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May 15, 2026

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



Company name: The Fukui Bank, Ltd.

Listing: Tokyo Stock Exchange

Securities code: 8362

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

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Scheduled date of annual general meeting of shareholders: June 27, 2026

Scheduled date to commence dividend payments: June 5, 2026

Scheduled date to file annual securities report: June 23, 2026

Trading accounts: None

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: Yes (For Institutional Investors and Analysts)

President and Representative Statutory Executive Officer
Operating Officer, Corporate Administration Group Manager

(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	79,101	22.8	13,434	54.3	8,601	20.0
March 31, 2025	64,366	16.1	8,701	54.9	7,166	92.7

(Note) Comprehensive income For the fiscal year ended March 31, 2026: ¥ 18,082 million [-%]
For the fiscal year ended March 31, 2025: ¥ (2,726) million [-%]

	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	%	%	%
Fiscal year ended March 31, 2026	363.64	-	5.9	0.3	16.9
March 31, 2025	309.15	-	5.2	0.2	13.5

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

(Note) “Diluted earnings per share” is not presented as there are no dilutive shares.

(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	4,314,363	152,972	3.5	6,462.86
March 31, 2025	4,286,795	136,450	3.1	5,759.83

Reference: Equity

As of March 31, 2026: ¥ 152,886 million

As of March 31, 2025: ¥ 136,379 million

(Note) “Equity-to-asset ratio” is calculated as follows:

(Total net assets at the end of the period – Non-controlling interests at the end of the period) / Total assets at the end of the period

Please note that this “equity-to-asset ratio” is not the capital adequacy ratio specified in the ministerial notification of 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	(50,592)	(19,064)	(1,588)	799,949
March 31, 2025	112,072	(133,386)	(2,357)	871,194

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	-	25.00	-	33.00	58.00	1,368	18.7	0.9
Fiscal year ended March 31, 2026	-	29.00	-	79.00	108.00	2,601	29.6	1.7
Fiscal year ending March 31, 2027 (Forecast)	-	75.00	-	75.00	150.00		39.4	

(Note) The total dividends include dividends on the Bank's shares held by the Employee Stock Ownership Trust and the Board Benefit Trust.

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2026	3,200	(34.9)	4,800	106.5	202.90
Full year	10,200	(24.0)	9,000	4.6	380.45

*** Notes**

- (1) Significant changes in the scope of consolidation during the period: 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	24,144,669 shares
As of March 31, 2025	24,144,669 shares

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

As of March 31, 2026	488,536 shares
As of March 31, 2025	466,975 shares

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

Fiscal Year ended March 31, 2026	23,653,881 shares
Fiscal Year ended March 31, 2025	23,181,463 shares

(Note) The number of treasury shares at the end of the period includes shares of the Bank held by the Employee Stock Ownership Trust (136,900 shares as of March 31, 2026, and 208,500 shares as of March 31, 2025) and by the Board Benefit Trust (297,400 shares as of March 31, 2026, and 155,300 shares as of March 31, 2025).

In addition, for the purpose of calculating the average number of shares outstanding during the period, the number of treasury shares deducted includes the average number of the Bank's shares during the period held by the Employee Stock Ownership Trust (176,119 shares for the fiscal year ended March 31, 2026, and 257,371 shares for the fiscal year ended March 31, 2025) and by the Board Benefit Trust (240,928 shares for the fiscal year ended March 31, 2026, and 155,300 shares for the fiscal year ended March 31, 2025).

[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	61,140	30.9	14,598	82.1	10,535	54.8
March 31, 2025	46,705	24.0	8,012	84.7	6,804	125.5

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Fiscal year ended		
March 31, 2026	445.40	-
March 31, 2025	293.54	-

(Note) “Diluted earnings per share” is not presented as there are no dilutive shares.

(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	3,921,438	136,999	3.4	5,791.28
March 31, 2025	3,913,405	118,959	3.0	5,024.10

Reference: Equity

As of March 31, 2026: ¥ 136,999 million

As of March 31, 2025: ¥ 118,959 million

(Note) “Equity-to-asset ratio” is calculated as follows:

Total net assets at the end of the period / Total assets at the end of the period

Please note that this “equity-to-asset ratio” is not the capital adequacy ratio specified in the ministerial notification of capital adequacy 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	4,500	(29.7)	10,300	142.1	435.40
Full year	11,100	(23.9)	14,300	35.7	604.49

* 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 earnings forecasts have been prepared based on information available as of the date of announcement of this document. Actual results may vary due to various factors.

