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Consolidated Financial Results for the Three Months Ended June 30, 2025 [Japanese GAAP]

August 7, 2025

Company name: Tsukuba Bank, Ltd. Listing: Tokyo Stock Exchange

Securities code: 8338

URL: https://www.tsukubabank.co.jp/ Representative: Masahiko Ikuta

Representative: Masahiko Ikuta

Inquiries: Nobuhiro Okano

President

Director, General Manager, General Planning Division

Telephone: +81-29-859-8111

Scheduled date to commence dividend payments: -

Trading accounts: None

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: None

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

1. Consolidated Financial Results for the Three Months Ended June 30, 2025 (April 1, 2025 to June 30, 2025)

(1) Consolidated Operating Results

(Percentages	indicate	year-on-year	changes.)
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	Ordinary incom	ne	Ordinary pro	fit	Profit attributab owners of par	
Three months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
June 30, 2025	11,552	16.9	2,005	16.3	1,728	24.8
June 30, 2024	9,874	1.3	1,723	51.2	1,384	35.5
(Nata) Camanahanairra in aama	. Thus a months on	dad Iuma 2	0 2025. V	6 90)7 million [0/1

(Note) Comprehensive income: Three months ended June 30, 2025: ¥ 6,807 million [-%] Three months ended June 30, 2024: ¥ (2,858) million [-%]

	Basic earnings per share	Diluted earnings per share	
Three months ended	Yen	Yen	
June 30, 2025	20.99	7.50	
June 30, 2024	16.82	6.93	

(2) Consolidated Financial Position

()			
	Total assets	Net assets	Capital adequacy ratio
As of	Millions of yen	Millions of yen	%
June 30, 2025	2,893,043	98,137	3.3
March 31, 2025	2,889,878	91,745	3.1

(Reference) Equity: As of June 30, 2025: $\mbox{$\frac{1}{2}$}$ 98,137 million As of March 31, 2025: $\mbox{$\frac{1}{2}$}$ 91,745 million

2. Dividends

	Annual dividends					
	1st quarter-end	Total				
	Yen	Yen	Yen	Yen	Yen	
Fiscal year ended March 31, 2025	-	0.00	-	5.00	5.00	
Fiscal year ending March 31, 2026	-					
Fiscal year ending March 31, 2026 (Forecast)		0.00	-	5.00	5.00	

(Note) Revision to the forecast for dividends announced most recently: Non

(Note) Breakdown of the 1st quarter dividend for the fiscal year ending March 31, 2026:

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.)

(Terechages indicate year-on-year changes						
	Ordinary profit		Profit attributable to parent	owners of	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)	48.81	

(Note) Revision to the financial results forecast announced most recently: None

*	N	otes

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

Newly included: - (Company name:

Excluded: - (Company name:

- (2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: None
- (3) Changes in accounting policies, changes in accounting estimates, and restatement
 - 1) Changes in accounting policies due to revisions to accounting standards and other regulations: None
 - 2) Changes in accounting policies due to other reasons: None
 - 3) Changes in accounting estimates: None
 - 4) Restatement: None
- (4) Number of issued shares (common shares)
 - 1) Total number of issued shares at the end of the period (including treasury shares):

June 30, 2025: 82,553,721 shares March 31, 2025: 82,553,721 shares

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

June 30, 2025: 207,862 shares March 31, 2025: 207,303 shares

3) Average number of shares outstanding during the period:

Three months ended June 30, 2025: 82,346,163 shares
Three months ended June 30, 2024: 82,315,713 shares

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

^{*} Proper use of earnings forecasts, and other special matters

Quarterly Consolidated Financial Statements and Primary Notes Quarterly Consolidated Balance Sheet

