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November 14, 2025

Consolidated Financial Results for the Six Months Ended September 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 file semi-annual securities report: November 27, 2025
 Scheduled date to commence dividend payments: December 11, 2025
 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: Yes (for institutional investors and analysts)

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

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

(1) Consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income 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 中間純利益	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2025	60,405	24.9	12,738	23.7	9,145	21.8
September 30, 2024	48,381	0.4	10,301	63.7	7,509	66.8

Note: Comprehensive income Six months ended September 30, 2025: ¥23,327 million [-%]
 Six months ended September 30, 2024: ¥(20,873) million [-%]

	Basic earnings per share 1株当たり中間純利益	Diluted earnings per share 潜在株式調整後 1株当たり中間純利益
Six months ended	Yen	Yen
September 30, 2025	185.93	—
September 30, 2024	152.07	—

Note: The Bank of Nagoya, Ltd. (the “Bank”) conducted a 3-for-1 share split of common shares, with the record date set as September 30, 2025, and the effective date as October 1. Basic earnings per share has been calculated under the assumption that the share split was conducted at the beginning of the previous fiscal year.

(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	%
September 30, 2025	6,101,086	297,425	4.9
March 31, 2025	5,770,358	276,531	4.8

Reference: Equity

As of September 30, 2025: ¥297,425 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	—	150.00			
Fiscal year ending March 31, 2026 (Forecast)			—	50.00	—

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

2. The Bank conducted a 3-for-1 share split of common shares, with the record date set as September 30, 2025, and the effective date as October 1. For the fiscal year ending March 31, 2026 (forecast), the fiscal year-end dividend per share is stated based on the amount after the share split. The total annual dividend per share is indicated as “-” because it cannot be simply aggregated due to the share split. If the share split is not taken into account, the forecasted fiscal year-end dividend per share for the fiscal year ending March 31, 2026 would be ¥150.00, and the total annual dividend per share would be ¥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
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 Bank conducted a 3-for-1 share split of common shares, with the record date set as September 30, 2025, and the effective date as October 1. The amount of basic earnings per share has been calculated under the assumption that the share split was conducted at the beginning of the current fiscal year.

*** Notes**

- (1) Significant changes in the scope of consolidation during the period: None
- (2) Changes in accounting policies, changes in accounting estimates, and restatement
 - (i) Changes in accounting policies due to revisions to accounting standards and other regulations: None
 - (ii) Changes in accounting policies due to other reasons: None
 - (iii) Changes in accounting estimates: None
 - (iv) Restatement: None

(3) Number of issued shares (common shares)

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

As of September 30, 2025	49,366,461 shares
As of March 31, 2025	49,366,461 shares

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

As of September 30, 2025	168,906 shares
As of March 31, 2025	188,994 shares

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

Six months ended March 31, 2025	49,185,201 shares
Six months ended March 31, 2024	49,382,106 shares

Note: The Bank conducted a 3-for-1 share split of common shares, with the record date set as September 30, 2025, and the effective date as October 1. Total number of issued shares at the end of the period (including treasury shares), the number of treasury shares at the end of the period, and the average number of shares outstanding during the period have been calculated under the assumption that the share split was conducted at the beginning of the previous fiscal year.

Overview of non-consolidated financial results

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

(1) Non-consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income 経常収益		Ordinary profit 経常利益		Profit 中間純利益	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2025	47,655	33.6	12,920	26.4	9,536	24.5
September 30, 2024	35,658	(1.6)	10,219	64.0	7,657	62.1

	Basic earnings per share 1株当たり中間純利益
Six months ended	Yen
September 30, 2025	193.89
September 30, 2024	155.05

Note: The Bank conducted a 3-for-1 share split of common shares, with the record date set as September 30, 2025, and the effective date as October 1. Basic earnings per share has been calculated under the assumption that the share split was conducted at the beginning of the previous fiscal year.

(2) Non-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	%
September 30, 2025	6,055,754	282,809	4.7
March 31, 2025	5,723,370	261,187	4.6

Reference: Equity

As of September 30, 2025: ¥282,809 million

As of March 31, 2025: ¥261,187 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. Non-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 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
Fiscal year ending March 31, 2026	86,000	13.3	20,900	4.8	14,900	4.1	302.98

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

2. The Bank conducted a 3-for-1 share split of common shares, with the record date set as September 30, 2025, and the effective date as October 1. The amount of basic earnings per share has been calculated under the assumption that the share split was conducted at the beginning of the current fiscal year.

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

* Proper use of earnings forecasts, and other special matters

1. Since the Bank qualifies as a specified business company (a company engaged in businesses defined in Article 18, Paragraph (2) of the Cabinet Office Order on Disclosure of Corporate Affairs), it prepares Type 2 semi-annual consolidated financial statements and Type 2 semi-annual non-consolidated financial statements for the six months ended September 30, 2025.
2. 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 six months ended September 30, 2025

In the six month period ended September 30, 2025, the Japanese economy has continued on a gradual recovery path, supported by steady inbound consumption and improvements in the employment environment, such as wage increases. However, the economic outlook remains uncertain due to rising prices driven by soaring raw material and resource costs, the slowdown of the Chinese economy, prolonged geopolitical risks in Ukraine and the Middle East, and concerns over the impact of additional tariffs imposed by the United States.

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

Ordinary income for the six months ended September 30, 2025 increased by ¥12,023 million year on year to ¥60,405 million, primarily due to increases in interest on loans and discounts and interest and dividends on securities.

Ordinary expenses increased by ¥9,586 million year on year to ¥47,666 million, primarily due to increases in interest on deposits and loss on sale of bonds.

As a result, ordinary profit increased by ¥2,437 million year on year to ¥12,738 million, and profit attributable to owners of parent increased by ¥1,635 million year on year to ¥9,145 million.

(2) Overview of financial position for the six months ended September 30, 2025

As of September 30, 2025, deposits increased by ¥500,115 million during the period under review to ¥5,290,299 million. Of the increase in deposits, retail deposits increased by ¥6,436 million during the period under review.

As of September 30, 2025, loans and bills discounted increased by ¥117,994 million during the period under review to ¥4,108,324 million as a result of proactively responding to various funding needs, including financial demands of local businesses and personal loans primarily for residential loans.

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

The forecasts for the fiscal year ending March 31, 2026 have not changed from the forecasts announced on May 13, 2025.

2. Semi-annual consolidated financial statements and significant notes thereto

(1) Semi-annual consolidated balance sheets

(Millions of yen)

