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

May 9, 2025

Company name: Tsukuba Bank, Ltd.

Listing: Tokyo Stock Exchange

Securities code: 8338

URL: <https://www.tsukubabank.co.jp/>

Representative: Masahiko Ikuta

President

Inquiries: Nobuhiro Okano

Executive Officer, General Manager, General Planning Division

Telephone: +81-29-859-8111

Scheduled date of annual general meeting of shareholders: June 24, 2025

Scheduled date to commence dividend payments: June 6, 2025

Scheduled date to file annual securities report: June 20, 2025

Trading accounts: None

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: Yes

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

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

(1) Consolidated Operating Results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Fiscal year ended March 31, 2025	41,126	0.0	4,476	81.4	4,103	86.8
March 31, 2024	41,092	10.7	2,467	39.9	2,195	4.7

(Note) Comprehensive income: Fiscal year ended March 31, 2025: ¥ (4,990) million [-%]
Fiscal year ended March 31, 2024: ¥ 6,581 million [-%]

	Basic earnings per share	Diluted earnings per share	Rate of return on equity	Ordinary profit to total assets ratio	Ordinary profit to ordinary income ratio
	Yen	Yen	%	%	%
Fiscal year ended March 31, 2025	49.79	19.07	4.3	0.1	10.8
March 31, 2024	26.58	9.46	2.3	0.0	6.0

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

(2) Consolidated Financial Position

	Total assets	Net assets	Capital adequacy ratio	Net assets per share
	Millions of yen	Millions of yen	%	Yen
As of March 31, 2025	2,889,878	91,745	3.1	689.06
March 31, 2024	2,854,094	97,144	3.4	754.86

(Reference) Equity: As of March 31, 2025: ¥ 91,745 million
As of March 31, 2024: ¥ 97,144 million

(3) Consolidated Cash Flows

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents at the end of period
	Millions of yen	Millions of yen	Millions of yen	Millions of yen
Fiscal year ended March 31, 2025	(23,037)	(15,130)	(419)	303,542
March 31, 2024	7,191	18,443	(464)	342,130

2. Dividends

	Annual dividends					Total dividends	Payout ratio (consolidated)	Dividends to net assets (consolidated)
	1st quarter-end	2nd quarter-end	3rd quarter-end	Year-end	Total			
Fiscal year ended	Yen	Yen	Yen	Yen	Yen	Millions of yen	%	%
March 31, 2024	-	0.00	-	5.00	5.00	411	18.8	0.6
March 31, 2025	-	0.00	-	5.00	5.00	411	10.0	0.6
Fiscal year ending March 31, 2026 (Forecast)	-	0.00	-	5.00	5.00		10.0	

(Note) Breakdown of the year-end dividend for the fiscal year ended March 31, 2025 :

Commemorative dividend - yen
Special dividend - yen

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

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2025	2,500	11.7	2,100	7.8	25.50
Full year	4,900	9.4	4,100	(0.0)	49.74

* Notes:

(1) Significant changes in the scope of consolidation during the period:

None

Newly included: - (Company name:)
Excluded: - (Company name:)

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

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

(3) Number of issued shares (common shares)

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

March 31, 2025: 82,553,721 shares
March 31, 2024: 82,553,721 shares

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

March 31, 2025: 207,303 shares
March 31, 2024: 237,615 shares

3) Average number of shares outstanding during the period:

Fiscal Year ended March 31, 2025: 82,339,432 shares
Fiscal Year ended March 31, 2024: 82,342,188 shares

(Reference) Overview of Non-consolidated Financial Results

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

(1) Non-consolidated Operating Results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Net income	
Fiscal year ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
March 31, 2025	40,947	0.0	4,402	87.1	4,057	91.5
March 31, 2024	40,916	10.7	2,352	42.0	2,117	4.3

	Basic earnings per share	Diluted earnings per share
Fiscal year ended	Yen	Yen
March 31, 2025	49.23	18.86
March 31, 2024	25.63	9.12

(2) Non-consolidated Financial Position

	Total assets	Net assets	Capital adequacy ratio	Net assets per share
As of	Millions of yen	Millions of yen	%	Yen
March 31, 2025	2,887,103	88,497	3.0	649.62
March 31, 2024	2,851,107	93,727	3.2	713.34

(Reference) Equity: As of March 31, 2025: ¥ 88,497 million

As of March 31, 2024: ¥ 93,727 million

2. Non-consolidated Financial Results Forecast for the Fiscal Year Ending March 31, 2026 (April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Net income		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Six months ending	2,500	13.9	2,100	9.3	25.50
September 30, 2025					
Full year	4,700	6.7	4,000	(1.4)	48.53

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

* Proper use of earnings forecasts, and other special matters

Consolidated Financial Statements

Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2024	As of March 31, 2025
Assets		
Cash and due from banks	351,605	307,350
Monetary claims bought	1,088	1,083
Trading securities	177	200
Money held in trust	2,650	2,535
Securities	418,815	421,557
Loans and bills discounted	2,037,240	2,116,072
Foreign exchanges	4,714	2,712
Other assets	17,662	16,229
Tangible fixed assets	19,808	19,149
Buildings, net	9,143	8,718
Land	9,383	9,337
Construction in progress	297	45
Other tangible fixed assets	984	1,048
Intangible fixed assets	3,882	3,342
Software	2,800	2,570
Other intangible fixed assets	1,082	772
Retirement benefit asset	8,890	9,646
Deferred tax assets	2,059	2,443
Customers' liabilities for acceptances and guarantees	1,063	1,136
Allowance for loan losses	(15,565)	(13,581)
Total assets	2,854,094	2,889,878
Liabilities		
Deposits	2,576,775	2,633,722
Cash collateral received for securities lent	29,521	12,000
Borrowed money	138,300	143,300
Foreign exchanges	381	64
Other liabilities	9,285	6,272
Provision for bonuses	738	767
Retirement benefit liability	108	106
Provision for retirement benefits for directors (and other officers)	3	4
Provision for executive officers' retirement benefits	57	40
Provision for reimbursement of deposits	42	12
Provision for point card certificates	20	23
Provision for contingent loss	335	357
Deferred tax liabilities for land revaluation	315	324
Acceptances and guarantees	1,063	1,136
Total liabilities	2,756,950	2,798,133

(Millions of yen)

	As of March 31, 2024	As of March 31, 2025
Net assets		
Share capital	48,868	48,868
Capital surplus	30,447	30,451
Retained earnings	38,384	42,069
Treasury shares	(49)	(43)
Total shareholders' equity	117,650	121,345
Valuation difference on available-for-sale securities	(23,892)	(32,761)
Revaluation reserve for land	328	319
Remeasurements of defined benefit plans	3,057	2,841
Total accumulated other comprehensive income	(20,506)	(29,600)
Total net assets	97,144	91,745
Total liabilities and net assets	2,854,094	2,889,878