Monetary claims bought 1,083 Trading securities 200 Money held in trust 2,535 Securities 421,557 433 Loans and bills discounted 2,116,072 2,148 Foreign exchanges 2,712 2 Other assets 16,229 19 Property, plant and equipment 19,149 11 Intangible assets 3,342 3 Retirement benefit asset 9,646 9 Deferred tax assets 2,443 3 Customers' liabilities for acceptances and guarantees 1,136 4 Allowance for loan losses (13,581) (1 Total assets 2,889,878 2,89 Liabilities 2,633,722 2,62 Cash collateral received for securities lent 12,000 12 Borrowel money 143,300 14 Foreign exchanges 64 0ther liabilities 6,272 15 Provision for bonuses 767 76 76 Retirement benefit liability 10			(Millions of yen)
Cash and due from banks 307,350 266 Monetary claims bought 1,083 1 Trading securities 200 200 Money held in trust 2,535 5 Securities 421,557 433 Loans and bills discounted 2,116,072 2,148 Foreign exchanges 2,712 2 Other assets 16,229 19 Property, plant and equipment 19,149 11 Intangible assets 3,342 3 Retirement benefit asset 9,646 9 Deferred tax assets 2,443 3 Customers' liabilities for acceptances and guarantees 1,136 4 Allowance for loan fosses (13,581) (1 Total assets 2,889,878 2,89 Liabilities 2,633,722 2,62 Cash collateral received for securities lent 12,000 14 Borrowed money 143,300 14 Foreign exchanges 64 0 Other liabilities 6,272 15		As of March 31, 2025	As of June 30, 2025
Monetary claims bought 1,083 Trading securities 200 Money held in trust 2,535 Securities 421,557 433 Loans and bills discounted 2,116,072 2,144 Foreign exchanges 2,712 7 Other assets 16,229 19 Property, plant and equipment 19,149 10 Intangible assets 3,342 2 Retirement benefit asset 9,646 9 Deferred tax assets 2,443 1 Customers' liabilities for acceptances and guarantees 1,136 1 Allowance for loan losses 1,1351 (1 Total assets 2,889,878 2,899 Liabilities 2,633,722 2,62 Cash collateral received for securities lent 12,000 12 Borrowed money 143,300 14 Foreign exchanges 64 0ther liabilities 6,272 13 Provision for bonuses 767 1 1 Retirement benefit liability 10	ssets		
Trading securities 200 Money held in trust 2,535 Securities 421,557 43 Loans and bills discounted 2,116,072 2,144 Foreign exchanges 2,712 2 Other assets 16,229 19 Property, plant and equipment 19,149 11 Intangible assets 3,342 3 Retirement benefit asset 9,646 9 Deferred tax assets 2,443 3 Customers' liabilities for acceptances and guarantees 1,136 1 Allowance for loan losses (13,581) (1 Total assets 2,889,878 2,89 Liabilities 2,633,722 2,62 Deposits 2,633,722 2,62 Cash collateral received for securities lent 12,000 12 Borrowed money 143,300 14 Foreign exchanges 64 0 Other liabilities 6,272 1: Provision for bonuses 767 Retirement benefit liability 10	Cash and due from banks	307,350	260,065
Money held in trust 2,535 Securities 421,557 43 Loans and bills discounted 2,116,072 2,14 Foreign exchanges 2,712 2,14 Other assets 16,229 19 Property, plant and equipment 19,149 13 Intangible assets 3,342 3 Retirement benefit asset 9,646 9 Deferred tax assets 2,443 3 Customers' liabilities for acceptances and guarantees 1,136 4 Allowance for loan losses (13,581) (1 Total assets 2,889,878 2,899 Liabilities 2,633,722 2,622 Cash collateral received for securities lent 12,000 11 Borrowed money 143,300 14 Foreign exchanges 64 4 Other liabilities 6,272 1: Provision for bonuses 767 7 Retirement benefit liability 106 106 Provision for recutive officers' retirement benefits 40 <t< td=""><td>Monetary claims bought</td><td>1,083</td><td>1,134</td></t<>	Monetary claims bought	1,083	1,134
Securities 421,557 433 Loans and bills discounted 2,116,072 2,148 Foreign exchanges 2,712 2 Other assets 16,229 11 Property, plant and equipment 19,149 13 Intangible assets 3,342 3 Retirement benefit asset 9,646 9 Deferred tax assets 2,443 3 Customers' liabilities for acceptances and guarantees 1,136 1 Allowance for loan losses (13,581) (1 Total assets 2,889,878 2,899 Liabilities 2,633,722 2,622 Deposits 2,633,722 2,622 Cash collateral received for securities lent 12,000 12 Borrowed money 143,300 14 Foreign exchanges 64 4 Other liabilities 6,272 13 Provision for bonuses 767 Retirement benefits for directors (and other officers) 4 Provision for retirement benefits for directors (and other officers) 4 4 </td <td>Trading securities</td> <td>200</td> <td>179</td>	Trading securities	200	179
Loans and bills discounted 2,116,072 2,148 Foreign exchanges 2,712 2 Other assets 16,229 19 Property, plant and equipment 19,149 18 Intangible assets 3,342 3 Retirement benefit asset 9,646 9 Deferred tax assets 2,443 3 Customers' liabilities for acceptances and guarantees 1,136 4 Allowance for loan losses (13,581) (1 Total assets 2,889,878 2,899 Liabilities 2,633,722 2,62 Deposits 2,633,722 2,62 Cash collateral received for securities lent 12,000 11 Borrowed money 143,300 14 Foreign exchanges 64 0 Other liabilities 6,272 15 Provision for bonuses 767 8 Retirement benefit liability 106 106 Provision for retirement benefits for directors (and other officers) 4 12 Provision for reimbursem	Money held in trust	2,535	1,995
