

November 10, 2025

Consolidated Financial Results for the Six Months Ended September 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
 Scheduled date to file quarterly securities report: November 27, 2025
 Scheduled date to commence dividend payments: November 28, 2025
 Trading accounts: None
 Preparation of supplementary material on quarterly financial results: Yes
 Holding of quarterly financial results briefing: Yes (for institutional investors and analysts)

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

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

(1) Consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Six months ended Sep.30, 2025	131,622	18.8	40,582	25.8	27,854	21.5
Sep.30, 2024	110,759	4.1	32,248	63.9	22,917	54.2

Note: Comprehensive income For the six months ended Sep.30, 2025 : 51,521 million yen [615.3 %]
 For the six months ended Sep.30, 2024 : 7,202 million yen [(53.7) %]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Six months ended Sep.30, 2025	72.98	—
Sep.30, 2024	58.94	—

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
	Millions of yen	Millions of yen	%
As of Sep.30, 2025	10,666,018	599,010	5.6
Mar.31, 2025	10,557,174	562,937	5.3

Reference: Equity As of Sep. 30, 2025 : 599,010 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	—	30.00	—	—	—
ending Mar. 31, 2026(Forecast)	—	—	—	30.00	60.00

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
	Millions of yen	%	Millions of yen	%	Yen
Fiscal year 2025 ending Mar. 31, 2026	78,000	25.7	55,000	25.3	144.70

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) Changes in accounting policies, changes in accounting estimates, and restatement
- ① Changes in accounting policies due to revisions to accounting standards and other regulations: None
 - ② Changes in accounting policies due to other reasons: None
 - ③ Changes in accounting estimates: None
 - ④ Restatement: None

(3) Number of issued shares (common shares)

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

As of Sep. 30, 2025	395,888,177 shares
As of Mar. 31, 2025	405,888,177 shares

- ② Number of treasury shares at the end of the period

As of Sep. 30, 2025	17,387,114 shares
As of Mar. 31, 2025	23,499,282 shares

- ③ Average number of shares outstanding during the period

Six months ended Sep. 30, 2025	381,665,259 shares
Six months ended Sep. 30, 2024	388,838,076 shares

Overview of non-consolidated financial results

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

(1) Non-consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
Sep.30, 2025	111,932	19.8	37,556	27.0	25,785	24.6
Sep.30, 2024	93,394	3.9	29,576	70.4	20,687	53.2

	Basic earnings per share
Six months ended	Yen
Sep.30, 2025	67.56
Sep.30, 2024	53.20

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
Sep.30, 2025	10,611,821	531,262	5.0
Mar.31, 2025	10,504,680	496,135	4.7

Reference: Equity As of Sep. 30, 2025 : 531,262 million yen As of Mar. 31, 2025 : 496,135 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. Non-consolidated earnings forecast for fiscal year 2025 (from April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit		Basic earnings per share
Fiscal year 2025	Millions of yen	%	Millions of yen	%	Yen
ending Mar.31, 2026	72,000	25.1	51,000	26.2	134.18

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

* Semi-annual financial results reports are exempt from semi-annual review conducted by certified public accountants or an audit corporation.

* Proper use of earnings forecasts, and other special matters

- The Gunma Bank, Ltd. falls under the category of "Specified Business Corporation" under Article 18-2 of the Cabinet Office Ordinance Concerning Disclosure of Public Companies; accordingly, it has prepared its Type2 interim consolidated financial statements and Type2 interim non-consolidated financial statements for the six months ended September 30, 2025.
- 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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Supplementary information

1. Overview of business results, etc. for the six months ended September 30, 2025

(1) Information related to the consolidated operating results

Operating results for the first half of the consolidated fiscal year under review were as follows.

Ordinary income amounted to 131,622 million yen, an increase of 20,862 million yen year-on-year, mainly due to an increase in interest income, such as interest on loans and discounts, and interest and dividends on securities.

Ordinary expenses amounted to 91,039 million yen, an increase of 12,528 million yen year-on-year, mainly due to an increase in interest expenses such as interest on deposits, and other ordinary expenses such as losses on sales of stocks and other securities.

As a result, ordinary profit amounted to 40,582 million yen, an increase of 8,334 million yen year-on-year.

Also, profit attributable to owners of parent amounted to 27,854 million yen, an increase of 4,936 million yen year-on-year.

(2) Information related to the consolidated financial position

The financial position as of the end of the first half of the consolidated fiscal year under review was as follows.

Total assets increased by 108.8 billion yen to 10,666.0 billion yen during the period under review.

Total liabilities increased by 72.7 billion yen to 10,067.0 billion yen during the period under review.

Also, net assets increased by 36.0 billion yen to 599.0 billion yen during the period under review.

As for the main accounts, loans and bills discounted increased by 185.7 billion yen to 6,955.1 billion yen during the period under review.

Securities decreased by 149.6 billion yen to 2,041.7 billion yen during the period under review.

Deposits increased by 73.4 billion yen to 8,522.8 billion yen during the period under review.

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

Consolidated and non-consolidated earnings forecasts for the fiscal year 2025, ending March 31, 2026 remain unchanged from the figures announced on September 25, 2025.

2. Consolidated interim financial statements and notes

(1) Consolidated interim balance sheets

(Unit: Millions of yen)

	As of Mar. 31, 2025	As of Sep. 30, 2025
Assets:		
Cash and due from banks	1,276,230	1,357,938
Call loans and bills bought	—	3,722
Monetary claims bought	4,413	5,287
Trading securities	166	167
Money held in trust	10,460	7,556
Securities	2,191,379	2,041,774
Loans and bills discounted	6,769,338	6,955,128
Foreign exchanges	18,059	14,109
Lease receivables and investments in leases	71,607	77,426
Other assets	113,812	101,796
Tangible fixed assets	64,380	64,442
Intangible fixed assets	7,621	7,397
Retirement benefit asset	48,972	50,264
Deferred tax assets	6,094	1,368
Customers' liabilities for acceptances and guarantees	8,494	8,960
Allowance for loan losses	(33,858)	(31,324)
Total assets	10,557,174	10,666,018
Liabilities:		
Deposits	8,449,429	8,522,899
Negotiable certificates of deposit	177,738	187,111
Call money and bills sold	5,233	84,117
Securities sold under repurchase agreements	113,982	118,538
Cash collateral received for securities lent	37,236	33,615
Borrowed money	1,041,365	954,537
Foreign exchanges	452	300
Bonds payable	40,000	50,000
Borrowed money from trust account	13,635	13,417
Other liabilities	98,104	79,109
Provision for bonuses for directors (and other officers)	77	34
Provision for stock-price-linked compensation	—	237
Retirement benefit liability	336	328
Provision for reimbursement of deposits	110	94
Provision for contingent loss	1,002	1,009
Reserves under special laws	1	1
Deferred tax liabilities	—	5,776
Deferred tax liabilities for land revaluation	7,036	6,917
Acceptances and guarantees	8,494	8,960
Total liabilities	9,994,237	10,067,007

(Unit: Millions of yen)

	As of Mar. 31, 2025	As of Sep. 30, 2025
Net assets:		
Share capital	48,652	48,652
Capital surplus	29,581	29,581
Retained earnings	472,175	483,270
Treasury shares	(14,639)	(13,066)
Total shareholders' equity	535,769	548,437
Valuation difference on available-for-sale securities	(8,165)	16,355
Deferred gains or losses on hedges	(581)	(410)
Revaluation reserve for land	12,251	11,991
Remeasurements of defined benefit plans	23,663	22,637
Total accumulated other comprehensive income	27,167	50,573
Total net assets	562,937	599,010
Total liabilities and net assets	10,557,174	10,666,018

(2) Consolidated interim statements of income and comprehensive income

Consolidated interim statements of income

(Unit: Millions of yen)

