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November 14, 2025

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



Company name: THE SHIGA BANK, LTD.

Listing: Tokyo Stock Exchange

Securities code: 8366

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

Representative: Shinya Kubota President & CEO

Inquiries: Joji Shimomura Executive Officer, General Manager of General Planning Dept.

Telephone: +81-77-521-2200

Scheduled date to file semi-annual securities report: November 25, 2025

Scheduled date to commence dividend payments: December 11, 2025

Trading accounts: None

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: None

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

### 1. Consolidated financial results for the six months ended September 30, 2025 (from April 1, 2025 to September 30, 2025)

#### (1) Consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2025	79,519	31.5	15,640	34.5	11,389	30.2
September 30, 2024	60,493	2.9	11,625	(35.7)	8,748	(30.1)

Note: Comprehensive income For the six months ended September 30, 2025: ¥ 40,918 million [ -%]  
For the six months ended September 30, 2024: ¥ (15,090) million [ -%]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2025	246.98	-
September 30, 2024	186.41	-

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

#### (2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2025	7,589,627	484,832	6.4
March 31, 2025	7,528,217	444,811	5.9

Reference: Equity

As of September 30, 2025: ¥ 484,832 million

As of March 31, 2025: ¥ 444,811 million

Note: “Equity-to-asset 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.

“Equity-to-asset ratio” herein is not the capital ratio specified by the FSA Capital Adequacy Notification.

## 2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2025	-	45.00	-	45.00	90.00
Fiscal year ending March 31, 2026	-	65.00			
Fiscal year ending March 31, 2026 (Forecast)			-	65.00	130.00

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

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

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Full year	28,300	49.3	20,000	6.8	432.15

Note: Revisions to the financial result forecast most recently announced: None

### \* Notes

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

Newly included: - companies( )

Excluded: - companies( )

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

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

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

(iii) Changes in accounting estimates: None

(iv) Restatement: None

(3) Number of issued shares (common shares)

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

As of September 30, 2025	53,090,081 shares
As of March 31, 2025	53,090,081 shares

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

As of September 30, 2025	6,809,906 shares
As of March 31, 2025	7,008,097 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2025	46,115,658 shares
Six months ended September 30, 2024	46,931,867 shares

## Overview of non-consolidated financial results

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

#### (1) Non-consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2025	72,518	33.8	15,351	31.3	11,403	27.2
September 30, 2024	54,189	2.4	11,695	(33.7)	8,968	(27.7)

  

	Basic earnings per share
Six months ended	Yen
September 30, 2025	247.29
September 30, 2024	191.09

#### (2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2025	7,567,555	465,023	6.1
March 31, 2025	7,505,260	424,662	5.7

Reference: Equity

As of September 30, 2025: ¥ 465,023 million

As of March 31, 2025: ¥ 424,662 million

Note: “Equity-to-asset 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.

“Equity-to-asset ratio” herein is not the capital ratio specified by the FSA Capital Adequacy Notification.

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

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Full year	27,500	47.4	20,000	6.1	432.15

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

\* Proper use of earnings forecasts, and other special matters

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.

Semi-annual Consolidated Financial Statements  
Semi-annual Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
<b>Assets</b>		
Cash and due from banks	898,939	896,577
Call loans and bills bought	6,429	2,382
Monetary claims bought	770	553
Trading securities	19	28
Money held in trust	32,356	31,396
Securities	1,802,020	1,875,166
Loans and bills discounted	4,529,399	4,527,001
Foreign exchanges	7,029	6,141
Other assets	177,407	173,726
Tangible fixed assets	53,949	53,774
Intangible fixed assets	1,991	3,736
Retirement benefit asset	26,579	27,583
Deferred tax assets	611	578
Customers' liabilities for acceptances and guarantees	26,120	25,391
Allowance for loan losses	(35,406)	(34,411)
<b>Total assets</b>	<b>7,528,217</b>	<b>7,589,627</b>
<b>Liabilities</b>		
Deposits	5,806,185	5,818,644
Negotiable certificates of deposit	22,600	19,300
Call money and bills sold	109,149	125,059
Cash collateral received for securities lent	156,949	147,857
Borrowed money	830,352	829,613
Foreign exchanges	317	332
Borrowed money from trust account	174	156
Other liabilities	84,792	76,523
Retirement benefit liability	183	187
Provision for retirement benefits for directors (and other officers)	4	5
Provision for loss on interest repayment	6	6
Provision for contingent loss	266	298
Deferred tax liabilities	40,690	55,806
Deferred tax liabilities for land revaluation	5,613	5,613
Acceptances and guarantees	26,120	25,391
<b>Total liabilities</b>	<b>7,083,406</b>	<b>7,104,795</b>
<b>Net assets</b>		
Share capital	33,076	33,076
Capital surplus	24,548	25,147
Retained earnings	284,546	293,862
Treasury shares	(20,473)	(19,896)
<b>Total shareholders' equity</b>	<b>321,698</b>	<b>332,190</b>
Valuation difference on available-for-sale securities	71,925	101,227
Deferred gains or losses on hedges	35,569	36,147
Revaluation reserve for land	8,057	8,057
Remeasurements of defined benefit plans	7,560	7,209
<b>Total accumulated other comprehensive income</b>	<b>123,112</b>	<b>152,641</b>
<b>Total net assets</b>	<b>444,811</b>	<b>484,832</b>
<b>Total liabilities and net assets</b>	<b>7,528,217</b>	<b>7,589,627</b>

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

## Semi-annual Consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Ordinary income	60,493	79,519
Interest income	41,822	49,890
Interest on loans and discounts	23,542	28,620
Interest and dividends on securities	15,169	17,958
Trust fees	0	0
Fees and commissions	9,836	9,872
Other ordinary income	5,755	14,693
Other income	3,079	5,063
Ordinary expenses	48,867	63,878
Interest expenses	11,121	13,332
Interest on deposits	1,873	6,250
Fees and commissions payments	2,859	3,101
Other ordinary expenses	8,268	20,694
General and administrative expenses	22,287	25,064
Other expenses	4,329	1,684
Ordinary profit	11,625	15,640
Extraordinary income	-	66
Gain on disposal of non-current assets	-	66
Extraordinary losses	130	28
Loss on disposal of non-current assets	109	13
Impairment losses	20	14
Profit before income taxes	11,495	15,678
Income taxes - current	3,520	2,665
Income taxes - deferred	(773)	1,623
Total income taxes	2,747	4,288
Profit	8,748	11,389
Profit attributable to owners of parent	8,748	11,389

