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

May 9, 2025

Company name: THE SHIMIZU BANK,LTD.

Listing: Tokyo Stock Exchange

Securities code: 8364

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

Representative: Yasuhiro Iwayama

President and Representative Director

Inquiries: Kunihiko Maeda

Executive Officer, General Manager of Corporate Administration Division

Telephone: +81-54-353-5162

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

Scheduled date to commence dividend payments: June 25, 2025

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

Trading accounts: None

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: Yes

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

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

(1) Consolidated Operating Results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Fiscal year ended March 31, 2025	29,143	(2.5)	2,300	-	1,861	-
March 31, 2024	29,904	5.3	(4,131)	-	(3,301)	-

(Note) Comprehensive income: Fiscal year ended March 31, 2025: ¥ (5,587) million [-%]
Fiscal year ended March 31, 2024: ¥ 5,435 million [-%]

	Basic earnings per share	Diluted earnings per share	Rate of return on equity	Ordinary profit to total assets ratio	Ordinary profit to ordinary income ratio
	Yen	Yen	%	%	%
Fiscal year ended March 31, 2025	163.24	162.26	2.5	0.1	7.9
March 31, 2024	(286.14)	-	(4.3)	(0.2)	(13.8)

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

(2) Consolidated Financial Position

	Total assets	Net assets	Capital adequacy ratio	Net assets per share
	Millions of yen	Millions of yen	%	Yen
As of March 31, 2025	1,807,263	73,250	4.0	6,364.65
March 31, 2024	1,755,862	79,930	4.5	6,780.19

(Reference) Equity: As of March 31, 2025: ¥ 71,535 million
As of March 31, 2024: ¥ 78,279 million

(Note)"Capital adequacy ratio" is computed under the formula below.

(Total net assets - Share acquisition rights - Non-controlling interests)/Total assets

(3) Consolidated Cash Flows

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents at end of period
	Millions of yen	Millions of yen	Millions of yen	Millions of yen
Fiscal year ended March 31, 2025	73,852	4,742	(1,118)	242,482
March 31, 2024	(143,296)	61,004	(695)	165,007

2. Dividends

	Annual dividends					Total dividends	Payout ratio (consolidated)	Dividends to net assets (consolidated)
	1st quarter-end	2nd quarter-end	3rd quarter-end	Year-end	Total			
Fiscal year ended	Yen	Yen	Yen	Yen	Yen	Millions of yen	%	%
March 31, 2024	-	30.00	-	25.00	55.00	635	-	0.8
March 31, 2025	-	30.00	-	30.00	60.00	691	36.8	0.9
Fiscal year ending March 31, 2026 (Forecast)	-	30.00	-	30.00	60.00		33.7	

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

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2025	15,200	4.1	1,300	(11.1)	1,000	(19.4)	88.97
Full year	31,400	7.7	2,500	8.7	2,000	7.4	177.94

* Notes:

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

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

1) Changes in accounting policies due to revisions to accounting standards and other regulations: Yes

2) Changes in accounting policies due to other reasons: None

3) Changes in accounting estimates: None

4) Restatement: None

(3) Number of issued shares (common shares)

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

March 31, 2025: 11,641,318 shares

March 31, 2024: 11,641,318 shares

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

March 31, 2025: 401,825 shares

March 31, 2024: 96,045 shares

3) Average number of shares outstanding during the period:

Fiscal Year ended March 31, 2025: 11,402,569 shares

Fiscal Year ended March 31, 2024: 11,538,217 shares

(Note) The Company has introduced a "Stock grant trust for employees." The shares of the Company held by the trust are included in the number of treasury shares to be deducted when calculating both the number of treasury shares and the average number of shares issued during the period.

(Reference) Overview of Non-consolidated Financial Results

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

(1) Non-consolidated Operating Results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Net income	
Fiscal year ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
March 31, 2025	22,887	(3.6)	2,034	-	1,801	-
March 31, 2024	23,741	7.9	(4,075)	-	(3,076)	-

	Basic earnings per share	Diluted earnings per share
Fiscal year ended	Yen	Yen
March 31, 2025	158.03	157.08
March 31, 2024	(266.59)	-

(2) Non-consolidated Financial Position

	Total assets	Net assets	Capital adequacy ratio	Net assets per share
As of	Millions of yen	Millions of yen	%	Yen
March 31, 2025	1,797,098	67,112	3.7	5,960.68
March 31, 2024	1,743,818	73,752	4.2	6,377.94

(Reference) Equity: As of March 31, 2025: ¥ 66,995 million
As of March 31, 2024: ¥ 73,635 million

(Note)"Capital adequacy ratio" is computed under the formula below.

