

# Flash Report for the First Half Ended September 30, 2023 <Under Japanese GAAP>

November 10, 2023

Name of the listed company: **Okinawa Financial Group, Inc.**  
 Code No.: 7350 Stock exchange: Tokyo Stock Exchange and Fukuoka Stock Exchange  
 URL: <https://www.okinawafg.co.jp/>  
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 Scheduled date for submission of Interim Securities Report: November 28, 2023  
 Date for initiation of dividend payments (subject to change): December 8, 2023  
 Preparation of supplementary explanatory materials: Yes  
 Results briefing held: Not scheduled

\* All amounts are rounded down to the nearest million yen.

## 1. Consolidated Results for the First Half Ended September 30, 2023 (April 1, 2023 to September 30, 2023)

(1) Operating results (¥ million)

	Ordinary income		Ordinary profit		Net income attributable to owners of the parent	
1st half ended September 30, 2023	¥27,664	2.3%	¥4,480	(26.7)%	¥3,163	(28.3)%
1st half ended September 30, 2022	¥27,023	—%	¥6,114	—%	¥4,417	—%

Notes: 1. Comprehensive income

1st half ended September 30, 2023: ¥58 million (—%)

1st half ended September 30, 2022: ¥(3,762) million (—%)

2. Percentage figures represent year-on-year comparisons.

	Net income per share (¥)	
	Basic	Diluted
1st half ended September 30, 2023	¥145.31	¥145.09
1st half ended September 30, 2022	¥189.46	¥189.08

Note: As the Company was established on October 1, 2021, year-on-year comparison percentages for the first half ended September 30, 2022 are not presented.

(2) Financial position (¥ million)

	Total assets	Net assets	Equity ratio
As of September 30, 2023	¥2,889,440	¥149,370	5.1%
As of March 31, 2023	¥2,876,784	¥153,666	5.3%

Reference: Owners' equity

As of September 30, 2023: ¥149,306 million As of March 31, 2023: ¥153,514 million

Note: Equity ratio is computed by dividing the term-end balance of net assets after deduction of outstanding share subscription rights by the term-end balance of total assets.

This equity ratio is not a capital adequacy ratio stipulated in the Basel Capital Accord.

## 2. Dividends

	Cash dividends per share (¥)				
	Quarter-end			Year-end	Annual
	1st	2nd	3rd		
Year ended March 31, 2023	—	40.00	—	40.00	80.00
Year ending March 31, 2024	—	40.00	—	40.00	80.00
Year ending March 31, 2024 (forecast)	—	40.00	—	40.00	80.00

Note: Revisions to dividend payment forecasts from recently announced forecasts: not applicable

Note: The dividend for the 2nd quarter-end of the year ended March 31, 2023 includes a commemorative dividend of ¥5.00 per share.

### 3. Operating Performance Forecasts for the Year Ending March 31, 2024

(April 1, 2023 to March 31, 2024)

(¥ million)

	Ordinary income		Ordinary profit		Net income attributable to owners of the parent		Net income per share (¥)
Full term	¥52,700	0.0%	¥9,000	4.8%	¥6,100	4.5%	¥282.97

Notes: 1. Revisions to operating performance forecasts from recently announced forecasts: not applicable

2. Percentage figures represent year-on-year comparisons.

**\*Remarks**

(1) Changes in the scope of consolidation: none

(2) Changes in accounting policies, changes in accounting estimates and restatements

Changes in accounting policies following revision of accounting standards, etc.: not applicable

Changes in accounting policies other than those above: not applicable

Changes in accounting estimates: not applicable

Restatements: not applicable

(3) Number of ordinary shares issued at the end of the period (including treasury shares)

As of September 30, 2023: 23,016,564 shares

As of March 31, 2023: 23,876,382 shares

Number of treasury shares at the end of the period

As of September 30, 2023: 1,675,669 shares

As of March 31, 2023: 980,888 shares

Average number of shares during the period

1st half ended September 30, 2023: 21,772,190 shares

1st half ended September 30, 2022: 23,317,219 shares

\* These consolidated financial results are outside the scope of audit by certified public accountants or audit corporations.

