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Consolidated Financial Results for the Six Months Ended September 30, 2024 [Japanese GAAP]

November 11, 2024

Company name: THE SHIGA BANK,LTD.
Listing: Tokyo
Securities code: 8366
URL: https://www.shigagin.com
Representative: Shinya Kubota President & CEO
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Telephone: +81-77-521-2200
Scheduled date to file semi-annual securities report: November 20, 2024
Scheduled date to commence dividend payments: December 3, 2024
Trading accounts: None
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: None

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

1. Consolidated Financial Results for the Six Months Ended September 30, 2024 (April 1, 2024 to September 30, 2024)

(1) Consolidated Operating Results (Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2024	60,493	2.9	11,625	(35.7)	8,748	(30.1)
September 30, 2023	58,793	(3.9)	18,074	11.2	12,518	4.9

(Note) Comprehensive income: Six months ended September 30, 2024: ¥ (15,090) million [-%]
Six months ended September 30, 2023: ¥ 19,359 million [-%]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2024	186.41	-
September 30, 2023	263.65	-

(Note) Diluted earnings per share is not presented because there were no potentially dilutive shares.

(2) Consolidated Financial Position

	Total assets	Net assets	Capital adequacy ratio
As of	Millions of yen	Millions of yen	%
September 30, 2024	7,569,806	473,934	6.3
March 31, 2024	7,970,551	490,887	6.2

(Reference) Equity: As of September 30, 2024: ¥ 473,934 million
As of March 31, 2024: ¥ 490,887 million

(Note) "Capital adequacy ratio" is calculated by dividing (total net assets at the end of the period − share acquisition rights at the end of the period) by total assets at the end of the period.
"Capital adequacy ratio" herein is not the capital ratio specified by the FSA Capital Adequacy Notification.

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, 2024	-	50.00	-	40.00	90.00
Fiscal year ending March 31, 2025	-	45.00			
Fiscal year ending March 31, 2025 (Forecast)			-	45.00	90.00

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

(Note)

1. Breakdown of the 2nd quarter-end dividend for the fiscal year ended March 31, 2024: Ordinary dividend of 40.00 yen, commemorative dividend of 10.00 yen (commemorative dividend for the Bank's 90th Anniversary)
   Breakdown of the year-end dividend for the fiscal year ended March 31, 2024: Ordinary dividend of 40.00 yen
2. Breakdown of the 2nd quarter-end dividend for the fiscal year ending March 31, 2025: Ordinary dividend of 45.00 yen
   Breakdown of the year-end dividend for the fiscal year ending March 31, 2025 (forecast): Ordinary dividend of 45.00 yen

3. Consolidated Financial Results Forecast for the Fiscal Year Ending March 31, 2025(April 1, 2024 to March 31, 2025)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Full year	23,000	(4.0)	16,000	0.4	340.91

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

* Notes:

(1) Significant changes in the scope of consolidation during the period: Yes

Newly included: 1 (Company name: Shigagin energy Co., Ltd.)

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):
   September 30, 2024: 53,090,081 shares
   March 31, 2024: 53,090,081 shares

2) Number of treasury shares at the end of the period:
   September 30, 2024: 6,156,237 shares
   March 31, 2024: 6,159,570 shares

3) Average number of shares outstanding during the period:
   Six months ended September 30, 2024: 46,931,867 shares
   Six months ended September 30, 2023: 47,479,992 shares

(Reference) Overview of Non-consolidated Financial Results

1. Non-consolidated Financial Results for the Six Months Ended September 30, 2024 (April 1, 2024 to September 30, 2024)

(1) Non-consolidated Operating Results (Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Net income	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2024	54,189	2.4	11,695	(33.7)	8,968	(27.7)
September 30, 2023	52,918	(4.6)	17,633	12.0	12,410	5.4

	Basic earnings per share
Six months ended	Yen
September 30, 2024	191.09
September 30, 2023	261.39

(2) Non-consolidated Financial Position

	Total assets	Net assets	Capital adequacy ratio
As of	Millions of yen	Millions of yen	%
September 30, 2024	7,545,615	452,177	6.0
March 31, 2024	7,944,199	468,297	5.9

(Reference) Equity: As of September 30, 2024: ¥ 452,177 million
As of March 31, 2024: ¥ 468,297 million

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

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Full year	22,000	(4.9)	15,800	0.3	336.64

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

* Proper use of earnings forecasts, and other special matters

Forward-looking statements, such as financial results forecasts, made in this document are based on information currently available to the Bank and certain assumptions deemed reasonable. Actual results, etc. may differ significantly due to various factors.

Semi-annual Consolidated Financial Statements

Semi-annual Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2024	As of September 30, 2024
Assets		
Cash and due from banks	1,360,066	986,795
Call loans and bills bought	5,753	4,281
Monetary claims bought	1,968	1,427
Trading securities	459	155
Money held in trust	30,376	30,942
Securities	1,857,431	1,846,779
Loans and bills discounted	4,475,442	4,475,806
Foreign exchanges	6,193	6,322
Other assets	161,400	142,776
Tangible fixed assets	47,638	52,668
Intangible fixed assets	1,342	1,268
Retirement benefit asset	25,228	26,549
Deferred tax assets	591	581
Customers' liabilities for acceptances and guarantees	29,340	27,443
Allowance for loan losses	(32,683)	(33,993)
Total assets	7,970,551	7,569,806
Liabilities		
Deposits	5,803,032	5,778,087
Negotiable certificates of deposit	25,360	23,448
Call money and bills sold	346,092	102,337
Cash collateral received for securities lent	241,330	233,275
Borrowed money	882,628	802,728
Foreign exchanges	92	266
Borrowed money from trust account	184	179
Other liabilities	88,812	76,295
Retirement benefit liability	168	171
Provision for retirement benefits for directors (and other officers)	4	3
Provision for loss on interest repayment	5	5
Provision for contingent loss	196	242
Deferred tax liabilities	56,949	45,926
Deferred tax liabilities for land revaluation	5,463	5,460
Acceptances and guarantees	29,340	27,443
Total liabilities	7,479,663	7,095,872
Net assets		
Share capital	33,076	33,076
Capital surplus	24,541	24,548
Retained earnings	269,792	276,668
Treasury shares	(16,476)	(16,469)
Total shareholders' equity	310,934	317,824
Valuation difference on available-for-sale securities	131,867	114,460
Deferred gains or losses on hedges	30,145	24,331
Revaluation reserve for land	8,240	8,236
Remeasurements of defined benefit plans	9,700	9,081
Total accumulated other comprehensive income	179,953	156,109
Total net assets	490,887	473,934
Total liabilities and net assets	7,970,551	7,569,806

Semi-annual Consolidated Statements of Income and Comprehensive Income

Semi-annual Consolidated Statements of Income (For the six months)

(Millions of yen)

	For the six months ended September 30, 2023	For the six months ended September 30, 2024
Ordinary income	58,793	60,493
Interest income	35,021	41,822
Interest on loans and discounts	21,996	23,542
Interest and dividends on securities	11,467	15,169
Trust fees	-	0
Fees and commissions	9,846	9,836
Other ordinary income	6,900	5,755
Other income	7,024	3,079
Ordinary expenses	40,719	48,867
Interest expenses	8,855	11,121
Interest on deposits	961	1,873
Fees and commissions payments	2,650	2,859
Other ordinary expenses	6,906	8,268
General and administrative expenses	20,295	22,287
Other expenses	2,011	4,329
Ordinary profit	18,074	11,625
Extraordinary losses	74	130
Loss on disposal of non-current assets	50	109
Impairment losses	24	20
Profit before income taxes	17,999	11,495
Income taxes - current	5,089	3,520
Income taxes - deferred	392	(773)
Total income taxes	5,481	2,747
Profit	12,518	8,748
Profit attributable to owners of parent	12,518	8,748