Foreign exchanges 2,712 Other assets 16,229 Property, plant and equipment 19,149 Intangible assets 3,342 Retirement benefit asset 9,646 Deferred tax assets 2,443 Customers' liabilities for acceptances and guarantees 1,136 Allowance for loan losses (13,581) (1 Total assets 2,889,878 2,899 Liabilities 2 2,633,722 2,62 Cash collateral received for securities lent 12,000 12 Borrowed money 143,300 14 Foreign exchanges 64 0 Other liabilities 6,272 12 Provision for bonuses 767 10 Retirement benefit liability 106 106 Provision for retirement benefits for directors (and other officers) 4 0 Provision for recutive officers' retirement benefits 4 0 Provision for rembursement of deposits 12 1 Provision for romingent loss 357 2 D	Securities	421,557	432,423
Other assets 16,229 19 Property, plant and equipment 19,149 18 Intangible assets 3,342 2 Retirement benefit asset 9,646 9 Deferred tax assets 2,443 3 Customer's liabilities for acceptances and guarantees 1,136 3 Allowance for loan losses (13,581) (1 Total assets 2,889,878 2,895 Liabilities 2 2,889,878 2,895 Liabilities 2 2,633,722 2,62 Cash collateral received for securities lent 12,000 12 Borrowed money 143,300 14 Foreign exchanges 64 4 Other liabilities 6,272 15 Provision for bonuses 767 Retirement benefit liability 106 Provision for retirement benefits for directors (and other officers) 4 4 Provision for executive officers' retirement benefits 40 4 Provision for point card certificates 23 23 Provisio	Loans and bills discounted	2,116,072	2,149,752
Property, plant and equipment 19,149 18 Intangible assets 3,342 3 Retirement benefit asset 9,646 9 Deferred tax assets 2,443 3 Customers' liabilities for acceptances and guarantees 1,136 1 Allowance for loan losses (13,581) (1 Total assets 2,889,878 2,899 Liabilities 2,889,878 2,899 Liabilities 2,633,722 2,62 Cash collateral received for securities lent 12,000 12 Borrowed money 143,300 14 Foreign exchanges 64 4 Other liabilities 6,272 15 Provision for bonuses 767 15 Retirement benefit liability 106 10 Provision for retirement benefits for directors (and other officers) 4 4 Provision for executive officers' retirement benefits 40 10 Provision for point card certificates 23 12 Provision for point card certificates 357 27<	Foreign exchanges	2,712	2,230
Intangible assets 3,342 3.48 Retirement benefit asset 9,646 9.443 3.48 Deferred tax assets 2,443 3.48 Customers' liabilities for acceptances and guarantees 1,136 4.18 Allowance for loan losses (13,581) (1 or 10 assets 2,889,878 2,893 Liabilities 2,633,722 2,62 Cash collateral received for securities lent 12,000 1.28 Borrowed money 143,300 1.48 Foreign exchanges 64 Other liabilities 6,272 1.28 Provision for bonuses 767 Retirement benefit liability 106 Provision for retirement benefits for directors (and other officers) 4 Provision for executive officers' retirement benefits 40 Provision for recent collections 23 Provision for point card certificates 23 Provision for point card certificates 23 Provision for contingent loss 357 Deferred tax liabilities for land revaluation 324 Acceptances and guarantees 1,136 Total liabilities 2,798,133 2,798 Net assets Share capital 48,868 44 Capital surplus 30,451 36 Retained earnings 42,069 44 Capital surplus 44,069 44 Capital	Other assets	16,229	19,711
Retirement benefit asset 9,646 9 Deferred tax assets 2,443 3 Customers' liabilities for acceptances and guarantees 1,136 1 Allowance for loan losses (13,581) (1 Total assets 2,889,878 2,899 Liabilities 2,633,722 2,62 Deposits 2,633,722 2,62 Cash collateral received for securities lent 12,000 12 Borrowed money 143,300 14 Foreign exchanges 64 4 Other liabilities 6,272 1: Provision for bonuses 767 1. Retirement benefit liability 106 1. Provision for retirement benefits for directors (and other officers) 4 4 Provision for executive officers' retirement benefits 40 4 Provision for point card certificates 23 2 Provision for contingent loss 357 357 Deferred tax liabilities for land revaluation 324 4 Acceptances and guarantees 1,136	Property, plant and equipment	19,149	18,982
Deferred tax assets 2,443 Customers' liabilities for acceptances and guarantees 1,136 Allowance for loan losses (13,581) (1 Total assets 2,889,878 2,899 Liabilities 2,633,722 2,62 Cash collateral received for securities lent 12,000 12 Borrowed money 143,300 14 Foreign exchanges 64 4 Other liabilities 6,272 1: Provision for bonuses 767 Retirement benefit liability 106 Provision for retirement benefits for directors (and other officers) 4 4 Provision for executive officers' retirement benefits 40 4 Provision for point card certificates 23 2 Provision for point card certificates 23 2 Provision for contingent loss 357 5 Deferred tax liabilities for land revaluation 324 4 Acceptances and guarantees 1,136 1 Total liabilities 2,798,133 2,798 Net assets		3,342	3,306
Customers' liabilities for acceptances and guarantees 1,136 Allowance for loan losses (13,581) (1 Total assets 2,889,878 2,893 Liabilities 2,633,722 2,62 Cash collateral received for securities lent 12,000 17 Borrowed money 143,300 14 Foreign exchanges 64 4 Other liabilities 6,272 15 Provision for bonuses 767 106 Retirement benefit liability 106 106 Provision for retirement benefits for directors (and other officers) 4 4 Provision for rececutive officers' retirement benefits 40 4 Provision for reimbursement of deposits 12 12 Provision for contingent loss 357 23 Deferred tax liabilities for land revaluation 324 4 Acceptances and guarantees 1,136 3 Total liabilities 2,798,133 2,794 Net assets Share capital 48,868 48 Capital surplus 30,451 30 Retained earnings <	Retirement benefit asset	9,646	9,776
