

Supplementary Information

Financial Results for the Fiscal Year Ended March 31, 2025

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Digest of Financial Results for the Fiscal Year Ended March 31, 2025
[Non-consolidated]

- ◆ Net interest income increased, gross business profit decreased due to a decrease in net fees and commissions and net other ordinary income
- ◆ Net business profit (before provision of general allowance for loan losses) increased due to a reduction in non-personnel expenses
- ◆ Ordinary profit decreased due to a decrease in gains (losses) related to equity securities and an increase in credit costs
- ◆ Profit increased due to extraordinary income

(For details, please refer to page 2.)

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

(Million yen)

	(Japanese)	#	For the year ended March 31, 2025	For the year ended March 31, 2024	YoY
Gross business profit	業務租利益	1	58,230	61,891	(3,661)
Net interest income	資金利益	2	64,100	56,165	7,935
Interest on loans and discounts	うち貸出金利息	3	49,407	44,433	4,973
Interest and dividends on securities	うち有価証券利息配当金	4	32,278	25,998	6,280
Other interest income	うちその他運用収益	5	5,791	4,718	1,073
Interest on deposits, etc.	うち預金等利息	6	5,704	2,045	3,659
Other interest expenses	うちその他調達費用	7	17,673	16,940	732
Net fees and commissions	役務取引等利益	8	10,651	11,547	(896)
Net other ordinary income	その他業務利益	9	(16,521)	(5,821)	(10,700)
[Gains (losses) related to bonds, etc.]	うち債券等関係損益	10	(16,007)	(4,128)	(11,878)
Expenses	経費	11	44,538	51,226	(6,687)
Personnel expenses	人件費	12	18,905	19,157	(251)
Non-personnel expenses	物件費	13	22,361	28,977	(6,615)
Taxes	税金	14	3,271	3,092	179
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)	15	13,691	10,665	3,025
Core net business profit	コア業務純益	16	33,932	15,737	18,194
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)	17	33,014	15,737	17,277
Provision of general allowance for loan losses [(1)]	一般貸倒引当金繰入額 [(1)]	18	(1,041)	(616)	(425)
Net business profit	業務純益	19	14,733	11,282	3,451
Non-recurring gains (losses)	臨時損益	20	3,920	11,848	(7,928)
Gains (losses) related to equity securities	うち株式等関係損益	21	7,116	12,739	(5,623)
Recoveries of written off receivables	うち償却債権取立益	22	440	252	188
Disposal of non-performing loans [(2)]	うち不良債権処理額 [(2)]	23	5,276	3,760	1,516
Reversal of allowance for loan losses, etc. [(3)]	うち貸倒引当金等戻入益 [(3)]	24	—	—	—
Ordinary profit	経常利益	25	18,653	23,130	(4,477)
Extraordinary income (losses)	特別損益	26	6,687	(231)	6,919
Gain (loss) on disposal of non-current assets	うち固定資産処分損益	27	(144)	(84)	(59)
Impairment loss	うち減損損失	28	1,167	146	1,021
Settlement income	うち受取和解金	29	8,000	—	8,000
Profit before income taxes	税引前当期純利益	30	25,340	22,899	2,441
Total income taxes	法人税等合計	31	6,496	7,152	(655)
Profit	当期純利益	32	18,844	15,746	3,097
Credit costs [(1)+(2)-(3)]	与信コスト[(1)+(2)-(3)]	33	4,234	3,143	1,091
Consolidated: Profit attributable to owners of parent	連結：親会社株主に帰属する 当期純利益	34	18,720	15,940	2,780

Financial Highlights for the Fiscal Year Ended 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 ¥4,973 million year on year due to an increase in balances and a rise in yields.

Interest and dividends on securities increased by ¥6,280 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 ¥1,073 million year on year mainly due to an increase in interest on deposits with banks.

On the other hand, in terms of funding, interest on deposits, etc. increased by ¥3,659 million year on year due to an increase in deposit interest rates. Other interest expenses increased by ¥732 million year on year due to factors such as a rise in market interest rates.

As a result, net interest income increased by ¥7,935 million year on year to ¥64,100 million.

■ “Net fees and commissions” decreased

Net fees and commissions decreased by ¥896 million year on year to ¥10,651 million mainly due to an increase in fees and commissions payments such as an increase in guarantee insurance premium from the expansion of other consumer loans.

■ “Net other ordinary income” decreased

Net other ordinary income also decreased by ¥10,700 million year on year to ¥(16,521) million due to decreases in gains (losses) related to bonds, etc.

As a result, gross business profit decreased by ¥3,661 million year on year to ¥58,230 million.

