

**Consolidated Financial Results**  
**for the Nine Months Ended December 31, 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  
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(Japanese yen amounts of less than 1 million or the first decimal place have been rounded down.)

**1. Consolidated financial results for the nine months ended December 31, 2024 (from April 1, 2024 to December 31, 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 the parent	
Nine months ended	¥Million	%	¥Million	%	¥Million	%
December 31, 2024	260,758	11.9	70,373	50.9	49,104	51.7
December 31, 2023	232,949	(5.7)	46,607	2.0	32,362	1.7

(Note) Comprehensive income For the nine months ended December 31, 2024 : ¥18,861 million [(70.0)%]  
 For the nine months ended December 31, 2023 : ¥62,940 million [-%]

	Basic earnings per share	Diluted earnings per share
Nine months ended	¥	¥
December 31, 2024	49.02	49.01
December 31, 2023	30.85	30.84

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	¥Million	¥Million	%
December 31, 2024	21,764,179	975,285	4.4
March 31, 2024	21,786,134	989,399	4.5

(Reference) Equity As of December 31, 2024 : ¥975,215 million 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 : None

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

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

	Ordinary profit		Net income attributable to owners of the 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 : None

\*Notes

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

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

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

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

(4) Number of issued shares (common shares)

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

December 31, 2024	1,017,055,218 shares	March 31, 2024	1,017,055,218 shares
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② Number of treasury shares at the end of the period

December 31, 2024	32,577,946 shares	March 31, 2024	852,582 shares
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③ Average number of shares outstanding during the period

Nine months ended December 31, 2024	1,001,628,458 shares
Nine months ended December 31, 2023	1,048,889,396 shares

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

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

The 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 Nine Months Ended December 31, 2024

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# I Consolidated Quarterly Financial Information

## 1. Consolidated Quarterly Balance Sheet

		(Millions of yen)	
Item	(Japanese)	As of Mar. 31, 2024	As of Dec. 31, 2024
<b>Assets</b>	<b>(資産の部)</b>		
Cash and due from banks	現金預け金	4,438,860	3,798,485
Call loans and bills bought	コールローン及び買入手形	88,843	178,224
Monetary claims bought	買入金銭債権	7,302	6,225
Trading assets	特定取引資産	5,316	6,733
Money held in trust	金銭の信託	2,824	2,832
Securities	有価証券	4,133,551	4,364,055
Loans and bills discounted	貸出金	12,658,245	12,906,006
Foreign exchanges	外国為替	9,383	12,212
Lease receivable and investments in lease	リース債権及びリース投資資産	60,873	61,829
Other assets	その他の資産	260,188	290,400
Tangible fixed assets	有形固定資産	102,511	101,521
Intangible fixed assets	無形固定資産	12,956	11,361
Asset for retirement benefits	退職給付に係る資産	72,065	76,238
Deferred tax assets	繰延税金資産	2,878	3,599
Customers' liabilities for acceptances and guarantees	支払承諾見返	15,227	21,521
Allowance for loan losses	貸倒引当金	(84,886)	(77,061)
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>21,764,179</b>
<b>Liabilities</b>	<b>(負債の部)</b>		
Deposits	預金	17,673,968	17,437,180
Negotiable certificates of deposit	譲渡性預金	126,689	346,410
Call money and bills sold	コールマネー及び売渡手形	537,778	36,611
Payables under repurchase agreements	売現先勘定	149,362	181,870
Payables under securities lending transactions	債券貸借取引受入担保金	107,444	627,647
Trading liabilities	特定取引負債	1,553	2,527
Borrowed money	借入金	1,975,065	1,916,235
Foreign Exchanges	外国為替	1,548	958
Due to trust account	信託勘定借	3,070	3,143
Other liabilities	その他の負債	181,578	200,522
Provision for bonuses for directors	役員賞与引当金	260	—
Provision for retirement benefits for directors	役員退職慰労引当金	33	39
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,772	1,629
Provision for contingent loss	偶発損失引当金	1,882	1,804
Provision for point card certificates	ポイント引当金	592	485
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	2,209
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	7,844	7,809
Negative goodwill	負ののれん	395	276
Acceptances and guarantees	支払承諾	15,227	21,521
<b>Total liabilities</b>	<b>負債の部合計</b>	<b>20,796,735</b>	<b>20,788,894</b>

		(Millions of yen)	
Item	(Japanese)	As of Mar. 31, 2024	As of Dec. 31, 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	690,410
Treasury stock	自 己 株 式	(316)	(20,194)
<b>Total shareholders' equity</b>	<b>株 主 資 本 合 計</b>	<b>870,478</b>	<b>886,694</b>
Unrealized gains on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	77,279	38,272
Deferred gains (losses) on hedges	繰 延 ヘ ッ ジ 損 益	4,980	15,466
Land revaluation surplus	土 地 再 評 価 差 額 金	11,895	11,815
Defined retirement benefit plans	退 職 給 付 に 係 る 調 整 累 計 額	24,690	22,966
<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>88,521</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>975,285</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>21,764,179</b>

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

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

### (1) Consolidated Quarterly Statement of Income

(Millions of yen)

