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February 6, 2026

## Consolidated Financial Results for the Nine Months Ended December 31, 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 nine months ended December 31, 2025 (from April 1, 2025 to December 31, 2025)

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

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Nine months ended December 31, 2025	69,041	26.5	12,725	30.1	9,648	46.3
December 31, 2024	54,579	8.2	9,779	33.2	6,593	10.5

Note: Comprehensive income For the nine months ended December 31, 2025: ¥ 26,143 million [- %]  
 For the nine months ended December 31, 2024: ¥ (900) million [- %]

	Basic earnings per share	Diluted earnings per share
Nine months ended December 31, 2025	Yen 370.61	Yen -
December 31, 2024	253.40	-

#### (2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
	Millions of yen	Millions of yen	%
As of December 31, 2025	4,572,198	228,655	5.0
March 31, 2025	4,510,814	206,011	4.5

Reference: Equity  
 As of December 31, 2025: ¥228,615 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
Fiscal year ended March 31, 2025	Yen -	Yen 37.00	Yen -	Yen 63.00	Yen 100.00
Fiscal year ending March 31, 2026	-	64.00	-		
Fiscal year ending March 31, 2026 (Forecast)				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
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 December 31, 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 December 31, 2025	151,360 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)

Nine months ended December 31, 2025	26,033,798 shares
Nine months ended December 31, 2024	26,021,394 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) (131,382 shares as of December 31, 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) (114,939 shares for nine months ended December 31, 2025 and 129,600 shares for nine months ended December 31, 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 December 31, 2025
<b>Assets</b>		
Cash and due from banks	428,222	365,084
Monetary claims bought	1,667	601
Trading securities	50	33
Money held in trust	125	308
Securities	949,762	973,570
Loans and bills discounted	3,014,371	3,116,988
Foreign exchanges	6,255	7,673
Lease receivables and investments in leases	30,371	32,382
Other assets	47,678	51,568
Tangible fixed assets	22,934	22,101
Intangible fixed assets	4,543	4,658
Retirement benefit asset	5,587	5,312
Deferred tax assets	4,520	473
Customers' liabilities for acceptances and guarantees	14,164	10,296
Allowance for loan losses	(19,439)	(18,855)
<b>Total assets</b>	<b>4,510,814</b>	<b>4,572,198</b>
<b>Liabilities</b>		
Deposits	3,859,158	3,815,743
Negotiable certificates of deposit	73,992	168,290
Cash collateral received for securities lent	—	21,661
Borrowed money	304,159	279,782
Foreign exchanges	4	—
Other liabilities	49,997	41,210
Provision for bonuses	1,000	—
Retirement benefit liability	120	134
Provision for retirement benefits for directors (and other officers)	55	40
Provision for share awards	208	111
Provision for reimbursement of deposits	140	124
Provision for contingent loss	943	982
Deferred tax liabilities	857	5,163
Acceptances and guarantees	14,164	10,296
<b>Total liabilities</b>	<b>4,304,803</b>	<b>4,343,543</b>
<b>Net assets</b>		
Share capital	10,000	10,000
Capital surplus	48,553	48,553
Retained earnings	147,698	154,025
Treasury shares	(280)	(458)
<b>Total shareholders' equity</b>	<b>205,971</b>	<b>212,121</b>
Valuation difference on available-for-sale securities	(1,839)	14,708
Deferred gains or losses on hedges	(4)	(2)
Remeasurements of defined benefit plans	1,844	1,789
<b>Total accumulated other comprehensive income</b>	<b>0</b>	<b>16,494</b>
Non-controlling interests	39	39
<b>Total net assets</b>	<b>206,011</b>	<b>228,655</b>
<b>Total liabilities and net assets</b>	<b>4,510,814</b>	<b>4,572,198</b>

## Quarterly Consolidated Statements of Income and Comprehensive Income

### Quarterly Consolidated Statements of Income

(Millions of yen)

	Nine months ended December 31, 2024	Nine months ended December 31, 2025
Ordinary income	54,579	69,041
Interest income	28,539	38,224
Interest on loans and discounts	23,132	30,627
Interest and dividends on securities	4,726	6,215
Fees and commissions	11,218	10,839
Other ordinary income	1,395	1,266
Other income	13,425	18,710
Ordinary expenses	44,799	56,315
Interest expenses	1,675	6,841
Interest on deposits	1,449	5,862
Fees and commissions payments	2,981	3,109
Other ordinary expenses	1,469	4,584
General and administrative expenses	27,876	28,951
Other expenses	10,796	12,828
Ordinary profit	9,779	12,725
Extraordinary income	95	239
Gain on disposal of non-current assets	95	239
Extraordinary losses	173	254
Loss on disposal of non-current assets	140	108
Impairment losses	32	146
Profit before income taxes	9,701	12,711
Income taxes - current	2,635	2,677
Income taxes - deferred	472	384
Total income taxes	3,107	3,062
Profit	6,594	9,648
Profit (loss) attributable to non-controlling interests	0	(0)
Profit attributable to owners of parent	6,593	9,648

## Quarterly Consolidated Statements of Comprehensive Income

(Millions of yen)

	Nine months ended December 31, 2024	Nine months ended December 31, 2025
Profit	6,594	9,648
Other comprehensive income	(7,494)	16,494
Valuation difference on available-for-sale securities	(7,495)	16,547
Deferred gains or losses on hedges	5	2
Remeasurements of defined benefit plans, net of tax	(4)	(55)
Comprehensive income	<u>(900)</u>	26,143
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(900)	26,143
Comprehensive income attributable to non-controlling interests	0	(0)