

Note: This document has been translated from 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.



May 13, 2025

## Consolidated Financial Results for the Fiscal Year Ended March 31, 2025 (Under Japanese GAAP)

Company name: The Bank of Nagoya, Ltd.  
 Listing: Tokyo Stock Exchange / Nagoya Stock Exchange  
 Securities code: 8522  
 URL: <https://www.meigin.com/>  
 Representative: Ichiro Fujiwara, President  
 Inquiries: Atsushi Iida, Executive Officer and General Manager, Corporate Planning Division  
 Telephone: +81-52-951-5911  
 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 26, 2025  
 Trading accounts: None  
 Preparation of supplementary material on financial results: Yes  
 Holding of financial results briefing: Yes (for institutional investors and analysts)

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

### 1. Consolidated financial results for the fiscal year ended March 31, 2025 (from April 1, 2024 to March 31, 2025)

#### (1) Consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income 経常収益		Ordinary profit 経常利益		Profit attributable to owners of parent 親会社株主に帰属する当期純利益	
Fiscal year ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
March 31, 2025	102,788	1.5	20,899	44.0	14,730	46.8
March 31, 2024	101,276	27.0	14,513	26.3	10,036	19.8

Note: Comprehensive income For the fiscal year ended March 31, 2025: ¥(21,243) million [-%]  
 For the fiscal year ended March 31, 2024: ¥63,112 million [-%]

	Basic earnings per share 1株当たり当期純利益	Diluted earnings per share 潜在株式調整後1株当たり当期純利益	Return on equity 自己資本当期純利益率	Ratio of ordinary profit to total assets 総資産経常利益率	Ratio of ordinary profit to ordinary income 経常収益経常利益率
Fiscal year ended	Yen	Yen	%	%	%
March 31, 2025	896.74	—	5.1	0.4	20.3
March 31, 2024	594.13	—	3.7	0.3	14.3

Reference: Share of profit (loss) of entities accounted for using equity method  
 For the fiscal year ended March 31, 2025: ¥— million  
 For the fiscal year ended March 31, 2024: ¥— million

## (2) Consolidated financial position

	Total assets 総資産	Net assets 純資産	Equity-to-asset ratio 自己資本比率	Net assets per share 1株当たり純資産
As of	Millions of yen	Millions of yen	%	Yen
March 31, 2025	5,770,358	276,531	4.8	16,869.37
March 31, 2024	5,431,037	303,349	5.6	18,180.15

Reference: Equity

As of March 31, 2025: ¥276,531 million

As of March 31, 2024: ¥303,349 million

Note: The equity-to-asset ratio is calculated by dividing total net assets at the end of the period by total assets at the end of the period.

This equity-to-asset ratio is not the same as the capital ratio stated in the notice on capital ratio.

## (3) Consolidated cash flows

	Cash flows from operating activities 営業活動による キャッシュ・フロー	Cash flows from investing activities 投資活動による キャッシュ・フロー	Cash flows from financing activities 財務活動による キャッシュ・フロー	Cash and cash equivalents at end of period 現金及び現金同等物 期末残高
Fiscal year ended	Millions of yen	Millions of yen	Millions of yen	Millions of yen
March 31, 2025	219,451	(49,886)	(15,627)	704,976
March 31, 2024	84,519	25,048	(5,129)	551,038

## 2. Cash dividends

	Annual dividends per share 年間配当金					Total cash dividends (Total) 配当金総額 (合計)	Payout ratio (Consolidated) 配当性向 (連結)	Ratio of dividends to net assets (Consolidated) 純資産配当率 (連結)
	First quarter- end	Second quarter- end	Third quarter- end	Fiscal year-end	Total			
	Yen	Yen	Yen	Yen	Yen	Millions of yen	%	%
Fiscal year ended March 31, 2024	—	80.00	—	100.00	180.00	3,027	30.3	1.1
Fiscal year ended March 31, 2025	—	110.00	—	160.00	270.00	4,426	30.1	1.5
Fiscal year ending March 31, 2026 (Forecast)	—	150.00	—	50.00	—		32.4	

Note: At the Board of Directors meeting held on April 22, 2025, The Bank of Nagoya, Ltd. (the “Bank”) resolved to conduct a 3-for-1 share split of common shares with an effective date of October 1, 2025. The forecast of the fiscal year-end dividend per share for the fiscal year ending March 31, 2026 shows the amount that takes into account the effect of the share split, and the total annual dividends per share for the fiscal year are indicated as “—”. If the share split is not taken into account, the forecast of the fiscal year-end dividend per share for the fiscal year ending March 31, 2026 is ¥150.00, and the annual dividends per share is ¥300.00.

## 3. Consolidated earnings forecasts for the fiscal year ending March 31, 2026 (from April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

	Ordinary income 経常収益		Ordinary profit 経常利益		Profit attributable to owners of parent 親会社株主に帰属する 当期純利益		Basic earnings per share 1株当たり当期純利益
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2025	56,700	17.2	10,300	(0.0)	7,300	(2.8)	148.44
Fiscal year ending March 31, 2026	113,000	9.9	21,700	3.8	15,200	3.2	309.08

Note: The forecast of the basic earnings per share takes into account the effect of the share split described in the note to “2. Cash dividends.” If the share split is not taken into account, the forecast of the basic earnings per share for the six months ending September 30, 2025 is ¥445.32, and the forecast for the fiscal year ending March 31, 2026 is ¥927.25.

**\* Notes**

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

(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 March 31, 2025	16,455,487 shares
As of March 31, 2024	16,755,487 shares

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

As of March 31, 2025	62,998 shares
As of March 31, 2024	69,754 shares

(iii) Average number of shares outstanding during the period

Fiscal year ended March 31, 2025	16,426,838 shares
Fiscal year ended March 31, 2024	16,892,367 shares

## [Reference] Overview of non-consolidated financial results

### 1. Non-consolidated financial results for the fiscal year ended March 31, 2025 (from April 1, 2024 to March 31, 2025)

#### (1) Non-consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income 経常収益		Ordinary profit 経常利益		Profit 当期純利益	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Fiscal year ended						
March 31, 2025	75,895	(0.1)	19,949	46.4	14,313	47.3
March 31, 2024	75,989	33.3	13,623	27.3	9,718	17.6

	Basic earnings per share 1株当たり当期純利益	Diluted earnings per share 潜在株式調整後 1株当たり当期純利益
	Yen	Yen
Fiscal year ended		
March 31, 2025	871.34	—
March 31, 2024	575.32	—

#### (2) Non-consolidated financial position

	Total assets 総資産	Net assets 純資産	Equity-to-asset ratio 自己資本比率	Net assets per share 1株当たり純資産
	Millions of yen	Millions of yen	%	Yen
As of				
March 31, 2025	5,723,370	261,187	4.6	15,933.33
March 31, 2024	5,380,511	285,425	5.3	17,105.95

Reference: Equity

As of March 31, 2025: ¥261,187 million

As of March 31, 2024: ¥285,425 million

Note: The equity-to-asset ratio is calculated by dividing total net assets at the end of the period by total assets at the end of the period.

This equity-to-asset ratio is not the same as the capital ratio stated in the notice on capital ratio.

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

(Percentages indicate year-on-year changes.)

	Ordinary income 経常収益		Ordinary profit 経常利益		Profit 当期純利益		Basic earnings per share 1株当たり当期純利益
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Six months ending							
September 30, 2025	43,800	22.8	10,500	2.7	7,700	0.6	156.57
Fiscal year ending							
March 31, 2026	86,000	13.3	20,900	4.8	14,900	4.1	302.98

Note: The forecast of the basic earnings per share takes into account the effect of the share split described in the note to “2. Cash dividends.” If the share split is not taken into account, the forecast of the basic earnings per share for the six months ending September 30, 2025 is ¥469.72, and the forecast for the fiscal year ending March 31, 2026 is ¥908.95.

\* 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  
(Cautionary statement regarding forward-looking statements)

The forward-looking statements including earnings projections contained in this document are based on information currently available to the Bank and certain assumptions that the Bank deems reasonable, and are not intended to guarantee that the Bank will achieve the same. In addition, actual results, including financial performance, may differ significantly from these statements due to various factors.

## Attached Material

### Index

	Page
1. Overview of operating results and others .....	2
(1) Overview of operating results for the fiscal year ended March 31, 2025 .....	2
(2) Overview of financial position for the fiscal year ended March 31, 2025 .....	2
(3) Overview of cash flows for the fiscal year ended March 31, 2025 .....	2
(4) Future outlook .....	3
2. Basic policy regarding selection of accounting standards .....	3
3. Consolidated financial statements and significant notes thereto.....	4
(1) Consolidated balance sheets.....	4
(2) Consolidated statements of income and comprehensive income.....	6
(3) Consolidated statements of changes in equity.....	8
(4) Consolidated statements of cash flows.....	10
(5) Notes to consolidated financial statements.....	12
Notes on premise of going concern .....	12
Notes on segment information, etc. ....	13
Notes on tax effect accounting .....	18
Notes on per share information .....	18
Notes on significant subsequent events .....	19
4. Non-consolidated financial statements .....	21
(1) Non-consolidated balance sheets.....	21
(2) Non-consolidated statements of income.....	24
(3) Statement of changes in equity.....	26
5. Other .....	30
(1) Changes to Officers .....	30
(2) Other.....	30
6. Supplementary material on financial results.....	31

## **1. Overview of operating results and others**

### **(1) Overview of operating results for the fiscal year ended March 31, 2025**

The consolidated operating results for the fiscal year ended March 31, 2025 were as follows:

The Group's ordinary income increased by ¥1,511 million year on year to ¥102,788 million, primarily due to increases in interest and dividends on securities and interest on loans and discounts, despite decreases in gain on sale of equity securities and others.

Ordinary expenses decreased by ¥4,874 million year on year to ¥81,889 million, primarily due to loss on sale of bonds and a decrease in interest expenses on cash collateral received for securities lent.

As a result, ordinary profit increased by ¥6,385 million year on year to ¥20,899 million. In addition, profit attributable to owners of parent increased by ¥4,694 million year on year to ¥14,730 million.

The operating results by segment are as follows:

#### **1) Banking**

Ordinary income decreased by ¥93 million year on year to ¥75,895 million. Segment profit increased by ¥6,323 million year on year to ¥19,967 million.

#### **2) Leasing**

Ordinary income increased by ¥1,708 million year on year to ¥22,548 million, while segment profit increased by ¥379 million year on year to ¥843 million.

#### **3) Credit Card**

Ordinary income increased by ¥69 million year on year to ¥2,511 million, while segment profit decreased by ¥136 million year on year to ¥544 million.

#### **4) Other**

Ordinary income decreased by ¥141 million year on year to ¥3,501 million. Segment profit decreased by ¥195 million year on year to ¥316 million.

### **(2) Overview of financial position for the fiscal year ended March 31, 2025**

The changes in the main line items on a consolidated basis were as follows:

Deposits increased by ¥277,051 million to ¥4,790,183 million.

Negotiable certificates of deposit increased by ¥112,656 million to ¥235,996 million.

Loans and bills discounted increased by ¥209,472 million to ¥3,990,329 million.

Securities increased by ¥2,180 million to ¥936,433 million.

Additionally, total assets increased by ¥339,321 million to ¥5,770,358 million, while shareholders' equity increased by ¥9,155 million to ¥219,389 million.

### **(3) Overview of cash flows for the fiscal year ended March 31, 2025**

#### **Cash flows from operating activities**

Net cash provided by operating activities increased by ¥134,932 million year on year to ¥219,451 million. The increase in inflow was primarily due to rises in negotiable certificates of deposit and deposits.

#### **Cash flows from investing activities**

Net cash used by investing activities amounted to ¥49,886 million (¥25,048 million provided in the same period of the previous year). The increase in outflow was primarily due to purchase of securities.

#### Cash flows from financing activities

Net cash used in financing activities increased by ¥10,498 million year on year to ¥15,627 million. The increase in outflow was primarily due to redemption of subordinated bonds.

As a result, the balance of cash and cash equivalents at the end of the fiscal year ended March 31, 2025, was ¥704,976 million, representing an increase of ¥153,938 million year on year.

