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Consolidated Financial Results for the Three Months Ended June 30, 2025 [Japanese GAAP]

August 8, 2025

Company name: FIDEA Holdings Co. Ltd.

Listing: Tokyo Stock Exchange

Securities code: 8713

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

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Scheduled date to commence dividend payments: -

Trading accounts: None

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: None

President&CEO

Senior Managing Executive Officer&CFO

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

1. Consolidated Financial Results for the Three Months Ended June 30, 2025 (April 1, 2025 to June 30, 2025)

(1) Consolidated Operating Results

(Percentages indicate year-on-year changes.)

	Ordinary revenues		Ordinary profit		Profit attributable to owners of parent	
Three months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
June 30, 2025	13,127	5.8	1,089	(38.8)	1,163	1.9
June 30, 2024	12,403	10.6	1,781	27.2	1,140	18.7

(Note) Comprehensive income: Three months ended June 30, 2025: ¥ 4,989 million [-%]
Three months ended June 30, 2024: ¥ (3,041) million [-%]

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
June 30, 2025	64.54	-
June 30, 2024	63.17	-

(2) Consolidated Financial Position

	Total assets	Net assets	Capital adequacy ratio
As of	Millions of yen	Millions of yen	%
June 30, 2025	2,976,119	81,709	2.7
March 31, 2025	2,921,972	77,396	2.6

(Reference) Equity: As of June 30, 2025: ¥ 81,536 million
As of March 31, 2025: ¥ 77,234 million

2. Dividends

	Annual dividends				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2025	-	37.50	-	37.50	75.00
Fiscal year ending March 31, 2026	-				
Fiscal year ending March 31, 2026 (Forecast)		37.50	-	37.50	75.00

(Note) Revision to the forecast for dividends announced most recently: None

(Note) Breakdown of the 1st quarter dividend for the fiscal year ending March 31, 2026 :

Commemorative dividend - 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 September 30, 2025	800	(37.1)	500	(30.0)	27.74
Full year	4,800	14.0	3,300	17.1	183.10

(Note) Revision to the financial results forecast announced most recently: None

* Notes:

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

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

(2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: None

(3) 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

(4) Number of issued shares (common shares)

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

June 30, 2025: 18,142,122 shares
March 31, 2025: 18,142,122 shares

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

June 30, 2025: 119,689 shares
March 31, 2025: 118,427 shares

3) Average number of shares outstanding during the period:

Three months ended June 30, 2025: 18,022,906 shares
Three months ended June 30, 2024: 18,055,113 shares

* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: None

* 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.

Quarterly Consolidated Financial Statements and Primary Notes
Quarterly Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of June 30, 2025
Assets		
Cash and due from banks	316,696	440,189
Monetary claims bought	3,828	3,796
Trading securities	654	608
Money held in trust	40,043	41,237
Securities	565,839	514,354
Loans and bills discounted	1,913,574	1,913,371
Foreign exchanges	1,222	1,457
Lease receivables and investments in leases	9,538	10,058
Other assets	34,811	16,058
Tangible fixed assets	19,748	19,499
Intangible fixed assets	1,298	1,310
Retirement benefit asset	3,154	3,144
Deferred tax assets	5,557	5,195
Customers' liabilities for acceptances and guarantees	18,881	17,821
Allowance for loan losses	(12,876)	(11,984)
Total assets	2,921,972	2,976,119
Liabilities		
Deposits	2,670,943	2,714,695
Negotiable certificates of deposit	20,844	33,596
Borrowed money	103,300	98,400
Foreign exchanges	29	52
Other liabilities	29,101	28,342
Provision for bonuses for directors (and other officers)	40	40
Retirement benefit liability	518	535
Provision for reimbursement of deposits	10	5
Provision for contingent loss	507	519
Deferred tax liabilities	13	18
Deferred tax liabilities for land revaluation	384	384
Acceptances and guarantees	18,881	17,821
Total liabilities	2,844,575	2,894,410
Net assets		
Share capital	18,000	18,000
Capital surplus	18,172	18,172
Retained earnings	59,147	59,634
Treasury shares	(178)	(179)
Total shareholders' equity	95,140	95,627
Valuation difference on available-for-sale securities	(23,415)	(19,150)
Deferred gains or losses on hedges	3,222	2,775
Revaluation reserve for land	834	834
Remeasurements of defined benefit plans	1,451	1,450
Total accumulated other comprehensive income	(17,906)	(14,090)
Non-controlling interests	162	172
Total net assets	77,396	81,709
Total liabilities and net assets	2,921,972	2,976,119

Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

For the three months ended June 30, 2025

(Millions of yen)

