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## Consolidated Summary Report for the Year Ended March 31, 2025 [Japanese GAAP]

May 12, 2025

Company name: The Hyakujushi Bank, Ltd.

Listing: Tokyo Stock Exchange

Securities code: 8386

URL: <https://www.114bank.co.jp/>

Representative: Masashi Mori

Representative Director, President

Inquiries: Takayuki Muramatsu

Executive Officer and General Manager, Corporate Planning Division

Telephone: +81-87-836-2721

Scheduled date of annual general meeting of shareholders: June 27, 2025

Scheduled date to commence dividend payments: June 30, 2025

Scheduled date to file annual securities report: June 24, 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 | 90,007          | 9.6   | 19,910          | 36.8 | 13,700                                  | 42.1 |
| March 31, 2024                   | 82,146          | (3.2) | 14,557          | 9.5  | 9,642                                   | 5.1  |

(Note) Comprehensive income: Fiscal year ended March 31, 2025: ¥ 2,823 million [ (94.5) %]  
Fiscal year ended March 31, 2024: ¥ 50,978 million [ -%]

|                                  | Basic earnings per share | Diluted earnings per share | Rate of return on equity | Ordinary profit to total assets ratio | Ordinary profit to ordinary income ratio |
|----------------------------------|--------------------------|----------------------------|--------------------------|---------------------------------------|--|
|                                  | Yen                      | Yen                        | %                        | %                                     | %  |
| Fiscal year ended March 31, 2025 | 481.23                   | 481.16                     | 4.1                      | 0.3                                   | 22.1                                     |
| March 31, 2024                   | 336.20                   | 336.12                     | 3.2                      | 0.3                                   | 17.7                                     |

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

#### (2) Consolidated Financial Position

|                      | Total assets    | Net assets      | Capital adequacy ratio | Net assets per share |
|----------------------|-----------------|-----------------|------------------------|----------------------|
|                      | Millions of yen | Millions of yen | %                      | Yen                  |
| As of March 31, 2025 | 5,753,583       | 328,273         | 5.7                    | 11,550.34            |
| March 31, 2024       | 5,840,650       | 329,186         | 5.6                    | 11,527.06            |

(Reference) Equity: As of March 31, 2025: ¥ 328,265 million  
As of March 31, 2024: ¥ 329,164 million

#### (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 | (130,700)                            | (94,110)                             | (3,764)                              | 817,900  |
| March 31, 2024                   | (92,451)                             | (16,577)                             | (2,891)                              | 1,046,479                                      |

## 2. Dividends

|  | Annual dividends |                 |                 |          |        | Total dividends | Payout ratio<br>(consolidated) | Dividends to net assets<br>(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                                     | -                | 35.00           | -               | 55.00    | 90.00  | 2,582           | 26.8                           | 0.8                                       |
| March 31, 2025                                     | -                | 60.00           | -               | 85.00    | 145.00 | 4,137           | 30.1                           | 1.3                                       |
| Fiscal year ending<br>March 31, 2026<br>(Forecast) | -                | 88.00           | -               | 88.00    | 176.00 |                 | 32.3                           |   |

(Note) Breakdown of the year-end dividend for the fiscal year ended March 31, 2025 :

|                        |       |
|------------------------|-------|
| Commemorative dividend | - yen |
|------------------------|-------|

|                  |       |
|------------------|-------|
| Special dividend | - 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 income |      | Ordinary profit |      | Profit attributable to owners of parent |      | Basic earnings per share |
|--------------------------------------|-----------------|------|-----------------|------|---|------|--------------------------|
|                                      | Millions of yen | %    | Millions of yen | %    | Millions of yen                         | %    | Yen                      |
| Six months ending September 30, 2025 | 47,400          | 13.6 | 11,000          | 9.5  | 7,100                                   | 6.6  | 249.82                   |
| Full year                            | 98,500          | 9.4  | 24,100          | 21.0 | 15,500                                  | 13.1 | 545.38                   |

\* Notes:

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

Newly included: - (Company name: )

Excluded: - (Company name: )

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

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

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

3) Changes in accounting estimates: None

4) Restatement: None

(3) Number of issued shares (common shares)

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

March 31, 2025: 28,630,000 shares

March 31, 2024: 28,790,000 shares

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

March 31, 2025: 209,624 shares

March 31, 2024: 234,170 shares

3) Average number of shares outstanding during the period:

Fiscal Year ended March 31, 2025: 28,469,815 shares

Fiscal Year ended March 31, 2024: 28,679,205 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 |      | Net income      |      |
|----------------------------------|-----------------|-------|-----------------|------|-----------------|------|
|                                  | Millions of yen | %     | Millions of yen | %    | Millions of yen | %    |
| Fiscal year ended March 31, 2025 | 81,381          | 10.7  | 18,517          | 39.5 | 12,871          | 45.4 |
| March 31, 2024                   | 73,541          | (3.2) | 13,278          | 11.8 | 8,854           | 6.6  |

|                                  | Basic earnings per share | Diluted earnings per share |
|----------------------------------|--------------------------|----------------------------|
|                                  | Yen                      | Yen                        |
| Fiscal year ended March 31, 2025 | 452.12                   | 452.06                     |
| March 31, 2024                   | 308.75                   | 308.68                     |

## (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 | 5,712,963       | 297,118         | 5.2                    | 10,454.10            |
| March 31, 2024       | 5,805,865       | 301,845         | 5.2                    | 10,569.60            |

(Reference) Equity: As of March 31, 2025: ¥ 297,109 million  
As of March 31, 2024: ¥ 301,823 million

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

(Percentages indicate year-on-year changes.)

|                                      | Ordinary income |      | Ordinary profit |      | Net income      |      | Basic earnings per share |
|--------------------------------------|-----------------|------|-----------------|------|-----------------|------|--------------------------|
|                                      | Millions of yen | %    | Millions of yen | %    | Millions of yen | %    | Yen                      |
| Six months ending September 30, 2025 | 42,400          | 13.2 | 10,200          | 8.7  | 6,700           | 6.5  | 235.74                   |
| Full year                            | 88,000          | 8.1  | 22,400          | 21.0 | 14,500          | 12.7 | 510.19                   |

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

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

The description of future performance of this report is based on information which is presently available and certain assumptions which are considered to be reasonable, and it does not guarantee future performance. Please take note that future performance may differ from forecasts.

## Consolidated Financial Statements

## Consolidated Balance Sheets

(Millions of yen)

|  | As of March 31, 2024 | As of March 31, 2025 |
|--|----------------------|----------------------|
| <b>Assets</b>  |                      |                      |
| Cash and due from banks  | 1,080,562            | 861,929              |
| Call loans and bills bought  | 5,829                | 1,644                |
| Monetary claims bought   | 40,659               | 25,488               |
| Securities   | 1,117,828            | 1,189,932            |
| Loans and bills discounted   | 3,428,362            | 3,506,645            |
| Foreign exchanges  | 4,793                | 4,373                |
| Lease receivables and investments in leases                          | 18,020               | 20,665               |
| Other assets   | 71,965               | 64,452               |
| Tangible fixed assets  | 37,348               | 37,520               |
| Buildings, net   | 8,736                | 8,921                |
| Land   | 25,051               | 24,860               |
| Construction in progress   | 46                   | 272                  |
| Other tangible fixed assets  | 3,513                | 3,465                |
| Intangible fixed assets  | 4,841                | 5,407                |
| Software   | 2,617                | 3,577                |
| Other intangible fixed assets  | 2,224                | 1,829                |
| Retirement benefit asset   | 27,207               | 35,377               |
| Deferred tax assets  | 722                  | 732                  |
| Customers' liabilities for acceptances and guarantees                | 19,808               | 17,702               |
| Allowance for loan losses  | (17,298)             | (18,289)             |
| Total assets   | 5,840,650            | 5,753,583            |
| <b>Liabilities</b>   |                      |                      |
| Deposits   | 4,676,957            | 4,572,471            |
| Negotiable certificates of deposit                                   | 72,678               | 122,569              |
| Call money and bills sold  | 15,673               | 8,286                |
| Borrowed money   | 615,210              | 613,505              |
| Foreign exchanges  | 180                  | 181                  |
| Other liabilities  | 83,654               | 66,679               |
| Provision for bonuses for directors (and other officers)             | 58                   | 70                   |
| Retirement benefit liability   | 270                  | 275                  |
| Provision for retirement benefits for directors (and other officers) | 41                   | 34                   |
| Provision for reimbursement of deposits                              | 117                  | 174                  |
| Provision for contingent loss  | 121                  | 156                  |
| Provision for share-based compensation                               | 216                  | 216                  |
| Deferred tax liabilities   | 21,446               | 17,865               |
| Deferred tax liabilities for land revaluation                        | 5,027                | 5,118                |
| Acceptances and guarantees   | 19,808               | 17,702               |
| Total liabilities  | 5,511,464            | 5,425,309            |

(Millions of yen)

|   | As of March 31, 2024 | As of March 31, 2025 |
|---|----------------------|----------------------|
| Net assets  |                      |                      |
| Share capital   | 37,322               | 37,322               |
| Capital surplus                                       | 30,486               | 30,486               |
| Retained earnings                                     | 194,802              | 204,899              |
| Treasury shares                                       | (569)                | (565)                |
| Total shareholders' equity                            | 262,041              | 272,143              |
| Valuation difference on available-for-sale securities | 49,774               | 35,766               |
| Deferred gains or losses on hedges                    | (11)                 | (16)                 |
| Revaluation reserve for land                          | 7,865                | 7,593                |
| Remeasurements of defined benefit plans               | 9,494                | 12,778               |
| Total accumulated other comprehensive income          | 67,123               | 56,121               |
| Share acquisition rights                              | 21                   | 8                    |
| Total net assets                                      | 329,186              | 328,273              |
| Total liabilities and net assets                      | 5,840,650            | 5,753,583            |

