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May 12, 2026

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

Company name: The Shikoku Bank, Ltd.
Listing: Tokyo Stock Exchange
Securities code: 8387
URL: https://www.shikokubank.co.jp/
Representative: Tatsuji Kobayashi President
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Telephone: +81-88-823-2111

Scheduled date of annual general meeting of shareholders: June 26, 2026
Scheduled date to commence dividend payments: June 29, 2026
Scheduled date to file annual securities report: June 18, 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	69,524	29.1	14,046	36.6	17,445	156.0
March 31, 2025	53,833	2.5	10,281	10.3	6,813	(6.4)

Note: Comprehensive income For the fiscal year ended March 31, 2026: ¥ 32,443 million [-%]
For the fiscal year ended March 31, 2025: ¥ (6,063) 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	418.06	417.70	9.9	0.4	20.2
March 31, 2025	163.29	163.14	4.1	0.3	19.0

Reference: Share of profit (loss) of entities accounted for using equity method
For the fiscal year ended March 31, 2026: ¥ 122 million
For the fiscal year ended March 31, 2025: ¥ 52 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	3,510,508	190,964	5.4	4,558.40
March 31, 2025	3,375,148	160,213	4.7	3,834.14

Reference: Equity
As of March 31, 2026: ¥ 190,924 million
As of March 31, 2025: ¥ 160,029 million

(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	(27,135)	145,338	(1,263)	294,667
March 31, 2025	86,410	(121,755)	(1,995)	177,727

2. Cash dividends

	Annual dividends per share					Total cash dividends (Total)	Payout ratio (Consolidated)	Ratio of dividends to net assets (Consolidated)
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total			
	Yen	Yen	Yen	Yen	Yen	Millions of yen	%	%
Fiscal year ended March 31, 2025	-	25.00	-	25.00	50.00	2,093	30.6	1.2
Fiscal year ended March 31, 2026	-	28.00	-	32.00	60.00	2,513	14.3	1.4
Fiscal year ending March 31, 2027 (Forecast)	-	43.00	-	43.00	86.00		40.9	

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	7,000	(0.4)	4,500	11.5	107.43
Full year	14,000	(0.3)	8,800	(49.5)	210.10

*** Notes**

(1) Significant changes in the scope of consolidation during the period: Yes

Newly included: 1 company(The Shigin Leasing Company Limited)

(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	42,400,000 shares
As of March 31, 2025	42,400,000 shares

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

As of March 31, 2026	515,851 shares
As of March 31, 2025	662,064 shares

(iii) Average number of shares outstanding during the period

Fiscal Year ended March 31, 2026	41,728,569 shares
Fiscal Year ended March 31, 2025	41,726,486 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	68,239	26.5	13,164	28.6	8,036	16.1
March 31, 2025	53,908	2.8	10,234	15.5	6,920	(1.7)

	Basic earnings per share	Diluted earnings per share
Fiscal year ended	Yen	Yen
March 31, 2026	191.90	191.74
March 31, 2025	165.35	165.21

(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	3,483,952	168,490	4.8	4,021.80
March 31, 2025	3,366,038	150,022	4.4	3,582.91

Reference: Equity

As of March 31, 2026: ¥ 168,449 million

As of March 31, 2025: ¥ 149,982 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	6,800	(0.5)	4,400	11.5	105.05
Full year	13,400	1.7	8,600	7.0	205.32

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

* Proper use of earnings forecasts, and other special matters

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

Consolidated Financial Statements and Primary Notes

Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	178,834	296,385
Monetary claims bought	8,490	5,486
Money held in trust	2,715	2,983
Securities	1,012,883	879,800
Loans and bills discounted	2,103,425	2,228,884
Foreign exchanges	7,343	4,787
Lease receivables and investments in leases	-	14,263
Other assets	27,005	37,924
Tangible fixed assets	33,416	33,958
Buildings, net	9,517	8,944
Land	22,114	22,262
Leased assets, net	149	6
Construction in progress	244	1,094
Other tangible fixed assets	1,389	1,650
Intangible fixed assets	2,019	1,729
Software	1,985	1,685
Other intangible fixed assets	34	43
Retirement benefit asset	11,302	16,191
Deferred tax assets	48	25
Customers' liabilities for acceptances and guarantees	3,832	4,582
Allowance for loan losses	(16,169)	(16,494)
Total assets	3,375,148	3,510,508
Liabilities		
Deposits	2,950,053	2,992,432
Negotiable certificates of deposit	28,455	20,881
Cash collateral received for securities lent	40	40
Borrowed money	182,830	229,252
Foreign exchanges	69	248
Other liabilities	44,362	58,780
Retirement benefit liability	64	85
Provision for retirement benefits for directors (and other officers)	7	12
Provision for reimbursement of deposits	198	121
Deferred tax liabilities	812	8,902
Deferred tax liabilities for land revaluation	4,207	4,201
Acceptances and guarantees	3,832	4,582
Total liabilities	3,214,935	3,319,543

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Net assets		
Share capital	25,000	25,000
Capital surplus	9,699	9,959
Retained earnings	114,109	129,348
Treasury shares	(884)	(473)
Total shareholders' equity	147,924	163,834
Valuation difference on available-for-sale securities	(4,745)	1,009
Deferred gains or losses on hedges	4,264	10,771
Revaluation reserve for land	8,394	8,381
Remeasurements of defined benefit plans	4,191	6,926
Total accumulated other comprehensive income	12,104	27,089
Share acquisition rights	40	40
Non-controlling interests	143	-
Total net assets	160,213	190,964
Total liabilities and net assets	3,375,148	3,510,508

