July 29, 2025

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

Company name: The Gunma Bank, Ltd.
Listing: Tokyo Stock Exchange
Securities code: 8334
URL: https://www.gunmabank.co.jp/
Representative: Akihiko Fukai, President
Inquiries: Shizuo Otani, Executive Officer and General Manager, Corporate Planning Department
Trading accounts: None
Scheduled date to commence dividend payments: —
Preparation of supplementary material on quarterly financial results: Yes
Holding of quarterly financial results briefing: None

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

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

(1) Consolidated operating results

(Percentages indicate year-on-year changes)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Three months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
Jun.30, 2025	66,968	18.1	20,010	24.8	14,060	26.0
Jun.30, 2024	56,724	3.5	16,037	27.6	11,162	23.8

Note: Comprehensive income For the three months ended Jun.30, 2025 : 26,118 million yen [— %]
For the three months ended Jun.30, 2024 : (5,216) million yen [— %]

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
Jun.30, 2025	36.77	—
Jun.30, 2024	28.59	—

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
Jun.30, 2025	10,625,557	579,495	5.5
Mar.31, 2025	10,557,174	562,937	5.3

Reference: Equity As of Jun.30, 2025 : 579,495 million yen As of Mar.31, 2025 : 562,937 million yen
Note: "Equity-to-asset ratio" represents "Net assets"/ "Total assets" at term end.
"Equity-to-asset ratio" stated above was not calculated based on the public notice of "Equity-to-asset ratio".

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
Fiscal year	Yen	Yen	Yen	Yen	Yen
ended Mar. 31, 2025	—	20.00	—	25.00	45.00
ending Mar. 31, 2026	—				
ending Mar. 31, 2026(Forecast)		25.00	—	25.00	50.00

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

3. Consolidated earnings forecast for fiscal year 2025 (from April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
Fiscal year 2025	Millions of yen	%	Millions of yen	%	Yen
ending Sep.30, 2025	34,500	7.0	23,500	2.5	61.61
ending Mar.31, 2026	70,000	12.8	49,000	11.6	128.62

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

Notes

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

(2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements None

(3) Changes in accounting policies, changes in accounting estimates, and restatement

① Changes in accounting policies due to revisions to accounting standards and other regulations: None

② Changes in accounting policies due to other reasons: None

③ Changes in accounting estimates: None

④ Restatement: None

(4) Number of issued shares (common shares)

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

As of Jun.30, 2025	405,888,177 shares
As of Mar.31, 2025	405,888,177 shares

② Number of treasury shares at the end of the period

As of Jun.30, 2025	23,499,789 shares
As of Mar.31, 2025	23,499,282 shares

③ Average number of shares outstanding during the period

Three months ended Jun.30, 2025	382,388,573 shares
Three months ended Jun.30, 2024	390,512,242 shares

* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: None

* Proper use of earnings forecasts, and other special matters

・The description of future performance of this report is based on information which is presently available and certain assumptions which are considered to be reasonable, and it does not guarantee future performance. Please take note that future performance may differ from forecasts depending on various future factors.

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1. Overview of business results, etc. for the three months ended June 30, 2025

(1) Information related to the consolidated operating results

Operating results for the first quarter of the consolidated fiscal year under review were as follows.
Ordinary income amounted to 66,968 million yen, an increase of 10,244 million yen year-on-year, mainly due to an increase in interest income such as Interest on loans and discounts.
Ordinary expenses amounted to 46,958 million yen, an increase of 6,271 million yen year-on-year, mainly due to an increase in interest expenses such as Interest on deposits and other ordinary expenses such as loss on sales of bonds, etc.
As a result, ordinary profit amounted to 20,010 million yen, an increase of 3,973 million yen year-on-year.
Also, profit attributable to owners of parent amounted to 14,060 million yen, an increase of 2,897 million yen year-on-year.
Profit and loss conditions by segment were as follows.

