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May 12, 2026

## Consolidated Summary Report for the Fiscal Year Ended March 31, 2026 (Under Japanese GAAP)



Company name: The Hyakujushi Bank, Ltd.

Listing: Tokyo Stock Exchange

Securities code: 8386

URL: <https://www.114bank.co.jp/>

Representative: Masashi Mori

Representative Director, President

Inquiries: Masaru Soramoto

Executive Officer and General Manager, Corporate Planning Division

Telephone: +81-87-836-2721

Scheduled date of annual general meeting of shareholders: June 26, 2026

Scheduled date to commence dividend payments: June 29, 2026

Scheduled date to file annual securities report: June 15, 2026

Trading accounts: None

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: Yes

(Yen amounts are rounded down to millions, unless otherwise noted.)

### 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	108,556	20.6	29,135	46.3	18,857	37.6
March 31, 2025	90,007	9.6	19,910	36.8	13,700	42.1

Note: Comprehensive income For the fiscal year ended March 31, 2026: ¥ 62,697 million [ -%]  
For the fiscal year ended March 31, 2025: ¥ 2,823 million [ (94.5)%]

	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	166.07	166.06	5.2	0.5	26.8
March 31, 2025	120.30	120.29	4.1	0.3	22.1

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: The Hyakujushi Bank, Ltd. (the "Bank") conducted a 1:4 share split on April 1, 2026. "Basic earnings per share" and "Diluted earnings per share" are calculated, assuming that the share split was conducted at the beginning of the previous fiscal year.

#### (2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio	Net assets per share
	Millions of yen	Millions of yen	%	Yen
As of March 31, 2026	5,845,803	384,426	6.6	3,399.29
March 31, 2025	5,753,583	328,273	5.7	2,887.58

Reference: Equity

As of March 31, 2026: ¥ 384,417 million

As of March 31, 2025: ¥ 328,265 million

Note: The Bank conducted a 1:4 share split on April 1, 2026. "Net assets per share" is calculated, assuming that the share split was conducted at the beginning of the previous fiscal year.

#### (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
	Millions of yen	Millions of yen	Millions of yen	Millions of yen
Fiscal year ended March 31, 2026	(140,067)	190,850	(6,572)	862,119
March 31, 2025	(130,700)	(94,110)	(3,764)	817,900

## 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	-	60.00	-	85.00	145.00	4,137	30.1	1.3
Fiscal year ended March 31, 2026	-	108.00	-	126.00	234.00	6,654	35.2	1.9
Fiscal year ending March 31, 2027 (Forecast)	-	35.00	-	35.00	70.00		37.7	

Notes1: Breakdown of the year-end dividend for the fiscal year ended March 31, 2026 :

Commemorative dividend - yen

Special dividend - yen

2: The Bank conducted a 1:4 share split on April 1, 2026. The dividend per share for the fiscal year ended March 31, 2025 and fiscal year ended March 31, 2026 does not reflect the share split. Contents for the fiscal year ending March 31, 2027 (forecast) are stated in figures after the share split.

## 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 income		Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2026	59,500	20.5	16,500	21.7	11,000	23.0	97.26
Full year	116,500	7.3	33,000	13.3	21,000	11.4	185.69

Note: The Bank conducted a 1:4 share split on April 1, 2026. "Basic earnings per share" in Forecasts of Consolidated Financial Results has taken the impact of the said share split into account.

### \* Notes

(1) Significant changes in the scope of consolidation during the period: None

Newly included: - companies( )

Excluded: - companies( )

(2) Changes in accounting policies, changes in accounting estimates, and restatement

(i) Changes in accounting policies due to revisions to accounting standards and other regulations: None

(ii) Changes in accounting policies due to other reasons: None

(iii) Changes in accounting estimates: None

(iv) Restatement: None

(3) Number of issued shares (common shares)

(i) Total number of issued shares at the end of the period (including treasury shares)

As of March 31, 2026	114,520,000 shares
As of March 31, 2025	114,520,000 shares

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

As of March 31, 2026	1,432,460 shares
As of March 31, 2025	838,496 shares

(iii) Average number of shares outstanding during the period

Fiscal Year ended March 31, 2026	113,545,999 shares
Fiscal Year ended March 31, 2025	113,879,260 shares

Note: The Bank conducted a 1:4 share split on April 1, 2026. The number of shares is calculated assuming that the share split was conducted at the beginning of the previous fiscal year.

**[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	99,591	22.4	27,687	49.5	18,008	39.9
March 31, 2025	81,381	10.7	18,517	39.5	12,871	45.4

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Fiscal year ended		
March 31, 2026	158.59	158.58
March 31, 2025	113.03	113.01

Note: The Bank conducted a 1:4 share split on April 1, 2026. “Basic earnings per share” and “Diluted earnings per share” are calculated, assuming that the share split was conducted at the beginning of the previous fiscal year.

**(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	5,783,730	338,594	5.9	2,994.01
March 31, 2025	5,712,963	297,118	5.2	2,613.52

Reference: Equity

As of March 31, 2026: ¥ 338,585 million

As of March 31, 2025: ¥ 297,109 million

Note: The Bank conducted a 1:4 share split on April 1, 2026. “Net assets per share” is calculated, assuming that the share split was conducted at the beginning of the previous fiscal year.

**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 income		Ordinary profit		Profit		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Six months ending							
September 30, 2026	54,500	21.0	15,700	22.0	10,500	22.7	92.84
Full year	106,700	7.1	31,200	12.7	20,000	11.1	176.85

Note: The Bank conducted a 1:4 share split on April 1, 2026. “Basic earnings per share” in Forecasts of Non-consolidated Financial Results has taken the impact of the said share split into account.

\* 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 description of future performance of this report is based on information which is presently available and certain assumptions which are considered to be reasonable, and it does not guarantee future performance. Please take note that future performance may differ from forecasts.

