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November 10, 2025

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



Company name: The Kiyo Bank, Ltd.

Listing: Tokyo Stock Exchange

Securities code: 8370

URL: <https://www.kiyobank.co.jp/>

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President

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Scheduled date to file semi-annual securities report: November 21, 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: Yes

(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	52,926	15.5	14,669	40.7	8,933	17.6
September 30, 2024	45,804	13.6	10,428	9.0	7,598	16.3

Note: Comprehensive income For the six months ended September 30, 2025: ¥ 15,518 million [158.2%]
For the six months ended September 30, 2024: ¥ 6,010 million [-%]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Six months ended September 30, 2025	139.43	139.34
September 30, 2024	116.56	116.47

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
	Millions of yen	Millions of yen	%
As of September 30, 2025	6,038,284	247,580	4.1
March 31, 2025	5,926,341	236,178	4.0

Reference: Equity

As of September 30, 2025: ¥ 246,529 million

As of March 31, 2025: ¥ 235,123 million

(Note)"Equity-to-asset ratio" represents ("Net assets"- "Share acquisition rights"- "Non-controlling interests") / "Total assets" at the end of each period. The ratio above is not the one based on the regulation of Capital Adequacy 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	-	45.00	-	65.00	110.00
Fiscal year ending March 31, 2026	-	58.00			
Fiscal year ending March 31, 2026 (Forecast)			-	58.00	116.00

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 income		Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Full year	106,600	8.0	29,200	25.3	18,500	5.0	288.72

Note: Revisions to the financial result forecasts 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	67,300,000 shares
As of March 31, 2025	67,300,000 shares

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

As of September 30, 2025	3,218,725 shares
As of March 31, 2025	3,235,696 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2025	64,071,118 shares
Six months ended September 30, 2024	65,187,496 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	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2025	47,323	16.7	14,008	45.4	8,438	19.1
September 30, 2024	40,568	15.1	9,635	11.3	7,083	18.6

	Basic earnings per share
Six months ended	Yen
September 30, 2025	131.70
September 30, 2024	108.66

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2025	6,028,289	226,759	3.8
March 31, 2025	5,915,952	215,351	3.6

Reference: Equity

As of September 30, 2025: ¥ 226,697 million

As of March 31, 2025: ¥ 215,282 million

(Note)"Equity-to-asset ratio" represents ("Net assets"-"Share acquisition rights") / "Total assets" at the end of each period. The ratio above is not the one based on the regulation of Capital Adequacy 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 income		Ordinary profit		Profit		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Full year	93,000	7.2	26,300	25.8	16,800	6.0	262.19

* 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 Kiyo Bank, Ltd. falls under the category of "Specified Business Corporation" under Article 18-2 of the Cabinet Office Ordinance Concerning Disclosure of Public Companies; accordingly, it has prepared its Type2 interim consolidated financial statements and Type2 interim non-consolidated financial statements for the six months ended September 30, 2025.

Forward-looking statements, such as earnings forecasts, made in this document are based on information currently available to the Bank and certain assumptions that the Bank considers reasonable. Actual results may differ materially from these forecasts due to various factors.

Semi-annual Consolidated Financial Statements

Semi-annual Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Assets		
Cash and due from banks	807,017	887,394
Monetary claims bought	0	0
Trading securities	-	17
Money held in trust	8,497	8,714
Securities	832,041	784,761
Loans and bills discounted	4,146,094	4,238,565
Foreign exchanges	4,367	3,337
Other assets	61,926	51,302
Tangible fixed assets	36,016	36,113
Intangible fixed assets	4,155	3,928
Retirement benefit asset	29,501	29,734
Deferred tax assets	8,302	7,323
Customers' liabilities for acceptances and guarantees	8,643	8,152
Allowance for loan losses	(20,222)	(21,062)
Total assets	5,926,341	6,038,284
Liabilities		
Deposits	4,666,508	4,732,928
Negotiable certificates of deposit	71,099	166,418
Securities sold under repurchase agreements	4,278	4,611
Cash collateral received for securities lent	119,763	112,130
Borrowed money	762,999	702,087
Foreign exchanges	931	649
Other liabilities	55,135	61,492
Retirement benefit liability	23	23
Provision for reimbursement of deposits	112	65
Provision for contingent loss	407	423
Provision for loss of head office rebuilding	-	1,483
Deferred tax liabilities	260	236
Acceptances and guarantees	8,643	8,152
Total liabilities	5,690,163	5,790,703
Net assets		
Share capital	80,096	80,096
Capital surplus	2,499	2,509
Retained earnings	175,994	180,763
Treasury shares	(5,327)	(5,300)
Total shareholders' equity	253,262	258,069
Valuation difference on available-for-sale securities	(23,038)	(15,888)
Deferred gains or losses on hedges	10	(52)
Remeasurements of defined benefit plans	4,888	4,400
Total accumulated other comprehensive income	(18,139)	(11,540)
Share acquisition rights	69	62
Non-controlling interests	985	988
Total net assets	236,178	247,580
Total liabilities and net assets	5,926,341	6,038,284

Semi-annual Consolidated Statements of Income and Comprehensive Income

Semi-annual Consolidated Statements of Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Ordinary income	45,804	52,926
Interest income	27,199	34,859
Interest on loans and discounts	20,031	26,284
Interest and dividends on securities	5,994	6,474
Fees and commissions	9,367	9,368
Other ordinary income	6,299	5,231
Other income	2,937	3,467
Ordinary expenses	35,375	38,256
Interest expenses	3,407	7,010
Interest on deposits	655	4,204
Fees and commissions payments	2,821	2,939
Other ordinary expenses	8,194	5,568
General and administrative expenses	17,475	17,971
Other expenses	3,475	4,767
Ordinary profit	10,428	14,669
Extraordinary income	-	4
Gain on disposal of non-current assets	-	4
Extraordinary losses	79	1,860
Loss on disposal of non-current assets	26	60
Impairment losses	52	316
Provision for loss of head office rebuilding	-	1,483
Profit before income taxes	10,349	12,813
Income taxes - current	2,746	5,388
Income taxes - deferred	10	(1,512)
Total income taxes	2,756	3,875
Profit	7,592	8,938
Profit (loss) attributable to non-controlling interests	(5)	4
Profit attributable to owners of parent	7,598	8,933

