

Note: This document has been translated from a part of the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.

## Consolidated Financial Results for the Year Ended March 31, 2025 [Japanese GAAP]

May 12, 2025

Company name: The Ehime Bank, Ltd.

Listing: Tokyo Stock Exchange

Securities code: 8541

URL: <https://www.himegin.co.jp/>

Representative: Yoshinori Nishikawa

President

Inquiries: Tetsuya Sasaki

Executive Officer

Telephone: +81-89-933-1111

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

Scheduled date to commence dividend payments: June 30, 2025

Scheduled date to file annual securities report: June 26, 2025

Trading accounts: None

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: Yes

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

### 1. Consolidated Financial Results for the Fiscal Year Ended March 31, 2025 (April 1, 2024 to March 31, 2025)

#### (1) Consolidated Operating Results

(Percentages indicate year-on-year changes.)

|                                  | Ordinary revenues |      | Ordinary profit |       | Profit attributable to owners of parent |       |
|----------------------------------|-------------------|------|-----------------|-------|---|-------|
|                                  | Millions of yen   | %    | Millions of yen | %     | Millions of yen                         | %     |
| Fiscal year ended March 31, 2025 | 66,146            | 1.5  | 7,835           | (0.9) | 5,715                                   | 13.1  |
| March 31, 2024                   | 65,163            | 25.0 | 7,909           | (5.3) | 5,055                                   | (6.2) |

(Note) Comprehensive income: Fiscal year ended March 31, 2025: ¥ (452) million [ -%]  
Fiscal year ended March 31, 2024: ¥ 10,933 million [ -%]

|                                  | Basic earnings per share | Rate of return on equity | Ordinary profit to total assets ratio | Ordinary profit to ordinary revenues ratio |
|----------------------------------|--------------------------|--------------------------|---------------------------------------|--|
|                                  | Yen                      | %                        | %                                     | %  |
| Fiscal year ended March 31, 2025 | 146.47                   | 4.2                      | 0.3                                   | 11.8                                       |
| March 31, 2024                   | 129.38                   | 3.8                      | 0.3                                   | 12.1                                       |

(Reference) Equity in earnings (losses) of affiliated companies: Fiscal year ended March 31, 2025: ¥ (38) million  
Fiscal year ended March 31, 2024: ¥ (61) million

#### (2) Consolidated Financial Position

|                      | Total assets    | Net assets      | Capital adequacy ratio | Net assets per share |
|----------------------|-----------------|-----------------|------------------------|----------------------|
|                      | Millions of yen | Millions of yen | %                      | Yen                  |
| As of March 31, 2025 | 2,962,667       | 135,716         | 4.6                    | 3,469.25             |
| March 31, 2024       | 2,887,961       | 137,420         | 4.7                    | 3,519.54             |

(Reference) Equity: As of March 31, 2025: ¥ 135,455 million  
As of March 31, 2024: ¥ 137,166 million

#### (3) Consolidated Cash Flows

|                                  | Cash flows from operating activities | Cash flows from investing activities | Cash flows from financing activities | Cash and cash equivalents at the end of period |
|----------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--|
|                                  | Millions of yen                      | Millions of yen                      | Millions of yen                      | Millions of yen                                |
| Fiscal year ended March 31, 2025 | 44,113                               | 20,825                               | (1,250)                              | 267,968  |
| March 31, 2024                   | (24,969)                             | 13,019                               | (1,292)                              | 204,280  |

## 2. Dividends

|  | Annual dividends |                 |                 |          |       | Total dividends | Payout ratio<br>(consolidated) | Dividends to net assets<br>(consolidated) |
|--|------------------|-----------------|-----------------|----------|-------|-----------------|--------------------------------|---|
|  | 1st quarter-end  | 2nd quarter-end | 3rd quarter-end | Year-end | Total |                 |                                |   |
| Fiscal year ended                                  | Yen              | Yen             | Yen             | Yen      | Yen   | Millions of yen | %                              | %   |
| March 31, 2024                                     | -                | 15.00           | -               | 17.00    | 32.00 | 1,256           | 24.7                           | 0.9                                       |
| March 31, 2025                                     | -                | 17.00           | -               | 17.00    | 34.00 | 1,335           | 23.2                           | 1.0                                       |
| Fiscal year ending<br>March 31, 2026<br>(Forecast) | -                | 17.00           | -               | 19.00    | 36.00 |                 | 24.2                           |   |

## 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 profit |     | Profit attributable to owners of parent |     | Basic earnings per share |
|---|-----------------|-----|---|-----|--------------------------|
|   | Millions of yen | %   | Millions of yen                         | %   | Yen                      |
| Six months ending<br>September 30, 2025 | 3,600           | 4.9 | 2,400                                   | 6.9 | 61.50                    |
| Full year                               | 7,900           | 0.8 | 5,800                                   | 1.5 | 148.63                   |

\* Notes:

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

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

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

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

3) Changes in accounting estimates: None

4) Restatement: None

(3) Number of issued shares (common shares)

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

March 31, 2025: 39,426,777 shares

March 31, 2024: 39,426,777 shares

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

March 31, 2025: 382,307 shares

March 31, 2024: 454,045 shares

3) Average number of shares outstanding during the period:

