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May 13, 2026

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



Company name: The Kita-Nippon Bank, Ltd.

Listing: Tokyo Stock Exchange

Securities code: 8551

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

Representative: Masamichi Ishizuka

Director and President

Inquiries: Manabu Takahashi

Director, Manager of Corporate Planning Division

Telephone: +81-19-653-1111

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 19, 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.)

| Fiscal year ended | Ordinary income |       | Ordinary profit |      | Profit attributable to owners of parent |      |
|-------------------|-----------------|-------|-----------------|------|---|------|
|                   | Millions of yen | %     | Millions of yen | %    | Millions of yen                         | %    |
| March 31, 2026    | 30,308          | 14.8  | 6,343           | 13.7 | 4,363                                   | 8.8  |
| March 31, 2025    | 26,396          | (9.0) | 5,578           | 36.1 | 4,011                                   | 30.5 |

Note: Comprehensive income For the fiscal year ended March 31, 2026: ¥ 10,229 million [ 518.5%]  
For the fiscal year ended March 31, 2025: ¥ 1,653 million [ (85.3)%]

| Fiscal year ended | 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                        | %                        | %                                     | %  |
| March 31, 2026    | 527.94                   | 527.04                     | 4.8                      | 0.4                                   | 20.9                                     |
| March 31, 2025    | 475.57                   | 474.62                     | 4.7                      | 0.4                                   | 21.1                                     |

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

#### (2) Consolidated financial position

| As of          | Total assets    | Net assets      | Equity-to-asset ratio | Net assets per share |
|----------------|-----------------|-----------------|-----------------------|----------------------|
|                | Millions of yen | Millions of yen | %                     | Yen                  |
| March 31, 2026 | 1,563,506       | 95,019          | 6.1                   | 11,593.80            |
| March 31, 2025 | 1,526,336       | 86,460          | 5.7                   | 10,405.06            |

Reference: Equity

As of March 31, 2026: ¥ 94,983 million

As of March 31, 2025: ¥ 86,424 million

#### (3) Consolidated cash flows

| Fiscal year ended | 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                            |
| March 31, 2026    | 19,895                               | (5,012)                              | (1,699)                              | 123,049                                    |
| March 31, 2025    | (17,070)                             | (4,986)                              | (1,262)                              | 109,865                                    |

## 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             | -                          | 40.00              | -                 | 60.00           | 100.00 | 836                          | 21.0                        | 1.0   |
| Fiscal year ended March 31, 2026             | -                          | 84.00              | -                 | 100.00          | 184.00 | 1,517                        | 34.9                        | 1.7   |
| Fiscal year ending March 31, 2027 (Forecast) | -                          | 96.00              | -                 | 96.00           | 192.00 |                              | 35.0                        |   |

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

|                        |       |
|------------------------|-------|
| Commemorative dividend | - yen |
| Special dividend       | - yen |

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

(Percentages indicate year-on-year changes.)

|                                      | Ordinary profit |     | Profit attributable to owners of parent |     | Basic earnings per share |
|--------------------------------------|-----------------|-----|---|-----|--------------------------|
|                                      | Millions of yen | %   | Millions of yen                         | %   | Yen                      |
| Six months ending September 30, 2026 | 3,200           | 3.6 | 2,200                                   | 4.9 | 268.53                   |
| Full year                            | 6,600           | 4.0 | 4,500                                   | 3.1 | 549.27                   |

### \* Notes

- (1) Significant changes in the scope of consolidation during the period: Yes
- |                 |   |            |   |
|-----------------|---|------------|---|
| 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 | 8,443,776 shares |
| As of March 31, 2025 | 8,793,776 shares |
- (ii) Number of treasury shares at the end of the period
- |                      |                |
|----------------------|----------------|
| As of March 31, 2026 | 251,170 shares |
| As of March 31, 2025 | 487,757 shares |
- (iii) Average number of shares outstanding during the period
- |                                  |                  |
|----------------------------------|------------------|
| Fiscal Year ended March 31, 2026 | 8,265,701 shares |
| Fiscal Year ended March 31, 2025 | 8,434,543 shares |

**[Reference] Overview of non-consolidated financial results**

**1. Non-consolidated financial results for the fiscal year ended March 31, 2026 (from April 1, 2025 to March 31, 2026)**

**(1) Non-consolidated operating results**

(Percentages indicate year-on-year changes.)