Semi-annual Consolidated Statements of Comprehensive Income (For the six months)

(Millions of yen)

	For the six months ended September 30, 2023	For the six months ended September 30, 2024
Profit	12,518	8,748
Other comprehensive income		
Valuation difference on available-for-sale securities	(14,768)	(17,406)
Deferred gains or losses on hedges	22,262	(5,814)
Remeasurements of defined benefit plans, net of tax	(652)	(618)
Total other comprehensive income	6,841	(23,839)
Comprehensive income	19,359	(15,090)
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	19,359	(15,090)

Semi-annual Consolidated Statements of Changes in Equity

For the six months ended September 30, 2023

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	33,076	24,540	258,053	(14,488)	301,181
Changes during period					
Dividends of surplus			(1,899)		(1,899)
Profit attributable to owners of parent			12,518		12,518
Purchase of treasury shares				(2)	(2)
Disposal of treasury shares		0		19	20
Reversal of revaluation reserve for land			41		41
Net changes in items other than shareholders' equity					
Total changes during period	-	0	10,660	17	10,678
Balance at end of period	33,076	24,541	268,713	(14,470)	311,860

	Accumulated other comprehensive income					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	107,785	15,599	8,312	8,343	140,040	441,222
Changes during period						
Dividends of surplus						(1,899)
Profit attributable to owners of parent						12,518
Purchase of treasury shares						(2)
Disposal of treasury shares						20
Reversal of revaluation reserve for land						41
Net changes in items other than shareholders' equity	(14,768)	22,262	(41)	(652)	6,800	6,800
Total changes during period	(14,768)	22,262	(41)	(652)	6,800	17,479
Balance at end of period	93,016	37,861	8,270	7,690	146,840	458,701

For the six months ended September 30, 2024

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	33,076	24,541	269,792	(16,476)	310,934
Changes during period					
Dividends of surplus			(1,877)		(1,877)
Profit attributable to owners of parent			8,748		8,748
Purchase of treasury shares				(6)	(6)
Disposal of treasury shares		7		13	20
Reversal of revaluation reserve for land			4		4
Net changes in items other than shareholders' equity					
Total changes during period	-	7	6,875	7	6,889
Balance at end of period	33,076	24,548	276,668	(16,469)	317,824

	Accumulated other comprehensive income					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	131,867	30,145	8,240	9,700	179,953	490,887
Changes during period						
Dividends of surplus						(1,877)
Profit attributable to owners of parent						8,748
Purchase of treasury shares						(6)
Disposal of treasury shares						20
Reversal of revaluation reserve for land						4
Net changes in items other than shareholders' equity	(17,406)	(5,814)	(4)	(618)	(23,843)	(23,843)
Total changes during period	(17,406)	(5,814)	(4)	(618)	(23,843)	(16,953)
Balance at end of period	114,460	24,331	8,236	9,081	156,109	473,934

Semi-annual Non-consolidated Financial Statements

Semi-annual Non-consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2024	As of September 30, 2024
Assets		
Cash and due from banks	1,359,939	986,670
Call loans	5,753	4,281
Monetary claims bought	1,968	1,427
Trading securities	459	155
Money held in trust	30,376	30,942
Securities	1,860,529	1,850,072
Loans and bills discounted	4,495,122	4,504,052
Foreign exchanges	6,193	6,322
Other assets	125,738	104,970
Other	125,738	104,970
Tangible fixed assets	47,388	46,728
Intangible fixed assets	1,237	1,188
Prepaid pension costs	11,281	13,491
Customers' liabilities for acceptances and guarantees	29,340	27,443
Allowance for loan losses	(31,130)	(32,132)
Total assets	7,944,199	7,545,615
Liabilities		
Deposits	5,808,311	5,783,874
Negotiable certificates of deposit	38,370	35,698
Call money	346,092	102,337
Cash collateral received for securities lent	241,330	233,275
Borrowed money	882,398	802,618
Foreign exchanges	92	266
Borrowed money from trust account	184	179
Other liabilities	71,692	60,246
Income taxes payable	6,797	2,528
Asset retirement obligations	594	594
Other	64,300	57,123
Provision for contingent loss	196	242
Deferred tax liabilities	52,429	41,795
Deferred tax liabilities for land revaluation	5,463	5,460
Acceptances and guarantees	29,340	27,443
Total liabilities	7,475,901	7,093,438

(Millions of yen)

	As of March 31, 2024	As of September 30, 2024
Net assets		
Share capital	33,076	33,076
Capital surplus	23,946	23,954
Legal capital surplus	23,942	23,942
Other capital surplus	4	11
Retained earnings	258,197	265,292
Legal retained earnings	9,134	9,134
Other retained earnings	249,062	256,157
Reserve for tax purpose reduction entry of non-current assets	422	422
General reserve	230,893	242,493
Retained earnings brought forward	17,746	13,241
Treasury shares	(16,476)	(16,469)
Total shareholders' equity	298,744	305,853
Valuation difference on available-for-sale securities	131,167	113,755
Deferred gains or losses on hedges	30,145	24,331
Revaluation reserve for land	8,240	8,236
Total valuation and translation adjustments	169,552	146,323
Total net assets	468,297	452,177
Total liabilities and net assets	7,944,199	7,545,615

Semi-annual Non-consolidated Statements of Income

(Millions of yen)

	For the six months ended September 30, 2023	For the six months ended September 30, 2024
Ordinary income	52,918	54,189
Interest income	35,510	42,322
Interest on loans and discounts	21,999	23,565
Interest and dividends on securities	11,956	15,650
Trust fees	-	0
Fees and commissions	8,550	8,601
Other ordinary income	1,877	218
Other income	6,980	3,046
Ordinary expenses	35,285	42,493
Interest expenses	8,853	11,121
Interest on deposits	961	1,874
Fees and commissions payments	2,707	2,888
Other ordinary expenses	2,340	3,199
General and administrative expenses	19,517	21,351
Other expenses	1,866	3,933
Ordinary profit	17,633	11,695
Extraordinary losses	74	128
Loss on disposal of non-current assets	50	108
Impairment losses	24	20
Profit before income taxes	17,558	11,566
Income taxes - current	4,743	3,260
Income taxes - deferred	404	(662)
Total income taxes	5,148	2,598
Profit	12,410	8,968

Semi-annual Non-consolidated Statements of Changes in Equity

For the six months ended September 30, 2023

(Millions of yen)

	Shareholders' equity										
		Capital surplus			Retained earnings						
						Other retained earnings					
	Share capital	Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Reserve for tax purpose reduction entry of non-current assets	General reserve	Retained earnings brought forward	Total retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	33,076	23,942	3	23,946	9,134	422	220,593	16,500	246,651	(14,488)	289,185
Changes during period											
Dividends of surplus								(1,899)	(1,899)		(1,899)
Provision of general reserve							10,300	(10,300)	-		
Profit								12,410	12,410		12,410
Purchase of treasury shares										(2)	(2)
Disposal of treasury shares			0	0						19	20
Reversal of revaluation reserve for land								41	41		41
Net changes in items other than shareholders' equity											
Total changes during period	-	-	0	0	-	-	10,300	253	10,553	17	10,571
Balance at end of period	33,076	23,942	4	23,946	9,134	422	230,893	16,753	257,204	(14,470)	299,757

