

Translation

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Consolidated Financial Results for the Year Ended March 31, 2026 (Based on Japanese GAAP)

May 11, 2026

Company name: The Musashino Bank, Ltd.
 Stock exchange listing: Tokyo
 Stock code: 8336 URL <https://www.musashinobank.co.jp>
 Representative: President Kazumasa Nagahori
 Inquiries: General Manager of General Planning and Management Division Yuji Kuwakubo TEL 048-641-6111
 Scheduled date of ordinary general meeting of shareholders: June 25, 2026
 Scheduled date to file Securities Report: June 18, 2026
 Scheduled date to commence dividend payments: June 26, 2026
 Trading accounts: No
 Preparation of supplementary material on financial results: Yes
 Holding of financial results meeting: Yes (for institutional investors and analysts)

(Amounts less than one million yen are rounded down)

1. Consolidated financial results for the year ended March 31, 2026 (from April 1, 2025 to March 31, 2026)

(1) Consolidated operating results Percentages indicate year-on-year changes

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Year ended March 31, 2026	105,684	25.6	22,806	25.9	15,412	17.2
Year ended March 31, 2025	84,084	3.7	18,100	11.3	13,146	16.7

Note: Comprehensive income For the fiscal year ended March 31, 2026: ¥17,957 million [-%]
 For the fiscal year ended March 31, 2025: ¥(2,354) million [-%]

	Earnings per share	Diluted earnings per share	Profit attributable to owners of parent/equity	Ordinary profit/total assets	Ordinary profit/ordinary income
	Yen	Yen	%	%	%
Year ended March 31, 2026	155.41	155.40	5.6	0.4	21.5
Year ended March 31, 2025	132.47	132.46	4.8	0.3	21.5

Reference: Share of profit (loss) of entities accounted for using equity method

For the fiscal year ended March 31, 2026: ¥16 million
 For the fiscal year ended March 31, 2025: ¥9 million

Note: The Bank conducted a three-for-one share split of common shares, effective April 1, 2026. "Earnings per share" and "Diluted earnings per share" have been calculated on the assumption that the share split was conducted at the beginning of the previous fiscal year.

(2) Consolidated financial position

	Total assets	Net assets	Equity ratio	Net assets per share
	Millions of yen	Millions of yen	%	Yen
As of March 31, 2026	5,648,679	280,497	4.9	2,835.44
As of March 31, 2025	5,474,957	267,974	4.8	2,699.63

Reference: Equity As of March 31, 2026: ¥280,432 million
 As of March 31, 2025: ¥267,918 million

Notes: 1 The "Equity ratio" is calculated as follows: (Total net assets - Share acquisition rights - Non-controlling interests) / Total assets x 100
 This "Equity ratio" is not the capital adequacy ratio stipulated in the FSA Capital Adequacy Notification.

2 The Bank conducted a three-for-one share split of common shares, effective April 1, 2026. "Net assets per share" has been calculated on the assumption that the share split was conducted at the beginning of the previous fiscal year.

(3) Consolidated cash flows

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents at end of period
	Millions of yen	Millions of yen	Millions of yen	Millions of yen
Year ended March 31, 2026	(13,901)	75,316	(5,433)	216,598
Year ended March 31, 2025	(28,303)	(37,568)	(3,809)	160,617

2. Cash dividends

	Annual dividends per share					Total cash dividends (Total)	Dividend payout ratio (Consolidated)	Ratio of dividends to net assets (Consolidated)
	1st quarter-end	2nd quarter-end	3rd quarter-end	Fiscal year-end	Total			
	Yen	Yen	Yen	Yen	Yen	Millions of yen	%	%
Year ended March 31, 2025	–	60.00	–	65.00	125.00	4,142	31.4	1.5
Year ended March 31, 2026	–	80.00	–	90.00	170.00	5,626	36.4	2.0
Year ending March 31, 2027 (Forecast)	–	41.00	–	41.00	82.00		40.0	

Note: The Bank conducted a three-for-one share split of common shares, effective April 1, 2026. The amounts for the fiscal year ended March 31, 2025 and the fiscal year ended March 31, 2026 are the actual amount of dividends paid before the share split. The figures shown for the fiscal year ending March 31, 2027 (forecast) are the figures after the share split.

(Reference) The dividends shown in the above table, when converted after the stock split on April 1, 2026 are as follows.

	Annual dividends per share				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Year ended March 31, 2025	–	20.00	–	21.66	41.66
Year ended March 31, 2026	–	26.66	–	30.00	56.66
Year ending March 31, 2027 (Forecast)	–	41.00	–	41.00	82.00

3. Forecast of consolidated financial results for the year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

Percentages indicate year-on-year changes

	Ordinary income		Ordinary profit		Profit attributable to owners of parent		Earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2026	59,500	21.6	13,300	13.6	9,000	11.0	92.93
Full year	115,000	8.8	28,700	25.8	19,500	26.5	204.63

Note: The Bank conducted a three-for-one share split of common shares, effective April 1, 2026. The impact of the share split has been taken into account in calculating “Earnings per share” of the forecast of consolidated financial results for the year ending March 31, 2027.

* Notes

- (1) Significant changes in the scope of consolidation during the year ended March 31, 2026: No
- (2) Changes in accounting policies, changes in accounting estimates, and restatement of prior period financial statements
- Changes in accounting policies due to revisions to accounting standards and other regulations: No
- Changes in accounting policies due to other reasons: No
- Changes in accounting estimates: No
- Restatement of prior period financial statements: No

(3) Number of issued shares (common shares)

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

As of March 31, 2026	100,216,368 shares	As of March 31, 2025	100,216,368 shares
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Number of treasury shares at the end of the period

As of March 31, 2026	1,313,844 shares	As of March 31, 2025	973,383 shares
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Average number of shares during the period

Year ended March 31, 2026	99,172,841 shares	Year ended March 31, 2025	99,242,061 shares
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Notes: 1 The Bank has established a Board Incentive Plan Trust, and the shares of the Bank held by the aforementioned trust are included in treasury shares.

- 2 The Bank conducted a three-for-one share split of common shares, effective April 1, 2026. “Total number of issued shares at the end of the period (including treasury shares),” “Number of treasury shares at the end of the period” and “Average number of shares during the period” have been calculated on the assumption that the share split was conducted at the beginning of the previous fiscal year.

[Reference] Overview of non-consolidated financial results

1. Non-consolidated financial results for the fiscal year ended March 31, 2026 (from April 1, 2025 to March 31, 2026)

(1) Non-consolidated operating results

Percentages indicate year-on-year changes

	Operating profit		Ordinary profit		Profit	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Year ended March 31, 2026	92,395	29.1	21,610	26.3	14,854	16.3
Year ended March 31, 2025	71,540	4.3	17,097	12.7	12,769	18.8
	Basic earnings per share		Diluted earnings per share			
		Yen		Yen		
Year ended March 31, 2026		149.78		149.77		
Year ended March 31, 2025		128.67		128.66		

Note: The Bank conducted a three-for-one share split of common shares, effective April 1, 2026. “Basic earnings per share” and “Diluted earnings per share” have been calculated on the assumption that the share split was conducted at the beginning of the previous fiscal year.

(2) Non-consolidated financial position

	Total assets	Net assets	Equity ratio	Net assets per share
	Millions of yen	Millions of yen	%	Yen
As of March 31, 2026	5,613,888	259,803	4.6	2,626.78
As of March 31, 2025	5,447,810	252,029	4.6	2,539.43

Reference: Equity As of March 31, 2026: ¥259,794 million
As of March 31, 2025: ¥252,020 million

Notes: 1 The “Equity ratio” is calculated as follows: (Total net assets - Share acquisition rights) / Total assets x 100
This “Equity ratio” is not the capital adequacy ratio stipulated in the FSA Capital Adequacy Notification.

2 The Bank conducted a three-for-one share split of common shares, effective April 1, 2026. “Net assets per share” has been calculated on the assumption that the share split was conducted at the beginning of the previous fiscal year.

2. Non-consolidated earnings forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

Percentages indicate year-on-year changes

	Ordinary income		Ordinary profit		Profit		Earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2026	53,500	25.6	13,300	15.2	9,100	10.9	93.97
Full year	101,700	10.0	27,600	27.7	19,000	27.9	199.38

Note: The Bank conducted a three-for-one share split of common shares, effective April 1, 2026. The impact of the share split has been taken into account in calculating “Basic earnings per share” of the non-consolidated earnings forecasts for the fiscal year ending March 31, 2027.

* Financial reports are exempt from audit conducted by certified public accountants or an audit corporation.

* Proper use of earnings forecasts, and other special matters

The forecast results are based on information currently available to the Bank as well as assumptions from judgment, evaluation, and the recognition of facts at the present time. The Bank makes no guarantee regarding the realization of the forecast. Actual results may vary from forecast results due to various factors that could arise in the future (changes in economic conditions and share markets in Japan and overseas).