	(Japanese)	As of March 31, 2025	As of September 30, 2025
Assets	(資産の部)		
Cash and due from banks	現 金 預 け 金	711,182	884,357
Call loans and bills bought	コールローン及び買入手形	1,196	1,339
Trading securities	商 品 有 価 証 券	2	3
Securities	有 価 証 券	936,433	975,329
Loans and bills discounted	貸 出 金	3,990,329	4,108,324
Foreign exchanges	外 国 為 替	4,473	3,721
Lease receivables and investments in leases	リース債権及びリース投資資産	42,047	43,713
Other assets	そ の 他 資 産	27,959	27,515
Tangible fixed assets	有 形 固 定 資 産	41,654	41,475
Intangible fixed assets	無 形 固 定 資 産	1,025	735
Retirement benefit asset	退職給付に係る資産	21,010	21,162
Deferred tax assets	繰 延 税 金 資 産	866	845
Customers' liabilities for acceptances and guarantees	支 払 承 諾 見 返	9,429	10,198
Allowance for loan losses	貸 倒 引 当 金	(17,252)	(17,636)
Total assets	資 産 の 部 合 計	5,770,358	6,101,086
Liabilities	(負債の部)		
Deposits	預 金	4,790,183	5,290,299
Negotiable certificates of deposit	譲 渡 性 預 金	235,996	33,000
Call money and bills sold	コールマネー及び売渡手形	—	209
Borrowed money	借 用 金	367,700	368,675
Foreign exchanges	外 国 為 替	680	471
Bonds payable	社 債	10,000	10,000
Borrowed money from trust account	信 託 勘 定 借	1,478	1,498
Other liabilities	そ の 他 負 債	52,045	56,791
Provision for bonuses	賞 与 引 当 金	1,137	1,141
Provision for bonuses for directors (and other officers)	役 員 賞 与 引 当 金	15	8
Retirement benefit liability	退職給付に係る負債	263	259
Provision for retirement benefits for directors (and other officers)	役 員 退 職 慰 労 引 当 金	35	31
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	49	26
Provision for contingent loss	偶 発 損 失 引 当 金	1,308	1,325
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	26,915
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	2,847	2,783
Acceptances and guarantees	支 払 承 諾	9,429	10,198
Total liabilities	負 債 の 部 合 計	5,493,827	5,803,660
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	21,249
Retained earnings	利 益 剰 余 金	173,486	180,147
Treasury shares	自 己 株 式	(429)	(385)
Total shareholders' equity	株 主 資 本 合 計	219,389	226,101
Valuation difference on available-for-sale securities	その他有価証券評価差額金	47,959	62,622
Revaluation reserve for land	土 地 再 評 価 差 額 金	3,785	3,647
Remeasurements of defined benefit plans	退職給付に係る調整累計額	5,396	5,053
Total accumulated other comprehensive income	その他の包括利益累計額合計	57,141	71,323
Total net assets	純 資 産 の 部 合 計	276,531	297,425
Total liabilities and net assets	負債及び純資産の部合計	5,770,358	6,101,086

(2) Semi-annual consolidated statements of income and comprehensive income

Semi-annual consolidated statement of income

(Millions of yen)

	(Japanese)	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Ordinary income	経 常 収 益	48,381	60,405
Interest income	資 金 運 用 収 益	23,549	33,302
Interest on loans and discounts	(うち貸出金利息)	15,235	21,268
Interest and dividends on securities	(うち有価証券利息配当金)	7,610	9,862
Trust fees	信 託 報 酬	19	34
Fees and commissions	役 務 取 引 等 収 益	6,460	7,304
Other ordinary income	そ の 他 業 務 収 益	13,679	13,989
Other income	そ の 他 経 常 収 益	4,671	5,773
Ordinary expenses	経 常 費 用	38,080	47,666
Interest expenses	資 金 調 達 費 用	4,021	9,388
Interest on deposits	(うち預金利息)	1,067	6,644
Fees and commissions payments	役 務 取 引 等 費 用	2,044	2,275
Other ordinary expenses	そ の 他 業 務 費 用	15,872	17,892
General and administrative expenses	営 業 経 費	15,138	16,451
Other expenses	そ の 他 経 常 費 用	1,002	1,658
Ordinary profit	経 常 利 益	10,301	12,738
Extraordinary income	特 別 利 益	2	342
Gain on disposal of non-current assets	固 定 資 産 処 分 益	2	342
Extraordinary losses	特 別 損 失	126	36
Loss on disposal of non-current assets	固 定 資 産 処 分 損	126	36
Profit before income taxes	税 金 等 調 整 前 中 間 純 利 益	10,176	13,044
Income taxes - current	法 人 税、住 民 税 及 び 事 業 税	1,954	3,743
Income taxes - deferred	法 人 税 等 調 整 額	712	155
Total income taxes	法 人 税 等 合 計	2,666	3,899
Profit	中 間 純 利 益	7,509	9,145
Profit attributable to owners of parent	親会社株主に帰属する中間純利益	7,509	9,145

Semi-annual consolidated statement of comprehensive income

(Millions of yen)

	(Japanese)	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Profit	中 間 純 利 益	7,509	9,145
Other comprehensive income	そ の 他 の 包 括 利 益	(28,383)	14,182
Valuation difference on available-for-sale securities	その他有価証券評価差額金	(27,827)	14,663
Revaluation reserve for land	土 地 再 評 価 差 額 金	—	(138)
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	(556)	(342)
Comprehensive income	中 間 包 括 利 益	(20,873)	23,327
Comprehensive income attributable to	(内訳)		
Comprehensive income attributable to owners of parent	親会社株主に係る中間包括利益	(20,873)	23,327

(3) Semi-annual consolidated statements of changes in equity

For the six months ended September 30, 2024

(Millions of yen)

	(Japanese)	Shareholders' equity 株主資本				
		Share capital 資本金	Capital surplus 資本剰余金	Retained earnings 利益剰余金	Treasury shares 自己株式	Total shareholders' equity 株主資本合計
Balance at beginning of period	当 期 首 残 高	25,090	21,241	164,268	(367)	210,234
Changes during period	当 中 間 期 変 動 額					
Dividends of surplus	剰 余 金 の 配 当			(1,668)		(1,668)
Profit attributable to owners of parent	親会社株主に帰属する 中 間 純 利 益			7,509		7,509
Purchase of treasury shares	自 己 株 式 の 取 得				(2,156)	(2,156)
Disposal of treasury shares	自 己 株 式 の 処 分		4		53	57
Cancellation of treasury shares	自 己 株 式 の 消 却		(2,045)		2,045	—
Reversal of revaluation reserve for land	土地再評価差額金の取崩					
Transfer from other retained earnings to other capital surplus	その他利益剰余金から その他資本剰余金への振替		2,041	(2,041)		—
Net changes in items other than shareholders' equity	株主資本以外の項目の 当中間期変動額（純額）					
Total changes during period	当中間期変動額合計	—	—	3,800	(58)	3,742
Balance at end of period	当 中 間 期 末 残 高	25,090	21,241	168,069	(425)	213,976

	(Japanese)	Accumulated other comprehensive income その他の包括利益累計額				Total net assets 純資産合計
		Valuation difference on available-for-sale securities その他有価証券評 価差額金	Revaluation reserve for land 土地再評価 差額金	Remeasurements of defined benefit plans 退職給付に係る調 整累計額	Total accumulated other comprehensive income その他の包括利益 累計額 合計	
Balance at beginning of period	当 期 首 残 高	80,852	3,867	8,395	93,115	303,349
Changes during period	当 中 間 期 変 動 額					
Dividends of surplus	剰 余 金 の 配 当					(1,668)
Profit attributable to owners of parent	親会社株主に帰属する 中 間 純 利 益					7,509
Purchase of treasury shares	自 己 株 式 の 取 得					(2,156)
Disposal of treasury shares	自 己 株 式 の 処 分					57
Cancellation of treasury shares	自 己 株 式 の 消 却					—
Reversal of revaluation reserve for land	土地再評価差額金の取崩					
Transfer from other retained earnings to other capital surplus	その他利益剰余金から その他資本剰余金への振替					—
Net changes in items other than shareholders' equity	株主資本以外の項目の 当中間期変動額（純額）	(27,827)	—	(556)	(28,383)	(28,383)
Total changes during period	当中間期変動額合計	(27,827)	—	(556)	(28,383)	(24,641)
Balance at end of period	当 中 間 期 末 残 高	53,025	3,867	7,839	64,731	278,708

For the six months ended September 30, 2025

(Millions of yen)

