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November 11, 2025

Consolidated Financial Results for the Six Months Ended September 30, 2025 (Under Japanese GAAP)



Company name: Bank of The Ryukyus, Limited
Listing: Tokyo Stock Exchange, Fukuoka Stock Exchange
Securities code: 8399
URL: <https://www.ryugin.co.jp/>
Representative: Ken Simabukuro President
Inquiries: Shinichirou Higa General Planning Department Manager
Telephone: +81-98-866-1212
Scheduled date to file semi-annual securities report: November 26, 2025
Scheduled date to commence dividend payments: December 5, 2025
Trading accounts: None
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: None

(Yen amounts are rounded down to millions, unless otherwise noted.)

1. Consolidated financial results for the six months ended September 30, 2025 (from April 1, 2025 to September 30, 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	%
Six months ended September 30, 2025	39,262	13.6	7,411	46.1	5,285	50.6
September 30, 2024	34,559	3.6	5,074	(5.8)	3,509	(9.2)

Note: Comprehensive income For the six months ended September 30, 2025: ¥ 7,629 million [289.2%]
For the six months ended September 30, 2024: ¥ 1,960 million [155.5%]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Six months ended September 30, 2025	128.85	128.77
September 30, 2024	84.81	84.74

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
	Millions of yen	Millions of yen	%
As of September 30, 2025	3,085,537	146,285	4.7
March 31, 2025	2,977,518	139,831	4.7

Reference: Equity

As of September 30, 2025: ¥ 146,251 million

As of March 31, 2025: ¥ 139,795 million

(Note) “Equity-to-asset ratio” represents(“Net assets” - “Share acquisition rights”)/ “Total assets” at term end.
“Equity-to-asset ratio” stated above was not calculated based on the public notice of “Equity-to-asset ratio” .

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2025	-	19.00	-	19.00	38.00
Fiscal year ending March 31, 2026	-	27.00			
Fiscal year ending March 31, 2026 (Forecast)			-	27.00	54.00

Note: Revisions to the forecast of cash dividends most recently announced: None

3. Consolidated financial result 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
Full year	11,500	38.1	8,000	39.1	195.02

Note: Revisions to the financial result forecast most recently announced: None

* Notes

(1) Significant changes in the scope of consolidation during the period: 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 September 30, 2025	43,108,470 shares
As of March 31, 2025	43,108,470 shares

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

As of September 30, 2025	2,100,926 shares
As of March 31, 2025	1,755,013 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2025	41,020,949 shares
Six months ended September 30, 2024	41,384,951 shares

Overview of non-consolidated financial results

1. Non-consolidated financial results for the six months ended September 30, 2025 (from April 1, 2025 to September 30, 2025)

(1) Non-consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Six months ended September 30, 2025	27,138	20.0	6,566	49.7	4,769	53.0
September 30, 2024	22,619	0.6	4,387	(3.8)	3,116	(6.5)

	Basic earnings per share
	Yen
Six months ended September 30, 2025	116.27
September 30, 2024	75.31

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
	Millions of yen	Millions of yen	%
As of September 30, 2025	3,044,421	126,672	4.2
March 31, 2025	2,937,065	120,716	4.1

Reference: Equity

As of September 30, 2025: ¥ 126,638 million

As of March 31, 2025: ¥ 120,680 million

(Note) “Equity-to-asset ratio” represents(“Net assets” - “Share acquisition rights”)/ “Total assets” at term end.

“Equity-to-asset ratio” stated above was not calculated based on the public notice of “Equity-to-asset ratio” .

2. Non-consolidated financial result 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
Full year	10,500	50.8	7,500	50.8	182.83

* Semi-annual financial results reports are exempt from interim audit conducted by certified public accountants or an audit firm.

* Proper use of earnings forecasts, and other special matters

The description of future performance of 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. Please take note that future performance may differ from forecasts depending on various future factors.

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※Presentation on Financial Results for the Six Months Ended September 30, 2025

1. Overview of Operating Results and Financial Position

(1) Overview of Operating Results

Ordinary income increased by 4,703 million yen year on year to 39,262 million yen. This was chiefly increase in interest on loans due to the rise in loan yield, as well as higher interest and dividends from securities and fees and commissions.

Meanwhile, ordinary expenses increased by 2,366 million yen year on year to 31,851 million yen. This was chiefly attributable to an increases in operating expenses due to higher personnel costs and a rise in deposit interest stemming from an increase in deposit rates.

As a result, ordinary profit increased by 2,337 million yen year on year to 7,411 million yen. Profit attributable to owners of parent increased by 1,776 million yen year on year to 5,285 million yen.

(2) Overview of Financial Position

As for the financial position as of September 30, 2025, total assets increased by 108,019 million yen from the end of the previous fiscal year to 3,085,537 million yen. Net assets increased by 6,454 million yen from the end of the previous fiscal year to 146,285 million yen.

When it comes to major accounts, deposits, etc. (including negotiable certificates of deposit) increased by 100,333 million yen from the end of the previous fiscal year to 2,883,051 million yen, largeiy due to an increase in local governments deposits. Loan receivables 31,445 million yen from the end of the previous fiscal year to 2,011,562 million yen. Securities increased by 25,937 million yen from the end of the previous fiscal year to 713,503 million yen.

(3) Explanation of Consolidated Financial Results Forecast and Other Forward-looking Information

In light of recent business performance,we announced the “Notice Concerning Revisions to Financial Results Forecast and Dividend Forecast” on October 24.2025, and revised both the consolidated and non-consolodated financial results forecasts.

There have been no changes since the figures announced on October 24.2025.

2.Semi-annual Consolidated Financial Statements and Primary Notes

(1)Semi-annual Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Assets		
Cash and due from banks	171,575	215,245
Call loans and bills bought	216	225
Marketable securities	—	1
Money held in trust	518	536
Securities	687,566	713,503
Loans and bills discounted	1,980,117	2,011,562
Foreign exchanges	3,036	2,084
Lease receivables and investment assets	28,918	30,735
Other assets	48,944	53,612
Tangible fixed assets	44,424	46,133
Intangible fixed assets	4,454	4,571
Retirement benefit asset	1,855	1,793
Deferred tax assets	7,533	6,604
Customers' liabilities for acceptances and guarantees	7,231	7,440
Allowance for loan losses	(8,873)	(8,512)
Total assets	2,977,518	3,085,537
Liabilities		
Deposits	2,770,119	2,858,666
Negotiable certificates of deposit	12,598	24,385
Borrowed money	19,535	17,634
Foreign exchanges	47	112
Other liabilities	24,184	27,018
Provision for bonuses	872	888
Provision for bonuses for directors (and other officers)	9	—
Retirement benefit liability	603	610
Provision for retirement benefits for directors (and other officers)	33	33
Provision for contingent loss	108	129
Provision for point card certificates	179	176
Provision for loss on interest repayment	163	156
Deferred tax liabilities for land revaluation	1,999	1,999
Acceptances and guarantees	7,231	7,440
Total liabilities	2,837,687	2,939,252
Net assets		
Share capital	56,967	56,967
Capital surplus	14,260	14,269
Retained earnings	76,991	81,491
Treasury shares	(1,840)	(2,236)
Total shareholders' equity	146,379	150,492
Valuation difference on available-for-sale securities	(7,605)	(5,243)
Revaluation reserve for land	737	737
Remeasurements of defined benefit plans	283	265
Total accumulated other comprehensive income	(6,583)	(4,240)
Share acquisition rights	35	34
Total net assets	139,831	146,285
Total liabilities and net assets	2,977,518	3,085,537

