

# Supplementary Information

Financial Results for the first half of the Fiscal Year Ending March 31, 2025

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**Digest of Financial Results for the First Half of the Fiscal Year Ending March 31, 2025**  
**[Non-consolidated]**

- ◆ Gross business profit increased due to an increase in net interest income, but net business profit (before provision of general allowance for loan losses) increased only slightly, because of an increase in non-personnel expenses mainly due to system-related expenses
- ◆ Ordinary profit and profit both decreased, because of a decrease in non-recurring gains mainly due to a decrease in gains related to equity securities, an increase in credit costs

(For details, please refer to page 2.)

Financial Results for the First Half of the Fiscal Year Ending March 31, 2025 [Non-consolidated]  
(April 1, 2024 - September 30, 2024)

(Million yen)

|  | (Japanese)                     | #         | For the six months<br>ended<br>September 30, 2024 | For the six months<br>ended<br>September 30, 2023 | YoY            |
|--|--------------------------------|-----------|---|---|----------------|
| Gross business profit  | 業務粗利益                          | 1         | 33,938  | 32,037  | 1,901          |
| Net interest income  | 資金利益                           | 2         | 31,205  | 26,657  | 4,547          |
| Interest on loans and discounts  | うち貸出金利息                        | 3         | 23,565  | 21,999  | 1,566          |
| Interest and dividends on securities   | うち有価証券利息配当金                    | 4         | 15,650  | 11,956  | 3,693          |
| Other interest income  | うちその他運用収益                      | 5         | 3,106   | 1,554   | 1,551          |
| Interest on deposits, etc.   | (-)                            | (Δ)       | 1,880   | 965   | 914            |
| Other interest expenses  | (-)                            | (Δ)       | 9,236   | 7,887   | 1,348          |
| Net fees and commissions   | 役員取引等利益                        | 8         | 5,713   | 5,842   | (128)          |
| Net other ordinary income  | その他業務利益                        | 9         | (2,980)   | (463)   | (2,517)        |
| [Gains (losses) related to bonds, etc.]  | [うち債券等関係損益]                    | 10        | (2,712)   | 462   | (3,174)        |
| Expenses   | (-)                            | (Δ)       | 22,240  | 20,456  | 1,784          |
| Personnel expenses   | (-)                            | (Δ)       | 9,452   | 9,371   | 80             |
| Non-personnel expenses   | (-)                            | (Δ)       | 11,080  | 9,455   | 1,624          |
| Taxes  | (-)                            | (Δ)       | 1,708   | 1,628   | 79             |
| <b>Net business profit (before provision of general allowance for loan losses)</b>       | <b>実質業務純益<br/>(一般貸倒引当金繰入前)</b> | <b>15</b> | <b>11,698</b>                                     | <b>11,581</b>                                     | <b>117</b>     |
| Core net business profit   | コア業務純益                         | 16        | 13,250  | 11,878  | 1,372          |
| Core net business profit (excluding gains (losses) on cancellation of investment trusts) | コア業務純益<br>(除く投資信託解約損益)         | 17        | 12,319  | 11,849  | 470            |
| Provision of general allowance for loan losses [(1)]                                     | (-)                            | (Δ)       | (873)   | (189)   | (684)          |
| <b>Net business profit</b>   | <b>業務純益</b>                    | <b>19</b> | <b>12,571</b>                                     | <b>11,770</b>                                     | <b>801</b>     |
| Non-recurring gains (losses)   | 臨時損益                           | 20        | (876)   | 5,863   | (6,739)        |
| Gains (losses) related to equity securities  | うち株式等関係損益                      | 21        | 1,566   | 6,054   | (4,487)        |
| Recoveries of written off receivables  | うち償却債権取立益                      | 22        | 124   | 132   | (8)            |
| Disposal of non-performing loans [(2)]   | (-)                            | (Δ)       | 3,116   | 1,480   | 1,636          |
| Reversal of allowance for loan losses, etc. [(3)]  | うち貸倒引当金等戻入益 [(3)]              | 24        | —   | —   | —              |
| <b>Ordinary profit</b>   | <b>経常利益</b>                    | <b>25</b> | <b>11,695</b>                                     | <b>17,633</b>                                     | <b>(5,937)</b> |
| Extraordinary income (losses)  | 特別損益                           | 26        | (128)   | (74)  | (54)           |
| Gain (loss) on disposal of non-current assets  | うち固定資産処分損益                     | 27        | (108)   | (50)  | (57)           |
| Impairment loss  | (-)                            | (Δ)       | 20  | 24  | (3)            |
| Profit before income taxes   | 税引前中間純利益                       | 29        | 11,566  | 17,558  | (5,992)        |
| Total income taxes   | (-)                            | (Δ)       | 2,598   | 5,148   | (2,549)        |
| <b>Profit</b>  | <b>中間純利益</b>                   | <b>31</b> | <b>8,968</b>                                      | <b>12,410</b>                                     | <b>(3,442)</b> |
| Credit costs [(1)+(2)-(3)]   | (-)                            | (Δ)       | 2,243   | 1,291   | 951            |
| <b>Consolidated: Profit attributable to owners of parent</b>                             | <b>連結：親会社株主に帰属する<br/>中間純利益</b> | <b>33</b> | <b>8,748</b>                                      | <b>12,518</b>                                     | <b>(3,769)</b> |

## Financial Highlights for the First Half of the Fiscal Year Ending March 31, 2025

■ Interest on loans and discounts and interest and dividends on securities increased, and net interest income increased

Interest on loans and discounts increased by ¥1,566 million year on year due to an increase in balances and a rise in yields.

Interest and dividends on securities increased by ¥3,693 million year on year mainly due to factors such as increases in domestic and foreign interest on bonds and dividends on shares. Other interest income increased by ¥1,551 million year on year mainly due to an increase in interest on deposits with banks.

On the other hand, in terms of obtaining funding, interest on deposits, etc. increased by ¥914 million year on year due to an increase in deposit interest rates, and other interest expenses by ¥1,348 million year on year due to factors such as a rise in market interest rates.

As a result of the above, net interest income increased by ¥4,547 million year on year to ¥31,205 million.

■ Net fees and commissions decreased

The increase in fees and commissions payments such as an increase in guarantee insurance premium from the expansion of housing loans, etc. exceeded the increase in fees and commissions, and net fees and commissions decreased by ¥128 million year on year to ¥5,713 million.

■ Net other ordinary income also decreased

Net other ordinary income also decreased by ¥2,517 million year on year to ¥(2,980) million due to decreases in gains (losses) related to bonds, etc.

As a result, gross business profit increased by ¥1,901 million year on year to ¥33,938 million.

■ Expenses increased with non-personnel expenses as the main factor

In terms of expenses, non-personnel expenses increased by ¥1,624 million year on year mainly due to an increase in expenses related to core systems, and so overall expenses increased by ¥1,784 million year on year.

The increase in gross business profit covered the increase in expenses, and net business profit (before provision of general allowance for loan losses) increased by ¥117 million year on year to ¥11,698 million.