	(Japanese)	Shareholders' equity 株主資本				
		Share capital 資本金	Capital surplus 資本剰余金	Retained earnings 利益剰余金	Treasury shares 自己株式	Total shareholders' equity 株主資本合計
Balance at beginning of period	当 期 首 残 高	25,090	21,241	173,486	(429)	219,389
Changes during period	当 中 間 期 変 動 額					
Dividends of surplus	剰 余 金 の 配 当			(2,622)		(2,622)
Profit attributable to owners of parent	親会社株主に帰属する 中 間 純 利 益			9,145		9,145
Purchase of treasury shares	自 己 株 式 の 取 得				(7)	(7)
Disposal of treasury shares	自 己 株 式 の 処 分		7		51	59
Cancellation of treasury shares	自 己 株 式 の 消 却					
Reversal of revaluation reserve for land	土地再評価差額金の取崩			138		138
Transfer from other retained earnings to other capital surplus	その他利益剰余金から その他資本剰余金への振替					
Net changes in items other than shareholders' equity	株主資本以外の項目の 当中間期変動額（純額）					
Total changes during period	当中間期変動額合計	—	7	6,660	43	6,712
Balance at end of period	当 中 間 期 末 残 高	25,090	21,249	180,147	(385)	226,101

	(Japanese)	Accumulated other comprehensive income その他の包括利益累計額				Total net assets 純資産合計
		Valuation difference on available-for-sale securities その他有価証券評価差額金	Revaluation reserve for land 土地再評価差額金	Remeasurements of defined benefit plans 退職給付に係る調整累計額	Total accumulated other comprehensive income その他の包括利益累計額合計	
Balance at beginning of period	当 期 首 残 高	47,959	3,785	5,396	57,141	276,531
Changes during period	当 中 間 期 変 動 額					
Dividends of surplus	剰 余 金 の 配 当					(2,622)
Profit attributable to owners of parent	親会社株主に帰属する 中 間 純 利 益					9,145
Purchase of treasury shares	自 己 株 式 の 取 得					(7)
Disposal of treasury shares	自 己 株 式 の 処 分					59
Cancellation of treasury shares	当 期 首 残 高					
Reversal of revaluation reserve for land	土地再評価差額金の取崩					138
Transfer from other retained earnings to other capital surplus	その他利益剰余金から その他資本剰余金への振替					
Net changes in items other than shareholders' equity	株主資本以外の項目の 当中間期変動額（純額）	14,663	(138)	(342)	14,182	14,182
Total changes during period	当中間期変動額合計	14,663	(138)	(342)	14,182	20,894
Balance at end of period	当 中 間 期 末 残 高	62,622	3,647	5,053	71,323	297,425

(4) Notes to semi-annual consolidated financial statements

Notes on premise of going concern

Not applicable.

Significant subsequent events

Share split and amendment to the Articles of Incorporation in conjunction with the share split

Based on the resolution at the Board of Directors meeting held on April 22, 2025, the Bank performed a share split and amendment to the Articles of Incorporation in conjunction with the share split on October 1, 2025.

1. Share split

(1) Purpose of the share split

The share split is intended to improve the liquidity of the Bank's shares and expand its investor base by lowering the amount per the investment unit of the Bank's shares (the minimum investment amount) and creating a more investment-friendly environment.

(2) Overview of the share split

(i) Method of the share split

The Bank conducted a 3-for-1 share split of common shares held by shareholders recorded in the final shareholder register as of Tuesday, September 30, 2025. There is no change in the amount of share capital as a result of the share split.

(ii) Increase in the number of shares due to the share split

Number of issued shares before the share split:	16,455,487 shares
Increase in the number of shares due to the share split:	32,910,974 shares
Total number of issued shares after the share split:	49,366,461 shares
Total number of authorized shares after the share split:	150,000,000 shares

(iii) Schedule of the split

Date of public notice of record date:	Friday, September 12, 2025
Record date:	Tuesday, September 30, 2025
Effective date:	Wednesday, October 1, 2025

(iv) Effect on per-share information

Per-share information based on the assumption that the share split was conducted at the beginning of the previous fiscal year is as follows.

	As of March 31, 2025	As of September 30, 2025
Net assets per share	5,623.12	6,045.53

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Basic earnings per share	152.07	185.93
Diluted earnings per share	—	—

(Note) Information on diluted earnings per share is omitted due to an absence of potential shares.

2. Amendment to the Articles of Incorporation in conjunction with the share split

(1) Reason for the amendment

In accordance with the share split, pursuant to Article 184, Paragraph (2) of the Companies Act, the Bank amended the total number of authorized shares as stipulated in Article 5 of the Bank's Articles of Incorporation to match the split ratio as of Wednesday, October 1, 2025.

(2) Details of the amendment

The details of the amendment are as follows.

(Amendments are underlined)

Articles of Incorporation before the amendment	Articles of Incorporation after the amendment
Article 5 (Total number of authorized shares) The total number of authorized shares of the Bank shall be <u>50,000,000</u> .	Article 5 (Total number of authorized shares) The total number of authorized shares of the Bank shall be <u>150,000,000</u> .

3. Semi-annual non-consolidated financial statements

(1) Semi-annual non-consolidated balance sheets

(Millions of yen)

	(Japanese)	As of March 31, 2025	As of September 30, 2025
Assets	(資産の部)		
Cash and due from banks	現 金 預 け 金	710,806	883,905
Call loans	コ ー ル ロ ー ン	1,196	1,339
Trading securities	商 品 有 価 証 券	2	3
Securities	有 価 証 券	940,306	979,188
Loans and bills discounted	貸 出 金	4,005,538	4,125,797
Foreign exchanges	外 国 為 替	4,473	3,721
Other assets	そ の 他 資 産	10,923	11,415
Other	そ の 他 の 資 産	10,923	11,415
Tangible fixed assets	有 形 固 定 資 産	40,388	40,093
Intangible fixed assets	無 形 固 定 資 産	783	584
Prepaid pension costs	前 払 年 金 費 用	15,324	15,721
Customers' liabilities for acceptances and guarantees	支 払 承 諾 見 返	9,424	10,194
Allowance for loan losses	貸 倒 引 当 金	(15,797)	(16,211)
Total assets	資 産 の 部 合 計	5,723,370	6,055,754
Liabilities	(負債の部)		
Deposits	預 金	4,797,283	5,298,105
Negotiable certificates of deposit	譲 渡 性 預 金	235,996	33,000
Call money	コ ー ル マ ネ ー	—	209
Borrowed money	借 用 金	350,098	350,074
Foreign exchanges	外 国 為 替	680	471
Bonds payable	社 債	10,000	10,000
Borrowed money from trust account	信 託 勘 定 借	1,478	1,498
Other liabilities	そ の 他 負 債	31,687	37,733
Income taxes payable	未 払 法 人 税 等	1,560	3,221
Lease liabilities	リ ー ス 債 務	44	47
Asset retirement obligations	資 産 除 去 債 務	54	54
Other	そ の 他 の 負 債	30,027	34,409
Provision for bonuses	賞 与 引 当 金	992	997
Provision for retirement benefits	退 職 給 付 引 当 金	2,181	1,933
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	49	26
Provision for contingent loss	偶 発 損 失 引 当 金	1,308	1,325
Deferred tax liabilities	繰 延 税 金 負 債	18,153	24,590
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	2,847	2,783
Acceptances and guarantees	支 払 承 諾	9,424	10,194
Total liabilities	負 債 の 部 合 計	5,462,183	5,772,945

(Millions of yen)

	(Japanese)	As of March 31, 2025	As of September 30, 2025
Net assets	(純資産の部)		
Share capital	資 本 金	25,090	25,090
Capital surplus	資 本 剰 余 金	18,645	18,653
Legal capital surplus	資 本 準 備 金	18,645	18,645
Other Capital surplus	そ の 他 資 本 剰 余 金	—	7
Retained earnings	利 益 剰 余 金	166,160	173,212
Legal retained earnings	利 益 準 備 金	8,029	8,029
Other retained earnings	そ の 他 利 益 剰 余 金	158,130	165,182
Reserve for tax purpose reduction entry of replacement assets	買 換 資 産 圧 縮 積 立 金	1,583	1,576
General reserve	別 途 積 立 金	57,720	57,720
Retained earnings brought forward	繰 越 利 益 剰 余 金	98,826	105,886
Treasury shares	自 己 株 式	(429)	(385)
Total shareholders' equity	株 主 資 本 合 計	209,467	216,570
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	47,934	62,591
Revaluation reserve for land	土 地 再 評 価 差 額 金	3,785	3,647
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	51,719	66,238
Total net assets	純 資 産 の 部 合 計	261,187	282,809
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	5,723,370	6,055,754

