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November 14, 2025

[Summary] Consolidated Financial Results for the Six Months Ended September 30, 2025 (Under Japanese GAAP)



Company name: Chugin Financial Group, Inc.

Listing: Prime Market of the TSE

Securities code: 5832

URL: <https://www.chugin-fg.co.jp/>

Representative: Sadanori Kato

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Scheduled date to file semi-annual securities report: November 21, 2025

Scheduled date to commence dividend payments: December 12, 2025

Trading accounts: None

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: Yes

President Representative Director

General Manager, Corporate Planning Department

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

1. Consolidated financial results for the six months ended September 30, 2025 (from April 1, 2025 to September 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	%
Six months ended September 30, 2025	114,515	11.2	25,201	20.0	17,368	18.8
September 30, 2024	102,919	16.4	20,984	39.5	14,619	40.0

Note: Comprehensive income For the six months ended September 30, 2025: ¥ 60,248 million [-%]
For the six months ended September 30, 2024: ¥ 338 million [(97.6) %]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Six months ended September 30, 2025	97.34	97.26
September 30, 2024	80.95	80.86

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
	Millions of yen	Millions of yen	%
As of September 30, 2025	11,270,811	593,995	5.2
March 31, 2025	11,045,576	542,366	4.9

Reference: Equity

As of September 30, 2025: ¥ 593,880 million
As of March 31, 2025: ¥ 542,224 million

**2. Cash 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, 2025	-	26.50	-	35.50	62.00
Fiscal year ending March 31, 2026	-	37.00			
Fiscal year ending March 31, 2026 (Forecast)			-	42.00	79.00

Note: Revisions to the forecast of cash dividends most recently announced: Yes

Note: Breakdown of the second quarter (interim) dividend for the fiscal year ending March 31, 2026 :

Commemorative dividend - yen

Special dividend - yen

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2026 (from 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	%	Yen
Full year	242,000	14.2	50,000	30.5	35,000	27.5	196.88

Note: Revisions to the financial result forecast most recently announced: Yes

*** Notes**

(1) Significant changes in the scope of consolidation during the period: Yes

Newly included: 1 companies(Chugin Energy 1st, LLC)

(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: None

(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, 2025	184,771,461 shares
As of March 31, 2025	184,771,461 shares

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

As of September 30, 2025	7,001,825 shares
As of March 31, 2025	5,860,146 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2025	178,415,192 shares
Six months ended September 30, 2024	180,600,970 shares

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



Semi-annual Consolidated Financial Statements and Primary Notes

Semi-annual Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Assets		
Cash and due from banks	1,203,294	1,282,031
Call loans	193,782	85,690
Monetary claims bought	20,092	19,179
Trading securities	510	503
Money held in trust	11,700	20,534
Securities	2,776,089	2,973,643
Loans and bills discounted	6,571,458	6,640,134
Foreign exchanges	25,485	13,073
Lease receivables and investments in leases	33,365	34,906
Other assets	144,413	154,141
Tangible fixed assets	42,315	44,728
Intangible fixed assets	2,523	4,116
Retirement benefit asset	9,195	9,785
Deferred tax assets	28,534	9,655
Customers' liabilities for acceptances and guarantees	55,491	53,686
Allowance for loan losses	(72,674)	(75,000)
Total assets	11,045,576	11,270,811
Liabilities		
Deposits	8,256,715	8,437,450
Negotiable certificates of deposit	107,075	75,134
Call money	165,426	152,969
Securities sold under repurchase agreements	149,768	75,722
Cash collateral received for securities lent	765,678	842,535
Borrowed money	763,697	759,382
Foreign exchanges	409	304
Bonds payable	30,000	50,000
Borrowed money from trust account	11,933	13,500
Other liabilities	192,454	211,664
Provision for bonuses	1,779	1,791
Provision for bonuses for directors (and other officers)	43	2
Retirement benefit liability	1,625	1,263
Provision for retirement benefits for directors (and other officers)	53	30
Provision for reimbursement of deposits	650	563
Provision for point card certificates	143	158
Reserves under special laws	8	8
Deferred tax liabilities	255	646
Acceptances and guarantees	55,491	53,686
Total liabilities	10,503,210	10,676,816



