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

May 9, 2025

Company name: THE SHIGA BANK,LTD.

Listing: Tokyo Stock Exchange

Securities code: 8366

URL: <https://www.shigagin.com>

Representative: Shinya Kubota President & CEO

Inquiries: Masaaki Hiranuma General Manager of General Planning Dept.

Telephone: +81-77-521-2200

Scheduled date of annual general meeting of shareholders: June 25, 2025

Scheduled date to commence dividend payments: June 26, 2025

Scheduled date to file annual securities report: June 18, 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	133,109	8.5	18,949	(20.9)	18,720	17.4
March 31, 2024	122,630	6.4	23,967	19.6	15,940	7.3

(Note) Comprehensive income: Fiscal year ended March 31, 2025: ¥ (38,097) million [-%]
Fiscal year ended March 31, 2024: ¥ 55,925 million [-%]

	Basic earnings per share	Diluted earnings per share	Rate of return on equity	Ordinary profit to total assets ratio	Ordinary profit to ordinary revenues ratio
	Yen	Yen	%	%	%
Fiscal year ended March 31, 2025	399.72	-	4.0	0.2	14.2
March 31, 2024	336.32	-	3.4	0.3	19.5

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

(Note) Diluted earnings per share is not presented because there were no potentially dilutive shares.

(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	7,528,217	444,811	5.9	9,652.60
March 31, 2024	7,970,551	490,887	6.2	10,459.89

(Reference) Equity: As of March 31, 2025: ¥ 444,811 million
As of March 31, 2024: ¥ 490,887 million

(Note) “Capital adequacy ratio” is calculated by dividing (total net assets at the end of the period – share acquisition rights at the end of the period) by total assets at the end of the period.

“Capital adequacy ratio” herein is not the capital ratio specified by the FSA Capital Adequacy Notification.

(3) Consolidated Cash Flows

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents at the end of period
	Millions of yen	Millions of yen	Millions of yen	Millions of yen
Fiscal year ended March 31, 2025	(405,676)	(47,627)	(7,999)	898,421
March 31, 2024	453,292	(288,586)	(6,280)	1,359,724

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	-	50.00	-	40.00	90.00	4,251	26.8	0.9
March 31, 2025	-	45.00	-	45.00	90.00	4,185	22.5	0.9
Fiscal year ending March 31, 2026 (Forecast)	-	65.00	-	65.00	130.00		30.0	

(Note)

- Breakdown of the 2nd quarter-end dividend for the fiscal year ended March 31, 2024: Ordinary dividend of 40.00 yen, commemorative dividend of 10.00 yen (commemorative dividend for the Bank's 90th Anniversary)
Breakdown of the year-end dividend for the fiscal year ended March 31, 2024: Ordinary dividend of 40.00 yen
- Breakdown of the 2nd quarter-end dividend for the fiscal year ended March 31, 2025: Ordinary dividend of 45.00 yen
Breakdown of the year-end dividend for the fiscal year ended March 31, 2025: Ordinary dividend of 45.00 yen
- Breakdown of the 2nd quarter-end dividend for the fiscal year ending March 31, 2026 (forecast): Ordinary dividend of 65.00 yen
Breakdown of the year-end dividend for the fiscal year ending March 31, 2026 (forecast): Ordinary dividend of 65.00 yen

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

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2025	13,900	19.6	10,000	14.3	217.00
Full year	28,300	49.3	20,000	6.8	434.01

* Notes:

- (1) Significant changes in the scope of consolidation during the period: Yes
- Newly included: 2 (Company name: Shigagin energy Co., Ltd., Shigagin capital partners Co., Ltd.)
- Excluded: - (Company name:)

- (2) Changes in accounting policies, changes in accounting estimates, and restatement
- Changes in accounting policies due to revisions to accounting standards and other regulations: None
 - Changes in accounting policies due to other reasons: None
 - Changes in accounting estimates: None
 - 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: 53,090,081 shares

March 31, 2024: 53,090,081 shares

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

March 31, 2025: 7,008,097 shares

March 31, 2024: 6,159,570 shares

- 3) Average number of shares outstanding during the period:

Fiscal Year ended March 31, 2025: 46,834,080 shares

Fiscal Year ended March 31, 2024: 47,397,199 shares

(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		Profit	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Fiscal year ended March 31, 2025	119,597	8.4	18,653	(19.4)	18,844	19.7
March 31, 2024	110,306	6.7	23,130	22.8	15,746	9.3

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Fiscal year ended March 31, 2025	402.36	-
March 31, 2024	332.23	-

(Note) Diluted earnings per share is not presented because there were no potentially dilutive shares.

(2) Non-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	7,505,260	424,662	5.7	9,215.38
March 31, 2024	7,944,199	468,297	5.9	9,978.53

(Reference) Equity: As of March 31, 2025: ¥ 424,662 million

As of March 31, 2024: ¥ 468,297 million

(Note) “Capital adequacy ratio” is calculated by dividing (total net assets at the end of the period – share acquisition rights at the end of the period) by total assets at the end of the period.

“Capital adequacy ratio” herein is not the capital ratio specified by the FSA Capital Adequacy Notification.

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 profit		Profit		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2025	13,500	15.4	10,000	11.5	217.00
Full year	27,500	47.4	20,000	6.1	434.01

* 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

Forward-looking statements, such as financial results forecasts, made in this document are based on information currently available to the Bank and certain assumptions deemed reasonable. Actual results, etc. may differ significantly due to various factors.

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	1,360,066	898,939
Call loans and bills bought	5,753	6,429
Monetary claims bought	1,968	770
Trading securities	459	19
Money held in trust	30,376	32,356
Securities	1,857,431	1,802,020
Loans and bills discounted	4,475,442	4,529,399
Foreign exchanges	6,193	7,029
Other assets	161,400	177,407
Tangible fixed assets	47,638	53,949
Buildings, net	13,264	12,547
Land	31,457	31,914
Construction in progress	703	519
Other tangible fixed assets	2,211	8,967
Intangible fixed assets	1,342	1,991
Software	276	121
Software in progress	896	1,700
Other intangible fixed assets	169	169
Retirement benefit asset	25,228	26,579
Deferred tax assets	591	611
Customers' liabilities for acceptances and guarantees	29,340	26,120
Allowance for loan losses	(32,683)	(35,406)
Total assets	7,970,551	7,528,217
Liabilities		
Deposits	5,803,032	5,806,185
Negotiable certificates of deposit	25,360	22,600
Call money and bills sold	346,092	109,149
Cash collateral received for securities lent	241,330	156,949
Borrowed money	882,628	830,352
Foreign exchanges	92	317
Borrowed money from trust account	184	174
Other liabilities	88,812	84,792
Retirement benefit liability	168	183
Provision for retirement benefits for directors (and other officers)	4	4
Provision for loss on interest repayment	5	6
Provision for contingent loss	196	266
Deferred tax liabilities	56,949	40,690
Deferred tax liabilities for land revaluation	5,463	5,613
Acceptances and guarantees	29,340	26,120
Total liabilities	7,479,663	7,083,406

(Millions of yen)

	As of March 31, 2024	As of March 31, 2025
Net assets		
Share capital	33,076	33,076
Capital surplus	24,541	24,548
Retained earnings	269,792	284,546
Treasury shares	(16,476)	(20,473)
Total shareholders' equity	310,934	321,698
Valuation difference on available-for-sale securities	131,867	71,925
Deferred gains or losses on hedges	30,145	35,569
Revaluation reserve for land	8,240	8,057
Remeasurements of defined benefit plans	9,700	7,560
Total accumulated other comprehensive income	179,953	123,112
Total net assets	490,887	444,811
Total liabilities and net assets	7,970,551	7,528,217

