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May 14, 2026

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

Company name: THE AKITA BANK, LTD.
 Listing: Tokyo Stock Exchange
 Securities code: 8343
 URL: <https://www.akita-bank.co.jp>
 Representative: Kosuke Ashida, President, Director
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 Scheduled date of annual general meeting of shareholders: June 25, 2026
 Scheduled date to commence dividend payments: June 26, 2026
 Scheduled date to file annual securities report: June 15, 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,
and percentages are rounded down to the first decimal place.)

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	61,062	16.9	11,246	23.2	7,692	35.8
March 31, 2025	52,214	22.1	9,121	38.2	5,662	24.6

Note: Comprehensive income For the fiscal year ended March 31, 2026: ¥24,481 million [-%]
 For the fiscal year ended March 31, 2025: ¥(14,218) 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	433.02	–	4.5	0.3	18.4
March 31, 2025	320.37	–	3.4	0.2	17.4

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	3,576,817	179,304	4.9	10,032.17
March 31, 2025	3,460,341	157,094	4.5	8,828.16

Reference: Equity
 As of March 31, 2026: ¥178,550 million
 As of March 31, 2025: ¥156,357 million

Note: The equity-to-asset ratio is calculated by dividing total net assets at the end of the period, excluding non-controlling interests, by total assets at the end of the period.

This equity-to-asset ratio is not the same as the capital adequacy ratio stated in the notice on capital adequacy ratio.

(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	(63,397)	(31,402)	(2,331)	366,718
March 31, 2025	(130,487)	(87,846)	(1,483)	463,850

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	–	45.00	–	60.00	105.00	1,884	32.7	1.1
Fiscal year ended March 31, 2026	–	75.00	–	100.00	175.00	3,146	40.4	1.8
Fiscal year ending March 31, 2027 (Forecast)	–	100.00	–	100.00	200.00		41.7	

3. Consolidated earnings 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	6,900	23.2	4,600	17.7	258.94
Fiscal year ending March 31, 2027	13,100	16.4	8,500	10.5	478.48

* **Notes**

- (1) Changes in significant subsidiaries during the period (changes in specified subsidiaries resulting in the change in scope of consolidation): None
- (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	18,093,643 shares
As of March 31, 2025	18,093,643 shares

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

As of March 31, 2026	295,870 shares
As of March 31, 2025	382,432 shares

- (iii) Average number of shares outstanding during the period

Fiscal year ended March 31, 2026	17,764,256 shares
Fiscal year ended March 31, 2025	17,674,052 shares

Note: The number of treasury shares at the end of the period includes the number of shares of THE AKITA BANK, LTD. (the "Bank") held by the BIP Trust (113,800 shares as of March 31, 2026, 110,078 shares as of March 31, 2025) and the number of shares of the Bank held by the ESOP Trust (67,900 shares as of March 31, 2026, 124,900 shares as of March 31, 2025).

The average number of shares of the Bank outstanding during the period held by the BIP Trust (108,164 shares as of March 31, 2026, and 110,484 shares as of March 31, 2025) and the ESOP Trust (94,694 shares as of March 31, 2026, and 162,911 shares as of March 31, 2025) are included in the number of treasury shares deducted in calculating the average number of shares outstanding during the period.

[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	Ordinary income		Ordinary profit		Profit	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
March 31, 2026	55,416	19.4	11,284	20.4	7,838	29.8
March 31, 2025	46,400	25.1	9,372	45.4	6,037	31.9

Fiscal year ended	Basic earnings per share	Diluted earnings per share
	Yen	Yen
March 31, 2026	441.27	—
March 31, 2025	341.60	—

(2) Non-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	3,552,155	161,381	4.5	9,067.48
March 31, 2025	3,443,096	142,526	4.1	8,047.22

Reference: Equity

As of March 31, 2026: ¥161,381 million

As of March 31, 2025: ¥142,526 million

Note: The 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.

This equity-to-asset ratio is not the same as the capital adequacy ratio stated in the notice on capital adequacy ratio.

2. Non-consolidated earnings 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	7,100	22.4	4,800	15.0	270.20
Fiscal year ending March 31, 2027	13,100	16.0	8,500	8.4	478.48

* 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 earnings projections contained in this document are based on information currently available to the Bank and certain assumptions that the Bank deems reasonable. Actual results, including financial performance, may differ significantly from these statements due to various factors.

Attached Material**Index**

	Page
1. Consolidated financial statements and significant notes thereto.....	2
(1) Consolidated balance sheets.....	2
(2) Consolidated statements of income and comprehensive income.....	4
(3) Consolidated statements of changes in net assets.....	6
(4) Consolidated statements of cash flows.....	8
(5) Notes on premise of going concern.....	10
(6) Changes in accounting policies.....	10
(7) Notes on consolidated financial statements.....	10
Segment information.....	10
Per share information.....	12
Significant events after reporting period.....	12
2. Non-consolidated financial statements.....	13
(1) Non-consolidated balance sheets.....	13
(2) Non-consolidated statements of income.....	16
(3) Non-consolidated statements of changes in net assets.....	18

Financial Results for the Fiscal Year Ended March 31, 2026 (FY2025)
(Supplementary material on financial results)

1. Consolidated financial statements and significant notes thereto

(1) Consolidated balance sheets

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	466,752	369,134
Call loans and bills bought	5,000	101,454
Monetary claims bought	6,483	6,064
Securities	871,384	903,759
Loans and bills discounted	2,057,353	2,125,529
Foreign exchanges	2,088	2,884
Other assets	24,828	35,492
Property, plant and equipment	17,865	17,325
Buildings	6,216	6,146
Land	9,779	9,287
Lease assets	-	3
Construction in progress	43	124
Other tangible fixed assets	1,826	1,764
Intangible assets	810	919
Software	657	780
Other intangible fixed assets	152	138
Retirement benefit asset	14,944	20,757
Deferred tax assets	488	315
Customers' liabilities for acceptances and guarantees	8,572	8,493
Allowance for loan losses	(16,229)	(15,312)
Allowance for investment loss	(0)	(0)
Total assets	3,460,341	3,576,817
Liabilities		
Deposits	3,129,579	3,156,067
Negotiable certificates of deposit	59,128	50,808
Call money and bills sold	259	366
Collateral received for securities lending and borrowing transactions	-	10,862
Borrowed money	87,129	141,868
Foreign exchanges	75	204
Other liabilities	14,272	21,390
Provision for bonuses for directors (and other officers)	20	20
Retirement benefit liability	928	164
Provision for retirement benefits for directors (and other officers)	23	28
Provision for share awards	149	116
Provision for reimbursement of deposits	174	148
Provision for contingent loss	826	775
Deferred tax liabilities	591	4,707
Deferred tax liabilities for land revaluation	1,515	1,491
Acceptances and guarantees	8,572	8,493
Total liabilities	3,303,246	3,397,512

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Net assets		
Share capital	14,100	14,100
Capital surplus	9,212	9,212
Retained earnings	136,197	141,452
Treasury shares	(940)	(774)
Total shareholders' equity	158,570	163,991
Valuation difference on available-for-sale securities	(12,462)	(3,743)
Deferred gains or losses on hedges	936	5,402
Revaluation reserve for land	2,854	2,857
Remeasurements of defined benefit plans	6,458	10,042
Total accumulated other comprehensive income	(2,213)	14,558
Non-controlling interests	737	754
Total net assets	157,094	179,304
Total liabilities and net assets	3,460,341	3,576,817

(2) 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	52,214	61,062
Interest income	29,430	42,569
Interest on loans and discounts	19,204	25,125
Interest and dividends on securities	7,996	14,164
Interest on call loans and bills bought	1,050	1,499
Interest on deposits with banks	1,137	1,742
Other interest income	41	37
Fees and commissions	7,445	7,348
Other ordinary income	6,816	5,410
Other income	8,522	5,734
Reversal of allowance for doubtful accounts	–	198
Recoveries of written off receivables	111	0
Other	8,410	5,536
Ordinary expenses	43,092	49,815
Interest expenses	2,871	7,693
Interest on deposits	1,822	5,703
Interest on negotiable certificates of deposit	70	223
Interest on call money and bills sold	12	46
Interest expenses on cash collateral received for securities lent	0	41
Interest on borrowings and rediscounts	20	353
Interest expenses on interest rate swaps	158	521
Other interest expenses	786	803
Fees and commissions payments	2,273	2,565
Other ordinary expenses	13,204	16,484
General and administrative expenses	21,062	21,900
Other expenses	3,680	1,171
Provision of allowance for loan losses	2,698	–
Other	982	1,171
Ordinary profit	9,121	11,246
Extraordinary income	6	1
Gain on disposal of non-current assets	6	1
Extraordinary losses	99	546
Loss on disposal of non-current assets	96	115
Impairment losses	3	431
Profit before income taxes	9,028	10,702
Income taxes - current	2,940	2,358
Income taxes - deferred	412	628
Total income taxes	3,353	2,987
Profit	5,675	7,714
Profit attributable to non-controlling interests	13	22
Profit attributable to owners of parent	5,662	7,692

Consolidated statements of comprehensive income

(Millions of yen)

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Profit	5,675	7,714
Other comprehensive income	(19,894)	16,766
Valuation difference on available-for-sale securities	(21,874)	8,716
Deferred gains or losses on hedges	936	4,466
Revaluation reserve for land	(43)	–
Remeasurements of defined benefit plans, net of tax	1,086	3,583
Comprehensive income	(14,218)	24,481
Comprehensive income attributable to:		
Owners of parent	(14,237)	24,461
Non-controlling interests	18	19

(3) Consolidated statements of changes in net assets

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	14,100	9,212	132,146	(1,078)	154,381
Changes during period					
Dividends of surplus			(1,615)		(1,615)
Profit attributable to owners of parent			5,662		5,662
Purchase of treasury shares				(5)	(5)
Disposal of treasury shares				142	142
Reversal of revaluation reserve for land			4		4
Net changes in items other than shareholders' equity					
Total changes during period	–	–	4,051	137	4,189
Balance at end of period	14,100	9,212	136,197	(940)	158,570

	Accumulated other comprehensive income					Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	9,416	–	2,902	5,372	17,691	721	172,793
Changes during period							
Dividends of surplus							(1,615)
Profit attributable to owners of parent							5,662
Purchase of treasury shares							(5)
Disposal of treasury shares							142
Reversal of revaluation reserve for land							4
Net changes in items other than shareholders' equity	(21,879)	936	(47)	1,086	(19,904)	16	(19,888)
Total changes during period	(21,879)	936	(47)	1,086	(19,904)	16	(15,699)
Balance at end of period	(12,462)	936	2,854	6,458	(2,213)	737	157,094

