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May 21, 2025

Company name: Iyogin Holdings, Inc.  
Name of representative: Kenji Miyoshi, President  
(Securities code: 5830; Prime Market of  
the Tokyo Stock Exchange)  
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## **(Correction) Notice Concerning Partial Correction to “Consolidated Financial Results for the Year Ended March 31,2025[Japanese GAAP]”**

Iyogin Holdings, Inc. (the “Company”) announces that it has made corrections to “Consolidated Financial Results for the Year Ended March 31,2025[Japanese GAAP]” announced on May 9, 2025. Details are as follows.

### Particulars

#### **1. Reason for correction**

It was discovered that there was a partial error in the description about “Consolidated Financial Results for the Year Ended March 31,2025[Japanese GAAP]”.

#### **2. Details of correction**

Corrections are indicated with underlines.

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6. Equity ratio (uniform international standard)

<Before correction>

	As of March 31, 2025		As of March 31, 2024
	[Preliminary figures]	YoY	
(1) Consolidated total equity ratio ((4)/(7))	14.80%	( 1.25)%	16.05%
(2) Consolidated Tier 1 ratio ((5)/(7))	14.80%	( 1.25)%	16.05%
(3) Consolidated common equity Tier 1 ratio ((6)/(7))	14.80%	( 1.24)%	16.04%
(4) Consolidated total equity	7,390	(395)	7,785
(5) Consolidated Tier 1 capital	7,389	(394)	7,783
(6) Consolidated common equity Tier 1 capital	7,388	(394)	7,782
(7) Risk-weighted assets	49,905	1,415	48,490
(8) Consolidated total required capital ((7)×8%)	3,992	113	3,879

<After correction>

	As of March 31, 2025		As of March 31, 2024
	[Preliminary figures]	YoY	
(1) Consolidated total equity ratio ((4)/(7))	14.80%	( 1.25)%	16.05%
(2) Consolidated Tier 1 ratio ((5)/(7))	14.79%	( 1.26)%	16.05%
(3) Consolidated common equity Tier 1 ratio ((6)/(7))	14.79%	( 1.25)%	16.04%
(4) Consolidated total equity	739.0	(39.5)	778.5
(5) Consolidated Tier 1 capital	738.9	(39.4)	778.3
(6) Consolidated common equity Tier 1 capital	738.8	(39.4)	778.2
(7) Risk-weighted assets	4,992.6	143.6	4,849.0
(8) Consolidated total required capital ((7)×8%)	399.4	11.5	387.9

	As of March 31, 2025		As of March 31, 2024
	[Estimated figures]	YoY	
(1) Consolidated total equity ratio ((2)/(3))	14.18%	( 0.74)%	14.92%
(2) Consolidated total equity	7,390	(395)	7,785
(3) Estimated risk-weighted assets	52,089	(69)	52,158

	As of March 31, 2025		As of March 31, 2024
	[Estimated figures]	YoY	
(1) Consolidated total equity ratio ((2)/(3))	14.18%	( 0.74)%	14.92%
(2) Consolidated total equity	739.0	(39.5)	778.5
(3) Estimated risk-weighted assets	5,211.0	(4.8)	5,215.8

(Note) Figures are estimated with increased risk weighting on stocks based on the results as of March 31, 2025.

	As of March 31, 2025		As of March 31, 2024
	[Preliminary figures]	YoY	
(1) Nonconsolidated total equity ratio ((4)/(7))	14.19%	( 1.08)%	15.27%
(2) Nonconsolidated Tier 1 ratio ((5)/(7))	14.19%	( 1.08)%	15.27%
(3) Nonconsolidated common equity Tier 1 ratio ((6)/(7))	14.19%	( 1.08)%	15.27%
(4) Nonconsolidated total equity	6,937	(323)	7,260
(5) Nonconsolidated Tier 1 capital	6,937	(323)	7,260
(6) Nonconsolidated common equity Tier 1 capital	6,937	(323)	7,260
(7) Risk-weighted assets	48,859	1,322	47,537
(8) Nonconsolidated total required capital ((7)×8%)	3,908	105	3,803

	As of March 31, 2025		As of March 31, 2024
	[Preliminary figures]	YoY	
(1) Nonconsolidated total equity ratio ((4)/(7))	14.19%	( 1.08)%	15.27%
(2) Nonconsolidated Tier 1 ratio ((5)/(7))	14.19%	( 1.08)%	15.27%
(3) Nonconsolidated common equity Tier 1 ratio ((6)/(7))	14.19%	( 1.08)%	15.27%
(4) Nonconsolidated total equity	693.7	(32.3)	726.0
(5) Nonconsolidated Tier 1 capital	693.7	(32.3)	726.0
(6) Nonconsolidated common equity Tier 1 capital	693.7	(32.3)	726.0
(7) Risk-weighted assets	4,887.9	134.2	4,753.7
(8) Nonconsolidated total required capital ((7)×8%)	391.0	10.7	380.3

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4. Status of self-assessment, loans disclosed under the Financial Reconstruction Act and risk management loans

