



Consolidated Financial Results for the Three Months Ended June 30, 2025 [Japanese GAAP]

August 8, 2025

Company name: Iyogin Holdings, Inc.

Listing: Tokyo Stock Exchange

Securities code: 5830

URL: <https://www.iyogin-hd.co.jp/>

Representative: Kenji Miyoshi

Inquiries: Hiroshi Tachibana

Telephone: 089-907-1034

Scheduled date to commence dividend payments: -

Trading accounts: None

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: None

President

General Manager, Corporate Planning Division

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

1. Consolidated Financial Results for the Three Months Ended June 30, 2025 (April 1, 2025 to June 30, 2025)

(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	%
Three months ended June 30, 2025	79,708	29.3	43,585	81.5	30,842	82.2
June 30, 2024	61,655	22.4	24,020	24.9	16,931	24.8

(Note) Comprehensive income: Three months ended June 30, 2025: ¥ 17,747 million [(53.1) %]
Three months ended June 30, 2024: ¥ 37,832 million [5.7%]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Three months ended June 30, 2025	104.78	104.73
June 30, 2024	56.00	55.98

(2) Consolidated Financial Position

	Total assets	Net assets	Capital adequacy ratio
	Millions of yen	Millions of yen	%
As of June 30, 2025	9,219,178	809,047	8.8
March 31, 2025	9,201,585	802,723	8.7

(Reference) Equity: As of June 30, 2025: ¥ 808,642 million

As of March 31, 2025: ¥ 802,318 million

(Note) Capital adequacy ratio = (Net assets – Stock acquisition rights – Non-controlling interests) / Total assets

This ratio is not the capital adequacy ratio specified by the Notice on Capital Adequacy Ratio Regulations.

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, 2025	-	20.00	-	25.00	45.00
Fiscal year ending March 31, 2026	-				
Fiscal year ending March 31, 2026 (Forecast)		25.00	-	25.00	50.00

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

3. Consolidated Financial Results Forecast for the Fiscal Year Ending March 31, 2026(April 1, 2025 to March 31, 2026)

(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	%	
Six months ending September 30, 2025	132,500	9.0	50,000	16.4	39,500	31.9	Yen 134.96
Full year	221,000	(4.7)	73,500	(2.0)	51,500	(3.4)	175.96

(Note) Revision to the financial results forecast announced most recently: Yes

* Notes:

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

(2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: None

(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):

June 30, 2025: 313,408,831 shares

March 31, 2025: 313,408,831 shares

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

June 30, 2025: 20,743,765 shares

March 31, 2025: 18,195,821 shares

3) Average number of shares outstanding during the period:

Three months ended June 30, 2025: 294,352,313 shares

Three months ended June 30, 2024: 302,299,196 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 above forecasts are based on the information which is presently available and certain assumptions which are considered to be reasonable.

Actual results may differ materially from those forecasts depending on various future factors.

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1. Overview of Operating Results, etc.

(1) Overview of Operating Results in the Period under Review

Consolidated operating results for the three months ended June 30, 2025 were as follows.

Ordinary income increased by ¥18,053 million year on year to ¥79,708 million mainly due to an increase in other income stemming from sales of cross-held shares, etc. Meanwhile, ordinary expenses decreased by ¥1,513 million year on year to ¥36,122 million mainly due to a decrease in interest expenses on account of a fall in overseas interest rates.

As a result, consolidated ordinary profit increased by ¥19,565 million year on year to ¥43,585 million, and profit attributable to owners of parent increased by ¥13,911 million year on year to ¥30,842 million.

(2) Overview of Financial Position in the Period under Review

The consolidated financial position was as below. Total assets increased by ¥17.5 billion from the end of the previous fiscal year to ¥9,219.1 billion. Net assets increased by ¥6.3 billion from the end of the previous fiscal year to ¥809.0 billion.

