

Consolidated Financial Results
for the Nine Months Ended December 31, 2025
 (Under Japanese GAAP)

Company name: Mebuki Financial Group, Inc.
 Listing: Tokyo Stock Exchange
 Securities code: 7167
 URL: <https://www.mebuki-fg.co.jp/>
 Representative: Tetsuya Akino, President
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(Japanese yen amounts of less than 1 million or the first decimal place have been rounded down.)

1. Consolidated financial results for the nine months ended December 31, 2025 (from April 1, 2025 to December 31, 2025)

(1) Consolidated operating results (%: Changes from the corresponding period of the previous fiscal year)

	Ordinary income		Ordinary profit		Net income attributable to owners of the parent	
Nine months ended	¥Million	%	¥Million	%	¥Million	%
December 31, 2025	326,962	25.3	89,211	26.7	64,656	31.6
December 31, 2024	260,758	11.9	70,373	50.9	49,104	51.7

(Note) Comprehensive income For the nine months ended December 31, 2025 : ¥140,836 million [646.6%]
 For the nine months ended December 31, 2024 : ¥18,861 million [(70.0)%]

	Basic earnings per share	Diluted earnings per share
Nine months ended	¥	¥
December 31, 2025	68.23	68.23
December 31, 2024	49.02	49.01

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	¥Million	¥Million	%
December 31, 2025	21,954,620	1,056,977	4.8
March 31, 2025	21,408,384	966,012	4.5

(Reference) Equity As of December 31, 2025 : ¥1,056,909 million As of March 31, 2025 : ¥965,942 million

(Note) “Equity-to-asset ratio” represents (“Net assets”-“Equity warrants”-“Non-controlling interest”) / “Total assets” at the end of each period.
 The ratio above is not the one based on the regulation of Capital Adequacy Ratio.

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	¥	¥	¥	¥	¥
Fiscal year ended March 31, 2025	—	7.00	—	9.00	16.00
Fiscal year ending March 31, 2026	—	12.00	—		
Fiscal year ending March 31, 2026 (Forecast)				14.00	26.00

(Note) Revisions to the forecast of cash dividends most recently announced : None

3. Consolidated Earnings Forecasts for Fiscal year 2025, ending March 31, 2026

(%: Changes from the corresponding period of the previous fiscal year)

	Ordinary profit		Net income attributable to owners of the parent		Basic earnings per share
	¥Million	%	¥Million	%	¥
Fiscal Year ending March 31, 2026	106,000	28.0	75,000	28.8	79.34

(Note) Revisions to the forecast of earnings most recently announced : None

*Notes

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

(2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements : None

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

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

(4) Number of issued shares (common shares)

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

As of December 31, 2025	947,055,218 shares	As of March 31, 2025	987,055,218 shares
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② Number of treasury shares at the end of the period

As of December 31, 2025	8,502,551 shares	As of March 31, 2025	2,578,075 shares
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③ Average number of shares outstanding during the period

Nine months ended December 31, 2025	947,497,153 shares
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Nine months ended December 31, 2024	1,001,628,458 shares
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* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: None

* Proper use of earnings forecasts, and other special matters

The above forecasts are based on the information which is presently available and the certain assumptions which are considered to be reasonable. Actual results may differ from those forecasts depending on various future factors.

Consolidated Financial Results for the Nine Months Ended December 31, 2025

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I Consolidated Quarterly Financial Information

1. Consolidated Quarterly Balance Sheet

		(Millions of yen)	
Item	(Japanese)	As of Mar. 31, 2025	As of Dec. 31, 2025
Assets	(資産の部)		
Cash and due from banks	現金預け金	3,230,771	3,448,778
Call loans and bills bought	コールローン及び買入手形	225,831	292,776
Monetary claims bought	買入金銭債権	5,360	5,844
Trading assets	特定取引資産	6,080	9,031
Money held in trust	金銭の信託	2,830	2,832
Securities	有価証券	4,213,214	4,007,706
Loans and bills discounted	貸出金	13,203,113	13,625,827
Foreign exchanges	外国為替	10,967	10,910
Lease receivable and investments in lease	リース債権及びリース投資資産	62,565	61,645
Other assets	その他の資産	300,295	342,787
Tangible fixed assets	有形固定資産	101,325	99,991
Intangible fixed assets	無形固定資産	12,156	12,062
Asset for retirement benefits	退職給付に係る資産	76,987	81,070
Deferred tax assets	繰延税金資産	10,655	1,664
Customers' liabilities for acceptances and guarantees	支払承諾見返	19,789	21,256
Allowance for loan losses	貸倒引当金	(73,551)	(69,557)
Reserve for devaluation of investment securities	投資損失引当金	(8)	(8)
Total Assets	資産の部合計	21,408,384	21,954,620
Liabilities	(負債の部)		
Deposits	預金	17,574,529	17,611,731
Negotiable certificates of deposit	譲渡性預金	350,586	391,511
Call money and bills sold	コールマネー及び売渡手形	27,946	186,368
Payables under repurchase agreements	売現先勘定	151,947	154,554
Payables under securities lending transactions	債券貸借取引受入担保金	231,521	830,850
Trading liabilities	特定取引負債	3,904	6,986
Borrowed money	借入金	1,853,218	1,369,769
Foreign Exchanges	外国為替	2,112	1,455
Due to trust account	信託勘定借	3,241	3,518
Other liabilities	その他の負債	209,719	279,413
Provision for bonuses for directors	役員賞与引当金	318	—
Provision for retirement benefits for directors	役員退職慰労引当金	40	43
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,608	1,463
Provision for contingent loss	偶発損失引当金	1,887	2,027
Provision for point card certificates	ポイント引当金	566	505
Provision for loss on interest repayment	利息返還損失引当金	2	2
Reserves under special laws	特別法上の引当金	2	2
Deferred tax liabilities	繰延税金負債	1,237	28,441
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	7,954	7,622
Negative goodwill	負ののれん	237	118
Acceptances and guarantees	支払承諾	19,789	21,256
Total liabilities	負債の部合計	20,442,371	20,897,643

		(Millions of yen)	
Item	(Japanese)	As of Mar. 31, 2025	As of Dec. 31, 2025
Net Assets	(純資産の部)		
Capital stock	資 本 金	117,495	117,495
Capital surplus	資 本 剰 余 金	80,386	56,722
Retained earnings	利 益 剰 余 金	699,665	744,827
Treasury stock	自 己 株 式	(1,598)	(7,586)
Total shareholders' equity	株 主 資 本 合 計	895,949	911,458
Unrealized gains on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	8,507	45,401
Deferred gains (losses) on hedges	繰 延 ヘ ッ ジ 損 益	28,511	69,384
Land revaluation surplus	土 地 再 評 価 差 額 金	11,454	10,736
Defined retirement benefit plans	退 職 給 付 に 係 る 調 整 累 計 額	21,519	19,929
Total accumulated other comprehensive income	そ の 他 の 包 括 利 益 累 計 額 合 計	69,993	145,450
Equity warrants	新 株 予 約 権	37	32
Non-controlling interest	非 支 配 株 主 持 分	32	36
Total net assets	純 資 産 の 部 合 計	966,012	1,056,977
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	21,408,384	21,954,620

(Note) Figures are rounded down to the nearest million.

