

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
Trading accounts:	No
Dividend payable date (as planned):	—
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, 2024 to June 30, 2024)

(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 FY2024	12,403	10.6	1,781	27.2	1,140	18.7
1Q FY2023	11,213	(23.5)	1,400	(24.9)	960	(25.5)

(Note) Comprehensive income 1Q FY2024: ¥(3,041)million[- %]; 1Q FY2023: ¥1,967million[- %]

	Basic earnings per share		Diluted earnings per share	
	Yen		Yen	
1Q FY2024	63.17		—	
1Q FY2023	53.19		—	

(2) Consolidated financial position

	Total assets		Net assets		Equity ratio	
	Millions of yen		Millions of yen		%	
As of June 30, 2024	3,117,060		81,941		2.6	
As of March 31, 2024	3,060,664		85,824		2.7	

(Reference) Capital assets as of June 30, 2024: ¥81,787million; March 31, 2024: ¥85,669million

(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				
FY2023	—	37.50	—	37.50	75.00
FY2024	—	—	—	—	—
FY2024 (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 2024 (from April 1, 2024 to March 31, 2025)

(Percentages indicate year-on-year changes)

	Ordinary profit		Profit attributable to owners of parent		Earnings per share	
	Millions of yen	%	Millions of yen	%	Yen	
FY2024 H1	1,000	(34.2)	750	(13.8)	41.61	
FY2024	4,900	37.2	3,200	171.4	177.70	

(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, 2024	18,142,122 shares	As of March 31, 2024	18,142,122 shares
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Number of treasury shares at the end of the period

As of June 30, 2024	150,828 shares	As of March 31, 2024	48,594 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, 2024	18,055,113 shares	Three months ended June 30, 2023	18,059,347 shares
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※This Financial Digest is not subject to auditing by certified public accountants or an audit corporation.

※The future prospects of the business results, etc., described in this material is based on information that our company has acquired and certain assumptions assessed to be reasonable, and there is a possibility that actual business results, etc., will be different depending on various factors.

5. Consolidated financial statements

(1) Consolidated balance sheets

(Millions of yen)

	科目 (Japanese)	As of March 31, 2024	As of June 30, 2024
Assets	資産の部		
Cash and due from banks	現金預け金	306,340	347,742
Monetary claims bought	買入金銭債権	3,831	3,783
Trading securities	商品有価証券	748	741
Money held in trust	金銭の信託	58,690	58,974
Securities	有価証券	732,875	728,457
Loans and bills discounted	貸出金	1,867,032	1,881,794
Foreign exchanges	外国為替	1,258	1,397
Lease receivables and investments in leases	リース債権及びリース投資資産	8,557	8,913
Other assets	その他資産	47,191	52,690
Tangible fixed assets	有形固定資産	20,621	20,371
Intangible fixed assets	無形固定資産	1,712	1,610
Retirement benefit asset	退職給付に係る資産	2,569	2,574
Deferred tax assets	繰延税金資産	3,553	3,404
Customers' liabilities for acceptances and guarantees	支払承諾見返	19,359	18,261
Allowance for loan losses	貸倒引当金	(13,679)	(13,656)
Total assets	資産の部合計	3,060,664	3,117,060
Liabilities	負債の部		
Deposits	預金	2,713,241	2,782,818
Negotiable certificates of deposit	譲渡性預金	49,753	50,079
Cash collateral received for securities lent	債券貸借取引受入担保金	88,768	75,213
Borrowed money	借入金	87,700	87,700
Foreign exchanges	外国為替	40	9
Other liabilities	その他負債	14,612	19,676
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	472	492
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	22	8
Provision for contingent loss	偶発損失引当金	429	424
Deferred tax liabilities	繰延税金負債	14	15
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	382	380
Acceptances and guarantees	支払承諾	19,359	18,261
Total liabilities	負債の部合計	2,974,839	3,035,119
Net assets	純資産の部		
Share capital	資本金	18,000	18,000
Capital surplus	資本剰余金	18,167	18,167
Retained earnings	利益剰余金	57,665	58,131
Treasury shares	自己株式	(63)	(227)
Total shareholders' equity	株主資本合計	93,769	94,072
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(10,668)	(16,735)
Deferred gains or losses on hedges	繰延ヘッジ損益	413	2,347
Revaluation reserve for land	土地再評価差額金	866	861
Remeasurements of defined benefit plans	退職給付に係る調整累計額	1,288	1,241
Total accumulated other comprehensive income	その他の包括利益累計額合計	(8,099)	(12,285)
Non-controlling interests	非支配株主持分	155	153
Total net assets	純資産の部合計	85,824	81,941
Total liabilities and net assets	負債及び純資産の部合計	3,060,664	3,117,060