(Banking)
Ordinary income amounted to 57,557 million yen, an increase of 9,187 million yen year-on-year.
Segment profit amounted to 18,802 million yen, an increase of 3,852 million yen year-on-year.

(Lease)
Ordinary income amounted to 8,419 million yen, an increase of 962 million yen year-on-year.
Segment profit amounted to 444 million yen, a decrease of 59 million yen year-on-year.

(Others)
Ordinary income amounted to 2,065 million yen, an increase of 380 million yen year-on-year.
Segment profit amounted to 819 million yen, an increase of 189 million yen year-on-year.

(2) Information related to the consolidated financial position

The financial position as of the end of the first quarter of the consolidated fiscal year under review was as follows.
Total assets increased by 68.3 billion yen to 10,625.5 billion yen during the period under review.
Total liabilities increased by 51.8 billion yen to 10,046.0 billion yen during the period under review.
Also, net assets increased by 16.5 billion yen to 579.4 billion yen during the period under review.
As for the main accounts, loans and bills discounted decreased by 8.2 billion yen to 6,761.0 billion yen during the period under review.
Securities decreased by 207.7 billion yen to 1,983.6 billion yen during the period under review.
Deposits increased by 129.6 billion yen to 8,579.0 billion yen during the period under review.

(3) Information related to the consolidated earnings forecast, etc.

Consolidated earnings forecasts for the six months ending September 30, 2025 and the fiscal year ending March 31, 2026 remain unchanged from the figures announced on May 8, 2025.

2. Quarterly consolidated financial statements and notes

(1) Quarterly consolidated balance sheets

(Unit: Millions of yen)

	As of Mar. 31, 2025	As of Jun. 30, 2025
Assets:		
Cash and due from banks	1,276,230	1,578,853
Monetary claims bought	4,413	4,453
Trading securities	166	168
Money held in trust	10,460	7,150
Securities	2,191,379	1,983,673
Loans and bills discounted	6,769,338	6,761,052
Foreign exchanges	18,059	10,628
Lease receivables and investments in leases	71,607	73,165
Other assets	113,812	108,036
Tangible fixed assets	64,380	64,608
Intangible fixed assets	7,621	7,673
Retirement benefit asset	48,972	49,554
Deferred tax assets	6,094	1,393
Customers' liabilities for acceptances and guarantees	8,494	8,896
Allowance for loan losses	(33,858)	(33,752)
Total assets	10,557,174	10,625,557
Liabilities:		
Deposits	8,449,429	8,579,041
Negotiable certificates of deposit	177,738	194,812
Call money and bills sold	5,233	20,273
Securities sold under repurchase agreements	113,982	100,549
Cash collateral received for securities lent	37,236	33,885
Borrowed money	1,041,365	969,309
Foreign exchanges	452	378
Bonds payable	40,000	40,000
Borrowed money from trust account	13,635	13,415
Other liabilities	98,104	76,248
Provision for bonuses for directors (and other officers)	77	17
Provision for stock-price-linked compensation	—	84
Retirement benefit liability	336	331
Provision for retirement benefits for directors (and other officers)	110	100
Provision for contingent loss	1,002	1,020
Reserves under special laws	1	1
Deferred tax liabilities	—	658
Deferred tax liabilities for land revaluation	7,036	7,036
Acceptances and guarantees	8,494	8,896
Total liabilities	9,994,237	10,046,061

(Unit: Millions of yen)

	As of Mar. 31, 2025	As of Jun. 30, 2025
Net assets:		
Share capital	48,652	48,652
Capital surplus	29,581	29,581
Retained earnings	472,175	476,675
Treasury shares	(14,639)	(14,640)
Total shareholders' equity	535,769	540,270
Valuation difference on available-for-sale securities	(8,165)	4,106
Deferred gains or losses on hedges	(581)	(282)
Revaluation reserve for land	12,251	12,251
Remeasurements of defined benefit plans	23,663	23,150
Total accumulated other comprehensive income	27,167	39,225
Total net assets	562,937	579,495
Total liabilities and net assets	10,557,174	10,625,557