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	14,100	9,212	136,197	(940)	158,570
Changes during period					
Dividends of surplus			(2,425)		(2,425)
Profit attributable to owners of parent			7,692		7,692
Purchase of treasury shares				(122)	(122)
Disposal of treasury shares			(9)	288	278
Reversal of revaluation reserve for land			(2)		(2)
Net changes in items other than shareholders' equity					
Total changes during period	–	–	5,254	165	5,420
Balance at end of period	14,100	9,212	141,452	(774)	163,991

	Accumulated other comprehensive income					Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	(12,462)	936	2,854	6,458	(2,213)	737	157,094
Changes during period							
Dividends of surplus							(2,425)
Profit attributable to owners of parent							7,692
Purchase of treasury shares							(122)
Disposal of treasury shares							278
Reversal of revaluation reserve for land							(2)
Net changes in items other than shareholders' equity	8,718	4,466	2	3,583	16,772	17	16,789
Total changes during period	8,718	4,466	2	3,583	16,772	17	22,210
Balance at end of period	(3,743)	5,402	2,857	10,042	14,558	754	179,304

(4) 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	9,028	10,702
Depreciation	1,297	1,227
Impairment losses	3	431
Increase (decrease) in allowance for loan losses	2,409	(916)
Increase (decrease) in allowance for investment loss	(0)	(0)
Increase (decrease) in retirement benefit liability	26	(126)
Increase (decrease) in provision for retirement benefits for directors (and other officers)	3	4
Increase (decrease) in provision for share awards	33	(33)
Increase (decrease) in provision for reimbursement of deposits	(45)	(26)
Increase (decrease) in provision for contingent loss	59	(51)
Interest income	(29,430)	(42,569)
Interest expenses	2,871	7,693
Loss (gain) related to securities	(413)	7,530
Loss (gain) on money held in trust	(23)	(28)
Foreign exchange losses (gains)	0	(13)
Loss (gain) on disposal of non-current assets	89	113
Net decrease (increase) in loans and bills discounted	(66,818)	(68,896)
Net increase (decrease) in deposits	16,146	26,487
Net increase (decrease) in negotiable certificates of deposit	(3,526)	(8,319)
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	(121,478)	54,738
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	2,131	486
Net decrease (increase) in call loans	14,734	(96,036)
Net increase (decrease) in call money	(218)	107
Net increase (decrease) in cash collateral received for securities lent	-	10,862
Net decrease (increase) in foreign exchanges - assets	284	(796)
Net increase (decrease) in foreign exchanges - liabilities	(65)	128
Interest received	27,884	39,436
Interest paid	(2,265)	(6,362)
Net decrease (increase) in trading securities	1	0
Other, net	19,702	4,347
Subtotal	(127,575)	(59,874)
Income taxes paid	(2,912)	(3,523)
Net cash provided by (used in) operating activities	(130,487)	(63,397)
Cash flows from investing activities		
Purchase of securities	(848,234)	(536,940)
Proceeds from sale of securities	141,826	125,190
Proceeds from redemption of securities	619,840	381,453
Increase in money held in trust	(2,000)	(2,000)
Decrease in money held in trust	2,000	2,000
Purchase of property, plant and equipment	(1,027)	(610)
Proceeds from sale of property, plant and equipment	31	14
Payments for retirement of property, plant and equipment	(41)	(90)
Purchase of intangible assets	(241)	(417)
Payments for asset retirement obligations	(0)	(2)
Net cash provided by (used in) investing activities	(87,846)	(31,402)

(Millions of yen)

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Cash flows from financing activities		
Purchase of treasury shares	(5)	(122)
Proceeds from sale of treasury shares	139	219
Dividends paid	(1,615)	(2,425)
Dividends paid to non-controlling interests	(2)	(2)
Net cash provided by (used in) financing activities	(1,483)	(2,331)
Effect of exchange rate change on cash and cash equivalents	(0)	-
Net increase (decrease) in cash and cash equivalents	(219,817)	(97,131)
Cash and cash equivalents at beginning of period	683,668	463,850
Cash and cash equivalents at end of period	463,850	366,718

(5) Notes on premise of going concern

Not applicable.

(6) Changes in accounting policies

Not applicable.

(7) Notes on consolidated financial statements

Segment information

1. Overview of reportable segments

The reportable segments of the Group are components of the Group for which discrete financial information is available and regularly reviewed by the Board of Directors to make decisions about allocation of managerial resources and to assess their performance.

The Group provides comprehensive financial services primarily through the Bank's branches, under the management philosophy of "regional co-prosperity," with two reportable segments: banking and leasing.

2. Explanation of measurements of ordinary income, profit or loss, assets, liabilities, and other items by reportable segment

The accounting method for the operating segments that are reportable is the same as the accounting method for the consolidated financial statements of the Bank.

Intersegment ordinary income is based on third-party transaction prices.

3. Information regarding ordinary income, profit or loss, assets, liabilities, and other items by reportable segment

Fiscal year ended March 31, 2026

(Millions of yen)

	Reportable segments			Other	Total	Adjustments	Amount recorded in consolidated financial statements
	Banking	Leasing	Subtotal				
Ordinary income							
Ordinary income from external customers	54,901	5,321	60,222	963	61,186	(123)	61,062
Intersegment ordinary income	515	154	670	375	1,045	(1,045)	–
Total	55,416	5,476	60,892	1,338	62,231	(1,169)	61,062
Segment profit	11,284	188	11,473	186	11,659	(412)	11,246
Segment assets	3,552,422	18,250	3,570,673	11,739	3,582,413	(5,596)	3,576,817
Segment liabilities	3,390,774	13,076	3,403,850	4,581	3,408,431	(10,919)	3,397,512
Other items							
Depreciation	1,189	20	1,210	17	1,227	–	1,227
Interest income	42,986	23	43,010	72	43,082	(513)	42,569
Interest expenses	7,678	116	7,795	0	7,796	(102)	7,693
Extraordinary income	0	0	0	1	1	–	1
(Gain on disposal of non-current assets)	0	0	0	1	1	–	1
Extraordinary losses	546	0	546	–	546	–	546
(Loss on disposal of non-current assets)	115	0	115	–	115	–	115
(Impairment losses)	431	–	431	–	431	–	431
Tax expense	2,899	56	2,955	32	2,988	(0)	2,987
Increase in property, plant and equipment and intangible assets	1,216	17	1,234	27	1,261	4	1,265

- Notes: 1. Instead of net sales disclosed by companies in general commerce business, ordinary income is disclosed.
2. The “Other” category refers to business segments that are not included in the reportable segments and includes consulting, regional trading, fund origination and management, guarantee and credit card services, among others.
3. The description of adjustments is as follows:
- (i) The adjustment to segment profit of ¥(412) million represents a reduction of ¥412 million due to the elimination of intersegment transactions.
 - (ii) The adjustment to segment assets of ¥(5,596) million represents a reduction of ¥5,596 million due to the elimination of intersegment transactions.
 - (iii) The adjustment to segment liabilities of ¥(10,919) million represents a reduction of ¥10,919 million due to the elimination of intersegment transactions.
4. Segment profit is adjusted to ordinary profit in the consolidated statements of income.

Per share information

(Yen)

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Net assets per share	8,828.16	10,032.17
Basic earnings per share	320.37	433.02

Notes: 1. Information on diluted earnings per share is omitted due to an absence of potential shares.

2. The basis for calculation of net assets per share is as follows:

(Millions of yen unless otherwise noted)

	As of March 31, 2025	As of March 31, 2026
Total net assets	157,094	179,304
Amounts deducted from total net assets	737	754
of which share acquisition rights	–	–
of which non-controlling interests	737	754
Net assets related to common shares at the end of the period	156,357	178,550
Number of common shares at the end of the period used to calculate net assets per share (Thousands of shares)	17,711	17,797

Note. The shares of the Bank held by the executive compensation BIP Trust (BIP Trust) and the Employee Stock Ownership Plan (ESOP) Trust, which are recorded as treasury shares under shareholders' equity, are included as treasury shares to be deducted from the total number of issued shares at the end of the period for the calculation of net assets per share. The number of treasury shares deducted in the calculation of net assets per share at the end of the period was 234 thousand shares at the end of the previous fiscal year (including 110 thousand shares in the BIP Trust and 124 thousand shares in the ESOP Trust), and 181 thousand shares at the end of the current fiscal year (including 113 thousand shares in the BIP Trust and 67 thousand shares in the ESOP Trust).

3. The basis for calculation of basic earnings per share is as follows:

(Millions of yen unless otherwise noted)

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Basic earnings per share		
Profit attributable to owners of parent	5,662	7,692
Amount not attributable to common shareholders	–	–
Profit attributable to owners of parent related to common shares	5,662	7,692
Average number of common shares outstanding during the period (Thousands of shares)	17,674	17,764

Note: The shares of the Bank held by the BIP Trust and the ESOP Trust, which are recorded as treasury shares under shareholders' equity, are included as treasury shares to be deducted from the average number of shares outstanding during the period for the calculation of basic earnings per share. The average number of treasury shares deducted in the calculation of basic earnings per share was 273 thousand shares for the previous fiscal year (including 110 thousand shares in the BIP Trust and 162 thousand shares in the ESOP Trust), and 202 thousand shares for the current fiscal year (including 108 thousand shares in the BIP Trust and 94 thousand shares in the ESOP Trust).

Significant events after reporting period

Not applicable.

