

SELECTED FINANCIAL INFORMATION

***For the Fiscal Year Ended March 31, 2025
(Supplementary)***

May 14, 2025



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I. Selected Financial Information For the Fiscal Year Ended March 31, 2025

1. Operating Results

(1) Consolidated

(Millions of yen)

	For the Year Ended March 31, 2025	For the Year Ended March 31, 2024	Increase/ (Decrease) (A)-(B)
	(A)	(B)	
Gross operating profit (Note 1)	44,012	41,730	2,281
Net interest income	40,194	37,945	2,248
Net fees and commissions	4,099	3,756	343
Net other ordinary income	(281)	28	(310)
General and administrative expenses	30,662	30,346	316
Net operating income before general allowance and goodwill (Note 2)	13,349	11,384	1,965
Provision for general allowance for loan losses	(644)	(680)	36
Net operating income (Note 3)	13,993	12,065	1,928
Non-recurring income and expenses	(917)	(2,368)	1,450
Net gain and loss on stocks and other securities	—	—	—
Problem claims related costs	1,943	2,689	(746)
Written-off of loans	171	100	71
Provision for specific allowance for loan losses	1,211	2,161	(949)
Net loss on sales of loans	560	427	132
Reversal of allowance for loan losses	—	—	—
Recoveries of written-off claims	1	7	(6)
Others	1,023	312	711
Ordinary profit	13,075	9,696	3,379
Extraordinary income and loss	(112)	(72)	(39)
Net gain and loss on disposal of non-current assets	(112)	(72)	(39)
Gain on disposal of non-current assets	—	—	—
Loss on disposal of non-current assets	112	72	39
Others	—	—	—
Income before income taxes	12,963	9,623	3,339
Income taxes	3,322	3,081	240
Income taxes - current	3,598	2,935	662
Income taxes - deferred	(276)	146	(422)
Net income	9,641	6,541	3,099
Net income attributable to non-controlling interests	—	—	—
Net income attributable to owners of the parent	9,641	6,541	3,099

Notes: 1. Gross operating profit = (Interest income - Interest expenses) + (Fees and commissions - Fees and commissions payments)
+ (Other ordinary income - Other ordinary expenses)

2. Net operating income before general allowance and goodwill = Gross operating profit - General and administrative expenses

3. Net operating income = Gross operating profit - General and administrative expenses

- Provision for general allowance for loan losses

Credit costs (Note 4)	1,310	2,019	(708)
Excluding recoveries of written-off claims	1,312	2,026	(714)

Note: 4. Credit costs = (Provision for general allowance for loan losses + Problem claims related costs)

- (Reversal of allowance for loan losses + Recoveries of written-off claims) + Adjustment on purchased loan

	For the Year Ended March 31, 2025	For the Year Ended March 31, 2024	Increase/ (Decrease) (A)-(B)
	(A)	(B)	
Number of Consolidated Subsidiaries	1	1	—

1. Operating Results (continued)

(2) Non-consolidated

(Millions of yen)