Semi-annual Consolidated Statements of Comprehensive Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Profit	7,592	8,938
Other comprehensive income	(1,582)	6,580
Valuation difference on available-for-sale securities	(990)	7,131
Deferred gains or losses on hedges	(189)	(62)
Remeasurements of defined benefit plans, net of tax	(402)	(488)
Comprehensive income	6,010	15,518
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	6,017	15,532
Comprehensive income attributable to non-controlling interests	(7)	(13)

Semi-annual Consolidated Statements of Changes in Equity

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	80,096	2,495	162,918	(2,630)	242,879
Changes during period					
Dividends of surplus			(1,642)		(1,642)
Profit attributable to owners of parent			7,598		7,598
Purchase of treasury shares				(2,359)	(2,359)
Disposal of treasury shares		4		219	224
Net changes in items other than shareholders' equity					
Total changes during period	-	4	5,955	(2,139)	3,819
Balance at end of period	80,096	2,499	168,873	(4,770)	246,699

	Accumulated other comprehensive income				Share acquisition rights	Non-controlling interests	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	(13,406)	306	7,290	(5,808)	78	964	238,113
Changes during period							
Dividends of surplus							(1,642)
Profit attributable to owners of parent							7,598
Purchase of treasury shares							(2,359)
Disposal of treasury shares							224
Net changes in items other than shareholders' equity	(988)	(189)	(402)	(1,580)	(8)	(8)	(1,597)
Total changes during period	(988)	(189)	(402)	(1,580)	(8)	(8)	2,222
Balance at end of period	(14,395)	117	6,888	(7,389)	69	955	240,335

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	80,096	2,499	175,994	(5,327)	253,262
Changes during period					
Dividends of surplus			(4,164)		(4,164)
Profit attributable to owners of parent			8,933		8,933
Purchase of treasury shares				(1)	(1)
Disposal of treasury shares		10		29	39
Net changes in items other than shareholders' equity					
Total changes during period	-	10	4,769	27	4,806
Balance at end of period	80,096	2,509	180,763	(5,300)	258,069

	Accumulated other comprehensive income				Share acquisition rights	Non-controlling interests	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	(23,038)	10	4,888	(18,139)	69	985	236,178
Changes during period							
Dividends of surplus							(4,164)
Profit attributable to owners of parent							8,933
Purchase of treasury shares							(1)
Disposal of treasury shares							39
Net changes in items other than shareholders' equity	7,150	(62)	(488)	6,599	(7)	2	6,594
Total changes during period	7,150	(62)	(488)	6,599	(7)	2	11,401
Balance at end of period	(15,888)	(52)	4,400	(11,540)	62	988	247,580

Semi-annual Non-consolidated Financial Statements

Semi-annual Non-consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Assets		
Cash and due from banks	806,417	886,868
Monetary claims bought	0	0
Trading securities	-	17
Money held in trust	8,497	8,714
Securities	837,225	790,003
Loans and bills discounted	4,169,064	4,262,429
Foreign exchanges	4,367	3,337
Other assets	27,882	16,578
Other	27,882	16,578
Tangible fixed assets	35,706	35,377
Intangible fixed assets	3,861	3,631
Prepaid pension costs	22,403	23,338
Deferred tax assets	10,094	8,783
Customers' liabilities for acceptances and guarantees	8,643	8,152
Allowance for loan losses	(18,212)	(18,944)
Total assets	5,915,952	6,028,289
Liabilities		
Deposits	4,678,207	4,744,506
Negotiable certificates of deposit	81,099	176,418
Securities sold under repurchase agreements	4,278	4,611
Cash collateral received for securities lent	119,763	112,130
Borrowed money	762,999	702,087
Foreign exchanges	931	649
Other liabilities	44,154	50,998
Income taxes payable	1,336	5,330
Lease liabilities	1,461	1,353
Asset retirement obligations	853	856
Other	40,503	43,458
Provision for reimbursement of deposits	112	65
Provision for contingent loss	407	423
Provision for loss of head office rebuilding	-	1,483
Deferred tax liabilities for land revaluation	3	3
Acceptances and guarantees	8,643	8,152
Total liabilities	5,700,600	5,801,529

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Net assets		
Share capital	80,096	80,096
Capital surplus	264	274
Legal capital surplus	259	259
Other capital surplus	4	15
Retained earnings	163,601	167,875
Legal retained earnings	9,805	10,638
Other retained earnings	153,796	157,237
Retained earnings brought forward	153,796	157,237
Treasury shares	(5,320)	(5,292)
Total shareholders' equity	238,642	242,954
Valuation difference on available-for-sale securities	(23,378)	(16,212)
Deferred gains or losses on hedges	10	(52)
Revaluation reserve for land	7	7
Total valuation and translation adjustments	(23,360)	(16,257)
Share acquisition rights	69	62
Total net assets	215,351	226,759
Total liabilities and net assets	5,915,952	6,028,289

Semi-annual Non-consolidated Statements of Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Ordinary income	40,568	47,323
Interest income	27,194	34,917
Interest on loans and discounts	20,024	26,343
Interest and dividends on securities	5,997	6,475
Fees and commissions	8,242	8,226
Other ordinary income	2,421	909
Other income	2,709	3,269
Ordinary expenses	30,932	33,315
Interest expenses	3,407	7,028
Interest on deposits	655	4,213
Fees and commissions payments	3,272	3,393
Other ordinary expenses	4,808	1,945
General and administrative expenses	16,315	16,739
Other expenses	3,129	4,208
Ordinary profit	9,635	14,008
Extraordinary income	-	4
Extraordinary losses	74	1,860
Provision for loss of head office rebuilding	-	1,483
Profit before income taxes	9,560	12,153
Income taxes - current	2,502	5,103
Income taxes - deferred	(24)	(1,388)
Total income taxes	2,477	3,715
Profit	7,083	8,438