|                   | Ordinary income |       | Ordinary profit |      | Profit          |      |
|-------------------|-----------------|-------|-----------------|------|-----------------|------|
|                   | Millions of yen | %     | Millions of yen | %    | Millions of yen | %    |
| Fiscal year ended |                 |       |                 |      |                 |      |
| March 31, 2026    | 26,925          | 16.7  | 6,098           | 15.1 | 4,237           | 10.2 |
| March 31, 2025    | 23,069          | (5.5) | 5,300           | 33.8 | 3,844           | 27.5 |

|                   | Basic earnings per share | Diluted earnings per share |
|-------------------|--------------------------|----------------------------|
|                   | Yen                      | Yen                        |
| Fiscal year ended |                          |                            |
| March 31, 2026    | 512.69                   | 511.82                     |
| March 31, 2025    | 455.78                   | 454.87                     |

**(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 | 1,558,598       | 90,705          | 5.8                   | 11,067.17            |
| March 31, 2025 | 1,522,378       | 82,864          | 5.4                   | 9,972.07             |

Reference: Equity

As of March 31, 2026: ¥ 90,669 million

As of March 31, 2025: ¥ 82,828 million

**2. Non-consolidated financial result forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)**

(Percentages indicate year-on-year changes.)

|                    | Ordinary profit |     | Profit          |     | Basic earnings per share |
|--------------------|-----------------|-----|-----------------|-----|--------------------------|
|                    | Millions of yen | %   | Millions of yen | %   | Yen                      |
| Six months ending  |                 |     |                 |     |                          |
| September 30, 2026 | 3,200           | 6.1 | 2,200           | 5.4 | 268.53                   |
| Full year          | 6,400           | 5.0 | 4,400           | 3.8 | 537.06                   |

\* 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

# Consolidated Financial Statements and Primary Notes

## Consolidated Balance Sheet

(Millions of yen)

|   | As of March 31, 2025 | As of March 31, 2026 |
|---|----------------------|----------------------|
| <b>Assets</b>   |                      |                      |
| Cash and due from banks                               | 111,065              | 124,393              |
| Monetary claims bought                                | 49                   | 102                  |
| Trading securities                                    | 4                    | 1                    |
| Money held in trust                                   | 8,714                | 6,687                |
| Securities  | 271,398              | 284,595              |
| Loans and bills discounted                            | 1,101,426            | 1,115,500            |
| Foreign exchanges                                     | 1,441                | 2,333                |
| Lease receivables and investments in leases           | 8,936                | 9,307                |
| Other assets  | 10,208               | 6,846                |
| Tangible fixed assets                                 | 14,593               | 15,054               |
| Buildings, net  | 3,161                | 3,022                |
| Land  | 10,275               | 10,357               |
| Construction in progress                              | -                    | 0                    |
| Other tangible fixed assets                           | 1,157                | 1,673                |
| Intangible fixed assets                               | 1,140                | 1,571                |
| Software  | 1,112                | 1,156                |
| Other intangible fixed assets                         | 27                   | 414                  |
| Retirement benefit asset                              | 2,742                | 3,670                |
| Deferred tax assets                                   | 208                  | 167                  |
| Customers' liabilities for acceptances and guarantees | 1,949                | 1,624                |
| Allowance for loan losses                             | (7,544)              | (8,350)              |
| <b>Total assets</b>                                   | <b>1,526,336</b>     | <b>1,563,506</b>     |

(Millions of yen)

|  | As of March 31, 2025 | As of March 31, 2026 |
|--|----------------------|----------------------|
| <b>Liabilities</b>   |                      |                      |
| Deposits   | 1,419,856            | 1,441,057            |
| Negotiable certificates of deposit                                   | 750                  | 4,100                |
| Borrowed money   | 1,362                | 1,522                |
| Other liabilities  | 9,294                | 11,092               |
| Provision for bonuses  | 355                  | 377                  |
| Provision for bonuses for directors (and other officers)             | 17                   | 17                   |
| Retirement benefit liability   | 1,601                | 1,461                |
| Provision for retirement benefits for directors (and other officers) | 3                    | 5                    |
| Provision for reimbursement of deposits                              | 42                   | -                    |
| Provision for point card certificates                                | 14                   | 6                    |
| Deferred tax liabilities   | 2,492                | 5,101                |
| Deferred tax liabilities for land revaluation                        | 2,135                | 2,120                |
| Acceptances and guarantees   | 1,949                | 1,624                |
| <b>Total liabilities</b>   | <b>1,439,875</b>     | <b>1,468,487</b>     |
| <b>Net assets</b>  |                      |                      |
| Share capital  | 7,761                | 7,761                |
| Capital surplus  | 4,996                | 4,989                |
| Retained earnings  | 60,338               | 62,559               |
| Treasury shares  | (1,279)              | (771)                |
| <b>Total shareholders' equity</b>                                    | <b>71,816</b>        | <b>74,539</b>        |
| Valuation difference on available-for-sale securities                | 9,266                | 14,540               |
| Revaluation reserve for land   | 4,487                | 4,458                |
| Remeasurements of defined benefit plans                              | 854                  | 1,445                |
| <b>Total accumulated other comprehensive income</b>                  | <b>14,607</b>        | <b>20,444</b>        |
| Share acquisition rights   | 36                   | 36                   |
| <b>Total net assets</b>  | <b>86,460</b>        | <b>95,019</b>        |
| <b>Total liabilities and net assets</b>                              | <b>1,526,336</b>     | <b>1,563,506</b>     |

