May 13, 2026

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

Company name: THE TOCHIGI BANK, LTD.
Listing: Tokyo Stock Exchange
Securities code: 8550
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Scheduled date of annual general meeting of shareholders: June 25, 2026
Scheduled date to commence dividend payments: June 26, 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	54,551	21.0	10,019	-	8,289	-
March 31, 2025	45,087	(0.4)	(23,641)	-	(22,328)	-

Note: Comprehensive income
For the fiscal year ended March 31, 2026: ¥ 13,371 million [567.2%]
For the fiscal year ended March 31, 2025: ¥ 2,004 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	79.71	-	5.3	0.3	18.4
March 31, 2025	(215.45)	-	(14.8)	(0.7)	(52.4)

(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	3,419,343	164,954	4.8	1,567.66
March 31, 2025	3,333,907	153,093	4.5	1,461.32

Reference: Equity
As of March 31, 2026: ¥ 163,244 million
As of March 31, 2025: ¥ 151,488 million

(Note) “Equity-to-asset ratio” is calculated by dividing (Total net assets at end of period − Non-controlling interests at end of period) by Total assets at end of period. This “Equity-to-asset ratio” is not the equity ratio provided for in the regulatory notices pertaining to 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	(171,176)	(50,153)	(1,510)	461,641
March 31, 2025	(97,699)	210,553	(672)	684,471

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	-	3.50	-	3.50	7.00	735	-	0.5
Fiscal year ended March 31, 2026	-	12.00	-	14.00	26.00	2,732	33.0	1.7
Fiscal year ending March 31, 2027 (Forecast)	-	15.00	-	15.00	30.00		35.0	

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

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2026	28,500	13.4	3,600	(27.0)	2,800	(35.5)	26.89
Full year	60,800	11.5	10,800	7.8	9,000	8.6	86.43

*** 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	109,608,000 shares
As of March 31, 2025	109,608,000 shares

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

As of March 31, 2026	5,475,424 shares
As of March 31, 2025	5,942,239 shares

(iii) Average number of shares outstanding during the period

Fiscal Year ended March 31, 2026	103,990,573 shares
Fiscal Year ended March 31, 2025	103,636,757 shares

(Note) The Bank has introduced board benefit trust (BBT). The total number of treasury shares at the end of the year includes shares of the Bank (1,427,800 shares as of March 31, 2025, 960,700 shares as of March 31, 2026) held by BBT. The average number of shares during the year includes the average number of shares (1,456,961 shares during the year ended March 31, 2025, 1,102,871 shares during the year ended March 31, 2026) held by BBT as the treasury shares to be deducted.

[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	48,313	20.5	8,855	-	8,021	-
March 31, 2025	40,096	(0.4)	(24,064)	-	(22,491)	-

	Basic earnings per share	Diluted earnings per share
Fiscal year ended	Yen	Yen
March 31, 2026	77.14	-
March 31, 2025	(217.02)	-

(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	3,394,778	147,967	4.4	1,420.95
March 31, 2025	3,312,479	139,144	4.2	1,342.24

Reference: Equity

As of March 31, 2026: ¥ 147,967 million

As of March 31, 2025: ¥ 139,144 million

(Note) "Equity ratio" is calculated by dividing Total net assets at end of period by Total assets at end of period. This "Equity ratio" is not the equity ratio provided for in the regulatory notices pertaining to 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 income		Ordinary profit		Profit		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2026	25,700	15.1	3,300	(27.3)	2,700	(35.4)	25.93
Full year	54,700	13.2	10,100	14.1	8,700	8.5	83.55

* 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 financial results forecast and other forward-looking statements herein are based on information currently available to the Bank and certain assumptions deemed reasonable. Actual results, etc. may differ significantly due to various factors.

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1. Operating Results

(1) Analysis of Operating Results

・ Operating Results for the Fiscal Year Under Review

The financial results for the fiscal year under review were as follows:

Ordinary income increased by 9,464 million yen from the previous fiscal year to 54,551 million yen due in part to increases in interest income from loans, interest and dividends on securities, interest on deposits with banks and fee and commission income. Ordinary expenses decreased by 24,196 million yen from the previous fiscal year to 44,532 million yen due in part to decrease in losses on sales of government and other bonds and on sales of stocks and other securities.

As a result, ordinary profit increased by 33,660 million yen from the previous fiscal year to 10,019 million yen and profit attributable to owners of parent increased by 30,618 million yen from the previous fiscal year to 8,289 million yen.

As for the status of the segments by business type, in the Banking Business, ordinary income increased by 8,215 million yen from the previous fiscal year to 48,302 million yen, and segment profit increased by 32,926 million yen from the previous fiscal year to 8,865 million yen. In the Financial Instruments Business, ordinary income increased by 507 million yen from the previous fiscal year to 2,802 million yen, and segment profit increased by 301 million yen from the previous fiscal year to 602 million yen.

・ Outlook for the following fiscal year

As for the consolidated financial results forecast for the fiscal year ending March 31, 2027, the Bank expects ordinary income of 60,800 million yen, ordinary profit of 10,800 million yen, and profit attributable to owners of parent of 9,000 million yen.

While the above financial results forecast is based on currently available information, actual business performance may vary due in part to changes in the business environment in the future. Should any matter requiring disclosure arise, the Bank will make a prompt announcement.

(2) Analysis of Financial Position

(i) Status of assets, liabilities, and net assets

Assets at the end of the fiscal year under review increased by 85.4 billion yen from the end of the previous fiscal year to 3,419.3 billion yen due in part to an increase in loans. Liabilities increased by 73.5 billion yen from the end of the previous fiscal year to 3,254.3 billion yen due in part to an increase in deposits. Net assets increased by 11.8 billion yen from the end of the previous fiscal year to 164.9 billion yen due in part to an increase in retained earnings.

The status of main accounts is as follows:

・ Deposits

The balance of deposits increased by 53.4 billion yen from the end of the previous fiscal year to 3,171.0 billion yen due in part to an increase in personal and corporate deposits.

・ Loans and bills discounted

The balance of loans and bills discounted increased by 262.9 billion yen from the end of the previous fiscal year to 2,452.2 billion yen due to an increase in loans to individuals, small and medium-sized and large-sized enterprises, and local governments.

・ Securities

The balance of securities had increased by 46.7 billion yen from the end of the previous fiscal year to 420.3 billion yen.

(ii) Status of cash flows

The status of cash flows is as follows:

Net cash used in operating activities was 171,176 million yen due in part to an increase in loans and bills discounted (a decrease of 73,476 million yen from the previous fiscal year).

