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May 12, 2025

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

Company name: THE AKITA BANK, LTD.  
 Listing: Tokyo Stock Exchange  
 Securities code: 8343  
 URL: <https://www.akita-bank.co.jp>  
 Representative: Kosuke Ashida, President, Director  
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 Scheduled date of annual general meeting of shareholders: June 25, 2025  
 Scheduled date to commence dividend payments: June 26, 2025  
 Scheduled date to file annual securities report: June 24, 2025  
 Trading accounts: None  
 Preparation of supplementary material on financial results: Yes  
 Holding of financial results briefing: Yes

(Yen amounts are rounded down to millions, unless otherwise noted,  
and percentages are rounded down to the first decimal place.)

### 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	
Fiscal year ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
March 31, 2025	52,214	22.1	9,121	38.2	5,662	24.6
March 31, 2024	42,734	(8.8)	6,597	33.6	4,541	37.8

Note: Comprehensive income For the fiscal year ended March 31, 2025: ¥(14,218) million [-%]  
 For the fiscal year ended March 31, 2024: ¥23,947 million [-%]

	Basic earnings per share	Diluted earnings per share	Return on equity	Ratio of ordinary profit to total assets	Ratio of ordinary profit to ordinary income
Fiscal year ended	Yen	Yen	%	%	%
March 31, 2025	320.37	—	3.4	0.2	17.4
March 31, 2024	258.15	—	2.8	0.1	15.4

Reference: Share of profit (loss) of entities accounted for using equity method

For the fiscal year ended March 31, 2025: ¥— million

For the fiscal year ended March 31, 2024: ¥— million

## (2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio	Net assets per share
As of	Millions of yen	Millions of yen	%	Yen
March 31, 2025	3,460,341	157,094	4.5	8,828.16
March 31, 2024	3,584,190	172,793	4.8	9,756.89

Reference: Equity

As of March 31, 2025: ¥156,357 million

As of March 31, 2024: ¥172,072 million

Note: The equity-to-asset ratio is calculated by dividing total net assets at the end of the period, excluding non-controlling interests, by total assets at the end of the period.

This equity-to-asset ratio is not the same as the capital adequacy ratio stated in the notice on 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 end of period
Fiscal year ended	Millions of yen	Millions of yen	Millions of yen	Millions of yen
March 31, 2025	(145,513)	(72,821)	(1,483)	463,850
March 31, 2024	(52,386)	(12,570)	(1,108)	683,668

## 2. Cash dividends

	Annual dividends per share					Total cash dividends (Total)	Payout ratio (Consolidated)	Ratio of dividends to net assets (Consolidated)
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total			
	Yen	Yen	Yen	Yen	Yen	Millions of yen	%	%
Fiscal year ended March 31, 2024	—	35.00	—	45.00	80.00	1,435	30.9	0.8
Fiscal year ended March 31, 2025	—	45.00	—	60.00	105.00	1,884	32.7	1.1
Fiscal year ending March 31, 2026 (Forecast)	—	75.00	—	75.00	150.00		40.8	

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

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2025	5,100	37.1	3,400	76.8	191.96
Fiscal year ending March 31, 2026	9,800	7.4	6,500	14.8	366.99

**\* Notes**

- (1) Changes in significant subsidiaries during the period (changes in specified subsidiaries resulting in the change in scope of consolidation): None
- (2) Changes in accounting policies, changes in accounting estimates, and restatement
  - (i) Changes in accounting policies due to revisions to accounting standards and other regulations: None
  - (ii) Changes in accounting policies due to other reasons: None
  - (iii) Changes in accounting estimates: None
  - (iv) Restatement: None

(3) Number of issued shares (common shares)

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

As of March 31, 2025	18,093,643 shares
As of March 31, 2024	18,093,643 shares

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

As of March 31, 2025	382,432 shares
As of March 31, 2024	457,636 shares

- (iii) Average number of shares outstanding during the period

Fiscal year ended March 31, 2025	17,674,052 shares
Fiscal year ended March 31, 2024	17,594,153 shares

Note: The number of treasury shares at the end of the period includes the number of shares of THE AKITA BANK, LTD. (the "Bank") held by the BIP Trust (110,078 shares as of March 31, 2025, 111,705 shares as of March 31, 2024) and the number of shares of the Bank held by the ESOP Trust (124,900 shares as of March 31, 2025, 200,700 shares as of March 31, 2024).

The average number of shares of the Bank outstanding during the period held by the BIP Trust (110,484 shares as of March 31, 2025, and 111,919 shares as of March 31, 2024) and the ESOP Trust (162,911 shares as of March 31, 2025, and 242,910 shares as of March 31, 2024) are included in the number of treasury shares deducted in calculating the average number of shares outstanding during the period.

**[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		Profit	
Fiscal year ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
March 31, 2025	46,400	25.1	9,372	45.4	6,037	31.9
March 31, 2024	37,084	(11.1)	6,443	33.3	4,576	35.9

	Basic earnings per share	Diluted earnings per share
Fiscal year ended	Yen	Yen
March 31, 2025	341.60	—
March 31, 2024	260.13	—

**(2) Non-consolidated financial position**

	Total assets	Net assets	Equity-to-asset ratio	Net assets per share
As of	Millions of yen	Millions of yen	%	Yen
March 31, 2025	3,443,096	142,526	4.1	8,047.22
March 31, 2024	3,567,118	159,151	4.4	9,024.21

Reference: Equity

As of March 31, 2025: ¥142,526 million

As of March 31, 2024: ¥159,151 million

Note: The equity-to-asset ratio is calculated by dividing total net assets at the end of the period by total assets at the end of the period.

This equity-to-asset ratio is not the same as the capital adequacy ratio stated in the notice on capital adequacy ratio.

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

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2025	5,400	30.0	3,700	51.7	208.90
Fiscal year ending March 31, 2026	9,800	4.5	6,500	7.6	366.99

\* 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 forward-looking statements including earnings projections contained in this document are based on information currently available to the Bank and certain assumptions that the Bank deems reasonable. Actual results, including financial performance, may differ significantly from these statements due to various factors.

**Attached Material****Index**

	Page
1. Consolidated financial statements and significant notes thereto.....	2
(1) Consolidated balance sheets.....	2
(2) Consolidated statements of income and comprehensive income .....	4
(3) Consolidated statements of changes in net assets.....	6
(4) Consolidated statements of cash flows.....	8
(5) Notes on premise of going concern.....	10
(6) Changes in accounting policies .....	10
(7) Notes on consolidated financial statements.....	10
Segment information .....	10
Per share information .....	12
Significant events after reporting period .....	12
2. Non-consolidated financial statements .....	13
(1) Non-consolidated balance sheets.....	13
(2) Non-consolidated statements of income.....	16
(3) Non-consolidated statements of changes in net assets .....	18

Financial Results for the Fiscal Year Ended March 31, 2025 (FY2024)  
 (Supplementary material on financial results)

# 1. Consolidated financial statements and significant notes thereto

## (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	688,702	466,752
Call loans and bills bought	15,450	5,000
Monetary claims bought	10,767	6,483
Securities	808,422	871,384
Loans and bills discounted	1,990,794	2,057,353
Foreign exchanges	2,373	2,088
Other assets	41,708	24,828
Property, plant and equipment	17,878	17,865
Buildings	6,064	6,216
Land	9,755	9,779
Construction in progress	224	43
Other tangible fixed assets	1,833	1,826
Intangible assets	904	810
Software	709	657
Other intangible fixed assets	195	152
Retirement benefit asset	12,068	14,944
Deferred tax assets	243	488
Customers' liabilities for acceptances and guarantees	8,696	8,572
Allowance for loan losses	(13,820)	(16,229)
Allowance for investment loss	(0)	(0)
<b>Total assets</b>	<b>3,584,190</b>	<b>3,460,341</b>
<b>Liabilities</b>		
Deposits	3,113,432	3,129,579
Negotiable certificates of deposit	62,654	59,128
Call money and bills sold	477	259
Borrowed money	208,608	87,129
Foreign exchanges	140	75
Other liabilities	11,662	14,272
Provision for bonuses for directors (and other officers)	20	20
Retirement benefit liability	942	928
Provision for retirement benefits for directors (and other officers)	20	23
Provision for share awards	115	149
Provision for reimbursement of deposits	219	174
Provision for contingent loss	767	826
Deferred tax liabilities	2,165	591
Deferred tax liabilities for land revaluation	1,473	1,515
Acceptances and guarantees	8,696	8,572
<b>Total liabilities</b>	<b>3,411,396</b>	<b>3,303,246</b>

(Millions of yen)

	As of March 31, 2024	As of March 31, 2025
Net assets		
Share capital	14,100	14,100
Capital surplus	9,212	9,212
Retained earnings	132,146	136,197
Treasury shares	(1,078)	(940)
Total shareholders' equity	154,381	158,570
Valuation difference on available-for-sale securities	9,416	(12,462)
Deferred gains or losses on hedges	—	936
Revaluation reserve for land	2,902	2,854
Remeasurements of defined benefit plans	5,372	6,458
Total accumulated other comprehensive income	17,691	(2,213)
Non-controlling interests	721	737
Total net assets	172,793	157,094
Total liabilities and net assets	3,584,190	3,460,341

**(2) Consolidated statements of income and comprehensive income****Consolidated statements of income**

(Millions of yen)

	Fiscal year ended March 31, 2024	Fiscal year ended March 31, 2025
Ordinary income	42,734	52,214
Interest income	24,720	29,430
Interest on loans and discounts	16,429	19,204
Interest and dividends on securities	6,337	7,996
Interest on call loans and bills bought	1,487	1,050
Interest on deposits with banks	381	1,137
Other interest income	83	41
Fees and commissions	7,178	7,445
Other ordinary income	6,598	6,816
Other income	4,236	8,522
Recoveries of written off receivables	1	111
Other	4,234	8,410
Ordinary expenses	36,136	43,092
Interest expenses	1,651	2,871
Interest on deposits	102	1,822
Interest on negotiable certificates of deposit	13	70
Interest on call money and bills sold	78	12
Interest expenses on cash collateral received for securities lent	6	0
Interest on borrowings and rediscounts	14	20
Interest expenses on interest rate swaps	—	158
Other interest expenses	1,435	786
Fees and commissions payments	2,412	2,273
Other ordinary expenses	7,905	13,204
General and administrative expenses	21,248	21,062
Other expenses	2,918	3,680
Provision of allowance for loan losses	1,204	2,698
Other	1,713	982
Ordinary profit	6,597	9,121
Extraordinary income	9	6
Gain on disposal of non-current assets	9	6
Extraordinary losses	276	99
Loss on disposal of non-current assets	202	96
Impairment losses	73	3
Profit before income taxes	6,331	9,028
Income taxes - current	2,304	2,940
Income taxes - deferred	(535)	412
Total income taxes	1,769	3,353
Profit	4,562	5,675
Profit attributable to non-controlling interests	20	13
Profit attributable to owners of parent	4,541	5,662



**Consolidated statements of comprehensive income**

(Millions of yen)

