

November 7, 2025

Holding of financial results briefing: None

As of March 31, 2025: ¥ 328.265 million

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2025	-	60.00	-	85.00	145.00
Fiscal year ending March 31, 2026	-	108.00			
Fiscal year ending March 31, 2026 (Forecast)			-	108.00	216.00

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

Note: Breakdown of the second quarter (interim) dividend for the fiscal year ending March 31, 2026 :

Commemorative dividend - yen

Special dividend - yen

3. Consolidated financial result 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 attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Full year	100,000	11.1	26,500	33.1	17,500	27.7	615.17

Note: Revisions to the financial result forecast most recently announced: Yes

* Notes

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

Newly included: - companies()

Excluded: - companies()

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

(i) Changes in accounting policies due to revisions to accounting standards and other regulations: None

(ii) Changes in accounting policies due to other reasons: None

(iii) Changes in accounting estimates: None

(iv) Restatement: None

(3) Number of issued shares (common shares)

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

As of September 30, 2025	28,630,000 shares
As of March 31, 2025	28,630,000 shares

(ii) Number of treasury shares at the end of the period

As of September 30, 2025	182,613 shares
As of March 31, 2025	209,624 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2025	28,431,301 shares
Six months ended September 30, 2024	28,518,541 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

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2025	45,030	20.3	12,872	37.2	8,556	36.0
September 30, 2024	37,443	4.3	9,381	36.5	6,289	36.2

	Basic earnings per share
Six months ended	Yen
September 30, 2025	300.95
September 30, 2024	220.54

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2025	5,752,945	323,113	5.6
March 31, 2025	5,712,963	297,118	5.2

Reference: Equity

As of September 30, 2025: ¥ 323,104 million

As of March 31, 2025: ¥ 297,109 million

2. Non-consolidated financial result 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		Basic earnings per share
Full year	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
	90,000	10.6	25,000	35.0	16,500	28.2	580.01

* Semi-annual financial results reports are exempt from interim 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.

Semi-annual Consolidated Financial Statements

Semi-annual Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Assets		
Cash and due from banks	861,929	840,044
Call loans and bills bought	1,644	6,550
Monetary claims bought	25,488	23,558
Trading securities	-	30
Securities	1,189,932	1,169,208
Loans and bills discounted	3,506,645	3,590,050
Foreign exchanges	4,373	3,925
Lease receivables and investments in leases	20,665	22,706
Other assets	64,452	57,749
Tangible fixed assets	37,520	37,210
Intangible fixed assets	5,407	6,190
Retirement benefit asset	35,377	35,798
Deferred tax assets	732	763
Customers' liabilities for acceptances and guarantees	17,702	18,501
Allowance for loan losses	(18,289)	(19,731)
Total assets	5,753,583	5,792,559
Liabilities		
Deposits	4,572,471	4,622,005
Negotiable certificates of deposit	122,569	154,252
Call money and bills sold	8,286	872
Borrowed money	613,505	548,273
Foreign exchanges	181	43
Other liabilities	66,679	61,613
Provision for bonuses for directors (and other officers)	70	-
Retirement benefit liability	275	282
Provision for retirement benefits for directors (and other officers)	34	37
Provision for reimbursement of deposits	174	152
Provision for contingent loss	156	176
Provision for share-based compensation	216	172
Deferred tax liabilities	17,865	27,014
Deferred tax liabilities for land revaluation	5,118	5,002
Acceptances and guarantees	17,702	18,501
Total liabilities	5,425,309	5,438,400

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Net assets		
Share capital	37,322	37,322
Capital surplus	30,486	30,486
Retained earnings	204,899	211,672
Treasury shares	(565)	(494)
Total shareholders' equity	272,143	278,987
Valuation difference on available-for-sale securities	35,766	55,690
Deferred gains or losses on hedges	(16)	(72)
Revaluation reserve for land	7,593	7,339
Remeasurements of defined benefit plans	12,778	12,205
Total accumulated other comprehensive income	56,121	75,162
Share acquisition rights	8	8
Total net assets	328,273	354,158
Total liabilities and net assets	5,753,583	5,792,559

