

Translation

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

July 31, 2025

Company name: The Musashino Bank, Ltd.
 Stock exchange listing: Tokyo
 Stock code: 8336 URL <https://www.musashinobank.co.jp>
 Representative: President Kazumasa Nagahori
 Inquiries: Executive Officer and General Manager of Katsuya Isonaka TEL: 048-641-6111
 General Planning and Management Division
 Scheduled date to commence dividend payments: —
 Trading accounts: No
 Preparation of supplementary material on financial results: Yes
 Holding of financial results meeting: No

(Amounts less than one million yen are rounded down)

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

(1) Consolidated operating results (cumulative)

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	%
Three months ended June 30, 2025	23,672	15.7	5,720	21.1	4,172	9.7
Three months ended June 30, 2024	20,450	(1.3)	4,722	23.3	3,803	34.8

Note: Comprehensive income For the three months ended June 30, 2025: ¥9,247 million [-%]
 For the three months ended June 30, 2024: ¥(249) million [-%]

	Earnings per share	Diluted earnings per share
	Yen	Yen
Three months ended June 30, 2025	126.12	126.11
Three months ended June 30, 2024	114.97	114.96

(2) Consolidated financial position

	Total assets	Net assets	Equity ratio
	Millions of yen	Millions of yen	%
As of June 30, 2025	5,474,129	275,066	5.0
As of March 31, 2025	5,474,957	267,974	4.8

Reference: Equity
 As of June 30, 2025: ¥275,009 million
 As of March 31, 2025: ¥267,918 million

Note: The “Equity ratio” is calculated as follows: (Total net assets - Share acquisition rights - Non-controlling interests) / Total assets x 100
 This “Equity ratio” is not the capital adequacy ratio stipulated in the FSA Capital Adequacy Notification.

2. Cash dividends

	Annual dividends per share				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Year ended March 31, 2025	—	60.00	—	65.00	125.00
Year ending March 31, 2026	—				
Year ending March 31, 2026 (Forecast)		70.00	—	70.00	140.00

Note: Revisions to the forecast of cash dividends most recently announced: No

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

Percentages indicate year-on-year changes

	Ordinary income		Ordinary profit		Profit attributable to owners of parent		Earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2025	44,700	9.0	10,300	8.0	7,100	0.9	214.63
Full year	91,100	8.3	20,400	12.7	14,000	6.4	423.21

Note: Revisions to the forecast of financial results most recently announced: No

* Notes

(1) Significant changes in the scope of consolidation during the three months ended June 30, 2025: No

(2) Application of special accounting methods for preparing quarterly consolidated financial statements: No

(3) Changes in accounting policies, changes in accounting estimates, and restatement of prior period financial statements

Changes in accounting policies due to revisions to accounting standards and other regulations: No

Changes in accounting policies due to other reasons: No

Changes in accounting estimates: No

Restatement of prior period financial statements: No

(4) Number of issued shares (common shares)

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

As of June 30, 2025	33,405,456 shares	As of March 31, 2025	33,405,456 shares
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Number of treasury shares at the end of the period

As of June 30, 2025	324,804 shares	As of March 31, 2025	324,461 shares
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Average number of shares during the period (cumulative from the beginning of the fiscal year)

Three months ended June 30, 2025	33,080,778 shares	Three months ended June 30, 2024	33,078,945 shares
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Note: The Bank has established a Board Incentive Plan Trust, and the shares of the Bank held by the aforementioned trust are included in treasury shares.

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

* Proper use of earnings forecasts, and other special matters

The forecast results are based on information currently available to the Bank as well as assumptions from judgment, evaluation, and the recognition of facts at the present time. The Bank makes no guarantee regarding the realization of the forecast. Actual results may vary from forecast results due to various factors that could arise in the future (changes in economic conditions and share markets in Japan and overseas).