■ “Non-personnel expenses” decreased

In terms of expenses, non-personnel expenses decreased by ¥6,615 million year on year mainly due to a decrease in expenses related to core systems, and so overall expenses decreased by ¥6,687 million year on year.

The decrease in expenses exceeded the decrease in gross business profit, and net business profit (before provision of general allowance for loan losses) increased by ¥3,025 million year on year to ¥13,691 million.

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

Gains (losses) related to equity securities decreased by ¥5,623 million year on year to ¥7,116 million. Credit costs increased by ¥1,091 million to ¥4,234 million due to an increase in disposal of non-performing loans.

■ “Ordinary profit” decreased, and “profit” increased

As a result, ordinary profit decreased by ¥4,477 million year on year to ¥18,653 million, and profit increased by ¥3,097 million year on year to ¥18,844 million because of extraordinary income of ¥8 billion (settlement income) due to the cancellation of the project for the next-generation core system.

I Summary of Financial Results

1. Balances of Deposits and Loans [Non-consolidated]

(Million yen)

[Average balance]	(Japanese)	As of			As of	As of
		March 31, 2025 (a)	(a-b)	(a-c)	September 30, 2024 (b)	March 31, 2024 (c)
Deposits and negotiable certificates of deposit	預 金 等 (預 金 + 譲 渡 性 預 金)	5,836,857	[0.25%] (14,769)	[1.31%] 76,025	5,851,626	5,760,832
for Shiga Prefecture	う ち 滋 賀 県 内	5,146,275	(11,565)	69,725	5,157,840	5,076,549
Deposits	預 金	5,800,910	(14,454)	78,595	5,815,364	5,722,314
Individuals	う ち 個 人 預 金	4,221,218	11,322	60,010	4,209,896	4,161,208
Corporations	う ち 法 人 預 金	1,332,164	(8,118)	21,497	1,340,282	1,310,666
Negotiable certificates of deposit	譲 渡 性 預 金	35,947	(314)	(2,570)	36,262	38,517
Loans and bills discounted	貸 出 金	4,522,568	[0.79%] 35,673	[2.74%] 120,676	4,486,894	4,401,891
for Shiga Prefecture	う ち 滋 賀 県 内	2,601,750	12,015	41,053	2,589,734	2,560,696
Consumer loans and bills	う ち 消 費 者 向 け 貸 出	1,209,280	15,815	69,338	1,193,464	1,139,941
Corporate loans and bills	う ち 事 業 性 貸 出	2,841,011	27,755	78,949	2,813,256	2,762,061
Loan-deposit ratio (%)	預 貸 率	77.48%	0.81%	1.07%	76.67%	76.41%

(Million yen)

[Term-end balance]	(Japanese)	As of			As of	As of
		March 31, 2025 (a)	(a-b)	(a-c)	September 30, 2024 (b)	March 31, 2024 (c)
Deposits and negotiable certificates of deposit	預 金 等 (預 金 + 譲 渡 性 預 金)	5,847,334	[0.47%] 27,761	[0.01%] 652	5,819,573	5,846,682
for Shiga Prefecture	う ち 滋 賀 県 内	5,182,995	47,205	18,413	5,135,790	5,164,582
Deposits	預 金	5,812,534	28,660	4,223	5,783,874	5,808,311
Individuals	う ち 個 人 預 金	4,222,628	14,703	22,646	4,207,924	4,199,982
Corporations	う ち 法 人 預 金	1,308,350	(8,072)	(8,302)	1,316,422	1,316,653
Negotiable certificates of deposit	譲 渡 性 預 金	34,800	(898)	(3,570)	35,698	38,370
Loans and bills discounted	貸 出 金	4,563,298	[1.31%] 59,245	[1.51%] 68,175	4,504,052	4,495,122
for Shiga Prefecture	う ち 滋 賀 県 内	2,630,607	20,273	33,337	2,610,334	2,597,270
Consumer loans and bills	う ち 消 費 者 向 け 貸 出	1,240,459	28,036	63,442	1,212,423	1,177,017
Consumer loans	消 費 者 ロ ー ン	1,230,050	29,946	67,321	1,200,104	1,162,729
Other consumer loans and bills	そ の 他 の 消 費 者 向 け 貸 出	10,409	(1,909)	(3,879)	12,319	14,288
Corporate loans and bills discounted	う ち 事 業 性 貸 出	2,864,071	46,967	31,043	2,817,104	2,833,027
Loan-deposit ratio (%)	預 貸 率	78.04%	0.65%	1.16%	77.39%	76.88%

