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February 10, 2026

Consolidated Financial Results for the Nine Months Ended December 31, 2025 (Under Japanese GAAP)



Company name: Iyogin Holdings, Inc.

Listing: Tokyo Stock Exchange

Securities code: 5830

URL: <https://www.iyogin-hd.co.jp/>

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Scheduled date to commence dividend payments: -

Trading accounts: None

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: None

President

General Manager, Corporate Planning Division

(Yen amounts are rounded down to millions, unless otherwise noted.)

1. Consolidated financial results for the nine months ended December 31, 2025 (from April 1, 2025 to December 31, 2025)

(1) Consolidated operating results (cumulative)

(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	%
Nine months ended December 31, 2025	203,169	13.6	85,883	30.1	64,547	39.7
December 31, 2024	178,892	23.0	66,023	34.1	46,193	40.1

Note: Comprehensive income For the nine months ended December 31, 2025: ¥ 95,636 million [369.6%]
For the nine months ended December 31, 2024: ¥ 20,366 million [(58.9) %]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Nine months ended December 31, 2025	220.14	220.09
December 31, 2024	153.73	153.65

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
	Millions of yen	Millions of yen	%
As of December 31, 2025	9,393,131	872,807	9.3
March 31, 2025	9,201,585	802,723	8.7

Reference: Equity

As of December 31, 2025: ¥ 872,628 million

As of March 31, 2025: ¥ 802,318 million

(Note) Equity-to-asset ratio = (Net assets – Stock acquisition rights – Non-controlling interests) / Total assets

This ratio is not the equity-to-asset ratio specified by the Notice on Equity-to-asset ratio Regulations.

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2025	-	20.00	-	25.00	45.00
Fiscal year ending March 31, 2026	-	30.00	-		
Fiscal year ending March 31, 2026 (Forecast)				30.00	60.00

Note: Revisions to the forecast of cash dividends most recently announced: None

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2026 (from April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Full year	255,000	10.0	98,000	30.6	73,000	36.9	250.97

Note: Revisions to the financial result forecast most recently announced: Yes

* Notes

(1) Significant changes in the scope of consolidation during the period: None

(2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: None

(3) Changes in accounting policies, changes in accounting estimates, and restatement

- (i) Changes in accounting policies due to revisions to accounting standards and other regulations: None
- (ii) Changes in accounting policies due to other reasons: None
- (iii) Changes in accounting estimates: None
- (iv) Restatement: None

(4) Number of issued shares (common shares)

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

As of December 31, 2025	313,408,831 shares
As of March 31, 2025	313,408,831 shares

(ii) Number of treasury shares at the end of the period

As of December 31, 2025	22,542,360 shares
As of March 31, 2025	18,195,821 shares

(iii) Average number of shares outstanding during the period (cumulative from the beginning of the fiscal year)

Nine months ended December 31, 2025	293,201,285 shares
Nine months ended December 31, 2024	300,478,138 shares

* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: None

* Proper use of earnings forecasts, and other special matters

The above forecasts are based on the information which is presently available and certain assumptions which are considered to be reasonable.

Actual results may differ materially from those forecasts depending on various future factors.

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1. Overview of Operating Results, etc.

(1) Overview of Operating Results in the Period under Review

Consolidated operating results for the nine months ended December 31, 2025 were as follows.

Ordinary income increased by ¥24,277 million year on year to ¥203,169 million mainly due to an increase in other income stemming from sales of cross-held shares, etc. Meanwhile, ordinary expenses increased by ¥4,417 million year on year to ¥117,285 million mainly due to a decrease in interest expenses on account of a fall in overseas interest rates as well as increases in other ordinary expenses and other expenses.

As a result, consolidated ordinary profit increased by ¥19,860 million year on year to ¥85,883 million, and due to factors such as recording a settlement payment of ¥6,000 million related to a change in plans for the “promotion of advanced core systems” as an extraordinary income, profit attributable to owners of parent increased by ¥18,354 million year on year to ¥64,547 million.

