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Consolidated Financial Results for the Fiscal Year Ended March 31, 2025 [Japanese GAAP]

May 13, 2025

Company name: The Bank of Iwate, Ltd.
Listing: Tokyo Stock Exchange
Securities code: 8345
URL: <https://www.iwatebank.co.jp/>
Representative: Toru Iwayama, President
Inquiries: Toru Obara, Executive Officer, General Manager of General Planning Division
Telephone: +81-19-623-1111
Scheduled date of annual general meeting of shareholders: June 24, 2025
Scheduled date to commence dividend payments: June 25, 2025
Scheduled date to file annual securities report: June 20, 2025
Trading accounts: None
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: Yes

(Yen amounts and percentages are rounded down to the nearest unit, unless otherwise noted)

1. Consolidated Financial Results for the Fiscal Year Ended March 31, 2025 (from April 1, 2024 to March 31, 2025)

(1) Consolidated Operating Results

(Percentages indicate year-on-year changes.)

| | Ordinary income | | Ordinary profit | | Profit attributable to owners of parent | |
|----------------------------------|-----------------|-------|-----------------|------|---|--------|
| | Millions of yen | % | Millions of yen | % | Millions of yen | % |
| Fiscal year ended March 31, 2025 | 49,178 | 12.0 | 9,780 | 40.6 | 6,976 | 65.0 |
| March 31, 2024 | 43,886 | (7.7) | 6,955 | 7.7 | 4,225 | (21.4) |

(Note) Comprehensive income: Fiscal year ended March 31, 2025: ¥ (13,234) million [-%]
Fiscal year ended March 31, 2024: ¥ 16,404 million [-%]

| | Basic earnings per share | Diluted earnings per share | Rate of return on equity | Ordinary profit to total assets ratio | Ordinary profit to ordinary income ratio |
|----------------------------------|--------------------------|----------------------------|--------------------------|---------------------------------------|--|
| | Yen | Yen | % | % | % |
| Fiscal year ended March 31, 2025 | 406.86 | 405.67 | 3.6 | 0.2 | 19.8 |
| March 31, 2024 | 245.96 | 244.70 | 2.1 | 0.1 | 15.8 |

(Reference) Equity in earnings (losses) of affiliated companies: Fiscal year ended March 31, 2025: ¥ - million
Fiscal year ended March 31, 2024: ¥ - million

(2) Consolidated Financial Position

| | Total assets | Net assets | Capital adequacy ratio | Net assets per share |
|----------------------|-----------------|-----------------|------------------------|----------------------|
| | Millions of yen | Millions of yen | % | Yen |
| As of March 31, 2025 | 3,802,787 | 184,658 | 4.8 | 10,733.37 |
| March 31, 2024 | 3,929,595 | 199,436 | 5.0 | 11,673.60 |

(Reference) Equity: As of March 31, 2025: ¥ 184,590 million
As of March 31, 2024: ¥ 199,215 million

(Note) Capital adequacy ratio = (Total net assets – Share acquisition rights) / Total Assets
This ratio is not based on the public notice of Capital Adequacy Ratio.

(3) Consolidated Cash Flows

| | Cash flows from operating activities | Cash flows from investing activities | Cash flows from financing activities | Cash and cash equivalents at the end of period |
|----------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--|
| | Millions of yen | Millions of yen | Millions of yen | Millions of yen |
| Fiscal year ended March 31, 2025 | (152,428) | (90,790) | (1,599) | 318,039 |
| March 31, 2024 | (33,944) | (47,021) | (2,276) | 562,858 |

2. Dividends

| | Annual dividends per share | | | | | Total dividends | Payout ratio (consolidated) | Dividends to net assets (consolidated) |
|--|----------------------------|-----------------|-----------------|----------|--------|-----------------|--------------------------------|---|
| | 1st quarter-end | 2nd quarter-end | 3rd quarter-end | Year-end | Total | | | |
| Fiscal year ended | Yen | Yen | Yen | Yen | Yen | Millions of yen | % | % |
| March 31, 2024 | - | 40.00 | - | 40.00 | 80.00 | 1,389 | 32.5 | 0.7 |
| March 31, 2025 | - | 60.00 | - | 65.00 | 125.00 | 2,178 | 30.7 | 1.1 |
| Fiscal year ending March 31, 2026 (Forecast) | - | 67.50 | - | 67.50 | 135.00 | | 30.9 | |

3. Consolidated Financial Results Forecast for the Fiscal Year Ending March 31, 2026 (from April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

| | Ordinary income | | Profit attributable to owners of parent | | Basic earnings per share |
|--------------------------------------|-----------------|------|---|------|--------------------------|
| | Millions of yen | % | Millions of yen | % | Yen |
| Six months ending September 30, 2025 | 5,300 | 20.0 | 3,700 | 18.5 | 215.14 |
| Full year | 10,900 | 11.4 | 7,500 | 7.5 | 436.10 |

* Notes:

(1) Significant changes in the scope of consolidation during the period: Yes
 Newly included: 1 company (Company name: Iwagin Jigyo Souzou Capital Co.,Ltd.)

(2) Changes in accounting policies, changes in accounting estimates, and restatement
 1) Changes in accounting policies due to revisions to accounting standards and other regulations: Yes
 2) Changes in accounting policies due to other reasons: None
 3) Changes in accounting estimates: None
 4) Restatement: None

(3) Number of issued shares (common shares)
 1) Total number of issued shares at the end of the period (including treasury shares):
 March 31, 2025: 18,497,786 shares
 March 31, 2024: 18,497,786 shares

2) Number of treasury shares at the end of the period:
 March 31, 2025: 1,299,978 shares
 March 31, 2024: 1,432,291 shares

(Note) The number of treasury shares at the end of the period includes the shares held in the ESOP Trust (March 31, 2025: 231,500 shares, March 31, 2024: 297,100 shares).

3) Average number of shares outstanding during the period:
 Fiscal Year ended March 31, 2025: 17,146,757 shares
 Fiscal Year ended March 31, 2024: 17,180,176 shares

(Note) In the calculation of the average number of shares outstanding during the period, the average number of the shares held in the ESOP Trust during the period are included in the number of treasury shares that is deducted (Fiscal year ended March 31, 2025: 265,140 shares, Fiscal year ended March 31, 2024: 179,496 shares).

(Reference) Overview of Non-consolidated Financial Results

1. Non-consolidated Financial Results for the Fiscal Year Ended March 31, 2025 (from April 1, 2024 to March 31, 2025)

(1) Non-consolidated Operating Results

(Percentages indicate year-on-year changes.)

| | Ordinary income | | Ordinary profit | | Net income | |
|-------------------|-----------------|-------|-----------------|------|-----------------|--------|
| Fiscal year ended | Millions of yen | % | Millions of yen | % | Millions of yen | % |
| March 31, 2025 | 43,704 | 13.0 | 9,549 | 44.1 | 6,868 | 68.8 |
| March 31, 2024 | 38,668 | (8.0) | 6,625 | 9.1 | 4,068 | (20.3) |

| | Basic earnings per share | Diluted earnings per share |
|-------------------|--------------------------|----------------------------|
| Fiscal year ended | Yen | Yen |
| March 31, 2025 | 400.58 | 399.41 |
| March 31, 2024 | 236.79 | 235.58 |

(2) Non-consolidated Financial Position

| | Total assets | Net assets | Capital adequacy ratio | Net assets per share |
|----------------|-----------------|-----------------|------------------------|----------------------|
| As of | Millions of yen | Millions of yen | % | Yen |
| March 31, 2025 | 3,797,059 | 177,109 | 4.6 | 10,294.41 |
| March 31, 2024 | 3,925,139 | 192,398 | 4.8 | 11,261.24 |

(Reference) Equity: As of March 31, 2025: ¥ 177,041 million

As of March 31, 2024: ¥ 192,178 million

(Note) Capital adequacy ratio = (Total net assets – Share acquisition rights) / Total Assets

This ratio is not based on the public notice of Capital Adequacy Ratio.

2. Non-consolidated Financial Results Forecast for the Fiscal Year Ending March 31, 2026 (from April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

| | Ordinary profit | | Net income | | Basic earnings per share |
|--------------------------------------|-----------------|------|-----------------|-----|--------------------------|
| | Millions of yen | % | Millions of yen | % | Yen |
| Six months ending September 30, 2025 | 5,400 | 15.4 | 3,700 | 7.4 | 215.14 |
| Full year | 10,800 | 13.0 | 7,500 | 9.1 | 436.10 |

* Financial results reports are exempt from audit conducted by certified public accountants or an audit firm.

* Proper use of earnings forecasts, and other special matters

The description of future performance in this report is based on information which is presently available and certain assumptions which are considered to be reasonable, and it does not guarantee future performance. Actual results may differ significantly from forecasts depending on various future factors.