## Consolidated Statements of Income and Comprehensive Income

## Consolidated Statements of Income

(Millions of yen)

|   | For the fiscal year<br>ended March 31, 2024 | For the fiscal year<br>ended March 31, 2025 |
|---|---|---|
| Ordinary income   | 82,146                                      | 90,007                                      |
| Interest income   | 52,347                                      | 56,019                                      |
| Interest on loans and discounts                                   | 38,696                                      | 41,015                                      |
| Interest and dividends on securities                              | 12,159                                      | 12,186                                      |
| Interest on call loans and bills bought                           | 139   | 141   |
| Interest on deposits with banks                                   | 1,014                                       | 2,393                                       |
| Other interest income   | 336   | 282   |
| Trust fees  | 1   | 1   |
| Fees and commissions  | 12,443                                      | 12,684                                      |
| Other ordinary income   | 4,996                                       | 5,503                                       |
| Other income  | 12,357                                      | 15,798                                      |
| Recoveries of written off receivables                             | 590   | 496   |
| Other   | 11,766                                      | 15,302                                      |
| Ordinary expenses   | 67,588                                      | 70,096                                      |
| Interest expenses   | 14,271                                      | 14,233                                      |
| Interest on deposits  | 5,150                                       | 6,554                                       |
| Interest on negotiable certificates of deposit                    | 15  | 107   |
| Interest on call money and bills sold                             | 1,359                                       | 446   |
| Interest expenses on cash collateral received for securities lent | -   | 100   |
| Interest on borrowings and rediscounts                            | 2,510                                       | 1,233                                       |
| Other interest expenses   | 5,234                                       | 5,791                                       |
| Fees and commissions payments                                     | 3,373                                       | 3,732                                       |
| Other ordinary expenses   | 7,254                                       | 8,333                                       |
| General and administrative expenses                               | 33,470                                      | 33,337                                      |
| Other expenses  | 9,219                                       | 10,458                                      |
| Provision of allowance for loan losses                            | 496   | 2,045                                       |
| Other   | 8,722                                       | 8,413                                       |
| Ordinary profit   | 14,557                                      | 19,910                                      |
| Extraordinary income  | 26  | 91  |
| Gain on disposal of non-current assets                            | 26  | 21  |
| Gain on donation of a state subsidy                               | -   | 69  |
| Extraordinary losses  | 302   | 464   |
| Loss on disposal of non-current assets                            | 65  | 136   |
| Impairment losses   | 236   | 259   |
| Loss on tax purpose reduction entry of non-current assets         | -   | 69  |
| Profit before income taxes  | 14,281                                      | 19,537                                      |
| Income taxes - current  | 4,337                                       | 5,700                                       |
| Income taxes - deferred   | 301   | 136   |
| Total income taxes  | 4,639                                       | 5,836                                       |
| Profit  | 9,642                                       | 13,700                                      |
| Profit attributable to owners of parent                           | 9,642                                       | 13,700                                      |

## Consolidated Statements of Comprehensive Income

(Millions of yen)

|   | For the fiscal year<br>ended March 31, 2024 | For the fiscal year<br>ended March 31, 2025 |
|---|---|---|
| Profit  | 9,642                                       | 13,700                                      |
| Other comprehensive income                            | 41,336                                      | (10,876)                                    |
| Valuation difference on available-for-sale securities | 35,105                                      | (14,008)                                    |
| Deferred gains or losses on hedges                    | (150)                                       | (5)   |
| Revaluation reserve for land                          | -   | (147)                                       |
| Remeasurements of defined benefit plans, net of tax   | 6,381                                       | 3,283                                       |
| Comprehensive income                                  | 50,978                                      | 2,823                                       |
| Comprehensive income attributable to                  |   |   |
| Comprehensive income attributable to owners of parent | 50,978                                      | 2,823                                       |

## 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                       | 37,322               | 30,486          | 187,908           | (513)           | 255,204                    |
| Changes during period                                |                      |                 |                   |                 |                            |
| Dividends of surplus                                 |                      |                 | (2,163)           |                 | (2,163)                    |
| Profit attributable to owners of parent              |                      |                 | 9,642             |                 | 9,642                      |
| Purchase of treasury shares                          |                      |                 |                   | (727)           | (727)                      |
| Disposal of treasury shares                          |                      |                 | (0)               | 0               | 0                          |
| Retirement of treasury stock                         |                      |                 | (670)             | 670             | -                          |
| Transfer from retained earnings to capital surplus   |                      |                 |                   |                 | -                          |
| Reversal of revaluation reserve for land             |                      |                 | 86                |                 | 86                         |
| Net changes in items other than shareholders' equity |                      |                 |                   |                 |                            |
| Total changes during period                          | -                    | -               | 6,893             | (56)            | 6,837                      |
| Balance at end of period                             | 37,322               | 30,486          | 194,802           | (569)           | 262,041                    |

|  | Accumulated other comprehensive income                |                                    |                              |   |  | Share acquisition rights | 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                       | 14,669  | 138                                | 7,952                        | 3,113                                   | 25,873                                       | 21                       | 281,098          |
| Changes during period                                |   |                                    |                              |   |  |                          |                  |
| Dividends of surplus                                 |   |                                    |                              |   |  |                          | (2,163)          |
| Profit attributable to owners of parent              |   |                                    |                              |   |  |                          | 9,642            |
| Purchase of treasury shares                          |   |                                    |                              |   |  |                          | (727)            |
| Disposal of treasury shares                          |   |                                    |                              |   |  |                          | 0                |
| Retirement of treasury stock                         |   |                                    |                              |   |  |                          | -                |
| Transfer from retained earnings to capital surplus   |   |                                    |                              |   |  |                          | -                |
| Reversal of revaluation reserve for land             |   |                                    |                              |   |  |                          | 86               |
| Net changes in items other than shareholders' equity | 35,105  | (150)                              | (86)                         | 6,381                                   | 41,250                                       | -                        | 41,250           |
| Total changes during period                          | 35,105  | (150)                              | (86)                         | 6,381                                   | 41,250                                       | -                        | 48,087           |
| Balance at end of period                             | 49,774  | (11)                               | 7,865                        | 9,494                                   | 67,123                                       | 21                       | 329,186          |



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                       | 37,322               | 30,486          | 194,802           | (569)           | 262,041                    |
| Changes during period                                |                      |                 |                   |                 |                            |
| Dividends of surplus                                 |                      |                 | (3,289)           |                 | (3,289)                    |
| Profit attributable to owners of parent              |                      |                 | 13,700            |                 | 13,700                     |
| Purchase of treasury shares                          |                      |                 |                   | (504)           | (504)                      |
| Disposal of treasury shares                          |                      | 3               |                   | 66              | 70                         |
| Retirement of treasury stock                         |                      | (441)           |                   | 441             | -                          |
| Transfer from retained earnings to capital surplus   |                      | 438             | (438)             |                 | -                          |
| Reversal of revaluation reserve for land             |                      |                 | 124               |                 | 124                        |
| Net changes in items other than shareholders' equity |                      |                 |                   |                 |                            |
| Total changes during period                          | -                    | -               | 10,097            | 4               | 10,101                     |
| Balance at end of period                             | 37,322               | 30,486          | 204,899           | (565)           | 272,143                    |

|  | Accumulated other comprehensive income                |                                    |                              |   |  | Share acquisition rights | 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                       | 49,774  | (11)                               | 7,865                        | 9,494                                   | 67,123                                       | 21                       | 329,186          |
| Changes during period                                |   |                                    |                              |   |  |                          |                  |
| Dividends of surplus                                 |   |                                    |                              |   |  |                          | (3,289)          |
| Profit attributable to owners of parent              |   |                                    |                              |   |  |                          | 13,700           |
| Purchase of treasury shares                          |   |                                    |                              |   |  |                          | (504)            |
| Disposal of treasury shares                          |   |                                    |                              |   |  |                          | 70               |
| Retirement of treasury stock                         |   |                                    |                              |   |  |                          | -                |
| Transfer from retained earnings to capital surplus   |   |                                    |                              |   |  |                          | -                |
| Reversal of revaluation reserve for land             |   |                                    |                              |   |  |                          | 124              |
| Net changes in items other than shareholders' equity | (14,008)  | (5)                                | (271)                        | 3,283                                   | (11,001)                                     | (12)                     | (11,014)         |
| Total changes during period                          | (14,008)  | (5)                                | (271)                        | 3,283                                   | (11,001)                                     | (12)                     | (912)            |
| Balance at end of period                             | 35,766  | (16)                               | 7,593                        | 12,778                                  | 56,121                                       | 8                        | 328,273          |