(2) Overview of Financial Position in the Period under Review

The consolidated financial position was as below. Total assets increased by ¥191.5 billion from the end of the previous fiscal year to ¥9,393.1 billion. Net assets increased by ¥70.0 billion from the end of the previous fiscal year to ¥872.8 billion.

Balances of major accounting items were deposits, etc., including negotiable certificates of deposit, of ¥7,246.4 billion, an increase of ¥133.6 billion from the end of the previous fiscal year, loans and bills discounted of ¥6,109.2 billion, an increase of ¥270.1 billion from the end of the previous fiscal year, and securities of ¥1,749.3 billion, an decrease of ¥99.9 billion from the end of the previous fiscal year.

(3) Explanation Regarding Consolidated Financial Results Forecast and Other Forward-Looking Information

The Company has revised the consolidated financial results forecast for the full fiscal year ended March 31, 2026, which was announced on Nov 7, 2025. For details, please see “Notice Concerning Revisions to Consolidated Financial Results Forecasts” announced today (Feb 10, 2026).

Quarterly Consolidated Financial Statements and Primary Notes

Quarterly Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of December 31, 2025
Assets		
Cash and due from banks	1,120,284	1,115,284
Call loans and bills bought	15,400	5,792
Monetary claims bought	3,818	3,597
Trading securities	322	314
Money held in trust	5,025	4,455
Securities	1,849,378	1,749,387
Loans and bills discounted	5,839,163	6,109,265
Foreign exchanges	6,650	9,264
Lease receivables and investment assets	41,098	46,924
Other assets	172,737	211,257
Tangible fixed assets	85,050	85,775
Intangible fixed assets	12,732	11,895
Retirement benefit asset	46,799	46,217
Deferred tax assets	337	297
Customers' liabilities for acceptances and guarantees	39,511	33,366
Allowance for loan losses	(36,725)	(39,965)
Total assets	9,201,585	9,393,131
Liabilities		
Deposits	6,498,773	6,667,572
Negotiable certificates of deposit	614,007	578,881
Call money and bills sold	1,495	4,696
Securities sold under repurchase agreements	131,946	100,958
Cash collateral received for securities lent	159,757	188,769
Borrowed money	693,330	621,783
Foreign exchanges	948	1,930
Borrowed money from trust account	1,689	1,782
Other liabilities	153,367	203,576
Provision for bonuses	2,519	-
Retirement benefit liability	8,385	8,277
Provision for reimbursement of deposits	386	175
Provision for contingent loss	1,186	1,240
Provision for share-based compensation	742	749
Allowance for demolition of non-current assets	1,014	1,014
Reserves under special laws	7	7
Deferred tax liabilities	80,168	95,935
Deferred tax liabilities for land revaluation	9,622	9,607
Acceptances and guarantees	39,511	33,366
Total liabilities	8,398,862	8,520,324

(Millions of yen)

	As of March 31, 2025	As of December 31, 2025
Net assets		
Share capital	20,000	20,000
Capital surplus	28,299	28,296
Retained earnings	558,243	606,559
Treasury shares	(21,318)	(30,364)
Total shareholders' equity	585,224	624,492
Valuation difference on available-for-sale securities	175,877	202,020
Deferred gains or losses on hedges	12,307	18,205
Revaluation reserve for land	18,457	18,424
Remeasurements of defined benefit plans	10,452	9,487
Total accumulated other comprehensive income	217,093	248,136
Share acquisition rights	115	23
Non-controlling interests	289	154
Total net assets	802,723	872,807
Total liabilities and net assets	9,201,585	9,393,131

Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income
For the Nine-Month Period

