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May 14, 2026

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



Company name: The Yamanashi Chuo Bank, Ltd.

Listing: Tokyo Stock Exchange

Securities code: 8360

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

Representative: Yoshiaki Furuya

President

Managing Executive Officer and General Manager of Corporate Planning Division

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

Scheduled date to commence dividend payments: June 25, 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 (for institutional investors)

(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 | 86,104 | 42.3 | 13,832 | 30.2 | 9,987 | 30.2 |
| March 31, 2025 | 60,481 | 6.9 | 10,620 | 38.9 | 7,669 | 35.5 |

Note: Comprehensive income For the fiscal year ended March 31, 2026: ¥ 23,520 million [-%]
For the fiscal year ended March 31, 2025: ¥ (3,045) 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 | 325.99 | 325.69 | 4.4 | 0.3 | 16.0 |
| March 31, 2025 | 251.43 | 251.19 | 3.5 | 0.2 | 17.5 |

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 |
|----------------------|-----------------|-----------------|-----------------------|----------------------|
| | Millions of yen | Millions of yen | % | Yen |
| As of March 31, 2026 | 4,581,480 | 233,694 | 5.0 | 7,596.93 |
| March 31, 2025 | 4,527,011 | 213,241 | 4.6 | 6,957.87 |

Reference: Equity

As of March 31, 2026: ¥ 233,108 million

As of March 31, 2025: ¥ 212,736 million

(Note) "Equity-to-asset ratio" is calculated by dividing (total net assets at the end of period – share acquisition rights at the end of period – non-controlling interests at the end of period) by the total assets at the end of period.

This "Equity-to-asset ratio" is not the regulatory capital ratio provided for in the public notice pertaining to regulatory capital 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 | (221,027) | (48,227) | (2,911) | 282,247 |
| March 31, 2025 | (14,439) | (124,529) | (1,963) | 554,413 |

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 | - | 32.00 | - | 44.00 | 76.00 | 2,371 | 30.2 | 1.0 |
| Fiscal year ended March 31, 2026 | - | 59.00 | - | 72.00 | 131.00 | 4,090 | 40.1 | 1.7 |
| Fiscal year ending March 31, 2027 (Forecast) | - | 81.50 | - | 81.50 | 163.00 | | 40.0 | |

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 | 9,400 | 55.4 | 6,200 | 41.8 | 202.05 | |
| Full year | 18,300 | 32.2 | 12,500 | 25.1 | 407.37 | |

*** Notes**

(1) Significant changes in the scope of consolidation during the period: Yes
 Newly included: 1 company (Company name) Yamanashi Regional Design Co., Ltd.

(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 | 32,783,000 shares |
| As of March 31, 2025 | 32,783,000 shares |

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

| | |
|----------------------|------------------|
| As of March 31, 2026 | 2,098,450 shares |
| As of March 31, 2025 | 2,208,145 shares |

(iii) Average number of shares outstanding during the period

| | |
|----------------------------------|-------------------|
| Fiscal Year ended March 31, 2026 | 30,636,192 shares |
| Fiscal Year ended March 31, 2025 | 30,504,785 shares |

*The Bank has introduced a Trust-based Employee Shareholding Incentive Plan (the "Plan"). The number of treasury shares at the end of the period includes shares of the Bank held by the Plan (540,000 shares as of March 31, 2026 and 635,000 shares as of March 31, 2025). In the calculation of the average number of shares outstanding during the year, the average number of shares held by the Plan (584,594 shares during the year ended March 31, 2026 and 696,637 shares during the year ended March 31, 2025) is included as the treasury shares to be deducted.

[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 | 79,394 | 46.6 | 13,221 | 35.1 | 9,813 | 36.3 |
| March 31, 2025 | 54,132 | 6.4 | 9,785 | 38.4 | 7,199 | 28.3 |

| | Basic earnings per share | | Diluted earnings per share | |
|-------------------|--------------------------|--|----------------------------|--|
| | Yen | | Yen | |
| Fiscal year ended | | | | |
| March 31, 2026 | 320.33 | | 320.04 | |
| March 31, 2025 | 236.02 | | 235.79 | |

(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 | 4,557,002 | 212,982 | 4.6 | 6,939.45 |
| March 31, 2025 | 4,506,110 | 194,716 | 4.3 | 6,366.93 |

Reference: Equity

As of March 31, 2026: ¥ 212,933 million

As of March 31, 2025: ¥ 194,668 million

(Note) “Equity-to-asset ratio” is calculated by dividing (total net assets at the end of period – share acquisition rights at the end of period – non-controlling interests at the end of period) by the total assets at the end of period.

This “Equity-to-asset ratio” is not the regulatory capital ratio provided for in the public notice pertaining to regulatory capital ratio.

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 | 9,500 | 58.8 | 6,600 | 46.0 | 215.09 |
| Full year | 17,900 | 35.3 | 12,400 | 26.3 | 404.11 |

*Financial results reports are exempt from audit conducted by certified public accountants or an audit firm

*Explanation of the appropriate use of financial results forecast and other notes

Forecasts of financial results described in this document are based on information available to the Bank as of the date of this document’s release, and actual results may differ due to changes in the circumstances and other factors. Please refer to page 3 of the attached document for assumptions underlying the forecast.

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1. Overview of Operating Results, Etc.

(1) Overview of Operating Results for the Fiscal Year Under Review

Regarding the consolidated operating results for the fiscal year under review, ordinary income increased by 25,623 million yen year on year to 86,104 million yen, due to increases in interest on loans, interest and dividends on securities, and gain on sale of equity securities. Ordinary expenses increased by 22,411 million yen year on year to 72,271 million yen, primarily due to increases in interest on deposits, etc., operating expenses, and loss on sale of bonds. As a result, ordinary profit increased by 3,211 million yen year on year to 13,832 million yen. Profit attributable to owners of the parent increased by 2,317 million yen year on year to 9,987 million yen.

The Bank's non-consolidated ordinary income increased by 25,261 million yen year on year to 79,394 million yen, and its ordinary profit increased by 3,435 million yen year on year to 13,221 million yen. The Bank's non-consolidated net income increased by 2,614 million yen year on year to 9,813 million yen, and core net business profit (excluding gain on cancellation of investment trusts) increased by 4,735 million yen year on year to 19,267 million yen.

(2) Overview of Financial Position for the Fiscal Year Under Review

Deposits increased by 180.0 billion yen during the fiscal year under review mainly due to an increase in public, individual, and corporate deposits, resulting in a balance of 3,727.3 billion yen at the end of the period.

In addition, total deposits, including negotiable certificates of deposit, increased by 176.6 billion yen during the fiscal year under review, resulting in a balance of 3,796.1 billion yen at the end of the period.

Furthermore, the total balance of JGBs and investment trusts from over-the-counter sales increased by 47.4 billion yen during the fiscal year under review, resulting in a balance of 243.5 billion yen at the end of the period.

Loans increased by 268.9 billion yen during the fiscal year under review, mainly due to an increase in loans to SMEs and consumer loans, resulting in a balance of 3,017.8 billion yen at the end of the period.

Securities increased by 38.6 billion yen during the fiscal year under review, mainly due to an increase in JGBs, despite a decrease in municipal bonds, resulting in a balance of 1,157.3 billion yen at the end of the period.

(3) Overview of Cash Flows for the Fiscal Year Under Review

a) Cash flow from operating activities

The Bank recorded a cash outflow of 221.0 billion yen (compared with a cash outflow of 14.4 billion yen in the previous fiscal year), mainly due to an increase in loans of 268.9 billion yen and decreases in cash collateral received for securities lent of 93.7 billion yen and in borrowed money of 54.1 billion yen, despite an increase in deposits, etc. of 176.6 billion yen.

b) Cash flow from investing activities

The Bank recorded a cash outflow of 48.2 billion yen (compared with a cash outflow of 124.5 billion yen in the previous fiscal year), mainly due to the purchase of securities totaling 952.1 billion yen, despite the sale and redemption of securities totaling 906.8 billion yen.

c) Cash flow from financing activities

The Bank recorded a cash outflow of 2.9 billion yen (compared with a cash outflow of 1.9 billion yen in the previous fiscal year), mainly due to dividends paid of 3.2 billion yen.

As a result, cash and cash equivalents at the end of the fiscal year amounted to 282.2 billion yen (a decrease of 272.1 billion yen year on year).

(4) Future Outlook

1) Outlook of the financial results for the next fiscal year

Regarding the outlook of the financial results for the fiscal year ending March 31, 2027, under circumstances where increases in interest on deposits, etc., operating expenses, and credit costs are expected, consolidated ordinary profit is projected to be 18.3 billion yen (up 4.4 billion yen year on year) and profit attributable to owners of the parent is projected to be 12.5 billion yen (up 2.5 billion yen year on year), primarily due to increases in interest on loans, interest and dividends on securities, and JGBs and other bond transactions.

In addition, the Bank expects non-consolidated ordinary profit of 17.9 billion yen (up 4.6 billion yen year on year) and non-consolidated net income of 12.4 billion yen (up 2.5 billion yen year on year).

2) Basic policy on distribution of profit, and dividends for the fiscal year under review and the next fiscal year

Based on our basic policy on shareholder returns (dividend payout ratio on profit attributable to shareholders of the parent at 40% as a guideline), the Bank decided to pay an interim dividend of 59 yen per share for the fiscal year under review. Regarding the year-end dividend, the Bank had originally planned to pay 59 yen per share; however, in light of the performance for the fiscal year under review, it has decided to increase the dividend by 13 yen per share, resulting in a total of 72 yen per share. As a result, the annual dividend for the fiscal year under review will be 131 yen per share, with a consolidated payout ratio of 40.18%.