Allowance for loan losses (13,581) (1 Total assets 2,889,878 2,892 Liabilities 2,633,722 2,622 Cash collateral received for securities lent 12,000 17 Borrowed money 143,300 143 Foreign exchanges 64 4 Other liabilities 6,272 13 Provision for bonuses 767 Retirement benefit liability 106 Provision for retirement benefits for directors (and other officers) 4 4 Provision for executive officers' retirement benefits 40 4 Provision for reimbursement of deposits 12 2 Provision for contingent loss 357 357 Deferred tax liabilities for land revaluation 324 4 Acceptances and guarantees 1,136 3 Total liabilities 2,798,133 2,798 Net assets Share capital 48,868 48 Capital surplus 30,451 30 Retained earnings 42,069 43	Deferred tax assets	2,443	3,634
Allowance for loan losses (13,581) (1 Total assets 2,889,878 2,892 Liabilities 2,633,722 2,622 Cash collateral received for securities lent 12,000 17 Borrowed money 143,300 143 Foreign exchanges 64 4 Other liabilities 6,272 13 Provision for bonuses 767 Retirement benefit liability 106 Provision for retirement benefits for directors (and other officers) 4 4 Provision for executive officers' retirement benefits 40 4 Provision for reimbursement of deposits 12 2 Provision for contingent loss 357 357 Deferred tax liabilities for land revaluation 324 4 Acceptances and guarantees 1,136 3 Total liabilities 2,798,133 2,798 Net assets Share capital 48,868 48 Capital surplus 30,451 30 Retained earnings 42,069 43	Customers' liabilities for acceptances and guarantees	1,136	1,358
Total assets 2,889,878 2,899 Liabilities Deposits 2,633,722 2,62 Cash collateral received for securities lent 12,000 12 Borrowed money 143,300 143 Foreign exchanges 64 64 Other liabilities 6,272 13 Provision for bonuses 767 767 Retirement benefit liability 106 106 Provision for retirement benefits for directors (and other officers) 4 4 Provision for executive officers' retirement benefits 40 4 Provision for reimbursement of deposits 12 12 Provision for point card certificates 23 23 Provision for contingent loss 357 25 Deferred tax liabilities for land revaluation 324 324 Acceptances and guarantees 1,136 32 Total liabilities 2,798,133 2,798 Net assets Share capital 48,868 48 Capital surplus 30,451 30 Retained		(13,581)	(11,507
Liabilities 2,633,722 2,62 Cash collateral received for securities lent 12,000 12 Borrowed money 143,300 143 Foreign exchanges 64 6272 13 Other liabilities 6,272 13 Provision for bonuses 767 767 Retirement benefit liability 106 106 Provision for retirement benefits for directors (and other officers) 4 4 Provision for executive officers' retirement benefits 40 4 Provision for reimbursement of deposits 12 12 Provision for point card certificates 23 23 Provision for contingent loss 357 357 Deferred tax liabilities for land revaluation 324 324 Acceptances and guarantees 1,136 1,136 Total liabilities 2,798,133 2,798 Net assets Share capital 48,868 48 Capital surplus 30,451 30 Retained earnings 42,069 43	Total assets		2,893,043
Cash collateral received for securities lent 12,000 12 Borrowed money 143,300 143 Foreign exchanges 64 64 Other liabilities 6,272 13 Provision for bonuses 767 767 Retirement benefit liability 106 106 Provision for retirement benefits for directors (and other officers) 4 4 Provision for executive officers' retirement benefits 40 4 Provision for reimbursement of deposits 12 12 Provision for point card certificates 23 23 Provision for contingent loss 357 357 Deferred tax liabilities for land revaluation 324 4 Acceptances and guarantees 1,136 32 Total liabilities 2,798,133 2,799 Net assets Share capital 48,868 48 Capital surplus 30,451 30 Retained earnings 42,069 43	abilities		
Cash collateral received for securities lent 12,000 12 Borrowed money 143,300 143 Foreign exchanges 64 64 Other liabilities 6,272 13 Provision for bonuses 767 767 Retirement benefit liability 106 106 Provision for retirement benefits for directors (and other officers) 4 4 Provision for executive officers' retirement benefits 40 4 Provision for reimbursement of deposits 12 12 Provision for point card certificates 23 23 Provision for contingent loss 357 357 Deferred tax liabilities for land revaluation 324 4 Acceptances and guarantees 1,136 3 Total liabilities 2,798,133 2,799 Net assets Share capital 48,868 48 Capital surplus 30,451 30 Retained earnings 42,069 43	Deposits	2,633,722	2,621,871
Borrowed money 143,300 143 Foreign exchanges 64 143 Other liabilities 6,272 13 Provision for bonuses 767 15 Retirement benefit liability 106 106 Provision for retirement benefits for directors (and other officers) 4 4 Provision for executive officers' retirement benefits 40 4 Provision for reimbursement of deposits 12 2 Provision for point card certificates 23 23 Provision for contingent loss 357 357 Deferred tax liabilities for land revaluation 324 324 Acceptances and guarantees 1,136 32 Total liabilities 2,798,133 2,798 Net assets Share capital 48,868 48 Capital surplus 30,451 30 Retained earnings 42,069 43			12,000