Consolidated Statements of Income and Comprehensive Income
Consolidated Statements of Income

(Millions of yen)

	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Ordinary income	41,092	41,126
Interest income	25,972	28,257
Interest on loans and discounts	21,707	23,200
Interest and dividends on securities	4,113	4,255
Interest on call loans and bills bought	4	37
Interest on deposits with banks	131	752
Other interest income	16	12
Fees and commissions	9,140	9,207
Other ordinary income	546	378
Other income	5,433	3,282
Recoveries of written off receivables	296	454
Other	5,137	2,827
Ordinary expenses	38,625	36,649
Interest expenses	777	1,855
Interest on deposits	51	1,472
Interest on call money and bills sold	(3)	-
Interest expenses on cash collateral received for securities lent	728	341
Interest on borrowings and rediscounts	-	41
Fees and commissions payments	4,532	5,009
Other ordinary expenses	4,809	2,800
General and administrative expenses	22,805	22,837
Other expenses	5,700	4,147
Provision of allowance for loan losses	4,299	1,782
Other	1,401	2,364
Ordinary profit	2,467	4,476
Extraordinary income	84	-
Gain on disposal of non-current assets	11	-
Compensation for forced relocation	72	-
Extraordinary losses	52	98
Loss on disposal of non-current assets	22	29
Impairment losses	29	69
Profit before income taxes	2,498	4,377
Income taxes - current	444	312
Income taxes - deferred	(141)	(38)
Total income taxes	302	273
Profit	2,195	4,103
Profit attributable to owners of parent	2,195	4,103

Consolidated Statements of Comprehensive Income

(Millions of yen)

	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Profit	2,195	4,103
Other comprehensive income	4,385	(9,093)
Valuation difference on available-for-sale securities	2,457	(8,868)
Revaluation reserve for land	-	(9)
Remeasurements of defined benefit plans, net of tax	1,928	(215)
Comprehensive income	6,581	(4,990)
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	6,581	(4,990)

Consolidated Statements of Changes in Equity

For the fiscal year ended March 31, 2024

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	48,868	30,447	36,592	(13)	115,895
Changes during period					
Dividends of surplus			(415)		(415)
Profit attributable to owners of parent			2,195		2,195
Purchase of treasury shares				(48)	(48)
Disposal of treasury shares		0		11	12
Reversal of revaluation reserve for land			12		12
Net changes in items other than shareholders' equity					
Total changes during period	-	0	1,792	(36)	1,755
Balance at end of period	48,868	30,447	38,384	(49)	117,650

	Accumulated other comprehensive income				Total net assets
	Valuation difference on available-for-sale securities	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	
Balance at beginning of period	(26,349)	341	1,129	(24,879)	91,015
Changes during period					
Dividends of surplus					(415)
Profit attributable to owners of parent					2,195
Purchase of treasury shares					(48)
Disposal of treasury shares					12
Reversal of revaluation reserve for land					12
Net changes in items other than shareholders' equity	2,457	(12)	1,928	4,372	4,372
Total changes during period	2,457	(12)	1,928	4,372	6,128
Balance at end of period	(23,892)	328	3,057	(20,506)	97,144

For the fiscal year ended March 31, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	48,868	30,447	38,384	(49)	117,650
Changes during period					
Dividends of surplus			(418)		(418)
Profit attributable to owners of parent			4,103		4,103
Purchase of treasury shares				(0)	(0)
Disposal of treasury shares		4		6	10
Net changes in items other than shareholders' equity					
Total changes during period	-	4	3,684	5	3,694
Balance at end of period	48,868	30,451	42,069	(43)	121,345

	Accumulated other comprehensive income				Total net assets
	Valuation difference on available-for-sale securities	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	
Balance at beginning of period	(23,892)	328	3,057	(20,506)	97,144
Changes during period					
Dividends of surplus					(418)
Profit attributable to owners of parent					4,103
Purchase of treasury shares					(0)
Disposal of treasury shares					10
Net changes in items other than shareholders' equity	(8,868)	(9)	(215)	(9,093)	(9,093)
Total changes during period	(8,868)	(9)	(215)	(9,093)	(5,398)
Balance at end of period	(32,761)	319	2,841	(29,600)	91,745

Consolidated Statements of Cash Flows

(Millions of yen)

	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Cash flows from operating activities		
Profit before income taxes	2,498	4,377
Depreciation	2,133	2,228
Impairment losses	29	69
Increase (decrease) in allowance for loan losses	2,366	(1,983)
Increase (decrease) in provision for bonuses	7	28
Decrease (increase) in retirement benefit asset	(3,468)	(756)
Increase (decrease) in retirement benefit liability	4	(1)
Increase (decrease) in provision for retirement benefits for directors (and other officers)	1	1
Increase (decrease) in provision for officers' retirement benefits	(2)	(17)
Increase (decrease) in provision for reimbursement of deposits	(67)	(29)
Increase (decrease) in provision for point card certificates	2	2
Increase (decrease) in provision for contingent loss	59	22
Interest income	(25,972)	(28,257)
Interest expenses	777	1,855
Loss (gain) related to securities	(664)	694
Loss (gain) on money held in trust	(121)	109
Foreign exchange losses (gains)	(4,499)	(373)
Loss (gain) on disposal of non-current assets	10	29
Compensation for forced relocation	(72)	-
Net decrease (increase) in loans and bills discounted	(86,037)	(78,831)
Net increase (decrease) in deposits	64,247	56,946
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	10,000	5,000
Net decrease (increase) in due from banks (excluding cash equivalents)	8,436	5,667
Net decrease (increase) in call loans	(24)	4
Net increase (decrease) in cash collateral received for securities lent	1,946	(17,521)
Net decrease (increase) in foreign exchanges - assets	6,012	2,002
Net increase (decrease) in foreign exchanges - liabilities	271	(316)
Net decrease (increase) in trading securities	(4)	(22)
Interest received	25,832	28,368
Interest paid	(803)	(1,343)
Other, net	4,668	(640)
Subtotal	7,568	(22,689)
Income taxes paid	(468)	(347)
Proceeds from compensation for forced relocation	91	-
Net cash provided by (used in) operating activities	7,191	(23,037)
Cash flows from investing activities		
Purchase of securities	(137,376)	(131,263)
Proceeds from sale of securities	120,658	89,197
Proceeds from redemption of securities	36,561	28,070
Purchase of tangible fixed assets	(768)	(343)
Purchase of intangible fixed assets	(795)	(770)
Payments for retirement of tangible fixed assets	(29)	(21)
Proceeds from sale of tangible fixed assets	191	-
Proceeds from sale of intangible fixed assets	0	-
Net cash provided by (used in) investing activities	18,443	(15,130)

(Millions of yen)