(2)Semi-annual Consolidated Statements of Income and Comprehensive Income

Semi-annual Consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Ordinary income	34,559	39,262
Interest income	15,252	19,148
Interest on loans and discounts	13,425	16,544
Interest and dividends on securities	1,679	2,256
Fees and commissions	6,533	6,951
Other ordinary income	11,102	11,489
Other income	1,671	1,673
Ordinary expenses	29,485	31,851
Interest expenses	655	2,548
Interest on deposits	418	2,440
Fees and commissions payments	3,138	3,450
Other ordinary expenses	10,917	10,671
General and administrative expenses	14,218	14,819
Other expenses	555	360
Ordinary profit	5,074	7,411
Extraordinary income	0	0
Gain on disposal of non-current assets	0	0
Extraordinary losses	20	19
Loss on disposal of non-current assets	20	3
Loss on impairment of assets	—	15
Profit before income taxes	5,054	7,393
Income taxes - current	1,598	2,198
Income taxes - deferred	(54)	(90)
Total income taxes	1,544	2,107
Profit	3,509	5,285
Profit attributable to owners of parent	3,509	5,285

Semi-annual Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Profit	3,509	5,285
Other comprehensive income	(1,549)	2,343
Valuation difference on available-for-sale securities	(1,547)	2,361
Remeasurements of defined benefit plans, net of tax	(1)	(17)
Comprehensive income	1,960	7,629
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	1,960	7,629

(3)Semi-annual Consolidated Statement of Changes in Net Assets

For the six months ended September 30, 2024

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	56,967	14,244	72,797	(1,417)	142,590
Changes during period					
Dividends of surplus			(770)		(770)
Profit attributable to owners of parent			3,509		3,509
Purchase of treasury shares				(500)	(500)
Disposal of treasury shares		16		79	95
Net changes in items other than shareholders' equity					
Total changes during period	-	16	2,738	(421)	2,333
Balance at end of period	56,967	14,260	75,536	(1,839)	144,924

	Accumulated other comprehensive income				Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	(1,223)	796	337	(90)	64	142,564
Changes during period						
Dividends of surplus						(770)
Profit attributable to owners of parent						3,509
Purchase of treasury shares						(500)
Disposal of treasury shares						95
Net changes in items other than shareholders' equity	(1,547)		(1)	(1,549)	(28)	(1,578)
Total changes during period	(1,547)		(1)	(1,549)	(28)	755
Balance at end of period	(2,771)	796	335	(1,639)	35	143,320

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	56,967	14,260	76,991	(1,840)	146,379
Changes during period					
Dividends of surplus			(785)		(785)
Profit attributable to owners of parent			5,285		5,285
Purchase of treasury shares				(500)	(500)
Disposal of treasury shares		8		104	113
Net changes in items other than shareholders' equity					
Total changes during period	-	8	4,500	(396)	4,112
Balance at end of period	56,967	14,269	81,491	(2,236)	150,492

	Accumulated other comprehensive income				Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	(7,605)	737	283	(6,583)	35	139,831
Changes during period						
Dividends of surplus						(785)
Profit attributable to owners of parent						5,285
Purchase of treasury shares						(500)
Disposal of treasury shares						113
Net changes in items other than shareholders' equity	2,361		(17)	2,343	(1)	2,342
Total changes during period	2,361		(17)	2,343	(1)	6,454
Balance at end of period	(5,243)	737	265	(4,240)	34	146,285

(4) Notes on Going Concern Assumption
Not applicable

3.Semi-annual Non-consolidated Financial Statements

(1)Semi-annual Non-consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Assets		
Cash and due from banks	170,908	212,369
Call loans	216	225
Marketable Securities	—	1
Money held in trust	518	536
Securities	692,511	718,446
Loans and bills discounted	2,001,975	2,037,662
Foreign exchanges	3,036	2,084
Other assets	13,353	17,578
Other	13,353	17,578
Tangible fixed assets	41,249	42,784
Intangible fixed assets	4,200	4,355
Prepaid pension costs	1,445	1,409
Deferred tax assets	6,579	5,560
Customers' liabilities for acceptances and guarantees	7,080	6,958
Allowance for loan losses	(6,009)	(5,551)
Total assets	2,937,065	3,044,421
Liabilities		
Deposits	2,777,217	2,864,756
Negotiable certificates of deposit	18,598	30,385
Borrowed money	51	49
Foreign exchanges	47	112
Other liabilities	10,520	12,626
Income taxes payable	1,461	1,987
Asset retirement obligations	257	258
Other	8,801	10,380
Provision for bonuses	711	727
Provision for bonuses for directors (and other officers)	9	-
Provision for retirement benefits	3	3
Provision for contingent loss	108	129
Deferred tax liabilities for land revaluation	1,999	1,999
Acceptances and guarantees	7,080	6,958
Total liabilities	2,816,348	2,917,749

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Net assets		
Share capital	56,967	56,967
Capital surplus	12,922	12,931
Legal capital surplus	12,840	12,840
Other capital surplus	82	91
Retained earnings	59,530	63,514
Legal retained earnings	4,370	4,528
Other retained earnings	55,159	58,986
Retained earnings brought forward	55,159	58,986
Treasury shares	(1,840)	(2,236)
Total shareholders' equity	127,580	131,176
Valuation difference on available-for-sale securities	(7,637)	(5,275)
Revaluation reserve for land	737	737
Total valuation and translation adjustments	(6,899)	(4,538)
Share acquisition rights	35	34
Total net assets	120,716	126,672
Total liabilities and net assets	2,937,065	3,044,421