Semi-annual Non-consolidated Statements of Changes in Equity

For the six months ended September 30, 2024

(Millions of yen)

	Shareholders' equity						
	Share capital	Capital surplus			Retained earnings		
		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	80,096	259	0	259	8,897	143,396	152,293
Changes during period							
Dividends of surplus					328	(1,971)	(1,642)
Profit						7,083	7,083
Purchase of treasury shares							
Disposal of treasury shares			4	4			
Net changes in items other than shareholders' equity							
Total changes during period	-	-	4	4	328	5,112	5,440
Balance at end of period	80,096	259	4	264	9,225	148,508	157,734

	Shareholders' equity		Valuation and translation adjustments				Share acquisition rights	Total net assets
	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
Balance at beginning of period	(2,622)	230,027	(13,730)	306	7	(13,416)	78	216,688
Changes during period								
Dividends of surplus		(1,642)						(1,642)
Profit		7,083						7,083
Purchase of treasury shares	(2,359)	(2,359)						(2,359)
Disposal of treasury shares	219	224						224
Net changes in items other than shareholders' equity			(931)	(189)	-	(1,121)	(8)	(1,129)
Total changes during period	(2,139)	3,305	(931)	(189)	-	(1,121)	(8)	2,175
Balance at end of period	(4,762)	233,332	(14,662)	117	7	(14,537)	69	218,864

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity						
	Share capital	Capital surplus			Retained earnings		
		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	80,096	259	4	264	9,805	153,796	163,601
Changes during period							
Dividends of surplus					832	(4,997)	(4,164)
Profit						8,438	8,438
Purchase of treasury shares							
Disposal of treasury shares			10	10			
Net changes in items other than shareholders' equity							
Total changes during period	-	-	10	10	832	3,441	4,273
Balance at end of period	80,096	259	15	274	10,638	157,237	167,875

	Shareholders' equity		Valuation and translation adjustments				Share acquisition rights	Total net assets
	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
Balance at beginning of period	(5,320)	238,642	(23,378)	10	7	(23,360)	69	215,351
Changes during period								
Dividends of surplus		(4,164)						(4,164)
Profit		8,438						8,438
Purchase of treasury shares	(1)	(1)						(1)
Disposal of treasury shares	29	39						39
Net changes in items other than shareholders' equity			7,165	(62)	-	7,103	(7)	7,095
Total changes during period	27	4,311	7,165	(62)	-	7,103	(7)	11,407
Balance at end of period	(5,292)	242,954	(16,212)	(52)	7	(16,257)	62	226,759

Supplementary Material on Financial Results
For the Six Months Ended September 30, 2025 (Semi-annual)

The Kiyo Bank, Ltd.

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(Notes) Forward-looking statements such as earnings forecasts are based on information currently available to the Bank and certain assumptions that the Bank considers reasonable. Actual results may differ materially from these forecasts due to various factors.

1. Overview of Financial Results for the Six Months Ended September 30, 2025 (Semi-annual)

(1) Profit and Loss

【Consolidated】

(Millions of yen)

	For the six months ended September 30, 2025		For the six months ended September 30, 2024
	(a)	(a-b)	(b)
1 Ordinary income	52,926	7,122	45,804
2 Consolidated gross profit	33,947	5,504	28,443
3 Net interest income	27,855	4,063	23,792
4 Net fees and commissions	6,429	(116)	6,545
5 Net other ordinary income	(337)	1,557	(1,894)
6 Gains (losses) related to bonds (Government bonds, etc.)	(1,004)	2,195	(3,199)
7 General and administrative expenses(-)	17,971	496	17,475
8 Provision of general allowance for loan losses① (-)	101	(54)	155
9 Disposal of non-performing loans② (-)	3,690	1,145	2,545
10 [Credit costs ① + ② (-)]	[3,791]	[1,091]	[2,700]
11 Write-off of loans and bills discounted (-)	2,083	1,652	431
12 Provision of specific allowance for loan losses (-)	1,336	(589)	1,925
13 Other Disposals of non-performing loans (-)	271	83	188
14 Recoveries of written-off claims	572	71	501
15 Gains (losses) related to stocks, etc.	1,128	(90)	1,218
16 Other	783	342	441
17 Ordinary profit	14,669	4,241	10,428
18 Extraordinary income (losses)	(1,855)	(1,776)	(79)
19 Impairment losses (-)	316	264	52
20 Provision for loss of head office rebuilding (-)	1,483	1,483	—
21 Profit before income taxes	12,813	2,464	10,349
22 Total income taxes (-)	3,875	1,119	2,756
23 Income taxes-current (-)	5,388	2,642	2,746
24 Income taxes-deferred (-)	(1,512)	(1,522)	10
25 Profit	8,938	1,346	7,592
26 Profit (loss) attributable to non-controlling interests (-)	4	9	(5)
27 Profit attributable to owners of parent	8,933	1,335	7,598
28 Total credit costs (-)	3,219	1,020	2,199

(Notes) 1. Consolidated gross profits

= (Interest income - Interest expenses) + (Fees and commissions - Fees and commissions payments)
+ (Other ordinary income - Other ordinary expenses)

2. The total credit costs are calculated by adding credit-related gains and losses such as recoveries of written-off claims to credit costs.

