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July 31, 2026

Consolidated Financial Results for the Three Months Ended June 30, 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 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, 2026 (from April 1, 2026 to June 30, 2026)

(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, 2026	28,485	31.2	3,380	(10.2)	2,442	(12.4)
June 30, 2025	21,704	19.1	3,763	2.6	2,789	8.1

(Note) Comprehensive income For the three months ended June 30, 2026: ¥ 3,999 million [(56.4) %]
For the three months ended June 30, 2025: ¥ 9,167 million [- %]

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
June 30, 2026	23.49	-
June 30, 2025	26.79	-

(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
As of	Millions of yen	Millions of yen	%
June 30, 2026	4,637,939	232,632	5.0
March 31, 2026	4,584,084	231,174	5.0

Reference: Equity
As of June 30, 2026: ¥232,589 million
As of March 31, 2026: ¥231,130 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, 2026	-	64.00	-	80.00	144.00
Fiscal year ending March 31, 2027	-				
Fiscal year ending March 31, 2027 (Forecast)		22.00	-	22.00	44.00

(Note 1) Revisions to the forecast of cash dividends most recently announced: None
(Note 2) The Company conducted a four-for-one share split of common shares effective April 1, 2026. For the fiscal years ended March 31, 2026, the actual dividend amounts before the share split are stated.

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) 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, 2026	104,670,340 shares
As of March 31, 2026	104,670,340 shares

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

As of June 30, 2026	884,752 shares
As of March 31, 2026	608,888 shares

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

Three months ended June 30, 2026	103,968,839 shares
Three months ended June 30, 2025	104,113,188 shares

(Note 1) The Company conducted a four-for-one share split of common shares effective April 1, 2026. The total number of issued shares at the end of the period (including treasury shares), the number of treasury shares at the end of the period and the average number of shares outstanding during the period (cumulative from the beginning of the fiscal year) 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) and the Employee Stock Ownership Plan (J-ESOP) (801,012 shares as of June 30, 2026 and 525,528 shares as of March 31, 2026).
(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) and the Employee Stock Ownership Plan (J-ESOP) (617,973 shares for three months ended June 30, 2026 and 483,796 shares for three months ended June 30, 2025) 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, 2026	As of June 30, 2026
Assets		
Cash and due from banks	353,767	349,869
Monetary claims bought	932	-
Trading securities	35	35
Money held in trust	356	451
Securities	984,918	994,718
Loans and bills discounted	3,124,922	3,176,081
Foreign exchanges	5,863	3,890
Lease receivables and investments in leases	34,160	34,771
Other assets	51,788	53,658
Tangible fixed assets	22,160	22,112
Intangible fixed assets	5,675	6,149
Retirement benefit asset	7,464	7,472
Deferred tax assets	470	519
Customers' liabilities for acceptances and guarantees	10,167	8,756
Allowance for loan losses	(18,598)	(20,547)
Total assets	4,584,084	4,637,939
Liabilities		
Deposits	3,798,777	3,836,829
Negotiable certificates of deposit	196,855	205,855
Cash collateral received for securities lent	-	11,189
Borrowed money	282,548	272,409
Foreign exchanges	-	10
Other liabilities	57,652	63,672
Provision for bonuses	1,041	-
Retirement benefit liability	144	145
Provision for retirement benefits for directors (and other officers)	46	33
Provision for share awards	136	189
Provision for reimbursement of deposits	88	88
Provision for contingent loss	1,004	1,072
Deferred tax liabilities	4,445	5,056
Acceptances and guarantees	10,167	8,756
Total liabilities	4,352,910	4,405,307
Net assets		
Share capital	10,000	10,000
Capital surplus	48,553	48,553
Retained earnings	156,727	157,077
Treasury shares	(463)	(911)
Total shareholders' equity	214,817	214,719
Valuation difference on available-for-sale securities	12,999	14,640
Deferred gains or losses on hedges	(1)	(1)
Remeasurements of defined benefit plans	3,315	3,230
Total accumulated other comprehensive income	16,312	17,869
Non-controlling interests	44	42
Total net assets	231,174	232,632
Total liabilities and net assets	4,584,084	4,637,939

Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statements of Income

(Millions of yen)

	Three months ended June 30, 2025	Three months ended June 30, 2026
Ordinary income	21,704	28,485
Interest income	12,649	16,719
Interest on loans and discounts	9,734	12,062
Interest and dividends on securities	2,421	4,110
Fees and commissions	3,238	3,570
Other ordinary income	449	518
Other income	5,366	7,676
Ordinary expenses	17,941	25,105
Interest expenses	2,041	3,639
Interest on deposits	1,778	2,932
Fees and commissions payments	1,055	1,198
Other ordinary expenses	1,299	2,476
General and administrative expenses	9,871	10,287
Other expenses	3,673	7,503
Ordinary profit	3,763	3,380
Extraordinary income	0	2
Gain on disposal of non-current assets	0	2
Extraordinary losses	18	21
Loss on disposal of non-current assets	10	21
Impairment losses	7	-
Profit before income taxes	3,745	3,361
Income taxes - current	760	1,000
Income taxes - deferred	195	(81)
Total income taxes	956	918
Profit	2,789	2,442
Loss attributable to non-controlling interests	(0)	(0)
Profit attributable to owners of parent	2,789	2,442

Quarterly Consolidated Statements of Comprehensive Income

(Millions of yen)

	Three months ended June 30, 2025	Three months ended June 30, 2026
Profit	2,789	2,442
Other comprehensive income	6,378	1,557
Valuation difference on available-for-sale securities	6,396	1,641
Deferred gains or losses on hedges	0	0
Remeasurements of defined benefit plans, net of tax	(18)	(85)
Comprehensive income	9,167	3,999
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	9,167	3,999
Comprehensive income attributable to non-controlling interests	(0)	(0)