Financial Statements for the First Half of Fiscal 2023

Name: The Norinchukin Bank

(URL https://www.nochubank.or.jp/)

Name of the President: OKU Kazuto, President & Chief Executive Officer

The Person Responsible for Inquiries: CHIBA Yuji, General Manager of Financial Planning & Control Division

(Note) Amounts less than one million Yen are rounded down.

- 1. Consolidated Financial Results for the First Half of Fiscal 2023 (for the six months ended September 30, 2023)
 - (1) Consolidated Results of Operations (Accumulated Period)

(Percentage represents change from the same period of the preceding year)

	Ordinary Income		Ordinary Profits		Profit Attribut Owners of Pa	
	Millions of Yen	%	Millions of Yen	%	Millions of Yen	%
1H Fiscal 2023	1,547,426	19.9	185,598	(0.5)	144,395	(15.0)
1H Fiscal 2022	1,290,913	104.5	186,551	39.6	169,818	80.9

(Note) Comprehensive Income for 1H Fiscal 2023 (904,499) millions of Yen -% for 1H Fiscal 2022 (1,706,514) millions of Yen -%

(2) Consolidated Financial Conditions

	Total Assets	Total Net Assets	Net Assets Ratio (Note)
	Millions of Yen	Millions of Yen	%
1H Fiscal 2023	101,953,904	4,704,267	4.6
Fiscal 2022	94,504,944	5,673,542	6.0

Net Assets Ratio above is not the one calculated on the formula found in Notification No.4 of the Financial Services Agency and the Ministry of Agriculture, Forestry and Fisheries (Standards for Judging the Soundness of Management of the Norinchukin Bank).

Notes

(1) Changes in Significant Subsidiaries during the Period

(Changes in specified subsidiaries in accordance with changes in the scope of consolidation): None

(2) Changes in Accounting Policies, Changes in Accounting Estimates, and Restatements

① Changes in Accounting Policies due to revisions of Accounting Standards
 ② Changes in Accounting Policies other than ① above
 ③ Changes in Accounting Estimates
 ② None
 ④ Restatements
 None

$2.\ Non\text{-}consolidated$ Financial Results for the First Half of Fiscal 2023

(for the six months ended September 30, 2023)

(1) Non-consolidated Results of Operations (Accumulated Period)

(Percentage represents change from the same period of the preceding year)

	Ordinary Income		Ordinary Income Ordinary Profits		Net Income	
	Millions of Yen	%	Millions of Yen	%	Millions of Yen	%
1H Fiscal 2023	1,530,102	19.4	176,986	(3.4)	141,242	(17.4)
1H Fiscal 2022	1,281,430	107.2	183,197	44.5	170,955	89.5

(2) Non-consolidated Financial Conditions

	Total Assets	Total Net Assets	Net Assets
			Ratio (Note)
	Millions of Yen	Millions of Yen	%
1H Fiscal 2023	98,691,688	4,480,157	4.5
Fiscal 2022	91,425,426	5,470,089	6.0

 $\hbox{(Ref)} \qquad \hbox{Net Assets} \qquad \hbox{for 1H Fiscal 2023} \quad 4,480,157 \ \hbox{millions of Yen} \qquad \hbox{for Fiscal 2022} \quad 5,470,089 \ \hbox{millions of Yen}$

 $(Note) \quad \text{Net Assets Ratio is computed by dividing Net Assets by Total Assets}.$

Net Assets Ratio above is not the one calculated on the formula found in Notification No.4 of the Financial Services Agency and the Ministry of Agriculture, Forestry and Fisheries (Standards for Judging the Soundness of Management of the Norinchukin Bank).

 $\fint \%$ This report is out of the scope of the external auditor's semi-annual audit procedure.