#### **(4) Future outlook**

We will strive to increase revenues by fostering greater Group-wide collaboration and providing a diverse range of services to meet customer needs.

The outlook for the fiscal year ending March 31, 2026, incorporates the following:

For the full year on a consolidated basis, we forecast ordinary income of ¥113,000 million, ordinary profit of ¥21,700 million, and profit attributable to owners of parent of ¥15,200 million.

Separately, on a non-consolidated basis, we forecast ordinary income of ¥86,000 million, ordinary profit of ¥20,900 million, and profit of ¥14,900 million.

## **2. Basic policy regarding selection of accounting standards**

Taking into consideration the comparability of the consolidated financial statements between periods and between companies, the Group applies the Japanese GAAP for accounting standards. Regarding the application of IFRS, our policy is to respond appropriately, taking domestic and international conditions into consideration.



### 3. Consolidated financial statements and significant notes thereto

#### (1) Consolidated balance sheets

(Millions of yen)

	(Japanese)	As of March 31, 2024	As of March 31, 2025
<b>Assets</b>	<b>(資産の部)</b>		
Cash and due from banks	現金預け金	557,277	711,182
Call loans and bills bought	コールローン及び買入手形	1,059	1,196
Trading securities	商品有価証券	—	2
Securities	有価証券	934,253	936,433
Loans and bills discounted	貸出金	3,780,857	3,990,329
Foreign exchanges	外国為替	4,340	4,473
Lease receivables and investments in leases	リース債権及びリース投資資産	39,154	42,047
Other assets	その他資産	54,453	27,959
Tangible fixed assets	有形固定資産	41,741	41,654
Buildings, net	建物	11,035	11,169
Land	土地	26,604	27,006
Construction in progress	建設仮勘定	5	222
Other tangible fixed assets	その他の有形固定資産	4,096	3,255
Intangible fixed assets	無形固定資産	1,727	1,025
Software	ソフトウェア	1,658	906
Software in progress	ソフトウェア仮勘定	4	45
Other intangible fixed assets	その他の無形固定資産	65	73
Retirement benefit asset	退職給付に係る資産	23,139	21,010
Deferred tax assets	繰延税金資産	779	866
Customers' liabilities for acceptances and guarantees	支払承諾見返	9,493	9,429
Allowance for loan losses	貸倒引当金	(17,240)	(17,252)
<b>Total assets</b>	<b>資産の部合計</b>	<b>5,431,037</b>	<b>5,770,358</b>
<b>Liabilities</b>	<b>(負債の部)</b>		
Deposits	預金	4,513,131	4,790,183
Negotiable certificates of deposit	譲渡性預金	123,340	235,996
Call money and bills sold	コールマネー及び売渡手形	426	—
Cash collateral received for securities lent	債券貸借取引受入担保金	17,363	—
Borrowed money	借入金	370,563	367,700
Foreign exchanges	外国為替	60	680
Bonds payable	社債	20,000	10,000
Borrowed money from trust account	信託勘定借	1,588	1,478
Other liabilities	その他負債	31,871	52,045
Provision for bonuses	賞与引当金	1,139	1,137
Provision for bonuses for directors (and other officers)	役員賞与引当金	41	15
Retirement benefit liability	退職給付に係る負債	249	263
Provision for retirement benefits for directors (and other officers)	役員退職慰労引当金	36	35
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	37	49
Provision for contingent loss	偶発損失引当金	1,558	1,308
Provision for loss on interest repayment	利息返還損失引当金	25	24
Deferred tax liabilities	繰延税金負債	33,993	20,629
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	2,766	2,847
Acceptances and guarantees	支払承諾	9,493	9,429
<b>Total liabilities</b>	<b>負債の部合計</b>	<b>5,127,688</b>	<b>5,493,827</b>

(Millions of yen)

	(Japanese)	As of March 31, 2024	As of March 31, 2025
Net assets	(純資産の部)		
Share capital	資 本 金	25,090	25,090
Capital surplus	資 本 剰 余 金	21,241	21,241
Retained earnings	利 益 剰 余 金	164,268	173,486
Treasury shares	自 己 株 式	(367)	(429)
Total shareholders' equity	株 主 資 本 合 計	210,234	219,389
Valuation difference on available-for-sale securities	その他有価証券評価差額金	80,852	47,959
Revaluation reserve for land	土 地 再 評 価 差 額 金	3,867	3,785
Remeasurements of defined benefit plans	退職給付に係る調整累計額	8,395	5,396
Total accumulated other comprehensive income	その他の包括利益累計額合計	93,115	57,141
Total net assets	純 資 産 の 部 合 計	303,349	276,531
Total liabilities and net assets	負債及び純資産の部合計	5,431,037	5,770,358

## (2) Consolidated statements of income and comprehensive income

### Consolidated statement of income

(Millions of yen)

	(Japanese)	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Ordinary income	経 常 収 益	101,276	102,788
Interest income	資 金 運 用 収 益	41,134	50,777
Interest on loans and discounts	貸 出 金 利 息	28,598	32,576
Interest and dividends on securities	有 価 証 券 利 息 配 当 金	11,365	16,025
Interest on call loans and bills bought	コールローン利息及び買入手形利息	177	130
Interest on deposits with banks	預 け 金 利 息	619	1,914
Other interest income	そ の 他 の 受 入 利 息	373	130
Trust fees	信 託 報 酬	48	61
Fees and commissions	役 務 取 引 等 収 益	13,142	13,969
Other ordinary income	そ の 他 業 務 収 益	26,991	28,394
Other income	そ の 他 経 常 収 益	19,960	9,585
Recoveries of written off receivables	償 却 債 権 取 立 益	2	2
Other	そ の 他 の 経 常 収 益	19,957	9,582
Ordinary expenses	経 常 費 用	86,763	81,889
Interest expenses	資 金 調 達 費 用	8,518	10,121
Interest on deposits	預 金 利 息	1,487	4,299
Interest on negotiable certificates of deposit	譲 渡 性 預 金 利 息	44	479
Interest on call money and bills sold	コールマネー利息及び売出手形利息	563	118
Interest expenses on cash collateral received for securities lent	債券貸借取引支払利息	3,206	121
Interest on borrowings and rediscounts	借 用 金 利 息	288	272
Interest expenses on bonds	社 債 利 息	111	178
Other interest expenses	そ の 他 の 支 払 利 息	2,815	4,652
Fees and commissions payments	役 務 取 引 等 費 用	3,116	3,493
Other ordinary expenses	そ の 他 業 務 費 用	38,952	34,600
General and administrative expenses	営 業 経 費	31,030	31,074
Other expenses	そ の 他 経 常 費 用	5,146	2,599
Provision of allowance for loan losses	貸 倒 引 当 金 繰 入 額	3,475	619
Other	そ の 他 の 経 常 費 用	1,671	1,980
Ordinary profit	経 常 利 益	14,513	20,899
Extraordinary income	特 別 利 益	5	3
Gain on disposal of non-current assets	固 定 資 産 処 分 益	5	3
Extraordinary losses	特 別 損 失	4	200
Loss on disposal of non-current assets	固 定 資 産 処 分 損	4	127
Impairment losses	減 損 損 失	—	73
Profit before income taxes	税 金 等 調 整 前 当 期 純 利 益	14,513	20,702
Income taxes - current	法 人 税、住 民 税 及 び 事 業 税	5,706	5,067
Income taxes - deferred	法 人 税 等 調 整 額	(1,229)	904
Total income taxes	法 人 税 等 合 計	4,477	5,971
Profit	当 期 純 利 益	10,036	14,730
Profit attributable to owners of parent	親会社株主に帰属する当期純利益	10,036	14,730

## Consolidated statement of comprehensive income

(Millions of yen)

	(Japanese)	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Profit	当 期 純 利 益	10,036	14,730
Other comprehensive income	そ の 他 の 包 括 利 益	53,076	(35,973)
Valuation difference on available-for-sale securities	その他有価証券評価差額金	45,928	(32,893)
Revaluation reserve for land	土 地 再 評 価 差 額 金	—	(81)
Remeasurements of defined benefit plans, net of tax	退 職 給 付 に 係 る 調 整 額	7,147	(2,999)
Comprehensive income	包 括 利 益	63,112	(21,243)
Comprehensive income attributable to	(内訳)		
Comprehensive income attributable to owners of parent	親会社株主に係る包括利益	63,112	(21,243)

### (3) Consolidated statements of changes in equity

For the fiscal year ended March 31, 2024

(Millions of yen)

	(Japanese)	Shareholders' equity 株主資本				
		Share capital 資本金	Capital surplus 資本剰余金	Retained earnings 利益剰余金	Treasury shares 自己株式	Total shareholders' equity 株主資本合計
Balance at beginning of period	当 期 首 残 高	25,090	21,241	159,190	(232)	205,290
Changes during period	当 期 変 動 額					
Dividends of surplus	剰 余 金 の 配 当			(2,395)		(2,395)
Profit attributable to owners of parent	親会社株主に帰属する 当 期 純 利 益			10,036		10,036
Purchase of treasury shares	自 己 株 式 の 取 得				(2,734)	(2,734)
Disposal of treasury shares	自 己 株 式 の 処 分		0		37	37
Cancellation of treasury shares	自 己 株 式 の 消 却		(2,562)		2,562	–
Transfer from other retained earnings to other capital surplus	その他利益剰余金から その他資本剰余金への振替		2,562	(2,562)		–
Net changes in items other than shareholders' equity	株主資本以外の項目の 当期変動額（純額）					
Total changes during period	当 期 変 動 額 合 計	–	–	5,078	(134)	4,943
Balance at end of period	当 期 末 残 高	25,090	21,241	164,268	(367)	210,234

	(Japanese)	Accumulated other comprehensive income その他の包括利益累計額				Total net assets 純資産合計
		Valuation difference on available-for-sale securities その他有価証券 評価差額金	Revaluation reserve for land 土地再評価 差額金	Remeasurements of defined benefit plans 退職給付に係る 調整累計額	Total accumulated other comprehensive income その他の包括利益 累計額 合計	
Balance at beginning of period	当 期 首 残 高	34,923	3,867	1,247	40,038	245,329
Changes during period	当 期 変 動 額					
Dividends of surplus	剰 余 金 の 配 当					(2,395)
Profit attributable to owners of parent	親会社株主に帰属する 当 期 純 利 益					10,036
Purchase of treasury shares	自 己 株 式 の 取 得					(2,734)
Disposal of treasury shares	自 己 株 式 の 処 分					37
Cancellation of treasury shares	自 己 株 式 の 消 却					–
Transfer from other retained earnings to other capital surplus	その他利益剰余金から その他資本剰余金への振替					–
Net changes in items other than shareholders' equity	株主資本以外の項目の 当期変動額（純額）	45,928	–	7,147	53,076	53,076
Total changes during period	当 期 変 動 額 合 計	45,928	–	7,147	53,076	58,019
Balance at end of period	当 期 末 残 高	80,852	3,867	8,395	93,115	303,349

For the fiscal year ended March 31, 2025

(Millions of yen)

	(Japanese)	Shareholders' equity 株主資本				
		Share capital 資本金	Capital surplus 資本剰余金	Retained earnings 利益剰余金	Treasury shares 自己株式	Total shareholders' equity 株主資本合計
Balance at beginning of period	当 期 首 残 高	25,090	21,241	164,268	(367)	210,234
Changes during period	当 期 変 動 額					
Dividends of surplus	剰 余 金 の 配 当			(3,471)		(3,471)
Profit attributable to owners of parent	親会社株主に帰属する 当 期 純 利 益			14,730		14,730
Purchase of treasury shares	自 己 株 式 の 取 得				(2,160)	(2,160)
Disposal of treasury shares	自 己 株 式 の 処 分		4		53	57
Cancellation of treasury shares	自 己 株 式 の 消 却		(2,045)		2,045	–
Transfer from other retained earnings to other capital surplus	その他利益剰余金から その他資本剰余金への振替		2,041	(2,041)		–
Net changes in items other than shareholders' equity	株主資本以外の項目の 当 期 変 動 額 ( 純 額 )					
Total changes during period	当 期 変 動 額 合 計	–	–	9,217	(62)	9,155
Balance at end of period	当 期 末 残 高	25,090	21,241	173,486	(429)	219,389

