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May 14, 2026

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



Company name: The Bank of Iwate, Ltd.
Listing: Tokyo Stock Exchange
Securities code: 8345
URL: <https://www.iwatebank.co.jp/>
Representative: Toru Iwayama, President
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Telephone: +81-19-623-1111
Scheduled date of annual general meeting of shareholders: June 24, 2026
Scheduled date to commence dividend payments: June 25, 2026
Scheduled date to file annual securities report: June 18, 2026
Trading accounts: None
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: Yes

(Yen amounts and percentages are rounded down to the nearest unit, 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	77,495	57.5	12,851	31.3	8,919	27.8
March 31, 2025	49,178	12.0	9,780	40.6	6,976	65.0

Note: Comprehensive income For the fiscal year ended March 31, 2026: ¥ 12,738 million [-%]
For the fiscal year ended March 31, 2025: ¥ (13,234) 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	129.40	129.13	4.7	0.3	16.5
March 31, 2025	101.71	101.41	3.6	0.2	19.8

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

Note: The Bank has conducted a stock split at a ratio of four stocks for one common stock with an effective date of April 1, 2026.

“Basic earnings per share” and “Diluted earnings per share” are calculated based on the assumption that the stock split was conducted at the beginning of the fiscal year ended March 31, 2025.

(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	3,913,713	194,750	4.9	2,820.16
March 31, 2025	3,802,787	184,658	4.8	2,683.34

Reference: Equity

As of March 31, 2026: ¥ 194,683 million

As of March 31, 2025: ¥ 184,590 million

Note: 1. Equity-to-asset ratio = (Total net assets – Share acquisition rights) / Total Assets

This ratio is not based on the public notice of Capital Adequacy Ratio.

2. The Bank has conducted a stock split at a ratio of four stocks for one common stock with an effective date of April 1, 2026.

“Net assets per share” is calculated based on the assumption that the stock split was conducted at the beginning of the fiscal year ended March 31, 2025.

(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	22,572	49,671	(2,677)	387,606
March 31, 2025	(152,428)	(90,790)	(1,599)	318,039

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	-	60.00	-	65.00	125.00	2,178	30.7	1.1
Fiscal year ended March 31, 2026	-	96.00	-	112.00	208.00	3,627	40.1	1.8
Fiscal year ending March 31, 2027 (Forecast)	-	29.00	-	29.00	58.00		40.0	

Note: The Bank has conducted a stock split at a ratio of four stocks for one common stock with an effective date of April 1, 2026. For the fiscal year ended March 31, 2025 and the fiscal year ended March 31, 2026, the actual dividend amount before the stock split is stated. For the fiscal year ending March 31, 2027 (Forecast), the figure after the stock split is stated. The annual total dividends per share for the fiscal year ending March 31, 2027 (Forecast) is ¥232.00, assuming that the stock split was not conducted.

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

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2026	7,200	12.2	5,000	14.7	72.42
Full year	14,500	12.8	10,000	12.1	144.85

Note: The Bank has conducted a stock split at a ratio of four stocks for one common stock with an effective date of April 1, 2026.

For the basic earnings per share, the figure after the stock split is stated.

*** 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)

Note: The Bank has conducted a stock split at a ratio of four stocks for one common stock with an effective date of 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” are calculated based on the assumption that the stock split was conducted at the beginning of the fiscal year ended March 31, 2025.

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

As of March 31, 2026	73,991,144 shares
As of March 31, 2025	73,991,144 shares

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

As of March 31, 2026	4,958,584 shares
As of March 31, 2025	5,199,912 shares

(Note) The number of treasury shares at the end of the period includes the shares held in the ESOP Trust (March 31, 2026: 717,200 shares, March 31, 2025: 926,000 shares).

(iii) Average number of shares outstanding during the period

Fiscal Year ended March 31, 2026	68,924,452 shares
Fiscal Year ended March 31, 2025	68,587,027 shares

(Note) In the calculation of the average number of shares outstanding during the period, the average number of the shares held in the ESOP Trust during the period are included in the number of treasury shares that is deducted (Fiscal year ended March 31, 2026: 813,078 shares, Fiscal year ended March 31, 2025: 1,060,563 shares).

[Reference] Overview of non-consolidated financial results

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

(1) Non-consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Fiscal year ended March 31, 2026	71,585	63.7	12,713	33.1	8,974	30.6
March 31, 2025	43,704	13.0	9,549	44.1	6,868	68.8

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Fiscal year ended March 31, 2026	130.20	129.92
March 31, 2025	100.14	99.85

Note: The Bank has conducted a stock split at a ratio of four stocks for one common stock with an effective date of April 1, 2026. “Basic earnings per share” and “Diluted earnings per share” are calculated based on the assumption that the stock split was conducted at the beginning of the fiscal year ended March 31, 2025.

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio	Net assets per share
	Millions of yen	Millions of yen	%	Yen
As of March 31, 2026	3,906,350	184,740	4.7	2,675.15
March 31, 2025	3,797,059	177,109	4.6	2,573.60

Reference: Equity

As of March 31, 2026: ¥ 184,672 million

As of March 31, 2025: ¥ 177,041 million

Note: 1. Equity-to-asset ratio = (Total net assets – Share acquisition rights) / Total Assets

This ratio is not based on the public notice of Capital Adequacy Ratio.