Consolidated Balance Sheet

Case table			(Millions of Yen)	
Cases and Bills Discounted			First Half of Fiscal 2023	
Loans and Bills Discounted 17,414,105 358,496 303,577.50 44,112,122 Money Held in Trust 8,419,368 10,559,850 Monstary Claims Bought 321,441 292,508 Monstary Claims Bought 321,467,443 292,508 Monstary Claims	7.	(As of March 31, 2023)	(As of September 30, 2023)	
Foreign Exchange Assets				
Securities 38,725,740 44,112,122 Money Held in Trust 8,419,968 10,556,60 Trading Assets 3,635 6,063 Monetary Claims Bought 321,441 292,606 Cash and Due from Banks 22,430,679 21,367,443 Other Assets 1,608,236 2,703,832 Tangible Fixed Assets 15,491,4 129,121 Intangible Fixed Assets 51,689 52,528 Net Defined Benefit Asset 129,465 27,697 Deferred Tax Assets for Land Revaluation 1,600 1,600 Customere Liabilities for Assets for Land Revaluation 1,600 1,600 Customere Liabilities for Assets for Land Revaluation 1,600 1,600 Customere Liabilities 3,97,577 3,289,955 Reserve for Possible Investment Losses (3)1,441 (13,4614) Reserve for Possible Investment Losses (3)1,441 (13,4614) Reserve for Possible Investment Losses (3)8,09,494 65,300,944 Reserve for Possible Investment Losses (3)8,09,494 65,300,944 Reserve for Possible Investment				
Money Held in Trust 6,419,368 10,556,850 Trading Assets 3,635 6,663 Monetary Claims Bought 321,441 292,506 Receivables under Reseale Agreements 300,5076 652,130 Cash and Due from Banks 22,430,679 21,677,433 Cher Assets 11,608,236 2705,382 Tangible Fixed Assets 1134,914 119,121 Intangible Fixed Assets 119,465 27,697 Net Defined Benefit Asset 129,465 27,697 Deferred Tax Assets for Land Revaluation 1,600 1,600 Customers' Liabilities for Acceptances and Guarantees 3,197,577 3,289,655 Reserve for Possible Loan Losses (61) (13,441) (134,614) Reserve for Possible Investment Losses (61) (61) (61) (61) Total Assets 94,604,944 101,953,904 (65,300,944) (65,300,944) (65,300,944) (65,300,944) (65,300,944) (65,300,944) (65,300,944) (65,300,944) (65,300,944) (65,300,944) (65,300,944) (65,300,944) (65,300,944) </td <td>-</td> <td>· ·</td> <td>•</td>	-	· ·	•	
Trading Assets 3,635 6,063 Monetary Claims Bought 321,441 292,508 Receivables under Resale Agreements 305,076 652,130 Cash and Due from Banks 22,430,679 21,387,443 Other Assets 1,009,236 2,765,382 Tangible Fixed Assets 15,699 52,528 Net Defined Benefit Asset 129,465 27,528 Deferred Tax Assets for Land Revaluation 1,600 1,600 Customers' Liabilities for Assets (131,441) (134,614) Reserve for Toesible Loan Losses (131,441) (134,614) Reserve for Possible Investment Losses (5)		, , ,	•	
Monetary Claims Bought 321,441 292,508 Receivables under Reseile Agreements 300,076 655,130 Cash and Due from Banks 22,400,679 21,387,443 Other Assets 1,608,238 2,705,382 Tangible Fixed Assets 134,914 129,121 Intangible Fixed Assets 129,465 27,687 Net Defined Benefit Asset 307,942 686,987 Deferred Tax Assets for Land Revaluation 1,600 1,600 Customers' Liabilities for Acceptances and Guarantees 3,197,577 3,289,955 Reserve for Possible Lona Losses (61) (13,441) (13,461) Reserve for Possible Lona Losses (61) (60) (60) (60) (60) (60) (61) (60) (61)	•	8,419,368	•	
Receivables under Resale Agreements 305,076 552,130 Cash and Due from Banks 22,430,679 21,367,443 Other Assets 1,608,238 2,705,382 Tangible Fixed Assets 15,609 55,258 Net Defined Benefit Asset 129,466 27,607 Deferred Tax Assets for Land Revaluation 1,600 1,600 Customers' Liabilities for Acceptances and Guarantees (13,141) (134,614) Reserve for Possible Loan Losses (61) (61) Total Assets (61) (61) Total Assets (52) (61) Peposits (53) (65),009 Reserve for Possible Lowestment Losses (61) (61) Total Assets (50) (61) Total Assets (54) (45,414) Reserve for Possible Loses of Deposit (58,909,449) (65,000,944) Negotiable Certificates of Deposit (2,296,478) (2,237,359) Debentures (54,40) (34,791) Tading Liabilities (2,286,478) (5,141) Borowed Money <	_	, and the second	•	
Cash and Due from Banks 22,430,679 21,367,443 Other Assets 1,608,236 2,705,382 Tangible Fixed Assets 134,914 129,121 Intangible Pixed Assets 51,669 52,526 Net Defined Benefit Asset 129,465 27,657 Deferred Tax Assets 307,942 686,937 Deferred Tax Assets for Land Revaluation 1,600 1,600 Customers' Liabilities for Acceptances and Guarantees 3,197,677 3,288,955 Reserve for Possible Ions Losses (61) (131,441) Total Assets 94,504,944 101,963,904 Reserve for Possible Ions Losses (61) (61) Usibilities (61) (61) Deposits 68,809,449 65,300,944 Negotiable Certificates of Deposit 2,266,478 2,237,369 Negotiable Certificates of Deposit 2,369,492 65,300,944 Negotiable Certificates of Deposit 3,989,449 65,300,944 Negotiable Certificates of Deposit 3,989,449 65,300,944 Negotiable Certificates of Deposit 3,989,454	•	· ·	•	
Other Assets 1,608,236 2,705,382 Tangible Fixed Assets 134,914 129,121 Intangible Fixed Assets 5,669 52,528 Net Defined Benefit Asset 129,465 27,697 Deferred Tax Assets for Land Revaluation 1,600 1,600 Customers' Liabilities for Acceptances and Guarantees 3,197,577 3,288,955 Reserve for Possible Losa Losses (61) (61) Reserve for Possible Investment Losses (61) (61) Total Assets 9,504,944 101,953,904 Openation of Compatibilities 65,809,449 65,300,944 Deposits 63,809,449 65,300,944 Negotiable Certificates of Deposit 2,296,478 2,237,359 Debentures 454,034 434,791 Trading Liabilities 2,766 5,141 Borrowed Money 3,988,241 3,385,229 Call Money and Bills Sold 390,000 1,655,000 Payables under Repurchase Agreements 10,613,476 14,026,979 Short-term Entrusted Funds	-	305,076		
Tangible Fixed Assets 134,914 129,121 Intangible Fixed Assets 51,669 52,568 Net Defined Benefit Asset 129,465 22,769 Deferred Tax Assets 307,942 686,937 Deferred Tax Assets for Land Revaluation 1,600 1,600 Customer's Liabilities for Acceptances and Guarantees (131,441) (134,614) Reserve for Possible Loan Losses (61) (61) Total Assets (50) (70) Cuisbilities 3,809,449 65,300,944 Deposits 63,809,449 65,300,944 Regotiable Certificates of Deposit 2,296,478 2,237,359 Debentures 454,034 434,791 Trading Liabilities 2,786 5,141 Borrowed Money 3,988,241 3,835,229 Call Money and Bills Sold 30,000 1,655,000 Payables under Repurchase Agreements 10,613,476 14,026,979 Foreign Exchange Liabilities 3,282,753 5,552,055 Reserve for Drusters Fattrusted Funds 797,420 893,463 <t< td=""><td>Cash and Due from Banks</td><td>22,430,679</td><td></td></t<>	Cash and Due from Banks	22,430,679		
Intampible Fixed Assets 129,465 72,697 Net Defined Benefit Asset 129,465 72,697 Deferred Tax Assets for Land Revaluation 1,600 1,600 Customers' Liabilities for Acceptances and Guarantees 3,197,577 3,289,955 Reserve for Possible Lona Losses (131,441) (134,614) Reserve for Possible Lona Losses (61) Total Assets 94,504,944 101,953,904 Customers' Liabilities		1,608,236		
Net Defined Benefit Assets 307,942 686,937 Deferred Tax Assets (a) 07,942 686,937 1,600 1,600 Customers' Liabilities for Acceptances and Guarantees 3,197,577 3,289,955 3,289,955 Reserve for Possible Loan Losses (131,441) (134,614) (134	Tangible Fixed Assets	134,914	129,121	
Deferred Tax Assets for Land Revaluation 1,600 1,600 Customers' Liabilities for Acceptances and Guarantees 3,197,577 3,289,955 Reserve for Possible Loan Losses (131,441) (134,614) Reserve for Possible Investment Losses (61)	Intangible Fixed Assets	51,669	52,526	
Deferred Tax Assets for Land Revaluation 1,600 1,600 Customers' Liabilities for Acceptances and Guarantees 3,197,577 3,289,955 Reserve for Possible Loan Losses (61) Cliabilities of Possible Investment Losses (61) Cliabilities) Cliabilities) Cliabilities) Deposits 63,809,449 65,300,944 Negotiable Certificates of Deposit 2,296,478 2,237,359 Debentures 454,034 434,791 Trading Liabilities 2,786 5,141 Borrowed Money 3,988,241 3,885,229 Call Money and Bills Sold 390,000 1,655,000 Payables under Repurchase Agreements 10,613,476 14,026,979 Foreign Exchange Liabilities 797,420 883,463 Short-term Entrusted Funds 797,420 883,463 Other Liabilities 3,262,753 5,552,035 Reserve for Directore Retirement Benefits 1,229 1,134 Acceptances and Guarantees 3,197,577 3,289,955 <td cols<="" td=""><td>Net Defined Benefit Asset</td><td>129,465</td><td>27,697</td></td>	<td>Net Defined Benefit Asset</td> <td>129,465</td> <td>27,697</td>	Net Defined Benefit Asset	129,465	27,697
Customers' Liabilities for Acceptances and Guarantees 3,197,577 3,289,955 Reserve for Possible Loan Losses (131,441) (134,614) Reserve for Possible Investment Losses (61)	Deferred Tax Assets	307,942	686,937	
Reserve for Possible Loan Loses (131,411) (134,614) Reserve for Possible Investment Loses (61) Total Assets 94,504,944 101,953,004 (Liabilities) Deposits 63,809,449 65,300,944 Negotiable Certificates of Deposit 2,296,478 2,237,359 Debentures 454,034 434,791 Trading Liabilities 2,786 5,141 Borrowed Money 3,988,241 3,835,229 Call Money and Bills Sold 390,000 1,655,009 Payables under Repurchase Agreements 10,613,476 14,026,979 Poreign Exchange Liabilities 28 31 Short-term Entrusted Funds 797,420 893,463 Other Liabilities 3,262,753 5,552,035 Reserve for Bonus Payments 7,693 7,683 Net Defined Benefit Liability 10,234 9,882 Reserve for Directors' Retirement Benefits 1,229 1,134 Acceptances and Guarantees 3,197,577 3,289,955 Total Liabilities 8,881,402	Deferred Tax Assets for Land Revaluation	1,600	1,600	
Claim Clai	Customers' Liabilities for Acceptances and Guarantees	3,197,577	3,289,955	
Claibilities Separate Separ	Reserve for Possible Loan Losses	(131,441)	(134,614)	
Cliabilities	Reserve for Possible Investment Losses	(61)	-	
Deposits 63,809,449 65,300,944 Negotiable Certificates of Deposit 2,296,478 2,237,359 Debentures 454,034 434,791 Trading Liabilities 2,786 5,141 Borrowed Money 3,985,241 3,355,292 Call Money and Bills Sold 390,000 1,655,000 Payables under Repurchase Agreements 10,613,476 14,026,979 Foreign Exchange Liabilities 28 31 Short-term Entrusted Funds 79,420 893,463 Other Liabilities 3,262,753 5,552,035 Reserve for Bonus Payments 7,693 7,688 Net Defined Benefit Liability 10,234 9,882 Reserve for Directors' Retirement Benefits 1,229 1,134 Acceptances and Guarantees 3,197,677 3,289,955 Total Liabilities 88,81,402 97,249,636 Total Capital 4,040,198 4,040,198 Capital Surplus 23,399 23,399 Retained Earnings 2,154,690 2,235,001 Total Owners' Equity 6,	Total Assets	94,504,944	101,953,904	
Negotiable Certificates of Deposit 2,296,478 2,237,359 Debentures 454,034 434,791 Trading Liabilities 2,786 5,141 Borrowed Money 3,988,241 3,835,229 Call Money and Bills Sold 390,000 1,655,000 Payables under Repurchase Agreements 10,613,476 14,026,979 Foreign Exchange Liabilities 28 31 Short-term Entrusted Funds 797,420 893,463 Other Liabilities 3,262,753 5,552,035 Reserve for Bonus Payments 7,693 7,688 Net Defined Benefit Liability 10,234 9,882 Reserve for Directors' Retirement Benefits 1,229 1,134 Acceptances and Guarantees 3,197,577 3,289,955 Total Liabilities 88,831,402 97,249,636 Paid-in Capital 4,040,198 4,040,198 Capital Surplus 23,399 23,399 Retained Earnings 2,154,690 2,235,001 Total Owners' Equity 6,218,288 6,298,599 Net Unrealized Gains (Loss	(Liabilities)			
Debentures 454,034 434,791 Trading Liabilities 2,786 5,141 Borrowed Money 3,988,241 3,835,229 Call Money and Bills Sold 390,000 1,655,000 Payables under Repurchase Agreements 10,613,476 14,026,979 Foreign Exchange Liabilities 28 31 Short-term Entrusted Funds 797,420 893,463 Other Liabilities 3,262,753 5,552,035 Reserve for Bonus Payments 7,693 7,688 Net Defined Benefit Liability 10,234 9,882 Reserve for Directors' Retirement Benefits 1,229 1,134 Acceptances and Guarantees 3,197,577 3,289,955 Total Liabilities 88,831,402 97,249,636 (Net Assets) Paid-in Capital 4,040,198 4,040,198 Capital Surplus 23,399 23,399 Capital Surplus 2,154,690 2,235,001 Total Owners' Equity 6,218,288 6,298,599 Net Unrealized Gains (Losses) on Other Securities (678,339) <t< td=""><td>Deposits</td><td>63,809,449</td><td>65,300,944</td></t<>	Deposits	63,809,449	65,300,944	
Trading Liabilities 2,786 5,141 Borrowed Money 3,988,241 3,835,229 Call Money and Bills Sold 390,000 1,655,000 Payables under Repurchase Agreements 10,613,476 14,026,679 Foreign Exchange Liabilities 28 31 Short-term Entrusted Funds 797,420 893,463 Other Liabilities 3,262,753 5,552,035 Reserve for Bonus Payments 7,693 7,688 Net Defined Benefit Liability 10,234 9,882 Reserve for Directors' Retirement Benefits 1,229 1,134 Acceptances and Guarantees 3,197,577 3,289,555 Total Liabilities 88,831,402 97,249,636 (Net Assets) Paid-in Capital 4,040,198 4,040,198 Capital Surplus 23,399 23,399 Capital Surplus 2,154,690 2,235,001 Total Owners' Equity 6,218,288 6,298,599 Net Urrealized Gains (Losses) on Other Securities (678,339) (1,825,143) Net Deferred Gains on Hedging Instr	Negotiable Certificates of Deposit	2,296,478	2,237,359	
Borrowed Money 3,988,241 3,935,229 Call Money and Bills Sold 390,000 1,655,000 Payables under Repurchase Agreements 10,613,476 14,026,979 Foreign Exchange Liabilities 28 31 Short-term Entrusted Funds 797,420 893,463 Other Liabilities 3,262,753 5,552,035 Reserve for Bonus Payments 7,693 7,688 Net Defined Benefit Liability 10,234 9,882 Reserve for Directors' Retirement Benefits 1,229 1,134 Acceptances and Guarantees 3,197,577 3,289,955 Total Liabilities 88,831,402 97,249,636 (Net Assets) Faid-in Capital 4,040,198 4,040,198 Capital Surplus 23,399 23,399 Retained Earnings 2,154,690 2,235,001 Total Owners' Equity 6,218,288 6,298,599 Net Unrealized Gains (Losses) on Other Securities (678,339) (1,825,143) Net Deferred Gains on Hedging Instruments 77,079 201,360 Revaluat	Debentures	454,034	434,791	