	For the six months ended Sep.30, 2024	For the six months ended Sep.30, 2025
Ordinary income	110,759	131,622
Interest income	62,272	79,993
Interest on loans and discounts	37,812	48,389
Interest and dividends on securities	22,423	28,127
Trust fees	15	5
Fees and commissions	15,162	17,526
Other ordinary income	17,107	19,624
Other income	16,201	14,472
Ordinary expenses	78,510	91,039
Interest expenses	23,593	28,366
Interest on deposits	4,547	11,949
Fees and commissions payments	4,858	5,304
Other ordinary expenses	22,324	23,498
General and administrative expenses	26,302	27,996
Other expenses	1,431	5,873
Ordinary profit	32,248	40,582
Extraordinary income	30	0
Gain on disposal of non-current assets	30	0
Extraordinary losses	408	600
Loss on disposal of non-current assets	248	600
Impairment losses	160	—
Profit before income taxes	31,870	39,982
Income taxes - current	8,192	12,624
Income taxes - deferred	760	(495)
Total income taxes	8,952	12,128
Profit	22,917	27,854
Profit attributable to owners of parent	22,917	27,854

Consolidated interim statements of comprehensive income

(Unit: Millions of yen)

	For the six months ended Sep.30, 2024	For the six months ended Sep.30, 2025
Profit	22,917	27,854
Other comprehensive income	(15,715)	23,667
Valuation difference on available-for-sale securities	(12,227)	24,712
Deferred gains or losses on hedges	(2,357)	171
Remeasurements of defined benefit plans, net of tax	(952)	(1,025)
Share of other comprehensive income of entities accounted for using equity method	(178)	(190)
Comprehensive income	7,202	51,521
(Comprehensive income attributable to)		
Comprehensive income attributable to owners of parent	7,202	51,521

(3) Consolidated interim statements of changes in net assets

For the six months ended Sep.30, 2024

(Unit: Millions of yen)

	Shareholders' equity					Accumulated other comprehensive income	
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges
Balance at beginning of period	48,652	29,587	452,960	(17,146)	514,053	23,617	942
Changes during period							
Dividends of surplus			(4,709)		(4,709)		
Profit attributable to owners of parent			22,917		22,917		
Purchase of treasury shares				(7,759)	(7,759)		
Disposal of treasury shares		35		51	86		
Reversal of revaluation reserve for land			58		58		
Net changes in items other than shareholders' equity						(12,405)	(2,357)
Total changes during period	—	35	18,266	(7,708)	10,594	(12,405)	(2,357)
Balance at end of period	48,652	29,623	471,226	(24,855)	524,647	11,212	(1,415)

	Accumulated other comprehensive income			Total net assets
	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	
Balance at beginning of period	12,593	21,889	59,041	573,095
Changes during period				
Dividends of surplus				(4,709)
Profit attributable to owners of parent				22,917
Purchase of treasury shares				(7,759)
Disposal of treasury shares				86
Reversal of revaluation reserve for land				58
Net changes in items other than shareholders' equity	(58)	(952)	(15,774)	(15,774)
Total changes during period	(58)	(952)	(15,774)	(5,180)
Balance at end of period	12,534	20,936	43,267	567,915

For the six months ended Sep.30, 2025

(Unit: Millions of yen)

	Shareholders' equity					Accumulated other comprehensive income	
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges
Balance at beginning of period	48,652	29,581	472,175	(14,639)	535,769	(8,165)	(581)
Changes during period							
Dividends of surplus			(9,559)		(9,559)		
Profit attributable to owners of parent			27,854		27,854		
Purchase of treasury shares				(6,001)	(6,001)		
Disposal of treasury shares		55		58	113		
Cancellation of treasury shares		(55)	(7,460)	7,515			
Reversal of revaluation reserve for land			260		260		
Net changes in items other than shareholders' equity						24,521	171
Total changes during period	—	—	11,094	1,572	12,667	24,521	171
Balance at end of period	48,652	29,581	483,270	(13,066)	548,437	16,355	(410)

	Accumulated other comprehensive income			Total net assets
	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	
Balance at beginning of period	12,251	23,663	27,167	562,937
Changes during period				
Dividends of surplus				(9,559)
Profit attributable to owners of parent				27,854
Purchase of treasury shares				(6,001)
Disposal of treasury shares				113
Cancellation of treasury shares				
Reversal of revaluation reserve for land				260
Net changes in items other than shareholders' equity	(260)	(1,025)	23,406	23,406
Total changes during period	(260)	(1,025)	23,406	36,073
Balance at end of period	11,991	22,637	50,573	599,010

(4) Notes to the consolidated interim financial statements

(Note on going concern assumption)

Not applicable.

3. Non-consolidated interim financial statements

(1) Non-consolidated interim balance sheets

(Unit: Millions of yen)

	As of Mar. 31, 2025	As of Sep. 30, 2025
Assets:		
Cash and due from banks	1,275,886	1,357,465
Call loans	—	3,722
Monetary claims bought	0	0
Trading securities	166	167
Money held in trust	3,350	3,350
Securities	2,196,387	2,046,777
Loans and bills discounted	6,845,112	7,042,115
Foreign exchanges	18,059	14,109
Other assets	87,470	71,452
Other	87,470	71,452
Tangible fixed assets	60,888	60,846
Intangible fixed assets	7,542	7,306
Prepaid pension costs	14,478	17,265
Deferred tax assets	15,441	4,594
Customers' liabilities for acceptances and guarantees	8,494	8,960
Allowance for loan losses	(28,600)	(26,314)
Total assets	10,504,680	10,611,821
Liabilities:		
Deposits	8,462,970	8,537,846
Negotiable certificates of deposit	209,438	219,311
Call money	5,233	84,117
Securities sold under repurchase agreements	113,982	118,538
Cash collateral received for securities lent	37,236	33,615
Borrowed money	1,039,065	952,237
Foreign exchanges	452	300
Bonds payable	40,000	50,000
Borrowed money from trust account	13,635	13,417
Other liabilities	69,825	53,952
Income taxes payable	8,560	10,712
Lease liabilities	433	397
Other	60,831	42,843
Provision for bonuses for directors (and other officers)	77	34
Provision for stock-price-linked compensation	—	216
Provision for retirement benefits for directors (and other officers)	92	81
Provision for contingent loss	1,002	1,009
Deferred tax liabilities for land revaluation	7,036	6,917
Acceptances and guarantees	8,494	8,960
Total liabilities	10,008,544	10,080,558

(Unit: Millions of yen)

	As of Mar. 31, 2025	As of Sep. 30, 2025
Net assets:		
Share capital	48,652	48,652
Capital surplus	29,114	29,114
Legal capital surplus	29,114	29,114
Retained earnings	432,324	441,350
Legal retained earnings	43,548	43,548
Other retained earnings	388,776	397,802
Reserve for tax purpose reduction entry	1,214	1,214
General reserve	344,650	354,650
Retained earnings brought forward	42,911	41,937
Treasury shares	(14,639)	(13,066)
Total shareholders' equity	495,452	506,050
Valuation difference on available-for-sale securities	(10,986)	13,632
Deferred gains or losses on hedges	(581)	(410)
Revaluation reserve for land	12,251	11,991
Total valuation and translation adjustments	683	25,212
Total net assets	496,135	531,262
Total liabilities and net assets	10,504,680	10,611,821

(2) Non-consolidated interim statements of income

	(Unit: Millions of yen)	
	For the six months ended Sep.30, 2024	For the six months ended Sep.30, 2025
Ordinary income	93,394	111,932
Interest income	62,484	80,353
Interest on loans and discounts	38,012	48,778
Interest and dividends on securities	22,436	28,135
Trust fees	15	5
Fees and commissions	13,017	15,031
Other ordinary income	1,955	2,249
Other income	15,921	14,291
Ordinary expenses	63,817	74,376
Interest expenses	23,590	28,401
Interest on deposits	4,548	11,962
Fees and commissions payments	5,077	5,469
Other ordinary expenses	8,515	7,681
General and administrative expenses	25,241	26,911
Other expenses	1,392	5,912
Ordinary profit	29,576	37,556
Extraordinary income	30	0
Extraordinary losses	408	599
Profit before income taxes	29,198	36,956
Income taxes - current	7,447	11,747
Income taxes - deferred	1,063	(576)
Total income taxes	8,511	11,171
Profit	20,687	25,785

(3) Non-consolidated interim statements of changes in net assets

For the six months ended Sep.30, 2024

(Unit: Millions of yen)

(Unit: millions of yen)