## Consolidated Financial Statements

## Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
<b>Assets</b>		
Cash and due from banks	861,929	919,077
Call loans and bills bought	1,644	3,757
Monetary claims bought	25,488	12,947
Securities	1,189,932	1,055,179
Loans and bills discounted	3,506,645	3,688,724
Foreign exchanges	4,373	4,553
Lease receivables and investments in leases	20,665	24,811
Other assets	64,452	36,791
Tangible fixed assets	37,520	37,733
Buildings, net	8,921	9,131
Land	24,860	24,491
Construction in progress	272	801
Other tangible fixed assets	3,465	3,309
Intangible fixed assets	5,407	6,326
Software	3,577	3,716
Other intangible fixed assets	1,829	2,609
Retirement benefit asset	35,377	57,893
Deferred tax assets	732	796
Customers' liabilities for acceptances and guarantees	17,702	19,699
Allowance for loan losses	(18,289)	(22,488)
<b>Total assets</b>	<b>5,753,583</b>	<b>5,845,803</b>
<b>Liabilities</b>		
Deposits	4,572,471	4,744,569
Negotiable certificates of deposit	122,569	114,952
Call money and bills sold	8,286	4,114
Borrowed money	613,505	469,761
Foreign exchanges	181	142
Other liabilities	66,679	64,074
Provision for bonuses for directors (and other officers)	70	84
Retirement benefit liability	275	272
Provision for retirement benefits for directors (and other officers)	34	48
Provision for reimbursement of deposits	174	148
Provision for contingent loss	156	163
Provision for share-based compensation	216	201
Deferred tax liabilities	17,865	38,144
Deferred tax liabilities for land revaluation	5,118	4,999
Acceptances and guarantees	17,702	19,699
<b>Total liabilities</b>	<b>5,425,309</b>	<b>5,461,377</b>

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
<b>Net assets</b>		
Share capital	37,322	37,322
Capital surplus	30,486	30,486
Retained earnings	204,899	218,507
Treasury shares	(565)	(1,603)
Total shareholders' equity	272,143	284,713
Valuation difference on available-for-sale securities	35,766	65,989
Deferred gains or losses on hedges	(16)	(77)
Revaluation reserve for land	7,593	7,336
Remeasurements of defined benefit plans	12,778	26,456
Total accumulated other comprehensive income	56,121	99,704
Share acquisition rights	8	8
Total net assets	328,273	384,426
Total liabilities and net assets	5,753,583	5,845,803

## 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	90,007	108,556
Interest income	56,019	68,090
Interest on loans and discounts	41,015	46,075
Interest and dividends on securities	12,186	15,915
Interest on call loans and bills bought	141	153
Interest on deposits with banks	2,393	4,793
Other interest income	282	1,152
Trust fees	1	1
Fees and commissions	12,684	13,847
Other ordinary income	5,503	5,851
Other income	15,798	20,765
Recoveries of written off receivables	496	631
Other	15,302	20,134
Ordinary expenses	70,096	79,420
Interest expenses	14,233	17,080
Interest on deposits	6,554	11,936
Interest on negotiable certificates of deposit	107	802
Interest on call money and bills sold	446	71
Interest expenses on cash collateral received for securities lent	100	256
Interest on borrowings and rediscounts	1,233	1,004
Other interest expenses	5,791	3,008
Fees and commissions payments	3,732	3,642
Other ordinary expenses	8,333	9,311
General and administrative expenses	33,337	35,477
Other expenses	10,458	13,908
Provision of allowance for loan losses	2,045	6,232
Other	8,413	7,676
Ordinary profit	19,910	29,135
Extraordinary income	91	69
Gain on disposal of non-current assets	21	69
Gain on donation of a state subsidy	69	-
Extraordinary losses	464	474
Loss on disposal of non-current assets	136	187
Impairment losses	259	286
Loss on tax purpose reduction entry of non-current assets	69	-
Profit before income taxes	19,537	28,731
Income taxes - current	5,700	9,752
Income taxes - deferred	136	120
Total income taxes	5,836	9,873
Profit	13,700	18,857
Profit attributable to owners of parent	13,700	18,857

## 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	13,700	18,857
Other comprehensive income	(10,876)	43,839
Valuation difference on available-for-sale securities	(14,008)	30,222
Deferred gains or losses on hedges	(5)	(61)
Revaluation reserve for land	(147)	-
Remeasurements of defined benefit plans, net of tax	3,283	13,678
Comprehensive income	2,823	62,697
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	2,823	62,697

## 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	37,322	30,486	194,802	(569)	262,041
Changes during period					
Dividends of surplus			(3,289)		(3,289)
Profit attributable to owners of parent			13,700		13,700
Purchase of treasury shares				(504)	(504)
Disposal of treasury shares		3		66	70
Retirement of treasury stock		(441)		441	-
Transfer from retained earnings to capital surplus		438	(438)		-
Reversal of revaluation reserve for land			124		124
Net changes in items other than shareholders' equity					
Total changes during period	-	-	10,097	4	10,101
Balance at end of period	37,322	30,486	204,899	(565)	272,143

	Accumulated other comprehensive income					Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	49,774	(11)	7,865	9,494	67,123	21	329,186
Changes during period							
Dividends of surplus							(3,289)
Profit attributable to owners of parent							13,700
Purchase of treasury shares							(504)
Disposal of treasury shares							70
Retirement of treasury stock							-
Transfer from retained earnings to capital surplus							-
Reversal of revaluation reserve for land							124
Net changes in items other than shareholders' equity	(14,008)	(5)	(271)	3,283	(11,001)	(12)	(11,014)
Total changes during period	(14,008)	(5)	(271)	3,283	(11,001)	(12)	(912)
Balance at end of period	35,766	(16)	7,593	12,778	56,121	8	328,273

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	37,322	30,486	204,899	(565)	272,143
Changes during period					
Dividends of surplus			(5,506)		(5,506)
Profit attributable to owners of parent			18,857		18,857
Purchase of treasury shares				(1,110)	(1,110)
Disposal of treasury shares				72	72
Retirement of treasury stock					-
Transfer from retained earnings to capital surplus					-
Reversal of revaluation reserve for land			257		257
Net changes in items other than shareholders' equity					
Total changes during period	-	-	13,608	(1,038)	12,569
Balance at end of period	37,322	30,486	218,507	(1,603)	284,713

	Accumulated other comprehensive income					Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	35,766	(16)	7,593	12,778	56,121	8	328,273
Changes during period							
Dividends of surplus							(5,506)
Profit attributable to owners of parent							18,857
Purchase of treasury shares							(1,110)
Disposal of treasury shares							72
Retirement of treasury stock							-
Transfer from retained earnings to capital surplus							-
Reversal of revaluation reserve for land							257
Net changes in items other than shareholders' equity	30,222	(61)	(257)	13,678	43,582	-	43,582
Total changes during period	30,222	(61)	(257)	13,678	43,582	-	56,152
Balance at end of period	65,989	(77)	7,336	26,456	99,704	8	384,426