(2) Quarterly consolidated statements of income and comprehensive income

Quarterly consolidated statements of income

(Unit: Millions of yen)

	For the three months ended Jun.30, 2024	For the three months ended Jun.30, 2025
Ordinary income	56,724	66,968
Interest income	31,397	39,372
Interest on loans and discounts	18,907	23,355
Interest and dividends on securities	11,669	14,322
Trust fees	6	2
Fees and commissions	7,602	8,536
Other ordinary income	8,300	9,039
Other income	9,417	10,018
Ordinary expenses	40,687	46,958
Interest expenses	12,293	13,539
Interest on deposits	2,150	5,772
Fees and commissions payments	2,372	2,646
Other ordinary expenses	11,292	14,904
General and administrative expenses	13,205	14,016
Other expenses	1,523	1,850
Ordinary profit	16,037	20,010
Extraordinary income	30	—
Gain on disposal of non-current assets	30	—
Extraordinary losses	174	143
Loss on disposal of non-current assets	174	143
Profit before income taxes	15,893	19,867
Income taxes - current	3,337	6,030
Income taxes - deferred	1,393	(223)
Total income taxes	4,730	5,806
Profit	11,162	14,060
Profit attributable to owners of parent	11,162	14,060

Quarterly consolidated statements of comprehensive income

(Unit: Millions of yen)

	For the three months ended Jun.30, 2024	For the three months ended Jun.30, 2025
Profit	11,162	14,060
Other comprehensive income	(16,379)	12,058
Valuation difference on available-for-sale securities	(15,875)	12,429
Deferred gains or losses on hedges	(29)	299
Remeasurements of defined benefit plans, net of tax	(476)	(512)
Share of other comprehensive income of entities accounted for using equity method	0	(157)
Comprehensive income	(5,216)	26,118
（Comprehensive income attributable to）		
Comprehensive income attributable to owners of parent	(5,216)	26,118

(3) Notes to the quarterly consolidated financial statements

(Note on segment Information, etc.)

【Segment Information】

The previous first cumulative quarterly consolidated accounting period ended June 30, 2024

1 Information on the amount of reportable segment ordinary income, profit (loss)

(Unit: Millions of yen)

	Reportable segments			Others	Total	Adjustment	Consolidated
	Banking	Lease	Total				
Ordinary income generated from businesses with							
External customers	48,134	7,338	55,472	1,252	56,724	—	56,724
Internal units	235	118	353	433	786	(786)	—
Total	48,369	7,456	55,826	1,685	57,511	(786)	56,724
Segment profit	14,950	503	15,454	630	16,084	(46)	16,037

Note 1: Ordinary income is presented in lieu of sales of companies in other industries.

Note 2: "Others" include business segments not included in the reportable segments, such as the delivery of goods, etc., the maintenance of ATMs and operations of securities, guarantees and management consulting, the fund formation and management operations services.

Note 3: Adjustment for segment profit of (46) million yen was elimination of intersegment transactions.

Note 4: Segment profit was adjusted with reference to ordinary profit as stated in the consolidated statements of income.

2 Information on the amount of reportable segment impairment losses on fixed assets and goodwill, etc.

Not applicable.

The first cumulative quarterly consolidated accounting period ended June 30, 2025

1 Information on the amount of reportable segment ordinary income, profit (loss)

(Unit: Millions of yen)

	Reportable segments			Others	Total	Adjustment	Consolidated
	Banking	Lease	Total				
Ordinary income generated from businesses with							
External customers	57,199	8,286	65,486	1,482	66,968	—	66,968
Internal units	357	133	490	583	1,073	(1,073)	—
Total	57,557	8,419	65,976	2,065	68,042	(1,073)	66,968
Segment profit	18,802	444	19,247	819	20,066	(55)	20,010

Note 1: Ordinary income is presented in lieu of sales of companies in other industries.

Note 2: "Others" include business segments not included in the reportable segments, such as the delivery of goods, etc., the maintenance of ATMs and operations of securities, guarantees and management consulting, the fund formation and management operations services.

