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November 14, 2025

Consolidated Financial Results for the Six Months Ended September 30, 2025 (Under Japanese GAAP)



Company name: The Yamanashi Chuo Bank, Ltd.

Listing: Tokyo Stock Exchange

Securities code: 8360

URL: <https://www.yamanashibank.co.jp/>

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Scheduled date to file semi-annual securities report: November 19, 2025

Scheduled date to commence dividend payments: December 3, 2025

Trading accounts: None

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: Yes (for institutional investors)

President

Managing Executive Officer and General Manager of Corporate Planning Division

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

1. Consolidated financial results for the six months ended September 30, 2025 (from April 1, 2025 to September 30, 2025)

(1) Consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Six months ended September 30, 2025	36,427	30.4	6,047	38.5	4,371	41.6
September 30, 2024	27,918	(3.0)	4,364	31.4	3,085	11.5

Note: Comprehensive income For the six months ended September 30, 2025: ¥ 19,501 million [-%]
For the six months ended September 30, 2024: ¥ (2,038) million [-%]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Six months ended September 30, 2025	142.83	142.70
September 30, 2024	101.28	101.18

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
	Millions of yen	Millions of yen	%
As of September 30, 2025	4,588,010	231,473	5.0
March 31, 2025	4,527,011	213,241	4.6

Reference: Equity

As of September 30, 2025: ¥ 230,916 million

As of March 31, 2025: ¥ 212,736 million

(Note) “Equity-to-asset ratio” is calculated by dividing (total net assets at the end of period – share acquisition rights at the end of period – non-controlling interests at the end of period) by the total assets at the end of period.

This “Equity-to-asset ratio” is not the regulatory capital ratio provided for in the public notice pertaining to regulatory capital ratio.

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2025	-	32.00	-	44.00	76.00
Fiscal year ending March 31, 2026	-	59.00			
Fiscal year ending March 31, 2026 (Forecast)			-	59.00	118.00

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

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

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Full year	12,900	21.4	9,000	17.3	293.70

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

* Notes

(1) Significant changes in the scope of consolidation during the period: Yes

Newly included: 1 company (Company name) Yamanashi Regional Design Co., Ltd.

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

- (i) Changes in accounting policies due to revisions to accounting standards and other regulations: None
- (ii) Changes in accounting policies due to other reasons: None
- (iii) Changes in accounting estimates: None
- (iv) Restatement: None

(3) Number of issued shares (common shares)

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

As of September 30, 2025	32,783,000 shares
As of March 31, 2025	32,783,000 shares

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

As of September 30, 2025	2,139,550 shares
As of March 31, 2025	2,208,145 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2025	30,606,203 shares
Six months ended September 30, 2024	30,463,037 shares

*The Bank has introduced a Trust-based Employee Shareholding Incentive Plan (the “Plan”). The number of treasury shares at the end of the period includes shares of the Bank held by the Plan (583,400 shares as of September 30, 2025 and 635,000 shares as of March 31, 2025). In the calculation of the average number of shares outstanding during the year, the average number of shares held by the Plan (609,305 shares during the six months ended September 30, 2025 and 729,868 shares during the six months ended September 30, 2024) is included as the treasury shares to be deducted.

Overview of non-consolidated financial results

1. Non-consolidated financial results for the six months ended September 30, 2025 (from April 1, 2025 to September 30, 2025)

(1) Non-consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2025	33,278	33.3	5,979	44.2	4,519	48.5
September 30, 2024	24,961	(4.4)	4,144	37.7	3,043	15.7

	Basic earnings per share
Six months ended	Yen
September 30, 2025	147.67
September 30, 2024	99.89

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2025	4,566,682	213,129	4.6
March 31, 2025	4,506,110	194,716	4.3

Reference: Equity

As of September 30, 2025: ¥ 213,081 million

As of March 31, 2025: ¥ 194,668 million

(Note) “Equity-to-asset ratio” is calculated by dividing (total net assets at the end of period – share acquisition rights at the end of period – non-controlling interests at the end of period) by the total assets at the end of period.

This “Equity-to-asset ratio” is not the regulatory capital ratio provided for in the public notice pertaining to regulatory capital ratio.

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

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Full year	12,200	24.6	8,800	22.2	287.17

* Semi-annual financial results reports are exempt from interim audit conducted by certified public accountants or an audit firm.

* Proper use of earnings forecasts, and other special matters

• Forecasts of financial results described in this document are based on information available to the Bank as of the date of this document’s release, and actual results may differ due to changes in the circumstances and other factors.

• As the Bank qualifies as a company engaged in specified business (a company conducting business as defined in Article 18, Paragraph 2 of the Cabinet Office Order on Disclosure of Corporate Affairs), it prepares type 2 semi-annual consolidated financial statements and type 2 semi-annual non-consolidated financial statements for the second quarter accounting period.

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1. Qualitative Information on Semi-annual Financial Results

(1) Explanation of Consolidated Operating Results

During the first six months under review, the Japanese economy remained on a moderate recovery trend. While production remained within a flat range due to the impact of U.S. trade policies and slowing external demand, personal consumption continued to show signs of recovery, supported by improvements in employment and income conditions, and capital investment also showed solid performance, supported by firm investment sentiment.

Regarding the financial situation during this period, amid exchange rates remaining within a flat range, the Nikkei Stock Average continued its upward trend against the backdrop of U.S. interest rate cut expectations and improving corporate earnings, surpassing 45,000 yen near the end of the period to set a new all-time high.

In the Yamanashi Prefecture economy, the number of international tourists remained strong, and improvement in the tourism-related sector gained momentum. However, in terms of production, signs of weakness were seen in some sectors of the machinery industry such as semiconductor manufacturing equipment and automotive parts. Also on the demand side, personal consumption lacked momentum as prolonged high prices heightened people's awareness of protecting their livelihoods, and a cautious stance toward capital investment was observed as well. Overall, the recovery trend appeared to have lost momentum.

Regarding the operating results for the first six months under review, ordinary income increased by 8,508 million yen year on year to 36,427 million yen, due to increases in interest on loans, interest and dividends on securities, and gain on sale of bonds.

Ordinary expenses increased by 6,825 million yen year on year to 30,379 million yen, primarily due to increases in interest on deposits, etc. and loss on redemption of bonds.

As a result, ordinary profit increased by 1,683 million yen year on year to 6,047 million yen. Profit attributable to owners of the parent increased by 1,286 million yen year on year to 4,371 million yen.

