



MEMBERSHIP
August 6, 2025

**Consolidated Financial Results
for the Three Months Ended June 30, 2025
(Under Japanese GAAP)**

Company name:	The Bank of Nagoya, Ltd.
Listing:	Tokyo Stock Exchange / Nagoya Stock Exchange
Securities code:	8522
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Scheduled date to commence dividend payments:	—
Trading accounts:	None
Preparation of supplementary material on financial results:	Yes (Supplementary material on financial results is attached to this financial results report)
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 (from April 1, 2025 to June 30, 2025)

(1) Consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income 経常収益		Ordinary profit 経常利益		Profit attributable to owners of parent 親会社株主に帰属する 四半期純利益	
Three months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
June 30, 2025	30,745	22.1	7,313	24.8	5,235	28.8
June 30, 2024	25,186	14.0	5,860	42.6	4,063	38.0

Note:	Comprehensive income	Three months ended June 30, 2025:	¥7,942 million	[-%]
		Three months ended June 30, 2024:	¥(11,571) million	[-%]

	Basic earnings per share 1株当たり四半期純利益	Diluted earnings per share 潜在株式調整後 1株当たり四半期純利益
Three months ended	Yen	Yen
June 30, 2025	319.36	—
June 30, 2024	245.84	—

(2) Consolidated financial position

	Total assets 総資産	Net assets 純資産	Equity-to-asset ratio 自己資本比率
As of	Millions of yen	Millions of yen	%
June 30, 2025	5,871,062	281,938	4.8
March 31, 2025	5,770,358	276,531	4.8

Reference: Equity

As of June 30, 2025: ¥281,938 million

As of March 31, 2025: ¥276,531 million

Note: The equity-to-asset ratio is calculated by dividing total net assets at the end of the period by total assets at the end of the period.

This equity-to-asset ratio is not the same as the capital ratio stated in the notice on capital ratio.

2. Cash dividends

	Annual dividends per share 年間配当金				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2025	—	110.00	—	160.00	270.00
Fiscal year ending March 31, 2026	—				
Fiscal year ending March 31, 2026 (Forecast)		150.00	—	50.00	—

Notes: 1. Revisions to the forecast of cash dividends most recently announced: None

2. At the Board of Directors meeting held on April 22, 2025, The Bank of Nagoya, Ltd. (the “Bank”) resolved to conduct a 3-for-1 share split of common shares with an effective date of October 1, 2025. The forecast of the fiscal year-end dividend per share for the fiscal year ending March 31, 2026 shows the amount that takes into account the effect of the share split, and the total annual dividends per share for the fiscal year are indicated as “—.” If the share split is not taken into account, the forecast of the fiscal year-end dividend per share for the fiscal year ending March 31, 2026 is ¥150.00, and the annual dividends per share is ¥300.00.

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

(Percentages indicate year-on-year changes.)

	Ordinary income 経常収益		Ordinary profit 経常利益		Profit attributable to owners of parent 親会社株主に帰属する 当期純利益		Basic earnings per share 1株当たり当期純利益
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2025	56,700	17.2	10,300	(0.0)	7,300	(2.8)	148.44
Fiscal year ending March 31, 2026	113,000	9.9	21,700	3.8	15,200	3.2	309.08

Notes: 1. Revisions to the forecast of financial results most recently announced: None

2. The forecast of the basic earnings per share takes into account the effect of the share split described in the note to “2. Cash dividends.” If the share split is not taken into account, the forecast of the basic earnings per share for the six months ending September 30, 2025 is ¥445.32, and the forecast for the fiscal year ending March 31, 2026 is ¥927.25.

*** Notes**

- (1) Significant changes in the scope of consolidation during the period: None
- (2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: Yes

Note: For details, please refer to “2. Quarterly consolidated financial statements and significant notes thereto, (3) Notes to quarterly consolidated financial statements (Notes on accounting treatment specific to the preparation of quarterly consolidated financial statements)” on page 6 of the attached material.