(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, 2023	Three months ended June 30, 2024
Ordinary income	経常収益	11,213	12,403
Interest income	資金運用収益	6,634	7,536
Interest on loans and discounts	(うち貸出金利)	4,470	5,003
Interest and dividends on securities	(うち有価証券利息配当金)	2,135	2,431
Fees and commissions	役務取引等収益	2,174	2,260
Other ordinary income	その他業務収益	1,215	1,334
Other income	その他経常収益	1,188	1,272
Ordinary expenses	経常費用	9,812	10,622
Interest expenses	資金調達費用	201	444
Interest on deposits	(うち預金利息)	38	124
Fees and commissions payments	役務取引等費用	800	790
Other ordinary expenses	その他業務費用	2,423	2,922
General and administrative expenses	営業経費	5,866	5,763
Other expenses	その他経常費用	519	699
Ordinary profit	経常利益	1,400	1,781
Extraordinary losses	特別損失	1	73
Loss on disposal of non-current assets	固定資産処分損	1	21
Impairment losses	減損損失	—	51
Profit before income taxes	税金等調整前四半期純利益	1,399	1,708
Income taxes - current	法人税、住民税及び事業税	88	181
Income taxes - deferred	法人税等調整額	349	388
Total income taxes	法人税等合計	438	570
Profit	四半期純利益	961	1,138
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(△)	0	(2)
Profit attributable to owners of parent	親会社株主に帰属する四半期純利益	960	1,140

Consolidated statements of comprehensive income

(Millions of yen)

	科目 (Japanese)	Three months ended June 30, 2023	Three months ended June 30, 2024
Profit	四半期純利益	961	1,138
Other comprehensive income	その他の包括利益	1,006	(4,179)
Valuation difference on available-for-sale securities	その他有価証券評価差額金	1,749	(6,066)
Deferred gains or losses on hedges	繰延ヘッジ損益	(710)	1,934
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	(32)	(47)
Comprehensive income	四半期包括利益	1,967	(3,041)
(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	1,966	(3,040)
Comprehensive income attributable to non-controlling interests	非支配株主に係る四半期包括利益	0	(1)

Financial Data for the First Quarter of FY2024

1. Profit and loss

(1) Consolidated

(Millions of yen)

		First Quarter FY2024 (Three months)		First Quarter FY2023 (Three months)
		A	A - B	B
Ordinary income	経常収益	12,403	1,190	11,213
Gross business profit	業務粗利益	6,973	375	6,598
Core gross business profit	コア業務粗利益	8,399	1,241	7,158
Net interest income	資金利益	7,091	658	6,432
Net fees and commissions	役務取引等利益	1,469	96	1,373
Net other business income	その他業務利益	(1,587)	(379)	(1,208)
Net gains (losses) on government and other bonds	うち国債等債券損益	(1,426)	(865)	(560)
Expenses (excluding non-recurrent expense)	経費	5,832	(73)	5,906
Net business income (before net transfer to general allowance for loan losses)	実質業務純益	1,141	449	692
Core net business income	コア業務純益	2,567	1,315	1,252
(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)	2,105	891	1,213
Net transfer to general allowance for loan losses①	一般貸倒引当金繰入額	—	—	—
Net business income	業務純益	1,141	449	692
Net non-recurrent gains/losses	臨時損益	640	(68)	708
Disposal of non-performing loans②	うち不良債権処理額	59	(80)	139
Reversal of allowance for loan losses③	うち貸倒引当金戻入益	4	(376)	381
Recoveries of written-off claims④	うち償却債権取立益	6	(0)	6
Gains/losses related to stocks, etc.	うち株式等関係損益	587	(14)	601
Ordinary profit	経常利益	1,781	381	1,400
Extraordinary income/losses	特別損益	(73)	(71)	(1)
Income before income taxes	税金等調整前四半期純利益	1,708	309	1,399
Income taxes-current	法人税、住民税及び事業税	181	93	88
Income taxes-deferred	法人税等調整額	388	39	349
Total income taxes	法人税等合計	570	132	438
Net income	四半期純利益	1,138	177	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 (△)	(2)	(2)	0
Profit attributable to owners of parent	親会社株主に帰属する四半期純利益	1,140	179	960
Credit related costs (①+②-③-④)	与信関係費用	47	295	(248)