	Valuation and translation adjustments				Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at beginning of period	107,247	15,599	8,312	131,159	420,344
Changes during period					
Dividends of surplus					(1,899)
Provision of general reserve					
Profit					12,410
Purchase of treasury shares					(2)
Disposal of treasury shares					20
Reversal of revaluation reserve for land					41
Net changes in items other than shareholders' equity	(14,896)	22,262	(41)	7,324	7,324
Total changes during period	(14,896)	22,262	(41)	7,324	17,895
Balance at end of period	92,350	37,861	8,270	138,483	438,240

For the six months ended September 30, 2024

(Millions of yen)

	Shareholders' equity										
		Capital surplus			Retained earnings						
						Other retained earnings					
	Share capital	Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Reserve for tax purpose reduction entry of non-current assets	General reserve	Retained earnings brought forward	Total retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	33,076	23,942	4	23,946	9,134	422	230,893	17,746	258,197	(16,476)	298,744
Changes during period											
Dividends of surplus								(1,877)	(1,877)		(1,877)
Provision of general reserve							11,600	(11,600)	-		
Profit								8,968	8,968		8,968
Purchase of treasury shares										(6)	(6)
Disposal of treasury shares			7	7						13	20
Reversal of revaluation reserve for land								4	4		4
Net changes in items other than shareholders' equity											
Total changes during period	-	-	7	7	-	-	11,600	(4,504)	7,095	7	7,109
Balance at end of period	33,076	23,942	11	23,954	9,134	422	242,493	13,241	265,292	(16,469)	305,853

	Valuation and translation adjustments				Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at beginning of period	131,167	30,145	8,240	169,552	468,297
Changes during period					
Dividends of surplus					(1,877)
Provision of general reserve					
Profit					8,968
Purchase of treasury shares					(6)
Disposal of treasury shares					20
Reversal of revaluation reserve for land					4
Net changes in items other than shareholders' equity	(17,411)	(5,814)	(4)	(23,229)	(23,229)
Total changes during period	(17,411)	(5,814)	(4)	(23,229)	(16,120)
Balance at end of period	113,755	24,331	8,236	146,323	452,177

Supplementary Information

Financial Results for the first half of the Fiscal Year Ending March 31, 2025

Digest of Financial Results for the First Half of the Fiscal Year Ending March 31, 2025 **[Non-consolidated]** …… 1

Ⅰ Summary of Financial Results

1. Balances of Deposits and Loans [Non-consolidated] …… 3
2. Interest Rate Spread [Non-consolidated] …… 4
3. Balance of Assets in Custody/Sales during the Period [Non-consolidated] …… 4
4. Profit and Loss [Non-consolidated] …… 5
5. Profit and Loss [Consolidated] …… 6
6. Net Business Profit [Non-consolidated] …… 7
7. Gains (losses) Related to Bonds, etc. [Non-consolidated] …… 7
8. Gains (losses) Related to Equity Securities [Non-consolidated] …… 7
9. Gains (Losses) on Valuation of Securities [Non-consolidated]/[Consolidated] …… 8
10. ROE [Non-consolidated] …… 8
11. Capital Ratio (International Standards) [Non-consolidated]/[Consolidated] …… 9

Ⅱ Loans and Bills Information

1. Allowance for Loan Losses and Self-assessment Results by Borrower Classification [Non-consolidated] …… 10
2. Disclosed Claims Under the Financial Reconstruction Law and Risk-monitored Loans [Non-consolidated]/[Consolidated] …… 10
3. Classification of loans by type of industry, etc. …… 11
   (1) Balance of Consumer Loans [Non-consolidated] …… 11
   (2) Balance and ratio of loans to small and medium-sized enterprises ("SMEs"), etc. [Non-consolidated] …… 11
   (3) Classification of loans by type of industry [Non-consolidated] …… 11
4. Classification of loans by region, etc. …… 12
   (1) Balance of loans to specific overseas countries [Non-consolidated] …… 12
   (2) Classification of loans by region [Non-consolidated] …… 12

Ⅲ Financial Results Forecast for the Fiscal Year Ending March 31, 2025 …… 13

Digest of Financial Results for the First Half of the Fiscal Year Ending March 31, 2025 [Non-consolidated]

◆Gross business profit increased due to an increase in net interest income, but net business profit (before provision of general allowance for loan losses) increased only slightly, because of an increase in non-personnel expenses mainly due to system-related expenses

◆Ordinary profit and profit both decreased, because of a decrease in non-recurring gains mainly due to a decrease in gains related to equity securities, an increase in credit costs

(For details, please refer to page 2.)

Financial Results for the First Half of the Fiscal Year Ending March 31, 2025 [Non-consolidated]
(April 1, 2024 - September 30, 2024)

(Million yen)

	(Japanese)	#	For the six months ended September 30, 2024	For the six months ended September 30, 2023	YoY
Gross business profit	業務粗利益	1	33,938	32,037	1,901
Net interest income	資金利益	2	31,205	26,657	4,547
Interest on loans and discounts	うち貸出金利息	3	23,565	21,999	1,566
Interest and dividends on securities	うち有価証券利息配当金	4	15,650	11,956	3,693
Other interest income	うちその他運用収益	5	3,106	1,554	1,551
Interest on deposits, etc. (-)	うち預金等利息 (△)	6	1,880	965	914
Other interest expenses (-)	うちその他調達費用 (△)	7	9,236	7,887	1,348
Net fees and commissions	役務取引等利益	8	5,713	5,842	(128)
Net other ordinary income	その他業務利益	9	(2,980)	(463)	(2,517)
[Gains (losses) related to bonds, etc.]	［うち債券等関係損益］	10	(2,712)	462	(3,174)
Expenses (-)	経費 (△)	11	22,240	20,456	1,784
Personnel expenses (-)	人件費 (△)	12	9,452	9,371	80
Non-personnel expenses (-)	物件費 (△)	13	11,080	9,455	1,624
Taxes (-)	税金 (△)	14	1,708	1,628	79
Net business profit (before provision of general allowance for loan losses)	**実質業務純益（一般貸倒引当金繰入前）**	15	11,698	11,581	117
Core net business profit	コア業務純益	16	13,250	11,878	1,372
Core net business profit (excluding gains (losses) on cancellation of investment trusts)	コア業務純益（除く投資信託解約損益）	17	12,319	11,849	470
Provision of general allowance for loan losses [(1)] (-)	一般貸倒引当金繰入額［①］ (△)	18	(873)	(189)	(684)
Net business profit	**業務純益**	19	12,571	11,770	801
Non-recurring gains (losses)	臨時損益	20	(876)	5,863	(6,739)
Gains (losses) related to equity securities	うち株式等関係損益	21	1,566	6,054	(4,487)
Recoveries of written off receivables	うち償却債権取立益	22	124	132	(8)
Disposal of non-performing loans [(2)] (-)	うち不良債権処理額［②］ (△)	23	3,116	1,480	1,636
Reversal of allowance for loan losses, etc. [(3)]	うち貸倒引当金等戻入益［③］	24	—	—	—
Ordinary profit	**経常利益**	25	**11,695**	**17,633**	**(5,937)**
Extraordinary income (losses)	特別損益	26	(128)	(74)	(54)
Gain (loss) on disposal of non-current assets	うち固定資産処分損益	27	(108)	(50)	(57)
Impairment loss (-)	うち減損損失 (△)	28	20	24	(3)
Profit before income taxes	税引前中間純利益	29	11,566	17,558	(5,992)
Total income taxes (-)	法人税等合計 (△)	30	2,598	5,148	(2,549)
Profit	**中間純利益**	31	**8,968**	**12,410**	**(3,442)**
Credit costs [(1)+(2)-(3)] (-)	与信コスト［①+②−③］ (△)	32	2,243	1,291	951
Consolidated: Profit attributable to owners of parent	**連結：親会社株主に帰属する中間純利益**	33	8,748	12,518	(3,769)

Financial Highlights for the First Half of the Fiscal Year Ending March 31, 2025

■ Interest on loans and discounts and interest and dividends on securities increased, and net interest income increased

Interest on loans and discounts increased by ¥1,566 million year on year due to an increase in balances and a rise in yields.

