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May 12, 2026

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

Company name: The Hyakugo Bank, Ltd.
Listing: Tokyo Stock Exchange, Nagoya Stock Exchange
Securities code: 8368
URL: https://www.hyakugo.co.jp/
Representative: Masakazu Sugiura Director and President
Inquiries: Takanori Nishikawa General Manager of Corporate Planning Division
Telephone: +81-59-223-2302
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.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Fiscal year ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
March 31, 2026	162,399	30.4	37,032	44.1	26,839	48.8
March 31, 2025	124,491	4.2	25,704	28.2	18,042	26.3

Note: Comprehensive income For the fiscal year ended March 31, 2026: ¥ 89,786 million [-%]
For the fiscal year ended March 31, 2025: ¥ (55,264) million [-%]

	Basic earnings per share	Diluted earnings per share	Rate of return on equity	Ordinary profit to total assets ratio	Ordinary profit to ordinary income ratio
Fiscal year ended	Yen	Yen	%	%	%
March 31, 2026	110.30	110.19	5.6	0.5	22.8
March 31, 2025	72.87	72.77	3.9	0.3	20.6

Reference: Share of profit (loss) of entities accounted for using equity method
For the fiscal year ended March 31, 2026: ¥ - million
For the fiscal year ended March 31, 2025: ¥ - million

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio	Net assets per share
As of	Millions of yen	Millions of yen	%	Yen
March 31, 2026	7,630,605	516,650	6.8	2,128.68
March 31, 2025	7,433,220	435,449	5.9	1,770.15

Reference: Equity
As of March 31, 2026: ¥ 516,561 million
As of March 31, 2025: ¥ 435,312 million

Note: "Equity-to-asset ratio" is calculated by dividing total net assets at the end of the period minus stock acquisition rights at the end of the period by total assets at the end of the period.
The "Equity-to-asset ratio" stated above is not based on the Notification of the Financial Services Agency of 2006 on capital adequacy ratio.

(3) Consolidated cash flows

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents at end of period
Fiscal year ended	Millions of yen	Millions of yen	Millions of yen	Millions of yen
March 31, 2026	28,963	(27,619)	(8,588)	655,535
March 31, 2025	(710,171)	(29,011)	(6,215)	662,779

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	-	9.00	-	12.00	21.00	5,164	28.8	1.1
Fiscal year ended March 31, 2026	-	13.00	-	21.00	34.00	8,250	30.8	1.7
Fiscal year ending March 31, 2027 (Forecast)	-	21.00	-	21.00	42.00		35.3	

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	18,700	32.8	13,200	29.7	54.39
Full year	41,200	11.3	28,900	7.7	119.09

*** Notes**

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

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

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

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

(iii) Changes in accounting estimates: None

(iv) Restatement: None

(3) Number of issued shares (common shares)

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

As of March 31, 2026	254,119,000 shares
As of March 31, 2025	254,119,000 shares

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

As of March 31, 2026	11,451,429 shares
As of March 31, 2025	8,201,803 shares

(iii) Average number of shares outstanding during the period

Fiscal Year ended March 31, 2026	243,325,430 shares
Fiscal Year ended March 31, 2025	247,578,814 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	
Fiscal year ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
March 31, 2026	140,634	35.4	35,318	43.4	25,838	47.6
March 31, 2025	103,854	4.0	24,633	29.3	17,511	27.0

	Basic earnings per share	Diluted earnings per share
Fiscal year ended	Yen	Yen
March 31, 2026	106.19	106.08
March 31, 2025	70.73	70.62

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio	Net assets per share
As of	Millions of yen	Millions of yen	%	Yen
March 31, 2026	7,573,471	483,744	6.4	1,993.07
March 31, 2025	7,393,846	413,914	5.6	1,682.58

Reference: Equity

As of March 31, 2026: ¥ 483,655 million

As of March 31, 2025: ¥ 413,777 million

Note: "Equity-to-asset ratio" is calculated by dividing total net assets at the end of the period minus stock acquisition rights at the end of the period by total assets at the end of the period.

The "Equity-to-asset ratio" stated above is not based on the Notification of the Financial Services Agency of 2006 on capital adequacy ratio.

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

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2026	18,100	31.5	12,700	25.2	52.33
Full year	39,700	12.4	27,700	7.2	114.14

* 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 consolidated and non-consolidated performance forecasts are based on information available as of the date of this announcement, and actual results may differ from these forecasts due to various factors in the future.

For details regarding performance forecasts, please refer to "1. Overview of Business Performance (4) Future Outlook".

1. Overview of Business Performance

(1) Overview of Business Performance for the Year Under Review

Overview of the year under review

In the year ended March 31, 2026 (the "year under review," or "FY2025"), the Japanese economy continued to recover moderately, with improving trends in business earnings and the employment environment, as well as personal consumption showing signs of recovery, despite the lingering impact of U.S. trade policy. In Mie and Aichi Prefectures, which constitute the main business areas of The Hyakugo Bank, Ltd. (the "Bank," together with its subsidiaries, the "Hyakugo Bank Group"), personal consumption remained solid, despite the observed impact of rising prices. In addition, corporate business conditions remained at a favorable level, showing that the economy is continuing to recover moderately.

Looking ahead, improvements in the employment and income environment, along with the effects of various government policies, are expected to support the gradual recovery. Meanwhile, the impact on the situation in the Middle East calls for close monitoring. In addition, the impact of volatility in the financial and capital markets and developments surrounding U.S. trade policy also require attention.

Business performance

Amid such an economic climate, the Bank's performance on a consolidated basis was as follows.

Ordinary income increased by ¥37,907 million from the previous fiscal year to ¥162,399 million, mainly due to an increase in interest income resulting from increases in interest on loans and discounts, as well as interest and dividends on securities, and an increase in other income resulting from an increase in gain on sale of equity securities.

Meanwhile, ordinary expenses increased by ¥26,579 million from the previous fiscal year to ¥125,367 million, mainly due to an increase in other ordinary expenses resulting from an increase in loss on sale of bonds, as well as an increase in interest expenses resulting from an increase in interest on deposits.

As a result, ordinary profit increased by ¥11,327million from the previous fiscal year to ¥37,032 million.

Profit attributable to owners of parent increased by ¥8,797 million from the previous fiscal year to ¥26,839 million.

Comprehensive income increased by ¥145,050 million from the previous fiscal year to ¥89,786 million.

As for profit and loss by reportable segment, in the banking segment, ordinary income increased by ¥36,802 million from the previous fiscal year to ¥140,561 million, and segment profit increased by ¥10,709 million from the previous fiscal year to ¥35,389 million. In the leasing segment, ordinary income increased by ¥529 million from the previous fiscal year to ¥17,350 million, and segment profit increased by ¥20 million from the previous fiscal year to ¥715 million. In business segments not included in reportable segments, ordinary income increased by ¥728 million from the previous fiscal year to ¥7,153 million, and segment profit increased by ¥670 million from the previous fiscal year to ¥1,611 million.

(2) Overview of Financial Position

The balance of deposits, etc. (including negotiable certificates of deposit) at the end of the year under review increased by ¥121.4 billion from the end of the previous fiscal year to ¥6,265.3 billion, mainly due to an increase in corporate deposits.

The balance of loans and bills discounted at the end of the year under review increased by ¥88.9 billion from the end of the previous fiscal year to ¥5,141.0 billion, mainly due to an increase in loans to individuals, such as housing loans, and loans to small- and medium-sized enterprises.

The balance of securities at the end of the year under review increased by ¥116.1 billion from the end of the previous fiscal year to ¥1,603.3 billion.

(3) Overview of Cash Flows

Cash flows from operating activities resulted in an inflow of ¥28,963 million (an increase of ¥739,135 million from the previous fiscal year) mainly due to an increase in deposits. Cash flows from investment activities resulted in an outflow of ¥27,619 million (an increase of ¥1,392 million from the previous fiscal year) mainly due to the purchase of securities. Cash flows from financing activities resulted in an outflow of ¥8,588 million (a decrease of ¥2,373 million from the previous fiscal year) due to cash dividends paid and payment for purchases of treasury shares.