Consolidated Statements of Income and Comprehensive Income

Consolidated Statement of Income

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Ordinary income	53,833	69,524
Interest income	40,462	46,429
Interest on loans and discounts	24,932	28,522
Interest and dividends on securities	15,049	16,718
Interest on call loans and bills bought	82	104
Interest on deposits with banks	329	758
Other interest income	68	324
Trust fees	0	0
Fees and commissions	9,632	10,885
Other ordinary income	669	6,021
Other income	3,068	6,186
Recoveries of written off receivables	167	216
Other	2,901	5,970
Ordinary expenses	43,552	55,477
Interest expenses	3,902	8,229
Interest on deposits	2,122	5,820
Interest on negotiable certificates of deposit	46	118
Interest on call money and bills sold	393	374
Interest expenses on cash collateral received for securities lent	0	73
Interest on borrowings and rediscounts	84	651
Other interest expenses	1,256	1,190
Fees and commissions payments	2,679	2,796
Other ordinary expenses	10,607	17,269
General and administrative expenses	23,804	24,395
Other expenses	2,558	2,786
Provision of allowance for loan losses	1,373	1,184
Other	1,184	1,601
Ordinary profit	10,281	14,046
Extraordinary income	37	12,794
Gain on disposal of non-current assets	37	17
Gain on bargain purchase	-	12,777
Extraordinary losses	290	4,233
Loss on disposal of non-current assets	35	38
Impairment losses	221	4
Head office reconstruction-related expenses	33	258
Loss on step acquisitions	-	3,931
Profit before income taxes	10,028	22,608
Income taxes - current	3,139	5,296
Income taxes - deferred	71	(133)
Total income taxes	3,210	5,162
Profit	6,817	17,445
Profit attributable to non-controlling interests	4	0
Profit attributable to owners of parent	6,813	17,445

Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Profit	6,817	17,445
Other comprehensive income	(12,880)	14,998
Valuation difference on available-for-sale securities	(17,639)	5,944
Deferred gains or losses on hedges	4,640	6,507
Revaluation reserve for land	(120)	-
Remeasurements of defined benefit plans, net of tax	320	2,735
Share of other comprehensive income of entities accounted for using equity method	(81)	(189)
Comprehensive income	(6,063)	32,443
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(6,067)	32,443
Comprehensive income attributable to non-controlling interests	4	0

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	25,000	9,702	109,636	(1,369)	142,968
Changes during period					
Dividends of surplus			(1,987)		(1,987)
Profit attributable to owners of parent			6,813		6,813
Purchase of treasury shares				(1)	(1)
Disposal of treasury shares		8		28	36
Cancellation of treasury shares		(10)	(446)	457	-
Reversal of revaluation reserve for land			94		94
Net changes in items other than shareholders' equity					-
Total changes during period	-	(2)	4,473	484	4,955
Balance at end of period	25,000	9,699	114,109	(884)	147,924

	Accumulated other comprehensive income					Share acquisition rights	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	12,975	(376)	8,610	3,871	25,079	40	140	168,229
Changes during period								
Dividends of surplus								(1,987)
Profit attributable to owners of parent								6,813
Purchase of treasury shares								(1)
Disposal of treasury shares								36
Cancellation of treasury shares								-
Reversal of revaluation reserve for land								94
Net changes in items other than shareholders' equity	(17,720)	4,640	(215)	320	(12,975)	-	3	(12,972)
Total changes during period	(17,720)	4,640	(215)	320	(12,975)	-	3	(8,016)
Balance at end of period	(4,745)	4,264	8,394	4,191	12,104	40	143	160,213

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	25,000	9,699	114,109	(884)	147,924
Changes during period					
Dividends of surplus			(2,219)		(2,219)
Profit attributable to owners of parent			17,445		17,445
Purchase of treasury shares				(2)	(2)
Disposal of treasury shares		151		739	891
Reversal of revaluation reserve for land			12		12
Decrease (increase) of capital surplus by change of share to consolidated subsidiary		108			108
Change in scope of consolidation				(325)	(325)
Net changes in items other than shareholders' equity					-
Total changes during period	-	259	15,238	411	15,910
Balance at end of period	25,000	9,959	129,348	(473)	163,834

	Accumulated other comprehensive income					Share acquisition rights	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	(4,745)	4,264	8,394	4,191	12,104	40	143	160,213
Changes during period								
Dividends of surplus								(2,219)
Profit attributable to owners of parent								17,445
Purchase of treasury shares								(2)
Disposal of treasury shares								891
Reversal of revaluation reserve for land								12
Decrease (increase) of capital surplus by change of share to consolidated subsidiary								108
Change in scope of consolidation								(325)
Net changes in items other than shareholders' equity	5,755	6,507	(12)	2,735	14,985	-	(143)	14,841
Total changes during period	5,755	6,507	(12)	2,735	14,985	-	(143)	30,751
Balance at end of period	1,009	10,771	8,381	6,926	27,089	40	-	190,964