Interest and dividends on securities increased by ¥3,693 million year on year mainly due to factors such as increases in domestic and foreign interest on bonds and dividends on shares. Other interest income increased by ¥1,551 million year on year mainly due to an increase in interest on deposits with banks.

On the other hand, in terms of obtaining funding, interest on deposits, etc. increased by ¥914 million year on year due to an increase in deposit interest rates, and other interest expenses by ¥1,348 million year on year due to factors such as a rise in market interest rates.

As a result of the above, net interest income increased by ¥4,547 million year on year to ¥31,205 million.

■ Net fees and commissions decreased

The increase in fees and commissions payments such as an increase in guarantee insurance premium from the expansion of housing loans, etc. exceeded the increase in fees and commissions, and net fees and commissions decreased by ¥128 million year on year to ¥5,713 million.

■ Net other ordinary income also decreased

Net other ordinary income also decreased by ¥2,517 million year on year to ¥(2,980) million due to decreases in gains (losses) related to bonds, etc.

As a result, gross business profit increased by ¥1,901 million year on year to ¥33,938 million.

■ Expenses increased with non-personnel expenses as the main factor

In terms of expenses, non-personnel expenses increased by ¥1,624 million year on year mainly due to an increase in expenses related to core systems, and so overall expenses increased by ¥1,784 million year on year.

The increase in gross business profit covered the increase in expenses, and net business profit (before provision of general allowance for loan losses) increased by ¥117 million year on year to ¥11,698 million.

■ Gains (losses) related to equity securities decreased and credit costs increased

Gains (losses) related to equity securities decreased by ¥4,487 million year on year to ¥1,566 million. Credit costs increased by ¥951 million to ¥2,243 million due to an increase in disposal of non-performing loans.

■ Ordinary profit and profit both decreased

As a result, ordinary profit decreased by ¥5,937 million year on year to ¥11,695 million, and profit decreased by ¥3,442 million year on year to ¥8,968 million.

Ⅰ Summary of Financial Results

1. Balance of Deposits and Loans [Non-consolidated]

(Million yen)

[Average balance]	*(Japanese)*	As of September 30, 2024 (a)	(a-b)	(a-c)	As of March 31, 2024 (b)	As of September 30, 2023 (c)
Deposits and negotiable certificates of deposit	預金等（預金＋譲渡性預金）	5,851,626	[1.57%] 90,794	[1.58%] 91,108	5,760,832	5,760,518
for Shiga Prefecture	うち滋賀県内	5,157,840	81,291	84,517	5,076,549	5,073,323
Deposits	預金	5,815,364	93,050	95,769	5,722,314	5,719,594
Individuals	うち個人預金	4,209,896	48,688	70,096	4,161,208	4,139,800
Corporations	うち法人預金	1,340,282	29,616	29,413	1,310,666	1,310,868
Negotiable certificates of deposit	譲渡性預金	36,262	(2,255)	(4,661)	38,517	40,923
Loans and bills discounted	貸出金	4,486,894	[1.93%] 85,003	[2.58%] 113,061	4,401,891	4,373,833
for Shiga Prefecture	うち滋賀県内	2,589,734	29,038	36,857	2,560,696	2,552,877
Consumer loans and bills	うち消費者向け貸出	1,193,464	53,522	74,216	1,139,941	1,119,248
Corporate loans and bills	うち事業性貸出	2,813,256	51,194	71,454	2,762,061	2,741,801
Loan-deposit ratio (%)	預貸率	76.67%	0.26%	0.75%	76.41%	75.92%

(Million yen)

[Term-end balance]	*(Japanese)*	As of September 30, 2024 (a)	(a-b)	(a-c)	As of March 31, 2024 (b)	As of September 30, 2023 (c)
Deposits and negotiable certificates of deposit	預金等（預金＋譲渡性預金）	5,819,573	[(0.46%)] (27,109)	[1.18%] 68,281	5,846,682	5,751,291
for Shiga Prefecture	うち滋賀県内	5,135,790	(28,792)	54,056	5,164,582	5,081,733
Deposits	預金	5,783,874	(24,437)	69,375	5,808,311	5,714,498
Individuals	うち個人預金	4,207,924	7,942	51,953	4,199,982	4,155,970
Corporations	うち法人預金	1,316,422	(230)	4,697	1,316,653	1,311,725
Negotiable certificates of deposit	譲渡性預金	35,698	(2,672)	(1,093)	38,370	36,792
Loans and bills discounted	貸出金	4,504,052	[0.19%] 8,930	[1.72%] 76,303	4,495,122	4,427,749
for Shiga Prefecture	うち滋賀県内	2,610,334	13,063	27,176	2,597,270	2,583,157
Consumer loans and bills	うち消費者向け貸出	1,212,423	35,406	70,391	1,177,017	1,142,032
Consumer loans	消費者ローン	1,200,104	37,375	74,673	1,162,729	1,125,430
Other consumer loans and bills	その他の消費者向け貸出	12,319	(1,969)	(4,282)	14,288	16,601
Corporate loans and bills discounted	うち事業性貸出	2,817,104	(15,923)	31,387	2,833,027	2,785,716
Loan-deposit ratio (%)	預貸率	77.39%	0.51%	0.41%	76.88%	76.98%

(Note) Consumer loans in consumer loans and bills are packaged products with predetermined loan conditions to improve the convenience of borrowing, and other consumer loans and bills discounted are consumer general financing for consumers other than consumer loans (excluding corporate loans and bills).

2. Interest Rate Spread [Non-consolidated]

(%)

[All branches]	*(Japanese)*	As of September 30, 2024 (a)	(a-b)	(a-c)	As of March 31, 2024 (b)	As of September 30, 2023 (c)
(1) Average yield on interest earning assets (A)	資金運用利回り	1.16	0.02	(0.01)	1.14	1.17
(a) Average yield on loans and bills discounted (B)	貸出金利回り	1.04	0.04	0.04	1.00	1.00
(b) Average yield on securities	有価証券利回り	1.82	0.11	0.16	1.71	1.66
(2) Average yield on interest bearing liabilities (C)	資金調達原価	0.94	(0.04)	0.10	0.98	0.84
(a) Average yield on deposits and negotiable certificates of deposit (including expenses) (D)	預金等原価	0.81	(0.10)	0.08	0.91	0.73
(b) Average yield on deposits and negotiable certificates of deposit	預金等利回り	0.06	0.03	0.03	0.03	0.03
(c) Expense ratio	経費率	0.75	(0.13)	0.05	0.88	0.70
(3) Spread between loans and deposits rates (including expenses) (B) − (D)	預貸金利鞘	0.23	0.14	(0.04)	0.09	0.27
(4) Average interest rate spread (A) − (C)	総資金利鞘	0.22	0.06	(0.11)	0.16	0.33

(Reference) Excluding interest-bearing due from banks ("due from Bank of Japan", etc.)