Regarding the dividend for the next fiscal year (fiscal year ending March 31, 2027), the Bank plans to pay ordinary dividends totaling 163 yen, consisting of 81.50 yen at the end of the interim period and 81.50 yen at the end of the fiscal year, based on the shareholder return policy.

2. Basic Policy on Selection of Accounting Standards

The Group applies Japanese generally accepted accounting principles (GAAP).

The Group intends to respond appropriately to the application of International Financial Reporting Standards (IFRS), taking into consideration various conditions and trends in Japan and overseas.

3. Consolidated Financial Statements and Primary Notes

(1) Consolidated Balance Sheet

(Millions of yen)

| | As of March 31, 2025 | As of March 31, 2026 |
|--|----------------------|----------------------|
| Assets | | |
| Cash and due from banks | 554,863 | 282,651 |
| Call loans and bills bought | 206 | 1,917 |
| Monetary claims bought | 17,190 | 7,378 |
| Money held in trust | 6,696 | 7,117 |
| Securities | 1,118,735 | 1,157,390 |
| Loans and bills discounted | 2,748,878 | 3,017,800 |
| Foreign exchanges | 2,837 | 2,485 |
| Other assets | 23,671 | 51,075 |
| Tangible fixed assets | 21,482 | 21,909 |
| Buildings, net | 7,465 | 7,800 |
| Land | 11,067 | 11,125 |
| Construction in progress | 310 | 71 |
| Other tangible fixed assets | 2,639 | 2,911 |
| Intangible fixed assets | 4,272 | 3,817 |
| Software | 3,706 | 3,237 |
| Software in progress | 302 | 319 |
| Other intangible fixed assets | 263 | 259 |
| Retirement benefit asset | 26,935 | 30,968 |
| Deferred tax assets | 4,551 | 363 |
| Customers' liabilities for acceptances and guarantees | 6,609 | 6,469 |
| Allowance for loan losses | (9,920) | (9,866) |
| Total assets | 4,527,011 | 4,581,480 |
| Liabilities | | |
| Deposits | 3,547,334 | 3,727,387 |
| Negotiable certificates of deposit | 72,144 | 68,771 |
| Cash collateral received for securities lent | 145,897 | 52,155 |
| Borrowed money | 493,584 | 439,456 |
| Foreign exchanges | 168 | 1,137 |
| Other liabilities | 41,447 | 44,081 |
| Provision for bonuses | 1,946 | 2,040 |
| Provision for bonuses for directors (and other officers) | 50 | 65 |
| Provision for retirement benefits for directors (and other officers) | 11 | 5 |
| Provision for reimbursement of deposits | 156 | 127 |
| Provision for contingent loss | 131 | 106 |
| Deferred tax liabilities | 4,286 | 5,981 |
| Acceptances and guarantees | 6,609 | 6,469 |
| Total liabilities | 4,313,769 | 4,347,786 |

(Millions of yen)

| | As of March 31, 2025 | As of March 31, 2026 |
|---|----------------------|----------------------|
| Net assets | | |
| Share capital | 15,400 | 15,400 |
| Capital surplus | 10,031 | 10,055 |
| Retained earnings | 183,559 | 190,330 |
| Treasury shares | (2,722) | (2,598) |
| Total shareholders' equity | 206,267 | 213,187 |
| Valuation difference on available-for-sale securities | (2,763) | 4,935 |
| Deferred gains or losses on hedges | 291 | 4,361 |
| Remeasurements of defined benefit plans | 8,940 | 10,624 |
| Total accumulated other comprehensive income | 6,468 | 19,920 |
| Share acquisition rights | 48 | 48 |
| Non-controlling interests | 457 | 537 |
| Total net assets | 213,241 | 233,694 |
| Total liabilities and net assets | 4,527,011 | 4,581,480 |

(2) 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 | 60,481 | 86,104 |
| Interest income | 36,701 | 51,573 |
| Interest on loans and discounts | 25,094 | 34,073 |
| Interest and dividends on securities | 9,570 | 14,564 |
| Interest on call loans and bills bought | 104 | 154 |
| Interest on deposits with banks | 1,777 | 2,658 |
| Other interest income | 154 | 121 |
| Fees and commissions | 11,937 | 11,426 |
| Other ordinary income | 5,846 | 8,703 |
| Other income | 5,995 | 14,400 |
| Other | 5,995 | 14,400 |
| Ordinary expenses | 49,860 | 72,271 |
| Interest expenses | 2,941 | 10,190 |
| Interest on deposits | 2,284 | 7,905 |
| Interest on negotiable certificates of deposit | 82 | 372 |
| Interest on call money and bills sold | - | 51 |
| Interest expenses on cash collateral received for securities lent | 293 | 433 |
| Interest on borrowings and rediscounts | 207 | 845 |
| Other interest expenses | 74 | 582 |
| Fees and commissions payments | 2,827 | 3,354 |
| Other ordinary expenses | 14,588 | 28,173 |
| General and administrative expenses | 27,127 | 27,885 |
| Other expenses | 2,375 | 2,667 |
| Provision of allowance for loan losses | 1,342 | 344 |
| Other | 1,032 | 2,323 |
| Ordinary profit | 10,620 | 13,832 |
| Extraordinary income | 20 | 195 |
| Gain on disposal of non-current assets | 20 | 195 |
| Extraordinary losses | 62 | 214 |
| Loss on disposal of non-current assets | 62 | 208 |
| Impairment losses | 0 | 6 |
| Profit before income taxes | 10,578 | 13,813 |
| Income taxes - current | 2,810 | 4,318 |
| Income taxes - deferred | 49 | (510) |
| Total income taxes | 2,860 | 3,808 |
| Profit | 7,717 | 10,004 |
| Profit attributable to non-controlling interests | 48 | 16 |
| Profit attributable to owners of parent | 7,669 | 9,987 |

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 | 7,717 | 10,004 |
| Other comprehensive income | (10,763) | 13,516 |
| Valuation difference on available-for-sale securities | (14,623) | 7,762 |
| Deferred gains or losses on hedges | 291 | 4,070 |
| Remeasurements of defined benefit plans, net of tax | 3,568 | 1,683 |
| Comprehensive income | (3,045) | 23,520 |
| Comprehensive income attributable to | | |
| Comprehensive income attributable to owners of parent | (2,956) | 23,439 |
| Comprehensive income attributable to non-controlling interests | (88) | 80 |

(3) 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 | 15,400 | 9,893 | 177,854 | (2,897) | 200,251 |
| Changes during period | | | | | |
| Dividends of surplus | | | (1,965) | | (1,965) |
| Profit attributable to owners of parent | | | 7,669 | | 7,669 |
| Purchase of treasury shares | | | | (1) | (1) |
| Disposal of treasury shares | | 16 | | 175 | 191 |
| Change in ownership interest of parent due to transactions with non-controlling interests | | 121 | | | 121 |
| Net changes in items other than shareholders' equity | | | | | |
| Total changes during period | - | 137 | 5,704 | 174 | 6,016 |
| Balance at end of period | 15,400 | 10,031 | 183,559 | (2,722) | 206,267 |

| | Accumulated other comprehensive income | | | | Share acquisition rights | Non-controlling interests | Total net assets |
|---|---|------------------------------------|---|--|--------------------------|---------------------------|------------------|
| | Valuation difference on available-for-sale securities | Deferred gains or losses on hedges | Remeasurements of defined benefit plans | Total accumulated other comprehensive income | | | |
| Balance at beginning of period | 11,723 | - | 5,371 | 17,095 | 54 | 900 | 218,301 |
| Changes during period | | | | | | | |
| Dividends of surplus | | | | | | | (1,965) |
| Profit attributable to owners of parent | | | | | | | 7,669 |
| Purchase of treasury shares | | | | | | | (1) |
| Disposal of treasury shares | | | | | | | 191 |
| Change in ownership interest of parent due to transactions with non-controlling interests | | | | | | | 121 |
| Net changes in items other than shareholders' equity | (14,487) | 291 | 3,568 | (10,626) | (6) | (443) | (11,076) |
| Total changes during period | (14,487) | 291 | 3,568 | (10,626) | (6) | (443) | (5,060) |
| Balance at end of period | (2,763) | 291 | 8,940 | 6,468 | 48 | 457 | 213,241 |

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 | 15,400 | 10,031 | 183,559 | (2,722) | 206,267 |
| Changes during period | | | | | |
| Dividends of surplus | | | (3,215) | | (3,215) |
| Profit attributable to owners of parent | | | 9,987 | | 9,987 |
| Purchase of treasury shares | | | | (5) | (5) |
| Disposal of treasury shares | | 23 | | 129 | 153 |
| Change in ownership interest of parent due to transactions with non-controlling interests | | | | | |
| Net changes in items other than shareholders' equity | | | | | |
| Total changes during period | - | 23 | 6,771 | 124 | 6,919 |
| Balance at end of period | 15,400 | 10,055 | 190,330 | (2,598) | 213,187 |

| | Accumulated other comprehensive income | | | | Share acquisition rights | Non-controlling interests | Total net assets |
|---|---|------------------------------------|---|--|--------------------------|---------------------------|------------------|
| | Valuation difference on available-for-sale securities | Deferred gains or losses on hedges | Remeasurements of defined benefit plans | Total accumulated other comprehensive income | | | |
| Balance at beginning of period | (2,763) | 291 | 8,940 | 6,468 | 48 | 457 | 213,241 |
| Changes during period | | | | | | | |
| Dividends of surplus | | | | | | | (3,215) |
| Profit attributable to owners of parent | | | | | | | 9,987 |
| Purchase of treasury shares | | | | | | | (5) |
| Disposal of treasury shares | | | | | | | 153 |
| Change in ownership interest of parent due to transactions with non-controlling interests | | | | | | | |
| Net changes in items other than shareholders' equity | 7,698 | 4,070 | 1,683 | 13,452 | | 80 | 13,532 |
| Total changes during period | 7,698 | 4,070 | 1,683 | 13,452 | - | 80 | 20,452 |
| Balance at end of period | 4,935 | 4,361 | 10,624 | 19,920 | 48 | 537 | 233,694 |