Item	(Japanese)	For the nine months ended Dec.31,2023	For the nine months ended Dec.31,2024
<b>Ordinary income</b>	<b>経 常 収 益</b>	<b>232,949</b>	<b>260,758</b>
Interest income	資 金 運 用 収 益	137,560	163,290
Interest on loans and bills discounts	( う ち 貸 出 金 利 息 )	87,960	95,874
Interest and dividends on securities	( う ち 有 価 証 券 利 息 配 当 金 )	46,191	60,095
Trust fees	信 託 報 酬	27	28
Fees and commissions	役 務 取 引 等 収 益	45,100	47,968
Trading income	特 定 取 引 収 益	398	348
Other ordinary income	そ の 他 業 務 収 益	7,377	3,641
Other income	そ の 他 経 常 収 益	42,484	45,481
<b>Ordinary expenses</b>	<b>経 常 費 用</b>	<b>186,342</b>	<b>190,384</b>
Interest expenses	資 金 調 達 費 用	30,413	46,271
Interest on deposits	( う ち 預 金 利 息 )	2,958	8,325
Fees and commissions payments	役 務 取 引 等 費 用	11,591	11,728
Other business expenses	そ の 他 業 務 費 用	34,448	15,682
General and administrative expenses	営 業 経 費	80,282	81,135
Other operating expenses	そ の 他 経 常 費 用	29,606	35,566
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>46,607</b>	<b>70,373</b>
<b>Extraordinary income</b>	<b>特 別 利 益</b>	<b>112</b>	<b>156</b>
Gains on disposal of non-current assets	固 定 資 産 処 分 益	112	156
<b>Extraordinary losses</b>	<b>特 別 損 失</b>	<b>573</b>	<b>223</b>
Losses on disposal of fixed assets	固 定 資 産 処 分 損	199	188
Impairment loss	減 損 損 失	373	34
<b>Income before income taxes</b>	<b>税 金 等 調 整 前 四 半 期 純 利 益</b>	<b>46,145</b>	<b>70,306</b>
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	11,431	17,439
Income taxes-deferred	法 人 税 等 調 整 額	2,352	3,761
<b>Total income taxes</b>	<b>法 人 税 等 合 計</b>	<b>13,783</b>	<b>21,201</b>
<b>Net income</b>	<b>四 半 期 純 利 益</b>	<b>32,362</b>	<b>49,105</b>
Net income attributable to non-controlling interest	非 支 配 株 主 に 帰 属 する 四 半 期 純 利 益	0	0
<b>Net income attributable to owners of the parent</b>	<b>親 会 社 株 主 に 帰 属 する 四 半 期 純 利 益</b>	<b>32,362</b>	<b>49,104</b>

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

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

(Millions of yen)

Item	(Japanese)	For the nine months ended Dec.31,2023	For the nine months ended Dec.31,2024
<b>Net income</b>	<b>四 半 期 純 利 益</b>	<b>32,362</b>	<b>49,105</b>
<b>Other comprehensive income</b>	<b>そ の 他 の 包 括 利 益</b>	<b>30,577</b>	<b>(30,243)</b>
Unrealized gains on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	35,402	(39,006)
Deferred gains (losses) on hedges	繰 延 ヘ ッ ジ 損 益	(4,226)	10,486
Defined retirement benefit plan	退 職 給 付 に 係 る 調 整 額	(598)	(1,723)
<b>Comprehensive income</b>	<b>四 半 期 包 括 利 益</b>	<b>62,940</b>	<b>18,861</b>
	(内訳)		
Comprehensive income attributable to owners of the parent	親 会 社 株 主 に 係 る 四 半 期 包 括 利 益	62,940	18,860
Comprehensive income attributable to non-controlling interest	非 支 配 株 主 に 係 る 四 半 期 包 括 利 益	0	0

### 3. 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 third quarter of the current fiscal year decreased by 195 million yen, respectively.

### 4. Note for Segment Information

The Group provides comprehensive financial services, with a focus on banking services. In addition, the Company's Board of Directors and Management Meeting determine the allocation of management resources within the Group and evaluate its performance. The Group's only reportable segment is banking business. Segment information for businesses other than banking services has been omitted due to lack of significance.

### 5. Note for Material Changes in Shareholders' Equity

Not applicable.

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

Not applicable.

### 7. Note for Cash Flows

Consolidated quarterly statements of cash flows have not been prepared for the third quarter of the current fiscal year. Depreciation and amortization (including amortization related to intangible assets excluding goodwill) and amortization of negative goodwill for the third quarter of the current fiscal year are as follows.

		(Millions of yen)	
		For the nine months ended	For the nine months ended
		Dec.31,2023	Dec.31,2024
		(Japanese)	
Depreciation and amortization	減価償却費	6,944	7,278
Amortization of negative goodwill	負ののれん償却額	118	118

### 8. Note for Subsequent Events

(Cancellation of treasury shares)

At the board of directors' meeting held on January 30, 2025, we resolved to retire treasury shares in accordance with Article 178 of the Companies Act.

Type of shares to be cancelled	Common shares
Total number of shares to be cancelled	30,000,000 shares (Equivalent to 2.94% of the issued shares before cancellation)
Date of cancellation (planned)	February 20, 2025
Total number of issued shares after	987,055,218 shares (including treasury shares)

## II Financial Data for the Nine months ended December 31, 2024

### 1. Income Status

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

(Millions of yen)