## Consolidated Statements of Cash Flows

(Millions of yen)

|   | For the fiscal year<br>ended March 31, 2024 | For the fiscal year<br>ended March 31, 2025 |
|---|---|---|
| Cash flows from operating activities  |   |   |
| Profit before income taxes  | 14,281                                      | 19,537                                      |
| Depreciation  | 2,850                                       | 2,936                                       |
| Impairment losses   | 236   | 259   |
| Increase (decrease) in allowance for loan losses  | (215)                                       | 991   |
| Increase (decrease) in provision for bonuses for directors (and other officers)             | 9   | 11  |
| Decrease (increase) in retirement benefit asset   | (2,090)                                     | (3,211)                                     |
| Increase (decrease) in retirement benefit liability   | 21  | 5   |
| Increase (decrease) in provision for retirement benefits for directors (and other officers) | 3   | (7)   |
| Increase (decrease) in provision for reimbursement of deposits                              | (46)  | 56  |
| Increase (decrease) in provision for contingent loss  | 51  | 35  |
| Increase (decrease) in provision for share-based payments                                   | 35  | (0)   |
| Interest income   | (52,347)                                    | (56,019)                                    |
| Interest expenses   | 14,271                                      | 14,233                                      |
| Loss (gain) related to securities   | 4,783                                       | 702   |
| Foreign exchange losses (gains)   | (17,333)                                    | (237)                                       |
| Loss (gain) on disposal of non-current assets   | (238)                                       | (133)                                       |
| Net decrease (increase) in trading securities   | 9   | -   |
| Net decrease (increase) in loans and bills discounted                                       | (66,117)                                    | (78,282)                                    |
| Net increase (decrease) in deposits   | (19,445)                                    | (104,485)                                   |
| Net increase (decrease) in negotiable certificates of deposit                               | (11,589)                                    | 49,890                                      |
| Net increase (decrease) in borrowed money (excluding subordinated borrowings)               | (9,221)                                     | (1,704)                                     |
| Net decrease (increase) in due from banks (excluding due from Bank of Japan)                | 5,379                                       | (9,946)                                     |
| Net decrease (increase) in call loans   | (11,537)                                    | 19,355                                      |
| Net increase (decrease) in call money   | (4,687)                                     | (7,386)                                     |
| Net decrease (increase) in foreign exchanges - assets                                       | 15,144                                      | 420   |
| Net increase (decrease) in foreign exchanges - liabilities                                  | (67)  | 0   |
| Net decrease (increase) in lease receivables and investments in leases                      | 657   | (2,645)                                     |
| Interest received   | 51,809                                      | 56,366                                      |
| Interest paid   | (14,974)                                    | (14,236)                                    |
| Other, net  | 10,670                                      | (12,100)                                    |
| Subtotal  | (89,695)                                    | (125,596)                                   |
| Income taxes paid   | (2,756)                                     | (5,104)                                     |
| Net cash provided by (used in) operating activities   | (92,451)                                    | (130,700)                                   |

(Millions of yen)

|   | For the fiscal year<br>ended March 31, 2024 | For the fiscal year<br>ended March 31, 2025 |
|---|---|---|
| Cash flows from investing activities                        |   |   |
| Purchase of securities                                      | (289,156)                                   | (299,297)                                   |
| Proceeds from sale of securities                            | 115,069                                     | 116,573                                     |
| Proceeds from redemption of securities                      | 161,096                                     | 92,544                                      |
| Purchase of tangible fixed assets                           | (2,210)                                     | (2,153)                                     |
| Purchase of intangible fixed assets                         | (1,714)                                     | (2,005)                                     |
| Proceeds from sale of tangible fixed assets                 | 338   | 228   |
| Net cash provided by (used in) investing activities         | (16,577)                                    | (94,110)                                    |
| Cash flows from financing activities                        |   |   |
| Purchase of treasury shares                                 | (727)                                       | (504)                                       |
| Proceeds from sale of treasury shares                       | 0   | 29  |
| Dividends paid  | (2,163)                                     | (3,289)                                     |
| Net cash provided by (used in) financing activities         | (2,891)                                     | (3,764)                                     |
| Effect of exchange rate change on cash and cash equivalents | 8   | (2)   |
| Net increase (decrease) in cash and cash equivalents        | (111,912)                                   | (228,578)                                   |
| Cash and cash equivalents at beginning of period            | 1,158,391                                   | 1,046,479                                   |
| Cash and cash equivalents at end of period                  | 1,046,479                                   | 817,900                                     |

## Non-consolidated Financial Statements

## Non-consolidated Balance Sheets

(Millions of yen)

|   | As of March 31, 2024 | As of March 31, 2025 |
|---|----------------------|----------------------|
| <b>Assets</b>   |                      |                      |
| Cash and due from banks                               | 1,080,435            | 861,631              |
| Cash  | 36,146               | 36,933               |
| Due from banks  | 1,044,289            | 824,697              |
| Call loans  | 5,829                | 1,644                |
| Monetary claims bought                                | 40,456               | 25,302               |
| Securities  | 1,118,802            | 1,191,378            |
| Government bonds                                      | 18,048               | 197,555              |
| Local government bonds                                | 427,908              | 404,825              |
| Corporate bonds                                       | 204,353              | 171,110              |
| Stocks  | 153,364              | 140,569              |
| Other securities                                      | 315,126              | 277,317              |
| Loans and bills discounted                            | 3,433,173            | 3,512,819            |
| Bills discounted                                      | 13,198               | 11,019               |
| Loans on bills  | 63,618               | 58,688               |
| Loans on deeds  | 2,909,832            | 2,992,441            |
| Overdrafts  | 446,523              | 450,669              |
| Foreign exchanges                                     | 4,793                | 4,373                |
| Due from foreign banks (our accounts)                 | 3,771                | 3,098                |
| Foreign bills bought                                  | 60                   | 85                   |
| Foreign bills receivable                              | 961                  | 1,189                |
| Other assets  | 66,687               | 59,187               |
| Domestic exchange settlement account, debit           | 515                  | 276                  |
| Prepaid expenses                                      | 215                  | 535                  |
| Accrued revenue                                       | 4,332                | 4,854                |
| Financial derivatives                                 | 19,146               | 17,929               |
| Cash collateral paid for financial instruments        | 34,901               | 27,270               |
| Other   | 7,576                | 8,321                |
| Tangible fixed assets                                 | 33,692               | 33,982               |
| Buildings, net  | 6,470                | 6,805                |
| Land  | 24,306               | 24,115               |
| Leased assets, net                                    | 844                  | 670                  |
| Construction in progress                              | 46                   | 268                  |
| Other tangible fixed assets                           | 2,025                | 2,122                |
| Intangible fixed assets                               | 3,782                | 4,366                |
| Software  | 2,543                | 3,524                |
| Other intangible fixed assets                         | 1,239                | 842                  |
| Prepaid pension costs                                 | 13,565               | 16,777               |
| Customers' liabilities for acceptances and guarantees | 19,808               | 17,702               |
| Allowance for loan losses                             | (15,163)             | (16,203)             |
| <b>Total assets</b>                                   | <b>5,805,865</b>     | <b>5,712,963</b>     |

(Millions of yen)

|  | As of March 31, 2024 | As of March 31, 2025 |
|--|----------------------|----------------------|
| <b>Liabilities</b>                                       |                      |                      |
| Deposits   | 4,684,606            | 4,581,671            |
| Current deposits   | 341,566              | 312,818              |
| Ordinary deposits  | 3,017,247            | 2,945,434            |
| Savings deposits   | 88,878               | 87,218               |
| Deposits at notice                                       | 26,999               | 16,856               |
| Time deposits  | 987,811              | 971,241              |
| Other deposits   | 222,104              | 248,101              |
| Negotiable certificates of deposit                       | 80,678               | 129,569              |
| Call money   | 15,673               | 8,286                |
| Borrowed money   | 606,205              | 603,997              |
| Borrowings from other banks                              | 606,205              | 603,997              |
| Foreign exchanges  | 180                  | 181                  |
| Foreign bills sold                                       | 72                   | 57                   |
| Foreign bills payable                                    | 108                  | 124                  |
| Other liabilities  | 74,257               | 56,796               |
| Domestic exchange settlement account, credit             | 396                  | 189                  |
| Income taxes payable                                     | 2,578                | 3,037                |
| Accrued expenses   | 3,915                | 3,937                |
| Unearned revenue   | 642                  | 1,382                |
| Deposits received from employees                         | 3,404                | -                    |
| Financial derivatives                                    | 18,739               | 18,398               |
| Cash collateral received for financial instruments       | 4,985                | 4,639                |
| Lease liabilities  | 880                  | 707                  |
| Asset retirement obligations                             | 276                  | 300                  |
| Other  | 38,437               | 24,202               |
| Provision for bonuses for directors (and other officers) | 58                   | 70                   |
| Provision for reimbursement of deposits                  | 117                  | 174                  |
| Provision for contingent loss                            | 121                  | 156                  |
| Provision for share-based compensation                   | 216                  | 216                  |
| Deferred tax liabilities                                 | 17,067               | 11,902               |
| Deferred tax liabilities for land revaluation            | 5,027                | 5,118                |
| Acceptances and guarantees                               | 19,808               | 17,702               |
| Total liabilities  | 5,504,020            | 5,415,844            |

(Millions of yen)

|   | As of March 31, 2024 | As of March 31, 2025 |
|---|----------------------|----------------------|
| Net assets  |                      |                      |
| Share capital   | 37,322               | 37,322               |
| Capital surplus   | 24,920               | 24,920               |
| Legal capital surplus   | 24,920               | 24,920               |
| Retained earnings   | 183,252              | 192,520              |
| Legal retained earnings                                       | 12,402               | 12,402               |
| Other retained earnings                                       | 170,849              | 180,118              |
| Reserve for tax purpose reduction entry of non-current assets | 273                  | 270                  |
| General reserve   | 159,661              | 165,661              |
| Retained earnings brought forward                             | 10,915               | 14,187               |
| Treasury shares   | (569)                | (565)                |
| Total shareholders' equity                                    | 244,925              | 254,198              |
| Valuation difference on available-for-sale securities         | 49,044               | 35,334               |
| Deferred gains or losses on hedges                            | (11)                 | (16)                 |
| Revaluation reserve for land                                  | 7,865                | 7,593                |
| Total valuation and translation adjustments                   | 56,898               | 42,911               |
| Share acquisition rights                                      | 21                   | 8                    |
| Total net assets  | 301,845              | 297,118              |
| Total liabilities and net assets                              | 5,805,865            | 5,712,963            |

