

Consolidated Financial Results for the Six Months Ended September 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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 Scheduled date to file semi-annual securities report: November 25, 2025 (scheduled)
 Scheduled date to commence dividend payments: December 2, 2025 (scheduled)

(Japanese yen amounts of less than 1 million or the first decimal place have been rounded down.)

1. Consolidated financial results for the six months ended September 30, 2025 (from April 1, 2025 to September 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	
Six months ended	¥Million	%	¥Million	%	¥Million	%
September 30, 2025	211,549	28.7	59,694	29.6	43,773	36.7
September 30, 2024	164,357	6.3	46,059	37.3	32,020	36.0

(Note) Comprehensive income For the six months ended September 30, 2025 : ¥97,175 million [426.3%]
 For the six months ended September 30, 2024 : ¥18,461 million [(10.2)%]

	Basic earnings per share	Diluted earnings per share
Six months ended	¥	¥
September 30, 2025	46.03	46.03
September 30, 2024	31.85	31.84

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	¥Million	¥Million	%
September 30, 2025	20,976,744	1,031,670	4.9
March 31, 2025	21,408,384	966,012	4.5

(Reference) Equity As of September 30, 2025 : ¥1,031,602 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	—	12.00			
Fiscal year ending March 31, 2026 (Forecast)			—	14.00	26.00

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

For details, please refer to "Notice of Revision of Consolidated Earnings Forecast for FY2025 and Year-end and Annual Dividends Forecast (Dividend Increase)" released today (on Nov.10, 2025).

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	%	¥
Fiscal year ending March 31, 2026	106,000	28.0	75,000	28.8	79.38

(Note) Revisions to the forecast of earnings most recently announced : Yes

* Notes

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

(2) 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

(3) Number of issued shares (common shares)

- ① Total number of issued shares at the end of the period (including treasury shares)
 - As of September 30, 2025 947,055,218 shares As of March 31, 2025 987,055,218 shares
- ② Number of treasury shares at the end of the period
 - As of September 30, 2025 988,951 shares As of March 31, 2025 2,578,075 shares
- ③ Average number of shares outstanding during the period
 - Six months ended September 30, 2025 950,812,538 shares
 - Six months ended September 30, 2024 1,005,279,875 shares

(Reference) Non-consolidated Financial Highlight

1. Non-consolidated financial results for the six months ended September 30, 2025 (from April 1, 2025 to September 30, 2025)

(1) Operating results

	Operating income		Operating profit		Ordinary profit		Net income	
Six months ended	¥Million	%	¥Million	%	¥Million	%	¥Million	%
September 30, 2025	35,738	73.0	34,632	76.3	34,271	75.6	34,458	75.7
September 30, 2024	20,651	24.2	19,641	25.8	19,506	27.2	19,610	26.7

	Basic earnings per share
Six months ended	¥
September 30, 2025	36.24
September 30, 2024	19.50

(2) Financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	¥Million	¥Million	%
September 30, 2025	734,842	644,528	87.7
March 31, 2025	731,940	641,587	87.6

(Reference) Equity As of September 30, 2025 : ¥644,496 million As of March 31, 2025 : ¥641,549 million

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

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

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

* Proper use of earnings forecasts, and other special matters

The 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 Six Months Ended September 30,2025

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I Consolidated Interim Financial Information

1. Consolidated Interim Balance Sheet

(Millions of yen)

Item	(Japanese)	As of March 31, 2025	As of Sep. 30, 2025
Assets	(資産の部)		
Cash and due from banks	現金預け金	3,230,771	2,953,093
Call loans and bills bought	コールローン及び買入手形	225,831	177,025
Monetary claims bought	買入金銭債権	5,360	5,510
Trading assets	特定取引資産	6,080	7,095
Money held in trust	金銭の信託	2,830	2,830
Securities	有価証券	4,213,214	4,181,551
Loans and bills discounted	貸出金	13,203,113	13,088,732
Foreign exchanges	外国為替	10,967	15,633
Lease receivable and investments in lease	リース債権及びリース投資資産	62,565	62,419
Other assets	その他資産	300,295	340,086
Tangible fixed assets	有形固定資産	101,325	99,135
Intangible fixed assets	無形固定資産	12,156	12,167
Asset for retirement benefits	退職給付に係る資産	76,987	79,656
Deferred tax assets	繰延税金資産	10,655	2,115
Customers' liabilities for acceptances and guarantees	支払承諾見返	19,789	20,173
Allowance for loan losses	貸倒引当金	(73,551)	(70,473)
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	20,976,744
Liabilities	(負債の部)		
Deposits	預金	17,574,529	17,367,525
Negotiable certificates of deposit	譲渡性預金	350,586	374,059
Call money and bills sold	コールマネー及び売渡手形	27,946	46,931
Payables under repurchase agreements	売現先勘定	151,947	143,646
Payables under securities lending transactions	債券貸借取引受入担保金	231,521	267,118
Trading liabilities	特定取引負債	3,904	4,969
Borrowed money	借入金	1,853,218	1,469,774
Foreign Exchanges	外国為替	2,112	2,096
Due to trust account	信託勘定借	3,241	3,385
Other liabilities	その他負債	209,719	216,711
Provision for directors' bonuses	役員賞与引当金	318	—
Provision for directors' retirement benefits	役員退職慰労引当金	40	39
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,608	1,512
Provision for contingent loss	偶発損失引当金	1,887	2,079
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	16,732
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	7,954	7,622
Negative goodwill	負ののれん	237	158
Acceptances and guarantees	支払承諾	19,789	20,173
Total liabilities	負債の部合計	20,442,371	19,945,074

Item	(Japanese)	As of March 31, 2025	As of Sep. 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	56,722
Retained earnings	利 益 剰 余 金	699,665	735,296
Treasury stock	自 己 株 式	(1,598)	(586)
Total shareholders' equity	株 主 資 本 合 計	895,949	908,928
Unrealized gains on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	8,507	48,170
Deferred gains (losses) on hedges	繰 延 ヘ ッ ジ 損 益	28,511	43,308
Land revaluation surplus	土 地 再 評 価 差 額 金	11,454	10,736
Defined retirement benefit plans	退 職 給 付 に 係 る 調 整 累 計 額	21,519	20,459
Total accumulated other comprehensive income	そ の 他 の 包 括 利 益 累 計 額 合 計	69,993	122,674
Equity warrants	新 株 予 約 権	37	32
Non-controlling interest	非 支 配 株 主 持 分	32	35
Total net assets	純 資 産 の 部 合 計	966,012	1,031,670
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	21,408,384	20,976,744

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

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

(1) Consolidated Interim Statement of Income

(Millions of yen)

Item	(Japanese)	For the six months ended Sep.30,2024	For the six months ended Sep.30,2025
Ordinary income	経 常 収 益	164,357	211,549
Interest income	資 金 運 用 収 益	106,363	132,770
Interest on loans and discounts	(う ち 貸 出 金 利 息)	62,396	79,459
Interest and dividends on securities	(う ち 有 価 証 券 利 息 配 当 金)	39,192	44,064
Trust fees	信 託 報 酬	16	20
Fees and commissions	役 務 取 引 等 収 益	31,643	32,892
Trading income	特 定 取 引 収 益	223	310
Other ordinary income	そ の 他 業 務 収 益	2,782	10,929
Other income	そ の 他 経 常 収 益	23,328	34,625
Ordinary expenses	経 常 費 用	118,297	151,854
Interest expenses	資 金 調 達 費 用	29,053	40,533
Interest on deposits	(う ち 預 金 利 息)	4,037	16,837
Fees and commissions payments	役 務 取 引 等 費 用	7,361	7,596
Other business expenses	そ の 他 業 務 費 用	5,254	21,059
General and administrative expenses	営 業 経 費	54,088	57,982
Other operating expenses	そ の 他 経 常 費 用	22,540	24,682
Ordinary profit	経 常 利 益	46,059	59,694
Extraordinary income	特 別 利 益	14	3,173
Gain on dispositions of fixed assets	固 定 資 産 処 分 益	14	3,173
Extraordinary losses	特 別 損 失	198	194
Loss on disposal of non-current assets	固 定 資 産 処 分 損	169	118
Impairment loss	減 損 損 失	29	75
Income before income taxes	税 金 等 調 整 前 中 間 純 利 益	45,875	62,674
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	11,898	19,399
Income taxes-deferred	法 人 税 等 調 整 額	1,955	(500)
Total income taxes	法 人 税 等 合 計	13,854	18,899
Net income	中 間 純 利 益	32,021	43,775
Net income attributable to non-controlling interest	非 支 配 株 主 に 帰 属 する 中 間 純 利 益	0	2
Net income attributable to owners of the parent	親 会 社 株 主 に 帰 属 する 中 間 純 利 益	32,020	43,773

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

(2) Consolidated Interim Statement of Comprehensive Income

(Millions of yen)

Item	(Japanese)	For the six months ended Sep.30,2024	For the six months ended Sep.30,2025
Net income	中 間 純 利 益	32,021	43,775
Other comprehensive income	そ の 他 の 包 括 利 益	(13,559)	53,399
Unrealized gains on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	(3,602)	39,663
Deferred gains (losses) on hedges	繰 延 ヘ ッ ジ 損 益	(8,808)	14,796
Defined retirement benefit plans	退 職 給 付 に 係 る 調 整 額	(1,148)	(1,060)
Comprehensive income	中 間 包 括 利 益	18,461	97,175
	(内訳)		
Comprehensive income attributable to owners of the parent	親 会 社 株 主 に 係 る 中 間 包 括 利 益	18,460	97,172
Comprehensive income attributable to non-controlling interests	非 支 配 株 主 に 係 る 中 間 包 括 利 益	0	2

3. Consolidated Interim Statement of Changes in Shareholders' Equity

Six months ended September 30, 2024

(Millions of yen)

		Shareholders' equity				
		Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
		株主資本				
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at the beginning of current period	当 期 首 残 高	117,495	98,980	654,319	(316)	870,478
Changes of items during the period	当 中 間 期 変 動 額					
Cash dividends	剰 余 金 の 配 当			(6,097)		(6,097)
Net income attributable to owners of the parent	親 会 社 株 主 に 帰 属 す る 中 間 純 利 益			32,020		32,020
Purchase of treasury stock	自 己 株 式 の 取 得				(10,000)	(10,000)
Disposal of treasury stock	自 己 株 式 の 処 分		2		122	125
Transfer from land revaluation surplus	土 地 再 評 価 差 額 金 の 取			24		24
Net changes except for shareholders' equity during the period	株 主 資 本 以 外 の 項 目 の 当 中 間 期 変 動 額 (純 額)					
Total changes of items during the period	当 中 間 期 変 動 額 合 計	—	2	25,948	(9,877)	16,073
Balance at the end of current period	当 中 間 期 末 残 高	117,495	98,982	680,267	(10,194)	886,551

		Accumulated other comprehensive income					Equity warrants	Non-controlling interest	Total net assets
		Unrealized gains on available-for-sale securities	Deferred gains (losses) on hedges	Land revaluation surplus	Defined retirement benefit plans	Total accumulated other comprehensive income			
		その他の包括利益累計額					新株予約権	非支配株主持分	純資産合計
その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	退職給付に係る調整累計額	その他の包括利益累計額合計					
Balance at the beginning of current period	当 期 首 残 高	77,279	4,980	11,895	24,690	118,845	43	32	989,399
Changes of items during the period	当 中 間 期 変 動 額								
Cash dividends	剰 余 金 の 配 当								(6,097)
Net income attributable to owners of the parent	親 会 社 株 主 に 帰 属 す る 中 間 純 利 益								32,020
Purchase of treasury stock	自 己 株 式 の 取 得								(10,000)
Disposal of treasury stock	自 己 株 式 の 処 分								125
Transfer from land revaluation surplus	土 地 再 評 価 差 額 金 の 取								24
Net changes except for shareholders' equity during the period	株 主 資 本 以 外 の 項 目 の 当 中 間 期 変 動 額 (純 額)	(3,602)	(8,808)	(24)	(1,148)	(13,584)	(5)	0	(13,589)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(3,602)	(8,808)	(24)	(1,148)	(13,584)	(5)	0	2,483
Balance at the end of current period	当 中 間 期 末 残 高	73,677	(3,828)	11,871	23,541	105,261	37	32	991,882

