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November 12, 2024

Consolidated Financial Results for the Six Months Ended September 30, 2024 (Under Japanese GAAP)

Company name: North Pacific Bank, Ltd.
 Listing: Tokyo Stock Exchange / Sapporo Securities Exchange
 Securities code: 8524
 URL: <https://www.hokuyobank.co.jp/>
 Representative: Hironobu Tsuyama President
 Inquiries: Hitoshi Nogiwa Managing Executive Officer of Management Planning Department
 Scheduled date to file semi-annual securities report: November 15, 2024
 Scheduled date to commence dividend payments: December 3, 2024
 Preparation of supplementary material on financial results: Yes
 Holding of financial results briefing: Yes (for Analysts and institutional investors)

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

1. Consolidated financial results for the six months ended September 30, 2024 (from April 1, 2024 to September 30, 2024)

(1) Consolidated operating results (Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2024	68,695	5.5	11,770	36.1	8,449	27.1
September 30, 2023	65,083	1.1	8,642	(23.6)	6,643	(11.4)

Note: Comprehensive income For the six months ended September 30, 2024: ¥(6,883) million [-%]
 For the six months ended September 30, 2023: ¥(425) million [-%]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2024	22.06	22.05
September 30, 2023	17.25	17.24

(2) Consolidated financial position

	Total assets	Net assets	Capital Adequacy Ratio
As of	Millions of yen	Millions of yen	%
September 30, 2024	13,245,771	437,457	3.2
March 31, 2024	13,244,574	447,520	3.3

Reference: Capital

As of September 30, 2024: ¥432,821 million

As of March 31, 2024: ¥442,652 million

Note: “Capital Adequacy ratio” is calculated by dividing (total equity at the end of the period – stock acquisition rights at the end of the period) by total assets at the end of the period. “Capital Adequacy ratio” herein is not the capital ratio specified by the regulatory notices pertaining to capital adequacy ratio.

2. Dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2024	—	5.00	—	5.00	10.00
Fiscal year ending March 31, 2025	—	6.50			
Fiscal year ending March 31, 2025 (Forecast)			—	6.50	13.00

Note: Revisions to the forecast of cash dividends most recently announced: None

* Notes

- (1) Significant changes in the scope of consolidation during the period: None
- (2) Changes in accounting policies, changes in accounting estimates, and restatement
 - (i) Changes in accounting policies due to revisions to accounting standards and other regulations: Yes
 - (ii) Changes in accounting policies due to other reasons: None
 - (iii) Changes in accounting estimates: None
 - (iv) Restatement: None
- (3) Number of issued shares (common shares)

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

As of September 30, 2024	399,060,179 shares
As of March 31, 2024	399,060,179 shares

- (ii) Number of treasury shares at the end of the period

As of September 30, 2024	16,342,124 shares
As of March 31, 2024	14,316,205 shares

- (iii) Average number of shares outstanding during the period

Six months ended September 30, 2024	382,992,726 shares
Six months ended September 30, 2023	385,055,192 shares

Overview of non-consolidated financial results

1. Non-consolidated financial results for the six months ended September 30, 2024 (from April 1, 2024 to September 30, 2024)

(1) Non-consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2024	56,279	6.7	12,139	36.2	9,072	24.8
September 30, 2023	52,733	(1.1)	8,910	(28.9)	7,266	(15.3)

	Basic earnings per share
Six months ended	Yen
September 30, 2024	23.68
September 30, 2023	18.87

(2) Non-consolidated financial position

	Total assets	Net assets	Capital Adequacy Ratio
As of	Millions of yen	Millions of yen	%
September 30, 2024	13,205,690	420,225	3.1
March 31, 2024	13,202,957	429,159	3.2

Reference: Capital

As of September 30, 2024: ¥420,210 million

As of March 31, 2024: ¥429,131 million

Note: “Capital Adequacy ratio” is calculated by dividing (total equity at the end of the period – stock acquisition rights at the end of the period) by total assets at the end of the period. “Capital Adequacy ratio” herein is not the capital ratio specified by the regulatory notices pertaining to capital adequacy ratio.

* Semi-annual financial results reports are exempt from interim audit conducted by certified public accountants or an audit firm.

* Proper use of earnings forecasts, and other special matters

- The Bank falls under a company engaged in specified business (a company conducting a business as prescribed in Article 18, paragraph (2) of the Cabinet Office Order on Disclosure of Corporate Information) and has prepared interim consolidated financial statements and interim (non-consolidated) financial statements for the second quarterly accounting period.
- Forward-looking statements, such as financial results forecasts, made in this document are based on information currently available to the Bank and certain assumptions deemed reasonable. Actual results, etc. may differ significantly due to various factors.