Net cash used in investing activities was 50,153 million yen due in part to purchase of securities (a decrease of 260,706 million yen from the previous fiscal year).

Net cash used in financing activities was 1,510 million yen due in part to dividends paid (a decrease of 838 million yen from the previous fiscal year).

As a result of the above, the balance of cash and cash equivalents at the end of the fiscal year under review decreased by 222,830 million yen from the end of the previous fiscal year to 461,641 million yen.

(3) Basic Policy on Distribution of Profit and Dividends for the Fiscal Year under Review and the Following Fiscal Year

In light of the public nature of banking, the Bank's basic policy is to uphold sound management, strengthen internal reserves, and continue providing stable dividends to earn the trust of customers and local communities.

With respect to the year-end dividend for the fiscal year ending March 31, 2026, the Bank will increase the amount by 2.00 yen from the year-end dividend forecast of 12.00 yen per share announced in the "Notice Regarding Revisions to Earnings and Dividend Forecasts" dated October 29, 2025, and set it at 14.00 yen per share. As a result, combined with the interim dividend of 12.00 yen per share, the annual dividend will be 26.00 yen per share.

Furthermore, as announced today in the "Notice Concerning Dividends of Surplus (Increased Dividend) and Changes to Shareholder Return Policy," the shareholder return policy effective from the fiscal year ending March 31, 2027 has been changed as follows.

(Revised shareholder return policy)

"During the period of the 12th Medium-Term Management Plan (April 2026 to March 2030), the Bank aims for a dividend payout ratio of around 40% relative to profit attributable to owners of parent. In addition, the Bank will flexibly repurchase its own shares, taking into account capital levels, market conditions, and other factors."

For the next fiscal year, the Bank plans to pay an interim dividend of 15.00 yen per share and a year-end dividend of 15.00 yen per share, for an annual dividend of 30.00 yen per share.

With respect to retained earnings, the Bank will continue to invest in its branch network and in DX and AI to enhance services for customers, while effectively utilizing funds to strengthen and expand its management base.

2. Basic Policy on Selection of Accounting Standards

The Group's business is currently limited to operations in Japan, without activities in overseas countries. Accordingly, the Group intends to apply the Japanese accounting standards for the time being. It is the Group's policy to consider the application of the International Financial Reporting Standards (IFRS) taking into consideration the future trends in the application of the IFRS by other Japanese companies in the same industry.

3. Consolidated Financial Statements and Primary Notes

(1) Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	699,674	465,687
Call loans and bills bought	973	918
Trading securities	4	-
Money held in trust	513	463
Securities	373,527	420,322
Loans and bills discounted	2,189,275	2,452,258
Foreign exchanges	745	753
Other assets	30,598	30,170
Tangible fixed assets	25,168	30,765
Buildings, net	5,773	7,844
Land	12,103	11,825
Construction in progress	4,117	5,977
Other tangible fixed assets	3,174	5,118
Intangible fixed assets	1,152	1,494
Software	991	1,338
Other intangible fixed assets	161	155
Retirement benefit asset	15,507	22,252
Deferred tax assets	5,417	3,422
Customers' liabilities for acceptances and guarantees	2,326	2,054
Allowance for loan losses	(10,978)	(11,221)
Total assets	3,333,907	3,419,343
Liabilities		
Deposits	3,117,583	3,171,026
Negotiable certificates of deposit	1,000	800
Borrowed money	33,364	45,808
Other liabilities	23,690	31,776
Provision for bonuses	844	934
Provision for bonuses for directors (and other officers)	9	31
Retirement benefit liability	279	296
Provision for retirement benefits for directors (and other officers)	7	6
Provision for management board benefit trust	169	58
Provision for reimbursement of deposits	247	244
Provision for contingent loss	419	504
Reserves under special laws	14	18
Deferred tax liabilities for land revaluation	857	829
Acceptances and guarantees	2,326	2,054
Total liabilities	3,180,813	3,254,389

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Net assets		
Share capital	27,408	27,408
Capital surplus	30,036	30,036
Retained earnings	96,419	103,092
Treasury shares	(2,288)	(2,153)
Total shareholders' equity	151,576	158,384
Valuation difference on available-for-sale securities	(6,618)	(6,948)
Deferred gains or losses on hedges	1,108	3,722
Revaluation reserve for land	(661)	(674)
Remeasurements of defined benefit plans	6,084	8,761
Total accumulated other comprehensive income	(87)	4,859
Non-controlling interests	1,604	1,710
Total net assets	153,093	164,954
Total liabilities and net assets	3,333,907	3,419,343

(2) 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	45,087	54,551
Interest income	27,089	36,471
Interest on loans and discounts	22,696	29,696
Interest and dividends on securities	2,517	3,201
Interest on call loans and bills bought	48	37
Interest on deposits with banks	1,821	3,519
Other interest income	5	17
Fees and commissions	10,389	11,314
Other ordinary income	1,498	990
Other income	6,110	5,775
Recoveries of written off receivables	684	159
Other	5,426	5,616
Ordinary expenses	68,728	44,532
Interest expenses	2,424	7,679
Interest on deposits	1,870	6,249
Interest on negotiable certificates of deposit	1	7
Interest on call money and bills sold	-	518
Interest expenses on cash collateral received for securities lent	310	421
Interest on borrowings and rediscounts	76	200
Other interest expenses	165	282
Fees and commissions payments	4,087	4,298
Other ordinary expenses	31,840	2,622
General and administrative expenses	22,670	24,970
Other expenses	7,705	4,962
Provision of allowance for loan losses	126	738
Other	7,579	4,223
Ordinary profit (loss)	(23,641)	10,019
Extraordinary income	68	309
Gain on disposal of non-current assets	68	309
Extraordinary losses	21	566
Loss on disposal of non-current assets	19	448
Provision of reserve for financial instruments transaction liabilities	1	3
Impairment losses	-	114
Profit (loss) before income taxes	(23,593)	9,763
Income taxes - current	374	1,603
Income taxes - deferred	(1,696)	(251)
Total income taxes	(1,322)	1,352
Profit (loss)	(22,271)	8,410
Profit attributable to non-controlling interests	57	121
Profit (loss) attributable to owners of parent	(22,328)	8,289

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 (loss)	(22,271)	8,410
Other comprehensive income	24,275	4,960
Valuation difference on available-for-sale securities	21,096	(330)
Deferred gains or losses on hedges	1,108	2,613
Revaluation reserve for land	(24)	-
Remeasurements of defined benefit plans, net of tax	2,095	2,676
Comprehensive income	2,004	13,371
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	1,946	13,249
Comprehensive income attributable to non-controlling interests	57	121