## Semi-annual Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Profit	8,748	11,389
Other comprehensive income		
Valuation difference on available-for-sale securities	(17,406)	29,301
Deferred gains or losses on hedges	(5,814)	578
Remeasurements of defined benefit plans, net of tax	(618)	(350)
Total other comprehensive income	(23,839)	29,529
Comprehensive income	(15,090)	40,918
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(15,090)	40,918

## Semi-annual Consolidated Statement of Changes in Equity

For the six months ended September 30, 2024

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	33,076	24,541	269,792	(16,476)	310,934
Changes during period					
Dividends of surplus			(1,877)		(1,877)
Profit attributable to owners of parent			8,748		8,748
Purchase of treasury shares				(6)	(6)
Disposal of treasury shares		7		13	20
Reversal of revaluation reserve for land			4		4
Net changes in items other than shareholders' equity					
Total changes during period	-	7	6,875	7	6,889
Balance at end of period	33,076	24,548	276,668	(16,469)	317,824

	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						(1,877)
Profit attributable to owners of parent						8,748
Purchase of treasury shares						(6)
Disposal of treasury shares						20
Reversal of revaluation reserve for land						4
Net changes in items other than shareholders' equity	(17,406)	(5,814)	(4)	(618)	(23,843)	(23,843)
Total changes during period	(17,406)	(5,814)	(4)	(618)	(23,843)	(16,953)
Balance at end of period	114,460	24,331	8,236	9,081	156,109	473,934

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	33,076	24,548	284,546	(20,473)	321,698
Changes during period					
Dividends of surplus			(2,073)		(2,073)
Profit attributable to owners of parent			11,389		11,389
Purchase of treasury shares				(4)	(4)
Disposal of treasury shares		598		581	1,180
Net changes in items other than shareholders' equity					
Total changes during period	-	598	9,316	577	10,492
Balance at end of period	33,076	25,147	293,862	(19,896)	332,190

	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	71,925	35,569	8,057	7,560	123,112	444,811
Changes during period						
Dividends of surplus						(2,073)
Profit attributable to owners of parent						11,389
Purchase of treasury shares						(4)
Disposal of treasury shares						1,180
Net changes in items other than shareholders' equity	29,301	578	-	(350)	29,529	29,529
Total changes during period	29,301	578	-	(350)	29,529	40,021
Balance at end of period	101,227	36,147	8,057	7,209	152,641	484,832



## Semi-annual Non-consolidated Financial Statements

## Semi-annual Non-consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
<b>Assets</b>		
Cash and due from banks	898,807	896,396
Call loans	6,429	2,382
Monetary claims bought	770	553
Trading securities	19	28
Money held in trust	32,356	31,396
Securities	1,805,729	1,878,835
Loans and bills discounted	4,563,298	4,562,483
Foreign exchanges	7,029	6,141
Other assets	134,638	129,710
Other	134,638	129,710
Tangible fixed assets	45,935	46,049
Intangible fixed assets	1,933	3,695
Prepaid pension costs	15,566	17,081
Customers' liabilities for acceptances and guarantees	26,120	25,391
Allowance for loan losses	(33,374)	(32,589)
<b>Total assets</b>	<b>7,505,260</b>	<b>7,567,555</b>
<b>Liabilities</b>		
Deposits	5,812,534	5,825,748
Negotiable certificates of deposit	34,800	30,600
Call money	109,149	125,059
Cash collateral received for securities lent	156,949	147,857
Borrowed money	830,322	829,613
Foreign exchanges	317	332
Borrowed money from trust account	174	156
Other liabilities	67,142	59,371
Income taxes payable	169	1,119
Asset retirement obligations	579	579
Other	66,394	57,673
Provision for contingent loss	266	298
Deferred tax liabilities	37,207	52,491
Deferred tax liabilities for land revaluation	5,613	5,613
Acceptances and guarantees	26,120	25,391
<b>Total liabilities</b>	<b>7,080,597</b>	<b>7,102,532</b>

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Net assets		
Share capital	33,076	33,076
Capital surplus	23,954	24,552
Legal capital surplus	23,942	23,942
Other capital surplus	11	610
Retained earnings	273,073	282,404
Legal retained earnings	9,134	9,134
Other retained earnings	263,939	273,269
Reserve for tax purpose reduction entry of non-current assets	417	417
General reserve	242,493	242,493
Retained earnings brought forward	21,028	30,358
Treasury shares	(20,473)	(19,896)
Total shareholders' equity	309,631	320,137
Valuation difference on available-for-sale securities	71,404	100,680
Deferred gains or losses on hedges	35,569	36,147
Revaluation reserve for land	8,057	8,057
Total valuation and translation adjustments	115,031	144,885
Total net assets	424,662	465,023
Total liabilities and net assets	7,505,260	7,567,555

## Semi-annual Non-consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Ordinary income	54,189	72,518
Interest income	42,322	50,570
Interest on loans and discounts	23,565	28,724
Interest and dividends on securities	15,650	18,538
Trust fees	0	0
Fees and commissions	8,601	8,616
Other ordinary income	218	8,269
Other income	3,046	5,062
Ordinary expenses	42,493	57,167
Interest expenses	11,121	13,347
Interest on deposits	1,874	6,255
Fees and commissions payments	2,888	3,118
Other ordinary expenses	3,199	14,849
General and administrative expenses	21,351	24,037
Other expenses	3,933	1,814
Ordinary profit	11,695	15,351
Extraordinary income	-	66
Gain on disposal of non-current assets	-	66
Extraordinary losses	128	28
Loss on disposal of non-current assets	108	13
Impairment losses	20	14
Profit before income taxes	11,566	15,389
Income taxes - current	3,260	2,371
Income taxes - deferred	(662)	1,613
Total income taxes	2,598	3,985
Profit	8,968	11,403

Semi-annual Non-consolidated Statement of Changes in Equity  
For the six months ended September 30, 2024

(Millions of yen)