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	122,630	133,109
Interest income	74,177	86,633
Interest on loans and discounts	44,427	49,319
Interest and dividends on securities	25,026	31,516
Interest on call loans and bills bought	170	103
Interest on deposits with banks	1,493	2,596
Other interest income	3,060	3,097
Trust fees	0	0
Fees and commissions	19,995	19,634
Other ordinary income	13,181	16,030
Other income	15,276	10,811
Recoveries of written off receivables	252	440
Other	15,023	10,371
Ordinary expenses	98,663	114,160
Interest expenses	18,990	23,393
Interest on deposits	2,037	5,680
Interest on negotiable certificates of deposit	7	18
Interest on call money and bills sold	4,651	5,924
Interest expenses on cash collateral received for securities lent	5,124	6,444
Interest on borrowings and rediscounts	7,095	5,255
Other interest expenses	74	70
Fees and commissions payments	5,730	6,404
Other ordinary expenses	18,072	31,676
General and administrative expenses	51,047	44,690
Other expenses	4,823	7,995
Provision of allowance for loan losses	2,470	3,655
Other	2,352	4,340
Ordinary profit	23,967	18,949
Extraordinary income	1	8,001
Gain on disposal of non-current assets	1	1
Settlement income	-	8,000
Extraordinary losses	233	1,316
Loss on disposal of non-current assets	86	148
Impairment losses	146	1,167
Profit before income taxes	23,735	25,635
Income taxes - current	10,078	714
Income taxes - deferred	(2,283)	6,199
Total income taxes	7,794	6,914
Profit	15,940	18,720
Profit attributable to owners of parent	15,940	18,720

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	15,940	18,720
Other comprehensive income		
Valuation difference on available-for-sale securities	24,082	(59,941)
Deferred gains or losses on hedges	14,546	5,423
Revaluation reserve for land	-	(161)
Remeasurements of defined benefit plans, net of tax	1,356	(2,139)
Total other comprehensive income	39,985	(56,818)
Comprehensive income	55,925	(38,097)
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	55,925	(38,097)

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	33,076	24,540	258,053	(14,488)	301,181
Changes during period					
Dividends of surplus			(4,273)		(4,273)
Profit attributable to owners of parent			15,940		15,940
Purchase of treasury shares				(2,007)	(2,007)
Disposal of treasury shares		0		20	20
Reversal of revaluation reserve for land			72		72
Net changes in items other than shareholders' equity					
Total changes during period	-	0	11,739	(1,987)	9,752
Balance at end of period	33,076	24,541	269,792	(16,476)	310,934

	Accumulated other comprehensive income					Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	
Balance at beginning of period	107,785	15,599	8,312	8,343	140,040	441,222
Changes during period						
Dividends of surplus						(4,273)
Profit attributable to owners of parent						15,940
Purchase of treasury shares						(2,007)
Disposal of treasury shares						20
Reversal of revaluation reserve for land						72
Net changes in items other than shareholders' equity	24,082	14,546	(72)	1,356	39,912	39,912
Total changes during period	24,082	14,546	(72)	1,356	39,912	49,665
Balance at end of period	131,867	30,145	8,240	9,700	179,953	490,887

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	33,076	24,541	269,792	(16,476)	310,934
Changes during period					
Dividends of surplus			(3,989)		(3,989)
Profit attributable to owners of parent			18,720		18,720
Purchase of treasury shares				(4,010)	(4,010)
Disposal of treasury shares		7		13	20
Reversal of revaluation reserve for land			22		22
Net changes in items other than shareholders' equity					
Total changes during period	-	7	14,753	(3,997)	10,763
Balance at end of period	33,076	24,548	284,546	(20,473)	321,698

	Accumulated other comprehensive income					Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	
Balance at beginning of period	131,867	30,145	8,240	9,700	179,953	490,887
Changes during period						
Dividends of surplus						(3,989)
Profit attributable to owners of parent						18,720
Purchase of treasury shares						(4,010)
Disposal of treasury shares						20
Reversal of revaluation reserve for land						22
Net changes in items other than shareholders' equity	(59,941)	5,423	(183)	(2,139)	(56,840)	(56,840)
Total changes during period	(59,941)	5,423	(183)	(2,139)	(56,840)	(46,076)
Balance at end of period	71,925	35,569	8,057	7,560	123,112	444,811

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 before income taxes	23,735	25,635
Depreciation	2,400	2,110
Impairment losses	146	1,167
Increase (decrease) in allowance for loan losses	505	2,723
Increase (decrease) in provision for contingent loss	56	69
Decrease (increase) in retirement benefit asset	(5,578)	(1,350)
Increase (decrease) in retirement benefit liability	9	15
Increase (decrease) in provision for retirement benefits for directors (and other officers)	0	(0)
Increase (decrease) in provision for loss on interest repayment	(4)	0
Interest income	(74,177)	(86,633)
Interest expenses	18,990	23,393
Loss (gain) related to securities	(7,635)	12,919
Loss (gain) on money held in trust	(704)	46
Foreign exchange losses (gains)	(3)	0
Loss (gain) on disposal of non-current assets	84	146
Settlement income	-	(8,000)
Net decrease (increase) in loans and bills discounted	(131,801)	(53,956)
Net increase (decrease) in deposits	88,664	3,153
Net increase (decrease) in negotiable certificates of deposit	(4,971)	(2,760)
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	344,172	(52,276)
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	297	(175)
Net decrease (increase) in call loans	12,551	522
Net increase (decrease) in call money	108,186	(236,942)
Net increase (decrease) in cash collateral received for securities lent	35,757	(84,380)
Net decrease (increase) in foreign exchanges - assets	537	(836)
Net increase (decrease) in foreign exchanges - liabilities	(285)	225
Net increase (decrease) in borrowed money from trust account	(2)	(9)
Interest received	72,695	89,021
Interest paid	(16,812)	(23,650)
Other, net	(9,713)	(7,029)
Subtotal	457,101	(396,852)
Settlement received	-	4,000
Income taxes paid	(3,808)	(12,823)
Net cash provided by (used in) operating activities	453,292	(405,676)

(Millions of yen)

	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Cash flows from investing activities		
Purchase of securities	(650,801)	(400,331)
Proceeds from sale of securities	285,027	293,607
Proceeds from redemption of securities	80,993	71,642
Increase in money held in trust	(6,109)	(2,127)
Decrease in money held in trust	3,000	-
Purchase of tangible fixed assets	(1,132)	(9,236)
Proceeds from sale of tangible fixed assets	486	187
Purchase of intangible fixed assets	(50)	(1,369)
Net cash provided by (used in) investing activities	(288,586)	(47,627)
Cash flows from financing activities		
Purchase of treasury shares	(2,007)	(4,010)
Proceeds from sale of treasury shares	0	0
Dividends paid	(4,273)	(3,989)
Net cash provided by (used in) financing activities	(6,280)	(7,999)
Net increase (decrease) in cash and cash equivalents	158,425	(461,302)
Cash and cash equivalents at beginning of period	1,201,299	1,359,724
Cash and cash equivalents at end of period	1,359,724	898,421

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	1,359,939	898,807
Cash	33,879	33,456
Due from banks	1,326,060	865,350
Call loans	5,753	6,429
Monetary claims bought	1,968	770
Trading securities	459	19
Trading government bonds	42	3
Trading local government bonds	417	16
Money held in trust	30,376	32,356
Securities	1,860,529	1,805,729
Government bonds	538,190	506,325
Local government bonds	231,788	194,760
Corporate bonds	300,895	295,114
Stocks	348,733	306,113
Other securities	440,921	503,415
Loans and bills discounted	4,495,122	4,563,298
Bills discounted	8,322	6,405
Loans on bills	69,385	51,800
Loans on deeds	3,968,623	4,032,070
Overdrafts	448,791	473,021
Foreign exchanges	6,193	7,029
Due from foreign banks (our accounts)	5,840	6,338
Foreign bills receivable	352	691
Other assets	125,738	134,638
Prepaid expenses	230	183
Accrued revenue	7,827	7,557
Margin deposits for futures transactions	933	968
Financial derivatives	49,071	58,991
Other	67,674	66,937
Tangible fixed assets	47,388	45,935
Buildings, net	13,136	12,415
Land	31,369	31,063
Construction in progress	703	519
Other tangible fixed assets	2,178	1,937
Intangible fixed assets	1,237	1,933
Software	177	69
Software in progress	896	1,700
Other intangible fixed assets	163	163
Prepaid pension costs	11,281	15,566
Customers' liabilities for acceptances and guarantees	29,340	26,120
Allowance for loan losses	(31,130)	(33,374)
Total assets	7,944,199	7,505,260

(Millions of yen)

