

10-Year Key Financial Data

| Summary of Financial Results (Consolidated) | | | | | | |
|---|------------------|------------------|------------------|------------------|------------------|--|
| | March 31, 2016 | March 31, 2017 | March 31, 2018 | March 31, 2019 | March 31, 2020 | |
| Operating Income | 204.4 | 195.3 | 204.7 | 181.2 | 153.8 | |
| Income before Income Taxes and Other | 34.9 | 50.8 | 58.4 | 32.1 | 21.6 | |
| Net Income Attributable to Owners of Parent | 12.4 | 32.4 | 37.3 | 15.4 | 14.5 | |
| Comprehensive Income | 6.13 | 5.9 | 41.5 | 11.2 | 5.3 | |
| Net Assets | 903.8 | 935.3 | 972.3 | 964.0 | 959.4 | |
| Total Assets | 12,570.4 | 12,845.0 | 11,957.3 | 11,818.5 | 11,219.5 | |
| Net Assets per Share (Yen) | 160.48 | 174.92 | 191.95 | 195.04 | 195.44 | |
| Net Income per Share (Yen) | 5.72 | 14.90 | 17.15 | 7.08 | 6.68 | |
| Consolidated Tier 1 (Common Stock etc.) Ratio (%) | 12.00 | 11.98 | 12.69 | 12.31 | 11.68 | |
| Consolidated Tier 1 Ratio (%) | 12.00 | 11.98 | 12.69 | 12.31 | 11.68 | |
| Consolidated Total Capital Ratio (%) | 13.37 | 13.13 | 13.53 | 13.00 | 12.38 | |
| Return on Equity (%) | 1.38 | 3.54 | 3.93 | 1.59 | 1.51 | |
| Cash Flows from Operating Activities | (121.3) | 535.3 | (165.6) | 223.9 | (582.5) | |
| Cash Flows from Investing Activities | 218.6 | 149.5 | 16.6 | 113.5 | 73.7 | |
| Cash Flows from Financing Activities | (4.5) | (10.5) | (24.5) | (24.5) | (10.0) | |
| Cash and Cash Equivalents at the End of the Year | 1,007.6 | 1,682.0 | 1,508.5 | 1,821.5 | 1,302.7 | |
| Number of Employees [Average Number of Temporary Employees excluded from Above] (Persons) | 4,102 [1,018] | 4,080 [1,047] | 4,083 [1,058] | 4,113 [1,036] | 4,020 [1,018] | |

| Summary of Financial Results (Non-Consolidated) | | | | | | |
|---|----------------|----------------|----------------|----------------|----------------|--|
| | March 31, 2016 | March 31, 2017 | March 31, 2018 | March 31, 2019 | March 31, 2020 | |
| Gross Operating Profit | 141.3 | 134.4 | 116.5 | 106.1 | 100.7 | |
| Net Interest Income | 126.0 | 119.3 | 105.6 | 94.6 | 88.6 | |
| General and Administrative Expenses (Excluding Nonrecurring Items) | 76.1 | 78.2 | 75.2 | 75.4 | 72.5 | |
| Net Operating Profit | 65.2 | 56.2 | 41.3 | 30.6 | 28.2 | |
| Credit-Related Expense (Reversal of the General Reserve for Possible Loan Loss) | 34.3 | 6.9 | (19.4) | 2.0 | 7.1 | |
| Income before Income Taxes and Other | 33.5 | 49.1 | 56.9 | 30.7 | 20.5 | |
| Net Income | 11.5 | 31.3 | 36.2 | 14.4 | 13.7 | |
| OHR (General and Administrative Expenses/ Gross Operating Profit) (%) | 53.8 | 58.1 | 64.5 | 71.1 | 72.0 | |
| Net Assets | 909.1 | 937.7 | 971.5 | 962.3 | 956.6 | |
| Total Assets | 12,507.4 | 12,778.8 | 11,890.2 | 11,749.8 | 11,149.3 | |
| Outstanding Loans | 9,539.5 | 9,356.8 | 8,648.1 | 8,289.7 | 8,294.1 | |
| Balance of Investment Securities | 1,703.5 | 1,543.1 | 1,514.6 | 1,383.9 | 1,283.3 | |
| Outstanding Deposits | 5,164.8 | 5,109.0 | 4,892.2 | 5,057.9 | 5,082.0 | |
| Outstanding Debentures | 4,816.8 | 4,744.1 | 4,459.5 | 4,238.3 | 3,990.1 | |
| Non-consolidated Tier 1 (Common Stock etc.) Ratio (%) | 12.07 | 12.04 | 12.75 | 12.35 | 11.69 | |
| Non-consolidated Tier 1 Ratio (%) | 12.07 | 12.04 | 12.75 | 12.35 | 11.69 | |
| Non-consolidated Total Capital Ratio (%) | 13.41 | 13.17 | 13.57 | 13.02 | 12.39 | |
| Return on Equity (%) | 1.28 | 3.39 | 3.80 | 1.49 | 1.43 | |
| Number of Employees [Average Number of Temporary Employees excluded from Above] (Persons) | 3,773 [884] | 3,753 [908] | 3,765 [917] | 3,798 [895] | 3,703 [879] | |