Consolidated Statements of Income and Comprehensive Income  
Consolidated Statement of Income

(Millions of yen)

|   | For the fiscal year<br>ended March 31, 2025 | For the fiscal year<br>ended March 31, 2026 |
|---|---|---|
| Ordinary income   | 26,396                                      | 30,308                                      |
| Interest income   | 18,296                                      | 22,186                                      |
| Interest on loans and discounts                                   | 13,224                                      | 15,659                                      |
| Interest and dividends on securities                              | 4,714                                       | 5,989                                       |
| Interest on deposits with banks                                   | 347   | 534   |
| Other interest income   | 9   | 3   |
| Fees and commissions  | 2,900                                       | 2,849                                       |
| Other ordinary income   | 3,611                                       | 3,994                                       |
| Other income  | 1,587                                       | 1,277                                       |
| Reversal of allowance for loan losses                             | 127   | -   |
| Recoveries of written off receivables                             | 153   | 73  |
| Other   | 1,307                                       | 1,203                                       |
| Ordinary expenses   | 20,817                                      | 23,964                                      |
| Interest expenses   | 956   | 2,935                                       |
| Interest on deposits  | 938   | 2,899                                       |
| Interest on negotiable certificates of deposit                    | 2   | 12  |
| Interest expenses on cash collateral received for securities lent | -   | 3   |
| Interest on borrowings and rediscounts                            | 13  | 17  |
| Other interest expenses   | 1   | 1   |
| Fees and commissions payments                                     | 2,321                                       | 2,252                                       |
| Other ordinary expenses   | 3,568                                       | 3,931                                       |
| General and administrative expenses                               | 12,971                                      | 13,555                                      |
| Other expenses  | 998   | 1,289                                       |
| Provision of allowance for loan losses                            | -   | 1,111                                       |
| Other   | 998   | 177   |
| Ordinary profit   | 5,578                                       | 6,343                                       |
| Extraordinary income  | 20  | 11  |
| Gain on disposal of non-current assets                            | 20  | 11  |
| Extraordinary losses  | 273   | 136   |
| Loss on disposal of non-current assets                            | 176   | 91  |
| Impairment losses   | 97  | 44  |
| Profit before income taxes  | 5,324                                       | 6,218                                       |
| Income taxes - current  | 847   | 1,908                                       |
| Income taxes - deferred   | 466   | (53)  |
| Total income taxes  | 1,313                                       | 1,855                                       |
| Profit  | 4,011                                       | 4,363                                       |
| Profit attributable to owners of parent                           | 4,011                                       | 4,363                                       |

Consolidated Statement of Comprehensive Income

(Millions of yen)

|   | For the fiscal year<br>ended March 31, 2025 | For the fiscal year<br>ended March 31, 2026 |
|---|---|---|
| Profit  | 4,011                                       | 4,363                                       |
| Other comprehensive income                            | (2,357)                                     | 5,866                                       |
| Valuation difference on available-for-sale securities | (2,245)                                     | 5,274                                       |
| Revaluation reserve for land                          | (61)  | -   |
| Remeasurements of defined benefit plans, net of tax   | (50)  | 591   |
| Comprehensive income                                  | 1,653                                       | 10,229                                      |
| Comprehensive income attributable to                  |   |   |
| Comprehensive income attributable to owners of parent | 1,653                                       | 10,229                                      |

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                       | 7,761                | 4,989           | 56,969            | (829)           | 68,890                     |
| Changes during period                                |                      |                 |                   |                 |                            |
| Dividends of surplus                                 |                      |                 | (760)             |                 | (760)                      |
| Profit attributable to owners of parent              |                      |                 | 4,011             |                 | 4,011                      |
| Purchase of treasury shares                          |                      |                 |                   | (501)           | (501)                      |
| Disposal of treasury shares                          |                      | 7               |                   | 51              | 59                         |
| Reversal of revaluation reserve for land             |                      |                 | 118               |                 | 118                        |
| Net changes in items other than shareholders' equity |                      |                 |                   |                 |                            |
| Total changes during period                          | -                    | 7               | 3,369             | (449)           | 2,926                      |
| Balance at end of period                             | 7,761                | 4,996           | 60,338            | (1,279)         | 71,816                     |

