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January 28, 2026

Consolidated Financial Results for the Nine Months Ended December 31, 2025 (Under Japanese GAAP)

Company name: THE AKITA BANK, LTD.
 Listing: Tokyo Stock Exchange
 Securities code: 8343
 URL: <https://www.akita-bank.co.jp>
 Representative: Kosuke Ashida, President, Director
 Inquiries: Tetsuya Hayashiguchi, Senior Executive Officer, General Manager of Corporate Planning Department
 Telephone: +81-18-863-1212
 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,
and percentages are rounded down to the first decimal place.)

1. Consolidated financial results for the Nine months ended December 31, 2025 (from April 1, 2025 to December 31, 2025)

(1) Consolidated operating results (cumulative)

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Nine months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
December 31, 2025	43,457	8.6	9,136	61.7	6,214	88.5
December 31, 2024	40,003	30.0	5,648	23.6	3,296	2.3

Note: Comprehensive income For the nine months ended December 31, 2025: ¥24,672 million [—%]
 For the nine months ended December 31, 2024: ¥(4,372) million [—%]

	Basic earnings per share	Diluted earnings per share
Nine months ended	Yen	Yen
December 31, 2025	350.04	—
December 31, 2024	186.63	—

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
December 31, 2025	3,626,363	179,491	4.9
March 31, 2025	3,460,341	157,094	4.5

Reference: Equity

As of December 31, 2025: ¥178,736 million
 As of March 31, 2025: ¥156,357 million

Note: The equity-to-asset ratio is calculated by dividing total net assets at the end of the period, excluding non-controlling interests, by total assets at the end of the period.
 This equity-to-asset ratio is not the same as the capital adequacy ratio stated in the notice on capital adequacy ratio.

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	—	45.00	—	60.00	105.00
Fiscal year ending March 31, 2026	—	75.00	—		
Fiscal year ending March 31, 2026 (Forecast)				75.00	150.00

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

3. Consolidated earnings 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
Fiscal year ending March 31, 2026	9,800	7.4	6,500	14.8	366.99

Note: Revisions to the earnings forecasts most recently announced: None

*** Notes**

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

(4) Number of issued shares (common shares)

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

As of December 31, 2025	18,093,643 shares
As of March 31, 2025	18,093,643 shares

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

As of December 31, 2025	299,298 shares
As of March 31, 2025	382,432 shares

(iii) Average number of shares outstanding during the period (cumulative from the beginning of the fiscal year)

Nine months ended December 31, 2025	17,753,964 shares
Nine months ended December 31, 2024	17,663,272 shares

Note: The number of treasury shares at the end of the period includes the number of shares of THE AKITA BANK, LTD. (the "Bank") held by the BIP Trust (113,800 shares as of December 31, 2025, 110,078 shares as of March 31, 2025) and the number of shares of the Bank held by the ESOP Trust (71,800 shares as of December 31, 2025, 124,900 shares as of March 31, 2025).

The average number of shares of the Bank outstanding during the period held by the BIP Trust (106,320 shares as of December 31, 2025, and 110,617 shares as of December 31, 2024) and the ESOP Trust (102,724 shares as of December 31, 2025, and 173,859 shares as of December 31, 2024) are included in the number of treasury shares deducted in calculating the average number of shares outstanding during the period.

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

* Proper use of earnings forecasts, and other special matters

The forward-looking statements including earnings projections contained in this document are based on information currently available to the Bank and certain assumptions that the Bank deems reasonable. Actual results, including financial performance, may differ significantly from these statements due to various factors.

