

Note : This document has been translated from a part of the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.



Consolidated Summary Report for the Year Ended March 31, 2025 [Japanese GAAP]

May 12, 2025

Company name: The Hyakujushi Bank, Ltd.

Listing: Tokyo Stock Exchange

Securities code: 8386

URL: <https://www.114bank.co.jp/>

Representative: Masashi Mori

Representative Director, President

Inquiries: Takayuki Muramatsu

Executive Officer and General Manager, Corporate Planning Division

Telephone: +81-87-836-2721

Scheduled date of annual general meeting of shareholders: June 27, 2025

Scheduled date to commence dividend payments: June 30, 2025

Scheduled date to file annual securities report: June 24, 2025

Trading accounts: None

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: Yes

(Yen amounts are rounded down to millions, unless otherwise noted.)

1. Consolidated Financial Results for the Fiscal Year Ended March 31, 2025 (April 1, 2024 to March 31, 2025)

(1) Consolidated Operating Results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Fiscal year ended March 31, 2025	90,007	9.6	19,910	36.8	13,700	42.1
March 31, 2024	82,146	(3.2)	14,557	9.5	9,642	5.1

(Note) Comprehensive income: Fiscal year ended March 31, 2025: ¥ 2,823 million [(94.5) %]
Fiscal year ended March 31, 2024: ¥ 50,978 million [-%]

	Basic earnings per share	Diluted earnings per share	Rate of return on equity	Ordinary profit to total assets ratio	Ordinary profit to ordinary income ratio
	Yen	Yen	%	%	%
Fiscal year ended March 31, 2025	481.23	481.16	4.1	0.3	22.1
March 31, 2024	336.20	336.12	3.2	0.3	17.7

(Reference) Equity in earnings (losses) of affiliated companies: Fiscal year ended March 31, 2025: ¥ - million
Fiscal year ended March 31, 2024: ¥ - million

(2) Consolidated Financial Position

	Total assets	Net assets	Capital adequacy ratio	Net assets per share
	Millions of yen	Millions of yen	%	Yen
As of March 31, 2025	5,753,583	328,273	5.7	11,550.34
March 31, 2024	5,840,650	329,186	5.6	11,527.06

(Reference) Equity: As of March 31, 2025: ¥ 328,265 million
As of March 31, 2024: ¥ 329,164 million

(3) Consolidated Cash Flows

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents at the end of period
	Millions of yen	Millions of yen	Millions of yen	Millions of yen
Fiscal year ended March 31, 2025	(130,700)	(94,110)	(3,764)	817,900
March 31, 2024	(92,451)	(16,577)	(2,891)	1,046,479

2. Dividends

	Annual dividends					Total dividends	Payout ratio (consolidated)	Dividends to net assets (consolidated)
	1st quarter-end	2nd quarter-end	3rd quarter-end	Year-end	Total			
Fiscal year ended	Yen	Yen	Yen	Yen	Yen	Millions of yen	%	%
March 31, 2024	-	35.00	-	55.00	90.00	2,582	26.8	0.8
March 31, 2025	-	60.00	-	85.00	145.00	4,137	30.1	1.3
Fiscal year ending March 31, 2026 (Forecast)	-	88.00	-	88.00	176.00		32.3	

(Note) Breakdown of the year-end dividend for the fiscal year ended March 31, 2025 :

Commemorative dividend	- yen
Special dividend	- yen

3. Consolidated Financial Results Forecast for the Fiscal Year Ending March 31, 2026 (April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2025	47,400	13.6	11,000	9.5	7,100	6.6	249.82
Full year	98,500	9.4	24,100	21.0	15,500	13.1	545.38

* Notes:

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

Newly included:	-	(Company name:)
Excluded:	-	(Company name:)

(2) Changes in accounting policies, changes in accounting estimates, and restatement

- 1) Changes in accounting policies due to revisions to accounting standards and other regulations: None
- 2) Changes in accounting policies due to other reasons: None
- 3) Changes in accounting estimates: None
- 4) Restatement: None

(3) Number of issued shares (common shares)

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

March 31, 2025:	28,630,000 shares
March 31, 2024:	28,790,000 shares

2) Number of treasury shares at the end of the period:

March 31, 2025:	209,624 shares
March 31, 2024:	234,170 shares

3) Average number of shares outstanding during the period:

Fiscal Year ended March 31, 2025:	28,469,815 shares
Fiscal Year ended March 31, 2024:	28,679,205 shares

(Reference) Overview of Non-consolidated Financial Results

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

(1) Non-consolidated Operating Results

(Percentages indicate year-on-year changes.)

Fiscal year ended	Ordinary income		Ordinary profit		Net income	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
March 31, 2025	81,381	10.7	18,517	39.5	12,871	45.4
March 31, 2024	73,541	(3.2)	13,278	11.8	8,854	6.6

Fiscal year ended	Basic earnings per share	Diluted earnings per share
	Yen	Yen
March 31, 2025	452.12	452.06
March 31, 2024	308.75	308.68

(2) Non-consolidated Financial Position

As of	Total assets	Net assets	Capital adequacy ratio	Net assets per share
	Millions of yen	Millions of yen	%	Yen
March 31, 2025	5,712,963	297,118	5.2	10,454.10
March 31, 2024	5,805,865	301,845	5.2	10,569.60

(Reference) Equity: As of March 31, 2025: ¥ 297,109 million
As of March 31, 2024: ¥ 301,823 million

2. Non-consolidated Financial Results Forecast for the Fiscal Year Ending March 31, 2026 (April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

Six months ending	Ordinary income		Ordinary profit		Net income		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
September 30, 2025	42,400	13.2	10,200	8.7	6,700	6.5	235.74
Full year	88,000	8.1	22,400	21.0	14,500	12.7	510.19

* Financial results reports are exempt from audit conducted by certified public accountants or an audit firm.

* Proper use of earnings forecasts, and other special matters

The description of future performance of this report is based on information which is presently available and certain assumptions which are considered to be reasonable, and it does not guarantee future performance. Please take note that future performance may differ from forecasts.

