

November 7, 2025

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

Company name: The First Bank of Toyama, Ltd  
 Listing: Tokyo Stock Exchange  
 Securities code: 7184  
 URL: <https://www.first-bank.co.jp/>  
 Representative: Mitsuru Nomura, President and Representative Director  
 Inquiries: Kenji Fuji, Executive Officer, General Manager of Corporate Planning Department  
 Telephone: +81-76-461-3861  
 Scheduled date to file semi-annual securities report: November 21, 2025  
 Scheduled date to commence dividend payments: December 5, 2025  
 Setting of trading account: None  
 Preparation of supplementary material on financial results: Yes  
 Holding of financial results briefing: None

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

### 1. Consolidated financial results for the six months ended September 30, 2025 (from April 1, 2025 to September 30, 2025)

#### (1) Consolidated operating results

(Percentages indicate year-on-year changes.)

|                    | Ordinary income |        | Ordinary profit |        | Profit attributable to owners of parent |        |
|--------------------|-----------------|--------|-----------------|--------|-----------------------------------------|--------|
| Six months ended   | Millions of yen | %      | Millions of yen | %      | Millions of yen                         | %      |
| September 30, 2025 | 24,916          | (14.8) | 10,098          | (32.1) | 7,303                                   | (30.5) |
| September 30, 2024 | 29,234          | 50.0   | 14,866          | 196.6  | 10,508                                  | 274.3  |

Note: Comprehensive income For the six months ended September 30, 2025: ¥25,366 million [-%]  
 For the six months ended September 30, 2024: ¥(620) million [-%]

|                    | Basic earnings per share | Diluted earnings per share |
|--------------------|--------------------------|----------------------------|
| Six months ended   | Yen                      | Yen                        |
| September 30, 2025 | 115.55                   | -                          |
| September 30, 2024 | 163.99                   | -                          |

#### (2) Consolidated financial position

|                    | Total assets    | Net assets      | Equity-to-asset ratio |
|--------------------|-----------------|-----------------|-----------------------|
| As of              | Millions of yen | Millions of yen | %                     |
| September 30, 2025 | 1,638,688       | 175,696         | 10.7                  |
| March 31, 2025     | 1,594,249       | 152,519         | 9.6                   |

Reference: Equity  
 As of September 30, 2025: ¥175,696 million  
 As of March 31, 2025: ¥152,519 million

Note: "Equity-to-asset ratio" is calculated by dividing total net assets at the end of the period by total assets at the end of the period. This equity-to-asset ratio is not the equity-to-asset ratio stipulated in the Equity-to-Asset Ratio Notification.

### 2. Cash dividends

|                                              | Annual dividends per share |                    |                   |                 |       |
|----------------------------------------------|----------------------------|--------------------|-------------------|-----------------|-------|
|                                              | First quarter-end          | Second quarter-end | Third quarter-end | Fiscal year-end | Total |
|                                              | Yen                        | Yen                | Yen               | Yen             | Yen   |
| Fiscal year ended March 31, 2025             | -                          | 15.00              | -                 | 19.00           | 34.00 |
| Fiscal year ending March 31, 2026            | -                          | 28.00              |                   |                 |       |
| Fiscal year ending March 31, 2026 (Forecast) |                            |                    |                   | 28.00           | 56.00 |

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

Breakdown of dividends at the end of the second quarter of the fiscal year ending March 31, 2025: Ordinary dividend 12.00 yen, 80th anniversary dividend 3.00 yen

3. Forecast of consolidated financial results for the fiscal year ending March 31, 2026 (from April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

|                                      | Ordinary profit |        | Profit attributable to owners of parent |        | Basic earnings per share |
|--------------------------------------|-----------------|--------|-----------------------------------------|--------|--------------------------|
|                                      | Millions of yen | %      | Millions of yen                         | %      | Yen                      |
| Fiscal year ending<br>March 31, 2026 | 14,700          | (22.5) | 10,000                                  | (25.1) | 158.55                   |

Note: Revisions to the earnings forecasts most recently announced: None

\* **Notes**

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

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

|                          |                   |
|--------------------------|-------------------|
| As of September 30, 2025 | 64,309,700 shares |
| As of March 31, 2025     | 64,309,700 shares |

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

|                          |                  |
|--------------------------|------------------|
| As of September 30, 2025 | 1,458,818 shares |
| As of March 31, 2025     | 560,915 shares   |