\* Explanation on the appropriate use of forecasted financial results, and other special remarks:

Forward-looking statements, including performance forecasts, contained in this material are based on information available to the management of the Company at the time of writing, as well as assumptions deemed to be reasonable. The Company has no intention of guaranteeing their achievement. Actual results may differ substantially due to various factors.

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\* Financial Statements for the First Half Ended September 30, 2023

# 1. Qualitative Information for the First Half Ended September 30, 2023

## (1) Explanation of Consolidated Operating Results

In the first half ended September 30, 2023, while other ordinary income and interest and dividends on securities decreased, income from the main business increased, such as an increase in interest on loans and discounts with proactive responses to financing needs arising from the economic recovery and an increase in fees and commissions thanks to the Group-wide cooperation and sales promotion, etc. In addition, gain on sale of bonds and gain on sale of equity securities increased. Therefore, ordinary income increased by ¥640 million year-on-year to ¥27,664 million.

Ordinary expenses increased by ¥2,274 million year-on-year to ¥23,184 million. This is mainly due to an increase in losses related to securities transactions resulting from review of portfolios, an increase in expenses related to renewal of mission-critical systems, and an increase in credit costs due to the downgrading and rebound from gain on reversal recorded in the previous fiscal year.

As a result, ordinary profit decreased by ¥1,634 million year-on-year to ¥4,480 million and net income attributable to owners of the parent decreased ¥1,253 million year-on-year to ¥3,163 million.

## (2) Explanation of Consolidated Financial Position

As for the financial position, total assets increased by ¥12,600 million from the end of the previous fiscal year to ¥2,889.4 billion, and net assets decreased by ¥4,200 million from the end of the previous fiscal year to ¥149,300 million.

In terms of balances of key accounts, deposits in banking and trust accounts totaled ¥2,650.4 billion, an increase of ¥110,400 million from the end of the previous fiscal year, as a result of an increase in corporate deposits due to more active economic activities with the downgrading of the COVID-19 to a Category V infectious disease, as well as increases in deposits of public money and individual deposits.

In terms of loans and bills discounted, while the principal repayments for virtually interest- and collateral-free loans to smaller businesses in the midst of the COVID-19 pandemic have started in full swing, business loans increased since we worked to provide detailed and close-following support for customers, and at the same time proactively responded to financing needs resulting from more active economic activities. In addition, with regard to loans to consumers, we enhanced relations with house makers and worked on speedy examinations, etc., which resulted in increases in housing loans and apartment loans. As a result, the balance of loans and bills discounted in banking and trust accounts totaled ¥1,790.9 billion, an increase of ¥6,500 million from the end of the previous fiscal year.

In the area of securities, we endeavored to efficiently manage funds while monitoring financial market trends, mainly in domestic bonds and investment trusts. As a result, securities decreased by ¥8,700 million from the end of the previous fiscal year to ¥466,800 million.

## (3) Explanation of Consolidated Financial Results Forecasts

There is no revision to figures in the consolidated financial results forecasts for the fiscal year ending March 31, 2024 announced on May 12, 2023.

## 2. Interim Consolidated Financial Statements

### (1) Consolidated Balance Sheets

As of March 31, 2023 and September 30, 2023

	(Japanese)	Millions of yen	
		2023/3	2023/9
<b>Assets</b>	(資産の部)		
Cash and due from banks	現金預け金	¥510,739	¥512,189
Monetary claims bought	買入金銭債権	1,967	2,051
Money held in trust	金銭の信託	1,361	1,870
Securities	有価証券	475,661	466,871
Loans and bills discounted	貸出金	1,783,318	1,789,918
Foreign exchanges	外国為替	15,672	24,553
Lease claims and lease investment assets	リース債権及びリース投資資産	16,790	17,222
Other assets	その他資産	45,478	46,227
Tangible fixed assets	有形固定資産	19,530	19,113
Intangible assets	無形固定資産	4,253	4,101
Deferred tax assets	繰延税金資産	7,184	8,593
Customers' liabilities for acceptances and guarantees	支払承諾見返	6,486	8,517
Allowance for loan losses	貸倒引当金	(11,659)	(11,790)
<b>Total assets</b>	<b>資産の部合計</b>	<b>¥2,876,784</b>	<b>¥2,889,440</b>