	(Japanese)	Nine months ended Dec.31,2024		Nine months ended Dec.31,2023	(Reference) FY2023
		(A)	(A)-(B)		
Consolidated gross profit	連 結 粗 利 益	141,596	27,583	114,012	155,425
Net interest income	資 金 利 益	117,021	9,873	107,147	140,880
Net fees and commissions	役 務 取 引 等 利 益	36,267	2,730	33,536	45,416
Net trading income	特 定 取 引 利 益	348	(50)	398	576
Net other business income	そ の 他 業 務 利 益	(12,040)	15,029	(27,070)	(31,448)
General and administrative expenses	営 業 経 費	81,135	852	80,282	107,600
Credit related costs	与 信 関 係 費 用	5,196	2,530	2,666	5,556
Write-off of loans	貸 出 金 償 却	6,374	3,397	2,976	4,698
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	2,774	(2,384)	5,158	7,145
Transfer to general allowance for loan losses	一 般 貸 倒 引 当 金 繰 入 額	(2,414)	2,256	(4,670)	(5,596)
Other credit related costs	そ の 他 の 与 信 関 係 費 用	(1,538)	(739)	(798)	(692)
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	12,472	(1,620)	14,093	18,694
Equity in gains (losses) of affiliated companies	持 分 法 に よ る 投 資 損 益	—	—	—	—
Others	そ の 他	2,636	1,186	1,450	2,079
Ordinary profit 【FY2024;80,000】	経 常 利 益 【 通 常 期 80,000 】	70,373	23,766	46,607	63,042
Extraordinary income(losses)	特 別 損 益	(66)	394	(461)	(1,181)
Income before income taxes	税 金 等 調 整 前 四 半 期 純 利 益	70,306	24,160	46,145	61,860
Total income taxes	法 人 税 等 合 計	21,201	7,418	13,783	18,493
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	17,439	6,008	11,431	22,459
Income taxes-deferred	法 人 税 等 調 整 額	3,761	1,409	2,352	(3,966)
Net income	四 半 期 純 利 益	49,105	16,742	32,362	43,366
Net income attributable to non-controlling interest	非 支 配 株 主 に 帰 属 す る 四 半 期 純 利 益	0	0	0	0
Net income attributable to owners of the parent 【FY2024; 56,000】	親 会 社 株 主 に 帰 属 す る 四 半 期 純 利 益 【 通 常 期 56,000 】	49,104	16,742	32,362	43,366

(Note) 1. Consolidated gross 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)

2. Figures in square brackets in the table above are forecasts of ordinary profit and net income attributable to owners of the parent.

(注) 1. 連結粗利益=(資金運用収益—(資金調達費用—金銭の信託運用見合費用))+(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)

2. 経常利益、親会社株主に帰属する当期純利益の業績予想値を【】内に記載しております。

### Reference

(Millions of yen)

	(Japanese)	Nine months ended Dec.31,2024		Nine months ended Dec.31,2023	(Reference) FY2023
		(A)	(A)-(B)		
Consolidated net business income (before general allowance for loan losses)	連 結 業 務 純 益 ( 一 般 貸 倒 引 繰 入 前 )	58,157	25,032	33,124	47,276
Consolidated net business income	連 結 業 務 純 益	60,571	22,775	37,795	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 Dec. 31, 2024		As of Dec.31, 2023	(Reference) As of Mar. 31, 2024
		(A)	(A)-(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)	Nine months ended Dec.31,2024		Nine months ended Dec.31,2023	(Reference) FY2023
		(A)	(A)-(B)	(B)	
Gross business profit	業 務 粗 利 益	135,147	26,726	108,421	147,948
Net interest income	資 金 利 益	117,463	9,234	108,229	142,361
(Of which, gains on cancellation of investment trusts)	(うち 投 信 解 約 損 益)	2,596	(2,380)	4,977	5,289
Net fees and commissions	役 務 取 引 等 利 益	29,469	2,518	26,950	36,583
Net trading income	特 定 取 引 等 利 益	244	49	194	336
Net other business income	そ の 他 業 務 利 益	(12,029)	14,923	(26,952)	(31,332)
(Of which, gains/losses on bond transactions)	(うち 国 債 等 債 券 損 益)	(15,032)	18,924	(33,957)	(39,218)
Expenses (excluding non-recurrent expense)	経 費 (除く 臨 時 処 理 分)	80,814	2,237	78,577	105,234
Personnel expenses	人 件 費	43,702	779	42,923	57,023
Non-personnel expenses	物 件 費	32,168	1,289	30,878	41,781
Taxes	税 金	4,944	168	4,775	6,430
Net business income (before general allowance for loan losses)	実 質 業 務 純 益	54,333	24,489	29,843	42,713
(excluding gains/losses on bond transactions)	コ ア 業 務 純 益	69,365	5,564	63,800	81,932
(excluding gains on cancellation of investment trusts)	コ ア 業 務 純 益 (除く 投 信 解 約 損 益)	66,769	7,945	58,823	76,642
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	(1,266)	(1,266)	—	(5,886)
Net business income	業 務 純 益	55,600	25,756	29,843	48,599
Net non-recurrent gains/losses	臨 時 損 益	9,489	(4,090)	13,580	9,942
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	6,257	5,122	1,134	9,357
Write-off of loans	貸 出 金 償 却	5,613	3,487	2,125	3,573
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	2,286	2,286	—	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	98	181	(83)	94
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	—	(357)	357	—
Recoveries of written-off claims	償 却 債 権 取 立 益	2,337	1,101	1,236	1,538
Other	そ の 他	596	(81)	677	792
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	12,512	(1,575)	14,087	18,723
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	3,233	2,607	626	577
Ordinary profit	経 常 利 益	65,087	21,664	43,423	58,542
Extraordinary income/losses	特 別 損 益	(44)	386	(431)	(1,138)
Income before income taxes	税 引 前 四 半 期 純 利 益	65,042	22,051	42,991	57,404
Total income taxes	法 人 税 等 合 計	19,174	6,559	12,614	16,804
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	15,510	5,922	9,588	19,409
Income taxes-deferred	法 人 税 等 調 整 額	3,663	637	3,025	(2,604)
Net Income	四 半 期 純 利 益	45,868	15,491	30,377	40,599
Credit related costs (①+②)	与 信 関 係 費 用 (① + ②)	4,990	3,855	1,134	3,471

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

(Millions of yen)