(2)Semi-annual Non-consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Ordinary income	22,619	27,138
Interest income	15,376	19,297
Interest on loans and discounts	13,362	16,507
Interest and dividends on securities	1,867	2,443
Fees and commissions	5,402	5,824
Other ordinary income	232	358
Other income	1,608	1,658
Ordinary expenses	18,232	20,572
Interest expenses	606	2,477
Interest on deposits	418	2,441
Fees and commissions payments	3,143	3,423
Other ordinary expenses	1,270	868
General and administrative expenses	12,910	13,455
Other expenses	301	348
Ordinary profit	4,387	6,566
Extraordinary income	-	-
Extraordinary losses	19	19
Profit before income taxes	4,368	6,547
Income taxes - current	1,169	1,785
Income taxes - deferred	82	(8)
Total income taxes	1,251	1,777
Profit	3,116	4,769

(3)Semi-annual Non-consolidated Statement of Changes in Net Assets

For the six months ended September 30, 2024

(Millions of yen)

	Shareholders' equity								
	Share capital	Capital surplus			Retained earnings			Treasury shares	Total shareholders' equity
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings Retained earnings brought forward	Total retained earnings		
Balance at beginning of period	56,967	12,840	66	12,906	4,059	52,051	56,111	(1,417)	124,567
Changes during period									
Dividends of surplus					154	(925)	(770)		(770)
Profit						3,116	3,116		3,116
Purchase of treasury shares								(500)	(500)
Disposal of treasury shares			16	16				79	95
Net changes in items other than shareholders' equity									-
Total changes during period	-	-	16	16	154	2,191	2,345	(421)	1,940
Balance at end of period	56,967	12,840	82	12,922	4,213	54,243	58,457	(1,839)	126,507

	Valuation and translation adjustments			Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Revaluation reserve for land	Total valuation and translation adjustments		
Balance at beginning of period	(1,239)	796	(443)	64	124,187
Changes during period					
Dividends of surplus					(770)
Profit					3,116
Purchase of treasury shares					(500)
Disposal of treasury shares					95
Net changes in items other than shareholders' equity	(1,549)		(1,549)	(28)	(1,578)
Total changes during period	(1,549)		(1,549)	(28)	362
Balance at end of period	(2,789)	796	(1,993)	35	124,550

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity								
	Share capital	Capital surplus			Retained earnings			Treasury shares	Total shareholders' equity
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings Retained earnings brought forward	Total retained earnings		
Balance at beginning of period	56,967	12,840	82	12,922	4,370	55,159	59,530	(1,840)	127,580
Changes during period									
Dividends of surplus					157	(942)	(785)		(785)
Profit						4,769	4,769		4,769
Purchase of treasury shares								(500)	(500)
Disposal of treasury shares			8	8				104	113
Net changes in items other than shareholders' equity									-
Total changes during period	-	-	8	8	157	3,826	3,983	(396)	3,596
Balance at end of period	56,967	12,840	91	12,931	4,528	58,986	63,514	(2,236)	131,176

	Valuation and translation adjustments			Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Revaluation reserve for land	Total valuation and translation adjustments		
Balance at beginning of period	(7,637)	737	(6,899)	35	120,716
Changes during period					
Dividends of surplus					(785)
Profit					4,769
Purchase of treasury shares					(500)
Disposal of treasury shares					113
Net changes in items other than shareholders' equity	2,361		2,361	(1)	2,359
Total changes during period	2,361		2,361	(1)	5,956
Balance at end of period	(5,275)	737	(4,538)	34	126,672

Presentation on Financial Results
for
the Six Months Ended September 30,2025

Bank of The Ryukyus, Ltd.

Consolidated (C) and Non-consolidated (NC)

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I Overview of Financial Results for the Six Months Ended September 30,2025

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Presentation on Financial Results for the Six Months Ended September 30,2025

I Overview of Financial Results for the Six Months Ended September 30,2025

1. Status of Profit (Loss)

(1) Consolidated Basis

				(Millions of yen)
		Six months ended September 30, 2024	Six months ended September 30, 2025	Y/Y change
0	Ordinary income	34,559	39,262	4,703
1	Consolidated gross profit *	18,176	20,918	2,742
2	Net interest income	14,597	16,599	2,002
3	Fees and commissions	3,395	3,500	105
4	Other business profit	184	817	633
5	Expenses (ex. non-recurring profit/loss)	14,220	14,845	625
6	Loan written off and reserve expenses	435	152	(283)
7	Write-off of loans	116	4	(112)
8	Provision for specific allowance for loan losses	464	-	(464)
9	Provision for general allowance for loan losses	(191)	-	191
10	Provision for allowance for contingent losses	45	129	84
11	Loss on sale of receivables	-	-	-
12	Other credit expenses	-	18	18
13	Reversal of allowance for loan losses	-	358	358
14	Recoveries of written off receivables	85	120	35
15	Profit/loss related to stocks, etc.	1,329	668	(661)
16	Other non-recurring profit/loss	139	343	204
17	Ordinary profit	5,074	7,411	2,337
18	Extraordinary profit/loss	(20)	(18)	2
19	Profit before income taxes	5,054	7,393	2,339
20	Income taxes-current	1,598	2,198	600
21	Income taxes-deferred	(54)	(90)	(36)
22	Total income taxes	1,544	2,107	563
23	Profit	3,509	5,285	1,776
24	Profit attributable to non-controlling interests	-	-	-
25	Profit attributable to owners of parent	3,509	5,285	1,776

* Consolidated gross profit = (interest income – interest expenses) + (fees and commissions – fees and commissions payments) + (other operations income – other operations expenses)

