,775	(5,497)	(1,860)
	Others	その他	(7,309)	(4,047)	(7,894)	7,403	14,713	(3,262)	584

(3) Shonai Bank (non-consolidated)

(Millions of yen)

			As of Sept. 30, 2023					As of Mar. 31, 2023	As of Sept. 30, 2022
			Gains (losses) on valuation					Gains (losses) on valuation	Gains (losses) on valuation
			A	A - B	A - C	Gains	Losses	B	C
Total	Held-to-maturity	満期保有目的有価証券	—	—	—	—	—	—	—
	Available-for-sale	その他有価証券	(5,316)	(7,135)	(9,995)	10,928	16,245	1,818	4,678
	Stocks	株式	4,641	1,099	1,459	4,761	120	3,541	3,181
	Bonds	債券	(8,261)	(5,462)	(7,685)	600	8,861	(2,799)	(576)
	Others	その他	(1,696)	(2,773)	(3,769)	5,566	7,263	1,076	2,072
	合計		(5,316)	(7,135)	(9,995)	10,928	16,245	1,818	4,678
	Stocks	株式	4,641	1,099	1,459	4,761	120	3,541	3,181
	Bonds	債券	(8,261)	(5,462)	(7,685)	600	8,861	(2,799)	(576)
	Others	その他	(1,696)	(2,773)	(3,769)	5,566	7,263	1,076	2,072

(4) Hokuto Bank (non-consolidated)

(Millions of yen)

			As of Sept. 30, 2023					As of Mar. 31, 2023	As of Sept. 30, 2022
			Gains (losses) on valuation					Gains (losses) on valuation	Gains (losses) on valuation
			A	A - B	A - C	Gains	Losses	B	C
Total	Held-to-maturity	満期保有目的有価証券	—	—	—	—	—	—	—
	Available-for-sale	その他有価証券	(11,307)	(5,558)	(9,853)	4,196	15,503	(5,748)	(1,453)
	Stocks	株式	1,885	596	566	2,024	139	1,289	1,318
	Bonds	債券	(7,579)	(4,880)	(6,294)	335	7,914	(2,698)	(1,284)
	Others	その他	(5,613)	(1,274)	(4,125)	1,836	7,449	(4,339)	(1,488)
	合計		(11,307)	(5,558)	(9,853)	4,196	15,503	(5,748)	(1,453)
	Stocks	株式	1,885	596	566	2,024	139	1,289	1,318
	Bonds	債券	(7,579)	(4,880)	(6,294)	335	7,914	(2,698)	(1,284)
	Others	その他	(5,613)	(1,274)	(4,125)	1,836	7,449	(4,339)	(1,488)