Consolidated Financial Statements

Consolidated Balance Sheets

(Millions of yen)

| | As of March 31, 2024 | As of March 31, 2025 |
|--|----------------------|----------------------|
| Assets | | |
| Cash and due from banks | 563,765 | 319,122 |
| Call loans and bills bought | 51,000 | - |
| Monetary claims bought | 4,349 | 3,915 |
| Money held in trust | 5,722 | 6,479 |
| Securities | 1,139,534 | 1,194,237 |
| Loans and bills discounted | 2,091,126 | 2,197,657 |
| Foreign exchanges | 3,899 | 2,829 |
| Other assets | 55,346 | 58,479 |
| Tangible fixed assets | 14,051 | 13,590 |
| Buildings, net | 4,143 | 3,780 |
| Land | 8,044 | 8,040 |
| Leased assets, net | 8 | 6 |
| Construction in progress | 180 | 279 |
| Other tangible fixed assets | 1,674 | 1,483 |
| Intangible fixed assets | 1,854 | 1,494 |
| Software | 1,593 | 1,437 |
| Leased assets | 11 | - |
| Other intangible fixed assets | 249 | 56 |
| Retirement benefit asset | 9,459 | 11,030 |
| Deferred tax assets | 83 | 5,634 |
| Customers' liabilities for acceptances and guarantees | 4,158 | 3,464 |
| Allowance for loan losses | (14,757) | (15,148) |
| Total assets | 3,929,595 | 3,802,787 |
| Liabilities | | |
| Deposits | 3,236,803 | 3,198,021 |
| Negotiable certificates of deposit | 240,126 | 215,715 |
| Borrowed money | 231,077 | 169,276 |
| Foreign exchanges | 38 | 26 |
| Other liabilities | 13,903 | 30,230 |
| Provision for bonuses for directors (and other officers) | 25 | 21 |
| Retirement benefit liability | 67 | 789 |
| Provision for retirement benefits for directors (and other officers) | 18 | 17 |
| Provision for reimbursement of deposits | 136 | 112 |
| Provision for contingent loss | 281 | 358 |
| Deferred tax liabilities | 3,524 | 94 |
| Acceptances and guarantees | 4,158 | 3,464 |
| Total liabilities | 3,730,159 | 3,618,129 |

(Millions of yen)

| | As of March 31, 2024 | As of March 31, 2025 |
|---|----------------------|----------------------|
| Net assets | | |
| Share capital | 12,089 | 12,089 |
| Capital surplus | 5,666 | 5,666 |
| Retained earnings | 167,955 | 173,126 |
| Treasury shares | (4,920) | (4,505) |
| Total shareholders' equity | 180,791 | 186,377 |
| Valuation difference on available-for-sale securities | 17,779 | (5,336) |
| Deferred gains or losses on hedges | 50 | 2,748 |
| Remeasurements of defined benefit plans | 594 | 801 |
| Total accumulated other comprehensive income | 18,424 | (1,786) |
| Share acquisition rights | 220 | 67 |
| Total net assets | 199,436 | 184,658 |
| Total liabilities and net assets | 3,929,595 | 3,802,787 |

Consolidated Statements of Income and Comprehensive Income
Consolidated Statements of Income

(Millions of yen)

| | For the fiscal year ended March 31, 2024 | For the fiscal year ended March 31, 2025 |
|---|---|---|
| Ordinary income | 43,886 | 49,178 |
| Interest income | 28,250 | 34,084 |
| Interest on loans and discounts | 18,178 | 21,045 |
| Interest and dividends on securities | 9,797 | 12,136 |
| Interest on call loans and bills bought | 23 | 82 |
| Interest on deposits with banks | 218 | 787 |
| Other interest income | 32 | 31 |
| Fees and commissions | 9,675 | 9,946 |
| Other ordinary income | 4,297 | 4,480 |
| Other income | 1,662 | 667 |
| Recoveries of written off receivables | 0 | 17 |
| Other | 1,662 | 649 |
| Ordinary expenses | 36,930 | 39,397 |
| Interest expenses | 603 | 2,849 |
| Interest on deposits | 94 | 2,101 |
| Interest on negotiable certificates of deposit | 3 | 102 |
| Interest on call money and bills sold | 35 | 4 |
| Interest expenses on cash collateral received for securities lent | 3 | 2 |
| Interest on borrowings and rediscounts | 0 | 41 |
| Other interest expenses | 465 | 597 |
| Fees and commissions payments | 3,589 | 3,746 |
| Other ordinary expenses | 6,414 | 6,775 |
| General and administrative expenses | 24,554 | 24,771 |
| Other expenses | 1,768 | 1,254 |
| Provision of allowance for loan losses | 1,261 | 732 |
| Other | 507 | 522 |
| Ordinary profit | 6,955 | 9,780 |
| Extraordinary income | 97 | 68 |
| Gain on disposal of non-current assets | 97 | 43 |
| Gain on step acquisitions | - | 4 |
| Gain on bargain purchase | - | 21 |
| Extraordinary losses | 306 | 102 |
| Loss on disposal of non-current assets | 120 | 53 |
| Impairment losses | 186 | 49 |
| Profit before income taxes | 6,746 | 9,746 |
| Income taxes - current | 2,023 | 2,989 |
| Income taxes - deferred | 497 | (218) |
| Total income taxes | 2,520 | 2,770 |
| Profit | 4,225 | 6,976 |
| Profit attributable to owners of parent | 4,225 | 6,976 |

Consolidated Statements of Comprehensive Income

(Millions of yen)

| | For the fiscal year ended March 31, 2024 | For the fiscal year ended March 31, 2025 |
|---|---|---|
| Profit | 4,225 | 6,976 |
| Other comprehensive income | | |
| Valuation difference on available-for-sale securities | 9,016 | (23,116) |
| Deferred gains or losses on hedges | 1,196 | 2,697 |
| Remeasurements of defined benefit plans, net of tax | 1,965 | 207 |
| Total other comprehensive income | 12,179 | (20,210) |
| Comprehensive income | 16,404 | (13,234) |
| Comprehensive income attributable to | | |
| Comprehensive income attributable to owners of parent | 16,404 | (13,234) |

Consolidated Statements of Changes in Equity
For the fiscal year ended March 31, 2024

(Millions of yen)

| | Shareholders' equity | | | | |
|--|----------------------|-----------------|-------------------|-----------------|----------------------------|
| | Share capital | Capital surplus | Retained earnings | Treasury shares | Total shareholders' equity |
| Balance at beginning of period | 12,089 | 5,666 | 165,224 | (4,200) | 178,780 |
| Changes during period | | | | | |
| Dividends of surplus | | | (1,475) | | (1,475) |
| Profit attributable to owners of parent | | | 4,225 | | 4,225 |
| Purchase of treasury shares | | | | (851) | (851) |
| Disposal of treasury shares | | | (19) | 131 | 111 |
| Net changes in items other than shareholders' equity | | | | | |
| Total changes during period | - | - | 2,731 | (720) | 2,010 |
| Balance at end of period | 12,089 | 5,666 | 167,955 | (4,920) | 180,791 |

| | Accumulated other comprehensive income | | | | Share acquisition rights | 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 | 8,762 | (1,146) | (1,370) | 6,245 | 202 | 185,228 |
| Changes during period | | | | | | |
| Dividends of surplus | | | | | | (1,475) |
| Profit attributable to owners of parent | | | | | | 4,225 |
| Purchase of treasury shares | | | | | | (851) |
| Disposal of treasury shares | | | | | | 111 |
| Net changes in items other than shareholders' equity | 9,016 | 1,196 | 1,965 | 12,179 | 18 | 12,197 |
| Total changes during period | 9,016 | 1,196 | 1,965 | 12,179 | 18 | 14,208 |
| Balance at end of period | 17,779 | 50 | 594 | 18,424 | 220 | 199,436 |

For the fiscal year ended March 31, 2025

(Millions of yen)

| | Shareholders' equity | | | | |
|--|----------------------|-----------------|-------------------|-----------------|----------------------------|
| | Share capital | Capital surplus | Retained earnings | Treasury shares | Total shareholders' equity |
| Balance at beginning of period | 12,089 | 5,666 | 167,955 | (4,920) | 180,791 |
| Changes during period | | | | | |
| Dividends of surplus | | | (1,740) | | (1,740) |
| Profit attributable to owners of parent | | | 6,976 | | 6,976 |
| Purchase of treasury shares | | | | (2) | (2) |
| Disposal of treasury shares | | | (65) | 416 | 351 |
| Net changes in items other than shareholders' equity | | | | | |
| Total changes during period | - | - | 5,171 | 414 | 5,585 |
| Balance at end of period | 12,089 | 5,666 | 173,126 | (4,505) | 186,377 |

| | Accumulated other comprehensive income | | | | Share acquisition rights | 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 | 17,779 | 50 | 594 | 18,424 | 220 | 199,436 |
| Changes during period | | | | | | |
| Dividends of surplus | | | | | | (1,740) |
| Profit attributable to owners of parent | | | | | | 6,976 |
| Purchase of treasury shares | | | | | | (2) |
| Disposal of treasury shares | | | | | | 351 |
| Net changes in items other than shareholders' equity | (23,116) | 2,697 | 207 | (20,210) | (152) | (20,363) |
| Total changes during period | (23,116) | 2,697 | 207 | (20,210) | (152) | (14,777) |
| Balance at end of period | (5,336) | 2,748 | 801 | (1,786) | 67 | 184,658 |

