

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.

November 7, 2025

Consolidated Financial Results for the Six Months Ended September 30, 2025 (Under Japanese GAAP)



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

Director, General Manager, General Planning Division

Telephone: +81-29-859-8111

Scheduled date to file semi-annual securities report: November 27, 2025

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 six months ended September 30, 2025 (from April 1, 2025 to September 30, 2025)

(1) Consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Six months ended September 30, 2025	23,947	17.9	4,128	84.5	3,788	94.6
September 30, 2024	20,301	(1.5)	2,236	5.7	1,946	0.8

Note: Comprehensive income For the six months ended September 30, 2025: ¥ 11,356 million [-%]
For the six months ended September 30, 2024: ¥ 281 million [-%]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Six months ended September 30, 2025	45.98	16.96
September 30, 2024	23.63	9.61

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
	Millions of yen	Millions of yen	%
As of September 30, 2025	2,870,360	102,701	3.5
March 31, 2025	2,889,878	91,745	3.1

Reference: Equity

As of September 30, 2025: ¥ 102,701 million
As of March 31, 2025: ¥ 91,745 million

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-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	-	0.00			
Fiscal year ending March 31, 2026 (Forecast)			-	5.00	5.00

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

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

Commemorative dividend - yen

Special dividend - yen

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2026 (from April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Full year	6,000	34.0	5,200	26.7	62.12

Note: Revisions to the financial result forecast most recently announced: Yes

* Notes

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

Newly included: - companies()

Excluded: - companies()

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

(i) Changes in accounting policies due to revisions to accounting standards and other regulations: None

(ii) Changes in accounting policies due to other reasons: None

(iii) Changes in accounting estimates: None

(iv) Restatement: None

(3) Number of issued shares (common shares)

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

As of September 30, 2025	82,553,721 shares
As of March 31, 2025	82,553,721 shares

(ii) Number of treasury shares at the end of the period

As of September 30, 2025	141,525 shares
As of March 31, 2025	207,303 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2025	82,379,419 shares
Six months ended September 30, 2024	82,331,886 shares

Overview of non-consolidated financial results

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

(1) Non-consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2025	23,832	17.8	4,052	84.7	3,729	94.2
September 30, 2024	20,215	(1.6)	2,193	6.0	1,920	1.0

	Basic earnings per share
Six months ended	Yen
September 30, 2025	45.27
September 30, 2024	23.32

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2025	2,867,717	99,514	3.4
March 31, 2025	2,887,103	88,497	3.0

Reference: Equity

As of September 30, 2025:	¥	99,514 million
As of March 31, 2025:	¥	88,497 million

2. Non-consolidated financial result forecasts for the fiscal year ending March 31, 2026 (from April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit		Basic earnings per share
Full year	Millions of yen	%	Millions of yen	%	Yen
	5,900	34.0	5,100	25.7	60.90

Note: Revisions to the financial result forecast most recently announced: Yes

* Semi-annual financial results reports are exempt from interim audit conducted by certified public accountants or an audit firm.

* Proper use of earnings forecasts, and other special matters

*Dividends on Class Shares

The breakdown of dividends per share for Class Shares whose rights differ from those of common shares is as follows.

(Class IV Preferred Shares)

	Dividends per share				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2025	-	0.00	-	0.05	0.05
Fiscal year ending March 31, 2026	-	0.00			
Fiscal year ending March 31, 2026 (Forecast)			-	1.15	1.15

(Notes)

1. Revision to the forecast for dividends announced most recently: None
2. For the fiscal year ending March 31, 2026 (forecast), the amount has been revised to the figure calculated based on the “Funding Cost as an Annualized Rate of Preferred Dividend (FY 2024)” for the Earthquake-Affected Special Financial Institutions published by the Deposit Insurance Corporation of Japan on July 9, 2025.
3. Figures and formulas forming the basis for calculating dividends per share:

(1) Fiscal year ended March 31, 2025

1)Formula

$$\text{Dividends per share} = \text{Paid-in amount per share} \times 0.01\%$$

2)Paid-in amount per share

¥500

3) Number of shares outstanding

70,000,000 shares

(2) Fiscal year ending March 31, 2026 (Forecast)

