

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.

November 14, 2025

Consolidated Financial Results for the Six Months Ended September 30, 2025 (Under Japanese GAAP)



Company name: FIDEA Holdings Co. Ltd.

Listing: Tokyo Stock Exchange

Securities code: 8713

URL: <http://www.fidea.co.jp/>

Representative: Masahiro Niino

Inquiries: Tadahiko Onoyama

Telephone: +81-22-290-8800

Scheduled date to file semi-annual securities report: November 26, 2025

Scheduled date to commence dividend payments: December 1, 2025

Trading accounts: None

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: None

President&CEO

Senior Managing Executive Officer&CFO

(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		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Six months ended September 30, 2025	26,493	4.4	1,965	54.5	1,910	167.2
September 30, 2024	25,359	12.5	1,272	(16.3)	715	(17.8)

Note: Comprehensive income For the six months ended September 30, 2025: ¥ 8,160 million [-%]
For the six months ended September 30, 2024: ¥ (5,274) million [-%]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Six months ended September 30, 2025	105.94	-
September 30, 2024	39.65	-

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
	Millions of yen	Millions of yen	%
As of September 30, 2025	2,922,500	84,938	2.9
March 31, 2025	2,921,972	77,396	2.6

Reference: Equity

As of September 30, 2025: ¥ 84,758 million

As of March 31, 2025: ¥ 77,234 million

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2025	-	37.50	-	37.50	75.00
Fiscal year ending March 31, 2026	-	37.50			
Fiscal year ending March 31, 2026 (Forecast)			-	37.50	75.00

Note: Revisions to the forecast of cash dividends most recently announced: None

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

Commemorative dividend - yen

Special dividend - yen

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2026 (from 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
Full year	4,800	14.0	3,300	17.1	182.85

Note: Revisions to the financial result forecast most recently announced: None

* Notes

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

Newly included: - companies()

Excluded: - companies()

(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	18,142,122 shares
As of March 31, 2025	18,142,122 shares

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

As of September 30, 2025	80,209 shares
As of March 31, 2025	118,427 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2025	18,033,197 shares
Six months ended September 30, 2024	18,031,677 shares

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.)

	Operating revenue		Operating profit		Ordinary profit		Profit	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2025	1,509	5.0	742	8.7	726	6.0	833	22.7
September 30, 2024	1,437	5.6	682	(1.9)	685	(3.0)	678	(2.5)

	Basic earnings per share
Six months ended	Yen
September 30, 2025	46.22
September 30, 2024	37.65

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2025	63,809	52,551	82.3
March 31, 2025	63,653	52,336	82.2

Reference: Equity

As of September 30, 2025: ¥ 52,551 million

As of March 31, 2025: ¥ 52,336 million

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

*The future prospects of the business results, etc., described in this material is based on information that our company has acquired and certain assumptions assessed to be reasonable, and there is a possibility that actual business results, etc., will be different depending on various factors.

Semi-annual Consolidated Financial Statements and Primary Notes
Semi-annual Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Assets		
Cash and due from banks	316,696	429,325
Monetary claims bought	3,828	3,777
Trading securities	654	603
Money held in trust	40,043	39,918
Securities	565,839	482,610
Loans and bills discounted	1,913,574	1,904,543
Foreign exchanges	1,222	1,319
Lease receivables and investments in leases	9,538	10,012
Other assets	34,811	16,896
Tangible fixed assets	19,748	19,266
Intangible fixed assets	1,298	1,525
Retirement benefit asset	3,154	3,136
Deferred tax assets	5,557	3,817
Customers' liabilities for acceptances and guarantees	18,881	18,067
Allowance for loan losses	(12,876)	(12,320)
Total assets	2,921,972	2,922,500
Liabilities		
Deposits	2,670,943	2,652,034
Negotiable certificates of deposit	20,844	36,867
Borrowed money	103,300	98,500
Foreign exchanges	29	34
Other liabilities	29,101	30,557
Provision for bonuses for directors (and other officers)	40	-
Retirement benefit liability	518	571
Provision for reimbursement of deposits	10	0
Provision for contingent loss	507	523
Deferred tax liabilities	13	21
Deferred tax liabilities for land revaluation	384	384
Acceptances and guarantees	18,881	18,067
Total liabilities	2,844,575	2,837,561
Net assets		
Share capital	18,000	18,000
Capital surplus	18,172	18,171
Retained earnings	59,147	60,381
Treasury shares	(178)	(120)
Total shareholders' equity	95,140	96,433
Valuation difference on available-for-sale securities	(23,415)	(18,604)
Deferred gains or losses on hedges	3,222	4,665
Revaluation reserve for land	834	834
Remeasurements of defined benefit plans	1,451	1,429
Total accumulated other comprehensive income	(17,906)	(11,674)
Non-controlling interests	162	180
Total net assets	77,396	84,938
Total liabilities and net assets	2,921,972	2,922,500

Semi-annual Consolidated Statements of Income and Comprehensive Income
Semi-annual Consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Ordinary income	25,359	26,493
Interest income	14,434	17,271
Interest on loans and discounts	10,236	12,344
Interest and dividends on securities	3,932	3,973
Fees and commissions	4,551	3,870
Other ordinary income	3,438	2,641
Other income	2,935	2,709
Ordinary expenses	24,087	24,527
Interest expenses	1,008	2,844
Interest on deposits	411	2,328
Fees and commissions payments	1,586	1,547
Other ordinary expenses	6,103	5,925
General and administrative expenses	11,824	12,005
Other expenses	3,565	2,204
Ordinary profit	1,272	1,965
Extraordinary income	1	0
Gain on disposal of non-current assets	1	0
Extraordinary losses	163	371
Loss on disposal of non-current assets	88	193
Impairment losses	74	178
Profit before income taxes	1,111	1,594
Income taxes - current	744	136
Income taxes - deferred	(346)	(464)
Total income taxes	398	(327)
Profit	712	1,922
Profit (loss) attributable to non-controlling interests	(2)	11
Profit attributable to owners of parent	715	1,910

Semi-annual Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Profit	712	1,922
Other comprehensive income	(5,987)	6,238
Valuation difference on available-for-sale securities	(5,845)	4,816
Deferred gains or losses on hedges	(46)	1,442
Remeasurements of defined benefit plans, net of tax	(95)	(21)
Comprehensive income	(5,274)	8,160
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(5,272)	8,143
Comprehensive income attributable to non-controlling interests	(2)	17

Semi-annual Consolidated Statement of Changes in Equity

For the six months ended September 30, 2024

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	18,000	18,167	57,665	(63)	93,769
Changes during period					
Dividends of surplus			(678)		(678)
Profit attributable to owners of parent			715		715
Purchase of treasury shares				(165)	(165)
Disposal of treasury shares		4		53	57
Revaluation reserve for land			4		4
Net changes in items other than shareholders' equity					
Total changes during period	-	4	41	(111)	(66)
Balance at end of period	18,000	18,172	57,706	(175)	93,702

	Accumulated other comprehensive income					Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	(10,668)	413	866	1,288	(8,099)	155	85,824
Changes during period							
Dividends of surplus							(678)
Profit attributable to owners of parent							715
Purchase of treasury shares							(165)
Disposal of treasury shares							57
Revaluation reserve for land							4
Net changes in items other than shareholders' equity	(5,845)	(46)	(4)	(95)	(5,992)	(2)	(5,994)
Total changes during period	(5,845)	(46)	(4)	(95)	(5,992)	(2)	(6,060)
Balance at end of period	(16,513)	366	861	1,193	(14,091)	152	79,763