(4) 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 | 10,578 | 13,813 |
| Depreciation | 2,171 | 2,312 |
| Impairment losses | 0 | 6 |
| Increase (decrease) in allowance for loan losses | (1,247) | (54) |
| Increase (decrease) in provision for bonuses | 102 | 93 |
| Increase (decrease) in provision for bonuses for directors (and other officers) | 10 | 14 |
| Decrease (increase) in retirement benefit asset | (6,992) | (4,032) |
| Increase (decrease) in provision for retirement benefits for directors (and other officers) | 4 | (5) |
| Increase (decrease) in provision for reimbursement of deposits | (36) | (28) |
| Increase (decrease) in provision for contingent loss | (26) | (25) |
| Interest income | (36,701) | (51,573) |
| Interest expenses | 2,941 | 10,190 |
| Loss (gain) related to securities | 3,555 | 6,465 |
| Loss (gain) on money held in trust | 215 | (22) |
| Foreign exchange losses (gains) | 500 | (4,282) |
| Loss (gain) on disposal of non-current assets | 41 | 12 |
| Net decrease (increase) in loans and bills discounted | (235,792) | (268,922) |
| Net increase (decrease) in deposits | (30,331) | 180,053 |
| Net increase (decrease) in negotiable certificates of deposit | 17,206 | (3,373) |
| Net increase (decrease) in borrowed money | 58,892 | (54,128) |
| Net decrease (increase) in due from banks (excluding due from Bank of Japan) | (20) | 46 |
| Net decrease (increase) in call loans | 12,933 | 8,100 |
| Net increase (decrease) in cash collateral received for securities lent | 131,384 | (93,742) |
| Net decrease (increase) in foreign exchanges - assets | (1,278) | 351 |
| Net increase (decrease) in foreign exchanges - liabilities | (230) | 969 |
| Net decrease (increase) in margin for central counterparty | 17,000 | - |
| Interest received | 36,089 | 49,246 |
| Interest paid | (1,960) | (8,310) |
| Other, net | 8,070 | (529) |
| Subtotal | (12,919) | (217,355) |
| Income taxes paid | (1,519) | (3,672) |
| Net cash provided by (used in) operating activities | (14,439) | (221,027) |
| Cash flows from investing activities | | |
| Purchase of securities | (617,858) | (952,192) |
| Proceeds from sale of securities | 442,927 | 854,374 |
| Proceeds from redemption of securities | 56,509 | 52,451 |
| Increase in money held in trust | (3,298) | (469) |
| Decrease in money held in trust | 10 | 12 |
| Purchase of tangible fixed assets | (1,155) | (1,762) |
| Proceeds from sale of tangible fixed assets | 80 | 109 |
| Purchase of intangible fixed assets | (1,745) | (751) |
| Net cash provided by (used in) investing activities | (124,529) | (48,227) |

(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 | (1,965) | (3,215) |
| Dividends paid to non-controlling interests | (0) | (0) |
| Purchase of treasury shares | (1) | (2) |
| Proceeds from sale of treasury shares | 236 | 307 |
| Purchase of shares of subsidiaries not resulting in change in scope of consolidation | (232) | - |
| Net cash provided by (used in) financing activities | (1,963) | (2,911) |
| Effect of exchange rate change on cash and cash equivalents | 0 | 0 |
| Net increase (decrease) in cash and cash equivalents | (140,931) | (272,165) |
| Cash and cash equivalents at beginning of period | 695,345 | 554,413 |
| Cash and cash equivalents at end of period | 554,413 | 282,247 |

(5) Notes on Going Concern Assumption

Not applicable.

(6) Segment Information, Per Share Information, and Significant Subsequent Events

(Segment information)

The Group has one reportable segment (banking business), which is not so important as disclosure information, and segment information is omitted in this document.

(Per share information)

| | | For the fiscal year ended March 31, 2026 |
|------------------------------|-----|---|
| Net assets per share | Yen | 7,596.93 |
| Net income per share | Yen | 325.99 |
| Diluted net income per share | Yen | 325.69 |

(Note) The basis for calculating net income per share and diluted net income per share is presented as follows.

| | | For the fiscal year ended March 31, 2026 |
|--|---------------------|---|
| Net income per share | | |
| Net income attributable to shareholders of the parent | Millions of yen | 9,987 |
| Amount not attributable to owners of common stock | Millions of yen | — |
| Net income attributable to shareholders of the parent related to common stock | Millions of yen | 9,987 |
| Average balance of common stock | Thousands of shares | 30,636 |
| Diluted net income per share | | |
| Adjustment amount of net income attributable to shareholders of the parent | Millions of yen | — |
| Increase in the number of common stock | Thousands of shares | 28 |
| Share subscription rights | Thousands of shares | 28 |
| Overview of dilutive shares not included in the calculation of diluted net income per share due to the absence of dilutive effects | | — |

(Note) The Bank's shares held by an exclusive trust for the Yamanashi Chuo Bank, Ltd. Employees' Stockholdings are recorded as treasury shares included in shareholders' equity. The Bank has included these shares in the treasury shares to be excluded from the calculation of the total number of shares issued and outstanding at the end of the fiscal year and the average number of shares outstanding during the fiscal year for the purpose of calculating net assets per share, net income per share, and diluted net income per share.

The number of such treasury shares at the end of the period deducted in the calculation of net assets per share is 540 thousand shares, and the average number of such treasury shares during the period deducted in the calculation of net income per share and diluted net income per share is 584 thousand shares.

(Significant subsequent events)

Not applicable.

4. Non-consolidated Financial Statements and Primary Notes

(1) Non-consolidated Balance Sheet

(Millions of yen)

| | As of March 31, 2025 | As of March 31, 2026 |
|---|----------------------|----------------------|
| Assets | | |
| Cash and due from banks | 554,777 | 282,646 |
| Cash | 24,948 | 24,878 |
| Due from banks | 529,829 | 257,767 |
| Call loans | 206 | 1,917 |
| Monetary claims bought | 13,598 | 3,132 |
| Money held in trust | 6,696 | 7,117 |
| Securities | 1,119,912 | 1,158,231 |
| Government bonds | 312,775 | 453,017 |
| Local government bonds | 236,621 | 109,633 |
| Corporate bonds | 130,289 | 195,911 |
| Stocks | 67,053 | 69,686 |
| Other securities | 373,172 | 329,982 |
| Loans and bills discounted | 2,760,066 | 3,032,868 |
| Bills discounted | 1,598 | 1,056 |
| Loans on bills | 40,860 | 29,654 |
| Loans on deeds | 2,569,657 | 2,842,532 |
| Overdrafts | 147,951 | 159,625 |
| Foreign exchanges | 2,837 | 2,485 |
| Due from foreign banks (our accounts) | 2,837 | 2,485 |
| Other assets | 5,859 | 29,377 |
| Prepaid expenses | 347 | 325 |
| Accrued revenue | 3,055 | 4,143 |
| Financial derivatives | 1,183 | 6,556 |
| Other | 1,273 | 18,351 |
| Tangible fixed assets | 21,379 | 21,783 |
| Buildings, net | 7,465 | 7,800 |
| Land | 11,067 | 11,125 |
| Leased assets, net | 860 | 1,050 |
| Construction in progress | 310 | 71 |
| Other tangible fixed assets | 1,675 | 1,734 |
| Intangible fixed assets | 4,244 | 3,774 |
| Software | 3,619 | 3,140 |
| Leased assets | 81 | 56 |
| Software in progress | 282 | 319 |
| Other intangible fixed assets | 261 | 257 |
| Prepaid pension costs | 13,912 | 15,493 |
| Deferred tax assets | 4,260 | - |
| Customers' liabilities for acceptances and guarantees | 6,609 | 6,469 |
| Allowance for loan losses | (8,251) | (8,295) |
| Total assets | 4,506,110 | 4,557,002 |

(Millions of yen)

| | As of March 31, 2025 | As of March 31, 2026 |
|--|----------------------|----------------------|
| Liabilities | | |
| Deposits | 3,548,939 | 3,728,389 |
| Current deposits | 113,659 | 111,707 |
| Ordinary deposits | 2,439,201 | 2,488,274 |
| Savings deposits | 21,172 | 21,506 |
| Deposits at notice | 518 | 599 |
| Time deposits | 949,021 | 1,076,398 |
| Other deposits | 25,364 | 29,901 |
| Negotiable certificates of deposit | 79,944 | 76,471 |
| Cash collateral received for securities lent | 145,897 | 52,155 |
| Borrowed money | 490,821 | 437,360 |
| Borrowings from other banks | 490,821 | 437,360 |
| Foreign exchanges | 168 | 1,137 |
| Foreign bills sold | 79 | 983 |
| Foreign bills payable | 88 | 153 |
| Other liabilities | 36,795 | 39,017 |
| Domestic exchange settlement account, credit | 93 | 63 |
| Income taxes payable | 1,459 | 1,908 |
| Accrued expenses | 1,954 | 3,874 |
| Unearned revenue | 1,556 | 3,088 |
| Financial derivatives | 321 | 1,807 |
| Lease liabilities | 1,086 | 1,278 |
| Other | 30,323 | 26,996 |
| Provision for bonuses | 1,896 | 1,977 |
| Provision for bonuses for directors (and other officers) | 33 | 48 |
| Provision for reimbursement of deposits | 156 | 127 |
| Provision for contingent loss | 131 | 106 |
| Deferred tax liabilities | - | 759 |
| Acceptances and guarantees | 6,609 | 6,469 |
| Total liabilities | 4,311,394 | 4,344,020 |