As a result, cash and cash equivalents at the end of the year under review decreased by ¥7,244 million from the end of the previous fiscal year to ¥655,535 million.

(4) Future Outlook

Starting in April 2025, we have been working to achieve the goals set forth in our Medium-term Management Plan, KAI-KAKU 150 FINAL STAGE “Challenges for the Future.” The plan outlines five basic strategies: “Creating Social Value,” “Challenges for Growth,” “Human Resource Strategy,” “Digital Transformation,” and “Strengthening Strategic Foundation.”

For the year ending March 31, 2027, we forecast consolidated ordinary profit of ¥41.2 billion and profit attributable to owners of parent of ¥28.9 billion.

On a non-consolidated basis, ordinary profit and net income are forecast at ¥39.7 billion and ¥27.7 billion, respectively.

2. Basic Policy on Selection of Accounting Standards

The Bank’s policy is to prepare its consolidated financial statements based on accounting principles generally accepted in Japan (Japanese GAAP) for the time being, taking into account the comparability of periods and between companies.

At present, the Bank has no plans to adopt International Financial Reporting Standards (IFRS), but will respond appropriately in light of circumstances in Japan and overseas.

3. Consolidated Financial Statements and Primary Notes

(1) Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	665,527	658,273
Call loans and bills bought	2,631	6,842
Monetary claims bought	3,035	1,088
Trading securities	85	107
Money held in trust	1,000	1,000
Securities	1,487,165	1,603,351
Loans and bills discounted	5,052,036	5,141,005
Foreign exchanges	9,587	3,000
Lease receivables and investments in leases	31,165	30,133
Other assets	86,694	70,053
Property, plant and equipment	44,635	43,946
Buildings, net	18,392	18,098
Land	19,736	19,694
Construction in progress	565	47
Other tangible fixed assets	5,940	6,105
Intangible assets	4,683	5,874
Software	4,508	5,699
Other intangible fixed assets	174	175
Retirement benefit asset	54,757	73,157
Deferred tax assets	776	715
Customers' liabilities for acceptances and guarantees	17,115	18,705
Allowance for loan losses	(27,677)	(26,649)
Total assets	7,433,220	7,630,605
Liabilities		
Deposits	5,977,719	6,074,465
Negotiable certificates of deposit	166,115	190,868
Call money and bills sold	80,000	-
Cash collateral received for securities lent	153,547	182,918
Borrowed money	470,054	471,629
Foreign exchanges	269	372
Other liabilities	74,693	100,638
Provision for bonuses	278	306
Retirement benefit liability	597	657
Provision for retirement benefits for directors (and other officers)	135	144
Provision for reimbursement of deposits	1,891	1,949
Provision for point card certificates	482	284
Provision for contingent loss	395	367
Reserves under special laws	3	5
Deferred tax liabilities	51,955	68,131
Deferred tax liabilities for land revaluation	2,515	2,509
Acceptances and guarantees	17,115	18,705
Total liabilities	6,997,770	7,113,954

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Net assets		
Share capital	20,000	20,000
Capital surplus	10,384	10,381
Retained earnings	298,808	319,518
Treasury shares	(4,789)	(7,181)
Total shareholders' equity	324,403	342,718
Valuation difference on available-for-sale securities	95,723	146,254
Deferred gains or losses on hedges	1,736	3,867
Revaluation reserve for land	4,102	4,090
Remeasurements of defined benefit plans	9,346	19,631
Total accumulated other comprehensive income	110,908	173,843
Share acquisition rights	137	89
Total net assets	435,449	516,650
Total liabilities and net assets	7,433,220	7,630,605

(2) Consolidated Statements of Income and Comprehensive Income

Consolidated Statements of Income

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Ordinary income	124,491	162,399
Interest income	81,776	101,606
Interest on loans and discounts	51,733	63,086
Interest and dividends on securities	27,128	33,916
Interest on call loans and bills bought	359	373
Interest on deposits with banks	2,445	4,133
Other interest income	108	97
Fees and commissions	20,271	19,515
Other ordinary income	17,986	18,610
Other income	4,457	22,666
Recoveries of written off receivables	0	0
Other	4,457	22,666
Ordinary expenses	98,787	125,367
Interest expenses	15,155	23,748
Interest on deposits	4,107	12,987
Interest on negotiable certificates of deposit	285	1,056
Interest on call money and bills sold	1,001	657
Interest expenses on cash collateral received for securities lent	8,198	7,169
Interest on borrowings and rediscounts	42	87
Other interest expenses	1,519	1,790
Fees and commissions payments	5,804	6,061
Other ordinary expenses	31,804	45,104
General and administrative expenses	41,354	45,525
Other expenses	4,668	4,926
Provision of allowance for loan losses	3,631	3,235
Other	1,037	1,690
Ordinary profit	25,704	37,032
Extraordinary income	37	-
Gain on disposal of non-current assets	37	-
Extraordinary losses	297	163
Loss on disposal of non-current assets	296	128
Impairment losses	-	33
Provision of reserve for financial instruments transaction liabilities	0	1
Profit before income taxes	25,444	36,869
Income taxes - current	6,207	22,170
Income taxes - deferred	1,194	(12,141)
Total income taxes	7,401	10,029
Profit	18,042	26,839
Profit attributable to owners of parent	18,042	26,839

Consolidated Statements of Comprehensive Income

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Profit	18,042	26,839
Other comprehensive income	(73,306)	62,946
Valuation difference on available-for-sale securities	(62,838)	50,530
Deferred gains or losses on hedges	(117)	2,131
Revaluation reserve for land	(72)	-
Remeasurements of defined benefit plans, net of tax	(10,279)	10,284
Comprehensive income	(55,264)	89,786
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(55,264)	89,786

(3) Consolidated Statements of Changes in Net Assets

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	20,000	10,384	284,735	(2,527)	312,592
Changes during period					
Dividends of surplus			(3,962)		(3,962)
Profit attributable to owners of parent			18,042		18,042
Purchase of treasury shares				(2,261)	(2,261)
Disposal of treasury shares		0		0	0
Reversal of revaluation reserve for land			(7)		(7)
Net changes in items other than shareholders' equity					
Total changes during period	-	0	14,072	(2,261)	11,811
Balance at end of period	20,000	10,384	298,808	(4,789)	324,403

	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	158,561	1,853	4,166	19,625	184,207	119	496,919
Changes during period							
Dividends of surplus							(3,962)
Profit attributable to owners of parent							18,042
Purchase of treasury shares							(2,261)
Disposal of treasury shares							0
Reversal of revaluation reserve for land							(7)
Net changes in items other than shareholders' equity	(62,838)	(117)	(64)	(10,279)	(73,299)	18	(73,280)
Total changes during period	(62,838)	(117)	(64)	(10,279)	(73,299)	18	(61,469)
Balance at end of period	95,723	1,736	4,102	9,346	110,908	137	435,449

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	20,000	10,384	298,808	(4,789)	324,403
Changes during period					
Dividends of surplus			(6,105)		(6,105)
Profit attributable to owners of parent			26,839		26,839
Purchase of treasury shares				(2,500)	(2,500)
Disposal of treasury shares		(2)	(35)	107	69
Reversal of revaluation reserve for land			11		11
Net changes in items other than shareholders' equity					
Total changes during period	-	(2)	20,710	(2,392)	18,314
Balance at end of period	20,000	10,381	319,518	(7,181)	342,718

	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	95,723	1,736	4,102	9,346	110,908	137	435,449
Changes during period							
Dividends of surplus							(6,105)
Profit attributable to owners of parent							26,839
Purchase of treasury shares							(2,500)
Disposal of treasury shares							69
Reversal of revaluation reserve for land							11
Net changes in items other than shareholders' equity	50,530	2,131	(11)	10,284	62,934	(48)	62,886
Total changes during period	50,530	2,131	(11)	10,284	62,934	(48)	81,200
Balance at end of period	146,254	3,867	4,090	19,631	173,843	89	516,650