(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 March 31, 2025		As of September 30, 2024	As of March 31, 2024
		(a)	(a-b) / (a-c)		
(1) Average yield on interest earning assets (A)	資金運用利回り	1.21	0.05 / 0.07	1.16	1.14
(a) Average yield on loans and bills discounted (B)	貸出金利回り	1.09	0.05 / 0.09	1.04	1.00
(b) Average yield on securities	有価証券利回り	1.88	0.06 / 0.17	1.82	1.71
(2) Average yield on interest bearing liabilities (C)	資金調達原価	0.96	0.02 / (0.02)	0.94	0.98
(a) Average yield on deposits and negotiable certificates of deposit (including expenses) (D)	預金等原価	0.85	0.04 / (0.06)	0.81	0.91
(b) Average yield on deposits and negotiable certificates of deposit	預金等利回り	0.09	0.03 / 0.06	0.06	0.03
(c) Expense ratio	経費率	0.76	0.01 / (0.12)	0.75	0.88
(3) Spread between loans and deposits rates (including expenses) (B) - (D)	預貸金利鞘	0.24	0.01 / 0.15	0.23	0.09
(4) Average interest rate spread (A) - (C)	総資金利鞘	0.25	0.03 / 0.09	0.22	0.16

(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	1.35	0.04 / 0.12	1.31	1.23
Average interest rate spread	総資金利鞘	0.39	0.02 / 0.14	0.37	0.25

(%)

[Domestic branches]	(Japanese)	As of March 31, 2025		As of September 30, 2024	As of March 31, 2024
		(a)	(a-b) / (a-c)		
(1) Average yield on interest earning assets (A)	資金運用利回り	0.92	0.07 / 0.10	0.85	0.82
(a) Average yield on loans and bills discounted (B)	貸出金利回り	0.89	0.06 / 0.10	0.83	0.79
(b) Average yield on securities	有価証券利回り	1.56	0.07 / 0.24	1.49	1.32
(2) Average yield on interest bearing liabilities (C)	資金調達原価	0.71	0.04 / (0.02)	0.67	0.73
(a) Average yield on deposits and negotiable certificates of deposit (including expenses) (D)	預金等原価	0.80	0.04 / (0.07)	0.76	0.87
(b) Average yield on deposits and negotiable certificates of deposit	預金等利回り	0.06	0.04 / 0.06	0.02	0.00
(c) Expense ratio	経費率	0.74	— / (0.13)	0.74	0.87
(3) Spread between loans and deposits rates (including expenses) (B) - (D)	預貸金利鞘	0.09	0.02 / 0.17	0.07	(0.08)
(4) Average interest rate spread (A) - (C)	総資金利鞘	0.21	0.03 / 0.12	0.18	0.09

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

Balance of Assets in Custody

(Million yen)

	(Japanese)	As of March 31, 2025		As of September 30, 2024	As of March 31, 2024
		(a)	(a-b) / (a-c)		
Investment trusts (A)	投資信託期末残高	243,947	2,610 / 11,945	241,336	232,001
Public bonds (B)	公共債期末残高	43,643	1,211 / 1,228	42,431	42,415
Mediated financial products (C)	金融商品仲介期末残高	17,139	(389) / (3,387)	17,528	20,526
Total asset in custody (A+B+C)	預り資産残高合計	304,729	3,432 / 9,786	301,296	294,943
Individual assets in custody	うち個人預り資産残高	275,556	3,113 / 10,425	272,443	265,130

Sales during the Fiscal Year Ended March 31, 2025

(Million yen)

	(Japanese)	For the year ended March 31, 2025		For the year ended March 31, 2024
		(a)	(a-b)	
Investment trusts	投資信託	70,317	3,265	67,052
Public bonds	公共債	13,090	2,157	10,932
Mediated financial products	金融商品仲介	723	(3,219)	3,942
Insurance	保険	51,393	2,131	49,262

(Note) The accumulated amount of insurance premiums earned since the Bank started offering insurance has amounted to ¥736,860 million.

4. Profit and Loss [Non-consolidated]

(Million yen)