Presentation on Financial Results for the Six Months Ended September 30,2025

1. Status of Profit (Loss)

(2) Reference: Status of Profit (Loss) of Consolidated Subsidiaries

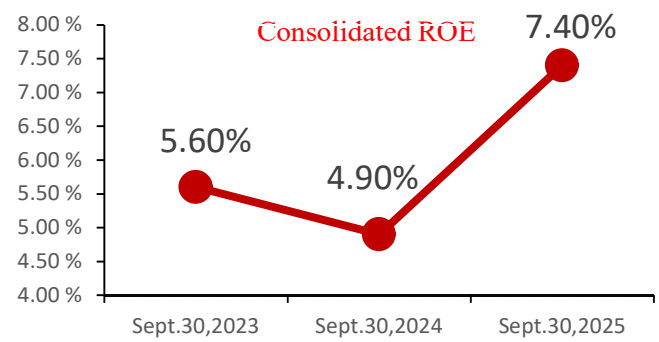
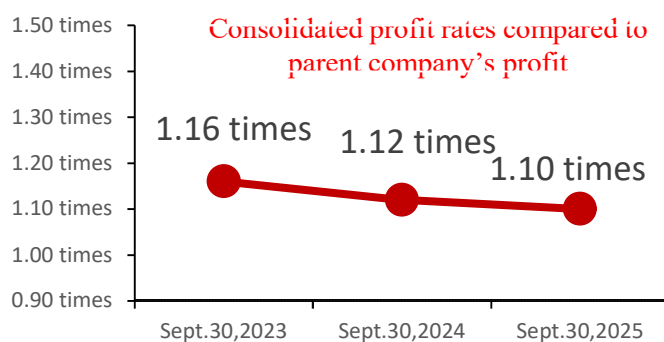
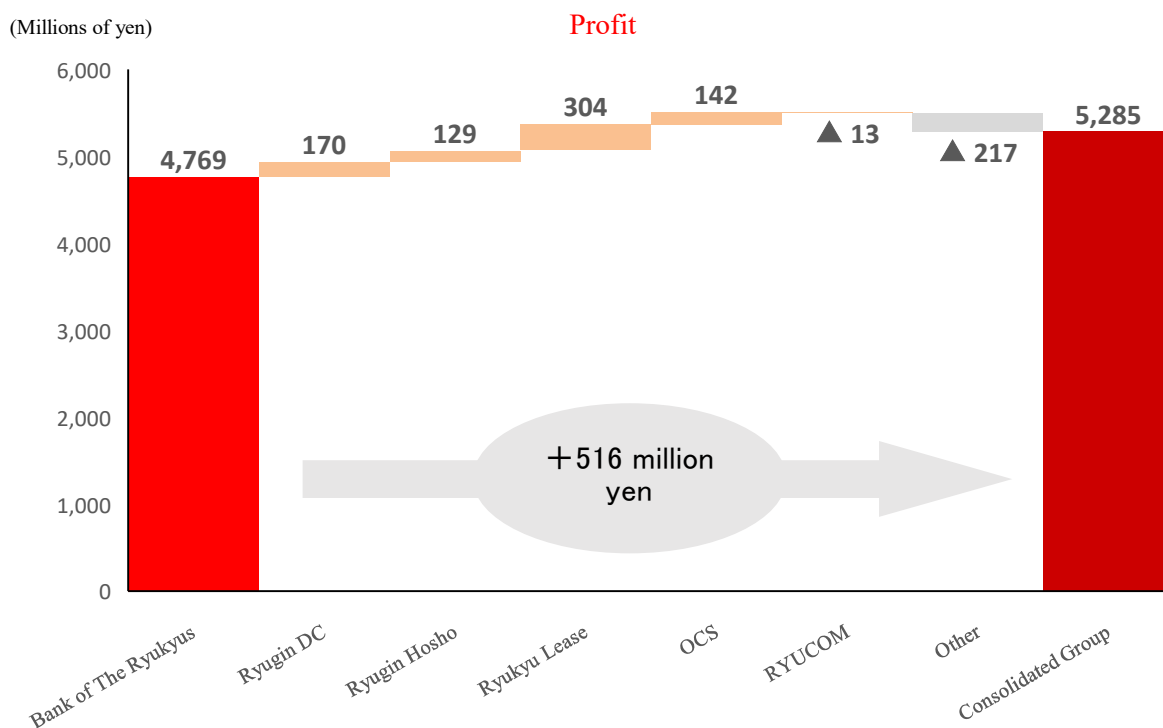
(Millions of yen)

Six months ended September 30, 2025	Consolidated	Bank of The Ryukyus	Ryugin DC	Ryugin Hosho	Ryukyu Lease	OCS	RYUCOM	Other*
Ordinary income	39,262	27,138	977	309	9,540	1,009	1,633	(1,346)
Ordinary profit	7,411	6,566	244	198	434	201	(15)	(218)
Profit	5,285	4,769	170	129	304	142	(13)	(217)

* “Other” includes internal elimination, and Ryugin Research Institute., Ltd.

As Other includes amortization of goodwill and consolidation adjustments.

Therefore, the figures for each company are not consistent with those in the segment table disclosed in the semiannual report.



※Annualized rate

Presentation on Financial Results for the Six Months Ended September 30,2025

1. Status of Profit (Loss)

(3) Non-consolidated Basis

(Millions of yen)

		Six months ended September 30, 2024	Six months ended September 30, 2025	Y/Y change
0	Ordinary income	22,619	27,138	4,519
1	Gross business profits	15,991	18,711	2,720
2	Net interest income	14,770	16,820	2,050
3	Profit from fees and commissions	2,259	2,401	142
4	Other business profit	(1,038)	(509)	529
5	Gains/losses from forex trading	(779)	(451)	328
6	Profit/loss in government and other bonds (balance of 5 bond accounts)	(259)	(58)	201
7	Gain on sale	232	358	126
8	Loss on sale	491	416	(75)
9	Loss on redemption	-	-	-
10	Expenses (ex. non-recurring processing)	12,912	13,481	569
11	Personnel expenses	5,736	5,981	245
12	Non-personnel expenses	6,229	6,458	229
13	Taxes	947	1,040	93
	[Y/Y change]	[55.10%]	[69.90%]	
14	Net business profit (in real terms) *1	3,078	5,230	2,152
	[Y/Y change]	[55.40%]	[58.40%]	
15	Net core business profit *2	3,337	5,288	1,951
16	Ex. gains/losses on cancellation of investment trusts	3,337	5,277	1,940
17	Provision for general allowance for loan losses	(178)	-	178
	[Y/Y change]	[64.10%]	[60.60%]	
18	Net business profit	3,256	5,230	1,974
19	Non-recurring profit/loss	1,130	1,336	206
20	Profit/loss in stocks, etc. (balance of 3 share accounts)	1,329	632	(697)
21	Gain on sale	1,373	783	(590)
22	Loss on sale	43	151	108
23	Loss on devaluation	-	-	-
24	Disposal of non-performing loans	371	147	(224)
25	Write-off of loans	113	-	(113)
26	Provision for specific allowance for loan losses	212	-	(212)
27	Provision for allowance for contingent losses	45	129	84
28	Other	-	18	18
29	Reversal of allowance for loan losses	-	458	458
30	General allowance for loan losses	-	145	145
31	Specific allowance for loan losses	-	313	313
32	Recoveries of written off receivables	66	104	38
33	Other non-recurring profit/loss	107	289	182
34	Ordinary profit	4,387	6,566	2,179
35	Extraordinary profit/loss	(19)	(19)	-
36	Profit before income taxes	4,368	6,547	2,179
37	Income taxes-current	1,169	1,785	616
38	Income taxes-deferred	82	(8)	(90)
39	Total income taxes	1,251	1,777	526
40	Profit	3,116	4,769	1,653
41	Net credit costs (17 +24 – 29 –32)	127	(414)	(541)
42	Profit from customer services *3	2,291	3,011	720

*1 Net business profit (in real terms) refers to net business profit excluding provision for general allowance for loan losses.