	Shareholders' equity								
	Share capital	Capital surplus			Retained earnings				
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings			Total retained earnings
						Reserve for tax purpose reduction entry	General reserve	Retained earnings brought forward	
Balance at beginning of period	48,652	29,114	5	29,120	43,548	1,209	329,650	42,174	416,582
Changes during period									
Dividends of surplus								(4,709)	(4,709)
Provision of general reserve							15,000	(15,000)	
Profit								20,687	20,687
Purchase of treasury shares									
Disposal of treasury shares			35	35					
Reversal of revaluation reserve for land								58	58
Net changes in items other than shareholders' equity									
Total changes during period	—	—	35	35	—	—	15,000	1,035	16,035
Balance at end of period	48,652	29,114	41	29,156	43,548	1,209	344,650	43,210	432,618

	Shareholders' equity		Valuation and translation adjustments				Total net assets
	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at beginning of period	(17,146)	477,208	21,399	942	12,593	34,934	512,143
Changes during period							
Dividends of surplus		(4,709)					(4,709)
Provision of general reserve							
Profit		20,687					20,687
Purchase of treasury shares	(7,759)	(7,759)					(7,759)
Disposal of treasury shares	51	86					86
Reversal of revaluation reserve for land		58					58
Net changes in items other than shareholders' equity			(12,193)	(2,357)	(58)	(14,610)	(14,610)
Total changes during period	(7,708)	8,363	(12,193)	(2,357)	(58)	(14,610)	(6,247)
Balance at end of period	(24,855)	485,572	9,205	(1,415)	12,534	20,324	505,896

For the six months ended Sep.30, 2025

(Unit: Millions of yen)

(Unit: millions of yen)

	Shareholders' equity								
	Share capital	Capital surplus			Retained earnings				
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings			Total retained earnings
						Reserve for tax purpose reduction entry	General reserve	Retained earnings brought forward	
Balance at beginning of period	48,652	29,114	—	29,114	43,548	1,214	344,650	42,911	432,324
Changes during period									
Dividends of surplus								(9,559)	(9,559)
Provision of general reserve							10,000	(10,000)	
Profit								25,785	25,785
Purchase of treasury shares									
Disposal of treasury shares			55	55					
Cancellation of treasury shares			(55)	(55)				(7,460)	(7,460)
Reversal of revaluation reserve for land								260	260
Net changes in items other than shareholders' equity									
Total changes during period	—	—	—	—	—	—	10,000	(973)	9,026
Balance at end of period	48,652	29,114	—	29,114	43,548	1,214	354,650	41,937	441,350

	Shareholders' equity		Valuation and translation adjustments				Total net assets
	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at beginning of period	(14,639)	495,452	(10,986)	(581)	12,251	683	496,135
Changes during period							
Dividends of surplus		(9,559)					(9,559)
Provision of general reserve							
Profit		25,785					25,785
Purchase of treasury shares	(6,001)	(6,001)					(6,001)
Disposal of treasury shares	58	113					113
Cancellation of treasury shares	7,515						
Reversal of revaluation reserve for land		260					260
Net changes in items other than shareholders' equity			24,618	171	(260)	24,528	24,528
Total changes during period	1,572	10,598	24,618	171	(260)	24,528	35,127
Balance at end of period	(13,066)	506,050	13,632	(410)	11,991	25,212	531,262

Supplementary Information
for the Six Months
Ended September 30, 2025

The Gunma Bank, Ltd.

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I Financial Highlights for the Six Months Ended September 30, 2025

1. Profit and Loss Conditions 【Consolidated】

- Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts amounted to 34.4 billion yen, up 8.2 billion yen year-on-year, due to increases in interest on loans resulting from increasing loan balance and yield rising, etc.
- Attributable to owners of parent amounted 27.8 billion yen, up 4.9 billion yen year-on-year, a record high for the second consecutive period.

(Unit : Billions of yen)

	Six months ended Sep.30, 2025	compared with forecast at the beginning of the period	compared with first half of FY2024
Core net business profit (excluding gains (losses) on bonds)	37.0	5.5	12.7
excluding cancellation of investment trusts	34.4	2.4	8.2
Ordinary profit	40.5	6.0	8.3
Attributable to owners of parent profit	27.8	4.3	4.9

2. Main Account Conditions 【Non-consolidated】

- Loans and bills discounted increased year-on-year due to high growth rate in loans to large enterprises, headquarters overseas overseas branch as well as steady increase in loans to second-tier enterprises and SMEs and individuals.
- Deposits and negotiable certificates of deposit steadily increased mainly due to corporate deposits.

(Unit : Billions of yen)

	As of Sep.30, 2025	compared with the end of Mar. 31, 2025	compared with the end of Sep. 30, 2024
Loans and bills discounted	7,042.1	197.0	441.1
Deposits and negotiable certificates of deposit	8,757.1	84.7	226.9

3. Disclosed Claims under the Financial Reconstruction Law 【Non-consolidated】

(Unit : Billions of yen)

	As of Sep.30, 2025	compared with the end of Mar. 31, 2025	compared with the end of Sep. 30, 2024
Disclosed claims under the FRL	85.9	(3.8)	(11.1)
Ratio to the total claims	1.20%	(0.09)%	(0.25)%

4. Capital Ratio 【Consolidated】

	As of Sep.30, 2025	compared with the end of Mar. 31, 2025	compared with the end of Sep. 30, 2024
Total capital ratio	14.77%	1.65%	0.15%

5. Earnings Forecasts 【Consolidated】

- Based on current business performance, Earnings forecast for FY2025 has been revised upward on Sep. 25. For more details, please refer to "Announcement regarding the Revision of Earnings Projections and Dividend Forecasts (Dividend Increase)" released on Sep.25.

(Unit : Billions of yen)

	FY2025 ending Mar.31,2026	compared with forecast at the beginning of the period	compared with FY2024
Core net business profit (excluding gains (losses) on bonds)	68.7	5.2	15.8
excluding cancellation of investment trusts	66.0	1.5	10.5
Ordinary profit	78.0	8.0	16.0
Attributable to owners of parent profit	55.0	6.0	11.1

6. Shareholder Return

- The annual cash dividends per share will be 60 yen, due to increases 5 yen in interim and in year-end compared with forecast at the beginning of the period. The dividends increased by 15 yen compared to the FY2024.
- For more details, please refer to "Announcement regarding the Revision of Earnings Projections and Dividend Forecasts (Dividend Increase)" released on Sep.25.

	FY2025 ending Mar.31,2026 forecast	compared with forecast at the beginning of the period	compared with FY2024
Annual cash dividends per share	60.00yen	10.00yen	15.00yen
Interim cash dividends	30.00yen	5.00yen	10.00yen
Year-end cash dividends	30.00yen	5.00yen	5.00yen

1. Profit and Loss Conditions

- Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts amounted to 34.4 billion yen, up 8.2 billion yen year-on-year (increase rate 31.5%), due to increases in interest on loans resulting from increasing loan balance and yield rising, and in non-interest business profit. Core net business profit including gains (losses) on cancellation of investment trusts amounted to 37.0 billion yen, up 12.7 billion yen year-on-year (increase rate 52.5%).
- Also, ordinary profit amounted to 40.5 billion yen, up 8.3 billion yen year-on-year, due to an increase in core net business profit. Attributable to owners of parent amounted 27.8 billion yen, up 4.9 billion yen year-on-year (increase rate 21.5%), a record high for the second consecutive period.