2. The Bank has conducted a stock split at a ratio of four stocks for one common stock with an effective date of April 1, 2026.

“Net assets per share” is calculated based on the assumption that the stock split was conducted at the beginning of the fiscal year ended March 31, 2025.

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	7,200	15.2	5,000	16.7	72.42
Full year	14,300	12.4	9,900	10.3	143.41

Note: The Bank has conducted a stock split at a ratio of four stocks for one common stock with an effective date of April 1, 2026.

For the basic earnings per share, the figure after the stock split is stated.

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

* Proper use of earnings forecasts, and other special matters

The description of future performance in this report is based on information which is presently available and certain assumptions which are considered to be reasonable, and it does not guarantee future performance. Actual results may differ significantly from forecasts depending on various future 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	319,122	389,094
Monetary claims bought	3,915	5,285
Money held in trust	6,479	9,305
Securities	1,194,237	1,132,745
Loans and bills discounted	2,197,657	2,314,102
Foreign exchanges	2,829	4,584
Other assets	58,479	38,558
Tangible fixed assets	13,590	13,204
Buildings, net	3,780	3,664
Land	8,040	8,075
Leased assets, net	6	16
Construction in progress	279	-
Other tangible fixed assets	1,483	1,447
Intangible fixed assets	1,494	1,437
Software	1,437	1,236
Leased assets	-	0
Other intangible fixed assets	56	199
Retirement benefit asset	11,030	14,400
Deferred tax assets	5,634	3,803
Customers' liabilities for acceptances and guarantees	3,464	3,210
Allowance for loan losses	(15,148)	(16,019)
Total assets	3,802,787	3,913,713
Liabilities		
Deposits	3,198,021	3,225,251
Negotiable certificates of deposit	215,715	230,389
Borrowed money	169,276	218,717
Foreign exchanges	26	28
Other liabilities	30,230	40,862
Provision for bonuses for directors (and other officers)	21	35
Retirement benefit liability	789	65
Provision for retirement benefits for directors (and other officers)	17	20
Provision for reimbursement of deposits	112	46
Provision for contingent loss	358	318
Deferred tax liabilities	94	16
Acceptances and guarantees	3,464	3,210
Total liabilities	3,618,129	3,718,962

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Net assets		
Share capital	12,089	12,089
Capital surplus	5,666	5,666
Retained earnings	173,126	179,235
Treasury shares	(4,505)	(4,341)
Total shareholders' equity	186,377	192,650
Valuation difference on available-for-sale securities	(5,336)	(9,801)
Deferred gains or losses on hedges	2,748	8,432
Remeasurements of defined benefit plans	801	3,402
Total accumulated other comprehensive income	(1,786)	2,032
Share acquisition rights	67	67
Total net assets	184,658	194,750
Total liabilities and net assets	3,802,787	3,913,713

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	49,178	77,495
Interest income	34,084	45,334
Interest on loans and discounts	21,045	27,659
Interest and dividends on securities	12,136	15,996
Interest on call loans and bills bought	82	356
Interest on deposits with banks	787	1,293
Other interest income	31	29
Fees and commissions	9,946	9,826
Other ordinary income	4,480	4,780
Other income	667	17,553
Recoveries of written off receivables	17	0
Other	649	17,553
Ordinary expenses	39,397	64,644
Interest expenses	2,849	8,037
Interest on deposits	2,101	6,482
Interest on negotiable certificates of deposit	102	440
Interest on call money and bills sold	4	4
Interest expenses on cash collateral received for securities lent	2	0
Interest on borrowings and rediscounts	41	488
Other interest expenses	597	621
Fees and commissions payments	3,746	3,950
Other ordinary expenses	6,775	24,854
General and administrative expenses	24,771	25,749
Other expenses	1,254	2,052
Provision of allowance for loan losses	732	1,405
Other	522	646
Ordinary profit	9,780	12,851
Extraordinary income	68	1
Gain on disposal of non-current assets	43	1
Gain on step acquisitions	4	-
Gain on bargain purchase	21	-
Extraordinary losses	102	62
Loss on disposal of non-current assets	53	48
Impairment losses	49	14
Profit before income taxes	9,746	12,790
Income taxes - current	2,989	3,819
Income taxes - deferred	(218)	51
Total income taxes	2,770	3,870
Profit	6,976	8,919
Profit attributable to owners of parent	6,976	8,919

Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Profit	6,976	8,919
Other comprehensive income		
Valuation difference on available-for-sale securities	(23,116)	(4,465)
Deferred gains or losses on hedges	2,697	5,683
Remeasurements of defined benefit plans, net of tax	207	2,600
Total other comprehensive income	(20,210)	3,818
Comprehensive income	(13,234)	12,738
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(13,234)	12,738

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	12,089	5,666	167,955	(4,920)	180,791
Changes during period					
Dividends of surplus			(1,740)		(1,740)
Profit attributable to owners of parent			6,976		6,976
Purchase of treasury shares				(2)	(2)
Disposal of treasury shares			(65)	416	351
Net changes in items other than shareholders' equity					
Total changes during period	-	-	5,171	414	5,585
Balance at end of period	12,089	5,666	173,126	(4,505)	186,377