(3) 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	27,408	30,036	119,431	(2,314)	174,561
Changes during period					
Dividends of surplus			(683)		(683)
Profit (loss) attributable to owners of parent			(22,328)		(22,328)
Purchase of treasury shares				(0)	(0)
Disposal of treasury shares				26	26
Reversal of revaluation reserve for land					-
Net changes in items other than shareholders' equity					
Total changes during period	-	-	(23,011)	26	(22,984)
Balance at end of period	27,408	30,036	96,419	(2,288)	151,576

	Accumulated other comprehensive income					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	(27,715)	-	(637)	3,989	(24,363)	1,562	151,761
Changes during period							
Dividends of surplus							(683)
Profit (loss) attributable to owners of parent							(22,328)
Purchase of treasury shares							(0)
Disposal of treasury shares							26
Reversal of revaluation reserve for land							-
Net changes in items other than shareholders' equity	21,096	1,108	(24)	2,095	24,275	41	24,316
Total changes during period	21,096	1,108	(24)	2,095	24,275	41	1,331
Balance at end of period	(6,618)	1,108	(661)	6,084	(87)	1,604	153,093

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	27,408	30,036	96,419	(2,288)	151,576
Changes during period					
Dividends of surplus			(1,628)		(1,628)
Profit (loss) attributable to owners of parent			8,289		8,289
Purchase of treasury shares				(0)	(0)
Disposal of treasury shares				134	134
Reversal of revaluation reserve for land			13		13
Net changes in items other than shareholders' equity					
Total changes during period	-	-	6,673	134	6,807
Balance at end of period	27,408	30,036	103,092	(2,153)	158,384

	Accumulated other comprehensive income					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	(6,618)	1,108	(661)	6,084	(87)	1,604	153,093
Changes during period							
Dividends of surplus							(1,628)
Profit (loss) attributable to owners of parent							8,289
Purchase of treasury shares							(0)
Disposal of treasury shares							134
Reversal of revaluation reserve for land							13
Net changes in items other than shareholders' equity	(330)	2,613	(13)	2,676	4,947	105	5,052
Total changes during period	(330)	2,613	(13)	2,676	4,947	105	11,860
Balance at end of period	(6,948)	3,722	(674)	8,761	4,859	1,710	164,954

(4) 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 (loss) before income taxes	(23,593)	9,763
Depreciation	1,376	1,573
Impairment losses	-	114
Increase (decrease) in allowance for loan losses	(726)	243
Increase (decrease) in provision for bonuses	(30)	89
Increase (decrease) in provision for bonuses for directors (and other officers)	(17)	22
Decrease (increase) in retirement benefit asset	(2,187)	(2,843)
Increase (decrease) in retirement benefit liability	(13)	16
Increase (decrease) in provision for retirement benefits for directors (and other officers)	(2)	(1)
Increase (decrease) in provision for share awards for directors (and other officers)	4	(110)
Increase (decrease) in provision for reimbursement of deposits	(18)	(3)
Increase (decrease) in provision for contingent loss	61	85
Interest income	(27,089)	(36,471)
Interest expenses	2,424	7,679
Loss (gain) related to securities	33,363	1,523
Loss (gain) on money held in trust	(3)	(2)
Foreign exchange losses (gains)	68	(10)
Loss (gain) on disposal of non-current assets	(49)	138
Net decrease (increase) in loans and bills discounted	(129,247)	(262,983)
Net increase (decrease) in deposits	6,490	52,452
Net increase (decrease) in negotiable certificates of deposit	1,000	(200)
Net increase (decrease) in borrowed money	(760)	12,443
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	(864)	12,147
Net decrease (increase) in call loans	124	55
Net decrease (increase) in foreign exchanges - assets	(67)	(7)
Net increase (decrease) in foreign exchanges - liabilities	(5)	-
Interest received	28,146	38,484
Interest paid	(1,823)	(6,479)
Other, net	16,691	1,180
Subtotal	(96,749)	(171,098)
Income taxes paid	(1,003)	(520)
Income taxes refund	53	442
Net cash provided by (used in) operating activities	(97,699)	(171,176)

(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	(174,592)	(168,329)
Proceeds from sale of securities	369,327	108,719
Proceeds from redemption of securities	21,872	17,171
Decrease in money held in trust	90	52
Purchase of tangible fixed assets	(5,982)	(7,128)
Proceeds from sale of tangible fixed assets	128	86
Purchase of intangible fixed assets	(303)	(751)
Payments of leasehold and guarantee deposits	(0)	(0)
Proceeds from refund of leasehold and guarantee deposits	12	25
Net cash provided by (used in) investing activities	210,553	(50,153)
Cash flows from financing activities		
Dividends paid	(683)	(1,628)
Dividends paid to non-controlling interests	(15)	(15)
Purchase of treasury shares	(0)	(0)
Proceeds from sale of treasury shares	26	134
Net cash provided by (used in) financing activities	(672)	(1,510)
Effect of exchange rate change on cash and cash equivalents	(68)	10
Net increase (decrease) in cash and cash equivalents	112,112	(222,830)
Cash and cash equivalents at beginning of period	572,358	684,471
Cash and cash equivalents at end of period	684,471	461,641

(5) Notes to Consolidated Financial Statements

(Notes on going concern assumption)

Not applicable.

(Changes in accounting policies)

(Accounting standard for leases, etc.)

- “Accounting Standard for Leases” (ASBJ Statement No. 34, September 13, 2024)
- “Implementation Guidance on Accounting Standard for Leases” (ASBJ Guidance No. 33, September 13, 2024)

and other amendments to related accounting standards, implementation guidance, practical solutions, and transferred guidance

(i) Overview

Similar to international accounting standards, the standard and guidance stipulate the treatment of all leases by a lessee, including the recording of assets and liabilities.

(ii) Scheduled date of application

The Company plans to apply the standard and guidance from the beginning of the fiscal year ending March 31, 2028.

(iii) Impact of application of the accounting standard and guidance

The impact is under evaluation at the time the current consolidated financial statements are being prepared.

(Additional information)

(Assumptions in estimating allowance for loan losses)

With respect to the impact of COVID-19, since the fiscal year ended March 31, 2021, the Bank had estimated its impact and made necessary adjustments to expected loss rates; however, as of the end of the current consolidated fiscal year, the Bank determined that no such adjustments were necessary. As a result, the allowance for loan losses of 442 million yen recorded at the end of the previous consolidated fiscal year due to adjustments to expected loss rates was fully reversed.