Consolidated Financial Statements

Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2024	As of March 31, 2025
Assets		
Cash and due from banks	1,080,562	861,929
Call loans and bills bought	5,829	1,644
Monetary claims bought	40,659	25,488
Securities	1,117,828	1,189,932
Loans and bills discounted	3,428,362	3,506,645
Foreign exchanges	4,793	4,373
Lease receivables and investments in leases	18,020	20,665
Other assets	71,965	64,452
Tangible fixed assets	37,348	37,520
Buildings, net	8,736	8,921
Land	25,051	24,860
Construction in progress	46	272
Other tangible fixed assets	3,513	3,465
Intangible fixed assets	4,841	5,407
Software	2,617	3,577
Other intangible fixed assets	2,224	1,829
Retirement benefit asset	27,207	35,377
Deferred tax assets	722	732
Customers' liabilities for acceptances and guarantees	19,808	17,702
Allowance for loan losses	(17,298)	(18,289)
Total assets	5,840,650	5,753,583
Liabilities		
Deposits	4,676,957	4,572,471
Negotiable certificates of deposit	72,678	122,569
Call money and bills sold	15,673	8,286
Borrowed money	615,210	613,505
Foreign exchanges	180	181
Other liabilities	83,654	66,679
Provision for bonuses for directors (and other officers)	58	70
Retirement benefit liability	270	275
Provision for retirement benefits for directors (and other officers)	41	34
Provision for reimbursement of deposits	117	174
Provision for contingent loss	121	156
Provision for share-based compensation	216	216
Deferred tax liabilities	21,446	17,865
Deferred tax liabilities for land revaluation	5,027	5,118
Acceptances and guarantees	19,808	17,702
Total liabilities	5,511,464	5,425,309

(Millions of yen)

	As of March 31, 2024	As of March 31, 2025
Net assets		
Share capital	37,322	37,322
Capital surplus	30,486	30,486
Retained earnings	194,802	204,899
Treasury shares	(569)	(565)
Total shareholders' equity	262,041	272,143
Valuation difference on available-for-sale securities	49,774	35,766
Deferred gains or losses on hedges	(11)	(16)
Revaluation reserve for land	7,865	7,593
Remeasurements of defined benefit plans	9,494	12,778
Total accumulated other comprehensive income	67,123	56,121
Share acquisition rights	21	8
Total net assets	329,186	328,273
Total liabilities and net assets	5,840,650	5,753,583

Consolidated Statements of Income and Comprehensive Income

Consolidated Statements of Income

(Millions of yen)

	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Ordinary income	82,146	90,007
Interest income	52,347	56,019
Interest on loans and discounts	38,696	41,015
Interest and dividends on securities	12,159	12,186
Interest on call loans and bills bought	139	141
Interest on deposits with banks	1,014	2,393
Other interest income	336	282
Trust fees	1	1
Fees and commissions	12,443	12,684
Other ordinary income	4,996	5,503
Other income	12,357	15,798
Recoveries of written off receivables	590	496
Other	11,766	15,302
Ordinary expenses	67,588	70,096
Interest expenses	14,271	14,233
Interest on deposits	5,150	6,554
Interest on negotiable certificates of deposit	15	107
Interest on call money and bills sold	1,359	446
Interest expenses on cash collateral received for securities lent	-	100
Interest on borrowings and rediscounts	2,510	1,233
Other interest expenses	5,234	5,791
Fees and commissions payments	3,373	3,732
Other ordinary expenses	7,254	8,333
General and administrative expenses	33,470	33,337
Other expenses	9,219	10,458
Provision of allowance for loan losses	496	2,045
Other	8,722	8,413
Ordinary profit	14,557	19,910
Extraordinary income	26	91
Gain on disposal of non-current assets	26	21
Gain on donation of a state subsidy	-	69
Extraordinary losses	302	464
Loss on disposal of non-current assets	65	136
Impairment losses	236	259
Loss on tax purpose reduction entry of non-current assets	-	69
Profit before income taxes	14,281	19,537
Income taxes - current	4,337	5,700
Income taxes - deferred	301	136
Total income taxes	4,639	5,836
Profit	9,642	13,700
Profit attributable to owners of parent	9,642	13,700

Consolidated Statements of Comprehensive Income

(Millions of yen)

	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Profit	9,642	13,700
Other comprehensive income	41,336	(10,876)
Valuation difference on available-for-sale securities	35,105	(14,008)
Deferred gains or losses on hedges	(150)	(5)
Revaluation reserve for land	-	(147)
Remeasurements of defined benefit plans, net of tax	6,381	3,283
Comprehensive income	50,978	2,823
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	50,978	2,823

Consolidated Statements of Changes in Equity

For the fiscal year ended March 31, 2024

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	37,322	30,486	187,908	(513)	255,204
Changes during period					
Dividends of surplus			(2,163)		(2,163)
Profit attributable to owners of parent			9,642		9,642
Purchase of treasury shares				(727)	(727)
Disposal of treasury shares			(0)	0	0
Retirement of treasury stock			(670)	670	-
Transfer from retained earnings to capital surplus					-
Reversal of revaluation reserve for land			86		86
Net changes in items other than shareholders' equity					
Total changes during period	-	-	6,893	(56)	6,837
Balance at end of period	37,322	30,486	194,802	(569)	262,041

	Accumulated other comprehensive income					Share acquisition rights	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	14,669	138	7,952	3,113	25,873	21	281,098
Changes during period							
Dividends of surplus							(2,163)
Profit attributable to owners of parent							9,642
Purchase of treasury shares							(727)
Disposal of treasury shares							0
Retirement of treasury stock							-
Transfer from retained earnings to capital surplus							-
Reversal of revaluation reserve for land							86
Net changes in items other than shareholders' equity	35,105	(150)	(86)	6,381	41,250	-	41,250
Total changes during period	35,105	(150)	(86)	6,381	41,250	-	48,087
Balance at end of period	49,774	(11)	7,865	9,494	67,123	21	329,186

For the fiscal year ended March 31, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	37,322	30,486	194,802	(569)	262,041
Changes during period					
Dividends of surplus			(3,289)		(3,289)
Profit attributable to owners of parent			13,700		13,700
Purchase of treasury shares				(504)	(504)
Disposal of treasury shares		3		66	70
Retirement of treasury stock		(441)		441	-
Transfer from retained earnings to capital surplus		438	(438)		-
Reversal of revaluation reserve for land			124		124
Net changes in items other than shareholders' equity					
Total changes during period	-	-	10,097	4	10,101
Balance at end of period	37,322	30,486	204,899	(565)	272,143

	Accumulated other comprehensive income					Share acquisition rights	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	49,774	(11)	7,865	9,494	67,123	21	329,186
Changes during period							
Dividends of surplus							(3,289)
Profit attributable to owners of parent							13,700
Purchase of treasury shares							(504)
Disposal of treasury shares							70
Retirement of treasury stock							-
Transfer from retained earnings to capital surplus							-
Reversal of revaluation reserve for land							124
Net changes in items other than shareholders' equity	(14,008)	(5)	(271)	3,283	(11,001)	(12)	(11,014)
Total changes during period	(14,008)	(5)	(271)	3,283	(11,001)	(12)	(912)
Balance at end of period	35,766	(16)	7,593	12,778	56,121	8	328,273

