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## Consolidated Financial Results for the Fiscal Year Ended March 31, 2025 (Under Japanese GAAP)

May 9, 2025

Company name: Juroku Financial Group, Inc.  
 Listing: Tokyo Stock Exchange (Prime), Nagoya Stock Exchange (Premier)  
 Securities code: 7380  
 URL: <https://www.16fg.co.jp>  
 Representative: Naoki Ikeda, President and Representative Director  
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 Scheduled date of annual general meeting of shareholders: June 20, 2025  
 Scheduled date to commence dividend payments: June 2, 2025  
 Scheduled date to file annual securities report: June 12, 2025  
 Trading accounts: No  
 Preparation of supplementary material on financial results: Yes  
 Holding of financial results briefing: Yes (For Institutional Investors and Analysts)

(Yen amounts are rounded down to millions, 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	136,301	5.7	31,238	11.9	20,840	7.8
March 31, 2024	128,835	14.3	27,908	2.3	19,318	3.6

Note : Comprehensive income  
 Fiscal year ended March 31, 2025: ¥ (19,066) million [ -%]  
 Fiscal year ended March 31, 2024: ¥ 64,614 million [ -%]

	Basic earnings per share	Diluted earnings per share	Return on equity	Ordinary profit to total assets ratio	Ordinary profit to ordinary income ratio
Fiscal year ended	Yen	Yen	%	%	%
March 31, 2025	577.29	-	4.8	0.4	22.9
March 31, 2024	530.55	-	4.6	0.3	21.6

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	Own capital ratio	Net assets per share
As of	Millions of yen	Millions of yen	%	Yen
March 31, 2025	7,595,477	423,550	5.5	11,679.05
March 31, 2024	7,535,480	451,464	5.9	12,257.68

Reference : Equity

As of March 31, 2025: ¥ 419,128 million  
 As of March 31, 2024: ¥ 447,344 million

Notes :

(1) Own capital ratio = (Total net assets - Non-controlling interests) / Total assets

The ratio above is not based on the regulation of Capital Adequacy Ratio.

(2) We have applied the "Accounting Standard for Current Income Taxes" and other standards from the beginning of the fiscal year under review. We have reclassified the consolidated financial statements for the previous fiscal year accordingly.

### (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
Fiscal year ended	Millions of yen	Millions of yen	Millions of yen	Millions of yen
March 31, 2025	2,876	107,834	(8,912)	1,070,066
March 31, 2024	156,768	70,657	(6,543)	968,268

### 2. Dividends

	Annual dividends per share					Total cash dividends (Total)	Payout ratio (Consolidated)	Dividends to net assets (Consolidated)
	1st quarter-end	2nd quarter-end	3rd quarter-end	Fiscal year-end	Total			
Fiscal year ended	Yen	Yen	Yen	Yen	Yen	Millions of yen	%	%
March 31, 2024	-	70.00	-	90.00	160.00	5,839	30.1	1.3
March 31, 2025	-	80.00	-	100.00	180.00	6,459	31.1	1.5
Fiscal year ending March 31, 2026 (Forecast)	-	90.00	-	90.00	180.00		30.0	

### 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 profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2025	16,000	0.4	10,700	2.9	298.15
Full year	31,500	0.8	21,500	3.1	599.09

#### \* Notes:

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

(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: 37,924,134 shares

March 31, 2024: 37,924,134 shares

2) Number of treasury shares at the end of the period:

March 31, 2025: 2,036,929 shares

March 31, 2024: 1,429,087 shares

3) Average number of shares outstanding during the period:

Fiscal Year ended March 31, 2025: 36,099,253 shares

Fiscal Year ended March 31, 2024: 36,411,641 shares

\* 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

Descriptions of business projections and other forward-looking statements provided in this document are based on information currently available to the Company and some assumptions considered to be rational. Actual business performance and other factors could differ significantly due to a variety of factors.

Table of Contents - Attachments

1. Overview of Operating Results, etc. ....	2
(1) Overview of Operating Results for the Fiscal Year under Review .....	2
(2) Overview of Financial Position for the Fiscal Year under Review .....	2
(3) Overview of Cash Flows for the Fiscal Year under Review .....	2
(4) Future Outlook .....	2
2. Basic Policy on Selection of Accounting Standards .....	2
3. Consolidated Financial Statements and Principal Notes .....	2
(1) Consolidated Balance Sheets .....	3
(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income .....	5
(3) Consolidated Statement of Changes in Equity .....	7
(4) Consolidated Statement of Cash Flows .....	9
(5) Notes to Consolidated Financial Statements .....	11
(Notes on going concern assumption) .....	11
(Changes in accounting policies) .....	11
(Segment information) .....	11
(Per share information) .....	13
(Significant subsequent events) .....	13
4. Financial Results Materials for the Fiscal Year Ended March 31, 2025.....	14

## 1. Overview of Operating Results, etc.

### (1) Overview of Operating Results and Financial Position for the Fiscal Year under Review

The consolidated operating results for the fiscal year under review, ordinary income increased by ¥7,466 million year on year to ¥136,301 million, due to increases in interest income and gain on sale of equity securities. Ordinary expenses increased by ¥4,135 million year on year to ¥105,062 million, due to an increase in interest expenses. As a result, ordinary profit increased by ¥3,330 million year on year to ¥31,238 million and profit attributable to owners of parent increased by ¥1,522 million year on year to ¥20,840 million.

Income for reportable segments, in the banking business, ordinary income increased by ¥5,619 million year on year to ¥100,892 million and ordinary expenses increased by ¥3,310 million year on year to ¥72,054 million. As a result, segment profit (ordinary profit) increased by ¥2,308 million year on year to ¥28,837 million.

In the leasing business, ordinary income increased by ¥1,096 million year on year to ¥28,444 million and ordinary expenses increased by ¥748 million year on year to ¥27,636 million. As a result, segment profit (ordinary profit) increased by ¥347 million year on year to ¥807 million.

In the financial instruments business, credit card flotation business, and other businesses, ordinary income increased by ¥2,828 million year on year to ¥18,134 million and ordinary expenses increased by ¥409 million year on year to ¥9,428 million. As a result, segment profit (ordinary profit) increased by ¥2,419 million year on year to ¥8,706 million.

### (2) Overview of Financial Position for the Fiscal Year under Review

Our consolidated financial position at the end of the fiscal year under review, total assets increased by ¥59,997 million compared to the end of the previous fiscal year to ¥7,595,477 million and total liabilities increased by ¥87,911 million compared to the end of the previous fiscal year to ¥7,171,927 million. In addition, net total assets decreased by ¥27,914 million compared to the end of the previous fiscal year to ¥423,550 million.

Major account balances, deposits, etc. (including negotiable certificates of deposit) decreased by ¥33,864 million compared to the end of the previous fiscal year to ¥6,367,870 million due to a decrease in deposits from corporations and local governments and local public enterprises, despite an increase in deposits from households. Loans increased by ¥165,533 million compared to the end of the previous fiscal year to ¥5,003,947 million, due mainly to increases in loans to SMEs and home loans. Securities decreased by ¥166,283 million compared to the end of the previous fiscal year to ¥1,307,046 million.

### (3) Overview of Cash Flows for the Fiscal Year Under Review

In the fiscal year under review, net cash provided by operating activities was ¥2,876 million (¥156,768 million provided in the previous fiscal year) due to an increase in borrowed money and other factors. Net cash provided by investing activities was ¥107,834 million (¥70,657 million provided in the previous fiscal year), due to sale of securities and other factors. Net cash used in financing activities was ¥8,912 million (¥6,543 million used in the previous fiscal year), due to dividend payments and other factors. As a result, cash and cash equivalents at the end of the fiscal year was ¥1,070,066 million, representing an increase of ¥101,797 million during the fiscal year under review.

### (4) Future Outlook

Our full-year consolidated performance for the fiscal year ending March 31, 2026, we expect ordinary profit of ¥31,500 million and profit attributable to owners of parent of ¥21,500 million.

## 2. Basic Policy on Selection of Accounting Standards

We prepares its consolidated financial statements in accordance with Japanese GAAP, taking into consideration comparability between companies, etc.

Concerning the application of International Financial Reporting Standards, we will consider our response based on future trends in accounting standards in Japan.