Consolidated Financial Statements

Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	872,378	800,280
Money held in trust	7,302	7,302
Securities	940,172	978,465
Loans and bills discounted	2,361,120	2,442,519
Foreign exchanges	8,328	9,530
Other assets	68,982	52,231
Property, plant and equipment	29,843	29,340
Buildings, net	12,693	12,304
Land	14,688	14,563
Leased assets, net	176	269
Construction in progress	11	163
Other tangible fixed assets	2,272	2,038
Intangible assets	1,234	618
Software	1,149	550
Other intangible fixed assets	84	68
Deferred tax assets	6,347	2,723
Customers' liabilities for acceptances and guarantees	9,905	11,407
Allowance for loan losses	(18,821)	(20,056)
Total assets	4,286,795	4,314,363
Liabilities		
Deposits	3,314,260	3,331,361
Negotiable certificates of deposit	96,673	78,076
Securities sold under repurchase agreements	804	12,742
Cash collateral received for securities lent	162,554	301,303
Borrowed money	523,514	376,058
Foreign exchanges	34	141
Other liabilities	33,414	41,563
Provision for bonuses	438	485
Provision for bonuses for directors (and other officers)	44	33
Retirement benefit liability	5,180	4,685
Provision for retirement benefits for directors (and other officers)	32	37
Provision for share awards for directors (and other officers)	267	324
Provision for reimbursement of deposits	148	134
Provision for contingent loss	348	274
Provision for point card certificates	76	79
Allowance for demolition of non-current assets	12	12
Deferred tax liabilities	210	248
Deferred tax liabilities for land revaluation	2,423	2,423
Acceptances and guarantees	9,905	11,407
Total liabilities	4,150,345	4,161,391

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Net assets		
Share capital	17,965	17,965
Capital surplus	10,075	10,083
Retained earnings	101,664	108,774
Treasury shares	(826)	(901)
Total shareholders' equity	128,879	135,921
Valuation difference on available-for-sale securities	2,103	11,157
Revaluation reserve for land	5,274	5,274
Remeasurements of defined benefit plans	121	533
Total accumulated other comprehensive income	7,499	16,964
Non-controlling interests	71	86
Total net assets	136,450	152,972
Total liabilities and net assets	4,286,795	4,314,363

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	64,366	79,101
Interest income	38,324	45,322
Interest on loans and discounts	25,893	30,885
Interest and dividends on securities	9,472	9,074
Interest on call loans and bills bought	154	304
Interest income on cash collateral provided for securities borrowed	1	-
Interest on deposits with banks	2,105	4,179
Other interest income	697	878
Fees and commissions	11,495	11,733
Other ordinary income	10,889	11,514
Other income	3,656	10,530
Recoveries of written off receivables	1,808	1,220
Other	1,848	9,310
Ordinary expenses	55,664	65,666
Interest expenses	2,926	8,484
Interest on deposits	2,279	6,484
Interest on negotiable certificates of deposit	75	278
Interest on call money and bills sold	4	17
Interest expenses on securities sold under repurchase agreements	31	117
Interest expenses on cash collateral received for securities lent	332	1,299
Interest on borrowings and rediscounts	107	282
Other interest expenses	93	3
Fees and commissions payments	3,508	4,054
Other ordinary expenses	15,291	14,702
General and administrative expenses	30,773	33,553
Other expenses	3,164	4,871
Provision of allowance for loan losses	1,477	3,092
Write-off of loans	948	1,109
Other	737	670
Ordinary profit	8,701	13,434
Extraordinary income	269	31
Gain on disposal of non-current assets	266	31
Gain on reversal of provision for dismantling of fixed assets	3	-
Extraordinary losses	158	429
Loss on disposal of non-current assets	120	75
Impairment losses	37	121
Amortization of prior service cost	-	233
Profit before income taxes	8,813	13,036
Income taxes - current	1,648	5,134
Income taxes - deferred	5	(714)
Total income taxes	1,654	4,419
Profit	7,159	8,616
Profit (loss) attributable to non-controlling interests	(7)	15
Profit attributable to owners of parent	7,166	8,601

