

Translation

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

November 7, 2025

Company name: The Musashino Bank, Ltd.
 Stock exchange listing: Tokyo
 Stock code: 8336 URL <https://www.musashinobank.co.jp>
 Representative: President Kazumasa Nagahori
 Inquiries: Executive Officer and General Manager of Katsuya Isonaka TEL: 048-641-6111
 General Planning and Management Division
 Scheduled date to file Semi-annual Securities Report: November 28, 2025
 Scheduled date to commence dividend payments: December 10, 2025
 Trading accounts: No
 Preparation of supplementary material on financial results: Yes
 Holding of financial results meeting: Yes (for institutional investors and analysts)

(Amounts less than one million yen are rounded down)

1. Consolidated financial results for the six months ended September 30, 2025 (from April 1, 2025 to September 30, 2025)

(1) Consolidated operating results (cumulative)

Percentages indicate year-on-year changes

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Six months ended September 30, 2025	48,903	19.3	11,697	22.6	8,107	15.2
Six months ended September 30, 2024	40,989	0.2	9,533	19.0	7,036	16.3

Note: Comprehensive income For the six months ended September 30, 2025: ¥15,299 million [572.3%]
 For the six months ended September 30, 2024: ¥2,275 million [(64.2)%]

	Earnings per share	Diluted earnings per share
	Yen	Yen
Six months ended September 30, 2025	245.15	245.13
Six months ended September 30, 2024	212.71	212.70

(2) Consolidated financial position

	Total assets	Net assets	Equity ratio
	Millions of yen	Millions of yen	%
As of September 30, 2025	5,536,755	280,997	5.0
As of March 31, 2025	5,474,957	267,974	4.8

Reference: Equity

As of September 30, 2025: ¥280,939 million

As of March 31, 2025: ¥267,918 million

Note: The "Equity ratio" is calculated as follows: (Total net assets - Share acquisition rights - Non-controlling interests) / Total assets x 100

This "Equity ratio" is not the capital adequacy ratio stipulated in the FSA Capital Adequacy Notification.

2. Cash dividends

	Annual dividends per share				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Year ended March 31, 2025	—	60.00	—	65.00	125.00
Year ending March 31, 2026	—	80.00			
Year ending March 31, 2026 (Forecast)			—	80.00	160.00

Note: Revisions to the forecast of cash dividends most recently announced: Yes

3. Forecast of consolidated financial results for the year ending March 31, 2026 (from April 1, 2025 to March 31, 2026)

Percentages indicate year-on-year changes

	Ordinary income		Ordinary profit		Profit attributable to owners of parent		Earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Full year	97,600	16.0	22,000	21.5	15,000	14.0	453.88

Note: Revisions to the forecast of financial results most recently announced: Yes

* Notes

- (1) Significant changes in the scope of consolidation during the six months ended September 30, 2025: No
- (2) Changes in accounting policies, changes in accounting estimates, and restatement of prior period financial statements
- Changes in accounting policies due to revisions to accounting standards and other regulations: No
- Changes in accounting policies due to other reasons: No
- Changes in accounting estimates: No
- Restatement of prior period financial statements: No

(3) Number of issued shares (common shares)

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

As of September 30, 2025	33,405,456 shares	As of March 31, 2025	33,405,456 shares
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Number of treasury shares at the end of the period

As of September 30, 2025	356,867 shares	As of March 31, 2025	324,461 shares
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Average number of shares during the period (cumulative from the beginning of the fiscal year)

Six months ended September 30, 2025	33,072,238 shares	Six months ended September 30, 2024	33,080,128 shares
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Note: The Bank has established a Board Incentive Plan Trust, and the shares of the Bank held by the aforementioned trust are included in treasury shares.

Overview of non-consolidated financial results

1. Non-consolidated financial results for the six months ended September 30, 2025 (from April 1, 2025 to September 30, 2025)

(1) Non-consolidated operating results (cumulative)

Percentages indicate year-on-year changes

	Ordinary income		Ordinary profit		Profit	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Six months ended September 30, 2025	42,585	21.1	11,535	22.3	8,200	13.9
Six months ended September 30, 2024	35,148	(0.1)	9,428	17.0	7,193	13.6

	Basic earnings per share
	Yen
Six months ended September 30, 2025	247.95
Six months ended September 30, 2024	217.47

(2) Non-consolidated financial position

	Total assets	Net assets	Equity ratio
	Millions of yen	Millions of yen	%
As of September 30, 2025	5,507,183	265,437	4.8
As of March 31, 2025	5,447,810	252,029	4.6

Reference: Equity

As of September 30, 2025: ¥265,428 million

As of March 31, 2025: ¥252,020 million

Note: The "Equity ratio" is calculated as follows: (Total net assets - Share acquisition rights) / Total assets x 100
This "Equity ratio" is not the capital adequacy ratio stipulated in the FSA Capital Adequacy Notification.

2. Non-consolidated earnings forecasts for the fiscal year ending March 31, 2026 (from April 1, 2025 to March 31, 2026)

Percentages indicate year-on-year changes

	Ordinary income		Ordinary profit		Profit		Earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Full year	84,700	18.3	20,800	21.6	14,400	12.7	435.72

* Financial reports for the six months ended September 30, 2025 are exempt from semi-annual audit conducted by certified public accountants or an audit corporation.

* Proper use of earnings forecasts, and other special matters

1. The forecast results are based on information currently available to the Bank as well as assumptions from judgment, evaluation, and the recognition of facts at the present time. The Bank makes no guarantee regarding the realization of the forecast. Actual results may vary from forecast results due to various factors that could arise in the future (changes in economic conditions and share markets in Japan and overseas).
2. As the Bank falls under the category of a company engaged in a specified business (a company that engages in business as defined in Article 18, paragraph (2) of the Cabinet Office Order on Disclosure of Corporate Affairs), semi-annual consolidated financial statements and semi-annual financial statements are prepared for the semi-annual accounting period.

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1. Qualitative information on semi-annual consolidated financial results

During the semi-annual consolidated accounting period, the domestic economy showed a gradual recovery, although it was impacted by the U.S. trade policies and other factors. Looking at performance by demand category, personal consumption exhibited signs of recovery. There was a moderate recovery in capital investment, and exports remained mostly flat.

In the Saitama Prefecture economy, the Bank's business foundation, there has been a gradual recovery. The business sentiment of companies within the prefecture has somewhat improved due to factors such as the reduced uncertainty about the future, following the Japan-U.S. agreement on U.S. trade policies (such as tariffs). In addition, personal consumption is gradually recovering, and corporate capital investment is also continuing to rebound.

Under these conditions, our consolidated financial results for the six months ended September 30, 2025 were as follows.

(1) Explanation of operating results

For the six months ended September 30, 2025, ordinary income increased by ¥7,914 million year on year to ¥48,903 million, due to factors including an increase in interest income owing mainly to interest on loans and discounts and interest and dividends on securities.

On the other hand, ordinary expenses increased by ¥5,750 million year on year to ¥37,206 million, as interest expenses increased owing mainly to interest on deposits.

Accordingly, ordinary profit increased by ¥2,164 million year on year to ¥11,697 million. Profit attributable to owners of parent increased by ¥1,071 million year on year to ¥8,107 million.

(2) Explanation of financial position

Total assets as of September 30, 2025 increased by ¥61.7 billion from the end of the previous fiscal year to ¥5,536.7 billion, and net assets increased by ¥13.0 billion from the end of the previous fiscal year to ¥280.9 billion.

In terms of the major account balances, loans and bills discounted increased by ¥61.9 billion from the end of the previous fiscal year to ¥4,175.2 billion. Securities decreased by ¥26.9 billion from the end of the previous fiscal year to ¥1,028.3 billion. Deposits increased by ¥33.0 billion from the end of the previous fiscal year to ¥5,097.6 billion.

(3) Operating results by segment

Operating results by segment for the six months ended September 30, 2025 were as follows.

Banking business

Ordinary income increased by ¥7,437 million year on year to ¥42,585 million, and segment profit increased by ¥2,108 million year on year to ¥11,551 million.