- (3) Changes in accounting policies, changes in accounting estimates, and restatement
- (i) Changes in accounting policies due to revisions to accounting standards and other regulations: None
- (ii) Changes in accounting policies due to other reasons: None
- (iii) Changes in accounting estimates: None
- (iv) Restatement: None
- (4) Number of issued shares (common shares)

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

As of June 30, 2025	16,455,487 shares
As of March 31, 2025	16,455,487 shares

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

As of June 30, 2025	63,208 shares
As of March 31, 2025	62,998 shares

- (iii) Average number of shares outstanding during the period

Three months ended June 30, 2025	16,392,404 shares
Three months ended June 30, 2024	16,530,675 shares

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

- * Proper use of earnings forecasts, and other special matters
(Cautionary statement regarding forward-looking statements)

The forward-looking statements including earnings projections contained in this document are based on information currently available to the Bank and certain assumptions that the Bank deems reasonable, and are not intended to guarantee that the Bank will achieve the same. In addition, actual results, including financial performance, may differ significantly from these statements due to various factors.

Attached Material

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1. Overview of operating results and others

(1) Overview of operating results for the three months ended June 30, 2025

In the three month period ended June 30, 2025, the Japanese economy maintained a gradual recovery driven by the expansion of inbound consumption and improvements in the employment environment, such as wage increases. On the other hand, the economic outlook remains uncertain due to concerns about the risk of economic downturn stemming from rising prices caused by soaring raw material and resource costs, the impact of U.S. trade policies, and ongoing geopolitical risks related to the situations in Ukraine and the Middle East.

Under these economic conditions, the Bank's consolidated operating results were as follows:

The Group's ordinary income increased by ¥5,559 million year on year to ¥30,745 million, primarily due to increases in interest on loans and discounts and interest and dividends on securities. Ordinary expenses increased by ¥4,106 million year on year to ¥23,432 million, primarily due to increases in interest on deposits and loss on sale of bonds.

As a result, ordinary profit increased by ¥1,452 million year on year to ¥7,313 million, and profit attributable to owners of parent increased by ¥1,171 million year on year to ¥5,235 million.

The operating results by segment are as follows:

1) Banking

Ordinary income increased by ¥5,588 million year on year to ¥24,809 million. Segment profit increased by ¥1,604 million year on year to ¥7,812 million.

2) Leasing

Ordinary income increased by ¥45 million year on year to ¥5,715 million, while segment profit decreased by ¥165 million year on year to ¥115 million.

3) Credit Card

Ordinary income increased by ¥12 million year on year to ¥634 million, while segment profit increased by ¥50 million year on year to ¥206 million.

4) Other

Ordinary income increased by ¥7 million year on year to ¥669 million. Segment profit increased by ¥10 million year on year to ¥(4) million.

(2) Overview of financial position for the three months ended June 30, 2025

As of June 30, 2025, deposits increased by ¥286,187 million from the end of the previous fiscal year to ¥5,076,370 million. Of the increase in deposits, retail deposits increased by ¥9,498 million.

As of June 30, 2025, loans and bills discounted increased by ¥577 million from the end of the previous fiscal year to ¥3,990,906 million as a result of proactively responding to personal loans, etc. primarily for residential loans.

(3) Explanation of consolidated earnings forecasts and other forward-looking statements

The forecasts for the six month period ending September 30, 2025 and the fiscal year ending March 31, 2026 have not changed from the forecasts announced on May 13, 2025.

2. Quarterly consolidated financial statements and significant notes thereto

(1) Quarterly consolidated balance sheets

(Millions of yen)