1) Formula

$$\text{Dividends per share} = \text{Paid-in amount per share} \times 0.23\%$$

2) Paid-in amount per share

¥500

3) Number of shares outstanding

70,000,000 shares

Semi-annual Consolidated Financial Statements and Primary Notes
Semi-annual Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Assets		
Cash and due from banks	307,350	201,625
Monetary claims bought	1,083	1,116
Trading securities	200	158
Money held in trust	2,535	2,014
Securities	421,557	447,131
Loans and bills discounted	2,116,072	2,174,698
Foreign exchanges	2,712	2,124
Other assets	16,229	15,267
Tangible fixed assets	19,149	18,885
Intangible fixed assets	3,342	3,521
Retirement benefit asset	9,646	9,884
Deferred tax assets	2,443	4,220
Customers' liabilities for acceptances and guarantees	1,136	1,405
Allowance for loan losses	(13,581)	(11,695)
Total assets	2,889,878	2,870,360
Liabilities		
Deposits	2,633,722	2,598,872
Cash collateral received for securities lent	12,000	12,000
Borrowed money	143,300	143,300
Foreign exchanges	64	118
Other liabilities	6,272	10,277
Provision for bonuses	767	803
Retirement benefit liability	106	105
Provision for retirement benefits for directors (and other officers)	4	0
Provision for executive officers' retirement benefits	40	33
Provision for reimbursement of deposits	12	47
Provision for point card certificates	23	23
Provision for contingent loss	357	345
Deferred tax liabilities for land revaluation	324	324
Acceptances and guarantees	1,136	1,405
Total liabilities	2,798,133	2,767,658
Net assets		
Share capital	48,868	48,868
Capital surplus	30,451	30,453
Retained earnings	42,069	45,442
Treasury shares	(43)	(30)
Total shareholders' equity	121,345	124,733
Valuation difference on available-for-sale securities	(32,761)	(25,073)
Revaluation reserve for land	319	319
Remeasurements of defined benefit plans	2,841	2,722
Total accumulated other comprehensive income	(29,600)	(22,031)
Total net assets	91,745	102,701
Total liabilities and net assets	2,889,878	2,870,360

Semi-annual Consolidated Statements of Income and Comprehensive Income
Semi-annual Consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Ordinary income	20,301	23,947
Interest income	13,724	16,579
Interest on loans and discounts	11,242	13,641
Interest and dividends on securities	2,174	2,440
Fees and commissions	4,634	5,096
Other ordinary income	229	209
Other income	1,712	2,061
Ordinary expenses	18,064	19,818
Interest expenses	530	2,506
Interest on deposits	326	2,270
Fees and commissions payments	2,433	2,707
Other ordinary expenses	1,240	1,818
General and administrative expenses	11,278	11,786
Other expenses	2,582	1,000
Ordinary profit	2,236	4,128
Extraordinary income	-	-
Extraordinary losses	19	58
Loss on disposal of non-current assets	16	15
Impairment losses	3	42
Profit before income taxes	2,216	4,070
Income taxes - current	277	373
Income taxes - deferred	(7)	(91)
Total income taxes	270	281
Profit	1,946	3,788
Profit attributable to owners of parent	1,946	3,788

Semi-annual Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Profit	1,946	3,788
Other comprehensive income	(1,664)	7,568
Valuation difference on available-for-sale securities	(1,494)	7,687
Remeasurements of defined benefit plans, net of tax	(169)	(118)
Comprehensive income	281	11,356
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	281	11,356

Semi-annual Consolidated Statement of Changes in Equity

For the six months ended September 30, 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	38,384	(49)	117,650
Changes during period					
Dividends of surplus			(418)		(418)
Profit attributable to owners of parent			1,946		1,946
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	1,527	6	1,537
Balance at end of period	48,868	30,451	39,912	(43)	119,188

	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					1,946
Purchase of treasury shares					(0)
Disposal of treasury shares					10
Net changes in items other than shareholders' equity	(1,494)	-	(169)	(1,664)	(1,664)
Total changes during period	(1,494)	-	(169)	(1,664)	(126)
Balance at end of period	(25,387)	328	2,887	(22,171)	97,017

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	48,868	30,451	42,069	(43)	121,345
Changes during period					
Dividends of surplus			(415)		(415)
Profit attributable to owners of parent			3,788		3,788
Purchase of treasury shares				(0)	(0)
Disposal of treasury shares		1		13	15
Net changes in items other than shareholders' equity					
Total changes during period	-	1	3,373	12	3,388
Balance at end of period	48,868	30,453	45,442	(30)	124,733

	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	(32,761)	319	2,841	(29,600)	91,745
Changes during period					
Dividends of surplus					(415)
Profit attributable to owners of parent					3,788
Purchase of treasury shares					(0)
Disposal of treasury shares					15
Net changes in items other than shareholders' equity	7,687	-	(118)	7,568	7,568
Total changes during period	7,687	-	(118)	7,568	10,956
Balance at end of period	(25,073)	319	2,722	(22,031)	102,701

Semi-annual Non-consolidated Financial Statements and Primary Notes

Semi-annual Non-consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Assets		
Cash and due from banks	307,350	201,625
Monetary claims bought	1,083	1,116
Trading securities	200	158
Money held in trust	2,535	2,014
Securities	421,662	447,269
Loans and bills discounted	2,116,072	2,174,698
Foreign exchanges	2,712	2,124
Other assets	16,200	15,216
Other	16,200	15,216
Tangible fixed assets	19,141	18,878
Intangible fixed assets	3,340	3,519
Prepaid pension costs	5,514	5,923
Deferred tax assets	3,733	5,459
Customers' liabilities for acceptances and guarantees	1,136	1,405
Allowance for loan losses	(13,581)	(11,695)
Total assets	2,887,103	2,867,717
Liabilities		
Deposits	2,634,315	2,599,545
Cash collateral received for securities lent	12,000	12,000
Borrowed money	143,300	143,300
Foreign exchanges	64	118
Other liabilities	6,255	10,245
Income taxes payable	379	414
Asset retirement obligations	72	101
Other	5,804	9,729
Provision for bonuses	743	779
Provision for retirement benefits	32	34
Provision for executive officers' retirement benefits	39	32
Provision for reimbursement of deposits	12	47
Provision for point card certificates	23	23
Provision for contingent loss	357	345
Deferred tax liabilities for land revaluation	324	324
Acceptances and guarantees	1,136	1,405
Total liabilities	2,798,605	2,768,202