## Consolidated Statement of Cash Flows

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
<b>Cash flows from operating activities</b>		
Profit before income taxes	19,537	28,731
Depreciation	2,936	3,185
Impairment losses	259	286
Increase (decrease) in allowance for loan losses	991	4,198
Increase (decrease) in provision for bonuses for directors (and other officers)	11	14
Decrease (increase) in retirement benefit asset	(3,211)	(2,605)
Increase (decrease) in retirement benefit liability	5	(3)
Increase (decrease) in provision for retirement benefits for directors (and other officers)	(7)	14
Increase (decrease) in provision for reimbursement of deposits	56	(25)
Increase (decrease) in provision for contingent loss	35	6
Increase (decrease) in provision for share-based payments	(0)	(14)
Interest income	(56,019)	(68,090)
Interest expenses	14,233	17,080
Loss (gain) related to securities	702	(2,396)
Foreign exchange losses (gains)	(237)	(11,365)
Loss (gain) on disposal of non-current assets	(133)	(137)
Net decrease (increase) in loans and bills discounted	(78,282)	(182,079)
Net increase (decrease) in deposits	(104,485)	172,097
Net increase (decrease) in negotiable certificates of deposit	49,890	(7,616)
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	(1,704)	(143,744)
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	(9,946)	(12,928)
Net decrease (increase) in call loans	19,355	10,428
Net increase (decrease) in call money	(7,386)	(4,171)
Net decrease (increase) in foreign exchanges - assets	420	(179)
Net increase (decrease) in foreign exchanges - liabilities	0	(39)
Net decrease (increase) in lease receivables and investments in leases	(2,645)	(4,146)
Interest received	56,366	67,554
Interest paid	(14,236)	(15,589)
Other, net	(12,100)	18,594
Subtotal	(125,596)	(132,941)
Income taxes paid	(5,104)	(7,125)
Net cash provided by (used in) operating activities	(130,700)	(140,067)

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
<b>Cash flows from investing activities</b>		
Purchase of securities	(299,297)	(82,407)
Proceeds from sale of securities	116,573	140,614
Proceeds from redemption of securities	92,544	137,151
Purchase of tangible fixed assets	(2,153)	(2,497)
Purchase of intangible fixed assets	(2,005)	(2,431)
Proceeds from sale of tangible fixed assets	228	421
Net cash provided by (used in) investing activities	(94,110)	190,850
<b>Cash flows from financing activities</b>		
Purchase of treasury shares	(504)	(1,110)
Proceeds from sale of treasury shares	29	44
Dividends paid	(3,289)	(5,506)
Net cash provided by (used in) financing activities	(3,764)	(6,572)
Effect of exchange rate change on cash and cash equivalents	(2)	8
Net increase (decrease) in cash and cash equivalents	(228,578)	44,218
Cash and cash equivalents at beginning of period	1,046,479	817,900
Cash and cash equivalents at end of period	817,900	862,119

## Non-consolidated Financial Statements

## Non-consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
<b>Assets</b>		
Cash and due from banks	861,631	918,943
Cash	36,933	35,858
Due from banks	824,697	883,085
Call loans	1,644	3,757
Monetary claims bought	25,302	12,779
Securities	1,191,378	1,056,408
Government bonds	197,555	189,541
Local government bonds	404,825	337,617
Corporate bonds	171,110	139,023
Stocks	140,569	174,470
Other securities	277,317	215,754
Loans and bills discounted	3,512,819	3,697,736
Bills discounted	11,019	6,631
Loans on bills	58,688	48,353
Loans on deeds	2,992,441	3,172,124
Overdrafts	450,669	470,627
Foreign exchanges	4,373	4,553
Due from foreign banks (our accounts)	3,098	3,622
Foreign bills bought	85	-
Foreign bills receivable	1,189	931
Other assets	59,187	31,319
Domestic exchange settlement account, debit	276	462
Prepaid expenses	535	687
Accrued revenue	4,854	5,650
Financial derivatives	17,929	17,026
Cash collateral paid for financial instruments	27,270	3,096
Other	8,321	4,397
Tangible fixed assets	33,982	34,195
Buildings, net	6,805	7,065
Land	24,115	23,746
Leased assets, net	670	548
Construction in progress	268	799
Other tangible fixed assets	2,122	2,034
Intangible fixed assets	4,366	5,246
Software	3,524	3,635
Other intangible fixed assets	842	1,610
Prepaid pension costs	16,777	19,382
Customers' liabilities for acceptances and guarantees	17,702	19,699
Allowance for loan losses	(16,203)	(20,291)
<b>Total assets</b>	<b>5,712,963</b>	<b>5,783,730</b>

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
<b>Liabilities</b>		
Deposits	4,581,671	4,755,277
Current deposits	312,818	285,504
Ordinary deposits	2,945,434	2,961,000
Savings deposits	87,218	85,300
Deposits at notice	16,856	14,181
Time deposits	971,241	1,104,414
Other deposits	248,101	304,876
Negotiable certificates of deposit	129,569	121,952
Call money	8,286	4,114
Borrowed money	603,997	458,876
Borrowings from other banks	603,997	458,876
Foreign exchanges	181	142
Foreign bills sold	57	-
Foreign bills payable	124	142
Other liabilities	56,796	53,600
Domestic exchange settlement account, credit	189	205
Income taxes payable	3,037	5,716
Accrued expenses	3,937	5,416
Unearned revenue	1,382	1,572
Financial derivatives	18,398	14,712
Cash collateral received for financial instruments	4,639	8,606
Lease liabilities	707	585
Asset retirement obligations	300	300
Other	24,202	16,484
Provision for bonuses for directors (and other officers)	70	84
Provision for reimbursement of deposits	174	148
Provision for contingent loss	156	163
Provision for share-based compensation	216	201
Deferred tax liabilities	11,902	25,873
Deferred tax liabilities for land revaluation	5,118	4,999
Acceptances and guarantees	17,702	19,699
<b>Total liabilities</b>	<b>5,415,844</b>	<b>5,445,135</b>