Semi-annual Consolidated Statements of Income and Comprehensive Income

Semi-annual Consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Ordinary income	41,716	49,367
Interest income	27,613	32,359
Interest on loans and discounts	20,213	22,433
Interest and dividends on securities	6,059	7,268
Fees and commissions	6,286	6,769
Other ordinary income	3,145	2,446
Other income	4,671	7,791
Ordinary expenses	31,669	35,811
Interest expenses	7,136	8,093
Interest on deposits	2,721	5,387
Fees and commissions payments	1,883	2,014
Other ordinary expenses	1,580	2,452
General and administrative expenses	16,312	17,546
Other expenses	4,757	5,704
Ordinary profit	10,046	13,555
Extraordinary income	16	38
Gain on disposal of non-current assets	16	38
Extraordinary losses	152	387
Loss on disposal of non-current assets	102	105
Impairment losses	50	282
Profit before income taxes	9,910	13,206
Income taxes - current	2,744	4,053
Income taxes - deferred	504	208
Total income taxes	3,248	4,262
Profit	6,662	8,944
Profit attributable to owners of parent	6,662	8,944

Semi-annual Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Profit	6,662	8,944
Other comprehensive income	4,647	19,295
Valuation difference on available-for-sale securities	4,968	19,924
Deferred gains or losses on hedges	242	(55)
Remeasurements of defined benefit plans, net of tax	(563)	(573)
Comprehensive income	11,309	28,239
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	11,309	28,239

Semi-annual Consolidated Statement of Changes in Equity

For the 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	37,322	30,486	194,802	(569)	262,041
Changes during period					
Dividends of surplus			(1,577)		(1,577)
Profit attributable to owners of parent			6,662		6,662
Purchase of treasury shares				(501)	(501)
Disposal of treasury shares		3		66	70
Retirement of treasury stock		(441)		441	-
Transfer from retained earnings to capital surplus		438	(438)		-
Revaluation reserve for land					-
Net changes in items other than shareholders' equity					
Total changes during period	-	-	4,646	7	4,653
Balance at end of period	37,322	30,486	199,448	(562)	266,694

	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							(1,577)
Profit attributable to owners of parent							6,662
Purchase of treasury shares							(501)
Disposal of treasury shares							70
Retirement of treasury stock							-
Transfer from retained earnings to capital surplus							-
Revaluation reserve for land							-
Net changes in items other than shareholders' equity	4,968	242	-	(563)	4,647	(12)	4,634
Total changes during period	4,968	242	-	(563)	4,647	(12)	9,287
Balance at end of period	54,742	231	7,865	8,931	71,770	8	338,473

For the 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	37,322	30,486	204,899	(565)	272,143
Changes during period					
Dividends of surplus			(2,425)		(2,425)
Profit attributable to owners of parent			8,944		8,944
Purchase of treasury shares				(2)	(2)
Disposal of treasury shares				72	72
Retirement of treasury stock					-
Transfer from retained earnings to capital surplus					-
Revaluation reserve for land			254		254
Net changes in items other than shareholders' equity					
Total changes during period	-	-	6,773	70	6,843
Balance at end of period	37,322	30,486	211,672	(494)	278,987

	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	35,766	(16)	7,593	12,778	56,121	8	328,273
Changes during period							
Dividends of surplus							(2,425)
Profit attributable to owners of parent							8,944
Purchase of treasury shares							(2)
Disposal of treasury shares							72
Retirement of treasury stock							-
Transfer from retained earnings to capital surplus							-
Revaluation reserve for land							254
Net changes in items other than shareholders' equity	19,924	(55)	(254)	(573)	19,040	-	19,040
Total changes during period	19,924	(55)	(254)	(573)	19,040	-	25,884
Balance at end of period	55,690	(72)	7,339	12,205	75,162	8	354,158

Semi-annual Non-consolidated Financial Statements

Semi-annual Non-consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Assets		
Cash and due from banks	861,631	839,802
Call loans	1,644	6,550
Monetary claims bought	25,302	23,382
Trading securities	-	30
Securities	1,191,378	1,170,544
Loans and bills discounted	3,512,819	3,598,040
Foreign exchanges	4,373	3,925
Other assets	59,187	52,906
Other	59,187	52,906
Tangible fixed assets	33,982	33,667
Intangible fixed assets	4,366	5,151
Prepaid pension costs	16,777	18,032
Customers' liabilities for acceptances and guarantees	17,702	18,501
Allowance for loan losses	(16,203)	(17,590)
Total assets	5,712,963	5,752,945
Liabilities		
Deposits	4,581,671	4,631,015
Negotiable certificates of deposit	129,569	161,252
Call money	8,286	872
Borrowed money	603,997	538,326
Foreign exchanges	181	43
Other liabilities	56,796	53,045
Income taxes payable	3,037	3,203
Lease liabilities	707	653
Asset retirement obligations	300	302
Other	52,751	48,886
Provision for bonuses for directors (and other officers)	70	-
Provision for reimbursement of deposits	174	152
Provision for contingent loss	156	176
Provision for share-based compensation	216	172
Deferred tax liabilities	11,902	21,269
Deferred tax liabilities for land revaluation	5,118	5,002
Acceptances and guarantees	17,702	18,501
Total liabilities	5,415,844	5,429,831