Call Money and Bills Sold 390,000 1,655,000 Payables under Repurchase Agreements 10,613,476 14,026,979 Foreign Exchange Liabilities 28 31 Short-term Entrusted Funds 797,420 893,463 Other Liabilities 3,262,753 5,552,035 Reserve for Bonus Payments 7,693 7,688 Net Defined Benefit Liability 10,234 9,882 Reserve for Directors' Retirement Benefits 1,229 1,134 Acceptances and Guarantees 3,197,577 3,289,655 Total Liabilities 88,831,402 97,249,636 Contal Liabilities 4,040,198 4,040,198 Capital Surplus 23,399 23,399 Capital Surplus 2,154,690 2,235,001 Total Owners' Equity 6,218,288 6,298,599 Net Unrealized Gains (Losses) on Other Securities (678,339) (1,825,143) Net Deferred Gains on Hedging Instruments 77,079 201,360 Revaluation Reserve for Land (2,099) (2,099) Foreign Currency Transaction Adjustments	Trading Liabilities	2,786	5,141	
Payables under Repurchase Agreements 10,613,476 14,026,979 Foreign Exchange Liabilities 28 31 Short-term Entrusted Funds 797,420 893,463 Other Liabilities 3,262,753 5,552,035 Reserve for Bonus Payments 7,693 7,688 Net Defined Benefit Liability 10,234 9,882 Reserve for Directors' Retirement Benefits 1,229 1,134 Acceptances and Guarantees 3,197,577 3,289,955 Total Liabilities 88,831,402 97,249,636 Paid-in Capital 4,040,198 4,040,198 Capital Surplus 23,399 23,399 Retained Earnings 2,154,690 2,235,001 Total Owners' Equity 6,218,288 6,298,599 Net Unrealized Gains (Losses) on Other Securities (678,339) (1,825,143) Net Deferred Gains on Hedging Instruments 77,079 201,360 Revaluation Reserve for Land 2,0999 (2,099) Foreign Currency Transaction Adjustments 1,451 1,787 Remeasurements of Defined Benefit Plans 46,671	Borrowed Money	3,988,241	3,835,229	
Foreign Exchange Liabilities 28 31 Short-term Entrusted Funds 797,420 893,463 Other Liabilities 3,262,753 5,552,035 Reserve for Bonus Payments 7,693 7,688 Net Defined Benefit Liability 10,234 9,882 Reserve for Directors' Retirement Benefits 1,229 1,134 Acceptances and Guarantees 3,197,577 3,289,955 Total Liabilities 88,831,402 97,249,636 (Net Assets) Paid-in Capital 4,040,198 4,040,198 Capital Surplus 23,399 23,399 Retained Earnings 2,154,690 2,235,001 Total Owners' Equity 6,218,288 6,298,599 Net Unrealized Gains (Losses) on Other Securities (678,339) (1,825,143) Net Deferred Gains (Losses) on Other Securities (678,339) (1,825,143) Net Presign Currency Transaction Adjustments 77,079 201,360 Revaluation Reserve for Land (2,099) (2,099) Foreign Currency Transaction Adjustments 1,451 1,787	Call Money and Bills Sold	390,000	1,655,000	
Short-term Entrusted Funds 797,420 893,463 Other Liabilities 3,262,753 5,552,035 Reserve for Bonus Payments 7,693 7,688 Net Defined Benefit Liability 10,234 9,882 Reserve for Directors' Retirement Benefits 1,229 1,134 Acceptances and Guarantees 3,197,577 3,289,955 Total Liabilities 88,831,402 97,249,636 (Net Assets) Paid-in Capital 4,040,198 4,040,198 Capital Surplus 23,399 23,399 Retained Earnings 2,154,690 2,235,001 Total Owners' Equity 6,218,288 6,298,599 Net Unrealized Gains (Losses) on Other Securities (678,339) (1,825,143) Net Deferred Gains on Hedging Instruments 77,079 201,360 Revaluation Reserve for Land (2,099) (2,099) Foreign Currency Transaction Adjustments 1,451 1,787 Remeasurements of Defined Benefit Plans 46,671 19,330 Total Accumulated Other Comprehensive Income (555,236) (1,604,763) <	Payables under Repurchase Agreements	10,613,476	14,026,979	
Other Liabilities 3,262,753 5,552,035 Reserve for Bonus Payments 7,693 7,688 Net Defined Benefit Liability 10,234 9,882 Reserve for Directors' Retirement Benefits 1,229 1,134 Acceptances and Guarantees 3,197,577 3,289,955 Total Liabilities 88,831,402 97,249,636 (Net Assets) Paid-in Capital 4,040,198 4,040,198 Capital Surplus 23,399 23,399 Retained Earnings 2,154,690 2,235,001 Total Owners' Equity 6,218,288 6,298,599 Net Unrealized Gains (Losses) on Other Securities (678,339) (1,825,143) Net Deferred Gains on Hedging Instruments 77,079 201,360 Revaluation Reserve for Land (2,099) (2,099) Foreign Currency Transaction Adjustments 1,451 1,787 Remeasurements of Defined Benefit Plans 46,671 19,330 Total Accumulated Other Comprehensive Income (555,236) (1,604,763) Non-controlling Interests 10,490 10,430 <td>Foreign Exchange Liabilities</td> <td>28</td> <td>31</td>	Foreign Exchange Liabilities	28	31	
Reserve for Bonus Payments 7,693 7,688 Net Defined Benefit Liability 10,234 9,882 Reserve for Directors' Retirement Benefits 1,229 1,134 Acceptances and Guarantees 3,197,577 3,289,955 Total Liabilities 88,831,402 97,249,636 (Net Assets) Paid-in Capital 4,040,198 4,040,198 Capital Surplus 23,399 23,399 Retained Earnings 2,154,690 2,235,001 Total Owners' Equity 6,218,288 6,298,599 Net Unrealized Gains (Losses) on Other Securities (678,339) (1,825,143) Net Deferred Gains on Hedging Instruments 77,079 201,360 Revaluation Reserve for Land (2,099) (2,099) Foreign Currency Transaction Adjustments 1,451 1,787 Remeasurements of Defined Benefit Plans 46,671 19,330 Total Accumulated Other Comprehensive Income (555,236) (1,604,763) Non-controlling Interests 10,490 10,430 Total Net Assets 5,673,542 4,704,267	Short-term Entrusted Funds	797,420	893,463	
Net Defined Benefit Liability 10,234 9,882 Reserve for Directors' Retirement Benefits 1,229 1,134 Acceptances and Guarantees 3,197,577 3,289,955 Total Liabilities 88,831,402 97,249,636 (Net Assets) Paid-in Capital 4,040,198 4,040,198 Capital Surplus 23,399 23,399 Retained Earnings 2,154,690 2,235,001 Total Owners' Equity 6,218,288 6,298,599 Net Unrealized Gains (Losses) on Other Securities (678,339) (1,825,143) Net Deferred Gains on Hedging Instruments 77,079 201,360 Revaluation Reserve for Land (2,099) (2,099) Foreign Currency Transaction Adjustments 1,451 1,787 Remeasurements of Defined Benefit Plans 46,671 19,330 Total Accumulated Other Comprehensive Income (555,236) (1,604,763) Non-controlling Interests 10,490 10,430 Total Net Assets 5,673,542 4,704,267	Other Liabilities	3,262,753	5,552,035	
Reserve for Directors' Retirement Benefits 1,229 1,134 Acceptances and Guarantees 3,197,577 3,289,955 Total Liabilities 88,831,402 97,249,636 (Net Assets) Paid-in Capital 4,040,198 4,040,198 Capital Surplus 23,399 23,399 Retained Earnings 2,154,690 2,235,001 Total Owners' Equity 6,218,288 6,298,599 Net Unrealized Gains (Losses) on Other Securities (678,339) (1,825,143) Net Deferred Gains on Hedging Instruments 77,079 201,360 Revaluation Reserve for Land (2,099) (2,099) Foreign Currency Transaction Adjustments 1,451 1,787 Remeasurements of Defined Benefit Plans 46,671 19,330 Total Accumulated Other Comprehensive Income (555,236) (1,604,763) Non-controlling Interests 10,490 10,430 Total Net Assets 5,673,542 4,704,267	Reserve for Bonus Payments	7,693	7,688	
Acceptances and Guarantees 3,197,577 3,289,955 Total Liabilities 88,831,402 97,249,636 (Net Assets) Paid-in Capital 4,040,198 4,040,198 Capital Surplus 23,399 23,399 Retained Earnings 2,154,690 2,235,001 Total Owners' Equity 6,218,288 6,298,599 Net Unrealized Gains (Losses) on Other Securities (678,339) (1,825,143) Net Deferred Gains on Hedging Instruments 77,079 201,360 Revaluation Reserve for Land (2,099) (2,099) Foreign Currency Transaction Adjustments 1,451 1,787 Remeasurements of Defined Benefit Plans 46,671 19,330 Total Accumulated Other Comprehensive Income (555,236) (1,604,763) Non-controlling Interests 10,490 10,430 Total Net Assets 5,673,542 4,704,267	Net Defined Benefit Liability	10,234	9,882	
Total Liabilities 88,831,402 97,249,636 (Net Assets) Paid-in Capital 4,040,198 4,040,198 Capital Surplus 23,399 23,399 Retained Earnings 2,154,690 2,235,001 Total Owners' Equity 6,218,288 6,298,599 Net Unrealized Gains (Losses) on Other Securities (678,339) (1,825,143) Net Deferred Gains on Hedging Instruments 77,079 201,360 Revaluation Reserve for Land (2,099) (2,099) Foreign Currency Transaction Adjustments 1,451 1,787 Remeasurements of Defined Benefit Plans 46,671 19,330 Total Accumulated Other Comprehensive Income (555,236) (1,604,763) Non-controlling Interests 10,490 10,430 Total Net Assets 5,673,542 4,704,267	Reserve for Directors' Retirement Benefits	1,229	1,134	
(Net Assets) Paid-in Capital 4,040,198 4,040,198 Capital Surplus 23,399 23,399 Retained Earnings 2,154,690 2,235,001 Total Owners' Equity 6,218,288 6,298,599 Net Unrealized Gains (Losses) on Other Securities (678,339) (1,825,143) Net Deferred Gains on Hedging Instruments 77,079 201,360 Revaluation Reserve for Land (2,099) (2,099) Foreign Currency Transaction Adjustments 1,451 1,787 Remeasurements of Defined Benefit Plans 46,671 19,330 Total Accumulated Other Comprehensive Income (555,236) (1,604,763) Non-controlling Interests 10,490 10,430 Total Net Assets 5,673,542 4,704,267	Acceptances and Guarantees	3,197,577	3,289,955	
Paid-in Capital 4,040,198 4,040,198 Capital Surplus 23,399 23,399 Retained Earnings 2,154,690 2,235,001 Total Owners' Equity 6,218,288 6,298,599 Net Unrealized Gains (Losses) on Other Securities (678,339) (1,825,143) Net Deferred Gains on Hedging Instruments 77,079 201,360 Revaluation Reserve for Land (2,099) (2,099) Foreign Currency Transaction Adjustments 1,451 1,787 Remeasurements of Defined Benefit Plans 46,671 19,330 Total Accumulated Other Comprehensive Income (555,236) (1,604,763) Non-controlling Interests 10,490 10,430 Total Net Assets 5,673,542 4,704,267	Total Liabilities	88,831,402	97,249,636	
Capital Surplus 23,399 23,399 Retained Earnings 2,154,690 2,235,001 Total Owners' Equity 6,218,288 6,298,599 Net Unrealized Gains (Losses) on Other Securities (678,339) (1,825,143) Net Deferred Gains on Hedging Instruments 77,079 201,360 Revaluation Reserve for Land (2,099) (2,099) Foreign Currency Transaction Adjustments 1,451 1,787 Remeasurements of Defined Benefit Plans 46,671 19,330 Total Accumulated Other Comprehensive Income (555,236) (1,604,763) Non-controlling Interests 10,490 10,430 Total Net Assets 5,673,542 4,704,267	(Net Assets)			
Retained Earnings 2,154,690 2,235,001 Total Owners' Equity 6,218,288 6,298,599 Net Unrealized Gains (Losses) on Other Securities (678,339) (1,825,143) Net Deferred Gains on Hedging Instruments 77,079 201,360 Revaluation Reserve for Land (2,099) (2,099) Foreign Currency Transaction Adjustments 1,451 1,787 Remeasurements of Defined Benefit Plans 46,671 19,330 Total Accumulated Other Comprehensive Income (555,236) (1,604,763) Non-controlling Interests 10,490 10,430 Total Net Assets 5,673,542 4,704,267	Paid-in Capital	4,040,198	4,040,198	
Total Owners' Equity 6,218,288 6,298,599 Net Unrealized Gains (Losses) on Other Securities (678,339) (1,825,143) Net Deferred Gains on Hedging Instruments 77,079 201,360 Revaluation Reserve for Land (2,099) (2,099) Foreign Currency Transaction Adjustments 1,451 1,787 Remeasurements of Defined Benefit Plans 46,671 19,330 Total Accumulated Other Comprehensive Income (555,236) (1,604,763) Non-controlling Interests 10,490 10,430 Total Net Assets 5,673,542 4,704,267	Capital Surplus	23,399	23,399	
Net Unrealized Gains (Losses) on Other Securities (678,339) (1,825,143) Net Deferred Gains on Hedging Instruments 77,079 201,360 Revaluation Reserve for Land (2,099) (2,099) Foreign Currency Transaction Adjustments 1,451 1,787 Remeasurements of Defined Benefit Plans 46,671 19,330 Total Accumulated Other Comprehensive Income (555,236) (1,604,763) Non-controlling Interests 10,490 10,430 Total Net Assets 5,673,542 4,704,267	Retained Earnings	2,154,690	2,235,001	
Net Deferred Gains on Hedging Instruments 77,079 201,360 Revaluation Reserve for Land (2,099) (2,099) Foreign Currency Transaction Adjustments 1,451 1,787 Remeasurements of Defined Benefit Plans 46,671 19,330 Total Accumulated Other Comprehensive Income (555,236) (1,604,763) Non-controlling Interests 10,490 10,430 Total Net Assets 5,673,542 4,704,267	Total Owners' Equity	6,218,288	6,298,599	
Revaluation Reserve for Land (2,099) (2,099) Foreign Currency Transaction Adjustments 1,451 1,787 Remeasurements of Defined Benefit Plans 46,671 19,330 Total Accumulated Other Comprehensive Income (555,236) (1,604,763) Non-controlling Interests 10,490 10,430 Total Net Assets 5,673,542 4,704,267	Net Unrealized Gains (Losses) on Other Securities	(678,339)	(1,825,143)	
Foreign Currency Transaction Adjustments 1,451 1,787 Remeasurements of Defined Benefit Plans 46,671 19,330 Total Accumulated Other Comprehensive Income (555,236) (1,604,763) Non-controlling Interests 10,490 10,430 Total Net Assets 5,673,542 4,704,267	Net Deferred Gains on Hedging Instruments	77,079	201,360	
Remeasurements of Defined Benefit Plans 46,671 19,330 Total Accumulated Other Comprehensive Income (555,236) (1,604,763) Non-controlling Interests 10,490 10,430 Total Net Assets 5,673,542 4,704,267	Revaluation Reserve for Land	(2,099)	(2,099)	
Total Accumulated Other Comprehensive Income (555,236) (1,604,763) Non-controlling Interests 10,490 10,430 Total Net Assets 5,673,542 4,704,267	Foreign Currency Transaction Adjustments	1,451	1,787	
Non-controlling Interests 10,490 10,430 Total Net Assets 5,673,542 4,704,267	Remeasurements of Defined Benefit Plans	46,671	19,330	
Total Net Assets 5,673,542 4,704,267	Total Accumulated Other Comprehensive Income	(555,236)	(1,604,763)	
	Non-controlling Interests	10,490	10,430	
Total Liabilities and Net Assets 94,504,944 101,953,904	Total Net Assets	5,673,542	4,704,267	
	Total Liabilities and Net Assets	94,504,944	101,953,904	

