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## Consolidated Financial Results for the Fiscal Year Ended March 31, 2025 [Japanese GAAP]

May 9, 2025

Company name: Nishi-Nippon Financial Holdings, Inc.  
 Listing: Tokyo Stock Exchange, Fukuoka Stock Exchange  
 Securities code: 7189  
 URL: <https://www.nnfh.co.jp>  
 Representative: Hideyuki Murakami President  
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 Telephone: +81-92-476-5050  
 Scheduled date of annual general meeting of shareholders: June 27, 2025  
 Scheduled date to commence dividend payments: June 30, 2025  
 Scheduled date to file annual securities report: June 25, 2025  
 Trading accounts: Yes  
 Preparation of supplementary material on financial results: Yes  
 Holding of financial results briefing: Yes (for institutional investors, analysts)

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

### 1. Consolidated Financial Results for the Fiscal Year Ended March 31, 2025 (April 1, 2024 to March 31, 2025)

#### (1) Consolidated Operating Results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Fiscal year ended March 31, 2025	196,415	5.8	45,537	27.9	30,982	31.4
March 31, 2024	185,595	15.7	35,609	5.7	23,576	(10.2)

(Note) Comprehensive income: Fiscal year ended March 31, 2025: ¥ (17,250) million [ -%]  
 Fiscal year ended March 31, 2024: ¥ 54,994 million [ 252.5%]

	Basic earnings per share	Diluted earnings per share	Rate of return on equity	Ordinary profit to total assets ratio	Ordinary profit to ordinary income ratio
	Yen	Yen	%	%	%
Fiscal year ended March 31, 2025	221.37	-	5.5	0.3	23.2
March 31, 2024	167.11	-	4.3	0.3	19.2

(Reference) Equity in earnings (losses) of affiliated companies: Fiscal year ended March 31, 2025: ¥ 1,048 million  
 Fiscal year ended March 31, 2024: ¥ 975 million

(Note) 1. Diluted earnings per share is not presented because dilutive shares do not exist.

2. In accordance with the change in accounting policy, the figures for the fiscal year ended March 31, 2024 are adjusted retrospectively. For details on the changes in accounting policies, please refer to the attached document on page 12.

#### (2) Consolidated Financial Position

	Total assets	Net assets	Capital adequacy ratio	Net assets per share
	Millions of yen	Millions of yen	%	Yen
As of March 31, 2025	13,582,451	558,130	4.0	3,931.30
March 31, 2024	13,483,062	586,065	4.3	4,105.03

(Reference) Equity: As of March 31, 2025: ¥ 547,569 million  
 As of March 31, 2024: ¥ 575,881 million

(Note) 1. Capital adequacy ratio = (Total net assets - Non-controlling interests) / Total assets. The ratio above is not based on the regulation of Capital Adequacy Ratio.

2. In accordance with the change in accounting policy, the figures for the fiscal year ended March 31, 2024 are adjusted retrospectively. For details on the changes in accounting policies, please refer to the attached document on page 12.

### (3) Consolidated Cash Flows

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents at the end of period
Fiscal year ended	Millions of yen	Millions of yen	Millions of yen	Millions of yen
March 31, 2025	(552,212)	38,837	(10,675)	1,669,283
March 31, 2024	197,020	66,194	(9,628)	2,193,336

### 2. Dividends

	Annual dividends					Total dividends	Payout ratio (consolidated)	Dividends to net assets (consolidated)
	1st quarter-end	2nd quarter-end	3rd quarter-end	Year-end	Total			
Fiscal year ended	Yen	Yen	Yen	Yen	Yen	Millions of yen	%	%
March 31, 2024	-	25.00	-	30.00	55.00	7,753	32.9	1.4
March 31, 2025	-	30.00	-	45.00	75.00	10,486	33.9	1.9
Fiscal year ending March 31, 2026 (Forecast)	-	45.00	-	45.00	90.00		-	

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

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2025	26,000	10.2	17,500	6.6	125.64
Full year	55,000	20.8	37,000	19.4	265.64

#### \* 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: Yes
- 2) Changes in accounting policies due to other reasons: None
- 3) Changes in accounting estimates: None
- 4) Restatement: None

(Note) For details, please refer to the attached document on page 12, “3. Consolidated Financial Statements and Principal Notes (6) Notes to Consolidated Financial Statements (Changes in accounting policies)” .

(3) Number of issued shares (common shares)

1) Total number of issued shares at the end of the period (including treasury shares):

March 31, 2025: 146,391,055 shares  
March 31, 2024: 147,393,755 shares

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

March 31, 2025: 7,106,508 shares  
March 31, 2024: 7,106,844 shares

3) Average number of shares outstanding during the period:

Fiscal Year ended March 31, 2025: 139,957,057 shares  
Fiscal Year ended March 31, 2024: 141,082,010 shares

(Note) The total number of treasury shares at the end of the period includes treasury shares held by a trust account for Board Benefit Trust (BBT) (114 thousand shares as of March 31, 2025 and 120 thousand shares as of March 31, 2024). In addition, treasury shares held by the trust account (116 thousand shares for fiscal year ended March 31, 2025 and 120 thousand shares for fiscal year ended March 31, 2024) are included in the number of treasury shares that is deducted in the calculation of the average number of shares during the period.

(Reference) Overview of Non-consolidated Financial Results

1. Non-consolidated Financial Results for the Fiscal Year Ended March 31, 2025 (April 1, 2024 to March 31, 2025)

(1) Non-consolidated Operating Results

(Percentages indicate year-on-year changes.)

	Operating revenues		Operating profit		Ordinary profit		Net income	
Fiscal year ended	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%
March 31, 2025	19,829	76.3	18,791	84.8	18,438	85.2	18,039	83.0
March 31, 2024	11,246	9.2	10,170	9.0	9,957	10.2	9,860	9.9

	Basic earnings per share
Fiscal year ended	Yen
March 31, 2025	128.87
March 31, 2024	69.88

(2) Non-consolidated Financial Position

	Total assets	Net assets	Capital adequacy ratio	Net assets per share
As of	Millions of yen	Millions of yen	%	Yen
March 31, 2025	434,308	379,527	87.4	2,724.43
March 31, 2024	426,729	371,920	87.2	2,650.75

(Reference) Equity: As of March 31, 2025: ¥ 379,527 million  
As of March 31, 2024: ¥ 371,920 million

\* Financial results reports are exempt from audit conducted by certified public accountants or an audit firm.

\* Explanation for proper use of forecasts and other notes

The above forecasts are based on the information which is presently available and certain assumptions which are considered to be reasonable.

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

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\* Explanatory Materials on Financial Results for the Fiscal Year Ended March 31, 2025

## 1. Overview of Operating Results, etc.

### (1) Overview of Operating Results for the Fiscal Year under Review

Ordinary income was ¥196,415 million, up ¥10,820 million year on year, due to an increase in interest income and other factors. Ordinary expenses were ¥150,877 million, up ¥892 million year on year, due to an increase in interest expenses and other factors. As a result, ordinary profit was ¥45,537 million, up ¥9,927 million year on year. Also, profit attributable to owners of parent amounted to ¥30,982 million, up ¥7,405 million year on year.

Operating results by business segment are as follows:

#### 1) Banking business

Ordinary income was ¥173,550 million and segment profit was ¥39,460 million in the banking business that consists of The Nishi-Nippon City Bank and The Bank of Nagasaki.

#### 2) Other

Ordinary income was ¥39,062 million and segment profit was ¥14,776 million in other businesses.

### (2) Overview of Financial Position for the Fiscal Year under Review

Total assets increased by ¥99.3 billion compared to the end of the previous fiscal year, reaching ¥13,582.4 billion. Total liabilities increased by ¥127.3 billion compared to the end of the previous fiscal year, reaching ¥13,024.3 billion. Total net assets decreased by ¥27.9 billion compared to the end of the previous fiscal year, reaching ¥558.1 billion.

With regard to primary account balances, deposits and negotiable certificates of deposit increased by ¥82.0 billion compared to the end of the previous fiscal year, reaching ¥10,506.9 billion. Loans and bills discounted increased by ¥743.1 billion compared to the end of the previous fiscal year, reaching ¥9,921.4 billion. Securities decreased by ¥111.4 billion compared to the end of the previous fiscal year, reaching ¥1,691.6 billion.

Financial positions by business segment are as follows:

#### 1) Banking business

Segment assets were ¥13,529.3 billion and segment liabilities were ¥13,003.4 billion in the banking business that consists of The Nishi-Nippon City Bank and The Bank of Nagasaki.

#### 2) Other

Segment assets were ¥533.4 billion and segment liabilities were ¥100.9 billion in other businesses.

### (3) Overview of Cash Flows for the Fiscal Year under Review

Cash flows from operating activities recorded an excess of expenditure of ¥552.2 billion (an excess of income of ¥197.0 billion for the previous fiscal year), mainly due to an increase in loans and bills discounted and other factors.

Cash flows from investing activities recorded an excess of income of ¥38.8 billion (an excess of income of ¥66.1 billion for the previous fiscal year), mainly due to the fact that sale and redemption of securities exceeded purchase of securities.

Cash flows from financing activities recorded an excess of expenditure of ¥10.6 billion (an excess of expenditure of ¥9.6 billion for the previous fiscal year), mainly due to dividends paid and purchase of treasury shares.

As a result, cash and cash equivalents decreased by ¥524.0 billion compared to the previous fiscal year, and the balance at the end of period was ¥1,669.2 billion.

(4) Future Outlook

With regard to consolidated financial results for the fiscal year ending March 31, 2026, the Company has forecast that ordinary profit and profit attributable to owners of parent will be ¥55.0 billion and ¥37.0 billion, respectively.

The consolidated financial results forecast is based on the information which is presently available and certain assumptions which are considered to be reasonable. Actual results may vary materially from those forecasts depending on various future factors.

(5) Basic Policy on the Distribution of Profit and Dividends for the Fiscal Year under Review and the Next Period

From the standpoint of maintaining the public nature of a bank holding company and the soundness of business management, the Company's basic policy is to strengthen its financial standing via appropriate enrichment of internal reserves and to conduct stable dividends to shareholders.

In the medium term, the Company aims to provide returns to shareholders equivalent to approximately 40% of the profit attributable to owners of parent of the Company, and in consideration of factors such as contemporary economic trends, financial conditions, and business results forecasts, determines the returns for each fiscal year.

Based on the above policy, the Company acquired 1,002,700 shares (¥1,999,970,172) of treasury shares in the fiscal year ended March 31, 2025 and plans to submit a proposal to pay a year-end dividend of ¥45 (annual dividend: ¥75) per share to the Annual General Meeting of Shareholders.

As for the dividend for the next period, the Company plans to pay an annual dividend of ¥90 (interim dividend: ¥45) per share.

2. Basic Policy on the Selection of Accounting Standards

The Group has judged that consolidated financial statements based on Japanese GAAP appropriately reflect the Group's operating results, financial position, and cash flows.

The Group's policy is to appropriately apply IFRS (International Financial Reporting Standards), in view of situations in Japan and overseas.

### 3. Consolidated Financial Statements and Principal Notes

#### (1) Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2024	As of March 31, 2025
<b>Assets</b>		
Cash and due from banks	2,200,594	1,674,158
Call loans and bills bought	7,570	-
Monetary claims bought	47,653	49,426
Money held in trust	11,699	11,691
Securities	1,803,150	1,691,673
Loans and bills discounted	9,178,238	9,921,416
Foreign exchanges	9,361	7,942
Other assets	101,896	93,818
Tangible fixed assets	115,958	115,006
Buildings, net	30,595	29,766
Land	75,372	75,146
Leased assets, net	363	294
Construction in progress	130	320
Other tangible fixed assets	9,496	9,478
Intangible fixed assets	5,193	6,263
Software	4,769	5,811
Other intangible fixed assets	423	452
Retirement benefit asset	24,964	25,185
Deferred tax assets	1,083	14,434
Customers' liabilities for acceptances and guarantees	18,559	14,125
Allowance for loan losses	(42,302)	(42,132)
Allowance for investment loss	(557)	(557)
Total assets	13,483,062	13,582,451
<b>Liabilities</b>		
Deposits	10,177,203	10,082,666
Negotiable certificates of deposit	247,711	424,274
Call money and bills sold	104,542	24,670
Securities sold under repurchase agreements	226,248	221,418
Cash collateral received for securities lent	238,191	107,480
Borrowed money	1,759,123	1,978,725
Foreign exchanges	720	546
Borrowed money from trust account	5,349	7,721
Other liabilities	93,590	142,662
Provision for share awards for directors (and other officers)	11	10
Retirement benefit liability	1,973	1,771
Provision for retirement benefits for directors (and other officers)	236	208
Provision for reimbursement of deposits	392	245
Provision for contingent loss	1,182	1,231
Reserves under special laws	17	20
Deferred tax liabilities	7,329	1,570
Deferred tax liabilities for land revaluation	14,613	14,972
Acceptances and guarantees	18,559	14,125
Total liabilities	12,896,997	13,024,320

Nishi-Nippon Financial Holdings, Inc. (7189)  
Consolidated Financial Results for the Fiscal Year Ended March 31, 2025

(Millions of yen)

	As of March 31, 2024	As of March 31, 2025
Net assets		
Share capital	50,000	50,000
Capital surplus	117,584	116,515
Retained earnings	342,608	365,262
Treasury shares	(6,584)	(7,521)
Total shareholders' equity	503,609	524,256
Valuation difference on available-for-sale securities	43,262	(3,550)
Deferred gains or losses on hedges	711	86
Revaluation reserve for land	29,678	29,159
Remeasurements of defined benefit plans	(1,379)	(2,382)
Total accumulated other comprehensive income	72,272	23,312
Non-controlling interests	10,183	10,561
Total net assets	586,065	558,130
Total liabilities and net assets	13,483,062	13,582,451



(2) Consolidated Statements of Income and Comprehensive Income

Consolidated Statements of Income

(Millions of yen)

	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Ordinary income	185,595	196,415
Interest income	116,311	130,597
Interest on loans and discounts	83,845	93,553
Interest and dividends on securities	28,672	30,001
Interest on call loans and bills bought	100	183
Interest on deposits with banks	2,092	5,179
Other interest income	1,600	1,678
Trust fees	0	12
Fees and commissions	37,790	37,629
Gain on trading account transactions	1,036	589
Other operating income	13,047	11,864
Other ordinary income	17,409	15,722
Recoveries of written off receivables	290	972
Other	17,118	14,749
Ordinary expenses	149,985	150,877
Interest expenses	25,303	27,759
Interest on deposits	544	6,609
Interest on negotiable certificates of deposit	29	790
Interest on call money and bills sold	1,380	2,096
Interest expenses on securities sold under repurchase agreements	15,291	12,251
Interest expenses on cash collateral received for securities lent	38	143
Interest on borrowings and rediscounts	923	1,482
Other interest expenses	7,094	4,385
Fees and commissions payments	13,770	14,211
Other operating expenses	19,297	16,404
General and administrative expenses	83,468	84,103
Other ordinary expenses	8,145	8,399
Provision of allowance for loan losses	5,036	4,398
Other	3,108	4,000
Ordinary profit	35,609	45,537
Extraordinary income	52	68
Gain on disposal of non-current assets	52	68
Extraordinary losses	807	589
Loss on disposal of non-current assets	363	502
Impairment losses	434	66
Other	9	20
Profit before income taxes	34,855	45,016
Income taxes - current	11,022	12,076
Income taxes - deferred	(374)	1,424
Total income taxes	10,648	13,500
Profit	24,206	31,515
Profit attributable to non-controlling interests	630	533
Profit attributable to owners of parent	23,576	30,982

Consolidated Statements of Comprehensive Income

	(Millions of yen)	
	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Profit	24,206	31,515
Other comprehensive income	30,787	(48,765)
Valuation difference on available-for-sale securities	17,598	(46,712)
Deferred gains or losses on hedges	(304)	(624)
Revaluation reserve for land	-	(421)
Remeasurements of defined benefit plans, net of tax	13,462	(988)
Share of other comprehensive income of entities accounted for using equity method	31	(17)
Comprehensive income	54,994	(17,250)
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	54,241	(17,880)
Comprehensive income attributable to non-controlling interests	752	630