	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Cash flows from financing activities		
Dividends paid	(415)	(418)
Purchase of treasury shares	(48)	(0)
Net cash provided by (used in) financing activities	(464)	(419)
Net increase (decrease) in cash and cash equivalents	25,171	(38,587)
Cash and cash equivalents at beginning of period	316,959	342,130
Cash and cash equivalents at end of period	342,130	303,542

Non-consolidated Financial Statements

Non-consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2024	As of March 31, 2025
Assets		
Cash and due from banks	351,604	307,350
Cash	25,945	27,510
Due from banks	325,659	279,839
Monetary claims bought	1,088	1,083
Trading securities	177	200
Trading government bonds	25	23
Trading local government bonds	152	176
Money held in trust	2,650	2,535
Securities	418,913	421,662
Government bonds	37,203	42,534
Local government bonds	102,026	122,877
Corporate bonds	97,497	85,401
Stocks	6,427	5,117
Other securities	175,758	165,730
Loans and bills discounted	2,037,240	2,116,072
Bills discounted	4,840	3,393
Loans on bills	100,975	93,898
Loans on deeds	1,823,576	1,910,064
Overdrafts	107,847	108,715
Foreign exchanges	4,714	2,712
Due from foreign banks (our accounts)	4,714	2,712
Other assets	17,644	16,200
Prepaid expenses	334	284
Accrued revenue	2,171	2,229
Financial derivatives	9	0
Cash collateral paid for financial instruments	672	50
Other	14,456	13,636
Property, plant and equipment	19,802	19,141
Buildings, net	9,142	8,717
Land	9,383	9,337
Construction in progress	297	45
Other tangible fixed assets	979	1,041
Intangible assets	3,881	3,340
Software	2,798	2,568
Other intangible fixed assets	1,082	771
Prepaid pension costs	4,497	5,514
Deferred tax assets	3,394	3,733
Customers' liabilities for acceptances and guarantees	1,063	1,136
Allowance for loan losses	(15,565)	(13,581)
Total assets	2,851,107	2,887,103

(Millions of yen)

	As of March 31, 2024	As of March 31, 2025
Liabilities		
Deposits	2,577,327	2,634,315
Current deposits	57,873	58,219
Ordinary deposits	1,740,544	1,762,908
Savings deposits	12,642	12,479
Deposits at notice	674	718
Time deposits	750,392	777,333
Installment savings	7,972	7,189
Other deposits	7,227	15,467
Cash collateral received for securities lent	29,521	12,000
Borrowed money	138,300	143,300
Borrowings from other banks	138,300	143,300
Foreign exchanges	381	64
Foreign bills sold	33	38
Foreign bills payable	348	25
Other liabilities	9,264	6,255
Domestic exchange settlement account, credit	6	3
Income taxes payable	406	379
Accrued expenses	857	1,469
Unearned revenue	1,482	1,509
Reserve for interest on installment savings	62	62
Financial derivatives	206	-
Asset retirement obligations	71	72
Other	6,172	2,759
Provision for bonuses	714	743
Provision for retirement benefits	34	32
Provision for executive officers' retirement benefits	57	39
Provision for reimbursement of deposits	42	12
Provision for point card certificates	20	23
Provision for contingent loss	335	357
Deferred tax liabilities for land revaluation	315	324
Acceptances and guarantees	1,063	1,136
Total liabilities	2,757,380	2,798,605

(Millions of yen)

	As of March 31, 2024	As of March 31, 2025
Net assets		
Share capital	48,868	48,868
Capital surplus	30,447	30,451
Legal capital surplus	9,376	9,376
Other capital surplus	21,070	21,074
Retained earnings	38,024	41,663
Legal retained earnings	1,195	1,278
Other retained earnings	36,829	40,384
Retained earnings brought forward	36,829	40,384
Treasury shares	(49)	(43)
Total shareholders' equity	117,291	120,939
Valuation difference on available-for-sale securities	(23,892)	(32,761)
Revaluation reserve for land	328	319
Total valuation and translation adjustments	(23,563)	(32,441)
Total net assets	93,727	88,497
Total liabilities and net assets	2,851,107	2,887,103

Non-consolidated Statements of Income

(Millions of yen)

	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Ordinary income	40,916	40,947
Interest income	25,972	28,257
Interest on loans and discounts	21,707	23,200
Interest and dividends on securities	4,113	4,255
Interest on call loans	4	37
Interest on deposits with banks	131	752
Other interest income	16	12
Fees and commissions	9,039	9,102
Fees and commissions on domestic and foreign exchanges	1,113	1,198
Other fees and commissions	7,925	7,903
Other ordinary income	546	378
Gain on sale of bonds	257	70
Other	289	308
Other income	5,358	3,209
Recoveries of written off receivables	296	454
Gain on sale of equity securities	4,034	1,702
Gain on money held in trust	121	-
Other	905	1,052
Ordinary expenses	38,564	36,544
Interest expenses	777	1,855
Interest on deposits	51	1,472
Interest on call money	(3)	-
Interest expenses on cash collateral received for securities lent	728	341
Interest on borrowings and rediscounts	-	41
Fees and commissions payments	4,532	5,009
Fees and commissions on domestic and foreign exchanges	206	231
Other fees and commissions	4,325	4,778
Other ordinary expenses	4,809	2,800
Loss on foreign exchange transactions	1,269	646
Net loss on trading securities transactions	0	3
Loss on sale of bonds	3,539	2,150
General and administrative expenses	22,723	22,728
Other expenses	5,721	4,150
Provision of allowance for loan losses	4,299	1,782
Write-off of loans	667	1,017
Loss on sale of equity securities	115	555
Loss on devaluation of equity securities	0	3
Loss on money held in trust	-	109
Other	639	681
Ordinary profit	2,352	4,402

(Millions of yen)

	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Extraordinary income	84	-
Gain on disposal of non-current assets	11	-
Compensation for forced relocation	72	-
Extraordinary losses	52	98
Loss on disposal of non-current assets	22	29
Impairment losses	29	69
Profit before income taxes	2,383	4,304
Income taxes - current	407	285
Income taxes - deferred	(141)	(38)
Total income taxes	266	246
Profit	2,117	4,057

Non-consolidated Statements of Changes in Equity

For the fiscal year ended March 31, 2024

(Millions of yen)

	Shareholders' equity								
	Share capital	Capital surplus			Retained earnings			Treasury shares	Total shareholders' equity
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings Retained earnings brought forward	Total retained earnings		
Balance at beginning of period	48,868	9,376	21,070	30,447	1,111	35,198	36,310	(13)	115,613
Changes during period									
Dividends of surplus					83	(499)	(415)		(415)
Profit						2,117	2,117		2,117
Purchase of treasury shares								(48)	(48)
Disposal of treasury shares			0	0				11	12
Reversal of revaluation reserve for land						12	12		12
Net changes in items other than shareholders' equity									
Total changes during period	-	-	0	0	83	1,631	1,714	(36)	1,678
Balance at end of period	48,868	9,376	21,070	30,447	1,195	36,829	38,024	(49)	117,291