Fiscal Year ended March 31, 2025: 39,022,729 shares

Fiscal Year ended March 31, 2024: 39,075,580 shares

(Reference) Overview of Non-consolidated Financial Results

1. Non-consolidated Financial Results for the Fiscal Year Ended March 31, 2025 (April 1, 2024 to March 31, 2025)

(1) Non-consolidated Operating Results (Percentages indicate year-on-year changes.)

|                   | Ordinary revenues |      | Ordinary profit |       | Net income      |       |
|-------------------|-------------------|------|-----------------|-------|-----------------|-------|
| Fiscal year ended | Millions of yen   | %    | Millions of yen | %     | Millions of yen | %     |
| March 31, 2025    | 60,986            | 0.7  | 7,084           | 0.1   | 5,216           | 15.7  |
| March 31, 2024    | 60,558            | 26.3 | 7,080           | (6.6) | 4,509           | (7.7) |

|                   | Basic earnings per share |
|-------------------|--------------------------|
| Fiscal year ended | Yen                      |
| March 31, 2025    | 133.68                   |
| March 31, 2024    | 115.39                   |

(2) Non-consolidated Financial Position

|                | Total assets    | Net assets      | Capital adequacy ratio | Net assets per share |
|----------------|-----------------|-----------------|------------------------|----------------------|
| As of          | Millions of yen | Millions of yen | %                      | Yen                  |
| March 31, 2025 | 2,951,661       | 127,326         | 4.3                    | 3,261.06             |
| March 31, 2024 | 2,879,980       | 129,441         | 4.5                    | 3,321.34             |

(Reference) Equity: As of March 31, 2025: ¥ 127,326 million  
As of March 31, 2024: ¥ 129,441 million

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

(Percentages indicate year-on-year changes.)

|                                      | Ordinary profit |       | Net income      |     | Basic earnings per share |
|--------------------------------------|-----------------|-------|-----------------|-----|--------------------------|
|                                      | Millions of yen | %     | Millions of yen | %   | Yen                      |
| Six months ending September 30, 2025 | 3,000           | (3.7) | 2,200           | 7.9 | 56.37                    |
| Full year                            | 7,100           | 0.2   | 5,300           | 1.6 | 135.81                   |

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

# Consolidated Financial Statements

## Consolidated Balance Sheets

(Millions of yen)

|  | As of March 31, 2024 | As of March 31, 2025 |
|--|----------------------|----------------------|
| <b>Assets</b>  |                      |                      |
| Cash and due from banks  | 204,902              | 269,082              |
| Call loans and bills bought  | 3,028                | 5,382                |
| Monetary claims bought   | 46,667               | 47,904               |
| Trading securities   | 74                   | 4                    |
| Securities   | 614,899              | 585,125              |
| Loans and bills discounted   | 1,934,664            | 1,975,795            |
| Foreign exchanges  | 5,858                | 5,580                |
| Lease receivables and investments in leases                          | 8,708                | 9,734                |
| Other assets   | 42,963               | 36,929               |
| Tangible fixed assets  | 28,837               | 28,329               |
| Buildings, net   | 8,352                | 7,997                |
| Land   | 18,582               | 18,536               |
| Leased assets, net   | 237                  | 214                  |
| Construction in progress   | 23                   | 29                   |
| Other tangible fixed assets  | 1,642                | 1,551                |
| Intangible fixed assets  | 2,307                | 2,503                |
| Software   | 2,147                | 2,357                |
| Leased assets  | 28                   | 14                   |
| Other intangible fixed assets  | 130                  | 130                  |
| Deferred tax assets  | 1,719                | 4,493                |
| Customers' liabilities for acceptances and guarantees                | 8,101                | 5,177                |
| Allowance for loan losses  | (14,772)             | (13,376)             |
| Total assets   | 2,887,961            | 2,962,667            |
| <b>Liabilities</b>   |                      |                      |
| Deposits   | 2,421,040            | 2,542,367            |
| Negotiable certificates of deposit                                   | 224,497              | 160,153              |
| Call money and bills sold  | 30,000               | 30,000               |
| Cash collateral received for securities lent                         | -                    | 20,120               |
| Borrowed money   | 42,738               | 41,005               |
| Foreign exchanges  | 153                  | 3,305                |
| Other liabilities  | 19,080               | 19,707               |
| Provision for bonuses for directors (and other officers)             | 55                   | 55                   |
| Retirement benefit liability   | 1,222                | 1,416                |
| Provision for retirement benefits for directors (and other officers) | 6                    | 10                   |
| Provision for share-based compensation                               | 226                  | 177                  |
| Provision for loss on interest repayment                             | 3                    | 3                    |
| Provision for reimbursement of deposits                              | 123                  | 93                   |
| Deferred tax liabilities   | 267                  | 246                  |
| Deferred tax liabilities for land revaluation                        | 3,023                | 3,112                |
| Acceptances and guarantees   | 8,101                | 5,177                |
| Total liabilities  | 2,750,541            | 2,826,951            |