Leasing business

Ordinary income increased by ¥379 million year on year to ¥6,054 million, and segment profit increased by ¥20 million year on year to ¥159 million.

Credit guarantee business

Ordinary income decreased by ¥135 million year on year to ¥712 million, and segment profit decreased by ¥137 million year on year to ¥645 million.

Others

In others, which is not included in reportable segments, ordinary income increased by ¥102 million year on year to ¥1,289 million, and segment profit increased by ¥23 million year on year to ¥237 million.

(4) Explanation of consolidated financial results forecasts and other forward-looking statements

Regarding the financial results forecasts for the fiscal year ending March 31, 2026, in light of the actual results of the six months ended September 30, 2025, the Bank has revised the non-consolidated financial results forecasts from those that were announced on May 9, 2025 as follows: ordinary income was revised up from ¥78.6 billion to ¥84.7 billion, ordinary profit was revised up from ¥19.2 billion to ¥20.8 billion, and profit was revised up from ¥13.4 billion to ¥14.4 billion.

Moreover, in accordance with the above, the Bank has revised the consolidated financial results forecasts as follows: ordinary income was revised up from the previously announced forecast of ¥91.1 billion to ¥97.6 billion, ordinary profit was revised up from ¥20.4 billion to ¥22.0 billion, and profit attributable to owners of parent was revised up from ¥14.0 billion to ¥15.0 billion.

2. Semi-annual consolidated financial statements and significant notes thereto

(1) Consolidated balance sheets

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Assets		
Cash and due from banks	161,488	178,967
Monetary claims bought	814	878
Trading securities	3	–
Money held in trust	1,495	1,498
Securities	1,055,356	1,028,382
Loans and bills discounted	4,113,281	4,175,208
Foreign exchanges	7,049	8,618
Lease receivables and investments in leases	20,164	21,231
Other assets	50,272	56,319
Tangible fixed assets	53,446	52,776
Intangible fixed assets	5,396	5,600
Retirement benefit asset	13,903	14,171
Deferred tax assets	2,450	791
Customers' liabilities for acceptances and guarantees	5,141	5,278
Allowance for loan losses	(15,305)	(12,967)
Total assets	5,474,957	5,536,755
Liabilities		
Deposits	5,064,633	5,097,662
Negotiable certificates of deposit	14,770	18,170
Call money and bills sold	42,613	41,835
Cash collateral received for securities lent	13,013	16,446
Borrowed money	12,928	14,214
Foreign exchanges	344	311
Borrowed money from trust account	7,893	7,876
Other liabilities	36,408	42,677
Provision for bonuses	1,229	1,248
Provision for bonuses for directors (and other officers)	36	18
Retirement benefit liability	2,331	2,227
Provision for retirement benefits for directors (and other officers)	25	20
Provision for loss on interest repayment	27	17
Provision for reimbursement of deposits	114	114
Provision for point card certificates	117	125
Provision for contingent loss	232	325
Provision for share-based compensation	87	104
Deferred tax liabilities	684	2,731
Deferred tax liabilities for land revaluation	4,352	4,352
Acceptances and guarantees	5,141	5,278
Total liabilities	5,206,983	5,255,758

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Net assets		
Share capital	45,743	45,743
Capital surplus	38,350	38,350
Retained earnings	172,537	178,490
Treasury shares	(791)	(914)
Total shareholders' equity	255,841	261,671
Valuation difference on available-for-sale securities	(4,362)	(1,284)
Deferred gains or losses on hedges	6,307	10,668
Revaluation reserve for land	8,161	8,161
Remeasurements of defined benefit plans	1,971	1,722
Total accumulated other comprehensive income	12,077	19,268
Share acquisition rights	8	8
Non-controlling interests	47	49
Total net assets	267,974	280,997
Total liabilities and net assets	5,474,957	5,536,755

(2) Consolidated statements of income (cumulative) and consolidated statements of comprehensive income (cumulative)**Consolidated statements of income (cumulative)**

(Millions of yen)

	Six months ended September 30, 2024	Six months ended September 30, 2025
Ordinary income	40,989	48,903
Interest income	25,297	30,761
Interest on loans and discounts	19,041	23,796
Interest and dividends on securities	5,996	6,671
Trust fees	9	8
Fees and commissions	7,883	7,860
Other ordinary income	849	1,345
Other income	6,949	8,928
Ordinary expenses	31,456	37,206
Interest expenses	2,885	6,189
Interest on deposits	922	4,537
Fees and commissions payments	1,677	1,841
Other ordinary expenses	3,320	3,232
General and administrative expenses	17,852	19,016
Other expenses	5,720	6,925
Ordinary profit	9,533	11,697
Extraordinary losses	13	0
Loss on disposal of non-current assets	1	0
Impairment losses	11	–
Profit before income taxes	9,520	11,696
Income taxes - current	2,363	3,049
Income taxes - deferred	116	537
Total income taxes	2,479	3,587
Profit	7,040	8,109
Profit attributable to non-controlling interests	4	2
Profit attributable to owners of parent	7,036	8,107

Consolidated statements of comprehensive income (cumulative)

(Millions of yen)

	Six months ended September 30, 2024	Six months ended September 30, 2025
Profit	7,040	8,109
Other comprehensive income	(4,764)	7,190
Valuation difference on available-for-sale securities	(5,012)	3,078
Deferred gains or losses on hedges	640	4,361
Remeasurements of defined benefit plans, net of tax	(393)	(249)
Comprehensive income	2,275	15,299
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	2,271	15,297
Comprehensive income attributable to non-controlling interests	4	2

(3) Consolidated statements of changes in equity

Six months ended September 30, 2024

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	45,743	38,350	163,202	(793)	246,503
Changes during period					
Dividends of surplus			(1,822)		(1,822)
Profit attributable to owners of parent			7,036		7,036
Purchase of treasury shares				(3)	(3)
Disposal of treasury shares		0		6	7
Net changes in items other than shareholders' equity					
Total changes during period	—	0	5,213	3	5,217
Balance at end of period	45,743	38,350	168,415	(790)	251,720

	Accumulated other comprehensive income					Share acquisition rights	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	14,060	1,765	8,286	3,474	27,587	8	38	274,138
Changes during period								
Dividends of surplus								(1,822)
Profit attributable to owners of parent								7,036
Purchase of treasury shares								(3)
Disposal of treasury shares								7
Net changes in items other than shareholders' equity	(5,012)	640	—	(393)	(4,764)	—	4	(4,760)
Total changes during period	(5,012)	640	—	(393)	(4,764)	—	4	456
Balance at end of period	9,048	2,406	8,286	3,081	22,822	8	42	274,594

Six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	45,743	38,350	172,537	(791)	255,841
Changes during period					
Dividends of surplus			(2,154)		(2,154)
Profit attributable to owners of parent			8,107		8,107
Purchase of treasury shares				(123)	(123)
Disposal of treasury shares		—		—	—
Net changes in items other than shareholders' equity					
Total changes during period	—	—	5,953	(123)	5,830
Balance at end of period	45,743	38,350	178,490	(914)	261,671

	Accumulated other comprehensive income					Share acquisition rights	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	(4,362)	6,307	8,161	1,971	12,077	8	47	267,974
Changes during period								
Dividends of surplus								(2,154)
Profit attributable to owners of parent								8,107
Purchase of treasury shares								(123)
Disposal of treasury shares								—
Net changes in items other than shareholders' equity	3,078	4,361	—	(249)	7,190	—	2	7,192
Total changes during period	3,078	4,361	—	(249)	7,190	—	2	13,022
Balance at end of period	(1,284)	10,668	8,161	1,722	19,268	8	49	280,997

(4) Notes to semi-annual consolidated financial statements

(Notes on premise of going concern)

Not applicable.

(Additional information)

Stock remuneration plan for directors

The Bank has introduced the Board Incentive Plan Trust for directors of the Bank (excluding outside directors and non-residents of Japan, hereinafter the same).

1. Overview of transaction

The Board Incentive Plan Trust is an executive incentive plan that aims to further increase the motivation to contribute to medium-to-long term performance improvement and the enhancement of corporate value. Under this share-based executive compensation plan, Directors of the Bank are awarded points based on factors such as their position and achievement of performance targets. Upon Directors' retirement they receive shares of the Bank and cash equivalent to the value of proceeds from sale of the shares of the Bank, in line with the points they have accumulated.

