

Consolidated Financial Results
for the Three Months Ended June 30, 2025
(Under Japanese GAAP)

Company name: Mebuki Financial Group, Inc.
Listing: Tokyo Stock Exchange
Securities code: 7167
URL: <https://www.mebuki-fg.co.jp/>
Representative: Tetsuya Akino, President
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(Japanese yen amounts of less than 1 million or the first decimal place have been rounded down.)

1. Consolidated financial results for the three months ended June 30, 2025 (from April 1, 2025 to June 30, 2025)

(1) Consolidated operating results (%: Changes from the corresponding period of the previous fiscal year)

	Ordinary income		Ordinary profit		Net income attributable to owners of the parent	
	¥Million	%	¥Million	%	¥Million	%
Three months ended June 30, 2025	99,014	21.0	31,690	21.1	22,223	21.1
June 30, 2024	81,811	3.3	26,147	18.3	18,347	17.5

(Note) Comprehensive income For the three months ended June 30, 2025 : ¥38,130 million [-%]

For the three months ended June 30, 2024 : ¥(6,135) million [-%]

	Basic earnings per share	Diluted earnings per share
	¥	¥
Three months ended June 30, 2025	23.25	23.24
June 30, 2024	18.14	18.14

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
	¥Million	¥Million	%
As of June 30, 2025	21,718,167	972,282	4.4
March 31, 2025	21,408,384	966,012	4.5

(Reference) Equity As of June 30, 2025 : ¥972,217 million As of March 31, 2025 : ¥965,942 million

(Note) “Equity-to-asset ratio” represents (“Net assets”-“Equity warrants”-“Non-controlling interest”) / “Total assets” at the end of each period.

The ratio above is not the one based on the regulation of Capital Adequacy Ratio.

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	¥	¥	¥	¥	¥
Fiscal year ended March 31, 2025	—	7.00	—	9.00	16.00
Fiscal year ending March 31, 2026	—				
Fiscal year ending March 31, 2026 (Forecast)		12.00	—	12.00	24.00

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

3. Consolidated Earnings Forecasts for Fiscal year 2025, ending March 31, 2026

(%: Changes from the corresponding period of the previous fiscal year)

	Ordinary profit		Net income attributable to owners of the parent		Basic earnings per share
	¥Million	%	¥Million	%	¥
Six months ending September 30, 2025	51,500	11.8	36,500	13.9	38.38
Fiscal year ending March 31, 2026	100,000	20.7	70,000	20.2	73.80

(Note) Revisions to the forecast of earnings most recently announced : None

*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)

As of June 30, 2025	987,055,218 shares	As of March 31, 2025	987,055,218 shares
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② Number of treasury shares at the end of the period

As of June 30, 2025	41,453,498 shares	As of March 31, 2025	2,578,075 shares
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③ Average number of shares outstanding during the period

Three months ended June 30, 2025	955,723,220 shares
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Three months ended June 30, 2024	1,011,064,720 shares
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* 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 the certain assumptions which are considered to be reasonable. Actual results may differ from those forecasts depending on various future factors.

Consolidated Financial Results for the Three Months Ended June 30, 2025

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I Consolidated Quarterly Financial Information

1. Consolidated Quarterly Balance Sheet

		(Millions of yen)	
Item	(Japanese)	As of March 31, 2025	As of Jun. 30, 2025
Assets	(資産の部)		
Cash and due from banks	現金預け金	3,230,771	3,697,232
Call loans and bills bought	コールローン及び買入手形	225,831	190,121
Monetary claims bought	買入金銭債権	5,360	5,229
Trading assets	特定取引資産	6,080	5,806
Money held in trust	金銭の信託	2,830	2,830
Securities	有価証券	4,213,214	4,162,916
Loans and bills discounted	貸出金	13,203,113	13,085,148
Foreign exchanges	外国為替	10,967	10,502
Lease receivable and investments in lease	リース債権及びリース投資資産	62,565	61,766
Other assets	その他の資産	300,295	355,587
Tangible fixed assets	有形固定資産	101,325	101,208
Intangible fixed assets	無形固定資産	12,156	12,267
Asset for retirement benefits	退職給付に係る資産	76,987	78,390
Deferred tax assets	繰延税金資産	10,655	3,096
Customers' liabilities for acceptances and guarantees	支払承諾見返	19,789	20,240
Allowance for loan losses	貸倒引当金	(73,551)	(74,170)
Reserve for devaluation of investment securities	投資損失引当金	(8)	(8)
Total Assets	資産の部合計	21,408,384	21,718,167
Liabilities	(負債の部)		
Deposits	預金	17,574,529	17,628,180
Negotiable certificates of deposit	譲渡性預金	350,586	455,695
Call money and bills sold	コールマネー及び売渡手形	27,946	35,510
Payables under repurchase agreements	売現先勘定	151,947	146,455
Payables under securities lending transactions	債券貸借取引受入担保金	231,521	721,551
Trading liabilities	特定取引負債	3,904	3,649
Borrowed money	借入金	1,853,218	1,510,274
Foreign Exchanges	外国為替	2,112	1,854
Due to trust account	信託勘定借	3,241	3,279
Other liabilities	その他の負債	209,719	204,533
Provision for bonuses for directors	役員賞与引当金	318	—
Provision for retirement benefits for directors	役員退職慰労引当金	40	36
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,608	1,556
Provision for contingent loss	偶発損失引当金	1,887	2,013
Provision for point card certificates	ポイント引当金	566	532
Provision for loss on interest repayment	利息返還損失引当金	2	2
Reserves under special laws	特別法上の引当金	2	2
Deferred tax liabilities	繰延税金負債	1,237	2,363
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	7,954	7,954
Negative goodwill	負ののれん	237	197
Acceptances and guarantees	支払承諾	19,789	20,240
Total liabilities	負債の部合計	20,442,371	20,745,884

		(Millions of yen)	
Item	(Japanese)	As of March 31, 2025	As of Jun. 30, 2025
Net Assets	(純資産の部)		
Capital stock	資 本 金	117,495	117,495
Capital surplus	資 本 剰 余 金	80,386	80,376
Retained earnings	利 益 剰 余 金	699,665	713,028
Treasury stock	自 己 株 式	(1,598)	(24,583)
Total shareholders' equity	株 主 資 本 合 計	895,949	886,317
Unrealized gains on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	8,507	22,210
Deferred gains (losses) on hedges	繰 延 ヘ ッ ジ 損 益	28,511	31,245
Land revaluation surplus	土 地 再 評 価 差 額 金	11,454	11,454
Defined retirement benefit plans	退 職 給 付 に 係 る 調 整 累 計 額	21,519	20,989
Total accumulated other comprehensive income	そ の 他 の 包 括 利 益 累 計 額 合 計	69,993	85,899
Equity warrants	新 株 予 約 権	37	32
Non-controlling interest	非 支 配 株 主 持 分	32	33
Total net assets	純 資 産 の 部 合 計	966,012	972,282
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	21,408,384	21,718,167

(Note) Figures are rounded down to the nearest million.

