

**Consolidated Financial Results**  
**for the Six Months Ended September 30, 2024**  
 (Under Japanese GAAP)

Company name: Mebuki Financial Group, Inc.  
 Listing: Tokyo Stock Exchange  
 Securities code: 7167  
 URL: <https://www.mebuki-fg.co.jp/>  
 Representative: Tetsuya Akino, President  
 Inquiries: Shinichi Onose, General Manager of Corporate Planning Dept.  
 Scheduled date to file semi-annual securities report: November 22, 2024 (scheduled)  
 Scheduled date to commence dividend payments: December 3, 2024 (scheduled)

(Japanese yen amounts of less than 1 million or the first decimal place have been rounded down.)

**1. Consolidated financial results for the six months ended September 30, 2024 (from April 1, 2024 to September 30, 2024)**

(1) Consolidated operating results (%: Changes from the corresponding period of the previous fiscal year)

	Ordinary income		Ordinary profit		Net income attributable to owners of parent	
	¥Million	%	¥Million	%	¥Million	%
Six months ended						
September 30, 2024	164,357	6.3	46,059	37.3	32,020	36.0
September 30, 2023	154,596	(8.9)	33,534	(13.2)	23,530	(12.6)

(Note) Comprehensive income For the six months ended September 30, 2024: ¥18,461 million [-10.2%]  
 For the six months ended September 30, 2023: ¥20,565 million [-%]

	Basic earnings per share	Diluted earnings per share
Six months ended	¥	¥
September 30, 2024	31.85	31.84
September 30, 2023	22.25	22.25

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	¥Million	¥Million	%
September 30, 2024	21,282,779	991,882	4.6
March 31, 2024	21,786,134	989,399	4.5

(Reference) Equity As of September 30, 2024 : ¥991,812million As of March 31, 2024 : ¥989,324 million

(Note) "Equity-to-asset ratio" represents ("Net assets"- "Equity warrants"- "Non-controlling interest") / "Total assets" at the end of each period.  
 The ratio above is not the one based on the regulation of Capital Adequacy Ratio.

**2. Cash dividends**

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	¥	¥	¥	¥	¥
Fiscal year ended March 31, 2024	—	6.00	—	6.00	12.00
Fiscal year ending March 31, 2025	—	7.00			
Fiscal year ending March 31, 2025 (Forecast)			—	9.00	16.00

(Note) Revisions to the forecast of cash dividends most recently announced : Yes

For details, please refer to "Notice of Revision of Consolidated Earnings Forecast for FY2024 and Year-end and Annual Dividends Forecast (Dividend Increase)" released today (on Nov.11,2024).

**3. Consolidated Earnings Forecasts for Fiscal year 2024, ending March 31, 2025**

(%: Changes from the corresponding period of the previous fiscal year)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	¥Million	%	¥Million	%	¥
Fiscal year ending March 31, 2025	80,000	26.8	56,000	29.1	56.14

(Note) Revisions to the forecast of earnings most recently announced : Yes

\* Notes

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

(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:   | Yes  |
| 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   | 1,017,055,218 shares | March 31, 2024       | 1,017,055,218 shares |
| ② Number of treasury shares at the end of the period                                 |                      |                      |                      |
| September 30, 2024   | 17,458,117 shares    | March 31, 2024       | 852,582 shares       |
| ③ Average number of shares outstanding during the period                             |                      |                      |                      |
| Six months ended September 30, 2024  |                      | 1,005,279,875 shares |                      |
| Six months ended September 30, 2023  |                      | 1,057,339,106 shares |                      |

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

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

The above forecasts are based on the information which is presently available and the certain assumptions which are considered to be reasonable. Actual results may differ from those forecasts depending on various future factors.

# Consolidated Financial Results for the Six Months Ended September 30,2024

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# I Consolidated Interim Financial Information

## 1. Consolidated Interim Balance Sheet

(Millions of yen)

Item	(Japanese)	As of March 31, 2024	As of Sep. 30, 2024
<b>Assets</b>	<b>(資産の部)</b>		
Cash and due from banks	現金預け金	4,438,860	3,476,708
Call loans and bills bought	コールローン及び買入手形	88,843	193,581
Monetary claims bought	買入金銭債権	7,302	5,971
Trading assets	特定取引資産	5,316	4,368
Money held in trust	金銭の信託	2,824	2,830
Securities	有価証券	4,133,551	4,464,849
Loans and bills discounted	貸出金	12,658,245	12,658,332
Foreign exchanges	外国為替	9,383	10,747
Lease receivable and investments in lease	リース債権及びリース投資資産	60,873	60,777
Other assets	その他資産	260,188	278,855
Tangible fixed assets	有形固定資産	102,511	101,766
Intangible fixed assets	無形固定資産	12,956	12,045
Asset for retirement benefits	退職給付に係る資産	72,065	74,827
Deferred tax assets	繰延税金資産	2,878	2,511
Customers' liabilities for acceptances and guarantees	支払承諾見返	15,227	15,363
Allowance for loan losses	貸倒引当金	(84,886)	(80,750)
Reserve for devaluation of investment securities	投資損失引当金	(8)	(8)
<b>Total Assets</b>	<b>資産の部合計</b>	<b>21,786,134</b>	<b>21,282,779</b>
<b>Liabilities</b>	<b>(負債の部)</b>		
Deposits	預金	17,673,968	17,297,406
Negotiable certificates of deposit	譲渡性預金	126,689	388,859
Call money and bills sold	コールマネー及び売渡手形	537,778	42,431
Payables under repurchase agreements	売現先勘定	149,362	152,974
Payables under securities lending transactions	債券貸借取引受入担保金	107,444	200,441
Trading liabilities	特定取引負債	1,553	1,764
Borrowed money	借入金	1,975,065	1,997,731
Foreign Exchanges	外国為替	1,548	2,171
Due to trust account	信託勘定借	3,070	3,077
Other liabilities	その他負債	181,578	169,745
Provision for directors' bonuses	役員賞与引当金	260	—
Provision for directors' retirement benefits	役員退職慰労引当金	33	35
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,772	1,673
Provision for contingent loss	偶発損失引当金	1,882	1,982
Provision for point card certificates	ポイント引当金	592	520
Provision for loss on interest repayment	利息返還損失引当金	5	5
Reserves under special laws	特別法上の引当金	2	2
Deferred tax liabilities	繰延税金負債	10,658	6,558
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	7,844	7,834
Negative goodwill	負ののれん	395	316
Acceptances and guarantees	支払承諾	15,227	15,363
<b>Total liabilities</b>	<b>負債の部合計</b>	<b>20,796,735</b>	<b>20,290,896</b>

Item	(Japanese)	As of March 31, 2024	As of Sep. 30, 2024
<b>Net Assets</b>	<b>(純資産の部)</b>		
Capital stock	資 本 金	117,495	117,495
Capital surplus	資 本 剰 余 金	98,980	98,982
Retained earnings	利 益 剰 余 金	654,319	680,267
Treasury stock	自 己 株 式	(316)	(10,194)
<b>Total shareholders' equity</b>	<b>株 主 資 本 合 計</b>	<b>870,478</b>	<b>886,551</b>
Unrealized gains on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	77,279	73,677
Deferred gains (losses) on hedges	繰 延 へ ッ ジ 損 益	4,980	(3,828)
Land revaluation surplus	土 地 再 評 価 差 額 金	11,895	11,871
Defined retirement benefit plans	退 職 給 付 に 係 る 調 整 累 計 額	24,690	23,541
<b>Total accumulated other comprehensive income</b>	<b>そ の 他 の 包 括 利 益 累 計 額 合 計</b>	<b>118,845</b>	<b>105,261</b>
Equity warrants	新 株 予 約 権	43	37
Non-controlling interest	非 支 配 株 主 持 分	32	32
<b>Total net assets</b>	<b>純 資 産 の 部 合 計</b>	<b>989,399</b>	<b>991,882</b>
<b>Total liabilities and net assets</b>	<b>負 債 及 び 純 資 産 の 部 合 計</b>	<b>21,786,134</b>	<b>21,282,779</b>

(Note) Figures are rounded down to the nearest million.

## 2. Consolidated Interim Statement of Income and Consolidated Interim Statement of Comprehensive Income

### (1) Consolidated Interim Statement of Income

(Millions of yen)

Item	(Japanese)	For the six months	For the six months
		ended Sep.30,2023	ended Sep.30,2024
<b>Ordinary income</b>	<b>経 常 収 益</b>	<b>154,596</b>	<b>164,357</b>
Interest income	資 金 運 用 収 益	89,246	106,363
Interest on loans and discounts	(うち貸出金利息)	58,225	62,396
Interest and dividends on securities	(うち有価証券利息配当金)	28,751	39,192
Trust fees	信 託 報 酬	14	16
Fees and commissions	役 務 取 引 等 収 益	30,622	31,643
Trading income	特 定 取 引 収 益	279	223
Other ordinary income	そ の 他 業 務 収 益	6,021	2,782
Other income	そ の 他 経 常 収 益	28,412	23,328
<b>Ordinary expenses</b>	<b>経 常 費 用</b>	<b>121,062</b>	<b>118,297</b>
Interest expenses	資 金 調 達 費 用	19,336	29,053
Interest on deposits	(うち預金利息)	1,684	4,037
Fees and commissions payments	役 務 取 引 等 費 用	7,509	7,361
Other business expenses	そ の 他 業 務 費 用	20,924	5,254
General and administrative expenses	営 業 経 費	53,861	54,088
Other operating expenses	そ の 他 経 常 費 用	19,431	22,540
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>33,534</b>	<b>46,059</b>
<b>Extraordinary income</b>	<b>特 別 利 益</b>	<b>95</b>	<b>14</b>
Gain on dispositions of fixed assets	固 定 資 産 処 分 益	95	14
<b>Extraordinary losses</b>	<b>特 別 損 失</b>	<b>116</b>	<b>198</b>
Loss on disposal of non-current assets	固 定 資 産 処 分 損	94	169
Impairment loss	減 損 損 失	22	29
<b>Income before income taxes</b>	<b>税 金 等 調 整 前 中 間 純 利 益</b>	<b>33,512</b>	<b>45,875</b>
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	9,184	11,898
Income taxes-deferred	法 人 税 等 調 整 額	797	1,955
<b>Total income taxes</b>	<b>法 人 税 等 合 計</b>	<b>9,982</b>	<b>13,854</b>
<b>Net income</b>	<b>中 間 純 利 益</b>	<b>23,530</b>	<b>32,021</b>
<b>Net income (loss) attributable to non-controlling interest</b>	非支配株主に帰属する中間純利益又は非支配株主に帰属する中間純損失(-)	(0)	0
<b>Net income attributable to owners of the parent</b>	<b>親会社株主に帰属する中間純利益</b>	<b>23,530</b>	<b>32,020</b>

(Note) Figures are rounded down to the nearest million.