Consolidated Statements of Cash Flows

(Millions of yen)

	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Cash flows from operating activities		
Profit before income taxes	14,281	19,537
Depreciation	2,850	2,936
Impairment losses	236	259
Increase (decrease) in allowance for loan losses	(215)	991
Increase (decrease) in provision for bonuses for directors (and other officers)	9	11
Decrease (increase) in retirement benefit asset	(2,090)	(3,211)
Increase (decrease) in retirement benefit liability	21	5
Increase (decrease) in provision for retirement benefits for directors (and other officers)	3	(7)
Increase (decrease) in provision for reimbursement of deposits	(46)	56
Increase (decrease) in provision for contingent loss	51	35
Increase (decrease) in provision for share-based payments	35	(0)
Interest income	(52,347)	(56,019)
Interest expenses	14,271	14,233
Loss (gain) related to securities	4,783	702
Foreign exchange losses (gains)	(17,333)	(237)
Loss (gain) on disposal of non-current assets	(238)	(133)
Net decrease (increase) in trading securities	9	-
Net decrease (increase) in loans and bills discounted	(66,117)	(78,282)
Net increase (decrease) in deposits	(19,445)	(104,485)
Net increase (decrease) in negotiable certificates of deposit	(11,589)	49,890
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	(9,221)	(1,704)
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	5,379	(9,946)
Net decrease (increase) in call loans	(11,537)	19,355
Net increase (decrease) in call money	(4,687)	(7,386)
Net decrease (increase) in foreign exchanges - assets	15,144	420
Net increase (decrease) in foreign exchanges - liabilities	(67)	0
Net decrease (increase) in lease receivables and investments in leases	657	(2,645)
Interest received	51,809	56,366
Interest paid	(14,974)	(14,236)
Other, net	10,670	(12,100)
Subtotal	(89,695)	(125,596)
Income taxes paid	(2,756)	(5,104)
Net cash provided by (used in) operating activities	(92,451)	(130,700)

(Millions of yen)

	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Cash flows from investing activities		
Purchase of securities	(289,156)	(299,297)
Proceeds from sale of securities	115,069	116,573
Proceeds from redemption of securities	161,096	92,544
Purchase of tangible fixed assets	(2,210)	(2,153)
Purchase of intangible fixed assets	(1,714)	(2,005)
Proceeds from sale of tangible fixed assets	338	228
Net cash provided by (used in) investing activities	(16,577)	(94,110)
Cash flows from financing activities		
Purchase of treasury shares	(727)	(504)
Proceeds from sale of treasury shares	0	29
Dividends paid	(2,163)	(3,289)
Net cash provided by (used in) financing activities	(2,891)	(3,764)
Effect of exchange rate change on cash and cash equivalents	8	(2)
Net increase (decrease) in cash and cash equivalents	(111,912)	(228,578)
Cash and cash equivalents at beginning of period	1,158,391	1,046,479
Cash and cash equivalents at end of period	1,046,479	817,900

Non-consolidated Financial Statements

Non-consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2024	As of March 31, 2025
Assets		
Cash and due from banks	1,080,435	861,631
Cash	36,146	36,933
Due from banks	1,044,289	824,697
Call loans	5,829	1,644
Monetary claims bought	40,456	25,302
Securities	1,118,802	1,191,378
Government bonds	18,048	197,555
Local government bonds	427,908	404,825
Corporate bonds	204,353	171,110
Stocks	153,364	140,569
Other securities	315,126	277,317
Loans and bills discounted	3,433,173	3,512,819
Bills discounted	13,198	11,019
Loans on bills	63,618	58,688
Loans on deeds	2,909,832	2,992,441
Overdrafts	446,523	450,669
Foreign exchanges	4,793	4,373
Due from foreign banks (our accounts)	3,771	3,098
Foreign bills bought	60	85
Foreign bills receivable	961	1,189
Other assets	66,687	59,187
Domestic exchange settlement account, debit	515	276
Prepaid expenses	215	535
Accrued revenue	4,332	4,854
Financial derivatives	19,146	17,929
Cash collateral paid for financial instruments	34,901	27,270
Other	7,576	8,321
Tangible fixed assets	33,692	33,982
Buildings, net	6,470	6,805
Land	24,306	24,115
Leased assets, net	844	670
Construction in progress	46	268
Other tangible fixed assets	2,025	2,122
Intangible fixed assets	3,782	4,366
Software	2,543	3,524
Other intangible fixed assets	1,239	842
Prepaid pension costs	13,565	16,777
Customers' liabilities for acceptances and guarantees	19,808	17,702
Allowance for loan losses	(15,163)	(16,203)
Total assets	5,805,865	5,712,963

(Millions of yen)

	As of March 31, 2024	As of March 31, 2025
Liabilities		
Deposits	4,684,606	4,581,671
Current deposits	341,566	312,818
Ordinary deposits	3,017,247	2,945,434
Savings deposits	88,878	87,218
Deposits at notice	26,999	16,856
Time deposits	987,811	971,241
Other deposits	222,104	248,101
Negotiable certificates of deposit	80,678	129,569
Call money	15,673	8,286
Borrowed money	606,205	603,997
Borrowings from other banks	606,205	603,997
Foreign exchanges	180	181
Foreign bills sold	72	57
Foreign bills payable	108	124
Other liabilities	74,257	56,796
Domestic exchange settlement account, credit	396	189
Income taxes payable	2,578	3,037
Accrued expenses	3,915	3,937
Unearned revenue	642	1,382
Deposits received from employees	3,404	-
Financial derivatives	18,739	18,398
Cash collateral received for financial instruments	4,985	4,639
Lease liabilities	880	707
Asset retirement obligations	276	300
Other	38,437	24,202
Provision for bonuses for directors (and other officers)	58	70
Provision for reimbursement of deposits	117	174
Provision for contingent loss	121	156
Provision for share-based compensation	216	216
Deferred tax liabilities	17,067	11,902
Deferred tax liabilities for land revaluation	5,027	5,118
Acceptances and guarantees	19,808	17,702
Total liabilities	5,504,020	5,415,844

(Millions of yen)

	As of March 31, 2024	As of March 31, 2025
Net assets		
Share capital	37,322	37,322
Capital surplus	24,920	24,920
Legal capital surplus	24,920	24,920
Retained earnings	183,252	192,520
Legal retained earnings	12,402	12,402
Other retained earnings	170,849	180,118
Reserve for tax purpose reduction entry of non-current assets	273	270
General reserve	159,661	165,661
Retained earnings brought forward	10,915	14,187
Treasury shares	(569)	(565)
Total shareholders' equity	244,925	254,198
Valuation difference on available-for-sale securities	49,044	35,334
Deferred gains or losses on hedges	(11)	(16)
Revaluation reserve for land	7,865	7,593
Total valuation and translation adjustments	56,898	42,911
Share acquisition rights	21	8
Total net assets	301,845	297,118
Total liabilities and net assets	5,805,865	5,712,963