Consolidated Statements of Cash Flows

(Millions of yen)

| | For the fiscal year ended March 31, 2024 | For the fiscal year ended March 31, 2025 |
|---|---|---|
| Cash flows from operating activities | | |
| Profit before income taxes | 6,746 | 9,746 |
| Depreciation | 1,867 | 1,832 |
| Impairment losses | 186 | 49 |
| Gain on bargain purchase | - | (21) |
| Loss (gain) on step acquisitions | - | (4) |
| Increase (decrease) in allowance for loan losses | 766 | 391 |
| Increase (decrease) in provision for contingent loss | 10 | 77 |
| Increase (decrease) in provision for bonuses for directors (and other officers) | 4 | (4) |
| Decrease (increase) in retirement benefit asset | (1,003) | (133) |
| Increase (decrease) in retirement benefit liability | 396 | (400) |
| Increase (decrease) in provision for retirement benefits for directors (and other officers) | 5 | (3) |
| Increase (decrease) in provision for reimbursement of deposits | (63) | (23) |
| Interest income | (28,250) | (34,084) |
| Interest expenses | 603 | 2,849 |
| Loss (gain) related to securities | 317 | 1,499 |
| Loss (gain) on money held in trust | (19) | 113 |
| Foreign exchange losses (gains) | (2,961) | 122 |
| Loss (gain) on disposal of non-current assets | 23 | 10 |
| Net decrease (increase) in loans and bills discounted | (80,319) | (106,531) |
| Net increase (decrease) in deposits | 52,266 | (38,650) |
| Net increase (decrease) in negotiable certificates of deposit | (8,200) | (24,410) |
| Net increase (decrease) in borrowed money (excluding subordinated borrowings) | 58,548 | (61,801) |
| Net decrease (increase) in due from banks (excluding due from Bank of Japan) | 27 | (175) |
| Net decrease (increase) in call loans | (50,228) | 51,434 |
| Net decrease (increase) in foreign exchanges - assets | (1,040) | 1,070 |
| Net increase (decrease) in foreign exchanges - liabilities | 24 | (11) |
| Interest received | 27,694 | 32,867 |
| Interest paid | (592) | (1,996) |
| Other, net | (10,277) | 16,379 |
| Subtotal | (33,468) | (149,808) |
| Income taxes paid | (879) | (2,637) |
| Income taxes refund | 403 | 17 |
| Net cash provided by (used in) operating activities | (33,944) | (152,428) |

(Millions of yen)

| | For the fiscal year ended March 31, 2024 | For the fiscal year ended March 31, 2025 |
|---|---|---|
| Cash flows from investing activities | | |
| Purchase of securities | (506,623) | (252,365) |
| Proceeds from sale of securities | 11,105 | 13,957 |
| Proceeds from redemption of securities | 444,803 | 149,616 |
| Increase in money held in trust | - | (879) |
| Decrease in money held in trust | 4,932 | - |
| Purchase of tangible fixed assets | (723) | (754) |
| Proceeds from sale of tangible fixed assets | 163 | 63 |
| Payments for retirement of tangible fixed assets | (17) | (19) |
| Purchase of intangible fixed assets | (580) | (355) |
| Payments for asset retirement obligations | (81) | (18) |
| Purchase of shares of subsidiaries resulting in change in scope of consolidation | - | (35) |
| Net cash provided by (used in) investing activities | (47,021) | (90,790) |
| Cash flows from financing activities | | |
| Repayments of lease liabilities | (30) | (27) |
| Dividends paid | (1,475) | (1,740) |
| Purchase of treasury shares | (851) | (2) |
| Proceeds from sale of treasury shares | 81 | 169 |
| Net cash provided by (used in) financing activities | (2,276) | (1,599) |
| Effect of exchange rate change on cash and cash equivalents | - | - |
| Net increase (decrease) in cash and cash equivalents | (83,241) | (244,819) |
| Cash and cash equivalents at beginning of period | 646,099 | 562,858 |
| Cash and cash equivalents at end of period | 562,858 | 318,039 |

Non-consolidated Financial Statements

Non-consolidated Balance Sheets

(Millions of yen)

| | As of March 31, 2024 | As of March 31, 2025 |
|---|----------------------|----------------------|
| Assets | | |
| Cash and due from banks | 563,695 | 318,840 |
| Cash | 36,255 | 26,487 |
| Due from banks | 527,439 | 292,353 |
| Call loans | 51,000 | - |
| Monetary claims bought | 4,349 | 3,915 |
| Money held in trust | 5,722 | 6,479 |
| Securities | 1,142,176 | 1,196,970 |
| Government bonds | 187,348 | 238,895 |
| Local government bonds | 279,111 | 286,005 |
| Corporate bonds | 346,038 | 335,043 |
| Stocks | 53,480 | 51,900 |
| Other securities | 276,198 | 285,125 |
| Loans and bills discounted | 2,099,334 | 2,206,680 |
| Bills discounted | 1,414 | 1,044 |
| Loans on bills | 41,878 | 44,650 |
| Loans on deeds | 1,861,243 | 1,963,490 |
| Overdrafts | 194,798 | 197,494 |
| Foreign exchanges | 3,899 | 2,829 |
| Due from foreign banks (our accounts) | 3,899 | 2,829 |
| Other assets | 38,010 | 40,170 |
| Prepaid expenses | 240 | 223 |
| Accrued revenue | 3,344 | 4,098 |
| Cash collateral paid for financial instruments | 1,872 | - |
| Financial derivatives | 947 | 4,627 |
| Other | 31,605 | 31,219 |
| Tangible fixed assets | 14,003 | 13,261 |
| Buildings, net | 4,139 | 3,777 |
| Land | 8,044 | 8,029 |
| Leased assets, net | 8 | 0 |
| Construction in progress | 166 | - |
| Other tangible fixed assets | 1,645 | 1,454 |
| Intangible fixed assets | 1,773 | 1,430 |
| Software | 1,512 | 1,374 |
| Leased assets | 11 | - |
| Other intangible fixed assets | 249 | 56 |
| Prepaid pension costs | 8,604 | 9,133 |
| Deferred tax assets | - | 5,933 |
| Customers' liabilities for acceptances and guarantees | 4,158 | 3,464 |
| Allowance for loan losses | (11,589) | (12,049) |
| Total assets | 3,925,139 | 3,797,059 |

(Millions of yen)

| | As of March 31, 2024 | As of March 31, 2025 |
|---|----------------------|----------------------|
| Liabilities | | |
| Deposits | 3,240,420 | 3,202,259 |
| Current deposits | 59,786 | 58,421 |
| Ordinary deposits | 2,191,902 | 2,168,728 |
| Savings deposits | 67,544 | 67,534 |
| Deposits at notice | 365 | 199 |
| Time deposits | 884,295 | 865,339 |
| Installment savings | 14,536 | 13,254 |
| Other deposits | 21,989 | 28,780 |
| Negotiable certificates of deposit | 244,826 | 220,015 |
| Borrowed money | 231,077 | 168,776 |
| Borrowings from other banks | 231,077 | 168,776 |
| Foreign exchanges | 38 | 26 |
| Foreign bills sold | 33 | 5 |
| Foreign bills payable | 5 | 21 |
| Other liabilities | 8,531 | 24,915 |
| Income taxes payable | 1,398 | 1,722 |
| Accrued expenses | 2,159 | 2,743 |
| Unearned revenue | 597 | 793 |
| Reserve for interest on installment savings | 0 | 1 |
| Financial derivatives | 1,519 | 112 |
| Cash collateral received for financial instruments | 240 | 4,409 |
| Lease liabilities | 27 | - |
| Asset retirement obligations | 64 | 47 |
| Other | 2,523 | 15,085 |
| Provision for bonuses for directors (and other officers) | 25 | 21 |
| Provision for reimbursement of deposits | 136 | 112 |
| Provision for contingent loss | 281 | 358 |
| Deferred tax liabilities | 3,246 | - |
| Acceptances and guarantees | 4,158 | 3,464 |
| Total liabilities | 3,732,741 | 3,619,950 |
| Net assets | | |
| Share capital | 12,089 | 12,089 |
| Capital surplus | 4,811 | 4,811 |
| Legal capital surplus | 4,811 | 4,811 |
| Retained earnings | 163,079 | 168,142 |
| Legal retained earnings | 7,278 | 7,278 |
| Other retained earnings | 155,801 | 160,864 |
| Reserve for tax purpose reduction entry of non-current assets | 855 | 834 |
| General reserve | 148,080 | 151,080 |
| Retained earnings brought forward | 6,866 | 8,949 |
| Treasury shares | (4,920) | (4,505) |
| Total shareholders' equity | 175,059 | 180,537 |
| Valuation difference on available-for-sale securities | 17,068 | (6,244) |
| Deferred gains or losses on hedges | 50 | 2,748 |
| Total valuation and translation adjustments | 17,118 | (3,496) |
| Share acquisition rights | 220 | 67 |
| Total net assets | 192,398 | 177,109 |
| Total liabilities and net assets | 3,925,139 | 3,797,059 |