(4) Consolidated Statements of Cash Flows

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Cash flows from operating activities		
Profit before income taxes	25,444	36,869
Depreciation	3,854	4,038
Impairment losses	-	33
Increase (decrease) in allowance for loan losses	1,080	(1,028)
Increase (decrease) in provision for bonuses	8	27
Decrease (increase) in retirement benefit asset	2,550	(6,696)
Increase (decrease) in retirement benefit liability	(5,148)	4,256
Increase (decrease) in provision for retirement benefits for directors (and other officers)	24	8
Increase (decrease) in provision for reimbursement of deposits	138	58
Increase (decrease) in provision for point card certificates	0	(197)
Increase (decrease) in provision for contingent loss	23	(28)
Interest income	(81,776)	(101,606)
Interest expenses	15,155	23,748
Loss (gain) related to securities	1,712	219
Loss (gain) on money held in trust	13	(0)
Loss (gain) on disposal of non-current assets	259	128
Net decrease (increase) in loans and bills discounted	(168,148)	(88,969)
Net increase (decrease) in deposits	87,738	96,745
Net increase (decrease) in negotiable certificates of deposit	(6,773)	24,753
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	(503)	1,575
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	145	8
Net decrease (increase) in call loans	6,597	(2,257)
Net increase (decrease) in call money	(549,300)	(80,000)
Net increase (decrease) in cash collateral received for securities lent	(115,585)	29,371
Net decrease (increase) in foreign exchanges - assets	(2,875)	6,586
Net increase (decrease) in foreign exchanges - liabilities	73	102
Net decrease (increase) in lease receivables and investments in leases	(692)	1,032
Interest received	80,126	94,135
Interest paid	(13,212)	(20,362)
Other, net	15,828	12,997
Subtotal	(703,241)	35,548
Income taxes paid	(6,930)	(6,584)
Net cash provided by (used in) operating activities	(710,171)	28,963

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Cash flows from investing activities		
Purchase of securities	(237,980)	(493,523)
Proceeds from sale of securities	121,480	311,149
Proceeds from redemption of securities	93,519	159,315
Increase in money held in trust	(13)	-
Decrease in money held in trust	-	0
Purchase of tangible fixed assets	(4,198)	(2,471)
Proceeds from sale of tangible fixed assets	426	290
Purchase of intangible fixed assets	(2,239)	(2,380)
Other, net	(6)	-
Net cash provided by (used in) investing activities	(29,011)	(27,619)
Cash flows from financing activities		
Dividends paid	(3,954)	(6,088)
Purchase of treasury shares	(2,261)	(2,500)
Proceeds from sale of treasury shares	0	0
Other, net	-	0
Net cash provided by (used in) financing activities	(6,215)	(8,588)
Net increase (decrease) in cash and cash equivalents	(745,398)	(7,244)
Cash and cash equivalents at beginning of period	1,408,178	662,779
Cash and cash equivalents at end of period	662,779	655,535

(5) Notes to Consolidated Financial Statements

Going concern assumption

Not applicable.

Segment information

1. Description of reportable segments

The reportable segments of the Hyakugo Bank Group are business units for which separate financial information is available and whose results are regularly reviewed by the Board of Directors to make decisions about resources to be allocated to such segments and to evaluate performance.

The Hyakugo Bank Group's business centers on banking operations, but the Hyakugo Bank Group also engages in financial service operations, such as leasing operations.

The Hyakugo Bank Group's segments are based on its business activities related to financial services, and its reportable segments comprise the banking and leasing segments.

The banking segment includes deposit taking and lending operations, and the leasing segment includes leasing operations.

2. Ordinary income, profit (loss), assets and other items by reportable segment

(Millions of yen)

	Reportable segments			Others	Total	Reconciliations	Consolidated
	Banking	Leasing	Total				
Ordinary income:							
External customers	139,581	17,084	156,665	5,733	162,399	—	162,399
Intersegment	980	266	1,247	1,419	2,667	(2,667)	—
Total	140,561	17,350	157,912	7,153	165,066	(2,667)	162,399
Segment profit	35,389	715	36,104	1,611	37,715	(683)	37,032
Segment assets	7,601,965	48,917	7,650,882	28,042	7,678,925	(48,320)	7,630,605
Others:							
Depreciation	3,131	823	3,954	83	4,038	—	4,038
Interest income	102,218	113	102,331	167	102,499	(892)	101,606
Interest expense	23,685	288	23,974	—	23,974	(225)	23,748
Extraordinary income	—	—	—	—	—	—	—
Extraordinary losses	158	—	158	4	163	—	163
(Loss on disposal of non-current assets)	124	—	124	3	128	—	128
(Impairment losses)	33	—	33	—	33	—	33
(Provision of reserve for financial instruments transaction liabilities)	—	—	—	1	1	—	1
Income tax expense	9,366	213	9,580	448	10,029	0	10,029
Amount of increase in tangible and intangible fixed assets (capital expenditure)	3,469	1,275	4,745	120	4,865	—	4,865

Notes: 1. Ordinary income is stated in place of net sales of general companies. "Reconciliations" refers to the difference between the total ordinary income of segments and the amount of ordinary income recognized in the consolidated statements of income.

2. The “Others” business segment includes credit card operations and financial instruments business operations that do not belong to reportable segments.
3. Reconciliations consist of the following:
   (1) Reconciliation of segment profit of ¥(683) million consists of elimination of intersegment profits.
   (2) Reconciliation of segment assets of ¥(48,320) million consists of elimination of intersegment assets.
   (3) Reconciliation of interest income of ¥(892) million consists of elimination of intersegment interest income.
   (4) Reconciliation of interest expense of ¥(225) million consists of elimination of intersegment interest expense.
4. Segment profit is reconciled to ordinary profit in the consolidated statements of income.

Per share information

	As of and for the year ended March 31, 2026
Net assets per share	2,128.68 yen
Basic earnings per share	110.30 yen
Diluted earnings per share	110.19 yen

Notes: 1. Net assets per share is computed based on the following:

(In millions of yen, unless otherwise noted)

	As of March 31, 2026
Total net assets	516,650
Amounts to be deducted from total net assets	89
Of which, share acquisition rights	89
Net assets attributed to common shares	516,561
Outstanding number of common shares at end of year (Thousands of shares)	242,667

2. Basic and diluted earnings per share are computed based on the following:

(In millions of yen, unless otherwise noted)

	Year ended March 31, 2026
Basic earnings per share	
Profit attributable to owners of parent	26,839
Amount not attributable to common shareholders	―
Profit attributable to owners of parent regarding common shares	26,839
Average outstanding number of common shares during the year (Thousands of shares)	243,325
Diluted earnings per share	
Adjustment to profit attributable to owners of parent	―
Increase in common shares (Thousands of shares)	251
Of which, share acquisition rights (Thousands of shares)	251
Summary of dilutive potential shares not included in the calculation of diluted earnings per share, due to anti-dilutive effects	―

Subsequent events

Not applicable.

4. Non-consolidated Financial Statements

(1) Non-consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	663,111	655,876
Cash	69,531	67,962
Due from banks	593,579	587,913
Call loans	2,631	6,842
Monetary claims bought	3,035	1,088
Trading securities	85	107
Trading government bonds	53	61
Trading local government bonds	31	45
Money held in trust	1,000	1,000
Securities	1,497,146	1,613,206
Government bonds	121,073	135,422
Local government bonds	455,392	507,618
Corporate bonds	235,306	223,035
Stocks	252,401	337,023
Other securities	432,971	410,105
Loans and bills discounted	5,078,171	5,165,603
Bills discounted	2,208	1,506
Loans on bills	65,450	48,441
Loans on deeds	4,634,369	4,759,509
Overdrafts	376,142	356,147
Foreign exchanges	9,587	3,000
Due from foreign banks (our accounts)	9,520	2,935
Foreign bills receivable	67	64
Other assets	60,905	42,450
Prepaid expenses	52	132
Accrued revenue	11,991	13,706
Financial derivatives	11,452	9,411
Cash collateral paid for financial instruments	5,549	10,054
Other	31,859	9,144
Tangible fixed assets	41,107	40,102
Buildings, net	18,226	17,943
Land	19,516	19,474
Leased assets, net	2	1
Construction in progress	565	47
Other tangible fixed assets	2,797	2,636
Intangible fixed assets	4,509	5,714
Software	4,349	5,554
Other intangible fixed assets	160	160
Prepaid pension costs	41,196	44,673
Customers' liabilities for acceptances and guarantees	17,115	18,705
Allowance for loan losses	(25,757)	(24,900)
Total assets	7,393,846	7,573,471

