

May 13, 2026

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



Company name: THE SHIGA BANK, LTD.

Listing: Tokyo Stock Exchange

Securities code: 8366

URL: <https://www.shigagin.com>

Representative: Shinya Kubota President & CEO

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Scheduled date of annual general meeting of shareholders: June 24, 2026

Scheduled date to commence dividend payments: June 25, 2026

Scheduled date to file annual securities report: June 17, 2026

Trading accounts: None

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: Yes

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

1. Consolidated financial results for the fiscal year ended March 31, 2026 (from April 1, 2025 to March 31, 2026)

(1) Consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Fiscal year ended March 31, 2026	159,056	19.5	29,031	53.2	21,293	13.7
March 31, 2025	133,109	8.5	18,949	(20.9)	18,720	17.4

Note: Comprehensive income For the fiscal year ended March 31, 2026: ¥ 70,627 million [-%]
For the fiscal year ended March 31, 2025: ¥ (38,097) 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
	Yen	Yen	%	%	%
Fiscal year ended March 31, 2026	92.28	-	4.5	0.4	18.3
March 31, 2025	79.94	-	4.0	0.2	14.2

Reference: Share of profit (loss) of entities accounted for using equity method

For the fiscal year ended March 31, 2026: ¥ - million

For the fiscal year ended March 31, 2025: ¥ - million

Notes: 1. Diluted earnings per share is not presented because there were no potentially dilutive shares.

2. THE SHIGA BANK, LTD. ("the Bank") conducted a share split at a ratio of five (5) shares for one (1) share of its common shares, effective April 1, 2026. Basic earnings per share has been calculated assuming that the share split had occurred at the beginning of the previous fiscal year.

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio	Net assets per share
	Millions of yen	Millions of yen	%	Yen
As of March 31, 2026	7,669,084	509,025	6.6	2,214.32
March 31, 2025	7,528,217	444,811	5.9	1,930.52

Reference: Equity

As of March 31, 2026: ¥ 509,025 million

As of March 31, 2025: ¥ 444,811 million

Notes: 1. "Equity-to-asset ratio" is calculated by dividing (total net assets at the end of the period - share acquisition rights at the end of the period) by total assets at the end of the period.

"Equity-to-asset ratio" herein is not the capital ratio specified by the FSA Capital Adequacy Notification.

2. The Bank conducted a share split at a ratio of five (5) shares for one (1) share of its common shares, effective April 1, 2026. Net assets per share has been calculated assuming that the share split had occurred at the beginning of the previous fiscal year.

(3) Consolidated cash flows

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents at end of period
Fiscal year ended	Millions of yen	Millions of yen	Millions of yen	Millions of yen
March 31, 2026	2,357	117,463	(7,593)	1,010,649
March 31, 2025	(405,676)	(47,627)	(7,999)	898,421

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	-	45.00	-	45.00	90.00	4,185	22.5	0.9
Fiscal year ended March 31, 2026	-	65.00	-	75.00	140.00	6,456	30.3	1.4
Fiscal year ending March 31, 2027 (Forecast)	-	25.00	-	25.00	50.00		40.3	

Note: The Bank conducted a share split at a ratio of five (5) shares for one (1) share of its common shares, effective April 1, 2026.

The dividends for the fiscal years ended March 31, 2025, and March 31, 2026, are stated at the actual amounts prior to the share split.

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

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2026	20,900	33.6	14,300	25.6	62.21
Full year	42,100	45.0	28,500	33.8	123.98

Note: The Bank conducted a share split at a ratio of five (5) shares for one (1) share of its common shares, effective April 1, 2026.

Basic earnings per share in the consolidated financial result forecasts for the fiscal year ending March 31, 2027 takes into account the effect of the share split.

*** Notes**

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

Newly included: - companies()
Excluded: - companies()

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

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

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

(iii) Changes in accounting estimates: None

(iv) Restatement: None

(3) Number of issued shares (common shares)

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

As of March 31, 2026	240,450,405 shares
As of March 31, 2025	265,450,405 shares

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

As of March 31, 2026	10,571,035 shares
As of March 31, 2025	35,040,485 shares

(iii) Average number of shares outstanding during the period

Fiscal Year ended March 31, 2026	230,759,130 shares
Fiscal Year ended March 31, 2025	234,170,404 shares

Note: The Bank conducted a share split at a ratio of five (5) shares for one (1) share of its common shares, effective April 1, 2026. Total number of issued shares at the end of the period (including treasury shares), number of treasury shares at the end of the period, and average number of shares outstanding during the period have been calculated assuming that the share split had occurred at the beginning of the previous fiscal year.

[Reference] Overview of non-consolidated financial results**1. Non-consolidated financial results for the fiscal year ended March 31, 2026 (from April 1, 2025 to March 31, 2026)****(1) Non-consolidated operating results**

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit	
Fiscal year ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
March 31, 2026	145,038	21.3	28,547	53.0	21,440	13.8
March 31, 2025	119,597	8.4	18,653	(19.4)	18,844	19.7

	Basic earnings per share	Diluted earnings per share
Fiscal year ended	Yen	Yen
March 31, 2026	92.91	-
March 31, 2025	80.47	-

Notes: 1. Diluted earnings per share is not presented because there were no potentially dilutive shares.

2. The Bank conducted a share split at a ratio of five (5) shares for one (1) share of its common shares, effective April 1, 2026. Basic earnings per share has been calculated assuming that the share split had occurred at the beginning of the previous fiscal year.

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio	Net assets per share
As of	Millions of yen	Millions of yen	%	Yen
March 31, 2026	7,635,200	482,225	6.3	2,097.73
March 31, 2025	7,505,260	424,662	5.7	1,843.08

Reference: Equity

As of March 31, 2026: ¥ 482,225 million

As of March 31, 2025: ¥ 424,662 million

Notes: 1. "Equity-to-asset ratio" is calculated by dividing (total net assets at the end of the period – share acquisition rights at the end of the period) by total assets at the end of the period.

"Equity-to-asset ratio" herein is not the capital ratio specified by the FSA Capital Adequacy Notification.

2. The Bank conducted a share split at a ratio of five (5) shares for one (1) share of its common shares, effective April 1, 2026. Net assets per share has been calculated assuming that the share split had occurred at the beginning of the previous fiscal year.

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

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2026	20,300	32.2	14,100	23.6	61.34
Full year	41,000	43.6	28,200	31.5	122.67

Note: The Bank conducted a share split at a ratio of five (5) shares for one (1) share of its common shares, effective April 1, 2026. Basic earnings per share in the non-consolidated financial result forecasts for the fiscal year ending March 31, 2027 takes into account the effect of the share split.

* 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

Forward-looking statements, such as financial results forecasts, made in this document are based on information currently available to the Bank and certain assumptions deemed reasonable. Actual results, etc. may differ significantly due to various factors.

Consolidated Financial Statements

Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	898,939	1,011,233
Call loans and bills bought	6,429	15,036
Monetary claims bought	770	250
Trading securities	19	42
Money held in trust	32,356	33,332
Securities	1,802,020	1,722,410
Loans and bills discounted	4,529,399	4,588,660
Foreign exchanges	7,029	6,608
Other assets	177,407	198,908
Tangible fixed assets	53,949	54,100
Buildings, net	12,547	12,190
Land	31,914	31,911
Construction in progress	519	723
Other tangible fixed assets	8,967	9,274
Intangible fixed assets	1,991	5,346
Software	121	2,663
Software in progress	1,700	2,514
Other intangible fixed assets	169	169
Retirement benefit asset	26,579	38,931
Deferred tax assets	611	603
Customers' liabilities for acceptances and guarantees	26,120	24,748
Allowance for loan losses	(35,406)	(31,128)
Total assets	7,528,217	7,669,084
Liabilities		
Deposits	5,806,185	5,950,294
Negotiable certificates of deposit	22,600	19,150
Call money and bills sold	109,149	79,300
Cash collateral received for securities lent	156,949	142,490
Borrowed money	830,352	784,282
Foreign exchanges	317	500
Borrowed money from trust account	174	157
Other liabilities	84,792	87,657
Retirement benefit liability	183	194
Provision for retirement benefits for directors (and other officers)	4	6
Provision for loss on interest repayment	6	4
Provision for contingent loss	266	301
Deferred tax liabilities	40,690	65,357
Deferred tax liabilities for land revaluation	5,613	5,613
Acceptances and guarantees	26,120	24,748
Total liabilities	7,083,406	7,160,058