	Accumulated other comprehensive income				Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	17,779	50	594	18,424	220	199,436
Changes during period						
Dividends of surplus						(1,740)
Profit attributable to owners of parent						6,976
Purchase of treasury shares						(2)
Disposal of treasury shares						351
Net changes in items other than shareholders' equity	(23,116)	2,697	207	(20,210)	(152)	(20,363)
Total changes during period	(23,116)	2,697	207	(20,210)	(152)	(14,777)
Balance at end of period	(5,336)	2,748	801	(1,786)	67	184,658

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	12,089	5,666	173,126	(4,505)	186,377
Changes during period					
Dividends of surplus			(2,806)		(2,806)
Profit attributable to owners of parent			8,919		8,919
Purchase of treasury shares				(3)	(3)
Disposal of treasury shares			(3)	167	164
Net changes in items other than shareholders' equity					
Total changes during period	-	-	6,109	164	6,273
Balance at end of period	12,089	5,666	179,235	(4,341)	192,650

	Accumulated other comprehensive income				Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	(5,336)	2,748	801	(1,786)	67	184,658
Changes during period						
Dividends of surplus						(2,806)
Profit attributable to owners of parent						8,919
Purchase of treasury shares						(3)
Disposal of treasury shares						164
Net changes in items other than shareholders' equity	(4,465)	5,683	2,600	3,818	-	3,818
Total changes during period	(4,465)	5,683	2,600	3,818	-	10,092
Balance at end of period	(9,801)	8,432	3,402	2,032	67	194,750

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	9,746	12,790
Depreciation	1,832	1,704
Impairment losses	49	14
Gain on bargain purchase	(21)	-
Loss (gain) on step acquisitions	(4)	-
Increase (decrease) in allowance for loan losses	391	870
Increase (decrease) in provision for contingent loss	77	(40)
Increase (decrease) in provision for bonuses for directors (and other officers)	(4)	14
Decrease (increase) in retirement benefit asset	(133)	(710)
Increase (decrease) in retirement benefit liability	(400)	399
Increase (decrease) in provision for retirement benefits for directors (and other officers)	(3)	2
Increase (decrease) in provision for reimbursement of deposits	(23)	(66)
Interest income	(34,084)	(45,334)
Interest expenses	2,849	8,037
Loss (gain) related to securities	1,499	2,867
Loss (gain) on money held in trust	113	(111)
Foreign exchange losses (gains)	122	(1,829)
Loss (gain) on disposal of non-current assets	10	47
Net decrease (increase) in loans and bills discounted	(106,531)	(116,445)
Net increase (decrease) in deposits	(38,650)	27,229
Net increase (decrease) in negotiable certificates of deposit	(24,410)	14,674
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	(61,801)	49,440
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	(175)	(405)
Net decrease (increase) in call loans	51,434	(1,369)
Net decrease (increase) in foreign exchanges - assets	1,070	(1,755)
Net increase (decrease) in foreign exchanges - liabilities	(11)	2
Interest received	32,867	43,690
Interest paid	(1,996)	(6,651)
Other, net	16,379	39,433
Subtotal	(149,808)	26,499
Income taxes paid	(2,637)	(3,943)
Income taxes refund	17	16
Net cash provided by (used in) operating activities	(152,428)	22,572

(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	(252,365)	(216,878)
Proceeds from sale of securities	13,957	100,139
Proceeds from redemption of securities	149,616	170,615
Increase in money held in trust	(879)	(5,458)
Decrease in money held in trust	-	2,661
Purchase of tangible fixed assets	(754)	(754)
Proceeds from sale of tangible fixed assets	63	11
Payments for retirement of tangible fixed assets	(19)	(32)
Purchase of intangible fixed assets	(355)	(630)
Payments for asset retirement obligations	(18)	(0)
Purchase of shares of subsidiaries resulting in change in scope of consolidation	(35)	-
Net cash provided by (used in) investing activities	(90,790)	49,671
Cash flows from financing activities		
Repayments of lease liabilities	(27)	(2)
Dividends paid	(1,740)	(2,806)
Purchase of treasury shares	(2)	(3)
Proceeds from sale of treasury shares	169	135
Net cash provided by (used in) financing activities	(1,599)	(2,677)
Effect of exchange rate change on cash and cash equivalents	-	-
Net increase (decrease) in cash and cash equivalents	(244,819)	69,566
Cash and cash equivalents at beginning of period	562,858	318,039
Cash and cash equivalents at end of period	318,039	387,606

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	318,840	388,437
Cash	26,487	28,352
Due from banks	292,353	360,085
Monetary claims bought	3,915	5,285
Money held in trust	6,479	9,305
Securities	1,196,970	1,135,606
Government bonds	238,895	276,207
Local government bonds	286,005	255,152
Corporate bonds	335,043	298,740
Stocks	51,900	53,190
Other securities	285,125	252,315
Loans and bills discounted	2,206,680	2,323,787
Bills discounted	1,044	773
Loans on bills	44,650	51,423
Loans on deeds	1,963,490	2,030,335
Overdrafts	197,494	241,255
Foreign exchanges	2,829	4,584
Due from foreign banks (our accounts)	2,829	4,584
Other assets	40,170	19,851
Prepaid expenses	223	188
Accrued revenue	4,098	5,003
Financial derivatives	4,627	12,281
Cash collateral paid for financial instruments	-	390
Other	31,219	1,989
Tangible fixed assets	13,261	12,879
Buildings, net	3,777	3,655
Land	8,029	8,014
Leased assets, net	0	6
Other tangible fixed assets	1,454	1,203
Intangible fixed assets	1,430	1,393
Software	1,374	1,193
Leased assets	-	0
Other intangible fixed assets	56	199
Prepaid pension costs	9,133	9,448
Deferred tax assets	5,933	5,333
Customers' liabilities for acceptances and guarantees	3,464	3,210
Allowance for loan losses	(12,049)	(12,773)
Total assets	3,797,059	3,906,350