	Shareholders' equity										
	Share capital	Capital surplus			Retained earnings					Treasury shares	Total shareholders equity
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings			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								(1,877)	(1,877)		(1,877)
Provision of general reserve							11,600	(11,600)	-		
Profit								8,968	8,968		8,968
Purchase of treasury shares										(6)	(6)
Disposal of treasury shares			7	7						13	20
Reversal of revaluation reserve for land								4	4		4
Net changes in items other than shareholders' equity											
Total changes during period	-	-	7	7	-	-	11,600	(4,504)	7,095	7	7,109
Balance at end of period	33,076	23,942	11	23,954	9,134	422	242,493	13,241	265,292	(16,469)	305,853

	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					(1,877)
Provision of general reserve					
Profit					8,968
Purchase of treasury shares					(6)
Disposal of treasury shares					20
Reversal of revaluation reserve for land					4
Net changes in items other than shareholders' equity	(17,411)	(5,814)	(4)	(23,229)	(23,229)
Total changes during period	(17,411)	(5,814)	(4)	(23,229)	(16,120)
Balance at end of period	113,755	24,331	8,236	146,323	452,177

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity										
	Share capital	Capital surplus			Retained earnings					Treasury shares	Total shareholders' equity
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings			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	11	23,954	9,134	417	242,493	21,028	273,073	(20,473)	309,631
Changes during period											
Dividends of surplus								(2,073)	(2,073)		(2,073)
Profit								11,403	11,403		11,403
Purchase of treasury shares										(4)	(4)
Disposal of treasury shares			598	598						581	1,180
Net changes in items other than shareholders' equity											
Total changes during period	-	-	598	598	-	-	-	9,330	9,330	577	10,506
Balance at end of period	33,076	23,942	610	24,552	9,134	417	242,493	30,358	282,404	(19,896)	320,137

	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	71,404	35,569	8,057	115,031	424,662
Changes during period					
Dividends of surplus					(2,073)
Profit					11,403
Purchase of treasury shares					(4)
Disposal of treasury shares					1,180
Net changes in items other than shareholders' equity	29,275	578	-	29,853	29,853
Total changes during period	29,275	578	-	29,853	40,360
Balance at end of period	100,680	36,147	8,057	144,885	465,023

# Supplementary Information

Financial Results for the first half of the Fiscal Year Ending March 31, 2026

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## Digest of Financial Results for the First Half of the Fiscal Year Ending March 31, 2026

### [Non-consolidated]

◆ Gross business profit increased due to an increase in net interest income, but net business profit (before provision of general allowance for loan losses) slightly decreased, because of higher personnel expenses driven by wage hikes and an increase in non-personnel expenses due to system-related expenses.

◆ Ordinary profit and profit both increased, because of an increase in non-recurring gains mainly due to an increase in gains related to equity securities, a decrease in disposal of non-performing loans.

(For details, please refer to page 2.)

### Financial Results for the First Half of the Fiscal Year Ending March 31, 2026 [Non-consolidated] (April 1, 2025 - September 30, 2025)

(Million yen)

	(Japanese)	#	For the six months ended September 30, 2025	For the six months ended September 30, 2024	YoY
Gross business profit	業務粗利益	1	36,168	33,938	2,229
Net interest income	資金利益	2	37,250	31,205	6,045
Interest on loans and discounts	うち貸出金利息	3	28,724	23,565	5,158
Interest and dividends on securities	うち有価証券利息配当金	4	18,538	15,650	2,888
Other interest income	うちその他運用収益	5	3,307	3,106	200
Interest on deposits, etc. (-)	うち預金等利息 (Δ)	6	6,292	1,880	4,412
Other interest expenses (-)	うちその他調達費用 (Δ)	7	7,027	9,236	(2,209)
Net fees and commissions	役務取引等利益	8	5,497	5,713	(216)
Net other ordinary income	その他業務利益	9	(6,579)	(2,980)	(3,598)
[Gains (losses) related to bonds, etc.]	[うち債券等関係損益]	10	(5,870)	(2,712)	(3,158)
Expenses (-)	経費 (Δ)	11	24,548	22,240	2,307
Personnel expenses (-)	人件費 (Δ)	12	10,495	9,452	1,043
Non-personnel expenses (-)	物件費 (Δ)	13	12,086	11,080	1,005
Taxes (-)	税金 (Δ)	14	1,965	1,708	257
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	11,620	11,698	(77)
Core net business profit	コア業務純益	16	25,500	13,250	12,249
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	23,795	12,319	11,475
Provision of general allowance for loan losses [(1)] (-)	一般貸倒引当金繰入額 [①] (Δ)	18	(244)	(873)	629
Net business profit	業務純益	19	11,865	12,571	(706)
Non-recurring gains (losses)	臨時損益	20	3,486	(876)	4,362
Gains (losses) related to equity securities	うち株式等関係損益	21	3,904	1,566	2,337
Recoveries of written off receivables	うち償却債権取立益	22	309	124	185
Disposal of non-performing loans [(2)] (-)	うち不良債権処理額 [②] (Δ)	23	1,286	3,116	(1,830)
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	15,351	11,695	3,655
Extraordinary income (losses)	特別損益	26	38	(128)	166
Gain (loss) on disposal of non-current assets	うち固定資産処分損益	27	52	(108)	161
Impairment loss (-)	うち減損損失 (Δ)	28	14	20	(5)
Profit before income taxes	税引前中間純利益	29	15,389	11,566	3,822
Total income taxes (-)	法人税等合計 (Δ)	30	3,985	2,598	1,387
Profit	中間純利益	31	11,403	8,968	2,435
Credit costs [(1)+(2)-(3)] (-)	与信コスト [①+②-③] (Δ)	32	1,042	2,243	(1,201)
Consolidated: Profit attributable to owners of parent	連結：親会社株主に帰属する 中間純利益	33	11,389	8,748	2,641

## Financial Highlights for the First Half of the Fiscal Year Ending March 31, 2026

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

Interest on loans and discounts increased by ¥5,158 million year on year due to an increase in balances and a rise in yields.

Interest and dividends on securities increased by ¥2,888 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 ¥200 million year on year mainly due to an increase in interest on deposits with banks.

On the other hand, in terms of obtaining funding, interest on deposits, etc. increased by ¥4,412 million year on year due to an increase in deposit interest rates, and other interest expenses decreased by ¥2,209 million year on year due to a decrease in foreign currency funding costs resulting from lower U.S. interest rates and other factors.