## Non-consolidated Statements of Income

(Millions of yen)

|  | For the fiscal year<br>ended March 31, 2024 | For the fiscal year<br>ended March 31, 2025 |
|--|---|---|
| Ordinary income  | 73,541                                      | 81,381                                      |
| Interest income  | 52,457                                      | 56,185                                      |
| Interest on loans and discounts                                      | 38,550                                      | 40,971                                      |
| Interest and dividends on securities                                 | 12,419                                      | 12,400                                      |
| Interest on call loans   | 139   | 141   |
| Interest on deposits with banks                                      | 1,014                                       | 2,392                                       |
| Other interest income  | 333   | 279   |
| Trust fees   | 1   | 1   |
| Fees and commissions   | 10,990                                      | 11,125                                      |
| Fees and commissions on domestic and foreign<br>exchanges            | 2,808                                       | 2,908                                       |
| Other fees and commissions   | 8,181                                       | 8,216                                       |
| Other ordinary income  | 4,996                                       | 5,503                                       |
| Gain on foreign exchange transactions                                | 3,735                                       | 5,406                                       |
| Net gain on trading securities transactions                          | 26  | 9   |
| Gain on sale of bonds  | 90  | 87  |
| Gain on financial derivatives  | 1,143                                       | -   |
| Other  | 0   | -   |
| Other income   | 5,096                                       | 8,566                                       |
| Recoveries of written off receivables                                | 590   | 496   |
| Gain on sale of equity securities                                    | 3,753                                       | 7,405                                       |
| Gain on reserve for reimbursements of deposits                       | 46  | -   |
| Other  | 706   | 664   |
| Ordinary expenses  | 60,263                                      | 62,864                                      |
| Interest expenses  | 14,263                                      | 14,215                                      |
| Interest on deposits   | 5,150                                       | 6,558                                       |
| Interest on negotiable certificates of deposit                       | 16  | 108   |
| Interest on call money   | 1,359                                       | 446   |
| Interest expenses on cash collateral received for<br>securities lent | -   | 100   |
| Interest on borrowings and rediscounts                               | 2,476                                       | 1,181                                       |
| Interest expenses on interest rate swaps                             | 2,656                                       | 4,241                                       |
| Other interest expenses  | 2,604                                       | 1,578                                       |
| Fees and commissions payments  | 4,067                                       | 4,474                                       |
| Fees and commissions on domestic and foreign<br>exchanges            | 390   | 424   |
| Other fees and commissions   | 3,676                                       | 4,050                                       |
| Other ordinary expenses  | 7,254                                       | 8,333                                       |
| Loss on sale of bonds  | 7,190                                       | 8,030                                       |
| Loss on devaluation of bonds   | 63  | 104   |
| Loss on financial derivatives  | -   | 197   |
| General and administrative expenses                                  | 31,404                                      | 31,253                                      |

(Millions of yen)

|   | For the fiscal year<br>ended March 31, 2024 | For the fiscal year<br>ended March 31, 2025 |
|---|---|---|
| Other expenses  | 3,274                                       | 4,587                                       |
| Provision of allowance for loan losses                    | 198   | 1,798                                       |
| Provision for contingent loss                             | 51  | 35  |
| Provision for reimbursement of deposits                   | -   | 56  |
| Write-off of loans  | 1,334                                       | 2,367                                       |
| Loss on sale of equity securities                         | 791   | 41  |
| Loss on devaluation of equity securities                  | 581   | -   |
| Other   | 315   | 287   |
| Ordinary profit   | 13,278                                      | 18,517                                      |
| Extraordinary income                                      | 2   | 73  |
| Gain on disposal of non-current assets                    | 2   | 4   |
| Gain on donation of a state subsidy                       | -   | 69  |
| Extraordinary losses                                      | 284   | 453   |
| Loss on disposal of non-current assets                    | 47  | 125   |
| Impairment losses   | 236   | 259   |
| Loss on tax purpose reduction entry of non-current assets | -   | 69  |
| Profit before income taxes                                | 12,996                                      | 18,137                                      |
| Income taxes - current                                    | 3,881                                       | 5,152                                       |
| Income taxes - deferred                                   | 260   | 113   |
| Total income taxes  | 4,141                                       | 5,265                                       |
| Profit  | 8,854                                       | 12,871                                      |



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

(Millions of yen)

(millions of yen)

|   | Shareholders' equity |                       |                       |                       |                         |   |                 |                                   |                         |
|---|----------------------|-----------------------|-----------------------|-----------------------|-------------------------|---|-----------------|-----------------------------------|-------------------------|
|   | Share capital        | Capital surplus       |                       |                       | Retained earnings       |   |                 |                                   |                         |
|   |                      | 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  | 37,322               | 24,920                | -                     | 24,920                | 12,402                  | 273   | 153,661         | 10,808                            | 177,145                 |
| Changes during period   |                      |                       |                       |                       |                         |   |                 |                                   |                         |
| Dividends of surplus  |                      |                       |                       |                       |                         |   |                 | (2,163)                           | (2,163)                 |
| Provision of general reserve  |                      |                       |                       |                       |                         |   | 6,000           | (6,000)                           | -                       |
| Profit  |                      |                       |                       |                       |                         |   |                 | 8,854                             | 8,854                   |
| Purchase of treasury shares   |                      |                       |                       |                       |                         |   |                 |                                   |                         |
| Disposal of treasury shares   |                      |                       |                       |                       |                         |   |                 | (0)                               | (0)                     |
| Retirement of treasury stock  |                      |                       |                       |                       |                         |   |                 | (670)                             | (670)                   |
| Transfer from retained earnings to capital surplus                        |                      |                       |                       |                       |                         |   |                 |                                   |                         |
| Reversal of revaluation reserve for land                                  |                      |                       |                       |                       |                         |   |                 | 86                                | 86                      |
| Reversal of reserve for tax purpose reduction entry of non-current assets |                      |                       |                       |                       |                         |   |                 |                                   |                         |
| Net changes in items other than shareholders' equity                      |                      |                       |                       |                       |                         |   |                 |                                   |                         |
| Total changes during period   | -                    | -                     | -                     | -                     | -                       | -   | 6,000           | 106                               | 6,106                   |
| Balance at end of period  | 37,322               | 24,920                | -                     | 24,920                | 12,402                  | 273   | 159,661         | 10,915                            | 183,252                 |

|   | Shareholders' equity |                            | Valuation and translation adjustments                 |                                    |                              |   | Share acquisition rights | Total net assets |
|---|----------------------|----------------------------|---|------------------------------------|------------------------------|---|--------------------------|------------------|
|   | Treasury shares      | Total shareholders' equity | Valuation difference on available-for-sale securities | Deferred gains or losses on hedges | Revaluation reserve for land | Total valuation and translation adjustments |                          |                  |
| Balance at beginning of period  | (513)                | 238,875                    | 14,287  | 138                                | 7,952                        | 22,377                                      | 21                       | 261,274          |
| Changes during period   |                      |                            |   |                                    |                              |   |                          |                  |
| Dividends of surplus  |                      | (2,163)                    |   |                                    |                              |   |                          | (2,163)          |
| Provision of general reserve  |                      | -                          |   |                                    |                              |   |                          | -                |
| Profit  |                      | 8,854                      |   |                                    |                              |   |                          | 8,854            |
| Purchase of treasury shares   | (727)                | (727)                      |   |                                    |                              |   |                          | (727)            |
| Disposal of treasury shares   | 0                    | 0                          |   |                                    |                              |   |                          | 0                |
| Retirement of treasury stock  | 670                  | -                          |   |                                    |                              |   |                          | -                |
| Transfer from retained earnings to capital surplus                        |                      | -                          |   |                                    |                              |   |                          | -                |
| Reversal of revaluation reserve for land                                  |                      | 86                         |   |                                    |                              |   |                          | 86               |
| Reversal of reserve for tax purpose reduction entry of non-current assets |                      | -                          |   |                                    |                              |   |                          | -                |
| Net changes in items other than shareholders' equity                      |                      |                            | 34,757  | (150)                              | (86)                         | 34,520                                      | -                        | 34,520           |
| Total changes during period   | (56)                 | 6,050                      | 34,757  | (150)                              | (86)                         | 34,520                                      | -                        | 40,570           |
| Balance at end of period  | (569)                | 244,925                    | 49,044  | (11)                               | 7,865                        | 56,898                                      | 21                       | 301,845          |

For the fiscal year ended March 31, 2025

(Millions of yen)

|   | Shareholders' equity |                       |                       |                       |                         |   |                 |                                   |                         |
|---|----------------------|-----------------------|-----------------------|-----------------------|-------------------------|---|-----------------|-----------------------------------|-------------------------|
|   | Share capital        | Capital surplus       |                       |                       | Retained earnings       |   |                 |                                   |                         |
|   |                      | 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  | 37,322               | 24,920                | -                     | 24,920                | 12,402                  | 273   | 159,661         | 10,915                            | 183,252                 |
| Changes during period   |                      |                       |                       |                       |                         |   |                 |                                   |                         |
| Dividends of surplus  |                      |                       |                       |                       |                         |   |                 | (3,289)                           | (3,289)                 |
| Provision of general reserve  |                      |                       |                       |                       |                         |   | 6,000           | (6,000)                           | -                       |
| Profit  |                      |                       |                       |                       |                         |   |                 | 12,871                            | 12,871                  |
| Purchase of treasury shares   |                      |                       |                       |                       |                         |   |                 |                                   |                         |
| Disposal of treasury shares   |                      |                       | 3                     | 3                     |                         |   |                 |                                   |                         |
| Retirement of treasury stock  |                      |                       | (441)                 | (441)                 |                         |   |                 |                                   |                         |
| Transfer from retained earnings to capital surplus                        |                      |                       | 438                   | 438                   |                         |   |                 | (438)                             | (438)                   |
| Reversal of revaluation reserve for land                                  |                      |                       |                       |                       |                         |   |                 | 124                               | 124                     |
| Reversal of reserve for tax purpose reduction entry of non-current assets |                      |                       |                       |                       |                         | (3)   |                 | 3                                 | -                       |
| Net changes in items other than shareholders' equity                      |                      |                       |                       |                       |                         |   |                 |                                   |                         |
| Total changes during period   | -                    | -                     | -                     | -                     | -                       | (3)   | 6,000           | 3,272                             | 9,268                   |
| Balance at end of period  | 37,322               | 24,920                | -                     | 24,920                | 12,402                  | 270   | 165,661         | 14,187                            | 192,520                 |