Non-consolidated Statements of Income

(Millions of yen)

	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Ordinary income	73,541	81,381
Interest income	52,457	56,185
Interest on loans and discounts	38,550	40,971
Interest and dividends on securities	12,419	12,400
Interest on call loans	139	141
Interest on deposits with banks	1,014	2,392
Other interest income	333	279
Trust fees	1	1
Fees and commissions	10,990	11,125
Fees and commissions on domestic and foreign exchanges	2,808	2,908
Other fees and commissions	8,181	8,216
Other ordinary income	4,996	5,503
Gain on foreign exchange transactions	3,735	5,406
Net gain on trading securities transactions	26	9
Gain on sale of bonds	90	87
Gain on financial derivatives	1,143	-
Other	0	-
Other income	5,096	8,566
Recoveries of written off receivables	590	496
Gain on sale of equity securities	3,753	7,405
Gain on reserve for reimbursements of deposits	46	-
Other	706	664
Ordinary expenses	60,263	62,864
Interest expenses	14,263	14,215
Interest on deposits	5,150	6,558
Interest on negotiable certificates of deposit	16	108
Interest on call money	1,359	446
Interest expenses on cash collateral received for securities lent	-	100
Interest on borrowings and rediscounts	2,476	1,181
Interest expenses on interest rate swaps	2,656	4,241
Other interest expenses	2,604	1,578
Fees and commissions payments	4,067	4,474
Fees and commissions on domestic and foreign exchanges	390	424
Other fees and commissions	3,676	4,050
Other ordinary expenses	7,254	8,333
Loss on sale of bonds	7,190	8,030
Loss on devaluation of bonds	63	104
Loss on financial derivatives	-	197
General and administrative expenses	31,404	31,253

(Millions of yen)

	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Other expenses	3,274	4,587
Provision of allowance for loan losses	198	1,798
Provision for contingent loss	51	35
Provision for reimbursement of deposits	-	56
Write-off of loans	1,334	2,367
Loss on sale of equity securities	791	41
Loss on devaluation of equity securities	581	-
Other	315	287
Ordinary profit	13,278	18,517
Extraordinary income	2	73
Gain on disposal of non-current assets	2	4
Gain on donation of a state subsidy	-	69
Extraordinary losses	284	453
Loss on disposal of non-current assets	47	125
Impairment losses	236	259
Loss on tax purpose reduction entry of non-current assets	-	69
Profit before income taxes	12,996	18,137
Income taxes - current	3,881	5,152
Income taxes - deferred	260	113
Total income taxes	4,141	5,265
Profit	8,854	12,871

Non-consolidated Statements of Changes in Equity
For the fiscal year ended March 31, 2024

(Millions of yen)

	Shareholders' equity								
	Share capital	Capital surplus			Legal retained earnings	Retained earnings			Total retained earnings
		Legal capital surplus	Other capital surplus	Total capital surplus		Other retained earnings			
						Reserve for tax purpose reduction entry of non-current assets	General reserve	Retained earnings brought forward	
Balance at beginning of period	37,322	24,920	-	24,920	12,402	273	153,661	10,808	177,145
Changes during period									
Dividends of surplus								(2,163)	(2,163)
Provision of general reserve							6,000	(6,000)	-
Profit								8,854	8,854
Purchase of treasury shares									
Disposal of treasury shares								(0)	(0)
Retirement of treasury stock								(670)	(670)
Transfer from retained earnings to capital surplus									
Reversal of revaluation reserve for land								86	86
Reversal of reserve for tax purpose reduction entry of non-current assets									
Net changes in items other than shareholders' equity									
Total changes during period	-	-	-	-	-	-	6,000	106	6,106
Balance at end of period	37,322	24,920	-	24,920	12,402	273	159,661	10,915	183,252

	Shareholders' equity		Valuation and translation adjustments				Share acquisition rights	Total net assets
	Treasury shares	Total shareholders' equity	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	(513)	238,875	14,287	138	7,952	22,377	21	261,274
Changes during period								
Dividends of surplus		(2,163)						(2,163)
Provision of general reserve		-						-
Profit		8,854						8,854
Purchase of treasury shares	(727)	(727)						(727)
Disposal of treasury shares	0	0						0
Retirement of treasury stock	670	-						-
Transfer from retained earnings to capital surplus		-						-
Reversal of revaluation reserve for land		86						86
Reversal of reserve for tax purpose reduction entry of non-current assets		-						-
Net changes in items other than shareholders' equity			34,757	(150)	(86)	34,520	-	34,520
Total changes during period	(56)	6,050	34,757	(150)	(86)	34,520	-	40,570
Balance at end of period	(569)	244,925	49,044	(11)	7,865	56,898	21	301,845

For the fiscal year ended March 31, 2025

(Millions of yen)

	Shareholders' equity								
	Share capital	Capital surplus			Legal retained earnings	Retained earnings			Total retained earnings
		Legal capital surplus	Other capital surplus	Total capital surplus		Reserve for tax purpose reduction entry of non-current assets	General reserve	Retained earnings brought forward	
Balance at beginning of period	37,322	24,920	-	24,920	12,402	273	159,661	10,915	183,252
Changes during period									
Dividends of surplus								(3,289)	(3,289)
Provision of general reserve							6,000	(6,000)	-
Profit								12,871	12,871
Purchase of treasury shares									
Disposal of treasury shares			3	3					
Retirement of treasury stock			(441)	(441)					
Transfer from retained earnings to capital surplus			438	438				(438)	(438)
Reversal of revaluation reserve for land								124	124
Reversal of reserve for tax purpose reduction entry of non-current assets						(3)		3	-
Net changes in items other than shareholders' equity									
Total changes during period	-	-	-	-	-	(3)	6,000	3,272	9,268
Balance at end of period	37,322	24,920	-	24,920	12,402	270	165,661	14,187	192,520

	Shareholders' equity		Valuation and translation adjustments				Share acquisition rights	Total net assets
	Treasury shares	Total shareholders' equity	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	(569)	244,925	49,044	(11)	7,865	56,898	21	301,845
Changes during period								
Dividends of surplus		(3,289)						(3,289)
Provision of general reserve		-						-
Profit		12,871						12,871
Purchase of treasury shares	(504)	(504)						(504)
Disposal of treasury shares	66	70						70
Retirement of treasury stock	441	-						-
Transfer from retained earnings to capital surplus		-						-
Reversal of revaluation reserve for land		124						124
Reversal of reserve for tax purpose reduction entry of non-current assets		-						-
Net changes in items other than shareholders' equity			(13,710)	(5)	(271)	(13,987)	(12)	(13,999)
Total changes during period	4	9,273	(13,710)	(5)	(271)	(13,987)	(12)	(4,726)
Balance at end of period	(565)	254,198	35,334	(16)	7,593	42,911	8	297,118