	Fiscal year ended March 31, 2024	Fiscal year ended March 31, 2025
Profit	4,562	5,675
Other comprehensive income	19,385	(19,894)
Valuation difference on available-for-sale securities	14,580	(21,874)
Deferred gains or losses on hedges	0	936
Revaluation reserve for land	—	(43)
Remeasurements of defined benefit plans, net of tax	4,805	1,086
Comprehensive income	23,947	(14,218)
Comprehensive income attributable to:		
Owners of parent	23,919	(14,237)
Non-controlling interests	28	18

**(3) Consolidated statements of changes in net assets**

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	14,100	9,212	128,857	(1,230)	150,939
Changes during period					
Dividends of surplus			(1,256)		(1,256)
Profit attributable to owners of parent			4,541		4,541
Purchase of treasury shares				(1)	(1)
Disposal of treasury shares				154	154
Reversal of revaluation reserve for land			3		3
Net changes in items other than shareholders' equity					
Total changes during period	—	—	3,289	152	3,441
Balance at end of period	14,100	9,212	132,146	(1,078)	154,381

	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	(5,155)	(0)	2,905	566	(1,682)	695	149,952
Changes during period							
Dividends of surplus							(1,256)
Profit attributable to owners of parent							4,541
Purchase of treasury shares							(1)
Disposal of treasury shares							154
Reversal of revaluation reserve for land							3
Net changes in items other than shareholders' equity	14,571	0	(3)	4,805	19,373	25	19,399
Total changes during period	14,571	0	(3)	4,805	19,373	25	22,841
Balance at end of period	9,416	—	2,902	5,372	17,691	721	172,793

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	14,100	9,212	132,146	(1,078)	154,381
Changes during period					
Dividends of surplus			(1,615)		(1,615)
Profit attributable to owners of parent			5,662		5,662
Purchase of treasury shares				(5)	(5)
Disposal of treasury shares				142	142
Reversal of revaluation reserve for land			4		4
Net changes in items other than shareholders' equity					
Total changes during period	—	—	4,051	137	4,189
Balance at end of period	14,100	9,212	136,197	(940)	158,570

	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	9,416	—	2,902	5,372	17,691	721	172,793
Changes during period							
Dividends of surplus							(1,615)
Profit attributable to owners of parent							5,662
Purchase of treasury shares							(5)
Disposal of treasury shares							142
Reversal of revaluation reserve for land							4
Net changes in items other than shareholders' equity	(21,879)	936	(47)	1,086	(19,904)	16	(19,888)
Total changes during period	(21,879)	936	(47)	1,086	(19,904)	16	(15,699)
Balance at end of period	(12,462)	936	2,854	6,458	(2,213)	737	157,094

**(4) Consolidated statements of cash flows**

(Millions of yen)

	Fiscal year ended March 31, 2024	Fiscal year ended March 31, 2025
<b>Cash flows from operating activities</b>		
Profit before income taxes	6,331	9,028
Depreciation	1,558	1,297
Impairment losses	73	3
Increase (decrease) in allowance for loan losses	386	2,409
Increase (decrease) in allowance for investment loss	0	(0)
Increase (decrease) in retirement benefit liability	(163)	26
Increase (decrease) in provision for retirement benefits for directors (and other officers)	(3)	3
Increase (decrease) in provision for share awards	33	33
Increase (decrease) in provision for reimbursement of deposits	(101)	(45)
Increase (decrease) in provision for contingent loss	65	59
Interest income	(24,720)	(29,430)
Interest expenses	1,651	2,871
Loss (gain) related to securities	(1,236)	(413)
Loss (gain) on money held in trust	(37)	(23)
Foreign exchange losses (gains)	(121)	0
Loss (gain) on disposal of non-current assets	193	89
Net decrease (increase) in loans and bills discounted	(99,147)	(66,818)
Net increase (decrease) in deposits	59,677	16,146
Net increase (decrease) in negotiable certificates of deposit	(32,100)	(3,526)
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	19,319	(121,478)
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	(461)	2,131
Net decrease (increase) in call loans	7,843	14,734
Net increase (decrease) in call money	(6,490)	(218)
Net increase (decrease) in cash collateral received for securities lent	(5,135)	–
Net decrease (increase) in foreign exchanges - assets	(826)	284
Net increase (decrease) in foreign exchanges - liabilities	98	(65)
Interest received	23,918	12,851
Interest paid	(1,692)	(2,265)
Net decrease (increase) in trading securities	(0)	1
Other, net	(226)	19,710
Subtotal	(51,314)	(142,600)
Income taxes paid	(1,071)	(2,912)
Net cash provided by (used in) operating activities	(52,386)	(145,513)
<b>Cash flows from investing activities</b>		
Purchase of securities	(469,022)	(845,044)
Proceeds from sale of securities	63,252	141,826
Proceeds from redemption of securities	394,518	631,675
Increase in money held in trust	(2,000)	(2,000)
Decrease in money held in trust	2,000	2,000
Purchase of property, plant and equipment	(969)	(1,027)
Proceeds from sale of property, plant and equipment	39	31
Payments for retirement of property, plant and equipment	(188)	(41)
Purchase of intangible assets	(194)	(241)
Payments for asset retirement obligations	(6)	(0)
Net cash provided by (used in) investing activities	(12,570)	(72,821)

(Millions of yen)

	Fiscal year ended March 31, 2024	Fiscal year ended March 31, 2025
Cash flows from financing activities		
Purchase of treasury shares	(1)	(5)
Proceeds from sale of treasury shares	152	139
Dividends paid	(1,256)	(1,615)
Dividends paid to non-controlling interests	(2)	(2)
Net cash provided by (used in) financing activities	(1,108)	(1,483)
Effect of exchange rate change on cash and cash equivalents	4	(0)
Net increase (decrease) in cash and cash equivalents	(66,060)	(219,817)
Cash and cash equivalents at beginning of period	749,728	683,668
Cash and cash equivalents at end of period	683,668	463,850

**(5) Notes on premise of going concern**

Not applicable.

**(6) Changes in accounting policies**

Not applicable.

**(7) Notes on consolidated financial statements**

**Segment information**

1. Overview of reportable segments

The reportable segments of the Group are components of the Group for which discrete financial information is available and regularly reviewed by the Board of Directors to make decisions about allocation of managerial resources and to assess their performance.

The Group provides comprehensive financial services primarily through the Bank's branches, under the management philosophy of "regional co-prosperity," with two reportable segments: banking and leasing.

2. Explanation of measurements of ordinary income, profit or loss, assets, liabilities, and other items by reportable segment

The accounting method for the operating segments that are reportable is the same as the accounting method for the consolidated financial statements of the Bank.

Intersegment ordinary income is based on third-party transaction prices.

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

Fiscal year ended March 31, 2025

(Millions of yen)

	Reportable segments			Other	Total	Adjustments	Amount recorded in consolidated financial statements
	Banking	Leasing	Subtotal				
Ordinary income							
Ordinary income from external customers	45,629	5,672	51,302	920	52,223	(9)	52,214
Intersegment ordinary income	770	137	908	393	1,301	(1,301)	—
Total	46,400	5,810	52,210	1,314	53,525	(1,311)	52,214
Segment profit	9,372	121	9,493	309	9,803	(681)	9,121
Segment assets	3,443,360	17,246	3,460,607	12,207	3,472,815	(12,473)	3,460,341
Segment liabilities	3,300,570	12,173	3,312,743	4,717	3,317,460	(14,213)	3,303,246
Other items							
Depreciation	1,265	17	1,282	14	1,297	—	1,297
Interest income	30,102	15	30,117	63	30,180	(750)	29,430
Interest expenses	2,853	86	2,940	0	2,940	(69)	2,871
Extraordinary income	6	—	6	—	6	—	6
(Gain on disposal of non-current assets)	6	—	6	—	6	—	6
Extraordinary losses	99	0	99	—	99	—	99
(Loss on disposal of non-current assets)	96	0	96	—	96	—	96
(Impairment losses)	3	—	3	—	3	—	3
Tax expense	3,241	35	3,276	76	3,353	—	3,353
Increase in property, plant and equipment and intangible assets	1,264	0	1,264	7	1,272	(0)	1,272

- Notes: 1. Instead of net sales disclosed by companies in general commerce business, ordinary income is disclosed.
2. The “Other” category refers to business segments that are not included in the reportable segments and includes consulting, regional trading, fund origination and management, guarantee and credit card services, among others.
3. The description of adjustments is as follows:
- (i) The adjustment to segment profit of ¥(681) million represents a reduction of ¥681 million due to the elimination of intersegment transactions.
  - (ii) The adjustment to segment assets of ¥(12,473) million represents a reduction of ¥12,473 million due to the elimination of intersegment transactions.
  - (iii) The adjustment to segment liabilities of ¥(14,213) million represents a reduction of ¥14,213 million due to the elimination of intersegment transactions.
4. Segment profit is adjusted to ordinary profit in the consolidated statements of income.

**Per share information**

(Yen)

	Fiscal year ended March 31, 2024	Fiscal year ended March 31, 2025
Net assets per share	9,756.89	8,828.16
Basic earnings per share	258.15	320.37

Notes: 1. Information on diluted earnings per share is omitted due to an absence of potential shares.

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

(Millions of yen unless otherwise noted)

	As of March 31, 2024	As of March 31, 2025
Total net assets	172,793	157,094
Amounts deducted from total net assets	721	737
of which share acquisition rights	—	—
of which non-controlling interests	721	737
Net assets related to common shares at the end of the period	172,072	156,357
Number of common shares at the end of the period used to calculate net assets per share (Thousands of shares)	17,636	17,711

Note. The shares of the Bank held by the executive compensation BIP Trust (BIP Trust) and the Employee Stock Ownership Plan (ESOP) Trust, which are recorded as treasury shares under shareholders' equity, are included as treasury shares to be deducted from the total number of issued shares at the end of the period for the calculation of net assets per share. The number of treasury shares deducted in the calculation of net assets per share at the end of the period was 312 thousand shares at the end of the previous fiscal year (including 111 thousand shares in the BIP Trust and 200 thousand shares in the ESOP Trust), and 234 thousand shares at the end of the current fiscal year (including 110 thousand shares in the BIP Trust and 124 thousand shares in the ESOP Trust).

3. The basis for calculation of basic earnings per share is as follows:

(Millions of yen unless otherwise noted)

	Fiscal year ended March 31, 2024	Fiscal year ended March 31, 2025
Basic earnings per share		
Profit attributable to owners of parent	4,541	5,662
Amount not attributable to common shareholders	—	—
Profit attributable to owners of parent related to common shares	4,541	5,662
Average number of common shares outstanding during the period (Thousands of shares)	17,594	17,674

Note: The shares of the Bank held by the BIP Trust and the ESOP Trust, which are recorded as treasury shares under shareholders' equity, are included as treasury shares to be deducted from the average number of shares outstanding during the period for the calculation of basic earnings per share. The average number of treasury shares deducted in the calculation of basic earnings per share was 354 thousand shares for the previous fiscal year (including 111 thousand shares in the BIP Trust and 242 thousand shares in the ESOP Trust), and 273 thousand shares for the current fiscal year (including 110 thousand shares in the BIP Trust and 162 thousand shares in the ESOP Trust).

