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Consolidated Summary Report for the Nine Months Ended December 31, 2024 [Japanese GAAP]

February 4, 2025

Company name: The Hyakujushi Bank, Ltd.

Listing: Tokyo

Securities code: 8386

URL: <https://www.114bank.co.jp/>

Representative: Masashi Mori

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Scheduled date to commence dividend payments: -

Trading accounts: None

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: None

Representative Director, President

Executive Officer and General Manager, Corporate Planning Division

(Yen amounts are rounded down to millions, unless otherwise noted.)

1. Consolidated Financial Results for the Nine Months Ended December 31, 2024 (April 1, 2024 to December 31, 2024)

(1) Consolidated Operating Results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Nine months ended December 31, 2024	63,557	4.2	15,667	42.6	9,990	42.6
December 31, 2023	60,997	(8.9)	10,984	(0.0)	7,005	0.3

(Note) Comprehensive income: Nine months ended December 31, 2024: ¥ 6,188 million [(75.4) %]
 Nine months ended December 31, 2023: ¥ 25,178 million [- %]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Nine months ended December 31, 2024	350.72	350.67
December 31, 2023	243.91	243.85

(2) Consolidated Financial Position

	Total assets	Net assets	Capital adequacy ratio
	Millions of yen	Millions of yen	%
As of December 31, 2024	5,792,377	331,640	5.7
March 31, 2024	5,840,650	329,186	5.6

(Reference) Equity: As of December 31, 2024: ¥ 331,631 million
 As of March 31, 2024: ¥ 329,164 million

2. Dividends

	Annual dividends				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2024	-	35.00	-	55.00	90.00
Fiscal year ending March 31, 2025	-	60.00	-		
Fiscal year ending March 31, 2025 (Forecast)				60.00	120.00

(Note) Revision to the forecast for dividends announced most recently: None

(Note) Breakdown of the 3rd quarter dividend for the fiscal year ending March 31, 2025 :

Commemorative dividend - yen
Special dividend - yen

3. Consolidated Financial Results Forecast for the Fiscal Year Ending March 31, 2025(April 1, 2024 to March 31, 2025)

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Full year	84,500	2.9	17,600	20.9	11,500	19.3	404.63

(Note) Revision to the financial results forecast announced most recently: None

* Notes:

(1) Significant changes in the scope of consolidation during the period: None

Newly included: - (Company name:)
Excluded: - (Company name:)

(2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: Yes

(3) Changes in accounting policies, changes in accounting estimates, and restatement

- 1) Changes in accounting policies due to revisions to accounting standards and other regulations: None
- 2) Changes in accounting policies due to other reasons: None
- 3) Changes in accounting estimates: None
- 4) Restatement: None

(4) Number of issued shares (common shares)

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

December 31, 2024: 28,630,000 shares
March 31, 2024: 28,790,000 shares

2) Number of treasury shares at the end of the period:

December 31, 2024: 209,177 shares
March 31, 2024: 234,170 shares

3) Average number of shares outstanding during the period:

Nine months ended December 31, 2024: 28,485,912 shares
Nine months ended December 31, 2023: 28,719,942 shares

* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: None

* Proper use of earnings forecasts, and other special matters

The forecasts above were prepared based on information available as of the date of publication of this document.

Actual financial results may differ from the forecast figures due to various factors in the future.

Quarterly Consolidated Financial Statements
Quarterly Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2024	As of December 31, 2024
Assets		
Cash and due from banks	1,080,562	775,223
Call loans and bills bought	5,829	3,005
Monetary claims bought	40,659	33,199
Securities	1,117,828	1,293,979
Loans and bills discounted	3,428,362	3,522,917
Foreign exchanges	4,793	4,759
Lease receivables and investments in leases	18,020	20,265
Other assets	71,965	67,719
Tangible fixed assets	37,348	37,412
Intangible fixed assets	4,841	5,442
Retirement benefit asset	27,207	28,107
Deferred tax assets	722	722
Customers' liabilities for acceptances and guarantees	19,808	17,633
Allowance for loan losses	(17,298)	(18,009)
Total assets	5,840,650	5,792,377
Liabilities		
Deposits	4,676,957	4,617,552
Negotiable certificates of deposit	72,678	85,453
Call money and bills sold	15,673	4,880
Borrowed money	615,210	633,092
Foreign exchanges	180	231
Other liabilities	83,654	76,223
Provision for bonuses for directors (and other officers)	58	-
Retirement benefit liability	270	283
Provision for retirement benefits for directors (and other officers)	41	29
Provision for reimbursement of deposits	117	170
Provision for contingent loss	121	156
Provision for share-based compensation	216	201
Deferred tax liabilities	21,446	19,801
Deferred tax liabilities for land revaluation	5,027	5,027
Acceptances and guarantees	19,808	17,633
Total liabilities	5,511,464	5,460,737

(Millions of yen)

	As of March 31, 2024	As of December 31, 2024
Net assets		
Share capital	37,322	37,322
Capital surplus	30,486	30,486
Retained earnings	194,802	201,062
Treasury shares	(569)	(563)
Total shareholders' equity	262,041	268,307
Valuation difference on available-for-sale securities	49,774	46,988
Deferred gains or losses on hedges	(11)	(181)
Revaluation reserve for land	7,865	7,867
Remeasurements of defined benefit plans	9,494	8,649
Total accumulated other comprehensive income	67,123	63,323
Share acquisition rights	21	8
Total net assets	329,186	331,640
Total liabilities and net assets	5,840,650	5,792,377

Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statements of Income (For the nine months)

(Millions of yen)

	For the nine months ended December 31, 2023	For the nine months ended December 31, 2024
Ordinary income	60,997	63,557
Interest income	38,521	42,106
Interest on loans and discounts	28,788	30,470
Interest and dividends on securities	8,640	9,675
Trust fees	0	-
Fees and commissions	9,120	9,285
Other ordinary income	4,038	3,921
Other income	9,316	8,243
Ordinary expenses	50,013	47,890
Interest expenses	10,660	10,757
Interest on deposits	3,801	4,568
Fees and commissions payments	2,653	2,848
Other ordinary expenses	4,813	2,856
General and administrative expenses	24,975	24,642
Other expenses	6,910	6,784
Ordinary profit	10,984	15,667
Extraordinary income	27	18
Gain on disposal of non-current assets	27	18
Extraordinary losses	219	198
Loss on disposal of non-current assets	51	146
Impairment losses	167	52
Profit before income taxes	10,792	15,487
Income taxes	3,787	5,496
Profit	7,005	9,990
Profit attributable to owners of parent	7,005	9,990

Quarterly Consolidated Statements of Comprehensive Income (For the nine months)

(Millions of yen)

	For the nine months ended December 31, 2023	For the nine months ended December 31, 2024
Profit	7,005	9,990
Other comprehensive income	18,173	(3,801)
Valuation difference on available-for-sale securities	18,780	(2,786)
Deferred gains or losses on hedges	(198)	(169)
Remeasurements of defined benefit plans, net of tax	(408)	(845)
Comprehensive income	25,178	6,188
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	25,178	6,188