(2) Explanation of Consolidated Financial Position

Regarding changes in key accounts, total deposits, including negotiable certificates of deposit, increased by 172.9 billion yen from March 31, 2025 to 3,792.4 billion yen, mainly due to an increase in public deposits.

Loans increased by 102.6 billion yen from March 31, 2025 to 2,851.5 billion yen, mainly due to an increase in corporate and consumer loans.

Securities increased by 23.8 billion yen from March 31, 2025 to 1,142.6 billion yen, mainly due to an increase in JGBs.

(3) Explanation of Consolidated Financial Results Forecast and Other Forward-looking Information

The full-year financial results forecast for the fiscal year ending March 31, 2026, announced on May 13, 2025, has been revised as follows, based on the financial results for the first six months under review and other factors. In addition, the Bank has also revised the interim dividend and year-end dividend forecast. For details, please refer to the "Notice Concerning Revisions to Financial Results Forecasts, Determination of Dividends of Surplus (Interim Dividend, Increased Dividend), and Revision to Year-end Dividend Forecast (Increased Dividend)" announced today (November 14, 2025).

(Millions of yen)

	Consolidated financial results forecast		Non-consolidated financial results forecast		
	Ordinary profit	Profit attributable to owners of parent	Ordinary profit	Net income	Core net business profit (ex. gain on cancellation of investment trusts)
Previous forecast	12,400	8,400	11,900	8,200	13,700
Revised forecast	12,900	9,000	12,200	8,800	16,600
Change	500	600	300	600	2,900

2.Semi-annual Consolidated Financial Statements and Primary Notes

(1) Semi-annual Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Assets		
Cash and due from banks	554,863	486,782
Call loans and bills bought	206	1,811
Monetary claims bought	17,190	12,533
Trading securities	-	20
Money held in trust	6,696	7,107
Securities	1,118,735	1,142,624
Loans and bills discounted	2,748,878	2,851,510
Foreign exchanges	2,837	1,664
Other assets	23,671	34,018
Tangible fixed assets	21,482	21,430
Intangible fixed assets	4,272	3,948
Retirement benefit asset	26,935	27,364
Deferred tax assets	4,551	381
Customers' liabilities for acceptances and guarantees	6,609	6,351
Allowance for loan losses	(9,920)	(9,538)
Total assets	4,527,011	4,588,010
Liabilities		
Deposits	3,547,334	3,712,489
Negotiable certificates of deposit	72,144	79,929
Cash collateral received for securities lent	145,897	-
Borrowed money	493,584	498,193
Foreign exchanges	168	618
Other liabilities	41,447	49,812
Provision for bonuses	1,946	1,922
Provision for bonuses for directors (and other officers)	50	32
Provision for retirement benefits for directors (and other officers)	11	4
Provision for reimbursement of deposits	156	132
Provision for contingent loss	131	106
Deferred tax liabilities	4,286	6,942
Acceptances and guarantees	6,609	6,351
Total liabilities	4,313,769	4,356,537
Net assets		
Share capital	15,400	15,400
Capital surplus	10,031	10,056
Retained earnings	183,559	186,557
Treasury shares	(2,722)	(2,643)
Total shareholders' equity	206,267	209,370
Valuation difference on available-for-sale securities	(2,763)	10,647
Deferred gains or losses on hedges	291	2,220
Remeasurements of defined benefit plans	8,940	8,676
Total accumulated other comprehensive income	6,468	21,545
Share acquisition rights	48	48
Non-controlling interests	457	509
Total net assets	213,241	231,473
Total liabilities and net assets	4,527,011	4,588,010

(2) Semi-annual Consolidated Statements of Income and Comprehensive Income
Semi-annual Consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Ordinary income	27,918	36,427
Interest income	16,785	23,469
Interest on loans and discounts	11,796	16,147
Interest and dividends on securities	4,038	5,733
Fees and commissions	5,936	5,884
Other ordinary income	2,953	4,399
Other income	2,244	2,673
Ordinary expenses	23,554	30,379
Interest expenses	673	4,507
Interest on deposits	562	3,431
Fees and commissions payments	1,351	1,676
Other ordinary expenses	7,164	9,998
General and administrative expenses	13,555	14,022
Other expenses	808	173
Ordinary profit	4,364	6,047
Extraordinary income	20	158
Gain on disposal of non-current assets	20	158
Extraordinary losses	22	106
Loss on disposal of non-current assets	22	105
Impairment losses	0	0
Profit before income taxes	4,362	6,100
Income taxes - current	968	1,848
Income taxes - deferred	284	(126)
Total income taxes	1,253	1,721
Profit	3,108	4,379
Profit attributable to non-controlling interests	23	7
Profit attributable to owners of parent	3,085	4,371

Semi-annual Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Profit	3,108	4,379
Other comprehensive income	(5,146)	15,121
Valuation difference on available-for-sale securities	(4,984)	13,456
Deferred gains or losses on hedges	(57)	1,929
Remeasurements of defined benefit plans, net of tax	(104)	(263)
Comprehensive income	(2,038)	19,501
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(1,988)	19,448
Comprehensive income attributable to non-controlling interests	(49)	52

(3) Semi-annual Consolidated Statement of Changes in Equity

For the six months ended September 30, 2024

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	15,400	9,893	177,854	(2,897)	200,251
Changes during period					
Dividends of surplus			(966)		(966)
Profit attributable to owners of parent			3,085		3,085
Purchase of treasury shares				(0)	(0)
Disposal of treasury shares		16		104	120
Net changes in items other than shareholders' equity					
Total changes during period	-	16	2,118	103	2,238
Balance at end of period	15,400	9,909	179,973	(2,793)	202,489

	Accumulated other comprehensive income				Share acquisition rights	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	11,723	-	5,371	17,095	54	900	218,301
Changes during period							
Dividends of surplus							(966)
Profit attributable to owners of parent							3,085
Purchase of treasury shares							(0)
Disposal of treasury shares							120
Net changes in items other than shareholders' equity	(4,911)	(57)	(104)	(5,073)	(6)	(50)	(5,130)
Total changes during period	(4,911)	(57)	(104)	(5,073)	(6)	(50)	(2,892)
Balance at end of period	6,811	(57)	5,267	12,021	48	850	215,409

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	15,400	10,031	183,559	(2,722)	206,267
Changes during period					
Dividends of surplus			(1,373)		(1,373)
Profit attributable to owners of parent			4,371		4,371
Purchase of treasury shares				(0)	(0)
Disposal of treasury shares		24		80	104
Net changes in items other than shareholders' equity					
Total changes during period	-	24	2,998	79	3,102
Balance at end of period	15,400	10,056	186,557	(2,643)	209,370

	Accumulated other comprehensive income				Share acquisition rights	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	(2,763)	291	8,940	6,468	48	457	213,241
Changes during period							
Dividends of surplus							(1,373)
Profit attributable to owners of parent							4,371
Purchase of treasury shares							(0)
Disposal of treasury shares							104
Net changes in items other than shareholders' equity	13,411	1,929	(263)	15,077		51	15,129
Total changes during period	13,411	1,929	(263)	15,077	-	51	18,231
Balance at end of period	10,647	2,220	8,676	21,545	48	509	231,473

(4) Notes on Going Concern Assumption

Not applicable.