Table of contents for attachments

Index

1. Overview of operating results and others	
(1) Overview of operating results for the fiscal year under review.....	2
(2) Overview of financial position and cash flows for the fiscal year under review.....	2
(3) Basic policy on profit distribution and information on dividends for the fiscal year under review and next fiscal year.....	3
2. Basic policy regarding selection of accounting standards	3
3. Consolidated financial statements	
(1) Consolidated balance sheets	4
(2) Consolidated statements of income and consolidated statements of comprehensive income	6
Consolidated statements of income	6
Consolidated statements of comprehensive income	7
(3) Consolidated statements of changes in equity	8
(4) Consolidated statements of cash flows	10
(5) Notes to consolidated financial statements.....	12
(Notes on premise of going concern).....	12
(Additional information)	12
(Segment information, etc.).....	13
(Per share information).....	19
(Subsequent Events).....	20
4. Non-consolidated Financial statements	
(1) Non-consolidated balance sheet	22
(2) Non-consolidated statement of income	25
(3) Non-consolidated statement of changes in equity	27
5. Supplementary material on financial results	
I. Overview of the financial results for fiscal year ended March 31, 2025	
(1) Overview (Non-consolidated)	31
(2) Profit and loss (Non-consolidated).....	33
(3) Banking profit (Non-consolidated).....	34
(4) Interest rate spread (Non-consolidated).....	35
(5) ROE (Non-consolidated).....	35
(6) Securities	36
(7) Equity ratio (domestic standard).....	37
II. Loans and bills discounted, etc	
(1) Non-performing loans based on the Banking Act and the Act on Emergency Measures for the Revitalization of the Financial Functions	38
(2) Allowance for loan losses.....	40
<Reference> Non-performing loans based on the Banking Act and the Act on Emergency Measures for the Revitalization of the Financial Functions (Non-consolidated)	41
(3) Loans by industry (Non-consolidated)	42
(4) Outstanding balance of loans to individuals (Non-consolidated).....	43
(5) Ratio of loans to small and medium-sized enterprises, etc. (Non-consolidated).....	43

1. Overview of operating results and others

(1) Overview of operating results for the fiscal year under review

Overview of operating results

In the fiscal year ended March 31, 2026, the Japanese economy continued to recover gradually, driven by personal consumption and capital investment, as the uncertainty initially feared due to the U.S. tariff policies gradually dissipated. Personal consumption continued to recover moderately due to improved income conditions from wage increases, and corporate capital investment aimed at improving productivity also increased, aligning the growth trajectory more closely with a “virtuous cycle of wages and prices” throughout the year.

In the Saitama Prefecture economy, the Bank’s business foundation, there has been a moderate recovery in personal consumption due to improved income conditions and an increase in the number of employees, as with the Japanese economy. In this environment, the manufacturing sector shifted towards recovery as uncertainty about the future was dispelled, and the business sentiment of companies within the prefecture improved steadily due to the recovery in demand for the non-manufacturing sector, including construction and various services.

Under these circumstances, operating results for the fiscal year under review (April 1, 2025 to March 31, 2026) were as follows.

For the fiscal year under review, ordinary income increased by ¥21,599 million from the previous fiscal year to ¥105,684 million, due to factors including an increase in interest income owing mainly to interest on loans and discounts and interest and dividends on securities.

Ordinary expenses increased by ¥16,894 million from the previous fiscal year to ¥82,878 million, as interest expenses increased owing mainly to interest on deposits.

Accordingly, ordinary profit increased by ¥4,705 million from the previous fiscal year to ¥22,806 million. Profit attributable to owners of parent increased by ¥2,265 million from the previous fiscal year to ¥15,412 million.

Future outlook

The fiscal year ending March 31, 2027 is the first fiscal year of the Medium-term Management Plan “MCP 2/3 (two-thirds)” (April 2026 - March 2030), which commenced in April 2026, and the situation regarding the principal earnings forecast is as follows.

On a consolidated basis, we forecast ordinary income of ¥115.0 billion, ordinary profit of ¥28.7 billion and profit attributable to owners of parent of ¥19.5 billion.

On a non-consolidated basis, we forecast ordinary income of ¥101.7 billion, ordinary profit of ¥27.6 billion and profit of ¥19.0 billion.

(2) Overview of financial position and cash flows for the fiscal year under review

Overview of financial position

Total assets at the end of the fiscal year under review increased by ¥173.7 billion from the end of the previous fiscal year to ¥5,648.6 billion, and net assets increased by ¥12.5 billion from the end of the previous fiscal year to ¥280.4 billion.

In terms of the major account balances, as a result of the Bank’s efforts to expand its community-based sales foundations, as well as the promotion of comprehensive trading and other initiatives, deposits increased by ¥112.4 billion from the end of the previous fiscal year to ¥5,177.0 billion. In addition, as a result of the Bank proactively and swiftly responding to demand for funding support from customers including individual customers as well as firms within the prefecture, loans and bills discounted increased by ¥195.5 billion from the end of the previous fiscal year to ¥4,308.8 billion, and securities decreased by ¥89.7 billion from the end of the previous fiscal year to ¥965.6 billion.

The equity ratio calculated based on the regulation of Article 14-2 of the Banking Act was 13.41% on a consolidated basis, and 12.70% on a non-consolidated basis.

Overview of cash flows

For the fiscal year under review, the situation of cash flows was as follows.

Cash flows from operating activities

Net cash used in operating activities amounted to ¥13,901 million (a decrease in cash used of ¥14,402 million compared to the previous fiscal year) due to an increase in deposits (¥112,307 million), an increase in loans and bills discounted (¥195,576 million), etc.

Cash flows from investing activities

Net cash provided by investing activities amounted to ¥75,316 million (an increase in cash provided by ¥112,884 million compared to the previous fiscal year) due mainly to a decrease in securities investment (net amount of ¥78,171 million).

Cash flows from financing activities

Net cash used in financing activities amounted to ¥5,433 million (an increase in cash used of ¥1,624 million compared to the previous fiscal year) due to dividends paid (¥4,805 million), etc.

Accordingly, cash and cash equivalents at the end of the fiscal year under review increased by ¥55,981 million from the end of the previous fiscal year to ¥216,598 million.

(3) Basic policy on profit distribution and information on dividends for the fiscal year under review and next fiscal year

In relation to profit distribution, the basic policy of the Bank is to achieve sustained profit growth as a regional financial institution and to make progressive dividend payments while striving to maintain and improve its financial position.

The Bank is targeting a dividend payout ratio amounting to around 40% of profit attributable to owners of parent.

On the basis of this basic policy, for the fiscal year ended March 31, 2026, we plan to pay a year-end dividend per share of ¥90, compares with the previous forecast of ¥80 (resulting in an annual dividend of ¥170).

In addition, if we assume that a stock split was conducted at the beginning of the fiscal year, the annual dividend would be ¥56.66.

With respect to dividends per share for the fiscal year ending March 31, 2027(Note), we plan to pay an annual dividend of ¥82 (an increase in dividend of ¥25.33 compared to the previous term) (including an interim dividend of ¥41 (a dividend increase of ¥14.33 compared to September 30,2025)).

The dividend per share is based on the current results outlook for the fiscal year ending March 31, 2027.

(Note) Share split implementation The amount related to dividends for the fiscal year ending March 31, 2027 will be based on the value after the three-for-one split conducted on April 1 of this year.

2. Basic policy regarding selection of accounting standards

Considering the focus of the Bank Group on domestic business and comparability among firms, for the time being, the basic policy is to prepare consolidated financial statements under accounting principles generally accepted in Japan (Japanese GAAP).

Looking ahead, the Bank will continue to consider the application of International Financial Reporting Standards (IFRS), in view of factors such as the trend toward the application of IFRS by other banks in Japan.

3. Consolidated financial statements

(1) Consolidated balance sheets

	(Millions of yen)	
	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	161,488	217,459
Monetary claims bought	814	776
Trading securities	3	—
Money held in trust	1,495	1,497
Securities	1,055,356	965,640
Loans and bills discounted	4,113,281	4,308,858
Foreign exchanges	7,049	4,962
Lease receivables and investments in leases	20,164	21,462
Other assets	50,272	58,979
Tangible fixed assets	53,446	52,249
Buildings, net	25,084	24,144
Land	25,364	25,364
Leased assets, net	1	1
Other tangible fixed assets	2,995	2,739
Intangible fixed assets	5,396	5,535
Software	5,215	5,358
Other intangible fixed assets	181	176
Retirement benefit asset	13,903	21,111
Deferred tax assets	2,450	723
Customers' liabilities for acceptances and guarantees	5,141	4,677
Allowance for loan losses	(15,305)	(15,254)
Total assets	5,474,957	5,648,679
Liabilities		
Deposits	5,064,633	5,177,040
Negotiable certificates of deposit	14,770	14,670
Call money and bills sold	42,613	40,129
Cash collateral received for securities lent	13,013	43,804
Borrowed money	12,928	14,005
Foreign exchanges	344	277
Borrowed money from trust account	7,893	7,928
Other liabilities	36,408	56,487
Provision for bonuses	1,229	1,329
Provision for bonuses for directors (and other officers)	36	47
Retirement benefit liability	2,331	1,894
Provision for retirement benefits for directors (and other officers)	25	27
Provision for loss on interest repayment	27	17
Provision for reimbursement of deposits	114	96
Provision for point card certificates	117	117
Provision for contingent loss	232	350
Provision for share-based compensation	87	116
Deferred tax liabilities	684	810
Deferred tax liabilities for land revaluation	4,352	4,352
Acceptances and guarantees	5,141	4,677
Total liabilities	5,206,983	5,368,181

	(Millions of yen)	
	As of March 31, 2025	As of March 31, 2026
Net assets		
Share capital	45,743	45,743
Capital surplus	38,350	38,350
Retained earnings	172,537	183,144
Treasury shares	(791)	(1,419)
Total shareholders' equity	255,841	265,819
Valuation difference on available-for-sale securities	(4,362)	(15,751)
Deferred gains or losses on hedges	6,307	15,932
Revaluation reserve for land	8,161	8,161
Remeasurements of defined benefit plans	1,971	6,270
Total accumulated other comprehensive income	12,077	14,612
Share acquisition rights	8	8
Non-controlling interests	47	57
Total net assets	267,974	280,497
Total liabilities and net assets	5,474,957	5,648,679

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

(Millions of yen)