	As of March 31, 2024	As of March 31, 2025
Liabilities		
Deposits	5,808,311	5,812,534
Current deposits	269,159	243,668
Ordinary deposits	3,523,250	3,563,174
Savings deposits	18,509	18,070
Deposits at notice	33,613	35,333
Time deposits	1,898,521	1,860,050
Other deposits	65,257	92,237
Negotiable certificates of deposit	38,370	34,800
Call money	346,092	109,149
Cash collateral received for securities lent	241,330	156,949
Borrowed money	882,398	830,322
Borrowings from other banks	882,398	830,322
Foreign exchanges	92	317
Foreign bills sold	47	82
Foreign bills payable	44	235
Borrowed money from trust account	184	174
Other liabilities	71,692	67,142
Income taxes payable	6,797	169
Accrued expenses	8,711	8,648
Unearned revenue	509	1,251
Financial derivatives	14,727	10,544
Asset retirement obligations	594	579
Other	40,351	45,949
Provision for contingent loss	196	266
Deferred tax liabilities	52,429	37,207
Deferred tax liabilities for land revaluation	5,463	5,613
Acceptances and guarantees	29,340	26,120
Total liabilities	7,475,901	7,080,597

(Millions of yen)

	As of March 31, 2024	As of March 31, 2025
Net assets		
Share capital	33,076	33,076
Capital surplus	23,946	23,954
Legal capital surplus	23,942	23,942
Other capital surplus	4	11
Retained earnings	258,197	273,073
Legal retained earnings	9,134	9,134
Other retained earnings	249,062	263,939
Reserve for tax purpose reduction entry of non-current assets	422	417
General reserve	230,893	242,493
Retained earnings brought forward	17,746	21,028
Treasury shares	(16,476)	(20,473)
Total shareholders' equity	298,744	309,631
Valuation difference on available-for-sale securities	131,167	71,404
Deferred gains or losses on hedges	30,145	35,569
Revaluation reserve for land	8,240	8,057
Total valuation and translation adjustments	169,552	115,031
Total net assets	468,297	424,662
Total liabilities and net assets	7,944,199	7,505,260

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	110,306	119,597
Interest income	75,151	87,478
Interest on loans and discounts	44,433	49,407
Interest and dividends on securities	25,998	32,278
Interest on call loans	170	103
Interest on deposits with banks	1,493	2,596
Interest income on interest rate swaps	2,948	2,941
Other interest income	106	150
Trust fees	0	0
Fees and commissions	17,370	17,071
Fees and commissions on domestic and foreign exchanges	3,037	3,131
Other fees and commissions	14,332	13,939
Other ordinary income	2,584	4,490
Net gain on trading securities transactions	1	-
Gain on sale of bonds	1,614	256
Gain on financial derivatives	943	4,233
Other	24	-
Other income	15,200	10,557
Recoveries of written off receivables	252	440
Gain on sale of equity securities	13,861	9,513
Gain on money held in trust	709	252
Other	377	350
Ordinary expenses	87,176	100,943
Interest expenses	18,987	23,396
Interest on deposits	2,037	5,682
Interest on negotiable certificates of deposit	7	22
Interest on call money	4,651	5,924
Interest expenses on cash collateral received for securities lent	5,124	6,444
Interest on borrowings and rediscounts	7,091	5,252
Other interest expenses	74	70
Fees and commissions payments	5,822	6,419
Fees and commissions on domestic and foreign exchanges	322	410
Other fees and commissions	5,500	6,008
Other ordinary expenses	8,405	21,012
Loss on foreign exchange transactions	1,717	499
Net loss on trading securities transactions	-	4
Loss on sale of bonds	6,687	20,498
Other	0	9
General and administrative expenses	49,349	42,760

(Millions of yen)

	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Other expenses	4,610	7,354
Provision of allowance for loan losses	2,301	3,030
Write-off of loans	785	1,134
Loss on sale of equity securities	866	2,345
Loss on devaluation of equity securities	255	50
Loss on money held in trust	4	298
Other	397	494
Ordinary profit	23,130	18,653
Extraordinary income	1	8,001
Gain on disposal of non-current assets	1	1
Settlement income	-	8,000
Extraordinary losses	233	1,313
Loss on disposal of non-current assets	86	145
Impairment losses	146	1,167
Profit before income taxes	22,899	25,340
Income taxes - current	9,358	112
Income taxes - deferred	(2,205)	6,384
Total income taxes	7,152	6,496
Profit	15,746	18,844

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					Treasury shares	Total shareholders equity
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings			Total retained earnings		
						Reserve for tax purpose reduction entry of non-current assets	General reserve	Retained earnings brought forward			
Balance at beginning of period	33,076	23,942	3	23,946	9,134	422	220,593	16,500	246,651	(14,488)	289,185
Changes during period											
Dividends of surplus								(4,273)	(4,273)		(4,273)
Provision of general reserve							10,300	(10,300)	-		
Profit								15,746	15,746		15,746
Purchase of treasury shares										(2,007)	(2,007)
Disposal of treasury shares			0	0						20	20
Reversal of revaluation reserve for land								72	72		72
Net changes in items other than shareholders' equity											
Total changes during period	-	-	0	0	-	-	10,300	1,245	11,545	(1,987)	9,558
Balance at end of period	33,076	23,942	4	23,946	9,134	422	230,893	17,746	258,197	(16,476)	298,744

	Valuation and translation adjustments				Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at beginning of period	107,247	15,599	8,312	131,159	420,344
Changes during period					
Dividends of surplus					(4,273)
Provision of general reserve					
Profit					15,746
Purchase of treasury shares					(2,007)
Disposal of treasury shares					20
Reversal of revaluation reserve for land					72
Net changes in items other than shareholders' equity	23,920	14,546	(72)	38,393	38,393
Total changes during period	23,920	14,546	(72)	38,393	47,952
Balance at end of period	131,167	30,145	8,240	169,552	468,297

For the fiscal year ended March 31, 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			Total retained earnings		
						Reserve for tax purpose reduction entry of non-current assets	General reserve	Retained earnings brought forward			
Balance at beginning of period	33,076	23,942	4	23,946	9,134	422	230,893	17,746	258,197	(16,476)	298,744
Changes during period											
Dividends of surplus								(3,989)	(3,989)		(3,989)
Reversal of reserve for tax purpose reduction entry of non-current assets						(5)		5	-		
Provision of general reserve							11,600	(11,600)	-		
Profit								18,844	18,844		18,844
Purchase of treasury shares										(4,010)	(4,010)
Disposal of treasury shares			7	7						13	20
Reversal of revaluation reserve for land								22	22		22
Net changes in items other than shareholders' equity											
Total changes during period	-	-	7	7	-	(5)	11,600	3,282	14,876	(3,997)	10,887
Balance at end of period	33,076	23,942	11	23,954	9,134	417	242,493	21,028	273,073	(20,473)	309,631

	Valuation and translation adjustments				Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at beginning of period	131,167	30,145	8,240	169,552	468,297
Changes during period					
Dividends of surplus					(3,989)
Reversal of reserve for tax purpose reduction entry of non-current assets					
Provision of general reserve					
Profit					18,844
Purchase of treasury shares					(4,010)
Disposal of treasury shares					20
Reversal of revaluation reserve for land					22
Net changes in items other than shareholders' equity	(59,762)	5,423	(183)	(54,521)	(54,521)
Total changes during period	(59,762)	5,423	(183)	(54,521)	(43,634)
Balance at end of period	71,404	35,569	8,057	115,031	424,662

Supplementary Information

Financial Results for the Fiscal Year Ended March 31, 2025

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Digest of Financial Results for the Fiscal Year Ended March 31, 2025

[Non-consolidated]

- ◆ Net interest income increased, gross business profit decreased due to a decrease in net fees and commissions and net other ordinary income
- ◆ Net business profit (before provision of general allowance for loan losses) increased due to a reduction in non-personnel expenses
- ◆ Ordinary profit decreased due to a decrease in gains (losses) related to equity securities and an increase in credit costs
- ◆ Profit increased due to extraordinary income

(For details, please refer to page 2.)