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Net assets		
Share capital	33,076	33,076
Capital surplus	24,548	24,536
Retained earnings	284,546	285,621
Treasury shares	(20,473)	(6,655)
Total shareholders' equity	321,698	336,579
Valuation difference on available-for-sale securities	71,925	104,003
Deferred gains or losses on hedges	35,569	46,300
Revaluation reserve for land	8,057	8,057
Remeasurements of defined benefit plans	7,560	14,085
Total accumulated other comprehensive income	123,112	172,446
Total net assets	444,811	509,025
Total liabilities and net assets	7,528,217	7,669,084

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	133,109	159,056
Interest income	86,633	102,353
Interest on loans and discounts	49,319	59,842
Interest and dividends on securities	31,516	35,436
Interest on call loans and bills bought	103	159
Interest on deposits with banks	2,596	4,778
Other interest income	3,097	2,135
Trust fees	0	0
Fees and commissions	19,634	19,976
Other ordinary income	16,030	22,910
Other income	10,811	13,815
Reversal of allowance for loan losses	-	928
Recoveries of written off receivables	440	496
Other	10,371	12,390
Ordinary expenses	114,160	130,025
Interest expenses	23,393	28,271
Interest on deposits	5,680	14,172
Interest on negotiable certificates of deposit	18	56
Interest on call money and bills sold	5,924	4,855
Interest expenses on cash collateral received for securities lent	6,444	5,849
Interest on borrowings and rediscounts	5,255	3,015
Other interest expenses	70	321
Fees and commissions payments	6,404	7,472
Other ordinary expenses	31,676	42,968
General and administrative expenses	44,690	49,392
Other expenses	7,995	1,920
Provision of allowance for loan losses	3,655	-
Other	4,340	1,920
Ordinary profit	18,949	29,031
Extraordinary income	8,001	68
Gain on disposal of non-current assets	1	68
Settlement income	8,000	-
Extraordinary losses	1,316	127
Loss on disposal of non-current assets	148	113
Impairment losses	1,167	14
Profit before income taxes	25,635	28,971
Income taxes - current	714	5,697
Income taxes - deferred	6,199	1,980
Total income taxes	6,914	7,677
Profit	18,720	21,293
Profit attributable to owners of parent	18,720	21,293

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	18,720	21,293
Other comprehensive income		
Valuation difference on available-for-sale securities	(59,941)	32,078
Deferred gains or losses on hedges	5,423	10,730
Revaluation reserve for land	(161)	-
Remeasurements of defined benefit plans, net of tax	(2,139)	6,524
Total other comprehensive income	(56,818)	49,333
Comprehensive income	(38,097)	70,627
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(38,097)	70,627

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	33,076	24,541	269,792	(16,476)	310,934
Changes during period					
Dividends of surplus			(3,989)		(3,989)
Profit attributable to owners of parent			18,720		18,720
Purchase of treasury shares				(4,010)	(4,010)
Disposal of treasury shares		7		13	20
Reversal of revaluation reserve for land			22		22
Net changes in items other than shareholders' equity					
Total changes during period	-	7	14,753	(3,997)	10,763
Balance at end of period	33,076	24,548	284,546	(20,473)	321,698

	Accumulated other comprehensive income					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	131,867	30,145	8,240	9,700	179,953	490,887
Changes during period						
Dividends of surplus						(3,989)
Profit attributable to owners of parent						18,720
Purchase of treasury shares						(4,010)
Disposal of treasury shares						20
Reversal of revaluation reserve for land						22
Net changes in items other than shareholders' equity	(59,941)	5,423	(183)	(2,139)	(56,840)	(56,840)
Total changes during period	(59,941)	5,423	(183)	(2,139)	(56,840)	(46,076)
Balance at end of period	71,925	35,569	8,057	7,560	123,112	444,811

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	33,076	24,548	284,546	(20,473)	321,698
Changes during period					
Dividends of surplus			(5,081)		(5,081)
Profit attributable to owners of parent			21,293		21,293
Purchase of treasury shares				(2,511)	(2,511)
Disposal of treasury shares		599		581	1,180
Cancellation of treasury shares		(610)	(15,137)	15,747	-
Net changes in items other than shareholders' equity					
Total changes during period	-	(11)	1,074	13,817	14,881
Balance at end of period	33,076	24,536	285,621	(6,655)	336,579

	Accumulated other comprehensive income					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	71,925	35,569	8,057	7,560	123,112	444,811
Changes during period						
Dividends of surplus						(5,081)
Profit attributable to owners of parent						21,293
Purchase of treasury shares						(2,511)
Disposal of treasury shares						1,180
Cancellation of treasury shares						
Net changes in items other than shareholders' equity	32,078	10,730	-	6,524	49,333	49,333
Total changes during period	32,078	10,730	-	6,524	49,333	64,214
Balance at end of period	104,003	46,300	8,057	14,085	172,446	509,025

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	25,635	28,971
Depreciation	2,110	2,663
Impairment losses	1,167	14
Increase (decrease) in allowance for loan losses	2,723	(4,278)
Increase (decrease) in provision for contingent loss	69	34
Decrease (increase) in retirement benefit asset	(1,350)	(12,351)
Increase (decrease) in retirement benefit liability	15	10
Increase (decrease) in provision for retirement benefits for directors (and other officers)	(0)	1
Increase (decrease) in provision for loss on interest repayment	0	(1)
Interest income	(86,633)	(102,353)
Interest expenses	23,393	28,271
Loss (gain) related to securities	12,919	19,622
Loss (gain) on money held in trust	46	(727)
Foreign exchange losses (gains)	0	(1)
Loss (gain) on disposal of non-current assets	146	44
Settlement income	(8,000)	-
Net decrease (increase) in loans and bills discounted	(53,956)	(59,261)
Net increase (decrease) in deposits	3,153	144,108
Net increase (decrease) in negotiable certificates of deposit	(2,760)	(3,450)
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	(52,276)	(46,069)
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	(175)	(67)
Net decrease (increase) in call loans	522	(8,086)
Net increase (decrease) in call money	(236,942)	(29,849)
Net increase (decrease) in cash collateral received for securities lent	(84,380)	(14,459)
Net decrease (increase) in foreign exchanges - assets	(836)	421
Net increase (decrease) in foreign exchanges - liabilities	225	182
Net increase (decrease) in borrowed money from trust account	(9)	(17)
Interest received	89,021	106,874
Interest paid	(23,650)	(26,819)
Other, net	(7,029)	(27,517)
Subtotal	(396,852)	(4,089)
Settlement received	4,000	4,000
Income taxes paid	(12,823)	(3,378)
Income taxes refund	-	5,825
Net cash provided by (used in) operating activities	(405,676)	2,357

(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	(400,331)	(467,368)
Proceeds from sale of securities	293,607	364,810
Proceeds from redemption of securities	71,642	227,420
Increase in money held in trust	(2,127)	(5,904)
Decrease in money held in trust	-	4,907
Purchase of tangible fixed assets	(9,236)	(2,713)
Proceeds from sale of tangible fixed assets	187	281
Purchase of intangible fixed assets	(1,369)	(3,970)
Net cash provided by (used in) investing activities	(47,627)	117,463
Cash flows from financing activities		
Purchase of treasury shares	(4,010)	(2,511)
Proceeds from sale of treasury shares	0	-
Dividends paid	(3,989)	(5,081)
Net cash provided by (used in) financing activities	(7,999)	(7,593)
Net increase (decrease) in cash and cash equivalents	(461,302)	112,227
Cash and cash equivalents at beginning of period	1,359,724	898,421
Cash and cash equivalents at end of period	898,421	1,010,649

Non-consolidated Financial Statements

Non-consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	898,807	1,011,017
Cash	33,456	33,275
Due from banks	865,350	977,741
Call loans	6,429	15,036
Monetary claims bought	770	250
Trading securities	19	42
Trading government bonds	3	5
Trading local government bonds	16	37
Money held in trust	32,356	33,332
Securities	1,805,729	1,728,697
Government bonds	506,325	304,969
Local government bonds	194,760	301,248
Corporate bonds	295,114	230,889
Stocks	306,113	369,363
Other securities	503,415	522,226
Loans and bills discounted	4,563,298	4,624,935
Bills discounted	6,405	2,766
Loans on bills	51,800	49,124
Loans on deeds	4,032,070	4,100,152
Overdrafts	473,021	472,891
Foreign exchanges	7,029	6,608
Due from foreign banks (our accounts)	6,338	6,029
Foreign bills receivable	691	579
Other assets	134,638	149,970
Prepaid expenses	183	1,087
Accrued revenue	7,557	8,687
Margin deposits for futures transactions	968	-
Financial derivatives	58,991	72,577
Other	66,937	67,617
Tangible fixed assets	45,935	46,145
Buildings, net	12,415	12,067
Land	31,063	31,025
Construction in progress	519	511
Other tangible fixed assets	1,937	2,541
Intangible fixed assets	1,933	5,301
Software	69	2,627
Software in progress	1,700	2,509
Other intangible fixed assets	163	163
Prepaid pension costs	15,566	18,414
Customers' liabilities for acceptances and guarantees	26,120	24,748
Allowance for loan losses	(33,374)	(29,299)
Total assets	7,505,260	7,635,200