	(Japanese)	Nine months ended Dec.31,2024		Nine months ended Dec.31,2023 (B)	(Reference) FY2023
		(A)	(A)-(B)		
Gross business profit	業 務 粗 利 益	76,478	18,210	58,267	79,228
Net interest income	資 金 利 益	69,548	4,635	64,913	84,703
(Of which, gains on cancellation of investment trusts)	(うち 投 信 解 約 損 益)	1,756	(2,225)	3,982	4,240
Net fees and commissions	役 務 取 引 等 利 益	16,158	1,464	14,693	19,322
Net trading income	特 定 取 引 等 利 益	244	49	194	336
Net other business income	そ の 他 業 務 利 益	(9,472)	12,060	(21,532)	(25,134)
(Of which, gains/losses on bond transactions)	(うち 国 債 等 債 券 損 益)	(11,293)	12,375	(23,668)	(27,977)
Expenses (excluding non-recurrent expense)	経 費 ( 除 く 臨 時 処 理 分 )	45,026	1,004	44,021	58,593
Personnel expenses	人 件 費	24,515	209	24,305	32,165
Non-personnel expenses	物 件 費	17,714	722	16,992	22,726
Taxes	税 金	2,796	73	2,723	3,701
Net business income (before general allowance for loan losses)	実 質 業 務 純 益	31,451	17,205	14,245	20,634
(excluding gains/losses on bond transactions)	コ ア 業 務 純 益	42,745	4,830	37,914	48,612
(excluding gains on cancellation of investment trusts)	コ ア 業 務 純 益 ( 除 く 投 信 解 約 損 益 )	40,988	7,056	33,932	44,372
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	(294)	(294)	—	(4,253)
Net business income	業 務 純 益	31,746	17,500	14,245	24,888
Net non-recurrent gains/losses	臨 時 損 益	9,358	(4,246)	13,604	13,123
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	3,061	3,335	(273)	4,898
Write-off of loans	貸 出 金 償 却	2,721	1,729	991	1,329
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	1,143	1,143	—	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	124	281	(156)	(211)
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	—	(682)	682	—
Recoveries of written-off claims	償 却 債 権 取 立 益	1,317	424	892	1,062
Other	そ の 他	390	(69)	459	464
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	9,611	(2,871)	12,483	16,991
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	2,808	1,960	848	1,030
Ordinary profit	経 常 利 益	41,104	13,254	27,850	38,012
Extraordinary income/losses	特 別 損 益	(62)	408	(471)	(1,058)
Income before income taxes	税 引 前 四 半 期 純 利 益	41,042	13,662	27,379	36,953
Total income taxes	法 人 税 等 合 計	12,050	4,238	7,811	10,558
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	9,842	3,899	5,943	12,949
Income taxes-deferred	法 人 税 等 調 整 額	2,207	338	1,868	(2,390)
Net Income	四 半 期 純 利 益	28,992	9,424	19,567	26,395
Credit related costs (①+②)	与 信 関 係 費 用 ( ① + ② )	2,767	3,040	(273)	645

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

(Millions of yen)

	(Japanese)	Nine months ended Dec.31,2024		Nine months ended Dec.31,2023 (B)	(Reference) FY2023
		(A)	(A)-(B)		
Gross business profit	業 務 粗 利 益	58,669	8,515	50,153	68,720
Net interest income	資 金 利 益	47,915	4,598	43,316	57,657
(Of which, gains on cancellation of investment trusts)	(うち 投 信 解 約 損 益)	839	(154)	994	1,049
Net fees and commissions	役 務 取 引 等 利 益	13,310	1,054	12,256	17,260
Net trading income	特 定 取 引 等 利 益	—	—	—	—
Net other business income	そ の 他 業 務 利 益	(2,556)	2,863	(5,419)	(6,197)
(Of which, gains/losses on bond transactions)	(うち 国 債 等 債 券 損 益)	(3,739)	6,549	(10,288)	(11,240)
Expenses (excluding non-recurrent expense)	経 費 ( 除 く 臨 時 処 理 分 )	35,788	1,232	34,555	46,641
Personnel expenses	人 件 費	19,187	569	18,617	24,857
Non-personnel expenses	物 件 費	14,453	567	13,886	19,055
Taxes	税 金	2,147	95	2,052	2,729
Net business income (before general allowance for loan losses)	実 質 業 務 純 益	22,881	7,283	15,597	22,078
(excluding gains/losses on bond transactions)	コ ア 業 務 純 益	26,620	734	25,886	33,319
(excluding gains on cancellation of investment trusts)	コ ア 業 務 純 益 ( 除 く 投 信 解 約 損 益 )	25,780	889	24,891	32,269
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	(972)	(139)	(833)	(1,633)
Net business income	業 務 純 益	23,853	7,422	16,430	23,711
Net non-recurrent gains/losses	臨 時 損 益	131	988	(857)	(3,180)
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	3,195	954	2,240	4,459
Write-off of loans	貸 出 金 償 却	2,892	1,758	1,133	2,243
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	1,143	(14)	1,158	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	(26)	(99)	73	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	1,020	676	343	475
Other	そ の 他	206	(12)	218	327
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	2,901	1,296	1,604	1,731
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	425	647	(222)	(453)
Ordinary profit	経 常 利 益	23,982	8,409	15,572	20,530
Extraordinary income/losses	特 別 損 益	17	(21)	39	(79)
Income before income taxes	税 引 前 四 半 期 純 利 益	24,000	8,388	15,612	20,450
Total income taxes	法 人 税 等 合 計	7,123	2,321	4,802	6,246
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	5,667	2,022	3,645	6,459
Income taxes-deferred	法 人 税 等 調 整 額	1,456	298	1,157	(213)
Net Income	四 半 期 純 利 益	16,876	6,066	10,809	14,204
Credit related costs (①+②)	与 信 関 係 費 用 ( ① + ② )	2,223	815	1,407	2,826

