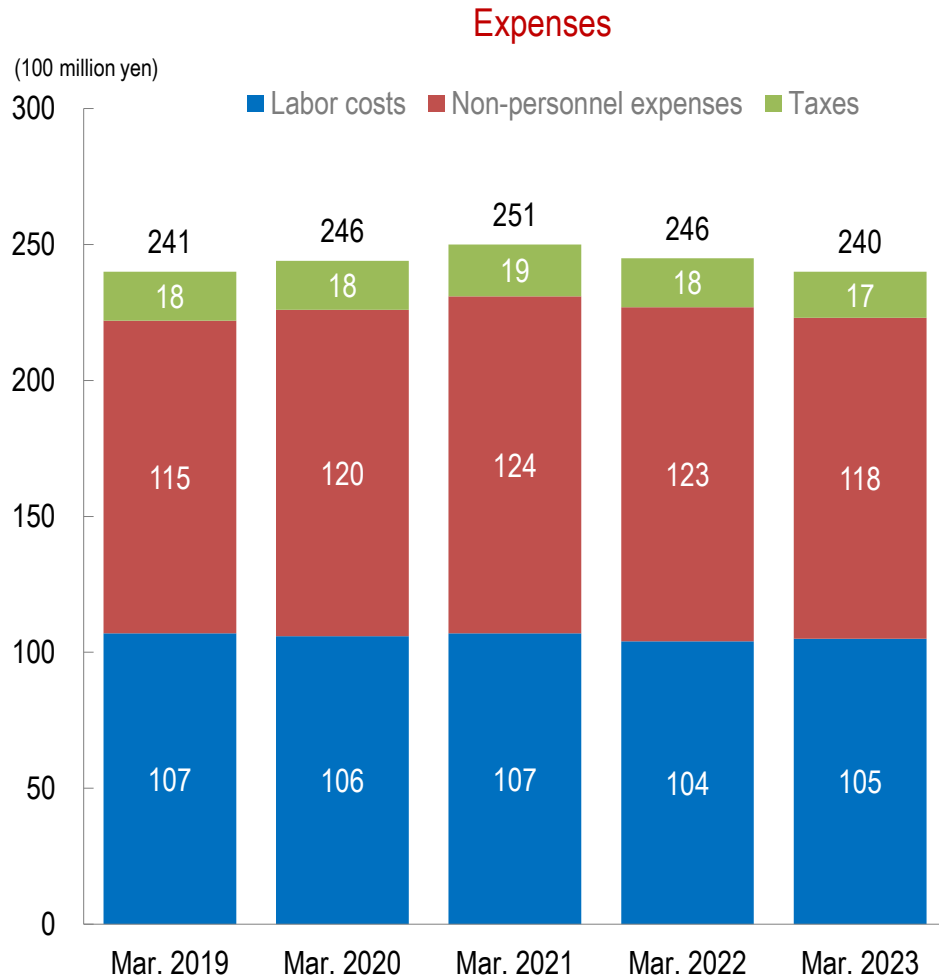
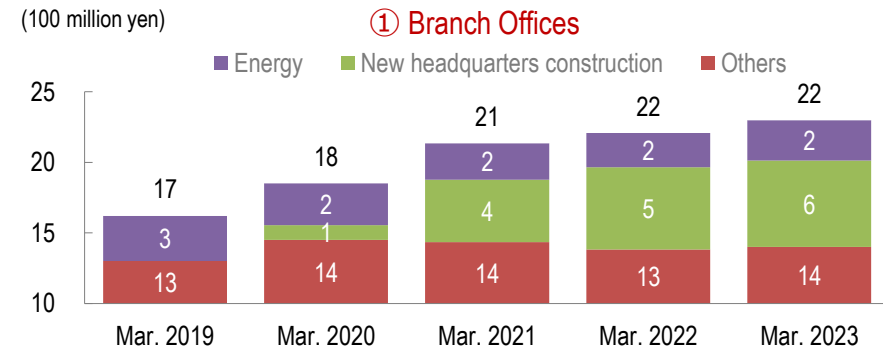
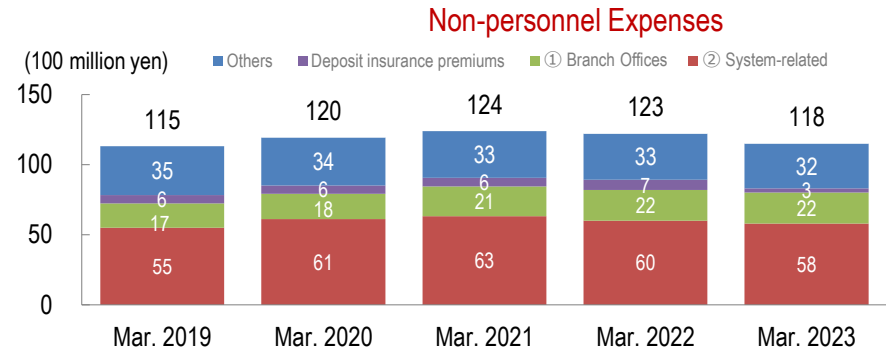


Expenses

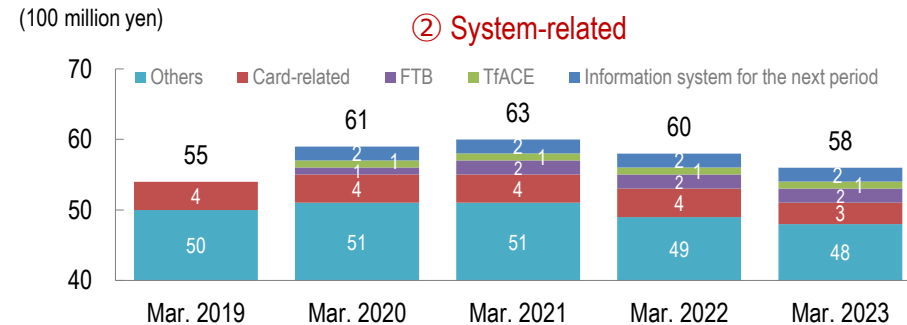
Property expenses decreased year-on-year due to a reduction in deposit insurance premiums and system-related expenses, etc.



Note: Personnel expenses include employees' past salaries with respect to retirement benefits, and impacts (loss/profit) of actuarial differences.



Note: Expenses related to the construction of new headquarters are expected to continue through FY 2025 (Ending Mar. 2026)



Note: FTB: Self-service terminals in the form of tablets at teller counters
Note: TfACE: Next-generation terminals at branches