

Financial Statements

The Consolidated Financial Statements included in this report were prepared based on the Consolidated Financial Statements audited by Deloitte Touche Tohmatsu LLC pursuant to the provisions of Article 396, Paragraph 1 of the Companies Act and Article 193-2, Paragraph 1 of the Financial Instruments and Exchange Act.

Non-Consolidated Balance Sheet

(Assets) Years ended March 31	Millions of Japanese Yen		Thousands of U.S. Dollars
	At the end of FY 2024	At the end of FY 2025	At the end of FY 2025
Cash and due from banks	925,008	828,368	5,540,182
Cash	40,946	57,688	385,821
Due from banks	884,062	770,679	5,154,354
Call loans	1,665	—	—
Securities	830,535	776,896	5,195,934
Government bonds	15,937	44,915	300,395
Local government bonds	270,558	168,763	1,128,699
Corporate bonds	75,005	57,810	386,637
Stocks	88,799	81,900	547,753
Other securities	380,234	423,506	2,832,437
Loans and bills discounted	2,289,235	2,396,587	16,028,538
Bills discounted	2,860	1,988	13,296
Loans on bills	30,558	26,608	177,956
Loans on deeds	2,007,440	2,134,632	14,276,565
Overdrafts	248,375	233,358	1,560,714
Foreign exchanges	3,048	5,289	35,373
Due from foreign banks (our accounts)	2,953	5,219	34,905
Foreign bills bought	—	0	0
Foreign exchange receivable	95	70	468
Other assets	31,595	33,844	226,351
Prepaid expenses	96	106	709
Accrued revenue	5,460	6,435	43,038
Margin deposits for futures transactions	755	1,272	8,507
Financial derivatives	4,448	3,960	26,485
Other	20,833	22,068	147,592
Property, plant and equipment	22,553	22,233	148,696
Buildings	7,832	7,707	51,545
Land	13,083	13,083	87,500
Lease assets	589	439	2,936
Construction in progress	—	119	796
Other	1,048	883	5,906
Intangible assets	4,424	4,699	31,427
Software	4,359	4,635	30,999
Other	64	64	428
Prepaid pension cost	1,013	1,184	7,919
Deferred tax assets	361	3,251	21,743
Customers' liabilities for acceptances and guarantees	4,644	3,118	20,853
Allowance for loan losses	(13,532)	(14,731)	(98,522)
Total assets	4,100,554	4,060,743	27,158,527

(Liabilities and Net Assets)

Years ended March 31	Millions of Japanese Yen		Thousands of U.S. Dollars
	At the end of FY 2024	At the end of FY 2025	At the end of FY 2025
Liabilities:			
Deposits	3,118,288	3,125,069	20,900,675
Current deposits	76,024	57,630	385,433
Ordinary deposits	2,238,194	2,271,142	15,189,553
Savings deposits	15,985	15,634	104,561
Deposits at notice	86	89	595
Time deposits	722,341	725,328	4,851,043
Installment savings	846	534	3,571
Other deposits	64,810	54,710	365,904
Negotiable certificates of deposit	51,727	44,299	296,275
Call money	22,211	24,500	163,858
Securities sold under repurchase agreements	64,561	112,293	751,023
Cash collateral received for securities lent	161,738	184,747	1,235,601
Borrowed money	473,056	349,236	2,335,714
Borrowings from other banks	473,056	349,236	2,335,714
Foreign exchanges	37	121	809
Foreign bills sold	15	73	488
Foreign bills payable	21	47	314
Other liabilities	17,302	32,064	214,446
Domestic exchange settlement account, credit	105	20	134
Income taxes payable	2,879	1,461	9,771
Accrued expenses	2,361	3,385	22,639
Unearned revenue	2,224	2,214	14,807
Reserve for interest on installment savings	1	1	7
Financial derivatives	1,338	268	1,792
Lease liabilities	660	499	3,337
Asset retirement obligations	192	194	1,297
Other	7,537	24,016	160,621
Provision for bonuses for directors (and other officers)	28	28	187
Provision for retirement benefits	2,077	1,804	12,065
Provision for reimbursement of deposits	155	62	415
Provision for contingent loss	143	238	1,592
Deferred tax liabilities for land revaluation	2,104	2,166	14,486
Acceptances and guarantees	4,644	3,118	20,853
Total liabilities	3,918,078	3,879,751	25,948,040
Net assets:			
Share capital	14,697	14,697	98,295
Capital surplus	8,771	8,771	58,661
Legal capital surplus	8,771	8,771	58,661
Retained earnings	137,816	143,748	961,396
Legal retained earnings	6,473	6,473	43,292
Other retained earnings	131,342	137,274	918,098
General reserve	123,701	128,501	859,423
Retained earnings brought forward	7,641	8,773	58,674
Treasury shares	(977)	(473)	(3,163)
Total shareholders' equity	160,308	166,743	1,115,189
Valuation difference on available-for-sale securities	16,421	8,964	59,952
Deferred gains or losses on hedges	2,981	2,540	16,988
Revaluation reserve for land	2,615	2,553	17,075
Total valuation and translation adjustments	22,018	14,058	94,021
Share acquisition rights	148	190	1,271
Total net assets	182,476	180,992	1,210,487
Total liabilities and net assets	4,100,554	4,060,743	27,158,527