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Ordinary income	84,084	105,684
Interest income	52,187	65,343
Interest on loans and discounts	39,938	49,940
Interest and dividends on securities	11,745	14,674
Interest on call loans and bills bought	22	2
Interest on deposits with banks	0	0
Other interest income	480	726
Trust fees	14	13
Fees and commissions	15,610	16,598
Other ordinary income	1,700	2,290
Other income	14,571	21,438
Recoveries of written off receivables	721	1,155
Other	13,849	20,282
Ordinary expenses	65,984	82,878
Interest expenses	7,194	13,735
Interest on deposits	3,423	10,271
Interest on negotiable certificates of deposit	11	51
Interest on call money and bills sold	2,452	2,004
Interest expenses on cash collateral received for securities lent	521	831
Interest on borrowings and rediscounts	66	116
Other interest expenses	718	460
Fees and commissions payments	4,097	4,388
Other ordinary expenses	5,888	10,288
General and administrative expenses	35,779	38,096
Other expenses	13,023	16,369
Provision of allowance for loan losses	1,753	4,601
Other	11,270	11,768
Ordinary profit	18,100	22,806
Extraordinary income	—	0
Gain on disposal of non-current assets	—	0
Extraordinary losses	18	7
Loss on disposal of non-current assets	7	7
Impairment losses	11	—
Profit before income taxes	18,081	22,798
Income taxes - current	4,367	6,576
Income taxes - deferred	558	799
Total income taxes	4,926	7,376
Profit	13,155	15,422
Profit attributable to non-controlling interests	8	10
Profit attributable to owners of parent	13,146	15,412

Consolidated statements of comprehensive income

(Millions of yen)

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Profit	13,155	15,422
Other comprehensive income	(15,509)	2,534
Valuation difference on available-for-sale securities	(18,423)	(11,389)
Deferred gains or losses on hedges	4,541	9,624
Revaluation reserve for land	(124)	—
Remeasurements of defined benefit plans, net of tax	(1,503)	4,298
Comprehensive income	(2,354)	17,957
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(2,363)	17,946
Comprehensive income attributable to non-controlling interests	8	10

(3) Consolidated statements of changes in equity

Fiscal year ended March 31, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	45,743	38,350	163,202	(793)	246,503
Changes during period					
Dividends of surplus			(3,811)		(3,811)
Profit attributable to owners of parent			13,146		13,146
Purchase of treasury shares				(4)	(4)
Disposal of treasury shares		0		6	7
Net changes in items other than shareholders' equity					
Total changes during period	—	0	9,335	2	9,337
Balance at end of period	45,743	38,350	172,537	(791)	255,841

	Accumulated other comprehensive income					Share acquisition rights	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	14,060	1,765	8,286	3,474	27,587	8	38	274,138
Changes during period								
Dividends of surplus								(3,811)
Profit attributable to owners of parent								13,146
Purchase of treasury shares								(4)
Disposal of treasury shares								7
Net changes in items other than shareholders' equity	(18,423)	4,541	(124)	(1,503)	(15,509)	—	8	(15,501)
Total changes during period	(18,423)	4,541	(124)	(1,503)	(15,509)	—	8	(6,163)
Balance at end of period	(4,362)	6,307	8,161	1,971	12,077	8	47	267,974

Fiscal year ended March 31, 2026

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	45,743	38,350	172,537	(791)	255,841
Changes during period					
Dividends of surplus			(4,805)		(4,805)
Profit attributable to owners of parent			15,412		15,412
Purchase of treasury shares				(628)	(628)
Disposal of treasury shares		—		—	—
Net changes in items other than shareholders' equity					
Total changes during period	—	—	10,607	(628)	9,978
Balance at end of period	45,743	38,350	183,144	(1,419)	265,819

	Accumulated other comprehensive income					Share acquisition rights	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	(4,362)	6,307	8,161	1,971	12,077	8	47	267,974
Changes during period								
Dividends of surplus								(4,805)
Profit attributable to owners of parent								15,412
Purchase of treasury shares								(628)
Disposal of treasury shares								—
Net changes in items other than shareholders' equity	(11,389)	9,624	—	4,298	2,534	—	10	2,544
Total changes during period	(11,389)	9,624	—	4,298	2,534	—	10	12,523
Balance at end of period	(15,751)	15,932	8,161	6,270	14,612	8	57	280,497

(4) Consolidated statements of cash flows

(Millions of yen)

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Cash flows from operating activities		
Profit before income taxes	18,081	22,798
Depreciation	3,980	4,072
Impairment losses	11	-
Share of loss (profit) of entities accounted for using equity method	(9)	(16)
Increase (decrease) in allowance for loan losses	(1,780)	(50)
Increase (decrease) in provision for bonuses	79	99
Increase (decrease) in provision for bonuses for directors (and other officers)	3	11
Decrease (increase) in retirement benefit asset	(515)	(525)
Increase (decrease) in retirement benefit liability	(160)	(169)
Increase (decrease) in provision for retirement benefits for directors (and other officers)	(8)	2
Increase (decrease) in provision for loss on interest repayment	(6)	(9)
Increase (decrease) in provision for reimbursement of deposits	15	(17)
Increase (decrease) in provision for point card certificates	0	0
Increase (decrease) in provision for contingent loss	44	118
Increase (decrease) in provision for share-based compensation	12	28
Interest income	(52,187)	(65,343)
Interest expenses	7,194	13,735
Loss (gain) related to securities	151	216
Loss (gain) on money held in trust	2	0
Foreign exchange losses (gains)	967	(5,845)
Loss (gain) on disposal of non-current assets	7	7
Net decrease (increase) in trading securities	3	3
Net decrease (increase) in loans and bills discounted	(118,275)	(195,576)
Net increase (decrease) in deposits	91,150	112,407
Net increase (decrease) in negotiable certificates of deposit	(24,730)	(100)
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	548	1,076
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	(252)	9
Net decrease (increase) in call loans	(55)	38
Net increase (decrease) in call money	3,095	(2,483)
Net increase (decrease) in cash collateral received for securities lent	2,058	30,791
Net decrease (increase) in foreign exchanges - assets	(2,389)	2,086
Net increase (decrease) in foreign exchanges - liabilities	(4)	(66)
Net increase (decrease) in borrowed money from trust account	(170)	35
Interest received	51,247	63,546
Interest paid	(6,083)	(11,800)
Other, net	3,999	21,802
Subtotal	(23,972)	(9,116)
Income taxes refund	38	12
Income taxes paid	(4,370)	(4,797)
Net cash provided by (used in) operating activities	(28,303)	(13,901)

(Millions of yen)

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Cash flows from investing activities		
Purchase of securities	(281,850)	(328,387)
Proceeds from sale of securities	123,041	294,069
Proceeds from redemption of securities	124,408	112,489
Increase in money held in trust	(7)	(4)
Purchase of tangible fixed assets	(924)	(910)
Proceeds from sale of property, plant and equipment	—	0
Purchase of intangible assets	(2,236)	(1,923)
Payments for asset retirement obligations	—	(17)
Net cash provided by (used in) investing activities	(37,568)	75,316
Cash flows from financing activities		
Dividends paid	(3,811)	(4,805)
Purchase of treasury shares	(4)	(628)
Proceeds from sale of treasury shares	7	—
Net cash provided by (used in) financing activities	(3,809)	(5,433)
Net increase (decrease) in cash and cash equivalents	(69,681)	55,981
Cash and cash equivalents at beginning of period	230,299	160,617
Cash and cash equivalents at end of period	160,617	216,598

(5) Notes to consolidated financial statements**(Notes on premise of going concern)**

Not applicable.

(Additional information)

Stock remuneration plan for directors

The Bank has introduced the Board Incentive Plan Trust for directors of the Bank (excluding outside directors and non-residents of Japan, hereinafter the same).

1. Overview of transaction

The Board Incentive Plan Trust is an executive incentive plan that aims to further increase the motivation to contribute to medium-to-long term performance improvement and the enhancement of corporate value. Under this share-based executive compensation plan, Directors of the Bank are awarded points based on factors such as their position and achievement of performance targets. Upon Directors' retirement they receive shares of the Bank and cash equivalent to the value of proceeds from sale of the shares of the Bank, in line with the points they have accumulated.

2. Accounting treatments for transactions of delivering the Bank's own shares through trusts

The accounting treatment in relation to the trust agreement is in accordance with the "Practical Solution on Transactions of Delivering the Company's Own Stock to Employees etc. through Trusts" (PITF No. 30, March 26, 2015).

3. Matters concerning the Bank's shares held by the trust

The Bank's shares held by the trust are recorded as treasury shares in shareholders' equity. The carrying amount, number of shares at the end of the period and average number of shares during the period of the treasury shares in the trust are as follows.

(1) Carrying amount in the trust	¥239 million (¥119 million as of the end of the previous fiscal year)
(2) Number of shares at the end of the period	276,744 shares (182,244 shares as of the end of the previous fiscal year)
(3) Average number of shares during the period	241,959 shares (184,950 shares for the previous fiscal year)

Number of shares at the end of the period and average number of shares during the period are included in treasury shares deductible for the purpose of calculation of per share information.

(Note) The Bank conducted a three-for-one share split of common shares, effective April 1, 2026. "Number of shares at the end of the period" and "Average number of shares during the period" have been calculated on the assumption that the share split was conducted at the beginning of the previous fiscal year.

(Segment information, etc.)

Segment information

1. Information of ordinary income, profit, assets, liabilities, and other items for each reportable segment

Fiscal year ended March 31, 2025 (April 1, 2024 to March 31, 2025)

(Millions of yen)

	Reportable segment				Other	Total
	Banking business	Leasing business	Credit guarantee business	Total		
Ordinary income						
Ordinary income to external customers	70,305	11,134	977	82,417	1,871	84,288
Inter-segment ordinary income	1,234	179	371	1,785	563	2,348
Total	71,540	11,313	1,348	84,202	2,434	86,637
Segment profit	17,127	399	1,211	18,739	421	19,160
Segment assets	5,449,594	32,847	14,389	5,496,830	11,706	5,508,537
Segment liabilities	5,195,630	27,468	5,716	5,228,815	5,515	5,234,330
Other items						
Depreciation	3,851	100	7	3,959	20	3,980
Interest income	53,055	36	43	53,136	162	53,298
Interest expenses	7,134	137	–	7,272	5	7,277
Equity in earnings of affiliates	–	–	–	–	9	9
Investments in companies accounted for by the equity method	–	–	–	–	126	126
Increase in tangible fixed assets and intangible fixed assets	3,138	9	2	3,150	9	3,160

(Notes) 1. Ordinary income is reported instead of net sales reported by general corporations.

2. “Other” is the business segment which is not included in reportable segments, and includes the following businesses.