(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Net assets		
Share capital	16,000	16,000
Capital surplus	7,314	7,453
Retained earnings	511,855	522,872
Treasury shares	(7,637)	(10,016)
Total shareholders' equity	527,533	536,309
Valuation difference on available-for-sale securities	(8,643)	22,117
Deferred gains or losses on hedges	20,852	32,505
Remeasurements of defined benefit plans	2,481	2,949
Total accumulated other comprehensive income	14,690	57,571
Share acquisition rights	141	114
Total net assets	542,366	593,995
Total liabilities and net assets	11,045,576	11,270,811



Semi-annual Consolidated Statements of Income and Comprehensive Income

Semi-annual Consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Ordinary income	102,919	114,515
Interest income	72,738	80,662
Interest on loans and discounts	48,244	52,318
Interest and dividends on securities	20,734	24,588
Trust fees	1	14
Fees and commissions	12,290	12,613
Other ordinary income	15,017	13,818
Other income	2,871	7,407
Ordinary expenses	81,935	89,314
Interest expenses	36,725	37,349
Interest on deposits	7,269	15,550
Fees and commissions payments	1,517	1,623
Other ordinary expenses	10,088	12,230
General and administrative expenses	28,877	32,320
Other expenses	4,727	5,789
Ordinary profit	20,984	25,201
Extraordinary income	3	0
Gain on disposal of non-current assets	3	0
Extraordinary losses	66	260
Loss on disposal of non-current assets	22	235
Impairment losses	43	24
Profit before income taxes	20,920	24,941
Income taxes - current	6,394	7,898
Income taxes - deferred	(93)	(325)
Total income taxes	6,300	7,572
Profit	14,619	17,368
Profit attributable to non-controlling interests	-	-
Profit attributable to owners of parent	14,619	17,368



Semi-annual Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Profit	14,619	17,368
Other comprehensive income	(14,281)	42,880
Valuation difference on available-for-sale securities	(7,963)	30,760
Deferred gains or losses on hedges	(6,495)	11,652
Remeasurements of defined benefit plans, net of tax	177	468
Comprehensive income	338	60,248
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	338	60,248
Comprehensive income attributable to non-controlling interests	-	-



Semi-annual Consolidated Statement of Changes in Equity

For the six months ended September 30, 2024

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	16,000	7,292	494,988	(2,812)	515,468
Changes during period					
Dividends of surplus			(5,822)		(5,822)
Profit attributable to owners of parent			14,619		14,619
Purchase of treasury shares				(4,853)	(4,853)
Disposal of treasury shares		22		176	198
Net changes in items other than shareholders' equity					
Total changes during period	-	22	8,797	(4,677)	4,141
Balance at end of period	16,000	7,314	503,785	(7,490)	519,609

	Accumulated other comprehensive income				Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	55,647	6,024	3,754	65,426	220	581,115
Changes during period						
Dividends of surplus						(5,822)
Profit attributable to owners of parent						14,619
Purchase of treasury shares						(4,853)
Disposal of treasury shares						198
Net changes in items other than shareholders' equity	(7,963)	(6,495)	177	(14,281)	(79)	(14,360)
Total changes during period	(7,963)	(6,495)	177	(14,281)	(79)	(10,219)
Balance at end of period	47,684	(471)	3,932	51,144	141	570,895



For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	16,000	7,314	511,855	(7,637)	527,533
Changes during period					
Dividends of surplus			(6,351)		(6,351)
Profit attributable to owners of parent			17,368		17,368
Purchase of treasury shares				(3,000)	(3,000)
Disposal of treasury shares		138		621	759
Net changes in items other than shareholders' equity					
Total changes during period	-	138	11,016	(2,379)	8,775
Balance at end of period	16,000	7,453	522,872	(10,016)	536,309

	Accumulated other comprehensive income				Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	(8,643)	20,852	2,481	14,690	141	542,366
Changes during period						
Dividends of surplus						(6,351)
Profit attributable to owners of parent						17,368
Purchase of treasury shares						(3,000)
Disposal of treasury shares						759
Net changes in items other than shareholders' equity	30,760	11,652	468	42,880	(26)	42,853
Total changes during period	30,760	11,652	468	42,880	(26)	51,629
Balance at end of period	22,117	32,505	2,949	57,571	114	593,995

**(Segment Information)****Information about ordinary income and profit or loss was as follows:**

Millions of Yen								
For the six months ended September 30, 2025								
	Reportable segments							Consolidated financial statements
	Banking	Leasing	Securities	Total	Other	Total	Adjustments	
Ordinary income:								
External customers	103,734	7,034	2,006	112,774	1,748	114,523	(7)	114,515
Intersegment income	920	80	52	1,053	12,140	13,194	(13,194)	—
Total	104,654	7,114	2,059	113,828	13,889	127,717	(13,201)	114,515
Segment profit	23,593	283	416	24,293	10,927	35,220	(10,019)	25,201

Notes: 1. Ordinary income and ordinary profit (segment profit) are presented in place of net sales and operating profit of non-financial industries.

