

1H FY2023  
Earnings Results Briefing  
(Reference Materials)



*Our challenges build our future.*

**Chugin Financial Group, Inc.**

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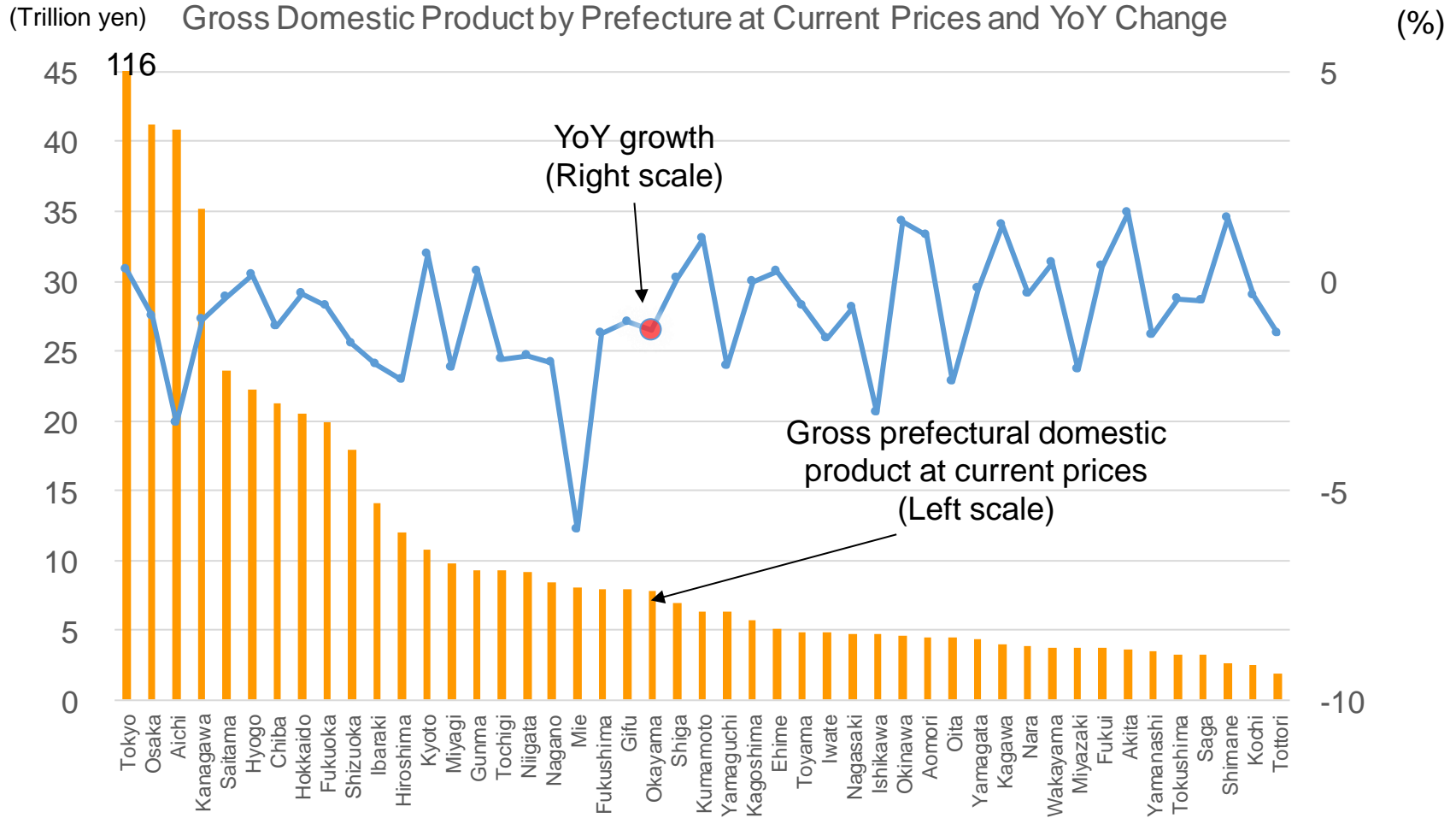
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# Economic Structure of Okayama Prefecture

# Economic Scale of Okayama Prefecture

Items	Results	Nationwide Share (%)	Rank	Source	Survey date
Area	7,114km <sup>2</sup>	1.9	17	Nationwide Survey on Area by Municipality	Jul. 2023
Population	1,879,000 people	1.5	20	Population Estimates	Jan. 2022
Number of households	861,452	1.4	18	Population Estimates	Jan. 2022
Gross prefectural domestic product (at current prices)	7,842.5 billion yen	1.4	22	Annual Report on Prefectural Accounts	FY2019
Number of private enterprises	86,742	1.5	20	Economic Census	Jun.2021
Number of employees working at private enterprises	835,270	1.5	20	Economic Census	Jun.2021
Agricultural output	145.7 billion yen	1.6	23	Statistics of Agricultural Income Produced	2021
Value of manufactured goods shipments	8,365.4 billion yen	2.5	2.5	Survey on Economic Structure	2022
Sales of information and telecommunications industry	167.8 billion yen	0.3	26	Economic Census	2015
Sales of wholesale and retail trade industry	5,794.5 billion yen	1.0	19	Economic Census	2021
Sales of real estate and goods rental and leasing industry	591.3 billion yen	1.1	14	Economic Census	2021
Sales of accommodation, eating and drinking services industry	208.1 billion yen	1.1	24	Economic Census	2021
Sales of living-related and personal services and amusement services industry	390.5 billion yen	1.3	20	Economic Census	2021
Sales of medical, healthcare and welfare industry	2,033.8 billion yen	1.2	16	Economic Census	2021
Amount of construction work completed	659.9 billion yen	1.3	26	Integrated Statistics on Construction Work	2022
New housing starts	13,199 units	1.5	15	Housing Starts Statistics	2022
Value of customs-cleared trade	4,495.9 billion yen	2.1	8	Foreign Trade Value by Ports Nationwide	2022

# Economic Scale of Okayama Prefecture

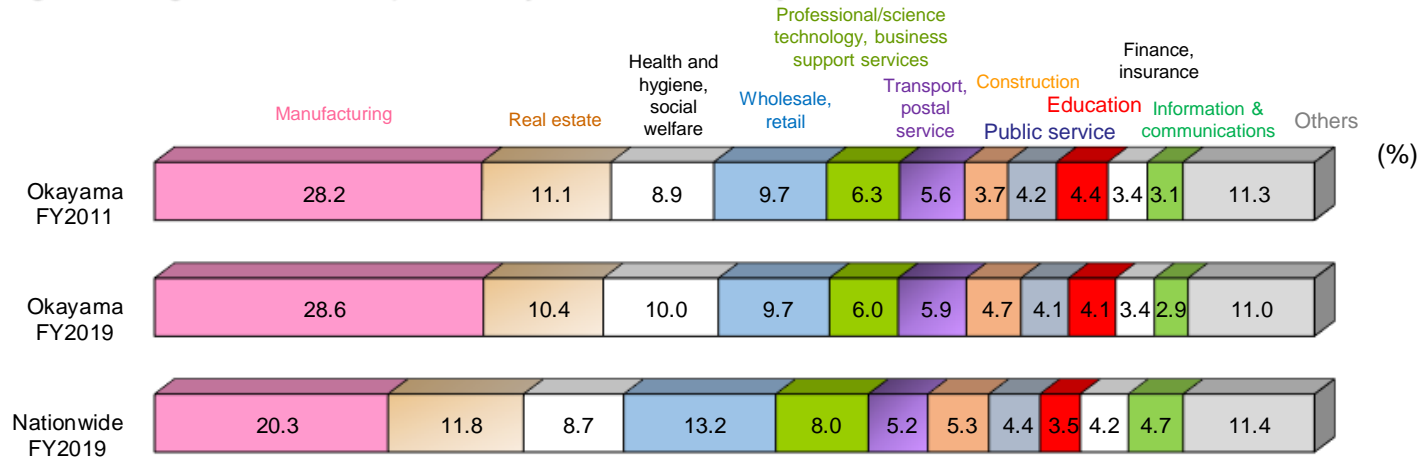


Source: FY2019 Annual Report on Prefectural Accounts, Cabinet Office

# Industrial Structure of Okayama Prefecture (1)



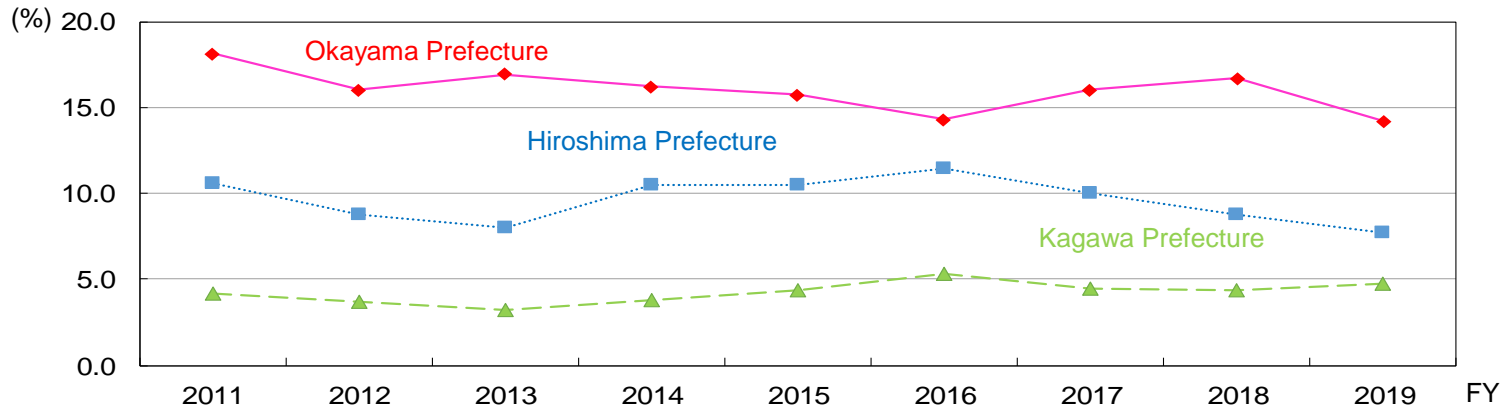
Percentage mix of gross domestic product by economic activity



Source: Annual Report on Prefectural Accounts, Cabinet Office

\*The sum may not be 100% due to rounding.

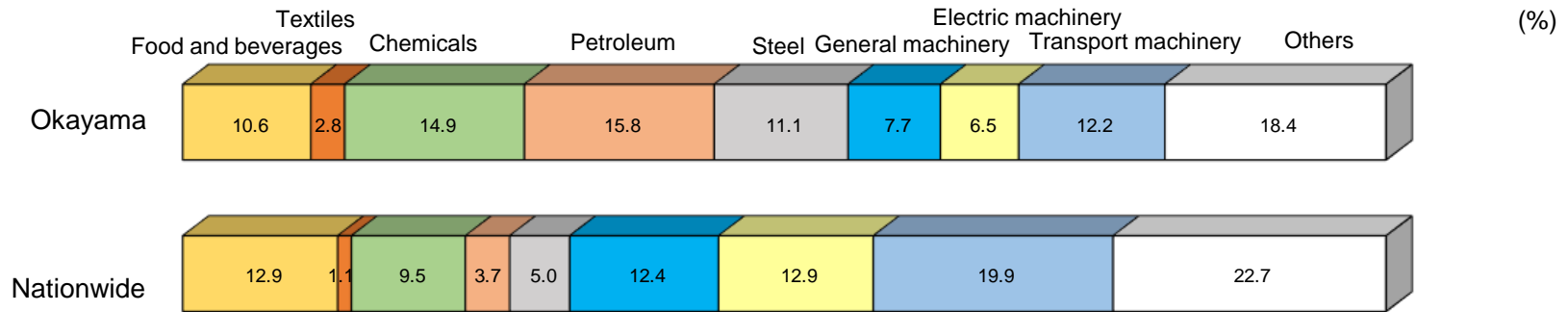
Proportion of incoming/outgoing transfer (net) of goods and services in gross prefectural domestic product (at current prices)



Source: Annual Report on Prefectural Accounts, Cabinet Office

# Industrial Structure of Okayama Prefecture (2)

## Percentage mix of value of manufactured goods shipments (2020)

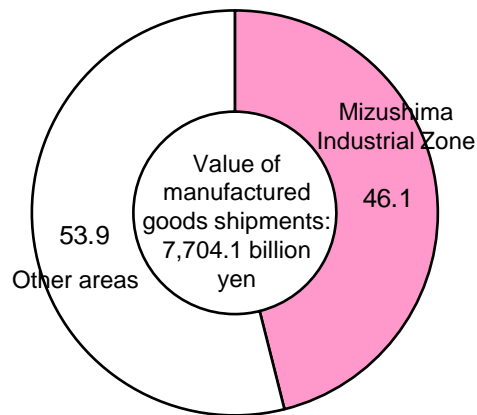


Source: *Economic Census*, METI

\*The sum may not be 100% due to rounding.

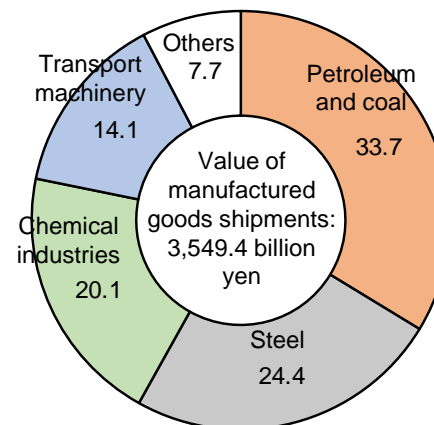
## Presence of the Mizushima Industrial Zone

Proportion of the Mizushima Industrial Zone in Okayama Prefecture's value of manufactured goods shipments (2019)



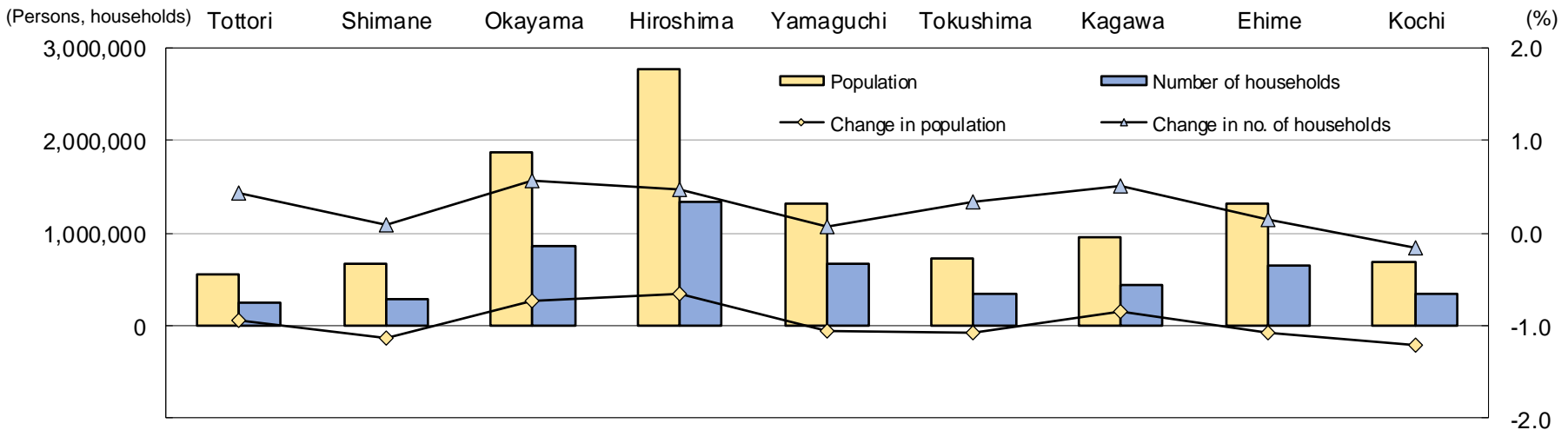
Source: *Census of Manufacture (Okayama Prefecture)*

Percentage mix of the Mizushima Industrial Zone's value of manufactured goods shipments by industry (2019)



Source: *Census of Manufacture (Okayama Prefecture)*

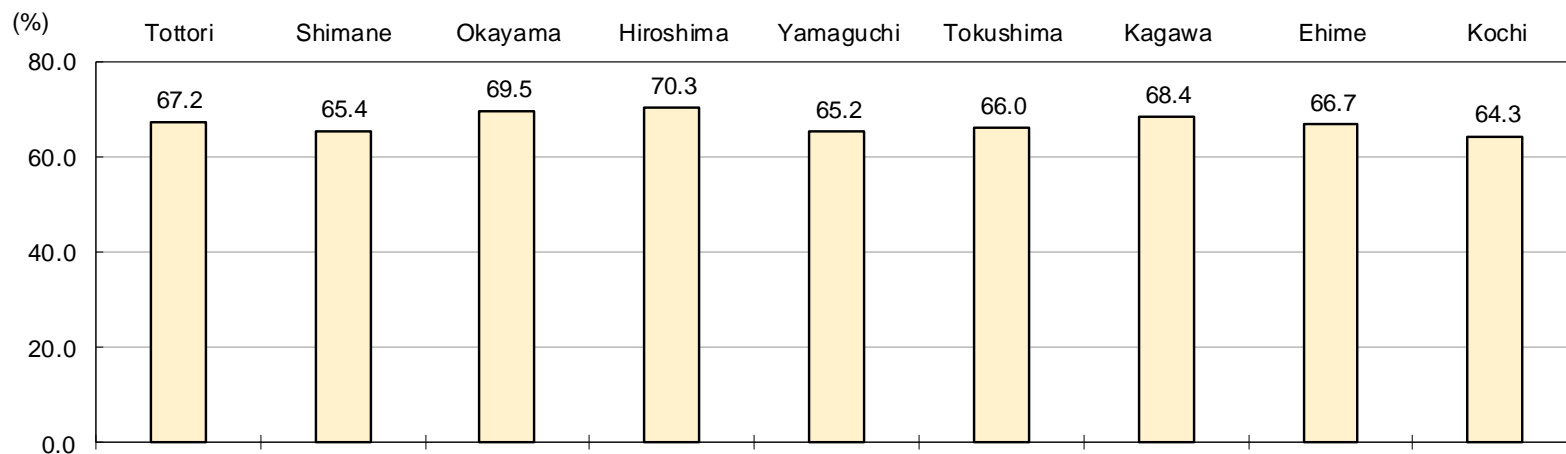
## Population and number of households of the Chugoku-Shikoku region



Source: Survey of Population, Demographics and Number of Households Based on the Basic Resident Register, Ministry of Internal Affairs and Communications

Note: Population and number of households are as of January 1, 2023; the change in the number of households represents the change between January 2022 and January 2023.