2. Non-consolidated financial statements

(1) Non-consolidated balance sheets

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	466,744	369,118
Cash	41,854	41,058
Due from banks	424,890	328,059
Call loans	5,000	101,454
Monetary claims bought	6,483	6,064
Securities	874,077	906,600
Government bonds	143,691	178,871
Local government bonds	284,160	282,529
Corporate bonds	108,752	117,562
Stocks	56,367	66,859
Other securities	281,105	260,776
Loans and bills discounted	2,064,173	2,132,846
Bills discounted	1,060	590
Loans on bills	17,543	19,267
Loans on deeds	1,860,156	1,916,125
Overdrafts	185,413	196,863
Foreign exchanges	2,088	2,884
Due from foreign banks (our accounts)	2,088	2,884
Other assets	4,342	14,040
Prepaid expenses	–	16
Accrued revenue	2,084	3,415
Financial derivatives	1,371	7,983
Other	887	2,626
Property, plant and equipment	17,566	17,005
Buildings	6,212	6,142
Land	9,779	9,287
Leased assets	52	76
Construction in progress	43	124
Other tangible fixed assets	1,479	1,374
Intangible assets	773	891
Software	648	768
Other intangible fixed assets	125	122
Prepaid pension costs	5,580	6,766
Deferred tax assets	3,153	433
Customers' liabilities for acceptances and guarantees	8,415	8,362
Allowance for loan losses	(15,302)	(14,314)
Allowance for investment loss	(0)	(0)
Total assets	3,443,096	3,552,155

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Liabilities		
Deposits	3,133,788	3,160,272
Current deposits	174,769	166,392
Ordinary deposits	1,914,268	1,967,487
Savings deposits	50,293	50,432
Deposits at notice	5,696	4,605
Time deposits	942,764	927,532
Installment savings	2	0
Other deposits	45,993	43,820
Negotiable certificates of deposit	61,928	53,408
Call money	259	366
Collateral received for securities lending and borrowing transactions	-	10,862
Borrowed money	84,202	138,704
Borrowings from other banks	84,202	138,704
Foreign exchanges	75	204
Foreign bills sold	52	111
Foreign bills payable	23	93
Other liabilities	8,291	15,288
Domestic exchange settlement account, credit	83	121
Income taxes payable	1,508	397
Accrued expenses	1,562	2,977
Unearned revenue	716	817
Reserve for interest on installment savings	0	0
Financial derivatives	50	1,246
Cash collateral received for financial instruments	1,950	6,990
Lease liabilities	58	84
Asset retirement obligations	131	368
Other	2,230	2,285
Provision for bonuses for directors (and other officers)	20	20
Provision for retirement benefits	923	754
Provision for share awards	149	116
Provision for reimbursement of deposits	174	148
Provision for contingent loss	826	775
Deferred tax liabilities for land revaluation	1,515	1,491
Acceptances and guarantees	8,415	8,362
Total liabilities	3,300,570	3,390,774

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Net assets		
Share capital	14,100	14,100
Capital surplus	6,268	6,268
Legal capital surplus	6,268	6,268
Retained earnings	132,799	138,200
Legal retained earnings	14,100	14,100
Other retained earnings	118,698	124,099
Reserve for tax purpose reduction entry of non-current assets	162	157
General reserve	108,811	112,811
Retained earnings brought forward	9,724	11,131
Treasury shares	(940)	(774)
Total shareholders' equity	152,228	157,795
Valuation difference on available-for-sale securities	(13,492)	(4,674)
Deferred gains or losses on hedges	936	5,402
Revaluation reserve for land	2,854	2,857
Total valuation and translation adjustments	(9,702)	3,585
Total net assets	142,526	161,381
Total liabilities and net assets	3,443,096	3,552,155

(2) Non-consolidated statements of income

(Millions of yen)

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Ordinary income	46,400	55,416
Interest income	30,102	42,986
Interest on loans and discounts	19,238	25,187
Interest and dividends on securities	8,636	14,521
Interest on call loans	1,050	1,499
Interest on deposits with banks	1,137	1,742
Other interest income	39	36
Fees and commissions	6,642	6,491
Fees and commissions on domestic and foreign exchanges	1,657	1,756
Other fees and commissions	4,985	4,735
Other ordinary income	1,141	123
Gain on foreign exchange transactions	65	13
Gain on sale of trading securities	1	0
Gain on sale of bonds	1,074	109
Gain on redemption of bonds	0	0
Other income	8,513	5,813
Reversal of allowance for doubtful accounts	–	282
Recoveries of written off receivables	111	0
Gain on sale of equity securities	7,443	4,355
Gain on investments in money held in trust	23	28
Other	935	1,146
Ordinary expenses	37,027	44,131
Interest expenses	2,853	7,678
Interest on deposits	1,825	5,711
Interest on negotiable certificates of deposit	70	227
Interest on call money	12	46
Interest expenses on cash collateral received for securities lent	0	41
Interest on borrowings	–	326
Interest expenses on interest rate swaps	158	521
Other interest expenses	786	803
Fees and commissions payments	2,520	2,782
Fees and commissions on domestic and foreign exchanges	164	193
Other fees and commissions	2,355	2,589
Other ordinary expenses	7,833	11,503
Loss on sale of bonds	6,073	7,757
Loss on redemption of bonds	1,759	3,740
Amortization of government bonds and other bonds	–	6
General and administrative expenses	20,265	21,066
Other expenses	3,555	1,099
Provision of allowance for loan losses	2,640	–
Write-off of loans	4	–
Loss on sale of equity securities	265	480
Loss on devaluation of equity securities	5	10
Other	639	608

(Millions of yen)

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Ordinary profit	9,372	11,284
Extraordinary income	6	0
Gain on disposal of non-current assets	6	0
Extraordinary losses	99	546
Loss on disposal of non-current assets	96	115
Impairment losses	3	431
Profit before income taxes	9,279	10,738
Income taxes - current	2,783	2,247
Income taxes - deferred	458	651
Total income taxes	3,241	2,899
Profit	6,037	7,838

(3) Non-consolidated statements of changes in net assets

Fiscal year ended March 31, 2025

(Millions of yen)

	Shareholders' equity									
	Share capital	Capital surplus		Legal retained earnings	Retained earnings				Treasury shares	Total shareholders' equity
		Legal capital surplus	Total capital surplus		Other retained earnings			Total retained earnings		
					Reserve for tax purpose reduction entry of non-current assets	General reserve	Retained earnings brought forward			
Balance at beginning of period	14,100	6,268	6,268	14,100	169	105,811	8,291	128,372	(1,078)	147,663
Changes during period										
Dividends of surplus							(1,615)	(1,615)		(1,615)
Reversal of reserve for tax purpose reduction entry of non-current assets					(6)		6	-		-
Provision of general reserve						3,000	(3,000)	-		-
Profit							6,037	6,037		6,037
Purchase of treasury shares									(5)	(5)
Disposal of treasury shares									142	142
Reversal of revaluation reserve for land							4	4		4
Net changes in items other than shareholders' equity										
Total changes during period	-	-	-	-	(6)	3,000	1,433	4,426	137	4,564
Balance at end of period	14,100	6,268	6,268	14,100	162	108,811	9,724	132,799	(940)	152,228

	Valuation and translation adjustments				Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at beginning of period	8,585	–	2,902	11,487	159,151
Changes during period					
Dividends of surplus					(1,615)
Reversal of reserve for tax purpose reduction entry of non-current assets					–
Provision of general reserve					–
Profit					6,037
Purchase of treasury shares					(5)
Disposal of treasury shares					142
Reversal of revaluation reserve for land					4
Net changes in items other than shareholders' equity	(22,077)	936	(47)	(21,189)	(21,189)
Balance at end of period	(22,077)	936	(47)	(21,189)	(16,624)
Balance at beginning of period	(13,492)	936	2,854	(9,702)	142,526

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	Total capital surplus	Legal retained earnings	Other retained earnings			Total retained earnings		
					Reserve for tax purpose reduction entry of non-current assets	General reserve	Retained earnings brought forward			
Balance at beginning of period	14,100	6,268	6,268	14,100	162	108,811	9,724	132,799	(940)	152,228
Changes during period										
Dividends of surplus							(2,425)	(2,425)		(2,425)
Reversal of reserve for tax purpose reduction entry of non-current assets					(4)		4	-		-
Provision of general reserve						4,000	(4,000)	-		-
Profit							7,838	7,838		7,838
Purchase of treasury shares									(122)	(122)
Disposal of treasury shares							(9)	(9)	288	278
Reversal of revaluation reserve for land							(2)	(2)		(2)
Net changes in items other than shareholders' equity										
Total changes during period	-	-	-	-	(4)	4,000	1,406	5,401	165	5,567
Balance at end of period	14,100	6,268	6,268	14,100	157	112,811	11,131	138,200	(774)	157,795

	Valuation and translation adjustments				Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at beginning of period	(13,492)	936	2,854	(9,702)	142,526
Changes during period					
Dividends of surplus					(2,425)
Reversal of reserve for tax purpose reduction entry of non-current assets					–
Provision of general reserve					–
Profit					7,838
Purchase of treasury shares					(122)
Disposal of treasury shares					278
Reversal of revaluation reserve for land					(2)
Net changes in items other than shareholders' equity	8,818	4,466	2	13,287	13,287
Balance at end of period	8,818	4,466	2	13,287	18,854
Balance at beginning of period	(4,674)	5,402	2,857	3,585	161,381

**Financial Results for
the Fiscal Year Ended March 31, 2026
(FY2025)**

THE AKITA BANK, LTD.

Table of Contents

	page
I Overview of financial results for FY2025	
1 Financial highlights	Non-consolidated 25
2 Overview of non-consolidated earnings	Non-consolidated 26
3 Highlights on consolidated earnings	Consolidated 27
4 Balance of deposits (including negotiable certificates of deposit)	Non-consolidated 28
5 Deposited assets	Non-consolidated 28
6 Balance of loans and bills discounted	Non-consolidated 29
7 Balance of securities	Non-consolidated 30
8 Credit-related costs	Non-consolidated 31
9 Disclosed claims under the financial reconstruction law	Non-consolidated 32
10 Capital adequacy ratio	Non-consolidated 32
11 Earnings forecasts for FY2026	Non-consolidated and Consolidated 33
12 Fiscal year-end dividend for FY2025 and dividend forecasts for FY2026	Consolidated 34
II Figures for financial results for FY2025	
1 Summary of profit or loss	Non-consolidated 35
	Consolidated 37
2 Net business income	Non-consolidated 38
3 Margin	Non-consolidated 38
4 Gains/losses on securities	Non-consolidated 39
5 Valuation gains/losses on securities	Consolidated 39
	Non-consolidated 40
6 Capital adequacy ratio (Japanese domestic standard)	Non-consolidated and Consolidated 41
7 ROA	Non-consolidated 41
8 ROE	Non-consolidated 42
9 OHR	Non-consolidated 42
10 Balance of deposits, loans and bills discounted	Non-consolidated 42
11 Balance of securities	Non-consolidated 43
12 Balance of deposited assets	Non-consolidated 43
III Loans and bills discounted, etc.	
1 Disclosed claims under the financial reconstruction law and risk-monitored loans	Non-consolidated 43
2 Disclosed claims under the financial reconstruction law and risk-monitored loans	Consolidated 44
3 Status of coverage for disclosed claims under the financial reconstruction law and risk-monitored loans	Non-consolidated 44
4 Allowance for loan losses	Non-consolidated and Consolidated 44
5 Self-assessment and status of disclosed claims	Non-consolidated 46
6 Loans and bills discounted by industry	Non-consolidated 47
7 Disclosed claims under the financial reconstruction law and risk-monitored loans by industry	Non-consolidated 48

The Bank does not implement “partial direct write-offs”; however, for reference, it provides information on “disclosed claims under the financial reconstruction law and risk-monitored loans” as if partial direct write-offs were applied.

* “Partial direct write-offs” refer to the direct write-offs of Category IV claims as bad debts. These claims represent the remaining amount of loans to debtors after deducting the amount expected to be recovered through collateral, guarantees, etc., from the secured/guaranteed claim amount against debtors classified as “bankrupt” or “effectively bankrupt” in our self-assessment.

Since partial direct write-offs are solely an accounting treatment, the Bank does not apply this method and instead records specific allowances for doubtful accounts for the full amount of these claims.

