

Note: This document has been translated from the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.

May 8, 2026

Consolidated Financial Results for the Fiscal Year Ended March 31, 2026 (Under Japanese GAAP)



Company name: Iyogin Holdings, Inc.

Listing: Tokyo Stock Exchange

Securities code: 5830

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

Representative: Kenji Miyoshi

President

Inquiries: Hiroshi Tachibana

General Manager, Corporate Planning Division

Telephone: 089-907-1034

Scheduled date of annual general meeting of shareholders: June 26, 2026

Scheduled date to commence dividend payments: June 5, 2026

Scheduled date to file annual securities report: June 16, 2026

Trading accounts: None

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: Yes(For Institutional Investors)

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

1. Consolidated financial results for the fiscal 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	%
Fiscal year ended March 31, 2026	266,118	14.8	99,206	32.2	74,253	39.3
March 31, 2025	231,888	20.3	75,027	28.1	53,321	35.1

Note: Comprehensive income For the fiscal year ended March 31, 2026: ¥ 109,078 million [-%]
For the fiscal year ended March 31, 2025: ¥ (16,414) million [-%]

	Basic earnings per share	Diluted earnings per share	Rate of return on equity	Ordinary profit to total assets ratio	Ordinary profit to ordinary income ratio
	Yen	Yen	%	%	%
Fiscal year ended March 31, 2026	253.96	253.92	8.8	1.1	37.3
March 31, 2025	178.08	177.99	6.5	0.8	32.4

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

For the fiscal year ended March 31, 2026: ¥ - million

For the fiscal year ended March 31, 2025: ¥ - million

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio	Net assets per share
As of	Millions of yen	Millions of yen	%	Yen
March 31, 2026	9,539,812	877,882	9.2	3,046.19
March 31, 2025	9,201,585	802,723	8.7	2,717.76

Reference: Equity

As of March 31, 2026: ¥ 877,704 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 capital adequacy ratio specified by the Notice on Capital Adequacy Ratio Regulations.

(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
Fiscal year ended	Millions of yen	Millions of yen	Millions of yen	Millions of yen
March 31, 2026	(161,022)	238,811	(34,220)	1,163,091
March 31, 2025	(160,043)	134,864	(23,976)	1,119,510

2. Cash dividends

	Annual dividends per share					Total cash dividends (Total)	Payout ratio (Consolidated)	Ratio of dividends to net assets (Consolidated)
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total			
	Yen	Yen	Yen	Yen	Yen	Millions of yen	%	%
Fiscal year ended March 31, 2025	-	20.00	-	25.00	45.00	13,433	25.3	1.6
Fiscal year ended March 31, 2026	-	30.00	-	30.00	60.00	17,528	23.6	2.1
Fiscal year ending March 31, 2027 (Forecast)	-	40.00	-	40.00	80.00		30.1	

3. Consolidated financial result 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 attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2026	130,000	(5.8)	47,500	(14.0)	33,000	(23.7)	114.53
Full year	270,000	1.5	111,000	11.9	77,000	3.7	267.23

* Notes

- (1) Significant changes in the scope of consolidation during the period: None
- (2) 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

(3) Number of issued shares (common shares)

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

As of March 31, 2026	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 March 31, 2026	25,277,909 shares
As of March 31, 2025	18,195,821 shares

- (iii) Average number of shares outstanding during the period

Fiscal Year ended March 31, 2026	292,372,777 shares
Fiscal Year ended March 31, 2025	299,424,746 shares

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

* 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.

○Table of Contents - Attachments

1. Overview of Operating Results, etc.	2
(1) Overview of Operating Results in the Fiscal Year Under Review	2
(2) Overview of Financial Position in the Fiscal Year Under Review	2
(3) Overview of Cash Flows in the Fiscal Year Under Review	2
(4) Future Outlook	3
(5) Basic Policy on Profit Distribution and Dividends for the Fiscal Year Under Review and the Next Fiscal Year	3
2. Basic Policy on the Selection of Accounting Standard.....	3
3. Consolidated Financial Statements and Primary Notes	4
(1) Consolidated Balance Sheets	4
(2) Consolidated Statements of Income and Comprehensive Income	6
(3) Consolidated Statements of Changes in Equity.....	8
(4) Consolidated Statements of Cash Flows	10
(5) Notes to Consolidated Financial Statements	12
(Notes on Going Concern Assumption).....	12
(Additional Information)	12
(Segment Information)	13
(Per Share Information).....	16
(Significant Subsequent Events).....	16

* Fiscal 2025 Earnings Briefing Materials

1. Overview of Operating Results, etc.

(1) Overview of Operating Results in the Fiscal Year under Review

For the period under review, the Japanese economy was on a moderate recovery trend, supported by ongoing improvement in employment and income conditions, although it showed some signs of slowing due to downward pressure primarily from rising prices and the U.S. trade policies.

Looking ahead, concerns persist regarding the effects of heightened geopolitical risks, including the situation in the Middle East, as well as rising energy prices. Under these circumstances, it cannot be ruled out that private consumption, for which improvement had been anticipated due to the effects of wage increases and the Government's measures to address rising prices, may remain sluggish.

The Ehime economy is also seeing an improvement in employment and income conditions, with expectations for wage increases have continued and employment and income conditions have been improving. However, concerns remain over the further surge in fuel costs and supply chain disruptions stemming from developments in the Middle East, as well as their broad impact on businesses across various sectors. Accordingly, a cautious outlook is being maintained amid growing uncertainty over the economic outlook.

Consolidated ordinary income increased by ¥34,230 million year on year to ¥266,118 million due to an increase in other ordinary income and other income stemming from an increase in interest income on account of a rise in domestic interest rates and increased loan balance, as well as from sales of foreign government bonds and cross-held shares and other securities. In addition, consolidated ordinary expenses increased by ¥10,051 million from the previous fiscal year to ¥166,912 million mainly due to an increase in other ordinary expenses.

As a result, consolidated ordinary profit increased by ¥24,179 million from the previous fiscal year to ¥99,206 million. However, 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 ¥20,932 million from the previous fiscal year to ¥74,253 million.

(2) Overview of Financial Position in the Fiscal Year Under Review

The consolidated financial position was as below. Total assets increased by ¥338.2 billion from the end of the previous fiscal year to ¥9,539.8 billion. Net assets increased by ¥75.1 billion from the end of the previous fiscal year to ¥877.8 billion.

Balances of major accounting items were deposits, etc., including negotiable certificates of deposit, of ¥7,279.7 billion, an increase of ¥166.9 billion from the end of the previous fiscal year, loans and bills discounted of ¥6,107.2 billion, an increase of ¥268.0 billion from the end of the previous fiscal year, and securities of ¥1,705.7 billion, a decrease of ¥143.5 billion from the end of the previous fiscal year.

(3) Overview of Cash Flows in the Fiscal Year Under Review

An overview of consolidated cash flows was as below.

Cash flows from operating activities were ¥(161,022) million, mainly due to an increase in loans and bills discounted (a decrease of ¥979 million from the previous fiscal year).

Cash flows from investing activities were ¥238,811 million, mainly due to the sale of securities (an increase of ¥103,947 million from the previous fiscal year).

Cash flows from financing activities were ¥(34,220) million, mainly due to dividends paid and purchase of treasury shares (a decrease of ¥10,244 million from the previous fiscal year).

As a result, cash and cash equivalents at end of period were ¥1,163,091 million (an increase of ¥43,581 million from the previous fiscal year).

(4) Future Outlook

The Company projects consolidated ordinary profit and profit attributable to owners of parent of ¥111.0 billion and ¥77.0 billion, respectively, for the full fiscal year ending March 31, 2027.

(5) Basic Policy on Profit Distribution and Dividends for the Fiscal Year Under Review and the Next Fiscal Year

The Company's basic policy on profit distribution is to ensure stable and long-term return of profit to shareholders and make effective use of capital toward growth, while ensuring sufficient soundness for contributing to development of local economies.

In addition, based on the said basic policy, in the capital policies of the Fiscal 2024 Medium-Term Management Plan the Company has made it its shareholder return policy to raise the total payout ratio to 50% or higher by fiscal 2026 to enhance the return of profit while also expressing its appreciation for the patronage and support that shareholders and many other stakeholders have extended to the Company.

Based on the said shareholder return policy and the operating results and other factors, the Company proposes paying out an annual dividend of ¥60 (comprising an interim dividend of ¥30 and a year-end dividend of ¥30) for the fiscal year ended March 31, 2026.

The Company intends to pay out an annual dividend of ¥80 (comprising an interim dividend of ¥40 and a year-end dividend of ¥40) for the fiscal year ending March 31, 2027, an increase of ¥20 per share from the previous fiscal year.

2. Basic Policy on the Selection of Accounting Standard

The Group will adopt Japanese GAAP for the time being. Our policy is to consider the adoption of International Financial Reporting Standards (IFRS), in light of the state of its adoption in Japan.