(Total net assets - Share acquisition rights - Non-controlling interests)/Total assets

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

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Net income		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2025	12,300	5.9	1,300	(15.4)	1,000	(27.0)	88.97
Full year	25,200	10.1	2,300	13.0	1,900	5.4	169.05

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

* Proper use of earnings forecasts, and other special matters

The description of future performance of this report is based on information which is presently available. Please note that future performance may differ from forecasts.

Consolidated Financial Statements

Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2024	As of March 31, 2025
Assets		
Cash and due from banks	165,704	243,103
Trading securities	598	458
Money held in trust	1,000	1,000
Securities	276,814	263,344
Loans and bills discounted	1,245,101	1,253,228
Foreign exchanges	502	1,064
Lease receivables and investments in leases	14,532	13,680
Other assets	27,468	6,782
Property, plant and equipment	16,579	16,972
Buildings, net	6,505	6,305
Land	8,834	8,834
Leased assets, net	10	16
Construction in progress	31	15
Other tangible fixed assets	1,197	1,800
Intangible assets	1,552	2,138
Software	1,441	1,881
Leased assets	3	2
Other intangible fixed assets	107	255
Retirement benefit asset	2,300	2,476
Deferred tax assets	4,408	4,510
Customers' liabilities for acceptances and guarantees	6,036	6,120
Allowance for loan losses	(6,736)	(7,618)
Total assets	1,755,862	1,807,263
Liabilities		
Deposits	1,541,974	1,595,017
Borrowed money	119,019	118,034
Foreign exchanges	53	23
Other liabilities	7,855	14,154
Provision for bonuses	460	449
Retirement benefit liability	117	110
Provision for retirement benefits for directors (and other officers)	54	38
Provision for loss on cancellation of system contracts	283	-
Deferred tax liabilities	77	62
Acceptances and guarantees	6,036	6,120
Total liabilities	1,675,932	1,734,013
Net assets		
Share capital	10,816	10,816
Capital surplus	7,606	7,584
Retained earnings	62,708	63,934
Treasury shares	(274)	(700)
Total shareholders' equity	80,856	81,634
Valuation difference on available-for-sale securities	(4,687)	(12,252)
Deferred gains or losses on hedges	290	486
Remeasurements of defined benefit plans	1,819	1,667
Total accumulated other comprehensive income	(2,577)	(10,099)
Share acquisition rights	117	117
Non-controlling interests	1,534	1,597
Total net assets	79,930	73,250
Total liabilities and net assets	1,755,862	1,807,263

Consolidated Statements of Income and Comprehensive Income
Consolidated Statements of Income

(Millions of yen)

	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Ordinary income	29,904	29,143
Interest income	15,997	15,843
Interest on loans and discounts	12,737	13,114
Interest and dividends on securities	3,005	2,079
Interest on call loans	-	64
Interest on deposits with banks	207	486
Other interest income	47	98
Fees and commissions	11,440	11,473
Other ordinary income	119	54
Other income	2,347	1,771
Other	2,347	1,771
Ordinary expenses	34,035	26,842
Interest expenses	2,350	1,483
Interest on deposits	231	1,280
Interest on negotiable certificates of deposit	0	19
Interest on call money	(33)	-
Interest expenses on cash collateral received for securities lent	2,102	91
Interest on borrowings and rediscounts	49	88
Other interest expenses	0	2
Fees and commissions payments	6,639	6,471
Other ordinary expenses	8,140	2,164
General and administrative expenses	15,107	15,565
Other expenses	1,798	1,157
Provision of allowance for loan losses	1,527	990
Other	270	167
Ordinary profit (loss)	(4,131)	2,300
Extraordinary income	-	2
Other	-	2
Extraordinary losses	170	1
Loss on disposal of non-current assets	0	1
Impairment losses	170	-
Profit (loss) before income taxes	(4,302)	2,301
Income taxes - current	172	434
Income taxes - deferred	(1,218)	(61)
Total income taxes	(1,046)	372
Profit (loss)	(3,255)	1,929
Profit attributable to non-controlling interests	46	68
Profit (loss) attributable to owners of parent	(3,301)	1,861

Consolidated Statements of Comprehensive Income

(Millions of yen)

	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Profit (loss)	(3,255)	1,929
Other comprehensive income	8,691	(7,524)
Valuation difference on available-for-sale securities	7,136	(7,568)
Deferred gains or losses on hedges	(6)	195
Remeasurements of defined benefit plans, net of tax	1,561	(151)
Comprehensive income	5,435	(5,594)
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	5,385	(5,660)
Comprehensive income attributable to non-controlling interests	50	65