### 3. Consolidated Financial Statements and Principal Notes

#### (1) Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2024	As of March 31, 2025
<b>Assets</b>		
Cash and due from banks	973,943	1,076,465
Trading securities	8	9
Money held in trust	13,224	12,027
Securities	1,473,329	1,307,046
Loans and bills discounted	4,838,414	5,003,947
Foreign exchanges	6,225	7,368
Lease receivables and investments in leases	55,455	57,183
Other assets	95,486	56,323
Tangible fixed assets	57,558	55,256
Buildings, net	9,655	9,012
Land	43,398	40,698
Construction in progress	29	814
Other tangible fixed assets	4,475	4,730
Intangible fixed assets	7,414	8,452
Software	3,483	4,171
Goodwill	2,741	2,288
Other intangible fixed assets	1,189	1,992
Retirement benefit asset	23,821	20,387
Deferred tax assets	759	522
Customers' liabilities for acceptances and guarantees	13,055	13,332
Allowance for loan losses	(23,217)	(22,848)
<b>Total assets</b>	<b>7,535,480</b>	<b>7,595,477</b>
<b>Liabilities</b>		
Deposits	6,388,734	6,354,870
Negotiable certificates of deposit	13,000	13,000
Securities sold under repurchase agreements	96,567	80,012
Cash collateral received for securities lent	122,475	118,400
Borrowed money	346,326	508,008
Foreign exchanges	1,109	437
Borrowed money from trust account	169	223
Other liabilities	60,949	59,825
Provision for bonuses	1,283	1,350
Retirement benefit liability	5,571	5,334
Provision for reimbursement of deposits	271	207
Provision for contingent loss	667	635
Reserves under special laws	17	24
Deferred tax liabilities	27,414	9,704
Deferred tax liabilities for land revaluation	6,401	6,558
Acceptances and guarantees	13,055	13,332
<b>Total liabilities</b>	<b>7,084,016</b>	<b>7,171,927</b>

(Millions of yen)

	As of March 31, 2024	As of March 31, 2025
Net assets		
Share capital	36,000	36,000
Capital surplus	60,960	60,989
Retained earnings	266,851	281,528
Treasury shares	(3,560)	(6,281)
Total shareholders' equity	360,250	372,236
Valuation difference on available-for-sale securities	65,214	28,245
Deferred gains or losses on hedges	2,275	379
Revaluation reserve for land	12,453	12,270
Remeasurements of defined benefit plans	7,151	5,996
Total accumulated other comprehensive income	87,093	46,891
Non-controlling interests	4,119	4,421
Total net assets	451,464	423,550
Total liabilities and net assets	7,535,480	7,595,477

## (2) Consolidated Statements of Income and Consolidated Statements of 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	128,835	136,301
Interest income	59,510	63,857
Interest on loans and discounts	38,507	41,987
Interest and dividends on securities	18,929	18,361
Interest on call loans and bills bought	6	1
Interest on deposits with banks	773	2,259
Other interest income	1,293	1,247
Trust fees	3	2
Fees and commissions	24,727	24,110
Other ordinary income	30,303	31,119
Other income	14,291	17,211
Recoveries of written off receivables	11	14
Other	14,279	17,196
Ordinary expenses	100,927	105,062
Interest expenses	6,616	9,445
Interest on deposits	149	3,585
Interest on negotiable certificates of deposit	2	9
Interest on call money and bills sold	44	-
Interest expenses on securities sold under repurchase agreements	6,042	4,991
Interest expenses on cash collateral received for securities lent	11	276
Interest on borrowings and rediscounts	354	557
Other interest expenses	11	25
Fees and commissions payments	6,135	6,599
Other ordinary expenses	42,696	41,794
General and administrative expenses	44,072	44,127
Other expenses	1,406	3,095
Provision of allowance for loan losses	707	1,739
Other	698	1,356
Ordinary profit	27,908	31,238
Extraordinary income	-	1,924
Gain on disposal of non-current assets	-	0
Gains on return of employee retirement benefit trust	-	1,923
Extraordinary losses	106	2,539
Loss on disposal of non-current assets	88	114
Impairment losses	11	2,417
Provision of reserve for financial instruments transaction liabilities	5	7
Profit before income taxes	27,801	30,623
Income taxes - current	6,870	10,414
Income taxes - deferred	1,411	(934)
Total income taxes	8,281	9,479
Profit	19,519	21,144
Profit attributable to non-controlling interests	201	304
Profit attributable to owners of parent	19,318	20,840

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	19,519	21,144
Other comprehensive income	45,094	(40,210)
Valuation difference on available-for-sale securities	36,332	(36,970)
Deferred gains or losses on hedges	2,157	(1,896)
Revaluation reserve for land	-	(189)
Remeasurements of defined benefit plans, net of tax	6,604	(1,154)
Comprehensive income	64,614	(19,066)
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	64,411	(19,368)
Comprehensive income attributable to non-controlling interests	202	302

## (3) 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	36,000	61,818	251,973	(3,068)	346,723
Cumulative effects of changes in accounting policies			674		674
Restated balance	36,000	61,818	252,648	(3,068)	347,398
Changes during period					
Dividends of surplus			(5,115)		(5,115)
Profit attributable to owners of parent			19,318		19,318
Purchase of treasury shares				(1,428)	(1,428)
Disposal of treasury shares		(857)		936	78
Net changes in items other than shareholders' equity					
Total changes during period	-	(857)	14,202	(492)	12,852
Balance at end of period	36,000	60,960	266,851	(3,560)	360,250

	Accumulated other comprehensive income					Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	28,882	117	12,453	547	42,000	3,837	392,561
Cumulative effects of changes in accounting policies							674
Restated balance	28,882	117	12,453	547	42,000	3,837	393,235
Changes during period							
Dividends of surplus							(5,115)
Profit attributable to owners of parent							19,318
Purchase of treasury shares							(1,428)
Disposal of treasury shares							78
Net changes in items other than shareholders' equity	36,331	2,157	-	6,604	45,093	282	45,376
Total changes during period	36,331	2,157	-	6,604	45,093	282	58,228
Balance at end of period	65,214	2,275	12,453	7,151	87,093	4,119	451,464

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	36,000	60,960	266,851	(3,560)	360,250
Changes during period					
Dividends of surplus			(6,155)		(6,155)
Profit attributable to owners of parent			20,840		20,840
Purchase of treasury shares				(2,757)	(2,757)
Disposal of treasury shares		29		36	65
Reversal of revaluation reserve for land			(6)		(6)
Purchase of shares of consolidated subsidiaries		(0)			(0)
Net changes in items other than shareholders' equity					
Total changes during period	-	29	14,677	(2,720)	11,985
Balance at end of period	36,000	60,989	281,528	(6,281)	372,236

	Accumulated other comprehensive income					Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	65,214	2,275	12,453	7,151	87,093	4,119	451,464
Changes during period							
Dividends of surplus							(6,155)
Profit attributable to owners of parent							20,840
Purchase of treasury shares							(2,757)
Disposal of treasury shares							65
Reversal of revaluation reserve for land							(6)
Purchase of shares of consolidated subsidiaries							(0)
Net changes in items other than shareholders' equity	(36,968)	(1,896)	(182)	(1,154)	(40,201)	301	(39,899)
Total changes during period	(36,968)	(1,896)	(182)	(1,154)	(40,201)	301	(27,914)
Balance at end of period	28,245	379	12,270	5,996	46,891	4,421	423,550

## (4) Consolidated Statements of Cash Flows

(Millions of yen)

	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
<b>Cash flows from operating activities</b>		
Profit before income taxes	27,801	30,623
Depreciation	3,275	3,460
Impairment losses	11	2,417
Amortization of goodwill	452	452
Increase (decrease) in allowance for loan losses	(971)	(368)
Increase (decrease) in provision for bonuses	51	66
Decrease (increase) in retirement benefit asset	(1,434)	1,924
Increase (decrease) in retirement benefit liability	(129)	(265)
Increase (decrease) in provision for reimbursement of deposits	(91)	(64)
Increase (decrease) in provision for contingent loss	(26)	(31)
Increase (decrease) in reserves under special laws	5	7
Interest income	(59,510)	(63,857)
Interest expenses	6,616	9,445
Loss (gain) related to securities	948	(253)
Unrealized loss (gain) on derivatives	(6,047)	(532)
Foreign exchange losses (gains)	(8)	0
Loss (gain) on disposal of non-current assets	88	113
Net decrease (increase) in trading securities	75	(1)
Net decrease (increase) in money held in trust	(1,912)	1,197
Net decrease (increase) in loans and bills discounted	(142,967)	(165,533)
Net increase (decrease) in deposits	121,754	(33,864)
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	16,825	161,681
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	(1,105)	(724)
Net decrease (increase) in call loans	35,000	-
Net increase (decrease) in call money	(1,267)	(16,554)
Net increase (decrease) in cash collateral received for securities lent	122,475	(4,075)
Net decrease (increase) in foreign exchanges - assets	802	(1,143)
Net increase (decrease) in foreign exchanges - liabilities	(615)	(671)
Net decrease (increase) in lease receivables and investments in leases	(1,942)	(1,728)
Net increase (decrease) in borrowed money from trust account	131	53
Interest received	59,071	64,267
Interest paid	(6,526)	(8,126)
Other, net	(8,130)	31,677
Subtotal	162,699	9,594
Income taxes paid	(7,169)	(7,208)
Income taxes refund	1,238	490
Net cash provided by (used in) operating activities	156,768	2,876

(Millions of yen)

	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
<b>Cash flows from investing activities</b>		
Purchase of securities	(217,173)	(214,777)
Proceeds from sale of securities	205,657	234,332
Proceeds from redemption of securities	86,327	93,258
Purchase of tangible fixed assets	(2,082)	(2,076)
Purchase of intangible fixed assets	(2,165)	(2,956)
Proceeds from sale of tangible fixed assets	133	106
Other payments	(38)	(52)
Net cash provided by (used in) investing activities	70,657	107,834
<b>Cash flows from financing activities</b>		
Purchase of treasury shares	(1,428)	(2,757)
Proceeds from sale of treasury shares	0	0
Dividends paid	(5,115)	(6,155)
Purchase of shares of subsidiaries not resulting in change in scope of consolidation	-	(0)
Net cash provided by (used in) financing activities	(6,543)	(8,912)
Effect of exchange rate change on cash and cash equivalents	8	(0)
Net increase (decrease) in cash and cash equivalents	220,890	101,797
Cash and cash equivalents at beginning of period	747,378	968,268
Cash and cash equivalents at end of period	968,268	1,070,066

## (5) Notes to Consolidated Financial Statements

### (Notes on going concern assumption)

Not applicable.