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Liabilities		
Deposits	3,202,259	3,229,497
Current deposits	58,421	53,587
Ordinary deposits	2,168,728	2,181,428
Savings deposits	67,534	66,326
Deposits at notice	199	252
Time deposits	865,339	896,298
Installment savings	13,254	12,272
Other deposits	28,780	19,330
Negotiable certificates of deposit	220,015	234,389
Borrowed money	168,776	218,717
Borrowings from other banks	168,776	218,717
Foreign exchanges	26	28
Foreign bills sold	5	7
Foreign bills payable	21	21
Other liabilities	24,915	35,379
Income taxes payable	1,722	1,598
Accrued expenses	2,743	4,378
Unearned revenue	793	918
Reserve for interest on installment savings	1	7
Financial derivatives	112	953
Cash collateral received for financial instruments	4,409	11,420
Lease liabilities	-	8
Asset retirement obligations	47	47
Other	15,085	16,046
Provision for bonuses for directors (and other officers)	21	23
Provision for reimbursement of deposits	112	46
Provision for contingent loss	358	318
Acceptances and guarantees	3,464	3,210
Total liabilities	3,619,950	3,721,610
Net assets		
Share capital	12,089	12,089
Capital surplus	4,811	4,811
Legal capital surplus	4,811	4,811
Retained earnings	168,142	174,307
Legal retained earnings	7,278	7,278
Other retained earnings	160,864	167,028
Reserve for tax purpose reduction entry of non-current assets	834	792
General reserve	151,080	155,080
Retained earnings brought forward	8,949	11,155
Treasury shares	(4,505)	(4,341)
Total shareholders' equity	180,537	186,866
Valuation difference on available-for-sale securities	(6,244)	(10,626)
Deferred gains or losses on hedges	2,748	8,432
Total valuation and translation adjustments	(3,496)	(2,193)
Share acquisition rights	67	67
Total net assets	177,109	184,740
Total liabilities and net assets	3,797,059	3,906,350

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	43,704	71,585
Interest income	34,444	45,479
Interest on loans and discounts	21,079	27,704
Interest and dividends on securities	12,463	16,096
Interest on call loans	82	356
Interest on deposits with banks	786	1,292
Other interest income	31	29
Fees and commissions	8,630	8,514
Fees and commissions on domestic and foreign exchanges	2,254	2,331
Other fees and commissions	6,376	6,183
Other ordinary income	1	56
Net gain on trading securities transactions	0	0
Gain on sale of bonds	1	56
Other income	628	17,534
Gain on sale of equity securities	132	16,868
Gain on money held in trust	6	113
Other	489	552
Ordinary expenses	34,155	58,871
Interest expenses	2,849	8,048
Interest on deposits	2,103	6,490
Interest on negotiable certificates of deposit	103	446
Interest on call money	4	4
Interest expenses on cash collateral received for securities lent	2	0
Interest on borrowings and rediscounts	39	487
Interest expenses on interest rate swaps	591	577
Other interest expenses	5	42
Fees and commissions payments	3,985	4,164
Fees and commissions on domestic and foreign exchanges	213	259
Other fees and commissions	3,771	3,904
Other ordinary expenses	2,731	20,608
Loss on foreign exchange transactions	1,177	970
Loss on sale of bonds	462	12,901
Loss on redemption of bonds	1,044	6,736
Loss on financial derivatives	45	-
General and administrative expenses	23,449	24,364
Other expenses	1,140	1,686
Provision of allowance for loan losses	631	1,186
Loss on sale of equity securities	121	154
Loss on devaluation of equity securities	4	0
Loss on money held in trust	119	2
Loss on transfer of receivables	8	4
Other	254	337
Ordinary profit	9,549	12,713

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Extraordinary income	43	1
Gain on disposal of non-current assets	43	1
Extraordinary losses	102	62
Loss on disposal of non-current assets	53	48
Impairment losses	49	14
Profit before income taxes	9,490	12,652
Income taxes - current	2,808	3,641
Income taxes - deferred	(187)	35
Total income taxes	2,621	3,677
Profit	6,868	8,974

Non-consolidated Statement of Changes in Equity
For the fiscal year ended March 31, 2025

(Millions of yen)

	Shareholders' equity			
	Share capital	Capital surplus		Retained earnings
		Legal capital surplus	Total capital surplus	Legal retained earnings
Balance at beginning of period	12,089	4,811	4,811	7,278
Changes during period				
Dividends of surplus				
Provision of reserve for tax purpose reduction entry of non-current assets				
Reversal of reserve for tax purpose reduction entry of non-current assets				
Provision of general reserve				
Profit				
Purchase of treasury shares				
Disposal of treasury shares				
Net changes in items other than shareholders' equity				
Total changes during period	-	-	-	-
Balance at end of period	12,089	4,811	4,811	7,278