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Net assets		
Share capital	37,322	37,322
Capital surplus	24,920	24,920
Legal capital surplus	24,920	24,920
Retained earnings	192,520	198,906
Legal retained earnings	12,402	12,402
Other retained earnings	180,118	186,504
Reserve for tax purpose reduction entry of non-current assets	270	270
General reserve	165,661	172,161
Retained earnings brought forward	14,187	14,073
Treasury shares	(565)	(494)
Total shareholders' equity	254,198	260,655
Valuation difference on available-for-sale securities	35,334	55,183
Deferred gains or losses on hedges	(16)	(72)
Revaluation reserve for land	7,593	7,339
Total valuation and translation adjustments	42,911	62,449
Share acquisition rights	8	8
Total net assets	297,118	323,113
Total liabilities and net assets	5,712,963	5,752,945

Semi-annual Non-consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Ordinary income	37,443	45,030
Interest income	27,724	32,488
Interest on loans and discounts	20,186	22,415
Interest and dividends on securities	6,199	7,416
Fees and commissions	5,526	5,963
Other ordinary income	3,145	2,446
Other income	1,046	4,131
Ordinary expenses	28,061	32,158
Interest expenses	7,130	8,080
Interest on deposits	2,721	5,395
Fees and commissions payments	2,252	2,432
Other ordinary expenses	1,580	2,452
General and administrative expenses	15,270	16,507
Other expenses	1,828	2,685
Ordinary profit	9,381	12,872
Extraordinary income	0	17
Extraordinary losses	142	381
Profit before income taxes	9,238	12,507
Income taxes - current	2,482	3,718
Income taxes - deferred	466	232
Total income taxes	2,949	3,951
Profit	6,289	8,556

Semi-annual Non-consolidated Statement of Changes in Equity
For the six months ended September 30, 2024

(Millions of yen)

(millions of yen)

	Shareholders' equity								
	Share capital	Capital surplus			Retained earnings				
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings			Total 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	159,661	10,915	183,252
Changes during period									
Dividends of surplus								(1,577)	(1,577)
Provision of general reserve							6,000	(6,000)	-
Profit								6,289	6,289
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)
Revaluation reserve for land									
Net changes in items other than shareholders' equity									
Total changes during period	-	-	-	-	-	-	6,000	(1,726)	4,273
Balance at end of period	37,322	24,920	-	24,920	12,402	273	165,661	9,188	187,525

	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		(1,577)						(1,577)
Provision of general reserve		-						-
Profit		6,289						6,289
Purchase of treasury shares	(501)	(501)						(501)
Disposal of treasury shares	66	70						70
Retirement of treasury stock	441	-						-
Transfer from retained earnings to capital surplus		-						-
Revaluation reserve for land		-						-
Net changes in items other than shareholders' equity			5,134	242	-	5,377	(12)	5,364
Total changes during period	7	4,280	5,134	242	-	5,377	(12)	9,645
Balance at end of period	(562)	249,205	54,178	231	7,865	62,275	8	311,490

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity								
	Share capital	Capital surplus			Retained earnings				
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings			Total 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	270	165,661	14,187	192,520
Changes during period									
Dividends of surplus								(2,425)	(2,425)
Provision of general reserve							6,500	(6,500)	-
Profit								8,556	8,556
Purchase of treasury shares									
Disposal of treasury shares									
Retirement of treasury stock									
Transfer from retained earnings to capital surplus									
Revaluation reserve for land								254	254
Net changes in items other than shareholders' equity									
Total changes during period	-	-	-	-	-	-	6,500	(113)	6,386
Balance at end of period	37,322	24,920	-	24,920	12,402	270	172,161	14,073	198,906

	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	(565)	254,198	35,334	(16)	7,593	42,911	8	297,118
Changes during period								
Dividends of surplus		(2,425)						(2,425)
Provision of general reserve		-						-
Profit		8,556						8,556
Purchase of treasury shares	(2)	(2)						(2)
Disposal of treasury shares	72	72						72
Retirement of treasury stock		-						-
Transfer from retained earnings to capital surplus		-						-
Revaluation reserve for land		254						254
Net changes in items other than shareholders' equity			19,849	(55)	(254)	19,538	-	19,538
Total changes during period	70	6,456	19,849	(55)	(254)	19,538	-	25,995
Balance at end of period	(494)	260,655	55,183	(72)	7,339	62,449	8	323,113