3.Semi-annual Non-consolidated Financial Statements and Primary Notes

(1) Semi-annual Non-consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Assets		
Cash and due from banks	554,777	486,779
Call loans	206	1,811
Monetary claims bought	13,598	9,072
Trading securities	-	20
Money held in trust	6,696	7,107
Securities	1,119,912	1,143,607
Loans and bills discounted	2,760,066	2,864,563
Foreign exchanges	2,837	1,664
Other assets	5,859	13,655
Other	5,859	13,655
Tangible fixed assets	21,379	21,314
Intangible fixed assets	4,244	3,905
Prepaid pension costs	13,912	14,725
Deferred tax assets	4,260	-
Customers' liabilities for acceptances and guarantees	6,609	6,351
Allowance for loan losses	(8,251)	(7,895)
Total assets	4,506,110	4,566,682
Liabilities		
Deposits	3,548,939	3,713,803
Negotiable certificates of deposit	79,944	87,229
Cash collateral received for securities lent	145,897	-
Borrowed money	490,821	495,767
Foreign exchanges	168	618
Other liabilities	36,795	44,994
Income taxes payable	1,459	1,127
Lease liabilities	1,086	1,066
Other	34,249	42,800
Provision for bonuses	1,896	1,865
Provision for bonuses for directors (and other officers)	33	24
Provision for reimbursement of deposits	156	132
Provision for contingent loss	131	106
Deferred tax liabilities	-	2,659
Acceptances and guarantees	6,609	6,351
Total liabilities	4,311,394	4,353,552

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Net assets		
Share capital	15,400	15,400
Capital surplus	8,320	8,344
Legal capital surplus	8,287	8,287
Other capital surplus	32	57
Retained earnings	176,371	179,517
Legal retained earnings	9,405	9,405
Other retained earnings	166,965	170,112
Reserve for tax purpose reduction entry of non-current assets	210	210
General reserve	156,101	161,101
Retained earnings brought forward	10,654	8,800
Treasury shares	(2,722)	(2,643)
Total shareholders' equity	197,368	200,618
Valuation difference on available-for-sale securities	(2,991)	10,241
Deferred gains or losses on hedges	291	2,220
Total valuation and translation adjustments	(2,699)	12,462
Share acquisition rights	48	48
Total net assets	194,716	213,129
Total liabilities and net assets	4,506,110	4,566,682

(2) Semi-annual Non-consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Ordinary income	24,961	33,278
Interest income	17,043	24,073
Interest on loans and discounts	11,819	16,181
Interest and dividends on securities	4,276	6,305
Fees and commissions	5,195	5,135
Other ordinary income	587	1,547
Other income	2,134	2,522
Ordinary expenses	20,817	27,299
Interest expenses	698	4,531
Interest on deposits	562	3,433
Fees and commissions payments	1,513	1,885
Other ordinary expenses	5,081	7,473
General and administrative expenses	12,745	13,275
Other expenses	778	134
Ordinary profit	4,144	5,979
Extraordinary income	20	158
Gain on disposal of non-current assets	20	158
Extraordinary losses	22	106
Loss on disposal of non-current assets	22	105
Impairment losses	0	0
Profit before income taxes	4,141	6,031
Income taxes - current	810	1,545
Income taxes - deferred	288	(33)
Total income taxes	1,098	1,512
Profit	3,043	4,519

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

(Millions of yen)

	Shareholders' equity								
	Share capital	Capital surplus			Retained earnings				
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings			
						Reserve for tax purpose reduction entry of non-current assets	Reserve for special account for tax purpose reduction entry of non-current assets	General reserve	Retained earnings brought forward
Balance at beginning of period	15,400	8,287	16	8,303	9,405	204	8	152,101	9,417
Changes during period									
Dividends of surplus									(966)
Profit									3,043
Provision of reserve for tax purpose reduction entry of non-current assets						8			(8)
Reversal of reserve for special account for tax purpose reduction entry of non-current assets							(8)		8
Provision of general reserve								4,000	(4,000)
Purchase of treasury shares									
Disposal of treasury shares			16	16					
Net changes in items other than shareholders' equity									
Total changes during period	-	-	16	16	-	8	(8)	4,000	(1,923)
Balance at end of period	15,400	8,287	32	8,320	9,405	213	-	156,101	7,493

	Shareholders' equity			Valuation and translation adjustments			Share acquisition rights	Total net assets
	Retained earnings	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Total valuation and translation adjustments		
	Total retained earnings							
Balance at beginning of period	171,136	(2,897)	191,943	11,131	-	11,131	54	203,129
Changes during period								
Dividends of surplus	(966)		(966)					(966)
Profit	3,043		3,043					3,043
Provision of reserve for tax purpose reduction entry of non-current assets								
Reversal of reserve for special account for tax purpose reduction entry of non-current assets								
Provision of general reserve								
Purchase of treasury shares		(0)	(0)					(0)
Disposal of treasury shares		104	120					120
Net changes in items other than shareholders' equity				(4,707)	(57)	(4,764)	(6)	(4,771)
Total changes during period	2,076	103	2,196	(4,707)	(57)	(4,764)	(6)	(2,574)
Balance at end of period	173,212	(2,793)	194,139	6,423	(57)	6,366	48	200,554

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity								
	Share capital	Capital surplus			Retained earnings				
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings			
						Reserve for tax purpose reduction entry of non-current assets	Reserve for special account for tax purpose reduction entry of non-current assets	General reserve	Retained earnings brought forward
Balance at beginning of period	15,400	8,287	32	8,320	9,405	210	-	156,101	10,654
Changes during period									
Dividends of surplus									(1,373)
Profit									4,519
Provision of reserve for tax purpose reduction entry of non-current assets									
Reversal of reserve for special account for tax purpose reduction entry of non-current assets									
Provision of general reserve								5,000	(5,000)
Purchase of treasury shares									
Disposal of treasury shares			24	24					
Net changes in items other than shareholders' equity									
Total changes during period	-	-	24	24	-	-	-	5,000	(1,853)
Balance at end of period	15,400	8,287	57	8,344	9,405	210	-	161,101	8,800