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Ordinary income	178,892	203,169
Interest income	111,722	112,763
Interest on loans and discounts	69,780	70,172
Interest and dividends on securities	39,161	38,011
Trust fees	0	0
Fees and commissions	12,428	12,758
Other ordinary income	41,771	44,603
Other income	12,970	33,044
Ordinary expenses	112,868	117,285
Interest expenses	44,470	34,958
Interest on deposits	11,693	16,718
Fees and commissions payments	4,134	4,568
Other ordinary expenses	16,150	25,626
General and administrative expenses	46,902	46,183
Other expenses	1,211	5,948
Ordinary profit	66,023	85,883
Extraordinary income	1	6,000
Gain on disposal of non-current assets	1	0
Settlement income	-	6,000
Extraordinary losses	273	322
Loss on disposal of non-current assets	155	271
Impairment losses	118	50
Provision of reserve for financial instruments transaction liabilities	0	-
Profit before income taxes	65,751	91,561
Income taxes - current	20,098	26,064
Income taxes - deferred	(523)	937
Total income taxes	19,574	27,001
Profit	46,176	64,560
Profit (loss) attributable to non-controlling interests	(16)	13
Profit attributable to owners of parent	46,193	64,547

Quarterly Consolidated Statement of Comprehensive Income
For the Nine-Month Period

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Profit	46,176	64,560
Other comprehensive income	(25,810)	31,075
Valuation difference on available-for-sale securities	(27,784)	26,142
Deferred gains or losses on hedges	3,298	5,898
Remeasurements of defined benefit plans, net of tax	(1,323)	(964)
Comprehensive income	20,366	95,636
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	20,382	95,623
Comprehensive income attributable to non-controlling interests	(16)	13

(3) Notes to Quarterly Consolidated Financial Statements

(Notes on Going Concern Assumption)

Not applicable.

(Notes in Case of Significant Changes in Shareholders' Equity)

Not applicable.

(Additional Information)

(A stock-based remuneration system that makes use of a trust)

The Company and The Iyo Bank, Ltd. (hereinafter, "Iyo Bank"), a subsidiary of the Company, have introduced a stock-based remuneration system that makes use of a trust for the Company's Directors (excluding Directors serving as Audit and Supervisory Committee Members) and Executive Officers, as well as Iyo Bank's directors (excluding directors serving as audit and supervisory committee members) and executive officers (hereinafter, collectively referred to as "Directors, etc."), for the purpose of raising their awareness for contribution to the Company's medium to long-term performance and enhancement of its corporate value.

1. Summary of the transaction

The trust acquires shares of the Company using the money contributed by the Company as funds.

Based on the Stock Issuance Rules prescribed by the Company and Iyo Bank, Directors, etc. are awarded points, and then at time of retirement, awarded shares of the Company and cash that correspond to the number of points through the trust.

2. Matters regarding shares of the Company held by the trust

(1) Shares of the Company held by the trust are recorded as treasury shares under shareholders' equity, based on the book value in the trust.

(2) The book value of shares in trust as of December 31, 2025 was ¥1,810 million (¥2,112 million at the end of the previous fiscal year).

(3) The number of shares of the Company held in trust as of December 31, 2025 was 1,530 thousand shares (1,786 thousand shares at the end of the previous fiscal year).

(Notes to Segment Information, Etc)

For the nine months ended December 31, 2024

1. Information about ordinary income, profit and loss by reportable segment

(Millions of yen)

	Reportable segments			Other	Total	Adjustments	Amount recorded in Quarterly consolidated financial statements
	Banking business	Leasing business	Total				
Ordinary income							
Ordinary income to outside customers	163,274	13,672	176,947	1,945	178,892	—	178,892
Ordinary income arising from intersegment transactions	315	261	576	23,336	23,913	(23,913)	—
Total	163,589	13,934	177,523	25,282	202,805	(23,913)	178,892
Segment profit	65,205	574	65,780	20,714	86,494	(20,471)	66,023

Notes: 1. Ordinary income are presented as the counterpart of sales of companies in other industries.

2. “Other” includes consigned information processing and software development business and securities business etc. not included in the reportable segments.

3. Adjustment of segment profit includes eliminations of intersegment transactions of negative ¥20,471 million.

4. Segment profit is adjusted to ordinary profit in the quarterly consolidated statements of income.

2. Information on impairment losses on fixed assets and goodwill, etc. by reportable segment

(Significant impairment losses on fixed assets)

Not applicable.

(Significant changes in amount of goodwill)

Not applicable.

(Significant gains on bargain purchase)

Not applicable.