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Liabilities		
Deposits	5,812,534	5,957,237
Current deposits	243,668	231,295
Ordinary deposits	3,563,174	3,600,435
Savings deposits	18,070	17,015
Deposits at notice	35,333	29,526
Time deposits	1,860,050	1,936,571
Other deposits	92,237	142,393
Negotiable certificates of deposit	34,800	30,950
Call money	109,149	79,300
Cash collateral received for securities lent	156,949	142,490
Borrowed money	830,322	784,282
Borrowings from other banks	830,322	784,282
Foreign exchanges	317	500
Foreign bills sold	82	236
Foreign bills payable	235	264
Borrowed money from trust account	174	157
Other liabilities	67,142	68,592
Income taxes payable	169	2,906
Accrued expenses	8,648	10,461
Unearned revenue	1,251	1,413
Financial derivatives	10,544	12,915
Asset retirement obligations	579	597
Other	45,949	40,296
Provision for contingent loss	266	301
Deferred tax liabilities	37,207	58,801
Deferred tax liabilities for land revaluation	5,613	5,613
Acceptances and guarantees	26,120	24,748
Total liabilities	7,080,597	7,152,974

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Net assets		
Share capital	33,076	33,076
Capital surplus	23,954	23,942
Legal capital surplus	23,942	23,942
Other capital surplus	11	-
Retained earnings	273,073	274,295
Legal retained earnings	9,134	9,134
Other retained earnings	263,939	265,161
Reserve for tax purpose reduction entry of non-current assets	417	417
General reserve	242,493	242,493
Retained earnings brought forward	21,028	22,250
Treasury shares	(20,473)	(6,655)
Total shareholders' equity	309,631	324,659
Valuation difference on available-for-sale securities	71,404	103,208
Deferred gains or losses on hedges	35,569	46,300
Revaluation reserve for land	8,057	8,057
Total valuation and translation adjustments	115,031	157,565
Total net assets	424,662	482,225
Total liabilities and net assets	7,505,260	7,635,200

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	119,597	145,038
Interest income	87,478	103,732
Interest on loans and discounts	49,407	60,082
Interest and dividends on securities	32,278	36,595
Interest on call loans	103	159
Interest on deposits with banks	2,596	4,777
Interest income on interest rate swaps	2,941	2,023
Other interest income	150	93
Trust fees	0	0
Fees and commissions	17,071	17,375
Fees and commissions on domestic and foreign exchanges	3,131	3,134
Other fees and commissions	13,939	14,241
Other ordinary income	4,490	10,209
Gain on sale of bonds	256	364
Gain on financial derivatives	4,233	9,812
Other	-	33
Other income	10,557	13,719
Reversal of allowance for loan losses	-	889
Recoveries of written off receivables	440	496
Gain on sale of equity securities	9,513	11,146
Gain on money held in trust	252	732
Other	350	455
Ordinary expenses	100,943	116,490
Interest expenses	23,396	28,305
Interest on deposits	5,682	14,184
Interest on negotiable certificates of deposit	22	80
Interest on call money	5,924	4,855
Interest expenses on cash collateral received for securities lent	6,444	5,849
Interest on borrowings and rediscounts	5,252	3,014
Other interest expenses	70	321
Fees and commissions payments	6,419	7,493
Fees and commissions on domestic and foreign exchanges	410	488
Other fees and commissions	6,008	7,005
Other ordinary expenses	21,012	31,415
Loss on foreign exchange transactions	499	1,039
Net loss on trading securities transactions	4	7
Loss on sale of bonds	20,498	30,368
Other	9	-
General and administrative expenses	42,760	47,384

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Other expenses	7,354	1,890
Provision of allowance for loan losses	3,030	-
Write-off of loans	1,134	690
Loss on sale of equity securities	2,345	726
Loss on devaluation of equity securities	50	29
Loss on money held in trust	298	4
Other	494	439
Ordinary profit	18,653	28,547
Extraordinary income	8,001	66
Gain on disposal of non-current assets	1	66
Settlement income	8,000	-
Extraordinary losses	1,313	55
Loss on disposal of non-current assets	145	40
Impairment losses	1,167	14
Profit before income taxes	25,340	28,558
Income taxes - current	112	5,089
Income taxes - deferred	6,384	2,028
Total income taxes	6,496	7,117
Profit	18,844	21,440

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					Treasury shares	Total shareholders' equity
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings			Total retained earnings		
						Reserve for tax purpose reduction entry of non-current assets	General reserve	Retained earnings brought forward			
Balance at beginning of period	33,076	23,942	4	23,946	9,134	422	230,893	17,746	258,197	(16,476)	298,744
Changes during period											
Dividends of surplus								(3,989)	(3,989)		(3,989)
Reversal of reserve for tax purpose reduction entry of non-current assets						(5)		5	-		
Provision of general reserve							11,600	(11,600)	-		
Profit								18,844	18,844		18,844
Purchase of treasury shares										(4,010)	(4,010)
Disposal of treasury shares			7	7						13	20
Reversal of revaluation reserve for land								22	22		22
Net changes in items other than shareholders' equity											
Total changes during period	-	-	7	7	-	(5)	11,600	3,282	14,876	(3,997)	10,887
Balance at end of period	33,076	23,942	11	23,954	9,134	417	242,493	21,028	273,073	(20,473)	309,631

	Valuation and translation adjustments				Total net assets
	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	131,167	30,145	8,240	169,552	468,297
Changes during period					
Dividends of surplus					(3,989)
Reversal of reserve for tax purpose reduction entry of non-current assets					
Provision of general reserve					
Profit					18,844
Purchase of treasury shares					(4,010)
Disposal of treasury shares					20
Reversal of revaluation reserve for land					22
Net changes in items other than shareholders' equity	(59,762)	5,423	(183)	(54,521)	(54,521)
Total changes during period	(59,762)	5,423	(183)	(54,521)	(43,634)
Balance at end of period	71,404	35,569	8,057	115,031	424,662

For the fiscal year ended March 31, 2026

(Millions of yen)

(millions of yen)

	Shareholders' equity										
	Share capital	Capital surplus			Retained earnings					Treasury shares	Total shareholders' equity
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings			Total retained earnings		
						Reserve for tax purpose reduction entry of non-current assets	General reserve	Retained earnings brought forward			
Balance at beginning of period	33,076	23,942	11	23,954	9,134	417	242,493	21,028	273,073	(20,473)	309,631
Changes during period											
Dividends of surplus								(5,081)	(5,081)		(5,081)
Profit								21,440	21,440		21,440
Purchase of treasury shares										(2,511)	(2,511)
Disposal of treasury shares			599	599						581	1,180
Cancellation of treasury shares			(610)	(610)				(15,137)	(15,137)	15,747	-
Net changes in items other than shareholders' equity											
Total changes during period	-	-	(11)	(11)	-	-	-	1,221	1,221	13,817	15,027
Balance at end of period	33,076	23,942	-	23,942	9,134	417	242,493	22,250	274,295	(6,655)	324,659

	Valuation and translation adjustments				Total net assets
	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	71,404	35,569	8,057	115,031	424,662
Changes during period					
Dividends of surplus					(5,081)
Profit					21,440
Purchase of treasury shares					(2,511)
Disposal of treasury shares					1,180
Cancellation of treasury shares					
Net changes in items other than shareholders' equity	31,803	10,730	-	42,534	42,534
Total changes during period	31,803	10,730	-	42,534	57,562
Balance at end of period	103,208	46,300	8,057	157,565	482,225

