Non-Consolidated Balance Sheet (Unaudited)

March 31, 2025 The Joyo Bank, Ltd.

	Millions of Yen		Thousands of U.S. Dollars
	2025	2024	2025
ASSETS			
Cash and due from banks	¥ 2,206,899	¥ 2,854,604	$14,759,892
Call loans and bills bought	222,776	85,799	1,489,941
Monetary claims bought	624	1,159	4,177
Trading assets	5,410	4,157	36,185
Securities	2,675,045	2,706,861	17,890,887
Loans and bills discounted	7,733,049	7,302,897	51,719,163
Foreign exchanges	4,639	3,657	31,028
Other assets	166,920	104,326	1,116,379
Tangible fixed assets	66,116	67,165	442,192
Intangible fixed assets	7,658	7,504	51,221
Prepaid pension cost	12,446	8,102	83,246
Deferred tax assets	761	—	5,094
Customers' liabilities for acceptances and guarantees	12,750	8,096	85,273
Allowance for loan losses	(32,387)	(39,015)	(216,613)
Allowance for investment losses	(8)	(8)	(59)
TOTAL	¥13,082,702	¥13,115,309	$87,498,008
LIABILITIES AND EQUITY			
LIABILITIES:			
Deposits	¥10,457,164	¥10,619,510	$69,938,233
Negotiable certificates of deposit	222,163	32,203	1,485,841
Call money and bills sold	27,946	46,778	186,910
Payables under repurchase agreement	151,947	128,304	1,016,235
Payables under securities lending transactions	83,122	—	555,929
Trading liabilities	3,904	1,553	26,111
Borrowed money	1,415,955	1,557,432	9,470,006
Foreign exchanges	1,587	1,256	10,618
Due to trust account	1,875	1,619	12,542
Other liabilities	87,313	67,605	583,958
Provision for bonuses for directors	156	121	1,048
Provision for retirement benefits	—	2,046	—
Provision for reimbursement of deposits	1,003	1,125	6,711
Provision for point card certificates	199	219	1,332
Provision for contingent losses	879	711	5,885
Deferred tax liabilities	—	10,894	—
Deferred tax liabilities for land revaluation	7,254	7,165	48,515
Acceptances and guarantees	12,750	8,096	85,273
Total liabilities	¥12,475,223	¥12,486,645	$83,435,149
EQUITY:			
Common stock	¥ 85,113	¥ 85,113	$ 569,242
Capital surplus	58,574	58,574	391,747
Retained earnings	406,254	393,802	2,717,055
Valuation adjustments:	57,537	91,174	384,815
Unrealized gains on available-for-sale securities	31,781	79,170	212,554
Deferred losses on derivatives under hedge accounting	15,838	1,665	105,930
Land revaluation surplus	9,917	10,338	66,330
Total equity	607,478	628,664	4,062,859
TOTAL	¥13,082,702	¥13,115,309	$87,498,008

Non-Consolidated Statement of Income (Unaudited)

Year Ended March 31, 2025 The Joyo Bank, Ltd.

	Millions of Yen		Thousands of U.S. Dollars
	2025	2024	2025
INCOME:			
Interest income:			
Interest on loans and bills discounted	¥ 76,376	¥ 68,545	$ 510,813
Interest and dividends on securities	48,785	39,626	326,279
Interest on call loans and bills bought	827	340	5,535
Interest on deposits with banks	6,471	2,493	43,283
Other interest income	419	337	2,804
Trust Fees	31	27	210
Fees and commissions	31,812	29,232	212,761
Trading income	322	336	2,155
Other operating income	2,766	3,196	18,503
Other income	24,516	19,372	163,969
Total income	192,329	163,508	1,286,312
EXPENSES:			
Interest expenses:			
Interest on deposits	9,466	3,693	63,315
Interest on negotiable certificates of deposit	75	5	508
Interest on call money and bills sold	2,287	2,548	15,299
Interest on payables under repurchase agreements	8,087	4,856	54,088
Interest on payables under securities lending transactions	64	25	432
Interest on borrowed money	2,054	2,756	13,743
Interest on interest swap	12,922	9,944	86,423
Other interest expenses	4,011	2,809	26,830
Fees and commissions	10,517	9,937	70,341
Other operating expenses	26,947	28,330	180,230
General and administrative expenses	58,456	57,388	390,961
Provision of allowance for loan losses	739	117	4,947
Other expenses	7,919	4,140	52,965
Total expenses	143,551	126,554	960,082
INCOME BEFORE INCOME TAXES	48,777	36,953	326,230
INCOME TAXES:			
Current	12,159	12,949	81,322
Deferred	1,379	(2,390)	9,224
Total income taxes	13,538	10,558	90,546
NET INCOME	¥ 35,239	¥ 26,395	$ 235,684

Non-Consolidated Balance Sheet (Unaudited)

March 31, 2025 The Ashikaga Bank, Ltd.