	Valuation and translation adjustments			Total net assets
	Valuation difference on available-for-sale securities	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at beginning of period	(26,349)	341	(26,008)	89,604
Changes during period				
Dividends of surplus				(415)
Profit				2,117
Purchase of treasury shares				(48)
Disposal of treasury shares				12
Reversal of revaluation reserve for land				12
Net changes in items other than shareholders' equity	2,457	(12)	2,444	2,444
Total changes during period	2,457	(12)	2,444	4,122
Balance at end of period	(23,892)	328	(23,563)	93,727

For the fiscal year ended March 31, 2025

(Millions of yen)

	Shareholders' equity								
	Share capital	Capital surplus			Retained earnings			Treasury shares	Total shareholders' equity
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings Retained earnings brought forward	Total retained earnings		
Balance at beginning of period	48,868	9,376	21,070	30,447	1,195	36,829	38,024	(49)	117,291
Changes during period									
Dividends of surplus					83	(502)	(418)		(418)
Profit						4,057	4,057		4,057
Purchase of treasury shares								(0)	(0)
Disposal of treasury shares			4	4				6	10
Net changes in items other than shareholders' equity									
Total changes during period	-	-	4	4	83	3,554	3,638	5	3,648
Balance at end of period	48,868	9,376	21,074	30,451	1,278	40,384	41,663	(43)	120,939

	Valuation and translation adjustments			Total net assets
	Valuation difference on available-for-sale securities	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at beginning of period	(23,892)	328	(23,563)	93,727
Changes during period				
Dividends of surplus				(418)
Profit				4,057
Purchase of treasury shares				(0)
Disposal of treasury shares				10
Net changes in items other than shareholders' equity	(8,868)	(9)	(8,877)	(8,877)
Total changes during period	(8,868)	(9)	(8,877)	(5,229)
Balance at end of period	(32,761)	319	(32,441)	88,497

Supplementary Information

Financial Results for the Fiscal Year 2024,ended March 31, 2025

Tsukuba Bank, Ltd.

Note : This document has been translated from the Japanese original for reference purposes only.
In the event of any discrepancy between this translated document and the Japanese original,
the original shall prevail.

【Table of Contents】

1. Summary of Financial Results			
(1) Profit and Loss	【Non-consolidated】	. . . . .	2
	【Consolidated】	. . . . .	3
(2) Net business profit	【Non-consolidated】	. . . . .	4
(3) Interest Rate Spread	【Non-consolidated】	. . . . .	4
(4) Return on Equity	【Non-consolidated】	. . . . .	4
(5) Gains and Losses on Securities	【Non-consolidated】	. . . . .	5
(6) Valuation Gains (Losses) on Securities			
①Valuation Standards of Securities	【Non-consolidated】 / 【Consolidated】	. . . . .	5
②Valuation Gains (Losses)	【Non-consolidated】 / 【Consolidated】	. . . . .	5
(7) Capital Adequacy Ratio (Domestic Standard)	【Non-consolidated】 / 【Consolidated】	. . . . .	6
2. Status of Loans, etc.			
(1) Disclosed Claims under the Financial Reconstruction Law and Risk-monitored Loans		. . . . .	7
	【Non-consolidated】 / 【Consolidated】		
(2) Status of Coverage on Disclosed Claims under the Financial Reconstruction Law		. . . . .	7
	【Non-consolidated】 / 【Consolidated】		
(Reference) Breakdown of Disclosed Claims under the Financial Reconstruction Law		. . . . .	8
	【Non-consolidated】 / 【Consolidated】		
(3) Status of Allowance for Loan Losses	【Non-consolidated】 / 【Consolidated】	. . . . .	8
(4) Relationship between Self-Assessment, Disclosed Claims under the Financial Reconstruction Law and Risk-monitored Loans		. . . . .	9
	【Non-consolidated】		
(5) Loan Portfolio, etc.			
①Classification of loans by type of industry	【Non-consolidated】	. . . . .	10
②Classification of Disclosed Claims under the Financial Reconstruction Law		. . . . .	10
	【Non-consolidated】		
③Balance of Consumer Loans	【Non-consolidated】	. . . . .	11
④Balance and ratio of loans to small and medium-sized enterprises ("SMEs"), etc.		. . . . .	11
	【Non-consolidated】		
(6) Balance of Deposits and Loans	【Non-consolidated】	. . . . .	11
(Reference) Balance of private placement bonds	【Non-consolidated】	. . . . .	11
(7) Balance of Assets in Custody	【Non-consolidated】	. . . . .	11

1. Summary of Financial Results

(1) Profit and Loss

【Non-consolidated】

(Millions of yen)

	(Japanese)	FY2024 (A)	(A)-(B)	FY2023 (B)
Gross business profit	業務粗利益	28,074	2,634	25,439
(Excluding gains (losses) on bonds)	(除く国債等債券損益)	30,154	1,432	28,721
Domestic gross business profit	国内業務粗利益	29,986	233	29,753
(Excluding gains (losses) on bonds)	(除く国債等債券損益)	30,501	715	29,785
Net interest income	資金利益	26,068	1,116	24,952
Net fees and commissions	役務取引等利益	4,127	(417)	4,544
Net other ordinary income	その他業務利益	(209)	(465)	256
Of which, gains (losses) on bonds	うち国債等債券損益	(514)	(482)	(32)
International gross business profit	国際業務粗利益	(1,912)	2,401	(4,313)
(Excluding gains (losses) on bonds)	(除く国債等債券損益)	(347)	717	(1,064)
Net interest income	資金利益	334	91	242
Net fees and commissions	役務取引等利益	(34)	3	(37)
Net other ordinary income	その他業務利益	(2,212)	2,306	(4,519)
Of which, gains (losses) on bonds	うち国債等債券損益	(1,565)	1,684	(3,249)
Expenses (excluding non-recurrent expenses) (-)	経費(除く臨時処理分)(△)	23,204	153	23,050
Personnel expenses (-)	人件費(△)	11,895	25	11,869
Non-personnel expenses (-)	物件費(△)	9,686	128	9,557
Taxes (-)	税金(△)	1,623	(0)	1,623
Net business profit (before provision of general allowance for loan losses)	実質業務純益	4,869	2,481	2,388
Core net business profit	コア業務純益	6,949	1,279	5,670
Core net business profit (excluding gains (losses) on cancellation of investment trusts)	コア業務純益 (除く投資信託解約損益)	6,705	1,246	5,459
Provision of general allowance for loan losses (-) ①	一般貸倒引当金繰入額(△) ①	(1,914)	(4,730)	2,816
Net business profit	業務純益	6,783	7,211	(428)
Non-recurrent gains (losses)	臨時損益	(2,379)	(5,159)	2,780
Of which, gains (losses) related to equity securities	うち株式等関係損益	1,142	(2,776)	3,919
Of which, disposal of non-performing loans (-) ②	うち不良債権処理額(△) ②	4,539	2,412	2,126
Write-off of loans (-)	貸出金償却(△)	1,017	350	667
Provision of specific allowance for loan losses (-)	個別貸倒引当金繰入額(△)	3,697	2,214	1,482
Losses on sales of loans (-)	債権売却損(△)	(0)	(8)	7
Provision for contingent loss (-)	偶発損失引当金繰入額(△)	22	(36)	59
Cost borne under joint responsibility system of credit guarantee corporations (-)	保証協会責任共有制度負担金(△)	257	51	206
Recoveries of written off receivables	償却債権取立益	454	158	296
Ordinary profit	経常利益	4,402	2,050	2,352
Extraordinary gains (losses)	特別損益	(98)	(130)	31
Of which, gains (losses) on disposal of non-current assets	うち固定資産処分損益	(29)	(18)	(10)
Of which, impairment losses (-)	うち減損損失(△)	69	39	29
Profit before income taxes	税引前当期純利益	4,304	1,920	2,383
Total income taxes (-)	法人税等合計(△)	246	(19)	266
Income taxes - current (-)	法人税、住民税及び事業税(△)	285	(121)	407
Income taxes - deferred (-)	法人税等調整額(△)	(38)	102	(141)
Profit	当期純利益	4,057	1,939	2,117