3. Items marked with (-) are loss items.

(Number of consolidated companies)

	As of September 30, 2025		As of September 30, 2024
	(a)	(a-b)	(b)
1 Number of consolidated subsidiaries	8	—	8
2 Number of affiliated companies applicable to the equity method	—	—	—

【Non-consolidated】

(Millions of yen)

	For the six months ended September 30, 2025		For the six months ended September 30, 2024
	(a)	(a-b)	(b)
1 Ordinary income	47,323	6,755	40,568
2 Gross business profit	31,693	5,322	26,371
3 (excluding gains (losses) related to bonds (Government bonds, etc.))	32,697	3,126	29,571
4 Net interest income	27,896	4,108	23,788
5 Interest on loans and discounts	26,343	6,319	20,024
6 Interest and dividends on securities	6,475	478	5,997
7 Gains (losses) from cancellation of investment trusts	583	(281)	864
8 Interest on deposits, etc. (-)	4,398	3,732	666
9 Net fees and commissions	4,833	(136)	4,969
10 Net other ordinary income	(1,036)	1,350	(2,386)
11 Domestic gross business profit	30,586	5,898	24,688
12 (excluding gains (losses) related to bonds (Government bonds, etc.))	31,631	3,367	28,264
13 Net interest income	26,800	3,511	23,289
14 Net fees and commissions	4,829	(139)	4,968
15 Net other ordinary income	(1,043)	2,527	(3,570)
16 (Gains (losses) related to bonds (Government bonds, etc.))	(1,044)	2,532	(3,576)
17 International gross business profit	1,106	(577)	1,683
18 (excluding gains (losses) related to bonds (Government bonds, etc.))	1,066	(240)	1,306
19 Net interest income	1,095	597	498
20 Net fees and commissions	3	2	1
21 Net other ordinary income	7	(1,176)	1,183
22 (Gains (losses) related to bonds (Government bonds, etc.))	39	(337)	376
23 Expenses (excluding non-recurring expenses) (-)	17,341	555	16,786
24 Personnel expenses (-)	9,409	333	9,076
25 Non-personnel expenses (-)	6,690	96	6,594
26 Taxes (-)	1,241	127	1,114
27 Net business profit (before provision of general allowance for loan losses)	14,351	4,766	9,585
28 Core net business profit	15,356	2,572	12,784
29 Core net business profit (excluding gains (losses) from cancellation of investment trusts)	14,772	2,852	11,920
30 Provision of general allowance for loan losses ① (-)	133	18	115
31 Net business profit	14,218	4,749	9,469
32 Gains (losses) related to bonds (Government bonds, etc.)	(1,004)	2,195	(3,199)
33 Non-recurring gains (losses)	(209)	(375)	166
34 Disposal of non-performing loans② (-)	3,099	858	2,241
35 [Credit costs①+② (-)]	[3,233]	[877]	[2,356]
36 Write-off of loans and bills discounted (-)	1,755	1,500	255
37 Provision of specific allowance for loan losses (-)	1,112	(725)	1,837
38 Loss on sale of loans (-)	37	37	—
39 Other losses on non-performing loans (-)	194	46	148
40 Recoveries of written-off claims	381	151	230
41 Gains (losses) related to stocks, etc.	1,080	(138)	1,218
42 Gain on sale	2,038	499	1,539
43 Loss on sale (-)	191	(115)	306
44 Loss on devaluation (-)	766	752	14
45 Other non-recurring gains (losses)	1,427	469	958
46 Ordinary profit	14,008	4,373	9,635
47 Extraordinary income (losses)	(1,855)	(1,781)	(74)
48 Gains (losses) on disposal of non-current assets	(55)	(33)	(22)
49 Impairment losses(-)	316	264	52
50 Provision for loss of head office rebuilding (-)	1,483	1,483	—
51 Profit before income taxes	12,153	2,593	9,560
52 Total income taxes (-)	3,715	1,238	2,477
53 Income taxes-current (-)	5,103	2,601	2,502
54 Income taxes-deferred (-)	(1,388)	(1,364)	(24)
55 Profit	8,438	1,355	7,083
56 Total credit costs (-)	2,851	725	2,126
57 Profit from customer services	10,934	2,824	8,110

(Notes) 1. Core net business profit is net business profit before provision of general allowance for loan losses and after deduction of gains (losses) related to bonds (Government bonds, etc.) .

2. The total credit costs are calculated by adding credit-related gains and losses such as recoveries of written-off claims to credit costs.

3. Profit from customer services is as follows.

Profit from customer services = Average balance of loans and bills discounted x Difference between average yield on loans and deposits
+ Net fees and commissions - General and administrative expenses

4. Items marked with (-) are loss items.

(2) Net business profit (Non-consolidated)

(Millions of yen)

		For the six months ended September 30, 2025 (a)	(a-b)	For the six months ended September 30, 2024 (b)
1	Core net business profit	15,356	2,572	12,784
2	Per employee (thousands of yen)	6,942	1,078	5,864
3	Core net business profit [excluding gains(losses) from cancellation of investment trusts]	14,772	2,852	11,920
4	Per employee (thousands of yen)	6,678	1,210	5,468
5	Net business profit (before provision of general allowance for loan losses)	14,351	4,766	9,585
6	Per employee (thousands of yen)	6,488	2,092	4,396
7	Net Business Profit	14,218	4,749	9,469
8	Per employee (thousands of yen)	6,427	2,084	4,343

(3) Interest Rate Spread(Non-consolidated)

(All business)		For the six months ended September 30, 2025 (a) (%)	(a-b) (pt)	For the six months ended September 30, 2024 (b) (%)
1	Average yield on interest earning assets (A)	1.29	0.22	1.07
2	Average yield on loans and bills discounted (B)	1.25	0.25	1.00
3	Average yield on securities	1.58	0.24	1.34
4	Average yield on interest bearing liabilities (C)	0.84	0.14	0.70
5	Average yield on deposits and negotiable certificates of deposit (D)	0.17	0.15	0.02
6	Expense ratio	0.70	0.00	0.70
7	Average interest rate spread (A) - (C)	0.45	0.08	0.37
8	Difference between average yield on loans and deposits (B) - (D)	1.08	0.10	0.98