(3) Consolidated Statements of Changes in Equity

For the fiscal year ended March 31, 2024

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	50,000	118,706	325,460	(5,698)	488,468
Cumulative effects of changes in accounting policies			1,259		1,259
Restated balance	50,000	118,706	326,720	(5,698)	489,728
Changes during period					
Dividends of surplus			(7,435)		(7,435)
Profit attributable to owners of parent			23,576		23,576
Purchase of treasury shares				(2,008)	(2,008)
Disposal of treasury shares		0		0	0
Cancellation of treasury shares		(1,121)		1,121	-
Changes in equity of parent from transaction of non controlling interest		0			0
Reversal of revaluation reserve for land			(252)		(252)
Net changes in items other than shareholders' equity					
Total changes during period	-	(1,121)	15,888	(885)	13,880
Balance at end of period	50,000	117,584	342,608	(6,584)	503,609

	Accumulated other comprehensive income					Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	25,757	1,015	29,425	(14,843)	41,355	9,620	539,444
Cumulative effects of changes in accounting policies							1,259
Restated balance	25,757	1,015	29,425	(14,843)	41,355	9,620	540,704
Changes during period							
Dividends of surplus							(7,435)
Profit attributable to owners of parent							23,576
Purchase of treasury shares							(2,008)
Disposal of treasury shares							0
Cancellation of treasury shares							-
Changes in equity of parent from transaction of non controlling interest							0
Reversal of revaluation reserve for land							(252)
Net changes in items other than shareholders' equity	17,504	(304)	252	13,464	30,917	562	31,480
Total changes during period	17,504	(304)	252	13,464	30,917	562	45,361
Balance at end of period	43,262	711	29,678	(1,379)	72,272	10,183	586,065

For the fiscal year ended March 31, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	50,000	117,584	342,608	(6,584)	503,609
Cumulative effects of changes in accounting policies					-
Restated balance	50,000	117,584	342,608	(6,584)	503,609
Changes during period					
Dividends of surplus			(8,425)		(8,425)
Profit attributable to owners of parent			30,982		30,982
Purchase of treasury shares				(2,011)	(2,011)
Disposal of treasury shares		0		4	4
Cancellation of treasury shares		(1,069)		1,069	-
Changes in equity of parent from transaction of non controlling interest					-
Reversal of revaluation reserve for land			96		96
Net changes in items other than shareholders' equity					
Total changes during period	-	(1,069)	22,653	(937)	20,647
Balance at end of period	50,000	116,515	365,262	(7,521)	524,256

	Accumulated other comprehensive income					Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	43,262	711	29,678	(1,379)	72,272	10,183	586,065
Cumulative effects of changes in accounting policies							-
Restated balance	43,262	711	29,678	(1,379)	72,272	10,183	586,065
Changes during period							
Dividends of surplus							(8,425)
Profit attributable to owners of parent							30,982
Purchase of treasury shares							(2,011)
Disposal of treasury shares							4
Cancellation of treasury shares							-
Changes in equity of parent from transaction of non controlling interest							-
Reversal of revaluation reserve for land							96
Net changes in items other than shareholders' equity	(46,812)	(624)	(518)	(1,003)	(48,959)	378	(48,581)
Total changes during period	(46,812)	(624)	(518)	(1,003)	(48,959)	378	(27,934)
Balance at end of period	(3,550)	86	29,159	(2,382)	23,312	10,561	558,130

(4) Consolidated Statements of Cash Flows

	(Millions of yen)	
	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Cash flows from operating activities		
Profit before income taxes	34,855	45,016
Depreciation	5,992	6,243
Impairment losses	434	66
Share of loss (profit) of entities accounted for using equity method	(975)	(1,048)
Increase (decrease) in allowance for loan losses	1,846	(169)
Increase (decrease) in allowance for investment loss	(5)	(0)
Increase (decrease) in provision for share awards for directors (and other officers)	7	(0)
Decrease (increase) on net defined benefit assets	(16,926)	(220)
Increase (decrease) in retirement benefit liability	(2,674)	(202)
Increase (decrease) in provision for retirement benefits for directors (and other officers)	35	(27)
Increase (decrease) in provision for reimbursement of deposits	(152)	(147)
Increase (decrease) in provision for contingent loss	(12)	48
Interest income	(116,311)	(130,597)
Interest expenses	25,303	27,759
Loss (gain) related to securities	(4,524)	(4,004)
Loss (gain) on money held in trust	(10)	(9)
Foreign exchange losses (gains)	(1,144)	(1,111)
Loss (gain) on disposal of non-current assets	311	433
Net decrease (increase) in loans and bills discounted	(222,839)	(743,177)
Net increase (decrease) in deposits	385,430	(94,537)
Net increase (decrease) in negotiable certificates of deposit	80,288	176,562
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	509,413	219,602
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	(415)	2,382
Net decrease (increase) in call loans	(4,478)	5,796
Net increase (decrease) in call money	(447,582)	(84,701)
Net increase (decrease) in cash collateral received for securities lent	(55,661)	(130,711)
Net decrease (increase) in foreign exchanges - assets	7,950	1,418
Net increase (decrease) in foreign exchanges - liabilities	216	(174)
Net increase (decrease) in borrowed money from trust account	115	2,372
Interest received	115,321	128,319
Interest paid	(23,936)	(24,554)
Other, net	(68,685)	58,858
Subtotal	201,185	(540,515)
Income taxes paid	(4,165)	(11,697)
Net cash provided by (used in) operating activities	197,020	(552,212)

(Millions of yen)

	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Cash flows from investing activities		
Purchase of securities	(318,064)	(366,824)
Proceeds from sale of securities	255,490	264,950
Proceeds from redemption of securities	134,374	147,444
Increase in money held in trust	(4,090)	-
Decrease in money held in trust	3,997	-
Purchase of tangible fixed assets	(3,688)	(3,671)
Proceeds from sale of tangible fixed assets	124	259
Purchase of intangible fixed assets	(1,947)	(3,321)
Net cash provided by (used in) investing activities	66,194	38,837
Cash flows from financing activities		
Dividends paid	(7,430)	(8,417)
Dividends paid to non-controlling interests	(188)	(251)
Purchase of treasury shares	(2,008)	(2,011)
Proceeds from sale of treasury shares	0	4
Purchase of shares of subsidiaries not resulting in change in scope of consolidation	(1)	-
Net cash provided by (used in) financing activities	(9,628)	(10,675)
Effect of exchange rate change on cash and cash equivalents	16	(2)
Net increase (decrease) in cash and cash equivalents	253,603	(524,053)
Cash and cash equivalents at beginning of period	1,939,733	2,193,336
Cash and cash equivalents at end of period	2,193,336	1,669,283

(5) Notes on Going Concern Assumption

Not applicable.

(6) Notes to Consolidated Financial Statements

(Changes in accounting policies)

(Application of Accounting Standard for Current Income Taxes)

The Company has applied the “Accounting Standard for Current Income Taxes” (ASBJ Statement No. 27 of October 28, 2022), “Implementation Guidance on Tax Effect Accounting” (ASBJ Guidance No. 28 of October 28, 2022), and other standards from the beginning of the fiscal year ended March 31, 2025. With regard to the accounting treatment of the tax effect where the gains or losses on sales resulting from sales of shares of subsidiaries among consolidated companies are deferred for tax purposes, if deferred tax assets or deferred tax liabilities were recorded on the temporary difference associated with the gains or losses on the sale of shares in question in the financial statements of the company selling the shares of the subsidiaries, the Company, previously, did not revise the amount of the deferred tax assets or deferred tax liabilities associated with the temporary difference in question in the consolidation procedures. However, moving forward, the Company has decided to reverse the deferred tax assets or deferred tax liabilities associated with the temporary difference in question.

As a result of these changes to accounting policies, the Consolidated Financial Statements for the fiscal year ended March 31, 2024 are presented as Consolidated Financial Statements after retrospective application. Consequently, compared to that before retrospective application, deferred tax liabilities decreased by ¥1,259 million and retained earnings increased by ¥1,259 million in the Consolidated Balance Sheet for the fiscal year ended March 31, 2024. In addition, as the cumulative effects were reflected in the net assets at the beginning of the fiscal year ended March 31, 2024, the beginning balance of retained earnings as of April 1, 2023 has increased by ¥1,259 million.

(Additional information)

(Board Benefit Trust)

The Company has introduced the Board Benefit Trust (BBT) (hereinafter, the “Plan”) to make clearer the link between compensation to the Company’s Directors (excluding those who are Audit and Supervisory Committee members; the same applies hereinafter in this section) and the Company’s stock value and to further raise awareness of the need to contribute to the enhancement of corporate value over the mid- and long-term.

1. Overview of transactions

The Plan is a stock compensation plan whereby the Company’s common stock (hereinafter, the “Company Stock”) is acquired through a trust (hereinafter, trust set up under the Plan is referred to as the “Trust”) by using money contributed by the Company, and the Company Stock and money in the amount equivalent to the fair value of the Company Stock (hereinafter, collectively the “Company Stock, etc.”) are paid to the Company’s Directors from the Trust, pursuant to the Regulations Governing Stock Benefits for Officers provided by the Company. In principle, Directors shall receive the Company Stock, etc. at the time of retirement.

2. The Company Stock remaining in the Trust

The Company Stock remaining in the Trust are recorded under net assets as treasury shares at the book value in the Trust (excluding incidental expenses). The book value of treasury stock was ¥85 million and the number of shares of treasury stock was 114 thousand shares as of March 31, 2025.

(Segment information)

1. Overview of the reportable segment

The Group's reportable segment is the segment among constituent units of the Group in which individual financial information is available, and is a target of regular review by the Board of Directors to determine the allocation of management resources and to assess business performance.

The Group consists of eight consolidated subsidiaries and three affiliates and operates financial-service-related businesses that center on banking. The Nishi-Nippon City Bank and The Bank of Nagasaki constitute the banking business, which is the reportable segment.

2. Calculation method of ordinary income, profit or loss, assets, liabilities, and other items by reportable segment

The accounting method used for the reported business segment is almost the same as in the preparation of consolidated financial statements. The profit figure for the reportable segment is based on ordinary profit.

Intersegment ordinary income is based on the same terms and conditions of general transactions.

3. Information on ordinary income, profit or loss, assets, liabilities, and other items by reportable segment

	Reportable segment	Other	Total	Adjustment	Amount recorded in consolidated financial statements
	Banking				
Ordinary income					
Ordinary income to outside customers	172,055	24,359	196,415	—	196,415
Intersegment ordinary income	1,495	14,702	16,198	(16,198)	—
Total	173,550	39,062	212,613	(16,198)	196,415
Segment profit	39,460	14,776	54,236	(8,699)	45,537
Segment assets	13,529,394	533,457	14,062,851	(480,399)	13,582,451
Segment liabilities	13,003,482	100,961	13,104,444	(80,123)	13,024,320
Other items					
Depreciation	6,014	231	6,245	(2)	6,243
Interest income	128,535	11,104	139,639	(9,042)	130,597
Interest expenses	27,768	291	28,059	(300)	27,759
Increase in property, plant and equipment and intangible assets	6,678	314	6,992	—	6,992

(Notes) 1. Ordinary income is presented instead of net sales in general companies.

2. The "Other" category includes business segments that are not in the reportable segment, such as financial-related services and information system services including the credit guarantee business, credit card business, and financial instruments business.

3. Adjustments for segment profit, segment assets, segment liabilities, interest income, and interest expenses are primarily the elimination of intersegment transactions.

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



(Per-share information)

		For the fiscal year ended March 31, 2025
Net assets per share	Yen	3,931.30
Basic earnings per share	Yen	221.37

\* Net assets per share and basic earnings per share are presented in amounts rounded to the second decimal place.

(Notes) 1. The basis for the calculation of net assets per share is as follows:

		As of March 31, 2025
Total net assets	Millions of yen	558,130
Amount deducted from total net assets	Millions of yen	10,561
(of which non-controlling interests)	Millions of yen	10,561
Net assets relating to common shares at the end of the period	Millions of yen	547,569
Number of common shares used for the calculation of net assets per share at the end of the period	Thousand shares	139,284

\* Shares of the Company remaining in Board Benefit Trust (BBT) that are recorded as treasury shares in shareholders' equity are included in the treasury shares that are deducted from the total number of issued shares at the end of the period for the calculation of net assets per share.

The number of treasury shares deducted in the calculation of net assets per share at the end of the period is 114 thousand shares.

2. The basis for the calculation of basic earnings per share is as follows:

		For the fiscal year ended March 31, 2025
Basic earnings per share		
Profit attributable to owners of parent	Millions of yen	30,982
Amount not attributable to common shareholders	Millions of yen	—
Profit attributable to owners of parent relating to common shares	Millions of yen	30,982
Average number of common shares outstanding during the period	Thousand shares	139,957

\* Shares of the Company remaining in the Board Benefit Trust (BBT) that are recorded as treasury shares in shareholders' equity are included in the treasury shares that are deducted in the calculation of average number of shares outstanding during the period for the calculation of basic earnings per share.

The average number of treasury shares deducted in the calculation of basic earnings per share during the period is 116 thousand shares.

3. Diluted earnings per share is not presented because dilutive shares do not exist.

(Significant subsequent events)

Not applicable.

# Explanatory Materials on Financial Results for the Fiscal Year Ended March 31, 2025

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\*The scope of calculations in each table are presented as follows:

NNFH (consolidated)	... Group companies consolidated under Nishi-Nippon Financial Holdings, Inc. as the parent company
Group total	... The Nishi-Nippon City Bank + the Bank of Nagasaki + Nishi-Nippon City TT Securities
Two banks combined	... The Nishi-Nippon City Bank + the Bank of Nagasaki (after offsets of internal transactions)
NCB	... The Nishi-Nippon City Bank (non-consolidated)
The Bank of Nagasaki	... The Bank of Nagasaki (non-consolidated)

These materials contain forward-looking statements regarding the future performance of the Group; however, such statements are not intended to guarantee the fulfillment of such future performance and may contain risks and uncertainties. Please be aware that, due to possible changes in the operating environment, etc., actual results may differ materially from those that are currently anticipated.

## I Overview of Financial Results

### 1. Profit and Loss

NNFH (Consolidated)		(Millions of yen)		
		Fiscal year ended Mar. 31, 2025	YoY change	Fiscal year ended Mar. 31, 2024
Gross operating profit	A	122,325	12,511	109,814
[Core gross operating profit]	A-B	[ 130,423]	[ 9,822]	[ 120,601]
Net interest income		102,845	11,837	91,008
Fees and commissions		23,430	(589)	24,019
Gain on trading account transactions		589	(447)	1,036
Other operating income		(4,540)	1,710	(6,250)
of which, net gains (losses) related to bonds (balance of 5 accounts) B	B	(8,098)	2,689	(10,787)
Gain on sale of bonds		17	(669)	686
Gain on redemption of bonds		-	-	-
Loss on sale of bonds		7,858	(3,166)	11,024
Loss on redemption of bonds		257	(183)	440
Loss on devaluation of bonds		-	(8)	8
Expenses	C	82,897	2,671	80,226
Net business profits (before provision for general reserve for possible loan losses)	A-C	39,428	9,840	29,588
[Core net business profits]	A-B-C	[ 47,526]	[ 7,151]	[ 40,375]
Provision for general reserve for possible loan losses	D	1,133	130	1,003
Business profits	A-C-D	38,294	9,710	28,584
Non-recurring gains (losses)		7,243	218	7,025
Gains (losses) on equity securities (balance of 3 accounts)		12,102	(3,209)	15,311
Gain on sale of equity securities		12,889	(2,559)	15,448
Loss on sale of equity securities		451	449	2
Loss on devaluation of equity securities		335	201	134
Losses from disposal of non-performing loans	E	4,697	(949)	5,646
Write-off of loans		1,526	28	1,498
Provision for specific reserve for possible loan losses		3,264	(769)	4,033
Provision for contingent loss		658	255	403
Reversal of allowance for loan losses		-	-	-
Recoveries of written off receivables		972	682	290
Other		219	218	1
Other non-recurring gains (losses)		(162)	2,478	(2,640)
Ordinary profit		45,537	9,928	35,609
Extraordinary income (losses)		(520)	234	(754)
Gain (loss) on disposal of non-current assets		(433)	(122)	(311)
Impairment losses		66	(368)	434
Other extraordinary income (losses)		(20)	(11)	(9)
Profit before income taxes		45,016	10,161	34,855
Total income taxes		13,500	2,852	10,648
Income taxes - current		12,076	1,054	11,022
Income taxes - deferred		1,424	1,798	(374)
Profit		31,515	7,309	24,206
Profit attributable to non-controlling interests		533	(97)	630
Profit attributable to owners of parent		30,982	7,406	23,576
Credit cost	D+E	5,831	(818)	6,649