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	7,159	8,616
Other comprehensive income	(9,885)	9,465
Valuation difference on available-for-sale securities	(9,937)	9,053
Revaluation reserve for land	(69)	-
Remeasurements of defined benefit plans, net of tax	121	411
Comprehensive income	(2,726)	18,082
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(2,719)	18,067
Comprehensive income attributable to non-controlling interests	(6)	15

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	17,965	6,298	95,603	(1,581)	118,286
Changes during period					
Dividends of surplus			(1,165)		(1,165)
Reversal of revaluation reserve for land			60		60
Profit attributable to owners of parent			7,166		7,166
Purchase of treasury shares				(1,216)	(1,216)
Disposal of treasury shares		83		1,972	2,055
Change in ownership interest of parent due to transactions with non-controlling interests		3,693			3,693
Net changes in items other than shareholders' equity					
Total changes during period	-	3,777	6,061	755	10,593
Balance at end of period	17,965	10,075	101,664	(826)	128,879

	Accumulated other comprehensive income				Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	12,040	5,408	1	17,450	5,770	141,507
Changes during period						
Dividends of surplus						(1,165)
Reversal of revaluation reserve for land						60
Profit attributable to owners of parent						7,166
Purchase of treasury shares						(1,216)
Disposal of treasury shares						2,055
Change in ownership interest of parent due to transactions with non-controlling interests						3,693
Net changes in items other than shareholders' equity	(9,937)	(134)	120	(9,951)	(5,699)	(15,650)
Total changes during period	(9,937)	(134)	120	(9,951)	(5,699)	(5,057)
Balance at end of period	2,103	5,274	121	7,499	71	136,450

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	17,965	10,075	101,664	(826)	128,879
Changes during period					
Dividends of surplus			(1,492)		(1,492)
Reversal of revaluation reserve for land			0		0
Profit attributable to owners of parent			8,601		8,601
Purchase of treasury shares				(302)	(302)
Disposal of treasury shares		7		226	233
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	-	7	7,110	(75)	7,041
Balance at end of period	17,965	10,083	108,774	(901)	135,921

	Accumulated other comprehensive income				Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	2,103	5,274	121	7,499	71	136,450
Changes during period						
Dividends of surplus						(1,492)
Reversal of revaluation reserve for land						0
Profit attributable to owners of parent						8,601
Purchase of treasury shares						(302)
Disposal of treasury shares						233
Change in ownership interest of parent due to transactions with non-controlling interests						-
Net changes in items other than shareholders' equity	9,053	(0)	411	9,465	15	9,480
Total changes during period	9,053	(0)	411	9,465	15	16,521
Balance at end of period	11,157	5,274	533	16,964	86	152,972

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	8,813	13,036
Depreciation	1,618	2,015
Impairment losses	37	121
Increase (decrease) in allowance for loan losses	207	1,234
Increase (decrease) in provision for bonuses	12	46
Increase (decrease) in provision for bonuses for directors (and other officers)	25	(11)
Increase (decrease) in provision for retirement benefits for directors (and other officers)	4	4
Increase (decrease) in net defined benefit liability	(388)	(494)
Increase (decrease) in provision for share awards for directors (and other officers)	56	57
Increase (decrease) in provision for reimbursement of deposits	(21)	(14)
Increase (decrease) in provision for contingent loss	95	(74)
Increase (decrease) in provision for point card certificates	(0)	2
Increase (decrease) in allowance for demolition of non-current assets	(3)	(0)
Interest income	(38,324)	(45,322)
Interest expenses	2,926	8,484
Loss (gain) related to securities	4,293	(3,392)
Loss (gain) on money held in trust	(68)	(60)
Foreign exchange losses (gains)	21	(2,167)
Loss (gain) on disposal of non-current assets	(145)	43
Net decrease (increase) in loans and bills discounted	(20,804)	(81,399)
Net increase (decrease) in deposits	(1,961)	17,101
Net increase (decrease) in negotiable certificates of deposit	1,653	(18,596)
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	(49,373)	(147,456)
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	133	852
Net increase (decrease) in call money	(725)	11,937
Net increase (decrease) in cash collateral received for securities lent	162,554	138,748
Net decrease (increase) in foreign exchanges - assets	(921)	(1,201)
Net increase (decrease) in foreign exchanges - liabilities	(61)	106
Net decrease (increase) in lease receivables and investments in leases	(3,771)	(4,228)
Interest received	37,846	43,445
Interest paid	(2,220)	(7,079)
Other, net	12,540	24,978
Subtotal	114,048	(49,283)
Income taxes refund (paid)	(1,976)	(1,308)
Net cash provided by (used in) operating activities	112,072	(50,592)