(Performance-linked share-based remuneration plan using board benefit trust)

The Bank has introduced a board benefit trust (hereinafter, the “BBT”) as a performance-linked share-based remuneration plan. The objective of the BBT is to further clarify the link between remuneration provided to Directors of the Bank (excluding Outside Directors) and the Bank’s business performance and share value and thereby increase Directors’ motivation to contribute to improving the Bank’s medium- to long-term business performance and increasing its corporate value by sharing with shareholders not only benefits of share price increases but also risks associated with share price declines.

(i) Overview of the BBT

The BBT is a performance-linked share-based remuneration plan under which shares of the Bank are acquired through a trust (hereinafter, the trust established under the BBT is referred to as the “Trust”) using money contributed by the Bank as the funds, and shares of the Bank and money equivalent to the amount of shares of the Bank converted based on fair value (hereinafter, “Shares of the Bank, etc.”) are delivered to Directors through the Trust in accordance with the Regulations on Share Delivery to Officers stipulated by the Bank. In principle, Directors receive delivery of Shares of the Bank, etc. when they retire from office as Director.

(ii) Shares of the Bank remaining in the Trust

Shares of the Bank remaining in the Trust are recorded as treasury shares under shareholders’ equity, and the book value and number of said treasury shares as of the end of the fiscal year under review were 276 million yen and 960 thousand shares, respectively.

(Segment information, etc.)

1. Overview of reportable segments

The Group engages in businesses related to financial service including not only the core banking business but also the leasing business, the credit card business, the financial instruments business and the renewable energy generation and sales business. The reportable segments consist of “Banking Business” and “Financial Instruments Business,” and the “Others” segment includes leasing business, credit card business, renewable energy generation and sales business, etc.

“Banking Business” engages in deposit operations, lending operations, domestic/foreign exchange operations, etc., and includes the Bank and two consolidated subsidiaries which mainly engage in operations entrusted by the Bank. “Financial Instruments Business” is comprised of Tochigin Tokai Tokyo Securities Co., Ltd., a consolidated subsidiary which engages in securities brokerage, etc.

2. Method for calculating amount of ordinary income, profit or loss, assets and other items by reportable segment

The accounting method for the reported business segments is the same as the accounting method used in preparing the consolidated financial statements. Profit figures for reportable segments are based on ordinary profit, and the inter-segment transactions are based on third-party prices.

3. Information concerning amount of ordinary income, profit or loss, assets and other items by reportable segment
For the fiscal year ended March 31, 2025 (from April 1, 2024 to March 31, 2025)

(Million yen)

	Reportable segment			Others	Total	Adjustments	Amount recorded in Consolidated Financial Statements
	Banking Business	Financial Instruments Business	Total				
Ordinary income							
Ordinary income from outside customers	39,598	2,293	41,891	3,195	45,087	–	45,087
Inter-segment ordinary income	488	0	488	644	1,133	(1,133)	–
Total	40,086	2,294	42,380	3,839	46,220	(1,133)	45,087
Segment profit(loss)	(24,061)	301	(23,759)	147	(23,612)	(28)	(23,641)
Segment assets	3,312,535	9,965	3,322,500	17,991	3,340,492	(6,585)	3,333,907
Other items							
Depreciation	1,112	52	1,165	104	1,269	107	1,376
Interest income	27,089	68	27,157	14	27,171	(82)	27,089
Interest expenses	2,368	46	2,415	61	2,477	(53)	2,424
Provision (reversal) of allowance for loan losses	106	–	106	20	127	(0)	126
Increases in tangible fixed assets and intangible fixed assets	4,582	13	4,595	1,604	6,199	86	6,285

(Notes)
1. Ordinary income is stated for each segment in lieu of net sales of general companies.
2. "Others" is a business segment that is not included in the reportable segments, which is comprised of the leasing business, the credit card business, etc.
3. Adjustments represent eliminations for inter-segment transactions.
4. Segment profit (loss) is adjusted with ordinary profit in the Consolidated Statements of Income.

For the fiscal year ended March 31, 2026 (from April 1, 2025 to March 31, 2026)

(Million yen)

	Reportable segment			Others	Total	Adjustments	Amount recorded in Consolidated Financial Statements
	Banking Business	Financial Instruments Business	Total				
Ordinary income							
Ordinary income from outside customers	47,728	2,801	50,530	4,021	54,551	—	54,551
Inter-segment ordinary income	574	0	574	630	1,204	(1,204)	—
Total	48,302	2,802	51,104	4,652	55,756	(1,204)	54,551
Segment profit(loss)	8,865	602	9,468	579	10,047	(28)	10,019
Segment assets	3,394,877	11,663	3,406,541	19,840	3,426,382	(7,039)	3,419,343
Other items							
Depreciation	1,191	49	1,241	195	1,437	136	1,573
Interest income	36,511	83	36,595	5	36,600	(129)	36,471
Interest expenses	7,617	52	7,669	109	7,779	(100)	7,679
Provision (reversal) of allowance for loan losses	691	—	691	48	739	(0)	738
Increases in tangible fixed assets and intangible fixed assets	5,743	20	5,763	2,840	8,604	(724)	7,880

(Notes)
1. Ordinary income is stated for each segment in lieu of net sales of general companies.
2. “Others” is a business segment that is not included in the reportable segments, which is comprised of the leasing business, the credit card business, etc.
3. Adjustments represent eliminations for inter-segment transactions.
4. Segment profit (loss) is adjusted with ordinary profit in the Consolidated Statements of Income.

(Per share information)

1. Net assets per share and the basis for calculation

		As of March 31, 2026
Net assets per share	Yen	1,567.66
(Basis for calculation)		
Total net assets	Million yen	164,954
Amount deducted from total net assets	Million yen	1,710
(Non-controlling interests)	Million yen	1,710
Net assets relating to common shares at end of period	Million yen	163,244
Number of shares of common shares at end of period used to calculate net assets per share	Thousand shares	104,132

(Note) The Bank has introduced board benefit trust (BBT). The shares of the Bank remaining in BBT is included in the treasury shares to be deducted from the number of shares of common shares at end of period used to calculate net assets per share. The number of such shares included in the treasury shares to be deducted is 960 thousand shares as of March 31, 2026.