Balances of major accounting items were deposits, etc., including negotiable certificates of deposit, of ¥7,167.1 billion, an increase of ¥54.3 billion from the end of the previous fiscal year, loans and bills discounted of ¥5,861.7 billion, an increase of ¥22.6 billion from the end of the previous fiscal year, and securities of ¥1,788.3 billion, an decrease of ¥60.9 billion from the end of the previous fiscal year.

(3) Explanation Regarding Consolidated Financial Results Forecast and Other Forward-Looking Information

The Company has revised the consolidated financial results forecast for the six months ended September 30, 2025, which was announced on May 9, 2025. For details, please see “Notice Concerning Revisions to Consolidated Financial Results Forecasts” announced today (August 8, 2025).

Quarterly Consolidated Financial Statements and Primary Notes

Quarterly Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of June 30, 2025
Assets		
Cash and due from banks	1,120,284	1,162,811
Call loans and bills bought	15,400	5,068
Monetary claims bought	3,818	3,547
Trading securities	322	322
Money held in trust	5,025	4,276
Securities	1,849,378	1,788,387
Loans and bills discounted	5,839,163	5,861,794
Foreign exchanges	6,650	7,269
Lease receivables and investment assets	41,098	42,858
Other assets	172,737	193,889
Tangible fixed assets	85,050	85,675
Intangible fixed assets	12,732	12,475
Retirement benefit asset	46,799	46,605
Deferred tax assets	337	322
Customers' liabilities for acceptances and guarantees	39,511	40,063
Allowance for loan losses	(36,725)	(36,190)
Total assets	9,201,585	9,219,178
Liabilities		
Deposits	6,498,773	6,505,047
Negotiable certificates of deposit	614,007	662,126
Call money and bills sold	1,495	4,344
Securities sold under repurchase agreements	131,946	124,029
Cash collateral received for securities lent	159,757	175,320
Borrowed money	693,330	645,069
Foreign exchanges	948	1,165
Borrowed money from trust account	1,689	1,750
Other liabilities	153,367	153,588
Provision for bonuses	2,519	527
Retirement benefit liability	8,385	8,389
Provision for reimbursement of deposits	386	328
Provision for contingent loss	1,186	1,126
Provision for share-based compensation	742	855
Allowance for demolition of non-current assets	1,014	1,014
Reserves under special laws	7	7
Deferred tax liabilities	80,168	75,754
Deferred tax liabilities for land revaluation	9,622	9,622
Acceptances and guarantees	39,511	40,063
Total liabilities	8,398,862	8,410,130

(Millions of yen)

	As of March 31, 2025	As of June 30, 2025
Net assets		
Share capital	20,000	20,000
Capital surplus	28,299	28,299
Retained earnings	558,243	581,661
Treasury shares	(21,318)	(25,318)
Total shareholders' equity	585,224	604,642
Valuation difference on available-for-sale securities	175,877	165,489
Deferred gains or losses on hedges	12,307	10,012
Revaluation reserve for land	18,457	18,457
Remeasurements of defined benefit plans	10,452	10,040
Total accumulated other comprehensive income	217,093	203,999
Share acquisition rights	115	115
Non-controlling interests	289	290
Total net assets	802,723	809,047
Total liabilities and net assets	9,201,585	9,219,178

Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

For the three months ended June 30, 2025

(Millions of yen)

	For the three months ended June 30, 2024	For the three months ended June 30, 2025
Ordinary income	61,655	79,708
Interest income	40,597	38,326
Interest on loans and discounts	23,664	22,661
Interest and dividends on securities	16,119	14,221
Trust fees	0	0
Fees and commissions	4,141	4,010
Other ordinary income	13,833	12,112
Other income	3,081	25,258
Ordinary expenses	37,635	36,122
Interest expenses	17,445	11,719
Interest on deposits	3,387	5,117
Fees and commissions payments	1,363	1,520
Other ordinary expenses	4,343	5,331
General and administrative expenses	14,116	15,639
Other expenses	366	1,912
Ordinary profit	24,020	43,585
Extraordinary income	1	0
Gain on disposal of non-current assets	1	0
Extraordinary losses	13	18
Loss on disposal of non-current assets	13	18
Profit before income taxes	24,007	43,566
Income taxes - current	6,363	11,591
Income taxes - deferred	714	1,134
Total income taxes	7,077	12,725
Profit	16,930	30,841
Loss attributable to non-controlling interests	(1)	(1)
Profit attributable to owners of parent	16,931	30,842