|  | Accumulated other comprehensive income                |                              |   |  | Share acquisition rights | 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                       | 11,511  | 4,666                        | 904                                     | 17,083                                       | 66                       | 86,040           |
| Changes during period                                |   |                              |   |  |                          |                  |
| Dividends of surplus                                 |   |                              |   |  |                          | (760)            |
| Profit attributable to owners of parent              |   |                              |   |  |                          | 4,011            |
| Purchase of treasury shares                          |   |                              |   |  |                          | (501)            |
| Disposal of treasury shares                          |   |                              |   |  |                          | 59               |
| Reversal of revaluation reserve for land             |   |                              |   |  |                          | 118              |
| Net changes in items other than shareholders' equity | (2,245)   | (179)                        | (50)                                    | (2,475)                                      | (30)                     | (2,506)          |
| Total changes during period                          | (2,245)   | (179)                        | (50)                                    | (2,475)                                      | (30)                     | 420              |
| Balance at end of period                             | 9,266   | 4,487                        | 854                                     | 14,607                                       | 36                       | 86,460           |

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                       | 7,761                | 4,996           | 60,338            | (1,279)         | 71,816                     |
| Changes during period                                |                      |                 |                   |                 |                            |
| Dividends of surplus                                 |                      |                 | (1,196)           |                 | (1,196)                    |
| Profit attributable to owners of parent              |                      |                 | 4,363             |                 | 4,363                      |
| Purchase of treasury shares                          |                      |                 |                   | (502)           | (502)                      |
| Disposal of treasury shares                          |                      | 2               |                   | 25              | 28                         |
| Cancellation of treasury shares                      |                      | (10)            | (975)             | 985             | -                          |
| Reversal of revaluation reserve for land             |                      |                 | 29                |                 | 29                         |
| Net changes in items other than shareholders' equity |                      |                 |                   |                 |                            |
| Total changes during period                          | -                    | (7)             | 2,221             | 508             | 2,722                      |
| Balance at end of period                             | 7,761                | 4,989           | 62,559            | (771)           | 74,539                     |

|  | Accumulated other comprehensive income                |                              |   |  | Share acquisition rights | 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                       | 9,266   | 4,487                        | 854                                     | 14,607                                       | 36                       | 86,460           |
| Changes during period                                |   |                              |   |  |                          |                  |
| Dividends of surplus                                 |   |                              |   |  |                          | (1,196)          |
| Profit attributable to owners of parent              |   |                              |   |  |                          | 4,363            |
| Purchase of treasury shares                          |   |                              |   |  |                          | (502)            |
| Disposal of treasury shares                          |   |                              |   |  |                          | 28               |
| Cancellation of treasury shares                      |   |                              |   |  |                          | -                |
| Reversal of revaluation reserve for land             |   |                              |   |  |                          | 29               |
| Net changes in items other than shareholders' equity | 5,274   | (29)                         | 591                                     | 5,836  | -                        | 5,836            |
| Total changes during period                          | 5,274   | (29)                         | 591                                     | 5,836  | -                        | 8,558            |
| Balance at end of period                             | 14,540  | 4,458                        | 1,445                                   | 20,444                                       | 36                       | 95,019           |

## Consolidated Statement of Cash Flows

(Millions of yen)

|   | For the fiscal year<br>ended March 31, 2025 | For the fiscal year<br>ended March 31, 2026 |
|---|---|---|
| <b>Cash flows from operating activities</b>   |   |   |
| Profit before income taxes  | 5,324                                       | 6,218                                       |
| Depreciation  | 873   | 973   |
| Impairment losses   | 97  | 44  |
| Increase (decrease) in allowance for loan losses  | (1,368)                                     | 806   |
| Increase (decrease) in provision for bonuses  | 1   | 21  |
| Increase (decrease) in provision for bonuses for directors (and other officers)             | 0   | -   |
| Decrease (increase) in retirement benefit asset   | (92)  | (927)                                       |
| Increase (decrease) in retirement benefit liability   | (42)  | (139)                                       |
| Increase (decrease) in provision for retirement benefits for directors (and other officers) | 0   | 1   |
| Increase (decrease) in provision for reimbursement of deposits                              | (6)   | (42)  |
| Increase (decrease) in provision for point card certificates                                | 4   | (7)   |
| Interest income   | (18,296)                                    | (22,186)                                    |
| Interest expenses   | 956   | 2,935                                       |
| Loss (gain) related to securities   | (390)                                       | (546)                                       |
| Loss (gain) on money held in trust  | (323)                                       | (195)                                       |
| Loss (gain) on disposal of non-current assets   | 156   | 80  |
| Net decrease (increase) in loans and bills discounted                                       | (24,137)                                    | (14,074)                                    |
| Net increase (decrease) in deposits   | 1,616                                       | 21,200                                      |
| Net increase (decrease) in negotiable certificates of deposit                               | (2,250)                                     | 3,350                                       |
| Net increase (decrease) in borrowed money (excluding subordinated borrowings)               | (258)                                       | 160   |
| Net decrease (increase) in due from banks (excluding due from Bank of Japan)                | (217)                                       | (144)                                       |
| Net decrease (increase) in call loans   | 157   | (52)  |
| Net decrease (increase) in foreign exchanges - assets                                       | 479   | (892)                                       |
| Net decrease (increase) in lease receivables and investments in leases                      | 364   | (371)                                       |
| Interest received   | 18,424                                      | 22,032                                      |
| Interest paid   | (633)                                       | (2,321)                                     |
| Other, net  | 3,329                                       | 4,819                                       |
| Subtotal  | (16,227)                                    | 20,744                                      |
| Income taxes refund (paid)  | (843)                                       | (848)                                       |
| Net cash provided by (used in) operating activities   | (17,070)                                    | 19,895                                      |