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	18,000	18,172	59,147	(178)	95,140
Changes during period					
Dividends of surplus			(675)		(675)
Profit attributable to owners of parent			1,910		1,910
Purchase of treasury shares				(3)	(3)
Disposal of treasury shares		(0)		61	61
Net changes in items other than shareholders' equity					
Total changes during period	-	(0)	1,234	57	1,292
Balance at end of period	18,000	18,171	60,381	(120)	96,433

	Accumulated other comprehensive income					Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	(23,415)	3,222	834	1,451	(17,906)	162	77,396
Changes during period							
Dividends of surplus							(675)
Profit attributable to owners of parent							1,910
Purchase of treasury shares							(3)
Disposal of treasury shares							61
Net changes in items other than shareholders' equity	4,811	1,442	-	(21)	6,232	17	6,249
Total changes during period	4,811	1,442	-	(21)	6,232	17	7,542
Balance at end of period	(18,604)	4,665	834	1,429	(11,674)	180	84,938

Financial Data for the Six Months Ended September 30, 2025

【 Contents 】

I. Overview of interim financial results

1. Profit and loss	1
2. Net business profits	5
3. Interest margin	6
4. Gains and losses on securities	8
5. Capital adequacy ratio	10
6. ROE	10
7. OHR	11

II. Status of loans, etc.

1. Allowance of loan losses	12
2. Loans based on the Financial Reconstruction Law	13
3. Self-assessment results and loans based on the Financial Reconstruction Law (risk-monitored loans)	16
4. Loans by industry	19
5. Balance of deposits, loans and securities	20
6. Personal loans	22
7. Loans to SMEs, etc.	22
8. Investment products for individuals	23
9. Branches and employees	24

III. Valuation gains (losses) on securities

1. Valuation standards of securities	25
2. Unrealized valuation gains (losses)	25

I. Overview of interim financial results

1. Profit and loss

(1) Consolidated

Six months ended September 30

(Millions of yen)

	FY2025 H1		FY2024 H1
	A	A - B	B
Ordinary income	26,493	1,134	25,359
Gross business profit	13,466	(260)	13,727
Core gross business profit	16,479	480	15,999
Net interest income	14,427	1,000	13,426
Net fees and commissions	2,323	(642)	2,965
Net other business income	(3,284)	(619)	(2,665)
Net gains (losses) on government and other bonds	(3,013)	(741)	(2,271)
Expenses (excluding non-recurrent expense)	12,049	95	11,954
Net business income (before net transfer to general allowance for loan losses)	1,416	(356)	1,773
Core net business income	4,429	384	4,044
(Excluding gains/losses on cancellation of private offering investment trusts)	3,817	123	3,693
Net transfer to general allowance for loan losses①	423	820	(397)
Net business income	993	(1,176)	2,170
Net non-recurrent gains/losses	972	1,870	(898)
Disposal of non-performing loans②	245	(1,868)	2,113
Reversal of allowance for loan losses③	—	—	—
Recoveries of written-off claims④	258	215	42
Gains/losses related to stocks, etc.	980	(616)	1,597
Ordinary profit	1,965	693	1,272
Extraordinary income/losses	(370)	(209)	(161)
Income before income taxes	1,594	483	1,111
Income taxes-current	136	(608)	744
Income taxes-deferred	(464)	(117)	(346)
Total income taxes	(327)	(725)	398
Net income	1,922	1,209	712
Profit (loss) attributable to non-controlling interests	11	14	(2)
Profit attributable to owners of parent	1,910	1,195	715
Credit related costs (① + ② - ③ - ④)	409	(1,263)	1,673

Number of consolidated companies

Number of Consolidated Subsidiaries	7	1	6
Number of affiliated companies applicable to the equity method	—	—	—

(Definitions of figures used in this document)

Consolidated: FIDEA Holdings (consolidated)

2 Banks: Shonai Bank (non-consolidated) + Hokuto Bank (non-consolidated)

This material contains forward-looking statements. These statements are not represented as providing a guarantee of the Bank's future performance, and actual results may be subject to risks and uncertainties. Please note that future performance may be different from the views presented here owing to changes in the operating environment and other factors. Also, please note that this material is an English translation of the Japanese original. Please be advised that there may be some disparities due to such things as differences in nuance that are inherent to the difference in languages although the English translation is prepared to mirror the Japanese original as accurately as possible.

(2) 2 banks

Six months ended September 30

(Millions of yen)

	FY2025 H1		FY2024 H1
	A	A - B	B
Ordinary income	24,311	1,063	23,248
Gross business profit	12,749	(229)	12,978
(Excluding gains/losses on bond transactions)	15,762	512	15,250
Gross domestic business profit	12,493	(631)	13,125
(Excluding gains/losses on bond transactions)	15,635	279	15,355
Net interest income	13,891	981	12,909
Net fees and commissions	1,921	(647)	2,568
Net other business income	(3,319)	(966)	(2,353)
Gross international business profit	255	402	(146)
(Excluding gains/losses on bond transactions)	126	232	(105)
Net interest income	651	73	577
Net fees and commissions	(1)	(1)	0
Net other business income	(394)	330	(725)
Expenses (excluding non-recurrent expense)	11,451	133	11,317
Personnel expenses	5,264	27	5,236
Non-personnel expenses	5,352	58	5,294
Taxes	833	47	786
Net business income (before net transfer to general allowance for loan losses)	1,298	(362)	1,660
Core net business income	4,311	378	3,932
(Excluding gains/losses on cancellation of private offering investment trusts)	3,698	117	3,581
Net transfer to general allowance for loan losses ^①	356	776	(420)
Net business income	941	(1,139)	2,081
(Of which, gains/losses on bond transactions)	(3,013)	(741)	(2,271)
Net non-recurrent gains/losses	1,043	1,732	(688)
Disposal of non-performing loans ^②	384	(1,550)	1,935
Write-off of loans	—	—	—
Transfer to specific allowance for loan losses	215	(1,522)	1,737
Losses on sales of loans	—	—	—
Other	169	(27)	197
Reversal of allowance for loan losses ^③	215	215	—
Recoveries of written-off claims ^④	258	215	42
Gains/losses related to stocks, etc.	980	(624)	1,605
Gains on sale	1,969	(717)	2,687
Losses on sale	988	(86)	1,075
Write-down	0	(6)	6
Retirement benefit costs	(61)	79	(140)
Other non-recurrent gains/losses	(86)	455	(542)
Ordinary profit	1,985	593	1,392
Extraordinary income/losses	(281)	(120)	(161)
Net gain (loss) from fixed assets	(188)	(101)	(86)
Gains from fixed assets	2	0	1
Losses from fixed assets	190	101	88
Impairment loss	93	18	74
Income before income taxes	1,704	473	1,231
Income taxes-current	73	(618)	692
Income taxes-deferred	(259)	41	(300)
Total income taxes	(185)	(577)	391
Net Income	1,890	1,050	839
Credit related costs (① + ② - ③ - ④)	267	(1,205)	1,472

(3) Shonai Bank (non-consolidated)

Six months ended September 30

(Millions of yen)

