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

August 4, 2025

Company name: THE SHIMIZU BANK,LTD.

Listing: Tokyo Stock Exchange

Securities code: 8364

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

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Scheduled date to commence dividend payments: -

Trading accounts: None

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: None

President and Representative Director

Director, General Manager of Corporate Administration Division

(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.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Three months ended June 30, 2025	8,258	5.3	1,545	24.4	1,206	32.0
June 30, 2024	7,841	(11.1)	1,241	(5.8)	914	(18.2)

(Note) Comprehensive income: Three months ended June 30, 2025: ¥ 2,614 million [ -%]  
Three months ended June 30, 2024: ¥ (1,218) million [ -%]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Three months ended June 30, 2025	107.31	106.66
June 30, 2024	79.18	78.71

#### (2) Consolidated Financial Position

	Total assets	Net assets	Capital adequacy ratio
	Millions of yen	Millions of yen	%
As of June 30, 2025	1,802,384	75,546	4.1
March 31, 2025	1,807,263	73,250	4.0

(Reference) Equity: As of June 30, 2025: ¥ 73,828 million

As of March 31, 2025: ¥ 71,535 million

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

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

## 2. Dividends

	Annual dividends				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2025	-	30.00	-	30.00	60.00
Fiscal year ending March 31, 2026	-				
Fiscal year ending March 31, 2026 (Forecast)		30.00	-	30.00	60.00

(Note) Revision to the forecast for dividends announced most recently: None

## 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

(Note) Revision to the financial results forecast announced most recently: 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

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: 11,641,318 shares

March 31, 2025: 11,641,318 shares

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

June 30, 2025: 379,296 shares

March 31, 2025: 401,825 shares

3) Average number of shares outstanding during the period:

Three months ended June 30, 2025: 11,246,407 shares

Three months ended June 30, 2024: 11,545,224 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

(Millions of yen)

	As of March 31, 2025	As of June 30, 2025
<b>Assets</b>		
Cash and due from banks	243,103	232,119
Trading securities	458	363
Money held in trust	1,000	1,002
Securities	263,344	270,781
Loans and bills discounted	1,253,228	1,250,967
Foreign exchanges	1,064	1,594
Lease receivables and investments in leases	13,680	13,558
Other assets	6,782	8,049
Property, plant and equipment	16,972	16,880
Intangible assets	2,138	2,007
Retirement benefit asset	2,476	2,601
Deferred tax assets	4,510	4,539
Customers' liabilities for acceptances and guarantees	6,120	5,621
Allowance for loan losses	(7,618)	(7,702)
Total assets	1,807,263	1,802,384
<b>Liabilities</b>		
Deposits	1,595,017	1,598,018
Borrowed money	118,034	106,667
Foreign exchanges	23	6
Other liabilities	14,154	16,320
Provision for bonuses	449	-
Retirement benefit liability	110	101
Provision for retirement benefits for directors (and other officers)	38	28
Deferred tax liabilities	62	74
Acceptances and guarantees	6,120	5,621
Total liabilities	1,734,013	1,726,838
<b>Net assets</b>		
Share capital	10,816	10,816
Capital surplus	7,584	7,582
Retained earnings	63,934	64,796
Treasury shares	(700)	(665)
Total shareholders' equity	81,634	82,529
Valuation difference on available-for-sale securities	(12,252)	(10,778)
Deferred gains or losses on hedges	486	443
Remeasurements of defined benefit plans	1,667	1,634
Total accumulated other comprehensive income	(10,099)	(8,700)
Share acquisition rights	117	112
Non-controlling interests	1,597	1,604
Total net assets	73,250	75,546
Total liabilities and net assets	1,807,263	1,802,384

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	7,841	8,258
Interest income	4,094	4,740
Interest on loans and discounts	3,112	3,762
Interest and dividends on securities	901	707
Fees and commissions	2,904	2,887
Other ordinary income	13	35
Other income	828	594
Ordinary expenses	6,599	6,713
Interest expenses	161	894
Interest on deposits	133	827
Fees and commissions payments	1,643	1,691
Other ordinary expenses	604	237
General and administrative expenses	4,156	3,680
Other expenses	34	210
Ordinary profit	1,241	1,545
Extraordinary income	2	-
Reversal of provision for loss on cancellation of system contracts	2	-
Extraordinary losses	0	0
Loss on disposal of non-current assets	0	0
Profit before income taxes	1,243	1,545
Income taxes - current	50	45
Income taxes - deferred	271	285
Total income taxes	322	331
Profit	921	1,214
Profit attributable to non-controlling interests	7	7
Profit attributable to owners of parent	914	1,206

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	921	1,214
Other comprehensive income	(2,140)	1,400
Valuation difference on available-for-sale securities	(2,148)	1,475
Deferred gains or losses on hedges	48	(42)
Remeasurements of defined benefit plans, net of tax	(39)	(32)
Comprehensive income	(1,218)	2,614
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(1,224)	2,605
Comprehensive income attributable to non-controlling interests	5	8