2. The basis for calculation of profit per share

		For the fiscal year ended March 31, 2026
Profit per share	Yen	79.71
(Basis for calculation)		
Profit attributable to owners of parent	Million yen	8,289
Amount not attributable to common shareholders	Million yen	—
Profit attributable to owners of parent relating to common shares	Million yen	8,289
Average number of common shares during period	Thousand shares	103,990

(Note1) The Bank has introduced board benefit trust (BBT). The shares of the Bank remaining in BBT is included in the treasury shares to be deducted in calculating the average number of common shares during the period when calculating the profit per share. The average number of such shares during the period included in the treasury shares to be deducted is 1,102 thousand shares for the fiscal year ended March 31, 2026.

(Note2) Diluted profit per share is omitted, because there are no potentially dilutive shares and net profit per share was recorded.

(Significant subsequent events)

Not applicable.

4. Non-consolidated Financial Statements and Primary Notes

(1) Non-consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	696,978	463,615
Cash	53,190	38,228
Due from banks	643,788	425,387
Call loans	973	918
Trading securities	4	-
Trading government bonds	4	-
Money held in trust	513	463
Securities	376,366	423,241
Government bonds	207,202	271,016
Local government bonds	65,297	62,227
Corporate bonds	52,566	47,374
Stocks	11,876	13,888
Other securities	39,423	28,735
Loans and bills discounted	2,192,877	2,457,837
Bills discounted	2,392	1,185
Loans on bills	74,804	51,558
Loans on deeds	1,974,961	2,243,716
Overdrafts	140,719	161,376
Foreign exchanges	745	753
Due from foreign banks (our accounts)	745	753
Other assets	13,709	12,189
Accrued revenue	2,878	4,674
Financial derivatives	1,615	5,425
Other	9,214	2,088
Tangible fixed assets	22,634	26,141
Buildings, net	5,696	7,779
Land	12,051	11,800
Leased assets, net	183	164
Construction in progress	3,958	5,673
Other tangible fixed assets	743	722
Intangible fixed assets	1,099	1,475
Software	943	1,325
Leased assets	29	26
Other intangible fixed assets	127	124
Prepaid pension costs	6,638	9,481
Deferred tax assets	8,150	7,341
Customers' liabilities for acceptances and guarantees	2,326	2,054
Allowance for loan losses	(10,539)	(10,736)
Total assets	3,312,479	3,394,778

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Liabilities		
Deposits	3,121,185	3,175,361
Current deposits	73,759	71,887
Ordinary deposits	2,188,259	2,220,118
Savings deposits	37,437	37,430
Deposits at notice	288	360
Time deposits	805,095	830,036
Installment savings	7,190	6,308
Other deposits	9,155	9,219
Negotiable certificates of deposit	1,000	800
Borrowed money	30,000	42,500
Borrowings from other banks	30,000	42,500
Other liabilities	16,356	23,625
Income taxes payable	47	1,358
Accrued expenses	1,375	3,267
Unearned revenue	1,217	1,166
Reserve for interest on installment savings	1	5
Financial derivatives	223	94
Cash collateral received for financial instruments	1,945	5,045
Lease liabilities	207	164
Other	11,337	12,523
Provision for bonuses	735	773
Provision for bonuses for directors (and other officers)	-	22
Provision for retirement benefits	36	35
Provision for management board benefit trust	169	58
Provision for reimbursement of deposits	247	244
Provision for contingent loss	419	504
Deferred tax liabilities for land revaluation	857	829
Acceptances and guarantees	2,326	2,054
Total liabilities	3,173,335	3,246,810
Net assets		
Share capital	27,408	27,408
Capital surplus	26,150	26,150
Legal capital surplus	26,150	26,150
Retained earnings	94,054	100,459
Legal retained earnings	1,745	1,745
Other retained earnings	92,308	98,714
General reserve	106,987	89,987
Retained earnings brought forward	(14,678)	8,727
Treasury shares	(2,288)	(2,153)
Total shareholders' equity	145,325	151,865
Valuation difference on available-for-sale securities	(6,627)	(6,945)
Deferred gains or losses on hedges	1,108	3,722
Revaluation reserve for land	(661)	(674)
Total valuation and translation adjustments	(6,181)	(3,897)
Total net assets	139,144	147,967
Total liabilities and net assets	3,312,479	3,394,778

(2) 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	40,096	48,313
Interest income	27,089	36,511
Interest on loans and discounts	22,684	29,725
Interest and dividends on securities	2,531	3,225
Interest on call loans	48	37
Interest on deposits with banks	1,821	3,519
Other interest income	3	3
Fees and commissions	9,190	9,713
Fees and commissions on domestic and foreign exchanges	1,493	1,499
Other fees and commissions	7,696	8,214
Other ordinary income	868	307
Gain on foreign exchange transactions	0	3
Net gain on trading securities transactions	-	1
Gain on sale of bonds	503	38
Gain on financial derivatives	-	31
Other	364	234
Other income	2,949	1,780
Recoveries of written off receivables	683	158
Gain on sale of equity securities	1,515	750
Gain on money held in trust	3	2
Other	747	868
Ordinary expenses	64,160	39,458
Interest expenses	2,368	7,617
Interest on deposits	1,870	6,250
Interest on negotiable certificates of deposit	1	7
Interest on call money	-	518
Interest expenses on cash collateral received for securities lent	310	421
Interest on borrowings and rediscounts	20	137
Interest expenses on interest rate swaps	163	264
Other interest expenses	1	17
Fees and commissions payments	4,310	4,518
Fees and commissions on domestic and foreign exchanges	149	153
Other fees and commissions	4,161	4,365
Other ordinary expenses	31,832	2,622
Net loss on trading securities transactions	0	-
Loss on sale of bonds	31,632	2,258
Loss on devaluation of bonds	-	36
Loss on financial derivatives	110	-
Other	88	326
General and administrative expenses	20,306	22,277
Other expenses	5,342	2,422
Provision of allowance for loan losses	102	692
Write-off of loans	1,104	1,313
Loss on sale of equity securities	3,753	37
Other	382	378
Ordinary profit (loss)	(24,064)	8,855

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Extraordinary income	60	293
Gain on disposal of non-current assets	60	293
Extraordinary losses	18	120
Loss on disposal of non-current assets	18	50
Impairment losses	-	70
Profit (loss) before income taxes	(24,022)	9,028
Income taxes - current	174	1,226
Income taxes - deferred	(1,706)	(219)
Total income taxes	(1,531)	1,007
Profit (loss)	(22,491)	8,021

(3) Non-consolidated Statement of Changes in Equity

For the fiscal year ended March 31, 2025

(Millions of yen)