Attached Material**Index**

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1. Quarterly consolidated financial statements and significant notes thereto

(1) Quarterly consolidated balance sheets

(Millions of yen)

	As of March 31, 2025	As of December 31, 2025
Assets		
Cash and due from banks	466,752	402,786
Call loans and bills bought	5,000	62,084
Monetary claims bought	6,483	6,254
Money held in trust	—	2,019
Securities	871,384	959,622
Loans and bills discounted	2,057,353	2,130,145
Foreign exchanges	2,088	2,378
Other assets	24,828	34,715
Property, plant and equipment	17,865	17,120
Intangible assets	810	767
Retirement benefit asset	14,944	15,277
Deferred tax assets	488	305
Customers' liabilities for acceptances and guarantees	8,572	8,604
Allowance for loan losses	(16,229)	(15,718)
Allowance for investment loss	(0)	(0)
Total assets	3,460,341	3,626,363
Liabilities		
Deposits	3,129,579	3,140,699
Negotiable certificates of deposit	59,128	100,621
Call money and bills sold	259	11,677
Borrowed money	87,129	155,970
Foreign exchanges	75	125
Other liabilities	14,272	22,800
Provision for bonuses for directors (and other officers)	20	10
Retirement benefit liability	928	950
Provision for retirement benefits for directors (and other officers)	23	27
Provision for share awards	149	107
Provision for reimbursement of deposits	174	149
Provision for contingent loss	826	759
Deferred tax liabilities	591	2,878
Deferred tax liabilities for land revaluation	1,515	1,491
Acceptances and guarantees	8,572	8,604
Total liabilities	3,303,246	3,446,872

(Millions of yen)

	As of March 31, 2025	As of December 31, 2025
Net assets		
Share capital	14,100	14,100
Capital surplus	9,212	9,212
Retained earnings	136,197	139,975
Treasury shares	(940)	(779)
Total shareholders' equity	158,570	162,508
Valuation difference on available-for-sale securities	(12,462)	2,997
Deferred gains or losses on hedges	936	4,330
Revaluation reserve for land	2,854	2,857
Remeasurements of defined benefit plans	6,458	6,043
Total accumulated other comprehensive income	(2,213)	16,228
Non-controlling interests	737	754
Total net assets	157,094	179,491
Total liabilities and net assets	3,460,341	3,626,363

(2) Quarterly consolidated statements of income and comprehensive income**Quarterly consolidated statements of income (cumulative)****Nine months ended December 31, 2025**

(Millions of yen)

	Nine months ended December 31, 2024	Nine months ended December 31, 2025
Ordinary income	40,003	43,457
Interest income	21,251	29,557
Interest on loans and discounts	13,942	18,366
Interest and dividends on securities	5,622	8,886
Fees and commissions	5,575	5,434
Other ordinary income	5,104	4,038
Other income	8,072	4,427
Ordinary expenses	34,355	34,320
Interest expenses	1,858	5,250
Interest on deposits	1,019	3,970
Fees and commissions payments	1,594	1,871
Other ordinary expenses	10,783	10,024
General and administrative expenses	15,783	16,267
Other expenses	4,335	905
Ordinary profit	5,648	9,136
Extraordinary income	4	1
Gain on disposal of non-current assets	4	1
Extraordinary losses	70	455
Loss on disposal of non-current assets	67	24
Impairment losses	3	431
Profit before income taxes	5,582	8,682
Income taxes - current	2,247	1,785
Income taxes - deferred	27	664
Total income taxes	2,275	2,450
Profit	3,306	6,232
Profit attributable to non-controlling interests	10	17
Profit attributable to owners of parent	3,296	6,214

Quarterly consolidated statements of comprehensive income (cumulative)
Nine months ended December 31, 2025

(Millions of yen)

	Nine months ended December 31, 2024	Nine months ended December 31, 2025
Profit	3,306	6,232
Other comprehensive income	(7,679)	18,440
Valuation difference on available-for-sale securities	(7,769)	15,461
Deferred gains or losses on hedges	442	3,393
Remeasurements of defined benefit plans, net of tax	(352)	(414)
Comprehensive income	(4,372)	24,672
Comprehensive income attributable to:		
Owners of parent	(4,387)	24,652
Non-controlling interests	15	19

(3) Notes on quarterly consolidated financial statements**Notes on changes in accounting policies**

Not applicable.

Notes on changes in accounting estimates

Not applicable.

Notes on segment information, etc.