(Continued)

		Millions of yen		
		(Japanese)	2023/3	2023/9
<b>Liabilities</b>	(負債の部)			
Deposits	預 金		¥2,528,123	¥2,638,633
Borrowed money	借 用 金		150,263	54,517
Foreign exchanges	外 国 為 替		27	1
Due to trust account	信 託 勘 定 借		10,769	10,832
Other liabilities	そ の 他 負 債		21,454	21,877
Provision for bonuses	賞 与 引 当 金		890	872
Provision for directors' bonuses	役 員 賞 与 引 当 金		29	12
Net defined benefit liability	退 職 給 付 に 係 る 負 債		3,333	3,181
Provision for directors' retirement benefits	役 員 退 職 慰 労 引 当 金		40	19
Provision for stock-based compensation	株 式 報 酬 引 当 金		239	190
Reserve for losses on interest refund	利 息 返 還 損 失 引 当 金		50	40
Reserve for reimbursement of dormant deposits	睡 眠 預 金 払 戻 損 失 引 当 金		134	100
Reserves under special laws	特 別 法 上 の 引 当 金		5	5
Deferred tax liabilities	繰 延 税 金 負 債		99	103
Deferred tax liabilities for land revaluation	再 評 価 に 係 る 繰 延 税 金 負 債		1,168	1,164
Acceptances and guarantees	支 払 承 諾		6,486	8,517
Total liabilities	負 債 の 部 合 計		2,723,117	2,740,070
<b>Net assets</b>	(純資産の部)			
Capital stock	資 本 金		20,000	20,000
Capital surplus	資 本 剰 余 金		23,991	22,013
Retained earnings	利 益 剰 余 金		117,475	119,728
Treasury stock	自 己 株 式		(2,401)	(3,768)
Shareholders' equity	株 主 資 本 合 計		159,066	157,973
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金		(4,827)	(9,125)
Deferred losses on hedges	繰 延 ヘ ッ ジ 損 益		(647)	427
Revaluation reserve for land	土 地 再 評 価 差 額 金		1,270	1,260
Remeasurements of defined benefit plans	退 職 給 付 に 係 る 調 整 累 計 額		(1,346)	(1,230)
Accumulated other comprehensive income	そ の 他 の 包 括 利 益 累 計 額 合 計		(5,552)	(8,667)
Subscription rights to shares	新 株 予 約 権		152	64
Total net assets	純 資 産 の 部 合 計		153,666	149,370
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計		¥2,876,784	¥2,889,440

## (2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income

### Consolidated Statements of Income

For the 1st half ended September 30, 2022 and the 1st half ended September 30, 2023

		Millions of yen	
	(Japanese)	2022/9	2023/9
<b>Ordinary income</b>	経常収益	¥27,023	¥27,664
Interest income:	資金運用収益	14,521	14,881
Interest on loans and discounts	(うち貸出金利息)	12,308	12,431
Interest and dividends on securities	(うち有価証券利息配当金)	2,034	1,913
Trust fees	信託報酬	39	35
Fees and commissions	役務取引等収益	2,699	3,258
Other ordinary income	その他業務収益	7,732	7,309
Other income	その他経常収益	2,030	2,179
<b>Ordinary expenses</b>	経常費用	20,909	23,184
Interest expenses:	資金調達費用	165	756
Interest on deposits	(うち預金利息)	94	559
Fees and commissions payments	役務取引等費用	1,494	1,541
Other ordinary expenses	その他業務費用	7,065	7,747
General and administrative expenses	営業経費	11,881	12,431
Other expenses	その他経常費用	302	707
<b>Ordinary profit</b>	経常利益	6,114	4,480
<b>Extraordinary income</b>	特別利益	0	35
Gain on disposal of noncurrent assets	固定資産処分益	0	35
<b>Extraordinary loss</b>	特別損失	54	17
Loss on disposal of noncurrent assets	固定資産処分損	54	17
<b>Income before income taxes</b>	税金等調整前中間純利益	6,060	4,498
Income taxes – current	法人税、住民税及び事業税	1,488	1,404
Income taxes – deferred	法人税等調整額	154	(69)
<b>Total income taxes</b>	法人税等合計	1,642	1,334
<b>Net income</b>	中間純利益	4,417	3,163
<b>Net income attributable to owners of the parent</b>	親会社株主に帰属する中間純利益	¥4,417	¥3,163