(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

(Millions of yen)

		First Quarter FY2024 (Three months)		First Quarter FY2023 (Three months)
		A	A - B	B
Ordinary income	経常収益	11,514	1,166	10,347
Gross business profit	業務粗利益	6,620	406	6,213
(Excluding gains/losses on bond transactions)	コア業務粗利益	8,047	1,272	6,774
Net interest income	資金利益	7,119	670	6,449
Net fees and commissions	役務取引等利益	1,272	110	1,161
Net other business income	その他業務利益	(1,770)	(373)	(1,396)
(Of which, gains/losses on bond transactions)	うち国債等債券損益	(1,426)	(865)	(560)
Expenses (excluding non-recurrent expense)	経費	5,516	(81)	5,598
Personnel expenses	人件費	2,494	(86)	2,581
Non-personnel expenses	物件費	2,634	(15)	2,649
Taxes	税金	387	20	367
Net business income (before net transfer to general allowance for loan losses)	実質業務純益	1,104	488	615
Core net business income	コア業務純益	2,530	1,354	1,175
(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)	2,067	931	1,136
Net transfer to general allowance for loan losses①	一般貸倒引当金繰入額	(18)	(18)	—
Net business income	業務純益	1,122	506	615
Net non-recurrent gains/losses	臨時損益	709	(89)	798
Disposal of non-performing loans②	不良債権処理額	158	18	139
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	99	99	—
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	59	(80)	139
Reversal of allowance for loan losses③	貸倒引当金戻入益	164	(294)	459
Recoveries of written-off claims④	償却債権取立益	6	(0)	6
Gains/losses related to stocks, etc.	株式等関係損益	587	(14)	601
Other non-recurrent gains/losses	その他臨時損益	109	239	(129)
Ordinary profit	経常利益	1,831	417	1,413
Extraordinary income/losses	特別損益	(73)	(71)	(1)
Income before income taxes	税引前四半期純利益	1,758	345	1,412
Income taxes-current	法人税、住民税及び事業税	144	91	52
Income taxes-deferred	法人税等調整額	416	38	378
Total income taxes	法人税等合計	560	129	431
Net Income	四半期純利益	1,197	216	981
Credit related costs (①+②-③-④)	与信関係費用	(31)	295	(326)

(3) Shonai Bank (non-consolidated)

(Millions of yen)

		First Quarter FY2024 (Three months)		First Quarter FY2023 (Three months)
		A	A - B	B
Ordinary income	経常収益	5,737	320	5,417
Gross business profit	業務粗利益	3,127	(64)	3,192
(Excluding gains/losses on bond transactions)	コア業務粗利益	3,847	448	3,399
Net interest income	資金利益	3,592	136	3,456
Net fees and commissions	役務取引等利益	487	50	436
Net other business income	その他業務利益	(951)	(251)	(700)
(Of which, gains/losses on bond transactions)	うち国債等債券損益	(719)	(512)	(206)
Expenses (excluding non-recurrent expense)	経費	2,737	(51)	2,788
Personnel expenses	人件費	1,269	(33)	1,302
Non-personnel expenses	物件費	1,270	(36)	1,307
Taxes	税金	197	19	178
Net business income (before net transfer to general allowance for loan losses)	実質業務純益	390	(13)	403
Core net business income	コア業務純益	1,109	499	610
(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)	1,100	498	601
Net transfer to general allowance for loan losses①	一般貸倒引当金繰入額	(18)	(18)	—
Net business income	業務純益	408	4	403
Net non-recurrent gains/losses	臨時損益	337	30	307
Disposal of non-performing loans②	不良債権処理額	138	45	93
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	99	99	—
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	39	(54)	93
Reversal of allowance for loan losses③	貸倒引当金戻入益	—	(336)	336
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	359	196	163
Other non-recurrent gains/losses	その他臨時損益	115	214	(98)
Ordinary profit	経常利益	745	34	711
Extraordinary income/losses	特別損益	(64)	(64)	(0)
Income before income taxes	税引前四半期純利益	681	(29)	710
Income taxes-current	法人税、住民税及び事業税	94	70	24
Income taxes-deferred	法人税等調整額	184	70	113
Total income taxes	法人税等合計	278	140	137
Net Income	四半期純利益	402	(170)	572
Credit related costs (①+②-③-④)	与信関係費用	120	363	(242)