#### ■ Number of companies under consolidation

		(Company)		
		Mar. 31, 2025	YoY change	Mar. 31, 2024
Consolidated subsidiaries		8	0	8
Equity-method affiliates		3	0	3

NCB

(Millions of yen)

		Fiscal year ended Mar. 31, 2025		Fiscal year ended Mar. 31, 2024
		YoY change		
Gross operating profit	A	101,623	13,339	88,284
[Core gross operating profit]	A-B	[ 109,720]	[ 10,654]	[ 99,066]
Net interest income		96,822	11,915	84,907
Fees and commissions		10,783	(1,025)	11,808
Gain on trading account transactions		9	3	6
Other operating income		(5,992)	2,445	(8,437)
of which, net gains (losses) related to bonds (balance of 5 accounts) B	B	(8,097)	2,685	(10,782)
Gain on sale of bonds		17	(669)	686
Gain on redemption of bonds		-	-	-
Loss on sale of bonds		7,858	(3,166)	11,024
Loss on redemption of bonds		256	(179)	435
Loss on devaluation of bonds		-	(8)	8
Expenses	C	69,108	2,581	66,527
Personnel expenses		29,723	697	29,026
Non-personnel expenses		34,049	1,686	32,363
Taxes		5,335	198	5,137
Net business profits (before provision for general reserve for possible loan losses)	A-C	32,514	10,758	21,756
[Core net business profits]	A-B-C	[ 40,612]	[ 8,074]	[ 32,538]
[Core net business profits (excluding gain or loss from cancellation of investment trust)]		[ 36,222]	[ 6,810]	[ 29,412]
Provision for general reserve for possible loan losses	D	1,444	1,102	342
Business profits	A-C-D	31,069	9,656	21,413
Non-recurring gains (losses)		7,878	1,433	6,445
Gains (losses) on equity securities (balance of 3 accounts)		11,992	(2,575)	14,567
Gain on sale of equity securities		12,444	(2,260)	14,704
Loss on sale of equity securities		451	449	2
Loss on devaluation of equity securities		0	(134)	134
Losses from disposal of non-performing loans	E	3,149	(1,788)	4,937
Write-off of loans		253	(492)	745
Provision for specific reserve for possible loan losses		3,170	(888)	4,058
Provision for contingent loss		606	222	384
Reversal of allowance for loan losses		-	-	-
Recoveries of written off receivables		967	717	250
Other		87	87	0
Other non-recurring gains (losses)		(963)	2,221	(3,184)
Ordinary profit		38,948	11,089	27,859
Extraordinary income (losses)		(436)	295	(731)
Gain (loss) on disposal of non-current assets		(432)	(135)	(297)
Impairment losses		4	(430)	434
Other extraordinary income (losses)		-	-	-
Profit before income taxes		38,511	11,384	27,127
Total income taxes		11,469	3,185	8,284
Income taxes - current		10,106	1,616	8,490
Income taxes - deferred		1,363	1,569	(206)
Profit		27,042	8,200	18,842
Credit cost	D+E	4,594	(686)	5,280

**The Bank of Nagasaki**

(Millions of yen)

		Fiscal year ended Mar. 31, 2025		Fiscal year ended Mar. 31, 2024
		YoY change		
Gross operating profit	A	3,601	(77)	3,678
[Core gross operating profit]	A-B	[ 3,601]	[ (80)]	[ 3,681]
Net interest income		3,952	19	3,933
Fees and commissions		(350)	(98)	(252)
Other operating income		-	2	(2)
of which, net gains (losses) related to bonds (balance of 5 accounts) B	B	-	2	(2)
Gain on sale of bonds		-	-	-
Gain on redemption of bonds		-	-	-
Loss on sale of bonds		-	-	-
Loss on redemption of bonds		-	(2)	2
Loss on devaluation of bonds		-	-	-
Expenses	C	3,151	(40)	3,191
Personnel expenses		1,512	49	1,463
Non-personnel expenses		1,404	(87)	1,491
Taxes		234	(2)	236
Net business profits (before provision for general reserve for possible loan losses)	A-C	449	(38)	487
[Core net business profits]	A-B-C	[ 449]	[ (40)]	[ 489]
[Core net business profits (excluding gain or loss from cancellation of investment trust)]		[ 449]	[ (40)]	[ 489]
Provision for general reserve for possible loan losses	D (Note)	-	(83)	83
Business profits	A-C-D	449	46	403
Non-recurring gains (losses)		63	39	24
Gains (losses) on equity securities (balance of 3 accounts)		-	-	-
Gain on sale of equity securities		-	-	-
Loss on sale of equity securities		-	-	-
Loss on devaluation of equity securities		-	-	-
Losses from disposal of non-performing loans	E	(34)	26	(60)
Write-off of loans		1	1	-
Provision for specific reserve for possible loan losses (Note)		-	41	(41)
Provision for contingent loss		52	33	19
Reversal of allowance for loan losses (Note)		99	99	-
Recoveries of written off receivables		0	(38)	38
Other		11	11	-
Other non-recurring gains (losses)		29	65	(36)
Ordinary profit		513	86	427
Extraordinary income (losses)		(103)	(99)	(4)
Gain (loss) on disposal of non-current assets		8	8	(0)
Impairment losses		93	93	-
Other extraordinary income (losses)		(18)	(14)	(4)
Profit before income taxes		409	(14)	423
Total income taxes		64	4	60
Income taxes - current		61	(35)	96
Income taxes - deferred		3	39	(36)
Profit		345	(18)	363
Credit cost	D+E	(34)	(57)	23

(Note) Classified into provision for general and specific reserve for possible losses (figures in parentheses indicate reversal amounts), reversal of allowance for loan losses is presented as follows:

Provision for general reserve for possible loan losses	(76)	(159)	83
Provision for specific reserve for possible loan losses	(23)	18	(41)

## 2. Yield and Spread

### (1) Total

#### ① Average amount outstanding of interest earning assets and interest bearing liabilities

Two Banks Combined		(Millions of yen)	
	Fiscal year ended Mar. 31, 2025	YoY change	Fiscal year ended Mar. 31, 2024
Interest earning assets	11,313,292	338,724	10,974,568
Of which, loans and bills discounted	9,553,780	432,202	9,121,578
Of which, securities	1,651,712	(90,026)	1,741,738
Interest bearing liabilities	12,909,743	(414,686)	13,324,429
Of which, deposits and negotiable certificates of deposit	10,597,304	118,256	10,479,048

NCB		(Millions of yen)	
	Fiscal year ended Mar. 31, 2025	YoY change	Fiscal year ended Mar. 31, 2024
Interest earning assets	11,059,244	339,543	10,719,701
Of which, loans and bills discounted	9,282,437	427,608	8,854,829
Of which, securities	1,640,309	(90,153)	1,730,462
Interest bearing liabilities	12,621,030	(435,855)	13,056,885
Of which, deposits and negotiable certificates of deposit	10,315,409	98,034	10,217,375

The Bank of Nagasaki		(Millions of yen)	
	Fiscal year ended Mar. 31, 2025	YoY change	Fiscal year ended Mar. 31, 2024
Interest earning assets	283,009	4,485	278,524
Of which, loans and bills discounted	271,343	4,595	266,748
Of which, securities	11,402	126	11,276
Interest bearing liabilities	317,674	26,473	291,201
Of which, deposits and negotiable certificates of deposit	282,025	20,198	261,827

## ② Yield and Spread

### Two Banks Combined

		Fiscal year ended Mar. 31, 2025	YoY change	Fiscal year ended Mar. 31, 2024
Yield on interest earning assets	A	1.13 %	0.09 pt	1.04 %
Yield on loans and bills discounted	B	0.97 %	0.06 pt	0.91 %
Yield on securities		1.80 %	0.17 pt	1.63 %
Cost of funding	C	0.77 %	0.06 pt	0.71 %
Yield on deposits and negotiable certificates of deposit	D	0.07 %	0.07 pt	0.00 %
Expense ratio	E	0.67 %	0.01 pt	0.66 %
Loan-to-deposit spread	B-D-E	0.22 %	(0.02) pt	0.24 %
Loan to deposit simple spread	B-D	0.90 %	0.00 pt	0.90 %
Total interest spread	A-C	0.36 %	0.04 pt	0.32 %

### NCB

		Fiscal year ended Mar. 31, 2025	YoY change	Fiscal year ended Mar. 31, 2024
Yield on interest earning assets	A	1.12 %	0.10 pt	1.02 %
Yield on loans and bills discounted	B	0.96 %	0.06 pt	0.90 %
Yield on securities		1.78 %	0.16 pt	1.62 %
Cost of funding	C	0.76 %	0.06 pt	0.70 %
Yield on deposits and negotiable certificates of deposit	D	0.06 %	0.06 pt	0.00 %
Expense ratio	E	0.66 %	0.02 pt	0.64 %
Loan-to-deposit spread	B-D-E	0.22 %	(0.02) pt	0.24 %
Loan to deposit simple spread	B-D	0.89 %	0.00 pt	0.89 %
Total interest spread	A-C	0.36 %	0.04 pt	0.32 %

### The Bank of Nagasaki

		Fiscal year ended Mar. 31, 2025	YoY change	Fiscal year ended Mar. 31, 2024
Yield on interest earning assets	A	1.48 %	0.07 pt	1.41 %
Yield on loans and bills discounted	B	1.33 %	0.03 pt	1.30 %
Yield on securities		4.05 %	0.21 pt	3.84 %
Cost of funding	C	1.07 %	(0.03) pt	1.10 %
Yield on deposits and negotiable certificates of deposit	D	0.08 %	0.07 pt	0.01 %
Expense ratio	E	1.11 %	(0.10) pt	1.21 %
Loan-to-deposit spread	B-D-E	0.13 %	0.06 pt	0.07 %
Loan to deposit simple spread	B-D	1.25 %	(0.04) pt	1.29 %
Total interest spread	A-C	0.41 %	0.10 pt	0.31 %

(2) Japan

① Average amount outstanding of interest earning assets and interest bearing liabilities

Two Banks Combined		(Millions of yen)	
	Fiscal year ended Mar. 31, 2025	YoY change	Fiscal year ended Mar. 31, 2024
Interest earning assets	11,004,159	362,063	10,642,096
Of which, loans and bills discounted	9,491,757	421,233	9,070,524
Of which, securities	1,304,997	(23,261)	1,328,258
Interest bearing liabilities	12,602,700	(389,976)	12,992,676
Of which, deposits and negotiable certificates of deposit	10,577,621	118,028	10,459,593

NCB		(Millions of yen)	
	Fiscal year ended Mar. 31, 2025	YoY change	Fiscal year ended Mar. 31, 2024
Interest earning assets	10,750,111	362,882	10,387,229
Of which, loans and bills discounted	9,220,414	416,639	8,803,775
Of which, securities	1,293,595	(23,387)	1,316,982
Interest bearing liabilities	12,313,988	(411,144)	12,725,132
Of which, deposits and negotiable certificates of deposit	10,295,727	97,807	10,197,920

The Bank of Nagasaki		(Millions of yen)	
	Fiscal year ended Mar. 31, 2025	YoY change	Fiscal year ended Mar. 31, 2024
Interest earning assets	283,009	4,485	278,524
Of which, loans and bills discounted	271,343	4,595	266,748
Of which, securities	11,402	126	11,276
Interest bearing liabilities	317,674	26,473	291,201
Of which, deposits and negotiable certificates of deposit	282,025	20,198	261,827



## ② Yield and Spread

### Two Banks Combined

		Fiscal year ended Mar. 31, 2025	YoY change	Fiscal year ended Mar. 31, 2024
Yield on interest earning assets	A	1.01 %	0.10 pt	0.91 %
Yield on loans and bills discounted	B	0.95 %	0.06 pt	0.89 %
Yield on securities		1.15 %	0.11 pt	1.04 %
Cost of funding	C	0.61 %	0.09 pt	0.52 %
Yield on deposits and negotiable certificates of deposit	D	0.06 %	0.06 pt	0.00 %
Expense ratio	E	0.66 %	0.02 pt	0.64 %
Loan-to-deposit spread	B-D-E	0.22 %	(0.02) pt	0.24 %
Loan to deposit simple spread	B-D	0.88 %	(0.01) pt	0.89 %
Total interest spread	A-C	0.39 %	0.01 pt	0.38 %

### NCB

		Fiscal year ended Mar. 31, 2025	YoY change	Fiscal year ended Mar. 31, 2024
Yield on interest earning assets	A	0.99 %	0.10 pt	0.89 %
Yield on loans and bills discounted	B	0.94 %	0.06 pt	0.88 %
Yield on securities		1.13 %	0.12 pt	1.01 %
Cost of funding	C	0.60 %	0.10 pt	0.50 %
Yield on deposits and negotiable certificates of deposit	D	0.06 %	0.06 pt	0.00 %
Expense ratio	E	0.65 %	0.02 pt	0.63 %
Loan-to-deposit spread	B-D-E	0.22 %	(0.02) pt	0.24 %
Loan to deposit simple spread	B-D	0.87 %	0.00 pt	0.87 %
Total interest spread	A-C	0.38 %	0.00 pt	0.38 %

### The Bank of Nagasaki

		Fiscal year ended Mar. 31, 2025	YoY change	Fiscal year ended Mar. 31, 2024
Yield on interest earning assets	A	1.48 %	0.07 pt	1.41 %
Yield on loans and bills discounted	B	1.33 %	0.03 pt	1.30 %
Yield on securities		4.05 %	0.21 pt	3.84 %
Cost of funding	C	1.07 %	(0.03) pt	1.10 %
Yield on deposits and negotiable certificates of deposit	D	0.08 %	0.07 pt	0.01 %
Expense ratio	E	1.11 %	(0.10) pt	1.21 %
Loan-to-deposit spread	B-D-E	0.13 %	0.06 pt	0.07 %
Loan to deposit simple spread	B-D	1.25 %	(0.04) pt	1.29 %
Total interest spread	A-C	0.41 %	0.10 pt	0.31 %

### 3. Capital Adequacy Ratio (Japanese Standards)

Early application of the finalized Basel III framework was implemented at the end of the fiscal year ended March 31, 2023.

#### NNFH (Consolidated)

(Millions of yen)

	Mar. 31, 2025 [Preliminary]	Change from Sep. 30, 2024	Change from Mar. 31, 2024	Sep. 30, 2024	Mar. 31, 2024
Capital adequacy ratio A÷B	12.59 %	(0.31) pt	0.18 pt	12.90 %	12.41 %
Capital A	488,234	161	13,056	488,073	475,178
Core capital: instruments and reserves	517,948	3,819	17,689	514,129	500,259
Core capital: regulatory adjustments	29,714	3,658	4,633	26,056	25,081
Risk-weighted assets, etc. B	3,875,903	94,939	49,892	3,780,964	3,826,011
Total required capital B×4%	155,036	3,798	1,996	151,238	153,040

\* Credit risk-weighted asset is calculated based on the foundation internal ratings-based approach, and operational risk adjustments are calculated based on the standardized measurement approach among risk-weighted assets, etc.

#### NCB

(Millions of yen)

	Mar. 31, 2025 [Preliminary]	Change from Sep. 30, 2024	Change from Mar. 31, 2024	Sep. 30, 2024	Mar. 31, 2024
Capital adequacy ratio A÷B	12.36 %	(0.77) pt	(0.31) pt	13.13 %	12.67 %
Capital A	456,831	1,098	10,864	455,733	445,967
Core capital: instruments and reserves	490,335	6,317	16,279	484,018	474,056
Core capital: regulatory adjustments	33,504	5,220	5,415	28,284	28,089
Risk-weighted assets, etc. B	3,694,628	224,373	176,041	3,470,255	3,518,587
Total required capital B×4%	147,785	8,975	7,042	138,810	140,743

\* Credit risk-weighted asset is calculated based on the foundation internal ratings-based approach, and operational risk adjustments are calculated based on the standardized measurement approach among risk-weighted assets, etc.