### (2) Consolidated Interim Statement of Comprehensive Income

(Millions of yen)

Item	(Japanese)	For the six months	For the six months
		ended Sep.30,2023	ended Sep.30,2024
<b>Net income</b>	<b>中 間 純 利 益</b>	<b>23,530</b>	<b>32,021</b>
<b>Other comprehensive income</b>	<b>そ の 他 の 包 括 利 益</b>	<b>(2,965)</b>	<b>(13,559)</b>
Unrealized gains on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	(4,330)	(3,602)
Deferred gains (losses) on hedges	繰 延 ヘ ッ ジ 損 益	1,763	(8,808)
Defined retirement benefit plans	退 職 給 付 に 係 る 調 整 額	(398)	(1,148)
<b>Comprehensive income</b>	<b>中 間 包 括 利 益</b>	<b>20,565</b>	<b>18,461</b>
	(内訳)		
Comprehensive income attributable to owners of the parent	親会社株主に係る中間包括利益	20,565	18,460
Comprehensive income attributable to non-controlling interests	非支配株主に係る中間包括利益	(0)	0

### 3. Consolidated Interim Statement of Changes in Shareholders' Equity

Six months ended September 30, 2023

(Millions of yen)

		Shareholders' equity				
		Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
		株主資本				
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at the beginning of current period	当 期 首 残 高	117,495	125,705	622,845	(7,181)	858,864
Changes of items during the period	当 中 間 期 変 動 額					
Cash dividends	剰 余 金 の 配 当			(5,854)		(5,854)
Net income attributable to owners of the parent	親 会 社 株 主 に 帰 属 す る 中 間 純 利 益			23,530		23,530
Purchase of treasury stock	自 己 株 式 の 取 得				(10,000)	(10,000)
Disposal of treasury stock	自 己 株 式 の 処 分		15		125	140
Transfer from land revaluation surplus	土 地 再 評 価 差 額 金 崩 取			12		12
Net changes except for shareholders' equity during the period	株 主 資 本 以 外 の 項 目 の 当 中 間 期 変 動 額 ( 純 額 )					
Total changes of items during the period	当 中 間 期 変 動 額 計 合	—	15	17,688	(9,874)	7,828
Balance at the end of current period	当 中 間 期 末 残 高	117,495	125,720	640,534	(17,056)	866,693

		Accumulated other comprehensive income					Equity warrants	Non-controlling interest	Total net assets
		Unrealized gains on available-for-sale securities	Deferred gains (losses) on hedges	Land revaluation surplus	Defined retirement benefit plans	Total accumulated other comprehensive income			
		その他の包括利益累計額							
その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	退職給付に係る調整累計額	その他の包括利益累計額合計					
Balance at the beginning of current period	当 期 首 残 高	18,692	7,435	12,088	7,604	45,821	62	31	904,779
Changes of items during the period	当 中 間 期 変 動 額								
Cash dividends	剰 余 金 の 配 当								(5,854)
Net income attributable to owners of the parent	親 会 社 株 主 に 帰 属 す る 中 間 純 利 益								23,530
Purchase of treasury stock	自 己 株 式 の 取 得								(10,000)
Disposal of treasury stock	自 己 株 式 の 処 分								140
Transfer from land revaluation surplus	土 地 再 評 価 差 額 金 崩 取								12
Net changes except for shareholders' equity during the period	株 主 資 本 以 外 の 項 目 の 当 中 間 期 変 動 額 ( 純 額 )	(4,330)	1,763	(12)	(398)	(2,977)	(19)	(0)	(2,996)
Total changes of items during the period	当 中 間 期 変 動 額 計 合	(4,330)	1,763	(12)	(398)	(2,977)	(19)	(0)	4,832
Balance at the end of current period	当 中 間 期 末 残 高	14,362	9,198	12,076	7,205	42,843	43	31	909,611

Six months ended September 30,2024

(Millions of yen)

		Shareholders' equity				
		Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
		株主資本				
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at the beginning of current period	当 期 首 残 高	117,495	98,980	654,319	(316)	870,478
Changes of items during the period	当 中 間 期 変 動 額					
Cash dividends	剰 余 金 の 配 当			(6,097)		(6,097)
Net income attributable to owners of the parent	親 会 社 株 主 に 帰 属 す る 中 間 純 利 益			32,020		32,020
Purchase of treasury stock	自 己 株 式 の 取 得				(10,000)	(10,000)
Disposal of treasury stock	自 己 株 式 の 処 分		2		122	125
Transfer from land revaluation surplus	土 地 再 評 価 差 額 金 崩 の 取			24		24
Net changes except for shareholders' equity during the period	株 主 資 本 以 外 の 項 目 の 当 中 間 期 変 動 額 ( 純 額 )					
Total changes of items during the period	当 中 間 期 変 動 額 計 合	—	2	25,948	(9,877)	16,073
Balance at the end of current period	当 中 間 期 末 残 高	117,495	98,982	680,267	(10,194)	886,551

		Accumulated other comprehensive income					Equity warrants	Non-controlling interest	Total net assets			
		Unrealized gains on available-for-sale securities	Deferred gains ( losses ) on hedges	Land revaluation surplus	Defined retirement benefit plans	Total accumulated other comprehensive income						
		その他の包括利益累計額								新株予約権	非支配株主持分	純資産合計
		その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	退職給付に係る調整累計額	その他の包括利益累計額合計						
Balance at the beginning of current period	当 期 首 残 高	77,279	4,980	11,895	24,690	118,845	43	32	989,399			
Changes of items during the period	当 中 間 期 変 動 額											
Cash dividends	剰 余 金 の 配 当								(6,097)			
Net income attributable to owners of the parent	親 会 社 株 主 に 帰 属 す る 中 間 純 利 益								32,020			
Purchase of treasury stock	自 己 株 式 の 取 得								(10,000)			
Disposal of treasury stock	自 己 株 式 の 処 分								125			
Transfer from land revaluation surplus	土 地 再 評 価 差 額 金 崩 の 取								24			
Net changes except for shareholders' equity during the period	株 主 資 本 以 外 の 項 目 の 当 中 間 期 変 動 額 ( 純 額 )	(3,602)	(8,808)	(24)	(1,148)	(13,584)	(5)	0	(13,589)			
Total changes of items during the period	当 中 間 期 変 動 額 計 合	(3,602)	(8,808)	(24)	(1,148)	(13,584)	(5)	0	2,483			
Balance at the end of current period	当 中 間 期 末 残 高	73,677	(3,828)	11,871	23,541	105,261	37	32	991,882			



#### 4. Note for Changes in Accounting Estimates

(Change in useful life)

The tangible fixed assets of Joyo Bank, Ltd., a subsidiary of the Company, had been depreciated by the straight-line method over their useful lives ranging from 3 to 50 years. However, with the decision on the basic plan for the construction of a new head office building and the relocation/consolidation of the head office, administrative center, and training center (hereinafter referred to as “current head office, etc.”) in July 2024, the useful lives of tangible fixed assets related to the current head office, etc. were reduced to the period until the planned relocation.

As a result, ordinary income and income before income taxes and minority interests for the current interim consolidated accounting period decreased by 69 million yen, respectively.

#### 5. Note for the Assumption of Going Concern

Not applicable.

#### 6. Note for Subsequent Events

(Acquisition of treasury stock)

At the Board of Directors’ meeting held on November 11, 2024, we resolved to acquire treasury stock for the purpose of enhancement of shareholder returns and improving capital efficiency, pursuant to the provisions of the Articles of Incorporation in accordance with the provision of Article 459, Paragraph 1, of the Companies Act.

• Class of shares to be acquired	Common stock
• Total number of shares to be acquired	20,000,000 shares (upper limit) (2.00% of total number of shares issued (excluding treasury stock))
• Total acquisition cost	10,000 million yen (upper limit)
• Period of acquisition	From November 12, 2024, to February 20, 2025
• Method of acquisition	Market purchases on the Tokyo Stock Exchange

## II 【Reference】Non-consolidated Financial Information of the main consolidated subsidiaries

### 1. Non-consolidated Financial Information of The Joyo Bank, Ltd.

#### (1) Financial Highlights (from April 1, 2024 to September 30, 2024)

(%: Changes from the corresponding period of the previous fiscal year)

##### ① Non-consolidated operating results

Six months ended	Ordinary income		Ordinary profit		Net income	
	¥Million	%	¥Million	%	¥Million	%
September 30, 2024	86,384	6.7	27,993	45.4	19,679	43.2
September 30, 2023	80,906	(18.5)	19,250	(16.4)	13,742	(15.6)

##### ② Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	¥Million	¥Million	%
September 30, 2024	13,186,229	621,945	4.7
March 31, 2024	13,115,309	628,664	4.7

(Reference) Equity As of September 30, 2024 : ¥621,945million As of March 31, 2024 : ¥628,664 million

(Note) “Equity-to-asset ratio” represents “Total net assets” / “Total assets” at the end of each period.

The ratio above is not the one based on the regulation of Capital Adequacy Ratio.

## (2) Non-consolidated Balance Sheet (The Joyo Bank, Ltd)

(Millions of yen)

Item	(Japanese)	As of March 31, 2024	As of Sep. 30, 2024
<b>Assets</b>	<b>(資産の部)</b>		
Cash and due from banks	現金預け金	2,854,604	2,564,071
Call loans	コールローン	85,799	192,193
Monetary claims bought	買入金銭債権	1,159	592
Trading assets	特定取引資産	4,157	3,309
Securities	有価証券	2,706,861	2,807,914
Loans and bills discounted	貸出金	7,302,897	7,421,797
Foreign exchanges	外国為替	3,657	4,632
Other assets	その他資産	104,326	136,648
Tangible fixed assets	有形固定資産	67,165	66,720
Intangible fixed assets	無形固定資産	7,504	7,439
Prepaid pension cost	前払年金費用	8,102	9,818
Customers' liabilities for acceptances and guarantees	支払承諾見返	8,096	7,939
Allowance for loan losses	貸倒引当金	(39,015)	(36,840)
Reserve for devaluation of investment securities	投資損失引当金	(8)	(8)
<b>Total Assets</b>	<b>資産の部合計</b>	<b>13,115,309</b>	<b>13,186,229</b>
<b>Liabilities</b>	<b>(負債の部)</b>		
Deposits	預金	10,619,510	10,390,674
Negotiable certificates of deposit	譲渡性預金	32,203	243,630
Call money	コールマネー	46,778	38,862
Payables under repurchase agreements	売現先勘定	128,304	152,974
Payables under securities lending transactions	債券貸借取引受入担保金	—	96,217
Trading liabilities	特定取引負債	1,553	1,764
Borrowed money	借入金	1,557,432	1,550,233
Foreign Exchanges	外国為替	1,256	1,768
Due to trust account	信託勘定借	1,619	1,695
Other liabilities	その他負債	67,605	61,925
Income taxes payable	(未払法人税等)	10,760	6,471
Lease obligations	(リース債務)	110	56
Other	(その他の負債)	56,734	55,397
Provision for directors' bonuses	役員賞与引当金	121	—
Provision for retirement benefits	退職給付引当金	2,046	667
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,125	1,045
Provision for point card certificates	ポイント引当金	219	225
Provision for contingent loss	偶発損失引当金	711	826
Deferred tax liabilities	繰延税金負債	10,894	6,680
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	7,165	7,154
Acceptances and guarantees	支払承諾	8,096	7,939
<b>Total liabilities</b>	<b>負債の部合計</b>	<b>12,486,645</b>	<b>12,564,284</b>

(Millions of yen)

Item	(Japanese)	As of March 31, 2024	As of Sep. 30, 2024
<b>Net Assets</b>	<b>(純資産の部)</b>		
Capital stock	資 本 金	85,113	85,113
Capital surplus	資 本 剰 余 金	58,574	58,574
Legal capital surplus	資 本 準 備 金	58,574	58,574
Retained earnings	利 益 剰 余 金	393,802	399,906
Legal retained earnings	利 益 準 備 金	55,317	55,317
Other retained earnings	そ の 他 利 益 剰 余 金	338,485	344,589
Reserve for advanced depreciation of non-current assets	( 固 定 資 産 圧 縮 積 立 金 )	1,073	1,060
General Reserve	( 別 途 積 立 金 )	222,432	222,432
Retained earnings brought forward	( 繰 越 利 益 剰 余 金 )	114,979	121,096
<b>Total shareholders' equity</b>	<b>株 主 資 本 合 計</b>	<b>537,489</b>	<b>543,593</b>
Unrealized gains (losses) on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	79,170	71,013
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	1,665	(2,975)
Land revaluation surplus	土 地 再 評 価 差 額 金	10,338	10,313
<b>Total valuation and translation adjustments</b>	<b>評 価 ・ 換 算 差 額 等 合 計</b>	<b>91,174</b>	<b>78,351</b>
<b>Total net assets</b>	<b>純 資 産 の 部 合 計</b>	<b>628,664</b>	<b>621,945</b>
<b>Total liabilities and net assets</b>	<b>負 債 及 び 純 資 産 の 部 合 計</b>	<b>13,115,309</b>	<b>13,186,229</b>

## (3)Non-consolidated Statement of Income (The Joyo Bank, Ltd.)

(Millions of yen)