Six Months Ended September 30, 2025

Explanatory Materials for Financial Results

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I Overview of Financial Results for the Six Months Ended September 30, 2025

1. Results of Operations [Non-consolidated]

(Millions of yen)

	Six months ended September 30, 2025	YoY	Six months ended September 30, 2024
Gross operating profit	27,933	2,500	25,433
(excluding gains/losses related to bonds)	(30,345)	(3,822)	(26,523)
Domestic gross operating profit	21,859	513	21,346
(excluding gains/losses related to bonds)	(24,271)	(2,374)	(21,897)
Net interest income	20,829	2,164	18,665
Net fees and commissions	3,410	206	3,204
Net other operating income	- 2,380	- 1,857	- 523
International gross operating profit	6,073	1,986	4,087
(excluding gains/losses related to bonds)	(6,073)	(1,448)	(4,625)
Net interest income	3,578	1,650	1,928
Net fees and commissions	120	50	70
Net other operating income	2,374	286	2,088
Expenses (excluding non-recurring items)	17,341	1,262	16,079
Personnel expenses	8,496	259	8,237
Non-personnel expenses	7,689	861	6,828
Miscellaneous taxes	1,155	141	1,014
Net business income (including provision for general reserve for possible loan losses)	10,591	1,238	9,353
Core net business income	13,004	2,561	10,443
Core net business income (excluding gains /losses on cancellation of investment trusts)	11,604	1,851	9,753
Provision for general reserve for possible loan losses (a)	543	392	151
Net business income	10,048	847	9,201
Gains/losses related to bonds (b)	- 2,412	- 1,323	- 1,089
Non-recurring gains/losses	2,823	2,644	179
Expenses for disposal of non-performing loans (c)	2,094	581	1,513
Write-off of loans	395	- 36	431
Provision for specific reserve for possible loan losses	1,592	566	1,026
Recoveries of written-off claims (d)	183	- 87	270
Gains/losses related to stocks and other securities (e)	3,520	3,094	426
Gain on sale of stocks and other securities	3,522	3,095	427
Loss on sale of stocks and other securities	—	- 1	1
Loss on devaluation of stocks and other securities	1	1	—
Other non-recurring gains/losses	1,214	218	996
Ordinary profit	12,872	3,491	9,381
Extraordinary gains/losses	- 364	- 222	- 142
Gains/losses on disposal of non-current assets	- 81	11	- 92
Impairment losses	282	232	50
Profit before income taxes	12,507	3,269	9,238
Income taxes - current	3,718	1,236	2,482
Income taxes - deferred	232	- 234	466
Profit	8,556	2,267	6,289
Gains/losses related to securities (b) + (e)	1,108	1,771	- 663
Credit-related costs (a) + (c) - (d)	2,454	1,060	1,394

[Consolidated]

<Based on the Consolidated Statements of Income>

(Millions of yen)

	Six months ended September 30, 2025	YoY	Six months ended September 30, 2024
Consolidated gross operating profit	29,014	2,570	26,444
Net interest income	24,266	3,790	20,476
Net fees and commissions	4,754	352	4,402
Net other operating income	- 5	- 1,569	1,564
Gains/losses related to bonds	- 2,412	- 1,323	- 1,089
General and administrative expenses	17,546	1,234	16,312
Provision for general reserve for possible loan	593	485	108
Expenses for disposal of non-performing loans	2,247	566	1,681
Gains/losses related to stocks	3,520	3,094	426
Others	1,406	128	1,278
Ordinary profit	13,555	3,509	10,046
Extraordinary gains/loss	- 348	- 213	- 135
Profit before income taxes	13,206	3,296	9,910
Income taxes - current	4,053	1,309	2,744
Income taxes - deferred	208	- 296	504
Profit	8,944	2,282	6,662
Profit attributable to owners of parent	8,944	2,282	6,662
Gains/losses related to securities	1,108	1,771	- 663
Credit-related costs	2,656	1,137	1,519

(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)

	Six months ended September 30, 2025	YoY	Six months ended September 30, 2024
Net business income (including provision for general reserve for possible loan losses)	10,591	1,238	9,353
Per employee (Thousands of yen)	5,574	690	4,884
Core net business income	13,004	2,561	10,443
Per employee (Thousands of yen)	6,844	1,391	5,453
Net business income	10,048	847	9,201
Per employee (Thousands of yen)	5,288	483	4,805

