

Consolidated Financial Results for the Three Months Ended June 30, 2025 (Under Japanese GAAP)

August 8, 2025

Company name: TOMONY Holdings, Inc.
 Stock exchanging listing: Tokyo (code: 8600)
 URL: <https://www.tomony-hd.co.jp/>
 Representative: Takeshi Nakamura, Representative Director, President and CEO
 For inquiry: Hitomi Fujii, Managing Director, General Manager of Corporate Planning Department
 Tel: +81-87-812-0102
 Scheduled date to commence dividend payment: -
 Trading accounts: None
 Preparation of supplementary material on quarterly financial results: None
 Holding of quarterly financial results meeting: None

(Amounts of less than one million yen are rounded down.)

1. Consolidated financial highlights for three months ended June 30, 2025 (from April 1, 2025 to June 30, 2025)

(1) Results of operations

(%: Changes from the previous fiscal year)

	Ordinary income		Ordinary profits		Profit attributable to owners of parent	
Three months ended	million yen	%	million yen	%	million yen	%
June 30, 2025	23,530	4.3	7,210	12.9	5,244	14.0
June 30, 2024	22,544	10.6	6,384	12.5	4,596	25.9

(Note) Comprehensive income: June 30, 2025: ¥7,469 million [202.2 %]; June 30, 2024: ¥2,471 million [(62.8) %]

	Basic earnings per share	Diluted earnings per share
Three months ended	yen	yen
June 30, 2025	27.25	26.77
June 30, 2024	23.92	23.52

(2) Financial conditions

	Total assets	Total net assets	Equity-to-asset ratio
As of	million yen	million yen	%
June 30, 2025	5,085,758	289,663	5.6
March 31, 2025	5,034,627	284,023	5.5

(Reference) Equity: June 30, 2025: ¥286,104 million; March 31, 2025: ¥280,501 million

(Note) "Equity-to-asset ratio" is calculated as follows: (Total net assets - Subscription rights to shares - Non-controlling interests) / Total assets × 100

2. Cash dividends for shareholders

	Annual cash dividends per share				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Fiscal year-end	Total
Fiscal year	yen	yen	yen	yen	yen
ended March 31, 2025	-	7.00	-	9.50	16.50
ending March 31, 2026	-				
ending March 31, 2026 (Forecast)		13.00	-	13.00	26.00

(Note) Revision of forecasts for dividends on the presentation date of this Consolidated Financial Results : None

3. Earnings forecasts for fiscal year ending March 31, 2025 (from April 1, 2024 to March 31, 2025)

(%: Changes from the previous fiscal year)

	Ordinary profits		Profit attributable to owners of parent		Basic earnings per share
	million yen	%	million yen	%	yen
Six months ending September 30, 2025	11,850	(5.6)	8,000	(7.8)	41.58
Fiscal year ending March 31, 2026	24,850	6.3	16,500	4.2	85.76

(Note) Revision of forecasts for earnings on the presentation date of this Consolidated Financial Results : None

Notes

- (1) Significant changes in the scope of consolidation during the period : None
- (2) Adoption of specific accounting treatment for preparing quarterly consolidated financial statements: None
- (3) Changes in accounting policies, changes in accounting estimates, and restatements
 - (i) Changes in accounting policies due to revisions of accounting standards and other regulations: None
 - (ii) Changes in accounting policies due to reasons other than (i): None
 - (iii) Changes in accounting estimates: None
 - (iv) Restatements: None
- (4) Issued shares of common shares

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

As of June 30, 2025	193,533,011 shares	As of March 31, 2025	193,533,011 shares
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- (ii) Number of treasury shares at the end of the period

As of June 30, 2025	1,141,792 shares	As of March 31, 2025	1,141,603 shares
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- (iii) Average number of outstanding shares

Three months ended June 30, 2025	192,391,233 shares	Three months ended June 30, 2024	192,156,208 shares
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*Review of the Japanese-language originals of the attached quarterly consolidated financial statements by certified public accountants or an audit firm: None

*Notes for using forecasted information etc.