#### The Bank of Nagasaki

(Millions of yen)

	Mar. 31, 2025 [Preliminary]	Change from Sep. 30, 2024	Change from Mar. 31, 2024	Sep. 30, 2024	Mar. 31, 2024
Capital adequacy ratio A÷B	10.12 %	(0.31) pt	(0.29) pt	10.43 %	10.41 %
Capital A	17,625	(34)	103	17,659	17,522
Core capital: instruments and reserves	17,845	32	193	17,813	17,652
Core capital: regulatory adjustments	220	67	91	153	129
Risk-weighted assets, etc. B	173,992	4,769	5,685	169,223	168,307
Total required capital B×4%	6,959	191	227	6,768	6,732

\* Credit risk-weighted asset is calculated based on the standardized approach, and operational risk adjustments are calculated based on the standardized measurement approach among risk-weighted assets, etc.

Disclosures on capital composition will be posted on the Company's website  
([https://www.nnfh.co.jp/shareholder/ir/self-owned\\_capital.html](https://www.nnfh.co.jp/shareholder/ir/self-owned_capital.html)).

#### 4. Valuation Gains or Losses of Securities with Market Value

NNFH (Consolidated)								(Millions of yen)	
		Mar. 31, 2025						Sep. 30, 2024	Mar. 31, 2024
		Valuation gains or losses	Valuation gains or losses						
Held-to-maturity		-	-	-	-	-	-	-	-
	Bonds	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-
Available-for-sale securities		1,653,708	(3,521)	(48,805)	(66,569)	87,467	90,988	45,284	63,048
	Stocks	103,091	68,355	(12,267)	(23,217)	68,442	87	80,622	91,572
	Bonds	1,056,727	(70,326)	(26,911)	(33,543)	130	70,456	(43,415)	(36,783)
	Other	493,889	(1,549)	(9,626)	(9,807)	18,894	20,443	8,077	8,258
Total		1,653,708	(3,521)	(48,805)	(66,569)	87,467	90,988	45,284	63,048
	Stocks	103,091	68,355	(12,267)	(23,217)	68,442	87	80,622	91,572
	Bonds	1,056,727	(70,326)	(26,911)	(33,543)	130	70,456	(43,415)	(36,783)
	Other	493,889	(1,549)	(9,626)	(9,807)	18,894	20,443	8,077	8,258

\* Recorded valuation gains or losses on available-for-sale securities are the balance between consolidated balance sheet amounts and book value.

NCB									(Millions of yen)	
		Mar. 31, 2025						Sep. 30, 2024	Mar. 31, 2024	
										Balance sheet amount
Held-to-maturity		-	-	-	-	-	-	-	-	
	Bonds	-	-	-	-	-	-	-	-	
	Other	-	-	-	-	-	-	-	-	
Available-for-sale securities		1,634,029	(12,073)	(50,583)	(67,397)	78,885	90,959	38,510	55,324	
	Stocks	94,843	60,857	(13,936)	(23,848)	60,923	65	74,793	84,705	
	Bonds	1,056,727	(70,326)	(26,911)	(33,543)	130	70,456	(43,415)	(36,783)	
	Other	482,458	(2,605)	(9,737)	(10,007)	17,831	20,436	7,132	7,402	
Total		1,634,029	(12,073)	(50,583)	(67,397)	78,885	90,959	38,510	55,324	
	Stocks	94,843	60,857	(13,936)	(23,848)	60,923	65	74,793	84,705	
	Bonds	1,056,727	(70,326)	(26,911)	(33,543)	130	70,456	(43,415)	(36,783)	
	Other	482,458	(2,605)	(9,737)	(10,007)	17,831	20,436	7,132	7,402	

\* Recorded valuation gains or losses on available-for-sale securities are the balance between balance sheet amounts and book value.

The Bank of Nagasaki								(Millions of yen)	
		Mar. 31, 2025						Sep. 30, 2024	Mar. 31, 2024
		Balance sheet amount	Valuation gains or losses	Change from Sep. 30, 2024	Change from Mar. 31, 2024	Valuation gains	Valuation losses	Valuation gains or losses	Valuation gains or losses
Held-to-maturity		-	-	-	-	-	-	-	-
	Bonds	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-
Available-for-sale securities		11,238	871	112	209	871	-	759	662
	Stocks	-	-	-	-	-	-	-	-
	Bonds	-	-	-	-	-	-	-	-
	Other	11,238	871	112	209	871	-	759	662
Total		11,238	871	112	209	871	-	759	662
	Stocks	-	-	-	-	-	-	-	-
	Bonds	-	-	-	-	-	-	-	-
	Other	11,238	871	112	209	871	-	759	662

\* Recorded valuation gains or losses on available-for-sale securities are the balance between balance sheet amounts and book value.

## 5. Business profits

### Two Banks Combined

		Fiscal year ended Mar. 31, 2025	YoY change	Fiscal year ended Mar. 31, 2024
Net business profits (before provision for general reserve for possible loan losses)	(Millions of yen)	32,971	10,720	22,251
Per employee	(Thousands of yen)	9,640	3,108	6,532
Core net business profits	(Millions of yen)	41,068	8,033	33,035
Per employee	(Thousands of yen)	12,008	2,309	9,699
Business profits	(Millions of yen)	31,526	9,702	21,824
Per employee	(Thousands of yen)	9,218	2,811	6,407

### NCB

		Fiscal year ended Mar. 31, 2025	YoY change	Fiscal year ended Mar. 31, 2024
Net business profits (before provision for general reserve for possible loan losses)	(Millions of yen)	32,514	10,758	21,756
Per employee	(Thousands of yen)	10,038	3,284	6,754
Core net business profits	(Millions of yen)	40,612	8,074	32,538
Per employee	(Thousands of yen)	12,538	2,436	10,102
Core net business profits (excluding gain or loss from cancellation of investment trust)	(Millions of yen)	36,222	6,810	29,412
Per employee	(Thousands of yen)	11,183	2,052	9,131
Business profits	(Millions of yen)	31,069	9,656	21,413
Per employee	(Thousands of yen)	9,592	2,944	6,648

### The Bank of Nagasaki

		Fiscal year ended Mar. 31, 2025	YoY change	Fiscal year ended Mar. 31, 2024
Net business profits (before provision for general reserve for possible loan losses)	(Millions of yen)	449	(38)	487
Per employee	(Thousands of yen)	2,484	(151)	2,635
Core net business profits	(Millions of yen)	449	(40)	489
Per employee	(Thousands of yen)	2,484	(163)	2,647
Core net business profits (excluding gain or loss from cancellation of investment trust)	(Millions of yen)	449	(40)	489
Per employee	(Thousands of yen)	2,484	(159)	2,643
Business profits	(Millions of yen)	449	46	403
Per employee	(Thousands of yen)	2,484	303	2,181

## 6. ROE

### NNFH (Consolidated)

	Fiscal year ended Mar. 31, 2025	YoY change	Fiscal year ended Mar. 31, 2024
Net business profits (before provision for general reserve for possible loan losses) basis	7.01 %	1.66 pt	5.35 %
Profit attributable to owners of parent basis	5.51 %	1.25 pt	4.26 %

### NCB

	Fiscal year ended Mar. 31, 2025	YoY change	Fiscal year ended Mar. 31, 2024
Net business profits (before provision for general reserve for possible loan losses) basis	6.10 %	2.03 pt	4.07 %
Profit basis	5.07 %	1.55 pt	3.52 %

### The Bank of Nagasaki

	Fiscal year ended Mar. 31, 2025	YoY change	Fiscal year ended Mar. 31, 2024
Net business profits (before provision for general reserve for possible loan losses) basis	2.31 %	(0.25) pt	2.56 %
Profit basis	1.78 %	(0.12) pt	1.90 %

## 7. Number of Officers and Employees

### NCB

(Persons)

	Mar. 31, 2025	Change from Sep. 30, 2024	Change from Mar. 31, 2024	Sep. 30, 2024	Mar. 31, 2024
Officers	16	0	(1)	16	17
Executive officers	13	(3)	0	16	13
Employees	3,336	(96)	36	3,432	3,300

\* The number of employees includes those seconded to other entities from the bank.

### The Bank of Nagasaki

(Persons)

	Mar. 31, 2025	Change from Sep. 30, 2024	Change from Mar. 31, 2024	Sep. 30, 2024	Mar. 31, 2024
Officers	9	0	(1)	9	10
Executive officers	3	0	(1)	3	4
Employees	199	(10)	(2)	209	201

\* The number of employees includes those seconded to other entities from the bank.

## 8. Number of Locations

### NCB

(Locations)

	Mar. 31, 2025	Change from Sep. 30, 2024	Change from Mar. 31, 2024	Sep. 30, 2024	Mar. 31, 2024
Domestic HQ and branches	176	0	0	176	176
Of which, sub-branches	12	0	0	12	12
Overseas operations	3	0	0	3	3

### The Bank of Nagasaki

(Locations)

	Mar. 31, 2025	Change from Sep. 30, 2024	Change from Mar. 31, 2024	Sep. 30, 2024	Mar. 31, 2024
Domestic HQ and branches	24	0	0	24	24
Of which, sub-branches	1	0	0	1	1
Overseas operations	-	-	-	-	-

## 9. Financial Results Forecast

### NNFH (Consolidated)

(Millions of yen)

	Fiscal year ending Mar. 31, 2026 [Forecast]		Fiscal year ended Mar. 31, 2025	
	Six months ending Sep. 30, 2025	Full year	Six months ended Sep. 30, 2024	Full year
Ordinary profit	26,000	55,000	23,599	45,537
Profit attributable to owners of parent	17,500	37,000	16,420	30,982

### NCB

(Millions of yen)

	Fiscal year ending Mar. 31, 2026 [Forecast]		Fiscal year ended Mar. 31, 2025	
	Six months ending Sep. 30, 2025	Full year	Six months ended Sep. 30, 2024	Full year
Gross operating profit	61,000	124,500	50,496	101,623
Expenses	35,900	72,500	33,983	69,108
Net business profits (before provision for general reserve for possible loan losses)	25,100	52,000	16,512	32,514
[Core net business profits]	[ 25,100]	[ 52,000]	[ 20,517]	[ 40,612]
Ordinary profit	22,600	47,000	20,048	38,948
Profit	15,500	32,000	14,176	27,042
Credit cost	3,500	7,000	1,687	4,594

### The Bank of Nagasaki

(Millions of yen)

	Fiscal year ending Mar. 31, 2026 [Forecast]		Fiscal year ended Mar. 31, 2025	
	Six months ending Sep. 30, 2025	Full year	Six months ended Sep. 30, 2024	Full year
Gross operating profit	1,850	3,860	1,813	3,601
Expenses	1,680	3,380	1,561	3,151
Net business profits (before provision for general reserve for possible loan losses)	170	480	252	449
[Core net business profits]	[ 170]	[ 480]	[ 252]	[ 449]
Ordinary profit	140	410	283	513
Profit	90	310	181	345
Credit cost	30	80	(28)	(34)

## II State of Loans and Bills Discounted, etc.

### 1. Balance of Loans and Bills Discounted, Deposits, and Assets Under Management

#### (1) Loans to SMEs, etc.

##### Two Banks Combined

(Millions of yen)

	Mar. 31, 2025	Change from Sep. 30, 2024	Change from Mar. 31, 2024	Sep. 30, 2024	Mar. 31, 2024
Loans to SMEs, etc. A	7,010,521	130,724	201,581	6,879,797	6,808,940
SMEs	4,491,816	56,713	79,820	4,435,103	4,411,996
Retail customers	2,518,704	74,010	121,761	2,444,694	2,396,943
Loans and bills discounted B	9,971,708	367,721	742,764	9,603,987	9,228,944
Ratio of loans to SMEs, etc. A÷B	70.30 %	(1.33) pt	(3.47) pt	71.63 %	73.77 %

##### NCB

(Millions of yen)

	Mar. 31, 2025	Change from Sep. 30, 2024	Change from Mar. 31, 2024	Sep. 30, 2024	Mar. 31, 2024
Loans to SMEs, etc. A	6,779,049	129,422	198,475	6,649,627	6,580,574
SMEs	4,408,164	58,872	81,910	4,349,292	4,326,254
Retail customers	2,370,884	70,549	116,565	2,300,335	2,254,319
Loans and bills discounted B	9,695,529	363,556	736,108	9,331,973	8,959,421
Ratio of loans to SMEs, etc. A÷B	69.91 %	(1.34) pt	(3.53) pt	71.25 %	73.44 %

##### The Bank of Nagasaki

(Millions of yen)

	Mar. 31, 2025	Change from Sep. 30, 2024	Change from Mar. 31, 2024	Sep. 30, 2024	Mar. 31, 2024
Loans to SMEs, etc. A	231,472	1,302	3,106	230,170	228,366
SMEs	83,652	(2,159)	(2,090)	85,811	85,742
Retail customers	147,820	3,461	5,196	144,359	142,624
Loans and bills discounted B	276,179	4,166	6,657	272,013	269,522
Ratio of loans to SMEs, etc. A÷B	83.81 %	(0.80) pt	(0.91) pt	84.61 %	84.72 %

#### (2) Personal loans

##### Two Banks Combined

(Millions of yen)

	Mar. 31, 2025	Change from Sep. 30, 2024	Change from Mar. 31, 2024	Sep. 30, 2024	Mar. 31, 2024
Personal loans	3,449,540	113,187	183,260	3,336,353	3,266,280
Housing loans	3,074,571	90,326	149,307	2,984,245	2,925,264
Customer loans	374,969	22,861	33,953	352,108	341,016

\* Housing loans include loans for apartment buildings.

##### NCB

(Millions of yen)

	Mar. 31, 2025	Change from Sep. 30, 2024	Change from Mar. 31, 2024	Sep. 30, 2024	Mar. 31, 2024
Personal loans	3,291,302	109,841	178,765	3,181,461	3,112,537
Housing loans	2,934,351	89,561	148,545	2,844,790	2,785,806
Customer loans	356,951	20,280	30,221	336,671	326,730

\* Housing loans include loans for apartment buildings.

##### The Bank of Nagasaki

(Millions of yen)

	Mar. 31, 2025	Change from Sep. 30, 2024	Change from Mar. 31, 2024	Sep. 30, 2024	Mar. 31, 2024
Personal loans	158,237	3,346	4,494	154,891	153,743
Housing loans	140,220	766	763	139,454	139,457
Customer loans	18,017	2,581	3,732	15,436	14,285

\* Housing loans include loans for apartment buildings.