*2 Net core business profit refers to net business profit excluding provision for general allowance for loan losses and profit/loss in government and other bonds (balance of 5 bond accounts).

*3 Profit from customer services = deposit and loan balance + profit from fees and commissions – expenses (personnel expenses are before deduction of non-recurring processing)

Presentation on Financial Results for the Six Months Ended September 30,2025

2. Status of Each Operations Income

(1) Trends in Profits from Cashless Business(Non-consolidated)

	September 30, 2024	September 30, 2025	(Millions of yen) Changes from September 30, 2024
Profits from cashless business	418	502	84
Cashless business income	1,373	1,847	474
Cashless business costs (–)	955	1,344	389

* Profit from service charges in the issuing operations of Ryugin Visa Debit Cards conducted by the Bank and operations conducted by card affiliates.

(2) Trends in Cashless Business (Issuing Operations of Ryugin Visa Debit Cards & card affiliates) Contract Numbers and Member Stores

(*1: thousands contracts, *2: companies, Payment amount: millions of yen)

	September 30, 2024	September 30, 2025	Changes from September 30, 2024
Number of Ryugin Visa Debit Card contracts	187	194	7
Payment amount (issuing) *1	2,868	3,156	288
Number of affiliate contracts	9,853	12,184	2,331
Payment amount (acquiring) *2	6,763	9,267	2,504

* Payment amount: Average of total payment amount per month (payment amount for Q2: Average of the six-month period from April to September)

(3) Trends in Profit from Consulting Operations (Non-consolidated)

	September 30, 2024	September 30, 2025	(Millions of yen) Changes from September 30, 2024
Profit from consulting operations	399	332	(67)
Corporate customer services	323	242	(81)
Individual asset inheritance support	76	89	13

(4) Trends in Profit from Leasing Operations (Consolidated)

	September 30, 2024	September 30, 2025	(Millions of yen) Changes from September 30, 2024
Profit from leasing operations	806	911	105

Presentation on Financial Results for the Six Months Ended September 30,2025

3. Net Business Profit (Non-consolidated)

(Millions of yen)

	September 30, 2024	September 30, 2025	Y/Y change
(1) Net business profit (in real terms)	3,078	5,230	2,152
Per employee (thousands of yen)	2,214	3,730	1,516
(2) Net business profit	3,256	5,230	1,974
Per employee (thousands of yen)	2,342	3,730	1,388

(Note) The average number of employees during the period (excluding those seconded to other organizations) is used in the above calculation.

4. Interest Spread (Non-consolidated)

(%)

	September 30, 2024	September 30, 2025	Y/Y change
(1) Yield on interest earning assets (A)	1.06	1.31	0.25
(i) Yield on loans	1.40	1.63	0.23
(ii) Yield on securities	0.47	0.65	0.18
(2) Yield on interest bearing liabilities (B)	0.95	1.10	0.15
(i) Yield on deposits, etc.	0.02	0.17	0.15
(ii) Yield on external debt	5.45	0.56	(4.89)
(3) Overall interest spread (A) - (B)	0.11	0.21	0.10

5. ROE (Non-consolidated)

(%)

	September 30, 2024	September 30, 2025	Y/Y change
Net business profit (in real terms) basis	4.93	8.43	3.50
Net business profit basis	5.22	8.43	3.21
Profit basis	5.00	7.69	2.69

(Note) ROE = $\frac{\text{Net business profit (profit for the period under review)}}{(\text{Net assets at the beginning of the period} + \text{Net assets at the end of the period}) \div 2} \times \frac{\text{Number of days during the year}}{\text{Number of days during the period}} \times 100$

Presentation on Financial Results for the Six Months Ended September 30,2025

6. Valuation Difference on Securities with Market Value (Consolidated)

a) Held-to-maturity bonds

(Millions of yen)

	September 30, 2024	March 31,2025	September 30, 2025	Changes from March 31,2025	Changes from September 30, 2024
Book value	81,293	27,129	35,003	7,874	(46,290)
Unrealized profit/loss	(243)	(1,375)	(1,697)	(322)	(1,454)

b) Other securities

(Millions of yen)

	September 30, 2024	March 31,2025	September 30, 2025	Changes from March 31,2025	Changes from September 30, 2024
Total book value	649,471	656,499	674,492	17,993	25,021
Stocks	1,229	1,437	2,531	1,094	1,302
Yen-denominated bonds*	572,441	565,813	586,861	21,048	14,420
Other	75,800	89,248	85,098	(4,150)	9,298

	September 30, 2024	March 31,2025	September 30, 2025	Changes from March 31,2025	Changes from September 30, 2024
Total profit/loss on valuation	(4,040)	(11,088)	(7,717)	3,371	(3,677)
Stocks	456	664	1,459	795	1,003
Yen-denominated bonds*	(3,946)	(10,595)	(10,560)	35	(6,614)
Other	(550)	(1,157)	1,383	2,540	1,933

Valuation difference and unrealized profit/loss are the difference between book value (after applying amortized cost method and recording impairment) and market value as of the record date.

* Yen-denominated bonds are recorded for government bonds, local government bonds, and corporate bonds.

Presentation on Financial Results for the Six Months Ended September 30,2025**7. Capital Adequacy Ratio (Domestic Standard)**

[Non-consolidated]

(Millions of yen)

	September 30, 2024	March 31,2025	September 30, 2025	Change from March 31,2025	Change from September 30, 2024
(1) Capital adequacy ratio (4) ÷ (5)	9.23%	9.48%	9.71%	0.23%	0.48%
(2) Basic elements of core capital	127,457	129,230	132,358	3,128	4,901
Amount included under transitional arrangements	-	-	-	-	-
(3) Adjustments to core capital	4,901	5,637	5,755	118	854
(4) Capital (core capital) (2) - (3)	122,556	123,592	126,603	3,011	4,047
(4) Risk-weighted assets, etc.	1,326,545	1,302,915	1,302,631	(284)	(23,914)
On balance sheet	1,247,844	1,219,674	1,219,725	51	(28,119)
Off balance sheet	10,054	23,853	21,631	(2,222)	11,577
Amount of operational risk divided by 8%	68,591	59,060	61,048	1,988	(7,543)

[Consolidated]

(Millions of yen)