	FY2025 H1		FY2024 H1
	A	A - B	B
Ordinary income	13,015	1,293	11,721
Gross business profit	6,324	(28)	6,352
(Excluding gains/losses on bond transactions)	7,702	359	7,343
Gross domestic business profit	6,100	(296)	6,396
(Excluding gains/losses on bond transactions)	7,599	187	7,412
Net interest income	6,938	347	6,590
Net fees and commissions	763	(265)	1,028
Net other business income	(1,601)	(378)	(1,222)
Gross international business profit	223	267	(43)
(Excluding gains/losses on bond transactions)	103	171	(68)
Net interest income	497	138	358
Net fees and commissions	(1)	(2)	0
Net other business income	(272)	130	(403)
Expenses (excluding non-recurrent expense)	5,654	81	5,572
Personnel expenses	2,680	43	2,636
Non-personnel expenses	2,563	20	2,542
Taxes	410	17	393
Net business income (before net transfer to general allowance for loan losses)	669	(109)	779
Core net business income	2,048	277	1,770
(Excluding gains/losses on cancellation of private offering investment trusts)	1,978	225	1,752
Net transfer to general allowance for loan losses ^①	—	—	—
Net business income	669	(109)	779
(Of which, gains/losses on bond transactions)	(1,378)	(387)	(991)
Net non-recurrent gains/losses	789	401	387
Disposal of non-performing loans ^②	40	(397)	438
Write-off of loans	—	—	—
Transfer to specific allowance for loan losses	—	(320)	320
Losses on sales of loans	—	—	—
Other	40	(77)	117
Reversal of allowance for loan losses ^③	215	215	—
Recoveries of written-off claims ^④	—	—	—
Gains/losses related to stocks, etc.	737	(329)	1,067
Gains on sale	1,426	(337)	1,764
Losses on sale	688	(1)	689
Write-down	0	(6)	6
Retirement benefit costs	(46)	55	(101)
Other non-recurrent gains/losses	(169)	173	(342)
Ordinary profit	1,459	291	1,167
Extraordinary income/losses	(166)	(22)	(144)
Net gain (loss) from fixed assets	(89)	(19)	(69)
Gains from fixed assets	—	(1)	1
Losses from fixed assets	89	17	71
Impairment loss	77	2	74
Income before income taxes	1,292	269	1,023
Income taxes-current	81	(338)	420
Income taxes-deferred	37	1	36
Total income taxes	119	(337)	456
Net Income	1,173	607	566
Credit related costs (①+②-③-④)	(174)	(612)	438

(4) Hokuto Bank (non-consolidated)

Six months ended September 30

(Millions of yen)

	FY2025 H1		FY2024 H1
	A	A - B	B
Ordinary income	11,296	(230)	11,526
Gross business profit	6,425	(200)	6,625
(Excluding gains/losses on bond transactions)	8,059	152	7,906
Gross domestic business profit	6,392	(335)	6,728
(Excluding gains/losses on bond transactions)	8,035	92	7,943
Net interest income	6,952	633	6,319
Net fees and commissions	1,158	(381)	1,540
Net other business income	(1,717)	(587)	(1,130)
Gross international business profit	32	135	(102)
(Excluding gains/losses on bond transactions)	23	60	(37)
Net interest income	153	(65)	219
Net fees and commissions	(0)	0	(0)
Net other business income	(121)	199	(321)
Expenses (excluding non-recurrent expense)	5,796	52	5,744
Personnel expenses	2,584	(15)	2,600
Non-personnel expenses	2,789	37	2,751
Taxes	423	30	393
Net business income (before net transfer to general allowance for loan losses)	628	(252)	881
Core net business income	2,262	100	2,161
(Excluding gains/losses on cancellation of private offering investment trusts)	1,720	(107)	1,828
Net transfer to general allowance for loan losses①	356	776	(420)
Net business income	272	(1,029)	1,301
(Of which, gains/losses on bond transactions)	(1,634)	(353)	(1,280)
Net non-recurrent gains/losses	254	1,330	(1,076)
Disposal of non-performing loans②	343	(1,153)	1,496
Write-off of loans	—	—	—
Transfer to specific allowance for loan losses	215	(1,202)	1,417
Losses on sales of loans	—	—	—
Other	128	49	79
Reversal of allowance for loan losses③	—	—	—
Recoveries of written-off claims④	258	215	42
Gains/losses related to stocks, etc.	243	(295)	538
Gains on sale	543	(380)	923
Losses on sale	300	(84)	385
Write-down	—	—	—
Retirement benefit costs	(14)	24	(39)
Other non-recurrent gains/losses	82	281	(199)
Ordinary profit	526	301	225
Extraordinary income/losses	(114)	(97)	(16)
Net gain (loss) from fixed assets	(98)	(81)	(16)
Gains from fixed assets	2	2	—
Losses from fixed assets	100	83	16
Impairment loss	16	16	—
Income before income taxes	411	203	208
Income taxes-current	(8)	(279)	271
Income taxes-deferred	(296)	40	(336)
Total income taxes	(304)	(239)	(65)
Net Income	716	443	273
Credit related costs (①+②-③-④)	441	(592)	1,034

2. Net business profits

(1) 2 banks

Six months ended September 30

(Millions of yen)

	FY2025 H1		FY2024 H1
	A	A - B	B
Core net business income	4,311	378	3,932
Per head (in thousands of yen)	4,281	473	3,807
Net business income (before transfer to general allowance for loan losses)	1,298	(362)	1,660
Per head (in thousands of yen)	1,289	(318)	1,607
Net business income	941	(1,139)	2,081
Per head (in thousands of yen)	935	(1,079)	2,014

(2) Shonai Bank (non-consolidated)

Six months ended September 30

(Millions of yen)

	FY2025 H1		FY2024 H1
	A	A - B	B
Core net business income	2,048	277	1,770
Per head (in thousands of yen)	4,008	590	3,418
Net business income (before transfer to general allowance for loan losses)	669	(109)	779
Per head (in thousands of yen)	1,310	(194)	1,505
Net business income	669	(109)	779
Per head (in thousands of yen)	1,310	(194)	1,505

(3) Hokuto Bank (non-consolidated)

Six months ended September 30

(Millions of yen)

	FY2025 H1		FY2024 H1
	A	A - B	B
Core net business income	2,262	100	2,161
Per head (in thousands of yen)	4,561	363	4,197
Net business income (before transfer to general allowance for loan losses)	628	(252)	881
Per head (in thousands of yen)	1,266	(444)	1,711
Net business income	272	(1,029)	1,301
Per head (in thousands of yen)	548	(1,978)	2,527

*Par head uses the average number of employees during the period.

3. Interest margin

(1) 2 banks

Six months ended September 30, All branches:

(%)

	FY2025 H1		FY2024 H1
	A	A - B	B
Average yield on interest earning assets ①	1.40	0.32	1.08
Average yield on loans and bills discounted	1.28	0.20	1.08
Average yield on securities	1.47	0.41	1.06
Average yield on interest bearing liabilities ②	1.01	0.18	0.83
Average yield on deposits and negotiable certificates of deposit	0.17	0.15	0.02
Average yield on call money and borrowed money	0.24	0.23	0.01
Average interest rate spread ① - ②	0.39	0.14	0.25

Six months ended September 30, Domestic business segment:

(%)

	FY2025 H1		FY2024 H1
	A	A - B	B
Average yield on interest earning assets ①	1.34	0.30	1.04
Average yield on loans and bills discounted	1.28	0.20	1.08
Average yield on securities	1.28	0.35	0.93
Average yield on interest bearing liabilities ②	0.98	0.17	0.81
Average yield on deposits and negotiable certificates of deposit	0.17	0.15	0.02
Average yield on call money and borrowed money	0.24	0.23	0.01
Average interest rate spread ① - ②	0.36	0.13	0.23

(2) Shonai Bank (non-consolidated)

Six months ended September 30, All branches:

(%)

	FY2025 H1		FY2024 H1
	A	A - B	B
Average yield on interest earning assets ①	1.37	0.28	1.09
Average yield on loans and bills discounted	1.22	0.18	1.04
Average yield on securities	1.70	0.50	1.20
Average yield on interest bearing liabilities ②	1.03	0.18	0.85
Average yield on deposits and negotiable certificates of deposit	0.17	0.14	0.03
Average yield on call money and borrowed money	0.22	0.19	0.03
Average interest rate spread ① - ②	0.34	0.10	0.24

Six months ended September 30, Domestic business segment:

(%)

