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August 8, 2025

## Consolidated Financial Results for the Three Months Ended June 30, 2025 (Under Japanese GAAP)

Company name: San ju San Financial Group, Inc.  
 Listing: Tokyo Stock Exchange / Nagoya Stock Exchange  
 Securities code: 7322  
 URL: <https://www.33fg.co.jp/>  
 Representative: Gotaro Michihiro, Representative Director and President  
 Inquiries: Takeshi Okawa, General Manager of Corporate Planning Department  
 Telephone: +81-59-357-3355  
 Scheduled date to commence dividend payments: -  
 Setting of trading account: None  
 Preparation of supplementary material on financial results: Yes  
 Holding of financial results briefing: None

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

### 1. Consolidated financial results for the three months ended June 30, 2025 (from April 1, 2025 to June 30, 2025)

#### (1) Consolidated operating results (cumulative)

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Three months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
June 30, 2025	21,704	19.1	3,763	2.6	2,789	8.1
June 30, 2024	18,216	4.8	3,666	81.7	2,581	7.6

Note: Comprehensive income For the three months ended June 30, 2025: ¥ 9,167 million [ - %]  
 For the three months ended June 30, 2024: ¥ (3,629) million [ - %]

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
June 30, 2025	107.17	-
June 30, 2024	99.24	-

#### (2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
June 30, 2025	4,562,974	213,549	4.6
March 31, 2025	4,510,814	206,011	4.5

Reference: Equity

As of June 30, 2025: ¥213,510 million

As of March 31, 2025: ¥205,971 million

Note: "Equity-to-asset ratio" is calculated by dividing (Total net assets at the end of the period - Non-controlling interests at the end of the period) by total assets at the end of the period.

This equity-to-asset ratio is not based on the regulation of Capital Adequacy Ratio.

## 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	-	37.00	-	63.00	100.00
Fiscal year ending March 31, 2026	-				
Fiscal year ending March 31, 2026 (Forecast)		64.00	-	64.00	128.00

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

## 3. Forecast of consolidated financial results 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
Six months ending September 30, 2025	7,600	8.1	5,400	10.6	207.49
Fiscal year ending March 31, 2026	15,700	33.6	11,100	28.3	426.50

Note: Revisions to the earnings forecasts most recently announced: None

### \* 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 June 30, 2025	26,167,585 shares
As of March 31, 2025	26,167,585 shares

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

As of June 30, 2025	132,972 shares
As of March 31, 2025	142,291 shares

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

Three months ended June 30, 2025	26,028,297 shares
Three months ended June 30, 2024	26,012,612 shares

(Note 1) The number of treasury shares at the end of the period includes the number of the Company's shares held by the Board Benefit Trust-Restricted Stock (BBT-RS) (114,500 shares as of June 30, 2025 and 124,200 shares as of March 31, 2025).

(Note 2) In calculating the average number of shares outstanding during the period, the average number of the Company's shares held by the Board Benefit Trust-Restricted Stock (BBT-RS) (120,949 shares for three months ended June 30, 2025 and 138,779 shares for three months ended June 30, 2024) are included in the deduction of treasury 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 forward-looking statements, including forecasts of financial results, contained in these materials are based on information currently available to the Company and on certain assumptions deemed to be reasonable. Actual financial results may differ from the results anticipated in the statements due to various factors.

# Quarterly Consolidated Financial Statements

## Quarterly Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2025	As of June 30, 2025
<b>Assets</b>		
Cash and due from banks	428,222	423,417
Monetary claims bought	1,667	510
Trading securities	50	49
Money held in trust	125	222
Securities	949,762	973,487
Loans and bills discounted	3,014,371	3,056,198
Foreign exchanges	6,255	6,118
Lease receivables and investments in leases	30,371	30,446
Other assets	47,678	44,520
Tangible fixed assets	22,934	23,034
Intangible fixed assets	4,543	4,583
Retirement benefit asset	5,587	5,495
Deferred tax assets	4,520	1,364
Customers' liabilities for acceptances and guarantees	14,164	13,153
Allowance for loan losses	(19,439)	(19,626)
<b>Total assets</b>	<b>4,510,814</b>	<b>4,562,974</b>
<b>Liabilities</b>		
Deposits	3,859,158	3,881,468
Negotiable certificates of deposit	73,992	74,900
Cash collateral received for securities lent	-	23,770
Borrowed money	304,159	306,086
Foreign exchanges	4	8
Other liabilities	49,997	47,648
Provision for bonuses	1,000	-
Retirement benefit liability	120	124
Provision for retirement benefits for directors (and other officers)	55	30
Provision for share awards	208	196
Provision for reimbursement of deposits	140	140
Provision for contingent loss	943	991
Deferred tax liabilities	857	906
Acceptances and guarantees	14,164	13,153
<b>Total liabilities</b>	<b>4,304,803</b>	<b>4,349,424</b>
<b>Net assets</b>		
Share capital	10,000	10,000
Capital surplus	48,553	48,553
Retained earnings	147,698	148,840
Treasury shares	(280)	(261)
<b>Total shareholders' equity</b>	<b>205,971</b>	<b>207,132</b>
Valuation difference on available-for-sale securities	(1,839)	4,556
Deferred gains or losses on hedges	(4)	(4)
Remeasurements of defined benefit plans	1,844	1,826
<b>Total accumulated other comprehensive income</b>	<b>0</b>	<b>6,378</b>
Non-controlling interests	39	39
<b>Total net assets</b>	<b>206,011</b>	<b>213,549</b>
<b>Total liabilities and net assets</b>	<b>4,510,814</b>	<b>4,562,974</b>

## Quarterly Consolidated Statements of Income and Comprehensive Income

### Quarterly Consolidated Statements of Income

(Millions of yen)

	Three months ended June 30, 2024	Three months ended June 30, 2025
Ordinary income	18,216	21,704
Interest income	9,300	12,649
Interest on loans and discounts	7,302	9,734
Interest and dividends on securities	1,855	2,421
Fees and commissions	3,576	3,238
Other ordinary income	608	449
Other income	4,730	5,366
Ordinary expenses	14,549	17,941
Interest expenses	251	2,041
Interest on deposits	221	1,778
Fees and commissions payments	969	1,055
Other ordinary expenses	228	1,299
General and administrative expenses	9,562	9,871
Other expenses	3,537	3,673
Ordinary profit	3,666	3,763
Extraordinary income	42	0
Gain on disposal of non-current assets	42	0
Extraordinary losses	73	18
Loss on disposal of non-current assets	53	10
Impairment losses	20	7
Profit before income taxes	3,635	3,745
Income taxes - current	680	760
Income taxes - deferred	374	195
Total income taxes	1,054	956
Profit	2,581	2,789
Loss attributable to non-controlling interests	(0)	(0)
Profit attributable to owners of parent	2,581	2,789

## Quarterly Consolidated Statements of Comprehensive Income

(Millions of yen)

	Three months ended June 30, 2024	Three months ended June 30, 2025
Profit	2,581	2,789
Other comprehensive income	(6,210)	6,378
Valuation difference on available-for-sale securities	(6,211)	6,396
Deferred gains or losses on hedges	2	0
Remeasurements of defined benefit plans, net of tax	(1)	(18)
Comprehensive income	(3,629)	9,167
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(3,628)	9,167
Comprehensive income attributable to non-controlling interests	(0)	(0)