## Percentage of population under 65 years old in the Chugoku-Shikoku region

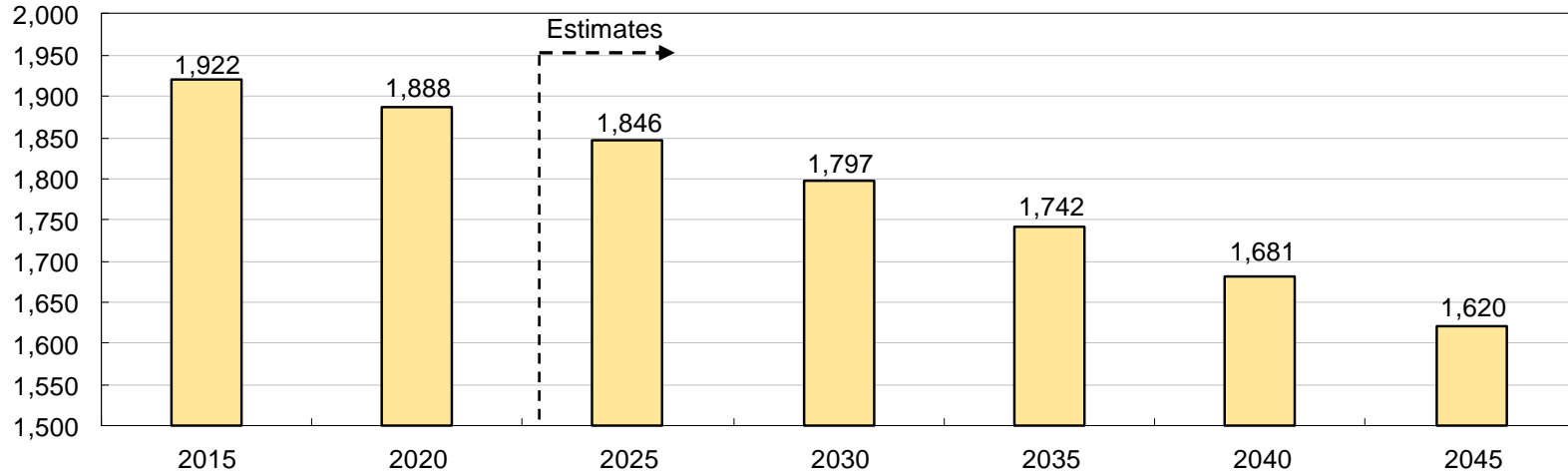


Source: Survey of Population, Demographics and Number of Households Based on the Basic Resident Register, Ministry of Internal Affairs and Communications



## Future population estimates of Okayama Prefecture

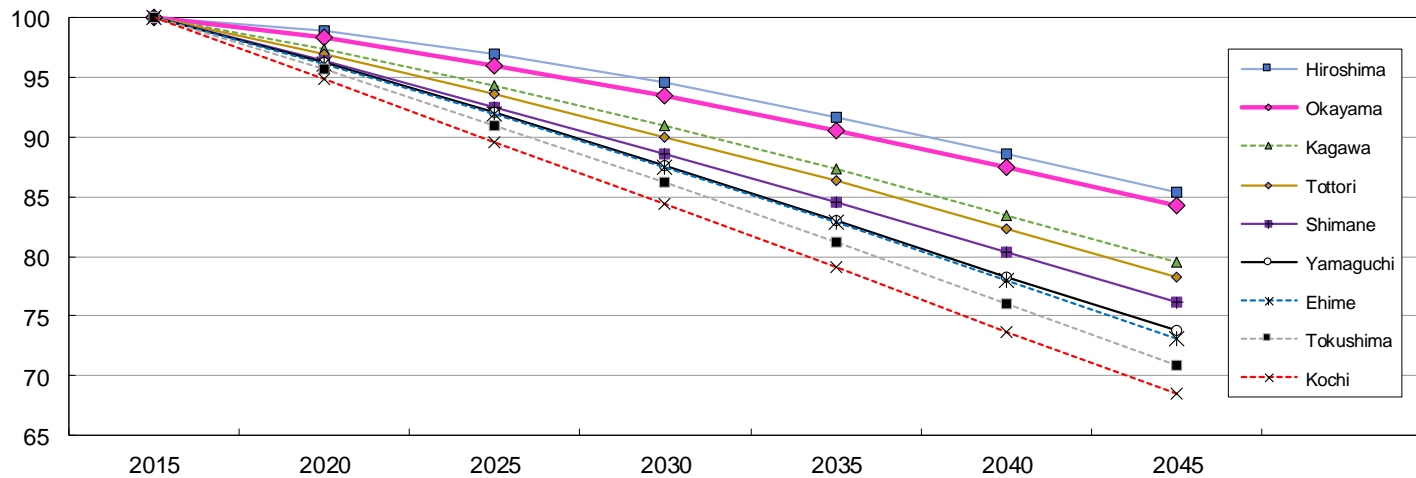
(Thousand)



Source: *Regional Population Projections for Japan (2018)*, National Institute of Population and Social Security Research

## Future population estimates of the Chugoku-Shikoku region

(2015 indexed at 100)



Source: *Regional Population Projections for Japan (2018)*, National Institute of Population and Social Security Research

## Cross points of land transportation in Western Japan

Two east-west highways (SANYO EXPWY and CHUGOKU EXPWY) and a highway from the Sea of Japan to the Pacific Ocean via the Seto Inland Sea intersect at two locations in the prefecture

Construction of **Mimasaka-Okayama Road** is under way, with the aim of creating a circular highway network within the prefecture.

### Logistics bases

- The prefecture contains the largest warehouse area in the Chugoku-Shikoku region.
  - Warehouses are located in the area within 2 hours of the Okayama interchange.
- Population: Over 16 million

### Plant locations

- The plants are located in places where the climate is mild and disasters are rare.
- The plants have abundant sunshine and water.

### Great Seto Bridge

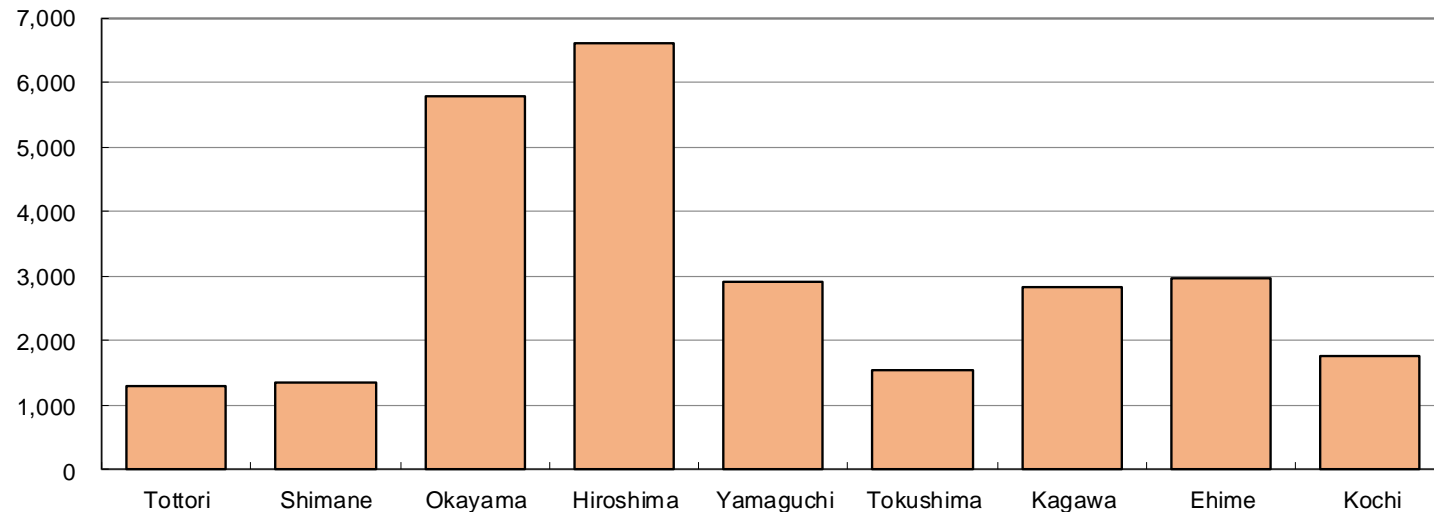
- Okayama and Shikoku form a single economic zone.
- The number of people using this bridge within the zone is the highest of the three routes.

Source of map: Okayama Prefecture website



## Freight forwarding volume in the Chugoku-Shikoku region

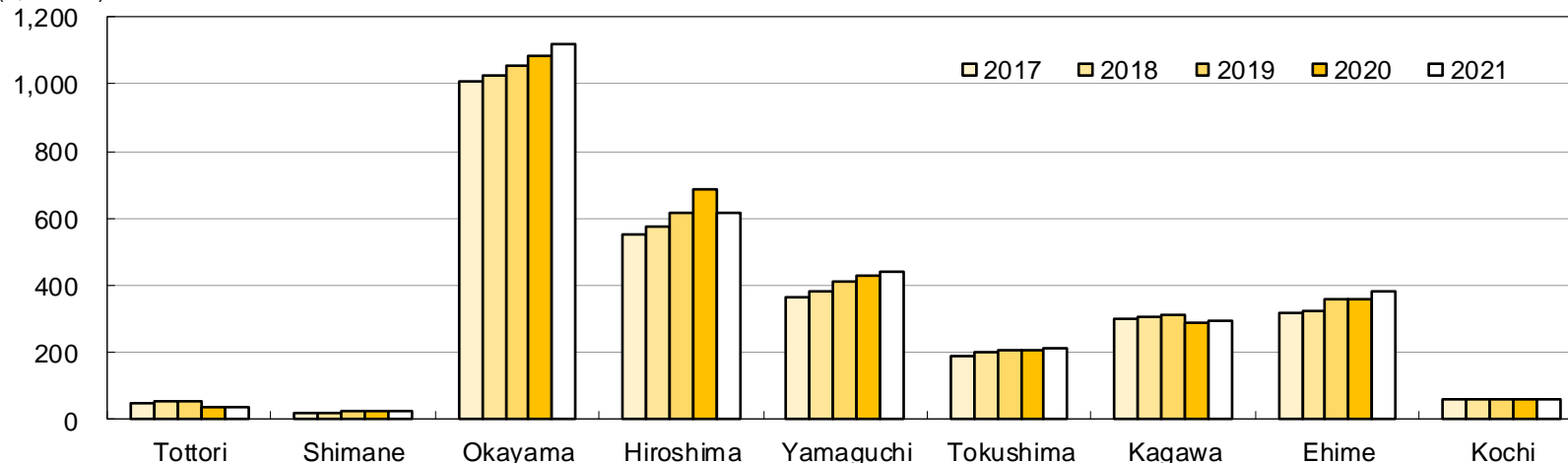
(Million ton-km)



Source: FY2021 Annual Report of Road Transport Statistics, Ministry of Land, Infrastructure, Transport and Tourism (MLIT)

## Floor space of warehouses in the Chugoku-Shikoku region

(1,000 m<sup>2</sup>)

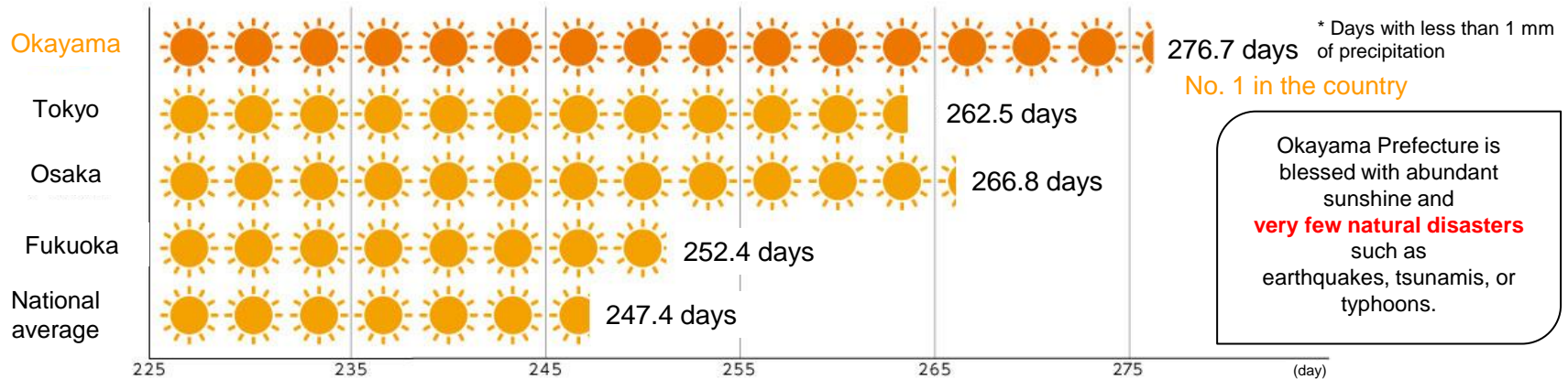


Source: MLIT Note: Floor space of warehouses in categories 1 to 3; as of December 31 of each year

## High potential for renewable energy generation by taking advantage of the prefecture's many sunny days

### Weather

Okayama Prefecture is a **“sunny prefecture”** blessed with a mild climate and little rainfall.



Source: “National Weather Diagram” by the Japan Meteorological Agency

Source: Okayama Prefecture website

### Renewable energy self-sufficiency (sustainable renewable energy zone)

The definition of **renewable energy self-sufficiency (sustainable renewable energy zone)** is “an area in which **all of the energy demand in the area can be supplied** with renewable energy obtained in the area.”

Taking advantage of the sunny prefecture, **the presence of sunlight** is particularly strong.

	Composition ratio (total for each line = 100%)				Self-sufficiency ratio	Nationwide rank
	Solar power	Biomass	Small hydro power	Other		
Tottori	36.9%	9.7%	24.9%	28.5%	31.0%	15
Shimane	32.7%	16.1%	20.4%	30.8%	27.4%	21
<b>Okayama</b>	<b>80.8%</b>	<b>5.8%</b>	<b>5.8%</b>	<b>7.6%</b>	<b>35.8%</b>	<b>9</b>
Hiroshima	71.6%	18.7%	3.6%	6.1%	18.8%	30
Yamaguchi	66.5%	9.2%	4.5%	19.8%	27.7%	20

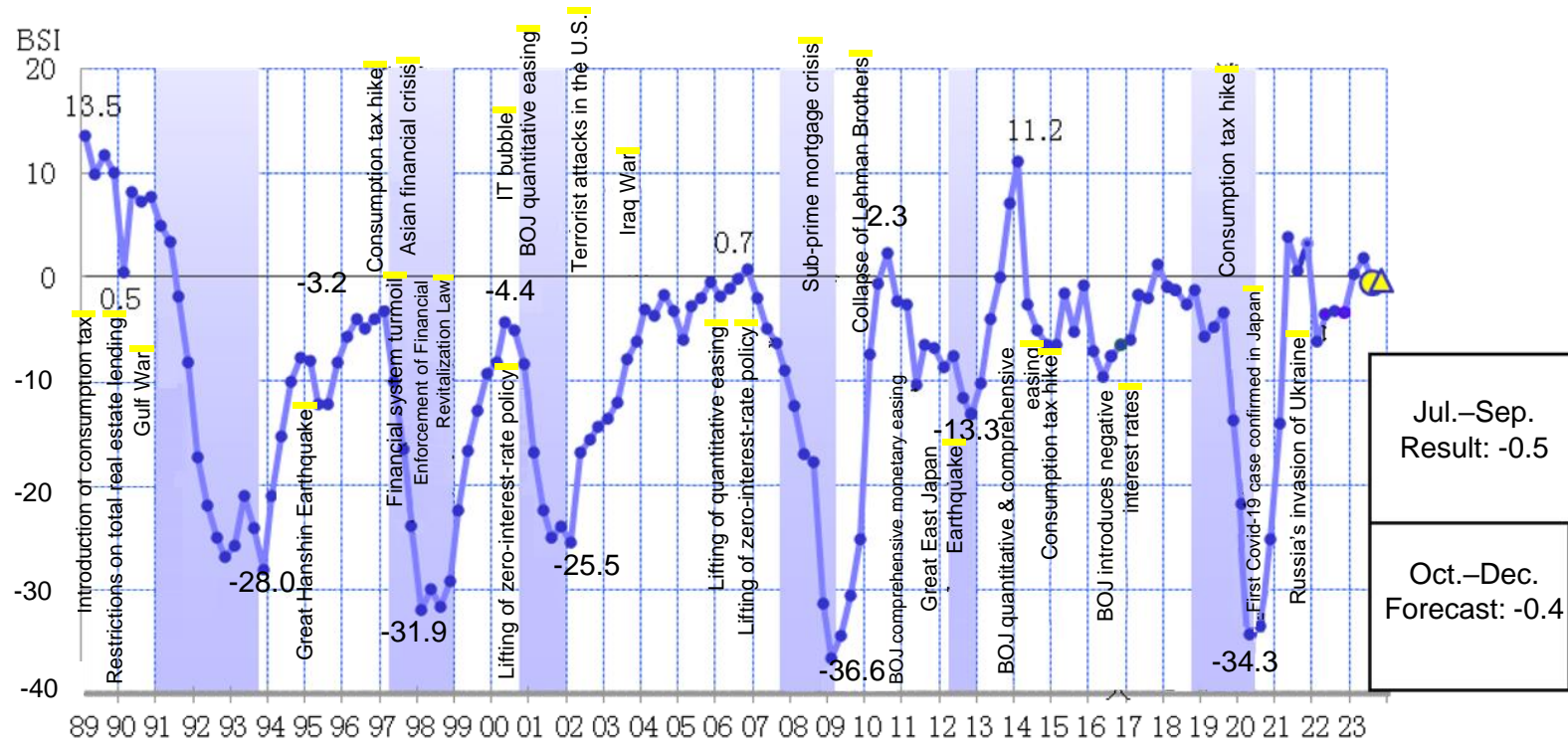
The highest self-sufficiency rate in **the Chugoku region!**

# Economic Conditions of Okayama Prefecture

# Local Economic Trends (1)



The economy of Okayama Prefecture is heading for recovery amid the weakening of the impact of COVID-19.