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Net assets		
Share capital	48,868	48,868
Capital surplus	30,451	30,453
Legal capital surplus	9,376	9,376
Other capital surplus	21,074	21,076
Retained earnings	41,663	44,978
Legal retained earnings	1,278	1,361
Other retained earnings	40,384	43,616
Retained earnings brought forward	40,384	43,616
Treasury shares	(43)	(30)
Total shareholders' equity	120,939	124,268
Valuation difference on available-for-sale securities	(32,761)	(25,073)
Revaluation reserve for land	319	319
Total valuation and translation adjustments	(32,441)	(24,754)
Total net assets	88,497	99,514
Total liabilities and net assets	2,887,103	2,867,717

Semi-annual Non-consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Ordinary income	20,215	23,832
Interest income	13,724	16,579
Interest on loans and discounts	11,242	13,641
Interest and dividends on securities	2,174	2,440
Fees and commissions	4,586	5,041
Other ordinary income	229	209
Other income	1,675	2,001
Ordinary expenses	18,021	19,779
Interest expenses	530	2,506
Interest on deposits	326	2,271
Fees and commissions payments	2,433	2,707
Other ordinary expenses	1,240	1,818
General and administrative expenses	11,232	11,742
Other expenses	2,584	1,005
Ordinary profit	2,193	4,052
Extraordinary income	-	-
Extraordinary losses	19	58
Profit before income taxes	2,174	3,994
Income taxes - current	261	355
Income taxes - deferred	(7)	(91)
Total income taxes	254	264
Profit	1,920	3,729

Semi-annual Non-consolidated Statement of Changes in Equity

For the six months ended September 30, 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	1,195	36,829	38,024	(49)	117,291
Changes during period									
Dividends of surplus					83	(502)	(418)		(418)
Profit						1,920	1,920		1,920
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	1,417	1,501	6	1,511
Balance at end of period	48,868	9,376	21,074	30,451	1,278	38,247	39,526	(43)	118,802

	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				1,920
Purchase of treasury shares				(0)
Disposal of treasury shares				10
Net changes in items other than shareholders' equity	(1,494)	-	(1,494)	(1,494)
Total changes during period	(1,494)	-	(1,494)	17
Balance at end of period	(25,387)	328	(25,058)	93,744

For the six months ended September 30, 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	21,074	30,451	1,278	40,384	41,663	(43)	120,939
Changes during period									
Dividends of surplus					83	(498)	(415)		(415)
Profit						3,729	3,729		3,729
Purchase of treasury shares								(0)	(0)
Disposal of treasury shares			1	1				13	15
Net changes in items other than shareholders' equity									
Total changes during period	-	-	1	1	83	3,231	3,314	12	3,329
Balance at end of period	48,868	9,376	21,076	30,453	1,361	43,616	44,978	(30)	124,268

	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	(32,761)	319	(32,441)	88,497
Changes during period				
Dividends of surplus				(415)
Profit				3,729
Purchase of treasury shares				(0)
Disposal of treasury shares				15
Net changes in items other than shareholders' equity	7,687	-	7,687	7,687
Total changes during period	7,687	-	7,687	11,016
Balance at end of period	(25,073)	319	(24,754)	99,514

Supplementary Information

Financial Results for the Six Months Ended September 30, 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】

For the six months ended

(Millions of yen)