(Millions of yen)

|   | As of March 31, 2024 | As of March 31, 2025 |
|---|----------------------|----------------------|
| Net assets  |                      |                      |
| Share capital   | 21,367               | 21,367               |
| Capital surplus                                       | 15,816               | 15,816               |
| Retained earnings                                     | 91,011               | 95,392               |
| Treasury shares                                       | (617)                | (532)                |
| Total shareholders' equity                            | 127,578              | 132,044              |
| Valuation difference on available-for-sale securities | 3,562                | (2,426)              |
| Revaluation reserve for land                          | 5,939                | 5,851                |
| Remeasurements of defined benefit plans               | 84                   | (13)                 |
| Total accumulated other comprehensive income          | 9,587                | 3,410                |
| Non-controlling interests                             | 254                  | 260                  |
| Total net assets                                      | 137,420              | 135,716              |
| Total liabilities and net assets                      | 2,887,961            | 2,962,667            |

## Consolidated Statements of Income and Comprehensive Income

(Millions of yen)

|   | For the fiscal year<br>ended March 31, 2024 | For the fiscal year<br>ended March 31, 2025 |
|---|---|---|
| Ordinary income   | 65,163                                      | 66,146                                      |
| Interest income   | 51,878                                      | 51,452                                      |
| Interest on loans and discounts                                   | 31,361                                      | 31,151                                      |
| Interest and dividends on securities                              | 18,903                                      | 18,424                                      |
| Interest on call loans and bills bought                           | 254   | 324   |
| Interest on deposits with banks                                   | 234   | 331   |
| Other interest income   | 1,124                                       | 1,220                                       |
| Fees and commissions  | 5,389                                       | 5,618                                       |
| Other ordinary income   | 3,441                                       | 3,971                                       |
| Other income  | 4,454                                       | 5,104                                       |
| Recoveries of written off receivables                             | 0   | 1   |
| Other   | 4,453                                       | 5,102                                       |
| Ordinary expenses   | 57,254                                      | 58,310                                      |
| Interest expenses   | 16,652                                      | 16,761                                      |
| Interest on deposits  | 4,034                                       | 5,842                                       |
| Interest on negotiable certificates of deposit                    | 52  | 316   |
| Interest on call money and bills sold                             | 2   | 37  |
| Interest expenses on cash collateral received for securities lent | -   | 21  |
| Interest on borrowings and rediscounts                            | 1,590                                       | 1,201                                       |
| Other interest expenses   | 10,972                                      | 9,341                                       |
| Fees and commissions payments                                     | 5,423                                       | 5,542                                       |
| Other ordinary expenses   | 9,441                                       | 8,271                                       |
| General and administrative expenses                               | 24,571                                      | 25,464                                      |
| Other expenses  | 1,165                                       | 2,269                                       |
| Other   | 1,165                                       | 2,269                                       |
| Ordinary profit   | 7,909                                       | 7,835                                       |
| Extraordinary income  | 4   | 0   |
| Gain on disposal of non-current assets                            | 4   | 0   |
| Extraordinary losses  | 826   | 122   |
| Loss on disposal of non-current assets                            | 147   | 37  |
| Impairment losses   | 679   | 85  |
| Profit before income taxes  | 7,086                                       | 7,713                                       |
| Income taxes - current  | 2,087                                       | 2,156                                       |
| Income taxes - deferred   | (72)  | (166)                                       |
| Total income taxes  | 2,014                                       | 1,989                                       |
| Profit  | 5,072                                       | 5,723                                       |
| Profit attributable to  |   |   |
| Profit attributable to owners of parent                           | 5,055                                       | 5,715                                       |
| Profit attributable to non-controlling interests                  | 16  | 7   |

(Millions of yen)

|  | For the fiscal year<br>ended March 31, 2024 | For the fiscal year<br>ended March 31, 2025 |
|--|---|---|
| Other comprehensive income                                     | 5,861                                       | (6,176)                                     |
| Valuation difference on available-for-sale securities          | 5,544                                       | (5,989)                                     |
| Revaluation reserve for land                                   | -   | (88)  |
| Remeasurements of defined benefit plans, net of tax            | 316   | (98)  |
| Comprehensive income   | 10,933                                      | (452)                                       |
| Comprehensive income attributable to                           |   |   |
| Comprehensive income attributable to owners of parent          | 10,915                                      | (460)                                       |
| Comprehensive income attributable to non-controlling interests | 18  | 7   |

# Consolidated Statements of Changes in Equity

For the fiscal year ended March 31, 2024

(Millions of yen)

|  | Shareholders' equity |                 |                   |                 |                            |
|--|----------------------|-----------------|-------------------|-----------------|----------------------------|
|  | Share capital        | Capital surplus | Retained earnings | Treasury shares | Total shareholders' equity |
| Balance at beginning of period                       | 21,367               | 15,816          | 86,780            | (505)           | 123,459                    |
| Changes during period                                |                      |                 |                   |                 |                            |
| Dividends of surplus                                 |                      |                 | (1,178)           |                 | (1,178)                    |
| Profit attributable to owners of parent              |                      |                 | 5,055             |                 | 5,055                      |
| Purchase of treasury shares                          |                      |                 |                   | (131)           | (131)                      |
| Disposal of treasury shares                          |                      |                 | (0)               | 19              | 19                         |
| Reversal of revaluation reserve for land             |                      |                 | 354               |                 | 354                        |
| Net changes in items other than shareholders' equity |                      |                 |                   |                 |                            |
| Total changes during period                          | -                    | -               | 4,231             | (112)           | 4,119                      |
| Balance at end of period                             | 21,367               | 15,816          | 91,011            | (617)           | 127,578                    |