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
<b>Net assets</b>		
Share capital	37,322	37,322
<b>Capital surplus</b>	<b>24,920</b>	<b>24,920</b>
Legal capital surplus	24,920	24,920
<b>Retained earnings</b>	<b>192,520</b>	<b>205,279</b>
Legal retained earnings	12,402	12,402
<b>Other retained earnings</b>	<b>180,118</b>	<b>192,877</b>
Reserve for tax purpose reduction entry of non-current assets	270	270
General reserve	165,661	172,161
Retained earnings brought forward	14,187	20,446
<b>Treasury shares</b>	<b>(565)</b>	<b>(1,603)</b>
Total shareholders' equity	254,198	265,919
Valuation difference on available-for-sale securities	35,334	65,407
Deferred gains or losses on hedges	(16)	(77)
Revaluation reserve for land	7,593	7,336
Total valuation and translation adjustments	42,911	72,666
Share acquisition rights	8	8
Total net assets	297,118	338,594
<b>Total liabilities and net assets</b>	<b>5,712,963</b>	<b>5,783,730</b>

## 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	81,381	99,591
Interest income	56,185	68,338
Interest on loans and discounts	40,971	46,061
Interest and dividends on securities	12,400	16,181
Interest on call loans	141	153
Interest on deposits with banks	2,392	4,791
Other interest income	279	1,149
Trust fees	1	1
Fees and commissions	11,125	12,350
Fees and commissions on domestic and foreign exchanges	2,908	3,049
Other fees and commissions	8,216	9,300
Other ordinary income	5,503	5,851
Gain on foreign exchange transactions	5,406	5,061
Net gain on trading securities transactions	9	4
Gain on sale of bonds	87	73
Gain on financial derivatives	-	711
Other income	8,566	13,050
Recoveries of written off receivables	496	631
Gain on sale of equity securities	7,405	11,635
Gain on reserve for reimbursements of deposits	-	25
Other	664	757
Ordinary expenses	62,864	71,904
Interest expenses	14,215	17,043
Interest on deposits	6,558	11,952
Interest on negotiable certificates of deposit	108	816
Interest on call money	446	71
Interest expenses on cash collateral received for securities lent	100	256
Interest on borrowings and rediscounts	1,181	912
Interest expenses on interest rate swaps	4,241	2,978
Other interest expenses	1,578	56
Fees and commissions payments	4,474	4,650
Fees and commissions on domestic and foreign exchanges	424	467
Other fees and commissions	4,050	4,183
Other ordinary expenses	8,333	9,311
Loss on sale of bonds	8,030	9,273
Loss on devaluation of bonds	104	37
Loss on financial derivatives	197	-
General and administrative expenses	31,253	33,350

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Other expenses	4,587	7,548
Provision of allowance for loan losses	1,798	5,837
Provision for contingent loss	35	6
Provision for reimbursement of deposits	56	-
Write-off of loans	2,367	1,421
Loss on sale of equity securities	41	-
Loss on devaluation of equity securities	-	1
Other	287	281
Ordinary profit	18,517	27,687
Extraordinary income	73	26
Gain on disposal of non-current assets	4	26
Gain on donation of a state subsidy	69	-
Extraordinary losses	453	443
Loss on disposal of non-current assets	125	156
Impairment losses	259	286
Loss on tax purpose reduction entry of non-current assets	69	-
Profit before income taxes	18,137	27,269
Income taxes - current	5,152	9,083
Income taxes - deferred	113	177
Total income taxes	5,265	9,261
Profit	12,871	18,008

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			Total retained earnings
		Legal capital surplus	Other capital surplus	Total capital surplus		Reserve for tax purpose reduction entry of non-current assets	General reserve	Retained earnings brought forward	
Balance at beginning of period	37,322	24,920	-	24,920	12,402	273	159,661	10,915	183,252
Changes during period									
Dividends of surplus								(3,289)	(3,289)
Provision of general reserve							6,000	(6,000)	-
Profit								12,871	12,871
Purchase of treasury shares									
Disposal of treasury shares			3	3					
Retirement of treasury stock			(441)	(441)					
Transfer from retained earnings to capital surplus			438	438				(438)	(438)
Reversal of revaluation reserve for land								124	124
Reversal of reserve for tax purpose reduction entry of non-current assets						(3)		3	-
Net changes in items other than shareholders' equity									
Total changes during period	-	-	-	-	-	(3)	6,000	3,272	9,268
Balance at end of period	37,322	24,920	-	24,920	12,402	270	165,661	14,187	192,520

	Shareholders' equity		Valuation and translation adjustments				Share acquisition rights	Total net assets
	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
Balance at beginning of period	(569)	244,925	49,044	(11)	7,865	56,898	21	301,845
Changes during period								
Dividends of surplus		(3,289)						(3,289)
Provision of general reserve		-						-
Profit		12,871						12,871
Purchase of treasury shares	(504)	(504)						(504)
Disposal of treasury shares	66	70						70
Retirement of treasury stock	441	-						-
Transfer from retained earnings to capital surplus		-						-
Reversal of revaluation reserve for land		124						124
Reversal of reserve for tax purpose reduction entry of non-current assets		-						-
Net changes in items other than shareholders' equity			(13,710)	(5)	(271)	(13,987)	(12)	(13,999)
Total changes during period	4	9,273	(13,710)	(5)	(271)	(13,987)	(12)	(4,726)
Balance at end of period	(565)	254,198	35,334	(16)	7,593	42,911	8	297,118

For the fiscal year ended March 31, 2026

(Millions of yen)

	Shareholders' equity								
	Share capital	Capital surplus			Retained earnings				
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings			Total retained earnings
						Reserve for tax purpose reduction entry of non-current assets	General reserve	Retained earnings brought forward	
Balance at beginning of period	37,322	24,920	-	24,920	12,402	270	165,661	14,187	192,520
Changes during period									
Dividends of surplus								(5,506)	(5,506)
Provision of general reserve							6,500	(6,500)	-
Profit								18,008	18,008
Purchase of treasury shares									
Disposal of treasury shares									
Retirement of treasury stock									
Transfer from retained earnings to capital surplus									
Reversal of revaluation reserve for land								257	257
Reversal of reserve for tax purpose reduction entry of non-current assets									
Net changes in items other than shareholders' equity									
Total changes during period	-	-	-	-	-	-	6,500	6,258	12,758
Balance at end of period	37,322	24,920	-	24,920	12,402	270	172,161	20,446	205,279

	Shareholders' equity		Valuation and translation adjustments				Share acquisition rights	Total net assets
	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
Balance at beginning of period	(565)	254,198	35,334	(16)	7,593	42,911	8	297,118
Changes during period								
Dividends of surplus		(5,506)						(5,506)
Provision of general reserve		-						-
Profit		18,008						18,008
Purchase of treasury shares	(1,110)	(1,110)						(1,110)
Disposal of treasury shares	72	72						72
Retirement of treasury stock		-						-
Transfer from retained earnings to capital surplus		-						-
Reversal of revaluation reserve for land		257						257
Reversal of reserve for tax purpose reduction entry of non-current assets		-						-
Net changes in items other than shareholders' equity			30,073	(61)	(257)	29,755	-	29,755
Total changes during period	(1,038)	11,720	30,073	(61)	(257)	29,755	-	41,475
Balance at end of period	(1,603)	265,919	65,407	(77)	7,336	72,666	8	338,594