	(Japanese)	Sep.30, 2025 (A)	(A)-(B)	Sep.30, 2024 (B)
Gross business profit	業務粗利益	14,800	463	14,336
(Excluding gains (losses) on bonds)	(除く国債等債券損益)	16,582	1,595	14,986
Domestic gross business profit	国内業務粗利益	14,799	(511)	15,310
(Excluding gains (losses) on bonds)	(除く国債等債券損益)	16,581	1,278	15,302
Net interest income	資金利益	14,070	1,097	12,972
Net fees and commissions	役務取引等利益	2,351	180	2,170
Net other ordinary income	その他業務利益	(1,622)	(1,789)	166
Of which, gains (losses) on bonds	うち国債等債券損益	(1,781)	(1,790)	8
International gross business profit	国際業務粗利益	0	974	(974)
(Excluding gains (losses) on bonds)	(除く国債等債券損益)	0	316	(315)
Net interest income	資金利益	3	(217)	221
Net fees and commissions	役務取引等利益	(16)	1	(18)
Net other ordinary income	その他業務利益	13	1,191	(1,177)
Of which, gains (losses) on bonds	うち国債等債券損益	—	658	(658)
Expenses (excluding non-recurrent expenses) (-)	経費(除く臨時処理分)(△)	11,907	436	11,471
Personnel expenses (-)	人件費(△)	6,304	358	5,945
Non-personnel expenses (-)	物件費(△)	4,781	34	4,746
Taxes (-)	税金(△)	822	43	778
Net business profit (before provision of general allowance for loan losses)	実質業務純益	2,892	27	2,865
Core net business profit	コア業務純益	4,674	1,159	3,515
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)	4,547	1,160	3,387
Provision of general allowance for loan losses (-) ①	一般貸倒引当金繰入額(△) ①	—	1,890	(1,890)
Net business profit	業務純益	2,892	(1,863)	4,755
Non-recurrent gains (losses)	臨時損益	1,161	3,723	(2,561)
Of which, gains (losses) related to equity securities	うち株式等関係損益	793	217	575
Of which, Expenses for disposal of non-performing loans (-) ②	うち不良債権処理費用(△) ②	647	(3,215)	3,863
Write-off of loans (-)	貸出金償却(△)	476	100	376
Provision of specific allowance for loan losses (-)	個別貸倒引当金繰入額(△)	—	(3,392)	3,392
Losses on sales of loans (-)	債権売却損(△)	(0)	0	(0)
Provision for contingent loss (-)	偶発損失引当金繰入額(△)	(12)	12	(25)
Cost borne under joint responsibility system of credit guarantee corporations (-)	保証協会責任共有制度負担金(△)	183	63	119
Of which, Reversal of allowance for loan losses ③	うち貸倒引当金戻入益 ③	347	347	—
Of which, Recoveries of written off receivables ④	うち償却債権取立益 ④	167	(0)	168
Ordinary profit	経常利益	4,052	1,858	2,193
Extraordinary gains (losses)	特別損益	(58)	(38)	(19)
Of which, gains (losses) on disposal of non-current assets	うち固定資産処分損益	(15)	0	(16)
Of which, impairment losses (-)	うち減損損失(△)	42	39	3
Profit before income taxes	税引前中間純利益	3,994	1,820	2,174
Total income taxes (-)	法人税等合計(△)	264	10	254
Income taxes - current (-)	法人税、住民税及び事業税(△)	355	94	261
Income taxes - deferred (-)	法人税等調整額(△)	(91)	(84)	(7)
Profit	中間純利益	3,729	1,809	1,920
Credit-related costs ①+②-③-④	与信関係費用①+②+③+④	131	(1,671)	1,803

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】

For the six months ended

(Millions of yen)

	(Japanese)	Sep.30, 2025 (A)	(A)-(B)	Sep.30, 2024 (B)
Consolidated gross business profit	連結業務粗利益	14,855	470	14,384
Net interest income	資金利益	14,075	880	13,194
Net fees and commissions	役務取引等利益	2,389	188	2,200
Net other ordinary income	その他業務利益	(1,608)	(598)	(1,010)
General and administrative expenses (-)	営業経費(△)	11,786	507	11,278
Credit-related costs (-)	与信関係費用(△)	131	(1,671)	1,803
Write-off of loans (-)	貸出金償却(△)	476	100	376
Provision of specific allowance for loan losses (-)	個別貸倒引当金繰入額(△)	—	(3,392)	3,392
Provision of general allowance for loan losses (-)	一般貸倒引当金繰入額(△)	—	1,890	(1,890)
Losses on sales of loans (-)	債権売却損(△)	(0)	0	(0)
Provision for contingent loss (-)	偶発損失引当金繰入額(△)	(12)	12	(25)
Cost borne under joint responsibility system of credit guarantee corporations (-)	保証協会責任共有制度負担金(△)	183	63	119
Reversal of allowance for loan losses	貸倒引当金戻入益	347	347	—
Recoveries of written off receivables	償却債権取立益	167	(0)	168
Gains (losses) related to equity securities	株式等関係損益	813	238	574
Others	その他	377	18	359
Ordinary profit	経常利益	4,128	1,891	2,236
Extraordinary gains (losses)	特別損益	(58)	(38)	(19)
Extraordinary income	特別利益	—	—	—
Extraordinary losses	特別損失	58	38	19
Profit before income taxes	税金等調整前中間純利益	4,070	1,853	2,216
Total income taxes (-)	法人税等合計(△)	281	11	270
Income taxes - current (-)	法人税、住民税及び事業税(△)	373	95	277
Income taxes - deferred (-)	法人税等調整額(△)	(91)	(84)	(7)
Profit	中間純利益	3,788	1,842	1,946
Profit attributable to owners of parent	親会社株主に帰属する中間純利益	3,788	1,842	1,946

(2) Net business profit

【Non-consolidated】

For the six months ended (Millions of yen)