Consolidated Statements of Changes in Equity
For the fiscal year ended March 31, 2024

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	10,816	7,642	66,701	(346)	84,813
Changes during period					
Dividends of surplus			(691)		(691)
Profit (loss) attributable to owners of parent			(3,301)		(3,301)
Purchase of treasury shares				(1)	(1)
Disposal of treasury shares		(35)		73	37
Net changes in items other than shareholders' equity					
Total changes during period	-	(35)	(3,993)	72	(3,956)
Balance at end of period	10,816	7,606	62,708	(274)	80,856

	Accumulated other comprehensive income				Share acquisition rights	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	(11,819)	297	257	(11,264)	123	1,485	75,158
Changes during period							
Dividends of surplus							(691)
Profit (loss) attributable to owners of parent							(3,301)
Purchase of treasury shares							(1)
Disposal of treasury shares							37
Net changes in items other than shareholders' equity	7,132	(6)	1,561	8,687	(6)	48	8,729
Total changes during period	7,132	(6)	1,561	8,687	(6)	48	4,772
Balance at end of period	(4,687)	290	1,819	(2,577)	117	1,534	79,930

For the fiscal year ended March 31, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	10,816	7,606	62,708	(274)	80,856
Changes during period					
Dividends of surplus			(635)		(635)
Profit (loss) attributable to owners of parent			1,861		1,861
Purchase of treasury shares				(529)	(529)
Disposal of treasury shares		(21)		103	81
Net changes in items other than shareholders' equity					
Total changes during period	-	(21)	1,225	(426)	778
Balance at end of period	10,816	7,584	63,934	(700)	81,634

	Accumulated other comprehensive income				Share acquisition rights	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	(4,687)	290	1,819	(2,577)	117	1,534	79,930
Changes during period							
Dividends of surplus							(635)
Profit (loss) attributable to owners of parent							1,861
Purchase of treasury shares							(529)
Disposal of treasury shares							81
Net changes in items other than shareholders' equity	(7,565)	195	(151)	(7,521)		63	(7,458)
Total changes during period	(7,565)	195	(151)	(7,521)	-	63	(6,680)
Balance at end of period	(12,252)	486	1,667	(10,099)	117	1,597	73,250

Consolidated Statements of Cash Flows

(Millions of yen)

	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Cash flows from operating activities		
Profit (loss) before income taxes	(4,302)	2,301
Depreciation	931	1,457
Impairment losses	170	-
Increase (decrease) in allowance for loan losses	(1,050)	881
Increase (decrease) in provision for bonuses	(1)	(10)
Decrease (increase) in retirement benefit asset	(2,035)	(175)
Increase (decrease) in retirement benefit liability	(321)	(7)
Increase (decrease) in provision for retirement benefits for directors (and other officers)	2	(15)
Increase (decrease) in provision for loss on cancellation of system contracts	-	(283)
Interest income	(15,997)	(15,843)
Interest expenses	2,350	1,483
Loss (gain) related to securities	3,898	(561)
Loss (gain) on money held in trust	(11)	(10)
Foreign exchange losses (gains)	(6,175)	1
Loss (gain) on disposal of non-current assets	0	1
Net decrease (increase) in trading securities	(20)	139
Net decrease (increase) in loans and bills discounted	241	(8,126)
Net increase (decrease) in deposits	(962)	53,043
Net increase (decrease) in negotiable certificates of deposit	(79,550)	-
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	(7,666)	(985)
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	58	75
Net increase (decrease) in cash collateral received for securities lent	(50,235)	-
Net decrease (increase) in foreign exchanges - assets	1,098	(561)
Net increase (decrease) in foreign exchanges - liabilities	(1)	(30)
Net decrease (increase) in lease receivables and investments in leases	(803)	(259)
Interest received	16,651	16,277
Interest paid	(2,414)	(1,120)
Other, net	2,986	26,159
Subtotal	(143,160)	73,830
Income taxes paid	(135)	(223)
Income taxes refund	-	245
Net cash provided by (used in) operating activities	(143,296)	73,852
Cash flows from investing activities		
Purchase of securities	(38,572)	(77,906)
Proceeds from sale of securities	79,594	38,099
Proceeds from redemption of securities	20,617	46,170
Decrease in money held in trust	11	9
Purchase of tangible fixed assets	(436)	(1,045)
Purchase of intangible fixed assets	(748)	(1,061)
Proceeds from sale of tangible fixed assets	543	476
Payments for asset retirement obligations	(4)	-
Net cash provided by (used in) investing activities	61,004	4,742

(Millions of yen)