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

|                                     |                   |
|-------------------------------------|-------------------|
| Six months ended September 30, 2025 | 63,202,312 shares |
| Six months ended September 30, 2024 | 64,074,389 shares |

**Overview of non-consolidated financial results**

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

**(1) Non-consolidated operating results**

(Percentages indicate year-on-year changes.)

|                    | Ordinary income |        | Ordinary profit |        | Profit          |        |
|--------------------|-----------------|--------|-----------------|--------|-----------------|--------|
| Six months ended   | Millions of yen | %      | Millions of yen | %      | Millions of yen | %      |
| September 30, 2025 | 21,192          | (18.8) | 9,548           | (36.3) | 7,094           | (34.9) |
| September 30, 2024 | 26,086          | 57.0   | 14,982          | 205.9  | 10,899          | 290.7  |

|                    | Basic earnings per share |
|--------------------|--------------------------|
| Six months ended   | Yen                      |
| September 30, 2025 | 112.24                   |
| September 30, 2024 | 170.10                   |

**(2) Non-consolidated financial position**

|                    | Total assets    | Net assets      | Equity-to-asset ratio |
|--------------------|-----------------|-----------------|-----------------------|
| As of              | Millions of yen | Millions of yen | %                     |
| September 30, 2025 | 1,623,741       | 164,895         | 10.2                  |
| March 31, 2025     | 1,580,442       | 142,603         | 9.0                   |

Reference: Equity

As of September 30, 2025: ¥164,895 million

As of March 31, 2025: ¥142,603 million

Note: "Equity-to-asset ratio" is calculated by dividing total net assets at the end of the period by total assets at the end of the period. This equity-to-asset ratio is not the equity-to-asset ratio stipulated in the Equity-to-Asset Ratio Notification.

\* 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

1. Since the Company falls under the category of a specified operating company (a company engaged in business as stipulated in Article 18, Paragraph 2 of the Cabinet Office Ordinance on Disclosure of Corporate Details, etc.), the Company prepares interim consolidated financial statements and interim financial statements for the interim accounting period.

2. The forward-looking statements, including forecasts of financial results, contained in these materials are based on information currently available to the Company and on certain assumptions deemed to be reasonable. However, the Company makes no guarantee that these forecasts will be achieved. Actual financial results, etc. may differ substantially due to various factors.

# Semi-annual consolidated balance sheet

(Millions of yen)

|                                                          | As of March 31, 2025 | As of September 30, 2025 |
|----------------------------------------------------------|----------------------|--------------------------|
| <b>Assets</b>                                            |                      |                          |
| Cash and due from banks                                  | 80,709               | 71,802                   |
| Money held in trust                                      | 700                  | 1,200                    |
| Securities                                               | 487,073              | 522,761                  |
| Loans and bills discounted                               | 1,001,453            | 1,017,692                |
| Foreign exchanges                                        | 1,982                | 2,076                    |
| Lease receivables and investments in leases              | 12,094               | 13,096                   |
| Other assets                                             | 7,781                | 8,300                    |
| Tangible fixed assets                                    | 7,998                | 7,783                    |
| Intangible fixed assets                                  | 1,817                | 1,627                    |
| Retirement benefit asset                                 | 255                  | 348                      |
| Deferred tax assets                                      | 138                  | 134                      |
| Customers' liabilities for acceptances and guarantees    | 2,095                | 1,988                    |
| Allowance for loan losses                                | (9,852)              | (10,123)                 |
| <b>Total assets</b>                                      | <b>1,594,249</b>     | <b>1,638,688</b>         |
| <b>Liabilities</b>                                       |                      |                          |
| Deposits                                                 | 1,377,083            | 1,402,212                |
| Negotiable certificates of deposit                       | 20,000               | 12,000                   |
| Call money and bills sold                                | 5,000                | 10,000                   |
| Borrowed money                                           | 14,809               | 7,954                    |
| Other liabilities                                        | 9,007                | 6,959                    |
| Provision for bonuses for directors (and other officers) | 39                   | 21                       |
| Retirement benefit liability                             | 25                   | 1                        |
| Provision for reimbursement of deposits                  | 75                   | 73                       |
| Provision for contingent loss                            | 596                  | 575                      |
| Deferred tax liabilities                                 | 12,425               | 20,634                   |
| Deferred tax liabilities for land revaluation            | 570                  | 570                      |
| Acceptances and guarantees                               | 2,095                | 1,988                    |
| <b>Total liabilities</b>                                 | <b>1,441,729</b>     | <b>1,462,992</b>         |
| <b>Net assets</b>                                        |                      |                          |
| Share capital                                            | 10,182               | 10,182                   |
| Capital surplus                                          | 9,491                | 9,499                    |
| Retained earnings                                        | 97,493               | 103,585                  |
| Treasury shares                                          | (101)                | (1,087)                  |
| <b>Total shareholders' equity</b>                        | <b>117,066</b>       | <b>122,180</b>           |
| Valuation difference on available-for-sale securities    | 34,599               | 52,586                   |
| Revaluation reserve for land                             | 1,031                | 1,031                    |
| Remeasurements of defined benefit plans                  | (178)                | (102)                    |
| <b>Total accumulated other comprehensive income</b>      | <b>35,452</b>        | <b>53,515</b>            |
| <b>Total net assets</b>                                  | <b>152,519</b>       | <b>175,696</b>           |
| <b>Total liabilities and net assets</b>                  | <b>1,594,249</b>     | <b>1,638,688</b>         |