	FY2025 H1		FY2024 H1
	A	A - B	B
Average yield on interest earning assets ①	1.29	0.26	1.03
Average yield on loans and bills discounted	1.22	0.18	1.04
Average yield on securities	1.44	0.40	1.04
Average yield on interest bearing liabilities ②	0.99	0.18	0.81
Average yield on deposits and negotiable certificates of deposit	0.17	0.15	0.02
Average yield on call money and borrowed money	0.22	0.19	0.03
Average interest rate spread ① - ②	0.30	0.08	0.22

(3) Hokuto Bank (non-consolidated)

Six months ended September 30, All branches:

(%)

	FY2025 H1		FY2024 H1
	A	A - B	B
Average yield on interest earning assets ①	1.43	0.35	1.08
Average yield on loans and bills discounted	1.35	0.23	1.12
Average yield on securities	1.20	0.29	0.91
Average yield on interest bearing liabilities ②	0.98	0.16	0.82
Average yield on deposits and negotiable certificates of deposit	0.16	0.14	0.02
Average yield on call money and borrowed money	0.26	0.26	0.00
Average interest rate spread ① - ②	0.45	0.19	0.26

Six months ended September 30, Domestic business segment:

(%)

	FY2025 H1		FY2024 H1
	A	A - B	B
Average yield on interest earning assets ①	1.40	0.36	1.04
Average yield on loans and bills discounted	1.35	0.23	1.12
Average yield on securities	1.09	0.27	0.82
Average yield on interest bearing liabilities ②	0.98	0.16	0.82
Average yield on deposits and negotiable certificates of deposit	0.16	0.14	0.02
Average yield on call money and borrowed money	0.26	0.26	0.00
Average interest rate spread ① - ②	0.42	0.20	0.22

4. Gains and losses on securities

(1) Consolidated

Six months ended September 30

(Millions of yen)

	FY2025 H1		FY2024 H1
	A	A - B	B
Gains (losses) on bonds (Government bonds, etc.)	(3,013)	(741)	(2,271)
Gains on sales	368	(1,012)	1,380
Gains on redemption	—	—	—
Losses on sales	3,339	(313)	3,652
Losses on redemption	42	42	—
Write-offs	—	—	—
Gains (losses) related to stocks, etc.	980	(616)	1,597
Gains on sales	1,969	(718)	2,688
Losses on sales	988	(86)	1,075
Write-offs	0	(14)	15

(2) 2 banks

Six months ended September 30

(Millions of yen)

	FY2025 H1		FY2024 H1
	A	A - B	B
Gains (losses) on bonds (Government bonds, etc.)	(3,013)	(741)	(2,271)
Gains on sales	368	(1,012)	1,380
Gains on redemption	—	—	—
Losses on sales	3,339	(313)	3,652
Losses on redemption	42	42	—
Write-offs	—	—	—
Gains (losses) related to stocks, etc.	980	(624)	1,605
Gains on sales	1,969	(717)	2,687
Losses on sales	988	(86)	1,075
Write-offs	0	(6)	6

(3) Shonai Bank (non-consolidated)

Six months ended September 30

(Millions of yen)

	FY2025 H1		FY2024 H1
	A	A - B	B
Gains (losses) on bonds (Government bonds, etc.)	(1,378)	(387)	(991)
Gains on sales	332	103	228
Gains on redemption	—	—	—
Losses on sales	1,710	491	1,219
Losses on redemption	—	—	—
Write-offs	—	—	—
Gains (losses) related to stocks, etc.	737	(329)	1,067
Gains on sales	1,426	(337)	1,764
Losses on sales	688	(1)	689
Write-offs	0	(6)	6

(4) Hokuto Bank (non-consolidated)

Six months ended September 30

(Millions of yen)

	FY2025 H1		FY2024 H1
	A	A - B	B
Gains (losses) on bonds (Government bonds, etc.)	(1,634)	(353)	(1,280)
Gains on sales	36	(1,116)	1,152
Gains on redemption	—	—	—
Losses on sales	1,628	(804)	2,433
Losses on redemption	42	42	—
Write-offs	—	—	—
Gains (losses) related to stocks, etc.	243	(295)	538
Gains on sales	543	(380)	923
Losses on sales	300	(84)	385
Write-offs	—	—	—

5. Capital adequacy ratio (Domestic standard)

(1) Consolidated

(Millions of yen)

		As of Sept. 30, 2025			As of Mar. 31, 2025	As of Sept. 30, 2024
		A	A - B	A - C	B	C
(1)Capital adequacy ratio	(2)÷(3)	10.03%	0.54%	0.96%	9.49%	9.07%
(2)Capital		98,225	1,517	2,727	96,708	95,498
(3)Total risk weighted assets		979,087	(39,466)	(72,763)	1,018,553	1,051,850
(4)Total required capital	(3)×4%	39,163	(1,578)	(2,910)	40,742	42,074

(2) Shonai Bank (non-consolidated)

(Millions of yen)

		As of Sept. 30, 2025			As of Mar. 31, 2025	As of Sept. 30, 2024
		A	A - B	A - C	B	C
(1)Capital adequacy ratio	(2)÷(3)	10.83%	0.44%	0.49%	10.39%	10.34%
(2)Capital		57,685	456	544	57,229	57,140
(3)Total risk weighted assets		532,295	(18,307)	(20,258)	550,603	552,554
(4)Total required capital	(3)×4%	21,291	(732)	(810)	22,024	22,102

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

		As of Sept. 30, 2025			As of Mar. 31, 2025	As of Sept. 30, 2024
		A	A - B	A - C	B	C
(1)Capital adequacy ratio	(2)÷(3)	10.00%	0.67%	1.34%	9.33%	8.66%
(2)Capital		44,329	966	1,734	43,363	42,595
(3)Total risk weighted assets		442,889	(21,708)	(48,923)	464,597	491,813
(4)Total required capital	(3)×4%	17,715	(868)	(1,956)	18,583	19,672

6. ROE (Return on equity)

(1) Consolidated

Six months ended September 30

(%)

	FY2025 H1		FY2024 H1
	A	A - B	B
Core Net business income basis	10.90	1.14	9.76
Net business income basis (before net transfer to general allowance for loan losses)	3.48	(0.79)	4.27
Net business income basis	2.44	(2.79)	5.23
Net income basis	4.70	2.98	1.72

(2) Shonai Bank (non-consolidated)

Six months ended September 30

(%)

	FY2025 H1		FY2024 H1
	A	A - B	B
Core Net business income basis	7.39	1.12	6.27
Net business income basis (before net transfer to general allowance for loan losses)	2.41	(0.35)	2.76
Net business income basis	2.41	(0.35)	2.76
Net income basis	4.23	2.23	2.00

(3) Hokuto Bank (non-consolidated)

Six months ended September 30

(%)

	FY2025 H1		FY2024 H1
	A	A - B	B
Core Net business income basis	15.03	1.21	13.82
Net business income basis (before net transfer to general allowance for loan losses)	4.17	(1.46)	5.63
Net business income basis	1.80	(6.52)	8.32
Net income basis	4.76	3.02	1.74

7. OHR (Over head ratio)

(1) Consolidated

Six months ended September 30

(%)

	FY2025 H1		FY2024 H1
	A	A - B	B
Core gross business profit basis	73.11	(1.60)	74.71
Gross business profit basis	89.47	2.39	87.08

(2) Shonai Bank (non-consolidated)

Six months ended September 30

(%)

	FY2025 H1		FY2024 H1
	A	A - B	B
Core gross business profit basis	73.40	(2.48)	75.88
Gross business profit basis	89.41	1.69	87.72

(3) Hokuto Bank (non-consolidated)

Six months ended September 30

(%)

	FY2025 H1		FY2024 H1
	A	A - B	B
Core gross business profit basis	71.92	(0.73)	72.65
Gross business profit basis	90.21	3.52	86.69