Table of contents for attachments

Index

1. Overview of operating results and others.....	2
(1) Overview of operating results for the three months ended June 30, 2025.....	2
(2) Overview of financial position for the three months ended June 30, 2025	2
(3) Operating results by segment	2
(4) Explanation of consolidated financial results forecasts and other forward-looking statements	3
2. Quarterly consolidated financial statements and significant notes thereto	4
(1) Consolidated balance sheets	4
(2) Consolidated statements of income (cumulative) and consolidated statements of comprehensive income (cumulative).....	6
Consolidated statements of income (cumulative).....	6
Consolidated statements of comprehensive income (cumulative).....	7
(3) Notes to quarterly consolidated financial statements	8
(New accounting standards not yet applied).....	8
(Additional information)	8
(Segment information, etc.).....	9
(Notes when there are significant changes in amounts of equity)	11
(Notes on premise of going concern).....	11
(Notes to quarterly consolidated statement of cash flows)	11
(Subsequent Events).....	11
3. Supplementary material on financial results	12
(1) Profit and loss (Non-consolidated / Consolidated).....	12
(2) Loans of claims disclosed under the Financial Revitalization Law (Non-consolidated / Consolidated)	14
(3) Equity ratio (domestic standard) (Non-consolidated / Consolidated).....	14
(4) Balance of deposits, etc., deposit assets, and loans and bills discounted (Non-consolidated).....	15
(5) Unrealized gains (losses) on securities (Non-consolidated / Consolidated)	16
(6) Derivatives (Consolidated).....	17

1. Overview of operating results and others

The Japanese economy in the three months ended June 30, 2025, showed a gradual recovery; however, there was uncertainty due to factors such as U.S. trade policies. Regarding different factors in demand, personal consumption showed signs of recovery despite weak consumer sentiment, as improvements in employment and income conditions continued. Capital investment also showed signs of recovery. On the other hand, exports have recently been on a weaker trend.

In the Saitama Prefecture economy, the Bank's business foundation, there has been a gradual recovery. The business sentiment among companies in Saitama Prefecture has deteriorated due to factors such as U.S. tariff policies. However, the income and employment environment is improving, leading to a gradual recovery in personal consumption, and companies are continuing to recover in terms of capital investment.

Under these conditions, our consolidated financial results for the three months ended June 30, 2025 were as follows.

(1) Overview of operating results for the three months ended June 30, 2025

For the three months ended June 30, 2025, ordinary income increased by ¥3,221 million year on year to ¥23,672 million, owing to factors including an increase in interest income due mainly to interest on loans and discounts and interest and dividends on securities.

Ordinary expenses increased by ¥2,223 million year on year to ¥17,951 million, mainly owing to an increase in interest expenses due mainly to interest on deposits.

Accordingly, ordinary profit increased by ¥998 million year on year to ¥5,720 million and profit attributable to owners of parent increased by ¥369 million year on year to ¥4,172 million.

(2) Overview of financial position for the three months ended June 30, 2025

Total assets as of June 30, 2025 decreased by ¥0.8 billion from the end of the previous fiscal year to ¥5,474.1 billion, and net assets increased by ¥7.0 billion from the end of the previous fiscal year to ¥275.0 billion.

In terms of the major account balances, loans and bills discounted decreased by ¥12.9 billion from the end of the previous fiscal year to ¥4,100.2 billion. Securities decreased by ¥29.0 billion from the end of the previous fiscal year to ¥1,026.2 billion. Deposits decreased by ¥8.2 billion from the end of the previous fiscal year to ¥5,056.4 billion.

(3) Operating results by segment

Operating results by segment for the three months ended June 30, 2025 were as follows.

Banking business

Ordinary income increased by ¥2,625 million year on year to ¥20,730 million, and segment profit increased by ¥905 million year on year to ¥6,144 million.

Leasing business

Ordinary income increased by ¥642 million year on year to ¥3,360 million, and segment profit decreased by ¥53 million year on year to ¥2 million.

Credit guarantee business

Ordinary income decreased by ¥18 million year on year to ¥352 million, and segment profit decreased by ¥21 million year on year to ¥314 million.