2. Accounting treatments for transactions of delivering the Bank's own shares through trusts

The accounting treatment in relation to the trust agreement is in accordance with the "Practical Solution on Transactions of Delivering the Company's Own Stock to Employees etc. through Trusts" (PITF No. 30, March 26, 2015).

3. Matters concerning the Bank's shares held by the trust

The Bank's shares held by the trust are recorded as treasury shares in shareholders' equity. The carrying amount, number of shares at the end of the period and average number of shares during the period of the treasury shares in the trust are as follows.

(1) Carrying amount in the trust	¥239 million (¥119 million as of the end of the previous fiscal year)
(2) Number of shares at the end of the period	92,248 shares (60,748 shares as of the end of the previous fiscal year)
(3) Average number of shares during the period	69,121 shares (62,547 shares for the first six months of the previous fiscal year)

Number of shares at the end of the period and average number of shares during the period are included in treasury shares deductible for the purpose of calculation of per share information.

(Segment information, etc.)

Segment information

1. Information of ordinary income, profit, assets, liabilities, and other items for each reportable segment

Six months ended September 30, 2024 (April 1, 2024 to September 30, 2024)

(Millions of yen)

	Reportable segment				Other	Total
	Banking business	Leasing business	Credit guarantee business	Total		
Ordinary income						
Ordinary income to external customers	34,092	5,567	647	40,307	876	41,184
Inter-segment ordinary income	1,055	107	200	1,363	310	1,673
Total	35,148	5,674	847	41,670	1,187	42,857
Segment profit	9,442	139	782	10,364	213	10,578
Segment assets	5,391,803	31,033	14,927	5,437,764	11,004	5,448,769
Segment liabilities	5,130,313	25,872	6,470	5,162,656	5,285	5,167,941
Other items						
Depreciation	1,922	42	3	1,969	10	1,979
Interest income	26,174	36	34	26,245	113	26,358
Interest expenses	2,858	57	—	2,915	2	2,918
Equity in earnings of affiliates	—	—	—	—	3	3
Investments in entities accounted for using the equity method	—	—	—	—	120	120
Increase in tangible fixed assets and intangible fixed assets	1,785	1	—	1,787	—	1,787

(Notes) 1. Ordinary income is reported instead of net sales reported by general corporations.

2. “Other” is the business segment which is not included in reportable segments, and includes the following businesses.

Credit cards (JCB, VISA), money lending, credit guarantee services related to card services, development, sale and maintenance and management services of computer systems, survey research on prefectural economy and industry, consulting on management and taxation, etc., holding of seminars, investment in venture companies, etc., management consulting, administrative agency services, regional trading company services, consulting services, investment management, and investment advisory services

Six months ended September 30, 2025 (April 1, 2025 to September 30, 2025)

(Millions of yen)

	Reportable segment				Other	Total
	Banking business	Leasing business	Credit guarantee business	Total		
Ordinary income						
Ordinary income to external customers	41,651	5,953	506	48,110	943	49,054
Inter-segment ordinary income	934	101	205	1,241	346	1,588
Total	42,585	6,054	712	49,352	1,289	50,642
Segment profit	11,551	159	645	12,356	237	12,594
Segment assets	5,509,520	33,658	14,742	5,557,921	12,354	5,570,276
Segment liabilities	5,242,398	28,346	6,132	5,276,877	6,168	5,283,045
Other items						
Depreciation	1,938	45	3	1,987	11	1,999
Interest income	31,498	28	44	31,572	135	31,707
Interest expenses	6,149	104	—	6,253	3	6,256
Equity in earnings of affiliates	—	—	—	—	6	6
Investments in entities accounted for using the equity method	—	—	—	—	132	132
Increase in tangible fixed assets and intangible fixed assets	1,438	5	—	1,443	—	1,443

(Notes) 1. Ordinary income is reported instead of net sales reported by general corporations.

2. “Other” is the business segment which is not included in reportable segments, and includes the following businesses.

Credit cards (JCB, VISA), money lending, credit guarantee services related to card services, development, sale and maintenance and management services of computer systems, survey research on prefectural economy and industry, consulting on management and taxation, etc., holding of seminars, investment in venture companies, etc., management consulting, administrative agency services, regional trading company services, consulting services, investment management, and investment advisory services

2. Difference between the total amount of reportable segments and the amount recorded in the consolidated financial statements, and details of the difference (items related to reconciliation adjustments)

(1) Total amount of ordinary income of reportable segments and ordinary income recorded in the semi-annual consolidated statements of income

(Millions of yen)

Ordinary income	Six months ended September 30, 2024	Six months ended September 30, 2025
Total amount of ordinary income of reportable segments	41,670	49,352
Ordinary income of "Other"	1,187	1,289
Elimination of inter-segment transaction	(1,673)	(1,588)
Adjustments to reversal of allowance for loan losses	(194)	(150)
Ordinary income recorded in the semi-annual consolidated statements of income	40,989	48,903

(Note) Ordinary income is reported instead of net sales reported by general corporations. In addition, the reconciliation adjustments describe the differences between the ordinary income of reportable segments and the amount of ordinary income recorded in the semi-annual consolidated statements of income.

(2) Total amount of profit of reportable segments and ordinary profit recorded in the semi-annual consolidated statements of income

(Millions of yen)

Profit	Six months ended September 30, 2024	Six months ended September 30, 2025
Total amount of profit of reportable segments	10,364	12,356
Profit of "Other"	213	237
Elimination of inter-segment transaction	(1,044)	(896)
Ordinary profit recorded in the semi-annual consolidated statements of income	9,533	11,697

(3) Total amount of assets of reportable segments and assets recorded in the semi-annual consolidated balance sheets

(Millions of yen)

Assets	As of September 30, 2024	As of September 30, 2025
Total amount of assets of reportable segments	5,437,764	5,557,921
Assets of "Other"	11,004	12,354
Elimination of inter-segment transaction	(32,027)	(33,520)
Total assets recorded in the semi-annual consolidated balance sheets	5,416,742	5,536,755

(4) Total amount of liabilities of reportable segments and liabilities recorded in the semi-annual consolidated balance sheets

(Millions of yen)

Liabilities	As of September 30, 2024	As of September 30, 2025
Total amount of liabilities of reportable segments	5,162,656	5,276,877
Liabilities of "Other"	5,285	6,168
Elimination of inter-segment transaction	(25,793)	(27,287)
Total liabilities recorded in the semi-annual consolidated balance sheets	5,142,147	5,255,758

(5) Total amount of other items of reportable segments and the amount recorded in the semi-annual consolidated financial statements for the corresponding items

(Millions of yen)

Other items	Total amount of other items of reportable segments		Other		Adjustments		Amount recorded in semi-annual consolidated financial statements	
	Six months ended September 30, 2024	Six months ended September 30, 2025	Six months ended September 30, 2024	Six months ended September 30, 2025	Six months ended September 30, 2024	Six months ended September 30, 2025	Six months ended September 30, 2024	Six months ended September 30, 2025
Depreciation	1,969	1,987	10	11	—	—	1,979	1,999
Interest income	26,245	31,572	113	135	(1,060)	(945)	25,297	30,761
Interest expenses	2,915	6,253	2	3	(32)	(67)	2,885	6,189
Equity in earnings of affiliates	—	—	3	6	—	—	3	6
Investments in entities accounted for using the equity method	—	—	120	132	—	—	120	132
Increase in tangible fixed assets and intangible fixed assets	1,787	1,443	—	—	—	—	1,787	1,443

Related information

Six months ended September 30, 2024 (April 1, 2024 to September 30, 2024)

1. Information for each service

(Millions of yen)

	Loan	Securities investment	Leasing	Other	Total
Ordinary income to external customers	20,561	7,366	5,567	7,494	40,989

(Note) Ordinary income is reported instead of net sales reported by general corporations.

2. Information for each region

(1) Ordinary income

This information has been omitted as the amount categorized as ordinary income to external customers in Japan exceeds 90% of the ordinary income in the semi-annual consolidated statements of income.