Note 3: Adjustment for segment profit of (55) million yen was elimination of intersegment transactions.

Note 4: Segment profit was adjusted with reference to ordinary profit as stated in the consolidated statements of income.

2 Information on the amount of reportable segment impairment losses on fixed assets and goodwill, etc.

Not applicable.

(Note on significant changes in the amounts of shareholders' equity)

Not applicable.

(Note on going concern assumption)

Not applicable.

(Note on quarterly consolidated statements of cash flows)

No quarterly consolidated cash flow statement for the first cumulative quarterly consolidated accounting period is prepared.
Depreciation expenses pertaining to the period is as follows.

(Unit: Millions of yen)

	For the three months ended Jun.30, 2024	For the three months ended Jun.30, 2025
Depreciation expenses	1,551	1,584

Supplementary Information
Financial Results for the Three Months Ended June 30, 2025

1. Profit and Loss Conditions

○ Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts amounted to 16.2 billion yen, up 2.7 billion yen year-on-year, due to increases in interest on loans resulting from increasing loan balance and yield rising. Core net business profit including gains (losses) on bonds and cancellation of investment trusts amounted to 18.0 billion yen, up 6.1 billion yen year-on-year.
○ Also, ordinary profit amounted to 20.0 billion yen, up 3.9 billion yen year-on-year, although gains or losses on investment securities declined due to the sale of low-yield JGBs.
○ As a result, profit attributable to owners of parent amounted 14.0 billion yen, up 2.8 billion yen year-on-year. The achievement rate against the forecast is progressing steadily at 59.8% for profit attributable to owners of parent.

【Consolidated】 (Unit : Millions of yen)

		Three months ended Jun. 30, 2025 (a)	(a) - (b)	Three months ended Jun. 30, 2024 (b)	FY2025 ending Sep. 30,2025 forecast
Gross business profits	1	25,860	4,511	21,348	
Core gross business profits(1-12)	2	32,774	7,002	25,771	61,100
Net interest income	3	25,834	6,730	19,104	46,300
Of which, gains (losses) on cancellation of investment trusts	4	1,827	3,408	(1,580)	
Non-interest business profit （refer to marginal table）	5	6,939	272	6,667	14,800
Net fees and commissions income	6	5,891	655	5,236	
Profit from other business transactions	7	1,048	(382)	1,430	
Expenses (excluding non-recurrent expenses) [-]	8	14,737	874	13,862	29,600
Core net business profit excluding gains (losses) on bonds (2-8)	**9**	**18,037**	**6,128**	**11,908**	**31,500**
Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts	**10**	**16,209**	increase rate [20.2%] **2,719**	**13,489**	**32,000**
Gains or losses on investment securities	11	1,896	(1,935)	3,832	
Gains (losses) on bonds	12	(6,913)	(2,491)	(4,422)	
Gains (losses) on stocks and other securities	13	8,810	556	8,254	
Net credit costs [-]	14	781	281	500	2,100
Others	15	858	61	796	
Of which, retirement benefit costs [-]	16	(747)	(62)	(685)	
Ordinary profit	17	20,010	[24.8%] 3,973	16,037	34,500
Extraordinary income (losses)	18	(143)	0	(143)	
Of which, gains (losses) on disposal of non-current assets	19	(143)	0	(143)	
Profit before income taxes	20	19,867	3,973	15,893	
Total income taxes [-]	21	5,806	1,075	4,730	
Profit	22	14,060	2,897	11,162	
Profit attributable to owners of parent	23	14,060	[26.0%] 2,897	11,162	23,500 achievement rate〔59.8%〕

Note: Gains (losses) on bonds are excluded from "Profit from other business transactions" and included in "Gains or losses on investment securities".

