

Note: This document has been translated from the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.

May 12, 2026

Consolidated Financial Results for the Fiscal Year Ended March 31, 2026 (Under Japanese GAAP)



Company name: Tsukuba Bank, Ltd.

Listing: Tokyo Stock Exchange

Securities code: 8338

URL: <https://www.tsukubabank.co.jp/>

Representative: Masahiko Ikuta,

President

Inquiries: Yasuo Sato,

General Manager, General Planning Division

Telephone: +81-29-859-8111

Scheduled date of annual general meeting of shareholders: June 24, 2026

Scheduled date to commence dividend payments: June 5, 2026

Scheduled date to file annual securities report: June 18, 2026

Trading accounts: None

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: Yes

(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.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Fiscal year ended March 31, 2026	50,273	22.2	7,457	66.6	6,670	62.5
March 31, 2025	41,126	0.0	4,476	81.4	4,103	86.8

Note: Comprehensive income For the fiscal year ended March 31, 2026: ¥ 14,506 million [-%]
For the fiscal year ended March 31, 2025: ¥ (4,990) million [-%]

	Basic earnings per share	Diluted earnings per share	Rate of return on equity	Ordinary profit to total assets ratio	Ordinary profit to ordinary income ratio
	Yen	Yen	%	%	%
Fiscal year ended March 31, 2026	79.97	33.81	6.7	0.2	14.8
March 31, 2025	49.79	19.07	4.3	0.1	10.8

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

(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	2,835,644	105,850	3.7	858.75
March 31, 2025	2,889,878	91,745	3.1	689.06

Reference: Equity

As of March 31, 2026: ¥ 105,850 million

As of March 31, 2025: ¥ 91,745 million

(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	(139,590)	(2,209)	(416)	161,327
March 31, 2025	(23,037)	(15,130)	(419)	303,542

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			
	Yen	Yen	Yen	Yen	Yen	Millions of yen	%	%
Fiscal year ended March 31, 2025	-	0.00	-	5.00	5.00	411	10.0	0.6
Fiscal year ended March 31, 2026	-	0.00	-	5.00	5.00	412	6.2	0.6
Fiscal year ending March 31, 2027 (Forecast)	-	0.00	-	5.00	5.00		6.2	

Note: Breakdown of the year-end dividend for the fiscal year ended March 31, 2026 :

Commemorative dividend	- yen
Special dividend	- yen

3. Consolidated financial result forecasts 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	3,900	(5.5)	3,200	(15.5)	38.82
Full year	7,700	3.2	6,700	0.4	80.32

* Notes

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

None

Newly included:	-	companies()
Excluded:	-	companies()

(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	82,553,721 shares
As of March 31, 2025	82,553,721 shares

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

As of March 31, 2026	142,817 shares
As of March 31, 2025	207,303 shares

(iii) Average number of shares outstanding during the period

Fiscal Year ended March 31, 2026	82,395,402 shares
Fiscal Year ended March 31, 2025	82,339,432 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.)

	Ordinary income		Ordinary profit		Profit	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Fiscal year ended						
March 31, 2026	50,058	22.2	7,338	66.6	6,591	62.4
March 31, 2025	40,947	0.0	4,402	87.1	4,057	91.5

	Basic earnings per share		Diluted earnings per share	
	Yen		Yen	
Fiscal year ended				
March 31, 2026	79.01		33.41	
March 31, 2025	49.23		18.86	

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio	Net assets per share
	Millions of yen	Millions of yen	%	Yen
As of				
March 31, 2026	2,830,849	100,523	3.5	794.11
March 31, 2025	2,887,103	88,497	3.0	649.62

Reference: Equity

As of March 31, 2026: ¥ 100,523 million

As of March 31, 2025: ¥ 88,497 million

2. Non-consolidated financial result forecasts 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		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Six months ending					
September 30, 2026	3,900	(3.7)	3,200	(14.2)	38.82
Full year	7,600	3.5	6,600	0.1	79.10

* 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

*Dividends on Class Shares

The breakdown of dividends per share for Class Shares whose rights differ from those of common shares is as follows.

(Class IV Preferred Shares)

	Dividends per share				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2025	-	0.00	-	0.05	0.05
Fiscal year ended March 31, 2026	-	0.00	-	1.15	1.15
Fiscal year ending March 31, 2027 (Forecast)	-	0.00	-	1.15	1.15

(Notes)

1. Revision to the forecast for dividends announced most recently: None
2. For the fiscal year ending March 31, 2026, the amount has been revised to the figure calculated based on the “Funding Cost as an Annualized Rate of Preferred Dividend (FY 2024)” for the Earthquake-Affected Special Financial Institutions published by the Deposit Insurance Corporation of Japan on July 9, 2025.

3. Figures and formulas forming the basis for calculating dividends per share:

(1) Fiscal year ended March 31, 2025

1) Formula

$$\text{Dividends per share} = \text{Paid-in amount per share} \times 0.01\%$$

2) Paid-in amount per share

¥500

3) Number of shares outstanding

70,000,000 shares

(2) Fiscal year ending March 31, 2026

1) Formula

$$\text{Dividends per share} = \text{Paid-in amount per share} \times 0.23\%$$

2) Paid-in amount per share

¥500

3) Number of shares outstanding

70,000,000 shares

(3) Fiscal year ending March 31, 2027 (Forecast)

1) Formula

$$\text{Dividends per share} = \text{Paid-in amount per share} \times 0.23\%(\text{Previous fiscal year's performance})$$

2) Paid-in amount per share

¥500

3) Number of shares outstanding

70,000,000 shares

Consolidated Financial Statements and Primary Notes

Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	307,350	164,257
Monetary claims bought	1,083	1,084
Trading securities	200	156
Money held in trust	2,535	200
Securities	421,557	421,754
Loans and bills discounted	2,116,072	2,207,188
Foreign exchanges	2,712	2,586
Other assets	16,229	9,344
Tangible fixed assets	19,149	18,803
Buildings, net	8,718	8,352
Land	9,337	9,376
Construction in progress	45	100
Other tangible fixed assets	1,048	973
Intangible fixed assets	3,342	3,639
Software	2,570	2,734
Other intangible fixed assets	772	904
Retirement benefit asset	9,646	13,391
Deferred tax assets	2,443	3,653
Customers' liabilities for acceptances and guarantees	1,136	555
Allowance for loan losses	(13,581)	(10,971)
Total assets	2,889,878	2,835,644
Liabilities		
Deposits	2,633,722	2,554,053
Cash collateral received for securities lent	12,000	-
Borrowed money	143,300	166,300
Foreign exchanges	64	97
Other liabilities	6,272	6,988
Provision for bonuses	767	871
Retirement benefit liability	106	108
Provision for retirement benefits for directors (and other officers)	4	1
Provision for executive officers' retirement benefits	40	37
Provision for reimbursement of deposits	12	37
Provision for point card certificates	23	24
Provision for contingent loss	357	391
Deferred tax liabilities for land revaluation	324	324
Acceptances and guarantees	1,136	555
Total liabilities	2,798,133	2,729,793