|  | Accumulated other comprehensive income                |                              |   |  | Non-controlling interests | Total net assets |
|--|---|------------------------------|---|--|---------------------------|------------------|
|  | Valuation difference on available-for-sale securities | Revaluation reserve for land | Remeasurements of defined benefit plans | Total accumulated other comprehensive income |                           |                  |
| Balance at beginning of period                       | (1,979)   | 6,294                        | (231)                                   | 4,082  | 237                       | 127,779          |
| Changes during period                                |   |                              |   |  |                           |                  |
| Dividends of surplus                                 |   |                              |   |  |                           | (1,178)          |
| Profit attributable to owners of parent              |   |                              |   |  |                           | 5,055            |
| Purchase of treasury shares                          |   |                              |   |  |                           | (131)            |
| Disposal of treasury shares                          |   |                              |   |  |                           | 19               |
| Reversal of revaluation reserve for land             |   |                              |   |  |                           | 354              |
| Net changes in items other than shareholders' equity | 5,542   | (354)                        | 316                                     | 5,504  | 17                        | 5,522            |
| Total changes during period                          | 5,542   | (354)                        | 316                                     | 5,504  | 17                        | 9,641            |
| Balance at end of period                             | 3,562   | 5,939                        | 84                                      | 9,587  | 254                       | 137,420          |



For the fiscal year ended March 31, 2025

(Millions of yen)

|  | Shareholders' equity |                 |                   |                 |                            |
|--|----------------------|-----------------|-------------------|-----------------|----------------------------|
|  | Share capital        | Capital surplus | Retained earnings | Treasury shares | Total shareholders' equity |
| Balance at beginning of period                       | 21,367               | 15,816          | 91,011            | (617)           | 127,578                    |
| Changes during period                                |                      |                 |                   |                 |                            |
| Dividends of surplus                                 |                      |                 | (1,335)           |                 | (1,335)                    |
| Profit attributable to owners of parent              |                      |                 | 5,715             |                 | 5,715                      |
| Purchase of treasury shares                          |                      |                 |                   | (1)             | (1)                        |
| Disposal of treasury shares                          |                      |                 |                   | 86              | 86                         |
| Reversal of revaluation reserve for land             |                      |                 |                   |                 | -                          |
| Net changes in items other than shareholders' equity |                      |                 |                   |                 |                            |
| Total changes during period                          | -                    | -               | 4,380             | 85              | 4,465                      |
| Balance at end of period                             | 21,367               | 15,816          | 95,392            | (532)           | 132,044                    |

|  | Accumulated other comprehensive income                |                              |   |  | Non-controlling interests | Total net assets |
|--|---|------------------------------|---|--|---------------------------|------------------|
|  | Valuation difference on available-for-sale securities | Revaluation reserve for land | Remeasurements of defined benefit plans | Total accumulated other comprehensive income |                           |                  |
| Balance at beginning of period                       | 3,562   | 5,939                        | 84                                      | 9,587  | 254                       | 137,420          |
| Changes during period                                |   |                              |   |  |                           |                  |
| Dividends of surplus                                 |   |                              |   |  |                           | (1,335)          |
| Profit attributable to owners of parent              |   |                              |   |  |                           | 5,715            |
| Purchase of treasury shares                          |   |                              |   |  |                           | (1)              |
| Disposal of treasury shares                          |   |                              |   |  |                           | 86               |
| Reversal of revaluation reserve for land             |   |                              |   |  |                           | -                |
| Net changes in items other than shareholders' equity | (5,989)   | (88)                         | (98)                                    | (6,176)                                      | 6                         | (6,170)          |
| Total changes during period                          | (5,989)   | (88)                         | (98)                                    | (6,176)                                      | 6                         | (1,704)          |
| Balance at end of period                             | (2,426)   | 5,851                        | (13)                                    | 3,410  | 260                       | 135,716          |

## Consolidated Statements of Cash Flows

(Millions of yen)