#		(Japanese)	For the year ended	(a-b)	For the year ended
			March 31, 2025 (a)		March 31, 2024 (b)
1	Gross business profit	業務粗利益	58,230	(3,661)	61,891
2	Net interest income	資金利益	64,100	7,935	56,165
3	Interest income	うち資金運用収益	87,478	12,326	75,151
4	Interest on loans and discounts	うち貸出金利息	49,407	4,973	44,433
5	Interest and dividends on securities	うち有価証券利息配当金	32,278	6,280	25,998
6	Interest expenses (-)	うち資金調達費用 (Δ)	23,396	4,408	18,987
7	Interest on deposits, etc. (-)	うち預金等利息 (Δ)	5,704	3,659	2,045
8	Net fees and commissions	役務取引等利益	10,651	(896)	11,547
9	Fees and commissions income	役務取引等収益	17,071	(298)	17,370
10	Fees and commissions payments (-)	役務取引等費用 (Δ)	6,419	597	5,822
11	Net other ordinary income	その他業務利益	(16,521)	(10,700)	(5,821)
12	(Gains (losses) related to bonds, etc.)	(うち債券等関係損益)	(16,007)	(11,878)	(4,128)
13	Domestic gross business profit	うち国内業務粗利益	55,118	(3,415)	58,533
14	Net interest income	資金利益	58,507	7,792	50,714
15	Net fees and commissions	役務取引等利益	10,064	(909)	10,974
16	Net other ordinary income	その他業務利益	(13,453)	(10,298)	(3,154)
17	Expenses (excluding non-recurring expenses) (-)	経費 (除く臨時費用分) (Δ)	44,538	(6,687)	51,226
18	Personnel expenses (-)	人件費 (Δ)	18,905	(251)	19,157
19	Non-personnel expenses (-)	物件費 (Δ)	22,361	(6,615)	28,977
20	Taxes (-)	税金 (Δ)	3,271	179	3,092
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)	13,691	3,025	10,665
22	Core net business profit	コア業務純益	33,932	18,194	15,737
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)	33,014	17,277	15,737
24	Provision of general allowance for loan losses (-)	一般貸倒引当金繰入額 (Δ)	(1,041)	(425)	(616)
25	Net business profit	業務純益	14,733	3,451	11,282
26	Non-recurring gains (losses)	臨時損益	3,920	(7,928)	11,848
27	Gains (losses) related to equity securities	株式等関係損益	7,116	(5,623)	12,739
28	Recoveries of written off receivables	償却債権取立益	440	188	252
29	Disposal of non-performing loans (-)	不良債権処理額 (Δ)	5,276	1,516	3,760
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	1,639	(976)	2,616
32	Ordinary profit	経常利益	18,653	(4,477)	23,130
33	Extraordinary income (losses)	特別損益	6,687	6,919	(231)
34	Gain (loss) on disposal of non-current assets	うち固定資産処分損益	(144)	(59)	(84)
35	Gain on disposal of non-current assets	固定資産処分益	1	(0)	1
36	Loss on disposal of non-current assets (-)	固定資産処分損 (Δ)	145	59	86
37	Impairment loss (-)	うち減損損失 (Δ)	1,167	1,021	146
38	Settlement income	うち受取和解金	8,000	8,000	—
39	Profit before income taxes	税引前当期純利益	25,340	2,441	22,899
40	Income taxes - current (-)	法人税、住民税及び事業税 (Δ)	112	(9,245)	9,358
41	Income taxes - deferred (-)	法人税等調整額 (Δ)	6,384	(8,590)	(2,205)
42	Total income taxes (-)	法人税等合計 (Δ)	6,496	(655)	7,152
43	Profit	当期純利益	18,844	3,097	15,746
44	Credit costs (expenses for write-offs and allowances) [24+29-30] (-)	与信コスト (貸倒償却引当費用) (Δ) [24+29-30]	4,234	1,091	3,143