Non-consolidated Statements of Income

(Millions of yen)

| | For the fiscal year ended March 31, 2024 | For the fiscal year ended March 31, 2025 |
|--|---|---|
| Ordinary income | 38,668 | 43,704 |
| Interest income | 28,563 | 34,444 |
| Interest on loans and discounts | 18,202 | 21,079 |
| Interest and dividends on securities | 10,086 | 12,463 |
| Interest on call loans | 23 | 82 |
| Interest on deposits with banks | 218 | 786 |
| Other interest income | 32 | 31 |
| Fees and commissions | 8,475 | 8,630 |
| Fees and commissions on domestic and foreign exchanges | 2,081 | 2,254 |
| Other fees and commissions | 6,394 | 6,376 |
| Other ordinary income | 13 | 1 |
| Net gain on trading securities transactions | - | 0 |
| Gain on sale of bonds | - | 1 |
| Gain on financial derivatives | 13 | - |
| Other income | 1,614 | 628 |
| Gain on sale of equity securities | 1,022 | 132 |
| Gain on money held in trust | 63 | 6 |
| Other | 528 | 489 |
| Ordinary expenses | 32,043 | 34,155 |
| Interest expenses | 602 | 2,849 |
| Interest on deposits | 94 | 2,103 |
| Interest on negotiable certificates of deposit | 3 | 103 |
| Interest on call money | 35 | 4 |
| Interest expenses on cash collateral received for securities lent | 3 | 2 |
| Interest on borrowings and rediscounts | 0 | 39 |
| Interest expenses on interest rate swaps | 462 | 591 |
| Other interest expenses | 2 | 5 |
| Fees and commissions payments | 3,848 | 3,985 |
| Fees and commissions on domestic and foreign exchanges | 158 | 213 |
| Other fees and commissions | 3,689 | 3,771 |
| Other ordinary expenses | 2,539 | 2,731 |
| Loss on foreign exchange transactions | 1,329 | 1,177 |
| Loss on sale of bonds | 935 | 462 |
| Loss on redemption of bonds | 274 | 1,044 |
| Loss on financial derivatives | - | 45 |
| General and administrative expenses | 23,224 | 23,449 |
| Other expenses | 1,828 | 1,140 |
| Provision of allowance for loan losses | 1,342 | 631 |
| Write-off of loans | 153 | - |
| Loss on sale of equity securities | 123 | 121 |
| Loss on devaluation of equity securities | 6 | 4 |
| Loss on money held in trust | 44 | 119 |
| Loss on transfer of receivables | 8 | 8 |
| Other | 150 | 254 |
| Ordinary profit | 6,625 | 9,549 |

(Millions of yen)

| | For the fiscal year ended March 31, 2024 | For the fiscal year ended March 31, 2025 |
|--|---|---|
| Extraordinary income | 97 | 43 |
| Gain on disposal of non-current assets | 97 | 43 |
| Extraordinary losses | 306 | 102 |
| Loss on disposal of non-current assets | 120 | 53 |
| Impairment losses | 186 | 49 |
| Profit before income taxes | 6,415 | 9,490 |
| Income taxes - current | 1,874 | 2,808 |
| Income taxes - deferred | 473 | (187) |
| Total income taxes | 2,347 | 2,621 |
| Profit | 4,068 | 6,868 |

Non-consolidated Statements of Changes in Equity

For the fiscal year ended March 31, 2024

(Millions of yen)

| | Shareholders' equity | | | |
|--|----------------------|-----------------------|-----------------------|-------------------------|
| | Share capital | Capital surplus | | Retained earnings |
| | | Legal capital surplus | Total capital surplus | Legal retained earnings |
| Balance at beginning of period | 12,089 | 4,811 | 4,811 | 7,278 |
| Changes during period | | | | |
| Dividends of surplus | | | | |
| Provision of reserve for tax purpose reduction entry of non-current assets | | | | |
| Reversal of reserve for tax purpose reduction entry of non-current assets | | | | |
| Provision of general reserve | | | | |
| Profit | | | | |
| Purchase of treasury shares | | | | |
| Disposal of treasury shares | | | | |
| Net changes in items other than shareholders' equity | | | | |
| Total changes during period | - | - | - | - |
| Balance at end of period | 12,089 | 4,811 | 4,811 | 7,278 |

| | Shareholders' equity | | | | | |
|--|---|-----------------|-----------------------------------|-------------------------|-----------------|----------------------------|
| | Retained earnings | | | | Treasury shares | Total shareholders' equity |
| | Other retained earnings | | | Total retained earnings | | |
| | Reserve for tax purpose reduction entry of non-current assets | General reserve | Retained earnings brought forward | | | |
| Balance at beginning of period | 895 | 144,080 | 8,252 | 160,505 | (4,200) | 173,206 |
| Changes during period | | | | | | |
| Dividends of surplus | | | (1,475) | (1,475) | | (1,475) |
| Provision of reserve for tax purpose reduction entry of non-current assets | | | | - | | - |
| Reversal of reserve for tax purpose reduction entry of non-current assets | (40) | | 40 | - | | - |
| Provision of general reserve | | 4,000 | (4,000) | - | | - |
| Profit | | | 4,068 | 4,068 | | 4,068 |
| Purchase of treasury shares | | | | | (851) | (851) |
| Disposal of treasury shares | | | (19) | (19) | 131 | 111 |
| Net changes in items other than shareholders' equity | | | | | | |
| Total changes during period | (40) | 4,000 | (1,386) | 2,573 | (720) | 1,853 |
| Balance at end of period | 855 | 148,080 | 6,866 | 163,079 | (4,920) | 175,059 |

(Millions of yen)

| | Valuation and translation adjustments | | | Share acquisition rights | Total net assets |
|--|---|------------------------------------|---|--------------------------|------------------|
| | Valuation difference on available-for-sale securities | Deferred gains or losses on hedges | Total valuation and translation adjustments | | |
| Balance at beginning of period | 8,310 | (1,146) | 7,163 | 202 | 180,572 |
| Changes during period | | | | | |
| Dividends of surplus | | | | | (1,475) |
| Provision of reserve for tax purpose reduction entry of non-current assets | | | | | - |
| Reversal of reserve for tax purpose reduction entry of non-current assets | | | | | - |
| Provision of general reserve | | | | | - |
| Profit | | | | | 4,068 |
| Purchase of treasury shares | | | | | (851) |
| Disposal of treasury shares | | | | | 111 |
| Net changes in items other than shareholders' equity | 8,758 | 1,196 | 9,954 | 18 | 9,973 |
| Total changes during period | 8,758 | 1,196 | 9,954 | 18 | 11,826 |
| Balance at end of period | 17,068 | 50 | 17,118 | 220 | 192,398 |

For the fiscal year ended March 31, 2025

(Millions of yen)

| | Shareholders' equity | | | |
|--|----------------------|-----------------------|-----------------------|-------------------------|
| | Share capital | Capital surplus | | Retained earnings |
| | | Legal capital surplus | Total capital surplus | Legal retained earnings |
| Balance at beginning of period | 12,089 | 4,811 | 4,811 | 7,278 |
| Changes during period | | | | |
| Dividends of surplus | | | | |
| Provision of reserve for tax purpose reduction entry of non-current assets | | | | |
| Reversal of reserve for tax purpose reduction entry of non-current assets | | | | |
| Provision of general reserve | | | | |
| Profit | | | | |
| Purchase of treasury shares | | | | |
| Disposal of treasury shares | | | | |
| Net changes in items other than shareholders' equity | | | | |
| Total changes during period | - | - | - | - |
| Balance at end of period | 12,089 | 4,811 | 4,811 | 7,278 |

| | Shareholders' equity | | | | | |
|--|---|-----------------|-----------------------------------|-------------------------|-----------------|----------------------------|
| | Retained earnings | | | | Treasury shares | Total shareholders' equity |
| | Other retained earnings | | | Total retained earnings | | |
| | Reserve for tax purpose reduction entry of non-current assets | General reserve | Retained earnings brought forward | | | |
| Balance at beginning of period | 855 | 148,080 | 6,866 | 163,079 | (4,920) | 175,059 |
| Changes during period | | | | | | |
| Dividends of surplus | | | (1,740) | (1,740) | | (1,740) |
| Provision of reserve for tax purpose reduction entry of non-current assets | 20 | | (20) | - | | - |
| Reversal of reserve for tax purpose reduction entry of non-current assets | (40) | | 40 | - | | - |
| Provision of general reserve | | 3,000 | (3,000) | - | | - |
| Profit | | | 6,868 | 6,868 | | 6,868 |
| Purchase of treasury shares | | | | | (2) | (2) |
| Disposal of treasury shares | | | (65) | (65) | 416 | 351 |
| Net changes in items other than shareholders' equity | | | | | | |
| Total changes during period | (20) | 3,000 | 2,083 | 5,063 | 414 | 5,478 |
| Balance at end of period | 834 | 151,080 | 8,949 | 168,142 | (4,505) | 180,537 |