Others

In others, which is not included in reportable segments, ordinary income increased by ¥49 million year on year to ¥674 million, and segment profit increased by ¥19 million year on year to ¥146 million.

(4) Explanation of consolidated financial results forecasts and other forward-looking statements

The consolidated financial results forecasts for the six months ending September 30, 2025 and the fiscal year ending March 31, 2026 are unchanged from the forecasts announced on May 9, 2025.

2. Quarterly consolidated financial statements and significant notes thereto**(1) Consolidated balance sheets**

(Millions of yen)

	As of March 31, 2025	As of June 30, 2025
Assets		
Cash and due from banks	161,488	199,733
Monetary claims bought	814	842
Trading securities	3	—
Money held in trust	1,495	1,499
Securities	1,055,356	1,026,276
Loans and bills discounted	4,113,281	4,100,289
Foreign exchanges	7,049	4,529
Lease receivables and investments in leases	20,164	20,672
Other assets	50,272	54,631
Tangible fixed assets	53,446	53,075
Intangible fixed assets	5,396	5,393
Retirement benefit asset	13,903	14,170
Deferred tax assets	2,450	778
Customers' liabilities for acceptances and guarantees	5,141	5,185
Allowance for loan losses	(15,305)	(12,947)
Total assets	5,474,957	5,474,129
Liabilities		
Deposits	5,064,633	5,056,413
Negotiable certificates of deposit	14,770	14,720
Call money and bills sold	42,613	37,505
Cash collateral received for securities lent	13,013	17,154
Borrowed money	12,928	14,024
Foreign exchanges	344	251
Borrowed money from trust account	7,893	7,763
Other liabilities	36,408	36,829
Provision for bonuses	1,229	313
Provision for bonuses for directors (and other officers)	36	32
Retirement benefit liability	2,331	2,262
Provision for retirement benefits for directors (and other officers)	25	17
Provision for loss on interest repayment	27	17
Provision for reimbursement of deposits	114	114
Provision for point card certificates	117	121
Provision for contingent loss	232	228
Provision for share-based compensation	87	98
Deferred tax liabilities	684	1,657
Deferred tax liabilities for land revaluation	4,352	4,352
Acceptances and guarantees	5,141	5,185
Total liabilities	5,206,983	5,199,063

(Millions of yen)

	As of March 31, 2025	As of June 30, 2025
Net assets		
Share capital	45,743	45,743
Capital surplus	38,350	38,350
Retained earnings	172,537	174,555
Treasury shares	(791)	(792)
Total shareholders' equity	255,841	257,857
Valuation difference on available-for-sale securities	(4,362)	(880)
Deferred gains or losses on hedges	6,307	8,023
Revaluation reserve for land	8,161	8,161
Remeasurements of defined benefit plans	1,971	1,846
Total accumulated other comprehensive income	12,077	17,151
Share acquisition rights	8	8
Non-controlling interests	47	48
Total net assets	267,974	275,066
Total liabilities and net assets	5,474,957	5,474,129

(2) Consolidated statements of income (cumulative) and consolidated statements of comprehensive income (cumulative)**Consolidated statements of income (cumulative)**

(Millions of yen)

	Three months ended June 30, 2024	Three months ended June 30, 2025
Ordinary income	20,450	23,672
Interest income	12,670	15,135
Interest on loans and discounts	9,473	11,511
Interest and dividends on securities	3,069	3,479
Trust fees	3	3
Fees and commissions	3,648	3,586
Other ordinary income	396	794
Other income	3,731	4,152
Ordinary expenses	15,727	17,951
Interest expenses	1,382	2,923
Interest on deposits	349	2,159
Fees and commissions payments	872	727
Other ordinary expenses	1,955	1,199
General and administrative expenses	8,775	9,396
Other expenses	2,741	3,705
Ordinary profit	4,722	5,720
Extraordinary losses	0	0
Loss on disposal of non-current assets	0	0
Profit before income taxes	4,722	5,719
Income taxes - current	632	1,183
Income taxes - deferred	284	362
Total income taxes	916	1,546
Profit	3,805	4,173
Profit attributable to non-controlling interests	2	1
Profit attributable to owners of parent	3,803	4,172