3. Interest Margins [Non-consolidated]

(All branches)

(%)

	Six months ended September 30, 2025	YoY	Six months ended September 30, 2024
Yield on interest-earning assets (A)	1.16	0.17	0.99
Yield on loans and bills discounted	1.26	0.09	1.17
Yield on securities	1.33	0.24	1.09
Cost of funding (B)	0.93	0.08	0.85
Cost of deposits	0.23	0.12	0.11
Cost of other external liabilities	0.17	- 0.14	0.31
Net interest margin (A) - (B)	0.23	0.09	0.14

(Domestic operations)

(%)

	Six months ended September 30, 2025	YoY	Six months ended September 30, 2024
Yield on interest-earning assets (A)	0.93	0.21	0.72
Yield on loans and bills discounted	1.10	0.21	0.89
Yield on securities	0.99	0.14	0.85
Cost of funding (B)	0.79	0.18	0.61
Cost of deposits	0.16	0.14	0.02
Cost of other external liabilities	0.04	0.03	0.01
Net interest margin (A) - (B)	0.14	0.03	0.11

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

(Millions of yen)

	Six months ended September 30, 2025	YoY	Six months ended September 30, 2024
Gains/losses related to bonds (A)	- 2,412	- 1,323	- 1,089
Gains on sale	39	- 48	87
Gains on redemption	—	—	—
Losses on sale	2,450	1,307	1,143
Losses on redemption	—	—	—
Write-offs	2	- 31	33
Gains/losses related to stocks (B)	3,520	3,094	426
Gain on sale	3,522	3,095	427
Loss on sale	—	- 1	1
Write-offs	1	1	—
Gains/losses related to securities (A) + (B)	1,108	1,771	- 663

5. ROE [Non-consolidated]

(%)

	Six months ended September 30, 2025	YoY	Six months ended September 30, 2024
Based on net business income (including provision for general reserve for possible loan losses)	6.81	0.73	6.08
Based on core net business income	8.36	1.57	6.79
Based on net business income	6.46	0.48	5.98
Based on profit	5.50	1.41	4.09

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

(Millions of yen, %)

	As of September 30, 2025	Compared to March 31, 2025	As of March 31, 2025
1. Capital ratio (2/3)	8.86	0.08	8.78
2. Non-consolidated total capital	251,189	4,941	246,248
3. Risk-weighted assets	2,833,351	30,432	2,802,919
4. Non-consolidated total required capital	113,334	1,218	112,116

[Consolidated]

(Millions of yen, %)

	As of September 30, 2025	Compared to March 31, 2025	As of March 31, 2025
1. Consolidated capital ratio (2/3)	9.42	0.09	9.33
2. Consolidated total capital	269,280	5,381	263,899
3. Risk-weighted assets	2,856,460	30,086	2,826,374
4. Consolidated total required capital	114,258	1,204	113,054

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 September 30, 2025					As of March 31, 2025			As of September 30, 2024		
	Unrealized gains/losses					Unrealized gains/losses			Unrealized gains/losses		
		Compared to Mar. 31, 2025	Compared to Sept. 30, 2024	Unrealized gains	Unrealized losses		Unrealized gains	Unrealized losses		Unrealized gains	Unrealized losses
Held-to-maturity debt securities	-2,705	387	-1,835	—	2,705	-3,092	—	3,092	-870	4	875
Available-for-sale securities	80,121	28,892	2,474	116,950	36,828	51,229	93,690	42,461	77,647	109,143	31,495
Stocks	113,484	22,293	7,017	113,713	229	91,191	91,810	618	106,467	107,276	808
Bonds	-30,763	-264	-12,980	0	30,763	-30,499	0	30,499	-17,783	147	17,931
Others	-2,599	6,864	8,436	3,236	5,836	-9,463	1,880	11,343	-11,035	1,719	12,755
Total	77,415	29,279	638	116,950	39,534	48,136	93,690	45,553	76,777	109,148	32,370
Stocks	113,484	22,293	7,017	113,713	229	91,191	91,810	618	106,467	107,276	808
Bonds	-33,468	123	-14,814	0	33,468	-33,591	0	33,591	-18,654	152	18,806
Others	-2,599	6,864	8,436	3,236	5,836	-9,463	1,880	11,343	-11,035	1,719	12,755

(Millions of yen)