【Consolidated】

(Unit : Millions of yen)

		Six months ended Sep.30, 2025 (a)	(a)-(b)	Six months ended Sep.30, 2024 (b)	Six months ended Sep.30, 2025 initial forecast
Gross business profits	1	59,983	16,202	43,780	
Core gross business profits(1-12)	2	66,507	14,576	51,931	61,100
Net interest income	3	51,630	12,951	38,679	46,300
Gains(losses) on cancellation of investment trusts	4	2,648	4,522	(1,873)	
Non-interest business profit (refer to below table)	5	14,877	1,625	13,251	14,800
Net fees and commissions income	6	12,227	1,908	10,318	
Profit from other business transactions *1	7	2,649	(283)	2,933	
Expenses (excluding non-recurrent expenses) [-]	8	29,437	1,818	27,619	29,600
Core net business profit excluding gains(losses) on bonds(2-8)	9	37,069	[52.5%] 12,758	24,311	31,500
Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts	10	34,421	[31.5%] 8,235	26,185	32,000
Gains or losses on investment securities	11	3,407	(3,006)	6,413	
Gains (losses) on bonds	12	(6,524)	1,626	(8,150)	
Gains (losses) on stocks and other securities	13	9,931	(4,632)	14,563	
Net credit costs [-]	14	1,516	1,520	(4)	2,100
Others	15	1,621	103	1,518	
Ordinary profit	16	40,582	[25.8%] 8,334	32,248	*2 40,000←34,500
Extraordinary income (losses)	17	(599)	(222)	(377)	
Gains (losses) on disposal of non-current assets	18	(599)	(382)	(217)	
Profit before income taxes	19	39,982	8,112	31,870	
Total income taxes [-]	20	12,128	3,176	8,952	
Profit	21	27,854	4,936	22,917	
Profit attributable to owners of parent	22	27,854	[21.5%] 4,936	22,917	*2 27,000←23,500

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

*2 Ordinary profit and profit attributable to owners of parent were revised upward on Sep. 25.

Non-interest business profit	23	14,877	1,625	13,251	14,800
Corporate service revenue	24	5,139	303	4,836	5,400
Deposit financial asset, etc. revenue	25	4,471	309	4,161	5,100
Others	26	5,266	1,012	4,253	4,300

(Various indicators and figures)

(Unit : Millions of yen)

Over head ratio(8 / 2)	27	44.2%	(8.9)%	53.1%
Excluding cancellation of investment trusts(8 / (2-4))	28	46.0%	(5.3)%	51.3%
Return on equity (annualized rate)	29	9.6%	1.6%	8.0%
Total profit of the bank group companies	30	2,068	(161)	2,230

*Profit attributable to owners of parent—profit(non-consolidated)

*The number of consolidated companies is 6 consolidated subsidiaries and 3 equity method affiliates. There have been no changes year-on-year.

【Non-consolidated】

(Unit: Millions of yen)

		Six months ended Sep.30, 2025 (a)	(a)-(b)	Six months ended Sep.30, 2024 (b)	Six months ended Sep.30, 2025 initial forecast
Gross business profits	1	56,091	15,802	40,288	
Core gross business profits(1-29)	2	62,610	14,174	48,436	56,800
Net interest income	3	51,955	13,061	38,893	46,600
Domestic business	4	45,667	10,772	34,895	
Interest on loans and discounts	5	38,861	10,049	28,812	
Interest and dividends on securities	6	11,304	5,622	5,682	
Gains(losses) on cancellation of investment trusts	7	2,648	4,522	(1,873)	
International business	8	6,287	2,289	3,998	
Non-interest business profit	9	10,654	1,112	9,542	10,200
Net fees and commissions income	10	9,567	1,612	7,954	
Profit from other business transactions *1	11	1,086	(500)	1,587	
Expenses (excluding non-recurrent expenses) [-]	12	28,353	1,791	26,561	28,300
Personnel expenses	13	15,426	839	14,586	
Non-personnel expenses	14	11,026	708	10,317	
Taxes	15	1,900	243	1,656	
Core net business profit excluding gains (losses) on bonds(2-12)	16	34,257	12,382	21,874	28,500
Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts	17	31,608	7,859	23,748	29,000
Real net business profit(16+29)	18	27,738	14,010	13,727	
Gains or losses on investment securities (refer to below table)	19	3,412	(3,004)	6,416	
Net credit costs (refer to below table)[-]	20	1,555	1,441	114	1,900
Other non-recurrent gains (losses)	21	1,442	43	1,398	
Ordinary profit	22	37,556	7,979	29,576	*237,000←31,500
Extraordinary income (losses)	23	(599)	(221)	(377)	
Gains (losses) on disposal of non-current assets	24	(599)	(382)	(217)	
Profit before income taxes	25	36,956	7,758	29,198	
Total income taxes [-]	26	11,171	2,660	8,511	
Profit	27	25,785	5,097	20,687	*225,000←21,500

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

*2 Ordinary profit and profit were revised upward on Sep. 25.

Gains or losses on investment securities	28	3,412	(3,004)	6,416
Gains (losses) on bonds	29	(6,519)	1,628	(8,147)
Gain on sales	30	1,162	1,045	117
Gain on redemption	31	—	(0)	0
Loss on sales [-]	32	7,108	(782)	7,891
Loss on redemption [-]	33	572	212	359
Loss on devaluation [-]	34	—	(13)	13
Gains (losses) on stocks and other securities	35	9,931	(4,632)	14,563
Gain on sales	36	13,977	(1,700)	15,677
Loss on sales [-]	37	4,045	2,954	1,091
Loss on devaluation [-]	38	0	(22)	22

Net credit costs(40+41-47-48) [-]	39	1,555	1,441	114
Provision of general allowance for loan losses [-]	40	159	159	— [(402)]
Disposal of non-performing loans [-]	41	1,407	1,283	124
Written-off of loans	42	25	25	—
Provision of specific allowance for loan losses	43	1,217	1,217	— [393]
Provision to accident loss	44	7	10	(3)
Losses on sales of loans	45	1	0	0
Cost born under joint responsibility system of guarantee corporations	46	156	29	126
Reversal of allowance for loan losses	47	—	(8)	8
Recoveries of written off receivables	48	11	9	1

2. Main Account Conditions

- Loans and bills discounted amounted to 7,042.1 billion yen, up 441.1 billion yen year-on-year, due to high growth rate in loans to large enterprises, headquarters (cross-border loans, structured finance) and overseas branch as well as steady increase in loans to second-tier enterprises and SMEs and individuals.
- Deposits and negotiable certificates of deposit amounted to 8,757.1 billion yen, up 226.9 billion yen year-on-year, due to increases in corporate deposits and public money deposits.
- Deposit financial assets amounted to 1,371.8 billion yen, up 182.3 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 19.6 billion yen.

(1) Loans 【Non-consolidated】

(Unit : Billions of yen)

	As of Sep.30, 2025 (a)			As of Mar.31, 2025 (b)	As of Sep.30, 2024 (c)
		(a) - (b)	(a) - (c)		
Loans and bills discounted	7,042.1	197.0	[6.6%] 441.1	6,845.1	6,601.0
Domestic	6,880.0	187.8		6,692.1	6,484.6
Large enterprises	1,084.9	75.0	[14.3%] 135.7	1,009.9	949.2
Second-tier enterprises and SMEs	2,709.1	17.4	[2.9%] 78.4	2,691.7	2,630.7
Individuals	2,534.1	40.7	[3.0%] 74.2	2,493.4	2,459.9
Housing loans	1,496.1	33.9		1,462.2	1,439.3
Apartment loans	699.6	4.3		695.3	686.7
Unsecured consumer loans	83.2	3.8		79.3	75.4
Loans by Headquarters	450.0	56.4	[32.9%] 111.5	393.6	338.5
Cross-border loans	246.5	25.1		221.3	187.1
Structured finance	203.5	31.2		172.2	151.3
Public sectors, etc.	101.7	(1.7)	(4.4)	103.5	106.1
Overseas branch	162.0	9.1	[39.2%] 45.6	152.9	116.3

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

(Unit : Billions of yen)

	As of Sep.30, 2025 (a)			As of Mar.31, 2025 (b)	As of Sep.30, 2024 (c)
		(a) - (b)	(a) - (c)		
Deposits and negotiable certificates of deposit	8,757.1	84.7	[2.6%] 226.9	8,672.4	8,530.2
Deposits	8,537.8	74.8	[3.3%] 274.0	8,462.9	8,263.7
Individuals	5,748.7	13.8		5,734.9	5,735.2
Corporations	2,169.1	93.4		2,075.7	2,042.0
Public money	383.5	(21.5)	90.2	405.0	293.3
Negotiable certificates of deposit	219.3	9.8	(47.1)	209.4	266.4

(3) Deposit financial assets 【Consolidated】

(Unit : Billions of yen)