	For the Year Ended March 31, 2025	For the Year Ended March 31, 2024	Increase/ (Decrease) (A)-(B)
	(A)	(B)	
Gross operating profit	41,479	39,482	1,996
Net interest income	40,146	37,900	2,245
Net fees and commissions	1,614	1,552	61
Net other ordinary income	(281)	28	(310)
of which net gain and loss on bonds	199	(92)	292
General and administrative expenses (excluding non-recurring expenses)	29,895	29,728	167
Personnel expenses	14,761	14,120	641
Nonpersonnel expenses	13,745	14,032	(286)
Taxes	1,387	1,575	(187)
Net operating income before general allowance and goodwill	11,583	9,754	1,829
Core net operating income (excluding net gain and loss on bonds)	11,383	9,847	1,536
Excluding gain and loss on cancellation of investment trusts	11,383	9,847	1,536
Provision for general allowance for loan losses	—	(977)	977
Amortization of goodwill	—	—	—
Net operating income	11,583	10,731	851
Non-recurring income and expenses	700	(1,374)	2,074
Net gain and loss on stocks and other securities	—	—	—
Problem claims related costs	(6)	1,426	(1,432)
Written-off of loans	2	1	1
Provision for specific allowance for loan losses	—	1,430	(1,430)
Net gain and loss on sales of loans	(9)	(5)	(3)
Reversal of allowance for loan losses	67	—	67
Recoveries of written-off claims	—	6	(6)
Others	627	45	581
Ordinary profit	12,284	9,357	2,926
Extraordinary income and loss	(110)	(72)	(38)
Net gain and loss on disposal of non-current assets	(110)	(72)	(38)
Gain on disposal of non-current assets	—	—	—
Loss on disposal of non-current assets	110	72	38
Others	—	—	—
Income before income taxes	12,174	9,285	2,888
Income taxes	3,062	2,915	146
Income taxes - current	3,332	2,659	673
Income taxes - deferred	(270)	256	(527)
Net income	9,111	6,369	2,741

2. Return on Equity (%)

	For the Year Ended March 31, 2025 (A)	For the Year Ended March 31, 2024 (B)	Increase/ (Decrease) (A)-(B)
Consolidated Basis	5.34	3.80	1.54
Non-consolidated Basis	5.42	4.01	1.41

3. Net Interest Margin after General & Administrative Expenses

(1) Non-consolidated (%)

	For the Year Ended March 31, 2025 (A)	For the Year Ended March 31, 2024 (B)	Increase/ (Decrease) (A)-(B)
Return on Interest-Earning Assets (a)	2.28	2.03	0.25
(i) Yields on Loans and Bills discounted	2.34	2.25	0.09
(ii) Yields on Securities	4.73	4.61	0.12
Financing Costs including General & Administrative Expenses (b)	1.98	1.77	0.21
(i) Yields on Deposits	0.38	0.23	0.15
(ii) Yields on Other External Liabilities	0.48	0.68	(0.20)
Net Interest Margin after General & Administrative Expenses (a) - (b)	0.30	0.26	0.04

(2) Non-consolidated, excluding International Operations (%)

	For the Year Ended March 31, 2025 (A)	For the Year Ended March 31, 2024 (B)	Increase/ (Decrease) (A)-(B)
Return on Interest-Earning Assets (a)	1.61	1.41	0.20
(i) Yields on Loans and Bills discounted	2.16	1.99	0.17
(ii) Yields on Securities	0.93	0.82	0.11
Financing Costs including General & Administrative Expenses (b)	1.57	1.42	0.15
(i) Yields on Deposits	0.19	0.06	0.13
(ii) Yields on Other External Liabilities	0.20	0.00	0.20
Net Interest Margin after General & Administrative Expenses (a) - (b)	0.04	(0.01)	0.05

4. Gain & Loss on Securities (Non-consolidated) (Millions of yen)

	For the Year Ended March 31, 2025 (A)	For the Year Ended March 31, 2024 (B)	Increase/ (Decrease) (A)-(B)
Net Gain & Loss on Bonds	199	(92)	292
Gain on Sales	353	234	118
Gain on Redemption	14	25	(10)
Loss on Sales	—	338	(338)
Loss on Redemption	168	14	153
Loss on Devaluation	—	—	—
Net Gain & Loss on Stocks and Other Securities	—	—	—
Gain on Sales	—	—	—
Loss on Sales	—	—	—
Loss on Devaluation	—	—	—

5. Financial Instruments at Fair Value (Consolidated)

(Millions of yen)