Item	(Japanese)	For the six months ended Sep.30,2023	For the six months ended Sep.30,2024
<b>Ordinary income</b>	<b>経 常 収 益</b>	<b>80,906</b>	<b>86,384</b>
Interest income	資 金 運 用 収 益	53,963	64,603
Interest on loans and discounts	(うち貸出金利息)	33,923	36,513
Interest and dividends on securities	(うち有価証券利息配当金)	18,510	24,682
Trust fees	信 託 報 酬	12	15
Fees and commissions	役 務 取 引 等 収 益	14,784	15,449
Trading income	特 定 取 引 収 益	119	147
Other ordinary income	そ の 他 業 務 収 益	1,540	1,899
Other income	そ の 他 経 常 収 益	10,486	4,269
<b>Operating expenses</b>	<b>経 常 費 用</b>	<b>61,656</b>	<b>58,390</b>
Interest expenses	資 金 調 達 費 用	12,114	18,074
Interest on deposits	(うち預金利息)	1,509	3,011
Fees and commissions payments	役 務 取 引 等 費 用	4,503	4,485
Other ordinary expenses	そ の 他 業 務 費 用	14,559	2,866
General and administrative expenses	営 業 経 費	28,895	28,527
Other expenses	そ の 他 経 常 費 用	1,583	4,437
<b>Ordinary income</b>	<b>経 常 利 益</b>	<b>19,250</b>	<b>27,993</b>
<b>Extraordinary income</b>	<b>特 別 利 益</b>	<b>3</b>	<b>6</b>
<b>Extraordinary losses</b>	<b>特 別 損 失</b>	<b>105</b>	<b>170</b>
<b>Income before income taxes</b>	<b>税 引 前 中 間 純 利 益</b>	<b>19,148</b>	<b>27,829</b>
Income taxes - current	法 人 税、住 民 税 及 び 事 業 税	4,331	6,928
<b>Income taxes - deferred</b>	<b>法 人 税 等 調 整 額</b>	<b>1,074</b>	<b>1,221</b>
<b>Total income taxes</b>	<b>法 人 税 等 合 計</b>	<b>5,406</b>	<b>8,149</b>
<b>Net income</b>	<b>中 間 純 利 益</b>	<b>13,742</b>	<b>19,679</b>

## 2. Non-consolidated Financial Information of The Ashikaga Bank, Ltd.

### (1) Financial Highlights (from April 1, 2024 to September 30, 2024)

(%: Changes from the corresponding period of the previous fiscal year)

#### ① Non-consolidated operating results

Six months ended	Ordinary income		Ordinary profit		Net income	
	¥Million	%	¥Million	%	¥Million	%
September 30, 2024	57,813	6.2	14,148	19.4	9,957	20.8
September 30, 2023	54,390	6.0	11,840	(17.9)	8,236	(18.0)

#### ② Non-consolidated financial position

As of	Total assets	Net assets	Equity-to-asset ratio
	¥Million	¥Million	%
September 30, 2024	8,112,673	365,031	4.4
March 31, 2024	8,678,723	360,023	4.1

(Reference) Equity As of September 30, 2024 : ¥365,031 million As of March 31, 2024 : ¥360,023 million

(Note) "Equity-to-asset ratio" represents "Total net assets" / "Total assets" at the end of each period.

The ratio above is not the one based on the regulation of Capital Adequacy Ratio.

## (2)Non-consolidated Balance Sheet (The Ashikaga Bank, Ltd)

(Millions of yen)

Item	(Japanese)	As of March 31, 2024	As of Sep. 30, 2024
<b>Assets</b>	<b>(資産の部)</b>		
Cash and due from banks	現金預け金	1,583,284	911,456
Call loans	コールローン	3,043	1,387
Monetary claims bought	買入金銭債権	6,143	5,379
Trading account securities	商品有価証券	1,159	1,059
Money held in trust	金銭の信託	2,824	2,830
Securities	有価証券	1,419,771	1,650,200
Loans and bills discounted	貸出金	5,506,745	5,390,985
Foreign exchanges	外国為替	5,725	6,115
Other assets	その他資産	103,864	97,134
Tangible fixed assets	有形固定資産	26,639	26,098
Intangible fixed assets	無形固定資産	4,980	4,163
Prepaid pension cost	前払年金費用	32,160	33,408
Deferred tax assets	繰延税金資産	10,856	10,223
Customers' liabilities for acceptances and guarantees	支払承諾見返	7,130	7,423
Allowance for loan losses	貸倒引当金	(35,605)	(35,192)
<b>Total Assets</b>	<b>資産の部合計</b>	<b>8,678,723</b>	<b>8,112,673</b>
<b>Liabilities</b>	<b>(負債の部)</b>		
Deposits	預金	7,085,758	6,946,858
Negotiable certificates of deposit	譲渡性預金	135,486	186,228
Call money	コールマネー	491,000	3,568
Payables under repurchase agreements	売現先勘定	21,058	—
Payables under securities lending transactions	債券貸借取引受入担保金	107,444	104,224
Borrowed money	借入金	415,000	444,200
Foreign Exchanges	外国為替	292	403
Due to trust account	信託勘定借	1,450	1,382
Other liabilities	その他負債	51,838	51,340
Income taxes payable	(未払法人税等)	4,896	3,575
Lease obligations	(リース債務)	73	106
Other	(その他の負債)	46,868	47,658
Provision for directors' bonuses	役員賞与引当金	128	—
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	646	627
Provision for contingent loss	偶発損失引当金	1,170	1,156
Provision for point card certificates	ポイント引当金	295	228
Acceptances and guarantees	支払承諾	7,130	7,423
<b>Total liabilities</b>	<b>負債の部合計</b>	<b>8,318,700</b>	<b>7,747,641</b>

(Millions of yen)

Item	(Japanese)	As of March 31, 2024	As of Sep. 30, 2024
<b>Net Assets</b>	<b>(純資産の部)</b>		
Capital stock	資 本 金	135,000	135,000
Retained earnings	利 益 剰 余 金	211,362	216,320
Legal retained earnings	利 益 準 備 金	31,268	32,268
Other retained earnings	そ の 他 利 益 剰 余 金	180,093	184,051
Retained earnings brought forward	( 繰 越 利 益 剰 余 金 )	180,093	184,051
<b>Total shareholders' equity</b>	<b>株 主 資 本 合 計</b>	<b>346,362</b>	<b>351,320</b>
Unrealized gains (losses) on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	10,346	14,564
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	3,315	(852)
<b>Total valuation and translation adjustments</b>	<b>評 価 ・ 換 算 差 額 等 合 計</b>	<b>13,661</b>	<b>13,711</b>
<b>Total net assets</b>	<b>純 資 産 の 部 合 計</b>	<b>360,023</b>	<b>365,031</b>
<b>Total liabilities and net assets</b>	<b>負 債 及 び 純 資 産 の 部 合 計</b>	<b>8,678,723</b>	<b>8,112,673</b>



## (3)Non-consolidated Statement of Income (The Ashikaga Bank, Ltd.)

(Millions of yen)

Item	(Japanese)	For the six months ended Sep.30,2023	For the six months ended Sep.30,2024
<b>Ordinary income</b>	<b>経 常 収 益</b>	<b>54,390</b>	<b>57,813</b>
Interest income	資 金 運 用 収 益	36,035	42,059
Interest on loans and discounts	(うち貸出金利息)	23,682	25,207
Interest and dividends on securities	(うち有価証券利息配当金)	11,614	15,486
Trust fees	信 託 報 酬	1	1
Fees and commissions	役 務 取 引 等 収 益	12,262	12,715
Other ordinary income	そ の 他 業 務 収 益	4,473	871
Other income	そ の 他 経 常 収 益	1,617	2,165
<b>Operating expenses</b>	<b>経 常 費 用</b>	<b>42,550</b>	<b>43,664</b>
Interest expenses	資 金 調 達 費 用	7,216	10,976
Interest on deposits	(うち預金利息)	175	1,029
Fees and commissions payments	役 務 取 引 等 費 用	3,908	3,844
Other ordinary expenses	そ の 他 業 務 費 用	6,239	2,367
General and administrative expenses	営 業 経 費	23,382	23,790
Other expenses	そ の 他 経 常 費 用	1,803	2,684
<b>Ordinary income</b>	<b>経 常 利 益</b>	<b>11,840</b>	<b>14,148</b>
<b>Extraordinary income</b>	<b>特 別 利 益</b>	<b>91</b>	<b>7</b>
<b>Extraordinary losses</b>	<b>特 別 損 失</b>	<b>11</b>	<b>6</b>
<b>Income before income taxes</b>	<b>税 引 前 中 間 純 利 益</b>	<b>11,920</b>	<b>14,149</b>
Income taxes - current	法 人 税、住 民 税 及 び 事 業 税	3,440	3,676
Income taxes - deferred	法 人 税 等 調 整 額	243	515
<b>Total income taxes</b>	<b>法 人 税 等 合 計</b>	<b>3,684</b>	<b>4,191</b>
<b>Net income</b>	<b>中 間 純 利 益</b>	<b>8,236</b>	<b>9,957</b>

### III Financial Data for the Six months ended September 30,2024

#### 1. Income Status

【Mebuki Financial Group, Inc. (Consolidated basis)】

(Millions of yen)

	(Japanese)	Six months ended Sep.30,2024		Six months ended Sep. 30,2023	(Reference) FY2023
		(A)	(A)-(B)	(B)	
Consolidated gross profit	連 結 粗 利 益	99,361	20,946	78,414	155,425
Net interest income	資 金 利 益	77,310	7,401	69,909	140,880
Net fees and commissions	役 務 取 引 等 利 益	24,298	1,171	23,127	45,416
Net trading income	特 定 取 引 利 益	223	(56)	279	576
Net other business income	そ の 他 業 務 利 益	(2,472)	12,430	(14,902)	(31,448)
General and administrative expenses	営 業 経 費	54,088	227	53,861	107,600
Credit related costs	与 信 関 係 費 用	2,592	1,992	600	5,556
Write-off of loans	貸 出 金 償 却	2,696	471	2,224	4,698
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	2,680	2,680	—	7,145
Transfer to general allowance for loan losses	一 般 貸 倒 引 当 金 繰 入 額	(2,221)	(2,221)	—	(5,596)
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	—	(510)	510	—
Other credit related costs	そ の 他 の 与 信 関 係 費 用	(563)	550	(1,113)	(692)
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	1,474	(7,254)	8,728	18,694
Equity in gains (losses) of affiliated companies	持 分 法 に よ る 投 資 損 益	—	—	—	—
Others	そ の 他	1,904	1,052	851	2,079
Ordinary profit	経 常 利 益	46,059	12,525	33,534	63,042
Extraordinary income(losses)	特 別 損 益	(184)	(163)	(21)	(1,181)
Income before income taxes	税 金 等 調 整 前 中 間 純 利 益	45,875	12,362	33,512	61,860
Total income taxes	法 人 税 等 合 計	13,854	3,872	9,982	18,493
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	11,898	2,714	9,184	22,459
Income taxes-deferred	法 人 税 等 調 整 額	1,955	1,157	797	(3,966)
Net income	中 間 純 利 益	32,021	8,490	23,530	43,366
Net income (loss) attributable to non-controlling interest	非 支 配 株 主 に 帰 属 す る 中 間 純 利 益 又 は 非 支 配 株 主 に 帰 属 す る 中 間 純 損 失 (-)	0	0	(0)	0
Net income attributable to owners of the parent		32,020	8,489	23,530	43,366

(Note) 1. Consolidated gross business profit=[Interest income-(Interest expenses-Corresponding loss on money held in trust)]  
+(Fees and commissions income+Trust Fee-Fees and commissions expenses)+(Trading income- Trading expenses)+(Other business income- Other business expenses)

(注) 連結粗利益=(資金運用収益-(資金調達費用-金銭の信託見合費用))+(役務取引等収益+信託報酬-役務取引等費用)  
+(特定取引収益-特定取引費用)+(その他業務収益-その他業務費用)

#### Reference

(Millions of yen)

	(Japanese)	Six months ended Sep.30,2024		Six months ended Sep. 30,2023	(Reference) FY2023
		(A)	(A)-(B)	(B)	
Consolidated net business income (before general allowance for loan losses)	連 結 業 務 純 益 (一 般 貸 引 繰 入 前)	43,735	19,591	24,144	47,276
Consolidated net business income	連 結 業 務 純 益	45,956	21,812	24,144	52,872

(Note) Consolidated net business income  
= Consolidated gross profit - General and administrative expenses(excluding non-recurrent expense)- Transfer to general allowance for loan losses

(注) 連結業務純益=連結粗利益-営業経費(除く臨時費用分)-一般貸倒引当金繰入額

#### Number of Consolidated Companies

(Number of companies)

	(Japanese)	As of Sep. 30, 2024		As of Sep. 30, 2023	(Reference) As of March 31, 2024
		(A)	(A)-(B)	(B)	
Number of Consolidated Subsidiaries	連 結 子 会 社 数	16	—	16	16
Number of affiliated companies applicable to the equity method	持 分 法 適 用 会 社 数	—	—	—	—