II. Status of loans, etc.

1. Allowance of loan losses

(1) Consolidated

(Millions of yen)

	As of Sept. 30, 2025			As of Mar. 31, 2025	As of Sept. 30, 2024
	A	A - B	A - C		
Allowance for loan losses	12,320	(556)	(861)	12,876	13,181
General allowance for loan losses	3,821	423	166	3,398	3,655
Specific allowance for loan losses	8,498	(979)	(1,027)	9,477	9,526

(2) 2 banks

(Millions of yen)

	As of Sept. 30, 2025			As of Mar. 31, 2025	As of Sept. 30, 2024
	A	A - B	A - C		
Allowance for loan losses	10,697	(618)	(854)	11,315	11,551
General allowance for loan losses	3,356	422	173	2,934	3,182
Specific allowance for loan losses	7,341	(1,040)	(1,027)	8,381	8,369

(3) Shonai Bank (non-consolidated)

(Millions of yen)

	As of Sept. 30, 2025			As of Mar. 31, 2025	As of Sept. 30, 2024
	A	A - B	A - C		
Allowance for loan losses	4,945	(979)	(1,447)	5,924	6,393
General allowance for loan losses	1,534	66	(177)	1,468	1,711
Specific allowance for loan losses	3,411	(1,045)	(1,270)	4,456	4,682

(4) Hokuto Bank (non-consolidated)

(Millions of yen)

	As of Sept. 30, 2025			As of Mar. 31, 2025	As of Sept. 30, 2024
	A	A - B	A - C		
Allowance for loan losses	5,752	360	593	5,391	5,158
General allowance for loan losses	1,822	356	350	1,466	1,471
Specific allowance for loan losses	3,929	4	242	3,924	3,687

2. Loans based on the Financial Reconstruction Law

(1) 2 banks

(Millions of yen)

	As of Sept. 30, 2025			As of Mar. 31, 2025	As of Sept. 30, 2024
	A	A - B	A - C	B	C
Bankrupt and substantially bankrupt claims	6,067	(1,482)	(1,521)	7,550	7,589
Doubtful claims	29,182	644	1,579	28,537	27,603
Claims requiring monitoring	1,148	319	40	828	1,107
Loans past due 3 month or more	—	—	—	—	—
Restructured loans	1,148	319	40	828	1,107
Subtotal ①	36,398	(518)	98	36,916	36,299
Normal claims	1,943,951	(10,444)	(2,442)	1,954,395	1,946,394
Total ②	1,980,349	(10,962)	(2,344)	1,991,311	1,982,693
Ratio of disclosed claims under the Financial Reconstruction Law ①÷②	1.83%	(0.02%)	0.00%	1.85%	1.83%

(Coverage ratio of loans based on the Financial Reconstruction Laws as of Sept. 30, 2025)

(Millions of yen)

	Total disclosed claims under the Financial Reconstruction Law	Coverage amount			Coverage ratio
	(C)	(D)	Reserve for specific debtors	Portion covered by allowance	(D)÷(C)
Bankrupt and substantially bankrupt claims	6,067	6,067	3,749	2,317	100.00%
Doubtful claims	29,182	25,996	20,972	5,023	89.08%
Claims requiring monitoring	1,148	769	746	23	67.04%
Loans past due 3 month or more	—	—	—	—	—
Restructured loans	1,148	769	746	23	67.04%
Subtotal ①	36,398	32,833	25,468	7,364	90.20%

*Shonai Bank does not implement partial direct write-off.

When the Shonai Bank implements partial direct write-off

(Millions of yen)

	As of Sept. 30, 2025		
	After partial direct write-off executed	Before partial direct write-off executed	A - B
	A	B	
Disclosed claims on the Financial Reconstruction Law	35,132	36,398	(1,265)
Total loans based on the Financial Reconstruction Law	1,979,083	1,980,349	(1,265)
Ratio of disclosed claims under the Financial Reconstruction Law	1.77%	1.83%	(0.06%)

(2) Shonai Bank (non-consolidated)

(Millions of yen)

	As of Sept. 30, 2025			As of Mar. 31, 2025	As of Sept. 30, 2024
	A	A - B	A - C	B	C
Bankrupt and substantially bankrupt claims	2,522	(1,191)	(1,327)	3,713	3,850
Doubtful claims	15,485	840	(393)	14,645	15,879
Claims requiring monitoring	608	225	229	383	378
Loans past due 3 month or more	—	—	—	—	—
Restructured loans	608	225	229	383	378
Subtotal ①	18,616	(125)	(1,491)	18,742	20,108
Normal claims	995,443	15,520	3,814	979,923	991,628
Total ②	1,014,060	15,394	2,323	998,665	1,011,737
Ratio of disclosed claims under the Financial Reconstruction Law ①÷②	1.83%	(0.04%)	(0.15%)	1.87%	1.98%

(Coverage ratio of loans based on the Financial Reconstruction Laws as of Sept. 30, 2025)

(Millions of yen)

	Total disclosed claims under the Financial Reconstruction Law	Coverage amount			Coverage ratio
	(C)	(D)	Reserve for specific debtors	Portion covered by allowance	(D)÷(C)
Bankrupt and substantially bankrupt claims	2,522	2,522	1,154	1,367	100.00%
Doubtful claims	15,485	14,350	12,306	2,043	92.66%
Claims requiring monitoring	608	608	590	17	100.00%
Loans past due 3 month or more	—	—	—	—	—
Restructured loans	608	608	590	17	100.00%
Subtotal ①	18,616	17,480	14,051	3,429	93.89%

*Shonai Bank does not implement partial direct write-off.

When the Shonai Bank implements partial direct write-off

(Millions of yen)

	As of Sept. 30, 2025		
	After partial direct write-off executed A	Before partial direct write-off executed B	A - B
Disclosed claims on the Financial Reconstruction Law	17,350	18,616	(1,265)
Total loans based on the Financial Reconstruction Law	1,012,794	1,014,060	(1,265)
Ratio of disclosed claims under the Financial Reconstruction Law	1.71%	1.83%	(0.12%)

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

	As of Sept. 30, 2025			As of Mar. 31, 2025	As of Sept. 30, 2024
	A	A - B	A - C	B	C
Bankrupt and substantiallybankrupt claims	3,545	(291)	(194)	3,836	3,739
Doubtful claims	13,696	(195)	1,973	13,891	11,723
Claims requiring monitoring	539	94	(188)	445	728
Loans past due 3 month or more	—	—	—	—	—
Restructured loans	539	94	(188)	445	728
Subtotal ①	17,781	(392)	1,590	18,173	16,191
Normal claims	948,507	(25,964)	(6,257)	974,472	954,765
Total ②	966,289	(26,356)	(4,667)	992,645	970,956
Ratio of disclosed claims under the Financial Reconstruction Law ①÷②	1.84%	0.01%	0.18%	1.83%	1.66%

(Coverage ratio of loans based on the Financial Reconstruction Laws as of Sept. 30, 2025)

(Millions of yen)

	Total disclosed claims under the Financial Reconstruction Law	Coverage amount			Coverage ratio
	(C)	(D)	Reserve for specific debtors	Portion covered by allowance	(D)÷(C)
Bankrupt and substantiallybankrupt claims	3,545	3,545	2,594	950	100.00%
Doubtful claims	13,696	11,646	8,666	2,979	85.02%
Claims requiring monitoring	539	161	155	5	29.88%
Loans past due 3 month or more	—	—	—	—	—
Restructured loans	539	161	155	5	29.88%
Subtotal ①	17,781	15,352	11,417	3,935	86.34%

*Hokuto Bank implements partial direct write-off executed.