# Consolidated Statements of Comprehensive Income

For the 1st half ended September 30, 2022 and the 1st half ended September 30, 2023

		Millions of yen	
	(Japanese)	2022/9	2023/9
Net income	中間純利益	¥4,417	¥3,163
Other comprehensive income	その他の包括利益	(8,180)	(3,105)
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(8,307)	(4,297)
Deferred losses on hedges	繰延ヘッジ損益	38	1,075
Remeasurements of defined benefit plans	退職給付に係る調整額	88	116
Comprehensive income	中間包括利益	(3,762)	58
Comprehensive income attributable to owners of the parent	親会社株主に係る中間包括利益	(3,762)	58

### (3) Consolidated Statements of Changes in Net Assets

For the 1st half ended September 30, 2022

(Millions of yen)

	(Japanese)	Shareholders' equity				
		株主資本				
		Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at the beginning of the current period	当 期 首 残 高	20,000	23,991	113,398	(1,398)	155,991
Changes during the period	当 中 間 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当			(820)		(820)
Net income attributable to owners of the parent	親会社株主に帰属する 中 間 純 利 益			4,417		4,417
Purchase of treasury stock	自 己 株 式 の 取 得				(1)	(1)
Net changes in items other than shareholders' equity	株主資本以外の項目 の当中間期変動額(純額)					
Total changes during the period	当 中 間 期 変 動 額 合 計	—	—	3,597	(1)	3,596
Balance at the end of the current period	当 中 間 期 末 残 高	20,000	23,991	116,995	(1,399)	159,587

(Millions of yen)

	(Japanese)	Accumulated other comprehensive income					Subscription rights to shares	Total net assets
		その他の包括利益累計額						
		Valuation difference on available-for-sale securities	Deferred losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
		その他 有価証券 評価差額金	繰延ヘッジ 損益	土地再評価 差額金	退職給付 に係る 調整累計額	その他の 包括利益 累計額合計		
Balance at the beginning of the current period	当 期 首 残 高	3,142	—	1,270	(1,164)	3,248	152	159,392
Changes during the period	当 中 間 期 変 動 額							
Dividends from surplus	剰 余 金 の 配 当							(820)
Net income attributable to owners of the parent	親会社株主に帰属する 中 間 純 利 益							4,417
Purchase of treasury stock	自 己 株 式 の 取 得							(1)
Net changes in items other than shareholders' equity	株主資本以外の項目 の当中間期変動額(純額)	(8,307)	38	—	88	(8,180)	—	(8,180)
Total changes during the period	当 中 間 期 変 動 額 合 計	(8,307)	38	—	88	(8,180)	—	(4,584)
Balance at the end of the current period	当 中 間 期 末 残 高	(5,164)	38	1,270	(1,076)	(4,932)	152	154,807

For the 1st half ended September 30, 2023

(Millions of yen)

