

# Consolidated Financial Results for the Nine Months Ended December 31, 2024 (Under Japanese GAAP)

February 10, 2025

Company name: TOMONY Holdings, Inc.  
 Stock exchanging listing: Tokyo (code: 8600)  
 URL: <https://www.tomony-hd.co.jp/>  
 Representative: Takeshi Nakamura, Representative Director, President and CEO  
 For inquiry: Hitomi Fujii, Managing Director, General Manager of Corporate Planning Department  
 Tel: +81-87-812-0102  
 Scheduled date to commence dividend payment: -  
 Trading accounts: None  
 Preparation of supplementary material on quarterly financial results: Yes  
 Holding of quarterly financial results meeting: None

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

## 1. Consolidated highlights for the nine months ended December 31, 2024 (from April 1, 2024 to December 31, 2024)

### (1) Results of operations

(%: Changes from the previous fiscal year)

	Ordinary income		Ordinary profits		Profit attributable to owners of parent	
	million yen	%	million yen	%	million yen	%
Nine months ended						
December 31, 2024	69,082	7.6	20,353	26.8	14,202	35.8
December 31, 2023	64,195	14.5	16,044	7.2	10,453	(1.4)

(Note) Comprehensive income: December 31, 2024: ¥9,807 million [(32.3)%]; December 31, 2023: ¥14,489 million [- %]

	Basic earnings per share	Diluted earnings per share
	yen	yen
Nine months ended		
December 31, 2024	73.84	72.62
December 31, 2023	63.93	62.75

### (2) Financial conditions

	Total assets	Total net assets	Equity-to-asset ratio
	million yen	million yen	%
As of			
December 31, 2024	4,987,985	285,011	5.6
March 31, 2024	4,810,452	277,466	5.6

(Reference) Equity: December 31, 2024: ¥281,542 million; March 31, 2024: ¥274,117 million

(Note) "Equity-to-asset ratio" is calculated as follows: (Total net assets - Subscription rights to shares - Non-controlling interests) / Total assets × 100

## 2. Cash dividends for shareholders

	Annual cash dividends per share				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Fiscal year-end	Total
Fiscal year	yen	yen	yen	yen	yen
ended March 31, 2024	-	5.50	-	5.50	11.00
ending March 31, 2025	-	7.00	-		
ending March 31, 2025 (Forecast)				9.00	16.00

(Note) Revision of forecasts for dividends on the presentation date of this Consolidated Financial Results : None

## 3. Earnings forecasts for the fiscal year ending March 31, 2025 (from April 1, 2024 to March 31, 2025)

(%: Changes from the previous fiscal year)

	Ordinary profits		Profit attributable to owners of parent		Basic earnings per share
	million yen	%	million yen	%	yen
Fiscal year ending March 31, 2025	22,600	4.9	15,350	9.5	79.78

(Note) Revision of forecasts for earnings on the presentation date of this Consolidated Financial Results : None

## Notes

- (1) Changes in significant subsidiaries during the period (changes in specified subsidiaries accompanying change in scope of consolidation): None
- (2) Accounting policies adopted specially for the preparation of quarterly consolidated financial statements: None
- (3) Changes in accounting policies, changes in accounting estimates, and restatements
  - (i) Changes in accounting policies due to revisions of accounting standards and other regulations: Yes
  - (ii) Changes in accounting policies due to reasons other than (i): None
  - (iii) Changes in accounting estimates: None
  - (iv) Restatements: None
- (4) Issued shares of common shares

- (i) Total number of issued shares at the end of the period (including treasury shares)

As of December 31, 2024	193,533,011 shares	As of March 31, 2024	193,533,011 shares
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- (ii) Number of treasury shares at the end of the period

As of December 31, 2024	1,141,482 shares	As of March 31, 2024	1,376,617 shares
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- (iii) Average number of outstanding shares

Nine months ended December 31, 2024	192,313,702 shares	Nine months ended December 31, 2023	163,494,545 shares
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\*Review of the Japanese-language originals of the attached quarterly consolidated financial statements by certified public accountants or an audit firm: None

\*Notes for using forecasted information etc.

The description of future performance of this report is based on information which is presently available and certain assumptions, which are considered to be reasonable, and it does not guarantee future performance. Please take note that future performance may differ from forecasts depending on various future factors.