(Domestic business)		For the six months ended September 30, 2025 (a) (%)	(a-b) (pt)	For the six months ended September 30, 2024 (b) (%)
1	Average yield on interest earning assets (A)	1.18	0.23	0.95
2	Average yield on loans and bills discounted (B)	1.24	0.25	0.99
3	Average yield on securities	0.97	0.09	0.88
4	Average yield on interest bearing liabilities (C)	0.76	0.15	0.61
5	Average yield on deposits and negotiable certificates of deposit (D)	0.17	0.15	0.02
6	Expense ratio	0.70	0.01	0.69
7	Average interest rate spread (A) - (C)	0.42	0.08	0.34
8	Difference between average yield on loans and deposits (B) - (D)	1.07	0.10	0.97

(4) Gains (Losses) related to Securities (Non-consolidated)

(Millions of yen)

		For the six months ended September 30, 2025 (a)	(a-b)	For the six months ended September 30, 2024 (b)
1	Gains (losses) related to bonds (Government bonds, etc.)	(1,004)	2,195	(3,199)
2	Gain on sale	203	(281)	484
3	Gain on redemption	—	—	—
4	Loss on sale (-)	1,195	(2,489)	3,684
5	Loss on redemption (-)	—	—	—
6	Loss on devaluation (-)	12	12	—

(Millions of yen)

		For the six months ended September 30, 2025 (a)	(a-b)	For the six months ended September 30, 2024 (b)
1	Gains (losses) related to stocks, etc.	1,080	(138)	1,218
2	Gain on sale	2,038	499	1,539
3	Loss on sale (-)	191	(115)	306
4	Loss on devaluation (-)	766	752	14

(5) Gains (Losses) on Valuation of Securities

①Basis of Securities Valuations

Securities for trading	Market value method (valuation differences are recorded as profits or losses)
Held-to-maturity securities	Amortized cost method
Available-for-sale securities	Market value method (valuation differences are included in net assets, net of income taxes)
Stocks of subsidiaries and affiliates	Cost method

②Gains (Losses) on Valuation

(Millions of yen)

(Consolidated)		As of September 30, 2025				As of March 31, 2025		
		Valuation gains (losses)				Valuation gains (losses)		
		(a)	(a-b)	Valuation gains	Valuation losses	(b)	Valuation gains	Valuation losses
1	Held-to-maturity	(1,011)	(169)	—	1,011	(842)	—	842
2	Available-for-sale securities	(23,888)	9,843	20,711	44,600	(33,731)	14,613	48,345
3	Stocks	13,471	2,612	13,908	437	10,859	12,586	1,726
4	Bonds	(36,395)	(2,151)	37	36,432	(34,244)	51	34,295
5	Others	(964)	9,382	6,766	7,730	(10,346)	1,976	12,323
6	Total	(24,900)	9,674	20,711	45,612	(34,574)	14,613	49,188

(Notes) 1. "Available-for-sale securities" are valued at Market value, thus the above table shows the difference between the figures in the consolidated balance sheets and the acquisition costs.

2. "Valuation difference on available-for-sale securities" in "Net assets" is ¥ (15,888) million as of September 30, 2025, and ¥ (23,038) million as of March 31, 2025.

(Millions of yen)

(Non-consolidated)		As of September 30, 2025				As of March 31, 2025		
		Valuation gains (losses)				Valuation gains (losses)		
		(a)	(a-b)	Valuation gains	Valuation losses	(b)	Valuation gains	Valuation losses
1	Held-to-maturity	(1,011)	(169)	—	1,011	(842)	—	842
2	Available-for-sale securities	(24,525)	9,894	20,068	44,594	(34,419)	13,922	48,342
3	Stocks	12,834	2,663	13,265	430	10,171	11,895	1,723
4	Bonds	(36,395)	(2,151)	37	36,432	(34,244)	51	34,295
5	Others	(964)	9,382	6,766	7,730	(10,346)	1,976	12,323
6	Total	(25,537)	9,725	20,068	45,606	(35,262)	13,922	49,185

(Notes) 1. "Available-for-sale securities" are valued at Market value, thus the above table shows the difference between the figures in the non-consolidated balance sheets and the acquisition costs.

2. "Valuation difference on available-for-sale securities" in "Net assets" is ¥ (16,212) million as of September 30, 2025, and ¥ (23,378) million as of March 31, 2025.

(6) Capital Adequacy Ratio (Domestic Standard)

【Measurement approaches】

Credit risk	Foundation internal rating-based approach
Operational risk	Standardized approach

(Millions of yen)

(Consolidated)		As of September 30, 2025 (a) (Preliminary)	(a-b)	As of March 31, 2025 (b)
1	Capital adequacy ratio (2/8)	11.95%	(0.10pt)	12.05%
2	Capital (3-7)	234,809	4,759	230,050
3	Core capital	258,899	4,758	254,141
4	Allowance	83	(2)	85
5	General allowance for loan losses	83	(2)	85
6	Eligible provisions	—	—	—
7	Deduction	24,090	(1)	24,091
8	Risk weighted assets	1,964,841	56,861	1,907,980
9	Credit risk	1,892,070	54,632	1,837,438
10	Operational risk	72,771	2,229	70,542
11	Required capital (8x4%)	78,593	2,274	76,319

(Millions of yen)

(Non-consolidated)		As of September 30, 2025 (a) (Preliminary)	(a-b)	As of March 31, 2025 (b)
1	Capital adequacy ratio (2/8)	11.12%	(0.12pt)	11.24%
2	Capital (3-7)	217,178	4,114	213,064
3	Core capital	239,317	4,752	234,565
4	Allowance	17	0	17
5	General allowance	17	0	17
6	Eligible provisions	—	—	—
7	Deduction	22,139	638	21,501
8	Risk weighted assets	1,951,836	57,563	1,894,273
9	Credit risk	1,887,850	55,607	1,832,243
10	Operational risk	63,985	1,956	62,029
11	Required capital (8x4%)	78,073	2,303	75,770