(2) Tangible fixed assets

This information has been omitted as the amount of tangible fixed assets in Japan exceeds 90% of the tangible fixed assets in the semi-annual consolidated balance sheets.

3. Information for each of main customers

This information has been omitted as there is no ordinary income to specific customers that accounts for 10% or more of the ordinary income in the semi-annual consolidated statements of income.

Six months ended September 30, 2025 (April 1, 2025 to September 30, 2025)

1. Information for each service

(Millions of yen)

	Loan	Securities investment	Leasing	Other	Total
Ordinary income to external customers	25,517	9,604	5,953	7,829	48,903

(Note) Ordinary income is reported instead of net sales reported by general corporations.

2. Information for each region

(1) Ordinary income

This information has been omitted as the amount categorized as ordinary income to external customers in Japan exceeds 90% of the ordinary income in the semi-annual consolidated statements of income.

(2) Tangible fixed assets

This information has been omitted as the amount of tangible fixed assets in Japan exceeds 90% of the tangible fixed assets in the semi-annual consolidated balance sheets.

3. Information for each of main customers

This information has been omitted as there is no ordinary income to specific customers that accounts for 10% or more of the ordinary income in the semi-annual consolidated statements of income.

Information on impairment losses of fixed assets for each reportable segment

Six months ended September 30, 2024 (April 1, 2024 to September 30, 2024)

(Millions of yen)

	Reportable segment				Other	Total
	Banking business	Leasing business	Credit guarantee business	Total		
Impairment losses	11	—	—	11	—	11

Six months ended September 30, 2025 (April 1, 2025 to September 30, 2025)

Not applicable.

Information on amortization of goodwill and unamortized balance for each reportable segment

Not applicable.

Information on gain on bargain purchase for each reportable segment

Not applicable.

(Notes to semi-annual consolidated statement of cash flows)

Relationship between the balance of cash and cash equivalents at end of period and the amounts listed under the items in the semi-annual consolidated balance sheets

(Millions of yen)

	Six months ended September 30, 2024 (April 1, 2024 to September 30, 2024)	Six months ended September 30, 2025 (April 1, 2025 to September 30, 2025)
Cash and due from banks	216,217	178,967
Due from Banks, excluding deposits with Bank of Japan	(841)	(790)
Cash and cash equivalents	215,375	178,177

(Subsequent Events)

Not applicable.

3. Semi-annual financial statements and significant notes thereto (Non-consolidated)**(1) Balance sheets**

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Assets		
Cash and due from banks	161,208	178,667
Monetary claims bought	814	878
Trading securities	3	–
Money held in trust	1,495	1,498
Securities	1,053,940	1,026,918
Loans and bills discounted	4,126,452	4,188,057
Foreign exchanges	7,049	8,618
Other assets	33,166	39,126
Other	33,166	39,126
Tangible fixed assets	52,196	51,536
Intangible fixed assets	5,354	5,564
Prepaid pension costs	11,182	11,796
Deferred tax assets	2,596	–
Customers' liabilities for acceptances and guarantees	5,141	5,278
Allowance for loan losses	(12,790)	(10,759)
Total assets	5,447,810	5,507,183
Liabilities		
Deposits	5,068,848	5,101,514
Negotiable certificates of deposit	24,770	28,170
Call money	42,613	41,835
Cash collateral received for securities lent	13,013	16,446
Foreign exchanges	344	311
Borrowed money from trust account	7,893	7,876
Other liabilities	24,755	30,647
Income taxes payable	2,104	2,784
Lease liabilities	266	285
Asset retirement obligations	882	813
Other	21,502	26,763
Provision for bonuses	1,178	1,198
Provision for bonuses for directors (and other officers)	21	10
Provision for retirement benefits	2,414	2,289
Provision for reimbursement of deposits	114	114
Provision for contingent loss	232	325
Provision for share-based compensation	87	104
Deferred tax liabilities	–	1,271
Deferred tax liabilities for land revaluation	4,352	4,352
Acceptances and guarantees	5,141	5,278
Total liabilities	5,195,781	5,241,746

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Net assets		
Share capital	45,743	45,743
Capital surplus	38,351	38,351
Legal capital surplus	38,351	38,351
Other capital surplus	0	0
Retained earnings	159,929	165,975
Legal retained earnings	10,087	10,087
Other retained earnings	149,842	155,888
Reserve for tax purpose reduction entry of real estate	346	343
General reserve	136,560	136,560
Retained earnings brought forward	12,935	18,985
Treasury shares	(791)	(914)
Total shareholders' equity	243,233	249,156
Valuation difference on available-for-sale securities	(5,681)	(2,557)
Deferred gains or losses on hedges	6,307	10,668
Revaluation reserve for land	8,161	8,161
Total valuation and translation adjustments	8,787	16,272
Share acquisition rights	8	8
Total net assets	252,029	265,437
Total liabilities and net assets	5,447,810	5,507,183

(2) Statements of income (cumulative)

(Millions of yen)

	Six months ended September 30, 2024	Six months ended September 30, 2025
Ordinary income	35,148	42,585
Interest income	26,174	31,498
Interest on loans and discounts	19,040	23,806
Interest and dividends on securities	6,877	7,401
Trust fees	9	8
Fees and commissions	7,537	7,531
Other ordinary income	274	745
Other income	1,151	2,802
Ordinary expenses	25,719	31,050
Interest expenses	2,858	6,149
Interest on deposits	922	4,541
Fees and commissions payments	1,828	1,980
Other ordinary expenses	3,320	3,232
General and administrative expenses	17,030	18,176
Other expenses	682	1,511
Ordinary profit	9,428	11,535
Extraordinary losses	13	0
Profit before income taxes	9,415	11,534
Income taxes - current	2,096	2,790
Income taxes - deferred	124	543
Total income taxes	2,221	3,334
Profit	7,193	8,200

(3) Statements of changes in equity

Six months ended September 30, 2024

(Millions of yen)

	Shareholders' equity			
	Share capital	Capital surplus		
		Legal capital surplus	Other capital surplus	Total capital surplus
Balance at beginning of period	45,743	38,351	—	38,351
Changes during period				
Dividends of surplus				
Profit				
Reversal of reserve for tax purpose reduction entry of real estate				
Provision of general reserve				
Purchase of treasury shares				
Disposal of treasury shares			0	0
Net changes in items other than shareholders' equity				
Total changes during period	—	—	0	0
Balance at end of period	45,743	38,351	0	38,351

	Shareholders' equity						
	Retained earnings					Treasury shares	Total shareholders' equity
	Legal retained earnings	Other retained earnings			Total retained earnings		
		Reserve for tax purpose reduction entry of real estate	General reserve	Retained earnings brought forward			
Balance at beginning of period	10,087	354	130,560	9,969	150,971	(793)	234,273
Changes during period							
Dividends of surplus				(1,822)	(1,822)		(1,822)
Profit				7,193	7,193		7,193
Reversal of reserve for tax purpose reduction entry of real estate		(3)		3	—		—
Provision of general reserve			6,000	(6,000)	—		—
Purchase of treasury shares						(3)	(3)
Disposal of treasury shares						6	7
Net changes in items other than shareholders' equity							
Total changes during period	—	(3)	6,000	(625)	5,371	3	5,374
Balance at end of period	10,087	350	136,560	9,344	156,342	(790)	239,647

(Millions of yen)

	Valuation and translation adjustments				Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
Balance at beginning of period	13,020	1,765	8,286	23,072	8	257,354
Changes during period						
Dividends of surplus						(1,822)
Profit						7,193
Reversal of reserve for tax purpose reduction entry of real estate						–
Provision of general reserve						–
Purchase of treasury shares						(3)
Disposal of treasury shares						7
Net changes in items other than shareholders' equity	(4,923)	640	–	(4,283)	–	(4,283)
Total changes during period	(4,923)	640	–	(4,283)	–	1,091
Balance at end of period	8,096	2,406	8,286	18,789	8	258,445