|   | For the fiscal year<br>ended March 31, 2024 | For the fiscal year<br>ended March 31, 2025 |
|---|---|---|
| <b>Cash flows from operating activities</b>   |   |   |
| Profit before income taxes  | 7,086                                       | 7,713                                       |
| Depreciation  | 1,675                                       | 1,693                                       |
| Impairment losses   | 679   | 85  |
| Increase (decrease) in allowance for loan losses  | (760)                                       | (1,395)                                     |
| Increase (decrease) in retirement benefit liability   | (190)                                       | 150   |
| Increase (decrease) in provision for retirement benefits for directors (and other officers) | 2   | 3   |
| Increase (decrease) in provision for share-based payments                                   | 7   | (48)  |
| Increase (decrease) in provision for reimbursement of deposits                              | (39)  | (29)  |
| Increase (decrease) in provision for loss on interest repayment                             | (6)   | 0   |
| Interest income   | (51,878)                                    | (51,452)                                    |
| Interest expenses   | 16,652                                      | 16,761                                      |
| Loss (gain) related to securities   | (661)                                       | (1,091)                                     |
| Foreign exchange losses (gains)   | (0)   | (0)   |
| Loss (gain) on disposal of non-current assets   | 142   | 35  |
| Net decrease (increase) in trading securities   | 9   | 69  |
| Net decrease (increase) in loans and bills discounted                                       | (12,448)                                    | (41,131)                                    |
| Net increase (decrease) in deposits   | 116,763                                     | 121,326                                     |
| Net increase (decrease) in negotiable certificates of deposit                               | (91,538)                                    | (64,343)                                    |
| Net increase (decrease) in borrowed money (excluding subordinated borrowings)               | (2,846)                                     | (1,733)                                     |
| Net decrease (increase) in due from banks (excluding due from Bank of Japan)                | (148)                                       | (490)                                       |
| Net decrease (increase) in call loans   | (4,096)                                     | (3,590)                                     |
| Net increase (decrease) in call money   | (20,000)                                    | -   |
| Net increase (decrease) in cash collateral received for securities lent                     | -   | 20,120                                      |
| Net decrease (increase) in foreign exchanges - assets                                       | 2,312                                       | 277   |
| Net increase (decrease) in foreign exchanges - liabilities                                  | 72  | 3,151                                       |
| Interest received   | 50,632                                      | 51,920                                      |
| Interest paid   | (16,026)                                    | (17,002)                                    |
| Other, net  | (17,569)                                    | 4,959                                       |
| Subtotal  | (22,173)                                    | 45,957                                      |
| Income taxes refund (paid)  | (2,795)                                     | (1,844)                                     |
| Net cash provided by (used in) operating activities   | (24,969)                                    | 44,113                                      |
| <b>Cash flows from investing activities</b>   |   |   |
| Purchase of securities  | (75,293)                                    | (122,509)                                   |
| Proceeds from sale of securities  | 25,959                                      | 54,615                                      |
| Proceeds from redemption of securities  | 64,498                                      | 90,192                                      |
| Purchase of tangible fixed assets   | (2,304)                                     | (605)                                       |
| Proceeds from sale of tangible fixed assets   | 1,185                                       | 116   |
| Purchase of intangible fixed assets   | (1,026)                                     | (983)                                       |
| Net cash provided by (used in) investing activities   | 13,019                                      | 20,825                                      |
| <b>Cash flows from financing activities</b>   |   |   |
| Dividends paid  | (1,178)                                     | (1,334)                                     |
| Dividends paid to non-controlling interests   | (1)   | (1)   |
| Purchase of treasury shares   | (131)                                       | (1)   |
| Proceeds from sale of treasury shares   | 19  | 86  |

(Millions of yen)

|   | For the fiscal year<br>ended March 31, 2024 | For the fiscal year<br>ended March 31, 2025 |
|---|---|---|
| Net cash provided by (used in) financing activities | (1,292)                                     | (1,250)                                     |

(Millions of yen)

|   | For the fiscal year<br>ended March 31, 2024 | For the fiscal year<br>ended March 31, 2025 |
|---|---|---|
| Effect of exchange rate change on cash and cash equivalents | 0   | 0   |
| Net increase (decrease) in cash and cash equivalents        | (13,241)                                    | 63,688                                      |
| Cash and cash equivalents at beginning of period            | 217,522                                     | 204,280                                     |
| Cash and cash equivalents at end of period                  | 204,280                                     | 267,968                                     |

# Non-consolidated Financial Statements

## Non-consolidated Balance Sheets

(Millions of yen)

|   | As of March 31, 2024 | As of March 31, 2025 |
|---|----------------------|----------------------|
| <b>Assets</b>   |                      |                      |
| Cash and due from banks                               | 204,900              | 269,073              |
| Cash  | 21,885               | 27,182               |
| Due from banks  | 183,014              | 241,890              |
| Call loans and bills bought                           | 3,028                | 5,382                |
| Monetary claims bought                                | 46,667               | 47,904               |
| Trading securities                                    | 74                   | 4                    |
| Trading government bonds                              | 74                   | 4                    |
| Securities  | 614,121              | 584,185              |
| Government bonds                                      | 46,104               | 49,986               |
| Local government bonds                                | 106,006              | 99,809               |
| Corporate bonds                                       | 38,412               | 36,114               |
| Stocks  | 48,777               | 43,489               |
| Other securities                                      | 374,820              | 354,785              |
| Loans and bills discounted                            | 1,942,443            | 1,982,671            |
| Bills discounted                                      | 4,549                | 2,888                |
| Loans on bills  | 60,656               | 60,780               |
| Loans on deeds  | 1,745,733            | 1,769,881            |
| Overdrafts  | 131,504              | 149,121              |
| Foreign exchanges                                     | 5,858                | 5,580                |
| Due from foreign banks (our accounts)                 | 5,858                | 5,580                |
| Other assets  | 35,836               | 28,995               |
| Prepaid expenses                                      | 1,103                | 1,006                |
| Accrued revenue                                       | 4,093                | 3,871                |
| Financial derivatives                                 | 1,825                | 4,432                |
| Other   | 28,814               | 19,685               |
| Tangible fixed assets                                 | 28,717               | 28,210               |
| Buildings   | 8,350                | 7,995                |
| Land  | 18,582               | 18,536               |
| Leased assets   | 212                  | 198                  |
| Construction in progress                              | 23                   | 29                   |
| Other tangible fixed assets                           | 1,548                | 1,450                |
| Intangible fixed assets                               | 2,243                | 2,449                |
| Software  | 2,089                | 2,307                |
| Leased assets   | 25                   | 13                   |
| Other intangible fixed assets                         | 128                  | 128                  |
| Deferred tax assets                                   | 1,591                | 4,354                |
| Customers' liabilities for acceptances and guarantees | 8,101                | 5,177                |
| Allowance for loan losses                             | (13,606)             | (12,329)             |
| Total assets  | 2,879,980            | 2,951,661            |