As a result of the above, net interest income increased by ¥6,045 million year on year to ¥37,250 million.

■ “Net fees and commissions” decreased

The increase in fees and commissions payments such as an increase in guarantee insurance premium from the expansion of other consumer loans, etc. exceeded the increase in fees and commissions, and net fees and commissions decreased by ¥216 million year on year to ¥5,497 million.

■ “Net other ordinary income” decreased

Net other ordinary income also decreased by ¥3,598 million year on year to ¥(6,579) million due to decreases in gains (losses) related to bonds, etc.

As a result, gross business profit increased by ¥2,229 million year on year to ¥36,168 million.

■ “Expenses” increased with personnel and non-personnel expenses as the main factor

In terms of expenses, personnel expenses increased by ¥1,043 million year on year driven by wage hikes and non-personnel expenses increased by ¥1,005 million, mainly due to an increase in expenses related to core systems. As a result, total expenses increased by ¥2,307 million.

The increase in expenses exceeded the increase in gross business profit, and net business profit (before provision of general allowance for loan losses) decreased by ¥77 million year on year to ¥11,620 million.

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

Gains (losses) related to equity securities increased by ¥2,337 million year on year to ¥3,904 million. Credit costs decreased by ¥1,201 million to ¥1,042 million due to a decrease in disposal of non-performing loans.

■ “Ordinary profit” and “profit” both increased

As a result, ordinary profit increased by ¥3,655 million year on year to ¥15,351 million, and profit increased by ¥2,435 million year on year to ¥11,403 million.



## I Summary of Financial Results

### 1. Balance of Deposits and Loans [Non-consolidated]

(Million yen)

[Average balance]	(Japanese)	As of September 30, 2025 (a)	(a-b)	(a-c)	As of March 31, 2025 (b)	As of September 30, 2024 (c)
Deposits and negotiable certificates of deposit	預 金 等 ( 預 金 + 譲 渡 性 預 金 )	5,868,417	[ 0.54% ] 31,560	[ 0.28% ] 16,791	5,836,857	5,851,626
for Shiga Prefecture	う ち 滋 賀 県 内	5,183,595	37,320	25,754	5,146,275	5,157,840
Deposits	預 金	5,835,670	34,760	20,305	5,800,910	5,815,364
Individuals	う ち 個 人 預 金	4,236,326	15,108	26,430	4,221,218	4,209,896
Corporations	う ち 法 人 預 金	1,355,434	23,270	15,151	1,332,164	1,340,282
Negotiable certificates of deposit	譲 渡 性 預 金	32,747	(3,199)	(3,514)	35,947	36,262
Loans and bills discounted	貸 出 金	4,569,554	[ 1.03% ] 46,986	[ 1.84% ] 82,659	4,522,568	4,486,894
for Shiga Prefecture	う ち 滋 賀 県 内	2,618,851	17,101	29,116	2,601,750	2,589,734
Consumer loans and bills	う ち 消 費 者 向 け 貸 出	1,258,053	48,773	64,589	1,209,280	1,193,464
Corporate loans and bills	う ち 事 業 性 貸 出	2,863,786	22,775	50,530	2,841,011	2,813,256
Loan-deposit ratio (%)	預 貸 率	77.86%	0.38%	1.19%	77.48%	76.67%

(Million yen)

[Term-end balance]	(Japanese)	As of September 30, 2025 (a)	(a-b)	(a-c)	As of March 31, 2025 (b)	As of September 30, 2024 (c)
Deposits and negotiable certificates of deposit	預 金 等 ( 預 金 + 譲 渡 性 預 金 )	5,856,348	[ 0.15% ] 9,013	[ 0.63% ] 36,774	5,847,334	5,819,573
for Shiga Prefecture	う ち 滋 賀 県 内	5,164,440	(18,554)	28,650	5,182,995	5,135,790
Deposits	預 金	5,825,748	13,213	41,873	5,812,534	5,783,874
Individuals	う ち 個 人 預 金	4,242,959	20,331	35,034	4,222,628	4,207,924
Corporations	う ち 法 人 預 金	1,350,809	42,458	34,386	1,308,350	1,316,422
Negotiable certificates of deposit	譲 渡 性 預 金	30,600	(4,200)	(5,098)	34,800	35,698
Loans and bills discounted	貸 出 金	4,562,483	[ (0.01%) ] (814)	[ 1.29% ] 58,431	4,563,298	4,504,052
for Shiga Prefecture	う ち 滋 賀 県 内	2,638,988	8,381	28,654	2,630,607	2,610,334
Consumer loans and bills	う ち 消 費 者 向 け 貸 出	1,282,239	41,779	69,815	1,240,459	1,212,423
Consumer loans	消 費 者 ロ ー ン	1,273,363	43,313	73,259	1,230,050	1,200,104
Other consumer loans and bills	そ の 他 の 消 費 者 向 け 貸 出	8,875	(1,533)	(3,443)	10,409	12,319
Corporate loans and bills discounted	う ち 事 業 性 貸 出	2,843,411	(20,659)	26,307	2,864,071	2,817,104
Loan-deposit ratio (%)	預 貸 率	77.90%	(0.14%)	0.51%	78.04%	77.39%

(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 September 30, 2025			As of March 31, 2025	As of September 30, 2024
		(a)	(a-b)	(a-c)	(b)	(c)
(1) Average yield on interest earning assets (A)	資金運用利回り	1.40	0.19	0.24	1.21	1.16
(a) Average yield on loans and bills discounted (B)	貸出金利回り	1.25	0.16	0.21	1.09	1.04
(b) Average yield on securities	有価証券利回り	2.14	0.26	0.32	1.88	1.82
(2) Average yield on interest bearing liabilities (C)	資金調達原価	1.08	0.12	0.14	0.96	0.94
(a) Average yield on deposits and negotiable certificates of deposit (including expenses) (D)	預金等原価	1.04	0.19	0.23	0.85	0.81
(b) Average yield on deposits and negotiable certificates of deposit	預金等利回り	0.21	0.12	0.15	0.09	0.06
(c) Expense ratio	経費率	0.83	0.07	0.08	0.76	0.75
(3) Spread between loans and deposits rates (including expenses) (B) - (D)	預貸金利鞘	0.21	(0.03)	(0.02)	0.24	0.23
(4) Average interest rate spread (A) - (C)	総資金利鞘	0.32	0.07	0.10	0.25	0.22