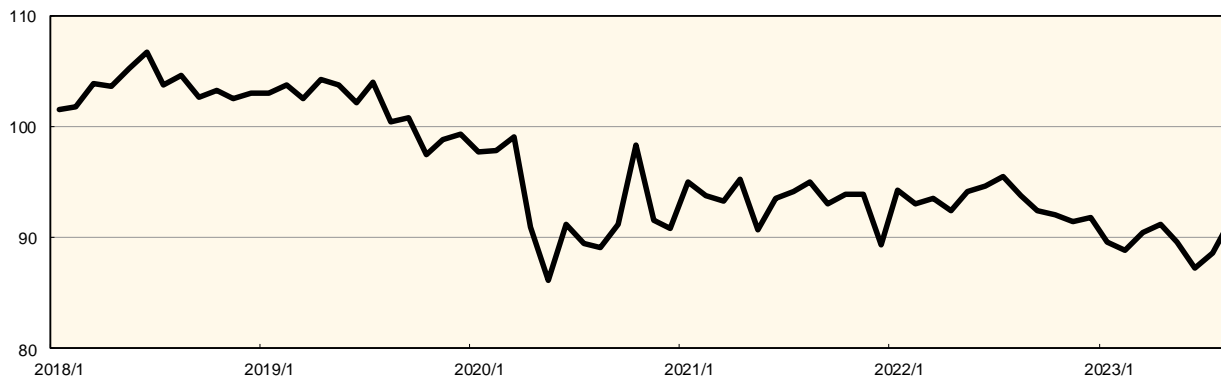
Shaded areas represent periods of economic recession (as determined by the Cabinet Office).

The BSI (Business Survey Index) is designed to measure corporate managers' confidence in sales and business conditions and their forecasts for their company's performance (favorable turnaround, unchanged, deterioration). A favorable turnaround quarter-on-quarter or year-on-year warrants an A, while unchanged performance warrants a B, and deterioration a C (A+B+C=100). The BSI is calculated by using the following equation:  $(A-C) \div 2$ . Consequently, the more corporate managers there are who indicate their company's performance is taking a positive turnaround, the closer the index reaches to 50. Conversely, the more respondents there are who determine performance is deteriorating, the closer the index is to -50.

# Local Economic Trends (2)

Industrial production: Weakening against the backdrop of the global economic slowdown and other factors

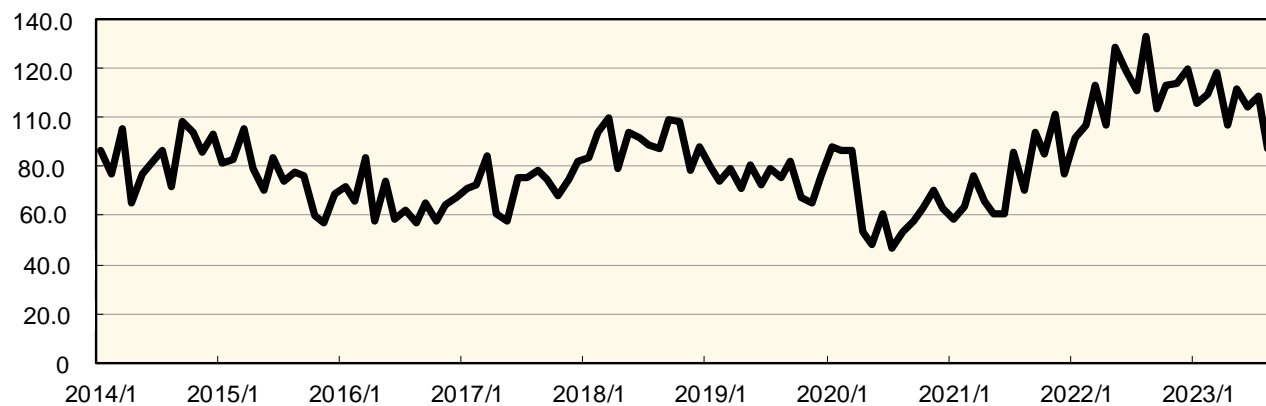
[Industrial production index] (2015 indexed at 100; seasonally adjusted)



Source: Okayama Prefecture Statistical Analysis Section

## Exports: Weakening

[Value of custom-cleared exports] (Yen basis; billion yen)



Source: Kobe Customs

## Capital investment: Picking up mainly in the manufacturing industry

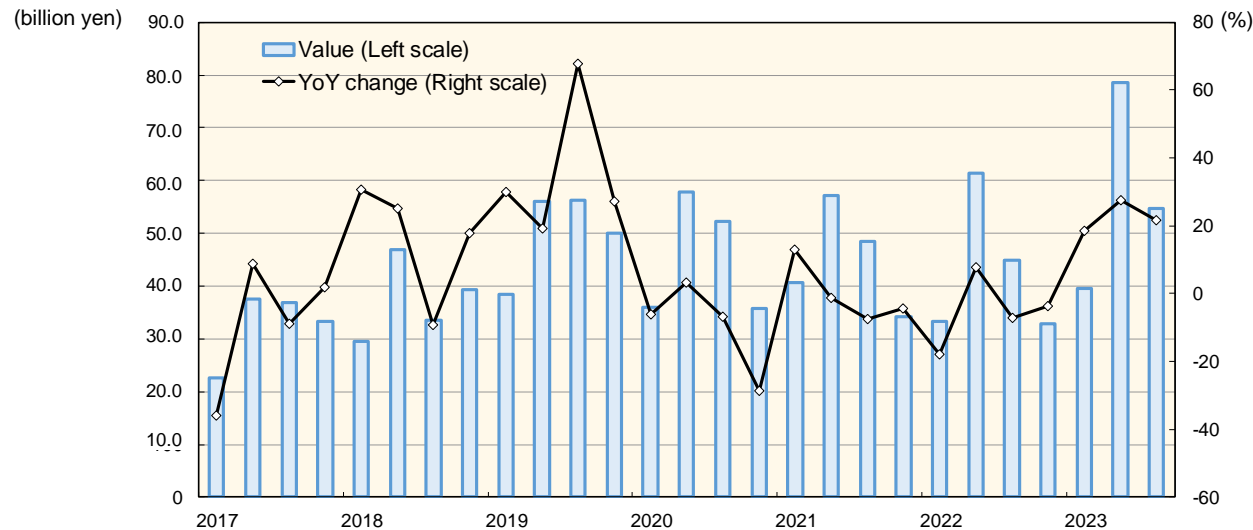
[YoY change in capital investment]

(%)	Okayama			Nationwide		
	Manufacturing	Non-manufacturing	Total	Manufacturing	Non-manufacturing	Total
FY2020 result	- 19.9	- 6.5	- 16.0	- 10.0	- 7.5	- 8.5
FY2021 result	- 10.0	9.0	- 3.8	1.1	- 1.9	- 0.8
FY2022 result	14.6	25.0	18.4	15.7	8.9	11.4
FY2023 plan	16.3	- 4.2	8.4	6.3	2.4	3.9

Source: Head Office and Okayama Branch of Bank of Japan

## Public investment: Picking up due mainly to disaster prevention construction

[YoY change in public investment]



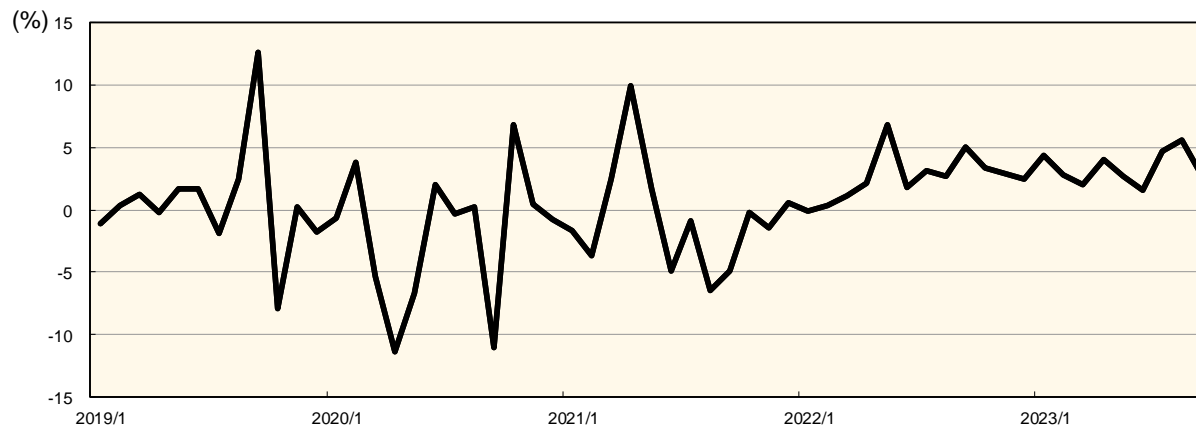
Source: West Japan Construction Surety Co., Ltd.



# Local Economic Trends (4)

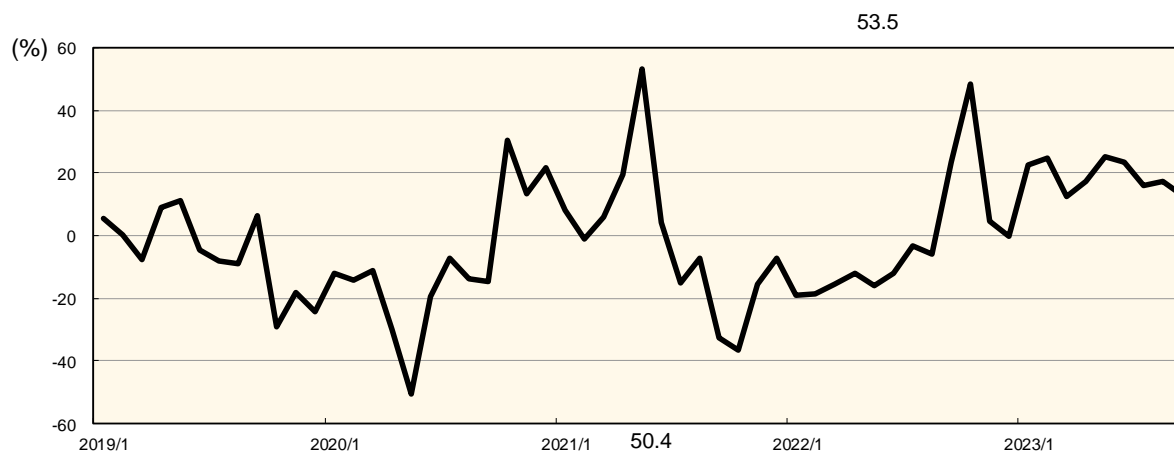
Consumer spending: Gradually recovering against the backdrop of an increase in the flow of people, etc.

[Department store and supermarket sales (all stores; YoY)]



Source: Chugoku Bureau of Economy, Trade and Industry

[New passenger car registration (including light motor vehicles; YoY)]

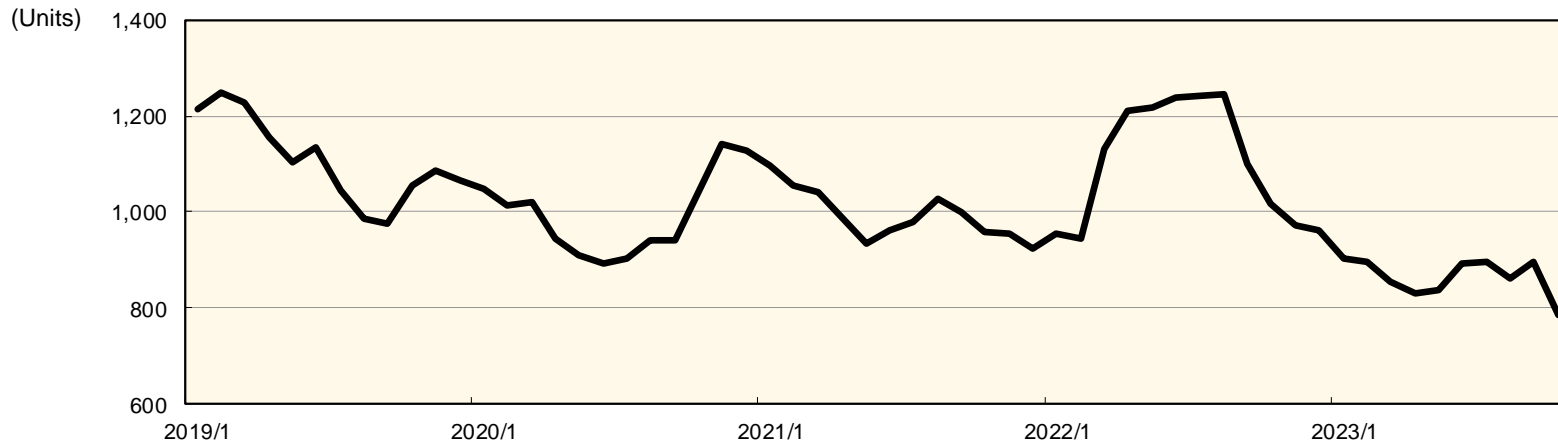


Source: Okayama Branch, Chugoku Transport & Tourism Bureau

# Local Economic Trends (5)

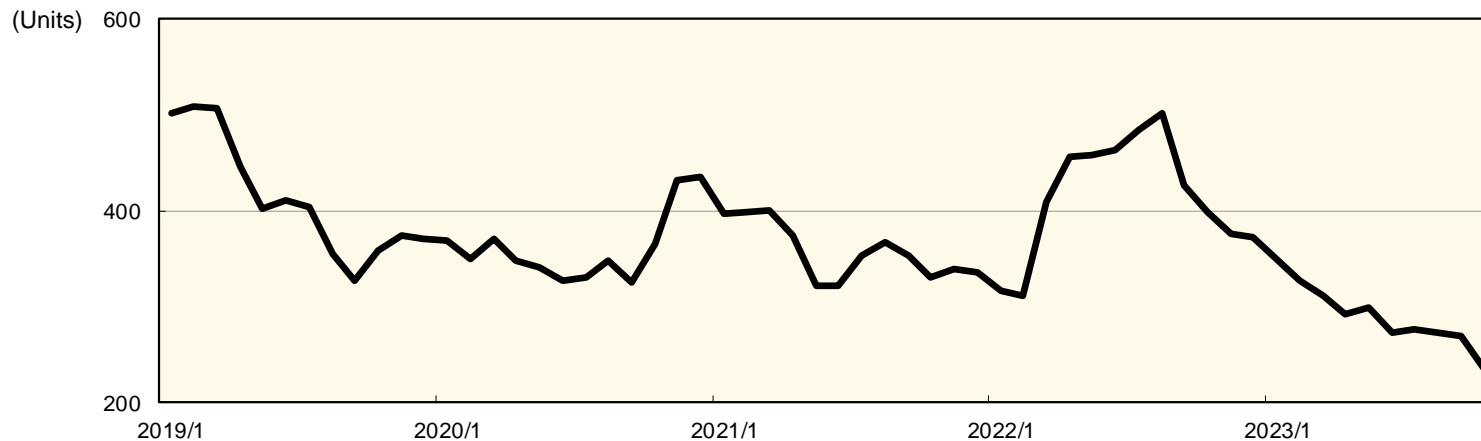
Housing investment: Weakening due to rising construction costs, etc.