	September 30, 2024	March 31,2025	September 30, 2025	Change from March 31,2025	Change from September 30, 2024
(1) Capital adequacy ratio (4) ÷ (5)	9.65%	9.94%	10.17%	0.23%	0.52%
(2) Basic elements of core capital	147,175	149,223	152,823	3,600	5,648
Amount included under transitional arrangements	-	-	-	-	-
(3) Adjustments to core capital	5,432	6,299	6,354	55	922
(4) Capital (core capital) (2) - (3)	141,742	142,923	146,468	3,545	4,726
(4) Risk-weighted assets, etc.	1,468,324	1,436,882	1,439,735	2,853	(28,589)
On balance sheet	1,381,990	1,324,205	1,327,624	3,419	(54,366)
Off balance sheet	9,981	36,053	33,671	(2,382)	23,690
Amount of operational risk divided by 8%	76,298	76,295	78,213	1,918	1,915

Presentation on Financial Results for the Six Months Ended September 30,2025**II Status of Loans and Bills Discounted, etc.****1. Status of Risk Management Loans**

Criteria for not recording accrued interest (self-assessment standard)

[Non-consolidated]

(Millions of yen)

Risk management loans	September 30, 2024	March 31,2025	September 30, 2025	Change from March 31,2025	Change from September 30, 2024
Distressed receivables	8,509	9,490	8,507	(983)	(2)
Doubtful claims	33,748	39,657	39,243	(414)	5,495
Loans past due three months or more other than the above receivables and claims	940	1,023	675	(348)	(265)
Restructured loans	6,244	7,970	6,223	(1,747)	(21)
Total risk management loans	49,442	58,142	54,650	(3,492)	5,208
Normal claims	1,887,015	1,953,201	1,992,157	38,956	105,142
Total claims outstanding	1,936,457	2,011,344	2,046,807	35,463	110,350

(%)

Ratio of risk management loans in total claims outstanding	September 30, 2024	March 31,2025	September 30, 2025	Change from March 31,2025	Change from September 30, 2024
Distressed receivables	0.43	0.47	0.41	(0.06)	(0.02)
Doubtful claims	1.74	1.97	1.91	(0.06)	0.17
Loans past due three months or more other than the above receivables and claims	0.04	0.05	0.03	(0.02)	(0.01)
Restructured loans	0.32	0.39	0.30	(0.09)	(0.02)
Total	2.55	2.89	2.67	(0.22)	0.12

[Consolidated]

(Millions of yen)

Risk management loans	September 30, 2024	March 31,2025	September 30, 2025	Change from March 31,2025	Change from September 30, 2024
Distressed receivables	11,404	11,870	11,173	(697)	(231)
Doubtful claims	33,773	39,678	39,275	(403)	5,502
Loans past due three months or more other than the above receivables and claims	1,011	1,077	748	(329)	(263)
Restructured loans	6,621	8,350	6,580	(1,770)	(41)
Total risk management loans	52,812	60,977	57,777	(3,200)	4,965
Normal claims	1,880,361	1,946,095	1,980,220	34,125	99,859
Total claims outstanding	1,933,173	2,007,072	2,037,998	30,926	104,825

(%)

Ratio of risk management loans in total claims outstanding	September 30, 2024	March 31,2025	September 30, 2025	Change from March 31,2025	Change from September 30, 2024
Distressed receivables	0.58	0.59	0.54	(0.05)	(0.04)
Doubtful claims	1.74	1.97	1.92	(0.05)	0.18
Loans past due three months or more other than the above receivables and claims	0.05	0.05	0.03	(0.02)	(0.02)
Restructured loans	0.34	0.41	0.32	(0.09)	(0.02)
Total	2.73	3.03	2.83	(0.20)	0.10

(Note) With Cabinet Office Order Partially Amending Ordinance for Enforcement of the Banking Act (Cabinet Office Order No. 3 of January 24, 2020) enforced from March 31, 2022, the category, etc. of risk management loans under the Banking Act is stated in consistent with the category, etc. of receivables disclosed based on the Act on Emergency Measures for the Revitalization of the Financial Functions.

Presentation on Financial Results for the Six Months Ended September 30,2025

2. Status of Allowance for Loan Losses, etc.

[Non-consolidated]

(Millions of yen)

	September 30, 2024	March 31,2025	September 30, 2025	Change from March 31,2025	Change from September 30, 2024
Allowance for loan losses	4,638	6,009	5,551	(458)	913
General allowance for loan losses	1,700	2,400	2,255	(145)	555
Specific allowance for loan losses	2,938	3,609	3,296	(313)	358

[Consolidated]

(Millions of yen)

	September 30, 2024	March 31,2025	September 30, 2025	Change from March 31,2025	Change from September 30, 2024
Allowance for loan losses	8,046	8,873	8,512	(361)	466
General allowance for loan losses	2,665	3,310	3,139	(171)	474
Specific allowance for loan losses	5,381	5,563	5,372	(191)	(9)

3. Allowance Ratio for Risk Management Loans (Excluding Normal Claims)

[Non-consolidated]

(%)

	September 30, 2024	March 31,2025	September 30, 2025	Change from March 31,2025	Change from September 30, 2024
Before partial direct write-offs	10.58	9.99	9.58	(0.41)	(1.00)
After partial direct write-offs	6.54	6.89	6.53	(0.36)	(0.01)

(Note) Coverage ratio including amounts recoverable by guarantees, etc. as of September 30, 2025	Before partial direct write-offs	84.82
	After partial direct write-offs	84.31

[Consolidated]

(%)

	September 30, 2024	March 31,2025	September 30, 2025	Change from March 31,2025	Change from September 30, 2024
Before partial direct write-offs	14.09	12.38	12.31	(0.07)	(1.78)
After partial direct write-offs	10.45	9.51	9.51	(0.00)	(0.94)

(Note) Coverage ratio including amounts recoverable by guarantees, etc. as of September 30, 2025	Before partial direct write-offs	84.32
	After partial direct write-offs	83.82

Presentation on Financial Results for the Six Months Ended September 30,2025

4. Receivables Disclosed Based on the Financial Revitalization Act

[Non-consolidated]

	September 30, 2024	March 31,2025	September 30, 2025	(Millions of yen, %)	
				Change from March 31,2025	Change from September 30, 2024
Distressd receivables	8,509	9,490	8,507	(983)	(2)
Doubtful claims	33,748	39,657	39,243	(414)	5,495
Substandard claims	7,184	8,994	6,899	(2,095)	(285)
Total (A)	49,442	58,142	54,650	(3,492)	5,208
Normal claims	1,887,015	1,953,201	1,992,157	38,956	105,142
Total claims outstanding (B)	1,936,457	2,011,344	2,046,807	35,463	110,350
Ratio of receivables disclosed in total claims outstanding (A)/(B)	2.55	2.89	2.67	(0.22)	0.12
Partial direct write-offs	2,234	1,997	1,843	(154)	(391)