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

	(Japanese)	Six months ended Sep.30,2024		Six months ended Sep. 30,2023	(Reference) FY2023
		(A)	(A)-(B)	(B)	
Gross business profit	業 務 粗 利 益	95,147	20,494	74,653	147,948
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	99,931	4,807	95,124	187,166
Gross domestic business profit	国 内 業 務 粗 利 益	91,820	15,227	76,593	147,154
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	95,461	4,015	91,445	179,290
Net interest income	資 金 利 益	75,280	6,852	68,427	137,991
(Of which, gains/losses on cancellation of private offering investment trusts)	(うち投信解約損益)	2,445	65	2,379	5,289
Net fees and commissions	役 務 取 引 等 利 益	19,842	1,225	18,617	36,563
Net trading income	特 定 取 引 等 利 益	144	19	124	337
Net other business income	そ の 他 業 務 利 益	(3,446)	7,129	(10,576)	(27,738)
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定戻))	(3,640)	11,212	(14,852)	(32,136)
Gross international business profit	国 際 業 務 粗 利 益	3,326	5,266	(1,939)	793
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	4,470	791	3,678	7,876
Net interest income	資 金 利 益	2,332	91	2,241	4,369
(Of which, gains/losses on cancellation of private offering investment trusts)	(うち投信解約損益)	—	—	—	—
Net fees and commissions	役 務 取 引 等 利 益	8	(24)	32	19
Net trading income	特 定 取 引 等 利 益	3	8	(5)	(1)
Net other business income	そ の 他 業 務 利 益	982	5,191	(4,208)	(3,594)
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定戻))	(1,143)	4,475	(5,618)	(7,082)
Expenses (excluding non-recurrent expense)	経 費 ( 除 く 臨 時 処 理 分 )	53,858	1,164	52,694	105,234
Personnel expenses	人 件 費	29,117	400	28,717	57,023
Non-personnel expenses	物 件 費	21,149	651	20,498	41,781
Taxes	税 金	3,592	113	3,478	6,430
Net business income (before net transfer to general allowance for loan losses)	実 質 業 務 純 益	41,288	19,329	21,959	42,713
Core net business income	コ ア 業 務 純 益	46,072	3,642	42,430	81,932
(Excluding gains/losses on cancellation of private offering investment trusts)	コア業務純益(除く投信解約損益)	43,626	3,576	40,050	76,642
Net transfer to general allowance for loan losses①		(1,016)	(1,016)	—	(5,886)
Net business income (Of which, gains/losses on bond transactions)	業 務 純 益 (うち国債等債券損益(5勘定戻))	42,304 (4,783)	20,345 15,687	21,959 (20,470)	48,599 (39,218)
Net non-recurrent gains/losses	臨 時 損 益	(162)	(9,294)	9,132	9,942
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	3,956	4,245	(289)	9,357
Write-off of loans	貸 出 金 償 却	1,988	544	1,444	3,573
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	2,506	2,506	—	6,427
Losses on sales of loans	貸 出 金 売 却 損	—	(7)	7	7
Transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	189	375	(186)	94
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	—	(847)	847	—
Recoveries of written-off claims	償 却 債 権 取 立 益	1,000	6	993	1,538
Other	そ の 他	271	(14)	286	792
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	1,511	(7,023)	8,535	18,723
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	2,281	1,974	307	577
Ordinary profit	経 常 利 益	42,141	11,050	31,091	58,542
Extraordinary income/losses	特 別 損 益	(162)	(141)	(21)	(1,138)
Net gain (loss) from fixed assets	固 定 資 産 処 分 損 益	(133)	(135)	1	(209)
Impairment loss	減 損 損 失	29	6	22	929
Income before income taxes	税 引 前 中 間 純 利 益	41,978	10,908	31,069	57,404
Total income taxes	法 人 税 等 合 計	12,341	3,250	9,090	16,804
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	10,604	2,831	7,772	19,409
Income taxes-deferred	法 人 税 等 調 整 額	1,736	418	1,318	(2,604)
Net Income	中 間 純 利 益	29,637	7,658	21,978	40,599
Credit related costs (①+②)	与 信 関 係 費 用 ( ① + ② )	2,940	3,229	(289)	3,471

(Note) 1. Core net business income = Net business income + net transfer to general allowance for loan losses - gains/losses on bond transactions

(注) 1. コア業務純益 = 業務純益 + 一般貸倒引当金繰入額 - 国債等債券損益

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	Six months ended Sep.30,2024		Six months ended Sep. 30,2023	(Reference) FY2023
		(A)	(A)-(B)	(B)	
Gross business profit	業 務 粗 利 益	56,688	17,444	39,243	79,228
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	59,107	5,630	53,476	107,205
Gross domestic business profit	国 内 業 務 粗 利 益	53,398	14,380	39,018	75,320
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	55,109	5,200	49,909	99,444
Net interest income	資 金 利 益	43,822	4,518	39,303	79,556
(Of which, gains/losses on cancellation of private offering investment trusts)	(うち投信解約損益)	1,605	51	1,554	4,240
Net fees and commissions	役 務 取 引 等 利 益	11,012	715	10,297	19,370
Net trading income	特 定 取 引 等 利 益	144	19	124	337
Net other business income	そ の 他 業 務 利 益	(1,581)	9,126	(10,707)	(23,943)
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定戻))	(1,710)	9,180	(10,890)	(24,124)
Gross international business profit	国 際 業 務 粗 利 益	3,289	3,063	225	3,907
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	3,998	430	3,567	7,761
Net interest income	資 金 利 益	2,705	160	2,545	5,147
(Excluding gains/losses on cancellation of investment trusts)	(うち投信解約損益)	—	—	—	—
Net fees and commissions	役 務 取 引 等 利 益	(33)	(30)	(3)	(47)
Net trading income	特 定 取 引 等 利 益	3	8	(5)	(1)
Net other business income	そ の 他 業 務 利 益	613	2,924	(2,311)	(1,190)
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定戻))	(709)	2,632	(3,342)	(3,853)
Expenses (excluding non-recurrent expense)	経 費 ( 除 く 臨 時 処 理 分 )	30,074	506	29,567	58,593
Personnel expenses	人 件 費	16,298	58	16,240	32,165
Non-personnel expenses	物 件 費	11,698	348	11,350	22,726
Taxes	税 金	2,076	99	1,976	3,701
Net business income (before net transfer to general allowance for loan losses)	実 質 業 務 純 益	26,614	16,937	9,676	20,634
Core net business income	コ ア 業 務 純 益	29,033	5,124	23,909	48,612
(Excluding gains/losses on cancellation of investment trusts)	コア業務純益(除く投信解約損益)	27,427	5,072	22,354	44,372
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	(181)	(181)	—	(4,253)
Net business income (Of which, gains/losses on bond transactions)	業 務 純 益	26,795	17,118	9,676	24,888
	(うち国債等債券損益(5勘定戻))	(2,419)	11,813	(14,232)	(27,977)
Net non-recurrent gains/losses	臨 時 損 益	1,197	(8,376)	9,574	13,123
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	1,638	3,231	(1,593)	4,898
Write-off of loans	貸 出 金 償 却	878	61	816	1,329
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	1,095	1,095	—	4,371
Losses on sales of loans	貸 出 金 売 却 損	—	(7)	7	7
Transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	164	387	(223)	(211)
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	—	(1,662)	1,662	—
Recoveries of written-off claims	償 却 債 権 取 立 益	656	(54)	711	1,062
Other	そ の 他	156	(23)	180	464
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	843	(6,672)	7,516	16,991
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	1,992	1,527	464	1,030
Ordinary profit	経 常 利 益	27,993	8,742	19,250	38,012
Extraordinary income/losses	特 別 損 益	(163)	(62)	(101)	(1,058)
Net gain (loss) from fixed assets	固 定 資 産 処 分 損 益	(134)	(55)	(79)	(247)
Impairment loss	減 損 損 失	29	6	22	810
Income before income taxes	税 引 前 中 間 純 利 益	27,829	8,680	19,148	36,953
Total income taxes	法 人 税 等 合 計	8,149	2,743	5,406	10,558
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	6,928	2,596	4,331	12,949
Income taxes-deferred	法 人 税 等 調 整 額	1,221	146	1,074	(2,390)
Net Income	中 間 純 利 益	19,679	5,937	13,742	26,395
Credit related costs (①+②)	与 信 関 係 費 用 ( ① + ② )	1,457	3,050	(1,593)	645

(Note) 1. Core net business income = Net business income + net transfer to general allowance for loan losses - gains/losses on bond transactions

(注) 1. コア業務純益 = 業務純益 + 一般貸倒引当金繰入額 - 国債等債券損益

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	Six months ended Sep.30,2024		Six months ended Sep. 30,2023	(Reference) FY2023
		(A)	(A)-(B)	(B)	
Gross business profit	業 務 粗 利 益	38,459	3,049	35,409	68,720
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	40,823	(823)	41,647	79,961
Gross domestic business profit	国 内 業 務 粗 利 益	38,421	846	37,575	71,833
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	40,352	(1,184)	41,536	79,846
Net interest income	資 金 利 益	31,457	2,333	29,123	58,435
(Of which, gains/losses on cancellation of private offering investment trusts)	(うち投信解約損益)	839	14	825	1,049
Net fees and commissions	役 務 取 引 等 利 益	8,829	510	8,319	17,192
Net trading income	特 定 取 引 等 利 益	—	—	—	—
Net other business income	そ の 他 業 務 利 益	(1,865)	(1,996)	131	(3,794)
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定戻))	(1,930)	2,031	(3,961)	(8,012)
Gross international business profit	国 際 業 務 粗 利 益	37	2,203	(2,165)	(3,113)
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定戻))	471	360	110	114
Net interest income	資 金 利 益	(373)	(69)	(304)	(778)
(Excluding gains/losses on cancellation of investment trusts)	(うち投信解約損益)	—	—	—	—
Net fees and commissions	役 務 取 引 等 利 益	42	5	36	67
Net trading income	特 定 取 引 等 利 益	—	—	—	—
Net other business income	そ の 他 業 務 利 益	368	2,266	(1,897)	(2,403)
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定戻))	(434)	1,842	(2,276)	(3,228)
Expenses (excluding non-recurrent expense)	経 費 ( 除 く 臨 時 処 理 分 )	23,784	657	23,126	46,641
Personnel expenses	人 件 費	12,818	341	12,476	24,857
Non-personnel expenses	物 件 費	9,450	302	9,148	19,055
Taxes	税 金	1,515	13	1,502	2,729
Net business income	実 質 業 務 純 益	14,674	2,391	12,282	22,078
(before net transfer to general allowance for loan losses)					
Core net business income	コ ア 業 務 純 益	17,039	(1,481)	18,520	33,319
(Excluding gains/losses on cancellation of private offering investment trusts)	コア業務純益(除く投信解約損益)	16,199	(1,495)	17,695	32,269
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	(835)	(245)	(590)	(1,633)
Net business income	業 務 純 益	15,509	2,636	12,872	23,711
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定戻))	(2,364)	3,873	(6,237)	(11,240)
Net non-recurrent gains/losses	臨 時 損 益	(1,360)	(328)	(1,032)	(3,180)
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	2,317	423	1,894	4,459
Write-off of loans	貸 出 金 償 却	1,110	482	627	2,243
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	1,411	5	1,405	2,056
Losses on sales of loans	貸 出 金 売 却 損	—	(0)	0	0
Transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	25	(12)	37	306
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	—	—	—	—
Recoveries of written-off claims	償 却 債 権 取 立 益	343	61	282	475
Other	そ の 他	115	9	105	327
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	667	(351)	1,019	1,731
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	289	446	(157)	(453)
Ordinary profit	経 常 利 益	14,148	2,307	11,840	20,530
Extraordinary income/losses	特 別 損 益	0	(79)	80	(79)
Net gain (loss) from fixed assets	固 定 資 産 処 分 損 益	0	(79)	80	38
Impairment loss	減 損 損 失	—	—	—	118
Income before income taxes	税 引 前 中 間 純 利 益	14,149	2,228	11,920	20,450
Total income taxes	法 人 税 等 合 計	4,191	507	3,684	6,246
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	3,676	235	3,440	6,459
Income taxes-deferred	法 人 税 等 調 整 額	515	272	243	(213)
Net Income	中 間 純 利 益	9,957	1,721	8,236	14,204
Credit related costs (①+②)	与 信 関 係 費 用 ( ① + ② )	1,482	178	1,304	2,826

(Note) 1. Core net business income = Net business income + net transfer to general allowance for loan losses - gains/losses on bond transactions