# Year Ended March 31, 2026

## Explanatory Materials for Financial Results

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## I Overview of Financial Results for the Year Ended March 31, 2026

### 1. Results of Operations [Non-consolidated]

(Millions of yen)

	Year ended March 31, 2026	YoY	Year ended March 31, 2025
Gross operating profit (excluding gains/losses related to bonds)	55,535 ( 64,773 )	9,744 ( 10,934 )	45,791 ( 53,839 )
Domestic gross operating profit (excluding gains/losses related to bonds)	41,483 ( 50,721 )	3,917 ( 6,661 )	37,566 ( 44,060 )
Net interest income	43,185	5,587	37,598
Net fees and commissions	7,495	1,090	6,405
Net other operating income	- 9,196	- 2,759	- 6,437
International gross operating profit (excluding gains/losses related to bonds)	14,052 ( 14,052 )	5,827 ( 4,274 )	8,225 ( 9,778 )
Net interest income	8,109	3,738	4,371
Net fees and commissions	206	- 40	246
Net other operating income	5,736	2,129	3,607
Expenses (excluding non-recurring items)	34,934	2,131	32,803
Personnel expenses	17,139	432	16,707
Non-personnel expenses	15,433	1,470	13,963
Miscellaneous taxes	2,361	230	2,131
Net business income (including provision for general reserve for possible loan losses)	20,601	7,613	12,988
Core net business income	29,839	8,803	21,036
Core net business income (excluding gains /losses on cancellation of investment trusts)	25,279	5,812	19,467
Provision for general reserve for possible loan losses (a)	1,015	1,208	- 193
Net business income	19,586	6,405	13,181
Gains/losses related to bonds (b)	- 9,237	- 1,190	- 8,047
Non-recurring gains/losses	8,100	2,765	5,335
Expenses for disposal of non-performing loans (c)	6,393	1,871	4,522
Write-off of loans	1,421	- 946	2,367
Provision for specific reserve for possible loan losses	4,822	2,830	1,992
Gain on reversal of reserve for possible loan losses (d)	—	—	—
Recoveries of written-off claims (e)	631	135	496
Gains/losses related to stocks and other securities (f)	11,634	4,270	7,364
Gain on sale of stocks and other securities	11,635	4,230	7,405
Loss on sale of stocks and other securities	—	- 41	41
Loss on devaluation of stocks and other securities	1	1	—
Other non-recurring gains/losses	2,228	231	1,997
Ordinary profit	27,687	9,170	18,517
Extraordinary gains/losses	- 417	- 37	- 380
Gains/losses on disposal of non-current assets	- 130	- 9	- 121
Impairment losses	286	27	259
Profit before income taxes	27,269	9,132	18,137
Income taxes - current	9,083	3,931	5,152
Income taxes - deferred	177	64	113
Profit	18,008	5,137	12,871
Gains/losses related to securities (b) + (f)	2,396	3,079	- 683
Credit-related costs (a) + (c) - (d) - (e)	6,777	2,945	3,832

**[Consolidated]**

&lt;Based on the Consolidated Statements of Income&gt;

(Millions of yen)

	Year ended March 31, 2026	YoY	Year ended March 31, 2025
Consolidated gross operating profit	57,756	9,848	47,908
Net interest income	51,010	9,225	41,785
Trust fees	1	0	1
Net fees and commissions	10,204	1,253	8,951
Net other operating income	- 3,460	- 631	- 2,829
Gains/losses related to bonds	- 9,237	- 1,190	- 8,047
General and administrative expenses	35,477	2,140	33,337
Provision for general reserve for possible loan	1,085	1,304	- 219
Expenses for disposal of non-performing loans	6,733	1,912	4,821
Gain on reversal of reserve for possible loan losses	—	—	—
Gains/losses related to stocks	11,634	4,290	7,344
Others	3,041	444	2,597
<b>Ordinary profit</b>	<b>29,135</b>	<b>9,225</b>	<b>19,910</b>
Extraordinary gains/loss	- 404	- 31	- 373
Profit before income taxes	28,731	9,194	19,537
Income taxes - current	9,752	4,052	5,700
Income taxes - deferred	120	- 16	136
<b>Profit</b>	<b>18,857</b>	<b>5,157</b>	<b>13,700</b>
<b>Profit attributable to owners of parent</b>	<b>18,857</b>	<b>5,157</b>	<b>13,700</b>
Gains/losses related to securities	2,396	3,098	- 702
Credit-related costs	7,187	3,082	4,105

(Number of consolidated companies)

(Number of companies)

Number of consolidated subsidiaries	8	0	8
Number of affiliates accounted for under the equity method	—	—	—

**2. Net Business Income [Non-consolidated]**

(Millions of yen)

	Year ended March 31, 2026	YoY	Year ended March 31, 2025
Net business income (including provision for general reserve for possible loan losses)	20,601	7,613	12,988
Per employee (Thousands of yen)	11,130	4,136	6,994
Core net business income	29,839	8,803	21,036
Per employee (Thousands of yen)	16,120	4,793	11,327
Net business income	19,586	6,405	13,181
Per employee (Thousands of yen)	10,581	3,483	7,098

**3. Interest Margins [Non-consolidated]**

(All branches)

(%)

	Year ended March 31, 2026	YoY	Year ended March 31, 2025
Yield on interest-earning assets (A)	1.23	0.22	1.01
Yield on loans and bills discounted	1.28	0.10	1.18
Yield on securities	1.51	0.45	1.06
Cost of funding (B)	0.96	0.09	0.87
Cost of deposits	0.26	0.12	0.14
Cost of other external liabilities	0.18	- 0.07	0.25
Net interest margin (A) - (B)	0.27	0.13	0.14

(Domestic operations)

(%)

	Year ended March 31, 2026	YoY	Year ended March 31, 2025
Yield on interest-earning assets (A)	0.99	0.23	0.76
Yield on loans and bills discounted	1.14	0.21	0.93
Yield on securities	1.12	0.31	0.81
Cost of funding (B)	0.83	0.17	0.66
Cost of deposits	0.19	0.14	0.05
Cost of other external liabilities	0.06	0.05	0.01
Net interest margin (A) - (B)	0.16	0.06	0.10