2. Consolidated Quarterly Statement of Income and Consolidated Quarterly Statement of Comprehensive Income

(1) Consolidated Quarterly Statement of Income

(Millions of yen)

Item	(Japanese)	For the nine months ended Dec.31,2024	For the nine months ended Dec.31,2025
Ordinary income	経 常 収 益	260,758	326,962
Interest income	資 金 運 用 収 益	163,290	216,240
Interest on loans and bills discounts	(う ち 貸 出 金 利 息)	95,874	122,201
Interest and dividends on securities	(う ち 有 価 証 券 利 息 配 当 金)	60,095	80,338
Trust fees	信 託 報 酬	28	34
Fees and commissions	役 務 取 引 等 収 益	47,968	49,532
Trading income	特 定 取 引 収 益	348	436
Other ordinary income	そ の 他 業 務 収 益	3,641	12,498
Other income	そ の 他 経 常 収 益	45,481	48,221
Ordinary expenses	経 常 費 用	190,384	237,750
Interest expenses	資 金 調 達 費 用	46,271	61,894
Interest on deposits	(う ち 預 金 利 息)	8,325	25,964
Fees and commissions payments	役 務 取 引 等 費 用	11,728	12,182
Other business expenses	そ の 他 業 務 費 用	15,682	40,279
General and administrative expenses	営 業 経 費	81,135	86,512
Other operating expenses	そ の 他 経 常 費 用	35,566	36,881
Ordinary profit	経 常 利 益	70,373	89,211
Extraordinary income	特 別 利 益	156	3,173
Gains on disposal of non-current assets	固 定 資 産 処 分 益	156	3,173
Extraordinary losses	特 別 損 失	223	273
Losses on disposal of fixed assets	固 定 資 産 処 分 損	188	183
Impairment loss	減 損 損 失	34	89
Income before income taxes	税 金 等 調 整 前 四 半 期 純 利 益	70,306	92,112
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	17,439	26,092
Income taxes-deferred	法 人 税 等 調 整 額	3,761	1,360
Total income taxes	法 人 税 等 合 計	21,201	27,452
Net income	四 半 期 純 利 益	49,105	64,660
Net income attributable to non-controlling interest	非 支 配 株 主 に 帰 属 す る 四 半 期 純 利 益	0	3
Net income attributable to owners of the parent	親 会 社 株 主 に 帰 属 す る 四 半 期 純 利 益	49,104	64,656

(Note) Figures are rounded down to the nearest million.

(2) Consolidated Quarterly Statement of Comprehensive Income

(Millions of yen)

Item	(Japanese)	For the nine months ended Dec.31,2024	For the nine months ended Dec.31,2025
Net income	四 半 期 純 利 益	49,105	64,660
Other comprehensive income	そ の 他 の 包 括 利 益	(30,243)	76,176
Unrealized gains on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	(39,006)	36,893
Deferred gains (losses) on hedges	繰 延 ヘ ッ ジ 損 益	10,486	40,872
Defined retirement benefit plan	退 職 給 付 に 係 る 調 整 額	(1,723)	(1,590)
Comprehensive income	四 半 期 包 括 利 益	18,861	140,836
	(内訳)		
Comprehensive income attributable to owners of the parent	親 会 社 株 主 に 係 る 四 半 期 包 括 利 益	18,860	140,832
Comprehensive income attributable to non-controlling interest	非 支 配 株 主 に 係 る 四 半 期 包 括 利 益	0	3

3. Note for Segment Information

The Group provides comprehensive financial services, with a focus on banking services. In addition, the Company's Board of Directors and Management Meeting determine the allocation of management resources within the Group and evaluate its performance. The Group's only reportable segment is banking business. Segment information for businesses other than banking services has been omitted due to lack of significance.

4. Note for Material Changes in Shareholders' Equity

Not applicable.

5. Note for the Assumption of Going Concern

Not applicable.

6. Note for Cash Flows

Consolidated quarterly statements of cash flows have not been prepared for the third quarter of the current fiscal year. Depreciation and amortization (including amortization related to intangible assets excluding goodwill) and amortization of negative goodwill for the third quarter of the current fiscal year are as follows.

		(Millions of yen)	
	(Japanese)	For the nine months ended Dec.31,2024	For the nine months ended Dec.31,2025
Depreciation and amortization	減価償却費	7,278	6,328
Amortization of negative goodwill	負ののれん償却額	118	118

7. Note for Subsequent Events

Not applicable.

II Financial Data for the Nine months ended December 31, 2025

1. Income Status

【Mebuki Financial Group, Inc. (Consolidated basis)】

(Millions of yen)