Consolidated Statement of Cash Flows

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Cash flows from operating activities		
Profit before income taxes	10,028	22,608
Depreciation	2,301	2,092
Impairment losses	221	4
Share of loss (profit) of entities accounted for using equity method	(52)	(122)
Gain on bargain purchase	-	(12,777)
Loss (gain) on step acquisitions	-	3,931
Increase (decrease) in allowance for loan losses	982	(85)
Decrease (increase) in retirement benefit asset	(1,417)	(4,889)
Increase (decrease) in retirement benefit liability	(12)	5
Increase (decrease) in provision for retirement benefits for directors (and other officers)	(0)	2
Increase (decrease) in provision for reimbursement of deposits	(100)	(76)
Interest income	(40,462)	(46,429)
Interest expenses	3,902	8,229
Loss (gain) related to securities	2,750	4,964
Loss (gain) on money held in trust	277	(148)
Loss (gain) on disposal of non-current assets	(1)	21
Net decrease (increase) in loans and bills discounted	(17,630)	(129,773)
Net increase (decrease) in deposits	(47,687)	42,533
Net increase (decrease) in negotiable certificates of deposit	(13,859)	(7,574)
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	116,449	40,762
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	1,186	(580)
Net decrease (increase) in call loans	3,317	3,004
Net increase (decrease) in cash collateral received for securities lent	(29)	(0)
Net decrease (increase) in foreign exchanges - assets	2,304	2,555
Net increase (decrease) in foreign exchanges - liabilities	23	179
Net decrease (increase) in lease receivables and investments in leases	-	45
Interest received	38,061	43,983
Interest paid	(3,290)	(6,646)
Other, net	30,973	11,479
Subtotal	88,234	(22,700)
Income taxes paid	(1,824)	(4,434)
Net cash provided by (used in) operating activities	86,410	(27,135)
Cash flows from investing activities		
Purchase of securities	(451,187)	(178,234)
Proceeds from sale of securities	283,492	224,983
Proceeds from redemption of securities	47,537	102,328
Increase in money held in trust	(93)	(284)
Purchase of tangible fixed assets	(1,065)	(1,485)
Proceeds from sale of tangible fixed assets	114	147
Purchase of intangible fixed assets	(554)	(506)
Proceeds from sale of intangible fixed assets	0	0
Payments for asset retirement obligations	-	(19)
Purchase of shares of subsidiaries resulting in change in scope of consolidation	-	(1,590)
Net cash provided by (used in) investing activities	(121,755)	145,338

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Cash flows from financing activities		
Dividends paid	(1,973)	(2,193)
Dividends paid to non-controlling interests	(1)	(1)
Purchase of treasury shares	(1)	(2)
Proceeds from sale of treasury shares	36	968
Repayments of lease liabilities	(55)	(36)
Net cash provided by (used in) financing activities	(1,995)	(1,263)
Net increase (decrease) in cash and cash equivalents	(37,339)	116,939
Cash and cash equivalents at beginning of period	215,067	177,727
Cash and cash equivalents at end of period	177,727	294,667

Non-consolidated Financial Statements and Primary Notes

Non-consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	178,834	296,220
Cash	33,631	31,985
Due from banks	145,203	264,234
Monetary claims bought	8,490	5,486
Money held in trust	2,715	2,983
Securities	1,008,668	878,275
Government bonds	281,475	206,729
Local government bonds	233,067	263,730
Corporate bonds	156,620	144,444
Stocks	49,524	69,901
Other securities	287,981	193,469
Loans and bills discounted	2,103,033	2,232,077
Bills discounted	3,065	2,395
Loans on bills	50,865	52,424
Loans on deeds	1,857,420	1,980,436
Overdrafts	191,683	196,822
Foreign exchanges	7,343	4,787
Due from foreign banks (our accounts)	7,343	4,697
Foreign bills receivable	-	89
Other assets	26,994	33,909
Prepaid expenses	376	345
Accrued revenue	2,732	3,103
Margin deposits for futures transactions	17	19
Financial derivatives	11,311	21,936
Cash collateral paid for financial instruments	970	956
Margin for central counterparty	5,000	-
Other	6,586	7,548
Tangible fixed assets	33,279	33,233
Buildings, net	9,439	8,798
Land	22,058	22,123
Leased assets, net	149	131
Construction in progress	244	1,094
Other tangible fixed assets	1,387	1,085
Intangible fixed assets	2,017	1,712
Software	1,983	1,679
Other intangible fixed assets	33	33
Prepaid pension costs	5,202	6,101
Deferred tax assets	1,103	-
Customers' liabilities for acceptances and guarantees	3,832	4,582
Allowance for loan losses	(15,479)	(15,419)
Total assets	3,366,038	3,483,952

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Liabilities		
Deposits	2,952,238	2,997,607
Current deposits	186,757	179,485
Ordinary deposits	1,740,586	1,704,640
Savings deposits	47,961	47,299
Deposits at notice	1,476	1,503
Time deposits	902,912	976,189
Installment savings	8,861	8,040
Other deposits	63,682	80,446
Negotiable certificates of deposit	30,455	23,381
Cash collateral received for securities lent	40	40
Borrowed money	182,830	225,492
Borrowings from other banks	182,830	225,492
Foreign exchanges	69	248
Foreign bills sold	5	1
Foreign bills payable	64	246
Other liabilities	42,141	54,922
Income taxes payable	1,991	2,442
Accrued expenses	1,688	3,279
Unearned revenue	1,421	1,764
Reserve for interest on installment savings	0	3
Financial derivatives	3,617	6,283
Cash collateral received for financial instruments	9,705	18,987
Lease liabilities	163	144
Asset retirement obligations	160	142
Other	23,392	21,873
Provision for reimbursement of deposits	198	121
Deferred tax liabilities	-	4,862
Deferred tax liabilities for land revaluation	4,207	4,201
Acceptances and guarantees	3,832	4,582
Total liabilities	3,216,015	3,315,462

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Net assets		
Share capital	25,000	25,000
Capital surplus	6,563	6,571
Legal capital surplus	6,563	6,563
Other capital surplus	-	8
Retained earnings	111,189	117,019
Legal retained earnings	18,436	18,436
Other retained earnings	92,752	98,582
General reserve	80,000	85,000
Retained earnings brought forward	12,752	13,582
Treasury shares	(493)	(473)
Total shareholders' equity	142,258	148,117
Valuation difference on available-for-sale securities	(4,935)	1,179
Deferred gains or losses on hedges	4,264	10,771
Revaluation reserve for land	8,394	8,381
Total valuation and translation adjustments	7,723	20,332
Share acquisition rights	40	40
Total net assets	150,022	168,490
Total liabilities and net assets	3,366,038	3,483,952