Supplementary Information

Financial Results for the Fiscal Year Ended March 31, 2026

Digest of Financial Results for the Fiscal Year Ended March 31, 2026	[Non-consolidated]	1
I Summary of Financial Results		
1. Balances of Deposits and Loans	[Non-consolidated]	3
2. Interest Rate Spread	[Non-consolidated]	4
3. Balance of Assets in Custody/Sales during the Period	[Non-consolidated]	4
4. Profit and Loss	[Non-consolidated]	5
5. Profit and Loss	[Consolidated]	6
6. Net Business Profit	[Non-consolidated]	7
7. Gains (Losses) Related to Bonds, etc.	[Non-consolidated]	7
8. Gains (Losses) Related to Equity Securities	[Non-consolidated]	7
9. Gains (Losses) on Valuation of Securities	[Non-consolidated]/[Consolidated]	8
10. ROE	[Non-consolidated]	8
11. Capital Ratio (International Standards)	[Non-consolidated]/[Consolidated]	9
II Loans and Bills Information		
1. Allowance for Loan Losses and Self-assessment Results by Borrower Classification	[Non-consolidated]	10
2. Disclosed Claims Under the Financial Reconstruction Act and Risk-monitored Loans	[Non-consolidated]/[Consolidated]	10
3. Classification of Loans by Type of Industry, etc.		11
(1) Balance of Consumer Loans	[Non-consolidated]	11
(2) Balance and Ratio of Loans to Small and Medium-sized Enterprises ("SMEs"), etc.	[Non-consolidated]	11
(3) Classification of Loans by Type of Industry	[Non-consolidated]	11
4. Classification of Loans by Region, etc.		12
(1) Balance of Loans to Specific Overseas Countries	[Non-consolidated]	12
(2) Classification of Loans by Region	[Non-consolidated]	12
III Financial Results Forecast for the Fiscal Year Ending March 31, 2027		13

Digest of Financial Results for the Fiscal Year Ended March 31, 2026

[Non-consolidated]

- ◆ Gross business profit increased mainly due to an increase in net interest income, and net business profit (before provision of general allowance for loan losses) increased.
- ◆ Ordinary profit and profit both increased due to an increase in gains (losses) related to equity securities and a decrease in credit costs.

(For details, please refer to page 2.)

Financial Results for the Fiscal Year Ended March 31, 2026 [Non-consolidated] (April 1, 2025 - March 31, 2026)

(Million yen)

	(Japanese)	#	For the year ended March 31, 2026	For the year ended March 31, 2025	YoY
Gross business profit	業務粗利益	1	64,165	58,230	5,935
Net interest income	資金利益	2	75,488	64,100	11,388
Interest on loans and discounts	うち貸出金利息	3	60,082	49,407	10,674
Interest and dividends on securities	うち有価証券利息配当金	4	36,595	32,278	4,317
Other interest income	うちその他運用収益	5	7,054	5,791	1,262
Interest on deposits, etc. (-)	うち預金等利息 (△)	6	14,265	5,704	8,560
Other interest expenses (-)	うちその他調達費用 (△)	7	13,978	17,673	(3,694)
Net fees and commissions	役務取引等利益	8	9,882	10,651	(769)
Net other ordinary income	その他業務利益	9	(21,205)	(16,521)	(4,683)
[Gains (losses) related to bonds, etc.]	[うち債券等関係損益]	10	(20,191)	(16,007)	(4,184)
Expenses (-)	経費 (△)	11	48,406	44,538	3,867
Personnel expenses (-)	人件費 (△)	12	21,193	18,905	2,287
Non-personnel expenses (-)	物件費 (△)	13	23,704	22,361	1,342
Taxes (-)	税金 (△)	14	3,508	3,271	237
Net business profit (before provision of general allowance for loan losses)	実質業務純益 (一般貸倒引当金繰入前)	15	15,758	13,691	2,067
Core net business profit	コア業務純益	16	45,763	33,932	11,830
Core net business profit (excluding gains (losses) on cancellation of investment trusts)	コア業務純益 (除く投資信託解約損益)	17	44,521	33,014	11,506
Provision of general allowance for loan losses [(1)] (-)	一般貸倒引当金繰入額 〔①〕 (△)	18	—	(1,041)	1,041
Net business profit	業務純益	19	15,758	14,733	1,025
Non-recurring gains (losses)	臨時損益	20	12,788	3,920	8,868
Gains (losses) related to equity securities	うち株式等関係損益	21	10,389	7,116	3,273
Recoveries of written off receivables	うち償却債権取立益	22	496	440	55
Disposal of non-performing loans [(2)] (-)	うち不良債権処理額 〔②〕 (△)	23	724	5,276	(4,551)
Reversal of allowance for loan losses, etc. [(3)]	うち貸倒引当金等戻入益 〔③〕	24	889	—	889
Ordinary profit	経常利益	25	28,547	18,653	9,894
Extraordinary income (losses)	特別損益	26	10	6,687	(6,677)
Gain (loss) on disposal of non-current assets	うち固定資産処分損益	27	25	(144)	169
Impairment loss (-)	うち減損損失 (△)	28	14	1,167	(1,153)
Settlement income	うち受取和解金	29	—	8,000	(8,000)
Profit before income taxes	税引前当期純利益	30	28,558	25,340	3,217
Total income taxes (-)	法人税等合計 (△)	31	7,117	6,496	620
Profit	当期純利益	32	21,440	18,844	2,596
Credit costs [(1)+(2)-(3)] (-)	与信コスト〔①+②-③〕 (△)	33	(164)	4,234	(4,399)
Consolidated: Profit attributable to owners of parent	連結：親会社株主に帰属する 当期純利益	34	21,293	18,720	2,573

Financial Highlights for the Fiscal Year Ended March 31, 2026

■ “Interest on loans and discounts” and “interest and dividends on securities” increased, and “net interest income” increased

Interest on loans and discounts increased by ¥10,674 million year on year due to an increase in balances and a rise in yields.

Interest and dividends on securities increased by ¥4,317 million year on year mainly due to factors such as increases in domestic and foreign interest on bonds and dividends on shares. Other interest income increased by ¥1,262 million year on year mainly due to an increase in interest on deposits with banks.

On the other hand, in terms of obtaining funding, interest on deposits, etc. increased by ¥8,560 million year on year due to an increase in deposit interest rates, and other interest expenses decreased by ¥3,694 million year on year due to a decrease in foreign currency funding costs resulting from lower U.S. interest rates and other factors.

As a result, net interest income increased by ¥11,388 million year on year to ¥75,488 million.

■ “Net fees and commissions” decreased

The increase in fees and commissions payments such as an increase in guarantee insurance premium from the expansion of other consumer loans, etc. exceeded the increase in fees and commissions, and net fees and commissions decreased by ¥769 million year on year to ¥9,882 million.

■ “Net other ordinary income” decreased

Net other ordinary income also decreased by ¥4,683 million year on year to ¥(21,205) million due to decreases in gains (losses) related to bonds, etc.

As a result, gross business profit increased by ¥5,935 million year on year to ¥64,165 million.

■ “Expenses” increased with personnel and non-personnel expenses as the main factor

In terms of expenses, personnel expenses increased by ¥2,287 million year on year driven by wage hikes and non-personnel expenses increased by ¥1,342 million, mainly due to an increase in system-related expenses.

As a result, total expenses increased by ¥3,867 million.

The increase in gross business profit exceeded the increase in expenses, and net business profit (before provision of general allowance for loan losses) increased by ¥2,067 million year on year to ¥15,758 million.

■ “Gains (losses) related to equity securities” increased, and “credit costs” decreased

Gains (losses) related to equity securities increased by ¥3,273 million year on year to ¥10,389 million. Credit costs decreased by ¥4,399 million to ¥(164) million due to an decrease in disposal of non-performing loans.

■ “Ordinary profit” and “profit” both increased

As a result, ordinary profit increased by ¥9,894 million year on year to ¥28,547 million, and profit increased by ¥2,596 million year on year to ¥21,440 million.

I Summary of Financial Results

1. Balances of Deposits and Loans [Non-consolidated]

(Million yen)

[Average balance]	(Japanese)	For the year ended March 31, 2026			For the six months ended September 30, 2025	For the year ended March 31, 2025
		(a)	(a-b)	(a-c)	(b)	(c)
Deposits and negotiable certificates of deposit	預 金 等 (預 金 + 譲 渡 性 預 金)	5,882,093	[0.23%] 13,676	[0.77%] 45,236	5,868,417	5,836,857
for Shiga Prefecture	う ち 滋 賀 県 内	5,183,374	(221)	37,099	5,183,595	5,146,275
Deposits	預 金	5,850,296	14,626	49,386	5,835,670	5,800,910
Individuals	う ち 個 人 預 金	4,255,926	19,600	34,708	4,236,326	4,221,218
Corporations	う ち 法 人 預 金	1,360,501	5,067	28,337	1,355,434	1,332,164
Negotiable certificates of deposit	譲 渡 性 預 金	31,797	(950)	(4,149)	32,747	35,947
Loans and bills discounted	貸 出 金	4,596,034	[0.57%] 26,480	[1.62%] 73,466	4,569,554	4,522,568
for Shiga Prefecture	う ち 滋 賀 県 内	2,635,017	16,165	33,267	2,618,851	2,601,750
Consumer loans and bills	う ち 消 費 者 向 け 貸 出	1,283,877	25,823	74,597	1,258,053	1,209,280
Corporate loans and bills	う ち 事 業 性 貸 出	2,876,110	12,323	35,099	2,863,786	2,841,011
Loan-deposit ratio (%)	預 貸 率	78.13%	0.27%	0.65%	77.86%	77.48%