Credit cards (JCB, VISA), money lending, credit guarantee services related to card services, development, sale and maintenance and management services of computer systems, survey research on prefectural economy and industry, consulting on management and taxation, etc., holding of seminars, investment in venture companies, etc., management consulting, administrative agency services, regional trading company services, consulting services, investment management, and investment advisory services

Fiscal year ended March 31, 2026 (April 1, 2025 to March 31, 2026)

(Millions of yen)

	Reportable segment				Other	Total
	Banking business	Leasing business	Credit guarantee business	Total		
Ordinary income						
Ordinary income to external customers	91,255	11,687	912	103,856	2,006	105,863
Inter-segment ordinary income	1,139	179	393	1,712	662	2,375
Total	92,395	11,867	1,306	105,568	2,669	108,238
Segment profit	21,642	425	1,172	23,240	480	23,721
Segment assets	5,619,735	34,545	14,753	5,669,034	12,124	5,681,159
Segment liabilities	5,353,699	29,010	5,833	5,388,543	5,884	5,394,427
Other items						
Depreciation	3,937	102	6	4,047	25	4,072
Interest income	66,083	29	68	66,181	193	66,375
Interest expenses	13,650	232	–	13,882	6	13,889
Equity in earnings of affiliates	–	–	–	–	16	16
Investments in companies accounted for by the equity method	–	–	–	–	142	142
Increase in tangible fixed assets and intangible fixed assets	2,823	9	–	2,833	0	2,833

(Notes) 1. Ordinary income is reported instead of net sales reported by general corporations.

2. “Other” is the business segment which is not included in reportable segments, and includes the following businesses.

Credit cards (JCB, VISA), money lending, credit guarantee services related to card services, development, sale and maintenance and management services of computer systems, survey research on prefectural economy and industry, consulting on management and taxation, etc., holding of seminars, investment in venture companies, etc., management consulting, administrative agency services, regional trading company services, consulting services, investment management, and investment advisory services

2. Difference between the total amount of the reportable segment and the amount recorded in the consolidated financial statements, and details of the difference (items related to reconciliation adjustments)

(1) Total amount of ordinary income of reportable segments and ordinary income recorded in the consolidated statements of income

(Millions of yen)

Ordinary income	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Total amount of ordinary income of reportable segments	84,202	105,568
Ordinary income of "Other"	2,434	2,669
Elimination of inter-segment transaction	(2,348)	(2,375)
Adjustments to reversal of allowance for loan losses	(203)	(178)
Ordinary income recorded in the consolidated statements of income	84,084	105,684

(Note) Ordinary income is reported instead of net sales reported by general corporations. In addition, the reconciliation adjustments describe the differences between the ordinary income of reportable segments and the amount of ordinary income recorded in the consolidated statements of income.

(2) Total amount of profit of reportable segments and ordinary profit recorded in the consolidated statements of income

(Millions of yen)

Profit	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Total amount of profit of reportable segments	18,739	23,240
Profit of "Other"	421	480
Elimination of inter-segment transaction	(1,059)	(915)
Ordinary profit recorded in the consolidated statements of income	18,100	22,806

(3) Total amount of assets of reportable segments and assets recorded in the consolidated balance sheets

(Millions of yen)

Assets	As of March 31, 2025	As of March 31, 2026
Total amount of assets of reportable segments	5,496,830	5,669,034
Assets of "Other"	11,706	12,124
Elimination of inter-segment transaction	(33,579)	(32,480)
Total assets recorded in the consolidated balance sheets	5,474,957	5,648,679

(4) Total amount of liabilities of reportable segments and liabilities recorded in the consolidated balance sheets

(Millions of yen)

Liabilities	As of March 31, 2025	As of March 31, 2026
Total amount of liabilities of reportable segments	5,228,815	5,388,543
Liabilities of "Other"	5,515	5,884
Elimination of inter-segment transaction	(27,346)	(26,246)
Total liabilities recorded in the consolidated balance sheets	5,206,983	5,368,181

(5) Total amount of other items in the reportable segments and the amount recorded in the consolidated financial statements for the corresponding items

(Millions of yen)

Other items	Total amount of other items of reportable segments		Other		Adjustments		Amount recorded in consolidated financial statements	
	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Depreciation	3,959	4,047	20	25	–	–	3,980	4,072
Interest income	53,136	66,181	162	193	(1,111)	(1,032)	52,187	65,343
Interest expenses	7,272	13,882	5	6	(82)	(153)	7,194	13,735
Equity in earnings of affiliates	–	–	9	16	–	–	9	16
Investments in companies accounted for by the equity method	–	–	126	142	–	–	126	142
Increase in tangible fixed assets and intangible fixed assets	3,150	2,833	9	0	–	–	3,160	2,833

Related information

Fiscal year ended March 31, 2025 (April 1, 2024 to March 31, 2025)

1. Information for each service

(Millions of yen)

	Loan	Securities investment	Leasing	Other	Total
Ordinary income to external customers	43,288	15,372	11,134	14,289	84,084

(Note) Ordinary income is reported instead of net sales reported by general corporations.

2. Information for each region

(1) Ordinary income

This information has been omitted as the amount categorized as ordinary income to external customers in Japan exceeds 90% of the ordinary income in the consolidated statements of income.

(2) Tangible fixed assets

This information has been omitted as the amount of tangible fixed assets in Japan exceeds 90% of the tangible fixed assets in the consolidated balance sheets.

3. Information for each of main customers

This information has been omitted as there is no ordinary income to specific customers that accounts for 10% or more of the ordinary income in the consolidated statements of income.

Fiscal year ended March 31, 2026 (April 1, 2025 to March 31, 2026)

1. Information for each service

(Millions of yen)

	Loan	Securities investment	Leasing	Other	Total
Ordinary income to external customers	54,234	25,572	11,687	14,189	105,684

(Note) Ordinary income is reported instead of net sales reported by general corporations.

2. Information for each region

(1) Ordinary income

This information has been omitted as the amount categorized as ordinary income to external customers in Japan exceeds 90% of the ordinary income in the consolidated statements of income.

(2) Tangible fixed assets

This information has been omitted as the amount of tangible fixed assets in Japan exceeds 90% of the tangible fixed assets in the consolidated balance sheets.

3. Information for each of main customers

This information has been omitted as there is no ordinary income to specific customers that accounts for 10% or more of the ordinary income in the consolidated statements of income.

Information on impairment losses of fixed assets for each reportable segment

Fiscal year ended March 31, 2025 (April 1, 2024 to March 31, 2025)

(Millions of yen)

	Reportable segment				Other	Total
	Banking business	Leasing business	Credit guarantee business	Total		
Impairment losses	11	–	–	11	–	11

Fiscal year ended March 31, 2026 (April 1, 2025 to March 31, 2026)

Not applicable.

Information on amortization of goodwill and unamortized balance for each reportable segment

Not applicable.

Information on gain on bargain purchase for each reportable segment

Not applicable.

(Per share information)

(Yen)

	Fiscal year ended March 31, 2025 (April 1, 2024 to March 31, 2025)	Fiscal year ended March 31, 2026 (April 1, 2025 to March 31, 2026)
Net assets per share	2,699.63	2,835.44
Earnings per share	132.47	155.41
Diluted earnings per share	132.46	155.40

(Notes) 1. The Bank conducted a three-for-one share split of common shares, effective April 1, 2026. Net assets per share, earnings per share and diluted earnings per share have been calculated on the assumption that the share split was conducted at the beginning of the previous fiscal year.

2. The basis for calculation of net assets per share is as follows.

		As of March 31, 2025	As of March 31, 2026
Total net assets	Millions of yen	267,974	280,497
Amounts deducted from total net assets	Millions of yen	55	65
(Share acquisition rights)	Millions of yen	8	8
(Non-controlling interests)	Millions of yen	47	57
Net assets related to common shares at the end of the period	Millions of yen	267,918	280,432
Number of common shares at the end of the period used to calculate net assets per share	Thousands of shares	99,242	98,902

(Note) The Bank has introduced “the Board Incentive Plan Trust,” and the Bank’s own shares held by the trust are recorded as treasury shares in the consolidated financial statements. The Bank’s own shares held by the trust recognized as treasury shares in shareholders’ equity are included in treasury shares deductible from the total number of issued shares at the end of the period for the purpose of calculation of net assets per share.

For the purpose of calculation of net assets per share, the number of treasury shares deductible at the end of the fiscal year under review is 276 thousand shares (182 thousand shares at the end of the previous fiscal year).

3. The basis of calculation of earnings per share and diluted earnings per share is as follows.

		Fiscal year ended March 31, 2025 (April 1, 2024 to March 31, 2025)	Fiscal year ended March 31, 2026 (April 1, 2025 to March 31, 2026)
Earnings per share			
Profit attributable to owners of parent	Millions of yen	13,146	15,412
Amounts not attributable to common shareholders	Millions of yen	–	–
Profit attributable to owners of parent related to common shares	Millions of yen	13,146	15,412
Average number of common shares during the period	Thousands of shares	99,242	99,172
Diluted earnings per share			
Adjustments to profit attributable to owners of parent	Millions of yen	–	–
Increase in the number of common shares	Thousands of shares	6	6
Share acquisition rights	Thousands of shares	6	6
Overview of potential shares not included in the calculation of diluted earnings per share because of having no dilutive effect		–	–

(Note) The Bank has introduced “the Board Incentive Plan Trust,” and the Bank’s own shares held by the trust are recorded as treasury shares in the consolidated financial statements. The Bank’s own shares held by the trust recognized as treasury shares in shareholders’ equity are included in treasury shares deductible in the calculation of the average number of shares during the period for the purpose of calculation of earnings per share and diluted earnings per share.

For the purpose of calculation of earnings per share and diluted earnings per share, the average number of treasury shares deductible during the fiscal year under review is 241 thousand shares (184 thousand shares during the previous fiscal year).