Year Ended March 31, 2025

Explanatory Materials for Financial Results

[Table of Contents]

I Overview of Financial Results for the Year Ended March 31, 2025			
1.	Results of Operations	Non-consolidated	1
		Consolidated	2
2.	Net Business Income	Non-consolidated	2
3.	Interest Margins	Non-consolidated	3
4.	Gains/Losses Related to Securities	Non-consolidated	3
5.	ROE	Non-consolidated	3
6.	Capital Ratio (Domestic Standard)	Non-consolidated/ Consolidated	4
7.	Unrealized Gains/Losses on Securities	Non-consolidated/ Consolidated	4
II Status of Loans and Bills Discounted, etc.			
1.	Status of Reserve for Possible Loan Losses, etc.	Non-consolidated/ Consolidated	5
2.	Loans Based on the Financial Reconstruction Act	Non-consolidated/ Consolidated	5
3.	Status of Coverage of Loans Based on the Financial Reconstruction Act	Non-consolidated/ Consolidated	6
	Reference: Status of Loans Based on the Financial Reconstruction Act and Risk-monitored Loans	Non-consolidated	6
4.	Status of Loans by Sector, etc.		
(i)	Loans by Sector	Non-consolidated	7
(ii)	Loans Based on the Financial Reconstruction Act by Sector (Excluding Normal Claims)	Non-consolidated	7
(iii)	Balance of Personal Loans	Non-consolidated	8
(iv)	Loans to Small and Medium-Sized Enterprises, etc.	Non-consolidated	8
5.	Balance of Deposits, etc. and Loans	Non-consolidated	8
6.	Balance of Assets in Custody	Non-consolidated	8

I Overview of Financial Results for the Year Ended March 31, 2025

1. Results of Operations [Non-consolidated]

(Millions of yen)

	Year ended March 31, 2025	YoY	Year ended March 31, 2024
Gross operating profit (excluding gains/losses related to bonds)	45,791 (53,839)	2,931 (3,815)	42,860 (50,024)
Domestic gross operating profit (excluding gains/losses related to bonds)	37,566 (44,060)	454 (1,875)	37,112 (42,185)
Net interest income	37,598	2,633	34,965
Net fees and commissions	6,405	- 286	6,691
Net other operating income	- 6,437	- 1,893	- 4,544
International gross operating profit (excluding gains/losses related to bonds)	8,225 (9,778)	2,477 (1,940)	5,748 (7,838)
Net interest income	4,371	1,143	3,228
Net fees and commissions	246	14	232
Net other operating income	3,607	1,321	2,286
Expenses (excluding non-recurring items)	32,803	681	32,122
Personnel expenses	16,707	233	16,474
Non-personnel expenses	13,963	243	13,720
Miscellaneous taxes	2,131	204	1,927
Net business income (including provision for general reserve for possible loan losses)	12,988	2,250	10,738
Core net business income	21,036	3,135	17,901
Core net business income (excluding gains /losses on cancellation of investment trusts)	19,467	4,140	15,327
Provision for general reserve for possible loan losses (a)	- 193	- 1,406	1,213
Net business income	13,181	3,657	9,524
Gains/losses related to bonds (b)	- 8,047	- 884	- 7,163
Non-recurring gains/losses	5,335	1,582	3,753
Expenses for disposal of non-performing loans (c)	4,522	4,011	511
Write-off of loans	2,367	1,033	1,334
Provision for specific reserve for possible loan losses	1,992	3,006	- 1,014
Recoveries of written-off claims (d)	496	- 94	590
Gains/losses related to stocks and other securities (e)	7,364	4,984	2,380
Gain on sale of stocks and other securities	7,405	3,652	3,753
Loss on sale of stocks and other securities	41	- 750	791
Loss on devaluation of stocks and other securities	—	- 581	581
Other non-recurring gains/losses	1,997	703	1,294
Ordinary profit	18,517	5,239	13,278
Extraordinary gains/losses	- 380	- 99	- 281
Gains/losses on disposal of non-current assets	- 121	- 77	- 44
Impairment losses	259	23	236
Profit before income taxes	18,137	5,141	12,996
Income taxes - current	5,152	1,271	3,881
Income taxes - deferred	113	- 147	260
Profit	12,871	4,017	8,854
Gains/losses related to securities (b)+(e)	- 683	4,100	- 4,783
Credit-related costs (a)+(c)-(d)	3,832	2,698	1,134

[Consolidated]

<Based on the Consolidated Statements of Income>

(Millions of yen)

	Year ended March 31, 2025	YoY	Year ended March 31, 2024
Consolidated gross operating profit	47,908	3,019	44,889
Net interest income	41,785	3,710	38,075
Trust fees	1	0	1
Net fees and commissions	8,951	- 119	9,070
Net other operating income	- 2,829	- 572	- 2,257
Gains/losses related to bonds	- 8,047	- 884	- 7,163
General and administrative expenses	33,337	- 133	33,470
Provision for general reserve for possible loan	- 219	- 1,469	1,250
Expenses for disposal of non-performing loans	4,821	4,037	784
Gains/losses related to stocks	7,344	4,964	2,380
Others	2,597	- 196	2,793
Ordinary profit	19,910	5,353	14,557
Extraordinary gains/loss	- 373	- 97	- 276
Profit before income taxes	19,537	5,256	14,281
Income taxes - current	5,700	1,363	4,337
Income taxes - deferred	136	- 165	301
Profit	13,700	4,058	9,642
Profit attributable to owners of parent	13,700	4,058	9,642
Gains/losses related to securities	- 702	4,081	- 4,783
Credit-related costs	4,105	2,661	1,444

(Number of consolidated companies)

(Number of companies)

Number of consolidated subsidiaries	8	0	8
Number of affiliates accounted for under the equity method	—	—	—

2. Net Business Income [Non-consolidated]

(Millions of yen)

	Year ended March 31, 2025	YoY	Year ended March 31, 2024
Net business income (including provision for general reserve for possible loan losses)	12,988	2,250	10,738
Per employee (Thousands of yen)	6,994	1,271	5,723
Core net business income	21,036	3,135	17,901
Per employee (Thousands of yen)	11,327	1,785	9,542
Net business income	13,181	3,657	9,524
Per employee (Thousands of yen)	7,098	2,021	5,077