	(Japanese)	Accumulated other comprehensive income その他の包括利益累計額				Total net assets 純資産合計
		Valuation difference on available-for-sale securities その他有価証券 評価差額金	Revaluation reserve for land 土地再評価 差額金	Remeasurements of defined benefit plans 退職給付に係る 調整累計額	Total accumulated other comprehensive income その他の包括利益 累計額 合計	
Balance at beginning of period	当 期 首 残 高	80,852	3,867	8,395	93,115	303,349
Changes during period	当 期 変 動 額					
Dividends of surplus	剰 余 金 の 配 当					(3,471)
Profit attributable to owners of parent	親会社株主に帰属する 当 期 純 利 益					14,730
Purchase of treasury shares	自 己 株 式 の 取 得					(2,160)
Disposal of treasury shares	自 己 株 式 の 処 分					57
Cancellation of treasury shares	自 己 株 式 の 消 却					–
Transfer from other retained earnings to other capital surplus	その他利益剰余金から その他資本剰余金への振替					–
Net changes in items other than shareholders' equity	株主資本以外の項目の 当 期 変 動 額 ( 純 額 )	(32,893)	(81)	(2,999)	(35,973)	(35,973)
Total changes during period	当 期 変 動 額 合 計	(32,893)	(81)	(2,999)	(35,973)	(26,818)
Balance at end of period	当 期 末 残 高	47,959	3,785	5,396	57,141	276,531

#### (4) Consolidated statements of cash flows

(Millions of yen)

	(Japanese)	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Cash flows from operating activities	(営業活動によるキャッシュ・フロー)		
Profit before income taxes	税金等調整前当期純利益	14,513	20,702
Depreciation	減価償却費	2,556	2,697
Impairment losses	減損損失	—	73
Share-based payment expenses	株式報酬費用	33	52
Increase (decrease) in allowance for loan losses	貸倒引当金の増減 (△)	3,141	11
Increase (decrease) in provision for bonuses	賞与引当金の増減額 (△は減少)	3	(1)
Increase (decrease) in provision for bonuses for directors (and other officers)	役員賞与引当金の増減額 (△は減少)	2	(25)
Decrease (increase) in retirement benefit asset	退職給付に係る資産の増減額 (△は増加)	(9,041)	2,129
Increase (decrease) in retirement benefit liability	退職給付に係る負債の増減額 (△は減少)	(2,649)	13
Increase (decrease) in provision for retirement benefits for directors (and other officers)	役員退職慰労引当金の増減額 (△は減少)	10	(0)
Increase (decrease) in provision for reimbursement of deposits	睡眠預金払戻損失引当金の増減 (△)	(51)	12
Increase (decrease) in provision for contingent loss	偶発損失引当金の増減 (△)	309	(249)
Increase (decrease) in provision for loss on interest repayment	利息返還損失引当金の増減額 (△は減少)	(2)	(1)
Interest income	資金運用収益	(41,134)	(50,777)
Interest expenses	資金調達費用	8,518	10,121
Loss (gain) related to securities	有価証券関係損益 (△)	(2,547)	2,372
Foreign exchange losses (gains)	為替差損益 (△は益)	(21,273)	322
Loss (gain) on disposal of non-current assets	固定資産処分損益 (△は益)	(0)	123
Net decrease (increase) in trading securities	商品有価証券の純増 (△) 減	—	(2)
Net decrease (increase) in loans and bills discounted	貸出金の純増 (△) 減	(154,568)	(209,472)
Net increase (decrease) in deposits	預金の純増減 (△)	231,412	277,051
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減 (△)	51,490	112,656
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	借入金(劣後特約借入金を除く)の純増減 (△)	49,495	(2,862)
Net decrease (increase) in due from banks (over 3 months)	預け金(預入期間三ヶ月超)の純増 (△) 減	(903)	33
Net decrease (increase) in call loans	コールローン等の純増 (△) 減	(1,059)	(136)
Net increase (decrease) in call money	コールマネー等の純増減 (△)	(5,606)	(426)
Net increase (decrease) in cash collateral received for securities lent	債券貸借取引受入担保金の純増減 (△)	(58,837)	(17,363)
Net decrease (increase) in foreign exchanges - assets	外国為替(資産)の純増 (△) 減	1,360	(133)
Net increase (decrease) in foreign exchanges - liabilities	外国為替(負債)の純増減 (△)	(244)	620
Net decrease (increase) in lease receivables and investments in leases	リース債権及びリース投資資産の純増 (△) 減	(2,507)	(2,893)
Net increase (decrease) in borrowed money from trust account	信託勘定借の純増減 (△)	(12)	(109)
Interest received	資金運用による収入	39,409	47,898
Interest paid	資金調達による支出	(8,542)	(9,106)
Other, net	その他	(6,246)	43,360
Subtotal	小計	87,027	226,690
Income taxes paid	法人税等の支払額	(2,508)	(7,238)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	84,519	219,451

(Millions of yen)

	(Japanese)	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Cash flows from investing activities	(投資活動によるキャッシュ・フロー)		
Purchase of securities	有価証券の取得による支出	(278,739)	(397,037)
Proceeds from sale of securities	有価証券の売却による収入	224,487	230,552
Proceeds from redemption of securities	有価証券の償還による収入	85,683	118,771
Purchase of tangible fixed assets	有形固定資産の取得による支出	(6,123)	(2,174)
Purchase of intangible fixed assets	無形固定資産の取得による支出	(277)	(101)
Proceeds from sale of tangible fixed assets	有形固定資産の売却による収入	17	103
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	25,048	(49,886)
Cash flows from financing activities	(財務活動によるキャッシュ・フロー)		
Issuance of subordinated bonds	劣後特約付社債の発行による収入	10,000	—
Redemption of subordinated bonds	劣後特約付社債の償還による支出	(10,000)	(10,000)
Dividends paid	配当金の支払額	(2,394)	(3,466)
Purchase of treasury shares	自己株式の取得による支出	(2,734)	(2,160)
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	(5,129)	(15,627)
Net increase (decrease) in cash and cash equivalents	現金及び現金同等物の増減額 (△は減少)	104,437	153,938
Cash and cash equivalents at beginning of period	現金及び現金同等物の期首残高	446,600	551,038
Cash and cash equivalents at end of period	現金及び現金同等物の期末残高	551,038	704,976



**(5) Notes to consolidated financial statements**

**Notes on premise of going concern**

Not applicable.

## **Notes on segment information, etc.**

### **1. Overview of reportable segments**

The Group defines a reportable segment as a component of the Group for which separate financial information is available and whose operating results are regularly reviewed by the Board of Directors to make decisions about the allocation of resources and to assess performance. The Group engages in financial services business, primarily in banking but also in comprehensive finance leasing services and credit card services.

Accordingly, the Group is organized into three reportable segments, each defined by its respective service within the finance industry: Banking, Leasing, and Credit Card businesses.

In the Banking business, the Bank's head office, along with its branches and other locations, provide a range of services, including deposits, loans, domestic and foreign exchange transactions, securities investments, trading securities transactions, and the underwriting and registration of corporate bonds. Thus, we are committed to streamlining and optimizing management resources to better meet the diverse needs of our customers. In the Leasing business, Nagoya Lease Co., Ltd., a domestic subsidiary of the Bank, operates a comprehensive finance leasing business. Moreover, in the Credit Card business, Nagoya Card Co., Ltd. and Nagoya MC Card Co., Ltd., domestic subsidiaries of the Bank, operate credit card and other businesses.

### **2. Method of calculation of ordinary income, profit (loss), assets, liabilities, and other items for each reportable segment**

The basis of measurement for reportable segment information is consistent with the accounting principles applied in preparing the consolidated financial statements.

Segment profit is based on ordinary profit.

Intersegment ordinary income is accounted for based on arm's length transaction prices.

3. Information of ordinary income, profit (loss), assets, liabilities, and other items for each reportable segment and information on disaggregation of revenue

For the fiscal year ended March 31, 2024

(Millions of yen)

	(Japanese)	Reportable segments 報告セグメント				Other その他	Total 合計
		Banking 銀行業務	Leasing リース業務	Credit Card カード業務	Total 計		
Trust fees	信託報酬	48	—	—	48	—	48
Fees and commissions	役務取引等収益						
Deposits and loans services	預金・貸出業務	5,722	—	—	5,722	—	5,722
Exchange transaction services	為替業務	2,552	—	—	2,552	—	2,552
Securities related services	証券関連業務	2,292	—	—	2,292	—	2,292
Agency services	代理業務	1,261	—	—	1,261	—	1,261
Other services	その他	1,541	—	—	1,541	—	1,541
Others	その他の業務収益						
Credit card related services	カード関係業務	—	—	1,955	1,955	—	1,955
Other related services	その他関係業務	—	1,557	—	1,557	3,479	5,036
Ordinary income arising from contracts with customers	顧客との契約から生じる経常収益	13,418	1,557	1,955	16,931	3,479	20,410
Other ordinary income	上記以外の経常収益	61,440	19,078	261	80,780	86	80,866
External customers	外部顧客に対する経常収益	74,858	20,635	2,216	97,711	3,565	101,276
Intersegment	セグメント間の内部経常収益	1,130	204	225	1,559	76	1,636
Total ordinary income	計	75,989	20,840	2,441	99,271	3,642	102,913
Segment profit	セグメント利益	13,643	463	680	14,788	512	15,300
Segment assets	セグメント資産	5,380,501	56,815	17,648	5,454,966	3,117	5,458,083
Segment liabilities	セグメント負債	5,095,089	48,881	13,723	5,157,694	1,349	5,159,044
Other items	その他の項目						
Depreciation	減価償却費	2,001	433	11	2,447	109	2,556
Interest income	資金運用収益	41,946	1	40	41,988	0	41,988
Interest expenses	資金調達費用	8,460	137	1	8,599	1	8,601
Provision of allowance for loan losses	貸倒引当金繰入額	3,216	134	124	3,475	—	3,475
Increase in tangible and intangible fixed assets	有形固定資産及び無形固定資産の増加額	6,158	430	4	6,592	51	6,644

- Notes: 1. Ordinary income is used in place of net sales in nonbanking industries.  
2. The “Other” category is a business segment not included in reportable segments and includes principally the clerical outsourcing business.  
3. Depreciation includes amounts of depreciation on other assets associated with system-related investments.

For the fiscal year ended March 31, 2025

(Millions of yen)

	(Japanese)	Reportable segments 報告セグメント				Other その他	Total 合計
		Banking 銀行業務	Leasing リース業務	Credit Card カード業務	Total 計		
Trust fees	信託報酬	61	—	—	61	—	61
Fees and commissions	役務取引等収益						
Deposits and loans services	預金・貸出業務	6,334	—	—	6,334	—	6,334
Exchange transaction services	為替業務	2,610	—	—	2,610	—	2,610
Securities related services	証券関連業務	2,495	—	—	2,495	—	2,495
Agency services	代理業務	1,308	—	—	1,308	—	1,308
Other services	その他	1,399	—	—	1,399	—	1,399
Others	その他の業務収益						
Credit card related services	カード関係業務	—	—	2,033	2,033	—	2,033
Other related services	その他関係業務	—	1,812	—	1,812	3,339	5,152
Ordinary income arising from contracts with customers	顧客との契約から生じる経常収益	14,211	1,812	2,033	18,056	3,339	21,396
Other ordinary income	上記以外の経常収益	60,557	20,525	256	81,339	60	81,400
External customers	外部顧客に対する経常収益	74,768	22,337	2,290	99,396	3,400	102,797
Intersegment	セグメント間の内部経常収益	1,126	211	220	1,558	100	1,658
Total ordinary income	計	75,895	22,548	2,511	100,954	3,501	104,456
Segment profit	セグメント利益	19,967	843	544	21,355	316	21,671
Segment assets	セグメント資産	5,723,377	61,740	18,735	5,803,853	2,980	5,806,833
Segment liabilities	セグメント負債	5,462,188	53,401	14,850	5,530,440	1,174	5,531,614
Other items	その他の項目						
Depreciation	減価償却費	2,132	452	9	2,594	103	2,697
Interest income	資金運用収益	51,638	2	37	51,677	0	51,677
Interest expenses	資金調達費用	10,033	222	2	10,258	1	10,259
Provision of allowance for loan losses	貸倒引当金繰入額	363	—	264	627	—	627
Increase in tangible and intangible fixed assets	有形固定資産及び無形固定資産の増加額	1,863	98	58	2,020	12	2,032

- Notes: 1. Ordinary income is used in place of net sales in nonbanking industries.  
2. The “Other” category is a business segment not included in reportable segments and includes principally the clerical outsourcing business.  
3. Depreciation includes amounts of depreciation on other assets associated with system-related investments.