(2) Semi-annual non-consolidated statements of income

(Millions of yen)

	(Japanese)	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Ordinary income	経 常 収 益	35,658	47,655
Interest income	資 金 運 用 収 益	24,338	34,215
Interest on loans and discounts	(うち貸出金利息)	15,261	21,372
Interest and dividends on securities	(うち有価証券利息配当金)	8,373	10,671
Trust fees	信 託 報 酬	19	34
Fees and commissions	役 務 取 引 等 収 益	6,545	7,422
Other ordinary income	そ の 他 業 務 収 益	121	199
Other income	そ の 他 経 常 収 益	4,632	5,783
Ordinary expenses	経 常 費 用	25,439	34,735
Interest expenses	資 金 調 達 費 用	3,977	9,328
Interest on deposits	(うち預金利息)	1,067	6,645
Fees and commissions payments	役 務 取 引 等 費 用	2,155	2,383
Other ordinary expenses	そ の 他 業 務 費 用	4,458	6,253
General and administrative expenses	営 業 経 費	13,866	15,094
Other expenses	そ の 他 経 常 費 用	981	1,674
Ordinary profit	経 常 利 益	10,219	12,920
Extraordinary income	特 別 利 益	—	341
Extraordinary losses	特 別 損 失	114	36
Profit before income taxes	税 引 前 中 間 純 利 益	10,104	13,226
Income taxes - current	法人税、住民税及び事業税	1,724	3,551
Income taxes - deferred	法 人 税 等 調 整 額	723	138
Total income taxes	法 人 税 等 合 計	2,447	3,689
Profit	中 間 純 利 益	7,657	9,536

(3) Semi-annual non-consolidated statement of changes in equity

For the six months ended September 30, 2024

(Millions of yen)

	(Japanese)	Shareholders' equity 株主資本								
		Share capital 資本金	Capital surplus 資本剰余金			Retained earnings 利益剰余金				
			Legal capital surplus 資本準備金	Other capital surplus その他資本剰余金	Total capital surplus 資本剰余金合計	Legal retained earnings 利益準備金	Other retained earnings その他利益剰余金			Total retained earnings 利益剰余金合計
							Reserve for tax purpose reduction entry of replacement assets 買換資産圧縮積立金	General reserve 別途積立金	Retained earnings brought forward 繰越利益剰余金	
Balance at beginning of period	当 期 首 残 高	25,090	18,645	—	18,645	8,029	1,620	57,720	89,989	157,359
Changes during period	当 中 間 期 変 動 額									
Dividends of surplus	剰 余 金 の 配 当								(1,668)	(1,668)
Profit	中 間 純 利 益								7,657	7,657
Purchase of treasury shares	自 己 株 式 の 取 得									
Disposal of treasury shares	自 己 株 式 の 処 分			4	4					
Cancellation of treasury shares	自 己 株 式 の 消 却			(2,045)	(2,045)					
Reversal of reserve for tax purpose reduction entry of replacement assets	買 換 資 産 圧 縮 積 立 金 の 取 崩						(7)		7	—
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩									
Transfer from other retained earnings to other capital surplus	そ の 他 利 益 剰 余 金 か ら そ の 他 資 本 剰 余 金 へ の 振 替			2,041	2,041				(2,041)	(2,041)
Net changes in items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 中 間 期 変 動 額 (純 額)									
Total changes during period	当 中 間 期 変 動 額 合 計	—	—	—	—	—	(7)	—	3,955	3,947
Balance at end of period	当 中 間 期 末 残 高	25,090	18,645	—	18,645	8,029	1,612	57,720	93,944	161,306

	(Japanese)	Shareholders' equity 株主資本		Valuation and translation adjustments 評価・換算差額等			Total net assets 純資産合計
		Treasury shares 自己株式	Total shareholders' equity 株主資本合計	Valuation difference on available-for-sale securities その他有価証券評価差額金	Revaluation reserve for land 土地再評価差額金	Total valuation and translation adjustments 評価・換算差額等合計	
Balance at beginning of period	当 期 首 残 高	(367)	200,728	80,829	3,867	84,696	285,425
Changes during period	当中間期変動額						
Dividends of surplus	剰 余 金 の 配 当		(1,668)				(1,668)
Profit	中 間 純 利 益		7,657				7,657
Purchase of treasury shares	自己株式の取得	(2,156)	(2,156)				(2,156)
Disposal of treasury shares	自己株式の処分	53	57				57
Cancellation of treasury shares	自己株式の消却	2,045	—				—
Reversal of reserve for tax purpose reduction entry of replacement assets	買 換 資 産 圧 縮 積 立 金 の 取 崩		—				—
Reversal of revaluation reserve for land	土地再評価差額金の取崩						
Transfer from other retained earnings to other capital surplus	その他利益剰余金からその他資本剰余金への振替		—				—
Net changes in items other than shareholders' equity	株主資本以外の項目の当中間期変動額 (純 額)			(27,831)	—	(27,831)	(27,831)
Total changes during period	当中間期変動額合 計	(58)	3,889	(27,831)	—	(27,831)	(23,941)
Balance at end of period	当中間期末残高	(425)	204,617	52,998	3,867	56,865	261,483

For the six months ended September 30, 2025

(Millions of yen)

	(Japanese)	Shareholders' equity 株主資本								
		Share capital 資本金	Capital surplus 資本剰余金			Retained earnings 利益剰余金				
			Legal capital surplus 資本準備金	Other capital surplus その他 資本剰余金	Total capital surplus 資本剰余金 合計	Legal retained earnings 利益準備金	Other retained earnings その他利益剰余金			Total retained earnings 利益剰余金 合計
							Reserve for tax purpose reduction entry of replacement assets 買換資産圧縮積立金	General reserve 別途積立金	Retained earnings brought forward 繰越利益剰余金	
Balance at beginning of period	当 期 首 残 高	25,090	18,645	—	18,645	8,029	1,583	57,720	98,826	166,160
Changes during period	当中間期変動額									
Dividends of surplus	剰 余 金 の 配 当								(2,622)	(2,622)
Profit	中 間 純 利 益								9,536	9,536
Purchase of treasury shares	自己株式の取得									
Disposal of treasury shares	自己株式の処分			7	7					
Cancellation of treasury shares	自己株式の消却									
Reversal of reserve for tax purpose reduction entry of replacement assets	買 換 資 産 圧 縮 積 立 金 の 取 崩						(7)		7	—
Reversal of revaluation reserve for land	土地再評価差額金の取崩								138	138
Transfer from other retained earnings to other capital surplus	その他利益剰余金からその他資本剰余金への振替									
Net changes in items other than shareholders' equity	株主資本以外の項目の当中間期変動額 (純 額)									
Total changes during period	当中間期変動額 合 計	—	—	7	7	—	(7)	—	7,060	7,052
Balance at end of period	当中間期末残高	25,090	18,645	7	18,653	8,029	1,576	57,720	105,886	173,212