(Subsequent Events)

Share split and partial amendments to the Articles of Incorporation due to the share split

The Bank resolved “share split” and “partial amendments to the Articles of Incorporation” due to the share split at a meeting of its Board of Directors held on November 7, 2025.

1. Implementation of share split

(1) Purpose of share split

By reducing the investment unit level of the Bank shares through the share split, and creating a more investment-friendly environment for investors, the Bank aims to increase the number of shareholders by expanding the investor base, and increase the Bank shares’ liquidity.

(2) Overview of share split

(i) Method of share split

As of the record date of Tuesday, March 31, 2026, common shares held by shareholders listed or recorded in the shareholder register as of the end of that date were split at a ratio of three-for-one.

There is no change in the amount of share capital for this share split.

(ii) Number of shares to be increased by share split

Total number of issued shares before the share split	33,405,456 shares
Number of shares to be increased by this share split	66,810,912 shares
Total number of issued shares after the share split	100,216,368 shares
Total number of shares authorized to be issued after the share split	240,000,000 shares

(iii) Schedule of the share split

Date of public notice of the record date	Monday, March 16, 2026
Record date	Tuesday, March 31, 2026
Effective date	Wednesday, April 1, 2026

2. Partial Amendments to the Articles of Incorporation Due to the Share Split

(1) Reason for change

In accordance with Article 184, paragraph (2) of the Companies Act, the total number of shares authorized to be issued as stipulated in Article 6 of the Articles of Incorporation of the Bank was changed on Wednesday, April 1, 2026, due to this share split.

(2) Details of change

The amendment to the Articles of Incorporation is as follows.

(Underlined portions indicate changes.)

Current	After amendments
(Total number of shares authorized to be issued) Article 6 The total number of shares authorized to be issued by the Bank shall be <u>80 million shares.</u>	(Total number of shares authorized to be issued) Article 6 The total number of shares authorized to be issued by the Bank shall be <u>240 million shares.</u>

(3) Timetable

Date of resolution to amend the Articles of Incorporation at the meeting of the Board of Directors	Friday, November 7, 2025
Effective date of amendments to the Articles of Incorporation	Wednesday, April 1, 2026

3. Dividends

As the effective date of the share split is April 1, 2026, the year-end dividends for the fiscal year ended March 2026, which has a record date of March 31, 2026, will be paid based on the number of shares before the share split.

4. Effect on per share information

The effect of the share split is stated in "Per share information."

4. Non-consolidated Financial statements**(1) Non-consolidated balance sheet**

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	161,208	217,165
Cash	44,605	44,445
Due from banks	116,602	172,719
Monetary claims bought	814	776
Trading securities	3	—
Trading government bonds	3	—
Money held in trust	1,495	1,497
Securities	1,053,940	964,283
Government bonds	321,315	266,044
Local government bonds	233,474	190,963
Corporate bonds	190,133	186,397
Stocks	66,868	76,070
Other securities	242,147	244,806
Loans and bills discounted	4,126,452	4,321,383
Bills discounted	4,666	3,520
Loans on bills	143,198	23,131
Loans on deeds	3,637,739	3,938,494
Overdrafts	340,848	356,236
Foreign exchanges	7,049	4,962
Due from foreign banks (our accounts)	6,888	4,846
Foreign bills bought	33	8
Foreign bills receivable	127	107
Other assets	33,166	40,665
Prepaid expenses	231	157
Accrued revenue	5,012	6,601
Financial derivatives	11,288	26,203
Cash collateral paid for financial instruments	—	6
Other	16,633	7,697
Tangible fixed assets	52,196	50,991
Buildings, net	24,714	23,795
Land	24,667	24,667
Leased assets, net	241	236
Other tangible fixed assets	2,573	2,291
Intangible fixed assets	5,354	5,503
Software	5,191	5,341
Other intangible fixed assets	162	162
Prepaid pension costs	11,182	12,362
Deferred tax assets	2,596	2,698
Customers' liabilities for acceptances and guarantees	5,141	4,677
Allowance for loan losses	(12,790)	(13,077)
Total assets	5,447,810	5,613,888

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Liabilities		
Deposits	5,068,848	5,180,319
Current deposits	222,891	204,693
Ordinary deposits	3,498,557	3,509,702
Savings deposits	44,629	42,303
Deposits at notice	730	823
Time deposits	1,260,526	1,376,783
Installment savings	36	8
Other deposits	41,476	46,004
Negotiable certificates of deposit	24,770	24,670
Call money	42,613	40,129
Cash collateral received for securities lent	13,013	43,804
Foreign exchanges	344	277
Foreign bills sold	162	106
Foreign bills payable	181	171
Borrowed money from trust account	7,893	7,928
Other liabilities	24,755	43,839
Income taxes payable	2,104	3,944
Accrued expenses	2,676	4,522
Unearned revenue	2,150	2,874
Reserve for interest on installment savings	39	39
Financial derivatives	1,158	3,600
Cash collateral received for financial instruments	11,710	24,110
Lease liabilities	266	260
Asset retirement obligations	882	820
Other	3,767	3,666
Provision for bonuses	1,178	1,279
Provision for bonuses for directors (and other officers)	21	29
Provision for retirement benefits	2,414	2,212
Provision for reimbursement of deposits	114	96
Provision for contingent loss	232	350
Provision for share-based compensation	87	116
Deferred tax liabilities for land revaluation	4,352	4,352
Acceptances and guarantees	5,141	4,677
Total liabilities	5,195,781	5,354,085

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Net assets		
Share capital	45,743	45,743
Capital surplus	38,351	38,351
Legal capital surplus	38,351	38,351
Other capital surplus	0	0
Retained earnings	159,929	169,978
Legal retained earnings	10,087	10,087
Other retained earnings	149,842	159,890
Reserve for tax purpose reduction entry of real estate	346	339
General reserve	136,560	136,560
Retained earnings brought forward	12,935	22,991
Treasury shares	(791)	(1,419)
Total shareholders' equity	243,233	252,653
Valuation difference on available-for-sale securities	(5,681)	(16,952)
Deferred gains or losses on hedges	6,307	15,932
Revaluation reserve for land	8,161	8,161
Total valuation and translation adjustments	8,787	7,141
Share acquisition rights	8	8
Total net assets	252,029	259,803
Total liabilities and net assets	5,447,810	5,613,888

(2) Non-consolidated statement of income

(Millions of yen)

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Ordinary income	71,540	92,395
Interest income	53,055	66,083
Interest on loans and discounts	39,943	49,970
Interest and dividends on securities	12,614	15,390
Interest on call loans	22	2
Interest on deposits with banks	0	0
Other interest income	475	720
Trust fees	14	13
Fees and commissions	14,926	15,955
Fees and commissions on domestic and foreign exchanges	1,783	1,863
Other fees and commissions	13,143	14,091
Other ordinary income	506	1,047
Gain on sale of bonds	310	502
Gain on redemption of bonds	4	—
Gain on financial derivatives	191	545
Other income	3,036	9,294
Recoveries of written off receivables	721	1,155
Gain on sale of equity securities	1,744	7,605
Other	570	533
Ordinary expenses	54,442	70,784
Interest expenses	7,134	13,650
Interest on deposits	3,425	10,278
Interest on negotiable certificates of deposit	16	76
Interest on call money	2,452	2,004
Interest expenses on cash collateral received for securities lent	521	831
Interest on borrowings and rediscounts	0	0
Interest expenses on interest rate swaps	692	331
Other interest expenses	26	129
Fees and commissions payments	4,384	4,662
Fees and commissions on domestic and foreign exchanges	278	291
Other fees and commissions	4,105	4,370
Other ordinary expenses	5,888	10,288
Loss on foreign exchange transactions	4,102	2,424
Net loss on trading securities transactions	1	1
Loss on sale of bonds	888	7,302
Loss on redemption of bonds	896	559
General and administrative expenses	34,132	36,443
Other expenses	2,902	5,740
Provision of allowance for loan losses	1,868	4,760
Loss on sale of equity securities	425	462
Loss on devaluation of equity securities	0	—
Loss on money held in trust	2	0
Other	605	515
Ordinary profit	17,097	21,610

(Millions of yen)

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Extraordinary income	—	0
Gain on disposal of non-current assets	—	0
Extraordinary losses	18	7
Loss on disposal of non-current assets	7	7
Impairment losses	11	—
Profit before income taxes	17,078	21,603
Income taxes - current	3,840	6,022
Income taxes - deferred	469	726
Total income taxes	4,309	6,749
Profit	12,769	14,854

(3) Non-consolidated statement of changes in equity

Previous fiscal year (April 1, 2024 to March 31, 2025)

(Millions of yen)

	Shareholders' equity			
	Share capital	Capital surplus		
		Legal capital surplus	Other capital surplus	Total capital surplus
Balance at beginning of period	45,743	38,351	—	38,351
Changes during period				
Dividends of surplus				
Profit				
Reversal of reserve for tax purpose reduction entry of real estate				
Provision of general reserve				
Purchase of treasury shares				
Disposal of treasury shares			0	0
Net changes in items other than shareholders' equity				
Total changes during period	—	—	0	0
Balance at end of period	45,743	38,351	0	38,351

	Shareholders' equity						
	Retained earnings					Treasury shares	Total shareholders' equity
	Legal retained earnings	Other retained earnings			Total retained earnings		
		Reserve for tax purpose reduction entry of real estate	General reserve	Retained earnings brought forward			
Balance at beginning of period	10,087	354	130,560	9,969	150,971	(793)	234,273
Changes during period							
Dividends of surplus				(3,811)	(3,811)		(3,811)
Profit				12,769	12,769		12,769
Reversal of reserve for tax purpose reduction entry of real estate		(7)		7	—		—
Provision of general reserve			6,000	(6,000)	—		—
Purchase of treasury shares						(4)	(4)
Disposal of treasury shares						6	7
Net changes in items other than shareholders' equity							
Total changes during period	—	(7)	6,000	2,965	8,957	2	8,959
Balance at end of period	10,087	346	136,560	12,935	159,929	(791)	243,233

(Millions of yen)