	(Japanese)	As of March 31, 2025	As of June 30, 2025
Assets	(資産の部)		
Cash and due from banks	現金預け金	711,182	826,490
Call loans and bills bought	コールローン及び買入手形	1,196	5,213
Trading securities	商品有価証券	2	8
Securities	有価証券	936,433	919,157
Loans and bills discounted	貸出金	3,990,329	3,990,906
Foreign exchanges	外国為替	4,473	4,004
Lease receivables and investments in leases	リース債権及びリース投資資産	42,047	42,113
Other assets	その他資産	27,959	26,635
Tangible fixed assets	有形固定資産	41,654	41,261
Intangible fixed assets	無形固定資産	1,025	912
Retirement benefit asset	退職給付に係る資産	21,010	21,051
Deferred tax assets	繰延税金資産	866	864
Customers' liabilities for acceptances and guarantees	支払承諾見返	9,429	10,021
Allowance for loan losses	貸倒引当金	(17,252)	(17,578)
Total assets	資産の部合計	5,770,358	5,871,062
Liabilities	(負債の部)		
Deposits	預金	4,790,183	5,076,370
Negotiable certificates of deposit	譲渡性預金	235,996	49,600
Borrowed money	借入金	367,700	357,914
Foreign exchanges	外国為替	680	400
Bonds payable	社債	10,000	10,000
Borrowed money from trust account	信託勘定借	1,478	1,466
Other liabilities	その他負債	52,045	56,684
Provision for bonuses	賞与引当金	1,137	308
Provision for bonuses for directors (and other officers)	役員賞与引当金	15	4
Retirement benefit liability	退職給付に係る負債	263	264
Provision for retirement benefits for directors (and other officers)	役員退職慰労引当金	35	30
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	49	43
Provision for contingent loss	偶発損失引当金	1,308	1,454
Provision for loss on interest repayment	利息返還損失引当金	24	24
Deferred tax liabilities	繰延税金負債	20,629	21,731
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	2,847	2,806
Acceptances and guarantees	支払承諾	9,429	10,021
Total liabilities	負債の部合計	5,493,827	5,589,124
Net assets	(純資産の部)		
Share capital	資本金	25,090	25,090
Capital surplus	資本剰余金	21,241	21,241
Retained earnings	利益剰余金	173,486	176,187
Treasury shares	自己株式	(429)	(431)
Total shareholders' equity	株主資本合計	219,389	222,089
Valuation difference on available-for-sale securities	その他有価証券評価差額金	47,959	50,927
Deferred gains or losses on hedges	繰延ヘッジ損益	—	(0)
Revaluation reserve for land	土地再評価差額金	3,785	3,696
Remeasurements of defined benefit plans	退職給付に係る調整累計額	5,396	5,225
Total accumulated other comprehensive income	その他の包括利益累計額合計	57,141	59,848
Total net assets	純資産の部合計	276,531	281,938
Total liabilities and net assets	負債及び純資産の部合計	5,770,358	5,871,062

(2) Quarterly consolidated statements of income and comprehensive income

Quarterly consolidated statement of income

(Millions of yen)

	(Japanese)	For the three months ended June 30, 2024	For the three months ended June 30, 2025
Ordinary income	経 常 収 益	25,186	30,745
Interest income	資 金 運 用 収 益	12,175	16,676
Interest on loans and discounts	(うち貸出金利息)	7,497	10,147
Interest and dividends on securities	(うち有価証券利息配当金)	4,393	5,526
Trust fees	信 託 報 酬	4	7
Fees and commissions	役 務 取 引 等 収 益	2,956	3,170
Other ordinary income	そ の 他 業 務 収 益	6,892	6,923
Other income	そ の 他 経 常 収 益	3,158	3,967
Ordinary expenses	経 常 費 用	19,325	23,432
Interest expenses	資 金 調 達 費 用	1,898	4,400
Interest on deposits	(うち預金利息)	371	2,912
Fees and commissions payments	役 務 取 引 等 費 用	1,014	1,150
Other ordinary expenses	そ の 他 業 務 費 用	8,304	9,147
General and administrative expenses	営 業 経 費	7,526	8,070
Other expenses	そ の 他 経 常 費 用	582	664
Ordinary profit	経 常 利 益	5,860	7,313
Extraordinary income	特 別 利 益	1	281
Gain on disposal of non-current assets	固 定 資 産 処 分 益	1	281
Extraordinary losses	特 別 損 失	11	26
Loss on disposal of non-current assets	固 定 資 産 処 分 損	11	26
Profit before income taxes	税金等調整前四半期純利益	5,850	7,568
Income taxes	法 人 税 等	1,786	2,333
Profit	四 半 期 純 利 益	4,063	5,235
Profit attributable to owners of parent	親会社株主に帰属する四半期純利益	4,063	5,235