- (Notes)
1. Gains (losses) related to bonds, etc. = Gains (losses) related to bonds + Gain on financial derivatives – Loss on financial derivatives
 2. Core net business profit = Net business profit + Provision of general allowance for loan losses – Gains (losses) related to bonds
 3. 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 are recorded in net interest income, losses on cancellation of investment trusts are recorded in gains (losses) related to bonds
 4. 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 year ended March 31, 2025		For the year ended March 31, 2024
			(a)	(a-b)	(b)
1	Consolidated gross business profit	連結業務粗利益	60,843	(3,719)	64,562
2	Net interest income	資金利益	63,258	8,070	55,187
3	Net fees and commissions	役務取引等利益	13,230	(1,035)	14,265
4	Net other ordinary income	その他業務利益	(15,645)	(10,754)	(4,890)
5	General and administrative expenses (excluding non-recurring expenses) (-)	営業経費 (臨時費用処理分を除く) (Δ)	46,468	(6,455)	52,924
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)	14,374	2,735	11,638
7	Provision of general allowance for loan losses (-)	一般貸倒引当金繰入額 (Δ)	(693)	(57)	(635)
8	Consolidated net business profit	連結業務純益	15,067	2,793	12,273
9	Other profit (loss) (non-recurring gains (losses))	その他経常損益 (臨時損益)	3,882	(7,810)	11,693
10	Disposal of non-performing loans (-)	不良債権処理額 (Δ)	5,565	1,609	3,955
11	Written-off of loans (-)	貸出金償却 (Δ)	1,141	352	789
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)	4,348	1,242	3,106
13	Other credit costs (-)	その他債権売却損等 (Δ)	74	14	59
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	440	188	252
16	Gains (losses) related to equity securities	株式等関係損益	7,326	(5,380)	12,706
17	Gain on sale	売却益	9,722	(4,138)	13,861
18	Loss on sale (-)	売却損 (Δ)	2,345	1,479	866
19	Loss on devaluation (-)	償却 (Δ)	50	(237)	288
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)	1,699	(991)	2,691
21	Expenses corresponding to money held in trust (-)	金銭の信託運用見合費用 (Δ)	18	17	1
22	Ordinary profit	経常利益	18,949	(5,017)	23,967
23	Extraordinary income (losses)	特別損益	6,685	6,917	(231)
24	Profit before income taxes	税金等調整前当期純利益	25,635	1,899	23,735
25	Income taxes - current (-)	法人税、住民税及び事業税 (Δ)	714	(9,363)	10,078
26	Income taxes - deferred (-)	法人税等調整額 (Δ)	6,199	8,482	(2,283)
27	Total income taxes (-)	法人税等合計 (Δ)	6,914	(880)	7,794
28	Profit	当期純利益	18,720	2,780	15,940
29	Profit attributable to non-controlling interests (-)	非支配株主に帰属する当期純利益 (Δ)	—	—	—
30	Profit attributable to owners of parent	親会社株主に帰属する当期純利益	18,720	2,780	15,940
(Reference)					
	Credit costs [7+10-14] (-)	与信コスト [7+10-14] (Δ)	4,871	1,551	3,319

- (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 year ended March 31, 2025	(a-b)	For the year ended March 31, 2024
		(a)		(b)
(1) 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)	13,691	3,025	10,665
Per employee (in thousands of yen)	職 員 一 人 当 た り (千 円)	7,112	1,631	5,480
(2) Net business profit	業 務 純 益	14,733	3,451	11,282
Per employee (in thousands of yen)	職 員 一 人 当 た り (千 円)	7,653	1,855	5,797

(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 year ended March 31, 2025	(a-b)	For the year ended March 31, 2024
		(a)		(b)
Gains (losses) related to bonds	国 債 等 債 券 関 係 損 益 (5 勘 定 戻)	(20,241)	(15,168)	(5,072)
Gain on sale	売 却 益	256	(1,358)	1,614
Gain on redemption	償 還 益	—	—	—
Loss on sale	売 却 損	20,498	13,810	6,687
Loss on redemption	償 還 損	—	—	—
Loss on devaluation	償 却	—	—	—
Gains (losses) on financial derivatives	金 融 派 生 商 品 損 益	4,233	3,289	943
Gains (losses) related to bonds, etc.	債 券 等 関 係 損 益 (合 計)	(16,007)	(11,878)	(4,128)

8. Gains (Losses) Related to Equity Securities [Non-consolidated]

(Million yen)				
	(Japanese)	For the year ended March 31, 2025	(a-b)	For the year ended March 31, 2024
		(a)		(b)
Gains (losses) related to equity securities	株 式 等 関 係 損 益 (3 勘 定 戻)	7,116	(5,623)	12,739
Gain on sale	売 却 益	9,513	(4,348)	13,861
Loss on sale	売 却 損	2,345	1,479	866
Loss on devaluation	償 却	50	(204)	255

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

(Million yen)

[Non-consolidated]	(Japanese)	As of March 31, 2025			As of March 31, 2024			(a-b)
		Valuation gains (losses) (a)	Valuation gains		Valuation gains (losses) (b)	Valuation gains		
			Valuation gains	Valuation losses		Valuation gains	Valuation losses	
Held-to-maturity	満期保有目的	—	—	—	(8,264)	—	8,264	8,264
Stocks of subsidiaries	子会社株式	—	—	—	—	—	—	—
Available-for-sale securities	その他有価証券	99,134	200,446	101,312	183,463	246,342	62,878	(84,329)
Stocks	株式	192,573	193,822	1,249	239,209	239,538	329	(46,635)
Bonds	債券	(64,412)	43	64,455	(25,638)	1,063	26,702	(38,773)
Others	その他	(29,026)	6,580	35,607	(30,106)	5,740	35,846	1,079
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)	(190)	15	205	(94)	—	94	(95)
(1) Total gains (losses) on valuation	① 評価損益合計	98,943			175,104			(76,160)
(2) Deferred gains (losses) on hedges	② 繰延ヘッジ損益	50,027			43,439			6,587
(1) + (2)	③ 参考 (① + ②)	148,971			218,544			(69,573)

(Million yen)

