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May 15, 2026

Consolidated Financial Results for the Fiscal Year Ended March 31, 2026 (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 of ordinary general meeting of shareholders: June 25, 2026
 Scheduled date to commence dividend payments: June 26, 2026
 Scheduled date to file annual securities report: June 18, 2026
 Setting of trading account: None
 Preparation of supplementary material on financial results: Yes
 Holding of financial results briefing: Yes (for institutional investors and analysts)

(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.)

Fiscal year ended	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
March 31, 2026	93,787	25.2	16,647	41.7	12,349	42.7
March 31, 2025	74,913	10.4	11,751	20.5	8,653	25.3

(Note) Comprehensive income For the fiscal year ended March 31, 2026: ¥ 28,663 million [- %]
 For the fiscal year ended March 31, 2025: ¥ (4,351) million [- %]

Fiscal year ended	Basic earnings per share	Diluted earnings per share	Return on equity	Ratio of ordinary profit to total assets	Ratio of ordinary profit to ordinary income
	Yen	Yen	%	%	%
March 31, 2026	118.61	-	5.6	0.3	17.7
March 31, 2025	83.13	-	4.1	0.2	15.6

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

(Note) The Company conducted a four-for-one share split of common shares effective April 1, 2026. Basic earnings per share has been calculated on the assumption that the share split was conducted at the beginning of the previous fiscal year.

(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	4,584,084	231,174	5.0	2,221.09
March 31, 2025	4,510,814	206,011	4.5	1,978.57

Reference: Equity

As of March 31, 2026: ¥ 231,130 million

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

(Note 1) "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.

(Note 2) The Company conducted a four-for-one share split of common shares effective April 1, 2026. Net assets per share has been calculated on the assumption that the share split was conducted at the beginning of the previous fiscal year.

(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	(49,721)	(20,851)	(3,680)	348,108
March 31, 2025	9,742	(11,667)	(2,123)	422,362

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			
Fiscal year ended	Yen	Yen	Yen	Yen	Yen	Millions of yen	%	%
March 31, 2025	-	37.00	-	63.00	100.00	2,614	30.0	1.2
March 31, 2026	-	64.00	-	80.00	144.00	3,765	30.3	1.7
Fiscal year ending March 31, 2027 (Forecast)	-	22.00	-	22.00	44.00		30.5	

(Note) The Company conducted a four-for-one share split of common shares effective April 1, 2026. For the fiscal years ended March 31, 2025, and March 31, 2026, the actual dividend amounts before the share split are stated. The dividends for the fiscal year ending March 31, 2027(Forecast) are stated in figures after the share split.

3. Forecast of consolidated financial results for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(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, 2026	9,600	23.6	6,800	19.8	65.34
Fiscal year ending March 31, 2027	21,400	28.6	15,000	21.5	144.14

(Note) The Company conducted a four-for-one share split of common shares effective April 1, 2026. Basic earnings per share forecast for the fiscal year ending March 31, 2027, takes into account the effect of the share split.

* Notes

(1) Significant changes in the scope of consolidation during the period: Yes

Newly included: 1 company (The San ju San Chiikisousei, Ltd.)

Excluded: - company

(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	104,670,340 shares
As of March 31, 2025	104,670,340 shares

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

As of March 31, 2026	608,888 shares
As of March 31, 2025	569,164 shares

(iii) Average number of shares outstanding during the period

Fiscal year ended March 31, 2026	104,117,456 shares
Fiscal year ended March 31, 2025	104,089,760 shares

(Note 1) The Company conducted a four-for-one share split of common shares effective April 1, 2026. Total number of issued shares and number of treasury shares at the end of the period, Average number of shares outstanding during the period have been calculated on the assumption that the share split was conducted at the beginning of the previous fiscal year.

(Note 2) 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) (525,528 shares as of March 31, 2026 and 496,800 shares as of March 31, 2025).

(Note 3) 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) (475,972 shares for the fiscal year ended March 31, 2026 and 513,072 shares for the fiscal year ended March 31, 2025) are included in the deduction of treasury shares.

[Reference] Overview of non-consolidated financial results

1. Non-consolidated financial results for the fiscal year ended March 31, 2026 (from April 1, 2025 to March 31, 2026)

(1) Non-consolidated operating results

(Percentages indicate year-on-year changes.)

Fiscal year ended	Operating income		Operating profit		Ordinary profit		Profit	
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%
March 31, 2026	3,708	9.8	3,355	10.1	3,366	10.2	3,352	10.2
March 31, 2025	3,376	52.0	3,048	60.1	3,054	60.1	3,041	60.6

Fiscal year ended	Basic earnings per share	Diluted earnings per share
	Yen	Yen
March 31, 2026	32.19	-
March 31, 2025	29.21	-

(Note) The Company conducted a four-for-one share split of common shares effective April 1, 2026. Basic earnings per share has been calculated on the assumption that the share split was conducted at the beginning of the previous fiscal year.

