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## Consolidated Summary Report for the Three Months Ended June 30, 2025 [Japanese GAAP]

August 1, 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 to commence dividend payments: -

Trading accounts: None

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: None

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

### 1. Consolidated Financial Results for the Three Months Ended June 30, 2025 (April 1, 2025 to June 30, 2025)

#### (1) Consolidated Operating Results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Three months ended June 30, 2025	24,155	8.6	7,378	5.7	4,811	6.3
June 30, 2024	22,235	9.2	6,981	21.9	4,527	21.0

(Note) Comprehensive income: Three months ended June 30, 2025: ¥ 10,957 million [ 410.1%]  
Three months ended June 30, 2024: ¥ 2,148 million [ (86.6)%]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Three months ended June 30, 2025	169.28	169.26
June 30, 2024	158.56	158.53

#### (2) Consolidated Financial Position

	Total assets	Net assets	Capital adequacy ratio
	Millions of yen	Millions of yen	%
As of June 30, 2025	5,702,684	336,834	5.9
March 31, 2025	5,753,583	328,273	5.7

(Reference) Equity: As of June 30, 2025: ¥ 336,825 million  
As of March 31, 2025: ¥ 328,265 million

## 2. Dividends

	Annual dividends				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2025	-	60.00	-	85.00	145.00
Fiscal year ending March 31, 2026	-				
Fiscal year ending March 31, 2026 (Forecast)		88.00	-	88.00	176.00

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

(Note) Breakdown of the 1st quarter dividend for the fiscal year ending March 31, 2026 :

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	249.72
Full year	98,500	9.4	24,100	21.0	15,500	13.1	545.17

(Note) Revision to the financial results forecast announced most recently: None

### \* Notes:

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

Newly included:	-	(Company name:	)
Excluded:	-	(Company name:	)

(2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: Yes

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

- 1) Changes in accounting policies due to revisions to accounting standards and other regulations: None
- 2) Changes in accounting policies due to other reasons: None
- 3) Changes in accounting estimates: None
- 4) Restatement: None

(4) Number of issued shares (common shares)

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

June 30, 2025:	28,630,000 shares
March 31, 2025:	28,630,000 shares

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

June 30, 2025:	198,829 shares
March 31, 2025:	209,624 shares

3) Average number of shares outstanding during the period:

Three months ended June 30, 2025:	28,420,332 shares
Three months ended June 30, 2024:	28,555,260 shares

\* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: None

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

The forecasts above were prepared based on information available as of the date of publication of this document.

Actual financial results may differ from the forecast figures due to various factors in the future.

Quarterly Consolidated Financial Statements  
Quarterly Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of June 30, 2025
<b>Assets</b>		
Cash and due from banks	861,929	780,216
Call loans and bills bought	1,644	8,326
Monetary claims bought	25,488	24,745
Securities	1,189,932	1,161,124
Loans and bills discounted	3,506,645	3,549,406
Foreign exchanges	4,373	3,589
Lease receivables and investments in leases	20,665	21,263
Other assets	64,452	73,269
Tangible fixed assets	37,520	37,469
Intangible fixed assets	5,407	6,136
Retirement benefit asset	35,377	35,651
Deferred tax assets	732	732
Customers' liabilities for acceptances and guarantees	17,702	18,718
Allowance for loan losses	(18,289)	(17,965)
Total assets	5,753,583	5,702,684
<b>Liabilities</b>		
Deposits	4,572,471	4,662,666
Negotiable certificates of deposit	122,569	80,542
Call money and bills sold	8,286	10,985
Borrowed money	613,505	497,219
Foreign exchanges	181	2,683
Other liabilities	66,679	66,397
Provision for bonuses for directors (and other officers)	70	-
Retirement benefit liability	275	275
Provision for retirement benefits for directors (and other officers)	34	32
Provision for reimbursement of deposits	174	163
Provision for contingent loss	156	175
Provision for share-based compensation	216	230
Deferred tax liabilities	17,865	20,668
Deferred tax liabilities for land revaluation	5,118	5,091
Acceptances and guarantees	17,702	18,718
Total liabilities	5,425,309	5,365,850
<b>Net assets</b>		
Share capital	37,322	37,322
Capital surplus	30,486	30,486
Retained earnings	204,899	207,346
Treasury shares	(565)	(536)
Total shareholders' equity	272,143	274,618
Valuation difference on available-for-sale securities	35,766	42,233
Deferred gains or losses on hedges	(16)	(51)
Revaluation reserve for land	7,593	7,532
Remeasurements of defined benefit plans	12,778	12,492
Total accumulated other comprehensive income	56,121	62,207
Share acquisition rights	8	8
Total net assets	328,273	336,834
Total liabilities and net assets	5,753,583	5,702,684

Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

For the three months ended June 30, 2025

(Millions of yen)

	For the three months ended June 30, 2024	For the three months ended June 30, 2025
Ordinary income	22,235	24,155
Interest income	14,381	16,200
Interest on loans and discounts	10,057	11,026
Interest and dividends on securities	3,722	3,843
Fees and commissions	3,018	3,093
Other ordinary income	1,811	1,011
Other income	3,024	3,849
Ordinary expenses	15,254	16,776
Interest expenses	3,685	3,935
Interest on deposits	1,371	2,577
Fees and commissions payments	945	1,006
Other ordinary expenses	706	1,073
General and administrative expenses	8,133	8,597
Other expenses	1,782	2,164
Ordinary profit	6,981	7,378
Extraordinary income	10	10
Gain on disposal of non-current assets	10	10
Extraordinary losses	97	153
Loss on disposal of non-current assets	93	55
Impairment losses	3	97
Profit before income taxes	6,895	7,235
Income taxes	2,367	2,424
Profit	4,527	4,811
Profit attributable to owners of parent	4,527	4,811

Quarterly Consolidated Statement of Comprehensive Income

For the three months ended June 30, 2025

(Millions of yen)

	For the three months ended June 30, 2024	For the three months ended June 30, 2025
Profit	4,527	4,811
Other comprehensive income	(2,379)	6,146
Valuation difference on available-for-sale securities	(2,162)	6,467
Deferred gains or losses on hedges	64	(34)
Remeasurements of defined benefit plans, net of tax	(281)	(286)
Comprehensive income	2,148	10,957
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	2,148	10,957

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

### - Supplementary Information -

#### 1. Results of Operations (Non-consolidated)

	First Quarter of FY2024 (A)	First Quarter of FY2025 (B)			FY2025 Interim Forecast
			Change (B)-(A)	YoY (%)	
<b>Ordinary income</b>	<b>20,269</b>	<b>22,074</b>	<b>1,805</b>	<b>8.9</b>	<b>42,400</b>
Core gross business income ①	14,143	14,914	771	5.5	
Net interest income	10,823	12,407	1,584	14.6	
Net fees and commissions	1,509	1,495	-14	-0.9	
Net other operating income (excluding gains/losses related to bonds)	1,811	1,011	-800	-44.2	
Expenses ②	7,998	8,492	494	6.2	
<b>Core net business income①-②</b>	<b>6,145</b>	<b>6,422</b>	<b>277</b>	<b>4.5</b>	
Core net business income (excluding gains /losses on cancellation of investment trusts)	5,737	6,071	334	5.8	
Gains/losses related to bonds ③	-706	-1,073	-367	—	
Net business income (including provision for general reserve for possible loan losses) ①-②+③	5,439	5,349	-90	-1.7	
Provision for general reserve for possible loan losses ④	—	-37	-37	—	
Net business income ①-②+③-④	5,439	5,386	-53	-1.0	
Non-recurring gains/losses	1,325	1,637	312	23.5	
Expenses for disposal of non-performing loans ⑤	246	782	536	217.9	
Write-off of loans	202	300	98	48.5	
Provision for specific reserve for possible loan losses	—	377	377	—	
Gain on reversal of reserve for possible loan losses ⑥	838	—	-838	—	
Recoveries of written-off claims ⑦	167	132	-35	-21.0	
Gains/losses related to stocks and other securities ⑧	120	1,605	1,485	1,237.5	
Other non-recurring gains/losses	444	682	238	53.6	
<b>Ordinary profit</b>	<b>6,764</b>	<b>7,023</b>	<b>259</b>	<b>3.8</b>	<b>10,200</b>
Extraordinary gains/losses	-87	-146	-59	—	
Total income taxes	2,187	2,205	18	0.8	
<b>Profit</b>	<b>4,489</b>	<b>4,671</b>	<b>182</b>	<b>4.1</b>	<b>6,700</b>
Gains/losses related to securities ③+⑧	-585	532	1,117	—	
Credit-related costs ④+⑤-⑥-⑦	-759	613	1,372	—	

(Millions of yen)

## 2. Balance of Deposits, etc. and Assets in Custody (Non-consolidated)

	(Billions of yen)			【Reference】	(Billions of yen)
	As of June 30, 2025	Compared to June 30, 2024	Compared to Mar. 31, 2025	As of June 30, 2024	As of March 31, 2025
Balance of deposits, etc.	4,758.8	-66.1	47.6	4,825.0	4,711.2
Individuals	2,680.3	-40.7	19.7	2,721.0	2,660.6
Corporates	1,875.3	-40.0	18.2	1,915.4	1,857.1
Public sectors	203.1	14.6	9.6	188.5	193.5