Average yield on interest earning assets	資金運用利回り	1.31	0.08	0.10	1.23	1.21
Average interest rate spread	総資金利鞘	0.37	0.12	0.00	0.25	0.37

(%)

[Domestic branches]	*(Japanese)*	As of September 30, 2024 (a)	(a-b)	(a-c)	As of March 31, 2024 (b)	As of September 30, 2023 (c)
(1) Average yield on interest earning assets (A)	資金運用利回り	0.85	0.03	0.02	0.82	0.83
(a) Average yield on loans and bills discounted (B)	貸出金利回り	0.83	0.04	0.05	0.79	0.78
(b) Average yield on securities	有価証券利回り	1.49	0.17	0.22	1.32	1.27
(2) Average yield on interest bearing liabilities (C)	資金調達原価	0.67	(0.06)	0.07	0.73	0.60
(a) Average yield on deposits and negotiable certificates of deposit (inliuding expenses) (D)	預金等原価	0.76	(0.11)	0.07	0.87	0.69
(b) Average yield on deposits and negotiable certificates of deposit	預金等利回り	0.02	0.02	0.02	0.00	0.00
(c) Expense ratio	経費率	0.74	(0.13)	0.05	0.87	0.69
(3) Spread between loans and deposits rates (including expenses) (B) − (D)	預貸金利鞘	0.07	0.15	(0.02)	(0.08)	0.09
(4) Average interest rate spread (A) − (C)	総資金利鞘	0.18	0.09	(0.05)	0.09	0.23

3. Balance of Assets in Custody/Sales during the Period [Non-consolidated]

Balance of Assets in Custody

(Million yen)

	(Japanese)	As of September 30, 2024 (a)	(a-b)	(a-c)	As of March 31, 2024 (b)	As of September 30, 2023 (c)
Investment trusts (A)	投資信託期末残高	241,336	9,334	41,958	232,001	199,378
Public bonds (B)	公共債期末残高	42,431	16	(12)	42,415	42,444
Mediated financial products (C)	金融商品仲介期末残高	17,528	(2,998)	(8,125)	20,526	25,654
Total asset in custody (A+B+C)	預り資産残高合計	301,296	6,353	33,819	294,943	267,476
Individual assets in custody	うち個人預り資産残高	272,443	7,312	32,610	265,130	239,832

Sales during the Six Months Ended September 30, 2024

(Million yen)

	(Japanese)	For the six months ended September 30, 2024 (a)	(a-b)	For the six months ended September 30, 2023 (b)
Investment trusts	投資信託	37,068	870	36,198
Public bonds	公共債	5,561	437	5,124
Mediated financial products	金融商品仲介	279	(1,391)	1,671
Insurance	保険	27,996	4,610	23,386

(Note) The accumulated amount of insurance premiums earned since the Bank started offering insurance has amounted to ¥713,463 million.

4. Profit and Loss [Non-consolidated]

(Million yen)

#		*(Japanese)*	For the six months ended September 30, 2024 (a)	(a-b)	For the six months ended September 30, 2023 (b)
1	Gross business profit	業務粗利益	33,938	1,901	32,037
2	Net interest income	資金利益	31,205	4,547	26,657
3	Interest income	うち資金運用収益	42,322	6,811	35,510
4	Interest on loans and discounts	うち貸出金利息	23,565	1,566	21,999
5	Interest and dividends on securities	うち有価証券利息配当金	15,650	3,693	11,956
6	Interest expenses (-)	うち資金調達費用 (△)	11,121	2,267	8,853
7	Interest on deposits, etc. (-)	うち預金等利息 (△)	1,880	914	965
8	Net fees and commissions	役務取引等利益	5,713	(128)	5,842
9	Fees and commissions income	役務取引等収益	8,601	51	8,550
10	Fees and commissions payments (-)	役務取引等費用 (△)	2,888	180	2,707
11	Net other ordinary income	その他業務利益	(2,980)	(2,517)	(463)
12	(Gains (losses) related to bonds, etc.)	（うち債券等関係損益）	(2,712)	(3,174)	462
13	Domestic gross business profit	うち国内業務粗利益	32,746	2,728	30,017
14	Net interest income	資金利益	28,393	4,613	23,780
15	Net fees and commissions	役務取引等利益	5,336	(224)	5,560
16	Net other ordinary income	その他業務利益	(983)	(1,660)	676
17	Expenses (excluding non-recurring expenses) (-)	経費（除く臨時費用分） (△)	22,240	1,784	20,456
18	Personnel expenses (-)	人件費 (△)	9,452	80	9,371
19	Non-personnel expenses (-)	物件費 (△)	11,080	1,624	9,455
20	Taxes (-)	税金 (△)	1,708	79	1,628
21	Net business profit (before provision of general allowance for loan losses)	実質業務純益 （一般貸倒引当金繰入前）	11,698	117	11,581
22	Core net business profit	コア業務純益	13,250	1,372	11,878
23	Core net business profit (excluding gains (losses) on cancellation of investment trusts)	コア業務純益 （除く投資信託解約損益）	12,319	470	11,849
24	Provision of general allowance for loan losses (-)	一般貸倒引当金繰入額 (△)	(873)	(684)	(189)
25	Net business profit	業務純益	12,571	801	11,770
26	Non-recurring gains (losses)	臨時損益	(876)	(6,739)	5,863
27	Gains (losses) related to equity securities	株式等関係損益	1,566	(4,487)	6,054
28	Recoveries of written off receivables	償却債権取立益	124	(8)	132
29	Disposal of non-performing loans (-)	不良債権処理額 (△)	3,116	1,636	1,480
30	Reversal of allowance for loan losses, etc.	貸倒引当金等戻入益	—	—	—
31	Other non-recurring gains (losses)	その他臨時損益	550	(606)	1,156
32	Ordinary profit	経常利益	11,695	(5,937)	17,633
33	Extraordinary income (losses)	特別損益	(128)	(54)	(74)
34	Gain (loss) on disposal of non-current assets	うち固定資産処分損益	(108)	(57)	(50)
35	Gain on disposal of non-current assets	固定資産処分益	—	—	—
36	Loss on disposal of non-current assets (-)	固定資産処分損 (△)	108	57	50
37	Impairment loss (-)	うち減損損失 (△)	20	(3)	24
38	Profit before income taxes	税引前中間純利益	11,566	(5,992)	17,558
39	Income taxes - current (-)	法人税、住民税及び事業税 (△)	3,260	(1,482)	4,743
40	Income taxes - deferred (-)	法人税等調整額 (△)	(662)	(1,066)	404
41	Total income taxes (-)	法人税等合計 (△)	2,598	(2,549)	5,148
42	Profit	中間純利益	8,968	(3,442)	12,410
43	Credit costs (expenses for write-offs and allowances) [24+29-30] (-)	与信コスト（貸倒償却引当費用） [24＋29－30] (△)	2,243	951	1,291

(Notes)
1. Gains (losses) related to bonds, etc. = Gains (losses) related to bonds + Gain on financial derivatives − Loss on financial derivatives
2. Core net business profit = Net business profit + Provision of general allowance for loan losses – Gains (losses) related to bonds
3. Core net business profit (excluding gains (losses) on cancellation of investment trusts) = Core net business profit – Gains on cancellation of investment trusts
   Gains on cancellation of investment trusts is recorded in net interest income, losses on cancellation of investment trusts is recorded in gains (losses) related to bonds
4. Reversal of allowance for loan losses,etc. = Reversal of allowance for loan losses + Reversal of provision for contingent loss