Credit-related costs ①+②	与信関係費用 ① + ②	2,625	(2,317)	4,943
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Note : Core net business profit = Net business profit + Provision of general allowance for loan losses - gains (losses) on bonds

(注) コア業務純益＝業務純益＋一般貸倒引当金繰入額－国債等債券損益

【Consolidated】

(Millions of yen)

	(Japanese)	FY2024 (A)	(A)-(B)	FY2023 (B)
Consolidated gross business profit	連結業務粗利益	28,180	2,639	25,540
Net interest income	資金利益	26,403	1,208	25,194
Net fees and commissions	役務取引等利益	4,198	(410)	4,608
Net other ordinary income	その他業務利益	(2,421)	1,841	(4,262)
General and administrative expenses (-)	営業経費(△)	22,837	31	22,805
Credit-related costs (-)	与信関係費用(△)	2,625	(2,317)	4,943
Write-off of loans (-)	貸出金償却(△)	1,017	350	667
Provision of specific allowance for loan losses (-)	個別貸倒引当金繰入額(△)	3,697	2,214	1,482
Provision of general allowance for loan losses (-)	一般貸倒引当金繰入額(△)	(1,914)	(4,730)	2,816
Losses on sales of loans (-)	債権売却損(△)	(0)	(8)	7
Provision for contingent loss (-)	偶発損失引当金繰入額(△)	22	(36)	59
Cost borne under joint responsibility system of credit guarantee corporations (-)	保証協会責任共有制度負担金(△)	257	51	206
Recoveries of written off receivables	償却債権取立益	454	158	296
Gains (losses) related to equity securities	株式等関係損益	1,008	(2,781)	3,789
Others	その他	750	(135)	885
Ordinary profit	経常利益	4,476	2,009	2,467
Extraordinary gains (losses)	特別損益	(98)	(130)	31
Extraordinary income	特別利益	—	(84)	84
Extraordinary losses	特別損失	98	46	52
Profit before income taxes	税金等調整前当期純利益	4,377	1,878	2,498
Total income taxes (-)	法人税等合計(△)	273	(29)	302
Income taxes - current (-)	法人税、住民税及び事業税(△)	312	(131)	444
Income taxes - deferred (-)	法人税等調整額(△)	(38)	102	(141)
Profit	当期純利益	4,103	1,907	2,195
Profit attributable to owners of parent	親会社株主に帰属する当期純利益	4,103	1,907	2,195

(2) Net business profit

【Non-consolidated】

(Millions of yen)

	(Japanese)	FY2024 (A)	(A)-(B)	FY2023 (B)
Net business profit (before provision of general allowance for loan losses)	実質業務純益	4,869	2,481	2,388
Per head (in thousands of yen)	職員一人当たり (千円)	3,745	1,958	1,787
Net business profit	業務純益	6,783	7,211	(428)
Per head (in thousands of yen)	職員一人当たり (千円)	5,218	5,538	(320)

Note : Per head' is calculated by the average number of people excluding temporary workers, etc. during the period.

(注) 職員数は、期中平均人員（出向者、臨時雇用及び嘱託を除く）により算出しております。

(3) Interest Rate Spread

【Non-consolidated】

(%)

	(Japanese)	FY2024 (A)	(A)-(B)	FY2023 (B)
Average yield on interest earning assets ①	資金運用利回	0.99	0.00	0.99
Average yield on loans and bills discounted	貸出金利回	1.12	0.04	1.08
Average yield on securities	有価証券利回	0.93	0.01	0.92
Average yield on interest bearing liabilities ②	資金調達原価	0.89	0.02	0.87
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.05	0.05	0.00
Average interest rate spread (①－②)	総資金利鞘	0.10	(0.02)	0.12

(4) Return on Equity

【Non-consolidated】

(%)

	(Japanese)	FY2024 (A)	(A)-(B)	FY2023 (B)
Net business profit basis	業務純益ベース (注1)	7.44	7.90	(0.46)
Profit basis	当期純利益ベース (注2)	4.45	2.14	2.31

Note : 1. Net business profit/(Net assets at the beginning of the period + Net assets at the end of the period)/2 ×100

2. Profit/(Net assets at the beginning of the period + Net assets at the end of the period)/2 ×100

(注) 1. 業務純益 ÷ {(期首純資産の部 + 期末純資産の部) ÷ 2} × 100

2. 当期純利益 ÷ {(期首純資産の部 + 期末純資産の部) ÷ 2} × 100

(Reference) A denominator is Average net assets.