For the nine months ended December 31, 2025

1. Information about ordinary income, profit and loss by reportable segment

(Millions of yen)

	Reportable segments			Other	Total	Adjustments	Amount recorded in Quarterly consolidated financial statements
	Banking business	Leasing business	Total				
Ordinary income							
Ordinary income to outside customers	185,397	15,900	201,298	1,871	203,169	—	203,169
Ordinary income arising from intersegment transactions	506	272	778	30,815	31,593	(31,593)	—
Total	185,904	16,173	202,077	32,686	234,763	(31,593)	203,169
Segment profit	84,993	540	85,534	27,773	113,307	(27,423)	85,883

Notes: 1. Ordinary income are presented as the counterpart of sales of companies in other industries.

2. “Other” includes consigned information processing and software development business and securities business etc. not included in the reportable segments.

3. Adjustment of segment profit includes eliminations of intersegment transactions of negative ¥27,423 million.

4. Segment profit is adjusted to ordinary profit in the quarterly consolidated statements of income.

2. Information on impairment losses on fixed assets and goodwill, etc. by reportable segment

(Significant impairment losses on fixed assets)

Not applicable.

(Significant changes in amount of goodwill)

Not applicable.

(Significant gains on bargain purchase)

Not applicable.

(Notes to Statements of Cash Flows)

No consolidated quarterly statements of cash flows for the nine months ended December 31, 2025 have been prepared. Depreciation (including amortization of intangible fixed assets excluding goodwill) for the nine months ended December 31, 2025 was as follows.

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Depreciation	5,108 Millions of yen	5,738 Millions of yen

(Significant Subsequent Events)

(Acquisition of own shares)

At the meeting of the Board of Directors held on February 10, 2026, the Company resolved on matters pertaining to the acquisition of own shares pursuant to Article 156 of the Companies Act as applied pursuant to Article 165, Paragraph 3 of the same act.

1. Class of shares to be acquired: Common shares
2. Total number of shares to be acquired: Up to 5,000,000 shares
3. Total amount of shares acquisition costs: Up to ¥10.0 billion
4. Method of acquisition: Market purchase on the Tokyo Stock Exchange
5. Acquisition period: From February 12, 2026 to April 17, 2026

3. Nine Months Ended December 31, 2025 Earnings Briefing Materials

(1) Overview of Profit and Loss in the Nine Months Ended December 31, 2025

[Iyogin Holdings, consolidated]

Profit attributable to owners of parent increased by ¥18,354 million year on year to ¥64,547 million mainly due to increases in Iyo Bank's non-consolidated core business net income and gain (loss) related to stock, etc.

[Iyo Bank, nonconsolidated]

Core business net income increased by ¥15,922 million year on year to ¥46,707 million mainly due to a rise in net interest and dividend income on account of increased assets under management .

Ordinary profit increased by ¥19,793 million year on year to ¥83,733 million mainly due to an increase in gain (loss) related to stock, etc. especially stemming from sales of cross-held shares, and profit increased by ¥18,265 million year on year to ¥63,179 million.

[Iyogin Holdings, consolidated]

	Nine Months Ended December 31, 2024	Nine Months Ended December 31, 2025	(Millions of yen, %)		Financial results forecasts for Full Fiscal 2025	Progress rate
			YoY	Increase/ Decrease		
Ordinary income	178,892	203,169	24,277	13.6	255,000	79.7
Consolidated gross profit	101,167	104,974	3,807	3.8		
Net interest and dividend income	67,252	77,807	10,555			
Net fees and commissions	8,293	8,190	(103)			
Net other ordinary income	25,620	18,976	(6,644)			
General and administrative expenses (-)	46,902	46,183	(719)	(1.5)		
Provisions for loan losses (-)	(399)	3,817	4,216			
Write-off of loans (-)	8	18	10			
Provision of reserve for specific loan losses, net (-)	-	4,067	4,067			
Provision of reserve for general loan losses (-)	-	(613)	(613)			
Provision of reserve for contingent loss (-)	(82)	54	136			
Loss on sale of other receivables (-)	496	411	(85)			
Reversal of allowance for loan losses	501	-	(501)			
Recoveries of written off claims	321	120	(201)			
Gain (loss) related to stock, etc.	10,427	29,673	19,246			
Other	932	1,236	304			
Ordinary profit	66,023	85,883	19,860	30.1	98,000	87.6
Extraordinary income (loss)	(272)	5,677	5,949			
Profit before income taxes	65,751	91,561	25,810			
Income taxes - current (-)	20,098	26,064	5,966			
Income taxes - deferred (-)	(523)	937	1,460			
Profit	46,176	64,560	18,384			
Profit (loss) attributable to non-controlling interests (-)	(16)	13	29			
Profit attributable to owners of parent	46,193	64,547	18,354	39.7	73,000	88.4