[Consolidated]	(Japanese)	As of March 31, 2025			As of March 31, 2024			(a-b)
		Valuation gains (losses) (a)	Valuation gains		Valuation gains (losses) (b)	Valuation gains		
			Valuation gains	Valuation losses		Valuation gains	Valuation losses	
Held-to-maturity	満期保有目的	—	—	—	(8,264)	—	8,264	8,264
Stocks of subsidiaries	子会社株式	—	—	—	—	—	—	—
Available-for-sale securities	その他有価証券	100,374	201,687	101,312	184,961	247,840	62,878	(84,586)
Stocks	株式	193,814	195,063	1,249	240,707	241,036	329	(46,893)
Bonds	債券	(64,412)	43	64,455	(25,638)	1,063	26,702	(38,773)
Others	その他	(29,026)	6,580	35,607	(30,106)	5,740	35,846	1,079
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)	(190)	15	205	(94)	—	94	(95)
(1) Total gains (losses) on valuation	① 評価損益合計	100,184			176,602			(76,418)
(2) Deferred gains (losses) on hedges	② 繰延ヘッジ損益	50,027			43,439			6,587
(1) + (2)	③ 参考 (① + ②)	150,212			220,042			(69,830)

- (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 year ended March 31, 2025			For the six months ended September 30, 2024	For the year ended March 31, 2024
		(a)	(a-b)	(a-c)		
Net business profit basis	業務純益ベース	3.29	(2.15)	0.76	5.44	2.53
Profit basis	当期(中間)純利益ベース	4.22	0.34	0.68	3.88	3.54

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

(Monetary amounts: Billion yen)

[Non-consolidated]	(Japanese)	As of			As of	As of
		March 31, 2025 (a)	(a-b)	(a-c)	September 30, 2024 (b)	March 31, 2024 (c)
(1) Total capital ratio (%) [(4) ÷ (7)]	単体総自己資本比率 (%) (④ ÷ ⑦)	13.34	(1.87)	(2.12)	15.21	15.46
(2) Tier 1 capital ratio (%) [(5) ÷ (7)]	単体Tier 1比率 (%) (⑤ ÷ ⑦)	13.34	(1.87)	(2.12)	15.21	15.46
(3) Common equity Tier 1 capital ratio (%) [(6) ÷ (7)]	単体普通株式等Tier 1比率 (%) (⑥ ÷ ⑦)	13.34	(1.87)	(2.12)	15.21	15.46
(4) Total capital	単体における総自己資本の額	394.9	(38.3)	(53.6)	433.2	448.6
(5) Tier 1 capital	単体におけるTier 1資本の額	394.9	(38.3)	(53.6)	433.2	448.6
(6) Common equity Tier 1 capital	単体における普通株式等Tier 1資本の額	394.9	(38.3)	(53.6)	433.2	448.6
(7) Risk weighted assets	リスク・アセットの額	2,960.2	111.9	58.9	2,848.3	2,901.3
(8) Total capital requirements	単体総所要自己資本額	236.8	8.9	4.7	227.8	232.1

(Monetary amounts: Billion yen)

[Consolidated]	(Japanese)	As of			As of	As of
		March 31, 2025 (a)	(a-b)	(a-c)	September 30, 2024 (b)	March 31, 2024 (c)
(1) Total capital ratio (%) [(4) ÷ (7)]	連結総自己資本比率 (%) (④ ÷ ⑦)	13.62	(1.83)	(2.08)	15.45	15.70
(2) Tier 1 capital ratio (%) [(5) ÷ (7)]	連結Tier 1比率 (%) (⑤ ÷ ⑦)	13.61	(1.83)	(2.09)	15.44	15.70
(3) Common equity Tier 1 capital ratio (%) [(6) ÷ (7)]	連結普通株式等Tier 1比率 (%) (⑥ ÷ ⑦)	13.61	(1.83)	(2.09)	15.44	15.70
(4) Total capital	連結における総自己資本の額	409.6	(37.2)	(52.7)	446.9	462.4
(5) Tier 1 capital	連結におけるTier 1資本の額	409.4	(37.3)	(52.8)	446.7	462.3
(6) Common equity Tier 1 capital	連結における普通株式等Tier 1資本の額	409.4	(37.3)	(52.8)	446.7	462.3
(7) Risk weighted assets	リスク・アセットの額	3,006.3	114.2	61.7	2,892.0	2,944.6
(8) Total capital requirements	連結総所要自己資本額	240.5	9.1	4.9	231.3	235.5

