

Note: This document has been translated from the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.



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

May 15, 2025

Company name: FIDEA Holdings Co. Ltd.

Listing: Tokyo Stock Exchange

Securities code: 8713

URL: <http://www.fidea.co.jp/>

Representative: Masahiro Niino

President&CEO

Inquiries: Tadahiko Onoyama

Senior Managing Executive Officer&CFO

Telephone: +81-22-290-8800

Scheduled date of annual general meeting of shareholders: June 24, 2025

Scheduled date to commence dividend payments: June 3, 2025

Scheduled date to file annual securities report: June 18, 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 Fiscal Year Ended March 31, 2025 (April 1, 2024 to March 31, 2025)

#### (1) Consolidated Operating Results

(Percentages indicate year-on-year changes.)

|                                  | Ordinary revenues |       | Ordinary profit |        | Profit attributable to owners of parent |        |
|----------------------------------|-------------------|-------|-----------------|--------|---|--------|
|                                  | Millions of yen   | %     | Millions of yen | %      | Millions of yen                         | %      |
| Fiscal year ended March 31, 2025 | 53,138            | 6.3   | 4,209           | 17.9   | 2,816                                   | 138.8  |
| March 31, 2024                   | 49,944            | (2.8) | 3,568           | (35.6) | 1,178                                   | (63.9) |

(Note) Comprehensive income: Fiscal year ended March 31, 2025: ¥ (6,962) million [ -%]  
Fiscal year ended March 31, 2024: ¥ (3,489) million [ -%]

|                                  | Basic earnings per share | Diluted earnings per share | Rate of return on equity | Ordinary profit to total assets ratio | Ordinary profit to ordinary revenues ratio |
|----------------------------------|--------------------------|----------------------------|--------------------------|---------------------------------------|--|
|                                  | Yen                      | Yen                        | %                        | %                                     | %  |
| Fiscal year ended March 31, 2025 | 156.21                   | -                          | 3.4                      | 0.1                                   | 7.9  |
| March 31, 2024                   | 65.20                    | -                          | 1.3                      | 0.1                                   | 7.1  |

#### (2) Consolidated Financial Position

|                      | Total assets    | Net assets      | Capital adequacy ratio | Net assets per share |
|----------------------|-----------------|-----------------|------------------------|----------------------|
|                      | Millions of yen | Millions of yen | %                      | Yen                  |
| As of March 31, 2025 | 2,921,972       | 77,396          | 2.6                    | 4,285.14             |
| March 31, 2024       | 3,060,664       | 85,824          | 2.7                    | 4,734.81             |

(Reference) Equity: As of March 31, 2025: ¥ 77,234 million  
As of March 31, 2024: ¥ 85,669 million

#### (3) Consolidated Cash Flows

|                                  | Cash flows from operating activities | Cash flows from investing activities | Cash flows from financing activities | Cash and cash equivalents at the end of period |
|----------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--|
|                                  | Millions of yen                      | Millions of yen                      | Millions of yen                      | Millions of yen                                |
| Fiscal year ended March 31, 2025 | (152,132)                            | 159,670                              | (1,845)                              | 308,216  |
| March 31, 2024                   | 67,526                               | (75,514)                             | (1,533)                              | 302,525  |

## 2. Dividends

|  | Annual dividends |                 |                 |          |       | Total dividends | Payout ratio (consolidated) | Dividends to net assets (consolidated) |
|--|------------------|-----------------|-----------------|----------|-------|-----------------|-----------------------------|--|
|  | 1st quarter-end  | 2nd quarter-end | 3rd quarter-end | Year-end | Total |                 |                             |  |
| Fiscal year ended                                  | Yen              | Yen             | Yen             | Yen      | Yen   | Millions of yen | %                           | %                                      |
| March 31, 2024                                     | -                | 37.50           | -               | 37.50    | 75.00 | 1,355           | 115.0                       | 1.5                                    |
| March 31, 2025                                     | -                | 37.50           | -               | 37.50    | 75.00 | 1,354           | 48.0                        | 1.6                                    |
| Fiscal year ending<br>March 31, 2026<br>(Forecast) | -                | 37.50           | -               | 37.50    | 75.00 |                 | 40.9                        |  |

(Note) Breakdown of the year-end dividend for the fiscal year ended March 31, 2025 :

|                        |           |
|------------------------|-----------|
| Commemorative dividend | 75.00 yen |
| Special dividend       | - yen     |

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

(Percentages indicate year-on-year changes.)

|   | Ordinary profit |        | Profit attributable to owners of parent |        | Basic earnings per share |
|---|-----------------|--------|---|--------|--------------------------|
|   | Millions of yen | %      | Millions of yen                         | %      | Yen                      |
| Six months ending<br>September 30, 2025 | 800             | (37.1) | 500                                     | (30.0) | 27.74                    |
| Full year                               | 4,800           | 14.0   | 3,300                                   | 17.1   | 183.09                   |

\* Notes:

(1) Significant changes in the scope of consolidation during the period: None

|                 |   |                |   |
|-----------------|---|----------------|---|
| Newly included: | - | (Company name: | ) |
| Excluded:       | - | (Company name: | ) |

(2) Changes in accounting policies, changes in accounting estimates, and restatement

- 1) Changes in accounting policies due to revisions to accounting standards and other regulations: None
- 2) Changes in accounting policies due to other reasons: None
- 3) Changes in accounting estimates: None
- 4) Restatement: None

(3) Number of issued shares (common shares)

1) Total number of issued shares at the end of the period (including treasury shares):

|                 |                   |
|-----------------|-------------------|
| March 31, 2025: | 18,142,122 shares |
| March 31, 2024: | 18,142,122 shares |

2) Number of treasury shares at the end of the period:

|                 |                |
|-----------------|----------------|
| March 31, 2025: | 118,427 shares |
| March 31, 2024: | 48,594 shares  |

3) Average number of shares outstanding during the period:

|                                   |                   |
|-----------------------------------|-------------------|
| Fiscal Year ended March 31, 2025: | 18,028,197 shares |
| Fiscal Year ended March 31, 2024: | 18,082,150 shares |

(Reference) Overview of Non-consolidated Financial Results

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

(1) Non-consolidated Operating Results

(Percentages indicate year-on-year changes.)

| Fiscal year ended | Operating revenues |       | Operating profit |        | Ordinary profit |        | Net income      |        |
|-------------------|--------------------|-------|------------------|--------|-----------------|--------|-----------------|--------|
|                   | Millions of yen    | %     | Millions of yen  | %      | Millions of yen | %      | Millions of yen | %      |
| March 31, 2025    | 2,912              | 6.8   | 1,380            | 0.5    | 1,377           | (0.6)  | 1,360           | (0.2)  |
| March 31, 2024    | 2,726              | (8.6) | 1,373            | (21.7) | 1,387           | (21.2) | 1,364           | (37.1) |

| Fiscal year ended | Basic earnings per share |     | Diluted earnings per share |     |
|-------------------|--------------------------|-----|----------------------------|-----|
|                   | Yen                      | Yen | Yen                        | Yen |
| March 31, 2025    | 75.44                    | -   | -                          | -   |
| March 31, 2024    | 75.43                    | -   | -                          | -   |

(2) Non-consolidated Financial Position

| As of          | Total assets    | Net assets      | Capital adequacy ratio | Net assets per share |
|----------------|-----------------|-----------------|------------------------|----------------------|
|                | Millions of yen | Millions of yen | %                      | Yen                  |
| March 31, 2025 | 63,653          | 52,336          | 82.2                   | 2,903.77             |
| March 31, 2024 | 63,663          | 52,441          | 82.3                   | 2,898.34             |

(Reference) Equity: As of March 31, 2025: ¥ 52,336 million  
As of March 31, 2024: ¥ 52,441 million

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

\* Proper use of earnings forecasts, and other special matters

The future prospects of the business results, etc., described in this material is based on information that our company has acquired and certain assumptions assessed to be reasonable, and there is a possibility that actual business results, etc., will be different depending on various factors.

## Consolidated Financial Statements

## Consolidated Balance Sheets

(Millions of yen)

|  | As of March 31, 2024 | As of March 31, 2025 |
|--|----------------------|----------------------|
| <b>Assets</b>  |                      |                      |
| Cash and due from banks                                  | 306,340              | 316,696              |
| Monetary claims bought                                   | 3,831                | 3,828                |
| Trading securities                                       | 748                  | 654                  |
| Money held in trust                                      | 58,690               | 40,043               |
| Securities   | 732,875              | 565,839              |
| Loans and bills discounted                               | 1,867,032            | 1,913,574            |
| Foreign exchanges  | 1,258                | 1,222                |
| Lease receivables and investments in leases              | 8,557                | 9,538                |
| Other assets   | 47,191               | 34,811               |
| Tangible fixed assets                                    | 20,621               | 19,748               |
| Buildings, net   | 11,169               | 10,712               |
| Land   | 7,214                | 7,162                |
| Leased assets, net                                       | 7                    | 4                    |
| Other tangible fixed assets                              | 2,229                | 1,870                |
| Intangible fixed assets                                  | 1,712                | 1,298                |
| Software   | 1,580                | 1,188                |
| Other intangible fixed assets                            | 132                  | 110                  |
| Retirement benefit asset                                 | 2,569                | 3,154                |
| Deferred tax assets                                      | 3,553                | 5,557                |
| Customers' liabilities for acceptances and guarantees    | 19,359               | 18,881               |
| Allowance for loan losses                                | (13,679)             | (12,876)             |
| <b>Total assets</b>                                      | <b>3,060,664</b>     | <b>2,921,972</b>     |
| <b>Liabilities</b>                                       |                      |                      |
| Deposits   | 2,713,241            | 2,670,943            |
| Negotiable certificates of deposit                       | 49,753               | 20,844               |
| Cash collateral received for securities lent             | 88,768               | -                    |
| Borrowed money   | 87,700               | 103,300              |
| Foreign exchanges  | 40                   | 29                   |
| Other liabilities  | 14,612               | 29,101               |
| Provision for bonuses for directors (and other officers) | 42                   | 40                   |
| Retirement benefit liability                             | 472                  | 518                  |
| Provision for reimbursement of deposits                  | 22                   | 10                   |
| Provision for contingent loss                            | 429                  | 507                  |
| Deferred tax liabilities                                 | 14                   | 13                   |
| Deferred tax liabilities for land revaluation            | 382                  | 384                  |
| Acceptances and guarantees                               | 19,359               | 18,881               |
| <b>Total liabilities</b>                                 | <b>2,974,839</b>     | <b>2,844,575</b>     |

(Millions of yen)

|   | As of March 31, 2024 | As of March 31, 2025 |
|---|----------------------|----------------------|
| <b>Net assets</b>                                     |                      |                      |
| Share capital   | 18,000               | 18,000               |
| Capital surplus                                       | 18,167               | 18,172               |
| Retained earnings                                     | 57,665               | 59,147               |
| Treasury shares                                       | (63)                 | (178)                |
| Total shareholders' equity                            | 93,769               | 95,140               |
| Valuation difference on available-for-sale securities | (10,668)             | (23,415)             |
| Deferred gains or losses on hedges                    | 413                  | 3,222                |
| Revaluation reserve for land                          | 866                  | 834                  |
| Remeasurements of defined benefit plans               | 1,288                | 1,451                |
| Total accumulated other comprehensive income          | (8,099)              | (17,906)             |
| Non-controlling interests                             | 155                  | 162                  |
| <b>Total net assets</b>                               | <b>85,824</b>        | <b>77,396</b>        |
| Total liabilities and net assets                      | 3,060,664            | 2,921,972            |

Consolidated Statements of Income and Comprehensive Income  
Consolidated Statements of Income