[Iyo Bank, nonconsolidated]

(Millions of yen, %)

	Nine Months Ended December 31, 2024	Nine Months Ended December 31, 2025			Financial results forecasts for Full Fiscal 2025	Progress rate
			YoY	Increase/ Decrease		
Ordinary income	162,421	184,726	22,305	13.7	231,000	80.0
Business gross profit	96,852	100,424	3,572	3.7		
(Excluding profit/loss related to bonds including JGBs, etc.)	77,600	91,880	14,280	18.4		
Net interest and dividend income	67,043	77,749	10,706			
Net fees and commissions	5,047	4,989	(58)			
Net other ordinary income	24,761	17,686	(7,075)			
(Of which, profit/loss related to bonds including JGBs, etc.)	19,252	8,543	(10,709)			
Expenses (excluding non-recurrent items) (-)	46,815	45,173	(1,642)	(3.5)		
Real business net income	50,037	55,250	5,213	10.4		
Core business net income	30,785	46,707	15,922	51.7	61,500	75.9
Core business net income (excluding gain/loss on cancellation of investment trusts)	30,759	46,894	16,135	52.5		
① Provision of reserve for general loan losses (-)	-	(625)	(625)			
Business net income	50,037	55,876	5,839	11.7		
Temporary gain (loss)	13,902	27,856	13,954			
② Amortization of non-performing loans (-)	263	4,295	4,032			
③ Reversal of allowance for loan losses	452	-	(452)			
④ Recoveries of written off claims	317	119	(198)			
(Provisions for loan losses ① + ② - ③ - ④) (-)	(505)	3,550	4,055			
Gain (loss) related to stock, etc.	10,623	29,637	19,014			
Other temporary gain (loss)	2,773	2,394	(379)			
Ordinary profit	63,940	83,733	19,793	31.0	95,500	87.7
Extraordinary income (loss)	(272)	5,674	5,946			
(Of which, Settlement income)	-	6,000	6,000			
Profit before income taxes	63,668	89,408	25,740			
Total income taxes (-)	18,754	26,228	7,474			
Profit	44,914	63,179	18,265	40.7	71,500	88.4

(2) Balances of deposits, etc. and loans [Iyo Bank, nonconsolidated]

The balance of deposits, etc. increased by ¥133.6 billion (up 1.9%) from March 31, 2025, while the loan balance rose by ¥283.8 billion (up 4.8%).

	(Billions of yen)			(Reference) (Billions of yen)
	As of December 31 2025	Change from March 31, 2025	As of March 31, 2025	As of December 31, 2024
Deposits, etc. (year-end balance)	7,266.6	133.6	7,133.0	7,070.2
Of which, individual deposits	4,023.8	56.4	3,967.4	4,023.0
Loans (year-end balance)	6,163.8	283.8	5,880.0	5,882.8
Of which, loans to SMEs	4,640.4	218.9	4,421.5	4,399.0
Individual loans	1,216.8	26.4	1,190.4	1,179.1
Of which, Housing loans	919.4	21.9	897.5	889.5

(Notes) 1. Deposits, etc. refer to a sum of deposits and negotiable certificates of deposit.

2. Loans to SMEs are loans extended to SMEs and individuals.

(3) Balance of assets in custody [Iyogin Holdings, consolidated]

The balance of assets in custody at Iyo Bank and Shikoku Alliance Securities increased by ¥154.3 billion from March 31, 2025, amounting to ¥964.4 billion.