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

(Million yen)

	(Japanese)	#	For the year ended March 31, 2025	For the year ended March 31, 2024	YoY
Gross business profit	業務粗利益	1	58,230	61,891	(3,661)
Net interest income	資金利益	2	64,100	56,165	7,935
Interest on loans and discounts	うち貸出金利息	3	49,407	44,433	4,973
Interest and dividends on securities	うち有価証券利息配当金	4	32,278	25,998	6,280
Other interest income	うちその他運用収益	5	5,791	4,718	1,073
Interest on deposits, etc. (-)	うち預金等利息 (Δ)	6	5,704	2,045	3,659
Other interest expenses (-)	うちその他調達費用 (Δ)	7	17,673	16,940	732
Net fees and commissions	役務取引等利益	8	10,651	11,547	(896)
Net other ordinary income	その他業務利益	9	(16,521)	(5,821)	(10,700)
[Gains (losses) related to bonds, etc.]	[うち債券等関係損益]	10	(16,007)	(4,128)	(11,878)
Expenses (-)	経費 (Δ)	11	44,538	51,226	(6,687)
Personnel expenses (-)	人件費 (Δ)	12	18,905	19,157	(251)
Non-personnel expenses (-)	物件費 (Δ)	13	22,361	28,977	(6,615)
Taxes (-)	税金 (Δ)	14	3,271	3,092	179
Net business profit (before provision of general allowance for loan losses)	実質業務純益 (一般貸倒引当金繰入前)	15	13,691	10,665	3,025
Core net business profit	コア業務純益	16	33,932	15,737	18,194
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)	17	33,014	15,737	17,277
Provision of general allowance for loan losses [(1)] (-)	一般貸倒引当金繰入額 [(1)] (Δ)	18	(1,041)	(616)	(425)
Net business profit	業務純益	19	14,733	11,282	3,451
Non-recurring gains (losses)	臨時損益	20	3,920	11,848	(7,928)
Gains (losses) related to equity securities	うち株式等関係損益	21	7,116	12,739	(5,623)
Recoveries of written off receivables	うち償却債権取立益	22	440	252	188
Disposal of non-performing loans [(2)] (-)	うち不良債権処理額 [(2)] (Δ)	23	5,276	3,760	1,516
Reversal of allowance for loan losses, etc. [(3)]	うち貸倒引当金等戻入益 [(3)]	24	—	—	—
Ordinary profit	経常利益	25	18,653	23,130	(4,477)
Extraordinary income (losses)	特別損益	26	6,687	(231)	6,919
Gain (loss) on disposal of non-current assets	うち固定資産処分損益	27	(144)	(84)	(59)
Impairment loss (-)	うち減損損失 (Δ)	28	1,167	146	1,021
Settlement income	うち受取和解金	29	8,000	—	8,000
Profit before income taxes	税引前当期純利益	30	25,340	22,899	2,441
Total income taxes (-)	法人税等合計 (Δ)	31	6,496	7,152	(655)
Profit	当期純利益	32	18,844	15,746	3,097
Credit costs [(1)+(2)-(3)] (-)	与信コスト [(1)+②-③] (Δ)	33	4,234	3,143	1,091
Consolidated: Profit attributable to owners of parent	連結：親会社株主に帰属する 当期純利益	34	18,720	15,940	2,780

Financial Highlights for the Fiscal Year Ended March 31, 2025

■ “Interest on loans and discounts” and “interest and dividends on securities” increased, and “net interest income” increased

Interest on loans and discounts increased by ¥4,973 million year on year due to an increase in balances and a rise in yields.

Interest and dividends on securities increased by ¥6,280 million year on year mainly due to factors such as increases in domestic and foreign interest on bonds and dividends on shares. Other interest income increased by ¥1,073 million year on year mainly due to an increase in interest on deposits with banks.

On the other hand, in terms of funding, interest on deposits, etc. increased by ¥3,659 million year on year due to an increase in deposit interest rates. Other interest expenses increased by ¥732 million year on year due to factors such as a rise in market interest rates.

As a result, net interest income increased by ¥7,935 million year on year to ¥64,100 million.

■ “Net fees and commissions” decreased

Net fees and commissions decreased by ¥896 million year on year to ¥10,651 million mainly due to an increase in fees and commissions payments such as an increase in guarantee insurance premium from the expansion of other consumer loans.

■ “Net other ordinary income” decreased

Net other ordinary income also decreased by ¥10,700 million year on year to ¥(16,521) million due to decreases in gains (losses) related to bonds, etc.

As a result, gross business profit decreased by ¥3,661 million year on year to ¥58,230 million.

■ “Non-personnel expenses” decreased

In terms of expenses, non-personnel expenses decreased by ¥6,615 million year on year mainly due to a decrease in expenses related to core systems, and so overall expenses decreased by ¥6,687 million year on year.

The decrease in expenses exceeded the decrease in gross business profit, and net business profit (before provision of general allowance for loan losses) increased by ¥3,025 million year on year to ¥13,691 million.

■ “Gains (losses) related to equity securities” decreased, and “credit costs” increased

Gains (losses) related to equity securities decreased by ¥5,623 million year on year to ¥7,116 million. Credit costs increased by ¥1,091 million to ¥4,234 million due to an increase in disposal of non-performing loans.

■ “Ordinary profit” decreased, and “profit” increased

As a result, ordinary profit decreased by ¥4,477 million year on year to ¥18,653 million, and profit increased by ¥3,097 million year on year to ¥18,844 million because of extraordinary income of ¥8 billion (settlement income) due to the cancellation of the project for the next-generation core system.

I Summary of Financial Results

1. Balances of Deposits and Loans [Non-consolidated]

(Million yen)

[Average balance]	(Japanese)	As of March 31, 2025			As of September 30, 2024	As of March 31, 2024
		(a)	(a-b)	(a-c)	(b)	(c)
Deposits and negotiable certificates of deposit	預 金 等 (預 金 + 譲 渡 性 預 金)	5,836,857	[0.25%] (14,769)	[1.31%] 76,025	5,851,626	5,760,832
for Shiga Prefecture	う ち 滋 賀 県 内	5,146,275	(11,565)	69,725	5,157,840	5,076,549
Deposits	預 金	5,800,910	(14,454)	78,595	5,815,364	5,722,314
Individuals	う ち 個 人 預 金	4,221,218	11,322	60,010	4,209,896	4,161,208
Corporations	う ち 法 人 預 金	1,332,164	(8,118)	21,497	1,340,282	1,310,666
Negotiable certificates of deposit	譲 渡 性 預 金	35,947	(314)	(2,570)	36,262	38,517
Loans and bills discounted	貸 出 金	4,522,568	[0.79%] 35,673	[2.74%] 120,676	4,486,894	4,401,891
for Shiga Prefecture	う ち 滋 賀 県 内	2,601,750	12,015	41,053	2,589,734	2,560,696
Consumer loans and bills	う ち 消 費 者 向 け 貸 出	1,209,280	15,815	69,338	1,193,464	1,139,941
Corporate loans and bills	う ち 事 業 性 貸 出	2,841,011	27,755	78,949	2,813,256	2,762,061
Loan-deposit ratio (%)	預 貸 率	77.48%	0.81%	1.07%	76.67%	76.41%

(Million yen)

[Term-end balance]	(Japanese)	As of March 31, 2025			As of September 30, 2024	As of March 31, 2024
		(a)	(a-b)	(a-c)	(b)	(c)
Deposits and negotiable certificates of deposit	預 金 等 (預 金 + 譲 渡 性 預 金)	5,847,334	[0.47%] 27,761	[0.01%] 652	5,819,573	5,846,682
for Shiga Prefecture	う ち 滋 賀 県 内	5,182,995	47,205	18,413	5,135,790	5,164,582
Deposits	預 金	5,812,534	28,660	4,223	5,783,874	5,808,311
Individuals	う ち 個 人 預 金	4,222,628	14,703	22,646	4,207,924	4,199,982
Corporations	う ち 法 人 預 金	1,308,350	(8,072)	(8,302)	1,316,422	1,316,653
Negotiable certificates of deposit	譲 渡 性 預 金	34,800	(898)	(3,570)	35,698	38,370
Loans and bills discounted	貸 出 金	4,563,298	[1.31%] 59,245	[1.51%] 68,175	4,504,052	4,495,122
for Shiga Prefecture	う ち 滋 賀 県 内	2,630,607	20,273	33,337	2,610,334	2,597,270
Consumer loans and bills	う ち 消 費 者 向 け 貸 出	1,240,459	28,036	63,442	1,212,423	1,177,017
Consumer loans	消 費 者 ロ ー ン	1,230,050	29,946	67,321	1,200,104	1,162,729
Other consumer loans and bills	そ の 他 の 消 費 者 向 け 貸 出	10,409	(1,909)	(3,879)	12,319	14,288
Corporate loans and bills discounted	う ち 事 業 性 貸 出	2,864,071	46,967	31,043	2,817,104	2,833,027
Loan-deposit ratio (%)	預 貸 率	78.04%	0.65%	1.16%	77.39%	76.88%

(Note) Consumer loans in consumer loans and bills are packaged products with predetermined loan conditions to improve the convenience of borrowing, and other consumer loans and bills discounted are consumer general financing for consumers other than consumer loans (excluding corporate loans and bills).