■ Gains (losses) related to equity securities decreased and credit costs increased

Gains (losses) related to equity securities decreased by ¥4,487 million year on year to ¥1,566 million. Credit costs increased by ¥951 million to ¥2,243 million due to an increase in disposal of non-performing loans.

■ Ordinary profit and profit both decreased

As a result, ordinary profit decreased by ¥5,937 million year on year to ¥11,695 million, and profit decreased by ¥3,442 million year on year to ¥8,968 million.

## I Summary of Financial Results

### 1. Balance of Deposits and Loans [Non-consolidated]

(Million yen)

| [Average balance]                               | (Japanese)                 | As of                        |                   |                    | As of                    | As of                        |
|---|----------------------------|------------------------------|-------------------|--------------------|--------------------------|------------------------------|
|   |                            | September 30,<br>2024<br>(a) | (a-b)             | (a-c)              | March 31,<br>2024<br>(b) | September 30,<br>2023<br>(c) |
| Deposits and negotiable certificates of deposit | 預 金 等<br>(預 金 + 譲 渡 性 預 金) | 5,851,626                    | [1.57%]<br>90,794 | [1.58%]<br>91,108  | 5,760,832                | 5,760,518                    |
| for Shiga Prefecture                            | う ち 滋 賀 県 内                | 5,157,840                    | 81,291            | 84,517             | 5,076,549                | 5,073,323                    |
| Deposits  | 預 金                        | 5,815,364                    | 93,050            | 95,769             | 5,722,314                | 5,719,594                    |
| Individuals                                     | う ち 個 人 預 金                | 4,209,896                    | 48,688            | 70,096             | 4,161,208                | 4,139,800                    |
| Corporations                                    | う ち 法 人 預 金                | 1,340,282                    | 29,616            | 29,413             | 1,310,666                | 1,310,868                    |
| Negotiable certificates of deposit              | 譲 渡 性 預 金                  | 36,262                       | (2,255)           | (4,661)            | 38,517                   | 40,923                       |
| Loans and bills discounted                      | 貸 出 金                      | 4,486,894                    | [1.93%]<br>85,003 | [2.58%]<br>113,061 | 4,401,891                | 4,373,833                    |
| for Shiga Prefecture                            | う ち 滋 賀 県 内                | 2,589,734                    | 29,038            | 36,857             | 2,560,696                | 2,552,877                    |
| Consumer loans and bills                        | う ち 消 費 者 向 け 貸 出          | 1,193,464                    | 53,522            | 74,216             | 1,139,941                | 1,119,248                    |
| Corporate loans and bills                       | う ち 事 業 性 貸 出              | 2,813,256                    | 51,194            | 71,454             | 2,762,061                | 2,741,801                    |
| Loan-deposit ratio (%)                          | 預 貸 率                      | 76.67%                       | 0.26%             | 0.75%              | 76.41%                   | 75.92%                       |

(Million yen)

| [Term-end balance]                              | (Japanese)                 | As of                        |                       |                   | As of                    | As of                        |
|---|----------------------------|------------------------------|-----------------------|-------------------|--------------------------|------------------------------|
|   |                            | September 30,<br>2024<br>(a) | (a-b)                 | (a-c)             | March 31,<br>2024<br>(b) | September 30,<br>2023<br>(c) |
| Deposits and negotiable certificates of deposit | 預 金 等<br>(預 金 + 譲 渡 性 預 金) | 5,819,573                    | [(0.46%)]<br>(27,109) | [1.18%]<br>68,281 | 5,846,682                | 5,751,291                    |
| for Shiga Prefecture                            | う ち 滋 賀 県 内                | 5,135,790                    | (28,792)              | 54,056            | 5,164,582                | 5,081,733                    |
| Deposits  | 預 金                        | 5,783,874                    | (24,437)              | 69,375            | 5,808,311                | 5,714,498                    |
| Individuals                                     | う ち 個 人 預 金                | 4,207,924                    | 7,942                 | 51,953            | 4,199,982                | 4,155,970                    |
| Corporations                                    | う ち 法 人 預 金                | 1,316,422                    | (230)                 | 4,697             | 1,316,653                | 1,311,725                    |
| Negotiable certificates of deposit              | 譲 渡 性 預 金                  | 35,698                       | (2,672)               | (1,093)           | 38,370                   | 36,792                       |
| Loans and bills discounted                      | 貸 出 金                      | 4,504,052                    | [0.19%]<br>8,930      | [1.72%]<br>76,303 | 4,495,122                | 4,427,749                    |
| for Shiga Prefecture                            | う ち 滋 賀 県 内                | 2,610,334                    | 13,063                | 27,176            | 2,597,270                | 2,583,157                    |
| Consumer loans and bills                        | う ち 消 費 者 向 け 貸 出          | 1,212,423                    | 35,406                | 70,391            | 1,177,017                | 1,142,032                    |
| Consumer loans                                  | 消 費 者 ロ ー ン                | 1,200,104                    | 37,375                | 74,673            | 1,162,729                | 1,125,430                    |
| Other consumer loans and bills                  | そ の 他 の 消 費 者 向 け 貸 出      | 12,319                       | (1,969)               | (4,282)           | 14,288                   | 16,601                       |
| Corporate loans and bills discounted            | う ち 事 業 性 貸 出              | 2,817,104                    | (15,923)              | 31,387            | 2,833,027                | 2,785,716                    |
| Loan-deposit ratio (%)                          | 預 貸 率                      | 77.39%                       | 0.51%                 | 0.41%             | 76.88%                   | 76.98%                       |

(Note) Consumer loans in consumer loans and bills are packaged products with predetermined loan conditions to improve the convenience of borrowing, and other consumer loans and bills discounted are consumer general financing for consumers other than consumer loans (excluding corporate loans and bills).

## 2. Interest Rate Spread [Non-consolidated]

(%)

| [All branches]  | (Japanese) | As of September 30, 2024 |        |        | As of March 31, 2024 | As of September 30, 2023 |
|---|------------|--------------------------|--------|--------|----------------------|--------------------------|
|   |            | (a)                      | (a-b)  | (a-c)  |                      |                          |
| (1) Average yield on interest earning assets (A)  | 資金運用利回り    | 1.16                     | 0.02   | (0.01) | 1.14                 | 1.17                     |
| (a) Average yield on loans and bills discounted (B)   | 貸出金利回り     | 1.04                     | 0.04   | 0.04   | 1.00                 | 1.00                     |
| (b) Average yield on securities   | 有価証券利回り    | 1.82                     | 0.11   | 0.16   | 1.71                 | 1.66                     |
| (2) Average yield on interest bearing liabilities (C)   | 資金調達原価     | 0.94                     | (0.04) | 0.10   | 0.98                 | 0.84                     |
| (a) Average yield on deposits and negotiable certificates of deposit (including expenses) (D) | 預金等原価      | 0.81                     | (0.10) | 0.08   | 0.91                 | 0.73                     |
| (b) Average yield on deposits and negotiable certificates of deposit                          | 預金等利回り     | 0.06                     | 0.03   | 0.03   | 0.03                 | 0.03                     |
| (c) Expense ratio   | 経費率        | 0.75                     | (0.13) | 0.05   | 0.88                 | 0.70                     |
| (3) Spread between loans and deposits rates (including expenses) (B) - (D)                    | 預貸金利鞘      | 0.23                     | 0.14   | (0.04) | 0.09                 | 0.27                     |
| (4) Average interest rate spread (A) - (C)  | 総資金利鞘      | 0.22                     | 0.06   | (0.11) | 0.16                 | 0.33                     |