**4. Gains/Losses Related to Securities [Non-consolidated]**

(Millions of yen)

	Year ended March 31, 2026	YoY	Year ended March 31, 2025
Gains/losses related to bonds (A)	- 9,237	- 1,190	- 8,047
Gains on sale	73	- 14	87
Gains on redemption	—	—	—
Losses on sale	9,273	1,243	8,030
Losses on redemption	—	—	—
Write-offs	37	- 67	104
Gains/losses related to stocks (B)	11,634	4,270	7,364
Gain on sale	11,635	4,230	7,405
Loss on sale	—	- 41	41
Write-offs	1	1	—
Gains/losses related to securities (A) + (B)	2,396	3,079	- 683

**5. ROE [Non-consolidated]**

(%)

	Year ended March 31, 2026	YoY	Year ended March 31, 2025
Based on net business income (including provision for general reserve for possible loan losses)	6.48	2.15	4.33
Based on core net business income	9.38	2.36	7.02
Based on net business income	6.16	1.76	4.40
Based on profit	5.66	1.37	4.29

## 6. Capital Ratio (Domestic Standard)

Note: Effective as of March 31, 2026, the Bank has changed the method for calculating credit risk-weighted assets from the Standardized Approach to the Foundation Internal Ratings-Based (F-IRB) Approach, following formal approval from the Financial Services Agency of Japan on March 25, 2026. Operational risk is calculated using the Standardized Measurement Approach.

<b>[Non-consolidated]</b>				(Millions of yen, %)
	As of March 31, 2026	YoY	As of March 31, 2025	
1. Capital ratio (2/3)	9.78	1.00	8.78	
2. Non-consolidated total capital	248,373	2,125	246,248	
3. Risk-weighted assets	2,537,210	- 265,709	2,802,919	
4. Non-consolidated total required capital	101,488	- 10,628	112,116	

<b>[Consolidated]</b>				(Millions of yen, %)
	As of March 31, 2026	YoY	As of March 31, 2025	
1. Consolidated capital ratio (2/3)	10.41	1.08	9.33	
2. Consolidated total capital	268,143	4,244	263,899	
3. Risk-weighted assets	2,573,528	- 252,846	2,826,374	
4. Consolidated total required capital	102,941	- 10,113	113,054	

## 7. Unrealized Gains/Losses on Securities

(1) Standards for valuation of securities

Trading securities	Stated at fair value (unrealized gains or losses are reported in profit/loss)
Held-to-maturity debt securities	Stated at amortized cost
Investments in subsidiaries and affiliates	Stated at cost
Available-for-sale securities	Stated at fair value (unrealized gains or losses are reported as a component of net assets)

(2) Unrealized Gains/Losses

(Millions of yen)

<b>[Non-consolidated]</b>	As of March 31, 2026					As of September 30, 2025			As of March 31, 2025		
	Unrealized gains/losses					Unrealized gains/losses			Unrealized gains/losses		
	Compared to Sept. 30, 2025	Compared to Mar. 31, 2025	Unrealized gains	Unrealized losses		Unrealized gains	Unrealized losses		Unrealized gains	Unrealized losses	
Held-to-maturity debt securities	-3,088	-383	4	—	3,088	-2,705	—	2,705	-3,092	—	3,092
Available-for-sale securities	95,004	14,883	43,775	134,090	39,086	80,121	116,950	36,828	51,229	93,690	42,461
Stocks	131,631	18,147	40,440	131,824	193	113,484	113,713	229	91,191	91,810	618
Bonds	-34,066	-3,303	-3,567	0	34,066	-30,763	0	30,763	-30,499	0	30,499
Others	-2,560	39	6,903	2,266	4,827	-2,599	3,236	5,836	-9,463	1,880	11,343
Total	91,915	14,500	43,779	134,090	42,175	77,415	116,950	39,534	48,136	93,690	45,553
Stocks	131,631	18,147	40,440	131,824	193	113,484	113,713	229	91,191	91,810	618
Bonds	-37,155	-3,687	-3,564	0	37,155	-33,468	0	33,468	-33,591	0	33,591
Others	-2,560	39	6,903	2,266	4,827	-2,599	3,236	5,836	-9,463	1,880	11,343

(Millions of yen)

<b>[Consolidated]</b>	As of March 31, 2026					As of September 30, 2025			As of March 31, 2025		
	Unrealized gains/losses					Unrealized gains/losses			Unrealized gains/losses		
	Compared to Sept. 30, 2025	Compared to Mar. 31, 2025	Unrealized gains	Unrealized losses		Unrealized gains	Unrealized losses		Unrealized gains	Unrealized losses	
Held-to-maturity debt securities	-3,088	-383	4	—	3,088	-2,705	—	2,705	-3,092	—	3,092
Available-for-sale securities	95,834	14,991	43,993	134,920	39,086	80,843	117,671	36,828	51,841	94,303	42,461
Stocks	132,461	18,255	40,657	132,654	193	114,206	114,435	229	91,804	92,422	618
Bonds	-34,066	-3,303	-3,567	0	34,066	-30,763	0	30,763	-30,499	0	30,499
Others	-2,560	39	6,903	2,266	4,827	-2,599	3,236	5,836	-9,463	1,880	11,343
Total	92,745	14,608	43,996	134,920	42,175	78,137	117,671	39,534	48,749	94,303	45,553
Stocks	132,461	18,255	40,657	132,654	193	114,206	114,435	229	91,804	92,422	618
Bonds	-37,155	-3,687	-3,564	0	37,155	-33,468	0	33,468	-33,591	0	33,591
Others	-2,560	39	6,903	2,266	4,827	-2,599	3,236	5,836	-9,463	1,880	11,343

## II Status of Loans and Bills Discounted, etc.

### 1. Status of Reserve for Possible Loan Losses, etc.

#### [Non-consolidated]

(Millions of yen)

	As of Mar. 31, 2026	Compared to Sept. 30, 2025	Compared to Mar. 31, 2025	As of Sept. 30, 2025	As of Mar. 31, 2025
Reserve for possible loan losses	20,291	2,701	4,088	17,590	16,203
General reserve for possible loan losses	10,014	472	1,015	9,542	8,999
Specific reserve for possible loan losses	10,277	2,230	3,074	8,047	7,203

#### [Consolidated]

(Millions of yen)