**Significant events after reporting period**

Not applicable.



## 2. Non-consolidated financial statements

### (1) Non-consolidated balance sheets

(Millions of yen)

	As of March 31, 2024	As of March 31, 2025
<b>Assets</b>		
Cash and due from banks	688,696	466,744
Cash	37,023	41,854
Due from banks	651,672	424,890
Call loans	15,450	5,000
Monetary claims bought	10,767	6,483
Securities	811,492	874,077
Government bonds	50,936	143,691
Local government bonds	282,945	284,160
Short-term corporate bonds	4,997	—
Corporate bonds	108,877	108,752
Stocks	62,182	56,367
Other securities	301,552	281,105
Loans and bills discounted	1,997,302	2,064,173
Bills discounted	2,221	1,060
Loans on bills	18,826	17,543
Loans on deeds	1,785,078	1,860,156
Overdrafts	191,176	185,413
Foreign exchanges	2,373	2,088
Due from foreign banks (our accounts)	2,373	2,088
Other assets	21,844	4,342
Prepaid expenses	0	—
Accrued revenue	1,513	2,084
Variation margins of futures markets	61	—
Financial derivatives	50	1,371
Other	20,218	887
Property, plant and equipment	17,583	17,566
Buildings	6,059	6,212
Land	9,755	9,779
Leased assets	28	52
Construction in progress	224	43
Other tangible fixed assets	1,514	1,479
Intangible assets	851	773
Software	700	648
Other intangible fixed assets	151	125
Prepaid pension costs	4,532	5,580
Deferred tax assets	622	3,153
Customers' liabilities for acceptances and guarantees	8,514	8,415
Allowance for loan losses	(12,911)	(15,302)
Allowance for investment loss	(0)	(0)
<b>Total assets</b>	<b>3,567,118</b>	<b>3,443,096</b>

(Millions of yen)

	As of March 31, 2024	As of March 31, 2025
<b>Liabilities</b>		
Deposits	3,117,735	3,133,788
Current deposits	163,985	174,769
Ordinary deposits	1,902,413	1,914,268
Savings deposits	50,958	50,293
Deposits at notice	6,170	5,696
Time deposits	959,333	942,764
Installment savings	2	2
Other deposits	34,871	45,993
Negotiable certificates of deposit	65,954	61,928
Call money	477	259
Borrowed money	205,777	84,202
Borrowings from other banks	205,777	84,202
Foreign exchanges	140	75
Foreign bills sold	50	52
Foreign bills payable	89	23
Other liabilities	5,689	8,291
Domestic exchange settlement account, credit	195	83
Income taxes payable	1,479	1,508
Accrued expenses	910	1,562
Unearned revenue	538	716
Reserve for interest on installment savings	0	0
Financial derivatives	47	50
Cash collateral received for financial instruments	80	1,950
Lease liabilities	31	58
Asset retirement obligations	130	131
Other	2,276	2,230
Provision for bonuses for directors (and other officers)	20	20
Provision for retirement benefits	1,081	923
Provision for share awards	115	149
Provision for reimbursement of deposits	219	174
Provision for contingent loss	767	826
Deferred tax liabilities for land revaluation	1,473	1,515
Acceptances and guarantees	8,514	8,415
<b>Total liabilities</b>	<b>3,407,967</b>	<b>3,300,570</b>

(Millions of yen)

	As of March 31, 2024	As of March 31, 2025
Net assets		
Share capital	14,100	14,100
Capital surplus	6,268	6,268
Legal capital surplus	6,268	6,268
Retained earnings	128,372	132,799
Legal retained earnings	14,100	14,100
Other retained earnings	114,271	118,698
Reserve for tax purpose reduction entry of non-current assets	169	162
General reserve	105,811	108,811
Retained earnings brought forward	8,291	9,724
Treasury shares	(1,078)	(940)
Total shareholders' equity	147,663	152,228
Valuation difference on available-for-sale securities	8,585	(13,492)
Deferred gains or losses on hedges	—	936
Revaluation reserve for land	2,902	2,854
Total valuation and translation adjustments	11,487	(9,702)
Total net assets	159,151	142,526
Total liabilities and net assets	3,567,118	3,443,096

**(2) Non-consolidated statements of income**

(Millions of yen)

	Fiscal year ended March 31, 2024	Fiscal year ended March 31, 2025
Ordinary income	37,084	46,400
Interest income	25,077	30,102
Interest on loans and discounts	16,437	19,238
Interest and dividends on securities	6,688	8,636
Interest on call loans	1,487	1,050
Interest on deposits with banks	381	1,137
Other interest income	82	39
Fees and commissions	6,411	6,642
Fees and commissions on domestic and foreign exchanges	1,533	1,657
Other fees and commissions	4,877	4,985
Other ordinary income	1,368	1,141
Gain on foreign exchange transactions	52	65
Gain on sale of trading securities	—	1
Gain on sale of bonds	1,315	1,074
Gain on redemption of bonds	—	0
Gain on financial derivatives	0	—
Other income	4,227	8,513
Recoveries of written off receivables	1	111
Gain on sale of equity securities	3,817	7,443
Gain on investments in money held in trust	37	23
Other	370	935
Ordinary expenses	30,641	37,027
Interest expenses	1,636	2,853
Interest on deposits	102	1,825
Interest on negotiable certificates of deposit	13	70
Interest on call money	78	12
Interest expenses on cash collateral received for securities lent	6	0
Interest expenses on interest rate swaps	—	158
Other interest expenses	1,435	786
Fees and commissions payments	2,692	2,520
Fees and commissions on domestic and foreign exchanges	128	164
Other fees and commissions	2,563	2,355
Other ordinary expenses	3,062	7,833
Net loss on trading securities transactions	0	—
Loss on sale of bonds	1,887	6,073
Loss on redemption of bonds	1,175	1,759
General and administrative expenses	20,428	20,265
Other expenses	2,821	3,555
Provision of allowance for loan losses	1,189	2,640
Write-off of loans	—	4
Provision of allowance for investment loss	0	—
Loss on sale of equity securities	822	265
Loss on devaluation of equity securities	12	5
Other	797	639

(Millions of yen)

	Fiscal year ended March 31, 2024	Fiscal year ended March 31, 2025
Ordinary profit	6,443	9,372
Extraordinary income	8	6
Gain on disposal of non-current assets	8	6
Extraordinary losses	275	99
Loss on disposal of non-current assets	202	96
Impairment losses	73	3
Profit before income taxes	6,176	9,279
Income taxes - current	2,159	2,783
Income taxes - deferred	(559)	458
Total income taxes	1,599	3,241
Profit	4,576	6,037

**(3) Non-consolidated statements of changes in net assets**

Fiscal year ended March 31, 2024

(Millions of yen)

(millions of yen)

	Shareholders' equity									
	Share capital	Capital surplus		Retained earnings					Treasury shares	Total share-holders' equity
		Legal capital surplus	Total capital surplus	Legal retained earnings	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	14,100	6,268	6,268	14,100	174	103,811	6,962	125,048	(1,230)	144,187
Changes during period										
Dividends of surplus							(1,256)	(1,256)		(1,256)
Reversal of reserve for tax purpose reduction entry of non-current assets					(5)		5	—		—
Provision of general reserve						2,000	(2,000)	—		—
Profit							4,576	4,576		4,576
Purchase of treasury shares									(1)	(1)
Disposal of treasury shares									154	154
Reversal of revaluation reserve for land							3	3		3
Net changes in items other than shareholders' equity										
Total changes during period	—	—	—	—	(5)	2,000	1,329	3,324	152	3,476
Balance at end of period	14,100	6,268	6,268	14,100	169	105,811	8,291	128,372	(1,078)	147,663

	Valuation and translation adjustments				Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at beginning of period	(5,676)	(0)	2,905	(2,770)	141,416
Changes during period					
Dividends of surplus					(1,256)
Reversal of reserve for tax purpose reduction entry of non-current assets					—
Provision of general reserve					—
Profit					4,576
Purchase of treasury shares					(1)
Disposal of treasury shares					154
Reversal of revaluation reserve for land					3
Net changes in items other than shareholders' equity	14,261	0	(3)	14,257	14,257
Balance at end of period	14,261	0	(3)	14,257	17,734
Balance at beginning of period	8,585	—	2,902	11,487	159,151

Fiscal year ended March 31, 2025

(Millions of yen)

	Shareholders' equity									
	Share capital	Capital surplus		Retained earnings					Treasury shares	Total share-holders' equity
		Legal capital surplus	Total capital surplus	Legal retained earnings	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	14,100	6,268	6,268	14,100	169	105,811	8,291	128,372	(1,078)	147,663
Changes during period										
Dividends of surplus							(1,615)	(1,615)		(1,615)
Reversal of reserve for tax purpose reduction entry of non-current assets					(6)		6	—		—
Provision of general reserve						3,000	(3,000)	—		—
Profit							6,037	6,037		6,037
Purchase of treasury shares									(5)	(5)
Disposal of treasury shares									142	142
Reversal of revaluation reserve for land							4	4		4
Net changes in items other than shareholders' equity										
Total changes during period	—	—	—	—	(6)	3,000	1,433	4,426	137	4,564
Balance at end of period	14,100	6,268	6,268	14,100	162	108,811	9,724	132,799	(940)	152,228



	Valuation and translation adjustments				Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at beginning of period	8,585	—	2,902	11,487	159,151
Changes during period					
Dividends of surplus					(1,615)
Reversal of reserve for tax purpose reduction entry of non-current assets					—
Provision of general reserve					—
Profit					6,037
Purchase of treasury shares					(5)
Disposal of treasury shares					142
Reversal of revaluation reserve for land					4
Net changes in items other than shareholders' equity	(22,077)	936	(47)	(21,189)	(21,189)
Balance at end of period	(22,077)	936	(47)	(21,189)	(16,624)
Balance at beginning of period	(13,492)	936	2,854	(9,702)	142,526