2. Interest Rate Spread [Non-consolidated]

(%)

[All branches]	(Japanese)	As of March 31, 2025			As of September 30, 2024	As of March 31, 2024
		(a)	(a-b)	(a-c)	(b)	(c)
(1) Average yield on interest earning assets (A)	資金運用利回り	1.21	0.05	0.07	1.16	1.14
(a) Average yield on loans and bills discounted (B)	貸出金利回り	1.09	0.05	0.09	1.04	1.00
(b) Average yield on securities	有価証券利回り	1.88	0.06	0.17	1.82	1.71
(2) Average yield on interest bearing liabilities (C)	資金調達原価	0.96	0.02	(0.02)	0.94	0.98
(a) Average yield on deposits and negotiable certificates of deposit (including expenses) (D)	預金等原価	0.85	0.04	(0.06)	0.81	0.91
(b) Average yield on deposits and negotiable certificates of deposit	預金等利回り	0.09	0.03	0.06	0.06	0.03
(c) Expense ratio	経費率	0.76	0.01	(0.12)	0.75	0.88
(3) Spread between loans and deposits rates (including expenses) (B) - (D)	預貸金利鞘	0.24	0.01	0.15	0.23	0.09
(4) Average interest rate spread (A) - (C)	総資金利鞘	0.25	0.03	0.09	0.22	0.16

(Reference) Excluding interest-bearing due from banks ("due from Bank of Japan", etc.)

Average yield on interest earning assets	資金運用利回り	1.35	0.04	0.12	1.31	1.23
Average interest rate spread	総資金利鞘	0.39	0.02	0.14	0.37	0.25

(%)

[Domestic branches]	(Japanese)	As of March 31, 2025			As of September 30, 2024	As of March 31, 2024
		(a)	(a-b)	(a-c)	(b)	(c)
(1) Average yield on interest earning assets (A)	資金運用利回り	0.92	0.07	0.10	0.85	0.82
(a) Average yield on loans and bills discounted (B)	貸出金利回り	0.89	0.06	0.10	0.83	0.79
(b) Average yield on securities	有価証券利回り	1.56	0.07	0.24	1.49	1.32
(2) Average yield on interest bearing liabilities (C)	資金調達原価	0.71	0.04	(0.02)	0.67	0.73
(a) Average yield on deposits and negotiable certificates of deposit (including expenses) (D)	預金等原価	0.80	0.04	(0.07)	0.76	0.87
(b) Average yield on deposits and negotiable certificates of deposit	預金等利回り	0.06	0.04	0.06	0.02	0.00
(c) Expense ratio	経費率	0.74	—	(0.13)	0.74	0.87
(3) Spread between loans and deposits rates (including expenses) (B) - (D)	預貸金利鞘	0.09	0.02	0.17	0.07	(0.08)
(4) Average interest rate spread (A) - (C)	総資金利鞘	0.21	0.03	0.12	0.18	0.09

3. Balance of Assets in Custody/Sales during the Period [Non-consolidated]

Balance of Assets in Custody

(Million yen)

	(Japanese)	As of March 31, 2025			As of September 30, 2024	As of March 31, 2024
		(a)	(a-b)	(a-c)	(b)	(c)
Investment trusts (A)	投資信託期末残高	243,947	2,610	11,945	241,336	232,001
Public bonds (B)	公共債期末残高	43,643	1,211	1,228	42,431	42,415
Mediated financial products (C)	金融商品仲介期末残高	17,139	(389)	(3,387)	17,528	20,526
Total asset in custody (A+B+C)	預り資産残高合計	304,729	3,432	9,786	301,296	294,943
Individual assets in custody	うち個人預り資産残高	275,556	3,113	10,425	272,443	265,130

Sales during the Fiscal Year Ended March 31, 2025

(Million yen)

	(Japanese)	For the year ended March 31, 2025			For the year ended March 31, 2024
		(a)	(a-b)	(a-c)	(b)
Investment trusts	投資信託	70,317	3,265		67,052
Public bonds	公共債	13,090	2,157		10,932
Mediated financial products	金融商品仲介	723	(3,219)		3,942
Insurance	保険	51,393	2,131		49,262

(Note) The accumulated amount of insurance premiums earned since the Bank started offering insurance has amounted to ¥736,860 million.

4. Profit and Loss [Non-consolidated]

(Million yen)

#		(Japanese)	For the year ended March 31, 2025 (a)	(a-b)	For the year ended March 31, 2024 (b)
1	Gross business profit	業務粗利益	58,230	(3,661)	61,891
2	Net interest income	資金利益	64,100	7,935	56,165
3	Interest income	うち資金運用収益	87,478	12,326	75,151
4	Interest on loans and discounts	うち貸出金利息	49,407	4,973	44,433
5	Interest and dividends on securities	うち有価証券利息配当金	32,278	6,280	25,998
6	Interest expenses	(-) うち資金調達費用 (Δ)	23,396	4,408	18,987
7	Interest on deposits, etc.	(-) うち預金等利息 (Δ)	5,704	3,659	2,045
8	Net fees and commissions	役務取引等利益	10,651	(896)	11,547
9	Fees and commissions income	役務取引等収益	17,071	(298)	17,370
10	Fees and commissions payments	(-) 役務取引等費用 (Δ)	6,419	597	5,822
11	Net other ordinary income	その他業務利益	(16,521)	(10,700)	(5,821)
12	(Gains (losses) related to bonds, etc.)	(うち債券等関係損益)	(16,007)	(11,878)	(4,128)
13	Domestic gross business profit	うち国内業務粗利益	55,118	(3,415)	58,533
14	Net interest income	資金利益	58,507	7,792	50,714
15	Net fees and commissions	役務取引等利益	10,064	(909)	10,974
16	Net other ordinary income	その他業務利益	(13,453)	(10,298)	(3,154)
17	Expenses (excluding non-recurring expenses)	(-) 経費 (除く臨時費用分) (Δ)	44,538	(6,687)	51,226
18	Personnel expenses	(-) 人件費 (Δ)	18,905	(251)	19,157
19	Non-personnel expenses	(-) 物件費 (Δ)	22,361	(6,615)	28,977
20	Taxes	(-) 税金 (Δ)	3,271	179	3,092
21	Net business profit (before provision of general allowance for loan losses)	実質業務純益 (一般貸倒引当金繰入前)	13,691	3,025	10,665
22	Core net business profit	コア業務純益	33,932	18,194	15,737
23	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)	33,014	17,277	15,737
24	Provision of general allowance for loan losses	(-) 一般貸倒引当金繰入額 (Δ)	(1,041)	(425)	(616)
25	Net business profit	業務純益	14,733	3,451	11,282
26	Non-recurring gains (losses)	臨時損益	3,920	(7,928)	11,848
27	Gains (losses) related to equity securities	株式等関係損益	7,116	(5,623)	12,739
28	Recoveries of written off receivables	償却債権取立益	440	188	252
29	Disposal of non-performing loans	(-) 不良債権処理額 (Δ)	5,276	1,516	3,760
30	Reversal of allowance for loan losses, etc.	貸倒引当金等戻入益	—	—	—
31	Other non-recurring gains (losses)	その他臨時損益	1,639	(976)	2,616
32	Ordinary profit	経常利益	18,653	(4,477)	23,130
33	Extraordinary income (losses)	特別損益	6,687	6,919	(231)
34	Gain (loss) on disposal of non-current assets	うち固定資産処分損益	(144)	(59)	(84)
35	Gain on disposal of non-current assets	固定資産処分益	1	(0)	1
36	Loss on disposal of non-current assets	(-) 固定資産処分損 (Δ)	145	59	86
37	Impairment loss	(-) うち減損損失 (Δ)	1,167	1,021	146
38	Settlement income	うち受取和解金	8,000	8,000	—
39	Profit before income taxes	税引前当期純利益	25,340	2,441	22,899
40	Income taxes - current	(-) 法人税、住民税及び事業税 (Δ)	112	(9,245)	9,358
41	Income taxes - deferred	(-) 法人税等調整額 (Δ)	6,384	8,590	(2,205)
42	Total income taxes	(-) 法人税等合計 (Δ)	6,496	(655)	7,152
43	Profit	当期純利益	18,844	3,097	15,746
44	Credit costs (expenses for write-offs and allowances) [24+29-30]	与信コスト (貸倒償却引当費用) [24+29-30] (Δ)	4,234	1,091	3,143