	(Billions of yen)			(Reference) (Billions of yen)
	As of December 31, 2025	Change from March 31, 2025	As of March 31, 2025	As of December 31, 2024
Balance of assets in custody at Iyo Bank	503.3	59.2	444.1	440.6
Investment trusts	100.6	18.9	81.7	84.2
Insurance policies	224.0	7.3	216.7	216.1
JGBs	74.7	15.8	58.9	53.6
Financial product intermediary	103.8	17.2	86.6	86.5
Balance of assets in custody at Shikoku Alliance Securities	461.1	95.2	365.9	375.0
Total	964.4	154.3	810.1	815.7

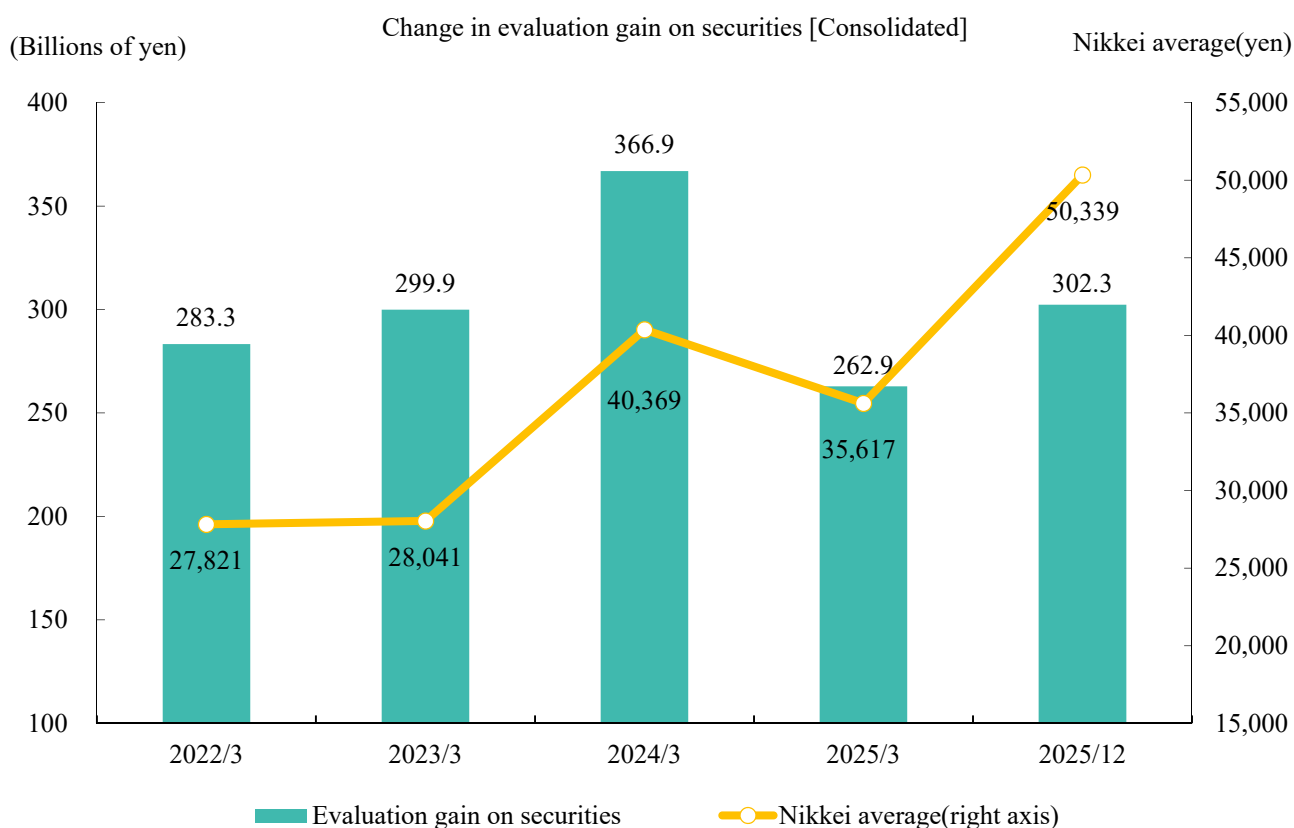
(4) Valuation Gain/Loss on Securities [Iyogin Holdings, consolidated]

Valuation gain on securities as of December 31, 2025 amounted to ¥302.3 billion, maintaining a top-tier level among regional banks.