(Millions of yen)

| | As of March 31, 2025 | As of March 31, 2026 |
|---|----------------------|----------------------|
| Net assets | | |
| Share capital | 15,400 | 15,400 |
| Capital surplus | 8,320 | 8,343 |
| Legal capital surplus | 8,287 | 8,287 |
| Other capital surplus | 32 | 56 |
| Retained earnings | 176,371 | 182,969 |
| Legal retained earnings | 9,405 | 9,405 |
| Other retained earnings | 166,965 | 173,564 |
| Reserve for tax purpose reduction entry of non-current assets | 210 | 210 |
| General reserve | 156,101 | 161,101 |
| Retained earnings brought forward | 10,654 | 12,252 |
| Treasury shares | (2,722) | (2,598) |
| Total shareholders' equity | 197,368 | 204,114 |
| Valuation difference on available-for-sale securities | (2,991) | 4,457 |
| Deferred gains or losses on hedges | 291 | 4,361 |
| Total valuation and translation adjustments | (2,699) | 8,819 |
| Share acquisition rights | 48 | 48 |
| Total net assets | 194,716 | 212,982 |
| Total liabilities and net assets | 4,506,110 | 4,557,002 |

(2) 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 | 54,132 | 79,394 |
| Interest income | 36,976 | 52,203 |
| Interest on loans and discounts | 25,149 | 34,161 |
| Interest and dividends on securities | 9,795 | 15,112 |
| Interest on call loans | 104 | 154 |
| Interest on deposits with banks | 1,772 | 2,653 |
| Other interest income | 154 | 121 |
| Fees and commissions | 10,410 | 10,357 |
| Fees and commissions on domestic and foreign exchanges | 1,572 | 1,615 |
| Other fees and commissions | 8,838 | 8,741 |
| Other ordinary income | 881 | 2,539 |
| Net gain on trading securities transactions | 0 | - |
| Gain on sale of bonds | 880 | 2,538 |
| Gain on redemption of bonds | - | 1 |
| Other income | 5,864 | 14,293 |
| Gain on sale of equity securities | 5,101 | 13,376 |
| Other | 763 | 917 |
| Ordinary expenses | 44,347 | 66,172 |
| Interest expenses | 2,986 | 10,243 |
| Interest on deposits | 2,285 | 7,908 |
| Interest on negotiable certificates of deposit | 87 | 390 |
| Interest on call money | - | 51 |
| Interest expenses on cash collateral received for securities lent | 293 | 433 |
| Interest on borrowings and rediscounts | 190 | 822 |
| Other interest expenses | 130 | 636 |
| Fees and commissions payments | 3,171 | 3,804 |
| Fees and commissions on domestic and foreign exchanges | 586 | 647 |
| Other fees and commissions | 2,584 | 3,157 |
| Other ordinary expenses | 10,208 | 22,706 |
| Loss on foreign exchange transactions | 3 | 1,212 |
| Loss on sale of bonds | 5,234 | 16,798 |
| Loss on redemption of bonds | 4,140 | 4,189 |
| Loss on devaluation of bonds | 0 | - |
| Loss on financial derivatives | 828 | 506 |
| General and administrative expenses | 25,601 | 26,823 |
| Other expenses | 2,378 | 2,595 |
| Provision of allowance for loan losses | 1,359 | 354 |
| Loss on sale of equity securities | 302 | 1,469 |
| Loss on devaluation of equity securities | 10 | 1 |
| Other | 706 | 769 |
| Ordinary profit | 9,785 | 13,221 |

(Millions of yen)

| | For the fiscal year ended March 31, 2025 | For the fiscal year ended March 31, 2026 |
|--|---|---|
| Extraordinary income | 20 | 194 |
| Gain on disposal of non-current assets | 20 | 194 |
| Extraordinary losses | 62 | 214 |
| Loss on disposal of non-current assets | 62 | 207 |
| Impairment losses | 0 | 6 |
| Profit before income taxes | 9,743 | 13,201 |
| Income taxes - current | 2,489 | 3,823 |
| Income taxes - deferred | 53 | (435) |
| Total income taxes | 2,543 | 3,387 |
| Profit | 7,199 | 9,813 |

(3) Non-consolidated Statement of Changes in Equity

For the fiscal year ended March 31, 2025

(Millions of yen)

| | Shareholders' equity | | | | | | | | |
|---|----------------------|-----------------------|-----------------------|-----------------------|-------------------------|---|---|-----------------|-----------------------------------|
| | Share capital | Capital surplus | | | Legal retained earnings | Retained earnings | | | |
| | | Legal capital surplus | Other capital surplus | Total capital surplus | | Other retained earnings | | | Retained earnings brought forward |
| | | | | | | Reserve for tax purpose reduction entry of non-current assets | Reserve for special account for tax purpose reduction entry of non-current assets | General reserve | |
| Balance at beginning of period | 15,400 | 8,287 | 16 | 8,303 | 9,405 | 204 | 8 | 152,101 | 9,417 |
| Changes during period | | | | | | | | | |
| Dividends of surplus | | | | | | | | | (1,965) |
| Profit | | | | | | | | | 7,199 |
| Provision of reserve for tax purpose reduction entry of non-current assets | | | | | | 6 | | | (6) |
| Reversal of reserve for special account for tax purpose reduction entry of non-current assets | | | | | | | (8) | | 8 |
| Provision of general reserve | | | | | | | | 4,000 | (4,000) |
| Purchase of treasury shares | | | | | | | | | |
| Disposal of treasury shares | | | 16 | 16 | | | | | |
| Net changes in items other than shareholders' equity | | | | | | | | | |
| Total changes during period | - | - | 16 | 16 | - | 6 | (8) | 4,000 | 1,237 |
| Balance at end of period | 15,400 | 8,287 | 32 | 8,320 | 9,405 | 210 | - | 156,101 | 10,654 |

| | Shareholders' equity | | | Valuation and translation adjustments | | | Share acquisition rights | Total net assets |
|---|-------------------------|-----------------|----------------------------|---|------------------------------------|---|--------------------------|------------------|
| | Retained earnings | Treasury shares | Total shareholders' equity | Valuation difference on available-for-sale securities | Deferred gains or losses on hedges | Total valuation and translation adjustments | | |
| | Total retained earnings | | | | | | | |
| Balance at beginning of period | 171,136 | (2,897) | 191,943 | 11,131 | - | 11,131 | 54 | 203,129 |
| Changes during period | | | | | | | | |
| Dividends of surplus | (1,965) | | (1,965) | | | | | (1,965) |
| Profit | 7,199 | | 7,199 | | | | | 7,199 |
| Provision of reserve for tax purpose reduction entry of non-current assets | | | | | | | | |
| Reversal of reserve for special account for tax purpose reduction entry of non-current assets | | | | | | | | |
| Provision of general reserve | | | | | | | | |
| Purchase of treasury shares | | (1) | (1) | | | | | (1) |
| Disposal of treasury shares | | 175 | 191 | | | | | 191 |
| Net changes in items other than shareholders' equity | | | | (14,122) | 291 | (13,831) | (6) | (13,837) |
| Total changes during period | 5,234 | 174 | 5,424 | (14,122) | 291 | (13,831) | (6) | (8,412) |
| Balance at end of period | 176,371 | (2,722) | 197,368 | (2,991) | 291 | (2,699) | 48 | 194,716 |

For the fiscal year ended March 31, 2026

(Millions of yen)

| | Shareholders' equity | | | | | | | | |
|---|----------------------|-----------------------|-----------------------|-----------------------|-------------------------|---|---|-----------------|-----------------------------------|
| | Share capital | Capital surplus | | | Legal retained earnings | Retained earnings | | | |
| | | Legal capital surplus | Other capital surplus | Total capital surplus | | Other retained earnings | | | Retained earnings brought forward |
| | | | | | | Reserve for tax purpose reduction entry of non-current assets | Reserve for special account for tax purpose reduction entry of non-current assets | General reserve | |
| Balance at beginning of period | 15,400 | 8,287 | 32 | 8,320 | 9,405 | 210 | - | 156,101 | 10,654 |
| Changes during period | | | | | | | | | |
| Dividends of surplus | | | | | | | | | (3,215) |
| Profit | | | | | | | | | 9,813 |
| Provision of reserve for tax purpose reduction entry of non-current assets | | | | | | | | | |
| Reversal of reserve for special account for tax purpose reduction entry of non-current assets | | | | | | | | | |
| Provision of general reserve | | | | | | | | 5,000 | (5,000) |
| Purchase of treasury shares | | | | | | | | | |
| Disposal of treasury shares | | | 23 | 23 | | | | | |
| Net changes in items other than shareholders' equity | | | | | | | | | |
| Total changes during period | - | - | 23 | 23 | - | - | - | 5,000 | 1,598 |
| Balance at end of period | 15,400 | 8,287 | 56 | 8,343 | 9,405 | 210 | - | 161,101 | 12,252 |

| | Shareholders' equity | | | Valuation and translation adjustments | | | Share acquisition rights | Total net assets |
|---|-------------------------|-----------------|----------------------------|---|------------------------------------|---|--------------------------|------------------|
| | Retained earnings | Treasury shares | Total shareholders' equity | Valuation difference on available-for-sale securities | Deferred gains or losses on hedges | Total valuation and translation adjustments | | |
| | Total retained earnings | | | | | | | |
| Balance at beginning of period | 176,371 | (2,722) | 197,368 | (2,991) | 291 | (2,699) | 48 | 194,716 |
| Changes during period | | | | | | | | |
| Dividends of surplus | (3,215) | | (3,215) | | | | | (3,215) |
| Profit | 9,813 | | 9,813 | | | | | 9,813 |
| Provision of reserve for tax purpose reduction entry of non-current assets | | | | | | | | |
| Reversal of reserve for special account for tax purpose reduction entry of non-current assets | | | | | | | | |
| Provision of general reserve | | | | | | | | |
| Purchase of treasury shares | | (5) | (5) | | | | | (5) |
| Disposal of treasury shares | | 129 | 153 | | | | | 153 |
| Net changes in items other than shareholders' equity | | | | 7,449 | 4,070 | 11,519 | | 11,519 |
| Total changes during period | 6,598 | 124 | 6,746 | 7,449 | 4,070 | 11,519 | - | 18,265 |
| Balance at end of period | 182,969 | (2,598) | 204,114 | 4,457 | 4,361 | 8,819 | 48 | 212,982 |