	Shareholders' equity			Valuation and translation adjustments			Share acquisition rights	Total net assets
	Retained earnings	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Total valuation and translation adjustments		
	Total retained earnings							
Balance at beginning of period	176,371	(2,722)	197,368	(2,991)	291	(2,699)	48	194,716
Changes during period								
Dividends of surplus	(1,373)		(1,373)					(1,373)
Profit	4,519		4,519					4,519
Provision of reserve for tax purpose reduction entry of non-current assets								
Reversal of reserve for special account for tax purpose reduction entry of non-current assets								
Provision of general reserve								
Purchase of treasury shares		(0)	(0)					(0)
Disposal of treasury shares		80	104					104
Net changes in items other than shareholders' equity				13,232	1,929	15,162		15,162
Total changes during period	3,146	79	3,250	13,232	1,929	15,162	-	18,413
Balance at end of period	179,517	(2,643)	200,618	10,241	2,220	12,462	48	213,129

Financial Results Briefing
Materials for
the First Six Months of
FY 2025

The Yamanashi Chuo Bank, Ltd.

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I. Key Points of Financial Results for the First Six Months of FY2025

1. Profit and loss [Non-consolidated]

Ordinary income increased by 8,317 million yen year on year to 33,278 million yen, due to increases in interest on loans, interest and dividends on securities, and gain on sale of bonds.
Ordinary profit increased by 1,835 million yen year on year to 5,979 million yen, due to an increase in ordinary income, despite an increase of 6,482 million yen year on year in ordinary expenses, resulting mainly from increases in interest on deposits, etc. and loss on redemption of bonds.
Net income increased by 1,476 million yen year on year to 4,519 million yen.

(Millions of yen)

	First half ended September 30, 2025	Change from first half ended September 30, 2024	First half ended September 30, 2024	Initial forecast for first half ended September 30, 2025 (announced in May 2025)
Ordinary income	33,278	8,317	24,961	-
Gross business profit	16,873	1,339	15,534	
(Core gross business profit)	22,157	2,550	19,607	
Interest income	19,548	3,202	16,346	
Fees and commissions	3,249	(432)	3,681	
Other operating income	(5,925)	(1,432)	(4,493)	
JGBs and other bond transactions	(5,284)	(1,212)	(4,072)	
Expenses (ex. non-recurring processing)	13,634	754	12,880	
General provision to loan loss reserve	-	285	(285)	
Net business profit	3,238	299	2,939	
Core net business profit	8,522	1,795	6,727	6,500
Core net business profit (excluding gain on cancellation of investment trusts)	8,522	1,795	6,727	6,500
Non-operating gains (losses)	2,747	1,542	1,205	
Reversal of allowance for loan losses	104	104	-	
Disposal of non-performing loans	18	(703)	721	
Stock and other related income	1,679	215	1,464	
Ordinary profit	5,979	1,835	4,144	6,000
Extraordinary income (losses)	52	54	(2)	
Profit before income taxes	6,031	1,890	4,141	
Total corporate taxes, etc.	1,512	414	1,098	
Net income	4,519	1,476	3,043	4,200
Credit costs	(86)	(522)	436	1,100

2. Deposits, loans, securities, etc. [Non-consolidated, ending balance]

(1) Deposits, etc.

Deposits increased by 164.8 billion yen year on year to 3,713.8 billion yen, mainly due to an increase in public deposits.
Negotiable certificates of deposit increased by 7.2 billion yen year on year to 87.2 billion yen.
Total balance of JGBs and investment trusts from over-the-counter sales increased by 25.7 billion yen year on year to 221.9 billion yen.

(100 million yen)

	As of September 30, 2025			As of March 31, 2025	As of September 30, 2024
		Change from March 31, 2025	Change from September 30, 2024		
Deposits	37,138	1,648	1,705	35,489	35,432
Negotiable certificates of deposit	872	72	90	799	781
Total	38,010	1,721	1,796	36,288	36,213
Corporate	9,200	505	391	8,694	8,809
Individual	25,514	96	160	25,417	25,353
Balance of investment trust from over-the-counter sales	1,621	198	234	1,422	1,387
Balance of JGBs from over-the-counter sales	597	59	83	538	513
Total	2,219	257	318	1,961	1,901

(2) Loans

Loans increased by 104.4 billion yen year on year to 2,864.5 billion yen, mainly due to an increase in corporate and consumer loans.
Of which, loans to SMEs increased by 38.3 billion yen year on year to 1,688.9 billion yen.
Consumer loans increased by 23.7 billion yen year on year to 558.5 billion yen.

(100 million yen)

	As of September 30, 2025			As of March 31, 2025	As of September 30, 2024
		Change from March 31, 2025	Change from September 30, 2024		
Total of loans	28,645	1,044	2,696	27,600	25,948
To SMEs	16,889	383	1,347	16,506	15,542
Consumer loans	5,585	237	488	5,347	5,096

(3) Securities

Securities increased by 23.6 billion yen year on year to 1,143.6 billion yen, mainly due to an increase in JGBs.

Gains (losses) on valuation of available-for-sale securities increased by 19.2 billion yen year on year to 14.4 billion yen.

(100 million yen)

	As of September 30, 2025		As of March 31, 2025	As of September 30, 2024
		Change from March 31, 2025	Change from September 30, 2024	
JGBs	4,237	1,109	1,636	2,601
Municipal bonds	2,066	(300)	(588)	2,654
Corporate bonds	1,262	(40)	(91)	1,354
Stock	742	71	104	637
Other	3,127	(603)	(682)	3,809
Foreign bonds	561	312	526	34
Total	11,436	236	378	11,057

Gains (losses) on valuation of available-for-sale securities

(100 million yen)

	As of September 30, 2025		As of March 31, 2025	As of September 30, 2024
		Change from March 31, 2025	Change from September 30, 2024	
Stock	511	82	136	374
Bonds*	(401)	(37)	(221)	(180)
Other	34	147	140	(105)
Foreign bonds	(0)	(1)	0	(0)
Total	144	192	55	88
Interest rate swaps (deferred hedge)*	32	28	33	(0)
Total after taking hedge into account*	176	221	89	87

* For a portion of the bonds, hedging transactions are conducted using interest rate swaps to reduce fair value fluctuation risks, and deferred hedge accounting is applied.