### (Changes in accounting policies)

#### (Application of “Accounting Standard for Current Income Taxes,” etc.)

We have applied the “Accounting Standard for Current Income Taxes” (ASBJ Statement No. 27, October 28, 2022) and other standards from the beginning of the fiscal year under review.

The revision to accounting classification of income taxes (taxation on other comprehensive income), We follows the transitional treatment stipulated in the proviso to Paragraph 20-3 of the Accounting Standard for Current Income Taxes and the transitional treatment stipulated in the proviso to Paragraph 65-2 (2) of the “Guidance on Accounting Standard for Tax Effect Accounting” (ASBJ Guidance No.28, October 28, 2022; hereinafter “Guidance on Tax Effect Accounting”). This change in accounting policy does not affect the consolidated financial statements.

Revisions in the treatment of the consolidated financial statements from where gain/loss arising from the sale of subsidiary shares between consolidated companies is to be deferred for tax purposes, Guidance on Tax Effect Accounting is applied from the beginning of the fiscal year under review. These changes in accounting policies are applied retrospectively, including the consolidated financial statements for the previous period, which have been adjusted retrospectively. As a result, deferred tax assets increased by ¥441 million, deferred tax liabilities decreased by ¥232 million, and retained earnings increased by ¥674 million at the beginning of the previous fiscal year.

Per share information, net assets per share increased by ¥18.48 compared to the previous fiscal year.

### (Segment information)

#### 1. Overview of reportable segments

Our reportable segments are those within Our Group Business for which separate financial information is available and which the Board of Directors regularly reviews in order to determine the allocation of management resources and evaluate business performance.

We provides financial services such as banking and leasing services, and has two reportable segments: “Banking business” and “Leasing business.”

In the “Banking business,” the head office and branches of The Juroku Bank, Ltd. provide deposit services, loan services, securities trading services, securities investment services, domestic exchange services, foreign exchange services, corporate bond trusteeship services, financial derivatives trading services, and other related services, and also provide a wide range of products and services as a regional financial partner. In addition, a consolidated subsidiary undertake credit guaranty services that complement the banking business.

In the “Leasing business,” Juroku Lease Co., Ltd. undertakes leasing services and proactively responds to regional leasing needs.

#### 2. Method for calculating ordinary income, profit or loss, total assets, and other items by reportable segment

The accounting methods used for the reportable business segments are the same as the accounting methods used in preparing the consolidated financial statements.

Reportable segment profit is based on ordinary profit.

3. Information on ordinary income, profit or loss, assets, and other items by reportable segment

Fiscal year under review (April 1, 2024 to March 31, 2025)

(Millions of yen)

	Reportable segment			Others	Total	Adjustments	Amount recorded in consolidated financial statements
	Banking	Leasing	Total				
Ordinary income							
Ordinary income from outside customers	99,853	28,168	128,022	8,278	136,301	—	136,301
Inter-segment ordinary income	1,038	275	1,313	9,855	11,169	(11,169)	—
Total	100,892	28,444	129,336	18,134	147,471	(11,169)	136,301
Segment profit	28,837	807	29,645	8,706	38,351	(7,112)	31,238
Segment assets	7,524,044	85,645	7,609,690	337,615	7,947,305	(351,828)	7,595,477
Other items							
Depreciation	2,824	424	3,248	107	3,355	105	3,460
Amortization of goodwill	244	—	244	207	452	—	452
Interest income	63,777	211	63,989	7,213	71,202	(7,344)	63,857
Interest expenses	9,355	261	9,617	82	9,700	(254)	9,445
Provision (reversal) of allowance for loan losses	883	723	1,607	132	1,739	—	1,739
Increases in property, plant and equipment and intangible assets	3,889	233	4,123	853	4,976	82	5,059

(Notes) 1. Rather than general companies' net sales, ordinary income is shown.

2. The "Others" category includes business segments not included in the reportable segments, such as the financial instruments service, and credit card flotation service.

3. Adjustments mainly consist of the elimination of inter-segment transactions.

4. Segment profit has been adjusted to reflect ordinary profit on the consolidated statement of income.

(Per share information)

	Fiscal year under review (April 1, 2024 to March 31, 2025)
Net assets per share	¥11,679.05
Basic earnings per share	¥577.29

(Notes) 1. Diluted earnings per share is not stated as there are no dilutive shares.

2. The basis for calculating net assets per share is as follows:

(Millions of yen, thousand shares)

	Fiscal year under review (March 31, 2025)
Total net assets	423,550
Amount deducted from total net assets	4,421
Of which, non-controlling interests	4,421
Net assets at the end of the period related to common shares	419,128
Number of common shares at the end of the period used to calculate net assets per share	35,887

3. The basis for calculating net income per share is as follows:

(Millions of yen, thousand shares)

	Fiscal year under review (April 1, 2024 to March 31, 2025)
Basic earnings per share	
Profit attributable to owners of parent	20,840
Amount not attributable to common shareholders	—
Profit attributable to owners of parent related to common shares	20,840
Average number of common shares during the period	36,099

(Significant subsequent events)

Not applicable.

#### 4. Financial Results Materials for the Fiscal year ended March 31, 2025

I	Financial Highlights for the Fiscal Year Ended March 31, 2025	.....	15
II	Overview of Financial Results for the Fiscal Year Ended March 31, 2025		
	1. Status of profit and loss【16FG】【16BK】	.....	19
	2. Net operating profit【16BK】	.....	21
	3. Interest margin【16BK】		
	4. ROE【16FG】【16BK】		
	5. Valuation gains and losses of securities【16FG】【16BK】	.....	22
	6. Capital Adequacy Ratio (Domestic Standard) 【16FG】【16BK Consolidated】【16BK】	.....	23
III	Status of Loans, etc.		
	1. Status of non-performing loans under the Banking Act and Financial Revitalization Law【16FG】【16BK】	.....	24
	2. Status of loans by industry, etc.	.....	25
	(1) Loans by industry【16BK】		
	(2) Balance of business loans and Consumer loans【16BK】		
	(3) Ratio of loans to small and medium-sized companies, etc.【16BK】		
	3. Balance of deposits and loans【16BK】		
IV	Performance Forecast for the Fiscal Year Ending March 31, 2026 【16FG】【16BK】	.....	26
	(Reference)		
	1. Balance of individual assets in custody【16BK】	.....	26
	2. Profit from fees and commissions【16BK】		
	3. 16BK Financial Statements	.....	27

“16FG” : Consolidated figures of Juroku Financial Group, Inc. and consolidated subsidiaries

“16BK” : Non-consolidated figures of The Juroku Bank, Ltd.

“16TT” : Juroku Tokai Tokyo Securities Co., Ltd.

# I Financial Highlights for the Fiscal Year Ended March 31, 2025

## ~16FG Financial Results~

### 【16FG】 Ordinary profit and final profit increased for the 7th consecutive period.

- Core net operating profit [6] increased by ¥2,945 million (10.08%), from the previous period to ¥32,145 million.
- Ordinary profit [12] increased by ¥3,330 million (11.93%), from the previous period to ¥31,238 million and profit attributable to owners of parent [18] increased by ¥1,522 million (7.87%), from the previous period to ¥20,840 million, both of which have increased for the 7th consecutive period.
- Ordinary profit and profit attributable to owners of parent exceeded the performance forecast announced on November 11, 2024.