(7) ROE

				(%)
(Consolidated)	For the six months ended		For the six months ended	
	September 30, 2025	(a-b)	September 30, 2024	
	(a)		(b)	
1 Profit attributable to owners of parent basis (Notes) 1.	7.39	1.03pt	6.36	

$$\text{(Notes) 1.} = \frac{\text{Profit attributable to owners of parent}}{\frac{[(\text{Net assets at the beginning of the term} - \text{Share acquisition rights} - \text{Non-controlling interests}) + (\text{Net assets at the end of the term} - \text{Share acquisition rights} - \text{Non-controlling interests})] / 2}} \times 100$$

				(%)
(Non-consolidated)	For the six months ended		For the six months ended	
	September 30, 2025	(a-b)	September 30, 2024	
	(a)		(b)	
1 Net business profit basis (Notes) 2.	12.83	4.16pt	8.67	
2 Profit basis (Notes) 3.	7.61	1.13pt	6.48	

$$\text{(Notes) 2.} = \frac{\text{Net business profit}}{\frac{[(\text{Net assets at the beginning of the term} - \text{Share acquisition rights}) + (\text{Net assets at the end of the term} - \text{Share acquisition rights})] / 2}} \times 100$$

$$\text{(Notes) 3.} = \frac{\text{Profit}}{\frac{[(\text{Net assets at the beginning of the term} - \text{Share acquisition rights}) + (\text{Net assets at the end of the term} - \text{Share acquisition rights})] / 2}} \times 100$$

Figures for the semi-annual period are calculated on an annual basis.

2. Status of Loans and Bills Discounted, etc.

(1) Risk-Monitored Loans(Consolidated)

*After partial direct write-off

*Accrued interest : Self-assessment basis

① Status of Risk-Monitored Loans

(Millions of yen)

		As of September 30, 2025			As of March 31, 2025	As of September 30,	
		(a)	(a-b)	(a-c)	(b)	(c)	
1	Risk-Monitored Loans	Bankrupt and substantially bankrupt claims	3,486	660	897	2,826	2,589
2		Doubtful claims	48,626	1,398	(4,882)	47,228	53,508
3		Loans past due 3 months or more	—	—	—	—	—
4		Restructured loans	10,969	413	796	10,556	10,173
5		Total	63,083	2,472	(3,187)	60,611	66,270
6		Normal claims	4,216,883	88,336	223,456	4,128,547	3,993,427
7		Total claims	4,279,966	90,807	220,268	4,189,159	4,059,698

(Note) Decrease due to partial direct write-off

As of September 30, 2025 : Bankrupt and substantially bankrupt claims ¥12,077 million

As of March 31, 2025 : Bankrupt and substantially bankrupt claims ¥11,624 million

As of September 30, 2024 : Bankrupt and substantially bankrupt claims ¥9,751 million

(%)

		As of September 30, 2025 (a)			As of March 31, 2025 (b)	As of September 30, 2024 (c)
			(a-b)	(a-c)		
8	Ratio to total claims	Bankrupt and substantially bankrupt claims	0.08	0.02pt	0.06	0.06
9		Doubtful claims	1.13	0.01pt	1.12	1.31
10		Loans past due 3 months or more	—	—	—	—
11		Restructured loans	0.25	0.00pt	0.25	0.25
12		Total	1.47	0.03pt	1.44	1.63
13		Normal claims	98.52	(0.03pt)	98.55	98.36
14		Total claims	100.00	—	100.00	100.00

② Status of Allowance for Loan Losses

(Millions of yen)

		As of September 30, 2025 (a)	(a-b)	(a-c)	As of March 31, 2025 (b)	As of September 30, 2024 (c)
1	Total allowance	21,062	840	(5,034)	20,222	26,096
2	General allowance for loan losses	7,209	101	(3,600)	7,108	10,809
3	Specific allowance for loan losses	13,853	739	(1,433)	13,114	15,286
4	Allowance for specific overseas countries	—	—	—	—	—

(2) Risk-Monitored Loans (Non-consolidated)

*After partial direct write-off

*Accrued interest : Self-assessment basis

① Status of Risk-Monitored Loans

		As of September 30, 2025 (a)			As of March 31, 2025 (b)	As of September 30, 2024 (c)
			(a-b)	(a-c)		
1	Risk-Monitored Loans	Bankrupt and substantially bankrupt claims	3,847	584	851	2,996
2		Doubtful claims	48,626	1,398	(4,882)	53,508
3		Loans past due 3 months or more	—	—	—	—
4		Restructured loans	10,644	442	866	9,778
5		Total	63,118	2,423	(3,165)	66,283
6		Normal claims	4,240,711	89,278	225,957	4,014,754
7		Total claims	4,303,829	91,701	222,792	4,081,037

(Note) Decrease due to partial direct write-off

As of September 30, 2025 : Bankrupt and substantially bankrupt claims ¥10,839 million

As of March 31, 2025 : Bankrupt and substantially bankrupt claims ¥10,476 million

As of September 30, 2024 : Bankrupt and substantially bankrupt claims ¥8,649 million

		As of September 30, 2025 (a)			As of March 31, 2025 (b)	As of September 30, 2024 (c)
			(a-b)	(a-c)		
8	Ratio to total claims	Bankrupt and substantially bankrupt claims	0.08	0.01pt	0.07	0.07
9		Doubtful claims	1.12	0.00pt	1.12	1.31
10		Loans past due 3 months or more	—	—	—	—
11		Restructured loans	0.24	0.00pt	0.24	0.23
12		Total	1.46	0.02pt	1.44	1.62
13		Normal claims	98.53	(0.02pt)	98.55	98.37
14		Total claims	100.00	—	100.00	100.00