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Liabilities		
Deposits	5,984,365	6,086,188
Current deposits	197,820	216,556
Ordinary deposits	3,674,170	3,641,825
Savings deposits	37,742	35,016
Deposits at notice	38,412	34,680
Time deposits	1,964,294	2,113,484
Other deposits	71,924	44,625
Negotiable certificates of deposit	170,515	192,268
Call money	80,000	-
Cash collateral received for securities lent	153,547	182,918
Borrowed money	460,534	460,324
Borrowings from other banks	460,534	460,324
Foreign exchanges	269	372
Foreign bills sold	5	6
Foreign bills payable	264	365
Other liabilities	60,590	84,487
Income taxes payable	2,397	18,488
Accrued expenses	5,968	9,421
Unearned revenue	1,165	1,339
Financial derivatives	11,950	17,467
Cash collateral received for financial instruments	4,482	2,248
Lease liabilities	2	1
Asset retirement obligations	163	177
Other	34,459	35,342
Provision for retirement benefits	147	182
Provision for reimbursement of deposits	1,891	1,949
Provision for point card certificates	321	185
Provision for contingent loss	385	363
Deferred tax liabilities	47,732	59,271
Deferred tax liabilities for land revaluation	2,515	2,509
Acceptances and guarantees	17,115	18,705
Total liabilities	6,979,931	7,089,727

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Net assets		
Share capital	20,000	20,000
Capital surplus	7,560	7,557
Legal capital surplus	7,557	7,557
Other capital surplus	2	-
Retained earnings	289,620	309,329
Legal retained earnings	17,377	17,377
Other retained earnings	272,242	291,951
General reserve	251,114	259,114
Retained earnings brought forward	21,128	32,837
Treasury shares	(4,789)	(7,181)
Total shareholders' equity	312,391	329,705
Valuation difference on available-for-sale securities	95,546	145,991
Deferred gains or losses on hedges	1,736	3,867
Revaluation reserve for land	4,102	4,090
Total valuation and translation adjustments	101,385	153,949
Share acquisition rights	137	89
Total net assets	413,914	483,744
Total liabilities and net assets	7,393,846	7,573,471

(2) Non-consolidated Statements of Income

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Ordinary income	103,854	140,634
Interest income	82,393	102,282
Interest on loans and discounts	51,839	63,264
Interest and dividends on securities	27,639	34,414
Interest on call loans	359	373
Interest on deposits with banks	2,445	4,132
Other interest income	108	97
Fees and commissions	16,654	15,495
Fees and commissions on domestic and foreign exchanges	3,166	3,306
Other fees and commissions	13,487	12,188
Other ordinary income	225	68
Gain on sale of bonds	143	30
Other	81	37
Other income	4,582	22,788
Gain on sale of equity securities	4,025	22,067
Gain on money held in trust	0	0
Other	556	719
Ordinary expenses	79,221	105,315
Interest expenses	15,119	23,687
Interest on deposits	4,114	13,013
Interest on negotiable certificates of deposit	285	1,057
Interest on call money	1,001	657
Interest expenses on cash collateral received for securities lent	8,198	7,169
Interest on borrowings and rediscounts	0	0
Interest expenses on interest rate swaps	1,510	1,772
Other interest expenses	9	17
Fees and commissions payments	6,176	6,424
Fees and commissions on domestic and foreign exchanges	384	455
Other fees and commissions	5,791	5,969
Other ordinary expenses	16,065	28,789
Loss on foreign exchange transactions	7,711	5,412
Net loss on trading securities transactions	0	0
Loss on sale of bonds	4,440	16,059
Loss on redemption of bonds	895	5,048
Loss on financial derivatives	3,017	2,245
Other	-	24
General and administrative expenses	37,153	41,566
Other expenses	4,705	4,846
Provision of allowance for loan losses	3,683	3,197
Loss on sale of equity securities	523	1,190
Loss on devaluation of equity securities	23	19
Loss on money held in trust	13	-
Other	461	439
Ordinary profit	24,633	35,318

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Extraordinary income	37	-
Gain on disposal of non-current assets	37	-
Extraordinary losses	296	158
Loss on disposal of non-current assets	296	124
Impairment losses	-	33
Profit before income taxes	24,374	35,160
Income taxes - current	5,653	21,478
Income taxes - deferred	1,209	(12,156)
Total income taxes	6,862	9,321
Profit	17,511	25,838

(3) Non-consolidated Statements of Changes in Net Assets

For the fiscal year ended March 31, 2025

(Millions of yen)

	Shareholders' equity							
	Share capital	Capital surplus			Retained earnings			
						Other retained earnings		
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	General reserve	Retained earnings brought forward	Total retained earnings
Balance at beginning of period	20,000	7,557	2	7,560	17,377	243,114	15,587	276,079
Changes during period								
Dividends of surplus							(3,962)	(3,962)
Profit							17,511	17,511
Provision of general reserve						8,000	(8,000)	-
Purchase of treasury shares								
Disposal of treasury shares			0	0				
Reversal of revaluation reserve for land							(7)	(7)
Net changes in items other than shareholders' equity								
Total changes during period	-	-	0	0	-	8,000	5,541	13,541
Balance at end of period	20,000	7,557	2	7,560	17,377	251,114	21,128	289,620

	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	(2,527)	301,111	158,376	1,853	4,166	164,396	119	465,627
Changes during period								
Dividends of surplus		(3,962)						(3,962)
Profit		17,511						17,511
Provision of general reserve		-						-
Purchase of treasury shares	(2,261)	(2,261)						(2,261)
Disposal of treasury shares	0	0						0
Reversal of revaluation reserve for land		(7)						(7)
Net changes in items other than shareholders' equity			(62,829)	(117)	(64)	(63,011)	18	(62,992)
Total changes during period	(2,261)	11,279	(62,829)	(117)	(64)	(63,011)	18	(51,712)
Balance at end of period	(4,789)	312,391	95,546	1,736	4,102	101,385	137	413,914

For the fiscal year ended March 31, 2026

(Millions of yen)

	Shareholders' equity							
		Capital surplus			Retained earnings			
						Other retained earnings		
	Share capital	Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	General reserve	Retained earnings brought forward	Total retained earnings
Balance at beginning of period	20,000	7,557	2	7,560	17,377	251,114	21,128	289,620
Changes during period								
Dividends of surplus							(6,105)	(6,105)
Profit							25,838	25,838
Provision of general reserve						8,000	(8,000)	-
Purchase of treasury shares								
Disposal of treasury shares			(2)	(2)			(35)	(35)
Reversal of revaluation reserve for land							11	11
Net changes in items other than shareholders' equity								
Total changes during period	-	-	(2)	(2)	-	8,000	11,709	19,709
Balance at end of period	20,000	7,557	-	7,557	17,377	259,114	32,837	309,329

	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	(4,789)	312,391	95,546	1,736	4,102	101,385	137	413,914
Changes during period								
Dividends of surplus		(6,105)						(6,105)
Profit		25,838						25,838
Provision of general reserve		-						-
Purchase of treasury shares	(2,500)	(2,500)						(2,500)
Disposal of treasury shares	107	69						69
Reversal of revaluation reserve for land		11						11
Net changes in items other than shareholders' equity			50,444	2,131	(11)	52,564	(48)	52,515
Total changes during period	(2,392)	17,313	50,444	2,131	(11)	52,564	(48)	69,829
Balance at end of period	(7,181)	329,705	145,991	3,867	4,090	153,949	89	483,744

5. Changes in Directors, Corporate Auditors, and Executive Officers (effective as of June 24, 2026)

(1) Changes in representative directors

Not applicable.

(2) Changes in other directors

(i) New candidate for director

Director	Toshiya Watanabe	(Currently Managing Operating Officer, Meiji Yasuda Life Insurance Company)

Note: Mr. Toshiya Watanabe, a new candidate for director, is a candidate for outside director as stipulated in Article 2, Item 15 of the Companies Act. He is also a candidate for independent director as stipulated by Tokyo Stock Exchange, Inc. and Nagoya Stock Exchange, Inc.