(Breakdown of non-interest business profit) (Unit : Millions of yen)

Non-interest business profit	24	6,939	272	6,667	14,800
Corporate service revenue	25	1,798	(71)	1,870	5,400
Deposit financial asset, etc. revenue	26	1,940	54	1,885	5,100
Others	27	3,200	289	2,911	4,300

（Related items regarding consolidated companies） (Unit28, 29 : number of companies / Unit 30 : millions of yen)

Number of consolidated subsidiaries	28	6	-	6
Number of affiliated companies applicable to the equity method	29	3	-	3
Total profit of the Bank group companies *"Profit attributable to owners of parent" － "profit(non-consolidated)"	30	880	100	779

Over head ratio (8/2)	31	44.9%	(8.8)%	53.7%
Excluding cancellation of investment trusts(8 / (2-4))	32	47.6%	(3.0)%	50.6%

【Non-consolidated】 (Unit : Millions of yen)

			No.	Three months ended Jun. 30, 2025 (a)	(a) - (b)	Three months ended Jun. 30, 2024 (b)	FY2025 ending Sep.30, 2025 forecast
Gross business profits			1	24,098	4,445	19,653	
Core gross business profits (1-20)			2	31,011	6,937	24,074	56,800
Net interest income			3	25,995	6,782	19,212	46,600
Domestic business			4	23,812	6,305	17,506	
Of which, Interest on loans and discounts			5	18,801	4,761	14,039	
Of which, Interest and dividends on securities			6	7,086	3,929	3,156	
Of which, gains (losses) on cancellation of investment trusts			7	1,827	3,408	(1,580)	
International business			8	2,182	476	1,706	
Non-interest business profit			9	5,016	154	4,861	10,200
Net fees and commissions income			10	4,703	605	4,097	
Profit from other business transactions			11	313	(451)	764	
Expenses (excluding non-recurrent expenses)	[-]		12	14,169	851	13,317	28,300
Personnel expenses			13	7,683	416	7,267	
Non-Personnel expenses			14	5,578	295	5,283	
Taxes			15	906	139	767	
Core net business profit excluding gains (losses) on bonds (2-12)			**16**	**16,842**	**6,085**	**10,756**	**28,500**
Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts			**17**	**15,014**	**2,676**	**12,337**	**29,000**
Real net business profit (16+20)			18	9,929	3,593	6,335	
Gains or losses on investment securities			19	1,898	(1,935)	3,833	
Gains (losses) on bonds			20	(6,912)	(2,491)	(4,420)	
Gains (losses) on stocks and other securities			21	8,810	556	8,254	
Net credit costs	[-]		22	723	303	420	1,900
Other non-recurrent gains (losses)			23	738	(16)	755	
Of which, retirement benefit costs	[-]		24	(747)	(62)	(685)	
Ordinary profit			25	18,755	3,829	14,925	31,500
Extraordinary income (losses)			26	(142)	0	(143)	
Of which, gains(losses) on disposal of non-current assets			27	(142)	0	(143)	
Profit before income taxes			28	18,612	3,830	14,782	
Total income taxes	[-]		29	5,432	1,033	4,398	
Profit			30	13,180	2,796	10,383	21,500

Note: Gains(losses) on bonds are excluded from "Profit from other business transactions" and included in "Gains or losses on investment securities".

(Reference) Gains or losses on investment securities conditions (Unit : Millions of yen)

		No.	Three months ended Jun. 30, 2025 (a)	(a) - (b)	Three months ended Jun. 30, 2024 (b)
Gains or losses on investment securities		31	1,898	(1,935)	3,833
Gains (losses) on bonds		32	(6,912)	(2,491)	(4,420)
Gain on sales		33	158	92	66
Gain on redemption		34	―	(0)	0
Loss on sales	[-]	35	7,071	2,597	4,473
Loss on redemption	[-]	36	―	―	―
Loss on devaluation	[-]	37	―	(13)	13
Gains (losses) on stocks and other securities		38	8,810	556	8,254
Gain on sales		39	9,776	516	9,259
Loss on sales	[-]	40	965	(17)	982
Loss on devaluation	[-]	41	0	(22)	22

(Reference) Net credit costs conditions (Unit : Millions of yen)