Foreign exchanges 64 Other liabilities 6,272 12 Provision for bonuses 767 Retirement benefit liability 106 Provision for retirement benefits for directors (and other officers) 4 Provision for executive officers' retirement benefits 40 Provision for reimbursement of deposits 12 Provision for point card certificates 23 Provision for contingent loss 357 Deferred tax liabilities for land revaluation 324 Acceptances and guarantees 1,136 Total liabilities 2,798,133 2,794 Net assets Share capital 48,868 48 Capital surplus 30,451 30 Retained earnings 42,069 43	Borrowed money		143,300
Other liabilities 6,272 15 Provision for bonuses 767 Retirement benefit liability 106 Provision for retirement benefits for directors (and other officers) 4 Provision for executive officers' retirement benefits 40 Provision for reimbursement of deposits 12 Provision for point card certificates 23 Provision for contingent loss 357 Deferred tax liabilities for land revaluation 324 Acceptances and guarantees 1,136 Total liabilities 2,798,133 2,794 Net assets Share capital 48,868 48 Capital surplus 30,451 30 Retained earnings 42,069 43			78
Provision for bonuses 767 Retirement benefit liability 106 Provision for retirement benefits for directors (and other officers) Provision for executive officers' retirement benefits 40 Provision for reimbursement of deposits 12 Provision for point card certificates 23 Provision for contingent loss 357 Deferred tax liabilities for land revaluation 324 Acceptances and guarantees 1,136 Total liabilities 2,798,133 2,794 Net assets Share capital 48,868 43 Capital surplus 30,451 30 Retained earnings 42,069 43		6.272	15,235
Retirement benefit liability 106 Provision for retirement benefits for directors (and other officers) 4 Provision for executive officers' retirement benefits 40 Provision for reimbursement of deposits 12 Provision for point card certificates 23 Provision for contingent loss 357 Deferred tax liabilities for land revaluation 324 Acceptances and guarantees 1,136 Total liabilities 2,798,133 2,794 Net assets Share capital 48,868 48 Capital surplus 30,451 30 Retained earnings 42,069 43			208
Provision for retirement benefits for directors (and other officers) Provision for executive officers' retirement benefits 40 Provision for reimbursement of deposits Provision for point card certificates Provision for contingent loss Provision for contingent loss 357 Deferred tax liabilities for land revaluation Acceptances and guarantees 1,136 Total liabilities 2,798,133 2,794 Net assets Share capital 48,868 48 Capital surplus Retained earnings 42,069 43		106	108
other officers) Provision for executive officers' retirement benefits 40 Provision for reimbursement of deposits Provision for point card certificates Provision for contingent loss 357 Deferred tax liabilities for land revaluation Acceptances and guarantees 1,136 Total liabilities 2,798,133 2,794 Net assets Share capital 48,868 48 Capital surplus Retained earnings 42,069 43	<u>*</u>		100
Provision for reimbursement of deposits 12 Provision for point card certificates 23 Provision for contingent loss 357 Deferred tax liabilities for land revaluation 324 Acceptances and guarantees 1,136 Total liabilities 2,798,133 2,794 Net assets Share capital 48,868 48 Capital surplus 30,451 30 Retained earnings 42,069 43	,	4	
Provision for point card certificates 23 Provision for contingent loss 357 Deferred tax liabilities for land revaluation 324 Acceptances and guarantees 1,136 Total liabilities 2,798,133 2,794 Net assets Share capital 48,868 48 Capital surplus 30,451 30 Retained earnings 42,069 43	Provision for executive officers' retirement benefits	40	37
Provision for contingent loss 357 Deferred tax liabilities for land revaluation 324 Acceptances and guarantees 1,136 Total liabilities 2,798,133 2,792 Net assets Share capital 48,868 48 Capital surplus 30,451 30 Retained earnings 42,069 43	Provision for reimbursement of deposits	12	2
Deferred tax liabilities for land revaluation 324 Acceptances and guarantees 1,136 Total liabilities 2,798,133 2,794 Net assets Share capital 48,868 48 Capital surplus 30,451 30 Retained earnings 42,069 43	Provision for point card certificates	23	23
Acceptances and guarantees 1,136 Total liabilities 2,798,133 2,794 Net assets Share capital 48,868 48 Capital surplus 30,451 30 Retained earnings 42,069 43	Provision for contingent loss	357	356
Total liabilities 2,798,133 2,794 Net assets Share capital 48,868 48 Capital surplus 30,451 30 Retained earnings 42,069 43	Deferred tax liabilities for land revaluation	324	324
Net assets 48,868 48 Share capital 48,868 48 Capital surplus 30,451 30 Retained earnings 42,069 43	Acceptances and guarantees	1,136	1,358
Share capital 48,868 48 Capital surplus 30,451 30 Retained earnings 42,069 43	Total liabilities	2,798,133	2,794,905
Capital surplus 30,451 30 Retained earnings 42,069 43	et assets		
Retained earnings 42,069 43	Share capital	48,868	48,868
·	Capital surplus	30,451	30,451
Treasury shares (43)	Retained earnings	42,069	43,383
(10)	Treasury shares	(43)	(43
Total shareholders' equity 121,345 122	Total shareholders' equity	121,345	122,658
		(32,761)	(27,622
Revaluation reserve for land 319	Revaluation reserve for land		319
		2,841	2,782
			(24,520
		· · · · · · · · · · · · · · · · · · ·	98,137
	<u>-</u>		2,893,043

Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

For the three months ended June 30, 2025

		(Millions of yen)
	For the three months ended June 30, 2024	For the three months ended June 30, 2025
Ordinary income	9,874	11,552
Interest income	6,762	8,035
Interest on loans and discounts	5,564	6,580
Interest and dividends on securities	1,080	1,165
Fees and commissions	2,238	2,432
Other ordinary income	98	118
Other income	774	965
Ordinary expenses	8,151	9,546
Interest expenses	218	1,190
Interest on deposits	100	1,088
Fees and commissions payments	1,197	1,333
Other ordinary expenses	664	775
General and administrative expenses	5,588	5,929
Other expenses	482	318
Ordinary profit	1,723	2,005
Extraordinary income	-	-
Extraordinary losses	9	8
Loss on disposal of non-current assets	9	8
Profit before income taxes	1,713	1,997
Income taxes - current	206	13
Income taxes - deferred	121	256
Total income taxes	328	269
Profit	1,384	1,728
Profit attributable to owners of parent	1,384	1,728

Quarterly Consolidated Statement of Comprehensive Income For the three months ended June 30, 2025

		(Millions of yen)
	For the three months ended June 30, 2024	For the three months ended June 30, 2025
Profit	1,384	1,728
Other comprehensive income	(4,243)	5,079
Valuation difference on available-for-sale securities	(4,158)	5,138
Remeasurements of defined benefit plans, net of tax	(84)	(59)
Comprehensive income	(2,858)	6,807
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(2,858)	6,807

Supplementary Information

Financial Results for the Three Months Ended June 30, 2025

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		[Non-consolidated]	 6
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In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.

1. Profit and Loss

[Non-consolidated]

(Millions of yen)

Six months ending September 30,2025 [forecast]