Status of profit and loss【16FG】					(Millions of yen)	Reference
No.		Fiscal year ended March 31, 2024	Fiscal year ended March 31, 2025	Compared to the fiscal year ended March 31, 2024		Performance forecast for the fiscal year ending March 31, 2025
1	Core gross operating profit [2+3+4]	73,376	76,853	3,477		
2	Net interest income	52,894	54,416	1,522		
3	Profits from fees and commissions	18,595	17,513	(1,082)		
4	Other operating profit (excluding profit/loss on JGBs and other debt securities)	1,887	4,922	3,035		
5	Expenses	44,176	44,707	531		
6	Core net operating profit [1-5]	29,200	32,145	2,945		
7	Profit/loss on JGBs and other debt securities	(14,280)	(15,597)	(1,317)		
8	Net business profit [6+7]	14,919	16,548	1,629		
9	Credit-related costs	917	2,145	1,228		
10	Profit/loss on equities	13,331	15,851	2,520		
11	Other	573	985	412		
12	Ordinary profit [8-9+10+11]	27,908	31,238	3,330		27,500
13	Extraordinary profit/loss	(106)	(615)	(509)		
14	Profit before income taxes [12+13]	27,801	30,623	2,822		
15	Total income taxes	8,281	9,479	1,198		
16	Profit [14-15]	19,519	21,144	1,625		
17	Profit attributable to non-controlling interests	201	304	103		
18	Profit attributable to owners of parent [16-17]	19,318	20,840	1,522		19,000
19	Adjusted OHR(%)	60.20	58.17	(2.03)		

※ Adjusted OHR = Expenses ÷ Core gross operating profit × 100

※ The performance forecast is the forecast announced on November 11, 2024, prior to the revision on April 25, 2025.

## I Financial Highlights for the Fiscal Year Ended March 31, 2025

## ~16BK Financial Results~

### 【16BK】 Ordinary profit and final profit increased for the 8th consecutive period.

- Core net operating profit [9] increased by ¥1,589 million (5.92%) from the previous period to ¥28,423 million.
- Ordinary profit [16] increased by ¥1,924 million (7.38%) from the previous period to ¥27,990 million, and profit [20] increased by ¥2,134 million (11.36%) from the previous period to ¥20,918 million, both of which have increased for the 8th consecutive period.

Status of profit and loss 【16BK】					(Millions of yen)	Reference
No.		Fiscal year ended March 31, 2024	Fiscal year ended March 31, 2025	Compared to the fiscal year ended March 31, 2024		Performance forecast for the fiscal year ending March 31, 2025
1	Core gross operating profit [2+ 3+ 4]	64,221	66,548	2,327		
2	Net interest income	54,048	55,407	1,359		
3	Profits form fees and commissions	12,507	11,516	(991)		
4	Other operating profit (excluding profit/loss on JGBs and other debt securities)	(2,334)	(375)	1,959		
5	Expenses	37,386	38,125	739		
6	Personnel expenses	17,835	17,890	55		
7	Non-personnel expenses	16,933	17,472	539		
8	Taxes	2,617	2,763	146		
9	Core net operating profit [1- 5]	26,834	28,423	1,589		
10	Core net operating profit (excluding profit/loss on the redemption of investment trusts )	25,890	27,539	1,649		
11	Profit/loss on JGBs and other debt securities	(14,280)	(15,597)	(1,317)		
12	Net business profit [9+ 11]	12,554	12,825	271		
13	Credit-related costs	599	1,061	462		
14	Profit/loss on equities	13,331	15,030	1,699		
15	Other	780	1,200	420		
16	Ordinary profit	26,066	27,990	1,924		25,700
17	Extraordinary profit/loss	(91)	1,554	1,645		
18	Profit before income taxes [16+ 17]	25,975	29,545	3,570		
19	Total income taxes	7,190	8,626	1,436		
20	Profit [18- 19]	18,784	20,918	2,134		18,400
21	Adjusted OHR(%)	58.21	57.28	(0.93)		
22	Profit from customer services	13,786	13,357	(429)		

※ Adjusted OHR = Expenses ÷ Core gross operating profit × 100

※ Profit from customer services = (Average loan balance × Loan to deposit spread) + Fees and commissions - General and administrative expenses

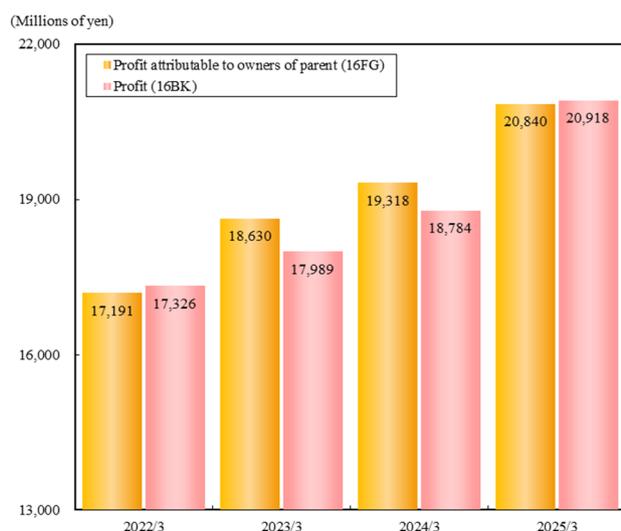
※ The performance forecast is the forecast announced on November 11, 2024, prior to the revision on April 25, 2025.

# I Financial Highlights for the Fiscal Year Ended March 31, 2025

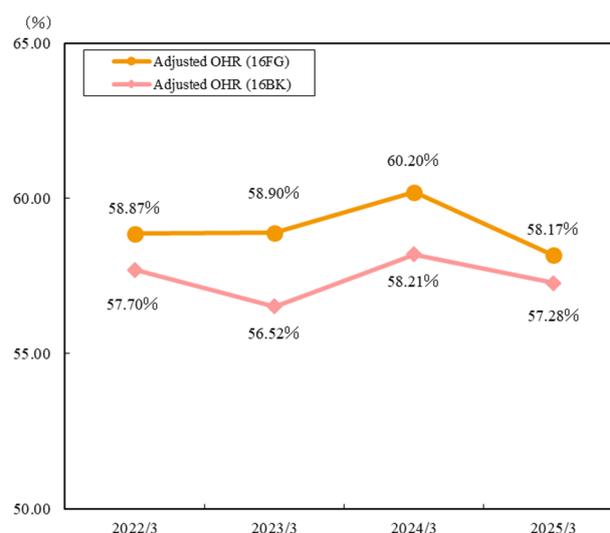
## ~Profitability~

- 16FG's profit attributable to owners of parent was ¥20,840 million, and 16BK's profit was ¥20,918 million, both of which increased steadily and exceeded ¥20,000 million.
- Adjusted OHR was 58.17% for 16FG and 57.28% for 16BK, both of which were within the 50% range of the management plan target.

### ◆ Trends in profit

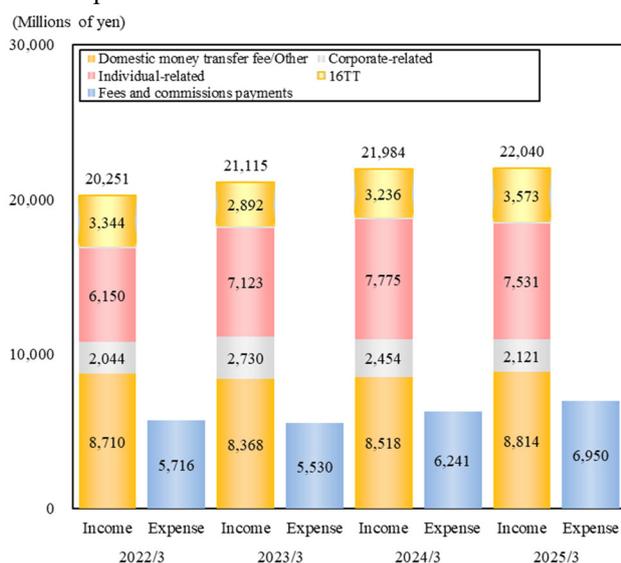


### ◆ Trends in adjusted OHR

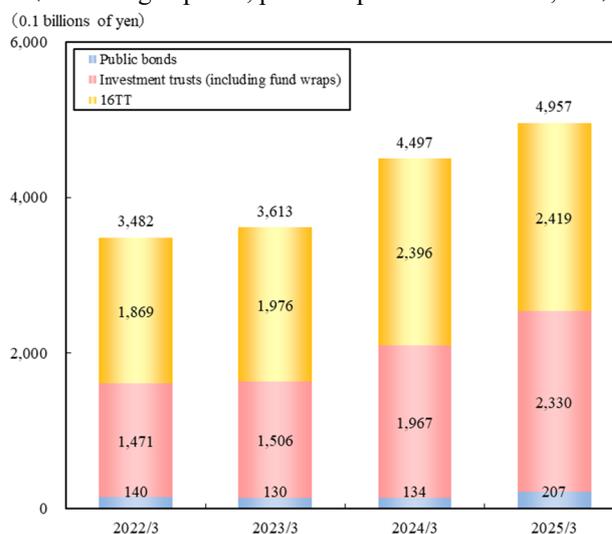


- Total fee-income (including 16TT) increased ¥56 million compared to the previous fiscal year.
- The balance of individual assets in custody (including 16TT) increased mainly due to investment trusts including fund wraps.