I Overview of financial results for FY2025

1 Financial highlights

(1) Non-consolidated earnings

(Millions of yen)

	FY2025			FY2024
		Year-on-year changes	Change (%)	
Ordinary income	55,416	9,016	19.4	46,400
Core net business income	17,996	6,785	60.5	11,211
Ordinary profit	11,284	1,912	20.4	9,372
Profit	7,838	1,801	29.8	6,037

- ▶ Ordinary income increased by ¥9,016 million year-on-year to ¥55,416 million (an increase of 19.4%).
Factor for the increase: Interest income increased.
- ▶ Core net business income increased by ¥6,785 million year-on-year to ¥17,996 million (an increase of 60.5%).
Factor for the increase: Net interest income increased due to higher interest on loans and discounts and interest on securities.
- ▶ Ordinary profit increased by ¥1,912 million year-on-year to ¥11,284 million (an increase of 20.4%).
Factor for the increase: Core net business income increased, along with a decrease in credit-related costs, despite the deterioration in gains/losses on bond transactions and gains/losses related to equity securities.
- ▶ Profit increased by ¥1,801 million year-on-year to ¥7,838 million, marking a new record high (an increase of 29.8%).

(2) Soundness of management (Non-consolidated)

- ▶ The valuation difference on securities improved by ¥8.8 billion compared to the end of the previous fiscal year, resulting in a valuation loss of ¥4.6 billion. In addition, the valuation gains/losses after taking hedging with interest rate swaps into account improved by ¥15.2 billion, resulting in a valuation gain of ¥3.1 billion.
- ▶ The non-performing loan ratio decreased by 0.31 percentage points from the end of the previous fiscal year to 2.40%.
- ▶ The capital adequacy ratio decreased by 0.62 percentage points from the end of the previous fiscal year to 11.17%.

(3) Fiscal year-end dividend for FY2025 and dividend forecasts for FY2026

- ▶ The fiscal year-end dividend per share is planned to be ¥100 as an ordinary dividend. Together with the interim dividend of ¥75, the annual dividend is planned to be ¥175. The consolidated dividend payout ratio will be 40.4%.
- ▶ For 2026, the annual dividend is planned to be ¥200 per share, consisting of an interim dividend of ¥100 per share and a fiscal year-end dividend of ¥100 per share.

(4) Earnings forecasts for FY2026

- ▶ Non-consolidated: Ordinary profit is expected to be ¥13,100 million and profit is expected to be ¥8,500 million.

- Consolidated: Ordinary profit is expected to be ¥13,100 million and profit attributable to owners of parent is expected to be ¥8,500 million.

2 Overview of non-consolidated earnings

(Millions of yen)

		FY2025 (A)	(A)-(B)	FY2024 (B)
Ordinary income	1	55,416	9,016	46,400
Gross business profit	2	27,641	2,961	24,680
Net interest income	3	35,311	8,062	27,249
Net fees and commissions	4	3,709	(413)	4,122
Net other business income	5	(11,379)	(4,688)	(6,691)
(Of which, gains/losses on bond transactions)	6	(11,393)	(4,635)	(6,758)
Expenses (excluding non-recurrent expense)	7	21,039	812	20,227
Personnel expenses	8	10,851	228	10,623
Non-personnel expenses	9	8,745	538	8,207
Core net business income	10	17,996	6,785	11,211
Core net business income (excluding gains/losses on cancellation of private offering investment trusts)	11	16,003	4,926	11,077
Net business income (before net provision of general allowance for loan losses)	12	6,602	2,149	4,453
(i) Net provision of general allowance for loan losses	13	(571)	(223)	(348)
Net business income	14	7,173	2,372	4,801
Net non-recurrent gains/losses	15	4,111	(459)	4,570
(ii) Disposal of non-performing loans	16	409	(2,726)	3,135
Of which, provision of specific allowance for loan losses	17	288	(2,700)	2,988
Gains/losses related to equity securities	18	3,863	(3,308)	7,171
Other non-recurrent gains/losses	19	657	123	534
Ordinary profit	20	11,284	1,912	9,372
Extraordinary income/losses	21	(546)	(454)	(92)
Profit before income taxes	22	10,738	1,459	9,279
Income taxes – current	23	2,247	(536)	2,783
Income taxes – deferred	24	651	193	458
Income taxes	25	2,899	(342)	3,241
Profit	26	7,838	1,801	6,037
Credit-related costs ((i)+(ii))	27	(161)	(2,948)	2,787

Note: Core net business income (10) = gross business profit (2) – expenses (excluding non-recurrent expense) (7) – gains/losses on bond transactions (6)

• The net interest income increased by ¥8,062 million due to higher interest on loans and discounts and interest on securities.

• The net fees and commissions decreased by ¥413 million.

• The expenses increased by ¥812 million.

○ The core net business income increased by ¥6,785 million.

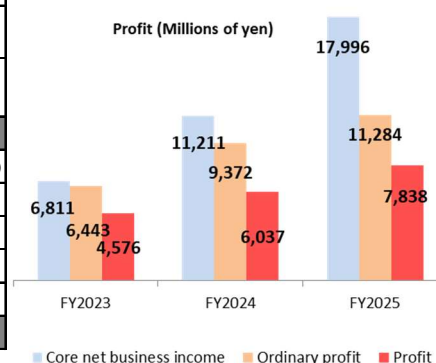
• The gains/losses on bond transactions deteriorated by ¥4,635 million.

• The gains/losses related to equity securities deteriorated by ¥3,308 million.

• The credit-related costs decreased by ¥2,948 million.

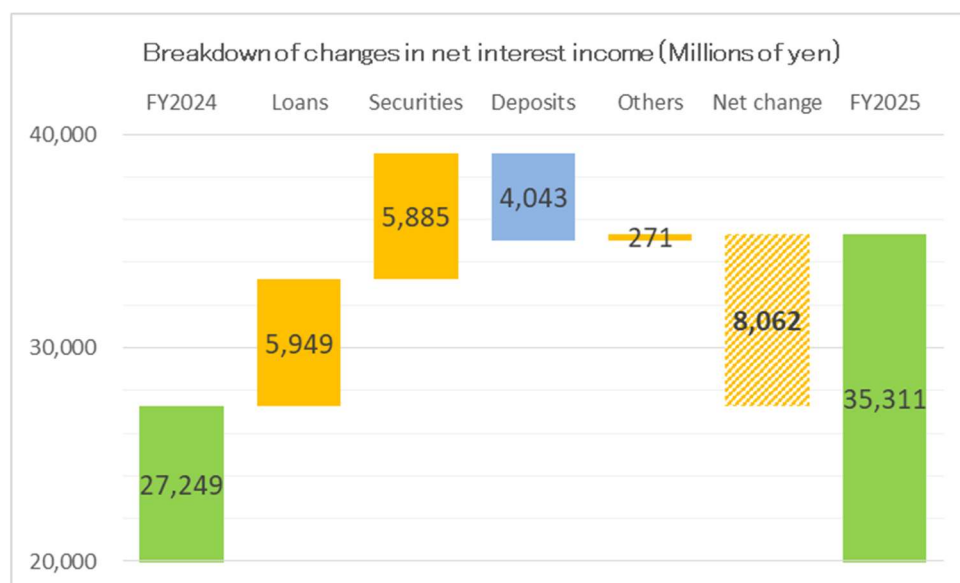
○ The ordinary profit increased by ¥1,912 million.

○ The profit increased by ¥1,801 million.



Breakdown of changes in net interest income

Interest income from both loans and securities increased by ¥5,949 million and ¥5,885 million, respectively, due to increases in average balances and higher yields. On the other hand, interest on deposits also increased by ¥4,043 million. As a result, total net interest income rose by ¥8,062 million year-on-year to ¥35,311 million (an increase of 29.5%).



Average balance	(Billions of yen)			Yield	(%)		
	FY2024 (B)	FY2025 (A)	(A)-(B)		FY2024 (B)	FY2025 (A)	(A)-(B)
Loans and bills discounted	2,002.9	2,103.6	100.7	Loans and bills discounted	0.96	1.19	0.23
Securities	860.2	942.4	82.2	Securities	1.00	1.54	0.54
Deposits (including negotiable certificates of deposit)	3,209.6	3,213.1	3.5	Deposits (including negotiable certificates of deposit)	0.05	0.18	0.13

3 Highlights on consolidated earnings

Ordinary income: ¥61,062 million (up ¥8,848 million or 16.9% year-on-year)

Ordinary profit: ¥11,246 million (up ¥2,125 million or 23.2% year-on-year)

Profit attributable to owners of parent: ¥7,692 million (up ¥2,030 million or 35.8% year-on-year)

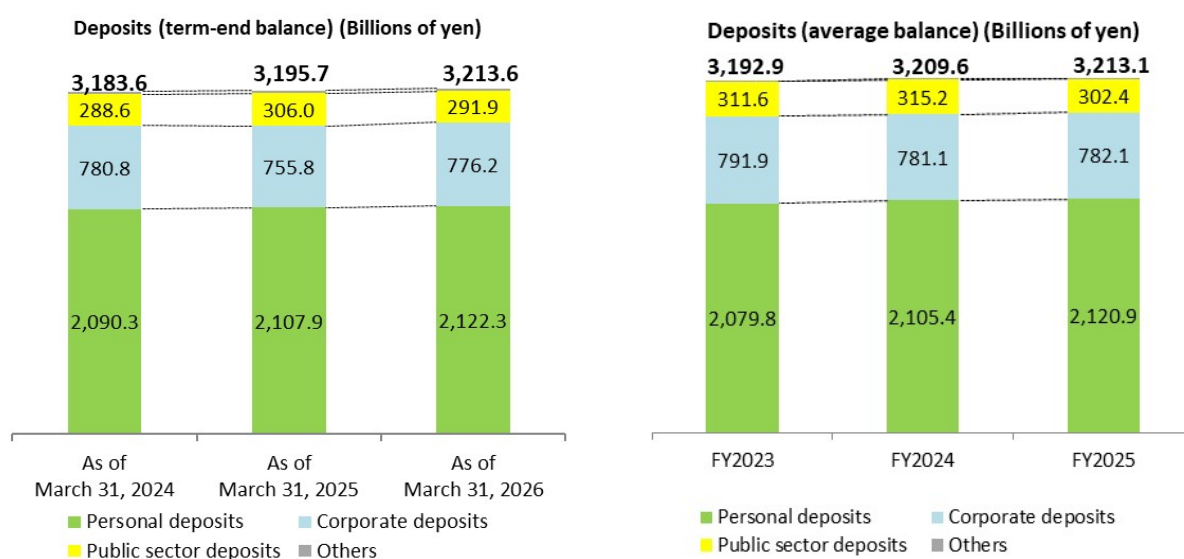
The factors driving the increase or decrease in consolidated earnings are primarily attributable to the factors affecting the Bank's non-consolidated earnings.