- (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	
		March 31, 2025 (a)	(a-b)	(a-c)	September 30, 2024 (b)	March 31, 2024 (c)	
Allowance for loan losses	貸倒引当金	33,374	1,242	2,243	32,132	31,130	
Allowance for general loan losses	一般貸倒引当金	8,757	(168)	(1,041)	8,925	9,799	
Allowance for specific loan losses	個別貸倒引当金	24,617	1,411	3,285	23,206	21,331	
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	162	(560)	(120)	723	283
	Effectively bankrupt claims	実質破綻先債権	2,467	721	(12)	1,745	2,479
	Potentially bankrupt claims	破綻懸念先債権	51,981	520	315	51,461	51,666
	Claims requiring caution	要注意先債権	263,721	(10,005)	(50,130)	273,726	313,852
	Substandard claims	要管理先債権	33,866	(2,146)	(3,573)	36,012	37,439
	Other claims requiring caution	その他要注意先債権	229,855	(7,859)	(46,557)	237,714	276,412
	Normal claims	正常先債権	4,281,036	66,327	112,999	4,214,708	4,168,036
	Total claims	総与信残高	4,599,369	57,003	63,050	4,542,366	4,536,319
[Amount of partial write-offs]		[部分直接償却額]	[7,500]	[(1,623)]	[(862)]	[9,123]	[8,362]

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
		March 31, 2025 (a)	(a-b)	(a-c)	September 30, 2024 (b)	March 31, 2024 (c)
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	2,629	161	(133)	2,468	2,762
Doubtful claims	危険債権	51,981	520	315	51,461	51,666
Substandard claims	要管理債権	27,051	(2,226)	(3,043)	29,278	30,095
(Loans past due 3 months or more)	(うち三月以上延滞債権)	579	(661)	459	1,240	119
(Restructured loans)	(うち貸出条件緩和債権)	26,472	(1,565)	(3,502)	28,038	29,975
Subtotal (A)	小計	81,663	(1,545)	(2,861)	83,209	84,524
Non-performing loans ratio (%) (A) ÷ (B)	総与信残高に占める比率 (A) ÷ (B)	1.77	(0.06)	(0.09)	1.83	1.86
Normal claims	正常債権	4,517,706	58,549	65,911	4,459,156	4,451,794
Total claims (B)	合計	4,599,369	57,003	63,050	4,542,366	4,536,319
Coverage (C)	保全額	57,729	(805)	(2,031)	58,535	59,760
Allowance for loan losses	貸倒引当金	26,270	379	1,882	25,891	24,387
Collateral and guarantees	担保保証等	31,458	(1,185)	(3,914)	32,644	35,372
Coverage ratio (%) (C) ÷ (A)	保全率 (C) ÷ (A)	70.69	0.35	(0.01)	70.34	70.70

(Million yen)						
[Consolidated]	(Japanese)	As of			As of	As of
		March 31, 2025 (a)	(a-b)	(a-c)	September 30, 2024 (b)	March 31, 2024 (c)
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	2,956	126	(50)	2,830	3,006
Doubtful claims	危険債権	51,981	520	315	51,461	51,666
Substandard claims	要管理債権	27,053	(2,227)	(3,044)	29,280	30,097
(Loans past due 3 months or more)	(うち三月以上延滞債権)	579	(661)	459	1,240	119
(Restructured loans)	(うち貸出条件緩和債権)	26,474	(1,566)	(3,503)	28,040	29,977
Subtotal (A)	小計	81,991	(1,580)	(2,779)	83,572	84,771
Non-performing loans ratio (%) (A) ÷ (B)	総与信残高に占める比率 (A) ÷ (B)	1.78	(0.05)	(0.08)	1.83	1.86
Normal claims	正常債権	4,517,874	58,545	65,895	4,459,329	4,451,978
Total claims (B)	合計	4,599,866	56,964	63,116	4,542,901	4,536,749

3. Classification of Loans by Type of Industry, etc.

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

(Million yen)

	(Japanese)	As of March 31, 2025		As of September 30, 2024	As of March 31, 2024
		(a)	(a-b)		
Consumer loans	消費者ローン	1,230,050	29,946	67,321	1,200,104
Housing loans	住宅ローン	1,064,759	(691)	12,696	1,065,450
Other consumer loans	その他ローン	165,291	30,637	54,625	134,654

(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 March 31, 2025		As of September 30, 2024	As of March 31, 2024
		(a)	(a-b)		
Loans to SMEs, etc. (A)	中小企業等貸出金残高 (A)	3,099,200	48,322	75,654	3,050,877
Loans to SMEs (Note)	うち中小企業向け残高 (注)	1,869,149	18,376	8,332	1,850,772
Domestic loans and bills discounted (B)	国内店貸出金残高 (B)	4,527,119	56,077	70,022	4,471,041
Loans to SMEs, etc. ratio (%) (A) ÷ (B)	中小企業等貸出金比率 (%) (A) ÷ (B)	68.45	0.22	0.62	68.23