	•		For the three		For the three	Six month
			months ended June 30, 2025(A)	(A)-(B)	months ended June 30, 2024(B)	Septembe [fore
Gr	oss business profit	業務粗利益	7,260	263	6,997	
	Net interest income	資金利益	6,845	301	6,544	
	Of which, Interest on loans and discounts	うち貸出金利息	6,580	1,016	5,564	
	Of which, Interest and dividends on securities	うち有価証券利息配当金	1,165	84	1,080	
	Of which, Interest on deposits with banks	うち預け金利息	277	168	109	
	Of which, Interest on deposits (-)	うち預金利息(△)	1,089	988	100	
	Net fees and commissions	役務取引等利益	1,071	53	1,018	
	Net other ordinary income	その他業務利益	(657)	(91)	(565)	
	Of which, gains (losses) on bonds	うち国債等債券損益	(751)	(376)	(375)	
Exp	penses (excluding non-recurrent expenses) (-)	経費(除く臨時処理分)(△)	5,991	317	5,674	
	Personnel expenses (-)	人件費(△)	3,216	238	2,978	
	Non-personnel expenses (-)	物件費(△)	2,383	74	2,309	
	Taxes (-)	税金(△)	391	5	386	
	business profit (before provision of general awance for loan losses)	実質業務純益	1,268	(54)	1,323	
Co	re net business profit	コア業務純益	2,020	321	1,698	
	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)	1,928	293	1,635	
Pro	vision of general allowance for loan losses (-) ①	一般貸倒引当金繰入額(△)①	_	129	(129)	
Ne	t business profit	業務純益	1,268	(183)	1,452	
No	n-recurrent gains (losses)	臨時損益	724	447	276	
	Of which, gains (losses) related to equity securities	うち株式等関係損益	222	(170)	392	
	Of which, Expenses for disposal of non-performing loans (-) ②	うち不良債権処理費用(△)②	282	(198)	480	
	Write-off of loans(-)	貸出金償却(△)	192	(81)	274	
	Provision of specific allowance for loan losses(-)	個別貸倒引当金繰入額(△)	_	(145)	145	
	Losses on sales of loans(-)	債権売却損(△)	_	0	(0)	
	Provision for contingent loss(-)	偶発損失引当金繰入額(Δ)	(0)	(3)	2	
	Cost borne under joint responsibility system of credit guarantee corporations (-)	保証協会責任共有制度負担金(△)	90	31	58	
	Of which,Reversal of allowance for loan losses ③	うち貸倒引当金戻入益 ③	621	621	_	
	Of which,Recoveries of written off receivables ④	うち償却債権取立益 ④	53	2	51	
Or	linary profit	経常利益	1,992	263	1,728	
Ex	traordinary gains (losses)	特別損益	(8)	1	(9)	
Pro	ofit before income taxes	税引前四半期純利益	1,984	265	1,718	
To	tal income taxes (-)	法人税等合計(△)	268	(60)	328	
Pro	fit	四半期(中間)純利益	1,715	325	1,390	
Cr	edit_related costs (1) + (2) + (3) + (4)	5.信悶核費田①±②±②±④	(303)	(603)	300	

2,500

 Credit-related costs ①+②+③+④
 与信関係費用①+②+③+④
 (393)
 (693)

 Note: Core net business profit = Net business profit + Provision of general allowance for loan losses - gains (losses) on bonds

[Consolidated]

		For the three months ended June 30, 2025(A)	(A)-(B)	For the three months ended June 30, 2024(B)	3,
Consolidated gross business profit	連結業務粗利益	7,289	269	7,019	_
Net interest income	資金利益	6,846	301	6,544	
Net fees and commissions	役務取引等利益	1,099	58	1,041	
Net other ordinary income	その他業務利益	(657)	(91)	(565)	
General and administrative expenses (-)	営業経費(△)	5,929	340	5,588	
Credit-related costs (-)	与信関係費用(△)	(393)	(693)	300	
Gains (losses) related to equity securities	株式等関係損益	222	(168)	390	
Others	その他	30	(171)	201	
Ordinary profit	経常利益	2,005	282	1,723	
Extraordinary gains (losses)	特別損益	(8)	1	(9)	_
Profit before income taxes	税金等調整前四半期純利益	1,997	283	1,713	
Total income taxes (-)	法人税等(△)	269	(59)	328	
Profit	四半期純利益	1,728	343	1,384	
Profit attributable to owners of parent	親会社株主に帰属する四半期(中間)純利益	1,728	343	1,384	

(Millions	of	ven))
(14111110113	OI	y CII)	,

(minions of jen)
Six months ending
September 30,2025
[forecast]

2. Disclosed Claims under the Financial Reconstruction Law and Risk-monitored Loans

[Non-consolidated]	(Millions of yen)
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		(Jananasa)	As of June 30, 2025		As of June 30,		As of March 31,
		(Japanese)	(A)	(A)-(B)	2024(B)		2025
Bankrupt and substantially bankrupt claims		破産更生債権及び これらに準ずる債権	7,231	1,219	6,011		8,090
Do	ubtful claims	危険債権	36,103	2,201	33,901		36,194
Sul	ostandard claims	要管理債権	13,352	(1,789)	15,141		14,407
	Loans past due 3 months or more	三月以上延滞債権	26	12	14		9
	Restructured loans	貸出条件緩和債権	13,325	(1,801)	15,127		14,397
Sul	ototal	小計①	56,687	1,631	55,055		58,692
Normal claims		正常債権	2,127,184	82,538	2,044,645		2,092,429
Total		合計②	2,183,871	84,170	2,099,700		2,151,121
							(%)
(1)	/2	開示債権比率 ①/②	2.59	(0.03)	2.62		2.72

3. Capital Adequacy Ratio (Domestic Standard)

[Consolidated] (Billions of yen)

	(Japanasa)	As of June 30, 20	As of June 30,		As of March 31,	
	(Japanese)	(A)	(A)-(B)	2024(B)		2025
① Capital adequacy ratio ②/③	自己資本比率 ②/③	9.46 %	0.28 %	9.18 %		9.40 %
② Capital	自己資本の額	121.2	1.8	119.3		119.7
③ Risk-weighted assets	リスク・アセット等の額	1,280.5	(19.0)	1,299.5		1,273.4
④ Total required capital ③×4%	所要自己資本 ③×4%	51.2	(0.7)	51.9		50.9