### ◆ Trends in fees and commissions related income and expense



### ◆ Trends in balance of individual assets in custody (Excluding deposits, personal pension insurance, etc.)

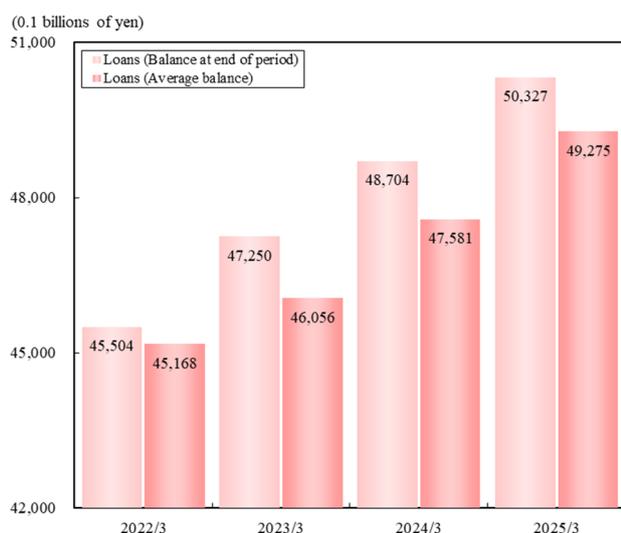


# I Financial Highlights for the Fiscal Year Ended March 31, 2025

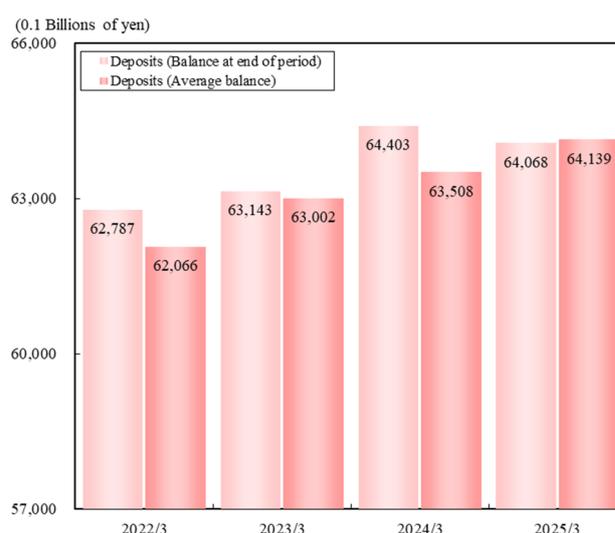
~Growth, Soundness, and Group Management~

➤ Loans (average balance) increased by ¥169.4 billion compared to the end of March 2024 to ¥4,927.5 billion, and the deposits (average balance) increased by ¥63.1 billion compared to the end of March 2024 to ¥6,413.9 billion.

## ◆ Status of loans 【16BK】



## ◆ Status of deposits 【16BK】

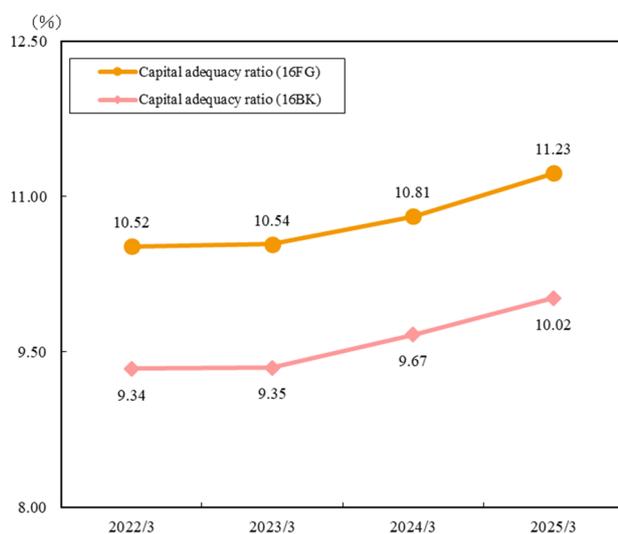


➤ 16FG's capital adequacy ratio increased by 0.42 points compared to the end of March 2024 to 11.23% , exceeding the target of 11% set out in the management plan.

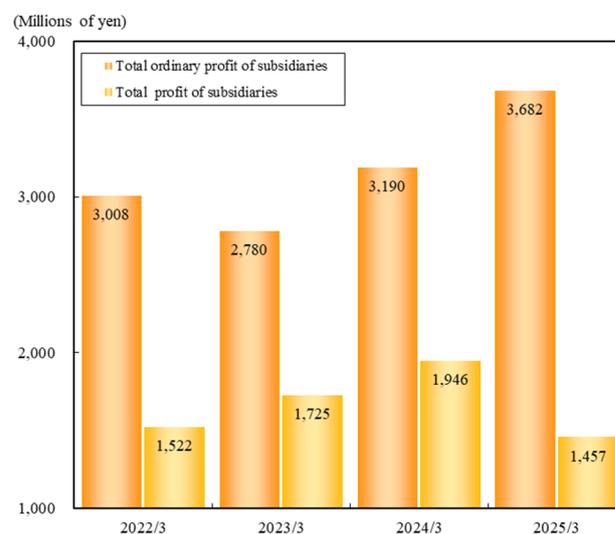
➤ Total ordinary profit of consolidated subsidiaries excluding 16BK was ¥3,682million.

※Total ordinary profit of consolidated subsidiaries excludes profit/loss on equities.

## ◆ Trends in capital adequacy ratio



## ◆ Total ordinary profit of subsidiaries (excluding 16BK) and total profit of subsidiaries (excluding 16BK)



## II Overview of Financial Results for the Fiscal Year Ended March 31, 2025

### 1. Status of profit and loss

【16FG】

(Millions of yen)

		Fiscal year ended March 31, 2024	Fiscal year ended March 31, 2025	Compared to the fiscal year ended March 31, 2024
Ordinary income	1	128,835	136,301	7,466
Gross operating profit	2	59,096	61,255	2,159
Net interest income	3	52,894	54,416	1,522
Profits from fees and commissions	4	18,595	17,513	(1,082)
Other operating profit	5	(12,393)	(10,674)	1,719
Expenses	6	44,176	44,707	531
Net business profit	7	14,919	16,548	1,629
Credit-related costs ( (1)+(2)-(3)-(4) )	8	917	2,145	1,228
(1) Net transfer to general allowance for loan losses	9	(1,076)	(372)	704
(2) Disposal of non-performing loans	10	2,004	2,533	529
Write-off of loans	11	7	1	(6)
Transfer to individual allowance for loan losses	12	1,784	2,112	328
Loss on bulk sale	13	34	26	(8)
Transfer to contingent loss	14	165	387	222
Other	15	12	6	(6)
(3) Provision of allowance for loan losses	16	—	—	—
Reversal of general allowance for loan losses	17	—	—	—
Reversal of individual allowance for loan losses	18	—	—	—
(4) Recoveries of written off receivables	19	11	14	3
Profit/loss on equities	20	13,331	15,851	2,520
Profit/loss on investments based on equity method	21	—	—	—
Other	22	573	985	412
Ordinary profit	23	27,908	31,238	3,330
Extraordinary profit/loss	24	(106)	(615)	(509)
Profit/loss on disposal of non-current assets	25	(88)	(113)	(25)
Gains on return of employee retirement benefit trust	26	—	1,923	1,923
Impairment losses	27	11	2,417	2,406
Provision of reserve for financial instruments transaction liabilities	28	5	7	2
Profit before income taxes	29	27,801	30,623	2,822
Income taxes - current	30	6,870	10,414	3,544
Income taxes - deferred	31	1,411	(934)	(2,345)
Total income taxes	32	8,281	9,479	1,198
Profit	33	19,519	21,144	1,625
Profit attributable to non-controlling interests	34	201	304	103
Profit attributable to owners of parent	35	19,318	20,840	1,522

(Number of subsidiaries subject to consolidation)

(Companies)

Number of consolidated subsidiaries	11	11	—
Number of equity method affiliates	0	0	—