**Financial Results for**  
**the Fiscal Year Ended March 31, 2025**  
**(FY2024)**

**THE AKITA BANK, LTD.**

## Table of Contents

<b>I Overview of financial results for FY2024</b>	page
1 Financial highlights	Non-consolidated ..... 25
2 Overview of non-consolidated earnings	Non-consolidated ..... 26
3 Highlights on consolidated earnings	Consolidated ..... 27
4 Balance of deposits (including negotiable certificates of deposit)	Non-consolidated ..... 28
5 Deposited assets	Non-consolidated ..... 28
6 Balance of loans and bills discounted	Non-consolidated ..... 29
7 Balance of securities	Non-consolidated ..... 30
8 Credit-related costs	Non-consolidated ..... 31
9 Disclosed claims under the financial reconstruction law	Non-consolidated ..... 32
10 Capital adequacy ratio	Non-consolidated ..... 32
11 Earnings forecasts for FY2025	Non-consolidated and Consolidated ..... 33
12 Fiscal year-end dividend for FY2024 and dividend forecasts for FY2025	Consolidated ..... 34
<b>II Figures for financial results for FY2024</b>	
1 Summary of profit or loss	Non-consolidated ..... 35
	Consolidated ..... 37
2 Net business income	Non-consolidated ..... 38
3 Margin	Non-consolidated ..... 38
4 Gains/losses on securities	Non-consolidated ..... 39
5 Valuation gains/losses on securities	Consolidated ..... 39
	Non-consolidated ..... 40
6 Capital adequacy ratio (Japanese domestic standard)	Non-consolidated and Consolidated ..... 41
7 ROA	Non-consolidated ..... 41
8 ROE	Non-consolidated ..... 42
9 OHR	Non-consolidated ..... 42
10 Balance of deposits, loans and bills discounted	Non-consolidated ..... 42
11 Balance of securities	Non-consolidated ..... 43
12 Balance of deposited assets	Non-consolidated ..... 43
<b>III Loans and bills discounted, etc.</b>	
1 Disclosed claims under the financial reconstruction law and risk-monitored loans	Non-consolidated ..... 43
2 Disclosed claims under the financial reconstruction law and risk-monitored loans	Consolidated ..... 44
3 Status of coverage for disclosed claims under the financial reconstruction law and risk-monitored loans	Non-consolidated ..... 44
4 Allowance for loan losses	Non-consolidated and Consolidated ..... 44
5 Self-assessment and status of disclosed claims	Non-consolidated ..... 46
6 Loans and bills discounted by industry	Non-consolidated ..... 47
7 Disclosed claims under the financial reconstruction law and risk-monitored loans by industry	Non-consolidated ..... 48

**The Bank does not implement “partial direct write-offs”; however, for reference, it provides information on “disclosed claims under the financial reconstruction law and risk-monitored loans” as if partial direct write-offs were applied.**

\* “Partial direct write-offs” refer to the direct write-offs of Category IV claims as bad debts. These claims represent the remaining amount of loans to debtors after deducting the amount expected to be recovered through collateral, guarantees, etc., from the secured/guaranteed claim amount against debtors classified as “bankrupt” or “effectively bankrupt” in our self-assessment.

Since partial direct write-offs are solely an accounting treatment, the Bank does not apply this method and instead records specific allowances for doubtful accounts for the full amount of these claims.

# **I Overview of financial results for FY2024**

## **1 Financial highlights**

### (1) Non-consolidated earnings

(Millions of yen)

	FY2024			FY2023
		Year-on-year changes	Change (%)	
Ordinary income	46,400	9,316	25.1	37,084
Core net business income	11,211	4,400	64.6	6,811
Ordinary profit	9,372	2,929	45.4	6,443
Profit	6,037	1,461	31.9	4,576

- ▶ Ordinary income increased by ¥9,316 million year-on-year to ¥46,400 million (up 25.1%).

Factor for the increase: Interest income increased, and gains on sale of equity securities also increased.

- ▶ Core net business income increased by ¥4,400 million year-on-year to ¥11,211 million (up 64.6%).

Factor for the increase: Net interest income increased due to higher interest on loan and securities, and income from fees and commissions increased.

- ▶ Ordinary profit increased by ¥2,929 million year-on-year to ¥9,372 million (up 45.4%).

Factor for the increase: Core net business income increased despite higher credit-related costs.

- ▶ Profit increased by ¥1,461 million year-on-year to ¥6,037 million (up 31.9%).

### (2) Soundness of management (Non-consolidated)

- ▶ The valuation difference on securities deteriorated by ¥25.4 billion compared to the end of the previous fiscal year, resulting in a valuation loss of ¥13.4 billion.
- ▶ The non-performing loan ratio increased by 0.08 percentage points from the end of the previous fiscal year to 2.71%.
- ▶ The capital adequacy ratio increased by 0.58 percentage points from the end of the previous fiscal year to 11.79%.

### (3) Fiscal year-end dividend for FY2024 and dividend forecasts for FY2025

- ▶ The fiscal year-end dividend per share is planned to be ¥60 as an ordinary dividend. Together with the interim dividend of ¥45, the annual dividend is planned to be ¥105. The consolidated dividend payout ratio will be 32.7%.
- ▶ For 2025, the annual dividend is planned to be ¥150 per share, consisting of an interim dividend of ¥75 per share and a fiscal year-end dividend of ¥75 per share.

The Bank has set a policy of targeting a consolidated dividend payout ratio of at least 40%.

### (4) Earnings forecasts for FY2025

- ▶ Non-consolidated : Ordinary profit is expected to be ¥9,800 million and profit is expected to be ¥6,500 million.
- ▶ Consolidated : Ordinary profit is expected to be ¥9,800 million and profit attributable to owners of parent is expected to be ¥6,500 million.

## 2 Overview of non-consolidated earnings

(Millions of yen)

		FY2024 (A)	(A)-(B)	FY2023 (B)
Ordinary income	1	46,400	9,316	37,084
Gross business profit	2	24,680	(785)	25,465
Net interest income	3	27,249	3,809	23,440
Net fees and commissions	4	4,122	404	3,718
Net other business income	5	(6,691)	(4,997)	(1,694)
(Of which, gains/losses on bond transactions)	6	(6,758)	(5,012)	(1,746)
Expenses (excluding non-recurrent expense)	7	20,227	(173)	20,400
Personnel expenses	8	10,623	164	10,459
Non-personnel expenses	9	8,207	(377)	8,584
<b>Core net business income</b>	<b>10</b>	<b>11,211</b>	<b>4,400</b>	<b>6,811</b>
Core net business income(excluding gains/losses on cancellation of private offering investment trusts)	11	11,077	4,807	6,270
Net business income (before net provision of general allowance for loan losses)	12	4,453	(612)	5,065
(i) Net provision of general allowance for loan losses	13	(348)	(556)	208
Net business income	14	4,801	(56)	4,857
Net non-recurrent gains/losses	15	4,570	2,985	1,585
(ii) Disposal of non-performing loans	16	3,135	1,974	1,161
Provision of specific allowance for loan losses	17	2,988	2,007	981
Gains/losses related to equity securities	18	7,171	4,188	2,983
Other non-recurrent gains/losses	19	534	769	(235)
<b>Ordinary profit</b>	<b>20</b>	<b>9,372</b>	<b>2,929</b>	<b>6,443</b>
Extraordinary income/losses	21	(92)	174	(266)
Profit before income taxes	22	9,279	3,103	6,176
Income taxes – current	23	2,783	624	2,159
Income taxes – deferred	24	458	1,017	(559)
Income taxes	25	3,241	1,642	1,599
<b>Profit</b>	<b>26</b>	<b>6,037</b>	<b>1,461</b>	<b>4,576</b>
Credit related costs ((i)+(ii))	27	2,787	1,418	1,369

Note: Core net business income (10) = gross business profit (2) – expenses (excluding non-recurrent expense) (7) – gains/losses on bond transactions (6)

- The net interest income increased by ¥3,809 million due to the rise in interest of loan and bills discounted and securities interest dividends.

- The net fees and commissions increased by ¥404 million.

- The expenses decreased by ¥173 million.

○ The core net business income increased by ¥4,400 million.

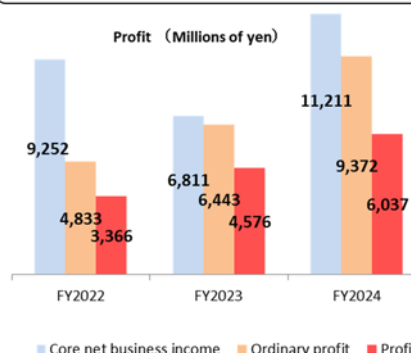
- The gains/losses on bond transactions deteriorated by ¥5,012 million.

- The gains/losses related to equity securities improved by ¥4,188 million.

- The credit-related costs increased by ¥1,418 million.

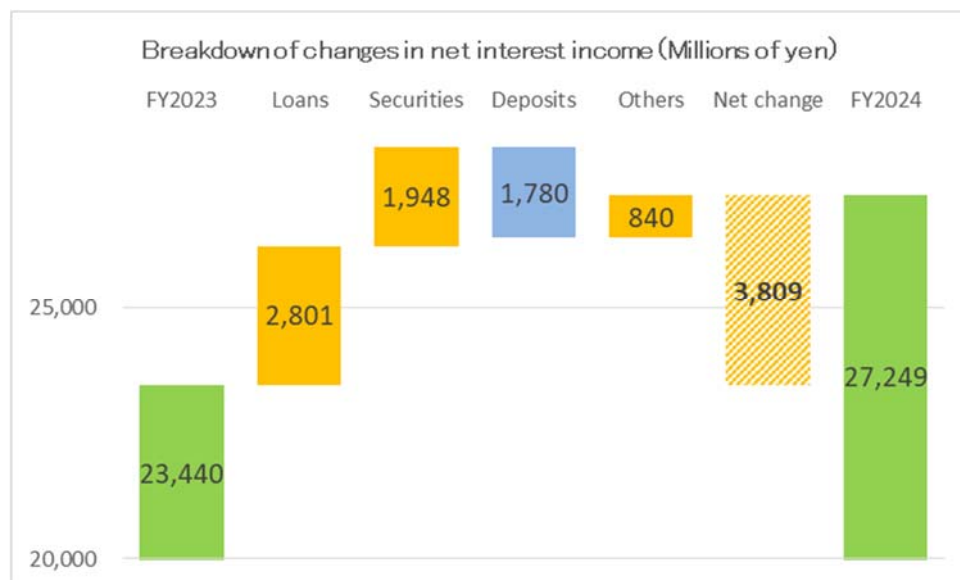
○ The ordinary profit increased by ¥2,929 million.

○ The profit increased by ¥1,461 million.



### Breakdown of changes in net interest income

Interest income from both loans and securities increased by ¥2,801 million and ¥1,948 million, respectively, due to increases in average balances and higher yields. On the other hand, interest on deposits also increased by ¥1,780 million. As a result, total net interest income rose by ¥3,809 million year-on-year to ¥27,249 million (up 16.2%).