Six months ended September 30, 2025

(Millions of yen)

		Shareholders' equity				
		Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
		株主資本				
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at the beginning of current period	当 期 首 残 高	117,495	80,386	699,665	(1,598)	895,949
Changes of items during the period	当 中 間 期 変 動 額					
Cash dividends	剰 余 金 の 配 当			(8,860)		(8,860)
Net income attributable to owners of the parent	親 会 社 株 主 に 帰 属 す る 中 間 純 利 益			43,773		43,773
Purchase of treasury stock	自 己 株 式 の 取 得				(23,000)	(23,000)
Disposal of treasury stock	自 己 株 式 の 処 分		58		290	348
Cancellation of treasury stock	自 己 株 式 の 消 却		(23,722)		23,722	—
Transfer from land revaluation surplus	土 地 再 評 価 差 額 金 の 取			718		718
Net changes except for shareholders' equity during the period	株 主 資 本 以 外 の 項 目 の 当 中 間 期 変 動 額 (純 額)					
Total changes of items during the period	当 中 間 期 変 動 額 計 合	—	(23,663)	35,631	1,011	12,979
Balance at the end of current period	当 中 間 期 末 残 高	117,495	56,722	735,296	(586)	908,928

		Accumulated other comprehensive income					Equity warrants	Non-controlling interest	Total net assets
		Unrealized gains on available-for-sale securities	Deferred gains (losses) on hedges	Land revaluation surplus	Defined retirement benefit plans	Total accumulated other comprehensive income			
		その他の包括利益累計額					新株予約権	非支配株主持分	純資産合計
その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	退職給付に係る調整累計額	その他の包括利益累計額合計					
Balance at the beginning of current period	当 期 首 残 高	8,507	28,511	11,454	21,519	69,993	37	32	966,012
Changes of items during the period	当 中 間 期 変 動 額								
Cash dividends	剰 余 金 の 配 当								(8,860)
Net income attributable to owners of the parent	親 会 社 株 主 に 帰 属 す る 中 間 純 利 益								43,773
Purchase of treasury stock	自 己 株 式 の 取 得								(23,000)
Disposal of treasury stock	自 己 株 式 の 処 分								348
Cancellation of treasury stock	自 己 株 式 の 消 却								
Transfer from land revaluation surplus	土 地 再 評 価 差 額 金 の 取 崩								718
Net changes except for shareholders' equity during the period	株 主 資 本 以 外 の 項 目 の 当 中 間 期 変 動 額 (純 額)	39,663	14,796	(718)	(1,060)	52,681	(5)	2	52,678
Total changes of items during the period	当 中 間 期 変 動 額 計 合	39,663	14,796	(718)	(1,060)	52,681	(5)	2	65,657
Balance at the end of current period	当 中 間 期 末 残 高	48,170	43,308	10,736	20,459	122,674	32	35	1,031,670

4. Note for the Assumption of Going Concern

Not applicable.

5. Note for Subsequent Events

(Acquisition of treasury stock)

The Company has resolved by a written resolution of the Board of Directors on October 6, 2025, pursuant to Article 370 of the Companies Act and the Company's Articles of Incorporation, to repurchase its own shares in accordance with the provisions of the Articles of Incorporation pursuant to Article 459, Paragraph 1 of the Companies Act for the purpose of enhancing shareholder returns, improving capital efficiency, and implementing flexible capital policy in response to changes in the business environment, and has done so as follows.

1. Details of resolutions by written resolution of the Board of Directors

- | | |
|---|---|
| • Type of shares to be acquired | Common stock |
| • Total number of shares to be acquired | 9,000,000 shares (upper limit)
(0.95% of total number of shares issued (excluding treasury stock)) |
| • Total amount of acquisition cost | 7,000 million yen (upper limit) |
| • Period of acquisition | From October 7, 2025, to November 28, 2025 |
| • Method of acquisition | Market purchases on the Tokyo Stock Exchange |

2. Status of acquisition of treasury stock based on the above resolution (As of October 31, 2025)

- | | |
|------------------------------------|--|
| • Type of shares acquired | Common stock |
| • Total number of shares acquired | 4,721,700 shares |
| • Total amount of acquisition cost | 4,330,369,970 yen |
| • Period of acquisition | From October 7, 2025, to October 31, 2025 |
| • Method of acquisition | Market purchases on the Tokyo Stock Exchange |

II 【Reference】Non-consolidated Financial Information of the main consolidated subsidiaries

1.Non-consolidated Financial Information of The Joyo Bank, Ltd.

(1) Financial Highlights (from April 1, 2025 to September 30, 2025)

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

①Non-consolidated operating results

	Ordinary income		Ordinary profit		Net income	
Six months ended	¥Million	%	¥Million	%	¥Million	%
September 30, 2025	119,603	38.4	37,657	34.5	28,588	45.2
September 30, 2024	86,384	6.7	27,993	45.4	19,679	43.2

②Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	¥Million	¥Million	%
September 30, 2025	12,828,746	647,936	5.0
March 31, 2025	13,082,702	607,478	4.6

(Reference) Equity As of September 30, 2025 : ¥647,936million As of March 31, 2025 : ¥607,478 million

(Note) “Equity-to-asset ratio” represents “Total net assets”/ “Total assets” at the end of each period.

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

(2) Non-consolidated Balance Sheet (The Joyo Bank, Ltd)

(Millions of yen)

Item	(Japanese)	As of March 31, 2025	As of Sep. 30, 2025
Assets	(資産の部)		
Cash and due from banks	現金預け金	2,206,899	2,118,093
Call loans	コール口一	222,776	174,175
Monetary claims bought	買入金銭債権	624	524
Trading assets	特定取引資産	5,410	6,673
Securities	有価証券	2,675,045	2,662,767
Loans and bills discounted	貸出金	7,733,049	7,625,025
Foreign exchanges	外国為替	4,639	5,429
Other assets	その他の資産	166,920	168,321
Tangible fixed assets	有形固定資産	66,116	63,705
Intangible fixed assets	無形固定資産	7,658	7,696
Prepaid pension cost	前払年金費用	12,446	15,453
Deferred tax assets	繰延税金資産	761	—
Customers' liabilities for acceptances and guarantees	支払承諾見返	12,750	12,814
Allowance for loan losses	貸倒引当金	(32,387)	(31,926)
Reserve for devaluation of investment securities	投資損失引当金	(8)	(8)
Total Assets	資産の部合計	13,082,702	12,828,746
Liabilities	(負債の部)		
Deposits	預金	10,457,164	10,405,974
Negotiable certificates of deposit	譲渡性預金	222,163	269,299
Call money	コールマネー	27,946	46,931
Payables under repurchase agreements	売現先勘定	151,947	143,646
Payables under securities lending transactions	債券貸借取引受入担保金	83,122	114,049
Trading liabilities	特定取引負債	3,904	4,969
Borrowed money	借入金	1,415,955	1,068,744
Foreign Exchanges	外国為替	1,587	1,551
Due to trust account	信託勘定借	1,875	1,953
Other liabilities	その他の負債	87,313	85,835
Income taxes payable	(未払法人税等)	5,084	11,400
Lease obligations	(リース債務)	71	120
Other	(その他の負債)	82,156	74,315
Provision for directors' bonuses	役員賞与引当金	156	—
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,003	927
Provision for point card certificates	ポイント引当金	199	221
Provision for contingent loss	偶発損失引当金	879	867
Deferred tax liabilities	繰延税金負債	—	16,100
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	7,254	6,922
Acceptances and guarantees	支払承諾	12,750	12,814
Total liabilities	負債の部合計	12,475,223	12,180,810

(Millions of yen)

Item	(Japanese)	As of March 31, 2025	As of Sep. 30, 2025
Net Assets	(純資産の部)		
Capital stock	資 本 金	85,113	85,113
Capital surplus	資 本 剰 余 金	58,574	58,574
Legal capital surplus	資 本 準 備 金	58,574	58,574
Retained earnings	利 益 剰 余 金	406,254	410,861
Legal retained earnings	利 益 準 備 金	55,317	55,317
Other retained earnings	そ の 他 利 益 剰 余 金	350,936	355,544
Reserve for advanced depreciation of non-current assets	(固 定 資 産 圧 縮 積 立 金)	969	957
General Reserve	(別 途 積 立 金)	222,432	222,432
Retained earnings brought forward	(繰 越 利 益 剰 余 金)	127,535	132,154
Total shareholders' equity	株 主 資 本 合 計	549,941	554,548
Unrealized gains (losses) on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	31,781	61,966
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	15,838	22,221
Land revaluation surplus	土 地 再 評 価 差 額 金	9,917	9,199
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	57,537	93,387
Total net assets	純 資 産 の 部 合 計	607,478	647,936
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	13,082,702	12,828,746

(3)Non-consolidated Statement of Income (The Joyo Bank, Ltd.)

(Millions of yen)

Item	(Japanese)	For the six months ended Sep.30,2024	For the six months ended Sep.30,2025
Ordinary income	経 常 収 益	86,384	119,603
Interest income	資 金 運 用 収 益	64,603	79,334
Interest on loans and discounts	(うち貸出金利息)	36,513	46,032
Interest and dividends on securities	(うち有価証券利息配当金)	24,682	27,314
Trust fees	信 託 報 酬	15	18
Fees and commissions	役 務 取 引 等 収 益	15,449	15,881
Trading income	特 定 取 引 収 益	147	249
Other ordinary income	そ の 他 業 務 収 益	1,899	10,094
Other income	そ の 他 経 常 収 益	4,269	14,024
Operating expenses	経 常 費 用	58,390	81,946
Interest expenses	資 金 調 達 費 用	18,074	25,024
Interest on deposits	(うち預金利息)	3,011	10,691
Fees and commissions payments	役 務 取 引 等 費 用	4,485	4,306
Other ordinary expenses	そ の 他 業 務 費 用	2,866	17,024
General and administrative expenses	営 業 経 費	28,527	30,861
Other expenses	そ の 他 経 常 費 用	4,437	4,728
Ordinary income	経 常 利 益	27,993	37,657
Extraordinary income	特 別 利 益	6	3,131
Extraordinary losses	特 別 損 失	170	149
Income before income taxes	税 引 前 中 間 純 利 益	27,829	40,639
Income taxes - current	法 人 税、住 民 税 及 び 事 業 税	6,928	12,110
Income taxes - deferred	法 人 税 等 調 整 額	1,221	(60)
Total income taxes	法 人 税 等 合 計	8,149	12,050
Net income	中 間 純 利 益	19,679	28,588

2. Non-consolidated Financial Information of The Ashikaga Bank, Ltd.

(1) Financial Highlights (from April 1, 2025 to September 30, 2025)

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

①Non-consolidated operating results

	Ordinary income		Ordinary profit		Net income	
Six months ended	¥Million	%	¥Million	%	¥Million	%
September 30, 2025	72,215	24.9	19,980	41.2	14,010	40.7
September 30, 2024	57,813	6.2	14,148	19.4	9,957	20.8

②Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	¥Million	¥Million	%
September 30, 2025	8,164,630	384,552	4.7
March 31, 2025	8,337,433	357,385	4.2

(Reference) Equity As of September 30, 2025 : ¥384,552 million As of March 31, 2025 : ¥357,385 million

(Note) “Equity-to-asset ratio” represents “Total net assets” / “Total assets” at the end of each period.