#### 4. Reconciliation of the totals of each segment item to the corresponding Group amounts

##### (1) Total ordinary income from reportable segments and the corresponding amount recorded in the consolidated statement of income

(Millions of yen)

Ordinary income	経常収益	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Total reportable segments	報告セグメント計	99,271	100,954
Other	「その他」の区分の経常収益	3,642	3,501
Intersegment elimination	セグメント間取引消去	(1,636)	(1,658)
Reversal of allowance for loan losses	貸倒引当金戻入益	–	(8)
Ordinary income on consolidated statement of income	連結損益計算書の経常収益	101,276	102,788

Note: Ordinary income is used in place of net sales in nonbanking industries. Adjustments for differences are presented as reconciliations between ordinary income and the amounts recorded as ordinary income in the consolidated statements of income.

##### (2) Total profit from reportable segments and ordinary profit recorded in the consolidated statement of income

(Millions of yen)

Profit	利益	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Total reportable segments	報告セグメント計	14,788	21,355
Other	「その他」の区分の利益	512	316
Intersegment elimination	セグメント間取引消去	(787)	(772)
Ordinary profit on consolidated statement of income	連結損益計算書の経常利益	14,513	20,899

##### (3) Total assets of reportable segments and total assets recorded in the consolidated balance sheets

(Millions of yen)

Assets	資産	As of March 31, 2024	As of March 31, 2025
Total reportable segments	報告セグメント計	5,454,966	5,803,853
Other	「その他」の区分の資産	3,117	2,980
Intersegment elimination	セグメント間取引消去	(36,348)	(42,161)
Adjustment of retirement benefit asset	退職給付に係る資産の調整額	9,302	5,686
Total assets on consolidated balance sheets	連結貸借対照表の資産合計	5,431,037	5,770,358

##### (4) Total liabilities of reportable segments and total liabilities recorded in the consolidated balance sheets

(Millions of yen)

Liabilities	負債	As of March 31, 2024	As of March 31, 2025
Total reportable segments	報告セグメント計	5,157,694	5,530,440
Other	「その他」の区分の負債	1,349	1,174
Intersegment elimination	セグメント間取引消去	(32,263)	(38,077)
Adjustment of retirement benefit liability	退職給付に係る負債の調整額	906	290
Total liabilities on consolidated balance sheets	連結貸借対照表の負債合計	5,127,688	5,493,827

(5) Total other items of reportable segments and the corresponding amounts recorded in the consolidated financial statements

(Millions of yen)

Other items	その他の項目	Total reportable segments 報告セグメント計		Other その他		Reconciliation 調整額		Amount recorded in consolidated financial statements 連結財務諸表計上額	
		Previous fiscal year	Current fiscal year	Previous fiscal year	Current fiscal year	Previous fiscal year	Current fiscal year	Previous fiscal year	Current fiscal year
Depreciation	減 価 償 却 費	2,447	2,594	109	103	—	—	2,556	2,697
Interest income	資 金 運 用 収 益	41,988	51,677	0	0	(854)	(900)	41,134	50,777
Interest expenses	資 金 調 達 費 用	8,599	10,258	1	1	(83)	(138)	8,518	10,121
Provision of allowance for loan losses	貸倒引当金繰入額	3,475	627	—	—	—	(8)	3,475	619
Increase in tangible and intangible fixed assets	有形固定資産及び無形固定資産の増加額	6,592	2,020	51	12	—	—	6,644	2,032

Note: All adjustments to interest income and interest expenses result from intersegment eliminations.

## Notes on tax effect accounting

Adjustments to the amounts of deferred tax assets and liabilities due to changes in income tax rates

Subsequent to the enactment of the Act for Partial Amendment to the Income Tax Act, etc. (Act No. 13 of 2025) on March 31, 2025, the special defense corporate tax will come into effect for the fiscal year beginning on or after April 1, 2026.

Accordingly, the Japanese statutory effective tax rate of 30.6% used for calculating deferred tax assets and deferred tax liabilities will be adjusted to 31.5% for temporary differences expected to reverse and other factors for fiscal years beginning on or after April 1, 2026.

As a result of the change in the tax rate, the amount of deferred tax assets increased by ¥11 million, the amount of deferred tax liabilities increased by ¥684 million, valuation difference on available-for-sale securities decreased by ¥604 million, remeasurements of defined benefit plans decreased by ¥64 million, and income taxes - deferred increased by ¥4 million for the current fiscal year. In addition, deferred tax liabilities for land revaluation increased by ¥81 million while revaluation reserve for land decreased by the same amount.

## Notes on per share information

(Yen)

	(Japanese)	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Net assets per share	1 株 当 たり 純 資 産 額	18,180.15	16,869.37
Basic earnings per share	1 株 当 たり 当 期 純 利 益	594.13	896.74

Notes: 1. Information on diluted earnings per share is omitted due to an absence of potential shares.

2. The basis for calculation of net assets per share is as follows:

		(Japanese)	As of March 31, 2024	As of March 31, 2025
Total net assets	(Millions of yen)	純 資 産 の 部 の 合 計 額	303,349	276,531
Amounts deducted from total net assets	(Millions of yen)	純 資 産 の 部 の 合 計 額 か ら 控 除 す る 金 額	—	—
Net assets related to common share at the end of the period	(Millions of yen)	普 通 株 式 に 係 る 期 末 の 純 資 産 額	303,349	276,531
Number of common shares at the end of the period	(Thousands of shares)	普 通 株 式 の 期 末 株 式 数	16,685	16,392

3. The basis for the calculation of basic earnings per share is as follows:

		(Japanese)	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Basic earnings per share		1 株 当 たり 当 期 純 利 益		
Profit attributable to owners of parent	(Millions of yen)	親 会 社 株 主 に 帰 属 す る 当 期 純 利 益	10,036	14,730
Amounts not attributable to common shareholders	(Millions of yen)	普 通 株 主 に 帰 属 し な い 金 額	—	—
Profit attributable to owners of parent related to common shares	(Millions of yen)	普 通 株 式 に 係 る 親 会 社 株 主 に 帰 属 す る 当 期 純 利 益	10,036	14,730
Average number of common shares outstanding during the period	(Thousands of shares)	普 通 株 式 の 期 中 平 均 株 式 数	16,892	16,426

## Notes on significant subsequent events

Share split and amendment to the Articles of Incorporation in conjunction with the share split

At the Board of Directors meeting held on April 22, 2025, the Bank resolved to perform a share split and to amend the Articles of Incorporation in conjunction with the share split as follows.

### 1. Purpose of the share split

The share split is intended to improve the liquidity of the Bank's shares and expand its investor base by lowering the amount per the investment unit of the Bank's shares (the minimum investment amount) and creating a more investment-friendly environment.

### 2. Details of the share split

#### (1) Method of the share split

The Bank will conduct a 3-for-1 share split of common shares held by shareholders recorded in the final shareholder register as of Tuesday, September 30, 2025. There will be no change in the amount of share capital as a result of the share split.

#### (2) Increase in the number of shares due to the share split

Total number of issued shares before the share split:	16,455,487 shares
Increase in the number of shares due to the share split:	32,910,974 shares
Total number of issued shares after the share split:	49,366,461 shares
Total number of authorized shares after the share split:	150,000,000 shares

#### (3) Schedule of the share split

Date of public notice of record date (planned):	Friday, September 12, 2025
Record date:	Tuesday, September 30, 2025
Effective date:	Wednesday, October 1, 2025

#### (4) Effect on per-share information

Per-share information based on the assumption that the share split was conducted at the beginning of the previous fiscal year is as follows.

	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Net assets per share	6,060.05	5,623.12
Basic earnings per share	198.04	298.91

(Note) Information on diluted earnings per share is omitted due to an absence of potential shares.

### 3. Amendment to the Articles of Incorporation in conjunction with the share split

#### (1) Reason for the amendment

In accordance with the stock split, pursuant to Article 184, Paragraph (2) of the Companies Act, the Bank will amend the total number of authorized shares as stipulated in Article 5 of the Bank's Articles of Incorporation to match the split ratio as of Wednesday, October 1, 2025.



(2) Details of the amendment

The details of the amendment are as follows.

(Amendments are underlined)

Current Articles of Incorporation	Articles of Incorporation after the amendment
Article 5 (Total number of authorized shares) The total number of authorized shares of the Bank shall be <u>50,000,000</u> .	Article 5 (Total number of authorized shares) The total number of authorized shares of the Bank shall be <u>150,000,000</u> .

(3) Schedule of the amendment

Date of resolution by the Board of Directors: Tuesday, April 22, 2025

Effective date: Wednesday, October 1, 2025

## 4. Non-consolidated financial statements

### (1) Non-consolidated balance sheets

(Millions of yen)

	(Japanese)	As of March 31, 2024	As of March 31, 2025
Assets	(資産の部)		
Cash and due from banks	現金預け金	556,995	710,806
Cash	現金	30,545	28,127
Due from banks	預け金	526,450	682,679
Call loans	コールローン	1,059	1,196
Trading securities	商品有価証券	—	2
Trading government bonds	商品国債	—	2
Securities	有価証券	938,103	940,306
Government bonds	国債	100,037	178,130
Local government bonds	地方債	128,073	96,436
Corporate bonds	社債	207,758	206,894
Stocks	株式	171,663	124,843
Other securities	その他の証券	330,571	334,000
Loans and bills discounted	貸出金	3,791,700	4,005,538
Bills discounted	割引手形	19,156	11,047
Loans on bills	手形貸付	70,789	72,656
Loans on deeds	証書貸付	3,415,140	3,614,232
Overdrafts	当座貸越	286,613	307,601
Foreign exchanges	外国為替	4,340	4,473
Due from foreign banks (our accounts)	外国他店預け	3,759	4,321
Foreign bills bought	買入外国為替	501	95
Foreign bills receivable	取立外国為替	79	56
Other assets	その他の資産	39,224	10,923
Prepaid expenses	前払費用	18	218
Accrued revenue	未収収益	3,109	4,018
Financial derivatives	金融派生商品	96	1,062
Cash collateral paid for financial instruments	金融商品等差入担保金	286	979
Other	その他の資産	35,713	4,645
Tangible fixed assets	有形固定資産	40,302	40,388
Buildings, net	建物	10,923	11,058
Land	土地	26,575	27,004
Leased assets, net	リース資産	60	35
Construction in progress	建設仮勘定	5	211
Other tangible fixed assets	その他の有形固定資産	2,736	2,078
Intangible fixed assets	無形固定資産	1,427	783
Software	ソフトウェア	1,366	714
Software in progress	ソフトウェア仮勘定	1	2
Other intangible fixed assets	その他の無形固定資産	58	66
Prepaid pension costs	前払年金費用	13,837	15,324
Customers' liabilities for acceptances and guarantees	支払承諾見返	9,485	9,424
Allowance for loan losses	貸倒引当金	(15,965)	(15,797)
Total assets	資産の部合計	5,380,511	5,723,370

(Millions of yen)