|   | Shareholders' equity |                            | Valuation and translation adjustments                 |                                    |                              |   | Share acquisition rights | Total net assets |
|---|----------------------|----------------------------|---|------------------------------------|------------------------------|---|--------------------------|------------------|
|   | Treasury shares      | Total shareholders' equity | Valuation difference on available-for-sale securities | Deferred gains or losses on hedges | Revaluation reserve for land | Total valuation and translation adjustments |                          |                  |
| Balance at beginning of period  | (569)                | 244,925                    | 49,044  | (11)                               | 7,865                        | 56,898                                      | 21                       | 301,845          |
| Changes during period   |                      |                            |   |                                    |                              |   |                          |                  |
| Dividends of surplus  |                      | (3,289)                    |   |                                    |                              |   |                          | (3,289)          |
| Provision of general reserve  |                      | -                          |   |                                    |                              |   |                          | -                |
| Profit  |                      | 12,871                     |   |                                    |                              |   |                          | 12,871           |
| Purchase of treasury shares   | (504)                | (504)                      |   |                                    |                              |   |                          | (504)            |
| Disposal of treasury shares   | 66                   | 70                         |   |                                    |                              |   |                          | 70               |
| Retirement of treasury stock  | 441                  | -                          |   |                                    |                              |   |                          | -                |
| Transfer from retained earnings to capital surplus                        |                      | -                          |   |                                    |                              |   |                          | -                |
| Reversal of revaluation reserve for land                                  |                      | 124                        |   |                                    |                              |   |                          | 124              |
| Reversal of reserve for tax purpose reduction entry of non-current assets |                      | -                          |   |                                    |                              |   |                          | -                |
| Net changes in items other than shareholders' equity                      |                      |                            | (13,710)  | (5)                                | (271)                        | (13,987)                                    | (12)                     | (13,999)         |
| Total changes during period   | 4                    | 9,273                      | (13,710)  | (5)                                | (271)                        | (13,987)                                    | (12)                     | (4,726)          |
| Balance at end of period  | (565)                | 254,198                    | 35,334  | (16)                               | 7,593                        | 42,911                                      | 8                        | 297,118          |

# Year Ended March 31, 2025

## Explanatory Materials for Financial Results

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#### I Overview of Financial Results for the Year Ended March 31, 2025

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**I Overview of Financial Results for the Year Ended March 31, 2025****1. Results of Operations [Non-consolidated]**

(Millions of yen)

|  | Year ended<br>March 31, 2025 | YoY       | Year ended<br>March 31, 2024 |
|--|------------------------------|-----------|------------------------------|
| Gross operating profit   | 45,791                       | 2,931     | 42,860                       |
| (excluding gains/losses related to bonds)  | ( 53,839 )                   | ( 3,815 ) | ( 50,024 )                   |
| Domestic gross operating profit  | 37,566                       | 454       | 37,112                       |
| (excluding gains/losses related to bonds)  | ( 44,060 )                   | ( 1,875 ) | ( 42,185 )                   |
| Net interest income  | 37,598                       | 2,633     | 34,965                       |
| Net fees and commissions   | 6,405                        | - 286     | 6,691                        |
| Net other operating income   | - 6,437                      | - 1,893   | - 4,544                      |
| International gross operating profit   | 8,225                        | 2,477     | 5,748                        |
| (excluding gains/losses related to bonds)  | ( 9,778 )                    | ( 1,940 ) | ( 7,838 )                    |
| Net interest income  | 4,371                        | 1,143     | 3,228                        |
| Net fees and commissions   | 246                          | 14        | 232                          |
| Net other operating income   | 3,607                        | 1,321     | 2,286                        |
| Expenses (excluding non-recurring items)   | 32,803                       | 681       | 32,122                       |
| Personnel expenses   | 16,707                       | 233       | 16,474                       |
| Non-personnel expenses   | 13,963                       | 243       | 13,720                       |
| Miscellaneous taxes  | 2,131                        | 204       | 1,927                        |
| Net business income (including provision for<br>general reserve for possible loan losses)  | 12,988                       | 2,250     | 10,738                       |
| Core net business income   | 21,036                       | 3,135     | 17,901                       |
| Core net business income (excluding gains /losses<br>on cancellation of investment trusts) | 19,467                       | 4,140     | 15,327                       |
| Provision for general reserve for possible loan losses (a)                                 | - 193                        | - 1,406   | 1,213                        |
| Net business income  | 13,181                       | 3,657     | 9,524                        |
| Gains/losses related to bonds (b)  | - 8,047                      | - 884     | - 7,163                      |
| Non-recurring gains/losses   | 5,335                        | 1,582     | 3,753                        |
| Expenses for disposal of non-performing loans (c)  | 4,522                        | 4,011     | 511                          |
| Write-off of loans   | 2,367                        | 1,033     | 1,334                        |
| Provision for specific reserve for possible loan<br>losses                                 | 1,992                        | 3,006     | - 1,014                      |
| Recoveries of written-off claims (d)   | 496                          | - 94      | 590                          |
| Gains/losses related to stocks and other securities (e)                                    | 7,364                        | 4,984     | 2,380                        |
| Gain on sale of stocks and other securities  | 7,405                        | 3,652     | 3,753                        |
| Loss on sale of stocks and other securities  | 41                           | - 750     | 791                          |
| Loss on devaluation of stocks and other<br>securities                                      | —                            | - 581     | 581                          |
| Other non-recurring gains/losses   | 1,997                        | 703       | 1,294                        |
| Ordinary profit  | 18,517                       | 5,239     | 13,278                       |
| Extraordinary gains/losses   | - 380                        | - 99      | - 281                        |
| Gains/losses on disposal of non-current assets   | - 121                        | - 77      | - 44                         |
| Impairment losses  | 259                          | 23        | 236                          |
| Profit before income taxes   | 18,137                       | 5,141     | 12,996                       |
| Income taxes - current   | 5,152                        | 1,271     | 3,881                        |
| Income taxes - deferred  | 113                          | - 147     | 260                          |
| Profit   | 12,871                       | 4,017     | 8,854                        |
| Gains/losses related to securities (b)+(e)   | - 683                        | 4,100     | - 4,783                      |
| Credit-related costs (a)+(c)-(d)   | 3,832                        | 2,698     | 1,134                        |

**[Consolidated]**

&lt;Based on the Consolidated Statements of Income&gt;

(Millions of yen)

|   | Year ended<br>March 31, 2025 | YoY     | Year ended<br>March 31, 2024 |
|---|------------------------------|---------|------------------------------|
| Consolidated gross operating profit             | 47,908                       | 3,019   | 44,889                       |
| Net interest income                             | 41,785                       | 3,710   | 38,075                       |
| Trust fees                                      | 1                            | 0       | 1                            |
| Net fees and commissions                        | 8,951                        | - 119   | 9,070                        |
| Net other operating income                      | - 2,829                      | - 572   | - 2,257                      |
| Gains/losses related to bonds                   | - 8,047                      | - 884   | - 7,163                      |
| General and administrative expenses             | 33,337                       | - 133   | 33,470                       |
| Provision for general reserve for possible loan | - 219                        | - 1,469 | 1,250                        |
| Expenses for disposal of non-performing loans   | 4,821                        | 4,037   | 784                          |
| Gains/losses related to stocks                  | 7,344                        | 4,964   | 2,380                        |
| Others  | 2,597                        | - 196   | 2,793                        |
| Ordinary profit                                 | 19,910                       | 5,353   | 14,557                       |
| Extraordinary gains/loss                        | - 373                        | - 97    | - 276                        |
| Profit before income taxes                      | 19,537                       | 5,256   | 14,281                       |
| Income taxes - current                          | 5,700                        | 1,363   | 4,337                        |
| Income taxes - deferred                         | 136                          | - 165   | 301                          |
| Profit  | 13,700                       | 4,058   | 9,642                        |
| Profit attributable to owners of parent         | 13,700                       | 4,058   | 9,642                        |
| Gains/losses related to securities              | - 702                        | 4,081   | - 4,783                      |
| Credit-related costs                            | 4,105                        | 2,661   | 1,444                        |

(Number of consolidated companies)

(Number of companies)

|  |   |   |   |
|--|---|---|---|
| Number of consolidated subsidiaries                        | 8 | 0 | 8 |
| Number of affiliates accounted for under the equity method | — | — | — |

**2. Net Business Income [Non-consolidated]**

(Millions of yen)

|  | Year ended<br>March 31, 2025 | YoY   | Year ended<br>March 31, 2024 |
|--|------------------------------|-------|------------------------------|
| Net business income (including provision for general reserve for possible loan losses) | 12,988                       | 2,250 | 10,738                       |
| Per employee (Thousands of yen)  | 6,994                        | 1,271 | 5,723                        |
| Core net business income   | 21,036                       | 3,135 | 17,901                       |
| Per employee (Thousands of yen)  | 11,327                       | 1,785 | 9,542                        |
| Net business income  | 13,181                       | 3,657 | 9,524                        |
| Per employee (Thousands of yen)  | 7,098                        | 2,021 | 5,077                        |

**3. Interest Margins [Non — consolidated]**

(All branches)

(%)

|  | Year ended<br>March 31, 2025 | YoY    | Year ended<br>March 31, 2024 |
|--|------------------------------|--------|------------------------------|
| Yield on interest — earning assets (A) | 1.01                         | 0.04   | 0.97                         |
| Yield on loans and bills discounted    | 1.18                         | 0.05   | 1.13                         |
| Yield on securities                    | 1.06                         | - 0.08 | 1.14                         |
| Cost of funding (B)                    | 0.87                         | 0.04   | 0.83                         |
| Cost of deposits                       | 0.14                         | 0.04   | 0.10                         |
| Cost of other external liabilities     | 0.25                         | - 0.23 | 0.48                         |
| Net interest margin (A) — (B)          | 0.14                         | 0.00   | 0.14                         |

(Domestic operations)