Six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity			
	Share capital	Capital surplus		
		Legal capital surplus	Other capital surplus	Total capital surplus
Balance at beginning of period	45,743	38,351	0	38,351
Changes during period				
Dividends of surplus				
Profit				
Reversal of reserve for tax purpose reduction entry of real estate				
Provision of general reserve				
Purchase of treasury shares				
Disposal of treasury shares			—	—
Net changes in items other than shareholders' equity				
Total changes during period	—	—	—	—
Balance at end of period	45,743	38,351	0	38,351

	Shareholders' equity						
	Retained earnings					Treasury shares	Total shareholders' equity
	Legal retained earnings	Other retained earnings			Total retained earnings		
		Reserve for tax purpose reduction entry of real estate	General reserve	Retained earnings brought forward			
Balance at beginning of period	10,087	346	136,560	12,935	159,929	(791)	243,233
Changes during period							
Dividends of surplus				(2,154)	(2,154)		(2,154)
Profit				8,200	8,200		8,200
Reversal of reserve for tax purpose reduction entry of real estate		(3)		3	—		—
Provision of general reserve			—	—	—		—
Purchase of treasury shares						(123)	(123)
Disposal of treasury shares						—	—
Net changes in items other than shareholders' equity							
Total changes during period	—	(3)	—	6,049	6,046	(123)	5,923
Balance at end of period	10,087	343	136,560	18,985	165,975	(914)	249,156

(Millions of yen)

	Valuation and translation adjustments				Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
Balance at beginning of period	(5,681)	6,307	8,161	8,787	8	252,029
Changes during period						
Dividends of surplus						(2,154)
Profit						8,200
Reversal of reserve for tax purpose reduction entry of real estate						–
Provision of general reserve						–
Purchase of treasury shares						(123)
Disposal of treasury shares						–
Net changes in items other than shareholders' equity	3,123	4,361	–	7,485	–	7,485
Total changes during period	3,123	4,361	–	7,485	–	13,408
Balance at end of period	(2,557)	10,668	8,161	16,272	8	265,437

4. Supplementary material on financial results

I. Overview of the financial results for the six months ended September 30, 2025

(1) Overview (Non-consolidated)

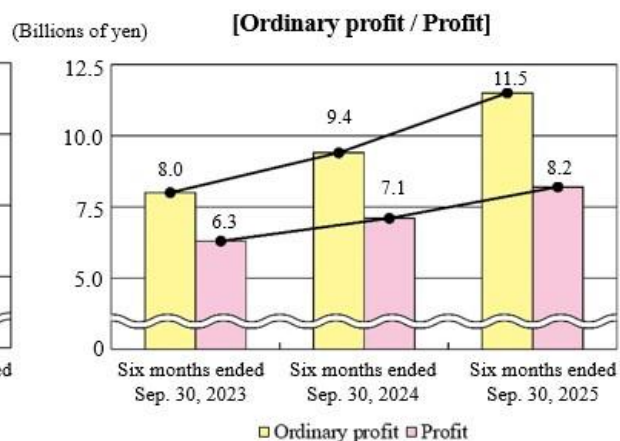
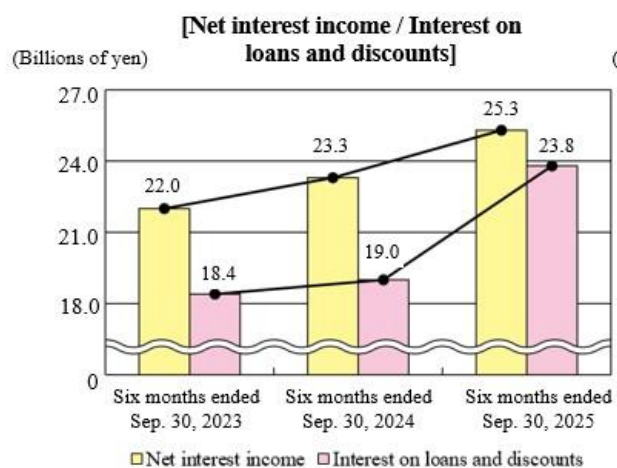
a) Financial situation, etc.

- ① Net interest income increased owing to interest on loans and discounts as well as interest and dividends on securities. As a result, core banking profit increased by ¥2,287 million year on year to ¥11,459 million.
- ② Ordinary profit increased by ¥2,106 million year on year to ¥11,535 million, owing to an increase in gain on sale of shares, in addition to the above.
- ③ Profit increased by ¥1,006 million year on year to ¥8,200 million.

(Millions of yen)

	Six months ended September 30, 2025	Compared with six months ended September 30, 2024	Six months ended September 30, 2024
Gross banking profit	28,422	2,432	25,989
Net interest income	25,350	2,034	23,316
Net fees and commissions	5,558	(160)	5,719
Net other ordinary income	(2,487)	558	(3,045)
Gains (losses) on bonds	(1,576)	(798)	(778)
Expenses (excluding non-recurring losses)	18,539	943	17,596
Net banking profit	9,882	1,488	8,393
Core banking profit	11,459	2,287	9,172
Excluding gains (losses) on cancellation of investment trusts	10,864	2,368	8,495
Provision of general allowance for loan losses	(642)	(434)	(207)
Banking profit	10,524	1,923	8,600
Non-recurring gains (losses)	1,012	184	828
Gains (losses) on stocks	1,149	733	416
Expense related to disposal of non-performing loans	1,682	1,139	542
Recoveries of written off receivables	916	708	208
Other non-recurring gains (losses)	627	(118)	746
Ordinary profit	11,535	2,106	9,428
Extraordinary income (losses)	(0)	12	(13)
Profit before income taxes	11,534	2,119	9,415
Income taxes - current	2,790	694	2,096
Income taxes - deferred	543	418	124
Total income taxes	3,334	1,113	2,221
Profit	8,200	1,006	7,193
[Reference] Credit-related costs	123	(4)	127

- (Notes) 1. Core banking profit = Net banking profit (Gross banking profit - Expenses) - Gains (losses) on bonds
2. Credit-related costs = Provision of general allowance for loan losses + Expense related to disposal of non-performing loans - Recoveries of written off receivables



b) Main accounts

① Loans and bills discounted

(Billions of yen, %)

	As of September 30, 2025	Compared with September 30, 2024 (Annual growth rate)	As of September 30, 2024
Balance at end of period	4,188.0	138.0 (3.4)	4,049.9
Average balance	4,105.3	128.8 (3.2)	3,976.4

The outstanding balance of loans and bills discounted at the end of the period increased by ¥138.0 billion (3.4%) year on year to ¥4,188.0 billion, as a result of the Bank proactively and swiftly responding to demand for funding support from customers including individual customers as well as firms within the prefecture.

② Deposits, etc. (Deposits)

(Billions of yen, %)

	As of September 30, 2025	Compared with September 30, 2024 (Annual growth rate)	As of September 30, 2024
Balance at end of period	5,129.6	87.6 (1.7)	5,042.0
(Deposit balance)	5,101.5	84.1 (1.6)	5,017.3
Average balance	5,053.8	49.6 (0.9)	5,004.1
(Deposit balance)	5,027.6	66.4 (1.3)	4,961.2

The outstanding balance of deposits, etc. at the end of the period (including negotiable certificates of deposit) increased by ¥87.6 billion (1.7%) year on year to ¥5,129.6 billion, as a result of the Bank's efforts to expand its community-based sales foundations, as well as the promotion of comprehensive trading and other initiatives.