	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Cash flows from financing activities		
Repayments of lease liabilities	(3)	(4)
Purchase of treasury shares	(1)	(529)
Proceeds from sale of treasury shares	0	51
Dividends paid	(689)	(633)
Dividends paid to non-controlling interests	(1)	(1)
Net cash provided by (used in) financing activities	(695)	(1,118)
Effect of exchange rate change on cash and cash equivalents	0	(1)
Net increase (decrease) in cash and cash equivalents	(82,986)	77,476
Cash and cash equivalents at beginning of period	247,993	165,007
Cash and cash equivalents at end of period	165,007	242,482

Non-consolidated Financial Statements

Non-consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2024	As of March 31, 2025
Assets		
Cash and due from banks	165,699	243,096
Cash	25,991	17,534
Due from banks	139,707	225,561
Trading securities	598	458
Trading government bonds	154	107
Trading local government bonds	443	350
Money held in trust	1,000	1,000
Securities	277,120	263,671
Government bonds	55,348	49,213
Local government bonds	76,086	69,994
Corporate bonds	60,766	62,985
Stocks	21,171	18,401
Other securities	63,746	63,076
Loans and bills discounted	1,252,886	1,261,726
Bills discounted	4,354	3,113
Loans on bills	8,625	6,409
Loans on deeds	1,127,293	1,137,837
Overdrafts	112,612	114,365
Foreign exchanges	502	1,064
Due from foreign banks (our accounts)	459	1,040
Foreign bills receivable	43	24
Other assets	23,441	3,202
Domestic exchange settlement account, debit	255	-
Prepaid expenses	95	138
Accrued revenue	1,071	1,063
Financial derivatives	438	716
Cash collateral paid for financial instruments	146	-
Other	21,433	1,283
Property, plant and equipment	15,801	16,129
Buildings, net	6,068	5,889
Land	8,835	8,835
Leased assets	429	870
Construction in progress	31	15
Other tangible fixed assets	437	518
Intangible assets	1,518	2,110
Software	1,437	1,876
Leased assets	2	155
Other intangible fixed assets	78	78
Prepaid pension costs	43	171
Deferred tax assets	4,987	5,037
Customers' liabilities for acceptances and guarantees	6,036	6,120
Allowance for loan losses	(5,817)	(6,692)
Total assets	1,743,818	1,797,098

(Millions of yen)

	As of March 31, 2024	As of March 31, 2025
Liabilities		
Deposits	1,545,433	1,598,411
Current deposits	76,372	68,004
Ordinary deposits	759,824	786,321
Savings deposits	15,528	14,767
Deposits at notice	1,789	55,006
Time deposits	671,836	648,610
Installment savings	8,081	7,361
Other deposits	12,000	18,338
Borrowed money	113,000	113,391
Borrowings from other banks	113,000	113,391
Foreign exchanges	53	23
Foreign bills sold	53	17
Foreign bills payable	-	5
Other liabilities	4,485	11,506
Domestic exchange settlement account, credit	255	-
Income taxes payable	30	220
Accrued expenses	536	880
Unearned revenue	441	627
Reserve for interest on installment savings	0	1
Financial derivatives	483	239
Cash collateral received for financial instruments	442	826
Lease liabilities	483	1,092
Asset retirement obligations	37	38
Other	1,774	7,580
Provision for bonuses	436	426
Provision for retirement benefits	338	105
Provision for loss on cancellation of system contracts	283	-
Acceptances and guarantees	6,036	6,120
Total liabilities	1,670,066	1,729,986
Net assets		
Share capital	10,816	10,816
Capital surplus	7,413	7,413
Legal capital surplus	7,413	7,413
Retained earnings	60,111	61,256
Legal retained earnings	8,670	8,670
Other retained earnings	51,441	52,586
General reserve	54,132	50,632
Retained earnings brought forward	(2,690)	1,954
Treasury shares	(274)	(700)
Total shareholders' equity	78,067	78,785
Valuation difference on available-for-sale securities	(4,722)	(12,276)
Deferred gains or losses on hedges	290	486
Total valuation and translation adjustments	(4,432)	(11,790)
Share acquisition rights	117	117
Total net assets	73,752	67,112
Total liabilities and net assets	1,743,818	1,797,098

Non-consolidated Statements of Income

(Millions of yen)