# Semi-annual consolidated statement of income

(Millions of yen)

|                                         | Six months ended<br>September 30, 2024 | Six months ended<br>September 30, 2025 |
|-----------------------------------------|----------------------------------------|----------------------------------------|
| Ordinary income                         | 29,234                                 | 24,916                                 |
| Interest income                         | 11,622                                 | 13,139                                 |
| Interest on loans and discounts         | 4,945                                  | 5,855                                  |
| Interest and dividends on securities    | 6,601                                  | 7,094                                  |
| Fees and commissions                    | 1,354                                  | 1,357                                  |
| Other ordinary income                   | 5,731                                  | 4,685                                  |
| Other income                            | 10,526                                 | 5,734                                  |
| Ordinary expenses                       | 14,368                                 | 14,817                                 |
| Interest expenses                       | 325                                    | 1,635                                  |
| Interest on deposits                    | 291                                    | 1,572                                  |
| Fees and commissions payments           | 513                                    | 515                                    |
| Other ordinary expenses                 | 6,695                                  | 4,300                                  |
| General and administrative expenses     | 6,466                                  | 6,627                                  |
| Other expenses                          | 367                                    | 1,740                                  |
| Ordinary profit                         | 14,866                                 | 10,098                                 |
| Extraordinary income                    | 10                                     | 1                                      |
| Gain on disposal of non-current assets  | 10                                     | 1                                      |
| Extraordinary losses                    | 1                                      | 0                                      |
| Loss on disposal of non-current assets  | 1                                      | 0                                      |
| Profit before income taxes              | 14,875                                 | 10,100                                 |
| Income taxes - current                  | 4,224                                  | 2,842                                  |
| Income taxes - deferred                 | 143                                    | (45)                                   |
| Total income taxes                      | 4,367                                  | 2,797                                  |
| Profit                                  | 10,508                                 | 7,303                                  |
| Profit attributable to owners of parent | 10,508                                 | 7,303                                  |

# Semi-annual consolidated statement of comprehensive income

(Millions of yen)

|                                                       | Six months ended<br>September 30, 2024 | Six months ended<br>September 30, 2025 |
|-------------------------------------------------------|----------------------------------------|----------------------------------------|
| Profit                                                | 10,508                                 | 7,303                                  |
| Other comprehensive income                            | (11,128)                               | 18,063                                 |
| Valuation difference on available-for-sale securities | (11,089)                               | 17,987                                 |
| Remeasurements of defined benefit plans, net of tax   | (38)                                   | 75                                     |
| Comprehensive income                                  | (620)                                  | 25,366                                 |
| Comprehensive income attributable to                  |                                        |                                        |
| Comprehensive income attributable to owners of parent | (620)                                  | 25,366                                 |