(ii) Director to retire

Currently Director	Atsushi Nakamura

(3) Changes in corporate auditors

Not applicable.

(4) Changes in executive officers

New executive officer to be appointed

Executive Officer	Fumiya Ozaki	(Currently General Manager of Risk Management Division)

Biography

New candidate for director

Toshiya Watanabe (Date of birth: May 3, 1969)

April 1993	Joined Meiji Life Insurance Company (currently Meiji Yasuda Life Insurance Company)
April 2014	Group Manager of Marketing Planning & Research Group, Marketing Planning & Research Department, Meiji Yasuda Life Insurance Company
April 2017	General Manager of Okazaki Branch, Meiji Yasuda Life Insurance Company
April 2020	General Manager of Corporate Planning Department, Meiji Yasuda Life Insurance Company
April 2022	Operating Officer, General Manager of Corporate Planning Department, Meiji Yasuda Life Insurance Company
April 2024	Managing Executive Officer, Meiji Yasuda Life Insurance Company
April 2026	Managing Operating Officer, Meiji Yasuda Life Insurance Company (current)

New Management Structure (effective as of June 24, 2026)

Directors

Director and Chairman	Kei Yamazaki
Director and President (Representative Director)	Masakazu Sugiura
Director and Senior Managing Executive Officer (Representative Director)	Tetsuya Kato
Director and Senior Managing Executive Officer (Representative Director)	Yasuhiro Urata
Director and Managing Executive Officer	Yasuhisa Igarashi
Director and Managing Executive Officer	Koji Kawakami
Director (Outside Director)	Hisashi Kawakita
Director (Outside Director)	Keiko Nishioka
Director (Outside Director)	Keiko Hirota
Director (Outside Director)	Hitoshi Ando
Director (Outside Director)	Toshiya Watanabe

Corporate Auditors

Standing Corporate Auditor	Takashi Nakagawa
Standing Corporate Auditor	Masato Urade
Corporate Auditor (Outside Corporate Auditor)	Shinji Tsuruoka
Corporate Auditor (Outside Corporate Auditor)	Ikuko Kawabata
Corporate Auditor (Outside Corporate Auditor)	Masahiro Nakamura

Executive Officers (excluding those concurrently serving as directors)

Executive Officer	Kazu Sugimoto
Executive Officer	Shinji Ito
Executive Officer	Takanori Hirai
Executive Officer	Yoshihito Hirata
Executive Officer	Takanori Kondo
Executive Officer	Masayuki Yagata
Executive Officer	Ryuichiro Ito
Executive Officer	Fumiya Ozaki

Supplementary Financial Data for the Year Ended March 31, 2026

Amounts and percentages are rounded down to the nearest presented unit.

I. Key Points of Financial Results for the Year Ended March 31, 2026

1. Profit and Loss [Non-consolidated]

(Millions of yen)

		Year ended March 31, 2026	YoY change	Year ended March 31, 2025
Gross operating income	(1)	58,946	(2,965)	61,911
Interest income		78,597	11,323	67,274
Fees and commissions		9,070	(1,407)	10,477
Other operating income		(28,721)	(12,881)	(15,840)
Of which, gain and loss from government bonds and other bonds	(2)	(21,076)	(15,885)	(5,191)
Provision of general allowance for loan losses	(3)	251	(161)	413
Expenses	(4)	42,509	2,508	40,001
Net operating income	(5) = (1) – (3) – (4)	16,185	(5,311)	21,497
Adjusted net operating income	(5) + (3)	16,436	(5,473)	21,910
Core net operating income	(5) + (3) – (2)	37,513	10,412	27,101
Core net operating income (excluding gain and loss from cancellation of investment trusts)		35,952	9,094	26,858
Non-recurring gain and loss		19,135	15,998	3,137
Of which, disposal of bad debts	(6)	3,226	(195)	3,422
Of which, provision of specific allowance for loan losses		2,945	(325)	3,270
Of which, reversal of provision for contingent loss	(7)	21	21	–
Of which, gain and loss from equity securities		20,857	17,379	3,478
Ordinary profit		35,318	10,685	24,633
Extraordinary gain and loss		(158)	100	(259)
Net income before income taxes		35,160	10,785	24,374
Net income		25,838	8,327	17,511

Credit costs	(3) + (6)– (7)	3,456	(378)	3,835

2. Major Accounts [Non-consolidated]

(1) Balance of deposits, etc. (including negotiable certificates of deposit)

(Billions of yen)

	As of March 31, 2026	YoY change	As of March 31, 2025
Deposits, etc. (including negotiable certificates of deposit)	6,278.4	123.5	6,154.8
Deposits	6,086.1	101.8	5,984.3
Of which, individual deposits	4,398.4	10.8	4,387.6
Of which, corporate deposits	1,374.5	116.5	1,258.0
Negotiable certificates of deposit	192.2	21.7	170.5

(2) Balance of loans and bills discounted

(Billions of yen)

	As of March 31, 2026	YoY change	As of March 31, 2025
Loans and bills discounted	5,165.6	87.4	5,078.1
Of which, loans and bills discounted to SMEs	4,192.1	120.0	4,072.0
Of which, housing loans	2,502.4	97.8	2,404.6

(3) Balance of depository assets

(Billions of yen)

	As of March 31, 2026	YoY change	As of March 31, 2025
Investment trusts	243.5	57.5	185.9
Government and municipal bonds	55.9	21.1	34.7
Insurance (*)	499.5	38.7	460.8

(*) Insurance represents the total sales of single-payment individual annuity and single-payment whole life insurance.

3. Capital Adequacy Ratio [Non-consolidated]

(Billions of yen, %)

	As of March 31, 2026	YoY change	As of March 31, 2025
Capital adequacy ratio (%)	11.09	(0.83)	11.92
Equity capital	286.5	11.5	274.9
Risk assets	2,583.6	278.1	2,305.5
Total minimum capital requirement (Note)	103.3	11.1	92.2

Note: The total minimum capital requirement is the amount of risk assets multiplied by 4%.

4. Non-performing Loans [Non-consolidated]

Loans disclosed under the Financial Reconstruction Act

(Billions of yen, %)

	As of March 31, 2026	YoY change	As of March 31, 2025
Total disclosed loans	68.2	0.2	68.0
Loans under bankruptcy/rehabilitation or similar proceedings	9.5	(2.7)	12.3
Risk loans	49.5	1.6	47.9
Substandard loans	9.0	1.3	7.7
Total credit exposure	5,212.1	86.5	5,125.6
Ratio of total disclosed loans over total credit exposure (%)	1.30	(0.02)	1.32

5. Valuation Difference on Securities [Non-consolidated]

(Billions of yen)

	As of March 31, 2026	YoY change	As of March 31, 2025
Valuation difference on securities	210.8	73.1	137.7
Stocks	267.3	79.8	187.4
Bonds	(67.0)	(20.3)	(46.7)
Others	10.6	13.6	(3.0)

II. Summary of Financial Results for the Year Ended March 31, 2026

1. Profit and Loss

[Non-consolidated]

(Millions of yen)