(Millions of yen)

|  | For the fiscal year<br>ended March 31, 2025 | For the fiscal year<br>ended March 31, 2026 |
|--|---|---|
| <b>Cash flows from investing activities</b>          |   |   |
| Purchase of securities                               | (47,797)                                    | (115,350)                                   |
| Proceeds from sale of securities                     | 7,961                                       | 40,801                                      |
| Proceeds from redemption of securities               | 35,095                                      | 69,409                                      |
| Decrease in money held in trust                      | 411   | 2,118                                       |
| Purchase of tangible fixed assets                    | (502)                                       | (1,156)                                     |
| Payments for retirement of tangible fixed assets     | (83)  | (28)  |
| Proceeds from sale of tangible fixed assets          | 219   | 69  |
| Purchase of intangible fixed assets                  | (289)                                       | (876)                                       |
| Net cash provided by (used in) investing activities  | (4,986)                                     | (5,012)                                     |
| <b>Cash flows from financing activities</b>          |   |   |
| Purchase of treasury shares                          | (501)                                       | (502)                                       |
| Proceeds from sale of treasury shares                | 0   | -   |
| Dividends paid                                       | (760)                                       | (1,196)                                     |
| Net cash provided by (used in) financing activities  | (1,262)                                     | (1,699)                                     |
| Net increase (decrease) in cash and cash equivalents | (23,319)                                    | 13,183                                      |
| Cash and cash equivalents at beginning of period     | 133,184                                     | 109,865                                     |
| Cash and cash equivalents at end of period           | 109,865                                     | 123,049                                     |

# Non-consolidated Financial Statements and Primary Notes

## 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                               | 110,991              | 124,307              |
| Cash  | 24,566               | 21,952               |
| Due from banks  | 86,425               | 102,354              |
| Monetary claims bought                                | 49                   | 102                  |
| Trading securities                                    | 4                    | 1                    |
| Trading government bonds                              | 4                    | 1                    |
| Money held in trust                                   | 8,714                | 6,687                |
| Securities  | 272,359              | 285,655              |
| Government bonds                                      | 30,035               | 84,433               |
| Local government bonds                                | 92,993               | 56,114               |
| Corporate bonds                                       | 24,851               | 22,561               |
| Stocks  | 26,564               | 35,560               |
| Other securities                                      | 97,915               | 86,985               |
| Loans and bills discounted                            | 1,109,446            | 1,123,487            |
| Bills discounted                                      | 850                  | 496                  |
| Loans on bills  | 11,990               | 14,214               |
| Loans on deeds  | 1,002,765            | 1,021,660            |
| Overdrafts  | 93,839               | 87,116               |
| Foreign exchanges                                     | 1,441                | 2,333                |
| Due from foreign banks (our accounts)                 | 1,441                | 2,333                |
| Other assets  | 6,967                | 3,738                |
| Prepaid expenses                                      | 4                    | 12                   |
| Accrued revenue                                       | 1,017                | 1,241                |
| Other   | 5,946                | 2,484                |
| Tangible fixed assets                                 | 14,550               | 15,012               |
| Buildings, net  | 3,161                | 3,022                |
| Land  | 10,275               | 10,357               |
| Construction in progress                              | -                    | 0                    |
| Other tangible fixed assets                           | 1,113                | 1,630                |
| Intangible fixed assets                               | 1,109                | 1,548                |
| Software  | 1,083                | 1,135                |
| Other intangible fixed assets                         | 26                   | 413                  |
| Prepaid pension costs                                 | 1,607                | 1,752                |
| Customers' liabilities for acceptances and guarantees | 1,949                | 1,624                |
| Allowance for loan losses                             | (6,812)              | (7,654)              |
| <b>Total assets</b>                                   | <b>1,522,378</b>     | <b>1,558,598</b>     |