For the nine months ended December 31, 2024

1. Information regarding ordinary income and profit or loss by reportable segment

(Millions of yen)

	Reportable segments			Other	Total	Adjustments	Amount recorded in quarterly consolidated statements of income
	Banking	Leasing	Subtotal				
Ordinary income							
Ordinary income from external customers	35,239	4,109	39,348	659	40,008	(5)	40,003
Intersegment ordinary income	735	106	842	300	1,142	(1,142)	—
Total	35,974	4,216	40,191	960	41,151	(1,148)	40,003
Segment profit	5,993	105	6,099	231	6,330	(682)	5,648

- Notes: 1. Instead of net sales disclosed by companies in general commerce business, ordinary income is disclosed.
 2. The “Other” category refers to business segments that are not included in the reportable segments and includes consulting, regional trading, guarantee and credit card services, among others.
 3. The adjustment to segment profit of ¥(682) million represents a reduction of ¥682 million due to the elimination of intersegment transactions.
 4. Segment profit is adjusted to ordinary profit in the quarterly consolidated statements of income.

2. Information regarding impairment losses or goodwill for non-current assets by reportable segment

Significant impairment loss on non-current assets

In the Banking segment, we have recorded impairment losses on assets where cash flow has decreased due to a decline in operating profit, assets with changes in usage, and assets where the prices of land have significantly dropped. The amount of these impairment losses recorded for the nine months ended December 31, 2024 is ¥3 million.

For the nine months ended December 31, 2025

1. Information regarding ordinary income and profit or loss by reportable segment

(Millions of yen)

	Reportable segments			Other	Total	Adjustments	Amount recorded in quarterly consolidated statements of income
	Banking	Leasing	Subtotal				
Ordinary income							
Ordinary income from external customers	38,855	3,967	42,823	725	43,548	(91)	43,457
Intersegment ordinary income	469	121	591	288	879	(879)	—
Total	39,324	4,089	43,414	1,013	44,428	(971)	43,457
Segment profit	9,221	144	9,365	182	9,548	(411)	9,136

- Notes: 1. Instead of net sales disclosed by companies in general commerce business, ordinary income is disclosed.
2. The “Other” category refers to business segments that are not included in the reportable segments and includes consulting, regional trading, fund origination and management, guarantee and credit card services, among others.
3. The adjustment to segment profit of ¥(411) million represents a reduction of ¥411 million due to the elimination of intersegment transactions.
4. Segment profit is adjusted to ordinary profit in the quarterly consolidated statements of income.

2. Information regarding impairment losses or goodwill for non-current assets by reportable segment

Significant impairment loss on non-current assets

In the Banking segment, we have recorded impairment losses on assets where cash flow has decreased due to a decline in operating profit, assets with changes in usage, and assets where the prices of land have significantly dropped. The amount of these impairment losses recorded for the nine months ended December 31, 2025 is ¥431 million.

Notes when there are significant changes in amounts of equity

Not applicable.

Notes on premise of going concern

Not applicable.

Notes on quarterly consolidated statements of cash flows

Quarterly consolidated statements of cash flows for the nine months ended December 31, 2025 are not prepared. Depreciation (including amortization of intangible assets) for the nine months ended December 31, 2024 and 2025 is as follows.

	(Millions of yen)	
	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Depreciation	965	899

(Reference) Financial results for the nine months ended December 31, 2025**1. Summary of profit or loss (Non-consolidated)**