I . Financial Statements

1. Consolidated Balance Sheets

(¥ millions)

		As of Mar. 31, 2024	As of Sep. 30, 2024
Assets	資産の部		
Cash and due from banks	現金預け金	3,060,635	2,809,940
Call loans and bills bought	コールローン及び買入手形	542	543
Monetary claims bought	買入金銭債権	13,770	5,650
Trading securities	商品有価証券	1,765	1,653
Securities	有価証券	2,385,288	2,599,662
Loans and bills discounted	貸出金	7,487,752	7,528,261
Foreign exchanges	外国為替	5,814	6,630
Lease receivables and investment assets	リース債権及びリース投資資産	58,312	59,468
Other assets	その他資産	119,648	117,395
Property, plant and equipment	有形固定資産	70,623	70,923
Intangible assets	無形固定資産	18,735	16,720
Net defined benefit asset	退職給付に係る資産	1,408	1,485
Deferred tax assets	繰延税金資産	535	565
Customers' liabilities for acceptances and guarantees	支払承諾見返	65,308	72,497
Allowance for loan losses	貸倒引当金	(45,568)	(45,629)
Total assets	資産の部合計	13,244,574	13,245,771
Liabilities	負債の部		
Deposits	預金	10,915,046	10,619,418
Negotiable certificates of deposit	譲渡性預金	177,789	270,915
Cash collateral received for securities lent	債券貸借取引受入担保金	599,643	658,107
Borrowed money	借入金	926,147	1,069,877
Foreign exchanges	外国為替	335	155
Other liabilities	その他負債	87,533	97,833
Provision for bonuses	賞与引当金	1,470	1,532
Provision for share awards	株式給付引当金	163	135
Net defined benefit liability	退職給付に係る負債	1,335	1,327
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,010	908
Provision for point card certificates	ポイント引当金	345	364
Reserves under special laws	特別法上の引当金	19	19
Deferred tax liabilities	繰延税金負債	19,107	13,436
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	1,797	1,784
Acceptances and guarantees	支払承諾	65,308	72,497
Total liabilities	負債の部合計	12,797,053	12,808,313
Net assets	純資産の部		
Capital stock	資本金	121,101	121,101
Capital surplus	資本剰余金	74,751	74,753
Retained earnings	利益剰余金	176,889	183,436
Treasury shares	自己株式	(3,921)	(5,151)
Total shareholders' equity	株主資本合計	368,821	374,139
Valuation difference on available-for-sale securities	その他有価証券評価差額金	70,001	55,033
Revaluation reserve for land	土地再評価差額金	3,522	3,494
Remeasurements of defined benefit plans	退職給付に係る調整累計額	307	153
Total accumulated other comprehensive income	その他の包括利益累計額合計	73,831	58,682
Share acquisition rights	新株予約権	28	14
Non-controlling interests	非支配株主持分	4,840	4,622
Total net assets	純資産の部合計	447,520	437,457
Total liabilities and net assets	負債及び純資産の部合計	13,244,574	13,245,771

2. Consolidated Statements of Income and Comprehensive Income

(1) Consolidated Statements of Income

(¥ millions)

		Six months ended Sep. 30,	
		2023	2024
Ordinary income	経常収益	65,083	68,695
Interest income	資金運用収益	35,059	40,131
Of which, interest on loans and discounts	うち貸出金利息	28,809	31,014
Of which, interest and dividends on securities	うち有価証券利息配当金	5,149	6,956
Fees and commissions	役務取引等収益	13,796	14,788
Other ordinary income	その他業務収益	12,592	12,333
Other income	その他経常収益	3,634	1,441
Ordinary expenses	経常費用	56,441	56,924
Interest expenses	資金調達費用	692	2,236
Of which, interest on deposits	うち預金利息	86	1,545
Fees and commissions payments	役務取引等費用	6,755	6,861
Other ordinary expenses	その他業務費用	12,618	12,297
General and administrative expenses	営業経費	33,521	33,774
Other expenses	その他経常費用	2,853	1,754
Ordinary profit	経常利益	8,642	11,770
Extraordinary income	特別利益	125	9
Gain on disposal of non-current assets	固定資産処分益	125	9
Extraordinary losses	特別損失	143	235
Loss on disposal of non-current assets	固定資産処分損	128	82
Impairment losses	減損損失	14	152
Profit before income taxes	税金等調整前中間純利益	8,624	11,544
Income taxes – current	法人税、住民税及び事業税	3,030	2,365
Income taxes – deferred	法人税等調整額	(975)	822
Total income taxes	法人税等合計	2,054	3,188
Profit	中間純利益	6,569	8,356
Profit attributable to non-controlling interests	非支配株主に帰属する中間純利益	(73)	(93)
Profit attributable to owners of parent	親会社株主に帰属する中間純利益	6,643	8,449

(2) Consolidated Statements of Comprehensive Income

(¥ millions)