(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	1.53	0.18	0.22	1.35	1.31
Average interest rate spread	総資金利鞘	0.45	0.06	0.08	0.39	0.37

(%)

[Domestic branches]	(Japanese)	As of September 30, 2025			As of March 31, 2025	As of September 30, 2024
		(a)	(a-b)	(a-c)	(b)	(c)
(1) Average yield on interest earning assets (A)	資金運用利回り	1.14	0.22	0.29	0.92	0.85
(a) Average yield on loans and bills discounted (B)	貸出金利回り	1.08	0.19	0.25	0.89	0.83
(b) Average yield on securities	有価証券利回り	1.87	0.31	0.38	1.56	1.49
(2) Average yield on interest bearing liabilities (C)	資金調達原価	0.88	0.17	0.21	0.71	0.67
(a) Average yield on deposits and negotiable certificates of deposit (including expenses) (D)	預金等原価	0.99	0.19	0.23	0.80	0.76
(b) Average yield on deposits and negotiable certificates of deposit	預金等利回り	0.18	0.12	0.16	0.06	0.02
(c) Expense ratio	経費率	0.81	0.07	0.07	0.74	0.74
(3) Spread between loans and deposits rates (including expenses) (B) - (D)	預貸金利鞘	0.09	—	0.02	0.09	0.07
(4) Average interest rate spread (A) - (C)	総資金利鞘	0.26	0.05	0.08	0.21	0.18

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

## Balance of Assets in Custody

(Million yen)

	(Japanese)	As of September 30, 2025			As of March 31, 2025	As of September 30, 2024
		(a)	(a-b)	(a-c)	(b)	(c)
Investment trusts (A)	投資信託期末残高	278,933	34,986	37,597	243,947	241,336
Public bonds (B)	公共債期末残高	46,624	2,980	4,192	43,643	42,431
Mediated financial products (C)	金融商品仲介期末残高	16,725	(413)	(802)	17,139	17,528
Total asset in custody (A+B+C)	預り資産残高合計	342,283	37,553	40,986	304,729	301,296
Individual assets in custody	うち個人預り資産残高	311,277	35,721	38,834	275,556	272,443

## Sales during the Six Months Ended September 30, 2025

(Million yen)

	(Japanese)	For the six months ended September 30, 2025		For the six months ended September 30, 2024
		(a)	(a-b)	(b)
Investment trusts	投資信託	23,883	(13,185)	37,068
Public bonds	公共債	6,469	907	5,561
Mediated financial products	金融商品仲介	486	206	279
Insurance	保険	29,016	1,019	27,996

(Note) The accumulated amount of insurance premiums earned since the Bank started offering insurance has amounted to ¥765,876 million.

## 4. Profit and Loss [Non-consolidated]

(Million yen)

#		(Japanese)	For the six months ended September 30, 2025 (a)	(a-b)	For the six months ended September 30, 2024 (b)
1	Gross business profit	業務粗利益	36,168	2,229	33,938
2	Net interest income	資金利益	37,250	6,045	31,205
3	Interest income	うち資金運用収益	50,570	8,248	42,322
4	Interest on loans and discounts	うち貸出金利息	28,724	5,158	23,565
5	Interest and dividends on securities	うち有価証券利息配当金	18,538	2,888	15,650
6	Interest expenses (-)	うち資金調達費用 (Δ)	13,347	2,226	11,121
7	Interest on deposits, etc. (-)	うち預金等利息 (Δ)	6,292	4,412	1,880
8	Net fees and commissions	役務取引等利益	5,497	(216)	5,713
9	Fees and commissions income	役務取引等収益	8,616	14	8,601
10	Fees and commissions payments (-)	役務取引等費用 (Δ)	3,118	230	2,888
11	Net other ordinary income	その他業務利益	(6,579)	(3,598)	(2,980)
12	(Gains (losses) related to bonds, etc.)	(うち債券等関係損益)	(5,870)	(3,158)	(2,712)
13	Domestic gross business profit	うち国内業務粗利益	32,647	(99)	32,746
14	Net interest income	資金利益	33,251	4,857	28,393
15	Net fees and commissions	役務取引等利益	5,276	(59)	5,336
16	Net other ordinary income	その他業務利益	(5,881)	(4,897)	(983)
17	Expenses (excluding non-recurring expenses) (-)	経費 (除く臨時費用分) (Δ)	24,548	2,307	22,240
18	Personnel expenses (-)	人件費 (Δ)	10,495	1,043	9,452
19	Non-personnel expenses (-)	物件費 (Δ)	12,086	1,005	11,080
20	Taxes (-)	税金 (Δ)	1,965	257	1,708
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)	11,620	(77)	11,698
22	Core net business profit	コア業務純益	25,500	12,249	13,250
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)	23,795	11,475	12,319
24	Provision of general allowance for loan losses (-)	一般貸倒引当金繰入額 (Δ)	(244)	629	(873)
25	Net business profit	業務純益	11,865	(706)	12,571
26	Non-recurring gains (losses)	臨時損益	3,486	4,362	(876)
27	Gains (losses) related to equity securities	株式等関係損益	3,904	2,337	1,566
28	Recoveries of written off receivables	償却債権取立益	309	185	124
29	Disposal of non-performing loans (-)	不良債権処理額 (Δ)	1,286	(1,830)	3,116
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	559	9	550
32	Ordinary profit	経常利益	15,351	3,655	11,695
33	Extraordinary income (losses)	特別損益	38	166	(128)
34	Gain (loss) on disposal of non-current assets	うち固定資産処分損益	52	161	(108)
35	Gain on disposal of non-current assets	固定資産処分益	66	66	—
36	Loss on disposal of non-current assets (-)	固定資産処分損 (Δ)	13	(95)	108
37	Impairment loss (-)	うち減損損失 (Δ)	14	(5)	20
38	Profit before income taxes	税引前中間純利益	15,389	3,822	11,566
39	Income taxes - current (-)	法人税、住民税及び事業税 (Δ)	2,371	(889)	3,260
40	Income taxes - deferred (-)	法人税等調整額 (Δ)	1,613	2,276	(662)
41	Total income taxes (-)	法人税等合計 (Δ)	3,985	1,387	2,598
42	Profit	中間純利益	11,403	2,435	8,968
43	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)	1,042	(1,201)	2,243