## 2. Interest Rate Spread (Domestic operations)

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

(%)

	(Japanese)	Nine months ended Dec.31,2024		Nine months ended Dec.31,2023 (B)	(Reference) FY2023
		(A)	(A)-(B)		
Average yield on interest earning assets ①	資金運用利回	0.80	(0.05)	0.85	0.83
Average yield on loans and bills discounted	貸出金利回	0.92	0.08	0.84	0.84
Average yield on securities	有価証券利回	1.13	0.05	1.08	1.00
Average yield on interest bearing liabilities ②	資金調達原価	0.59	0.07	0.52	0.52
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.04	0.04	0.00	0.00
Average yield on call money and borrowed money	外部負債利回	0.01	0.01	(0.00)	(0.00)
Average interest rate spread (①－②)	総資金利鞘	0.21	(0.12)	0.33	0.31

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

(%)

	(Japanese)	Nine months ended Dec.31,2024		Nine months ended Dec.31,2023 (B)	(Reference) FY2023
		(A)	(A)-(B)		
Average yield on interest earning assets ①	資金運用利回	0.76	(0.09)	0.85	0.82
Average yield on loans and bills discounted	貸出金利回	0.90	0.08	0.82	0.82
Average yield on securities	有価証券利回	1.06	(0.02)	1.08	0.97
Average yield on interest bearing liabilities ②	資金調達原価	0.54	0.07	0.47	0.47
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.04	0.04	0.00	0.00
Average yield on call money and borrowed money	外部負債利回	0.01	0.01	(0.00)	(0.00)
Average interest rate spread (①－②)	総資金利鞘	0.22	(0.16)	0.38	0.35

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

(%)

	(Japanese)	Nine months ended Dec.31,2024		Nine months ended Dec.31,2023 (B)	(Reference) FY2023
		(A)	(A)-(B)		
Average yield on interest earning assets ①	資金運用利回	0.87	0.02	0.85	0.85
Average yield on loans and bills discounted	貸出金利回	0.95	0.08	0.87	0.88
Average yield on securities	有価証券利回	1.27	0.18	1.09	1.07
Average yield on interest bearing liabilities ②	資金調達原価	0.67	0.07	0.60	0.61
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.04	0.04	0.00	0.00
Average yield on call money and borrowed money	外部負債利回	0.01	0.01	(0.00)	(0.00)
Average interest rate spread (①－②)	総資金利鞘	0.20	(0.05)	0.25	0.24

### 3. Gains and Losses on Securities

#### (1) Gains and losses on bond transactions

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

(Millions of yen)

	(Japanese)	Nine months ended Dec.31,2024		Nine months ended Dec.31,2023 (B)	(Reference) FY2023
		(A)	(A)-(B)		
Gains/losses on bond transactions	国債等債券損益	(15,032)	18,924	(33,957)	(39,218)
Gains on sales	売却益	608	255	353	353
Gains on redemption	償還益	—	—	—	—
Losses on sales	売却損	15,641	(18,669)	34,310	39,571
Losses on redemption	償還損	—	—	—	—
Write-offs	償却	—	—	—	—

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

(Millions of yen)

	(Japanese)	Nine months ended Dec.31,2024		Nine months ended Dec.31,2023 (B)	(Reference) FY2023
		(A)	(A)-(B)		
Gains/losses on bond transactions	国債等債券損益	(11,293)	12,375	(23,668)	(27,977)
Gains on sales	売却益	608	255	353	353
Gains on redemption	償還益	—	—	—	—
Losses on sales	売却損	11,901	(12,120)	24,021	28,330
Losses on redemption	償還損	—	—	—	—
Write-offs	償却	—	—	—	—

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

(Millions of yen)

	(Japanese)	Nine months ended Dec.31,2024		Nine months ended Dec.31,2023 (B)	(Reference) FY2023
		(A)	(A)-(B)		
Gains/losses on bond transactions	国債等債券損益	(3,739)	6,549	(10,288)	(11,240)
Gains on sales	売却益	—	(0)	0	0
Gains on redemption	償還益	—	—	—	—
Losses on sales	売却損	3,739	(6,549)	10,288	11,241
Losses on redemption	償還損	—	—	—	—
Write-offs	償却	—	—	—	—

#### (2) Gains and losses related to stocks, etc.

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

(Millions of yen)

	(Japanese)	Nine months ended Dec.31,2024		Nine months ended Dec.31,2023 (B)	(Reference) FY2023
		(A)	(A)-(B)		
Gains/losses related to stocks, etc.	株式等関係損益	12,512	(1,575)	14,087	18,723
Gains on sales	売却益	16,698	2,220	14,478	19,162
Losses on sales	売却損	4,071	3,722	349	398
Write-offs	償却	114	73	40	40

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

(Millions of yen)

	(Japanese)	Nine months ended Dec.31,2024		Nine months ended Dec.31,2023 (B)	(Reference) FY2023
		(A)	(A)-(B)		
Gains/losses related to stocks, etc.	株式等関係損益	9,611	(2,871)	12,483	16,991
Gains on sales	売却益	12,059	(805)	12,865	17,422
Losses on sales	売却損	2,333	1,992	341	390
Write-offs	償却	114	73	40	40

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

(Millions of yen)