[Consolidated]	As of September 30, 2025					As of March 31, 2025			As of September 30, 2024		
	Unrealized gains/losses					Unrealized gains/losses			Unrealized gains/losses		
		Compared to Mar. 31, 2025	Compared to Sept. 30, 2024	Unrealized gains	Unrealized losses		Unrealized gains	Unrealized losses		Unrealized gains	Unrealized losses
Held-to-maturity debt securities	-2,705	387	-1,835	—	2,705	-3,092	—	3,092	-870	4	875
Available-for-sale securities	80,843	29,002	2,401	117,671	36,828	51,841	94,303	42,461	78,442	109,938	31,495
Stocks	114,206	22,402	6,944	114,435	229	91,804	92,422	618	107,262	108,071	808
Bonds	-30,763	-264	-12,980	0	30,763	-30,499	0	30,499	-17,783	147	17,931
Others	-2,599	6,864	8,436	3,236	5,836	-9,463	1,880	11,343	-11,035	1,719	12,755
Total	78,137	29,388	565	117,671	39,534	48,749	94,303	45,553	77,572	109,942	32,370
Stocks	114,206	22,402	6,944	114,435	229	91,804	92,422	618	107,262	108,071	808
Bonds	-33,468	123	-14,814	0	33,468	-33,591	0	33,591	-18,654	152	18,806
Others	-2,599	6,864	8,436	3,236	5,836	-9,463	1,880	11,343	-11,035	1,719	12,755

II Status of Loans and Bills Discounted, etc.

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

[Non-consolidated]

(Millions of yen)

	As of Sept. 30, 2025	Compared to Mar. 31, 2025	Compared to Sept. 30, 2024	As of Mar. 31, 2025	As of Sept. 30, 2024
Reserve for possible loan losses	17,590	1,387	1,833	16,203	15,757
General reserve for possible loan losses	9,542	543	198	8,999	9,344
Specific reserve for possible loan losses	8,047	844	1,635	7,203	6,412

[Consolidated]

(Millions of yen)

	As of Sept. 30, 2025	Compared to Mar. 31, 2025	Compared to Sept. 30, 2024	As of Mar. 31, 2025	As of Sept. 30, 2024
Reserve for possible loan losses	19,731	1,442	1,907	18,289	17,824
General reserve for possible loan losses	9,960	593	265	9,367	9,695
Specific reserve for possible loan losses	9,771	849	1,643	8,922	8,128

2. Loans Based on the Financial Reconstruction Act

[Non-consolidated]

(Millions of yen)

	As of Sept. 30, 2025	Compared to Mar. 31, 2025	Compared to Sept. 30, 2024	As of Mar. 31, 2025	As of Sept. 30, 2024
Loans based on the Financial Reconstruction Act	Claims against bankrupt and substantially bankrupt debtors	4,538	369	78	4,169
	Doubtful claims	27,917	2,453	4,331	25,464
	Substandard claims	17,673	367	- 2,376	17,306
	Loans past due for 3 months or more	323	172	73	151
	Restructured loans	17,350	195	- 2,449	17,155
	Subtotal (A)	50,129	3,188	2,033	46,941
	Normal claims	3,586,993	81,298	133,835	3,505,695
	Total	3,637,122	84,486	135,868	3,552,636

(%)

	As of Sept. 30, 2025	Compared to Mar. 31, 2025	Compared to Sept. 30, 2024	As of Mar. 31, 2025	As of Sept. 30, 2024
Composition	Claims against bankrupt and substantially bankrupt debtors	0.12	0.01	0.00	0.11
	Doubtful claims	0.76	0.05	0.09	0.71
	Substandard claims	0.48	0.00	- 0.09	0.48
	Loans past due for 3 months or more	0.00	0.00	0.00	0.00
	Restructured loans	0.47	- 0.01	- 0.09	0.48
	Subtotal	1.37	0.05	0.00	1.32
	Normal claims	98.62	- 0.05	0.00	98.67

[Consolidated]

(Millions of yen)

	As of Sept. 30, 2025	Compared to Mar. 31, 2025	Compared to Sept. 30, 2024	As of Mar. 31, 2025	As of Sept. 30, 2024
Loans based on the Financial Reconstruction Act	Claims against bankrupt and substantially bankrupt debtors	5,101	216	22	4,885
	Doubtful claims	27,927	2,450	4,328	25,477
	Substandard claims	17,673	367	- 2,377	17,306
	Loans past due for 3 months or more	323	172	73	151
	Restructured loans	17,350	195	- 2,449	17,155
	Subtotal (B)	50,702	3,032	1,973	47,670
	Normal claims	3,578,429	79,637	131,882	3,498,792
	Total	3,629,131	82,669	133,854	3,546,462