Quarterly Consolidated Statement of Comprehensive Income
For the three months ended June 30, 2025

(Millions of yen)

	For the three months ended June 30, 2024	For the three months ended June 30, 2025
Profit	16,930	30,841
Other comprehensive income	20,902	(13,094)
Valuation difference on available-for-sale securities	18,675	(10,388)
Deferred gains or losses on hedges	2,668	(2,294)
Remeasurements of defined benefit plans, net of tax	(441)	(411)
Comprehensive income	37,832	17,747
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	37,834	17,748
Comprehensive income attributable to non-controlling interests	(1)	(1)

(3) Notes to Quarterly Consolidated Financial Statements

(Notes on Going Concern Assumption)

Not applicable.

(Notes in Case of Significant Changes in Shareholders' Equity)

Not applicable.

(Additional Information)

(A stock-based remuneration system that makes use of a trust)

The Company and The Iyo Bank, Ltd. (hereinafter, "Iyo Bank"), a subsidiary of the Company, have introduced a stock-based remuneration system that makes use of a trust for the Company's Directors (excluding Directors serving as Audit and Supervisory Committee Members) and Executive Officers, as well as Iyo Bank's directors (excluding directors serving as audit and supervisory committee members) and executive officers (hereinafter, collectively referred to as "Directors, etc."), for the purpose of raising their awareness for contribution to the Company's medium to long-term performance and enhancement of its corporate value.

1. Summary of the transaction

The trust acquires shares of the Company using the money contributed by the Company as funds.

Based on the Stock Issuance Rules prescribed by the Company and Iyo Bank, Directors, etc. are awarded points, and then at time of retirement, awarded shares of the Company and cash that correspond to the number of points through the trust.

2. Matters regarding shares of the Company held by the trust

(1) Shares of the Company held by the trust are recorded as treasury shares under shareholders' equity, based on the book value in the trust.

(2) The book value of shares in trust as of June 30, 2025 was ¥2,112 million (¥2,112 million at the end of the previous fiscal year).

(3) The number of shares of the Company held in trust as of June 30, 2025 was 1,786 thousand shares (1,786 thousand shares at the end of the previous fiscal year).

(Notes to Segment Information, Etc)

For the three months ended June 30, 2024

1. Information about ordinary income, profit and loss by reportable segment

(Millions of yen)

	Reportable segments			Other	Total	Adjustments	Amount recorded in Quarterly consolidated financial statements
	Banking business	Leasing business	Total				
Ordinary income							
Ordinary income to outside customers	56,458	4,522	60,980	674	61,655	—	61,655
Ordinary income arising from intersegment transactions	89	127	216	11,095	11,311	(11,311)	—
Total	56,547	4,649	61,196	11,770	72,967	(11,311)	61,655
Segment profit	23,598	194	23,793	10,389	34,182	(10,162)	24,020

Notes: 1. Ordinary income are presented as the counterpart of sales of companies in other industries.

2. “Other” includes consigned information processing and software development business and securities business etc. not included in the reportable segments.

3. Adjustment of segment profit includes eliminations of intersegment transactions of negative ¥10,162 million.

4. Segment profit is adjusted to ordinary profit in the quarterly consolidated statements of income.

2. Information on impairment losses on fixed assets and goodwill, etc. by reportable segment

(Significant impairment losses on fixed assets)

Not applicable.

(Significant changes in amount of goodwill)

Not applicable.

(Significant gains on bargain purchase)

Not applicable.