- (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 is recorded in net interest income, losses on cancellation of investment trusts is 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 six months ended September 30, 2025 (a)	(a-b)	For the six months ended September 30, 2024 (b)
1	Consolidated gross business profit	連結業務粗利益	37,353	2,186	35,167
2	Net interest income	資金利益	36,584	5,879	30,704
3	Net fees and commissions	役務取引等利益	6,770	(205)	6,976
4	Net other ordinary income	その他業務利益	(6,001)	(3,488)	(2,513)
5	General and administrative expenses (excluding non-recurring expenses) (-)	営業経費 (臨時費用処理分を除く) (Δ)	25,575	2,398	23,177
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)	11,778	(212)	11,990
7	Provision of general allowance for loan losses (-)	一般貸倒引当金繰入額 (Δ)	(278)	480	(759)
8	Consolidated net business profit	連結業務純益	12,056	(693)	12,750
9	Other profit (loss) (non-recurring gains (losses))	その他経常損益 (臨時損益)	3,583	4,708	(1,124)
10	Disposal of non-performing loans (-)	不良債権処理額 (Δ)	1,190	(2,208)	3,398
11	Written-off of loans (-)	貸出金償却 (Δ)	348	(523)	871
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)	809	(1,671)	2,480
13	Other credit costs (-)	その他債権売却損等 (Δ)	31	(13)	45
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	309	185	124
16	Gains (losses) related to equity securities	株式等関係損益	3,904	2,337	1,566
17	Gain on sale	売却益	4,456	1,672	2,784
18	Loss on sale (-)	売却損 (Δ)	543	(673)	1,216
19	Loss on devaluation (-)	償却 (Δ)	9	7	2
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)	587	Δ0	588
21	Expenses corresponding to money held in trust (-)	金銭の信託運用見合費用 (Δ)	27	23	4
22	Ordinary profit	経常利益	15,640	4,014	11,625
23	Extraordinary income (losses)	特別損益	38	168	(130)
24	Profit before income taxes	税金等調整前中間純利益	15,678	4,182	11,495
25	Income taxes - current (-)	法人税、住民税及び事業税 (Δ)	2,665	(855)	3,520
26	Income taxes - deferred (-)	法人税等調整額 (Δ)	1,623	2,397	(773)
27	Total income taxes (-)	法人税等合計 (Δ)	4,288	1,541	2,747
28	Profit	中間純利益	11,389	2,641	8,748
29	Profit attributable to non-controlling interests (-)	非支配株主に帰属する中間純利益 (Δ)	—	—	—
30	Profit attributable to owners of parent	親会社株主に帰属する中間純利益	11,389	2,641	8,748
(Reference)					
	Credit costs [ 7+10-14] (-)	与信コスト [ 7 + 10 - 14] (Δ)	911	(1,727)	2,638

- (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 six months ended September 30, 2025 (a)	(a-b)	For the six months ended September 30, 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)	11,620	(77)	11,698
Per employee (in thousands of yen)	職員一人当たり (千円)	5,819	(167)	5,986
(2) Net business profit	業 務 純 益	11,865	(706)	12,571
Per employee (in thousands of yen)	職員一人当たり (千円)	5,941	(492)	6,433

(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 six months ended September 30, 2025 (a)	(a-b)	For the six months ended September 30, 2024 (b)
Gains (losses) related to bonds	国 債 等 債 券 関 係 損 益 ( 5 勘 定 尻 )	(13,879)	(12,327)	(1,552)
Gain on sale	売 却 益	255	37	218
Gain on redemption	償 還 益	—	—	—
Loss on sale	売 却 損	14,134	12,364	1,770
Loss on redemption	償 還 損	—	—	—
Loss on devaluation	償 却	—	—	—
Gains (losses) on financial derivatives	金 融 派 生 商 品 損 益	8,008	9,168	(1,159)
Gains (losses) related to bonds, etc.	債券等関係損益 (合計)	(5,870)	(3,158)	(2,712)

## 8. Gains (losses) related to equity securities [Non-consolidated]

(Million yen)				
	(Japanese)	For the six months ended September 30, 2025 (a)	(a-b)	For the six months ended September 30, 2024 (b)
Gains (losses) related to equity securities	株 式 等 関 係 損 益 ( 3 勘 定 尻 )	3,904	2,337	1,566
Gain on sale	売 却 益	4,456	1,672	2,784
Loss on sale	売 却 損	543	(672)	1,216
Loss on devaluation	償 却	9	7	2

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

(Million yen)

[Non-consolidated]	(Japanese)	As of September 30, 2025			As of March 31, 2025			(a-b)
		Valuation gains (losses)		Valuation losses	Valuation gains (losses)		Valuation losses	
		(a)	Valuation gains		(b)	Valuation gains		
Held-to-maturity	満期保有目的	—	—	—	—	—	—	—
Stocks of subsidiaries	子会社株式	—	—	—	—	—	—	—
Available-for-sale securities	その他有価証券	141,707	240,945	99,238	99,134	200,446	101,312	42,573
Stocks	株式	231,244	231,773	529	192,573	193,822	1,249	38,671
Bonds	債券	(64,907)	20	64,927	(64,412)	43	64,455	(494)
Others	その他	(24,630)	9,151	33,781	(29,026)	6,580	35,607	4,396
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）	(81)	44	126	(190)	15	205	108
(1) Total gains (losses) on valuation	① 評価損益合計	141,625			98,943			42,681
(2) Deferred gains (losses) on hedges	② 繰延ヘッジ損益	50,541			50,027			514
(1) + (2)	③ 参考（① + ②）	192,167			148,971			43,196

(Million yen)

[Consolidated]	(Japanese)	As of September 30, 2025			As of March 31, 2025			(a-b)
		Valuation gains (losses)		Valuation losses	Valuation gains (losses)		Valuation losses	
		(a)	Valuation gains		(b)	Valuation gains		
Held-to-maturity	満期保有目的	—	—	—	—	—	—	—
Stocks of subsidiaries	子会社株式	—	—	—	—	—	—	—
Available-for-sale securities	その他有価証券	142,987	242,225	99,238	100,374	201,687	101,312	42,612
Stocks	株式	232,525	233,054	529	193,814	195,063	1,249	38,710
Bonds	債券	(64,907)	20	64,927	(64,412)	43	64,455	(494)
Others	その他	(24,630)	9,151	33,781	(29,026)	6,580	35,607	4,396
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）	(81)	44	126	(190)	15	205	108
(1) Total gains (losses) on valuation	① 評価損益合計	142,906			100,184			42,721
(2) Deferred gains (losses) on hedges	② 繰延ヘッジ損益	50,541			50,027			514
(1) + (2)	③ 参考（① + ②）	193,447			150,212			43,235