(Reference) Excluding interest-bearing due from banks ("due from Bank of Japan", etc.)

|  |         |      |      |      |      |      |
|--|---------|------|------|------|------|------|
| Average yield on interest earning assets | 資金運用利回り | 1.31 | 0.08 | 0.10 | 1.23 | 1.21 |
| Average interest rate spread             | 総資金利鞘   | 0.37 | 0.12 | 0.00 | 0.25 | 0.37 |

(%)

| [Domestic branches]   | (Japanese) | As of September 30, 2024 |        |        | As of March 31, 2024 | As of September 30, 2023 |
|---|------------|--------------------------|--------|--------|----------------------|--------------------------|
|   |            | (a)                      | (a-b)  | (a-c)  |                      |                          |
| (1) Average yield on interest earning assets (A)  | 資金運用利回り    | 0.85                     | 0.03   | 0.02   | 0.82                 | 0.83                     |
| (a) Average yield on loans and bills discounted (B)   | 貸出金利回り     | 0.83                     | 0.04   | 0.05   | 0.79                 | 0.78                     |
| (b) Average yield on securities   | 有価証券利回り    | 1.49                     | 0.17   | 0.22   | 1.32                 | 1.27                     |
| (2) Average yield on interest bearing liabilities (C)   | 資金調達原価     | 0.67                     | (0.06) | 0.07   | 0.73                 | 0.60                     |
| (a) Average yield on deposits and negotiable certificates of deposit (including expenses) (D) | 預金等原価      | 0.76                     | (0.11) | 0.07   | 0.87                 | 0.69                     |
| (b) Average yield on deposits and negotiable certificates of deposit                          | 預金等利回り     | 0.02                     | 0.02   | 0.02   | 0.00                 | 0.00                     |
| (c) Expense ratio   | 経費率        | 0.74                     | (0.13) | 0.05   | 0.87                 | 0.69                     |
| (3) Spread between loans and deposits rates (including expenses) (B) - (D)                    | 預貸金利鞘      | 0.07                     | 0.15   | (0.02) | (0.08)               | 0.09                     |
| (4) Average interest rate spread (A) - (C)  | 総資金利鞘      | 0.18                     | 0.09   | (0.05) | 0.09                 | 0.23                     |

## 3. Balance of Assets in Custody/Sales during the Period [Non-consolidated]

## Balance of Assets in Custody

(Million yen)

|                                 | (Japanese) | As of September 30, 2024 |         |         | As of March 31, 2024 | As of September 30, 2023 |
|---------------------------------|------------|--------------------------|---------|---------|----------------------|--------------------------|
|                                 |            | (a)                      | (a-b)   | (a-c)   |                      |                          |
| Investment trusts (A)           | 投資信託期末残高   | 241,336                  | 9,334   | 41,958  | 232,001              | 199,378                  |
| Public bonds (B)                | 公共債期末残高    | 42,431                   | 16      | (12)    | 42,415               | 42,444                   |
| Mediated financial products (C) | 金融商品仲介期末残高 | 17,528                   | (2,998) | (8,125) | 20,526               | 25,654                   |
| Total asset in custody (A+B+C)  | 預り資産残高合計   | 301,296                  | 6,353   | 33,819  | 294,943              | 267,476                  |
| Individual assets in custody    | うち個人預り資産残高 | 272,443                  | 7,312   | 32,610  | 265,130              | 239,832                  |

## Sales during the Six Months Ended September 30, 2024

(Million yen)

|                             | (Japanese) | For the six months ended September 30, 2024 |         | For the six months ended September 30, 2023 |
|-----------------------------|------------|---|---------|---|
|                             |            | (a)   | (a-b)   |   |
| Investment trusts           | 投資信託       | 37,068                                      | 870     | 36,198                                      |
| Public bonds                | 公共債        | 5,561                                       | 437     | 5,124                                       |
| Mediated financial products | 金融商品仲介     | 279   | (1,391) | 1,671                                       |
| Insurance                   | 保険         | 27,996                                      | 4,610   | 23,386                                      |

(Note) The accumulated amount of insurance premiums earned since the Bank started offering insurance has amounted to ¥713,463 million.

## 4. Profit and Loss [Non-consolidated]

(Million yen)