	For the three months ended June 30, 2024	For the three months ended June 30, 2025
Ordinary income	12,403	13,127
Interest income	7,536	8,367
Interest on loans and discounts	5,003	5,922
Interest and dividends on securities	2,431	2,016
Fees and commissions	2,260	1,943
Other ordinary income	1,334	1,188
Other income	1,272	1,627
Ordinary expenses	10,622	12,038
Interest expenses	444	1,328
Interest on deposits	124	1,119
Fees and commissions payments	790	759
Other ordinary expenses	2,922	3,217
General and administrative expenses	5,763	5,784
Other expenses	699	947
Ordinary profit	1,781	1,089
Extraordinary income	-	0
Gain on disposal of non-current assets	-	0
Extraordinary losses	73	153
Loss on disposal of non-current assets	21	145
Impairment losses	51	8
Profit before income taxes	1,708	937
Income taxes - current	181	70
Income taxes - deferred	388	(303)
Total income taxes	570	(232)
Profit	1,138	1,169
Profit (loss) attributable to non-controlling interests	(2)	6
Profit attributable to owners of parent	1,140	1,163

Quarterly Consolidated Statement of Comprehensive Income

For the three months ended June 30, 2025

(Millions of yen)

	For the three months ended June 30, 2024	For the three months ended June 30, 2025
Profit	1,138	1,169
Other comprehensive income	(4,179)	3,819
Valuation difference on available-for-sale securities	(6,066)	4,267
Deferred gains or losses on hedges	1,934	(447)
Remeasurements of defined benefit plans, net of tax	(47)	(1)
Comprehensive income	(3,041)	4,989
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(3,040)	4,980
Comprehensive income attributable to non-controlling interests	(1)	9

Financial Data for the First Quarter of FY2025

1. Profit and loss

(1) Consolidated

(Millions of yen)

	First Quarter FY2025 (Three months)		First Quarter FY2024 (Three months)
	A	A - B	B
Ordinary income	13,127	723	12,403
Gross business profit	6,195	(778)	6,973
Core gross business profit	8,003	(396)	8,399
Net interest income	7,039	(51)	7,091
Net fees and commissions	1,184	(285)	1,469
Net other business income	(2,028)	(441)	(1,587)
Net gains (losses) on government and other bonds	(1,808)	(382)	(1,426)
Expenses (excluding non-recurrent expense)	5,813	(18)	5,832
Net business income (before net transfer to general allowance for loan losses)	381	(759)	1,141
Core net business income	2,190	(377)	2,567
(Excluding gains/losses on cancellation of private offering investment trusts)	1,877	(227)	2,105
Net transfer to general allowance for loan losses①	—	—	—
Net business income	381	(759)	1,141
Net non-recurrent gains/losses	707	67	640
Disposal of non-performing loans②	89	30	59
Reversal of allowance for loan losses③	427	422	4
Recoveries of written-off claims④	91	84	6
Gains/losses related to stocks, etc.	182	(405)	587
Ordinary profit	1,089	(692)	1,781
Extraordinary income/losses	(152)	(79)	(73)
Income before income taxes	937	(771)	1,708
Income taxes-current	70	(110)	181
Income taxes-deferred	(303)	(692)	388
Total income taxes	(232)	(803)	570
Net income	1,169	31	1,138
Profit (Loss) attributable to non-controlling interests	6	8	(2)
Profit attributable to owners of parent	1,163	22	1,140
Credit related costs (① + ② - ③ - ④)	(428)	(476)	47

(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)

	First Quarter FY2025 (Three months)		First Quarter FY2024 (Three months)
	A	A - B	B
Ordinary income	12,095	581	11,514
Gross business profit	5,851	(769)	6,620
(Excluding gains/losses on bond transactions)	7,660	(386)	8,047
Net interest income	7,094	(25)	7,119
Net fees and commissions	980	(291)	1,272
Net other business income	(2,222)	(451)	(1,770)
(Of which, gains/losses on bond transactions)	(1,808)	(382)	(1,426)
Expenses (excluding non-recurrent expense)	5,543	26	5,516
Personnel expenses	2,482	(12)	2,494
Non-personnel expenses	2,667	32	2,634
Taxes	393	5	387
Net business income (before net transfer to general allowance for loan losses)	308	(795)	1,104
Core net business income	2,117	(412)	2,530
(Excluding gains/losses on cancellation of private offering investment trusts)	1,804	(263)	2,067
Net transfer to general allowance for loan losses①	—	18	(18)
Net business income	308	(813)	1,122
Net non-recurrent gains/losses	766	56	709
Disposal of non-performing loans②	89	(68)	158
Write-off of loans	—	—	—
Transfer to specific allowance for loan losses	—	(99)	99
Losses on sales of loans	—	—	—
Other	89	30	59
Reversal of allowance for loan losses③	489	324	164
Recoveries of written-off claims④	91	84	6
Gains/losses related to stocks, etc.	182	(405)	587
Other non-recurrent gains/losses	92	(16)	109
Ordinary profit	1,074	(756)	1,831
Extraordinary income/losses	(146)	(73)	(73)
Income before income taxes	928	(830)	1,758
Income taxes-current	31	(112)	144
Income taxes-deferred	(117)	(534)	416
Total income taxes	(85)	(646)	560
Net Income	1,014	(183)	1,197
Credit related costs (① + ② - ③ - ④)	(491)	(460)	(31)