	As of March 31, 2025			As of March 31, 2024		
	Balance sheet amount	Fair value	Net unrealized gain/(loss)	Balance sheet amount	Fair value	Net unrealized gain/(loss)
Securities						
Held-to-maturity securities	216,741	217,453	712	179,396	179,553	156
Other securities	131,687	131,687	—	82,083	82,083	—
Loans and bills discounted	1,602,157			1,464,174		
Allowance for loan losses	(14,602)			(15,813)		
	1,587,554	1,660,453	72,898	1,448,361	1,514,039	65,678
Total Assets	1,935,983	2,009,594	73,610	1,709,840	1,775,675	65,835
Deposits	1,854,142	1,854,473	330	1,804,678	1,805,112	434
Negotiable certificates of deposit	15,000	15,000	—	128,200	128,200	—
Total Liabilities	1,869,142	1,869,473	330	1,932,878	1,933,312	434
Derivative transactions						
Hedge accounting not applied	(167)	(167)	—	(2,792)	(2,792)	—
Hedge accounting applied	380	380	—	—	—	—
Total Derivative transactions	213	213	—	(2,792)	(2,792)	—

6. Securities at Fair Value (Consolidated)

1) Held-to-maturity securities

(Millions of yen)

	As of March 31, 2025			As of March 31, 2024		
	Balance sheet amount	Fair Value	Net unrealized gain/(loss)	Balance sheet amount	Fair Value	Net unrealized gain/(loss)
Fair value in excess of Balance sheet amount	Government bonds	—	—	—	—	—
	Corporate bonds	—	—	—	—	—
	Foreign Securities	156,860	157,698	838	115,322	115,676
	Sub-Total	156,860	157,698	838	115,322	115,676
Fair value not in excess of Balance sheet amount	Government bonds	—	—	—	—	—
	Corporate bonds	—	—	—	—	—
	Foreign Securities	59,881	59,754	(126)	64,074	63,876
	Sub-Total	59,881	59,754	(126)	64,074	63,876
Total	216,741	217,453	712	179,396	179,553	156

2) Available-for-sale securities

(Millions of yen)

	As of March 31, 2025			As of March 31, 2024		
	Balance sheet amount	Cost	Net unrealized gain/(loss)	Balance sheet amount	Cost	Net unrealized gain/(loss)
Balance sheet amount in excess of Cost	Bonds	14,757	14,632	125	11,693	11,602
	Government bonds	—	—	—	—	—
	Corporate bonds	14,757	14,632	125	11,693	11,602
	Others	41,068	40,518	549	22,910	22,653
	Sub-Total	55,825	55,150	674	34,603	34,256
Balance sheet amount not in excess of Cost	Bonds	31,812	31,928	(115)	26,055	26,125
	Government bonds	21,417	21,490	(73)	13,985	13,997
	Corporate bonds	10,395	10,437	(42)	12,069	12,127
	Others	48,408	50,880	(2,472)	26,482	28,192
	Sub-Total	80,221	82,808	(2,587)	52,538	54,317
Total	136,046	137,959	(1,912)	87,141	88,574	(1,432)

Note: "Available-for-sale securities" include "Securities" and Trust beneficially interests in "Monetary claims bought".

7. Capital Adequacy Ratio (Preliminary)

(1) Consolidated

(Millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)
	March 31, 2025 Preliminary (A)	March 31, 2024 (B)	
1. Capital Adequacy Ratio 2. /3. X100%	12.08%	12.12%	(0.04)%
2. Capital	186,168	176,433	9,735
3. Risk-weighted Assets	1,540,079	1,455,186	84,893
4. Minimum Capital Requirements 3. X4%	61,603	58,207	3,395

(2) Non-consolidated

(Millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)
	March 31, 2025 Preliminary (A)	March 31, 2024 (B)	
5. Capital Adequacy Ratio 6. /7. X100%	11.38%	11.43%	(0.05)%
6. Capital	174,805	165,546	9,259
7. Risk-weighted Assets	1,535,716	1,447,097	88,619
8. Minimum Capital Requirements 7. X4%	61,428	57,883	3,544

Notes: "Risk-weighted Assets" is calculated on "Standardised Approach."