5. Profit and Loss [Consolidated]

(Million yen)

#		*(Japanese)*	For the six months ended September 30, 2024 (a)	(a-b)	For the six months ended September 30, 2023 (b)
1	Consolidated gross business profit	連結業務粗利益	35,167	1,810	33,357
2	Net interest income	資金利益	30,704	4,537	26,167
3	Net fees and commissions	役務取引等利益	6,976	(219)	7,196
4	Net other ordinary income	その他業務利益	(2,513)	(2,507)	(5)
5	General and administrative expenses (excluding non-recurring expenses) (-)	営業経費（臨時費用処理分を除く） (△)	23,177	1,942	21,234
6	Consolidated net business profit (before provision of general allowance for loan losses)	連結実質業務純益（一般貸倒引当金繰入前）	11,990	(132)	12,123
7	Provision of general allowance for loan losses (-)	一般貸倒引当金繰入額 (△)	(759)	(544)	(214)
8	Consolidated net business profit	連結業務純益	12,750	412	12,338
9	Other profit (loss) (non-recurring gains (losses))	その他経常損益（臨時損益）	(1,124)	(6,860)	5,736
10	Disposal of non-performing loans (-)	不良債権処理額 (△)	3,398	1,781	1,617
11	Written-off of loans (-)	貸出金償却 (△)	871	202	669
12	Provision of allowance for loan losses (excluding provision of general allowance for loan losses) (-)	その他の貸倒引当金繰入額（一般貸倒引当金繰入額を除く） (△)	2,480	1,557	923
13	Other credit costs (-)	その他債権売却損等 (△)	45	21	24
14	Reversal of allowance for loan losses, etc.	貸倒引当金等戻入益	—	—	—
15	Recoveries of written off receivables	償却債権取立益	124	(8)	132
16	Gains (losses) related to equity securities	株式等関係損益	1,566	(4,454)	6,020
17	Gain on sale	売却益	2,784	(3,702)	6,486
18	Loss on sale (-)	売却損 (△)	1,216	866	349
19	Loss on devaluation (-)	償却 (△)	2	(114)	116
20	Other profit (including non-recurring expenses in general and administrative expenses)	その他経常損益（営業経費中臨時処理分を含む）	588	(612)	1,200
21	Expenses corresponding to money held in trust (-)	金銭の信託運用見合費用 (△)	4	3	0
22	Ordinary profit	経常利益	11,625	(6,448)	18,074
23	Extraordinary income (losses)	特別損益	(130)	(55)	(74)
24	Profit before income taxes	税金等調整前中間純利益	11,495	(6,503)	17,999
25	Income taxes - current (-)	法人税、住民税及び事業税 (△)	3,520	(1,568)	5,089
26	Income taxes - deferred (-)	法人税等調整額 (△)	(773)	(1,165)	392
27	Total income taxes (-)	法人税等合計 (△)	2,747	(2,734)	5,481
28	Profit	中間純利益	8,748	(3,769)	12,518
29	Profit attributable to non-controlling interests (-)	非支配株主に帰属する中間純利益 (△)	—	—	—
30	Profit attributable to owners of parent	親会社株主に帰属する中間純利益	8,748	(3,769)	12,518
	(Reference)				
	Credit costs [7+10-14] (-)	与信コスト［７＋10－14］ (△)	2,638	1,236	1,402

(Notes) 1. Consolidated gross business profit = Net interest income {Interest income − (Interest expenses – Expenses corresponding to money held in trust)} + Net fees and commissions (Trust fees + Fees and commissions – Fees and commissions payments) + Other ordinary income (Other ordinary income – Other ordinary expenses)

2. Consolidated net business profit = Consolidated gross business profit – General and administrative expenses (excluding non-recurring expenses) – Provision of general allowance for loan losses in provision of allowance for loan losses (Other expenses)

6. Net Business Profit [Non-consolidated]

(Million yen)

		(Japanese)	For the six months ended September 30, 2024 (a)	(a-b)	For the six months ended September 30, 2023 (b)
(1)	Net business profit (before provision of general allowance for loan losses)	実質業務純益（一般貸倒引当金繰入前）	11,698	117	11,581
	Per employee (in thousands of yen)	職員一人当たり（千円）	5,986	131	5,854
(2)	Net business profit	業務純益	12,571	801	11,770
	Per employee (in thousands of yen)	職員一人当たり（千円）	6,433	483	5,950

(Note) Per employee figures are calculated based on the average number of employees during the period.

7. Gains (losses) related to bonds, etc. [Non-consolidated]

(Million yen)

	(Japanese)	For the six months ended September 30, 2024 (a)	(a-b)	For the six months ended September 30, 2023 (b)
Gains (losses) related to bonds	国債等債券関係損益（５勘定尻）	(1,552)	(1,255)	(296)
Gain on sale	売却益	218	(885)	1,103
Gain on redemption	償還益	—	—	—
Loss on sale	売却損	1,770	369	1,400
Loss on redemption	償還損	—	—	—
Loss on devaluation	償却	—	—	—
Gains (losses) on financial derivatives	金融派生商品損益	(1,159)	(1,919)	759
Gains (losses) related to bonds, etc.	債券等関係損益（合計）	(2,712)	(3,174)	462

8. Gains (losses) related to equity securities [Non-consolidated]

(Million yen)

	(Japanese)	For the six months ended September 30, 2024 (a)	(a-b)	For the six months ended September 30, 2023 (b)
Gains (losses) related to equity securities	株式等関係損益（３勘定尻）	1,566	(4,487)	6,054
Gain on sale	売却益	2,784	(3,702)	6,486
Loss on sale	売却損	1,216	866	349
Loss on devaluation	償却	2	(80)	82

9. Gains (Losses) on Valuation of Securities [Non-consolidated]/[Consolidated]

(Million yen)

[Non-consolidated]	*(Japanese)*	As of September 30, 2024			As of March 31, 2024			(a-b)
		Valuation gains (losses) (a)	Valuation gains	Valuation losses	Valuation gains (losses) (b)	Valuation gains	Valuation losses	
Held-to-maturity	満期保有目的	(9,736)	—	9,736	(8,264)	—	8,264	(1,471)
Stocks of subsidiaries	子会社株式	—	—	—	—	—	—	—
Available-for-sale securities	その他有価証券	158,534	223,248	64,714	183,463	246,342	62,878	(24,929)
Stocks	株式	214,573	215,235	661	239,209	239,538	329	(24,635)
Bonds	債券	(34,782)	814	35,597	(25,638)	1,063	26,702	(9,143)
Others	その他	(21,257)	7,198	28,455	(30,106)	5,740	35,846	8,849
Money held in trust (excluding for investment, held-to-maturity)	金銭の信託(運用目的及び満期保有目的以外)	(5)	—	5	(94)	—	94	88
(1) Total gains (losses) on valuation	① 評価損益合計	148,792			175,104			(26,312)
(2) Deferred gains (losses) on hedges	② 繰延ヘッジ損益	34,380			43,439			(9,059)
(1) + (2)	③ 参考(①+②)	183,173			218,544			(35,371)

(Million yen)