(3) Shonai Bank (non-consolidated)

(Millions of yen)

	First Quarter FY2025 (Three months)		First Quarter FY2024 (Three months)
	A	A - B	B
Ordinary income	6,180	442	5,737
Gross business profit	3,110	(17)	3,127
(Excluding gains/losses on bond transactions)	3,670	(176)	3,847
Net interest income	3,515	(76)	3,592
Net fees and commissions	405	(81)	487
Net other business income	(811)	140	(951)
(Of which, gains/losses on bond transactions)	(560)	159	(719)
Expenses (excluding non-recurrent expense)	2,764	27	2,737
Personnel expenses	1,274	5	1,269
Non-personnel expenses	1,293	23	1,270
Taxes	196	(1)	197
Net business income (before net transfer to general allowance for loan losses)	346	(44)	390
Core net business income	906	(203)	1,109
(Excluding gains/losses on cancellation of private offering investment trusts)	903	(197)	1,100
Net transfer to general allowance for loan losses ^①	—	18	(18)
Net business income	346	(62)	408
Net non-recurrent gains/losses	366	29	337
Disposal of non-performing loans ^②	17	(120)	138
Write-off of loans	—	—	—
Transfer to specific allowance for loan losses	—	(99)	99
Losses on sales of loans	—	—	—
Other	17	(21)	39
Reversal of allowance for loan losses ^③	211	211	—
Recoveries of written-off claims ^④	—	—	—
Gains/losses related to stocks, etc.	160	(198)	359
Other non-recurrent gains/losses	11	(104)	115
Ordinary profit	712	(33)	745
Extraordinary income/losses	(59)	5	(64)
Income before income taxes	653	(27)	681
Income taxes-current	24	(69)	94
Income taxes-deferred	49	(134)	184
Total income taxes	74	(204)	278
Net Income	579	176	402
Credit related costs (① + ② - ③ - ④)	(193)	(314)	120

(4) Hokuto Bank (non-consolidated)

(Millions of yen)

	First Quarter FY2025 (Three months)		First Quarter FY2024 (Three months)
	A	A - B	B
Ordinary income	5,915	138	5,776
Gross business profit	2,741	(751)	3,492
(Excluding gains/losses on bond transactions)	3,989	(210)	4,199
Net interest income	3,578	51	3,526
Net fees and commissions	574	(210)	784
Net other business income	(1,411)	(592)	(818)
(Of which, gains/losses on bond transactions)	(1,248)	(541)	(707)
Expenses (excluding non-recurrent expense)	2,778	(0)	2,779
Personnel expenses	1,207	(17)	1,225
Non-personnel expenses	1,373	9	1,364
Taxes	197	7	190
Net business income (before net transfer to general allowance for loan losses)	(37)	(750)	713
Core net business income	1,211	(209)	1,420
(Excluding gains/losses on cancellation of private offering investment trusts)	901	(66)	967
Net transfer to general allowance for loan losses①	—	—	—
Net business income	(37)	(750)	713
Net non-recurrent gains/losses	399	27	372
Disposal of non-performing loans②	72	52	20
Write-off of loans	—	—	—
Transfer to specific allowance for loan losses	—	—	—
Losses on sales of loans	—	—	—
Other	72	52	20
Reversal of allowance for loan losses③	277	113	164
Recoveries of written-off claims④	91	84	6
Gains/losses related to stocks, etc.	21	(206)	227
Other non-recurrent gains/losses	81	87	(6)
Ordinary profit	362	(723)	1,085
Extraordinary income/losses	(87)	(79)	(8)
Income before income taxes	274	(802)	1,077
Income taxes-current	7	(42)	49
Income taxes-deferred	(167)	(399)	232
Total income taxes	(160)	(442)	281
Net Income	434	(360)	795
Credit related costs (① + ② - ③ - ④)	(297)	(145)	(151)