	(Japanese)	Sep.30, 2025 (A)	(A)-(B)	Sep.30, 2024 (B)
Net business profit (before provision of general allowance for loan losses)	実質業務純益	2,892	27	2,865
Per head (in thousands of yen)	職員一人当たり (千円)	2,232	62	2,169
Net business profit	業務純益	2,892	(1,863)	4,755
Per head (in thousands of yen)	職員一人当たり (千円)	2,232	(1,368)	3,600

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】

For the six months ended (%)

	(Japanese)	Sep.30, 2025 (A)	(A)-(B)	Sep.30, 2024 (B)
Average yield on interest earning assets ①	資金運用利回	1.17	0.22	0.95
Average yield on loans and bills discounted	貸出金利回	1.26	0.17	1.09
Average yield on securities	有価証券利回	1.04	0.09	0.95
Average yield on interest bearing liabilities ②	資金調達原価	1.04	0.19	0.85
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.17	0.15	0.02
Average interest rate spread (①－②)	総資金利鞘	0.13	0.03	0.10

(4) Return on Equity

【Non-consolidated】

For the six months ended (%)

	(Japanese)	Sep.30, 2025 (A)	(A)-(B)	Sep.30, 2024 (B)
Net business profit basis	業務純益ベース (注1)	6.13	(3.98)	10.11
Profit basis	中間純利益ベース (注2)	7.91	3.83	4.08

Note : 1. Net business profit / {(Net assets at the beginning of the period + Net assets at the end of the period) / 2} × 365 / 183 × 100

2. Profit / {(Net assets at the beginning of the period + Net assets at the end of the period) / 2} × 365 / 183 × 100

(注) 1. 業務純益 ÷ {(期首純資産の部 + 期末純資産の部) ÷ 2} × 365 日 ÷ 183 日 × 100

2. 中間純利益 ÷ {(期首純資産の部 + 期末純資産の部) ÷ 2} × 365 日 ÷ 183 日 × 100

(Reference) A denominator is Average net assets.

For the six months ended (%)

	(Japanese)	Sep.30, 2025 (A)	(A)-(B)	Sep.30, 2024 (B)
Net business profit basis	業務純益ベース (注1)	4.67	(3.27)	7.94
Profit basis	中間純利益ベース (注2)	6.03	2.83	3.20

Note : 1. Net business profit / Average net assets × 365 / 183 × 100

2. Profit / Average net assets × 365 / 183 × 100

(注) 1. 業務純益 ÷ 純資産の部合計平残 × 365 日 ÷ 183 日 × 100

2. 中間純利益 ÷ 純資産の部合計平残 × 365 日 ÷ 183 日 × 100

(5) Gains and Losses on Securities

【Non-consolidated】

For the six months ended

(Millions of yen)

	(Japanese)	Sep.30, 2025 (A)	(A)-(B)	Sep.30, 2024 (B)
Gains (losses) on bonds	国債等債券損益 (5勘定戻)	(1,781)	(1,132)	(649)
Gain on sale	売却益	36	(33)	70
Gain on redemption	償還益	—	—	—
Loss on sale	売却損	1,818	1,098	720
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)	793	217	575
Gain on sale	売却益	1,015	68	947
Loss on sale	売却損	221	(145)	367
Loss on devaluation	償却	—	(3)	3

(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)
------------------------------------	------------	---

② Valuation Gains (Losses)

【Non-consolidated】

(Millions of yen)

	(Japanese)	As of September 30, 2025				As of March 31, 2025		
		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	(679)	(235)	—	679	(444)	—	444
Available-for-sale securities	その他有価証券	(27,417)	6,053	4,491	31,908	(33,470)	3,323	36,793
Stocks	株式	1,054	333	1,157	102	721	900	178
Bonds	債券	(13,510)	295	1	13,511	(13,805)	12	13,818
Others	その他	(14,961)	5,424	3,332	18,294	(20,386)	2,410	22,796
Total	合計	(28,097)	5,817	4,491	32,588	(33,915)	3,323	37,238
Stocks	株式	1,054	333	1,157	102	721	900	178
Bonds	債券	(14,190)	59	1	14,191	(14,250)	12	14,262
Others	その他	(14,961)	5,424	3,332	18,294	(20,386)	2,410	22,796

【Consolidated】

(Millions of yen)

	(Japanese)	As of September 30, 2025				As of March 31, 2025		
		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	(679)	(235)	—	679	(444)	—	444
Available-for-sale securities	その他有価証券	(27,417)	6,053	4,491	31,908	(33,470)	3,323	36,793
Stocks	株式	1,054	333	1,157	102	721	900	178
Bonds	債券	(13,510)	295	1	13,511	(13,805)	12	13,818
Others	その他	(14,961)	5,424	3,332	18,294	(20,386)	2,410	22,796
Total	合計	(28,097)	5,817	4,491	32,588	(33,915)	3,323	37,238
Stocks	株式	1,054	333	1,157	102	721	900	178
Bonds	債券	(14,190)	59	1	14,191	(14,250)	12	14,262
Others	その他	(14,961)	5,424	3,332	18,294	(20,386)	2,410	22,796