		Year ended March 31, 2026	YoY change	Year ended March 31, 2025
Gross operating income	1	58,946	(2,965)	61,911
[excluding gain and loss from government bonds and other bonds (5 accounts)]	2	[80,023]	[12,920]	[67,102]
Domestic gross operating income	3	51,994	(4,718)	56,712
[excluding gain and loss from government bonds and other bonds (5 accounts)]	4	[73,095]	[11,189]	[61,906]
Interest income	5	64,085	12,677	51,408
Fees and commissions	6	8,989	(1,422)	10,412
Other operating income	7	(21,080)	(15,973)	(5,107)
[Of which, gain and loss from government bonds and other bonds]	8	[(21,100)]	[(15,907)]	[(5,193)]
International gross operating income	9	6,951	1,752	5,198
[excluding gain and loss from government bonds and other bonds (5 accounts)]	10	[6,927]	[1,730]	[5,196]
Interest income	11	14,511	(1,353)	15,865
Fees and commissions	12	80	14	65
Other operating income	13	(7,640)	3,091	(10,732)
[Of which, gain and loss from government bonds and other bonds]	14	[23]	[22]	[1]
Expenses (excluding non-recurring expenses)	15	42,509	2,508	40,001
Personnel expenses	16	22,380	992	21,388
Non-personnel expenses	17	17,154	778	16,375
Taxes	18	2,974	736	2,238
Adjusted net operating income	19	16,436	(5,473)	21,910
Core net operating income	20	37,513	10,412	27,101
Core net operating income (excluding gain and loss from cancellation of investment trusts)	21	35,952	9,094	26,858
(1) Provision of general allowance for loan losses	22	251	(161)	413
Net operating income	23	16,185	(5,311)	21,497
Of which, gain and loss from government bonds and other bonds (5 accounts)	24	(21,076)	(15,885)	(5,191)
Non-recurring gain and loss	25	19,135	15,998	3,137
(2) Disposal of bad debts	26	3,226	(195)	3,422
Provision of specific allowance for loan losses	27	2,945	(325)	3,270
Loss on sales of receivables and other securities	28	–	–	–
Others	29	281	129	151
(3) Reversal of provision for contingent loss	30	21	21	–
Gain and loss from equity securities	31	20,857	17,379	3,478
Gain on sales of equity securities	32	22,067	18,042	4,025
Loss on sales of equity securities	33	1,190	666	523
Loss on devaluation of equity securities	34	19	(3)	23
Other non-recurring gain and loss	35	1,483	(1,597)	3,081

		Year ended March 31, 2026	YoY change	Year ended March 31, 2025
Ordinary profit	36	35,318	10,685	24,633
Extraordinary gain and loss	37	(158)	100	(259)
Of which, gain and loss on disposal of fixed assets	38	(124)	134	(259)
Gain on disposal of fixed assets	39	–	(37)	37
Loss on disposal of fixed assets	40	124	(171)	296
Of which, impairment loss	41	33	33	–
Net income before income taxes	42	35,160	10,785	24,374
Income taxes - current	43	21,478	15,825	5,653
Income taxes - deferred	44	(12,156)	(13,366)	1,209
Total income taxes	45	9,321	2,458	6,862
Net income	46	25,838	8,327	17,511

Credit costs (1) + (2) – (3)	47	3,456	(378)	3,835

Notes: 1. Adjusted net operating income = Net operating income + Provision of general allowance for loan losses

2. Core net operating income = Adjusted net operating income − Gain and loss from government bonds and other bonds

[Consolidated]

(Millions of yen)

		Year ended March 31, 2026	YoY change	Year ended March 31, 2025
Consolidated gross income	1	64,817	(2,451)	67,269
Interest income	2	77,858	11,237	66,620
Fees and commissions	3	13,453	(1,013)	14,467
Other operating income	4	(26,494)	(12,676)	(13,818)
General and administrative expenses	5	45,525	4,171	41,354
(1) Provision of general allowance for loan losses	6	265	(66)	331
(2) Disposal of bad debts	7	3,261	(201)	3,463
Loss on devaluation of loans and bills discounted	8	8	0	7
Provision of specific allowance for loan losses	9	2,970	(328)	3,299
Loss on sales of receivables and other securities	10	1	(2)	4
Others	11	281	129	151
(3) Reversal of provision for contingent loss	12	21	21	–
(4) Recoveries of written off receivables	13	0	0	0
Gain and loss from equity securities	14	20,857	17,379	3,478
Others	15	387	282	105
Ordinary profit	16	37,032	11,327	25,704
Extraordinary gain and loss	17	(163)	96	(259)
Net income before income taxes	18	36,869	11,424	25,444
Income taxes - current	19	22,170	15,963	6,207
Income taxes - deferred	20	(12,141)	(13,336)	1,194
Total income taxes	21	10,029	2,627	7,401
Net income	22	26,839	8,797	18,042
Net income attributable to owners of the parent	23	26,839	8,797	18,042

Credit costs (1) + (2) – (3) – (4)	24	3,505	(289)	3,795

Note: Consolidated gross income = (Interest income − Interest expense)
+ (Fees and commissions income − Fees and commissions expenses)
+ (Other operating income − Other operating expenses)

(Reference)

(Millions of yen)

Consolidated net operating income	18,128	(4,650)	22,779

Note: Consolidated net operating income = Consolidated gross income (after deduction of expenses corresponding to money trust)
− Operating expense (except for non-recurring expenses)
− Provision of general allowance for loan losses

(Number of consolidated companies)

(Companies)

Number of consolidated subsidiaries	11	–	11
Number of equity-method affiliates	–	–	–

2. Net Operating Income [Non-consolidated]

(Millions of yen)

	Year ended March 31, 2026	YoY change	Year ended March 31, 2025
(1) Adjusted net operating income	16,436	(5,473)	21,910
Per employee (Thousands of yen)	7,505	(2,661)	10,167
(2) Net operating income	16,185	(5,311)	21,497
Per employee (Thousands of yen)	7,390	(2,584)	9,975

Note: Adjusted net operating income = Net operating income + Provision for general allowance for loan losses

3. Profit Margin [Non-consolidated]

(%)

		Year ended March 31, 2026	YoY change	Year ended March 31, 2025
Head office and all branches	(1) Interest yield (A)	1.41	0.28	1.13
	(i) Yield on loans (B)	1.23	0.20	1.03
	(ii) Yield on securities	2.52	0.54	1.98
	(2) Financing cost (C)	0.93	0.16	0.77
	(i) Cost of deposits, etc. (D)	0.89	0.18	0.71
	Yield on deposits, etc.	0.22	0.15	0.07
	(ii) Yield on external debt	0.11	(0.04)	0.15
	(3) Overall profit margin (A) − (C)	0.48	0.12	0.36
	(4) Deposit-loan profit margin (B) − (D)	0.34	0.02	0.32
Domestic operations dept.	(5) Interest yield <domestic> (a)	1.11	0.32	0.79
	(i) Yield on loans <domestic> (b)	1.05	0.26	0.79
	(ii) Yield on securities <domestic>	2.03	0.66	1.37
	(6) Financing cost <domestic> (c)	0.81	0.18	0.63
	Cost of deposits, etc. <domestic> (d)	0.88	0.19	0.69
	Yield on deposits, etc. <domestic>	0.22	0.16	0.06
	(7) Overall profit margin <domestic> (a) − (c)	0.30	0.14	0.16
	(8) Deposit-loan profit margin <domestic> (b) − (d)	0.17	0.07	0.10

4. Gain and Loss from Government Bonds and Other Bonds [Non-consolidated]

(Millions of yen)

	Year ended March 31, 2026	YoY change	Year ended March 31, 2025
Gain and loss from government bonds and other bonds (5 accounts)	(21,076)	(15,885)	(5,191)
Gain on sale	30	(112)	143
Gain on redemption	–	–	–
Loss on sale	16,059	11,618	4,440
Loss on redemption	5,048	4,153	895
Loss on devaluation	–	–	–

5. Capital Adequacy Ratio
(Domestic standard)

[Non-consolidated]

(Millions of yen, %)

		As of March 31, 2026	YoY change	As of March 31, 2025
(1)	Capital adequacy ratio (2)/(3) (%)	11.09	(0.83)	11.92
(2)	Equity capital	286,553	11,555	274,998
(3)	Risk assets	2,583,620	278,114	2,305,505
(4)	Total minimum capital requirement	103,344	11,124	92,220

[Consolidated]

(Millions of yen, %)

		As of March 31, 2026	YoY change	As of March 31, 2025
(1)	Capital adequacy ratio (2)/(3) (%)	11.49	(0.84)	12.33
(2)	Equity capital	300,065	12,213	287,851
(3)	Risk assets	2,611,174	276,687	2,334,487
(4)	Total minimum capital requirement	104,446	11,067	93,379

Note: The total minimum capital requirement is the amount of risk assets multiplied by 4%.