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Net assets		
Share capital	48,868	48,868
Capital surplus	30,451	30,453
Retained earnings	42,069	48,324
Treasury shares	(43)	(31)
Total shareholders' equity	121,345	127,615
Valuation difference on available-for-sale securities	(32,761)	(26,925)
Revaluation reserve for land	319	319
Remeasurements of defined benefit plans	2,841	4,842
Total accumulated other comprehensive income	(29,600)	(21,764)
Total net assets	91,745	105,850
Total liabilities and net assets	2,889,878	2,835,644

Consolidated Statements of Income and Comprehensive Income
 Consolidated Statement of Income

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Ordinary income	41,126	50,273
Interest income	28,257	34,562
Interest on loans and discounts	23,200	28,520
Interest and dividends on securities	4,255	5,100
Interest on call loans and bills bought	37	49
Interest on deposits with banks	752	885
Other interest income	12	7
Fees and commissions	9,207	10,244
Other ordinary income	378	393
Other income	3,282	5,073
Recoveries of written off receivables	454	366
Other	2,827	4,706
Ordinary expenses	36,649	42,815
Interest expenses	1,855	5,668
Interest on deposits	1,472	5,089
Interest expenses on cash collateral received for securities lent	341	295
Interest on borrowings and rediscounts	41	284
Fees and commissions payments	5,009	5,557
Other ordinary expenses	2,800	6,027
General and administrative expenses	22,837	23,593
Other expenses	4,147	1,968
Provision of allowance for loan losses	1,782	296
Other	2,364	1,671
Ordinary profit	4,476	7,457
Extraordinary income	-	-
Extraordinary losses	98	446
Loss on disposal of non-current assets	29	46
Impairment losses	69	66
Loss on cancellation of payables under securities lending transactions	-	333
Profit before income taxes	4,377	7,010
Income taxes - current	312	328
Income taxes - deferred	(38)	11
Total income taxes	273	340
Profit	4,103	6,670
Profit attributable to owners of parent	4,103	6,670

Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Profit	4,103	6,670
Other comprehensive income	(9,093)	7,835
Valuation difference on available-for-sale securities	(8,868)	5,835
Revaluation reserve for land	(9)	-
Remeasurements of defined benefit plans, net of tax	(215)	2,000
Comprehensive income	(4,990)	14,506
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(4,990)	14,506

Consolidated Statement of Changes in Equity
For the 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	48,868	30,447	38,384	(49)	117,650
Changes during period					
Dividends of surplus			(418)		(418)
Profit attributable to owners of parent			4,103		4,103
Purchase of treasury shares				(0)	(0)
Disposal of treasury shares		4		6	10
Net changes in items other than shareholders' equity					
Total changes during period	-	4	3,684	5	3,694
Balance at end of period	48,868	30,451	42,069	(43)	121,345

	Accumulated other comprehensive income				Total net assets
	Valuation difference on available-for-sale securities	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	
Balance at beginning of period	(23,892)	328	3,057	(20,506)	97,144
Changes during period					
Dividends of surplus					(418)
Profit attributable to owners of parent					4,103
Purchase of treasury shares					(0)
Disposal of treasury shares					10
Net changes in items other than shareholders' equity	(8,868)	(9)	(215)	(9,093)	(9,093)
Total changes during period	(8,868)	(9)	(215)	(9,093)	(5,398)
Balance at end of period	(32,761)	319	2,841	(29,600)	91,745

For the 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	48,868	30,451	42,069	(43)	121,345
Changes during period					
Dividends of surplus			(415)		(415)
Profit attributable to owners of parent			6,670		6,670
Purchase of treasury shares				(0)	(0)
Disposal of treasury shares		1		13	15
Net changes in items other than shareholders' equity					
Total changes during period	-	1	6,255	12	6,269
Balance at end of period	48,868	30,453	48,324	(31)	127,615

	Accumulated other comprehensive income				Total net assets
	Valuation difference on available-for-sale securities	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	
Balance at beginning of period	(32,761)	319	2,841	(29,600)	91,745
Changes during period					
Dividends of surplus					(415)
Profit attributable to owners of parent					6,670
Purchase of treasury shares					(0)
Disposal of treasury shares					15
Net changes in items other than shareholders' equity	5,835	-	2,000	7,835	7,835
Total changes during period	5,835	-	2,000	7,835	14,105
Balance at end of period	(26,925)	319	4,842	(21,764)	105,850

Consolidated Statement of Cash Flows

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Cash flows from operating activities		
Profit before income taxes	4,377	7,010
Depreciation	2,228	1,923
Impairment losses	69	66
Increase (decrease) in allowance for loan losses	(1,983)	(2,609)
Increase (decrease) in provision for bonuses	28	104
Decrease (increase) in retirement benefit asset	(756)	(3,745)
Increase (decrease) in retirement benefit liability	(1)	1
Increase (decrease) in provision for retirement benefits for directors (and other officers)	1	(3)
Increase (decrease) in provision for officers' retirement benefits	(17)	(2)
Increase (decrease) in provision for reimbursement of deposits	(29)	25
Increase (decrease) in provision for point card certificates	2	1
Increase (decrease) in provision for contingent loss	22	34
Interest income	(28,257)	(34,562)
Interest expenses	1,855	5,668
Loss (gain) related to securities	694	2,196
Loss (gain) on money held in trust	109	(22)
Foreign exchange losses (gains)	(373)	-
Loss (gain) on disposal of non-current assets	29	46
Net decrease (increase) in loans and bills discounted	(78,831)	(91,116)
Net increase (decrease) in deposits	56,946	(79,668)
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	5,000	23,000
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	5,667	877
Net decrease (increase) in call loans	4	(0)
Net increase (decrease) in cash collateral received for securities lent	(17,521)	(12,000)
Net decrease (increase) in foreign exchanges - assets	2,002	126
Net increase (decrease) in foreign exchanges - liabilities	(316)	32
Net decrease (increase) in trading securities	(22)	44
Interest received	28,368	34,255
Interest paid	(1,343)	(4,463)
Other, net	(640)	13,488
Subtotal	(22,689)	(139,290)
Income taxes paid	(347)	(299)
Net cash provided by (used in) operating activities	(23,037)	(139,590)
Cash flows from investing activities		
Purchase of securities	(131,263)	(166,679)
Proceeds from sale of securities	89,197	123,665
Proceeds from redemption of securities	28,070	40,384
Decrease in money held in trust	-	2,316
Purchase of tangible fixed assets	(343)	(533)
Purchase of intangible fixed assets	(770)	(1,346)
Payments for retirement of tangible fixed assets	(21)	(16)
Net cash provided by (used in) investing activities	(15,130)	(2,209)

