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

May 13, 2025

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

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

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

(1) Consolidated Operating Results

(Percentages indicate year-on-year changes.)

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

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

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

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

(2) Consolidated Financial Position

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

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

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

(3) Consolidated Cash Flows

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

2. Dividends

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

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

(Percentages indicate year-on-year changes.)

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

* Notes:

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

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

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

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

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

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

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

(Reference) Overview of Non-consolidated Financial Results

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

(1) Non-consolidated Operating Results

(Percentages indicate year-on-year changes.)

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

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

(2) Non-consolidated Financial Position

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

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

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

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

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

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

(Percentages indicate year-on-year changes.)

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

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

* Proper use of earnings forecasts, and other special matters

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

Consolidated Financial Statements

Consolidated Balance Sheets

(Millions of yen)

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

(Millions of yen)

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

Consolidated Statements of Income and Comprehensive Income
Consolidated Statements of Income

(Millions of yen)

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

Consolidated Statements of Comprehensive Income

(Millions of yen)

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

Consolidated Statements of Changes in Equity

For the fiscal year ended March 31, 2024

(Millions of yen)

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

	Accumulated other comprehensive income				Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	8,762	(1,146)	(1,370)	6,245	202	185,228
Changes during period						
Dividends of surplus						(1,475)
Profit attributable to owners of parent						4,225
Purchase of treasury shares						(851)
Disposal of treasury shares						111
Net changes in items other than shareholders' equity	9,016	1,196	1,965	12,179	18	12,197
Total changes during period	9,016	1,196	1,965	12,179	18	14,208
Balance at end of period	17,779	50	594	18,424	220	199,436

For the fiscal year ended March 31, 2025

(Millions of yen)

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

	Accumulated other comprehensive income				Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	17,779	50	594	18,424	220	199,436
Changes during period						
Dividends of surplus						(1,740)
Profit attributable to owners of parent						6,976
Purchase of treasury shares						(2)
Disposal of treasury shares						351
Net changes in items other than shareholders' equity	(23,116)	2,697	207	(20,210)	(152)	(20,363)
Total changes during period	(23,116)	2,697	207	(20,210)	(152)	(14,777)
Balance at end of period	(5,336)	2,748	801	(1,786)	67	184,658

Consolidated Statements of Cash Flows

(Millions of yen)

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

(Millions of yen)

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

Non-consolidated Financial Statements

Non-consolidated Balance Sheets

(Millions of yen)

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

(Millions of yen)

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

Non-consolidated Statements of Income

(Millions of yen)

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

(Millions of yen)

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

Non-consolidated Statements of Changes in Equity

For the fiscal year ended March 31, 2024

(Millions of yen)

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

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

(Millions of yen)

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

For the fiscal year ended March 31, 2025

(Millions of yen)

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

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

(Millions of yen)

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

SUPPLEMENTARY INFORMATION For the FYE 3/2025

1. Status of Profit and Loss (損益状況)

< Consolidated >

(Millions of yen)

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

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

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

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

(注) 金額は、百万円未満を切り捨てて表示しております。

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

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

< Non-consolidated >

(Millions of yen)

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

Credit-related expenses [1] + [2] - [3] - [4]	与信関係費用	800	(794)	1,594
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2. Net Business Profit [Non-consolidated] (業務純益)

(Millions of yen)

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

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

(注) 職員一人当たり計数は、期中平均人員により算出しております。

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

<Total > (%)

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

<Domestic > (%)

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

4. Securities (有価証券関係)

(1) Bases of securities valuation

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

(2) Valuation gains (losses)

< Consolidated >

(Millions of yen)

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

< Non-consolidated >

(Millions of yen)

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

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

(1) Retirement benefit plan

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

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

(2) Retirement benefit obligations (Millions of yen)

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

Note : The Bank has established a retirement benefit trust.

(注) 当行では、退職給付信託を設定しております。

(3) Retirement benefit costs (Millions of yen)

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

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

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

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

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

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

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

2. 上記のほか、確定拠出年金制度への拠出額118百万円があります。

6. Capital Ratio (Domestic standard, Preliminary report) (自己資本比率)

< Consolidated >

(Millions of yen)

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

< Non-consolidated >

(Millions of yen)

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

Note : Finalize Basel III have been applied from the end of March 2025.

(注) 2025年3月末からパーゼルIII最終化を適用した。

7. Return on Equity (ROE) [Non-consolidated] (%)

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

Note : A denominator is calculated as follows

Average net assets = (Net assets at the beginning of the period (excluding share acquisition rights)
+ Net assets at the end of the period(")) / 2

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

8. Return on Assets (ROA), Over Head Ratio (OHR) [Non-consolidated] (%)

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

*ROA = Core net business profit / Average total assets (excluding customers' liabilities for acceptances and guarantees)

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

(注) ROA = 業務純益 (コア業務純益) ÷ 総資産平均残高 (支払承諾見返を除く)

OHR = 経費 (除く臨時処理分) ÷ コア業務粗利益

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

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

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

(2) Average balance (Millions of yen)

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

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

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

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

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

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

(1) Terms-end balance

< Consolidated >

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

< Non-consolidated >

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

(2) Status of coverage

< Non-consolidated >

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

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

11. Allowance for loan losses (貸倒引当金)

< Consolidated >

(Millions of yen)

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

< Non-consolidated >

(Millions of yen)

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

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

(1) Balances by Industry

(Millions of yen)

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

(2) Risk-Monitored Loans by industry

(Millions of yen)

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