Financial Results Briefing
Materials
for FY2025

The Yamanashi Chuo Bank, Ltd.

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I. Key Points of Financial Results for FY2025

1. Profit and loss [Non-consolidated]

Ordinary income increased by 25,262 million yen year on year to 79,394 million yen, due to increases in interest on loans, interest and dividends on securities, and gain on sale of equity securities. Ordinary profit increased by 3,436 million yen year on year to 13,221 million yen, due to an increase in ordinary income, despite an increase of 21,825 million yen year on year in ordinary expenses, resulting mainly from increases in interest on deposits, etc., expenses, and loss on sale of bonds. Net income increased by 2,614 million yen year on year to 9,813 million yen.

(Millions of yen)

| | Fiscal year ended March 31, 2026 | Change from fiscal year ended March 31, 2025 | Fiscal year ended March 31, 2025 | Forecast for fiscal year ended March 31, 2026 |
|---|-------------------------------------|--|-------------------------------------|--|
| | | | | (Announced in November 2025) |
| Ordinary income | 79,394 | 25,262 | 54,132 | |
| Gross business profit | 28,362 | (3,543) | 31,905 | |
| (Core gross business profit) | 46,810 | 6,410 | 40,400 | |
| Interest income | 41,976 | 7,982 | 33,994 | |
| Fees and commissions | 6,552 | (686) | 7,238 | |
| Other operating income | (20,166) | (10,839) | (9,327) | |
| JGBs and other bond transactions | (18,447) | (9,952) | (8,495) | |
| Expenses (ex. non-recurring processing) | 27,542 | 1,674 | 25,868 | |
| General provision to loan loss reserve | (63) | (116) | 53 | |
| Net business profit | 883 | (5,100) | 5,983 | |
| Core net business profit | 19,267 | 4,736 | 14,531 | 16,600 |
| Core net business profit (excluding gain on cancellation of investment trusts) | 19,267 | 4,736 | 14,531 | 16,600 |
| Non-operating gains (losses) | 12,354 | 8,548 | 3,806 | |
| Reversal of allowance for loan losses | - | - | - | |
| Disposal of non-performing loans | 500 | (908) | 1,408 | |
| Stock and other related income | 11,905 | 7,117 | 4,788 | |
| Ordinary profit | 13,221 | 3,436 | 9,785 | 12,200 |
| Extraordinary income (losses) | (19) | 23 | (42) | |
| Profit before income taxes | 13,201 | 3,458 | 9,743 | |
| Total corporate taxes, etc. | 3,387 | 844 | 2,543 | |
| Net income | 9,813 | 2,614 | 7,199 | 8,800 |

| | | | | |
|--------------|-----|---------|-------|-------|
| Credit costs | 436 | (1,026) | 1,462 | 1,400 |
|--------------|-----|---------|-------|-------|

2. Deposits, loans, securities, etc. [Non-consolidated, ending balance]

(1) Deposits, etc.

Deposits increased by 179.4 billion yen year on year to 3,728.3 billion yen, due to an increase in public, corporate, and personal deposits.
 Negotiable certificates of deposit decreased by 3.4 billion yen year on year to 76.4 billion yen.
 Total balance of JGBs and investment trusts from over-the-counter sales increased by 47.4 billion yen year on year to 243.5 billion yen.

(100 million yen)

| | As of March 31, 2026 | | As of March 31, 2025 |
|------------------------------------|----------------------|-------------------------------|----------------------|
| | | Change from March 31, 2025 | |
| Deposits | 37,283 | 1,794 | 35,489 |
| Negotiable certificates of deposit | 764 | (34) | 799 |
| Total | 38,048 | 1,759 | 36,288 |
| Corporate | 9,275 | 580 | 8,694 |
| Individual | 25,670 | 253 | 25,417 |

| | | | |
|---|-------|-----|-------|
| Balance of investment trust from over-the-counter sales | 1,790 | 367 | 1,422 |
| Balance of JGBs from over-the-counter sales | 645 | 107 | 538 |
| Total | 2,435 | 474 | 1,961 |

(2) Loans

Loans increased by 272.8 billion yen year on year to 3,032.8 billion yen, mainly due to an increase in loans to SMEs and consumer loans.
 Of which, loans to SMEs increased by 133.8 billion yen year on year to 1,784.4 billion yen.
 Consumer loans increased by 59.5 billion yen year on year to 594.2 billion yen.

(100 million yen)

| | As of March 31, 2026 | | As of March 31, 2025 |
|----------------|----------------------|-------------------------------|----------------------|
| | | Change from March 31, 2025 | |
| Total of loans | 30,328 | 2,728 | 27,600 |
| To SMEs | 17,844 | 1,338 | 16,506 |
| Consumer loans | 5,942 | 595 | 5,347 |

(3) Securities

Securities increased by 38.3 billion yen year on year to 1,158.2 billion yen, mainly due to an increase in JGBs, despite a decrease in municipal bonds. Gains (losses) on valuation of available-for-sale securities increased by 10.0 billion yen year on year to 5.2 billion yen.

(100 million yen)

| | As of March 31, 2026 | | As of March 31, 2025 |
|-----------------|----------------------|-------------------------------|----------------------|
| | | Change from March 31, 2025 | |
| JGBs | 4,530 | 1,402 | 3,127 |
| Municipal bonds | 1,096 | (1,269) | 2,366 |
| Corporate bonds | 1,959 | 656 | 1,302 |
| Stock | 696 | 26 | 670 |
| Other | 3,299 | (431) | 3,731 |
| Foreign bonds | 541 | 292 | 248 |
| Total | 11,582 | 383 | 11,199 |

Gains (losses) on valuation of available-for-sale securities

(100 million yen)

| | As of March 31, 2026 | | As of March 31, 2025 |
|---------------|----------------------|-------------------------------|----------------------|
| | | Change from March 31, 2025 | |
| Stock | 492 | 64 | 428 |
| Bonds* | (436) | (72) | (363) |
| Other | (4) | 108 | (112) |
| Foreign bonds | (6) | (8) | 1 |
| Total | 52 | 100 | (48) |

| | | | |
|---------------------------------------|----|----|---|
| Interest rate swaps (deferred hedge)* | 63 | 59 | 4 |
|---------------------------------------|----|----|---|

| | | | |
|--|-----|-----|------|
| Total after taking hedge into account* | 115 | 159 | (44) |
|--|-----|-----|------|

* For a portion of the bonds, hedging transactions are conducted using interest rate swaps to reduce fair value fluctuation risks, and deferred hedge accounting is applied.

3. Regulatory capital ratio (Domestic standards) [Non-consolidated] & [Consolidated]

Non-consolidated regulatory capital ratio decreased by 0.30 percentage points year on year to 9.39%, and consolidated regulatory capital ratio decreased by 0.37 percentage points year on year to 9.84%.

| | As of March 31, 2026 | | As of March 31, 2025 |
|---|----------------------|-------------------------------|----------------------|
| | | Change from March 31, 2025 | |
| Non-consolidated regulatory capital ratio | 9.39% | (0.30%) | 9.69% |
| Consolidated regulatory capital ratio | 9.84% | (0.37%) | 10.21% |

4. Non-performing loans [Non-consolidated]

Non-performing loans amounted to 24.2 billion yen, mainly due to a decrease in claims requiring supervision.
The non-performing loan ratio decreased by 0.12 percentage points year on year to 0.79%.

(100 million yen; %)

| | As of March 31, 2026 | | As of March 31, 2025 |
|--|----------------------|-------------------------------|----------------------|
| | | Change from March 31, 2025 | |
| Bankrupt and quasi-bankrupt claims | 66 | (1) | 67 |
| Doubtful claims | 122 | (2) | 124 |
| Claims requiring supervision | 53 | (7) | 60 |
| Accruing loans contractually past due 3 months or more | - | (0) | 0 |
| Restructured loans | 53 | (7) | 60 |
| Subtotal (A) | 242 | (11) | 253 |
| Normal claims | 30,213 | 2,727 | 27,486 |
| Total (B) | 30,456 | 2,716 | 27,739 |
| Disclosed bad debt (A)/(B) | 0.79 | (0.12) | 0.91 |

5. Financial results forecast [Non-consolidated]

Under circumstances where increases in interest on deposits, etc., expenses, and disposal of non-performing loans, as well as a decrease in stock and other related income, are expected, ordinary profit is projected to increase by 4.6 billion yen year on year, due to increases in interest on loans, interest and dividends on securities, and JGBs and other bond transactions. Net income is projected to increase by 2.5 billion yen year on year.