	(Japanese)	As of March 31, 2024	As of March 31, 2025
Liabilities	(負債の部)		
Deposits	預 金	4,519,813	4,797,283
Current deposits	当 座 預 金	416,554	410,585
Ordinary deposits	普 通 預 金	2,861,992	2,849,289
Savings deposits	貯 蓄 預 金	32,475	30,760
Deposits at notice	通 知 預 金	14,162	11,334
Time deposits	定 期 預 金	1,157,657	1,460,275
Installment savings	定 期 積 金	66	66
Other deposits	そ の 他 の 預 金	36,904	34,972
Negotiable certificates of deposit	譲 渡 性 預 金	123,340	235,996
Call money	コ ー ル マ ネ ー	426	–
Cash collateral received for securities lent	債券貸借取引受入担保金	17,363	–
Borrowed money	借 用 金	351,513	350,098
Borrowings from other banks	借 入 金	351,513	350,098
Foreign exchanges	外 国 為 替	60	680
Foreign bills payable	未 払 外 国 為 替	60	680
Bonds payable	社 債	20,000	10,000
Borrowed money from trust account	信 託 勘 定 借	1,588	1,478
Other liabilities	そ の 他 の 負 債	13,029	31,687
Income taxes payable	未 払 法 人 税 等	3,802	1,560
Accrued expenses	未 払 費 用	1,918	3,446
Unearned revenue	前 受 収 益	854	1,508
Reserve for interest on installment savings	給 付 補 填 備 金	0	0
Financial derivatives	金 融 派 生 商 品	1,198	1,790
Cash collateral received for financial instruments	金 融 商 品 等 受 入 担 保 金	–	134
Lease liabilities	リ ー ス 債 務	76	44
Asset retirement obligations	資 産 除 去 債 務	53	54
Other	そ の 他 の 負 債	5,124	23,148
Provision for bonuses	賞 与 引 当 金	994	992
Provision for bonuses for directors (and other officers)	役 員 賞 与 引 当 金	25	–
Provision for retirement benefits	退 職 給 付 引 当 金	2,794	2,181
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	37	49
Provision for contingent loss	偶 発 損 失 引 当 金	1,558	1,308
Deferred tax liabilities	繰 延 税 金 負 債	30,288	18,153
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	2,766	2,847
Acceptances and guarantees	支 払 承 諾	9,485	9,424
Total liabilities	負 債 の 部 合 計	5,095,086	5,462,183

(Millions of yen)

	(Japanese)	As of March 31, 2024	As of March 31, 2025
Net assets	(純資産の部)		
Share capital	資 本 金	25,090	25,090
Capital surplus	資 本 剰 余 金	18,645	18,645
Legal capital surplus	資 本 準 備 金	18,645	18,645
Retained earnings	利 益 剰 余 金	157,359	166,160
Legal retained earnings	利 益 準 備 金	8,029	8,029
Other retained earnings	そ の 他 利 益 剰 余 金	149,329	158,130
Reserve for tax purpose reduction entry of replacement assets	買 換 資 産 圧 縮 積 立 金	1,620	1,583
General reserve	別 途 積 立 金	57,720	57,720
Retained earnings brought forward	繰 越 利 益 剰 余 金	89,989	98,826
Treasury shares	自 己 株 式	(367)	(429)
Total shareholders' equity	株 主 資 本 合 計	200,728	209,467
Valuation difference on available-for-sale securities	その他有価証券評価差額金	80,829	47,934
Revaluation reserve for land	土 地 再 評 価 差 額 金	3,867	3,785
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	84,696	51,719
Total net assets	純 資 産 の 部 合 計	285,425	261,187
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	5,380,511	5,723,370

## (2) Non-consolidated statements of income

(Millions of yen)

	(Japanese)	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Ordinary income	経 常 収 益	75,989	75,895
Interest income	資 金 運 用 収 益	41,946	51,638
Interest on loans and discounts	貸 出 金 利 息	28,636	32,674
Interest and dividends on securities	有 価 証 券 利 息 配 当 金	12,139	16,788
Interest on call loans	コ ー ル ロ ー ン 利 息	177	130
Interest on deposits with banks	預 け 金 利 息	619	1,914
Other interest income	そ の 他 の 受 入 利 息	373	130
Trust fees	信 託 報 酬	48	61
Fees and commissions	役 務 取 引 等 収 益	13,370	14,149
Fees and commissions on domestic and foreign exchanges	受 入 為 替 手 数 料	2,552	2,610
Other fees and commissions	そ の 他 の 役 務 収 益	10,817	11,538
Other ordinary income	そ の 他 業 務 収 益	662	501
Gain on foreign exchange transactions	外 国 為 替 売 買 益	496	317
Net gain on trading securities transactions	商 品 有 価 証 券 売 買 益	0	0
Gain on sale of bonds	国 債 等 債 券 売 却 益	164	181
Gain on redemption of bonds	国 債 等 債 券 償 還 益	2	2
Other income	そ の 他 経 常 収 益	19,961	9,544
Recoveries of written off receivables	償 却 債 権 取 立 益	2	2
Gain on sale of equity securities	株 式 等 売 却 益	19,615	8,942
Other	そ の 他 の 経 常 収 益	342	599
Ordinary expenses	経 常 費 用	62,365	55,945
Interest expenses	資 金 調 達 費 用	8,460	10,033
Interest on deposits	預 金 利 息	1,487	4,299
Interest on negotiable certificates of deposit	譲 渡 性 預 金 利 息	44	479
Interest on call money	コ ー ル マ ネ ー 利 息	563	118
Interest expenses on cash collateral received for securities lent	債 券 貸 借 取 引 支 払 利 息	3,206	121
Interest on borrowings and rediscounts	借 用 金 利 息	223	179
Interest expenses on bonds	社 債 利 息	111	178
Other interest expenses	そ の 他 の 支 払 利 息	2,823	4,656
Fees and commissions payments	役 務 取 引 等 費 用	3,339	3,713
Fees and commissions on domestic and foreign exchanges	支 払 為 替 手 数 料	377	390
Other fees and commissions	そ の 他 の 役 務 費 用	2,962	3,322
Other ordinary expenses	そ の 他 業 務 費 用	17,143	11,350
Loss on sale of bonds	国 債 等 債 券 売 却 損	15,199	11,048
Loss on redemption of bonds	国 債 等 債 券 償 還 損	1,610	–
Loss on devaluation of bonds	国 債 等 債 券 償 却	261	277
Amortization of bond issuance costs	社 債 発 行 費 償 却	50	–
Other	そ の 他 の 業 務 費 用	22	24
General and administrative expenses	営 業 経 費	28,546	28,523
Other expenses	そ の 他 経 常 費 用	4,876	2,324
Provision of allowance for loan losses	貸 倒 引 当 金 繰 入 額	3,220	367
Write-off of loans	貸 出 金 償 却	0	21
Loss on sale of equity securities	株 式 等 売 却 損	62	224
Loss on devaluation of equity securities	株 式 等 償 却	102	5
Other	そ の 他 の 経 常 費 用	1,491	1,705
Ordinary profit	経 常 利 益	13,623	19,949

(Millions of yen)

	(Japanese)	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Extraordinary losses	特 別 損 失	4	187
Loss on disposal of non-current assets	固 定 資 産 処 分 損	4	114
Impairment losses	減 損 損 失	—	73
Profit before income taxes	税 引 前 当 期 純 利 益	13,618	19,761
Income taxes - current	法 人 税、住 民 税 及 び 事 業 税	5,083	4,456
Income taxes - deferred	法 人 税 等 調 整 額	(1,183)	991
Total income taxes	法 人 税 等 合 計	3,900	5,447
Profit	当 期 純 利 益	9,718	14,313

**(3) Statement of changes in equity**

For the fiscal year ended March 31, 2024

(Millions of yen)

	(Japanese)	Shareholders' equity 株主資本								
		Share capital 資本金	Capital surplus 資本剰余金			Retained earnings 利益剰余金				
			Legal capital surplus 資本準備金	Other capital surplus その他資本剰余金	Total capital surplus 資本剰余金合計	Legal retained earnings 利益準備金	Other retained earnings その他利益剰余金			Total retained earnings 利益剰余金合計
							Reserve for tax purpose reduction entry of replacement assets 買換資産圧縮積立金	General reserve 別途積立金	Retained earnings brought forward 繰越利益剰余金	
Balance at beginning of period	当 期 首 残 高	25,090	18,645	—	18,645	8,029	3,346	57,720	83,502	152,598
Changes during period	当 期 変 動 額									
Dividends of surplus	剰 余 金 の 配 当								(2,395)	(2,395)
Profit	当 期 純 利 益								9,718	9,718
Purchase of treasury shares	自 己 株 式 の 取 得									
Disposal of treasury shares	自 己 株 式 の 処 分			0	0					
Cancellation of treasury shares	自 己 株 式 の 消 却			(2,562)	(2,562)					
Reversal of reserve for tax purpose reduction entry of replacement assets	買 換 資 産 圧 縮 積 立 金 の 取 崩						(1,725)		1,725	—
Transfer from other retained earnings to other capital surplus	その他利益剰余金からその他資本剰余金への振替			2,562	2,562				(2,562)	(2,562)
Net changes in items other than shareholders' equity	株主資本以外の項目の当期変動額（純 額）									
Total changes during period	当期変動額合計	—	—	—	—	—	(1,725)	—	6,486	4,760
Balance at end of period	当 期 末 残 高	25,090	18,645	—	18,645	8,029	1,620	57,720	89,989	157,359

	(Japanese)	Shareholders' equity 株主資本		Valuation and translation adjustments 評価・換算差額等			Total net assets 純資産合計
		Treasury shares 自己株式	Total shareholders' equity 株主資本合計	Valuation difference on available-for-sale securities その他有価証券 評価差額金	Revaluation reserve for land 土地再評価 差額金	Total valuation and translation adjustments 評価・換算 差額等合計	
Balance at beginning of period	当 期 首 残 高	(232)	196,102	34,913	3,867	38,781	234,883
Changes during period	当 期 変 動 額						
Dividends of surplus	剰 余 金 の 配 当		(2,395)				(2,395)
Profit	当 期 純 利 益		9,718				9,718
Purchase of treasury shares	自己株式の取得	(2,734)	(2,734)				(2,734)
Disposal of treasury shares	自己株式の処分	37	37				37
Cancellation of treasury shares	自己株式の消却	2,562	—				—
Reversal of reserve for tax purpose reduction entry of replacement assets	買 換 資 産 圧 縮 積 立 金 の 取 崩		—				—
Transfer from other retained earnings to other capital surplus	その他利益剰余金 からその他資本 剰余金への振替		—				—
Net changes in items other than shareholders' equity	株主資本以外の 項目の当期変動額 ( 純 額 )			45,915	—	45,915	45,915
Total changes during period	当期変動額合計	(134)	4,625	45,915	—	45,915	50,541
Balance at end of period	当 期 末 残 高	(367)	200,728	80,829	3,867	84,696	285,425



For the fiscal year ended March 31, 2025

(Millions of yen)

	(Japanese)	Shareholders' equity 株主資本								
		Share capital 資本金	Capital surplus 資本剰余金			Retained earnings 利益剰余金				
			Legal capital surplus 資本準備金	Other capital surplus その他 資本剰余金	Total capital surplus 資本剰余金 合計	Legal retained earnings 利益準備金	Other retained earnings その他利益剰余金			Total retained earnings 利益剰余金 合計
							Reserve for tax purpose reduction entry of replacement assets 買換資産 圧縮積立金	General reserve 別途積立金	Retained earnings brought forward 繰越利益 剰余金	
Balance at beginning of period	当 期 首 残 高	25,090	18,645	—	18,645	8,029	1,620	57,720	89,989	157,359
Changes during period	当 期 変 動 額									
Dividends of surplus	剰 余 金 の 配 当								(3,471)	(3,471)
Profit	当 期 純 利 益								14,313	14,313
Purchase of treasury shares	自己株式の取得									
Disposal of treasury shares	自己株式の処分			4	4					
Cancellation of treasury shares	自己株式の消却			(2,045)	(2,045)					
Reversal of reserve for tax purpose reduction entry of replacement assets	買 換 資 産 圧 縮 積 立 金 の 取 崩						(36)		36	—
Transfer from other retained earnings to other capital surplus	その他利益剰余金からその他資本剰余金への振替			2,041	2,041				(2,041)	(2,041)
Net changes in items other than shareholders' equity	株主資本以外の項目の当期変動額 ( 純 額 )									
Total changes during period	当期変動額合計	—	—	—	—	—	(36)	—	8,837	8,800
Balance at end of period	当 期 末 残 高	25,090	18,645	—	18,645	8,029	1,583	57,720	98,826	166,160