		Nine months ended December 31, 2025 (A)	Nine months ended December 31, 2024 (B)	Comparison (A)-(B)	(Millions of yen) Fiscal year ending March 31, 2026 (Forecast)
Ordinary income	1	39,324	35,974	3,350	
(i) Gross business profit	2	21,258	17,365	3,893	
Gross core business profit ((i)-(ii))	3	27,465	23,330	4,135	
Net interest income	4	24,722	20,070	4,652	
Net fees and commissions	5	2,749	3,210	(461)	
Net other business income	6	(6,212)	(5,915)	(297)	
((ii) Of which, gains/losses on bond transactions)	7	(6,206)	(5,964)	(242)	
Expenses (excluding non-recurrent expense)	8	15,612	15,162	450	
Personnel expenses	9	8,119	8,065	54	
Non-personnel expenses	10	6,385	6,027	358	
Taxes	11	1,107	1,068	39	
Core net business income ((iii)-(ii))	12	11,852	8,168	3,684	11,000
Core net business income (excluding gains/losses on cancellation of private offering investment trusts)	13	11,547	8,068	3,479	
((iii) Net business income (before net provision of general allowance for loan losses)	14	5,646	2,203	3,443	
((iv) Net provision of general allowance for loan losses)	15	(374)	1,196	(1,570)	
Net business income	16	6,020	1,007	5,013	
Net non-recurrent gains/losses	17	3,200	4,985	(1,785)	
(v) Disposal of non-performing loans	18	29	2,581	(2,552)	
Of which, provision of specific allowance for loan losses	19	(72)	2,489	(2,561)	
Gains/losses related to equity securities	20	2,650	7,103	(4,453)	
Other non-recurrent gains/losses	21	579	464	115	
Ordinary profit	22	9,221	5,993	3,228	9,800
Extraordinary income/losses	23	(455)	(65)	(390)	
Of which, gains/losses on disposal of non-current assets	24	(24)	(62)	38	
Of which, impairment losses	25	431	3	428	
Profit before income taxes	26	8,765	5,927	2,838	
Income taxes - current	27	1,691	2,132	(441)	
Income taxes - deferred	28	675	40	635	
Income taxes	29	2,367	2,173	194	
Profit	30	6,398	3,754	2,644	6,500
Credit-related costs ((iv)+(v))	31	(344)	3,777	(4,121)	

Note: Amounts have been rounded down to the nearest million yen.

- Core net business income increased by ¥3,684 million year-on-year to ¥11,852 million (an increase of 45.1%). Factors for the increase: Interest income from loans and securities increased more than the increase in interest expenses on deposits and negotiable certificates of deposit, resulting in an increase in net interest income.
- Ordinary profit increased by ¥3,228 million to ¥9,221 million (an increase of 53.8%). Factors for the increase: Gains/losses on bond transactions and gains/losses related to equity securities deteriorated, but credit-related costs decreased and core net business income increased.
- Profit increased by ¥2,644 million to ¥6,398 million (an increase of 70.4%).

Breakdown of changes in net interest income

Interest income from both loans and securities increased by ¥4,446 million and ¥2,979 million, respectively, due to increases in average balances and higher yields. On the other hand, interest on deposits also increased by ¥3,074 million. As a result, total net interest income rose by ¥4,652 million year-on-year to ¥24,722 million (an increase of 23.1%).

Average balance			(Billions of yen)	Yield			(%)
	Q3 FY2025 (A)	Q3 FY2024 (B)	(A)–(B)		Q3 FY2025 (A)	Q3 FY2024 (B)	(A)–(B)
Loans and bills discounted	2,090.9	1,986.9	104.0	Loans and bills discounted	1.16	0.93	0.23
Securities	930.1	857.1	73.0	Securities	1.31	0.97	0.34
Deposits (including negotiable certificates of deposit)	3,218.9	3,218.1	0.8	Deposits (including negotiable certificates of deposit)	0.17	0.04	0.13

2 Balance of deposits (including negotiable certificates of deposit) (Non-consolidated)

Deposits (term end balance) increased by ¥9.8 billion compared to the end of the same month of the previous fiscal year (December 31, 2024), amounting to ¥3,247.9 billion (an increase of 0.3%). This increase was due to an increase in personal deposits and corporate deposits, despite decreases in public sector deposits. In addition, deposits (average balance) increased by ¥0.8 billion year-on-year, to ¥3,218.9 billion (an increase of 0.02%). This increase was due to an increase in personal deposits, although corporate and public sector deposits decreased.