(Million yen)

[Term-end balance]	(Japanese)	As of March 31, 2026			As of September 30, 2025	As of March 31, 2025
		(a)	(a-b)	(a-c)	(b)	(c)
Deposits and negotiable certificates of deposit	預 金 等 (預 金 + 譲 渡 性 預 金)	5,988,187	[2.25%] 131,839	[2.40%] 140,852	5,856,348	5,847,334
for Shiga Prefecture	う ち 滋 賀 県 内	5,264,068	99,627	81,072	5,164,440	5,182,995
Deposits	預 金	5,957,237	131,489	144,702	5,825,748	5,812,534
Individuals	う ち 個 人 預 金	4,276,755	33,796	54,127	4,242,959	4,222,628
Corporations	う ち 法 人 預 金	1,364,297	13,488	55,947	1,350,809	1,308,350
Negotiable certificates of deposit	譲 渡 性 預 金	30,950	350	(3,850)	30,600	34,800
Loans and bills discounted	貸 出 金	4,624,935	[1.36%] 62,451	[1.35%] 61,636	4,562,483	4,563,298
for Shiga Prefecture	う ち 滋 賀 県 内	2,678,380	39,391	47,772	2,638,988	2,630,607
Consumer loans and bills	う ち 消 費 者 向 け 貸 出	1,340,749	58,509	100,289	1,282,239	1,240,459
Consumer loans	消 費 者 ロ ー ン	1,332,565	59,201	102,515	1,273,363	1,230,050
Other consumer loans and bills	そ の 他 の 消 費 者 向 け 貸 出	8,183	(692)	(2,226)	8,875	10,409
Corporate loans and bills discounted	う ち 事 業 性 貸 出	2,865,815	22,403	1,744	2,843,411	2,864,071
Loan-deposit ratio (%)	預 貸 率	77.23%	(0.67%)	-0.81%	77.90%	78.04%

(Note) Consumer loans in consumer loans and bills are packaged products with predetermined loan conditions to improve the convenience of borrowing, and other consumer loans and bills discounted are consumer general financing for consumers other than consumer loans (excluding corporate loans and bills).

2. Interest Rate Spread [Non-consolidated]

(%)

[All branches]	(Japanese)	For the year ended March 31, 2026			For the six months ended September 30, 2025	For the year ended March 31, 2025
		(a)	(a-b)	(a-c)	(b)	(c)
(1) Average yield on interest earning assets (A)	資金運用利回り	1.45	0.05	0.24	1.40	1.21
(a) Average yield on loans and bills discounted (B)	貸出金利回り	1.30	0.05	0.21	1.25	1.09
(b) Average yield on securities	有価証券利回り	2.16	0.02	0.28	2.14	1.88
(2) Average yield on interest bearing liabilities (C)	資金調達原価	1.09	0.01	0.13	1.08	0.96
(a) Average yield on deposits and negotiable certificates of deposit (including expenses) (D)	預金等原価	1.06	0.02	0.21	1.04	0.85
(b) Average yield on deposits and negotiable certificates of deposit	預金等利回り	0.24	0.03	0.15	0.21	0.09
(c) Expense ratio	経費率	0.82	(0.01)	0.06	0.83	0.76
(3) Spread between loans and deposits rates (including expenses) (B) - (D)	預貸金利鞘	0.24	0.03	—	0.21	0.24
(4) Average interest rate spread (A) - (C)	総資金利鞘	0.36	0.04	0.11	0.32	0.25

(Reference) Excluding interest-bearing due from banks ("due from Bank of Japan", etc.)

Average yield on interest earning assets	資金運用利回り	1.56	0.03	0.21	1.53	1.35
Average interest rate spread	総資金利鞘	0.47	0.02	0.08	0.45	0.39

(%)

[Domestic branches]	(Japanese)	For the year ended March 31, 2026			For the six months ended September 30, 2025	For the year ended March 31, 2025
		(a)	(a-b)	(a-c)	(b)	(c)
(1) Average yield on interest earning assets (A)	資金運用利回り	1.17	0.03	0.25	1.14	0.92
(a) Average yield on loans and bills discounted (B)	貸出金利回り	1.13	0.05	0.24	1.08	0.89
(b) Average yield on securities	有価証券利回り	1.85	(0.02)	0.29	1.87	1.56
(2) Average yield on interest bearing liabilities (C)	資金調達原価	0.90	0.02	0.19	0.88	0.71
(a) Average yield on deposits and negotiable certificates of deposit (including expenses) (D)	預金等原価	1.00	0.01	0.20	0.99	0.80
(b) Average yield on deposits and negotiable certificates of deposit	預金等利回り	0.20	0.02	0.14	0.18	0.06
(c) Expense ratio	経費率	0.80	(0.01)	0.06	0.81	0.74
(3) Spread between loans and deposits rates (including expenses) (B) - (D)	預貸金利鞘	0.13	0.04	0.04	0.09	0.09
(4) Average interest rate spread (A) - (C)	総資金利鞘	0.27	0.01	0.06	0.26	0.21

3. Balance of Assets in Custody/Sales during the Period [Non-consolidated]

Balance of Assets in Custody

(Million yen)

	(Japanese)	As of March 31, 2026			As of September 30, 2025	As of March 31, 2025
		(a)	(a-b)	(a-c)	(b)	(c)
Investment trusts (A)	投資信託期末残高	289,094	10,161	45,147	278,933	243,947
Public bonds (B)	公共債期末残高	52,944	6,320	9,301	46,624	43,643
Mediated financial products (C)	金融商品仲介期末残高	16,985	259	(153)	16,725	17,139
Total asset in custody (A+B+C)	預り資産残高合計	359,025	16,741	54,295	342,283	304,729
Individual assets in custody	うち個人預り資産残高	326,673	15,396	51,117	311,277	275,556

Sales during the Fiscal Year Ended March 31, 2026

(Million yen)

	(Japanese)	For the year ended March 31, 2026		For the year ended March 31, 2025
		(a)	(a-b)	(b)
Investment trusts	投資信託	62,242	(8,074)	70,317
Public bonds	公共債	19,666	6,576	13,090
Mediated financial products	金融商品仲介	586	(137)	723
Insurance	保険	51,981	587	51,393

(Note) The accumulated amount of insurance premiums earned since the Bank started offering insurance has amounted to ¥788,841 million.

4. Profit and Loss [Non-consolidated]

(Million yen)					
#		(Japanese)	For the year ended March 31, 2026 (a)	(a-b)	For the year ended March 31, 2025 (b)
1	Gross business profit	業務粗利益	64,165	5,935	58,230
2	Net interest income	資金利益	75,488	11,388	64,100
3	Interest income	うち資金運用収益	103,732	16,254	87,478
4	Interest on loans and discounts	うち貸出金利息	60,082	10,674	49,407
5	Interest and dividends on securities	うち有価証券利息配当金	36,595	4,317	32,278
6	Interest expenses	(-) うち資金調達費用 (△)	28,305	4,909	23,396
7	Interest on deposits, etc.	(-) うち預金等利息 (△)	14,265	8,560	5,704
8	Net fees and commissions	役務取引等利益	9,882	(769)	10,651
9	Fees and commissions income	役務取引等収益	17,376	304	17,071
10	Fees and commissions payments	(-) 役務取引等費用 (△)	7,493	1,074	6,419
11	Net other ordinary income	その他業務利益	(21,205)	(4,683)	(16,521)
12	(Gains (losses) related to bonds, etc.)	(うち債券等関係損益)	(20,191)	(4,184)	(16,007)
13	Domestic gross business profit	うち国内業務粗利益	56,282	1,164	55,118
14	Net interest income	資金利益	67,031	8,524	58,507
15	Net fees and commissions	役務取引等利益	9,383	(681)	10,064
16	Net other ordinary income	その他業務利益	(20,132)	(6,679)	(13,453)
17	Expenses (excluding non-recurring expenses)	(-) 経費 (除く臨時費用分) (△)	48,406	3,867	44,538
18	Personnel expenses	(-) 人件費 (△)	21,193	2,287	18,905
19	Non-personnel expenses	(-) 物件費 (△)	23,704	1,342	22,361
20	Taxes	(-) 税金 (△)	3,508	237	3,271
21	Net business profit (before provision of general allowance for loan losses)	実質業務純益 (一般貸倒引当金繰入前)	15,758	2,067	13,691
22	Core net business profit	コア業務純益	45,763	11,830	33,932
23	Core net business profit (excluding gains (losses) on cancellation of investment trusts)	コア業務純益 (除く投資信託解約損益)	44,521	11,506	33,014
24	Provision of general allowance for loan losses	(-) 一般貸倒引当金繰入額 (△)	—	1,041	(1,041)
25	Net business profit	業務純益	15,758	1,025	14,733
26	Non-recurring gains (losses)	臨時損益	12,788	8,868	3,920
27	Gains (losses) related to equity securities	株式等関係損益	10,389	3,273	7,116
28	Recoveries of written off receivables	償却債権取立益	496	55	440
29	Disposal of non-performing loans	(-) 不良債権処理額 (△)	724	(4,551)	5,276
30	Reversal of allowance for loan losses, etc.	貸倒引当金等戻入益	889	889	—
31	Other non-recurring gains (losses)	その他臨時損益	1,738	98	1,639
32	Ordinary profit	経常利益	28,547	9,894	18,653
33	Extraordinary income (losses)	特別損益	10	(6,677)	6,687
34	Gain (loss) on disposal of non-current assets	うち固定資産処分損益	25	169	(144)
35	Gain on disposal of non-current assets	固定資産処分益	66	64	1
36	Loss on disposal of non-current assets	(-) 固定資産処分損 (△)	40	(105)	145
37	Impairment loss	(-) うち減損損失 (△)	14	(1,153)	1,167
38	Settlement income	うち受取和解金	—	(8,000)	8,000
39	Profit before income taxes	税引前当期純利益	28,558	3,217	25,340
40	Income taxes - current	(-) 法人税、住民税及び事業税 (△)	5,089	4,976	112
41	Income taxes - deferred	(-) 法人税等調整額 (△)	2,028	(4,355)	6,384
42	Total income taxes	(-) 法人税等合計 (△)	7,117	620	6,496
43	Profit	当期純利益	21,440	2,596	18,844
44	Credit costs (expenses for write-offs and allowances) [24+29-30]	与信コスト (貸倒償却引当費用) [24+29-30] (△)	(164)	(4,399)	4,234