II. Loan Portfolio & Deposits

1. Disclosed Claims under Financial Revitalization Law

(1) Consolidated

Chart-A: Disclosed Claims after writing-off Category IV Claims

(Millions of yen)

	As of March 31, 2025 (A)	As of March 31, 2024 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	2,825	3,898	(1,073)
Doubtful	9,602	9,458	143
Sub-standard	2,890	2,724	165
Loans Past Due 3 Months or More	609	434	174
Restructured Loans	2,280	2,290	(9)
Sub-Total (a)	15,317	16,082	(765)
Normal	1,594,976	1,458,297	136,679
Total (b)	1,610,293	1,474,379	135,914
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	0.95	1.09	(0.14)
Amounts Secured (c)	8,828	9,563	(734)
Coverage Ratio (%) (c/a X 100)	57.63	59.46	(1.83)

Chart-B: Disclosed Claims including Category IV Claims

(Millions of yen)

	As of March 31, 2025 (A)	As of March 31, 2024 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	9,721	11,916	(2,195)
Doubtful	9,602	9,458	143
Sub-standard	2,890	2,724	165
Loans Past Due 3 Months or More	609	434	174
Restructured Loans	2,280	2,290	(9)
Sub-Total (a)	22,213	24,100	(1,886)
Normal	1,594,976	1,458,297	136,679
Total (b)	1,617,189	1,482,397	134,792
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	1.37	1.62	(0.25)
Amounts Secured (c)	15,724	17,580	(1,856)
Coverage Ratio (%) (c/a X 100)	70.78	72.94	(2.16)

(2) Non-consolidated

Chart-A: Disclosed Claims after writing-off Category IV Claims

(Millions of yen)

	As of March 31, 2025 (A)	As of March 31, 2024 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	1,504	2,474	(970)
Doubtful	9,583	9,436	146
Sub-standard	2,881	2,714	166
Loans Past Due 3 Months or More	600	424	175
Restructured Loans	2,280	2,290	(9)
Sub-Total (a)	13,968	14,625	(656)
Normal	1,589,436	1,452,908	136,528
Total (b)	1,603,405	1,467,533	135,871
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	0.87	0.99	(0.12)
Amounts Secured (c)	8,909	9,665	(756)
Coverage Ratio (%) (c/a X 100)	63.77	66.08	(2.31)

Chart-B: Disclosed Claims including Category IV Claims

(Millions of yen)

	As of March 31, 2025 (A)	As of March 31, 2024 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	6,982	9,074	(2,091)
Doubtful	9,583	9,436	146
Sub-standard	2,881	2,714	166
Loans Past Due 3 Months or More	600	424	175
Restructured Loans	2,280	2,290	(9)
Sub-Total (a)	19,446	21,225	(1,778)
Normal	1,589,436	1,452,908	136,528
Total (b)	1,608,882	1,474,133	134,749
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	1.20	1.43	(0.23)
Amounts Secured (c)	14,386	16,265	(1,878)
Coverage Ratio (%) (c/a X 100)	73.98	76.63	(2.65)

2. Allowance for Loan Losses (Non-consolidated)

Non-consolidated

Chart-A: Allowance for Loan Losses after writing-off Category IV Claims (Millions of yen)

	As of March 31, 2025 (A)	As of March 31, 2024 (B)	Increase/ (Decrease) (A)-(B)
General Allowance for Loan Losses	2,684	3,266	(582)
Specific Allowance for Loan Losses	3,338	2,804	534
Total Allowance for Loan Losses (a)	6,023	6,070	(47)
Total Loans and Bills Discounted (b)	1,593,945	1,454,734	139,210
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	0.37	0.41	(0.04)

Chart-B: Allowance for Loan Losses including Category IV Claims (Millions of yen)