	(Billions of yen)			【Reference】	(Billions of yen)
	As of June 30, 2025	Compared to June 30, 2024	Compared to Mar. 31, 2025	As of June 30, 2024	As of March 31, 2025
Balance of assets in custody	386.6	27.7	9.6	358.9	377.0
Investment trusts	145.2	20.2	7.6	125.0	137.6
Single-premium insurance	231.6	8.4	2.0	223.2	229.6
Financial instruments intermediary	9.7	-0.8	-0.0	10.6	9.7

## 3. Status of Loans (Non-consolidated)

	(Billions of yen)			【Reference】	(Billions of yen)
	As of June 30, 2025	Compared to June 30, 2024	Compared to Mar. 31, 2025	As of June 30, 2024	As of March 31, 2025
Loans	3,556.1	115.5	43.3	3,440.6	3,512.8
Loans to individuals	606.8	7.3	2.5	599.4	604.2
Housing loans	572.4	4.3	2.0	568.0	570.3
Loans to corporates	2,716.9	117.8	36.9	2,599.1	2,679.9
Loans to public sectors	232.4	-9.6	3.8	242.0	228.5
Loans to small and medium-sized enterprises, etc.	2,528.9	47.8	15.8	2,481.1	2,513.0
Ratio of loans to small and medium-sized enterprises, etc.	71.11%	-1.00pt	-0.43pt	72.11%	71.54%
Loans guaranteed by Credit Guarantee Corporation	170.6	-8.3	-3.3	178.9	174.0

#### 4. Status of Loans Based on the Financial Reconstruction Act (Non-consolidated)

Loans Based on the Financial Reconstruction Act	(Billions of yen)			【Reference】	(Billions of yen)
	As of June 30, 2025	Compared to June 30, 2024	Compared to Mar. 31, 2025	As of June 30, 2024	As of March 31, 2025
Claims against bankrupt and substantially bankrupt debtors	4.4	0.0	0.2	4.4	4.2
Doubtful claims	25.6	3.3	0.1	22.3	25.5
Substandard claims	17.3	-5.8	0.0	23.1	17.3
Subtotal	47.3	-2.5	0.4	49.8	46.9
Normal claims	3,548.8	116.0	43.1	3,432.8	3,505.7
Total	3,596.1	113.5	43.5	3,482.6	3,552.6
Non-performing loan ratio	1.31%	-0.12pt	-0.01pt	1.43%	1.32%

#### 5. Unrealized Gains/Losses on Available-for-sale Securities (Non-consolidated)

	(Billions of yen)					【Reference】	(Billions of yen)				
	As of June 30, 2025					As of June 30, 2024			As of March 31, 2025		
	Unrealized gains/losses					Unrealized gains/losses			Unrealized gains/losses		
	Compared to June 30, 2024	Compared to Mar. 31, 2025	Gains	Losses		Gains	Losses		Gains	Losses	
Available-for-sale securities	60.5	-6.7	9.3	97.0	36.5	67.3	107.7	40.4	51.2	93.6	42.4
Stocks	94.5	-9.3	3.3	95.2	0.7	103.8	104.9	1.0	91.1	91.8	0.6
Bonds	-26.4	-3.4	4.0	0.0	26.4	-22.9	0.0	22.9	-30.4	0.0	30.4
Others	-7.5	6.0	1.9	1.7	9.3	-13.6	2.8	16.4	-9.4	1.8	11.3



## 6.Capital Ratio (Domestic Standard)

### ( 1 ) Consolidated capital ratio (Domestic Standard)

	(Billions of yen)			【Reference】	(Billions of yen)
	As of June 30, 2025	Compared to June 30, 2024	Compared to Mar. 31, 2025	As of June 30, 2024	As of March 31, 2025
①Consolidated capital ratio (②/③)	9.34%	0.22pt	0.01pt	9.12%	9.33%
②Consolidated total capital	267.7	6.9	3.8	260.7	263.8
③Risk-weighted assets	2,866.3	8.5	40.0	2,857.8	2,826.3
④Consolidated total required capital	114.6	0.3	1.6	114.3	113.0

### ( 2 ) Non-consolidated capital ratio (Domestic Standard)

	(Billions of yen)			【Reference】	(Billions of yen)
	As of June 30, 2025	Compared to June 30, 2024	Compared to Mar. 31, 2025	As of June 30, 2024	As of March 31, 2025
①Capital ratio (②/③)	8.79%	0.19pt	0.01pt	8.60%	8.78%
②Non-consolidated total capital	249.9	6.0	3.7	243.9	246.2
③Risk-weighted assets	2,843.7	9.7	40.7	2,834.0	2,802.9
④Non-consolidated total required capital	113.7	0.3	1.6	113.3	112.1