(Reference) Balance of deposit assets

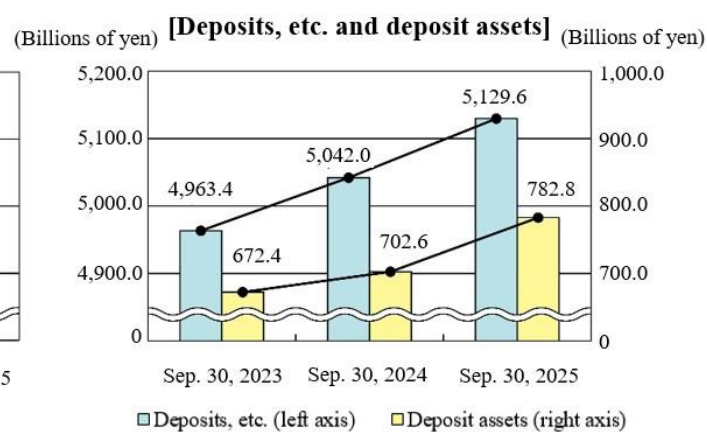
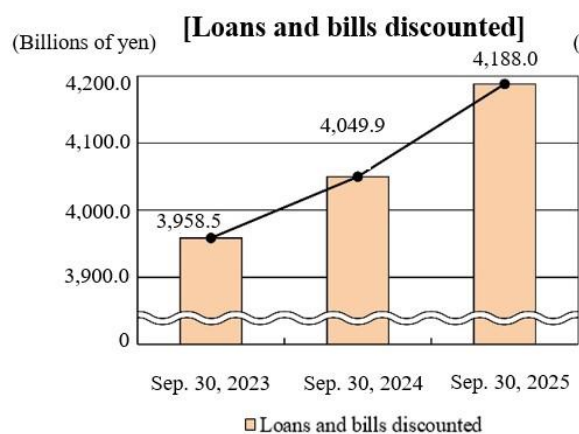
(Billions of yen, %)

	As of September 30, 2025	Compared with September 30, 2024 (Annual growth rate)	As of September 30, 2024
Investment trusts	258.9	34.6 (15.4)	224.3
Life insurance	463.6	32.2 (7.4)	431.4
Government bonds, etc.	60.1	13.2 (28.3)	46.9
Total	782.8	80.1 (11.4)	702.6

(Note) The life insurance section lists the balance of active policies.

Deposits, etc. + deposit assets	5,912.4	167.8 (2.9)	5,744.6
---------------------------------	---------	-------------	---------

The outstanding balance of deposit assets increased by ¥80.1 billion (11.4%) year on year to ¥782.8 billion, due to factors including the investment trusts balance increasing by ¥34.6 billion year on year.



(2) Profit and loss (Non-consolidated)

(Millions of yen)

	Six months ended September 30, 2025	Compared with six months ended September 30, 2024	Six months ended September 30, 2024
Gross banking profit	28,422	2,432	25,989
(Excluding gains (losses) on bonds)	29,999	3,230	26,768
Gross banking profit from domestic operations	27,459	1,730	25,729
(Excluding gains (losses) on bonds)	29,176	2,689	26,486
Net interest income	23,207	2,469	20,738
Net fees and commissions	5,536	(164)	5,700
Net other ordinary income	(1,284)	(575)	(709)
(Gains (losses) on bonds)	(1,716)	(959)	(756)
Gross banking profit from international operations	962	702	260
(Excluding gains (losses) on bonds)	822	541	281
Net interest income	2,142	(435)	2,577
Net fees and commissions	22	3	18
Net other ordinary income	(1,203)	1,133	(2,336)
(Gains (losses) on bonds)	139	160	(21)
Expenses (excluding non-recurring losses)	18,539	943	17,596
Personnel expenses	8,770	465	8,305
Non-personnel expenses	8,516	466	8,049
Taxes	1,252	11	1,241
Net banking profit	9,882	1,488	8,393
Core banking profit	11,459	2,287	9,172
Excluding gains (losses) on cancellation of investment trusts	10,864	2,368	8,495
Provision of general allowance for loan losses	(642)	(434)	(207)
Banking profit	10,524	1,923	8,600
Gains (losses) on bonds	(1,576)	(798)	(778)
Non-recurring gains (losses)	1,012	184	828
Gains (losses) on stocks	1,149	733	416
Expense related to disposal of non-performing loans	1,682	1,139	542
Provision of specific allowance for loan losses	1,455	1,123	331
Provision for contingent loss	92	45	47
Loss on sale of other receivables, etc.	133	(29)	163
Recoveries of written off receivables	916	708	208
Other non-recurring gains (losses)	627	(118)	746
Ordinary profit	11,535	2,106	9,428
Extraordinary income (losses)	(0)	12	(13)
Loss (gain) on disposal of fixed assets	(0)	0	(1)
Impairment losses	–	(11)	11
Profit before income taxes	11,534	2,119	9,415
Income taxes - current	2,790	694	2,096
Income taxes - deferred	543	418	124
Total income taxes	3,334	1,113	2,221
Profit	8,200	1,006	7,193

(Note) Core banking profit = Net banking profit (Gross banking profit - Expenses) - Gains (losses) on bonds

(Consolidated)

(Millions of yen)

	Six months ended September 30, 2025	Compared with six months ended September 30, 2024	Six months ended September 30, 2024
Consolidated gross profit	28,711	2,554	26,157
Net interest income	24,571	2,159	22,411
Net fees and commissions	6,027	(188)	6,215
Net other ordinary income	(1,887)	582	(2,470)
General and administrative expenses	19,016	1,164	17,852
Gains (losses) on stocks	1,149	733	416
Credit-related costs	(27)	33	(60)
Provision of general allowance for loan losses	(634)	(634)	–
Write-off of loans	0	0	0
Provision of specific allowance for loan losses	1,297	1,297	–
Provision for contingent loss	92	45	47
Loss on sale of other receivables, etc.	133	(29)	163
Reversal of allowance for loan losses	–	(62)	62
Recoveries of written off receivables	916	708	208
Other	826	74	751
Ordinary profit	11,697	2,164	9,533
Extraordinary income (losses)	(0)	12	(13)
Profit before income taxes	11,696	2,176	9,520
Income taxes - current	3,049	686	2,363
Income taxes - deferred	537	421	116
Total income taxes	3,587	1,107	2,479
Profit	8,109	1,069	7,040
Profit attributable to non-controlling interests	2	(1)	4
Profit attributable to owners of parent	8,107	1,071	7,036

(Note) Consolidated gross profit = (interest income - interest expenses) + (fees and commissions - fees and commissions payments) + (other ordinary income - other ordinary expenses)

(3) Banking profit (Non-consolidated)

(Millions of yen)

	Six months ended September 30, 2025	Compared with six months ended September 30, 2024	Six months ended September 30, 2024
Core banking profit	11,459	2,287	9,172
Per employee (Thousands of yen)	5,822	1,087	4,735
Net banking profit	9,882	1,488	8,393
Per employee (Thousands of yen)	5,021	688	4,333
Banking profit	10,524	1,923	8,600
Per employee (Thousands of yen)	5,347	907	4,440

(Note) The term-average number of employees is used for calculation.

(4) Interest rate spread (Non-consolidated)

a) Overall

(%)

	Six months ended September 30, 2025	Compared with six months ended September 30, 2024	Six months ended September 30, 2024
Yield on interest earning assets (A)	1.22	0.20	1.02
Yield on loans and bills discounted	1.15	0.20	0.95
Yield on securities	1.43	0.13	1.30
Cost of funding (B)	0.95	0.17	0.78
Interest rate paid on deposits, etc.	0.18	0.15	0.03
Interest rate paid on other liabilities	4.64	0.85	3.79
Interest rate spread (A) - (B)	0.27	0.03	0.24

b) Domestic operations

(%)

	Six months ended September 30, 2025	Compared with six months ended September 30, 2024	Six months ended September 30, 2024
Yield on interest earning assets (A)	1.09	0.22	0.87
Yield on loans and bills discounted	1.08	0.22	0.86
Yield on securities	1.22	0.20	1.02
Cost of funding (B)	0.90	0.18	0.72
Interest rate paid on deposits, etc.	0.17	0.15	0.02
Interest rate paid on other liabilities	0.52	0.44	0.08
Interest rate spread (A) - (B)	0.19	0.04	0.15

(5) ROE (Non-consolidated)

(%)

	Six months ended September 30, 2025	Compared with six months ended September 30, 2024	Six months ended September 30, 2024
Core banking profit basis	8.83	1.74	7.09
Net banking profit basis	7.61	1.12	6.49
Banking profit basis	8.11	1.46	6.65
Profit basis	6.32	0.76	5.56

(Note) The average balance of equity, used as the denominator, is calculated as follows:
 (Equity at the beginning of the period + Equity at the end of the period) / 2
 Equity = Total net assets - Share acquisition rights

(6) Securities

a) Gains and losses on securities (Non-consolidated)

(Millions of yen)