4 Balance of deposits (including negotiable certificates of deposit)

Deposits (term-end balance) increased by ¥17.9 billion compared to the end of the previous fiscal year to ¥3,213.6 billion (an increase of 0.5%). This increase was due to increases in both personal and corporate deposits, despite a decrease in public sector deposits. In addition, deposits (average balance) increased by ¥3.5 billion compared to the previous fiscal year to ¥3,213.1 billion (an increase of 0.1%), also due to the increases in personal and corporate deposits, despite a decrease in public sector deposits.

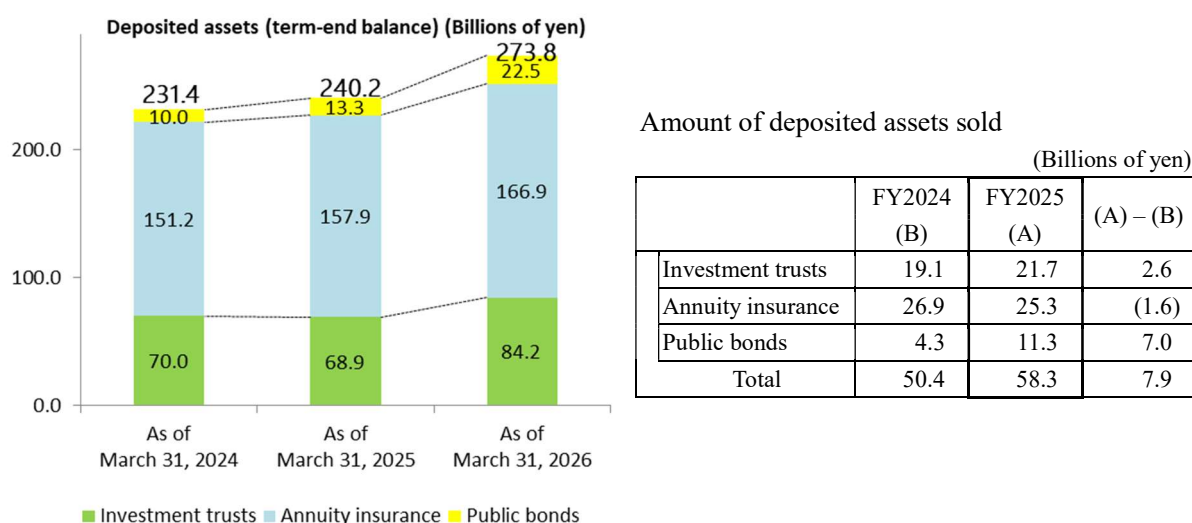
(Billions of yen, %)

	FY2023	FY2024 (B)	FY2025 (A)		
				(A) – (B)	$((A)-(B))/(B) \times 100$
Deposits (term-end balance)	3,183.6	3,195.7	3,213.6	17.9	0.5
Deposits (average balance)	3,192.9	3,209.6	3,213.1	3.5	0.1



5 Deposited assets

Due to increases in investment trusts, annuity insurance and public bonds, deposited assets (term-end balance) increased by ¥33.6 billion compared to the end of the previous fiscal year to ¥273.8 billion (an increase of 13.9%). In addition, the amount of deposited assets sold during the period increased by ¥7.9 billion year-on-year to ¥58.3 billion (an increase of 15.6%).

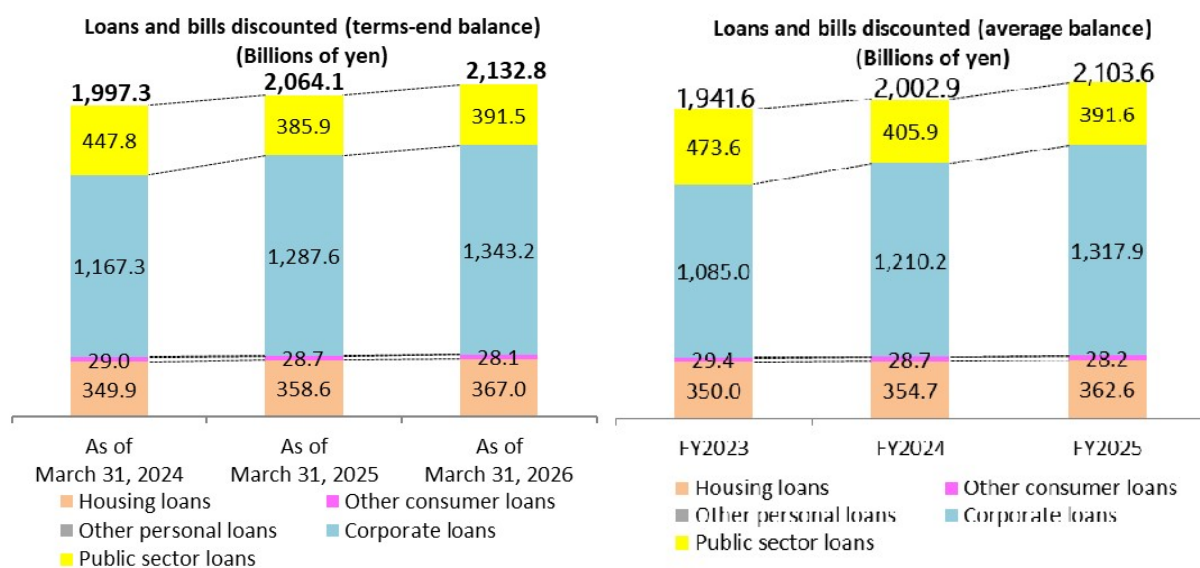


6 Balance of loans and bills discounted

Loans and bills discounted (term-end balance) increased by ¥68.7 billion compared to the end of the previous fiscal year to ¥2,132.8 billion (an increase of 3.3%), due to increases in personal loans, corporate loans and public sector loans. In addition, loans and bills discounted (average balance) increased by ¥100.7 billion compared to the previous fiscal year to ¥2,103.6 billion (an increase of 5.0%), due to increases in personal loans and corporate loans, despite a decrease in public sector loans.

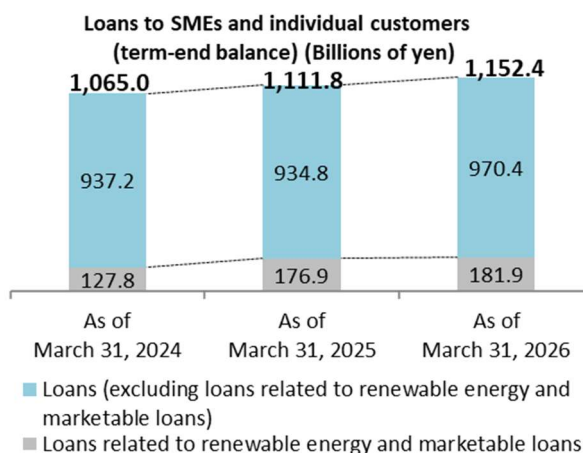
(Billions of yen, %)

	FY2023	FY2024 (B)	FY2025 (A)		
				(A) – (B)	((A)–(B))/(B)×100
Loans and bills discounted (term-end balance)	1,997.3	2,064.1	2,132.8	68.7	3.3
Loans and bills discounted (average balance)	1,941.6	2,002.9	2,103.6	100.7	5.0



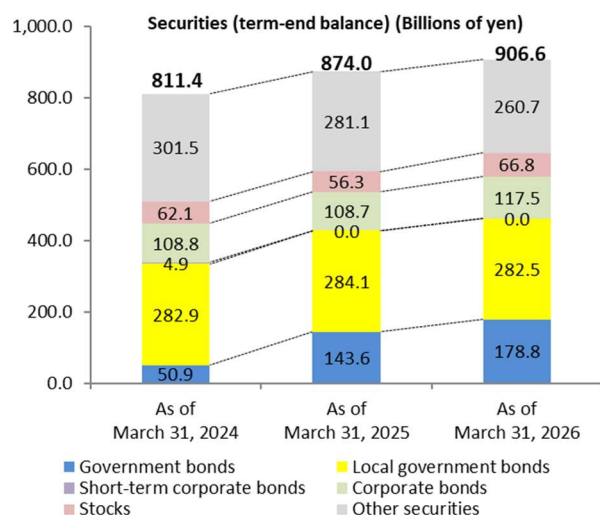
Balance of loans to SMEs and individual customers

Loans to SMEs and individual customers (term-end balance) increased by ¥40.6 billion compared to the end of the previous fiscal year to ¥1,152.4 billion (an increase of 3.6%). Of this amount, loans (excluding loans related to renewable energy and marketable loans) increased by ¥35.6 billion compared to the end of the previous fiscal year to ¥970.4 billion.



7 Balance of securities

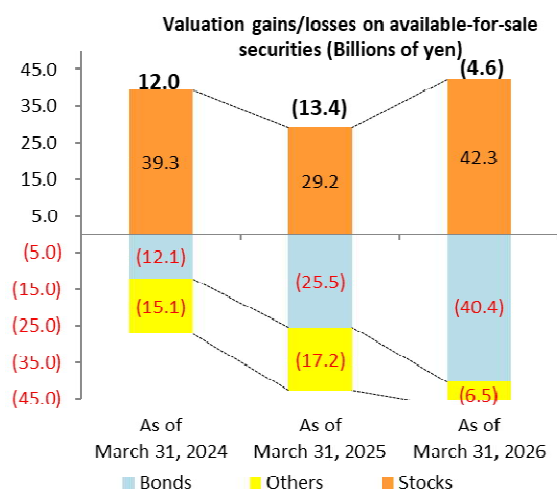
Securities (term-end balance) increased by ¥32.6 billion from the end of the previous fiscal year to ¥906.6 billion (an increase of 3.7%) due to increases in the balances of government bonds, corporate bonds and stocks.



	(Billions of yen)		
	As of March 31, 2025 (B)	As of March 31, 2026 (A)	(A) – (B)
Government bonds	143.6	178.8	35.2
Local government bonds	284.1	282.5	(1.6)
Short-term corporate bonds	-	-	-
Corporate bonds	108.7	117.5	8.8
Stocks	56.3	66.8	10.5
Other securities	281.1	260.7	(20.4)
Securities	874.0	906.6	32.6

Valuation gains/losses on securities

Valuation losses on securities improved by ¥8.8 billion from the end of the previous fiscal year to ¥4.6 billion due to an improvement in the valuation of stocks and others. In addition, we are using deferred hedging through interest rate swaps to reduce the risk of fluctuations in fair value, and the valuation gains/losses after taking deferred hedging into account improved ¥15.2 billion, resulting in a valuation gains of ¥3.1 billion.