	(Japanese)	Nine months ended Dec.31,2025		Nine months ended Dec.31,2024 (B)	(Reference) FY2024
		(A)	(A)-(B)		
Consolidated gross profit	連 結 粗 利 益	164,390	22,794	141,596	172,842
Net interest income	資 金 利 益	154,351	37,329	117,021	160,760
Net fees and commissions	役 務 取 引 等 利 益	37,384	1,116	36,267	48,534
Net trading income	特 定 取 引 利 益	436	88	348	456
Net other business income	そ の 他 業 務 利 益	(27,780)	(15,740)	(12,040)	(36,909)
General and administrative expenses	営 業 経 費	86,512	5,377	81,135	109,974
Credit related costs	与 信 関 係 費 用	8,042	2,845	5,196	6,267
Write-off of loans	貸 出 金 償 却	4,991	(1,383)	6,374	7,235
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	5,476	2,701	2,774	4,793
Transfer to general allowance for loan losses	一 般 貸 倒 引 当 金 繰 入 額	(564)	1,850	(2,414)	(3,925)
Other credit related costs	そ の 他 の 与 信 関 係 費 用	(1,860)	(322)	(1,538)	(1,837)
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	17,153	4,680	12,472	22,458
Equity in gains (losses) of affiliated companies	持 分 法 に よ る 投 資 損 益	—	—	—	—
Others	そ の 他	2,222	(414)	2,636	3,742
Ordinary profit 【FY2025; 106,000】	経 常 利 益 【 通 常 期 106,000 】	89,211	18,838	70,373	82,801
Extraordinary income(losses)	特 別 損 益	2,900	2,966	(66)	(1,010)
Income before income taxes	税 金 等 調 整 前 四 半 期 純 利 益	92,112	21,805	70,306	81,790
Total income taxes	法 人 税 等 合 計	27,452	6,250	21,201	23,561
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	26,092	8,652	17,439	21,281
Income taxes-deferred	法 人 税 等 調 整 額	1,360	(2,401)	3,761	2,280
Net income	四 半 期 純 利 益	64,660	15,554	49,105	58,228
Net income attributable to non-controlling interest	非 支 配 株 主 に 帰 属 す る 四 半 期 純 利 益	3	2	0	0
Net income attributable to owners of the parent 【FY2025; 75,000】	親 会 社 株 主 に 帰 属 す る 四 半 期 純 利 益 【 通 常 期 75,000 】	64,656	15,551	49,104	58,228

(Note) 1. Consolidated gross profit=[Interest income—(Interest expenses—Corresponding loss on money held in trust)]
+(Fees and commissions income+Trust Fee—Fees and commissions expenses)+(Trading income—Trading expenses)+(Other business income—Other business expenses)

2. Figures in square brackets in the table above are forecasts of ordinary profit and net income attributable to owners of the parent.

(注) 1. 連結粗利益=(資金運用収益—(資金調達費用—金銭の信託運用見合費用))+(役務取引等収益+信託報酬—役務取引等費用)
+(特定取引収益—特定取引費用)+(その他業務収益—その他業務費用)

2. 経常利益、親会社株主に帰属する当期純利益の業績予想値を【】内に記載しております。

Reference

(Millions of yen)

	(Japanese)	Nine months ended Dec.31,2025		Nine months ended Dec.31,2024 (B)	(Reference) FY2024
		(A)	(A)-(B)		
Consolidated net business income (before general allowance for loan losses)	連 結 業 務 純 益 (一 般 貸 倒 引 繰 入 前)	75,671	17,514	58,157	60,111
Consolidated net business income	連 結 業 務 純 益	76,235	15,664	60,571	64,036

(Note) Consolidated net business income
= Consolidated gross profit — General and administrative expenses(excluding non-recurrent expense)—Transfer to general allowance for loan losses

(注) 連結業務純益=連結粗利益—営業経費(除く臨時費用分)—一般貸倒引当金繰入額

Number of Consolidated Companies

(Number of companies)

	(Japanese)	As of Dec. 31, 2025		As of Dec.31, 2024 (B)	(Reference) As of Mar. 31, 2025
		(A)	(A)-(B)		
Number of Consolidated Subsidiaries	連 結 子 会 社 数	16	—	16	16
Number of affiliated companies applicable to the equity method	持 分 法 適 用 会 社 数	—	—	—	—

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

	(Japanese)	Nine months ended Dec.31,2025		Nine months ended Dec.31,2024 (B)	(Reference) FY2024
		(A)	(A)-(B)		
Gross business profit	業 務 粗 利 益	157,866	22,718	135,147	164,300
Net interest income	資 金 利 益	154,767	37,303	117,463	161,373
(Of which, gains on cancellation of investment trusts)	(うち 投 信 解 約 損 益)	15,611	13,014	2,596	3,621
Net fees and commissions	役 務 取 引 等 利 益	30,362	893	29,469	39,492
Net trading income	特 定 取 引 利 益	346	102	244	322
Net other business income	そ の 他 業 務 利 益	(27,610)	(15,581)	(12,029)	(36,887)
(Of which, gains/losses on bond transactions)	(うち 国 債 等 債 券 損 益)	(38,342)	(23,310)	(15,032)	(40,462)
Expenses (excluding non-recurrent expense)	経 費 (除く 臨 時 処 理 分)	85,557	4,742	80,814	109,325
Personnel expenses	人 件 費	47,071	3,368	43,702	58,714
Non-personnel expenses	物 件 費	32,891	723	32,168	44,079
Taxes	税 金	5,594	650	4,944	6,531
Net business income (before general allowance for loan losses)	実 質 業 務 純 益	72,309	17,976	54,333	54,975
(excluding gains/losses on bond transactions)	コ ア 業 務 純 益	110,652	41,286	69,365	95,438
(excluding gains on cancellation of investment trusts)	コ ア 業 務 純 益 (除く 投 信 解 約 損 益)	95,041	28,271	66,769	91,816
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	(784)	481	(1,266)	(2,723)
Net business income	業 務 純 益	73,094	17,494	55,600	57,699
Net non-recurrent gains/losses	臨 時 損 益	12,609	3,120	9,489	18,004
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	7,272	1,015	6,257	8,638
Write-off of loans	貸 出 金 償 却	4,723	(890)	5,613	6,566
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	4,663	2,376	2,286	4,295
Losses on sales of loans	貸 出 金 売 却 損	5	5	—	—
Transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	407	309	98	270
Recoveries of written-off claims	償 却 債 権 取 立 益	3,325	987	2,337	3,181
Other	そ の 他	797	200	596	688
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	17,614	5,102	12,512	22,770
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	2,267	(966)	3,233	3,872
Ordinary profit	経 常 利 益	85,698	20,610	65,087	75,700
Extraordinary income/losses	特 別 損 益	2,903	2,948	(44)	(967)
Income before income taxes	税 引 前 四 半 期 純 利 益	88,602	23,559	65,042	74,732
Total income taxes	法 人 税 等 合 計	26,086	6,912	19,174	20,884
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	24,333	8,822	15,510	18,493
Income taxes-deferred	法 人 税 等 調 整 額	1,753	(1,910)	3,663	2,391
Net Income	四 半 期 純 利 益	62,516	16,647	45,868	53,848
Credit related costs (①+②)	与 信 関 係 費 用 (① + ②)	6,487	1,497	4,990	5,915