	Valuation and translation adjustments				Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
Balance at beginning of period	13,020	1,765	8,286	23,072	8	257,354
Changes during period						
Dividends of surplus						(3,811)
Profit						12,769
Reversal of reserve for tax purpose reduction entry of real estate						—
Provision of general reserve						—
Purchase of treasury shares						(4)
Disposal of treasury shares						7
Net changes in items other than shareholders' equity	(18,702)	4,541	(124)	(14,285)	—	(14,285)
Total changes during period	(18,702)	4,541	(124)	(14,285)	—	(5,325)
Balance at end of period	(5,681)	6,307	8,161	8,787	8	252,029

Current fiscal year (April 1, 2025 to March 31, 2026)

(Millions of yen)

	Shareholders' equity			
	Share capital	Capital surplus		
		Legal capital surplus	Other capital surplus	Total capital surplus
Balance at beginning of period	45,743	38,351	0	38,351
Changes during period				
Dividends of surplus				
Profit				
Reversal of reserve for tax purpose reduction entry of real estate				
Provision of general reserve				
Purchase of treasury shares				
Disposal of treasury shares			—	—
Net changes in items other than shareholders' equity				
Total changes during period	—	—	—	—
Balance at end of period	45,743	38,351	0	38,351

Treasury shares	Shareholders' equity						
	Total shareholders' equity					Treasury shares	Total shareholders' equity
		Other retained earnings			Total retained earnings		
		Reserve for tax purpose reduction entry of real estate	General reserve	Retained earnings brought forward			
Balance at beginning of period	10,087	346	136,560	12,935	159,929	(791)	243,233
Changes during period							
Dividends of surplus				(4,805)	(4,805)		(4,805)
Profit				14,854	14,854		14,854
Reversal of reserve for tax purpose reduction entry of real estate		(7)		7	—		—
Provision of general reserve			—	—	—		—
Purchase of treasury shares						(628)	(628)
Disposal of treasury shares						—	—
Net changes in items other than shareholders' equity							
Total changes during period	—	(7)	—	10,056	10,048	(628)	9,420
Balance at end of period	10,087	339	136,560	22,991	169,978	(1,419)	252,653

(Millions of yen)

	Valuation and translation adjustments				Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
Balance at beginning of period	(5,681)	6,307	8,161	8,787	8	252,029
Changes during period						
Dividends of surplus						(4,805)
Profit						14,854
Reversal of reserve for tax purpose reduction entry of real estate						—
Provision of general reserve						—
Purchase of treasury shares						(628)
Disposal of treasury shares						—
Net changes in items other than shareholders' equity	(11,270)	9,624	—	(1,646)	—	(1,646)
Total changes during period	(11,270)	9,624	—	(1,646)	—	7,774
Balance at end of period	(16,952)	15,932	8,161	7,141	8	259,803

5. Supplementary material on financial results

I. Overview of the financial results for fiscal year ended March 31, 2026

(1) Overview (Non-consolidated)

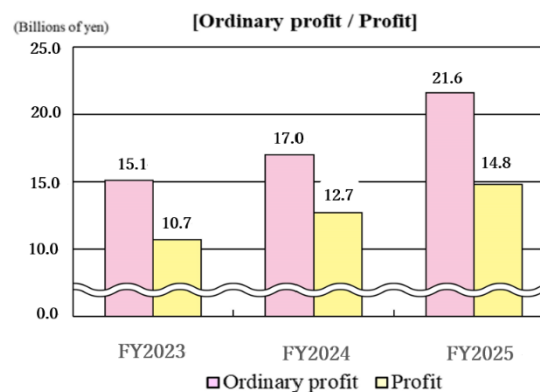
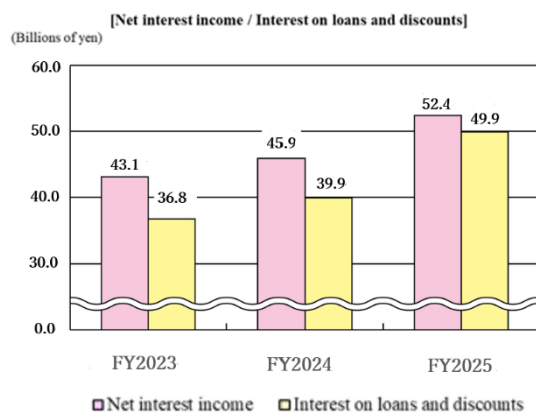
a) Financial situation, etc.

- ① Net interest income increased owing mainly to interest on loans and discounts as well as interest and dividends on securities. As a result, among other factors, core banking profit increased by ¥7,432 million year on year to ¥24,737 million.
- ② Ordinary profit increased by ¥4,512 million year on year to ¥21,610 million, owing to an increase in gain on sale of shares, in addition to the above.
- ③ Profit increased by ¥2,084 million year on year to ¥14,854 million.

(Millions of yen)

	Fiscal year ended March 31, 2026	Compared with fiscal year ended March 31, 2025	Fiscal year ended March 31, 2025
Gross banking profit	54,503	3,405	51,097
Net interest income	52,436	6,513	45,922
Net fees and commissions	11,306	749	10,557
Net other ordinary income	(9,240)	(3,858)	(5,382)
Gains (losses) on bonds	(7,359)	(5,889)	(1,470)
Expenses (excluding non-recurring losses)	37,125	1,862	35,262
Net banking profit	17,378	1,543	15,834
Core banking profit	24,737	7,432	17,304
Excluding gains (losses) on cancellation of investment trusts	23,116	7,005	16,111
Provision of general allowance for loan losses	3,459	3,923	(464)
Banking profit	13,918	(2,380)	16,299
Non-recurring gains (losses)	7,694	6,894	799
Gains (losses) on stocks	7,142	5,824	1,318
Expense related to disposal of non-performing loans	1,658	(1,060)	2,719
Recoveries of written off receivables	1,155	433	721
Other non-recurring gains (losses)	1,054	(424)	1,479
Ordinary profit	21,610	4,512	17,097
Extraordinary income (losses)	(6)	11	(18)
Profit before income taxes	21,603	4,524	17,078
Income taxes - current	6,022	2,181	3,840
Income taxes - deferred	726	257	469
Total income taxes	6,749	2,439	4,309
Profit	14,854	2,084	12,769
[Reference] Credit-related expenses	3,961	2,428	1,533

- (Notes) 1. Core banking profit = Net banking profit (Gross banking profit - Expenses) - Gains (losses) on bonds
 2. Credit-related expenses = Provision of general allowance for loan losses + Expense related to disposal of non-performing loans - Recoveries of written off receivables



b) Main accounts

① Loans and bills discounted

(billions of yen, %)

	As of March 31, 2026	Compared with March 31, 2025 (Annual growth rate)		As of March 31, 2025
Balance at end of period	4,321.3	194.9	(4.7)	4,126.4
Average balance	4,157.7	145.2	(3.6)	4,012.5

The outstanding balance of loans and bills discounted at the end of the period increased by ¥194.9 billion (4.7%) year on year to ¥4,321.3 billion, as a result of the Bank proactively and swiftly responding to demand for funding support from customers including individual customers as well as firms within the prefecture.

② Deposits, etc. (Deposits)

(billions of yen, %)

	As of March 31, 2026	Compared with March 31, 2025 (Annual growth rate)		As of March 31, 2025
Balance at end of period	5,204.9	111.3	(2.1)	5,093.6
(Deposit balance)	5,180.3	111.4	(2.1)	5,068.8
Average balance	5,085.0	72.0	(1.4)	5,013.0
(Deposit balance)	5,058.2	79.0	(1.5)	4,979.1

The outstanding balance of deposits, etc. at the end of the period (including negotiable certificates of deposit) increased by ¥111.3 billion (2.1%) year on year to ¥5,204.9 billion, as a result of the Bank's efforts to expand its community-based sales foundations, as well as the promotion of comprehensive trading and other initiatives.

(Reference) Balance of deposit assets

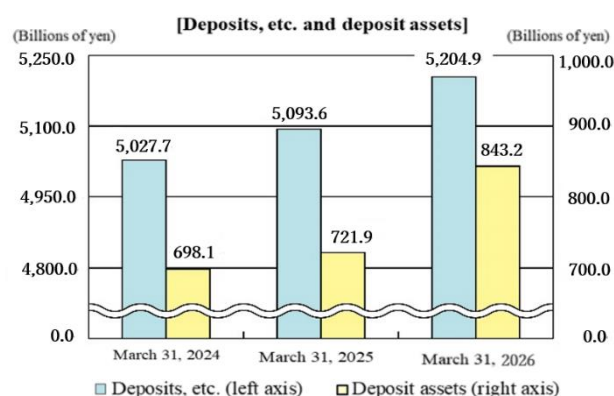
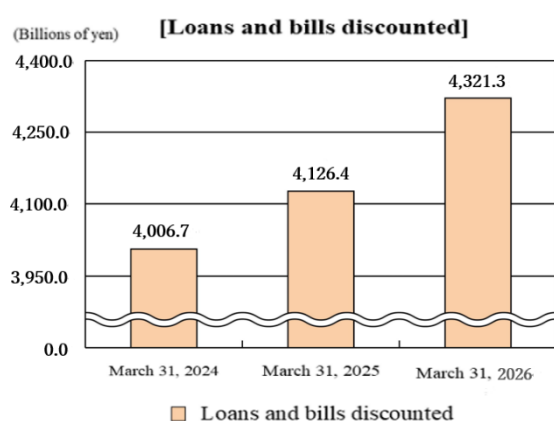
(billions of yen, %)

	As of March 31, 2026	Compared with March 31, 2025 (Annual growth rate)		As of March 31, 2025
Investment trusts	281.3	58.3	(26.1)	222.9
Life insurance	490.9	44.9	(10.0)	445.9
Government bonds, etc.	70.9	17.9	(33.9)	52.9
Total	843.2	121.2	(16.8)	721.9

(Note) The life insurance section lists the balance of active policies.