Average balance (Billions of yen)				Yield (%)			
	FY2023 (B)	FY2024 (A)	(A)–(B)		FY2023 (B)	FY2024 (A)	(A)–(B)
Loans and bills discounted	1,941.6	2,002.9	61.3	Loans and bills discounted	0.84	0.96	0.12
Securities	811.6	860.2	48.6	Securities	0.82	1.00	0.18
Deposits (including negotiable certificates of deposit)	3,192.9	3,209.6	16.7	Deposits (including negotiable certificates of deposit)	0.00	0.05	0.05

### 3 Highlights on consolidated earnings

Ordinary income: ¥52,214 million (up ¥9,480 million or 22.1% year-on-year)  
 Ordinary profit: ¥9,121 million (up ¥2,524 million or 38.2% year-on-year)  
 Profit attributable to owners of parent: ¥5,662 million (up ¥1,121 million or 24.6% year-on-year)

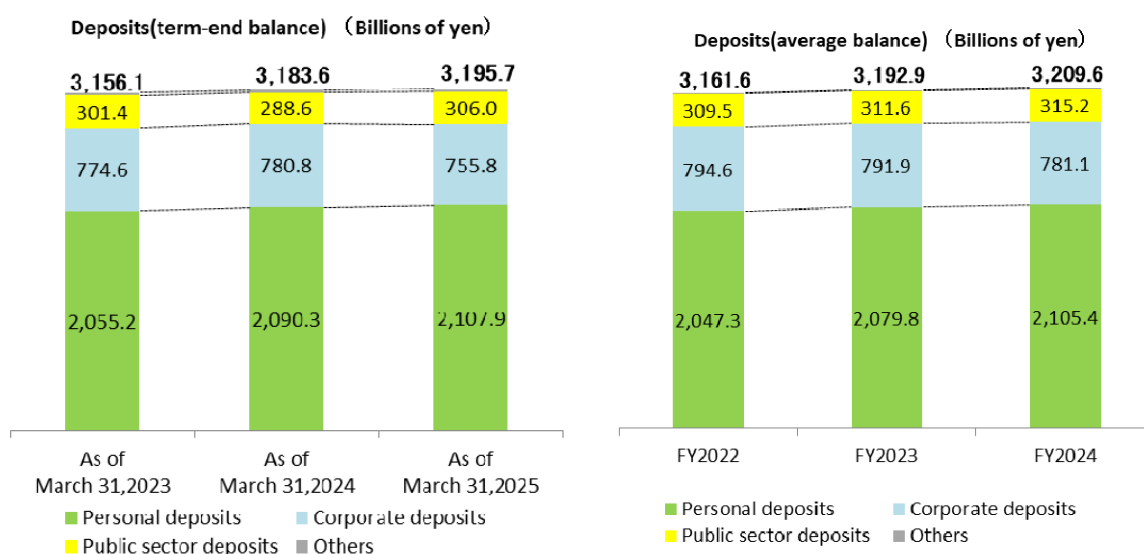
The factors driving the increase or decrease in consolidated earnings are primarily attributable to the factors affecting the Bank's non-consolidated earnings.

#### 4 Balance of deposits (including negotiable certificates of deposit)

Deposits (term-end balance) increased by ¥12.1 billion compared to the end of the previous fiscal year to ¥3,195.7 billion (an increase of 0.3%). This increase was due to increases in both personal and public sector deposits, despite a decrease in corporate deposits. In addition, deposits (average balance) increased by ¥16.7 billion compared to the previous fiscal year to ¥3,209.6 billion (an increase of 0.5%), also due to the increases in personal and public sector deposits, despite a decrease in corporate deposits.

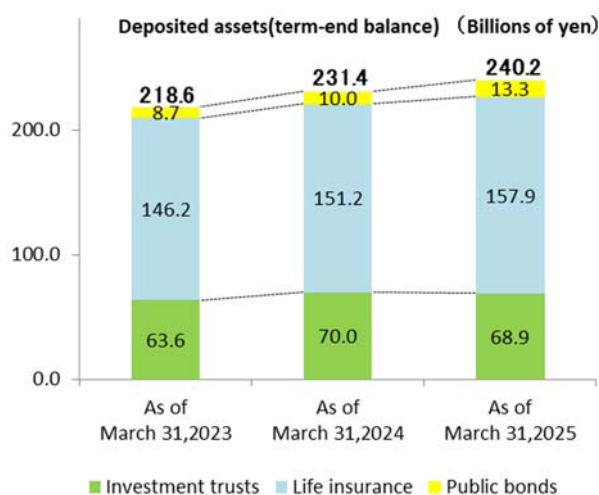
(Billions of yen, %)

	FY2022	FY2023 (B)	FY2024 (A)		
				(A) – (B)	((A)–(B))/(B)×100
Deposits (term-end balance)	3,156.1	3,183.6	3,195.7	12.1	0.3
Deposits (average balance)	3,161.6	3,192.9	3,209.6	16.7	0.5



#### 5 Deposited assets

Due to increases in annuity insurance and public bonds, deposited assets (term-end balance) increased by ¥8.8 billion compared to the end of the previous fiscal year to ¥240.2 billion (an increase of 3.8%). In addition, the amount of deposited assets sold during the period increased by ¥4.5 billion year-on-year to ¥50.4 billion.



#### Amount of deposited assets sold

(Billions of yen)

	FY2023 (B)	FY2024 (A)	(A) – (B)
Investment trusts	15.4	19.1	3.7
Annuity insurance	27.9	26.9	(1.0)
Public bonds	2.5	4.3	1.8
Total	45.9	50.4	4.5

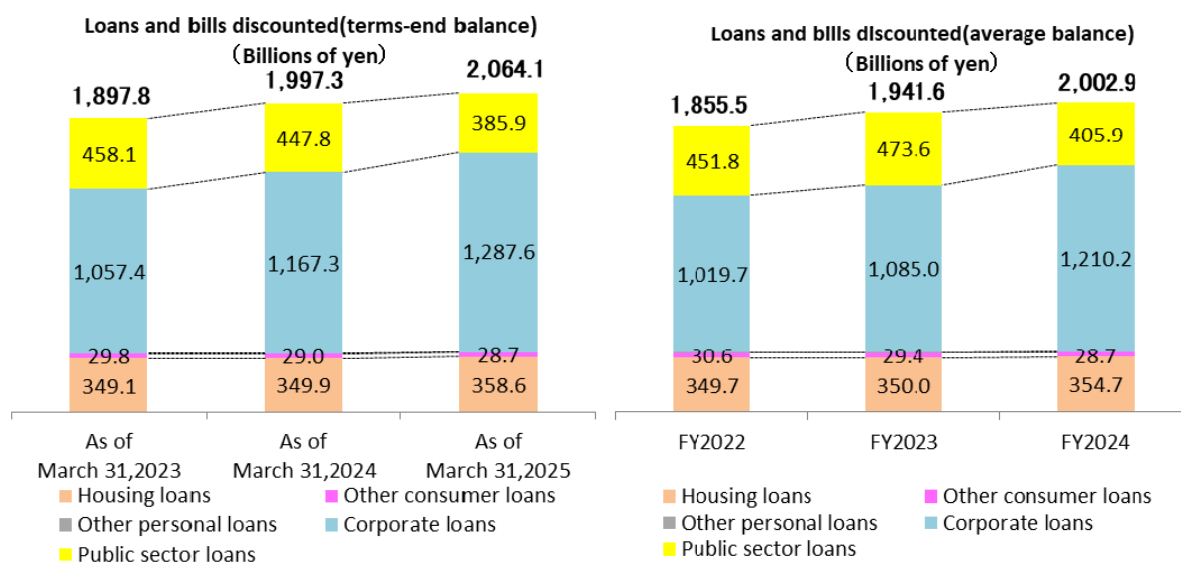


## 6 Balance of loans and bills discounted

Loans and bills discounted (term-end balance) increased by ¥66.8 billion compared to the end of the previous fiscal year to ¥2,064.1 billion (an increase of 3.3%), due to an increase in corporate loans, despite a decrease in public sector loans. In addition, loans and bills discounted (average balance) increased by ¥61.3 billion compared to the previous fiscal year to ¥2,002.9 billion (an increase of 3.1%), due to an increase in corporate loans, despite a decrease in public sector loans.

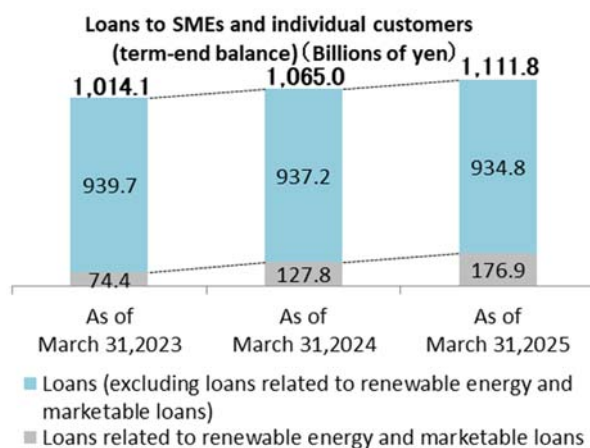
(Billions of yen, %)

	FY2022	FY2023 (B)	FY2024 (A)	(A) – (B)	((A)–(B))/(B)×100
Loans and bills discounted (term-end balance)	1,897.8	1,997.3	2,064.1	66.8	3.3
Loans and bills discounted (average balance)	1,855.5	1,941.6	2,002.9	61.3	3.1



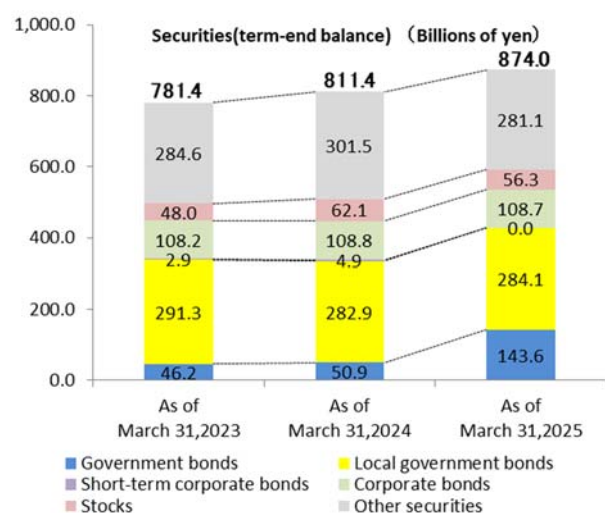
### Balance of loans to SMEs and individual customers

Loans to SMEs and individual customers (term-end balance) increased by ¥46.8 billion compared to the end of the previous fiscal year to ¥1,111.8 billion (an increase of 4.3%). Of this amount, loans (excluding loans related to renewable energy and marketable loans) decreased by ¥2.4 billion compared to the end of the previous fiscal year to ¥934.8 billion.



## 7 Balance of securities

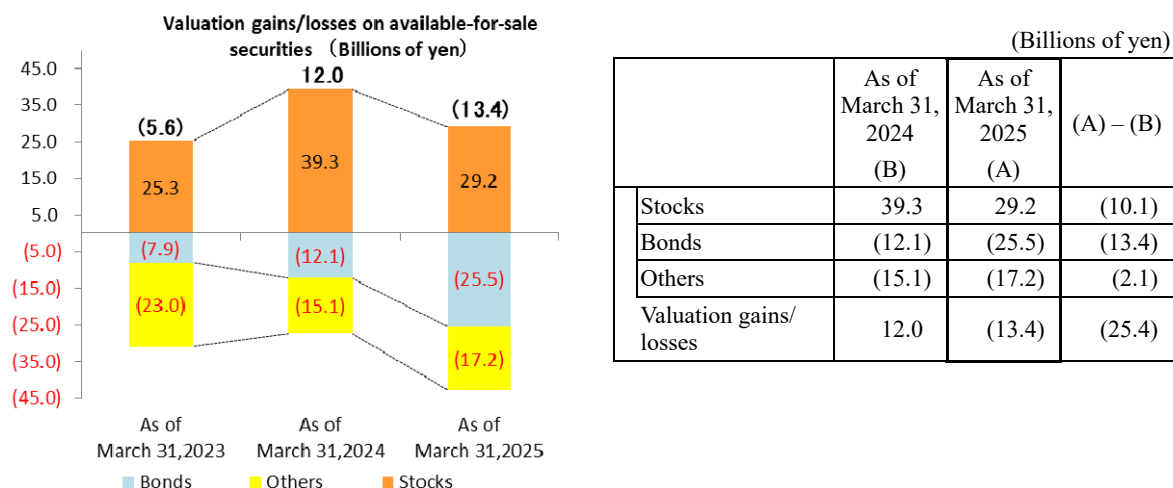
Securities (term-end balance) increased by ¥62.6 billion from the end of the previous fiscal year to ¥874.0 billion (an increase of 7.7%) due to an increase in the balance of government bonds.