	(Japanese)	Shareholders' equity 株主資本		Valuation and translation adjustments 評価・換算差額等			Total net assets 純資産合計
		Treasury shares 自己株式	Total shareholders' equity 株主資本合計	Valuation difference on available-for-sale securities その他有価証券評価差額金	Revaluation reserve for land 土地再評価差額金	Total valuation and translation adjustments 評価・換算差額等合計	
Balance at beginning of period	当 期 首 残 高	(429)	209,467	47,934	3,785	51,719	261,187
Changes during period	当中間期変動額						
Dividends of surplus	剰 余 金 の 配 当		(2,622)				(2,622)
Profit	中 間 純 利 益		9,536				9,536
Purchase of treasury shares	自己株式の取得	(7)	(7)				(7)
Disposal of treasury shares	自己株式の処分	51	59				59
Cancellation of treasury shares	自己株式の消却						
Reversal of reserve for tax purpose reduction entry of replacement assets	買 換 資 産 圧 縮 積 立 金 の 取 崩		—				—
Reversal of revaluation reserve for land	土地再評価差額金の取崩		138				138
Transfer from other retained earnings to other capital surplus	その他利益剰余金からその他資本剰余金への振替						
Net changes in items other than shareholders' equity	株主資本以外の項目の当中間期変動額 (純 額)			14,656	(138)	14,518	14,518
Total changes during period	当中間期変動額合 計	43	7,103	14,656	(138)	14,518	21,622
Balance at end of period	当中間期末残高	(385)	216,570	62,591	3,647	66,238	282,809

4. Supplementary material on financial results

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Note: Amounts are rounded down to the nearest million yen.

I. Overview of financial results for the six months ended September 30, 2025

1. Operating results

[Non-consolidated]

(Millions of yen)

	(Japanese)	Six months ended September 30, 2024 (A)	Six months ended September 30, 2025 (B)	Change (B)–(A)
Ordinary income	経 常 収 益	35,658	47,655	11,997
Ordinary profit	経 常 利 益	10,219	12,920	2,701
Profit	中 間 純 利 益	7,657	9,536	1,879
Core net business profit	コ ア 業 務 純 益	10,070	14,518	4,447

(Millions of yen)

	(Japanese)		Six months ended September 30, 2024 (A)	Six months ended September 30, 2025 (B)	Change (B)–(A)
Gross business profit	業 務 粗 利 益	1	20,435	23,907	3,472
(excluding gain (loss) on bonds (net balance of five line items))	(除く国債等債券損益 (5勘定戻))	2	24,714	30,078	5,364
Net interest income	資 金 利 益	3	20,361	24,887	4,525
Net fees and commissions	役 務 取 引 等 利 益	4	4,410	5,073	663
Net other ordinary income	そ の 他 業 務 利 益	5	(4,336)	(6,053)	(1,717)
(of which, gain (loss) on bonds (net balance of five line items))	(うち国債等債券損益 (5勘定戻))	6	(4,279)	(6,171)	(1,892)
Expenses (excluding non-recurring losses)	経費 (除く臨時処理分) (△)	7	14,643	15,560	916
Personnel expenses	人 件 費	8	8,307	8,874	566
Non-personnel expenses	物 件 費	9	5,398	5,568	170
Taxes	税 金	10	938	1,117	179
Actual net business profit (before provision of general allowance for loan losses)	実 質 業 務 純 益 (一般貸倒引当金繰入前)	11	5,791	8,346	2,555
Core net business profit (excluding gain (loss) on bonds (net balance of five line items))	コ ア 業 務 純 益 (除く国債等債券損益 (5勘定戻))	12	10,070	14,518	4,447
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)	13	10,377	14,483	4,106
Provision of general allowance for loan losses (1)	一般貸倒引当金繰入額 (△) ①	14	–	(120)	(120)
Net business profit	業 務 純 益	15	5,791	8,467	2,675
(of which, gain (loss) on bonds (net balance of five line items))	(うち国債等債券損益 (5勘定戻))	16	(4,279)	(6,171)	(1,892)
Net non-recurring gains (losses)	臨 時 損 益	17	4,427	4,453	25
Disposal of non-performing loans (2)	不良債権処理額 (△) ②	18	302	1,330	1,027
Write-off of loans	貸 出 金 償 却	19	–	–	–
Provision of specific allowance for loan losses	個別貸倒引当金繰入額	20	–	1,009	1,009
Provision for contingent loss	偶発損失引当金繰入額	21	–	16	16
Loss on sale of delinquent loans	延滞債権等売却損等	22	302	304	1
Reversal of allowance for loan losses (3)	貸倒引当金戻入益 ③	23	0	–	(0)
Recoveries of written off receivables	償却債権取立益	24	–	0	0
Reversal of provision for contingent loss (4)	偶発損失引当金戻入益 ④	25	42	–	(42)
Gain (loss) related to equity securities	株 式 等 関 係 損 益	26	4,134	5,525	1,390
Other non-recurring gains (losses)	そ の 他 臨 時 損 益	27	553	258	(294)

(Japanese)			Six months ended September 30, 2024 (A)	Six months ended September 30, 2025 (B)	Change (B)-(A)
Ordinary profit	経 常 利 益	28	10,219	12,920	2,701
Extraordinary income and losses	特 別 損 益	29	(114)	305	419
Of which, gain (loss) on disposal of non-current assets	う ち 固 定 資 産 処 分 損 益	30	(114)	305	419
Gain on disposal of non-current assets	固 定 資 産 処 分 益	31	—	341	341
Loss on disposal of non-current assets	固 定 資 産 処 分 損	32	114	36	(78)
Of which, impairment losses	う ち 減 損 損 失 (△)	33	—	—	—
Profit before income taxes	税 引 前 中 間 純 利 益	34	10,104	13,226	3,121
Income taxes - current	法人税、住民税及び事業税 (△)	35	1,724	3,551	1,826
Income taxes - deferred	法 人 税 等 調 整 額 (△)	36	723	138	(584)
Total income taxes	法 人 税 等 合 計 (△)	37	2,447	3,689	1,241
Profit	中 間 純 利 益	38	7,657	9,536	1,879

Credit-related expenses ((1) + (2) - (3) - (4))	与信関連費用 (①+②-③-④)	39	260	1,210	949
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Note: Core net business profit (No. 12) = Actual net business profit (before provision of general allowance for loan losses) (No. 11) - Gain (loss) on bonds (No. 16)

[Consolidated]

(Millions of yen)

(Japanese)		Six months ended September 30, 2024 (A)	Six months ended September 30, 2025 (B)	Change (B)-(A)
Ordinary income	経 常 収 益	48,381	60,405	12,023
Ordinary profit	経 常 利 益	10,301	12,738	2,437
Profit attributable to owners of parent	親会社株主に帰属する中間純利益	7,509	9,145	1,635

(Millions of yen)

(Japanese)			Six months ended September 30, 2024 (A)	Six months ended September 30, 2025 (B)	Change (B)-(A)
Consolidated gross profit	連 結 粗 利 益	1	21,770	25,074	3,304
Net interest income	資 金 利 益	2	19,527	23,913	4,385
Net fees and commissions	役 務 取 引 等 利 益	3	4,435	5,063	628
Net other ordinary income	そ の 他 業 務 利 益	4	(2,192)	(3,903)	(1,710)
General and administrative expenses	営 業 経 費 (△)	5	15,138	16,451	1,313
Provision for bad debts and write-offs (1)	貸倒償却引当費用 (△) ④	6	310	1,196	885
Provision of general allowance for loan losses	一般貸倒引当金繰入額	7	59	(183)	(243)
Write-off of loans	貸 出 金 償 却	8	0	0	0
Provision of specific allowance for loan losses	個別貸倒引当金繰入額	9	(52)	1,058	1,111
Provision for contingent loss	偶発損失引当金繰入額	10	—	16	16
Loss on sale of delinquent loans	延滞債権等売却損等	11	302	304	1
Reversal of allowance for loan losses (2)	貸倒引当金戻入益 ②	12	—	—	—
Recoveries of written off receivables	償 却 債 権 取 立 益	13	—	0	0
Reversal of provision for contingent loss (3)	偶発損失引当金戻入益 ③	14	42	—	(42)
Gain (loss) related to equity securities	株 式 等 関 係 損 益	15	4,192	5,525	1,332
Other	そ の 他	16	(256)	(213)	42