Consolidated statements of comprehensive income (cumulative)

(Millions of yen)

	Three months ended June 30, 2024	Three months ended June 30, 2025
Profit	3,805	4,173
Other comprehensive income	(4,054)	5,073
Valuation difference on available-for-sale securities	(6,113)	3,482
Deferred gains or losses on hedges	2,254	1,716
Remeasurements of defined benefit plans, net of tax	(196)	(124)
Comprehensive income	(249)	9,247
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(251)	9,245
Comprehensive income attributable to non-controlling interests	2	1

(3) Notes to quarterly consolidated financial statements**(New accounting standards not yet applied)**

The Bank will apply the “Accounting Standard for Leases” (ASBJ Statement No. 34, September 13, 2024), the “Implementation Guidance on Accounting Standard for Leases” (ASBJ Guidance No. 33, September 13, 2024), etc. from the beginning of the fiscal year starting on or after April 1, 2027. The impact of the application on the consolidated financial statements is currently under evaluation.

(Additional information)

Stock remuneration plan for directors

The Bank has introduced the Board Incentive Plan Trust for directors of the Bank (excluding outside directors and non-residents of Japan, hereinafter the same).

1. Overview of transaction

The Board Incentive Plan Trust is an executive incentive plan that aims to further increase the motivation to contribute to medium-to-long term performance improvement and the enhancement of corporate value. Under this share-based executive compensation plan, Directors of the Bank are awarded points based on factors such as their position and achievement of performance targets. Upon Directors’ retirement they receive shares of the Bank and cash equivalent to the value of proceeds from sale of the shares of the Bank, in line with the points they have accumulated.

2. Accounting treatments for transactions of delivering the Bank’s own shares through trusts

The accounting treatment in relation to the trust agreement is in accordance with the “Practical Solution on Transactions of Delivering the Company’s Own Stock to Employees etc. through Trusts” (PITF No. 30, March 26, 2015).

3. Matters concerning the Bank’s shares held by the trust

The Bank’s shares held by the trust are recorded as treasury shares in shareholders’ equity. The carrying amount, number of shares at the end of the period and average number of shares during the period of the treasury shares in the trust are as follows.

(1) Carrying amount in the trust	¥119 million (¥119 million as of the end of the previous fiscal year)
(2) Number of shares at the end of the period	60,748 shares (60,748 shares as of the end of the previous fiscal year)
(3) Average number of shares during the period	60,748 shares (63,918 shares for the first three months of the previous fiscal year)

The average number of shares during the period are included in treasury shares deductible for the purpose of calculation of per share information.

(Segment information, etc.)

Three months ended June 30, 2024 (April 1, 2024 to June 30, 2024)

1. Information of ordinary income and profit for each reportable segment

(Millions of yen)

	Reportable segment				Other	Total
	Banking business	Leasing business	Credit guarantee business	Total		
Ordinary income						
Ordinary income to external customers	17,134	2,646	255	20,035	443	20,478
Inter-segment ordinary income	970	72	116	1,158	181	1,340
Total	18,105	2,718	371	21,194	624	21,819
Segment profit	5,238	55	336	5,630	127	5,758

(Notes) 1. Ordinary income is reported instead of net sales reported by general corporations.

2. The difference between the total amount of ordinary income to external customers and the amount of ordinary income recorded in the quarterly consolidated statement of income is an adjustment for reversal of allowance for loan losses.

3. "Other" is the business segment which is not included in reportable segments, and includes the following businesses.