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	Nine months ended Dec.31,2025		Nine months ended Dec.31,2024 (B)	(Reference) FY2024
		(A)	(A)-(B)		
Gross business profit	業 務 粗 利 益	90,222	13,744	76,478	91,376
Net interest income	資 金 利 益	82,818	13,270	69,548	93,910
(Of which, gains on cancellation of investment trusts)	(うち 投 信 解 約 損 益)	1,803	46	1,756	2,359
Net fees and commissions	役 務 取 引 等 利 益	16,709	551	16,158	21,325
Net trading income	特 定 取 引 利 益	346	102	244	322
Net other business income	そ の 他 業 務 利 益	(9,653)	(180)	(9,472)	(24,181)
(Of which, gains/losses on bond transactions)	(うち 国 債 等 債 券 損 益)	(19,663)	(8,370)	(11,293)	(26,335)
Expenses (excluding non-recurrent expense)	経 費 (除 く 臨 時 処 理 分)	47,963	2,936	45,026	61,391
Personnel expenses	人 件 費	26,208	1,693	24,515	32,673
Non-personnel expenses	物 件 費	18,590	875	17,714	24,961
Taxes	税 金	3,164	367	2,796	3,756
Net business income (before general allowance for loan losses)	実 質 業 務 純 益	42,259	10,807	31,451	29,985
(excluding gains/losses on bond transactions)	コ ア 業 務 純 益	61,922	19,177	42,745	56,321
(excluding gains on cancellation of investment trusts)	コ ア 業 務 純 益 (除 く 投 信 解 約 損 益)	60,119	19,130	40,988	53,961
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	283	577	(294)	(967)
Net business income	業 務 純 益	41,976	10,229	31,746	30,953
Net non-recurrent gains/losses	臨 時 損 益	12,476	3,118	9,358	18,592
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	2,862	(199)	3,061	3,884
Write-off of loans	貸 出 金 償 却	1,812	(908)	2,721	3,166
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	2,356	1,213	1,143	1,744
Losses on sales of loans	貸 出 金 売 却 損	5	5	—	—
Transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	91	(33)	124	246
Recoveries of written-off claims	償 却 債 権 取 立 益	1,848	530	1,317	1,663
Other	そ の 他	444	53	390	391
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	13,426	3,814	9,611	18,853
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	1,912	(895)	2,808	3,624
Ordinary profit	経 常 利 益	54,452	13,347	41,104	49,546
Extraordinary income/losses	特 別 損 益	2,916	2,978	(62)	(768)
Income before income taxes	税 引 前 四 半 期 純 利 益	57,369	16,326	41,042	48,777
Total income taxes	法 人 税 等 合 計	16,944	4,894	12,050	13,538
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	15,849	6,007	9,842	12,159
Income taxes-deferred	法 人 税 等 調 整 額	1,094	(1,112)	2,207	1,379
Net Income	四 半 期 純 利 益	40,424	11,432	28,992	35,239
Credit related costs (①+②)	与 信 関 係 費 用 (① + ②)	3,145	378	2,767	2,917

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	Nine months ended Dec.31,2025		Nine months ended Dec.31,2024 (B)	(Reference) FY2024
		(A)	(A)-(B)		
Gross business profit	業 務 粗 利 益	67,644	8,974	58,669	72,923
Net interest income	資 金 利 益	71,948	24,033	47,915	67,463
(Of which, gains on cancellation of investment trusts)	(うち 投 信 解 約 損 益)	13,807	12,967	839	1,261
Net fees and commissions	役 務 取 引 等 利 益	13,652	341	13,310	18,166
Net trading income	特 定 取 引 利 益	—	—	—	—
Net other business income	そ の 他 業 務 利 益	(17,957)	(15,400)	(2,556)	(12,706)
(Of which, gains/losses on bond transactions)	(うち 国 債 等 債 券 損 益)	(18,679)	(14,940)	(3,739)	(14,127)
Expenses (excluding non-recurrent expense)	経 費 (除 く 臨 時 処 理 分)	37,593	1,805	35,788	47,933
Personnel expenses	人 件 費	20,862	1,675	19,187	26,041
Non-personnel expenses	物 件 費	14,301	(152)	14,453	19,118
Taxes	税 金	2,430	282	2,147	2,774
Net business income (before general allowance for loan losses)	実 質 業 務 純 益	30,050	7,168	22,881	24,989
(excluding gains/losses on bond transactions)	コ ア 業 務 純 益	48,729	22,109	26,620	39,116
(excluding gains on cancellation of investment trusts)	コ ア 業 務 純 益 (除 く 投 信 解 約 損 益)	34,922	9,141	25,780	37,854
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	(1,068)	(96)	(972)	(1,756)
Net business income	業 務 純 益	31,118	7,264	23,853	26,745
Net non-recurrent gains/losses	臨 時 損 益	132	1	131	(588)
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	4,410	1,215	3,195	4,753
Write-off of loans	貸 出 金 償 却	2,910	18	2,892	3,399
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	2,306	1,163	1,143	2,551
Losses on sales of loans	貸 出 金 売 却 損	—	—	—	—
Transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	316	343	(26)	24
Recoveries of written-off claims	償 却 債 権 取 立 益	1,476	456	1,020	1,517
Other	そ の 他	352	146	206	296
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	4,188	1,287	2,901	3,917
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	354	(70)	425	247
Ordinary profit	経 常 利 益	31,245	7,263	23,982	26,154
Extraordinary income/losses	特 別 損 益	(12)	(30)	17	(199)
Income before income taxes	税 引 前 四 半 期 純 利 益	31,232	7,232	24,000	25,955
Total income taxes	法 人 税 等 合 計	9,141	2,017	7,123	7,346
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	8,483	2,815	5,667	6,334
Income taxes-deferred	法 人 税 等 調 整 額	658	(797)	1,456	1,011
Net Income	四 半 期 純 利 益	22,091	5,215	16,876	18,609
Credit related costs (①+②)	与 信 関 係 費 用 (① + ②)	3,342	1,119	2,223	2,997

2. Interest Rate Spread (Domestic operations)

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(%)