(%)

|  | Year ended<br>March 31, 2025 | YoY    | Year ended<br>March 31, 2024 |
|--|------------------------------|--------|------------------------------|
| Yield on interest — earning assets (A) | 0.76                         | 0.08   | 0.68                         |
| Yield on loans and bills discounted    | 0.93                         | 0.10   | 0.83                         |
| Yield on securities                    | 0.81                         | - 0.04 | 0.85                         |
| Cost of funding (B)                    | 0.66                         | 0.08   | 0.58                         |
| Cost of deposits                       | 0.05                         | 0.05   | 0.00                         |
| Cost of other external liabilities     | 0.01                         | 0.01   | - 0.00                       |
| Net interest margin (A) — (B)          | 0.10                         | - 0.00 | 0.10                         |

**4. Gains/Losses Related to Securities [Non — consolidated]**

(Millions of yen)

|  | Year ended<br>March 31, 2025 | YoY   | Year ended<br>March 31, 2024 |
|--|------------------------------|-------|------------------------------|
| Gains/losses related to bonds (A)            | - 8,047                      | - 884 | - 7,163                      |
| Gains on sale                                | 87                           | - 3   | 90                           |
| Gains on redemption                          | —                            | —     | —                            |
| Losses on sale                               | 8,030                        | 840   | 7,190                        |
| Losses on redemption                         | —                            | —     | —                            |
| Write — offs                                 | 104                          | 41    | 63                           |
| Gains/losses related to stocks (B)           | 7,364                        | 4,984 | 2,380                        |
| Gain on sale                                 | 7,405                        | 3,652 | 3,753                        |
| Loss on sale                                 | 41                           | - 750 | 791                          |
| Write — offs                                 | —                            | - 581 | 581                          |
| Gains/losses related to securities (A) + (B) | - 683                        | 4,100 | - 4,783                      |

**5. ROE [Non — consolidated]**

(%)

|   | Year ended<br>March 31, 2025 | YoY  | Year ended<br>March 31, 2024 |
|---|------------------------------|------|------------------------------|
| Based on net business income (including provision for general reserve for possible loan losses) | 4.33                         | 0.52 | 3.81                         |
| Based on core net business income   | 7.02                         | 0.67 | 6.35                         |
| Based on net business income  | 4.40                         | 1.02 | 3.38                         |
| Based on profit   | 4.29                         | 1.15 | 3.14                         |

**6. Capital Ratio (Domestic Standard)****[Non-consolidated]**

(Millions of yen, %)

|  | As of March 31, 2025 | YoY   | As of March 31, 2024 |
|--|----------------------|-------|----------------------|
| 1. Capital ratio (2/3)                     | 8.78                 | 0.19  | 8.59                 |
| 2. Non-consolidated total capital          | 246,248              | 5,768 | 240,480              |
| 3. Risk-weighted assets                    | 2,802,919            | 5,908 | 2,797,011            |
| 4. Non-consolidated total required capital | 112,116              | 236   | 111,880              |

**[Consolidated]**

(Millions of yen, %)

|  | As of March 31, 2025 | YoY   | As of March 31, 2024 |
|--|----------------------|-------|----------------------|
| 1. Consolidated capital ratio (2/3)    | 9.33                 | 0.21  | 9.12                 |
| 2. Consolidated total capital          | 263,899              | 6,603 | 257,296              |
| 3. Risk-weighted assets                | 2,826,374            | 6,096 | 2,820,278            |
| 4. Consolidated total required capital | 113,054              | 243   | 112,811              |

**7. Unrealized Gains/Losses on Securities**

## (1) Standards for valuation of securities

|  |   |
|--|---|
| Trading securities                         | Stated at fair value (unrealized gains or losses are reported in profit/loss)               |
| Held-to-maturity debt securities           | Stated at amortized cost  |
| Investments in subsidiaries and affiliates | Stated at cost  |
| Available-for-sale securities              | Stated at fair value (unrealized gains or losses are reported as a component of net assets) |

## (2) Unrealized Gains/Losses

(Millions of yen)

| [Non-consolidated]               | As of March 31, 2025    |                                  |                                 |                     |                      | As of September 30, 2024 |                     |                      | As of March 31, 2024    |                     |                      |
|----------------------------------|-------------------------|----------------------------------|---------------------------------|---------------------|----------------------|--------------------------|---------------------|----------------------|-------------------------|---------------------|----------------------|
|                                  | Unrealized gains/losses |                                  |                                 |                     |                      | Unrealized gains/losses  |                     |                      | Unrealized gains/losses |                     |                      |
|                                  |                         | Compared to<br>Sept. 30,<br>2024 | Compared to<br>Mar. 31,<br>2024 | Unrealized<br>gains | Unrealized<br>losses |                          | Unrealized<br>gains | Unrealized<br>losses |                         | Unrealized<br>gains | Unrealized<br>losses |
| Held-to-maturity debt securities | - 3,092                 | - 2,222                          | - 2,790                         | —                   | 3,092                | - 870                    | 4                   | 875                  | - 302                   | —                   | 302                  |
| Available-for-sale securities    | 51,229                  | - 26,418                         | - 19,041                        | 93,690              | 42,461               | 77,647                   | 109,143             | 31,495               | 70,270                  | 103,136             | 32,865               |
| Stocks                           | 91,191                  | - 15,276                         | - 8,290                         | 91,810              | 618                  | 106,467                  | 107,276             | 808                  | 99,481                  | 100,373             | 892                  |
| Bonds                            | - 30,499                | - 12,716                         | - 14,527                        | 0                   | 30,499               | - 17,783                 | 147                 | 17,931               | - 15,972                | 27                  | 15,999               |
| Others                           | - 9,463                 | 1,572                            | 3,775                           | 1,880               | 11,343               | - 11,035                 | 1,719               | 12,755               | - 13,238                | 2,735               | 15,973               |
| Total                            | 48,136                  | - 28,641                         | - 21,832                        | 93,690              | 45,553               | 76,777                   | 109,148             | 32,370               | 69,968                  | 103,136             | 33,168               |
| Stocks                           | 91,191                  | - 15,276                         | - 8,290                         | 91,810              | 618                  | 106,467                  | 107,276             | 808                  | 99,481                  | 100,373             | 892                  |
| Bonds                            | - 33,591                | - 14,937                         | - 17,317                        | 0                   | 33,591               | - 18,654                 | 152                 | 18,806               | - 16,274                | 27                  | 16,301               |
| Others                           | - 9,463                 | 1,572                            | 3,775                           | 1,880               | 11,343               | - 11,035                 | 1,719               | 12,755               | - 13,238                | 2,735               | 15,973               |

(Millions of yen)

| [Consolidated]                   | As of March 31, 2025    |                                  |                                 |                     |                      | As of September 30, 2024 |                     |                      | As of March 31, 2024    |                     |                      |
|----------------------------------|-------------------------|----------------------------------|---------------------------------|---------------------|----------------------|--------------------------|---------------------|----------------------|-------------------------|---------------------|----------------------|
|                                  | Unrealized gains/losses |                                  |                                 |                     |                      | Unrealized gains/losses  |                     |                      | Unrealized gains/losses |                     |                      |
|                                  |                         | Compared to<br>Sept. 30,<br>2024 | Compared to<br>Mar. 31,<br>2024 | Unrealized<br>gains | Unrealized<br>losses |                          | Unrealized<br>gains | Unrealized<br>losses |                         | Unrealized<br>gains | Unrealized<br>losses |
| Held-to-maturity debt securities | - 3,092                 | - 2,222                          | - 2,790                         | —                   | 3,092                | - 870                    | 4                   | 875                  | - 302                   | —                   | 302                  |
| Available-for-sale securities    | 51,841                  | - 26,601                         | - 19,463                        | 94,303              | 42,461               | 78,442                   | 109,938             | 31,495               | 71,304                  | 104,170             | 32,865               |
| Stocks                           | 91,804                  | - 15,458                         | - 8,711                         | 92,422              | 618                  | 107,262                  | 108,071             | 808                  | 100,515                 | 101,407             | 892                  |
| Bonds                            | - 30,499                | - 12,716                         | - 14,527                        | 0                   | 30,499               | - 17,783                 | 147                 | 17,931               | - 15,972                | 27                  | 15,999               |
| Others                           | - 9,463                 | 1,572                            | 3,775                           | 1,880               | 11,343               | - 11,035                 | 1,719               | 12,755               | - 13,238                | 2,735               | 15,973               |
| Total                            | 48,749                  | - 28,823                         | - 22,253                        | 94,303              | 45,553               | 77,572                   | 109,942             | 32,370               | 71,002                  | 104,170             | 33,168               |
| Stocks                           | 91,804                  | - 15,458                         | - 8,711                         | 92,422              | 618                  | 107,262                  | 108,071             | 808                  | 100,515                 | 101,407             | 892                  |
| Bonds                            | - 33,591                | - 14,937                         | - 17,317                        | 0                   | 33,591               | - 18,654                 | 152                 | 18,806               | - 16,274                | 27                  | 16,301               |
| Others                           | - 9,463                 | 1,572                            | 3,775                           | 1,880               | 11,343               | - 11,035                 | 1,719               | 12,755               | - 13,238                | 2,735               | 15,973               |

## II Status of Loans and Bills Discounted, etc.

### 1. Status of Reserve for Possible Loan Losses, etc.

#### [Non-consolidated]

(Millions of yen)

|   | As of<br>Mar. 31, 2025 | Compared to<br>Sept. 30, 2024 | Compared to<br>Mar. 31, 2024 | As of<br>Sept. 30, 2024 | As of<br>Mar. 31, 2024 |
|---|------------------------|-------------------------------|------------------------------|-------------------------|------------------------|
| Reserve for possible loan losses          | 16,203                 | 446                           | 1,040                        | 15,757                  | 15,163                 |
| General reserve for possible loan losses  | 8,999                  | - 345                         | - 194                        | 9,344                   | 9,193                  |
| Specific reserve for possible loan losses | 7,203                  | 791                           | 1,233                        | 6,412                   | 5,970                  |