	As of March 31, 2025 (A)	As of March 31, 2024 (B)	Increase/ (Decrease) (A)-(B)
General Allowance for Loan Losses	2,684	3,266	(582)
Specific Allowance for Loan Losses	8,816	9,403	(586)
Total Allowance for Loan Losses (a)	11,501	12,670	(1,169)
Total Loans and Bills Discounted (b)	1,599,422	1,461,333	138,089
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	0.71	0.86	(0.15)

3. Classifications of Loans & Bills Discounted (Non-consolidated)

(1) Classification by Type of Borrower Industry (Millions of yen)

	As of March 31, 2025 (A)	As of March 31, 2024 (B)	Increase/ (Decrease) (A)-(B)
Domestic (excluding offshore banking account)	1,599,422	1,461,333	138,089
Manufacturing	37,740	27,994	9,746
Agriculture and forestry	487	540	(53)
Fisheries	0	0	0
Mining and quarrying of stone and gravel	—	—	—
Construction	10,255	9,636	619
Electricity, gas, heat supply and water	22,982	21,827	1,155
Information and communications	7,705	7,012	693
Transport and postal activities	10,448	2,648	7,800
Wholesale and retail trade	41,808	31,466	10,342
Finance and insurance	127,911	97,009	30,902
Real estate and goods rental and leasing	331,048	290,825	40,223
Other services	220,292	219,456	836
Government, except elsewhere classified	—	—	—
Industries unable to classify	788,746	752,920	35,826
Overseas and Offshore Banking Account	—	—	—
Governments and official institutions	—	—	—
Financial institutions	—	—	—
Other	—	—	—
Total	1,599,422	1,461,333	138,089

3. Classifications of Loans & Bills Discounted (Non-consolidated) (continued)

(2) Consumer Loans

(Millions of yen)

	As of March 31, 2025 (A)	As of March 31, 2024 (B)	Increase/ (Decrease) (A)-(B)
Consumer Loans	599,536	548,019	51,517
Housing Loans	176,630	195,046	(18,416)
Other Consumer Loans	422,906	352,973	69,933

(3) Loans to Small and Medium-sized Enterprises and Individuals

(Millions of yen)

	As of March 31, 2025 (A)	As of March 31, 2024 (B)	Increase/ (Decrease) (A)-(B)
Loans to Small and Medium-sized Enterprises and Individuals (a)	1,362,663	1,262,330	100,333
Total Loans and Bills Discounted (b)	1,599,422	1,461,333	138,089
Ratio of Loans to Small and Medium-sized Enterprises and Individuals to Total Loans and Bills Discounted (%) (a/b X 100)	85.19	86.38	(1.19)

4. Balances of Loans and Deposits

(Millions of yen)

		As of March 31, 2025 (A)	As of March 31, 2024 (B)	Increase/ (Decrease) (A)-(B)
Total Deposits and Negotiable certificates of deposit	Consolidated (Ending Bal.)	1,869,142	1,932,878	(63,735)
	Non-consolidated (Ending Bal.)	1,882,642	1,945,838	(63,195)
	Non-consolidated (Average Bal.)	1,950,682	1,905,633	45,048
Deposits	Consolidated (Ending Bal.)	1,854,142	1,804,678	49,464
	Individual	1,202,742	1,138,567	64,175
	Corporate	517,794	486,913	30,880
	Public money	122,979	89,189	33,789
	Financial institutions	10,626	90,008	(79,381)
	Non-consolidated (Ending Bal.)	1,867,642	1,817,638	50,004
	Non-consolidated (Average Bal.)	1,890,126	1,712,583	177,542
Negotiable certificates of deposit	Consolidated (Ending Bal.)	15,000	128,200	(113,200)
	Non-consolidated (Ending Bal.)	15,000	128,200	(113,200)
	Non-consolidated (Average Bal.)	60,556	193,050	(132,493)
Loans and Bills Discounted	Consolidated (Ending Bal.)	1,602,157	1,464,174	137,982
	Non-consolidated (Ending Bal.)	1,599,422	1,461,333	138,089
	Non-consolidated (Average Bal.)	1,522,030	1,438,861	83,169