<Reference>

[Consolidated]

	September 30, 2024	March 31,2025	September 30, 2025	(Millions of yen, %)	
				Change from March 31,2025	Change from September 30, 2024
Distressd receivables	11,404	11,870	11,173	(697)	(231)
Doubtful claims	33,773	39,678	39,275	(403)	5,502
Substandard claims	7,633	9,428	7,329	(2,099)	(304)
Total (A)	52,812	60,977	57,777	(3,200)	4,965
Normal claims	1,880,361	1,946,095	1,980,220	34,125	99,859
Total claims outstanding (B)	1,933,173	2,007,072	2,037,998	30,926	104,825
Ratio of receivables disclosed in total claims outstanding (A)/(B)	2.73	3.03	2.83	(0.20)	0.10
Partial direct write-offs	2,234	1,997	1,843	(154)	(391)

5. Status of Coverage of Receivables Disclosed Based on the Financial Revitalization Act

[Non-consolidated]

	September 30, 2024	March 31,2025	September 30, 2025	(Millions of yen)	
				Change from March 31,2025	Change from September 30, 2024
Coverage (C)	41,888	48,604	46,078	(2,526)	4,190
Allowance for loan losses	3,234	4,011	3,569	(442)	335
Collateral or guarantees	38,653	44,592	42,508	(2,084)	3,855
				(%)	
Coverage ratio (C)/(A)	84.72	83.59	84.31	0.72	(0.41)

<Reference>

[Consolidated]

	September 30, 2024	March 31,2025	September 30, 2025	(Millions of yen)	
				Change from March 31,2025	Change from September 30, 2024
Coverage (C)	44,641	50,727	48,428	(2,299)	3,787
Allowance for loan losses	5,523	5,802	5,496	(306)	(27)
Collateral or guarantees	39,117	44,925	42,932	(1,993)	3,815
				(%)	
Coverage ratio (C)/(A)	84.52	83.19	83.82	0.63	(0.70)

Presentation on Financial Results for the Six Months Ended September 30,2025**6. Status of Receivables Disclosed 1****a) Self-assessment results by borrower category**

[Non-consolidated]

(Millions of yen)

	September 30, 2024	March 31,2025	September 30, 2025	Change from March 31,2025	Change from September 30, 2024
1 Bankrupt borrowers	486	527	573	46	87
2 Effectively bankrupt borrowers	8,022	8,963	7,934	(1,029)	(88)
3 Potentially bankrupt borrowers	33,748	39,657	39,243	(414)	5,495
Subtotal (1-3)	42,257	49,148	47,751	(1,397)	5,494
4 Borrowers requiring caution	225,172	213,663	208,235	(5,428)	(16,937)
5 Substandard claims	7,184	8,994	6,899	(2,095)	(285)
Total (1-4)	267,429	262,811	255,986	(6,825)	(11,443)
Receivables disclosed based on the Financial Revitalization Act (1 + 2 + 3 + 5)	49,442	58,142	54,650	(3,492)	5,208
6 Normal Borrowers	1,669,027	1,748,532	1,790,821	42,289	121,794
Total claims (1 + 2 + 3 + 4 + 6)	1,936,457	2,011,344	2,046,807	35,463	110,350

(Note) Total claims: loans and bills discounted, forex trading, accrued interest, customers' liabilities for acceptances and guarantees, and suspense payments

b) Self-assessment results by classification

[Non-consolidated]

(Millions of yen)

	September 30, 2024		March 31,2025		September 30, 2025	
	Amount	Proportion against total claims outstanding	Amount	Proportion against total claims outstanding	Amount	Proportion against total claims outstanding
Total claims outstanding	1,936,457	100.00%	2,011,344	100.00%	2,046,807	100.00%
Classification I	1,714,171	88.52%	1,791,978	89.09%	1,830,324	89.42%
Total classified amount	222,285	11.48%	219,365	10.91%	216,483	10.58%
Classification II	218,488	11.28%	214,513	10.67%	211,858	10.35%
Classification III	3,796	0.20%	4,851	0.24%	4,624	0.23%
Classification IV	-	-	-	-	-	-

• Disclosure criteria under the Financial Revitalization Act (FRA)

Category of borrowers under self-assessment		Claims category under FRA	Policy on write-offs and allowance
Claims to bankrupt borrowers		Distressed receivables	Provision of allowance or write-offs for loan losses in an amount equal to the entire portion not covered by collateral or guarantee
Claims to effectively bankrupt borrowers			
Claims to potentially bankrupt borrowers		Doubtful claims	Provision of allowance for loan losses in an amount of estimated losses calculated by estimating anticipated losses by individual borrowers based on the historical default rate
Claims to borrowers requiring caution	Claims to substandard borrowers	Substandard claims	Provision of allowance for loan losses in an amount of estimated losses* for the next three years based on the forecast for future economic conditions and other factors
	(Claims to other borrowers requiring caution)	Normal claims	Provision of allowance for loan losses in an amount of estimated losses* for the next one year based on the forecast for future economic conditions and other factors
Claims to normal borrowers			

*Amounts of estimated losses are calculated by using the estimated loss rate, which is derived based on macroeconomic indicators and outlook for changes in economic conditions, with revisions as necessary.

Presentation on Financial Results for the Six Months Ended September 30,2025**7. Status of Receivables Disclosed 2 (Charts) [Non-consolidated]**

(Billions of yen, %)

Self-assessment results and classification					
Category of borrowers		Classified amount			
		Classification I	Classification II	Classification III	Classification IV
Bankrupt borrowers0.5		1.4	7.0	-	-
Effectively bankrupt borrowers7.9				[0.1]	[1.9]
Potentially bankrupt borrowers39.2		9.9	24.6	4.6 [7.4]	
Borrowers requiring caution208.2	Substandard borrowers9.8	0.3	9.4 [3.8]		
	Other borrowers requiring caution198.4				
	Normal borrowers1,790.8		1,790.8		
Total2,046.8		1,830.3	211.8	4.6	-

Receivables disclosed based on the criteria of the Financial Revitalization Act	
Allowance	Allowance ratio
0.4	100
2.7	37.53
0.4	7.72
1.3	0.67
0.4	0.02
5.4	

Category of disclosed claims	Claims outstanding	Coverage ratio	
Distressed receivables	8.5	100.0	90.31
Doubtful claims	39.2	88.21	
Substandard claims	6.8	42.79	
Total Receivables Disclosed	54.6	84.31	
Normal claims	1,992.1		
Total	2,046.8		

(Note) The above allowance ratios are stated in accordance with the ratio determined by each category of borrowers as described below.