[New housing starts (six-month moving average)]



Source: MLIT

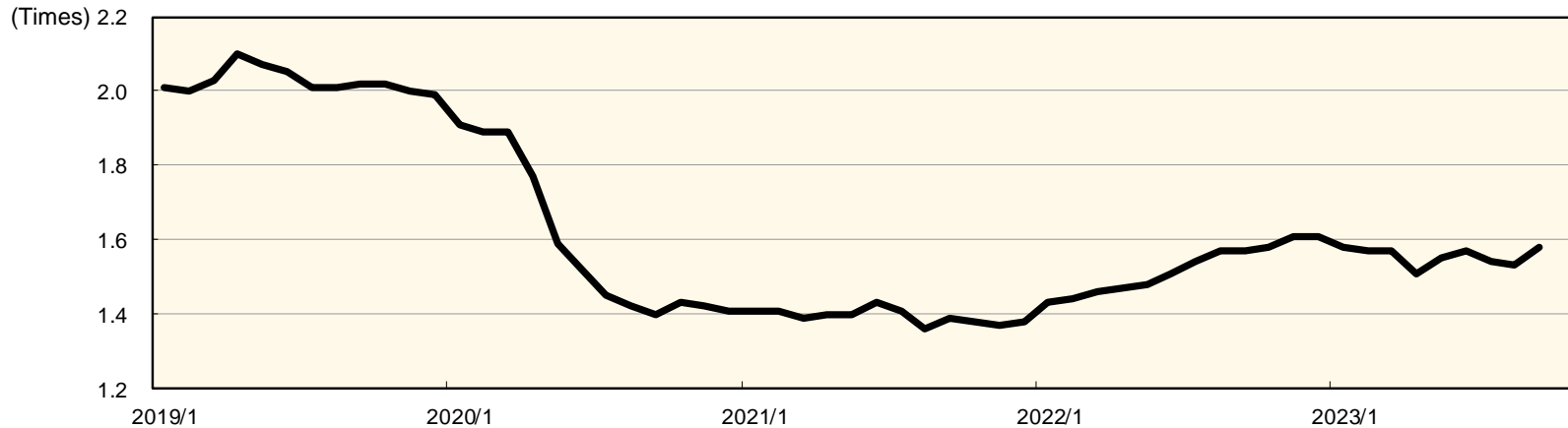
[Rental housing starts (six-month moving average)]



Source: MLIT

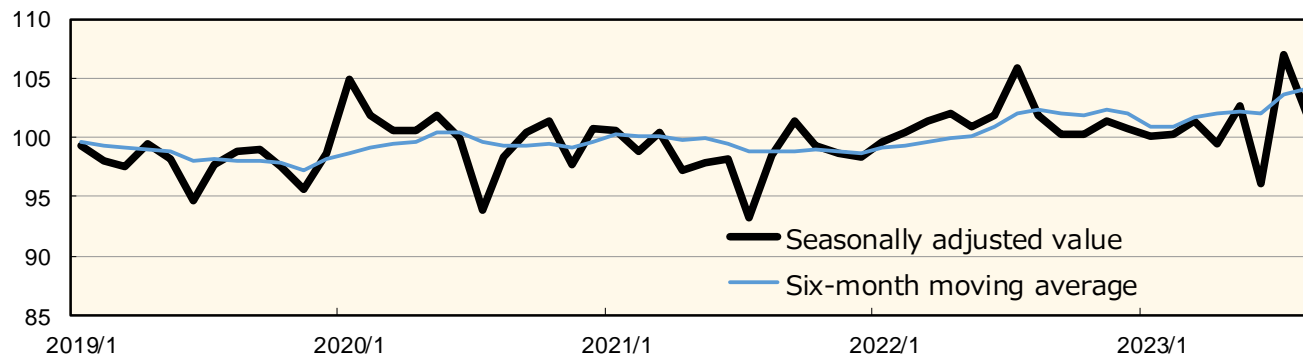
## Employment situation: Gradually picking up

[Jobs-to-applicants ratio (seasonally adjusted)]



Source: Employment Service Section, Okayama Labor Bureau, Ministry of Health, Labour and Welfare

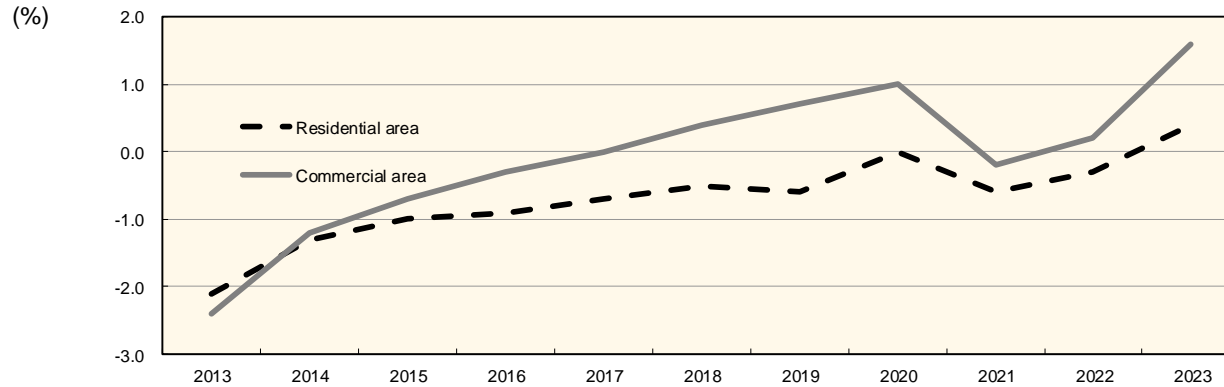
[Total sum of cash earnings (2020 indexed at 100; seasonally adjusted)]



Source: Seasonally adjusted value calculated by the Okayama Economic Research Institute based on data from the Statistic Analysis Section of Okayama Prefecture

## Land prices: Moving toward recovery

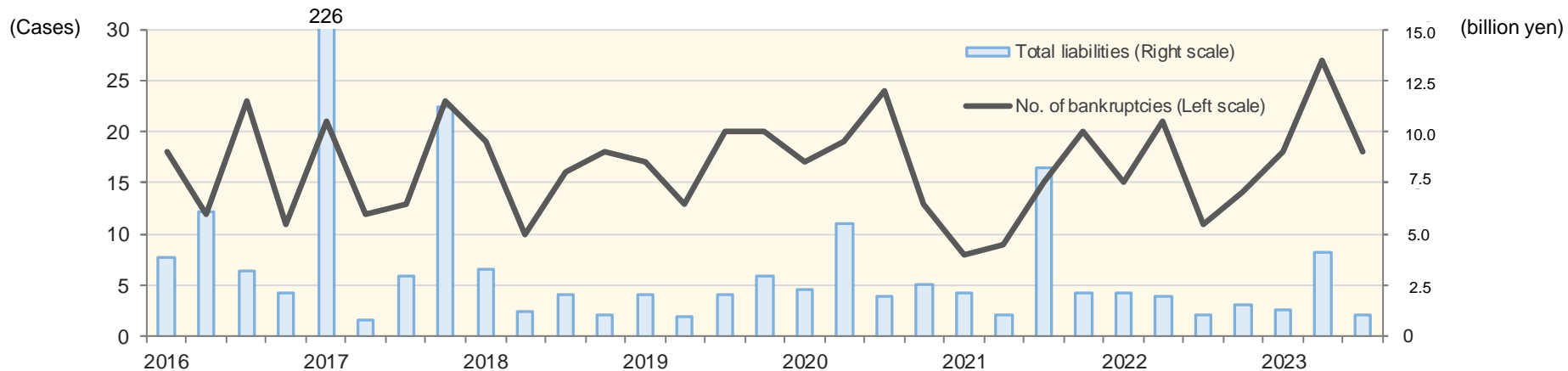
[Official land price (YoY)]



Source: Hilly and Mountainous Areas Development Division, Okayama Prefecture

## Corporate bankruptcies: On the rise due to an impact of surging commodity prices

[Corporate bankruptcies (quarterly)]



Source: Okayama Branch, Teikoku Databank

# Management Indicators, etc. for Chugin Financial Group, Inc.

(Note) As the Company was established on October 3, 2022, there are no consolidated figures for FY2021 (and as of March 31, 2022). However, for reference purposes, the consolidated figures for FY2021 (and as of March 31, 2022) of the former organization, the parent of which was The Chugoku Bank, are used for comparison.

# Summary of Earnings

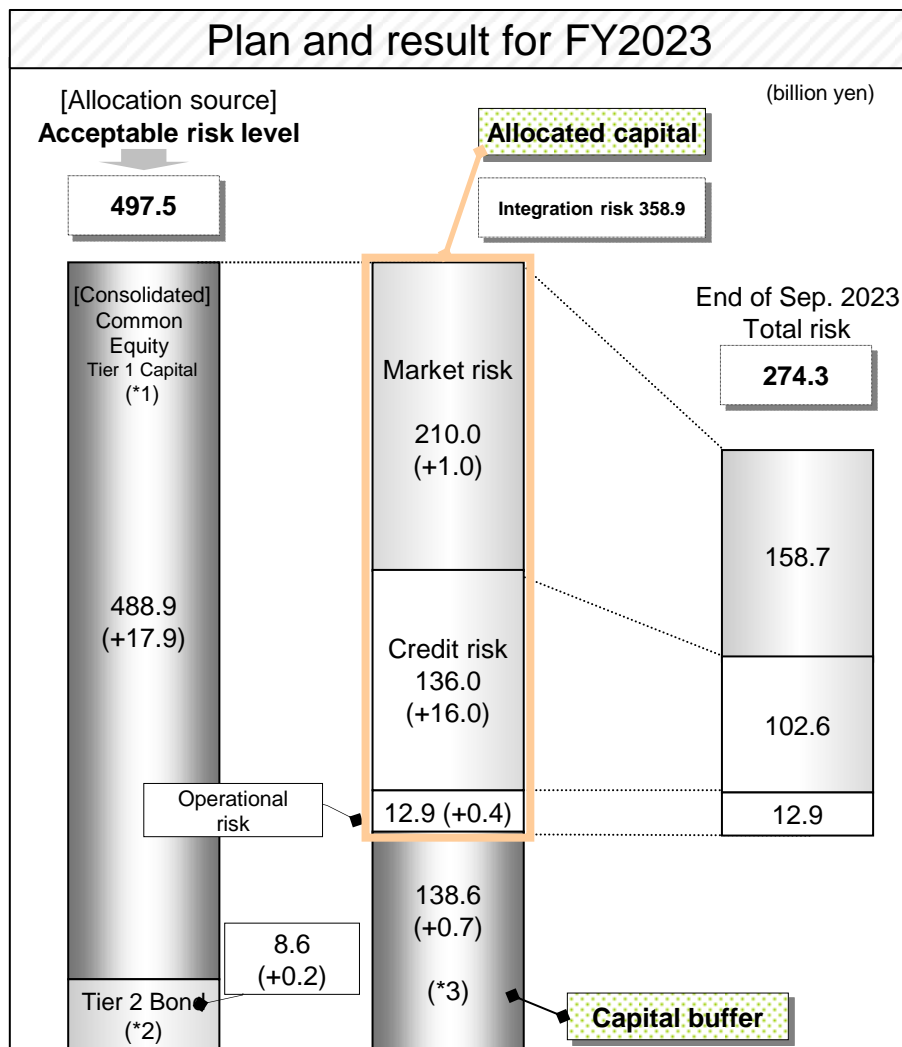
[Consolidated] (Million yen)	FY2018	FY2019 1H	FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H
Ordinary revenue	128,621	63,780	127,318	58,173	116,976	60,594	128,565	91,459	183,586	88,355
Banking revenue	119,894	59,142	117,217	54,772	107,330	56,758	116,870	73,590	161,143	83,953
Extraordinary revenue	8,726	4,637	10,101	3,400	9,646	3,836	11,695	17,869	22,442	4,401
Ordinary expenses	104,925	50,836	109,854	46,206	95,724	45,393	102,761	71,492	153,993	73,318
Banking expenses	36,280	17,753	37,000	12,227	25,338	13,751	33,130	40,001	87,886	39,088
Extraordinary expenses	68,645	33,082	72,853	33,978	70,386	31,642	69,630	31,490	66,106	34,230
Ordinary profit	23,696	12,943	17,463	11,967	21,252	15,200	25,804	19,967	29,593	15,036
Banking income	21,750	12,274	19,546	11,768	20,852	14,276	22,332	5,281	16,890	13,801
Gross income	83,614	41,389	80,216	42,544	81,991	43,007	83,739	33,588	73,256	44,865
( Net interest income )	62,434	29,726	57,972	30,058	58,553	30,923	61,162	34,059	65,031	31,051
( Fees and commissions )	13,719	7,038	14,636	7,074	14,360	8,109	15,764	8,594	17,118	9,100
( Other banking income )	7,460	4,624	7,607	5,412	9,078	3,973	6,812	-9,065	-8,892	4,713
Expenses	58,947	29,450	58,212	28,598	57,285	27,989	56,109	27,496	55,662	28,442
Provision of general allowance for loan losses ( - )	4,548	-336	2,457	2,177	3,853	741	5,296	810	704	2,621
Extraordinary gains	15	1	1	1	2	2	314	39	89	33
Extraordinary losses	290	298	641	143	344	499	709	119	179	128
Impairment loss	222	289	608	72	249	453	505	54	55	59
Profit before income taxes	23,421	12,646	16,824	11,825	20,910	14,703	25,409	19,887	29,503	14,941
Income taxes - current	7,587	3,691	5,176	4,058	8,332	3,588	7,140	5,906	9,705	5,866
Income taxes - deferred	-365	310	-268	-459	-1,840	936	-106	32	-679	-1,361
Profit attributable to owners of parent	16,199	8,644	11,916	8,226	14,418	10,179	18,374	13,948	20,477	10,436

Profit	16,199	8,644	11,916	8,226	14,418	10,179	18,374	13,948	20,477	10,436
Other comprehensive income	-11,164	6,805	-33,836	20,479	40,685	8,005	-21,454	-34,309	-37,443	3,908
Valuation difference on available-for-sale securities	-6,137	9,181	-30,699	18,650	33,586	8,120	-28,965	-37,645	-33,373	-15,482
Deferred gains or losses on hedges	-3,894	-2,703	-2,563	1,370	6,136	-497	4,713	3,035	-2,713	18,867
Comprehensive income	5,035	15,450	-21,919	28,706	55,104	18,184	-3,079	-20,360	-16,966	14,344

# Capital Adequacy Ratio

[Non-consolidated] (% ,Billion yen)	FY2019	1H FY2020	FY2020	1H FY2021	FY2021	1H FY2022	FY2022	1H FY2023
Overall capital adequacy ratio	12.70	12.63	13.01	13.41	13.23	12.17	11.92	11.28
Tier 1 ratio	12.70	12.63	12.77	13.17	12.98	11.92	11.67	11.05
Tier 1 ratio including common shares	12.70	12.63	12.77	13.17	12.98	11.92	11.67	11.05
Overall capital adequacy	484.9	508.0	537.7	554.4	528.7	485.6	484.7	492.7
Tier 1 capital	484.9	508.0	527.7	544.4	518.7	475.6	474.7	482.7
Tier 1 capital including common shares	484.9	508.0	527.7	544.4	518.7	475.6	474.7	482.7
Risk-weighted assets	3818.7	4020.0	4132.3	4131.9	3994.9	3987.8	4066.1	4367.8
Credit risk	3672.7	3874.5	3987.9	3986.9	3848.2	3835.9	3912.1	4212.2
Operational risk	146.0	145.5	144.4	144.9	146.7	151.9	154.0	155.6
[Consolidated] (% ,Billion yen)	FY2019	1H FY2020	FY2020	1H FY2021	FY2021	1H FY2022	FY2022	1H FY2023
Overall capital adequacy ratio	13.04	13.02	13.50	13.90	13.83	12.76	12.87	12.20
Tier 1 ratio	13.04	13.02	13.25	13.65	13.57	12.50	12.64	11.98
Tier 1 ratio including common shares	13.04	13.02	13.25	13.65	13.57	12.50	12.64	11.98
Overall capital adequacy	502.1	526.5	561.1	578.8	557.2	513.7	530.7	540.5
Tier 1 capital	501.9	526.2	550.9	568.4	546.7	503.1	521.4	530.7
Tier 1 capital including common shares	501.9	526.2	550.9	568.4	546.7	503.1	521.4	530.7
Risk-weighted assets	3848.5	4041.8	4155.6	4164.0	4028.6	4024.6	4123.1	4428.1
Credit risk	3693.7	3887.5	4002.5	4010.1	3872.8	3863.4	3959.8	4262.5
Operational risk	154.7	154.2	153.0	153.8	155.8	161.1	163.2	165.5

# Capital Allocation and Integration Risks



Figures in parentheses represent comparison with 2H FY2022.

\*1 The valuation difference on available-for-sale securities, etc. is deducted.

\*2 Consolidated recorded amount for the FG

\*3 Preparations for new risk-taking and capital damage beyond expectation, etc.

Allocation source	FY2023	
	Value	Risk exposure (as of end of Sep. 2023)
Allocation source	497.5	
Allocated capital (integration risk)	358.9	274.3
Market risk total	210.0	158.7
Banking	208.0	Interest rate risk: 64.3 Volatility risk: 110.1 (Correlation): -15.6
Trading	2.0	0
Credit risk total	136.0	102.6
Commercial credit	114.0	83.4
Consumer credit	22.0	19.1
Operational risk	12.9	12.9
(Unused allocated capital)		84.6
Capital buffer	138.6	

<Reference>

IRRBB (Interest Rate Risk in the Banking Book)(consolidated for the FG) (as of end of Sep. 2023)

Maximum value of $\Delta$ EVE	46.8 billion yen
Materiality test (maximum value of $\Delta$ EVE / Tier 1 capital)	8.8%



# STATUS OF GROUP COMPANIES



Our challenges build our future.  
Chugin Financial Group, Inc.

(million yen; %)	Business line	Effective equity ratio		FY2020	1H FY2021	FY2021	1H FY2022	FY2022	1H FY2023
The Chugin Lease Company, Limited*	Leasing	100.00	Ordinary income	12,453	6,534	13,339	7,006	17,461	5,558
			Ordinary profit	537	24	248	188	3,640	185
			Net income	382	47	195	160	3,520	174
The Chugin Credit Guarantee Co., Limited*	Credit guarantee	100.00	Ordinary income	1,770	955	1,857	990	3,280	1,123
			Ordinary profit	1,288	820	1,575	825	2,913	953
			Net income	879	569	1,064	560	2,403	626
The Chugin Card Company, Limited*	Credit card	100.00	Ordinary income	1,532	760	1,486	823	3,513	780
			Ordinary profit	445	214	381	221	2,325	140
			Net income	313	163	272	171	2,200	86
Chugin Asset Management Company, Limited*	Securities investment advisory	100.00	Ordinary income	607	323	628	317	1,536	314
			Ordinary profit	182	118	207	104	1,093	83
			Net income	134	89	150	79	1,048	57
Chugin Securities Co., Ltd.	Financial instrument trading	100.00	Ordinary income	3,111	1,785	3,424	1,642	2,973	2,022
			Ordinary profit	236	320	541	220	239	411
			Net income	224	236	388	149	160	311
CBS Company, Limited	Contracted banking administrative services	100.00	Ordinary income	945	478	952	466	912	435
			Ordinary profit	101	52	123	78	150	87
			Net income	66	37	82	51	95	56
The Chugin Operation Center Co., Limited	Contracted banking administrative services	100.00	Ordinary income	609	272	512	239	478	233
			Ordinary profit	27	13	28	13	24	17
			Net income	17	10	19	8	13	11
Chugin Capital Partners, Limited	Fund management	100.00	Ordinary income	-	-	-	39	96	60
			Ordinary profit	-	-	-	10	28	26
			Net income	-	-	-	6	19	18
Chugin Human Innovations Co., Ltd.	Staffing	100.00	Ordinary income	-	-	-	0	65	57
			Ordinary profit	-	-	-	-9	19	8
			Net income	-	-	-	-9	11	5
C Cube Consulting Co., Ltd.	Consulting	100.00	Ordinary income	-	-	-	6	72	152
			Ordinary profit	-	-	-	-101	-220	2
			Net income	-	-	-	-101	-219	1
Chugin Energy Co., Ltd.	Regional energy- and decarbonization-related	100.00	Ordinary income	-	-	-	-	-	0
			Ordinary profit	-	-	-	-	-	-19
			Net income	-	-	-	-	-	-19

\* The four companies (The Chugin Lease Company, Limited, The Chugin Credit Guarantee Co., Limited, The Chugin Card Company, Limited, and Chugin Asset Management Company, Limited) recorded gains on sale of shares among Group companies in FY2022 in association with the transition to a holding company system.