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Cash flows from financing activities		
Dividends paid	(418)	(415)
Purchase of treasury shares	(0)	(0)
Net cash provided by (used in) financing activities	(419)	(416)
Net increase (decrease) in cash and cash equivalents	(38,587)	(142,215)
Cash and cash equivalents at beginning of period	342,130	303,542
Cash and cash equivalents at end of period	303,542	161,327

Non-consolidated Financial Statements and Primary Notes

Non-consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	307,350	164,256
Cash	27,510	28,449
Due from banks	279,839	135,806
Monetary claims bought	1,083	1,084
Trading securities	200	156
Trading government bonds	23	-
Trading local government bonds	176	156
Money held in trust	2,535	200
Securities	421,662	421,858
Government bonds	42,534	67,948
Local government bonds	122,877	134,840
Corporate bonds	85,401	62,602
Stocks	5,117	5,252
Other securities	165,730	151,213
Loans and bills discounted	2,116,072	2,207,188
Bills discounted	3,393	2,832
Loans on bills	93,898	87,127
Loans on deeds	1,910,064	2,008,877
Overdrafts	108,715	108,352
Foreign exchanges	2,712	2,586
Due from foreign banks (our accounts)	2,712	2,586
Other assets	16,200	9,295
Prepaid expenses	284	351
Accrued revenue	2,229	2,598
Financial derivatives	0	0
Cash collateral paid for financial instruments	50	50
Other	13,636	6,296
Property, plant and equipment	19,141	18,798
Buildings, net	8,717	8,351
Land	9,337	9,376
Construction in progress	45	100
Other tangible fixed assets	1,041	969
Intangible assets	3,340	3,638
Software	2,568	2,733
Other intangible fixed assets	771	904
Prepaid pension costs	5,514	6,343
Deferred tax assets	3,733	5,859
Customers' liabilities for acceptances and guarantees	1,136	555
Allowance for loan losses	(13,581)	(10,971)
Total assets	2,887,103	2,830,849

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Liabilities		
Deposits	2,634,315	2,554,724
Current deposits	58,219	51,216
Ordinary deposits	1,762,908	1,752,724
Savings deposits	12,479	12,058
Deposits at notice	718	711
Time deposits	777,333	713,679
Installment savings	7,189	7,334
Other deposits	15,467	16,998
Cash collateral received for securities lent	12,000	-
Borrowed money	143,300	166,300
Borrowings from other banks	143,300	166,300
Foreign exchanges	64	97
Foreign bills sold	38	41
Foreign bills payable	25	55
Other liabilities	6,255	6,949
Domestic exchange settlement account, credit	3	5
Income taxes payable	379	392
Accrued expenses	1,469	2,764
Unearned revenue	1,509	1,516
Reserve for interest on installment savings	62	70
Asset retirement obligations	72	110
Other	2,759	2,088
Provision for bonuses	743	845
Provision for retirement benefits	32	35
Provision for executive officers' retirement benefits	39	37
Provision for reimbursement of deposits	12	37
Provision for point card certificates	23	24
Provision for contingent loss	357	391
Deferred tax liabilities for land revaluation	324	324
Acceptances and guarantees	1,136	555
Total liabilities	2,798,605	2,730,325

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Net assets		
Share capital	48,868	48,868
Capital surplus	30,451	30,453
Legal capital surplus	9,376	9,376
Other capital surplus	21,074	21,076
Retained earnings	41,663	47,839
Legal retained earnings	1,278	1,361
Other retained earnings	40,384	46,477
Retained earnings brought forward	40,384	46,477
Treasury shares	(43)	(31)
Total shareholders' equity	120,939	127,129
Valuation difference on available-for-sale securities	(32,761)	(26,925)
Revaluation reserve for land	319	319
Total valuation and translation adjustments	(32,441)	(26,605)
Total net assets	88,497	100,523
Total liabilities and net assets	2,887,103	2,830,849

Non-consolidated Statement of Income

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Ordinary income	40,947	50,058
Interest income	28,257	34,562
Interest on loans and discounts	23,200	28,520
Interest and dividends on securities	4,255	5,099
Interest on call loans	37	49
Interest on deposits with banks	752	885
Other interest income	12	7
Fees and commissions	9,102	10,136
Fees and commissions on domestic and foreign exchanges	1,198	1,193
Other fees and commissions	7,903	8,942
Other ordinary income	378	393
Gain on foreign exchange transactions	-	27
Gain on sale of bonds	70	61
Other	308	303
Other income	3,209	4,966
Recoveries of written off receivables	454	366
Gain on sale of equity securities	1,702	3,827
Gain on money held in trust	-	22
Other	1,052	750
Ordinary expenses	36,544	42,719
Interest expenses	1,855	5,670
Interest on deposits	1,472	5,090
Interest expenses on cash collateral received for securities lent	341	295
Interest on borrowings and rediscounts	41	284
Fees and commissions payments	5,009	5,557
Fees and commissions on domestic and foreign exchanges	231	233
Other fees and commissions	4,778	5,323
Other ordinary expenses	2,800	6,027
Loss on foreign exchange transactions	646	-
Net loss on trading securities transactions	3	0
Loss on sale of bonds	2,150	6,027
General and administrative expenses	22,728	23,496
Other expenses	4,150	1,968
Provision of allowance for loan losses	1,782	296
Write-off of loans	1,017	699
Loss on sale of equity securities	555	470
Loss on devaluation of equity securities	3	1
Loss on money held in trust	109	-
Other	681	499
Ordinary profit	4,402	7,338

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Extraordinary income	-	-
Extraordinary losses	98	446
Loss on disposal of non-current assets	29	46
Impairment losses	69	66
Loss on cancellation of payables under securities lending transactions	-	333
Profit before income taxes	4,304	6,891
Income taxes - current	285	288
Income taxes - deferred	(38)	11
Total income taxes	246	300
Profit	4,057	6,591

Non-consolidated Statement of Changes in Equity
For the fiscal year ended March 31, 2025

(Millions of yen)

	Shareholders' equity								
	Share capital	Capital surplus			Retained earnings			Treasury shares	Total shareholders' equity
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings Retained earnings brought forward	Total retained earnings		
Balance at beginning of period	48,868	9,376	21,070	30,447	1,195	36,829	38,024	(49)	117,291
Changes during period									
Dividends of surplus					83	(502)	(418)		(418)
Profit						4,057	4,057		4,057
Purchase of treasury shares								(0)	(0)
Disposal of treasury shares			4	4				6	10
Net changes in items other than shareholders' equity									
Total changes during period	-	-	4	4	83	3,554	3,638	5	3,648
Balance at end of period	48,868	9,376	21,074	30,451	1,278	40,384	41,663	(43)	120,939