Quarterly consolidated statement of comprehensive income

(Millions of yen)

	(Japanese)	For the three months ended June 30, 2024	For the three months ended June 30, 2025
Profit	四 半 期 純 利 益	4,063	5,235
Other comprehensive income	そ の 他 の 包 括 利 益	(15,635)	2,707
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(15,365)	2,968
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	7	(0)
Revaluation reserve for land	土 地 再 評 価 差 額 金	—	(89)
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	(278)	(170)
Comprehensive income	四 半 期 包 括 利 益	(11,571)	7,942
Comprehensive income attributable to	(内訳)		
Comprehensive income attributable to owners of parent	親会社株主に係る四半期包括利益	(11,571)	7,942

(3) Notes to quarterly consolidated financial statements

Notes on accounting treatment specific to the preparation of quarterly consolidated financial statements

Calculation of tax expense

Tax expense is calculated by reasonably estimating the effective tax rate after applying tax effect accounting to profit before income taxes for the fiscal year including the first quarter under review, and multiplying profit before income taxes by this estimated effective tax rate.

Notes on segment information, etc.

I. For the three months ended June 30, 2024

1. Information of ordinary income and profit (loss) for each reportable segment

(Millions of yen)

	(Japanese)	Reportable segments 報告セグメント				Other その他	Total 合計
		Banking 銀行業務	Leasing リース業務	Credit Card カード業務	Total 計		
Ordinary income	経 常 収 益						
External customers	外部顧客に対する 経 常 収 益	18,370	5,614	565	24,551	641	25,192
Intersegment	セグメント間の 内 部 経 常 収 益	850	54	56	961	20	982
Total ordinary income	計	19,221	5,669	622	25,512	661	26,174
Segment profit (loss)	セグメント利益 又は損失 (△)	6,207	280	156	6,644	(14)	6,630

Notes: 1. Ordinary income is used in place of net sales in nonbanking industries.
2. The “Other” category is a business segment not included in reportable segments and includes principally the clerical outsourcing business.

2. Reconciliation of reportable segments with those of the quarterly consolidated statements of income

(1) Total ordinary income from reportable segments and the corresponding amount recorded in the quarterly consolidated statement of income

(Millions of yen)

Ordinary income	経常収益	Amount
Total reportable segments	報 告 セ グ メ ン ト 計	25,512
Other	「その他」の区分の経常収益	661
Intersegment elimination	セグメント間取引消去	(982)
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	(6)
Ordinary income on quarterly consolidated statement of income	四半期連結損益計算書の経常収益	25,186

(Note) Ordinary income is used in place of net sales in nonbanking industries. Additionally, regarding the reconciliation of differences, we have listed the differences between the ordinary income and the amount recorded as ordinary income in the quarterly consolidated statement of income.

(2) Total profit or loss from reportable segments and ordinary profit recorded in the quarterly consolidated statement of income

(Millions of yen)

Profit	利益	Amount
Total reportable segments	報 告 セ グ メ ン ト 計	6,644
Other	「その他」の区分の損失 (△)	(14)
Intersegment elimination	セグメント間取引消去	(769)
Ordinary profit on quarterly consolidated statement of income	四半期連結損益計算書の経常利益	5,860

3. Information related to impairment losses or goodwill for non-current assets by reportable segment
Not applicable.

II. For the three months ended June 30, 2025

1. Information of ordinary income and profit (loss) for each reportable segment

(Millions of yen)

	(Japanese)	Reportable segments 報告セグメント				Other その他	Total 合計
		Banking 銀行業務	Leasing リース業務	Credit Card カード業務	Total 計		
Ordinary income	経 常 収 益						
External customers	外部顧客に対する 経 常 収 益	23,863	5,662	580	30,106	651	30,758
Intersegment	セグメント間の 内 部 経 常 収 益	945	52	53	1,052	18	1,070
Total ordinary income	計	24,809	5,715	634	31,159	669	31,828
Segment profit (loss)	セグメント利益 又は損失 (△)	7,812	115	206	8,134	(4)	8,129

Notes: 1. Ordinary income is used in place of net sales in nonbanking industries.
2. The "Other" category is a business segment not included in reportable segments and includes principally the clerical outsourcing business.