	As of Sep.30, 2025 (a)			As of Mar.31, 2025 (b)	As of Sep.30, 2024 (c)
		(a) - (b)	(a) - (c)		
Deposit financial assets	1,371.8	119.2	182.3	1,252.6	1,189.4
Of which, investment trust	503.8	55.1	67.7	448.7	436.0
Bank, non-consolidated	974.5	53.1	69.9	921.4	904.6
Investment trust	297.7	20.2	7.8	277.5	289.9
Public bonds (Government bonds, etc.)	43.1	3.2	6.5	39.8	36.5
Life insurance	633.6	29.5	55.4	604.0	578.1
Gungin Securities (including intermediation)	397.2	66.0	112.4	331.1	284.8

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

(Unit : Billions of yen)

	As of Sep.30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar.31, 2025 (b)	As of Sep.30, 2024 (c)	As of Sep.30, 2025 balance sheet value
Other securities	19.6	35.8	6.5	(16.1)	13.0	1,951.0
Stocks	69.0	17.5	13.7	51.5	55.2	206.1
Bonds	(50.8)	5.6	(20.7)	(56.5)	(30.1)	915.6
Government bonds	(9.3)	8.0	2.3	(17.4)	(11.7)	126.8
Others	1.4	12.6	13.5	(11.1)	(12.1)	829.2
Foreign securities	10.6	5.1	1.6	5.4	9.0	662.9
Investment trusts, etc.	(9.1)	7.4	11.9	(16.6)	(21.1)	166.3

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

(Unit : Billions of yen)

	As of Sep.30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar.31, 2025 (b)	As of Sep.30, 2024 (c)
Total claims ①	7,103.8	192.7	441.0	6,911.0	6,662.7
Disclosed claims under the FRL ②	85.9	(3.8)	(11.1)	89.8	97.0
Normal claims	7,017.8	196.6	452.2	6,821.2	6,565.6
Ratio to the total claims ② / ①	1.20 %	(0.09)%	(0.25)%	1.29 %	1.45 %
Coverage rate	71.4 %	(1.5)%	(0.9)%	72.9 %	72.3 %

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	75.1	(1.9)	(5.7)	77.0	80.9
Ratio to the total claims	1.05 %	(0.06)%	(0.16)%	1.11 %	1.21 %

4. Capital Ratio(International Standard) 【Consolidated】

	As of Sep.30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar.31, 2025 (b)	As of Sep.30, 2024 (c)
Total capital ratio	14.77 %	1.65 %	0.15 %	13.12 %	14.62 %
Tier1 ratio	13.98 %	1.37 %	0.16 %	12.61 %	13.82 %
Common equity Tier1 ratio	13.48 %	1.35 %	0.18 %	12.13 %	13.30 %

5. Earning Forecasts【Consolidated / Non-consolidated】

(Unit : Billions of yen)

	FY2025 ending Mar.31,2026 forecast 【Consolidated】	compared with forecast at the beginning of the period	compared with FY2024	FY2025 ending Mar.31,2026 forecast 【Non-consolidated】	compared with forecast at the beginning of the period	compared with FY2024
Core net business profit (excluding gains (losses) on bonds)	68.7	5.2	15.8	62.2	5.2	14.3
Excluding cancellation of investment trusts	66.0	1.5	10.5	59.5	1.5	9.0
Ordinary profit	78.0	8.0	16.0	72.0	8.0	14.5
(Attributable to owners of parent) Profit	55.0	6.0	11.1	51.0	6.5	10.6

Note: Earnings forecasts are based on information available at the present time. Actual results may differ from the forecasts due to various of economic situation, etc.

6. Shareholder Return 【Consolidated】

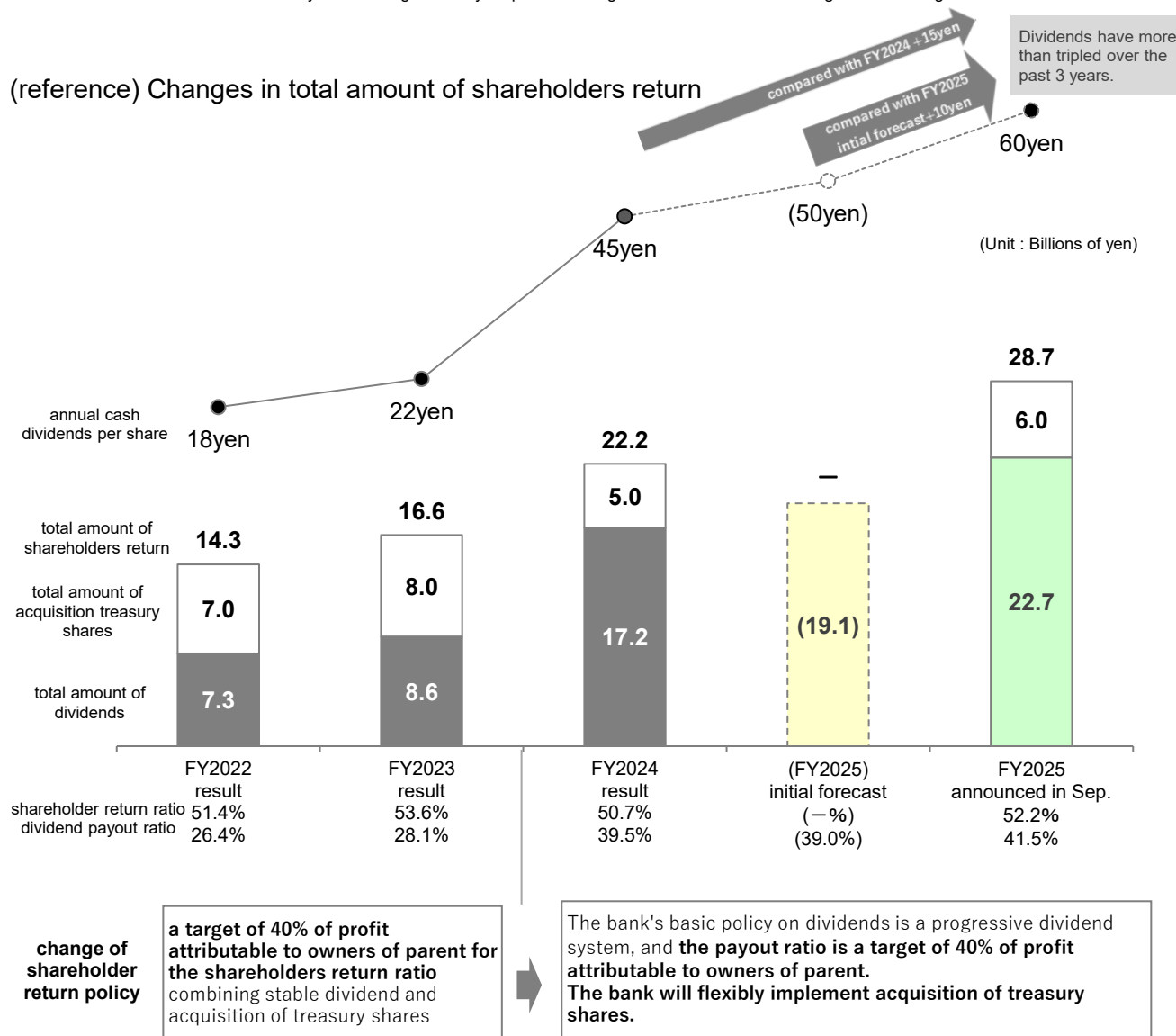
- The annual cash dividends per share will be 60 yen (interim 30 yen, year-end 30 yen), due to increases 5 yen in interim and in year-end compared with forecast at the beginning of the period. The dividends increased by 15 yen compared to the FY2024.