| #  |  | (Japanese)                      | For the six months ended September 30, 2024 |         | For the six months ended September 30, 2023 |
|----|--|---------------------------------|---|---------|---|
|    |  |                                 | (a)   | (a-b)   | (b)   |
| 1  | Gross business profit  | 業務粗利益                           | 33,938                                      | 1,901   | 32,037                                      |
| 2  | Net interest income  | 資金利益                            | 31,205                                      | 4,547   | 26,657                                      |
| 3  | Interest income  | うち資金運用収益                        | 42,322                                      | 6,811   | 35,510                                      |
| 4  | Interest on loans and discounts  | うち貸出金利息                         | 23,565                                      | 1,566   | 21,999                                      |
| 5  | Interest and dividends on securities   | うち有価証券利息配当金                     | 15,650                                      | 3,693   | 11,956                                      |
| 6  | Interest expenses (-)  | うち資金調達費用 (Δ)                    | 11,121                                      | 2,267   | 8,853                                       |
| 7  | Interest on deposits, etc. (-)   | うち預金等利息 (Δ)                     | 1,880                                       | 914     | 965   |
| 8  | Net fees and commissions   | 役務取引等利益                         | 5,713                                       | (128)   | 5,842                                       |
| 9  | Fees and commissions income  | 役務取引等収益                         | 8,601                                       | 51      | 8,550                                       |
| 10 | Fees and commissions payments (-)  | 役務取引等費用 (Δ)                     | 2,888                                       | 180     | 2,707                                       |
| 11 | Net other ordinary income  | その他業務利益                         | (2,980)                                     | (2,517) | (463)                                       |
| 12 | (Gains (losses) related to bonds, etc.)  | (うち債券等関係損益)                     | (2,712)                                     | (3,174) | 462   |
| 13 | Domestic gross business profit   | うち国内業務粗利益                       | 32,746                                      | 2,728   | 30,017                                      |
| 14 | Net interest income  | 資金利益                            | 28,393                                      | 4,613   | 23,780                                      |
| 15 | Net fees and commissions   | 役務取引等利益                         | 5,336                                       | (224)   | 5,560                                       |
| 16 | Net other ordinary income  | その他業務利益                         | (983)                                       | (1,660) | 676   |
| 17 | Expenses (excluding non-recurring expenses) (-)  | 経費 (除く臨時費用分) (Δ)                | 22,240                                      | 1,784   | 20,456                                      |
| 18 | Personnel expenses (-)   | 人件費 (Δ)                         | 9,452                                       | 80      | 9,371                                       |
| 19 | Non-personnel expenses (-)   | 物件費 (Δ)                         | 11,080                                      | 1,624   | 9,455                                       |
| 20 | Taxes (-)  | 税金 (Δ)                          | 1,708                                       | 79      | 1,628                                       |
| 21 | Net business profit (before provision of general allowance for loan losses)              | 実質業務純益 (一般貸倒引当金繰入前)             | 11,698                                      | 117     | 11,581                                      |
| 22 | Core net business profit   | コア業務純益                          | 13,250                                      | 1,372   | 11,878                                      |
| 23 | Core net business profit (excluding gains (losses) on cancellation of investment trusts) | コア業務純益 (除く投資信託解約損益)             | 12,319                                      | 470     | 11,849                                      |
| 24 | Provision of general allowance for loan losses (-)                                       | 一般貸倒引当金繰入額 (Δ)                  | (873)                                       | (684)   | (189)                                       |
| 25 | Net business profit  | 業務純益                            | 12,571                                      | 801     | 11,770                                      |
| 26 | Non-recurring gains (losses)   | 臨時損益                            | (876)                                       | (6,739) | 5,863                                       |
| 27 | Gains (losses) related to equity securities  | 株式等関係損益                         | 1,566                                       | (4,487) | 6,054                                       |
| 28 | Recoveries of written off receivables  | 償却債権取立益                         | 124   | (8)     | 132   |
| 29 | Disposal of non-performing loans (-)   | 不良債権処理額 (Δ)                     | 3,116                                       | 1,636   | 1,480                                       |
| 30 | Reversal of allowance for loan losses, etc.  | 貸倒引当金等戻入益                       | —   | —       | —   |
| 31 | Other non-recurring gains (losses)   | その他臨時損益                         | 550   | (606)   | 1,156                                       |
| 32 | Ordinary profit  | 経常利益                            | 11,695                                      | (5,937) | 17,633                                      |
| 33 | Extraordinary income (losses)  | 特別損益                            | (128)                                       | (54)    | (74)  |
| 34 | Gain (loss) on disposal of non-current assets  | うち固定資産処分損益                      | (108)                                       | (57)    | (50)  |
| 35 | Gain on disposal of non-current assets   | 固定資産処分益                         | —   | —       | —   |
| 36 | Loss on disposal of non-current assets (-)   | 固定資産処分損 (Δ)                     | 108   | 57      | 50  |
| 37 | Impairment loss (-)  | うち減損損失 (Δ)                      | 20  | (3)     | 24  |
| 38 | Profit before income taxes   | 税引前中間純利益                        | 11,566                                      | (5,992) | 17,558                                      |
| 39 | Income taxes - current (-)   | 法人税、住民税及び事業税 (Δ)                | 3,260                                       | (1,482) | 4,743                                       |
| 40 | Income taxes - deferred (-)  | 法人税等調整額 (Δ)                     | (662)                                       | (1,066) | 404   |
| 41 | Total income taxes (-)   | 法人税等合計 (Δ)                      | 2,598                                       | (2,549) | 5,148                                       |
| 42 | Profit   | 中間純利益                           | 8,968                                       | (3,442) | 12,410                                      |
| 43 | Credit costs (expenses for write-offs and allowances) [24+29-30] (-)                     | 与信コスト (貸倒償却引当費用) [24+29-30] (Δ) | 2,243                                       | 951     | 1,291                                       |

- (Notes)
- Gains (losses) related to bonds, etc. = Gains (losses) related to bonds + Gain on financial derivatives – Loss on financial derivatives
  - Core net business profit = Net business profit + Provision of general allowance for loan losses – Gains (losses) related to bonds
  - Core net business profit (excluding gains (losses) on cancellation of investment trusts) = Core net business profit – Gains on cancellation of investment trusts  
Gains on cancellation of investment trusts is recorded in net interest income, losses on cancellation of investment trusts is recorded in gains (losses) related to bonds
  - Reversal of allowance for loan losses, etc. = Reversal of allowance for loan losses + Reversal of provision for contingent loss

## 5. Profit and Loss [Consolidated]

(Million yen)

| #           |   | (Japanese)                       | For the six months ended September 30, 2024 |         | For the six months ended September 30, 2023 |
|-------------|---|----------------------------------|---|---------|---|
|             |   |                                  | (a)   | (a-b)   | (b)   |
| 1           | Consolidated gross business profit  | 連結業務粗利益                          | 35,167                                      | 1,810   | 33,357                                      |
| 2           | Net interest income   | 資金利益                             | 30,704                                      | 4,537   | 26,167                                      |
| 3           | Net fees and commissions  | 役務取引等利益                          | 6,976                                       | (219)   | 7,196                                       |
| 4           | Net other ordinary income   | その他業務利益                          | (2,513)                                     | (2,507) | (5)   |
| 5           | General and administrative expenses (excluding non-recurring expenses) (-)                            | 営業経費 (臨時費用処理分を除く) (Δ)            | 23,177                                      | 1,942   | 21,234                                      |
| 6           | Consolidated net business profit (before provision of general allowance for loan losses)              | 連結実質業務純益 (一般貸倒引当金繰入前)            | 11,990                                      | (132)   | 12,123                                      |
| 7           | Provision of general allowance for loan losses (-)  | 一般貸倒引当金繰入額 (Δ)                   | (759)                                       | (544)   | (214)                                       |
| 8           | Consolidated net business profit  | 連結業務純益                           | 12,750                                      | 412     | 12,338                                      |
| 9           | Other profit (loss) (non-recurring gains (losses))  | その他経常損益 (臨時損益)                   | (1,124)                                     | (6,860) | 5,736                                       |
| 10          | Disposal of non-performing loans (-)  | 不良債権処理額 (Δ)                      | 3,398                                       | 1,781   | 1,617                                       |
| 11          | Written-off of loans (-)  | 貸出金償却 (Δ)                        | 871   | 202     | 669   |
| 12          | Provision of allowance for loan losses (excluding provision of general allowance for loan losses) (-) | その他の貸倒引当金繰入額 (一般貸倒引当金繰入額を除く) (Δ) | 2,480                                       | 1,557   | 923   |
| 13          | Other credit costs (-)  | その他債権売却損等 (Δ)                    | 45  | 21      | 24  |
| 14          | Reversal of allowance for loan losses, etc.   | 貸倒引当金等戻入益                        | —   | —       | —   |
| 15          | Recoveries of written off receivables   | 償却債権取立益                          | 124   | (8)     | 132   |
| 16          | Gains (losses) related to equity securities   | 株式等関係損益                          | 1,566                                       | (4,454) | 6,020                                       |
| 17          | Gain on sale  | 売却益                              | 2,784                                       | (3,702) | 6,486                                       |
| 18          | Loss on sale (-)  | 売却損 (Δ)                          | 1,216                                       | 866     | 349   |
| 19          | Loss on devaluation (-)   | 償却 (Δ)                           | 2   | (114)   | 116   |
| 20          | Other profit (including non-recurring expenses in general and administrative expenses)                | その他経常損益 (営業経費中臨時処理分を含む)          | 588   | (612)   | 1,200                                       |
| 21          | Expenses corresponding to money held in trust (-)   | 金銭の信託運用見合費用 (Δ)                  | 4   | 3       | 0   |
| 22          | Ordinary profit   | 経常利益                             | 11,625                                      | (6,448) | 18,074                                      |
| 23          | Extraordinary income (losses)   | 特別損益                             | (130)                                       | (55)    | (74)  |
| 24          | Profit before income taxes  | 税金等調整前中間純利益                      | 11,495                                      | (6,503) | 17,999                                      |
| 25          | Income taxes - current (-)  | 法人税、住民税及び事業税 (Δ)                 | 3,520                                       | (1,568) | 5,089                                       |
| 26          | Income taxes - deferred (-)   | 法人税等調整額 (Δ)                      | (773)                                       | (1,165) | 392   |
| 27          | Total income taxes (-)  | 法人税等合計 (Δ)                       | 2,747                                       | (2,734) | 5,481                                       |
| 28          | Profit  | 中間純利益                            | 8,748                                       | (3,769) | 12,518                                      |
| 29          | Profit attributable to non-controlling interests (-)  | 非支配株主に帰属する中間純利益 (Δ)              | —   | —       | —   |
| 30          | Profit attributable to owners of parent   | 親会社株主に帰属する中間純利益                  | 8,748                                       | (3,769) | 12,518                                      |
| (Reference) |   |                                  |   |         |   |
|             | Credit costs [ 7+10-14] (-)   | 与信コスト [ 7+10-14] (Δ)             | 2,638                                       | 1,236   | 1,402                                       |