Consolidated Financial Statements and Primary Notes

Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	1,120,284	1,167,067
Call loans and bills bought	15,400	5,116
Cash collateral provided for securities borrowed	-	120,647
Monetary claims bought	3,818	3,386
Trading securities	322	318
Money held in trust	5,025	5,404
Securities	1,849,378	1,705,787
Loans and bills discounted	5,839,163	6,107,233
Foreign exchanges	6,650	6,594
Lease receivables and investment assets	41,098	48,590
Other assets	172,737	218,523
Tangible fixed assets	85,050	85,721
Buildings, net	30,238	30,160
Land	48,179	47,964
Leased assets, net	2,039	1,470
Construction in progress	166	859
Other tangible fixed assets	4,427	5,265
Intangible fixed assets	12,732	12,794
Software	10,005	9,518
Other intangible fixed assets	2,726	3,276
Retirement benefit asset	46,799	61,828
Deferred tax assets	337	345
Customers' liabilities for acceptances and guarantees	39,511	32,357
Allowance for loan losses	(36,725)	(41,906)
Total assets	9,201,585	9,539,812
Liabilities		
Deposits	6,498,773	6,743,301
Negotiable certificates of deposit	614,007	536,431
Call money and bills sold	1,495	4,796
Securities sold under repurchase agreements	131,946	122,894
Cash collateral received for securities lent	159,757	176,178
Borrowed money	693,330	694,497
Foreign exchanges	948	2,002
Borrowed money from trust account	1,689	1,764
Other liabilities	153,367	228,640
Provision for bonuses	2,519	2,513
Retirement benefit liability	8,385	6,647
Provision for reimbursement of deposits	386	245
Provision for contingent loss	1,186	1,297
Provision for share-based compensation	742	797
Allowance for demolition of non-current assets	1,014	590
Reserves under special laws	7	7
Deferred tax liabilities	80,168	97,443
Deferred tax liabilities for land revaluation	9,622	9,521
Acceptances and guarantees	39,511	32,357
Total liabilities	8,398,862	8,661,929

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Net assets		
Share capital	20,000	20,000
Capital surplus	28,299	28,296
Retained earnings	558,243	616,452
Treasury shares	(21,318)	(38,731)
Total shareholders' equity	585,224	626,018
Valuation difference on available-for-sale securities	175,877	195,689
Deferred gains or losses on hedges	12,307	16,576
Revaluation reserve for land	18,457	18,237
Remeasurements of defined benefit plans	10,452	21,182
Total accumulated other comprehensive income	217,093	251,685
Share acquisition rights	115	23
Non-controlling interests	289	155
Total net assets	802,723	877,882
Total liabilities and net assets	9,201,585	9,539,812

Consolidated Statements of Income and Comprehensive Income

Consolidated Statement of Income

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Ordinary income	231,888	266,118
Interest income	145,137	150,420
Interest on loans and discounts	91,572	94,733
Interest and dividends on securities	49,487	49,016
Interest on call loans and bills bought	300	244
Interest income on securities purchased under resale agreements	0	-
Interest income on cash collateral provided for securities borrowed	15	67
Interest on deposits with banks	3,376	5,976
Other interest income	384	381
Trust fees	8	18
Fees and commissions	16,510	17,438
Other ordinary income	51,016	63,856
Other income	19,214	34,384
Recoveries of written off receivables	328	153
Other	18,886	34,230
Ordinary expenses	156,861	166,912
Interest expenses	55,607	45,991
Interest on deposits	15,548	23,314
Interest on negotiable certificates of deposit	1,132	3,593
Interest on call money and bills sold	736	854
Interest expenses on securities sold under repurchase agreements	6,208	4,583
Interest expenses on cash collateral received for securities lent	8,926	4,908
Interest on borrowings and rediscounts	7,672	3,448
Other interest expenses	15,381	5,287
Fees and commissions payments	5,496	6,117
Other ordinary expenses	25,494	39,876
General and administrative expenses	66,262	62,635
Other expenses	3,999	12,290
Provision of allowance for loan losses	1,444	6,340
Other	2,555	5,950
Ordinary profit	75,027	99,206
Extraordinary income	1	6,009
Gain on disposal of non-current assets	1	9
Settlement income	-	6,000
Extraordinary losses	782	659
Loss on disposal of non-current assets	360	451
Impairment losses	224	207
Provision of reserve for financial instruments transaction liabilities	0	-
Provision for demolition of non-current assets	196	-
Profit before income taxes	74,245	104,556
Income taxes - current	20,986	29,704
Income taxes - deferred	(44)	584
Total income taxes	20,941	30,289
Profit	53,304	74,266
Profit (loss) attributable to non-controlling interests	(17)	12
Profit attributable to owners of parent	53,321	74,253

Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Profit	53,304	74,266
Other comprehensive income	(69,719)	34,811
Valuation difference on available-for-sale securities	(74,535)	19,811
Deferred gains or losses on hedges	9,642	4,269
Revaluation reserve for land	(275)	-
Remeasurements of defined benefit plans, net of tax	(4,550)	10,729
Comprehensive income	(16,414)	109,078
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(16,397)	109,065
Comprehensive income attributable to non-controlling interests	(17)	12

Consolidated Statement of Changes in Equity

For the 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	20,000	27,700	516,974	(8,900)	555,773
Changes during period					
Dividends of surplus			(12,085)		(12,085)
Profit attributable to owners of parent			53,321		53,321
Purchase of treasury shares				(13,596)	(13,596)
Disposal of treasury shares		599		1,179	1,779
Reversal of revaluation reserve for land			32		32
Net changes in items other than shareholders' equity					
Total changes during period	-	599	41,268	(12,417)	29,451
Balance at end of period	20,000	28,299	558,243	(21,318)	585,224

	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	250,412	2,664	18,765	15,002	286,845	119	289	843,027
Changes during period								
Dividends of surplus								(12,085)
Profit attributable to owners of parent								53,321
Purchase of treasury shares								(13,596)
Disposal of treasury shares								1,779
Reversal of revaluation reserve for land								32
Net changes in items other than shareholders' equity	(74,535)	9,642	(307)	(4,550)	(69,751)	(3)	(0)	(69,755)
Total changes during period	(74,535)	9,642	(307)	(4,550)	(69,751)	(3)	(0)	(40,304)
Balance at end of period	175,877	12,307	18,457	10,452	217,093	115	289	802,723

For the 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	20,000	28,299	558,243	(21,318)	585,224
Changes during period					
Dividends of surplus			(16,264)		(16,264)
Profit attributable to owners of parent			74,253		74,253
Purchase of treasury shares				(17,941)	(17,941)
Disposal of treasury shares		(3)		528	525
Reversal of revaluation reserve for land			219		219
Net changes in items other than shareholders' equity					
Total changes during period	-	(3)	58,209	(17,413)	40,793
Balance at end of period	20,000	28,296	616,452	(38,731)	626,018

	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	175,877	12,307	18,457	10,452	217,093	115	289	802,723
Changes during period								
Dividends of surplus								(16,264)
Profit attributable to owners of parent								74,253
Purchase of treasury shares								(17,941)
Disposal of treasury shares								525
Reversal of revaluation reserve for land								219
Net changes in items other than shareholders' equity	19,811	4,269	(219)	10,729	34,591	(91)	(134)	34,366
Total changes during period	19,811	4,269	(219)	10,729	34,591	(91)	(134)	75,159
Balance at end of period	195,689	16,576	18,237	21,182	251,685	23	155	877,882

Consolidated Statement of Cash Flows

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Cash flows from operating activities		
Profit before income taxes	74,245	104,556
Depreciation	6,940	7,795
Impairment losses	224	207
Increase (decrease) in allowance for loan losses	1,355	5,180
Increase (decrease) in provision for bonuses	725	(6)
Decrease (increase) in retirement benefit asset	4,739	(15,029)
Increase (decrease) in retirement benefit liability	(376)	(1,737)
Increase (decrease) in provision for reimbursement of deposits	(206)	(141)
Increase (decrease) in provision for contingent loss	(22)	110
Increase (decrease) in provision for share-based compensation	228	55
Increase (decrease) in allowance for demolition of non-current assets	196	(423)
Increase (decrease) in reserves under special laws	0	-
Interest income	(145,137)	(150,420)
Interest expenses	55,607	45,991
Loss (gain) related to securities	(32,888)	(36,599)
Loss (gain) on money held in trust	(61)	(32)
Foreign exchange losses (gains)	6,590	(37,223)
Loss (gain) on disposal of non-current assets	358	442
Settlement income	-	(6,000)
Net decrease (increase) in loans and bills discounted	(193,770)	(268,070)
Net increase (decrease) in deposits	16,755	244,527
Net increase (decrease) in negotiable certificates of deposit	170,943	(77,575)
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	(63,907)	1,167
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	506	(3,202)
Net decrease (increase) in call loans	(6,140)	10,720
Net decrease (increase) in cash collateral provided for securities borrowed	-	(120,647)
Net increase (decrease) in call money	36,682	(5,751)
Net increase (decrease) in cash collateral received for securities lent	(168,178)	16,420
Net decrease (increase) in foreign exchanges - assets	631	56
Net increase (decrease) in foreign exchanges - liabilities	616	1,053
Net decrease (increase) in lease receivables and investments in leases	(9,570)	(7,492)
Net increase (decrease) in borrowed money from trust account	484	74
Interest received	145,051	149,495
Interest paid	(55,692)	(47,228)
Other, net	8,868	46,635
Subtotal	(144,200)	(143,093)
Settlement received	-	6,000
Income taxes paid	(15,843)	(23,929)
Net cash provided by (used in) operating activities	(160,043)	(161,022)

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Cash flows from investing activities		
Purchase of securities	(1,880,030)	(2,923,761)
Proceeds from sale of securities	1,901,312	2,913,295
Proceeds from redemption of securities	130,940	258,928
Increase in money held in trust	(325)	(258)
Decrease in money held in trust	1,630	-
Purchase of tangible fixed assets	(14,671)	(5,295)
Proceeds from sale of tangible fixed assets	26	176
Purchase of intangible fixed assets	(4,017)	(4,272)
Net cash provided by (used in) investing activities	134,864	238,811
Cash flows from financing activities		
Proceeds from share issuance to non-controlling shareholders	25	4
Repayments to non-controlling shareholders	(8)	(151)
Dividends paid	(12,085)	(16,264)
Purchase of treasury shares	(13,596)	(17,941)
Proceeds from sale of treasury shares	1,689	131
Net cash provided by (used in) financing activities	(23,976)	(34,220)
Effect of exchange rate change on cash and cash equivalents	(2)	12
Net increase (decrease) in cash and cash equivalents	(49,157)	43,580
Cash and cash equivalents at beginning of period	1,168,668	1,119,510
Cash and cash equivalents at end of period	1,119,510	1,163,091

(5) Notes to Consolidated Financial Statements

(Notes on Going Concern Assumption)

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 in the trust at the end of the fiscal year under review is ¥1,810 million (¥2,112 million at the end of the previous fiscal year).
- (3) The number of shares of the Company held by the trust at the end of the fiscal year under review is 1,530 thousand shares (1,786 thousand shares at the end of the previous fiscal year).

