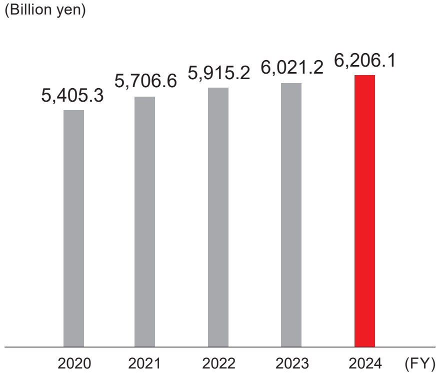
Financial Highlights (Non-consolidated)

Total deposits, etc.* (average balance)

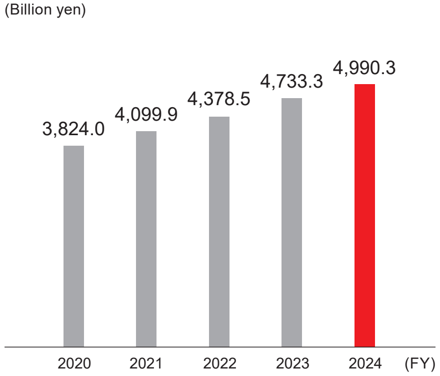
¥6,206.1 billion



* Total deposits + NCDs

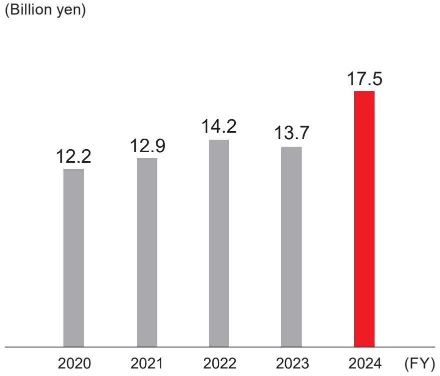
Total loans (average balance)

¥4,990.3 billion



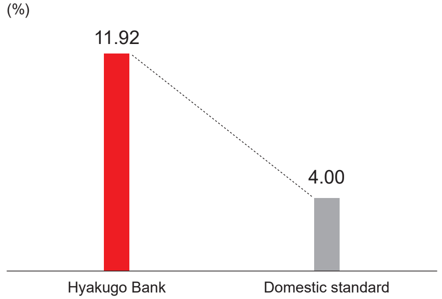
Net income

¥17.5 billion



Capital adequacy ratio (domestic standard) (As of March 31, 2025)

11.92%

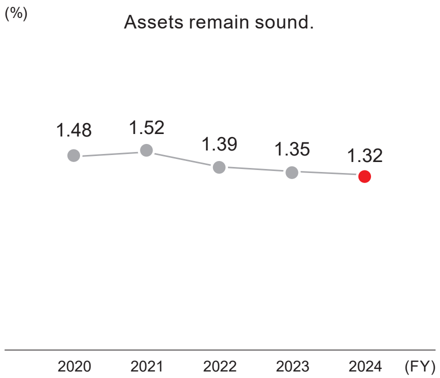


Our capital adequacy ratio, which shows business soundness, has significantly exceeded domestic standards.

Non-performing loans ratio

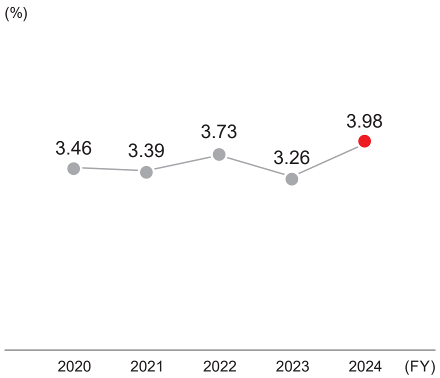
1.32%

Assets remain sound.



ROE

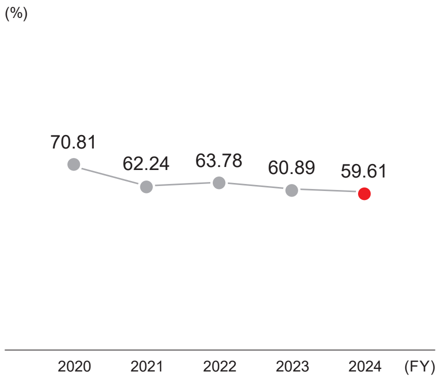
3.98%



* The average balance of equity capital, which is the denominator, is calculated using the following formula: (equity capital at the beginning of the period + equity capital at the end of the period) / 2.

OHR

59.61%



Rating and Investment Information, Inc. (R&I) (As of March 31, 2025)

A (Stable)

Business soundness and trustworthiness were highly evaluated.