	Shareholders' equity						
		Capital surplus		Retained earnings			
					Other retained earnings		
	Share capital	Legal capital surplus	Total capital surplus	Legal retained earnings	General reserve	Retained earnings brought forward	Total retained earnings
Balance at beginning of period	27,408	26,150	26,150	1,745	106,987	8,496	117,228
Changes during period							
Dividends of surplus						(683)	(683)
Reversal of general reserve							
Profit (loss)						(22,491)	(22,491)
Purchase of treasury shares							
Disposal of treasury shares							
Reversal of revaluation reserve for land							
Net changes in items other than shareholders' equity							
Total changes during period	-	-	-	-	-	(23,174)	(23,174)
Balance at end of period	27,408	26,150	26,150	1,745	106,987	(14,678)	94,054

	Shareholders' equity		Valuation and translation adjustments				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	(2,314)	168,472	(27,730)	-	(637)	(28,367)	140,105
Changes during period							
Dividends of surplus		(683)					(683)
Reversal of general reserve		-					-
Profit (loss)		(22,491)					(22,491)
Purchase of treasury shares	(0)	(0)					(0)
Disposal of treasury shares	26	26					26
Reversal of revaluation reserve for land		-					-
Net changes in items other than shareholders' equity			21,102	1,108	(24)	22,186	22,186
Total changes during period	26	(23,147)	21,102	1,108	(24)	22,186	(961)
Balance at end of period	(2,288)	145,325	(6,627)	1,108	(661)	(6,181)	139,144

For the fiscal year ended March 31, 2026

(Millions of yen)

	Shareholders' equity						
	Share capital	Capital surplus		Retained earnings			
		Legal 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	27,408	26,150	26,150	1,745	106,987	(14,678)	94,054
Changes during period							
Dividends of surplus						(1,628)	(1,628)
Reversal of general reserve					(17,000)	17,000	-
Profit (loss)						8,021	8,021
Purchase of treasury shares							
Disposal of treasury shares							
Reversal of revaluation reserve for land						13	13
Net changes in items other than shareholders' equity							
Total changes during period	-	-	-	-	(17,000)	23,405	6,405
Balance at end of period	27,408	26,150	26,150	1,745	89,987	8,727	100,459

	Shareholders' equity		Valuation and translation adjustments				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	(2,288)	145,325	(6,627)	1,108	(661)	(6,181)	139,144
Changes during period							
Dividends of surplus		(1,628)					(1,628)
Reversal of general reserve		-					-
Profit (loss)		8,021					8,021
Purchase of treasury shares	(0)	(0)					(0)
Disposal of treasury shares	134	134					134
Reversal of revaluation reserve for land		13					13
Net changes in items other than shareholders' equity			(317)	2,613	(13)	2,283	2,283
Total changes during period	134	6,539	(317)	2,613	(13)	2,283	8,823
Balance at end of period	(2,153)	151,865	(6,945)	3,722	(674)	(3,897)	147,967

Financial Results Presentation Material

I Overview of Financial Results for Fiscal year ended March 31, 2026

1. Status of Profit and Loss

[Non-consolidated] (Million yen)

	Fiscal year ended March 2026	Change from Fiscal year ended March 2025	Fiscal year ended March 2025
Gross operating profit (loss)	31,777	33,140	(1,363)
(Excluding gains (losses) on government bonds and other securities)	34,034	4,267	29,766
Domestic gross profit (loss)	31,679	33,161	(1,481)
(Excluding gains (losses) on government bonds and other securities)	33,937	4,288	29,648
Net interest income	28,800	4,198	24,602
Fees and commissions income	5,196	315	4,880
Other operating income	(2,317)	28,647	(30,964)
International gross profit	97	(20)	118
(Excluding gains (losses) on government bonds and other securities)	97	(20)	118
Net interest income	95	(23)	118
Fees and commissions income	(1)	0	(1)
Other operating income	3	2	0
Expenses (excluding extraordinary adjustments)	24,074	2,585	21,489
Personnel expenses	13,064	1,339	11,724
Non-personnel expenses	9,285	810	8,475
Taxes	1,724	435	1,289
Substantial net business profit (Note 1)	7,702	30,554	(22,852)
Core net business profit (Note 2)	9,959	1,682	8,277
Core net business profit (excluding gains (losses) from cancellation of investment trust)	9,742	1,253	8,488
Provision of general allowance for loan losses (1)	(166)	1,584	(1,750)
Net business profit (loss)	7,868	28,970	(21,102)
Of which, gains (losses) on government bonds and other securities	(2,257)	28,872	(31,129)
Unusual profits and losses	987	3,949	(2,961)
Bad loans disposed (2)	2,455	(810)	3,266
Written-off of loans	1,313	208	1,104
Provision of individual allowance for loan losses	858	(993)	1,852
Loss on sale of receivables	0	0	—
Provision for contingent loss	85	24	61
Cost borne under joint responsibility system of credit guarantee corporations	197	(49)	247
(Costs for loans written-off (1) + (2))	2,289	773	1,516
Reversal of allowance for loan losses (3)	—	—	—
Recoveries of written off receivables	158	(524)	683
Gains (losses) related to equity securities	712	2,950	(2,238)
Gain on sale of equity securities	750	(764)	1,515
Loss on sale of equity securities	37	(3,715)	3,753
Loss on devaluation of equity securities	—	—	—
Other unusual profits and losses	2,572	712	1,859

Ordinary profit (loss)	8,855	32,919	(24,064)
Extraordinary income and losses	173	131	41
Of which, loss (gain) on disposal of non-current assets	243	201	41
Gain on disposal of non-current assets	293	233	60
Loss on disposal of non-current assets	50	31	18
Of which, impairment losses	70	70	－
Profit (loss) before income taxes	9,028	33,051	(24,022)
Income taxes - current	1,226	1,051	174
Income taxes - deferred	(219)	1,486	(1,706)
Total income taxes	1,007	2,538	(1,531)
Profit (loss)	8,021	30,512	(22,491)

Costs for loans written-off (1) + (2) - (3)	2,289	773	1,516

(Note 1) Substantial net business profit = Net business profit (before transfer to general allowance for loan losses)

(Note 2) Core net business profit = Substantial net business profit - Gain (loss) on bonds

[Consolidated] (Million yen)