## Semi-annual consolidated statement of changes in equity

Six months ended September 30, 2024

(Millions of yen)

|                                                      | Shareholders' equity |                 |                   |                 |                            |
|------------------------------------------------------|----------------------|-----------------|-------------------|-----------------|----------------------------|
|                                                      | Share capital        | Capital surplus | Retained earnings | Treasury shares | Total shareholders' equity |
| Balance at beginning of period                       | 10,182               | 6,266           | 85,918            | (586)           | 101,781                    |
| Changes during period                                |                      |                 |                   |                 |                            |
| Dividends of surplus                                 |                      |                 | (823)             |                 | (823)                      |
| Profit attributable to owners of parent              |                      |                 | 10,508            |                 | 10,508                     |
| increase due to share delivery                       |                      | 618             |                   | 259             | 877                        |
| Purchase of treasury shares                          |                      |                 |                   | (0)             | (0)                        |
| Disposal of treasury shares                          |                      | 9               |                   | 10              | 20                         |
| Purchase of shares of consolidated subsidiaries      |                      | 2,597           |                   | 215             | 2,813                      |
| Net changes in items other than shareholders' equity |                      |                 |                   |                 |                            |
| Total changes during period                          | -                    | 3,225           | 9,684             | 485             | 13,395                     |
| Balance at end of period                             | 10,182               | 9,491           | 95,602            | (101)           | 115,176                    |

|                                                      | Valuation and translation adjustments                 |                              |                                         |                                              | Non-controlling interests | Total net assets |
|------------------------------------------------------|-------------------------------------------------------|------------------------------|-----------------------------------------|----------------------------------------------|---------------------------|------------------|
|                                                      | Valuation difference on available-for-sale securities | Revaluation reserve for land | Remeasurements of defined benefit plans | Total accumulated other comprehensive income |                           |                  |
| Balance at beginning of period                       | 45,820                                                | 1,048                        | 26                                      | 46,895                                       | 7,334                     | 156,011          |
| Changes during period                                |                                                       |                              |                                         |                                              |                           |                  |
| Dividends of surplus                                 |                                                       |                              |                                         |                                              |                           | (823)            |
| Profit attributable to owners of parent              |                                                       |                              |                                         |                                              |                           | 10,508           |
| increase due to share delivery                       |                                                       |                              |                                         |                                              |                           | 877              |
| Purchase of treasury shares                          |                                                       |                              |                                         |                                              |                           | (0)              |
| Disposal of treasury shares                          |                                                       |                              |                                         |                                              |                           | 20               |
| Purchase of shares of consolidated subsidiaries      |                                                       |                              |                                         |                                              |                           | 2,813            |
| Net changes in items other than shareholders' equity | (11,089)                                              | -                            | (38)                                    | (11,128)                                     | (7,334)                   | (18,462)         |
| Total changes during period                          | (11,089)                                              | -                            | (38)                                    | (11,128)                                     | (7,334)                   | (5,067)          |
| Balance at end of period                             | 34,731                                                | 1,048                        | (12)                                    | 35,767                                       | -                         | 150,943          |

## Semi-annual consolidated statement of changes in equity

Six months ended September 30, 2025

(Millions of yen)

|                                                      | Shareholders' equity |                 |                   |                 |                            |
|------------------------------------------------------|----------------------|-----------------|-------------------|-----------------|----------------------------|
|                                                      | Share capital        | Capital surplus | Retained earnings | Treasury shares | Total shareholders' equity |
| Balance at beginning of period                       | 10,182               | 9,491           | 97,493            | (101)           | 117,066                    |
| Changes during period                                |                      |                 |                   |                 |                            |
| Dividends of surplus                                 |                      |                 | (1,211)           |                 | (1,211)                    |
| Profit attributable to owners of parent              |                      |                 | 7,303             |                 | 7,303                      |
| increase due to share delivery                       |                      |                 |                   |                 |                            |
| Purchase of treasury shares                          |                      |                 |                   | (1,000)         | (1,000)                    |
| Disposal of treasury shares                          |                      | 7               |                   | 13              | 21                         |
| Purchase of shares of consolidated subsidiaries      |                      |                 |                   |                 |                            |
| Net changes in items other than shareholders' equity |                      |                 |                   |                 |                            |
| Total changes during period                          | -                    | 7               | 6,092             | (986)           | 5,113                      |
| Balance at end of period                             | 10,182               | 9,499           | 103,585           | (1,087)         | 122,180                    |