(Millions of yen)

|   | For the fiscal year<br>ended March 31, 2024 | For the fiscal year<br>ended March 31, 2025 |
|---|---|---|
| Ordinary income   | 49,944                                      | 53,138                                      |
| Interest income   | 28,643                                      | 31,421                                      |
| Interest on loans and discounts                                   | 19,081                                      | 21,554                                      |
| Interest and dividends on securities                              | 9,448                                       | 9,164                                       |
| Interest on call loans and bills bought                           | (16)  | 13  |
| Interest on deposits with banks                                   | 64  | 612   |
| Other interest income   | 65  | 76  |
| Fees and commissions  | 9,055                                       | 8,686                                       |
| Other ordinary income   | 5,685                                       | 6,244                                       |
| Other income  | 6,559                                       | 6,786                                       |
| Recoveries of written off receivables                             | 40  | 1,054                                       |
| Other   | 6,519                                       | 5,732                                       |
| Ordinary expenses   | 46,375                                      | 48,929                                      |
| Interest expenses   | 1,063                                       | 2,837                                       |
| Interest on deposits  | 162   | 1,714                                       |
| Interest on negotiable certificates of deposit                    | 3   | 38  |
| Interest on call money and bills sold                             | (2)   | 7   |
| Interest expenses on cash collateral received for securities lent | 45  | 6   |
| Interest on borrowings and rediscounts                            | 0   | 65  |
| Other interest expenses   | 853   | 1,004                                       |
| Fees and commissions payments                                     | 3,185                                       | 3,130                                       |
| Other ordinary expenses   | 11,859                                      | 13,601                                      |
| General and administrative expenses                               | 23,884                                      | 23,474                                      |
| Other expenses  | 6,383                                       | 5,884                                       |
| Write-off of loans  | -   | 29  |
| Provision of allowance for loan losses                            | 3,109                                       | 2,130                                       |
| Other   | 3,274                                       | 3,724                                       |
| Ordinary profit   | 3,568                                       | 4,209                                       |
| Extraordinary income  | 2   | 35  |
| Gain on disposal of non-current assets                            | 2   | 35  |
| Extraordinary losses  | 472   | 384   |
| Loss on disposal of non-current assets                            | 208   | 274   |
| Impairment losses   | 263   | 110   |
| Profit before income taxes  | 3,099                                       | 3,860                                       |
| Income taxes - current  | 1,135                                       | 1,178                                       |
| Income taxes - deferred   | 740   | (142)                                       |
| Total income taxes  | 1,875                                       | 1,036                                       |
| Profit  | 1,223                                       | 2,824                                       |
| Profit attributable to non-controlling interests                  | 44  | 8   |
| Profit attributable to owners of parent                           | 1,178                                       | 2,816                                       |

## Consolidated Statements of Comprehensive Income

(Millions of yen)

|  | For the fiscal year<br>ended March 31, 2024 | For the fiscal year<br>ended March 31, 2025 |
|--|---|---|
| Profit   | 1,223                                       | 2,824                                       |
| Other comprehensive income                                     | (4,712)                                     | (9,787)                                     |
| Valuation difference on available-for-sale securities          | (6,208)                                     | (12,748)                                    |
| Deferred gains or losses on hedges                             | 619   | 2,809                                       |
| Revaluation reserve for land                                   | -   | (11)  |
| Remeasurements of defined benefit plans, net of tax            | 876   | 162   |
| Comprehensive income   | (3,489)                                     | (6,962)                                     |
| Comprehensive income attributable to                           |   |   |
| Comprehensive income attributable to owners of parent          | (3,534)                                     | (6,970)                                     |
| Comprehensive income attributable to non-controlling interests | 45  | 7   |

Consolidated Statements of Changes in Equity  
For the fiscal year ended March 31, 2024

(Millions of yen)

|  | Shareholders' equity |                 |                   |                 |                            |
|--|----------------------|-----------------|-------------------|-----------------|----------------------------|
|  | Share capital        | Capital surplus | Retained earnings | Treasury shares | Total shareholders' equity |
| Balance at beginning of period                       | 18,000               | 18,161          | 57,858            | (105)           | 93,914                     |
| Changes during period                                |                      |                 |                   |                 |                            |
| Dividends of surplus                                 |                      |                 | (1,355)           |                 | (1,355)                    |
| Profit attributable to owners of parent              |                      |                 | 1,178             |                 | 1,178                      |
| Purchase of treasury shares                          |                      |                 |                   | (12)            | (12)                       |
| Disposal of treasury shares                          |                      | 6               |                   | 53              | 59                         |
| Reversal of revaluation reserve for land             |                      |                 | (16)              |                 | (16)                       |
| Net changes in items other than shareholders' equity |                      |                 |                   |                 |                            |
| Total changes during period                          | -                    | 6               | (193)             | 41              | (145)                      |
| Balance at end of period                             | 18,000               | 18,167          | 57,665            | (63)            | 93,769                     |

(Millions of yen)

|  | Accumulated other comprehensive income                |                                    |                              |   |  | Non-controlling interests | Total net assets |
|--|---|------------------------------------|------------------------------|---|--|---------------------------|------------------|
|  | Valuation difference on available-for-sale securities | Deferred gains or losses on hedges | Revaluation reserve for land | Remeasurements of defined benefit plans | Total accumulated other comprehensive income |                           |                  |
| Balance at beginning of period                       | (4,458)   | (206)                              | 850                          | 412                                     | (3,402)                                      | 109                       | 90,621           |
| Changes during period                                |   |                                    |                              |   |  |                           |                  |
| Dividends of surplus                                 |   |                                    |                              |   |  |                           | (1,355)          |
| Profit attributable to owners of parent              |   |                                    |                              |   |  |                           | 1,178            |
| Purchase of treasury shares                          |   |                                    |                              |   |  |                           | (12)             |
| Disposal of treasury shares                          |   |                                    |                              |   |  |                           | 59               |
| Reversal of revaluation reserve for land             |   |                                    |                              |   |  |                           | (16)             |
| Net changes in items other than shareholders' equity | (6,210)   | 619                                | 16                           | 876                                     | (4,697)                                      | 45                        | (4,652)          |
| Total changes during period                          | (6,210)   | 619                                | 16                           | 876                                     | (4,697)                                      | 45                        | (4,797)          |
| Balance at end of period                             | (10,668)  | 413                                | 866                          | 1,288                                   | (8,099)                                      | 155                       | 85,824           |

For the fiscal year ended March 31, 2025

(Millions of yen)

|  | Shareholders' equity |                 |                   |                 |                            |
|--|----------------------|-----------------|-------------------|-----------------|----------------------------|
|  | Share capital        | Capital surplus | Retained earnings | Treasury shares | Total shareholders' equity |
| Balance at beginning of period                       | 18,000               | 18,167          | 57,665            | (63)            | 93,769                     |
| Changes during period                                |                      |                 |                   |                 |                            |
| Dividends of surplus                                 |                      |                 | (1,354)           |                 | (1,354)                    |
| Profit attributable to owners of parent              |                      |                 | 2,816             |                 | 2,816                      |
| Purchase of treasury shares                          |                      |                 |                   | (168)           | (168)                      |
| Disposal of treasury shares                          |                      | 4               |                   | 53              | 58                         |
| Reversal of revaluation reserve for land             |                      |                 | 20                |                 | 20                         |
| Net changes in items other than shareholders' equity |                      |                 |                   |                 |                            |
| Total changes during period                          | -                    | 4               | 1,482             | (114)           | 1,371                      |
| Balance at end of period                             | 18,000               | 18,172          | 59,147            | (178)           | 95,140                     |

(Millions of yen)

|  | Accumulated other comprehensive income                |                                    |                              |   |  | Non-controlling interests | Total net assets |
|--|---|------------------------------------|------------------------------|---|--|---------------------------|------------------|
|  | Valuation difference on available-for-sale securities | Deferred gains or losses on hedges | Revaluation reserve for land | Remeasurements of defined benefit plans | Total accumulated other comprehensive income |                           |                  |
| Balance at beginning of period                       | (10,668)  | 413                                | 866                          | 1,288                                   | (8,099)                                      | 155                       | 85,824           |
| Changes during period                                |   |                                    |                              |   |  |                           |                  |
| Dividends of surplus                                 |   |                                    |                              |   |  |                           | (1,354)          |
| Profit attributable to owners of parent              |   |                                    |                              |   |  |                           | 2,816            |
| Purchase of treasury shares                          |   |                                    |                              |   |  |                           | (168)            |
| Disposal of treasury shares                          |   |                                    |                              |   |  |                           | 58               |
| Reversal of revaluation reserve for land             |   |                                    |                              |   |  |                           | 20               |
| Net changes in items other than shareholders' equity | (12,747)  | 2,809                              | (31)                         | 162                                     | (9,807)                                      | 7                         | (9,799)          |
| Total changes during period                          | (12,747)  | 2,809                              | (31)                         | 162                                     | (9,807)                                      | 7                         | (8,427)          |
| Balance at end of period                             | (23,415)  | 3,222                              | 834                          | 1,451                                   | (17,906)                                     | 162                       | 77,396           |

## Consolidated Statements of Cash Flows

(Millions of yen)

|   | For the fiscal year<br>ended March 31, 2024 | For the fiscal year<br>ended March 31, 2025 |
|---|---|---|
| <b>Cash flows from operating activities</b>                                     |   |   |
| Profit before income taxes  | 3,099                                       | 3,860                                       |
| Depreciation  | 1,875                                       | 1,794                                       |
| Impairment losses   | 263   | 110   |
| Amortization of goodwill  | 14  | -   |
| Increase (decrease) in allowance for loan losses                                | (161)                                       | (803)                                       |
| Increase (decrease) in provision for bonuses for directors (and other officers) | -   | (2)   |
| Decrease (increase) in retirement benefit asset                                 | 49  | (312)                                       |
| Increase (decrease) in retirement benefit liability                             | (289)                                       | 33  |
| Increase (decrease) in provision for reimbursement of deposits                  | (36)  | (11)  |
| Increase (decrease) in provision for contingent loss                            | 43  | 78  |
| Interest income   | (28,643)                                    | (31,421)                                    |
| Interest expenses   | 1,063                                       | 2,837                                       |
| Loss (gain) related to securities   | 620   | 4,437                                       |
| Loss (gain) on money held in trust  | 131   | (60)  |
| Foreign exchange losses (gains)   | (10)  | 0   |
| Loss (gain) on disposal of non-current assets                                   | 205   | 238   |
| Net decrease (increase) in loans and bills discounted                           | 25,117                                      | (46,541)                                    |
| Net increase (decrease) in deposits   | 49,531                                      | (42,297)                                    |
| Net increase (decrease) in negotiable certificates of deposit                   | (13,926)                                    | (28,909)                                    |
| Net decrease (increase) in trading securities                                   | (142)                                       | 94  |
| Net increase (decrease) in borrowed money (excluding subordinated borrowings)   | (28,300)                                    | 15,600                                      |
| Net decrease (increase) in due from banks (excluding due from Bank of Japan)    | 1,071                                       | (4,665)                                     |
| Net decrease (increase) in call loans   | 184   | 3   |
| Net increase (decrease) in cash collateral received for securities lent         | 47,116                                      | (88,768)                                    |
| Net decrease (increase) in foreign exchanges - assets                           | 271   | 36  |
| Net increase (decrease) in foreign exchanges - liabilities                      | (3)   | (11)  |
| Net decrease (increase) in lease receivables and investments in leases          | (2,306)                                     | (981)                                       |
| Interest received   | 28,147                                      | 31,187                                      |
| Interest paid   | (925)                                       | (2,287)                                     |
| Other, net  | (16,921)                                    | 35,978                                      |
| Subtotal  | 67,138                                      | (150,782)                                   |
| Income taxes refund (paid)  | 387   | (1,350)                                     |
| Net cash provided by (used in) operating activities                             | 67,526                                      | (152,132)                                   |
| <b>Cash flows from investing activities</b>                                     |   |   |
| Purchase of securities  | (427,644)                                   | (266,457)                                   |
| Proceeds from sale of securities  | 230,971                                     | 246,598                                     |
| Proceeds from redemption of securities  | 123,521                                     | 161,291                                     |
| Increase in money held in trust   | (1,000)                                     | (1,000)                                     |
| Decrease in money held in trust   | -   | 19,901                                      |
| Purchase of tangible fixed assets   | (886)                                       | (492)                                       |
| Proceeds from sale of tangible fixed assets                                     | 133   | 101   |
| Purchase of intangible fixed assets   | (609)                                       | (271)                                       |
| Net cash provided by (used in) investing activities                             | (75,514)                                    | 159,670                                     |

(Millions of yen)

|   | For the fiscal year<br>ended March 31, 2024 | For the fiscal year<br>ended March 31, 2025 |
|---|---|---|
| <b>Cash flows from financing activities</b>                 |   |   |
| Repayments of lease liabilities                             | (166)                                       | (326)                                       |
| Dividends paid  | (1,354)                                     | (1,351)                                     |
| Purchase of treasury shares                                 | (12)  | (168)                                       |
| Proceeds from sale of treasury shares                       | -   | 0   |
| Net cash provided by (used in) financing activities         | (1,533)                                     | (1,845)                                     |
| Effect of exchange rate change on cash and cash equivalents | 10  | (0)   |
| Net increase (decrease) in cash and cash equivalents        | (9,511)                                     | 5,691                                       |
| Cash and cash equivalents at beginning of period            | 312,037                                     | 302,525                                     |
| Cash and cash equivalents at end of period                  | 302,525                                     | 308,216                                     |