(Billions of yen)

| | March 31, 2021 | March 31, 2022 | March 31, 2023 | March 31, 2024 | March 31, 2025 |
|--|----------------|----------------|----------------|----------------|----------------|
| | 151.7 | 149.3 | 161.0 | 167.0 | 194.2 |
| | 8.5 | 30.6 | 31.4 | 22.3 | 33.0 |
| | 9.2 | 18.5 | 23.3 | 15.6 | 25.7 |
| | 24.6 | 13.6 | 21.2 | 39.6 | 4.6 |
| | 979.5 | 988.4 | 1,005.1 | 1,040.2 | 1,038.4 |
| | 13,083.2 | 12,787.7 | 13,049.9 | 13,308.6 | 12,265.4 |
| | 204.71 | 208.80 | 216.48 | 232.63 | 231.78 |
| | 4.24 | 8.51 | 10.72 | 7.20 | 11.83 |
| | 11.74 | 11.72 | 11.56 | 11.15 | 10.94 |
| | 11.74 | 11.72 | 11.92 | 11.83 | 11.61 |
| | 12.68 | 12.77 | 13.19 | 13.03 | 12.88 |
| | 0.95 | 1.88 | 2.34 | 1.53 | 2.48 |
| | 502.6 | (370.5) | (38.4) | 131.0 | (563.9) |
| | (184.5) | 236.1 | 223.7 | (246.5) | (140.9) |
| | 5.4 | 0.4 | 45.4 | 25.4 | (1.5) |
| | 1,626.2 | 1,492.4 | 1,723.1 | 1,633.1 | 926.6 |
| | 3,909 | 3,765 | 3,712 | 3,701 | 3,691 |
| | [1,018] | [1,010] | [1,008] | [1,024] | [1,046] |

| | March 31, 2021 | March 31, 2022 | March 31, 2023 | March 31, 2024 | March 31, 2025 |
|--|----------------|----------------|----------------|----------------|----------------|
| | 105.4 | 118.9 | 121.8 | 122.8 | 136.7 |
| | 97.9 | 103.6 | 107.5 | 110.6 | 120.9 |
| | 72.5 | 66.1 | 69.3 | 73.7 | 79.9 |
| | 32.9 | 52.8 | 52.5 | 49.1 | 56.8 |
| | 19.5 | 20.7 | 20.7 | 28.3 | 26.2 |
| | 7.6 | 30.2 | 30.8 | 21.9 | 32.8 |
| | 8.7 | 18.3 | 22.9 | 15.3 | 25.6 |
| | 68.8 | 55.5 | 56.8 | 59.9 | 58.4 |
| | 969.9 | 979.7 | 997.1 | 1,019.5 | 1,021.8 |
| | 13,012.6 | 12,719.3 | 12,980.4 | 13,226.7 | 12,187.4 |
| | 9,521.4 | 9,607.8 | 9,639.0 | 9,627.4 | 9,642.0 |
| | 1,464.4 | 1,215.1 | 977.9 | 1,219.6 | 1,320.9 |
| | 5,893.6 | 5,707.9 | 5,786.3 | 6,235.2 | 6,223.4 |
| | 3,787.1 | 3,542.5 | 3,448.8 | 3,296.4 | 3,209.9 |
| | 11.74 | 11.71 | 11.53 | 11.10 | 10.90 |
| | 11.74 | 11.71 | 11.89 | 11.79 | 11.57 |
| | 12.68 | 12.76 | 13.16 | 12.99 | 12.84 |
| | 0.91 | 1.87 | 2.32 | 1.52 | 2.51 |
| | 3,599 | 3,419 | 3,377 | 3,383 | 3,375 |
| | [890] | [886] | [883] | [902] | [933] |

▶ Key points of financial results for the fiscal year ended March 31, 2025

① Gross operating profit

- Net interest income increased by ¥10.3 billion year on year, mainly due to the effect of higher domestic interest rates.
- Fees and commissions increased by ¥1.4 billion year on year due to growth in syndicated loans, structured finance, and other advanced financial services.
- Trading revenue increased by ¥1.3 billion year on year due to appropriately responding to customers' foreign exchange risk-hedging needs and other factors.
- Other operating income included losses on sales of bonds resulting from the replacement of bonds held.

② General and administrative expenses (excluding nonrecurring items)

- General and administrative expenses (excluding nonrecurring items) increased by ¥6.2 billion year on year to ¥79.9 billion (OHR of 58.4%) due to strengthened forward-looking system-related and human capital investment, including core system upgrades. Continued to implement necessary investments under appropriate controls.

③ Credit-related expenses

- Credit-related expenses decreased by ¥2.0 billion year on year to ¥26.2 billion due to upward shifts in borrower classifications resulting from customers' performance recovery and other factors.
- On the other hand, the polarization of business conditions continued, with defaults increasing mainly among borrowers at the lower end of the credit rating scale. We continued to focus on support for business revitalization and management improvement.