- (Notes) 1. Consolidated gross business profit = Net interest income {Interest income – (Interest expenses – Expenses corresponding to money held in trust)} + Net fees and commissions (Trust fees + Fees and commissions – Fees and commissions payments) + Other ordinary income (Other ordinary income – Other ordinary expenses)
2. Consolidated net business profit = Consolidated gross business profit – General and administrative expenses (excluding non-recurring expenses) – Provision of general allowance for loan losses in provision of allowance for loan losses (Other expenses)

## 6. Net Business Profit [Non-consolidated]

(Million yen)

|   | (Japanese)             | For the six months ended September 30, 2024 |       | For the six months ended September 30, 2023 |
|---|------------------------|---|-------|---|
|   |                        | (a)   | (a-b) | (b)   |
| (1) Net business profit (before provision of general allowance for loan losses) | 実質業務純益<br>(一般貸倒引当金繰入前) | 11,698                                      | 117   | 11,581                                      |
| Per employee (in thousands of yen)  | 職員一人当たり (千円)           | 5,986                                       | 131   | 5,854                                       |
| (2) Net business profit   | 業務純益                   | 12,571                                      | 801   | 11,770                                      |
| Per employee (in thousands of yen)  | 職員一人当たり (千円)           | 6,433                                       | 483   | 5,950                                       |

(Note) Per employee figures are calculated based on the average number of employees during the period.

## 7. Gains (losses) related to bonds, etc. [Non-consolidated]

(Million yen)

|   | (Japanese)          | For the six months ended September 30, 2024 |         | For the six months ended September 30, 2023 |
|---|---------------------|---|---------|---|
|   |                     | (a)   | (a-b)   | (b)   |
| Gains (losses) related to bonds         | 国債等債券関係損益<br>(5勘定尻) | (1,552)                                     | (1,255) | (296)                                       |
| Gain on sale                            | 売却益                 | 218   | (885)   | 1,103                                       |
| Gain on redemption                      | 償還益                 | —   | —       | —   |
| Loss on sale                            | 売却損                 | 1,770                                       | 369     | 1,400                                       |
| Loss on redemption                      | 償還損                 | —   | —       | —   |
| Loss on devaluation                     | 償却                  | —   | —       | —   |
| Gains (losses) on financial derivatives | 金融派生商品損益            | (1,159)                                     | (1,919) | 759   |
| Gains (losses) related to bonds, etc.   | 債券等関係損益 (合計)        | (2,712)                                     | (3,174) | 462   |

## 8. Gains (losses) related to equity securities [Non-consolidated]

(Million yen)

|   | (Japanese)        | For the six months ended September 30, 2024 |         | For the six months ended September 30, 2023 |
|---|-------------------|---|---------|---|
|   |                   | (a)   | (a-b)   | (b)   |
| Gains (losses) related to equity securities | 株式等関係損益<br>(3勘定尻) | 1,566                                       | (4,487) | 6,054                                       |
| Gain on sale                                | 売却益               | 2,784                                       | (3,702) | 6,486                                       |
| Loss on sale                                | 売却損               | 1,216                                       | 866     | 349   |
| Loss on devaluation                         | 償却                | 2   | (80)    | 82  |



## 9. Gains (Losses) on Valuation of Securities [Non-consolidated]/[Consolidated]

(Million yen)

| [Non-consolidated]   | (Japanese)            | As of September 30, 2024 |                 |                  | As of March 31, 2024     |                 |                  | (a-b)    |
|--|-----------------------|--------------------------|-----------------|------------------|--------------------------|-----------------|------------------|----------|
|  |                       | Valuation gains (losses) |                 | Valuation losses | Valuation gains (losses) |                 | Valuation losses |          |
|  |                       | (a)                      | Valuation gains |                  | (b)                      | Valuation gains |                  |          |
| Held-to-maturity   | 満期保有目的                | (9,736)                  | —               | 9,736            | (8,264)                  | —               | 8,264            | (1,471)  |
| Stocks of subsidiaries   | 子会社株式                 | —                        | —               | —                | —                        | —               | —                | —        |
| Available-for-sale securities                                    | その他有価証券               | 158,534                  | 223,248         | 64,714           | 183,463                  | 246,342         | 62,878           | (24,929) |
| Stocks   | 株式                    | 214,573                  | 215,235         | 661              | 239,209                  | 239,538         | 329              | (24,635) |
| Bonds  | 債券                    | (34,782)                 | 814             | 35,597           | (25,638)                 | 1,063           | 26,702           | (9,143)  |
| Others   | その他                   | (21,257)                 | 7,198           | 28,455           | (30,106)                 | 5,740           | 35,846           | 8,849    |
| Money held in trust (excluding for investment, held-to-maturity) | 金銭の信託(運用目的及び満期保有目的以外) | (5)                      | —               | 5                | (94)                     | —               | 94               | 88       |
| (1) Total gains (losses) on valuation                            | ① 評価損益合計              | 148,792                  |                 |                  | 175,104                  |                 |                  | (26,312) |
| (2) Deferred gains (losses) on hedges                            | ② 繰延ヘッジ損益             | 34,380                   |                 |                  | 43,439                   |                 |                  | (9,059)  |
| (1) + (2)  | ③ 参考(①+②)             | 183,173                  |                 |                  | 218,544                  |                 |                  | (35,371) |