Non-Consolidated Statement of Income and Retained Earnings

	Millions of Japanese Yen		Thousands of U.S. Dollars
	FY 2024	FY 2025	FY 2025
Ordinary income	62,670	73,864	494,007
Interest income	43,410	54,485	364,399
Interest on loans and discounts	28,429	30,422	203,464
Interest and dividends on securities	13,140	20,674	138,269
Interest on call loans	44	11	74
Interest on deposits with banks	0	0	0
Interest income on interest rate swaps	1,189	1,274	8,521
Other interest income	606	2,101	14,052
Fees and commissions	11,425	12,380	82,798
Fees and commissions on domestic and foreign exchanges	1,818	1,895	12,674
Other fees and commissions	9,606	10,485	70,124
Other ordinary income	1,445	2,864	19,155
Net gain on trading securities transactions	0	—	—
Gain on sale of bonds	1,427	2,864	19,155
Gain on redemption of bonds	18	—	—
Other income	6,389	4,134	27,648
Recoveries of written off receivables	115	215	1,438
Gain on sale of equity securities	5,188	2,967	19,843
Other	1,085	951	6,360
Ordinary expenses	53,432	60,580	405,163
Interest expenses	9,719	16,273	108,835
Interest on deposits	131	1,835	12,273
Interest on negotiable certificates of deposit	2	71	475
Interest on call money	413	183	1,224
Interest expenses on securities sold under repurchase agreements	1,947	4,729	31,628
Interest expenses on cash collateral received for securities lent	7,191	9,405	62,901
Interest on borrowings and rediscounts	4	4	27
Other interest expenses	27	44	294
Fees and commissions payments	5,661	6,076	40,637
Fees and commissions on domestic and foreign exchanges	229	298	1,993
Other fees and commissions	5,431	5,778	38,644
Other ordinary expenses	8,889	9,274	62,025
Loss on foreign exchange transactions	1,839	2,371	15,857
Loss on sale of bonds	6,796	6,043	40,416
Loss on redemption of bonds	165	769	5,143
Loss on devaluation of bonds	—	8	54
Loss on financial derivatives	88	82	548
General and administrative expenses	24,592	24,075	161,015
Other expenses	4,569	4,880	32,638
Provision of allowance for loan losses	2,191	3,284	21,964
Written-off of loans	691	—	—
Loss on sale of equity securities	1,026	893	5,972
Loss on devaluation of equity securities	535	410	2,742
Other	124	292	1,953
Ordinary profit	9,237	13,284	88,844
Extraordinary income	86	—	—
Gain on disposal of non-current assets	86	—	—
Extraordinary losses	78	57	381
Loss on disposal of non-current assets	78	57	381
Profit before income taxes	9,245	13,226	88,456
Income taxes - current	3,547	3,506	23,448
Income taxes - deferred	(920)	377	2,521
Total income taxes	2,626	3,884	25,976
Profit	6,618	9,342	62,480