	Valuation and translation adjustments			Total net assets
	Valuation difference on available-for-sale securities	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at beginning of period	(23,892)	328	(23,563)	93,727
Changes during period				
Dividends of surplus				(418)
Profit				4,057
Purchase of treasury shares				(0)
Disposal of treasury shares				10
Net changes in items other than shareholders' equity	(8,868)	(9)	(8,877)	(8,877)
Total changes during period	(8,868)	(9)	(8,877)	(5,229)
Balance at end of period	(32,761)	319	(32,441)	88,497

For the fiscal year ended March 31, 2026

(Millions of yen)

	Shareholders' equity								
	Share capital	Capital surplus			Retained earnings			Treasury shares	Total shareholders' equity
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings Retained earnings brought forward	Total retained earnings		
Balance at beginning of period	48,868	9,376	21,074	30,451	1,278	40,384	41,663	(43)	120,939
Changes during period									
Dividends of surplus					83	(498)	(415)		(415)
Profit						6,591	6,591		6,591
Purchase of treasury shares								(0)	(0)
Disposal of treasury shares			1	1				13	15
Net changes in items other than shareholders' equity									
Total changes during period	-	-	1	1	83	6,092	6,175	12	6,190
Balance at end of period	48,868	9,376	21,076	30,453	1,361	46,477	47,839	(31)	127,129

	Valuation and translation adjustments			Total net assets
	Valuation difference on available-for-sale securities	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at beginning of period	(32,761)	319	(32,441)	88,497
Changes during period				
Dividends of surplus				(415)
Profit				6,591
Purchase of treasury shares				(0)
Disposal of treasury shares				15
Net changes in items other than shareholders' equity	5,836	-	5,836	5,836
Total changes during period	5,836	-	5,836	12,026
Balance at end of period	(26,925)	319	(26,605)	100,523

Supplementary Information

Financial Results for the Fiscal Year 2025, ended March 31, 2026

Tsukuba Bank, Ltd.

Note : This document has been translated from the Japanese original for reference purposes only.
In the event of any discrepancy between this translated document and the Japanese original,
the original shall prevail.

【Table of Contents】

1. Summary of Financial Results			
(1) Profit and Loss	【Non-consolidated】	. . . . .	2
	【Consolidated】	. . . . .	3
(2) Net business profit	【Non-consolidated】	. . . . .	4
(3) Interest Rate Spread	【Non-consolidated】	. . . . .	4
(4) Return on Equity	【Non-consolidated】	. . . . .	4
(5) Gains and Losses on Securities	【Non-consolidated】	. . . . .	5
(6) Valuation Gains (Losses) on Securities			
① Valuation Standards of Securities	【Non-consolidated】 / 【Consolidated】	. . . . .	5
② Valuation Gains (Losses)	【Non-consolidated】 / 【Consolidated】	. . . . .	5
(7) Capital Adequacy Ratio (Domestic Standard)	【Non-consolidated】 / 【Consolidated】	. . . . .	6
2. Status of Loans, etc.			
(1) Disclosed Claims under the Financial Reconstruction Law and Risk-monitored Loans		. . . . .	7
	【Non-consolidated】 / 【Consolidated】		
(2) Status of Coverage on Disclosed Claims under the Financial Reconstruction Law		. . . . .	7
	【Non-consolidated】 / 【Consolidated】		
(Reference) Breakdown of Disclosed Claims under the Financial Reconstruction Law		. . . . .	8
	【Non-consolidated】 / 【Consolidated】		
(3) Status of Allowance for Loan Losses	【Non-consolidated】 / 【Consolidated】	. . . . .	8
(4) Relationship between Self-Assessment, Disclosed Claims under the Financial Reconstruction Law and Risk-monitored Loans		. . . . .	9
	【Non-consolidated】		
(5) Loan Portfolio, etc.			
① Classification of loans by type of industry	【Non-consolidated】	. . . . .	10
② Classification of Disclosed Claims under the Financial Reconstruction Law		. . . . .	10
	【Non-consolidated】		
③ Balance of Consumer Loans	【Non-consolidated】	. . . . .	11
④ Balance and ratio of loans to small and medium-sized enterprises ("SMEs"), etc.		. . . . .	11
	【Non-consolidated】		
(6) Balance of Deposits and Loans	【Non-consolidated】	. . . . .	11
(Reference) Balance of private placement bonds	【Non-consolidated】	. . . . .	11
(7) Balance of Assets in Custody	【Non-consolidated】	. . . . .	11

1. Summary of Financial Results

(1) Profit and Loss

【Non-consolidated】

(Millions of yen)

	(Japanese)	FY2025		FY2024
		(A)	(A)-(B)	(B)
Gross business profit	業務粗利益	27,840	(233)	28,074
(Excluding gains (losses) on bonds)	(除く 国債等債券損益)	33,806	3,652	30,154
Net interest income	資金利益	28,896	2,493	26,403
Net fees and commissions	役務取引等利益	4,579	486	4,092
Net other ordinary income	その他業務利益	(5,634)	(3,213)	(2,421)
Of which, gains (losses) on bonds	(うち 国債等債券損益)	(5,965)	(3,886)	(2,079)
Domestic gross business profit	国内業務粗利益	27,833	(2,153)	29,986
(Excluding gains (losses) on bonds)	(除く 国債等債券損益)	33,799	3,298	30,501
Net interest income	資金利益	28,889	2,820	26,068
Net fees and commissions	役務取引等利益	4,607	479	4,127
Net other ordinary income	その他業務利益	(5,662)	(5,453)	(209)
Of which, gains (losses) on bonds	(うち 国債等債券損益)	(5,965)	(5,451)	(514)
International gross business profit	国際業務粗利益	6	1,919	(1,912)
(Excluding gains (losses) on bonds)	(除く 国債等債券損益)	6	353	(347)
Net interest income	資金利益	7	(326)	334
Net fees and commissions	役務取引等利益	(27)	6	(34)
Net other ordinary income	その他業務利益	27	2,239	(2,212)
Of which, gains (losses) on bonds	(うち 国債等債券損益)	—	1,565	(1,565)
Expenses (excluding non-recurrent expenses) (-)	経費(除く 臨時処理分)(△)	23,827	622	23,204
Personnel expenses (-)	人件費(△)	12,519	623	11,895
Non-personnel expenses (-)	物件費(△)	9,617	(69)	9,686
Taxes (-)	税金(△)	1,691	67	1,623
Net business profit (before provision of general allowance for loan losses)	実質業務純益	4,013	(856)	4,869
Core net business profit	コア業務純益	9,979	3,029	6,949
Core net business profit (excluding gains (losses) on cancellation of investment trusts)	コア業務純益(除く 投資信託解約損益)	9,751	3,045	6,705
Provision of general allowance for loan losses (-) ①	一般貸倒引当金繰入額(△) ①	(751)	1,162	(1,914)
Net business profit	業務純益	4,765	(2,018)	6,783
Non-recurrent gains (losses)	臨時損益	2,577	4,956	(2,379)
Of which, gains (losses) related to equity securities	うち 株式等関係損益	3,355	2,212	1,142
Of which, Expenses for disposal of non-performing loans (-) ②	うち 不良債権処理費用(△) ②	2,102	(2,892)	4,994
Of which, Write-off of loans (-)	うち 貸出金償却(△)	699	(317)	1,017
Of which, Provision of specific allowance for loan losses (-)	うち 個別貸倒引当金繰入額(△)	1,048	(2,648)	3,697
Of which, Reversal of allowance for loan losses ③	うち 貸倒引当金戻入益 ③	—	—	—
Of which, Recoveries of written off receivables ④	うち 償却債権取立益 ④	366	(88)	454
Ordinary profit	経常利益	7,338	2,935	4,402
Extraordinary gains (losses)	特別損益	(446)	(347)	(98)
Of which, gains (losses) on disposal of non-current assets	うち 固定資産処分損益	(46)	(17)	(29)
Of which, impairment losses (-)	うち 減損損失(△)	66	(2)	69
Profit before income taxes	税引前当期純利益	6,891	2,587	4,304
Total income taxes (-)	法人税等合計(△)	300	53	246
Income taxes - current (-)	法人税、住民税及び事業税(△)	288	3	285
Income taxes - deferred (-)	法人税等調整額(△)	11	50	(38)
Profit	当期純利益	6,591	2,533	4,057
Credit-related costs ①+②-③-④	与信関係費用 ①+②-③-④	984	(1,641)	2,625