Consolidated Statements of Operations and Comprehensive Income

(1)Consolidated Statement of Operations

	First Half of Fiscal 2022	First Half of Fiscal 2023
	(Six Months ended September 30, 2022)	(Six Months ended September 30, 2023)
Ordinary Income	1,290,913	1,547,426
Interest Income	621,633	1,020,278
Interest on Loans and Bills Discounted	85,059	197,062
Interest and Dividends on Securities	514,536	762,913
Fees and Commissions	15,404	17,237
Trading Income	253	387
Other Operating Income	432,572	280,110
Other Ordinary Income	221,048	229,411
Ordinary Expenses	1,104,362	1,361,827
Interest Expenses	468,405	1,220,940
Interest on Deposits	44,323	146,444
Fees and Commissions	9,712	9,840
Trading Expenses	24	561
Other Operating Expenses	411,867	24,704
General and Administrative Expenses	76,972	83,887
Other Ordinary Expenses	137,379	21,892
Ordinary Profits	186,551	185,598
Extraordinary Profits	24,238	50,945
Extraordinary Losses	812	208
Income before Income Taxes	209,977	236,335
Income Taxes - Current	71,877	65,735
Income Taxes - Deferred	(32,341)	25,582
Total Income Taxes	39,536	91,318
Profit	170,441	145,017
Profit Attributable to Non-controlling Interests	622	622
Profit Attributable to Owners of Parent	169,818	144,395

(2)Consolidated Statement of Comprehensive Income

	First Half of Fiscal 2022	First Half of Fiscal 2023
	(Six Months ended September 30, 2022)	(Six Months ended September 30, 2023)
Profit	170,441	145,017
Other Comprehensive Income	(1,876,955)	(1,049,516)
Net Unrealized Gains (Losses) on Other Securities	(1,993,757)	(1,147,860)
Net Deferred Gains (Losses) on Hedging Instruments	119,995	123,948
Foreign Currency Transaction Adjustments	992	335
Remeasurements of Defined Benefit Plans	(4,322)	(27,337)
Share of Other Comprehensive Income of Affiliates accounted for	135	1,396
by the equity method		
Total Comprehensive Income	(1,706,514)	(904,499)
Attributable to:		
Owners of Parent	(1,707,130)	(905,131)
Non-controlling Interests	616	631

Consolidated Statement of Capital Surplus and Retained Earnings

	First Half of Fiscal 2022	First Half of Fiscal 2023
	(Six Months ended September 30, 2022)	(Six Months ended September 30, 2023)
(Capital Surplus)		
Balance at the Beginning of the Fiscal Year	23,399	23,399
Additions:	-	-
Deductions:	-	-
Balance at the End of the Period	23,399	23,399
(Retained Earnings)		
Balance at the Beginning of the Fiscal Year	2,236,608	2,154,690
Additions:	177,888	144,395
Profit Attributable to Owners of Parent	169,818	144,395
Reversal of Revaluation Reserve for Land	8,069	-
Deductions:	90,211	64,083
Dividends	90,211	64,083
Balance at the End of the Period	2,324,285	2,235,001

Consolidated Statement of Cash Flows

	т _	(Millions of Yen)
	First Half of Fiscal	First Half of Fiscal
	2022	2023
	(Six Months ended September 30, 2022)	(Six Months ended September 30, 2023)
I Cash Flows from Operating Activities:		
Income before Income Taxes	209,977	236,335
Depreciation	12,106	12,291
Equity in Losses (Earnings) of Affiliates	(7,128)	(6,344)
Net Increase (Decrease) in Reserve for Possible Loan Losses	(4,625)	2,391
Net Increase (Decrease) in Reserve for Possible Investment Losses	-	(61)
Net Increase (Decrease) in Reserve for Bonus Payments	167	(4)
Net Decrease (Increase) in Net Defined Benefit Asset	(456)	101,767
Net Increase (Decrease) in Net Defined Benefit Liability	(345)	(351)
Net Increase (Decrease) in Reserve for Directors' Retirement Benefits	18	(94)
Interest Income	(621,633)	(1,020,278)
Interest Expenses	468,405	1,220,940
Losses (Gains) on Securities	(147,866)	(442,582)
Losses (Gains) on Money Held in Trust	77,295	(27,286)
Foreign Exchange Losses (Gains)	(4,641,092)	(3,780,979)
Losses (Gains) on Disposal of Fixed Assets	(23,425)	(3,813)
Losses (Gains) on Cancellation of Employee Retirement Benefit Trust	- / · · ·	(46,922)
Net Decrease (Increase) in Trading Assets	(3,047)	(2,428)
Net Increase (Decrease) in Trading Liabilities	759	2,355
Net Decrease (Increase) in Loans and Bills Discounted	3,942,211	(408,954)
Net Increase (Decrease) in Deposits	(417,918)	1,491,014
Net Increase (Decrease) in Negotiable Certificates of Deposit	188,771	(59,119)
Net Increase (Decrease) in Debentures	109,125	(19,243)
Net Increase (Decrease) in Borrowed Money (Excluding Subordinated Borrowed Money)	(307,823)	(195,190)
Net Decrease (Increase) in Interest-bearing Due from Banks	(90,235)	370,734
Net Decrease (Increase) in Call Loans and Bills Bought and Other	34,384	(317,593)
Net Increase (Decrease) in Call Money and Bills Sold and Other Net Increase (Decrease) in Short-term Entrusted Funds	(4,386,938)	4,678,502
Net Increase (Decrease) in Snort-term Entrusted Funds Net Decrease (Increase) in Foreign Exchange Assets	434,486 (2,890)	96,043 281,623
Net Increase (Increase) in Foreign Exchange Assets Net Increase (Decrease) in Foreign Exchange Liabilities	28	201,023
Interest Received	589,901	941,815
Interest Paid	(300,183)	(1,035,929)
Other, Net	449,848	(440,578)
Subtotal	(4,438,126)	1,628,059
Income Taxes (Paid) Refunded	(13,675)	(10,061)
Net Cash Provided by (Used in) Operating Activities	(4,451,801)	1,617,998
II Cash Flows from Investing Activities:	, , , , , , , ,	,,
Purchases of Securities	(8,597,982)	(10,473,490)
Proceeds from Sales of Securities	9,924,439	4,622,679
Proceeds from Redemption of Securities	3,011,766	4,250,072
Increase in Money Held in Trust	(550,984)	(812,446)
Decrease in Money Held in Trust	490,407	161,621
Purchases of Tangible Fixed Assets	(562)	(891)
Purchases of Intangible Fixed Assets	(6,134)	(6,876)
Proceeds from Sales of Tangible Fixed Assets	38,800	8,995
Payments for Asset Retirement Obligations		(97)
Net Cash Provided by (Used in) Investing Activities	4,309,749	(2,250,433)
III Cash Flows from Financing Activities:		
Proceeds from Share Issuance to Non-controlling Shareholders	-	190
Dividends Paid	(90,211)	(64,083)
Dividends Paid to Non-controlling Interests	(764)	(881)
Net Cash Provided by (Used in) Financing Activities	(90,975)	(64,775)
IV Effect of Exchange Rate Changes on Cash and Cash Equivalents	4,516	907
V Net Increase (Decrease) in Cash and Cash Equivalents	(228,510)	(696,303)
VI Cash and Cash Equivalents at the Beginning of the Fiscal Year	17,099,172	21,322,082
VII Cash and Cash Equivalents at the End of the Period	16,870,661	20,625,779

Amounts less than one million yen are rounded down.