	(Japanese)	Nine months ended Dec.31,2024		Nine months ended Dec.31,2023 (B)	(Reference) FY2023
		(A)	(A)-(B)		
Gains/losses related to stocks, etc.	株式等関係損益	2,901	1,296	1,604	1,731
Gains on sales	売却益	4,639	3,026	1,613	1,740
Losses on sales	売却損	1,738	1,729	8	8
Write-offs	償却	—	—	—	—

#### 4. Unrealized Valuation Gains (Losses)

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

(Millions of yen)

		As of Dec. 31, 2024					As of Sep. 30, 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	158,774	(2,511)	(1,176)	55	2,567	158,493	(1,335)	419	1,754
Bonds	債券	158,774	(2,511)	(1,176)	55	2,567	158,493	(1,335)	419	1,754
Others	その他	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	4,154,882	53,083	(50,825)	165,806	112,723	4,258,664	103,908	180,276	76,367
Stocks	株式	254,514	128,764	(3,508)	129,822	1,057	259,571	132,273	133,389	1,116
Bonds	債券	2,349,788	(58,839)	(23,119)	52	58,892	2,514,398	(35,719)	7,915	43,635
Others	その他	1,550,579	(16,841)	(24,197)	35,931	52,773	1,484,694	7,355	38,971	31,615
Total	合計	4,313,656	50,571	(52,002)	165,861	115,290	4,417,157	102,573	180,696	78,122
Stocks	株式	254,514	128,764	(3,508)	129,822	1,057	259,571	132,273	133,389	1,116
Bonds	債券	2,508,563	(61,351)	(24,296)	107	61,459	2,672,891	(37,055)	8,335	45,390
Others	その他	1,550,579	(16,841)	(24,197)	35,931	52,773	1,484,694	7,355	38,971	31,615

(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。

#### 【Deferred gains (losses) on hedges corresponding to available-for-sale securities】

Derivatives are used to reduce the risk of market value fluctuations of securities.

有価証券の時価変動リスクを低減する目的で、デリバティブを使用しております。

(Millions of yen)

		As of Dec. 31, 2024		As of Sep. 30, 2024
		Unrealized valuation gains (losses)		Unrealized valuation gains (losses)
		(A)	(A)-(B)	(B)
Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)	合計	18,398	25,817	(7,418)
The Joyo Bank, Ltd. (Non-consolidated basis)	常陽銀行 (単体)	11,800	15,957	(4,156)
The Ashikaga Bank, Ltd. (Non-consolidated basis)	足利銀行 (単体)	6,597	9,859	(3,262)

Net unrealized valuation gains (losses) on available-for-sale securities, after considering the effect of deferred gains (losses) on hedges

繰延ヘッジ損益考慮後のその他有価証券の評価損益

(Millions of yen)

		As of Dec. 31, 2024		As of Sep. 30, 2024
		Unrealized valuation gains (losses)		Unrealized valuation gains (losses)
		(A)	(A)-(B)	(B)
Available-for-sale	その他有価証券	71,481	(25,008)	96,490
Stocks	株式	128,764	(3,508)	132,273
Bonds (After considering the effect of deferred gains (losses) on hedges)	債券 (繰延ヘッジ損益考慮後)	(40,441)	2,697	(43,138)
Others	その他	(16,841)	(24,197)	7,355

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

(Millions of yen)

		As of Dec. 31, 2024					As of Sep. 30, 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	150,475	2,528	(1,418)	3,329	800	150,034	3,947	4,470	523
Bonds	債券	150,475	2,528	(1,418)	3,329	800	150,034	3,947	4,470	523
Others	その他	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	4,154,543	68,881	(51,008)	178,914	110,033	4,258,312	119,890	193,930	74,040
Stocks	株式	254,174	140,466	(3,498)	141,471	1,004	259,219	143,965	145,017	1,052
Bonds	債券	2,349,788	(56,115)	(23,312)	825	56,940	2,514,398	(32,802)	9,305	42,107
Others	その他	1,550,579	(15,469)	(24,197)	36,618	52,087	1,484,694	8,728	39,608	30,879
Total	合計	4,305,018	71,410	(52,427)	182,244	110,833	4,408,346	123,838	198,401	74,563
Stocks	株式	254,174	140,466	(3,498)	141,471	1,004	259,219	143,965	145,017	1,052
Bonds	債券	2,500,263	(53,586)	(24,731)	4,154	57,741	2,664,432	(28,855)	13,775	42,631
Others	その他	1,550,579	(15,469)	(24,197)	36,618	52,087	1,484,694	8,728	39,608	30,879

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

(Millions of yen)

		As of Dec. 31, 2024					As of Sep. 30, 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	87,955	(773)	(335)	18	792	89,328	(437)	77	515
Bonds	債券	87,955	(773)	(335)	18	792	89,328	(437)	77	515
Others	その他	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	2,614,685	71,927	(28,963)	132,992	61,064	2,674,382	100,891	142,266	41,374
Stocks	株式	218,751	114,321	(4,023)	115,312	990	224,314	118,344	119,396	1,051
Bonds	債券	1,497,747	(32,666)	(9,333)	14	32,680	1,619,550	(23,333)	3,822	27,155
Others	その他	898,185	(9,727)	(15,607)	17,665	27,393	830,518	5,879	19,047	13,168
Total	合計	2,702,640	71,154	(29,299)	133,011	61,857	2,763,711	100,453	142,343	41,890
Stocks	株式	218,751	114,321	(4,023)	115,312	990	224,314	118,344	119,396	1,051
Bonds	債券	1,585,703	(33,440)	(9,669)	33	33,473	1,708,878	(23,771)	3,900	27,671
Others	その他	898,185	(9,727)	(15,607)	17,665	27,393	830,518	5,879	19,047	13,168

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

(Millions of yen)