		Fiscal year ended March 31, 2024	Fiscal year ended March 31, 2025	Compared to the fiscal year ended March 31, 2024
Ordinary income	1	94,836	100,310	5,474
Gross operating profit	2	49,940	50,950	1,010
(Core gross operating profit)	3	64,221	66,548	2,327
Domestic gross operating profit	4	59,343	47,595	(11,748)
(Core gross operating profit)	5	62,598	63,358	760
Net interest income	6	50,297	51,925	1,628
Profits from fees and commissions	7	12,422	11,426	(996)
Other operating profit	8	(3,375)	(15,756)	(12,381)
(Of which, profit/loss on JGBs and other debt securities)	9	(3,254)	(15,762)	(12,508)
International gross operating profit	10	(9,403)	3,355	12,758
(Core gross operating profit)	11	1,623	3,190	1,567
Net interest income	12	3,750	3,481	(269)
Profits from fees and commissions	13	85	90	5
Other operating profit	14	(13,238)	(216)	13,022
(Of which, profit/loss on JGBs and other debt securities)	15	(11,026)	165	11,191
Expenses (excluding non-recurrent expenses)	16	37,386	38,125	739
Personnel expenses	17	17,835	17,890	55
Non-personnel expenses	18	16,933	17,472	539
Taxes	19	2,617	2,763	146
Net business profit	20	12,554	12,825	271
Core net operating profit	21	26,834	28,423	1,589
Core net operating profit (excluding profit/loss on the redemption of investment trusts)	22	25,890	27,539	1,649
(1) Net transfer to general allowance for loan losses	23	(1,069)	(591)	478
Net operating profit	24	13,624	13,417	(207)
Of which, profit/loss on JGBs and other debt securities (5 accounts balance)	25	(14,280)	(15,597)	(1,317)
Gain on sale of bonds	26	1,151	648	(503)
Gain on redemption of bonds	27	6	2	(4)
Loss on sale of bonds	28	14,707	15,836	1,129
Loss on redemption of bonds	29	666	413	(253)
Loss on devaluation of bonds	30	62	—	(62)
Non-recurrent profit/loss	31	12,442	14,577	2,135
(2) Disposal of non-performing loans	32	1,669	1,653	(16)
Write-off of loans	33	—	1	1
Transfer to individual allowance for loan losses	34	1,473	1,239	(234)
Loss on bulk sale	35	17	18	1
Transfer to contingent loss	36	165	387	222
Other	37	12	6	(6)
(3) Provision of allowance for loan losses	38	—	—	—
Reversal of general allowance for loan losses	39	—	—	—
Reversal of individual allowance for loan losses	40	—	—	—
(4) Recoveries of written off receivables	41	—	—	—
(Credit-related costs (1)+(2)-(3)-(4) )	42	599	1,061	462
Profit/loss on equities	43	13,331	15,030	1,699
Gain on sale of equity securities	44	13,599	15,779	2,180
Loss on sale of equity securities	45	267	719	452
Loss on devaluation of equity securities	46	0	29	29
Other	47	780	1,200	420
Ordinary profit	48	26,066	27,990	1,924
Extraordinary profit/loss	49	(91)	1,554	1,645
Profit/loss on disposal of non-current assets	50	(79)	(108)	(29)
Gain on disposal of non-current assets	51	—	0	0
Loss on disposal of non-current assets	52	79	109	30
Gains on return of employee retirement benefit trust	53	—	1,923	1,923
Impairment losses	54	11	260	249
Profit before income taxes	55	25,975	29,545	3,570
Income taxes - current	56	5,473	8,346	2,873
Income taxes - deferred	57	1,717	279	(1,438)
Total income taxes	58	7,190	8,626	1,436
Profit	59	18,784	20,918	2,134

## 2. Net operating profit【16BK】

(Millions of yen)

	Fiscal year ended March 31, 2024	Fiscal year ended March 31, 2025	Compared to the fiscal year ended March 31, 2024
(1) Net business profit	12,554	12,825	271
Per employee (Thousands of yen)	7,240	7,487	247
(2) Core net operating profit	26,834	28,423	1,589
Per employee (Thousands of yen)	15,475	16,592	1,117
(3) Net operating profit	13,624	13,417	(207)
Per employee (Thousands of yen)	7,857	7,832	(25)

## 3. Interest margin【16BK】

(%)

	Fiscal year ended March 31, 2024	Fiscal year ended March 31, 2025	Compared to the fiscal year ended March 31, 2024
(1) Fund management yield (A)	0.89	0.90	0.01
Loans yield (B)	0.80	0.85	0.05
Securities yield	1.39	1.40	0.01
(2) Funding cost (C)	0.62	0.67	0.05
Deposits cost (D)	0.59	0.65	0.06
Deposits yield	0.00	0.05	0.05
Expense ratio	0.58	0.59	0.01
(3) Interest margin between deposits and loans (B) – (D)	0.21	0.20	(0.01)
(4) Net interest margin (A) – (C)	0.27	0.23	(0.04)

(Reference) Of which, Domestic business departments

(%)

	Fiscal year ended March 31, 2024	Fiscal year ended March 31, 2025	Compared to the fiscal year ended March 31, 2024
(1) Fund management yield (A)	0.76	0.79	0.03
Loans yield (B)	0.80	0.85	0.05
Securities yield	0.91	0.98	0.07
(2) Funding cost (C)	0.53	0.60	0.07
Deposits cost (D)	0.58	0.64	0.06
Deposits yield	0.00	0.05	0.05
Expense ratio	0.57	0.58	0.01
(3) Interest margin between deposits and loans (B) – (D)	0.22	0.21	(0.01)
(4) Net interest margin (A) – (C)	0.23	0.19	(0.04)

## 4. ROE

## 【16FG】

(%)

	Fiscal year ended March 31, 2024	Fiscal year ended March 31, 2025	Compared to the fiscal year ended March 31, 2024
Shareholders' equity basis	5.45	5.69	0.24
Net assets basis	4.61	4.81	0.20

(Note)1 The denominators, which are average balance of shareholders' equity and average balance of net assets, are calculated using the following equation: (balance at beginning of period + balance at end of period) ÷ 2.

2 Net assets = total net assets – non-controlling interests

## 【16BK】

(%)

	Fiscal year ended March 31, 2024	Fiscal year ended March 31, 2025	Compared to the fiscal year ended March 31, 2024
Shareholders' equity basis	6.06	6.49	0.43
Net assets basis	5.08	5.47	0.39

(Note) The denominators, which are average balance of shareholders' equity and average balance of net assets, are calculated using the following equation: (balance at beginning of period + balance at end of period) ÷ 2.

## 5. Valuation gains and losses of securities

【16FG】

(Millions of yen)

	End of March 2024			End of March 2025			
	Valuation gains and losses	Valuation gains	Valuation losses	Valuation gains and losses	Compared to end of March 2024	Valuation gains	Valuation losses
Held-to-maturity	2	249	247	(393)	(395)	78	471
Available-for-sale securities	92,535	135,219	42,683	40,217	(52,318)	91,904	51,686
Stocks	133,545	133,913	367	89,441	(44,104)	90,916	1,475
Bonds	(24,705)	271	24,976	(41,501)	(16,796)	128	41,629
Other	(16,304)	1,034	17,339	(7,722)	8,582	858	8,580
Total	92,538	135,469	42,931	39,824	(52,714)	91,982	52,157
Stocks	133,545	133,913	367	89,441	(44,104)	90,916	1,475
Bonds	(24,703)	521	25,224	(41,894)	(17,191)	207	42,101
Other	(16,304)	1,034	17,339	(7,722)	8,582	858	8,580

【16BK】

(Millions of yen)

	End of March 2024			End of March 2025			
	Valuation gains and losses	Valuation gains	Valuation losses	Valuation gains and losses	Compared to end of March 2024	Valuation gains	Valuation losses
Held-to-maturity	2	250	247	(393)	(395)	78	471
Available-for-sale securities	91,329	134,012	42,683	40,165	(51,164)	91,851	51,686
Stocks	132,339	132,706	367	89,388	(42,951)	90,864	1,475
Bonds	(24,705)	271	24,976	(41,501)	(16,796)	128	41,629
Other	(16,304)	1,034	17,339	(7,722)	8,582	858	8,580
Total	91,331	134,262	42,931	39,771	(51,560)	91,929	52,157
Stocks	132,339	132,706	367	89,388	(42,951)	90,864	1,475
Bonds	(24,703)	521	25,224	(41,894)	(17,191)	207	42,101
Other	(16,304)	1,034	17,339	(7,722)	8,582	858	8,580
Derivative transactions (deferred hedging) ※	3,246			547	(2,699)		

(Note) Market value is based on the market price, etc. on the final day of the period.

※ Within “Other,” deferred hedging of foreign bonds is carried out through derivative transactions to reduce the risk of market price fluctuations.

## 6. Capital Adequacy Ratio (Domestic Standard)

“Composition of Capital Disclosure ” is posted on 16FG’s website.