	(Japanese)	Nine months ended Dec.31,2025		Nine months ended Dec.31,2024 (B)	(Reference) FY2024
		(A)	(A)-(B)		
Average yield on interest earning assets ①	資金運用利回	1.19	0.39	0.80	0.85
Average yield on loans and bills discounted	貸出金利回	1.16	0.24	0.92	0.95
Average yield on securities	有価証券利回	2.14	1.01	1.13	1.20
Average yield on interest bearing liabilities ②	資金調達原価	0.78	0.19	0.59	0.62
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.18	0.14	0.04	0.06
Average yield on call money and borrowed money	外部負債利回	0.13	0.12	0.01	0.02
Average interest rate spread (①－②)	総資金利鞘	0.41	0.20	0.21	0.23

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(%)

	(Japanese)	Nine months ended Dec.31,2025		Nine months ended Dec.31,2024 (B)	(Reference) FY2024
		(A)	(A)-(B)		
Average yield on interest earning assets ①	資金運用利回	1.07	0.31	0.76	0.79
Average yield on loans and bills discounted	貸出金利回	1.14	0.24	0.90	0.92
Average yield on securities	有価証券利回	1.53	0.47	1.06	1.06
Average yield on interest bearing liabilities ②	資金調達原価	0.74	0.20	0.54	0.57
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.19	0.15	0.04	0.06
Average yield on call money and borrowed money	外部負債利回	0.11	0.10	0.01	0.02
Average interest rate spread (①－②)	総資金利鞘	0.33	0.11	0.22	0.22

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(%)

	(Japanese)	Nine months ended Dec.31,2025		Nine months ended Dec.31,2024 (B)	(Reference) FY2024
		(A)	(A)-(B)		
Average yield on interest earning assets ①	資金運用利回	1.36	0.49	0.87	0.93
Average yield on loans and bills discounted	貸出金利回	1.20	0.25	0.95	0.98
Average yield on securities	有価証券利回	3.19	1.92	1.27	1.47
Average yield on interest bearing liabilities ②	資金調達原価	0.84	0.17	0.67	0.70
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.18	0.14	0.04	0.05
Average yield on call money and borrowed money	外部負債利回	0.20	0.19	0.01	0.03
Average interest rate spread (①－②)	総資金利鞘	0.52	0.32	0.20	0.23

3. Gains and Losses on Securities

(1) Gains and losses on bond transactions

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

	(Japanese)	Nine months ended Dec.31,2025		Nine months ended Dec.31,2024 (B)	(Reference) FY2024
		(A)	(A)-(B)		
Gains/losses on bond transactions	国債等債券損益	(38,342)	(23,310)	(15,032)	(40,462)
Gains on sales	売却益	1,805	1,197	608	612
Gains on redemption	償還益	—	—	—	—
Losses on sales	売却損	40,148	24,507	15,641	41,075
Losses on redemption	償還損	—	—	—	—
Write-offs	償却	—	—	—	—

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	Nine months ended Dec.31,2025		Nine months ended Dec.31,2024 (B)	(Reference) FY2024
		(A)	(A)-(B)		
Gains/losses on bond transactions	国債等債券損益	(19,663)	(8,370)	(11,293)	(26,335)
Gains on sales	売却益	1,060	452	608	612
Gains on redemption	償還益	—	—	—	—
Losses on sales	売却損	20,724	8,822	11,901	26,947
Losses on redemption	償還損	—	—	—	—
Write-offs	償却	—	—	—	—

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	Nine months ended Dec.31,2025		Nine months ended Dec.31,2024 (B)	(Reference) FY2024
		(A)	(A)-(B)		
Gains/losses on bond transactions	国債等債券損益	(18,679)	(14,940)	(3,739)	(14,127)
Gains on sales	売却益	744	744	—	0
Gains on redemption	償還益	—	—	—	—
Losses on sales	売却損	19,424	15,684	3,739	14,127
Losses on redemption	償還損	—	—	—	—
Write-offs	償却	—	—	—	—

(2) Gains and losses related to stocks, etc.

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

	(Japanese)	Nine months ended Dec.31,2025		Nine months ended Dec.31,2024 (B)	(Reference) FY2024
		(A)	(A)-(B)		
Gains/losses related to stocks, etc.	株式等関係損益	17,614	5,102	12,512	22,770
Gains on sales	売却益	18,815	2,116	16,698	27,398
Losses on sales	売却損	1,198	(2,872)	4,071	4,520
Write-offs	償却	1	(112)	114	107

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	Nine months ended Dec.31,2025		Nine months ended Dec.31,2024 (B)	(Reference) FY2024
		(A)	(A)-(B)		
Gains/losses related to stocks, etc.	株式等関係損益	13,426	3,814	9,611	18,853
Gains on sales	売却益	14,515	2,455	12,059	21,727
Losses on sales	売却損	1,087	(1,246)	2,333	2,767
Write-offs	償却	1	(112)	114	107

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	Nine months ended Dec.31,2025		Nine months ended Dec.31,2024 (B)	(Reference) FY2024
		(A)	(A)-(B)		
Gains/losses related to stocks, etc.	株式等関係損益	4,188	1,287	2,901	3,917
Gains on sales	売却益	4,300	(339)	4,639	5,670
Losses on sales	売却損	111	(1,626)	1,738	1,753
Write-offs	償却	—	—	—	—

4. Unrealized Valuation Gains (Losses)

【Mebuki Financial Group, Inc. (Consolidated basis)】

(Millions of yen)

		As of Dec. 31, 2025					As of Sep. 30, 2025			
		Carrying Amount	Unrealized valuation gains (losses)				Carrying Amount	Unrealized valuation gains (losses)		
			(A)	(A)-(B)	Valuation gains	Valuation losses		(B)	Valuation gains	Valuation losses
Held-to-maturity	満期保有目的	226,705	(13,552)	(4,679)	5	13,558	221,664	(8,873)	19	8,892
Bonds	債券	226,705	(13,552)	(4,679)	5	13,558	221,664	(8,873)	19	8,892
Others	その他	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	3,723,309	64,415	(4,093)	243,199	178,783	3,905,273	68,509	212,597	144,088
Stocks	株式	280,578	161,843	21,697	162,165	321	257,614	140,146	140,476	330
Bonds	債券	2,074,879	(168,112)	(39,452)	1	168,114	2,240,461	(128,660)	15	128,675
Others	その他	1,367,852	70,685	13,661	81,032	10,347	1,407,198	57,023	72,105	15,081
Total	合計	3,950,015	50,862	(8,773)	243,204	192,341	4,126,938	59,636	212,617	152,980
Stocks	株式	280,578	161,843	21,697	162,165	321	257,614	140,146	140,476	330
Bonds	債券	2,301,585	(181,665)	(44,131)	7	181,673	2,462,126	(137,533)	34	137,568
Others	その他	1,367,852	70,685	13,661	81,032	10,347	1,407,198	57,023	72,105	15,081

(Note) 1. "Available-for-sale" is valued at market price. Consequently, figures in the above table show the differences between the acquisition cost and the balance sheet amount.