(Million yen)

| [Consolidated]   | (Japanese)            | As of September 30, 2024 |                 |                  | As of March 31, 2024     |                 |                  | (a-b)    |
|--|-----------------------|--------------------------|-----------------|------------------|--------------------------|-----------------|------------------|----------|
|  |                       | Valuation gains (losses) |                 | Valuation losses | Valuation gains (losses) |                 | Valuation losses |          |
|  |                       | (a)                      | Valuation gains |                  | (b)                      | Valuation gains |                  |          |
| Held-to-maturity   | 満期保有目的                | (9,736)                  | —               | 9,736            | (8,264)                  | —               | 8,264            | (1,471)  |
| Stocks of subsidiaries   | 子会社株式                 | —                        | —               | —                | —                        | —               | —                | —        |
| Available-for-sale securities                                    | その他有価証券               | 160,038                  | 224,753         | 64,714           | 184,961                  | 247,840         | 62,878           | (24,922) |
| Stocks   | 株式                    | 216,078                  | 216,740         | 661              | 240,707                  | 241,036         | 329              | (24,628) |
| Bonds  | 債券                    | (34,782)                 | 814             | 35,597           | (25,638)                 | 1,063           | 26,702           | (9,143)  |
| Others   | その他                   | (21,257)                 | 7,198           | 28,455           | (30,106)                 | 5,740           | 35,846           | 8,849    |
| Money held in trust (excluding for investment, held-to-maturity) | 金銭の信託(運用目的及び満期保有目的以外) | (5)                      | —               | 5                | (94)                     | —               | 94               | 88       |
| (1) Total gains (losses) on valuation                            | ① 評価損益合計              | 150,297                  |                 |                  | 176,602                  |                 |                  | (26,305) |
| (2) Deferred gains (losses) on hedges                            | ② 繰延ヘッジ損益             | 34,380                   |                 |                  | 43,439                   |                 |                  | (9,059)  |
| (1) + (2)  | ③ 参考(①+②)             | 184,677                  |                 |                  | 220,042                  |                 |                  | (35,364) |

- (Notes)
- “Available-for-sale securities” are evaluated based on the market value at the end of the period, and the table above states the difference between the amount recorded on the balance sheet or consolidated balance sheet and the acquisition price.
  - “Available-for-sale securities” are stated inclusive of beneficial interest in a trust under “monetary claims bought.”
  - The Bank conducts derivative transactions to hedge against market value fluctuation risk of securities, and the above tables (non-consolidated and consolidated) show reference figures (1)+(2), which are gains (losses) on valuation (1) of securities added to deferred gains (losses) on hedges before tax effects (2).

## 10. ROE [Non-consolidated]

|                           | (Japanese)   | For the six months ended September 30, 2024 |        | For the six months ended September 30, 2023 |
|---------------------------|--------------|---|--------|---|
|                           |              | (a)   | (a-b)  | (b)   |
| Net business profit basis | 業務純益ベース      | 5.44  | (0.02) | 5.46  |
| Profit basis              | 当期(中間)純利益ベース | 3.88  | (1.88) | 5.76  |

## 11. Capital Ratio (International Standards) [Non-consolidated]/[Consolidated]

(Monetary amounts: Billion yen)

| [Non-consolidated]  | (Japanese)                       | As of September 30, 2024 |        | As of March 31, 2024 | As of September 30, 2023 |         |
|---|----------------------------------|--------------------------|--------|----------------------|--------------------------|---------|
|   |                                  | (a)                      | (a-b)  | (b)                  | (c)                      |         |
| (1) Total capital ratio (%)<br>[(4) ÷ (7)]                | 単体総自己資本比率 (%)<br>( ④ ÷ ⑦ )       | 15.21                    | (0.25) | (0.32)               | 15.46                    | 15.53   |
| (2) Tier 1 capital ratio (%)<br>[(5) ÷ (7)]               | 単体Tier 1比率 (%)<br>( ⑤ ÷ ⑦ )      | 15.21                    | (0.25) | (0.32)               | 15.46                    | 15.53   |
| (3) Common equity Tier 1 capital ratio (%)<br>[(6) ÷ (7)] | 単体普通株式等Tier 1比率 (%)<br>( ⑥ ÷ ⑦ ) | 15.21                    | (0.25) | (0.32)               | 15.46                    | 15.53   |
| (4) Total capital   | 単体における総自己資本の額                    | 433.2                    | (15.3) | 15.6                 | 448.6                    | 417.6   |
| (5) Tier 1 capital  | 単体におけるTier 1資本の額                 | 433.2                    | (15.3) | 15.6                 | 448.6                    | 417.6   |
| (6) Common equity Tier 1 capital                          | 単体における普通株式等Tier 1資本の額            | 433.2                    | (15.3) | 15.6                 | 448.6                    | 417.6   |
| (7) Risk weighted assets                                  | リスク・アセットの額                       | 2,848.3                  | (53.0) | 160.0                | 2,901.3                  | 2,688.2 |
| (8) Total capital requirements                            | 単体総所要自己資本額                       | 227.8                    | (4.2)  | 12.8                 | 232.1                    | 215.0   |

(Monetary amounts: Billion yen)

| [Consolidated]  | (Japanese)                       | As of September 30, 2024 |        | As of March 31, 2024 | As of September 30, 2023 |         |
|---|----------------------------------|--------------------------|--------|----------------------|--------------------------|---------|
|   |                                  | (a)                      | (a-b)  | (b)                  | (c)                      |         |
| (1) Total capital ratio (%)<br>[(4) ÷ (7)]                | 連結総自己資本比率 (%)<br>( ④ ÷ ⑦ )       | 15.45                    | (0.25) | (0.34)               | 15.70                    | 15.79   |
| (2) Tier 1 capital ratio (%)<br>[(5) ÷ (7)]               | 連結Tier 1比率 (%)<br>( ⑤ ÷ ⑦ )      | 15.44                    | (0.26) | (0.35)               | 15.70                    | 15.79   |
| (3) Common equity Tier 1 capital ratio (%)<br>[(6) ÷ (7)] | 連結普通株式等Tier 1比率 (%)<br>( ⑥ ÷ ⑦ ) | 15.44                    | (0.26) | (0.35)               | 15.70                    | 15.79   |
| (4) Total capital   | 連結における総自己資本の額                    | 446.9                    | (15.4) | 15.6                 | 462.4                    | 431.2   |
| (5) Tier 1 capital  | 連結におけるTier 1資本の額                 | 446.7                    | (15.5) | 15.5                 | 462.3                    | 431.2   |
| (6) Common equity Tier 1 capital                          | 連結における普通株式等Tier 1資本の額            | 446.7                    | (15.5) | 15.5                 | 462.3                    | 431.2   |
| (7) Risk weighted assets                                  | リスク・アセットの額                       | 2,892.0                  | (52.5) | 161.9                | 2,944.6                  | 2,730.1 |
| (8) Total capital requirements                            | 連結総所要自己資本額                       | 231.3                    | (4.2)  | 12.9                 | 235.5                    | 218.4   |

- (Notes) 1. The Foundation Internal Ratings-Based (FIRB) approach has been adopted as the method for measuring credit risk.  
2. The Standardized Measurement Approach has been adopted as the method for measuring operational risk.

