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	At the end of	At the end of
	FY 2024	FY 2025	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 equip	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
10441 400040	1,100,004	1,000,740	27,100,027

(Liabilities and Net Assets)

Liabilities: Deposits 3.118.288 3.125.089 2.090.0675 2.000	Years ended March 31	Millions of Japanese Yen		Thousands of U.S. Dollars
Deposits				
Deposits	Liabilities:	112021	112023	112023
Current deposits 76,024 57,830 385,435 Ordinary deposits 15,985 15,685 15,684 104,561 Deposits at notice 86 89 395 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 64,561 112,233 751,023 Cash collateral received for securities lent 161,738 184,747 1,235,001 Borrowed money 473,056 349,236 2,335,714 Borrowed money 473,056 349,236 2,335,714 Borrowed money 473,056 349,236 2,335,714 Borrowings from other banks 473,056 349,236 2,335,714 Borrowings from other banks 473,056 349,236 2,335,714 Other fabilities		3,118,288	3,125,069	20,900,675
Ordinary deposits 2,238,194 2,271,142 15,895 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 5,371 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 Foreign bills sold 15 73 489 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				
Savings deposits 15,985 15,034 104,561 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 24,500 163,358 Securities sold under repurchase agreements 64,561 112,293 751,023 Cash collateral received for securities lent 161,738 184,747 1,235,601 Borrowdings from other banks 473,056 349,236 2,335,714 Borrowings bilk payable 15 73 488 Foreign bilk sold 15 73 488 Foreign bilk sold 15 73 488 Foreign bilk payable 21 47 314 Domestic exchange settlement account, credit 105 20 134 Domestic exchange settlement savings 1 1 7 Financial derivatives 1,338 268 1,792 Lease liabilities 660 499 3,337 Asset retirement bolligations 192 194 1,297 Other Other 7,537 24,016 160,621 Provision for bonuses for directors (and other officers) 28 28 8187 Provision for reimbursement of deposits 155 62 415 Provision for reimbursement of deposits 155 62 415 Provision for contingent loss 143 2,38 1,592 Deferred tax liabilities for land revaluation 2,104 2,166 14,486 Provision for contingent loss 4,544 3,118 2,085 Total liabilities 8,771 8,771 5		2,238,194	2,271,142	
Time deposits		15,985	15,634	104,561
Installment savings	Deposits at notice	86	89	595
Other deposits 64810 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 bills sold 15 73 488 Foreign bills payable 21 47 314 Other liabilities 17,302 32,064 21,448 Domestic exchange settlement account, credit 105 20 134 Income taxes payable 2,879 1,661 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 1 7 Financial derivatives </td <td>Time deposits</td> <td>722,341</td> <td>725,328</td> <td>4,851,043</td>	Time deposits	722,341	725,328	4,851,043
Negotiable certificates of deposit	Installment savings	846	534	3,571
Call money				
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 Evchanges 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 Accred expenses 2,361 3,385 22,639 Unearned revenue 2,224 2,214 1,4807 Reserve for interest on installment savings 1 1 7 Lease liabilities 660 499 3,337 Asset retirement obligations 192 194 1,297 Other 7,557 24,016	•			
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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 Uncarmed 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 retirement benefits 2,077 1,804 12,065 Provision for contingent loss 143 238 1,592 Deferred tax liabilities for land revaluation 2,104 2,166 14,486 Acceptances and guarantees				
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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	Deferred tax liabilities for land revaluation	2,104	2,166	14,486
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	Acceptances and guarantees	4,644	3,118	
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 as	Total liabilities	3,918,078	3,879,751	25,948,040
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 as	Nat accete:			
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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				
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				
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				
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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		160,308	166,743	
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		16,421		
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	Deferred gains or losses on hedges	2,981	2,540	16,988
Share acquisition rights 148 190 1,271 Total net assets 182,476 180,992 1,210,487	Revaluation reserve for land	2,615	2,553	17,075
Total net assets 182,476 180,992 1,210,487		22,018	14,058	94,021
Total liabilities and net assets 4,100,554 4,060,743 27,158,527				
	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		<u></u>
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