		As of Dec. 31, 2024					As of Sep. 30, 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	62,519	3,302	(1,082)	3,310	8	60,705	4,385	4,392	7
Bonds	債券	62,519	3,302	(1,082)	3,310	8	60,705	4,385	4,392	7
Others	その他	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	1,539,857	(3,045)	(22,045)	45,922	48,968	1,583,929	18,999	51,664	32,665
Stocks	株式	35,423	26,144	524	26,158	13	34,905	25,620	25,621	1
Bonds	債券	852,041	(23,448)	(13,979)	810	24,259	894,848	(9,469)	5,482	14,952
Others	その他	652,393	(5,741)	(8,590)	18,953	24,694	654,176	2,848	20,560	17,711
Total	合計	1,602,377	256	(23,128)	49,232	48,976	1,644,635	23,384	56,057	32,672
Stocks	株式	35,423	26,144	524	26,158	13	34,905	25,620	25,621	1
Bonds	債券	914,560	(20,146)	(15,062)	4,121	24,267	955,553	(5,084)	9,875	14,959
Others	その他	652,393	(5,741)	(8,590)	18,953	24,694	654,176	2,848	20,560	17,711

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

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

(Millions of yen)

	(Japanese)	As of Dec. 31, 2024			As of Dec. 31, 2023 (B)	As of Sep. 30, 2024 (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	13,738	(91)	152	13,829	13,585
Doubtful claims	危険債権	139,797	(9,969)	(6,918)	149,766	146,715
Claims requiring monitoring	要管理債権	28,083	(1,300)	(2,153)	29,383	30,236
Loans past due 3 month or more	三月以上延滞債権	120	40	(20)	79	140
Restructured loans	貸出条件緩和債権	27,963	(1,340)	(2,132)	29,303	30,096
Total risk-monitored loans ①	開示債権合計 (1)	181,619	(11,360)	(8,919)	192,979	190,538
Normal Borrowers	正常債権	12,904,991	320,483	262,513	12,584,507	12,642,477
Total Amount of Loans ②	貸出金等残高（総与信残高）(2)	13,086,610	309,123	253,593	12,777,487	12,833,016
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%	0.00%	0.00%	0.10%	0.10%
Doubtful claims	危険債権	1.06%	(0.11%)	(0.08%)	1.17%	1.14%
Claims requiring monitoring	要管理債権	0.21%	(0.01%)	(0.02%)	0.22%	0.23%
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	0.21%	(0.01%)	(0.02%)	0.22%	0.23%
Ratio of Disclosed claims toward total loans (①/②)	貸出金等残高に占める比率 (1)/(2)	1.38%	(0.13%)	(0.10%)	1.51%	1.48%

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

(Millions of yen)

	(Japanese)	As of Dec. 31, 2024			As of Dec. 31, 2023 (B)	As of Sep. 30, 2024 (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	5,221	251	(165)	4,970	5,387
Doubtful claims	危険債権	73,554	(9,757)	(3,367)	83,311	76,921
Claims requiring monitoring	要管理債権	9,462	421	(899)	9,040	10,361
Loans past due 3 month or more	三月以上延滞債権	58	31	(11)	26	69
Restructured loans	貸出条件緩和債権	9,403	389	(888)	9,014	10,291
Total risk-monitored loans ①	開示債権合計 (1)	88,238	(9,084)	(4,432)	97,323	92,670
Normal Borrowers	正常債権	7,586,577	237,074	159,787	7,349,503	7,426,790
Total Amount of Loans ②	貸出金等残高（総与信残高）(2)	7,674,815	227,989	155,355	7,446,826	7,519,460
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	0.06%	0.00%	(0.01%)	0.06%	0.07%
Doubtful claims	危険債権	0.95%	(0.16%)	(0.07%)	1.11%	1.02%
Claims requiring monitoring	要管理債権	0.12%	0.00%	(0.01%)	0.12%	0.13%
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	0.12%	0.00%	(0.01%)	0.12%	0.13%
Ratio of Disclosed claims toward total loans (①/②)	貸出金等残高に占める比率 (1)/(2)	1.14%	(0.16%)	(0.09%)	1.30%	1.23%

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

(Millions of yen)

	(Japanese)	As of Dec. 31, 2024			As of Dec. 31, 2023 (B)	As of Sep. 30, 2024 (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	7,716	(582)	310	8,298	7,405
Doubtful claims	危険債権	66,221	(220)	(3,550)	66,441	69,771
Claims requiring monitoring	要管理債権	18,621	(1,721)	(1,253)	20,342	19,875
Loans past due 3 month or more	三月以上延滞債権	61	8	(9)	53	71
Restructured loans	貸出条件緩和債権	18,559	(1,729)	(1,244)	20,289	19,804
Total risk-monitored loans ①	開示債権合計 (1)	92,558	(2,524)	(4,493)	95,083	97,052
Normal Borrowers	正常債権	5,477,624	86,465	106,716	5,391,158	5,370,908
Total Amount of Loans ②	貸出金等残高（総与信残高）(2)	5,570,183	83,941	102,222	5,486,242	5,467,960
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%	(0.02%)	0.00%	0.15%	0.13%
Doubtful claims	危険債権	1.18%	(0.03%)	(0.09%)	1.21%	1.27%
Claims requiring monitoring	要管理債権	0.33%	(0.04%)	(0.03%)	0.37%	0.36%
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	0.33%	(0.03%)	(0.03%)	0.36%	0.36%
Ratio of Disclosed claims toward total loans (①/②)	貸出金等残高に占める比率 (1)/(2)	1.66%	(0.07%)	(0.11%)	1.73%	1.77%



## 6. Loans and Deposits

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

(Millions of yen)