## II Loans and Bills Information

### 1. Allowance for Loan Losses and Self-assessment Results by Borrower Classification [Non-consolidated]

| (Million yen)                                      |                                |                              |           |          |                          |                              |           |
|--|--------------------------------|------------------------------|-----------|----------|--------------------------|------------------------------|-----------|
|  | (Japanese)                     | As of                        |           |          | As of                    | As of                        |           |
|  |                                | September 30,<br>2024<br>(a) | (a-b)     | (a-c)    | March 31,<br>2024<br>(b) | September 30,<br>2023<br>(c) |           |
| Allowance for loan losses                          | 貸倒引当金                          | 32,132                       | 1,001     | 1,763    | 31,130                   | 30,369                       |           |
| Allowance for general loan losses                  | 一般貸倒引当金                        | 8,925                        | (873)     | (1,301)  | 9,799                    | 10,226                       |           |
| Allowance for specific loan losses                 | 個別貸倒引当金                        | 23,206                       | 1,874     | 3,064    | 21,331                   | 20,142                       |           |
| Allowance for specific overseas countries          | 特定海外債権引当勘定                     | —                            | —         | —        | —                        | —                            |           |
| (Million yen)                                      |                                |                              |           |          |                          |                              |           |
| Self-assessment results by borrower classification | Bankrupt claims                | 破綻先債権                        | 723       | 439      | 257                      | 283                          | 465       |
|  | Effectively bankrupt claims    | 実質破綻先債権                      | 1,745     | (734)    | (2,132)                  | 2,479                        | 3,877     |
|  | Potentially bankrupt claims    | 破綻懸念先債権                      | 51,461    | (204)    | 3,604                    | 51,666                       | 47,857    |
|  | Claims requiring caution       | 要注意先債権                       | 273,726   | (40,125) | (38,208)                 | 313,852                      | 311,935   |
|  | Substandard claims             | 要管理先債権                       | 36,012    | (1,427)  | (2,084)                  | 37,439                       | 38,096    |
|  | Other claims requiring caution | その他要注意先債権                    | 237,714   | (38,698) | (36,124)                 | 276,412                      | 273,838   |
|  | Normal claims                  | 正常先債権                        | 4,214,708 | 46,672   | 108,072                  | 4,168,036                    | 4,106,636 |
|  | Total claims                   | 総与信残高                        | 4,542,366 | 6,047    | 71,592                   | 4,536,319                    | 4,470,773 |
| (Amount of partial write-offs)                     |                                | (部分直接償却額)                    | ( 9,123 ) | ( 761 )  | ( 1,376 )                | ( 8,362 )                    | ( 7,747 ) |

### 2. Disclosed Claims Under the Financial Reconstruction Law and Risk-monitored Loans [Non-consolidated]/[Consolidated]

| (Million yen)                              |                       |                              |         |         |                          |                              |
|--|-----------------------|------------------------------|---------|---------|--------------------------|------------------------------|
| [Non-consolidated]                         | (Japanese)            | As of                        |         |         | As of                    | As of                        |
|  |                       | September 30,<br>2024<br>(a) | (a-b)   | (a-c)   | March 31,<br>2024<br>(b) | September 30,<br>2023<br>(c) |
| Bankrupt and substantially bankrupt claims | 破産更生債権及びこれらに準ずる債権     | 2,468                        | (294)   | (1,875) | 2,762                    | 4,343                        |
| Doubtful claims                            | 危険債権                  | 51,461                       | (204)   | 3,604   | 51,666                   | 47,857                       |
| Substandard claims                         | 要管理債権                 | 29,278                       | (816)   | 212     | 30,095                   | 29,066                       |
| (Loans past due 3 months or more)          | (うち三月以上延滞債権)          | 1,240                        | 1,120   | 1,111   | 119                      | 128                          |
| (Restructured loans)                       | (うち貸出条件緩和債権)          | 28,038                       | (1,936) | (898)   | 29,975                   | 28,937                       |
| Subtotal (A)                               | 小計                    | 83,209                       | (1,315) | 1,941   | 84,524                   | 81,267                       |
| Non-performing loans ratio (%) (A) ÷ (B)   | 総与信残高に占める比率 (A) ÷ (B) | 1.83                         | (0.03)  | 0.02    | 1.86                     | 1.81                         |
| Normal claims                              | 正常債権                  | 4,459,156                    | 7,362   | 69,650  | 4,451,794                | 4,389,505                    |
| Total claims (B)                           | 合計                    | 4,542,366                    | 6,047   | 71,592  | 4,536,319                | 4,470,773                    |
| Coverage (C)                               | 保全額                   | 58,535                       | (1,225) | 1,575   | 59,760                   | 56,959                       |
| Allowance for loan losses                  | 貸倒引当金                 | 25,891                       | 1,503   | 2,573   | 24,387                   | 23,317                       |
| Collateral and guarantees                  | 担保保証等                 | 32,644                       | (2,728) | (997)   | 35,372                   | 33,641                       |
| Coverage ratio (%) (C) ÷ (A)               | 保全率 (C) ÷ (A)         | 70.34                        | (0.36)  | 0.26    | 70.70                    | 70.08                        |

| (Million yen)                              |                       |                              |         |         |                          |                              |
|--|-----------------------|------------------------------|---------|---------|--------------------------|------------------------------|
| [Consolidated]                             | (Japanese)            | As of                        |         |         | As of                    | As of                        |
|  |                       | September 30,<br>2024<br>(a) | (a-b)   | (a-c)   | March 31,<br>2024<br>(b) | September 30,<br>2023<br>(c) |
| Bankrupt and substantially bankrupt claims | 破産更生債権及びこれらに準ずる債権     | 2,830                        | (176)   | (1,756) | 3,006                    | 4,586                        |
| Doubtful claims                            | 危険債権                  | 51,461                       | (204)   | 3,604   | 51,666                   | 47,857                       |
| Substandard claims                         | 要管理債権                 | 29,280                       | (816)   | 211     | 30,097                   | 29,069                       |
| (Loans past due 3 months or more)          | (うち三月以上延滞債権)          | 1,240                        | 1,120   | 1,111   | 119                      | 129                          |
| (Restructured loans)                       | (うち貸出条件緩和債権)          | 28,040                       | (1,937) | (900)   | 29,977                   | 28,940                       |
| Subtotal (A)                               | 小計                    | 83,572                       | (1,198) | 2,058   | 84,771                   | 81,513                       |
| Non-performing loans ratio (%) (A) ÷ (B)   | 総与信残高に占める比率 (A) ÷ (B) | 1.83                         | (0.03)  | 0.01    | 1.86                     | 1.82                         |
| Normal claims                              | 正常債権                  | 4,459,329                    | 7,350   | 69,628  | 4,451,978                | 4,389,700                    |
| Total claims (B)                           | 合計                    | 4,542,901                    | 6,152   | 71,687  | 4,536,749                | 4,471,214                    |

## 3. Classification of loans by type of industry, etc.

## (1) Balance of Consumer Loans [Non-consolidated]

(Million yen)

|                      | (Japanese) | As of September 30, 2024 |        | As of March 31, 2024 | As of September 30, 2023 |
|----------------------|------------|--------------------------|--------|----------------------|--------------------------|
|                      |            | (a)                      | (a-b)  |                      |                          |
| Consumer loans       | 消費者ローン     | 1,200,104                | 37,375 | 74,673               | 1,162,729                |
| Housing loans        | 住宅ローン      | 1,065,450                | 13,387 | 29,432               | 1,052,062                |
| Other consumer loans | その他ローン     | 134,654                  | 23,987 | 45,241               | 110,666                  |

(Note) Housing loans include financing for housing loans related to local government systems (home loans) and arranged housing.