(Billions of yen)					
	Q3 FY2025 (A)			Q3 FY2024 (B)	FY2024 (C)
		(A)–(B)	(A)–(C)		
Deposits(term-end balance)	3,247.9	9.8	52.2	3,238.1	3,195.7
Deposits(average balance)	3,218.9	0.8	9.3	3,218.1	3,209.6

Note: Amounts have been rounded down to the nearest 0.1 billion yen.

3 Deposited assets (Non-consolidated)

Due to increases in investment trust, annuity insurance and public bonds, deposited assets (term-end balance) increased by ¥27.1 billion compared to the end of the same month of the previous fiscal year (December 31, 2024), reaching to ¥268.0 billion (an increase of 11.2%).

(Billions of yen)					
	As of December 31, 2025	Comparison with December 31, 2024	Comparison with March 31, 2025	As of December 31, 2024	As of March 31, 2025
Public bonds	19.4	7.8	6.1	11.6	13.3
Investment trusts	83.1	11.0	14.2	72.1	68.9
Annuity insurance	165.4	8.4	7.5	157.0	157.9
Total	268.0	27.1	27.8	240.9	240.2

Note: Amounts have been rounded down to the nearest 0.1 billion yen.

4 Balance of loans and bills discounted (Non-consolidated)

Loans and bills discounted (term-end balance) increased by ¥97.1 billion compared to the end of the same month of the previous fiscal year (December 31, 2024), reaching ¥2,137.5 billion (an increase of 4.7%), due to increases in personal loans and corporate loans. In addition, loans and bills discounted (average balance) also increased by ¥104.0 billion year-on-year to ¥2,090.9 billion (an increase of 5.2%), due to increases in personal loans and corporate loans.

(Billions of yen)

	Q3 FY2025 (A)	(A)-(B)	(A)-(C)	Q3 FY2024 (B)	FY2024 (C)
Loans and bills discounted (term-end balance)	2,137.5	97.1	73.4	2,040.4	2,064.1
Loans and bills discounted (average balance)	2,090.9	104.0	88.0	1,986.9	2,002.9

Balance of loans to SMEs and individual customers

Loans to SMEs and individual customers (term end balance) increased by ¥61.4 billion compared to the end of the same month of the previous fiscal year to ¥1,159.4 billion (an increase of 5.5%). Of this amount, loans (excluding loans related to renewable energy and marketable loans) increased by ¥39.2 billion compared to the end of the same month of the previous fiscal year to ¥977.7 billion (an increase of 4.1%).

5. Balance of securities (Non-consolidated)

- Securities (term end balance) increased ¥171.4 billion from the end of the same month of the previous fiscal year (December 31, 2024) to ¥962.2 billion (an increase of 21.6%) primarily due to an increase in the balance of government, municipal and corporate bonds. Compared to the end of the previous fiscal year (March 31, 2025), there was an increase of ¥88.2 billion (an increase of 10.0%).

(Billions of yen)

	As of December 31, 2025	Comparison with December 31, 2024	Comparison with March 31, 2025	As of December 31, 2024	As of March 31, 2025
Government bonds	178.0	87.8	34.4	90.2	143.6
Local government bonds	282.3	33.8	(1.8)	248.5	284.1
Short-term corporate bonds	—	—	—	—	—
Corporate bonds	122.7	31.5	14.0	91.2	108.7
Stocks	63.8	5.2	7.5	58.6	56.3
Other securities	315.1	13.1	34.0	302.0	281.1
Total	962.2	171.4	88.2	790.8	874.0

Note: Amounts have been rounded down to the nearest 0.1 billion yen.

Valuation difference on securities (Non-consolidated)

- Valuation difference on securities improved by ¥1.6 billion from the end of the same month of the previous year (December 31, 2024) to a valuation gain of ¥2.2 billion due to an improvement in the valuation of stocks and others. Compared to the end of the previous fiscal year (March 31, 2025), there was an improvement of ¥15.6 billion due to the recovery in stocks and other evaluations.