2. In addition to securities, figures in the above include negotiable certificates of deposit recognized as "Cash and due from banks".

(注) 1. 「その他有価証券」については時価評価しておりますので、上記の表上は、貸借対照表計上額と取得価額との差額を計上しております。

2. 「有価証券」のほか、「現金預け金」中の譲渡性預け金も含めております。

【Deferred gains (losses) on hedges corresponding to available-for-sale securities】

Derivatives are used to reduce the risk of market value fluctuations of securities.

有価証券の時価変動リスクを低減する目的で、デリバティブを使用しております。

(Millions of yen)

		As of Dec. 31, 2025		As of Sep. 30, 2025
		Unrealized valuation gains (losses)		Unrealized valuation gains (losses)
		(A)	(A)-(B)	(B)
Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)	合計	97,217	36,798	60,418
The Joyo Bank, Ltd. (Non-consolidated basis)	常陽銀行 (単体)	51,108	20,696	30,411
Hedges for stocks	株式に対するヘッジ	(2,287)	(1,457)	(829)
Hedges for bonds	債券に対するヘッジ	48,300	20,572	27,728
Hedges for others (foreign bonds)	その他(外国債券)に対するヘッジ	5,094	1,582	3,512
The Ashikaga Bank, Ltd. (Non-consolidated basis)	足利銀行 (単体)	46,108	16,101	30,006
Hedges for stocks	株式に対するヘッジ	—	—	—
Hedges for bonds	債券に対するヘッジ	46,108	16,101	30,006
Hedges for others (foreign bonds)	その他(外国債券)に対するヘッジ	—	—	—

Net unrealized valuation gains (losses) on available-for-sale securities, after considering the effect of deferred gains (losses) on hedges

繰延ヘッジ損益考慮後のその他有価証券の評価損益

(Millions of yen)

		Mebuki Financial Group, Inc. (Consolidated basis)		
		As of Dec. 31, 2025		As of Sep. 30, 2025
		Unrealized valuation gains (losses)		Unrealized valuation gains (losses)
		(A)	(A)-(B)	(B)
Available-for-sale (After considering hedging)	その他有価証券 (ヘッジ考慮後)	161,633	32,705	128,928
Stocks	株式	159,556	20,239	139,316
Bonds	債券	(73,703)	(2,778)	(70,925)
Others	その他	75,780	15,243	60,536

(Millions of yen)

		Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)		The Joyo Bank, Ltd. (Non-consolidated basis)		The Ashikaga Bank, Ltd. (Non-consolidated basis)	
		As of Dec. 31, 2025		As of Dec. 31, 2025		As of Dec. 31, 2025	
		Unrealized valuation gains (losses)		Unrealized valuation gains (losses)		Unrealized valuation gains (losses)	
		(A)	(A)-(B)	(A)	(A)-(B)	(A)	(A)-(B)
		(B)	(B)	(B)	(B)	(B)	(B)
Available-for-sale (After considering hedging)	その他有価証券 (ヘッジ考慮後)	175,880	32,449	146,271	26,380	29,609	6,068
Stocks	株式	170,505	20,221	139,914	17,419	30,591	2,801
Bonds	債券	(71,659)	(2,943)	(38,875)	(5,320)	(32,783)	2,377
Others	その他	77,033	15,171	45,232	14,281	31,800	889

Unrealized Valuation Gains (Losses)

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

		As of Dec. 31, 2025					As of Sep. 30, 2025			
		Carrying Amount	Unrealized valuation gains (losses)				Carrying Amount	Unrealized valuation gains (losses)		
			(A)	(A)-(B)	Valuation gains	Valuation losses		(B)	Valuation gains	Valuation losses
Held-to-maturity	満期保有目的	216,148	(9,504)	(4,924)	1,268	10,772	210,854	(4,580)	1,899	6,479
Bonds	債券	216,148	(9,504)	(4,924)	1,268	10,772	210,854	(4,580)	1,899	6,479
Others	その他	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	3,722,951	78,662	(4,349)	255,282	176,619	3,904,921	83,012	224,692	141,680
Stocks	株式	280,220	172,793	21,679	173,045	252	257,261	151,113	151,422	308
Bonds	債券	2,074,879	(166,068)	(39,617)	1	166,070	2,240,461	(126,451)	110	126,562
Others	その他	1,367,852	71,938	13,589	82,235	10,297	1,407,198	58,349	73,159	14,809
Total	合計	3,939,100	69,158	(9,273)	256,550	187,392	4,115,775	78,432	226,592	148,160
Stocks	株式	280,220	172,793	21,679	173,045	252	257,261	151,113	151,422	308
Bonds	債券	2,291,027	(175,573)	(44,542)	1,269	176,842	2,451,315	(131,031)	2,010	133,041
Others	その他	1,367,852	71,938	13,589	82,235	10,297	1,407,198	58,349	73,159	14,809

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

		As of Dec. 31, 2025					As of Sep. 30, 2025			
		Carrying Amount	Unrealized valuation gains (losses)				Carrying Amount	Unrealized valuation gains (losses)		
			(A)	(A)-(B)	Valuation gains	Valuation losses		(B)	Valuation gains	Valuation losses
Held-to-maturity	満期保有目的	79,413	(1,415)	(342)	1	1,416	79,526	(1,073)	16	1,089
Bonds	債券	79,413	(1,415)	(342)	1	1,416	79,526	(1,073)	16	1,089
Others	その他	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	2,475,042	95,162	5,683	190,777	95,614	2,533,012	89,478	161,025	71,546
Stocks	株式	241,021	142,201	18,877	142,447	246	220,831	123,323	123,550	227
Bonds	債券	1,348,956	(87,176)	(25,892)	—	87,176	1,445,195	(61,284)	1	61,285
Others	その他	885,064	40,137	12,699	48,329	8,191	866,985	27,438	37,473	10,034
Total	合計	2,554,455	93,746	5,341	190,778	97,031	2,612,539	88,404	161,041	72,636
Stocks	株式	241,021	142,201	18,877	142,447	246	220,831	123,323	123,550	227
Bonds	債券	1,428,370	(88,592)	(26,234)	1	88,593	1,524,722	(62,357)	17	62,374
Others	その他	885,064	40,137	12,699	48,329	8,191	866,985	27,438	37,473	10,034