Note : Core net business profit = Net business profit + Provision of general allowance for loan losses - gains (losses) on bonds

(注) コア業務純益 = 業務純益 + 一般貸倒引当金繰入額 - 国債等債券損益

【Consolidated】

(Millions of yen)

	(Japanese)	FY2025		FY2024
		(A)	(A)-(B)	(B)
Consolidated gross business profit	連結業務粗利益	27,950	(229)	28,180
Net interest income	資金利益	28,897	2,494	26,403
Net fees and commissions	役務取引等利益	4,687	489	4,198
Net other ordinary income	その他業務利益	(5,634)	(3,213)	(2,421)
General and administrative expenses (-)	営業経費(△)	23,593	755	22,837
Credit-related costs (-)	与信関係費用(△)	984	(1,641)	2,625
Write-off of loans (-)	貸出金償却(△)	699	(317)	1,017
Provision of specific allowance for loan losses (-)	個別貸倒引当金繰入額(△)	1,048	(2,648)	3,697
Provision of general allowance for loan losses (-)	一般貸倒引当金繰入額(△)	(751)	1,162	(1,914)
Losses on sales of loans (-)	債権売却損(△)	(1)	(0)	(0)
Provision for contingent loss (-)	偶発損失引当金繰入額(△)	34	11	22
Cost borne under joint responsibility system of credit guarantee corporations (-)	保証協会責任共有制度負担金(△)	320	62	257
Reversal of allowance for loan losses	貸倒引当金戻入益	—	—	—
Recoveries of written off receivables	償却債権取立益	366	(88)	454
Gains (losses) related to equity securities	株式等関係損益	3,422	2,414	1,008
Others	その他	661	(88)	750
Ordinary profit	経常利益	7,457	2,981	4,476
Extraordinary gains (losses)	特別損益	(446)	(347)	(98)
Extraordinary income	特別利益	—	—	—
Extraordinary losses	特別損失	446	347	98
Profit before income taxes	税金等調整前当期純利益	7,010	2,633	4,377
Total income taxes (-)	法人税等合計(△)	340	66	273
Income taxes - current (-)	法人税、住民税及び事業税(△)	328	15	312
Income taxes - deferred (-)	法人税等調整額(△)	11	50	(38)
Profit	当期純利益	6,670	2,566	4,103
Profit attributable to owners of parent	親会社株主に帰属する当期純利益	6,670	2,566	4,103

(2) Net business profit

【Non-consolidated】

(Millions of yen)

	(Japanese)	FY2025 (A)	(A)-(B)	FY2024 (B)
Net business profit (before provision of general allowance for loan losses)	実質業務純益	4,013	(856)	4,869
Per head (in thousands of yen)	職員一人当たり(千円)	3,167	(578)	3,745
Net business profit	業務純益	4,765	(2,018)	6,783
Per head (in thousands of yen)	職員一人当たり(千円)	3,760	(1,457)	5,218

Note : 'Per head' is calculated by the average number of people excluding temporary workers, etc. during the period.

(注) 職員数は、期中平均人員(出向者、臨時雇用及び嘱託を除く)により算出しております。

(3) Interest Rate Spread

【Non-consolidated】

(%)

	(Japanese)	FY2025 (A)	(A)-(B)	FY2024 (B)
Average yield on interest earning assets ①	資金運用利回	1.23	0.24	0.99
Average yield on loans and bills discounted	貸出金利回	1.31	0.19	1.12
Average yield on securities	有価証券利回	1.08	0.15	0.93
Average yield on interest bearing liabilities ②	資金調達原価	1.07	0.18	0.89
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.19	0.14	0.05
Average interest rate spread (①-②)	総資金利鞘	0.16	0.06	0.10

(4) Return on Equity

【Non-consolidated】

(%)

	(Japanese)	FY2025 (A)	(A)-(B)	FY2024 (B)
Net business profit basis	業務純益ベース(注1)	5.04	(2.40)	7.44
Profit basis	当期純利益ベース(注2)	6.97	2.52	4.45

Note : 1. Net business profit/(Net assets at the beginning of the period + Net assets at the end of the period)/2 × 100

2. Profit/(Net assets at the beginning of the period + Net assets at the end of the period)/2 × 100

(注) 1. 業務純益 ÷ {(期首純資産の部 + 期末純資産の部) ÷ 2} × 100

2. 当期純利益 ÷ {(期首純資産の部 + 期末純資産の部) ÷ 2} × 100

(Reference) A denominator is Average net assets.