2. Reconciliation of reportable segments with those of the quarterly consolidated statements of income

(1) Total ordinary income from reportable segments and the corresponding amount recorded in the quarterly consolidated statement of income

(Millions of yen)

Ordinary income	経常収益	Amount
Total reportable segments	報 告 セ グ メ ン ト 計	31,159
Other	「その他」の区分の経常収益	669
Intersegment elimination	セグメント間取引消去	(1,070)
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	(12)
Ordinary income on quarterly consolidated statement of income	四半期連結損益計算書の経常収益	30,745

(Note) Ordinary income is used in place of net sales in nonbanking industries. Additionally, regarding the reconciliation of differences, we have listed the differences between the ordinary income and the amount recorded as ordinary income in the quarterly consolidated statement of income.

(2) Total profit or loss from reportable segments and ordinary profit recorded in the quarterly consolidated statement of income

(Millions of yen)

Profit	利益	Amount
Total reportable segments	報 告 セ グ メ ン ト 計	8,134
Other	「その他」の区分の損失 (△)	(4)
Intersegment elimination	セグメント間取引消去	(816)
Ordinary profit on quarterly consolidated statement of income	四半期連結損益計算書の経常利益	7,313

3. Information related to impairment losses or goodwill for non-current assets by reportable segment
Not applicable.

Notes when there are significant changes in amounts of shareholders' equity

Not applicable.

Notes on premise of going concern

Not applicable.

Notes to quarterly consolidated statements of cash flows

The Company has not prepared quarterly consolidated statements of cash flows for the first three months of the current fiscal year. In addition, the amounts of depreciation (including amortization related to intangible fixed assets) for the first three months of the current and previous fiscal years are as stated below.

(Millions of yen)

	For the three months ended June 30, 2024	For the three months ended June 30, 2025
Depreciation	671	605

[Reference] Supplementary material on quarterly financial results

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1. Operating results (Non-consolidated)

Ordinary income for the first quarter of the current fiscal year was ¥24.7 billion (28.8% of the full-year forecast). Ordinary profit was ¥7.7 billion and profit was ¥5.7 billion. Credit-related expenses were ¥0.4 billion.

[Non-consolidated]

(Millions of yen)

(Millions of yen)

	(Japanese)	Three months ended June 30, 2024 (3 months) (A)	Three months ended June 30, 2025 (3 months) (B)	Change (B)–(A)	Forecast for the six months ending September 30, 2025 (6 months)	Forecast for the fiscal year ending March 31, 2026 (12 months)
Ordinary income	経 常 収 益	19,189	24,759	5,570	43,800	86,000
Gross business profit	(1) 業 務 粗 利 益	10,484	11,874	1,390		
Net interest income	資 金 利 益	11,071	13,168	2,096		
Net fees and commissions	役 務 取 引 等 利 益	1,902	1,986	84		
Net other ordinary income	そ の 他 業 務 利 益	(2,489)	(3,280)	(790)		
(of which, gain (loss) on bonds)	(2) (うち国債等債券損益)	[(2,594)]	[(3,245)]	[(651)]		
Expenses (excluding non-recurring losses)	(3) 経費(除く臨時処理分) (△)	7,278	7,642	364		
Personnel expenses	人 件 費	4,130	4,453	323		
Non-personnel expenses	物 件 費	2,670	2,685	15		
Taxes	税 金	477	503	25		
Actual net business profit ((1) - (3))	(4) 実質業務純益 (①－③)	3,206	4,232	1,026		
Core net business profit ((4) - (2))	コア業務純益 (④－②)	5,800	7,478	1,677		
Core net business profit (excluding gain (loss) on cancellation of investment trusts)	コ ア 業 務 純 益 (除く投資信託解約損益)	5,800	7,443	1,642		
Provision of general allowance for loan losses	(5) 一般貸倒引当金繰入額 (△)	155	(318)	(473)		
Net business profit	業 務 純 益	3,051	4,550	1,499		
Net non-recurring gains (losses)	臨 時 損 益	3,119	3,205	86		
Disposal of non-performing loans	(6) 不良債権処理額 (△)	26	803	776		
Reversal of allowance for loan losses	(7) 貸倒引当金戻入益	—	—	—		
Recoveries of written off receivables	償 却 債 権 取 立 益	—	—	—		
Gain (loss) related to equity securities	株 式 等 関 係 損 益	2,947	3,780	833		
Other non-recurring gains (losses)	そ の 他 臨 時 損 益	198	228	29		
Ordinary profit	経 常 利 益	6,170	7,756	1,585	10,500	20,900
Extraordinary income and losses	特 別 損 益	(11)	254	265		
Profit before income taxes	税 引 前 四 半 期 純 利 益	6,158	8,010	1,851		
Income taxes	法 人 税 等 (△)	1,637	2,221	584		
Profit	四 半 期 純 利 益	4,520	5,788	1,267	7,700	14,900
Credit-related expenses ((5) + (6) - (7))	与 信 関 連 費 用 (⑤ + ⑥ - ⑦)	181	485	303		