3. Interest Margins [Non – consolidated]

(All branches)

(%)

	Year ended March 31, 2025	YoY	Year ended March 31, 2024
Yield on interest – earning assets (A)	1.01	0.04	0.97
Yield on loans and bills discounted	1.18	0.05	1.13
Yield on securities	1.06	- 0.08	1.14
Cost of funding (B)	0.87	0.04	0.83
Cost of deposits	0.14	0.04	0.10
Cost of other external liabilities	0.25	- 0.23	0.48
Net interest margin (A) – (B)	0.14	0.00	0.14

(Domestic operations)

(%)

	Year ended March 31, 2025	YoY	Year ended March 31, 2024
Yield on interest – earning assets (A)	0.76	0.08	0.68
Yield on loans and bills discounted	0.93	0.10	0.83
Yield on securities	0.81	- 0.04	0.85
Cost of funding (B)	0.66	0.08	0.58
Cost of deposits	0.05	0.05	0.00
Cost of other external liabilities	0.01	0.01	- 0.00
Net interest margin (A) – (B)	0.10	- 0.00	0.10

4. Gains/Losses Related to Securities [Non – consolidated]

(Millions of yen)

	Year ended March 31, 2025	YoY	Year ended March 31, 2024
Gains/losses related to bonds (A)	- 8,047	- 884	- 7,163
Gains on sale	87	- 3	90
Gains on redemption	–	–	–
Losses on sale	8,030	840	7,190
Losses on redemption	–	–	–
Write – offs	104	41	63
Gains/losses related to stocks (B)	7,364	4,984	2,380
Gain on sale	7,405	3,652	3,753
Loss on sale	41	- 750	791
Write – offs	–	- 581	581
Gains/losses related to securities (A) + (B)	- 683	4,100	- 4,783

5. ROE [Non – consolidated]

(%)

	Year ended March 31, 2025	YoY	Year ended March 31, 2024
Based on net business income (including provision for general reserve for possible loan losses)	4.33	0.52	3.81
Based on core net business income	7.02	0.67	6.35
Based on net business income	4.40	1.02	3.38
Based on profit	4.29	1.15	3.14

6. Capital Ratio (Domestic Standard)
[Non-consolidated]

(Millions of yen, %)

	As of March 31, 2025	YoY	As of March 31, 2024
1. Capital ratio (2/3)	8.78	0.19	8.59
2. Non-consolidated total capital	246,248	5,768	240,480
3. Risk-weighted assets	2,802,919	5,908	2,797,011
4. Non-consolidated total required capital	112,116	236	111,880

[Consolidated]

(Millions of yen, %)

	As of March 31, 2025	YoY	As of March 31, 2024
1. Consolidated capital ratio (2/3)	9.33	0.21	9.12
2. Consolidated total capital	263,899	6,603	257,296
3. Risk-weighted assets	2,826,374	6,096	2,820,278
4. Consolidated total required capital	113,054	243	112,811

7. Unrealized Gains/Losses on Securities

(1) Standards for valuation of securities

Trading securities	Stated at fair value (unrealized gains or losses are reported in profit/loss)
Held-to-maturity debt securities	Stated at amortized cost
Investments in subsidiaries and affiliates	Stated at cost
Available-for-sale securities	Stated at fair value (unrealized gains or losses are reported as a component of net assets)

(2) Unrealized Gains/Losses

(Millions of yen)

[Non-consolidated]	As of March 31, 2025					As of September 30, 2024			As of March 31, 2024		
	Unrealized gains/losses					Unrealized gains/losses			Unrealized gains/losses		
	Compared to Sept. 30, 2024	Compared to Mar. 31, 2024	Unrealized gains	Unrealized losses		Unrealized gains	Unrealized losses		Unrealized gains	Unrealized losses	
Held-to-maturity debt securities	- 3,092	- 2,222	- 2,790	—	3,092	- 870	4	875	- 302	—	302
Available-for-sale securities	51,229	- 26,418	- 19,041	93,690	42,461	77,647	109,143	31,495	70,270	103,136	32,865
Stocks	91,191	- 15,276	- 8,290	91,810	618	106,467	107,276	808	99,481	100,373	892
Bonds	- 30,499	- 12,716	- 14,527	0	30,499	- 17,783	147	17,931	- 15,972	27	15,999
Others	- 9,463	1,572	3,775	1,880	11,343	- 11,035	1,719	12,755	- 13,238	2,735	15,973
Total	48,136	- 28,641	- 21,832	93,690	45,553	76,777	109,148	32,370	69,968	103,136	33,168
Stocks	91,191	- 15,276	- 8,290	91,810	618	106,467	107,276	808	99,481	100,373	892
Bonds	- 33,591	- 14,937	- 17,317	0	33,591	- 18,654	152	18,806	- 16,274	27	16,301
Others	- 9,463	1,572	3,775	1,880	11,343	- 11,035	1,719	12,755	- 13,238	2,735	15,973

(Millions of yen)

[Consolidated]	As of March 31, 2025					As of September 30, 2024			As of March 31, 2024		
	Unrealized gains/losses					Unrealized gains/losses			Unrealized gains/losses		
	Compared to Sept. 30, 2024	Compared to Mar. 31, 2024	Unrealized gains	Unrealized losses		Unrealized gains	Unrealized losses		Unrealized gains	Unrealized losses	
Held-to-maturity debt securities	- 3,092	- 2,222	- 2,790	—	3,092	- 870	4	875	- 302	—	302
Available-for-sale securities	51,841	- 26,601	- 19,463	94,303	42,461	78,442	109,938	31,495	71,304	104,170	32,865
Stocks	91,804	- 15,458	- 8,711	92,422	618	107,262	108,071	808	100,515	101,407	892
Bonds	- 30,499	- 12,716	- 14,527	0	30,499	- 17,783	147	17,931	- 15,972	27	15,999
Others	- 9,463	1,572	3,775	1,880	11,343	- 11,035	1,719	12,755	- 13,238	2,735	15,973
Total	48,749	- 28,823	- 22,253	94,303	45,553	77,572	109,942	32,370	71,002	104,170	33,168
Stocks	91,804	- 15,458	- 8,711	92,422	618	107,262	108,071	808	100,515	101,407	892
Bonds	- 33,591	- 14,937	- 17,317	0	33,591	- 18,654	152	18,806	- 16,274	27	16,301
Others	- 9,463	1,572	3,775	1,880	11,343	- 11,035	1,719	12,755	- 13,238	2,735	15,973

II Status of Loans and Bills Discounted, etc.