(Millions of yen)

| | Valuation and translation adjustments | | | Share acquisition rights | Total net assets |
|--|---|------------------------------------|---|--------------------------|------------------|
| | Valuation difference on available-for-sale securities | Deferred gains or losses on hedges | Total valuation and translation adjustments | | |
| Balance at beginning of period | 17,068 | 50 | 17,118 | 220 | 192,398 |
| Changes during period | | | | | |
| Dividends of surplus | | | | | (1,740) |
| Provision of reserve for tax purpose reduction entry of non-current assets | | | | | - |
| Reversal of reserve for tax purpose reduction entry of non-current assets | | | | | - |
| Provision of general reserve | | | | | - |
| Profit | | | | | 6,868 |
| Purchase of treasury shares | | | | | (2) |
| Disposal of treasury shares | | | | | 351 |
| Net changes in items other than shareholders' equity | (23,313) | 2,697 | (20,615) | (152) | (20,767) |
| Total changes during period | (23,313) | 2,697 | (20,615) | (152) | (15,289) |
| Balance at end of period | (6,244) | 2,748 | (3,496) | 67 | 177,109 |

SUPPLEMENTARY INFORMATION For the FYE 3/2025

1. Status of Profit and Loss (損益状況)

< Consolidated >

(Millions of yen)

| | (Japanese) | FYE 3/2025 | | FYE 3/2024 |
|---|-----------------|------------|---------|------------|
| | | (A) | (A)-(B) | (B) |
| Consolidated gross profit | 連結粗利益 | 35,143 | 3,526 | 31,617 |
| Net interest income | 資金利益 | 31,239 | 3,592 | 27,647 |
| Net fees and commissions | 役務取引等利益 | 6,199 | 114 | 6,085 |
| Net other ordinary income | その他業務利益 | (2,295) | (179) | (2,116) |
| General and administrative expenses | 営業経費 | 24,771 | 217 | 24,554 |
| Credit related expenses | 貸倒償却引当費用 | 894 | (635) | 1,529 |
| Provision of general allowance for loan losses | 一般貸倒引当金繰入額 | (309) | 221 | (530) |
| Write-off of loans | 貸出金償却 | 3 | (155) | 158 |
| Provision of specific allowance for loan losses | 個別貸倒引当金繰入額 | 1,042 | (749) | 1,791 |
| Transfer of Provision for contingent losses | 偶発損失引当金繰入額 | 160 | 70 | 90 |
| Losses on sales of loans | 債権売却損 | 15 | (4) | 19 |
| Reversal of allowance for loan losses | 貸倒引当金戻入益 | — | — | — |
| Reversal of provision for contingent losses | 偶発損失引当金戻入益 | — | — | — |
| Recoveries of written off receivables | 償却債権取立益 | 17 | 17 | 0 |
| Gains/losses related to stocks, etc. | 株式等関係損益 | 6 | (887) | 893 |
| Other | その他 | 296 | (233) | 529 |
| Ordinary profit | 経常利益 | 9,780 | 2,825 | 6,955 |
| Extraordinary income (losses) | 特別損益 | (33) | 176 | (209) |
| Profit before income taxes | 税金等調整前当期純利益 | 9,746 | 3,000 | 6,746 |
| Income taxes - current | 法人税、住民税及び事業税 | 2,989 | 966 | 2,023 |
| Income taxes - deferred | 法人税等調整額 | (218) | (715) | 497 |
| Profit | 当期純利益 | 6,976 | 2,751 | 4,225 |
| Profit attributable to owners of parent | 親会社株主に帰属する当期純利益 | 6,976 | 2,751 | 4,225 |

Note : Amounts are rounded down to the nearest millions of yen.

* Consolidated gross profit = [Interest income - (Interest expenses - Corresponding loss on money held in trust)]

+ (Fees and commissions income - Fees and commissions expenses) + (Other ordinary income - Other ordinary expenses)

(注) 金額は、百万円未満を切り捨てて表示しております。

$$\text{連結粗利益} = \{ \text{資金運用収益} - (\text{資金調達費用} - \text{金銭の信託運用見合費用}) \}$$

+ (役務取引等収益 - 役務取引等費用) + (その他業務収益 - その他業務費用)

< Non-consolidated >

(Millions of yen)

| | | FYE 3/2025 | | FYE 3/2024 |
|---|---------------------|------------|---------|------------|
| (Japanese) | | (A) | (A)-(B) | (B) |
| Ordinary income | 経常収益 | 43,704 | 5,036 | 38,668 |
| Gross business profit | 業務粗利益 | 33,515 | 3,451 | 30,064 |
| (Excluding gains (losses) on bonds) | (除く国債等債券損益 (5 勘定戻)) | 35,021 | 3,747 | 31,274 |
| Net interest income | 資金利益 | 31,599 | 3,636 | 27,963 |
| Net fees and commissions | 役務取引等利益 | 4,645 | 18 | 4,627 |
| Net other ordinary income | その他業務利益 | (2,729) | (204) | (2,525) |
| (Gains (losses) on bonds) | (うち国債等債券損益) | (1,505) | (295) | (1,210) |
| Expenses (excluding non-recurring expenses) | 経費 (除く臨時処理分) | 23,326 | 469 | 22,857 |
| Personnel expenses | 人件費 | 12,607 | 140 | 12,467 |
| Non-Personnel expenses | 物件費 | 9,412 | 272 | 9,140 |
| Taxes | 税金 | 1,306 | 58 | 1,248 |
| Net business profit (before provision of general allowance for loan losses) | 実質業務純益 | 10,189 | 2,982 | 7,207 |
| Core net business profit (Excluding gains (losses) on bonds) | コア業務純益 (除く国債等債券損益) | 11,695 | 3,278 | 8,417 |
| Provision of general allowance for loan losses [1] | 一般貸倒引当金繰入額 | (161) | 288 | (449) |
| Net business profit | 業務純益 | 10,350 | 2,694 | 7,656 |
| Gains (losses) on government bonds and other securities | うち国債等債券損益 (5 勘定戻) | (1,505) | (295) | (1,210) |
| Non-recurring gains (losses) | 臨時損益 | (801) | 230 | (1,031) |
| Disposal of non-performing loans [2] | 不良債権処理額 | 961 | (1,082) | 2,043 |
| Write-off of loans | 貸出金償却 | — | (153) | 153 |
| Provision of specific allowance for loan losses | 個別貸倒引当金繰入額 | 792 | (999) | 1,791 |
| Transfer of provision for contingent losses | 偶発損失引当金繰入額 | 160 | 70 | 90 |
| Losses on sales of loans | 債権売却損 | 8 | 0 | 8 |
| Reversal of allowance for loan losses [3] | 貸倒引当金戻入益 | — | — | — |
| Recoveries of written off receivables [4] | 償却債権取立益 | — | — | — |
| Gains/losses related to stocks, etc. | 株式等関係損益 | 6 | (887) | 893 |
| Gains on sale of equity securities | 株式等売却益 | 132 | (890) | 1,022 |
| Losses on sale of equity securities | 株式等売却損 | 121 | (2) | 123 |
| Losses on devaluation of equity securities | 株式等償却 | 4 | (2) | 6 |
| Retirement benefit expenses (non-recurring expenses) | 退職給付費用 (臨時分) | 80 | (208) | 288 |
| Other non-recurring gains (losses) | その他臨時損益 | 234 | (173) | 407 |
| Ordinary profit | 経常利益 | 9,549 | 2,924 | 6,625 |
| Extraordinary income (losses) | 特別損益 | (59) | 150 | (209) |
| Gains (losses) on disposal of non-current assets | 固定資産処分損益 | (10) | 13 | (23) |
| Impairment losses | 減損損失 | 49 | (137) | 186 |
| Profit before income taxes | 税引前当期純利益 | 9,490 | 3,075 | 6,415 |
| Income taxes - current | 法人税、住民税及び事業税 | 2,808 | 934 | 1,874 |
| Income taxes - deferred | 法人税等調整額 | (187) | (660) | 473 |
| Total income taxes | 法人税等合計 | 2,621 | 274 | 2,347 |
| Profit | 当期純利益 | 6,868 | 2,800 | 4,068 |

| | | | | |
|---|--------|-----|-------|-------|
| Credit-related expenses [1] + [2] - [3] - [4] | 与信関係費用 | 800 | (794) | 1,594 |
|---|--------|-----|-------|-------|