- (Notes)
1. Gains (losses) related to bonds, etc. = Gains (losses) related to bonds + Gain on financial derivatives – Loss on financial derivatives
 2. Core net business profit = Net business profit + Provision of general allowance for loan losses – Gains (losses) related to bonds
 3. Core net business profit (excluding gains (losses) on cancellation of investment trusts) = Core net business profit – Gains on cancellation of investment trusts
Gains on cancellation of investment trusts are recorded in net interest income, losses on cancellation of investment trusts are recorded in gains (losses) related to bonds
 4. Reversal of allowance for loan losses, etc. = Reversal of allowance for loan losses + Reversal of provision for contingent loss

5. Profit and Loss [Consolidated]

(Million yen)					
#		(Japanese)	For the year ended March 31, 2026 (a)	(a-b)	For the year ended March 31, 2025 (b)
1	Consolidated gross business profit	連結業務粗利益	66,590	5,747	60,843
2	Net interest income	資金利益	74,143	10,885	63,258
3	Net fees and commissions	役務取引等利益	12,504	(725)	13,230
4	Net other ordinary income	その他業務利益	(20,057)	(4,412)	(15,645)
5	General and administrative expenses (excluding non-recurring expenses) (-)	営業経費 (臨時費用処理分を除く) (Δ)	50,413	3,944	46,468
6	Consolidated net business profit (before provision of general allowance for loan losses)	連結実質業務純益 (一般貸倒引当金繰入前)	16,176	1,802	14,374
7	Provision of general allowance for loan losses (-)	一般貸倒引当金繰入額 (Δ)	—	693	(693)
8	Consolidated net business profit	連結業務純益	16,176	1,108	15,067
9	Other profit (loss) (non-recurring gains (losses))	その他経常損益 (臨時損益)	12,854	8,972	3,882
10	Disposal of non-performing loans (-)	不良債権処理額 (Δ)	731	(4,833)	5,565
11	Written-off of loans (-)	貸出金償却 (Δ)	692	(449)	1,141
12	Provision of allowance for loan losses (excluding provision of general allowance for loan losses) (-)	その他の貸倒引当金繰入額 (一般貸倒引当金繰入額を除く) (Δ)	—	(4,348)	4,348
13	Other credit costs (-)	その他債権売却損等 (Δ)	39	(35)	74
14	Reversal of allowance for loan losses, etc.	貸倒引当金等戻入益	928	928	—
15	Recoveries of written off receivables	償却債権取立益	496	55	440
16	Gains (losses) related to equity securities	株式等関係損益	10,389	3,063	7,326
17	Gain on sale	売却益	11,146	1,423	9,722
18	Loss on sale (-)	売却損 (Δ)	726	(1,619)	2,345
19	Loss on devaluation (-)	償却 (Δ)	29	(21)	50
20	Other profit (including non-recurring expenses in general and administrative expenses)	その他経常損益 (営業経費中臨時処理分を含む)	1,834	134	1,699
21	Expenses corresponding to money held in trust (-)	金銭の信託運用見合費用 (Δ)	62	43	18
22	Ordinary profit	経常利益	29,031	10,081	18,949
23	Extraordinary income (losses)	特別損益	(59)	(6,745)	6,685
24	Profit before income taxes	税金等調整前当期純利益	28,971	3,336	25,635
25	Income taxes - current (-)	法人税、住民税及び事業税 (Δ)	5,697	4,982	714
26	Income taxes - deferred (-)	法人税等調整額 (Δ)	1,980	(4,219)	6,199
27	Total income taxes (-)	法人税等合計 (Δ)	7,677	763	6,914
28	Profit	当期純利益	21,293	2,573	18,720
29	Profit attributable to non-controlling interests (-)	非支配株主に帰属する当期純利益 (Δ)	—	—	—
30	Profit attributable to owners of parent	親会社株主に帰属する当期純利益	21,293	2,573	18,720
(Reference)					
	Credit costs [7+10-14] (-)	与信コスト [7 + 10 - 14] (Δ)	(196)	(5,068)	4,871

- (Notes) 1. Consolidated gross business profit = Net interest income {Interest income – (Interest expenses – Expenses corresponding to money held in trust)} + Net fees and commissions (Trust fees + Fees and commissions – Fees and commissions payments) + Other ordinary income (Other ordinary income – Other ordinary expenses)
2. Consolidated net business profit = Consolidated gross business profit – General and administrative expenses (excluding non-recurring expenses) – Provision of general allowance for loan losses in provision of allowance for loan losses (Other expenses)

6. Net Business Profit [Non-consolidated]

(Million yen)				
	(Japanese)	For the year ended March 31, 2026 (a)	(a-b)	For the year ended March 31, 2025 (b)
(1) Net business profit (before provision of general allowance for loan losses)	実 質 業 務 純 益 (一般貸倒引当金繰入前)	15,758	2,067	13,691
Per employee (in thousands of yen)	職員一人当たり (千円)	7,971	858	7,112
(2) Net business profit	業 務 純 益	15,758	1,025	14,733
Per employee (in thousands of yen)	職員一人当たり (千円)	7,971	317	7,653

(Note) Per employee figures are calculated based on the average number of employees during the period.

7. Gains (Losses) Related to Bonds, etc. [Non-consolidated]

(Million yen)				
	(Japanese)	For the year ended March 31, 2026 (a)	(a-b)	For the year ended March 31, 2025 (b)
Gains (losses) related to bonds	国 債 等 債 券 関 係 損 益 (5 勘 定 尻)	(30,004)	(9,763)	(20,241)
Gain on sale	売 却 益	364	107	256
Gain on redemption	償 還 益	—	—	—
Loss on sale	売 却 損	30,368	9,870	20,498
Loss on redemption	償 還 損	—	—	—
Loss on devaluation	償 却	—	—	—
Gains (losses) on financial derivatives	金 融 派 生 商 品 損 益	9,812	5,579	4,233
Gains (losses) related to bonds, etc.	債券等関係損益 (合計)	(20,191)	(4,184)	(16,007)

8. Gains (Losses) Related to Equity Securities [Non-consolidated]

(Million yen)				
	(Japanese)	For the year ended March 31, 2026 (a)	(a-b)	For the year ended March 31, 2025 (b)
Gains (losses) related to equity securities	株 式 等 関 係 損 益 (3 勘 定 尻)	10,389	3,273	7,116
Gain on sale	売 却 益	11,146	1,632	9,513
Loss on sale	売 却 損	726	(1,619)	2,345
Loss on devaluation	償 却	29	(21)	50

9. Gains (Losses) on Valuation of Securities [Non-consolidated]/[Consolidated]

(Million yen)