	(Japanese)	Shareholders' equity 株主資本		Valuation and translation adjustments 評価・換算差額等			Total net assets 純資産合計
		Treasury shares 自己株式	Total shareholders' equity 株主資本合計	Valuation difference on available-for-sale securities その他有価証券評価差額金	Revaluation reserve for land 土地再評価差額金	Total valuation and translation adjustments 評価・換算差額等合計	
Balance at beginning of period	当 期 首 残 高	(367)	200,728	80,829	3,867	84,696	285,425
Changes during period	当 期 変 動 額						
Dividends of surplus	剰 余 金 の 配 当		(3,471)				(3,471)
Profit	当 期 純 利 益		14,313				14,313
Purchase of treasury shares	自己株式の取得	(2,160)	(2,160)				(2,160)
Disposal of treasury shares	自己株式の処分	53	57				57
Cancellation of treasury shares	自己株式の消却	2,045	—				—
Reversal of reserve for tax purpose reduction entry of replacement assets	買 換 資 産 圧 縮 積 立 金 の 取 崩		—				—
Transfer from other retained earnings to other capital surplus	その他利益剰余金からその他資本剰余金への振替		—				—
Net changes in items other than shareholders' equity	株主資本以外の項目の当期変動額 ( 純 額 )			(32,895)	(81)	(32,976)	(32,976)
Total changes during period	当期変動額合計	(62)	8,738	(32,895)	(81)	(32,976)	(24,238)
Balance at end of period	当 期 末 残 高	(429)	209,467	47,934	3,785	51,719	261,187

## **5. Other**

### **(1) Changes to Officers**

Please refer to the “Notice Concerning Change of Officers,” which has been separately disclosed today, May 13, 2025.

### **(2) Other**

Not applicable.

## 6. Supplementary material on financial results

I.	Overview of financial results for the fiscal year ended March 31, 2025		
1.	Operating results	[Non-consolidated]	P. 32
		[Consolidated]	P. 33
2.	Net business profit	[Non-consolidated]	P. 34
3.	Interest spreads	[Non-consolidated]	P. 35
4.	Gain (loss) related to securities	[Non-consolidated]	P. 35
5.	ROE	[Non-consolidated]/	P. 35
		[Consolidated]	
6.	Capital ratio (under uniform international standards)	[Non-consolidated]/	P. 36
		[Consolidated]	
II.	Status of loans, bills discounted, and other relevant matters		
1.	Loans based on the Financial Reconstruction Act and risk-monitored loans	[Non-consolidated]/	P. 37
		[Consolidated]	
2.	Coverage status of loans based on the Financial Reconstruction Act	[Non-consolidated]	P. 37
3.	Status of allowance for loan losses	[Non-consolidated]/	P. 38
		[Consolidated]	
4.	Loan status by industry and other loan categories		
(1)	Loans and bills discounted by industry	[Non-consolidated]	P. 38
(2)	Outstanding balance of consumer loans	[Non-consolidated]	P. 39
(3)	Loan ratio for small and medium-sized enterprises and other entities	[Non-consolidated]	P. 39
(4)	Outstanding balance of loans and bills discounted to affiliated nonbank financial institutions	[Non-consolidated]	P. 39
5.	Balance of deposits, etc., loans and bills discounted, and securities	[Non-consolidated]	P. 39
(Reference)	Balance of customer assets	[Non-consolidated]	P. 39
6.	Relationship between self-assessment results and loans based on the Financial Reconstruction Act and risk-monitored loans	[Non-consolidated]	P. 40
III.	Valuation gains and losses on securities		
1.	Valuation basis for securities	[Non-consolidated]/	P. 41
		[Consolidated]	
2.	Valuation gains and losses	[Non-consolidated]	P. 41
IV.	Financial results forecasts	[Non-consolidated]/	P. 42
		[Consolidated]	
V.	Summary of non-consolidated financial results	[Non-consolidated]	P. 43

Note: Amounts are rounded down to the nearest million yen.

# I. Overview of financial results for the fiscal year ended March 31, 2025

## 1. Operating results

[Non-consolidated]

(Millions of yen)

	(Japanese)	Fiscal year ended March 31, 2024 (A)	Fiscal year ended March 31, 2025 (B)	Change (B)–(A)
Ordinary income	経 常 収 益	75,989	75,895	(93)
Ordinary profit	経 常 利 益	13,623	19,949	6,326
Profit	当 期 純 利 益	9,718	14,313	4,594
Core net business profit	コ ア 業 務 純 益	14,588	22,417	7,828

(Millions of yen)

	(Japanese)		Fiscal year ended March 31, 2024 (A)	Fiscal year ended March 31, 2025 (B)	Change (B)–(A)
<b>Gross business profit</b>	業 務 粗 利 益	1	27,084	41,253	14,168
(excluding gain (loss) on bonds (net balance of five line items))	(除く国債等債券損益 (5勘定戻))	2	43,989	52,395	8,406
Net interest income	資 金 利 益	3	33,486	41,604	8,118
Net fees and commissions	役 務 取 引 等 利 益	4	10,079	10,497	418
Net other ordinary income	そ の 他 業 務 利 益	5	(16,480)	(10,849)	5,631
(of which, gain (loss) on bonds (net balance of five line items))	(うち国債等債券損益 (5勘定戻))	6	(16,904)	(11,142)	5,761
<b>Expenses (excluding non-recurring losses)</b>	経 費 (除く臨時処理分) (△)	7	29,400	29,978	578
Personnel expenses	人 件 費	8	16,649	16,678	28
Non-personnel expenses	物 件 費	9	10,694	11,201	506
Taxes	税 金	10	2,056	2,099	42
<b>Actual net business profit (before provision of general allowance for loan losses)</b>	実質業務純益 (一般貸倒引当金繰入前)	11	(2,315)	11,274	13,590
<b>Core net business profit (excluding gain (loss) on bonds (net balance of five line items))</b>	コ ア 業 務 純 益 (除く国債等債券損益 (5勘定戻))	12	14,588	22,417	7,828
Core net business profit (excluding gain (loss) on cancellation of investment trusts)	コア業務純益 (除く投資信託解約損益)	13	14,588	23,270	8,681
Provision of general allowance for loan losses (1)	一般貸倒引当金繰入額 (△) ①	14	1,202	323	(878)
<b>Net business profit</b>	業 務 純 益	15	(3,517)	10,951	14,469
(of which, gain (loss) on bonds (net balance of five line items))	(うち国債等債券損益 (5勘定戻))	16	(16,904)	(11,142)	5,761
<b>Net non-recurring gains (losses)</b>	臨 時 損 益	17	17,141	8,997	(8,143)
Disposal of non-performing loans (2)	不良債権処理額 (△) ②	18	2,765	722	(2,043)
Write-off of loans	貸 出 金 償 却	19	0	21	20
Provision of specific allowance for loan losses	個別貸倒引当金繰入額	20	2,017	43	(1,974)
Provision for contingent loss	偶発損失引当金繰入額	21	309	–	(309)
Loss on sale of delinquent loans	延滞債権等売却損等	22	437	658	220
Reversal of allowance for loan losses (3)	貸倒引当金戻入益 ③	23	–	–	–
Recoveries of written off receivables	償却債権取立益	24	2	2	(0)
Reversal of provision for contingent loss (4)	偶発損失引当金戻入益 ④	25	–	249	249
Gain (loss) related to equity securities	株 式 等 関 係 損 益	26	19,450	8,712	(10,738)
Other non-recurring gains (losses)	そ の 他 臨 時 損 益	27	453	755	302

	(Japanese)		Fiscal year ended March 31, 2024 (A)	Fiscal year ended March 31, 2025 (B)	Change (B)–(A)
<b>Ordinary profit</b>	経 常 利 益	28	13,623	19,949	6,326
<b>Extraordinary income and losses</b>	特 別 損 益	29	(4)	(187)	(183)
Of which, gain (loss) on disposal of non-current assets	う ち 固 定 資 産 処 分 損 益	30	(4)	(114)	(110)
Gain on disposal of non-current assets	固 定 資 産 処 分 益	31	–	–	–
Loss on disposal of non-current assets	固 定 資 産 処 分 損	32	4	114	110
Of which, impairment losses	う ち 減 損 損 失 ( △ )	33	–	73	73
<b>Profit before income taxes</b>	税 引 前 当 期 純 利 益	34	13,618	19,761	6,142
Income taxes - current	法 人 税、住 民 税 及 び 事 業 税 ( △ )	35	5,083	4,456	(627)
Income taxes - deferred	法 人 税 等 調 整 額 ( △ )	36	(1,183)	991	2,175
Total income taxes	法 人 税 等 合 計 ( △ )	37	3,900	5,447	1,547
<b>Profit</b>	当 期 純 利 益	38	9,718	14,313	4,594

<b>Credit-related expenses ((1) + (2) - (3) - (4))</b>	与 信 関 連 費 用 ( ① + ② - ③ - ④ )	39	3,968	796	(3,171)
--	-------------------------------	----	-------	-----	---------

Note: Core net business profit (No. 12) = Actual net business profit (before provision of general allowance for loan losses) (No. 11) - Gain (loss) on bonds (No. 16)

[Consolidated] (Millions of yen)

	(Japanese)		Fiscal year ended March 31, 2024 (A)	Fiscal year ended March 31, 2025 (B)	Change (B)–(A)
Ordinary income	経 常 収 益		101,276	102,788	1,511
Ordinary profit	経 常 利 益		14,513	20,899	6,385
Profit attributable to owners of parent	親会社株主に帰属する当期純利益		10,036	14,730	4,694

(Millions of yen)

	(Japanese)		Fiscal year ended March 31, 2024 (A)	Fiscal year ended March 31, 2025 (B)	Change (B)–(A)
<b>Consolidated gross profit</b>	連 結 粗 利 益	1	30,729	44,987	14,258
Net interest income	資 金 利 益	2	32,616	40,656	8,039
Net fees and commissions	役 務 取 引 等 利 益	3	10,074	10,537	462
Net other ordinary income	そ の 他 業 務 利 益	4	(11,961)	(6,205)	5,755
<b>General and administrative expenses</b>	営 業 経 費 ( △ )	5	31,030	31,074	44
Provision for bad debts and write-offs (1)	貸 倒 償 却 引 当 費 用 ( △ ) ①	6	4,229	1,314	(2,914)
Provision of general allowance for loan losses	一 般 貸 倒 引 当 金 繰 入 額	7	1,280	401	(878)
Write-off of loans	貸 出 金 償 却	8	2	22	20
Provision of specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	9	2,194	217	(1,977)
Provision for contingent loss	偶 発 損 失 引 当 金 繰 入 額	10	309	–	(309)
Loss on sale of delinquent loans	延 滞 債 権 等 売 却 損 等	11	442	672	230
Reversal of allowance for loan losses (2)	貸 倒 引 当 金 戻 入 益 ②	12	–	–	–
Recoveries of written off receivables	償 却 債 権 取 立 益	13	2	2	(0)
Reversal of provision for contingent loss (3)	偶 発 損 失 引 当 金 戻 入 益 ③	14	–	249	249
Gain (loss) related to equity securities	株 式 等 関 係 損 益	15	19,451	8,769	(10,681)
Other	そ の 他	16	(411)	(722)	(310)

(Japanese)			Fiscal year ended March 31, 2024 (A)	Fiscal year ended March 31, 2025 (B)	Change (B)–(A)
Ordinary profit	経 常 利 益	17	14,513	20,899	6,385
Extraordinary income and losses	特 別 損 益	18	0	(196)	(197)
Profit before income taxes	税 金 等 調 整 前 当 期 純 利 益	19	14,513	20,702	6,188
Income taxes - current	法 人 税、住 民 税 及 び 事 業 税 ( △ )	20	5,706	5,067	(639)
Income taxes - deferred	法 人 税 等 調 整 額 ( △ )	21	(1,229)	904	2,133
Total income taxes	法 人 税 等 合 計 ( △ )	22	4,477	5,971	1,494
Profit	当 期 純 利 益	23	10,036	14,730	4,694
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 当 期 純 利 益	24	10,036	14,730	4,694