		No.	Three months ended Jun. 30, 2025 (a)	(a) - (b)	Three months ended Jun. 30, 2024 (b)
Net credit costs (43+44-50)	[-]	42	723	303	420
Net transfer to general allowance for loan losses	[-]	43	(183)	(270)	87
Disposal of non-performing loans	[-]	44	912	579	332
Written-off of loans		45	―	―	―
Provision of specific allowance for loan losses		46	819	551	268
Provision of accident loss		47	17	14	2
Losses on sales of loans		48	―	―	―
Cost born under joint responsibility system of guarantee corporations		49	75	13	62
Recoveries of written off receivables		50	5	5	0

2. Main Account Conditions

- ○ Loans and bills discounted amounted to 6,841.9 billion yen, up 338.3 billion yen year-on-year, due to high growth rate in loans to large enterprises, cross-border loans, structured finance as well as steady increase in loans to second-tier enterprises and SMEs and individuals.
- ○ Deposits and negotiable certificates of deposit amounted to 8,819.2 billion yen, up 154.3 billion yen year-on-year, due to increases in corporate deposits and public money deposits.
- ○ Deposit financial assets amounted to 1,294.7 billion yen, up 94.8 billion yen year-on-year, due to an increase in the balance owned by the Bank and Gungin Securities.
- ○ Unrealized gains on valuation of other securities amounted to 1.8 billion yen.

(1) Loans【Non-consolidated】

(Unit : Billions of yen)

	As of Jun.30, 2025 (a)	(a) - (b)		(a) - (c)	As of Mar.31, 2025 (b)	As of Jun.30, 2024 (c)
Loans and bills discounted	6,841.9	(3.1)	[5.2%]	338.3	6,845.1	6,503.5
Domestic	6,700.4	8.2		311.5	6,692.1	6,388.8
Large enterprises	1,027.0	17.1	[13.1%]	119.0	1,009.9	908.0
Second-tier enterprises and SMEs	2,655.4	(36.3)	[2.0%]	53.1	2,691.7	2,602.2
Individuals	2,506.3	12.8	[2.7%]	66.8	2,493.4	2,439.4
Of which, housing loans	1,475.2	12.9		49.4	1,462.2	1,425.7
Of which, apartment loans	695.7	0.4		15.3	695.3	680.3
Of which, unsecured consumer loans	81.4	2.0		7.7	79.3	73.6
Loans by Headquarters	408.0	14.4		75.5	393.6	332.5
Cross-border loans	229.2	7.9	[24.2%]	44.7	221.3	184.5
Structured finance	178.7	6.5	[20.8%]	30.8	172.2	147.9
Public sectors, etc.	103.5	0.0		(3.1)	103.5	106.6
Overseas branch	141.5	(11.3)	[23.4%]	26.8	152.9	114.6

Balance of small and medium-sized enterprises, etc. loans	5,302.4	(20.4)	160.6	5,322.8	5,141.7
(Small and medium-sized enterprises, etc. loans ratio)	79.1 %	(0.4)%	(1.3)%	79.5 %	80.4 %
Balance of small and medium-sized enterprises	2,796.1	(33.2)	93.8	2,829.4	2,702.3

(Note) SMEs, etc. loans ratio is the percentage of balance of SMEs, etc. loans in domestic loans.

(Note) Balance of SMEs includes regional public corporations as well as a part of loans by headquarters.