### (3) Loans and Bills Discounted by Industry

#### Two Banks Combined

(Millions of yen)

	Mar. 31, 2025	Change from Sep. 30, 2024	Change from Mar. 31, 2024	Sep. 30, 2024	Mar. 31, 2024
Domestic locations (excluding the special international financial transactions account)	9,971,708	367,721	742,764	9,603,987	9,228,944
Manufacturing	479,939	11,310	21,294	468,629	458,645
Agriculture, forestry	36,806	(530)	(285)	37,336	37,091
Fishery	13,665	5,134	2,608	8,531	11,057
Mining, quarrying, gravel extraction	6,438	(225)	(61)	6,663	6,499
Construction	363,745	3,515	(2,122)	360,230	365,867
Electricity, gas, heat, and water supply	196,353	(3,106)	(423)	199,459	196,776
Information and communications	44,437	2,594	860	41,843	43,577
Transportation, postal service	282,429	10,278	21,427	272,151	261,002
Wholesale, retail	841,355	6,581	27,347	834,774	814,008
Finance, insurance	393,890	8,461	17,316	385,429	376,574
Real estate, lease	2,231,790	71,659	115,385	2,160,131	2,116,405
Other kinds of services	1,004,763	(18,074)	(23,337)	1,022,837	1,028,100
National and local government	1,557,388	196,114	440,994	1,361,274	1,116,394
Other	2,518,704	74,010	121,761	2,444,694	2,396,943

#### NCB

(Millions of yen)

	Mar. 31, 2025	Change from Sep. 30, 2024	Change from Mar. 31, 2024	Sep. 30, 2024	Mar. 31, 2024
Domestic locations (excluding the special international financial transactions account)	9,695,529	363,556	736,108	9,331,973	8,959,421
Manufacturing	473,544	11,285	21,334	462,259	452,210
Agriculture, forestry	35,991	(355)	3	36,346	35,988
Fishery	12,912	5,743	3,072	7,169	9,840
Mining, quarrying, gravel extraction	5,615	(209)	(184)	5,824	5,799
Construction	346,510	3,227	(4,128)	343,283	350,638
Electricity, gas, heat, and water supply	192,111	(3,039)	(299)	195,150	192,410
Information and communications	42,860	2,668	686	40,192	42,174
Transportation, postal service	280,305	10,271	21,458	270,034	258,847
Wholesale, retail	831,554	6,206	26,998	825,348	804,556
Finance, insurance	391,086	10,066	19,089	381,020	371,997
Real estate, lease	2,199,728	70,999	113,317	2,128,729	2,086,411
Other kinds of services	989,498	(18,949)	(21,405)	1,008,447	1,010,903
National and local government	1,522,924	195,092	439,601	1,327,832	1,083,323
Other	2,370,884	70,549	116,565	2,300,335	2,254,319

#### The Bank of Nagasaki

(Millions of yen)

	Mar. 31, 2025	Change from Sep. 30, 2024	Change from Mar. 31, 2024	Sep. 30, 2024	Mar. 31, 2024
Domestic locations (excluding the special international financial transactions account)	276,179	4,166	6,657	272,013	269,522
Manufacturing	6,394	25	(41)	6,369	6,435
Agriculture, forestry	815	(175)	(287)	990	1,102
Fishery	752	(610)	(465)	1,362	1,217
Mining, quarrying, gravel extraction	822	(16)	122	838	700
Construction	17,234	287	2,006	16,947	15,228
Electricity, gas, heat, and water supply	4,242	(66)	(123)	4,308	4,365
Information and communications	1,577	(73)	175	1,650	1,402
Transportation, postal service	2,123	6	(31)	2,117	2,154
Wholesale, retail	9,801	375	349	9,426	9,452
Finance, insurance	2,804	(1,604)	(1,773)	4,408	4,577
Real estate, lease	32,061	659	2,068	31,402	29,993
Other kinds of services	15,265	876	(1,932)	14,389	17,197
National and local government	34,463	1,022	1,393	33,441	33,070
Other	147,820	3,461	5,196	144,359	142,624



(4) Deposits by Entity Type

**Two Banks Combined**

(Millions of yen)

	Mar. 31, 2025	Change from Sep. 30, 2024	Change from Mar. 31, 2024	Sep. 30, 2024	Mar. 31, 2024
Retail customers	6,699,381	39,842	60,608	6,659,539	6,638,773
Liquid	5,024,860	47,008	103,277	4,977,852	4,921,583
Fixed	1,674,520	(7,167)	(42,669)	1,681,687	1,717,189
General corporations	3,308,385	(16,842)	(129,415)	3,325,227	3,437,800
Liquid	2,641,491	(61,327)	(152,834)	2,702,818	2,794,325
Fixed	666,894	44,485	23,419	622,409	643,475
Financial institutions	223,167	85,917	201,523	137,250	21,644
Liquid	17,955	(4,083)	(3,477)	22,038	21,432
Fixed	205,211	90,000	205,000	115,211	211
Public funds	302,219	(84,590)	(50,595)	386,809	352,814
Liquid	92,236	(61,756)	(120,727)	153,992	212,963
Fixed	209,983	(22,833)	70,133	232,816	139,850
Total deposits and negotiable certificates of deposit	10,533,153	24,325	82,121	10,508,828	10,451,032
Liquid	7,776,544	(80,158)	(173,761)	7,856,702	7,950,305
Fixed	2,756,609	104,484	255,882	2,652,125	2,500,727

**NCB**

(Millions of yen)

	Mar. 31, 2025	Change from Sep. 30, 2024	Change from Mar. 31, 2024	Sep. 30, 2024	Mar. 31, 2024
Retail customers	6,498,817	37,726	54,453	6,461,091	6,444,364
Liquid	4,926,545	46,492	101,914	4,880,053	4,824,631
Fixed	1,572,272	(8,765)	(47,460)	1,581,037	1,619,732
General corporations	3,243,012	(20,564)	(137,436)	3,263,576	3,380,448
Liquid	2,591,061	(64,883)	(162,711)	2,655,944	2,753,772
Fixed	651,950	44,318	25,275	607,632	626,675
Financial institutions	223,120	85,902	201,390	137,218	21,730
Liquid	17,908	(4,098)	(3,610)	22,006	21,518
Fixed	205,211	90,000	205,000	115,211	211
Public funds	284,998	(78,466)	(53,189)	363,464	338,187
Liquid	91,952	(57,062)	(120,720)	149,014	212,672
Fixed	193,045	(21,405)	67,530	214,450	125,515
Total deposits and negotiable certificates of deposit	10,249,947	24,597	65,217	10,225,350	10,184,730
Liquid	7,627,468	(79,550)	(185,126)	7,707,018	7,812,594
Fixed	2,622,479	104,148	250,343	2,518,331	2,372,136

**The Bank of Nagasaki**

(Millions of yen)

	Mar. 31, 2025	Change from Sep. 30, 2024	Change from Mar. 31, 2024	Sep. 30, 2024	Mar. 31, 2024
Retail customers	200,564	2,116	6,156	198,448	194,408
Liquid	98,315	517	1,364	97,798	96,951
Fixed	102,248	1,599	4,792	100,649	97,456
General corporations	65,373	3,722	8,021	61,651	57,352
Liquid	50,429	3,555	9,877	46,874	40,552
Fixed	14,943	166	(1,857)	14,777	16,800
Financial institutions	74	(44)	3	118	71
Liquid	74	(44)	3	118	71
Fixed	-	-	-	-	-
Public funds	17,221	(6,124)	2,595	23,345	14,626
Liquid	283	(4,695)	(8)	4,978	291
Fixed	16,937	(1,429)	2,603	18,366	14,334
Total deposits and negotiable certificates of deposit	283,232	(332)	16,773	283,564	266,459
Liquid	149,103	(667)	11,236	149,770	137,867
Fixed	134,129	336	5,538	133,793	128,591

(5) Assets Under Management

**Group Total**

(Millions of yen)

	Mar. 31, 2025	Change from Sep. 30, 2024	Change from Mar. 31, 2024	Sep. 30, 2024	Mar. 31, 2024
Two banks combined	979,789	27,165	63,800	952,624	915,989
Investment trusts	379,696	6,837	30,301	372,859	349,395
Insurance	566,340	21,175	28,225	545,165	538,115
Public bonds	16,122	1,979	4,937	14,143	11,185
Foreign currency deposits	17,629	(2,827)	337	20,456	17,292
Nishi-Nippon City TT Securities	425,372	(893)	(6,175)	426,265	431,547
Total	1,405,161	26,272	57,624	1,378,889	1,347,537
Of which, retail customers	1,201,093	27,200	59,079	1,173,893	1,142,014

**NCB**

(Millions of yen)

	Mar. 31, 2025	Change from Sep. 30, 2024	Change from Mar. 31, 2024	Sep. 30, 2024	Mar. 31, 2024
Investment trusts	360,538	6,528	28,876	354,010	331,662
Insurance	528,361	19,252	25,730	509,109	502,631
Public bonds	15,703	1,897	4,788	13,806	10,915
Foreign currency deposits	17,629	(2,827)	337	20,456	17,292
Total	922,233	24,852	59,733	897,381	862,500
Of which, retail customers	874,784	26,706	56,373	848,078	818,411

**The Bank of Nagasaki**

(Millions of yen)

	Mar. 31, 2025	Change from Sep. 30, 2024	Change from Mar. 31, 2024	Sep. 30, 2024	Mar. 31, 2024
Investment trusts	19,158	309	1,425	18,849	17,733
Insurance	37,978	1,922	2,494	36,056	35,484
Public bonds	418	82	148	336	270
Foreign currency deposits	-	-	-	-	-
Total	57,556	2,314	4,068	55,242	53,488
Of which, retail customers	56,520	2,303	3,973	54,217	52,547

## 2. Loans Disclosed Based on the Financial Reconstruction Act (FRA), Risk-management Loans, etc.

### (1) Loans Disclosed Based on the FRA and Risk-management Loans

#### Two Banks Combined

(Millions of yen)

	Mar. 31, 2025	Change from Sep. 30, 2024	Change from Mar. 31, 2024	Sep. 30, 2024	Mar. 31, 2024
Claims against bankrupt and quasi-bankrupt obligors	17,984	(9)	(2,268)	17,993	20,252
Doubtful claims	90,711	825	(144)	89,886	90,855
Substandard claims	41,132	8,686	10,171	32,446	30,961
Loans overdue for three months or more	375	53	(5)	322	380
Restructured loans	40,757	8,634	10,176	32,123	30,581
Total A	149,828	9,502	7,759	140,326	142,069
(Amount of partial direct write-off)	7,962	(2,411)	(733)	10,373	8,695
Sub-performing claims excluding substandard claims	627,011	(21,975)	(22,870)	648,986	649,881
Performing claims	9,227,319	376,225	751,420	8,851,094	8,475,899
Normal claims	9,854,330	354,249	728,549	9,500,081	9,125,781
Total credit amount B	10,004,158	363,751	736,307	9,640,407	9,267,851
Ratio of non-performing claims A÷B	1.49 %	0.04 pt	(0.04) pt	1.45 %	1.53 %

\*"Substandard claims" are classified under loans disclosed based on the FRA, and "loans overdue for three months or more" and "restructured loans" are classified under risk-management loans.

#### ■ Coverage amount

Claims against bankrupt and quasi-bankrupt obligors	9,748	546	(1,173)	9,202	10,921
Doubtful claims	70,336	1,208	387	69,128	69,949
Substandard claims	15,884	3,692	5,014	12,192	10,870
Collateral, guarantees, etc. C	95,969	5,445	4,227	90,524	91,742
Claims against bankrupt and quasi-bankrupt obligors	8,235	(555)	(1,095)	8,790	9,330
Doubtful claims	13,757	(157)	(450)	13,914	14,207
Substandard claims	5,482	1,325	1,222	4,157	4,260
Allowance for loan losses, etc. D	27,475	613	(323)	26,862	27,798
Claims against bankrupt and quasi-bankrupt obligors	17,984	(9)	(2,268)	17,993	20,252
Doubtful claims	84,093	1,051	(64)	83,042	84,157
Substandard claims	21,367	5,017	6,237	16,350	15,130
Coverage amount E=C+D	123,445	6,059	3,905	117,386	119,540

#### ■ Coverage ratio

Claims against bankrupt and quasi-bankrupt obligors	100.00 %	0.00 pt	0.00 pt	100.00 %	100.00 %
Doubtful claims	92.70 %	0.32 pt	0.08 pt	92.38 %	92.62 %
Substandard claims	51.94 %	1.55 pt	3.08 pt	50.39 %	48.86 %
Coverage ratio E÷A	82.39 %	(1.26) pt	(1.75) pt	83.65 %	84.14 %

#### ■ Loan-loss reserve ratio

Claims against bankrupt and quasi-bankrupt obligors	100.00 %	0.00 pt	0.00 pt	100.00 %	100.00 %
Doubtful claims	67.51 %	0.48 pt	(0.45) pt	67.03 %	67.96 %
Substandard claims	21.71 %	1.19 pt	0.51 pt	20.52 %	21.20 %
Loan-loss reserve ratio D÷(A-C)	51.01 %	(2.92) pt	(4.22) pt	53.93 %	55.23 %

NCB

(Millions of yen)

		Mar. 31, 2025	Change from Sep. 30, 2024	Change from Mar. 31, 2024	Sep. 30, 2024	Mar. 31, 2024
	Claims against bankrupt and quasi-bankrupt obligors	17,725	(2)	(2,173)	17,727	19,898
	Doubtful claims	87,764	690	(691)	87,074	88,455
	Substandard claims	41,082	8,689	10,702	32,393	30,380
	Loans overdue for three months or more	375	53	(5)	322	380
	Restructured loans	40,707	8,637	10,707	32,070	30,000
Total A		146,572	9,378	7,838	137,194	138,734
(Amount of partial direct write-off)		7,770	(2,412)	(677)	10,182	8,447
	Sub-performing claims excluding substandard claims	608,984	(20,025)	(20,592)	629,009	629,576
	Performing claims	8,972,255	370,212	742,394	8,602,043	8,229,861
Normal claims		9,581,240	350,188	721,803	9,231,052	8,859,437
Total credit amount B		9,727,812	359,565	729,640	9,368,247	8,998,172
Ratio of non-performing claims A÷B		1.50 %	0.04 pt	(0.04) pt	1.46 %	1.54 %

\*"Substandard claims" are classified under loans disclosed based on the FRA, and "loans overdue for three months or more" and "restructured loans" are classified under risk-management loans.

■ Coverage amount

	Claims against bankrupt and quasi-bankrupt obligors	9,498	556	(1,083)	8,942	10,581
	Doubtful claims	67,750	1,092	(149)	66,658	67,899
	Substandard claims	15,856	3,691	5,043	12,165	10,813
Collateral, guarantees, etc. C		93,104	5,338	3,810	87,766	89,294
	Claims against bankrupt and quasi-bankrupt obligors	8,227	(558)	(1,090)	8,785	9,317
	Doubtful claims	13,641	(134)	(422)	13,775	14,063
	Substandard claims	5,480	1,325	1,290	4,155	4,190
Allowance for loan losses, etc. D		27,349	634	(222)	26,715	27,571
	Claims against bankrupt and quasi-bankrupt obligors	17,725	(2)	(2,173)	17,727	19,898
	Doubtful claims	81,391	957	(572)	80,434	81,963
	Substandard claims	21,336	5,016	6,333	16,320	15,003
Coverage amount E=C+D		120,453	5,972	3,587	114,481	116,866

■ Coverage ratio

	Claims against bankrupt and quasi-bankrupt obligors	100.00 %	0.00 pt	0.00 pt	100.00 %	100.00 %
	Doubtful claims	92.73 %	0.36 pt	0.07 pt	92.37 %	92.66 %
	Substandard claims	51.93 %	1.55 pt	2.55 pt	50.38 %	49.38 %
Coverage ratio E÷A		82.18 %	(1.26) pt	(2.05) pt	83.44 %	84.23 %

■ Loan-loss reserve ratio

	Claims against bankrupt and quasi-bankrupt obligors	100.00 %	0.00 pt	0.00 pt	100.00 %	100.00 %
	Doubtful claims	68.15 %	0.68 pt	(0.26) pt	67.47 %	68.41 %
	Substandard claims	21.72 %	1.18 pt	0.31 pt	20.54 %	21.41 %
Loan-loss reserve ratio D÷(A-C)		51.15 %	(2.89) pt	(4.61) pt	54.04 %	55.76 %

**The Bank of Nagasaki**

(Millions of yen)

		Mar. 31, 2025	Change from Sep. 30, 2024	Change from Mar. 31, 2024	Sep. 30, 2024	Mar. 31, 2024
	Claims against bankrupt and quasi-bankrupt obligors	259	(6)	(94)	265	353
	Doubtful claims	2,947	135	547	2,812	2,400
	Substandard claims	49	(3)	(531)	52	580
	Loans overdue for three months or more	-	-	-	-	-
	Restructured loans	49	(3)	(531)	52	580
Total A		3,255	124	(79)	3,131	3,334
(Amount of partial direct write-off)		192	2	(55)	190	247
	Sub-performing claims excluding substandard claims	18,027	(1,950)	(2,278)	19,977	20,305
	Performing claims	255,063	6,012	9,025	249,051	246,038
Normal claims		273,090	4,062	6,746	269,028	266,344
Total credit amount B		276,345	4,186	6,666	272,159	269,679
Ratio of non-performing claims A÷B		1.17 %	0.02 pt	(0.06) pt	1.15 %	1.23 %

\*"Substandard claims" are classified under loans disclosed based on the FRA, and "loans overdue for three months or more" and "restructured loans" are classified under risk-management loans.