Non-consolidated Statement of Income

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Ordinary income	53,908	68,239
Interest income	40,876	46,328
Interest on loans and discounts	24,926	28,528
Interest and dividends on securities	15,470	16,868
Interest on call loans	82	104
Interest on deposits with banks	329	758
Other interest income	68	67
Trust fees	0	0
Fees and commissions	9,350	10,604
Fees and commissions on domestic and foreign exchanges	1,883	1,954
Other fees and commissions	7,467	8,649
Other ordinary income	669	6,021
Gain on sale of bonds	473	5,873
Gain on financial derivatives	196	147
Other income	3,011	5,285
Recoveries of written off receivables	167	216
Gain on sale of equity securities	2,110	4,165
Gain on money held in trust	-	148
Other	733	754
Ordinary expenses	43,674	55,075
Interest expenses	3,904	8,227
Interest on deposits	2,123	5,826
Interest on negotiable certificates of deposit	47	123
Interest on call money	393	374
Interest expenses on cash collateral received for securities lent	0	73
Interest on borrowings and rediscounts	84	637
Interest expenses on interest rate swaps	1,243	1,111
Other interest expenses	12	79
Fees and commissions payments	3,174	3,311
Fees and commissions on domestic and foreign exchanges	259	302
Other fees and commissions	2,915	3,008
Other ordinary expenses	10,606	17,268
Loss on foreign exchange transactions	5,429	2,548
Loss on sale of bonds	3,197	10,565
Loss on redemption of bonds	1,474	3,673
Loss on devaluation of bonds	504	480

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
General and administrative expenses	23,653	24,058
Other expenses	2,335	2,210
Provision of allowance for loan losses	1,174	1,090
Write-off of loans	617	434
Loss on sale of equity securities	145	483
Loss on devaluation of equity securities	11	-
Loss on money held in trust	277	-
Other	109	201
Ordinary profit	10,234	13,164
Extraordinary income	37	17
Gain on disposal of non-current assets	37	17
Extraordinary losses	290	300
Loss on disposal of non-current assets	35	37
Impairment losses	221	4
Head office reconstruction-related expenses	33	258
Profit before income taxes	9,981	12,881
Income taxes - current	2,962	4,648
Income taxes - deferred	98	196
Total income taxes	3,061	4,845
Profit	6,920	8,036

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		Total retained earnings
						General reserve	Retained earnings brought forward	
Balance at beginning of period	25,000	6,563	2	6,565	18,436	75,000	13,172	106,609
Changes during period								
Dividends of surplus							(1,987)	(1,987)
Profit							6,920	6,920
Purchase of treasury shares								
Disposal of treasury shares			8	8				
Cancellation of treasury shares			(10)	(10)			(446)	(446)
Reversal of revaluation reserve for land							94	94
Provision of general reserve						5,000	(5,000)	-
Net changes in items other than shareholders' equity								
Total changes during period	-	-	(2)	(2)	-	5,000	(419)	4,580
Balance at end of period	25,000	6,563	-	6,563	18,436	80,000	12,752	111,189

	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	(978)	137,196	12,645	(376)	8,610	20,879	40	158,115
Changes during period								
Dividends of surplus		(1,987)						(1,987)
Profit		6,920						6,920
Purchase of treasury shares	(1)	(1)						(1)
Disposal of treasury shares	28	36						36
Cancellation of treasury shares	457	-						-
Reversal of revaluation reserve for land		94						94
Provision of general reserve		-						-
Net changes in items other than shareholders' equity			(17,580)	4,640	(215)	(13,155)	-	(13,155)
Total changes during period	484	5,062	(17,580)	4,640	(215)	(13,155)	-	(8,092)
Balance at end of period	(493)	142,258	(4,935)	4,264	8,394	7,723	40	150,022

For the fiscal year ended March 31, 2026

(Millions of yen)

	Shareholders' equity							
	Share capital	Capital surplus			Retained earnings			
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings		Total retained earnings
						General reserve	Retained earnings brought forward	
Balance at beginning of period	25,000	6,563	-	6,563	18,436	80,000	12,752	111,189
Changes during period								
Dividends of surplus							(2,219)	(2,219)
Profit							8,036	8,036
Purchase of treasury shares								
Disposal of treasury shares			8	8				
Reversal of revaluation reserve for land							12	12
Provision of general reserve						5,000	(5,000)	-
Net changes in items other than shareholders' equity								
Total changes during period	-	-	8	8	-	5,000	829	5,829
Balance at end of period	25,000	6,563	8	6,571	18,436	85,000	13,582	117,019

	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	(493)	142,258	(4,935)	4,264	8,394	7,723	40	150,022
Changes during period								
Dividends of surplus		(2,219)						(2,219)
Profit		8,036						8,036
Purchase of treasury shares	(2)	(2)						(2)
Disposal of treasury shares	22	31						31
Reversal of revaluation reserve for land		12						12
Provision of general reserve		-						-
Net changes in items other than shareholders' equity			6,114	6,507	(12)	12,608	-	12,608
Total changes during period	20	5,858	6,114	6,507	(12)	12,608	-	18,467
Balance at end of period	(473)	148,117	1,179	10,771	8,381	20,332	40	168,490

1. Summary of Results for FY 2025 Earnings

(1) Profit and Loss

【Shikoku Bank, non-consolidated】

(Millions of yen)