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

(2)Non-consolidated Balance Sheet (The Ashikaga Bank, Ltd)

(Millions of yen)

Item	(Japanese)	As of March 31, 2025	As of Sep. 30, 2025
Assets	(資産の部)		
Cash and due from banks	現金預け金	1,022,332	833,426
Call loans	コールローン	3,055	2,849
Monetary claims bought	買入金銭債権	4,736	4,985
Trading account securities	商品有価証券	670	422
Money held in trust	金銭の信託	2,830	2,830
Securities	有価証券	1,531,136	1,509,950
Loans and bills discounted	貸出金	5,626,264	5,623,409
Foreign exchanges	外国為替	6,328	10,203
Other assets	その他資産	85,564	125,839
Tangible fixed assets	有形固定資産	25,607	25,303
Intangible fixed assets	無形固定資産	4,051	4,058
Prepaid pension cost	前払年金費用	34,695	35,848
Deferred tax assets	繰延税金資産	15,430	7,623
Customers' liabilities for acceptances and guarantees	支払承諾見返	7,039	7,358
Allowance for loan losses	貸倒引当金	(32,307)	(29,479)
Total Assets	資産の部合計	8,337,433	8,164,630
Liabilities	(負債の部)		
Deposits	預金	7,150,507	6,993,605
Negotiable certificates of deposit	譲渡性預金	169,423	144,759
Payables under securities lending transactions	債券貸借取引受入担保金	148,398	153,069
Borrowed money	借入金	434,600	400,800
Foreign Exchanges	外国為替	524	544
Due to trust account	信託勘定借	1,366	1,432
Other liabilities	その他負債	66,117	76,465
Income taxes payable	(未払法人税等)	2,959	5,830
Lease obligations	(リース債務)	158	175
Other	(その他の負債)	62,999	70,459
Provision for directors' bonuses	役員賞与引当金	151	—
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	604	584
Provision for contingent loss	偶発損失引当金	1,007	1,211
Provision for point card certificates	ポイント引当金	306	245
Acceptances and guarantees	支払承諾	7,039	7,358
Total liabilities	負債の部合計	7,980,048	7,780,077

(Millions of yen)

Item	(Japanese)	As of March 31, 2025	As of Sep. 30, 2025
Net Assets	(純資産の部)		
Capital stock	資 本 金	135,000	135,000
Retained earnings	利 益 剰 余 金	221,671	231,582
Legal retained earnings	利 益 準 備 金	32,928	33,748
Other retained earnings	そ の 他 利 益 剰 余 金	188,742	197,833
Retained earnings brought forward	(繰越利益剰余金)	188,742	197,833
Total shareholders' equity	株 主 資 本 合 計	356,671	366,582
Unrealized gains (losses) on available-for-sale securities	その他有価証券評価差額金	(11,959)	(3,116)
Deferred gains or losses on hedges	繰延ヘッジ損益	12,673	21,087
Total valuation and translation adjustments	評価・換算差額等合計	714	17,970
Total net assets	純 資 産 の 部 合 計	357,385	384,552
Total liabilities and net assets	負債及び純資産の部合計	8,337,433	8,164,630

(3)Non-consolidated Statement of Income (The Ashikaga Bank, Ltd.)

(Millions of yen)

Item	(Japanese)	For the six months ended Sep.30,2024	For the six months ended Sep.30,2025
Ordinary income	経 常 収 益	57,813	72,215
Interest income	資 金 運 用 収 益	42,059	53,792
Interest on loans and discounts	(うち貸出金利息)	25,207	32,966
Interest and dividends on securities	(うち有価証券利息配当金)	15,486	17,576
Trust fees	信 託 報 酬	1	1
Fees and commissions	役 務 取 引 等 収 益	12,715	13,546
Other ordinary income	そ の 他 業 務 収 益	871	821
Other income	そ の 他 経 常 収 益	2,165	4,053
Operating expenses	経 常 費 用	43,664	52,234
Interest expenses	資 金 調 達 費 用	10,976	15,583
Interest on deposits	(うち預金利息)	1,029	6,173
Fees and commissions payments	役 務 取 引 等 費 用	3,844	4,380
Other ordinary expenses	そ の 他 業 務 費 用	2,367	3,940
General and administrative expenses	営 業 経 費	23,790	24,995
Other expenses	そ の 他 経 常 費 用	2,684	3,334
Ordinary income	経 常 利 益	14,148	19,980
Extraordinary income	特 別 利 益	7	7
Extraordinary losses	特 別 損 失	6	7
Income before income taxes	税 引 前 中 間 純 利 益	14,149	19,981
Income taxes - current	法人税、住民税及び事業税	3,676	6,025
Income taxes - deferred	法 人 税 等 調 整 額	515	(54)
Total income taxes	法 人 税 等 合 計	4,191	5,970
Net income	中 間 純 利 益	9,957	14,010

III Financial Data for the Six months ended September 30,2025

1. Income Status

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

(Millions of yen)

	(Japanese)	Six months ended Sep.30,2025		Six months ended Sep. 30,2024	(Reference) FY2024
		(A)	(A)-(B)	(B)	
Consolidated gross profit	連 結 粗 利 益	107,738	8,376	99,361	172,842
Net interest income	資 金 利 益	92,240	14,929	77,310	160,760
Net fees and commissions	役 務 取 引 等 利 益	25,316	1,017	24,298	48,534
Net trading income	特 定 取 引 利 益	310	86	223	456
Net other business income	そ の 他 業 務 利 益	(10,129)	(7,657)	(2,472)	(36,909)
General and administrative expenses	営 業 経 費	57,982	3,893	54,088	109,974
Credit related costs	与 信 関 係 費 用	4,759	2,167	2,592	6,267
Write-off of loans	貸 出 金 償 却	3,645	949	2,696	7,235
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	3,769	1,089	2,680	4,793
Transfer to general allowance for loan losses	一 般 貸 倒 引 当 金 繰 入 額	(817)	1,403	(2,221)	(3,925)
Other credit related costs	そ の 他 の 与 信 関 係 費 用	(1,838)	(1,275)	(563)	(1,837)
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	13,208	11,733	1,474	22,458
Equity in gains (losses) of affiliated companies	持 分 法 に よ る 投 資 損 益	—	—	—	—
Others	そ の 他	1,490	(414)	1,904	3,742
Ordinary profit	経 常 利 益	59,694	13,634	46,059	82,801
Extraordinary income(losses)	特 別 損 益	2,979	3,164	(184)	(1,010)
Income before income taxes	税 金 等 調 整 前 中 間 純 利 益	62,674	16,799	45,875	81,790
Total income taxes	法 人 税 等 合 計	18,899	5,044	13,854	23,561
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	19,399	7,500	11,898	21,281
Income taxes-deferred	法 人 税 等 調 整 額	(500)	(2,455)	1,955	2,280
Net income	中 間 純 利 益	43,775	11,754	32,021	58,228
Net income attributable to non-controlling interest	非 支 配 株 主 に 帰 属 す る 中 間 純 利 益	2	2	0	0
Net income attributable to owners of the parent	親 会 社 株 主 に 帰 属 す る 中 間 純 利 益	43,773	11,752	32,020	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)

(注) 連結粗利益=(資金運用収益—(資金調達費用—金銭の信託見合費用))+(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))

Reference

(Millions of yen)

	(Japanese)	Six months ended Sep.30,2025		Six months ended Sep. 30,2024	(Reference) FY2024
		(A)	(A)-(B)	(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)	48,284	4,548	43,735	60,111
Consolidated net business income	連 結 業 務 純 益	49,102	3,145	45,956	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 Sep. 30, 2025		As of Sep. 30, 2024	(Reference) As of March 31, 2025
		(A)	(A)-(B)	(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)	Six months ended Sep.30,2025		Six months ended Sep. 30,2024	(Reference) FY2024
		(A)	(A)-(B)	(B)	
Gross business profit	業 務 粗 利 益	103,484	8,336	95,147	164,300
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	123,527	23,596	99,931	204,763
Gross domestic business profit	国 内 業 務 粗 利 益	97,506	5,686	91,820	157,663
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	117,574	22,112	95,461	195,058
Net interest income	資 金 利 益	88,098	12,818	75,280	154,720
(Of which, gains/losses on cancellation of private offering investment trusts)	(うち投信解約損益)	1,874	(570)	2,445	3,621
Net fees and commissions	役 務 取 引 等 利 益	20,713	871	19,842	39,485
Net trading income	特 定 取 引 等 利 益	249	105	144	325
Net other business income	そ の 他 業 務 利 益	(11,554)	(8,108)	(3,446)	(36,869)
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定戻))	(20,067)	(16,426)	(3,640)	(37,394)
Gross international business profit	国 際 業 務 粗 利 益	5,977	2,650	3,326	6,636
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	5,953	1,483	4,470	9,704
Net interest income	資 金 利 益	4,423	2,091	2,332	6,652
(Of which, gains/losses on cancellation of private offering investment trusts)	(うち投信解約損益)	—	—	—	—
Net fees and commissions	役 務 取 引 等 利 益	48	40	8	6
Net trading income	特 定 取 引 等 利 益	(0)	(3)	3	(3)
Net other business income	そ の 他 業 務 利 益	1,505	522	982	(18)
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定戻))	23	1,166	(1,143)	(3,067)
Expenses (excluding non-recurrent expense)	経 費 (除 く 臨 時 処 理 分)	57,336	3,477	53,858	109,325
Personnel expenses	人 件 費	31,377	2,260	29,117	58,714
Non-personnel expenses	物 件 費	21,904	754	21,149	44,079
Taxes	税 金	4,054	462	3,592	6,531
Net business income (before net transfer to general allowance for loan losses)	実 質 業 務 純 益	46,147	4,859	41,288	54,975
Core net business income	コ ア 業 務 純 益	66,191	20,119	46,072	95,438
(Excluding gains/losses on cancellation of private offering investment trusts)	コア業務純益(除く投信解約損益)	64,316	20,689	43,626	91,816
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	(951)	65	(1,016)	(2,723)
Net business income (Of which, gains/losses on bond transactions)	業 務 純 益 (うち国債等債券損益(5勘定戻))	47,098 (20,043)	4,793 (15,259)	42,304 (4,783)	57,699 (40,462)
Net non-recurrent gains/losses	臨 時 損 益	10,542	10,705	(162)	18,004
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	4,680	724	3,956	8,638
Write-off of loans	貸 出 金 償 却	3,430	1,442	1,988	6,566
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	3,134	627	2,506	4,295
Losses on sales of loans	貸 出 金 売 却 損	5	5	—	—
Transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	459	270	189	270
Recoveries of written-off claims	償 却 債 権 取 立 益	2,800	1,799	1,000	3,181
Other	そ の 他	449	178	271	688
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	13,656	12,144	1,511	22,770
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	1,567	(714)	2,281	3,872
Ordinary profit	経 常 利 益	57,638	15,496	42,141	75,700
Extraordinary income/losses	特 別 損 益	2,982	3,145	(162)	(967)
Net gain (loss) from fixed assets	固 定 資 産 処 分 損 益	3,057	3,191	(133)	(114)
Impairment loss	減 損 損 失	75	46	29	852
Income before income taxes	税 引 前 中 間 純 利 益	60,620	18,642	41,978	74,732
Total income taxes	法 人 税 等 合 計	18,020	5,679	12,341	20,884
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	18,135	7,531	10,604	18,493
Income taxes-deferred	法 人 税 等 調 整 額	(114)	(1,851)	1,736	2,391
Net Income	中 間 純 利 益	42,599	12,962	29,637	53,848
Credit related costs (①+②)	与 信 関 係 費 用 (① + ②)	3,729	789	2,940	5,915

(Note) 1. Core net business income =Net business income+ net transfer to general allowance for loan losses - gains/losses on bond transactions

(注) 1. コア業務純益＝業務純益＋一般貸倒引当金繰入額－国債等債券損益

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

(Millions of yen)