	As of Mar. 31, 2026	Compared to Sept. 30, 2025	Compared to Mar. 31, 2025	As of Sept. 30, 2025	As of Mar. 31, 2025
Reserve for possible loan losses	22,488	2,757	4,199	19,731	18,289
General reserve for possible loan losses	10,452	492	1,085	9,960	9,367
Specific reserve for possible loan losses	12,035	2,264	3,113	9,771	8,922

### 2. Loans Based on the Financial Reconstruction Act

#### [Non-consolidated]

(Millions of yen)

	As of Mar. 31, 2026	Compared to Sept. 30, 2025	Compared to Mar. 31, 2025	As of Sept. 30, 2025	As of Mar. 31, 2025	
Loans based on the Financial Reconstruction Act	Claims against bankrupt and substantially bankrupt debtors	4,318	- 220	149	4,538	4,169
	Doubtful claims	31,835	3,918	6,371	27,917	25,464
	Substandard claims	13,908	- 3,765	- 3,398	17,673	17,306
	Loans past due for 3 months or more	266	- 57	115	323	151
	Restructured loans	13,641	- 3,709	- 3,514	17,350	17,155
	Subtotal (A)	50,063	- 66	3,122	50,129	46,941
	Normal claims	3,685,201	98,208	179,506	3,586,993	3,505,695
Total	3,735,264	98,142	182,628	3,637,122	3,552,636	

(% )

	As of Mar. 31, 2026	Compared to Sept. 30, 2025	Compared to Mar. 31, 2025	As of Sept. 30, 2025	As of Mar. 31, 2025	
Composition	Claims against bankrupt and substantially bankrupt debtors	0.11	- 0.01	0.00	0.12	0.11
	Doubtful claims	0.85	0.09	0.14	0.76	0.71
	Substandard claims	0.37	- 0.11	- 0.11	0.48	0.48
	Loans past due for 3 months or more	0.00	0.00	0.00	0.00	0.00
	Restructured loans	0.36	- 0.11	- 0.12	0.47	0.48
	Subtotal	1.34	- 0.03	0.02	1.37	1.32
	Normal claims	98.65	0.03	- 0.02	98.62	98.67

#### [Consolidated]

(Millions of yen)

	As of Mar. 31, 2026	Compared to Sept. 30, 2025	Compared to Mar. 31, 2025	As of Sept. 30, 2025	As of Mar. 31, 2025	
Loans based on the Financial Reconstruction Act	Claims against bankrupt and substantially bankrupt debtors	4,801	- 300	- 84	5,101	4,885
	Doubtful claims	31,842	3,915	6,365	27,927	25,477
	Substandard claims	13,908	- 3,765	- 3,398	17,673	17,306
	Loans past due for 3 months or more	266	- 57	115	323	151
	Restructured loans	13,641	- 3,709	- 3,514	17,350	17,155
	Subtotal (B)	50,552	- 150	2,882	50,702	47,670
	Normal claims	3,675,695	97,266	176,903	3,578,429	3,498,792
Total	3,726,248	97,117	179,786	3,629,131	3,546,462	

(% )

	As of Mar. 31, 2026	Compared to Sept. 30, 2025	Compared to Mar. 31, 2025	As of Sept. 30, 2025	As of Mar. 31, 2025	
Composition	Claims against bankrupt and substantially bankrupt debtors	0.12	- 0.02	- 0.01	0.14	0.13
	Doubtful claims	0.85	0.09	0.14	0.76	0.71
	Substandard claims	0.37	- 0.11	- 0.11	0.48	0.48
	Loans past due for 3 months or more	0.00	0.00	0.00	0.00	0.00
	Restructured loans	0.36	- 0.11	- 0.12	0.47	0.48
	Subtotal	1.35	- 0.04	0.01	1.39	1.34
	Normal claims	98.64	0.04	- 0.01	98.60	98.65

## 3. Status of Coverage of Loans Based on the Financial Reconstruction Act

## [Non-consolidated]

(Millions of yen)

	As of Mar. 31, 2026	Compared to Sept. 30, 2025	Compared to Mar. 31, 2025	As of Sept. 30, 2025	As of Mar. 31, 2025
Amount covered (C)	39,654	2,931	5,276	36,723	34,378
Reserve for possible loan losses, etc.	17,861	2,479	3,523	15,382	14,338
Collateral, guarantees, and equivalent	21,792	452	1,753	21,340	20,039
(%)					
Coverage ratio (C) / (A)	79.20	5.95	5.97	73.25	73.23

## [Consolidated]

(Millions of yen)

	As of Mar. 31, 2026	Compared to Sept. 30, 2025	Compared to Mar. 31, 2025	As of Sept. 30, 2025	As of Mar. 31, 2025
Amount covered (D)	38,805	2,762	4,906	36,043	33,899
Reserve for possible loan losses, etc.	19,132	2,538	3,568	16,594	15,564
Collateral, guarantees, and equivalent	19,672	224	1,338	19,448	18,334
(%)					
Coverage ratio (D) / (B)	76.76	5.68	5.65	71.08	71.11

## Reference: Status of Loans Based on the Financial Reconstruction Act and Risk-monitored Loans

## [Non-consolidated]

(Millions of yen)

Self-assessment		Loans based on the Financial Reconstruction Act			Risk-monitored loans
Debtor classification Claims outstanding (Ratio to total claims)		Classification Claims outstanding (Ratio to total claims) (A)	Collateral, guarantees, and equivalent Amount of reserve Total coverage (B)	Coverage ratio (B) / (A)	Classification Claims outstanding (Ratio to total claims)
Bankrupt assets 740 (0.01%)		Claims against bankrupt and substantially bankrupt debtors 4,318 (0.11%)	3,775 542 4,318	100.00%	Claims against bankrupt and substantially bankrupt debtors 4,318 (0.11%)
Substantially bankrupt assets 3,578 (0.09%)		Doubtful claims 31,835 (0.85%)	16,297 9,734 26,031	81.76%	Doubtful claims 31,835 (0.85%)
Potentially bankrupt assets 31,835 (0.85%)		Substandard claims 13,908 (0.37%) *Loans only	1,719 7,584 9,304	66.89%	Loans past due for 3 months or more 266 (0.00%) *Loans only
Assets requiring caution 113,358 (3.03%)	Substandard debtors 17,546 (0.46%)	[Subtotal]	21,792 17,861 39,654	79.20%	Restructured loans 13,641 (0.36%) *Loans only
	Other debtors requiring caution 95,811 (2.56%)	50,063 (1.34%)			[Subtotal]
Claims to normal debtors 3,585,751 (95.99%)		Normal claims 3,685,201 (98.65%)			50,063 (1.34%)
<b>Total claims outstanding</b> 3,735,264 (100.00%)		<b>Total claims outstanding</b> 3,735,264 (100.00%)			<b>Total claims outstanding</b> 3,735,264 (100.00%)
					Normal claims 3,685,201 (98.65%)