		Six months ended Sep. 30,	
		2023	2024
Profit	中間純利益	6,569	8,356
Other comprehensive income	その他の包括利益	(6,994)	(15,240)
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(7,183)	(15,086)
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	188	(153)
Comprehensive income	中間包括利益	(425)	(6,883)
Comprehensive income attributable to owners of parent	親会社株主に係る中間包括利益	(512)	(6,671)
Comprehensive income attributable to non-controlling interests	非支配株主に係る中間包括利益	87	(212)

3. Non-Consolidated Balance Sheets

(¥ millions)

		As of Mar. 31, 2024	As of Sep. 30, 2024
Assets	資産の部		
Cash and due from banks	現金預け金	3,059,555	2,808,394
Call loans	コールローン	542	543
Monetary claims bought	買入金銭債権	13,770	5,650
Trading securities	商品有価証券	1,765	1,653
Securities	有価証券	2,383,389	2,597,722
Loans and bills discounted	貸出金	7,549,856	7,590,085
Foreign exchanges	外国為替	5,814	6,630
Other assets	その他資産	74,752	75,604
Other	その他の資産	74,752	75,604
Property, plant and equipment	有形固定資産	68,630	68,913
Intangible assets	無形固定資産	18,637	16,632
Prepaid pension costs	前払年金費用	895	1,229
Customers' liabilities for acceptances and guarantees	支払承諾見返	65,308	72,497
Allowance for loan losses	貸倒引当金	(39,961)	(39,868)
Total assets	資産の部合計	13,202,957	13,205,690
Liabilities	負債の部		
Deposits	預金	10,920,256	10,623,976
Negotiable certificates of deposit	譲渡性預金	188,789	281,915
Cash collateral received for securities lent	債券貸借取引受入担保金	599,643	658,107
Borrowed money	借入金	911,147	1,053,709
Foreign exchanges	外国為替	335	155
Other liabilities	その他負債	65,611	77,968
Income taxes payable	未払法人税等	1,952	2,163
Lease obligations	リース債務	2,671	2,874
Other	その他の負債	60,987	72,931
Provision for bonuses	賞与引当金	1,304	1,354
Provision for share awards	株式給付引当金	163	135
Provision for retirement benefits	退職給付引当金	977	1,004
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,010	908
Provision for point card certificates	ポイント引当金	338	356
Deferred tax liabilities	繰延税金負債	17,112	11,590
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	1,797	1,784
Acceptances and guarantees	支払承諾	65,308	72,497
Total liabilities	負債の部合計	12,773,797	12,785,465
Net assets	純資産の部		
Capital stock	資本金	121,101	121,101
Capital surplus	資本剰余金	50,015	50,016
Legal capital surplus	資本準備金	50,001	50,001
Other capital surplus	その他資本剰余金	14	15
Retained earnings	利益剰余金	190,915	198,085
Legal retained earnings	利益準備金	9,546	9,932
Other retained earnings	その他利益剰余金	181,368	188,152
Reserve for advanced depreciation of non-current assets	固定資産圧縮積立金	904	904
Retained earnings brought forward	繰越利益剰余金	180,464	187,248
Treasury shares	自己株式	(3,925)	(5,156)
Total shareholders' equity	株主資本合計	358,105	364,046
Valuation difference on available-for-sale securities	その他有価証券評価差額金	67,503	52,669
Revaluation reserve for land	土地再評価差額金	3,522	3,494
Total valuation and translation adjustments	評価・換算差額等合計	71,025	56,164
Share acquisition rights	新株予約権	28	14
Total net assets	純資産の部合計	429,159	420,225
Total liabilities and net assets	負債及び純資産の部合計	13,202,957	13,205,690

4. Non-Consolidated Statements of Income

(¥ millions)

		Six months ended Sep. 30,	
		2023	2024
Ordinary income	経常収益	52,733	56,279
Interest income	資金運用収益	36,341	41,617
Of which, interest on loans and discounts	うち貸出金利息	28,929	31,157
Of which, interest and dividends on securities	うち有価証券利息配当金	6,311	8,298
Fees and commissions	役務取引等収益	11,903	12,570
Other ordinary income	その他業務収益	841	708
Other income	その他経常収益	3,647	1,383
Ordinary expenses	経常費用	43,823	44,139
Interest expenses	資金調達費用	669	2,194
Of which, interest on deposits	うち預金利息	86	1,545
Fees and commissions payments	役務取引等費用	7,388	7,443
Other ordinary expenses	その他業務費用	2,066	1,849
General and administrative expenses	営業経費	31,534	31,595
Other expenses	その他経常費用	2,165	1,057
Ordinary profit	経常利益	8,910	12,139
Extraordinary income	特別利益	125	9
Extraordinary losses	特別損失	142	235
Income before income taxes	税引前中間純利益	8,893	11,913
Income taxes – current	法人税、住民税及び事業税	2,614	2,030
Income taxes – deferred	法人税等調整額	(987)	810
Total income taxes	法人税等合計	1,627	2,840
Net income	中間純利益	7,266	9,072