For the three months ended June 30, 2025

1. Information about ordinary income, profit and loss by reportable segment

(Millions of yen)

	Reportable segments			Other	Total	Adjustments	Amount recorded in Quarterly consolidated financial statements
	Banking business	Leasing business	Total				
Ordinary income							
Ordinary income to outside customers	74,067	5,111	79,178	529	79,708	—	79,708
Ordinary income arising from intersegment transactions	141	89	231	13,243	13,474	(13,474)	—
Total	74,209	5,201	79,410	13,772	93,182	(13,474)	79,708
Segment profit	43,149	294	43,443	12,207	55,650	(12,065)	43,585

Notes: 1. Ordinary income are presented as the counterpart of sales of companies in other industries.

2. “Other” includes consigned information processing and software development business and securities business etc. not included in the reportable segments.

3. Adjustment of segment profit includes eliminations of intersegment transactions of negative ¥12,065 million.

4. Segment profit is adjusted to ordinary profit in the quarterly consolidated statements of income.

2. Information on impairment losses on fixed assets and goodwill, etc. by reportable segment

(Significant impairment losses on fixed assets)

Not applicable.

(Significant changes in amount of goodwill)

Not applicable.

(Significant gains on bargain purchase)

Not applicable.

(Notes to Statements of Cash Flows)

No consolidated quarterly statements of cash flows for the three months ended June 30, 2025 have been prepared. Depreciation (including amortization of intangible fixed assets excluding goodwill) for the three months ended June 30, 2025 was as follows.

	For the three months ended June 30, 2024	For the three months ended June 30, 2025
Depreciation	1,596 Millions of yen	1,825 Millions of yen

3. Three Months Ended June 30, 2025 Earnings Briefing Materials

(1) Overview of Profit and Loss in the Three Months Ended June 30, 2025

[Iyogin Holdings, consolidated]

Profit attributable to owners of parent increased by ¥13,911 million year on year to ¥30,842 million mainly due to an increase in non-consolidated gain (loss) related to stock, etc. at Iyo Bank.

[Iyo Bank, nonconsolidated]

Core business net income increased by ¥367 million year on year to ¥15,098 million mainly due to a rise in net interest and dividend income on account of increased assets under management .

Ordinary profit increased by ¥19,616 million year on year to ¥42,763 million mainly due to an increase in gain (loss) related to stock, etc. especially stemming from sales of cross-held shares, and profit increased by ¥13,950 million year on year to ¥30,342 million.

[Iyogin Holdings, consolidated]

	Three Months Ended June 30, 2024	Three Months Ended June 30, 2025	(Millions of yen, %)		Financial results forecasts for first half of fiscal 2025	Progress rate
			YoY	Increase/ Decrease		
Ordinary income	61,655	79,708	18,053	29.3	132,500	60.2
Consolidated gross profit	35,421	35,878	457	1.3		
Net interest and dividend income	23,152	26,607	3,455			
Net fees and commissions	2,777	2,489	(288)			
Net other ordinary income	9,490	6,781	(2,709)			
General and administrative expenses (-)	14,116	15,639	1,523	10.8		
Provisions for loan losses (-)	170	(587)	(757)			
Write-off of loans (-)	-	-	-			
Provision of reserve for specific loan losses, net (-)	180	-	(180)			
Provision of reserve for general loan losses (-)	(2)	-	2			
Provision of reserve for contingent loss (-)	(7)	(59)	(52)			
Loss on sale of other receivables (-)	74	49	(25)			
Reversal of allowance for loan losses	-	534	534			
Recoveries of written off claims	74	42	(32)			
Gain (loss) related to stock, etc.	2,380	22,003	19,623			
Other	505	754	249			
Ordinary profit	24,020	43,585	19,565	81.5	50,000	87.2
Extraordinary income (loss)	(12)	(18)	(6)			
Profit before income taxes	24,007	43,566	19,559			
Income taxes - current (-)	6,363	11,591	5,228			
Income taxes - deferred (-)	714	1,134	420			
Profit	16,930	30,841	13,911			
Loss attributable to non-controlling interests (-)	(1)	(1)	-			
Profit attributable to owners of parent	16,931	30,842	13,911	82.2	39,500	78.1