(Segment Information)

1. Summary of reportable segments

Reportable segments are components of the Group for which separate financial information is available and is subject to periodic examination by the Board of Directors to determine the allocation of management resources and assess performances.

The Company and its 17 consolidated subsidiaries (18 consolidated subsidiaries for the previous fiscal year) are engaged mainly in the financial services business that includes commercial banking services and leasing services.

Therefore, the Group's reportable segments comprise 'Banking business' and 'Leasing business' and are distinguished by the financial services provided.

'Banking business' includes deposit services, lending services, securities investment services and exchange services.

'Banking business' represents the consolidated subsidiaries' banking services as well as their business support services, credit guarantee services, credit card services, securities investment services and fund management services.

'Leasing business' includes leasing services by Iyogin Leasing Company Limited, one of the consolidated subsidiaries.

2. Methods used to calculate ordinary income, profit and loss, amounts of assets, liabilities and other items by reportable segment

The accounting method for the business segments that are reported is the same as the method for preparing consolidated financial statements.

Reportable segment profit corresponds to ordinary profit.

Ordinary income arising from intersegment transactions are based on arm's length prices.

3. Information about ordinary income, profit and loss, amounts of assets, liabilities and other items by reportable segment

For the fiscal year ended March 31, 2025

(Millions of yen)

	Reportable segments			Other	Total	Adjustments	Amount recorded in consolidated financial statements
	Banking business	Leasing business	Total				
Ordinary income							
Ordinary income to outside customers	210,981	18,504	229,486	2,402	231,888	—	231,888
Ordinary income arising from intersegment transactions	518	350	869	24,533	25,402	(25,402)	—
Total	211,500	18,855	230,355	26,935	257,291	(25,402)	231,888
Segment profit	74,266	570	74,836	20,651	95,488	(20,461)	75,027
Segment assets	9,167,521	75,072	9,242,593	507,819	9,750,412	(548,827)	9,201,585
Segment liabilities	8,390,261	53,730	8,443,991	7,128	8,451,120	(52,257)	8,398,862
Other items							
Depreciation	7,001	21	7,022	55	7,078	(137)	6,940
Interest income	145,156	170	145,327	20,497	165,824	(20,686)	145,137
Interest expenses	55,603	201	55,804	0	55,805	(197)	55,607
Extraordinary income	1	—	1	—	1	—	1
[Gain on disposal of non-current assets]	[1]	—	[1]	—	[1]	—	[1]
Extraordinary losses	781	—	781	0	782	—	782
[Loss on disposal of non-current assets]	[360]	—	[360]	[0]	[360]	—	[360]
[Impairment losses]	[224]	—	[224]	—	[224]	—	[224]
[Provision of reserve for financial instruments transaction liabilities]	—	—	—	[0]	[0]	—	[0]
[Provision for demolition of non-current assets]	[196]	—	[196]	—	[196]	—	[196]
Tax expense	20,694	153	20,848	102	20,951	(9)	20,941
Increase in tangible fixed assets and intangible fixed assets	19,402	16	19,418	63	19,482	(143)	19,338

Notes: 1. Ordinary income are presented as the counterpart of sales of companies in other industries. The difference between ordinary income and ordinary income in the consolidated statements of income is in “Adjustments.”

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

3. Adjustments are as below.

(1) Adjustment of segment profit includes eliminations of intersegment transactions of negative ¥20,461 million.

(2) Adjustment of segment assets includes eliminations of intersegment transactions of negative ¥548,827 million.

(3) Adjustment of segment liabilities includes eliminations of intersegment transactions of negative ¥52,257 million.

(4) Eliminations of intersegment transactions include adjustment of depreciation of negative ¥137 million, adjustment of interest income of negative ¥20,686 million, adjustment of interest expenses of negative ¥197 million, adjustment of tax expense of negative ¥9 million and adjustment of increase in tangible fixed assets and intangible fixed assets of negative ¥143 million.

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

For the fiscal year ended March 31, 2026

(Millions of yen)

	Reportable segments			Other	Total	Adjustments	Amount recorded in consolidated financial statements
	Banking business	Leasing business	Total				
Ordinary income							
Ordinary income to outside customers	242,018	21,463	263,482	2,636	266,118	—	266,118
Ordinary income arising from intersegment transactions	803	364	1,167	41,952	43,119	(43,119)	—
Total	242,821	21,828	264,649	44,588	309,238	(43,119)	266,118
Segment profit	98,160	524	98,684	37,957	136,641	(37,435)	99,206
Segment assets	9,503,707	88,998	9,592,705	512,705	10,105,411	(565,599)	9,539,812
Segment liabilities	8,653,678	68,856	8,722,535	7,988	8,730,523	(68,594)	8,661,929
Other items							
Depreciation	7,823	44	7,872	68	7,941	(145)	7,795
Interest income	150,658	212	150,871	37,512	188,384	(37,963)	150,420
Interest expenses	45,994	460	46,455	0	46,455	(463)	45,991
Extraordinary income	6,009	—	6,009	—	6,009	—	6,009
[Gain on disposal of non-current assets]	[9]	—	[9]	—	[9]	—	[9]
[Settlement income]	[6,000]	—	[6,000]	—	[6,000]	—	[6,000]
Extraordinary losses	662	0	663	0	664	(5)	659
[Loss on disposal of non-current assets]	[455]	[0]	[456]	[0]	[456]	[(5)]	[451]
[Impairment losses]	[207]	—	[207]	—	[207]	—	[207]
Tax expense	29,990	135	30,125	159	30,285	4	30,289
Increase in tangible fixed assets and intangible fixed assets	9,403	126	9,529	121	9,650	(82)	9,567

- Notes: 1. Ordinary income are presented as the counterpart of sales of companies in other industries. The difference between ordinary income and ordinary income in the consolidated statements of income is in “Adjustments.”
2. “Other” includes consigned information processing and software development business and securities business etc. not included in the reportable segments.
3. Adjustments are as below.
- (1) Adjustment of segment profit includes eliminations of intersegment transactions of negative ¥37,435 million.
- (2) Adjustment of segment assets includes eliminations of intersegment transactions of negative ¥565,599 million.
- (3) Adjustment of segment liabilities includes eliminations of intersegment transactions of negative ¥68,594 million.
- (4) Eliminations of intersegment transactions include adjustment of depreciation of negative ¥145 million, adjustment of interest income of negative ¥37,963 million, adjustment of interest expenses of negative ¥463 million, adjustment of extraordinary losses of negative ¥5 million, adjustment of tax expense of negative ¥4 million and adjustment of increase in tangible fixed assets and intangible fixed assets of negative ¥82million.
4. Segment profit is adjusted to ordinary profit in the consolidated statements of income.

(Per Share Information)

(Yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Net assets per share	2,717.76	3,046.19
Basic earnings per share	178.08	253.96
Diluted earnings per share	177.99	253.92

Notes: 1. The basis for calculating net assets per share is as below.

		As of March 31, 2025	As of March 31, 2026
Total net assets	Millions of yen	802,723	877,882
Amount to be deducted from total net assets	Millions of yen	404	178
Of which, share acquisition rights	Millions of yen	115	23
Of which, non-controlling interests	Millions of yen	289	155
Net assets related to common shares at the end of the period	Millions of yen	802,318	877,704
Number of common shares at the end of the period used to calculate net assets per share	Thousand shares	295,213	288,130

2. The basis for calculating basic earnings per share and diluted earnings per share is as below.

		For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Basic earnings per share			
Profit attributable to owners of parent	Millions of yen	53,321	74,253
Amount not attributable to common shareholders	Millions of yen	—	—
Profit attributable to owners of parent related to common shares	Millions of yen	53,321	74,253
Average number of common shares during the period	Thousand shares	299,424	292,372
Diluted earnings per share			
Adjustment of profit attributable to owners of parent	Millions of yen	—	—
Increase in the number of common shares	Thousand shares	141	55
Of which, share acquisition rights	Thousand shares	141	55
Overview of potentially dilutive shares that were not included in the calculation of diluted earnings per share because of their anti-dilutive effect		—	—

3. Shares of the Company held by the trust for the purpose of a stock-based remuneration system, which are recorded as treasury shares under shareholders' equity, are included in treasury shares that are deducted from the number of common shares at the end of the period and the average number of shares outstanding during the period in the calculation of net assets per share, basic earnings per share and diluted earnings per share.

For the fiscal year ended March 31, 2025, the number of common shares at the end of the period and the average number of shares outstanding during the period that were deducted are 1,786 thousand shares and 1,176 thousand shares, respectively.

For the fiscal year ended March 31, 2026, the number of common shares at the end of the period and the average number of shares outstanding during the period that were deducted are 1,530 thousand shares and 1,623 thousand shares, respectively.

(Significant Subsequent Events)

Not applicable.