(%)

	(Japanese)	FY2025 (A)	(A)-(B)	FY2024 (B)
Net business profit basis	業務純益ベース(注1)	3.78	(1.86)	5.64
Profit basis	当期純利益ベース(注2)	5.23	1.86	3.37

Note : 1. Net business profit/Average net assets × 100

2. Profit/Average net assets × 100

(注) 1. 業務純益 ÷ 純資産の部合計平残 × 100

2. 当期純利益 ÷ 純資産の部合計平残 × 100

(5) Gains and Losses on Securities

【Non-consolidated】

(Millions of yen)

	(Japanese)	FY2025		FY2024
		(A)	(A)-(B)	(B)
Gains (losses) on bonds	国債等債券損益(5勘定戻)	(5,965)	(3,886)	(2,079)
Gain on sale	売却益	61	(8)	70
Gain on redemption	償還益	—	—	—
Loss on sale	売却損	6,027	3,877	2,150
Loss on redemption	償還損	—	—	—
Loss on devaluation	償却	—	—	—
Gains (losses) related to equity securities	株式等関係損益(3勘定戻)	3,355	2,212	1,142
Gain on sale	売却益	3,827	2,124	1,702
Loss on sale	売却損	470	(85)	555
Loss on devaluation	償却	1	(2)	3

(6) Valuation Gains (Losses) on Securities

① Valuation Standards of Securities

Securities

Trading purpose securities	売買目的有価証券	Market value method (valuation differences are recorded as profits or losses) 時価法(評価差額を損益処理)
Held-to-maturity Bonds	満期保有目的債券	Amortized cost method 償却原価法
Available-for-sale securities	その他有価証券	Market value method (Valuation differences are stated in net assets of balance sheets) 時価法(評価差額を全部純資産直入)
Stocks of subsidiaries and affiliated companies	子会社及び関連会社株式	Cost accounting method 原価法
Money held in trust		
Money held in trust for investment	運用目的の金銭の信託	Market value method (valuation differences are recorded as profits or losses) 時価法(評価差額を損益処理)

② Valuation Gains (Losses)

【Non-consolidated】

(Millions of yen)

	(Japanese)	As of March 31, 2026				As of March 31, 2025		
		Valuation gains(losses)				Valuation gains(losses)		
		(A)	(A)-(B)	Valuation gains	Valuation losses	(B)	Valuation gains	Valuation losses
Held-to-maturity Bonds	満期保有目的	(1,911)	(1,467)	—	1,911	(444)	—	444
Available-for-sale securities	その他有価証券	(29,772)	3,698	5,713	35,485	(33,470)	3,323	36,793
Stocks	株式	1,675	954	1,692	16	721	900	178
Bonds	債券	(19,051)	(5,245)	1	19,052	(13,805)	12	13,818
Others	その他	(12,396)	7,989	4,019	16,416	(20,386)	2,410	22,796
Total	合計	(31,684)	2,230	5,713	37,397	(33,915)	3,323	37,238
Stocks	株式	1,675	954	1,692	16	721	900	178
Bonds	債券	(20,963)	(6,713)	1	20,964	(14,250)	12	14,262
Others	その他	(12,396)	7,989	4,019	16,416	(20,386)	2,410	22,796

【Consolidated】

(Millions of yen)

	(Japanese)	As of March 31, 2026				As of March 31, 2025		
		Valuation gains(losses)				Valuation gains(losses)		
		(A)	(A)-(B)	Valuation gains	Valuation losses	(B)	Valuation gains	Valuation losses
Held-to-maturity Bonds	満期保有目的	(1,911)	(1,467)	—	1,911	(444)	—	444
Available-for-sale securities	その他有価証券	(29,773)	3,697	5,713	35,486	(33,470)	3,323	36,793
Stocks	株式	1,675	954	1,692	16	721	900	178
Bonds	債券	(19,052)	(5,246)	1	19,053	(13,805)	12	13,818
Others	その他	(12,396)	7,989	4,019	16,416	(20,386)	2,410	22,796
Total	合計	(31,685)	2,230	5,713	37,398	(33,915)	3,323	37,238
Stocks	株式	1,675	954	1,692	16	721	900	178
Bonds	債券	(20,964)	(6,713)	1	20,965	(14,250)	12	14,262
Others	その他	(12,396)	7,989	4,019	16,416	(20,386)	2,410	22,796

(7) Capital Adequacy Ratio (Domestic Standard)

【Non-consolidated】

(Billions of yen)

	(Japanese)	As of March 31, 2026			As of Sep. 30, 2025	As of March 31, 2025
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
① Capital adequacy ratio ②/③	自己資本比率 ②/③	9.51 %	0.06 %	0.14 %	9.45 %	9.37 %
② Capital	自己資本の額	123.9	1.9	4.5	121.9	119.3
③ Risk-weighted assets	リスク・アセットの額	1,302.2	12.3	29.0	1,289.9	1,273.2
④ Total required capital ③×4%	所要自己資本 ③×4%	52.0	0.4	1.1	51.5	50.9

【Consolidated】

(Billions of yen)

	(Japanese)	As of March 31, 2026			As of Sep. 30, 2025	As of March 31, 2025
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
① Capital adequacy ratio ②/③	自己資本比率 ②/③	9.55 %	0.07 %	0.15 %	9.48 %	9.40 %
② Capital	自己資本の額	124.3	1.9	4.6	122.4	119.7
③ Risk-weighted assets	リスク・アセットの額	1,302.4	12.3	29.0	1,290.1	1,273.4
④ Total required capital ③×4%	所要自己資本 ③×4%	52.0	0.4	1.1	51.6	50.9

2. Status of Loans, etc.

(1) Disclosed Claims under the Financial Reconstruction Law and Risk-monitored Loans

【Non-consolidated】

(Millions of yen)

	(Japanese)	As of March 31, 2026			As of Sep. 30, 2025(B)	As of March 31, 2025(C)
		(A)	(A)-(B)	(A)-(C)		
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	4,856	(893)	(3,233)	5,750	8,090
Doubtful claims	危険債権	37,234	1	1,039	37,232	36,194
Substandard claims	要管理債権	10,746	(920)	(3,660)	11,666	14,407
Loans past due 3 months or more	三月以上延滞債権	53	10	44	43	9
Restructured loans	貸出条件緩和債権	10,692	(930)	(3,704)	11,623	14,397
Subtotal	小計 (A)	52,837	(1,812)	(5,855)	54,649	58,692
Normal claims	正常債権	2,179,798	29,554	87,369	2,150,243	2,092,429
Total Amount of Loans	総与信残高(B)	2,232,635	27,742	81,514	2,204,893	2,151,121
(A)/(B) (%)	(A) / (B)	2.36	(0.11)	(0.36)	2.47	2.72

【Consolidated】

(Millions of yen)

	(Japanese)	As of March 31, 2026			As of Sep. 30, 2025(B)	As of March 31, 2025(C)
		(A)	(A)-(B)	(A)-(C)		
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	4,856	(893)	(3,233)	5,750	8,090
Doubtful claims	危険債権	37,234	1	1,039	37,232	36,194
Substandard claims	要管理債権	10,746	(920)	(3,660)	11,666	14,407
Loans past due 3 months or more	三月以上延滞債権	53	10	44	43	9
Restructured loans	貸出条件緩和債権	10,692	(930)	(3,704)	11,623	14,397
Subtotal	小計 (A)	52,837	(1,812)	(5,855)	54,649	58,692
Normal claims	正常債権	2,179,798	29,554	87,369	2,150,243	2,092,429
Total Amount of Loans	総与信残高(B)	2,232,635	27,742	81,514	2,204,893	2,151,121
(A)/(B) (%)	(A) / (B)	2.36	(0.11)	(0.36)	2.47	2.72