Notes to Accounting Policies

Consolidated Financial Statements are under Japanese GAAP (Generally Accepted Accounting Policies).

Notes to Consolidated Financial Statements

(Notes on Going-Concern Assumption)

None.

(Securities)

Information relating to Securities is provided as below. The Securities include negotiable certificates of deposit in Cash and Due from Banks and trust beneficiary interest in Monetary Claims Bought.

1. Held-to-Maturity Debt Securities (as of September 30, 2023)

				(Millions of Yen)
	Туре	Consolidated Balance Sheet Amount	Fair Value	Difference
	Japanese Government Bonds	-	-	-
	Municipal Government Bonds	-	•	-
Held-to-Maturity Debt Securities Whose	Corporate Bonds	143	144	0
Fair Value exceeding	Other	3,291,626	3,314,495	22,868
Consolidated Balance	Foreign Bonds	3,227,375	3,250,162	22,786
Sheet Amount	Other	64,251	64,332	81
	Subtotal	3,291,770	3,314,639	22,868
	Japanese Government Bonds	2,937,265	2,646,017	(291,248)
Held-to-Maturity	Municipal Government Bonds	-	-	-
Debt Securities Whose Fair Value not exceeding Consolidated Balance Sheet Amount	Corporate Bonds	100,000	98,829	(1,171)
	Other	8,456,345	8,403,428	(52,917)
	Foreign Bonds	8,351,193	8,298,513	(52,679)
	Other	105,152	104,914	(238)
	Subtotal	11,493,611	11,148,274	(345,336)
Total		14,785,382	14,462,914	(322,467)

2. Other Securities (as of September 30, 2023)

(Millions of Yen)

	Туре	Consolidated Balance Sheet Amount	Acquisition Cost	Difference
	Stocks	630,680	217,988	412,692
	Bonds	92,930	92,621	309
	Japanese Government Bonds	10,341	10,034	306
Other	Municipal Government Bonds	225	224	1
Securities Whose	Corporate Bonds	82,364	82,362	2
Consolidated Balance Sheet Amount	Other	2,824,973	2,288,064	536,908
exceeding Acquisition	Foreign Bonds	570,097	567,755	2,342
Cost	Foreign Stocks	23,458	9,349	14,108
	Investment Trusts	2,166,803	1,646,912	519,890
	Other	64,614	64,047	567
	Subtotal	3,548,585	2,598,674	949,910
	Stocks	6,589	7,082	(493)
	Bonds	4,910,595	5,208,405	(297,810)
	Japanese Government Bonds	4,059,317	4,324,848	(265,530)
Other	Municipal Government Bonds	144,312	151,922	(7,609)
Securities Whose	Corporate Bonds	706,964	731,634	(24,670)
Consolidated Balance Sheet Amount not exceeding Acquisition Cost	Other	19,936,497	22,188,167	(2,251,669)
	Foreign Bonds	16,119,077	17,896,315	(1,777,237)
	Foreign Stocks	10,006	13,376	(3,369)
	Investment Trusts	3,733,963	4,204,983	(471,019)
	Other	73,448	73,492	(43)
	Subtotal	24,853,682	27,403,655	(2,549,973)
Tot	al	28,402,267	30,002,330	(1,600,062)

3. Securities Recognized for Revaluation Loss

Securities other than those for trading purposes (except Stocks and others with no market prices and Investments in Partnership) are revalued to their fair value, and the difference between the book value and the fair value is treated as a realized loss for the period ("revaluation loss"), if the fair value has significantly deteriorated from the book value unless a recovery in the fair value is deemed probable.

The amount of revaluation loss for the period was ¥16 million, including ¥16 million on Other (Investment Trusts).

The criteria for determining whether the securities' fair value has "significantly deteriorated" are outlined as follows: Securities whose fair values are equal to or less than 50% of their book value

Securities whose fair values remain between 50% (exclusive) and 70% (inclusive) of their book value for a certain period

(Money Held in Trust)

1. Held-to-Maturity Money Held in Trust (as of September 30, 2023)

(Millions of Yen)

	Consolidated Balance Sheet Amount	Fair Value	Difference	Held-to-Maturity Money Held in Trust Whose Fair Value exceeding Consolidated Balance Sheet Amount	Held-to-Maturity Money Held in Trust Whose Fair Value not exceeding Consolidated Balance Sheet Amount
Held-to-Maturity Money Held in Trust	1	1	-	-	-

(Note)

"Held-to-Maturity Money Held in Trust Whose Fair Value exceeding Consolidated Balance Sheet Amount" and "Held-to-Maturity Money Held in Trust Whose Fair Value not exceeding Consolidated Balance Sheet Amount" are gross valuation of the difference between the consolidated balance sheet amount and the fair value presented in "Difference."

2. Other Money Held in Trust (Money Held in Trust other than that for trading purposes or held-to-maturity) (as of September 30, 2023)

					(Millions of Yen)
	Consolidated Balance Sheet Amount	Acquisition Cost	Difference	Other Money	Other Money
				Held in Trust	Held in Trust
				Whose	Whose
				Consolidated	Consolidated
				Balance Sheet	Balance Sheet
				Amount	Amount not
				exceeding	exceeding
				Acquisition Cost	Acquisition Cost
Other Money	10 515 595	11 500 050	(1,074,320)	10.510	(1,084,831)
Held in Trust	10,515,535	11,589,856	(1,074,320)	10,510	(1,004,001)

(Note)

"Other Money Held in Trust Whose Consolidated Balance Sheet Amount exceeding Acquisition Cost" and "Other Money Held in Trust Whose Consolidated Balance Sheet Amount not exceeding Acquisition Cost" are gross valuation of the difference between the acquisition cost and the consolidated balance sheet amount presented in "Difference."

(Segment Information)

Segment Information is not shown in these statements, since the banking business is the only reportable segment.

(Per Share Information)

Net Assets per Share at the end of the period was \(\frac{\pma}{2}259.41\) (Non-controlling Interests and the residual assets for the

holders of lower dividend rate stocks are deducted from the numerator, and the aggregate number of lower dividend rate stocks is deducted from the denominator respectively in the calculation of Net Assets per Share.)

Profit Attributable to Owners of Parent per Share for the period was \(\frac{1}{2}\)3.91 (The aggregate number of lower dividend rate stocks is deducted from the denominator in the calculation of Profit Attributable to Owners of Parent per Share.)

(Significant Subsequent Events)

None.