		For the fiscal-year ended March 31,2026	Y o Y	For the fiscal-year ended March 31,2025
Business gross profit	a	34,155	941	33,214
(Excluding gains/losses related to bonds) *1	b	43,000	5,083	37,917
Net interest income	c	38,108	1,134	36,974
Net fees and commissions	d	7,294	1,118	6,176
Net other ordinary income	e	△ 11,246	△ 1,310	△ 9,936
(Of which, gains/losses related to bonds)	f	△ 8,845	△ 4,142	△ 4,703
Expenses (excluding non-recurrent items) (△)	g	24,530	517	24,013
Personnel expenses (△)	h	12,381	422	11,959
Non-personnel expenses (△)	i	10,687	17	10,670
Taxes (△)	j	1,460	77	1,383
Real business net income *2	k	9,625	424	9,201
Core business net income *3	l	18,470	4,566	13,904
Core business net income (excluding gains on cancellation of investment trusts)	m	18,133	4,858	13,275
Provision of allowance for general loan losses (△)	n	△ 808	△ 511	△ 297
Business net income	o	10,433	934	9,499
Temporary gains (losses)	p	2,730	1,995	735
Credit cost for disposal of non-performing loans (△)	q	2,452	281	2,171
Write-off of loans (△)	r	434	△ 183	617
Provision of allowance for specific loan losses (△)	s	1,899	428	1,471
Others (△)	t	118	36	82
Reversal of allowance for loan losses	u	—	—	—
Recoveries of write-off loans	v	216	49	167
Gains (losses) related to stocks, etc.	w	3,682	1,729	1,953
Other temporary gains (losses)	x	1,285	500	785
Ordinary profit	y	13,164	2,930	10,234
Extraordinary gains (losses)	z	△ 283	△ 31	△ 252
Gains (losses) on disposal of non-current assets	aa	△ 20	△ 21	1
Gains on disposal of non-current assets	ab	17	△ 20	37
Losses on disposal of non-current assets (△)	ac	37	2	35
Impairment losses (△)	ad	4	△ 217	221
Head office reconstruction-related expenses (△)	ae	258	225	33
Profit before income taxes	af	12,881	2,900	9,981
Income taxes - current (△)	ag	4,648	1,686	2,962
Income taxes - deferred (△)	ah	196	98	98
Total income taxes (△)	ai	4,845	1,784	3,061
Profit	aj	8,036	1,116	6,920
Credit-related costs *4	ak	1,643	△ 230	1,873
Actual credit-related costs *5	al	1,427	△ 279	1,706

*1 b = a − f
*2 k = a − g
*3 l = k − f
*4 ak = n + q − u
*5 al = ak − v

【Shikoku Bank, consolidated】 (Million of yen)

		For the fiscal-year ended March 31,2026	Y o Y	For the fiscal-year ended March 31,2025
Business gross profit	a	35,040	1,465	33,575
Net interest income	b	38,199	1,640	36,559
Net fees and commissions	c	8,088	1,135	6,953
Net other ordinary income	d	△ 11,247	△ 1,310	△ 9,937
General and administrative expenses (△)	e	24,395	591	23,804
Credit-related costs (△)	f	1,764	△ 332	2,096
Write-off of loans (△)	g	455	△ 175	630
Provision of allowance for specific loan losses (△)	h	2,025	375	1,650
Provision of allowance for general loan losses (△)	i	△ 840	△ 564	△ 276
Others (△)	j	124	32	92
Reversal of allowance for loan losses	k	－	－	－
Recoveries of write-off loans	l	216	49	167
Gains (losses) related to stocks, etc.	m	3,882	1,929	1,953
Equity in earnings of affiliated companies	n	122	70	52
Others	o	944	512	432
Ordinary profit	p	14,046	3,765	10,281
Extraordinary gains (losses)	q	8,561	8,813	△ 252
Profit before income taxes	r	22,608	12,580	10,028
Income taxes - current (△)	s	5,296	2,157	3,139
Income taxes - deferred (△)	t	△ 133	△ 204	71
Total income taxes (△)	u	5,162	1,952	3,210
Profit	v	17,445	10,628	6,817
Profit attributable to non-controlling interests (△)	w	0	△ 4	4
Profit attributable to owners of parent	x	17,445	10,632	6,813
Actual credit-related costs *1	y	1,548	△ 380	1,928

*1 y = f − l

(Number of consolidated subsidiaries and affiliated companies)

Consolidated subsidiaries	6	1	5
Equity-method affiliated company	－	△ 1	1

(2) Business net income 【Non-consolidated】

(Million of yen)

	For the fiscal-year ended March 31,2026	Y o Y	For the fiscal-year ended March 31,2025
Real business net income	9,625	424	9,201
Per employee (thousands of yen)	7,572	281	7,291
Business net income	10,433	934	9,499
Per employee (thousands of yen)	8,209	682	7,527

(3) Interest rate spread 【Non-consolidated】

＜Domestic and foreign＞

(%)

	For the fiscal-year ended March 31,2026	Y o Y	For the fiscal-year ended March 31,2025
Interest on fund operation (A)	1.39	0.14	1.25
Interest on loans	1.31	0.12	1.19
Interest on securities	1.69	0.17	1.52
Fund procurement cost (B)	1.00	0.13	0.87
Interest on deposit, etc.	0.19	0.12	0.07
Interest on external debts	0.47	0.12	0.35
Gross Interest rate spread (A) − (B)	0.39	0.01	0.38

＜Domestic＞

(%)

	For the fiscal-year ended March 31,2026	Y o Y	For the fiscal-year ended March 31,2025
Interest on fund operation (A)	1.15	0.18	0.97
Interest on loans	1.24	0.20	1.04
Interest on securities	1.34	0.17	1.17
Fund procurement cost (B)	0.99	0.14	0.85
Interest on deposit, etc.	0.19	0.14	0.05
Interest on external debts	0.31	0.25	0.06
Gross Interest rate spread (A) − (B)	0.16	0.04	0.12

(4) Gains/losses related to securities 【Non-consolidated】

(Million of yen)

	For the fiscal-year ended March 31,2026	Y o Y	For the fiscal-year ended March 31,2025
Gains /losses related to bonds	△ 8,845	△ 4,142	△ 4,703
Gains on sales	5,873	5,400	473
Gains on redemption	−	−	−
Losses on sales	10,565	7,368	3,197
Losses on redemption	3,673	2,199	1,474
Amortization	480	△ 24	504
Gains/losses related to stock, etc.	3,682	1,729	1,953
Gains on sales	4,165	2,055	2,110
Losses on sales	483	338	145
Amortization	−	△ 11	11