2. Disclosures of risk-monitored loans and loans based on the Financial Reconstruction Act (non-consolidated)

Non-performing loans for risk-monitored loans and loans based on the Financial Reconstruction Act decreased by ¥20.7 billion from the end of June 2024 to ¥79.5 billion, and the ratio of non-performing loans to total designated loans was 1.95%. This decreased by ¥0.7 billion compared to the end of March 2025.

[Non-consolidated]

(Millions of yen) (Millions of yen)

	(Japanese)	As of June 30, 2024 (A)	As of June 30, 2025 (B)	Change (B)–(A)	(Reference) As of March 31, 2025
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	9,542	9,420	(121)	9,398
Doubtful	危険債権	74,872	58,003	(16,869)	58,072
Substandard claims:	要管理債権	15,811	12,084	(3,727)	12,760
Loans past due three months or more	三月以上延滞債権	1,113	623	(489)	914
Restructured loans	貸出条件緩和債権	14,698	11,460	(3,237)	11,845
Total	合計	100,226	79,508	(20,718)	80,231

Total loans and bills discounted	対象債権合計	3,858,448	4,076,583	218,134	4,070,435
Ratio of non-performing loans to total designated loans (%)	対象債権合計比 (%)	2.60	1.95	(0.65)	1.97

3. Capital ratio (under uniform international standards) (Non-consolidated/Consolidated)

Disclosures regarding composition of capital, disclosures regarding leverage ratio, and disclosures regarding liquidity coverage ratio based on Pillar 3 (Market Discipline) are available on the Bank's website at <https://www.meigin.com/>.

[Non-consolidated]

(Billions of yen)

[Preliminary figures]	〔速 報 値〕	As of March 31, 2025	As of June 30, 2025
¹ Total Capital Ratio (4/7)	単体総自己資本比率（４／７）	11.47 %	11.78%
² Tier 1 Capital Ratio (5/7)	単体Tier 1 比率（５／７）	9.91 %	10.24%
³ Common Equity Tier 1 Capital Ratio (6/7)	単体普通株式等Tier 1 比率（６／７）	9.91 %	10.24%
⁴ Total Capital	単体における総自己資本の額	2,864	2,947
⁵ Tier 1 Capital	単体におけるTier 1 資本の額	2,475	2,562
⁶ Common Equity Tier 1 Capital	単体における普通株式等Tier 1 資本の額	2,475	2,562
⁷ Risk-weighted Assets	リスク・アセットの額	24,959	25,017
⁸ Total Required Capital (7×8%)	単体総所要自己資本額（７×８％）	1,996	2,001

[Consolidated]

(Billions of yen)