(Millions of yen)

|  | As of March 31, 2024 | As of March 31, 2025 |
|--|----------------------|----------------------|
| <b>Liabilities</b>                                       |                      |                      |
| Deposits   | 2,426,275            | 2,547,778            |
| Current deposits   | 106,548              | 108,866              |
| Ordinary deposits  | 1,290,149            | 1,253,765            |
| Savings deposits   | 5,464                | 5,238                |
| Deposits at notice                                       | 26,756               | 26,163               |
| Time deposits  | 823,168              | 954,666              |
| Installment savings                                      | 6,425                | 6,379                |
| Other deposits   | 167,762              | 192,698              |
| Negotiable certificates of deposit                       | 224,497              | 160,153              |
| Call money   | 30,000               | 30,000               |
| Cash collateral received for securities lent             | -                    | 20,120               |
| Borrowed money   | 42,038               | 37,855               |
| Borrowings from other banks                              | 42,038               | 37,855               |
| Foreign exchanges  | 153                  | 3,305                |
| Foreign bills payable                                    | 153                  | 3,305                |
| Other liabilities  | 14,749               | 15,164               |
| Income taxes payable                                     | 646                  | 922                  |
| Accrued expenses   | 3,290                | 3,005                |
| Unearned revenue   | 604                  | 806                  |
| Reserve for interest on installment savings              | 0                    | 1                    |
| Financial derivatives                                    | 3,392                | 1,312                |
| Lease liabilities  | 311                  | 283                  |
| Other  | 6,504                | 8,833                |
| Provision for bonuses for directors (and other officers) | 55                   | 55                   |
| Provision for retirement benefits                        | 1,292                | 1,340                |
| Provision for share-based compensation                   | 226                  | 177                  |
| Provision for reimbursement of deposits                  | 123                  | 93                   |
| Deferred tax liabilities for land revaluation            | 3,023                | 3,112                |
| Acceptances and guarantees                               | 8,101                | 5,177                |
| <b>Total liabilities</b>                                 | <b>2,750,538</b>     | <b>2,824,334</b>     |

(Millions of yen)

|   | As of March 31, 2024 | As of March 31, 2025 |
|---|----------------------|----------------------|
| Net assets  |                      |                      |
| Share capital   | 21,367               | 21,367               |
| Capital surplus   | 15,502               | 15,502               |
| Legal capital surplus   | 15,502               | 15,502               |
| Retained earnings   | 84,537               | 88,419               |
| Legal retained earnings                                       | 5,864                | 5,864                |
| Other retained earnings                                       | 78,672               | 82,554               |
| Reserve for tax purpose reduction entry of non-current assets | 31                   | 30                   |
| General reserve   | 73,253               | 76,753               |
| Retained earnings brought forward                             | 5,387                | 5,769                |
| Treasury shares   | (617)                | (532)                |
| Total shareholders' equity                                    | 120,791              | 124,757              |
| Valuation difference on available-for-sale securities         | 2,710                | (3,282)              |
| Revaluation reserve for land                                  | 5,939                | 5,851                |
| Total valuation and translation adjustments                   | 8,650                | 2,568                |
| Total net assets  | 129,441              | 127,326              |
| Total liabilities and net assets                              | 2,879,980            | 2,951,661            |

## Non-consolidated Statements of Income

(Millions of yen)