(Billions of yen)										(Reference)			
										(Billions of yen)			
	As of December 31, 2025					As of March 31, 2025				As of December 31, 2024			
	Fair value	Valuation gain/loss			Fair value	Valuation gain/loss			Fair value		Valuation gain/loss		
			Change from March 31, 2025	Valuation gain		Valuation loss		Valuation gain				Valuation loss	
Available-for-sale securities	1,725.6	302.3	39.4	327.4	25.1	1,825.7	262.9	298.3	35.4	1,912.1	327.4	354.3	26.8
Stocks	356.0	284.0	16.8	284.4	0.3	348.0	267.2	268.0	0.7	390.9	306.8	307.4	0.6
Bonds	516.1	(19.6)	(6.6)	1.1	20.7	535.4	(13.0)	3.0	16.1	554.0	(6.4)	4.3	10.8
Other	853.4	37.9	29.2	41.8	3.9	942.2	8.7	27.2	18.4	967.1	27.1	42.5	15.4

(Notes) 1. As "available-for-sale securities" are stated at fair value, figures for valuation gain/loss recorded are differences between their consolidated balance sheet amounts and acquisition costs.

2. There are no held-to-maturity bonds.

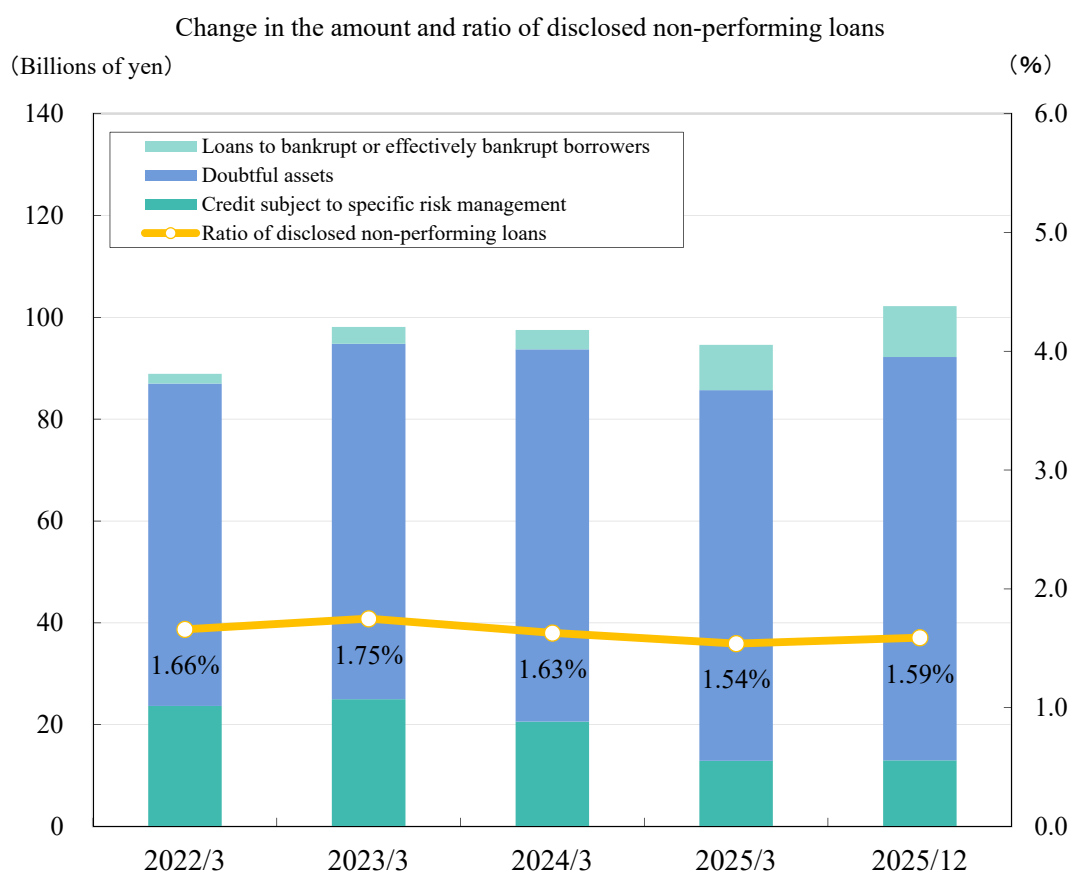


(Note) Excluding evaluation gain (loss) on money held in trust

(5) Non-Performing Loans Based on the Disclosure Standards under the Financial Reconstruction Act
[Iyogin Holdings, consolidated]

The balance of non-performing loans based on the disclosure standards under the Financial Reconstruction Act was ¥102.4 billion, with a ratio of disclosed non-performing loans of 1.59%, remaining at a low level.

(Billions of yen)				(Reference) (Billions of yen)
	As of December 31, 2025	Change from March 31, 2025	As of March 31, 2025	As of December 31, 2024
Loans to bankrupt or Effectively bankrupt borrowers	10.0	1.1	8.9	3.2
Doubtful assets	79.2	6.4	72.8	71.4
Credit subject to specific risk management	13.0	0.1	12.9	14.1
Loans overdue for 3 months or longer	2.6	0.8	1.8	2.2
Restructured loans	10.4	(0.7)	11.1	11.9
Total disclosed non-performing loans	102.4	7.6	94.8	88.9