(2) Deposits and negotiable certificates of deposit【Non-consolidated】

(Unit : Billions of yen)

	As of Jun.30, 2025 (a)	(a) - (b)		(a) - (c)	As of Mar.31, 2025 (b)	As of Jun.30, 2024 (c)
Deposits and negotiable certificates of deposit	8,819.2	146.7	[1.7%]	154.3	8,672.4	8,664.8
Deposits	8,592.4	129.5		205.4	8,462.9	8,387.0
Of which, individuals	5,780.0	45.1	[(0.1)%]	(5.9)	5,734.9	5,786.0
Of which, corporations	2,155.8	80.1	[2.4%]	51.8	2,075.7	2,104.0
Of which, public money	425.6	20.5	[30.8%]	100.3	405.0	325.3
Negotiable certificates of deposit	226.7	17.2		(51.0)	209.4	277.7

(3) Deposit financial assets【Consolidated】

(Unit : Billions of yen)

	As of Jun.30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar.31, 2025 (b)	As of Jun.30, 2024 (c)
Deposit financial assets	1,294.7	42.1	94.8	1,252.6	1,199.8
(Of which, investment trust)	472.2	23.4	32.9	448.7	439.2
Bank, non-consolidated	939.0	17.6	12.1	921.4	926.8
Investment trust	287.1	9.6	(13.3)	277.5	300.4
Public bonds (Government bonds, etc.)	40.3	0.4	5.1	39.8	35.1
Life insurance	611.5	7.5	20.3	604.0	591.2
Gungin Securities (including intermediation)	355.6	24.5	82.7	331.1	272.9

(4) Unrealized gains and losses on valuation of other securities 【Non-consolidated】

(Unit : Billions of yen)

	As of Jun.30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar.31, 2025 (b)	As of Jun.30, 2024 (c)	As of Jun.30,2025 balance sheet value
Other securities	1.8	18.0	(5.8)	(16.1)	7.6	1,892.8
Stocks	54.8	3.2	(13.7)	51.5	68.5	156.8
Bonds	(43.1)	13.4	(0.1)	(56.5)	(42.9)	923.2
Of which, Government bonds	(7.9)	9.4	11.8	(17.4)	(19.7)	128.4
Others	(9.8)	1.3	8.0	(11.1)	(17.9)	812.7
Foreign securities	5.2	(0.1)	4.0	5.4	1.1	622.5
Investment trusts, etc.	(15.1)	1.5	3.9	(16.6)	(19.1)	190.2

3. Disclosed Claims under the Financial Reconstruction Law ("FRL") and risk management claims【Non-consolidated】

【Consolidated】

(Unit : Billions of yen)

	As of Jun.30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar.31, 2025 (b)	As of Jun.30, 2024 (c)
Bankrupt and substantially bankrupt claims	24.0	0.0	(4.7)	24.0	28.7
Doubtful claims	35.2	(0.6)	(1.3)	35.9	36.6
Substandard claims	34.2	0.4	(6.7)	33.8	40.9
Loans past due three months or more	4.9	(0.5)	(0.8)	5.5	5.8
Restructured loans	29.2	0.9	(5.8)	28.2	35.0
Disclosed claims under the FRL ①	93.5	(0.2)	(12.8)	93.8	106.4
Normal claims	6,809.2	(8.6)	349.8	6,817.9	6,459.4
Total claims ②	6,902.8	(8.9)	336.9	6,911.7	6,565.8
Ratio to the total claims ①／②	1.35 %	—	(0.27)%	1.35 %	1.62 %

Note: The Bank does not apply partial direct written-off. The below figures are presented if the Bank had applied the partial direct written-off.

Disclosed claims under the FRL	80.1	(0.4)	(8.1)	80.6	88.2
Ratio to the total claims	1.16 %	—	(0.18)%	1.16 %	1.34 %

【Non-consolidated】

(Unit : Billions of yen)

	As of Jun.30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar.31, 2025 (b)	As of Jun.30, 2024 (c)
Bankrupt and substantially bankrupt claims	23.3	(0.0)	(4.6)	23.3	27.9
Doubtful claims	35.2	(0.6)	(1.3)	35.9	36.6
Substandard claims	31.0	0.5	(6.2)	30.5	37.2
Loans past due three months or more	4.9	(0.5)	(0.8)	5.5	5.8
Restructured loans	26.0	1.0	(5.3)	24.9	31.3
Disclosed claims under the FRL ①	89.6	(0.1)	(12.2)	89.8	101.9
Normal claims	6,812.4	(8.7)	349.3	6,821.2	6,463.1
Total claims ②	6,902.1	(8.9)	337.0	6,911.0	6,565.0
Ratio to the total claims ①／②	1.29 %	—	(0.26)%	1.29 %	1.55 %

Note: The Bank does not apply partial direct written-off. The below figures are presented if the Bank had applied the partial direct written-off.