Deposits, etc. + deposit assets	6,048.1	232.6	(4.0)	5,815.5
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The outstanding balance of deposit assets increased by ¥121.2 billion (16.8%) year on year to ¥843.2 billion, due to factors including the investment trusts balance increasing by ¥58.3 billion year on year.



(2) Profit and loss (Non-consolidated)

(Millions of yen)

	Fiscal year ended March 31, 2026	Compared with fiscal year ended March 31, 2025	Fiscal year ended March 31, 2025
Gross banking profit	54,503	3,405	51,097
(Excluding gains (losses) on bonds)	61,862	9,294	52,567
Gross banking profit from domestic operations	52,456	2,420	50,036
(Excluding gains (losses) on bonds)	60,068	8,525	51,543
Net interest income	48,314	7,429	40,884
Net fees and commissions	11,262	744	10,518
Net other ordinary income	(7,120)	(5,754)	(1,366)
(Gains (losses) on bonds)	(7,611)	(6,104)	(1,506)
Gross banking profit from international operations	2,046	985	1,060
(Excluding gains (losses) on bonds)	1,793	769	1,024
Net interest income	4,121	(915)	5,037
Net fees and commissions	44	5	38
Net other ordinary income	(2,119)	1,895	(4,015)
(Gains (losses) on bonds)	252	215	36
Expenses (excluding non-recurring losses)	37,125	1,862	35,262
Personnel expenses	17,837	973	16,863
Non-personnel expenses	16,779	817	15,961
Taxes	2,507	71	2,436
Net banking profit	17,378	1,543	15,834
Core banking profit	24,737	7,432	17,304
Excluding gains (losses) on cancellation of investment trusts	23,116	7,005	16,111
Provision of general allowance for loan losses	3,459	3,923	(464)
Banking profit	13,918	(2,380)	16,299
Gains (losses) on bonds	(7,359)	(5,889)	(1,470)
Non-recurring gains (losses)	7,694	6,894	799
Gains (losses) on stocks	7,142	5,824	1,318
Expense related to disposal of non-performing loans	1,658	(1,060)	2,719
Provision of specific allowance for loan losses	1,301	(1,031)	2,332
Provision for contingent loss	118	73	44
Loss on sale of other receivables, etc.	238	(103)	342
Recoveries of written off receivables	1,155	433	721
Other non-recurring gains (losses)	1,054	(424)	1,479
Ordinary profit	21,610	4,512	17,097
Extraordinary income (losses)	(6)	11	(18)
Loss (gain) on disposal of fixed assets	(6)	0	(7)
Impairment losses	–	(11)	11
Profit before income taxes	21,603	4,524	17,078
Income taxes - current	6,022	2,181	3,840
Income taxes - deferred	726	257	469
Total income taxes	6,749	2,439	4,309
Profit	14,854	2,084	12,769

(Note) Core banking profit = Net banking profit (Gross banking profit - Expenses) - Gains (losses) on bonds

(Consolidated)

(Millions of yen)

	Fiscal year ended March 31, 2026		Fiscal year ended March 31, 2025
		Compared with fiscal year ended March 31, 2025	
Consolidated gross profit	55,834	3,501	52,332
Net interest income	51,607	6,615	44,992
Net fees and commissions	12,224	696	11,527
Net other ordinary income	(7,997)	(3,809)	(4,188)
General and administrative expenses	38,096	2,316	35,779
Gains (losses) on stocks	7,142	5,824	1,318
Credit-related costs	3,823	2,404	1,418
Provision of general allowance for loan losses	(3,468)	3,976	(508)
Write-off of loans	20	20	0
Provision of specific allowance for loan losses	1,132	(1,128)	2,261
Provision for contingent loss	118	73	44
Loss on sale of other receivables, etc.	239	(103)	342
Recoveries of written off receivables	1,155	433	721
Other	1,749	100	1,648
Ordinary profit	22,806	4,705	18,100
Extraordinary income (losses)	(7)	11	(18)
Profit before income taxes	22,798	4,717	18,081
Income taxes - current	6,576	2,208	4,367
Income taxes - deferred	799	241	558
Total income taxes	7,376	2,449	4,926
Profit	15,422	2,267	13,155
Profit attributable to non-controlling interests	10	1	8
Profit attributable to owners of parent	15,412	2,265	13,146

(Note) Consolidated gross profit = (interest income - interest expenses) + (fees and commissions - fees and commissions payments) + (other ordinary income - other ordinary expenses)

(3) Banking profit (Non-consolidated)

(Millions of yen)

	Fiscal year ended March 31, 2026		Fiscal year ended March 31, 2025
		Compared with fiscal year ended March 31, 2025	
Core banking profit	24,737	7,432	17,304
Per employee (Thousands of yen)	12,718	3,653	9,064
(1) Net banking profit	17,378	1,543	15,834
Per employee (Thousands of yen)	8,934	639	8,294
(2) Banking profit	13,918	(2,380)	16,299
Per employee (Thousands of yen)	7,156	(1,381)	8,538

(Note) The term-average number of employees is used for calculation.

(4) Interest rate spread (Non-consolidated)

a) Overall

(%)

	Fiscal year ended March 31, 2026	Compared with fiscal year ended March 31, 2025	Fiscal year ended March 31, 2025
(1) Yield on interest earning assets (A)	1.27	0.23	1.04
Yield on loans and bills discounted	1.20	0.21	0.99
Yield on securities	1.52	0.32	1.20
(2) Cost of funding (B)	0.97	0.15	0.82
Interest rate paid on deposits, etc.	0.20	0.14	0.06
Interest rate paid on other liabilities	4.47	0.15	4.32
(3) Interest rate spread (A) - (B)	0.30	0.08	0.22

b) Domestic operations

(%)

	Fiscal year ended March 31, 2026	Compared with fiscal year ended March 31, 2025	Fiscal year ended March 31, 2025
(1) Yield on interest earning assets (A)	1.15	0.26	0.89
Yield on loans and bills discounted	1.13	0.22	0.91
Yield on securities	1.32	0.41	0.91
(2) Cost of funding (B)	0.92	0.16	0.76
Interest rate paid on deposits, etc.	0.19	0.14	0.05
Interest rate paid on other liabilities	0.52	0.44	0.08
(3) Interest rate spread (A) - (B)	0.23	0.10	0.13

(5) ROE (Non-consolidated)

(%)

	Fiscal year ended March 31, 2026	Compared with fiscal year ended March 31, 2025	Fiscal year ended March 31, 2025
Core banking profit basis	9.66	2.87	6.79
Net banking profit basis	6.79	0.58	6.21
Banking profit basis	5.43	(0.96)	6.39
Profit basis	5.80	0.79	5.01

(Note) The average balance of equity, used as the denominator, is calculated as follows:
 (Equity at the beginning of the period + Equity at the end of the period) / 2
 Equity = Total net assets - Share acquisition rights

(6) Securities

a) Gains and losses on securities (Non-consolidated)

(Millions of yen)

	Fiscal year ended March 31, 2026	Compared with fiscal year ended March 31, 2025	Fiscal year ended March 31, 2025
	(1) Gains (losses) on bonds	(7,359)	(5,889)
Gains on sales	502	192	310
Gains on redemption	–	(4)	4
Losses on sales	7,302	6,414	888
Losses on redemption	559	(337)	896
Write-offs	–	–	–
(2) Gains (losses) on stocks	7,142	5,824	1,318
Gains on sales	7,605	5,860	1,744
Losses on sales	462	37	425
Write-offs	–	(0)	0

b) Unrealized gains (losses) on securities
(Non-consolidated)

(Millions of yen)

	As of March 31, 2026			As of March 31, 2025		
	Unrealized gains (losses)			Unrealized gains (losses)		
		Gains	Losses		Gains	Losses
Held-to-maturity securities	(330)	2	332	(153)	12	166
Available-for-sale securities	(25,307)	55,860	81,167	(8,810)	42,124	50,934
Stocks	52,319	52,371	51	41,104	41,329	224
Bonds	(68,533)	1	68,535	(38,932)	112	39,045
Others	(9,092)	3,487	12,580	(10,982)	682	11,664
Total	(25,637)	55,862	81,499	(8,963)	42,137	51,100

(Note) For held-to-maturity securities, the difference between the balance sheet amount (after applying the amortized cost method) and the fair value is recorded as “Unrealized gains (losses).” For available-for-sale securities, the difference between the balance sheet amount (fair value) and the acquisition cost is recorded as “Unrealized gains (losses).”

The unrealized gains (losses) on deferred hedges resulting from interest rate swaps conducted for the purpose of reducing the risk of fair value fluctuations was positive by ¥21,994 million.

(Consolidated)

(Millions of yen)

	As of March 31, 2026			As of March 31, 2025		
	Unrealized gains (losses)			Unrealized gains (losses)		
		Gains	Losses		Gains	Losses
Held-to-maturity securities	(659)	2	661	(406)	12	419
Available-for-sale securities	(23,193)	57,973	81,167	(6,514)	44,420	50,934
Stocks	54,433	54,485	51	43,400	43,625	224
Bonds	(68,533)	1	68,535	(38,932)	112	39,045
Others	(9,092)	3,487	12,580	(10,982)	682	11,664
Total	(23,852)	57,975	81,828	(6,920)	44,433	51,354

(Note) For held-to-maturity securities, the difference between the consolidated balance sheet amount (after applying the amortized cost method) and the fair value is recorded as “Unrealized gains (losses).” For available-for-sale securities, the difference between the consolidated balance sheet amount (fair value) and the acquisition cost is recorded as “Unrealized gains (losses).” The unrealized gains (losses) on deferred hedges resulting from interest rate swaps conducted for the purpose of reducing the risk of fair value fluctuations was positive by ¥21,994 million.