Credit cards (JCB, VISA), money lending, credit guarantee services related to card services, development, sale and maintenance and management services of computer systems, survey research on prefectural economy and industry, consulting on management and taxation, etc., holding of seminars, investment in venture companies, etc., management consulting, administrative agency services, regional trading company services, consulting services, investment management, and investment advisory services

2. Difference between the total amount of profit of reportable segments and the amount recorded in the quarterly consolidated statement of income, and details of the difference (items related to reconciliation adjustments)

(Millions of yen)

Profit	Amount
Total amount of profit of reportable segments	5,630
Profit of "Other"	127
Elimination of inter-segment transaction	(1,036)
Ordinary profit recorded in the quarterly consolidated statements of income	4,722

3. Information on impairment losses of non-current assets or goodwill, etc. for each reportable segment
Not applicable.

Three months ended June 30, 2025 (April 1, 2025 to June 30, 2025)

1. Information of ordinary income and profit for each reportable segment

(Millions of yen)

	Reportable segment				Other	Total
	Banking business	Leasing business	Credit guarantee business	Total		
Ordinary income						
Ordinary income to external customers	19,891	3,296	46	23,235	479	23,714
Inter-segment ordinary income	838	64	305	1,208	194	1,402
Total	20,730	3,360	352	24,443	674	25,117
Segment profit	6,144	2	314	6,460	146	6,607

(Notes) 1. Ordinary income is reported instead of net sales reported by general corporations.

2. The difference between the total amount of ordinary income to external customers and the amount of ordinary income recorded in the quarterly consolidated statement of income is an adjustment for reversal of allowance for loan losses.

3. "Other" is the business segment which is not included in reportable segments, and includes the following businesses.

Credit cards (JCB, VISA), money lending, credit guarantee services related to card services, development, sale and maintenance and management services of computer systems, survey research on prefectural economy and industry, consulting on management and taxation, etc., holding of seminars, investment in venture companies, etc., management consulting, administrative agency services, regional trading company services, consulting services, investment management, and investment advisory services

2. Difference between the total amount of profit of reportable segments and the amount recorded in the quarterly consolidated statement of income, and details of the difference (items related to reconciliation adjustments)

(Millions of yen)

Profit	Amount
Total amount of profit of reportable segments	6,460
Profit of "Other"	146
Elimination of inter-segment transaction	(887)
Ordinary profit recorded in the quarterly consolidated statements of income	5,720

3. Information on impairment losses of non-current assets or goodwill, etc. for each reportable segment
Not applicable.

(Notes when there are significant changes in amounts of equity)

Not applicable.

(Notes on premise of going concern)

Not applicable.

(Notes to quarterly consolidated statement of cash flows)

The Bank has not prepared quarterly consolidated statement of cash flows for the three months ended June 30, 2025.

In addition, the amounts of depreciation (including amortization related to intangible assets) for the three months ended June 30, 2024, and 2025 are as stated below.

	(Millions of yen)	
	Three months ended June 30, 2024 (April 1, 2024 to June 30, 2024)	Three months ended June 30, 2025 (April 1, 2025 to June 30, 2025)
Depreciation	966	988

(Subsequent Events)

Not applicable.

3. Supplementary material on financial results

(1) Profit and loss (Non-consolidated / Consolidated)

① Core banking profit: ¥6,095 million

Due to the rising interest rates in Japan, net interest income increased owing mainly to interest on loans and discounts as well as interest and dividends on securities. As a result, core banking profit increased by ¥1,098 million year on year to ¥6,095 million.

② Ordinary profit: ¥6,136 million

Ordinary profit increased by ¥904 million year on year to ¥6,136 million, owing mainly to the factors mentioned above.

③ Profit: ¥4,705 million

Profit increased by ¥279 million year on year to ¥4,705 million.