Normal borrowers and other borrowers requiring caution: the ratio for the allowance for possible losses to each category's claim

Substandard borrowers and borrowers below that category: the ratio for the allowance for possible losses to each category's unsecured claims

Figures in brackets represent the classified amounts before write-offs and allowance.

Presentation on Financial Results for the Six Months Ended September 30,2025

8. Status of Loans and Bills Discounted by Industry, etc.

(1) Loans Made by Industry (Non-consolidated)

(Millions of yen)

	September 30, 2024	March 31,2025	September 30, 2025	Change from March 31,2025	Change from September 30, 2024
Domestic branches (excluding the special international financial transactions account)	1,926,795	2,001,975	2,037,662	35,687	110,867
1 Manufacturing	25,420	31,357	31,128	(229)	5,708
2 Agriculture and forestry	3,960	4,071	4,014	(57)	54
3 Fisheries	375	469	511	42	136
4 Mining and quarrying of stone and grave	1,191	1,245	1,107	(138)	(84)
5 Construction	70,607	73,092	69,385	(3,707)	(1,222)
6 Electricity, gas, heat supply and water	15,794	16,358	40,876	24,518	25,082
7 Information and communications	7,569	7,709	8,251	542	682
8 Transport and postal services	28,258	40,802	44,283	3,481	16,025
9 Wholesale and retail trade	78,436	76,920	74,253	(2,667)	(4,183)
10 Finance and insurance	82,545	106,959	98,172	(8,787)	15,627
11 Real estate and goods rental and leasing	591,653	598,354	613,303	14,949	21,650
12 Medical, health care and welfare	64,695	73,836	75,968	2,132	11,273
13 Miscellaneous services	119,316	122,298	121,201	(1,097)	1,885
14 Local governments	127,961	125,998	123,162	(2,836)	(4,799)
15 Others	709,005	722,496	732,036	9,540	23,031

(2) Risk Management Loans (Excluding Normal Claims) by Industry (Non-consolidated)

(Millions of yen)

	September 30, 2024	March 31,2025	September 30, 2025	Change from March 31,2025	Change from September 30, 2024
Domestic branches (excluding the special international financial transactions account)	49,434	58,132	54,634	(3,498)	5,200
1 Manufacturing	1,664	1,516	1,472	(44)	(192)
2 Agriculture and forestry	570	582	554	(28)	(16)
3 Fisheries	38	38	36	(2)	(2)
4 Mining and quarrying of stone and grave	141	135	53	(82)	(88)
5 Construction	5,172	4,274	4,278	4	(894)
6 Electricity, gas, heat supply and water	7	6	4	(2)	(3)
7 Information and communications	274	254	239	(15)	(35)
8 Transport and postal services	689	978	681	(297)	(8)
9 Wholesale and retail trade	2,762	2,907	2,783	(124)	21
10 Finance and insurance	-	-	-	-	-
11 Real estate and goods rental and leasing	12,627	15,957	14,948	(1,009)	2,321
12 Medical, health care and welfare	1,201	5,176	5,170	(6)	3969
13 Miscellaneous services	17,433	18,658	17,236	(1422)	(197)
14 Local governments	-	-	-	-	-
15 Others	6,848	7,646	7,174	(472)	326

* Only loans are included to compare with loans made by industry (non-consolidated).

Presentation on Financial Results for the Six Months Ended September 30,2025**(3) Balance of Consumer Loans (Non-consolidated)**

(Millions of yen)

	September 30, 2024	March 31,2025	September 30, 2025	Change from March 31,2025	Change from September 30, 2024
Balance of consumer loans	677,129	685,907	694,309	8,402	17,180
Mortgage loans	582,189	588,987	598,646	9,659	16,457
Other loans	94,940	96,920	95,663	(1,257)	723

(4) Balance of Loans to SMEs, etc. (Non-consolidated)

(Millions of yen)

	September 30, 2024	March 31,2025	September 30, 2025	Change from March 31,2025	Change from September 30, 2024
Balance of loans to SMEs, etc. (A)	1,696,129	1,747,233	1,765,107	17,874	68,978
Balance of total loans (B)	1,926,795	2,001,975	2,037,662	35,687	110,867
Ratio (%) (A)/(B)	88.02	87.27	86.62	(0.65)	(1.40)

9. Balance of Deposits and Loans and Bills Discounted (Non-consolidated)

(Millions of yen)

	September 30, 2024	March 31,2025	September 30, 2025	Change from March 31,2025	Change from September 30, 2024
Deposits (balance at period end)	2,845,835	2,795,815	2,895,141	99,326	49,306
Deposits (average balance)	2,830,728	2,827,364	2,884,267	56,903	53,539
Loans and bills discounted (balance at period end)	1,926,795	2,001,975	2,037,662	35,687	110,867
Loans and bills discounted (average balance)	1,891,833	1,919,083	2,008,274	89,191	116,441

(Note) Deposits include negotiable certificates of deposit.

10. Average Balances of Individual and Corporate Deposits (Non-consolidated)

(Millions of yen)

	September 30, 2024	March 31,2025	September 30, 2025	Change from March 31,2025	Change from September 30, 2024
Individual deposits	1,744,774	1,753,758	1,763,885	10,127	19,111
Liquid deposits	1,282,471	1,293,772	1,308,977	15,205	26,506
Time deposits	462,302	459,986	454,908	(5,078)	(7,394)
Corporate deposits	859,406	862,439	882,391	19,952	22,985
Liquid deposits	712,574	711,500	718,376	6,876	5,802
Time deposits	146,831	150,938	164,015	13,077	17,184

(Note) Time deposits include negotiable certificates of deposit.

Presentation on Financial Results for the Six Months Ended September 30,2025

<Reference Material> Financial Results Forecast for FY2025, etc.

(Non-consolidated)

(Millions of yen)

		FY2024 Full year results	FY2025 First half results	FY2025 Full year forecast
1	Ordinary profit	6,965	6,566	10,500
2	Profit	4,975	4,769	7,500
3	Net business profit	6,092	5,230	10,200
4	Net business profit (in real *1 terms)	6,613	5,230	10,200
5	Net core business profit *2	7,189	5,288	10,100
6	Disposal of non-performing loans	1,138	147	1,200
7	Net credit costs	1,463	(414)	1,000

(Consolidated)

(Millions of yen)

8	Disposal of non-performing loans	1,869	152	1,600
9	Net credit costs	1,633	(326)	1,400

*1 Net business profit (in real terms) refers to net business profit excluding provision for general allowance for loan losses.

*2 Net core business profit refers to net business profit excluding provision for general allowance for loan losses and profit/loss in government and other bonds (balance of 5 bond accounts).