	Shareholders' equity					
	Retained earnings				Treasury shares	Total shareholders' equity
	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	855	148,080	6,866	163,079	(4,920)	175,059
Changes during period						
Dividends of surplus			(1,740)	(1,740)		(1,740)
Provision of reserve for tax purpose reduction entry of non-current assets	20		(20)	-		-
Reversal of reserve for tax purpose reduction entry of non-current assets	(40)		40	-		-
Provision of general reserve		3,000	(3,000)	-		-
Profit			6,868	6,868		6,868
Purchase of treasury shares					(2)	(2)
Disposal of treasury shares			(65)	(65)	416	351
Net changes in items other than shareholders' equity						
Total changes during period	(20)	3,000	2,083	5,063	414	5,478
Balance at end of period	834	151,080	8,949	168,142	(4,505)	180,537

(Millions of yen)

	Valuation and translation adjustments			Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Total valuation and translation adjustments		
Balance at beginning of period	17,068	50	17,118	220	192,398
Changes during period					
Dividends of surplus					(1,740)
Provision of reserve for tax purpose reduction entry of non-current assets					-
Reversal of reserve for tax purpose reduction entry of non-current assets					-
Provision of general reserve					-
Profit					6,868
Purchase of treasury shares					(2)
Disposal of treasury shares					351
Net changes in items other than shareholders' equity	(23,313)	2,697	(20,615)	(152)	(20,767)
Total changes during period	(23,313)	2,697	(20,615)	(152)	(15,289)
Balance at end of period	(6,244)	2,748	(3,496)	67	177,109

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
Balance at beginning of period	12,089	4,811	4,811	7,278
Changes during period				
Dividends of surplus				
Provision of reserve for tax purpose reduction entry of non-current assets				
Reversal of reserve for tax purpose reduction entry of non-current assets				
Provision of general reserve				
Profit				
Purchase of treasury shares				
Disposal of treasury shares				
Net changes in items other than shareholders' equity				
Total changes during period	-	-	-	-
Balance at end of period	12,089	4,811	4,811	7,278

	Shareholders' equity					
	Retained earnings				Treasury shares	Total shareholders' equity
	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	834	151,080	8,949	168,142	(4,505)	180,537
Changes during period						
Dividends of surplus			(2,806)	(2,806)		(2,806)
Provision of reserve for tax purpose reduction entry of non-current assets				-		-
Reversal of reserve for tax purpose reduction entry of non-current assets	(41)		41	-		-
Provision of general reserve		4,000	(4,000)	-		-
Profit			8,974	8,974		8,974
Purchase of treasury shares					(3)	(3)
Disposal of treasury shares			(3)	(3)	167	164
Net changes in items other than shareholders' equity						
Total changes during period	(41)	4,000	2,206	6,164	164	6,328
Balance at end of period	792	155,080	11,155	174,307	(4,341)	186,866

(Millions of yen)

	Valuation and translation adjustments			Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Total valuation and translation adjustments		
Balance at beginning of period	(6,244)	2,748	(3,496)	67	177,109
Changes during period					
Dividends of surplus					(2,806)
Provision of reserve for tax purpose reduction entry of non-current assets					-
Reversal of reserve for tax purpose reduction entry of non-current assets					-
Provision of general reserve					-
Profit					8,974
Purchase of treasury shares					(3)
Disposal of treasury shares					164
Net changes in items other than shareholders' equity	(4,381)	5,683	1,302	-	1,302
Total changes during period	(4,381)	5,683	1,302	-	7,631
Balance at end of period	(10,626)	8,432	(2,193)	67	184,740

SUPPLEMENTARY INFORMATION for the FYE 3/2026

1. Status of Profit and Loss (損益状況)

< Consolidated >

(Millions of yen)

	(Japanese)	FYE 3/2026		FYE 3/2025
		(A)	(A)-(B)	(B)
Consolidated gross profit	連結粗利益	23,117	(12,026)	35,143
Net interest income	資金利益	37,315	6,076	31,239
Net fees and commissions	役務取引等利益	5,875	(324)	6,199
Net other ordinary income	その他業務利益	(20,073)	(17,778)	(2,295)
General and administrative expenses	営業経費	25,749	978	24,771
Credit related expenses	貸倒償却引当費用	1,618	724	894
Provision of general allowance for loan losses	一般貸倒引当金繰入額	26	335	(309)
Write-off of loans	貸出金償却	38	35	3
Provision of specific allowance for loan losses	個別貸倒引当金繰入額	1,379	337	1,042
Transfer of provision for contingent losses	偶発損失引当金繰入額	158	(2)	160
Losses on sales of loans	債権売却損	15	0	15
Reversal of allowance for loan losses	貸倒引当金戻入益	—	—	—
Reversal of provision for contingent losses	偶発損失引当金戻入益	—	—	—
Recoveries of written off receivables	償却債権取立益	0	(17)	17
Gains (losses) related to stocks, etc.	株式等関係損益	16,713	16,707	6
Other	その他	388	92	296
Ordinary profit	経常利益	12,851	3,071	9,780
Extraordinary income (losses)	特別損益	(61)	(28)	(33)
Profit before income taxes	税金等調整前当期純利益	12,790	3,044	9,746
Income taxes - current	法人税、住民税及び事業税	3,819	830	2,989
Income taxes - deferred	法人税等調整額	51	269	(218)
Profit	当期純利益	8,919	1,943	6,976
Profit attributable to owners of parent	親会社株主に帰属する当期純利益	8,919	1,943	6,976

Note : Amounts are rounded down to the nearest millions of yen.