|  | For the fiscal year<br>ended March 31, 2024 | For the fiscal year<br>ended March 31, 2025 |
|--|---|---|
| Ordinary income  | 60,558                                      | 60,986                                      |
| Interest income  | 51,348                                      | 50,934                                      |
| Interest on loans and discounts                                      | 31,364                                      | 31,189                                      |
| Interest and dividends on securities                                 | 18,872                                      | 18,380                                      |
| Interest on call loans   | 254   | 324   |
| Interest on deposits with banks                                      | 234   | 331   |
| Other interest income  | 622   | 708   |
| Fees and commissions   | 4,704                                       | 4,775                                       |
| Fees and commissions on domestic and foreign<br>exchanges            | 982   | 1,050                                       |
| Other fees and commissions   | 3,722                                       | 3,725                                       |
| Other ordinary income  | 283   | 283   |
| Net gain on trading securities transactions                          | 0   | 0   |
| Gain on sale of bonds  | 30  | 9   |
| Other  | 252   | 273   |
| Other income   | 4,222                                       | 4,992                                       |
| Reversal of allowance for loan losses                                | 69  | 640   |
| Recoveries of written off receivables                                | 0   | 0   |
| Gain on sale of equity securities                                    | 3,538                                       | 3,759                                       |
| Other  | 614   | 592   |
| Ordinary expenses  | 53,478                                      | 53,902                                      |
| Interest expenses  | 16,644                                      | 16,747                                      |
| Interest on deposits   | 4,034                                       | 5,846                                       |
| Interest on negotiable certificates of deposit                       | 52  | 316   |
| Interest on call money   | 2   | 37  |
| Interest expenses on cash collateral received for<br>securities lent | -   | 21  |
| Interest on borrowings and rediscounts                               | 1,585                                       | 1,186                                       |
| Other interest expenses  | 10,969                                      | 9,339                                       |
| Fees and commissions payments  | 5,891                                       | 5,979                                       |
| Fees and commissions on domestic and foreign<br>exchanges            | 383   | 462   |
| Other fees and commissions   | 5,507                                       | 5,517                                       |
| Other ordinary expenses  | 9,147                                       | 7,709                                       |
| Loss on foreign exchange transactions                                | 6,256                                       | 5,222                                       |
| Loss on sale of bonds  | 2,687                                       | 2,335                                       |
| Other  | 203   | 152   |
| General and administrative expenses                                  | 20,879                                      | 21,357                                      |
| Other expenses   | 914   | 2,106                                       |
| Write-off of loans   | 404   | 1,526                                       |
| Loss on sale of equity securities                                    | 118   | 340   |
| Loss on devaluation of equity securities                             | 98  | 2   |
| Other  | 292   | 237   |
| Ordinary profit  | 7,080                                       | 7,084                                       |



(Millions of yen)

|  | For the fiscal year<br>ended March 31, 2024 | For the fiscal year<br>ended March 31, 2025 |
|--|---|---|
| Extraordinary income                   | 4   | 0   |
| Gain on disposal of non-current assets | 4   | 0   |
| Extraordinary losses                   | 821   | 121   |
| Loss on disposal of non-current assets | 142   | 36  |
| Impairment losses                      | 679   | 85  |
| Profit before income taxes             | 6,263                                       | 6,963                                       |
| Income taxes - current                 | 1,879                                       | 1,903                                       |
| Income taxes - deferred                | (125)                                       | (156)                                       |
| Total income taxes                     | 1,754                                       | 1,746                                       |
| Profit                                 | 4,509                                       | 5,216                                       |

# Non-consolidated Statements of Changes in Equity

For the fiscal year ended March 31, 2024

(Millions of yen)

|   | Shareholders' equity |                       |                       |                         |                             |                                   |                         |
|---|----------------------|-----------------------|-----------------------|-------------------------|-----------------------------|-----------------------------------|-------------------------|
|   | Share capital        | Capital surplus       |                       | Legal retained earnings | Retained earnings           |                                   |                         |
|   |                      | Legal capital surplus | Total capital surplus |                         | Other retained earnings     |                                   | Total retained earnings |
|   |                      |                       |                       |                         | Voluntary retained earnings | Retained earnings brought forward |                         |
| Balance at beginning of period  | 21,367               | 15,502                | 15,502                | 5,864                   | 69,285                      | 5,702                             | 80,852                  |
| Changes during period   |                      |                       |                       |                         |                             |                                   |                         |
| Dividends of surplus  |                      |                       |                       |                         |                             | (1,178)                           | (1,178)                 |
| Profit  |                      |                       |                       |                         |                             | 4,509                             | 4,509                   |
| Purchase of treasury shares   |                      |                       |                       |                         |                             |                                   |                         |
| Disposal of treasury shares   |                      |                       |                       |                         |                             | (0)                               | (0)                     |
| Reversal of revaluation reserve for land                                  |                      |                       |                       |                         |                             | 354                               | 354                     |
| Reversal of reserve for tax purpose reduction entry of non-current assets |                      |                       |                       |                         | (0)                         | 0                                 |                         |
| Provision of general reserve  |                      |                       |                       |                         | 4,000                       | (4,000)                           |                         |
| Net changes in items other than shareholders' equity                      |                      |                       |                       |                         |                             |                                   |                         |
| Total changes during period   | -                    | -                     | -                     | -                       | 3,999                       | (314)                             | 3,684                   |
| Balance at end of period  | 21,367               | 15,502                | 15,502                | 5,864                   | 73,285                      | 5,387                             | 84,537                  |