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Cash flows from investing activities		
Purchase of securities	(314,613)	(261,339)
Proceeds from sale of securities	122,008	87,433
Proceeds from redemption of securities	59,585	155,937
Purchase of tangible fixed assets	(834)	(1,040)
Purchase of intangible fixed assets	(392)	(117)
Proceeds from sale of tangible fixed assets	866	78
Payments for asset retirement obligations	(7)	(15)
Net cash provided by (used in) investing activities	(133,386)	(19,064)
Cash flows from financing activities		
Dividends paid	(1,165)	(1,492)
Dividends paid to non-controlling interests	(81)	-
Purchase of treasury shares	(1,216)	(302)
Proceeds from sale of treasury shares	2,055	233
Repayments of lease liabilities	(31)	(28)
Purchase of shares of subsidiaries not resulting in change in scope of consolidation	(1,917)	-
Net cash provided by (used in) financing activities	(2,357)	(1,588)
Effect of exchange rate change on cash and cash equivalents	-	-
Net increase (decrease) in cash and cash equivalents	(23,671)	(71,245)
Cash and cash equivalents at beginning of period	894,866	871,194
Cash and cash equivalents at end of period	871,194	799,949

Non-consolidated Financial Statements

Non-consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	842,174	712,335
Cash	28,181	30,804
Due from banks	813,992	681,531
Money held in trust	7,302	7,302
Securities	949,069	987,348
Government bonds	447,013	501,253
Local government bonds	96,302	110,041
Corporate bonds	113,419	86,760
Stocks	54,183	57,432
Other securities	238,150	231,861
Loans and bills discounted	2,043,038	2,166,638
Bills discounted	2,755	4,403
Loans on bills	7,631	3,749
Loans on deeds	1,764,482	1,858,379
Overdrafts	268,169	300,105
Foreign exchanges	8,328	9,530
Due from foreign banks (our accounts)	5,977	6,463
Foreign bills bought	2,350	3,066
Other assets	32,656	11,727
Prepaid expenses	8	15
Accrued revenue	2,696	3,479
Financial derivatives	2,300	1,098
Cash collateral paid for financial instruments	1,462	1,618
Other	26,187	5,516
Tangible fixed assets	27,974	27,670
Buildings, net	11,986	11,746
Land	14,002	13,961
Leased assets, net	16	11
Construction in progress	11	163
Other tangible fixed assets	1,956	1,786
Intangible fixed assets	403	377
Software	388	360
Other intangible fixed assets	15	17
Deferred tax assets	5,582	1,894
Customers' liabilities for acceptances and guarantees	9,783	11,287
Allowance for loan losses	(12,908)	(14,674)
Total assets	3,913,405	3,921,438