#### [Consolidated]

(Millions of yen)

|   | As of<br>Mar. 31, 2025 | Compared to<br>Sept. 30, 2024 | Compared to<br>Mar. 31, 2024 | As of<br>Sept. 30, 2024 | As of<br>Mar. 31, 2024 |
|---|------------------------|-------------------------------|------------------------------|-------------------------|------------------------|
| Reserve for possible loan losses          | 18,289                 | 465                           | 991                          | 17,824                  | 17,298                 |
| General reserve for possible loan losses  | 9,367                  | - 328                         | - 219                        | 9,695                   | 9,586                  |
| Specific reserve for possible loan losses | 8,922                  | 794                           | 1,210                        | 8,128                   | 7,712                  |

### 2. Loans Based on the Financial Reconstruction Act

#### [Non-consolidated]

(Millions of yen)

|  |   | As of<br>Mar. 31, 2025 | Compared to<br>Sept. 30, 2024 | Compared to<br>Mar. 31, 2024 | As of<br>Sept. 30, 2024 | As of<br>Mar. 31, 2024 |
|--|---|------------------------|-------------------------------|------------------------------|-------------------------|------------------------|
| Loans based on the Financial<br>Reconstruction Act | Claims against bankrupt and<br>substantially bankrupt debtors | 4,169                  | - 291                         | - 482                        | 4,460                   | 4,651                  |
|  | Doubtful claims   | 25,464                 | 1,878                         | 1,133                        | 23,586                  | 24,331                 |
|  | Substandard claims  | 17,306                 | - 2,743                       | - 5,367                      | 20,049                  | 22,673                 |
|  | Loans past due for 3 months or<br>more                        | 151                    | - 99                          | - 35                         | 250                     | 186                    |
|  | Restructured loans  | 17,155                 | - 2,644                       | - 5,331                      | 19,799                  | 22,486                 |
|  | Subtotal (A)  | 46,941                 | - 1,155                       | - 4,716                      | 48,096                  | 51,657                 |
|  | Normal claims   | 3,505,695              | 52,537                        | 80,442                       | 3,453,158               | 3,425,253              |
|  | Total   | 3,552,636              | 51,382                        | 75,725                       | 3,501,254               | 3,476,911              |

(%)

|             |  | As of<br>Mar. 31, 2025 | Compared to<br>Sept. 30, 2024 | Compared to<br>Mar. 31, 2024 | As of<br>Sept. 30, 2024 | As of<br>Mar. 31, 2024 |
|-------------|--|------------------------|-------------------------------|------------------------------|-------------------------|------------------------|
| Composition | Claims against bankrupt and substantially bankrupt debtors | 0.11                   | - 0.01                        | - 0.02                       | 0.12                    | 0.13                   |
|             | Doubtful claims  | 0.71                   | 0.04                          | 0.02                         | 0.67                    | 0.69                   |
|             | Substandard claims   | 0.48                   | - 0.09                        | - 0.17                       | 0.57                    | 0.65                   |
|             | Loans past due for 3 months or more                        | 0.00                   | 0.00                          | 0.00                         | 0.00                    | 0.00                   |
|             | Restructured loans   | 0.48                   | - 0.08                        | - 0.16                       | 0.56                    | 0.64                   |
|             | Subtotal   | 1.32                   | - 0.05                        | - 0.16                       | 1.37                    | 1.48                   |
|             | Normal claims  | 98.67                  | 0.05                          | 0.16                         | 98.62                   | 98.51                  |

#### [Consolidated]

(Millions of yen)

| Consolidated                                       |   |                        |                               |                              | (in millions of yen)    |                        |
|--|---|------------------------|-------------------------------|------------------------------|-------------------------|------------------------|
|  |   | As of<br>Mar. 31, 2025 | Compared to<br>Sept. 30, 2024 | Compared to<br>Mar. 31, 2024 | As of<br>Sept. 30, 2024 | As of<br>Mar. 31, 2024 |
| Loans based on the Financial<br>Reconstruction Act | Claims against bankrupt and<br>substantially bankrupt debtors | 4,885                  | - 194                         | - 344                        | 5,079                   | 5,229                  |
|  | Doubtful claims   | 25,477                 | 1,878                         | 1,134                        | 23,599                  | 24,343                 |
|  | Substandard claims  | 17,306                 | - 2,744                       | - 5,367                      | 20,050                  | 22,673                 |
|  | Loans past due for 3 months or<br>more                        | 151                    | - 99                          | - 35                         | 250                     | 186                    |
|  | Restructured loans  | 17,155                 | - 2,644                       | - 5,331                      | 19,799                  | 22,486                 |
|  | Subtotal (B)  | 47,670                 | - 1,059                       | - 4,576                      | 48,729                  | 52,246                 |
|  | Normal claims   | 3,498,792              | 52,245                        | 78,934                       | 3,446,547               | 3,419,858              |
|  | Total   | 3,546,462              | 51,185                        | 74,357                       | 3,495,277               | 3,472,105              |

(%)

|             |  | As of<br>Mar. 31, 2025 | Compared to<br>Sept. 30, 2024 | Compared to<br>Mar. 31, 2024 | As of<br>Sept. 30, 2024 | As of<br>Mar. 31, 2024 |
|-------------|--|------------------------|-------------------------------|------------------------------|-------------------------|------------------------|
| Composition | Claims against bankrupt and substantially bankrupt debtors | 0.13                   | - 0.01                        | - 0.02                       | 0.14                    | 0.15                   |
|             | Doubtful claims  | 0.71                   | 0.04                          | 0.01                         | 0.67                    | 0.70                   |
|             | Substandard claims   | 0.48                   | - 0.09                        | - 0.17                       | 0.57                    | 0.65                   |
|             | Loans past due for 3 months or more                        | 0.00                   | 0.00                          | 0.00                         | 0.00                    | 0.00                   |
|             | Restructured loans   | 0.48                   | - 0.08                        | - 0.16                       | 0.56                    | 0.64                   |
|             | Subtotal   | 1.34                   | - 0.05                        | - 0.16                       | 1.39                    | 1.50                   |
|             | Normal claims  | 98.65                  | 0.05                          | 0.16                         | 98.60                   | 98.49                  |



**3. Status of Coverage of Loans Based on the Financial Reconstruction Act****[Non-consolidated]**

(Millions of yen)

|  | As of<br>Mar. 31, 2025 | Compared to<br>Sept. 30, 2024 | Compared to<br>Mar. 31, 2024 | As of<br>Sept. 30, 2024 | As of<br>Mar. 31, 2024 |
|--|------------------------|-------------------------------|------------------------------|-------------------------|------------------------|
| Amount covered (C)                     | 34,378                 | 931                           | - 81                         | 33,447                  | 34,459                 |
| Reserve for possible loan losses, etc. | 14,338                 | 432                           | 1,230                        | 13,906                  | 13,108                 |
| Collateral, guarantees, and equivalent | 20,039                 | 498                           | - 1,311                      | 19,541                  | 21,350                 |
| (%)                                    |                        |                               |                              |                         |                        |
| Coverage ratio (C) / (A)               | 73.23                  | 3.69                          | 6.53                         | 69.54                   | 66.70                  |

**[Consolidated]**

(Millions of yen)

|  | As of<br>Mar. 31, 2025 | Compared to<br>Sept. 30, 2024 | Compared to<br>Mar. 31, 2024 | As of<br>Sept. 30, 2024 | As of<br>Mar. 31, 2024 |
|--|------------------------|-------------------------------|------------------------------|-------------------------|------------------------|
| Amount covered (D)                     | 33,899                 | 1,086                         | 267                          | 32,813                  | 33,632                 |
| Reserve for possible loan losses, etc. | 15,564                 | 477                           | 1,260                        | 15,087                  | 14,304                 |
| Collateral, guarantees, and equivalent | 18,334                 | 609                           | - 994                        | 17,725                  | 19,328                 |
| (%)                                    |                        |                               |                              |                         |                        |
| Coverage ratio (D) / (B)               | 71.11                  | 3.78                          | 6.74                         | 67.33                   | 64.37                  |

**Reference: Status of Loans Based on the Financial Reconstruction Act and Risk-monitored Loans****[Non-consolidated]**

(Millions of yen)

| Self-assessment  |   | Loans based on the Financial Reconstruction Act                                   |  |                             | Risk-monitored loans  |  |
|--|---|---|--|-----------------------------|---|--|
| Debtor classification<br>Claims outstanding<br>(Ratio to total claims) |   | Classification<br>Claims outstanding<br>(Ratio to total claims)<br>(A)            | Collateral, guarantees,<br>and equivalent<br>Amount of reserve<br>Total coverage (B) | Coverage ratio<br>(B) / (A) | Classification<br>Claims outstanding<br>(Ratio to total claims)                   |  |
| Bankrupt assets<br>515 (0.01%)   |   | Claims against bankrupt<br>and substantially<br>bankrupt debtors<br>4,169 (0.11%) | 3,775  | 100.00%                     | Claims against bankrupt and<br>substantially bankrupt<br>debtors<br>4,169 (0.11%) |  |
| Substantially bankrupt assets<br>3,654 (0.10%)                         |   |   | 394  |                             |   |  |
|  |   |   | 4,169  |                             |   |  |
| Potentially bankrupt assets<br>25,464 (0.71%)                          |   | Doubtful claims<br>25,464 (0.71%)   | 14,139   | 82.26%                      | Doubtful claims<br>25,464 (0.71%)   |  |
|  |   |   | 6,809  |                             |   |  |
|  |   |   | 20,948   |                             |   |  |
| Assets<br>requiring<br>caution<br>127,416<br>(3.58%)                   | Substandard<br>debtors<br>21,701<br>(0.61%) | Substandard claims<br>17,306 (0.48%)<br><br>*Loans only                           | 2,125  | 53.50%                      | Loans past due<br>for 3 months or more<br>151 (0.00%)<br>*Loans only              |  |
|  |   |   | 7,134  |                             | Restructured loans<br>17,155 (0.48%)<br>*Loans only                               |  |
|  |   |   | 9,259  |                             |   |  |
|  |   |   | [Subtotal]<br>46,941 (1.32%)   | 20,039<br>14,338<br>34,378  | 73.23%  | [Subtotal]<br>46,941(1.32%)                        |
|  |   | Normal claims<br>3,505,695<br>(98.67%)  |  |                             |   | Normal claims<br>3,505,695<br>(98.67%)             |
| Claims to normal debtors<br>3,395,585<br>(95.57%)                      |   |   |  |                             |   |  |
| Total claims outstanding<br>3,552,636<br>(100.00%)                     |   | Total claims<br>outstanding<br>3,552,636<br>(100.00%)                             |  |                             |   | Total claims outstanding<br>3,552,636<br>(100.00%) |