	(Billions of yen)		
	As of March 31, 2024 (B)	As of March 31, 2025 (A)	(A) – (B)
Government bonds	50.9	143.6	92.7
Local government bonds	282.9	284.1	1.2
Short-term corporate bonds	4.9	-	(4.9)
Corporate bonds	108.8	108.7	(0.1)
Stocks	62.1	56.3	(5.8)
Other securities	301.5	281.1	(20.4)
Securities	811.4	874.0	62.6

### Valuation gains/losses on securities

Valuation gains on securities decreased by ¥25.4 billion from the end of the previous fiscal year to a valuation loss of ¥13.4 billion due to a deterioration in the valuation of stocks and bonds.



Gains on securities decreased by ¥0.8 billion from the previous year to ¥0.4 billion due to an increase in losses on sales of bonds, despite an increase in gains on sales of equity securities.

(Billions of yen)

	FY2022	FY2023 (B)	FY2024 (A)	(A) – (B)
Gains/losses on bond transactions	(10.1)	(1.7)	(6.7)	(5.0)
Gains on sales	1.2	1.3	1.0	(0.3)
Losses on sales	6.4	1.8	6.0	4.2
Losses on redemption	4.9	1.1	1.7	0.6
Gains/losses related to equity securities	6.6	2.9	7.1	4.2
Gains on sales	6.7	3.8	7.4	3.6
Losses on sales	0.0	0.8	0.2	(0.6)
Losses on devaluation	0.0	0.0	0.0	0.0
Gains/losses on securities	(3.4)	1.2	0.4	(0.8)

## 8 Credit-related costs

Total credit-related costs increased by ¥1.4 billion from the previous fiscal year to ¥2.7 billion, due to an increase of ¥2.0 billion in provision of specific allowance for loan losses, despite a decrease of ¥0.5 billion in net provision of general allowance for loan losses.

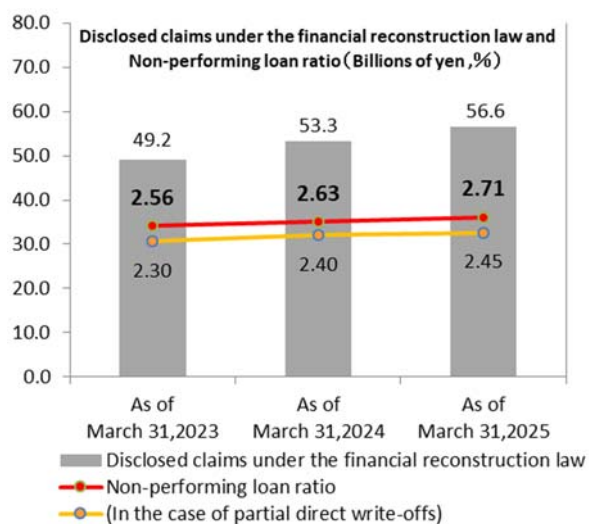
(Billions of yen)

	FY2022	FY2023 (B)	FY2024 (A)	(A) – (B)
Net provision of general allowance for loan losses	(0.2)	0.2	(0.3)	(0.5)
Disposal of non-performing loans	0.8	1.1	3.1	2.0
Write-off of loans	0.0	-	0.0	0.0
Loss on sale of loans	0.0	0.0	0.0	0.0
Provision of specific allowance for loan losses	0.6	0.9	2.9	2.0
Provision for contingent loss, etc.	0.0	0.1	0.1	0.0
Credit-related costs	0.6	1.3	2.7	1.4

## 9 Disclosed claims under the financial reconstruction law

Disclosed claims under the financial reconstruction law increased by ¥3.3 billion from the end of the previous fiscal year to ¥56.6 billion.

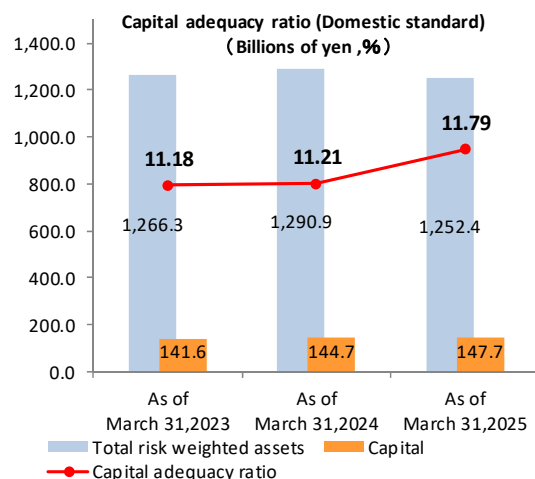
The non-performing loan ratio increased by 0.08 percentage points to 2.71%. The non-performing loan ratio in the case of partial direct write-offs increased by 0.05 percentage points to 2.45%.



	As of March 31, 2024 (B)	As of March 31, 2025 (A)	(A) – (B)
Disclosed claims under the financial reconstruction law	53.3	56.6	3.3
Non-performing loan ratio	2.63	2.71	0.08
(In the case of partial direct write-offs)	2.40	2.45	0.05

## 10 Capital adequacy ratio

Total risk weighted assets, the denominator, decreased by ¥38.5 billion compared to the end of the previous fiscal year, while capital, the numerator, increased by ¥3.0 billion, mainly due to the accumulation of profits. As a result, the capital adequacy ratio rose by 0.58 percentage points to 11.79%.



	As of March 31, 2024 (B)	As of March 31, 2025 (A)	(A) – (B)
Total risk weighted assets	1,290.9	1,252.4	(38.5)
Capital	144.7	147.7	3.0
Capital adequacy ratio	11.21	11.79	0.58

**11 Earnings forecasts for FY2025**

Non-consolidated: Core net business income is expected to decrease by ¥211 million from FY2024 to ¥11,000 million. On the other hand, ordinary profit is expected to increase by ¥428 million to ¥9,800 million, and profit is expected to rise by ¥463 million to ¥6,500 million.

Consolidated: Ordinary profit is expected to increase by ¥679 million from FY2024 to ¥9,800 million, and profit attributable to owners of parent is expected to rise by ¥838 million to ¥6,500 million.

(Millions of yen)

Non-consolidated earnings	FY2025 Full-year forecasts		FY2024 Full-year results
	(A)	(A) – (B)	(B)
Core net business income	11,000	(211)	11,211
Ordinary profit	9,800	428	9,372
Profit	6,500	463	6,037

(Millions of yen)

Consolidated earnings	FY2025 Full-year forecasts		FY2024 Full-year results
	(A)	(A) – (B)	(B)
Ordinary profit	9,800	679	9,121
Profit attributable to owners of parent	6,500	838	5,662

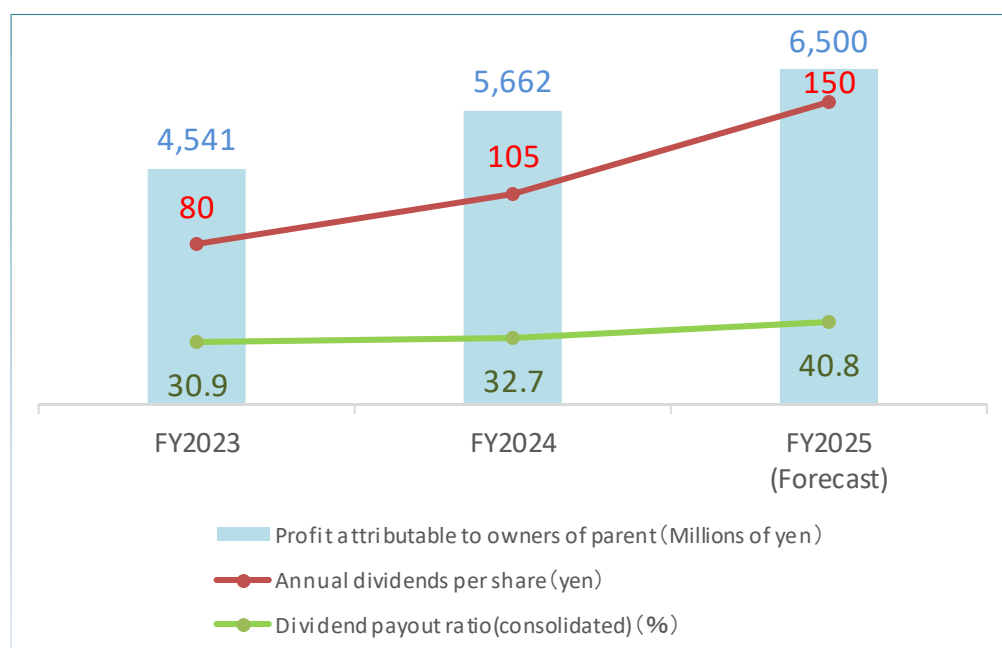
## 12 Fiscal year-end dividend for FY2024 and dividend forecasts for FY2025

The fiscal year-end dividend for FY2024 is planned to be ¥60 per share, bringing the total annual dividend to ¥105 per share, including the already paid interim dividend of ¥45 per share.

For 2025, the annual dividend is planned to be ¥150 per share, consisting of an interim dividend of ¥75 per share and a fiscal year-end dividend of ¥75 per share.

(Yen)

	FY2023	FY2024 (The fiscal year-end dividend is a forecast)	FY2025 (Forecast)
Cash dividends per share	80	105	150
Interim	35	45	75
Fiscal year-end	45	60	75



### Shareholder return policy

The Bank's basic dividend policy is to keep the internal reserves sufficient for sound management and efficient funding in view of the public nature of banks, while maintaining stable dividend distribution.

Under this basic policy, the Bank aims for a dividend payout ratio of at least 40% of profit attributable to owners of parent, and strive to increase dividends per share through profit growth. In addition, the acquisition of treasury stock will be carried out flexibly, based on the premise of maintaining adequate capital, while taking into consideration the improvement of capital efficiency, investment opportunities for medium-to long-term growth, and market conditions.