2. Consolidated Quarterly Statement of Income and Consolidated Quarterly Statement of Comprehensive Income

(1) Consolidated Quarterly Statement of Income

(Millions of yen)

Item	(Japanese)	For the Three months ended Jun.30,2024	For the Three months ended Jun.30,2025
Ordinary income	経 常 収 益	81,811	99,014
Interest income	資 金 運 用 収 益	51,546	65,026
Interest on loans and bills discounts	(う ち 貸 出 金 利 息)	30,706	38,363
Interest and dividends on securities	(う ち 有 価 証 券 利 息 配 当 金)	18,820	22,013
Trust fees	信 託 報 酬	11	12
Fees and commissions	役 務 取 引 等 収 益	15,477	15,438
Trading income	特 定 取 引 収 益	111	158
Other ordinary income	そ の 他 業 務 収 益	1,888	2,807
Other income	そ の 他 経 常 収 益	12,775	15,570
Ordinary expenses	経 常 費 用	55,663	67,323
Interest expenses	資 金 調 達 費 用	13,988	19,608
Interest on deposits	(う ち 預 金 利 息)	1,567	8,057
Fees and commissions payments	役 務 取 引 等 費 用	2,749	2,678
Other business expenses	そ の 他 業 務 費 用	1,018	4,185
General and administrative expenses	営 業 経 費	27,149	28,617
Other operating expenses	そ の 他 経 常 費 用	10,757	12,233
Ordinary profit	経 常 利 益	26,147	31,690
Extraordinary income	特 別 利 益	7	11
Gains on disposal of non-current assets	固 定 資 産 処 分 益	7	11
Extraordinary losses	特 別 損 失	50	36
Losses on disposal of fixed assets	固 定 資 産 処 分 損	30	35
Impairment loss	減 損 損 失	19	0
Income before income taxes	税 金 等 調 整 前 四 半 期 純 利 益	26,104	31,665
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	5,475	7,997
Income taxes-deferred	法 人 税 等 調 整 額	2,281	1,443
Total income taxes	法 人 税 等 合 計	7,757	9,441
Net income	四 半 期 純 利 益	18,347	22,224
Net income attributable to non-controlling interest	非 支 配 株 主 に 帰 属 する 四 半 期 純 利 益	0	0
Net income attributable to owners of the parent	親 会 社 株 主 に 帰 属 する 四 半 期 純 利 益	18,347	22,223

(Note) Figures are rounded down to the nearest million.

(2) Consolidated Quarterly Statement of Comprehensive Income

(Millions of yen)

Item	(Japanese)	For the Three months ended Jun.30,2024	For the Three months ended Jun.30,2025
Net income	四 半 期 純 利 益	18,347	22,224
Other comprehensive income	そ の 他 の 包 括 利 益	(24,483)	15,906
Unrealized gains on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	(27,939)	13,703
Deferred gains (losses) on hedges	繰 延 ヘ ッ ジ 損 益	4,030	2,733
Defined retirement benefit plan	退 職 給 付 に 係 る 調 整 額	(574)	(530)
Comprehensive income	四 半 期 包 括 利 益	(6,135)	38,130
	(内訳)		
Comprehensive income attributable to owners of the parent	親 会 社 株 主 に 係 る 四 半 期 包 括 利 益	(6,136)	38,129
Comprehensive income attributable to non-controlling interest	非 支 配 株 主 に 係 る 四 半 期 包 括 利 益	0	0

3. Note for Segment Information

The Group provides comprehensive financial services, with a focus on banking services. In addition, the Company's Board of Directors and Management Meeting determine the allocation of management resources within the Group and evaluate its performance. The Group's only reportable segment is banking business. Segment information for businesses other than banking services has been omitted due to lack of significance.

4. Note for Material Changes in Shareholders' Equity

Not applicable.

5. Note for the Assumption of Going Concern

Not applicable.

6. Note for Cash Flows

Consolidated quarterly statements of cash flows have not been prepared for the first quarter of the current fiscal year. Depreciation and amortization (including amortization related to intangible assets excluding goodwill) and amortization of negative goodwill for the first quarter of the current fiscal year are as follows.

		(Millions of yen)	
	(Japanese)	For the Three months ended Jun.30,2024	For the Three months ended Jun.30,2025
Depreciation and amortization	減価償却費	2,341	2,067
Amortization of negative goodwill	負ののれん償却額	39	39

7. Note for Subsequent Events

(Cancellation of treasury shares)

At the board of directors' meeting held on July 28, 2025, we resolved to retire treasury shares in accordance with Article 178 of the Companies Act.

Type of shares to be cancelled	Common shares
Total number of shares to be cancelled	40,000,000 shares (Equivalent to 4.05% of the issued shares before cancellation)
Date of cancellation (planned)	August 18, 2025
Total number of issued shares after	947,055,218 shares (including treasury shares)

II Financial Data for the Three months ended June 30, 2025

1. Income Status

【Mebuki Financial Group, Inc. (Consolidated basis)】

(Millions of yen)