	As of March 31, 2025 (B)	As of March 31, 2026 (A)	(A) – (B)
Stocks	29.2	42.3	13.1
Bonds	(25.5)	(40.4)	(14.9)
Others	(17.2)	(6.5)	10.7
Valuation gains/ losses	(13.4)	(4.6)	8.8
(Reference) Valuation gains/ losses on interest rate swaps	1.3	7.8	6.5
(Reference) Valuation gains/ losses on securities after considering valuation gains/ losses on interest rate swaps	(12.1)	3.1	15.2

Gains on securities decreased by ¥7.9 billion from the previous year to losses of ¥7.5 billion due to an increase in losses on sales and redemption of bonds, as well as a decrease in gains on sales of equity securities.

	FY2023	FY2024 (B)	FY2025 (A)	(A) – (B)
Gains/losses on bond transactions	(1.7)	(6.7)	(11.3)	(4.6)
Gains on sales and redemption	1.3	1.0	0.1	(0.9)
Losses on sales	1.8	6.0	7.7	1.7
Losses on redemption and devaluation	1.1	1.7	3.7	2.0
Gains/losses related to equity securities	2.9	7.1	3.8	(3.3)
Gains on sales	3.8	7.4	4.3	(3.1)
Losses on sales	0.8	0.2	0.4	0.2
Losses on devaluation	0.0	0.0	0.0	0.0
Gains/losses on securities	1.2	0.4	(7.5)	(7.9)

8 Credit-related costs

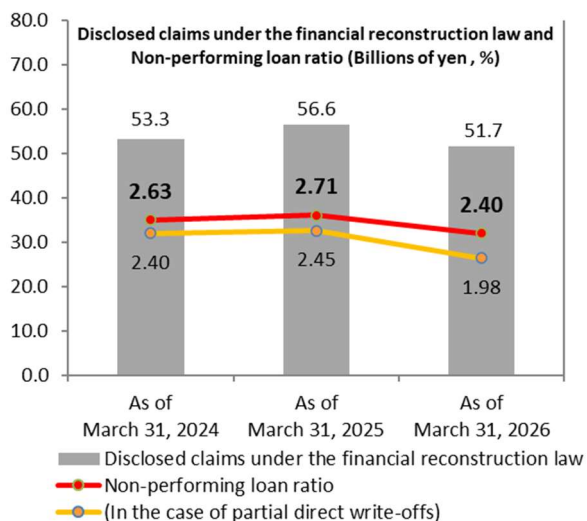
Total credit-related costs decreased by ¥2.8 billion from the previous fiscal year to a negative ¥0.1 billion (a reversal of ¥0.1 billion), due to a decrease of ¥0.2 billion in net provision of general allowance for loan losses and a decrease of ¥2.7 billion in provision of specific allowance for loan losses.

	FY2023	FY2024 (B)	FY2025 (A)	(A) – (B)
Net provision of general allowance for loan losses	0.2	(0.3)	(0.5)	(0.2)
Disposal of non-performing loans	1.1	3.1	0.4	(2.7)
Write-off of loans	-	0.0	-	0.0
Loss on sale of loans	0.0	0.0	0.0	0.0
Provision of specific allowance for loan losses	0.9	2.9	0.2	(2.7)
Provision for contingent loss, etc.	0.1	0.1	0.1	0.0
Credit-related costs	1.3	2.7	(0.1)	(2.8)

9 Disclosed claims under the financial reconstruction law

Disclosed claims under the financial reconstruction law decreased by ¥4.9 billion from the end of the previous fiscal year to ¥51.7 billion.

The non-performing loan ratio decreased by 0.31 percentage points to 2.40%. The non-performing loan ratio in the case of partial direct write-offs decreased by 0.47 percentage points to 1.98%.

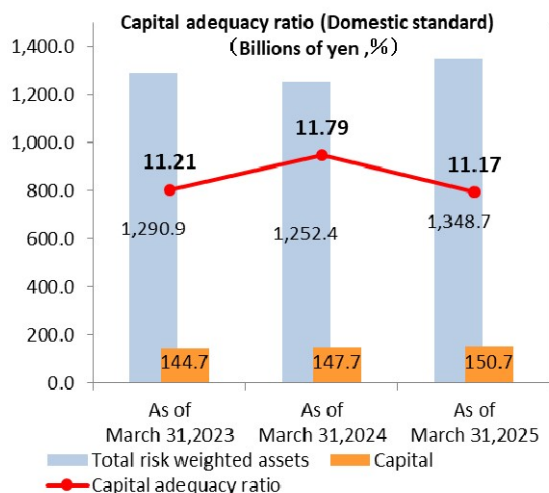


(Billions of yen, %)

	As of March 31, 2025 (B)	As of March 31, 2026 (A)	(A) – (B)
Disclosed claims under the financial reconstruction law	56.6	51.7	(4.9)
Non-performing loan ratio	2.71	2.40	(0.31)
(In the case of partial direct write-offs)	2.45	1.98	(0.47)

10 Capital adequacy ratio

Capital, the numerator, increased by ¥3.0 billion compared to the end of the previous fiscal year, mainly due to the accumulation of profits. However, total risk-weighted assets, the denominator, increased by ¥96.3 billion mainly due to an increase in loans and bills discounted. As a result, the capital adequacy ratio declined by 0.62 percentage points to 11.17%.



(Billions of yen, %)

	As of March 31, 2025 (B)	As of March 31, 2026 (A)	(A) – (B)
Total risk-weighted assets	1,252.4	1,348.7	96.3
Capital	147.7	150.7	3.0
Capital adequacy ratio	11.79	11.17	(0.62)

11 Earnings forecasts for FY2026

Non-consolidated: Core net business income is expected to decrease by ¥2,496 million from FY2025 to ¥15,500 million. On the other hand, ordinary profit is expected to increase by ¥1,816 million to ¥13,100 million, and profit is expected to rise by ¥662 million to ¥8,500 million.

Consolidated: Ordinary profit is expected to increase by ¥1,854 million from FY2025 to ¥13,100 million, and profit attributable to owners of parent is expected to rise by ¥808 million to ¥8,500 million.

(Millions of yen)

Non-consolidated earnings	FY2026 Full-year forecasts		FY2025 Full-year results
	(A)	(A) – (B)	(B)
Core net business income	15,500	(2,496)	17,996
Ordinary profit	13,100	1,816	11,284
Profit	8,500	662	7,838

(Millions of yen)

Consolidated earnings	FY2026 Full-year forecasts		FY2025 Full-year results
	(A)	(A) – (B)	(B)
Ordinary profit	13,100	1,854	11,246
Profit attributable to owners of parent	8,500	808	7,692

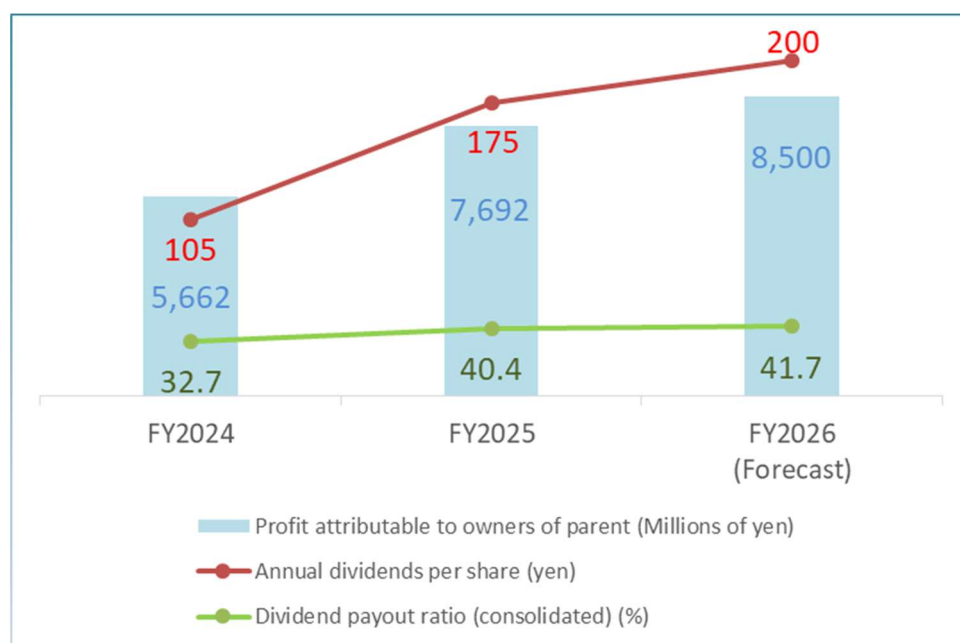
12 Fiscal year-end dividend for FY2025 and dividend forecasts for FY2026

The fiscal year-end dividend for FY2025 is planned to be ¥100 per share as an ordinary dividend (an increase of ¥25 compared to the initial forecast of ¥75), bringing the total annual dividend to ¥175 per share, including the already paid interim dividend of ¥75 per share.

For 2026, the annual dividend is planned to be ¥200 per share, consisting of an interim dividend of ¥100 per share and a fiscal year-end dividend of ¥100 per share.

(Yen)

	FY2024	FY2025 (The fiscal year-end dividend is a forecast)	FY2026 (Forecast)
Cash dividends per share	105	175	200
Interim	45	75	100
Fiscal year-end	60	100	100



Shareholder return policy

The Bank's basic dividend policy is to keep the internal reserves sufficient for sound management and efficient funding in view of the public nature of banks, while maintaining stable dividend distribution.

Under this basic policy, the Bank aims for a dividend payout ratio of at least 40% of profit attributable to owners of parent, and strive to increase dividends per share through profit growth. In addition, the acquisition of treasury stock will be carried out flexibly, based on the premise of maintaining adequate capital, while taking into consideration the improvement of capital efficiency, investment opportunities for medium-to long-term growth, and market conditions.