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Liabilities		
Deposits	2,901,209	2,965,444
Current deposits	239,099	221,919
Ordinary deposits	1,762,338	1,793,194
Savings deposits	16,696	16,992
Deposits at notice	195	-
Time deposits	816,035	874,414
Installment savings	261	203
Other deposits	66,583	58,719
Negotiable certificates of deposit	101,873	82,676
Securities sold under repurchase agreements	804	12,742
Cash collateral received for securities lent	162,554	301,303
Borrowed money	589,339	373,983
Borrowings from other banks	589,339	373,983
Foreign exchanges	34	141
Foreign bills payable	34	141
Other liabilities	20,720	28,803
Income taxes payable	355	4,006
Accrued expenses	1,539	2,649
Unearned revenue	1,001	1,210
Reserve for interest on installment savings	0	0
Financial derivatives	2,277	1,414
Cash collateral received for financial instruments	110	323
Lease liabilities	18	12
Other	15,416	19,185
Provision for bonuses	147	178
Provision for bonuses for directors (and other officers)	44	33
Provision for retirement benefits	4,877	4,794
Provision for share awards for directors (and other officers)	267	324
Provision for reimbursement of deposits	99	87
Provision for contingent loss	251	200
Reserve for loyalty awards credits	16	16
Deferred tax liabilities for land revaluation	2,423	2,423
Acceptances and guarantees	9,783	11,287
Total liabilities	3,794,445	3,784,438

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Net assets		
Share capital	17,965	17,965
Capital surplus	2,740	2,747
Legal capital surplus	2,614	2,614
Other capital surplus	126	133
Retained earnings	91,880	100,923
Legal retained earnings	17,965	17,965
Other retained earnings	73,914	82,958
Reserve for tax purpose reduction entry	347	335
General reserve	65,930	70,930
Retained earnings brought forward	7,637	11,692
Treasury shares	(826)	(901)
Total shareholders' equity	111,760	120,735
Valuation difference on available-for-sale securities	1,924	10,989
Revaluation reserve for land	5,274	5,274
Total valuation and translation adjustments	7,199	16,263
Total net assets	118,959	136,999
Total liabilities and net assets	3,913,405	3,921,438

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	46,705	61,140
Interest income	33,256	40,641
Interest on loans and discounts	21,069	25,832
Interest and dividends on securities	9,829	10,287
Interest on call loans	159	304
Interest income on cash collateral provided for securities borrowed	1	-
Interest on deposits with banks	2,050	4,041
Other interest income	147	175
Fees and commissions	7,898	8,508
Fees and commissions on domestic and foreign exchanges	2,043	2,258
Other fees and commissions	5,855	6,250
Other ordinary income	1,940	1,569
Gain on foreign exchange transactions	386	380
Gain on sale of bonds	547	136
Gain on redemption of bonds	264	-
Other	741	1,052
Other income	3,610	10,420
Recoveries of written off receivables	1,756	1,210
Gain on sale of equity securities	1,518	8,248
Gain on money held in trust	68	60
Other	266	900
Ordinary expenses	38,693	46,541
Interest expenses	3,343	8,293
Interest on deposits	2,021	5,753
Interest on negotiable certificates of deposit	75	278
Interest on call money	4	17
Interest expenses on securities sold under repurchase agreements	31	117
Interest expenses on cash collateral received for securities lent	332	1,299
Interest on borrowings and rediscounts	789	826
Other interest expenses	87	1
Fees and commissions payments	3,287	3,867
Fees and commissions on domestic and foreign exchanges	404	446
Other fees and commissions	2,883	3,421
Other ordinary expenses	6,575	5,015
Loss on sale of bonds	6,196	4,720
Loss on devaluation of bonds	10	-
Loss on financial derivatives	159	176
Other	209	118
General and administrative expenses	22,542	24,990
Other expenses	2,944	4,373
Provision of allowance for loan losses	1,405	2,857
Write-off of loans	934	1,092
Loss on sale of equity securities	426	253
Loss on devaluation of equity securities	7	35
Other	170	135
Ordinary profit	8,012	14,598

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Extraordinary income	73	24
Gain on disposal of non-current assets	73	24
Extraordinary losses	151	39
Loss on disposal of non-current assets	123	28
Impairment losses	28	10
Profit before income taxes	7,935	14,583
Income taxes - current	1,295	4,541
Income taxes - deferred	(164)	(493)
Total income taxes	1,130	4,048
Profit	6,804	10,535

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 capital surplus	Other capital surplus	Total capital surplus
Balance at beginning of period	17,965	2,614	43	2,657
Changes during period				
Dividends of surplus				
Reversal of reserve for tax purpose reduction entry				
Reduction of compression reserve due to tax rate change				
Provision of general reserve				
Reversal of revaluation reserve for land				
Profit				
Purchase of treasury shares				
Disposal of treasury shares			83	83
Net changes in items other than shareholders' equity				
Total changes during period	-	-	83	83
Balance at end of period	17,965	2,614	126	2,740