1. Status of Reserve for Possible Loan Losses, etc.

[Non-consolidated]

(Millions of yen)

	As of Mar. 31, 2025	Compared to Sept. 30, 2024	Compared to Mar. 31, 2024	As of Sept. 30, 2024	As of Mar. 31, 2024
Reserve for possible loan losses	16,203	446	1,040	15,757	15,163
General reserve for possible loan losses	8,999	- 345	- 194	9,344	9,193
Specific reserve for possible loan losses	7,203	791	1,233	6,412	5,970

[Consolidated]

(Millions of yen)

	As of Mar. 31, 2025	Compared to Sept. 30, 2024	Compared to Mar. 31, 2024	As of Sept. 30, 2024	As of Mar. 31, 2024
Reserve for possible loan losses	18,289	465	991	17,824	17,298
General reserve for possible loan losses	9,367	- 328	- 219	9,695	9,586
Specific reserve for possible loan losses	8,922	794	1,210	8,128	7,712

2. Loans Based on the Financial Reconstruction Act

[Non-consolidated]

(Millions of yen)

	As of Mar. 31, 2025	Compared to Sept. 30, 2024	Compared to Mar. 31, 2024	As of Sept. 30, 2024	As of Mar. 31, 2024	
Loans based on the Financial Reconstruction Act	Claims against bankrupt and substantially bankrupt debtors	4,169	- 291	- 482	4,460	4,651
	Doubtful claims	25,464	1,878	1,133	23,586	24,331
	Substandard claims	17,306	- 2,743	- 5,367	20,049	22,673
	Loans past due for 3 months or more	151	- 99	- 35	250	186
	Restructured loans	17,155	- 2,644	- 5,331	19,799	22,486
	Subtotal (A)	46,941	- 1,155	- 4,716	48,096	51,657
	Normal claims	3,505,695	52,537	80,442	3,453,158	3,425,253
Total	3,552,636	51,382	75,725	3,501,254	3,476,911	

(%)

	As of Mar. 31, 2025	Compared to Sept. 30, 2024	Compared to Mar. 31, 2024	As of Sept. 30, 2024	As of Mar. 31, 2024	
Composition	Claims against bankrupt and substantially bankrupt debtors	0.11	- 0.01	- 0.02	0.12	0.13
	Doubtful claims	0.71	0.04	0.02	0.67	0.69
	Substandard claims	0.48	- 0.09	- 0.17	0.57	0.65
	Loans past due for 3 months or more	0.00	0.00	0.00	0.00	0.00
	Restructured loans	0.48	- 0.08	- 0.16	0.56	0.64
	Subtotal	1.32	- 0.05	- 0.16	1.37	1.48
	Normal claims	98.67	0.05	0.16	98.62	98.51

[Consolidated]

(Millions of yen)

	As of Mar. 31, 2025	Compared to Sept. 30, 2024	Compared to Mar. 31, 2024	As of Sept. 30, 2024	As of Mar. 31, 2024	
Loans based on the Financial Reconstruction Act	Claims against bankrupt and substantially bankrupt debtors	4,885	- 194	- 344	5,079	5,229
	Doubtful claims	25,477	1,878	1,134	23,599	24,343
	Substandard claims	17,306	- 2,744	- 5,367	20,050	22,673
	Loans past due for 3 months or more	151	- 99	- 35	250	186
	Restructured loans	17,155	- 2,644	- 5,331	19,799	22,486
	Subtotal (B)	47,670	- 1,059	- 4,576	48,729	52,246
	Normal claims	3,498,792	52,245	78,934	3,446,547	3,419,858
Total	3,546,462	51,185	74,357	3,495,277	3,472,105	

(%)

	As of Mar. 31, 2025	Compared to Sept. 30, 2024	Compared to Mar. 31, 2024	As of Sept. 30, 2024	As of Mar. 31, 2024	
Composition	Claims against bankrupt and substantially bankrupt debtors	0.13	- 0.01	- 0.02	0.14	0.15
	Doubtful claims	0.71	0.04	0.01	0.67	0.70
	Substandard claims	0.48	- 0.09	- 0.17	0.57	0.65
	Loans past due for 3 months or more	0.00	0.00	0.00	0.00	0.00
	Restructured loans	0.48	- 0.08	- 0.16	0.56	0.64
	Subtotal	1.34	- 0.05	- 0.16	1.39	1.50
	Normal claims	98.65	0.05	0.16	98.60	98.49

3. Status of Coverage of Loans Based on the Financial Reconstruction Act

[Non-consolidated]

(Millions of yen)

	As of Mar. 31, 2025	Compared to Sept. 30, 2024	Compared to Mar. 31, 2024	As of Sept. 30, 2024	As of Mar. 31, 2024
Amount covered (C)	34,378	931	- 81	33,447	34,459
Reserve for possible loan losses, etc.	14,338	432	1,230	13,906	13,108
Collateral, guarantees, and equivalent	20,039	498	- 1,311	19,541	21,350
(%)					
Coverage ratio (C) / (A)	73.23	3.69	6.53	69.54	66.70

[Consolidated]

(Millions of yen)

	As of Mar. 31, 2025	Compared to Sept. 30, 2024	Compared to Mar. 31, 2024	As of Sept. 30, 2024	As of Mar. 31, 2024
Amount covered (D)	33,899	1,086	267	32,813	33,632
Reserve for possible loan losses, etc.	15,564	477	1,260	15,087	14,304
Collateral, guarantees, and equivalent	18,334	609	- 994	17,725	19,328
(%)					
Coverage ratio (D) / (B)	71.11	3.78	6.74	67.33	64.37

Reference: Status of Loans Based on the Financial Reconstruction Act and Risk-monitored Loans

[Non-consolidated]

(Millions of yen)

Self-assessment		Loans based on the Financial Reconstruction Act			Risk-monitored loans
Debtor classification Claims outstanding (Ratio to total claims)		Classification Claims outstanding (Ratio to total claims) (A)	Collateral, guarantees, and equivalent Amount of reserve Total coverage (B)	Coverage ratio (B) / (A)	Classification Claims outstanding (Ratio to total claims)
Bankrupt assets 515 (0.01%)		Claims against bankrupt and substantially bankrupt debtors 4,169 (0.11%)	3,775 394 4,169	100.00%	Claims against bankrupt and substantially bankrupt debtors 4,169 (0.11%)
Substantially bankrupt assets 3,654 (0.10%)		Doubtful claims 25,464 (0.71%)	14,139 6,809 20,948	82.26%	Doubtful claims 25,464 (0.71%)
Assets requiring caution 127,416 (3.58%)	Substandard debtors 21,701 (0.61%)	Substandard claims 17,306 (0.48%)	2,125 7,134 9,259	53.50%	Loans past due for 3 months or more 151 (0.00%) *Loans only
	Other debtors requiring caution 105,715 (2.97%)	*Loans only			Restructured loans 17,155 (0.48%) *Loans only
		[Subtotal] 46,941 (1.32%)	20,039 14,338 34,378	73.23%	[Subtotal] 46,941(1.32%)
Claims to normal debtors 3,395,585 (95.57%)		Normal claims 3,505,695 (98.67%)			Normal claims 3,505,695 (98.67%)
Total claims outstanding 3,552,636 (100.00%)		Total claims outstanding 3,552,636 (100.00%)			Total claims outstanding 3,552,636 (100.00%)