(注) 1. コア業務純益 = 業務純益 + 一般貸倒引当金繰入額 - 国債等債券損益

## 2. Net Business Income

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

	(Japanese)	Six months ended Sep.30,2024		Six months ended Sep. 30,2023 (B)
		(A)	(A)-(B)	
(1)Core net business income	(1) コア業務純益	46,072	3,642	42,430
Per head (in thousands of yen)	職員一人当たり(千円)	8,168	748	7,420
(2)Net business income (before transfer to general allowance for loan losses)	(2) 実質業務純益	41,288	19,329	21,959
Per head (in thousands of yen)	職員一人当たり(千円)	7,320	3,480	3,840
(3)Net business income	(3) 業務純益	42,304	20,345	21,959
Per head (in thousands of yen)	職員一人当たり(千円)	7,500	3,660	3,840

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	Six months ended Sep.30,2024		Six months ended Sep. 30,2023 (B)
		(A)	(A)-(B)	
(1)Core net business income	(1) コア業務純益	29,033	5,124	23,909
Per head (in thousands of yen)	職員一人当たり(千円)	9,311	1,795	7,516
(2)Net business income (before transfer to general allowance for loan losses)	(2) 実質業務純益	26,614	16,937	9,676
Per head (in thousands of yen)	職員一人当たり(千円)	8,535	5,493	3,041
(3)Net business income	(3) 業務純益	26,795	17,118	9,676
Per head (in thousands of yen)	職員一人当たり(千円)	8,593	5,551	3,041

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	Six months ended Sep.30,2024		Six months ended Sep. 30,2023 (B)
		(A)	(A)-(B)	
(1)Core net business income	(1) コア業務純益	17,039	(1,481)	18,520
Per head (in thousands of yen)	職員一人当たり(千円)	6,756	(544)	7,300
(2)Net business income (before transfer to general allowance for loan losses)	(2) 実質業務純益	14,674	2,391	12,282
Per head (in thousands of yen)	職員一人当たり(千円)	5,818	977	4,841
(3)Net business income	(3) 業務純益	15,509	2,636	12,872
Per head (in thousands of yen)	職員一人当たり(千円)	6,149	1,075	5,073

(Note) Per head\* is calculated by the average number of people excluding temporary workers, etc.

(注)職員数は、臨時雇員、嘱託及び出向職員を除いた平均人員を使用しております。

## 3. Interest Rate Spread

(%)

	(Japanese)	Total			The Joyo Bank			The Ashikaga Bank		
		Six months ended Sep.30,2024		Six months ended Sep. 30,2023 (B)	Six months ended Sep.30,2024		Six months ended Sep. 30,2023 (B)	Six months ended Sep.30,2024		Six months ended Sep. 30,2023 (B)
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
Average yield on interest earning assets①	資金運用利回	1.02	(0.04)	1.06	1.01	(0.08)	1.09	1.04	0.02	1.02
Average yield on loans and bills discounted	貸出金利回	0.97	0.06	0.91	0.99	0.06	0.93	0.94	0.06	0.88
Average yield on securities	有価証券利回	1.86	0.19	1.67	1.79	0.19	1.60	1.98	0.17	1.81
Average yield on interest bearing liabilities②	資金調達原価	0.81	0.10	0.71	0.76	0.10	0.66	0.88	0.09	0.79
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.04	0.03	0.01	0.05	0.03	0.02	0.02	0.02	0.00
Average yield on call money and borrowed money	外部負債利回	0.23	(0.04)	0.27	0.29	(0.02)	0.31	0.02	(0.09)	0.11
Average interest rate spread (①-②)	総資金利鞘	0.21	(0.14)	0.35	0.25	(0.18)	0.43	0.16	(0.07)	0.23

(Reference) Domestic operation

(%)

	(Japanese)	Total			The Joyo Bank			The Ashikaga Bank		
		Six months ended Sep.30,2024		Six months ended Sep. 30,2023 (B)	Six months ended Sep.30,2024		Six months ended Sep. 30,2023 (B)	Six months ended Sep.30,2024		Six months ended Sep. 30,2023 (B)
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
Average yield on interest earning assets①	資金運用利回	0.78	(0.05)	0.83	0.75	(0.07)	0.82	0.84	(0.01)	0.85
Average yield on loans and bills discounted	貸出金利回	0.90	0.06	0.84	0.88	0.06	0.82	0.93	0.06	0.87
Average yield on securities	有価証券利回	1.10	0.10	1.00	1.05	0.09	0.96	1.20	0.10	1.10
Average yield on interest bearing liabilities②	資金調達原価	0.57	0.05	0.52	0.52	0.05	0.47	0.65	0.04	0.61
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.02	0.02	0.00	0.02	0.02	0.00	0.02	0.02	0.00
Average yield on call money and borrowed money	外部負債利回	0.01	0.01	(0.00)	0.01	0.01	(0.00)	0.00	0.00	(0.00)
Average interest rate spread (①-②)	総資金利鞘	0.21	(0.10)	0.31	0.23	(0.12)	0.35	0.19	(0.05)	0.24

4. Return on Equity

(%)

	(Japanese)	Mebuki FG (Consolidated)		The Joyo Bank			The Ashikaga Bank			
		Six months ended Sep.30,2024		Six months ended Sep. 30,2023	Six months ended Sep.30,2024		Six months ended Sep. 30,2023	Six months ended Sep.30,2024		Six months ended Sep. 30,2023
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
Net business income (before net transfer to general allowance for loan losses)	実質業務純益ベース	8.80	3.50	5.30	8.48	5.21	3.27	8.07	0.87	7.20
Net business income basis	業務純益ベース	9.25	3.95	5.30	8.54	5.27	3.27	8.53	0.98	7.55
Net income basis	中間純利益ベース	6.44	1.27	5.17	6.27	1.62	4.65	5.47	0.64	4.83

(Note) 1. ROE on net income basis is calculated based on net income attributable to owners of the parent.

2. A denominator is calculated as follows:

Average Capital=(Capital at the beginning of the period + Capital at the end of the period )/2.

Capital= Net assets-Equity warrants-Non-controlling interests

(注) 1. めぶきフィナンシャルグループ(連結)の中間純利益ベースは、親会社株主に帰属する中間純利益により算出しております。

2. 分母の自己資本平均残高は、[(期首自己資本+期末自己資本)]÷2としております。

自己資本=純資産の部合計-新株予約権-非支配株主持分

5. Gains and Losses on Securities

(1)Gains (losses) on bonds (Government bonds, etc.)

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

	(Japanese)	Six months ended Sep.30,2024		Six months ended Sep. 30,2023
		(A)	(A)-(B)	(B)
Gains (losses) on bonds (Government bonds, etc.)	国債等債券損益	(4,783)	15,687	(20,470)
Gains on sales	売却益	447	120	326
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	5,230	(15,566)	20,797
Losses on redemption	償還損	—	—	—
Write-offs	償却	—	—	—

【The Joyo Bank, Ltd. (Non-consolidated basis)】

	(Japanese)	Six months ended Sep.30,2024		Six months ended Sep. 30,2023
		(A)	(A)-(B)	(B)
Gains (losses) on bonds (Government bonds, etc.)	国債等債券損益	(2,419)	11,813	(14,232)
Gains on sales	売却益	447	121	326
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	2,866	(11,692)	14,559
Losses on redemption	償還損	—	—	—
Write-offs	償却	—	—	—

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

	(Japanese)	Six months ended Sep.30,2024		Six months ended Sep. 30,2023
		(A)	(A)-(B)	(B)
Gains (losses) on bonds (Government bonds, etc.)	国債等債券損益	(2,364)	3,873	(6,237)
Gains on sales	売却益	—	(0)	0
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	2,364	(3,873)	6,238
Losses on redemption	償還損	—	—	—
Write-offs	償却	—	—	—

(2)Gains (losses) on stocks, etc.

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

	(Japanese)	Six months ended Sep.30,2024		Six months ended Sep. 30,2023
		(A)	(A)-(B)	(B)
Gains/losses related to stocks, etc.	株式等関係損益	1,511	(7,023)	8,535
Gains on sales	売却益	4,499	(4,145)	8,645
Losses on sales	売却損	2,985	2,875	109
Write-offs	償却	2	2	0

【The Joyo Bank, Ltd. (Non-consolidated basis)】

	(Japanese)	Six months ended Sep.30,2024		Six months ended Sep. 30,2023
		(A)	(A)-(B)	(B)
Gains/losses related to stocks, etc.	株式等関係損益	843	(6,672)	7,516
Gains on sales	売却益	2,995	(4,621)	7,617
Losses on sales	売却損	2,149	2,048	100
Write-offs	償却	2	2	0

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

	(Japanese)	Six months ended Sep.30,2024		Six months ended Sep. 30,2023
		(A)	(A)-(B)	(B)
Gains/losses related to stocks, etc.	株式等関係損益	667	(351)	1,019
Gains on sales	売却益	1,503	476	1,027
Losses on sales	売却損	835	827	8
Write-offs	償却	—	—	—

6. Valuation Gains (Losses) on Securities

(1) Valuation Standards of Securities

Trading purpose securities	売買目的有価証券	Market value method (Valuation differences are recognized as gains or losses and stated in statement of income) 時価法 (評価差額を損益処理)
Securities held-to-maturity	満期保有目的債券	Amortized cost method 償却原価法
Other securities (available-for-sale securities)	その他の有価証券	Market value method (Valuation differences are stated in net assets of balance sheet) 時価法 (評価差額は全部純資産直入)
Stocks of subsidiaries and affiliated companies	子会社及び関連会社株式	Cost accounting method 原価法

(2) Unrealized Valuation Gains (Losses)

【Mebuki Financial Group, Inc. (Consolidated basis)】

(Millions of yen)

		As of Sep. 30, 2024					As of March 31, 2024				
		Carrying Amount	Unrealized valuation gains (losses)				Carrying Amount	Unrealized valuation gains (losses)			
			(A)	(A-B)	Valuation gains	Valuation losses		(B)	Valuation gains	Valuation losses	
Held-to-maturity	満期保有目的	158,493	(1,335)	67	419	1,754	154,427	(1,402)	95	1,498	
	債券	158,493	(1,335)	67	419	1,754	154,427	(1,402)	95	1,498	
	その他	—	—	—	—	—	—	—	—	—	
Available-for-sale	その他の有価証券	4,258,664	103,908	(4,775)	180,276	76,367	3,934,981	108,684	191,028	82,343	
	株式	259,571	132,273	(19,699)	133,389	1,116	278,799	151,972	152,849	877	
	債券	2,514,398	(35,719)	(2,372)	7,915	43,635	2,209,471	(33,347)	841	34,188	
	その他	1,484,694	7,355	17,296	38,971	31,615	1,446,710	(9,940)	37,337	47,277	
Total	合計	4,417,157	102,573	(4,708)	180,696	78,122	4,089,408	107,281	191,123	83,841	
	株式	259,571	132,273	(19,699)	133,389	1,116	278,799	151,972	152,849	877	
	債券	2,672,891	(37,055)	(2,305)	8,335	45,390	2,363,898	(34,749)	936	35,686	
	その他	1,484,694	7,355	17,296	38,971	31,615	1,446,710	(9,940)	37,337	47,277	

(Note) 1. "Available-for-sale" is valued at market price. Consequently, figures in the above table show the differences between the acquisition cost and the balance sheet amount.

2. In addition to securities, figures in the above include negotiable certificates of deposit recognized as "Cash and due from banks".