[Preliminary figures]	〔速 報 値〕	As of March 31, 2025	As of June 30, 2025
¹ Total Capital Ratio (4/7)	連結総自己資本比率（４／７）	11.74 %	12.04%
² Tier 1 Capital Ratio (5/7)	連結Tier 1 比率（５／７）	10.18 %	10.49%
³ Common Equity Tier 1 Capital Ratio (6/7)	連結普通株式等Tier 1 比率（６／７）	10.18 %	10.49%
⁴ Total Capital	連結における総自己資本の額	2,984	3,062
⁵ Tier 1 Capital	連結におけるTier 1 資本の額	2,588	2,669
⁶ Common Equity Tier 1 Capital	連結における普通株式等Tier 1 資本の額	2,588	2,669
⁷ Risk-weighted Assets	リスク・アセットの額	25,408	25,419
⁸ Total Required Capital (7×8%)	連結総所要自己資本額（７×８％）	2,032	2,033

Note: We apply the following approaches to calculate capital ratio.

- Approach for credit risk: Standardized Approach
- Approach for operational risk: Standardized Measurement Approach

Percentages are rounded down to two decimal places.

4. Valuation gains and losses on securities with quoted market prices (Non-consolidated)

Valuation gains and losses on other securities decreased by ¥20.0 billion from the end of June 2024 to valuation gain of ¥7.3 billion.

[Non-consolidated]		(Millions of yen)						(Millions of yen)		
	(Japanese)	As of June 30, 2024			As of June 30, 2025			(Reference) As of March 31, 2025		
		Valuation gains and losses			Valuation gains and losses			Valuation gains and losses		
			Valuation gains	Valuation losses		Valuation gains	Valuation losses		Valuation gains	Valuation losses
Held-to-maturity	満期保有目的	(5,289)	—	5,289	(5,163)	—	5,163	(7,991)	—	7,991
Bonds	債券	—	—	—	—	—	—	—	—	—
Other	その他	(5,289)	—	5,289	(5,163)	—	5,163	(7,991)	—	7,991
Other securities	その他有価証券	93,058	114,161	21,102	73,034	87,576	14,541	68,889	89,069	20,179
Stocks	株式	111,900	111,917	17	82,527	82,572	45	85,516	85,575	59
Bonds	債券	(17,440)	12	17,453	(12,307)	174	12,481	(17,187)	29	17,217
Other	その他	(1,400)	2,231	3,631	2,814	4,829	2,014	560	3,463	2,902

Note: “Valuation gains and losses” for “held-to-maturity” debt securities are recorded as the difference between the balance sheet amount and market value. For “other securities,” they are recorded as the difference between the balance sheet amount and acquisition cost, in accordance with mark-to-market valuation.

5. Balance of deposits, etc., loans and bills discounted (Non-consolidated)

Balance of deposits, etc. (deposits + negotiable certificates of deposit) increased by ¥349.5 billion from the end of June 2024 to ¥5,135.5 billion. Of this amount, retail deposits decreased by ¥7.6 billion from the end of June 2024 to ¥2,664.0 billion.

Loans and bills discounted increased by ¥212.7 billion from the end of June 2024 to ¥4,010.0 billion. Of this amount, consumer loans increased by ¥45.3 billion from the end of June 2024 to ¥1,265.6 billion.

[Non-consolidated]

(Millions of yen) (Millions of yen)

	(Japanese)	As of June 30, 2024 (A)	As of June 30, 2025 (B)	Change (B)–(A)	(Reference) As of March 31, 2025
Deposits, etc.	預 金 等	4,786,014	5,135,515	349,500	5,033,279
Of which retail deposits	う ち 個 人 預 金	2,671,720	2,664,052	(7,668)	2,654,553
Loans and bills discounted	貸 出 金	3,797,253	4,010,040	212,787	4,005,538
Of which consumer loans	うち消費者ローン	1,220,248	1,265,608	45,359	1,254,746

Note: Deposits, etc. = Deposits + Negotiable certificates of deposit

(Reference) Balance of customer assets (Non-consolidated)

[Non-consolidated]

(Millions of yen) (Millions of yen)

	(Japanese)	As of June 30, 2024 (A)	As of June 30, 2025 (B)	Change (B)–(A)	(Reference) As of March 31, 2025
Investment trusts	投 資 信 託	150,469	164,548	14,078	151,704
Public bonds	公 共 債	14,510	17,519	3,008	15,917
Insurance products	保 険 商 品	388,855	431,985	43,130	420,793
Foreign currency deposits	外 貨 預 金	20,810	22,497	1,686	21,732
Total	合 計	574,646	636,550	61,904	610,148

6. Summary of non-consolidated financial results

* Figures in () indicate an increase or decrease compared to the three months ended June 30, 2024.