# Financial Data for the Fiscal Year 2024

## (Ended March 31, 2025)

### 【 Contents 】

|   |    |
|---|----|
| I. Overview of FY2024 financial results   |    |
| 1. Profit and loss  | 1  |
| 2. Net business profits   | 5  |
| 3. Interest margin  | 6  |
| 4. Gains and losses on securities   | 8  |
| 5. Capital adequacy ratio   | 10 |
| 6. ROE (Return on equity)   | 10 |
| 7. OHR (Over head ratio)  | 11 |
| II. Status of loans, etc.   |    |
| 1. Allowance of loan losses   | 12 |
| 2. Loans based on the Financial Reconstruction Law                                | 13 |
| 3. Self-assessment results and loans based on the<br>Financial Reconstruction Law | 16 |
| 4. Loans by industry  | 19 |
| 5. Balance of deposits, loans and securities                                      | 20 |
| 6. Personal loans   | 22 |
| 7. Loans to SMEs, etc.  | 22 |
| 8. Investment products for individuals  | 23 |
| 9. Branches and employees   | 24 |
| III. Valuation gains (losses) on securities                                       |    |
| 1. Valuation standards of securities  | 25 |
| 2. Unrealized valuation gains (losses)  | 25 |

## I. Overview of FY2024 financial results

### 1. Profit and loss

#### (1) Consolidated

(Millions of yen)

|  | FY2024  |         | FY2023  |
|--|---------|---------|---------|
|  | A       | A - B   | B       |
| Ordinary income  | 53,138  | 3,193   | 49,944  |
| Gross business profit  | 26,782  | (494)   | 27,276  |
| Core gross business profit   | 33,900  | 1,993   | 31,907  |
| Net interest income  | 28,584  | 1,003   | 27,580  |
| Net fees and commissions   | 5,555   | (314)   | 5,870   |
| Net other business income  | (7,357) | (1,183) | (6,173) |
| Net gains (losses) on government and other bonds                               | (7,118) | (2,487) | (4,630) |
| Expenses (excluding non-recurrent expense)                                     | 23,688  | (308)   | 23,997  |
| Net business income (before net transfer to general allowance for loan losses) | 3,093   | (185)   | 3,279   |
| Core net business income   | 10,211  | 2,302   | 7,909   |
| (Excluding gains/losses on cancellation of private offering investment trusts) | 8,383   | 1,730   | 6,653   |
| Net transfer to general allowance for loan losses <sup>①</sup>                 | (653)   | (424)   | (229)   |
| Net business income  | 3,747   | 239     | 3,508   |
| Net non-recurrent gains/losses   | 462     | 401     | 60      |
| Disposal of non-performing loans <sup>②</sup>                                  | 3,136   | (535)   | 3,671   |
| Reversal of allowance for loan losses <sup>③</sup>                             | —       | —       | —       |
| Recoveries of written-off claims <sup>④</sup>                                  | 1,054   | 1,013   | 40      |
| Gains/losses related to stocks, etc.   | 2,680   | (1,330) | 4,010   |
| Ordinary profit  | 4,209   | 640     | 3,568   |
| Extraordinary income/losses  | (348)   | 121     | (469)   |
| Income before income taxes   | 3,860   | 761     | 3,099   |
| Income taxes-current   | 1,178   | 43      | 1,135   |
| Income taxes-deferred  | (142)   | (882)   | 740     |
| Total income taxes   | 1,036   | (839)   | 1,875   |
| Net income   | 2,824   | 1,601   | 1,223   |
| Profit attributable to non-controlling interests                               | 8       | (35)    | 44      |
| Profit attributable to owners of parent  | 2,816   | 1,637   | 1,178   |
| Credit related costs (① + ② - ③ - ④)   | 1,428   | (1,973) | 3,401   |

#### Number of consolidated companies

|  |   |   |   |
|--|---|---|---|
| Number of Consolidated Subsidiaries                            | 7 | 1 | 6 |
| Number of affiliated companies applicable to the equity method | — | — | — |

#### (Definitions of figures used in this document)

Consolidated: FIDEA Holdings (consolidated)

2 Banks: Shonai Bank (non-consolidated) + Hokuto Bank (non-consolidated)

This material contains forward-looking statements. These statements are not represented as providing a guarantee of the Bank's future performance, and actual results may be subject to risks and uncertainties. Please note that future performance may be different from the views presented here owing to changes in the operating environment and other factors.

Also, please note that this material is an English translation of the Japanese original. Please be advised that there may be some disparities due to such things as differences in nuance that are inherent to the difference in languages although the English translation is prepared to mirror the Japanese original as accurately as possible.

## (2) 2 banks

(Millions of yen)

|  | FY2024  |         | FY2023  |
|--|---------|---------|---------|
|  | A       | A - B   | B       |
| Ordinary income  | 48,360  | 3,432   | 44,928  |
| Gross business profit  | 24,883  | (394)   | 25,278  |
| (Excluding gains/losses on bond transactions)                                  | 32,001  | 2,092   | 29,908  |
| Gross domestic business profit   | 24,974  | (3,280) | 28,255  |
| (Excluding gains/losses on bond transactions)                                  | 32,048  | 1,468   | 30,579  |
| Net interest income  | 27,458  | 1,981   | 25,476  |
| Net fees and commissions   | 4,755   | (293)   | 5,049   |
| Net other business income  | (7,239) | (4,968) | (2,270) |
| Gross international business profit  | (90)    | 2,886   | (2,976) |
| (Excluding gains/losses on bond transactions)                                  | (46)    | 624     | (670)   |
| Net interest income  | 1,281   | (875)   | 2,157   |
| Net fees and commissions   | 0       | 4       | (4)     |
| Net other business income  | (1,372) | 3,756   | (5,129) |
| Expenses (excluding non-recurrent expense)                                     | 22,478  | (284)   | 22,763  |
| Personnel expenses   | 10,348  | (213)   | 10,562  |
| Non-personnel expenses   | 10,559  | (39)    | 10,598  |
| Taxes  | 1,569   | (31)    | 1,601   |
| Net business income (before net transfer to general allowance for loan losses) | 2,405   | (110)   | 2,515   |
| Core net business income   | 9,523   | 2,377   | 7,145   |
| (Excluding gains/losses on cancellation of private offering investment trusts) | 7,695   | 1,805   | 5,889   |
| Net transfer to general allowance for loan losses <sup>①</sup>                 | (425)   | (234)   | (191)   |
| Net business income  | 2,830   | 124     | 2,706   |
| (Of which, gains/losses on bond transactions)                                  | (7,118) | (2,487) | (4,630) |
| Net non-recurrent gains/losses   | 969     | 712     | 257     |
| Disposal of non-performing loans <sup>②</sup>                                  | 2,773   | (666)   | 3,440   |
| Write-off of loans   | —       | (0)     | 0       |
| Transfer to specific allowance for loan losses                                 | 2,483   | (705)   | 3,189   |
| Losses on sales of loans   | 0       | 0       | —       |
| Other  | 289     | 38      | 251     |
| Reversal of allowance for loan losses <sup>③</sup>                             | 91      | 91      | —       |
| Recoveries of written-off claims <sup>④</sup>                                  | 1,054   | 1,014   | 39      |
| Gains/losses related to stocks, etc.   | 2,681   | (1,221) | 3,902   |
| Gains on sale  | 5,047   | (1,009) | 6,056   |
| Losses on sale   | 2,159   | 7       | 2,152   |
| Write-down   | 206     | 204     | 1       |
| Retirement benefit costs   | (281)   | (102)   | (179)   |
| Other non-recurrent gains/losses   | (365)   | 58      | (423)   |
| Ordinary profit  | 3,800   | 836     | 2,964   |
| Extraordinary income/losses  | (384)   | 125     | (510)   |
| Net gain (loss) from fixed assets  | (238)   | (32)    | (205)   |
| Gains from fixed assets  | 35      | 33      | 2       |
| Losses from fixed assets   | 274     | 65      | 208     |
| Impairment loss  | 146     | (158)   | 304     |
| Income before income taxes   | 3,415   | 961     | 2,453   |
| Income taxes-current   | 1,030   | 102     | 927     |
| Income taxes-deferred  | (161)   | (891)   | 729     |
| Total income taxes   | 869     | (788)   | 1,657   |
| Net Income   | 2,546   | 1,750   | 795     |
| Credit related costs (① + ② - ③ - ④)   | 1,202   | (2,006) | 3,209   |

(3) Shonai Bank (non-consolidated)

(Millions of yen)

|  | FY2024  |         | FY2023  |
|--|---------|---------|---------|
|  | A       | A - B   | B       |
| Ordinary income  | 23,989  | 2,529   | 21,460  |
| Gross business profit  | 11,852  | (140)   | 11,993  |
| (Excluding gains/losses on bond transactions)                                  | 14,867  | 894     | 13,973  |
| Gross domestic business profit   | 11,839  | (1,766) | 13,606  |
| (Excluding gains/losses on bond transactions)                                  | 14,876  | 569     | 14,307  |
| Net interest income  | 13,208  | 798     | 12,410  |
| Net fees and commissions   | 1,873   | (32)    | 1,906   |
| Net other business income  | (3,243) | (2,532) | (711)   |
| Gross international business profit  | 12      | 1,625   | (1,613) |
| (Excluding gains/losses on bond transactions)                                  | (9)     | 325     | (334)   |
| Net interest income  | 891     | (463)   | 1,354   |
| Net fees and commissions   | 1       | 2       | (0)     |
| Net other business income  | (879)   | 2,087   | (2,966) |
| Expenses (excluding non-recurrent expense)                                     | 11,095  | (198)   | 11,293  |
| Personnel expenses   | 5,230   | (80)    | 5,310   |
| Non-personnel expenses   | 5,071   | (126)   | 5,197   |
| Taxes  | 793     | 8       | 785     |
| Net business income (before net transfer to general allowance for loan losses) | 757     | 57      | 699     |
| Core net business income   | 3,772   | 1,092   | 2,679   |
| (Excluding gains/losses on cancellation of private offering investment trusts) | 3,749   | 1,100   | 2,649   |
| Net transfer to general allowance for loan losses <sup>①</sup>                 | —       | (145)   | 145     |
| Net business income  | 757     | 202     | 554     |
| (Of which, gains/losses on bond transactions)                                  | (3,015) | (1,035) | (1,980) |
| Net non-recurrent gains/losses   | 2,113   | 1,016   | 1,096   |
| Disposal of non-performing loans <sup>②</sup>                                  | 118     | (483)   | 602     |
| Write-off of loans   | —       | (0)     | 0       |
| Transfer to specific allowance for loan losses                                 | —       | (510)   | 510     |
| Losses on sales of loans   | —       | —       | —       |
| Other  | 118     | 26      | 92      |
| Reversal of allowance for loan losses <sup>③</sup>                             | 91      | 91      | —       |
| Recoveries of written-off claims <sup>④</sup>                                  | —       | —       | —       |
| Gains/losses related to stocks, etc.   | 2,024   | 239     | 1,785   |
| Gains on sale  | 3,468   | 1,436   | 2,031   |
| Losses on sale   | 1,237   | 991     | 246     |
| Write-down   | 206     | 206     | —       |
| Retirement benefit costs   | (203)   | (59)    | (144)   |
| Other non-recurrent gains/losses   | (87)    | 143     | (230)   |
| Ordinary profit  | 2,870   | 1,219   | 1,651   |
| Extraordinary income/losses  | (260)   | 88      | (348)   |
| Net gain (loss) from fixed assets  | (163)   | 3       | (166)   |
| Gains from fixed assets  | 28      | 26      | 2       |
| Losses from fixed assets   | 191     | 22      | 169     |
| Impairment loss  | 97      | (84)    | 181     |
| Income before income taxes   | 2,610   | 1,307   | 1,302   |
| Income taxes-current   | 874     | 769     | 105     |
| Income taxes-deferred  | 136     | (404)   | 541     |
| Total income taxes   | 1,010   | 364     | 646     |
| Net Income   | 1,599   | 943     | 656     |
| Credit related costs (① + ② - ③ - ④)   | 27      | (720)   | 747     |

(4) Hokuto Bank (non-consolidated)