[Non-consolidated]	(Japanese)	As of March 31, 2026			As of March 31, 2025			(a-b)
		Valuation gains (losses)		Valuation losses	Valuation gains (losses)		Valuation losses	
		(a)	Valuation gains		(b)	Valuation gains		
Held-to-maturity	満期保有目的	—	—	—	—	—	—	—
Stocks of subsidiaries	子会社株式	—	—	—	—	—	—	—
Available-for-sale securities	その他有価証券	145,612	273,120	127,508	99,134	200,446	101,312	46,478
Stocks	株式	258,968	259,873	904	192,573	193,822	1,249	66,395
Bonds	債券	(87,530)	3	87,533	(64,412)	43	64,455	(23,117)
Others	その他	(25,825)	13,243	39,069	(29,026)	6,580	35,607	3,200
Money held in trust (excluding for investment, held-to-maturity)	金銭の信託（運用目的及び満期保有目的以外）	(198)	139	338	(190)	15	205	(8)
(1) Total gains (losses) on valuation	① 評価損益合計	145,413			98,943			46,469
(2) Deferred gains (losses) on hedges	② 繰延ヘッジ損益	63,660			50,027			13,633
(1) + (2)	③ 参考（① + ②）	209,073			148,971			60,102

(Million yen)

[Consolidated]	(Japanese)	As of March 31, 2026			As of March 31, 2025			(a-b)
		Valuation gains (losses) (a)	Valuation gains		Valuation gains (losses) (b)	Valuation gains		
			Valuation gains	Valuation losses		Valuation gains	Valuation losses	
Held-to-maturity	満期保有目的	—	—	—	—	—	—	—
Stocks of subsidiaries	子会社株式	—	—	—	—	—	—	—
Available-for-sale securities	その他有価証券	147,276	274,784	127,508	100,374	201,687	101,312	46,901
Stocks	株式	260,632	261,537	904	193,814	195,063	1,249	66,818
Bonds	債券	(87,530)	3	87,533	(64,412)	43	64,455	(23,117)
Others	その他	(25,825)	13,243	39,069	(29,026)	6,580	35,607	3,200
Money held in trust (excluding for investment, held-to-maturity)	金銭の信託（運用目的及び満期保有目的以外）	(198)	139	338	(190)	15	205	(8)
(1) Total gains (losses) on valuation	① 評価損益合計	147,077			100,184			46,892
(2) Deferred gains (losses) on hedges	② 繰延ヘッジ損益	63,660			50,027			13,633
(1) + (2)	③ 参考（① + ②）	210,738			150,212			60,526

- (Notes)
- “Available-for-sale securities” are evaluated based on the market value at the end of the period, and the table above states the difference between the amount recorded on the balance sheet or consolidated balance sheet and the acquisition price.
 - “Available-for-sale securities” are stated inclusive of beneficial interest in a trust under “monetary claims bought.”
 - The Bank conducts derivative transactions to hedge against market value fluctuation risk of securities, and the above tables (non-consolidated and consolidated) show reference figures (1)+(2), which are gains (losses) on valuation (1) of securities added to deferred gains (losses) on hedges before tax effects (2).

10. ROE [Non-consolidated]

(%)

	(Japanese)	For the year ended March 31, 2026			For the six months ended September 30, 2025	For the year ended March 31, 2025
		(a)	(a-b)	(a-c)	(b)	(c)
Net business profit basis	業務純益ベース	3.47	(1.84)	0.18	5.31	3.29
Profit basis	当期（中間）純利益ベース	4.72	(0.39)	0.50	5.11	4.22

11. Capital Ratio (International Standards) [Non-consolidated]/[Consolidated]

(Monetary amounts: Billion yen)

[Non-consolidated]	(Japanese)	As of March 31, 2026 (a)			As of September 30, 2025 (b)	As of March 31, 2025 (c)
			(a-b)	(a-c)		
(1) Total capital ratio (%) [(4) ÷ (7)]	単体総自己資本比率 (%) (④ ÷ ⑦)	12.90	(1.25)	(0.44)	14.15	13.34
(2) Tier 1 capital ratio (%) [(5) ÷ (7)]	単体Tier 1 比率 (%) (⑤ ÷ ⑦)	12.90	(1.25)	(0.44)	14.15	13.34
(3) Common equity Tier 1 capital ratio (%) [(6) ÷ (7)]	単体普通株式等Tier 1 比率 (%) (⑥ ÷ ⑦)	12.90	(1.25)	(0.44)	14.15	13.34
(4) Total capital	単体における総自己資本の額	438.1	2.0	43.2	436.1	394.9
(5) Tier 1 capital	単体におけるTier 1 資本の額	438.1	2.0	43.2	436.1	394.9
(6) Common equity Tier 1 capital	単体における 普通株式等Tier 1 資本の額	438.1	2.0	43.2	436.1	394.9
(7) Risk weighted assets	リスク・アセットの額	3,395.0	314.3	434.7	3,080.6	2,960.2
(8) Total capital requirements	単体総所要自己資本額	271.6	25.1	34.7	246.4	236.8

(Monetary amounts: Billion yen)

[Consolidated]	(Japanese)	As of March 31, 2026 (a)			As of September 30, 2025 (b)	As of March 31, 2025 (c)
			(a-b)	(a-c)		
(1) Total capital ratio (%) [(4) ÷ (7)]	連結総自己資本比率 (%) (④ ÷ ⑦)	13.25	(1.25)	(0.37)	14.50	13.62
(2) Tier 1 capital ratio (%) [(5) ÷ (7)]	連結Tier 1 比率 (%) (⑤ ÷ ⑦)	13.24	(1.25)	(0.37)	14.49	13.61
(3) Common equity Tier 1 capital ratio (%) [(6) ÷ (7)]	連結普通株式等Tier 1 比率 (%) (⑥ ÷ ⑦)	13.24	(1.25)	(0.37)	14.49	13.61
(4) Total capital	連結における総自己資本の額	453.3	2.1	43.6	451.2	409.6
(5) Tier 1 capital	連結におけるTier 1 資本の額	453.2	2.2	43.7	450.9	409.4
(6) Common equity Tier 1 capital	連結における 普通株式等Tier 1 資本の額	453.2	2.2	43.7	450.9	409.4
(7) Risk weighted assets	リスク・アセットの額	3,420.7	309.9	414.4	3,110.8	3,006.3
(8) Total capital requirements	連結総所要自己資本額	273.6	24.7	33.1	248.8	240.5

- (Notes) 1. The Foundation Internal Ratings-Based (FIRB) approach has been adopted as the method for measuring credit risk.
2. The Standardized Measurement Approach has been adopted as the method for measuring operational risk.

II Loans and Bills Information

1. Allowance for Loan Losses and Self-assessment Results by Borrower Classification [Non-consolidated]

(Million yen)

	(Japanese)	As of March 31, 2026 (a)	(a-b)	(a-c)	As of September 30, 2025 (b)	As of March 31, 2025 (c)
Allowance for loan losses	貸倒引当金	29,299	(3,290)	(4,075)	32,589	33,374
Allowance for general loan losses	一般貸倒引当金	7,055	(1,456)	(1,701)	8,512	8,757
Allowance for specific loan losses	個別貸倒引当金	22,243	(1,833)	(2,374)	24,076	24,617
Allowance for specific overseas countries	特定海外債権引当勘定	—	—	—	—	—

(Million yen)

Self-assessment results by borrower classification	Bankrupt claims	破綻先債権	195	93	32	102	162
	Effectively bankrupt claims	実質破綻先債権	3,375	1,487	908	1,887	2,467
	Potentially bankrupt claims	破綻懸念先債権	46,066	(4,010)	(5,915)	50,077	51,981
	Claims requiring caution	要注意先債権	288,605	33,730	24,883	254,874	263,721
	Substandard claims	要管理先債権	31,062	814	(2,803)	30,248	33,866
	Other claims requiring caution	その他要注意先債権	257,543	32,916	27,687	224,626	229,855
	Normal claims	正常先債権	4,321,698	30,770	40,662	4,290,928	4,281,036
	Total claims	総与信残高	4,659,942	62,071	60,572	4,597,870	4,599,369
[Amount of partial write-offs]			[8,679]	[1,405]	[1,179]	[7,274]	[7,500]

2. Disclosed Claims Under the Financial Reconstruction Act and Risk-monitored Loans [Non-consolidated]/[Consolidated]

(Million yen)