II. Digest of financial results for six months ended September 30, 2024

1. Summary (Non-Consolidated)

(¥ billions)

	Six months ended Sep.30,		Increase/ (Decrease)	Performance Forecast (May 14,2024)	Change from forecast
	2023	2024			
Core gross profit	40.3	45.1	4.8	42.3	2.8
Core operating profit	9.0	13.3	4.2	9.8	3.5
Ordinary profit	8.9	12.1	3.2	10.5	1.6
Net income	7.2	9.0	1.8	7.2	1.8
Deposits and NCDs (Average balance)	10,832.6	10,954.2	121.6		
Loans and bills discounted (Average balance)	7,780.4	7,493.6	(286.7)		
Capital Adequacy Ratio (Domestic) (%)	11.40% (Before the application of Basel III full implementation)	13.42% (Preliminary) (Basel III finalization basis)	2.02%		
ROE (%)	3.71%	4.26%	0.55%		

* NCDs = Negotiable certificates of deposit

$$\text{ROE} = \frac{\text{Net income} \times 365 / 183}{(\text{Total net assets at beginning of fiscal year}^* + \text{Total net assets at end of fiscal (interim) year}) / 2}$$

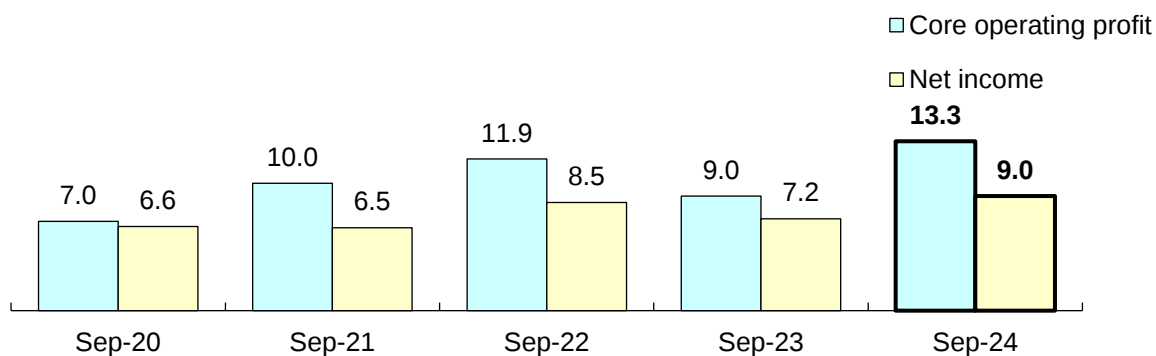
*Excluding share acquisition rights

Core gross profit = Net interest income + Net fees and commissions + Net other operating income(excluding gains (losses) on bonds)

Core operating profit = Core gross profit - Expenses(excluding non-recurring losses)

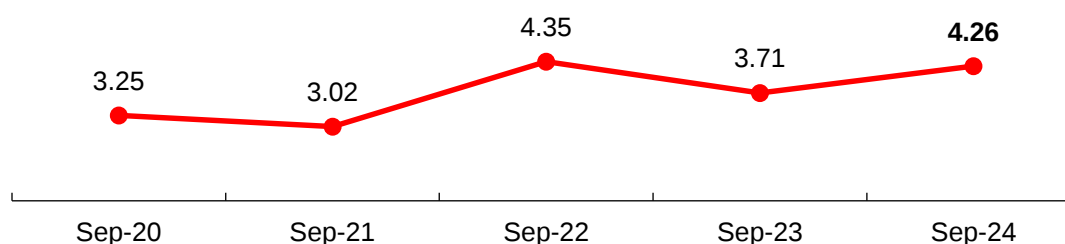
○ Core operating profit and Net income

(¥ billions)



○ ROE

(%)



2. Income Summary

【Non-Consolidated】

(¥ billions)

	Six months ended Sep.30,		Increase/ (Decrease)
	2023	2024	
Core gross profit	40.3	45.1	4.8
Net interest income	35.6	39.4	3.7
Net fees and commissions	4.5	5.1	0.6
Net other operating income (excluding gains (losses) on bonds)	0.1	0.5	0.4
Expenses(excluding non-recurring losses)	31.2	31.8	0.5
Core OHR (%)	77.46%	70.44%	(7.02%)
Personnel	12.8	13.0	0.1
Facilities	16.1	16.4	0.3
Taxes	2.1	2.2	0
Core operating profit	9.0	13.3	4.2
Excluding gains (losses) on cancellation of investment trusts	9.0	13.3	4.2
Credit cost	2.0	0.2	(1.7)
Gains (losses) on securities	1.3	(1.6)	(2.9)
Net other non-recurring income (loss)	0.4	0.7	0.2
Ordinary profit	8.9	12.1	3.2
Net income	7.2	9.0	1.8
Net operating profit	7.7	11.6	3.8

Net operating profit = Core operating profit + Gains (losses) on bonds

【Consolidated】

(¥ billions)