2. "Other" represents business segments that are not included in the reportable segments and includes the credit card business and investment management and advisory services in accordance with the Financial Instruments and Exchange Act, etc.

3. Chugin Energy 1st, LLC (newly established on July 1, 2025) is included in "Other" as its business is related to regional energy and decarbonization.

Millions of Yen								
For the six months ended September 30, 2024								
	Reportable segments							Consolidated financial statements
	Banking	Leasing	Securities	Total	Other	Total	Adjustments	
Ordinary income:								
External customers	91,397	8,037	2,151	101,587	1,413	103,000	(81)	102,919
Intersegment income	957	81	47	1,085	7,224	8,309	(8,309)	—
Total	92,355	8,118	2,198	102,672	8,637	111,310	(8,390)	102,919
Segment profit	19,263	754	569	20,587	6,435	27,022	(6,038)	20,984

Notes: 1. Ordinary income and ordinary profit (segment profit) are presented in place of net sales and operating profit of non-financial industries.

2. "Other" represents business segments that are not included in the reportable segments and includes the credit card business and investment management and advisory services in accordance with the Financial Instruments and Exchange Act, etc.

First half of Fiscal Year 2025 Financial Highlights



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Chugin Financial Group, Inc.

Earnings Results —Summary (Consolidated for the FG)—

Consolidated financial results for the Chugin Financial Group

*Forecast published on May 14, 2025

(Billions of yen)	First half of	First half of	First half of		
	FY2023	FY2024	FY2025	YoY	vs. Initial plan*
Consolidated gross profit	44.8	51.7	55.9	4.2	-
(excluding profits and losses related to bonds)	46.1	53.7	60.1	6.4	-
Net interest income	31.0	36.0	43.3	7.3	-
Net fee income	9.1	10.7	11.0	0.3	-
Net other operating profits	4.7	4.9	1.5	(3.4)	-
Of which, profits and losses related to bonds	(1.2)	(2.0)	(4.2)	(2.2)	-
Expenses (-)	28.4	28.8	32.3	3.5	-
Credit cost (-)	3.8	3.7	3.5	(0.2)	-
Profits and losses related to equity	1.6	1.4	4.2	2.8	-
Other	0.8	0.4	0.9	0.5	-
Ordinary profit	15.0	20.9	25.2	4.3	1.8
Extraordinary profits and losses	(0.0)	(0.0)	(0.2)	(0.2)	-
Profit attributable to owners of parent	10.4	14.6	17.3	2.7	1.5

Summary —Status of the Group Companies (Non-consolidated for the Bank)—

Non-consolidated for The Chugoku Bank

(Billions of yen)	First half of FY2023	First half of FY2024	First half of FY2025	YoY
Core business gross profit	42.1	49.7	56.4	6.7
Net interest income	31.0	36.9	44.0	7.1
Net fee income	9.9	11.5	11.6	0.1
Net other operating profits	1.1	1.2	0.6	(0.6)
Expenses (-)	26.0	26.7	30.1	3.4
OHR	61.9%	53.7%	53.3%	(0.4pt)
Core business net profit	16.0	23.0	26.3	3.3
Excl. gains or losses on cancellation of investment trusts	16.0	23.0	27.4	4.4
Credit cost (-)	3.6	3.5	3.3	(0.2)
Profits and losses related to securities	0.3	(0.5)	(0.0)	0.5
Other	0.1	0.2	0.5	0.3
Ordinary profit	12.9	19.1	23.4	4.3
Net income	9.0	13.7	16.5	2.8