|                                                      | Valuation and translation adjustments                 |                              |                                         |                                              | Non-controlling interests | Total net assets |
|------------------------------------------------------|-------------------------------------------------------|------------------------------|-----------------------------------------|----------------------------------------------|---------------------------|------------------|
|                                                      | Valuation difference on available-for-sale securities | Revaluation reserve for land | Remeasurements of defined benefit plans | Total accumulated other comprehensive income |                           |                  |
| Balance at beginning of period                       | 34,599                                                | 1,031                        | (178)                                   | 35,452                                       | -                         | 152,519          |
| Changes during period                                |                                                       |                              |                                         |                                              |                           |                  |
| Dividends of surplus                                 |                                                       |                              |                                         |                                              |                           | (1,211)          |
| Profit attributable to owners of parent              |                                                       |                              |                                         |                                              |                           | 7,303            |
| increase due to share delivery                       |                                                       |                              |                                         |                                              |                           |                  |
| Purchase of treasury shares                          |                                                       |                              |                                         |                                              |                           | (1,000)          |
| Disposal of treasury shares                          |                                                       |                              |                                         |                                              |                           | 21               |
| Purchase of shares of consolidated subsidiaries      |                                                       |                              |                                         |                                              |                           |                  |
| Net changes in items other than shareholders' equity | 17,987                                                | -                            | 75                                      | 18,063                                       | -                         | 18,063           |
| Total changes during period                          | 17,987                                                | -                            | 75                                      | 18,063                                       | -                         | 23,176           |
| Balance at end of period                             | 52,586                                                | 1,031                        | (102)                                   | 53,515                                       | -                         | 175,696          |

# Semi-annual consolidated statement of cash flows

(Millions of yen)

|                                                                                      | Six months ended<br>September 30, 2024 | Six months ended<br>September 30, 2025 |
|--------------------------------------------------------------------------------------|----------------------------------------|----------------------------------------|
| Cash flows from operating activities                                                 |                                        |                                        |
| Profit before income taxes                                                           | 14,875                                 | 10,100                                 |
| Depreciation                                                                         | 548                                    | 571                                    |
| Increase (decrease) in allowance for loan losses                                     | (1,273)                                | 271                                    |
| Increase (decrease) in provision for bonuses for directors (and other officers)      | (9)                                    | (18)                                   |
| Decrease (increase) in retirement benefit asset                                      | (95)                                   | (92)                                   |
| Increase (decrease) in retirement benefit liability                                  | (10)                                   | (23)                                   |
| Increase (decrease) in provision for reimbursement of deposits                       | (1)                                    | (2)                                    |
| Increase (decrease) in provision for contingent loss                                 | (43)                                   | (21)                                   |
| Interest income                                                                      | (11,622)                               | (13,139)                               |
| Interest expenses                                                                    | 325                                    | 1,635                                  |
| Loss (gain) related to securities                                                    | (8,673)                                | (4,914)                                |
| Foreign exchange losses (gains)                                                      | 893                                    | 90                                     |
| Loss (gain) on disposal of non-current assets                                        | (9)                                    | (1)                                    |
| Net decrease (increase) in loans and bills discounted                                | (12,370)                               | (15,925)                               |
| Net increase (decrease) in deposits                                                  | 72,828                                 | 25,107                                 |
| Net increase (decrease) in negotiable certificates of deposit                        | (25,000)                               | (8,000)                                |
| Net increase (decrease) in borrowed money (excluding subordinated borrowings)        | (1,478)                                | (6,855)                                |
| Net decrease (increase) in due from banks (excluding due from Bank of Japan)         | (175)                                  | (1,201)                                |
| Net decrease (increase) in trading securities                                        | 8                                      | -                                      |
| Net increase (decrease) in call money                                                | (25,000)                               | 5,000                                  |
| Net decrease (increase) in foreign exchanges - assets                                | (192)                                  | (76)                                   |
| Lncrease (decrease) in lease receivables and investment assets                       | (444)                                  | (1,001)                                |
| Interest received                                                                    | 11,476                                 | 13,039                                 |
| Interest paid                                                                        | (736)                                  | (1,299)                                |
| Other, net                                                                           | (2,101)                                | 245                                    |
| Subtotal                                                                             | 11,718                                 | 3,487                                  |
| Income taxes refund (paid)                                                           | (2,242)                                | (4,066)                                |
| Net cash provided by (used in) operating activities                                  | 9,475                                  | (579)                                  |
| Cash flows from investing activities                                                 |                                        |                                        |
| Purchase of securities                                                               | (141,741)                              | (106,229)                              |
| Proceeds from sale of securities                                                     | 96,327                                 | 64,939                                 |
| Proceeds from redemption of securities                                               | 32,226                                 | 34,638                                 |
| Investments in money held in trust                                                   | -                                      | (500)                                  |
| Purchase of tangible fixed assets                                                    | (547)                                  | (133)                                  |
| Proceeds from sale of property, plant and equipment                                  | 48                                     | 13                                     |
| Purchase of intangible assets                                                        | (114)                                  | (45)                                   |
| Net cash provided by (used in) investing activities                                  | (13,801)                               | (7,317)                                |
| Cash flows from financing activities                                                 |                                        |                                        |
| Dividends paid                                                                       | (823)                                  | (1,211)                                |
| Dividends paid to non-controlling interests                                          | (16)                                   | -                                      |
| Balance of purchase and sales of treasury stock                                      | (0)                                    | (1,000)                                |
| Purchase of shares of subsidiaries not resulting in change in scope of consolidation | (795)                                  | -                                      |
| Net cash provided by (used in) financing activities                                  | (1,636)                                | (2,211)                                |
| Effect of exchange rate change on cash and cash equivalents                          | -                                      | -                                      |
| Net increase (decrease) in cash and cash equivalents                                 | (5,961)                                | (10,108)                               |
| Cash and cash equivalents at beginning of period                                     | 67,925                                 | 79,865                                 |