3. Self-assessment results and loans based on the Financial Reconstruction Law (risk-monitored loans)

(1) 2 banks

(As of Sept. 30, 2025)

(Millions of yen)

Self-assessment results (by borrower classification)						Disclosed claims under the Financial Reconstruction Law Risk-monitored loans				
Classification of borrowers	Credit balance	Classification				Classification of borrowers	Credit balance	Coverage amount		Coverage ratio
		No- classificatio n	II	III	IV			Reserve for specific debtors	Portion covered by allowan ce	
Bankrupt debtors	1,549	719	829	— [414]	— [269]	Bankrupt and substantially bankrupt claims	6,067	3,749	2,317	100.00%
Effectively bankrupt debtors	4,517	2,906	1,611	— [636]	— [996]					
Potentially bankrupt debtors	29,182	18,555	7,440	3,186 [5,023]		Doubtful claims	29,182	20,972	5,023	89.08%
Debtors requiring caution	86,517	44,810	41,706			Claims requiring monitoring	1,148	746	23	67.04%
						Loans past due 3 month or more	—	—	—	—
						Restructured loans	1,148	746	23	67.04%
Normal debtors	1,858,582	1,858,582				Normal claims	1,943,951			90.20%
Total	1,980,349	1,925,574	51,588	3,186	—	Total	1,980,349			

Total claims under the Financial Reconstruction Law	36,398
Ratio of disclosed claims under the Financial Reconstruction Law	1.83%

*In the self-assessment results, the amount in [] of the III / IV classification is the reserve amount for the each classification. The reserve amount is recorded as "no-classification".

(2) Shonai Bank (non-consolidated)

(As of Sept. 30, 2025)

Self-assessment results (by borrower classification)					
Classification of borrowers	Credit balance	Classification			
		No-classification	II	III	IV
Bankrupt debtors	362	286	76	— [5]	— [269]
Effectively bankrupt debtors	2,160	1,433	726	— [96]	— [996]
Potentially bankrupt debtors	15,485	8,936	5,413	1,135 [2,043]	
Debtors requiring caution	41,393	22,325	19,068		
Normal debtors	954,658	954,658			
Total	1,014,060	987,639	25,284	1,135	—

(Millions of yen)

Disclosed claims under the Financial Reconstruction Law Risk-monitored loans				
Classification of borrowers	Credit balance	Coverage amount		Coverage ratio
		Reserve for specific debtors	Portion covered by allowance	
Bankrupt and substantially bankrupt claims	2,522	1,154	1,367	100.00%
Doubtful claims	15,485	12,306	2,043	92.66%
Claims requiring monitoring	608	590	17	100.00%
Loans past due 3 month or more	—	—	—	—
Restructured loans	608	590	17	100.00%
Normal claims	995,443			93.89%
Total	1,014,060			

Total claims under the Financial Reconstruction Law	18,616
Ratio of disclosed claims under the Financial Reconstruction Law	1.83%

*In the self-assessment results, the amount in [] of the III / IV classification is the reserve amount for the each classification. The reserve amount is recorded as "no-classification".

(3) Hokuto Bank (non-consolidated)

(As of Sept. 30, 2025)

Self-assessment results (by borrower classification)					
Classification of borrowers	Credit balance	Classification			
		No-classification	II	III	IV
Bankrupt debtors	1,187	433	753	— [409]	— [—]
Effectively bankrupt debtors	2,357	1,472	885	— [540]	— [—]
Potentially bankrupt debtors	13,696	9,618	2,027	2,050 [2,979]	
Debtors requiring caution	45,123	22,485	22,637		
Normal debtors	903,924	903,924			
Total	966,289	937,934	26,303	2,050	—

(Millions of yen)

Disclosed claims under the Financial Reconstruction Law				
Risk-monitored loans				
Classification of borrowers	Credit balance	Coverage amount		Coverage ratio
		Reserve for specific debtors	Portion covered by allowance	
Bankrupt and substantially bankrupt claims	3,545	2,594	950	100.00%
Doubtful claims	13,696	8,666	2,979	85.02%
Claims requiring monitoring	539	155	5	29.88%
Loans past due 3 month or more	—	—	—	—
Restructured loans	539	155	5	29.88%
Normal claims	948,507			86.34%
Total	966,289			

Total claims under the Financial Reconstruction Law	17,781
Ratio of disclosed claims under the Financial Reconstruction Law	1.84%

*In the self-assessment results, the amount in [] of the III / IV classification is the reserve amount for the each classification. The reserve amount is recorded as "no-classification".

4. Loans by industry

(1) 2 banks

(Millions of yen)

	As of Sept. 30, 2025			As of Mar. 31, 2025	As of Sept. 30, 2024
	A	A - B	A - C	B	C
Domestic offices (excluding loans booked at offshore markets)	1,923,179	(8,689)	1,019	1,931,868	1,922,159
Manufacturing	118,235	(3,706)	(1,507)	121,941	119,742
Agriculture and forestry	3,245	298	237	2,947	3,008
Fishery	94	(14)	(22)	108	116
Mining, quarrying of stone and gravel	1,314	(45)	(639)	1,359	1,953
Construction	64,501	(3,915)	(5,673)	68,416	70,174
Electricity, gas, heat supply and water	119,256	4,122	6,426	115,134	112,830
Information and communications	7,043	1,968	1,902	5,075	5,141
Transport and postal activities	15,330	(18)	(648)	15,348	15,978
Wholesale and retail trade	95,653	824	(2,463)	94,829	98,116
Finance and insurance	360,069	419	17,700	359,650	342,369
Real estate and goods rental and leasing	151,621	4,426	8,916	147,195	142,705
Scientific research and professional and technical services	13,180	(957)	(1,970)	14,137	15,150
Accommodations, eating and drinking services	16,441	(419)	(1,634)	16,860	18,075
Living-related and amusement services	13,013	(1,417)	(1,859)	14,430	14,872
Education learning support	3,733	83	164	3,650	3,569
Medical, social welfare	47,979	(2,212)	(3,672)	50,191	51,651
Services	31,927	(550)	(2,913)	32,477	34,840
National and local government	451,912	6,757	18,282	445,155	433,630
Other	408,623	(14,332)	(29,607)	422,955	438,230

(2) Shonai Bank (non-consolidated)

(Millions of yen)

	As of Sept. 30, 2025			As of Mar. 31, 2025	As of Sept. 30, 2024
	A	A - B	A - C	B	C
Domestic offices (excluding loans booked at offshore markets)	989,084	15,161	3,062	973,922	986,022
Manufacturing	64,929	(1,298)	712	66,227	64,217
Agriculture and forestry	1,092	(41)	(34)	1,133	1,126
Fishery	21	(7)	(9)	28	30
Mining, quarrying of stone and gravel	67	(9)	(19)	76	86
Construction	29,737	159	(2,520)	29,578	32,257
Electricity, gas, heat supply and water	49,437	4,716	5,448	44,721	43,989
Information and communications	2,924	2,042	2,074	882	850
Transport and postal activities	6,311	(228)	(336)	6,539	6,647
Wholesale and retail trade	30,280	(1,168)	(4,508)	31,448	34,788
Finance and insurance	166,828	533	(585)	166,295	167,413
Real estate and goods rental and leasing	87,997	4,922	7,132	83,075	80,865
Scientific research and professional and technical services	1,562	(111)	(134)	1,673	1,696
Accommodations, eating and drinking services	5,952	(104)	(521)	6,056	6,473
Living-related and amusement services	5,176	(725)	(657)	5,901	5,833
Education learning support	2,598	150	115	2,448	2,483
Medical, social welfare	15,297	(554)	(586)	15,851	15,883
Services	19,254	107	(20)	19,147	19,274
National and local government	227,736	16,250	17,827	211,486	209,909
Other	271,877	(9,471)	(20,314)	281,348	292,191

