

**Consolidated Statement of Income**

Years ended March 31, 2025 and 2024

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2025	2024	2025
<b>Income</b> (Notes 22 and 38)			
Interest income:			
Interest on loans and discounts.....	¥49,422	¥ 44,597	\$ 330,537
Interest and dividends on securities.....	31,516	25,026	210,781
Other interest income.....	5,694	4,553	38,081
Trust fees.....	0	0	0
Fees and commissions.....	19,634	19,995	131,313
Other operating income (Note 23).....	16,030	13,181	107,209
Settlement income (Note 2 (w)).....	8,000	—	53,504
Other income (Note 24).....	10,813	15,277	72,318
<b>Total income</b> .....	<b>141,111</b>	<b>122,632</b>	<b>943,760</b>
<b>Expenses</b>			
Interest expenses:			
Interest on deposits.....	5,698	2,045	38,108
Interest on borrowing and rediscounts.....	11,179	11,746	74,765
Other interest expenses.....	6,515	5,199	43,572
Fees and commissions.....	6,404	5,730	42,830
Other operating expenses (Note 25).....	31,676	18,072	211,851
General and administrative expenses (Note 26).....	44,690	51,047	298,889
Other expenses (Note 27).....	9,311	5,056	62,272
<b>Total expenses</b> .....	<b>115,476</b>	<b>98,896</b>	<b>772,311</b>
<b>Income before income taxes</b> .....	<b>25,635</b>	<b>23,735</b>	<b>171,448</b>
<b>Income taxes</b> (Note 32)			
Current.....	714	10,078	4,775
Deferred.....	6,199	(2,283)	41,459
<b>Net income</b> .....	<b>18,720</b>	<b>15,940</b>	<b>125,200</b>
<b>Net income attributable to owners of the parent</b> .....	<b>¥18,720</b>	<b>¥ 15,940</b>	<b>\$ 125,200</b>

	Yen		U.S. dollars
	2025	2024	2025
<b>Per share information</b> (Note 36)			
Basic net income.....	¥399.72	¥ 336.31	\$ 2.673
Cash dividends applicable to the year.....	90.00	90.00	0.601

See Notes to Consolidated Financial Statements.

**Consolidated Statement of Comprehensive Income**

Years ended March 31, 2025 and 2024

	Millions of yen		Thousands of U.S. dollars (Note 1)
	2025	2024	2025
<b>Net income</b> .....	<b>¥ 18,720</b>	<b>¥15,940</b>	<b>\$ 125,200</b>
Other comprehensive income (loss) (Note 35):			
Net unrealized gains (losses) on available-for-sale securities.....	(59,941)	24,082	(400,889)
Deferred gains on derivatives under hedge accounting.....	5,423	14,546	36,269
Land revaluation surplus.....	(161)	—	(1,076)
Defined retirement benefit plans.....	(2,139)	1,356	(14,305)
Total other comprehensive income (loss).....	(56,818)	39,985	(380,002)
<b>Comprehensive income (loss)</b> .....	<b>¥ (38,097)</b>	<b>¥55,925</b>	<b>\$ (254,795)</b>
Attributable to			
Owners of the parent.....	¥ (38,097)	¥55,925	\$ (254,795)

See Notes to Consolidated Financial Statements.

**Consolidated Statement of Changes in Equity**

Years ended March 31, 2025 and 2024

	Thousands	Millions of yen								
		Common stock	Capital surplus	Retained earnings	Treasury stock	Net unrealized gains on available-for-sale securities	Deferred gains on derivatives under hedge accounting	Land revaluation surplus	Defined retirement benefit plans	Total equity
Balance as of April 1, 2023.....	47,476	¥ 33,076	¥ 24,540	¥ 258,053	¥ (14,488)	¥ 107,785	¥ 15,599	¥ 8,312	¥ 8,343	¥ 441,222
Changes during the year:										
Net income attributable to owners of the parent.....				15,940						15,940
Cash dividends, ¥90.00 per share.....				(4,273)						(4,273)
Purchase of treasury stock.....	(554)				(2,007)					(2,007)
Sales of treasury stock.....	7		0		20					20
Reversal of land revaluation surplus.....				72						72
Other changes.....						24,082	14,546	(72)	1,356	39,912
Net change in the year.....		—	0	11,739	(1,987)	24,082	14,546	(72)	1,356	49,665
Balance as of March 31, 2024.....	46,930	33,076	24,541	269,792	(16,476)	131,867	30,145	8,240	9,700	490,887
Changes during the year:										
Net income attributable to owners of the parent.....				18,720						18,720
Cash dividends, ¥85.00 per share.....				(3,989)						(3,989)
Purchase of treasury stock.....	(853)				(4,010)					(4,010)
Sales of treasury stock.....	4		7		13					20
Reversal of land revaluation surplus.....				22						22
Other changes.....						(59,941)	5,423	(183)	(2,139)	(56,840)
Net change in the year.....		—	7	14,753	(3,997)	(59,941)	5,423	(183)	(2,139)	(46,076)
Balance as of March 31, 2025.....	46,081	¥ 33,076	¥24,548	¥284,546	¥ (20,473)	¥ 71,925	¥ 35,569	¥ 8,057	¥ 7,560	¥444,811

	Thousands of U.S. dollars (Note 1)								
	Common stock	Capital surplus	Retained earnings	Treasury stock	Net unrealized gains on available-for-sale securities	Deferred gains on derivatives under hedge accounting	Land revaluation surplus	Defined retirement benefit plans	Total equity
Balance as of April 1, 2024.....	\$ 221,214	\$ 164,131	\$ 1,804,387	\$ (110,192)	\$ 881,935	\$ 201,611	\$ 55,109	\$ 64,874	\$ 3,283,085
Changes during the year:									
Net income attributable to owners of the parent.....			125,200						125,200
Cash dividends, \$0.56 per share.....			(26,678)						(26,678)
Purchase of treasury stock.....				(26,819)					(26,819)
Sales of treasury stock.....		46		86					133
Reversal of land revaluation surplus.....			147						147
Other changes.....					(400,889)	36,269	(1,223)	(14,305)	(380,149)
Net change in the year.....	—	46	98,669	(26,732)	(400,889)	36,269	(1,223)	(14,305)	(308,159)
Balance as of March 31, 2025.....	\$ 221,214	\$ 164,178	\$ 1,903,063	\$ (136,924)	\$ 481,039	\$ 237,887	\$ 53,885	\$ 50,561	\$ 2,974,926

See Notes to Consolidated Financial Statements.