Cash and cash equivalents at end of period

|        |        |
|--------|--------|
| 61,964 | 69,757 |
|--------|--------|

# Semi-annual balance sheet

(Millions of yen)

|                                                          | As of March 31, 2025 | As of September 30, 2025 |
|----------------------------------------------------------|----------------------|--------------------------|
| <b>Assets</b>                                            |                      |                          |
| Cash and due from banks                                  | 80,482               | 70,459                   |
| Money held in trust                                      | 700                  | 700                      |
| Securities                                               | 467,790              | 501,526                  |
| Loans and bills discounted                               | 1,023,980            | 1,044,181                |
| Foreign exchanges                                        | 1,982                | 2,076                    |
| Other assets                                             | 2,654                | 2,718                    |
| Other                                                    | 2,654                | 2,718                    |
| Tangible fixed assets                                    | 7,838                | 7,623                    |
| Intangible fixed assets                                  | 1,809                | 1,620                    |
| Prepaid pension costs                                    | 488                  | 494                      |
| Customers' liabilities for acceptances and guarantees    | 2,095                | 1,988                    |
| Allowance for loan losses                                | (9,380)              | (9,648)                  |
| Total assets                                             | 1,580,442            | 1,623,741                |
| <b>Liabilities</b>                                       |                      |                          |
| Deposits                                                 | 1,378,762            | 1,404,404                |
| Negotiable certificates of deposit                       | 20,000               | 12,000                   |
| Call money                                               | 5,000                | 10,000                   |
| Borrowed money                                           | 10,900               | 4,000                    |
| Other liabilities                                        | 9,469                | 7,005                    |
| Income taxes payable                                     | 3,064                | 1,915                    |
| Lease liabilities                                        | 1,766                | 1,579                    |
| Asset retirement obligations                             | 60                   | 60                       |
| Other                                                    | 4,577                | 3,449                    |
| Provision for bonuses for directors (and other officers) | 39                   | 21                       |
| Provision for reimbursement of deposits                  | 75                   | 73                       |
| Provision for contingent loss                            | 596                  | 575                      |
| Deferred tax liabilities                                 | 10,330               | 18,206                   |
| Deferred tax liabilities for land revaluation            | 570                  | 570                      |
| Acceptances and guarantees                               | 2,095                | 1,988                    |
| Total liabilities                                        | 1,437,839            | 1,458,845                |
| <b>Net assets</b>                                        |                      |                          |
| Share capital                                            | 10,182               | 10,182                   |
| Capital surplus                                          | 6,701                | 6,709                    |
| Legal capital surplus                                    | 6,074                | 6,074                    |
| Other capital surplus                                    | 627                  | 635                      |
| Retained earnings                                        | 95,582               | 101,465                  |
| Legal retained earnings                                  | 4,108                | 4,108                    |
| Other retained earnings                                  | 91,473               | 97,356                   |
| General reserve                                          | 38,860               | 38,860                   |
| Retained earnings brought forward                        | 52,613               | 58,496                   |
| Treasury shares                                          | (98)                 | (1,084)                  |
| Total shareholders' equity                               | 112,368              | 117,273                  |
| Valuation difference on available-for-sale securities    | 29,202               | 46,590                   |
| Revaluation reserve for land                             | 1,031                | 1,031                    |
| Total valuation and translation adjustments              | 30,234               | 47,622                   |
| Total net assets                                         | 142,603              | 164,895                  |
| Total liabilities and net assets                         | 1,580,442            | 1,623,741                |