- (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 six months ended September 30, 2025		For the six months ended September 30, 2024
		(a)	(a-b)	
Net business profit basis	業務純益ベース	5.31	(0.13)	5.44
Profit basis	当期（中間）純利益ベース	5.11	1.23	3.88

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

(Monetary amounts: Billion yen)

[Non-consolidated]	(Japanese)	As of September 30, 2025 (a)			As of March 31, 2025 (b)	As of September 30, 2024 (c)
			(a-b)	(a-c)		
(1) Total capital ratio (%) [(4) ÷ (7)]	単体総自己資本比率 (%) ( ④ ÷ ⑦ )	14.15	0.81	(1.06)	13.34	15.21
(2) Tier 1 capital ratio (%) [(5) ÷ (7)]	単体Tier 1比率 (%) ( ⑤ ÷ ⑦ )	14.15	0.81	(1.06)	13.34	15.21
(3) Common equity Tier 1 capital ratio (%) [(6) ÷ (7)]	単体普通株式等Tier 1比率 (%) ( ⑥ ÷ ⑦ )	14.15	0.81	(1.06)	13.34	15.21
(4) Total capital	単体における総自己資本の額	436.1	41.1	2.8	394.9	433.2
(5) Tier 1 capital	単体におけるTier 1資本の額	436.1	41.1	2.8	394.9	433.2
(6) Common equity Tier 1 capital	単体における普通株式等Tier 1資本の額	436.1	41.1	2.8	394.9	433.2
(7) Risk weighted assets	リスク・アセットの額	3,080.6	120.3	232.3	2,960.2	2,848.3
(8) Total capital requirements	単体総所要自己資本額	246.4	9.6	18.5	236.8	227.8

(Monetary amounts: Billion yen)

[Consolidated]	(Japanese)	As of September 30, 2025 (a)			As of March 31, 2025 (b)	As of September 30, 2024 (c)
			(a-b)	(a-c)		
(1) Total capital ratio (%) [(4) ÷ (7)]	連結総自己資本比率 (%) ( ④ ÷ ⑦ )	14.50	0.88	(0.95)	13.62	15.45
(2) Tier 1 capital ratio (%) [(5) ÷ (7)]	連結Tier 1比率 (%) ( ⑤ ÷ ⑦ )	14.49	0.88	(0.95)	13.61	15.44
(3) Common equity Tier 1 capital ratio (%) [(6) ÷ (7)]	連結普通株式等Tier 1比率 (%) ( ⑥ ÷ ⑦ )	14.49	0.88	(0.95)	13.61	15.44
(4) Total capital	連結における総自己資本の額	451.2	41.5	4.2	409.6	446.9
(5) Tier 1 capital	連結におけるTier 1資本の額	450.9	41.4	4.1	409.4	446.7
(6) Common equity Tier 1 capital	連結における普通株式等Tier 1資本の額	450.9	41.4	4.1	409.4	446.7
(7) Risk weighted assets	リスク・アセットの額	3,110.8	104.5	218.7	3,006.3	2,892.0
(8) Total capital requirements	連結総所要自己資本額	248.8	8.3	17.5	240.5	231.3

- (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 September 30, 2025 (a)	(a-b)	(a-c)	As of March 31, 2025 (b)	As of September 30, 2024 (c)
Allowance for loan losses	貸倒引当金	32,589	(785)	457	33,374	32,132
Allowance for general loan losses	一般貸倒引当金	8,512	(244)	(412)	8,757	8,925
Allowance for specific loan losses	個別貸倒引当金	24,076	(540)	870	24,617	23,206
Allowance for specific overseas countries	特定海外債権引当勘定	—	—	—	—	—

  

(Million yen)						
Self-assessment results by borrower classification	(Japanese)	As of September 30, 2025 (a)	(a-b)	(a-c)	As of March 31, 2025 (b)	As of September 30, 2024 (c)
Bankrupt claims	破綻先債権	102	(60)	(620)	162	723
Effectively bankrupt claims	実質破綻先債権	1,887	(579)	142	2,467	1,745
Potentially bankrupt claims	破綻懸念先債権	50,077	(1,904)	(1,384)	51,981	51,461
Claims requiring caution	要注意先債権	254,874	(8,846)	(18,851)	263,721	273,726
Substandard claims	要管理先債権	30,248	(3,618)	(5,764)	33,866	36,012
Other claims requiring caution	その他要注意先債権	224,626	(5,228)	(13,087)	229,855	237,714
Normal claims	正常先債権	4,290,928	9,891	76,219	4,281,036	4,214,708
Total claims	総与信残高	4,597,870	(1,499)	55,504	4,599,369	4,542,366
[Amount of partial write-offs]		[ 7,274 ]	[ (225) ]	[ (1,849) ]	[ 7,500 ]	[ 9,123 ]

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

(Million yen)						
[Non-consolidated]	(Japanese)	As of September 30, 2025 (a)	(a-b)	(a-c)	As of March 31, 2025 (b)	As of September 30, 2024 (c)
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	1,990	(639)	(478)	2,629	2,468
Doubtful claims	危険債権	50,077	(1,904)	(1,384)	51,981	51,461
Substandard claims	要管理債権	22,062	(4,989)	(7,216)	27,051	29,278
(Loans past due 3 months or more)	(うち三月以上延滞債権)	77	(501)	(1,162)	579	1,240
(Restructured loans)	(うち貸出条件緩和債権)	21,985	(4,487)	(6,053)	26,472	28,038
Subtotal (A)	小計	74,129	(7,533)	(9,079)	81,663	83,209
Non-performing loans ratio (%) (A) ÷ (B)	総与信残高に占める比率 (A) ÷ (B)	1.61	(0.16)	(0.22)	1.77	1.83
Normal claims	正常債権	4,523,740	6,034	64,584	4,517,706	4,459,156
Total claims (B)	合計	4,597,870	(1,499)	55,504	4,599,369	4,542,366