	(Japanese)	Six months ended Sep.30,2025		Six months ended Sep. 30,2024	(Reference) FY2024
		(A)	(A)-(B)	(B)	
Gross business profit	業 務 粗 利 益	59,223	2,534	56,688	91,376
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	75,655	16,548	59,107	117,712
Gross domestic business profit	国 内 業 務 粗 利 益	55,084	1,685	53,398	84,388
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	71,540	16,431	55,109	109,995
Net interest income	資 金 利 益	51,297	7,475	43,822	88,106
(Of which, gains/losses on cancellation of private offering investment trusts)	(うち投信解約損益)	1,287	(318)	1,605	2,359
Net fees and commissions	役 務 取 引 等 利 益	11,599	586	11,012	21,401
Net trading income	特 定 取 引 等 利 益	249	105	144	325
Net other business income	そ の 他 業 務 利 益	(8,062)	(6,481)	(1,581)	(25,444)
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定戻))	(16,456)	(14,745)	(1,710)	(25,607)
Gross international business profit	国 際 業 務 粗 利 益	4,139	849	3,289	6,988
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	4,115	116	3,998	7,716
Net interest income	資 金 利 益	3,012	306	2,705	5,804
(Excluding gains/losses on cancellation of investment trusts)	(うち投信解約損益)	—	—	—	—
Net fees and commissions	役 務 取 引 等 利 益	(5)	28	(33)	(75)
Net trading income	特 定 取 引 等 利 益	(0)	(3)	3	(3)
Net other business income	そ の 他 業 務 利 益	1,132	518	613	1,263
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定戻))	23	732	(709)	(728)
Expenses (excluding non-recurrent expense)	経 費 (除 く 臨 時 処 理 分)	32,310	2,236	30,074	61,391
Personnel expenses	人 件 費	17,439	1,140	16,298	32,673
Non-personnel expenses	物 件 費	12,536	837	11,698	24,961
Taxes	税 金	2,335	258	2,076	3,756
Net business income	実 質 業 務 純 益	26,912	298	26,614	29,985
(before net transfer to general allowance for loan losses)					
Core net business income	コ ア 業 務 純 益	43,345	14,311	29,033	56,321
(Excluding gains/losses on cancellation of investment trusts)	コア業務純益(除く投信解約損益)	42,057	14,630	27,427	53,961
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	78	260	(181)	(967)
Net business income	業 務 純 益	26,833	38	26,795	30,953
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定戻))	(16,432)	(14,013)	(2,419)	(26,335)
Net non-recurrent gains/losses	臨 時 損 益	10,823	9,626	1,197	18,592
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	1,445	(193)	1,638	3,884
Write-off of loans	貸 出 金 償 却	1,522	644	878	3,166
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	1,227	131	1,095	1,744
Losses on sales of loans	貸 出 金 売 却 損	5	5	—	—
Transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	193	29	164	246
Recoveries of written-off claims	償 却 債 権 取 立 益	1,725	1,069	656	1,663
Other	そ の 他	220	63	156	391
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	10,977	10,133	843	18,853
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	1,291	(700)	1,992	3,624
Ordinary profit	経 常 利 益	37,657	9,664	27,993	49,546
Extraordinary income/losses	特 別 損 益	2,982	3,146	(163)	(768)
Net gain (loss) from fixed assets	固 定 資 産 処 分 損 益	3,057	3,192	(134)	(105)
Impairment loss	減 損 損 失	75	46	29	662
Income before income taxes	税 引 前 中 間 純 利 益	40,639	12,810	27,829	48,777
Total income taxes	法 人 税 等 合 計	12,050	3,901	8,149	13,538
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	12,110	5,182	6,928	12,159
Income taxes-deferred	法 人 税 等 調 整 額	(60)	(1,281)	1,221	1,379
Net Income	中 間 純 利 益	28,588	8,909	19,679	35,239
Credit related costs (①+②)	与 信 関 係 費 用 (① + ②)	1,524	66	1,457	2,917

(Note) 1. Core net business income = Net business income + net transfer to general allowance for loan losses - gains/losses on bond transactions

(注) 1. コア業務純益＝業務純益＋一般貸倒引当金繰入額－国債等債券損益

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

(Millions of yen)

	(Japanese)	Six months ended Sep.30,2025		Six months ended Sep. 30,2024 (B)	(Reference) FY2024
		(A)	(A)-(B)		
Gross business profit	業 務 粗 利 益	44,261	5,801	38,459	72,923
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	47,872	7,048	40,823	87,050
Gross domestic business profit	国 内 業 務 粗 利 益	42,422	4,000	38,421	73,275
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	46,033	5,681	40,352	85,062
Net interest income	資 金 利 益	36,800	5,343	31,457	66,614
(Of which, gains/losses on cancellation of private offering investment trusts)	(うち投信解約損益)	587	(252)	839	1,261
Net fees and commissions	役 務 取 引 等 利 益	9,114	284	8,829	18,084
Net trading income	特 定 取 引 等 利 益	—	—	—	—
Net other business income	そ の 他 業 務 利 益	(3,492)	(1,627)	(1,865)	(11,424)
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定戻))	(3,610)	(1,680)	(1,930)	(11,787)
Gross international business profit	国 際 業 務 粗 利 益	1,838	1,800	37	(351)
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	1,838	1,366	471	1,987
Net interest income	資 金 利 益	1,411	1,785	(373)	848
(Excluding gains/losses on cancellation of investment trusts)	(うち投信解約損益)	—	—	—	—
Net fees and commissions	役 務 取 引 等 利 益	54	12	42	81
Net trading income	特 定 取 引 等 利 益	—	—	—	—
Net other business income	そ の 他 業 務 利 益	372	3	368	(1,281)
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定戻))	—	434	(434)	(2,339)
Expenses (excluding non-recurrent expense)	経 費 (除 く 臨 時 処 理 分)	25,025	1,241	23,784	47,933
Personnel expenses	人 件 費	13,938	1,120	12,818	26,041
Non-personnel expenses	物 件 費	9,367	(82)	9,450	19,118
Taxes	税 金	1,719	203	1,515	2,774
Net business income	実 質 業 務 純 益	19,235	4,560	14,674	24,989
(before net transfer to general allowance for loan losses)					
Core net business income	コ ア 業 務 純 益	22,846	5,807	17,039	39,116
(Excluding gains/losses on cancellation of private offering investment trusts)	コア業務純益(除く投信解約損益)	22,259	6,059	16,199	37,854
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	(1,030)	(195)	(835)	(1,756)
Net business income	業 務 純 益	20,265	4,755	15,509	26,745
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定戻))	(3,610)	(1,246)	(2,364)	(14,127)
Net non-recurrent gains/losses	臨 時 損 益	(281)	1,079	(1,360)	(588)
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	3,235	917	2,317	4,753
Write-off of loans	貸 出 金 償 却	1,907	797	1,110	3,399
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	1,906	495	1,411	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	266	240	25	24
Recoveries of written-off claims	償 却 債 権 取 立 益	1,074	730	343	1,517
Other	そ の 他	229	114	115	296
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	2,678	2,010	667	3,917
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	275	(13)	289	247
Ordinary profit	経 常 利 益	19,980	5,832	14,148	26,154
Extraordinary income/losses	特 別 損 益	0	(0)	0	(199)
Net gain (loss) from fixed assets	固 定 資 産 処 分 損 益	0	(0)	0	(8)
Impairment loss	減 損 損 失	—	—	—	190
Income before income taxes	税 引 前 中 間 純 利 益	19,981	5,831	14,149	25,955
Total income taxes	法 人 税 等 合 計	5,970	1,778	4,191	7,346
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	6,025	2,348	3,676	6,334
Income taxes-deferred	法 人 税 等 調 整 額	(54)	(570)	515	1,011
Net Income	中 間 純 利 益	14,010	4,053	9,957	18,609
Credit related costs (①+②)	与 信 関 係 費 用 (① + ②)	2,205	722	1,482	2,997

(Note) 1. Core net business income = Net business income + net transfer to general allowance for loan losses - gains/losses on bond transactions

(注) 1. コア業務純益 = 業務純益 + 一般貸倒引当金繰入額 - 国債等債券損益

2. Net Business Income

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

(Millions of yen)

	(Japanese)	Six months ended Sep.30,2025		Six months ended Sep. 30,2024 (B)
		(A)	(A)-(B)	
(1)Core net business income	(1) コア業務純益	66,191	20,119	46,072
Per head (in thousands of yen)	職員一人当たり(千円)	11,655	3,486	8,168
(2)Net business income (before transfer to general allowance for loan losses)	(2) 実質業務純益	46,147	4,859	41,288
Per head (in thousands of yen)	職員一人当たり(千円)	8,126	805	7,320
(3)Net business income	(3) 業務純益	47,098	4,793	42,304
Per head (in thousands of yen)	職員一人当たり(千円)	8,293	792	7,500

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

(Millions of yen)

	(Japanese)	Six months ended Sep.30,2025		Six months ended Sep. 30,2024 (B)
		(A)	(A)-(B)	
(1)Core net business income	(1) コア業務純益	43,345	14,311	29,033
Per head (in thousands of yen)	職員一人当たり(千円)	13,795	4,483	9,311
(2)Net business income (before transfer to general allowance for loan losses)	(2) 実質業務純益	26,912	298	26,614
Per head (in thousands of yen)	職員一人当たり(千円)	8,565	29	8,535
(3)Net business income	(3) 業務純益	26,833	38	26,795
Per head (in thousands of yen)	職員一人当たり(千円)	8,540	(53)	8,593

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

(Millions of yen)

	(Japanese)	Six months ended Sep.30,2025		Six months ended Sep. 30,2024 (B)
		(A)	(A)-(B)	
(1)Core net business income	(1) コア業務純益	22,846	5,807	17,039
Per head (in thousands of yen)	職員一人当たり(千円)	9,005	2,249	6,756
(2)Net business income (before transfer to general allowance for loan losses)	(2) 実質業務純益	19,235	4,560	14,674
Per head (in thousands of yen)	職員一人当たり(千円)	7,581	1,763	5,818
(3)Net business income	(3) 業務純益	20,265	4,755	15,509
Per head (in thousands of yen)	職員一人当たり(千円)	7,987	1,838	6,149

(Note) Per head' is calculated by the average number of people excluding temporary workers, etc.

(注)職員数は、臨時雇員、嘱託及び出向職員を除いた平均人員を使用しております。

3. Interest Rate Spread

(%)

	(Japanese)	Total			The Joyo Bank			The Ashikaga Bank		
		Six months ended Sep.30,2025		Six months ended Sep. 30,2024 (B)	Six months ended Sep.30,2025		Six months ended Sep. 30,2024 (B)	Six months ended Sep.30,2025		Six months ended Sep. 30,2024 (B)
		(A)	(A)-(B)		(A)	(A)-(B)		(A)	(A)-(B)	
Average yield on interest earning assets①	資金運用利回	1.27	0.25	1.02	1.26	0.25	1.01	1.28	0.24	1.04
Average yield on loans and bills discounted	貸出金利回	1.19	0.22	0.97	1.19	0.20	0.99	1.18	0.24	0.94
Average yield on securities	有価証券利回	2.16	0.30	1.86	2.10	0.31	1.79	2.27	0.29	1.98
Average yield on interest bearing liabilities②	資金調達原価	0.95	0.14	0.81	0.92	0.16	0.76	0.98	0.10	0.88
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.19	0.15	0.04	0.20	0.15	0.05	0.17	0.15	0.02
Average yield on call money and borrowed money	外部負債利回	0.27	0.04	0.23	0.28	(0.01)	0.29	0.23	0.21	0.02
Average interest rate spread (①－②)	総資金利鞘	0.32	0.11	0.21	0.34	0.09	0.25	0.30	0.14	0.16

(Reference) Domestic operation

(%)

	(Japanese)	Total			The Joyo Bank			The Ashikaga Bank		
		Six months ended Sep.30,2025		Six months ended Sep. 30,2024 (B)	Six months ended Sep.30,2025		Six months ended Sep. 30,2024 (B)	Six months ended Sep.30,2025		Six months ended Sep. 30,2024 (B)
		(A)	(A)-(B)		(A)	(A)-(B)		(A)	(A)-(B)	
Average yield on interest earning assets①	資金運用利回	1.08	0.30	0.78	1.05	0.30	0.75	1.12	0.28	0.84
Average yield on loans and bills discounted	貸出金利回	1.14	0.24	0.90	1.12	0.24	0.88	1.18	0.25	0.93
Average yield on securities	有価証券利回	1.56	0.46	1.10	1.51	0.46	1.05	1.64	0.44	1.20
Average yield on interest bearing liabilities②	資金調達原価	0.78	0.21	0.57	0.73	0.21	0.52	0.84	0.19	0.65
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.18	0.16	0.02	0.18	0.16	0.02	0.17	0.15	0.02
Average yield on call money and borrowed money	外部負債利回	0.12	0.11	0.01	0.10	0.09	0.01	0.19	0.19	0.00
Average interest rate spread (①－②)	総資金利鞘	0.30	0.09	0.21	0.32	0.09	0.23	0.28	0.09	0.19

4. Return on Equity

(%)

	(Japanese)	Mebuki FG (Consolidated)			The Joyo Bank			The Ashikaga Bank		
		Six months ended Sep.30,2025		Six months ended Sep. 30,2024	Six months ended Sep.30,2025		Six months ended Sep. 30,2024	Six months ended Sep.30,2025		Six months ended Sep. 30,2024
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
Net business income (before net transfer to general allowance for loan losses)	実質業務純益ベース	9.64	0.84	8.80	8.55	0.07	8.48	10.34	2.27	8.07
Net business income basis	業務純益ベース	9.80	0.55	9.25	8.52	(0.02)	8.54	10.89	2.36	8.53
Net income basis	中間純利益ベース	8.74	2.30	6.44	9.08	2.81	6.27	7.53	2.06	5.47

(Note) 1. ROE on net income basis is calculated based on net income attributable to owners of the parent.