2. Net Business Profit [Non-consolidated] (業務純益)

(Millions of yen)

| (Japanese) | | FYE 3/2025 | | FYE 3/2024 |
|---|--------------|------------|---------|------------|
| | | (A) | (A)-(B) | (B) |
| Net business profit (before provision of general allowance for loan losses) | 実質業務純益 | 10,189 | 2,982 | 7,207 |
| Per head (in thousands of yen) | 職員一人当たり (千円) | 7,410 | 2,248 | 5,162 |
| Net business profit | 業務純益 | 10,350 | 2,694 | 7,656 |
| Per head (in thousands of yen) | 職員一人当たり (千円) | 7,527 | 2,043 | 5,484 |

Note : Figures per head are calculated based on the average number of employees during the period.

(注) 職員一人当たり計数は、期中平均人員により算出しております。

3. Interest Rate Spread [Non-consolidated] (利鞘)

<Total >

(%)

| (Japanese) | | FYE 3/2025 | | FYE 3/2024 |
|--|--------|------------|---------|------------|
| | | (A) | (A)-(B) | (B) |
| Average yield on interest earning assets | 資金運用利回 | 0.92 | 0.13 | 0.79 |
| Average yield on loans and bills discounted | 貸出金利回 | 0.97 | 0.09 | 0.88 |
| Average yield on securities | 有価証券利回 | 1.06 | 0.20 | 0.86 |
| Average yield on interest bearing liabilities | 資金調達原価 | 0.72 | 0.08 | 0.64 |
| Average yield on deposits and negotiable certificates of deposit | 預金等利回 | 0.06 | 0.06 | 0.00 |
| Difference between average yield on loans and deposits | 預貸金利鞘 | 0.22 | 0.00 | 0.22 |
| Average interest rate spread | 総資金利鞘 | 0.20 | 0.05 | 0.15 |

<Domestic >

(%)

| (Japanese) | | FYE 3/2025 | | FYE 3/2024 |
|--|--------|------------|---------|------------|
| | | (A) | (A)-(B) | (B) |
| Average yield on interest earning assets | 資金運用利回 | 0.86 | 0.13 | 0.73 |
| Average yield on loans and bills discounted | 貸出金利回 | 0.97 | 0.09 | 0.88 |
| Average yield on securities | 有価証券利回 | 0.97 | 0.20 | 0.77 |
| Average yield on interest bearing liabilities | 資金調達原価 | 0.71 | 0.08 | 0.63 |
| Average yield on deposits and negotiable certificates of deposit | 預金等利回 | 0.06 | 0.06 | 0.00 |
| Difference between average yield on loans and deposits | 預貸金利鞘 | 0.23 | 0.00 | 0.23 |
| Average interest rate spread | 総資金利鞘 | 0.15 | 0.05 | 0.10 |

4. Securities (有価証券関係)

(1) Bases of securities valuation

| | | |
|---------------------------------------|-------------------|--|
| Securities for trading | 売買目的有価証券 | Market value method (Valuation differences are recorded as profits or losses) 時価法 (評価差額を損益処理) |
| Held-to-maturity debt securities | 満期保有目的の債券 | Amortized cost method 償却原価法 |
| Available-for-sale securities | その他有価証券 | Market value method (Valuation differences are included in net assets, net of income taxes) 時価法 (評価差額を全部純資産直入) |
| Stocks of subsidiaries and affiliates | 子会社株式及び 関連会社株式 | Cost method 原価法 |

(2) Valuation gains (losses)

< Consolidated >

(Millions of yen)

| | | | As of March 31, 2025 | | | | As of March 31, 2024 | | |
|---------------------------------------|------------|--|--------------------------|----------|-----------------|------------------|--------------------------|-----------------|------------------|
| | | | Valuation gains (losses) | | | | Valuation gains (losses) | | |
| | | | (A) | (A)-(B) | Valuation gains | Valuation losses | (B) | Valuation gains | Valuation losses |
| (Japanese) | | | | | | | | | |
| Held-to-maturity | 満期保有目的 | | (1,390) | (3,087) | 596 | 1,986 | 1,697 | 1,836 | 139 |
| | Bonds 債券 | | (1,110) | (2,946) | 596 | 1,706 | 1,836 | 1,836 | 0 |
| | Others その他 | | (280) | (141) | — | 280 | (139) | 0 | 139 |
| Stocks of subsidiaries and affiliates | 子会社・関連会社株式 | | — | — | — | — | — | — | — |
| Available-for-sale | その他有価証券 | | (7,986) | (33,367) | 42,455 | 50,442 | 25,381 | 49,658 | 24,277 |
| | Stocks 株式 | | 31,891 | (1,865) | 32,067 | 176 | 33,756 | 33,846 | 90 |
| | Bonds 債券 | | (38,326) | (28,917) | 773 | 39,099 | (9,409) | 5,069 | 14,478 |
| | Others その他 | | (1,551) | (2,585) | 9,614 | 11,166 | 1,034 | 10,742 | 9,707 |
| Total | 合計 | | (9,377) | (36,455) | 43,051 | 52,429 | 27,078 | 51,495 | 24,416 |
| Stocks | 株式 | | 31,891 | (1,865) | 32,067 | 176 | 33,756 | 33,846 | 90 |
| Bonds | 債券 | | (39,437) | (31,864) | 1,369 | 40,806 | (7,573) | 6,906 | 14,479 |
| Others | その他 | | (1,831) | (2,726) | 9,614 | 11,446 | 895 | 10,742 | 9,847 |

< Non-consolidated >

(Millions of yen)

| | | | As of March 31, 2025 | | | | As of March 31, 2024 | | |
|---------------------------------------|------------|--|--------------------------|----------|-----------------|------------------|--------------------------|-----------------|------------------|
| | | | Valuation gains (losses) | | | | Valuation gains (losses) | | |
| | | | (A) | (A)-(B) | Valuation gains | Valuation losses | (B) | Valuation gains | Valuation losses |
| (Japanese) | | | | | | | | | |
| Held-to-maturity | 満期保有目的 | | (1,390) | (3,087) | 596 | 1,986 | 1,697 | 1,836 | 139 |
| | Bonds 債券 | | (1,110) | (2,946) | 596 | 1,706 | 1,836 | 1,836 | 0 |
| | Others その他 | | (280) | (141) | — | 280 | (139) | 0 | 139 |
| Stocks of subsidiaries and affiliates | 子会社・関連会社株式 | | — | — | — | — | — | — | — |
| Available-for-sale | その他有価証券 | | (9,389) | (33,689) | 41,053 | 50,442 | 24,300 | 48,577 | 24,277 |
| | Stocks 株式 | | 30,488 | (2,187) | 30,665 | 176 | 32,675 | 32,766 | 90 |
| | Bonds 債券 | | (38,326) | (28,917) | 773 | 39,099 | (9,409) | 5,069 | 14,478 |
| | Others その他 | | (1,551) | (2,585) | 9,614 | 11,166 | 1,034 | 10,742 | 9,707 |
| Total | 合計 | | (10,779) | (36,776) | 41,649 | 52,429 | 25,997 | 50,414 | 24,416 |
| Stocks | 株式 | | 30,488 | (2,187) | 30,665 | 176 | 32,675 | 32,766 | 90 |
| Bonds | 債券 | | (39,437) | (31,864) | 1,369 | 40,806 | (7,573) | 6,906 | 14,479 |
| Others | その他 | | (1,831) | (2,726) | 9,614 | 11,446 | 895 | 10,742 | 9,847 |

5. Employee's severance and Retirement benefits [Non-consolidated] (退職給付関連)

(1) Retirement benefit plan

- (i) Lump-sum retirement benefits plan
- (ii) Pension plan

| | |
|-----------------------------------|----------|
| Defined contribution pension plan | 確定拠出年金制度 |
| Defined benefit pension plan | 確定給付年金制度 |

(2) Retirement benefit obligations (Millions of yen)

| | | As of March 31, 2025 | | As of March 31, 2024 |
|--|----------------|----------------------|---------|----------------------|
| | | (A) | (A)-(B) | (B) |
| (Japanese) | | | | |
| Retirement benefit obligations | 退職給付債務残高 | (20,793) | 1,925 | (22,718) |
| Defined benefit corporate pension plan : Discount rate (%) | 確定給付企業年金制度：割引率 | 1.9% | 1.1% | 0.8% |
| Retirement allowance system : Discount rate (%) | 退職金制度：割引率 | 0.7% | — | 0.7% |
| Fair value of plan assets | 年金資産時価総額 | 31,096 | (1,081) | 32,177 |
| Unrecognized actuarial differences | 未認識数理計算上の差異 | (1,169) | (315) | (854) |
| Net amount on B/S | 貸借対照表上の純額 | 9,133 | 529 | 8,604 |
| Prepaid pension cost | うち前払年金費用 | 9,133 | 529 | 8,604 |
| Provision for employee retirement benefits | うち退職給付引当金 | — | — | — |

Note : The Bank has established a retirement benefit trust.