## Semi-annual statement of income

(Millions of yen)

|                                      | Six months ended<br>September 30, 2024 | Six months ended<br>September 30, 2025 |
|--------------------------------------|----------------------------------------|----------------------------------------|
| Ordinary income                      | 26,086                                 | 21,192                                 |
| Interest income                      | 11,389                                 | 13,439                                 |
| Interest on loans and discounts      | 5,082                                  | 6,009                                  |
| Interest and dividends on securities | 6,231                                  | 7,240                                  |
| Fees and commissions                 | 1,358                                  | 1,362                                  |
| Other ordinary income                | 2,751                                  | 1,465                                  |
| Other income                         | 10,588                                 | 4,925                                  |
| Ordinary expenses                    | 11,104                                 | 11,644                                 |
| Interest expenses                    | 319                                    | 1,634                                  |
| Interest on deposits                 | 292                                    | 1,573                                  |
| Fees and commissions payments        | 522                                    | 529                                    |
| Other ordinary expenses              | 3,617                                  | 1,338                                  |
| General and administrative expenses  | 6,277                                  | 6,422                                  |
| Other expenses                       | 367                                    | 1,719                                  |
| Ordinary profit                      | 14,982                                 | 9,548                                  |
| Extraordinary income                 | 10                                     | 1                                      |
| Extraordinary losses                 | 1                                      | 0                                      |
| Profit before income taxes           | 14,992                                 | 9,550                                  |
| Income taxes - current               | 3,882                                  | 2,480                                  |
| Income taxes - deferred              | 209                                    | (24)                                   |
| Total income taxes                   | 4,092                                  | 2,455                                  |
| Profit                               | 10,899                                 | 7,094                                  |

Semi-annual statement of changes in equity

Six months ended September 30, 2024

(Millions of yen)

|                                                      | Shareholders' equity |                       |                       |                       |                         |                         |                                   |                         |                 |                            |
|------------------------------------------------------|----------------------|-----------------------|-----------------------|-----------------------|-------------------------|-------------------------|-----------------------------------|-------------------------|-----------------|----------------------------|
|                                                      | Share capital        | Capital surplus       |                       |                       | Retained earnings       |                         |                                   |                         | Treasury shares | Total shareholders' equity |
|                                                      |                      | Legal capital surplus | Other capital surplus | Total capital surplus | Legal retained earnings | Other retained earnings |                                   | Total retained earnings |                 |                            |
|                                                      |                      |                       |                       |                       |                         | General reserve         | Retained earnings brought forward |                         |                 |                            |
| Balance at beginning of period                       | 10,182               | 6,074                 | -                     | 6,074                 | 4,108                   | 38,860                  | 40,442                            | 83,410                  | (586)           | 99,080                     |
| Changes during period                                |                      |                       |                       |                       |                         |                         |                                   |                         |                 |                            |
| Dividends of surplus                                 |                      |                       |                       |                       |                         |                         | (823)                             | (823)                   |                 | (823)                      |
| Profit                                               |                      |                       |                       |                       |                         |                         | 10,899                            | 10,899                  |                 | 10,899                     |
| increase due to share delivery                       |                      |                       | 618                   | 618                   |                         |                         |                                   |                         | 479             | 1,097                      |
| Purchase of treasury shares                          |                      |                       |                       |                       |                         |                         |                                   |                         | (1)             | (1)                        |
| Disposal of treasury shares                          |                      |                       | 9                     | 9                     |                         |                         |                                   |                         | 10              | 20                         |
| Net changes in items other than shareholders' equity |                      |                       |                       |                       |                         |                         |                                   |                         |                 |                            |
| Total changes during period                          | -                    | -                     | 627                   | 627                   | -                       | -                       | 10,075                            | 10,075                  | 488             | 11,191                     |
| Balance at end of period                             | 10,182               | 6,074                 | 627                   | 6,701                 | 4,108                   | 38,860                  | 50,517                            | 93,486                  | (98)            | 110,272                    |