(注) 1. 「その他の有価証券」については時価評価しておりますので、上記の表上は、貸借対照表計上額と取得価額との差額を計上しております。

2. 「有価証券」のほか、「現金預け金」中の譲渡性預け金も含めております。

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

		As of Sep. 30, 2024					As of March 31, 2024				
		Carrying Amount	Unrealized valuation gains (losses)				Carrying Amount	Unrealized valuation gains (losses)			
			(A)	(A-B)	Valuation gains	Valuation losses		(B)	Valuation gains	Valuation losses	
Held-to-maturity	満期保有目的	150,034	3,947	(438)	4,470	523	145,948	4,386	4,892	506	
	債券	150,034	3,947	(438)	4,470	523	145,948	4,386	4,892	506	
	その他	—	—	—	—	—	—	—	—	—	
Available-for-sale	その他の有価証券	4,258,312	119,890	(5,244)	193,930	74,040	3,934,590	125,134	205,546	80,411	
	株式	259,219	143,965	(19,697)	145,017	1,052	278,408	163,662	164,516	854	
	債券	2,514,398	(32,802)	(2,843)	9,305	42,107	2,209,471	(29,959)	2,851	32,810	
	その他	1,484,694	8,728	17,296	39,608	30,879	1,446,710	(8,568)	38,178	46,746	
Total	合計	4,408,346	123,838	(5,683)	198,401	74,563	4,080,539	129,521	210,438	80,917	
	株式	259,219	143,965	(19,697)	145,017	1,052	278,408	163,662	164,516	854	
	債券	2,664,432	(28,855)	(3,282)	13,775	42,631	2,355,419	(25,573)	7,743	33,316	
	その他	1,484,694	8,728	17,296	39,608	30,879	1,446,710	(8,568)	38,178	46,746	

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

		As of Sep. 30, 2024					As of March 31, 2024				
		Carrying Amount	Unrealized valuation gains (losses)				Carrying Amount	Unrealized valuation gains (losses)			
			(A)	(A-B)	Valuation gains	Valuation losses		(B)	Valuation gains	Valuation losses	
Held-to-maturity	満期保有目的	89,328	(437)	(34)	77	515	94,973	(403)	94	498	
	債券	89,328	(437)	(34)	77	515	94,973	(403)	94	498	
	その他	—	—	—	—	—	—	—	—	—	
Available-for-sale	その他の有価証券	2,674,382	100,891	(11,310)	142,266	41,374	2,569,814	112,201	154,023	41,821	
	株式	224,314	118,344	(15,399)	119,396	1,051	239,172	133,743	134,598	854	
	債券	1,619,550	(23,333)	(3,741)	3,822	27,155	1,493,908	(19,591)	484	20,075	
	その他	830,518	5,879	7,830	19,047	13,168	836,733	(1,950)	18,940	20,891	
Total	合計	2,763,711	100,453	(11,345)	142,343	41,890	2,664,787	111,798	154,118	42,319	
	株式	224,314	118,344	(15,399)	119,396	1,051	239,172	133,743	134,598	854	
	債券	1,708,878	(23,771)	(3,776)	3,900	27,671	1,588,882	(19,994)	579	20,574	
	その他	830,518	5,879	7,830	19,047	13,168	836,733	(1,950)	18,940	20,891	

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

		As of Sep. 30, 2024					As of March 31, 2024				
		Carrying Amount	Unrealized valuation gains (losses)				Carrying Amount	Unrealized valuation gains (losses)			
			(A)	(A-B)	Valuation gains	Valuation losses		(B)	Valuation gains	Valuation losses	
Held-to-maturity	満期保有目的	60,705	4,385	(404)	4,392	7	50,974	4,789	4,797	8	
	債券	60,705	4,385	(404)	4,392	7	50,974	4,789	4,797	8	
	その他	—	—	—	—	—	—	—	—	—	
Available-for-sale	その他の有価証券	1,583,929	18,999	6,066	51,664	32,665	1,364,776	12,932	51,522	38,589	
	株式	34,905	25,620	(4,298)	25,621	1	39,236	29,918	29,918	—	
	債券	894,848	(9,469)	898	5,482	14,952	715,562	(10,368)	2,366	12,734	
	その他	654,176	2,848	9,465	20,560	17,711	609,977	(6,617)	19,238	25,855	
Total	合計	1,644,635	23,384	5,662	56,057	32,672	1,415,751	17,722	56,320	38,597	
	株式	34,905	25,620	(4,298)	25,621	1	39,236	29,918	29,918	—	
	債券	955,553	(5,084)	494	9,875	14,959	766,537	(5,578)	7,164	12,742	
	その他	654,176	2,848	9,465	20,560	17,711	609,977	(6,617)	19,238	25,855	



## 7. Capital Adequacy Ratio (Domestic standard)

### 【Mebuki Financial Group, Inc. (Consolidated basis)】

(Millions of yen)

(Domestic standard)		As of Sep. 30, 2024			As of March 31, 2024	As of Sep. 30, 2023
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
①Capital adequacy ratio ④/⑤	自己資本比率	12.43%	(0.28%)	(0.85%)	12.71%	13.28%
②Basic Core capital	コア資本に係る基礎項目の額	906,117	13,167	34,141	892,950	871,975
③Adjustment Core capital	コア資本に係る調整項目の額	60,930	848	20,097	60,082	40,833
④Capital ②-③	自己資本の額	845,186	12,319	14,044	832,867	831,142
⑤Total risk weighted assets	リスク・アセット等の額	6,795,337	246,823	539,689	6,548,513	6,255,648
⑥Total required capital ⑤×4%	総所要自己資本額	271,813	9,872	21,587	261,940	250,225

### 【The Joyo Bank, Ltd. (Consolidated basis)】

(Millions of yen)

(Domestic standard)		As of Sep. 30, 2024			As of March 31, 2024	As of Sep. 30, 2023
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
①Capital adequacy ratio ④/⑤	自己資本比率	13.29%	(0.06%)	(0.81%)	13.35%	14.10%
②Basic Core capital	コア資本に係る基礎項目の額	560,591	9,311	21,704	551,280	538,886
③Adjustment Core capital	コア資本に係る調整項目の額	39,361	923	16,602	38,437	22,758
④Capital ②-③	自己資本の額	521,229	8,387	5,102	512,842	516,127
⑤Total risk weighted assets	リスク・アセット等の額	3,919,134	78,518	260,644	3,840,616	3,658,490
⑥Total required capital ⑤×4%	総所要自己資本額	156,765	3,140	10,425	153,624	146,339

### 【The Joyo Bank, Ltd. (Non-consolidated basis)】

Capital Adequacy Ratio	自己資本比率	13.17%	(0.02%)	(0.74%)	13.19%	13.91%
Capital	自己資本の額	515,392	9,237	6,804	506,155	508,588
Total risk weighted assets	リスク・アセット等の額	3,912,987	78,296	258,318	3,834,690	3,654,668

### 【The Ashikaga Bank, Ltd.(Consolidated basis)】

(Millions of yen)

(Domestic standard)		As of Sep. 30, 2024			As of March 31, 2024	As of Sep. 30, 2023
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
①Capital adequacy ratio ④/⑤	自己資本比率	11.67%	(0.39%)	(0.86%)	12.06%	12.53%
②Basic Core capital	コア資本に係る基礎項目の額	350,922	7,275	11,956	343,646	338,965
③Adjustment Core capital	コア資本に係る調整項目の額	27,712	291	3,920	27,420	23,792
④Capital ②-③	自己資本の額	323,209	6,983	8,036	316,225	315,173
⑤Total risk weighted assets	リスク・アセット等の額	2,769,064	148,533	255,158	2,620,530	2,513,905
⑥Total required capital ⑤×4%	総所要自己資本額	110,762	5,941	10,206	104,821	100,556

### 【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

Capital Adequacy Ratio	自己資本比率	11.64%	(0.40%)	(0.87%)	12.04%	12.51%
Capital	自己資本の額	322,385	6,879	7,869	315,505	314,515
Total risk weighted assets	リスク・アセット等の額	2,767,560	148,597	255,265	2,618,962	2,512,295

(Note) 1. Risk-weighted assets are calculated as follows.

Credit risk assets: Foundation internal rating-based approach

Operational risk equivalent: The Standardized Approach

2. Other information on capital including the composition of capital disclosure is disclosed at the website of Mebuki Financial Group, Inc ([https://www.mebuki-fg.co.jp/shareholder/ir\\_library/results/](https://www.mebuki-fg.co.jp/shareholder/ir_library/results/)).

(注) 1. 自己資本比率の算出にあたっては、以下の手法を採用しております。

・信用リスクアセット : 基礎的内部格付手法  
・オペレーショナルリスク相当額: 標準的計測手法

2. 自己資本の構成に関する事項につきましては、インターネット上の当社ホームページ([https://www.mebuki-fg.co.jp/shareholder/ir\\_library/results/](https://www.mebuki-fg.co.jp/shareholder/ir_library/results/))に掲載しております。

#### IV Status of Loans

##### 1. Status of Disclosed Claims under the Financial Revitalization Law and Risk-monitored Loans

The Joyo Bank, Ltd. and The Ashikaga Bank, Ltd. apply partial direct write-off method.

The Loans to borrowers classified less than potentially bankrupt under self-assessment guideline recognized non-accrued income.

部分直接償却:実施しております。

未収利息不計上基準:自己査定の結果、破綻懸念先以下に区分した債務者に対する未収利息は、全額を不計上しております。

##### 【Mebuki Financial Group, Inc. (Consolidated basis)】

(Millions of yen)

	(Japanese)	As of Sep. 30, 2024			As of March	As of Sep. 30,
		(A)	(A)-(B)	(A)-(C)	31, 2024	2023
					(B)	(C)
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	13,585	(1,090)	1,118	14,676	12,467
Doubtful claims	危険債権	146,715	(4,762)	(5,114)	151,478	151,830
Claims requiring monitoring	要管理債権	30,236	1,136	(2,038)	29,100	32,275
Loans past due 3 month or more	三月以上延滞債権	140	35	27	105	113
Restructured loans	貸出条件緩和債権	30,096	1,101	(2,065)	28,994	32,161
Total risk-monitored loans ①	開示債権合計 (1)	190,538	(4,716)	(6,034)	195,255	196,572
Normal Borrowers	正常債権	12,642,477	(2,943)	88,024	12,645,421	12,554,453
Total Amount of Loans ②	貸出金等残高(総与信残高) (2)	12,833,016	(7,660)	81,990	12,840,676	12,751,026
Amount of partial direct write-off executed	部分直接償却実施額	28,840	2,197	5,962	26,643	22,878
Ratio toward total amount of loans	貸出金等残高比					
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	0.10%	(0.01%)	0.01%	0.11%	0.09%
Doubtful claims	危険債権	1.14%	(0.03%)	(0.05%)	1.17%	1.19%
Claims requiring monitoring	要管理債権	0.23%	0.01%	(0.02%)	0.22%	0.25%
Loans past due 3 month or more	三月以上延滞債権額	0.00%	0.00%	0.00%	0.00%	0.00%
Restructured loans	貸出条件緩和債権額	0.23%	0.01%	(0.02%)	0.22%	0.25%
Ratio of Disclosed claims toward total loans (①/②)	貸出金等残高に占める比率 (1)/(2)	1.48%	(0.04%)	(0.06%)	1.52%	1.54%

##### 【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	As of Sep. 30, 2024			As of March	As of Sep. 30,
		(A)	(A)-(B)	(A)-(C)	31, 2024	2023
					(B)	(C)
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	5,387	465	1,105	4,921	4,281
Doubtful claims	危険債権	76,921	(5,753)	(6,854)	82,675	83,775
Claims requiring monitoring	要管理債権	10,361	629	(934)	9,732	11,296
Loans past due 3 month or more	三月以上延滞債権	69	8	(29)	61	99
Restructured loans	貸出条件緩和債権	10,291	620	(904)	9,670	11,196
Total risk-monitored loans ①	開示債権合計 (1)	92,670	(4,658)	(6,683)	97,328	99,353
Normal Borrowers	正常債権	7,426,790	118,958	117,465	7,307,832	7,309,324
Total Amount of Loans ②	貸出金等残高(総与信残高) (2)	7,519,460	114,299	110,782	7,405,160	7,408,678
Amount of partial direct write-off executed	部分直接償却実施額	11,101	1,379	2,195	9,721	8,905
Ratio toward total amount of loans	貸出金等残高比					
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	0.07%	0.01%	0.02%	0.06%	0.05%
Doubtful claims	危険債権	1.02%	(0.09%)	(0.11%)	1.11%	1.13%
Claims requiring monitoring	要管理債権	0.13%	0.00%	(0.02%)	0.13%	0.15%
Loans past due 3 month or more	三月以上延滞債権額	0.00%	0.00%	0.00%	0.00%	0.00%
Restructured loans	貸出条件緩和債権額	0.13%	0.00%	(0.02%)	0.13%	0.15%
Ratio of Disclosed claims toward total loans (①/②)	貸出金等残高に占める比率 (1)/(2)	1.23%	(0.08%)	(0.11%)	1.31%	1.34%