(注) 当行では、退職給付信託を設定しております。

(3) Retirement benefit costs (Millions of yen)

| | | FYE 3/2025 | | FYE 3/2024 |
|--|-------------|------------|---------|------------|
| | | (A) | (A)-(B) | (B) |
| (Japanese) | | | | |
| Retirement benefit costs | 退職給付費用 | 154 | (288) | 442 |
| Service costs | 勤務費用 | 579 | (16) | 595 |
| Interest costs | 利息費用 | 173 | (3) | 176 |
| Expected return on plan assets | 期待運用収益 | 679 | 61 | 618 |
| Accumulation (Amortization) of prior service cost | 過去勤務債務処理額 | — | — | — |
| Accumulation (Amortization) of actuarial differences | 数理計算上の差異処理額 | 80 | (208) | 288 |

Notes : 1. The retirement benefit expenses in "1. Status of Profit and Loss" are recorded as follows:

Service costs + Interest costs - Expected return on plan assets → Included in personnel expenses

Accumulation (Amortization) of prior service cost + Accumulation (Amortization) of actuarial differences → Included in non-recurring gains (losses)

2. In addition to the above, the contribution to the defined contribution pension plan is 118million yen.

(注) 1. 本決算説明資料「1. 損益状況」における退職給付費用の計上は、次のとおりであります。

| | |
|-------------------------|-------------|
| 勤務費用 + 利息費用 - 期待運用収益 | → 「人件費」に計上 |
| 過去勤務債務処理額 + 数理計算上の差異処理額 | → 「臨時損益」に計上 |

2. 上記のほか、確定拠出年金制度への拠出額118百万円があります。

< Consolidated >

(Millions of yen)

| | | As of March 31, 2025 | | As of March 31, 2024 |
|-----------------------------|-------------|-------------------------|---------|-------------------------|
| | | (A) | (A)-(B) | |
| Basic core capital [1] | コア資本に係る基礎項目 | 190,332 | 4,969 | 185,363 |
| Adjustment core capital [2] | コア資本に係る調整項目 | 8,604 | 730 | 7,874 |
| Capital [3] ([1]-[2]) | 自己資本 | 181,728 | 4,239 | 177,489 |
| Risk-weighted assets [4] | リスク・アセット | 1,594,615 | 22,796 | 1,571,819 |
| Capital ratio [3]/[4] | 自己資本比率 | 11.39% | 0.10% | 11.29% |

(Millions of yen)

| | | As of March 31, | | As of March 31, | |
|-------------------------|---------------|-----------------|-----------|-----------------|-----------|
| | | 2025 | | 2024 | |
| | | (A) | (A)-(B) | (B) | |
| (Japanese) | | | | | |
| Basic core capital | [5] | コア資本に係る基礎項目 | 183,216 | 4,803 | 178,413 |
| Adjustment core capital | [6] | コア資本に係る調整項目 | 7,257 | 35 | 7,222 |
| Capital | [7] ([5]-[6]) | 自己資本 | 175,959 | 4,769 | 171,190 |
| Risk-weighted assets | [8] | リスク・アセット | 1,585,790 | 22,828 | 1,562,962 |
| Capital ratio | [7]/[8] | 自己資本比率 | 11.09% | 0.14% | 0.11% |

(注) 2025年3月末からバーゼルⅢ最終化を適用した。

| |
|--|
| |
|--|

(%)

| | | FYE 3/2025 | | FYE 3/2024 |
|---|-------------------------|------------|---------|------------|
| | | (A) | (A)-(B) | (B) |
| Net business profit basis (before provision for general allowance for loan losses) | 業務純益ベース (一般貸倒引当金繰入前) | 5.51 | 1.65 | 3.86 |
| Net business profit basis | 業務純益ベース | 5.60 | 1.49 | 4.11 |
| Profit basis | 当期純利益ベース | 3.72 | 1.54 | 2.18 |

$$\text{Average net assets} = (\text{Net assets at the beginning of the period (excluding share acquisition rights)} + \text{Net assets at the end of the period}) / 2$$

(注) 分母の「純資産平均残高」は、(期首純資産の部(新株予約権を除く) + 期末純資産の部(同)) ÷ 2 を使用しております。

| |
|--|
| |
|--|

(%)

| | | FYE 3/2025 | | FYE 3/2024 |
|---|-------------------|------------|---------|------------|
| (Japanese) | | (A) | (A)-(B) | (B) |
| Return on Assets (Net business profit basis) | R O A (業務純益ベース) | 0.27 | 0.08 | 0.19 |
| Return on Assets (Core net business profit basis) | R O A (コア業務純益ベース) | 0.30 | 0.09 | 0.21 |
| Over Head Ratio | O H R | 66.60 | (6.48) | 73.08 |

*OHR = Expenses (excluding non-recurring expenses) / Core business gross profit

$$\text{OHR} = \text{経費（除く臨時処理分）} \div \text{コア業務粗利益}$$

9. Balance of Deposits and Loans [Non-consolidated] (預金、貸出金の残高)

(1) Terms-end balance (Millions of yen)

| | | As of March 31, 2025 | | As of March 31, 2024 |
|---|--------|-------------------------|----------|-------------------------|
| (Japanese) | | (A) | (A)-(B) | (B) |
| Deposits (include negotiable certificates of deposit) | 預金等 | 3,422,275 | (62,971) | 3,485,246 |
| Iwate Prefecture | うち岩手県内 | 3,184,891 | (46,076) | 3,230,967 |
| Deposits | 預金 | 3,202,259 | (38,161) | 3,240,420 |
| Iwate Prefecture | うち岩手県内 | 2,966,876 | (20,265) | 2,987,141 |
| Individual | うち個人 | 2,255,686 | 1,161 | 2,254,525 |
| Loans and bills discounted | 貸出金 | 2,206,680 | 107,346 | 2,099,334 |
| Iwate Prefecture | うち岩手県内 | 1,602,547 | 60,885 | 1,541,662 |
| Individual | うち個人 | 551,887 | 16,219 | 535,668 |

(2) Average balance (Millions of yen)

| | | FYE 3/2025 | | FYE 3/2024 |
|---|--------|------------|----------|------------|
| (Japanese) | | (A) | (A)-(B) | (B) |
| Deposits (include negotiable certificates of deposit) | 預金等 | 3,381,431 | (57,158) | 3,438,589 |
| Iwate Prefecture | うち岩手県内 | 3,145,822 | (47,180) | 3,193,002 |
| Deposits | 預金 | 3,238,603 | (19,958) | 3,258,561 |
| Iwate Prefecture | うち岩手県内 | 3,003,563 | (10,411) | 3,013,974 |
| Individual | うち個人 | 2,260,256 | 10,760 | 2,249,496 |
| Loans and bills discounted | 貸出金 | 2,154,975 | 99,371 | 2,055,604 |
| Iwate Prefecture | うち岩手県内 | 1,567,683 | 88,865 | 1,478,818 |

(3) Housing and consumer loans (Millions of yen)

| | | As of March 31, 2025 | | As of March 31, 2024 |
|----------------------------|------------|-------------------------|---------|-------------------------|
| (Japanese) | | (A) | (A)-(B) | (B) |
| Housing and consumer loans | 消費者ローン残高 | 547,413 | 16,482 | 530,931 |
| Housing loans | うち住宅ローン残高 | 510,410 | 14,504 | 495,906 |
| Consumer loans | うちその他ローン残高 | 37,003 | 1,979 | 35,024 |

(4) Loans to SMEs and Individual customers (Millions of yen)

| | | As of March 31, 2025 | | As of March 31, 2024 |
|---|------------|-------------------------|---------|-------------------------|
| (Japanese) | | (A) | (A)-(B) | (B) |
| Loans to SMEs and Individual customers | 中小企業等貸出残高 | 1,335,661 | 81,311 | 1,254,350 |
| Loans to SMEs | うち中小企業向け残高 | 783,774 | 65,092 | 718,682 |
| Loans to Individual costumers | うち個人向け残高 | 551,887 | 16,219 | 535,668 |
| Ratio of Loans to SMEs and Individual Customers | 中小企業等貸出比率 | 60.52% | 0.78% | 59.74% |