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

		As of Dec. 31, 2025					As of Sep. 30, 2025			
		Carrying Amount	Unrealized valuation gains (losses)				Carrying Amount	Unrealized valuation gains (losses)		
			(A)	(A)-(B)	Valuation gains	Valuation losses		(B)	Valuation gains	Valuation losses
Held-to-maturity	満期保有目的	136,734	(8,088)	(4,582)	1,267	9,356	131,327	(3,506)	1,883	5,389
Bonds	債券	136,734	(8,088)	(4,582)	1,267	9,356	131,327	(3,506)	1,883	5,389
Others	その他	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	1,247,909	(16,499)	(10,033)	64,505	81,004	1,371,908	(6,466)	63,667	70,133
Stocks	株式	39,199	30,591	2,801	30,597	5	36,430	27,790	27,871	81
Bonds	債券	725,922	(78,891)	(13,724)	1	78,893	795,265	(65,167)	109	65,276
Others	その他	482,787	31,800	889	33,906	2,105	540,212	30,910	35,686	4,775
Total	合計	1,384,644	(24,588)	(14,615)	65,772	90,360	1,503,236	(9,972)	65,551	75,523
Stocks	株式	39,199	30,591	2,801	30,597	5	36,430	27,790	27,871	81
Bonds	債券	862,657	(86,980)	(18,307)	1,268	88,249	926,593	(68,673)	1,993	70,666
Others	その他	482,787	31,800	889	33,906	2,105	540,212	30,910	35,686	4,775

5. Status of Disclosed Claims under the Financial Revitalization Law and Risk-monitored Loans

【Mebuki Financial Group, Inc. (Consolidated basis)】

(Millions of yen)

	(Japanese)	As of Dec. 31, 2025			As of Dec. 31, 2024 (B)	As of Sep. 30, 2025 (C)
		(A)	(A)-(B)	(A)-(C)		
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	13,023	(714)	(561)	13,738	13,584
Doubtful claims	危険債権	139,097	(699)	2,239	139,797	136,858
Claims requiring monitoring	要管理債権	22,858	(5,225)	(363)	28,083	23,221
Loans past due 3 month or more	三月以上延滞債権	226	106	156	120	70
Restructured loans	貸出条件緩和債権	22,631	(5,332)	(519)	27,963	23,150
Total risk-monitored loans ①	開示債権合計 (1)	174,979	(6,639)	1,315	181,619	173,664
Normal Borrowers	正常債権	13,622,950	717,958	536,986	12,904,991	13,085,963
Total Amount of Loans ②	貸出金等残高（総与信残高）(2)	13,797,929	711,319	538,302	13,086,610	13,259,627
Ratio toward total amount of loans	貸出金等残高比					
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	0.09%	(0.01%)	(0.01%)	0.10%	0.10%
Doubtful claims	危険債権	1.00%	(0.06%)	(0.03%)	1.06%	1.03%
Claims requiring monitoring	要管理債権	0.16%	(0.05%)	(0.01%)	0.21%	0.17%
Loans past due 3 month or more	三月以上延滞債権額	0.00%	0.00%	0.00%	0.00%	0.00%
Restructured loans	貸出条件緩和債権額	0.16%	(0.05%)	(0.01%)	0.21%	0.17%
Ratio of Disclosed claims toward total loans (①/②)	貸出金等残高に占める比率 (1)/(2)	1.26%	(0.12%)	(0.04%)	1.38%	1.30%

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	As of Dec. 31, 2025			As of Dec. 31, 2024 (B)	As of Sep. 30, 2025 (C)
		(A)	(A)-(B)	(A)-(C)		
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	4,738	(483)	(707)	5,221	5,445
Doubtful claims	危険債権	73,544	(9)	2,304	73,554	71,240
Claims requiring monitoring	要管理債権	6,918	(2,543)	1,274	9,462	5,643
Loans past due 3 month or more	三月以上延滞債権	86	27	65	58	21
Restructured loans	貸出条件緩和債権	6,831	(2,571)	1,209	9,403	5,622
Total risk-monitored loans ①	開示債権合計 (1)	85,201	(3,036)	2,871	88,238	82,329
Normal Borrowers	正常債権	8,088,231	501,653	450,873	7,586,577	7,637,357
Total Amount of Loans ②	貸出金等残高（総与信残高）(2)	8,173,432	498,616	453,745	7,674,815	7,719,687
Ratio toward total amount of loans	貸出金等残高比					
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	0.05%	(0.01%)	(0.02%)	0.06%	0.07%
Doubtful claims	危険債権	0.89%	(0.06%)	(0.03%)	0.95%	0.92%
Claims requiring monitoring	要管理債権	0.08%	(0.04%)	0.01%	0.12%	0.07%
Loans past due 3 month or more	三月以上延滞債権額	0.00%	0.00%	0.00%	0.00%	0.00%
Restructured loans	貸出条件緩和債権額	0.08%	(0.04%)	0.01%	0.12%	0.07%
Ratio of Disclosed claims toward total loans (①/②)	貸出金等残高に占める比率 (1)/(2)	1.04%	(0.10%)	(0.02%)	1.14%	1.06%