**II Figures for financial results for FY2024****1 Summary of profit or loss****[Non-consolidated]**

(Millions of yen)

		FY2024 (A)	(A) – (B)	FY2023 (B)
Ordinary income	1	46,400	9,316	37,084
Gross business profit	2	24,680	(785)	25,465
(Gross core business profit)	3	31,439	4,228	27,211
Gross domestic business profit	4	24,368	(1,018)	25,386
(Gross core business profit)	5	31,126	4,134	26,992
Net interest income	6	27,016	3,732	23,284
Net fees and commissions	7	4,108	401	3,707
Net other business income	8	(6,756)	(5,151)	(1,605)
(Of which, gains/losses on bond transactions)	9	(6,758)	(5,153)	(1,605)
Gross international business profit	10	312	234	78
(Gross core business profit)	11	312	93	219
Net interest income	12	233	77	156
Net fees and commissions	13	13	3	10
Net other business income	14	65	153	(88)
(Of which, gains/losses on bond transactions)	15	–	141	(141)
Expenses (excluding non-recurrent expense)	16	20,227	(173)	20,400
Personnel expenses	17	10,623	164	10,459
Non-personnel expenses	18	8,207	(377)	8,584
Taxes	19	1,396	41	1,355
Net business income (before net provision of general allowance for loan losses)	20	4,453	(612)	5,065
Core net business income	21	11,211	4,400	6,811
Core net business income (excluding gains/losses on cancellation of private offering investment trusts)	22	11,077	4,807	6,270
(i) Net provision of general allowance for loan losses	23	(348)	(556)	208
Net business income	24	4,801	(56)	4,857
Of which, net gains/losses on bond transactions	25	(6,758)	(5,012)	(1,746)
Net non-recurrent gains/losses	26	4,570	2,985	1,585
(ii) Disposal of non-performing loans	27	3,135	1,974	1,161
Write-off of loans	28	4	4	–
Provision of specific allowance for loan losses	29	2,988	2,007	981
Loss on sale of loans	30	6	(11)	17
Provision for contingent loss, etc.	31	136	(27)	163
Gains/losses related to equity securities	32	7,171	4,188	2,983
Gain on sale of equity securities	33	7,443	3,626	3,817
Loss on sale of equity securities	34	265	(557)	822
Loss on devaluation of equity securities	35	5	(7)	12
Other non-recurrent gains/losses	36	534	769	(235)
Ordinary profit	37	9,372	2,929	6,443

(Millions of yen)

		FY2024 (A)	(A) – (B)	FY2023 (B)
Extraordinary income/losses	38	(92)	174	(266)
Gains/losses on disposal of non-current assets	39	(89)	104	(193)
Gain on disposal of non-current assets	40	6	(2)	8
Loss on disposal of non-current assets	41	96	(106)	202
Impairment losses	42	3	(70)	73
Profit before income taxes	43	9,279	3,103	6,176
Income taxes - current	44	2,783	624	2,159
Income taxes - deferred	45	458	1,017	(559)
Income taxes	46	3,241	1,642	1,599
Profit	47	6,037	1,461	4,576
Credit-related costs ((i) + (ii))	48	2,787	1,418	1,369

Note: Amounts have been rounded down to the nearest million yen.



**[Consolidated]**

(On a consolidated statement of income basis)

(Millions of yen)

	FY2024 (A)	(A) – (B)	FY2023 (B)
Consolidated gross profit	25,341	(1,187)	26,528
Net interest income	26,558	3,489	23,069
Net fees and commissions	5,171	406	4,765
Net other business income	(6,388)	(5,082)	(1,306)
General and administrative expenses	21,062	(186)	21,248
Cost of allowance for bad debts write-off	2,906	1,437	1,469
Write-off of loans	39	16	23
Provision of specific allowance for loan losses	3,069	2,073	996
Loss on sale of loans	31	(46)	77
Net provision of general allowance for loan losses	(371)	(579)	208
Provision for contingent loss, etc.	136	(27)	163
Gains/losses related to equity securities	7,171	4,188	2,983
Other	576	771	(195)
<b>Ordinary profit</b>	<b>9,121</b>	<b>2,524</b>	<b>6,597</b>
Extraordinary income/losses	(92)	174	(266)
Of which, Impairment losses	3	(70)	73
<b>Profit before income taxes</b>	<b>9,028</b>	<b>2,697</b>	<b>6,331</b>
Income taxes - current	2,940	636	2,304
Income taxes - deferred	412	947	(535)
Profit attributable to non-controlling interests	13	(7)	20
<b>Profit attributable to owners of parent</b>	<b>5,662</b>	<b>1,121</b>	<b>4,541</b>

Note: Consolidated gross profit = (interest income – interest expenses) + (fees and commissions – fees and commissions payments) + (other ordinary income – other ordinary expenses)

(Millions of yen)

Consolidated net business income	4,551	(460)	5,011
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Note: Consolidated net business income = non-consolidated net business income + ordinary profit of subsidiaries – internal transactions (dividends, etc.)

## Number of consolidated entities

Number of consolidated subsidiaries	7	0	7
Number of entities accounted for using equity method	0	0	0

(Millions of yen)

Other comprehensive income	(19,882)	(39,267)	19,385
Valuation difference on available-for-sale securities	(21,874)	(36,454)	14,580
Deferred gains or losses on hedges	948	948	0
Revaluation reserve for land	(43)	(43)	–
Remeasurements of defined benefit plans, net of tax	1,086	(3,719)	4,805
<b>Comprehensive income</b>	<b>(14,206)</b>	<b>(38,153)</b>	<b>23,947</b>

Note: Comprehensive income = profit attributable to owners of parent + profit attributable to non-controlling interests + other comprehensive income

**2 Net business income [Non-consolidated]**

(Millions of yen)

	FY2024 (A)	(A) – (B)	FY2023 (B)
Net business income (before net provision of general allowance for loan losses)	4,453	(612)	5,065
Per employee (Thousands of yen)	3,692	(470)	4,162
Net business income	4,801	(56)	4,857
Per employee (Thousands of yen)	3,981	(10)	3,991

**3 Margin [Non-consolidated]**

(1) All branches including head office

(%)

	FY2024 (A)	(A) – (B)	FY2023 (B)
Yield on interest-earnings assets	0.86	0.05	0.81
Yield on loans and bills discounted	0.96	0.12	0.84
Yield on securities	1.00	0.18	0.82
Yield on interest-bearing liabilities	0.68	0.04	0.64
Yield on deposits and negotiable certificates of deposit	0.05	0.05	0.00
Yield on external debt	0.00	(0.03)	0.03
Net interest margin	0.18	0.01	0.17

(2) Domestic business

(%)

	FY2024 (A)	(A) – (B)	FY2023 (B)
Yield on interest-bearing assets	0.83	0.07	0.76
Yield on loans and bills discounted	0.95	0.11	0.84
Yield on securities	1.00	0.18	0.82
Yield on interest-bearing liabilities	0.65	0.06	0.59
Yield on deposits and negotiable certificates of deposit	0.05	0.05	0.00
External debt	0.00	0.00	0.00
Net interest margin	0.18	0.01	0.17

**4 Gains/losses on securities [Non-consolidated]**

(Millions of yen)

	FY2024 (A)	(A) – (B)	FY2023 (B)
Net gains/losses on bond transactions	(6,758)	(5,012)	(1,746)
Gains on sales	1,074	(241)	1,315
Gains on redemption	0	0	–
Losses on sales	6,073	4,186	1,887
Losses on redemption	1,759	584	1,175
Write-offs	–	–	–

Net gains/losses on equity securities	7,171	4,188	2,983
Gains on sales	7,443	3,626	3,817
Losses on sales	265	(557)	822
Write-offs	5	(7)	12

**5 Valuation gains/losses on securities****(1) Valuation standards for securities**

Trading securities	Stated at fair value (valuation differences are directly recorded in profit or loss)
Held-to-maturity securities	Stated at amortized cost
Available-for-sale securities	Stated at fair value (valuation differences are directly recorded in net assets)
Shares of subsidiaries and associates	Stated at cost

[Reference] Securities held in money trusts

Money trusts for investment purposes	Stated at fair value (valuation differences are directly recorded in profit or loss)
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**(2) Valuation gains/losses****[Consolidated]**

(Millions of yen)

	As of March 31, 2025				As of March 31, 2024		
	Valuation gains/losses				Valuation gains/losses		
		Year-on-year change	Valuation gains	Valuation losses		Valuation gains	Valuation losses
Held-to-maturity securities	(894)	(894)	–	894	–	–	–
Available-for-sale securities	(11,596)	(25,123)	33,486	45,083	13,527	44,352	30,825
Stocks	29,252	(10,085)	29,824	571	39,337	39,469	131
Bonds	(25,525)	(13,365)	16	25,542	(12,160)	228	12,388
Others	(15,323)	(1,674)	3,644	18,968	(13,649)	4,655	18,304
Total	(12,491)	(26,018)	33,486	45,977	13,527	44,352	30,825
Stocks	29,252	(10,085)	29,824	571	39,337	39,469	131
Bonds	(26,420)	(14,260)	16	26,437	(12,160)	228	12,388
Others	(15,323)	(1,674)	3,644	18,968	(13,649)	4,655	18,304

Notes: 1. In addition to “securities,” the above includes negotiable certificates of deposit within “cash and due from banks” and some other monetary claims bought within “monetary claims bought.”

2. As “available-for-sale securities” are stated at fair value, the table above shows the difference between the amount recorded on the consolidated balance sheet and the acquisition cost.
3. The valuation difference on “available-for-sale securities” was negative ¥12,462 million as of March 31, 2025 and ¥9,416 million as of March 31, 2024.

**[Non-consolidated]**

(Millions of yen)

		As of March 31, 2025				As of March 31, 2024		
		Valuation gains/losses				Valuation gains/losses		
			Year-on-year change	Valuation gains	Valuation losses		Valuation gains	Valuation losses
	Held-to-maturity securities	(894)	(894)	—	894	—	—	—
	Shares of subsidiaries and associates	—	—	—	—	—	—	—
	Available-for-sale securities	(13,492)	(25,498)	31,590	45,083	12,006	42,831	30,825
	Stocks	29,252	(10,085)	29,824	571	39,337	39,469	131
	Bonds	(25,525)	(13,365)	16	25,542	(12,160)	228	12,388
	Others	(17,220)	(2,049)	1,748	18,968	(15,171)	3,133	18,304
	Total	(14,387)	(26,393)	31,590	45,977	12,006	42,831	30,825
	Stocks	29,252	(10,085)	29,824	571	39,337	39,469	131
	Bonds	(26,420)	(14,260)	16	26,437	(12,160)	228	12,388
	Others	(17,220)	(2,049)	1,748	18,968	(15,171)	3,133	18,304

- Notes: 1. In addition to “securities,” the above includes negotiable certificates of deposit within “cash and due from banks” and some other monetary claims bought within “monetary claims bought.”
2. As “available-for-sale securities” are stated at fair value, the table above shows the difference between the amount recorded on the balance sheet and the acquisition cost.
3. The valuation difference on “available-for-sale securities” was negative ¥13,492 million as of March 31, 2025 and ¥8,585 million as of March 31, 2024.