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

(1) 2 banks

(Millions of yen)

	As of June 30, 2025			As of June. 30, 2024	As of Mar. 31, 2025
	A	A - B	A - C	B	C
Bankrupt and substantially bankrupt claims	7,036	970	(513)	6,065	7,550
Doubtful claims	27,939	(3,283)	(597)	31,223	28,537
Claims requiring monitoring	1,314	435	486	879	828
Loans past due 3 month or more	—	—	—	—	—
Restructured loans	1,314	435	486	879	828
Subtotal ①	36,290	(1,877)	(625)	38,168	36,916
Normal claims	1,954,611	35,727	216	1,918,884	1,954,395
Total ②	1,990,902	33,849	(408)	1,957,053	1,991,311
Ratio of disclosed claims under the Financial Reconstruction Law ①÷②	1.82%	(0.13%)	(0.03%)	1.95%	1.85%

(2) Shonai Bank (non-consolidated)

(Millions of yen)

	As of June 30, 2025			As of June. 30, 2024	As of Mar. 31, 2025
	A	A - B	A - C	B	C
Bankrupt and substantially bankrupt claims	3,197	606	(516)	2,591	3,713
Doubtful claims	14,519	(2,766)	(126)	17,285	14,645
Claims requiring monitoring	613	141	230	472	383
Loans past due 3 month or more	—	—	—	—	—
Restructured loans	613	141	230	472	383
Subtotal ①	18,330	(2,018)	(412)	20,348	18,742
Normal claims	993,665	2,767	13,742	990,897	979,923
Total ②	1,011,995	748	13,329	1,011,246	998,665
Ratio of disclosed claims under the Financial Reconstruction Law ①÷②	1.81%	(0.20%)	(0.06%)	2.01%	1.87%

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

	As of June 30, 2025			As of June. 30, 2024	As of Mar. 31, 2025
	A	A - B	A - C	B	C
Bankrupt and substantially bankrupt claims	3,838	364	2	3,474	3,836
Doubtful claims	13,420	(517)	(471)	13,938	13,891
Claims requiring monitoring	701	293	255	407	445
Loans past due 3 month or more	—	—	—	—	—
Restructured loans	701	293	255	407	445
Subtotal ①	17,960	140	(212)	17,820	18,173
Normal claims	960,946	32,960	(13,525)	927,986	974,472
Total ②	978,907	33,100	(13,738)	945,806	992,645
Ratio of disclosed claims under the Financial Reconstruction Law ①÷②	1.83%	(0.05%)	—%	1.88%	1.83%

* Shonai Bank does not implement partial direct write-off. Hokuto Bank implements partial direct write-off. If Shonai Bank implements partial direct write-off, the Ratio of disclosed claims under the Financial Reconstruction Law for two banks will be 1.73%, and Shonai Bank's Ratio of disclosed claims under the Financial Reconstruction will be 1.63%.

3. Valuation gains (losses) on securities

(Millions of yen)

		As of June 30, 2025					As of June. 30, 2024	As of Mar. 31, 2025
		Gains (losses) on valuation					Gains (losses) on valuation B	Gains (losses) on valuation C
		A	A – B	A – C	Gains	Losses		
Consolidated	Available-for-sale	(21,588)	(3,705)	5,169	10,923	32,512	(17,883)	(26,758)
	Stocks	4,224	(2,436)	696	4,555	331	6,660	3,527
	Bonds	(25,445)	(2,900)	2,536	257	25,703	(22,545)	(27,982)
	Others	(367)	1,631	1,937	6,110	6,477	(1,999)	(2,304)
2 Banks	Available-for-sale	(21,640)	(3,710)	5,159	10,871	32,512	(17,929)	(26,800)
	Stocks	4,172	(2,442)	686	4,503	331	6,614	3,486
	Bonds	(25,445)	(2,900)	2,536	257	25,703	(22,545)	(27,982)
	Others	(367)	1,631	1,937	6,110	6,477	(1,999)	(2,304)
Shonai Bank	Available-for-sale	(7,840)	(4,006)	2,873	10,073	17,913	(3,833)	(10,713)
	Stocks	3,913	(1,555)	635	4,167	253	5,469	3,278
	Bonds	(14,570)	(2,533)	849	161	14,732	(12,036)	(15,420)
	Others	2,816	82	1,388	5,744	2,927	2,734	1,428
Hokuto Bank	Available-for-sale	(13,800)	295	2,286	797	14,598	(14,096)	(16,086)
	Stocks	258	(886)	51	336	77	1,145	207
	Bonds	(10,875)	(366)	1,686	95	10,970	(10,508)	(12,561)
	Others	(3,183)	1,549	548	365	3,549	(4,733)	(3,732)

* This does not include stocks and capital investments with no market price.