(2) Status of Coverage on Disclosed Claims under the Financial Reconstruction Law

【Non-consolidated】

(Millions of yen)

	(Japanese)	As of March 31, 2026			As of Sep. 30, 2025(B)	As of March 31, 2025(C)
		(A)	(A)-(B)	(A)-(C)		
Coverage amount (C)	保全額 (C)	37,048	(539)	(2,569)	37,588	39,618
Collateral and guarantees(D)	担保保証等 (D)	29,686	188	(521)	29,498	30,207
Allowance for loan losses (E)	貸倒引当金 (E)	7,362	(727)	(2,048)	8,089	9,410
Allowance ratio (E) / (A-D) (%)	引当率 (E) / (A-D)	31.80	(0.36)	(1.23)	32.16	33.03
Coverage ratio (C) / (A) (%)	保全率 (C) / (A)	70.11	1.34	2.61	68.77	67.50

【Consolidated】

(Millions of yen)

	(Japanese)	As of March 31, 2026			As of Sep. 30, 2025(B)	As of March 31, 2025(C)
		(A)	(A)-(B)	(A)-(C)		
Coverage amount (C)	保全額 (C)	37,048	(539)	(2,569)	37,588	39,618
Collateral and guarantees(D)	担保保証等 (D)	29,686	188	(521)	29,498	30,207
Allowance for loan losses (E)	貸倒引当金 (E)	7,362	(727)	(2,048)	8,089	9,410
Allowance ratio (E) / (A-D) (%)	引当率 (E) / (A-D)	31.80	(0.36)	(1.23)	32.16	33.03
Coverage ratio (C) / (A) (%)	保全率 (C) / (A)	70.11	1.34	2.61	68.77	67.50

(Reference) Breakdown of Disclosed Claims under the Financial Reconstruction Law

【Non-consolidated】

(Millions of yen)

As of March 31, 2026	(Japanese)	Claim amount A	Collateral and guarantees B	Uncoverage amount C=A-B	Allowance for loan losses D	Allowance ratio(%) D/C	Coverage ratio(%) (B+D)/A
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	4,856	3,656	1,199	1,199	100.00	100.00
Doubtful claims	危険債権	37,234	22,623	14,611	5,543	37.93	75.64
Substandard claims	要管理債権	10,746	3,406	7,339	619	8.43	37.46
Total	合計	52,837	29,686	23,150	7,362	31.80	70.11

【Consolidated】

(Millions of yen)

As of March 31, 2026	(Japanese)	Claim amount A	Collateral and guarantees B	Uncoverage amount C=A-B	Allowance for loan losses D	Allowance ratio(%) D/C	Coverage ratio(%) (B+D)/A
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	4,856	3,656	1,199	1,199	100.00	100.00
Doubtful claims	危険債権	37,234	22,623	14,611	5,543	37.93	75.64
Substandard claims	要管理債権	10,746	3,406	7,339	619	8.43	37.46
Total	合計	52,837	29,686	23,150	7,362	31.80	70.11

(3) Status of Allowance for Loan Losses

【Non-consolidated】

(Millions of yen)

	(Japanese)	As of March 31, 2026			As of Sep. 30, 2025(B)	As of March 31, 2025(C)
		(A)	(A)-(B)	(A)-(C)		
Allowance for Loan Losses	貸倒引当金	10,971	(723)	(2,609)	11,695	13,581
	General allowance for loan losses 一般貸倒引当金	4,049	(25)	(751)	4,074	4,801
	Specific allowance for loan losses 個別貸倒引当金	6,921	(698)	(1,858)	7,620	8,780

【Consolidated】

(Millions of yen)

	(Japanese)	As of March 31, 2026			As of Sep. 30, 2025(B)	As of March 31, 2025(C)
		(A)	(A)-(B)	(A)-(C)		
Allowance for Loan Losses	貸倒引当金	10,971	(723)	(2,609)	11,695	13,581
	General allowance for loan losses 一般貸倒引当金	4,049	(25)	(751)	4,074	4,801
	Specific allowance for loan losses 個別貸倒引当金	6,921	(698)	(1,858)	7,620	8,780

(4) Relationship between Self-Assessment, Disclosed Claims under the Financial Reconstruction Law and Risk-monitored Loans

【Non-consolidated】

(Billions of yen)

Self-assessment results 自己査定結果		Disclosed Claims under the Financial Reconstruction Law and Risk-monitored Loans 金融再生法開示債権及びリスク管理債権			
Classification of borrowers 債務者区分別残高		Classification of credit balance 区分別与信残高	Covered by collateral and guarantees 担保・保証による保全額	Allowance 引当額	Coverage ratio (%) 保全率
Bankrupt borrowers 破綻先 0.6		Bankrupt and substantially bankrupt claims 破産更生債権及びこれらに準ずる債権 4.9	3.7	1.2	100.00
Effectively bankrupt borrowers 実質破綻先 4.2					
Potentially bankrupt borrowers 破綻懸念先 37.2		Doubtful claims 危険債権 37.2	22.6	5.5	75.64
Borrowers requiring caution 要注意先	Substandard borrowers 要管理先 17.0	10.7	3.4	0.6	37.46
		Loans past due 3 months or more 三月以上延滞債権 0.0			
		Restructured loans 貸出条件緩和債権 10.7			
Other borrowers requiring caution 要管理先以外の要注意先 165.4		Subtotal 小計 52.8	29.7	7.3	70.11
Subtotal 要注意先計 182.5		Normal claims 正常債権 2,179.8			
Normal Borrowers 正常先 2,008.1					
Total 合計 2,232.6		Total 合計 2,232.6			

(Note) Assets include : loans and bills discounted, customers' liabilities for acceptances and guarantees, securities loaned, foreign exchange, accrued interest, suspense payments, private placement bonds by banks.

対象債権について：貸出金、支払承諾見返、貸付有価証券、外国為替、未収利息、仮払金、銀行保証付私募債

(5) Loan Portfolio, etc.