[Iyo Bank, nonconsolidated]

(Millions of yen, %)

	Three Months Ended June 30, 2024	Three Months Ended June 30, 2025			Financial results forecasts for first half of fiscal 2025	Progress rate
			YoY	Increase/ Decrease		
Ordinary income	56,193	73,910	17,717	31.5	121,000	61.1
Business gross profit	33,936	34,378	442	1.3		
(Excluding profit/loss related to bonds including JGBs, etc.)	28,854	30,454	1,600	5.5		
Net interest and dividend income	23,030	26,507	3,477			
Net fees and commissions	1,672	1,492	(180)			
Net other ordinary income	9,232	6,378	(2,854)			
(Of which, profit/loss related to bonds including JGBs, etc.)	5,082	3,923	(1,159)			
Expenses (excluding non-recurrent items) (-)	14,122	15,355	1,233	8.7		
Real business net income	19,813	19,022	(791)	(4.0)		
Core business net income	14,731	15,098	367	2.5	27,000	55.9
Core business net income (excluding gain/loss on cancellation of investment trusts)	14,713	14,893	180	1.2		
① Provision of reserve for general loan losses (-)	61	-	(61)			
Business net income	19,751	19,022	(729)	(3.7)		
Temporary gain (loss)	3,395	23,741	20,346			
② Amortization of non-performing loans (-)	233	(10)	(243)			
③ Reversal of allowance for loan losses	-	574	574			
④ Recoveries of written off claims	71	42	(29)			
(Provisions for loan losses ① + ② - ③ - ④) (-)	223	(626)	(849)			
Gain (loss) related to stock, etc.	2,431	22,029	19,598			
Other temporary gain (loss)	1,126	1,085	(41)			
Ordinary profit	23,147	42,763	19,616	84.7	48,500	88.2
Extraordinary income (loss)	(12)	(17)	(5)			
Profit before income taxes	23,134	42,746	19,612			
Total income taxes (-)	6,742	12,403	5,661			
Profit	16,392	30,342	13,950	85.1	38,500	78.8

(2) Balances of deposits, etc. and loans [Iyo Bank, nonconsolidated]

The balance of deposits, etc. increased by ¥53.1 billion (up 0.7%) from March 31, 2025, while the loan balance rose by ¥27.3 billion (up 0.5%).

	(Billions of yen)			(Reference) (Billions of yen)
	As of June 30, 2025	Change from March 31, 2025	As of March 31, 2025	As of June 30, 2024
Deposits, etc. (year-end balance)	7,186.1	53.1	7,133.0	7,174.5
Of which, individual deposits	4,005.8	38.4	3,967.4	4,012.2
Loans (year-end balance)	5,907.3	27.3	5,880.0	5,755.8
Of which, loans to SMEs	4,452.0	30.5	4,421.5	4,351.8
Individual loans	1,198.8	8.4	1,190.4	1,170.7
Of which, Housing loans	905.3	7.8	897.5	879.3

(Notes) 1. Deposits, etc. refer to a sum of deposits and negotiable certificates of deposit.

2. Loans to SMEs are loans extended to SMEs and individuals.

(3) Balance of assets in custody [Iyogin Holdings, consolidated]

The balance of assets in custody at Iyo Bank and Shikoku Alliance Securities increased by ¥28.2 billion from March 31, 2025, amounting to ¥838.3 billion.