(7) Capital Adequacy Ratio (Domestic Standard)

【Non-consolidated】

(Billions of yen)

	(Japanese)	As of September 30, 2025			As of March 31, 2025 (B)	As of Sep.30, 2024 (C)
		(A)	(A)-(B)	(A)-(C)		
① Capital adequacy ratio ②/③	自己資本比率 ②/③	9.45 %	0.08 %	0.42 %	9.37 %	9.03 %
② Capital	自己資本の額	121.9	2.5	4.2	119.3	117.7
③ Risk-weighted assets	リスク・アセットの額	1,289.9	16.7	(13.2)	1,273.2	1,303.1
④ Total required capital ③×4%	所要自己資本 ③×4%	51.5	0.6	(0.5)	50.9	52.1

【Consolidated】

(Billions of yen)

	(Japanese)	As of September 30, 2025			As of March 31, 2025 (B)	As of Sep.30, 2024 (C)
		(A)	(A)-(B)	(A)-(C)		
① Capital adequacy ratio ②/③	自己資本比率 ②/③	9.48 %	0.08 %	0.43 %	9.40 %	9.05 %
② Capital	自己資本の額	122.4	2.6	4.3	119.7	118.1
③ Risk-weighted assets	リスク・アセットの額	1,290.1	16.6	(13.5)	1,273.4	1,303.6
④ Total required capital ③×4%	所要自己資本 ③×4%	51.6	0.6	(0.5)	50.9	52.1

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 September 30, 2025			As of March 31, 2025(B)	As of Sep. 30, 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	5,750	(2,339)	(2,534)	8,090	8,285
Doubtful claims	危険債権	37,232	1,037	724	36,194	36,507
Substandard claims	要管理債権	11,666	(2,740)	(3,237)	14,407	14,904
Loans past due 3 months or more	三月以上延滞債権	43	33	14	9	28
Restructured loans	貸出条件緩和債権	11,623	(2,773)	(3,252)	14,397	14,875
Subtotal	小計 (A)	54,649	(4,042)	(5,047)	58,692	59,697
Normal claims	正常債権	2,150,243	57,814	99,734	2,092,429	2,050,509
Total Amount of Loans	総与信残高(B)	2,204,893	53,772	94,687	2,151,121	2,110,206
(A)/(B) (%)	(A) / (B)	2.47	(0.25)	(0.35)	2.72	2.82

【Consolidated】

(Millions of yen)

	(Japanese)	As of September 30, 2025			As of March 31, 2025(B)	As of Sep. 30, 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	5,750	(2,339)	(2,534)	8,090	8,285
Doubtful claims	危険債権	37,232	1,037	724	36,194	36,507
Substandard claims	要管理債権	11,666	(2,740)	(3,237)	14,407	14,904
Loans past due 3 months or more	三月以上延滞債権	43	33	14	9	28
Restructured loans	貸出条件緩和債権	11,623	(2,773)	(3,252)	14,397	14,875
Subtotal	小計 (A)	54,649	(4,042)	(5,047)	58,692	59,697
Normal claims	正常債権	2,150,243	57,814	99,734	2,092,429	2,050,509
Total Amount of Loans	総与信残高(B)	2,204,893	53,772	94,687	2,151,121	2,110,206
(A)/(B) (%)	(A) / (B)	2.47	(0.25)	(0.35)	2.72	2.82

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

【Non-consolidated】

(Millions of yen)

	(Japanese)	As of September 30, 2025			As of March 31, 2025(B)	As of Sep. 30, 2024(C)
		(A)	(A)-(B)	(A)-(C)		
Coverage amount (C)	保全額 (C)	37,588	(2,030)	(4,545)	39,618	42,134
Collateral and guarantees(D)	担保保証等 (D)	29,498	(709)	(791)	30,207	30,290
Allowance for loan losses (E)	貸倒引当金 (E)	8,089	(1,320)	(3,754)	9,410	11,843
Allowance ratio (E) / (A-D) (%)	引当率 (E) / (A-D)	32.16	(0.87)	(8.11)	33.03	40.27
Coverage ratio (C) / (A) (%)	保全率 (C) / (A)	68.77	1.27	(1.80)	67.50	70.57

【Consolidated】

(Millions of yen)

	(Japanese)	As of September 30, 2025			As of March 31, 2025(B)	As of Sep. 30, 2024(C)
		(A)	(A)-(B)	(A)-(C)		
Coverage amount (C)	保全額 (C)	37,588	(2,030)	(4,545)	39,618	42,134
Collateral and guarantees(D)	担保保証等 (D)	29,498	(709)	(791)	30,207	30,290
Allowance for loan losses (E)	貸倒引当金 (E)	8,089	(1,320)	(3,754)	9,410	11,843
Allowance ratio (E) / (A-D) (%)	引当率 (E) / (A-D)	32.16	(0.87)	(8.11)	33.03	40.27
Coverage ratio (C) / (A) (%)	保全率 (C) / (A)	68.77	1.27	(1.80)	67.50	70.57