2. A denominator is calculated as follows:

Average Capital=(Capital at the beginning of the period + Capital at the end of the period)/2.

Capital= Net assets-Equity warrants-Non-controlling interests

(注) 1. めぶきフィナンシャルグループ(連結)の中間純利益ベースは、親会社株主に帰属する中間純利益により算出しております。

2. 分母の自己資本平均残高は、[(期首自己資本+期末自己資本)]÷2としております。

自己資本＝純資産の部合計－新株予約権－非支配株主持分

5. Gains and Losses on Securities

(1)Gains (losses) on bonds (Government bonds, etc.)

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

(Millions of yen)

	(Japanese)	Six months ended Sep.30,2025		Six months ended Sep. 30,2024
		(A)	(A)-(B)	(B)
		(A)	(A)-(B)	(B)
Gains (losses) on bonds (Government bonds, etc.)	国債等債券損益	(20,043)	(15,259)	(4,783)
Gains on sales	売却益	921	474	447
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	20,965	15,734	5,230
Losses on redemption	償還損	—	—	—
Write-offs	償却	—	—	—

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

	(Japanese)	Six months ended Sep.30,2025		Six months ended Sep. 30,2024
		(A)	(A)-(B)	(B)
		(A)	(A)-(B)	(B)
Gains (losses) on bonds (Government bonds, etc.)	国債等債券損益	(16,432)	(14,013)	(2,419)
Gains on sales	売却益	592	145	447
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	17,024	14,158	2,866
Losses on redemption	償還損	—	—	—
Write-offs	償却	—	—	—

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

	(Japanese)	Six months ended Sep.30,2025		Six months ended Sep. 30,2024
		(A)	(A)-(B)	(B)
		(A)	(A)-(B)	(B)
Gains (losses) on bonds (Government bonds, etc.)	国債等債券損益	(3,610)	(1,246)	(2,364)
Gains on sales	売却益	329	329	—
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	3,940	1,576	2,364
Losses on redemption	償還損	—	—	—
Write-offs	償却	—	—	—

(2)Gains (losses) on stocks, etc.

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

(Millions of yen)

	(Japanese)	Six months ended Sep.30,2025		Six months ended Sep. 30,2024
		(A)	(A)-(B)	(B)
		(A)	(A)-(B)	(B)
Gains/losses related to stocks, etc.	株式等関係損益	13,656	12,144	1,511
Gains on sales	売却益	14,623	10,124	4,499
Losses on sales	売却損	965	(2,019)	2,985
Write-offs	償却	1	(0)	2

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

	(Japanese)	Six months ended Sep.30,2025		Six months ended Sep. 30,2024
		(A)	(A)-(B)	(B)
		(A)	(A)-(B)	(B)
Gains/losses related to stocks, etc.	株式等関係損益	10,977	10,133	843
Gains on sales	売却益	11,935	8,939	2,995
Losses on sales	売却損	956	(1,192)	2,149
Write-offs	償却	1	(0)	2

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

	(Japanese)	Six months ended Sep.30,2025		Six months ended Sep. 30,2024
		(A)	(A)-(B)	(B)
		(A)	(A)-(B)	(B)
Gains/losses related to stocks, etc.	株式等関係損益	2,678	2,010	667
Gains on sales	売却益	2,687	1,184	1,503
Losses on sales	売却損	9	(826)	835
Write-offs	償却	—	—	—

6. Valuation Gains (Losses) on Securities

(1) Valuation Standards of Securities

Trading purpose securities	売 買 目 的 有 価 証 券	Market value method (Valuation differences are recognized as gains or losses and stated in statement of income) 時価法 (評価差額を損益処理)
Securities held-to-maturity	満 期 保 有 目 的 債 券	Amortized cost method 償却原価法
Other securities (available-for-sale securities)	そ の 他 有 価 証 券	Market value method (Valuation differences are stated in net assets of balance sheet) 時価法 (評価差額は全部純資産直入)
Stocks of subsidiaries and affiliated companies	子 会 社 及 び 関 連 会 社 株 式	Cost accounting method 原価法

(2) Unrealized Valuation Gains (Losses)

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

(Millions of yen)

		As of Sep. 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	221,664	(8,873)	(2,928)	19	8,892	207,322	(5,944)	15	5,960	
Bonds	債券	221,664	(8,873)	(2,928)	19	8,892	207,322	(5,944)	15	5,960	
Others	その他	—	—	—	—	—	—	—	—	—	
Available-for-sale	その他有価証券	3,905,273	68,509	57,863	212,597	144,088	3,952,861	10,646	147,832	137,186	
Stocks	株式	257,614	140,146	26,487	140,476	330	243,841	113,658	114,782	1,123	
Bonds	債券	2,240,461	(128,660)	(25,114)	15	128,675	2,305,090	(103,546)	42	103,588	
Others	その他	1,407,198	57,023	56,490	72,105	15,081	1,403,928	533	33,007	32,473	
Total	合計	4,126,938	59,636	54,934	212,617	152,980	4,160,183	4,701	147,848	143,146	
Stocks	株式	257,614	140,146	26,487	140,476	330	243,841	113,658	114,782	1,123	
Bonds	債券	2,462,126	(137,533)	(28,042)	34	137,568	2,512,412	(109,491)	57	109,549	
Others	その他	1,407,198	57,023	56,490	72,105	15,081	1,403,928	533	33,007	32,473	

(Note) 1. "Available-for-sale" is valued at market price. Consequently, figures in the above table show the differences between the acquisition cost and the balance sheet amount.

2. In addition to securities, figures in the above include negotiable certificates of deposit recognized as "Cash and due from banks".

(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、「現金預け金」中の譲渡性預け金も含めております。

【Deferred gains (losses) on hedges corresponding to available-for-sale securities】

Derivatives are used to reduce the risk of market value fluctuations of securities.

有価証券の時価変動リスクを低減する目的で、デリバティブを使用しております。

(Millions of yen)

		As of Sep. 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	60,418	22,128	38,289
The Joyo Bank, Ltd. (Non-consolidated basis)	常 陽 銀 行 (単 体)	30,411	8,930	21,480
	Hedges for stocks 株式に対するヘッジ	(829)	(829)	—
	Hedges for bonds 債券に対するヘッジ	27,728	9,351	18,377
	Hedges for others (foreign bonds) その他(外国債券)に対するヘッジ	3,512	409	3,103
The Ashikaga Bank, Ltd. (Non-consolidated basis)	足 利 銀 行 (単 体)	30,006	13,197	16,808
	Hedges for stocks 株式に対するヘッジ	—	—	—
	Hedges for bonds 債券に対するヘッジ	30,006	13,197	16,808
	Hedges for others (foreign bonds) その他(外国債券)に対するヘッジ	—	—	—

Net unrealized valuation gains (losses) on available-for-sale securities, after considering the effect of deferred gains (losses) on hedges

繰延ヘッジ損益考慮後のその他有価証券の評価損益

(Millions of yen)

		Mebuki Financial Group, Inc. (Consolidated basis)		
		As of Sep. 30, 2025		As of March 31, 2025
		Unrealized valuation gains (losses)		Unrealized valuation gains (losses)
		(A)	(A)-(B)	(B)
Available-for-sale (After considering hedging)	そ の 他 有 価 証 券 (ヘッジ考慮後)	128,928	79,992	48,935
	Stocks 株 式	139,316	25,657	113,658
	Bonds 債 券	(70,925)	(2,565)	(68,359)
	Others そ の 他	60,536	56,899	3,636

(Millions of yen)

		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 Sep. 30, 2025		As of March 31, 2025	As of Sep. 30, 2025		As of March 31, 2025	As of Sep. 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 (After considering hedging)	そ の 他 有 価 証 券 (ヘッジ考慮後)	143,430	79,146	64,284	119,890	53,057	66,832	23,540	26,089	(2,548)
	Stocks 株 式	150,284	25,186	125,098	122,494	20,872	101,622	27,790	4,314	23,475
	Bonds 債 券	(68,715)	(2,892)	(65,823)	(33,555)	274	(33,829)	(35,160)	(3,167)	(31,993)
	Others そ の 他	61,862	56,852	5,009	30,951	31,910	(959)	30,910	24,942	5,968

Unrealized Valuation Gains (Losses)

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

(Millions of yen)

		As of Sep. 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	210,854	(4,580)	(3,445)	1,899	6,479	198,289	(1,134)	2,313	3,448
Bonds	債券	210,854	(4,580)	(3,445)	1,899	6,479	198,289	(1,134)	2,313	3,448
Others	その他	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	3,904,921	83,012	57,017	224,692	141,680	3,952,531	25,994	160,337	134,342
Stocks	株式	257,261	151,113	26,015	151,422	308	243,512	125,098	126,172	1,074
Bonds	債券	2,240,461	(126,451)	(25,441)	110	126,562	2,305,090	(101,009)	265	101,275
Others	その他	1,407,198	58,349	56,443	73,159	14,809	1,403,928	1,906	33,899	31,993
Total	合計	4,115,775	78,432	53,572	226,592	148,160	4,150,821	24,860	162,651	137,790
Stocks	株式	257,261	151,113	26,015	151,422	308	243,512	125,098	126,172	1,074
Bonds	債券	2,451,315	(131,031)	(28,887)	2,010	133,041	2,503,380	(102,143)	2,579	104,723
Others	その他	1,407,198	58,349	56,443	73,159	14,809	1,403,928	1,906	33,899	31,993

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

(Millions of yen)

		As of Sep. 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	79,526	(1,073)	10	16	1,089	84,891	(1,083)	15	1,099
Bonds	債券	79,526	(1,073)	10	16	1,089	84,891	(1,083)	15	1,099
Others	その他	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	2,533,012	89,478	44,126	161,025	71,546	2,541,360	45,351	118,840	73,488
Stocks	株式	220,831	123,323	21,701	123,550	227	211,033	101,622	102,673	1,051
Bonds	債券	1,445,195	(61,284)	(9,076)	1	61,285	1,476,568	(52,207)	30	52,238
Others	その他	866,985	27,438	31,501	37,473	10,034	853,757	(4,062)	16,135	20,198
Total	合計	2,612,539	88,404	44,136	161,041	72,636	2,626,251	44,267	118,855	74,588
Stocks	株式	220,831	123,323	21,701	123,550	227	211,033	101,622	102,673	1,051
Bonds	債券	1,524,722	(62,357)	(9,066)	17	62,374	1,561,460	(53,291)	46	53,337
Others	その他	866,985	27,438	31,501	37,473	10,034	853,757	(4,062)	16,135	20,198

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

(Millions of yen)