<Revenue> <収益>		<Expenses> <費用>	<Profit> <利益>
Interest income 資金運用収益 ¥17.5 billion (up ¥4.5 billion) Interest income from business loans, residential loans, securities, etc.	-	Interest expenses 資金調達費用 ¥4.3 billion (up ¥2.4 billion) Interest, etc. paid on various deposits	= (1) Net interest income ①資金利益 ¥13.1 billion (up ¥2.0 billion)
Fees and commissions 役務取引等収益 ¥3.1 billion (up ¥0.2 billion) Commission income from various services, including the sale of investment trusts and transfers	-	Fees and commissions payments 役務取引等費用 ¥1.2 billion (up ¥0.1 billion) Bank-borne processing fees, including fees and commissions on domestic and foreign exchanges	= (2) Net fees and commissions ②役務取引等利益 ¥1.9 billion (up ¥0.0 billion)
Other ordinary income その他業務収益 ¥0.0 billion (down ¥0.0 billion) Gain on foreign exchange transactions, gain on sale of bonds, etc.	-	Other ordinary expenses その他業務費用 ¥3.3 billion (up ¥0.7 billion) Loss on sale of bonds, etc.	= (3) Net other ordinary income ③その他業務利益 ¥(3.2) billion (down ¥0.7 billion) Of which, gain (loss) on bonds ¥(3.2) billion (down ¥0.6 billion)
Gross business profit 業務粗利益 ¥11.8 billion (up ¥1.3 billion) (1) Net interest income + (2) Net fees and commissions + (3) Net other ordinary income	-	Provision of general allowance for loan losses 一般貸倒引当金繰入額 ¥(0.3) billion (down ¥0.4 billion) Expenses (excluding non-recurring losses) 経費 (除く臨時処理分) ¥7.6 billion (up ¥0.3 billion)	= Net business profit 業務純益 ¥4.5 billion (up ¥1.4 billion)
Net business profit 業務純益 ¥4.5 billion (up ¥1.4 billion)	+	Non-recurring income 臨時収益 ¥3.9 billion (up ¥0.8 billion) Gain on sale of equity securities, reversal of allowance for loan losses, recoveries of written off receivables, etc.	= Ordinary profit 経常利益 ¥7.7 billion (up ¥1.5 billion)
Ordinary profit 経常利益 ¥7.7 billion (up ¥1.5 billion)	+	Extraordinary income 特別利益 ¥0.2 billion (up ¥0.2 billion) Gain on disposal of non-current assets, etc.	= Profit before income taxes 税引前四半期純利益 ¥8.0 billion (up ¥1.8 billion)
Profit before income taxes 税引前四半期純利益 ¥8.0 billion (up ¥1.8 billion)	-	Income taxes 法人税等 ¥2.2 billion (up ¥0.5 billion)	= Profit 四半期純利益 ¥5.7 billion (up ¥1.2 billion)

Actual net business profit and core net business profit serve as profitability indicators derived from net business profit less provision of general allowance for loan losses, gain (loss) on sale of bonds, and other items.

- Actual net business profit (¥4.2 billion) = Net business profit (¥4.5 billion) + Provision of general allowance for loan losses (¥(0.3) billion)
- Core net business profit (¥7.4 billion) = Actual net business profit (¥4.2 billion) - Gain (loss) on bonds (¥(3.2) billion)
- * Gain (loss) on bonds (net balance of five line items) ••• Gain on sale of bonds + Gain on redemption of bonds - Loss on sale of bonds - Loss on redemption of bonds - Loss on devaluation of bonds