Fiscal 2025 Earnings Briefing Materials



Iyogin Holdings

[Table of contents]

I. Summary of Fiscal 2025 Earnings			
1. Profit and loss	Consolidated	.....	1
	Nonconsolidated	.....	2
2. Business net income	Nonconsolidated	.....	3
3. Interest margins	Nonconsolidated	.....	3
4. Gain/loss related to securities	Nonconsolidated	.....	3
5. Securities	Consolidated/ Nonconsolidated	.....	4
6. Equity ratio (uniform international standard)	Consolidated/ Nonconsolidated	.....	5
7. ROE	Consolidated/ Nonconsolidated	.....	5
II. Status of Loans, etc.			
1. Loans disclosed under the Financial Reconstruction Act and risk management loans	Consolidated/ Nonconsolidated	.....	6
2. Status of coverage of loans disclosed under the Financial Reconstruction Act and risk management loans	Consolidated/ Nonconsolidated	.....	7
3. Status of allowance for loan losses, etc.	Consolidated/ Nonconsolidated	.....	7
4. Status of self-assessment, loans disclosed under the Financial Reconstruction Act and risk management loans	Nonconsolidated	.....	8
5. Status of loans by industry, etc.		.....	9
(1) Loans by industry	Nonconsolidated	.....	9
(2) Loans disclosed under the Financial Reconstruction Act by industry	Nonconsolidated	.....	9
(3) Balance of loans to individuals	Nonconsolidated	.....	9
(4) Ratio of loans to SMEs to total loans	Nonconsolidated	.....	10
6. Status of lending by country		.....	10
(1) Balance of loans to specific countries	Nonconsolidated	.....	10
(2) Loans to Asian countries	Nonconsolidated	.....	10
(3) Loans to Latin American countries	Nonconsolidated	.....	10
(4) Loans to Russia	Nonconsolidated	.....	10
7. Balances of deposits, etc. and loans	Nonconsolidated	.....	10
8. Balance of assets in custody	Consolidated	.....	11
III. Financial Results Forecast	Consolidated/ Nonconsolidated	.....	11
(Reference) Nonconsolidated Financial Statements of Iyo Bank		.....	12

(Note) The consolidated data presented is the consolidated figures for Iyogin Holdings, Inc.
The nonconsolidated data presented is the nonconsolidated figures for The Iyo Bank, Ltd.

Digest of Fiscal 2025 Earnings	Appendix
--------------------------------	-------	----------

I. Summary of Fiscal 2025 Earnings

1. Profit and loss

[Iyogin Holdings, consolidated]

(Millions of yen)

		Fiscal 2025	YoY	Fiscal 2024
Ordinary income		266,118	34,230	231,888
Consolidated gross profit		139,752	13,677	126,075
Net interest and dividend income		104,432	14,902	89,530
Net fees and commissions		11,339	317	11,022
Net other ordinary income		23,980	(1,541)	25,521
General and administrative expenses	(-)	62,635	(3,627)	66,262
Provisions for loan losses	(-)	7,816	5,976	1,840
Write-off of loans	(-)	44	26	18
Provision of reserve for specific loan losses, net	(-)	6,883	3,846	3,037
Provision of reserve for general loan losses	(-)	(543)	1,049	(1,592)
Provision of reserve for contingent loss	(-)	110	132	(22)
Loss on sale of other receivables	(-)	1,475	746	729
Recoveries of written off claims		153	(175)	328
Gain (loss) related to stock, etc.		28,435	12,227	16,208
Other		1,471	626	845
Ordinary profit		99,206	24,179	75,027
Extraordinary income (loss)		5,349	6,130	(781)
Profit before income taxes		104,556	30,311	74,245
Income taxes - current	(-)	29,704	8,718	20,986
Income taxes - deferred	(-)	584	628	(44)
Profit		74,266	20,962	53,304
Profit (loss) attributable to non-controlling interests	(-)	12	29	(17)
Profit attributable to owners of parent		74,253	20,932	53,321

(Note) Consolidated gross profit = (Interest income - Interest expenses) + (Fees and commissions - Fees and commissions payments)

+ (Other ordinary income - Other ordinary expenses)

(Number of companies included in the scope of consolidation)

(Companies)

Number of consolidated subsidiaries	17	(1)	18
Number of equity method companies	—	—	—

[Iyo Bank, nonconsolidated]

(Millions of yen)

	Fiscal 2025	YoY	Fiscal 2024	
Business gross profit	133,483	13,345	120,138	
(Excluding profit/loss related to bonds including JGBs, etc.) (comprising five account items)	125,319	21,862	103,457	
Domestic business gross profit	73,288	6,621	66,667	
(Excluding profit/loss related to bonds including JGBs, etc.) (comprising five account items)	76,922	10,874	66,048	
Net interest and dividend income	67,714	8,415	59,299	
Net fees and commissions	6,405	317	6,088	
Net other ordinary income	(832)	(2,111)	1,279	
(Of which, profit/loss related to bonds including JGBs, etc.)	(3,634)	(4,253)	619	
Overseas business gross profit	60,195	6,725	53,470	
(Excluding profit/loss related to bonds including JGBs, etc.) (comprising five account items)	48,397	10,988	37,409	
Net interest and dividend income	36,808	6,886	29,922	
Net fees and commissions	551	(219)	770	
Net other ordinary income	22,836	59	22,777	
(Of which, profit/loss related to bonds including JGBs, etc.)	11,798	(4,262)	16,060	
Expenses (excluding non-recurrent items)	(-)	61,158	(4,690)	65,848
Personnel expenses	(-)	27,507	1,265	26,242
Nonpersonnel expenses	(-)	29,314	(5,805)	35,119
Taxes	(-)	4,337	(149)	4,486
Real business net income	72,324	18,035	54,289	
Core business net income	64,160	26,551	37,609	
Core business net income (excluding gain/loss on cancellation of investment trusts)	64,646	27,063	37,583	
① Provision of reserve for general loan losses	(-)	(619)	736	(1,355)
Business net income	72,944	17,300	55,644	
(Of which, profit/loss related to bonds including JGBs, etc. (comprising five account items))	8,164	(8,516)	16,680	
Temporary gain (loss)	23,706	6,857	16,849	
② Amortization of non-performing loans	(-)	7,956	4,770	3,186
Write-off of loans	(-)	22	21	1
Provision of reserve for specific loan losses, net	(-)	6,998	4,214	2,784
Provision of reserve for contingent loss	(-)	110	132	(22)
Loss on sale of other receivables	(-)	824	401	423
③ Recoveries of written off claims		153	(171)	324
(Provisions for loan losses ① + ② - ③)	(-)	7,184	5,678	1,506
Gain (loss) related to stock, etc.		28,398	11,997	16,401
Gain on sales of stock, etc.		32,407	14,825	17,582
Loss on sales of stock, etc.	(-)	4,008	2,921	1,087
Write-off of stock, etc.	(-)	0	(93)	93
Other temporary gain (loss)		3,110	(199)	3,309
Ordinary profit	96,650	24,157	72,493	
Extraordinary income (loss)	5,346	6,123	(777)	
Gain (loss) on disposal of non-current assets	(445)	(90)	(355)	
Gain on disposal of non-current assets	9	8	1	
Loss on disposal of non-current assets	(-)	454	97	357
Impairment losses	(-)	207	(17)	224
Settlement income		6,000	6,000	-
Provision for demolition of non-current assets	(-)	-	(196)	196
Profit before income taxes	101,997	30,282	71,715	
Income taxes - current	(-)	28,823	8,862	19,961
Income taxes - deferred	(-)	668	610	58
Profit	72,505	20,810	51,695	

(Note) Core business net income is real business net income excluding profit/loss related to bonds including JGBs, etc. (comprising five account items).

2. Business net income

[Iyo Bank, nonconsolidated]

(Millions of yen)

	Fiscal 2025	YoY	
		Fiscal 2024	
(1) Core business net income	64,160	26,551	37,609
Per employee (thousands of yen)	23,895	9,751	14,144
(2) Business net income	72,944	17,300	55,644
Per employee (thousands of yen)	27,167	6,241	20,926

(Note) The number of employees used is an average number of those during the period, excluding non-regular and dispatched staff.

3. Interest margins

[Iyo Bank, nonconsolidated]

(%)

	Fiscal 2025	YoY	
		Fiscal 2024	
(1) Yield on fund operation (A)	1.71	0.04	1.67
(a) Yield on loans	1.57	(0.01)	1.58
(b) Yield on securities	3.08	0.01	3.07
(2) Fund procurement cost (B)	1.28	(0.18)	1.46
(a) Yield on deposits, etc.	0.37	0.14	0.23
(b) Yield on external debt	0.57	(0.36)	0.93
(3) Gross interest margin (A)–(B)	0.43	0.22	0.21

[Iyo Bank, nonconsolidated] (Domestic business division)

(%)

	Fiscal 2025	YoY	
		Fiscal 2024	
(1) Yield on fund operation (A)	1.08	0.24	0.84
(a) Yield on loans	1.21	0.21	1.00
(b) Yield on securities	2.39	0.16	2.23
(2) Fund procurement cost (B)	1.02	0.08	0.94
(a) Yield on deposits, etc.	0.25	0.17	0.08
(b) Yield on external debt	0.10	0.05	0.05
(3) Gross interest margin (A)–(B)	0.06	0.16	(0.10)

4. Gain/loss related to securities

[Iyo Bank, nonconsolidated]

(Millions of yen)

	Fiscal 2025	YoY	
		Fiscal 2024	
Profit/loss related to bonds including JGBs, etc. (comprising five account items)	8,164	(8,516)	16,680
Gain on sales	28,007	3,435	24,572
Gain on redemption	43	34	9
Loss on sales	19,886	11,984	7,902
Loss on redemption	—	—	—
Write-off	—	—	—
Profit/loss related to stock, etc. (comprising three account items)	28,398	11,997	16,401
Gain on sales	32,407	14,825	17,582
Loss on sales	4,008	2,921	1,087
Write-off	0	(93)	93

5. Securities

(1) Valuation standards for securities

Securities for trading purposes	Stated at fair value (valuation difference is recorded as profit or loss).
Held-to-maturity bonds	Stated at amortized cost.
Available-for-sale securities	Stated at fair value (valuation difference is transferred directly to net assets).
Shares of subsidiaries and affiliates	Stated at cost.

(Reference) Securities held in money trust

Money held in trust for investment purposes	Stated at fair value (valuation difference is recorded as profit or loss).
Money held in trust for other purposes (Other than investment purposes and held-to-maturity purposes)	Stated at fair value (valuation difference is transferred directly to net assets).