■ Coverage amount

	Claims against bankrupt and quasi-bankrupt obligors	250	(10)	(90)	260	340
	Doubtful claims	2,586	116	536	2,470	2,050
	Substandard claims	27	0	(29)	27	56
Collateral, guarantees, etc. C		2,864	106	417	2,758	2,447
	Claims against bankrupt and quasi-bankrupt obligors	8	3	(4)	5	12
	Doubtful claims	115	(23)	(29)	138	144
	Substandard claims	2	0	(68)	2	70
Allowance for loan losses, etc. D		126	(20)	(101)	146	227
	Claims against bankrupt and quasi-bankrupt obligors	259	(6)	(94)	265	353
	Doubtful claims	2,702	94	508	2,608	2,194
	Substandard claims	30	0	(96)	30	126
Coverage amount E=C+D		2,991	87	317	2,904	2,674

■ Coverage ratio

	Claims against bankrupt and quasi-bankrupt obligors	100.00 %	0.00 pt	0.00 pt	100.00 %	100.00 %
	Doubtful claims	91.68 %	(1.07) pt	0.29 pt	92.75 %	91.39 %
	Substandard claims	61.07 %	3.17 pt	39.22 pt	57.90 %	21.85 %
Coverage ratio E÷A		91.88 %	(0.89) pt	11.69 pt	92.77 %	80.19 %

■ Loan-loss reserve ratio

	Claims against bankrupt and quasi-bankrupt obligors	100.00 %	0.00 pt	0.00 pt	100.00 %	100.00 %
	Doubtful claims	32.04 %	(8.46) pt	(9.07) pt	40.50 %	41.11 %
	Substandard claims	11.13 %	0.35 pt	(2.25) pt	10.78 %	13.38 %
Loan-loss reserve ratio D÷(A-C)		32.36 %	(6.99) pt	6.78 pt	39.35 %	25.58 %

(2) Loans Disclosed Based on the FRA and Risk-management Loans by Industry

**Two Banks Combined**

(Millions of yen)

	Mar. 31, 2025	Change from Sep. 30, 2024	Change from Mar. 31, 2024	Sep. 30, 2024	Mar. 31, 2024
Domestic locations (excluding the special international financial transactions account)	149,828	9,502	7,759	140,326	142,069
Manufacturing	13,655	(996)	(1,359)	14,651	15,014
Agriculture, forestry	1,173	(12)	168	1,185	1,005
Fishery	315	0	(5)	315	320
Mining, quarrying, gravel extraction	-	-	-	-	-
Construction	12,772	(695)	(466)	13,467	13,238
Electricity, gas, heat, and water supply	286	40	263	246	23
Information and communications	1,135	(373)	(546)	1,508	1,681
Transportation, postal service	5,265	(295)	(987)	5,560	6,252
Wholesale, retail	29,866	(2,132)	(2,448)	31,998	32,314
Finance, insurance	695	61	7	634	688
Real estate, lease	18,186	1,137	156	17,049	18,030
Other kinds of services	56,929	12,567	13,370	44,362	43,559
National and local government	-	-	-	-	-
Other	9,544	199	(395)	9,345	9,939

**NCB**

(Millions of yen)

	Mar. 31, 2025	Change from Sep. 30, 2024	Change from Mar. 31, 2024	Sep. 30, 2024	Mar. 31, 2024
Domestic locations (excluding the special international financial transactions account)	146,572	9,378	7,838	137,194	138,734
Manufacturing	13,310	(1,004)	(1,399)	14,314	14,709
Agriculture, forestry	1,164	(21)	202	1,185	962
Fishery	309	(4)	(8)	313	317
Mining, quarrying, gravel extraction	-	-	-	-	-
Construction	12,086	(631)	(501)	12,717	12,587
Electricity, gas, heat, and water supply	236	(10)	213	246	23
Information and communications	1,135	(373)	(545)	1,508	1,680
Transportation, postal service	5,133	(292)	(1,080)	5,425	6,213
Wholesale, retail	29,331	(2,094)	(2,566)	31,425	31,897
Finance, insurance	695	61	7	634	688
Real estate, lease	17,848	1,146	160	16,702	17,688
Other kinds of services	56,202	12,441	13,765	43,761	42,437
National and local government	-	-	-	-	-
Other	9,118	158	(410)	8,960	9,528

**The Bank of Nagasaki**

(Millions of yen)

	Mar. 31, 2025	Change from Sep. 30, 2024	Change from Mar. 31, 2024	Sep. 30, 2024	Mar. 31, 2024
Domestic locations (excluding the special international financial transactions account)	3,255	124	(79)	3,131	3,334
Manufacturing	344	7	39	337	305
Agriculture, forestry	9	9	(34)	-	43
Fishery	6	4	3	2	3
Mining, quarrying, gravel extraction	-	-	-	-	-
Construction	685	(64)	35	749	650
Electricity, gas, heat, and water supply	50	50	50	-	-
Information and communications	0	0	0	0	0
Transportation, postal service	131	(3)	92	134	39
Wholesale, retail	534	(39)	117	573	417
Finance, insurance	-	-	-	-	-
Real estate, lease	338	(8)	(3)	346	341
Other kinds of services	727	126	(395)	601	1,122
National and local government	-	-	-	-	-
Other	426	42	16	384	410

(3) Self-assessment Results and Loans Disclosed Based on the FRA and Risk-management Loans  
(Mar. 31, 2025)

NCB

(100 million yen)

Classifications by self-assessment				
Borrower classification	Grade classification			
	Unclassified	II	III	IV

Target...total credit accounts

Bankrupt		Collateral and guarantees, etc. 2.4 billion yen Allowances 4.6 billion yen		Provision in full amount	Write-off and provision in full amount
70		54		-	-
[ 9]		[ 5]		[ -]	[ -]
De facto bankrupt		Collateral and guarantees, etc. 7.0 billion yen Allowances 3.5 billion yen		Provision in full amount	Write-off and provision in full amount
106		75		-	-
[ (31)]		[ (26)]		[ -]	[ -]
Potentially bankrupt		Collateral and guarantees, etc. 67.7 billion yen Allowances 13.6 billion yen		Provision in necessary amount	
877		612		63	
[ (7)]		[ (12)]		[ (1)]	
Sub-performing	Substandard				
	557	88	468		
	[ 129]	[ 13]	[ 115]		
6,500	Sub-performing other than substandard				
	5,943	1,497	4,445		
	[ (228)]	[ (220)]	[ (8)]		
Performing					
89,722		89,722			
[ 7,424]		[ 7,424]			
《Total》					
Total credit amount					
97,278		92,051		63	-
[ 7,297]		[ 7,185]		[ (1)]	[ -]

Loans classified based on the FRA	Risk-management loans
---	--------------------------

Target...total credit accounts

Claims against bankrupt and quasi-bankrupt obligors		
Coverage ratio 100.00%		177 [ (21)]
Doubtful claims		
Coverage ratio 92.73%		877 [ (7)]
Substandard claims	Loans overdue for three months or more	3 [ 0]
	Restructured loans	407 [ 107]
《Subtotal》		
Coverage ratio 82.18%		1,465 [ 78]
Normal claims		
		95,812 [ 7,218]
《Total》		
Total credit amount		
		97,278 [ 7,297]

\* Each figure in brackets at lower lines presents changes from March 31, 2024.

\*"Substandard claims" are classified under loans disclosed based on the FRA, and "loans overdue for three months or more" and "restructured loans" are classified under risk-management loans.

The Bank of Nagasaki

(100 million yen)

Classifications by self-assessment				
Borrower classification	Grade classification			
	Unclassified	II	III	IV

Target...total credit accounts

Loans classified based on the FRA	Risk-management loans
-----------------------------------	-----------------------

Target...total credit accounts

Bankrupt		Collateral and guarantees, etc. 0.0 billion yen Allowances 0.0 billion yen	Provision in full amount	Write-off and provision in full amount
0		0	-	-
[ 0]		[ 0]	[ (0)]	[ -]
De facto bankrupt		Collateral and guarantees, etc. 0.2 billion yen Allowances 0.0 billion yen	Provision in full amount	Write-off and provision in full amount
2		1	-	-
[ (1)]		[ (1)]	[ (1)]	[ -]
Potentially bankrupt		Collateral and guarantees, etc. 2.5 billion yen Allowances 0.1 billion yen	Provision in necessary amount	
29		23	3	2
[ 5]		[ 4]	[ 1]	[ 0]
Sub-performing	Substandard			
	0	0	0	
180				
	[ (6)]	[ 0]	[ (5)]	
[ (28)]	Sub-performing other than substandard			
	180	100	79	
	[ (22)]	[ (14)]	[ (8)]	
Performing				
2,550		2,550		
[ 90]		[ 90]		

《Total》				
Total credit amount				
2,763	2,677	83	2	-
[ 67]	[ 80]	[ (14)]	[ 0]	[ -]

Claims against bankrupt and quasi-bankrupt obligors	
Coverage ratio	2
100.00%	[ (1)]
Doubtful claims	
Coverage ratio	29
91.68%	[ 5]
Substandard claims	Loans overdue for three months or more
Coverage ratio	-
61.07%	[ -]
[ (5)]	Restructured loans
	0
	[ (5)]
《Subtotal》	
Coverage ratio	32
91.88%	[ (1)]

Normal claims	
	2,730
	[ 67]

《Total》	
Total credit amount	
	2,763
	[ 67]

\* Each figure in brackets at lower lines presents changes from March 31, 2024.

\*"Substandard claims" are classified under loans disclosed based on the FRA, and "loans overdue for three months or more" and "restructured loans" are classified under risk-management loans.



### 3. Allowance for Loan Losses, etc.

#### Two Banks Combined

(Millions of yen)

	Mar. 31, 2025	Change from Sep. 30, 2024	Change from Mar. 31, 2024	Sep. 30, 2024	Mar. 31, 2024
Allowance for Loan Losses	37,481	995	(177)	36,486	37,658
General reserve for possible loan losses	15,279	1,706	1,368	13,573	13,911
Specific reserve for possible loan losses	22,201	(712)	(1,546)	22,913	23,747
Provision for contingent loss	1,231	(1)	49	1,232	1,182

#### NCB

(Millions of yen)

	Mar. 31, 2025	Change from Sep. 30, 2024	Change from Mar. 31, 2024	Sep. 30, 2024	Mar. 31, 2024
Allowance for Loan Losses	37,289	1,021	(68)	36,268	37,357
General reserve for possible loan losses	15,213	1,713	1,445	13,500	13,768
Specific reserve for possible loan losses	22,076	(692)	(1,513)	22,768	23,589
Provision for contingent loss	1,179	(4)	31	1,183	1,148

#### The Bank of Nagasaki

(Millions of yen)

	Mar. 31, 2025	Change from Sep. 30, 2024	Change from Mar. 31, 2024	Sep. 30, 2024	Mar. 31, 2024
Allowance for Loan Losses	191	(27)	(109)	218	300
General reserve for possible loan losses	66	(6)	(76)	72	142
Specific reserve for possible loan losses	125	(20)	(33)	145	158
Provision for contingent loss	52	4	18	48	34

### III Financial Statements of Subsidiary Banks (the Nishi-Nippon City Bank and the Bank of Nagasaki)

#### NCB

#### ■ Balance Sheet (Assets)

(Millions of yen)

	Mar. 31, 2025	YoY change	Mar. 31, 2024
Cash and due from banks	1,608,546	(552,799)	2,161,345
Cash	82,626	70	82,556
Due from banks	1,525,920	(552,868)	2,078,788
Call loans	45,000	11,430	33,570
Money held in trust	11,691	(8)	11,699
Securities	1,652,704	(112,968)	1,765,672
Government bonds	359,045	(84,910)	443,955
Local government bonds	521,064	41,224	479,840
Corporate bonds	176,617	11,606	165,011
Stocks	107,417	(29,385)	136,802
Other securities	488,559	(51,503)	540,062
Loans and bills discounted	9,695,529	736,108	8,959,421
Bills discounted	8,890	(6,553)	15,443
Loans on bills	51,349	(139,227)	190,576
Loans on deeds	8,752,999	802,288	7,950,711
Overdrafts	882,289	79,600	802,689
Foreign exchanges	7,942	(1,419)	9,361
Due from foreign banks (our accounts)	7,752	(1,474)	9,226
Foreign bills bought	-	(4)	4
Foreign bills receivable	189	60	129
Other assets	78,733	(6,040)	84,773
Prepaid expenses	418	(107)	525
Accrued revenue	9,629	2,364	7,265
Margin deposits for futures transactions	611	0	611
Financial derivatives	4,494	445	4,049
Cash collateral paid for financial instruments	43,904	(2,402)	46,306
Other	19,675	(6,340)	26,015
Tangible fixed assets	109,221	(866)	110,087
Buildings, net	28,492	(797)	29,289
Land	71,330	(166)	71,496
Leased assets, net	97	(17)	114
Construction in progress	257	127	130
Other tangible fixed assets	9,044	(12)	9,056
Intangible fixed assets	5,797	997	4,800
Software	5,471	1,008	4,463
Other intangible fixed assets	325	(12)	337
Prepaid pension costs	28,625	1,780	26,845
Deferred tax assets	11,044	11,044	-
Customers' liabilities for acceptances and guarantees	12,596	(4,437)	17,033
Allowance for loan losses	(37,289)	68	(37,357)
Allowance for investment loss	(436)	0	(436)
<b>Total assets</b>	<b>13,229,705</b>	<b>82,889</b>	<b>13,146,816</b>

**NCB**

■ Balance Sheet (Liabilities and Net Assets)

(Millions of yen)

	Mar. 31, 2025	YoY change	Mar. 31, 2024
Deposits	9,827,503	(112,350)	9,939,853
Current deposits	448,363	(76,696)	525,059
Ordinary deposits	7,026,161	(102,003)	7,128,164
Savings deposits	102,194	3,281	98,913
Deposits at notice	12,318	(5,084)	17,402
Time deposits	2,189,456	71,857	2,117,599
Installment savings	1,203	(949)	2,152
Other deposits	47,804	(2,757)	50,561
Negotiable certificates of deposit	422,444	177,568	244,876
Call money	24,670	(79,872)	104,542
Securities sold under repurchase agreements	221,418	(4,830)	226,248
Cash collateral received for securities lent	107,480	(130,711)	238,191
Borrowed money	1,971,625	221,652	1,749,973
Borrowings from other banks	1,971,625	221,652	1,749,973
Foreign exchanges	546	(174)	720
Foreign bills sold	93	(1)	94
Foreign bills payable	452	(173)	625
Borrowed money from trust account	7,721	2,372	5,349
Other liabilities	99,238	51,172	48,066
Domestic exchange settlement account, credit	291	(22)	313
Income taxes payable	5,665	(54)	5,719
Accrued expenses	12,014	3,225	8,789
Unearned revenue	13,498	3,661	9,837
Reserve for interest on installment savings	0	0	0
Financial derivatives	2,918	(3,536)	6,454
Cash collateral received for financial instruments	941	(590)	1,531
Lease liabilities	108	(19)	127
Asset retirement obligations	972	11	961
Other	62,827	48,496	14,331
Reserve for employee retirement benefits	200	35	165
Provision for reimbursement of deposits	227	(139)	366
Provision for contingent loss	1,179	31	1,148
Deferred tax liabilities	-	(8,030)	8,030
Deferred tax liabilities for land revaluation	14,722	379	14,343
Acceptances and guarantees	12,596	(4,437)	17,033
<b>Total liabilities</b>	<b>12,711,574</b>	<b>112,663</b>	<b>12,598,911</b>
Share capital	85,745	0	85,745
Capital surplus	85,684	0	85,684
Legal capital surplus	85,684	0	85,684
Retained earnings	325,382	18,561	306,821
Legal retained earnings	61	0	61
Other retained earnings	325,321	18,562	306,759
Reserve for tax purpose reduction entry	1	0	1
Retained earnings brought forward	325,319	18,561	306,758
[Total shareholders' equity]	[ 496,812]	[ 18,562]	[ 478,250]
Valuation difference on available-for-sale securities	(7,927)	(47,190)	39,263
Deferred gains or losses on hedges	86	(625)	711
Revaluation reserve for land	29,159	(520)	29,679
[Total valuation and translation adjustments]	[ 21,318]	[ (48,336)]	[ 69,654]
<b>Total net assets</b>	<b>518,130</b>	<b>(29,775)</b>	<b>547,905</b>
<b>Total liabilities and net assets</b>	<b>13,229,705</b>	<b>82,889</b>	<b>13,146,816</b>



■ Statements of Income

(Millions of yen)