(Japanese)			Six months ended September 30, 2024 (A)	Six months ended September 30, 2025 (B)	Change (B)-(A)
Ordinary profit	経 常 利 益	17	10,301	12,738	2,437
Extraordinary income and losses	特 別 損 益	18	(124)	306	430
Profit before income taxes	税 金 等 調 整 前 中 間 純 利 益	19	10,176	13,044	2,867
Income taxes - current	法 人 税、住 民 税 及 び 事 業 税 (△)	20	1,954	3,743	1,789
Income taxes - deferred	法 人 税 等 調 整 額 (△)	21	712	155	(557)
Total income taxes	法 人 税 等 合 計 (△)	22	2,666	3,899	1,232
Profit	中 間 純 利 益	23	7,509	9,145	1,635
Profit attributable to owners of parent	親会社株主に帰属する中間純利益	24	7,509	9,145	1,635

Credit-related expenses ((1) - (2) - (3))	与信関連費用 (①-②-③)	25	267	1,196	928
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Note: Consolidated gross profit = Net interest income (Interest income - Interest expenses) + Net fees and commissions (Fees and commissions (including trust fees) - Fees and commissions payments) + Net other ordinary income (Other ordinary income - Other ordinary expenses)

(Reference) (Millions of yen)

Consolidated net business profit	連 結 業 務 純 益	26	5,864	8,276	2,412
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Consolidated net business profit = Non-consolidated net business profit + Ordinary profit from subsidiaries + Ordinary profit from associates x Interests - Internal transactions (including dividends)

(Number of consolidated subsidiaries) (Companies)

Number of consolidated subsidiaries	連 結 子 会 社 数	6	6	—
Number of entities accounted for using equity method	持 分 法 適 用 会 社 数	—	—	—

2. Net business profit

[Non-consolidated] (Millions of yen)

	(Japanese)	Six months ended September 30, 2024 (A)	Six months ended September 30, 2025 (B)	Change (B)-(A)
Actual net business profit (before provision of general allowance for loan losses)	実 質 業 務 純 益 (一般貸倒引当金繰入前)	5,791	8,346	2,555
Per employee (thousands of yen)	職 員 一 人 当 た り (千 円)	3,316	4,758	1,441
Core net business profit (before provision of general allowance for loan losses, excluding net balance of five bond line items)	コ ア 業 務 純 益 (一般貸倒引当金繰入前、 債券5勘定尻除く)	10,070	14,518	4,447
Per employee (thousands of yen)	職 員 一 人 当 た り (千 円)	5,767	8,277	2,509
Net business profit	業 務 純 益	5,791	8,467	2,675
Per employee (thousands of yen)	職 員 一 人 当 た り (千 円)	3,316	4,827	1,510

Note: The number of employees is calculated as the average number of employees during the period, excluding seconded, part-time, and commissioned employees.

[Number of employees] (Persons)

	(Japanese)	Six months ended September 30, 2024 (A)	Six months ended September 30, 2025 (B)	Change (B)-(A)
Average number of employees	平 均 人 数	1,746	1,754	8

3. Interest spreads

[Non-consolidated]

(%)

	(Japanese)	Six months ended September 30, 2024 (A)	Six months ended September 30, 2025 (B)	Change (B)–(A)
Average yield on interest earning assets (A)	資金運用利回 (A)	0.93	1.20	0.27
Average yield on loans and bills discounted (B)	貸出金利回 (B)	0.80	1.06	0.26
Average yield on securities	有価証券利回	1.99	2.45	0.46
Cost of funding (C)	資金調達原価 (C)	0.73	0.89	0.16
Cost of deposits, etc. (D)	預金等原価 (D)	0.67	0.87	0.20
Average yield on deposits and negotiable certificates of on deposits	預金等利回	0.04	0.27	0.23
Expense ratio	経費率	0.62	0.59	(0.03)
Loan to deposit spread (B) - (D)	預貸金利鞘 (B) – (D)	0.13	0.19	0.06
Overall interest spread (A) - (C)	総資金利鞘 (A) – (C)	0.20	0.31	0.11

4. Gain (loss) related to securities

[Non-consolidated]

(Millions of yen)

	(Japanese)	Six months ended September 30, 2024 (A)	Six months ended September 30, 2025 (B)	Change (B)–(A)
Gain (loss) on bonds (net balance of five line items)	国債等債券損益 (5勘定戻)	(4,279)	(6,171)	(1,892)
Gain on sale	売却益	120	67	(52)
Gain on redemption	償還益	1	1	0
Loss on sale	売却損	4,353	6,173	1,819
Loss on redemption	償還損	–	–	–
Loss on devaluation	償却	47	66	19

Gain (loss) on equity securities (net balance of three line items)	株式等損益 (3勘定戻)	4,134	5,525	1,390
Gain on sale	売却益	4,347	5,538	1,191
Loss on sale	売却損	207	13	(193)
Loss on devaluation	償却	5	–	(5)

5. ROE

[Non-consolidated]/[Consolidated]

(%)

	(Japanese)	Six months ended September 30, 2024 (A)	Six months ended September 30, 2025 (B)	Change (B)–(A)
On a net business profit (non-consolidated) basis	業務純益ベース (単体)	4.22	6.20	1.98
Profit (consolidated) basis	中間純利益ベース (連結)	5.14	6.35	1.21

* ROE is calculated on an annualized basis.

6. Capital ratio (under uniform international standards)

[Non-consolidated]

(Billions of yen)

[Preliminary figures]	〔速 報 値〕	As of March 31, 2025 (A)	As of September 30, 2025 (B)	Change (B)–(A)
1. Total Capital Ratio (4/7)	単体総自己資本比率（４／７）	11.47%	11.75%	0.28%
2. Tier 1 Capital Ratio (5/7)	単体 Tier 1 比率（５／７）	9.91%	10.27%	0.36%
3. Common Equity Tier 1 Capital Ratio (6/7)	単 体 普 通 株 式 等 Tier 1 比 率（６／７）	9.91%	10.27%	0.36%
4. Total Capital	単体における総自己資本の額	286.4	307.9	21.5
5. Tier 1 Capital	単 体 に お け る T i e r 1 資 本 の 額	247.5	269.1	21.6
6. Common Equity Tier 1 Capital	単体における普通株式等 Tier 1 資 本 の 額	247.5	269.1	21.6
7. Risk-weighted Assets	リスク・アセットの額	2,495.9	2,619.9	123.9
8. Total Required Capital (7×8%)	単体総所要自己資本額（7×8%）	199.6	209.5	9.9

[Consolidated]

(Billions of yen)

[Preliminary figures]	〔速 報 値〕	As of March 31, 2025 (A)	As of September 30, 2025 (B)	Change (B)–(A)
1. Total Capital Ratio (4/7)	連結総自己資本比率（４／７）	11.74%	11.99%	0.25%
2. Tier 1 Capital Ratio (5/7)	連結 Tier 1 比率（５／７）	10.18%	10.51%	0.33%
3. Common Equity Tier 1 Capital Ratio (6/7)	連 結 普 通 株 式 等 Tier 1 比 率（６／７）	10.18%	10.51%	0.33%
4. Total Capital	連結における総自己資本の額	298.4	319.4	20.9
5. Tier 1 Capital	連 結 に お け る T i e r 1 資 本 の 額	258.8	279.9	21.1
6. Common Equity Tier 1 Capital	連結における普通株式等 Tier 1 資 本 の 額	258.8	279.9	21.1
7. Risk-weighted Assets	リスク・アセットの額	2,540.8	2,662.0	121.1
8. Total Required Capital (7×8%)	連結総所要自己資本額（7×8%）	203.2	212.9	9.6

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

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

Disclosures based on Pillar 3 (Market Discipline) are available on the Bank's website at <https://www.meigin.com/>. Percentages are rounded down to two decimal places.