(Billions of yen)

	As of December 31, 2025					As of December 31, 2024			As of March 31, 2025		
	Valuation difference					Valuation difference			Valuation difference		
		Comparison with December 31, 2024	Comparison with March 31, 2025	Gains	Losses		Gains	Losses		Gains	Losses
Available-for-sale securities	2.2	1.6	15.6	50.2	47.9	0.6	35.2	34.6	(13.4)	31.5	45.0
Stocks	39.3	7.3	10.1	39.5	0.1	32.0	32.3	0.3	29.2	29.8	0.5
Bonds	(37.0)	(22.0)	(11.5)	0.0	37.0	(15.0)	0.0	15.1	(25.5)	0.0	25.5
Others	0.0	16.3	17.2	10.7	10.7	(16.3)	2.8	19.1	(17.2)	1.7	18.9

Note: Amounts have been rounded down to the nearest 0.1 billion yen.

Gains/losses on securities deteriorated by ¥4.6 billion from the same period of the previous year to losses of ¥3.5 billion. This was because the decrease in gains on sales of equity securities and the increase in loss on redemption of bonds exceeded the decrease in loss on sale of bonds.

(Billions of yen)

		Q3 FY2025 (A)	Q3 FY2024 (B)	(A)–(B)	FY2024
	Gains/losses on bond transactions	(6.2)	(5.9)	(0.3)	(6.7)
	Gains on sales	0.0	0.9	(0.9)	1.0
	Losses on sales	2.8	5.8	(3.0)	6.0
	Losses on redemption	3.4	1.0	2.4	1.7
	Gains/losses related to equity securities	2.6	7.1	(4.5)	7.1
	Gains on sales	3.1	7.2	(4.1)	7.4
	Losses on sales	0.4	0.1	0.3	0.2
	Losses on devaluation	0.0	0.0	0.0	0.0
Gains/losses on securities		(3.5)	1.1	(4.6)	0.4

Note: Amounts have been rounded down to the nearest 0.1 billion yen.

6. Disclosed claims under the financial reconstruction law (Non-consolidated)

- Disclosed claims under the financial reconstruction law decreased by ¥4.6 billion from the end of the same month in the previous fiscal year (December 31, 2024), resulting in the non-performing loan ratio decreasing by 0.33 percentage points to 2.46 %.
- The non-performing loan ratio in the case of partial direct write offs decreased to 2.08%.

Note: Amounts have been rounded to the nearest 0.1 billion yen.

(Billions of yen)

	As of December 31, 2025	Comparison with December 31, 2024	Comparison with March 31, 2025	As of December 31, 2024	As of March 31, 2025
Bankrupt and substantially bankrupt claims	10.6	3.3	2.9	7.3	7.7
Doubtful claims	40.5	(6.8)	(5.5)	47.3	46.0
Substandard claims	2.0	(1.1)	(0.9)	3.1	2.9
Total (A)	53.1	(4.6)	(3.5)	57.7	56.6

Claims/loans (B)	2,158.9	95.9	73.1	2,063.0	2,085.8
Non-performing loan ratio (A)/(B)	2.46%	(0.33%)	(0.25%)	2.79%	2.71%

The Bank does not implement “partial direct write-offs,” however were the Bank to implement partial direct write-offs, the balance of claims would be as follows.

(Billions of yen)

	As of December 31, 2025	Comparison with December 31, 2024	Comparison with March 31, 2025	As of December 31, 2024	As of March 31, 2025
Bankrupt and substantially bankrupt claims	2.4	0.2	0.2	2.2	2.2
Doubtful claims	40.5	(6.8)	(5.5)	47.3	46.0
Substandard claims	2.0	(1.1)	(0.9)	3.1	2.9
Total (A)	44.9	(7.8)	(6.1)	52.7	51.0

Claims/loans (B)	2,150.7	92.8	70.5	2,057.9	2,080.2
Non-performing loan ratio (A)/(B)	2.08%	(0.47%)	(0.37%)	2.55%	2.45%

7. Capital adequacy ratio (Japanese domestic standard)

The capital adequacy ratio (Japanese domestic standard) as of December 31, 2025 is currently being calculated, and we plan to disclose it separately once it is finalized.