Non-consolidated Balance Sheet

Case table Cas		(Millions of Y				
Cann and Bille Discounted		Fiscal 2022	First Half of Fiscal 2023			
Lana and Bille Discounted		(As of March 31, 2023)	(As of September 30, 2023)			
Lana and Bille Discounted	(Assets)		· · · · · · · · · · · · · · · · · · ·			
Foreign Exchange Assets		16,902,539	17.318.370			
Securities						
Money Hald in Trust 8,417,071 10,657,219 Trading Assets 3,835 6,083 Monetary Claims Bought 321,441 292,508 Receivables under Reasle Agreements 304,742 65,092 Cash and Due from Banks 22,348,159 21,298,497 Chebr Assets 1,597,511 2,692,288 Tangible Pixed Assets 132,538 128,818 Trangible Pixed Assets 147,649 48,218 Pepald Pension Cost 71,996 7,415 Deferred Pax Assets for Land Revuluation 1,600 1,600 Customers' Liabilities for Acceptances and Guarantees 499,058 37,867 Reserve for Possible Local Leases (12,498) (123,831 Reserve for Possible Investment Losses (1,481) (1,481) Objective Customer's Liabilities 48,283,397 68,289,118 Deposits (3,832,307 68,289,119 Negotiable Curtificates of Deposit 2,864,78 2,287,359 Deposits 45,034 435,291 Deposits 45,034 435,291		· ·	•			
Trading Asserts \$3,835 6,068						
Monetary Claims Bought 321,441 292,508 Receivables under Resale Agreements 304,742 652,022 Chab and Due from Banks 22,348,159 21,298,497 Chey Cher Assets 1,557,511 2,692,288 Tangible Fixed Assets 132,538 128,2818 Tangible Fixed Assets 47,849 42,218 Pespaid Penaion Cost 71,996 7,415 Deferred Tax Assets for Land Revaluation 1,600 1,600 Customer Liabilities for Acceptances and Guarantees 409,059 37,1867 Customer Liabilities for Acceptances and Guarantees 409,059 37,1867 Reserve for Possible Local Losses 122,499 (123,831) Reserve for Fossible Local Losses 12,2499 (123,831) Reserve for Fossible Local Losses 3,245,242 95,691,698 Deposits 63,832,307 65,289,119 Negotiable Certificates of Deposit 2,286,478 2,227,339 Deposits 63,832,307 65,289,119 Negotiable Certificates of Deposit 2,286,478 2,273,359 Deposits 3,33						
Receivable under Renals Agreements 304,742 655,2022 Cash and Duer Form Banks 23,48,159 21,298,487 Cher Asserts 1,597,511 2,898,288 Tanglible Fixed Asserts 1,597,511 2,898,288 Tanglible Fixed Asserts 47,649 44,218 Tanglible Fixed Asserts 71,1996 7,415 Cherred Tax Asserts 71,1996 7,415 Cherred Tax Asserts for Land Revaluation 1,600 1,			· · · · · · · · · · · · · · · · · · ·			
Cash and Due from Banks 22,348,158 2,2894,875 Chorh Assets 1,597,511 2,692,288 Tangible Fixed Assets 132,538 126,818 Langible Fixed Assets 47,649 48,218 Prepaid Pension Cost 71,196 7,415 Deferred Tax Assets for Land Revaluation 1,600 1,600 Customer Liabilities for Acceptances and Guarantees 409,059 371,887 Reserve for Possible Loan Losses (12,460) (1,281) (1,481) Reserve for Possible Investment Losses (1,481) (1,481) (1,481) Total Assets (Liabilities) 91,425,426 98,691,688 Deposits 63,832,307 65,289,119 Negotiable Certificates of Deposit 2,286,478 2,227,359 Deposits 63,832,307 65,289,119 Negotiable Certificates of Deposit 2,286,478 2,227,359 Deposits Of Possitie Loan Liabilities 2,386,478 2,227,359 1,481 4,682,291 Deposits Of Possities Loan Liabilities 2,381,478 3,782,231 1,682,291 1,682,291 1,682,291 1,682,291 </td <td><u> </u></td> <td></td> <td></td>	<u> </u>					
Other Assets 1,597,511 2,692,288 Tangible Fixed Assets 122,538 128,181 Intangible Pixed Assets 47,649 48,218 Frepaid Pension Cock 71,996 7,415 Deferred Tax Assets for Land Revaluation 1,600 1,600 Deferred Tax Assets for Land Revaluation 1,600 1,600 Customer's Liabilities for Acceptances and Guarantees 499,099 371,867 Reserve for Fossible Lone Losses 1,22,496 1(28,481) Reserve for Fossible Lone Losses 1,481 1,481 Total Assets 9,425,426 98,681,688 Deposits 6,882,307 65,289,119 Regotiable Certificates of Deposit 2,296,478 2,237,369 Debentures 450,034 435,291 Trading Liabilities 2,786 5,141 Borrowed Money 3,931,746 3,787,33 Call Money 39,000 1,650,00 Park Fracture Repurchase Agreements 1,613,476 14,022,979 Porciga Exchange Liabilities 2,896,291 2,897,297 Fo	<u> </u>		·			
Tangible Fixed Assets 132,538 126,818 Prepaid Pension Cost 47,649 48,218 Prepaid Pension Cost 71,996 7,415 Deferred Tax Assets 313,817 729,500 Deferred Tax Assets for Land Revaluation 1,600 1,600 Customer's Liabilities for Assets and Guarantees 409,059 371,887 Reserve for Possible Loun Losses 1,24,060 132,831 Total Assets (Labil) 1,481 1,481 Total Assets (Labilities) 1,481 1,481 Deposits 63,832,307 65,289,119 Negotiable Certificates of Deposit 2,286,478 2,237,359 Negotiable Certificates of Deposit 2,286,478 2,237,359 455,034 435,291 Trading Liabilities 2,786 5,141 465,291 456,020 456,020 Payables under Repurchase Agreements 1,613,476 1,402,579 578,60 514 440,259,79 578,60 514 440,259,79 579,420 898,43 30,000 1,655,000 50,202 20,202 20,202,201						
Intangible Fixed Assets						
Prepaid Pension Cost	•	The state of the s				
Deferred Tax Assets of Land Revaluation	Intangible Fixed Assets					
Defarred Tax Assets for Land Reveluation	Prepaid Pension Cost	71,996	7,415			
Customer's Liabilities for Acceptances and Guarantees 409,059 371,867 Reserve for Possible Loux Losses (1,481) (1,481) (1,481) Total Assets (1,481) (1,481) (1,481) Opposits (Liabilities) (1,481) (1,481) Deposits (Crificates of Deposit 63,832,307 65,289,119 Negotiable Certificates of Deposit 2,986,478 2,287,359 Debentures 455,034 435,291 Trading Liabilities 2,786 5,141 Call Money 390,000 1,655,000 Payables under Repurchase Agreements 10,613,476 14,026,979 Foreign Exchange Liabilities 39,000 1,655,000 Short-term Entrusted Funds 79,420 893,463 Other Liabilities 3,205,231 5,890,46 Reserve for Bonus Payments 5,719 5,580 Reserve for Bonus Payments <t< td=""><td>Deferred Tax Assets</td><td>343,817</td><td>729,500</td></t<>	Deferred Tax Assets	343,817	729,500			
Reserve for Possible Loxa Losses (1,24,86) (1,28,81) (1,481)	Deferred Tax Assets for Land Revaluation	1,600	1,600			
Reserve for Possible Investment Losses	Customers' Liabilities for Acceptances and Guarantees	409,059	371,867			
Reserve for Possible Investment Losses	Reserve for Possible Loan Losses	(122,496)	(123,831)			
Total Assets	Reserve for Possible Investment Losses					
Clais Clai						
Deposits 63,832,907 65,289,119 Negotiable Certificates of Deposit 2,296,478 2,237,359 Debentures 455,034 435,291 Trading Liabilities 2,786 5,141 Borrowed Money 3,931,746 3,778,783 Call Money 390,000 1,655,000 Payables under Repurchase Agreements 10,613,476 14,026,979 Foreign Exchange Liabilities 28 31 Short-term Entrusted Funds 797,420 889,468 Reserve for Bonus Payments 5,719 5,580 Reserve for Benus Payments 5,719 5,580 Reserve for Directors' Retirement Benefits 398 848 Reserve for Directors' Retirement Benefits 898 848 Acceptances and Guarantees 409,059 371,187 Intell Liabilities 85,955,337 94,211,530 Voltal Liabilities 85,955,337 94,211,530 Common Stock 4,019,89 4,040,198 4,040,198 Capital Surplus 26,020 20,20 Capital Surplus Reserve<		22,120,120	20,002,000			
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Debentures 455,034 435,234 Trading Liabilities 2,786 5,141 Borrowed Money 3,931,746 3,778,733 Call Money 390,000 1,655,000 Payables under Repurchase Agreements 10,613,476 14,026,979 Foreign Exchange Liabilities 28 31 Short-trabilities 3,205,231 5,498,046 Reserve for Bonus Payments 5,719 5,580 Reserve for Bonus Payments 15,150 14,068 Reserve for Directors' Retirement Benefits 89 848 Reserve for Directors' Retirement Benefits 89 348 Acceptances and Guarantees 409,059 371,867 Total Liabilities 85,955,337 94,211,530 Reserve for Directors' Retirement Benefits 409,059 371,867 Total Liabilities 409,059 371,867 Total Liabilities 89 848 Acceptances and Guarantees 409,059 371,867 Total Liabilities 4,040,198 4,040,198 Common Stock 4,040,158	-					
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Borrowed Money 3,931,746 3,778,733 Call Money 390,000 1,655,000 Payables under Repurchase Agreements 10,613,476 14,026,679 Foreign Exchange Liabilities 28 31 Short-transfursted Funds 797,420 893,463 Other Liabilities 3,205,231 5,498,046 Reserve for Bonus Payments 5,719 5,580 Reserve for Bonus Payments 5,719 5,580 Reserve for Directors' Retirement Benefits 898 484 Acceptances and Guarantees 409,059 371,867 Total Liabilities 85,955,337 94,211,530 Common Stock 4,040,198 4,040,198 Common Stock 4,015,198 4,041,198 Gother Stock 24,999 24,999 Capital Surplus 26,020 25,020 Capital Surplus Reserve 2,067,877 2,145,036 Capital Surplus Reserve 3,884,83 398,783 Legal Reserves 852,866 863,166 Voluntary Reserves 3,215,011			•			
Call Money 390,000 1,655,000 Payables under Repurchase Agreements 10,613,476 14,026,979 Foreign Exchange Liabilities 28 31 Short-term Entrusted Funds 797,420 883,463 Other Liabilities 3,205,231 5,498,046 Reserve for Bonus Payments 5,719 5,580 Reserve for Betirement Benefits 898 848 Reserve for Director's Retirement Benefits 898 848 Acceptances and Guarantees 409,059 371,867 Total Liabilities 85,955,337 94,211,530 Common Stock 4,040,198 4,040,198 Common Stock 4,015,198 4,015,198 (including Lower Dividend Rate Stock) 3,589,481 3,589,481 Other Stock 24,999 24,999 Capital Surplus 20 25,020 Capital Surplus Reserves 2,067,877 2,145,036 Capital Surplus Reserves 352,866 863,166 Voluntary Reserves 352,866 863,166 Voluntary Reserves 50,3612	_	_	· ·			
Payables under Repurchase Agreements 10,613,476 14,026,979 Foreign Exchange Liabilities 28 31 Short-term Entrusted Funds 797,420 893,463 Other Liabilities 3,205,231 5,498,046 Reserve for Bonus Payments 5,719 5,580 Reserve for Phirectors' Retirement Benefits 15,150 14,068 Reserve for Directors' Retirement Benefits 499,059 371,867 Acceptances and Guarantees 499,059 371,867 Total Liabilities 85,955,337 94,211,530 (Net Assets) 4,040,198 4,040,198 Common Stock 4,040,198 4,040,198 Common Stock 4,015,198 4,015,198 (including Lower Dividend Rate Stock) 3,589,481 3,589,481 Other Stock 24,999 24,999 Capital Surplus 25,020 25,020 Capital Surplus Reserve 29,020 20,20 Capital Surplus Reserve 852,866 863,166 Voluntary Reserves 852,866 863,166 Voluntary Re						
Poreign Exchange Liabilities		- I				
Short term Entrusted Funds 797,420 893,485 Other Liabilities 3,205,231 5,498,046 Reserve for Donus Payments 5,719 5,580 Reserve for Retirement Benefits 898 848 Recerve for Directors' Retirement Benefits 898 848 Acceptances and Guarantees 409,069 371,867 Total Liabilities 85,955,337 94,211,530 (Net Assets) Paid-in Capital 4,040,198 4,040,198 Common Stock 4,015,198 4,015,198 Gincluding Lower Dividend Rate Stock) 3,589,481 3,589,481 Other Stock 24,999 24,999 Capital Surplus 25,020 25,020 Capital Surplus Reserve 24,999 24,999 Other Capital Surplus 20 20 Retained Earnings 2,067,877 2,145,036 Voluntary Reserves 3852,866 863,166 Voluntary Reserves 398,783 398,783 General Reserves 398,783 398,783 Gener	'					
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Reserve for Bonus Payments 5,719 5,580 Reserve for Retirement Benefits 15,150 14,068 Reserve for Director's Retirement Benefits 898 848 Acceptances and Guarantees 409,059 371,867 Total Liabilities 85,955,337 94,211,530 (Net Assets) Paid-in Capital 4,040,198 4,040,198 Common Stock 4,015,198 4,015,198 (including Lower Dividend Rate Stock) 3,589,481 3,589,481 Other Stock 24,999 24,999 Capital Surplus Reserve 24,999 24,999 Other Stock 24,999 24,999 Other Capital Surplus Reserve 20 20 Capital Surplus Reserve 20,967,877 2,145,036 Legal Reserves 85,2866 863,166 Voluntary Reserves 85,2866 863,166 Voluntary Reserves 39,8783 398,783 General Reserves 503,612 503,612 Reserve for Redemption of Preferred Stock 5,021 7 A		· ·	•			
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Reserve for Directors' Retirement Benefits 898 348 Acceptances and Guarantees 409,059 371,867 Total Liabilities 85,955,337 94,211,530 (Net Assets) Paid-in Capital 4,040,198 4,040,198 Common Stock 4,015,198 4,015,198 (including Lower Dividend Rate Stock) 3,589,481 3,589,481 Other Stock 24,999 24,999 Capital Surplus 25,020 25,020 Capital Surplus Reserve 24,999 24,999 Other Capital Surplus 20 20 Retained Earnings 2,067,877 2,145,036 Legal Reserves 852,866 863,166 Voluntary Reserves 1,215,011 1,281,870 Special Reserves 398,783 398,783 General Reserves 503,612 503,612 Reserve for Redemption of Preferred Stock 5,021 AFF Industries, Community and Environment Reserve Fund 12,190 36,541 Reserve for Tax Basis Adjustments of Fixed Assets 29,651	Reserve for Bonus Payments	5,719	5,580			