	(Japanese)	Three months ended Jun.30,2025		Three months ended Jun.30,2024	(Reference) FY2024
		(A)	(A)-(B)		
Consolidated gross profit	連 結 粗 利 益	56,973	5,694	51,279	172,842
Net interest income	資 金 利 益	45,419	7,861	37,558	160,760
Net fees and commissions	役 務 取 引 等 利 益	12,772	33	12,739	48,534
Net trading income	特 定 取 引 利 益	158	47	111	456
Net other business income	そ の 他 業 務 利 益	(1,377)	(2,247)	870	(36,909)
General and administrative expenses	営 業 経 費	28,617	1,468	27,149	109,974
Credit related costs	与 信 関 係 費 用	2,853	1,371	1,481	6,267
Write-off of loans	貸 出 金 償 却	1,362	(267)	1,630	7,235
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	1,931	1,316	614	4,793
Transfer to general allowance for loan losses	一 般 貸 倒 引 当 金 繰 入 額	(358)	65	(423)	(3,925)
Other credit related costs	そ の 他 の 与 信 関 係 費 用	(82)	256	(339)	(1,837)
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	5,499	2,758	2,741	22,458
Equity in gains (losses) of affiliated companies	持 分 法 に よ る 投 資 損 益	—	—	—	—
Others	そ の 他	687	(70)	757	3,742
Ordinary profit 【FY2025 : 100,000 1H2025 : 51,500】	経 常 利 益 【 通 期 100,000 ・ 中 間 期 51,500 】	31,690	5,542	26,147	82,801
Extraordinary income(losses)	特 別 損 益	(24)	18	(42)	(1,010)
Income before income taxes	税 金 等 調 整 前 四 半 期 純 利 益	31,665	5,560	26,104	81,790
Total income taxes	法 人 税 等 合 計	9,441	1,684	7,757	23,561
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	7,997	2,521	5,475	21,281
Income taxes-deferred	法 人 税 等 調 整 額	1,443	(837)	2,281	2,280
Net income	四 半 期 純 利 益	22,224	3,876	18,347	58,228
Net income attributable to non-controlling interest	非 支 配 株 主 に 帰 属 す る 四 半 期 純 利 益	0	0	0	0
Net income attributable to owners of the parent 【FY2025 : 70,000 1H2025 : 36,500】	親 会 社 株 主 に 帰 属 す る 四 半 期 純 利 益 【 通 期 70,000 ・ 中 間 期 36,500 】	22,223	3,875	18,347	58,228

(Note) 1. Consolidated gross business profit=[Interest income—(Interest expenses—Corresponding loss on money held in trust)]

+(Fees and commissions income+Trust Fee—Fees and commissions expenses)+(Trading income—Trading expenses)+(Other business income—Other business expenses)

2. Figures in square brackets in the table above are forecasts of ordinary profit and net income attributable to owners of the parent.

(注) 1. 連結粗利益=(資金運用収益—(資金調達費用—金銭の信託運用見合費用))+ (役務取引等収益+信託報酬—役務取引等費用)
+(特定取引収益—特定取引費用)+(その他業務収益—その他業務費用)

2. 経常利益、親会社株主に帰属する当期(中間)純利益の業績予想値を【】内に記載しております。

Reference

(Millions of yen)

	(Japanese)	Three months ended Jun.30,2025		Three months ended Jun.30,2024	(Reference) FY2024
		(A)	(A)-(B)		
Consolidated net business income (before general allowance for loan losses)	連 結 業 務 純 益 (一 般 貸 倒 引 繰 入 前)	27,620	4,262	23,357	60,111
Consolidated net business income	連 結 業 務 純 益	27,978	4,197	23,781	64,036

(Note) Consolidated net business income

= Consolidated gross profit — General and administrative expenses(excluding non-recurrent expense)— Transfer to general allowance for loan losses

(注) 連結業務純益=連結粗利益—営業経費(除く臨時費用分)—一般貸倒引当金繰入額

Number of Consolidated Companies

(Number of companies)

	(Japanese)	As of Jun. 30, 2025		As of Jun. 30, 2024	(Reference) As of March 31, 2025
		(A)	(A)-(B)		
Number of Consolidated Subsidiaries	連 結 子 会 社 数	16	—	16	16
Number of affiliated companies applicable to the equity method	持 分 法 適 用 会 社 数	—	—	—	—

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

	(Japanese)	Three months ended Jun.30,2025		Three months ended Jun.30,2024	(Reference) FY2024
		(A)	(A)-(B)	(B)	
Gross business profit	業 務 粗 利 益	54,969	5,806	49,162	164,300
Net interest income	資 金 利 益	45,590	7,850	37,739	161,373
(Of which, gains on cancellation of investment trusts)	(うち 投 信 解 約 損 益)	209	81	128	3,621
Net fees and commissions	役 務 取 引 等 利 益	10,559	76	10,483	39,492
Net trading income	特 定 取 引 利 益	128	60	67	322
Net other business income	そ の 他 業 務 利 益	(1,308)	(2,181)	872	(36,887)
(Of which, gains/losses on bond transactions)	(うち 国 債 等 債 券 損 益)	(3,624)	(3,012)	(612)	(40,462)
Expenses (excluding non-recurrent expense)	経 費 (除く 臨 時 処 理 分)	28,382	1,327	27,054	109,325
Personnel expenses	人 件 費	15,367	1,003	14,364	58,714
Non-personnel expenses	物 件 費	10,754	177	10,577	44,079
Taxes	税 金	2,259	146	2,112	6,531
Net business income (before general allowance for loan losses)	実 質 業 務 純 益	26,587	4,479	22,108	54,975
(excluding gains/losses on bond transactions)	コ ア 業 務 純 益	30,212	7,491	22,720	95,438
(excluding gains on cancellation of investment trusts)	コ ア 業 務 純 益 (除く 投 信 解 約 損 益)	30,002	7,410	22,592	91,816
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	(445)	(110)	(335)	(2,723)
Net business income	業 務 純 益	27,032	4,589	22,443	57,699
Net non-recurrent gains/losses	臨 時 損 益	3,821	1,335	2,485	18,004
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	2,892	1,678	1,214	8,638
Write-off of loans	貸 出 金 償 却	1,343	276	1,066	6,566
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	1,668	1,255	413	4,295
Losses on sales of loans	貸 出 金 売 却 損	—	—	—	—
Transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	311	345	(34)	270
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	—	—	—	—
Recoveries of written-off claims	償 却 債 権 取 立 益	763	321	442	3,181
Other	そ の 他	333	122	211	688
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	5,947	3,205	2,741	22,770
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	766	(192)	958	3,872
Ordinary profit	経 常 利 益	30,852	5,922	24,929	75,700
Extraordinary income/losses	特 別 損 益	(22)	2	(24)	(967)
Income before income taxes	税 引 前 四 半 期 純 利 益	30,830	5,925	24,904	74,732
Total income taxes	法 人 税 等 合 計	9,044	1,750	7,294	20,884
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	7,522	2,564	4,957	18,493
Income taxes-deferred	法 人 税 等 調 整 額	1,521	(814)	2,336	2,391
Net Income	四 半 期 純 利 益	21,785	4,175	17,610	53,848
Credit related costs (①+②)	与 信 関 係 費 用 (① + ②)	2,447	1,568	878	5,915