2023	April 3:	[FG] Establishment of Chugin Energy Co., Ltd. [FG] Revision to the “Chugin Group SDG Declaration”
	April 5:	[FG] Expansion of Support for “Chugin no Mori (Restoration Project for Wind-Damaged Trees)”
	April 6:	Commencement of Offering of “Chugin Positive Impact Finance”
	April 12:	Paid Advertisement Movie Broadcasting Service at Lobbies of Sales Offices of the Bank
	April 17:	Commencement of “Seal-free” Procedures in Bank Transfer of Taxes, etc. [FG] Establishment of “Nishi-Awakura Hyakunen-No Shinrin Denki,” a New Electric Power Company That Contributes to Regional Decarbonization, as a New Initiative Under the Nishi-Awakura-Son’s “Hundred-Year Forest Concept”
	May 19:	
	May 29:	Opening of the Singapore Branch
	June 12:	[Chugin Energy] Business Alliance with iGRID SOLUTIONS Co., Ltd.
	June 15:	[FG] Holding of the “Donation Ceremony for the Personalized Ball-Point Pen Recycling Project” in Collaboration with Maniwa-shi
	June 26:	[FG] Strengthening of the System for Realizing Diversity & Inclusion [CCP] New Listing of Bridge Consulting Group Inc., Which Is an Investee in the Chugin Infinity Fund, on the TSE Growth Market
	July 5:	[FG] Obtaining Certification as a “DX-Certified Company”
	July 10:	Introduction of Electronic Vehicle “ek X EV”
	July 14:	[FG] Determination of Experimental Introduction of ChatGPT, Generative AI That Uses Large Language Models
	July 28:	Participation in “DX Sunrise Okayama,” a Community of Industry-Academia-Government-Finance Cooperation That Strongly Supports DX of SMEs
	August 8:	Introduction of Cashless Offices
	August 15:	Introduction of the “Web-based Reservation System” for All Offices
	August 28:	[FG] Holding of the “Chugin DX Fair 2023,” the Company’s First and Largest-scale DX Fair
	September 8:	[C3C] Provision of the Contracted “Shinjo-son DX Promotion Support Operation” Service [C3C] Provision of the Contracted “Shinjo-son Forestation Project Outsourcing Operation Aimed at the Creation of Sustainable Forests” Service [C3C] Conclusion of a Contract Concerning TCFD Disclosure Support with Tenmaya Store Co., Ltd.
	September 19:	Notice Concerning Commencement of the “Chugin Carbon Neutrality Support” Service
	September 22:	[C3C] Provision of the Contracted “Decarbonization Leading Area Application Support Operation” Service for Tsuyama-shi
	September 28:	[FG] Introduction of Electric Power Derived from Renewable Energy

# Management Indicators, etc. for The Chugoku Bank

# Summary of Earnings (1)

[Non-Consolidated] (Million yen)	FY2018	FY2019 1H	FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H
Ordinary revenue	113,461	56,143	110,829	49,824	99,765	51,869	110,337	82,338	164,467	79,483
Banking revenue	104,638	51,457	100,630	46,415	90,108	47,999	98,558	64,429	141,933	75,000
Extraordinary revenue	8,822	4,686	10,198	3,409	9,657	3,869	11,779	17,908	22,533	4,483
Ordinary expenses	91,541	43,899	95,353	38,712	80,720	37,521	86,928	63,113	136,953	66,499
Banking expenses	83,680	39,680	82,776	35,161	70,881	34,342	78,252	59,733	126,798	62,810
Extraordinary expenses	7,860	4,219	12,577	3,550	9,839	3,178	8,675	3,379	10,155	3,688
Ordinary profit	21,919	12,244	15,475	11,111	19,045	14,348	23,408	19,225	27,513	12,984
Banking income	20,965	11,780	17,860	11,257	19,235	13,659	20,312	4,699	15,142	12,193
Gross income	78,149	38,820	74,251	39,794	75,812	40,040	77,345	30,682	66,971	40,830
(Net interest income)	63,033	30,060	58,290	30,384	58,871	31,380	61,613	34,580	65,539	31,035
(Fees and commissions)	14,886	7,535	15,857	7,588	15,672	8,841	17,159	9,243	18,294	9,901
(Other banking income)	228	1,224	103	1,821	1,268	-181	-1,427	-13,142	-16,862	-106
Expenses	54,211	27,397	54,010	26,404	52,783	25,914	51,986	25,330	51,316	26,069
Provision of general allowance for loan losses (-)	2,972	-358	2,380	2,133	3,794	466	5,047	652	513	2,568
Extraordinary gains	15	1	1	-	-	2	314	39	118	43
Extraordinary losses	289	298	627	140	339	499	708	118	177	128
Impairment loss	222	289	596	69	244	453	505	54	55	59
Profit before income taxes	21,645	11,946	14,849	10,971	18,706	13,851	23,015	19,146	27,455	12,899
Income taxes - current	6,758	3,261	4,326	3,655	7,316	3,151	6,155	5,391	8,661	4,394
Income taxes - deferred	-451	270	-291	-475	-1,617	962	-56	82	-599	-529
Profit	15,338	8,414	10,815	7,791	13,007	9,737	16,915	13,672	19,393	9,035

# Summary of Earnings (2)

[Non-consolidated] (Million yen)	FY2018	FY2019 1H	FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H
Bond-related gains/losses	1,117	1,084	-524	822	-552	-447	-2,949	-15,362	-19,778	-1,279
Gains on sales of bonds	4,865	1,727	3,026	1,407	2,496	3,506	9,400	8,817	23,487	3,457
Gains on redemption of bonds	-	25	25	-	50	-	150	40	92	40
Loss on sales of bonds	3,622	668	3,526	535	2,948	3,909	12,330	24,208	43,345	4,577
Loss on redemption of bonds	-	-	-	-	-	-	37	-	-	194
Loss on devaluation of stocks and other securities	125	-	50	49	150	45	132	12	12	4
Equity-related gains/losses	1,495	456	73	963	5,586	1,564	6,000	15,764	18,027	1,645
Gains on sales of stocks and other securities	5,574	2,361	7,073	1,761	7,233	2,623	9,800	17,149	20,633	2,807
Losses on sales of stocks and other securities	4,075	1,643	4,596	678	1,497	1,058	3,799	1,384	2,073	1,161
Losses on devaluation of securities	3	260	2,403	119	149	-	1	-	532	-
Allowance for bad debts written off	4,199	1,020	5,610	3,286	8,067	1,511	7,703	1,313	5,109	3,627
Provision of general allowance for loan losses (-)	2,972	-358	2,380	2,133	3,794	466	5,047	652	513	2,568
Provision of specific allowance for loan losses (-)	1,088	1,373	3,212	1,153	4,245	722	2,334	661	4,582	1,059
Written-off of loans	65	-	0	-	26	-	-	-	-	-
Loss on sale of claims	74	5	18	-	2	322	322	-	13	-

# Breakdown of Ordinary Revenue

[Non-consolidated] (Million yen)	FY2018	FY2019 1H	FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H
Ordinary revenue	113,461	56,143	110,829	49,824	99,765	51,869	110,337	82,338	164,467	79,483
Banking revenue	104,638	51,457	100,630	46,415	90,108	47,999	98,558	64,429	141,933	75,000
Interest income	80,230	39,740	76,726	34,284	65,741	33,905	66,830	42,783	93,636	59,133
Interest income	51,412	25,506	50,493	23,169	45,840	22,595	45,162	26,758	60,334	39,983
Interest and dividends on securities (Of which, gains/losses on cancellation of investment trusts)	27,659	13,843	25,499	10,772	19,160	10,920	19,952	14,624	30,125	17,617
Interest on call loans	(1,026)	(126)	(93)	(312)	(165)	(3)	(-)	(1,972)	(3,525)	(-)
Interest on deposits with banks	521	82	153	48	125	11	126	490	1,537	875
Foreign currency interest income	382	186	358	206	450	299	1,437	813	1,387	506
Other interest income	75	34	61	19	32	13	25	37	114	93
Other interest income	179	86	159	67	132	64	126	58	136	57
Fees and commissions	19,175	9,709	20,217	9,717	19,954	10,321	20,645	10,560	21,721	11,182
Fees and commissions on domestic and foreign exchanges	5,635	2,822	5,625	3,013	5,899	2,816	5,249	2,407	4,865	2,393
Other fees and commissions	13,537	6,887	14,590	6,704	14,053	7,504	15,394	8,153	16,855	8,788
Trust fees	1	0	1	0	0	0	0	0	0	0
Other banking revenue	5,232	2,007	3,687	2,412	4,412	3,772	11,081	11,085	26,574	4,684
Gain on sales of bonds	4,865	1,727	3,026	1,407	2,496	3,506	9,400	8,817	23,487	3,457
Gain on redemption of bonds	-	25	25	-	50	-	150	40	92	40
Gain on foreign exchange transactions	-	-	411	835	1,345	201	768	319	394	272
Gains on trading account securities transactions	-	-	-	7	8	-	-	-	-	-
Income from derivatives other than for trading or hedging	-	136	37	-	349	45	743	1,908	2,537	854
Other	367	117	185	162	163	18	19	0	63	60
Extraordinary revenue	8,822	4,686	10,198	3,409	9,657	3,869	11,779	17,908	22,533	4,483
Gain on sale of stocks and other securities	5,574	2,361	7,073	1,761	7,233	2,623	9,800	17,149	20,633	2,807
Gain on money held in trust	-	48	72	31	113	157	203	26	13	10
Recoveries of written off claims	0	3	3	0	0	23	42	30	30	16
Other	3,248	2,273	3,048	1,616	2,310	1,065	1,732	702	1,856	1,649

# Breakdown of Ordinary Expenses

[Non-consolidated] (Million yen)	FY2018	FY2019 1H	FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H
Ordinary expenses	91,541	43,899	95,353	38,712	80,720	37,521	86,928	63,113	136,953	66,499
Banking expenses	83,680	39,680	82,776	35,161	70,881	34,342	78,252	59,733	126,798	62,810
Interest expenses	17,204	9,683	18,442	3,904	6,878	2,528	5,224	8,205	28,104	28,102
Expenses matching the amount of investment of money held in trust	7	3	6	3	7	3	6	3	7	3
Interest on deposits	2,333	1,300	2,564	416	843	334	659	1,252	4,222	4,858
Interest on negotiable certificates of deposit	42	18	34	14	28	13	25	12	23	10
Interest on call money	869	192	284	-37	-124	-133	-282	269	2,485	2,933
Interest on payables under repurchase agreements	2,397	1,763	3,277	131	268	60	209	619	2,135	3,262
Interest on payables under securities lending transactions	594	263	658	120	301	219	521	238	439	206
Interest on commercial papers	1,100	566	920	85	173	70	155	500	1,805	832
Interest on borrowings and rediscounts	2,504	1,241	2,156	901	1,051	81	182	603	2,005	2,157
Foreign currency interest expenses	12	3	80	80	76	17	115	370	1,335	740
Interest on bonds and amortization of bond issuance cost	-	-	-	-	35	39	78	39	78	39
Interest on interest swaps	7,347	4,332	8,460	2,190	4,217	1,822	3,553	4,281	13,569	12,991
Other interest expenses	1	0	5	0	5	1	5	17	2	70
Fees and commissions payments	4,288	2,174	4,359	2,129	4,281	1,479	3,485	1,317	3,427	1,280
Fees and commissions on domestic and foreign exchanges	932	466	916	455	904	468	678	235	450	238
Other fees and commissions	3,355	1,708	3,442	1,673	3,376	1,010	2,807	1,081	2,976	1,041
Other ordinary expenses	5,004	783	3,583	591	3,144	3,954	12,508	24,228	43,436	4,790
Loss on sales of bonds	3,622	668	3,526	535	2,948	3,909	12,330	24,208	43,345	4,577
Loss on redemption of bonds	-	-	-	-	-	-	37	-	-	194
Loss on devaluation of bonds	125	-	50	49	150	45	132	12	12	4
Loss on foreign exchange transactions	843	102	-	-	-	-	-	-	-	-
Loss on trading account securities transactions	4	12	6	-	-	0	8	7	79	13
Expenses on derivatives other than for trading or hedging	407	-	-	5	-	-	-	-	-	-
Amortization of bond issuance cost	-	-	-	-	45	-	-	-	-	-
Provision of general allowance for loan losses	2,972	-358	2,380	2,133	3,794	466	5,047	652	513	2,568
Expenses	54,211	27,397	54,010	26,404	52,783	25,914	51,986	25,330	51,316	26,069
Extraordinary expenses	7,860	4,219	12,577	3,550	9,839	3,178	8,675	3,379	10,155	3,688
Provision of specific allowance for loan losses	1,088	1,373	3,212	1,153	4,245	722	2,334	661	4,582	1,059
Written-off of loans	65	-	0	-	26	-	-	-	-	-
Loss on sale of stocks and other securities	4,075	1,643	4,596	678	1,497	1,058	3,799	1,384	2,073	1,161
Loss on devaluation of stocks and other securities	3	260	2,403	119	149	-	1	-	532	-
Loss on money held in trust	104	14	63	18	4	11	104	219	310	111
Retirement benefit expenses	1,497	471	942	663	1,323	549	1,029	494	988	753
Other	1,026	456	1,358	916	2,592	835	1,407	620	1,667	602

# Breakdown of Expenses

[Non-consolidated] (Million yen)	FY2018	FY2019 1H	FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H
Expenses (1)	54,211	27,397	54,010	26,404	52,783	25,914	51,986	25,330	51,316	26,069
Personnel expenses	27,834	14,164	28,204	13,794	27,725	14,022	28,037	14,103	27,843	13,887
Employee salaries	15,438	7,594	15,072	7,262	14,560	7,348	14,620	7,250	14,113	6,956
Bonuses	4,992	2,582	5,132	2,358	4,807	2,538	5,106	2,722	5,557	2,746
Retirement benefit expenses	571	499	1,012	664	1,314	488	927	337	646	321
Social insurance premium	3,559	1,772	3,532	1,733	3,446	1,752	3,529	1,794	3,516	1,890
Temporary employment expenses	3,272	1,715	3,454	1,774	3,596	1,895	3,854	1,997	4,009	1,972
Property expenses	23,263	11,379	22,780	11,016	22,001	10,368	21,109	9,675	20,358	10,562
Depreciation	4,233	2,053	4,201	1,978	4,096	1,924	3,957	1,247	2,580	1,215
Rent expenses on real estates	800	386	775	391	774	375	757	400	811	429
Machine rent expenses	169	85	186	91	180	88	180	90	180	89
Operation consignment expenses	2,607	1,264	2,521	1,179	2,466	1,099	2,227	1,139	2,261	1,120
Maintenance expense	305	127	277	192	295	155	242	115	254	121
Travelling and transportation expenses	202	105	200	26	75	38	84	73	157	98
Promotion expenses	79	33	79	53	105	82	137	73	134	84
Deposit insurance premium	2,059	1,031	2,063	1,028	2,057	1,053	2,106	537	1,074	555
Miscellaneous expenses	14,865	6,291	12,474	6,074	11,948	5,551	11,414	5,997	12,903	6,847
Taxes	3,114	1,853	3,025	1,593	3,056	1,522	2,839	1,551	3,114	1,618
Core business gross profit (2)	77,031	37,735	74,775	38,972	76,365	40,487	80,295	46,045	86,749	42,110
OHR (1)÷(2)	70.3%	72.6%	72.2%	67.7%	69.1%	64.0%	64.7%	55.0%	59.1%	61.9%



# Principal Returns

[Non-consolidated] (%)		FY2018	FY2019 1H	FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H
Total for all branches	1. Interest-bearing asset yield	1.03	1.02	0.98	0.84	0.79	0.77	0.72	0.93	1.01	1.28
	Loan yield	1.08	1.06	1.04	0.92	0.90	0.87	0.87	1.00	1.11	1.41
	Securities yield	1.17	1.20	1.10	0.91	0.81	0.89	0.81	1.24	1.29	1.54
	Call loan yield	0.22	0.06	0.05	0.02	0.02	0.00	0.01	0.13	0.22	0.36
	Deposit yield (including NCD)	0.10	0.10	0.09	0.10	0.12	0.14	0.16	0.24	0.22	0.16
	2. Interest-bearing liabilities	0.22	0.25	0.24	0.09	0.08	0.05	0.05	0.17	0.30	0.60
	Deposit yield	0.03	0.03	0.03	0.01	0.01	0.00	0.00	0.03	0.05	0.11
	Call money yield	1.71	1.11	0.91	-0.12	-0.17	-0.35	-0.33	0.44	1.69	3.53
	Loan yield	1.49	1.85	1.77	0.51	0.34	0.05	0.03	0.21	0.44	1.01
	3. Expense ratio	0.80	0.80	0.79	0.72	0.71	0.66	0.66	0.62	0.63	0.63
4. Fundraising expense	0.94	0.96	0.94	0.75	0.72	0.64	0.63	0.71	0.85	1.15	
5. Total net interest income (1-4)	0.09	0.06	0.04	0.09	0.07	0.13	0.09	0.22	0.16	0.13	
Simple loan-deposit margin	1.05	1.03	1.01	0.91	0.89	0.87	0.87	0.97	1.06	1.30	
Simple deposit-securities margin	1.14	1.17	1.07	0.90	0.80	0.89	0.81	1.21	1.24	1.43	