	Millions of Yen		Thousands of U.S. Dollars
	2025	2024	2025
ASSETS			
Cash and due from banks	¥1,022,332	¥1,583,284	$ 6,837,429
Call loans and bills bought	3,055	3,043	20,432
Monetary claims bought	4,736	6,143	31,675
Trading account securities	670	1,159	4,481
Money held in trust	2,830	2,824	18,928
Securities	1,531,136	1,419,771	10,240,344
Loans and bills discounted	5,626,264	5,506,745	37,628,841
Foreign exchanges	6,328	5,725	42,325
Other assets	85,564	103,864	572,259
Tangible fixed assets	25,607	26,639	171,264
Intangible fixed assets	4,051	4,980	27,094
Prepaid pension cost	34,695	32,160	232,047
Deferred tax assets	15,430	10,856	103,200
Customers' liabilities for acceptances and guarantees	7,039	7,130	47,080
Allowance for loan losses	(32,307)	(35,605)	(216,072)
TOTAL	¥8,337,433	¥8,678,723	$55,761,327
LIABILITIES AND EQUITY			
LIABILITIES:			
Deposits	¥7,150,507	¥7,085,758	$47,823,086
Negotiable certificates of deposit	169,423	135,486	1,133,117
Call money and bills sold	—	491,000	—
Payables under repurchase agreement	—	21,058	—
Payables under securities lending transactions	148,398	107,444	992,501
Borrowed money	434,600	415,000	2,906,635
Foreign exchanges	524	292	3,508
Due to trust account	1,366	1,450	9,140
Other liabilities	66,117	51,838	442,201
Provision for bonuses for directors	151	128	1,013
Provision for reimbursement of deposits	604	646	4,044
Provision for contingent losses	1,007	1,170	6,736
Provision for point card certificates	306	295	2,049
Acceptances and guarantees	7,039	7,130	47,080
Total liabilities	¥7,980,048	¥8,318,700	$53,371,108
EQUITY:			
Common stock	¥ 135,000	¥ 135,000	$ 902,889
Retained earnings:	221,671	211,362	1,482,554
Valuation adjustments:	714	13,661	4,776
Unrealized gains on available-for-sale securities	(11,959)	10,346	(79,984)
Deferred losses on derivatives under hedge accounting	12,673	3,315	84,759
Total equity	357,385	360,023	2,390,219
TOTAL	¥8,337,433	¥8,678,723	$55,761,327

Non-Consolidated Statement of Income (Unaudited)

Year Ended March 31, 2025 The Ashikaga Bank, Ltd.

	Millions of Yen		Thousands of U.S. Dollars
	2025	2024	2025
INCOME:			
Interest income:			
Interest on loans and bills discounted	**¥ 53,626**	¥ 47,769	**$358,658**
Interest and dividends on securities	**35,225**	24,280	**235,593**
Interest on call loans and bills bought	**121**	65	**811**
Interest on deposits with banks	**3,148**	1,367	**21,055**
Other interest income	**98**	78	**656**
Trust Fees	**3**	3	**21**
Fees and commissions	**25,945**	25,033	**173,528**
Other operating income	**1,423**	5,051	**9,521**
Other income	**7,953**	2,953	**53,194**
Total income	**127,546**	106,601	**853,037**
EXPENSES:			
Interest expenses:			
Interest on deposits	**4,344**	376	**29,055**
Interest on negotiable certificates of deposit	**126**	8	**843**
Interest on call money and bills sold	**117**	418	**786**
Interest on payables under repurchase agreements	**57**	3,820	**385**
Interest on payables under securities lending transactions	**7,406**	5,255	**49,536**
Interest on borrowed money	**139**	0	**933**
Interest on interest swap	**2,431**	92	**16,263**
Other interest expenses	**10,136**	5,930	**67,793**
Fees and commissions	**7,782**	7,776	**52,051**
Other operating expenses	**14,129**	11,248	**94,500**
General and administrative expenses	**48,097**	47,280	**321,679**
Provision of allowance for loan losses	**795**	423	**5,320**
Other expenses	**6,025**	3,517	**40,302**
Total expenses	**101,590**	86,150	**679,447**
INCOME BEFORE INCOME TAXES	**25,955**	20,450	**173,590**
INCOME TAXES:			
Current	**6,334**	6,459	**42,363**
Deferred	**1,011**	(213)	**6,767**
Total income taxes	**7,346**	6,246	**49,131**
NET INCOME	**¥ 18,609**	¥ 14,204	**$124,459**