(2) Valuation gain/loss

[Iyogin Holdings, consolidated]

(Millions of yen)

	As of March 31, 2026					As of March 31, 2025			
	Fair value	Valuation gain/loss	YoY	Valuation gain	Valuation loss	Fair value	Valuation gain/loss	Valuation gain	Valuation loss
Held-to-maturity securities	—	—	—	—	—	—	—	—	—
Available-for-sale securities	1,678,842	293,015	30,046	322,413	29,397	1,825,704	262,969	298,377	35,408
Stocks	355,635	287,701	20,421	287,816	115	348,002	267,280	268,073	792
Bonds	394,583	(14,218)	(1,128)	418	14,636	535,425	(13,090)	3,091	16,181
Other	928,623	19,532	10,754	34,177	14,645	942,276	8,778	27,213	18,434
Total	1,678,842	293,015	30,046	322,413	29,397	1,825,704	262,969	298,377	35,408
Stocks	355,635	287,701	20,421	287,816	115	348,002	267,280	268,073	792
Bonds	394,583	(14,218)	(1,128)	418	14,636	535,425	(13,090)	3,091	16,181
Other	928,623	19,532	10,754	34,177	14,645	942,276	8,778	27,213	18,434

(Note) 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.

[Iyo Bank, nonconsolidated]

(Millions of yen)

	As of March 31, 2026					As of March 31, 2025			
	Fair value	Valuation gain/loss	YoY	Valuation gain	Valuation loss	Fair value	Valuation gain/loss	Valuation gain	Valuation loss
Held-to-maturity securities	—	—	—	—	—	—	—	—	—
Available-for-sale securities	1,665,639	280,496	29,406	309,886	29,390	1,813,141	251,090	286,490	35,400
Stocks	342,432	275,181	19,780	275,290	108	335,440	255,401	256,186	784
Bonds	394,583	(14,218)	(1,128)	418	14,636	535,425	(13,090)	3,091	16,181
Other	928,623	19,532	10,754	34,177	14,645	942,276	8,778	27,213	18,434
Total	1,665,639	280,496	29,406	309,886	29,390	1,813,141	251,090	286,490	35,400
Stocks	342,432	275,181	19,780	275,290	108	335,440	255,401	256,186	784
Bonds	394,583	(14,218)	(1,128)	418	14,636	535,425	(13,090)	3,091	16,181
Other	928,623	19,532	10,754	34,177	14,645	942,276	8,778	27,213	18,434

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

6. Equity ratio (uniform international standard)

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 March 31, 2026	YoY		As of March 31, 2025
(1) Consolidated total equity ratio ((4)/(7))	15.53%	0.73%		14.80%
(2) Consolidated Tier 1 ratio ((5)/(7))	15.52%	0.73%		14.79%
(3) Consolidated common equity Tier 1 ratio ((6)/(7))	15.52%	0.73%		14.79%
(4) Consolidated total equity	797.9	58.9		739.0
(5) Consolidated Tier 1 capital	797.7	58.8		738.9
(6) Consolidated common equity Tier 1 capital	797.6	58.8		738.8
(7) Risk-weighted assets	5,137.6	145.0		4,992.6
(8) Consolidated total required capital ((7)×8%)	411.0	11.6		399.4

Reference: Estimation on a fully loaded Basel III basis (Billions of yen)

	As of March 31, 2026	YoY		As of March 31, 2025
(1) Consolidated total equity ratio ((2)/(3))	14.98%	0.80%		14.18%
(2) Consolidated total equity	797.9	58.9		739.0
(3) Estimated risk-weighted assets	5,325.8	114.8		5,211.0

(Note) Figures are estimated with increased risk weighting on stocks and output floor based on the results as of March 31, 2026

[Iyo Bank, nonconsolidated] (Billions of yen)

	As of March 31, 2026	YoY		As of March 31, 2025
(1) Nonconsolidated total equity ratio ((4)/(7))	15.07%	0.88%		14.19%
(2) Nonconsolidated Tier 1 ratio ((5)/(7))	15.07%	0.88%		14.19%
(3) Nonconsolidated common equity Tier 1 ratio ((6)/(7))	15.07%	0.88%		14.19%
(4) Nonconsolidated total equity	756.8	63.1		693.7
(5) Nonconsolidated Tier 1 capital	756.8	63.1		693.7
(6) Nonconsolidated common equity Tier 1 capital	756.8	63.1		693.7
(7) Risk-weighted assets	5,019.9	132.0		4,887.9
(8) Nonconsolidated total required capital ((7)×8%)	401.5	10.5		391.0

7. ROE

[Iyogin Holdings, consolidated] (%)

	Fiscal 2025	YoY		Fiscal 2024
Profit attributable to owners of parent basis	8.83	2.35		6.48

[Iyo Bank, nonconsolidated] (%)

	Fiscal 2025	YoY		Fiscal 2024
Profit basis	9.24	2.50		6.74

II. Status of Loans, etc.

1. Loans disclosed under the Financial Reconstruction Act and risk management loans

[Iyogin Holdings, consolidated]

(Millions of yen)

	As of March 31, 2026	YoY	As of March 31, 2025
	Loans to bankrupt or effectively bankrupt borrowers	10,440	1,453	8,987
Doubtful assets	78,239	5,393	72,846
Credit subject to specific risk management	13,399	409	12,990
Loans past due for three months or more	2,598	710	1,888
Restructured loans	10,801	(301)	11,102
Subtotal (A)	102,079	7,255	94,824
Normal assets	6,329,480	276,452	6,053,028
Total	6,431,559	283,706	6,147,853

(%)

Composition	Loans to bankrupt or effectively bankrupt borrowers	0.16	0.02	0.14
	Doubtful assets	1.21	0.03	1.18
	Credit subject to specific risk management	0.20	(0.01)	0.21
	Loans past due for three months or more	0.04	0.01	0.03
	Restructured loans	0.16	(0.02)	0.18
	Subtotal	1.58	0.04	1.54
	Normal assets	98.41	(0.04)	98.45

[Iyo Bank, nonconsolidated]

(Millions of yen)

	As of March 31, 2026	YoY	As of March 31, 2025
	Loans to bankrupt or effectively bankrupt borrowers	10,366	1,620	8,746
Doubtful assets	77,052	5,484	71,568
Credit subject to specific risk management	13,399	409	12,990
Loans past due for three months or more	2,598	710	1,888
Restructured loans	10,801	(301)	11,102
Subtotal (A)	100,818	7,513	93,305
Normal assets	6,387,937	292,544	6,095,393
Total	6,488,755	300,057	6,188,698

(%)

Composition	Loans to bankrupt or effectively bankrupt borrowers	0.15	0.01	0.14
	Doubtful assets	1.18	0.03	1.15
	Credit subject to specific risk management	0.20	—	0.20
	Loans past due for three months or more	0.04	0.01	0.03
	Restructured loans	0.16	(0.01)	0.17
	Subtotal	1.55	0.05	1.50
Normal assets	98.44	(0.05)	98.49	

2. Status of coverage of loans disclosed under the Financial Reconstruction Act and risk management loans

[Iyogin Holdings, consolidated]

(Millions of yen)

	As of March 31, 2026	YoY	As of March 31, 2025
	Coverage (B)	77,643	7,204	70,439
Allowance for loan losses	33,909	5,630	28,279
Collateral and guarantees	43,734	1,574	42,160
			(%)
Coverage ratio (B)/(A)	76.06	1.78	74.28

[Iyo Bank, nonconsolidated]

(Millions of yen)

	As of March 31, 2026	YoY	As of March 31, 2025
	Coverage (B)	76,631	7,451	69,180
Allowance for loan losses	33,106	5,879	27,227
Collateral and guarantees	43,525	1,572	41,953
			(%)
Coverage ratio (B)/(A)	76.00	1.86	74.14

3. Status of allowance for loan losses, etc.

[Iyogin Holdings, consolidated]

(Millions of yen)

	As of March 31, 2026	YoY	As of March 31, 2025
	Allowance for loan losses	41,906	5,181	36,725
Reserve for general loan losses	8,013	(544)	8,557
Reserve for specific loan losses	33,892	5,724	28,168
Loan loss reserve for specific countries	—	—	—

[Iyo Bank, nonconsolidated]

(Millions of yen)

	As of March 31, 2026	YoY	As of March 31, 2025
	Allowance for loan losses	38,172	5,263	32,909
Reserve for general loan losses	6,380	(619)	6,999
Reserve for specific loan losses	31,792	5,883	25,909
Loan loss reserve for specific countries	—	—	—

4. Status of self-assessment, loans disclosed under the Financial Reconstruction Act and risk management loans

[Iyo Bank, nonconsolidated]

*After write-offs and allowances

(Billions of yen)

Results of self-assessment (Scope: total credit balance, etc.)					Loans disclosed under the Financial Reconstruction Act and risk management loans (Scope: total credit balance, etc.)				
Credit balance granted by class	Classification				Credit balance granted by class	Coverage by collateral and guarantees	Coverage	Coverage ratio (%)	
	Non-classified	Class II	Class III	Class IV					
Bankrupt borrowers 5.7	5.4	0.2	—	—	Loans to bankrupt or effectively bankrupt borrowers 10.3	1.9	8.4	100.0	
Substantially bankrupt borrowers 4.6	3.5	1.1	—	—					
Borrowers at risk of bankruptcy 76.8	40.2	18.5	18.0	—	Doubtful assets 77.0	35.6	23.3	76.6	
Borrowers requiring close monitoring	Borrowers under strict observation 17.1	2.5	14.5	—	Credit subject to specific risk management (applicable loans only) 13.3	Loans past due for three months or more 2.5	5.9	(Note) 1 1.3	54.3
	Other borrowers requiring close monitoring 340.3	42.4	297.8	—		Restructured loans 10.8			
					Subtotal 100.8	43.5	33.1	76.0	
					Normal assets 6,387.9				
Normal borrowers 5,982.5	5,982.5	—	—	—					
Total 6,427.3	6,076.7	332.5	18.0	—	Total (Note) 2 6,488.7				

(Notes) 1. Coverage for credit subject to specific risk management equals reserve for general loan losses for borrowers under strict observation.
2. Private placement bonds guaranteed by our bank and derivatives are stated at fair value.