(%)

	(Japanese)	FY2024 (A)	(A)-(B)	FY2023 (B)
Net business profit basis	業務純益ベース (注1)	5.64	6.00	(0.36)
Profit basis	当期純利益ベース (注2)	3.37	1.59	1.78

Note : 1. Net business profit/Average net assets ×100

2. Profit/Average net assets ×100

(注) 1. 業務純益 ÷ 純資産の部合計平残 × 100

2. 当期純利益 ÷ 純資産の部合計平残 × 100

(5) Gains and Losses on Securities

【Non-consolidated】

(Millions of yen)

	(Japanese)	FY2024			FY2023
		(A)	(A)-(B)	(B)	
Gains (losses) on bonds	国債等債券損益 (5勘定戻)	(2,079)	1,201	(3,281)	
Gain on sale	売却益	70	(187)	257	
Gain on redemption	償還益	—	—	—	
Loss on sale	売却損	2,150	(1,389)	3,539	
Loss on redemption	償還損	—	—	—	
Loss on devaluation	償却	—	—	—	
Gains (losses) related to equity securities	株式等関係損益 (3勘定戻)	1,142	(2,776)	3,919	
Gain on sale	売却益	1,702	(2,332)	4,034	
Loss on sale	売却損	555	440	115	
Loss on devaluation	償却	3	3	0	

(6) Valuation Gains (Losses) on Securities

① Valuation Standards of Securities

Securities

Trading purpose securities	売買目的有価証券	Market value method (valuation differences are recorded as profits or losses) 時価法 (評価差額を損益処理)
Held-to-maturity Bonds	満期保有目的債券	Amortized cost method 償却原価法
Available-for-sale securities	その他有価証券	Market value method (Valuation differences are stated in net assets of balance sheets) 時価法 (評価差額を全部純資産直入)
Stocks of subsidiaries and affiliated companies	子会社及び関連会社株式	Cost accounting method 原価法

Money held in trust

Money held in trust for investment	運用目的の金銭の信託	Market value method (valuation differences are recorded as profits or losses) 時価法 (評価差額を損益処理)
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② Valuation Gains (Losses)

【Non-consolidated】

(Millions of yen)

	(Japanese)	As of March 31, 2025				As of March 31, 2024		
		Valuation gains(losses)				Valuation gains(losses)		
		(A)	(A)-(B)	Valuation gains	Valuation losses	(B)	Valuation gains	Valuation losses
Held-to-maturity Bonds	満期保有目的	(444)	(444)	—	444	—	—	—
Available-for-sale securities	その他有価証券	(33,470)	(9,168)	3,323	36,793	(24,301)	3,482	27,784
Stocks	株式	721	(382)	900	178	1,104	1,166	62
Bonds	債券	(13,805)	(6,967)	12	13,818	(6,837)	12	6,850
Others	その他	(20,386)	(1,818)	2,410	22,796	(18,568)	2,303	20,872
Total	合計	(33,915)	(9,613)	3,323	37,238	(24,301)	3,482	27,784
Stocks	株式	721	(382)	900	178	1,104	1,166	62
Bonds	債券	(14,250)	(7,412)	12	14,262	(6,837)	12	6,850
Others	その他	(20,386)	(1,818)	2,410	22,796	(18,568)	2,303	20,872

【Consolidated】

(Millions of yen)

	(Japanese)	As of March 31, 2025				As of March 31, 2024		
		Valuation gains(losses)				Valuation gains(losses)		
		(A)	(A)-(B)	Valuation gains	Valuation losses	(B)	Valuation gains	Valuation losses
Held-to-maturity Bonds	満期保有目的	(444)	(444)	—	444	—	—	—
Available-for-sale securities	その他有価証券	(33,470)	(9,168)	3,323	36,793	(24,301)	3,482	27,784
Stocks	株式	721	(382)	900	178	1,104	1,166	62
Bonds	債券	(13,805)	(6,967)	12	13,818	(6,837)	12	6,850
Others	その他	(20,386)	(1,818)	2,410	22,796	(18,568)	2,303	20,872
Total	合計	(33,915)	(9,613)	3,323	37,238	(24,301)	3,482	27,784
Stocks	株式	721	(382)	900	178	1,104	1,166	62
Bonds	債券	(14,250)	(7,412)	12	14,262	(6,837)	12	6,850
Others	その他	(20,386)	(1,818)	2,410	22,796	(18,568)	2,303	20,872

(7) Capital Adequacy Ratio (Domestic Standard)

【Non-consolidated】

(Billions of yen)

	(Japanese)	As of March 31, 2025			As of Sep. 30, 2024 (B)	As of March 31, 2024 (C)
		(A)	(A)-(B)	(A)-(C)		
① Capital adequacy ratio ②/③	自己資本比率 ②/③	9.37 %	0.34 %	0.27 %	9.03 %	9.10 %
② Capital	自己資本の額	119.3	1.6	1.4	117.7	117.8
③ Risk-weighted assets	リスク・アセットの額	1,273.2	(29.9)	(20.5)	1,303.1	1,293.7
④ Total required capital ③×4%	所要自己資本 ③×4%	50.9	(1.1)	(0.8)	52.1	51.7

【Consolidated】

(Billions of yen)

	(Japanese)	As of March 31, 2025			As of Sep. 30, 2024 (B)	As of March 31, 2024 (C)
		(A)	(A)-(B)	(A)-(C)		
① Capital adequacy ratio ②/③	自己資本比率 ②/③	9.40 %	0.35 %	0.27 %	9.05 %	9.13 %
② Capital	自己資本の額	119.7	1.6	1.5	118.1	118.2
③ Risk-weighted assets	リスク・アセットの額	1,273.4	(30.1)	(20.7)	1,303.6	1,294.2
④ Total required capital ③×4%	所要自己資本 ③×4%	50.9	(1.2)	(0.8)	52.1	51.7

2. Status of Loans, etc.

(1) Disclosed Claims under the Financial Reconstruction Law and Risk-monitored Loans

【Non-consolidated】

(Millions of yen)

	(Japanese)	As of March 31, 2025			As of Sep. 30, 2024(B)	As of March 31, 2024(C)
		(A)	(A)-(B)	(A)-(C)		
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	8,090	(194)	1,829	8,285	6,261
Doubtful claims	危険債権	36,194	(312)	4,464	36,507	31,730
Substandard claims	要管理債権	14,407	(497)	(1,280)	14,904	15,687
Loans past due 3 months or more	三月以上延滞債権	9	(19)	2	28	7
Restructured loans	貸出条件緩和債権	14,397	(478)	(1,282)	14,875	15,679
Subtotal	小計 (A)	58,692	(1,004)	5,012	59,697	53,679
Normal claims	正常債権	2,092,429	41,919	65,525	2,050,509	2,026,903
Total Amount of Loans	総与信残高(B)	2,151,121	40,914	70,538	2,110,206	2,080,583
(A)/(B) (%)	(A) / (B)	2.72	(0.10)	0.14	2.82	2.58

【Consolidated】

(Millions of yen)

	(Japanese)	As of March 31, 2025			As of Sep. 30, 2024(B)	As of March 31, 2024(C)
		(A)	(A)-(B)	(A)-(C)		
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	8,090	(194)	1,829	8,285	6,261
Doubtful claims	危険債権	36,194	(312)	4,464	36,507	31,730
Substandard claims	要管理債権	14,407	(497)	(1,280)	14,904	15,687
Loans past due 3 months or more	三月以上延滞債権	9	(19)	2	28	7
Restructured loans	貸出条件緩和債権	14,397	(478)	(1,282)	14,875	15,679
Subtotal	小計 (A)	58,692	(1,004)	5,012	59,697	53,679
Normal claims	正常債権	2,092,429	41,919	65,525	2,050,509	2,026,903
Total Amount of Loans	総与信残高(B)	2,151,121	40,914	70,538	2,110,206	2,080,583
(A)/(B) (%)	(A) / (B)	2.72	(0.10)	0.14	2.82	2.58