II Figures for financial results for FY2025**1 Summary of profit or loss****[Non-consolidated]**

(Millions of yen)

		FY2025		FY2024
		(A)	(A) – (B)	(B)
Ordinary income	1	55,416	9,016	46,400
Gross business profit	2	27,641	2,961	24,680
(Gross core business profit)	3	39,035	7,596	31,439
Gross domestic business profit	4	27,166	2,798	24,368
(Gross core business profit)	5	38,560	7,434	31,126
Net interest income	6	34,865	7,849	27,016
Net fees and commissions	7	3,693	(415)	4,108
Net other business income	8	(11,393)	(4,637)	(6,756)
(Of which, gains/losses on bond transactions)	9	(11,393)	(4,635)	(6,758)
Gross international business profit	10	474	162	312
(Gross core business profit)	11	474	162	312
Net interest income	12	446	213	233
Net fees and commissions	13	15	2	13
Net other business income	14	13	(52)	65
(Of which, gains/losses on bond transactions)	15	–	–	–
Expenses (excluding non-recurrent expense)	16	21,039	812	20,227
Personnel expenses	17	10,851	228	10,623
Non-personnel expenses	18	8,745	538	8,207
Taxes	19	1,442	46	1,396
Net business income (before net provision of general allowance for loan losses)	20	6,602	2,149	4,453
Core net business income	21	17,996	6,785	11,211
Core net business income (excluding gains/losses on cancellation of private offering investment trusts)	22	16,003	4,926	11,077
(i) Net provision of general allowance for loan losses	23	(571)	(223)	(348)
Net business income	24	7,173	2,372	4,801
Of which, net gains/losses on bond transactions	25	(11,393)	(4,635)	(6,758)
Net non-recurrent gains/losses	26	4,111	(459)	4,570
(ii) Disposal of non-performing loans	27	409	(2,726)	3,135
Write-off of loans	28	–	(4)	4
Provision of specific allowance for loan losses	29	288	(2,700)	2,988
Loss on sale of loans	30	4	(2)	6
Provision for contingent loss, etc.	31	117	(19)	136
Gains/losses related to equity securities	32	3,863	(3,308)	7,171
Gain on sale of equity securities	33	4,355	(3,088)	7,443
Loss on sale of equity securities	34	480	215	265
Loss on devaluation of equity securities	35	10	5	5
Other non-recurrent gains/losses	36	657	123	534
Ordinary profit	37	11,284	1,912	9,372

(Millions of yen)

		FY2025		FY2024
		(A)	(A) – (B)	(B)
Extraordinary income/losses	38	(546)	(454)	(92)
Gains/losses on disposal of non-current assets	39	(114)	(25)	(89)
Gain on disposal of non-current assets	40	0	(6)	6
Loss on disposal of non-current assets	41	115	19	96
Impairment losses	42	431	428	3
Profit before income taxes	43	10,738	1,459	9,279
Income taxes - current	44	2,247	(536)	2,783
Income taxes - deferred	45	651	193	458
Income taxes	46	2,899	(342)	3,241
Profit	47	7,838	1,801	6,037
Credit-related costs ((i) + (ii))	48	(161)	(2,948)	2,787

Note: Amounts have been rounded down to the nearest million yen.

[Consolidated]

(On a consolidated statement of income basis)

(Millions of yen)

	FY2025		FY2024 (B)
	(A)	(A) – (B)	
Consolidated gross profit	28,584	3,243	25,341
Net interest income	34,875	8,317	26,558
Net fees and commissions	4,782	(389)	5,171
Net other business income	(11,073)	(4,685)	(6,388)
General and administrative expenses	21,900	838	21,062
Cost of allowance for bad debts write-off	(6)	(2,912)	2,906
Write-off of loans	21	(18)	39
Provision of specific allowance for loan losses	345	(2,724)	3,069
Loss on sale of loans	52	21	31
Net provision of general allowance for loan losses	(543)	(172)	(371)
Provision for contingent loss, etc.	117	(19)	136
Gains/losses related to equity securities	3,863	(3,308)	7,171
Other	693	117	576
Ordinary profit	11,246	2,125	9,121
Extraordinary income/losses	(544)	(452)	(92)
Of which, Impairment losses	431	428	3
Profit before income taxes	10,702	1,674	9,028
Income taxes - current	2,358	(582)	2,940
Income taxes - deferred	628	216	412
Profit attributable to non-controlling interests	22	9	13
Profit attributable to owners of parent	7,692	2,030	5,662

Note: Consolidated gross profit = (interest income – interest expenses) + (fees and commissions – fees and commissions payments) + (other ordinary income – other ordinary expenses)

(Millions of yen)

Consolidated net business income	7,135	2,584	4,551
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Note: Consolidated net business income = non-consolidated net business income + ordinary profit of subsidiaries – internal transactions (dividends, etc.)

Number of consolidated entities

Number of consolidated subsidiaries	7	0	7
Number of entities accounted for using equity method	0	0	0

(Millions of yen)

Other comprehensive income	16,766	36,660	(19,894)
Valuation difference on available-for-sale securities	8,716	30,590	(21,874)
Deferred gains or losses on hedges	4,466	3,530	936
Revaluation reserve for land	–	43	(43)
Remeasurements of defined benefit plans, net of tax	3,583	2,497	1,086
Comprehensive income	24,481	38,699	(14,218)

Note: Comprehensive income = profit attributable to owners of parent + profit attributable to non-controlling interests + other comprehensive income

2 Net business income [Non-consolidated]

(Millions of yen)

	FY2025		FY2024 (B)
	(A)	(A) – (B)	
Net business income (before net provision of general allowance for loan losses)	6,602	2,149	4,453
Per employee (Thousands of yen)	5,662	1,970	3,692
Net business income	7,173	2,372	4,801
Per employee (Thousands of yen)	6,152	2,171	3,981

3 Margin [Non-consolidated]

(1) All branches including head office

(%)

	FY2025		FY2024 (B)
	(A)	(A) – (B)	
Yield on interest-earnings assets	1.24	0.38	0.86
Yield on loans and bills discounted	1.19	0.23	0.96
Yield on securities	1.54	0.54	1.00
Yield on interest-bearing liabilities	0.85	0.17	0.68
Yield on deposits and negotiable certificates of deposit	0.18	0.13	0.05
Yield on external debt	0.26	0.26	0.00
Net interest margin	0.39	0.21	0.18

(2) Domestic business

(%)

	FY2025		FY2024 (B)
	(A)	(A) – (B)	
Yield on interest-bearing assets	1.20	0.37	0.83
Yield on loans and bills discounted	1.19	0.24	0.95
Yield on securities	1.53	0.53	1.00
Yield on interest-bearing liabilities	0.82	0.17	0.65
Yield on deposits and negotiable certificates of deposit	0.18	0.13	0.05
External debt	0.23	0.23	0.00
Net interest margin	0.38	0.20	0.18

4 Gains/losses on securities [Non-consolidated]

(Millions of yen)

	FY2025		FY2024
	(A)	(A) – (B)	(B)
Net gains/losses on bond transactions	(11,393)	(4,635)	(6,758)
Gains on sales	109	(965)	1,074
Gains on redemption	0	0	0
Losses on sales	7,757	1,684	6,073
Losses on redemption	3,740	1,981	1,759
Write-offs	6	6	–
Net gains/losses on equity securities	3,863	(3,308)	7,171
Gains on sales	4,355	(3,088)	7,443
Losses on sales	480	215	265
Write-offs	10	5	5

5 Valuation gains/losses on securities**(1) Valuation standards for securities**

Trading securities	Stated at fair value (valuation differences are directly recorded in profit or loss)
Held-to-maturity securities	Stated at amortized cost
Available-for-sale securities	Stated at fair value (valuation differences are directly recorded in net assets)
Shares of subsidiaries and associates	Stated at cost

[Reference] Securities held in money trusts

Money trusts for investment purposes	Stated at fair value (valuation differences are directly recorded in profit or loss)
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(2) Valuation gains/losses**[Consolidated]**

(Millions of yen)

	As of March 31, 2026				As of March 31, 2025		
	Valuation gains/losses				Valuation gains/losses		
		Year-on-year change	Valuation gains	Valuation losses		Valuation gains	Valuation losses
Held-to-maturity securities	(1,534)	(640)	–	1,534	(894)	–	894
Available-for-sale securities	(2,928)	8,668	50,265	53,194	(11,596)	33,486	45,083
Stocks	42,301	13,049	42,539	237	29,252	29,824	571
Bonds	(40,471)	(14,946)	1	40,472	(25,525)	16	25,542
Others	(4,758)	10,565	7,724	12,483	(15,323)	3,644	18,968
Total	(4,463)	8,028	50,265	54,728	(12,491)	33,486	45,977
Stocks	42,301	13,049	42,539	237	29,252	29,824	571
Bonds	(42,005)	(15,585)	1	42,007	(26,420)	16	26,437
Others	(4,758)	10,565	7,724	12,483	(15,323)	3,644	18,968

Notes: 1. In addition to “securities,” the above includes negotiable certificates of deposit within “cash and due from banks” and some other monetary claims bought within “monetary claims bought.”

2. As “available-for-sale securities” are stated at fair value, the table above shows the difference between the amount recorded on the consolidated balance sheet and the acquisition cost.
3. The valuation difference on “available-for-sale securities” was negative ¥3,743 million as of March 31, 2026 and ¥12,462 million as of March 31, 2025.
- (Reference) The valuation gains/losses on deferred hedge using interest rate swaps conducted for the purpose of reducing fair value fluctuation risk with respect to bonds (before tax effect accounting) were ¥7,871 million as of March 31, 2026 and ¥1,365 million as of March 31, 2025.

[Non-consolidated]

(Millions of yen)

	As of March 31, 2026				As of March 31, 2025		
	Valuation gains/losses			Valuation losses	Valuation gains/losses		
		Year-on-year change	Valuation gains			Valuation gains	Valuation losses
Held-to-maturity securities	(1,534)	(640)	–	1,534	(894)	–	894
Shares of subsidiaries and associates	–	–	–	–	–	–	–
Available-for-sale securities	(4,674)	8,818	48,519	53,194	(13,492)	31,590	45,083
Stocks	42,301	13,049	42,539	237	29,252	29,824	571
Bonds	(40,471)	(14,946)	1	40,472	(25,525)	16	25,542
Others	(6,504)	10,716	5,978	12,483	(17,220)	1,748	18,968
Total	(6,208)	8,179	48,519	54,728	(14,387)	31,590	45,977
Stocks	42,301	13,049	42,539	237	29,252	29,824	571
Bonds	(42,005)	(15,585)	1	42,007	(26,420)	16	26,437
Others	(6,504)	10,716	5,978	12,483	(17,220)	1,748	18,968

- Notes: 1. In addition to “securities,” the above includes negotiable certificates of deposit within “cash and due from banks” and some other monetary claims bought within “monetary claims bought.”
2. As “available-for-sale securities” are stated at fair value, the table above shows the difference between the amount recorded on the balance sheet and the acquisition cost.
3. The valuation difference on “available-for-sale securities” was negative ¥4,674 million as of March 31, 2026 and ¥13,492 million as of March 31, 2025.
- (Reference) The valuation gains/losses on deferred hedge using interest rate swaps conducted for the purpose of reducing fair value fluctuation risk with respect to bonds (before tax effect accounting) were ¥7,871 million as of March 31, 2026 and ¥1,365 million as of March 31, 2025.