		(Japanese)	As of Dec. 31, 2024			As of Dec. 31, 2023 (B)	As of Sep. 30, 2024 (C)
			(A)	(A)-(B)	(A)-(C)		
Deposits	(Term-end balance)	預 金 ( 末 残 )	17,478,312	193,515	140,779	17,284,796	17,337,532
	(Average balance)	預 金 ( 平 残 )	17,365,909	243,421	(25,538)	17,122,487	17,391,448
Loans and bills discounted	(Term-end balance)	貸 出 金 ( 末 残 )	13,064,617	321,888	251,834	12,742,729	12,812,782
	(Average balance)	貸 出 金 ( 平 残 )	12,748,449	112,100	100,941	12,636,349	12,647,507

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

(Millions of yen)

		(Japanese)	As of Dec. 31, 2024			As of Dec. 31, 2023 (B)	As of Sep. 30, 2024 (C)
			(A)	(A)-(B)	(A)-(C)		
Deposits	(Term-end balance)	預 金 ( 末 残 )	10,487,815	92,498	97,140	10,395,317	10,390,674
	(Average balance)	預 金 ( 平 残 )	10,446,136	132,361	(24,334)	10,313,774	10,470,470
Loans and bills discounted	(Term-end balance)	貸 出 金 ( 末 残 )	7,570,897	230,352	149,100	7,340,545	7,421,797
	(Average balance)	貸 出 金 ( 平 残 )	7,381,204	105,358	71,420	7,275,845	7,309,783

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

(Millions of yen)

		(Japanese)	As of Dec. 31, 2024			As of Dec. 31, 2023 (B)	As of Sep. 30, 2024 (C)
			(A)	(A)-(B)	(A)-(C)		
Deposits	(Term-end balance)	預 金 ( 末 残 )	6,990,496	101,017	43,638	6,889,479	6,946,858
	(Average balance)	預 金 ( 平 残 )	6,919,772	111,060	(1,204)	6,808,712	6,920,977
Loans and bills discounted	(Term-end balance)	貸 出 金 ( 末 残 )	5,493,720	91,536	102,734	5,402,184	5,390,985
	(Average balance)	貸 出 金 ( 平 残 )	5,367,245	6,741	29,521	5,360,504	5,337,724

## 7. Consumer loans / Loans to SMEs

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

(Millions of yen)

		(Japanese)	As of Dec. 31, 2024			As of Dec. 31, 2023 (B)	As of Sep. 30, 2024 (C)
			(A)	(A)-(B)	(A)-(C)		
Consumer loans		消 費 者 ロ ー ン 残 高	5,189,872	104,908	27,963	5,084,963	5,161,909
	Of which, housing-related loans	うち住宅関連ローン残高	4,933,389	75,986	21,674	4,857,403	4,911,714
	Housing loans	住 宅 ロ ー ン 残 高	4,125,495	95,879	28,185	4,029,615	4,097,309
	Apartment loans	ア パ ー ト ロ ー ン 残 高	806,563	(19,464)	(6,462)	826,028	813,026
	Asset building loans	資 産 形 成 ロ ー ン 残 高	1,331	(428)	(48)	1,759	1,379
Loans to SME and Individual customers (SMEs)		中 小 企 業 等 貸 出 金 残 高	9,248,971	294,257	127,964	8,954,714	9,121,007
Ratio of loans to SMEs		中 小 企 業 等 貸 出 比 率	70.79%	0.52%	(0.39%)	70.27%	71.18%

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

(Millions of yen)

		(Japanese)	As of Dec. 31, 2024			As of Dec. 31, 2023 (B)	As of Sep. 30, 2024 (C)
			(A)	(A)-(B)	(A)-(C)		
Consumer loans		消 費 者 ロ ー ン 残 高	2,850,932	73,760	22,347	2,777,172	2,828,585
	Of which, housing-related loans	うち住宅関連ローン残高	2,704,636	60,951	19,363	2,643,685	2,685,272
	Housing loans	住 宅 ロ ー ン 残 高	2,067,098	80,885	25,003	1,986,213	2,042,094
	Apartment loans	ア パ ー ト ロ ー ン 残 高	636,206	(19,505)	(5,591)	655,712	641,798
	Asset building loans	資 産 形 成 ロ ー ン 残 高	1,331	(428)	(48)	1,759	1,379
Loans to SME and Individual customers (SMEs)		中 小 企 業 等 貸 出 金 残 高	4,943,570	153,596	60,750	4,789,973	4,882,820
Ratio of loans to SMEs		中 小 企 業 等 貸 出 比 率	65.29%	0.04%	(0.50%)	65.25%	65.79%

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

(Millions of yen)

		(Japanese)	As of Dec. 31, 2024			As of Dec. 31, 2023 (B)	As of Sep. 30, 2024 (C)
			(A)	(A)-(B)	(A)-(C)		
Consumer loans		消 費 者 ロ ー ン 残 高	2,338,939	31,148	5,615	2,307,790	2,333,323
	Of which, housing-related loans	うち住宅関連ローン残高	2,228,753	15,034	2,311	2,213,718	2,226,442
	Housing loans	住 宅 ロ ー ン 残 高	2,058,396	14,994	3,181	2,043,402	2,055,214
	Apartment loans	ア パ ー ト ロ ー ン 残 高	170,356	40	(870)	170,316	171,227
Loans to SME and Individual customers (SMEs)		中 小 企 業 等 貸 出 金 残 高	4,305,401	140,660	67,214	4,164,740	4,238,187
Ratio of loans to SMEs		中 小 企 業 等 貸 出 比 率	78.36%	1.27%	(0.25%)	77.09%	78.61%