(Millions of yen)

|  | FY2024  |         | FY2023  |
|--|---------|---------|---------|
|  | A       | A - B   | B       |
| Ordinary income  | 24,370  | 902     | 23,468  |
| Gross business profit  | 13,031  | (254)   | 13,285  |
| (Excluding gains/losses on bond transactions)                                  | 17,134  | 1,198   | 15,935  |
| Gross domestic business profit   | 13,134  | (1,514) | 14,648  |
| (Excluding gains/losses on bond transactions)                                  | 17,171  | 899     | 16,272  |
| Net interest income  | 14,249  | 1,183   | 13,065  |
| Net fees and commissions   | 2,881   | (260)   | 3,142   |
| Net other business income  | (3,996) | (2,436) | (1,559) |
| Gross international business profit  | (103)   | 1,260   | (1,363) |
| (Excluding gains/losses on bond transactions)                                  | (37)    | 299     | (336)   |
| Net interest income  | 390     | (412)   | 802     |
| Net fees and commissions   | (0)     | 2       | (3)     |
| Net other business income  | (492)   | 1,669   | (2,162) |
| Expenses (excluding non-recurrent expense)                                     | 11,383  | (86)    | 11,469  |
| Personnel expenses   | 5,118   | (133)   | 5,252   |
| Non-personnel expenses   | 5,488   | 87      | 5,401   |
| Taxes  | 776     | (40)    | 816     |
| Net business income (before net transfer to general allowance for loan losses) | 1,648   | (167)   | 1,815   |
| Core net business income   | 5,751   | 1,285   | 4,465   |
| (Excluding gains/losses on cancellation of private offering investment trusts) | 3,945   | 704     | 3,240   |
| Net transfer to general allowance for loan losses <sup>①</sup>                 | (425)   | (89)    | (336)   |
| Net business income  | 2,073   | (78)    | 2,151   |
| (Of which, gains/losses on bond transactions)                                  | (4,102) | (1,452) | (2,650) |
| Net non-recurrent gains/losses   | (1,143) | (304)   | (838)   |
| Disposal of non-performing loans <sup>②</sup>                                  | 2,655   | (182)   | 2,837   |
| Write-off of loans   | —       | —       | —       |
| Transfer to specific allowance for loan losses                                 | 2,483   | (194)   | 2,678   |
| Losses on sales of loans   | 0       | 0       | —       |
| Other  | 171     | 12      | 158     |
| Reversal of allowance for loan losses <sup>③</sup>                             | —       | —       | —       |
| Recoveries of written-off claims <sup>④</sup>                                  | 1,054   | 1,014   | 39      |
| Gains/losses related to stocks, etc.   | 656     | (1,460) | 2,116   |
| Gains on sale  | 1,578   | (2,445) | 4,024   |
| Losses on sale   | 922     | (983)   | 1,906   |
| Write-down   | 0       | (1)     | 1       |
| Retirement benefit costs   | (78)    | (43)    | (34)    |
| Other non-recurrent gains/losses   | (277)   | (85)    | (192)   |
| Ordinary profit  | 929     | (383)   | 1,312   |
| Extraordinary income/losses  | (124)   | 37      | (161)   |
| Net gain (loss) from fixed assets  | (75)    | (36)    | (39)    |
| Gains from fixed assets  | 6       | 6       | —       |
| Losses from fixed assets   | 82      | 43      | 39      |
| Impairment loss  | 49      | (73)    | 122     |
| Income before income taxes   | 805     | (345)   | 1,151   |
| Income taxes-current   | 156     | (666)   | 822     |
| Income taxes-deferred  | (297)   | (486)   | 188     |
| Total income taxes   | (141)   | (1,152) | 1,011   |
| Net Income   | 946     | 806     | 139     |
| Credit related costs (① + ② - ③ - ④)   | 1,175   | (1,286) | 2,461   |

## 2. Net business profits

### (1) 2 banks

(Millions of yen)

|  | FY2024 |       | FY2023 |
|--|--------|-------|--------|
|  | A      | A - B | B      |
| Core net business income   | 9,523  | 2,377 | 7,145  |
| Per head (in thousands of yen)   | 9,355  | 2,714 | 6,640  |
| Net business income (before transfer to general allowance for loan losses) | 2,405  | (110) | 2,515  |
| Per head (in thousands of yen)   | 2,362  | 25    | 2,337  |
| Net business income  | 2,830  | 124   | 2,706  |
| Per head (in thousands of yen)   | 2,780  | 265   | 2,515  |

### (2) Shonai Bank (non-consolidated)

(Millions of yen)

|  | FY2024 |       | FY2023 |
|--|--------|-------|--------|
|  | A      | A - B | B      |
| Core net business income   | 3,772  | 1,092 | 2,679  |
| Per head (in thousands of yen)   | 7,382  | 2,410 | 4,972  |
| Net business income (before transfer to general allowance for loan losses) | 757    | 57    | 699    |
| Per head (in thousands of yen)   | 1,481  | 183   | 1,298  |
| Net business income  | 757    | 202   | 554    |
| Per head (in thousands of yen)   | 1,481  | 452   | 1,029  |

### (3) Hokuto Bank (non-consolidated)

(Millions of yen)

|  | FY2024 |       | FY2023 |
|--|--------|-------|--------|
|  | A      | A - B | B      |
| Core net business income   | 5,751  | 1,285 | 4,465  |
| Per head (in thousands of yen)   | 11,343 | 3,027 | 8,316  |
| Net business income (before transfer to general allowance for loan losses) | 1,648  | (167) | 1,815  |
| Per head (in thousands of yen)   | 3,251  | (129) | 3,380  |
| Net business income  | 2,073  | (78)  | 2,151  |
| Per head (in thousands of yen)   | 4,090  | 83    | 4,007  |

\*Par head uses the average number of employees during the period.

### 3. Interest margin

#### (1) 2 banks

All branches:

(%)

|  |       | FY2024 |       | FY2023 |
|--|-------|--------|-------|--------|
|  |       | A      | A - B | B      |
| Average yield on interest earning assets                         | ①     | 1.19   | 0.14  | 1.05   |
| Average yield on loans and bills discounted                      |       | 1.13   | 0.10  | 1.03   |
| Average yield on securities                                      |       | 1.29   | 0.04  | 1.25   |
| Average yield on interest bearing liabilities                    | ②     | 0.87   | 0.06  | 0.81   |
| Average yield on deposits and negotiable certificates of deposit |       | 0.06   | 0.06  | 0.00   |
| Average yield on call money and borrowed money                   |       | 0.07   | 0.07  | (0.00) |
| Average interest rate spread                                     | ① - ② | 0.32   | 0.08  | 0.24   |

Domestic business segment:

(%)

|  |       | FY2024 |       | FY2023 |
|--|-------|--------|-------|--------|
|  |       | A      | A - B | B      |
| Average yield on interest earning assets                         | ①     | 1.14   | 0.18  | 0.96   |
| Average yield on loans and bills discounted                      |       | 1.13   | 0.10  | 1.03   |
| Average yield on securities                                      |       | 1.14   | 0.13  | 1.01   |
| Average yield on interest bearing liabilities                    | ②     | 0.85   | 0.07  | 0.78   |
| Average yield on deposits and negotiable certificates of deposit |       | 0.06   | 0.06  | 0.00   |
| Average yield on call money and borrowed money                   |       | 0.07   | 0.07  | (0.00) |
| Average interest rate spread                                     | ① - ② | 0.29   | 0.11  | 0.18   |

#### (2) Shonai Bank (non-consolidated)

All branches:

(%)

|  |       | FY2024 |       | FY2023 |
|--|-------|--------|-------|--------|
|  |       | A      | A - B | B      |
| Average yield on interest earning assets                         | ①     | 1.14   | 0.11  | 1.03   |
| Average yield on loans and bills discounted                      |       | 1.07   | 0.07  | 1.00   |
| Average yield on securities                                      |       | 1.30   | 0.07  | 1.23   |
| Average yield on interest bearing liabilities                    | ②     | 0.88   | 0.06  | 0.82   |
| Average yield on deposits and negotiable certificates of deposit |       | 0.06   | 0.05  | 0.01   |
| Average yield on call money and borrowed money                   |       | 0.07   | 0.07  | (0.00) |
| Average interest rate spread                                     | ① - ② | 0.26   | 0.05  | 0.21   |

Domestic business segment:

(%)

|  | FY2024 |       | FY2023 |
|--|--------|-------|--------|
|  | A      | A - B | B      |
| Average yield on interest earning assets ①                       | 1.07   | 0.14  | 0.93   |
| Average yield on loans and bills discounted                      | 1.07   | 0.07  | 1.00   |
| Average yield on securities                                      | 1.10   | 0.17  | 0.93   |
| Average yield on interest bearing liabilities ②                  | 0.84   | 0.06  | 0.78   |
| Average yield on deposits and negotiable certificates of deposit | 0.05   | 0.05  | 0.00   |
| Average yield on call money and borrowed money                   | 0.07   | 0.07  | (0.00) |
| Average interest rate spread ①－②                                 | 0.23   | 0.08  | 0.15   |

(3) Hokuto Bank (non-consolidated)

All branches:

(%)

|  | FY2024 |       | FY2023 |
|--|--------|-------|--------|
|  | A      | A - B | B      |
| Average yield on interest earning assets ①                       | 1.24   | 0.18  | 1.06   |
| Average yield on loans and bills discounted                      | 1.19   | 0.13  | 1.06   |
| Average yield on securities                                      | 1.27   | 0.01  | 1.26   |
| Average yield on interest bearing liabilities ②                  | 0.86   | 0.06  | 0.80   |
| Average yield on deposits and negotiable certificates of deposit | 0.06   | 0.06  | 0.00   |
| Average yield on call money and borrowed money                   | 0.07   | 0.07  | 0.00   |
| Average interest rate spread ①－②                                 | 0.38   | 0.12  | 0.26   |

Domestic business segment:

(%)

|  | FY2024 |       | FY2023 |
|--|--------|-------|--------|
|  | A      | A - B | B      |
| Average yield on interest earning assets ①                       | 1.21   | 0.21  | 1.00   |
| Average yield on loans and bills discounted                      | 1.19   | 0.13  | 1.06   |
| Average yield on securities                                      | 1.19   | 0.10  | 1.09   |
| Average yield on interest bearing liabilities ②                  | 0.85   | 0.06  | 0.79   |
| Average yield on deposits and negotiable certificates of deposit | 0.06   | 0.06  | 0.00   |
| Average yield on call money and borrowed money                   | 0.07   | 0.07  | 0.00   |
| Average interest rate spread ①－②                                 | 0.36   | 0.15  | 0.21   |

#### 4. Gains and losses on securities

##### (1) Consolidated

(Millions of yen)

|  | FY2024  |         | FY2023  |
|--|---------|---------|---------|
|  | A       | A - B   | B       |
| Gains (losses) on bonds (Government bonds, etc.) | (7,118) | (2,487) | (4,630) |
| Gains on sales                                   | 1,594   | 532     | 1,061   |
| Gains on redemption                              | —       | —       | —       |
| Losses on sales                                  | 8,712   | 3,020   | 5,691   |
| Losses on redemption                             | —       | —       | —       |
| Write-offs                                       | —       | —       | —       |
| Gains (losses) related to stocks, etc.           | 2,680   | (1,330) | 4,010   |
| Gains on sales                                   | 5,055   | (1,121) | 6,176   |
| Losses on sales                                  | 2,159   | 7       | 2,152   |
| Write-offs                                       | 215     | 201     | 13      |

##### (2) 2 banks

(Millions of yen)

|  | FY2024  |         | FY2023  |
|--|---------|---------|---------|
|  | A       | A - B   | B       |
| Gains (losses) on bonds (Government bonds, etc.) | (7,118) | (2,487) | (4,630) |
| Gains on sales                                   | 1,594   | 532     | 1,061   |
| Gains on redemption                              | —       | —       | —       |
| Losses on sales                                  | 8,712   | 3,020   | 5,691   |
| Losses on redemption                             | —       | —       | —       |
| Write-offs                                       | —       | —       | —       |
| Gains (losses) related to stocks, etc.           | 2,681   | (1,221) | 3,902   |
| Gains on sales                                   | 5,047   | (1,009) | 6,056   |
| Losses on sales                                  | 2,159   | 7       | 2,152   |
| Write-offs                                       | 206     | 204     | 1       |

(3) Shonai Bank (non-consolidated)

(Millions of yen)

|  | FY2024  |         | FY2023  |
|--|---------|---------|---------|
|  | A       | A - B   | B       |
| Gains (losses) on bonds (Government bonds, etc.) | (3,015) | (1,035) | (1,980) |
| Gains on sales                                   | 341     | (339)   | 681     |
| Gains on redemption                              | —       | —       | —       |
| Losses on sales                                  | 3,356   | 695     | 2,661   |
| Losses on redemption                             | —       | —       | —       |
| Write-offs                                       | —       | —       | —       |
| Gains (losses) related to stocks, etc.           | 2,024   | 239     | 1,785   |
| Gains on sales                                   | 3,468   | 1,436   | 2,031   |
| Losses on sales                                  | 1,237   | 991     | 246     |
| Write-offs                                       | 206     | 206     | —       |

(4) Hokuto Bank (non-consolidated)

(Millions of yen)

|  | FY2024  |         | FY2023  |
|--|---------|---------|---------|
|  | A       | A - B   | B       |
| Gains (losses) on bonds (Government bonds, etc.) | (4,102) | (1,452) | (2,650) |
| Gains on sales                                   | 1,252   | 872     | 379     |
| Gains on redemption                              | —       | —       | —       |
| Losses on sales                                  | 5,355   | 2,325   | 3,030   |
| Losses on redemption                             | —       | —       | —       |
| Write-offs                                       | —       | —       | —       |
| Gains (losses) related to stocks, etc.           | 656     | (1,460) | 2,116   |
| Gains on sales                                   | 1,578   | (2,445) | 4,024   |
| Losses on sales                                  | 922     | (983)   | 1,906   |
| Write-offs                                       | 0       | (1)     | 1       |