6. ROE
[Non-consolidated]

(%)

	Year ended March 31, 2026	YoY change	Year ended March 31, 2025
Based on net operating income	3.60	(1.28)	4.88
Based on net income	5.75	1.77	3.98

[Consolidated]

(%)

	Year ended March 31, 2026	YoY change	Year ended March 31, 2025
Based on net income attributable to owners of the parent	5.63	1.76	3.87

Note: The average balance of equity capital, which is the denominator, is calculated using the following formula:

(equity capital at the beginning of the period + equity capital at the end of the period) / 2

Equity capital is calculated by subtracting stock acquisition rights from total net assets.

III. Loans and Bills Discounted

1. Loans Disclosed under the Financial Reconstruction Act and Risk-Managed Claims

The Bank does not carry out partial direct write-offs.

Standard for non-accrual loans (Internal Assessment Standard)

[Non-consolidated]

(Millions of yen)

	As of March 31, 2026	YoY change	As of March 31, 2025
Loans under bankruptcy/rehabilitation or similar proceedings	9,581	(2,770)	12,351
Risk loans	49,582	1,653	47,928
Substandard loans	9,054	1,316	7,737
Delinquent loans past due over three months	3	(1)	4
Restructured loans	9,050	1,317	7,733
Total (A)	68,218	200	68,017
Normal assets	5,143,943	86,303	5,057,639
Total credit exposure (B)	5,212,161	86,504	5,125,657
Ratio of total disclosed loans over total credit exposure (A)/(B) (%)	1.30	(0.02)	1.32

[Consolidated]

(Millions of yen)

	As of March 31, 2026	YoY change	As of March 31, 2025
Loans under bankruptcy/rehabilitation or similar proceedings	10,430	(2,818)	13,248
Risk loans	50,509	1,695	48,813
Substandard loans	9,062	1,317	7,745
Delinquent loans past due over three months	3	(1)	4
Restructured loans	9,059	1,318	7,741
Total (C)	70,002	195	69,807
Normal assets	5,166,075	84,253	5,081,822
Total credit exposure (D)	5,236,078	84,448	5,151,629
Ratio of total disclosed loans over total credit exposure (C)/(D) (%)	1.33	(0.02)	1.35

2. Coverage for Loans Disclosed under the Financial Reconstruction Act

[Non-consolidated]

(Millions of yen)

	As of March 31, 2026	YoY change	As of March 31, 2025
Amount covered (E)	49,179	(3,008)	52,187
Allowance for loan losses	18,177	(934)	19,111
Collateral and guarantees	31,001	(2,073)	33,075

(%)

Coverage ratio (E)/(A)	72.09	(4.63)	76.72

[Consolidated]

(Millions of yen)

	As of March 31, 2026	YoY change	As of March 31, 2025
Amount covered (F)	50,583	(3,058)	53,642
Allowance for loan losses	19,361	(989)	20,350
Collateral and guarantees	31,222	(2,069)	33,291

(%)

Coverage ratio (F)/(C)	72.25	(4.59)	76.84

3. Allowance for Loan Losses

[Non-consolidated]

(Millions of yen)

	As of March 31, 2026	YoY change	As of March 31, 2025
Allowance for loan losses	24,900	(857)	25,757
General allowance for loan losses	7,711	251	7,459
Specific allowance for loan losses	17,189	(1,109)	18,298
Allowance for specific overseas claims	–	–	–

[Consolidated]

(Millions of yen)

	As of March 31, 2026	YoY change	As of March 31, 2025
Allowance for loan losses	26,649	(1,028)	27,677
General allowance for loan losses	8,108	265	7,842
Specific allowance for loan losses	18,541	(1,293)	19,835
Allowance for specific overseas claims	–	–	–

4. Loans by Industry

(1) Loans and bills discounted by industry [Non-consolidated]

(Millions of yen)

	As of March 31, 2026	YoY change	As of March 31, 2025
Domestic branches (excluding special international financial transactions account)	5,165,603	87,432	5,078,171
Manufacturing	408,248	1,272	406,975
Agriculture and forestry	5,244	(399)	5,644
Fishery	2,760	(433)	3,194
Mining, quarrying and gravel quarrying	9,601	(2,947)	12,548
Construction	156,614	1,326	155,288
Utilities	148,716	5,769	142,947
Telecommunication	11,165	475	10,689
Transport and post	145,060	(1,062)	146,122
Wholesale and retail	288,563	(2,356)	290,920
Finance and insurance	326,705	(7,203)	333,908
Real estate and rental	624,707	14,532	610,174
Academic research, specialist and technical services	35,695	2,348	33,347
Accommodation	12,560	(1,190)	13,751
Food and beverage	17,173	(549)	17,723
Lifestyle-related services and entertainment	30,594	3,516	27,078
Education and learning support	7,754	(991)	8,745
Medical and social welfare	174,298	2,531	171,767
Other services	59,472	(3,372)	62,845
Japanese/Local governments	129,409	(23,669)	153,078
Other	2,571,255	99,836	2,471,419

(2) Risk-managed claims by industry [Non-consolidated]

(Millions of yen)

	As of March 31, 2026	YoY change	As of March 31, 2025
Domestic branches (excluding special international financial transactions account)	68,218	200	68,017
Manufacturing	15,291	(3,097)	18,389
Agriculture and forestry	351	(34)	386
Fishery	206	(243)	449
Mining, quarrying and gravel quarrying	131	(0)	132
Construction	5,046	(349)	5,396
Utilities	4,846	1,196	3,649
Telecommunication	689	(4)	693
Transport and post	1,491	144	1,347
Wholesale and retail	10,927	(695)	11,622
Finance and insurance	59	(15)	74
Real estate and rental	2,037	(244)	2,282
Academic research, specialist and technical services	378	13	364
Accommodation	2,977	617	2,360
Food and beverage	2,128	(344)	2,472
Lifestyle-related services and entertainment	1,646	(179)	1,825
Education and learning support	152	(23)	175
Medical and social welfare	10,221	3,152	7,069
Other services	1,691	(315)	2,006
Japanese/Local governments	–	–	–
Other	7,942	624	7,317

(3) Balance of consumer loans [Non-consolidated]

(Millions of yen)

	As of March 31, 2026	YoY change	As of March 31, 2025
Consumer loans balance	2,562,177	100,590	2,461,587
Of which, housing loans balance	2,502,432	97,828	2,404,604
Of which, other loans balance	59,745	2,762	56,982

(4) Ratio of loans to SMEs [Non-consolidated]

(%)

	As of March 31, 2026	YoY change	As of March 31, 2025
Ratio of loans to SMEs	81.15	0.97	80.18

5. Loans by Country

(1) Balance of specific overseas claims [Non-consolidated]

Not applicable.

(2) Loans and bills discounted to Asia [Non-consolidated]

(Millions of yen)

	As of March 31, 2026	YoY change	As of March 31, 2025
India	13,854	3,974	9,880
Of which, risk managed claims	–	–	–
Indonesia	5,264	470	4,794
Of which, risk managed claims	–	–	–
Singapore	600	–	600
Of which, risk managed claims	–	–	–
Thailand	3,291	(3,519)	6,811
Of which, risk managed claims	–	–	–
Philippines	1,640	(2,695)	4,336
Of which, risk managed claims	–	–	–
Vietnam	–	(315)	315
Of which, risk managed claims	–	–	–
Malaysia	1,598	103	1,495
Of which, risk managed claims	–	–	–
Taiwan	1,000	1,000	–
Of which, risk managed claims	–	–	–
Hong Kong	–	(186)	186
Of which, risk managed claims	–	–	–
United Arab Emirates	1,598	1,598	–
Of which, risk managed claims	–	–	–
Qatar	–	(1,495)	1,495
Of which, risk managed claims	–	–	–
Turkey	1,598	251	1,347
Of which, risk managed claims	–	–	–
Total	30,448	(813)	31,261
Of which, risk managed claims	–	–	–

(3) Loans and bills discounted to Central and South America [Non-consolidated]

(Millions of yen)

	As of March 31, 2026	YoY change	As of March 31, 2025
Chile	–	(1,345)	1,345
Of which, risk managed claims	–	–	–
Brazil	799	(695)	1,495
Of which, risk managed claims	–	–	–
Mexico	841	(142)	983
Of which, risk managed claims	–	–	–
Cayman Islands	26,444	7,590	18,853
Of which, risk managed claims	–	–	–
Total	28,084	5,406	22,678
Of which, risk managed claims	–	–	–

(4) Loans and bills discounted to Russia [Non-consolidated]

Not applicable.