(5) Securities valuation gains/losses

① Valuation standards for securities

Held-to-maturity securities	Stated at amortized cost
Available-for-sale securities	Stated at fair value (The valuation difference is transferred directly to net assets)
Shares of subsidiaries and affiliated companies	Stated at acquisition cost

② Valuation gains/losses

【Non-consolidated】 (Million of yen)

		As of March. 31, 2026				As of March 31, 2025		
		Valuation gains / losses ①	①−②	Valuation gains	Valuation losses	Valuation gains / losses ②	Valuation gains	Valuation losses
Held-to-maturity		−	−	−	−	−	−	−
Shares of subsidiaries and affiliated companies		−	−	−	−	−	−	−
Available-for-sale securities		1,572	8,930	45,946	44,373	△ 7,358	26,075	33,433
	Stocks	36,705	15,933	36,756	50	20,772	21,136	364
	Bonds	△ 43,878	△ 15,924	15	43,893	△ 27,954	1	27,956
	Others	8,744	8,919	9,174	430	△ 175	4,936	5,112
Total		1,572	8,930	45,946	44,373	△ 7,358	26,075	33,433
	Stocks	36,705	15,933	36,756	50	20,772	21,136	364
	Bonds	△ 43,878	△ 15,924	15	43,893	△ 27,954	1	27,956
	Others	8,744	8,919	9,174	430	△ 175	4,936	5,112

* 1 As "Available-for-sale securities" are recorded at fair value on the balance sheet, the valuation gains/losses represent the difference between the fair value and acquisition cost.

* 2 .The valuation gains/losses on available-for-sale securities on the balance sheet, which is excluded tax-deferred effect as of March. 31, 2026 is 1,179 million yen.

【Consolidated】 (Million of yen)

		As of March. 31, 2026				As of March 31, 2025		
		Valuation gains / losses ①	①−②	Valuation gains	Valuation losses	Valuation gains / losses ②	Valuation gains	Valuation losses
Held-to-maturity		−	−	−	−	−	−	−
Available-for-sale securities		1,738	8,669	46,550	44,812	△ 6,931	26,501	33,433
	Stocks	36,871	15,673	37,360	488	21,198	21,563	364
	Bonds	△ 43,878	△ 15,924	15	43,893	△ 27,954	1	27,956
	Others	8,744	8,919	9,174	430	△ 175	4,936	5,112
Total		1,738	8,669	46,550	44,812	△ 6,931	26,501	33,433
	Stocks	36,871	15,673	37,360	488	21,198	21,563	364
	Bonds	△ 43,878	△ 15,924	15	43,893	△ 27,954	1	27,956
	Others	8,744	8,919	9,174	430	△ 175	4,936	5,112

* 1 As "Available-for-sale securities" are recorded at fair value on the balance sheet, the valuation gains/losses represent the difference between the fair value and acquisition cost.

* 2 .The valuation gains/losses on available-for-sale securities on the balance sheet, which is excluded tax-deferred effect as of March. 31, 2026 is 1,009 million yen.

(6) Capital adequacy ratio (Domestic standard)

【Non-consolidated】

(Million of yen)

		As of March 31, 2026 ①	①−②	As of March 31, 2025 ②
①	Capital adequacy ratio (②／③)	8.17 %	△ 0.47 %	8.64 %
②	Total capital	146,786	4,348	142,438
③	Risk-weighted assets	1,794,571	146,628	1,647,943
④	Total required capital	71,782	5,865	65,917

* ④ = ③ x 4%

【Consolidated】

(Million of yen)

		As of March 31, 2026	①−②	As of March 31, 2025
①	Capital adequacy ratio (②／③)	8.97 %	0.03 %	8.94 %
②	Total capital	162,647	14,410	148,237
③	Risk-weighted assets	1,811,933	154,272	1,657,661
④	Total required capital	72,477	6,171	66,306

* ④ = ③ x 4%

(7) ROE 【Non-consolidated】

(%)

	For the fiscal-year ended March 31, 2026 ①	①−②	For the fiscal-year ended March 31, 2025 ②
Real business net income basis	6.04	0.07	5.97
Business net income basis	6.55	0.39	6.16
Profit basis	5.04	0.55	4.49

2. Status of Loans, etc.

(1) Non-performing Loans under the Financial Reconstruction Act (Required risk management loans)

【Non-consolidated】 (Million of yen)

	As of March 31, 2026			As of Sep. 30, 2025	As of March 31, 2025
	①	①-②	①-③	②	③
Bankruptcy and effectively bankrupt	5,484	1,021	246	4,463	5,238
Doubtful	41,549	891	1,410	40,658	40,139
Required special attention	8,815	△ 1,231	1,203	10,046	7,612
Overdue for more than 3 months	—	—	—	—	—
Restructured	8,815	△ 1,231	1,203	10,046	7,612
Subtotal (A)	55,849	681	2,858	55,168	52,991
Normal	2,227,737	68,543	129,609	2,159,194	2,098,128
Total credit	2,283,587	69,224	132,468	2,214,363	2,151,119

※Composition (%)

Bankruptcy and effectively bankrupt	0.24	0.04	0.00	0.20	0.24
Doubtful	1.81	△ 0.02	△ 0.05	1.83	1.86
Required special attention	0.38	△ 0.07	0.03	0.45	0.35
Overdue for more than 3 months	—	—	—	—	—
Restructured	0.38	△ 0.07	0.03	0.45	0.35
Subtotal	2.44	△ 0.05	△ 0.02	2.49	2.46
Normal	97.55	0.05	0.02	97.50	97.53
Total credit	100.00	—	—	100.00	100.00

【Consolidated】 (Million of yen)