	(Japanese)	Shareholders' equity				
		株主資本				
		Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at the beginning of the current period	当 期 首 残 高	20,000	23,991	117,475	(2,401)	159,066
Changes during the period	当 中 間 期 変 動 額					
Dividends from surplus	剰 余 金 の 配 当			(920)		(920)
Net income attributable to owners of the parent	親会社株主に帰属する 中 間 純 利 益			3,163		3,163
Purchase of treasury stock	自 己 株 式 の 取 得				(3,490)	(3,490)
Disposal of treasury stock	自 己 株 式 の 処 分		25		118	144
Retirement of treasury stock	自 己 株 式 の 消 却		(2,003)		2,003	—
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩			9		9
Net changes in items other than shareholders' equity	株主資本以外の項目の 当中間期変動額(純額)					
Total changes during the period	当 中 間 期 変 動 額 合 計	—	(1,978)	2,253	(1,367)	(1,092)
Balance at the end of the current period	当 中 間 期 末 残 高	20,000	22,013	119,728	(3,768)	157,973

(Millions of yen)

	(Japanese)	Accumulated other comprehensive income					Subscription rights to shares	Total net assets
		その他の包括利益累計額						
		Valuation difference on available-for-sale securities	Deferred losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
		その他 有価証券 評価差額金	繰延ヘッジ 損益	土地再評価 差額金	退職給付 に係る 調整累計額	その他の 包括利益 累計額合計		
Balance at the beginning of the current period	当 期 首 残 高	(4,827)	(647)	1,270	(1,346)	(5,552)	152	153,666
Changes during the period	当 中 間 期 変 動 額							
Dividends from surplus	剰 余 金 の 配 当							(920)
Net income attributable to owners of the parent	親会社株主に帰属する 中 間 純 利 益							3,163
Purchase of treasury stock	自 己 株 式 の 取 得							(3,490)
Disposal of treasury stock	自 己 株 式 の 処 分							144
Retirement of treasury stock	自 己 株 式 の 消 却							—
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩							9
Net changes in items other than shareholders' equity	株主資本以外の項目の 当中間期変動額(純額)	(4,297)	1,075	(9)	116	(3,115)	(87)	(3,203)
Total changes during the period	当 中 間 期 変 動 額 合 計	(4,297)	1,075	(9)	116	(3,115)	(87)	(4,295)
Balance at the end of the current period	当 中 間 期 末 残 高	(9,125)	427	1,260	(1,230)	(8,667)	64	149,370

## (4) Consolidated Statements of Cash Flows

For the 1st half ended September 30, 2022 and the 1st half ended September 30, 2023