Acceptances and Guarantees 409,059 371,867 Total Liabilities 85,955,337 94,211,530 Paid-in Capital 4,040,198 4,040,198 Common Stock 4,015,198 4,015,198 (including Lower Dividend Rate Stock) 3,589,481 3,589,481 Other Stock 24,999 24,999 Capital Surplus 25,020 25,020 Capital Surplus Reserve 24,999 24,999 Other Capital Surplus Reserve 24,999 24,999 Other Capital Surplus 20 20 Capital Surplus Reserve 24,999 24,999 Other Capital Surplus 20 20 Capital Surplus Reserve 3,267,877 2,145,036 Retained Earnings 852,866 863,166 Voluntary Reserves 1,215,011 1,281,870 Special Reserves 398,783 398,783 General Reserves 503,612 503,612 Reserve for Redemption of Preferred Stock 5,021 AFF Industries, Community and Environment Reserve Fund 12,190 36,541 Reserve for Tax Basis Adjustments of Fixed Assets 29,651 29,566 Others 7 7 Unappropriated Retained Earnings 265,745 313,359 Net Income 43,238 141,242 Total Owners' Equity 6,133,096 6,210,255 Net Unrealized Gains (Losses) on Other Securities, net of taxes (680,481) (1,828,350) Net Deferred Gains on Hedging Instruments, net of taxes (680,081) (1,520,362) Total Valuation and Translation Adjustments (663,007) (1,730,097) Total Net Assets 5,470,089 4,480,157	Reserve for Retirement Benefits	15,150	14,068			
Total Liabilities 85,955,337 94,211,530 Raid-in Capital 4,040,198 4,040,198 Common Stock 4,015,198 4,015,198 (including Lower Dividend Rate Stock) 3,589,481 3,589,481 Other Stock 24,999 24,999 Capital Surplus 25,020 25,020 Capital Surplus Reserve 24,999 24,999 Other Capital Surplus 20 20 Retained Earnings 2,067,877 2,145,036 Legal Reserves 852,866 863,166 Voluntary Reserves 398,783 398,783 Special Reserves 398,783 398,783 General Reserves 503,612 503,612 Reserve for Redemption of Preferred Stock 5,021 AFF Industries, Community and Environment Reserve Fund 12,190 36,541 Reserve for Tax Basis Adjustments of Fixed Assets 29,651 29,566 Others 7 7 Unappropriated Retained Earnings 265,745 313,359 Net Income 43,238 141,242	Reserve for Directors' Retirement Benefits	898				
Net Assets A	Acceptances and Guarantees	409,059	371,867			
Paid-in Capital 4,040,198 4,040,198 Common Stock 4,015,198 4,015,198 (including Lower Dividend Rate Stock) 3,589,481 3,589,481 Other Stock 24,999 24,999 Capital Surplus 25,020 25,020 Capital Surplus Reserve 24,999 24,999 Other Capital Surplus 20 20 Retained Earnings 2,067,877 2,145,036 Legal Reserves 852,866 863,166 Voluntary Reserves 1,215,011 1,281,870 Special Reserves 398,783 398,783 General Reserves 503,612 503,612 Reserve for Redemption of Preferred Stock 5,021	Total Liabilities	85,955,337	94,211,530			
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(including Lower Dividend Rate Stock) 3,589,481 3,589,481 Other Stock 24,999 24,999 Capital Surplus 25,020 25,020 Capital Surplus Reserve 24,999 24,999 Other Capital Surplus 20 20 Retained Earnings 2,067,877 2,145,036 Legal Reserves 852,866 863,166 Voluntary Reserves 398,783 398,783 Special Reserves 503,612 503,612 Special Reserves for Redemption of Preferred Stock 5,021 - AFF Industries, Community and Environment Reserve Fund 12,190 36,541 Reserve for Tax Basis Adjustments of Fixed Assets 29,651 29,566 Others 7 7 7 Vunappropriated Retained Earnings 265,745 313,359 Net Income 43,238 141,242 Total Owners' Equity 6,133,096 6,210,255 Net Unrealized Gains (Losses) on Other Securities, net of taxes (680,481) (1,828,350) Net Deferred Gains on Hedging Instruments, net of taxes (2,099)	Common Stock					
Other Stock 24,999 24,999 Capital Surplus 25,020 25,020 Capital Surplus Reserve 24,999 24,999 Other Capital Surplus 20 20 Retained Earnings 2,067,877 2,145,036 Legal Reserves 852,866 863,166 Voluntary Reserves 398,783 398,783 Special Reserves 398,783 398,783 General Reserves for Redemption of Preferred Stock 5,021 - AFF Industries, Community and Environment Reserve Fund 12,190 36,541 Reserve for Tax Basis Adjustments of Fixed Assets 29,651 29,566 Others 7 7 Unappropriated Retained Earnings 265,745 313,359 Net Income 43,238 141,242 Total Owners' Equity 6,133,096 6,210,255 Net Unrealized Gains (Losses) on Other Securities, net of taxes (680,481) (1,828,350) Net Deferred Gains on Hedging Instruments, net of taxes (2,099) (2,099) Total Valuation and Translation Adjustments (663,007) (1,730,09	(including Lower Dividend Rate Stock)					
Capital Surplus 25,020 25,020 Capital Surplus Reserve 24,999 24,999 Other Capital Surplus 20 20 Retained Earnings 2,067,877 2,145,036 Legal Reserves 852,866 863,166 Voluntary Reserves 1,215,011 1,281,870 Special Reserves 398,783 398,783 General Reserves 503,612 503,612 Reserve for Redemption of Preferred Stock 5,021 - AFF Industries, Community and Environment Reserve Fund 12,190 36,541 Reserve for Tax Basis Adjustments of Fixed Assets 29,651 29,565 Others 7 7 Unappropriated Retained Earnings 265,745 313,359 Net Income 43,238 141,242 Total Owners' Equity 6,133,096 6,210,255 Net Unrealized Gains (Losses) on Other Securities, net of taxes (680,481) (1,828,350) Net Deferred Gains on Hedging Instruments, net of taxes (2,099) (2,099) Total Valuation and Translation Adjustments (663,007) (1,730,						
Capital Surplus Reserve 24,999 24,999 Other Capital Surplus 20 20 Retained Earnings 2,067,877 2,145,036 Legal Reserves 852,866 863,166 Voluntary Reserves 1,215,011 1,281,870 Special Reserves 398,783 398,783 General Reserves 503,612 503,612 Reserve for Redemption of Preferred Stock 5,021 - AFF Industries, Community and Environment Reserve Fund 12,190 36,541 Reserve for Tax Basis Adjustments of Fixed Assets 29,651 29,566 Others 7 7 Unappropriated Retained Earnings 265,745 313,359 Net Income 43,238 141,242 Total Owners' Equity 6,133,096 6,210,255 Net Unrealized Gains (Losses) on Other Securities, net of taxes (680,481) (1,828,350) Net Deferred Gains on Hedging Instruments, net of taxes (2,099) (2,099) Total Valuation and Translation Adjustments (663,007) (1,730,097) Total Net Assets 5,470,089 <t< td=""><td></td><td>*</td><td></td></t<>		*				
Other Capital Surplus 20 20 Retained Earnings 2,067,877 2,145,036 Legal Reserves 852,866 863,166 Voluntary Reserves 1,215,011 1,281,870 Special Reserves 398,783 398,783 General Reserves 503,612 503,612 Reserve for Redemption of Preferred Stock 5,021 AFF Industries, Community and Environment Reserve Fund 12,190 36,541 Reserve for Tax Basis Adjustments of Fixed Assets 29,651 29,566 Others 7 7 Unappropriated Retained Earnings 265,745 313,359 Net Income 43,238 141,242 Total Owners' Equity 6,133,096 6,210,255 Net Unrealized Gains (Losses) on Other Securities, net of taxes (680,481) (1,828,350) Net Deferred Gains on Hedging Instruments, net of taxes (2,099) (2,099) Total Valuation and Translation Adjustments (663,007) (1,730,097) Total Net Assets 5,470,089 4,480,157						
Retained Earnings 2,067,877 2,145,036 Legal Reserves 852,866 863,166 Voluntary Reserves 1,215,011 1,281,870 Special Reserves 398,783 398,783 General Reserves 503,612 503,612 Reserve for Redemption of Preferred Stock 5,021 - AFF Industries, Community and Environment Reserve Fund 12,190 36,541 Reserve for Tax Basis Adjustments of Fixed Assets 29,651 29,566 Others 7 7 Unappropriated Retained Earnings 265,745 313,359 Net Income 43,238 141,242 Total Owners' Equity 6,133,096 6,210,255 Net Unrealized Gains (Losses) on Other Securities, net of taxes (680,481) (1,828,350) Net Deferred Gains on Hedging Instruments, net of taxes (2,099) (2,099) Total Valuation and Translation Adjustments (663,007) (1,730,097) Total Net Assets 5,470,089 4,480,157		*				
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Special Reserves 399,783 398,783 General Reserves 503,612 503,612 Reserve for Redemption of Preferred Stock 5,021 - AFF Industries, Community and Environment Reserve Fund 12,190 36,541 Reserve for Tax Basis Adjustments of Fixed Assets 29,651 29,566 Others 7 7 Unappropriated Retained Earnings 265,745 313,359 Net Income 43,238 141,242 Total Owners' Equity 6,133,096 6,210,255 Net Unrealized Gains (Losses) on Other Securities, net of taxes (680,481) (1,828,350) Net Deferred Gains on Hedging Instruments, net of taxes 19,573 100,352 Revaluation Reserve for Land, net of taxes (2,099) (2,099) Total Valuation and Translation Adjustments (663,007) (1,730,097) Total Net Assets 5,470,089 4,480,157	<u> </u>					
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Reserve for Redemption of Preferred Stock 5,021 - AFF Industries, Community and Environment Reserve Fund 12,190 36,541 Reserve for Tax Basis Adjustments of Fixed Assets 29,651 29,566 Others 7 7 Unappropriated Retained Earnings 265,745 313,359 Net Income 43,238 141,242 Total Owners' Equity 6,133,096 6,210,255 Net Unrealized Gains (Losses) on Other Securities, net of taxes (680,481) (1,828,350) Net Deferred Gains on Hedging Instruments, net of taxes 19,573 100,352 Revaluation Reserve for Land, net of taxes (2,099) (2,099) Total Valuation and Translation Adjustments (663,007) (1,730,097) Total Net Assets 5,470,089 4,480,157	1	*				
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Reserve for Tax Basis Adjustments of Fixed Assets 29,651 29,566 Others 7 7 Unappropriated Retained Earnings 265,745 313,359 Net Income 43,238 141,242 Total Owners' Equity 6,133,096 6,210,255 Net Unrealized Gains (Losses) on Other Securities, net of taxes (680,481) (1,828,350) Net Deferred Gains on Hedging Instruments, net of taxes 19,573 100,352 Revaluation Reserve for Land, net of taxes (2,099) (2,099) Total Valuation and Translation Adjustments (663,007) (1,730,097) Total Net Assets 5,470,089 4,480,157	*	· ·	- 			
Others 7 7 Unappropriated Retained Earnings 265,745 313,359 Net Income 43,238 141,242 Total Owners' Equity 6,133,096 6,210,255 Net Unrealized Gains (Losses) on Other Securities, net of taxes (680,481) (1,828,350) Net Deferred Gains on Hedging Instruments, net of taxes 19,573 100,352 Revaluation Reserve for Land, net of taxes (2,099) (2,099) Total Valuation and Translation Adjustments (663,007) (1,730,097) Total Net Assets 5,470,089 4,480,157	· · · · · · · · · · · · · · · · · · ·	*				
Unappropriated Retained Earnings 265,745 313,359 Net Income 43,238 141,242 Total Owners' Equity 6,133,096 6,210,255 Net Unrealized Gains (Losses) on Other Securities, net of taxes (680,481) (1,828,350) Net Deferred Gains on Hedging Instruments, net of taxes 19,573 100,352 Revaluation Reserve for Land, net of taxes (2,099) (2,099) Total Valuation and Translation Adjustments (663,007) (1,730,097) Total Net Assets 5,470,089 4,480,157	· ·	*	29,566			
Net Income 43,238 141,242 Total Owners' Equity 6,133,096 6,210,255 Net Unrealized Gains (Losses) on Other Securities, net of taxes (680,481) (1,828,350) Net Deferred Gains on Hedging Instruments, net of taxes 19,573 100,352 Revaluation Reserve for Land, net of taxes (2,099) (2,099) Total Valuation and Translation Adjustments (663,007) (1,730,097) Total Net Assets 5,470,089 4,480,157			7			
Total Owners' Equity 6,133,096 6,210,255 Net Unrealized Gains (Losses) on Other Securities, net of taxes (680,481) (1,828,350) Net Deferred Gains on Hedging Instruments, net of taxes 19,573 100,352 Revaluation Reserve for Land, net of taxes (2,099) (2,099) Total Valuation and Translation Adjustments (663,007) (1,730,097) Total Net Assets 5,470,089 4,480,157	Unappropriated Retained Earnings	*	*			
Net Unrealized Gains (Losses) on Other Securities, net of taxes (680,481) (1,828,350) Net Deferred Gains on Hedging Instruments, net of taxes 19,573 100,352 Revaluation Reserve for Land, net of taxes (2,099) (2,099) Total Valuation and Translation Adjustments (663,007) (1,730,097) Total Net Assets 5,470,089 4,480,157	Net Income	43,238	141,242			
Net Unrealized Gains (Losses) on Other Securities, net of taxes (680,481) (1,828,350) Net Deferred Gains on Hedging Instruments, net of taxes 19,573 100,352 Revaluation Reserve for Land, net of taxes (2,099) (2,099) Total Valuation and Translation Adjustments (663,007) (1,730,097) Total Net Assets 5,470,089 4,480,157	Total Owners' Equity	6,133,096	6,210,255			
Net Deferred Gains on Hedging Instruments, net of taxes 19,573 100,352 Revaluation Reserve for Land, net of taxes (2,099) (2,099) Total Valuation and Translation Adjustments (663,007) (1,730,097) Total Net Assets 5,470,089 4,480,157	Net Unrealized Gains (Losses) on Other Securities, net of taxes					
Revaluation Reserve for Land, net of taxes (2,099) (2,099) Total Valuation and Translation Adjustments (663,007) (1,730,097) Total Net Assets 5,470,089 4,480,157						
Total Valuation and Translation Adjustments (663,007) (1,730,097) Total Net Assets 5,470,089 4,480,157	·					
Total Net Assets 5,470,089 4,480,157	·					
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Non-consolidated Statement of Operations