4. Valuation Gains (Losses) on Securities

[Non-consolidated] (Millions of yen)

	Tron consonante	- 1					_				_			(1711111011	0 01 5011)
(Japanese)		As of June 30, 2025				As of June 30, 2024			As of March 31, 2025						
		Balance	Valuatio	n gains(l	osses)	Balance	Balance Valuation gains(losses)				Balance	Valuation gains(losses)			
		(Japanese)	sheet amount		Valuation gains	Valuation losses	sheet amount		Valuation gains	Valuation losses		sheet amount		Valuation gains	Valuation losses
	eld-to-maturity onds	満期保有目的 の債券	18,010	(362)	18	381	3,004	(34)	_	34		12,011	(444)		444
	vailable-for-sale curities	その他 有価証券	412,519	(29,752)	3,504	33,257	418,846	(28,585)	3,671	32,257		407,528	(33,470)	3,323	36,793
	Stocks	株式	3,579	694	869	175	6,164	1,193	1,338	144		4,376	721	900	178
	Bonds	債 券	245,903	(12,010)	46	12,057	236,917	(9,493)	4	9,498		238,802	(13,805)	12	13,818
	Others	その他	163,036	(18,436)	2,588	21,024	175,764	(20,285)	2,329	22,614		164,350	(20,386)	2,410	22,796
	Of which, Foreign securities	うち外国証券	497	(2)	_	2	23,213	(1,518)	_	1,518		496	(3)	_	3
	Of which, Investment trusts	うち投資信託	161,953	(18,462)	2,559	21,022	152,070	(18,790)	2,305	21,095		163,269	(20,411)	2,381	22,792

Note: Valuation gains or losses on "Held-to-maturity Bonds" are the difference between the balance sheet amount(after applying the amortized cost method) and market value. As "Available-for-sale" are measured at market prices, valuation gains or losses are the difference between the balance sheet amount and theacquisition cost.

⁽注)評価損益は、「満期保有目的の債券」については貸借対照表計上額(償却原価法)と時価との差額を、「その他有価証券」について は時価評価しておりますので、貸借対照表計上額と取得価額との差額を計上しております。

5.Status of Deposits and Loans, etc.

(1) Balance of Deposits and Loans

[Non-consolidated]

Treat consolicated,									
	(Japanese)	As of June 30, 20	As of June 30,						
	(Japanese)	(A)	(A)-(B)	2024(B)					
Deposits (Terms-end balance)	預金 (末残)	2,622,457	(78,580)	2,701,037					
Deposits (Average balance)	預金 (平残)	2,618,335	(20,820)	2,639,156					
Loans (Terms-end balance)	貸出金 (末残)	2,149,752	91,532	2,058,220					
Loans (Average balance)	貸出金 (平残)	2,125,822	87,007	2,038,814					

(Millions of yen)

(Millions of yell)					
As of March 31, 2025					
2,634,315					
2,648,665					
2,116,072					
2,068,909					

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

[Non-consolidated]

		(Japanasa)	As of June 30, 20	As of June 30,	
		(Japanese)	(A)	(A)-(B)	2024(B)
Loans and bills discounted(A)		貸出金残高(A)	2,149,752	91,532	2,058,220
Lo	ans to SMEs, etc.(B)	中小企業等貸出金残高(B)	1,497,557	54,230	1,443,327
	Loans to SMEs	うち中小企業貸出残高	806,416	18,605	787,810
Rat	io of loans to SMEs, etc.(B/A) (%)	中小企業等貸出比率(B/A)	69.66	(0.46)	70.12

(Millions of yen)

(minimons of jen)					
As of March 31, 2025					
2,116,072					
1,485,422					
804,655					
70.19					

(3) Balance of Consumer Loans

[Non-consolidated]

	-		As of June 30, 20	As of June 30,	
		(Japanese)	(A)	(A)-(B)	2024(B)
Consumer loans		消費者ローン残高	630,524	45,728	584,796
	Housing loans	住宅ローン残高	587,854	41,196	546,658
	Other consumer loans	その他ローン残高	42,670	4,531	38,138

(Millions of yen)

` ,
As of March 31, 2025
620,064
578,944
41,120

(4) Balance of Assets in Custody

[Non-consolidated]

		(Japanese)	As of June 30, 2025		As of June 30,
			(A)	(A)-(B)	2024(B)
Assets in custody		預り資産	365,645	26,177	339,468
	Investment trusts	投資信託	176,546	12,874	163,672
	Life insurance	生命保険	182,238	12,543	169,694
	Public bonds	国債等公共債	5,969	880	5,088
	Foreign currency deposits	外貨預金	890	(122)	1,012

(Millions of yen)

As of March 31, 2025
349,559
165,038
177,877
5,686
956