	Six months ended September 30, 2025	Compared with six months ended September 30, 2024	Six months ended September 30, 2024
Gains (losses) on bonds	(1,576)	(798)	(778)
Gains on sales	276	65	211
Gains on redemption	–	(2)	2
Losses on sales	1,535	1,045	490
Losses on redemption	317	(184)	502
Write-offs	–	–	–
Gains (losses) on stocks	1,149	733	416
Gains on sales	1,539	894	644
Losses on sales	389	161	227
Write-offs	–	(0)	0

b) Unrealized gains (losses) on securities (Non-consolidated)

(Millions of yen)

	As of September 30, 2025			As of March 31, 2025		
	Unrealized gains (losses)			Unrealized gains (losses)		
		Gains	Losses		Gains	Losses
Held-to-maturity securities	(169)	7	176	(153)	12	166
Available-for-sale securities	(4,354)	53,579	57,933	(8,810)	42,124	50,934
Stocks	49,599	49,641	42	41,104	41,329	224
Bonds	(48,476)	29	48,505	(38,932)	112	39,045
Others	(5,477)	3,908	9,386	(10,982)	682	11,664
Total	(4,523)	53,587	58,110	(8,963)	42,137	51,100

(Note) For held-to-maturity securities, the difference between the carrying amount on the semi-annual balance sheet (balance sheet amount) (after applying the amortized cost method) and the fair value is recorded as “Unrealized gains (losses).” For available-for-sale securities, the difference between the carrying amount on the semi-annual balance sheet (balance sheet amount) (fair value) and the acquisition cost is recorded as “Unrealized gains (losses).”

The unrealized gains (losses) on deferred hedges resulting from interest rate swaps conducted for the purpose of reducing the risk of fair value fluctuations was positive by ¥14,351 million.

(Consolidated)

(Millions of yen)

	As of September 30, 2025			As of March 31, 2025		
	Unrealized gains (losses)			Unrealized gains (losses)		
		Gains	Losses		Gains	Losses
Held-to-maturity securities	(423)	7	431	(406)	12	419
Available-for-sale securities	(2,128)	55,805	57,933	(6,514)	44,420	50,934
Stocks	51,824	51,867	42	43,400	43,625	224
Bonds	(48,476)	29	48,505	(38,932)	112	39,045
Others	(5,477)	3,908	9,386	(10,982)	682	11,664
Total	(2,552)	55,812	58,365	(6,920)	44,433	51,354

(Note) For held-to-maturity securities, the difference between the carrying amount on the semi-annual consolidated balance sheet (consolidated balance sheet amount) (after applying the amortized cost method) and the fair value is recorded as “Unrealized gains (losses).” For available-for-sale securities, the difference between the carrying amount on the semi-annual consolidated balance sheet (consolidated balance sheet amount) (fair value) and the acquisition cost is recorded as “Unrealized gains (losses).” The unrealized gains (losses) on deferred hedges resulting from interest rate swaps conducted for the purpose of reducing the risk of fair value fluctuations was positive by ¥14,351 million.

(7) Equity ratio (domestic standard)

(Non-consolidated)

(% , Billions of yen)

	As of September 30, 2025		As of March 31, 2025
		Compared with March 31, 2025	
(1) Equity ratio (2) / (3)	13.01	0.37	12.64
(2) Equity	225.5	4.6	220.9
(3) Risk weighted assets, etc.	1,733.4	(13.1)	1,746.6
(4) Total required equity (3) × 4%	69.3	(0.5)	69.8

(Consolidated)

(% , Billions of yen)

	As of September 30, 2025		As of March 31, 2025
		Compared with March 31, 2025	
(1) Equity ratio (2) / (3)	13.60	0.33	13.27
(2) Equity	240.5	4.3	236.2
(3) Risk weighted assets, etc.	1,767.8	(11.7)	1,779.6
(4) Total required equity (3) × 4%	70.7	(0.4)	71.1

II. Loans and bills discounted, etc.

(1) Non-performing loans based on the Banking Act and the Act on Emergency Measures for the Revitalization of the Financial Functions

(Non-consolidated)

(Millions of yen)

	As of September 30, 2025	Compared with March 31, 2025	Compared with September 30, 2024	As of March 31, 2025	As of September 30, 2024
Bankrupt and substantially bankrupt claims	9,437	(3,131)	(2,159)	12,569	11,596
Doubtful claims	29,113	(281)	(718)	29,394	29,831
Substandard claims	21,684	(2,701)	(3,219)	24,386	24,903
[Loans past due 3 months or more]	[-]	[-]	[(246)]	[-]	[246]
[Restructured loans]	[21,684]	[(2,701)]	[(2,972)]	[24,386]	[24,656]
Subtotal (Non-performing loan) ①	60,234	(6,115)	(6,096)	66,349	66,331
[Partial direct write-offs]	[4,496]	[1,007]	[1,150]	[3,488]	[3,345]
Normal claims	4,163,720	66,611	142,561	4,097,109	4,021,158
Total (Total claims) ②	4,223,955	60,496	136,465	4,163,459	4,087,489

(%)

Total claims ratio	Bankrupt and substantially bankrupt claims	0.22	(0.08)	(0.06)	0.30	0.28
	Doubtful claims	0.68	(0.02)	(0.04)	0.70	0.72
	Substandard claims	0.51	(0.07)	(0.09)	0.58	0.60
	[Loans past due 3 months or more]	[-]	[-]	[0.00]	[-]	[0.00]
	[Restructured loans]	[0.51]	[(0.07)]	[(0.09)]	[0.58]	[0.60]
	Subtotal (Non-performing loan ratio) ① / ②	1.42	(0.17)	(0.20)	1.59	1.62

(Note) Bankrupt and substantially bankrupt claims
Doubtful claims
Loans past due 3 months or more
Restructured loans

Bankrupt assets and effectively bankrupt assets
Potentially bankrupt assets
Loans past due 3 months or more out of assets requiring caution
Loans corresponding to restructured loans out of assets requiring caution

(Millions of yen, %)

	As of September 30, 2025	Compared with March 31, 2025	Compared with September 30, 2024	As of March 31, 2025	As of September 30, 2024
Coverage amount ③	48,607	(6,608)	(5,842)	55,215	54,449
Allowance for loan losses	6,135	(2,001)	(2,146)	8,136	8,281
Coverage amount including collaterals	42,471	(4,607)	(3,696)	47,078	46,167

Coverage ratio ③ / ①	80.69	(2.52)	(1.39)	83.21	82.08
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(Note) Allowance for loan losses includes general allowance for loans past due 3 months or more and restructured loans out of assets requiring caution.

(Consolidated)

(Millions of yen)

	As of September 30, 2025	Compared with March 31, 2025	Compared with September 30, 2024	As of March 31, 2025	As of September 30, 2024
Bankrupt and substantially bankrupt claims	9,776	(3,122)	(2,160)	12,899	11,937
Doubtful claims	29,153	(289)	(748)	29,443	29,902
Substandard claims	22,126	(2,730)	(3,279)	24,857	25,406
[Loans past due 3 months or more]	[-]	[-]	[(246)]	[-]	[246]
[Restructured loans]	[22,126]	[(2,730)]	[(3,032)]	[24,857]	[25,159]
Subtotal (Non-performing loan) ①	61,057	(6,142)	(6,188)	67,200	67,246
[Partial direct write-offs]	[5,184]	[1,143]	[1,136]	[4,041]	[4,048]
Normal claims	4,188,142	68,100	143,804	4,120,042	4,044,337
Total (Total claims) ②	4,249,200	61,957	137,615	4,187,242	4,111,584

(%)

Total claims ratio	Bankrupt and substantially bankrupt claims	0.23	(0.07)	(0.06)	0.30	0.29
	Doubtful claims	0.68	(0.02)	(0.04)	0.70	0.72
	Substandard claims	0.52	(0.07)	(0.09)	0.59	0.61
	[Loans past due 3 months or more]	[-]	[-]	[0.00]	[-]	[0.00]
	[Restructured loans]	[0.52]	[(0.07)]	[(0.09)]	[0.59]	[0.61]
	Subtotal (Non-performing loan ratio) ① / ②	1.43	(0.17)	(0.20)	1.60	1.63

(Note) Bankrupt and substantially bankrupt claims
Doubtful claims
Loans past due 3 months or more
Restructured loans

Bankrupt assets and effectively bankrupt assets
Potentially bankrupt assets
Loans past due 3 months or more out of assets requiring caution
Loans corresponding to restructured loans out of assets requiring caution

(Millions of yen, %)

	As of September 30, 2025	Compared with March 31, 2025	Compared with September 30, 2024	As of March 31, 2025	As of September 30, 2024
Coverage amount ③	49,032	(6,585)	(5,836)	55,618	54,869
Allowance for loan losses	6,228	(2,036)	(2,204)	8,264	8,432
Coverage amount including collaterals	42,804	(4,549)	(3,632)	47,353	46,436

Coverage ratio ③ / ①	80.30	(2.46)	(1.29)	82.76	81.59
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(Note) Allowance for loan losses includes general allowance for loans past due 3 months or more and restructured loans out of assets requiring caution.