	(Billions of yen)			(Reference) (Billions of yen)
	As of June 30, 2025	Change from March 31, 2025	As of March 31, 2025	As of June 30, 2024
Balance of assets in custody at Iyo Bank	461.9	17.8	444.1	422.9
Investment trusts	86.8	5.1	81.7	82.2
Insurance policies	219.7	3.0	216.7	212.5
JGBs	65.3	6.4	58.9	44.8
Financial product intermediary	89.9	3.3	86.6	83.3
Balance of assets in custody at Shikoku Alliance Securities	376.4	10.5	365.9	351.0
Total	838.3	28.2	810.1	773.9

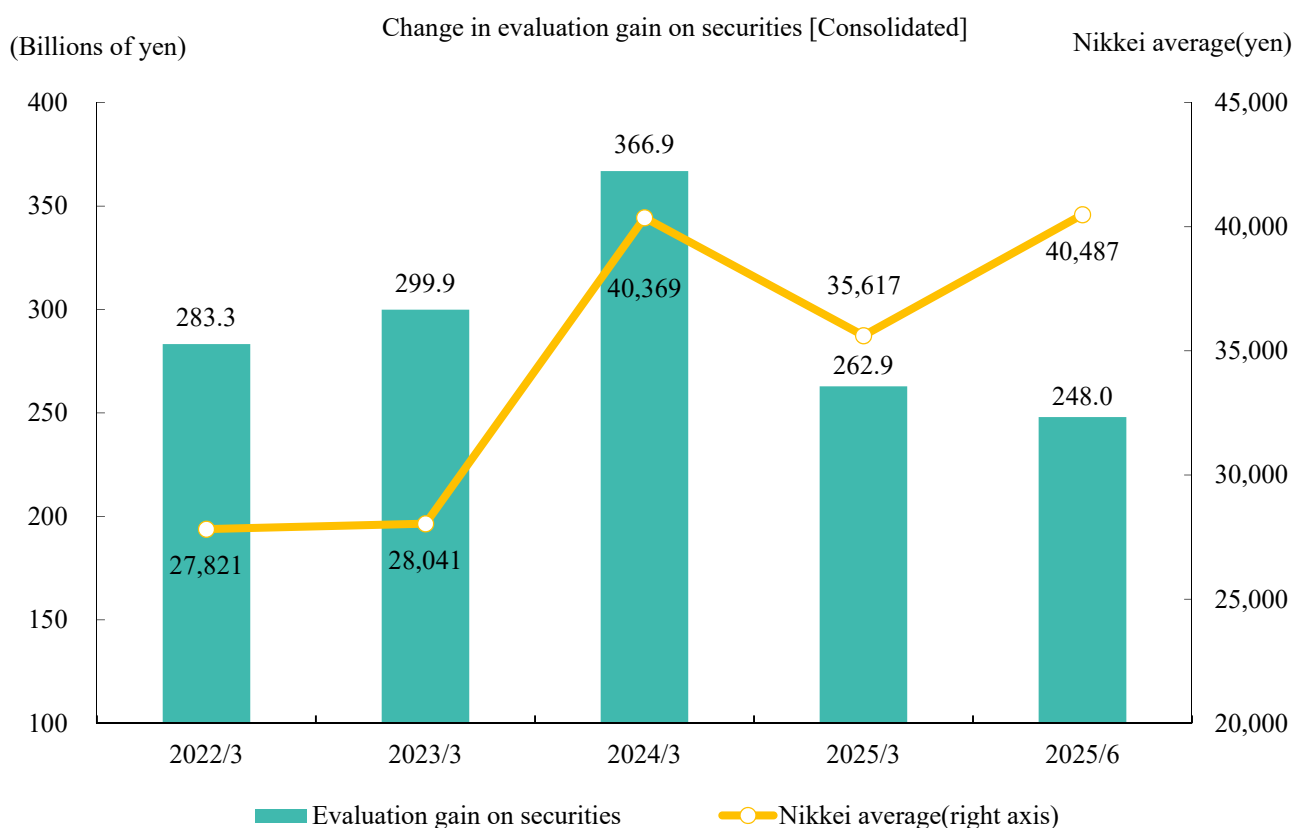
(4) Valuation Gain/Loss on Securities [Iyogin Holdings, consolidated]

Valuation gain on securities as of June 30, 2025 amounted to ¥248.0 billion, maintaining a top-tier level among regional banks.