(4) Hokuto Bank (non-consolidated)

(Millions of yen)

		First Quarter FY2024 (Three months)		First Quarter FY2023 (Three months)
		A	A - B	B
Ordinary income	経常収益	5,776	846	4,929
Gross business profit	業務粗利益	3,492	471	3,021
(Excluding gains/losses on bond transactions)	コア業務粗利益	4,199	824	3,375
Net interest income	資金利益	3,526	533	2,993
Net fees and commissions	役務取引等利益	784	59	725
Net other business income	その他業務利益	(818)	(121)	(696)
(Of which, gains/losses on bond transactions)	うち国債等債券損益	(707)	(353)	(353)
Expenses (excluding non-recurrent expense)	経費	2,779	(30)	2,810
Personnel expenses	人件費	1,225	(53)	1,278
Non-personnel expenses	物件費	1,364	21	1,342
Taxes	税金	190	0	189
Net business income (before net transfer to general allowance for loan losses)	実質業務純益	713	501	211
Core net business income	コア業務純益	1,420	855	564
(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)	967	432	535
Net transfer to general allowance for loan losses①	一般貸倒引当金繰入額	—	—	—
Net business income	業務純益	713	501	211
Net non-recurrent gains/losses	臨時損益	372	(119)	491
Disposal of non-performing loans②	不良債権処理額	20	(26)	46
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	—	—	—
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	20	(26)	46
Reversal of allowance for loan losses③	貸倒引当金戻入益	164	41	123
Recoveries of written-off claims④	償却債権取立益	6	(0)	6
Gains/losses related to stocks, etc.	株式等関係損益	227	(210)	438
Other non-recurrent gains/losses	その他臨時損益	(6)	24	(30)
Ordinary profit	経常利益	1,085	382	702
Extraordinary income/losses	特別損益	(8)	(7)	(0)
Income before income taxes	税引前四半期純利益	1,077	375	702
Income taxes-current	法人税、住民税及び事業税	49	20	28
Income taxes-deferred	法人税等調整額	232	(31)	264
Total income taxes	法人税等合計	281	(11)	293
Net Income	四半期純利益	795	386	409
Credit related costs (①+②-③-④)	与信関係費用	(151)	(67)	(83)

2. Loans based on the Financial Reconstruction Law (risk-monitored loans)

(1) 2 banks

(Millions of yen)

		As of June. 30, 2024			As of June. 30, 2023	As of Mar. 31, 2024
		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	6,065	(1,614)	(96)	7,680	6,162
Doubtful claims	危険債権	31,223	6,455	496	24,768	30,727
Claims requiring monitoring	要管理債権	879	190	41	688	838
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	879	190	41	688	838
Subtotal	① 小計	38,168	5,030	440	33,137	37,728
Normal claims	正常債権	1,918,884	(46,531)	13,883	1,965,415	1,905,000
Total	② 総与信	1,957,053	(41,500)	14,323	1,998,553	1,942,729
Ratio of disclosed claims under the Financial Reconstruction Law	①÷② 総与信に占める割合	1.95%	0.30%	0.01%	1.65%	1.94%

(2) Shonai Bank (non-consolidated)

(Millions of yen)

		As of June. 30, 2024			As of June. 30, 2023	As of Mar. 31, 2024
		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	2,591	(2,716)	(76)	5,307	2,667
Doubtful claims	危険債権	17,285	2,783	505	14,501	16,779
Claims requiring monitoring	要管理債権	472	7	7	464	464
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	472	7	7	464	464
Subtotal	① 小計	20,348	75	436	20,273	19,911
Normal claims	正常債権	990,897	(14,507)	16,478	1,005,405	974,419
Total	② 総与信	1,011,246	(14,432)	16,915	1,025,678	994,331
Ratio of disclosed claims under the Financial Reconstruction Law	①÷② 総与信に占める割合	2.01%	0.04%	0.01%	1.97%	2.00%