3. Regulatory capital ratio (Domestic standards) [Non-consolidated] & [Consolidated]

Non-consolidated regulatory capital ratio increased by 0.01 percentage points year on year to 9.70%, and consolidated regulatory capital ratio decreased by 0.07 percentage points year on year to 10.14%

	As of September 30, 2025			As of March 31, 2025	As of September 30, 2024
		Change from March 31, 2025	Change from September 30, 2024		
Non-consolidated regulatory capital ratio	9.70%	0.01%	0.23%	9.69%	9.47%
Consolidated regulatory capital ratio	10.14%	(0.07%)	0.19%	10.21%	9.95%

4. Non-performing loans [Non-consolidated]

Non-performing loans decreased by 0.2 billion yen year on year to 25.1 billion yen.
The non-performing loan ratio decreased by 0.04 percentage points year on year to 0.87%.

(100 million yen; %)

	As of September 30, 2025			As of March 31, 2025	As of September 30, 2024
		Change from March 31, 2025	Change from September 30, 2024		
Bankrupt and quasi-bankrupt claims	64	(3)	(17)	67	81
Doubtful claims	119	(5)	(5)	124	124
Claims requiring supervision	67	7	21	60	46
Accruing loans contractually past due 3 months or more	0	(0)	0	0	-
Restructured loans	67	7	21	60	46
Subtotal (A)	251	(2)	(0)	253	252
Normal claims	28,518	1,032	2,663	27,486	25,854
Total (B)	28,769	1,029	2,662	27,739	26,107
Disclosed bad debt (A)/(B)	0.87	(0.04)	(0.09)	0.91	0.96

5. Financial results forecast [Non-consolidated]

Under circumstances where increases in interest on deposits, etc. and expenses are expected, ordinary profit is projected to increase by 2.4 billion yen year on year, due to increases in interest on loans and interest and dividends on securities.

Net income is projected to increase by 1.6 billion yen year on year.

(100 million yen)

	Forecast for fiscal year ending March 2026		Actual results for fiscal year ended March 2025	Previous forecast
		Increase (decrease)		
Gross business profit	365	46	319	363
Interest income	392	53	339	358
Fees and commissions	67	(4)	72	73
Other operating income (ex. JGBs and other bond transactions)	(15)	(7)	(8)	(20)
Core gross business profit	444	40	404	411
JGBs and other bond transactions	(79)	5	(84)	(47)
Expenses	278	19	258	274
General provision to loan loss reserve	0	(0)	0	0
Net business profit	86	26	59	89
Core net business income	166	20	145	137
Core net business income (ex. gain on cancellation of investment trusts)	166	20	145	137
Non-operating gains (losses)	36	(1)	38	30
Disposal of non-performing loans	13	(0)	14	26
Stock and other related income	40	(7)	47	47
Ordinary profit	122	24	97	119
Net income	88	16	71	82

	Forecast for fiscal year ending March 2026		Actual results for fiscal year ended March 2025	Previous forecast
		Increase (decrease)		
Interest income	484	114	369	437
Interest on loans	331	80	251	296
Interest and dividends on securities	123	25	97	109
Interest on call loans, etc.	29	8	20	30
Fund procurement expenses	91	61	29	78
Interest on deposits, etc.	73	49	23	64
Interest on call money, etc.	17	11	6	13
Interest income	392	53	339	358

	Forecast for fiscal year ending March 2026		Actual results for fiscal year ended March 2025	Previous forecast
		Increase (decrease)		
Fees and commissions	104	0	104	105
Fees and commissions expenses	37	5	31	31
Fees and commissions	67	(4)	72	73

	Forecast for fiscal year ending March 2026		Actual results for fiscal year ended March 2025	Previous forecast
		Increase (decrease)		
Personnel	154	8	146	154
Premises and equipment	109	11	97	104
Tax	14	0	14	14
Expenses	278	19	258	274

II. Summary of Financial Results for the First Six Months of FY2025

1. Profit and loss

[Non-consolidated]

(Millions of yen)

	First six months of FY2025		First six months of FY2024
		Change from first six months of FY2024	
Gross business profit	16,873	1,339	15,534
(ex. JGBs and other bond transactions (balance of 5 accounts))	22,157	2,550	19,607
Domestic gross business profit	15,859	743	15,116
(ex. JGBs and other bond transactions (balance of 5 accounts))	21,754	2,524	19,230
Interest income	18,544	2,969	15,575
Fees and commissions	3,208	(446)	3,654
Other operating income	(5,893)	(1,779)	(4,114)
(JGBs and other bond transactions (balance of 5 accounts))	(5,894)	(1,780)	(4,114)
International gross business profit	1,013	595	418
(ex. JGBs and other bond transactions (balance of 5 accounts))	403	26	377
Interest income	1,004	233	771
Fees and commissions	40	14	26
Other operating income	(31)	348	(379)
(JGBs and other bond transactions (balance of 5 accounts))	609	568	41
Expenses (ex. non-recurring processing)	13,634	754	12,880
Personnel	7,660	364	7,296
Premises and equipment	5,144	354	4,790
Tax	829	36	793
Net business profit (before general provision to loan loss reserve)	3,238	584	2,654
Core net business profit	8,522	1,795	6,727
Core net business profit (ex. gain on cancellation of investment trusts)	8,522	1,795	6,727
General provision to loan loss reserve	-	285	(285)
Net business profit	3,238	299	2,939
(JGBs and other bond transactions (balance of 5 accounts))	(5,284)	(1,212)	(4,072)
Non-operating gains (losses)	2,747	1,542	1,205
Reversal of allowance for loan losses	104	104	-
Net provision to specific loan loss reserve	-	(686)	686
Stock and other related income	1,679	215	1,464
Other non-operating gains (losses)	963	536	427
Ordinary profit	5,979	1,835	4,144
Extraordinary income (losses)	52	54	(2)
Gains (losses) on disposal of non-current assets	53	55	(2)
Impairment losses	0	0	0
Profit before income taxes	6,031	1,890	4,141
Income taxes: basic	1,545	735	810
Income taxes: deferred	(33)	(321)	288
Total income taxes	1,512	414	1,098
Net income	4,519	1,476	3,043
Disposal of non-performing loans A	18	(703)	721
Net provision to specific loan loss reserve	-	(686)	686
Loans written off	0	0	0
Loss on sale of claims	-	-	-
Provision to reserve for contingent losses	18	(16)	34
Net provision to general loan loss reserve B	-	285	(285)
Reversal of allowance for loan losses C	104	104	-
Reversal of provision for contingent loss D	-	-	-
Credit costs A+B-C-D	(86)	(522)	436