6 Capital adequacy ratio (Japanese domestic standard)**[Non-consolidated]**

(Millions of yen)

	As of March 31, 2026		As of March 31, 2025
	(A)	(A) – (B)	(B)
Capital adequacy ratio	11.17%	(0.62%)	11.79%
Basic items related to core capital	158,367	4,275	154,092
Shareholders' equity related to common shares	155,997	4,846	151,151
Provisions included in core capital	2,370	(571)	2,941
Adjustments to core capital (deduction)	7,658	1,305	6,353
Of which, intangible assets	891	118	773
Of which, prepaid pension costs	6,766	1,186	5,580
Capital	150,709	2,971	147,738
Total risk weighted assets	1,348,735	96,255	1,252,480

[Consolidated]

(Millions of yen)

	As of March 31, 2026		As of March 31, 2025
	(A)	(A) – (B)	(B)
Capital adequacy ratio	11.26%	(0.71%)	11.97%
Basic items related to core capital	174,821	7,738	167,083
Shareholders' equity related to common shares	162,189	4,698	157,491
Accumulated other comprehensive income included in core capital	10,042	3,584	6,458
Provisions included in core capital	2,589	(544)	3,133
Adjustments to core capital (deduction)	21,676	5,922	15,754
Of which, intangible assets	919	109	810
Of which, retirement benefit asset	20,757	5,813	14,944
Capital	153,144	1,816	151,328
Total risk weighted assets	1,359,868	95,994	1,263,874

7 ROA [Non-consolidated]

(%)

	FY2025		FY2024
	(A)	(A) – (B)	(B)
Core net business income basis	0.50	0.19	0.31

Note: ROA = Core net business income / Average total assets (excluding customers' liabilities for acceptances and guarantees) x 100

8 ROE [Non-consolidated]

(%)

	FY2025		FY2024
	(A)	(A) – (B)	(B)
Net business income (before net provision of general allowance for loan losses) basis	4.34	1.39	2.95
Net business income basis	4.72	1.54	3.18
Profit basis	5.15	1.15	4.00

Note: $ROE = \text{Profit} / \{(\text{Net assets at the beginning of the period} + \text{Net assets at the end of the period}) / 2\} \times 100$

9 OHR [Non-consolidated]

(%)

	FY2025		FY2024
	(A)	(A) – (B)	(B)
Gross core business profit basis	53.89	(10.44)	64.33

Note: $OHR = \text{Expenses} / \text{Gross core business profit} \times 100$

10 Balance of deposits, loans and bills discounted [Non-consolidated]

(Millions of yen)

	FY2025		FY2024
	(A)	(A) – (B)	(B)
Deposits and Negotiable certificates of deposit (term-end balance)	3,213,680	17,964	3,195,716
Deposits and Negotiable certificates of deposit (average balance)	3,213,145	3,527	3,209,618
Loans and bills discounted (term-end balance)	2,132,846	68,673	2,064,173
Loans and bills discounted (average balance)	2,103,600	100,659	2,002,941
Balance of consumer loans	395,170	7,793	387,377
Housing loans	367,019	8,380	358,639
Other consumer loans	28,150	(587)	28,737
Loans to customers in Akita Prefecture	1,435,808	8,253	1,427,555
Balance of loans and bills discounted to SMEs and individual customers	1,152,459	40,656	1,111,803
to SMEs	749,832	34,232	715,600
to individual customers	402,627	6,424	396,203
Ratio of loans to SMEs and individual customers	54.03%	0.17%	53.86%

11 Balance of securities [Non-consolidated]

(Millions of yen)

	As of March 31, 2026		As of March 31, 2025
	(A)	(A) – (B)	(B)
Government bonds	178,871	35,180	143,691
Local government bonds	282,529	(1,631)	284,160
Corporate bonds	117,562	8,810	108,752
Stocks	66,859	10,492	56,367
Other securities	260,776	(20,329)	281,105
Total	906,600	32,523	874,077

12 Balance of deposited assets [Non-consolidated]

(Millions of yen)

	As of March 31, 2026		As of March 31, 2025
	(A)	(A) – (B)	(B)
Public bonds	22,582	9,187	13,395
Investment trusts	84,270	15,314	68,956
Annuity insurance	166,994	9,077	157,917
Total	273,848	33,579	240,269

III Loans and bills discounted, etc.**1 Disclosed claims under the financial reconstruction law and risk-monitored loans****[Non-consolidated]**

(Millions of yen)

	As of March 31, 2026		As of March 31, 2025
	(A)	(A) – (B)	(B)
Bankrupt and substantially bankrupt claims	11,458 [0.53%]	3,742 [0.17%]	7,716 [0.36%]
Doubtful claims	38,148 [1.77%]	(7,827) [(0.43%)]	45,975 [2.20%]
Substandard claims	Loans past due 3 months or more	– [–%]	– [–%]
	Restructured loans	2,101 [0.09%]	(813) [(0.04%)]
Total	51,709 [2.40%]	(4,898) [(0.31%)]	56,607 [2.71%]
Normal claims	2,101,722	72,538	2,029,184
Total claims/loans	2,153,431	67,640	2,085,791

Note: The figures in [] represent the proportion of each claim/loan in the total claims/loans.

[Reference] Disclosed claims under the financial reconstruction law and risk-monitored loans in the case of partial direct write-offs

[Non-consolidated]

(Millions of yen)

		As of March 31, 2026		As of March 31, 2025 (B)
		(A)	(A) – (B)	
Bankrupt and substantially bankrupt claims		2,300	146	2,154
Doubtful claims		38,148	(7,827)	45,975
Substandard claims	Loans past due 3 months or more	–	–	–
	Restructured loans	2,101	(813)	2,914
Total		42,550 [1.98%]	(8,495) [(0.47%)]	51,045 [2.45%]

Note: The figures in [] represent the proportion of each claim/loan in the total claims/loans in the case of partial direct write-offs.

2 Disclosed claims under the financial reconstruction law and risk-monitored loans

[Consolidated]

(Millions of yen)

		As of March 31, 2026		As of March 31, 2025 (B)
		(A)	(A) – (B)	
Bankrupt and substantially bankrupt claims		11,746	3,759	7,987
Doubtful claims		38,729	(7,727)	46,456
Substandard claims	Loans past due 3 months or more	–	–	–
	Restructured loans	2,103	(813)	2,916
Total		52,578	(4,782)	57,360

3 Status of coverage for disclosed claims under the financial reconstruction law and risk-monitored loans (As of March 31, 2026) [Non-consolidated]

(Millions of yen)

	Claim amount (A)	Coverage amount (B)	Coverage ratio (B/A)		
			Collateral/ guarantee	Allowance for loan losses	
Bankrupt and substantially bankrupt claims	11,458	11,458	2,299	9,159	100.00%
Doubtful claims	38,148	32,803	30,037	2,765	85.98%
Substandard claims	2,101	210	77	133	9.99%
Total	51,709	44,472	32,414	12,058	86.00%

4 Allowance for loan losses

[Non-consolidated]

(Millions of yen)

		As of March 31, 2026		As of March 31, 2025 (B)
		(A)	(A) – (B)	
Allowance for loan losses		14,314	(988)	15,302
General allowance for loan losses		2,370	(571)	2,941
Specific allowance for loan losses		11,944	(417)	12,361

[Consolidated]

(Millions of yen)

	As of March 31, 2026		As of March 31, 2025
	(A)	(A) – (B)	(B)
Allowance for loan losses	15,312	(917)	16,229
General allowance for loan losses	2,589	(544)	3,133
Specific allowance for loan losses	12,723	(373)	13,096

5 Self-assessment and status of disclosed claims (As of March 31, 2026) [Non-consolidated]

*Rounded to the nearest 100 million yen
(100 million yen)

Debtor classification under self-assessment (after write-offs) (Target: total credit exposure*)					Disclosed claims under the financial reconstruction law and risk-monitored loans (Target: total credit exposure*)	
	Unclassi- fied	Category II	Category III	Category IV		
Bankrupt debtors 17	15	2	–	–	Bankrupt and substantially bankrupt claims 115	
Effectively bankrupt debtors 97	86	11	–	–		
Potentially bankrupt debtors 381	271	57	53		Doubtful claims 381	
Debtors requiring caution 1,117	Substandard debtors 30	506	611		Substandard claims 21	<i>Subtotal</i> 517
	Debtors requiring caution other than substandard debtors 1,088					
Normal debtors 19,817	19,817				Normal claims 21,017	
<i>Total</i> 21,431	20,696	681	53	–	<i>Total</i> 21,534	

*Total credit exposure: Loans, foreign exchange, accrued interest, suspense payments, and customers' liabilities for acceptances and guarantees

The fair value of privately placed bonds with the Bank's guarantees of ¥10.4 billion is included in "disclosed claims under the financial reconstruction law and risk-monitored loans," but is not included in "debtor classification under self-assessment (after write-offs)."

6 Loans and bills discounted by industry [Non-consolidated]

(Millions of yen)

	As of March 31, 2026		As of March 31, 2025
	(A)	(A) – (B)	(B)
Total domestic loans	2,129,745	65,572	2,064,173
Manufacturing	215,678	14,603	201,075
Agriculture and forestry	8,420	895	7,525
Fishery	20	(38)	58
Mining, quarrying and gravel	14,043	356	13,687
Construction	80,737	(1,490)	82,227
Electricity, gas, heat supply and water	142,593	6,255	136,338
Information and communications	11,638	(13)	11,651
Transport and postal service	94,374	6,928	87,446
Wholesale and retail trade	186,856	7,680	179,176
Finance and insurance	230,177	2,628	227,549
Real estate and leasing	231,807	16,864	214,943
Academic research, professional and technical services	6,166	(521)	6,687
Accommodation	12,207	741	11,466
Food and beverage	8,591	(125)	8,716
Life-related services and entertainment	9,553	(303)	9,856
Education and learning support	2,365	(173)	2,538
Medical and welfare	54,826	(1,671)	56,497
Other services	25,480	905	24,575
Government and local public sector	391,578	5,627	385,951
Others	402,627	6,424	396,203

7 Disclosed claims under the financial reconstruction law and risk-monitored loans by industry
[Non-consolidated]

(Millions of yen)

	As of March 31, 2026		As of March 31, 2025
	(A)	(A) – (B)	(B)
Total domestic loans	51,709	(4,898)	56,607
Manufacturing	9,581	(502)	10,083
Agriculture and forestry	1,405	(158)	1,563
Fishery	–	–	–
Mining, quarrying and gravel	112	(51)	163
Construction	7,700	(279)	7,979
Electricity, gas, heat supply and water	–	(20)	20
Information and communications	461	(32)	493
Transport and postal service	1,712	(273)	1,985
Wholesale and retail trade	10,790	(1,881)	12,671
Finance and insurance	20	(40)	60
Real estate and leasing	2,788	(362)	3,150
Academic research, professional and technical services	–	–	–
Accommodation	3,566	305	3,261
Food and beverage	2,838	(311)	3,149
Life-related services and entertainment	–	–	–
Education and learning support	60	(80)	140
Medical and welfare	3,966	(489)	4,455
Other services	2,817	(895)	3,712
Government and local public sector	–	–	–
Others	3,887	174	3,713