		As of Sep. 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	131,327	(3,506)	(3,456)	1,883	5,389	113,398	(50)	2,298	2,348
Bonds	債券	131,327	(3,506)	(3,456)	1,883	5,389	113,398	(50)	2,298	2,348
Others	その他	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	1,371,908	(6,466)	12,891	63,667	70,133	1,411,171	(19,357)	41,497	60,854
Stocks	株式	36,430	27,790	4,314	27,871	81	32,478	23,475	23,498	22
Bonds	債券	795,265	(65,167)	(16,365)	109	65,276	828,521	(48,802)	234	49,036
Others	その他	540,212	30,910	24,942	35,686	4,775	550,171	5,968	17,763	11,794
Total	合計	1,503,236	(9,972)	9,435	65,551	75,523	1,524,569	(19,407)	43,795	63,202
Stocks	株式	36,430	27,790	4,314	27,871	81	32,478	23,475	23,498	22
Bonds	債券	926,593	(68,673)	(19,821)	1,993	70,666	941,919	(48,852)	2,533	51,385
Others	その他	540,212	30,910	24,942	35,686	4,775	550,171	5,968	17,763	11,794

7. Capital Adequacy Ratio (Domestic standard)

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

(Millions of yen)

(Domestic standard)		As of Sep. 30, 2025			As of March 31, 2025	As of Sep. 30, 2024
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
①Capital adequacy ratio ④/⑤	自 己 資 本 比 率	12.37%	0.17%	(0.06%)	12.20%	12.43%
②Basic Core capital	コア資本に係る基礎項目の額	920,713	9,509	14,596	911,204	906,117
③Adjustment Core capital	コア資本に係る調整項目の額	63,531	1,756	2,600	61,775	60,930
④Capital ②-③	自 己 資 本 の 額	857,182	7,753	11,995	849,428	845,186
⑤Total risk weighted assets	リ ス ク ・ ア セ ッ ト 等 の 額	6,926,916	(31,594)	131,579	6,958,511	6,795,337
⑥Total required capital ⑤×4%	総 所 要 自 己 資 本 額	277,076	(1,263)	5,263	278,340	271,813

【The Joyo Bank, Ltd. (Consolidated basis)】

(Millions of yen)

(Domestic standard)		As of Sep. 30, 2025			As of March 31, 2025	As of Sep. 30, 2024
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
①Capital adequacy ratio ④/⑤	自 己 資 本 比 率	13.13%	0.54%	(0.16%)	12.59%	13.29%
②Basic Core capital	コア資本に係る基礎項目の額	569,894	19,596	9,303	550,298	560,591
③Adjustment Core capital	コア資本に係る調整項目の額	41,923	1,947	2,561	39,975	39,361
④Capital ②-③	自 己 資 本 の 額	527,971	17,649	6,741	510,322	521,229
⑤Total risk weighted assets	リ ス ク ・ ア セ ッ ト 等 の 額	4,020,809	(30,911)	101,674	4,051,720	3,919,134
⑥Total required capital ⑤×4%	総 所 要 自 己 資 本 額	160,832	(1,236)	4,066	162,068	156,765

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

Capital Adequacy Ratio	自 己 資 本 比 率	13.00%	0.53%	(0.17%)	12.47%	13.17%
Capital	自 己 資 本 の 額	522,268	17,551	6,876	504,716	515,392
Total risk weighted assets	リ ス ク ・ ア セ ッ ト 等 の 額	4,014,536	(31,634)	101,548	4,046,171	3,912,987

【The Ashikaga Bank, Ltd.(Consolidated basis)】

(Millions of yen)

(Domestic standard)		As of Sep. 30, 2025			As of March 31, 2025	As of Sep. 30, 2024
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
①Capital adequacy ratio ④/⑤	自 己 資 本 比 率	12.04%	0.33%	0.37%	11.71%	11.67%
②Basic Core capital	コア資本に係る基礎項目の額	364,648	9,885	13,726	354,763	350,922
③Adjustment Core capital	コア資本に係る調整項目の額	28,624	719	912	27,905	27,712
④Capital ②-③	自 己 資 本 の 額	336,023	9,165	12,813	326,857	323,209
⑤Total risk weighted assets	リ ス ク ・ ア セ ッ ト 等 の 額	2,790,215	1,293	21,151	2,788,922	2,769,064
⑥Total required capital ⑤×4%	総 所 要 自 己 資 本 額	111,608	51	846	111,556	110,762

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

Capital Adequacy Ratio	自 己 資 本 比 率	12.00%	0.31%	0.36%	11.69%	11.64%
Capital	自 己 資 本 の 額	334,981	9,058	12,596	325,923	322,385
Total risk weighted assets	リ ス ク ・ ア セ ッ ト 等 の 額	2,789,270	1,439	21,709	2,787,831	2,767,560

(Note) 1. Risk-weighted assets are calculated as follows.

Credit risk assets: Foundation internal rating-based approach
Operational risk equivalent : The Standardized Approach

2. Other information on capital including the composition of capital disclosure is disclosed at the website of Mebuki Financial Group, Inc
(https://www.mebuki-fg.co.jp/shareholder/ir_library/results/).

(注) 1. 自己資本比率の算出にあたっては、以下の手法を採用しております。

・信用リスクアセット : 基礎的內部格付手法
・オペレーショナルリスク相当額: 標準的計測手法

2. 自己資本の構成に関する事項につきましては、インターネット上の当社ホームページ(https://www.mebuki-fg.co.jp/shareholder/ir_library/results/)に掲載しております。

IV Status of Loans

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

The Joyo Bank,Ltd. and The Ashikaga Bank.,Ltd. apply partial direct write-off method.

The Loans to borrowers classified less than potentially bankrupt under self-assessment guideline recognized non-accrued income.

部分直接償却:実施しております。

未収利息不計上基準:自己査定の結果、破綻懸念先以下に区分した債務者に対する未収利息は、全額を不計上としております。

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

(Millions of yen)

	(Japanese)	As of Sep. 30, 2025			As of March 31, 2025	As of Sep. 30, 2024
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	13,584	175	(0)	13,409	13,585
Doubtful claims	危険債権	136,858	(1,118)	(9,857)	137,976	146,715
Claims requiring monitoring	要管理債権	23,221	(4,310)	(7,015)	27,531	30,236
Loans past due 3 month or more	三月以上延滞債権	70	(74)	(70)	145	140
Restructured loans	貸出条件緩和債権	23,150	(4,235)	(6,945)	27,385	30,096
Total risk-monitored loans ①	開示債権合計 (1)	173,664	(5,252)	(16,874)	178,916	190,538
Normal Borrowers	正常債権	13,085,963	(110,241)	443,485	13,196,205	12,642,477
Total Amount of Loans ②	貸出金等残高(総与信残高) (2)	13,259,627	(115,494)	426,611	13,375,122	12,833,016
Amount of partial direct write-off executed	部分直接償却実施額	35,649	1,875	6,808	33,773	28,840
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	0.10%	0.00%	0.00%	0.10%	0.10%
Doubtful claims	危険債権	1.03%	0.00%	(0.11%)	1.03%	1.14%
Claims requiring monitoring	要管理債権	0.17%	(0.03%)	(0.06%)	0.20%	0.23%
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	0.17%	(0.03%)	(0.06%)	0.20%	0.23%
Ratio of Disclosed claims toward total loans (①/②)	貸出金等残高に占める比率 (1)/(2)	1.30%	(0.03%)	(0.18%)	1.33%	1.48%

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

(Millions of yen)

	(Japanese)	As of Sep. 30, 2025			As of March 31, 2025	As of Sep. 30, 2024
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	5,445	(277)	58	5,722	5,387
Doubtful claims	危険債権	71,240	(152)	(5,680)	71,393	76,921
Claims requiring monitoring	要管理債権	5,643	(2,754)	(4,717)	8,398	10,361
Loans past due 3 month or more	三月以上延滞債権	21	(85)	(48)	106	69
Restructured loans	貸出条件緩和債権	5,622	(2,669)	(4,669)	8,292	10,291
Total risk-monitored loans ①	開示債権合計 (1)	82,329	(3,185)	(10,340)	85,515	92,670
Normal Borrowers	正常債権	7,637,357	(109,437)	210,566	7,746,795	7,426,790
Total Amount of Loans ②	貸出金等残高(総与信残高) (2)	7,719,687	(112,623)	200,226	7,832,310	7,519,460
Amount of partial direct write-off executed	部分直接償却実施額	13,739	(704)	2,638	14,444	11,101
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	0.07%	0.00%	0.00%	0.07%	0.07%
Doubtful claims	危険債権	0.92%	0.01%	(0.10%)	0.91%	1.02%
Claims requiring monitoring	要管理債権	0.07%	(0.03%)	(0.06%)	0.10%	0.13%
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	0.07%	(0.03%)	(0.06%)	0.10%	0.13%
Ratio of Disclosed claims toward total loans (①/②)	貸出金等残高に占める比率 (1)/(2)	1.06%	(0.03%)	(0.17%)	1.09%	1.23%

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

(Millions of yen)

	(Japanese)	As of Sep. 30, 2025			As of March 31, 2025 (B)	As of Sep. 30, 2024 (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	7,478	622	72	6,855	7,405
Doubtful claims	危険債権	65,607	(965)	(4,164)	66,573	69,771
Claims requiring monitoring	要管理債権	17,541	(1,590)	(2,333)	19,132	19,875
Loans past due 3 month or more	三月以上延滞債権	13	(25)	(57)	39	71
Restructured loans	貸出条件緩和債権	17,528	(1,565)	(2,276)	19,093	19,804
Total risk-monitored loans ①	開示債権合計 (1)	90,627	(1,934)	(6,425)	92,561	97,052
Normal Borrowers	正常債権	5,608,719	2,550	237,811	5,606,168	5,370,908
Total Amount of Loans ②	貸出金等残高(総与信残高) (2)	5,699,346	616	231,385	5,698,730	5,467,960
Amount of partial direct write-off executed	部分直接償却実施額	19,825	2,478	4,298	17,347	15,527
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	0.13%	0.01%	0.00%	0.12%	0.13%
Doubtful claims	危険債権	1.15%	(0.01%)	(0.12%)	1.16%	1.27%
Claims requiring monitoring	要管理債権	0.30%	(0.03%)	(0.06%)	0.33%	0.36%
Loans past due 3 month or more	三月以上延滞債権	0.00%	0.00%	0.00%	0.00%	0.00%
Restructured loans	貸出条件緩和債権額	0.30%	(0.03%)	(0.06%)	0.33%	0.36%
Ratio of Disclosed claims toward total loans (①/②)	貸出金等残高に占める比率 (1)/(2)	1.59%	(0.03%)	(0.18%)	1.62%	1.77%

2. Allowance for Loan Losses

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

(Millions of yen)

	(Japanese)	As of Sep. 30, 2025			As of March 31, 2025 (B)	As of Sep. 30, 2024 (C)
		(A)	(A)-(B)	(A)-(C)		
Allowance for loan losses	貸倒引当金	70,473	(3,078)	(10,276)	73,551	80,750
General allowance for loan losses	一般貸倒引当金	25,768	(817)	(2,521)	26,586	28,289
Specific allowance for loan losses	個別貸倒引当金	44,704	(2,261)	(7,755)	46,965	52,460
Allowance for specific foreign debtors	特定海外債権引当勘定	—	—	—	—	—

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

(Millions of yen)

	(Japanese)	As of Sep. 30, 2025			As of March 31, 2025 (B)	As of Sep. 30, 2024 (C)
		(A)	(A)-(B)	(A)-(C)		
Allowance for loan losses	貸倒引当金合計	31,926	(461)	(4,914)	32,387	36,840
General allowance for loan losses	一般貸倒引当金	9,038	78	(707)	8,959	9,746
Specific allowance for loan losses	個別貸倒引当金	22,887	(540)	(4,206)	23,428	27,094
Allowance for specific foreign debtors	特定海外債権引当勘定	—	—	—	—	—

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

(Millions of yen)