(Web address <https://www.16fg.co.jp/ir/kessan/>)

### 【16FG】

(% , Millions of yen)

	End of March 2023	End of March 2024	End of March 2025		
				Compared to end of March 2023	Compared to end of March 2024
(1) Capital Adequacy Ratio (4)/(5)	10.54	10.81	11.23	0.69	0.42
(2) Amounts of basic items related to core capital	355,121	371,633	382,319	27,198	10,686
(3) Amounts of adjustment items related to core capital	15,318	22,738	20,692	5,374	(2,046)
(4) Amount of capital (2)–(3)	339,802	348,894	361,627	21,825	12,733
(5) Total amount of risk assets, etc.	3,221,190	3,226,077	3,218,598	(2,592)	(7,479)
(6) Total required capital (5)×4%	128,847	129,043	128,743	(104)	(300)

### 【16BK Consolidated】

(% , Millions of yen)

	End of March 2023	End of March 2024	End of March 2025		
				Compared to end of March 2023	Compared to end of March 2024
(1) Capital Adequacy Ratio (4)/(5)	9.59	9.91	10.27	0.68	0.36
(2) Amounts of basic items related to core capital	315,972	333,801	341,129	25,157	7,328
(3) Amounts of adjustment items related to core capital	13,685	21,450	19,554	5,869	(1,896)
(4) Amount of capital (2)–(3)	302,286	312,350	321,574	19,288	9,224
(5) Total amount of risk assets, etc.	3,149,563	3,149,077	3,128,202	(21,361)	(20,875)
(6) Total required capital (5)×4%	125,982	125,963	125,128	(854)	(835)

### 【16BK】

(% , Millions of yen)

	End of March 2023	End of March 2024	End of March 2025		
				Compared to end of March 2023	Compared to end of March 2024
(1) Capital Adequacy Ratio (4)/(5)	9.35	9.67	10.02	0.67	0.35
(2) Amounts of basic items related to core capital	307,778	319,097	327,457	19,679	8,360
(3) Amounts of adjustment items related to core capital	13,130	14,477	13,724	594	(753)
(4) Amount of capital (2)–(3)	294,647	304,620	313,732	19,085	9,112
(5) Total amount of risk assets, etc.	3,149,359	3,149,133	3,129,652	(19,707)	(19,481)
(6) Total required capital (5)×4%	125,974	125,965	125,186	(788)	(779)

(Note) Standardized Approach is applied to credit risk, and until the end of March 2024 gross profit allocation approach, the end of March 2025 standardized measurement approach is to applied to operational risk.

### III Status of Loans, etc.

#### 1. Status of non-performing loans under the Banking Act and Financial Revitalization Law

【16FG】

(Millions of yen , %)

	End of March 2023	End of March 2024	End of March 2025	Compared to end of March 2023	Compared to end of March 2024
Bankrupt and substantially bankrupt claims	13,194	14,198	13,682	488	(516)
Doubtful claims	52,315	49,379	45,518	(6,797)	(3,861)
Substandard claims	2,121	2,002	1,667	(454)	(335)
Loans past due 3 months or more	113	—	11	(102)	11
Restructured loans	2,008	2,002	1,656	(352)	(346)
Total (A)	67,632	65,580	60,868	(6,764)	(4,712)
Normal claims	4,786,598	4,931,374	5,098,429	311,831	167,055
Total claims outstanding (B)	4,854,230	4,996,954	5,159,298	305,068	162,344
Total coverage (C)	56,396	55,395	52,371	(4,025)	(3,024)
Allowance for loan losses	16,963	17,015	16,997	34	(18)
Collateral/Guarantees	39,433	38,380	35,374	(4,059)	(3,006)
Ratio against total claims outstanding (A) / (B)	1.39	1.31	1.17	(0.22)	(0.14)
Coverage ratio (C) / (A)	83.38	84.46	86.04	2.66	1.58

【16BK】

(Millions of yen , %)

	End of March 2023	End of March 2024	End of March 2025	Compared to end of March 2023	Compared to end of March 2024
Bankrupt and substantially bankrupt claims	12,026	12,874	11,598	(428)	(1,276)
Doubtful claims	51,081	48,312	44,914	(6,167)	(3,398)
Substandard claims	2,121	2,002	1,667	(454)	(335)
Loans past due 3 months or more	113	—	11	(102)	11
Restructured loans	2,008	2,002	1,656	(352)	(346)
Total (A)	65,230	63,190	58,180	(7,050)	(5,010)
Normal claims	4,735,128	4,878,138	5,041,267	306,139	163,129
Total claims outstanding (B)	4,800,358	4,941,329	5,099,447	299,089	158,118
Total coverage (C)	55,828	54,758	51,002	(4,826)	(3,756)
Allowance for loan losses	15,380	15,323	14,634	(746)	(689)
Collateral/Guarantees	40,448	39,435	36,368	(4,080)	(3,067)
Ratio against total claims outstanding (A) / (B)	1.35	1.27	1.14	(0.21)	(0.13)
Coverage ratio (C) / (A)	85.58	86.65	87.66	2.08	1.01

< If a partial direct write-off is implemented >

(Millions of yen , %)

	End of March 2023	End of March 2024	End of March 2025	Compared to end of March 2023	Compared to end of March 2024
Bankrupt and substantially bankrupt claims	6,123	6,079	5,798	(325)	(281)
Doubtful claims	51,081	48,312	44,914	(6,167)	(3,398)
Substandard claims	2,121	2,002	1,667	(454)	(335)
Loans past due 3 months or more	113	—	11	(102)	11
Restructured loans	2,008	2,002	1,656	(352)	(346)
Total (A)	59,327	56,395	52,380	(6,947)	(4,015)
Total claims outstanding (B)	4,794,455	4,934,534	5,093,647	299,192	159,113
Ratio against total claims outstanding (A) / (B)	1.23	1.14	1.02	(0.21)	(0.12)

## 2. Status of loans by industry, etc.

### (1) Loans by industry【16BK】

(Millions of yen)

	End of March 2023	End of March 2024	End of March 2025	Compared to end of March 2023	Compared to end of March 2024
Domestic offices (excluding Japan offshore banking accounts)	4,725,038	4,870,486	5,032,760	307,722	162,274
Manufacturing	612,946	602,245	590,547	(22,399)	(11,698)
Agriculture and forestry	4,788	4,924	4,853	65	(71)
Fishery	9	7	7	(2)	0
Mining, quarrying and graveling	6,321	6,379	2,883	(3,438)	(3,496)
Construction	144,305	144,393	146,381	2,076	1,988
Electricity, gas, heat supply and waterworks	53,390	55,240	58,038	4,648	2,798
Information and communications	12,703	11,861	11,319	(1,384)	(542)
Transport and postal service	117,160	106,549	130,177	13,017	23,628
Wholesale and retail trade	285,383	279,569	281,657	(3,726)	2,088
Finance and insurance	302,943	395,981	392,296	89,353	(3,685)
Real estate and leasing	490,298	507,218	527,654	37,356	20,436
Academic research, professional and technical services	22,054	23,347	23,591	1,537	244
Lodging	15,219	14,638	14,837	(382)	199
Food and beverage	18,832	17,120	16,533	(2,299)	(587)
Daily life-related services and entertainment	34,443	30,567	27,617	(6,826)	(2,950)
Education and learning support	5,658	6,106	6,376	718	270
Medical and welfare	95,938	95,709	96,534	596	825
Other services	34,719	31,717	30,796	(3,923)	(921)
Local governments	479,308	480,861	502,669	23,361	21,808
Other	1,988,621	2,056,055	2,167,995	179,374	111,940

### (2) Balance of business loans and consumer loans【16BK】

(Millions of yen)

	End of March 2023	End of March 2024	End of March 2025	Compared to end of March 2023	Compared to end of March 2024
Balance of business loans	2,265,396	2,338,869	2,362,791	97,395	23,922
Balance of consumer loans	1,972,843	2,042,756	2,159,386	186,543	116,630
Of which, balance of housing loans	1,924,723	1,992,304	2,107,437	182,714	115,133
Of which, balance of other loans	48,119	50,451	51,949	3,830	1,498

### (3) Ratio of loans to small and medium-sized companies, etc.【16BK】

(Millions of yen , %)

	End of March 2023	End of March 2024	End of March 2025	Compared to end of March 2023	Compared to end of March 2024
Balance of loans to small and medium-sized companies, etc.	3,594,005	3,680,777	3,803,859	209,854	123,082
Ratio of loans to small and medium-sized companies, etc.	76.06	75.57	75.58	(0.48)	0.01

## 3. Balance of deposits and loans【16BK】

(Millions of yen)

	Fiscal year ended March 31, 2023	Fiscal year ended March 31, 2024	Fiscal year ended March 31, 2025	Compared to the fiscal year ended March 31, 2023	Compared to the fiscal year ended March 31, 2024
Deposits (Balance at end of period)	6,314,311	6,440,318	6,406,809	92,498	(33,509)
(Average balance)	6,300,277	6,350,868	6,413,985	113,708	63,117
Loans (Balance at end of period)	4,725,038	4,870,486	5,032,760	307,722	162,274
(Average balance)	4,605,606	4,758,191	4,927,593	321,987	169,402

#### IV Performance Forecast for the Fiscal Year Ending March 31, 2026

##### 【16FG】

(Millions of yen)

	Fiscal year ended March 31, 2025 (Results)		Fiscal year ended March 31, 2026 (Forecast)	
	Half-year	Full-year	Half-year	Full-year
Ordinary profit	15,933	31,238	16,000	31,500
Profit attributable to owners of parent	10,397	20,840	10,700	21,500

##### 【16BK】

(Millions of yen)

	Fiscal year ended March 31, 2025 (Results)		Fiscal year ended March 31, 2026 (Forecast)	
	Half-year	Full-year	Half-year	Full-year
Ordinary profit	14,673	27,990	14,700	29,500
Profit	9,853	20,918	10,200	21,000
Net business profit	11,624	12,825	13,000	28,000
Core net operating profit	13,881	28,423	15,000	31,500
Credit-related costs	1,687	1,061	1,100	2,500

The above performance forecasts are not a guarantee of future performance, and involve inherent risks and uncertainties. Please note that actual performance may differ from forecasts due to changes in the business environment, etc.