(Note) Ratios covered by reserve for general loan losses to a "portion not covered by collateral and guarantees, etc." included in loans to borrowers requiring close monitoring.

Borrowers requiring close monitoring		2.4%
	Of which, borrowers under strict observation	14.8%
	Of which, other borrowers requiring close monitoring	1.8%

5. Status of loans by industry, etc.

(1) Loans by industry

[Iyo Bank, nonconsolidated]

(Millions of yen)

	As of March 31, 2026	YoY	As of March 31, 2025
For domestic branches (excluding special international transactions account)	5,913,519	277,378	5,636,141
Manufacturing	750,834	851	749,983
Agriculture and forestry	5,030	701	4,329
Fishing	8,434	(213)	8,647
Mining, stone quarrying and gravel quarrying	3,755	538	3,217
Construction	172,286	6,567	165,719
Electricity, gas, heat provision, water	254,916	(8,790)	263,706
Information communications	13,146	(426)	13,572
Transportation and postal service	1,490,498	170,847	1,319,651
Wholesale and retail	563,708	4,752	558,956
Finance and insurance	270,803	16,288	254,515
Real estate and goods rental	609,308	26,052	583,256
Various services	473,772	(1,631)	475,403
Regional public entities	197,278	2,368	194,910
Other	1,099,746	59,476	1,040,270

(2) Loans disclosed under the Financial Reconstruction Act by industry

[Iyo Bank, nonconsolidated]

(Millions of yen)

	As of March 31, 2026	YoY	As of March 31, 2025
For domestic branches (excluding special international transactions account)	100,818	7,513	93,305
Manufacturing	33,285	4,302	28,983
Agriculture and forestry	408	221	187
Fishing	1,503	508	995
Mining, stone quarrying and gravel quarrying	22	(163)	185
Construction	5,586	(318)	5,904
Electricity, gas, heat provision, water	201	5	196
Information communications	358	(199)	557
Transportation and postal service	4,822	258	4,564
Wholesale and retail	13,789	553	13,236
Finance and insurance	4	(5)	9
Real estate and goods rental	4,241	(746)	4,987
Various services	32,500	2,616	29,884
Regional public entities	—	—	—
Other	4,093	482	3,611

(3) Balance of loans to individuals

[Iyo Bank, nonconsolidated]

(Millions of yen)

	As of March 31, 2026	YoY	As of March 31, 2025
Balance of loans to individuals	1,224,246	33,778	1,190,468
Balance of housing loans	925,267	27,682	897,585
Balance of other loans	298,978	6,096	292,882

(4) Ratio of loans to SMEs to total loans

[Iyo Bank, nonconsolidated]

(%)

	As of March 31, 2026	YoY	As of March 31, 2025
	Ratio of loans to SMEs to total loans	78.34	(0.11)	78.45

6. Status of lending by country

(1) Balance of loans to specific countries

[Iyo Bank, nonconsolidated] Not applicable.

(2) Loans to Asian countries

[Iyo Bank, nonconsolidated]

(Millions of yen)

	As of March 31, 2026	YoY	As of March 31, 2025
	Singapore	123,471	11,288	112,183
Hong Kong	8,482	(1,384)	9,866
India	5,000	5,000	—
The Philippines	2,398	156	2,242
Thailand	860	(140)	1,000
Indonesia	799	191	608
UAE	778	(54)	832
Total	141,789	15,056	126,733

(Notes) 1. Figures exclude loans for which country risk was mitigated, such as those guaranteed by Nippon Export and Investment Insurance.

2. There are no loans requiring disclosure under the Financial Reconstruction Act.

(3) Loans to Latin American countries

[Iyo Bank, nonconsolidated]

(Millions of yen)

	As of March 31, 2026	YoY	As of March 31, 2025
	Panama	16,113	(1,464)	17,577
The Virgin Islands	2,509	(315)	2,824
The Cayman Islands	2,000	—	2,000
Chile	1,244	(229)	1,473
Total	21,867	(2,007)	23,874

(Notes) 1. Figures exclude loans for which which country risk was mitigated, such as those guaranteed by Nippon Export and Investment Insurance.

2. There are no loans requiring disclosure under the Financial Reconstruction Act.

(4) Loans to Russia

[Iyo Bank, nonconsolidated] Not applicable.

7. Balances of deposits, etc. and loans

[Iyo Bank, nonconsolidated]

(Millions of yen)

	As of March 31, 2026	YoY	As of March 31, 2025
	Deposits, etc. (year-end balance)	7,298,342	165,314	7,133,028
Of which, individual deposits	3,976,398	8,995	3,967,403
Deposits, etc. (average balance)	7,261,948	216,387	7,045,561
Loans (year-end balance)	6,164,420	284,408	5,880,012
Loans (average balance)	6,054,908	280,878	5,774,030

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

8. Balance of assets in custody

[Iyogin Holdings, consolidated]

(Millions of yen)

	As of March 31, 2026	YoY	As of March 31, 2025
	Balance of assets in custody at Iyo Bank	520,806	76,638	444,168
Investment trusts	103,873	22,080	81,793
Insurance policies	225,519	8,772	216,747
JGBs	83,205	24,244	58,961
Financial product intermediary	108,208	21,543	86,665
Balance of assets in custody at Shikoku Alliance Securities	487,515	121,567	365,948
Total	1,008,322	198,206	810,116

III. Financial Results Forecast

1. First Half of Fiscal 2026

[Iyogin Holdings, consolidated]

(Millions of yen, %)

	First half of fiscal 2026	YoY	Increase/Decrease	First half of fiscal 2025
	Ordinary income	130,000	(8,004)	(5.8)	138,004
Ordinary profit	47,500	(7,743)	(14.0)	55,243
Profit attributable to owners of parent	33,000	(10,243)	(23.7)	43,243

[Iyo Bank, nonconsolidated]

(Millions of yen, %)

	First half of fiscal 2026	YoY	Increase/Decrease	First half of fiscal 2025
	Ordinary income	116,000	(10,073)	(8.0)	126,073
Ordinary profit	46,000	(7,996)	(14.8)	53,996
Profit	32,000	(10,439)	(24.6)	42,439
Business net income	25,000	(1,125)	(4.3)	26,125
Core business net income	33,000	2,827	9.4	30,173

(Note) Core business net income = Business net income + Provision of reserve for general loan losses - Profit/loss related to bonds including JGBs, etc.

2. Full Fiscal 2026

[Iyogin Holdings, consolidated]

(Millions of yen, %)

	Fiscal 2026	YoY	Increase/Decrease	Fiscal 2025
	Ordinary income	270,000	3,882	1.5	266,118
Ordinary profit	111,000	11,794	11.9	99,206
Profit attributable to owners of parent	77,000	2,747	3.7	74,253

[Iyo Bank, nonconsolidated]

(Millions of yen, %)

	Fiscal 2026	YoY	Increase/Decrease	Fiscal 2025
	Ordinary income	242,000	736	0.3	241,264
Ordinary profit	108,500	11,850	12.3	96,650
Profit	75,000	2,495	3.4	72,505
Business net income	60,000	(12,944)	(17.7)	72,944
Core business net income	69,000	4,840	7.5	64,160

(Note) Core business net income = Business net income + Provision of reserve for general loan losses - Profit/loss related to bonds including JGBs, etc.

(Reference) Non-consolidated Financial Statements 【The Iyo Bank, Ltd】

(1) Non-consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	1,120,145	1,163,698
Cash	53,519	51,569
Due from banks	1,066,625	1,112,129
Call loans	15,400	5,116
Cash collateral provided for securities borrowed	-	120,647
Monetary claims bought	3,818	3,386
Trading securities	322	318
Trading government bonds	322	318
Money held in trust	2,125	2,340
Securities	1,836,646	1,692,314
Government bonds	171,777	210,682
Local government bonds	286,772	116,076
Corporate bonds	76,875	67,823
Stocks	346,784	354,929
Other securities	954,437	942,801
Loans and bills discounted	5,880,012	6,164,420
Bills discounted	7,402	5,133
Loans on bills	14,301	8,269
Loans on deeds	5,113,787	5,388,956
Overdrafts	744,521	762,060
Foreign exchanges	6,650	6,594
Due from foreign banks (our accounts)	6,418	6,532
Foreign bills bought	164	-
Foreign bills receivable	67	61
Other assets	146,066	185,499
Prepaid expenses	1,199	2,395
Accrued revenue	10,179	12,238
Margin deposits for futures transactions	5,838	7,010
Financial derivatives	52,481	78,223
Cash collateral paid for financial instruments	33,925	53,440
Other	42,442	32,191
Tangible fixed assets	84,138	84,775
Buildings, net	30,123	30,051
Land	48,054	47,840
Leased assets, net	2,627	2,058
Construction in progress	179	859
Other tangible fixed assets	3,153	3,965
Intangible fixed assets	12,605	12,568
Software	9,889	9,299
Other intangible fixed assets	2,716	3,269
Prepaid pension costs	34,721	35,114
Customers' liabilities for acceptances and guarantees	39,511	32,357
Allowance for loan losses	(32,909)	(38,172)
Total assets	9,149,258	9,470,981