The description of future performance of this report is based on information which is presently available and certain assumptions, which are considered to be reasonable, and it does not guarantee future performance. Please take note that future performance may differ from forecasts depending on various future factors.

Quarterly consolidated financial statements

(1) Consolidated balance sheets

(Millions of yen)

	As of March 31, 2025	As of June 30, 2025
Assets		
Cash and due from banks	509,248	502,220
Trading securities	358	340
Money held in trust	1,143	5,790
Securities	735,254	759,441
Loans and bills discounted	3,689,857	3,723,648
Foreign exchanges	4,004	4,279
Lease receivables and investments in leases	13,629	13,774
Other assets	44,539	40,108
Tangible fixed assets	36,951	36,975
Intangible fixed assets	966	1,148
Retirement benefit asset	10,632	10,752
Deferred tax assets	2,869	1,895
Customers' liabilities for acceptances and guarantees	7,116	7,592
Allowance for loan losses	(21,944)	(22,212)
Total assets	5,034,627	5,085,758
Liabilities		
Deposits	4,420,356	4,442,114
Negotiable certificates of deposit	124,032	133,378
Cash collateral received for securities lent	-	3,839
Borrowed money	165,466	166,230
Foreign exchanges	7	2,782
Other liabilities	31,827	38,583
Provision for bonuses	345	-
Provision for bonuses for directors (and other officers)	110	26
Retirement benefit liability	141	146
Provision for reimbursement of deposits	66	24
Provision for contingent loss	206	206
Deferred tax liabilities	190	432
Deferred tax liabilities for land revaluation	735	735
Acceptances and guarantees	7,116	7,592
Total liabilities	4,750,604	4,796,094
Net assets		
Share capital	30,228	30,228
Capital surplus	31,109	31,109
Retained earnings	220,949	224,366
Treasury shares	(407)	(407)
Total shareholders' equity	281,880	285,297
Valuation difference on available-for-sale securities	(5,171)	(2,846)
Deferred gains or losses on hedges	0	0
Revaluation reserve for land	1,187	1,187
Remeasurements of defined benefit plans	2,604	2,466
Total accumulated other comprehensive income	(1,379)	807
Share acquisition rights	1,115	1,115
Non-controlling interests	2,407	2,443
Total net assets	284,023	289,663
Total liabilities and net assets	5,034,627	5,085,758

(2) Consolidated statements of income and consolidated statements of comprehensive income
(Consolidated statements of income)

(Millions of yen)

	Three months ended June 30, 2024	Three months ended June 30, 2025
Ordinary income	22,544	23,530
Interest income	17,353	18,521
Interest on loans and discounts	12,369	14,403
Interest and dividends on securities	4,769	3,499
Fees and commissions	3,306	3,160
Other ordinary income	1,320	1,499
Other income	563	348
Ordinary expenses	16,159	16,320
Interest expenses	582	2,848
Interest on deposits	552	2,552
Fees and commissions payments	1,013	1,059
Other ordinary expenses	5,781	3,333
General and administrative expenses	8,432	8,546
Other expenses	348	532
Ordinary profit	6,384	7,210
Extraordinary income	-	5
Gain on disposal of non-current assets	-	5
Extraordinary losses	122	18
Loss on disposal of non-current assets	122	8
Impairment losses	-	10
Profit before income taxes	6,262	7,197
Income taxes - current	1,672	1,718
Income taxes - deferred	(37)	205
Total income taxes	1,635	1,924
Profit	4,627	5,272
Profit attributable to non-controlling interests	30	28
Profit attributable to owners of parent	4,596	5,244

(Consolidated statements of comprehensive income)

(Millions of yen)

	Three months ended June 30, 2024	Three months ended June 30, 2025
Profit	4,627	5,272
Other comprehensive income	(2,155)	2,196
Valuation difference on available-for-sale securities	(2,086)	2,334
Deferred gains or losses on hedges	0	0
Remeasurements of defined benefit plans, net of tax	(69)	(137)
Comprehensive income	2,471	7,469
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	2,441	7,431
Comprehensive income attributable to non-controlling interests	29	37