	Six months ended Sep.30,		Increase/ (Decrease)
	2023	2024	
Core gross profit	42.7	47.5	4.8
Ordinary profit	8.6	11.7	3.1
Profit attributable to owners of parent	6.6	8.4	1.8
Core operating profit	9.5	13.6	4.0
Excluding gains (losses) on cancellation of investment trusts	9.5	13.6	4.0
Net operating profit	8.1	11.8	3.7

3. Deposits and NCDs(Non-Consolidated)

【Average Balance】

	Six months ended Sep.30,		(¥ billions)
	2023	2024	Increase/ (Decrease)
Deposits and NCDs	10,832.6	10,954.2	121.6
Yield on deposits and NCDs (%)	0.00%	0.02%	0.02%
Corporate	3,070.6	3,065.9	(4.6)
Individual	6,857.6	6,975.9	118.2
Public sectors and financial institutions	904.2	912.3	8.0

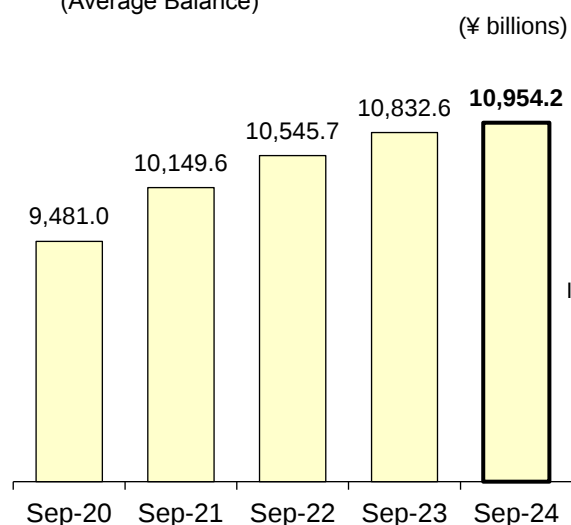
【Outstanding Balance】

	As of Sep.30,		(¥ billions)
	2023	2024	Increase/ (Decrease)
Deposits and NCDs	10,788.5	10,905.8	117.2
Deposit assets	255.1	284.6	29.5
Safe custody of public bonds	109.2	129.1	19.8
Investment trusts	145.8	155.5	9.6
Total	11,043.7	11,190.5	146.8

* Deposit assets = Safe custody of public bonds + Investment trusts
Investment trusts are stated at fair value.

○ Deposits and NCDs

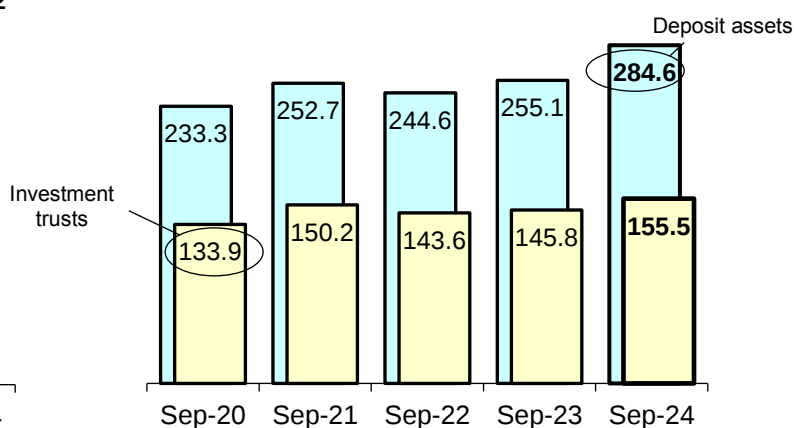
(Average Balance)



○ Deposit assets and Investment trusts

(Outstanding Balance)

(¥ billions)



4. Loans and bills discounted (Non-Consolidated)

【Average Balance】

	Six months ended Sep.30,		(¥ billions)
	2023	2024	Increase/ (Decrease)
Loans and bills discounted	7,780.4	7,493.6	(286.7)
Yield on loans and bills discounted (%)	0.74%	0.82%	0.08%
Enterprises	3,003.4	3,037.2	33.8
Individuals	2,152.9	2,241.5	88.6
Housing loans	2,023.9	2,105.8	81.9
Consumer loans	129.0	135.6	6.6
Public sectors	2,624.0	2,214.8	(409.2)

* Consumer loans = Car loans ,card loans ,etc.