## 5. Capital adequacy ratio (Domestic standard)

### (1) Consolidated

(Millions of yen)

|                               |         | As of Mar. 31, 2025 |          |          | As of Sep. 30,<br>2024 | As of Mar. 31,<br>2024 |
|-------------------------------|---------|---------------------|----------|----------|------------------------|------------------------|
|                               |         | A                   | A - B    | A - C    | B                      | C                      |
| (1)Capital adequacy ratio     | (2)÷(3) | 9.49%               | 0.42%    | 0.42%    | 9.07%                  | 9.07%                  |
| (2)Capital                    |         | 96,708              | 1,209    | 959      | 95,498                 | 95,748                 |
| (3)Total risk weighted assets |         | 1,018,553           | (33,296) | (37,070) | 1,051,850              | 1,055,623              |
| (4)Total required capital     | (3)×4%  | 40,742              | (1,331)  | (1,482)  | 42,074                 | 42,224                 |

### (2) Shonai Bank (non-consolidated)

(Millions of yen)

|                               |         | As of Mar. 31, 2025 |         |          | As of Sep. 30,<br>2024 | As of Mar. 31,<br>2024 |
|-------------------------------|---------|---------------------|---------|----------|------------------------|------------------------|
|                               |         | A                   | A - B   | A - C    | B                      | C                      |
| (1)Capital adequacy ratio     | (2)÷(3) | 10.39%              | 0.05%   | (0.18% ) | 10.34%                 | 10.57%                 |
| (2)Capital                    |         | 57,229              | 88      | (8)      | 57,140                 | 57,237                 |
| (3)Total risk weighted assets |         | 550,603             | (1,950) | 9,370    | 552,554                | 541,232                |
| (4)Total required capital     | (3)×4%  | 22,024              | (78)    | 374      | 22,102                 | 21,649                 |

### (3) Hokuto Bank (non-consolidated)

(Millions of yen)

|                               |         | As of Mar. 31, 2025 |          |          | As of Sep. 30,<br>2024 | As of Mar. 31,<br>2024 |
|-------------------------------|---------|---------------------|----------|----------|------------------------|------------------------|
|                               |         | A                   | A - B    | A - C    | B                      | C                      |
| (1)Capital adequacy ratio     | (2)÷(3) | 9.33%               | 0.67%    | 0.93%    | 8.66%                  | 8.40%                  |
| (2)Capital                    |         | 43,363              | 768      | 740      | 42,595                 | 42,623                 |
| (3)Total risk weighted assets |         | 464,597             | (27,215) | (42,468) | 491,813                | 507,066                |
| (4)Total required capital     | (3)×4%  | 18,583              | (1,088)  | (1,698)  | 19,672                 | 20,282                 |

## 6. ROE (Return on equity)

### (1) Consolidated

(%)

|  | FY2024 |       | FY2023 |
|--|--------|-------|--------|
|  | A      | A - B | B      |
| Core Net business income basis   | 12.53  | 3.56  | 8.97   |
| Net business income basis (before net transfer to general allowance for loan losses) | 3.79   | 0.07  | 3.72   |
| Net business income basis  | 4.60   | 0.62  | 3.98   |
| Net income basis   | 3.45   | 2.12  | 1.33   |

(2) Shonai Bank (non-consolidated)

(%)

|  | FY2024 |       | FY2023 |
|--|--------|-------|--------|
|  | A      | A - B | B      |
| Core Net business income basis   | 6.83   | 2.22  | 4.61   |
| Net business income basis (before net transfer to general allowance for loan losses) | 1.37   | 0.17  | 1.20   |
| Net business income basis  | 1.37   | 0.42  | 0.95   |
| Net income basis   | 2.89   | 1.76  | 1.13   |

(3) Hokuto Bank (non-consolidated)

(%)

|  | FY2024 |       | FY2023 |
|--|--------|-------|--------|
|  | A      | A - B | B      |
| Core Net business income basis   | 18.70  | 6.06  | 12.64  |
| Net business income basis (before net transfer to general allowance for loan losses) | 5.35   | 0.21  | 5.14   |
| Net business income basis  | 6.74   | 0.65  | 6.09   |
| Net income basis   | 3.07   | 2.68  | 0.39   |

7. OHR (Over head ratio)

(1) Consolidated

(%)

|                                  | FY2024 |        | FY2023 |
|----------------------------------|--------|--------|--------|
|                                  | A      | A - B  | B      |
| Core gross business profit basis | 69.87  | (5.34) | 75.21  |
| Gross business profit basis      | 88.44  | 0.47   | 87.97  |

(2) Shonai Bank (non-consolidated)

(%)

|                                  | FY2024 |        | FY2023 |
|----------------------------------|--------|--------|--------|
|                                  | A      | A - B  | B      |
| Core gross business profit basis | 74.62  | (6.20) | 80.82  |
| Gross business profit basis      | 93.61  | (0.55) | 94.16  |

(3) Hokuto Bank (non-consolidated)

(%)

|                                  | FY2024 |        | FY2023 |
|----------------------------------|--------|--------|--------|
|                                  | A      | A - B  | B      |
| Core gross business profit basis | 66.43  | (5.54) | 71.97  |
| Gross business profit basis      | 87.35  | 1.02   | 86.33  |

II. Status of loans, etc.

1. Allowance of loan losses

(1) Consolidated

(Millions of yen)

|                                    | As of Mar. 31, 2025 |       |       | As of Sep. 30,<br>2024<br>B | As of Mar. 31,<br>2024<br>C |
|------------------------------------|---------------------|-------|-------|-----------------------------|-----------------------------|
|                                    | A                   | A - B | A - C |                             |                             |
| Allowance for loan losses          | 12,876              | (305) | (803) | 13,181                      | 13,679                      |
| General allowance for loan losses  | 3,398               | (256) | (653) | 3,655                       | 4,052                       |
| Specific allowance for loan losses | 9,477               | (48)  | (149) | 9,526                       | 9,626                       |

(2) 2 banks

(Millions of yen)

|                                    | As of Mar. 31, 2025 |       |       | As of Sep. 30,<br>2024<br>B | As of Mar. 31,<br>2024<br>C |
|------------------------------------|---------------------|-------|-------|-----------------------------|-----------------------------|
|                                    | A                   | A - B | A - C |                             |                             |
| Allowance for loan losses          | 11,315              | (235) | (810) | 11,551                      | 12,125                      |
| General allowance for loan losses  | 2,934               | (248) | (668) | 3,182                       | 3,602                       |
| Specific allowance for loan losses | 8,381               | 12    | (141) | 8,369                       | 8,523                       |

(3) Shonai Bank (non-consolidated)

(Millions of yen)

|                                    | As of Mar. 31, 2025 |       |       | As of Sep. 30,<br>2024<br>B | As of Mar. 31,<br>2024<br>C |
|------------------------------------|---------------------|-------|-------|-----------------------------|-----------------------------|
|                                    | A                   | A - B | A - C |                             |                             |
| Allowance for loan losses          | 5,924               | (468) | (169) | 6,393                       | 6,094                       |
| General allowance for loan losses  | 1,468               | (243) | (243) | 1,711                       | 1,711                       |
| Specific allowance for loan losses | 4,456               | (225) | 73    | 4,682                       | 4,383                       |

(4) Hokuto Bank (non-consolidated)

(Millions of yen)

|                                    | As of Mar. 31, 2025 |       |       | As of Sep. 30,<br>2024<br>B | As of Mar. 31,<br>2024<br>C |
|------------------------------------|---------------------|-------|-------|-----------------------------|-----------------------------|
|                                    | A                   | A - B | A - C |                             |                             |
| Allowance for loan losses          | 5,391               | 232   | (640) | 5,158                       | 6,031                       |
| General allowance for loan losses  | 1,466               | (5)   | (425) | 1,471                       | 1,891                       |
| Specific allowance for loan losses | 3,924               | 237   | (215) | 3,687                       | 4,140                       |

## 2. Loans based on the Financial Reconstruction Law (risk-monitored loans)

### (1) 2 banks

(Millions of yen)

|  | As of Mar. 31, 2025 |       |         | As of Sep. 30, 2024 | As of Mar. 31, 2024 |
|--|---------------------|-------|---------|---------------------|---------------------|
|  | A                   | A - B | A - C   | B                   | C                   |
| Bankrupt and substantially bankrupt claims                           | 7,550               | (38)  | 1,387   | 7,589               | 6,162               |
| Doubtful claims  | 28,537              | 934   | (2,190) | 27,603              | 30,727              |
| Claims requiring monitoring  | 828                 | (278) | (9)     | 1,107               | 838                 |
| Loans past due 3 month or more                                       | —                   | —     | —       | —                   | —                   |
| Restructured loans   | 828                 | (278) | (9)     | 1,107               | 838                 |
| Subtotal ①   | 36,916              | 616   | (812)   | 36,299              | 37,728              |
| Normal claims  | 1,954,395           | 8,001 | 49,394  | 1,946,394           | 1,905,000           |
| Total ②  | 1,991,311           | 8,618 | 48,582  | 1,982,693           | 1,942,729           |
| Ratio of disclosed claims under the Financial Reconstruction Law ①÷② | 1.85%               | 0.02% | (0.09%) | 1.83%               | 1.94%               |

(Coverage ratio of loans based on the Financial Reconstruction Laws as of Mar. 31, 2025)

(Millions of yen)

|  | Total disclosed claims under the Financial Reconstruction Law<br>A | Coverage amount |  | Coverage ratio<br>B÷A |
|--|--|-----------------|--|-----------------------|
|  |  | B               | Reserve for specific debtors<br>Portion covered by allowance |                       |
| Bankrupt and substantially bankrupt claims | 7,550  | 7,550           | 4,185<br>3,364   | 100.00%               |
| Doubtful claims                            | 28,537   | 24,776          | 19,759<br>5,016  | 86.81%                |
| Claims requiring monitoring                | 828  | 458             | 432<br>26  | 55.38%                |
| Loans past due 3 month or more             | —  | —               | —  | —                     |
| Restructured loans                         | 828  | 458             | 432<br>26  | 55.38%                |
| Subtotal ①                                 | 36,916   | 32,785          | 24,376<br>8,408  | 88.80%                |

\*Shonai Bank does not implement partial direct write-off.

When the Shonai Bank implements partial direct write-off

(Millions of yen)

|  | As of Mar. 31, 2025                          |   |         |
|--|--|---|---------|
|  | After partial direct write-off executed<br>A | Before partial direct write-off executed<br>B | A - B   |
| Disclosed claims on the Financial Reconstruction Law             | 34,716                                       | 36,916  | (2,199) |
| Total loans based on the Financial Reconstruction Law            | 1,989,111                                    | 1,991,311                                     | (2,199) |
| Ratio of disclosed claims under the Financial Reconstruction Law | 1.74%  | 1.85%   | (0.11%) |

(2) Shonai Bank (non-consolidated)

(Millions of yen)

|  | As of Mar. 31, 2025 |          |         | As of Sep. 30, 2024 | As of Mar. 31, 2024 |
|--|---------------------|----------|---------|---------------------|---------------------|
|  | A                   | A - B    | A - C   | B                   | C                   |
| Bankrupt and substantially bankrupt claims                           | 3,713               | (136)    | 1,046   | 3,850               | 2,667               |
| Doubtful claims  | 14,645              | (1,233)  | (2,133) | 15,879              | 16,779              |
| Claims requiring monitoring  | 383                 | 4        | (81)    | 378                 | 464                 |
| Loans past due 3 month or more                                       | —                   | —        | —       | —                   | —                   |
| Restructured loans   | 383                 | 4        | (81)    | 378                 | 464                 |
| Subtotal ①   | 18,742              | (1,365)  | (1,169) | 20,108              | 19,911              |
| Normal claims  | 979,923             | (11,705) | 5,503   | 991,628             | 974,419             |
| Total ②  | 998,665             | (13,071) | 4,334   | 1,011,737           | 994,331             |
| Ratio of disclosed claims under the Financial Reconstruction Law ①÷② | 1.87%               | (0.11%)  | (0.13%) | 1.98%               | 2.00%               |

(Coverage ratio of loans based on the Financial Reconstruction Laws as of Mar. 31, 2025)

(Millions of yen)

|  | Total disclosed claims under the Financial Reconstruction Law<br>A | Coverage amount |  | Coverage ratio<br>B÷A |
|--|--|-----------------|--|-----------------------|
|  |  | B               | Reserve for specific debtors<br>Portion covered by allowance |                       |
| Bankrupt and substantially bankrupt claims | 3,713  | 3,713           | 1,411<br>2,302   | 100.00%               |
| Doubtful claims                            | 14,645   | 13,634          | 11,480<br>2,153  | 93.09%                |
| Claims requiring monitoring                | 383  | 383             | 358<br>25  | 100.00%               |
| Loans past due 3 month or more             | —  | —               | —<br>—   | —                     |
| Restructured loans                         | 383  | 383             | 358<br>25  | 100.00%               |
| Subtotal ①                                 | 18,742   | 17,731          | 13,249<br>4,481  | 94.60%                |

\*Shonai Bank does not implement partial direct write-off.