Disclosed claims under the FRL	76.7	(0.3)	(7.5)	77.0	84.2
Ratio to the total claims	1.11 %	—	(0.17)%	1.11 %	1.28 %

4. Interest Rate Spread 【Non-consolidated】

(All branches) (Unit : %)

		Three months ended Jun. 30, 2025 (a)	(a) - (b)	Three months ended Jun. 30, 2024 (b)
Average yield on interest earning assets	①	1.55	0.34	1.21
Average yield on loans and bills discounted		1.38	0.21	1.17
Average yield on securities		2.77	0.71	2.06
Average yield on interest bearing liabilities	②	1.11	0.10	1.01
Average yield on deposits and negotiable certificates of deposit		0.27	0.17	0.10
Average yield on external liabilities		0.19	(0.09)	0.28
Average interest rate spread	①－②	0.44	0.24	0.20

(Domestic segment) (Unit : %)

		Three months ended Jun. 30, 2025 (a)	(a) - (b)	Three months ended Jun. 30, 2024 (b)
Average yield on interest earning assets	①	1.13	0.41	0.72
Average yield on loans and bills discounted		1.17	0.25	0.92
Average yield on securities		1.95	1.20	0.75
Average yield on interest bearing liabilities	②	0.73	0.19	0.54
Average yield on deposits and negotiable certificates of deposit		0.17	0.16	0.01
Average yield on external liabilities		0.05	0.05	0.00
Average interest rate spread	①－②	0.40	0.22	0.18

5. Capital Ratio (International Standard)

【Consolidated】 (Unit : Billions of yen)

	As of Jun.30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar.31, 2025 (b)	As of Jun.30, 2024 (c)
Total capital ratio	15.05 %	1.93 %	0.36 %	13.12 %	14.69 %
Tier1 ratio	14.49 %	1.88 %	0.63 %	12.61 %	13.86 %
Common equity Tier1 ratio	13.96 %	1.83 %	0.37 %	12.13 %	13.59 %
Core CET1 ratio ＊	13.85 %	1.72 %	0.46 %	12.13 %	13.39 %
Total capital	568.4	27.0	18.0	541.4	550.3
Tier1 capital	547.3	27.0	28.0	520.2	519.2
Common equity Tier1 capital	527.3	27.0	18.0	500.2	509.2
Risk weighted assets	3,776.5	(346.8)	31.4	4,123.4	3,745.1
Total required capital	302.1	(27.7)	2.5	329.8	299.6

【Non-consolidated】 (Unit : Billions of yen)

	As of Jun.30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar.31, 2025 (b)	As of Jun.30, 2024 (c)
Total capital ratio	14.28 %	1.89 %	0.35 %	12.39 %	13.93 %
Tier1 ratio	13.73 %	1.84 %	0.63 %	11.89 %	13.10 %
Common equity Tier1 ratio	13.19 %	1.80 %	0.36 %	11.39 %	12.83 %
Total capital	521.8	26.2	13.9	495.6	507.9
Tier1 capital	501.8	26.2	23.9	475.5	477.8
Common equity Tier1 capital	481.8	26.2	13.9	455.5	467.8
Risk weighted assets	3,652.8	(346.5)	7.3	3,999.4	3,645.4
Total required capital	292.2	(27.7)	0.5	319.9	291.6

Note1: " Total required capital " = " Risk weighted assets " × 8%

Note2: Of the amount of "Risk weighted assets", credit risk is calculated by the foundation internal rating-based approach, and operational risk is calculated by the standardized measurement approach.

＊ Calculated by deducting valuation difference on available-for-sale securities from common equity Tier1. (If negative, no deduction.)