【Outstanding Balance】

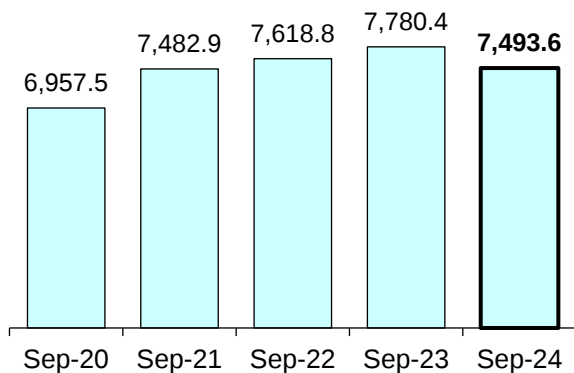
	As of Sep.30,		(¥ billions)
	2023	2024	Increase/ (Decrease)
Loans and bills discounted	7,721.2	7,590.0	(131.1)
Enterprises	3,023.2	3,188.5	165.3
Individuals	2,174.6	2,258.3	83.6
Public sectors	2,523.3	2,143.1	(380.1)
SMEs, etc	4,226.7	4,304.7	77.9
In Hokkaido	5,770.6	5,836.0	65.3

* SMEs, etc = SMEs + Individuals

Public sector loans include loans to government and land development public corporations.

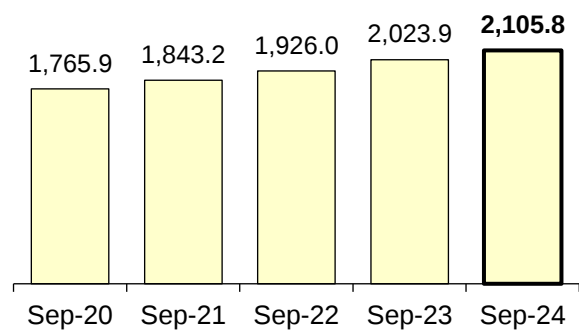
○ Loans and bills discounted (Average Balance)

(¥ billions)



○ Housing loans (Average Balance)

(¥ billions)



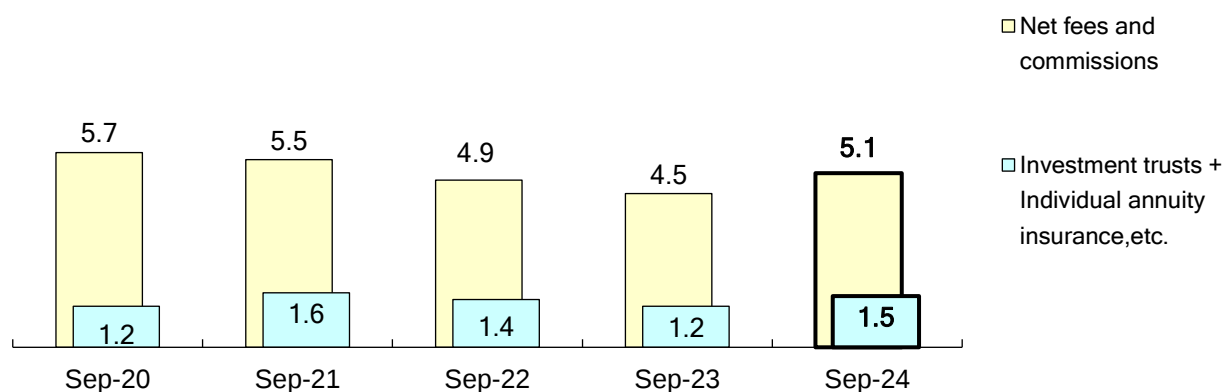
5. Fees and commissions (Non-Consolidated)

(¥ billions)

	Six months ended Sep.30,		Increase/ (Decrease)
	2023	2024	
Fees and commissions	11.9	12.5	0.6
Of which, domestic and foreign exchanges	3.0	3.2	0.2
Of which, investment trusts	0.5	0.5	0
Of which, individual annuity insurance, etc.	0.7	0.9	0.1
Fees and commissions payments	7.3	7.4	0
Of which, group credit life insurance	4.0	4.0	0
Of which, Fees and commissions on domestic and foreign exchanges	0.2	0.2	0
Of which, guarantee	1.9	1.9	0
Net fees and commissions	4.5	5.1	0.6

