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## Consolidated Summary Report for the Three Months Ended June 30, 2024 [Japanese GAAP]

August 6, 2024

Company name: The Hyakujushi Bank, Ltd.

Stock exchange listing: Tokyo

Code number: 8386

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

Representative: Masashi Mori

Representative Director, President

Contact: Takayuki Muramatsu

Executive Officer and General Manager, Corporate Planning Division

Phone: +81-87-836-2721

Scheduled date of commencing dividend payments: -

Trading Accounts: No

Availability of supplementary briefing material on financial results: Yes

Schedule of financial results briefing session: No

(Amounts of less than one million yen are rounded down.)

### 1. Consolidated Financial Results for the Three Months Ended June 30, 2024 (April 1, 2024 to June 30, 2024)

#### (1) Consolidated Operating Results

(% indicates changes from the previous corresponding period.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Three months ended June 30, 2024	22,235	9.2	6,981	21.9	4,527	21.0
June 30, 2023	20,366	(9.4)	5,726	12.2	3,740	12.1

(Note) Comprehensive income: Three months ended June 30, 2024: ¥ 2,148 million [ (86.6) %]  
Three months ended June 30, 2023: ¥ 16,022 million [ -%]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Three months ended June 30, 2024	158.56	158.53
June 30, 2023	129.33	129.30

#### (2) Consolidated Financial Position

	Total assets	Net assets	Capital adequacy ratio
	Millions of yen	Millions of yen	%
As of June 30, 2024	5,927,271	329,714	5.6
March 31, 2024	5,840,650	329,186	5.6

(Reference) Equity: As of June 30, 2024: ¥ 329,692 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	-				
Fiscal year ending March 31, 2025 (Forecast)		50.00	-	50.00	100.00

(Note) Revision to the forecast for dividends announced most recently: No

(Note) Breakdown of the 1st 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)

(% indicates changes from the previous corresponding period.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2024	40,500	1.1	8,000	7.1	5,500	11.0	192.68
Full year	83,000	1.0	15,500	6.5	10,000	3.7	350.33

(Note) Revision to the financial results forecast announced most recently: No

\* Notes:

(1) Significant changes in the scope of consolidation during the period: No

New	-	(Company name:	)
Exclusion:	-	(Company name:	)

(2) Accounting policies adopted specially for the preparation of quarterly consolidated financial statements: Yes

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

- 1) Changes in accounting policies due to the revision of accounting standards: No
- 2) Changes in accounting policies other than 1) above: No
- 3) Changes in accounting estimates: No
- 4) Retrospective restatement: No

(4) Total number of issued shares (common shares)

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

June 30, 2024:	28,790,000 shares
March 31, 2024:	28,790,000 shares

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

June 30, 2024:	245,551 shares
March 31, 2024:	234,170 shares

3) Average number of shares outstanding during the period:

Three months ended June 30, 2024:	28,555,260 shares
Three months ended June 30, 2023:	28,918,473 shares

※ Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: No

※ 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 June 30, 2024
<b>Assets</b>		
Cash and due from banks	1,080,562	1,049,688
Call loans and bills bought	5,829	5,234
Monetary claims bought	40,659	35,658
Securities	1,117,828	1,219,429
Loans and bills discounted	3,428,362	3,436,631
Foreign exchanges	4,793	6,761
Lease receivables and investments in leases	18,020	18,145
Other assets	71,965	82,414
Tangible fixed assets	37,348	37,589
Intangible fixed assets	4,841	5,480
Retirement benefit asset	27,207	27,597
Deferred tax assets	722	722
Customers' liabilities for acceptances and guarantees	19,808	18,240
Allowance for loan losses	(17,298)	(16,322)
<b>Total assets</b>	<b>5,840,650</b>	<b>5,927,271</b>
<b>Liabilities</b>		
Deposits	4,676,957	4,733,240
Negotiable certificates of deposit	72,678	77,010
Call money and bills sold	15,673	16,613
Borrowed money	615,210	640,925
Foreign exchanges	180	233
Other liabilities	83,654	85,005
Provision for bonuses for directors (and other officers)	58	-
Retirement benefit liability	270	267
Provision for retirement benefits for directors (and other officers)	41	20
Provision for reimbursement of deposits	117	195
Provision for contingent loss	121	126
Provision for share-based compensation	216	230
Deferred tax liabilities	21,446	20,420
Deferred tax liabilities for land revaluation	5,027	5,027
Acceptances and guarantees	19,808	18,240
<b>Total liabilities</b>	<b>5,511,464</b>	<b>5,597,556</b>
<b>Net assets</b>		
Share capital	37,322	37,322
Capital surplus	30,486	30,486
Retained earnings	194,802	197,752
Treasury shares	(569)	(612)
<b>Total shareholders' equity</b>	<b>262,041</b>	<b>264,948</b>
Valuation difference on available-for-sale securities	49,774	47,612
Deferred gains or losses on hedges	(11)	52
Revaluation reserve for land	7,865	7,865
Remeasurements of defined benefit plans	9,494	9,212
<b>Total accumulated other comprehensive income</b>	<b>67,123</b>	<b>64,744</b>
Share acquisition rights	21	21
<b>Total net assets</b>	<b>329,186</b>	<b>329,714</b>
<b>Total liabilities and net assets</b>	<b>5,840,650</b>	<b>5,927,271</b>

Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statements of Income (For the three months)

(Millions of yen)

	For the three months ended June 30, 2023	For the three months ended June 30, 2024
Ordinary income	20,366	22,235
Interest income	13,409	14,381
Interest on loans and discounts	9,342	10,057
Interest and dividends on securities	3,712	3,722
Fees and commissions	2,993	3,018
Other ordinary income	1,023	1,811
Other income	2,940	3,024
Ordinary expenses	14,640	15,254
Interest expenses	3,381	3,685
Interest on deposits	1,187	1,371
Fees and commissions payments	883	945
Other ordinary expenses	508	706
General and administrative expenses	8,354	8,133
Other expenses	1,513	1,782
Ordinary profit	5,726	6,981
Extraordinary income	6	10
Gain on disposal of non-current assets	6	10
Extraordinary losses	44	97
Loss on disposal of non-current assets	15	93
Impairment losses	29	3
Profit before income taxes	5,688	6,895
Income taxes	1,948	2,367
Profit	3,740	4,527
Profit attributable to owners of parent	3,740	4,527

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

(Millions of yen)

	For the three months ended June 30, 2023	For the three months ended June 30, 2024
Profit	3,740	4,527
Other comprehensive income	12,282	(2,379)
Valuation difference on available-for-sale securities	12,130	(2,162)
Deferred gains or losses on hedges	288	64
Remeasurements of defined benefit plans, net of tax	(136)	(281)
Comprehensive income	16,022	2,148
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	16,022	2,148