When the Shonai Bank implements partial direct write-off

(Millions of yen)

|  | As of Mar. 31, 2025                          |   |         |
|--|--|---|---------|
|  | After partial direct write-off executed<br>A | Before partial direct write-off executed<br>B | A - B   |
| Disclosed claims on the Financial Reconstruction Law             | 16,542                                       | 18,742  | (2,199) |
| Total loans based on the Financial Reconstruction Law            | 996,465                                      | 998,665                                       | (2,199) |
| Ratio of disclosed claims under the Financial Reconstruction Law | 1.66%  | 1.87%   | (0.21%) |

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

|  | As of Mar. 31, 2025 |        |         | As of Sep. 30, 2024 | As of Mar. 31, 2024 |
|--|---------------------|--------|---------|---------------------|---------------------|
|  | A                   | A - B  | A - C   | B                   | C                   |
| Bankrupt and substantiallybankrupt claims                            | 3,836               | 97     | 341     | 3,739               | 3,495               |
| Doubtful claims  | 13,891              | 2,168  | (56)    | 11,723              | 13,948              |
| Claims requiring monitoring  | 445                 | (283)  | 71      | 728                 | 373                 |
| Loans past due 3 month or more                                       | —                   | —      | —       | —                   | —                   |
| Restructured loans   | 445                 | (283)  | 71      | 728                 | 373                 |
| Subtotal ①   | 18,173              | 1,982  | 356     | 16,191              | 17,816              |
| Normal claims  | 974,472             | 19,706 | 43,891  | 954,765             | 930,581             |
| Total ②  | 992,645             | 21,689 | 44,247  | 970,956             | 948,398             |
| Ratio of disclosed claims under the Financial Reconstruction Law ①÷② | 1.83%               | 0.17%  | (0.04%) | 1.66%               | 1.87%               |

(Coverage ratio of loans based on the Financial Reconstruction Laws as of Mar. 31, 2025)

(Millions of yen)

|   | Total disclosed claims under the Financial Reconstruction Law<br>A | Coverage amount |                              |                              | Coverage ratio<br>B÷A |
|---|--|-----------------|------------------------------|------------------------------|-----------------------|
|   |  | B               | Reserve for specific debtors | Portion covered by allowance |                       |
| Bankrupt and substantiallybankrupt claims | 3,836  | 3,836           | 2,774                        | 1,062                        | 100.00%               |
| Doubtful claims                           | 13,891   | 11,141          | 8,278                        | 2,862                        | 80.20%                |
| Claims requiring monitoring               | 445  | 75              | 73                           | 1                            | 16.98%                |
| Loans past due 3 month or more            | —  | —               | —                            | —                            | —                     |
| Restructured loans                        | 445  | 75              | 73                           | 1                            | 16.98%                |
| Subtotal ①                                | 18,173   | 15,053          | 11,126                       | 3,926                        | 82.83%                |

\*Hokuto Bank implements partial direct write-off.

### 3. Self-assessment results and loans based on the Financial Reconstruction Law (risk-monitored loans)

(1) 2 banks

(As of Mar. 31, 2025)

(Millions of yen)

| Self-assessment results (by borrower classification) |                |                   |        |                  |              | Disclosed claims under the Financial Reconstruction Law<br>Risk-monitored loans |                |                              |                              |                |  |
|--|----------------|-------------------|--------|------------------|--------------|---|----------------|------------------------------|------------------------------|----------------|--|
| Classification of borrowers                          | Credit balance | Classification    |        |                  |              | Classification of borrowers   | Credit balance | Coverage amount              |                              | Coverage ratio |  |
|  |                | No-classification | II     | III              | IV           |   |                | Reserve for specific debtors | Portion covered by allowance |                |  |
| Bankrupt debtors                                     | 1,561          | 802               | 759    | —<br>[530]       | —<br>[236]   | Bankrupt and substantially bankrupt claims                                      | 7,550          | 4,185                        | 3,364                        | 100.00%        |  |
| Effectively bankrupt debtors                         | 5,988          | 4,239             | 1,749  | —<br>[633]       | —<br>[1,963] |   |                |                              |                              |                |  |
| Potentially bankrupt debtors                         | 28,537         | 17,428            | 7,347  | 3,761<br>[5,328] |              | Doubtful claims   | 28,537         | 19,759                       | 5,016                        | 86.81%         |  |
| Debtors requiring caution                            | 87,809         | 46,250            | 41,559 |                  |              | Claims requiring monitoring   | 828            | 432                          | 26                           | 55.38%         |  |
|  |                |                   |        |                  |              | Loans past due 3 month or more  | —              | —                            | —                            | —              |  |
|  |                |                   |        |                  |              | Restructured loans  | 828            | 432                          | 26                           | 55.38%         |  |
| Normal debtors                                       | 1,867,414      | 1,867,414         |        |                  |              | Normal claims   | 1,954,395      |                              |                              | 88.80%         |  |
| Total  | 1,991,311      | 1,936,135         | 51,414 | 3,761            | —            | Total   | 1,991,311      |                              |                              |                |  |

|  |        |
|--|--------|
| Total claims under the Financial Reconstruction Law              | 36,916 |
| Ratio of disclosed claims under the Financial Reconstruction Law | 1.85%  |

\*In the self-assessment results, the amount in [] of the III / IV classification is the reserve amount for the each classification. The reserve amount is recorded as "no-classification".

(2) Shonai Bank (non-consolidated)

(As of Mar. 31, 2025)

| Self-assessment results (by borrower classification) |                |                   |        |                  |              | (Millions of yen)                          |                |                              |                              |                |  |
|--|----------------|-------------------|--------|------------------|--------------|--|----------------|------------------------------|------------------------------|----------------|--|
| Classification of borrower                           | Credit balance | Classification    |        |                  |              | Classification of borrower                 | Credit balance | Coverage amount              |                              | Coverage ratio |  |
|  |                | No-classification | II     | III              | IV           |  |                | Reserve for specific debtors | Portion covered by allowance |                |  |
| Bankrupt debtors                                     | 312            | 252               | 59     | —<br>[3]         | —<br>[236]   | Bankrupt and substantially bankrupt claims | 3,713          | 1,411                        | 2,302                        | 100.00%        |  |
| Effectively bankrupt debtors                         | 3,401          | 2,686             | 714    | —<br>[98]        | —<br>[1,963] |  |                |                              |                              |                |  |
| Potentially bankrupt debtors                         | 14,645         | 8,240             | 5,394  | 1,011<br>[2,465] |              | Doubtful claims                            | 14,645         | 11,480                       | 2,153                        | 93.09%         |  |
| Debtors requiring caution                            | 43,526         | 23,591            | 19,934 |                  |              | Claims requiring monitoring                | 383            | 358                          | 25                           | 100.00%        |  |
|  |                |                   |        |                  |              | Loans past due 3 month or more             | —              | —                            | —                            | —              |  |
|  |                |                   |        |                  |              | Restructured loans                         | 383            | 358                          | 25                           | 100.00%        |  |
| Normal debtors                                       | 936,779        | 936,779           |        |                  |              | Normal claims                              | 979,923        |                              |                              | 94.60%         |  |
| Total  | 998,665        | 971,551           | 26,103 | 1,011            | —            | Total                                      | 998,665        |                              |                              |                |  |

|  |        |
|--|--------|
| Total claims under the Financial Reconstruction Law              | 18,742 |
| Ratio of disclosed claims under the Financial Reconstruction Law | 1.87%  |

\*In the self-assessment results, the amount in [] of the III / IV classification is the reserve amount for the each classification. The reserve amount is recorded as "no-classification".

(3) Hokuto Bank (non-consolidated)

(As of Mar. 31, 2025)

| Self-assessment results (by borrower classification) |                |                   |        |                  |          | (Millions of yen)                          |                |                              |                              |                |  |
|--|----------------|-------------------|--------|------------------|----------|--|----------------|------------------------------|------------------------------|----------------|--|
| Classification of borrower                           | Credit balance | Classification    |        |                  |          | Classification of borrower                 | Credit balance | Coverage amount              |                              | Coverage ratio |  |
|  |                | No-classification | II     | III              | IV       |  |                | Reserve for specific debtors | Portion covered by allowance |                |  |
| Bankrupt debtors                                     | 1,249          | 550               | 699    | —<br>[527]       | —<br>[—] | Bankrupt and substantially bankrupt claims | 3,836          | 2,774                        | 1,062                        | 100.00%        |  |
| Effectively bankrupt debtors                         | 2,587          | 1,552             | 1,034  | —<br>[534]       | —<br>[—] |  |                |                              |                              |                |  |
| Potentially bankrupt debtors                         | 13,891         | 9,187             | 1,953  | 2,750<br>[2,862] |          | Doubtful claims                            | 13,891         | 8,278                        | 2,862                        | 80.20%         |  |
| Debtors requiring caution                            | 44,283         | 22,658            | 21,624 |                  |          | Claims requiring monitoring                | 445            | 73                           | 1                            | 16.98%         |  |
|  |                |                   |        |                  |          | Loans past due 3 month or more             | —              | —                            | —                            | —              |  |
|  |                |                   |        |                  |          | Restructured loans                         | 445            | 73                           | 1                            | 16.98%         |  |
| Normal debtors                                       | 930,634        | 930,634           |        |                  |          | Normal claims                              | 974,472        |                              |                              | 82.83%         |  |
| Total  | 992,645        | 964,584           | 25,311 | 2,750            | —        | Total                                      | 992,645        |                              |                              |                |  |

|  |        |
|--|--------|
| Total claims under the Financial Reconstruction Law              | 18,173 |
| Ratio of disclosed claims under the Financial Reconstruction Law | 1.83%  |

\*In the self-assessment results, the amount in [] of the III / IV classification is the reserve amount for the each classification. The reserve amount is recorded as "no-classification".

#### 4. Loans by industry

##### (1) 2 banks

(Millions of yen)

|   | As of Mar. 31, 2025 |          |          | As of Sep. 30,<br>2024 | As of Mar. 31,<br>2024 |
|---|---------------------|----------|----------|------------------------|------------------------|
|   | A                   | A - B    | A - C    | B                      | C                      |
| Domestic offices (excluding loans booked at offshore markets) | 1,931,868           | 9,708    | 46,947   | 1,922,159              | 1,884,920              |
| Manufacturing   | 121,941             | 2,199    | 6,467    | 119,742                | 115,474                |
| Agriculture and forestry                                      | 2,947               | (61)     | (129)    | 3,008                  | 3,076                  |
| Fishery   | 108                 | (8)      | (14)     | 116                    | 122                    |
| Mining, quarrying of stone and gravel                         | 1,359               | (594)    | (754)    | 1,953                  | 2,113                  |
| Construction  | 68,416              | (1,758)  | (4,503)  | 70,174                 | 72,919                 |
| Electricity, gas, heat supply and water                       | 115,134             | 2,304    | 1,150    | 112,830                | 113,984                |
| Information and communications                                | 5,075               | (66)     | (175)    | 5,141                  | 5,250                  |
| Transport and postal activities                               | 15,348              | (630)    | (1,514)  | 15,978                 | 16,862                 |
| Wholesale and retail trade                                    | 94,829              | (3,287)  | 1,981    | 98,116                 | 92,848                 |
| Finance and insurance   | 359,650             | 17,281   | 67,885   | 342,369                | 291,765                |
| Real estate and goods rental and leasing                      | 147,195             | 4,490    | 11,997   | 142,705                | 135,198                |
| Scientific research and professional and technical services   | 14,137              | (1,013)  | (2,511)  | 15,150                 | 16,648                 |
| Accommodations, eating and drinking services                  | 16,860              | (1,215)  | (2,624)  | 18,075                 | 19,484                 |
| Living-related and amusement services                         | 14,430              | (442)    | (1,371)  | 14,872                 | 15,801                 |
| Education learning support                                    | 3,650               | 81       | 66       | 3,569                  | 3,584                  |
| Medical, social welfare                                       | 50,191              | (1,460)  | (3,227)  | 51,651                 | 53,418                 |
| Services  | 32,477              | (2,363)  | (3,041)  | 34,840                 | 35,518                 |
| National and local government                                 | 445,155             | 11,525   | 9,919    | 433,630                | 435,236                |
| Other   | 422,955             | (15,275) | (32,653) | 438,230                | 455,608                |