[Consolidated]	*(Japanese)*	As of September 30, 2024			As of March 31, 2024			(a-b)
		Valuation gains (losses) (a)	Valuation gains	Valuation losses	Valuation gains (losses) (b)	Valuation gains	Valuation losses	
Held-to-maturity	満期保有目的	(9,736)	—	9,736	(8,264)	—	8,264	(1,471)
Stocks of subsidiaries	子会社株式	—	—	—	—	—	—	—
Available-for-sale securities	その他有価証券	160,038	224,753	64,714	184,961	247,840	62,878	(24,922)
Stocks	株式	216,078	216,740	661	240,707	241,036	329	(24,628)
Bonds	債券	(34,782)	814	35,597	(25,638)	1,063	26,702	(9,143)
Others	その他	(21,257)	7,198	28,455	(30,106)	5,740	35,846	8,849
Money held in trust (excluding for investment, held-to-maturity)	金銭の信託(運用目的及び満期保有目的以外)	(5)	—	5	(94)	—	94	88
(1) Total gains (losses) on valuation	① 評価損益合計	150,297			176,602			(26,305)
(2) Deferred gains (losses) on hedges	② 繰延ヘッジ損益	34,380			43,439			(9,059)
(1) + (2)	③ 参考(①+②)	184,677			220,042			(35,364)

(Notes)
1. "Available-for-sale securities" are evaluated based on the market value at the end of the period, and the table above states the difference between the amount recorded on the balance sheet or consolidated balance sheet and the acquisition price.
2. "Available-for-sale securities" are stated inclusive of beneficial interest in a trust under "monetary claims bought."
3. The Bank conducts derivative transactions to hedge against market value fluctuation risk of securities, and the above tables (non-consolidated and consolidated) show reference figures (1)+(2), which are gains (losses) on valuation (1) of securities added to deferred gains (losses) on hedges before tax effects (2).

10. ROE [Non-consolidated]

	(Japanese)	For the six months ended September 30, 2024 (a)	(a-b)	For the six months ended September 30, 2023 (b)
Net business profit basis	業務純益ベース	5.44	(0.02)	5.46
Profit basis	当期(中間)純利益ベース	3.88	(1.88)	5.76

11. Capital Ratio (International Standards) [Non-consolidated]/[Consolidated]

(Monetary amounts: Billion yen)

[Non-consolidated]	*(Japanese)*	As of September 30, 2024 (a)	(a-b)	(a-c)	As of March 31, 2024 (b)	As of September 30, 2023 (c)
(1) Total capital ratio (%) [(4) ÷ (7)]	単体総自己資本比率(%)（④ ÷ ⑦）	15.21	(0.25)	(0.32)	15.46	15.53
(2) Tier 1 capital ratio (%) [(5) ÷ (7)]	単体Ｔｉｅｒ１比率(%)（⑤ ÷ ⑦）	15.21	(0.25)	(0.32)	15.46	15.53
(3) Common equity Tier 1 capital ratio (%) [(6) ÷ (7)]	単体普通株式等Ｔｉｅｒ１比率(%)（⑥ ÷ ⑦）	15.21	(0.25)	(0.32)	15.46	15.53
(4) Total capital	単体における総自己資本の額	433.2	(15.3)	15.6	448.6	417.6
(5) Tier 1 capital	単体におけるＴｉｅｒ１資本の額	433.2	(15.3)	15.6	448.6	417.6
(6) Common equity Tier 1 capital	単体における普通株式等Ｔｉｅｒ１資本の額	433.2	(15.3)	15.6	448.6	417.6
(7) Risk weighted assets	リスク・アセットの額	2,848.3	(53.0)	160.0	2,901.3	2,688.2
(8) Total capital requirements	単体総所要自己資本額	227.8	(4.2)	12.8	232.1	215.0

(Monetary amounts: Billion yen)

[Consolidated]	*(Japanese)*	As of September 30, 2024 (a)	(a-b)	(a-c)	As of March 31, 2024 (b)	As of September 30, 2023 (c)
(1) Total capital ratio (%) [(4) ÷ (7)]	連結総自己資本比率(%)（④ ÷ ⑦）	15.45	(0.25)	(0.34)	15.70	15.79
(2) Tier 1 capital ratio (%) [(5) ÷ (7)]	連結Ｔｉｅｒ１比率(%)（⑤ ÷ ⑦）	15.44	(0.26)	(0.35)	15.70	15.79
(3) Common equity Tier 1 capital ratio (%) [(6) ÷ (7)]	連結普通株式等Ｔｉｅｒ１比率(%)（⑥ ÷ ⑦）	15.44	(0.26)	(0.35)	15.70	15.79
(4) Total capital	連結における総自己資本の額	446.9	(15.4)	15.6	462.4	431.2
(5) Tier 1 capital	連結におけるＴｉｅｒ１資本の額	446.7	(15.5)	15.5	462.3	431.2
(6) Common equity Tier 1 capital	連結における普通株式等Ｔｉｅｒ１資本の額	446.7	(15.5)	15.5	462.3	431.2
(7) Risk weighted assets	リスク・アセットの額	2,892.0	(52.5)	161.9	2,944.6	2,730.1
(8) Total capital requirements	連結総所要自己資本額	231.3	(4.2)	12.9	235.5	218.4

(Notes) 1. The Foundation Internal Ratings-Based (FIRB) approach has been adopted as the method for measuring credit risk.
2. The Standardized Measurement Approach has been adopted as the method for measuring operational risk.

Ⅱ Loans and Bills Information

1. Allowance for Loan Losses and Self-assessment Results by Borrower Classification [Non-consolidated]

(Million yen)

		(Japanese)	As of September 30, 2024 (a)	(a-b)	(a-c)	As of March 31, 2024 (b)	As of September 30, 2023 (c)
Allowance for loan losses		貸倒引当金	32,132	1,001	1,763	31,130	30,369
	Allowance for general loan losses	一般貸倒引当金	8,925	(873)	(1,301)	9,799	10,226
	Allowance for specific loan losses	個別貸倒引当金	23,206	1,874	3,064	21,331	20,142
	Allowance for specific overseas countries	特定海外債権引当勘定	—	—	—	—	—

(Million yen)

Self-assessment results by borrower classification	Bankrupt claims	破綻先債権	723	439	257	283	465
	Effectively bankrupt claims	実質破綻先債権	1,745	(734)	(2,132)	2,479	3,877
	Potentially bankrupt claims	破綻懸念先債権	51,461	(204)	3,604	51,666	47,857
	Claims requiring caution	要注意先債権	273,726	(40,125)	(38,208)	313,852	311,935
	Subustandard claims	要管理先債権	36,012	(1,427)	(2,084)	37,439	38,096
	Other claims requiring caution	その他要注意先債権	237,714	(38,698)	(36,124)	276,412	273,838
	Normal claims	正常先債権	4,214,708	46,672	108,072	4,168,036	4,106,636
	Total claims	総与信残高	4,542,366	6,047	71,592	4,536,319	4,470,773
(Amount of partial write-offs)		（部分直接償却額）	(9,123)	(761)	(1,376)	(8,362)	(7,747)

2. Disclosed Claims Under the Financial Reconstruction Law and Risk-monitored Loans [Non-consolidated]/[Consolidated]

(Million yen)

[Non-consolidated]	*(Japanese)*	As of September 30, 2024 (a)	(a-b)	(a-c)	As of March 31, 2024 (b)	As of September 30, 2023 (c)
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	2,468	(294)	(1,875)	2,762	4,343
Doubtful claims	危険債権	51,461	(204)	3,604	51,666	47,857
Substandard claims	要管理債権	29,278	(816)	212	30,095	29,066
(Loans past due 3 months or more)	（うち三月以上延滞債権）	1,240	1,120	1,111	119	128
(Restructured loans)	（うち貸出条件緩和債権）	28,038	(1,936)	(898)	29,975	28,937
Subtotal (A)	小計	83,209	(1,315)	1,941	84,524	81,267
Non-performing loans ratio (%) (A) ÷ (B)	総与信残高に占める比率 (A) ÷ (B)	1.83	(0.03)	0.02	1.86	1.81
Normal claims	正常債権	4,459,156	7,362	69,650	4,451,794	4,389,505
Total claims (B)	合計	4,542,366	6,047	71,592	4,536,319	4,470,773