Domestic banking operations	1. Interest-bearing asset yield	0.77	0.74	0.71	0.70	0.67	0.67	0.61	0.68	0.66	0.66
	Loan yield	0.85	0.83	0.83	0.81	0.81	0.80	0.79	0.79	0.78	0.78
	Securities yield	0.95	0.92	0.82	0.79	0.73	0.82	0.71	1.01	0.91	0.90
	Call loan yield	-0.03	-0.03	-0.03	-0.02	-0.02	-0.01	-0.01	-0.01	-0.02	0.00
	Deposit yield (including NCD)	0.10	0.10	0.09	0.10	0.12	0.14	0.16	0.24	0.21	0.16
	2. Interest-bearing liabilities	0.03	0.03	0.03	0.03	0.03	0.02	0.02	0.02	0.02	0.03
	Deposit yield	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Call money yield	-0.06	-0.05	-0.04	-0.02	-0.02	-0.02	-0.02	-	-	-0.05
	Loan yield	0.02	0.03	0.04	0.02	0.00	0.00	0.00	0.00	0.00	0.00
	3. Expense ratio	0.78	0.78	0.77	0.70	0.69	0.64	0.64	0.60	0.61	0.62
4. Fundraising expense	0.76	0.76	0.75	0.71	0.69	0.62	0.61	0.56	0.58	0.59	
5. Total net interest income (1-4)	0.01	-0.02	-0.04	-0.01	-0.02	0.05	0.00	0.12	0.08	0.07	
Simple loan-deposit margin	0.84	0.83	0.83	0.81	0.81	0.80	0.79	0.79	0.78	0.78	
Simple deposit-securities margin	0.94	0.92	0.82	0.79	0.73	0.82	0.71	1.01	0.91	0.90	

# Major Accounts (Year-end Balance):Assets

[Non-consolidated] (Billion yen)	FY2018	FY2019 1H	FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H
Total assets	8225.7	8357.9	8113.6	8741.7	9122.6	9854.2	10177.9	9660.9	9803.4	10265.5
Management account	7322.4	7527.2	7391.1	7752.0	7958.6	8113.6	8316.8	8448.9	8167.2	8521.5
Loans	4808.7	4784.7	4909.7	5058.0	5144.4	5158.4	5269.0	5419.5	5566.4	5799.9
Securities	2394.9	2458.7	2345.1	2391.3	2622.5	2565.3	2509.8	2515.4	2319.2	2366.2
Trading account securities	2.3	2.3	1.3	1.1	1.1	1.2	2.8	2.7	2.0	1.7
Money in trust	18.0	18.0	23.0	23.0	23.0	23.1	23.0	24.9	20.0	19.8
Deposits (excluding non-interest-bearing account)	13.5	15.4	10.0	21.9	0.0	0.0	0.0	0.0	-	-
Call loans	39.6	209.1	59.8	215.5	125.8	327.0	446.3	372.3	178.9	226.2
Monetary claims bought	29.5	25.8	23.0	20.6	19.6	18.9	18.6	18.7	19.6	21.1
Foreign exchange	9.0	9.3	11.9	15.0	8.3	7.5	6.2	7.7	14.7	11.2
Cash collateral paid	6.5	3.4	6.9	5.1	13.5	11.8	40.7	87.5	46.3	75.1
(interest-earnings asset account)	7304.4	7509.1	7368.1	7729.0	7935.6	8090.4	8293.8	8424.0	8147.2	8501.6
Cash and deposits (non-interest-bearing)	749.7	671.5	566.2	845.6	1000.5	1608.6	1756.9	1087.8	1510.2	1591.4
Tangible fixed assets	38.8	38.2	38.0	37.7	36.8	35.9	34.7	34.0	33.4	32.9
Intangible fixed assets	4.4	3.7	3.0	2.4	2.3	1.8	1.3	1.3	1.5	1.7
Other assets	111.8	116.7	117.0	109.9	132.2	99.3	82.1	89.6	91.5	119.0
Prepaid pension assets	-	-	-	-	3.0	3.2	3.5	3.9	4.4	4.5
Deferred tax assets	-	-	2.2	-	-	-	-	12.6	14.3	13.6
Customers' liabilities for acceptance and guarantees	32.4	34.6	33.4	33.3	32.0	34.4	30.9	31.5	31.1	33.7
Allowance for loan losses	-34.1	-34.2	-37.5	-39.3	-42.9	-42.8	-48.4	-49.1	-50.4	-53.2

# Major Accounts (Year-end Balance):Liabilities and Net Assets

[Non-consolidated] (Billion yen)	FY2018	FY2019 1H	FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H
<b>Total liabilities and net assets</b>	8225.7	8357.9	8113.6	8741.7	9122.6	9854.2	10177.9	9660.9	9803.4	10265.5
<b>Total liabilities</b>	7702.1	7822.4	7617.4	8220.1	8578.6	9296.3	9648.2	9155.5	9315.5	9769.0
Interest-bearing liabilities	7549.9	7657.1	7475.0	8087.4	8408.6	9148.7	9510.8	8956.5	9156.7	9584.1
Deposits	6639.9	6475.1	6711.6	7154.4	7511.3	7479.1	7661.6	7695.0	7915.2	7974.8
Negotiable certificates of deposit	178.3	299.1	204.4	278.7	177.1	259.9	222.1	316.4	163.4	234.4
Call money	18.7	15.0	30.0	71.5	71.2	85.6	110.7	157.1	179.9	169.7
Payables under repurchase agreements	125.0	155.9	124.7	124.6	129.6	105.3	191.0	76.8	93.9	120.7
Payables under securities lending transactions	377.2	560.1	217.1	154.8	172.7	511.3	588.3	309.5	423.4	493.2
Commercial paper	48.7	36.5	32.6	46.5	54.2	54.8	55.0	64.9	46.5	7.4
Borrowed money	155.9	107.5	148.0	246.7	275.4	634.0	663.1	312.4	312.6	558.8
Foreign exchanges	1.7	0.7	0.2	0.9	0.2	0.8	0.6	0.4	0.4	0.2
Bonds payable	-	-	-	-	10.0	10.0	10.0	10.0	10.0	10.0
Borrowed money from trust account	2.7	3.2	3.3	3.6	4.8	5.9	6.9	7.8	8.4	8.7
Cash collateral received	1.4	3.6	2.8	5.2	1.6	1.7	1.2	5.8	2.4	5.6
(Expenses matching the amount of investment of money held in trust)	18.0	18.0	23.0	23.0	23.0	23.1	23.0	24.9	20.0	19.8
(Fund procurement account)	7531.9	7639.1	7452.0	8064.4	8385.6	9125.6	9487.8	8931.6	9136.7	9564.2
Other liabilities	86.2	94.7	99.3	84.4	122.9	94.2	102.7	165.5	125.3	148.5
Provision for retirement benefits	18.5	17.9	7.5	7.3	0.3	0.2	0.1	0.3	0.6	0.9
Provision for bonuses	1.2	1.2	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.3
Other provisions	2.3	2.0	1.9	1.7	0.3	0.2	0.1	0.1	0.3	0.2
Deferred tax liabilities	12.5	15.8	-	5.8	13.0	17.2	2.1	-	-	-
Acceptances and guarantees	32.4	34.6	33.4	33.3	32.0	34.4	30.9	31.5	31.1	33.7
<b>Total net assets</b>	523.5	535.5	496.2	521.6	544.0	557.8	529.6	505.3	487.9	496.5
Capital stock	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1
Capital surplus	6.2	6.2	6.2	6.2	6.2	6.2	6.2	6.2	6.2	6.2
Retained earnings	426.6	432.8	433.1	438.8	442.0	449.1	454.1	452.2	437.2	442.7
Treasury shares (-)	9.4	9.6	9.6	9.6	9.6	10.6	11.6	-	-	-
Valuation difference on available-for-sale securities	93.4	102.3	62.5	80.8	95.2	103.4	66.0	29.0	32.5	16.7
Deferred gains or losses on hedges	-8.8	-11.5	-11.4	-10.0	-5.3	-5.8	-0.6	2.4	-3.3	15.5
Share acquisition rights	0.3	0.1	0.1	0.1	0.2	0.2	0.2	0.2	-	-

# Major Accounts (Average Balance):Assets

[Non-consolidated] (Billion yen)	FY2018	FY2019 1H	FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H
Total assets	8155.4	8173.8	8216.0	8563.5	8754.4	9333.7	9639.6	10020.7	9890.5	9966.2
Management account	7748.4	7760.2	7816.7	8128.4	8286.3	8714.3	9198.4	9192.5	9227.4	9181.0
Loans	4734.4	4778.0	4811.6	4994.2	5053.1	5155.8	5175.7	5329.4	5400.9	5642.2
Securities	2345.6	2296.3	2304.9	2342.7	2352.4	2438.8	2435.6	2338.7	2364.3	2269.0
Trading account securities	2.1	2.3	2.1	1.4	1.4	1.2	1.5	2.8	2.7	1.9
Money in trust	20.9	18.0	17.9	23.0	23.0	23.0	23.0	27.8	26.3	19.9
Deposits (excluding non-interest-bearing account)	371.8	367.8	366.3	386.5	369.9	408.5	883.4	670.7	624.4	622.2
Call loans	229.2	261.5	279.6	344.7	451.5	650.1	638.2	712.9	677.4	479.1
Monetary claims bought	19.1	20.6	18.9	15.2	14.6	12.9	12.6	12.6	12.7	14.3
Foreign exchanges	16.8	10.7	9.9	15.0	14.4	12.3	12.4	34.1	54.0	68.4
Cash collateral paid	8.0	4.7	5.0	5.3	5.8	11.3	15.7	63.2	64.3	63.7
(Interest-earnings asset account)	7727.4	7742.2	7798.7	8105.4	8263.3	8691.3	9175.4	9164.7	9201.0	9161.0
Cash and deposits (non-interest-bearing)	276.3	274.0	254.6	276.7	315.5	471.1	295.7	701.7	532.8	666.4
Tangible fixed assets	40.2	39.2	39.5	38.2	38.6	36.9	36.9	34.8	34.9	33.5
Intangible fixed assets	5.7	4.4	4.3	3.0	3.1	2.4	2.4	1.4	1.5	1.6
Other assets	59.5	73.6	78.0	97.3	92.2	89.2	86.5	78.3	81.7	71.5
Prepaid pension assets	-	-	-	-	0.0	3.0	3.1	3.6	3.8	4.4
Deferred tax assets	22.6	23.4	23.3	23.8	24.0	25.3	24.9	25.7	25.7	26.4
Customers' liabilities for acceptance and guarantees	33.5	32.4	33.6	33.6	33.2	33.3	34.1	31.1	31.2	32.1
Allowance for loan losses	-31.2	-33.6	-34.3	-37.7	-38.8	-42.3	-42.9	-48.7	-48.8	-50.9

# Major Accounts (Average Balance):Liabilities and Net Assets

[Non-consolidated] (Billion yen)	FY2018	FY2019 1H	FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H
Total liabilities and net assets	8155.4	8173.8	8216.0	8563.5	8754.4	9333.7	9639.6	10020.7	9890.5	9966.2
Total liabilities	7723.6	7734.1	7773.1	8116.9	8303.9	8876.9	9178.9	9552.6	9427.2	9506.5
Interest-bearing liabilities	7616.5	7644.5	7684.0	8041.8	8227.5	8794.3	9088.3	9411.7	9266.5	9334.6
Deposits	6362.0	6499.7	6529.5	6997.9	7128.8	7507.1	7533.6	7770.0	7761.1	7909.3
Negotiable certificates of deposit	353.5	305.2	296.4	280.6	280.5	269.4	267.8	316.3	305.9	249.0
Call money	50.5	34.4	31.1	60.2	69.8	75.1	84.6	119.7	146.5	165.7
Payables under repurchase agreements	97.8	136.0	141.5	70.1	97.4	106.5	131.6	95.2	84.0	118.8
Payables under securities lending transactions	536.5	484.2	517.4	245.2	294.9	446.6	516.9	462.6	433.3	412.6
Commercial paper	44.5	45.0	39.5	28.1	40.7	55.5	55.7	60.1	60.8	31.3
Borrowed money	167.3	133.4	121.6	351.7	302.1	316.2	479.5	566.5	451.9	424.2
Foreign exchanges	0.4	0.5	0.5	0.4	0.4	0.3	0.4	0.7	0.6	0.5
Bonds payable	-	-	-	-	4.6	10.0	10.0	10.0	10.0	10.0
Borrowed money from trust account	2.2	2.9	3.1	3.4	3.8	5.4	6.0	7.3	7.8	8.6
Cash collateral received	1.3	2.8	2.8	3.7	4.2	1.7	1.6	2.8	4.0	4.3
(Expenses matching the amount of investment of money held in trust)	20.9	18.0	17.9	23.0	23.0	23.0	23.0	27.8	26.3	19.9
(Fund procurement account)	7595.6	7626.5	7666.0	8018.8	8204.5	8771.3	9065.3	9383.9	9240.1	9314.6
Other liabilities	52.7	37.1	36.0	32.7	34.7	48.0	55.4	108.7	128.4	137.9
Provision for retirement benefits	18.9	18.3	17.9	7.3	7.3	0.2	0.1	0.1	0.2	0.7
Provision for bonuses	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6
Other provisions	1.1	0.9	0.8	0.6	0.5	0.3	0.2	0.1	0.1	0.3
Acceptances and guarantees	33.5	32.4	33.6	33.6	33.2	33.3	34.1	31.1	31.2	32.1
Total net assets	431.7	439.6	442.9	446.5	450.4	456.7	460.6	468.0	463.2	459.7
Capital stock	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1	15.1
Capital surplus	6.2	6.2	6.2	6.2	6.2	6.2	6.2	-1.6	2.2	6.2
Retained earnings	417.5	426.6	430.0	433.8	437.6	444.2	448.7	458.0	447.4	437.8
Treasury shares (-)	8.4	9.5	9.5	9.6	9.6	10.2	10.7	4.1	2.0	-
Valuation difference on available-for-sale securities	1.0	1.0	0.9	0.8	0.9	1.1	1.0	0.3	0.3	0.3
Deferred gains or losses on hedges	0.0	-0.1	-0.1	-0.1	0.0	0.0	0.0	0.0	0.0	0.0
Share acquisition rights	0.2	0.2	0.2	0.1	0.1	0.2	0.2	0.2	0.1	-

# Deposits (Year-end Balance)

[Non-consolidated] (Billion yen)	FY2018	FY2019 1H	FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H
Okayama	5095.3	4971.2	5186.3	5485.5	5726.0	5725.9	5938.8	5903.5	6102.0	6058.3
Individuals	3734.7	3761.0	3832.7	3994.1	4108.1	4203.3	4294.5	4345.0	4374.8	4407.0
Corporates	1048.5	1042.5	1050.7	1184.9	1259.2	1240.4	1242.5	1277.2	1307.3	1354.4
Hiroshima	914.4	864.4	904.3	930.0	960.5	949.3	975.4	1004.2	1043.5	1055.2
Individuals	562.7	564.9	574.3	591.6	601.5	606.3	612.6	620.7	624.8	629.0
Corporates	286.2	290.8	293.5	321.5	330.7	334.6	340.3	361.6	371.9	419.9
Kagawa and Ehime	402.0	396.8	405.4	433.5	444.8	451.3	453.9	451.8	454.1	461.4
Individuals	273.6	271.7	271.9	278.1	283.2	284.7	286.4	288.0	285.8	284.4
Corporates	124.9	124.8	130.3	155.2	157.1	165.8	163.1	163.2	163.9	176.4
Hyogo	115.2	113.2	116.6	123.3	128.5	128.0	128.9	129.9	134.0	137.4
Individuals	63.0	62.2	62.5	63.5	65.1	64.7	65.5	65.9	66.9	65.9
Corporates	52.1	50.9	54.0	59.6	63.3	63.2	63.2	63.9	67.0	71.5
Tottori	12.3	13.3	12.8	14.5	14.8	15.2	14.4	15.5	16.1	15.2
Individuals	5.1	5.2	5.1	5.3	5.4	5.3	5.3	5.4	6.7	6.5
Corporates	7.1	8.1	7.6	9.0	9.4	9.3	9.0	9.6	9.2	8.3
Osaka	22.9	25.3	21.2	26.1	23.9	22.4	22.6	23.0	21.2	23.7
Individuals	6.9	7.0	7.1	7.3	6.6	6.5	6.6	6.6	6.5	6.4
Corporates	15.8	18.2	13.9	18.7	17.2	15.7	15.8	16.1	14.2	16.7
Tokyo	13.1	18.8	12.8	34.2	47.7	69.7	19.8	29.0	18.9	20.3
Individuals	6.2	6.1	5.7	5.9	5.8	5.8	5.9	5.9	6.1	6.1
Corporates	6.6	12.4	6.8	28.0	41.5	63.4	13.4	22.4	12.1	13.5
Total domestic branches (before reconciliation of transit items)	6575.5	6403.3	6659.6	7047.4	7346.4	7362.1	7554.0	7557.1	7790.1	7771.8
Total individuals	4652.6	4678.3	4759.7	4946.0	5076.1	5176.9	5277.1	5337.9	5371.8	5405.6
Total corporates	1541.5	1547.8	1557.2	1777.1	1878.6	1892.8	1847.7	1914.3	1945.9	2060.9
Overseas branches, etc.	64.4	71.7	51.9	107.0	164.8	117.0	107.5	137.9	125.1	202.9
Total deposits	6639.9	6475.1	6711.6	7154.4	7511.3	7479.1	7661.6	7695.0	7915.2	7974.8
Liquid deposits	4726.1	4564.6	4818.6	5253.4	5615.9	5566.5	5749.8	5805.6	6057.6	6122.5
Time deposits	1913.7	1910.5	1892.9	1900.9	1895.4	1912.6	1911.7	1889.4	1857.6	1852.2
Domestic banking	6512.0	6340.6	6599.9	6987.6	7263.2	7280.7	7492.9	7484.4	7722.2	7700.3
International banking	127.8	134.4	111.6	166.8	248.0	198.4	168.6	210.5	192.9	274.4