4. Status of Loans by Sector, etc.**(i) Loans by Sector [Non-consolidated]**

(Millions of yen)

	As of Mar. 31, 2025	Compared to Sept. 30, 2024	Compared to Mar. 31, 2024	As of Sept. 30, 2024	As of Mar. 31, 2024
Domestic (excluding Japan Offshore Market accounts)	3,512,819	52,214	79,646	3,460,605	3,433,173
Manufacturing	490,490	7,024	6,852	483,466	483,638
Agriculture and forestry	2,859	115	4	2,744	2,855
Fishery	1,927	- 1,074	- 478	3,001	2,405
Mining and quarrying of stone and gravel	8,747	- 69	- 218	8,816	8,965
Construction	140,140	4,703	7,316	135,437	132,824
Electricity, gas, heat supply and water	126,766	4,561	16,213	122,205	110,553
Information and communications	10,649	690	- 95	9,959	10,744
Transport and postal service	276,317	26,923	41,138	249,394	235,179
Wholesale and retail trade	322,372	- 4,917	- 9,546	327,289	331,918
Finance and insurance	331,312	- 573	12,191	331,885	319,121
Real estate and leasing	441,814	14,567	30,893	427,247	410,921
Accommodations	9,234	- 111	342	9,345	8,892
Eating and drinking services	14,114	- 821	- 1,826	14,935	15,940
Medical and welfare	101,376	- 2,120	1,383	103,496	99,993
Other services	134,916	4,195	- 39	130,721	134,955
Local governments	228,583	- 10,723	- 22,477	239,306	251,060
Other	871,190	9,842	- 2,009	861,348	873,199
Japan Offshore Market accounts	-	-	-	-	-
Total	3,512,819	52,214	79,646	3,460,605	3,433,173

(ii) Loans Based on the Financial Reconstruction Act by Sector (Excluding Normal Claims)**[Non-consolidated]**

(Millions of yen)

	As of Mar. 31, 2025	Compared to Sept. 30, 2024	Compared to Mar. 31, 2024	As of Sept. 30, 2024	As of Mar. 31, 2024
Domestic (excluding Japan Offshore Market accounts)	46,941	- 1,155	- 4,716	48,096	51,657
Manufacturing	13,829	- 1,634	- 1,744	15,463	15,573
Agriculture and forestry	61	- 19	- 22	80	83
Fishery	121	0	- 17	121	138
Mining, quarrying of stone and gravel	-	-	-	-	-
Construction	3,330	374	377	2,956	2,953
Electricity, gas, heat supply and water	101	- 3	94	104	7
Information and communications	328	61	87	267	241
Transport and postal service	2,141	142	176	1,999	1,965
Wholesale and retail trade	12,005	108	- 2,041	11,897	14,046
Finance and insurance	43	- 255	- 262	298	305
Real estate and leasing	3,592	244	311	3,348	3,281
Accommodations	583	- 3	- 389	586	972
Eating and drinking services	1,915	84	75	1,831	1,840
Medical and welfare	1,833	- 218	- 328	2,051	2,161
Other services	3,025	21	- 746	3,004	3,771
Local governments	-	-	-	-	-
Other	4,027	- 56	- 288	4,083	4,315
Japan Offshore Market accounts	-	-	-	-	-
Total	46,941	- 1,155	- 4,716	48,096	51,657

(iii) Balance of Personal Loans [Non-consolidated]

(Millions of yen)

	As of Mar. 31, 2025	Compared to Sept. 30, 2024	Compared to Mar. 31, 2024	As of Sept. 30, 2024	As of Mar. 31, 2024
Balance of personal loans	660,077	2,895	2,040	657,182	658,037
Balance of housing loans	570,365	2,004	1,203	568,361	569,162
Balance of other loans	89,711	891	836	88,820	88,875

(iv) Loans to Small and Medium-Sized Enterprises, etc. [Non-consolidated]

(Millions of yen, %)

	As of Mar. 31, 2025	Compared to Sept. 30, 2024	Compared to Mar. 31, 2024	As of Sept. 30, 2024	As of Mar. 31, 2024
Loans to small and medium-sized enterprises, etc.	2,513,075	37,008	35,742	2,476,067	2,477,333
Ratio of loans to small and medium-sized enterprises, etc.	71.54	-0.01	-0.61	71.55	72.15
Loans to small and medium-sized enterprises	1,908,809	33,716	31,581	1,875,093	1,877,228
Loans to individuals	604,266	3,292	4,161	600,974	600,105
Loans guaranteed by Credit Guarantee Corporation	174,002	- 4,085	- 9,652	178,087	183,654

5. Balance of Deposits, etc. and Loans [Non-consolidated]

(Millions of yen)

		As of Mar. 31, 2025	Compared to Sept. 30, 2024	Compared to Mar. 31, 2024	As of Sept. 30, 2024	As of Mar. 31, 2024
Total deposits	(Term-end balance)	4,711,240	9,341	- 54,044	4,701,899	4,765,284
	Within Kagawa Prefecture	3,384,587	31,871	- 8,360	3,352,716	3,392,947
	(Average balance)	4,728,264	- 39,517	- 31,911	4,767,781	4,760,175
Loans	(Term-end balance)	3,512,819	52,214	79,646	3,460,605	3,433,173
	Within Kagawa Prefecture	1,298,774	- 2,582	- 22,450	1,301,356	1,321,224
	(Average balance)	3,461,543	31,350	58,937	3,430,193	3,402,606

6. Balance of Assets in Custody [Non-consolidated]

(Millions of yen)

	As of Mar. 31, 2025	Compared to Sept. 30, 2024	Compared to Mar. 31, 2024	As of Sept. 30, 2024	As of Mar. 31, 2024
Balance of assets in custody	377,017	25,918	32,624	351,099	344,393
Investment trusts	137,614	12,297	19,194	125,317	118,420
Single-premium insurance	229,621	14,459	15,894	215,162	213,727
Financial instruments intermediary	9,780	- 839	- 2,465	10,619	12,245