- (Notes)
1. Gains (losses) related to bonds, etc. = Gains (losses) related to bonds + Gain on financial derivatives – Loss on financial derivatives
 2. Core net business profit = Net business profit + Provision of general allowance for loan losses – Gains (losses) related to bonds
 3. Core net business profit (excluding gains (losses) on cancellation of investment trusts) = Core net business profit – Gains on cancellation of investment trusts
Gains on cancellation of investment trusts are recorded in net interest income, losses on cancellation of investment trusts are recorded in gains (losses) related to bonds
 4. Reversal of allowance for loan losses, etc. = Reversal of allowance for loan losses + Reversal of provision for contingent loss

5. Profit and Loss [Consolidated]

(Million yen)

#		(Japanese)	For the year ended March 31, 2025 (a)	(a-b)	For the year ended March 31, 2024 (b)
1	Consolidated gross business profit	連結業務粗利益	60,843	(3,719)	64,562
2	Net interest income	資金利益	63,258	8,070	55,187
3	Net fees and commissions	役務取引等利益	13,230	(1,035)	14,265
4	Net other ordinary income	その他業務利益	(15,645)	(10,754)	(4,890)
5	General and administrative expenses (excluding non-recurring expenses) (-)	営業経費 (臨時費用処理分を除く) (Δ)	46,468	(6,455)	52,924
6	Consolidated net business profit (before provision of general allowance for loan losses)	連結実質業務純益 (一般貸倒引当金繰入前)	14,374	2,735	11,638
7	Provision of general allowance for loan losses (-)	一般貸倒引当金繰入額 (Δ)	(693)	(57)	(635)
8	Consolidated net business profit	連結業務純益	15,067	2,793	12,273
9	Other profit (loss) (non-recurring gains (losses))	その他経常損益 (臨時損益)	3,882	(7,810)	11,693
10	Disposal of non-performing loans (-)	不良債権処理額 (Δ)	5,565	1,609	3,955
11	Written-off of loans (-)	貸出金償却 (Δ)	1,141	352	789
12	Provision of allowance for loan losses (excluding provision of general allowance for loan losses) (-)	その他の貸倒引当金繰入額 (一般貸倒引当金繰入額を除く) (Δ)	4,348	1,242	3,106
13	Other credit costs (-)	その他債権売却損等 (Δ)	74	14	59
14	Reversal of allowance for loan losses, etc.	貸倒引当金等戻入益	—	—	—
15	Recoveries of written off receivables	償却債権取立益	440	188	252
16	Gains (losses) related to equity securities	株式等関係損益	7,326	(5,380)	12,706
17	Gain on sale	売却益	9,722	(4,138)	13,861
18	Loss on sale (-)	売却損 (Δ)	2,345	1,479	866
19	Loss on devaluation (-)	償却 (Δ)	50	(237)	288
20	Other profit (including non-recurring expenses in general and administrative expenses)	その他経常損益 (営業経費中臨時処理分を含む)	1,699	(991)	2,691
21	Expenses corresponding to money held in trust (-)	金銭の信託運用見合費用 (Δ)	18	17	1
22	Ordinary profit	経常利益	18,949	(5,017)	23,967
23	Extraordinary income (losses)	特別損益	6,685	6,917	(231)
24	Profit before income taxes	税金等調整前当期純利益	25,635	1,899	23,735
25	Income taxes - current (-)	法人税、住民税及び事業税 (Δ)	714	(9,363)	10,078
26	Income taxes - deferred (-)	法人税等調整額 (Δ)	6,199	8,482	(2,283)
27	Total income taxes (-)	法人税等合計 (Δ)	6,914	(880)	7,794
28	Profit	当期純利益	18,720	2,780	15,940
29	Profit attributable to non-controlling interests (-)	非支配株主に帰属する当期純利益 (Δ)	—	—	—
30	Profit attributable to owners of parent	親会社株主に帰属する当期純利益	18,720	2,780	15,940
(Reference)					
	Credit costs [7+10-14] (-)	与信コスト [7 + 10 - 14] (Δ)	4,871	1,551	3,319

- (Notes) 1. Consolidated gross business profit = Net interest income {Interest income – (Interest expenses – Expenses corresponding to money held in trust)} + Net fees and commissions (Trust fees + Fees and commissions – Fees and commissions payments) + Other ordinary income (Other ordinary income – Other ordinary expenses)
2. Consolidated net business profit = Consolidated gross business profit – General and administrative expenses (excluding non-recurring expenses) – Provision of general allowance for loan losses in provision of allowance for loan losses (Other expenses)

6. Net Business Profit [Non-consolidated]

(Million yen)				
	(Japanese)	For the year ended March 31, 2025 (a)	(a-b)	For the year ended March 31, 2024 (b)
(1) Net business profit (before provision of general allowance for loan losses)	実 質 業 務 純 益 (一般貸倒引当金繰入前)	13,691	3,025	10,665
Per employee (in thousands of yen)	職員一人当たり (千円)	7,112	1,631	5,480
(2) Net business profit	業 務 純 益	14,733	3,451	11,282
Per employee (in thousands of yen)	職員一人当たり (千円)	7,653	1,855	5,797

(Note) Per employee figures are calculated based on the average number of employees during the period.

7. Gains (Losses) Related to Bonds, etc. [Non-consolidated]

(Million yen)				
	(Japanese)	For the year ended March 31, 2025 (a)	(a-b)	For the year ended March 31, 2024 (b)
Gains (losses) related to bonds	国 債 等 債 券 関 係 損 益 (5 勘 定 尻)	(20,241)	(15,168)	(5,072)
Gain on sale	売 却 益	256	(1,358)	1,614
Gain on redemption	償 還 益	—	—	—
Loss on sale	売 却 損	20,498	13,810	6,687
Loss on redemption	償 還 損	—	—	—
Loss on devaluation	償 却	—	—	—
Gains (losses) on financial derivatives	金 融 派 生 商 品 損 益	4,233	3,289	943
Gains (losses) related to bonds, etc.	債券等関係損益 (合計)	(16,007)	(11,878)	(4,128)

8. Gains (Losses) Related to Equity Securities [Non-consolidated]

(Million yen)				
	(Japanese)	For the year ended March 31, 2025 (a)	(a-b)	For the year ended March 31, 2024 (b)
Gains (losses) related to equity securities	株 式 等 関 係 損 益 (3 勘 定 尻)	7,116	(5,623)	12,739
Gain on sale	売 却 益	9,513	(4,348)	13,861
Loss on sale	売 却 損	2,345	1,479	866
Loss on devaluation	償 却	50	(204)	255

9. Gains (Losses) on Valuation of Securities [Non-consolidated]/[Consolidated]

(Million yen)

[Non-consolidated]	(Japanese)	As of March 31, 2025			As of March 31, 2024			(a-b)
		Valuation gains		Valuation losses	Valuation gains		Valuation losses	
		(losses)	(a)		(losses)	(b)		
Held-to-maturity	満期保有目的	—	—	—	(8,264)	—	8,264	8,264
Stocks of subsidiaries	子会社株式	—	—	—	—	—	—	—
Available-for-sale securities	その他有価証券	99,134	200,446	101,312	183,463	246,342	62,878	(84,329)
Stocks	株式	192,573	193,822	1,249	239,209	239,538	329	(46,635)
Bonds	債券	(64,412)	43	64,455	(25,638)	1,063	26,702	(38,773)
Others	その他	(29,026)	6,580	35,607	(30,106)	5,740	35,846	1,079
Money held in trust (excluding for investment, held-to-maturity)	金銭の信託（運用目的及び満期保有目的以外）	(190)	15	205	(94)	—	94	(95)
(1) Total gains (losses) on valuation	① 評価損益合計	98,943			175,104			(76,160)
(2) Deferred gains (losses) on hedges	② 繰延ヘッジ損益	50,027			43,439			6,587
(1) + (2)	③ 参考（① + ②）	148,971			218,544			(69,573)