Credit-related expenses ((1) - (2) - (3))	与 信 関 連 費 用 ( ① - ② - ③ )	25	4,229	1,064	(3,164)
---	---------------------------	----	-------	-------	---------

Note: Consolidated gross profit = Net interest income (Interest income - Interest expenses) + Net fees and commissions (Fees and commissions (including trust fees) - Fees and commissions payments) + Net other ordinary income (Other ordinary income - Other ordinary expenses)

(Reference) (Millions of yen)

Consolidated net business profit	連 結 業 務 純 益	26	(2,642)	11,886	14,528
----------------------------------	-------------	----	---------	--------	--------

Consolidated net business profit = Non-consolidated net business profit + Ordinary profit from subsidiaries + Ordinary profit from associates x Interests - Internal transactions (including dividends)

(Number of consolidated subsidiaries) (連結子会社数) (Companies)

Number of consolidated subsidiaries	連 結 子 会 社 数	6	6	–
Number of entities accounted for using equity method	持 分 法 適 用 会 社 数	–	–	–

## 2. Net business profit

[Non-consolidated] (Millions of yen)

	(Japanese)	Fiscal year ended March 31, 2024 (A)	Fiscal year ended March 31, 2025 (B)	Change (B)–(A)
Actual net business profit (before provision of general allowance for loan losses)	実 質 業 務 純 益 ( 一 般 貸 倒 引 当 金 繰 入 前 )	(2,315)	11,274	13,590
Per employee (thousands of yen)	職 員 一 人 当 たり ( 千 円 )	(1,315)	6,547	7,863
Core net business profit (before provision of general allowance for loan losses, excluding net balance of five bond line items)	コ ア 業 務 純 益 ( 一 般 貸 倒 引 当 金 繰 入 前、債 券 5 勘 定 尻 除 く )	14,588	22,417	7,828
Per employee (thousands of yen)	職 員 一 人 当 たり ( 千 円 )	8,288	13,018	4,729
Net business profit	業 務 純 益	(3,517)	10,951	14,469
Per employee (thousands of yen)	職 員 一 人 当 たり ( 千 円 )	(1,998)	6,359	8,358

Note: The number of employees is calculated as the average number of employees during the period, excluding seconded, part-time, and commissioned employees.

[Number of employees] (Persons)

	(Japanese)	Fiscal year ended March 31, 2024 (A)	Fiscal year ended March 31, 2025 (B)	Change (B)–(A)
Average number of employees	平 均 人 員	1,760	1,722	(38)

### 3. Interest spreads

[Non-consolidated]

(%)

	(Japanese)	Fiscal year ended March 31, 2024 (A)	Fiscal year ended March 31, 2025 (B)	Change (B)–(A)
Average yield on interest earning assets (A)	資金運用利回 ( A )	0.87	0.97	0.10
Average yield on loans and bills discounted (B)	貸出金利回 ( B )	0.78	0.85	0.07
Average yield on securities	有価証券利回	1.46	2.01	0.55
Cost of funding (C)	資金調達原価 ( C )	0.74	0.76	0.02
Cost of deposits, etc. (D)	預金等原価 ( D )	0.68	0.71	0.03
Average yield on deposits and negotiable certificates of on deposits	預金等利回	0.03	0.09	0.06
Expense ratio	経費率	0.64	0.61	(0.03)
Loan to deposit spread (B) - (D)	預貸金利鞘 ( B ) – ( D )	0.10	0.14	0.04
Overall interest spread (A) - (C)	総資金利鞘 ( A ) – ( C )	0.13	0.21	0.08

### 4. Gain (loss) related to securities

[Non-consolidated]

(Millions of yen)

	(Japanese)	Fiscal year ended March 31, 2024 (A)	Fiscal year ended March 31, 2025 (B)	Change (B)–(A)
Gain (loss) on bonds (net balance of five line items)	国債等債券損益 ( 5 勘定尻 )	(16,904)	(11,142)	5,761
Gain on sale	売却益	164	181	17
Gain on redemption	償還益	2	2	–
Loss on sale	売却損	15,199	11,048	(4,151)
Loss on redemption	償還損	1,610	–	(1,610)
Loss on devaluation	償却	261	277	16

Gain (loss) related to equity securities (net balance of three line items)	株式等関係損益 ( 3 勘定尻 )	19,450	8,712	(10,738)
Gain on sale	売却益	19,615	8,942	(10,672)
Loss on sale	売却損	62	224	162
Loss on devaluation	償却	102	5	(97)

### 5. ROE

[Non-consolidated]/[Consolidated]

(%)

	(Japanese)	Fiscal year ended March 31, 2024 (A)	Fiscal year ended March 31, 2025 (B)	Change (B)–(A)
On a net business profit (non-consolidated) basis	業務純益ベース ( 単体 )	(1.35)	4.00	5.35
On a profit attributable to owners of parent (consolidated) basis	親会社株主に帰属する当期利益ベース ( 連結 )	3.65	5.08	1.43



## 6. Capital ratio (under uniform international standards)

[Non-consolidated]

(Billions of yen)

[Preliminary figures]	(速 報 値)	Fiscal year ended March 31, 2024	Fiscal year ended March 31, 2025
1. Total Capital Ratio (4/7)	単 体 総 自 己 資 本 比 率 ( 4 / 7 )	13.12%	11.47%
2. Tier 1 Capital Ratio (5/7)	単 体 Tier 1 比 率 ( 5 / 7 )	11.14%	9.91%
3. Common Equity Tier 1 Capital Ratio (6/7)	単体普通株式等 Tier1比率 ( 6 / 7 )	11.14%	9.91%
4. Total Capital	単 体 に お け る 総 自 己 資 本 の 額	321.7	286.4
5. Tier 1 Capital	単 体 に お け る Tier 1 資 本 の 額	273.1	247.5
6. Common Equity Tier 1 Capital	単体における普通株式等 Tier1資本の額	273.1	247.5
7. Risk-weighted Assets	リ ス ク ・ ア セ ッ ト の 額	2,450.3	2,495.9
8. Total Required Capital (7×8%)	単 体 総 所 要 自 己 資 本 額	196.0	199.6

[Consolidated]

(Billions of yen)

[Preliminary figures]	(速 報 値)	Fiscal year ended March 31, 2024	Fiscal year ended March 31, 2025
1. Total Capital Ratio (4/7)	連 結 総 自 己 資 本 比 率 ( 4 / 7 )	13.33%	11.74%
2. Tier 1 Capital Ratio (5/7)	連 結 Tier 1 比 率 ( 5 / 7 )	11.36%	10.18%
3. Common Equity Tier 1 Capital Ratio (6/7)	連結普通株式等 Tier1比率 ( 6 / 7 )	11.36%	10.18%
4. Total Capital	連 結 に お け る 総 自 己 資 本 の 額	333.6	298.4
5. Tier 1 Capital	連 結 に お け る Tier 1 資 本 の 額	284.4	258.8
6. Common Equity Tier 1 Capital	連結における普通株式等 Tier1資本の額	284.4	258.8
7. Risk-weighted Assets	リ ス ク ・ ア セ ッ ト の 額	2,502.9	2,540.8
8. Total Required Capital (7×8%)	連 結 総 所 要 自 己 資 本 額	200.2	203.2

Note: We apply the following approaches to calculate capital ratio.

- Approach for credit risk: Standardized Approach
- Approach for operational risk: Standardized Measurement Approach

Disclosures based on Pillar 3 (Market Discipline) are available on the Bank's website at <https://www.meigin.com/>. Percentages are rounded down to two decimal places.

## II. Status of loans, bills discounted, and other relevant matters

### 1. Loans based on the Financial Reconstruction Act and risk-monitored loans

[Non-consolidated] (Millions of yen)

	(Japanese)	Fiscal year ended March 31, 2024 (A)	Fiscal year ended March 31, 2025 (B)	Change (B)–(A)
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	10,311	9,398	(912)
Doubtful	危険債権	81,028	58,072	(22,955)
Substandard claims:	要管理債権	13,090	12,760	(330)
Loans past due three months or more	三月以上延滞債権	167	914	747
Restructured loans	貸出条件緩和債権	12,923	11,845	(1,077)
Total (A)	合計 (A)	104,429	80,231	(24,198)
Normal claims	正常債権	3,748,250	3,990,203	241,953
Total loans (B)	総与信 (B)	3,852,680	4,070,435	217,755
(A) as a percentage of total loans (B)	総与信に占める割合 (A) / (B) (%)	2.71	1.97	(0.74)

[Consolidated] (Millions of yen)

	(Japanese)	Fiscal year ended March 31, 2024 (A)	Fiscal year ended March 31, 2025 (B)	Change (B)–(A)
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	10,414	9,443	(971)
Doubtful	危険債権	81,276	58,220	(23,055)
Substandard claims:	要管理債権	13,721	13,591	(130)
Loans past due three months or more	三月以上延滞債権	167	914	747
Restructured loans	貸出条件緩和債権	13,554	12,676	(878)
Total (C)	合計 (C)	105,412	81,254	(24,157)
Normal claims	正常債権	3,736,432	3,973,972	237,540
Total loans (D)	総与信 (D)	3,841,844	4,055,227	213,382
(C) as a percentage of total loans (D)	総与信に占める割合 (C) / (D) (%)	2.74	2.00	(0.74)

### 2. Coverage status of loans based on the Financial Reconstruction Act

[Non-consolidated] (Millions of yen)

	(Japanese)	Fiscal year ended March 31, 2024 (A)	Fiscal year ended March 31, 2025 (B)	Change (B)–(A)
Coverage amount (E)	保全額 (E)	95,029	70,840	(24,188)
Allowance for loan losses	貸倒引当金	9,984	9,939	(45)
Collateral, guarantees, and other security	担保保証等	85,045	60,901	(24,143)
(%)				
Coverage ratio (E) / (A)	保全率 (E) / (A)	91.00	88.30	(2.70)

### 3. Status of allowance for loan losses

[Non-consolidated]

(Millions of yen)

	(Japanese)	Fiscal year ended March 31, 2024 (A)	Fiscal year ended March 31, 2025 (B)	Change (B)–(A)
Allowance for loan losses	貸 倒 引 当 金	15,965	15,797	(168)
General allowance for loan losses	一 般 貸 倒 引 当 金	8,312	8,636	323
Specific allowance for loan losses	個 別 貸 倒 引 当 金	7,653	7,161	(491)
Loan loss reserve for specific overseas countries	特 定 海 外 債 権 引 当 勘 定	–	–	–

[Consolidated]

(Millions of yen)

	(Japanese)	Fiscal year ended March 31, 2024 (A)	Fiscal year ended March 31, 2025 (B)	Change (B)–(A)
Allowance for loan losses	貸 倒 引 当 金	17,240	17,252	11
General allowance for loan losses	一 般 貸 倒 引 当 金	8,987	9,389	401
Specific allowance for loan losses	個 別 貸 倒 引 当 金	8,253	7,863	(390)
Loan loss reserve for specific overseas countries	特 定 海 外 債 権 引 当 勘 定	–	–	–

### 4. Loan status by industry and other loan categories

#### (1) Loans and bills discounted by industry

[Non-consolidated]

(Millions of yen)