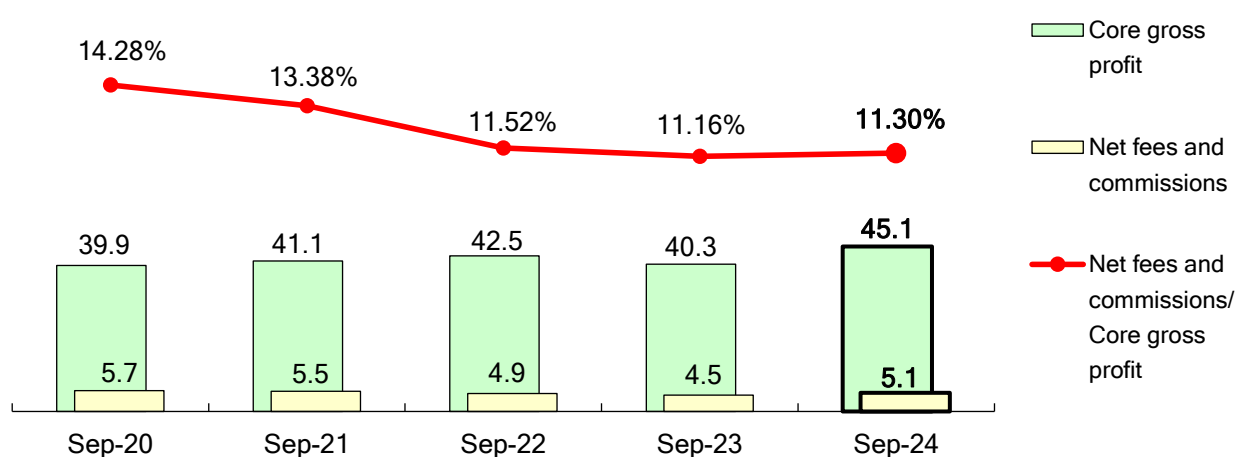
○ Net fees and commissions

(¥ billions)



○ Core gross profit and Net fees and commissions

(¥ billions)



6. Securities (Non-consolidated)

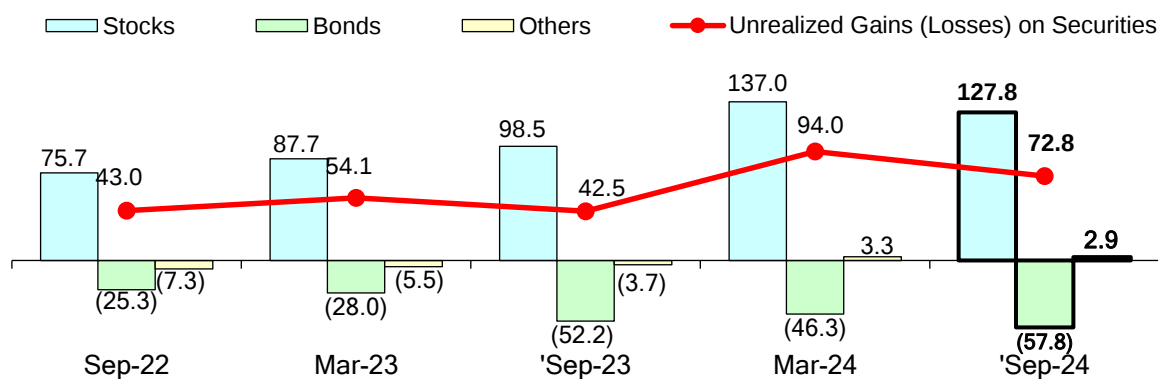
(¥ billions)

	As of Mar.31, 2024		As of Sep.30, 2024		Increase/ (Decrease)	
	Acquisition cost	Unrealized Gains (Losses)	Acquisition cost	Unrealized Gains (Losses)	Acquisition cost	Unrealized Gains (Losses)
Stocks	41.8	137.0	40.7	127.8	(1.0)	(9.2)
Bonds	2,111.2	(46.3)	23,37.3	(57.8)	226.1	(11.4)
Others	124.0	3.3	133.6	2.9	9.6	(0.4)
Total	2,277.0	94.0	2,511.7	72.8	234.7	(21.1)
Nikkei stock average (¥)	40,369		37,919		(2,450)	
New 10-year Japanese government bond (JGB) yield (%)	0.725%		0.855%		0.130%	

* Excluding trading securities, capital investment in Investment Partnership.

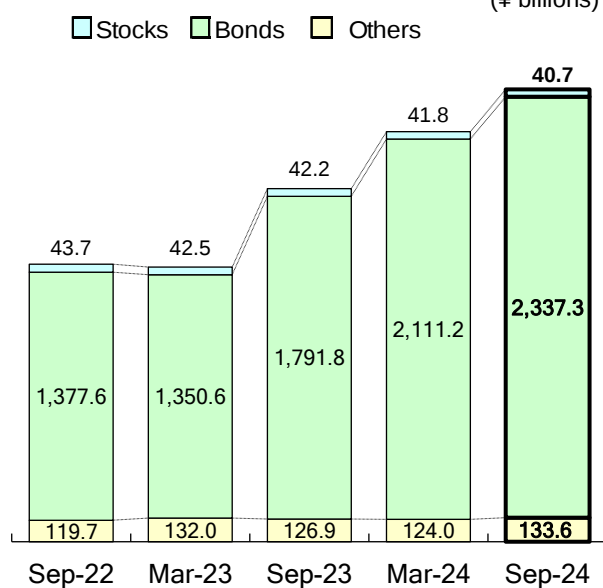
○ Unrealized Gains (Losses) on Securities

(¥ billions)