* We do not hold bonds intended to be held to maturity.

4. Balance of deposits and loans

(1) Deposits and Negotiable certificates of deposit

(Millions of yen)

		As of June 30, 2025			As of June. 30, 2024	As of Mar. 31, 2025
		A	A - B	A - C	B	C
2 Banks	Deposits and Negotiable certificates of deposit	2,753,937	(83,976)	56,971	2,837,914	2,696,966
	Personal deposits	1,949,173	(39,330)	8,853	1,988,504	1,940,320
Shonai Bank	Deposits and Negotiable certificates of deposit	1,345,921	(43,323)	18,538	1,389,245	1,327,383
	Personal deposits	967,631	(20,206)	4,294	987,838	963,336
Hokuto Bank	Deposits and Negotiable certificates of deposit	1,408,016	(40,652)	38,433	1,448,668	1,369,582
	Personal deposits	981,542	(19,124)	4,558	1,000,666	976,983

(2) Loans and bills discounted

(Millions of yen)

		As of June 30, 2025			As of June. 30, 2024	As of Mar. 31, 2025
		A	A - B	A - C	B	C
2 Banks	Loans and bills discounted	1,931,887	31,806	19	1,900,080	1,931,868
	Consumer loans	419,436	(33,088)	(7,775)	452,524	427,211
	Hosing loans	371,581	(29,789)	(7,053)	401,371	378,635
Shonai Bank	Loans and bills discounted	986,830	(141)	12,907	986,972	973,922
	Consumer loans	279,251	(21,614)	(5,021)	300,865	284,272
	Hosing loans	257,750	(20,312)	(4,701)	278,063	262,452
Hokuto Bank	Loans and bills discounted	945,056	31,948	(12,888)	913,108	957,945
	Consumer loans	140,184	(11,473)	(2,754)	151,658	142,938
	Hosing loans	113,830	(9,477)	(2,352)	123,308	116,182

5. Investment products for individuals

(Millions of yen)

		As of June 30, 2025			As of June. 30, 2024	As of Mar. 31, 2025
		A	A - B	A - C	B	C
2 Banks	Investments trust	113,495	5,011	6,705	108,483	106,789
	Public bonds	6,079	1,501	532	4,577	5,546
	Personal annuity insurance, etc.	270,124	(16,344)	(1,039)	286,468	271,163
Shonai Bank	Investments trust	56,982	2,565	2,868	54,417	54,114
	Public bonds	2,669	738	265	1,931	2,404
	Personal annuity insurance, etc.	133,072	(3,821)	804	136,893	132,267
Hokuto Bank	Investments trust	56,512	2,446	3,837	54,066	52,675
	Public bonds	3,409	763	267	2,645	3,142
	Personal annuity insurance, etc.	137,052	(12,522)	(1,844)	149,574	138,896

6. Capital adequacy ratio (Domestic standard)

(1) Consolidated

(Millions of yen)

		As of June 30, 2025			As of June. 30, 2024 B	As of Mar. 31, 2025 C
		A	A - B	A - C		
(1) Capital adequacy ratio	(2)÷(3)	10.01%	0.81%	0.52%	9.20%	9.49%
(2) Capital		97,756	1,053	1,048	96,702	96,708
(3) Total risk weighted assets		976,451	(73,885)	(42,101)	1,050,337	1,018,553
(4) Total required capital	(3)×4%	39,058	(2,955)	(1,684)	42,013	40,742

(2) Shonai Bank (non-consolidated)

(Millions of yen)

		As of June 30, 2025			As of June. 30, 2024 B	As of Mar. 31, 2025 C
		A	A - B	A - C		
(1) Capital adequacy ratio	(2)÷(3)	10.90%	0.42%	0.51%	10.48%	10.39%
(2) Capital		57,763	166	534	57,596	57,229
(3) Total risk weighted assets		529,641	(19,674)	(20,962)	549,315	550,603
(4) Total required capital	(3)×4%	21,185	(786)	(838)	21,972	22,024

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

		As of June 30, 2025			As of June. 30, 2024 B	As of Mar. 31, 2025 C
		A	A - B	A - C		
(1) Capital adequacy ratio	(2)÷(3)	9.83%	1.05%	0.50%	8.78%	9.33%
(2) Capital		43,717	348	353	43,369	43,363
(3) Total risk weighted assets		444,295	(49,207)	(20,301)	493,503	464,597
(4) Total required capital	(3)×4%	17,771	(1,968)	(812)	19,740	18,583