(%)

	As of Sept. 30, 2025	Compared to Mar. 31, 2025	Compared to Sept. 30, 2024	As of Mar. 31, 2025	As of Sept. 30, 2024
Composition	Claims against bankrupt and substantially bankrupt debtors	0.14	0.01	0.00	0.13
	Doubtful claims	0.76	0.05	0.09	0.71
	Substandard claims	0.48	0.00	- 0.09	0.48
	Loans past due for 3 months or more	0.00	0.00	0.00	0.00
	Restructured loans	0.47	- 0.01	- 0.09	0.48
	Subtotal	1.39	0.05	0.00	1.34
	Normal claims	98.60	- 0.05	0.00	98.65

3. Status of Coverage of Loans Based on the Financial Reconstruction Act**[Non-consolidated]**

(Millions of yen)

	As of Sept. 30, 2025	Compared to Mar. 31, 2025	Compared to Sept. 30, 2024	As of Mar. 31, 2025	As of Sept. 30, 2024
Amount covered (C)	36,723	2,345	3,276	34,378	33,447
Reserve for possible loan losses, etc.	15,382	1,044	1,476	14,338	13,906
Collateral, guarantees, and equivalent	21,340	1,301	1,799	20,039	19,541
Coverage ratio (C) / (A)	73.25	0.02	3.71	73.23	69.54

(%)

[Consolidated]

(Millions of yen)

	As of Sept. 30, 2025	Compared to Mar. 31, 2025	Compared to Sept. 30, 2024	As of Mar. 31, 2025	As of Sept. 30, 2024
Amount covered (D)	36,043	2,144	3,230	33,899	32,813
Reserve for possible loan losses, etc.	16,594	1,030	1,507	15,564	15,087
Collateral, guarantees, and equivalent	19,448	1,114	1,723	18,334	17,725
Coverage ratio (D) / (B)	71.08	- 0.03	3.75	71.11	67.33

(%)

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 963 (0.02%)		Claims against bankrupt and substantially bankrupt debtors 4,538 (0.12%)	3,919	100.00%	Claims against bankrupt and substantially bankrupt debtors 4,538 (0.12%)	
Substantially bankrupt assets 3,575 (0.09%)			619			
			4,538			
Potentially bankrupt assets 27,917 (0.76%)		Doubtful claims 27,917 (0.76%)	15,157	80.90%	Doubtful claims 27,917 (0.76%)	
			7,427			
			22,585			
Assets requiring caution 122,315 (3.36%)	Substandard debtors 21,661 (0.59%)	Substandard claims 17,673 (0.48%) *Loans only	2,263	54.31%	Loans past due for 3 months or more 323 (0.00%) *Loans only	
			7,335		Restructured loans 17,350 (0.47%) *Loans only	
			9,599			
		[Subtotal]	21,340	73.25%	[Subtotal]	
			15,382			
		50,129 (1.37%)	36,723		50,129 (1.37%)	
		Normal claims 3,586,993 (98.62%)			Normal claims 3,586,993 (98.62%)	
Claims to normal debtors 3,482,351 (95.74%)						
Total claims outstanding 3,637,122 (100.00%)		Total claims outstanding 3,637,122 (100.00%)			Total claims outstanding 3,637,122 (100.00%)	

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

(Millions of yen)

	As of Sept. 30, 2025	Compared to Mar. 31, 2025	Compared to Sept. 30, 2024	As of Mar. 31, 2025	As of Sept. 30, 2024
Domestic (excluding Japan Offshore Market accounts)	3,598,040	85,221	137,435	3,512,819	3,460,605
Manufacturing	495,101	4,611	11,635	490,490	483,466
Agriculture and forestry	2,707	- 152	- 37	2,859	2,744
Fishery	3,259	1,332	258	1,927	3,001
Mining and quarrying of stone and gravel	9,327	580	511	8,747	8,816
Construction	136,934	- 3,206	1,497	140,140	135,437
Electricity, gas, heat supply and water	128,901	2,135	6,696	126,766	122,205
Information and communications	10,165	- 484	206	10,649	9,959
Transport and postal service	312,962	36,645	63,568	276,317	249,394
Wholesale and retail trade	321,511	- 861	- 5,778	322,372	327,289
Finance and insurance	335,802	4,490	3,917	331,312	331,885
Real estate and leasing	459,047	17,233	31,800	441,814	427,247
Accommodations	8,964	- 270	- 381	9,234	9,345
Eating and drinking services	13,978	- 136	- 957	14,114	14,935
Medical and welfare	101,314	- 62	- 2,182	101,376	103,496
Other services	132,716	- 2,200	1,995	134,916	130,721
Local governments	229,642	1,059	- 9,664	228,583	239,306
Other	895,701	24,511	34,353	871,190	861,348
Japan Offshore Market accounts	—	—	—	—	—
Total	3,598,040	85,221	137,435	3,512,819	3,460,605