	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Ordinary income	23,741	22,887
Interest income	16,610	16,245
Interest on loans and discounts	12,851	13,267
Interest and dividends on securities	3,504	2,328
Interest on call loans	-	64
Interest on deposits with banks	207	486
Interest income on interest rate swaps	36	89
Other interest income	10	9
Fees and commissions	4,655	4,834
Fees and commissions on domestic and foreign exchanges	794	820
Other fees and commissions	3,860	4,013
Other ordinary income	118	48
Gain on sale of bonds	104	38
Gain on financial derivatives	14	9
Other income	2,357	1,758
Gain on sale of equity securities	2,157	1,365
Gain on money held in trust	11	10
Other	188	383
Ordinary expenses	27,816	20,852
Interest expenses	2,385	1,531
Interest on deposits	231	1,282
Interest on negotiable certificates of deposit	0	19
Interest on call money	(33)	-
Interest expenses on cash collateral received for securities lent	2,102	91
Interest on borrowings and rediscounts	-	8
Other interest expenses	84	128
Fees and commissions payments	1,213	1,218
Fees and commissions on domestic and foreign exchanges	76	112
Other fees and commissions	1,136	1,106
Other ordinary expenses	8,136	2,202
Loss on foreign exchange transactions	2,054	1,349
Net loss on trading securities transactions	3	10
Loss on sale of bonds	6,078	842
General and administrative expenses	14,406	14,859
Other expenses	1,675	1,040
Provision of allowance for loan losses	1,408	875
Loss on sale of equity securities	81	-
Other	185	164
Ordinary profit (loss)	(4,075)	2,034
Extraordinary income	-	2
Other	-	2
Extraordinary losses	170	1
Loss on disposal of non-current assets	0	1
Impairment losses	170	-
Profit (loss) before income taxes	(4,246)	2,035
Income taxes - current	23	268
Income taxes - deferred	(1,193)	(34)
Total income taxes	(1,170)	233
Profit (loss)	(3,076)	1,801

Non-consolidated Statements of Changes in Equity
For the fiscal year ended March 31, 2024

(Millions of yen)

	Shareholders' equity						
	Share capital	Capital surplus		Retained earnings			
		Legal capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings		Total retained earnings
					General reserve	Retained earnings brought forward	
Balance at beginning of period	10,816	7,413	7,413	8,670	53,632	1,613	63,915
Changes during period							
Dividends of surplus						(691)	(691)
Provision of general reserve					500	(500)	-
Profit (loss)						(3,076)	(3,076)
Purchase of treasury shares							
Disposal of treasury shares						(35)	(35)
Net changes in items other than shareholders' equity							
Total changes during period	-	-	-	-	500	(4,303)	(3,803)
Balance at end of period	10,816	7,413	7,413	8,670	54,132	(2,690)	60,111

	Shareholders' equity		Valuation and translation adjustments			Share acquisition rights	Total net assets
	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Total valuation and translation adjustments		
Balance at beginning of period	(346)	81,798	(11,835)	297	(11,538)	123	70,383
Changes during period							
Dividends of surplus		(691)					(691)
Provision of general reserve		-					-
Profit (loss)		(3,076)					(3,076)
Purchase of treasury shares	(1)	(1)					(1)
Disposal of treasury shares	73	37					37
Net changes in items other than shareholders' equity			7,113	(6)	7,106	(6)	7,099
Total changes during period	72	(3,731)	7,113	(6)	7,106	(6)	3,368
Balance at end of period	(274)	78,067	(4,722)	290	(4,432)	117	73,752

For the fiscal year ended March 31, 2025

(Millions of yen)

	Shareholders' equity						
	Share capital	Capital surplus		Retained earnings			
		Legal capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings	Total retained earnings	
					General reserve	Retained earnings brought forward	
Balance at beginning of period	10,816	7,413	7,413	8,670	54,132	(2,690)	60,111
Changes during period							
Dividends of surplus						(635)	(635)
Provision of general reserve					(3,500)	3,500	-
Profit (loss)						1,801	1,801
Purchase of treasury shares							
Disposal of treasury shares						(21)	(21)
Net changes in items other than shareholders' equity							
Total changes during period	-	-	-	-	(3,500)	4,644	1,144
Balance at end of period	10,816	7,413	7,413	8,670	50,632	1,954	61,256

	Shareholders' equity		Valuation and translation adjustments			Share acquisition rights	Total net assets
	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Total valuation and translation adjustments		
Balance at beginning of period	(274)	78,067	(4,722)	290	(4,432)	117	73,752
Changes during period							
Dividends of surplus		(635)					(635)
Provision of general reserve		-					-
Profit (loss)		1,801					1,801
Purchase of treasury shares	(529)	(529)					(529)
Disposal of treasury shares	103	81					81
Net changes in items other than shareholders' equity			(7,553)	195	(7,358)		(7,358)
Total changes during period	(426)	718	(7,553)	195	(7,358)	-	(6,640)
Balance at end of period	(700)	78,785	(12,276)	486	(11,790)	117	67,112