(Millions of yen)

|  | As of March 31, 2025 | As of March 31, 2026 |
|--|----------------------|----------------------|
| <b>Liabilities</b>                                       |                      |                      |
| Deposits   | 1,422,045            | 1,443,304            |
| Current deposits   | 37,440               | 32,792               |
| Ordinary deposits  | 825,962              | 828,596              |
| Savings deposits   | 15,835               | 15,548               |
| Deposits at notice                                       | 5,157                | 4,116                |
| Time deposits  | 524,433              | 549,636              |
| Installment savings                                      | 8,090                | 7,754                |
| Other deposits   | 5,124                | 4,858                |
| Negotiable certificates of deposit                       | 750                  | 4,100                |
| Borrowed money   | 85                   | 79                   |
| Borrowings from other banks                              | 85                   | 79                   |
| Other liabilities  | 8,336                | 10,196               |
| Income taxes payable                                     | 178                  | 1,250                |
| Accrued expenses   | 899                  | 1,582                |
| Unearned revenue   | 372                  | 424                  |
| Deposits received from employees                         | 353                  | 331                  |
| Reserve for interest on installment savings              | 1                    | 4                    |
| Asset retirement obligations                             | 180                  | 181                  |
| Other  | 6,350                | 6,420                |
| Provision for bonuses                                    | 352                  | 373                  |
| Provision for bonuses for directors (and other officers) | 17                   | 17                   |
| Provision for retirement benefits                        | 1,702                | 1,642                |
| Provision for reimbursement of deposits                  | 42                   | -                    |
| Deferred tax liabilities                                 | 2,098                | 4,436                |
| Deferred tax liabilities for land revaluation            | 2,135                | 2,120                |
| Acceptances and guarantees                               | 1,949                | 1,624                |
| Total liabilities  | 1,439,514            | 1,467,892            |
| <b>Net assets</b>  |                      |                      |
| Share capital  | 7,761                | 7,761                |
| Capital surplus  | 4,996                | 4,989                |
| Legal capital surplus                                    | 4,989                | 4,989                |
| Other capital surplus                                    | 7                    | -                    |
| Retained earnings  | 57,596               | 59,692               |
| Legal retained earnings                                  | 3,500                | 3,500                |
| Other retained earnings                                  | 54,096               | 56,191               |
| Reserve for tax purpose reduction entry                  | 204                  | 203                  |
| General reserve  | 48,940               | 51,440               |
| Retained earnings brought forward                        | 4,951                | 4,547                |
| Treasury shares  | (1,279)              | (771)                |
| Total shareholders' equity                               | 69,075               | 71,671               |
| Valuation difference on available-for-sale securities    | 9,265                | 14,539               |
| Revaluation reserve for land                             | 4,487                | 4,458                |
| Total valuation and translation adjustments              | 13,753               | 18,997               |
| Share acquisition rights                                 | 36                   | 36                   |
| Total net assets   | 82,864               | 90,705               |
| Total liabilities and net assets                         | 1,522,378            | 1,558,598            |

Non-consolidated Statement of Income

(Millions of yen)

|  | For the fiscal year<br>ended March 31, 2025 | For the fiscal year<br>ended March 31, 2026 |
|--|---|---|
| Ordinary income  | 23,069                                      | 26,925                                      |
| Interest income  | 18,377                                      | 22,329                                      |
| Interest on loans and discounts                                      | 13,245                                      | 15,702                                      |
| Interest and dividends on securities                                 | 4,774                                       | 6,089                                       |
| Interest on deposits with banks                                      | 347   | 534   |
| Other interest income  | 9   | 3   |
| Fees and commissions   | 2,846                                       | 2,784                                       |
| Fees and commissions on domestic and foreign<br>exchanges            | 661   | 680   |
| Other fees and commissions   | 2,184                                       | 2,104                                       |
| Other ordinary income  | -   | 521   |
| Gain on foreign exchange transactions                                | -   | 25  |
| Gain on sale of bonds  | -   | 496   |
| Other income   | 1,846                                       | 1,289                                       |
| Reversal of allowance for loan losses                                | 374   | -   |
| Recoveries of written off receivables                                | 153   | 73  |
| Gain on sale of equity securities                                    | 844   | 846   |
| Gain on money held in trust  | 323   | 195   |
| Other  | 151   | 173   |
| Ordinary expenses  | 17,769                                      | 20,827                                      |
| Interest expenses  | 944   | 2,923                                       |
| Interest on deposits   | 939   | 2,904                                       |
| Interest on negotiable certificates of deposit                       | 2   | 12  |
| Interest expenses on cash collateral received for<br>securities lent | -   | 3   |
| Interest on borrowings and rediscounts                               | 0   | 0   |
| Other interest expenses  | 1   | 1   |
| Fees and commissions payments  | 2,857                                       | 2,761                                       |
| Fees and commissions on domestic and foreign<br>exchanges            | 55  | 53  |
| Other fees and commissions   | 2,802                                       | 2,707                                       |
| Other ordinary expenses  | 386   | 906   |
| Loss on foreign exchange transactions                                | 3   | -   |
| Net loss on trading securities transactions                          | 0   | 0   |
| Loss on sale of bonds  | 301   | 769   |
| Loss on redemption of bonds  | 81  | 137   |
| General and administrative expenses                                  | 12,617                                      | 13,201                                      |
| Other expenses   | 964   | 1,034                                       |
| Provision of allowance for loan losses                               | -   | 884   |
| Loss on sale of equity securities                                    | 152   | 27  |
| Other  | 811   | 123   |
| Ordinary profit  | 5,300                                       | 6,098                                       |