**6 Capital adequacy ratio (Japanese domestic standard)****[Non-consolidated]**

(Millions of yen)

	As of March 31, 2025		As of March 31, 2024
	(A)	(A) – (B)	(B)
Capital adequacy ratio	11.79%	0.58%	11.21%
Basic items related to core capital	154,092	3,947	150,145
Shareholders' equity related to common shares	151,151	4,295	146,856
Provisions included in core capital	2,941	(348)	3,289
Adjustments to core capital (deduction)	6,353	969	5,384
Of which, intangible assets	773	(78)	851
Of which, prepaid pension costs	5,580	1,048	4,532
Capital	147,738	2,978	144,760
Total risk weighted assets	1,252,480	(38,466)	1,290,946

**[Consolidated]**

(Millions of yen)

	As of March 31, 2025		As of March 31, 2024
	(A)	(A) – (B)	(B)
Capital adequacy ratio	11.97%	0.49%	11.48%
Basic items related to core capital	167,083	4,635	162,448
Shareholders' equity related to common shares	157,491	3,920	153,571
Accumulated other comprehensive income included in core capital	6,458	1,086	5,372
Provisions included in core capital	3,133	(371)	3,504
Adjustments to core capital (deduction)	15,754	2,781	12,973
Of which, intangible assets	810	(94)	904
Of which, retirement benefit asset	14,944	2,876	12,068
Capital	151,328	1,853	149,475
Total risk weighted assets	1,263,874	(37,910)	1,301,784

**7 ROA [Non-consolidated]**

(%)

	FY2024		FY2023
	(A)	(A) – (B)	(B)
Core net business income basis	0.31	0.13	0.18

Note: ROA = Core net business income / Average total assets (excluding customers' liabilities for acceptances and guarantees) x 100

**8 ROE [Non-consolidated]**

(%)

	FY2024		FY2023
	(A)	(A) – (B)	(B)
Net business income (before net provision of general allowance for loan losses) basis	2.95	(0.41)	3.36
Net business income basis	3.18	(0.04)	3.22
Profit basis	4.00	0.97	3.03

Note:  $\text{ROE} = \text{Profit} / \{(\text{Net assets at the beginning of the period} + \text{Net assets at the end of the period}) / 2\} \times 100$

**9 OHR [Non-consolidated]**

(%)

	FY2024		FY2023
	(A)	(A) – (B)	(B)
Gross core business profit basis	64.33	(10.63)	74.96

Note:  $\text{OHR} = \text{Expenses} / \text{Gross core business profit} \times 100$

**10 Balance of deposits, loans and bills discounted [Non-consolidated]**

(Millions of yen)

	FY2024		FY2023
	(A)	(A) – (B)	(B)
Deposits and Negotiable certificates of deposit (term-end balance)	3,195,716	12,027	3,183,689
Deposits and Negotiable certificates of deposit (average balance)	3,209,618	16,691	3,192,927
Loans and bills discounted (term-end balance)	2,064,173	66,871	1,997,302
Loans and bills discounted (average balance)	2,002,941	61,260	1,941,681
Balance of consumer loans	387,377	8,355	379,022
Housing loans	358,639	8,691	349,948
Other consumer loans	28,737	(336)	29,073
Loans to customers in Akita Prefecture	1,427,555	(4,058)	1,431,613
Balance of loans and bills discounted to SMEs and individual customers	1,111,803	46,764	1,065,039
to SMEs	715,600	39,797	675,803
to individual customers	396,203	6,967	389,236
Ratio of loans to SMEs and individual customers	53.86%	0.54%	53.32%

**11 Balance of securities [Non-consolidated]**

(Millions of yen)

	As of March 31, 2025		As of March 31, 2024
	(A)	(A) – (B)	(B)
Government bonds	143,691	92,755	50,936
Local government bonds	284,160	1,215	282,945
Short-term corporate bonds	–	(4,997)	4,997
Corporate bonds	108,752	(125)	108,877
Stocks	56,367	(5,815)	62,182
Other securities	281,105	(20,447)	301,552
Total	874,077	62,585	811,492

**12 Balance of deposited assets [Non-consolidated]**

(Millions of yen)

	As of March 31, 2025		As of March 31, 2024
	(A)	(A) – (B)	(B)
Public bonds	13,395	3,328	10,067
Investment trusts	68,956	(1,113)	70,069
Annuity insurance	157,917	6,623	151,294
Total	240,269	8,838	231,431

**III Loans and bills discounted, etc.****1 Disclosed claims under the financial reconstruction law and risk-monitored loans****[Non-consolidated]**

(Millions of yen)

		As of March 31, 2025		As of March 31, 2024
		(A)	(A) – (B)	(B)
Bankrupt and substantially bankrupt claims		7,716 [0.36%]	736 [0.02%]	6,980 [0.34%]
Doubtful claims		45,975 [2.20%]	3,171 [0.08%]	42,804 [2.12%]
Substandard claims	Loans past due 3 months or more	– [–%]	– [–%]	– [–%]
	Restructured loans	2,914 [0.13%]	(565) [(0.04)%]	3,479 [0.17%]
Total		56,607 [2.71%]	3,343 [0.08%]	53,264 [2.63%]
Normal claims		2,029,184	63,404	1,965,780
Total claims/loans		2,085,791	66,746	2,019,045

Note: The figures in [ ] represent the proportion of each claim/loan in the total claims/loans.

**[Reference]** Disclosed claims under the financial reconstruction law and risk-monitored loans in the case of partial direct write-offs

**[Non-consolidated]**

(Millions of yen)

		As of March 31, 2025		As of March 31, 2024
		(A)	(A) – (B)	(B)
Bankrupt and substantially bankrupt claims		2,154	(86)	2,240
Doubtful claims		45,975	3,171	42,804
Substandard claims	Loans past due 3 months or more	–	–	–
	Restructured loans	2,914	(565)	3,479
Total		51,045 [2.45%]	2,520 [0.05%]	48,525 [2.40%]

Note: The figures in [ ] represent the proportion of each claim/loan in the total claims/loans in the case of partial direct write-offs.

## 2 Disclosed claims under the financial reconstruction law and risk-monitored loans

**[Consolidated]**

(Millions of yen)

		As of March 31, 2025		As of March 31, 2024
		(A)	(A) – (B)	(B)
Bankrupt and substantially bankrupt claims		7,987	713	7,274
Doubtful claims		46,456	3,237	43,219
Substandard claims	Loans past due 3 months or more	–	–	–
	Restructured loans	2,916	(565)	3,481
Total		57,360	3,385	53,975

## 3 Status of coverage for disclosed claims under the financial reconstruction law and risk-monitored loans (As of March 31, 2025) [Non-consolidated]

(Millions of yen)

	Claim amount (A)	Coverage amount (B)	Coverage ratio (B/A)		
			Collateral/ guarantee	Allowance for loan losses	
Bankrupt and substantially bankrupt claims	7,716	7,716	2,153	5,563	100.00%
Doubtful claims	45,975	40,228	33,451	6,777	87.49%
Substandard claims	2,914	419	190	229	14.37%
Total	56,607	48,365	35,795	12,569	85.43%

## 4 Allowance for loan losses

**[Non-consolidated]**

(Millions of yen)

		As of March 31, 2025		As of March 31, 2024
		(A)	(A) – (B)	(B)
Allowance for loan losses		15,302	2,391	12,911
	General allowance for loan losses	2,941	(348)	3,289
	Specific allowance for loan losses	12,361	2,739	9,622



**[Consolidated]**

(Millions of yen)

	As of March 31, 2025		As of March 31, 2024
	(A)	(A) – (B)	(B)
Allowance for loan losses	16,229	2,409	13,820
General allowance for loan losses	3,133	(371)	3,504
Specific allowance for loan losses	13,096	2,781	10,315

**5 Self-assessment and status of disclosed claims (As of March 31, 2025) [Non-consolidated]**

\*Rounded to the nearest 100 million yen  
(100 million yen)

Debtor classification under self-assessment (after write-offs) (Target: total credit exposure*)					Disclosed claims under the financial reconstruction law and risk-monitored loans (Target: total credit exposure*)	
	Unclassi- fied	Category II	Category III	Category IV		
Bankrupt debtors 16	15	1	—	—	Bankrupt and substantially bankrupt claims 77	
Effectively bankrupt debtors 61	51	10	—	—		
Potentially bankrupt debtors 460	341	61	57		Doubtful claims 460	
					Substandard claims 29	Subtotal 566
Debtors requiring caution 1,193	584	609				
Substandard debtors 65						
Debtors requiring caution other than substandard debtors 1,128						
Normal debtors 19,009	19,009				Normal claims 20,292	
Total 20,739	20,001	681	57	—	Total 20,858	

\*Total credit exposure: Loans, foreign exchange, accrued interest, suspense payments, and customers' liabilities for acceptances and guarantees

The fair value of privately placed bonds with the Bank's guarantees of ¥11.9 billion is included in "disclosed claims under the financial reconstruction law and risk-monitored loans," but is not included in "debtor classification under self-assessment (after write-offs)."

**6 Loans and bills discounted by industry [Non-consolidated]**

(Millions of yen)

	As of March 31, 2025		As of March 31, 2024
	(A)	(A) – (B)	(B)
Total domestic loans	2,064,173	66,871	1,997,302
Manufacturing	201,075	10,188	190,887
Agriculture and forestry	7,525	(365)	7,890
Fishery	58	(1,085)	1,143
Mining, quarrying and gravel	13,687	795	12,892
Construction	82,227	866	81,361
Electricity, gas, heat supply and water	136,338	8,869	127,469
Information and communications	11,651	(18)	11,669
Transport and postal service	87,446	17,273	70,173
Wholesale and retail trade	179,176	13,820	165,356
Finance and insurance	227,549	60,796	166,753
Real estate and leasing	214,943	12,714	202,229
Academic research, professional and technical services	6,687	(1,035)	7,722
Accommodation	11,466	(472)	11,938
Food and beverage	8,716	(556)	9,272
Life-related services and entertainment	9,856	204	9,652
Education and learning support	2,538	(411)	2,949
Medical and welfare	56,497	(1,626)	58,123
Other services	24,575	1,799	22,776
Government and local public sector	385,951	(61,850)	447,801
Others	396,203	6,967	389,236

**7 Disclosed claims under the financial reconstruction law and risk-monitored loans by industry**  
**[Non-consolidated]**

(Millions of yen)

	As of March 31, 2025		As of March 31, 2024
	(A)	(A) – (B)	(B)
Total domestic loans	56,607	3,343	53,264
Manufacturing	10,083	2,419	7,664
Agriculture and forestry	1,563	133	1,430
Fishery	–	–	–
Mining, quarrying and gravel	163	30	133
Construction	7,979	(231)	8,210
Electricity, gas, heat supply and water	20	20	–
Information and communications	493	60	433
Transport and postal service	1,985	(125)	2,110
Wholesale and retail trade	12,671	(528)	13,199
Finance and insurance	60	10	50
Real estate and leasing	3,150	5	3,145
Academic research, professional and technical services	–	–	–
Accommodation	3,261	118	3,143
Food and beverage	3,149	216	2,933
Life-related services and entertainment	–	–	–
Education and learning support	140	68	72
Medical and welfare	4,455	580	3,875
Other services	3,712	222	3,490
Government and local public sector	–	–	–
Others	3,713	344	3,369