② Status of Allowance for Loan Losses

		As of September 30, 2025 (a)			As of March 31, 2025 (b)	As of September 30, 2024 (c)
			(a-b)	(a-c)		
1	Total allowance	18,944	732	(4,506)	18,212	23,450
2	General allowance for loan losses	5,877	134	(3,069)	5,743	8,946
3	Specific allowance for loan losses	13,067	599	(1,437)	12,468	14,504
4	Allowance for specific overseas countries	—	—	—	—	—

(3) Disclosed Claims under the Financial Reconstruction Law(Non-consolidated)

* After partial direct write-off

① Status of Disclosed Claims under the Financial Reconstruction Law

(Millions of yen)

	As of September 30, 2025 (a)	As of September 30, 2025		As of March 31, 2025 (b)	As of September 30, 2024 (c)
		(a-b)	(a-c)		
1 Bankrupt and substantially bankrupt claims	3,847	584	851	3,263	2,996
2 Doubtful claims	48,626	1,398	△ 4,882	47,228	53,508
3 Substandard claims	10,644	442	866	10,202	9,778
4 Subtotal ①	63,118	2,423	△ 3,165	60,695	66,283
5 [Ratio to total balance of claims]	[1.46%]	[0.02pt]	[(0.16pt)]	[1.44%]	[1.62%]
6 Normal claims	4,240,711	89,278	225,957	4,151,433	4,014,754
7 Total	4,303,829	91,701	222,792	4,212,128	4,081,037

(Note) Decrease due to partial direct write-off

As of September 30, 2025 : ¥10,839 million

As of March 31, 2025 : ¥10,476 million

As of September 30, 2024 : ¥8,649 million

② Status of Coverage on Disclosed Claims under the Financial Reconstruction Law

(Millions of yen)

	As of September 30, 2025 (a)	As of September 30, 2025		As of March 31, 2025 (b)	As of September 30, 2024 (c)
		(a-b)	(a-c)		
1 Coverage ②	49,780	1,848	(1,688)	47,932	51,468
2 Allowance for loan losses	13,846	683	(621)	13,163	14,467
3 Collateral/guarantees	35,934	1,166	(1,067)	34,768	37,001
4 Coverage ratio ②/①	78.8%	(0.1pt)	1.2pt	78.9%	77.6%

< As of September 30, 2025 >

(Millions of yen)

	Bankrupt and substantially bankrupt claims	Doubtful claims	Substandard claims	Total
1 Claims (A)	3,847	48,626	10,644	63,118
2 Collateral/guarantees(B)	3,603	29,544	2,787	35,934
3 The part of not covered by (B) (C)=(A)-(B)	244	19,082	7,857	27,184
4 Allowance for loan losses on subject claims(D)	244	12,304	1,297	13,846
5 Allowance ratio (D)/(C)	100.0%	64.4%	16.5%	50.9%
6 Coverage ratio(B+D)/(A)	100.0%	86.0%	38.3%	78.8%

< As of March 31, 2025 >

(Millions of yen)

	Bankrupt and substantially bankrupt claims	Doubtful claims	Substandard claims	Total
1 Claims (A)	3,263	47,228	10,202	60,695
2 Collateral/guarantees(B)	3,000	29,417	2,350	34,768
3 The part of not covered by (B) (C)=(A)-(B)	263	17,811	7,852	25,926
4 Allowance for loan losses on subject claims(D)	263	11,686	1,214	13,163
5 Allowance ratio (D)/(C)	100.0%	65.6%	15.4%	50.7%
6 Coverage ratio(B+D)/(A)	100.0%	87.0%	34.9%	78.9%

< As of September 30, 2024 >

(Millions of yen)

	Bankrupt and substantially bankrupt claims	Doubtful claims	Substandard claims	Total
1 Claims (A)	2,996	53,508	9,778	66,283
2 Collateral/guarantees (B)	2,666	32,368	1,965	37,001
3 The part of not covered by (B) (C)=(A)-(B)	329	21,139	7,812	29,282
4 Allowance for loan losses on subject claims(D)	329	12,970	1,166	14,467
5 Allowance ratio (D)/(C)	100.0%	61.3%	14.9%	49.4%
6 Coverage ratio (B+D)/(A)	100.0%	84.7%	32.0%	77.6%

(4) Comparison of Various Criteria for Disclosed Claims(Non-consolidated)

<As of September 30, 2025>

(Billions of yen)

Results of self-assessment					
Debtors classification Credit balance		Categories			
		No categorization	Category II	Category III	Category IV
Bankrupt debtors	2.1	0.7	1.4	— [0.0]	— [—]
Effectively bankrupt debtors	1.6	0.8	0.7	— [0.1]	— [—]
Potentially bankrupt debtors	48.5	35.7	6.0	6.7 [12.3]	
Debtors requiring caution	Substandard debtors	12.9	2.6	10.2	
	Other debtors requiring caution	428.1	98.5	329.5	
Normal debtors	3,782.4	3,782.4			
Total	4,275.9	3,921.1	348.0	6.7 [12.5]	— [—]

(Billions of yen)

Disclosed claims under the financial reconstruction law and risk-monitored loans				
Classification Credit balance		Coverage by collateral/gua rantees	Allowance	Coverage ratio
Bankrupt and substantially bankrupt claims 				

Ratio of disclosed claims under the the financial reconstruction law
(A) / (B) 1.46%

(Notes) 1. Subject claims

Loans and bills discounted, customers' liabilities for acceptances and guarantees, foreign exchanges, private placement bonds with bank guarantees, accrued interest, and suspense payments that are equivalent to loans and bills discounted are subject.

2. The difference between substandard claims and claims to substandard debtors

Substandard claims are the aggregation of "loans and bill discounted" by unit, while claims to substandard debtors are the aggregation of "total claims".