(Million yen)

[Consolidated]	(Japanese)	As of March 31, 2025			As of March 31, 2024			(million yen)
		Valuation gains (losses) (a)	Valuation gains		Valuation gains (losses) (b)	Valuation gains		(a-b)
			Valuation gains	Valuation losses		Valuation gains	Valuation losses	
Held-to-maturity	満期保有目的	—	—	—	(8,264)	—	8,264	8,264
Stocks of subsidiaries	子会社株式	—	—	—	—	—	—	—
Available-for-sale securities	その他有価証券	100,374	201,687	101,312	184,961	247,840	62,878	(84,586)
Stocks	株式	193,814	195,063	1,249	240,707	241,036	329	(46,893)
Bonds	債券	(64,412)	43	64,455	(25,638)	1,063	26,702	(38,773)
Others	その他	(29,026)	6,580	35,607	(30,106)	5,740	35,846	1,079
Money held in trust (excluding for investment, held-to-maturity)	金銭の信託（運用目的及び満期保有目的以外）	(190)	15	205	(94)	—	94	(95)
(1) Total gains (losses) on valuation	① 評価損益合計	100,184			176,602			(76,418)
(2) Deferred gains (losses) on hedges	② 繰延ヘッジ損益	50,027			43,439			6,587
(1) + (2)	③ 参考（① + ②）	150,212			220,042			(69,830)

- (Notes)
- “Available-for-sale securities” are evaluated based on the market value at the end of the period, and the table above states the difference between the amount recorded on the balance sheet or consolidated balance sheet and the acquisition price.
 - “Available-for-sale securities” are stated inclusive of beneficial interest in a trust under “monetary claims bought.”
 - The Bank conducts derivative transactions to hedge against market value fluctuation risk of securities, and the above tables (non-consolidated and consolidated) show reference figures (1)+(2), which are gains (losses) on valuation (1) of securities added to deferred gains (losses) on hedges before tax effects (2).

10. ROE [Non-consolidated]

(%)

	(Japanese)	For the year ended March 31, 2025			For the six months ended September 30, 2024	For the year ended March 31, 2024
		(a)	(a-b)	(a-c)	(b)	(c)
Net business profit basis	業務純益ベース	3.29	(2.15)	0.76	5.44	2.53
Profit basis	当期（中間）純利益ベース	4.22	0.34	0.68	3.88	3.54

11. Capital Ratio (International Standards) [Non-consolidated]/[Consolidated]

(Monetary amounts: Billion yen)

[Non-consolidated]	(Japanese)	As of March 31, 2025 (a)			As of September 30, 2024 (b)	As of March 31, 2024 (c)
			(a-b)	(a-c)		
(1) Total capital ratio (%) [(4) ÷ (7)]	単体総自己資本比率 (%) (④ ÷ ⑦)	13.34	(1.87)	(2.12)	15.21	15.46
(2) Tier 1 capital ratio (%) [(5) ÷ (7)]	単体Tier 1比率 (%) (⑤ ÷ ⑦)	13.34	(1.87)	(2.12)	15.21	15.46
(3) Common equity Tier 1 capital ratio (%) [(6) ÷ (7)]	単体普通株式等Tier 1比率 (%) (⑥ ÷ ⑦)	13.34	(1.87)	(2.12)	15.21	15.46
(4) Total capital	単体における総自己資本の額	394.9	(38.3)	(53.6)	433.2	448.6
(5) Tier 1 capital	単体におけるTier 1資本の額	394.9	(38.3)	(53.6)	433.2	448.6
(6) Common equity Tier 1 capital	単体における普通株式等Tier 1資本の額	394.9	(38.3)	(53.6)	433.2	448.6
(7) Risk weighted assets	リスク・アセットの額	2,960.2	111.9	58.9	2,848.3	2,901.3
(8) Total capital requirements	単体総所要自己資本額	236.8	8.9	4.7	227.8	232.1

(Monetary amounts: Billion yen)

[Consolidated]	(Japanese)	As of March 31, 2025 (a)			As of September 30, 2024 (b)	As of March 31, 2024 (c)
			(a-b)	(a-c)		
(1) Total capital ratio (%) [(4) ÷ (7)]	連結総自己資本比率 (%) (④ ÷ ⑦)	13.62	(1.83)	(2.08)	15.45	15.70
(2) Tier 1 capital ratio (%) [(5) ÷ (7)]	連結Tier 1比率 (%) (⑤ ÷ ⑦)	13.61	(1.83)	(2.09)	15.44	15.70
(3) Common equity Tier 1 capital ratio (%) [(6) ÷ (7)]	連結普通株式等Tier 1比率 (%) (⑥ ÷ ⑦)	13.61	(1.83)	(2.09)	15.44	15.70
(4) Total capital	連結における総自己資本の額	409.6	(37.2)	(52.7)	446.9	462.4
(5) Tier 1 capital	連結におけるTier 1資本の額	409.4	(37.3)	(52.8)	446.7	462.3
(6) Common equity Tier 1 capital	連結における普通株式等Tier 1資本の額	409.4	(37.3)	(52.8)	446.7	462.3
(7) Risk weighted assets	リスク・アセットの額	3,006.3	114.2	61.7	2,892.0	2,944.6
(8) Total capital requirements	連結総所要自己資本額	240.5	9.1	4.9	231.3	235.5

- (Notes) 1. The Foundation Internal Ratings-Based (FIRB) approach has been adopted as the method for measuring credit risk.
2. The Standardized Measurement Approach has been adopted as the method for measuring operational risk.

II Loans and Bills Information

1. Allowance for Loan Losses and Self-assessment Results by Borrower Classification [Non-consolidated]

(Million yen)

	(Japanese)	As of March 31, 2025 (a)	(a-b)	(a-c)	As of September 30, 2024 (b)	As of March 31, 2024 (c)
Allowance for loan losses	貸倒引当金	33,374	1,242	2,243	32,132	31,130
Allowance for general loan losses	一般貸倒引当金	8,757	(168)	(1,041)	8,925	9,799
Allowance for specific loan losses	個別貸倒引当金	24,617	1,411	3,285	23,206	21,331
Allowance for specific overseas countries	特定海外債権引当勘定	—	—	—	—	—

(Million yen)

Self-assessment results by borrower classification	Bankrupt claims	破綻先債権	162	(560)	(120)	723	283
	Effectively bankrupt claims	実質破綻先債権	2,467	721	(12)	1,745	2,479
	Potentially bankrupt claims	破綻懸念先債権	51,981	520	315	51,461	51,666
	Claims requiring caution	要注意先債権	263,721	(10,005)	(50,130)	273,726	313,852
	Substandard claims	要管理先債権	33,866	(2,146)	(3,573)	36,012	37,439
	Other claims requiring caution	その他要注意先債権	229,855	(7,859)	(46,557)	237,714	276,412
	Normal claims	正常先債権	4,281,036	66,327	112,999	4,214,708	4,168,036
	Total claims	総与信残高	4,599,369	57,003	63,050	4,542,366	4,536,319
[Amount of partial write-offs]			[7,500]	[(1,623)]	[(862)]	[9,123]	[8,362]

2. Disclosed Claims Under the Financial Reconstruction Law and Risk-monitored Loans [Non-consolidated]/[Consolidated]

(Million yen)

[Non-consolidated]	(Japanese)	As of March 31, 2025 (a)	(a-b)	(a-c)	As of September 30, 2024 (b)	As of March 31, 2024 (c)
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	2,629	161	(133)	2,468	2,762
Doubtful claims	危険債権	51,981	520	315	51,461	51,666
Substandard claims	要管理債権	27,051	(2,226)	(3,043)	29,278	30,095
(Loans past due 3 months or more)	(うち三月以上延滞債権)	579	(661)	459	1,240	119
(Restructured loans)	(うち貸出条件緩和債権)	26,472	(1,565)	(3,502)	28,038	29,975
Subtotal (A)	小計	81,663	(1,545)	(2,861)	83,209	84,524
Non-performing loans ratio (%) (A) ÷ (B)	総与信残高に占める比率 (A) ÷ (B)	1.77	(0.06)	(0.09)	1.83	1.86
Normal claims	正常債権	4,517,706	58,549	65,911	4,459,156	4,451,794
Total claims (B)	合計	4,599,369	57,003	63,050	4,542,366	4,536,319