(Millions of yen)

|  | For the fiscal year<br>ended March 31, 2025 | For the fiscal year<br>ended March 31, 2026 |
|--|---|---|
| Extraordinary income                   | 20  | 11  |
| Gain on disposal of non-current assets | 20  | 11  |
| Extraordinary losses                   | 273   | 136   |
| Loss on disposal of non-current assets | 176   | 91  |
| Impairment losses                      | 97  | 44  |
| Profit before income taxes             | 5,046                                       | 5,972                                       |
| Income taxes - current                 | 718   | 1,829                                       |
| Income taxes - deferred                | 483   | (94)  |
| Total income taxes                     | 1,201                                       | 1,735                                       |
| Profit                                 | 3,844                                       | 4,237                                       |

Non-consolidated Statement of Changes in Equity

For the fiscal year ended March 31, 2025

(Millions of yen)

|  | Shareholders' equity |                       |                       |                       |                         |                         |        |                                   |                         |
|--|----------------------|-----------------------|-----------------------|-----------------------|-------------------------|-------------------------|--------|-----------------------------------|-------------------------|
|  | Share capital        | Capital surplus       |                       |                       | Retained earnings       |                         |        |                                   |                         |
|  |                      | Legal capital surplus | Other capital surplus | Total capital surplus | Legal retained earnings | Other retained earnings |        | Retained earnings brought forward | Total retained earnings |
| Reserve for tax purpose reduction entry              | General reserve      |                       |                       |                       |                         |                         |        |                                   |                         |
| Balance at beginning of period                       | 7,761                | 4,989                 | 0                     | 4,989                 | 3,500                   | 207                     | 47,440 | 3,246                             | 54,394                  |
| Changes during period                                |                      |                       |                       |                       |                         |                         |        |                                   |                         |
| Dividends of surplus                                 |                      |                       |                       |                       |                         |                         |        | (760)                             | (760)                   |
| Reversal of reserve for tax purpose reduction entry  |                      |                       |                       |                       |                         | (3)                     |        | 3                                 | -                       |
| Provision of general reserve                         |                      |                       |                       |                       |                         |                         | 1,500  | (1,500)                           | -                       |
| Profit   |                      |                       |                       |                       |                         |                         |        | 3,844                             | 3,844                   |
| Purchase of treasury shares                          |                      |                       |                       |                       |                         |                         |        |                                   |                         |
| Disposal of treasury shares                          |                      |                       | 7                     | 7                     |                         |                         |        |                                   |                         |
| Reversal of revaluation reserve for land             |                      |                       |                       |                       |                         |                         |        | 118                               | 118                     |
| Net changes in items other than shareholders' equity |                      |                       |                       |                       |                         |                         |        |                                   |                         |
| Total changes during period                          | -                    | -                     | 7                     | 7                     | -                       | (3)                     | 1,500  | 1,705                             | 3,202                   |
| Balance at end of period                             | 7,761                | 4,989                 | 7                     | 4,996                 | 3,500                   | 204                     | 48,940 | 4,951                             | 57,596                  |