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	As of Dec. 31, 2025			As of Dec. 31, 2024 (B)	As of Sep. 30, 2025 (C)
		(A)	(A)-(B)	(A)-(C)		
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	7,501	(215)	23	7,716	7,478
Doubtful claims	危険債権	65,544	(677)	(63)	66,221	65,607
Claims requiring monitoring	要管理債権	15,939	(2,681)	(1,601)	18,621	17,541
Loans past due 3 month or more	三月以上延滞債権	140	78	126	61	13
Restructured loans	貸出条件緩和債権	15,799	(2,760)	(1,728)	18,559	17,528
Total risk-monitored loans ①	開示債権合計 (1)	88,985	(3,573)	(1,641)	92,558	90,627
Normal Borrowers	正常債権	5,696,668	219,044	87,948	5,477,624	5,608,719
Total Amount of Loans ②	貸出金等残高（総与信残高）(2)	5,785,653	215,470	86,306	5,570,183	5,699,346
Ratio toward total amount of loans	貸出金等残高比					
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	0.12%	(0.01%)	(0.01%)	0.13%	0.13%
Doubtful claims	危険債権	1.13%	(0.05%)	(0.02%)	1.18%	1.15%
Claims requiring monitoring	要管理債権	0.27%	(0.06%)	(0.03%)	0.33%	0.30%
Loans past due 3 month or more	三月以上延滞債権額	0.00%	0.00%	0.00%	0.00%	0.00%
Restructured loans	貸出条件緩和債権額	0.27%	(0.06%)	(0.03%)	0.33%	0.30%
Ratio of Disclosed claims toward total loans (①/②)	貸出金等残高に占める比率 (1)/(2)	1.53%	(0.13%)	(0.06%)	1.66%	1.59%

6. Loans and Deposits

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

		(Japanese)	As of Dec. 31, 2025			As of Dec. 31, 2024 (B)	As of Sep. 30, 2025 (C)
			(A)	(A)-(B)	(A)-(C)		
Deposits	(Term-end balance)	預 金 (末 残)	17,641,300	162,988	241,720	17,478,312	17,399,579
	(Average balance)	預 金 (平 残)	17,461,799	95,890	(15,747)	17,365,909	17,477,547
Loans and bills discounted	(Term-end balance)	貸 出 金 (末 残)	13,787,334	722,716	538,898	13,064,617	13,248,435
	(Average balance)	貸 出 金 (平 残)	13,317,625	569,175	119,385	12,748,449	13,198,239

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

		(Japanese)	As of Dec. 31, 2025			As of Dec. 31, 2024 (B)	As of Sep. 30, 2025 (C)
			(A)	(A)-(B)	(A)-(C)		
Deposits	(Term-end balance)	預 金 (末 残)	10,584,337	96,522	178,363	10,487,815	10,405,974
	(Average balance)	預 金 (平 残)	10,483,230	37,093	(7,972)	10,446,136	10,491,202
Loans and bills discounted	(Term-end balance)	貸 出 金 (末 残)	8,076,328	505,430	451,302	7,570,897	7,625,025
	(Average balance)	貸 出 金 (平 残)	7,734,830	353,626	74,786	7,381,204	7,660,043

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

		(Japanese)	As of Dec. 31, 2025			As of Dec. 31, 2024 (B)	As of Sep. 30, 2025 (C)
			(A)	(A)-(B)	(A)-(C)		
Deposits	(Term-end balance)	預 金 (末 残)	7,056,962	66,465	63,357	6,990,496	6,993,605
	(Average balance)	預 金 (平 残)	6,978,569	58,796	(7,775)	6,919,772	6,986,345
Loans and bills discounted	(Term-end balance)	貸 出 金 (末 残)	5,711,006	217,285	87,596	5,493,720	5,623,409
	(Average balance)	貸 出 金 (平 残)	5,582,795	215,549	44,599	5,367,245	5,538,195

7. Consumer loans / Loans to SMEs

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

		(Japanese)	As of Dec. 31, 2025			As of Dec. 31, 2024 (B)	As of Sep. 30, 2025 (C)
			(A)	(A)-(B)	(A)-(C)		
Consumer loans		消 費 者 ロ ー ン 残 高	5,313,377	123,505	36,003	5,189,872	5,277,373
	Of which, housing-related loans	うち住宅関連ローン残高	5,028,591	95,201	30,076	4,933,389	4,998,515
	Housing loans	住 宅 ロ ー ン 残 高	4,232,441	106,946	34,697	4,125,495	4,197,743
	Apartment loans	ア パ ー ト ロ ー ン 残 高	795,043	(11,519)	(4,572)	806,563	799,616
	Asset building loans	資 産 形 成 ロ ー ン 残 高	1,106	(224)	(49)	1,331	1,155
Loans to SME and Individual customers (SMEs)		中 小 企 業 等 貸 出 金 残 高	9,589,233	340,261	131,336	9,248,971	9,457,897
Ratio of loans to SMEs		中 小 企 業 等 貸 出 比 率	69.55%	(1.24%)	(1.83%)	70.79%	71.38%

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

		(Japanese)	As of Dec. 31, 2025			As of Dec. 31, 2024 (B)	As of Sep. 30, 2025 (C)
			(A)	(A)-(B)	(A)-(C)		
Consumer loans		消 費 者 ロ ー ン 残 高	2,933,431	82,498	26,428	2,850,932	2,907,003
	Of which, housing-related loans	うち住宅関連ローン残高	2,772,990	68,353	23,479	2,704,636	2,749,510
	Housing loans	住 宅 ロ ー ン 残 高	2,148,851	81,752	27,332	2,067,098	2,121,519
	Apartment loans	ア パ ー ト ロ ー ン 残 高	623,032	(13,174)	(3,803)	636,206	626,836
	Asset building loans	資 産 形 成 ロ ー ン 残 高	1,106	(224)	(49)	1,331	1,155
Loans to SME and Individual customers (SMEs)		中 小 企 業 等 貸 出 金 残 高	5,185,670	242,100	84,704	4,943,570	5,100,966
Ratio of loans to SMEs		中 小 企 業 等 貸 出 比 率	64.20%	(1.09%)	(2.69%)	65.29%	66.89%

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

		(Japanese)	As of Dec. 31, 2025			As of Dec. 31, 2024 (B)	As of Sep. 30, 2025 (C)
			(A)	(A)-(B)	(A)-(C)		
Consumer loans		消 費 者 ロ ー ン 残 高	2,379,945	41,006	9,575	2,338,939	2,370,370
	Of which, housing-related loans	うち住宅関連ローン残高	2,255,601	26,848	6,596	2,228,753	2,249,004
	Housing loans	住 宅 ロ ー ン 残 高	2,083,590	25,193	7,365	2,058,396	2,076,224
	Apartment loans	ア パ ー ト ロ ー ン 残 高	172,011	1,654	(768)	170,356	172,779
Loans to SME and Individual customers (SMEs)		中 小 企 業 等 貸 出 金 残 高	4,403,562	98,161	46,631	4,305,401	4,356,930
Ratio of loans to SMEs		中 小 企 業 等 貸 出 比 率	77.10%	(1.26%)	(0.37%)	78.36%	77.47%