	Fiscal year ended Mar. 31, 2025	YoY change	Fiscal year ended Mar. 31, 2024
Ordinary income	168,511	11,051	157,460
Interest income	124,354	14,185	110,169
Interest on loans and discounts	89,688	9,764	79,924
Interest and dividends on securities	29,357	1,320	28,037
Interest on call loans	207	125	82
Interest on deposits with banks	5,051	2,982	2,069
Other interest income	50	(5)	55
Trust fees	12	12	0
Fees and commissions	27,817	(687)	28,504
Fees and commissions on domestic and foreign exchanges	7,222	188	7,034
Other fees and commissions	20,595	(874)	21,469
Gain on trading account transactions	9	3	6
Gains on trading account securities transactions	9	3	6
Other operating income	2,122	(908)	3,030
Gain on foreign exchange transactions	1,111	(33)	1,144
Gain on sale of bonds	17	(669)	686
Gain on financial derivatives	993	(201)	1,194
Other	-	(4)	4
Other ordinary income	14,193	(1,557)	15,750
Recoveries of written off receivables	967	717	250
Gain on sale of equity securities	12,444	(2,260)	14,704
Gain on money held in trust	16	3	13
Other	764	(18)	782
Ordinary expenses	129,562	(39)	129,601
Interest expenses	27,539	2,278	25,261
Interest on deposits	6,400	5,889	511
Interest on negotiable certificates of deposit	790	761	29
Interest on call money	2,096	716	1,380
Interest expenses on securities sold under repurchase agreements	12,251	(3,040)	15,291
Interest expenses on cash collateral received for securities lent	143	105	38
Interest on borrowings and rediscounts	1,479	559	920
Other interest expenses	4,378	(2,711)	7,089
Fees and commissions payments	17,046	351	16,695
Fees and commissions on domestic and foreign exchanges	1,021	72	949
Other fees and commissions	16,025	279	15,746
Other operating expenses	8,115	(3,353)	11,468
Loss on sale of bonds	7,858	(3,166)	11,024
Loss on redemption of bonds	256	(179)	435
Loss on devaluation of bonds	-	(8)	8
General and administrative expenses	70,256	564	69,692
Other ordinary expenses	6,603	120	6,483
Provision of allowance for loan losses	4,615	215	4,400
Write-off of loans	253	(492)	745
Loss on sale of equity securities	451	449	2
Loss on devaluation of equity securities	0	(134)	134
Loss on money held in trust	6	4	2
Other	1,277	80	1,197
Ordinary profit	38,948	11,089	27,859



■ Statements of Income

(Millions of yen)

	Fiscal year ended Mar. 31, 2025	YoY change	Fiscal year ended Mar. 31, 2024
Extraordinary income	56	4	52
Gain on disposal of non-current assets	56	4	52
Extraordinary losses	493	(291)	784
Loss on disposal of non-current assets	489	139	350
Impairment losses	4	(430)	434
Profit before income taxes	38,511	11,384	27,127
Income taxes - current	10,106	1,616	8,490
Income taxes - deferred	1,363	1,569	(206)
[Total income taxes]	[ 11,469]	[ 3,185]	[ 8,284]
Profit	27,042	8,200	18,842

**The Bank of Nagasaki**

■ Balance Sheet (Assets)

(Millions of yen)

	Mar. 31, 2025	YoY change	Mar. 31, 2024
Cash and due from banks	62,091	28,346	33,745
Cash	3,096	(496)	3,592
Due from banks	58,995	28,842	30,153
Securities	12,302	311	11,991
Stocks	1,044	0	1,044
Other securities	11,258	311	10,947
Loans and bills discounted	276,179	6,657	269,522
Bills discounted	886	(865)	1,751
Loans on bills	2,422	235	2,187
Loans on deeds	261,793	7,711	254,082
Overdrafts	11,076	(424)	11,500
Other assets	1,898	58	1,840
Domestic exchange settlement account, debit	48	(10)	58
Prepaid expenses	8	(4)	12
Accrued revenue	205	38	167
Other	1,635	33	1,602
Tangible fixed assets	4,286	(83)	4,369
Buildings, net	415	(28)	443
Land	3,506	(91)	3,597
Leased assets, net	144	(12)	156
Construction in progress	37	37	-
Other tangible fixed assets	182	9	173
Intangible fixed assets	164	78	86
Software	146	81	65
Other intangible fixed assets	18	(3)	21
Prepaid pension costs	144	44	100
Customers' liabilities for acceptances and guarantees	9	1	8
Allowance for loan losses	(191)	109	(300)
Allowance for investment loss	(42)	0	(42)
<b>Total assets</b>	<b>356,843</b>	<b>35,522</b>	<b>321,321</b>

**The Bank of Nagasaki**

■ Balance Sheet (Liabilities and Net Assets)

(Millions of yen)

	Mar. 31, 2025	YoY change	Mar. 31, 2024
Deposits	281,352	23,278	258,074
Current deposits	6,758	891	5,867
Ordinary deposits	137,188	10,003	127,185
Savings deposits	244	(14)	258
Deposits at notice	50	(136)	186
Time deposits	131,543	12,055	119,488
Installment savings	705	(13)	718
Other deposits	4,861	491	4,370
Negotiable certificates of deposit	1,880	(6,504)	8,384
Call money	45,000	19,000	26,000
Borrowed money	6,400	(1,400)	7,800
Borrowings from other banks	6,400	(1,400)	7,800
Other liabilities	1,848	735	1,113
Domestic exchange settlement account, credit	145	(37)	182
Income taxes payable	57	(6)	63
Accrued expenses	294	87	207
Unearned revenue	448	162	286
Reserve for interest on installment savings	0	0	0
Lease liabilities	144	(12)	156
Asset retirement obligations	34	0	34
Other	722	539	183
Reserve for employee retirement benefits	9	(3)	12
Provision for retirement benefits for directors (and other officers)	90	(7)	97
Provision for reimbursement of deposits	17	(8)	25
Provision for contingent loss	52	18	34
Deferred tax liabilities	123	94	29
Deferred tax liabilities for land revaluation	503	(5)	508
Acceptances and guarantees	9	1	8
<b>Total liabilities</b>	<b>337,287</b>	<b>35,198</b>	<b>302,089</b>
Share capital	7,621	0	7,621
Capital surplus	5,963	0	5,963
Legal capital surplus	3,500	0	3,500
Other capital surplus	2,463	0	2,463
Retained earnings	4,279	244	4,035
Legal retained earnings	273	29	244
Other retained earnings	4,006	216	3,790
Retained earnings brought forward	4,006	216	3,790
[Total shareholders' equity]	[ 17,865]	[ 245]	[ 17,620]
Valuation difference on available-for-sale securities	598	138	460
Revaluation reserve for land	1,091	(59)	1,150
[Total valuation and translation adjustments]	[ 1,689]	[ 78]	[ 1,611]
<b>Total net assets</b>	<b>19,555</b>	<b>324</b>	<b>19,231</b>
<b>Total liabilities and net assets</b>	<b>356,843</b>	<b>35,522</b>	<b>321,321</b>

**The Bank of Nagasaki**

■ Statements of Income

(Millions of yen)

	Fiscal year ended Mar. 31, 2025	YoY change	Fiscal year ended Mar. 31, 2024
Ordinary income	5,148	341	4,807
Interest income	4,204	256	3,948
Interest on loans and discounts	3,620	128	3,492
Interest and dividends on securities	462	29	433
Interest on deposits with banks	121	99	22
Other interest income	-	(0)	0
Fees and commissions	820	20	800
Fees and commissions on domestic and foreign exchanges	84	(1)	85
Other fees and commissions	735	20	715
Other ordinary income	123	65	58
Reversal of allowance for loan losses	99	99	-
Recoveries of written off receivables	0	(38)	38
Other	23	4	19
Ordinary expenses	4,635	256	4,379
Interest expenses	252	238	14
Interest on deposits	228	195	33
Interest on negotiable certificates of deposit	0	0	0
Interest on call money	23	41	(18)
Interest on borrowings and rediscounts	0	0	0
Fees and commissions payments	1,171	118	1,053
Fees and commissions on domestic and foreign exchanges	6	0	6
Other fees and commissions	1,164	118	1,046
Other operating expenses	-	(2)	2
Loss on redemption of bonds	-	(2)	2
General and administrative expenses	3,134	(74)	3,208
Other ordinary expenses	77	(23)	100
Provision of allowance for loan losses	-	(42)	42
Write-off of loans	1	1	-
Other	75	17	58
Ordinary profit	513	86	427
Extraordinary income	11	11	-
Gain on disposal of non-current assets	11	11	-
Extraordinary losses	115	111	4
Loss on disposal of non-current assets	3	3	0
Impairment losses	93	93	-
Other	18	14	4
Profit before income taxes	409	(14)	423
Income taxes - current	61	(35)	96
Income taxes - deferred	3	39	(36)
[Total income taxes]	[ 64]	[ 4]	[ 60]
Profit	345	(18)	363





NNFH

Nishi-Nippon Financial Holdings, Inc.

# Financial Highlights for the Fiscal Year Ended March 31, 2025

May 9, 2025

Attachment to the Financial Results for  
the Fiscal Year Ended March 31, 2025

	(page)
1. Financial Results for the Fiscal Year Ended March 31, 2025	2-6
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# 1. Financial Results for the Fiscal Year Ended March 31, 2025

## (1) Profit and Loss

				NNFH (consolidated)			NCB			The Bank of Nagasaki		
(Millions of yen)				Fiscal year ended Mar. 31, 2025	YoY change	Fiscal year ended Mar. 31, 2024	Fiscal year ended Mar. 31, 2025	YoY change	Fiscal year ended Mar. 31, 2024	Fiscal year ended Mar. 31, 2025	YoY change	Fiscal year ended Mar. 31, 2024
1	<b>Ordinary income</b>			<b>196,415</b>	<b>10,820</b>	<b>185,595</b>	<b>168,511</b>	<b>11,051</b>	<b>157,460</b>	<b>5,148</b>	<b>341</b>	<b>4,807</b>
2	Gross operating profit			122,325	12,511	109,814	101,623	13,339	88,284	3,601	(77)	3,678
3	Net interest income			102,845	11,837	91,008	96,822	11,915	84,907	3,952	19	3,933
4	[of which, interest on loans and discounts]			[93,553]	[9,708]	[83,845]	[89,688]	[9,764]	[79,924]	[3,620]	[128]	[3,492]
5	[of which, interest and dividends on securities]			[30,001]	[1,329]	[28,672]	[29,357]	[1,320]	[28,037]	[462]	[29]	[433]
6	Fees and commissions			23,430	(589)	24,019	10,783	(1,025)	11,808	(350)	(98)	(252)
7	Gain on trading account transactions			589	(447)	1,036	9	3	6	-	-	-
8	Other operating income			(4,540)	1,710	(6,250)	(5,992)	2,445	(8,437)	-	2	(2)
9	[of which, net gains (losses) related to bonds]			[(8,098)]	[2,689]	[(10,787)]	[(8,097)]	[2,685]	[(10,782)]	[ - ]	[2]	[(2)]
10	Expenses			82,897	2,671	80,226	69,108	2,581	66,527	3,151	(40)	3,191
11	<b>Net business profits</b>			<b>39,428</b>	<b>9,840</b>	<b>29,588</b>	<b>32,514</b>	<b>10,758</b>	<b>21,756</b>	<b>449</b>	<b>(38)</b>	<b>487</b>
12	<b>Core net business profits</b>			<b>47,526</b>	<b>7,151</b>	<b>40,375</b>	<b>40,612</b>	<b>8,074</b>	<b>32,538</b>	<b>449</b>	<b>(40)</b>	<b>489</b>
13	Gains (losses) on equity securities			12,102	(3,209)	15,311	11,992	(2,575)	14,567	-	-	-
14	Credit cost			5,831	(818)	6,649	4,594	(686)	5,280	(34)	(57)	23
15	Other non-recurring gains (losses)			(162)	2,478	(2,640)	(963)	2,221	(3,184)	29	65	(36)
16	<b>Ordinary profit</b>			<b>45,537</b>	<b>9,928</b>	<b>35,609</b>	<b>38,948</b>	<b>11,089</b>	<b>27,859</b>	<b>513</b>	<b>86</b>	<b>427</b>
17	Extraordinary income (losses)			(520)	234	(754)	(436)	295	(731)	(103)	(99)	(4)
18	Income taxes			13,500	2,852	10,648	11,469	3,185	8,284	64	4	60
19	Profit attributable to non-controlling interests			533	(97)	630						
20	<b>Profit (attributable to owners of parent for the consolidated profit)</b>			<b>30,982</b>	<b>7,406</b>	<b>23,576</b>	<b>27,042</b>	<b>8,200</b>	<b>18,842</b>	<b>345</b>	<b>(18)</b>	<b>363</b>

NNFH (consolidated)	NCB	The Bank of Nagasaki
<ul style="list-style-type: none"> <li>Income and profit increased year-on-year (YoY).</li> <li>Profit grew due to increases in net interest income, etc.</li> </ul>	<ul style="list-style-type: none"> <li>Income and profit increased year-on-year (YoY).</li> <li>Profit grew due to increases in net interest income, etc.</li> </ul>	<ul style="list-style-type: none"> <li>Income increased but profit decreased year-on-year (YoY).</li> <li>Profit fell due to decreases in fees and commissions, extraordinary income (losses), etc.</li> </ul>

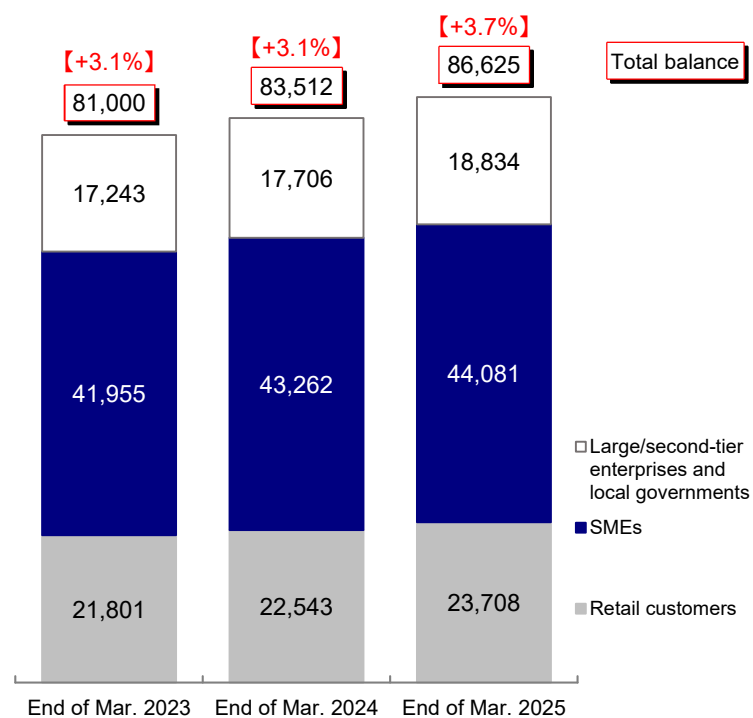
# 1. Financial Results for the Fiscal Year Ended March 31, 2025

## (2) Loans and Bills Discounted

### NCB

#### Loan balance

100 million yen Figures in 【 】 present YoY change



\* Excluding loans to MOF

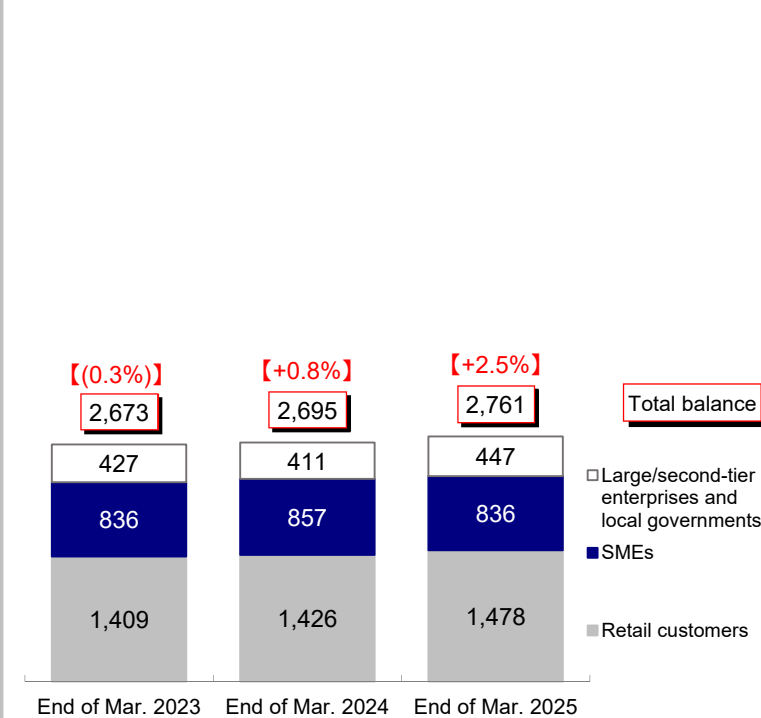
### NCB

- Loan balances increased for retail customers, SMEs, and large/second-tier enterprises and local governments, amounting to 8,662.5 billion yen (up 3.7% from the end of March 2024).