**4. Status of Loans by Sector, etc.****(i) Loans by Sector [Non-consolidated]**

(Millions of yen)

|   | As of<br>Mar. 31, 2025 | Compared to<br>Sept. 30, 2024 | Compared to<br>Mar. 31, 2024 | As of<br>Sept. 30, 2024 | As of<br>Mar. 31, 2024 |
|---|------------------------|-------------------------------|------------------------------|-------------------------|------------------------|
| Domestic (excluding Japan Offshore Market accounts) | 3,512,819              | 52,214                        | 79,646                       | 3,460,605               | 3,433,173              |
| Manufacturing                                       | 490,490                | 7,024                         | 6,852                        | 483,466                 | 483,638                |
| Agriculture and forestry                            | 2,859                  | 115                           | 4                            | 2,744                   | 2,855                  |
| Fishery   | 1,927                  | - 1,074                       | - 478                        | 3,001                   | 2,405                  |
| Mining and quarrying of stone and gravel            | 8,747                  | - 69                          | - 218                        | 8,816                   | 8,965                  |
| Construction  | 140,140                | 4,703                         | 7,316                        | 135,437                 | 132,824                |
| Electricity, gas, heat supply and water             | 126,766                | 4,561                         | 16,213                       | 122,205                 | 110,553                |
| Information and communications                      | 10,649                 | 690                           | - 95                         | 9,959                   | 10,744                 |
| Transport and postal service                        | 276,317                | 26,923                        | 41,138                       | 249,394                 | 235,179                |
| Wholesale and retail trade                          | 322,372                | - 4,917                       | - 9,546                      | 327,289                 | 331,918                |
| Finance and insurance                               | 331,312                | - 573                         | 12,191                       | 331,885                 | 319,121                |
| Real estate and leasing                             | 441,814                | 14,567                        | 30,893                       | 427,247                 | 410,921                |
| Accommodations                                      | 9,234                  | - 111                         | 342                          | 9,345                   | 8,892                  |
| Eating and drinking services                        | 14,114                 | - 821                         | - 1,826                      | 14,935                  | 15,940                 |
| Medical and welfare                                 | 101,376                | - 2,120                       | 1,383                        | 103,496                 | 99,993                 |
| Other services                                      | 134,916                | 4,195                         | - 39                         | 130,721                 | 134,955                |
| Local governments                                   | 228,583                | - 10,723                      | - 22,477                     | 239,306                 | 251,060                |
| Other   | 871,190                | 9,842                         | - 2,009                      | 861,348                 | 873,199                |
| Japan Offshore Market accounts                      | —                      | —                             | —                            | —                       | —                      |
| Total   | 3,512,819              | 52,214                        | 79,646                       | 3,460,605               | 3,433,173              |

**(ii) Loans Based on the Financial Reconstruction Act by Sector (Excluding Normal Claims)****[Non-consolidated]**

(Millions of yen)

|   | As of<br>Mar. 31, 2025 | Compared to<br>Sept. 30, 2024 | Compared to<br>Mar. 31, 2024 | As of<br>Sept. 30, 2024 | As of<br>Mar. 31, 2024 |
|---|------------------------|-------------------------------|------------------------------|-------------------------|------------------------|
| Domestic (excluding Japan Offshore Market accounts) | 46,941                 | - 1,155                       | - 4,716                      | 48,096                  | 51,657                 |
| Manufacturing                                       | 13,829                 | - 1,634                       | - 1,744                      | 15,463                  | 15,573                 |
| Agriculture and forestry                            | 61                     | - 19                          | - 22                         | 80                      | 83                     |
| Fishery   | 121                    | 0                             | - 17                         | 121                     | 138                    |
| Mining, quarrying of stone and gravel               | —                      | —                             | —                            | —                       | —                      |
| Construction  | 3,330                  | 374                           | 377                          | 2,956                   | 2,953                  |
| Electricity, gas, heat supply and water             | 101                    | - 3                           | 94                           | 104                     | 7                      |
| Information and communications                      | 328                    | 61                            | 87                           | 267                     | 241                    |
| Transport and postal service                        | 2,141                  | 142                           | 176                          | 1,999                   | 1,965                  |
| Wholesale and retail trade                          | 12,005                 | 108                           | - 2,041                      | 11,897                  | 14,046                 |
| Finance and insurance                               | 43                     | - 255                         | - 262                        | 298                     | 305                    |
| Real estate and leasing                             | 3,592                  | 244                           | 311                          | 3,348                   | 3,281                  |
| Accommodations                                      | 583                    | - 3                           | - 389                        | 586                     | 972                    |
| Eating and drinking services                        | 1,915                  | 84                            | 75                           | 1,831                   | 1,840                  |
| Medical and welfare                                 | 1,833                  | - 218                         | - 328                        | 2,051                   | 2,161                  |
| Other services                                      | 3,025                  | 21                            | - 746                        | 3,004                   | 3,771                  |
| Local governments                                   | —                      | —                             | —                            | —                       | —                      |
| Other   | 4,027                  | - 56                          | - 288                        | 4,083                   | 4,315                  |
| Japan Offshore Market accounts                      | —                      | —                             | —                            | —                       | —                      |
| Total   | 46,941                 | - 1,155                       | - 4,716                      | 48,096                  | 51,657                 |

## (iii) Balance of Personal Loans [Non-consolidated]

(Millions of yen)

|                           | As of<br>Mar. 31, 2025 | Compared to<br>Sept. 30, 2024 | Compared to<br>Mar. 31, 2024 | As of<br>Sept. 30, 2024 | As of<br>Mar. 31, 2024 |
|---------------------------|------------------------|-------------------------------|------------------------------|-------------------------|------------------------|
| Balance of personal loans | 660,077                | 2,895                         | 2,040                        | 657,182                 | 658,037                |
| Balance of housing loans  | 570,365                | 2,004                         | 1,203                        | 568,361                 | 569,162                |
| Balance of other loans    | 89,711                 | 891                           | 836                          | 88,820                  | 88,875                 |

## (iv) Loans to Small and Medium-Sized Enterprises, etc. [Non-consolidated]

(Millions of yen, %)

|  | As of<br>Mar. 31, 2025 | Compared to<br>Sept. 30, 2024 | Compared to<br>Mar. 31, 2024 | As of<br>Sept. 30, 2024 | As of<br>Mar. 31, 2024 |
|--|------------------------|-------------------------------|------------------------------|-------------------------|------------------------|
| Loans to small and medium-sized enterprises, etc.          | 2,513,075              | 37,008                        | 35,742                       | 2,476,067               | 2,477,333              |
| Ratio of loans to small and medium-sized enterprises, etc. | 71.54                  | -0.01                         | -0.61                        | 71.55                   | 72.15                  |
| Loans to small and medium-sized enterprises                | 1,908,809              | 33,716                        | 31,581                       | 1,875,093               | 1,877,228              |
| Loans to individuals                                       | 604,266                | 3,292                         | 4,161                        | 600,974                 | 600,105                |
| Loans guaranteed by Credit Guarantee Corporation           | 174,002                | - 4,085                       | - 9,652                      | 178,087                 | 183,654                |

## 5. Balance of Deposits, etc. and Loans [Non-consolidated]

(Millions of yen)

|                |                          | As of<br>Mar. 31, 2025 | Compared to<br>Sept. 30, 2024 | Compared to<br>Mar. 31, 2024 | As of<br>Sept. 30, 2024 | As of<br>Mar. 31, 2024 |
|----------------|--------------------------|------------------------|-------------------------------|------------------------------|-------------------------|------------------------|
| Total deposits | (Term-end balance)       | 4,711,240              | 9,341                         | - 54,044                     | 4,701,899               | 4,765,284              |
|                | Within Kagawa Prefecture | 3,384,587              | 31,871                        | - 8,360                      | 3,352,716               | 3,392,947              |
|                | (Average balance)        | 4,728,264              | - 39,517                      | - 31,911                     | 4,767,781               | 4,760,175              |
| Loans          | (Term-end balance)       | 3,512,819              | 52,214                        | 79,646                       | 3,460,605               | 3,433,173              |
|                | Within Kagawa Prefecture | 1,298,774              | - 2,582                       | - 22,450                     | 1,301,356               | 1,321,224              |
|                | (Average balance)        | 3,461,543              | 31,350                        | 58,937                       | 3,430,193               | 3,402,606              |

## 6. Balance of Assets in Custody [Non-consolidated]

(Millions of yen)

|                                    | As of<br>Mar. 31, 2025 | Compared to<br>Sept. 30, 2024 | Compared to<br>Mar. 31, 2024 | As of<br>Sept. 30, 2024 | As of<br>Mar. 31, 2024 |
|------------------------------------|------------------------|-------------------------------|------------------------------|-------------------------|------------------------|
| Balance of assets in custody       | 377,017                | 25,918                        | 32,624                       | 351,099                 | 344,393                |
| Investment trusts                  | 137,614                | 12,297                        | 19,194                       | 125,317                 | 118,420                |
| Single-premium insurance           | 229,621                | 14,459                        | 15,894                       | 215,162                 | 213,727                |
| Financial instruments intermediary | 9,780                  | - 839                         | - 2,465                      | 10,619                  | 12,245                 |