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

	As of Sept. 30, 2025			As of Mar. 31, 2025	As of Sept. 30, 2024
	A	A - B	A - C	B	C
Domestic offices (excluding loans booked at offshore markets)	934,094	(23,850)	(2,042)	957,945	936,137
Manufacturing	53,305	(2,408)	(2,218)	55,714	55,524
Agriculture and forestry	2,153	338	271	1,814	1,881
Fishery	73	(6)	(12)	79	85
Mining, quarrying of stone and gravel	1,247	(35)	(619)	1,282	1,866
Construction	34,763	(4,073)	(3,153)	38,837	37,917
Electricity, gas, heat supply and water	69,818	(594)	977	70,412	68,841
Information and communications	4,119	(74)	(171)	4,193	4,290
Transport and postal activities	9,019	210	(311)	8,808	9,330
Wholesale and retail trade	65,373	1,992	2,045	63,380	63,328
Finance and insurance	193,240	(114)	18,284	193,354	174,955
Real estate and goods rental and leasing	63,624	(495)	1,784	64,120	61,840
Scientific research and professional and technical services	11,618	(846)	(1,835)	12,464	13,453
Accommodations, eating and drinking services	10,489	(314)	(1,112)	10,803	11,601
Living-related and amusement services	7,836	(692)	(1,202)	8,529	9,038
Education learning support	1,135	(67)	49	1,202	1,086
Medical, social welfare	32,681	(1,658)	(3,085)	34,340	35,767
Services	12,672	(657)	(2,893)	13,329	15,565
National and local government	224,175	(9,493)	454	233,669	223,720
Other	136,746	(4,860)	(9,292)	141,606	146,039

5. Balance of deposits, loans and securities

(1) 2 banks

Term-end balance

(Millions of yen)

	As of Sept. 30, 2025			As of Mar. 31, 2025	As of Sept. 30, 2024
	A	A - B	A - C	B	C
Deposits and Negotiable certificates of deposit	2,694,928	(2,037) (0.07%)	(71,628) (2.58%)	2,696,966	2,766,556
Personal deposits	1,923,599	(16,720) (0.86%)	(31,228) (1.59%)	1,940,320	1,954,827
Loans and bills discounted	1,923,179	(8,689) (0.44%)	1,019 0.05%	1,931,868	1,922,159
Securities	482,467	(83,255) (14.71%)	(205,707) (29.89%)	565,723	688,175

Average balance

(Millions of yen)

	As of Sept. 30, 2025			As of Mar. 31, 2025	As of Sept. 30, 2024
	A	A - B	A - C	B	C
Deposits and Negotiable certificates of deposit	2,749,532	(42,649) (1.52%)	(63,032) (2.24%)	2,792,181	2,812,564
Loans and bills discounted	1,929,160	10,009 0.52%	31,038 1.63%	1,919,151	1,898,122
Securities	535,323	(174,287) (24.56%)	(203,821) (27.57%)	709,610	739,144

(2) Shonai Bank (non-consolidated)

Term-end balance

(Millions of yen)

	As of Sept. 30, 2025			As of Mar. 31, 2025	As of Sept. 30, 2024
	A	A - B	A - C	B	C
Deposits and Negotiable certificates of deposit	1,307,237	(20,145) (1.51%)	(55,341) (4.06%)	1,327,383	1,362,579
Personal deposits	956,059	(7,276) (0.75%)	(16,776) (1.72%)	963,336	972,835
Loans and bills discounted	989,084	15,161 1.55%	3,062 0.31%	973,922	986,022
Securities	272,719	(42,596) (13.50%)	(83,727) (23.48%)	315,316	356,447

Average balance

(Millions of yen)

	As of Sept. 30, 2025			As of Mar. 31, 2025	As of Sept. 30, 2024
	A	A - B	A - C	B	C
Deposits and Negotiable certificates of deposit	1,339,730	(27,361) (2.00%)	(35,696) (2.59%)	1,367,091	1,375,426
Loans and bills discounted	984,214	3,246 0.33%	3,788 0.38%	980,967	980,426
Securities	294,508	(66,381) (18.39%)	(74,194) (20.12%)	360,889	368,703

(3) Hokuto Bank (non-consolidated)

Term-end balance

(Millions of yen)

	As of Sept. 30, 2025			As of Mar. 31, 2025	As of Sept. 30, 2024
	A	A - B	A - C	B	C
Deposits and Negotiable certificates of deposit	1,387,690	18,107 1.32%	(16,286) (1.16%)	1,369,582	1,403,977
Personal deposits	967,539	(9,444) (0.96%)	(14,451) (1.47%)	976,983	981,991
Loans and bills discounted	934,094	(23,850) (2.48%)	(2,042) (0.21%)	957,945	936,137
Securities	209,747	(40,659) (16.23%)	(121,980) (36.77%)	250,407	331,728

Average balance

(Millions of yen)

	As of Sept. 30, 2025			As of Mar. 31, 2025	As of Sept. 30, 2024
	A	A - B	A - C	B	C
Deposits and Negotiable certificates of deposit	1,409,802	(15,287) (1.07%)	(27,335) (1.90%)	1,425,089	1,437,137
Loans and bills discounted	944,946	6,762 0.72%	27,250 2.96%	938,183	917,696
Securities	240,814	(107,905) (30.94%)	(129,626) (34.99%)	348,720	370,440

6. Personal loans

(1) 2 banks

(Millions of yen)

	As of Sept. 30, 2025			As of Mar. 31, 2025	As of Sept. 30, 2024
	A	A - B	A - C	B	C
Consumer loans	412,482	(14,728)	(31,172)	427,211	443,655
Ratio of consumer loans to total loans	21.44%	(0.67%)	(1.64%)	22.11%	23.08%
Housing loans	365,427	(13,207)	(28,007)	378,635	393,435
Other loans	47,055	(1,520)	(3,165)	48,576	50,220

(2) Shonai Bank (non-consolidated)

(Millions of yen)

	As of Sept. 30, 2025			As of Mar. 31, 2025	As of Sept. 30, 2024
	A	A - B	A - C	B	C
Consumer loans	274,803	(9,468)	(20,425)	284,272	295,229
Ratio of consumer loans to total loans	27.78%	(1.40%)	(2.16%)	29.18%	29.94%
Housing loans	253,652	(8,799)	(19,162)	262,452	272,815
Other loans	21,151	(668)	(1,262)	21,820	22,414

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

	As of Sept. 30, 2025			As of Mar. 31, 2025	As of Sept. 30, 2024
	A	A - B	A - C	B	C
Consumer loans	137,678	(5,259)	(10,747)	142,938	148,426
Ratio of consumer loans to total loans	14.73%	(0.19%)	(1.12%)	14.92%	15.85%
Housing loans	111,774	(4,408)	(8,844)	116,182	120,619
Other loans	25,904	(851)	(1,902)	26,756	27,806

7. Loans to SMEs, etc.

(1) 2 banks

(Millions of yen)

		As of Sept. 30, 2025			As of Mar. 31, 2025	As of Sept. 30, 2024
		A	A - B	A - C	B	C
Small and medium-sized enterprises, etc.	①	1,269,087	(20,320)	(29,179)	1,289,407	1,298,267
Total loans	②	1,923,178	(8,689)	1,019	1,931,868	1,922,159
Ratio of SMEs to total loans	① ÷ ②	65.98%	(0.76%)	(1.56%)	66.74%	67.54%

(2) Shonai Bank (non-consolidated)

(Millions of yen)

		As of Sept. 30, 2025			As of Mar. 31, 2025 B	As of Sept. 30, 2024 C
		A	A - B	A - C		
Small and medium-sized enterprises, etc.	①	630,209	(8,914)	(21,538)	639,123	651,747
Total loans	②	989,084	15,161	3,062	973,922	986,022
Ratio of SMEs to total loans	① ÷ ②	63.71%	(1.91%)	(2.38%)	65.62%	66.09%