	(Japanese)	As of Sep. 30, 2025			As of March 31, 2025 (B)	As of Sep. 30, 2024 (C)
		(A)	(A)-(B)	(A)-(C)		
Allowance for loan losses	貸倒引当金合計	29,479	(2,827)	(5,712)	32,307	35,192
General allowance for loan losses	一般貸倒引当金	10,366	(1,030)	(1,951)	11,396	12,317
Specific allowance for loan losses	個別貸倒引当金	19,113	(1,797)	(3,761)	20,911	22,875
Allowance for specific foreign debtors	特定海外債権引当勘定	—	—	—	—	—

3. Status of Coverage on Disclosed Claims under the Financial Revitalization Law

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

(Millions of yen)

	(Japanese)	As of Sep. 30, 2025			As of March 31, 2025	As of Sep. 30, 2024
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Coverage amount ②	保 全 額 ②	65,019	(2,193)	(7,452)	67,213	72,472
Portion covered by allowance	貸 倒 引 当 金	23,784	(1,390)	(5,243)	25,175	29,028
Reserve for specific debtors	担 保 保 証 等	41,234	(802)	(2,209)	42,037	43,443
Total disclosed claims under the Financial Revitalization Law ①	金融再生法開示債権残高①	82,329	(3,185)	(10,340)	85,515	92,670
(%)						
Coverage ratio ②／①	保 全 率 ② ／ ①	78.97	0.38	0.77	78.59	78.20

(Reference) Breakdown of Disclosed claims under the Financial Revitalization Law (As of Sep. 30, 2025)

(Millions of yen)

		Bankrupt and substantially bankrupt claims	Doubtful claims	Claims requiring monitoring	Total
		破産更正債権及びこれらに準ずる債権	危険債権	要管理債権	合 計
Total claims outstanding	与 信 残 高 ①	5,445	71,240	5,643	82,329
Collateral and guarantees	担 保 保 証 等 保 全 額 ②	5,445	34,956	832	41,234
Uncoverage amount	非 保 全 額 ③=①-②	0	36,283	4,810	41,095
Allowance for loan losses	貸 倒 引 当 金 ④	0	22,886	897	23,784
Coverage amount	保 全 額 ⑤=②+④	5,445	57,843	1,730	65,019
Allowance ratio	引 当 率 ④／③	100.00%	63.07%	18.66%	57.87%
Coverage ratio	保 全 率 ⑤／①	100.00%	81.19%	30.66%	78.97%

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

(Millions of yen)

	(Japanese)	As of Sep. 30, 2025			As of March 31, 2025	As of Sep. 30, 2024
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Coverage amount ②	保 全 額 ②	67,642	(2,236)	(4,449)	69,879	72,091
Portion covered by allowance	貸 倒 引 当 金	21,066	(2,236)	(4,630)	23,303	25,697
Reserve for specific debtors	担 保 保 証 等	46,575	(0)	181	46,576	46,394
Total disclosed claims under the Financial Revitalization Law ①	金融再生法開示債権残高①	90,627	(1,934)	(6,425)	92,561	97,052
(%)						
Coverage ratio ②／①	保 全 率 ② ／ ①	74.63	(0.86)	0.35	75.49	74.28

(Reference) Breakdown of Disclosed claims under the Financial Revitalization Law (As of Sep. 30, 2025)

		Bankrupt and substantially bankrupt claims	Doubtful claims	Claims requiring monitoring	Total
		破産更正債権及びこれらに準ずる債権	危険債権	要管理債権	合 計
Total claims outstanding	与 信 残 高 ①	7,478	65,607	17,541	90,627
Collateral and guarantees	担 保 保 証 等 保 全 額 ②	6,827	33,462	6,286	46,575
Uncoverage amount	非 保 全 額 ③=①-②	650	32,144	11,255	44,051
Allowance for loan losses	貸 倒 引 当 金 ④	642	18,472	1,952	21,066
Coverage amount	保 全 額 ⑤=②+④	7,469	51,935	8,238	67,642
Allowance ratio	引 当 率 ④／③	98.64%	57.46%	17.34%	47.82%
Coverage ratio	保 全 率 ⑤／①	99.88%	79.16%	46.96%	74.63%

4 .Comparison between Self-assessment, Disclosed Claims under the Financial Revitalization Law and Risk-monitored Loans

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

(hundreds million of Yen)

Classification of Borrowers (Self-assessment)		Disclosed Claims under the Financial Revitalization Law	Risk-monitored Loans	Claim-classification				Allowance	Coverage ratio			
自己査定 の債務者区分		金融再生法 開示債権	リスク管理 債権	No- classifi- cation 非分類	Ⅱ Ⅱ分類	Ⅲ Ⅲ分類	Ⅳ Ⅳ分類	引当額	保全率			
Legally Bankrupt 破綻先 11		Bankrupt and substantially buncrupt claims 破産更生債権及び これらに準ずる債権 54		Covered by allowance, collateral, guarantee 引当金、担保・保証 等による保全部分		Entirely reserved 全額引当 －	Entirely reserved or write-off 全額償却 ・引当 －	0	100.0%			
Substantially Bankrupt 実質破綻先 43				17	36							
Potentially Bankrupt 破綻懸念先 710		Doubtful claims 危険債権 712		Covered by allowance, collateral, guarantee 引当金、担保・保証 等による保全部分		132		228	81.1%			
Borrowers Requiring Caution 要注意先 3,677	Borrowers Requiring Monitoring 要管理先 108	Claims requiring monitoring 要管理債権 56	Loans past due 3 month or more 三月以上 延滞債権 0	Covered by allowance, collateral, guarantee 引当金、担保・保証 等による保全部分 49				16	30.6%			
			Restructured loans 貸出条件緩和 債権 56	16	91			Allowance of Claims requiring monitoring 要管理先に対 する引当額 8				
	Coverage of Claims requiring monitoring 要管理債権に対する 保全額 17		1,023	2,546	47							
										72,008		26
Normal Borrowers 正常先 72,008		Normal claims 正常債権 76,373										
Total 合計 76,451		Total 合計 77,196		No- classifi- cation 73,532	Ⅱ 2,786	Ⅲ 132	Ⅳ －	Total 合計 319				

Amount of partial direct write-off 部分直接償却残高: 13.7 billion yen

(Note) 1. Figures have been rounded down to the nearest hundred million yen.

2. "Normal Borrowers" includes loans to local government.

3. "Self- assessment" doesn't include the privately-placed bonds guaranteed by the bank, whereas "Disclosed Claims under the Financial Revitalization Law" and "Risk-monitored Loans" include the amount.

(注1) 記載金額は、億円未満を切り捨てて表示しています。

(注2) 正常先には、地方公共団体への貸出金等を含んでおります。

(注3) 自己査定には「自行保証付私募債」を含んでおりませんが、金融再生法開示債権及びリスク管理債権には「自行保証付私募債」を含んでおります。

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

(hundreds million of Yen)

Classification of Borrowers (Self-assessment)		Disclosed Claims under the Financial Revitalization Law	Risk-monitored Loans	Claim-classification				Allowance	Coverage ratio
自己査定の 債務者区分		金融再生法 開示債権	リスク管理 債権	No- classifi- cation 非分類	Ⅱ Ⅱ分類	Ⅲ Ⅲ分類	Ⅳ Ⅳ分類	引当額	保全率
Legally Bankrupt 破綻先 12		Bankrupt and substantially buncrupt claims 破産更生債権及び これらに準ずる債権 74		Covered by allowance, collateral, guarantee 引当金、担保・保証 等による保全部分		Entirely reserved 全額引当 —	Entirely reserved or write-off 全額償却 ・引当 —	6	99.8%
Substantially Bankrupt 実質破綻先 61				29	44				
Potentially Bankrupt 破綻懸念先 652		Doubtful claims 危険債権 656		Covered by allowance, collateral, guarantee 引当金、担保・保証 等による保全部分		133		184	79.1%
Borrowers Requiring Caution 要注意先 3,550	Borrowers Requiring Monitoring 要管理先 260	Claims requiring monitoring 要管理債権 175	Loans past due 3 month or more 三月以上 延滞債権 0	Covered by allowance, collateral, guarantee 引当金、担保・保証 等による保全部分 123				29	46.9%
		Restructured loans 貸出条件緩和 債権 175	66	193	Allowance of Claims requiring monitoring 要管理先に対 する引当額 19				
	Borrowers Requiring Caution その他の 要注意先 3,289		Normal claims 正常債権 56,087	1,037				2,251	
Normal Borrowers 正常先 52,071					52,071			27	
Total 合計 56,348		Total 合計 56,993		No- classifi- cation 53,615	Ⅱ 2,598	Ⅲ 133	Ⅳ —	Total 合計 294	

Amount of partial direct write-off 部分直接償却残高: 19.8 billion yen

(Note) 1. Figures have been rounded down to the nearest hundred million yen.

2. "Normal Borrowers" includes loans to local government.

3. "Self-assessment" doesn't include the privately-placed bonds guaranteed by the bank, whereas "Disclosed Claims under the Financial Revitalization Law" and "Risk-monitored Loans" include the amount.

(注1) 記載金額は、億円未満を切り捨てて表示しています。

(注2) 正常先には、地方公共団体への貸出金等を含んでおります。

(注3) 自己査定には「自行保証付私募債」を含んでおりませんが、金融再生法開示債権及びリスク管理債権には「自行保証付私募債」を含んでおります。

5. Loan Portfolio, etc.

(1) Classification of loans by type of industry

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

(Millions of yen)

	(Japanese)	As of Sep. 30, 2025			As of March 31, 2025	As of Sep. 30, 2024
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Total	合 計	13,248,435	(110,878)	435,652	13,359,313	12,812,782
Manufacturing	製 造 業	1,436,610	22,016	83,530	1,414,594	1,353,079
Agriculture / Forestry	農 業 、 林 業	29,350	400	363	28,950	28,987
Fishery	漁 業	5,340	(1,086)	(1,043)	6,427	6,383
Mining / Quarrying of stone / Gravel	鉱業・採石業・砂利採取業	14,823	(881)	(809)	15,704	15,633
Construction	建 設 業	425,804	(4,935)	22,469	430,740	403,335
Electricity, gas and water	電気・ガス・熱供給・水道業	358,828	12,536	12,216	346,291	346,612
Telecommunication	情 報 通 信 業	37,350	(3,262)	(724)	40,613	38,075
Transportation / Postal activities	運 輸 業 、 郵 便 業	375,665	15,827	37,744	359,837	337,921
Wholesale / Retail services	卸 売 業 、 小 売 業	1,117,914	22,388	15,451	1,095,526	1,102,463
Financial and insurance services	金 融 業 、 保 険 業	759,995	23,231	76,250	736,764	683,745
Real estate / Goods rental and leasing	不 動 産 業 、 物 品 賃 貸 業	2,201,103	78,159	177,295	2,122,943	2,023,807
Medical welfare and other services	医 療 ・ 福 祉 等 サ ー ビ ス 業	756,386	9,515	29,357	746,870	727,028
Government / Local government	国 ・ 地 方 公 共 団 体	1,074,517	(339,084)	(146,116)	1,413,601	1,220,633
Others	そ の 他	4,654,743	54,295	129,667	4,600,447	4,525,075

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

(Millions of yen)

	(Japanese)	As of Sep. 30, 2025			As of March 31, 2025	As of Sep. 30, 2024
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Total	合 計	7,625,025	(108,023)	203,228	7,733,049	7,421,797
Manufacturing	製 造 業	874,787	6,361	59,794	868,425	814,992
Agriculture / Forestry	農 業 、 林 業	16,801	673	473	16,127	16,328
Fishery	漁 業	4,804	(1,049)	(1,048)	5,854	5,853
Mining / Quarrying of stone / Gravel	鉱業・採石業・砂利採取業	11,880	(506)	(535)	12,387	12,415
Construction	建 設 業	242,062	(3,673)	17,313	245,735	224,749
Electricity, gas and water	電気・ガス・熱供給・水道業	246,465	12,126	6,545	234,338	239,919
Telecommunication	情 報 通 信 業	20,897	(1,688)	864	22,586	20,033
Transportation / Postal activities	運 輸 業 、 郵 便 業	221,240	7,239	17,064	214,001	204,175
Wholesale / Retail services	卸 売 業 、 小 売 業	687,368	13,288	13,492	674,080	673,876
Financial and insurance services	金 融 業 、 保 険 業	410,543	14,800	46,704	395,742	363,838
Real estate / Goods rental and leasing	不 動 産 業 、 物 品 賃 貸 業	1,367,615	30,203	86,673	1,337,411	1,280,941
Medical welfare and other services	医 療 ・ 福 祉 等 サ ー ビ ス 業	370,266	3,408	20,544	366,857	349,721
Government / Local government	国 ・ 地 方 公 共 団 体	720,700	(227,483)	(159,553)	948,183	880,253
Others	そ の 他	2,429,592	38,276	94,894	2,391,316	2,334,697