* Consolidated gross profit = [Interest income - (Interest expenses - Corresponding loss on money held in trust)]

+ (Fees and commissions income - Fees and commissions expenses) + (Other ordinary income - Other ordinary expenses)

(注) 金額は、百万円未満を切り捨てて表示しております。

連結粗利益 = { 資金運用収益 - (資金調達費用 - 金銭の信託運用見合費用) }

+ (役務取引等収益 - 役務取引等費用) + (その他業務収益 - その他業務費用)

< Non-consolidated >

(Millions of yen)

(Japanese)	FYE 3/2026		FYE 3/2025
	(A)	(A)-(B)	(B)
Ordinary income 経常収益	71,585	27,881	43,704
Gross business profit 業務粗利益	21,247	(12,268)	33,515
(Excluding gains (losses) on bonds) (除く国債等債券損益 (5 勘定戻))	40,828	5,807	35,021
Net interest income 資金利益	37,448	5,849	31,599
Net fees and commissions 役務取引等利益	4,350	(295)	4,645
Net other ordinary income その他業務利益	(20,551)	(17,822)	(2,729)
(Gains (losses) on bonds) (うち国債等債券損益)	(19,581)	(18,076)	(1,505)
Expenses (excluding non-recurring expenses) 経費 (除く臨時処理分)	24,115	789	23,326
Personnel expenses 人件費	13,056	449	12,607
Non-personnel expenses 物件費	9,605	193	9,412
Taxes 税金	1,452	146	1,306
Net business profit (before provision of general allowance for loan losses) 実質業務純益	(2,868)	(13,057)	10,189
Core net business profit (Excluding gains (losses) on bonds) コア業務純益 (除く国債等債券損益)	16,713	5,018	11,695
Provision of general allowance for loan losses [1] 一般貸倒引当金繰入額	11	172	(161)
Net business profit 業務純益	(2,879)	(13,229)	10,350
Gains (losses) on government bonds and other securities うち国債等債券損益 (5 勘定戻)	(19,581)	(18,076)	(1,505)
Non-recurring gains (losses) 臨時損益	15,592	16,393	(801)
Disposal of non-performing loans [2] 不良債権処理額	1,339	378	961
Write-off of loans 貸出金償却	—	—	—
Provision of specific allowance for loan losses 個別貸倒引当金繰入額	1,175	383	792
Transfer of provision for contingent losses 偶発損失引当金繰入額	158	(2)	160
Losses on sales of loans 債権売却損	4	(4)	8
Reversal of allowance for loan losses [3] 貸倒引当金戻入益	—	—	—
Recoveries of written off receivables [4] 償却債権取立益	—	—	—
Gains (losses) related to stocks, etc. 株式等関係損益	16,713	16,707	6
Gains on sale of equity securities 株式等売却益	16,868	16,736	132
Losses on sale of equity securities 株式等売却損	154	33	121
Losses on devaluation of equity securities 株式等償却	0	(4)	4
Retirement benefit expenses (non-recurring expenses) 退職給付費用 (臨時分)	191	111	80
Other non-recurring gains (losses) その他臨時損益	409	175	234
Ordinary profit 経常利益	12,713	3,164	9,549
Extraordinary income (losses) 特別損益	(61)	(2)	(59)
Gains (losses) on disposal of non-current assets 固定資産処分損益	(47)	(37)	(10)
Impairment losses 減損損失	14	(35)	49
Profit before income taxes 税引前当期純利益	12,652	3,162	9,490
Income taxes - current 法人税、住民税及び事業税	3,641	833	2,808
Income taxes - deferred 法人税等調整額	35	222	(187)
Total income taxes 法人税等合計	3,677	1,056	2,621
Profit 当期純利益	8,974	2,106	6,868
Credit-related expenses [1] + [2] - [3] - [4] 与信費用	1,350	550	800

2. Net Business Profit [Non-consolidated] (業務純益)

(Millions of yen)

(Japanese)	FYE 3/2026		FYE 3/2025
	(A)	(A)-(B)	(B)
Net business profit (before provision of general allowance for loan losses) 実質業務純益	(2,868)	(13,057)	10,189
Per head (in thousands of yen) 職員一人当たり (千円)	(2,079)	(9,489)	7,410
Net business profit 業務純益	(2,879)	(13,229)	10,350
Per head (in thousands of yen) 職員一人当たり (千円)	(2,087)	(9,614)	7,527

Note : Figures per head are calculated based on the average number of employees during the period.