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	Three months ended Jun.30,2025		Three months ended Jun.30,2024 (B)	(Reference) FY2024
		(A)	(A)-(B)		
Gross business profit	業 務 粗 利 益	32,157	2,797	29,359	91,376
Net interest income	資 金 利 益	26,448	3,762	22,685	93,910
(Of which, gains on cancellation of investment trusts)	(うち投信解約損益)	209	92	117	2,359
Net fees and commissions	役 務 取 引 等 利 益	6,592	288	6,304	21,325
Net trading income	特 定 取 引 利 益	128	60	67	322
Net other business income	そ の 他 業 務 利 益	(1,011)	(1,313)	301	(24,181)
(Of which, gains/losses on bond transactions)	(うち国債等債券損益)	(3,135)	(2,523)	(612)	(26,335)
Expenses (excluding non-recurrent expense)	経 費 (除 く 臨 時 処 理 分)	16,090	896	15,193	61,391
Personnel expenses	人 件 費	8,575	466	8,109	32,673
Non-personnel expenses	物 件 費	6,193	345	5,847	24,961
Taxes	税 金	1,321	85	1,235	3,756
Net business income (before general allowance for loan losses)	実 質 業 務 純 益	16,067	1,901	14,166	29,985
(excluding gains/losses on bond transactions)	コ ア 業 務 純 益	19,203	4,424	14,778	56,321
(excluding gains on cancellation of investment trusts)	コア業務純益(除く投信解約損益)	18,993	4,332	14,660	53,961
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	(205)	(19)	(186)	(967)
Net business income	業 務 純 益	16,272	1,920	14,352	30,953
Net non-recurrent gains/losses	臨 時 損 益	4,241	2,614	1,627	18,592
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	1,062	219	843	3,884
Write-off of loans	貸 出 金 償 却	350	(149)	500	3,166
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	984	580	403	1,744
Losses on sales of loans	貸 出 金 売 却 損	—	—	—	—
Transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	89	94	(5)	246
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	—	—	—	—
Recoveries of written-off claims	償 却 債 権 取 立 益	582	372	209	1,663
Other	そ の 他	219	66	153	391
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	4,655	3,001	1,653	18,853
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	648	(167)	816	3,624
Ordinary profit	経 常 利 益	20,514	4,534	15,980	49,546
Extraordinary income/losses	特 別 損 益	(18)	13	(32)	(768)
Income before income taxes	税 引 前 四 半 期 純 利 益	20,495	4,547	15,947	48,777
Total income taxes	法 人 税 等 合 計	6,014	1,423	4,591	13,538
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	5,139	1,904	3,234	12,159
Income taxes-deferred	法 人 税 等 調 整 額	875	(481)	1,356	1,379
Net Income	四 半 期 純 利 益	14,480	3,124	11,355	35,239
Credit related costs (①+②)	与 信 関 係 費 用 (① + ②)	857	200	656	2,917

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	Three months ended Jun.30,2025		Three months ended Jun.30,2024 (B)	(Reference) FY2024
		(A)	(A)-(B)		
Gross business profit	業 務 粗 利 益	22,811	3,008	19,802	72,923
Net interest income	資 金 利 益	19,142	4,088	15,053	67,463
(Of which, gains on cancellation of investment trusts)	(うち 投 信 解 約 損 益)	—	(10)	10	1,261
Net fees and commissions	役 務 取 引 等 利 益	3,966	(211)	4,178	18,166
Net trading income	特 定 取 引 利 益	—	—	—	—
Net other business income	そ の 他 業 務 利 益	(297)	(867)	570	(12,706)
(Of which, gains/losses on bond transactions)	(うち 国 債 等 債 券 損 益)	(489)	(489)	—	(14,127)
Expenses (excluding non-recurrent expense)	経 費 (除 く 臨 時 処 理 分)	12,291	430	11,860	47,933
Personnel expenses	人 件 費	6,792	537	6,254	26,041
Non-personnel expenses	物 件 費	4,560	(168)	4,729	19,118
Taxes	税 金	938	61	877	2,774
Net business income (before general allowance for loan losses)	実 質 業 務 純 益	10,520	2,577	7,942	24,989
(excluding gains/losses on bond transactions)	コ ア 業 務 純 益	11,009	3,067	7,942	39,116
(excluding gains on cancellation of investment trusts)	コ ア 業 務 純 益 (除 く 投 信 解 約 損 益)	11,009	3,077	7,931	37,854
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	(240)	(240)	—	(1,756)
Net business income	業 務 純 益	10,760	2,817	7,942	26,745
Net non-recurrent gains/losses	臨 時 損 益	(420)	(1,427)	1,007	(588)
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	1,830	1,608	221	4,753
Write-off of loans	貸 出 金 償 却	992	425	566	3,399
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	684	684	—	2,551
Losses on sales of loans	貸 出 金 売 却 損	—	—	—	—
Transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	221	250	(29)	24
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	—	(139)	139	—
Recoveries of written-off claims	償 却 債 権 取 立 益	181	(51)	232	1,517
Other	そ の 他	113	55	57	296
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	1,292	204	1,087	3,917
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	117	(24)	141	247
Ordinary profit	経 常 利 益	10,337	1,388	8,949	26,154
Extraordinary income/losses	特 別 損 益	(3)	(10)	7	(199)
Income before income taxes	税 引 前 四 半 期 純 利 益	10,334	1,377	8,956	25,955
Total income taxes	法 人 税 等 合 計	3,029	327	2,702	7,346
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	2,382	659	1,723	6,334
Income taxes-deferred	法 人 税 等 調 整 額	646	(332)	979	1,011
Net Income	四 半 期 純 利 益	7,305	1,050	6,254	18,609
Credit related costs (①+②)	与 信 関 係 費 用 (① + ②)	1,590	1,368	221	2,997