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

(3) Classification of Loans by Type of Industry [Non-consolidated]

(Million yen)

	(Japanese)	As of March 31, 2025		As of September 30, 2024	As of March 31, 2024
		(a)	(a-b)		
Domestic branches (excluding offshore market account)	国内店分 (除く特別国際金融取引勘定分)	4,527,119	56,077	70,022	4,471,041
Manufacturing	製造業	569,216	8,575	4,562	560,640
Agriculture and forestry	農業・林業	7,088	(255)	(1,418)	7,344
Fishery	漁業	608	(13)	(29)	622
Mining, quarry and gravel	鉱業・採石業・砂利採取業	5,333	(353)	(182)	5,687
Construction	建設業	129,712	1,234	(11,599)	128,478
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	176,462	11,610	20,475	164,851
Information and communications	情報通信業	29,156	14,424	14,396	14,731
Transport and postal service	運輸業・郵便業	173,720	(7,476)	(8,074)	181,196
Wholesale and retail	卸売業・小売業	419,639	(7,376)	(31,525)	427,015
Finance and insurance	金融業・保険業	163,579	(2,332)	(2,835)	165,912
Real estate and goods rental and leasing	不動産業・物品賃貸業	788,219	5,593	12,249	782,626
Other services	その他のサービス業	309,349	2,112	2,365	307,236
Local governments	地方公共団体	452,598	(14,101)	(20,278)	466,699
Others	その他	1,302,432	44,433	91,916	1,257,998

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			As of	As of
		March 31, 2025 (a)	(a-b)	(a-c)	September 30, 2024 (b)	March 31, 2024 (c)
Asia	ア ジ ア	36,907	4,537	977	32,369	35,930
North America	北 米	42,765	7,882	13,522	34,882	29,242
Latin America	中 南 米	14,576	2,283	547	12,292	14,029
Oceania	オ セ ア ニ ア	17,043	472	2,629	16,571	14,414
Western Europe	西 欧	18,608	1,618	646	16,989	17,961
Eastern Europe, Russia, etc.	東 欧 ・ ロ シ ア 等	2,847	1,703	1,747	1,144	1,100
Middle East	中 東	8,728	(1,121)	672	9,850	8,056
Africa	ア フ リ カ	7,725	350	2,173	7,374	5,551
Total	合 計	149,202	17,726	22,916	131,476	126,286

III Financial Results Forecast for the Fiscal Year Ending March 31, 2026

[Main Accounts]

(Monetary amounts: Billion yen)

	(Japanese)	Non-consolidated		Consolidated	
		Average balance forecast	YoY	Average balance forecast	YoY
Deposits and negotiable certificates of deposit	預 金 等 (譲渡性預金含む)	5,949.1	[1.9%] 112.3	5,930.7	[1.9%] 112.3
Loans and bills discounted	貸 出 金	4,663.4	[3.1%] 140.9	4,636.6	[3.1%] 140.9
Securities	有 価 証 券	1,582.8	[(7.6%)] (130.9)	1,579.4	[(7.6%)] (130.9)

[Yield]

(%)

[Non-consolidated]	(Japanese)	Yield forecast	YoY
Deposits and negotiable certificates of deposit	預 金 等 (譲渡性預金含む)	0.24	0.15
Loans and bills discounted	貸 出 金	1.26	0.17
Securities	有 価 証 券	1.80	(0.08)

[Profit and Loss]

(Million yen)

[Non-consolidated]	(Japanese)	Interim period (Six months ending September 30, 2025)			Full year (Fiscal year ending March 31, 2026)		
		As of September 30, 2025 Forecast	As of September 30, 2024 Actual	YoY	As of March 31, 2026 Forecast	As of March 31, 2025 Actual	YoY
Ordinary profit	経 常 利 益	13,500	11,695	1,804	27,500	18,653	8,846
Profit	当 期 (中 間) 純 利 益	10,000	8,968	1,031	20,000	18,844	1,155

(Million yen)

[Consolidated]	(Japanese)	Interim period (Six months ending September 30, 2025)			Full year (Fiscal year ending March 31, 2026)		
		As of September 30, 2025 Forecast	As of September 30, 2024 Actual	YoY	As of March 31, 2026 Forecast	As of March 31, 2025 Actual	YoY
Ordinary profit	経 常 利 益	13,900	11,625	2,274	28,300	18,949	9,350
Profit	当 期 (中 間) 純 利 益	10,000	8,748	1,251	20,000	18,720	1,279

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