##### (Reference)

##### 1. Balance of individual assets in custody【16BK】

(Millions of yen)

	End of March 2023	End of March 2024	End of March 2025	Compared to end of March 2023	Compared to end of March 2024
	Deposits	4,361,188	4,405,290	4,407,133	45,945
Investment trusts (including fund wrap)	150,688	196,706	233,033	82,345	36,327
Public bonds	13,078	13,455	20,745	7,667	7,290
Personal pension insurance, etc.	817,222	902,064	977,297	160,075	75,233
Total	5,342,177	5,517,517	5,638,209	296,032	120,692
(Reference)16TT assets in custody	197,623	239,632	241,945	44,322	2,313
(Reference)16BK + 16TT	5,539,800	5,757,149	5,880,155	340,355	123,006

##### 2. Profits from fees and commissions【16BK】

(Millions of yen)

	Fiscal year ended March 31, 2023	Fiscal year ended March 31, 2024	Fiscal year ended March 31, 2025	Compared to the fiscal year ended March 31, 2023	Compared to the fiscal year ended March 31, 2024
	Corporate-related income	2,730	2,454	2,121	(609)
Individual-related income	7,123	7,775	7,531	408	(244)
Domestic money transfer fee/Other income	8,368	8,518	8,814	446	296
Fees and commissions payments	5,530	6,241	6,950	1,420	709
Profits from fees and commissions	12,692	12,507	11,516	(1,176)	(991)
(Reference)16TT individual-related income	2,892	3,236	3,573	681	337
(Reference)16BK + 16TT	15,585	15,743	15,090	(495)	(653)

### 3. 16BK Financial Statements

#### (1) Balance Sheets

(Millions of yen)

	As of March 31, 2024	As of March 31, 2025
<b>Assets</b>		
Cash and due from banks	970,712	1,072,507
Cash	53,754	50,861
Due from banks	916,958	1,021,645
Trading securities	8	9
Trading government bonds	8	9
Money held in trust	7,024	7,024
Securities	1,472,953	1,308,219
Government bonds	172,543	181,748
Local government bonds	520,160	494,449
Corporate bonds	307,916	284,204
Stocks	185,511	142,693
Other securities	286,821	205,124
Loans and bills discounted	4,870,486	5,032,760
Bills discounted	13,076	9,388
Loans on bills	97,656	97,045
Loans on deeds	4,385,807	4,575,259
Overdrafts	373,946	351,067
Foreign exchanges	6,225	7,368
Due from foreign banks (our accounts)	5,523	6,727
Foreign bills bought	326	463
Foreign bills receivable	375	177
Other assets	61,752	24,032
Domestic exchange settlement account, debit	1,330	517
Prepaid expenses	162	246
Accrued revenue	4,483	5,228
Margin deposits for futures transactions	4,171	4,359
Financial derivatives	7,704	4,070
Cash collateral paid for financial instruments	973	648
Other	42,926	8,961
Tangible fixed assets	53,353	52,543
Buildings, net	9,275	8,695
Land	41,110	40,448
Other, net	2,967	3,399
Intangible fixed assets	5,985	7,140
Software	3,315	4,020
Goodwill	1,651	1,406
Other	1,018	1,713
Prepaid pension costs	13,967	12,069
Customers' liabilities for acceptances and guarantees	12,981	13,257
Allowance for loan losses	( 20,770 )	( 19,510 )
<b>Total assets</b>	<b>7,454,679</b>	<b>7,517,423</b>

(Millions of yen)

	As of March 31, 2024	As of March 31, 2025
<b>Liabilities</b>		
Deposits	6,407,318	6,373,809
Current deposits	505,243	464,283
Ordinary deposits	3,982,655	4,012,821
Savings deposits	89,155	86,585
Deposits at notice	58,962	61,924
Time deposits	1,731,998	1,679,257
Other deposits	39,302	68,937
Negotiable certificates of deposit	33,000	33,000
Securities sold under repurchase agreements	96,567	80,012
Cash collateral received for securities lent	122,475	118,400
Borrowed money	327,499	488,100
Borrowings from other banks	327,499	488,100
Foreign exchanges	1,109	437
Foreign bills sold	8	19
Foreign bills payable	1,101	418
Borrowed money from trust account	169	223
Other liabilities	19,975	18,643
Domestic exchange settlement account, credit	712	326
Income taxes payable	2,693	5,401
Accrued expenses	718	2,213
Unearned revenue	1,072	1,854
Financial derivatives	5,722	3,196
Cash collateral received for financial instruments	6,578	2,164
Asset retirement obligations	226	255
Other	2,250	3,231
Provision for bonuses	985	1,049
Provision for retirement benefits	5,654	5,317
Provision for reimbursement of deposits	271	207
Provision for contingent loss	426	421
Deferred tax liabilities	24,364	8,925
Deferred tax liabilities for land revaluation	6,401	6,558
Acceptances and guarantees	12,981	13,257
<b>Total liabilities</b>	<b>7,059,201</b>	<b>7,148,365</b>

(Millions of yen)

	As of March 31, 2024	As of March 31, 2025
Net assets		
Share capital	36,839	36,839
Capital surplus	46,473	44,473
Legal capital surplus	27,817	27,817
Other capital surplus	18,656	16,656
Retained earnings	232,955	246,867
Legal retained earnings	20,154	20,154
Other retained earnings	212,801	226,713
General reserve	167,700	167,700
Retained earnings brought forward	45,101	59,013
Total shareholders' equity	316,268	328,180
Valuation difference on available-for-sale securities	64,482	28,228
Deferred gains or losses on hedges	2,275	379
Revaluation reserve for land	12,453	12,270
Total valuation and translation adjustments	79,210	40,878
Total net assets	395,478	369,058
Total liabilities and net assets	7,454,679	7,517,423

## (2) Statement of income

(Millions of yen)

	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Ordinary income	94,836	100,310
Interest income	60,609	64,774
Interest on loans and discounts	38,498	42,009
Interest and dividends on securities	20,052	19,270
Interest on call loans	6	1
Interest on deposits with banks	773	2,258
Interest income on interest rate swaps	949	912
Other interest income	328	321
Trust fees	3	2
Fees and commissions	18,744	18,464
Fees and commissions on domestic and foreign exchanges	3,697	3,871
Other fees and commissions	15,046	14,593
Other ordinary income	1,157	651
Gain on sale of bonds	1,151	648
Gain on redemption of bonds	6	2
Other income	14,322	16,416
Gain on sale of equity securities	13,599	15,779
Gain on money held in trust	64	41
Other	658	595
Ordinary expenses	68,769	72,319
Interest expenses	6,560	9,371
Interest on deposits	149	3,597
Interest on negotiable certificates of deposit	2	22
Interest on call money	44	—
Interest expenses on securities sold under repurchase agreements	6,042	4,991
Interest expenses on cash collateral received for securities lent	11	276
Interest on borrowings and rediscounts	304	464
Other interest expenses	5	17
Fees and commissions payments	6,241	6,950
Fees and commissions on domestic and foreign exchanges	387	437
Other fees and commissions	5,853	6,513
Other ordinary expenses	17,771	16,625
Loss on foreign exchange transactions	1,126	144
Net loss on trading securities transactions	2	0
Loss on sale of bonds	14,707	15,836
Loss on redemption of bonds	666	413
Loss on devaluation of bonds	62	—
Loss on financial derivatives	1,205	230
General and administrative expenses	37,119	37,382
Other expenses	1,076	1,990
Provision of allowance for loan losses	404	648
Write-off of loans	—	1
Loss on sale of equity securities	267	719
Loss on devaluation of equity securities	0	29
Loss on money held in trust	30	153
Other	373	437
Ordinary profit	26,066	27,990

(Millions of yen)

	For the fiscal year ended March 31, 2024	For the fiscal year ended March 31, 2025
Extraordinary income	—	1,924
Gain on disposal of non-current assets	—	0
Gains on return of employee retirement benefit trust	—	1,923
Extraordinary losses	91	369
Loss on disposal of non-current assets	79	109
Impairment losses	11	260
Profit before income taxes	25,975	29,545
Income taxes - current	5,473	8,346
Income taxes - deferred	1,717	279
Total income taxes	7,190	8,626
Profit	18,784	20,918