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

(Millions of yen)

	As of Sept. 30, 2025	Compared to Mar. 31, 2025	Compared to Sept. 30, 2024	As of Mar. 31, 2025	As of Sept. 30, 2024
Domestic (excluding Japan Offshore Market accounts)	50,129	3,188	2,033	46,941	48,096
Manufacturing	14,480	651	- 983	13,829	15,463
Agriculture and forestry	60	- 1	- 20	61	80
Fishery	119	- 2	- 2	121	121
Mining, quarrying of stone and gravel	—	—	—	—	—
Construction	4,920	1,590	1,964	3,330	2,956
Electricity, gas, heat supply and water	97	- 4	- 7	101	104
Information and communications	395	67	128	328	267
Transport and postal service	2,408	267	409	2,141	1,999
Wholesale and retail trade	12,577	572	680	12,005	11,897
Finance and insurance	37	- 6	- 261	43	298
Real estate and leasing	3,570	- 22	222	3,592	3,348
Accommodations	580	- 3	- 6	583	586
Eating and drinking services	1,708	- 207	- 123	1,915	1,831
Medical and welfare	1,514	- 319	- 537	1,833	2,051
Other services	3,393	368	389	3,025	3,004
Local governments	—	—	—	—	—
Other	4,265	238	182	4,027	4,083
Japan Offshore Market accounts	—	—	—	—	—
Total	50,129	3,188	2,033	46,941	48,096

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

(Millions of yen)

	As of Sept. 30, 2025	Compared to Mar. 31, 2025	Compared to Sept. 30, 2024	As of Mar. 31, 2025	As of Sept. 30, 2024
Balance of personal loans	669,029	8,952	11,847	660,077	657,182
Balance of housing loans	579,199	8,834	10,838	570,365	568,361
Balance of other loans	89,830	119	1,010	89,711	88,820

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

(Millions of yen,%)

	As of Sept. 30, 2025	Compared to Mar. 31, 2025	Compared to Sept. 30, 2024	As of Mar. 31, 2025	As of Sept. 30, 2024
Loans to small and medium-sized enterprises, etc.	2,559,383	46,308	83,316	2,513,075	2,476,067
Ratio of loans to small and medium-sized enterprises, etc.	71.13	-0.41	-0.42	71.54	71.55
Loans to small and medium-sized enterprises	1,945,101	36,292	70,008	1,908,809	1,875,093
Loans to individuals	614,282	10,016	13,308	604,266	600,974
Loans guaranteed by Credit Guarantee Corporation	169,097	- 4,905	- 8,990	174,002	178,087

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

(Millions of yen)

		As of Sept. 30, 2025	Compared to Mar. 31, 2025	Compared to Sept. 30, 2024	As of Mar. 31, 2025	As of Sept. 30, 2024
Total deposits	(Term-end balance)	4,792,268	81,028	90,369	4,711,240	4,701,899
	Within Kagawa Prefecture	3,349,899	- 34,688	- 2,817	3,384,587	3,352,716
	(Average balance)	4,773,800	45,536	6,019	4,728,264	4,767,781
Loans	(Term-end balance)	3,598,040	85,221	137,435	3,512,819	3,460,605
	Within Kagawa Prefecture	1,448,559	149,785	147,203	1,298,774	1,301,356
	(Average balance)	3,539,322	77,779	109,129	3,461,543	3,430,193

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

(Millions of yen)

	As of Sept. 30, 2025	Compared to Mar. 31, 2025	Compared to Sept. 30, 2024	As of Mar. 31, 2025	As of Sept. 30, 2024
Balance of assets in custody	410,906	33,889	59,807	377,017	351,099
Investment trusts	159,153	21,539	33,836	137,614	125,317
Single-premium insurance	240,574	10,953	25,412	229,621	215,162
Financial instruments intermediary	11,178	1,398	559	9,780	10,619