① Classification of loans by type of industry

【Non-consolidated】

(Millions of yen)

	(Japanese)	As of March 31, 2026			As of Sep. 30, 2025(B)	As of March 31, 2025(C)
		(A)	(A)-(B)	(A)-(C)		
Domestic branches	国内店分	2,207,188	32,489	91,116	2,174,698	2,116,072
Manufacturing	製造業	165,144	1,739	9,313	163,405	155,831
Agriculture and forestry	農業、林業	10,289	511	1,461	9,778	8,828
Fishery	漁業	709	119	192	590	517
Mining, quarrying of stone and gravel	鉱業、採石業、砂利採取業	2,919	(66)	(333)	2,985	3,252
Construction	建設業	133,832	7,811	7,708	126,021	126,124
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	27,571	(2,080)	(3,295)	29,651	30,866
Information and communications	情報通信業	8,660	(1,132)	(1,502)	9,792	10,162
Transport and postal activities	運輸業、郵便業	68,280	(6,745)	(4,353)	75,025	72,633
Wholesale and retail	卸売・小売業	127,904	(1,217)	3,767	129,121	124,137
Finance and insurance	金融・保険業	65,031	(5,803)	(7,180)	70,834	72,211
Real estate and goods rental and leasing	不動産業、物品賃貸業	287,752	12,228	23,347	275,524	264,405
Scientific research, professional and technical services	学術研究、 専門・技術サービス業	13,523	918	398	12,605	13,125
Accommodations	宿泊業	6,220	(222)	(376)	6,442	6,596
Restaurant businesses	飲食業	15,483	(724)	(537)	16,207	16,020
Living-related and personal services and amusement services	生活関連サービス業、 娯楽業	19,824	(151)	67	19,975	19,757
Education and learning support	教育、学習支援業	9,717	(346)	(43)	10,063	9,760
Medical and welfare	医療・福祉	84,923	402	575	84,521	84,348
Other services	その他のサービス業	36,687	(407)	264	37,094	36,423
Local governments	地方公共団体	449,142	2,241	15,365	446,901	433,777
Others	その他	673,578	25,414	46,278	648,164	627,300

② Classification of Disclosed Claims under the Financial Reconstruction Law

【Non-consolidated】

(Millions of yen)

	(Japanese)	As of March 31, 2026			As of Sep. 30, 2025(B)	As of March 31, 2025(C)
		(A)	(A)-(B)	(A)-(C)		
Domestic branches	国内店分	52,837	(1,812)	(5,855)	54,649	58,692
Manufacturing	製造業	8,969	271	(2,461)	8,698	11,430
Agriculture and forestry	農業、林業	784	(49)	396	833	388
Fishery	漁業	—	—	—	—	—
Mining, quarrying of stone and gravel	鉱業、採石業、砂利採取業	541	(107)	(5)	648	546
Construction	建設業	7,946	48	210	7,898	7,736
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	638	564	557	74	81
Information and communications	情報通信業	508	114	246	394	262
Transport and postal activities	運輸業、郵便業	2,308	(1,477)	(1,914)	3,785	4,222
Wholesale and retail	卸売・小売業	6,529	(655)	(1,671)	7,184	8,200
Finance and insurance	金融・保険業	78	0	0	78	78
Real estate and goods rental and leasing	不動産業、物品賃貸業	2,856	(498)	(640)	3,354	3,496
Scientific research, professional and technical services	学術研究、 専門・技術サービス業	175	(58)	(131)	233	306
Accommodations	宿泊業	1,933	268	250	1,665	1,683
Restaurant businesses	飲食業	1,295	(431)	(435)	1,726	1,730
Living-related and personal services and amusement services	生活関連サービス業、 娯楽業	1,666	18	14	1,648	1,652
Education and learning support	教育、学習支援業	1	(4)	(33)	5	34
Medical and welfare	医療・福祉	9,915	(251)	(338)	10,166	10,253
Other services	その他のサービス業	1,418	(25)	(300)	1,443	1,718
Local governments	地方公共団体	—	—	—	—	—
Others	その他	5,269	460	400	4,809	4,869

③ Balance of Consumer Loans

【Non-consolidated】

(Millions of yen)

	(Japanese)	As of March 31, 2026			As of Sep. 30, 2025(B)	As of March 31, 2025(C)
		(A)	(A)-(B)	(A)-(C)		
Consumer loans	消費者ローン残高	666,540	24,824	46,475	641,715	620,064
Housing loans	住宅ローン残高	620,099	22,629	41,155	597,470	578,944
Other consumer loans	その他ローン残高	46,440	2,195	5,319	44,244	41,120

④ Balance and ratio of loans to small and medium-sized enterprises ("SMEs"), etc.

【Non-consolidated】

(Millions of yen)

	(Japanese)	As of March 31, 2026			As of Sep. 30, 2025(B)	As of March 31, 2025(C)
		(A)	(A)-(B)	(A)-(C)		
Loans and bills discounted(A)	貸出金残高(A)	2,207,188	32,489	91,116	2,174,698	2,116,072
Loans to SMEs, etc.(B)	中小企業等貸出金残高(B)	1,552,303	34,005	66,881	1,518,298	1,485,422
Loans to SMEs	うち中小企業貸出残高	824,685	9,304	20,029	815,380	804,655
Ratio of loans to SMEs, etc.(B/A) (%)	中小企業等貸出比率(B/A)	70.32	0.51	0.13	69.81	70.19

(6) Balance of Deposits and Loans

【Non-consolidated】

(Millions of yen)

	(Japanese)	As of March 31, 2026			As of Sep. 30, 2025(B)	As of March 31, 2025(C)
		(A)	(A)-(B)	(A)-(C)		
Deposits (Terms-end balance)	預金 (末残)	2,554,724	(44,821)	(79,591)	2,599,545	2,634,315
Deposits (Average balance)	預金 (平残)	2,591,988	(13,649)	(56,677)	2,605,637	2,648,665
Loans (Terms-end balance)	貸出金 (末残)	2,207,188	32,489	91,116	2,174,698	2,116,072
Loans (Average balance)	貸出金 (平残)	2,166,807	23,668	97,897	2,143,138	2,068,909

(Reference) Balance of private placement bonds

【Non-consolidated】

(Millions of yen)

	(Japanese)	As of March 31, 2026			As of Sep. 30, 2025(B)	As of March 31, 2025(C)
		(A)	(A)-(B)	(A)-(C)		
Private placement bonds	私募債残高	23,465	(4,064)	(9,243)	27,530	32,709

(7) Balance of Assets in Custody

【Non-consolidated】

(Millions of yen)

	(Japanese)	As of March 31, 2026			As of Sep. 30, 2025(B)	As of March 31, 2025(C)
		(A)	(A)-(B)	(A)-(C)		
Assets in custody	預り資産	399,300	19,085	49,741	380,215	349,559
Investment trusts	投資信託	202,465	17,416	37,426	185,049	165,038
Life insurance	生命保険	186,525	(623)	8,647	187,149	177,877
Public bonds	国債等公共債	9,369	2,284	3,683	7,085	5,686
Foreign currency deposits	外貨預金	940	9	(16)	931	956