(100 million yen)

| | Forecast for fiscal year ending March 2027 | | Actual results for fiscal year ended March 2026 |
|--|--|---------------------|---|
| | | Increase (decrease) | |
| Gross business profit | 421 | 138 | 283 |
| Interest income | 463 | 43 | 419 |
| Fees and commissions | 65 | 0 | 65 |
| Other operating income (ex. JGBs and other bond transactions) | (21) | (4) | (17) |
| Core gross business profit | 507 | 39 | 468 |
| JGBs and other bond transactions | (85) | 99 | (184) |
| Expenses | 293 | 17 | 275 |
| General provision to loan loss reserve | 2 | 3 | (0) |
| Net business profit | 125 | 116 | 8 |
| Core net business income | 213 | 20 | 192 |
| Core net business income (ex. gain on cancellation of investment trusts) | 213 | 20 | 192 |
| Non-operating gains (losses) | 53 | (70) | 123 |
| Disposal of non-performing loans | 23 | 18 | 5 |
| Stock and other related income | 60 | (59) | 119 |
| Ordinary profit | 179 | 46 | 132 |
| Net income | 124 | 25 | 98 |

| Interest income | Forecast for fiscal year ending March 2027 | | Actual results for fiscal year ended March 2026 |
|--------------------------------------|--|---------------------|---|
| | | Increase (decrease) | |
| Income from fund management | 639 | 117 | 522 |
| Interest on loans | 460 | 119 | 341 |
| Interest and dividends on securities | 167 | 16 | 151 |
| Interest on call loans, etc. | 10 | (18) | 29 |
| Fund procurement expenses | 176 | 73 | 102 |
| Interest on deposits, etc. | 144 | 61 | 82 |
| Interest on call money, etc. | 31 | 12 | 19 |
| Interest income | 463 | 43 | 419 |

| Fees and commissions | Forecast for fiscal year ending March 2027 | | Actual results for fiscal year ended March 2026 |
|-------------------------------|--|---------------------|---|
| | | Increase (decrease) | |
| Fees and commissions | 107 | 4 | 103 |
| Fees and commissions expenses | 41 | 3 | 38 |
| Fees and commissions | 65 | 0 | 65 |

| Expenses | Forecast for fiscal year ending March 2027 | | Actual results for fiscal year ended March 2026 |
|------------------------|--|---------------------|---|
| | | Increase (decrease) | |
| Personnel | 164 | 9 | 154 |
| Premises and equipment | 113 | 8 | 105 |
| Tax | 15 | (0) | 15 |
| Expenses | 293 | 17 | 275 |

II. Summary of Financial Results for FY2025

1. Profit and loss

[Non-consolidated]

(Millions of yen)

| | Fiscal year ended March 31, 2026 | Change from fiscal year ended March 31, 2025 | Fiscal year ended March 31, 2025 |
|---|-------------------------------------|---|-------------------------------------|
| Gross business profit | 28,362 | (3,543) | 31,905 |
| (ex. JGBs and other bond transactions (balance of 5 accounts)) | 46,810 | 6,410 | 40,400 |
| Domestic gross business profit | 26,552 | (4,608) | 31,160 |
| (ex. JGBs and other bond transactions (balance of 5 accounts)) | 45,933 | 6,237 | 39,696 |
| Interest income | 39,450 | 6,946 | 32,504 |
| Fees and commissions | 6,478 | (695) | 7,173 |
| Other operating income | (19,376) | (10,859) | (8,517) |
| (JGBs and other bond transactions (balance of 5 accounts)) | (19,380) | (10,844) | (8,536) |
| International gross business profit | 1,809 | 1,065 | 744 |
| (ex. JGBs and other bond transactions (balance of 5 accounts)) | 877 | 174 | 703 |
| Interest income | 2,525 | 1,036 | 1,489 |
| Fees and commissions | 74 | 10 | 64 |
| Other operating income | (790) | 19 | (809) |
| (JGBs and other bond transactions (balance of 5 accounts)) | 932 | 891 | 41 |
| Expenses (ex. non-recurring processing) | 27,542 | 1,674 | 25,868 |
| Personnel | 15,425 | 756 | 14,669 |
| Premises and equipment | 10,546 | 793 | 9,753 |
| Tax | 1,570 | 125 | 1,445 |
| Net business profit (before general provision to loan loss reserve) | 819 | (5,217) | 6,036 |
| Core net business profit | 19,267 | 4,736 | 14,531 |
| Core net business profit (ex. gain on cancellation of investment trusts) | 19,267 | 4,736 | 14,531 |
| General provision to loan loss reserve | (63) | (116) | 53 |
| Net business profit | 883 | (5,100) | 5,983 |
| (JGBs and other bond transactions (balance of 5 accounts)) | (18,447) | (9,952) | (8,495) |
| Non-operating gains (losses) | 12,354 | 8,548 | 3,806 |
| Reversal of allowance for loan losses | - | - | - |
| Net provision to specific loan loss reserve | 418 | (887) | 1,305 |
| Stock and other related income | 11,905 | 7,117 | 4,788 |
| Other non-operating gains (losses) | 867 | 544 | 323 |
| Ordinary profit | 13,221 | 3,436 | 9,785 |
| Extraordinary income (losses) | (19) | 23 | (42) |
| Gains (losses) on disposal of non-current assets | (12) | 29 | (41) |
| Impairment losses | 6 | 6 | 0 |
| Profit before income taxes | 13,201 | 3,458 | 9,743 |
| Income taxes: basic | 3,823 | 1,334 | 2,489 |
| Income taxes: deferred | (435) | (488) | 53 |
| Total income taxes | 3,387 | 844 | 2,543 |
| Net income | 9,813 | 2,614 | 7,199 |
| Disposal of non-performing loans A | 500 | (908) | 1,408 |
| Net provision to specific loan loss reserve | 418 | (887) | 1,305 |
| Loans written off | 0 | (10) | 10 |
| Loss on sale of claims | - | 0 | 0 |
| Provision to reserve for contingent losses | 82 | (10) | 92 |
| Net provision to general loan loss reserve B | (63) | (116) | 53 |
| Reversal of allowance for loan losses C | - | - | - |
| Credit costs A+B-C | 436 | (1,026) | 1,462 |

Consolidated

(Consolidated Statements of Income basis)

(Millions of yen)

| | Fiscal year ended March 31, 2026 | | Fiscal year ended March 31, 2025 |
|---|----------------------------------|--|----------------------------------|
| | | Change from fiscal year ended March 31, 2025 | |
| Consolidated gross business profit | 30,001 | (4,131) | 34,132 |
| Interest income | 41,399 | 7,635 | 33,764 |
| Fees and commissions | 8,071 | (1,038) | 9,109 |
| Other operating income | (19,469) | (10,728) | (8,741) |
| Operating expenses | 27,885 | 758 | 27,127 |
| Other ordinary profit (losses) | 11,733 | 8,113 | 3,620 |
| Reversal of allowance for loan losses | - | - | - |
| Net provision to specific loan loss reserve | 442 | (937) | 1,379 |
| Net provision to general loan loss reserve | (98) | (62) | (36) |
| Stock and other related income | 11,982 | 7,043 | 4,939 |
| Other | 95 | 72 | 23 |
| Ordinary profit | 13,832 | 3,212 | 10,620 |
| Extraordinary income (losses) | (19) | 23 | (42) |
| Profit before income taxes | 13,813 | 3,235 | 10,578 |
| Income taxes: basic | 4,318 | 1,508 | 2,810 |
| Income taxes: deferred | (510) | (559) | 49 |
| Total income taxes | 3,808 | 948 | 2,860 |
| Net income | 10,004 | 2,287 | 7,717 |
| Profit attributable to non-controlling interests | 16 | (32) | 48 |
| Profit attributable to shareholders of the parent | 9,987 | 2,318 | 7,669 |

| | | | |
|--|------|---------|-------|
| Disposal of non-performing loans A | 530 | (961) | 1,491 |
| Net provision to specific loan loss reserve | 442 | (937) | 1,379 |
| Loans written off | 2 | (18) | 20 |
| Loss on sale of claims | 2 | 2 | 0 |
| Provision to reserve for contingent losses | 82 | (10) | 92 |
| Net provision to general loan loss reserve B | (98) | (62) | (36) |
| Reversal of allowance for loan losses C | - | - | - |
| Credit costs A+B-C | 432 | (1,023) | 1,455 |

Note: Consolidated gross business profit = (Income from fund management – Fund procurement expenses) + (Fees and commissions – Fees and commissions expenses)

(Number of consolidated companies)

(Companies)

| | Fiscal year ended March 31, 2026 | | Fiscal year ended March 31, 2025 |
|--|----------------------------------|--|----------------------------------|
| | | Change from fiscal year ended March 31, 2025 | |
| Number of consolidated subsidiaries | 6 | 1 | 5 |
| Number of affiliated companies applicable to the equity method | - | - | - |