##### (2) Shonai Bank (non-consolidated)

(Millions of yen)

|   | As of Mar. 31, 2025 |          |          | As of Sep. 30,<br>2024 | As of Mar. 31,<br>2024 |
|---|---------------------|----------|----------|------------------------|------------------------|
|   | A                   | A - B    | A - C    | B                      | C                      |
| Domestic offices (excluding loans booked at offshore markets) | 973,922             | (12,099) | 4,199    | 986,022                | 969,723                |
| Manufacturing   | 66,227              | 2,010    | 7,891    | 64,217                 | 58,336                 |
| Agriculture and forestry                                      | 1,133               | 7        | (88)     | 1,126                  | 1,221                  |
| Fishery   | 28                  | (2)      | (11)     | 30                     | 39                     |
| Mining, quarrying of stone and gravel                         | 76                  | (10)     | (21)     | 86                     | 97                     |
| Construction  | 29,578              | (2,679)  | (1,985)  | 32,257                 | 31,563                 |
| Electricity, gas, heat supply and water                       | 44,721              | 732      | 1,204    | 43,989                 | 43,517                 |
| Information and communications                                | 882                 | 32       | 65       | 850                    | 817                    |
| Transport and postal activities                               | 6,539               | (108)    | (343)    | 6,647                  | 6,882                  |
| Wholesale and retail trade                                    | 31,448              | (3,340)  | (2,060)  | 34,788                 | 33,508                 |
| Finance and insurance   | 166,295             | (1,118)  | 3,799    | 167,413                | 162,496                |
| Real estate and goods rental and leasing                      | 83,075              | 2,210    | 8,719    | 80,865                 | 74,356                 |
| Scientific research and professional and technical services   | 1,673               | (23)     | (231)    | 1,696                  | 1,904                  |
| Accommodations, eating and drinking services                  | 6,056               | (417)    | (1,073)  | 6,473                  | 7,129                  |
| Living-related and amusement services                         | 5,901               | 68       | (192)    | 5,833                  | 6,093                  |
| Education learning support                                    | 2,448               | (35)     | (25)     | 2,483                  | 2,473                  |
| Medical, social welfare                                       | 15,851              | (32)     | (704)    | 15,883                 | 16,555                 |
| Services  | 19,147              | (127)    | (815)    | 19,274                 | 19,962                 |
| National and local government                                 | 211,486             | 1,577    | 12,209   | 209,909                | 199,277                |
| Other   | 281,348             | (10,843) | (22,139) | 292,191                | 303,487                |

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

|   | As of Mar. 31, 2025 |         |          | As of Sep. 30,<br>2024 | As of Mar. 31,<br>2024 |
|---|---------------------|---------|----------|------------------------|------------------------|
|   | A                   | A - B   | A - C    | B                      | C                      |
| Domestic offices (excluding loans booked at offshore markets) | 957,945             | 21,807  | 42,747   | 936,137                | 915,197                |
| Manufacturing   | 55,714              | 189     | (1,423)  | 55,524                 | 57,138                 |
| Agriculture and forestry                                      | 1,814               | (67)    | (40)     | 1,881                  | 1,854                  |
| Fishery   | 79                  | (5)     | (3)      | 85                     | 82                     |
| Mining, quarrying of stone and gravel                         | 1,282               | (583)   | (733)    | 1,866                  | 2,016                  |
| Construction  | 38,837              | 920     | (2,518)  | 37,917                 | 41,356                 |
| Electricity, gas, heat supply and water                       | 70,412              | 1,571   | (53)     | 68,841                 | 70,466                 |
| Information and communications                                | 4,193               | (97)    | (239)    | 4,290                  | 4,433                  |
| Transport and postal activities                               | 8,808               | (521)   | (1,171)  | 9,330                  | 9,980                  |
| Wholesale and retail trade                                    | 63,380              | 52      | 4,040    | 63,328                 | 59,339                 |
| Finance and insurance   | 193,354             | 18,398  | 64,085   | 174,955                | 129,269                |
| Real estate and goods rental and leasing                      | 64,120              | 2,279   | 3,278    | 61,840                 | 60,841                 |
| Scientific research and professional and technical services   | 12,464              | (989)   | (2,280)  | 13,453                 | 14,744                 |
| Accommodations, eating and drinking services                  | 10,803              | (798)   | (1,551)  | 11,601                 | 12,355                 |
| Living-related and amusement services                         | 8,529               | (509)   | (1,179)  | 9,038                  | 9,708                  |
| Education learning support                                    | 1,202               | 116     | 90       | 1,086                  | 1,111                  |
| Medical, social welfare                                       | 34,340              | (1,427) | (2,522)  | 35,767                 | 36,863                 |
| Services  | 13,329              | (2,235) | (2,226)  | 15,565                 | 15,555                 |
| National and local government                                 | 233,669             | 9,948   | (2,289)  | 223,720                | 235,958                |
| Other   | 141,606             | (4,432) | (10,514) | 146,039                | 152,121                |

5. Balance of deposits, loans and securities

(1) 2 banks

Term-end balance

(Millions of yen)

|   | As of Mar. 31, 2025 |                       |                       | As of Sep. 30,<br>2024 | As of Mar. 31,<br>2024 |
|---|---------------------|-----------------------|-----------------------|------------------------|------------------------|
|   | A                   | A - B                 | A - C                 | B                      | C                      |
| Deposits and Negotiable certificates of deposit | 2,696,966           | (69,590)<br>(2.51%)   | (70,831)<br>(2.55%)   | 2,766,556              | 2,767,797              |
| Personal deposits                               | 1,940,320           | (14,507)<br>(0.74%)   | (28,843)<br>(1.46%)   | 1,954,827              | 1,969,164              |
| Loans and bills discounted                      | 1,931,868           | 9,708<br>0.50%        | 46,947<br>2.49%       | 1,922,159              | 1,884,920              |
| Securities                                      | 565,723             | (122,451)<br>(17.79%) | (167,058)<br>(22.79%) | 688,175                | 732,781                |

Average balance

(Millions of yen)

|   | As of Mar. 31, 2025 |                     |                     | As of Sep. 30,<br>2024 | As of Mar. 31,<br>2024 |
|---|---------------------|---------------------|---------------------|------------------------|------------------------|
|   | A                   | A - B               | A - C               | B                      | C                      |
| Deposits and Negotiable certificates of deposit | 2,792,181           | (20,383)<br>(0.72%) | (11,859)<br>(0.42%) | 2,812,564              | 2,804,041              |
| Loans and bills discounted                      | 1,919,151           | 21,029<br>1.10%     | 49,496<br>2.64%     | 1,898,122              | 1,869,655              |
| Securities                                      | 709,610             | (29,534)<br>(3.99%) | (43,550)<br>(5.78%) | 739,144                | 753,160                |

(2) Shonai Bank (non-consolidated)

Term-end balance

(Millions of yen)

|   | As of Mar. 31, 2025 |                      |                      | As of Sep. 30,<br>2024 | As of Mar. 31,<br>2024 |
|---|---------------------|----------------------|----------------------|------------------------|------------------------|
|   | A                   | A - B                | A - C                | B                      | C                      |
| Deposits and Negotiable certificates of deposit | 1,327,383           | (35,195)<br>(2.58%)  | (39,355)<br>(2.87%)  | 1,362,579              | 1,366,738              |
| Personal deposits                               | 963,336             | (9,499)<br>(0.97%)   | (15,340)<br>(1.56%)  | 972,835                | 978,677                |
| Loans and bills discounted                      | 973,922             | (12,099)<br>(1.22%)  | 4,199<br>0.43%       | 986,022                | 969,723                |
| Securities                                      | 315,316             | (41,130)<br>(11.53%) | (53,812)<br>(14.57%) | 356,447                | 369,129                |

Average balance

(Millions of yen)

|   | As of Mar. 31, 2025 |                    |                     | As of Sep. 30,<br>2024 | As of Mar. 31,<br>2024 |
|---|---------------------|--------------------|---------------------|------------------------|------------------------|
|   | A                   | A - B              | A - C               | B                      | C                      |
| Deposits and Negotiable certificates of deposit | 1,367,091           | (8,335)<br>(0.60%) | (13,730)<br>(0.99%) | 1,375,426              | 1,380,822              |
| Loans and bills discounted                      | 980,967             | 541<br>0.05%       | 19,489<br>2.02%     | 980,426                | 961,478                |
| Securities                                      | 360,889             | (7,813)<br>(2.11%) | (19,337)<br>(5.08%) | 368,703                | 380,227                |

(3) Hokuto Bank (non-consolidated)

Term-end balance

(Millions of yen)

|   | As of Mar. 31, 2025 |                      |                       | As of Sep. 30,<br>2024 | As of Mar. 31,<br>2024 |
|---|---------------------|----------------------|-----------------------|------------------------|------------------------|
|   | A                   | A - B                | A - C                 | B                      | C                      |
| Deposits and Negotiable certificates of deposit | 1,369,582           | (34,394)<br>(2.44%)  | (31,475)<br>(2.24%)   | 1,403,977              | 1,401,058              |
| Personal deposits                               | 976,983             | (5,007)<br>(0.50%)   | (13,503)<br>(1.36%)   | 981,991                | 990,487                |
| Loans and bills discounted                      | 957,945             | 21,807<br>2.32%      | 42,747<br>4.67%       | 936,137                | 915,197                |
| Securities                                      | 250,407             | (81,321)<br>(24.51%) | (113,245)<br>(31.14%) | 331,728                | 363,652                |

Average balance

(Millions of yen)

|   | As of Mar. 31, 2025 |                     |                     | As of Sep. 30,<br>2024 | As of Mar. 31,<br>2024 |
|---|---------------------|---------------------|---------------------|------------------------|------------------------|
|   | A                   | A - B               | A - C               | B                      | C                      |
| Deposits and Negotiable certificates of deposit | 1,425,089           | (12,048)<br>(0.83%) | 1,870<br>0.13%      | 1,437,137              | 1,423,218              |
| Loans and bills discounted                      | 938,183             | 20,487<br>2.23%     | 30,006<br>3.30%     | 917,696                | 908,177                |
| Securities                                      | 348,720             | (21,720)<br>(5.86%) | (24,213)<br>(6.49%) | 370,440                | 372,933                |

## 6. Personal loans

### (1) 2 banks

(Millions of yen)

|  | As of Mar. 31, 2025 |          |          | As of Sep. 30,<br>2024 | As of Mar. 31,<br>2024 |
|--|---------------------|----------|----------|------------------------|------------------------|
|  | A                   | A - B    | A - C    | B                      | C                      |
| Consumer loans                         | 427,211             | (16,444) | (34,199) | 443,655                | 461,410                |
| Ratio of consumer loans to total loans | 22.11%              | (0.97%)  | (2.36%)  | 23.08%                 | 24.47%                 |
| Housing loans                          | 378,635             | (14,799) | (31,139) | 393,435                | 409,774                |
| Other loans                            | 48,576              | (1,644)  | (3,059)  | 50,220                 | 51,636                 |

### (2) Shonai Bank (non-consolidated)

(Millions of yen)

|  | As of Mar. 31, 2025 |          |          | As of Sep. 30,<br>2024 | As of Mar. 31,<br>2024 |
|--|---------------------|----------|----------|------------------------|------------------------|
|  | A                   | A - B    | A - C    | B                      | C                      |
| Consumer loans                         | 284,272             | (10,957) | (22,228) | 295,229                | 306,500                |
| Ratio of consumer loans to total loans | 29.18%              | (0.76%)  | (2.42%)  | 29.94%                 | 31.60%                 |
| Housing loans                          | 262,452             | (10,363) | (21,042) | 272,815                | 283,494                |
| Other loans                            | 21,820              | (593)    | (1,185)  | 22,414                 | 23,005                 |

### (3) Hokuto Bank (non-consolidated)

(Millions of yen)

|  | As of Mar. 31, 2025 |         |          | As of Sep. 30,<br>2024 | As of Mar. 31,<br>2024 |
|--|---------------------|---------|----------|------------------------|------------------------|
|  | A                   | A - B   | A - C    | B                      | C                      |
| Consumer loans                         | 142,938             | (5,487) | (11,971) | 148,426                | 154,910                |
| Ratio of consumer loans to total loans | 14.92%              | (0.93%) | (2.00%)  | 15.85%                 | 16.92%                 |
| Housing loans                          | 116,182             | (4,436) | (10,096) | 120,619                | 126,279                |
| Other loans                            | 26,756              | (1,050) | (1,874)  | 27,806                 | 28,630                 |

## 7. Loans to SMEs, etc.

### (1) 2 banks

(Millions of yen)

|  |       | As of Mar. 31, 2025 |         |         | As of Sep. 30,<br>2024 | As of Mar. 31,<br>2024 |
|--|-------|---------------------|---------|---------|------------------------|------------------------|
|  |       | A                   | A - B   | A - C   | B                      | C                      |
| Small and medium-sized enterprises, etc. | ①     | 1,289,407           | (8,859) | 14,827  | 1,298,267              | 1,274,580              |
| Total loans                              | ②     | 1,931,868           | 9,708   | 46,947  | 1,922,159              | 1,884,920              |
| Ratio of SMEs to total loans             | ① ÷ ② | 66.74%              | (0.80%) | (0.87%) | 67.54%                 | 67.61%                 |

(2) Shonai Bank (non-consolidated)