Summary —Status of the Group Companies (Excluding the Bank)—

Group companies	(Billions of yen)	Ordinary profit	YoY	Net income	YoY
The Chugin Lease		0.28	(0.47)	0.18	(0.30)
The Chugin Card		0.10	(0.00)	0.06	(0.00)
Chugin Human Innovations (Employment placement)		0.00	0.01	0.00	0.00
Chugin Capital Partners (Fund management and administration)		0.02	0.01	0.02	0.00
C Cube Consulting (DX, SX and other consulting services)		0.01	(0.04)	0.01	(0.04)
Chugin Energy (Decarbonization support such as renewable energy power generation)		(0.01)	0.00	(0.02)	0.00
Chugin Securities		0.41	(0.15)	0.28	(0.10)
Chugin Asset Management		0.11	0.01	0.08	0.00
The Chugin Operation Center		0.01	(0.01)	0.01	(0.00)
CBS (Contracted administrative work related to banks)		0.06	(0.05)	0.04	(0.03)
The Chugin Credit Guarantee		1.00	0.08	0.68	0.08
Group companies total		2.04	(0.59)	1.38	(0.39)

Earnings Forecasts

*Forecast published on May 14, 2025

Consolidated for the Chugin Financial Group

(Billions of yen)	FY2024	FY2025		
	Results	Forecasts	YoY	vs. Initial plan*
Consolidated ordinary profit	38.3	50.0	11.7	2.4
Profit attributable to owners of parent	27.4	35.0	7.6	2.0

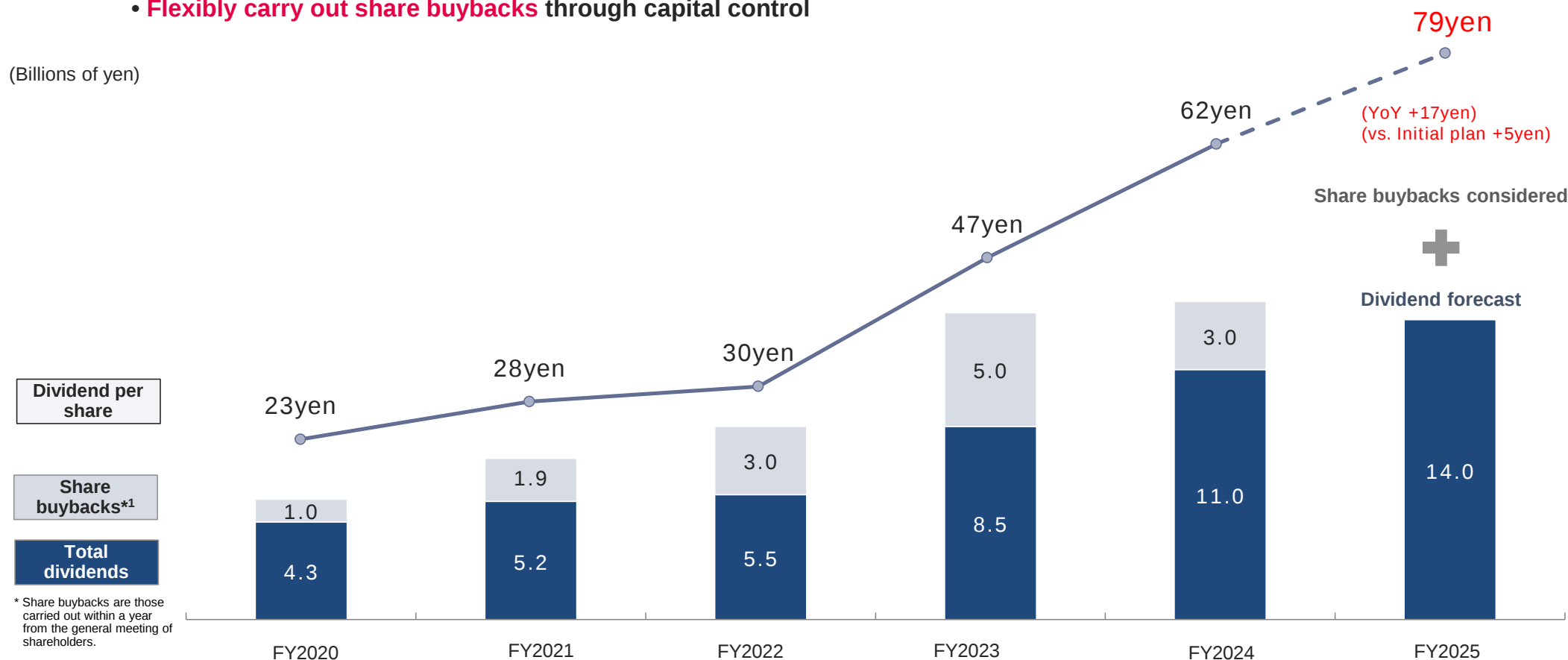
<Reference: Non-consolidated for The Chugoku Bank>