(2) Non-consolidated financial position

As of	Total assets	Net assets	Equity-to-asset ratio	Net assets per share
	Millions of yen	Millions of yen	%	Yen
March 31, 2026	131,237	130,580	99.4	1,254.84
March 31, 2025	131,186	130,732	99.6	1,255.82

Reference: Equity

As of March 31, 2026: ¥ 130,580 million

As of March 31, 2025: ¥ 130,732 million

(Note 1) "Equity-to-asset ratio" is calculated by dividing total net assets at the end of the period by total assets at the end of the period.

(Note 2) The Company conducted a four-for-one share split of common shares effective April 1, 2026. Net assets per share has been calculated on the assumption that the share split was conducted at the beginning of the previous fiscal year.

* 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 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.

Consolidated Financial Statements

Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	428,222	353,767
Monetary claims bought	1,667	932
Trading securities	50	35
Money held in trust	125	356
Securities	949,762	984,918
Loans and bills discounted	3,014,371	3,124,922
Foreign exchanges	6,255	5,863
Lease receivables and investments in leases	30,371	34,160
Other assets	47,678	51,788
Tangible fixed assets	22,934	22,160
Buildings, net	11,165	11,357
Land	8,191	7,915
Construction in progress	258	140
Other tangible fixed assets	3,319	2,747
Intangible fixed assets	4,543	5,675
Software	3,673	3,726
Software in progress	703	1,783
Other intangible fixed assets	166	165
Retirement benefit asset	5,587	7,464
Deferred tax assets	4,520	470
Customers' liabilities for acceptances and guarantees	14,164	10,167
Allowance for loan losses	(19,439)	(18,598)
Total assets	4,510,814	4,584,084
Liabilities		
Deposits	3,859,158	3,798,777
Negotiable certificates of deposit	73,992	196,855
Borrowed money	304,159	282,548
Foreign exchanges	4	—
Other liabilities	49,997	57,652
Provision for bonuses	1,000	1,041
Retirement benefit liability	120	144
Provision for retirement benefits for directors (and other officers)	55	46
Provision for share awards	208	136
Provision for reimbursement of deposits	140	88
Provision for contingent loss	943	1,004
Deferred tax liabilities	857	4,445
Acceptances and guarantees	14,164	10,167
Total liabilities	4,304,803	4,352,910

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Net assets		
Share capital	10,000	10,000
Capital surplus	48,553	48,553
Retained earnings	147,698	156,727
Treasury shares	(280)	(463)
Total shareholders' equity	205,971	214,817
Valuation difference on available-for-sale securities	(1,839)	12,999
Deferred gains or losses on hedges	(4)	(1)
Remeasurements of defined benefit plans	1,844	3,315
Total accumulated other comprehensive income	0	16,312
Non-controlling interests	39	44
Total net assets	206,011	231,174
Total liabilities and net assets	4,510,814	4,584,084

Consolidated Statements of Income and Comprehensive Income

Consolidated Statements of Income

(Millions of yen)

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Ordinary income	74,913	93,787
Interest income	38,833	51,972
Interest on loans and discounts	31,877	41,818
Interest and dividends on securities	5,851	8,324
Interest on deposits with banks	1,040	1,766
Other interest income	63	62
Fees and commissions	15,182	15,638
Other ordinary income	1,911	1,822
Other income	18,986	24,354
Recoveries of written off receivables	0	0
Other	18,986	24,354
Ordinary expenses	63,162	77,140
Interest expenses	3,015	9,834
Interest on deposits	2,574	8,343
Interest on negotiable certificates of deposit	131	790
Interest expenses on cash collateral received for securities lent	99	115
Interest on borrowings and rediscounts	180	517
Other interest expenses	29	66
Fees and commissions payments	4,197	4,401
Other ordinary expenses	3,050	6,024
General and administrative expenses	37,103	38,542
Other expenses	15,794	18,338
Provision of allowance for loan losses	1,749	1,668
Other	14,045	16,670
Ordinary profit	11,751	16,647
Extraordinary income	382	239
Gain on disposal of non-current assets	99	239
Gain on sale of shares of subsidiaries	282	—
Extraordinary losses	360	418
Loss on disposal of non-current assets	264	261
Impairment losses	96	156
Loss on step acquisitions	—	0
Profit before income taxes	11,773	16,468
Income taxes - current	2,897	4,331
Income taxes - deferred	221	(213)
Total income taxes	3,119	4,117
Profit	8,654	12,350
Profit attributable to non-controlling interests	0	0
Profit attributable to owners of parent	8,653	12,349

Consolidated Statements of Comprehensive Income

(Millions of yen)

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Profit	8,654	12,350
Other comprehensive income	(13,005)	16,312
Valuation difference on available-for-sale securities	(14,540)	14,838
Deferred gains or losses on hedges	7	3
Remeasurements of defined benefit plans, net of tax	1,527	1,470
Comprehensive income	(4,351)	28,663
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(4,352)	28,662
Comprehensive income attributable to non-controlling interests	0	0