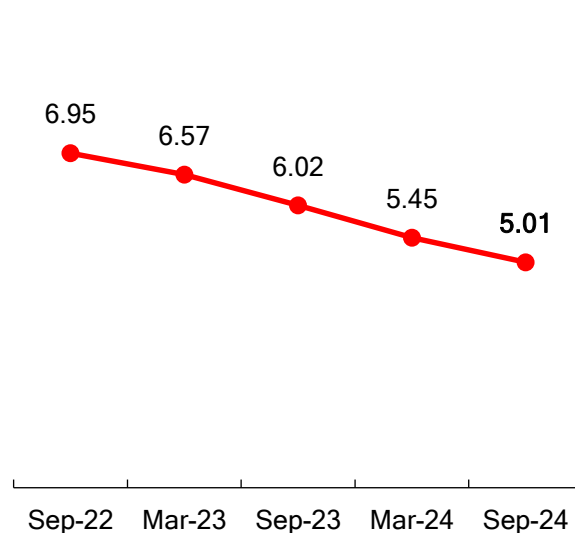
○ Acquisition cost on Securities

(¥ billions)



○ Average duration to maturity of yen bonds

(years)



* Including floating-rate JGBs

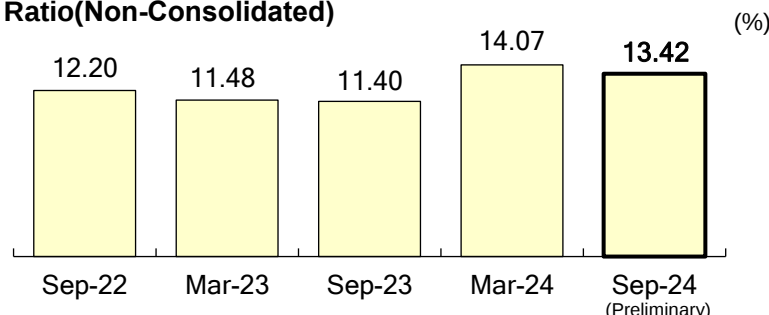
7. Capital Adequacy Ratio (Domestic)

(¥ billions)

	Non-Consolidated			Consolidated		
	As of Sep.30, 2023	As of Sep.30, 2024 (Preliminary)	Increase/ (Decrease)	As of Sep.30, 2023	As of Sep.30, 2024 (Preliminary)	Increase/ (Decrease)
Capital Adequacy Ratio (%)	11.40% (Before the application of Basel III full implementation)	13.42% (Basel III finalization basis)	2.02%	11.66% (Before the application of Basel III full implementation)	13.75% (Basel III finalization basis)	2.09%
Capital	327.0	347.0	20.0	341.3	361.3	19.9
Risk-adjusted assets	2,866.8	2,585.0	(281.8)	2,926.3	2,626.3	(299.9)

* The figures are calculated using the fundamental internal rating based approach (FIRB).

○ Capital Adequacy Ratio(Non-Consolidated)

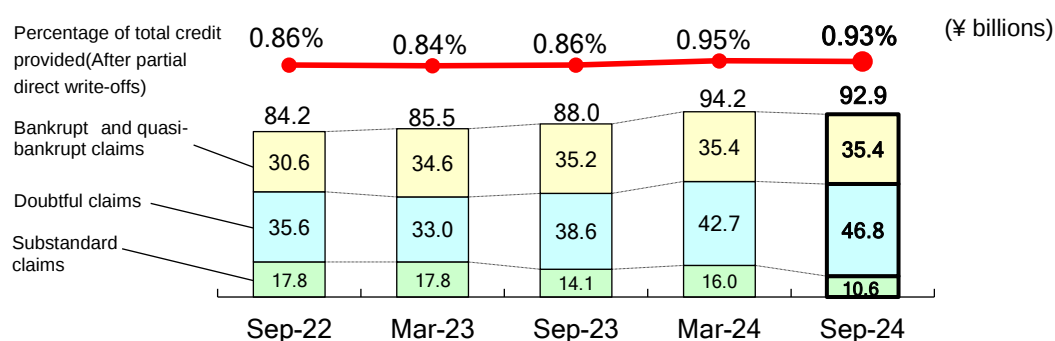


8. Claims based on the Banking Act and the Act on Emergency Measures for Revitalizing Financial Functions (Non-Consolidated)

(¥ billions)

	As of Sep.30,		Increase/ (Decrease)
	2023	2024	
Bankrupt and quasi-bankrupt claims	35.2	35.4	0.1
Doubtful claims	38.6	46.8	8.2
Substandard claims	14.1	10.6	(3.5)
Loans overdue for more than 3 months	0.3	0.5	0.1
Restructured loans	13.8	10.0	(3.7)
Disclosed claims under the Financial Reconstruction Law	88.0	92.9	4.8
Percentage of total credit provided (%)	1.11%	1.19%	0.08%
After partial direct write-offs (%) *	0.86%	0.93%	0.07%

* Partial direct write-offs have not been implemented. The figures as they would appear after partial direct write-offs are shown for reference.



Please be cautious this report is an English translation of the Japanese original. Please refer to the Japanese version for more information.