10. Disclosed Claims under the Financial Reconstruction Law and Risk-Monitored Loans (金融再生法開示債権及びリスク管理債権)

(1) Terms-end balance

< Consolidated >

| < Consolidated > | | | (Millions of yen) | | | |
|------------------------------------|--------------|--|-------------------------|-----------|-------------------------|-----------|
| | | | As of March 31, 2025 | | As of March 31, 2024 | |
| | | | (A) | (A)-(B) | (B) | |
| | | | (Japanese) | | | |
| | | Bankrupt and Substantial bankrupt claims | 破産更生債権及びこれらに準ずる債権 | 8,721 | 363 | 8,358 |
| | | Doubtful Claims | 危険債権 | 39,907 | 5,038 | 34,869 |
| | | Substandard Claims | 要管理債権 | 8,734 | (51) | 8,785 |
| | Subtotal [1] | 小計 | 57,363 | 5,350 | 52,013 | |
| | | Normal claims | 正常債権 | 2,159,921 | 96,932 | 2,062,989 |
| Total [2] | | 合計 | 2,217,285 | 102,282 | 2,115,003 | |
| Non-performing loans ratio [1]/[2] | | 不良債権比率 | 2.58% | 0.13% | 2.45% | |

< Non-consolidated >

| < Non-consolidated > | | | | (Millions of yen) | | | | | |
|----------------------------|----------|--|-------------------|----------------------|---------|----------------------|--|-----|--|
| | | | | As of March 31, 2025 | | As of March 31, 2024 | | | |
| | | | | (A) | | (A)-(B) | | (B) | |
| | | | | (Japanese) | | | | | |
| | | Bankrupt and Substantial bankrupt claims | 破産更生債権及びこれらに準ずる債権 | 8,251 | 336 | 7,915 | | | |
| | | Doubtful Claims | 危険債権 | 39,906 | 5,037 | 34,869 | | | |
| | | Substandard Claims | 要管理債権 | 8,732 | (50) | 8,782 | | | |
| | Subtotal | [3] | 小計 | 56,890 | 5,323 | 51,567 | | | |
| | | Normal claims | 正常債権 | 2,169,412 | 97,772 | 2,071,640 | | | |
| Total | | [4] | 合計 | 2,226,302 | 103,095 | 2,123,207 | | | |
| Non-performing loans ratio | | [3]/[4] | 不良債権比率 | 2.55% | 0.13% | 2.42% | | | |

(2) Status of coverage

< Non-consolidated >

| < Non-consolidated > | | (Millions of yen) | | |
|---|-----------|----------------------|---------|----------------------|
| | | As of March 31, 2025 | | As of March 31, 2024 |
| | | (A) | (A)-(B) | (B) |
| (Japanese) | | | | |
| Disclosed claims under the financial reconstruction law [1] | 金融再生法開示債権 | 56,890 | 5,323 | 51,567 |
| Coverage amount [2] | 保全額 | 45,483 | 3,762 | 41,721 |
| Collateral and Guarantees | 担保、保証等 | 35,388 | 3,215 | 32,173 |
| Allowance for loan losses | 貸倒引当金 | 10,095 | 548 | 9,547 |
| Coverage ratio [1]/[2] | 保全率 | 79.9% | (1.0%) | 80.9% |

| | | Bankrupt and Substantial bankrupt claims | Doubtful Claims | Substandard Claims | |
|---|---------------------------|---|--------------------|-----------------------|-------|
| (Japanese) | | | | | |
| Disclosed claims under the financial reconstruction law [3] | | 金融再生法開示債権 | 8,251 | 39,906 | 8,732 |
| Coverage amount [4] | | 保全額 | 8,251 | 32,956 | 4,275 |
| | Collateral and Guarantees | 担保、保証等 | 5,171 | 27,428 | 2,788 |
| | Allowance for loan losses | 貸倒引当金 | 3,079 | 5,528 | 1,487 |
| Coverage ratio [3]/[4] | | 保全率 | 100.0% | 82.5% | 48.9% |

11. Allowance for loan losses (貸倒引当金)

< Consolidated >

(Millions of yen)

| | | As of March 31, 2025 | | As of March 31, 2024 |
|---|------------|-------------------------|---------|-------------------------|
| | | (A) | (A)-(B) | (B) |
| <i>(Japanese)</i> | | | | |
| Allowance for loan losses | 貸倒引当金 | 15,148 | 391 | 14,757 |
| General allowance for loan losses | 一般貸倒引当金 | 3,861 | (309) | 4,170 |
| Specific allowance for loan losses | 個別貸倒引当金 | 11,287 | 701 | 10,586 |
| Specific allowance for certain overseas loans | 特定海外債権引当勘定 | — | — | — |

< Non-consolidated >

(Millions of yen)

| | | As of March 31, 2025 | | As of March 31, 2024 |
|---|------------|-------------------------|---------|-------------------------|
| | | (A) | (A)-(B) | (B) |
| <i>(Japanese)</i> | | | | |
| Allowance for loan losses | 貸倒引当金 | 12,049 | 460 | 11,589 |
| General allowance for loan losses | 一般貸倒引当金 | 3,386 | (161) | 3,547 |
| Specific allowance for loan losses | 個別貸倒引当金 | 8,663 | 621 | 8,042 |
| Specific allowance for certain overseas loans | 特定海外債権引当勘定 | — | — | — |

12. Status of Loans by Industry [Non-consolidated] (業種別貸出状況等)

(1) Balances by Industry

(Millions of yen)

| | | As of March 31, 2025 | | As of March 31, 2024 |
|---|-------------------|-------------------------|---------|-------------------------|
| | | (A) | (A)-(B) | (B) |
| | <i>(Japanese)</i> | | | |
| Total | 全店計 | 2,206,680 | 107,346 | 2,099,334 |
| Manufacturing | 製造業 | 213,209 | 23,312 | 189,897 |
| Agriculture & forestry | 農業・林業 | 9,214 | 833 | 8,381 |
| Fishery | 漁業 | 834 | 90 | 744 |
| Mining, quarrying & gravel | 鉱業・採石業・砂利採取業 | 2,365 | (600) | 2,965 |
| Construction | 建設業 | 64,034 | 2,203 | 61,831 |
| Electricity, gas, heat supply and water | 電気・ガス・熱供給・水道業 | 124,729 | 2,043 | 122,686 |
| Information and communications | 情報通信業 | 13,334 | 2,439 | 10,895 |
| Transport and postal service | 運輸業・郵便業 | 40,864 | (123) | 40,987 |
| Wholesale and retail trade | 卸売業・小売業 | 144,131 | 10,444 | 133,687 |
| Finance and insurance | 金融業・保険業 | 283,749 | 19,607 | 264,142 |
| Real estate and leasing | 不動産業・物品賃貸業 | 256,392 | 19,738 | 236,654 |
| Service Industries | 各種サービス業 | 142,459 | 6,023 | 136,436 |
| Local governments | 地方公共団体 | 356,571 | 6,417 | 350,154 |
| Other | その他 | 554,787 | 14,919 | 539,868 |

(2) Risk-Monitored Loans by industry

(Millions of yen)

| | | As of March 31, 2025 | | As of March 31, 2024 |
|---|-------------------|-------------------------|---------|-------------------------|
| | | (A) | (A)-(B) | (B) |
| | <i>(Japanese)</i> | | | |
| Total | 全店計 | 56,890 | 5,323 | 51,567 |
| Manufacturing | 製造業 | 10,926 | 2,245 | 8,681 |
| Agriculture & forestry | 農業・林業 | 576 | 47 | 529 |
| Fishery | 漁業 | — | (174) | 174 |
| Mining, quarrying & gravel | 鉱業・採石業・砂利採取業 | 496 | 38 | 458 |
| Construction | 建設業 | 3,854 | 70 | 3,784 |
| Electricity, gas, heat supply and water | 電気・ガス・熱供給・水道業 | 650 | 642 | 8 |
| Information and communications | 情報通信業 | 1,199 | (79) | 1,278 |
| Transport and postal service | 運輸業・郵便業 | 1,795 | 393 | 1,402 |
| Wholesale and retail trade | 卸売業・小売業 | 10,277 | 1,120 | 9,157 |
| Finance and insurance | 金融業・保険業 | 42 | (650) | 692 |
| Real estate and leasing | 不動産業・物品賃貸業 | 4,142 | 1,036 | 3,106 |
| Service Industries | 各種サービス業 | 16,585 | 523 | 16,062 |
| Local governments | 地方公共団体 | — | — | — |
| Other | その他 | 6,343 | 114 | 6,229 |