Core business gross profit	99.7	114.4	14.7	3.3
Expenses (-)	55.2	61.7	6.5	(1.0)
Core business net profit	44.5	52.6	8.1	4.2
Of which, credit cost (-)	13.4	7.0	(6.4)	(0.5)
Of which, profits and losses related to securities	2.5	(0.7)	(3.2)	(2.2)
Ordinary profit	34.5	45.8	11.3	2.5
Net income	25.2	32.2	7.0	1.9

Shareholder Return

- [FY2025] • **Aiming for a dividend payout ratio of around 40%**, increase dividends through profit growth
• **Flexibly carry out share buybacks** through capital control

(Billions of yen)



Dividend payout ratio	29.8%	28.4%	26.9%	40.0%	40.4%	Approx. 40%
Shareholder return ratio	36.9%	38.9%	41.6%	63.4%	51.3%	Not yet determined

On a Chugoku Bank-consolidated basis since FY2020

On a Chugin Financial Group-consolidated basis since FY2022

Explanatory Materials on Financial Report for the Six Months Ended September 30, 2025

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Financial Figures for the Six Months Ended September 30, 2025

1.Profit and Loss	Consolidated/Non-consolidated
2.Net operating Income	Non-consolidated
3.Gains or Losses of Securities	Non-consolidated
4.Interest Margin	Non-consolidated
5.Unrealized Gains/Losses of Securities	Consolidated/Non-consolidated
6.Capital Adequacy [International unified standards]	Consolidated/Non-consolidated



Our challenges build our future.

Chugin Financial Group, Inc.

1.Profit and Loss

[Consolidated financial results for the Chugin Financial Group]

(Millions of yen)

	No	For the six months ended Sep. 30, 2025		For the six months ended Sep. 30, 2024
			YoY (amount)	
Ordinary income	1	114,515	11,596	102,919
Consolidated gross profit (3+4+5)	2	55,927	4,198	51,729
Net interest income	3	43,335	7,310	36,025
Net fee income	4	11,004	229	10,775
Net other operating profits	5	1,587	(3,341)	4,928
Expenses (-)	6	32,320	3,443	28,877
Credit cost (-)	7	3,581	(183)	3,764
Provision of general allowance for loan losses	8	1,901	(1,982)	3,883
Provision of specific allowance for loan losses	9	1,677	1,796	(119)
Loss on sale of loans	10	3	3	-
Recoveries of written off claims	11	0	(21)	21
Profits and losses related to equity	12	4,233	2,761	1,472
Other	13	942	539	403
Ordinary profit (2-6-7+11+12+13)	14	25,201	4,217	20,984
Extraordinary gains	15	0	(3)	3
Extraordinary losses (-)	16	260	194	66
Impairment loss (-)	17	24	(19)	43
Profit before income taxes (14+15-16)	18	24,941	4,021	20,920
Income taxes - current (-)	19	7,898	1,504	6,394
Income taxes - deferred (-)	20	(325)	(232)	(93)
Profit (18-19-20)	21	17,368	2,749	14,619
Profit attributable to non-controlling interests	22	-	-	-
Profit attributable to owners of parent (21-22)	23	17,368	2,749	14,619

Profit (23)	24	17,368	2,749	14,619
Other comprehensive income	25	42,880	57,161	(14,281)
Valuation difference on available-for-sale securities	26	30,760	38,723	(7,963)
Deferred gains or losses on hedges	27	11,652	18,147	(6,495)
Remeasurements of defined benefit plans, net of tax	28	468	291	177
Comprehensive income (24+25)	29	60,248	59,910	338
Comprehensive income attributable to owners of parent	30	60,248	59,910	338
Comprehensive income attributable to non-controlling interests	31	-	-	-

(Number of consolidated companies)	For the six months ended Sep. 30, 2025	For the fiscal year ended Mar. 31, 2025
Number of consolidated subsidiaries	14	13
Number of companies accounted for by the equity method	0	0

(Note) Chugin Energy 1st, LLC (newly established on July 1, 2025) became a consolidated subsidiary of the Company.