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	As of Sep. 30, 2024			As of March 31, 2024 (B)	As of Sep. 30, 2023 (C)
		(A)	(A)-(B)	(A)-(C)		
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	7,405	(1,799)	(242)	9,205	7,648
Doubtful claims	危険債権	69,771	980	1,741	68,791	68,029
Claims requiring monitoring	要管理債権	19,875	507	(1,103)	19,368	20,978
Loans past due 3 month or more	三月以上延滞債権	71	26	57	44	14
Restructured loans	貸出条件緩和債権	19,804	480	(1,160)	19,323	20,964
Total risk-monitored loans ①	開示債権合計 (1)	97,052	(312)	396	97,365	96,656
Normal Borrowers	正常債権	5,370,908	(118,610)	(30,857)	5,489,518	5,401,766
Total Amount of Loans ②	貸出金等残高(総与信残高) (2)	5,467,960	(118,922)	(30,461)	5,586,883	5,498,422
Amount of partial direct write-off executed	部分直接償却実施額	15,527	338	3,471	15,189	12,056
Ratio toward total amount of loans	貸出金等残高比					
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	0.13%	(0.03%)	0.00%	0.16%	0.13%
Doubtful claims	危険債権	1.27%	0.04%	0.04%	1.23%	1.23%
Claims requiring monitoring	要管理債権	0.36%	0.02%	(0.02%)	0.34%	0.38%
Loans past due 3 month or more	三月以上延滞債権	0.00%	0.00%	0.00%	0.00%	0.00%
Restructured loans	貸出条件緩和債権額	0.36%	0.02%	(0.02%)	0.34%	0.38%
Ratio of Disclosed claims toward total loans (①/②)	貸出金等残高に占める比率(1)/(2)	1.77%	0.03%	0.02%	1.74%	1.75%

2. Allowance for Loan Losses

【Mebuki Financial Group, Inc. (Consolidated basis)】

(Millions of yen)

	(Japanese)	As of Sep. 30, 2024			As of March 31, 2024 (B)	As of Sep. 30, 2023 (C)
		(A)	(A)-(B)	(A)-(C)		
Allowance for loan losses	貸倒引当金	80,750	(4,136)	(6,242)	84,886	86,992
General allowance for loan losses	一般貸倒引当金	28,289	(2,221)	(3,893)	30,511	32,183
Specific allowance for loan losses	個別貸倒引当金	52,460	(1,914)	(2,348)	54,375	54,809
Allowance for specific foreign debtors	特定海外債権引当勘定	—	—	—	—	—

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	As of Sep. 30, 2024			As of March 31, 2024 (B)	As of Sep. 30, 2023 (C)
		(A)	(A)-(B)	(A)-(C)		
Allowance for loan losses	貸倒引当金合計	36,840	(2,174)	(2,757)	39,015	39,598
General allowance for loan losses	一般貸倒引当金	9,746	(181)	(1,083)	9,927	10,830
Specific allowance for loan losses	個別貸倒引当金	27,094	(1,993)	(1,673)	29,087	28,767
Allowance for specific foreign debtors	特定海外債権引当勘定	—	—	—	—	—

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	As of Sep. 30, 2024			As of March 31, 2024 (B)	As of Sep. 30, 2023 (C)
		(A)	(A)-(B)	(A)-(C)		
Allowance for loan losses	貸倒引当金合計	35,192	(413)	(2,507)	35,605	37,700
General allowance for loan losses	一般貸倒引当金	12,317	(835)	(1,878)	13,152	14,195
Specific allowance for loan losses	個別貸倒引当金	22,875	421	(629)	22,453	23,505
Allowance for specific foreign debtors	特定海外債権引当勘定	—	—	—	—	—

### 3. Status of Coverage on Disclosed Claims under the Financial Revitalization Law

【The Jojo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	As of Sep. 30, 2024			As of March 31, 2024	As of Sep. 30, 2023
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Coverage amount ②	保 全 額 ②	72,472	(4,305)	(6,254)	76,777	78,727
Portion covered by allowance	貸 倒 引 当 金	29,028	(1,838)	(2,100)	30,866	31,128
Reserve for specific debtors	担 保 保 証 等	43,443	(2,467)	(4,154)	45,911	47,598
Total disclosed claims under the Financial Revitalization Law ①	金融再生法開示債権残高①	92,670	(4,658)	(6,683)	97,328	99,353

(%)

Coverage ratio ②/①	保 全 率 ② / ①	78.20	(0.68)	(1.03)	78.88	79.23
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(Reference) Breakdown of Disclosed claims under the Financial Revitalization Law (As of Sep. 30, 2024)

(Millions of yen)

	(Japanese)	Bankrupt and substantially bankrupt claims	Doubtful claims	Claims requiring monitoring	Total
		破産更正債権及びこれらに準ずる債権	危険債権	要管理債権	合計
Total claims outstanding	与 信 残 高 ①	5,387	76,921	10,361	92,670
Collateral and guarantees	担 保 保 証 等 保 全 額 ②	5,384	36,246	1,813	43,443
Uncoverage amount	非 保 全 額 ③=①-②	2	40,675	8,548	49,226
Allowance for loan losses	貸 倒 引 当 金 ④	2	27,091	1,933	29,028
Coverage amount	保 全 額 ⑤=②+④	5,387	63,337	3,747	72,472
Allowance ratio	引 当 率 ④/③	100.00%	66.60%	22.62%	58.96%
Coverage ratio	保 全 率 ⑤/①	100.00%	82.34%	36.16%	78.20%

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	As of Sep. 30, 2024			As of March 31, 2024	As of Sep. 30, 2023
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Coverage amount ②	保 全 額 ②	72,091	(1,015)	(927)	73,106	73,019
Portion covered by allowance	貸 倒 引 当 金	25,697	287	(1,390)	25,410	27,087
Reserve for specific debtors	担 保 保 証 等	46,394	(1,302)	462	47,696	45,931
Total disclosed claims under the Financial Revitalization Law ①		97,052	(312)	396	97,365	96,656

(%)

Coverage ratio ②/①	保 全 率 ② / ①	74.28	(0.80)	(1.26)	75.08	75.54
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(Reference) Breakdown of Disclosed claims under the Financial Revitalization Law (As of Sep. 30, 2024)

	(Japanese)	Bankrupt and substantially bankrupt claims	Doubtful claims	Claims requiring monitoring	Total
		破産更正債権及びこれらに準ずる債権	危険債権	要管理債権	合計
Total claims outstanding	与 信 残 高 ①	7,405	69,771	19,875	97,052
Collateral and guarantees	担 保 保 証 等 保 全 額 ②	5,711	33,465	7,217	46,394
Uncoverage amount	非 保 全 額 ③=①-②	1,694	36,306	12,657	50,658
Allowance for loan losses	貸 倒 引 当 金 ④	1,601	21,275	2,820	25,697
Coverage amount	保 全 額 ⑤=②+④	7,312	54,740	10,038	72,091
Allowance ratio	引 当 率 ④/③	94.51%	58.59%	22.28%	50.72%
Coverage ratio	保 全 率 ⑤/①	98.74%	78.45%	50.50%	74.28%

4. Comparison between Self-assessment, Disclosed Claims under the Financial Revitalization Law and Risk-monitored Loans

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(hundreds million of Yen)

Classification of Borrowers (Self-assessment) 自己査定 債務者区分	Disclosed Claims under the Financial Revitalization Law 金融再生法 開示債権	Risk-monitored Loans リスク管理 債権	Claim-classification				Allowance 引当額	Coverage ratio 保全率
			No-classification 非分類	II II分類	III III分類	IV IV分類		
Legally Bankrupt 破綻先 9	Bankrupt and substantially buncrupt claims 破産更生債権及び これらに準ずる債権 53		Covered by allowance, collateral, guarantee 引当金、担保・保証 等による保全部分		Entirely reserved	Entirely reserved or write-off	0	100.0%
Substantially Bankrupt 実質破綻先 44			18	35	全額引当 —	全額償却 ・引当 —		
Potentially Bankrupt 破綻懸念先 767	Doubtful claims 危険債権 769		Covered by allowance, collateral, guarantee 引当金、担保・保証 等による保全部分				270	82.3%
			526	106	134			
Borrowers Requiring Caution 要注意先 3,863	Claims requiring monitoring 要管理債権 103	Loans past due 3 month or more 三月以上 延滞債権 0	Covered by allowance, collateral, guarantee 引当金、担保・保証 等による保全部分 66				24	36.1%
		Restructured loans 貸出条件緩和 債権 102	21	127				
Borrowers Requiring Monitoring 要管理先 148	Normal claims 正常債権 74,267						46	
Borrowers Requiring Caution その他の 要注意先 3,714			1,156	2,558				
Normal Borrowers 正常先 69,667							26	
Total 合計 74,351	Total 合計 75,194		No-classification 71,389	II 2,828	III 134	IV —	Total 合計 368	

Amount of partial direct write-off 部分直接償却残高: 11.1 billion yen

(Note) 1. Figures have been rounded down to the nearest hundred million yen.

2. "Normal Borrowers" includes loans to local government.

3. "Self-assessment" doesn't include the privately-placed bonds guaranteed by the bank, whereas "Disclosed Claims under the Financial Revitalization Law" and "Risk-monitored Loans" include the amount.

(注1) 記載金額は、億円未満を切り捨てて表示しています。

(注2) 正常先には、地方公共団体への貸出金等を含んでおります。

(注3) 自己査定には「自行保証付私募債」を含んでおりませんが、金融再生法開示債権及びリスク管理債権には「自行保証付私募債」を含んでおります。

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(hundreds million of Yen)

Classification of Borrowers (Self-assessment)	Disclosed Claims under the Financial Revitalization Law 金融再生法 開示債権	Risk-monitored Loans リスク管理 債権	Claim-classification				Allowance 引当額	Coverage ratio 保全率
			No- classifi- cation 非分類	II II分類	III III分類	IV IV分類		
自己査定 の債務者区分								
Legally Bankrupt 破綻先 6	Bankrupt and substantially buncrupt claims 破産更生債権及び これらに準ずる債権 74		Covered by allowance, collateral, guarantee 引当金、担保・保証 等による保全部分		Entirely reserved	Entirely reserved or write-off	16	98.7%
Substantially Bankrupt 実質破綻先 66			35	37	全額引当 —	全額償却 ・引当 —		
Potentially Bankrupt 破綻懸念先 694	Doubtful claims 危険債権 697		Covered by allowance, collateral, guarantee 引当金、担保・保証 等による保全部分				212	78.4%
			439	107	147			
Borrowers Requiring Caution 要注意先 3,599	Claims requiring monitoring 要管理債権 198	Loans past due 3 month or more 三月以上 延滞債権 0	Covered by allowance, collateral, guarantee 引当金、担保・保証 等による保全部分 150				42	50.5%
		Restructured loans 貸出条件緩和 債権 198	77	219				
Borrowers Requiring Caution その他の 要注意先 3,302	Normal claims 正常債権 53,709						Allowance of Claims requiring monitoring 要管理先に対 する引当額 28	
			1,102	2,199		53		
Normal Borrowers 正常先 49,648							26	
			49,648					
Total 合計 54,015	Total 合計 54,679		No- classifi- cation 51,303	II 2,564	III 147	IV —	Total 合計 351	

Amount of partial direct write-off 部分直接償却残高: 15.5 billion yen

(Note) 1. Figures have been rounded down to the nearest hundred million yen.

2. "Normal Borrowers" includes loans to local government.

3. "Self-assessment" doesn't include the privately-placed bonds guaranteed by the bank, whereas "Disclosed Claims under the Financial Revitalization Law" and "Risk-monitored Loans" include the amount.