	Fiscal year ended March 2026	Change from Fiscal year ended March 2025	Fiscal year ended March 2025
Consolidated gross profit	34,176	33,552	624
Net interest income	28,792	4,127	24,664
Fees and commissions income	7,016	714	6,301
Other operating income	(1,631)	28,710	(30,342)
General and administrative expenses	24,970	2,299	22,670
Costs for loans written-off (1)	2,393	800	1,593
Written-off of loans	1,370	213	1,157
Provision of individual allowance for loan losses	920	(942)	1,862
Provision of general allowance for loan losses	(181)	1,554	(1,736)
Provision for contingent loss	85	24	61
Cost borne under joint responsibility system of credit guarantee corporations	197	(49)	247
Reversal of allowance for loan losses (2)	―	―	―
Recoveries of written off receivables	159	(524)	684
Gains (losses) related to equity securities	733	2,958	(2,224)
Others	2,313	775	1,538
Ordinary profit (loss)	10,019	33,660	(23,641)
Extraordinary income and losses	(256)	(304)	47
Profit (loss) before income taxes	9,763	33,356	(23,593)
Income taxes - current	1,603	1,229	374
Income taxes - deferred	(251)	1,445	(1,696)
Total income taxes	1,352	2,674	(1,322)
Profit attributable to non-controlling interests	121	64	57
Profit (loss) attributable to owners of parent	8,289	30,618	(22,328)

Costs for loans written-off ((1) - (2))	2,393	800	1,593

(Note) Consolidated gross profit = (Interest income - Interest expenses) + (Fees and commissions - Fees and commissions payments) + (Other ordinary income - Other ordinary expenses)

(Number of companies in the scope of consolidation) (No. of companies)

	Fiscal year ended March 2026	Change from Fiscal year ended March 2025	Fiscal year ended March 2025
Number of consolidated subsidiaries	6	―	6
Number of equity-method affiliated companies	―	―	―

2. Main Accounts [Non-consolidated]

Balance of deposits

(Million yen)

		March 31, 2026	Change from September 30, 2025	Change from March 31, 2025	September 30, 2025	March 31, 2025
Deposits		3,175,361	20,504	54,175	3,154,856	3,121,185
	Time deposits	837,686	7,974	24,036	829,712	813,650
	Liquid deposits	2,337,674	12,530	30,139	2,325,144	2,307,535

*Excluding negotiable certificates of deposit.

Balance of loans and bills discounted

(Million yen, %)

		March 31, 2026	Change from September 30, 2025	Change from March 31, 2025	September 30, 2025	March 31, 2025
Loans and bills discounted		2,457,837	39,687	264,959	2,418,149	2,192,877
	Loans and bills discounted for individuals, SMEs, etc.	1,627,916	16,240	30,913	1,611,676	1,597,003
	Liquid deposits	66.23	(0.41)	(6.59)	66.64	72.82

Balance of securities

(Million yen)

		March 31, 2026	Change from September 30, 2025	Change from March 31, 2025	September 30, 2025	March 31, 2025
Securities		423,241	14,257	46,875	408,984	376,366
	Government bonds	271,016	30,559	63,813	240,457	207,202

Balance of deposit assets

(Million yen)

		March 31, 2026	Change from September 30, 2025	Change from March 31, 2025	September 30, 2025	March 31, 2025
Deposit assets		486,134	5,120	38,924	481,013	447,209
	Public bonds	46,831	6,328	14,143	40,503	32,688
	Investment trusts	198,389	(790)	21,749	199,180	176,639
	Individual pension, etc.	240,913	(416)	3,031	241,329	237,881

3. Margin [Non-consolidated]

(%)

	Fiscal year ended March 2026	Change from Fiscal year ended March 2025	Fiscal year ended March 2025
(1) Yield on assets (A)	1.06	0.26	0.80
(A) Yield on loans and bills discounted	1.25	0.16	1.09
(B) Yield on securities	0.77	0.38	0.39
(2) Funding costs (B)	0.94	0.22	0.72
(A) Yield on deposits, etc.	0.19	0.14	0.05
(B) Yield on external liabilities	0.51	0.45	0.06
(3) Total interest margin (A) - (B)	0.12	0.04	0.08
(Reference) Deposit and loan margin (domestic)	0.29	(0.06)	0.35
(Reference) Total interest margin (domestic)	0.12	0.05	0.07

4. Securities-Related Profit and Loss [Non-consolidated]

(Million yen)

	Fiscal year ended March 2026	Change from Fiscal year ended March 2025	Fiscal year ended March 2025
Gains (losses) on government bonds and other securities	(2,257)	28,872	(31,129)
Gains on sales	38	(465)	503
Gains on redemption	—	—	—
Losses on sales	2,258	(29,373)	31,632
Losses on redemption	—	—	—
Write-offs	36	36	—
Gains (losses) on equity securities	712	2,950	(2,238)
Gains on sales	750	(764)	1,515
Losses on sales	37	(3,715)	3,753
Write-offs	—	—	—

5. Valuation Gain and Loss on Securities with Market Value

[Non-consolidated] (Million yen)

		March 31, 2026				March 31, 2025		
		Valuation gain and loss	Change from March 31, 2025	Evaluation gain	Evaluation loss	Valuation gain and loss	Evaluation gain	Evaluation loss
	Held to maturity	―	―	―	―	―	―	―
	Stocks of subsidiaries and affiliates	―	―	―	―	―	―	―
	Other securities	(10,254)	(514)	5,287	15,541	(9,739)	2,690	12,429
	Stocks	4,442	2,442	4,551	109	1,999	2,650	650
	Bonds	(14,845)	(4,262)	―	14,845	(10,583)	―	10,583
	Others	149	1,305	735	585	(1,156)	39	1,196
Total		(10,254)	(514)	5,287	15,541	(9,739)	2,690	12,429
	Stocks	4,442	2,442	4,551	109	1,999	2,650	650
	Bonds	(14,845)	(4,262)	―	14,845	(10,583)	―	10,583
	Others	149	1,305	735	585	(1,156)	39	1,196

(Note 1) The total valuation gains and losses, including those from deferred hedges through interest rate swaps aimed at reducing interest rate risk, combined with those from other marketable securities, are as follows.