	As of March 31, 2026			As of Sep. 30, 2025	As of March 31, 2025
	①	①-②	①-③	②	③
Bankruptcy and effectively bankrupt	5,855	1,036	224	4,819	5,631
Doubtful	41,549	891	1,410	40,658	40,139
Required special attention	8,815	△ 1,231	1,203	10,046	7,612
Overdue for more than 3 months	—	—	—	—	—
Restructured	8,815	△ 1,231	1,203	10,046	7,612
Subtotal	56,219	695	2,835	55,524	53,384
Normal	2,227,737	68,543	129,609	2,159,194	2,098,128
Total credit	2,283,957	69,238	132,445	2,214,719	2,151,512

※Composition (%)

Bankruptcy and effectively bankrupt	0.25	0.04	△ 0.01	0.21	0.26
Doubtful	1.81	△ 0.02	△ 0.05	1.83	1.86
Required special attention	0.38	△ 0.07	0.03	0.45	0.35
Overdue for more than 3 months	—	—	—	—	—
Restructured	0.38	△ 0.07	0.03	0.45	0.35
Subtotal	2.46	△ 0.04	△ 0.02	2.50	2.48
Normal	97.53	0.04	0.02	97.49	97.51
Total credit	100.00	—	—	100.00	100.00

(2) Status of coverage of loans disclosed under the Financial Reconstruction Act (risk management loans)

【Non-consolidated】 (Million of yen, %)

	As of March 31, 2026			As of Sep. 30, 2025	As of March 31, 2025
	①	①-②	①-③	②	③
Coverage (B)	45,164	777	925	44,387	44,239
Allowance for loan losses	10,895	1,133	836	9,762	10,059
Collateral and guarantee, etc.	34,269	△ 355	90	34,624	34,179
Coverage ratio (B) ／ (A)	80.86	0.41	△ 2.62	80.45	83.48

(3) Status of allowance for loan losses

【Non-consolidated】 (Million of yen)

	As of March 31, 2026			As of Sep. 30, 2025	As of March 31, 2025
	①	①-②	①-③	②	③
Allowance for loan losses	15,419	302	△ 60	15,117	15,479
For general loan losses	5,334	△ 1,318	△ 808	6,652	6,142
For specific loan losses	10,085	1,621	749	8,464	9,336

【Consolidated】 (Million of yen)

	As of March 31, 2026			As of Sep. 30, 2025	As of March 31, 2025
	①	①-②	①-③	②	③
Allowance for loan losses	16,494	739	325	15,755	16,169
For general loan losses	5,490	△ 1,265	△ 784	6,755	6,274
For specific loan losses	11,005	2,006	1,110	8,999	9,895

《Reference》 Status of self-assessment, loans under the Financial Reconstruction Act and risk management loans

【Non-consolidated】

(Million of yen)

<table>
<tr><th colspan="3">Self-assessment</th><th colspan="4">Loans under the Financial Reconstruction Act and risk management loans</th></tr>
<tr><td colspan="3" rowspan="2">Classification
credit balance</td><td colspan="2" rowspan="2">Classification
Credit balance (composition)
(A)</td><td>Collateral and guarantees, etc.
Allowance for loan losses
(B) Total coverage</td><td rowspan="2">Coverage ratio
(B) / (A)</td></tr>
<tr><td></td><td></td></tr>
<tr><td colspan="3">Bankrupt
774</td><td colspan="2" rowspan="2">Bankruptcy and effectively bankrupt
5,484 (0.24%)</td><td>3,955</td><td rowspan="2">100.01%</td></tr>
<tr><td colspan="3">Effectively bankrupt
4,710</td><td>1,529</td></tr>
<tr><td colspan="3">Risk of bankrupt
41,549</td><td colspan="2">Doubtful
41,549 (1.81%)</td><td>27,949
8,511
36,461</td><td>87.75%</td></tr>
<tr><td rowspan="3">Requiring close monitoring
163,483</td><td rowspan="2">Requiring special attention
10,379</td><td rowspan="2">Requiring special attention
8,815 (0.38%)</td><td>Overdue for more than 3 months
— (—)</td><td>2,364</td><td rowspan="3">36.50%</td></tr>
<tr><td>Restructured
8,815 (0.38%)</td><td>853
3,218</td></tr>
<tr><td>Other requiring close monitoring
153,104</td><td colspan="2">[Subtotal]
55,849 (2.44%)</td><td>34,269
10,895
45,164</td><td>80.86%</td></tr>
<tr><td colspan="3">Normal
2,073,069</td><td colspan="3">Normal
2,227,737</td></tr>
<tr><td colspan="3">Total credit
2,283,587</td><td colspan="3">Total credit
2,283,587</td></tr>
</table>

*Total credit includes private placement bonds guaranteed by the Bank (at fair value).

(4) Status of Loans by industry, etc. 【Non-consolidated】

① Loans by industry

(Million of yen)

	As of March 31, 2026			As of Sep. 30, 2025	As of March 31, 2025
	①	①－②	①－③	②	③
For domestic balance (excluding special international transactions account)	2,232,077	68,201	129,044	2,163,876	2,103,033
Manufacturing	198,658	5,593	2,684	193,065	195,974
Agriculture and forestry	4,148	234	787	3,914	3,361
Fishing	2,638	415	468	2,223	2,170
Mining, and quarrying, including sand extraction	2,855	133	45	2,722	2,810
Construction	80,828	1,268	6,825	79,560	74,003
Electricity, gas, heat supply and water	64,295	1,366	894	62,929	63,401
Information and communications	23,378	△ 162	510	23,540	22,868
Transportation and postal services	88,275	15,594	25,248	72,681	63,027
Wholesale trade	96,348	3,816	5,115	92,532	91,233
Retail trade	100,202	1,598	1,712	98,604	98,490
Finance and insurance	54,207	1,854	6,618	52,353	47,589
Real estate	344,239	3,699	5,353	340,540	338,886
Rental and leasing of goods	63,099	3,815	9,499	59,284	53,600
Academic research and professional / technical services	21,805	1,613	6,415	20,192	15,390
Accommodation services	7,553	△ 288	△ 345	7,841	7,898
Food and drink services	17,176	△ 3,345	△ 1,300	20,521	18,476
Living-related consumer services and amusement services	16,837	△ 275	708	17,112	16,129
Education and learning support services	9,151	596	214	8,555	8,937
Medical and welfare services	107,073	1,279	△ 1,953	105,794	109,026
Other services	40,194	4,031	3,583	36,163	36,611
Local governments	304,151	10,056	15,733	294,095	288,418
Others	584,954	15,308	40,229	569,646	544,725