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

		As of June. 30, 2024			As of June. 30, 2023	As of Mar. 31, 2024
		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	3,474	1,101	(20)	2,372	3,495
Doubtful claims	危険債権	13,938	3,671	(9)	10,267	13,948
Claims requiring monitoring	要管理債権	407	182	33	224	373
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	407	182	33	224	373
Subtotal	① 小計	17,820	4,955	3	12,864	17,816
Normal claims	正常債権	927,986	(32,023)	(2,594)	960,010	930,581
Total	② 総与信	945,806	(27,068)	(2,591)	972,874	948,398
Ratio of disclosed claims under the Financial Reconstruction Law	①÷② 総与信に占める割合	1.88%	0.56%	0.01%	1.32%	1.87%

* Shonai Bank does not implement partial direct write-off. Hokuto Bank implements partial direct write-off. If Shonai Bank implements partial direct write-off, the Ratio of disclosed claims under the Financial Reconstruction Law for two banks will be 1.88%, and Shonai Bank's Ratio of disclosed claims under the Financial Reconstruction will be 1.89%.

3. Valuation gains (losses) on securities

(Millions of yen)

			As of June. 30, 2024					As of June. 30, 2023	As of Mar. 31, 2024
			Gains (losses) on valuation					Gains (losses) on valuation B	Gains (losses) on valuation C
			A	A - B	A - C	Gains	Losses		
Consolidated	Available-for-sale	その他有価証券	(17,883)	(16,131)	(7,133)	17,055	34,939	(1,751)	(10,750)
	Stocks	株式	6,660	(98)	(253)	6,792	132	6,758	6,913
	Bonds	債券	(22,545)	(18,359)	(8,515)	476	23,021	(4,185)	(14,029)
	Others	その他	(1,999)	2,325	1,634	9,786	11,785	(4,325)	(3,634)
2 Banks	Available-for-sale	その他有価証券	(17,929)	(16,136)	(7,136)	17,009	34,939	(1,793)	(10,793)
	Stocks	株式	6,614	(103)	(255)	6,746	132	6,717	6,870
	Bonds	債券	(22,545)	(18,359)	(8,515)	476	23,021	(4,185)	(14,029)
	Others	その他	(1,999)	2,325	1,634	9,786	11,785	(4,325)	(3,634)
Shonai Bank	Available-for-sale	その他有価証券	(3,833)	(6,941)	(3,511)	13,300	17,133	3,107	(322)
	Stocks	株式	5,469	690	(297)	5,529	60	4,778	5,766
	Bonds	債券	(12,036)	(9,899)	(4,542)	315	12,352	(2,137)	(7,494)
	Others	その他	2,734	2,266	1,329	7,455	4,721	467	1,404
Hokuto Bank	Available-for-sale	その他有価証券	(14,096)	(9,195)	(3,625)	3,708	17,805	(4,901)	(10,471)
	Stocks	株式	1,145	(793)	41	1,217	71	1,939	1,103
	Bonds	債券	(10,508)	(8,460)	(3,972)	160	10,669	(2,047)	(6,535)
	Others	その他	(4,733)	59	305	2,331	7,064	(4,792)	(5,038)

* This does not include stocks and capital investments with no market price.

* We do not hold bonds intended to be held to maturity.

4. Balance of deposits and loans

(1) Deposits and Negotiable certificates of deposit

(Millions of yen)

			As of June. 30, 2024			As of June. 30,	As of Mar. 31,
			A	A - B	A - C	2023	2024
						B	C
2 Banks	Deposits and Negotiable certificates of deposit	預金等	2,837,914	16,578	70,117	2,821,335	2,767,797
	Personal deposits	うち個人預金	1,988,504	1,701	19,340	1,986,802	1,969,164
Shonai Bank	Deposits and Negotiable certificates of deposit	預金等	1,389,245	(3,670)	22,506	1,392,915	1,366,738
	Personal deposits	うち個人預金	987,838	(2,261)	9,160	990,099	978,677
Hokuto Bank	Deposits and Negotiable certificates of deposit	預金等	1,448,668	20,249	47,610	1,428,419	1,401,058
	Personal deposits	うち個人預金	1,000,666	3,963	10,179	996,702	990,487