		Millions of yen	
		(Japanese)	
			2022/9      2023/9
<b>Cash flows from operating activities</b>	営業活動によるキャッシュ・フロー		
Income before income taxes	税金等調整前中間純利益	¥6,060	¥4,498
Depreciation and amortization	減価償却費	1,006	989
Change in allowance for loan losses	貸倒引当金の増減(△)	(392)	130
Change in provision for bonuses	賞与引当金の増減額(△は減少)	27	(18)
Change in provision for directors' bonuses	役員賞与引当金の増減額(△は減少)	(12)	(16)
Change in net defined benefit liability	退職給付に係る負債の増減額(△は減少)	117	14
Change in provision for directors' retirement benefits	役員退職慰労引当金の増減額(△は減少)	(13)	(20)
Change in provision for stock-based compensation	株式報酬引当金の増減(△)	-	(49)
Change in reserve for compensation for trust principal losses	信託元本補填引当金の増減(△)	(1)	-
Change in reserve for losses on interest refund	利息返還損失引当金の増減額(△は減少)	8	(10)
Change in reserve for reimbursement of dormant deposits	睡眠預金払戻損失引当金の増減(△)	(60)	(34)
Interest income	資金運用収益	(14,521)	(14,881)
Interest expenses	資金調達費用	165	756
Losses related to securities transactions	有価証券関係損益(△)	70	78
Loss on disposal of noncurrent assets	固定資産処分損益(△は益)	54	(17)
Net change in loans and bills discounted	貸出金の純増(△)減	(25,529)	(6,600)
Net change in deposits	預金の純増減(△)	80,158	110,509
Net change in borrowed money (excluding subordinated loans)	借入金(劣後特約付借入金を除く)の純増減(△)	(58,321)	(95,746)
Net change in call loans and others	コールローン等の純増(△)減	(1,083)	(83)
Net change in foreign exchange – assets	外国為替(資産)の純増(△)減	(909)	(8,881)
Net change in foreign exchange – liabilities	外国為替(負債)の純増減(△)	14	(26)
Net change in due to trust account	信託勘定借の純増減(△)	(883)	62
Interest received	資金運用による収入	14,601	14,580
Interest paid	資金調達による支出	(180)	(757)
Other	その他	(1,210)	(1,227)
Subtotal	小計	(834)	3,249
Income taxes paid	法人税等の支払額	(2,252)	(2,252)
Income taxes refund	法人税等の還付額	447	640
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	(2,639)	1,637
<b>Cash flows from investing activities</b>	投資活動によるキャッシュ・フロー		
Purchases of securities	有価証券の取得による支出	(101,837)	(46,425)
Proceeds from sales of securities	有価証券の売却による収入	29,724	32,613
Proceeds from maturities of securities	有価証券の償還による収入	34,256	17,548
Purchases of tangible fixed assets	有形固定資産の取得による支出	(233)	(343)
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	116	254
Purchases of intangible assets	無形固定資産の取得による支出	(830)	(448)
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	(38,803)	3,199
<b>Cash flows from financing activities</b>	財務活動によるキャッシュ・フロー		
Cash dividends paid	配当金の支払額	(820)	(920)
Purchase of treasury stock	自己株式の取得による支出	(1)	(3,490)
Proceeds from sales of treasury stock	自己株式の売却による収入	-	13
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	(821)	(4,397)
Effect of exchange rate changes on cash and cash equivalents	現金及び現金同等物に係る換算差額	1,110	1,010
Net change in cash and cash equivalents	現金及び現金同等物の増減額(△は減少)	(41,154)	1,449
Cash and cash equivalents at beginning of the current period	現金及び現金同等物の期首残高	590,636	510,739
Cash and cash equivalents at end of the current period	現金及び現金同等物の中間期末残高	¥549,482	¥512,189

## (5) Notes to Interim Consolidated Financial Statements

(Notes on Premise of Going Concern)

Not applicable

(Additional Information)

(Impact of COVID-19 on allowance for loan losses)

Direct impacts of the COVID-19 pandemic on the economy have reduced than before. However, economic impacts attributable to the COVID-19 are expected to continue for a certain period due to factors such as the arriving start of principal repayments for loans to smaller businesses in the midst of the COVID-19 pandemic nationwide. Given this expectation, we assume that there will be a significant impact on the credit risk of loans and bills discounted and so forth for the Group's specific industry portfolios. In accordance with this assumption, in order to provide for anticipated losses, we have estimated the deterioration of anticipated future operating performance, and have recorded an allowance for loan losses for specific portfolios using the anticipated loss rate, calculated by modifying the historical loan loss ratio. These assumptions are uncertain, and the allowance for loan losses may increase or decrease going forward if the COVID-19 situation or the impact on the future operating performance of a particular industry changes.

## (6) (Reference) Trust Assets and Liabilities

Among consolidated companies, only one company, The Bank of Okinawa, Ltd., operates a trust business in accordance with the Act on Engagement in Trust Business by Financial Institutions.

(Millions of yen)

Assets			
資産			
Items		Consolidated result from previous fiscal year (As of March 31, 2023)	Consolidated result from reporting fiscal year (As of September 30, 2023)
科目		前連結会計年度 (2023年3月31日)	当中間連結会計期間 (2023年9月30日)
Loans and bills discounted	貸 出 金	1,092	1,001
Other receivables	そ の 他 債 権	0	0
Loaned money from banking account	銀 行 勘 定 貸	10,769	10,832
Total	合 計	11,863	11,834

(Millions of yen)

Liabilities			
負債			
Items		Consolidated result from previous fiscal year (As of March 31, 2023)	Consolidated result from reporting fiscal year (As of September 30, 2023)
科目		前連結会計年度 (2023年3月31日)	当中間連結会計期間 (2023年9月30日)
Money held in trust	金 銭 信 託	11,863	11,834
Total	合 計	11,863	11,834