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Liabilities		
Deposits	6,517,021	6,759,910
Current deposits	324,692	325,775
Ordinary deposits	3,659,109	3,663,485
Savings deposits	114,700	113,232
Deposits at notice	12,066	946
Time deposits	2,068,817	2,263,523
Installment savings	11,586	10,770
Other deposits	326,048	382,177
Negotiable certificates of deposit	616,007	538,431
Call money	1,495	4,796
Securities sold under repurchase agreements	131,946	122,894
Cash collateral received for securities lent	159,757	176,178
Borrowed money	690,855	692,732
Borrowings from other banks	690,855	692,732
Foreign exchanges	948	2,002
Foreign bills sold	616	1,934
Foreign bills payable	331	67
Borrowed money from trust account	1,689	1,764
Other liabilities	139,037	213,163
Domestic exchange settlement account, credit	40	18
Income taxes payable	12,828	18,779
Accrued expenses	10,582	9,546
Unearned revenue	2,426	2,847
Reserve for interest on installment savings	2	8
Financial derivatives	57,621	81,078
Cash collateral received for financial instruments	40,245	60,565
Lease liabilities	2,898	2,271
Asset retirement obligations	43	44
Other	12,346	38,002
Provision for bonuses	2,140	2,124
Provision for retirement benefits	10,879	10,348
Provision for reimbursement of deposits	386	245
Provision for contingent loss	1,186	1,297
Provision for share-based compensation	618	637
Allowance for demolition of non-current assets	1,014	590
Deferred tax liabilities	73,062	85,082
Deferred tax liabilities for land revaluation	9,622	9,521
Acceptances and guarantees	39,511	32,357
Total liabilities	8,397,181	8,654,078

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Net assets		
Share capital	20,948	20,948
Capital surplus	10,480	10,480
Legal capital surplus	10,480	10,480
Retained earnings	515,358	556,742
Legal retained earnings	20,948	20,948
Other retained earnings	494,410	535,794
Reserve for tax purpose reduction entry	1,960	1,954
General reserve	393,594	393,594
Retained earnings brought forward	98,855	140,245
Total shareholders' equity	546,787	588,171
Valuation difference on available-for-sale securities	174,525	193,915
Deferred gains or losses on hedges	12,307	16,576
Revaluation reserve for land	18,457	18,237
Total valuation and translation adjustments	205,289	228,730
Total net assets	752,077	816,902
Total liabilities and net assets	9,149,258	9,470,981

(2) Non-consolidated Statement of Income

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Ordinary income	209,915	241,264
Interest income	144,828	150,531
Interest on loans and discounts	91,748	95,173
Interest and dividends on securities	49,008	48,699
Interest on call loans	300	244
Interest income on securities purchased under resale agreements	0	-
Interest income on cash collateral provided for securities borrowed	15	67
Interest on deposits with banks	3,376	5,975
Other interest income	379	370
Trust fees	8	18
Fees and commissions	13,733	14,344
Fees and commissions on domestic and foreign exchanges	3,176	3,374
Other fees and commissions	10,556	10,970
Other ordinary income	31,969	41,911
Gain on foreign exchange transactions	6,440	10,977
Gain on sale of bonds	24,572	28,007
Gain on redemption of bonds	9	43
Gain on financial derivatives	946	2,882
Other	0	1
Other income	19,375	34,457
Recoveries of written off receivables	324	153
Gain on sale of equity securities	17,582	32,407
Gain on money held in trust	83	61
Other	1,384	1,834
Ordinary expenses	137,422	144,613
Interest expenses	55,607	46,012
Interest on deposits	15,561	23,342
Interest on negotiable certificates of deposit	1,134	3,597
Interest on call money	736	854
Interest expenses on securities sold under repurchase agreements	6,208	4,583
Interest expenses on cash collateral received for securities lent	8,926	4,908
Interest on borrowings and rediscounts	7,659	3,439
Interest expenses on interest rate swaps	15,302	4,908
Other interest expenses	78	377
Fees and commissions payments	6,883	7,406
Fees and commissions on domestic and foreign exchanges	980	1,163
Other fees and commissions	5,902	6,242
Other ordinary expenses	7,912	19,907
Net loss on trading securities transactions	10	14
Loss on sale of bonds	7,902	19,886
Loss on devaluation of bonds	-	6
General and administrative expenses	63,608	59,742

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Other expenses	3,409	11,544
Provision of allowance for loan losses	1,429	6,379
Write-off of loans	1	22
Loss on sale of equity securities	1,087	4,008
Loss on devaluation of equity securities	93	0
Loss on money held in trust	21	29
Other	776	1,104
Ordinary profit	72,493	96,650
Extraordinary income	1	6,009
Gain on disposal of non-current assets	1	9
Settlement income	-	6,000
Extraordinary losses	779	662
Loss on disposal of non-current assets	357	454
Impairment losses	224	207
Provision for demolition of non-current assets	196	-
Profit before income taxes	71,715	101,997
Income taxes - current	19,961	28,823
Income taxes - deferred	58	668
Total income taxes	20,020	29,491
Profit	51,695	72,505

Digest of Fiscal 2025 Earnings

(April 1, 2025 – March 31, 2026)



Iyogin Holdings

May 8, 2026

Profit and Loss Overview

The Company reported a record-high profit attributable to owners of parent, driven mainly by higher consolidated core business net income resulting from an increase in the loan balance and an increase in interest margins as well as reduced expenses.

Holding Company Consolidated (Units: Millions of yen)	FY25	YoY	Increase/ Decrease	FY24
	A. Consolidated core business gross profit	131,587	+22,192	+20.3%	109,395
Net interest and dividend income	104,432	+14,902		89,530
Net fees and commissions	11,339	+317		11,022
Net other ordinary income (Excluding profit/loss related to bonds including JGBs, etc.)	15,815	+6,974		8,841
B. Expenses (-)	63,947	(4,426)	(6.5)%	68,373
Personnel expenses	33,435	+1,762		31,673
Nonpersonnel expenses	26,070	(6,037)		32,107
Taxes	4,441	(151)		4,592
Consolidated core business net income	67,640	+26,619	+64.9%	41,021
C. Credit costs (-) ①+②-③	7,816	+5,976		1,840
Provision of reserve for general loan losses ①	(543)	+1,049		(1,592)
Amortization of non-performing loans ②	8,514	+4,752		3,762
Reversal of allowance for loan losses ③	153	(175)		328
D. Gain (loss) related to securities	36,599	+3,711		32,888
Gain (loss) related to bonds including JGBs, etc.	8,164	(8,516)		16,680
Gain (loss) related to stock, etc.	28,435	+12,227		16,208
Other temporary gain (loss)	2,783	(174)		2,957
Ordinary profit	99,206	+24,179	+32.2%	75,027
Extraordinary income (loss)	5,349	+6,130		(781)
Of which Settlement income	6,000	+6,000		—
Profit before income taxes	104,556	+30,311		74,245
Profit	74,266	+20,962	+39.3%	53,304
E. Profit attributable to owners of parent	74,253	+20,932	+39.3%	53,321
Ordinary income	266,118	+34,230	+14.8%	231,888
Consolidated business net income	76,348	+17,054	+28.8%	59,294

A. Consolidated core business gross profit Up ¥22,192 million YoY

- ✓ Net interest and dividend income increased mainly due to an increase in gain on loan management resulting from an increase in the loan balance and an expansion of interest margins on deposits and loans in Japanese yen, and an increase in gain on securities management resulting from an increase in interest margins on foreign currency securities.
- ✓ Net other ordinary income increased mainly due to reduction in foreign currency procurement costs and the recording of profits related to foreign exchanges and derivatives.

B. Expenses (-) Down ¥4,426 million YoY

- ✓ Personnel expenses increased due to the raised wage base, etc.
- ✓ Nonpersonnel expenses decreased due to the absence of next-generation core system costs incurred in the previous year.

C. Credit costs (-) Up ¥5,976 million YoY

- ✓ The amount of amortization of non-performing loans increased due to an increase in bankruptcies, downgrades, etc.

D. Gain (loss) related to securities Up ¥3,711 million YoY

- ✓ Gain (loss) related to bonds including JGBs, etc. decreased due to the recording of losses on sales of yen bonds in response to an increase in yen interest rates.
- ✓ Gain (loss) related to stock, etc. increased due to the increased gain on sales of cross-shareholdings and pure investment securities.

E. Profit attributable to owners of parent Up ¥20,932 million YoY

Profit and Loss of Iyo Bank Nonconsolidated, Loans, Deposits, and Assets in Custody

Profit and Loss [Iyo Bank Nonconsolidated]

- The Company reported an increased, record-high profit, driven mainly by higher core business net income resulting from an increase in core business gross profit and reduced expenses.