# Deposits (Average Balance)

[Non-consolidated] (Billion yen)	FY2018	FY2019 1H	FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H
Okayama	4875.4	5000.8	5016.6	5403.1	5465.3	5746.8	5766.8	5982.4	5967.1	6066.4
Individuals	3705.4	3768.1	3791.5	3945.7	4003.3	4176.1	4219.3	4336.2	4356.6	4399.4
Corporates	992.7	1035.4	1038.5	1136.0	1170.3	1260.5	1254.2	1299.7	1288.8	1340.0
Hiroshima	863.8	868.8	872.1	935.2	944.4	953.6	958.5	1005.4	1013.3	1028.5
Individuals	562.8	564.7	568.0	586.5	592.3	604.6	607.7	617.9	621.1	626.5
Corporates	282.5	291.8	294.3	316.3	325.0	338.5	340.8	357.2	364.0	392.5
Kagawa and Ehime	405.3	402.5	402.2	423.8	433.2	453.1	454.6	459.0	458.1	452.4
Individuals	275.4	273.9	272.9	276.0	278.3	284.1	285.0	287.0	287.3	285.0
Corporates	129.6	128.3	128.9	147.6	154.4	168.2	168.8	171.3	170.2	166.8
Hyogo	114.1	112.4	113.0	120.5	123.8	129.9	129.9	130.4	131.0	134.5
Individuals	63.6	62.6	62.6	63.1	63.5	64.9	65.1	65.8	66.4	66.3
Corporates	50.3	49.7	50.3	57.3	60.1	64.9	64.6	64.5	64.5	68.1
Tottori	12.4	12.5	12.6	13.5	14.0	14.9	14.6	14.5	14.8	15.8
Individuals	5.1	5.1	5.1	5.1	5.1	5.3	5.3	5.3	5.5	6.5
Corporates	7.1	7.3	7.4	8.2	8.4	9.1	8.8	8.7	8.9	8.8
Osaka	24.1	22.7	23.1	24.8	25.2	26.0	25.3	24.4	24.0	24.0
Individuals	6.8	6.9	7.0	7.1	6.9	6.5	6.5	6.6	6.6	6.4
Corporates	17.1	15.7	16.0	17.6	18.2	19.3	18.7	17.5	17.2	17.0
Tokyo	14.9	14.0	14.4	20.7	27.4	55.8	53.1	25.0	24.1	21.5
Individuals	6.5	6.2	6.0	5.8	5.8	5.8	5.8	5.9	5.9	6.1
Corporates	8.2	7.5	8.1	14.6	21.2	49.5	46.7	18.5	17.5	14.6
Total domestic branches	6310.4	6434.0	6454.6	6942.0	7034.1	7380.4	7403.0	7641.4	7632.6	7743.4
Total individuals	4626.1	4687.8	4713.5	4889.7	4955.9	5147.6	5195.1	5325.1	5349.6	5396.6
Total corporates	1487.9	1536.1	1544.1	1697.9	1758.3	1910.3	1903.0	1937.8	1931.3	2008.1
Overseas branches, etc.	51.5	65.6	74.9	55.8	94.7	126.7	130.6	128.5	128.4	165.8
Total deposits	6362.0	6499.7	6529.5	6997.9	7128.8	7507.1	7533.6	7770.0	7761.1	7909.3
Liquid deposits	4415.2	4576.6	4617.7	5119.7	5234.5	5589.6	5610.8	5855.7	5868.7	6040.8
Time deposits	1946.7	1923.0	1911.8	1878.1	1894.2	1917.4	1922.8	1914.3	1892.3	1868.4
Domestic banking	6239.7	6371.7	6392.2	6881.0	6970.1	7308.4	7331.6	7569.8	7561.5	7676.4
International banking	122.3	127.9	137.3	116.8	158.6	198.6	202.0	200.2	199.5	232.8

# Loans (Year-end Balance)

[Non-consolidated] (Billion yen)		FY2018	FY2019 1H	FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H
General loans		4298.2	4281.1	4408.7	4565.9	4666.3	4679.2	4808.7	4957.7	5115.5	5336.4
Scale	Large companies	775.4	741.1	765.9	814.9	834.4	805.3	851.9	873.1	954.1	996.1
	Med-sized companies	166.5	145.6	148.6	132.1	127.1	117.0	110.1	104.1	110.1	120.0
	Small-sized companies	2475.4	2494.1	2577.2	2691.5	2757.2	2790.5	2856.3	2974.5	3020.5	3160.6
	Individuals	880.7	900.2	916.8	927.1	947.5	966.3	990.3	1005.8	1030.6	1059.7
Loans to national and local governments		488.2	480.4	475.8	469.9	455.7	455.0	435.8	429.9	413.8	420.0
National and local governments		486.0	479.3	474.5	469.2	455.0	454.4	435.4	429.5	413.4	419.6
Local public corporations		2.1	1.1	1.2	0.7	0.7	0.5	0.4	0.4	0.4	0.3
Total loans by domestic branches		4786.4	4761.6	4884.5	5035.8	5122.1	5134.3	5244.6	5387.6	5529.3	5756.5
Region	Okayama	2691.1	2680.8	2766.7	2835.1	2880.4	2909.8	2990.5	3106.3	3157.5	3302.6
	Hiroshima	840.8	850.3	858.3	891.8	907.8	911.9	915.0	951.4	968.3	991.3
	Kagawa and Ehime	335.1	336.2	339.1	352.7	351.9	349.7	354.9	360.1	376.6	378.2
	Hyogo	269.9	266.4	274.8	278.8	286.5	284.5	288.5	291.5	295.5	310.8
	Tottori	35.7	36.5	36.3	36.6	36.3	34.9	36.6	34.6	34.2	36.7
	Osaka	105.1	103.3	101.3	121.6	127.3	124.6	127.5	130.7	135.9	146.0
	Tokyo	508.4	487.9	507.7	518.9	531.7	518.4	531.3	512.7	561.1	590.6
Overseas branches		22.2	23.0	25.2	22.2	22.2	24.1	24.3	31.8	37.0	43.4
Total loans		4808.7	4784.7	4909.7	5058.0	5144.4	5158.4	5269.0	5419.5	5566.4	5799.9



# Loans (Average Balance)

[Non-consolidated] (Billion yen)		FY2018	FY2019 1H	FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H
General loans		4219.4	4274.4	4311.3	4495.4	4561.0	4673.5	4699.2	4862.2	4941.1	5178.4
Type	Local development	2038.1	2081.9	2100.8	2192.2	2224.0	2228.9	2224.3	2228.7	2268.6	2330.2
	Urban area	621.0	582.7	584.4	609.1	623.2	634.2	631.1	636.2	643.2	704.7
	Private loans	1100.6	1133.5	1141.9	1164.1	1170.6	1197.3	1210.0	1243.3	1252.2	1286.0
	Of which, housing loans	778.3	797.5	804.0	823.9	831.4	859.3	871.5	902.3	910.2	940.0
	Other	459.7	476.2	484.5	529.9	542.9	612.9	633.7	753.9	776.9	857.3
Loans to national and local governments		493.2	481.8	477.0	474.1	467.5	458.5	451.3	437.1	429.0	421.7
National and local governments		490.7	480.5	475.7	473.3	466.8	458.0	450.7	436.6	428.5	421.3
Local public corporations		2.4	1.3	1.2	0.8	0.7	0.5	0.5	0.4	0.4	0.4
Total loans by domestic branches		4712.6	4756.3	4788.3	4969.5	5028.6	5132.1	5150.6	5299.4	5370.2	5600.1
Region	Okayama	2638.1	2674.1	2696.7	2803.5	2829.1	2897.3	2919.9	3049.2	3089.1	3203.1
	Hiroshima	816.7	844.4	848.5	880.6	891.2	909.2	909.6	915.3	933.0	966.0
	Kagawa and Ehime	325.4	335.6	337.5	346.4	351.8	354.8	353.9	359.0	363.1	373.8
	Hyogo	262.5	268.6	270.1	279.5	282.8	288.3	287.8	291.6	294.0	304.5
	Tottori	34.5	36.0	36.3	36.2	36.3	34.9	35.1	34.9	34.9	35.4
	Osaka	111.6	102.6	101.9	107.3	116.4	121.9	122.8	127.0	130.9	141.5
	Tokyo	523.4	494.7	497.0	515.7	520.5	525.3	521.3	522.0	525.0	575.5
Overseas branches		21.8	21.6	23.3	24.7	24.4	23.7	25.1	30.0	30.7	42.0
Total loans		4734.4	4778.0	4811.6	4994.2	5053.1	5155.8	5175.7	5329.4	5400.9	5642.2

# Loans by Industry (Year-end Balance)

[Non-consolidated] (Billion yen)	FY2018	FY2019 1H	FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H
Domestic branches	4786.4	4761.6	4884.5	5035.8	5122.1	5134.3	5244.6	5387.6	5529.3	5756.5
Manufacturing	675.7	644.3	673.1	703.4	712.4	672.8	698.1	683.6	752.8	745.6
Agriculture,forestry	7.1	8.7	9.0	8.2	8.1	11.0	11.5	11.4	11.3	11.4
Fishery	3.2	3.4	2.7	2.8	2.5	2.5	2.3	2.4	2.6	2.0
Mining,stone-quarrying,gravel-gathering	2.1	2.1	2.0	2.2	2.5	2.2	2.5	2.7	2.5	2.4
Construction	130.4	121.0	128.0	139.0	156.3	143.9	154.8	149.1	161.7	158.4
Electric power,gas/heat/water supply	208.7	220.3	245.1	244.8	253.3	261.1	269.7	288.6	297.5	294.3
Information and telecommunications	20.2	19.0	18.4	18.9	18.1	18.0	11.2	10.9	10.4	11.7
Transport and postal	217.1	209.3	216.3	246.5	247.1	243.5	243.2	248.8	253.4	276.6
Wholesale,retail	525.9	523.2	537.7	552.3	546.9	546.8	557.0	558.4	576.0	564.8
Financial,insurance	385.6	369.9	385.6	395.9	438.2	490.9	538.0	600.9	598.6	707.7
Real estate,goods rental	667.2	691.4	700.7	725.4	720.8	727.3	728.8	748.4	776.4	821.4
Local public corporation	2.1	1.1	1.2	0.7	0.7	0.5	0.4	0.4	0.4	0.3
Other	665.0	690.2	699.4	724.6	720.1	726.8	728.3	748.0	776.0	821.1
Various services	319.6	316.9	314.9	331.6	341.0	332.8	329.6	328.7	329.4	339.4
Local governments	486.0	479.3	474.5	469.2	455.0	454.4	435.4	429.5	413.4	419.6
Other	1137.1	1152.3	1175.8	1195.0	1219.2	1226.2	1262.0	1323.8	1342.6	1400.6
Of which,housing loans	793.0	808.2	821.3	832.6	851.1	874.8	897.9	912.3	934.1	955.9
Overseas branches + Offshore loans	22.2	23.0	25.2	22.2	22.2	24.1	24.3	31.8	37.0	43.4
Total	4808.7	4784.7	4909.7	5058.0	5144.4	5158.4	5269.0	5419.5	5566.4	5799.9

# Loans by Industry (Composition Ratio)

[Non-consolidated]	FY2018	FY2019 1H	FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H
Domestic branches	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Manufacturing	14.1%	13.5%	13.8%	14.0%	13.9%	13.1%	13.3%	12.7%	13.6%	12.9%
Agriculture,forestry	0.1%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
Fishery	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Mining,stone-quarrying,gravel-gathering	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Construction	2.7%	2.5%	2.6%	2.8%	3.0%	2.8%	3.0%	2.8%	2.9%	2.8%
Electric power,gas/heat/water supply	4.4%	4.6%	5.0%	4.9%	4.9%	5.1%	5.1%	5.3%	5.4%	5.1%
Information and telecommunications	0.4%	0.4%	0.4%	0.4%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%
Transport and postal	4.5%	4.4%	4.4%	4.9%	4.8%	4.7%	4.6%	4.6%	4.6%	4.8%
Wholesale,retail	11.0%	11.0%	11.0%	11.0%	10.7%	10.7%	10.6%	10.3%	10.4%	9.8%
Financial,insurance	8.1%	7.8%	7.9%	7.9%	8.5%	9.6%	10.3%	11.1%	10.8%	12.3%
Real estate,goods rental	13.9%	14.5%	14.3%	14.4%	14.1%	14.1%	13.9%	13.9%	14.0%	14.2%
Local public corporation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other	13.9%	14.5%	14.3%	14.4%	14.1%	14.1%	13.9%	13.9%	14.0%	14.2%
Various services	6.7%	6.7%	6.4%	6.6%	6.7%	6.5%	6.3%	6.1%	5.9%	5.9%
Local governments	10.2%	10.1%	9.7%	9.3%	8.9%	8.9%	8.3%	8.0%	7.5%	7.3%
Other	23.8%	24.2%	24.1%	23.5%	23.8%	23.8%	24.0%	24.6%	24.3%	24.3%
Housing loan	16.6%	17.0%	16.8%	16.5%	16.6%	17.0%	17.1%	16.9%	16.9%	16.6%

# Market Shares of Deposits

[Year-end balance] (%)		FY2018	FY2019 1H	FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H
Okayama	Chugoku Bank	49.4	49.2	49.8	49.8	50.3	50.4	51.1	51.2	51.7	51.4
	Other banks	50.6	50.8	50.2	50.2	49.7	49.6	48.9	48.8	48.3	48.6
	Regional banks except for Chugoku Bank	7.8	7.7	7.7	7.7	7.8	7.7	7.6	7.7	7.7	7.5
	Second-tier regional banks	11.5	11.5	11.5	11.5	11.5	11.4	11.3	11.2	11.2	11.2
	City banks,trust banks	10.7	10.9	10.6	10.8	10.2	10.2	9.6	9.6	9.3	9.7
	Shinkin banks,credit associations,etc.	20.5	20.7	20.4	20.2	20.2	20.3	20.4	20.3	20.1	20.2
Bingo region (Eastern area of Hiroshima)	Chugoku Bank	21.5	20.0	20.9	20.9	20.0	19.5	20.4	20.1	20.2	19.5
	Other banks	78.5	80.0	79.1	79.1	80.0	80.5	79.6	79.9	79.8	80.5
	Regional banks except for Chugoku Bank	40.3	41.4	41.3	41.0	41.9	42.5	42.3	42.0	42.3	42.7
	Second-tier regional banks	11.7	11.7	11.5	11.7	12.3	12.3	11.9	12.5	12.1	12.4
	City banks,trust banks	11.9	11.9	11.7	11.8	11.6	11.6	11.7	11.8	11.9	11.9
	Shinkin banks,credit associations,etc.	14.5	15.0	14.5	14.6	14.2	14.1	13.7	13.6	13.5	13.5
Shikoku region	Chugoku Bank	7.4	7.3	7.4	7.4	7.4	7.4	7.3	7.2	7.3	7.2
	Other banks	92.6	92.7	92.6	92.6	92.6	92.6	92.7	92.8	92.7	92.8
	Regional banks except for Chugoku Bank	51.9	51.8	52.0	52.0	52.0	51.9	52.4	52.3	52.6	52.3
	Second-tier regional banks	17.7	17.7	17.6	17.7	17.6	17.4	17.5	17.4	17.5	17.7
	City banks,trust banks	10.8	10.8	10.6	10.4	10.7	11.0	10.9	11.0	10.2	10.4
	Shinkin banks,credit associations,etc.	12.2	12.4	12.3	12.5	12.3	12.3	11.9	12.1	12.4	12.4

Notes 1.Market shares (for internal use) excluding postal savings and agricultural cooperatives savings

2.Excludes offshore deposits,and includes our NCDs

# Market Share of Loans

[Year-end balance] (%)		FY2018	FY2019 1H	FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H
Okayama	Chugoku Bank	43.0	42.6	42.8	42.8	42.9	43.2	43.4	43.6	43.3	44.3
	Other banks	57.0	57.4	57.2	57.2	57.1	56.8	56.6	56.4	56.7	55.7
	Regional banks except for Chugoku Bank	17.5	17.6	17.8	17.8	18.0	18.0	18.2	17.8	17.9	17.8
	Second-tier regional banks	17.3	17.2	16.9	16.9	17.1	17.2	17.0	16.6	16.6	16.3
	City banks, trust banks	8.1	8.4	8.8	8.4	8.0	7.7	7.9	8.8	9.2	9.0
	Shinkin banks, credit associations, etc.	14.1	14.2	13.8	14.1	14.0	13.9	13.5	13.2	13.0	12.6
Bingo region (Eastern area of Hiroshima)	Chugoku Bank	22.8	22.6	22.1	22.5	22.2	21.8	21.6	21.7	21.7	21.7
	Other banks	77.2	77.4	77.9	77.5	77.8	78.2	78.4	78.3	78.3	78.3
	Regional banks except for Chugoku Bank	42.9	42.8	43.6	43.6	44.1	44.0	44.6	44.6	44.5	45.2
	Second-tier regional banks	15.1	14.8	14.7	14.3	14.5	14.6	14.4	14.4	14.2	13.8
	City banks, trust banks	8.6	9.1	9.3	8.9	8.7	9.0	8.8	8.6	9.1	8.6
	Shinkin banks, credit associations, etc.	10.6	10.7	10.4	10.7	10.5	10.6	10.6	10.7	10.5	10.7
Shikoku region	Chugoku Bank	11.5	11.5	11.5	11.4	11.2	11.1	11.1	10.9	11.2	11.3
	Other banks	88.5	88.5	88.5	88.6	88.8	88.9	88.9	89.1	88.8	88.7
	Regional banks except for Chugoku Bank	49.6	48.9	49.2	49.0	49.3	49.4	49.6	50.0	49.9	49.5
	Second-tier regional banks	17.8	17.7	17.7	17.5	17.3	17.2	17.2	16.7	16.6	16.7
	City banks, trust banks	10.1	11.0	10.5	10.9	11.0	11.1	11.1	11.7	11.8	11.7
	Shinkin banks, credit associations, etc.	10.8	10.9	11.1	11.2	11.2	11.2	11.0	10.7	10.5	10.8