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

【Non-consolidated】

(Millions of yen)

As of September 30, 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	5,750	3,750	1,999	1,999	100.00	100.00
Doubtful claims	危険債権	37,232	22,251	14,980	5,443	36.33	74.38
Substandard claims	要管理債権	11,666	3,495	8,171	646	7.90	35.50
Total	合計	54,649	29,498	25,151	8,089	32.16	68.77

【Consolidated】

(Millions of yen)

As of September 30, 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	5,750	3,750	1,999	1,999	100.00	100.00
Doubtful claims	危険債権	37,232	22,251	14,980	5,443	36.33	74.38
Substandard claims	要管理債権	11,666	3,495	8,171	646	7.90	35.50
Total	合計	54,649	29,498	25,151	8,089	32.16	68.77

(3) Status of Allowance for Loan Losses

【Non-consolidated】

(Millions of yen)

	(Japanese)	As of September 30, 2025			As of March 31, 2025(B)	As of Sep. 30, 2024(C)
		(A)	(A)-(B)	(A)-(C)		
Allowance for Loan Losses	貸倒引当金	11,695	(1,886)	(4,289)	13,581	15,985
General allowance for loan losses	一般貸倒引当金	4,074	(726)	(750)	4,801	4,825
Specific allowance for loan losses	個別貸倒引当金	7,620	(1,159)	(3,539)	8,780	11,159

【Consolidated】

(Millions of yen)

	(Japanese)	As of September 30, 2025			As of March 31, 2025(B)	As of Sep. 30, 2024(C)
		(A)	(A)-(B)	(A)-(C)		
Allowance for Loan Losses	貸倒引当金	11,695	(1,886)	(4,289)	13,581	15,985
General allowance for loan losses	一般貸倒引当金	4,074	(726)	(750)	4,801	4,825
Specific allowance for loan losses	個別貸倒引当金	7,620	(1,159)	(3,539)	8,780	11,159

(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
--

Classification of borrowers 債務者区分別残高	
Bankrupt borrowers 破綻先 1.8	
Effectively bankrupt borrowers 実質破綻先 4.0	
Potentially bankrupt borrowers 破綻懸念先 37.2	
Borrowers requiring caution 要注意先	Substandard borrowers 要管理先 18.6
	Other borrowers requiring caution 要管理先以外の要注意先 158.0
Subtotal 要注意先計 176.6	
Normal Borrowers 正常先 1,985.3	
Total 合計 2,204.9	

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 5.8	3.8	2.0	100.00
Doubtful claims 危険債権 37.2	22.3	5.4	74.38
Substandard claims 要管理債権	11.7	3.5	35.50
	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 11.6		
Subtotal 小計 54.6	29.5	8.1	68.77
Normal claims 正常債権 2,150.2			
Total 合計 2,204.9			

(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 September 30, 2025			As of March 31, 2025(B)	As of Sep. 30, 2024(C)
		(A)	(A)-(B)	(A)-(C)		
Domestic branches	国内店分	2,174,698	58,626	103,304	2,116,072	2,071,394
Manufacturing	製造業	163,405	7,574	12,844	155,831	150,561
Agriculture and forestry	農業、林業	9,778	950	574	8,828	9,204
Fishery	漁業	590	73	151	517	439
Mining, quarrying of stone and gravel	鉱業、採石業、砂利採取業	2,985	(267)	(278)	3,252	3,263
Construction	建設業	126,021	(103)	9,858	126,124	116,163
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	29,651	(1,215)	(2,162)	30,866	31,813
Information and communications	情報通信業	9,792	(370)	(374)	10,162	10,166
Transport and postal activities	運輸業、郵便業	75,025	2,392	(1,642)	72,633	76,667
Wholesale and retail	卸売・小売業	129,121	4,984	5,091	124,137	124,030
Finance and insurance	金融・保険業	70,834	(1,377)	(370)	72,211	71,204
Real estate and goods rental and leasing	不動産業、物品賃貸業	275,524	11,119	12,639	264,405	262,885
Scientific research, professional and technical services	学術研究、専門・技術サービス業	12,605	(520)	(0)	13,125	12,605
Accommodations	宿泊業	6,442	(154)	(397)	6,596	6,839
Restaurant businesses	飲食業	16,207	187	(2,419)	16,020	18,626
Living-related and personal services and amusement services	生活関連サービス業、娯楽業	19,975	218	531	19,757	19,444
Education and learning support	教育、学習支援業	10,063	303	44	9,760	10,019
Medical and welfare	医療・福祉	84,521	173	(997)	84,348	85,518
Other services	その他のサービス業	37,094	671	2,089	36,423	35,005
Local governments	地方公共団体	446,901	13,124	22,806	433,777	424,095
Others	その他	648,164	20,864	45,316	627,300	602,848