Coverage (C)	保全額	57,729	(805)	(2,031)	58,535	59,760
Allowance for loan losses	貸倒引当金	26,270	379	1,882	25,891	24,387
Collateral and guarantees	担保保証等	31,458	(1,185)	(3,914)	32,644	35,372

Coverage ratio (%) (C) ÷ (A)	保全率 (C) ÷ (A)	70.69	0.35	(0.01)	70.34	70.70
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(Million yen)

[Consolidated]	(Japanese)	As of March 31, 2025 (a)	(a-b)	(a-c)	As of September 30, 2024 (b)	As of March 31, 2024 (c)
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	2,956	126	(50)	2,830	3,006
Doubtful claims	危険債権	51,981	520	315	51,461	51,666
Substandard claims	要管理債権	27,053	(2,227)	(3,044)	29,280	30,097
(Loans past due 3 months or more)	(うち三月以上延滞債権)	579	(661)	459	1,240	119
(Restructured loans)	(うち貸出条件緩和債権)	26,474	(1,566)	(3,503)	28,040	29,977
Subtotal (A)	小計	81,991	(1,580)	(2,779)	83,572	84,771
Non-performing loans ratio (%) (A) ÷ (B)	総与信残高に占める比率 (A) ÷ (B)	1.78	(0.05)	(0.08)	1.83	1.86
Normal claims	正常債権	4,517,874	58,545	65,895	4,459,329	4,451,978
Total claims (B)	合計	4,599,866	56,964	63,116	4,542,901	4,536,749

3. Classification of Loans by Type of Industry, etc.

(1) Balance of Consumer Loans [Non-consolidated]

(Million yen)

	(Japanese)	As of March 31, 2025 (a)	(a-b)	(a-c)	As of September 30, 2024 (b)	As of March 31, 2024 (c)
Consumer loans	消費者ローン	1,230,050	29,946	67,321	1,200,104	1,162,729
Housing loans	住宅ローン	1,064,759	(691)	12,696	1,065,450	1,052,062
Other consumer loans	その他ローン	165,291	30,637	54,625	134,654	110,666

(Note) Housing loans include financing for housing loans related to local government systems (home loans) and arranged housing.

(2) Balance and Ratio of Loans to Small and Medium-sized Enterprises ("SMEs"), etc. [Non-consolidated]

(Million yen, %)

	(Japanese)	As of March 31, 2025 (a)	(a-b)	(a-c)	As of September 30, 2024 (b)	As of March 31, 2024 (c)
Loans to SMEs, etc. (A)	中小企業等貸出金残高 (A)	3,099,200	48,322	75,654	3,050,877	3,023,546
Loans to SMEs (Note)	うち中小企業向け残高 (注)	1,869,149	18,376	8,332	1,850,772	1,860,817
Domestic loans and bills discounted (B)	国内店貸出金残高 (B)	4,527,119	56,077	70,022	4,471,041	4,457,097
Loans to SMEs, etc. ratio (%) (A) ÷ (B)	中小企業等貸出金比率 (%) (A) ÷ (B)	68.45	0.22	0.62	68.23	67.83

(Note) Loans to SMEs are calculated by deducting the above consumer loans from (A) Loans to SMEs, etc.

(3) Classification of Loans by Type of Industry [Non-consolidated]

(Million yen)

	(Japanese)	As of March 31, 2025 (a)	(a-b)	(a-c)	As of September 30, 2024 (b)	As of March 31, 2024 (c)
Domestic branches (excluding offshore market account)	国内店分 (除く特別国際金融取引勘定分)	4,527,119	56,077	70,022	4,471,041	4,457,097
Manufacturing	製造業	569,216	8,575	4,562	560,640	564,653
Agriculture and forestry	農業・林業	7,088	(255)	(1,418)	7,344	8,506
Fishery	漁業	608	(13)	(29)	622	638
Mining, quarry and gravel	鉱業・採石業・砂利採取業	5,333	(353)	(182)	5,687	5,516
Construction	建設業	129,712	1,234	(11,599)	128,478	141,311
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	176,462	11,610	20,475	164,851	155,986
Information and communications	情報通信業	29,156	14,424	14,396	14,731	14,760
Transport and postal service	運輸業・郵便業	173,720	(7,476)	(8,074)	181,196	181,795
Wholesale and retail	卸売業・小売業	419,639	(7,376)	(31,525)	427,015	451,164
Finance and insurance	金融業・保険業	163,579	(2,332)	(2,835)	165,912	166,415
Real estate and goods rental and leasing	不動産業・物品賃貸業	788,219	5,593	12,249	782,626	775,970
Other services	その他のサービス業	309,349	2,112	2,365	307,236	306,984
Local governments	地方公共団体	452,598	(14,101)	(20,278)	466,699	472,876
Others	その他	1,302,432	44,433	91,916	1,257,998	1,210,515

4. Classification of Loans by Region, etc.

(1) Balance of Loans to Specific Overseas Countries [Non-consolidated]

Not applicable.

(2) Classification of Loans by Region [Non-consolidated]

(Million yen)

	(Japanese)	As of March 31, 2025 (a)	(a-b)	(a-c)	As of September 30, 2024 (b)	As of March 31, 2024 (c)
Asia	ア ジ ア	36,907	4,537	977	32,369	35,930
North America	北 米	42,765	7,882	13,522	34,882	29,242
Latin America	中 南 米	14,576	2,283	547	12,292	14,029
Oceania	オ セ ア ニ ア	17,043	472	2,629	16,571	14,414
Western Europe	西 欧	18,608	1,618	646	16,989	17,961
Eastern Europe, Russia, etc.	東 欧 ・ ロ シ ア 等	2,847	1,703	1,747	1,144	1,100
Middle East	中 東	8,728	(1,121)	672	9,850	8,056
Africa	ア フ リ カ	7,725	350	2,173	7,374	5,551
Total	合 計	149,202	17,726	22,916	131,476	126,286

III Financial Results Forecast for the Fiscal Year Ending March 31, 2026

[Main Accounts]

(Monetary amounts: Billion yen)

	(Japanese)	Non-consolidated		Consolidated	
		Average balance forecast	YoY	Average balance forecast	YoY
Deposits and negotiable certificates of deposit	預 金 等 (譲渡性預金含む)	5,949.1	[1.9%] 112.3	5,930.7	[1.9%] 112.3
Loans and bills discounted	貸 出 金	4,663.4	[3.1%] 140.9	4,636.6	[3.1%] 140.9
Securities	有 価 証 券	1,582.8	[(7.6%)] (130.9)	1,579.4	[(7.6%)] (130.9)

[Yield]

(%)

[Non-consolidated]	(Japanese)	Yield forecast	YoY
Deposits and negotiable certificates of deposit	預 金 等 (譲渡性預金含む)	0.24	0.15
Loans and bills discounted	貸 出 金	1.26	0.17
Securities	有 価 証 券	1.80	(0.08)

[Profit and Loss]

(Million yen)

[Non-consolidated]	(Japanese)	Interim period (Six months ending September 30, 2025)			Full year (Fiscal year ending March 31, 2026)		
		As of September 30, 2025 Forecast	As of September 30, 2024 Actual	YoY	As of March 31, 2026 Forecast	As of March 31, 2025 Actual	YoY
Ordinary profit	経 常 利 益	13,500	11,695	1,804	27,500	18,653	8,846
Profit	当 期 (中 間) 純 利 益	10,000	8,968	1,031	20,000	18,844	1,155

(Million yen)

[Consolidated]	(Japanese)	Interim period (Six months ending September 30, 2025)			Full year (Fiscal year ending March 31, 2026)		
		As of September 30, 2025 Forecast	As of September 30, 2024 Actual	YoY	As of March 31, 2026 Forecast	As of March 31, 2025 Actual	YoY
Ordinary profit	経 常 利 益	13,900	11,625	2,274	28,300	18,949	9,350
Profit	当 期 (中 間) 純 利 益	10,000	8,748	1,251	20,000	18,720	1,279

(Note) Figures in profit (consolidated) indicate profit attributable to owners of parent.