Consolidated

(Consolidated Statements of Income basis)

(Millions of yen)

	First six months of FY2025		First six months of FY2024
		Change from first six months of FY2024	
Consolidated gross business profit	17,577	1,092	16,485
Interest income	18,968	2,856	16,112
Fees and commissions	4,207	(377)	4,584
Other operating income	(5,598)	(1,387)	(4,211)
Operating expenses	14,022	467	13,555
Other ordinary profit (losses)	2,500	1,065	1,435
Reversal of allowance for loan losses	119	119	-
Net provision to specific loan loss reserve	-	(700)	700
Net provision to general loan loss reserve	-	297	(297)
Stock and other related income	1,722	135	1,587
Other	657	407	250
Ordinary profit	6,047	1,683	4,364
Extraordinary income (losses)	52	54	(2)
Profit before income taxes	6,100	1,738	4,362
Income taxes: basic	1,848	880	968
Income taxes: deferred	(126)	(410)	284
Total income taxes	1,721	468	1,253
Net income	4,379	1,271	3,108
Profit attributable to non-controlling interests	7	(16)	23
Profit attributable to owners of the parent	4,371	1,286	3,085

Disposal of non-performing loans A	18	(721)	739
Net provision to specific loan loss reserve	-	(700)	700
Loans written off	0	(4)	4
Loss on sale of claims	-	-	-
Provision to reserve for contingent losses	18	(16)	34

Net provision to general loan loss reserve B	-	297	(297)
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Reversal of allowance for loan losses C	119	119	-
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Reversal of provision for contingent loss D	-	-	-
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Credit costs A+B-C-D	(101)	(542)	441
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Note: Consolidated gross business profit = (Income from fund management – Fund procurement expenses) + (Fees and commissions – Fees and commissions expenses)

(Number of consolidated companies)

(Companies)

	First six months of FY2025		First six months of FY2024
		Change from first six months of FY2024	
Number of consolidated subsidiaries	6	1	5
Number of affiliated companies applicable to the equity method	-	-	-

2. Net business profit [Non-consolidated]

(Millions of yen)

	First six months of FY2025		First six months of FY2024
		Change from first six months of FY2024	
(1) Core net business profit	8,522	1,795	6,727
Per employee (Thousands of yen)	5,196	1,013	4,183
(2) Net business profit (before general provision to loan loss reserve)	3,238	584	2,654
Per employee (Thousands of yen)	1,974	324	1,650
(3) Net business profit	3,238	299	2,939
Per employee (Thousands of yen)	1,974	146	1,828

*Core net business profit = Net business profit + General provision to loan loss reserve – JGBs and other bond transactions

3. Yields [Non-consolidated]

(All branches)

(%)

	First six months of FY2025		First six months of FY2024
		Change from first six months of FY2024	
(1) Fund operations (A)	1.06	0.29	0.77
(a) Loans (a)	1.15	0.23	0.92
(b) Securities	1.11	0.33	0.78
(2) Fund procurement costs (B)	0.82	0.19	0.63
(a) Deposits, etc. (b)	0.19	0.16	0.03
(b) Call money and borrowed money	0.20	0.18	0.02
(3) Loans/deposits interest margin (a) – (b)	0.96	0.07	0.89
(4) Gross interest margin on funds under management interest margin (A) – (B)	0.24	0.10	0.14

(Domestic operations)

(%)

	First six months of FY2025		First six months of FY2024
		Change from first six months of FY2024	
(1) Fund operations (A)	1.01	0.28	0.73
(a) Loans (a)	1.12	0.24	0.88
(b) Securities	1.06	0.29	0.77
(2) Fund procurement costs (B)	0.82	0.20	0.62
(a) Deposits, etc. (b)	0.19	0.17	0.02
(b) Call money and borrowed money	0.20	0.18	0.02
(3) Loans/deposits interest margin (a) – (b)	0.93	0.07	0.86
(4) Gross interest margin on funds under management interest margin (A) – (B)	0.19	0.08	0.11

4. Gains and losses related to securities [Non-consolidated]

(Millions of yen)

	First six months of FY2025	Change from first six months of FY2024	First six months of FY2024
JGBs and other bond transactions (balance of 5 accounts)	(5,284)	(1,212)	(4,072)
Gain on sales	1,546	1,036	510
Gain on redemption	1	1	-
Loss on sales	1,757	650	1,107
Loss on redemption	5,074	1,599	3,475
Loss on devaluation	-	0	0
Stock and other related income (balance of 3 accounts)	1,679	215	1,464
Gain on sales	1,680	190	1,490
Loss on sales	-	(18)	18
Loss on devaluation	1	(5)	6

5. Gains and losses on valuation of securities

[Non-consolidated]

(Millions of yen)

	As of September 30, 2025					As of March 31, 2025	As of September 30, 2024
	Appraisal gains (losses)	Change from March 31, 2025	Change from September 30, 2024	Appraisal gains	Appraisal losses	Appraisal gains (losses)	Appraisal gains (losses)
Held-to-maturity bonds	(69)	5	(33)	0	69	(74)	(36)
Stock of subsidiaries and affiliated companies	-	-	-	-	-	-	-
Available-for-sale securities	14,463	19,295	5,590	56,056	41,592	(4,832)	8,873
Total	14,393	19,299	5,557	56,056	41,662	(4,906)	8,836
Stock	51,130	8,298	13,674	51,270	140	42,832	37,456
Bonds	(40,187)	(3,739)	(22,137)	39	40,226	(36,448)	(18,050)
Other	3,451	14,741	14,020	4,746	1,295	(11,290)	(10,569)
Foreign bonds	(51)	(196)	29	49	100	145	(80)
Interest rate swaps (deferred hedge)	3,234	2,810	3,316	3,234	-	424	(82)
Total after taking hedge into account	17,628	22,110	8,875	59,291	41,662	(4,482)	8,753

[Consolidated]

(Millions of yen)

	As of September 30, 2025					As of March 31, 2025	As of September 30, 2024
	Appraisal gains (losses)	Change from March 31, 2025	Change from September 30, 2024	Appraisal gains	Appraisal losses	Appraisal gains (losses)	Appraisal gains (losses)
Held-to-maturity bonds	(276)	(2)	(141)	0	276	(274)	(135)
Available-for-sale securities	15,404	19,638	5,601	56,997	41,592	(4,234)	9,803
Total	15,128	19,636	5,461	56,997	41,869	(4,508)	9,667
Stock	52,071	8,641	13,685	52,211	140	43,430	38,386
Bonds	(40,393)	(3,745)	(22,244)	39	40,433	(36,648)	(18,149)
Other	3,451	14,741	14,020	4,746	1,295	(11,290)	(10,569)
Foreign bonds	(51)	(196)	29	49	100	145	(80)
Interest rate swaps (deferred hedge)	3,234	2,810	3,316	3,234	-	424	(82)
Total after taking hedge into account	18,363	22,447	8,779	60,232	41,869	(4,084)	9,584