II. Status of loans, bills discounted, and other relevant matters

1. Loans based on the Financial Reconstruction Act and risk-monitored loans

[Non-consolidated]

(Millions of yen)

	(Japanese)	As of September 30, 2024 (A)	As of September 30, 2025 (B)	Change (B)–(A)
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	9,537	9,234	(303)
Doubtful	危険債権	68,141	58,009	(10,131)
Substandard claims:	要管理債権	11,950	12,504	554
Loans past due three months or more	三月以上延滞債権	886	992	106
Restructured loans	貸出条件緩和債権	11,064	11,512	448
Total (A)	合計 (A)	89,629	79,749	(9,880)
Normal claims	正常債権	3,833,110	4,112,459	279,348
Total loans (B)	総与信 (B)	3,922,740	4,192,209	269,468
(A) as a percentage of total loans (B)	総与信に占める割合 (A) / (B) (%)	2.28	1.90	(0.38)

[Consolidated]

(Millions of yen)

	(Japanese)	As of September 30, 2024 (A)	As of September 30, 2025 (B)	Change (B)–(A)
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	9,693	9,272	(421)
Doubtful	危険債権	68,354	58,138	(10,216)
Substandard claims:	要管理債権	12,722	13,273	551
Loans past due three months or more	三月以上延滞債権	886	992	106
Restructured loans	貸出条件緩和債権	11,836	12,280	444
Total (C)	合計 (C)	90,770	80,684	(10,086)
Normal claims	正常債権	3,817,978	4,094,050	276,071
Total loans (D)	総与信 (D)	3,908,748	4,174,734	265,985
(C) as a percentage of total loans (D)	総与信に占める割合 (C) / (D) (%)	2.32	1.93	(0.39)

2. Coverage status of loans based on the Financial Reconstruction Act

[Non-consolidated]

(Millions of yen)

	(Japanese)	As of September 30, 2024 (A)	As of September 30, 2025 (B)	Change (B)–(A)
Coverage amount (E)	保全額 (E)	80,419	70,372	(10,046)
Allowance for loan losses	貸倒引当金	9,649	10,308	659
Collateral, guarantees, and other security	担保保証等	70,770	60,064	(10,705)

(%)

Coverage ratio (E) / (A)	保全率 (E) / (A)	89.72	88.24	(1.48)
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3. Status of allowance for loan losses

[Non-consolidated]

(Millions of yen)

	(Japanese)	As of September 30, 2024 (A)	As of September 30, 2025 (B)	Change (B)-(A)
Allowance for loan losses	貸 倒 引 当 金	15,525	16,211	686
General allowance for loan losses	一 般 貸 倒 引 当 金	8,433	8,515	81
Specific allowance for loan losses	個 別 貸 倒 引 当 金	7,091	7,695	604
Loan loss reserve for specific overseas countries	特定海外債権引当勘定	—	—	—

[Consolidated]

(Millions of yen)

	(Japanese)	As of September 30, 2024 (A)	As of September 30, 2025 (B)	Change (B)-(A)
Allowance for loan losses	貸 倒 引 当 金	16,788	17,636	847
General allowance for loan losses	一 般 貸 倒 引 当 金	9,047	9,205	158
Specific allowance for loan losses	個 別 貸 倒 引 当 金	7,741	8,430	689
Loan loss reserve for specific overseas countries	特定海外債権引当勘定	—	—	—

4. Loan status by industry and other loan categories

(1) Loans and bills discounted by industry

[Non-consolidated]

(Millions of yen)

	(Japanese)	As of September 30, 2024 (A)	As of September 30, 2025 (B)	Change (B)-(A)
Domestic (excluding Japan offshore market account)	国 内 (除く特別国際金融取引勘定分)	3,847,070	4,112,227	265,156
Manufacturing	製 造 業	466,120	486,684	20,564
Agriculture and forestry	農 業 , 林 業	1,477	1,686	208
Fisheries	漁 業	20	43	23
Mining and quarrying of stone and gravel	鉱業, 採石業, 砂利採取業	3,526	3,861	335
Construction	建 設 業	231,798	241,107	9,308
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	72,138	67,257	(4,880)
Information and communications	情 報 通 信 業	25,159	29,358	4,199
Transport and postal services	運 輸 業 , 郵 便 業	119,830	129,124	9,293
Wholesale and retail trade	卸 売 業 , 小 売 業	381,407	432,325	50,917
Finance and insurance	金 融 業 , 保 険 業	426,136	480,081	53,945
Real estate and goods rental and leasing	不動産業, 物品賃貸業	557,100	608,135	51,034
Scientific research, professional and technical services	学術研究, 専門・技術サービス業	29,856	30,727	870
Accommodations, eating and drinking services	宿泊業, 飲食サービス業	39,728	39,654	(73)
Living-related and personal services and amusement services	生活関連サービス業, 娯楽業	36,783	37,495	712
Education, learning support	教 育 , 学 習 支 援 業	11,880	13,662	1,781
Medical, health care and welfare	医 療 , 福 祉	61,073	65,297	4,224
Other services	そ の 他 の サ ー ビ ス	91,355	97,506	6,150
Local governments	地 方 公 共 団 体	208,221	229,450	21,228
Others	そ の 他	1,083,455	1,118,766	35,310

(2) Outstanding balance of consumer loans

[Non-consolidated]

(Millions of yen)

	(Japanese)	As of September 30, 2024 (A)	As of September 30, 2025 (B)	Change (B)–(A)
Outstanding balance of consumer loans	消費者ローン残高	1,233,820	1,278,663	44,842
Of which residential loans	うち住宅ローン残高	1,211,169	1,253,277	42,107
Of which other loans	うちその他ローン残高	22,651	25,386	2,734

(3) Loan ratio for small and medium-sized enterprises and other entities

[Non-consolidated]

(%)

	(Japanese)	As of September 30, 2024 (A)	As of September 30, 2025 (B)	Change (B)–(A)
Loan ratio for small and medium-sized enterprises and other entities	中小企業等貸出比率	86.39	85.73	(0.66)

(4) Outstanding balance of loans and bills discounted to affiliated nonbank financial institutions

[Non-consolidated]

(Millions of yen)

	(Japanese)	As of September 30, 2024 (A)	As of September 30, 2025 (B)	Change (B)–(A)
Outstanding balance of loans and bills discounted to affiliated nonbank financial institutions	系列ノンバンク向け貸出金残高	28,346	33,881	5,534

5. Balance of deposits, etc., loans and bills discounted, and securities

[Non-consolidated]

(Millions of yen)

	(Japanese)	As of September 30, 2024 (A)	As of September 30, 2025 (B)	Change (B)–(A)
Deposits, etc.* (Balance at end of period)	預金等※(未残)	4,882,880	5,331,105	448,225
(Balance during period)	(平残)	4,685,482	5,192,727	507,245
Loans and bills discounted (Balance at end of period)	貸出金(未残)	3,860,236	4,125,797	265,561
(Balance during period)	(平残)	3,782,414	4,016,362	233,948
Securities (Balance at end of period)	有価証券(未残)	877,942	979,188	101,246
(Balance during period)	(平残)	838,434	866,035	27,600

* Deposits, etc. = Deposits + Negotiable certificates of deposit

(Reference) Balance of customer assets

[Non-consolidated]

(Millions of yen)