Coverage (C)	保全額	58,535	(1,225)	1,575	59,760	56,959
Allowance for loan losses	貸倒引当金	25,891	1,503	2,573	24,387	23,317
Collateral and guarantees	担保保証等	32,644	(2,728)	(997)	35,372	33,641

Coverage ratio (%) (C) ÷ (A)	保全率 (C) ÷ (A)	70.34	(0.36)	0.26	70.70	70.08

(Million yen)

[Consolidated]	*(Japanese)*	As of September 30, 2024 (a)	(a-b)	(a-c)	As of March 31, 2024 (b)	As of September 30, 2023 (c)
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	2,830	(176)	(1,756)	3,006	4,586
Doubtful claims	危険債権	51,461	(204)	3,604	51,666	47,857
Substandard claims	要管理債権	29,280	(816)	211	30,097	29,069
(Loans past due 3 months or more)	（うち三月以上延滞債権）	1,240	1,120	1,111	119	129
(Restructured loans)	（うち貸出条件緩和債権）	28,040	(1,937)	(900)	29,977	28,940
Subtotal (A)	小計	83,572	(1,198)	2,058	84,771	81,513
Non-performing loans ratio (%) (A) ÷ (B)	総与信残高に占める比率 (A) ÷ (B)	1.83	(0.03)	0.01	1.86	1.82
Normal claims	正常債権	4,459,329	7,350	69,628	4,451,978	4,389,700
Total claims (B)	合計	4,542,901	6,152	71,687	4,536,749	4,471,214

3. Classification of loans by type of industry, etc.

(1) Balance of Consumer Loans [Non-consolidated]

(Million yen)

	(Japanese)	As of September 30, 2024 (a)	(a-b)	(a-c)	As of March 31, 2024 (b)	As of September 30, 2023 (c)
Consumer loans	消費者ローン	1,200,104	37,375	74,673	1,162,729	1,125,430
Housing loans	住宅ローン	1,065,450	13,387	29,432	1,052,062	1,036,017
Other consumer loans	その他ローン	134,654	23,987	45,241	110,666	89,412

(Note) Housing loans include financing for housing loans related to local government systems (home loans) and arranged housing.

(2) Balance and ratio of loans to small and medium-sized enterprises ("SMEs"), etc. [Non-consolidated]

(Million yen, %)

	(Japanese)	As of September 30, 2024 (a)	(a-b)	(a-c)	As of March 31, 2024 (b)	As of September 30, 2023 (c)
Loans to SMEs, etc. (A)	中小企業等貸出金残高 (A)	3,050,877	27,331	98,669	3,023,546	2,952,208
Loans to SMEs (Note)	うち中小企業向け残高 (注)	1,850,772	(10,044)	23,995	1,860,817	1,826,777
Domestic loans and bills discounted (B)	国内店貸出金残高 (B)	4,471,041	13,944	78,530	4,457,097	4,392,511
Loans to SMEs, etc. ratio (%) (A) ÷ (B)	中小企業等貸出金比率 (%) (A) ÷ (B)	68.23	0.40	1.02	67.83	67.21

(Note) Loans to SMEs is calculated by deducting the above consumer loans in from (A) Loans to SMEs, etc.

(3) Classification of loans by type of industry [Non-consolidated]

(Million yen)

	(Japanese)	As of September 30, 2024 (a)	(a-b)	(a-c)	As of March 31, 2024 (b)	As of September 30, 2023 (c)
Domestic branches (excluding offshore market account)	国内店分（除く特別国際金融取引勘定分）	4,471,041	13,944	78,530	4,457,097	4,392,511
Manufacturing	製造業	560,640	(4,012)	(9,978)	564,653	570,619
Agriculture and forestry	農業・林業	7,344	(1,162)	(971)	8,506	8,315
Fishery	漁業	622	(16)	124	638	497
Mining, quarry and gravel	鉱業・採石業・砂利採取業	5,687	171	99	5,516	5,588
Construction	建設業	128,478	(12,833)	(4,973)	141,311	133,451
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	164,851	8,864	16,579	155,986	148,272
Information and communications	情報通信業	14,731	(28)	(635)	14,760	15,367
Transport and postal service	運輸業・郵便業	181,196	(598)	7,771	181,795	173,425
Wholesale and retail	卸売業・小売業	427,015	(24,149)	(24,314)	451,164	451,329
Finance and insurance	金融業・保険業	165,912	(502)	653	166,415	165,258
Real estate and goods rental and leasing	不動産業・物品賃貸業	782,626	6,655	30,499	775,970	752,127
Other services	その他のサービス業	307,236	252	(3,063)	306,984	310,300
Local governments	地方公共団体	466,699	(6,177)	(24,541)	472,876	491,241
Others	その他	1,257,998	47,483	91,281	1,210,515	1,166,717

4. Classification of loans by region, etc.

(1) Balance of loans to specific overseas countries [Non-consolidated]

Not applicable.

(2) Classification of loans by region [Non-consolidated]

(Million yen)

	(Japanese)	As of September 30, 2024 (a)	(a-b)	(a-c)	As of March 31, 2024 (b)	As of September 30, 2023 (c)
Asia	アジア	32,369	(3,560)	(5,709)	35,930	38,079
North America	北米	34,882	5,640	6,416	29,242	28,466
Latin America	中南米	12,292	(1,736)	(589)	14,029	12,882
Oceania	オセアニア	16,571	2,157	7,848	14,414	8,723
Western Europe	西欧	16,989	(972)	2,430	17,961	14,558
Eastern Europe, Russia, etc.	東欧・ロシア等	1,144	44	220	1,100	923
Middle East	中東	9,850	1,793	2,371	8,056	7,479
Africa	アフリカ	7,374	1,822	1,889	5,551	5,484
Total	合計	131,476	5,189	14,878	126,286	116,597

Ⅲ Financial Results Forecast for the Fiscal Year Ending March 31, 2025

[Main Accounts]

(Monetary amounts: Billion yen)

[Non-consolidated]	*(Japanese)*	Average balance forecast	YoY
Deposits and negotiable certificates of deposit	預金等（譲渡性預金含む）	5,857.1	[1.6%] 96.3
Loans and bills discounted	貸出金	4,515.1	[2.5%] 113.3
Securities	有価証券	1,730.7	[13.8%] 211.1

[Yield]

(%)

[Non-consolidated]	*(Japanese)*	As of March 31, 2025 Forecast	YoY
Deposits and negotiable certificates of deposit	預金等（譲渡性預金含む）	0.09	0.06
Loans and bills discounted	貸出金	1.10	0.10
Securities	有価証券	1.63	(0.08)

[Profit and Loss]

(Million yen)

	(Japanese)	Non-consolidated		Consolidated	
		As of March 31, 2025 Forecast	YoY	As of March 31, 2025 Forecast	YoY
Ordinary profit	経常利益	22,000	(1,130)	23,000	(967)
Profit	当期純利益	15,800	53	16,000	59

(Note) Figures in profit (consolidated) indicate profit attributable to owners of parent.