(Non-consolidated)

(Millions of yen)

	Three months ended June 30, 2025 (A)	Three months ended June 30, 2024 (B)	Comparison (A-B)	Six months ending September 30, 2025 (Forecast)	Six months ended September 30, 2024 (Results)
Gross banking profit	14,888	12,866	2,022		25,989
Net interest income	12,971	12,186	784		23,316
Net fees and commissions	2,627	2,529	97		5,719
Net other ordinary income	(709)	(1,850)	1,140		(3,045)
Gains (losses) on bonds	(328)	(756)	427		(778)
Expenses (excluding non-recurring losses)	9,122	8,625	496		17,596
Net banking profit	5,766	4,240	1,525		8,393
Core banking profit	6,095	4,996	1,098		9,172
Excluding gains (losses) on cancellation of investment trusts	5,861	4,826	1,034		8,495
Provision of general allowance for loan losses	(132)	—	(132)		(207)
Banking profit	5,899	4,240	1,658		8,600
Non-recurring gains (losses)	237	991	(754)		828
Gains (losses) on stocks	141	322	(181)		416
Expense related to disposal of non-performing loans	351	88	262		542
Reversal of allowance for loan losses	—	298	(298)		—
Recoveries of written off receivables	94	77	17		208
Other non-recurring gains (losses)	352	381	(28)		746
Ordinary profit	6,136	5,231	904	10,200	9,428
Extraordinary income (losses)	(0)	(0)	(0)		(13)
Profit before income taxes	6,135	5,231	903		9,415
Income taxes - current	1,073	537	536		2,096
Income taxes - deferred	357	268	88		124
Total income taxes	1,430	805	624		2,221
Profit	4,705	4,426	279	7,300	7,193
[Reference] Credit-related costs	123	(287)	410		127

(Notes) 1. Amounts are rounded down to the nearest whole unit that is presented.

2. Core banking profit = Net banking profit (Gross banking profit - Expenses) - Gains (losses) on bonds

3. Credit-related costs = Provision of general allowance for loan losses + Expense related to disposal of non-performing loans - Reversal of allowance for loan losses - Recoveries of written off receivables

4. The financial results forecasts for the six months ending September 30, 2025 are unchanged from the forecasts announced on May 9, 2025.

(Consolidated)

(Millions of yen)

	Three months ended June 30, 2025 (A)	Three months ended June 30, 2024 (B)	Comparison (A-B)
Consolidated gross profit	14,669	12,508	2,160
Net interest income	12,211	11,287	923
Net fees and commissions	2,862	2,779	82
Net other ordinary income	(404)	(1,559)	1,154
General and administrative expenses	9,396	8,775	620
Gains (losses) on stocks	141	322	(181)
Credit-related costs	99	(319)	419
Reversal of allowance for loan losses	–	331	(331)
Other	405	347	58
Ordinary profit	5,720	4,722	998
Extraordinary income (losses)	(0)	(0)	(0)
Profit before income taxes	5,719	4,722	997
Total income taxes	1,546	916	629
Profit	4,173	3,805	368
Profit attributable to non-controlling interests	1	2	(0)
Profit attributable to owners of parent	4,172	3,803	369

(Note) Consolidated gross profit = (interest income - interest expenses) + (fees and commissions - fees and commissions payments) + (other ordinary income - other ordinary expenses)

(2) Loans of claims disclosed under the Financial Revitalization Law (Non-consolidated / Consolidated)

(Non-consolidated)

Loans of claims disclosed under the Financial Revitalization Law decreased by ¥6,019 million from March 31, 2025, to ¥60,330 million.

The non-performing loan ratio declined by 0.14 percentage points from March 31, 2025, to 1.45%.

(Millions of yen)

	As of June 30, 2025	Compared with March 31, 2025	Compared with June 30, 2024	As of March 31, 2025	As of June 30, 2024
Bankrupt and substantially bankrupt claims	9,878	(2,690)	(1,508)	12,569	11,386
Doubtful claims	29,150	(244)	(993)	29,394	30,143
Substandard claims	21,301	(3,084)	(6,415)	24,386	27,717
Loans past due 3 months or more	—	—	—	—	—
Restructured loans	21,301	(3,084)	(6,415)	24,386	27,717
Subtotal (Non-performing loan) ①	60,330	(6,019)	(8,917)	66,349	69,247
Normal claims	4,089,420	(7,688)	127,814	4,097,109	3,961,606
Total (Total claims) ②	4,149,750	(13,708)	118,896	4,163,459	4,030,854