2. Interest Rate Spread (Domestic operations)

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(%)

	(Japanese)	Three months ended Jun.30,2025		Three months ended Jun.30,2024 (B)	(Reference) FY2024
		(A)	(A)-(B)		
Average yield on interest earning assets ①	資金運用利回	1.06	0.31	0.75	0.85
Average yield on loans and bills discounted	貸出金利回	1.11	0.22	0.89	0.95
Average yield on securities	有価証券利回	1.58	0.57	1.01	1.20
Average yield on interest bearing liabilities ②	資金調達原価	0.76	0.20	0.56	0.62
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.17	0.16	0.01	0.06
Average yield on call money and borrowed money	外部負債利回	0.09	0.09	0.00	0.02
Average interest rate spread (①－②)	総資金利鞘	0.30	0.11	0.19	0.23

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(%)

	(Japanese)	Three months ended Jun.30,2025		Three months ended Jun.30,2024 (B)	(Reference) FY2024
		(A)	(A)-(B)		
Average yield on interest earning assets ①	資金運用利回	1.02	0.30	0.72	0.79
Average yield on loans and bills discounted	貸出金利回	1.08	0.21	0.87	0.92
Average yield on securities	有価証券利回	1.45	0.46	0.99	1.06
Average yield on interest bearing liabilities ②	資金調達原価	0.72	0.20	0.52	0.57
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.17	0.16	0.01	0.06
Average yield on call money and borrowed money	外部負債利回	0.07	0.07	0.00	0.02
Average interest rate spread (①－②)	総資金利鞘	0.30	0.10	0.20	0.22

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(%)

	(Japanese)	Three months ended Jun.30,2025		Three months ended Jun.30,2024 (B)	(Reference) FY2024
		(A)	(A)-(B)		
Average yield on interest earning assets ①	資金運用利回	1.12	0.32	0.80	0.93
Average yield on loans and bills discounted	貸出金利回	1.14	0.22	0.92	0.98
Average yield on securities	有価証券利回	1.81	0.75	1.06	1.47
Average yield on interest bearing liabilities ②	資金調達原価	0.82	0.19	0.63	0.70
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.16	0.15	0.01	0.05
Average yield on call money and borrowed money	外部負債利回	0.15	0.15	0.00	0.03
Average interest rate spread (①－②)	総資金利鞘	0.30	0.13	0.17	0.23

3. Gains and Losses on Securities

(1) Gains and losses on bond transactions

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

	(Japanese)	Three months ended Jun.30,2025		Three months ended Jun.30,2024 (B)	(Reference) FY2024
		(A)	(A)-(B)		
Gains/losses on bond transactions	国債等債券損益	(3,624)	(3,012)	(612)	(40,462)
Gains on sales	売却益	502	108	393	612
Gains on redemption	償還益	—	—	—	—
Losses on sales	売却損	4,127	3,121	1,005	41,075
Losses on redemption	償還損	—	—	—	—
Write-offs	償却	—	—	—	—

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	Three months ended Jun.30,2025		Three months ended Jun.30,2024 (B)	(Reference) FY2024
		(A)	(A)-(B)		
Gains/losses on bond transactions	国債等債券損益	(3,135)	(2,523)	(612)	(26,335)
Gains on sales	売却益	337	(55)	393	612
Gains on redemption	償還益	—	—	—	—
Losses on sales	売却損	3,473	2,467	1,005	26,947
Losses on redemption	償還損	—	—	—	—
Write-offs	償却	—	—	—	—

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	Three months ended Jun.30,2025		Three months ended Jun.30,2024 (B)	(Reference) FY2024
		(A)	(A)-(B)		
Gains/losses on bond transactions	国債等債券損益	(489)	(489)	—	(14,127)
Gains on sales	売却益	164	164	—	0
Gains on redemption	償還益	—	—	—	—
Losses on sales	売却損	653	653	—	141,227
Losses on redemption	償還損	—	—	—	—
Write-offs	償却	—	—	—	—

(2) Gains and losses related to stocks, etc.

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

	(Japanese)	Three months ended Jun.30,2025		Three months ended Jun.30,2024 (B)	(Reference) FY2024
		(A)	(A)-(B)		
Gains/losses related to stocks, etc.	株式等関係損益	5,947	3,205	2,741	22,770
Gains on sales	売却益	6,614	3,071	3,543	27,398
Losses on sales	売却損	666	(134)	801	4,520
Write-offs	償却	0	0	—	107

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	Three months ended Jun.30,2025		Three months ended Jun.30,2024 (B)	(Reference) FY2024
		(A)	(A)-(B)		
Gains/losses related to stocks, etc.	株式等関係損益	4,655	3,001	1,653	18,853
Gains on sales	売却益	5,313	3,151	2,162	21,727
Losses on sales	売却損	657	149	508	2,767
Write-offs	償却	0	0	—	107

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	Three months ended Jun.30,2025		Three months ended Jun.30,2024 (B)	(Reference) FY2024
		(A)	(A)-(B)		
Gains/losses related to stocks, etc.	株式等関係損益	1,292	204	1,087	3,917
Gains on sales	売却益	1,301	(79)	1,381	5,670
Losses on sales	売却損	9	(284)	293	1,753
Write-offs	償却	—	—	—	—

【Mebuki Financial Group, Inc. (Consolidated basis)】

		As of Jun. 30, 2025					As of March 31, 2025			
		Carrying Amount	Unrealized valuation gains (losses)				Carrying Amount	Unrealized valuation gains (losses)		
			(A)	(A)-(B)	Valuation gains	Valuation losses		(B)	Valuation gains	Valuation losses
Held-to-maturity	満期保有目的	218,909	(6,184)	(240)	80	6,264	207,322	(5,944)	15	5,960
Bonds	債券	218,909	(6,184)	(240)	80	6,264	207,322	(5,944)	15	5,960
Others	その他	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	3,889,520	30,628	19,982	166,131	135,502	3,952,861	10,646	147,832	137,186
Stocks	株式	243,664	121,842	8,183	122,648	805	243,841	113,658	114,782	1,123
Bonds	債券	2,248,350	(107,922)	(4,375)	194	108,117	2,305,090	(103,546)	42	103,588
Others	その他	1,397,505	16,708	16,175	43,288	26,579	1,403,928	533	33,007	32,473
Total	合計	4,108,429	24,444	19,742	166,211	141,767	4,160,183	4,701	147,848	143,146
Stocks	株式	243,664	121,842	8,183	122,648	805	243,841	113,658	114,782	1,123
Bonds	債券	2,467,259	(114,107)	(4,616)	274	114,382	2,512,412	(109,491)	57	109,549
Others	その他	1,397,505	16,708	16,175	43,288	26,579	1,403,928	533	33,007	32,473