(注) 職員一人当たり計数は、期中平均人員により算出しております。

3. Interest Rate Spread [Non-consolidated] (利鞘)

< Total >

(% , pp)

(Japanese)	FYE 3/2026		FYE 3/2025
	(A)	(A)-(B)	(B)
Average yield on interest earning assets 資金運用利回	1.22	0.30	0.92
Average yield on loans and bills discounted 貸出金利回	1.23	0.26	0.97
Average yield on securities 有価証券利回	1.37	0.31	1.06
Average yield on interest bearing liabilities 資金調達原価	0.89	0.17	0.72
Average yield on deposits and negotiable certificates of deposit 預金等利回	0.20	0.14	0.06
Difference between average yield on loans and deposits 預貸金利鞘	0.32	0.10	0.22
Average interest rate spread 総資金利鞘	0.33	0.13	0.20

< Domestic >

(% , pp)

(Japanese)	FYE 3/2026		FYE 3/2025
	(A)	(A)-(B)	(B)
Average yield on interest earning assets 資金運用利回	1.16	0.30	0.86
Average yield on loans and bills discounted 貸出金利回	1.23	0.26	0.97
Average yield on securities 有価証券利回	1.30	0.33	0.97
Average yield on interest bearing liabilities 資金調達原価	0.88	0.17	0.71
Average yield on deposits and negotiable certificates of deposit 預金等利回	0.20	0.14	0.06
Difference between average yield on loans and deposits 預貸金利鞘	0.33	0.10	0.23
Average interest rate spread 総資金利鞘	0.28	0.13	0.15

4. Securities (有価証券関係)

(1) Bases of securities valuation (有価証券の評価基準)

Securities for trading	売買目的有価証券	Market value method (Valuation differences are recorded as profits or losses) 時価法 (評価差額を損益処理)
Held-to-maturity debt securities	満期保有目的の債券	Amortized cost method 償却原価法
Available-for-sale securities	その他有価証券	Market value method (Valuation differences are included in net assets, net of income taxes) 時価法 (評価差額を全部純資産直入)
Stocks of subsidiaries and affiliates	子会社株式及び 関連会社株式	Cost method 原価法

(2) Valuation gains (losses) (評価損益)

< Consolidated >

(Millions of yen)

			As of Mar.31, 2026				As of Mar.31, 2025		
			Valuation gains (losses)				Valuation gains (losses)		
			(A)	(A)-(B)	Valuation gains	Valuation losses	(B)	Valuation gains	Valuation losses
(Japanese)									
Held-to-maturity	満期保有目的		(4,194)	(2,804)	19	4,213	(1,390)	596	1,986
	Bonds 債券		(3,779)	(2,669)	19	3,798	(1,110)	596	1,706
	Others その他		(414)	(134)	—	414	(280)	—	280
Stocks of subsidiaries and affiliates	子会社・ 関連会社株式		—	—	—	—	—	—	—
Available-for-sale	その他有価証券		(14,892)	(6,906)	46,258	61,150	(7,986)	42,455	50,442
	Bonds 債券		(56,354)	(18,028)	71	56,425	(38,326)	773	39,099
	Stocks 株式		36,517	4,626	36,553	36	31,891	32,067	176
	Others その他		4,943	6,494	9,632	4,688	(1,551)	9,614	11,166
Total	合計		(19,086)	(9,709)	46,277	65,363	(9,377)	43,051	52,429
Bonds	債券		(60,134)	(20,697)	90	60,224	(39,437)	1,369	40,806
Stocks	株式		36,517	4,626	36,553	36	31,891	32,067	176
Others	その他		4,529	6,360	9,632	5,103	(1,831)	9,614	11,446

< Non-consolidated >

(Millions of yen)

			As of Mar.31, 2026				As of Mar.31, 2025		
			Valuation gains (losses)				Valuation gains (losses)		
			(A)	(A)-(B)	Valuation gains	Valuation losses	(B)	Valuation gains	Valuation losses
(Japanese)									
Held-to-maturity	満期保有目的		(4,194)	(2,804)	19	4,213	(1,390)	596	1,986
	Bonds 債券		(3,779)	(2,669)	19	3,798	(1,110)	596	1,706
	Others その他		(414)	(134)	—	414	(280)	—	280
Stocks of subsidiaries and affiliates	子会社・ 関連会社株式		—	—	—	—	—	—	—
Available-for-sale	その他有価証券		(16,165)	(6,776)	44,984	61,150	(9,389)	41,053	50,442
	Bonds 債券		(56,354)	(18,028)	71	56,425	(38,326)	773	39,099
	Stocks 株式		35,244	4,756	35,280	35	30,488	30,665	176
	Others その他		4,943	6,494	9,632	4,688	(1,551)	9,614	11,166
Total	合計		(20,359)	(9,580)	45,003	65,363	(10,779)	41,649	52,429
Bonds	債券		(60,134)	(20,697)	90	60,224	(39,437)	1,369	40,806
Stocks	株式		35,244	4,756	35,280	35	30,488	30,665	176
Others	その他		4,529	6,360	9,632	5,103	(1,831)	9,614	11,446

(3) Terms-end balance [Non-consolidated] (期末残高)

(Millions of yen)

(Japanese)		As of Mar.31, 2026		As of Mar.31, 2025 (B)
		(A)	(A)-(B)	
Securities	有価証券	1,135,606	(61,364)	1,196,970
	Bonds	830,100	(29,843)	859,943
	Stocks	53,190	1,290	51,900
	Others	252,315	(32,810)	285,125