[Non-consolidated for The Chugoku Bank]

(Millions of yen)

	No	For the six months ended Sep. 30, 2025		For the six months ended Sep. 30, 2024
			YoY (amount)	
Ordinary income	1	104,420	12,293	92,127
Gross profit (4+5+6)	2	52,209	4,469	47,740
Core business gross profit (2-7)	3	56,459	6,696	49,763
Net interest income	4	44,085	7,117	36,968
Net fee income	5	11,699	112	11,587
Net other operating profits	6	(3,575)	(2,759)	(816)
Profits and losses related to bonds	7	(4,250)	(2,227)	(2,023)
Net other operating profits excluding profits and losses related to bonds	8	674	(533)	1,207
Expenses (-)	9	30,132	3,380	26,752
Personnel expenses	10	14,926	875	14,051
Property expenses	11	13,204	2,209	10,995
Taxes	12	2,001	296	1,705
Net profit before general allowance for loan losses (2-9)	13	22,076	1,088	20,988
Core business net profit (3-9)	14	26,327	3,316	23,011
Excl. gains and losses on cancellation of investment trusts	15	27,456	4,445	23,011
(1) Provision of general allowance for loan losses	16	1,771	1,785	(14)
Banking income (13-16)	17	20,305	(697)	21,002
Profits and losses related to bonds	18	(4,250)	(2,227)	(2,023)
Extraordinary income and expenses (23+24+25-20)	19	3,191	5,045	(1,854)
(2) Disposal of non-performing loans (-)	20	1,628	(1,970)	3,598
Provision of specific allowance for loan losses	21	1,628	(1,970)	3,598
(Allowance for loan losses (1) + (2)) (-)	22	3,399	(185)	3,584
Recoveries of written off claims	23	-	(21)	21
Profits and losses related to equity	24	4,232	2,761	1,471
Other	25	587	337	250
Ordinary profit (17+19)	26	23,497	4,350	19,147
Extraordinary gains	27	-	(2)	2
Extraordinary losses (-)	28	260	194	66
Impairment loss	29	24	(19)	43
Profit before income taxes (26+27-28)	30	23,236	4,153	19,083
Income taxes - current (-)	31	7,073	1,379	5,694
Income taxes - deferred (-)	32	(355)	(26)	(329)
Profit (30-31-32)	33	16,519	2,801	13,718
Credit cost (- is reversal) (16+20-23)	34	3,399	(164)	3,563

2. Banking income [Non-consolidated]

(Millions of yen)

	For the six months ended Sep. 30, 2025	YoY (amount)	For the six months ended Sep. 30, 2024
Net profit before general allowance for loan losses	22,076	1,088	20,988
Per employee (thousand yen)	8,234	438	7,796
Banking income	20,305	(697)	21,002
Per employee (thousand yen)	7,573	(228)	7,801

3. Gains or Losses of Securities [Non-consolidated]

(Millions of yen)

	For the six months ended Sep. 30, 2025	YoY (amount)	For the six months ended Sep. 30, 2024
Bond-related gains/losses	(4,250)	(2,227)	(2,023)
Gains on sales of bonds	1,474	270	1,204
Losses on sales of bonds	5,676	2,465	3,211
Losses on redemption of bonds	-	(15)	15
Losses on devaluation of bonds	48	48	-
Equity-related gains/losses	4,232	2,761	1,471
Gains on sales of stocks and other securities	6,032	4,196	1,836
Losses on sales of stocks and other securities	1,735	1,371	364
Losses on devaluation of stocks and other securities	65	65	-

4. Interest Margin [Non-consolidated]

(%)

Total for all branches	For the six months ended Sep. 30, 2025	YoY (amount)	For the six months ended Sep. 30, 2024
(1) Interest-bearing asset yield	1.48	0.08	1.40
Loan yield	1.58	0.05	1.53
Securities yield	1.73	0.06	1.67
(2) Fundraising expense	1.29	0.04	1.25
Deposit yield	0.36	0.19	0.17
Total net interest income (1)-(2)	0.19	0.04	0.15

(%)