(注) 1. 「その他有価証券」については時価評価しておりますので、上記の表上は、貸借対照表計上額と取得価額との差額を計上しております。
2. 「有価証券」のほか、「現金預金」中の譲渡性預金も含めております。

(Millions of yen)

Deferred gains (losses) on hedges		As of Jun. 30, 2025		As of March 31, 2025
		Unrealized valuation gains (losses)		Unrealized valuation gains (losses)
		(A)	(A)-(B)	(B)
Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)	合 計	43,165	4,875	38,289
The Joyo Bank, Ltd. (Non-consolidated basis)	常 陽 銀 行 (単 体)	23,820	2,340	21,480
Hedges for bonds	債券に対するヘッジ	20,359	1,981	18,377
Hedges for others (foreign bonds)	その他(外国債券)に 対するヘッジ	3,461	358	3,103
The Ashikaga Bank, Ltd. (Non-consolidated basis)	足 利 銀 行 (単 体)	19,344	2,535	16,808
Hedges for bonds	債券に対するヘッジ	19,344	2,535	16,808
Hedges for others (foreign bonds)	その他(外国債券)に 対するヘッジ	—	—	—

繰延ヘッジ損益考慮後のその他の有価証券の評価損益

(Millions of yen)

		Mebuki Financial Group, Inc. (Consolidated basis)		
		As of Jun. 30, 2025		As of March 31, 2025
		Unrealized valuation gains (losses)		Unrealized valuation gains (losses)
		(A)	(A)-(B)	(B)
Available-for-sale	そ の 他 有 価 証 券	73,794	24,858	48,935
Stocks	株 式	121,842	8,183	113,658
Bonds (After considering hedging)	債 券 (ヘッジ考 慮 後)	(68,218)	141	(68,359)
Others (After considering hedging)	そ の 他 (ヘッジ考 慮 後)	20,170	16,533	3,636

		Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)			The Joyo Bank, Ltd. (Non-consolidated basis)			The Ashikaga Bank, Ltd. (Non-consolidated basis)		
		As of Jun. 30, 2025		As of March 31, 2025	As of Jun. 30, 2025		As of March 31, 2025	As of Jun. 30, 2025		As of March 31, 2025
		Unrealized valuation gains (losses)		Unrealized valuation gains (losses)	Unrealized valuation gains (losses)		Unrealized valuation gains (losses)	Unrealized valuation gains (losses)		Unrealized valuation gains (losses)
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
Available-for-sale	その他有価証券	88,416	24,132	64,284	85,009	18,176	66,832	3,406	5,955	(2,548)
Stocks	株式	132,781	7,683	125,098	108,874	7,252	101,622	23,907	431	23,475
Bonds (After considering hedging)	債券(ヘッジ考慮後)	(65,846)	(23)	(65,823)	(32,826)	1,003	(33,829)	(33,020)	(1,026)	(31,993)
Others (After considering hedging)	その他(ヘッジ考慮後)	21,481	16,471	5,009	8,961	9,920	(959)	12,519	6,551	5,968

Unrealized Valuation Gains (Losses)

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

			As of Jun. 30, 2025					As of March 31, 2025			
			Carrying Amount	Unrealized valuation gains (losses)				Carrying Amount	Unrealized valuation gains (losses)		
				(A)	(A)-(B)	Valuation gains	Valuation losses		(B)	Valuation gains	Valuation losses
Held-to-maturity	満期保有目的	208,845	(1,650)	(516)	2,561	4,212	198,289	(1,134)	2,313	3,448	
Bonds	債券	208,845	(1,650)	(516)	2,561	4,212	198,289	(1,134)	2,313	3,448	
Others	その他	—	—	—	—	—	—	—	—	—	
Available-for-sale	その他有価証券	3,889,138	45,251	19,256	178,330	133,078	3,952,531	25,994	160,337	134,342	
Stocks	株式	243,282	132,781	7,683	133,536	755	243,512	125,098	126,172	1,074	
Bonds	債券	2,248,350	(105,550)	(4,540)	603	106,153	2,305,090	(101,009)	265	101,275	
Others	その他	1,397,505	18,019	16,113	44,190	26,170	1,403,928	1,906	33,899	31,993	
Total	合計	4,097,984	43,600	18,740	180,891	137,291	4,150,821	24,860	162,651	137,790	
Stocks	株式	243,282	132,781	7,683	133,536	755	243,512	125,098	126,172	1,074	
Bonds	債券	2,457,195	(107,201)	(5,057)	3,164	110,365	2,503,380	(102,143)	2,579	104,723	
Others	その他	1,397,505	18,019	16,113	44,190	26,170	1,403,928	1,906	33,899	31,993	

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

			As of Jun. 30, 2025					As of March 31, 2025			
			Carrying Amount	Unrealized valuation gains (losses)				Carrying Amount	Unrealized valuation gains (losses)		
				(A)	(A)-(B)	Valuation gains	Valuation losses		(B)	Valuation gains	Valuation losses
Held-to-maturity	満期保有目的		82,504	(830)	253	27	858	84,891	(1,083)	15	1,099
Bonds	債券		82,504	(830)	253	27	858	84,891	(1,083)	15	1,099
Others	その他		—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券		2,494,181	61,188	15,836	133,133	71,945	2,541,360	45,351	118,840	73,488
Stocks	株式		210,735	108,874	7,252	109,507	632	211,033	101,622	102,673	1,051
Bonds	債券		1,429,056	(53,185)	(978)	150	53,336	1,476,568	(52,207)	30	52,238
Others	その他		854,389	5,500	9,562	23,476	17,976	853,757	(4,062)	16,135	20,198
Total	合計		2,576,685	60,357	16,089	133,161	72,803	2,626,251	44,267	118,855	74,588
Stocks	株式		210,735	108,874	7,252	109,507	632	211,033	101,622	102,673	1,051
Bonds	債券		1,511,560	(54,016)	(725)	177	54,194	1,561,460	(53,291)	46	53,337
Others	その他		854,389	5,500	9,562	23,476	17,976	853,757	(4,062)	16,135	20,198