[Non-consolidated]	(Japanese)	As of March 31, 2026 (a)	(a-b)	(a-c)	As of September 30, 2025 (b)	As of March 31, 2025 (c)
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	3,571	1,581	941	1,990	2,629
Doubtful claims	危険債権	46,066	(4,010)	(5,915)	50,077	51,981
Substandard claims	要管理債権	22,033	(29)	(5,018)	22,062	27,051
(Loans past due 3 months or more)	(うち三月以上延滞債権)	69	(7)	(509)	77	579
(Restructured loans)	(うち貸出条件緩和債権)	21,963	(21)	(4,509)	21,985	26,472
Subtotal (A)	小計	71,670	(2,458)	(9,992)	74,129	81,663
Non-performing loans ratio (%) (A) ÷ (B)	総与信残高に占める比率 (A) ÷ (B)	1.53	(0.08)	(0.24)	1.61	1.77
Normal claims	正常債権	4,588,271	64,530	70,564	4,523,740	4,517,706
Total claims (B)	合計	4,659,942	62,071	60,572	4,597,870	4,599,369

Coverage (C)	保全額	52,541	(2,110)	(5,187)	54,652	57,729
Allowance for loan losses	貸倒引当金	23,543	(2,073)	(2,726)	25,617	26,270
Collateral and guarantees	担保保証等	28,997	(37)	(2,460)	29,034	31,458

Coverage ratio (%) (C) ÷ (A)	保全率 (C) ÷ (A)	73.30	(0.42)	2.61	73.72	70.69
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(Million yen)

[Consolidated]	(Japanese)	As of March 31, 2026 (a)	(a-b)	(a-c)	As of September 30, 2025 (b)	As of March 31, 2025 (c)
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	3,669	1,556	712	2,112	2,956
Doubtful claims	危険債権	46,066	(4,010)	(5,915)	50,077	51,981
Substandard claims	要管理債権	22,095	32	(4,957)	22,063	27,053
(Loans past due 3 months or more)	(うち三月以上延滞債権)	69	(7)	(509)	77	579
(Restructured loans)	(うち貸出条件緩和債権)	22,026	39	(4,448)	21,986	26,474
Subtotal (A)	小計	71,831	(2,422)	(10,160)	74,253	81,991
Non-performing loans ratio (%) (A) ÷ (B)	総与信残高に占める比率 (A) ÷ (B)	1.54	(0.07)	(0.24)	1.61	1.78
Normal claims	正常債権	4,588,424	64,522	70,550	4,523,901	4,517,874
Total claims (B)	合計	4,660,255	62,100	60,389	4,598,155	4,599,866

3. Classification of Loans by Type of Industry, etc.

(1) Balance of Consumer Loans [Non-consolidated]

(Million yen)

	(Japanese)	As of March 31, 2026 (a)	(a-b)	(a-c)	As of September 30, 2025 (b)	As of March 31, 2025 (c)
Consumer loans	消費者ローン	1,332,565	59,201	102,515	1,273,363	1,230,050
Housing loans	住宅ローン	1,089,433	16,970	24,673	1,072,462	1,064,759
Other consumer loans	その他ローン	243,132	42,231	77,841	200,901	165,291

(Note) Housing loans include financing for housing loans related to local government systems (home loans) and arranged housing.

(2) Balance and Ratio of Loans to Small and Medium-sized Enterprises ("SMEs"), etc. [Non-consolidated]

(Million yen, %)

	(Japanese)	As of March 31, 2026 (a)	(a-b)	(a-c)	As of September 30, 2025 (b)	As of March 31, 2025 (c)
Loans to SMEs, etc. (A)	中小企業等貸出金残高 (A)	3,235,725	75,298	136,524	3,160,426	3,099,200
Loans to SMEs (Note)	うち中小企業向け残高 (注)	1,903,159	16,096	34,009	1,887,062	1,869,149
Domestic loans and bills discounted (B)	国内店貸出金残高 (B)	4,588,007	65,162	60,887	4,522,844	4,527,119
Loans to SMEs, etc. ratio (%) (A) ÷ (B)	中小企業等貸出金比率 (%) (A) ÷ (B)	70.52	0.65	2.07	69.87	68.45

(Note) Loans to SMEs are calculated by deducting the above consumer loans from (A) Loans to SMEs, etc.

(3) Classification of Loans by Type of Industry [Non-consolidated]

(Million yen)

	(Japanese)	As of March 31, 2026 (a)	(a-b)	(a-c)	As of September 30, 2025 (b)	As of March 31, 2025 (c)
Domestic branches (excluding offshore market account)	国内店分 (除く特別国際金融取引勘定分)	4,588,007	65,162	60,887	4,522,844	4,527,119
Manufacturing	製造業	551,086	7,761	(18,130)	543,325	569,216
Agriculture and forestry	農業・林業	6,225	(816)	(863)	7,042	7,088
Fishery	漁業	623	82	14	541	608
Mining, quarry and gravel	鉱業・採石業・砂利採取業	6,381	(305)	1,047	6,686	5,333
Construction	建設業	129,816	2,253	103	127,562	129,712
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	170,083	(7,024)	(6,378)	177,108	176,462
Information and communications	情報通信業	18,656	4,433	(10,499)	14,223	29,156
Transport and postal service	運輸業・郵便業	163,973	(8,742)	(9,746)	172,716	173,720
Wholesale and retail	卸売業・小売業	398,408	(192)	(21,230)	398,601	419,639
Finance and insurance	金融業・保険業	160,703	(1,677)	(2,876)	162,380	163,579
Real estate and goods rental and leasing	不動産業・物品賃貸業	826,029	6,036	37,809	819,993	788,219
Other services	その他のサービス業	309,868	3,560	519	306,308	309,349
Local governments	地方公共団体	414,857	(16,737)	(37,740)	431,595	452,598
Others	その他	1,431,291	76,531	128,859	1,354,760	1,302,432

4. Classification of Loans by Region, etc.

(1) Balance of Loans to Specific Overseas Countries [Non-consolidated]

Not applicable.

(2) Classification of Loans by Region [Non-consolidated]

(Million yen)

	(Japanese)	As of March 31, 2026 (a)	(a-b)	(a-c)	As of September 30, 2025 (b)	As of March 31, 2025 (c)
Asia	ア ジ ア	42,766	918	5,859	41,848	36,907
North America	北 米	53,133	3,756	10,368	49,377	42,765
Latin America	中 南 米	13,762	(19)	(814)	13,782	14,576
Oceania	オ セ ア ニ ア	17,371	1,543	328	15,828	17,043
Western Europe	西 欧	20,233	1,357	1,625	18,876	18,608
Eastern Europe, Russia, etc.	東 欧 ・ ロ シ ア 等	3,098	204	251	2,894	2,847
Middle East	中 東	17,389	5,456	8,660	11,932	8,728
Africa	ア フ リ カ	10,223	2,531	2,498	7,692	7,725
Total	合 計	177,980	15,748	28,777	162,232	149,202

Ⅲ Financial Results Forecast for the Fiscal Year Ending March 31, 2027

[Main Accounts]

(Monetary amounts: Billion yen)

	(Japanese)	Non-consolidated		Consolidated	
		Average balance forecast	YoY	Average balance forecast	YoY
Deposits and negotiable certificates of deposit	預 金 等 (譲渡性預金含む)	5,961.3	[1.3%] 79.3	5,942.7	[1.3%] 79.3
Loans and bills discounted	貸 出 金	4,679.8	[1.8%] 83.8	4,644.7	[1.8%] 83.8
Securities	有 価 証 券	1,720.7	[1.6%] 28.2	1,715.7	[1.6%] 28.2

[Yield]

(%)

[Non-consolidated]	(Japanese)	Yield forecast	YoY
Deposits and negotiable certificates of deposit	預 金 等 (譲渡性預金含む)	0.44	0.20
Loans and bills discounted	貸 出 金	1.59	0.29
Securities	有 価 証 券	2.07	(0.09)

[Profit and Loss]

(Million yen)

[Non-consolidated]	(Japanese)	Interim period (Six months ending September 30, 2026)			Full year (Fiscal year ending March 31, 2027)		
		September 30, 2026 Forecast	September 30, 2025 Actual	YoY	March 31, 2027 Forecast	March 31, 2026 Actual	YoY
Ordinary profit	経 常 利 益	20,300	15,351	4,948	41,000	28,547	12,452
Profit	当 期 (中 間) 純 利 益	14,100	11,403	2,696	28,200	21,440	6,759

(Million yen)

[Consolidated]	(Japanese)	Interim period (Six months ending September 30, 2026)			Full year (Fiscal year ending March 31, 2027)		
		September 30, 2026 Forecast	September 30, 2025 Actual	YoY	March 31, 2027 Forecast	March 31, 2026 Actual	YoY
Ordinary profit	経 常 利 益	20,900	15,640	5,259	42,100	29,031	13,068
Profit	当 期 (中 間) 純 利 益	14,300	11,389	2,910	28,500	21,293	7,206

(Note) Figures in profit (consolidated) indicate profit attributable to owners of parent.