(Millions of yen)

|  |       | As of Mar. 31, 2025 |          |          | As of Sep. 30,<br>2024 | As of Mar. 31,<br>2024 |
|--|-------|---------------------|----------|----------|------------------------|------------------------|
|  |       | A                   | A - B    | A - C    | B                      | C                      |
| Small and medium-sized enterprises, etc. | ①     | 639,123             | (12,624) | (17,265) | 651,747                | 656,388                |
| Total loans                              | ②     | 973,922             | (12,099) | 4,199    | 986,022                | 969,723                |
| Ratio of SMEs to total loans             | ① ÷ ② | 65.62%              | (0.47%)  | (2.06%)  | 66.09%                 | 67.68%                 |

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

|  |       | As of Mar. 31, 2025 |         |        | As of Sep. 30,<br>2024 | As of Mar. 31,<br>2024 |
|--|-------|---------------------|---------|--------|------------------------|------------------------|
|  |       | A                   | A - B   | A - C  | B                      | C                      |
| Small and medium-sized enterprises, etc. | ①     | 650,284             | 3,764   | 32,092 | 646,520                | 618,192                |
| Total loans                              | ②     | 957,945             | 21,807  | 42,747 | 936,137                | 915,197                |
| Ratio of SMEs to total loans             | ① ÷ ② | 67.88%              | (1.18%) | 0.34%  | 69.06%                 | 67.54%                 |

8. Investment products for individuals

(1) 2 banks

(Millions of yen)

|                                  |  | As of Mar. 31, 2025 |       |         | As of Sep. 30,<br>2024 | As of Mar. 31,<br>2024 |
|----------------------------------|--|---------------------|-------|---------|------------------------|------------------------|
|                                  |  | A                   | A - B | A - C   | B                      | C                      |
| Investments trust                |  | 106,789             | (82)  | 1,258   | 106,871                | 105,531                |
| Public bonds                     |  | 5,546               | 649   | 1,046   | 4,897                  | 4,500                  |
| Personal annuity insurance, etc. |  | 271,163             | 1,685 | (7,192) | 269,478                | 278,356                |

(2) Shonai Bank (non-consolidated)

(Millions of yen)

|                                  |  | As of Mar. 31, 2025 |       |       | As of Sep. 30,<br>2024 | As of Mar. 31,<br>2024 |
|----------------------------------|--|---------------------|-------|-------|------------------------|------------------------|
|                                  |  | A                   | A - B | A - C | B                      | C                      |
| Investments trust                |  | 54,114              | 582   | 1,608 | 53,531                 | 52,505                 |
| Public bonds                     |  | 2,404               | 237   | 551   | 2,166                  | 1,852                  |
| Personal annuity insurance, etc. |  | 132,267             | 1,852 | (852) | 130,415                | 133,119                |

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

|                                  |  | As of Mar. 31, 2025 |       |         | As of Sep. 30,<br>2024 | As of Mar. 31,<br>2024 |
|----------------------------------|--|---------------------|-------|---------|------------------------|------------------------|
|                                  |  | A                   | A - B | A - C   | B                      | C                      |
| Investments trust                |  | 52,675              | (664) | (350)   | 53,340                 | 53,025                 |
| Public bonds                     |  | 3,142               | 411   | 494     | 2,730                  | 2,647                  |
| Personal annuity insurance, etc. |  | 138,896             | (167) | (6,340) | 139,063                | 145,236                |

## 9. Branches and employees

### (1) 2 banks

(Number of branches/people)

|                               | As of Mar. 31, 2025 |       |       | As of Sep. 30,<br>2024 | As of Mar. 31,<br>2024 |
|-------------------------------|---------------------|-------|-------|------------------------|------------------------|
|                               | A                   | A - B | A - C | B                      | C                      |
| Branches                      | 174                 | —     | —     | 174                    | 174                    |
| excluding integrated branches | 68                  | (3)   | (9)   | 71                     | 77                     |
| Number of officers            | 24                  | —     | (1)   | 24                     | 25                     |
| Number of employees           | 990                 | (29)  | (53)  | 1,019                  | 1,043                  |

### (2) Shonai Bank (non-consolidated)

(Number of branches/people)

|                               | As of Mar. 31, 2025 |       |       | As of Sep. 30,<br>2024 | As of Mar. 31,<br>2024 |
|-------------------------------|---------------------|-------|-------|------------------------|------------------------|
|                               | A                   | A - B | A - C | B                      | C                      |
| Branches                      | 89                  | —     | —     | 89                     | 89                     |
| excluding integrated branches | 31                  | (2)   | (5)   | 33                     | 36                     |
| Number of officers            | 12                  | —     | —     | 12                     | 12                     |
| Number of employees           | 498                 | (12)  | (25)  | 510                    | 523                    |

### (3) Hokuto Bank (non-consolidated)

(Number of branches/people)

|                               | As of Mar. 31, 2025 |       |       | As of Sep. 30,<br>2024 | As of Mar. 31,<br>2024 |
|-------------------------------|---------------------|-------|-------|------------------------|------------------------|
|                               | A                   | A - B | A - C | B                      | C                      |
| Branches                      | 85                  | —     | —     | 85                     | 85                     |
| excluding integrated branches | 37                  | (1)   | (4)   | 38                     | 41                     |
| Number of officers            | 12                  | —     | (1)   | 12                     | 13                     |
| Number of employees           | 492                 | (17)  | (28)  | 509                    | 520                    |

### III. Valuation gains (losses) on securities

#### 1. Valuation standards of securities

|  |   |
|--|---|
| Trading purpose securities                       | Market value method (Valuation differences are recognized as gains or losses and stated in statement of income) |
| Securities held-to-maturity                      | Amortized cost method   |
| Other securities (available-for-sale securities) | Market value method (Valuation differences are stated in net assets of balance sheet)                           |
| Stocks of subsidiaries and affiliated companies  | Cost accounting method  |

#### 2. Unrealized valuation gains (losses)

##### (1) Consolidated

(Millions of yen)

|       |                    | As of Mar. 31, 2025         |          |          |          |        | As of Sep.<br>30, 2024            | As of Mar.<br>31, 2024            |          |
|-------|--------------------|-----------------------------|----------|----------|----------|--------|-----------------------------------|-----------------------------------|----------|
|       |                    | Gains (losses) on valuation |          |          |          |        | Gains<br>(losses) on<br>valuation | Gains<br>(losses) on<br>valuation |          |
|       |                    | A                           | A - B    | A - C    | Gains    | Losses | B                                 | C                                 |          |
| Total | Held-to-maturity   | —                           | —        | —        | —        | —      | —                                 | —                                 |          |
|       | Available-for-sale | (26,758)                    | (8,829)  | (16,008) | 10,216   | 36,975 | (17,928)                          | (10,750)                          |          |
|       |                    | Stocks                      | 3,527    | (1,112)  | (3,385)  | 4,275  | 747                               | 4,640                             | 6,913    |
|       |                    | Bonds                       | (27,982) | (11,653) | (13,952) | 123    | 28,105                            | (16,328)                          | (14,029) |
|       |                    | Others                      | (2,304)  | 3,936    | 1,329    | 5,817  | 8,122                             | (6,241)                           | (3,634)  |
|       |                    | (26,758)                    | (8,829)  | (16,008) | 10,216   | 36,975 | (17,928)                          | (10,750)                          |          |
|       | Stocks             | 3,527                       | (1,112)  | (3,385)  | 4,275    | 747    | 4,640                             | 6,913                             |          |
|       | Bonds              | (27,982)                    | (11,653) | (13,952) | 123      | 28,105 | (16,328)                          | (14,029)                          |          |
|       | Others             | (2,304)                     | 3,936    | 1,329    | 5,817    | 8,122  | (6,241)                           | (3,634)                           |          |

##### (2) 2 banks

(Millions of yen)

|       |                    | As of Mar. 31, 2025         |          |          |          |        | As of Sep.<br>30, 2024            | As of Mar.<br>31, 2024            |          |
|-------|--------------------|-----------------------------|----------|----------|----------|--------|-----------------------------------|-----------------------------------|----------|
|       |                    | Gains (losses) on valuation |          |          |          |        | Gains<br>(losses) on<br>valuation | Gains<br>(losses) on<br>valuation |          |
|       |                    | A                           | A - B    | A - C    | Gains    | Losses | B                                 | C                                 |          |
| Total | Held-to-maturity   | —                           | —        | —        | —        | —      | —                                 | —                                 |          |
|       | Available-for-sale | (26,800)                    | (8,827)  | (16,006) | 10,174   | 36,975 | (17,972)                          | (10,793)                          |          |
|       |                    | Stocks                      | 3,486    | (1,111)  | (3,384)  | 4,233  | 747                               | 4,597                             | 6,870    |
|       |                    | Bonds                       | (27,982) | (11,653) | (13,952) | 123    | 28,105                            | (16,328)                          | (14,029) |
|       |                    | Others                      | (2,304)  | 3,936    | 1,329    | 5,817  | 8,122                             | (6,241)                           | (3,634)  |
|       |                    | (26,800)                    | (8,827)  | (16,006) | 10,174   | 36,975 | (17,972)                          | (10,793)                          |          |
|       | Stocks             | 3,486                       | (1,111)  | (3,384)  | 4,233    | 747    | 4,597                             | 6,870                             |          |
|       | Bonds              | (27,982)                    | (11,653) | (13,952) | 123      | 28,105 | (16,328)                          | (14,029)                          |          |
|       | Others             | (2,304)                     | 3,936    | 1,329    | 5,817    | 8,122  | (6,241)                           | (3,634)                           |          |

(3) Shonai Bank (non-consolidated)

(Millions of yen)

|       |                    | As of Mar. 31, 2025         |         |          |       |        | As of Sep.<br>30, 2024            | As of Mar.<br>31, 2024            |
|-------|--------------------|-----------------------------|---------|----------|-------|--------|-----------------------------------|-----------------------------------|
|       |                    | Gains (losses) on valuation |         |          |       |        | Gains<br>(losses) on<br>valuation | Gains<br>(losses) on<br>valuation |
|       |                    | A                           | A – B   | A – C    | Gains | Losses | B                                 | C                                 |
| Total | Held-to-maturity   | —                           | —       | —        | —     | —      | —                                 | —                                 |
|       | Available-for-sale | (10,713)                    | (6,002) | (10,390) | 8,988 | 19,702 | (4,710)                           | (322)                             |
|       | Stocks             | 3,278                       | (921)   | (2,488)  | 3,823 | 545    | 4,199                             | 5,766                             |
|       | Bonds              | (15,420)                    | (6,066) | (7,926)  | 70    | 15,490 | (9,353)                           | (7,494)                           |
|       | Others             | 1,428                       | 984     | 23       | 5,094 | 3,666  | 443                               | 1,404                             |
|       | Total              | (10,713)                    | (6,002) | (10,390) | 8,988 | 19,702 | (4,710)                           | (322)                             |
|       | Stocks             | 3,278                       | (921)   | (2,488)  | 3,823 | 545    | 4,199                             | 5,766                             |
|       | Bonds              | (15,420)                    | (6,066) | (7,926)  | 70    | 15,490 | (9,353)                           | (7,494)                           |
|       | Others             | 1,428                       | 984     | 23       | 5,094 | 3,666  | 443                               | 1,404                             |

(4) Hokuto Bank (non-consolidated)

(Millions of yen)

|       |                    | As of Mar. 31, 2025         |         |         |       |        | As of Sep.<br>30, 2024            | As of Mar.<br>31, 2024            |
|-------|--------------------|-----------------------------|---------|---------|-------|--------|-----------------------------------|-----------------------------------|
|       |                    | Gains (losses) on valuation |         |         |       |        | Gains<br>(losses) on<br>valuation | Gains<br>(losses) on<br>valuation |
|       |                    | A                           | A – B   | A – C   | Gains | Losses | B                                 | C                                 |
| Total | Held-to-maturity   | —                           | —       | —       | —     | —      | —                                 | —                                 |
|       | Available-for-sale | (16,086)                    | (2,824) | (5,615) | 1,185 | 17,272 | (13,261)                          | (10,471)                          |
|       | Stocks             | 207                         | (189)   | (896)   | 409   | 202    | 397                               | 1,103                             |
|       | Bonds              | (12,561)                    | (5,587) | (6,026) | 52    | 12,614 | (6,974)                           | (6,535)                           |
|       | Others             | (3,732)                     | 2,952   | 1,306   | 723   | 4,455  | (6,684)                           | (5,038)                           |
|       | Total              | (16,086)                    | (2,824) | (5,615) | 1,185 | 17,272 | (13,261)                          | (10,471)                          |
|       | Stocks             | 207                         | (189)   | (896)   | 409   | 202    | 397                               | 1,103                             |
|       | Bonds              | (12,561)                    | (5,587) | (6,026) | 52    | 12,614 | (6,974)                           | (6,535)                           |
|       | Others             | (3,732)                     | 2,952   | 1,306   | 723   | 4,455  | (6,684)                           | (5,038)                           |