<Before correction>

*After write-offs and allowances					Results of self-assessment (Scope: total credit balance, etc.)				Loans disclosed under the Financial Reconstruction Act and risk management loans (Scope: total credit balance, etc.)			
Credit balance granted by class	Classification				Credit balance granted by class	Coverage by collateral and guarantees	Coverage	Coverage ratio (%)	Credit balance granted by class	Coverage by collateral and guarantees	Coverage	Coverage ratio (%)
	Non-classified	Class II	Class III	Class IV								
Bankrupt borrowers 63	58	4	-	-	Loans to bankrupt or effectively bankrupt borrowers 87	19	68	100.0	Doubtful assets 715	334	190	73.3
Substantially bankrupt borrowers 23	14	8	-	-								
Borrowers at risk of bankruptcy 714	341	182	189	-	Credit subject to specific risk management (applicable loans only) 129	66	(Note) 1 13	61.2	Normal assets 60,953	419	272	74.1
Borrowers requiring close monitoring	175	150	-	-								
Other borrowers requiring close monitoring 3,617	649	2,967	-	-	Subtotal 933	419	272	74.1	Normal assets 60,953	419	272	74.1
Normal borrowers 56,637	56,637	-	-	-								
Total 61,232	57,727	3,315	189	-	(Notes) 1. Coverage for credit subject to specific risk management equals reserve for general loan losses for borrowers under strict observation. 2. Private placement bonds guaranteed by our bank and derivatives are stated at fair value.							
Total (Note) 2 61,886												

(Note) Ratios covered by reserve for general loan losses to a "portion not covered by collateral and guarantees, etc." included in loans to borrowers requiring close monitoring.

Borrowers requiring close monitoring	2.5%
Of which, borrowers under strict observation	15.8%
Of which, other borrowers requiring close monitoring	1.9%

<After correction>

*After write-offs and allowances					Results of self-assessment (Scope: total credit balance, etc.)				Loans disclosed under the Financial Reconstruction Act and risk management loans (Scope: total credit balance, etc.)			
Credit balance granted by class	Classification				Credit balance granted by class	Coverage by collateral and guarantees	Coverage	Coverage ratio (%)	Credit balance granted by class	Coverage by collateral and guarantees	Coverage	Coverage ratio (%)
	Non-classified	Class II	Class III	Class IV								
Bankrupt borrowers 6.3	5.8	0.4	-	-	Loans to bankrupt or effectively bankrupt borrowers 8.7	1.9	6.8	100.0	Doubtful assets 71.5	33.4	19.0	73.3
Substantially bankrupt borrowers 2.3	1.4	0.8	-	-								
Borrowers at risk of bankruptcy 71.4	34.1	18.2	18.9	-	Credit subject to specific risk management (applicable loans only) 12.9	6.6	(Note) 1 1.3	61.2	Normal assets 6,095.3	41.9	27.2	74.1
Borrowers requiring close monitoring	17.5	15.0	-	-								
Other borrowers requiring close monitoring 3,617	64.9	2,967	-	-	Subtotal 93.3	41.9	27.2	74.1	Normal assets 6,095.3	41.9	27.2	74.1
Normal borrowers 5,663.7	5,663.7	-	-	-								
Total 6,123.2	5,772.7	331.5	18.9	-	(Notes) 1. Coverage for credit subject to specific risk management equals reserve for general loan losses for borrowers under strict observation. 2. Private placement bonds guaranteed by our bank and derivatives are stated at fair value.							
Total (Note) 2 6,188.6												

(Note) Ratios covered by reserve for general loan losses to a "portion not covered by collateral and guarantees, etc." included in loans to borrowers requiring close monitoring.

Borrowers requiring close monitoring	2.5%
Of which, borrowers under strict observation	15.8%
Of which, other borrowers requiring close monitoring	1.9%

Digest of Fiscal 2024 Earnings (Page 4)

Changes in Equity Ratio (Basel III Basis) [Consolidated]

<Before correction>

Changes in Equity Ratio (Basel III Basis) [Consolidated]

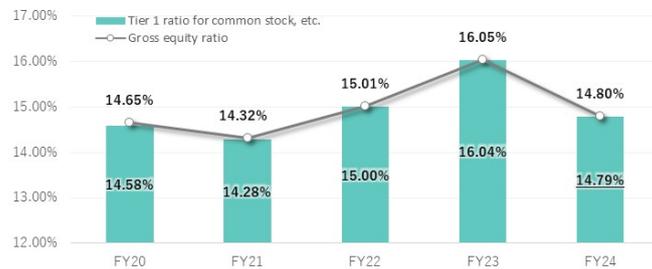
- Consolidated gross equity ratio was 14.80% on a Basel III basis (a uniform international standard), sufficiently meeting equity ratio required.



<After correction>

Changes in Equity Ratio (Basel III Basis) [Consolidated]

- Consolidated gross equity ratio was 14.80% on a Basel III basis (a uniform international standard), sufficiently meeting equity ratio required.



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