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

		As of Sept. 30, 2025			As of Mar. 31, 2025 B	As of Sept. 30, 2024 C
		A	A - B	A - C		
Small and medium-sized enterprises, etc.	①	638,878	(11,406)	(7,641)	650,284	646,520
Total loans	②	934,094	(23,850)	(2,042)	957,945	936,137
Ratio of SMEs to total loans	① ÷ ②	68.39%	0.51%	(0.67%)	67.88%	69.06%

8. Investment products for individuals

(1) 2 banks

(Millions of yen)

		As of Sept. 30, 2025			As of Mar. 31, 2025 B	As of Sept. 30, 2024 C
		A	A - B	A - C		
Investments trust		118,628	11,839	11,757	106,789	106,871
Public bonds		6,361	815	1,464	5,546	4,897
Personal annuity insurance, etc.		277,542	6,378	8,063	271,163	269,478

(2) Shonai Bank (non-consolidated)

(Millions of yen)

		As of Sept. 30, 2025			As of Mar. 31, 2025 B	As of Sept. 30, 2024 C
		A	A - B	A - C		
Investments trust		58,755	4,641	5,224	54,114	53,531
Public bonds		2,887	483	720	2,404	2,166
Personal annuity insurance, etc.		137,031	4,763	6,616	132,267	130,415

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

		As of Sept. 30, 2025			As of Mar. 31, 2025 B	As of Sept. 30, 2024 C
		A	A - B	A - C		
Investments trust		59,872	7,197	6,532	52,675	53,340
Public bonds		3,474	332	744	3,142	2,730
Personal annuity insurance, etc.		140,510	1,614	1,447	138,896	139,063

9. Branches and employees

(1) 2 banks

(Number of branches/people)

	As of Sept. 30, 2025			As of Mar. 31, 2025	As of Sept. 30, 2024
	A	A - B	A - C	B	C
Branches	173	(1)	(1)	174	174
excluding integrated branches	67	(1)	(4)	68	71
Number of officers	29	5	5	24	24
Number of employees	999	9	(20)	990	1,019

(2) Shonai Bank (non-consolidated)

(Number of branches/people)

	As of Sept. 30, 2025			As of Mar. 31, 2025	As of Sept. 30, 2024
	A	A - B	A - C	B	C
Branches	88	(1)	(1)	89	89
excluding integrated branches	30	(1)	(3)	31	33
Number of officers	14	2	2	12	12
Number of employees	508	10	(2)	498	510

(3) Hokuto Bank (non-consolidated)

(Number of branches/people)

	As of Sept. 30, 2025			As of Mar. 31, 2025	As of Sept. 30, 2024
	A	A - B	A - C	B	C
Branches	85	—	—	85	85
excluding integrated branches	37	—	(1)	37	38
Number of officers	15	3	3	12	12
Number of employees	491	(1)	(18)	492	509

III. Valuation gains (losses) on securities

1. Valuation standards of securities

Trading purpose securities	Market value method (Valuation differences are recognized as gains or losses and stated in statement of income)
Securities held-to-maturity	Amortized cost method
Other securities (available-for-sale securities)	Market value method (Valuation differences are stated in net assets of balance sheet)
Stocks of subsidiaries and affiliated companies	Cost accounting method

2. Unrealized valuation gains (losses)

(1) Consolidated

(Millions of yen)

		As of Sept. 30, 2025					As of Mar. 31, 2025	As of Sept. 30, 2024
		Gains (losses) on valuation					Gains (losses) on valuation B	Gains (losses) on valuation C
		A	A - B	A - C	Gains	Losses		
Total	Held-to-maturity	—	—	—	—	—	—	—
	Available-for-sale	(20,352)	6,406	(2,423)	13,741	34,093	(26,758)	(17,928)
	Stocks	4,987	1,459	346	5,229	241	3,527	4,640
	Bonds	(28,820)	(838)	(12,492)	90	28,910	(27,982)	(16,328)
	Others	3,480	5,784	9,721	8,421	4,940	(2,304)	(6,241)
	Total	(20,352)	6,406	(2,423)	13,741	34,093	(26,758)	(17,928)
	Stocks	4,987	1,459	346	5,229	241	3,527	4,640
	Bonds	(28,820)	(838)	(12,492)	90	28,910	(27,982)	(16,328)
	Others	3,480	5,784	9,721	8,421	4,940	(2,304)	(6,241)

(2) 2 banks

(Millions of yen)

		As of Sept. 30, 2025					As of Mar. 31, 2025	As of Sept. 30, 2024
		Gains (losses) on valuation					Gains (losses) on valuation B	Gains (losses) on valuation C
		A	A - B	A - C	Gains	Losses		
Total	Held-to-maturity	—	—	—	—	—	—	—
	Available-for-sale	(20,412)	6,388	(2,439)	13,681	34,093	(26,800)	(17,972)
	Stocks	4,927	1,441	330	5,169	241	3,486	4,597
	Bonds	(28,820)	(838)	(12,492)	90	28,910	(27,982)	(16,328)
	Others	3,480	5,784	9,721	8,421	4,940	(2,304)	(6,241)
	Total	(20,412)	6,388	(2,439)	13,681	34,093	(26,800)	(17,972)
	Stocks	4,927	1,441	330	5,169	241	3,486	4,597
	Bonds	(28,820)	(838)	(12,492)	90	28,910	(27,982)	(16,328)
	Others	3,480	5,784	9,721	8,421	4,940	(2,304)	(6,241)

(3) Shonai Bank (non-consolidated)

(Millions of yen)

		As of Sept. 30, 2025					As of Mar. 31, 2025	As of Sept. 30, 2024
		Gains (losses) on valuation					Gains (losses) on valuation	Gains (losses) on valuation
		A	A – B	A – C	Gains	Losses	B	C
Total	Held-to-maturity	—	—	—	—	—	—	—
	Available-for-sale	(5,656)	5,057	(945)	12,899	18,555	(10,713)	(4,710)
	Stocks	4,677	1,398	477	4,856	178	3,278	4,199
	Bonds	(16,115)	(694)	(6,761)	49	16,164	(15,420)	(9,353)
	Others	5,781	4,353	5,338	7,993	2,212	1,428	443
	Total	(5,656)	5,057	(945)	12,899	18,555	(10,713)	(4,710)
	Stocks	4,677	1,398	477	4,856	178	3,278	4,199
	Bonds	(16,115)	(694)	(6,761)	49	16,164	(15,420)	(9,353)
	Others	5,781	4,353	5,338	7,993	2,212	1,428	443

(4) Hokuto Bank (non-consolidated)

(Millions of yen)

		As of Sept. 30, 2025					As of Mar. 31, 2025	As of Sept. 30, 2024
		Gains (losses) on valuation					Gains (losses) on valuation	Gains (losses) on valuation
		A	A – B	A – C	Gains	Losses	B	C
Total	Held-to-maturity	—	—	—	—	—	—	—
	Available-for-sale	(14,755)	1,330	(1,494)	781	15,537	(16,086)	(13,261)
	Stocks	250	42	(146)	313	62	207	397
	Bonds	(12,705)	(143)	(5,730)	40	12,745	(12,561)	(6,974)
	Others	(2,301)	1,431	4,383	427	2,728	(3,732)	(6,684)
	Total	(14,755)	1,330	(1,494)	781	15,537	(16,086)	(13,261)
	Stocks	250	42	(146)	313	62	207	397
	Bonds	(12,705)	(143)	(5,730)	40	12,745	(12,561)	(6,974)
	Others	(2,301)	1,431	4,383	427	2,728	(3,732)	(6,684)