(2) Status of Coverage on Disclosed Claims under the Financial Reconstruction Law

【Non-consolidated】

(Millions of yen)

	(Japanese)	As of March 31, 2025			As of Sep. 30, 2024(B)	As of March 31, 2024(C)
		(A)	(A)-(B)	(A)-(C)		
Coverage amount (C)	保全額 (C)	39,618	(2,515)	135	42,134	39,482
Collateral and guarantees(D)	担保保証等 (D)	30,207	(82)	2,492	30,290	27,715
Allowance for loan losses (E)	貸倒引当金 (E)	9,410	(2,433)	(2,356)	11,843	11,767
Allowance ratio (E) / (A-D) (%)	引当率 (E) / (A-D)	33.03	(7.24)	(12.29)	40.27	45.32
Coverage ratio (C) / (A) (%)	保全率 (C) / (A)	67.50	(3.07)	(6.05)	70.57	73.55

【Consolidated】

(Millions of yen)

	(Japanese)	As of March 31, 2025			As of Sep. 30, 2024(B)	As of March 31, 2024(C)
		(A)	(A)-(B)	(A)-(C)		
Coverage amount (C)	保全額 (C)	39,618	(2,515)	135	42,134	39,482
Collateral and guarantees(D)	担保保証等 (D)	30,207	(82)	2,492	30,290	27,715
Allowance for loan losses (E)	貸倒引当金 (E)	9,410	(2,433)	(2,356)	11,843	11,767
Allowance ratio (E) / (A-D) (%)	引当率 (E) / (A-D)	33.03	(7.24)	(12.29)	40.27	45.32
Coverage ratio (C) / (A) (%)	保全率 (C) / (A)	67.50	(3.07)	(6.05)	70.57	73.55

(Reference) Breakdown of Disclosed Claims under the Financial Reconstruction Law

【Non-consolidated】

(Millions of yen)

As of March 31, 2025	(Japanese)	Claim amount A	Collateral and guarantees B	Uncoverage amount C = A - B	Allowance for loan losses D	Allowance ratio(%) D/C	Coverage ratio(%) (B+D)/A
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	8,090	3,602	4,487	4,487	100.00	100.00
Doubtful claims	危険債権	36,194	22,297	13,897	4,078	29.34	72.87
Substandard claims	要管理債権	14,407	4,307	10,099	844	8.35	35.75
Total	合計	58,692	30,207	28,484	9,410	33.03	67.50

【Consolidated】

(Millions of yen)

As of March 31, 2025	(Japanese)	Claim amount A	Collateral and guarantees B	Uncoverage amount C = A - B	Allowance for loan losses D	Allowance ratio(%) D/C	Coverage ratio(%) (B+D)/A
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	8,090	3,602	4,487	4,487	100.00	100.00
Doubtful claims	危険債権	36,194	22,297	13,897	4,078	29.34	72.87
Substandard claims	要管理債権	14,407	4,307	10,099	844	8.35	35.75
Total	合計	58,692	30,207	28,484	9,410	33.03	67.50

(3) Status of Allowance for Loan Losses

【Non-consolidated】

(Millions of yen)

	(Japanese)	As of March 31, 2025			As of Sep. 30, 2024(B)	As of March 31, 2024(C)
		(A)	(A)-(B)	(A)-(C)		
Allowance for Loan Losses	貸倒引当金	13,581	(2,403)	(1,983)	15,985	15,565
General allowance for loan losses	一般貸倒引当金	4,801	(23)	(1,914)	4,825	6,715
Specific allowance for loan losses	個別貸倒引当金	8,780	(2,379)	(69)	11,159	8,849

【Consolidated】

(Millions of yen)

	(Japanese)	As of March 31, 2025			As of Sep. 30, 2024(B)	As of March 31, 2024(C)
		(A)	(A)-(B)	(A)-(C)		
Allowance for Loan Losses	貸倒引当金	13,581	(2,403)	(1,983)	15,985	15,565
General allowance for loan losses	一般貸倒引当金	4,801	(23)	(1,914)	4,825	6,715
Specific allowance for loan losses	個別貸倒引当金	8,780	(2,379)	(69)	11,159	8,849

(4) Relationship between Self-Assessment, Disclosed Claims under the Financial Reconstruction Law and Risk-monitored Loans

【Non-consolidated】

(Billions of yen)

Self-assessment results 自己査定結果

Disclosed Claims under the Financial Reconstruction Law and Risk-monitored Loans 金融再生法開示債権及びリスク管理債権
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Classification of borrowers 債務者区分別残高	
Bankrupt borrowers 破綻先 4.6	
Effectively bankrupt borrowers 実質破綻先 3.5	
Potentially bankrupt borrowers 破綻懸念先 36.2	
Borrowers requiring caution 要注意先	Substandard borrowers 要管理先 22.6
	Other borrowers requiring caution 要管理先以外の要注意先 161.9
Subtotal 要注意先計 184.5	
Normal Borrowers 正常先 1,922.3	
Total 合計 2,151.1	

Classification of credit balance 区分別与信残高	Covered by collateral and guarantees 担保・保証による保全額	Allowance 引当額	Coverage ratio (%) 保全率
Bankrupt and substantially bankrupt claims 破産更生債権及びこれらに準ずる債権 8.1	3.6	4.5	100.00
Doubtful claims 危険債権 36.2	22.3	4.1	72.87
Substandard claims 要管理債権	14.4	4.3	35.75
	Loans past due 3 months or more 三月以上延滞債権 0.0		
	Restructured loans 貸出条件緩和債権 14.4		
Subtotal 小計 58.7	30.2	9.4	67.50
Normal claims 正常債権 2,092.4			
Total 合計 2,151.1			

(Note) Assets include : loans and bills discounted, customers' liabilities for acceptances and guarantees, securities loaned, foreign exchange, accrued interest, suspense payments, private placement bonds by banks.

対象債権について：貸出金、支払承諾見返、貸付有価証券、外国為替、未収利息、仮払金、銀行保証付私募債

(5) Loan Portfolio, etc.