② Loans under the Financial Reconstruction Act by industry (Risk management loans)

(Million of yen)

	As of March 31, 2026			As of Sep. 30, 2025	As of March 31, 2025
	①	①－②	①－③	②	③
For domestic balance (excluding special international transactions account)	55,849	681	2,858	55,168	52,991
Manufacturing	10,659	477	△ 878	10,182	11,537
Agriculture and forestry	288	△ 91	181	379	107
Fishing	94	15	△ 16	79	110
Mining, and quarrying, including sand extraction	1,325	3	△ 1	1,322	1,326
Construction	4,237	△ 465	△ 464	4,702	4,701
Electricity, gas, heat supply and water	104	△ 9	△ 77	113	181
Information and communications	636	14	100	622	536
Transportation and postal services	1,526	△ 95	△ 267	1,621	1,793
Wholesale trade	4,027	58	△ 238	3,969	4,265
Retail trade	5,957	189	131	5,768	5,826
Finance and insurance	19	△ 2	△ 4	21	23
Real estate	4,602	△ 433	536	5,035	4,066
Rental and leasing of goods	163	△ 2	△ 12	165	175
Academic research and professional / technical services	378	39	△ 30	339	408
Accommodation services	972	△ 6	△ 135	978	1,107
Food and drink services	3,166	△ 179	157	3,345	3,009
Living-related consumer services and amusement services	1,734	△ 41	△ 245	1,775	1,979
Education and learning support services	621	0	△ 4	621	625
Medical and welfare services	9,574	1,001	3,899	8,573	5,675
Other services	1,886	△ 5	△ 51	1,891	1,937
Local governments	－	－	－	－	－
Others	3,874	216	278	3,658	3,596

③ Balance of loans to individuals (Million of yen)

	As of March 31, 2026 ①	①－②	As of March 31, 2025 ②
Balance of housing loans	376,247	14,548	361,699
Balance of other loans	31,636	3,070	28,566
Total	407,884	17,619	390,265

④ Loans to Small and Medium-Sized Enterprises (SMEs), etc. (Million of yen)

	As of March 31, 2026 ①	①－②	As of March 31, 2025 ②
Loans to SMEs, etc.	1,634,988	87,050	1,547,938
in which, loans to SMEs	1,223,122	69,480	1,153,642

3．Balance of deposits, etc., loans and assets in custody

（1）Balance of deposits, etc. 【Non-consolidated】 (Million of yen)

	As of March 31, 2026 ①	①－②	As of March 31, 2025 ②
Deposits, etc. (year-end balance)	3,020,988	38,294	2,982,694
Deposits, etc. (average balance)	3,016,695	△ 19,679	3,036,374
Loans (year-end balance)	2,232,077	129,044	2,103,033
Loans (average balance)	2,164,641	70,328	2,094,313

(*) Deposits, etc. include deposits and negotiable certificates of deposits.

（2）Balance of deposits 【Non-consolidated】 (Million of yen)

	As of March 31, 2026 ①	①－②	As of March 31, 2025 ②
Individuals (year-end balance)	1,884,807	△ 17,451	1,902,258
Enterprises, etc. (year-end balance)	1,112,799	62,819	1,049,980
Total	2,997,607	45,369	2,952,238

（3）Balance of assets in custody 【Non-consolidated】 (Million of yen)

	As of March 31, 2026 ①	①－②	As of March 31, 2025 ②
Balance of assets in custody	691,553	144,863	546,690
Private annuity insurance, etc.	139,339	2,394	136,945
Intermediary account at Daiwa Securities (*1)	537,599	140,777	396,822
Bonds	140,987	36,922	104,065
Stocks	120,348	32,883	87,465
Investment trusts	146,872	30,387	116,485
Discretionary investment account	129,389	40,583	88,806
Intermediary account at other than Daiwa Securities (*2)	14,614	1,692	12,922

*1 This is the balance of financial instruments intermediary accounts entrusted to Daiwa Securities Co. Ltd., under the comprehensive business alliance with the company.

*2 This is the balance of financial instruments intermediary accounts entrusted to Shikoku Alliance Securities Co., Ltd. and other companies.

4. Financial Results Forecast

(1) For the six months ending September 30, 2026

【Non-consolidated】 (Million of yen, %)

	The six months ending September 30, 2026			Fiscal 2025 Actual (Interim Profit)
		Y o Y	Change	
Ordinary profit	6,800	△ 37	△ 0.54	6,837
Profit	4,400	457	11.59	3,943

【Consolidated】 (Million of yen, %)

	The six months ending September 30, 2026			Fiscal 2025 Actual (Interim Profit)
		Y o Y	Change	
Ordinary profit	7,000	△ 32	△ 0.45	7,032
Profit attributable to owners of parent	4,500	465	11.52	4,035

(2) Fiscal-year ending 2026

【Non-consolidated】 (Million of yen, %)

	Fiscal-year ending 2026			Fiscal 2025 Actual
		Y o Y	Change	
Ordinary profit	13,400	236	1.79	13,164
Profit	8,600	564	7.01	8,036

【Consolidated】 (Million of yen, %)

	Fiscal-year ending 2026			Fiscal 2025 Actual
		Y o Y	Change	
Ordinary profit	14,000	△ 46	△ 0.32	14,046
Profit attributable to owners of parent	8,800	△ 8,645	△ 49.55	17,445