**Quarterly consolidated financial statements**

## (1) Consolidated balance sheets

(Millions of yen)

	As of March 31, 2024	As of December 31, 2024
<b>Assets</b>		
Cash and due from banks	462,733	398,862
Trading securities	399	363
Money held in trust	1,166	6,831
Securities	687,210	789,756
Loans and bills discounted	3,555,880	3,693,524
Foreign exchanges	4,371	4,911
Lease receivables and investments in leases	12,076	13,245
Other assets	53,712	44,989
Tangible fixed assets	37,165	37,079
Intangible fixed assets	747	516
Retirement benefit asset	9,399	9,747
Deferred tax assets	304	1,446
Customers' liabilities for acceptances and guarantees	7,257	7,933
Allowance for loan losses	(21,971)	(21,223)
<b>Total assets</b>	<b>4,810,452</b>	<b>4,987,985</b>
<b>Liabilities</b>		
Deposits	4,212,649	4,379,162
Negotiable certificates of deposit	124,618	143,847
Call money and bills sold	27,000	-
Borrowed money	138,242	139,114
Foreign exchanges	35	84
Other liabilities	21,056	31,335
Provision for bonuses	341	-
Provision for bonuses for directors (and other officers)	110	77
Retirement benefit liability	142	141
Provision for reimbursement of deposits	90	75
Provision for contingent loss	167	214
Deferred tax liabilities	465	191
Deferred tax liabilities for land revaluation	808	796
Acceptances and guarantees	7,257	7,933
<b>Total liabilities</b>	<b>4,532,986</b>	<b>4,702,973</b>
<b>Net assets</b>		
Share capital	30,228	30,228
Capital surplus	31,116	31,109
Retained earnings	207,305	219,131
Treasury shares	(490)	(407)
<b>Total shareholders' equity</b>	<b>268,160</b>	<b>280,062</b>
Valuation difference on available-for-sale securities	2,056	(2,103)
Deferred gains or losses on hedges	0	0
Revaluation reserve for land	1,423	1,395
Remeasurements of defined benefit plans	2,477	2,187
<b>Total accumulated other comprehensive income</b>	<b>5,957</b>	<b>1,479</b>
Share acquisition rights	1,048	1,115
Non-controlling interests	2,300	2,354
<b>Total net assets</b>	<b>277,466</b>	<b>285,011</b>
<b>Total liabilities and net assets</b>	<b>4,810,452</b>	<b>4,987,985</b>

(2) Consolidated statements of income and consolidated statements of comprehensive income  
(Consolidated statements of income)

(Millions of yen)

	Nine months ended December 31, 2023	Nine months ended December 31, 2024
Ordinary income	64,195	69,082
Interest income	47,396	52,624
Interest on loans and discounts	35,270	38,268
Interest and dividends on securities	11,666	13,550
Fees and commissions	8,815	10,018
Other ordinary income	4,358	4,114
Other income	3,624	2,325
Ordinary expenses	48,151	48,728
Interest expenses	1,166	2,786
Interest on deposits	971	2,536
Fees and commissions payments	3,036	3,073
Other ordinary expenses	16,826	16,085
General and administrative expenses	24,914	25,584
Other expenses	2,206	1,198
Ordinary profit	16,044	20,353
Extraordinary income	0	2
Gain on disposal of non-current assets	0	2
Extraordinary losses	306	228
Loss on disposal of non-current assets	36	169
Impairment losses	270	59
Profit before income taxes	15,738	20,127
Income taxes - current	4,967	5,344
Income taxes - deferred	251	501
Total income taxes	5,218	5,845
Profit	10,519	14,281
Profit attributable to non-controlling interests	65	79
Profit attributable to owners of parent	10,453	14,202

(Consolidated statements of comprehensive income)

(Millions of yen)

	Nine months ended December 31, 2023	Nine months ended December 31, 2024
Profit	10,519	14,281
Other comprehensive income	3,969	(4,474)
Valuation difference on available-for-sale securities	4,038	(4,184)
Deferred gains or losses on hedges	0	0
Remeasurements of defined benefit plans, net of tax	(69)	(289)
Comprehensive income	14,489	9,807
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	14,420	9,752
Comprehensive income attributable to non-controlling interests	69	55