(注1) 記載金額は、億円未満を切り捨てて表示しています。

(注2) 正常先には、地方公共団体への貸出金等を含んでおります。

(注3) 自己査定には「自行保証付私募債」を含んでおりませんが、金融再生法開示債権及びリスク管理債権には「自行保証付私募債」を含んでおります。

5. Loan Portfolio, etc.

(1) Classification of loans by type of industry

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

	(Japanese)	As of Sep. 30, 2024			As of March 31, 2024	As of Sep. 30, 2023
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Total	合計	12,812,782	3,140	99,549	12,809,642	12,713,233
Manufacturing	製造業	1,353,079	53,940	75,019	1,299,139	1,278,059
Agriculture / Forestry	農業、林業	28,987	(3,083)	(1,473)	32,070	30,460
Fishery	漁業	6,383	(1,297)	279	7,681	6,104
Mining / Quarrying of stone / Gravel	鉱業、採石業、砂利採取業	15,633	(900)	(523)	16,533	16,156
Construction	建設業	403,335	712	16,719	402,622	386,616
Electricity, gas and water	電気・ガス・熱供給・水道業	346,612	5,841	16,841	340,770	329,770
Telecommunication	情報通信業	38,075	(655)	(356)	38,731	38,431
Transportation / Postal activities	運輸業、郵便業	337,921	3,624	10,666	334,297	327,255
Wholesale / Retail services	卸売業、小売業	1,102,463	13,082	30,236	1,089,381	1,072,227
Financial and insurance services	金融業、保険業	683,745	90,611	153,688	593,133	530,056
Real estate / Goods rental and leasing	不動産業、物品賃貸業	2,023,807	60,088	113,316	1,963,718	1,910,490
Medical welfare and other services	医療・福祉等サービス業	727,028	3,975	22,884	723,053	704,144
Government / Local government	国・地方公共団体	1,220,633	(271,379)	(449,114)	1,492,013	1,669,748
Others	その他	4,525,075	48,580	111,364	4,476,495	4,413,711

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	As of Sep. 30, 2024			As of March 31, 2024	As of Sep. 30, 2023
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Total	合計	7,421,797	118,900	123,616	7,302,897	7,298,180
Manufacturing	製造業	814,992	33,247	48,769	781,745	766,223
Agriculture / Forestry	農業、林業	16,328	(1,950)	(1,206)	18,279	17,535
Fishery	漁業	5,853	(1,277)	236	7,131	5,617
Mining / Quarrying of stone / Gravel	鉱業、採石業、砂利採取業	12,415	(1,193)	(125)	13,608	12,541
Construction	建設業	224,749	(1,655)	15,856	226,404	208,892
Electricity, gas and water	電気・ガス・熱供給・水道業	239,919	6,309	12,493	233,610	227,426
Telecommunication	情報通信業	20,033	(544)	31	20,578	20,002
Transportation / Postal activities	運輸業、郵便業	204,175	7,805	12,408	196,369	191,767
Wholesale / Retail services	卸売業、小売業	673,876	8,870	20,213	665,005	653,663
Financial and insurance services	金融業、保険業	363,838	38,001	62,445	325,836	301,392
Real estate / Goods rental and leasing	不動産業、物品賃貸業	1,280,941	24,193	39,228	1,256,748	1,241,713
Medical welfare and other services	医療・福祉等サービス業	349,721	2,067	9,502	347,654	340,218
Government / Local government	国・地方公共団体	880,253	(28,762)	(171,758)	909,015	1,052,011
Others	その他	2,334,697	33,788	75,523	2,300,909	2,259,174

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	As of Sep. 30, 2024			As of March 31, 2024	As of Sep. 30, 2023
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Total	合計	5,390,985	(115,759)	(24,067)	5,506,745	5,415,053
Manufacturing	製造業	538,086	20,692	26,250	517,394	511,836
Agriculture / Forestry	農業、林業	12,658	(1,132)	(266)	13,790	12,924
Fishery	漁業	530	(20)	43	550	486
Mining / Quarrying of stone / Gravel	鉱業、採石業、砂利採取業	3,217	292	(397)	2,924	3,615
Construction	建設業	178,586	2,368	862	176,218	177,723
Electricity, gas and water	電気・ガス・熱供給・水道業	106,692	(467)	4,348	107,159	102,343
Telecommunication	情報通信業	18,042	(110)	(387)	18,153	18,429
Transportation / Postal activities	運輸業、郵便業	133,746	(4,181)	(1,741)	137,927	135,487
Wholesale / Retail services	卸売業、小売業	428,587	4,212	10,022	424,375	418,564
Financial and insurance services	金融業、保険業	319,906	52,610	91,243	267,296	228,663
Real estate / Goods rental and leasing	不動産業、物品賃貸業	742,865	35,895	74,088	706,970	668,777
Medical welfare and other services	医療・福祉等サービス業	377,307	1,907	13,381	375,399	363,925
Government / Local government	国・地方公共団体	340,380	(242,617)	(277,356)	582,997	617,736
Others	その他	2,190,377	14,791	35,840	2,175,586	2,154,537

## (2) Classification of Disclosed Claims under the Financial Revitalization Law and Risk-monitored Loans by type of Industry

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

	(Japanese)	As of Sep. 30, 2024			As of March 31, 2024	As of Sep. 30, 2023
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Total	合計	189,722	(4,971)	(6,287)	194,693	196,010
Manufacturing	製造業	48,152	(2,110)	702	50,262	47,449
Agriculture / Forestry	農業、林業	2,515	(1,686)	(1,645)	4,201	4,161
Fishery	漁業	82	—	—	82	82
Mining / Quarrying of stone / Gravel	鉱業、採石業、砂利採取業	143	(0)	28	144	115
Construction	建設業	19,336	99	(452)	19,237	19,788
Electricity, gas and water	電気・ガス・熱供給・水道業	5,137	642	384	4,495	4,753
Telecommunication	情報通信業	822	(83)	(226)	906	1,049
Transportation / Postal activities	運輸業、郵便業	10,618	852	(516)	9,765	11,135
Wholesale / Retail services	卸売業、小売業	39,310	(2,259)	(5,733)	41,570	45,044
Financial and insurance services	金融業、保険業	28	13	(59)	14	87
Real estate / Goods rental and leasing	不動産業、物品賃貸業	11,363	(702)	(2,020)	12,065	13,384
Medical welfare and other services	医療・福祉等サービス業	39,034	586	2,874	38,448	36,159
Government / Local government	国・地方公共団体	—	—	—	—	—
Others	その他	13,176	(322)	376	13,499	12,799

## 【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	As of Sep. 30, 2024			As of March 31, 2024	As of Sep. 30, 2023
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Total	合計	92,670	(4,658)	(6,683)	97,328	99,353
Manufacturing	製造業	21,643	(1,346)	(1,252)	22,990	22,896
Agriculture / Forestry	農業、林業	1,585	(1,584)	(1,571)	3,170	3,156
Fishery	漁業	54	—	—	54	54
Mining / Quarrying of stone / Gravel	鉱業、採石業、砂利採取業	108	—	—	108	108
Construction	建設業	10,749	(498)	(1,405)	11,247	12,154
Electricity, gas and water	電気・ガス・熱供給・水道業	4,072	(187)	(443)	4,259	4,516
Telecommunication	情報通信業	559	(60)	(90)	620	650
Transportation / Postal activities	運輸業、郵便業	3,766	(195)	(935)	3,962	4,702
Wholesale / Retail services	卸売業、小売業	21,320	(850)	(1,983)	22,170	23,304
Financial and insurance services	金融業、保険業	28	13	(31)	14	60
Real estate / Goods rental and leasing	不動産業、物品賃貸業	5,081	(423)	(844)	5,505	5,926
Medical welfare and other services	医療・福祉等サービス業	17,051	621	1,784	16,430	15,267
Government / Local government	国・地方公共団体	—	—	—	—	—
Others	その他	6,647	(146)	90	6,793	6,556

## 【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	As of Sep. 30, 2024			As of March 31, 2024	As of Sep. 30, 2023
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Total	合計	97,052	(312)	396	97,365	96,656
Manufacturing	製造業	26,508	(764)	1,955	27,272	24,553
Agriculture / Forestry	農業、林業	929	(101)	(74)	1,031	1,004
Fishery	漁業	27	—	—	27	27
Mining / Quarrying of stone / Gravel	鉱業、採石業、砂利採取業	35	(0)	28	35	6
Construction	建設業	8,587	597	953	7,989	7,633
Electricity, gas and water	電気・ガス・熱供給・水道業	1,065	829	827	235	237
Telecommunication	情報通信業	262	(23)	(136)	286	399
Transportation / Postal activities	運輸業、郵便業	6,851	1,048	418	5,803	6,433
Wholesale / Retail services	卸売業、小売業	17,990	(1,408)	(3,749)	19,399	21,740
Financial and insurance services	金融業、保険業	—	—	(27)	—	27
Real estate / Goods rental and leasing	不動産業、物品賃貸業	6,281	(278)	(1,176)	6,560	7,457
Medical welfare and other services	医療・福祉等サービス業	21,983	(35)	1,090	22,018	20,892
Government / Local government	国・地方公共団体	—	—	—	—	—
Others	その他	6,529	(176)	286	6,705	6,243



## (3) Consumer loans / Loans to SMEs

## 【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

	(Japanese)	As of Sep. 30, 2024			As of March 31, 2024	As of Sep. 30, 2023
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Consumer loans	消費者ローン残高	5,161,909	51,068	98,495	5,110,840	5,063,414
Housing-related loans	住宅関連ローン残高	4,911,714	37,146	68,828	4,874,568	4,842,886
Housing loans	住宅ローン残高	4,097,309	47,831	90,597	4,049,477	4,006,711
Apartment loans	アパートローン残高	813,026	(10,452)	(21,314)	823,478	834,341
Loans for asset building	資産形成ローン残高	1,379	(233)	(454)	1,612	1,833
Loans to SME and Individual customers (SMEs)	中小企業等貸出金残高	9,121,007	113,325	230,445	9,007,682	8,890,561
Ratio of loans to SMEs	中小企業等貸出比率	71.18%	0.87%	1.25%	70.31%	69.93%

## 【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	As of Sep. 30, 2024			As of March 31, 2024	As of Sep. 30, 2023
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Consumer loans	消費者ローン残高	2,828,585	34,594	61,707	2,793,991	2,766,877
Housing-related loans	住宅関連ローン残高	2,685,272	28,654	49,019	2,656,617	2,636,253
Housing loans	住宅ローン残高	2,042,094	40,445	70,618	2,001,648	1,971,475
Apartment loans	アパートローン残高	641,798	(11,557)	(21,145)	653,355	662,943
Loans for asset building	資産形成ローン残高	1,379	(233)	(454)	1,612	1,833
Loans to SME and Individual customers (SMEs)	中小企業等貸出金残高	4,882,820	57,392	125,356	4,825,427	4,757,463
Ratio of loans to SMEs	中小企業等貸出比率	65.79%	(0.28%)	0.61%	66.07%	65.18%

## 【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	As of Sep. 30, 2024			As of March 31, 2024	As of Sep. 30, 2023
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Consumer loans	消費者ローン残高	2,333,323	16,474	36,787	2,316,849	2,296,536
Housing-related loans	住宅関連ローン残高	2,226,442	8,491	19,808	2,217,951	2,206,633
Housing loans	住宅ローン残高	2,055,214	7,386	19,978	2,047,828	2,035,236
Apartment loans	アパートローン残高	171,227	1,105	(169)	170,122	171,397
Loans to SME and Individual customers (SMEs)	中小企業等貸出金残高	4,238,187	55,932	105,089	4,182,255	4,133,098
Ratio of loans to SMEs	中小企業等貸出比率	78.61%	2.67%	2.29%	75.94%	76.32%

## 6. Outstanding Balance of Deposits and Loans 【Non-consolidated】

### 【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

	(Japanese)	As of Sep. 30, 2024			As of March 31, 2024 (B)	As of Sep. 30, 2023 (C)
		(A)	(A)-(B)	(A)-(C)		
Deposits (Terms-end balance)	預 金 ( 末 残 )	17,337,532	(367,735)	217,795	17,705,268	17,119,737
Deposits (Average balance)	預 金 ( 平 残 )	17,391,448	259,862	282,265	17,131,586	17,109,183
Loans (Terms-end balance)	貸 出 金 ( 末 残 )	12,812,782	3,140	99,549	12,809,642	12,713,233
Loans (Average balance)	貸 出 金 ( 平 残 )	12,647,507	(8,764)	60,075	12,656,272	12,587,432

### 【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	As of Sep. 30, 2024			As of March 31, 2024 (B)	As of Sep. 30, 2023 (C)
		(A)	(A)-(B)	(A)-(C)		
Deposits (Terms-end balance)	預 金 ( 末 残 )	10,390,674	(228,835)	97,594	10,619,510	10,293,080
Deposits (Average balance)	預 金 ( 平 残 )	10,470,470	154,423	165,339	10,316,046	10,305,130
Loans (Terms-end balance)	貸 出 金 ( 末 残 )	7,421,797	118,900	123,616	7,302,897	7,298,180
Loans (Average balance)	貸 出 金 ( 平 残 )	7,309,783	22,211	66,560	7,287,572	7,243,223

### 【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	As of Sep. 30, 2024			As of March 31, 2024 (B)	As of Sep. 30, 2023 (C)
		(A)	(A)-(B)	(A)-(C)		
Deposits (Terms-end balance)	預 金 ( 末 残 )	6,946,858	(138,899)	120,200	7,085,758	6,826,657
Deposits (Average balance)	預 金 ( 平 残 )	6,920,977	105,438	116,925	6,815,539	6,804,052
Loans (Terms-end balance)	貸 出 金 ( 末 残 )	5,390,985	(115,759)	(24,067)	5,506,745	5,415,053
Loans (Average balance)	貸 出 金 ( 平 残 )	5,337,724	(30,976)	(6,485)	5,368,700	5,344,209