Note 1. Market shares (for internal use) excluding postal savings and agricultural cooperatives savings

## Balance by type

[Non-consolidated] (Billion yen)	FY2018	FY2019 1H	FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H
Year-end balance	2394.9	2458.7	2345.1	2391.3	2622.5	2565.3	2509.8	2515.4	2319.2	2366.2
JGBs	650.2	609.1	653.4	682.7	756.5	676.2	694.2	715.4	564.4	563.8
Municipal bonds	723.4	771.4	751.3	748.2	747.9	760.2	754.8	832.6	766.9	722.4
Corporate bonds	376.2	385.3	355.8	335.1	305.6	320.0	313.1	325.6	324.1	339.1
Foreign bonds	318.1	344.8	289.6	317.1	441.8	421.0	403.9	338.4	370.3	403.5
Foreign currency-denominated bonds	301.3	325.0	272.5	296.8	419.5	402.1	387.9	317.5	356.4	390.4
Other securities	174.7	210.2	173.5	174.9	225.0	236.6	211.0	190.3	179.6	199.0
Equities	152.1	137.7	121.2	133.0	145.5	151.0	132.5	112.8	113.6	138.1

Average balance during year	FY2018	FY2019 1H	FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H
JGBs	731.4	589.9	598.2	693.9	687.0	710.9	682.5	652.3	650.4	533.5
Municipal bonds	702.9	747.4	754.4	745.7	744.5	752.6	754.9	793.0	807.7	752.7
Corporate bonds	364.1	383.7	374.1	344.4	332.8	309.0	316.3	319.1	325.6	332.5
Foreign bonds	303.6	324.9	325.9	321.3	349.1	406.6	424.3	344.4	352.4	414.5
Foreign currency-denominated bonds	284.5	307.2	310.7	303.8	329.8	385.0	405.3	327.9	336.3	402.9
Other securities	145.5	156.6	160.5	152.5	154.0	174.1	173.0	155.7	156.8	156.9
Equities	97.7	93.6	91.6	84.7	84.7	85.3	84.5	74.0	71.1	78.7

## Valuation gain/loss

[Non-consolidated] (Billion yen)	FY2018	FY2019 1H	FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H
Securities held to maturity	0.4	0.4	0.3	0.2	0.2	0.2	0.1	0.1	0.1	-0.2
Subsidiary/affiliate equities	-	-	-	-	-	-	-	-	-	-
Other securities	133.7	146.8	89.5	115.7	136.4	148.2	94.4	41.1	46.1	23.3
Equities	53.2	50.3	36.4	47.5	62.2	65.8	53.7	36.2	39.2	52.4
Bonds	42.3	46.3	30.4	27.1	20.0	21.4	3.8	-7.7	-6.6	-36.8
Other	38.0	50.1	22.5	41.1	54.1	60.9	36.7	12.6	13.5	7.7
Total	134.1	147.3	89.8	116.0	136.6	148.4	94.5	41.3	46.2	23.1

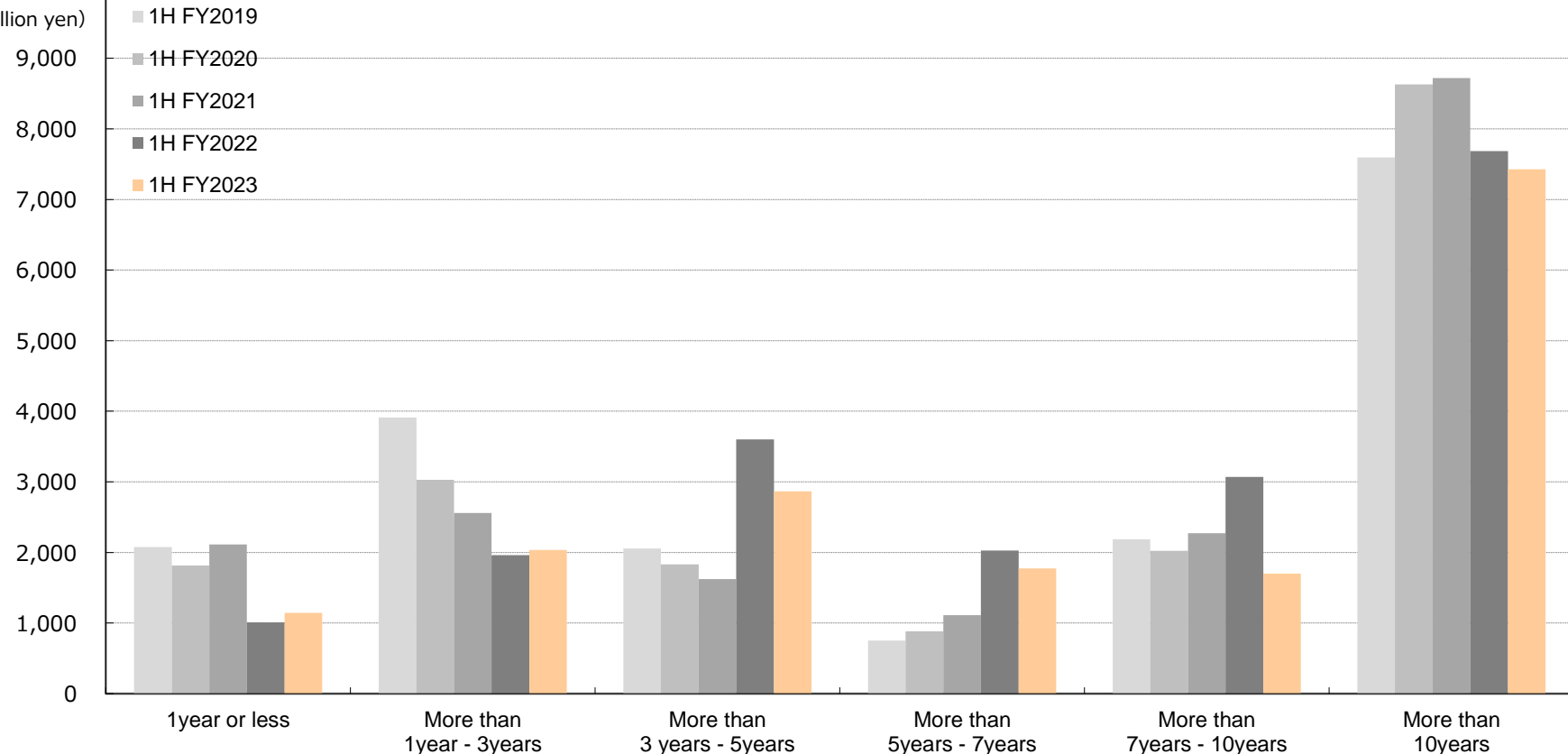
# Balance and Durations of Securities by Remaining Period

Outstanding balance by remaining period to maturity for yen-denominated

Securities

10,000

(Billion yen)



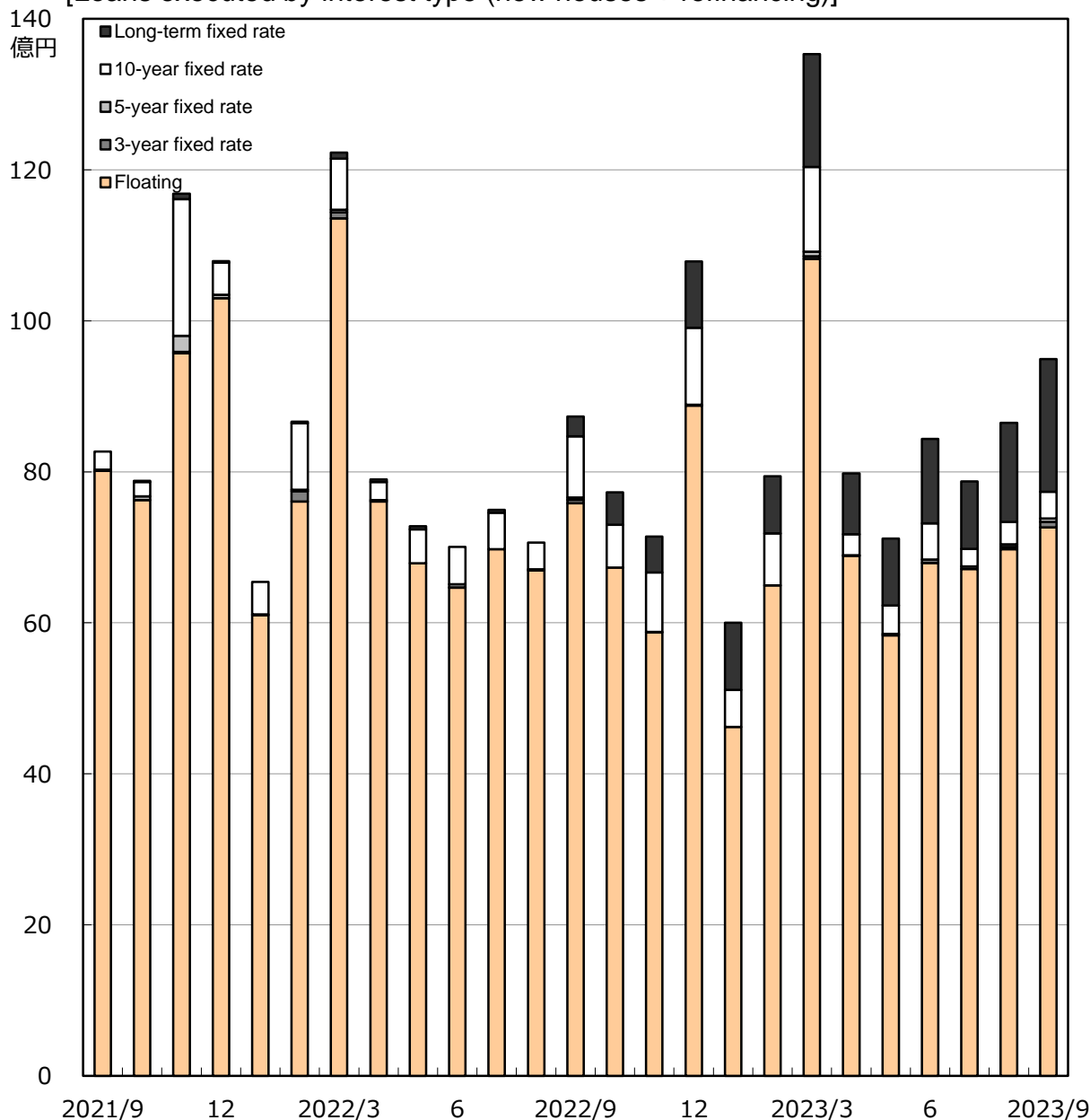
Duration

(Year)

	FY2018	FY2019 1H	FY2019	FY2020 1H	FY2020	FY2021 1H	FY2021	FY2022 1H	FY2022	FY2023 1H
Yen-denominated	5.1	5.4	5.5	5.5	5.8	5.8	5.5	5.8	5.2	4.8
Foreign currency-denominated	4.1	4.4	3.7	2.5	4.2	4.4	4.2	3.4	1.8	1.6

# Handling of Housing Loans

[Loans executed by interest type (new houses + refinancing)]





# Non-performing Loans

Loans disclosed based on the Financial Reconstruction Act

[Non-consolidated] (Million yen)	End of Mar.2019	End of Sep.2019	End of Mar.2020	End of Sep.2020	End of Mar.2021	End of Sep.2021	End of Mar.2022	End of Sep.2022	End of Mar.2023	End of Sep.2023
Bankrupt/de facto bankrupt loans	21,308	21,512	21,851	19,661	22,058	19,678	20,918	20,376	19,060	17,836
(after partial direct write-off)	(8,183)	(8,248)	(8,471)	(7,212)	(9,321)	(7,417)	(7,760)	(7,643)	(8,163)	(7,406)
Doubtful loans	27,959	27,489	28,142	33,453	38,375	39,127	46,492	48,879	61,779	66,389
Loans requiring special attention	20,065	20,461	22,964	28,820	31,176	30,255	28,310	29,667	27,019	24,994
(Of which,overdue for 3 months or more)	876	739	757	1,376	833	600	650	480	724	1,734
(Of which,rescheduled loans)	19,189	19,722	22,206	27,443	30,343	29,654	27,659	29,186	26,295	23,259
Subtotal (A)	69,334	69,463	72,957	81,934	91,611	89,060	95,721	98,923	107,860	109,220
(after partial direct write-off) (B)	(56,208)	(56,199)	(59,578)	(69,486)	(78,873)	(76,800)	(82,563)	(86,189)	(96,963)	(98,790)
Performing loans	4,869,157	4,847,703	4,970,651	5,114,051	5,190,231	5,210,497	5,312,244	5,460,829	5,595,259	5,829,484
Total (C)	4,938,491	4,917,167	5,043,609	5,195,986	5,281,842	5,299,558	5,407,965	5,559,753	5,703,119	5,938,704
(after partial direct write-off) (D)	(4,925,366)	(4,903,903)	(5,030,229)	(5,183,538)	(5,269,105)	(5,287,297)	(5,394,808)	(5,547,019)	(5,692,222)	(5,928,274)
Ratio of target loans (A/C)	1.40	1.41	1.44	1.58	1.73	1.68	1.77	1.78	1.89	1.84
(after partial direct write-off) (B/D)	(1.14)	(1.15)	(1.18)	(1.34)	(1.50)	(1.45)	(1.53)	(1.55)	(1.70)	(1.67)

\*We do not implement partial direct write-off.

# Transition of Debtor Categories: 1H

(Upper level: Number of debtors; Lower level: Value (Billion yen))

			End of Sep.2023							Favorable turnaround	Deterio-ration
			Performing	Other loans requiring attention	Management required	Near bankruptcy	De facto bankruptcy	Bankrupt	Other (See Note)		
End of Mar.2023	Performing	155,473	141,646	874	31	35	180	2	12,705		1,122
		52,735	51,273	495	36	13	10	2	903		558
	Other loans requiring attention	6,987	289	6,056	59	58	69	2	454	289	188
		2,138	199	1,846	28	34	1	0	27	199	65
	Management required	710	7	35	576	18	14	5	55	42	37
		376	7	64	284	6	1	3	8	72	10
	Near bankruptcy	1,155	2	11	1	1,034	36	4	67	14	40
		616	0	5	1	587	10	1	9	7	11
	De facto bankruptcy	969	1	1	-	4	703	6	254	6	6
		145	-	0	-	19	106	4	14	19	4
	Bankrupt	184	-	-	-	-	-	171	13	-	
		45	-	-	-	-	-	43	1	-	
	Total	165,478	141,945	6,977	667	1,149	1,002	190	13,548	351	1,393
		56,058	51,481	2,412	351	661	130	55	965	299	650

Note: "Other" indicates loans that were canceled as of the end of September 2023 or those excluded from the self-assessment due to their small value.

# Transition of Debtor Categories: 1H (Composition)

(Upper level: Number of debtors; Lower level: Value (Billion yen))

			End of Sep.2023							Favorable turnaround	Deterio-ration
			Performing	Other loans requiring attention	Management required	Near bankruptcy	De facto bankruptcy	Bankrupt	Other (See Note)		
End of Mar.2023	Performing	100%	91.11%	0.56%	0.02%	0.02%	0.12%	0.00%	8.17%		0.72%
		100%	97.23%	0.94%	0.07%	0.03%	0.02%	0.00%	1.71%		1.06%
	Other loans requiring attention	100%	4.14%	86.67%	0.84%	0.83%	0.99%	0.03%	6.50%	4.14%	2.69%
		100%	9.33%	86.33%	1.33%	1.61%	0.09%	0.01%	1.30%	9.33%	3.04%
	Management required	100%	0.98%	4.93%	81.13%	2.54%	1.97%	0.70%	7.75%	5.92%	5.21%
		100%	1.97%	17.18%	75.61%	1.64%	0.45%	0.80%	2.35%	19.15%	2.89%
	Near bankruptcy	100%	0.17%	0.95%	0.09%	89.52%	3.12%	0.35%	5.80%	1.21%	3.46%
		100%	0.10%	0.92%	0.27%	95.29%	1.62%	0.24%	1.56%	1.29%	1.87%
	De facto bankruptcy	100%	0.10%	0.10%	-	0.41%	72.55%	0.62%	26.22%	0.62%	0.62%
		100%	-	0.01%	-	13.62%	73.12%	3.33%	9.92%	13.63%	3.33%
	Bankrupt	100%	-	-	-	-	-	92.93%	7.07%	-	
		100%	-	-	-	-	-	97.14%	2.86%	-	
	Total	100%	85.78%	4.22%	0.40%	0.69%	0.61%	0.11%	8.19%	0.21%	0.84%
		100%	91.84%	4.30%	0.63%	1.18%	0.23%	0.10%	1.72%	0.53%	1.16%

Note: "Other" indicates loans that were canceled as of the end of September 2023 or those excluded from the self-assessment due to their small value.



**Our challenges build our future.**

**Chugin Financial Group, Inc.**

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