(Billions of yen)										(Reference)				
	As of June 30, 2025					As of March 31, 2025				(Billions of yen)				
	Fair value	Valuation gain/loss			Fair value	Valuation gain/loss			As of June 30, 2024					
		Change from March 31, 2025	Valuation gain	Valuation loss		Valuation gain	Valuation loss	Valuation gain		Valuation loss				
Available-for-sale securities	1,763.8	248.0	(14.9)	279.4	31.3	1,825.7	262.9	298.3	35.4	2,112.1	393.9	413.4	19.5	
	Stocks	315.9	248.5	(18.7)	248.7	0.1	348.0	267.2	268.0	0.7	435.1	349.4	349.9	0.5
	Bonds	537.7	(10.5)	2.5	3.6	14.2	535.4	(13.0)	3.0	16.1	555.5	(4.3)	5.3	9.7
	Other	910.1	10.0	1.3	27.1	17.0	942.2	8.7	27.2	18.4	1,121.3	48.8	58.1	9.2

(Notes) 1. As "available-for-sale securities" are stated at fair value, figures for valuation gain/loss recorded are differences between their consolidated balance sheet amounts and acquisition costs.

2. There are no held-to-maturity bonds.

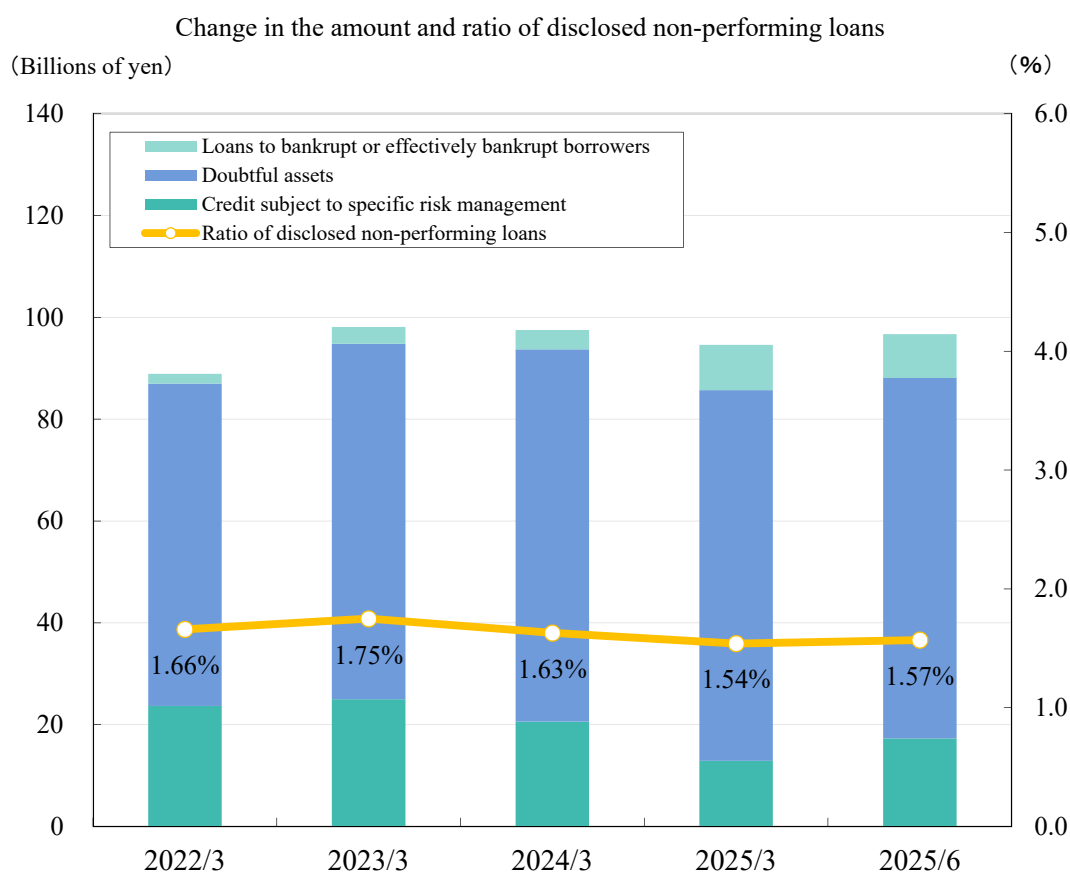


(Note) Excluding evaluation gain (loss) on money held in trust

(5) Non-Performing Loans Based on the Disclosure Standards under the Financial Reconstruction Act
[Iyogin Holdings, consolidated]

The balance of non-performing loans based on the disclosure standards under the Financial Reconstruction Act was ¥96.8 billion, with a ratio of disclosed non-performing loans of 1.57%, remaining at a low level.

	(Billions of yen)			(Reference) (Billions of yen)
	As of June 30, 2025	Change from March 31, 2025	As of March 31, 2025	As of June 30, 2024
Loans to bankrupt or Effectively bankrupt borrowers	8.6	(0.3)	8.9	2.9
Doubtful assets	70.8	(2.0)	72.8	73.4
Credit subject to specific risk management	17.3	4.4	12.9	20.9
Loans overdue for 3 months or longer	2.2	0.4	1.8	2.7
Restructured loans	15.1	4.0	11.1	18.1
Total disclosed non-performing loans	96.8	2.0	94.8	97.3