## (2) Balance and ratio of loans to small and medium-sized enterprises ("SMEs"), etc. [Non-consolidated]

(Million yen, %)

|   | (Japanese)                  | As of September 30, 2024 |          | As of March 31, 2024 | As of September 30, 2023 |
|---|-----------------------------|--------------------------|----------|----------------------|--------------------------|
|   |                             | (a)                      | (a-b)    |                      |                          |
| Loans to SMEs, etc.<br>(A)                    | 中小企業等貸出金残高<br>(A)           | 3,050,877                | 27,331   | 98,669               | 3,023,546                |
| Loans to SMEs<br>(Note)                       | うち中小企業向け残高<br>(注)           | 1,850,772                | (10,044) | 23,995               | 1,860,817                |
| Domestic loans and bills<br>discounted<br>(B) | 国内店貸出金残高<br>(B)             | 4,471,041                | 13,944   | 78,530               | 4,457,097                |
| Loans to SMEs, etc. ratio (%)<br>(A) ÷ (B)    | 中小企業等貸出金比率 (%)<br>(A) ÷ (B) | 68.23                    | 0.40     | 1.02                 | 67.83                    |

(Note) Loans to SMEs is calculated by deducting the above consumer loans in from (A) Loans to SMEs, etc.

## (3) Classification of loans by type of industry [Non-consolidated]

(Million yen)

|  | (Japanese)              | As of September 30, 2024 |          | As of March 31, 2024 | As of September 30, 2023 |
|--|-------------------------|--------------------------|----------|----------------------|--------------------------|
|  |                         | (a)                      | (a-b)    |                      |                          |
| Domestic branches<br>(excluding offshore market account) | 国内店分<br>(除く特別国際金融取引勘定分) | 4,471,041                | 13,944   | 78,530               | 4,457,097                |
| Manufacturing  | 製造業                     | 560,640                  | (4,012)  | (9,978)              | 564,653                  |
| Agriculture and forestry                                 | 農業・林業                   | 7,344                    | (1,162)  | (971)                | 8,506                    |
| Fishery  | 漁業                      | 622                      | (16)     | 124                  | 638                      |
| Mining, quarry and gravel                                | 鉱業・採石業・砂利採取業            | 5,687                    | 171      | 99                   | 5,516                    |
| Construction   | 建設業                     | 128,478                  | (12,833) | (4,973)              | 141,311                  |
| Electricity, gas, heat supply and water                  | 電気・ガス・熱供給・水道業           | 164,851                  | 8,864    | 16,579               | 155,986                  |
| Information and communications                           | 情報通信業                   | 14,731                   | (28)     | (635)                | 14,760                   |
| Transport and postal service                             | 運輸業・郵便業                 | 181,196                  | (598)    | 7,771                | 181,795                  |
| Wholesale and retail                                     | 卸売業・小売業                 | 427,015                  | (24,149) | (24,314)             | 451,164                  |
| Finance and insurance                                    | 金融業・保険業                 | 165,912                  | (502)    | 653                  | 166,415                  |
| Real estate and goods rental and leasing                 | 不動産業・物品賃貸業              | 782,626                  | 6,655    | 30,499               | 775,970                  |
| Other services   | その他のサービス業               | 307,236                  | 252      | (3,063)              | 306,984                  |
| Local governments  | 地方公共団体                  | 466,699                  | (6,177)  | (24,541)             | 472,876                  |
| Others   | その他                     | 1,257,998                | 47,483   | 91,281               | 1,210,515                |

## 4. Classification of loans by region, etc.

## (1) Balance of loans to specific overseas countries [Non-consolidated]

Not applicable.

## (2) Classification of loans by region [Non-consolidated]

(Million yen)

|                              | (Japanese)    | As of September 30, 2024 |         | As of March 31, 2024<br>(b) | As of September 30, 2023<br>(c) |         |
|------------------------------|---------------|--------------------------|---------|-----------------------------|---------------------------------|---------|
|                              |               | (a)                      | (a-b)   |                             |                                 | (a-c)   |
| Asia                         | ア ジ ア         | 32,369                   | (3,560) | (5,709)                     | 35,930                          | 38,079  |
| North America                | 北 米           | 34,882                   | 5,640   | 6,416                       | 29,242                          | 28,466  |
| Latin America                | 中 南 米         | 12,292                   | (1,736) | (589)                       | 14,029                          | 12,882  |
| Oceania                      | オ セ ア ニ ア     | 16,571                   | 2,157   | 7,848                       | 14,414                          | 8,723   |
| Western Europe               | 西 欧           | 16,989                   | (972)   | 2,430                       | 17,961                          | 14,558  |
| Eastern Europe, Russia, etc. | 東 欧 ・ ロ シ ア 等 | 1,144                    | 44      | 220                         | 1,100                           | 923     |
| Middle East                  | 中 東           | 9,850                    | 1,793   | 2,371                       | 8,056                           | 7,479   |
| Africa                       | ア フ リ カ       | 7,374                    | 1,822   | 1,889                       | 5,551                           | 5,484   |
| Total                        | 合 計           | 131,476                  | 5,189   | 14,878                      | 126,286                         | 116,597 |

### III Financial Results Forecast for the Fiscal Year Ending March 31, 2025

[Main Accounts]

(Monetary amounts: Billion yen)

| [Non-consolidated]                              | (Japanese)         | Average balance forecast | YoY              |
|---|--------------------|--------------------------|------------------|
| Deposits and negotiable certificates of deposit | 預 金 等<br>(譲渡性預金含む) | 5,857.1                  | [1.6%]<br>96.3   |
| Loans and bills discounted                      | 貸 出 金              | 4,515.1                  | [2.5%]<br>113.3  |
| Securities                                      | 有 価 証 券            | 1,730.7                  | [13.8%]<br>211.1 |

[Yield]

(%)

| [Non-consolidated]                              | (Japanese)         | As of March 31, 2025 Forecast | YoY    |
|---|--------------------|-------------------------------|--------|
| Deposits and negotiable certificates of deposit | 預 金 等<br>(譲渡性預金含む) | 0.09                          | 0.06   |
| Loans and bills discounted                      | 貸 出 金              | 1.10                          | 0.10   |
| Securities                                      | 有 価 証 券            | 1.63                          | (0.08) |

[Profit and Loss]

(Million yen)

|                 | (Japanese) | Non-consolidated              |         | Consolidated                  |       |
|-----------------|------------|-------------------------------|---------|-------------------------------|-------|
|                 |            | As of March 31, 2025 Forecast | YoY     | As of March 31, 2025 Forecast | YoY   |
| Ordinary profit | 経 常 利 益    | 22,000                        | (1,130) | 23,000                        | (967) |
| Profit          | 当 期 純 利 益  | 15,800                        | 53      | 16,000                        | 59    |

(Note) Figures in profit (consolidated) indicate profit attributable to owners of parent.