### The Bank of Nagasaki

#### Loan balance

100 million yen Figures in 【 】 present YoY change



\* Excluding loans to MOF

### The Bank of Nagasaki

- Loan balances decreased for SMEs, but increased for retail customers and large/second-tier enterprises and local governments, amounting to 276.1 billion yen (up 2.5% from the end of March 2024).

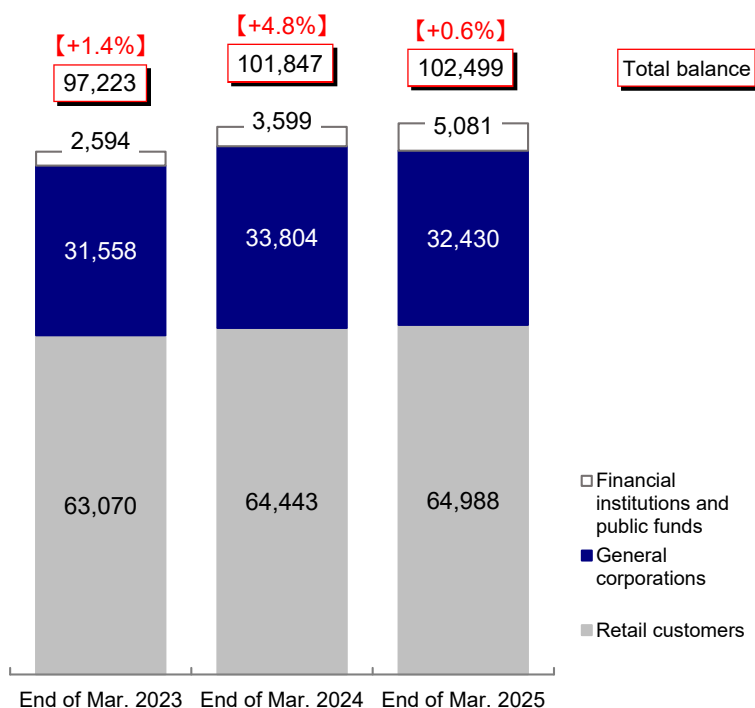
# 1. Financial Results for the Fiscal Year Ended March 31, 2025

## (3) Deposits and Negotiable Certificates of Deposit

### NCB

#### Balance of deposits and negotiable certificates of deposit

100 million yen Figures in [ ] present YoY change



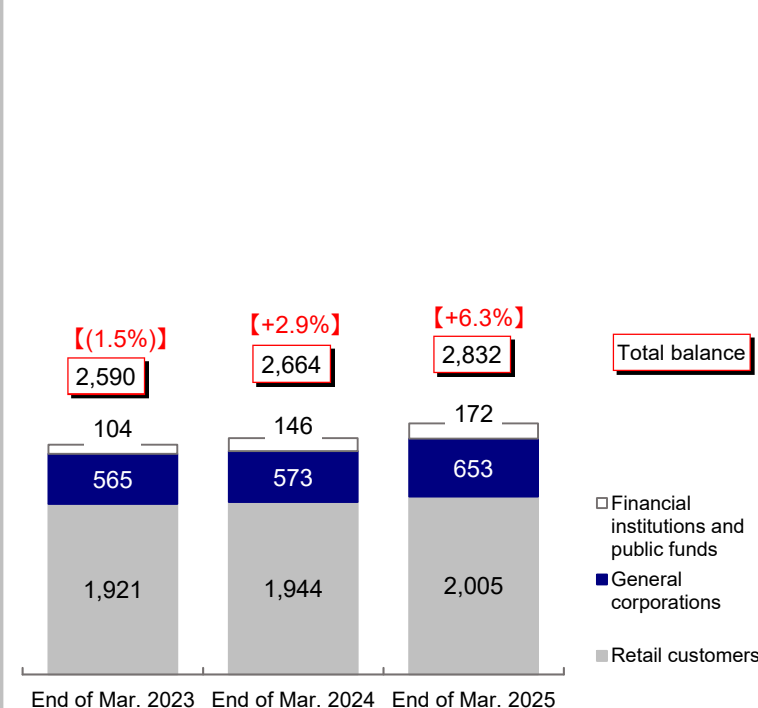
### NCB

- Balances of deposits and negotiable certificates of deposit decreased for general corporations, but increased for retail customers and financial institutions and public funds, amounting to 10,249.9 billion yen (up 0.6% from the end of March 2024).

### The Bank of Nagasaki

#### Balance of deposits and negotiable certificates of deposit

100 million yen Figures in [ ] present YoY change



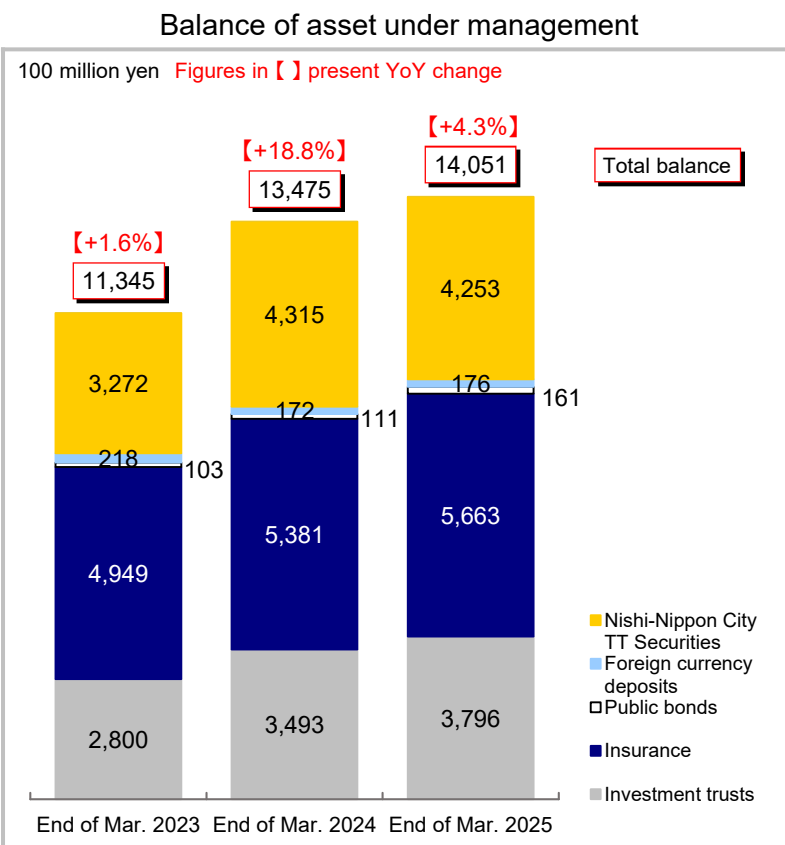
### The Bank of Nagasaki

- Balances of deposits and negotiable certificates of deposit increased for retail customers, general corporations, and financial institutions and public funds, amounting to 283.2 billion yen (up 6.3% from the end of March 2024).

# 1. Financial Results for the Fiscal Year Ended March 31, 2025

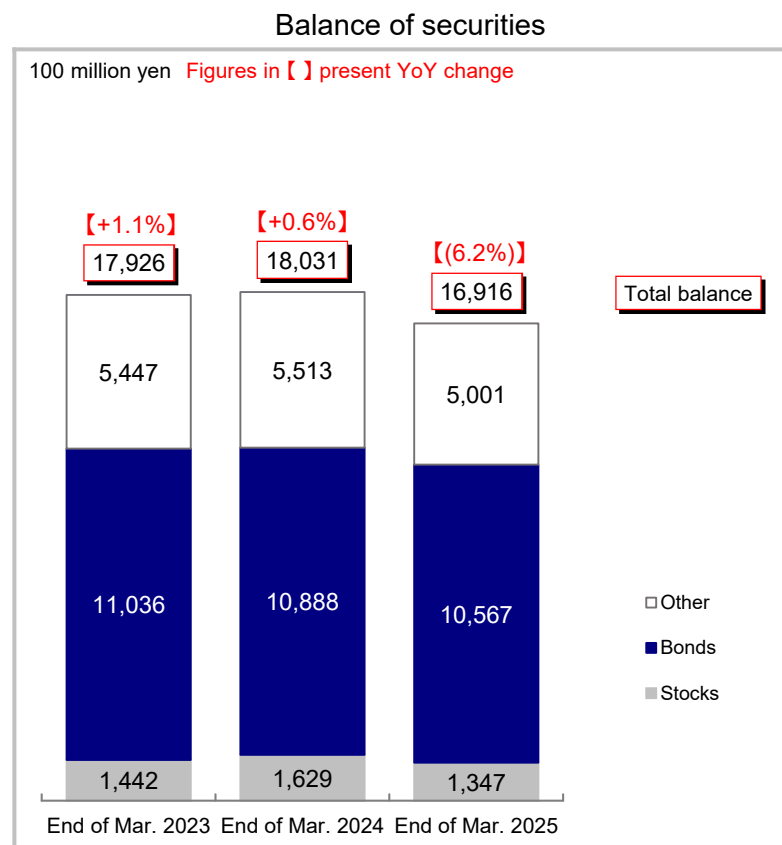
## (4) Asset under Management (5) Securities

### Group total (NCB + The Bank of Nagasaki + Nishi-Nippon City TT Securities)



- Group total
- Balances of asset under management decreased for Nishi-Nippon City TT Securities, but increased for both banks (NCB + The Bank of Nagasaki), amounting to 1,405.1 billion yen (up 4.3% from the end of March 2024) in Group total.

### NNFH (consolidated)



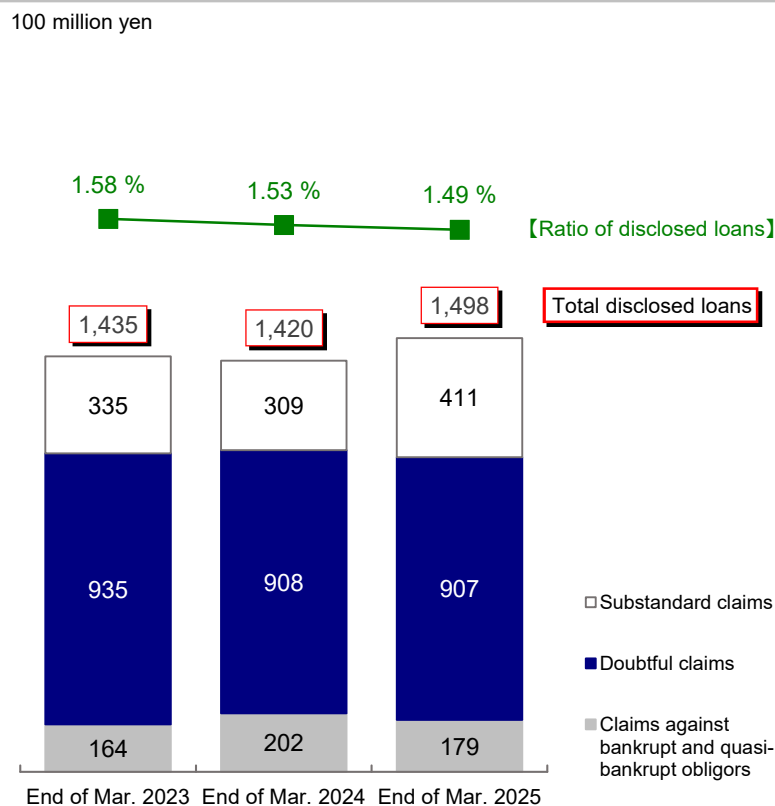
- NNFH (consolidated)
- Balances of securities decreased for stocks, bonds, and other, amounting to 1,691.6 billion yen (down 6.2% from the end of March 2024).

# 1. Financial Results for the Fiscal Year Ended March 31, 2025

## (6) Loans Disclosed Based on the Financial Reconstruction Act (FRA) (7) Capital Adequacy Ratio

### Two banks combined (NCB + The Bank of Nagasaki)

Loans disclosed based on the Financial Reconstruction Act (FRA)

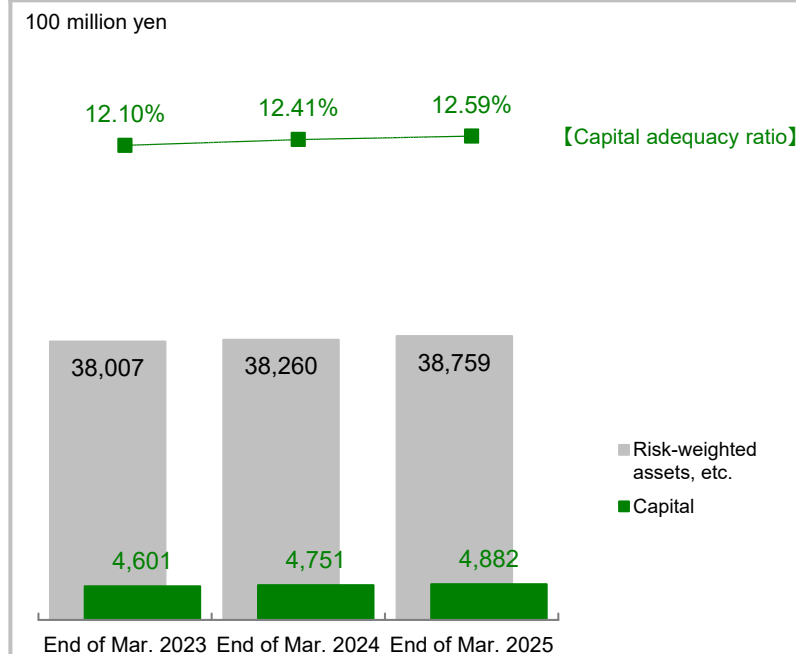


### Two banks combined

- Balances of loans disclosed based on the FRA decreased for claims against bankrupt and quasi-bankrupt obligors and doubtful claims, but increased for substandard claims, amounting to 149.8 billion yen. The ratio of loans disclosed based on the FRA was 1.49% (down 0.04pt from the end of March 2024).

### NNFH (consolidated)

Capital adequacy ratio



### NNFH (consolidated)

- Capital adequacy ratio was 12.59% (up 0.18pt from the end of March 2024).
- Both capital and risk-weighted assets, etc. increased.

## 2. Financial Results Forecast for the Fiscal Year Ending March 31, 2026

(consolidated) NNFH	Millions of yen	Fiscal year ending Mar. 31, 2026 [Forecast]	YoY change	Fiscal year ended Mar. 31, 2025
	Ordinary profit	55,000	9,463	45,537
	Profit attributable to owners of parent	37,000	6,018	30,982

### NNFH (consolidated)

- Ordinary profit and profit attributable to owners of parent are expected to increase YoY.

NCB	Millions of yen	Fiscal year ending Mar. 31, 2026 [Forecast]	YoY change	Fiscal year ended Mar. 31, 2025
	Gross operating profit	124,500	22,877	101,623
	Expenses	72,500	3,392	69,108
	Net business profits	52,000	19,486	32,514
	Credit cost	7,000	2,406	4,594
	Ordinary profit	47,000	8,052	38,948
	Profit	32,000	4,958	27,042

### NCB

- Ordinary profit and profit are expected to increase YoY.

The Bank of Nagasaki	Millions of yen	Fiscal year ending Mar. 31, 2026 [Forecast]	YoY change	Fiscal year ended Mar. 31, 2025
	Gross operating profit	3,860	259	3,601
	Expenses	3,380	229	3,151
	Net business profits	480	31	449
	Credit cost	80	114	(34)
	Ordinary profit	410	(103)	513
	Profit	310	(35)	345

### The Bank of Nagasaki

- Ordinary profit and profit are expected to decrease YoY.



- These materials have been prepared for the sole purpose of information provision, and do not constitute an invitation or solicitation to purchase or sell any specific securities.
- Any and all information described herein is subject to change or amendment without notice.
- These materials contain forward-looking statements regarding the future performance of the Group; however, such statements do not guarantee such future performance and may contain risks and uncertainties.  
Please be aware that, due to possible changes in the operating environment, etc., actual results may differ materially from those that are currently anticipated.



NNFH

Nishi-Nippon Financial Holdings, Inc.