2. Net business profit [Non-consolidated]

(Millions of yen)

| | Fiscal year ended March 31, 2026 | | Fiscal year ended March 31, 2025 |
|--|-------------------------------------|---|-------------------------------------|
| | | Change from fiscal year ended March 31, 2025 | |
| (1) Core net business profit | 19,267 | 4,736 | 14,531 |
| Per employee (Thousands of yen) | 11,849 | 2,756 | 9,093 |
| (2) Net business profit (before general provision to loan loss reserve) | 819 | (5,217) | 6,036 |
| Per employee (Thousands of yen) | 504 | (3,273) | 3,777 |
| (3) Net business profit | 883 | (5,100) | 5,983 |
| Per employee (Thousands of yen) | 543 | (3,201) | 3,744 |

*Core net business profit = Net business profit + General provision to loan loss reserve – JGBs and other bond transactions

3. Yields [Non-consolidated]

(All branches)

(%)

| | Fiscal year ended March 31, 2026 | | Fiscal year ended March 31, 2025 |
|--|-------------------------------------|---|-------------------------------------|
| | | Change from fiscal year ended March 31, 2025 | |
| (1) Fund operations (A) | 1.15 | 0.31 | 0.84 |
| (a) Loans (a) | 1.19 | 0.23 | 0.96 |
| (b) Securities | 1.32 | 0.44 | 0.88 |
| (2) Fund procurement costs (B) | 0.86 | 0.19 | 0.67 |
| (a) Deposits, etc. (b) | 0.21 | 0.15 | 0.06 |
| (b) Call money and borrowed money | 0.22 | 0.14 | 0.08 |
| (3) Loans/deposits interest margin (a) – (b) | 0.98 | 0.08 | 0.90 |
| (4) Gross interest margin on funds under management interest margin (A) – (B) | 0.29 | 0.12 | 0.17 |

(Domestic operations)

(%)

| | Fiscal year ended March 31, 2026 | | Fiscal year ended March 31, 2025 |
|--|-------------------------------------|---|-------------------------------------|
| | | Change from fiscal year ended March 31, 2025 | |
| (1) Fund operations (A) | 1.10 | 0.30 | 0.80 |
| (a) Loans (a) | 1.16 | 0.24 | 0.92 |
| (b) Securities | 1.25 | 0.38 | 0.87 |
| (2) Fund procurement costs (B) | 0.85 | 0.18 | 0.67 |
| (a) Deposits, etc. (b) | 0.21 | 0.15 | 0.06 |
| (b) Call money and borrowed money | 0.22 | 0.15 | 0.07 |
| (3) Loans/deposits interest margin (a) – (b) | 0.95 | 0.09 | 0.86 |
| (4) Gross interest margin on funds under management interest margin (A) – (B) | 0.25 | 0.12 | 0.13 |

4. Gains and losses related to securities [Non-consolidated]

(Millions of yen)

| | Fiscal year ended March 31, 2026 | | Fiscal year ended March 31, 2025 |
|--|----------------------------------|--|----------------------------------|
| | | Change from fiscal year ended March 31, 2025 | |
| JGBs and other bond transactions (balance of 5 accounts) | (18,447) | (9,952) | (8,495) |
| Gain on sales | 2,538 | 1,658 | 880 |
| Gain on redemption | 1 | 1 | - |
| Loss on sales | 16,798 | 11,564 | 5,234 |
| Loss on redemption | 4,189 | 49 | 4,140 |
| Loss on devaluation | - | 0 | 0 |
| Stock and other related income (balance of 3 accounts) | 11,905 | 7,117 | 4,788 |
| Gain on sales | 13,376 | 8,275 | 5,101 |
| Loss on sales | 1,469 | 1,167 | 302 |
| Loss on devaluation | 1 | (9) | 10 |

5. Gains and losses on valuation of securities

[Non-consolidated]

(Millions of yen)

| | As of March 31, 2026 | | | | As of March 31, 2025 |
|--|--------------------------|----------------------------|-----------------|------------------|--------------------------|
| | Appraisal gains (losses) | Change from March 31, 2025 | Appraisal gains | Appraisal losses | Appraisal gains (losses) |
| Held-to-maturity bonds | (104) | (30) | 0 | 104 | (74) |
| Stock of subsidiaries and affiliated companies | - | - | - | - | - |
| Available-for-sale securities | 5,217 | 10,049 | 53,023 | 47,805 | (4,832) |
| Total | 5,112 | 10,018 | 53,023 | 47,910 | (4,906) |
| Stock | 49,297 | 6,465 | 49,438 | 140 | 42,832 |
| Bonds | (43,751) | (7,303) | 1 | 43,752 | (36,448) |
| Other | (433) | 10,857 | 3,583 | 4,016 | (11,290) |
| Foreign bonds | (678) | (823) | - | 678 | 145 |
| Interest rate swaps (deferred hedge) | 6,353 | 5,929 | 6,353 | - | 424 |
| Total after taking hedge into account | 11,466 | 15,948 | 59,376 | 47,910 | (4,482) |

[Consolidated]

(Millions of yen)

| | As of March 31, 2026 | | | | As of March 31, 2025 |
|---------------------------------------|--------------------------|----------------------------|-----------------|------------------|--------------------------|
| | Appraisal gains (losses) | Change from March 31, 2025 | Appraisal gains | Appraisal losses | Appraisal gains (losses) |
| Held-to-maturity bonds | (370) | (96) | 0 | 370 | (274) |
| Available-for-sale securities | 6,296 | 10,530 | 54,102 | 47,805 | (4,234) |
| Total | 5,926 | 10,434 | 54,102 | 48,175 | (4,508) |
| Stock | 50,376 | 6,946 | 50,517 | 140 | 43,430 |
| Bonds | (44,016) | (7,368) | 1 | 44,018 | (36,648) |
| Other | (433) | 10,857 | 3,583 | 4,016 | (11,290) |
| Foreign bonds | (678) | (823) | - | 678 | 145 |
| Interest rate swaps (deferred hedge) | 6,353 | 5,929 | 6,353 | - | 424 |
| Total after taking hedge into account | 12,280 | 16,364 | 60,456 | 48,175 | (4,084) |

Notes:

1. "Available-for-sale securities" are evaluated based on the market value at the end of the period, and the table above states the difference between the amount recorded on the (consolidated) balance sheet and the acquisition price.
2. For a portion of the bonds, hedging transactions are conducted using interest rate swaps to reduce fair value fluctuation risks, and deferred hedge accounting is applied.
3. The amount of "Valuation difference on available-for-sale securities" as of March 31, 2026 is 4,457 million yen on a non-consolidated basis and 4,935 million yen on a consolidated basis.

6. ROE [Non-consolidated]

(%)

| | Fiscal year ended March 31, 2026 | | Fiscal year ended March 31, 2025 |
|------------------------------------|----------------------------------|--|----------------------------------|
| | | Change from fiscal year ended March 31, 2025 | |
| Core net business profit basis (*) | 9.45 | 2.15 | 7.30 |
| Net business profit basis (*) | 0.43 | (2.57) | 3.00 |
| Net income basis (*) | 4.81 | 1.19 | 3.62 |

*
$$\frac{\text{Core net business profit (Net business profit and net income)}}{((\text{Net assets at the beginning of the period} - \text{Subscription rights to shares at the beginning of the period}) + (\text{Net assets at end of the period} - \text{Subscription rights to shares at end of the period})) \div 2}$$

7. ROA and OHR [Non-consolidated]

(%)

| | Fiscal year ended March 31, 2026 | | Fiscal year ended March 31, 2025 |
|--|----------------------------------|--|----------------------------------|
| | | Change from fiscal year ended March 31, 2025 | |
| ROA (Net business profit basis; *) | 0.01 | (0.12) | 0.13 |
| OHR | 97.10 | 16.03 | 81.07 |
| OHR (Core gross business profit basis) | 58.83 | (5.20) | 64.03 |

*
$$\frac{\text{Net business income}}{(\text{Total assets at the beginning of the period} + \text{Total assets at end of the period}) \div 2}$$

Core gross business profit = Gross business profit – JGBs and other bond transactions

8. Regulatory capital ratio (Domestic standards)

[Non-consolidated]

(Millions of yen)

| | Fiscal year ended March 31, 2026 | | Fiscal year ended March 31, 2025 |
|----------------------------|----------------------------------|--|----------------------------------|
| | | Change from fiscal year ended March 31, 2025 | |
| Regulatory capital ratio | 9.39% | (0.30%) | 9.69% |
| Regulatory capital | 192,618 | 6,213 | 186,405 |
| Risk-weighted assets, etc. | 2,049,647 | 126,865 | 1,922,782 |
| Total required capital | 81,985 | 5,074 | 76,911 |

[Consolidated]

(Millions of yen)

| | Fiscal year ended March 31, 2026 | | Fiscal year ended March 31, 2025 |
|----------------------------|----------------------------------|--|----------------------------------|
| | | Change from fiscal year ended March 31, 2025 | |
| Regulatory capital ratio | 9.84% | (0.37%) | 10.21% |
| Regulatory capital | 203,016 | 5,312 | 197,704 |
| Risk-weighted assets, etc. | 2,062,916 | 126,869 | 1,936,047 |
| Total required capital | 82,516 | 5,075 | 77,441 |

Notes:

“Total required capital” is the risk-weighted assets, etc. multiplied by 4%.

III. Loans, etc.

1. Risk-monitored loans and mandatory disclosure of bad debt under the Financial Reconstruction Law

The Bank does not implement partial charge-offs.