	FY2022 (result)	FY2023 (result)	FY2024 (result)	FY2025 (forecast)	
				forecast at the beginning of the period	Forecast this time
Total amount of shareholders return	14.3 billion yen	16.6 billion yen	22.2 billion yen	— billion yen	28.7 billion yen
Consolidated shareholder return ratio *1	51.4%	53.6%	50.7%	—%	52.2%
Total amount of dividends	7.3 billion yen	8.6 billion yen	17.2 billion yen	19.1 billion yen	22.7 billion yen
Consolidated dividend payout ratio *1	26.4%	28.1%	39.5%	39.0%	41.5%
Annual cash dividends per share	18 yen	22 yen	45 yen	50 yen	60 yen
Interim cash dividends	8 yen	10 yen	20 yen	25 yen	30 yen
Year-end cash dividends	10 yen	12 yen	25 yen	25 yen	30 yen
Total amount of acquisition treasury shares *2	7.0 billion yen	8.0 billion yen	5.0 billion yen	—	6.0 billion yen
Attributable to owners of parent profit	27.9 billion yen	31.1 billion yen	43.9 billion yen	49.0 billion yen	55.0 billion yen

*1 The bank's return policy was based on a shareholder return rate (approximately 40% of the attributable to owners of parent profit) that combined dividend and acquisition of treasury shares. However, the bank has set a dividend payout ratio (approximately 40% of the attributable to owners of parent profit) from the FY ended March 31, 2025 to provide long-term stable dividends through profit growth. The bank also introduced a progressive dividend system.

*2 The amount of acquisition treasury shares is rounded up. In calculating the shareholder return ratio, the amount of acquisition treasury stock is calculated based on the amount of stock buybacks during the one-year period starting from the date of the annual general meeting of shareholders.

(reference) Changes in total amount of shareholders return



II Financial Data for the Six Months Ended September 30, 2025

1. Profit and Loss Conditions

【Non-consolidated】

(Unit : Millions of yen)

		Six months ended Sep.30, 2025 (a)	(a) - (b)	Six months ended Sep.30, 2024 (b)
Gross business profits	1	56,091	15,802	40,288
(excluding gains (losses) on bonds)	2	62,610	14,174	48,436
Domestic gross business profits	3	49,097	11,724	37,373
Net interest income	4	45,667	10,772	34,895
Net fees and commissions income	5	9,437	1,530	7,906
Profit from other business transactions	6	(6,006)	(578)	(5,428)
(Gains (losses) on bonds)	7	(6,110)	(606)	(5,503)
International gross business profits	8	6,993	4,078	2,914
Net interest income	9	6,287	2,289	3,998
Net fees and commissions income	10	130	82	48
Profit from other business transactions	11	574	1,706	(1,131)
(Gains (losses) on bonds)	12	(408)	2,234	(2,643)
Expenses (excluding non-recurrent expenses) [-]	13	28,353	1,791	26,561
Personnel expenses	14	15,426	839	14,586
Non-personnel expenses	15	11,026	708	10,317
Taxes	16	1,900	243	1,656
Real net business profit(1-13)	17	27,738	14,010	13,727
Core net business profit excluding gains(losses)on bonds (2-13)	18	34,257	12,382	21,874
Excluding gains(losses) on cancellation of investment trusts	19	31,608	7,859	23,748
Provision of general allowance for loan losses [-]	20	159	159	[(402)] —
Net business profit (1-13-20)	21	27,578	13,851	13,727
(Gains (losses) on bonds)	22	(6,519)	1,628	(8,147)
Non-recurrent gains (losses)	23	9,977	(5,871)	15,848
Disposal of non-performing loans [-]	24	1,407	1,283	124
Written-off of loans	25	25	25	—
Provision of specific allowance for loan losses	26	1,217	1,217	[393] —
Provision of accident loss	27	7	10	(3)
Losses on sales of loans	28	1	0	0
Cost born under joint responsibility system of guarantee corporations	29	156	29	126
Reversal of allowance for loan losses	30	—	(8)	8
Recoveries of written off receivables	31	11	9	1
(Net credit costs) (20+24-30-31) [-]	32	1,555	1,441	114
Gains (losses) on stocks and other securities	33	9,931	(4,632)	14,563
Other non-recurrent gains (losses)	34	1,442	43	1,398
Retirement benefit costs [-]	35	(1,495)	(125)	(1,370)
Ordinary profit	36	37,556	7,979	29,576
Extraordinary income (losses)	37	(599)	(221)	(377)
Gains (losses) on disposal of non-current assets	38	(599)	(382)	(217)
Impairment losses [-]	39	—	(160)	160
Profit before income taxes	40	36,956	7,758	29,198
Total income taxes [-]	41	11,171	2,660	8,511
Income taxes-current	42	11,747	4,300	7,447
Income taxes-deferred	43	(576)	(1,639)	1,063
Profit	44	25,785	5,097	20,687

2. Main Account Conditions 【Non-consolidated】

(Unit : Billions of yen)

		As of Sep.30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar.31, 2025 (b)	As of Sep.30, 2024 (c)
Loans and bills discounted	Term-end balance	7,042.1	197.0	441.1	6,845.1	6,601.0
	Average balance	6,867.8	286.8	400.5	6,581.0	6,467.2
Securities	Term-end balance	2,046.7	(149.6)	(207.4)	2,196.3	2,254.1
	Average balance	2,036.4	(183.4)	(214.3)	2,219.9	2,250.8
Deposits	Term-end balance	8,537.8	74.8	274.0	8,462.9	8,263.7
	Average balance	8,458.4	235.0	241.6	8,223.4	8,216.7

3. Net business profit 【Non-consolidated】

(Unit : Millions of yen)

		Six months ended Sep.30, 2025 (a)	(a) - (b)	Six months ended Sep.30, 2024 (b)
Core net business profit		34,257	12,382	21,874
per head (in thousands of yen)		12,327	4,611	7,715
Core net business profit excluding gains(losses) on bonds and cancellation of investment trusts		31,608	7,859	23,748
per head (in thousands of yen)		11,374	2,997	8,376
Real net business profit		27,738	14,010	13,727
per head (in thousands of yen)		9,981	5,139	4,842
Net business profit		27,578	13,851	13,727
per head (in thousands of yen)		9,924	5,081	4,842

Note : Per head' is calculated by the average number (2,779 workers ; down 56 workers year -on - year) of people excluding temporary workers, etc. and including overseas locally hired employees

4. Interest Rate Spread 【Non-consolidated】

(All branches)

(Unit : %)

		Six months ended Sep.30, 2025 (a)	(a) - (b)	Six months ended Sep.30, 2024 (b)
Average yield on interest earning assets ①		1.56	0.36	1.20
Average yield on loans and bills discounted		1.41	0.24	1.17
Average yield on securities		2.75	0.77	1.98
Average yield on interest bearing liabilities ②		1.13	0.14	0.99
Average yield on deposits and negotiable certificates of deposit		0.28	0.17	0.11
Average yield on external liabilities		0.27	0.05	0.22
Average interest rate spread ①-②		0.43	0.22	0.21

(Domestic segment)

(Unit : %)

		Six months ended Sep.30, 2025 (a)	(a) - (b)	Six months ended Sep.30, 2024 (b)
Average yield on interest earning assets ①		1.09	0.37	0.72
Average yield on loans and bills discounted		1.20	0.27	0.93
Average yield on securities		1.60	0.92	0.68
Average yield on interest bearing liabilities ②		0.74	0.19	0.55
Average yield on deposits and negotiable certificates of deposit		0.17	0.15	0.02
Average yield on external liabilities		0.09	0.09	0.00
Average interest rate spread ①-②		0.35	0.18	0.17

5. Capital Ratio (International Standard)

【Consolidated】

(Unit : Billions of yen)

	As of Sep.30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar.31, 2025 (b)	As of Sep.30, 2024 (c)
Total capital ratio	14.77%	1.65%	0.15%	13.12%	14.62%
Tier1 ratio	13.98%	1.37%	0.16%	12.61%	13.82%
Common equity Tier1 ratio	13.48%	1.35%	0.18%	12.13%	13.30%
Core CET 1 ratio ※	13.07%	0.94%	0.06%	12.13%	13.01%
Total capital	585.6	44.2	18.8	541.4	566.8
Tier1 capital	554.5	34.2	18.7	520.2	535.8
Common equity Tier1 capital	534.5	34.2	18.7	500.2	515.8
Risk weighted assets	3,964.1	(159.3)	88.2	4,123.4	3,875.8
Total required capital	317.1	(12.7)	7.0	329.8	310.0

【Non-consolidated】

(Unit : Billions of yen)

	As of Sep.30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar.31, 2025 (b)	As of Sep.30, 2024 (c)
Total capital ratio	14.03%	1.64%	0.14%	12.39%	13.89%
Tier1 ratio	13.24%	1.35%	0.14%	11.89%	13.10%
Common equity Tier1 ratio	12.72%	1.33%	0.15%	11.39%	12.57%
Total capital	537.8	42.2	14.5	495.6	523.3
Tier1 capital	507.8	32.2	14.5	475.5	493.2
Common equity Tier1 capital	487.8	32.2	14.5	455.5	473.2
Risk weighted assets	3,833.0	(166.3)	68.0	3,999.4	3,764.9
Total required capital	306.6	(13.3)	5.4	319.9	301.1

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

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.