Notes:

- "Available-for-sale securities" are evaluated based on the market value at the end of the period, and the table above states the difference between the amount recorded on the semi-annual (consolidated) balance sheet and the acquisition price.
- For a portion of the bonds, hedging transactions are conducted using interest rate swaps to reduce fair value fluctuation risks, and deferred hedge accounting is applied.
- The amount of "Valuation difference on available-for-sale securities" as of September 30, 2025 is 10,241 million yen on a non-consolidated basis and 10,647 million yen on a consolidated basis.

6. ROE [Non-consolidated]

(%)

	First six months of FY2025		First six months of FY2024
		Change from first six months of FY2024	
Core net business profit basis (*)	8.33	1.69	6.64
Net business profit basis (*)	3.16	0.26	2.90
Net income basis (*)	4.42	1.42	3.00

Core net business profit (Net business profit and net income)

※ $\frac{((\text{Net assets at the beginning of the period} - \text{Subscription rights to shares at the beginning of the period}) + (\text{Net assets at end of the period} - \text{Subscription rights to shares at end of the period})) \div 2}{\div 183 \times 365}$

7. ROA and OHR [Non-consolidated]

(%)

	First six months of FY2025		First six months of FY2024
		Change from first six months of FY2024	
ROA (Net business profit basis; *)	0.14	0.01	0.13
OHR	80.80	(2.11)	82.91
OHR (Core gross business profit basis)	61.53	(4.16)	65.69

Net business income

※ $\frac{(\text{Total assets at the beginning of the period} + \text{Total assets at end of the period}) \div 2}{\div 183 \times 365}$

Core gross business profit = Gross business profit – JGBs and other bond transactions

8. Regulatory capital ratio (Domestic standards)

[Non-consolidated]

(Millions of yen)

	As of September 30, 2025			As of March 31, 2025	As of September 30, 2024
		Change from March 31, 2025	Change from September 30, 2024		
Regulatory capital ratio	9.70%	0.01%	0.23%	9.69%	9.47%
Regulatory capital	189,889	3,484	4,547	186,405	185,342
Risk-weighted assets, etc.	1,956,983	34,201	1,748	1,922,782	1,955,235
Total required capital	78,279	1,368	70	76,911	78,209

[Consolidated]

(Millions of yen)

	As of September 30, 2025			As of March 31, 2025	As of September 30, 2024
		Change from March 31, 2025	Change from September 30, 2024		
Regulatory capital ratio	10.14%	(0.07%)	0.19%	10.21%	9.95%
Regulatory capital	199,995	2,291	4,838	197,704	195,157
Risk-weighted assets, etc.	1,970,643	34,596	9,692	1,936,047	1,960,951
Total required capital	78,825	1,384	387	77,441	78,438

Notes:

“Total required capital” is the risk-weighted assets, etc. multiplied by 4%.

III. Loans, etc.

1. Risk-monitored loans and mandatory disclosure of bad debt under the Financial Reconstruction Law

The Bank does not implement partial charge-offs.

[Non-consolidated]

(Millions of yen)

	As of September 30, 2025	Change from		As of March 31, 2025	As of September 30, 2024
		March 31, 2025	September 30, 2024		
Bankrupt and quasi-bankrupt claims	6,407	(383)	(1,719)	6,790	8,126
Doubtful claims	11,937	(551)	(557)	12,488	12,494
Claims requiring supervision	6,788	715	2,180	6,073	4,608
Accruing loans contractually past due 3 months or more	1	(9)	1	10	-
Restructured loans	6,787	725	2,179	6,062	4,608
Total	25,134	(218)	(95)	25,352	25,229
Normal claims	2,851,838	103,216	266,359	2,748,622	2,585,479
Total credit balance (term-end)	2,876,973	102,999	266,265	2,773,974	2,610,708

Percentage to total credit balance

(%)

Bankrupt and quasi-bankrupt claims	0.22	(0.02)	(0.09)	0.24	0.31
Doubtful claims	0.41	(0.04)	(0.06)	0.45	0.47
Claims requiring supervision	0.23	0.02	0.06	0.21	0.17
Accruing loans contractually past due 3 months or more	0.00	0.00	0.00	0.00	-
Restructured loans	0.23	0.02	0.06	0.21	0.17
Total	0.87	(0.04)	(0.09)	0.91	0.96

[Consolidated]

(Millions of yen)

	As of September 30, 2025	Change from		As of March 31, 2025	As of September 30, 2024
		March 31, 2025	September 30, 2024		
Bankrupt and quasi-bankrupt claims	6,582	(423)	(1,729)	7,005	8,311
Doubtful claims	11,953	(554)	(558)	12,507	12,511
Claims requiring supervision	6,788	715	2,180	6,073	4,608
Accruing loans contractually past due 3 months or more	1	(9)	1	10	-
Restructured loans	6,787	725	2,179	6,062	4,608
Total	25,324	(262)	(108)	25,586	25,432
Normal claims	2,838,601	101,394	263,414	2,737,207	2,575,187
Total credit balance (term-end)	2,863,926	101,133	263,307	2,762,793	2,600,619

Percentage to total credit balance

(%)

Bankrupt and quasi-bankrupt claims	0.22	(0.03)	(0.09)	0.25	0.31
Doubtful claims	0.41	(0.04)	(0.07)	0.45	0.48
Claims requiring supervision	0.23	0.02	0.06	0.21	0.17
Accruing loans contractually past due 3 months or more	0.00	0.00	0.00	0.00	-
Restructured loans	0.23	0.02	0.06	0.21	0.17
Total	0.88	(0.04)	(0.09)	0.92	0.97

Risk-monitored loans and mandatory disclosure of bad debt under the Financial Reconstruction Law on the assumption of implementation of partial charge-offs

[Non-consolidated]

(Millions of yen; %)

	Before partial charge-offs	After partial charge-offs	Change
Bankrupt and quasi-bankrupt claims	6,407	4,248	(2,159)
Doubtful claims	11,937	11,937	0
Claims requiring supervision	6,788	6,788	0
Accruing loans contractually past due 3 months or more	1	1	0
Restructured loans	6,787	6,787	0
Total (A)	25,134	22,975	(2,159)
Total credit balance (B)	2,876,973	2,874,813	(2,160)
Percentage to total credit balance (A)/(B)	0.87	0.79	(0.08)