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

(Millions of yen)

	(Japanese)	As of Sep. 30, 2025			As of March 31, 2025	As of Sep. 30, 2024
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Total	合 計	5,623,409	(2,854)	232,424	5,626,264	5,390,985
Manufacturing	製 造 業	561,822	15,654	23,736	546,168	538,086
Agriculture / Forestry	農 業 、 林 業	12,548	(273)	(109)	12,822	12,658
Fishery	漁 業	535	(36)	5	572	530
Mining / Quarrying of stone / Gravel	鉱業・採石業・砂利採取業	2,942	(374)	(274)	3,317	3,217
Construction	建 設 業	183,742	(1,262)	5,156	185,005	178,586
Electricity, gas and water	電気・ガス・熱供給・水道業	112,363	410	5,670	111,953	106,692
Telecommunication	情 報 通 信 業	16,453	(1,573)	(1,589)	18,026	18,042
Transportation / Postal activities	運 輸 業 、 郵 便 業	154,425	8,588	20,679	145,836	133,746
Wholesale / Retail services	卸 売 業 、 小 売 業	430,545	9,099	1,958	421,445	428,587
Financial and insurance services	金 融 業 、 保 険 業	349,452	8,430	29,545	341,022	319,906
Real estate / Goods rental and leasing	不 動 産 業 、 物 品 賃 貸 業	833,488	47,956	90,622	785,531	742,865
Medical welfare and other services	医 療 ・ 福 祉 等 サ ー ビ ス 業	386,120	6,107	8,812	380,012	377,307
Government / Local government	国 ・ 地 方 公 共 団 体	353,816	(111,600)	13,436	465,417	340,380
Others	そ の 他	2,225,151	16,019	34,773	2,209,131	2,190,377

(2) Classification of Disclosed Claims under the Financial Revitalization Law and Risk-monitored Loans by type of Industry

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

(Millions of yen)

	(Japanese)	As of Sep. 30, 2025			As of March 31, 2025	As of Sep. 30, 2024
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Total	合 計	172,956	(5,119)	(16,765)	178,076	189,722
Manufacturing	製 造 業	41,996	(2,297)	(6,155)	44,294	48,152
Agriculture / Forestry	農 業 、 林 業	2,419	(49)	(95)	2,469	2,515
Fishery	漁 業	82	—	—	82	82
Mining / Quarrying of stone / Gravel	鉱業・採石業・砂利採取業	34	(1)	(109)	35	143
Construction	建 設 業	16,032	(1,437)	(3,303)	17,470	19,336
Electricity, gas and water	電気・ガス・熱供給・水道業	4,073	(172)	(1,064)	4,246	5,137
Telecommunication	情 報 通 信 業	1,056	231	234	825	822
Transportation / Postal activities	運 輸 業 、 郵 便 業	8,952	(627)	(1,665)	9,579	10,618
Wholesale / Retail services	卸 売 業 、 小 売 業	35,986	658	(3,324)	35,327	39,310
Financial and insurance services	金 融 業 、 保 険 業	906	877	877	28	28
Real estate / Goods rental and leasing	不 動 産 業 、 物 品 賃 貸 業	9,497	(818)	(1,865)	10,316	11,363
Medical welfare and other services	医 療 ・ 福 祉 等 サービス業	38,363	(1,354)	(670)	39,717	39,034
Government / Local government	国 ・ 地 方 公 共 団 体	—	—	—	—	—
Others	そ の 他	13,554	(128)	377	13,683	13,176

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

(Millions of yen)

	(Japanese)	As of Sep. 30, 2025			As of March 31, 2025	As of Sep. 30, 2024
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Total	合 計	82,329	(3,185)	(10,340)	85,515	92,670
Manufacturing	製 造 業	18,175	(1,693)	(3,468)	19,868	21,643
Agriculture / Forestry	農 業 、 林 業	1,439	(44)	(145)	1,484	1,585
Fishery	漁 業	54	—	—	54	54
Mining / Quarrying of stone / Gravel	鉱業・採石業・砂利採取業	—	—	(108)	—	108
Construction	建 設 業	8,514	(815)	(2,234)	9,330	10,749
Electricity, gas and water	電気・ガス・熱供給・水道業	3,680	(172)	(392)	3,852	4,072
Telecommunication	情 報 通 信 業	789	195	229	593	559
Transportation / Postal activities	運 輸 業 、 郵 便 業	3,118	(222)	(647)	3,341	3,766
Wholesale / Retail services	卸 売 業 、 小 売 業	17,745	(867)	(3,574)	18,612	21,320
Financial and insurance services	金 融 業 、 保 険 業	906	877	877	28	28
Real estate / Goods rental and leasing	不 動 産 業 、 物 品 賃 貸 業	4,117	(355)	(964)	4,472	5,081
Medical welfare and other services	医 療 ・ 福 祉 等 サービス業	17,000	(126)	(50)	17,126	17,051
Government / Local government	国 ・ 地 方 公 共 団 体	—	—	—	—	—
Others	そ の 他	6,787	37	140	6,749	6,647

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

(Millions of yen)

	(Japanese)	As of Sep. 30, 2025			As of March 31, 2025	As of Sep. 30, 2024
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Total	合 計	90,627	(1,934)	(6,425)	92,561	97,052
Manufacturing	製 造 業	23,821	(604)	(2,686)	24,425	26,508
Agriculture / Forestry	農 業 、 林 業	979	(5)	49	985	929
Fishery	漁 業	27	—	—	27	27
Mining / Quarrying of stone / Gravel	鉱業・採石業・砂利採取業	34	(1)	(1)	35	35
Construction	建 設 業	7,518	(621)	(1,068)	8,139	8,587
Electricity, gas and water	電気・ガス・熱供給・水道業	392	(0)	(672)	393	1,065
Telecommunication	情 報 通 信 業	267	35	4	231	262
Transportation / Postal activities	運 輸 業 、 郵 便 業	5,833	(404)	(1,017)	6,238	6,851
Wholesale / Retail services	卸 売 業 、 小 売 業	18,241	1,526	250	16,714	17,990
Financial and insurance services	金 融 業 、 保 険 業	—	—	—	—	—
Real estate / Goods rental and leasing	不 動 産 業 、 物 品 賃 貸 業	5,380	(463)	(901)	5,843	6,281
Medical welfare and other services	医 療 ・ 福 祉 等 サービス業	21,363	(1,227)	(619)	22,591	21,983
Government / Local government	国 ・ 地 方 公 共 団 体	—	—	—	—	—
Others	そ の 他	6,766	(166)	237	6,933	6,529

(3) Consumer loans / Loans to SMEs

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

(Millions of yen)

	(Japanese)	As of Sep. 30, 2025			As of March 31, 2025	As of Sep. 30, 2024
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Consumer loans	消費者ローン残高	5,277,373	56,227	115,464	5,221,146	5,161,909
Housing-related loans	住宅関連ローン残高	4,998,515	43,389	86,800	4,955,125	4,911,714
Housing loans	住宅ローン残高	4,197,743	48,993	100,434	4,148,749	4,097,309
Apartment loans	アパートローン残高	799,616	(5,477)	(13,410)	805,093	813,026
Loans for asset building	資産形成ローン残高	1,155	(127)	(223)	1,282	1,379
Loans to SME and Individual customers (SMEs)	中小企業等貸出金残高	9,457,897	128,663	336,889	9,329,233	9,121,007
Ratio of loans to SMEs	中小企業等貸出比率	71.38%	1.55%	0.20%	69.83%	71.18%

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

(Millions of yen)

	(Japanese)	As of Sep. 30, 2025			As of March 31, 2025	As of Sep. 30, 2024
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Consumer loans	消費者ローン残高	2,907,003	38,525	78,418	2,868,478	2,828,585
Housing-related loans	住宅関連ローン残高	2,749,510	32,119	64,238	2,717,390	2,685,272
Housing loans	住宅ローン残高	2,121,519	38,898	79,424	2,082,620	2,042,094
Apartment loans	アパートローン残高	626,836	(6,651)	(14,962)	633,488	641,798
Loans for asset building	資産形成ローン残高	1,155	(127)	(223)	1,282	1,379
Loans to SME and Individual customers (SMEs)	中小企業等貸出金残高	5,100,966	87,870	218,146	5,013,096	4,882,820
Ratio of loans to SMEs	中小企業等貸出比率	66.89%	2.07%	1.10%	64.82%	65.79%

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

(Millions of yen)

	(Japanese)	As of Sep. 30, 2025			As of March 31, 2025	As of Sep. 30, 2024
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Consumer loans	消費者ローン残高	2,370,370	17,701	37,046	2,352,668	2,333,323
Housing-related loans	住宅関連ローン残高	2,249,004	11,269	22,562	2,237,735	2,226,442
Housing loans	住宅ローン残高	2,076,224	10,095	21,009	2,066,129	2,055,214
Apartment loans	アパートローン残高	172,779	1,174	1,552	171,605	171,227
Loans to SME and Individual customers (SMEs)	中小企業等貸出金残高	4,356,930	40,793	118,743	4,316,137	4,238,187
Ratio of loans to SMEs	中小企業等貸出比率	77.47%	0.76%	(1.14%)	76.71%	78.61%

6. Outstanding Balance of Deposits and Loans 【Non-consolidated】

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

(Millions of yen)

	(Japanese)	As of Sep. 30, 2025			As of March 31, 2025 (B)	As of Sep. 30, 2024 (C)
		(A)	(A)-(B)	(A)-(C)		
Deposits (Terms-end balance)	預 金 (末 残)	17,399,579	(208,093)	62,046	17,607,672	17,337,532
Deposits (Average balance)	預 金 (平 残)	17,477,547	143,817	86,099	17,333,730	17,391,448
Loans (Terms-end balance)	貸 出 金 (末 残)	13,248,435	(110,878)	435,652	13,359,313	12,812,782
Loans (Average balance)	貸 出 金 (平 残)	13,198,239	347,327	550,731	12,850,911	12,647,507

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

(Millions of yen)

	(Japanese)	As of Sep. 30, 2025			As of March 31, 2025 (B)	As of Sep. 30, 2024 (C)
		(A)	(A)-(B)	(A)-(C)		
Deposits (Terms-end balance)	預 金 (末 残)	10,405,974	(51,190)	15,299	10,457,164	10,390,674
Deposits (Average balance)	預 金 (平 残)	10,491,202	68,330	20,731	10,422,871	10,470,470
Loans (Terms-end balance)	貸 出 金 (末 残)	7,625,025	(108,023)	203,228	7,733,049	7,421,797
Loans (Average balance)	貸 出 金 (平 残)	7,660,043	207,986	350,260	7,452,057	7,309,783

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

(Millions of yen)

	(Japanese)	As of Sep. 30, 2025			As of March 31, 2025 (B)	As of Sep. 30, 2024 (C)
		(A)	(A)-(B)	(A)-(C)		
Deposits (Terms-end balance)	預 金 (末 残)	6,993,605	(156,902)	46,747	7,150,507	6,946,858
Deposits (Average balance)	預 金 (平 残)	6,986,345	75,486	65,367	6,910,858	6,920,977
Loans (Terms-end balance)	貸 出 金 (末 残)	5,623,409	(2,854)	232,424	5,626,264	5,390,985
Loans (Average balance)	貸 出 金 (平 残)	5,538,195	139,341	200,471	5,398,854	5,337,724