		(Millions of Yen)			
	First Half of Fiscal 2022 First Half of Fis				
	(Six Months ended September 30, 2022)	(Six Months ended September 30, 2023)			
Ordinary Income	1,281,430	1,530,102			
Interest Income	630,503	1,023,733			
Interest on Loans and Bills Discounted	71,087	171,363			
Interest and Dividends on Securities	537,341	793,752			
Fees and Commissions	7,212	8,611			
Trading Income	253	387			
Other Operating Income	429,540	274,677			
Other Ordinary Income	213,920	222,692			
Ordinary Expenses	1,098,232	1,353,116			
Interest Expenses	469,659	1,220,734			
Interest on Deposits	44,317	146,307			
Fees and Commissions	14,878	13,534			
Trading Expenses	24	561			
Other Operating Expenses	411,518	24,266			
General and Administrative Expenses	67,713	73,381			
Other Ordinary Expenses	134,437	20,638			
Ordinary Profits	183,197	176,986			
Extraordinary Profits	24,238	50,945			
Extraordinary Losses	811	205			
Income before Income Taxes	206,624	227,726			
Income Taxes - Current	67,995	61,691			
Income Taxes - Deferred	(32,325)	24,791			
Total Income Taxes	35,669	86,483			
Net Income	170,955	141,242			
Unappropriated Retained Earnings Brought Forward	214,437	172,117			
Reversal of Revaluation Reserve for Land	8,069	-			
Unappropriated Retained Earnings	393,461	313,359			

(Ref) Summary of Performance (Non-Consolidated)

(100 millions of yen)

			(100	millions of yen)
		First Half of Fiscal 2022 (A)	First Half of Fiscal 2023 (B)	Difference (B)-(A)
Gross Operating Profit (Loss)	1	2,340	2,017	(323)
Net Interest Income (Loss)	2	2,234	(436)	(2,670)
Net Fees and Commissions Income (Loss)	3	(76)	(49)	27
Net Trading Income (Loss)	4	2	(1)	(4)
Net Other Operating Income (Loss)	5	180	2,504	2,323
General and Administrative Expenses	6	(677)	(733)	(56)
Operating Profit (Loss) (before Provision of General Reserve for Possible Loan Losses) (%1)		1,662	1,283	(379)
Gains (Losses) on Bond-Related Transactions	8	(277)	2,291	2,569
Core Net Operating Profit (Loss) (※2)	9	1,940	(1,008)	(2,949)
Excluding Gains (Losses) from Redemption of Investment Trusts (※3)	10	1,114	(1,955)	(3,070)
Provision of General Reserve for Possible Loan Losses		(65)	-	65
Net Operating Profit (Loss) (%4)		1,597	1,283	(314)
Non-Recurring Gains (Losses)		234	486	252
Gains (Losses) on Stock-Related Transactions	14	579	965	385
Gains (Losses) on Money Held in Trust- Related Transactions	15	(356)	(308)	47
Gains on Reversal of Reserves for Possible Loan Losses, and Others	16	18	(66)	(84)
Other	17	(7)	(104)	(96)
Ordinary Profits		1,831	1,769	(62)
Credit-Related Costs (%5)	19	(47)	(66)	(19)

- (**1) Operating Profit (Loss) (before Provision of General Reserve for Possible Loan Losses) [7] = Gross Operating Profit (Loss) [1] + General and Administrative Expenses [6]
- (%2) Core Net Operating Profit (Loss) [9] = Operating Profit (Loss) (before Provision of General Reserve for Possible Loan Losses) [7] Gains (Losses) on Bond-Related Transactions [8]
- (※3) "Excluding Gains (Losses) from Redemption of Investment Trusts" [10] = Core Net Operating Profit (Loss) [9]- "Gains (Losses) from Redemption of Investment Trusts"
- (**4) Net Operating Profit (Loss) [12] = Operating Profit (Loss) (before Provision of General Reserve for Possible Loan Losses) [7] + Provision of General Reserve for Possible Loan Losses [11]
- (*5) Credit-Related Costs [19] = Provision of General Reserve for Possible Loan Losses[11] + Gains on Reversal of Reserves for Possible Loan Losses, and Others [16]

Net Operating Profit (Loss) including Gains (Losses) on Money Held in Trust-Related Transactions

The Bank invests in securities utilizing Money Held in Trust on a large scale. Therefore, the Bank discloses gross operating profit (loss) and net operating profit (loss) below including gains (losses) on Money Held in Trust-related transactions, which are substantially the same as investment in securities.

(100 millions of yen)

		First Half of Fiscal 2022 (A)	First Half of Fiscal 2023 (B)	Difference (B)-(A)
Gross Operating Profit (Loss)	20	1,983	1,708	(275)
Operating Profit (Loss) (before Provision of General Reserve for Possible Loan Losses)	21	1,306	974	(331)
Net Operating Profit (Loss)	22	1,241	974	(266)
Core Net Operating Profit (Loss)	23	1,584	(1,316)	(2,901)
Core Net Operating Profit (Loss) (Excluding Gains (Losses) from Redemption of Investment Trusts and from Sales of Assets included in Money Held in Trust) (%6)	24	1,951	(2,301)	(4,252)

^(%6) Core Net Operating Profit (Loss) (Excluding Gains (Losses) from Redemption of Investment Trusts and from Sales of Assets included in Money Held in Trust) [24] = Core Net Operating Profit (Loss) [23] - "Gains (Losses) from Redemption of Investment Trusts and from Sales of Assets included in Money Held in Trust"