(%)

Subtotal (Non-performing loan ratio) ① / ②	1.45	(0.14)	(0.26)	1.59	1.71
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(Consolidated)

(Millions of yen)

	As of June 30, 2025	Compared with March 31, 2025	Compared with June 30, 2024	As of March 31, 2025	As of June 30, 2024
Bankrupt and substantially bankrupt claims	10,248	(2,651)	(1,528)	12,899	11,776
Doubtful claims	29,191	(251)	(1,099)	29,443	30,291
Substandard claims	21,774	(3,083)	(6,414)	24,857	28,188
Loans past due 3 months or more	—	—	—	—	—
Restructured loans	21,774	(3,083)	(6,414)	24,857	28,188
Subtotal (Non-performing loan) ①	61,214	(5,986)	(9,042)	67,200	70,256
Normal claims	4,113,147	(6,894)	129,106	4,120,042	3,984,040
Total (Total claims) ②	4,174,361	(12,881)	120,064	4,187,242	4,054,296

(%)

Subtotal (Non-performing loan ratio) ① / ②	1.46	(0.14)	(0.27)	1.60	1.73
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(3) Equity ratio (domestic standard) (Non-consolidated / Consolidated)

The equity ratio as of June 30, 2025, will be announced once it has been calculated.

(4) Balance of deposits, etc., deposit assets, and loans and bills discounted (Non-consolidated)

① Deposits, etc. and deposit assets

The outstanding balance of deposits, etc., including negotiable certificates of deposit, increased by ¥55.6 billion year on year (1.1% annualized) to ¥5,084.2 billion.

The outstanding balance of deposit assets increased by ¥19.3 billion year on year (2.6% annualized) to ¥743.0 billion.

(Billions of yen, %)

	As of June 30, 2025	Compared with June 30, 2024	Annual growth rate	As of June 30, 2024	As of March 31, 2025
Balance of deposits, etc.	5,084.2	55.6	1.1	5,028.6	5,093.6
Deposits	5,059.5	70.6	1.4	4,988.8	5,068.8
Retail deposits	3,684.4	7.9	0.2	3,676.4	3,671.8
Negotiable certificates of deposit	24.7	(15.0)	(37.8)	39.7	24.7
Balance of deposit assets	743.0	19.3	2.6	723.7	721.9
Investment trusts	236.9	8.0	3.5	228.9	222.9
Life insurance	448.7	(0.1)	(0.0)	448.9	445.9
Government bonds, etc.	57.3	11.4	25.0	45.8	52.9
Total of deposits, etc. and deposit assets	5,827.2	74.9	1.3	5,752.3	5,815.5

(Note) Life insurance was changed from the “cumulative sales amount” to the “balance of active policies” starting from September 30, 2024. This change has been applied retrospectively to figures from previous periods.

(Billions of yen, %)

Balance of deposits, etc. (average balance)	5,046.9	44.3	0.8	5,002.6	5,013.0
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② Loans and bills discounted

The outstanding balance of loans and bills discounted increased by ¥118.6 billion (2.9% annualized) year on year to ¥4,113.3 billion.

(Billions of yen, %)

	As of June 30, 2025	Compared with June 30, 2024	Annual growth rate	As of June 30, 2024	As of March 31, 2025
Outstanding balance of loans and bills discounted	4,113.3	118.6	2.9	3,994.6	4,126.4
Outstanding balance of loans to SMEs, etc.	3,292.5	83.7	2.6	3,208.8	3,320.5
Housing loans	990.9	28.2	2.9	962.7	987.2
Ratio of loans to SMEs, etc.	80.04	(0.28)	—	80.32	80.46

(Billions of yen, %)

Outstanding balance of loans and bills discounted (Average balances)	4,093.1	128.7	3.2	3,964.3	4,012.5
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(5) Unrealized gains (losses) on securities (Non-consolidated / Consolidated)

(Non-consolidated)

Unrealized gains (losses) on available-for-sale securities were a net loss of ¥3,709 million, which included positive ¥44,243 million in unrealized gains (losses) on stocks and negative ¥40,037 million in unrealized gains (losses) on bonds.