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

			As of Jun. 30, 2025					As of March 31, 2025			
			Carrying Amount	Unrealized valuation gains (losses)				Carrying Amount	Unrealized valuation gains (losses)		
				(A)	(A-B)	Valuation gains	Valuation losses		(B)	Valuation gains	Valuation losses
Held-to-maturity	満期保有目的	126,341	(820)	(769)	2,533	3,353	113,398	(50)	2,298	2,348	
Bonds	債券	126,341	(820)	(769)	2,533	3,353	113,398	(50)	2,298	2,348	
Others	その他	—	—	—	—	—	—	—	—	—	
Available-for-sale	その他有価証券	1,394,957	(15,937)	3,419	45,196	61,133	1,411,171	(19,357)	41,497	60,854	
Stocks	株式	32,547	23,907	431	24,029	122	32,478	23,475	23,498	22	
Bonds	債券	819,293	(52,364)	(3,562)	452	52,817	828,521	(48,802)	234	49,036	
Others	その他	543,116	12,519	6,551	20,714	8,194	550,171	5,968	17,763	11,794	
Total	合計	1,521,298	(16,757)	2,650	47,730	64,487	1,524,569	(19,407)	43,795	63,202	
Stocks	株式	32,547	23,907	431	24,029	122	32,478	23,475	23,498	22	
Bonds	債券	945,635	(53,184)	(4,332)	2,986	56,171	941,919	(48,852)	2,533	51,385	
Others	その他	543,116	12,519	6,551	20,714	8,194	550,171	5,968	17,763	11,794	

5. Status of Disclosed Claims under the Financial Revitalization Law and Risk-monitored Loans

【Mebuki Financial Group, Inc. (Consolidated basis)】

(Millions of yen)

	(Japanese)	As of Jun. 30, 2025			As of Jun. 30, 2024 (B)	As of March 31, 2025 (C)
		(A)	(A)-(B)	(A)-(C)		
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	12,449	(922)	(959)	13,372	13,409
Doubtful claims	危険債権	140,903	(9,299)	2,926	150,202	137,976
Claims requiring monitoring	要管理債権	25,386	(2,799)	(2,144)	28,186	27,531
Loans past due 3 month or more	三月以上延滞債権	164	29	18	134	145
Restructured loans	貸出条件緩和債権	25,222	(2,829)	(2,163)	28,051	27,385
Total risk-monitored loans ①	開示債権合計 (1)	178,739	(13,021)	(177)	191,761	178,916
Normal Borrowers	正常債権	13,080,145	670,250	(116,059)	12,409,894	13,196,205
Total Amount of Loans ②	貸出金等残高（総与信残高）(2)	13,258,885	657,229	(116,237)	12,601,655	13,375,122
Ratio toward total amount of loans	貸出金等残高比					
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	0.09%	(0.01%)	(0.01%)	0.10%	0.10%
Doubtful claims	危険債権	1.06%	(0.13%)	0.03%	1.19%	1.03%
Claims requiring monitoring	要管理債権	0.19%	(0.03%)	(0.01%)	0.22%	0.20%
Loans past due 3 month or more	三月以上延滞債権額	0.00%	0.00%	0.00%	0.00%	0.00%
Restructured loans	貸出条件緩和債権額	0.19%	(0.03%)	(0.01%)	0.22%	0.20%
Ratio of Disclosed claims toward total loans (①/②)	貸出金等残高に占める割合 (1)/(2)	1.34%	(0.18%)	0.01%	1.52%	1.33%

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	As of Jun. 30, 2025			As of Jun. 30, 2024 (B)	As of March 31, 2025 (C)
		(A)	(A)-(B)	(A)-(C)		
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	4,937	485	(785)	4,452	5,722
Doubtful claims	危険債権	71,993	(9,353)	600	81,347	71,393
Claims requiring monitoring	要管理債権	6,890	(2,455)	(1,507)	9,346	8,398
Loans past due 3 month or more	三月以上延滞債権	26	(62)	(79)	89	106
Restructured loans	貸出条件緩和債権	6,863	(2,393)	(1,428)	9,257	8,292
Total risk-monitored loans ①	開示債権合計 (1)	83,821	(11,323)	(1,693)	95,145	85,515
Normal Borrowers	正常債権	7,742,528	470,074	(4,267)	7,272,453	7,746,795
Total Amount of Loans ②	貸出金等残高（総与信残高）(2)	7,826,350	458,750	(5,960)	7,367,599	7,832,310
Ratio toward total amount of loans	貸出金等残高比					
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	0.06%	0.00%	(0.01%)	0.06%	0.07%
Doubtful claims	危険債権	0.91%	(0.19%)	0.00%	1.10%	0.91%
Claims requiring monitoring	要管理債権	0.08%	(0.04%)	(0.02%)	0.12%	0.10%
Loans past due 3 month or more	三月以上延滞債権額	0.00%	0.00%	0.00%	0.00%	0.00%
Restructured loans	貸出条件緩和債権額	0.08%	(0.04%)	(0.02%)	0.12%	0.10%
Ratio of Disclosed claims toward total loans (①/②)	貸出金等残高に占める割合 (1)/(2)	1.07%	(0.22%)	(0.02%)	1.29%	1.09%