	(Japanese)	As of September 30, 2024 (A)	As of September 30, 2025 (B)	Change (B)–(A)
Investment trusts	投資信託	146,810	180,422	33,612
Public bonds	公共債	15,344	18,363	3,019
Insurance products	保険商品	400,310	442,203	41,893
Foreign currency deposits	外貨預金	20,295	22,771	2,475
Total	合計	582,760	663,760	81,000

6. Relationship between self-assessment results and loans based on the Financial Reconstruction Act and risk-monitored loans

[Non-consolidated]

(Millions of yen)

自己査定結果 Self-assessment results (Designated loans: Total loans)		金融再生法に基づく開示額及びリスク管理債権 Loans based on the Financial Reconstruction Act and risk-monitored loans (Designated loans: Total loans and privately placed bonds with self-provided guarantees) * Substandard claims represent loans and bills discounted only.				
債務者区分 Borrower classification	金額 Amount	債権区分 Loan classification	金額 Amount	貸倒引当金 Allowance for loan losses	担保保証等 Collateral, guarantees, and other security	保全率 Coverage ratio
破綻先 Bankrupt	3,340 <1,457>	破産更生債権 及びこれらに 準ずる債権 Bankrupt and substantially bankrupt	9,234 <5,550>	3,684	5,550	100.00%
実質破綻先 Effectively bankrupt	5,774 <3,972>					
破綻懸念先 Potentially bankrupt	58,009	危険債権 Doubtful	58,009	3,986	49,838	92.79%
要管理先 Substandard borrowers	23,718	Substandard claims	992	2,637	4,675	58.48%
		貸出条件 緩和債権 Restructured loans	11,512			
		小計 Subtotal	79,749 <76,065>	10,308	60,064	88.24%
要注懸先 Others	838,440	正常債権 Normal claims	4,112,459	Ratio to designated loans, comprising loans based on the Financial Reconstruction Act and risk-monitored loans (subtotal) Figures in <> represent amounts after the partial direct write-off. 1.90% <1.82%>		
正常先 Normal borrowers	2,980,131					
非分類債権 Unclassified	229,688					
合計 Total	4,139,103 <4,135,418>	合計 Total	4,192,209 <4,188,524>			

Note: Although the Bank does not apply partial direct write-offs, the amounts of the relevant disclosed loans are presented in <> as if partial direct write-offs had been applied.

III. Valuation gains and losses on securities

1. Valuation basis for securities

[Non-consolidated]/[Consolidated]

Trading securities	Market value method (valuation differences are recognized in profit or loss)
Held-to-maturity debt securities	Amortized cost method
Other securities	Market value method (Unrealized gains (losses), net of applicable taxes, are reported as a component of net assets)
Shares of subsidiaries and affiliates	Cost method

2. Valuation gains and losses

[Non-consolidated]

(Millions of yen)

	(Japanese)	As of September 30, 2024			As of September 30, 2025		
		Valuation gains and losses			Valuation gains and losses		
			Valuation gains	Valuation losses		Valuation gains	Valuation losses
Held-to-maturity	満期保有目的	(3,590)	—	3,590	(5,658)	—	5,658
Bonds	債券	—	—	—	—	—	—
Other	その他	(3,590)	—	3,590	(5,658)	—	5,658
Other securities	その他有価証券	75,362	90,115	14,752	89,793	105,199	15,405
Stocks	株式	86,064	86,101	37	98,052	98,099	47
Bonds	債券	(11,787)	336	12,123	(14,413)	—	14,413
Other	その他	1,086	3,677	2,591	6,154	7,099	944

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.

IV. Financial results forecasts

Financial results forecasts for the fiscal year ending March 31, 2026 (April 1, 2025 to March 31, 2026)

[Non-consolidated]

(Millions of yen)

	(Japanese)	Fiscal year ended March 31, 2025 (A)	Financial results forecasts for the fiscal year ending March 31, 2026 (B)	Change (B)–(A)
Ordinary income	経 常 収 益	75,895	86,000	10,105
Ordinary profit	経 常 利 益	19,949	20,900	951
Profit	当 期 純 利 益	14,313	14,900	587
Core net business profit	コ ア 業 務 純 益	22,417	21,600	(817)

[Consolidated]

(Millions of yen)

	(Japanese)	Fiscal year ended March 31, 2025 (A)	Financial results forecasts for the fiscal year ending March 31, 2026 (B)	Change (B)–(A)
Ordinary income	経 常 収 益	102,788	113,000	10,212
Ordinary profit	経 常 利 益	20,899	21,700	801
Profit attributable to owners of parent	親会社株主に帰属する 当 期 純 利 益	14,730	15,200	470

V. Summary of non-consolidated financial results

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

<Revenue> <収益>		<Expenses> <費用>	<Profit> <利益>
Interest income 資金運用収益 ¥34.2 billion (up ¥9.8 billion) Interest income from business loans, residential loans, securities, etc.	-	Interest expenses 資金調達費用 ¥9.3 billion (up ¥5.3 billion) Interest, etc. paid on various deposits	=
			(1) Net interest income ① 資金利益 ¥24.8 billion (up ¥4.5 billion)
			+
Fees and commissions 役務取引等収益 ¥7.4 billion (up ¥0.8 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 ¥2.3 billion (up ¥0.2 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 ¥5.0 billion (up ¥0.6 billion)
			+
Other ordinary income その他業務収益 ¥0.1 billion (up ¥0.0 billion) Gain on foreign exchange transactions, gain on sale of bonds, etc.	-	Other ordinary expenses その他業務費用 ¥6.2 billion (up ¥1.7 billion) Loss on sale of bonds, etc.	=
			(3) Net other ordinary income ③ その他業務利益 ¥(6.0) billion (down ¥1.7 billion) Of which, gain (loss) on bonds ¥(6.1) billion (down ¥1.8 billion)
Gross business profit 業務粗利益 ¥23.9 billion (up ¥3.4 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 ¥(0.1) billion (down ¥0.1 billion) Expenses (excluding non-recurring losses) 経費 (除く臨時処理分) ¥15.5 billion (up ¥0.9 billion)	=
			Net business profit 業務純益 ¥8.4 billion (up ¥2.6 billion)
Net business profit 業務純益 ¥8.4 billion (up ¥2.6 billion)	+	Non-recurring income 臨時収益 ¥5.7 billion (up ¥1.1 billion) Gain on sale of equity securities, reversal of allowance for loan losses, recoveries of written off receivables, etc.	=
		Non-recurring expenses 臨時費用 ¥1.3 billion (up ¥1.1 billion) Expenses, etc. related to disposal of non-performing loans and loss on devaluation of equity securities	=
			Ordinary profit 経常利益 ¥12.9 billion (up ¥2.7 billion)
Ordinary profit 経常利益 ¥12.9 billion (up ¥2.7 billion)	+	Extraordinary income 特別利益 ¥0.3 billion (up ¥0.3 billion) Gain on disposal of non- current assets, etc.	=
		Extraordinary losses 特別損失 ¥0.0 billion (down ¥0.0 billion) Loss on disposal of non- current assets, impairment losses, etc.	=
			Profit before income taxes 税引前中間純利益 ¥13.2 billion (up ¥3.1 billion)
Profit before income taxes 税引前中間純利益 ¥13.2 billion (up ¥3.1 billion)	-	Income taxes - current 法人税、住民税及び事業税 ¥3.5 billion (up ¥1.8 billion)	=
		Income taxes - deferred 法人税等調整額 ¥0.1 billion (down ¥0.5 billion)	=
			Profit 中間純利益 ¥9.5 billion (up ¥1.8 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 (¥8.3 billion) = Net business profit (¥8.4 billion) + Provision of general allowance for loan losses (¥(0.1) billion)
- Core net business profit (¥14.5 billion) = Actual net business profit (¥8.3 billion) - Gain (loss) on bonds (¥(6.1) 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