	Shareholders' equity						
	Retained earnings					Treasury shares	Total shareholders' equity
	Legal retained earnings	Other retained earnings			Total retained earnings		
		Reserve for tax purpose reduction entry	General reserve	Retained earnings brought forward			
Balance at beginning of period	17,965	363	63,930	3,921	86,180	(1,581)	105,222
Changes during period							
Dividends of surplus				(1,165)	(1,165)		(1,165)
Reversal of reserve for tax purpose reduction entry		(11)		11	-		-
Reduction of compression reserve due to tax rate change		(4)		4	-		-
Provision of general reserve			2,000	(2,000)	-		-
Reversal of revaluation reserve for land				60	60		60
Profit				6,804	6,804		6,804
Purchase of treasury shares						(1,216)	(1,216)
Disposal of treasury shares						1,972	2,055
Net changes in items other than shareholders' equity							
Total changes during period	-	(16)	2,000	3,715	5,699	755	6,537
Balance at end of period	17,965	347	65,930	7,637	91,880	(826)	111,760

(Millions of yen)

	Valuation and translation adjustments			Total net assets
	Valuation difference on available-for-sale securities	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at beginning of period	11,862	5,408	17,271	122,493
Changes during period				
Dividends of surplus				(1,165)
Reversal of reserve for tax purpose reduction entry				-
Reduction of compression reserve due to tax rate change				-
Provision of general reserve				-
Reversal of revaluation reserve for land				60
Profit				6,804
Purchase of treasury shares				(1,216)
Disposal of treasury shares				2,055
Net changes in items other than shareholders' equity	(9,938)	(134)	(10,072)	(10,072)
Total changes during period	(9,938)	(134)	(10,072)	(3,534)
Balance at end of period	1,924	5,274	7,199	118,959

For the fiscal year ended March 31, 2026

(Millions of yen)

	Shareholders' equity			
	Share capital	Capital surplus		
		Legal capital surplus	Other capital surplus	Total capital surplus
Balance at beginning of period	17,965	2,614	126	2,740
Changes during period				
Dividends of surplus				
Reversal of reserve for tax purpose reduction entry				
Provision of general reserve				
Reversal of revaluation reserve for land				
Profit				
Purchase of treasury shares				
Disposal of treasury shares			7	7
Net changes in items other than shareholders' equity				
Total changes during period	-	-	7	7
Balance at end of period	17,965	2,614	133	2,747

	Shareholders' equity						
	Retained earnings					Treasury shares	Total shareholders' equity
	Legal retained earnings	Other retained earnings			Total retained earnings		
		Reserve for tax purpose reduction entry	General reserve	Retained earnings brought forward			
Balance at beginning of period	17,965	347	65,930	7,637	91,880	(826)	111,760
Changes during period							
Dividends of surplus				(1,492)	(1,492)		(1,492)
Reversal of reserve for tax purpose reduction entry		(11)		11	-		-
Provision of general reserve			5,000	(5,000)	-		-
Reversal of revaluation reserve for land				0	0		0
Profit				10,535	10,535		10,535
Purchase of treasury shares						(302)	(302)
Disposal of treasury shares						226	233
Net changes in items other than shareholders' equity							
Total changes during period	-	(11)	5,000	4,055	9,043	(75)	8,975
Balance at end of period	17,965	335	70,930	11,692	100,923	(901)	120,735

(Millions of yen)

	Valuation and translation adjustments			Total net assets
	Valuation difference on available-for-sale securities	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at beginning of period	1,924	5,274	7,199	118,959
Changes during period				
Dividends of surplus				(1,492)
Reversal of reserve for tax purpose reduction entry				-
Provision of general reserve				-
Reversal of revaluation reserve for land				0
Profit				10,535
Purchase of treasury shares				(302)
Disposal of treasury shares				233
Net changes in items other than shareholders' equity	9,064	(0)	9,064	9,064
Total changes during period	9,064	(0)	9,064	18,040
Balance at end of period	10,989	5,274	16,263	136,999