(Million yen)

	March 31, 2026			March 31, 2025	
	Valuation gain and loss	Change from March 31, 2025		Valuation gain and loss	
Valuation gains and loss on rate swaps	5,425	3,810		1,615	
Total of Valuation Gain and Loss on Securities with Market Value	(4,828)	3,295		(8,123)	

[Consolidated] (Million yen)

		March 31, 2026				March 31, 2025		
		Valuation gain and loss	Change from March 31, 2025	Evaluation gain	Evaluation loss	Valuation gain and loss	Evaluation gain	Evaluation loss
	Held to maturity	―	―	―	―	―	―	―
	Stocks of subsidiaries and affiliates	―	―	―	―	―	―	―
	Other securities	(10,254)	(534)	5,287	15,541	(9,719)	2,710	12,429
	Stocks	4,442	2,442	4,551	109	1,999	2,650	650
	Bonds	(14,845)	(4,262)	―	14,845	(10,583)	―	10,583
	Others	149	1,285	735	585	(1,136)	60	1,196
Total		(10,254)	(534)	5,287	15,541	(9,719)	2,710	12,429
	Stocks	4,442	2,442	4,551	109	1,999	2,650	650
	Bonds	(14,845)	(4,262)	―	14,845	(10,583)	―	10,583
	Others	149	1,285	735	585	(1,136)	60	1,196

(Note 1) The total valuation gains and losses, including those from deferred hedges through interest rate swaps aimed at reducing interest rate risk, combined with those from other marketable securities, are as follows.

(Million yen)

	March 31, 2026			March 31, 2025	
	Valuation gain and loss	Change from March 31, 2025		Valuation gain and loss	
Valuation gains and loss on rate swaps	5,425	3,810		1,615	
Total of Valuation Gain and Loss on Securities with Market Value	(4,828)	3,275		(8,103)	

6. Capital Adequacy Ratio (domestic standard)

[Non-consolidated] (Million yen, %)

	March 31, 2026	Change from September 30, 2025	Change from March 31, 2025	September 30, 2025	March 31, 2025
(1) Capital adequacy ratio (2) / (3)	9.69	0.00	(0.16)	9.69	9.85
(2) Non-consolidated equity capital	139,776	829	2,720	138,947	137,056
(3) Risk assets	1,442,003	9,111	51,745	1,432,892	1,390,258
(4) Total non-consolidated equity capital requirements (3) × 4%	57,680	364	2,069	57,315	55,610

[Consolidated] (Million yen, %)

	March 31, 2026	Change from September 30, 2025	Change from March 31, 2025	September 30, 2025	March 31, 2025
(1) Capital adequacy ratio (2) / (3)	9.91	(0.08)	(0.19)	9.99	10.10
(2) Consolidated equity capital	144,069	(327)	1,746	144,397	142,322
(3) Risk assets	1,453,416	8,157	44,693	1,445,258	1,408,722
(4) Total consolidated equity capital requirements (3) × 4%	58,136	326	1,787	57,810	56,348

II Status of Loans and Bills Discounted, Etc. [Non-consolidated]

1. Status of Loans Based on the Banking Act and the Financial Reconstruction Act [Non-consolidated]

(Million yen)

	March 31, 2026	Change from September 30, 2025	Change from March 31, 2025	September 30, 2025	March 31, 2025
Bankrupt and quasi-bankrupt loans	2,666	(265)	576	2,932	2,089
Doubtful loans	45,635	2,230	1,444	43,404	44,190
Special attention loans	2,565	474	1,764	2,091	801
Accruing loans contractually past due 3 months or more	53	14	24	38	28
Restructured loans	2,512	459	1,739	2,052	772
Subtotal (A)	50,867	2,438	3,785	48,428	47,081
Normal assets	2,431,824	35,186	258,957	2,396,637	2,172,866
Total (total claims) (B)	2,482,691	37,625	262,743	2,445,065	2,219,947
Ratio to total claims (A) / (B)	2.04 %	0.06 %	(0.08) %	1.98 %	2.12 %

2. Status of Preservation of Loans Based on the Financial Reconstruction Act [Non-consolidated]

(Million yen)

	March 31, 2026	Change from September 30, 2025	Change from March 31, 2025	September 30, 2025	March 31, 2025
Amount preserved (C)	35,107	638	1,659	34,468	33,448
Allowance for loan losses	8,290	395	463	7,894	7,826
Provision for possible loss on specific borrowers	—	—	—	—	—
Collateral and guarantees, etc.	26,817	243	1,195	26,574	25,621
Preservation rate (C) / (A)	69.01 %	(2.16) %	(2.03) %	71.17 %	71.04 %

3. Status of Loans Based on the Banking Act and the Financial Reconstruction Act [Consolidated]

(Million yen)

	March 31, 2026	Change from September 30, 2025	Change from March 31, 2025	September 30, 2025	March 31, 2025
Bankrupt and quasi-bankrupt loans	2,826	(222)	605	3,049	2,220
Doubtful loans	45,703	2,207	1,412	43,495	44,291
Special attention loans	2,565	474	1,764	2,091	801
Accruing loans contractually past due 3 months or more	53	14	24	38	28
Restructured loans	2,512	459	1,739	2,052	772
Subtotal (A)	51,095	2,459	3,782	48,636	47,313
Normal assets	2,426,018	34,563	256,985	2,391,455	2,169,033
Total (total claims) (B)	2,477,114	37,022	260,767	2,440,091	2,216,347
Ratio to total claims (A) / (B)	2.06 %	0.07 %	(0.07) %	1.99 %	2.13 %

4. Loans and Bills Discounted by Business Type

(Million yen)

	March 31, 2026	Change from September 30, 2025	Change from March 31, 2025	September 30, 2025	March 31, 2025
Total loans and bills discounted	2,457,837	39,687	264,959	2,418,149	2,192,877
Manufacturing	210,287	3,179	33,210	207,107	177,077
Agriculture and forestry	9,483	(122)	(323)	9,605	9,806
Fishery	2,122	0	1	2,121	2,121
Mining, quarrying, and gravel	750	(33)	(24)	783	774
Construction	114,402	4,896	4,630	109,506	109,772
Utilities	43,827	3,917	11,284	39,910	32,542
Communication and information services	11,048	1,617	762	9,430	10,285
Transport and postal activities	92,936	2,034	12,385	90,902	80,551
Wholesale and retail	159,502	38	1,725	159,463	157,776
Finance and insurance	97,876	(28,451)	(23,052)	126,328	120,928
Real estate and goods rental and leasing	375,064	2,152	29,478	372,912	345,585
Services	232,091	30,838	30,312	201,253	201,779
Municipal government	437,342	11,994	159,208	425,347	278,133
Other (individuals)	671,101	7,624	5,359	663,477	665,741

5. Consumer Loan Balance

(Million yen)

	March 31, 2026	Change from September 30, 2025	Change from March 31, 2025	September 30, 2025	March 31, 2025
Balance of housing loans	616,197	7,101	5,232	609,095	610,964
Balance of other loans	42,868	189	(23)	42,679	42,892
Total	659,065	7,290	5,209	651,775	653,856

For additional information, please contact:

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