① Classification of loans by type of industry

【Non-consolidated】

(Millions of yen)

	(Japanese)	As of March 31, 2025			As of Sep.30, 2024(B)	As of March 31, 2024(C)
		(A)	(A)-(B)	(A)-(C)		
Domestic branches	国内店分	2,116,072	44,677	78,831	2,071,394	2,037,240
Manufacturing	製造業	155,831	5,270	6,449	150,561	149,382
Agriculture and forestry	農業、林業	8,828	(376)	(911)	9,204	9,739
Fishery	漁業	517	78	52	439	465
Mining, quarrying of stone and gravel	鉱業、採石業、砂利採取業	3,252	(11)	262	3,263	2,990
Construction	建設業	126,124	9,961	9,889	116,163	116,235
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	30,866	(947)	(1,059)	31,813	31,925
Information and communications	情報通信業	10,162	(4)	(594)	10,166	10,756
Transport and postal activities	運輸業、郵便業	72,633	(4,034)	(5,697)	76,667	78,330
Wholesale and retail	卸売・小売業	124,137	107	4,272	124,030	119,865
Finance and insurance	金融・保険業	72,211	1,007	3,557	71,204	68,654
Real estate and goods rental and leasing	不動産業、物品賃貸業	264,405	1,520	4,633	262,885	259,772
Scientific research, professional and technical services	学術研究、専門・技術サービス業	13,125	520	681	12,605	12,444
Accommodations	宿泊業	6,596	(243)	(165)	6,839	6,761
Restaurant businesses	飲食業	16,020	(2,606)	(3,034)	18,626	19,054
Living-related and personal services and amusement services	生活関連サービス業、娯楽業	19,757	313	(899)	19,444	20,656
Education and learning support	教育、学習支援業	9,760	(259)	(405)	10,019	10,165
Medical and welfare	医療・福祉	84,348	(1,170)	(1,180)	85,518	85,528
Other services	その他のサービス業	36,423	1,418	935	35,005	35,488
Local governments	地方公共団体	433,777	9,682	18,872	424,095	414,905
Others	その他	627,300	24,452	43,174	602,848	584,126

② Classification of Disclosed Claims under the Financial Reconstruction Law

【Non-consolidated】

(Millions of yen)

	(Japanese)	As of March 31, 2025			As of Sep.30, 2024(B)	As of March 31, 2024(C)
		(A)	(A)-(B)	(A)-(C)		
Domestic branches	国内店分	58,692	(1,004)	5,012	59,697	53,679
Manufacturing	製造業	11,430	(446)	1,251	11,876	10,179
Agriculture and forestry	農業、林業	388	(74)	(546)	462	934
Fishery	漁業	—	—	—	—	—
Mining, quarrying of stone and gravel	鉱業、採石業、砂利採取業	546	177	438	369	108
Construction	建設業	7,736	65	935	7,671	6,801
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	81	(6)	(89)	87	170
Information and communications	情報通信業	262	(81)	(71)	343	333
Transport and postal activities	運輸業、郵便業	4,222	(17)	(281)	4,239	4,503
Wholesale and retail	卸売・小売業	8,200	1,097	1,152	7,103	7,048
Finance and insurance	金融・保険業	78	74	75	4	3
Real estate and goods rental and leasing	不動産業、物品賃貸業	3,496	(434)	(14)	3,930	3,510
Scientific research, professional and technical services	学術研究、専門・技術サービス業	306	13	1	293	305
Accommodations	宿泊業	1,683	(8)	(9)	1,691	1,692
Restaurant businesses	飲食業	1,730	(917)	(910)	2,647	2,640
Living-related and personal services and amusement services	生活関連サービス業、娯楽業	1,652	(3)	140	1,655	1,512
Education and learning support	教育、学習支援業	34	(1)	(10)	35	44
Medical and welfare	医療・福祉	10,253	(301)	2,077	10,554	8,176
Other services	その他のサービス業	1,718	(236)	406	1,954	1,312
Local governments	地方公共団体	—	—	—	—	—
Others	その他	4,869	94	469	4,775	4,400

③ Balance of Consumer Loans

【Non-consolidated】

(Millions of yen)

	(Japanese)	As of March 31, 2025			As of Sep.30, 2024(B)	As of March 31, 2024(C)
		(A)	(A)-(B)	(A)-(C)		
Consumer loans	消費者ローン残高	620,064	24,100	42,803	595,963	577,261
Housing loans	住宅ローン残高	578,944	21,571	38,684	557,373	540,259
Other consumer loans	その他ローン残高	41,120	2,529	4,118	38,590	37,001

④ Balance and ratio of loans to small and medium-sized enterprises ("SMEs"), etc.

【Non-consolidated】

(Millions of yen)

	(Japanese)	As of March 31, 2025			As of Sep.30, 2024(B)	As of March 31, 2024(C)
		(A)	(A)-(B)	(A)-(C)		
Loans and bills discounted(A)	貸出金残高(A)	2,116,072	44,677	78,831	2,071,394	2,037,240
Loans to SMEs, etc.(B)	中小企業等貸出金残高(B)	1,485,422	30,433	48,489	1,454,989	1,436,933
Loans to SMEs	うち中小企業貸出残高	804,655	13,392	15,658	791,263	788,997
Ratio of loans to SMEs, etc.(B/A) (%)	中小企業等貸出比率(B/A)	70.19	(0.05)	(0.34)	70.24	70.53

(6) Balance of Deposits and Loans

【Non-consolidated】

(Millions of yen)

	(Japanese)	As of March 31, 2025			As of Sep.30, 2024(B)	As of March 31, 2024(C)
		(A)	(A)-(B)	(A)-(C)		
Deposits (Terms-end balance)	預金 (末残)	2,634,315	(30,452)	56,987	2,664,767	2,577,327
Deposits (Average balance)	預金 (平残)	2,648,665	(2,080)	73,899	2,650,746	2,574,766
Loans (Terms-end balance)	貸出金 (末残)	2,116,072	44,677	78,831	2,071,394	2,037,240
Loans (Average balance)	貸出金 (平残)	2,068,909	18,773	72,008	2,050,135	1,996,900

(Reference) Balance of private placement bonds

【Non-consolidated】

(Millions of yen)

	(Japanese)	As of March 31, 2025			As of Sep.30, 2024(B)	As of March 31, 2024(C)
		(A)	(A)-(B)	(A)-(C)		
Private placement bonds	私募債残高	32,709	(4,026)	(8,467)	36,735	41,176

(7) Balance of Assets in Custody

【Non-consolidated】

(Millions of yen)

	(Japanese)	As of March 31, 2025			As of Sep.30, 2024(B)	As of March 31, 2024(C)
		(A)	(A)-(B)	(A)-(C)		
Assets in custody	預り資産	349,559	9,491	23,747	340,067	325,811
Investment trusts	投資信託	165,038	4,108	12,907	160,930	152,131
Life insurance	生命保険	177,877	5,026	10,078	172,851	167,799
Public bonds	国債等公共債	5,686	326	786	5,359	4,899
Foreign currency deposits	外貨預金	956	30	(25)	925	981