Normal loans	6,310.1	257.1	6,053.0	6,074.2
Total	6,412.6	264.8	6,147.8	6,163.1
Ratio of disclosed non-performing loans	1.59%	0.05%	1.54%	1.44%



(6) Equity ratio (uniform international standard)

As of December 31, 2025, the consolidated total equity ratio was 16.54%, and the consolidated common equity Tier 1 ratio was 16.53%.

We adopt Foundation Internal Ratings Based Approach for the calculation of credit risk-weighted assets, Standardized Measurement Approach for operational risk capital requirements, and the Standardized Approach for market risk capital requirements.

[Iyogin Holdings, consolidated]

(Billions of yen)

	As of December 31, 2025	Change from March 31, 2025	As of March 31, 2025
(1) Consolidated total equity ratio ((4)/(7))	16.54%	1.74%	14.80%
(2) Consolidated Tier 1 ratio ((5)/(7))	16.53%	1.74%	14.79%
(3) Consolidated common equity Tier 1 ratio ((6)/(7))	16.53%	1.74%	14.79%
(4) Consolidated total equity	814.3	75.3	739.0
(5) Consolidated Tier 1 capital	814.1	75.2	738.9
(6) Consolidated common equity Tier 1 capital	814.1	75.3	738.8
(7) Risk-weighted assets	4,922.3	(70.3)	4,992.6
(8) Consolidated total required capital ((7)×8%)	393.7	(5.7)	399.4

[Iyo Bank, nonconsolidated]

(Billions of yen)

	As of December 31, 2025	Change from March 31, 2025	As of March 31, 2025
(1) Nonconsolidated total equity ratio ((4)/(7))	15.87%	1.68%	14.19%
(2) Nonconsolidated Tier 1 ratio ((5)/(7))	15.87%	1.68%	14.19%
(3) Nonconsolidated common equity Tier 1 ratio ((6)/(7))	15.87%	1.68%	14.19%
(4) Nonconsolidated total equity	763.5	69.8	6,937
(5) Nonconsolidated Tier 1 capital	763.5	69.8	693.7
(6) Nonconsolidated common equity Tier 1 capital	763.5	69.8	693.7
(7) Risk-weighted assets	4,809.1	(78.8)	4,887.9
(8) Nonconsolidated total required capital ((7)×8%)	384.7	(6.3)	391.0