Consolidated Statements of Changes in Equity

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	10,000	49,254	141,162	(315)	200,101
Changes during period					
Dividends of surplus			(2,118)		(2,118)
Profit attributable to owners of parent			8,653		8,653
Purchase of treasury shares				(4)	(4)
Disposal of treasury shares				40	40
Change in scope of consolidation		(700)			(700)
Net changes in items other than shareholders' equity					
Total changes during period	—	(700)	6,535	35	5,870
Balance at end of period	10,000	48,553	147,698	(280)	205,971

	Accumulated other comprehensive income				Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	12,701	(12)	317	13,005	38	213,145
Changes during period						
Dividends of surplus						(2,118)
Profit attributable to owners of parent						8,653
Purchase of treasury shares						(4)
Disposal of treasury shares						40
Change in scope of consolidation						(700)
Net changes in items other than shareholders' equity	(14,540)	7	1,527	(13,005)	0	(13,005)
Total changes during period	(14,540)	7	1,527	(13,005)	0	(7,134)
Balance at end of period	(1,839)	(4)	1,844	0	39	206,011

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	10,000	48,553	147,698	(280)	205,971
Changes during period					
Dividends of surplus			(3,320)		(3,320)
Profit attributable to owners of parent			12,349		12,349
Purchase of treasury shares				(359)	(359)
Disposal of treasury shares				176	176
Net changes in items other than shareholders' equity					
Total changes during period	—	—	9,029	(183)	8,845
Balance at end of period	10,000	48,553	156,727	(463)	214,817

	Accumulated other comprehensive income				Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	(1,839)	(4)	1,844	0	39	206,011
Changes during period						
Dividends of surplus						(3,320)
Profit attributable to owners of parent						12,349
Purchase of treasury shares						(359)
Disposal of treasury shares						176
Net changes in items other than shareholders' equity	14,838	3	1,470	16,312	4	16,317
Total changes during period	14,838	3	1,470	16,312	4	25,163
Balance at end of period	12,999	(1)	3,315	16,312	44	231,174

Consolidated Statements of Cash Flows

(Millions of yen)

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Cash flows from operating activities		
Profit before income taxes	11,773	16,468
Depreciation	4,369	4,414
Impairment losses	96	156
Amortization of goodwill	—	3
Increase (decrease) in allowance for loan losses	(760)	(841)
Increase (decrease) in provision for bonuses	22	41
Decrease (increase) in retirement benefit asset	249	258
Increase (decrease) in retirement benefit liability	(6)	24
Increase (decrease) in provision for retirement benefits for directors (and other officers)	(2)	(9)
Increase (decrease) in provision for share awards	1	(72)
Increase (decrease) in provision for reimbursement of deposits	(33)	(52)
Increase (decrease) in provision for contingent loss	258	61
Interest income	(38,833)	(51,972)
Interest expenses	3,015	9,834
Loss (gain) related to securities	(45)	368
Loss (gain) on money held in trust	(8)	(12)
Loss (gain) on disposal of non-current assets	164	22
Net decrease (increase) in loans and bills discounted	(85,685)	(110,550)
Net increase (decrease) in deposits	52,592	(60,380)
Net increase (decrease) in negotiable certificates of deposit	(7,210)	122,863
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	12,814	(21,610)
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	(3,773)	264
Net decrease (increase) in call loans	(230)	735
Net decrease (increase) in trading securities	49	15
Net decrease (increase) in foreign exchanges - assets	(1,090)	391
Net increase (decrease) in foreign exchanges - liabilities	1	(4)
Net decrease (increase) in lease receivables and investments in leases	(2,394)	(3,825)
Interest received	36,358	50,814
Interest paid	(2,089)	(7,613)
Other, net	32,228	4,810
Subtotal	11,831	(45,397)
Income taxes paid	(2,273)	(4,329)
Income taxes refund	184	5
Net cash provided by (used in) operating activities	9,742	(49,721)
Cash flows from investing activities		
Purchase of securities	(131,858)	(239,125)
Proceeds from sale of securities	37,177	132,053
Proceeds from redemption of securities	84,995	91,605
Increase in money held in trust	(5,125)	(233)
Decrease in money held in trust	5,000	—
Purchase of tangible fixed assets	(2,471)	(1,736)
Purchase of intangible fixed assets	(1,427)	(3,741)
Proceeds from sale of tangible fixed assets	339	558
Purchase of shares of subsidiaries resulting in change in scope of consolidation	—	(64)
Proceeds from sale of shares of subsidiaries resulting in change in scope of consolidation	1,893	—

(Millions of yen)

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Other, net	(190)	(167)
Net cash provided by (used in) investing activities	(11,667)	(20,851)
Cash flows from financing activities		
Dividends paid	(2,118)	(3,320)
Dividends paid to non-controlling interests	(0)	(0)
Purchase of treasury shares	(4)	(359)
Repayments of lease liabilities	(0)	—
Net cash provided by (used in) financing activities	(2,123)	(3,680)
Net increase (decrease) in cash and cash equivalents	(4,048)	(74,253)
Cash and cash equivalents at beginning of period	426,410	422,362
Cash and cash equivalents at end of period	422,362	348,108