|  | Shareholders' equity |                            | Valuation and translation adjustments                 |                              |   | Share acquisition rights | Total net assets |
|--|----------------------|----------------------------|---|------------------------------|---|--------------------------|------------------|
|  | Treasury shares      | Total shareholders' equity | Valuation difference on available-for-sale securities | Revaluation reserve for land | Total valuation and translation adjustments |                          |                  |
| Balance at beginning of period                       | (829)                | 66,315                     | 11,510  | 4,666                        | 16,177                                      | 66                       | 82,560           |
| Changes during period                                |                      |                            |   |                              |   |                          |                  |
| Dividends of surplus                                 |                      | (760)                      |   |                              |   |                          | (760)            |
| Reversal of reserve for tax purpose reduction entry  |                      | -                          |   |                              |   |                          | -                |
| Provision of general reserve                         |                      | -                          |   |                              |   |                          | -                |
| Profit   |                      | 3,844                      |   |                              |   |                          | 3,844            |
| Purchase of treasury shares                          | (501)                | (501)                      |   |                              |   |                          | (501)            |
| Disposal of treasury shares                          | 51                   | 59                         |   |                              |   |                          | 59               |
| Reversal of revaluation reserve for land             |                      | 118                        |   |                              |   |                          | 118              |
| Net changes in items other than shareholders' equity |                      |                            | (2,245)   | (179)                        | (2,424)                                     | (30)                     | (2,455)          |
| Total changes during period                          | (449)                | 2,759                      | (2,245)   | (179)                        | (2,424)                                     | (30)                     | 304              |
| Balance at end of period                             | (1,279)              | 69,075                     | 9,265   | 4,487                        | 13,753                                      | 36                       | 82,864           |

For the fiscal year ended March 31, 2026

(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 | General reserve | Retained earnings brought forward |                         |
| Balance at beginning of period                       | 7,761                | 4,989                 | 7                     | 4,996                 | 3,500                   | 204                                     | 48,940          | 4,951                             | 57,596                  |
| Changes during period                                |                      |                       |                       |                       |                         |   |                 |                                   |                         |
| Dividends of surplus                                 |                      |                       |                       |                       |                         |   |                 | (1,196)                           | (1,196)                 |
| Reversal of reserve for tax purpose reduction entry  |                      |                       |                       |                       |                         | (0)                                     |                 | 0                                 | -                       |
| Provision of general reserve                         |                      |                       |                       |                       |                         |   | 2,500           | (2,500)                           | -                       |
| Profit   |                      |                       |                       |                       |                         |   |                 | 4,237                             | 4,237                   |
| Purchase of treasury shares                          |                      |                       |                       |                       |                         |   |                 |                                   |                         |
| Disposal of treasury shares                          |                      |                       | 2                     | 2                     |                         |   |                 |                                   |                         |
| Cancellation of treasury shares                      |                      |                       | (10)                  | (10)                  |                         |   |                 | (975)                             | (975)                   |
| Reversal of revaluation reserve for land             |                      |                       |                       |                       |                         |   |                 | 29                                | 29                      |
| Net changes in items other than shareholders' equity |                      |                       |                       |                       |                         |   |                 |                                   |                         |
| Total changes during period                          | -                    | -                     | (7)                   | (7)                   | -                       | (0)                                     | 2,500           | (403)                             | 2,095                   |
| Balance at end of period                             | 7,761                | 4,989                 | -                     | 4,989                 | 3,500                   | 203                                     | 51,440          | 4,547                             | 59,692                  |

|  | Shareholders' equity |                            | Valuation and translation adjustments                 |                              |   | Share acquisition rights | Total net assets |
|--|----------------------|----------------------------|---|------------------------------|---|--------------------------|------------------|
|  | Treasury shares      | Total shareholders' equity | Valuation difference on available-for-sale securities | Revaluation reserve for land | Total valuation and translation adjustments |                          |                  |
| Balance at beginning of period                       | (1,279)              | 69,075                     | 9,265   | 4,487                        | 13,753                                      | 36                       | 82,864           |
| Changes during period                                |                      |                            |   |                              |   |                          |                  |
| Dividends of surplus                                 |                      | (1,196)                    |   |                              |   |                          | (1,196)          |
| Reversal of reserve for tax purpose reduction entry  |                      | -                          |   |                              |   |                          | -                |
| Provision of general reserve                         |                      | -                          |   |                              |   |                          | -                |
| Profit   |                      | 4,237                      |   |                              |   |                          | 4,237            |
| Purchase of treasury shares                          | (502)                | (502)                      |   |                              |   |                          | (502)            |
| Disposal of treasury shares                          | 25                   | 28                         |   |                              |   |                          | 28               |
| Cancellation of treasury shares                      | 985                  | -                          |   |                              |   |                          | -                |
| Reversal of revaluation reserve for land             |                      | 29                         |   |                              |   |                          | 29               |
| Net changes in items other than shareholders' equity |                      |                            | 5,273   | (29)                         | 5,244                                       | -                        | 5,244            |
| Total changes during period                          | 508                  | 2,596                      | 5,273   | (29)                         | 5,244                                       | -                        | 7,840            |
| Balance at end of period                             | (771)                | 71,671                     | 14,539  | 4,458                        | 18,997                                      | 36                       | 90,705           |