[Consolidated]

(Millions of yen; %)

	Before partial charge-offs	After partial charge-offs	Change
Bankrupt and quasi-bankrupt claims	6,582	4,279	(2,303)
Doubtful claims	11,953	11,953	0
Claims requiring supervision	6,788	6,788	0
Accruing loans contractually past due 3 months or more	1	1	0
Restructured loans	6,787	6,787	0
Total (A)	25,324	23,021	(2,303)
Total credit balance (B)	2,863,926	2,861,623	(2,303)
Percentage to total credit balance (A)/(B)	0.88	0.80	(0.08)

2. Loan loss reserve, etc.

[Non-consolidated]

(Millions of yen)

	As of September 30, 2025	Change from March 31, 2025	Change from September 30, 2024	As of March 31, 2025	As of September 30, 2024
Loan loss reserve	7,895	(356)	(1,381)	8,251	9,276
General loan loss reserve	3,855	(139)	199	3,994	3,656
Specific loan loss reserve	4,039	(218)	(1,581)	4,257	5,620

[Consolidated]

(Millions of yen)

	As of September 30, 2025	Change from March 31, 2025	Change from September 30, 2024	As of March 31, 2025	As of September 30, 2024
Loan loss reserve	9,538	(382)	(1,446)	9,920	10,984
General loan loss reserve	5,239	(149)	113	5,388	5,126
Specific loan loss reserve	4,299	(233)	(1,558)	4,532	5,857

3. Status of coverage of Risk-monitored loans and mandatory disclosure of bad debt under the Financial Reconstruction Law

[Non-consolidated]

(Millions of yen; %)

	As of September 30, 2025			As of March 31, 2025	As of September 30, 2024
		Change from March 31, 2025	Change from September 30, 2024		
Balance (A)	25,134	(218)	(95)	25,352	25,229
Portions covered by loan loss reserve, collateral and guarantee (B)	20,639	(1,076)	(1,731)	21,715	22,370
Loan loss reserve	4,899	(219)	(1,466)	5,118	6,365
Collateral/guarantees	15,739	(857)	(266)	16,596	16,005
Coverage ratio (B)/(A)	82.11	(3.54)	(6.55)	85.65	88.66

[Consolidated]

(Millions of yen; %)

	As of September 30, 2025			As of March 31, 2025	As of September 30, 2024
		Change from March 31, 2025	Change from September 30, 2024		
Balance (A)	25,324	(262)	(108)	25,586	25,432
Portions covered by loan loss reserve, collateral and guarantee (B)	20,813	(1,117)	(1,743)	21,930	22,556
Loan loss reserve	5,048	(246)	(1,471)	5,294	6,519
Collateral/guarantees	15,765	(870)	(271)	16,635	16,036
Coverage ratio (B)/(A)	82.18	(3.53)	(6.51)	85.71	88.69

4. Loans made by customer industry [Non-consolidated]

(1) Loan portfolio by customer industry

(Millions of yen)

	As of September 30, 2025			As of March 31, 2025	As of September 30, 2024
		Change from March 31, 2025	Change from September 30, 2024		
Domestic branches (ex. offshore market account)	2,864,563	104,497	269,677	2,760,066	2,594,886
Manufacturing	366,877	32,611	57,401	334,266	309,476
Agriculture, forestry	7,610	573	856	7,037	6,754
Fishery	54	(5)	(34)	59	88
Mining, quarrying, and gravel digging	3,210	(245)	1,734	3,455	1,476
Construction	55,651	(696)	882	56,347	54,769
Utilities, heat provision	56,833	1,550	1,290	55,283	55,543
Telecommunications	29,937	(2,504)	(545)	32,441	30,482
Transportation, postal service	178,092	14,985	27,835	163,107	150,257
Wholesaling, retailing	172,142	(3,049)	(2,463)	175,191	174,605
Financing, insurance	202,277	7,358	20,572	194,919	181,705
Real estate, equipment rental and leasing	681,906	25,276	79,309	656,630	602,597
Other services	215,454	417	4,155	215,037	211,299
National and local government bodies	341,978	3,354	29,025	338,624	312,953
Others	552,536	24,872	49,659	527,664	502,877

(2) Balance of consumer loans

(Millions of yen)

	As of September 30, 2025			As of March 31, 2025	As of September 30, 2024
		Change from March 31, 2025	Change from September 30, 2024		
Balance of consumer loans	558,512	23,795	48,846	534,717	509,666
Housing loans	541,653	22,813	46,872	518,840	494,781
Other loans	16,858	981	1,973	15,877	14,885

(3) Loans to SMEs, etc.

(Millions of yen; %)

	As of September 30, 2025			As of March 31, 2025	As of September 30, 2024
		Change from March 31, 2025	Change from September 30, 2024		
Balance of loans to SMEs, etc.	1,688,988	38,317	134,740	1,650,671	1,554,248
Loans to SMEs, etc. within Yamanashi Prefecture	908,563	21,764	65,820	886,799	842,743
Loans to SMEs, etc. ratio	58.96	(0.84)	(0.93)	59.80	59.89

5. Balance of total deposits, loans, etc. [Non-consolidated]

(Millions of yen)

		As of September 30, 2025			As of March 31, 2025	As of September 30, 2024
			Change from March 31, 2025	Change from September 30, 2024		
Total deposits	(term-end)	3,801,032	172,148	179,644	3,628,884	3,621,388
(including NCDs)	(average balance)	3,772,335	118,476	99,741	3,653,859	3,672,594
Within Yamanashi Prefecture	(term-end)	3,250,405	47,876	54,062	3,202,529	3,196,343
	(average balance)	3,286,617	62,999	41,559	3,223,618	3,245,058
Loans	(term-end)	2,864,563	104,497	269,677	2,760,066	2,594,886
	(average balance)	2,798,260	200,445	257,537	2,597,815	2,540,723
Within Yamanashi Prefecture	(term-end)	1,392,028	13,401	87,251	1,378,627	1,304,777
	(average balance)	1,380,342	72,278	86,567	1,308,064	1,293,775
Balance of investment trust from over-the-counter sales		162,153	19,854	23,416	142,299	138,737
Balance of JGBs from over-the-counter sales		59,785	5,934	8,399	53,851	51,386
Total		221,938	25,787	31,815	196,151	190,123