|   | Shareholders' equity |                            | Valuation and translation adjustments                 |                              |   | Total net assets |
|---|----------------------|----------------------------|---|------------------------------|---|------------------|
|   | Treasury shares      | Total shareholders' equity | Valuation difference on available-for-sale securities | Revaluation reserve for land | Total valuation and translation adjustments |                  |
| Balance at beginning of period  | (505)                | 117,218                    | (2,993)   | 6,294                        | 3,301                                       | 120,519          |
| Changes during period   |                      |                            |   |                              |   |                  |
| Dividends of surplus  |                      | (1,178)                    |   |                              |   | (1,178)          |
| Profit  |                      | 4,509                      |   |                              |   | 4,509            |
| Purchase of treasury shares   | (131)                | (131)                      |   |                              |   | (131)            |
| Disposal of treasury shares   | 19                   | 19                         |   |                              |   | 19               |
| Reversal of revaluation reserve for land                                  |                      | 354                        |   |                              |   | 354              |
| Reversal of reserve for tax purpose reduction entry of non-current assets |                      | -                          |   |                              |   | -                |
| Provision of general reserve  |                      | -                          |   |                              |   | -                |
| Net changes in items other than shareholders' equity                      |                      |                            | 5,704   | (354)                        | 5,349                                       | 5,349            |

|                             | Shareholders' equity |                            | Valuation and translation adjustments                 |                              |   | Total net assets |
|-----------------------------|----------------------|----------------------------|---|------------------------------|---|------------------|
|                             | Treasury shares      | Total shareholders' equity | Valuation difference on available-for-sale securities | Revaluation reserve for land | Total valuation and translation adjustments |                  |
| Total changes during period | (112)                | 3,572                      | 5,704   | (354)                        | 5,349                                       | 8,922            |
| Balance at end of period    | (617)                | 120,791                    | 2,710   | 5,939                        | 8,650                                       | 129,441          |

For the fiscal year ended March 31, 2025

(Millions of yen)

|   | Shareholders' equity |                       |                       |                         |                             |                                   |                         |
|---|----------------------|-----------------------|-----------------------|-------------------------|-----------------------------|-----------------------------------|-------------------------|
|   | Share capital        | Capital surplus       |                       | Retained earnings       |                             |                                   |                         |
|   |                      | Legal capital surplus | Total capital surplus | Legal retained earnings | Other retained earnings     |                                   | Total retained earnings |
|   |                      |                       |                       |                         | Voluntary retained earnings | Retained earnings brought forward |                         |
| Balance at beginning of period  | 21,367               | 15,502                | 15,502                | 5,864                   | 73,285                      | 5,387                             | 84,537                  |
| Changes during period   |                      |                       |                       |                         |                             |                                   |                         |
| Dividends of surplus  |                      |                       |                       |                         |                             | (1,335)                           | (1,335)                 |
| Profit  |                      |                       |                       |                         |                             | 5,216                             | 5,216                   |
| Purchase of treasury shares   |                      |                       |                       |                         |                             |                                   |                         |
| Disposal of treasury shares   |                      |                       |                       |                         |                             |                                   |                         |
| Reversal of revaluation reserve for land                                  |                      |                       |                       |                         |                             |                                   |                         |
| Reversal of reserve for tax purpose reduction entry of non-current assets |                      |                       |                       |                         | (0)                         | 0                                 |                         |
| Provision of general reserve  |                      |                       |                       |                         | 3,500                       | (3,500)                           |                         |
| Net changes in items other than shareholders' equity                      |                      |                       |                       |                         |                             |                                   |                         |
| Total changes during period   | -                    | -                     | -                     | -                       | 3,499                       | 382                               | 3,881                   |
| Balance at end of period  | 21,367               | 15,502                | 15,502                | 5,864                   | 76,784                      | 5,769                             | 88,419                  |

|   | Shareholders' equity |                            | Valuation and translation adjustments                 |                              |   | Total net assets |
|---|----------------------|----------------------------|---|------------------------------|---|------------------|
|   | Treasury shares      | Total shareholders' equity | Valuation difference on available-for-sale securities | Revaluation reserve for land | Total valuation and translation adjustments |                  |
| Balance at beginning of period  | (617)                | 120,791                    | 2,710   | 5,939                        | 8,650                                       | 129,441          |
| Changes during period   |                      |                            |   |                              |   |                  |
| Dividends of surplus  |                      | (1,335)                    |   |                              |   | (1,335)          |
| Profit  |                      | 5,216                      |   |                              |   | 5,216            |
| Purchase of treasury shares   | (1)                  | (1)                        |   |                              |   | (1)              |
| Disposal of treasury shares   | 86                   | 86                         |   |                              |   | 86               |
| Reversal of revaluation reserve for land                                  |                      | -                          |   |                              |   | -                |
| Reversal of reserve for tax purpose reduction entry of non-current assets |                      | -                          |   |                              |   | -                |
| Provision of general reserve  |                      | -                          |   |                              |   | -                |
| Net changes in items other than shareholders' equity                      |                      |                            | (5,993)   | (88)                         | (6,082)                                     | (6,082)          |
| Total changes   | 85                   | 3,966                      | (5,993)   | (88)                         | (6,082)                                     | (2,115)          |

|                          | Shareholders' equity |                            | Valuation and translation adjustments                 |                              |   | Total net assets |
|--------------------------|----------------------|----------------------------|---|------------------------------|---|------------------|
|                          | Treasury shares      | Total shareholders' equity | Valuation difference on available-for-sale securities | Revaluation reserve for land | Total valuation and translation adjustments |                  |
| during period            |                      |                            |   |                              |   |                  |
| Balance at end of period | (532)                | 124,757                    | (3,282)   | 5,851                        | 2,568                                       | 127,326          |