Domestic banking operations	For the six months ended Sep. 30, 2025	YoY (amount)	For the six months ended Sep. 30, 2024
(1) Interest-bearing asset yield	0.96	0.25	0.71
Loan yield	1.09	0.23	0.86
Securities yield	1.13	0.14	0.99
(2) Fundraising expense	0.83	0.22	0.61
Deposit yield	0.18	0.16	0.02
Total net interest income (1)-(2)	0.13	0.03	0.10

5.Unrealized gains/losses of securities

[Consolidated] (Billions of yen)

		As of Sep.30, 2025					Mar. 31, 2025			
		Book value	Unrealized gains/losses of securities				Book value	Unrealized gains/losses of securities		
				YoY	Gains	Losses			Gains	Losses
	Held-to-maturity securities	69.7	(2.5)	(0.2)	-	2.5	72.5	(2.3)	0.0	2.3
	Available-for-sale securities	2,871.1	32.5	44.8	177.4	144.8	2,672.6	(12.3)	120.8	133.2
	Equity securities	200.0	99.5	30.3	100.8	1.3	168.8	69.2	72.5	3.3
	Debt securities	1,914.5	(125.5)	(21.4)	0.3	125.8	1,765.3	(104.1)	0.4	104.5
	Other	756.5	58.6	36.1	76.2	17.6	738.5	22.5	47.8	25.3
	Total	2,940.9	29.9	44.6	177.4	147.4	2,745.2	(14.7)	120.8	135.6
Asset swap			47.5	16.8				30.7		

- (Notes)
- 1. Beneficiary interests in trusts included in "Securities" and "Monetary claims bought" are recorded as those with market value.
 - 2. "Stocks of subsidiaries and affiliates" have no market value.

[Non-consolidated] (Billions of yen)

		As of Sep.30, 2025					Mar. 31, 2025			
		Book value	Unrealized gains/losses of securities				Book value	Unrealized gains/losses of securities		
				YoY	Gains	Losses			Gains	Losses
	Held-to-maturity securities	69.7	(2.5)	(0.2)	-	2.5	72.5	(2.3)	0.0	2.3
	Available-for-sale securities	2,865.8	27.6	43.3	172.5	144.8	2,668.9	(15.7)	117.5	133.2
	Equity securities	195.2	94.9	28.8	96.2	1.3	165.5	66.1	69.4	3.3
	Debt securities	1,914.5	(125.5)	(21.4)	0.3	125.8	1,765.3	(104.1)	0.4	104.5
	Other	755.9	58.2	36.0	75.8	17.6	738.0	22.2	47.6	25.3
	Total	2,935.5	25.0	43.1	172.5	147.4	2,741.4	(18.1)	117.5	135.6
Asset swap			47.5	16.8				30.7		

- (Notes)
- 1. Beneficiary interests in trusts included in "Securities" and "Monetary claims bought" are recorded as those with market value.
 - 2. "Stocks of subsidiaries and affiliates" have no market value.

6.Capital Adequacy [International unified standards]

[Consolidated]

(Billions of yen)

	For the six months ended Sep. 30, 2025	YoY	For the fiscal year ended Mar. 31, 2025
(1)Overall capital adequacy ratio	14.23%	1.34%	12.89%
(2)Tier 1 ratio (5/7)	12.72%	0.85%	11.87%
(3)Tier 1 ratio including common shares (6/7)	12.72%	0.85%	11.87%
(4)Overall capital adequacy	641.3	76.4	564.9
(5)Tier 1 capital	573.1	53.2	519.9
(6)Tier 1 capital including common shares	573.1	53.2	519.9
(7)Risk-weighted assets	4,504.5	124.4	4,380.1

[Non-consolidated]

(Billions of yen)

	For the six months ended Sep. 30, 2025	YoY	For the fiscal year ended Mar. 31, 2025
(1)Overall capital adequacy ratio	12.71%	1.20%	11.51%
(2)Tier 1 ratio (5/7)	11.21%	0.64%	10.57%
(3)Tier 1 ratio including common shares (6/7)	11.21%	0.64%	10.57%
(4)Overall capital adequacy	566.2	69.7	496.5
(5)Tier 1 capital	499.5	43.6	455.9
(6)Tier 1 capital including common shares	499.5	43.6	455.9
(7)Risk-weighted assets	4,452.9	142.7	4,310.2