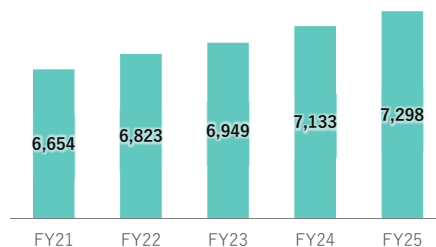
Iyo Bank Nonconsolidated (Units: Millions of yen)	FY25	YoY		FY24
			Increase/ Decrease	
Core business gross profit	125,319	+21,862	+21.1%	103,457
Net interest and dividend income	104,522	+15,300		89,222
Net fees and commissions	6,956	+98		6,858
Net other ordinary income (Excluding profit/loss related to bonds including JGBs, etc.)	13,839	+6,462		7,377
Expenses (-)	61,158	(4,690)	(7.1)%	65,848
Personnel expenses	27,507	+1,265		26,242
Nonpersonnel expenses	29,314	(5,805)		35,119
Taxes	4,337	(149)		4,486
Core business net income	64,160	+26,551	+70.6%	37,609
Credit costs (-) ①+②-③	7,184	+5,678		1,506
Provision of reserve for general loan losses ①	(619)	+736		(1,355)
Amortization of non-performing loans ②	7,956	+4,770		3,186
Reversal of allowance for loan losses ③	153	(171)		324
Gain (loss) related to securities	36,563	+3,481		33,082
Gain (loss) related to bonds including JGBs, etc.	8,164	(8,516)		16,680
Gain (loss) related to stock, etc.	28,398	+11,997		16,401
Other temporary gain (loss)	3,110	(199)		3,309
Ordinary profit	96,650	+24,157	+33.3%	72,493
Extraordinary income (loss)	5,346	+6,123		(777)
Profit before income taxes	101,997	+30,282		71,715
Profit	72,505	+20,810	+40.3%	51,695
Ordinary income	241,264	+31,349	+14.9%	209,915
Business net income	72,944	+17,300	+31.1%	55,644

Conditions in Loans, Deposits, and Assets in Custody

- Balance of deposits, etc. increased by ¥165 billion from end of previous fiscal year to ¥7,298 billion, and balance of loans increased by ¥284 billion from end of previous fiscal year to ¥6,164 billion
- Both loans and deposits continued to increase steadily, recording 29th consecutive annual increase in balance of loans and deposits

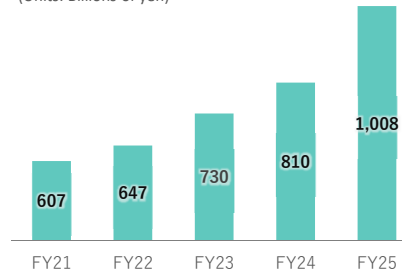
◆ Balance of deposits, etc. [Iyo Bank Nonconsolidated]

(Units: Billions of yen)



◆ Balance of assets in custody [Consolidated]

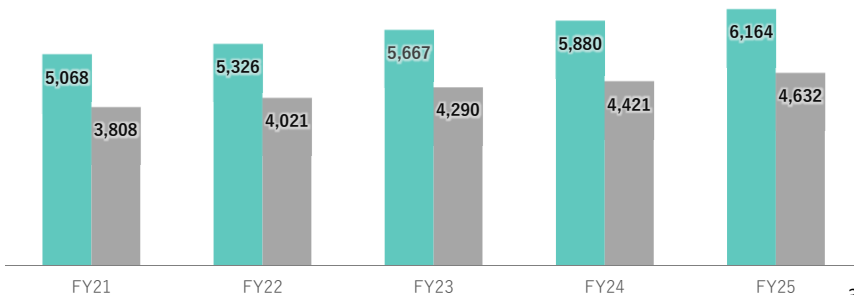
(Units: Billions of yen)



◆ Balance of loans [Iyo Bank Nonconsolidated]

(Units: Billions of yen)

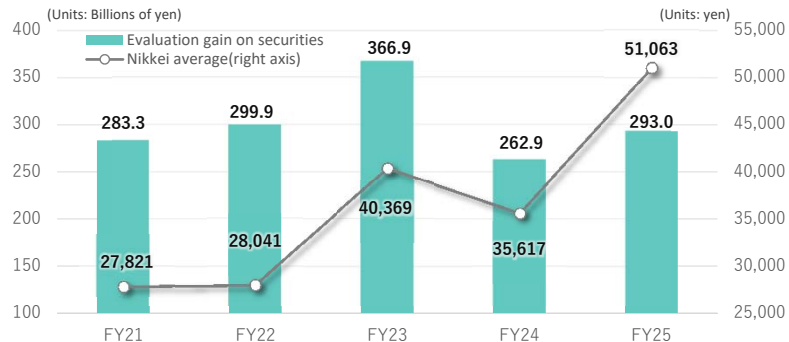
■ Balance of loans ■ Of which, SMEs



Evaluation Gain on Securities, Equity Ratio, and Disclosed Non-Performing Loans

Evaluation Gain on Securities [Consolidated]

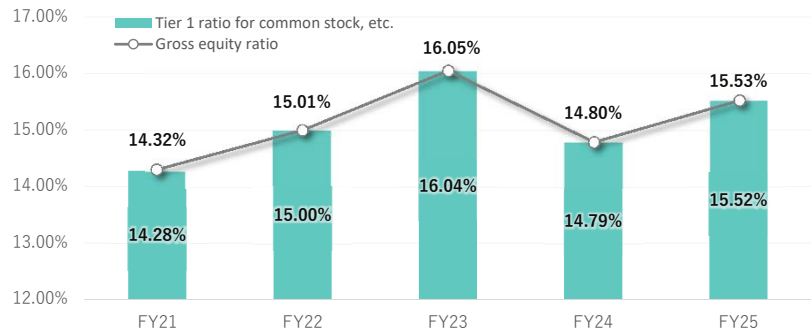
- Evaluation gain on securities was ¥293.0 billion, securing a top level among regional banks.



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

Changes in Equity Ratio (Basel III Basis) [Consolidated]

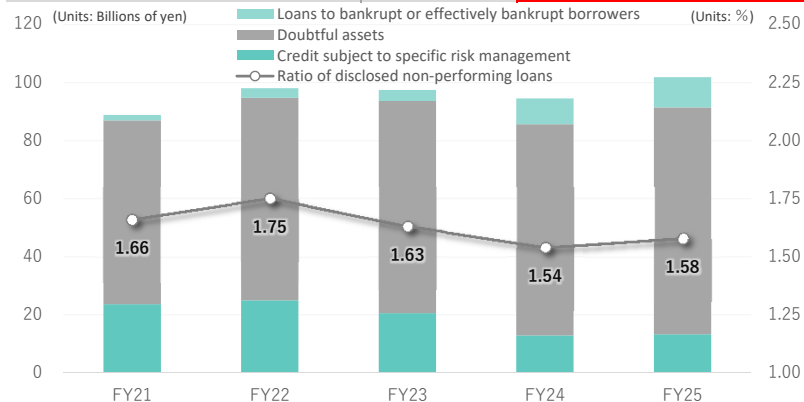
- Consolidated gross equity ratio was 15.53% on a Basel III basis (a uniform international standard), sufficiently meeting equity ratio required.



Changes in Amounts and Ratios of Disclosed Non-Performing Loans under the Financial Reconstruction Act [Consolidated]

- The non-performing loans ratio disclosed in accordance with the Financial Reconstruction Act stands at 1.58%, remaining at a low level.

	(Units: Billions of yen)		
	FY24	FY25	YoY
Loans to bankrupt or effectively bankrupt borrowers	8.9	10.4	+1.5
Doubtful assets	72.8	78.2	+5.4
Credit subject to specific risk management	12.9	13.3	+0.4
Loans overdue for 3 months or longer	1.8	2.5	+0.7
Restructured loans	11.1	10.8	(0.3)
Total disclosed non-performing loans	94.8	102.0	+7.2
Normal loans	6,053.0	6,329.4	+276.4
Total	6,147.8	6,431.5	+283.7
Ratio of disclosed non-performing loans	1.54%	1.58%	+0.04%



Forecasts for Business Performance and Dividends

- Profit attributable to owners of parent is expected to be ¥77.0 billion, driven mainly by higher consolidated core business net income and higher gain (loss) related to securities
- The Company intends to pay out an annual dividend of ¥80 (comprising an interim dividend of ¥40 and a year-end dividend of ¥40) per share for fiscal 2026, an increase of ¥20 per share from the previous fiscal year.

Holding Company Consolidated (Units: Billions of yen)	FY21 results	FY22 results	FY23 results	FY24 results	First half results	FY25 results	FY26		YoY	YoY
							First half forecasts	forecasts		
Consolidated core business gross profit	90.4	89.5	98.7	109.3	63.7	131.5	68.5	+4.8	139.0	+7.5
Of which, net interest and dividend income	72.6	75.3	82.9	89.5	51.8	104.4	57.5	+5.7	118.0	+13.6
Of which, net non-interest and dividend income	17.7	14.2	15.7	19.8	11.9	27.1	11.0	(0.9)	21.0	(6.1)
Expenses (-)	51.6	52.6	55.1	68.3	31.9	63.9	33.5	+1.6	66.5	+2.6
Consolidated core business net income	38.8	36.8	43.5	41.0	31.7	67.6	35.0	+3.3	72.5	+4.9
Credit costs (-)	4.3	(2.5)	2.7	1.8	2.6	7.8	3.0	+0.4	6.0	(1.8)
Gain (loss) related to securities	1.1	(0.0)	14.9	32.8	24.4	36.5	13.0	(11.4)	40.0	+3.5
Ordinary profit	38.2	42.4	58.5	75.0	55.2	99.2	47.5	(7.7)	111.0	+11.8
Profit attributable to owners of parent	26.4	27.8	39.4	53.3	43.2	74.2	33.0	(10.2)	77.0	+2.8
Dividend per share	¥16	¥17	¥30	¥45	¥30	¥60	¥40	+¥10	¥80	+¥20

[Reference] Results for purchase of treasury stock: ¥3.0 billion in total for FY21, ¥4.0 billion in total for FY22, ¥9.3 billion in total for FY23, ¥11.0 billion in total for FY24, ¥17.0 billion in total for FY25

Reference: Iyogin Bank Nonconsolidated (Units: Billions of yen)	FY21 results	FY22 results	FY23 results	FY24 results	First half results	FY25 results	FY26		YoY	YoY
							First half forecasts	forecasts		
Core business gross profit	84.5	84.1	92.8	103.4	60.7	125.3	65.0	+4.3	133.0	+7.7
Expenses (-)	49.0	50.3	52.7	65.8	30.5	61.1	32.0	+1.5	64.0	+2.9
Core business net income	35.4	33.7	40.1	37.6	30.1	64.1	33.0	+2.9	69.0	+4.9
Ordinary profit	35.2	39.2	56.1	72.4	53.9	96.6	46.0	(7.9)	108.5	+11.9
Profit	24.6	26.3	37.8	51.6	42.4	72.5	32.0	(10.4)	75.0	+2.5

(Note) Forecasts above are based on information available as of announcement date of this document and assumptions regarding uncertain factors that may affect future business results. Actual business results may differ due to various factors including changes in the management environment in future.