

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	-	9.00	-	12.00	21.00
Fiscal year ending March 31, 2026	-	13.00			
Fiscal year ending March 31, 2026 (Forecast)			-	14.00	27.00

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

Note: Breakdown of the second quarter (interim) dividend for the fiscal year ending March 31, 2026 :

Ordinary dividend	- 12yen 00sen
Commemorative dividend	- 1yen 00sen

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 profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Full year	50,500	17.4	35,000	15.2	80.88

Note: Revisions to the financial result forecast most recently announced: None

* 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 September 30, 2025	463,375,978 shares
As of March 31, 2025	463,375,978 shares

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

As of September 30, 2025	30,605,985 shares
As of March 31, 2025	30,730,187 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2025	432,694,136 shares
Six months ended September 30, 2024	432,624,122 shares

Overview of non-consolidated financial results

1. Non-consolidated financial results for the six months ended September 30, 2025 (from April 1, 2025 to September 30, 2025)

(1) Non-consolidated operating results

(Percentages indicate year-on-year changes.)

	Operating revenue		Operating profit		Ordinary profit		Profit	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2025	6,974	23.4	5,410	30.5	5,650	28.4	5,646	28.4
September 30, 2024	5,649	27.1	4,143	43.5	4,398	40.6	4,394	40.9

	Basic earnings per share
Six months ended	Yen
September 30, 2025	13.04
September 30, 2024	10.15

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2025	467,263	452,285	96.7
March 31, 2025	466,645	452,189	96.9

Reference: Equity

As of September 30, 2025:	¥	452,285 million
As of March 31, 2025:	¥	452,189 million

* Semi-annual financial results reports are exempt from interim audit conducted by certified public accountants or an audit firm.

Semi-annual Consolidated Financial Statements and Primary Notes
Semi-annual Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Assets		
Cash and due from banks	1,890,214	1,925,228
Call loans and bills bought	-	135,000
Monetary claims bought	11,837	10,996
Trading account assets	26	13
Money held in trust	29,386	28,820
Securities	1,864,410	1,999,639
Loans and bills discounted	9,042,461	9,002,596
Foreign exchanges	16,679	18,101
Lease receivables and investments in leases	69,594	70,847
Other assets	225,203	202,659
Tangible fixed assets	108,740	108,619
Intangible fixed assets	17,278	19,212
Retirement benefit asset	28,036	28,857
Deferred tax assets	8,971	1,015
Customers' liabilities for acceptances and guarantees	37,834	36,569
Allowance for loan losses	(73,027)	(68,752)
Total assets	13,277,647	13,519,424
Liabilities		
Deposits	10,327,210	10,294,060
Negotiable certificates of deposit	252,201	411,268
Call money and bills sold	-	15,000
Securities sold under repurchase agreements	212,027	139,612
Cash collateral received for securities lent	296,155	411,750
Borrowed money	1,254,283	1,225,020
Foreign exchanges	594	381
Borrowed money from trust account	24,641	30,660
Other liabilities	160,697	196,804
Retirement benefit liability	2,085	2,131
Provision for share awards for directors (and other officers)	307	290
Provision for reimbursement of deposits	634	422
Provision for contingent loss	742	824
Reserves under special laws	0	0
Deferred tax liabilities	379	5,633
Deferred tax liabilities for land revaluation	3,849	3,844
Acceptances and guarantees	37,834	36,569
Total liabilities	12,573,645	12,774,276

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Net assets		
Share capital	36,000	36,000
Capital surplus	200,737	200,737
Retained earnings	461,424	476,615
Treasury shares	(13,936)	(13,851)
Total shareholders' equity	684,225	699,501
Valuation difference on available-for-sale securities	(62,137)	(44,312)
Deferred gains or losses on hedges	69,135	77,584
Revaluation reserve for land	6,056	6,045
Remeasurements of defined benefit plans	6,461	6,040
Total accumulated other comprehensive income	19,516	45,358
Non-controlling interests	259	287
Total net assets	704,002	745,147
Total liabilities and net assets	13,277,647	13,519,424

Semi-annual Consolidated Statements of Income and Comprehensive Income

Semi-annual Consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Ordinary income	108,665	122,536
Interest income	64,080	74,677
Interest on loans and discounts	41,151	50,712
Interest and dividends on securities	15,719	17,338
Trust fees	86	188
Fees and commissions	13,811	14,452
Gain on trading account transactions	69	68
Other ordinary income	26,049	23,714
Other income	4,566	9,435
Ordinary expenses	87,437	92,576
Interest expenses	14,745	19,975
Interest on deposits	1,372	9,435
Fees and commissions payments	5,126	5,467
Other ordinary expenses	27,157	22,955
General and administrative expenses	39,506	41,372
Other expenses	901	2,805
Ordinary profit	21,227	29,959
Extraordinary income	7	1
Gain on disposal of non-current assets	6	1
Other	0	0
Extraordinary losses	113	36
Loss on disposal of non-current assets	113	36
Profit before income taxes	21,121	29,924
Income taxes - current	5,757	7,499
Income taxes - deferred	756	1,582
Total income taxes	6,513	9,081
Profit	14,607	20,842
Profit (loss) attributable to non-controlling interests	(8)	27
Profit attributable to owners of parent	14,616	20,814

Semi-annual Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Profit	14,607	20,842
Other comprehensive income	(20,267)	25,852
Valuation difference on available-for-sale securities	(2,188)	17,824
Deferred gains or losses on hedges	(17,690)	8,448
Remeasurements of defined benefit plans, net of tax	(387)	(421)
Comprehensive income	(5,659)	46,695
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(5,650)	46,667
Comprehensive income attributable to non-controlling interests	(8)	27