[Non-consolidated]

(Millions of yen)

| | As of March 31, 2026 | | As of March 31, 2025 |
|--|----------------------|----------------------------|----------------------|
| | | Change from March 31, 2025 | |
| Bankrupt and quasi-bankrupt claims | 6,634 | (156) | 6,790 |
| Doubtful claims | 12,229 | (259) | 12,488 |
| Claims requiring supervision | 5,355 | (718) | 6,073 |
| Accruing loans contractually past due 3 months or more | - | (10) | 10 |
| Restructured loans | 5,355 | (707) | 6,062 |
| Total | 24,219 | (1,133) | 25,352 |
| Normal claims | 3,021,397 | 272,775 | 2,748,622 |
| Total credit balance (term-end) | 3,045,617 | 271,643 | 2,773,974 |

Percentage to total credit balance

(%)

| | | | |
|--|-------------|---------------|-------------|
| Bankrupt and quasi-bankrupt claims | 0.21 | (0.03) | 0.24 |
| Doubtful claims | 0.40 | (0.05) | 0.45 |
| Claims requiring supervision | 0.17 | (0.04) | 0.21 |
| Accruing loans contractually past due 3 months or more | - | 0.00 | 0.00 |
| Restructured loans | 0.17 | (0.04) | 0.21 |
| Total | 0.79 | (0.12) | 0.91 |

[Consolidated]

(Millions of yen)

| | As of March 31, 2026 | | As of March 31, 2025 |
|--|----------------------|----------------------------|----------------------|
| | | Change from March 31, 2025 | |
| Bankrupt and quasi-bankrupt claims | 6,809 | (196) | 7,005 |
| Doubtful claims | 12,260 | (247) | 12,507 |
| Claims requiring supervision | 5,355 | (718) | 6,073 |
| Accruing loans contractually past due 3 months or more | - | (10) | 10 |
| Restructured loans | 5,355 | (707) | 6,062 |
| Total | 24,424 | (1,162) | 25,586 |
| Normal claims | 3,006,128 | 268,921 | 2,737,207 |
| Total credit balance (term-enc) | 3,030,553 | 267,760 | 2,762,793 |

Percentage to total credit balance

(%)

| | | | |
|--|-------------|---------------|-------------|
| Bankrupt and quasi-bankrupt claims | 0.22 | (0.03) | 0.25 |
| Doubtful claims | 0.40 | (0.05) | 0.45 |
| Claims requiring supervision | 0.17 | (0.04) | 0.21 |
| Accruing loans contractually past due 3 months or more | - | 0.00 | 0.00 |
| Restructured loans | 0.17 | (0.04) | 0.21 |
| Total | 0.80 | (0.12) | 0.92 |

Risk-monitored loans and mandatory disclosure of bad debt under the Financial Reconstruction Law on the assumption of implementation of partial charge-offs

[Non-consolidated]

(Millions of yen; %)

| | Before partial charge-offs | After partial charge-offs | Change |
|--|----------------------------|---------------------------|---------|
| Bankrupt and quasi-bankrupt claims | 6,634 | 4,483 | (2,151) |
| Doubtful claims | 12,229 | 12,229 | 0 |
| Claims requiring supervision | 5,355 | 5,355 | 0 |
| Accruing loans contractually past due 3 months or more | - | - | - |
| Restructured loans | 5,355 | 5,355 | 0 |
| Total (A) | 24,219 | 22,067 | (2,152) |
| Total credit balance (B) | 3,045,617 | 3,043,465 | (2,152) |
| Percentage to total credit balance (A)/(B) | 0.79 | 0.72 | (0.07) |

[Consolidated]

(Millions of yen; %)

| | Before partial charge-offs | After partial charge-offs | Change |
|--|----------------------------|---------------------------|---------|
| Bankrupt and quasi-bankrupt claims | 6,809 | 4,544 | (2,265) |
| Doubtful claims | 12,260 | 12,260 | 0 |
| Claims requiring supervision | 5,355 | 5,355 | 0 |
| Accruing loans contractually past due 3 months or more | - | - | - |
| Restructured loans | 5,355 | 5,355 | 0 |
| Total (A) | 24,424 | 22,159 | (2,265) |
| Total credit balance (B) | 3,030,553 | 3,028,288 | (2,265) |
| Percentage to total credit balance (A)/(B) | 0.80 | 0.73 | (0.07) |

2. Loan loss reserve, etc.

[Non-consolidated]

(Millions of yen)

| | As of March 31, 2026 | | As of March 31, 2025 |
|----------------------------|----------------------|----------------------------|----------------------|
| | | Change from March 31, 2025 | |
| Loan loss reserve | 8,295 | 44 | 8,251 |
| General loan loss reserve | 3,931 | (63) | 3,994 |
| Specific loan loss reserve | 4,364 | 107 | 4,257 |

[Consolidated]

(Millions of yen)

| | As of March 31, 2026 | | As of March 31, 2025 |
|----------------------------|----------------------|----------------------------|----------------------|
| | | Change from March 31, 2025 | |
| Loan loss reserve | 9,866 | (54) | 9,920 |
| General loan loss reserve | 5,289 | (99) | 5,388 |
| Specific loan loss reserve | 4,577 | 45 | 4,532 |

3. Status of coverage of Risk-monitored loans and mandatory disclosure of bad debt under the Financial Reconstruction Law

[Non-consolidated]

(Millions of yen; %)

| | As of March 31, 2026 | | As of March 31, 2025 |
|---|----------------------|----------------------------|----------------------|
| | | Change from March 31, 2025 | |
| Balance (A) | 24,219 | (1,133) | 25,352 |
| Portions covered by loan loss reserve, collateral and guarantee (B) | 20,942 | (773) | 21,715 |
| Loan loss reserve | 5,035 | (83) | 5,118 |
| Collateral/guarantees | 15,906 | (690) | 16,596 |
| Coverage ratio (B)/(A) | 86.46 | 0.81 | 85.65 |

[Consolidated]

(Millions of yen; %)

| | As of March 31, 2026 | | As of March 31, 2025 |
|---|----------------------|----------------------------|----------------------|
| | | Change from March 31, 2025 | |
| Balance (A) | 24,424 | (1,162) | 25,586 |
| Portions covered by loan loss reserve, collateral and guarantee (B) | 21,120 | (810) | 21,930 |
| Loan loss reserve | 5,160 | (134) | 5,294 |
| Collateral/guarantees | 15,959 | (676) | 16,635 |
| Coverage ratio (B)/(A) | 86.46 | 0.75 | 85.71 |

4. Loans made by customer industry [Non-consolidated]

(1) Loan portfolio by customer industry

(Millions of yen)

| | As of March 31, 2026 | | As of March 31, 2025 |
|--|----------------------|----------------------------|----------------------|
| | | Change from March 31, 2025 | |
| Domestic branches (ex. offshore market account) | 3,032,868 | 272,802 | 2,760,066 |
| Manufacturing | 396,947 | 62,681 | 334,266 |
| Agriculture, forestry | 7,802 | 765 | 7,037 |
| Fishery | 29 | (30) | 59 |
| Mining, quarrying, and gravel digging | 3,098 | (357) | 3,455 |
| Construction | 56,066 | (281) | 56,347 |
| Utilities, heat provision | 54,927 | (356) | 55,283 |
| Telecommunications | 31,211 | (1,230) | 32,441 |
| Transportation, postal service | 185,149 | 22,042 | 163,107 |
| Wholesaling, retailing | 171,089 | (4,102) | 175,191 |
| Financing, insurance | 216,491 | 21,572 | 194,919 |
| Real estate, equipment rental and leasing | 721,417 | 64,787 | 656,630 |
| Other services | 220,043 | 5,006 | 215,037 |
| National and local government bodies | 380,314 | 41,690 | 338,624 |
| Others | 588,278 | 60,614 | 527,664 |

(2) Balance of consumer loans

(Millions of yen)

| | As of March 31, 2026 | | As of March 31, 2025 |
|---------------------------|----------------------|----------------------------|----------------------|
| | | Change from March 31, 2025 | |
| Balance of consumer loans | 594,243 | 59,526 | 534,717 |
| Housing loans | 576,154 | 57,314 | 518,840 |
| Other loans | 18,089 | 2,212 | 15,877 |

(3) Loans to SMEs, etc.

(Millions of yen; %)

| | As of March 31, 2026 | | As of March 31, 2025 |
|---|----------------------|----------------------------|----------------------|
| | | Change from March 31, 2025 | |
| Balance of loans to SMEs, etc. | 1,784,488 | 133,817 | 1,650,671 |
| Loans to SMEs, etc. within Yamanashi Prefecture | 950,117 | 63,318 | 886,799 |
| Loans to SMEs, etc. ratio | 58.83 | (0.97) | 59.80 |

5. Balance of total deposits, loans, etc. [Non-consolidated]

(Millions of yen)

| | As of March 31, 2026 | | As of March 31, 2025 |
|---|----------------------|----------------------------|----------------------|
| | | Change from March 31, 2025 | |
| Total deposits (term-end) | 3,804,860 | 175,976 | 3,628,884 |
| (including NCDs) (average balance) | 3,798,732 | 144,873 | 3,653,859 |
| Within Yamanashi Prefecture (term-end) | 3,294,029 | 91,500 | 3,202,529 |
| Within Yamanashi Prefecture (average balance) | 3,279,011 | 55,393 | 3,223,618 |
| Loans (term-end) | 3,032,868 | 272,802 | 2,760,066 |
| (average balance) | 2,863,472 | 265,657 | 2,597,815 |
| Within Yamanashi Prefecture (term-end) | 1,477,046 | 98,419 | 1,378,627 |
| Within Yamanashi Prefecture (average balance) | 1,395,022 | 86,958 | 1,308,064 |
| Balance of investment trust from over-the-counter sales | 179,002 | 36,703 | 142,299 |
| Balance of JGBs from over-the-counter sales | 64,578 | 10,727 | 53,851 |
| Total | 243,581 | 47,430 | 196,151 |