② Classification of Disclosed Claims under the Financial Reconstruction Law

【Non-consolidated】

(Millions of yen)

	(Japanese)	As of September 30, 2025			As of March 31, 2025(B)	As of Sep. 30, 2024(C)
		(A)	(A)-(B)	(A)-(C)		
Domestic branches	国内店分	54,649	(4,042)	(5,047)	58,692	59,697
Manufacturing	製造業	8,698	(2,732)	(3,178)	11,430	11,876
Agriculture and forestry	農業、林業	833	445	371	388	462
Fishery	漁業	—	—	—	—	—
Mining, quarrying of stone and gravel	鉱業、採石業、砂利採取業	648	102	279	546	369
Construction	建設業	7,898	162	227	7,736	7,671
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	74	(7)	(13)	81	87
Information and communications	情報通信業	394	132	51	262	343
Transport and postal activities	運輸業、郵便業	3,785	(437)	(454)	4,222	4,239
Wholesale and retail	卸売・小売業	7,184	(1,016)	81	8,200	7,103
Finance and insurance	金融・保険業	78	(0)	74	78	4
Real estate and goods rental and leasing	不動産業、物品賃貸業	3,354	(142)	(576)	3,496	3,930
Scientific research, professional and technical services	学術研究、専門・技術サービス業	233	(73)	(60)	306	293
Accommodations	宿泊業	1,665	(18)	(26)	1,683	1,691
Restaurant businesses	飲食業	1,726	(4)	(921)	1,730	2,647
Living-related and personal services and amusement services	生活関連サービス業、娯楽業	1,648	(4)	(7)	1,652	1,655
Education and learning support	教育、学習支援業	5	(29)	(30)	34	35
Medical and welfare	医療・福祉	10,166	(87)	(388)	10,253	10,554
Other services	その他のサービス業	1,443	(275)	(511)	1,718	1,954
Local governments	地方公共団体	—	—	—	—	—
Others	その他	4,809	(60)	34	4,869	4,775

③ Balance of Consumer Loans

【Non-consolidated】

(Millions of yen)

	(Japanese)	As of Sep.30, 2025			As of March 31, 2025(B)	As of Sep.30, 2024(C)
		(A)	(A)-(B)	(A)-(C)		
Consumer loans	消費者ローン残高	641,715	21,650	45,751	620,064	595,963
Housing loans	住宅ローン残高	597,470	18,526	40,097	578,944	557,373
Other consumer loans	その他ローン残高	44,244	3,124	5,653	41,120	38,590

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

【Non-consolidated】

(Millions of yen)

	(Japanese)	As of Sep.30, 2025			As of March 31, 2025(B)	As of Sep.30, 2024(C)
		(A)	(A)-(B)	(A)-(C)		
Loans and bills discounted(A)	貸出金残高(A)	2,174,698	58,626	103,304	2,116,072	2,071,394
Loans to SMEs, etc.(B)	中小企業等貸出金残高(B)	1,518,298	32,875	63,309	1,485,422	1,454,989
Loans to SMEs	うち中小企業貸出残高	815,380	10,725	24,117	804,655	791,263
Ratio of loans to SMEs, etc.(B/A) (%)	中小企業等貸出比率(B/A)	69.81	(0.38)	(0.43)	70.19	70.24

(6) Balance of Deposits and Loans

【Non-consolidated】

(Millions of yen)

	(Japanese)	As of Sep.30, 2025			As of March 31, 2025(B)	As of Sep.30, 2024(C)
		(A)	(A)-(B)	(A)-(C)		
Deposits (Terms-end balance)	預金 (末残)	2,599,545	(34,769)	(65,221)	2,634,315	2,664,767
Deposits (Average balance)	預金 (平残)	2,605,637	(43,028)	(45,108)	2,648,665	2,650,746
Loans (Terms-end balance)	貸出金 (末残)	2,174,698	58,626	103,304	2,116,072	2,071,394
Loans (Average balance)	貸出金 (平残)	2,143,138	74,229	93,003	2,068,909	2,050,135

(Reference) Balance of private placement bonds

【Non-consolidated】

(Millions of yen)

	(Japanese)	As of Sep.30, 2025			As of March 31, 2025(B)	As of Sep.30, 2024(C)
		(A)	(A)-(B)	(A)-(C)		
Private placement bonds	私募債残高	27,530	(5,178)	(9,204)	32,709	36,735

(7) Balance of Assets in Custody

【Non-consolidated】

(Millions of yen)

	(Japanese)	As of Sep.30, 2025			As of March 31, 2025(B)	As of Sep.30, 2024(C)
		(A)	(A)-(B)	(A)-(C)		
Assets in custody	預り資産	380,215	30,655	40,147	349,559	340,067
Investment trusts	投資信託	185,049	20,010	24,118	165,038	160,930
Life insurance	生命保険	187,149	9,271	14,297	177,877	172,851
Public bonds	国債等公共債	7,085	1,399	1,725	5,686	5,359
Foreign currency deposits	外貨預金	931	(25)	5	956	925