6. Earnings Forecasts

【Consolidated】

(Unit : Billions of yen)

		FY2025 ending Mar.31, 2026 forecast (a)	(a)-(b)	(a)-(c)	FY2025 ending Mar.31, 2026 forecast at the beginning of the period (b)	FY2024 ended Mar.31, 2025 (c)
Core gross business profits	1	129.0	6.2	21.3	122.8	107.7
Net interest income	2	100.0	6.2	17.9	93.8	82.1
Non-interest business profit ※	3	29.0	—	3.4	29.0	25.6
Corporate service revenue	4	10.8	—	1.2	10.8	9.6
Deposit financial assets, etc. revenue	5	10.2	—	2.0	10.2	8.2
Expenses (excluding non-recurrent exp.) [-]	6	60.3	1.0	5.5	59.3	54.8
Core net business profit excluding gains(losses) on bonds	7	68.7	5.2	15.8	63.5	52.9
excluding gains (losses) on cancellation of investment trusts	8	66.0	1.5	10.5	64.5	55.5
Net credit costs [-]	9	3.3	(0.7)	0.2	4.0	3.1
Ordinary profit	10	78.0	8.0	16.0	70.0	62.0
Profit attributable to owners of parent	11	55.0	6.0	11.1	49.0	43.9

【Non-consolidated】

(Unit : Billions of yen)

		FY2025 ending Mar.31, 2026 forecast (a)	(a)-(b)	(a)-(c)	FY2025 ending Mar.31, 2026 forecast at the beginning of the period (b)	FY2024 ended Mar.31, 2025 (c)
Core gross business profits	12	119.9	6.2	19.2	113.7	100.7
Net interest income	13	100.8	6.2	18.3	94.6	82.5
Non-interest business profit ※	14	19.1	—	1.0	19.1	18.1
Expenses (excluding non-recurrent exp.) [-]	15	57.7	1.0	5.0	56.7	52.7
Core net business profit excluding gains (losses) on bonds	16	62.2	5.2	14.3	57.0	47.9
excluding gains (losses) on cancellation of investment trusts	17	59.5	1.5	9.0	58.0	50.5
Net credit costs [-]	18	2.8	(0.7)	0.5	3.5	2.3
Ordinary profit	19	72.0	8.0	14.5	64.0	57.5
Profit	20	51.0	6.5	10.6	44.5	40.4

※ Gains or losses on bonds are excluded from "Non-interest business profit".

Note: Earnings forecasts are based on information available at the present time. Actual results may differ from the forecasts due to various of economic situation, etc.

7. Allowance for Loan Losses 【Consolidated／Non-consolidated】

(1) Written-off／allowance criteria

○ General allowance

	Allowance criteria
Normal claims	The amount of possible loan losses over the next one year calculated based on the historical rate of credit losses is reserved.
Claims requiring caution	The amount of possible loan losses calculated for each category is reserved.
Substandard claims, etc.	The amount of possible loan losses over the next three years calculated based on the historical rate of credit losses is reserved.
Other claims requiring caution	However, for claims to large borrowers with credit exceeding a certain amount, provisions are reserved using the discounted cash flow (DCF) method.

Note: Substandard claims, etc. are "Substandard claims" and "claims to borrowers, etc. classified as borrowers requiring caution, excluding substandard claims due to failing to correspond to restructured loans in the management improvement plan, etc. even after changing the lending terms".

○ Specific allowance

	Allowance criteria
Potentially bankrupt claims	For the part of a claim not secured by collateral or guarantees, etc., the amount of possible loan losses over the next three years calculated based on the historical rate of credit losses is reserved. However, for claims to large borrowers with credit exceeding a certain amount, provisions are reserved using the cash-flow deduction method.
Effectively bankrupt claims	The entire amount of a claim not secured by collateral or guarantees, etc., is reserved.
Bankrupt claims	

(2) Breakdown of allowance for loan losses

【Consolidated】

(Unit : Millions of yen)

	As of Sep.30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar.31, 2025 (b)	As of Sep.30, 2024 (c)
Allowance for loan losses	31,324	(2,533)	(7,145)	33,858	38,469
General allowance	12,678	186	(465)	12,491	13,143
Specific allowance	18,645	(2,720)	(6,680)	21,366	25,325

【Non-consolidated】

(Unit : Millions of yen)

	As of Sep.30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar.31, 2025 (b)	As of Sep.30, 2024 (c)
Allowance for loan losses	26,314	(2,285)	(6,459)	28,600	32,773
General allowance	10,876	159	(593)	10,717	11,470
Specific allowance	15,437	(2,445)	(5,866)	17,882	21,303

8. Disclosed Claims under the Financial Reconstruction Law ("FRL") and Risk-Monitored Loans

【Consolidated／Non-consolidated】

(1) Balance of disclosed claims under the "FRL" and ratio to the total claims

【Consolidated】

(Unit : Millions of yen)

	As of Sep.30, 2025			As of Mar.31, 2025	As of Sep.30, 2024
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Bankrupt and substantially bankrupt claims	21,872	(2,143)	(4,775)	24,016	26,648
Doubtful claims	32,973	(2,959)	(3,317)	35,933	36,290
Substandard claims	34,858	998	(3,593)	33,859	38,452
Loans past due 3 months or more	6,544	961	1,273	5,582	5,270
Restructured loans	28,314	36	(4,867)	28,277	33,181
Total	89,704	(4,104)	(11,686)	93,808	101,391
Normal claims	7,014,694	196,774	452,619	6,817,919	6,562,075
Total claims	7,104,399	192,670	440,932	6,911,728	6,663,466

Ratio to the total claims

	As of Sep.30, 2025			As of Mar.31, 2025	As of Sep.30, 2024
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Bankrupt and substantially bankrupt claims	0.30%	(0.04) %	(0.09) %	0.34%	0.39%
Doubtful claims	0.46%	(0.05) %	(0.08) %	0.51%	0.54%
Substandard claims	0.49%	0.01 %	(0.08) %	0.48%	0.57%
Loans past due 3 months or more	0.09%	0.01 %	0.02 %	0.08%	0.07%
Restructured loans	0.39%	(0.01) %	(0.10) %	0.40%	0.49%
Total	1.26%	(0.09) %	(0.26) %	1.35%	1.52%

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"	78,509	(2,101)	(6,255)	80,611	84,765
Ratio to the total claims	1.10%	(0.06) %	(0.17) %	1.16%	1.27%

【Non-consolidated】

(Unit : Millions of yen)

	As of Sep.30, 2025			As of Mar.31, 2025	As of Sep.30, 2024
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Bankrupt and substantially bankrupt claims	21,309	(2,080)	(4,615)	23,389	25,924
Doubtful claims	32,962	(2,956)	(3,315)	35,918	36,278
Substandard claims	31,668	1,163	(3,217)	30,505	34,886
Loans past due 3 months or more	6,544	961	1,273	5,582	5,270
Restructured loans	25,124	201	(4,491)	24,923	29,616
Total	85,940	(3,873)	(11,148)	89,813	97,089
Normal claims	7,017,884	196,610	452,243	6,821,273	6,565,640
Total claims	7,103,824	192,737	441,094	6,911,087	6,662,729

Ratio to the total claims

	As of Sep.30, 2025			As of Mar.31, 2025	As of Sep.30, 2024
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Bankrupt and substantially bankrupt claims	0.29%	(0.04) %	(0.09) %	0.33%	0.38%
Doubtful claims	0.46%	(0.05) %	(0.08) %	0.51%	0.54%
Substandard claims	0.44%	—	(0.08) %	0.44%	0.52%
Loans past due 3 months or more	0.09%	0.01 %	0.02 %	0.08%	0.07%
Restructured loans	0.35%	(0.01) %	(0.09) %	0.36%	0.44%
Total	1.20%	(0.09) %	(0.25) %	1.29%	1.45%