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	As of Jun. 30, 2025			As of Jun. 30, 2024 (B)	As of March 31, 2025 (C)
		(A)	(A)-(B)	(A)-(C)		
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	6,735	(1,530)	(119)	8,266	6,855
Doubtful claims	危険債権	68,898	68	2,325	68,829	66,573
Claims requiring monitoring	要管理債権	18,495	(343)	(636)	18,839	19,132
Loans past due 3 month or more	三月以上延滞債権	137	91	98	45	39
Restructured loans	貸出条件緩和債権	18,358	(435)	(734)	18,794	19,093
Total risk-monitored loans ①	開示債権合計 (1)	94,129	(1,806)	1,568	95,936	92,561
Normal Borrowers	正常債権	5,500,119	204,466	(106,049)	5,295,653	5,606,168
Total Amount of Loans ②	貸出金等残高（総与信残高）(2)	5,594,249	202,660	(104,480)	5,391,589	5,698,730
Ratio toward total amount of loans	貸出金等残高比					
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	0.12%	(0.03%)	0.00%	0.15%	0.12%
Doubtful claims	危険債権	1.23%	(0.04%)	0.07%	1.27%	1.16%
Claims requiring monitoring	要管理債権	0.33%	(0.01%)	0.00%	0.34%	0.33%
Loans past due 3 month or more	三月以上延滞債権額	0.00%	0.00%	0.00%	0.00%	0.00%
Restructured loans	貸出条件緩和債権額	0.32%	(0.02%)	(0.01%)	0.34%	0.33%
Ratio of Disclosed claims toward total loans (①/②)	貸出金等残高に占める割合 (1)/(2)	1.68%	(0.09%)	0.06%	1.77%	1.62%

6. Loans and Deposits

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

		(Japanese)	As of Jun. 30, 2025			As of Jun. 30, 2024	As of March 31, 2025
			(A)	(A-B)	(A-C)	(B)	(C)
Deposits	(Term-end balance)	預 金 (末 残)	17,661,044	51,944	53,372	17,609,099	17,607,672
	(Average balance)	預 金 (平 残)	17,462,788	37,086	129,058	17,425,702	17,333,730
Loans and bills discounted	(Term-end balance)	貸 出 金 (末 残)	13,247,168	668,809	(112,144)	12,578,358	13,359,313
	(Average balance)	貸 出 金 (平 残)	13,226,697	639,098	375,785	12,587,598	12,850,911

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

		(Japanese)	As of Jun. 30, 2025			As of Jun. 30, 2024	As of March 31, 2025
			(A)	(A-B)	(A-C)	(B)	(C)
Deposits	(Term-end balance)	預 金 (末 残)	10,625,695	27,899	168,531	10,597,796	10,457,164
	(Average balance)	預 金 (平 残)	10,485,376	(25,751)	62,504	10,511,128	10,422,871
Loans and bills discounted	(Term-end balance)	貸 出 金 (末 残)	7,727,487	461,874	(5,562)	7,265,612	7,733,049
	(Average balance)	貸 出 金 (平 残)	7,713,551	460,519	261,494	7,253,032	7,452,057

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

		(Japanese)	As of Jun. 30, 2025			As of Jun. 30, 2024 (B)	As of March 31, 2025 (C)
			(A)	(A-B)	(A-C)		
Deposits	(Term-end balance)	預 金 (末 残)	7,035,348	24,045	(115,159)	7,011,302	7,150,507
	(Average balance)	預 金 (平 残)	6,977,412	62,837	66,554	6,914,574	6,910,858
Loans and bills discounted	(Term-end balance)	貸 出 金 (末 残)	5,519,681	206,935	(106,582)	5,312,746	5,626,264
	(Average balance)	貸 出 金 (平 残)	5,513,145	178,579	114,290	5,334,566	5,398,854

7. Consumer loans / Loans to SMEs

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

		(Japanese)	As of Jun. 30, 2025			As of Jun. 30, 2024	As of March 31, 2025
			(A)	(A)-(B)	(A-C)	(B)	(C)
Consumer loans		消 費 者 ロ ー ン 残 高	5,235,211	108,900	14,064	5,126,310	5,221,146
Of which, housing-related loans		うち住宅関連ローン残高	4,961,760	79,210	6,635	4,882,549	4,955,125
	Housing loans	住 宅 ロ ー ン 残 高	4,160,468	95,946	11,718	4,064,521	4,148,749
	Apartment loans	ア パ ー ト ロ ー ン 残 高	800,102	(16,421)	(4,990)	816,523	805,093
	Asset building loans	資 産 形 成 ロ ー ン 残 高	1,189	(314)	(92)	1,504	1,282
Loans to SME and Individual customers (SMEs)		中 小 企 業 等 貸 出 金 残 高	9,328,440	304,639	(793)	9,023,800	9,329,233
Ratio of loans to SMEs		中 小 企 業 等 貸 出 比 率	70.41%	(1.33%)	0.58%	71.74%	69.83%

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

		(Japanese)	As of Jun. 30, 2025			As of Jun. 30, 2024	As of March 31, 2025
			(A)	(A)-(B)	(A-C)	(B)	(C)
Consumer loans		消 費 者 ロ ー ン 残 高	2,881,773	74,343	13,295	2,807,429	2,868,478
Of which, housing-related loans	うち住宅関連ローン残高	うち住宅関連ローン残高	2,726,898	60,079	9,507	2,666,818	2,717,390
	Housing loans	住 宅 ロ ー ン 残 高	2,096,780	77,893	14,159	2,018,886	2,082,620
	Apartment loans	ア パ ー ト ロ ー ン 残 高	628,928	(17,499)	(4,559)	646,427	633,488
	Asset building loans	資 産 形 成 ロ ー ン 残 高	1,189	(314)	(92)	1,504	1,282
Loans to SME and Individual customers (SMEs)		中 小 企 業 等 貸 出 金 残 高	5,029,477	194,684	16,380	4,834,792	5,013,096
Ratio of loans to SMEs		中 小 企 業 等 貸 出 比 率	65.08%	(1.46%)	0.26%	66.54%	64.82%

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

		(Japanese)	As of Jun. 30, 2025			As of Jun. 30, 2024	As of March 31, 2025
			(A)	(A)-(B)	(A-C)	(B)	(C)
Consumer loans		消 費 者 ロ ー ン 残 高	2,353,438	34,556	769	2,318,881	2,352,668
	Of which, housing-related loans	うち住宅関連ローン残高	2,234,862	19,131	(2,872)	2,215,731	2,237,735
	Housing loans	住 宅 ロ ー ン 残 高	2,063,688	18,052	(2,441)	2,045,635	2,066,129
	Apartment loans	ア パ ー ト ロ ー ン 残 高	171,174	1,078	(430)	170,095	171,605
Loans to SME and Individual customers (SMEs)		中 小 企 業 等 貸 出 金 残 高	4,298,963	109,955	(17,174)	4,189,008	4,316,137
Ratio of loans to SMEs		中 小 企 業 等 貸 出 比 率	77.88%	(0.96%)	1.17%	78.84%	76.71%