3. The amount of classification due to the results of self-assessment to bankrupt debtors, effectively bankrupt debtors and potentially bankrupt debtors

No Categorization : Claims covered by allowance for possible loan losses, superior collaterals such as deposit collateral and superior guarantees such as Claim Guarantee Corporation

Category II : Claims covered by general collateral or guarantees such as mortgage collateral

Categories III and IV : Full amount or required amount of claims are written off or allowed, and claims already allowed are posted as no categorization (The full amounts were written off or allowed for claims to bankrupt and effectively bankrupt debtors)

4. The figures in parentheses in the self-assessment results represent allowed amounts for classified loans.

(5) Status of Loan Breakdown by Industry (Non-consolidated)

① Loan breakdown by industry

(Millions of yen)

		As of September 30, 2025 (a)			As of March 31, 2025 (b)	As of September 30, 2024 (c)
			(a-b)	(a-c)		
1	Domestic (excluding Japan Offshore Market account)	4,262,429	93,365	223,800	4,169,064	4,038,629
2	Manufacturing	502,562	831	19,622	501,731	482,940
3	Agriculture and forestry	1,553	(101)	(137)	1,654	1,690
4	Fishery	696	607	2	89	694
5	Mining, quarrying and gravel	3,018	186	483	2,832	2,535
6	Construction	155,883	(5,684)	8,269	161,567	147,614
7	Electricity, gas, heat supply and water	86,685	637	(3,315)	86,048	90,000
8	Information and communications	29,138	3,606	5,644	25,532	23,494
9	Transport and postal service	127,579	8,023	14,191	119,556	113,388
10	Wholesale and retail trade	413,148	11,375	18,984	401,773	394,164
11	Finance and insurance	252,462	3,671	31,276	248,791	221,186
12	Real estate and goods rental and leasing	824,913	47,112	96,725	777,801	728,188
13	Services	334,713	11,466	18,482	323,247	316,231
14	Local governments	403,366	1,973	(15,464)	401,393	418,830
15	Others	1,126,713	9,663	29,038	1,117,050	1,097,675

② Breakdown of Risk-Monitored Loans by industry

(Millions of yen)

		As of September 30, 2025 (a)			As of March 31, 2025 (b)	As of September 30, 2024 (c)
			(a-b)	(a-c)		
1	Domestic (excluding Japan Offshore Market account)	62,978	2,290	(3,292)	60,688	66,270
2	Manufacturing	15,629	(190)	(1,562)	15,819	17,191
3	Agriculture and forestry	20	(0)	(7)	20	27
4	Fishery	45	(0)	(0)	45	45
5	Mining, quarrying and gravel	—	—	—	—	—
6	Construction	6,251	282	(128)	5,969	6,379
7	Electricity, gas, heat supply and water	45	(3)	(1,877)	48	1,922
8	Information and communications	225	(44)	(11)	269	236
9	Transport and postal service	2,115	(191)	(352)	2,306	2,467
10	Wholesale and retail trade	14,870	1,867	954	13,003	13,916
11	Finance and insurance	—	—	(0)	—	0
12	Real estate and goods rental and leasing	3,752	218	75	3,534	3,677
13	Services	15,311	(171)	(405)	15,482	15,716
14	Local governments	—	—	—	—	—
15	Others	4,711	525	21	4,186	4,690

(Notes) 1.The subject claims are only loans and bills discounted.

(Notes) 2.Normal claims are not included.

(6) Balance of Consumer Loans (Non-consolidated)

(Millions of yen)

	As of September 30, 2025 (a)	As of September 30, 2025		As of March 31, 2025 (b)	As of September 30, 2024 (c)
		(a-b)	(a-c)		
1 Consumer loans	1,326,446	17,311	47,827	1,309,135	1,278,619
2 Housing loans	1,066,582	11,981	29,828	1,054,601	1,036,754
3 Other consumer loans	259,863	5,329	17,999	254,534	241,864

(7) Ratio of Loans to Small and Medium-sized Enterprises, etc. (Non-consolidated)

(Millions of yen)

	As of September 30, 2025 (a)	As of September 30, 2025		As of March 31, 2025 (b)	As of September 30, 2024 (c)
		(a-b)	(a-c)		
1 Loans to small and medium-sized enterprises, etc.	3,223,544	70,391	187,349	3,153,153	3,036,195
2 Ratio of loans to small and medium-sized enterprises, etc.	75.6%	(0.0pt)	0.5pt	75.6%	75.1%

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

(Millions of yen)

(Term-end balance)	As of September 30, 2025 (a)	As of September 30, 2025		As of March 31, 2025 (b)	As of September 30, 2024 (c)
		(a-b)	(a-c)		
1 Deposits and negotiable certificates of deposit	4,920,924	161,618	251,566	4,759,306	4,669,358
2 Deposits	4,744,506	66,299	118,671	4,678,207	4,625,835
3 Negotiable certificates of deposit	176,418	95,319	132,895	81,099	43,523
4 Loans and bills discounted	4,262,429	93,365	223,800	4,169,064	4,038,629

(Millions of yen)

(Average balance)	For the six months ended September 30, 2025 (a)	For the six months ended September 30, 2025		For the fiscal year ended March 31, 2025 (b)	For the six months ended September 30, 2024 (c)
		(a-b)	(a-c)		
5 Deposits and negotiable certificates of deposit	4,875,906	151,036	128,765	4,724,870	4,747,141
6 Deposits	4,760,558	105,691	91,466	4,654,867	4,669,092
7 Negotiable certificates of deposit	115,348	45,345	37,300	70,003	78,048
8 Loans and bills discounted	4,218,094	174,372	258,153	4,043,722	3,959,941

(9) Balance of Client Assets (Non-consolidated)

(Millions of yen)

	As of September 30, 2025 (a)	As of September 30, 2025		As of March 31, 2025 (b)	As of September 30, 2024 (c)
		(a-b)	(a-c)		
1 Client assets	537,235	41,174	57,240	496,061	479,995
2 Investment trusts	205,081	24,560	24,639	180,521	180,442
3 Insurance	326,016	15,762	30,458	310,254	295,558
4 Japanese government bonds, etc.	6,137	852	2,143	5,285	3,994