Normal loans	6,066.6	13.6	6,053.0	5,968.6
Total	6,163.5	15.7	6,147.8	6,066.0
Ratio of disclosed non-performing loans	1.57%	0.03%	1.54%	1.60%



(6) Equity ratio (uniform international standard)

As of June 30, 2025, the consolidated total equity ratio was 15.65%, and the consolidated common equity Tier 1 ratio was 15.64%.

We adopt Foundation Internal Ratings Based Approach for the calculation of credit risk-weighted assets, Standardized Measurement Approach for operational risk capital requirements, and the Standardized Approach for market risk capital requirements.

[Iyogin Holdings, consolidated]

(Billions of yen)

	As of June 30, 2025	Change from March 31, 2025	As of March 31, 2025
(1) Consolidated total equity ratio ((4)/(7))	15.65%	0.85%	14.80%
(2) Consolidated Tier 1 ratio ((5)/(7))	15.65%	0.86%	14.79%
(3) Consolidated common equity Tier 1 ratio ((6)/(7))	15.64%	0.85%	14.79%
(4) Consolidated total equity	752.8	13.8	739.0
(5) Consolidated Tier 1 capital	752.6	13.7	738.9
(6) Consolidated common equity Tier 1 capital	752.5	13.7	738.8
(7) Risk-weighted assets	4,809.0	△183.6	4,992.6
(8) Consolidated total required capital ((7)×8%)	384.7	△14.7	399.4

[Iyo Bank, nonconsolidated]

(Billions of yen)

	As of June 30, 2025	Change from March 31, 2025	As of March 31, 2025
(1) Nonconsolidated total equity ratio ((4)/(7))	15.12%	0.93%	14.19%
(2) Nonconsolidated Tier 1 ratio ((5)/(7))	15.12%	0.93%	14.19%
(3) Nonconsolidated common equity Tier 1 ratio ((6)/(7))	15.12%	0.93%	14.19%
(4) Nonconsolidated total equity	711.3	17.6	6,937
(5) Nonconsolidated Tier 1 capital	711.3	17.6	693.7
(6) Nonconsolidated common equity Tier 1 capital	711.3	17.6	693.7
(7) Risk-weighted assets	4,702.5	△185.4	4,887.9
(8) Nonconsolidated total required capital ((7)×8%)	376.2	△14.8	391.0