(Millions of yen)

	As of June 30, 2025			As of March 31, 2025		
	Unrealized gains (losses)			Unrealized gains (losses)		
		Gains	Losses		Gains	Losses
Held-to-maturity securities	(258)	8	266	(153)	12	166
Available-for-sale securities	(3,709)	46,605	50,315	(8,810)	42,124	50,934
Stocks	44,243	44,369	126	41,104	41,329	224
Bonds	(40,037)	135	40,173	(38,932)	112	39,045
Others	(7,914)	2,100	10,015	(10,982)	682	11,664
Total	(3,968)	46,613	50,582	(8,963)	42,137	51,100

(Note) For held-to-maturity securities, the difference between the carrying amount on the quarterly balance sheet (balance sheet amount) (after applying the amortized cost method) and the fair value is recorded as “Unrealized gains (losses).” For available-for-sale securities, the difference between the carrying amount on the quarterly balance sheet (balance sheet amount) (fair value) and the acquisition cost is recorded as “Unrealized gains (losses).”

The unrealized gains (losses) on deferred hedges resulting from interest rate swaps conducted for the purpose of reducing the risk of fair value fluctuations was positive by ¥10,512 million.

(Consolidated)

(Millions of yen)

	As of June 30, 2025			As of March 31, 2025		
	Unrealized gains (losses)			Unrealized gains (losses)		
		Gains	Losses		Gains	Losses
Held-to-maturity securities	(474)	8	483	(406)	12	419
Available-for-sale securities	(1,457)	48,857	50,315	(6,514)	44,420	50,934
Stocks	46,495	46,621	126	43,400	43,625	224
Bonds	(40,037)	135	40,173	(38,932)	112	39,045
Others	(7,914)	2,100	10,015	(10,982)	682	11,664
Total	(1,932)	48,865	50,798	(6,920)	44,433	51,354

(Note) For held-to-maturity securities, the difference between the carrying amount on the quarterly consolidated balance sheet (consolidated balance sheet amount) (after applying the amortized cost method) and the fair value is recorded as “Unrealized gains (losses).” For available-for-sale securities, the difference between the carrying amount on the quarterly consolidated balance sheet (consolidated balance sheet amount) (fair value) and the acquisition cost is recorded as “Unrealized gains (losses).”

The unrealized gains (losses) on deferred hedges resulting from interest rate swaps conducted for the purpose of reducing the risk of fair value fluctuations was positive by ¥10,512 million.

(6) Derivatives (Consolidated)

① Interest rate-related transactions

(Millions of yen)

Classification	Type	As of June 30, 2025			As of March 31, 2025		
		Contract amount, etc.	Fair value	Unrealized gains (losses)	Contract amount, etc.	Fair value	Unrealized gains (losses)
Financial instruments exchange	Interest rate futures	—	—	—	—	—	—
	Interest rate options	—	—	—	—	—	—
OTC	Interest rate swaps	76,920	454	454	75,060	450	450
Total		—	454	454	—	450	450

(Note) Derivatives subject to hedge accounting are excluded from the data presented above.

② Currency-related transactions

(Millions of yen)

Classification	Type	As of June 30, 2025			As of March 31, 2025		
		Contract amount, etc.	Fair value	Unrealized gains (losses)	Contract amount, etc.	Fair value	Unrealized gains (losses)
Financial instruments exchange	Currency futures	—	—	—	—	—	—
	Currency options	—	—	—	—	—	—
OTC	Currency swaps	65,779	(693)	(693)	73,864	471	471
	Currency forwards	3,045	15	15	4,123	18	18
Total		—	(677)	(677)	—	490	490

(Note) Derivatives subject to hedge accounting are excluded from the data presented above.

There was no applicable information for ③ Equity-related transactions, ④ Bond-related transactions, ⑤ Commodity-related transactions, or ⑥ Credit derivative transactions.