## 4. Status of Loans by Sector, etc.

## (i) Loans by Sector [Non-consolidated]

(Millions of yen)

	As of Mar. 31, 2026	Compared to Sept. 30, 2025	Compared to Mar. 31, 2025	As of Sept. 30, 2025	As of Mar. 31, 2025
Domestic (excluding Japan Offshore Market accounts)	3,697,736	99,696	184,917	3,598,040	3,512,819
Manufacturing	509,793	14,692	19,303	495,101	490,490
Agriculture and forestry	2,746	39	- 113	2,707	2,859
Fishery	2,074	- 1,185	147	3,259	1,927
Mining and quarrying of stone and gravel	9,702	375	955	9,327	8,747
Construction	143,584	6,650	3,444	136,934	140,140
Electricity, gas, heat supply and water	127,757	- 1,144	991	128,901	126,766
Information and communications	10,729	564	80	10,165	10,649
Transport and postal service	305,470	- 7,492	29,153	312,962	276,317
Wholesale and retail trade	333,431	11,920	11,059	321,511	322,372
Finance and insurance	339,684	3,882	8,372	335,802	331,312
Real estate and leasing	495,280	36,233	53,466	459,047	441,814
Accommodations	9,571	607	337	8,964	9,234
Eating and drinking services	13,527	- 451	- 587	13,978	14,114
Medical and welfare	99,019	- 2,295	- 2,357	101,314	101,376
Other services	130,121	- 2,595	- 4,795	132,716	134,916
Local governments	220,806	- 8,836	- 7,777	229,642	228,583
Other	944,429	48,728	73,239	895,701	871,190
Japan Offshore Market accounts	-	-	-	-	-
Total	3,697,736	99,696	184,917	3,598,040	3,512,819

## (ii) Loans Based on the Financial Reconstruction Act by Sector (Excluding Normal Claims)

## [Non-consolidated]

(Millions of yen)

	As of Mar. 31, 2026	Compared to Sept. 30, 2025	Compared to Mar. 31, 2025	As of Sept. 30, 2025	As of Mar. 31, 2025
Domestic (excluding Japan Offshore Market accounts)	50,063	- 66	3,122	50,129	46,941
Manufacturing	13,828	- 652	- 1	14,480	13,829
Agriculture and forestry	56	- 4	- 5	60	61
Fishery	116	- 3	- 5	119	121
Mining, quarrying of stone and gravel	-	-	-	-	-
Construction	4,855	- 65	1,525	4,920	3,330
Electricity, gas, heat supply and water	105	8	4	97	101
Information and communications	390	- 5	62	395	328
Transport and postal service	2,322	- 86	181	2,408	2,141
Wholesale and retail trade	13,774	1,197	1,769	12,577	12,005
Finance and insurance	34	- 3	- 9	37	43
Real estate and leasing	3,379	- 191	- 213	3,570	3,592
Accommodations	473	- 107	- 110	580	583
Eating and drinking services	1,676	- 32	- 239	1,708	1,915
Medical and welfare	1,665	151	- 168	1,514	1,833
Other services	2,821	- 572	- 204	3,393	3,025
Local governments	-	-	-	-	-
Other	4,562	297	535	4,265	4,027
Japan Offshore Market accounts	-	-	-	-	-
Total	50,063	- 66	3,122	50,129	46,941

## (iii) Balance of Personal Loans [Non-consolidated]

(Millions of yen)

	As of Mar. 31, 2026	Compared to Sept. 30, 2025	Compared to Mar. 31, 2025	As of Sept. 30, 2025	As of Mar. 31, 2025
Balance of personal loans	686,072	17,043	25,995	669,029	660,077
Balance of housing loans	596,671	17,472	26,306	579,199	570,365
Balance of other loans	89,400	- 430	- 311	89,830	89,711

## (iv) Loans to Small and Medium-Sized Enterprises, etc. [Non-consolidated]

(Millions of yen,%)

	As of Mar. 31, 2026	Compared to Sept. 30, 2025	Compared to Mar. 31, 2025	As of Sept. 30, 2025	As of Mar. 31, 2025
Loans to small and medium-sized enterprises, etc.	2,619,147	59,764	106,072	2,559,383	2,513,075
Ratio of loans to small and medium-sized enterprises, etc.	70.83	-0.30	-0.71	71.13	71.54
Loans to small and medium-sized enterprises	1,986,678	41,577	77,869	1,945,101	1,908,809
Loans to individuals	632,469	18,187	28,203	614,282	604,266
Loans guaranteed by Credit Guarantee Corporation	163,959	- 5,138	- 10,043	169,097	174,002

## 5. Balance of Deposits, etc. and Loans [Non-consolidated]

(Millions of yen)

		As of Mar. 31, 2026	Compared to Sept. 30, 2025	Compared to Mar. 31, 2025	As of Sept. 30, 2025	As of Mar. 31, 2025
Deposits, etc.	(Term-end balance)	4,877,230	84,962	165,990	4,792,268	4,711,240
	Within Kagawa Prefecture	3,365,339	15,440	- 19,248	3,349,899	3,384,587
	(Average balance)	4,790,670	16,870	62,406	4,773,800	4,728,264
Loans	(Term-end balance)	3,697,736	99,696	184,917	3,598,040	3,512,819
	Within Kagawa Prefecture	1,447,613	- 946	148,839	1,448,559	1,298,774
	(Average balance)	3,592,158	52,836	130,615	3,539,322	3,461,543

## 6. Balance of Assets in Custody [Non-consolidated]

(Millions of yen)

	As of Mar. 31, 2026	Compared to Sept. 30, 2025	Compared to Mar. 31, 2025	As of Sept. 30, 2025	As of Mar. 31, 2025
Balance of assets in custody	435,825	24,919	58,808	410,906	377,017
Investment trusts	175,394	16,241	37,780	159,153	137,614
Single-premium insurance	248,821	8,247	19,200	240,574	229,621
Financial instruments intermediary	11,608	430	1,828	11,178	9,780