6. Balance of Deposits, Etc. (Including Negotiable Certificates of Deposit) and Loans and Bills Discounted [Non-consolidated]

(Millions of yen)

	As of March 31, 2026	YoY change	As of March 31, 2025
Deposits, etc. (ending balance) (Note)	6,278,457	123,577	6,154,880
Deposits, etc. (average balance) (Note)	6,310,182	104,035	6,206,147
Loans and bills discounted (ending balance)	5,165,603	87,432	5,078,171
Loans and bills discounted (average balance)	5,116,344	125,953	4,990,391

Note: Deposits, etc. = Deposits + Negotiable certificates of deposit

(Reference)
Balance of depository assets [Non-consolidated]

(Millions of yen)

	As of March 31, 2026	YoY change	As of March 31, 2025
Investment trusts (Note 1)	243,524	57,548	185,976
Government and municipal bonds	55,969	21,178	34,790
Insurance (Note 2)	499,511	38,706	460,804

Notes: 1. Depository assets in investment trusts for the Group are as follows.

Investment trusts (Group-wide)	369,668	91,431	278,237
Of which, Hyakugo Securities Company Limited	126,144	33,883	92,261

2. Insurance represents the total sales of single-premium individual annuity insurance and single-premium whole life insurance.

IV. Valuation Gains and Losses on Securities

(1) Valuation standards for securities

Trading securities	Stated at fair value (Unrealized gains and losses are charged to income)
Held-to-maturity bonds	Amortized at cost
Available-for-sale securities	Stated at fair value (All valuation differences are directly charged or credited to net assets)
Stocks of subsidiaries and affiliates	Stated at cost

(2) Valuation gains and losses

Note: Trust beneficiary rights under monetary claims bought are included in addition to securities.

[Non-consolidated]

(Millions of yen)

		As of March 31, 2026				As of March 31, 2025		
		Valuation gains and losses				Valuation gains and losses		
			YoY change	Gain	Loss		Gain	Loss
Held to maturity		–	–	–	–	–	–	–
Stocks of subsidiaries and affiliates		–	–	–	–	–	–	–
Available-for-sale securities		210,899	73,163	285,803	74,904	137,735	195,628	57,893
	Stocks	267,332	79,854	267,737	404	187,477	187,902	424
	Bonds	(67,061)	(20,325)	1	67,063	(46,736)	7	46,744
	Others	10,627	13,633	18,064	7,436	(3,005)	7,719	10,724
Total		210,899	73,163	285,803	74,904	137,735	195,628	57,893
	Stocks	267,332	79,854	267,737	404	187,477	187,902	424
	Bonds	(67,061)	(20,325)	1	67,063	(46,736)	7	46,744
	Others	10,627	13,633	18,064	7,436	(3,005)	7,719	10,724

[Consolidated]

(Millions of yen)

		As of March 31, 2026				As of March 31, 2025		
		Valuation gains and losses				Valuation gains and losses		
			YoY change	Gain	Loss		Gain	Loss
Held to maturity		–	–	–	–	–	–	–
Available-for-sale securities		211,420	73,295	286,325	74,904	138,125	196,019	57,893
	Stocks	267,854	79,986	268,259	404	187,868	188,292	424
	Bonds	(67,061)	(20,325)	1	67,063	(46,736)	7	46,744
	Others	10,627	13,633	18,064	7,436	(3,005)	7,719	10,724
Total		211,420	73,295	286,325	74,904	138,125	196,019	57,893
	Stocks	267,854	79,986	268,259	404	187,868	188,292	424
	Bonds	(67,061)	(20,325)	1	67,063	(46,736)	7	46,744
	Others	10,627	13,633	18,064	7,436	(3,005)	7,719	10,724

V. Performance Forecast

[Non-consolidated]

(Millions of yen)

	Six months			Full year		
	Ending September 30, 2026 (Forecast)	Ended September 30, 2025 (Actual)	Change (%)	Ending March 31, 2027 (Forecast)	Ended March 31, 2026 (Actual)	Change (%)
Ordinary profit	18,100	13,767	31.5	39,700	35,318	12.4
Net income	12,700	10,141	25.2	27,700	25,838	7.2
Net operating income	9,000	9,080	(0.9)	21,000	16,185	29.7

(Reference)

(Millions of yen)

	Six months			Full year		
	Ending September 30, 2026 (Forecast)	Ended September 30, 2025 (Actual)	Change (%)	Ending March 31, 2027 (Forecast)	Ended March 31, 2026 (Actual)	Change (%)
Gross operating income	32,200	30,315	6.2	67,200	58,946	14.0
Interest income	37,600	38,199	(1.6)	77,600	78,597	(1.3)
Fees and commissions	4,300	4,334	(0.8)	8,800	9,070	(3.0)
Other operating income	(9,700)	(12,217)	20.6	(19,300)	(28,721)	32.8
Credit costs	2,500	1,660	50.6	4,500	3,456	30.2
Adjusted net operating income	9,200	9,503	(3.2)	21,400	16,436	30.2
Core net operating income	16,300	17,490	(6.8)	35,600	37,513	(5.1)

[Consolidated]

(Millions of yen)

	Six months			Full year		
	Ending September 30, 2026 (Forecast)	Ended September 30, 2025 (Actual)	Change (%)	Ending March 31, 2027 (Forecast)	Ended March 31, 2026 (Actual)	Change (%)
Ordinary profit	18,700	14,085	32.8	41,200	37,032	11.3
Net income attributable to owners of the parent	13,200	10,175	29.7	28,900	26,839	7.7

(Reference)
Non-performing loans under Internal Assessment Standard, loans disclosed under the Financial Reconstruction Act, and risk-managed claims [Non-consolidated]

(Billions of yen)

Non-performing loans under Internal Assessment Standard
Target: Total credit exposure

Classification Credit outstanding		Category: Non-categorized	Category II	Category III	Category IV
Bankrupt borrowers 0.7 <0.5>		0.5	0.1	– (0.1)	– (0.2)
Virtually bankrupt borrowers 8.8 <5.6>		7.3	1.5	– (0.7)	– (3.1)
Potentially bankrupt borrowers 49.5		29.1	7.5	12.8 (12.9)	
Borrowers requiring attention	Under control 11.3	2.2	9.1		
Borrowers requiring attention	Others 92.7	36.6	56.1		
Normal borrowers 5,048.8		5,048.8			
Total 5,212.1 <5,208.7>		5,124.7	74.5	12.8 (13.7)	– (3.4)

Loans disclosed under the Financial Reconstruction Act, and risk-managed claims
Target: Total credit exposure
*Substandard loans, delinquent loans past due over three months, and restructured loans are loans and bills discounted only

Classification Credit outstanding		Amount covered by collateral and guarantees	Reserve for possible loan losses	Coverage ratio
Loans under bankruptcy/ rehabilitation or similar proceedings 9.5 <6.1>		5.3	4.2	100.00%
Risk loans 49.5		23.8	12.9	74.14%
Sub-standard loans 9.0	Delinquent loans past due over three months 0.0	1.8	0.9	31.33%
Sub-standard loans 9.0	Restructured loans 9.0			
Subtotal 68.2 <64.8>		31.0	18.1	72.09%
Normal assets 5,143.9				
Total 5,212.1 <5,208.7>				

Ratio of loans disclosed under the Financial Reconstruction Act (subtotal) over total credit exposure:
1.30%

(Reference)
Ratio of loans disclosed under the Financial Reconstruction Act over total credit exposure if partial direct write-offs are carried out:
<1.24%>

Notes:
1. Amounts less than stated units are rounded down.
2. Total credit exposure: Loans, customers' liabilities for acceptances and guarantees, private placement bonds guaranteed by the Bank, foreign exchange, suspense payments and accrued interest similar to loans, etc.
3. Values shown in the section "Non-performing loans under Internal Assessment Standard" are after loan loss reserves, with the value indicated in parentheses representing amounts of reserves corresponding to the respective sections.
4. The Bank does not carry out partial direct write-offs, but the amounts that would be derived if a partial direct write-off were carried out are shown in angled brackets.