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"	75,136	(1,900)	(5,788)	77,036	80,924
Ratio to the total claims	1.05%	(0.06) %	(0.16) %	1.11%	1.21%

(2) Status of coverage on disclosed claims under the "FRL"

【Consolidated】

(Unit : Millions of yen)

	As of Sep.30, 2025			As of Mar.31, 2025	As of Sep.30, 2024
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Total coverage ①	61,970	(4,163)	(9,042)	66,134	71,013
Value covered by collateral and guarantees	43,935	(1,825)	(2,872)	45,761	46,807
Allowance for loan losses	18,034	(2,338)	(6,170)	20,372	24,205
Disclosed claims under the "FRL" ②	89,704	(4,104)	(11,686)	93,808	101,391
Coverage ratio ①/②	69.0 %	(1.4)%	(1.0)%	70.4 %	70.0 %

【Non - consolidated】

(Unit : Millions of yen)

	As of Sep.30, 2025			As of Mar.31, 2025	As of Sep.30, 2024
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Total coverage ①	61,395	(4,097)	(8,880)	65,492	70,276
Value covered by collateral and guarantees	43,777	(1,791)	(2,780)	45,568	46,558
Allowance for loan losses	17,618	(2,306)	(6,100)	19,924	23,718
Disclosed claims under the "FRL" ②	85,940	(3,873)	(11,148)	89,813	97,089
Coverage ratio ①/②	71.4 %	(1.5)%	(0.9)%	72.9 %	72.3 %

9. Relationship between Self-Assessment, Disclosed Claims under the "FRL" and Risk-Monitored Loans("RML") 【Non-consolidated】

(Unit : Billions of yen)

Borrowers classification under the self-assessment guideline		A Credit-related assets		B Total coverage		B / A
		Disclosed claims under the "FRL"	"RML"	Covered by collaterals and guarantees	Allowance for loan losses	Coverage ratio
Bankrupt borrowers 4.9		Bankrupt and substantially bankrupt claims 21.3		10.0	11.3 (Allowance ratio 100%)	100.0%
Effectively bankrupt borrowers 16.3						
Potentially bankrupt borrowers 32.9		Doubtful claims 32.9		20.2	4.1 (Allowance ratio 32.4%)	73.8%
Borrowers requiring caution	Substandard borrowers 43.3	Substandard claims 31.6	Loans past due 3 months or more 6.5	13.5	2.1 (Allowance ratio against substandard claims 12.0%)	49.6%
	Restructured Loans 25.1					
	Other borrowers requiring caution 295.7	Normal claims 7,017.8				
	Normal borrowers 6,610.8					
Others 99.5						
Total 7,103.8		Total 7,103.8				

○The scope of disclosed claims under the "FRL" and "RML"

The claims include loans and bills discounted, customers' liabilities for acceptances and guarantees, foreign exchange, securities loaned, accrued interest, suspense payments and bank guaranteed private placement bonds. Note that substandard claims include only loans and bills discounted.

10. Loans Breakdown by Industry, etc. 【Non-consolidated】

(1) Loans breakdown by industry (domestic branches excluding loans booked at offshore markets)

(Unit : Billions of yen)

	As of Sep.30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar.31, 2025 (b)	As of Sep.30, 2024 (c)
Domestic branches	6,880.0	187.8	395.4	6,692.1	6,484.6
Manufacturing	776.2	17.1	21.2	759.0	754.9
Agriculture and forestry	9.1	(0.7)	(0.9)	9.8	10.0
Fishery	2.2	(0.0)	(1.1)	2.2	3.3
Mining, quarrying and gravel	4.6	(0.6)	(1.2)	5.3	5.9
Construction	237.5	(2.7)	17.1	240.3	220.4
Electricity, gas, heat supply and water	145.3	(0.3)	17.3	145.7	127.9
Information and communications	33.4	0.2	1.5	33.2	31.9
Transport and postal service	250.3	11.9	25.3	238.3	224.9
Wholesale and retail trade	547.8	12.6	18.2	535.1	529.5
Financial and insurance	335.6	35.7	49.6	299.8	285.9
Real estate and leasing	1,073.9	48.5	122.9	1,025.4	951.0
Medical, welfare	318.0	(0.6)	(9.4)	318.6	327.4
Other services	272.9	3.1	4.4	269.8	268.4
Local public sector	99.4	(1.0)	(4.4)	100.5	103.8
Others	2,773.2	64.8	134.7	2,708.3	2,638.5
Individuals	2,534.1	40.7	74.2	2,493.4	2,459.9

(2) Disclosed claims under the "FRL"

(Unit : Billions of yen)

	As of Sep.30, 2025 (a)	(a) - (b)	(a) - (c)	As of Mar.31, 2025 (b)	As of Sep.30, 2024 (c)
All branches	85.9	(3.8)	(11.1)	89.8	97.0
Manufacturing	21.8	(0.9)	(5.2)	22.7	27.1
Agriculture and forestry	0.7	0.0	(0.4)	0.6	1.2
Fishery	—	—	—	—	—
Mining, quarrying and gravel	—	—	—	—	—
Construction	3.5	(0.1)	(0.1)	3.6	3.6
Electricity, gas, heat supply and water	0.2	0.0	(0.0)	0.2	0.2
Information and communications	0.5	(0.0)	0.0	0.6	0.4
Transport and postal service	2.3	(0.4)	(0.5)	2.8	2.9
Wholesale and retail trade	12.9	(0.4)	(1.2)	13.4	14.1
Financial and insurance	—	(0.0)	(0.0)	0.0	0.0
Real estate and leasing	5.3	(0.5)	(0.7)	5.8	6.0
Medical, welfare	11.6	(1.1)	(1.3)	12.8	12.9
Other services	13.7	(0.3)	(1.6)	14.1	15.4
Local public sector	—	—	—	—	—
Others	12.9	0.2	0.1	12.7	12.7

(3) Balance of small and medium-sized enterprises, etc. loans and ratio

(Unit : Billions of yen)

	As of Sep.30, 2025 (a)	As of Sep.30, 2025 (a)		As of Mar.31, 2025 (b)	As of Sep.30, 2024 (c)
		(a) - (b)	(a) - (c)		
Balance of small and medium-sized enterprises, etc. loans	5,406.7	83.8	209.0	5,322.8	5,197.6
Loans to individuals ※1	2,534.1	40.7	74.2	2,493.4	2,459.9
Loans to small and medium-sized enterprises ※2	2,872.5	43.1	134.8	2,829.4	2,737.6
Small and medium-sized enterprises, etc. loans ratio ※3	78.5 %	(1.0) %	(1.6) %	79.5 %	80.1 %

※1 In loans to individuals, apartment loans are included.

※2 In loans to small and medium-sized enterprises, loans to regional public corporations as well as a part of loans by headquarters are included.

※3 Small and medium-sized enterprises, etc. loans ratio is the ratio of the balance of small and medium-sized enterprises, etc. loans to the balance of domestic loans and bills discounted.

11. Loan Breakdown by Domicile of Borrower, etc. 【Non-consolidated】

(1) Balance of loans to specific foreign countries

Not applicable.

(2) Balance of loans to Asian countries

(Unit : Billions of yen)

	As of Sep.30, 2025 (a)	As of Sep.30, 2025 (a)		As of Mar.31, 2025 (b)	As of Sep.30, 2024 (c)
		(a) - (b)	(a) - (c)		
Balance of loans to Asian countries	122.9	14.9	36.4	108.0	86.4
Disclosed claims under the "FRL"	—	—	—	—	—

(3) Balance of loans to Latin American countries

(Unit : Billions of yen)

	As of Sep.30, 2025 (a)	As of Sep.30, 2025 (a)		As of Mar.31, 2025 (b)	As of Sep.30, 2024 (c)
		(a) - (b)	(a) - (c)		
Balance of loans to Latin American countries	15.5	(0.3)	1.0	15.8	14.4
Disclosed claims under the "FRL"	—	—	—	—	—

(4) Balance of loans to Russia

Not applicable.