(2) Loans and bills discounted

(Millions of yen)

			As of June. 30, 2024			As of June. 30,	As of Mar. 31,
			A	A - B	A - C	2023	2024
						B	C
2 Banks	Loans and bills discounted	貸出金	1,900,080	(44,677)	15,159	1,944,757	1,884,920
	Consumer loans	うち消費者ローン	452,524	(34,031)	(8,886)	486,556	461,410
	Hosing loans	うち住宅ローン	401,371	(31,493)	(8,403)	432,864	409,774
Shonai Bank	Loans and bills discounted	貸出金	986,972	(13,503)	17,248	1,000,475	969,723
	Consumer loans	うち消費者ローン	300,865	(21,804)	(5,634)	322,670	306,500
	Hosing loans	うち住宅ローン	278,063	(20,944)	(5,431)	299,007	283,494
Hokuto Bank	Loans and bills discounted	貸出金	913,108	(31,174)	(2,089)	944,282	915,197
	Consumer loans	うち消費者ローン	151,658	(12,227)	(3,251)	163,886	154,910
	Hosing loans	うち住宅ローン	123,308	(10,549)	(2,971)	133,857	126,279

5. Investment products for individuals

(Millions of yen)

			As of June. 30, 2024			As of June. 30,	As of Mar. 31,
			A	A - B	A - C	2023	2024
						B	C
2 Banks	Investments trust	投資信託	108,483	3,944	2,951	104,538	105,531
	Public bonds	公共債（国債等）	4,577	696	77	3,880	4,500
	Personal annuity insurance, etc.	生命保険	286,468	13,352	8,112	273,115	278,356
Shonai Bank	Investments trust	投資信託	54,417	1,346	1,911	53,070	52,505
	Public bonds	公共債（国債等）	1,931	220	78	1,710	1,852
	Personal annuity insurance, etc.	生命保険	136,893	8,556	3,773	128,337	133,119
Hokuto Bank	Investments trust	投資信託	54,066	2,598	1,040	51,468	53,025
	Public bonds	公共債（国債等）	2,645	475	(1)	2,170	2,647
	Personal annuity insurance, etc.	生命保険	149,574	4,796	4,338	144,778	145,236

6. Capital adequacy ratio (Domestic standard)

(1) Consolidated

(Millions of yen)

		As of June. 30, 2024			As of June. 30, 2023	As of Mar. 31, 2024
		A	A - B	A - C	B	C
(1) Capital adequacy ratio (2)÷(3)	連結自己資本比率	9.20%	0.02%	0.13%	9.18%	9.07%
(2) Capital	連結における自己資本の額	96,702	50	954	96,652	95,748
(3) Total risk weighted assets	リスク・アセットの額	1,050,337	(1,811)	(5,286)	1,052,148	1,055,623
(4) Total required capital (3)×4%	連結総所要自己資本額	42,013	(72)	(211)	42,085	42,224

(2) Shonai Bank (non-consolidated)

(Millions of yen)

		As of June. 30, 2024			As of June. 30, 2023	As of Mar. 31, 2024
		A	A - B	A - C	B	C
(1) Capital adequacy ratio (2)÷(3)	単体自己資本比率	10.48%	(0.17%)	(0.09%)	10.65%	10.57%
(2) Capital	単体における自己資本の額	57,596	(258)	359	57,855	57,237
(3) Total risk weighted assets	リスク・アセットの額	549,315	6,522	8,082	542,793	541,232
(4) Total required capital (3)×4%	単体総所要自己資本額	21,972	260	323	21,711	21,649

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

		As of June. 30, 2024			As of June. 30, 2023	As of Mar. 31, 2024
		A	A - B	A - C	B	C
(1) Capital adequacy ratio (2)÷(3)	単体自己資本比率	8.78%	0.13%	0.38%	8.65%	8.40%
(2) Capital	単体における自己資本の額	43,369	(118)	746	43,487	42,623
(3) Total risk weighted assets	リスク・アセットの額	493,503	(9,027)	(13,562)	502,530	507,066
(4) Total required capital (3)×4%	単体総所要自己資本額	19,740	(361)	(542)	20,101	20,282