|                                                      | Valuation and translation adjustments                 |                              |                                             | Total net assets |
|------------------------------------------------------|-------------------------------------------------------|------------------------------|---------------------------------------------|------------------|
|                                                      | Valuation difference on available-for-sale securities | Revaluation reserve for land | Total valuation and translation adjustments |                  |
| Balance at beginning of period                       | 44,537                                                | 1,048                        | 45,585                                      | 144,666          |
| Changes during period                                |                                                       |                              |                                             |                  |
| Dividends of surplus                                 |                                                       |                              |                                             | (823)            |
| Profit                                               |                                                       |                              |                                             | 10,899           |
| increase due to share delivery                       |                                                       |                              |                                             | 1,097            |
| Purchase of treasury shares                          |                                                       |                              |                                             | (1)              |
| Disposal of treasury shares                          |                                                       |                              |                                             | 20               |
| Net changes in items other than shareholders' equity | (14,709)                                              | -                            | (14,709)                                    | (14,709)         |
| Total changes during period                          | (14,709)                                              | -                            | (14,709)                                    | (3,517)          |
| Balance at end of period                             | 29,827                                                | 1,048                        | 30,875                                      | 141,148          |

Semi-annual statement of changes in equity

Six months ended September 30, 2025

(Millions of yen)

|                                                      | Shareholders' equity |                       |                       |                       |                         |                         |                                   |                         |                 |                            |
|------------------------------------------------------|----------------------|-----------------------|-----------------------|-----------------------|-------------------------|-------------------------|-----------------------------------|-------------------------|-----------------|----------------------------|
|                                                      | Share capital        | Capital surplus       |                       |                       | Retained earnings       |                         |                                   |                         | Treasury shares | Total shareholders' equity |
|                                                      |                      | Legal capital surplus | Other capital surplus | Total capital surplus | Legal retained earnings | Other retained earnings |                                   | Total retained earnings |                 |                            |
|                                                      |                      |                       |                       |                       |                         | General reserve         | Retained earnings brought forward |                         |                 |                            |
| Balance at beginning of period                       | 10,182               | 6,074                 | 627                   | 6,701                 | 4,108                   | 38,860                  | 52,613                            | 95,582                  | (98)            | 112,368                    |
| Changes during period                                |                      |                       |                       |                       |                         |                         |                                   |                         |                 |                            |
| Dividends of surplus                                 |                      |                       |                       |                       |                         |                         | (1,211)                           | (1,211)                 |                 | (1,211)                    |
| Profit                                               |                      |                       |                       |                       |                         |                         | 7,094                             | 7,094                   |                 | 7,094                      |
| increase due to share delivery                       |                      |                       |                       |                       |                         |                         |                                   |                         |                 |                            |
| Purchase of treasury shares                          |                      |                       |                       |                       |                         |                         |                                   |                         | (1,000)         | (1,000)                    |
| Disposal of treasury shares                          |                      |                       | 7                     | 7                     |                         |                         |                                   |                         | 13              | 21                         |
| Net changes in items other than shareholders' equity |                      |                       |                       |                       |                         |                         |                                   |                         |                 |                            |
| Total changes during period                          | -                    | -                     | 7                     | 7                     | -                       | -                       | 5,882                             | 5,882                   | (986)           | 4,904                      |
| Balance at end of period                             | 10,182               | 6,074                 | 635                   | 6,709                 | 4,108                   | 38,860                  | 58,496                            | 101,465                 | (1,084)         | 117,273                    |

|                                                      | Valuation and translation adjustments                 |                              |                                             | Total net assets |
|------------------------------------------------------|-------------------------------------------------------|------------------------------|---------------------------------------------|------------------|
|                                                      | Valuation difference on available-for-sale securities | Revaluation reserve for land | Total valuation and translation adjustments |                  |
| Balance at beginning of period                       | 29,202                                                | 1,031                        | 30,234                                      | 142,603          |
| Changes during period                                |                                                       |                              |                                             |                  |
| Dividends of surplus                                 |                                                       |                              |                                             | (1,211)          |
| Profit                                               |                                                       |                              |                                             | 7,094            |
| increase due to share delivery                       |                                                       |                              |                                             |                  |
| Purchase of treasury shares                          |                                                       |                              |                                             | (1,000)          |
| Disposal of treasury shares                          |                                                       |                              |                                             | 21               |
| Net changes in items other than shareholders' equity | 17,387                                                |                              | 17,387                                      | 17,387           |
| Total changes during period                          | 17,387                                                | -                            | 17,387                                      | 22,292           |
| Balance at end of period                             | 46,590                                                | 1,031                        | 47,622                                      | 164,895          |