	(Japanese)	Fiscal year ended March 31, 2024 (A)	Fiscal year ended March 31, 2025 (B)	Change (B)–(A)
Domestic (excluding Japan offshore market account)	国 内 (除く特別国際金融取引勘定分)	3,778,311	3,993,215	214,904
Manufacturing	製 造 業	467,081	472,310	5,228
Agriculture and forestry	農 業 , 林 業	1,443	1,674	231
Fisheries	漁 業	123	152	29
Mining and quarrying of stone and gravel	鉱 業 , 採 石 業 , 砂 利 採 取 業	3,814	3,303	(511)
Construction	建 設 業	236,087	239,715	3,628
Electricity, gas, heat supply and water	電 気 ・ ガ ス ・ 熱 供 給 ・ 水 道 業	68,442	66,901	(1,541)
Information and communications	情 報 通 信 業	24,595	28,758	4,163
Transport and postal services	運 輸 業 , 郵 便 業	119,136	123,078	3,942
Wholesale and retail trade	卸 売 業 , 小 売 業	389,036	404,901	15,864
Finance and insurance	金 融 業 , 保 険 業	406,035	468,233	62,198
Real estate and goods rental and leasing	不 動 産 業 , 物 品 賃 貸 業	543,107	579,057	35,950
Scientific research, professional and technical services	学 術 研 究 , 専 門 ・ 技 術 サ ー ビ ス 業	29,266	31,767	2,500
Accommodations, eating and drinking services	宿 泊 業 , 飲 食 サ ー ビ ス 業	39,764	39,741	(23)
Living-related and personal services and amusement services	生 活 関 連 サ ー ビ ス 業 , 娯 楽 業	37,209	38,348	1,138
Education, learning support	教 育 , 学 習 支 援 業	11,594	13,349	1,754
Medical, health care and welfare	医 療 , 福 祉	60,540	62,614	2,074
Other services	そ の 他 の サ ー ビ ス	83,843	95,885	12,041
Local governments	地 方 公 共 団 体	192,247	223,929	31,681
Others	そ の 他	1,064,940	1,099,492	34,552

## (2) Outstanding balance of consumer loans

[Non-consolidated]

(Millions of yen)

	(Japanese)	Fiscal year ended March 31, 2024 (A)	Fiscal year ended March 31, 2025 (B)	Change (B)–(A)
Outstanding balance of consumer loans	消費者ローン残高	1,210,194	1,254,746	44,551
Of which residential loans	うち住宅ローン残高	1,188,170	1,230,739	42,568
Of which other loans	うちその他ローン残高	22,024	24,007	1,982

## (3) Loan ratio for small and medium-sized enterprises and other entities

[Non-consolidated]

(%)

	(Japanese)	Fiscal year ended March 31, 2024 (A)	Fiscal year ended March 31, 2025 (B)	Change (B)–(A)
Loan ratio for small and medium-sized enterprises and other entities	中小企業等貸出比率	87.01	85.81	(1.20)

## (4) Outstanding balance of loans and bills discounted to affiliated nonbank financial institutions

[Non-consolidated]

(Millions of yen)

	(Japanese)	Fiscal year ended March 31, 2024 (A)	Fiscal year ended March 31, 2025 (B)	Change (B)–(A)
Outstanding balance of loans and bills discounted to affiliated nonbank financial institutions	系列ノンバンク向け貸出金残高	25,376	30,800	5,424

## 5. Balance of deposits, etc., loans and bills discounted, and securities

[Non-consolidated]

(Millions of yen)

	(Japanese)	Fiscal year ended March 31, 2024 (A)	Fiscal year ended March 31, 2025 (B)	Change (B)–(A)
Deposits, etc.* (Balance at end of period)	預金等※(末残)	4,643,153	5,033,279	390,126
(Balance during period)	(平残)	4,536,696	4,835,843	299,146
Loans and bills discounted (Balance at end of period)	貸出金(末残)	3,791,700	4,005,538	213,838
(Balance during period)	(平残)	3,669,883	3,844,229	174,345
Securities (Balance at end of period)	有価証券(末残)	938,103	940,306	2,202
(Balance during period)	(平残)	830,972	831,714	742

\* Deposits, etc. = Deposits + Negotiable certificates of deposit

## (Reference) Balance of customer assets

[Non-consolidated]

(Millions of yen)

	(Japanese)	Fiscal year ended March 31, 2024 (A)	Fiscal year ended March 31, 2025 (B)	Change (B)–(A)
Investment trusts	投資信託	148,509	151,704	3,195
Public bonds	公債	14,787	15,917	1,130
Insurance products	保険商品	379,699	420,793	41,094
Foreign currency deposits	外貨預金	25,556	21,732	(3,824)
Total	合計	568,553	610,148	41,595

6. Relationship between self-assessment results and loans based on the Financial Reconstruction Act and risk-monitored loans

[Non-consolidated]

(Millions of yen)

自己査定結果 Self-assessment results (Designated loans: Total loans)	金融再生法に基づく開示額及びリスク管理債権 Loans based on the Financial Reconstruction Act and risk-monitored loans (Designated loans: Total loans and privately placed bonds with self-provided guarantees) * Substandard claims represent loans and bills discounted only.
--	--

債務者区分 Borrower classification		金額 Amount	債権区分 Loan classification	金額 Amount	貸倒引当金 Allowance for loan losses	担保保証等 Collateral, guarantees, and other security	保全率 Coverage ratio	
破綻先 Bankrupt		3,487 <1,729>	破産更生債権 及びこれらに 準ずる債権 Bankrupt and substantially bankrupt	9,398 <6,105>	3,293	6,105	100.00%	
実質破綻先 Effectively bankrupt		5,911 <4,376>						
破綻懸念先 Potentially bankrupt		58,072	危険債権 Doubtful	58,072	3,843	50,270	93.18%	
要注懸先 Borrowers requiring caution	要管理先 Substandard borrowers	23,810	要管理債権 Substandard claims	三月以上延滞債権 Loans past due three months or more	914	2,802	4,524	57.43%
				貸出条件緩和債権 Restructured loans				
			小計 Subtotal		80,231 <76,938>	9,939	60,901	88.30%
	要管理先以外の 要注懸先 Others		820,101	正常債権 Normal claims	3,990,203	Ratio to designated loans, comprising loans based on the Financial Reconstruction Act and risk-monitored loans (subtotal) Figures in <> represent amounts after the partial direct write-off.  1.97% <1.89%>		
	正常先 Normal borrowers		2,881,996					
非分類債権 Unclassified		224,146						
合計 Total		4,017,526 <4,014,233>	合計 Total					

Note: Although the Bank does not apply partial direct write-offs, the amounts of the relevant disclosed loans are presented in <> as if partial direct write-offs had been applied.

### III. Valuation gains and losses on securities

#### 1. Valuation basis for securities

[Non-consolidated]/[Consolidated]

Trading securities	Market value method (valuation differences are recognized in profit or loss)
Held-to-maturity debt securities	Amortized cost method
Other securities	Market value method (Unrealized gains (losses), net of applicable taxes, are reported as a component of net assets)
Shares of subsidiaries and affiliates	Cost method

#### 2. Valuation gains and losses

[Non-consolidated]

(Millions of yen)

	(Japanese)	As of March 31, 2024			As of March 31, 2025			
		Valuation gains and losses			Valuation gains and losses			
			Valuation gains	Valuation losses		YOY	Valuation gains	Valuation losses
Held-to-maturity	満期保有目的	(2,591)	—	2,591	(7,991)	(5,399)	—	7,991
Bonds	債券	—	—	—	—	—	—	—
Other	その他	(2,591)	—	2,591	(7,991)	(5,399)	—	7,991
Other securities	その他有価証券	115,087	132,174	17,086	68,889	(46,197)	89,069	20,179
Stocks	株式	129,769	129,784	14	85,516	(44,253)	85,575	59
Bonds	債券	(13,701)	48	13,750	(17,187)	(3,485)	29	17,217
Other	その他	(980)	2,340	3,320	560	1,541	3,463	2,902

Note: “Valuation gains and losses” for “held-to-maturity” debt securities are recorded as the difference between the balance sheet amount and market value. For “other securities,” they are recorded as the difference between the balance sheet amount and acquisition cost, in accordance with mark-to-market valuation.

#### IV. Financial results forecasts

Financial results forecasts for the fiscal year ending March 31, 2026 (April 1, 2025 to March 31, 2026)

[Non-consolidated]

(Millions of yen)

	(Japanese)	Fiscal year ended March 31, 2025 (A)	Financial results forecasts for the fiscal year ending March 31, 2026 (B)	Change (B)–(A)
Ordinary income	経 常 収 益	75,895	86,000	10,105
Ordinary profit	経 常 利 益	19,949	20,900	951
Profit	当 期 純 利 益	14,313	14,900	587
Core net business profit	コ ア 業 務 純 益	22,417	21,600	(817)

[Consolidated]

(Millions of yen)

	(Japanese)	Fiscal year ended March 31, 2025 (A)	Financial results forecasts for the fiscal year ending March 31, 2026 (B)	Change (B)–(A)
Ordinary income	経 常 収 益	102,788	113,000	10,212
Ordinary profit	経 常 利 益	20,899	21,700	801
Profit attributable to owners of parent	親会社株主に帰属する 当 期 純 利 益	14,730	15,200	470

## V. Summary of non-consolidated financial results

\* Figures in () indicate an increase or decrease compared to the fiscal year ended March 31, 2024.

<Revenue> <収益>		<Expenses> <費用>	<Profit> <利益>
Interest income 資金運用収益 ¥51.6 billion (up ¥9.6 billion) Interest income from business loans, residential loans, securities, etc.	-	Interest expenses 資金調達費用 ¥10.0 billion (up ¥1.5 billion) Interest, etc. paid on various deposits	= Net interest income ① 資金利益 ¥41.6 billion (up ¥8.1 billion)
Fees and commissions 役務取引等収益 ¥14.2 billion (up ¥0.7 billion) Commission income from various services, including the sale of investment trusts and transfers	-	Fees and commissions payments 役務取引等費用 ¥3.7 billion (up ¥0.3 billion) Bank-borne processing fees, including fees and commissions on domestic and foreign exchanges	= (1) Net fees and commissions ② 役務取引等利益 ¥10.4 billion (up ¥0.4 billion)
Other ordinary income その他業務収益 ¥0.5 billion (down ¥0.1 billion) Gain on foreign exchange transactions, gain on sale of bonds, etc.	-	Other ordinary expenses その他業務費用 ¥11.3 billion (down ¥5.7 billion) Loss on sale of bonds, etc.	= (2) Net other ordinary income ③ その他業務利益 ¥(10.8) billion (up ¥5.6 billion) Of which, gain (loss) on bonds ¥(11.1) billion (up ¥5.7 billion)
Gross business profit 業務粗利益 ¥41.2 billion (up ¥14.1 billion) (1) Net interest income + (2) Net fees and commissions + (3) Net other ordinary income	-	Provision of general allowance for loan losses 一般貸倒引当金繰入額 ¥0.3 billion (down ¥0.8 billion) Expenses (excluding non-recurring losses) 経費 (除く 臨時処理分) ¥29.9 billion (up ¥0.5 billion)	= Net business profit 業務純益 ¥10.9 billion (up ¥14.4 billion)
Net business profit 業務純益 ¥10.9 billion (up ¥14.4 billion)	+	Non-recurring income 臨時収益 ¥9.5 billion (down ¥10.4 billion) Gain on sale of equity securities, reversal of allowance for loan losses, recoveries of written off receivables, etc.	= Ordinary profit 経常利益 ¥19.9 billion (up ¥6.3 billion)
Ordinary profit 経常利益 ¥19.9 billion (up ¥6.3 billion)	+	Extraordinary income 特別利益 ¥- billion (¥- billion) Gain on disposal of non- current assets, etc.	= Profit before income taxes 税引前当期純利益 ¥19.7 billion (up ¥6.1 billion)
Profit before income taxes 税引前当期純利益 ¥19.7 billion (up ¥6.1 billion)	-	Income taxes - current 法人税、住民税及び事業税 ¥4.4 billion (down ¥0.6 billion)	= Profit 当期純利益 ¥14.3 billion (up ¥4.5 billion)



Actual net business profit and core net business profit serve as profitability indicators derived from net business profit less provision of general allowance for loan losses, gain (loss) on sale of bonds, and other items.

- Actual net business profit (¥11.2 billion) = Net business profit (¥10.9 billion) + Provision of general allowance for loan losses (¥0.3 billion)
- Core net business profit (¥22.4 billion) = Actual net business profit (¥11.2 billion) - Gain (loss) on bonds (¥(11.1) billion)
- \* Gain (loss) on bonds (net balance of five line items) ••• Gain on sale of bonds + Gain on redemption of bonds - Loss on sale of bonds - Loss on redemption of bonds - Loss on devaluation of bonds