  

Coverage (C)	保全額	54,652	(3,076)	(3,882)	57,729	58,535
Allowance for loan losses	貸倒引当金	25,617	(652)	(273)	26,270	25,891
Collateral and guarantees	担保保証等	29,034	(2,423)	(3,609)	31,458	32,644

  

Coverage ratio (%) (C) ÷ (A)	保全率 (C) ÷ (A)	73.72	3.03	3.38	70.69	70.34
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(Million yen)						
[Consolidated]	(Japanese)	As of September 30, 2025 (a)	(a-b)	(a-c)	As of March 31, 2025 (b)	As of September 30, 2024 (c)
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	2,112	(844)	(717)	2,956	2,830
Doubtful claims	危険債権	50,077	(1,904)	(1,384)	51,981	51,461
Substandard claims	要管理債権	22,063	(4,989)	(7,217)	27,053	29,280
(Loans past due 3 months or more)	(うち三月以上延滞債権)	77	(501)	(1,162)	579	1,240
(Restructured loans)	(うち貸出条件緩和債権)	21,986	(4,488)	(6,054)	26,474	28,040
Subtotal (A)	小計	74,253	(7,738)	(9,319)	81,991	83,572
Non-performing loans ratio (%) (A) ÷ (B)	総与信残高に占める比率 (A) ÷ (B)	1.61	(0.17)	(0.22)	1.78	1.83
Normal claims	正常債権	4,523,901	6,027	64,572	4,517,874	4,459,329
Total claims (B)	合計	4,598,155	(1,710)	55,253	4,599,866	4,542,901



## 3. Classification of loans by type of industry, etc.

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

(Million yen)

	(Japanese)	As of September 30, 2025 (a)	(a-b)	(a-c)	As of March 31, 2025 (b)	As of September 30, 2024 (c)
Consumer loans	消費者ローン	1,273,363	43,313	73,259	1,230,050	1,200,104
Housing loans	住宅ローン	1,072,462	7,703	7,012	1,064,759	1,065,450
Other consumer loans	その他ローン	200,901	35,609	66,246	165,291	134,654

(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 September 30, 2025 (a)	(a-b)	(a-c)	As of March 31, 2025 (b)	As of September 30, 2024 (c)
Loans to SMEs, etc. (A)	中小企業等貸出金残高 (A)	3,160,426	61,225	109,548	3,099,200	3,050,877
Loans to SMEs (Note)	うち中小企業向け残高 (注)	1,887,062	17,912	36,289	1,869,149	1,850,772
Domestic loans and bills discounted (B)	国内店貸出金残高 (B)	4,522,844	(4,274)	51,803	4,527,119	4,471,041
Loans to SMEs, etc. ratio (%) (A) ÷ (B)	中小企業等貸出金比率 (%) (A) ÷ (B)	69.87	1.42	1.64	68.45	68.23

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

## (3) Classification of loans by type of industry [Non-consolidated]

(Million yen)

	(Japanese)	As of September 30, 2025 (a)	(a-b)	(a-c)	As of March 31, 2025 (b)	As of September 30, 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)	4,522,844	(4,274)	51,803	4,527,119	4,471,041
Manufacturing	製造業	543,325	(25,891)	(17,315)	569,216	560,640
Agriculture and forestry	農業・林業	7,042	(46)	(301)	7,088	7,344
Fishery	漁業	541	(67)	(81)	608	622
Mining, quarry and gravel	鉱業・採石業・砂利採取業	6,686	1,352	998	5,333	5,687
Construction	建設業	127,562	(2,149)	(915)	129,712	128,478
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	177,108	646	12,256	176,462	164,851
Information and communications	情報通信業	14,223	(14,932)	(507)	29,156	14,731
Transport and postal service	運輸業・郵便業	172,716	(1,004)	(8,480)	173,720	181,196
Wholesale and retail	卸売業・小売業	398,601	(21,037)	(28,414)	419,639	427,015
Finance and insurance	金融業・保険業	162,380	(1,199)	(3,531)	163,579	165,912
Real estate and goods rental and leasing	不動産業・物品賃貸業	819,993	31,773	37,366	788,219	782,626
Other services	その他のサービス業	306,308	(3,041)	(928)	309,349	307,236
Local governments	地方公共団体	431,595	(21,003)	(35,104)	452,598	466,699
Others	その他	1,354,760	52,327	96,761	1,302,432	1,257,998

## 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 September 30, 2025 (a)	(a-b)	(a-c)	As of March 31, 2025 (b)	As of September 30, 2024 (c)
Asia	ア ジ ア	41,848	4,941	9,478	36,907	32,369
North America	北 米	49,377	6,611	14,494	42,765	34,882
Latin America	中 南 米	13,782	(794)	1,489	14,576	12,292
Oceania	オ セ ア ニ ア	15,828	(1,214)	(742)	17,043	16,571
Western Europe	西 欧	18,876	267	1,886	18,608	16,989
Eastern Europe, Russia, etc.	東 欧 ・ ロ シ ア 等	2,894	46	1,749	2,847	1,144
Middle East	中 東	11,932	3,204	2,082	8,728	9,850
Africa	ア フ リ カ	7,692	(33)	317	7,725	7,374
Total	合 計	162,232	13,029	30,756	149,202	131,476

**III Financial Results Forecast for the Fiscal Year Ending March 31, 2026****[Main Accounts]**

(Monetary amounts: Billion yen)

[Non-consolidated]	(Japanese)	Average balance forecast	YoY
Deposits and negotiable certificates of deposit	預 金 等 (譲渡性預金含む)	5,861.9	[ 0.4% ] 25.1
Loans and bills discounted	貸 出 金	4,587.2	[ 1.4% ] 64.7
Securities	有 価 証 券	1,768.7	[ 3.2% ] 55.0

**[Yield]**

(%)

[Non-consolidated]	(Japanese)	As of March 31, 2026 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	1.28	0.19
Securities	有 価 証 券	1.98	0.10

**[Profit and Loss]**

(Million yen)

	(Japanese)	Non-consolidated		Consolidated	
		As of March 31, 2026 Forecast	YoY	As of March 31, 2026 Forecast	YoY
Ordinary profit	経 常 利 益	27,500	8,846	28,300	9,350
Profit	当 期 純 利 益	20,000	1,155	20,000	1,279

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