(7) Equity ratio (domestic standard)

(Non-consolidated)

(% , Billions of yen)

	As of March 31, 2026		As of March 31, 2025
		Compared with March 31, 2025	
(1) Equity ratio (2) / (3)	12.70	0.06	12.64
(2) Equity	225.3	4.3	220.9
(3) Risk weighted assets, etc.	1,773.1	26.5	1,746.6
(4) Total required equity (3) × 4%	70.9	1.0	69.8

(Consolidated)

(% , Billions of yen)

	As of March 31, 2026		As of March 31, 2025
		Compared with March 31, 2025	
(1) Equity ratio (2) / (3)	13.41	0.14	13.27
(2) Equity	240.7	4.4	236.2
(3) Risk weighted assets, etc.	1,794.3	14.7	1,779.6
(4) Total required equity (3) × 4%	71.7	0.5	71.1

II. Loans and bills discounted, etc.

(1) Non-performing loans based on the Banking Act and the Act on Emergency Measures for the Revitalization of the Financial Functions

(Non-consolidated)

(Millions of yen)

	As of March 31, 2026		As of March 31, 2025
		Compared with March 31, 2025	
Bankrupt and substantially bankrupt claims	8,764	(3,804)	12,569
Doubtful claims	27,056	(2,338)	29,394
Substandard claims	29,810	5,424	24,386
[Loans past due 3 months or more]	[-]	[-]	[-]
[Restructured loans]	[29,810]	[5,424]	[24,386]
Subtotal (Non-performing loan) ①	65,631	(718)	66,349
(Partial direct write-offs)	[3,738]	[249]	[3,488]
Normal claims	4,287,904	190,794	4,097,109
Total (Total claims) ②	4,353,535	190,076	4,163,459

Total claims ratio	Bankrupt and substantially bankrupt claims	0.20	(0.10)	0.30
	Doubtful claims	0.62	(0.08)	0.70
	Substandard claims	0.68	0.10	0.58
	[Loans past due 3 months or more]	[-]	[-]	[-]
	[Restructured loans]	[0.68]	[0.10]	[0.58]
	Subtotal (Non-performing loan ratio) ① / ②	1.50	(0.09)	1.59

(Note) Bankrupt and substantially bankrupt claims Bankrupt assets and effectively bankrupt assets
Doubtful claims Potentially bankrupt assets
Loans past due 3 months or more Loans past due 3 months or more out of assets requiring caution
Restructured loans Loans corresponding to restructured loans out of assets requiring caution

(Millions of yen, %)

	As of March 31, 2026		As of March 31, 2025
		Compared with March 31, 2025	
Coverage amount ③	47,788	(7,427)	55,215
Allowance for loan losses	8,186	49	8,136
Coverage amount including collaterals	39,601	(7,477)	47,078

Coverage ratio ③ / ①	72.81	(10.40)	83.21
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(Note) Allowance for loan losses includes general allowance for loans past due 3 months or more and restructured loans out of assets requiring caution.

(Consolidated)

(Millions of yen)

	As of March 31, 2026	Compared with March 31, 2025	As of March 31, 2025
	Bankrupt and substantially bankrupt claims	9,113	(3,786)
Doubtful claims	27,110	(2,333)	29,443
Substandard claims	30,654	5,796	24,857
[Loans past due 3 months or more]	[-]	[-]	[-]
[Restructured loans]	[30,654]	[5,796]	[24,857]
Subtotal (Non-performing loan) ①	66,877	(322)	67,200
[Partial direct write-offs]	[4,196]	[155]	[4,041]
Normal claims	4,313,539	193,497	4,120,042
Total (Total claims) ②	4,380,417	193,175	4,187,242

Total claims ratio	Bankrupt and substantially bankrupt claims	0.20	(0.10)	0.30
	Doubtful claims	0.61	(0.09)	0.70
	Substandard claims	0.69	0.10	0.59
	[Loans past due 3 months or more]	[-]	[-]	[-]
	[Restructured loans]	[0.69]	[0.10]	[0.59]
	Subtotal (Non-performing loan ratio) ① / ②	1.52	(0.08)	1.60

(Note) Bankrupt and substantially bankrupt claims Bankrupt assets and effectively bankrupt assets
Doubtful claims Potentially bankrupt assets
Loans past due 3 months or more Loans past due 3 months or more out of assets requiring caution
Restructured loans Loans corresponding to restructured loans out of assets requiring caution

(Millions of yen, %)

	As of March 31, 2026	Compared with March 31, 2025	As of March 31, 2025
	Coverage amount ③	48,237	(7,380)
Allowance for loan losses	8,320	56	8,264
Coverage amount including collaterals	39,917	(7,436)	47,353

Coverage ratio ③ / ①	72.12	(10.64)	82.76
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(Note) Allowance for loan losses includes general allowance for loans past due 3 months or more and restructured loans out of assets requiring caution.

(2) Allowance for loan losses
(Non-consolidated)

(Millions of yen)

	As of March 31, 2026		As of March 31, 2025
		Compared with March 31, 2025	
Allowance for loan losses	13,077	287	12,790
General allowance for loan losses	10,825	3,459	7,366
Specific allowance for loan losses	2,252	(3,172)	5,424

(Consolidated)

(Millions of yen)

	As of March 31, 2026		As of March 31, 2025
		Compared with March 31, 2025	
Allowance for loan losses	15,254	(50)	15,305
General allowance for loan losses	11,263	3,482	7,780
Specific allowance for loan losses	3,991	(3,533)	7,525

<Reference> Non-performing loans based on the Banking Act and the Act on Emergency Measures for the Revitalization of the Financial Functions (Non-consolidated)

(Millions of yen)

Result of self-assessment (by borrowers classification) Subject: credit-related receivables including loans and bills discounted		Non-performing loans based on the Banking Act and the Act on Emergency Measures for the Revitalization of the Financial Functions Subject: credit-related receivables including loans and bills discounted ※ Coverage ratio considering collaterals and allowances				
Classification		Classification	Coverage amount by collaterals and guarantees	Allowance	Coverage ratio (%)	
Bankrupt assets		Bankrupt and substantially bankrupt claims				
Effectively bankrupt assets		8,764	7,929	835	100.00	
Potentially bankrupt assets		Doubtful claims				
		27,056	21,593	1,396	84.96	
Assets requiring caution	Assets requiring monitoring	Substandard claims				
		29,810	10,078	5,955	53.78	
		[Loans past due 3 months or more [-] [Restructured loans [29,810]				
		Subtotal 65,631	39,601	8,186	72.81	
Assets requiring caution other than assets requiring monitoring	Assets requiring caution other than assets requiring monitoring	Normal claims				
		4,287,904				
Normal Assets		Total 4,353,535				

(Note) Allowance for substandard claims fell into general allowance for loan losses.

Disclosure standards Disclosed by borrower classified based on self-assessment.
However, substandard claims were disclosed by claim.

(3) Loans by industry (Non-consolidated)

a) Loans by industry

(Millions of yen)

	As of March 31, 2026		As of March 31, 2025
		Compared with March 31, 2025	
Domestic offices (excluding loans in offshore market account)	4,321,383	194,930	4,126,452
Manufacturing	416,110	37,650	378,460
Agriculture and forestry	4,119	351	3,768
Fishery	26	17	9
Mining and quarrying of stone and gravel	1,002	(145)	1,147
Construction	224,864	7,056	217,808
Electricity, gas, heat supply and water	51,958	1,098	50,860
Information and communications	13,070	537	12,533
Transport and postal activities	171,805	7,338	164,467
Wholesale and retail trade	303,446	(2,435)	305,881
Finance and insurance	164,241	(254)	164,495
Real estate and goods rental and leasing	1,163,015	72,350	1,090,665
Services	371,730	10,546	361,184
Local governments	216,604	14,689	201,915
Others	1,219,393	46,132	1,173,260

b) Claims disclosed under the Financial Revitalization Law by industry

(Millions of yen)

	As of March 31, 2026		As of March 31, 2025
		Compared with March 31, 2025	
Domestic offices (excluding loans in offshore market account)	65,631	(718)	66,349
Manufacturing	13,740	5,884	7,855
Agriculture and forestry	195	(15)	210
Fishery	–	–	–
Mining and quarrying of stone and gravel	37	(2)	39
Construction	4,691	(684)	5,376
Electricity, gas, heat supply and water	24	(0)	25
Information and communications	179	(149)	328
Transport and postal activities	2,619	(8)	2,627
Wholesale and retail trade	9,615	1,125	8,490
Finance and insurance	4	0	4
Real estate and goods rental and leasing	11,883	(6,504)	18,387
Services	12,089	377	11,712
Local governments	–	–	–
Others	10,549	(741)	11,291

c) Ratio of outstanding balance of loans of claims disclosed under the Financial Revitalization Law by industry (%)

	As of March 31, 2026		As of March 31, 2025
		Compared with March 31, 2025	
Domestic offices (excluding loans in offshore market account)	1.51	(0.09)	1.60
Manufacturing	3.30	1.23	2.07
Agriculture and forestry	4.74	(0.85)	5.59
Fishery	–	–	–
Mining and quarrying of stone and gravel	3.71	0.28	3.43
Construction	2.08	(0.38)	2.46
Electricity, gas, heat supply and water	0.04	(0.01)	0.05
Information and communications	1.37	(1.24)	2.61
Transport and postal activities	1.52	(0.07)	1.59
Wholesale and retail trade	3.16	0.39	2.77
Finance and insurance	0.00	0.00	0.00
Real estate and goods rental and leasing	1.02	(0.66)	1.68
Services	3.25	0.01	3.24
Local governments	–	–	–
Others	0.86	(0.10)	0.96

(4) Outstanding balance of loans to individuals (Non-consolidated)

(Millions of yen)

	As of March 31, 2026		As of March 31, 2025
		Compared with March 31, 2025	
Loans to individuals	1,668,997	54,203	1,614,794
Housing loans	1,013,902	26,626	987,276
Other loans	655,094	27,577	627,517

(5) Ratio of loans to small and medium-sized enterprises, etc. (Non-consolidated)

(Millions of yen, %)

	As of March 31, 2026		As of March 31, 2025
		Compared with March 31, 2025	
Outstanding balance of loans to SMEs, etc.	3,419,965	99,448	3,320,517
Ratio of loans to SMEs, etc.	79.14	(1.32)	80.46