(2) Allowance for loan losses
(Non-consolidated)

(Millions of yen)

	As of September 30, 2025	Compared with March 31, 2025	Compared with September 30, 2024	As of March 31, 2025	As of September 30, 2024
Allowance for loan losses	10,759	(2,031)	(2,162)	12,790	12,921
General allowance for loan losses	6,724	(642)	(899)	7,366	7,623
Specific allowance for loan losses	4,034	(1,389)	(1,263)	5,424	5,298

(Consolidated)

(Millions of yen)

	As of September 30, 2025	Compared with March 31, 2025	Compared with September 30, 2024	As of March 31, 2025	As of September 30, 2024
Allowance for loan losses	12,967	(2,338)	(2,578)	15,305	15,545
General allowance for loan losses	7,160	(620)	(869)	7,780	8,029
Specific allowance for loan losses	5,806	(1,718)	(1,709)	7,525	7,516

<Reference> Non-performing loans based on the Banking Act and the Act on Emergency Measures for the Revitalization of the Financial Functions (Non-consolidated)

(Millions of yen)

Result of self-assessment (by borrowers classification) Subject: credit-related receivables including loans and bills discounted		Non-performing loans based on the Banking Act and the Act on Emergency Measures for the Revitalization of the Financial Functions Subject: credit-related receivables including loans and bills discounted ※ Coverage ratio considering collaterals and allowances			
Classification		Classification	Coverage amount by collaterals and guarantees	Allowance	Coverage ratio (%)
Bankrupt assets		Bankrupt and substantially bankrupt claims			
Effectively bankrupt assets		9,437	8,337	1,099	100.00
Potentially bankrupt assets		Doubtful claims			
		29,113	21,929	2,913	85.33
Assets requiring caution	Assets requiring monitoring	Substandard claims			
		21,684	12,204	2,121	66.06
		[Loans past due 3 months or more]			
		[–]			
	[Restructured loans]				
		[21,684]			
		Subtotal 60,234	42,471	6,135	80.69
	Assets requiring caution other than assets requiring monitoring	Normal claims	(Note) Allowance for substandard claims fell into general allowance for loan losses.		
		4,163,720			
Normal Assets		Total 4,223,955			

(Note) Allowance for substandard claims fell into general allowance for loan losses.

Disclosure standards Disclosed by borrower classified based on self-assessment.
However, substandard claims were disclosed by claim.

(3) Loans by industry (Non-consolidated)

a) Loans by industry

(Millions of yen)

	As of September 30, 2025	Compared with March 31, 2025	Compared with September 30, 2024	As of March 31, 2025	As of September 30, 2024
Domestic offices (excluding loans in offshore market account)	4,188,057	61,604	138,075	4,126,452	4,049,981
Manufacturing	390,974	12,514	24,953	378,460	366,021
Agriculture and forestry	3,547	(221)	(395)	3,768	3,942
Fishery	7	(2)	(4)	9	11
Mining and quarrying of stone and gravel	1,143	(4)	147	1,147	996
Construction	214,982	(2,826)	3,413	217,808	211,569
Electricity, gas, heat supply and water	50,422	(438)	4,888	50,860	45,534
Information and communications	12,640	107	(943)	12,533	13,583
Transport and postal activities	172,601	8,134	5,783	164,467	166,818
Wholesale and retail trade	309,401	3,520	5,196	305,881	304,205
Finance and insurance	162,196	(2,299)	(4,323)	164,495	166,519
Real estate and goods rental and leasing	1,120,099	29,434	59,535	1,090,665	1,060,564
Services	357,670	(3,514)	6,411	361,184	351,259
Local governments	206,936	5,021	7,651	201,915	199,285
Others	1,185,439	12,178	25,763	1,173,260	1,159,675

b) Claims disclosed under the Financial Revitalization Law by industry

(Millions of yen)

	As of September 30, 2025	Compared with March 31, 2025	Compared with September 30, 2024	As of March 31, 2025	As of September 30, 2024
Domestic offices (excluding loans in offshore market account)	60,234	(6,115)	(6,096)	66,349	66,331
Manufacturing	7,539	(316)	(49)	7,855	7,588
Agriculture and forestry	204	(6)	(77)	210	281
Fishery	—	—	—	—	—
Mining and quarrying of stone and gravel	38	(0)	(0)	39	39
Construction	4,903	(472)	(634)	5,376	5,537
Electricity, gas, heat supply and water	25	(0)	(0)	25	25
Information and communications	236	(91)	(88)	328	325
Transport and postal activities	2,755	127	(136)	2,627	2,891
Wholesale and retail trade	9,210	720	867	8,490	8,343
Finance and insurance	4	—	—	4	4
Real estate and goods rental and leasing	11,064	(7,322)	(7,752)	18,387	18,816
Services	13,222	1,510	2,103	11,712	11,118
Local governments	—	—	—	—	—
Others	11,029	(261)	(328)	11,291	11,357

c) Ratio of outstanding balance of loans of claims disclosed under the Financial Revitalization Law by industry (%)

	As of September 30, 2025	Compared with March 31, 2025	Compared with September 30, 2024	As of March 31, 2025	As of September 30, 2024
Domestic offices (excluding loans in offshore market account)	1.43	(0.17)	(0.20)	1.60	1.63
Manufacturing	1.92	(0.15)	(0.15)	2.07	2.07
Agriculture and forestry	5.75	0.16	(1.39)	5.59	7.14
Fishery	—	—	—	—	—
Mining and quarrying of stone and gravel	3.39	(0.04)	(0.56)	3.43	3.95
Construction	2.28	(0.18)	(0.33)	2.46	2.61
Electricity, gas, heat supply and water	0.04	(0.01)	(0.01)	0.05	0.05
Information and communications	1.87	(0.74)	(0.52)	2.61	2.39
Transport and postal activities	1.59	0.00	(0.14)	1.59	1.73
Wholesale and retail trade	2.97	0.20	0.23	2.77	2.74
Finance and insurance	0.00	0.00	0.00	0.00	0.00
Real estate and goods rental and leasing	0.98	(0.70)	(0.79)	1.68	1.77
Services	3.69	0.45	0.53	3.24	3.16
Local governments	—	—	—	—	—
Others	0.93	(0.03)	(0.04)	0.96	0.97

(4) Outstanding balance of loans to individuals (Non-consolidated)

(Millions of yen)

	As of September 30, 2025	Compared with March 31, 2025	Compared with September 30, 2024	As of March 31, 2025	As of September 30, 2024
Loans to individuals	1,635,719	20,925	56,138	1,614,794	1,579,581
Housing loans	994,890	7,613	23,578	987,276	971,312
Other loans	640,829	13,311	32,560	627,517	608,268

(5) Outstanding balance and ratio of loans to small and medium-sized enterprises, etc. (Non-consolidated)

(Millions of yen, %)

	As of September 30, 2025	Compared with March 31, 2025	Compared with September 30, 2024	As of March 31, 2025	As of September 30, 2024
Outstanding balance of loans to SMEs, etc.	3,341,259	20,742	82,589	3,320,517	3,258,670
Ratio of loans to SMEs, etc.	79.78	(0.68)	(0.68)	80.46	80.46