(4) Average balance [Non-consolidated] (平均残高)

(Millions of yen)

(Japanese)		FYE 3/2026		FYE 3/2025 (B)
		(A)	(A)-(B)	
Securities	有価証券	1,171,925	(3,847)	1,175,772
	Bonds	880,656	14,317	866,339
	Stocks	20,483	(664)	21,147
	Others	270,784	(17,501)	288,285

(5) Gains (losses) related to Securities [Non-consolidated] (有価証券関係損益)

(Millions of yen)

(Japanese)		FYE 3/2026		FYE 3/2025 (B)
		(A)	(A)-(B)	
Gains (losses) related to Securities	有価証券関係損益	(2,867)	(1,368)	(1,499)
	Gains (losses) on bonds, etc.	(19,581)	(18,076)	(1,505)
	Gains on sale	56	55	1
	redemption gains	—	—	—
	Losses on sale	12,901	12,439	462
	redemption losses	6,736	5,692	1,044
	Losses on devaluation	—	—	—
	Gains (losses) on stocks, etc.	16,713	16,707	6
	Gains on sale	16,868	16,736	132
	Losses on sale	154	33	121
	Losses on devaluation	0	(4)	4

5. Employee's severance and Retirement benefits [Non-consolidated] (退職給付関連)

- (1) Retirement benefit plan (採用している退職給付制度)
- (i) Lump-sum retirement benefits plan (退職一時金制度)
- (ii) Pension plan (年金制度)
- Defined contribution pension plan (確定拠出年金制度)
- Defined benefit pension plan (確定給付年金制度)

(2) Retirement benefit obligations (退職給付債務残高) (Millions of yen)

(Japanese)		As of Mar.31, 2026		As of Mar.31, 2025
		(A)	(A)-(B)	(B)
Retirement benefit obligations	退職給付債務残高	(18,194)	2,599	(20,793)
(Defined benefit corporate pension plan : Discount rate (%))	(確定給付企業年金制度 : 割引率)	2.9%	1.0pp	1.9%
(Retirement allowance system : Discount rate (%))	(退職金制度 : 割引率)	2.5%	1.8pp	0.7%
Fair value of plan assets	年金資産時価総額	32,595	1,499	31,096
Unrecognized actuarial differences	未認識数理計算上の差異	(4,952)	(3,783)	(1,169)
Net amount on B/S	貸借対照表上の純額	9,448	315	9,133
Prepaid pension cost	うち前払年金費用	9,448	315	9,133
Provision for employee retirement benefits	うち退職給付引当金	—	—	—

Note : The Bank has established a retirement benefit trust.

(注) 当行では、退職給付信託を設定しております。

(3) Retirement benefit costs (退職給付費用) (Millions of yen)

(Japanese)		FYE 3/2026		FYE 3/2025
		(A)	(A)-(B)	(B)
Retirement benefit costs	退職給付費用	298	144	154
Service costs	勤務費用	525	(54)	579
Interest costs	利息費用	289	116	173
Expected return on plan assets	期待運用収益	708	29	679
Accumulation (Amortization) of prior service cost	過去勤務債務処理額	—	—	—
Accumulation (Amortization) of actuarial differences	数理計算上の差異処理額	191	111	80

Notes : 1. The retirement benefit expenses in "1. Status of Profit and Loss" are recorded as follows:

Service costs + Interest costs - Expected return on plan assets → Included in personnel expenses

Accumulation (Amortization) of prior service cost + Accumulation (Amortization) of actuarial differences
→ Included in non-recurring gains (losses)

2. In addition to the above, the contribution to the defined contribution pension plan is 118 million yen.

(注) 1. 本決算説明資料「1. 損益状況」における退職給付費用の計上は、次のとおりであります。

勤務費用 + 利息費用 - 期待運用収益 → 「人件費」に計上

過去勤務債務処理額 + 数理計算上の差異処理額 → 「臨時損益」に計上

2. 上記のほか、確定拠出年金制度への拠出額118百万円があります。

6. Capital Ratio (Domestic standard) (自己資本比率)

< Consolidated > (Millions of yen)

(Japanese)	As of Mar.31, 2026 (A)	As of Mar.31, 2025 (B)	
		(A)-(B)	
Basic core capital [1] コア資本に係る基礎項目	198,373	8,041	190,332
Adjustment core capital [2] コア資本に係る調整項目	10,881	2,277	8,604
Capital [3] ([1]-[2]) 自己資本	187,491	5,763	181,728
Risk-weighted assets [4] リスク・アセット	1,677,327	82,712	1,594,615
Capital ratio [3]/[4] 自己資本比率	11.17%	(0.22pp)	11.39%

< Non-consolidated > (Millions of yen)

(Japanese)	As of Mar.31, 2026 (A)	As of Mar.31, 2025 (B)	
		(A)-(B)	
Basic core capital [5] コア資本に係る基礎項目	188,696	5,480	183,216
Adjustment core capital [6] コア資本に係る調整項目	7,449	192	7,257
Capital [7] ([5]-[6]) 自己資本	181,246	5,287	175,959
Risk-weighted assets [8] リスク・アセット	1,669,016	83,226	1,585,790
Capital ratio [7]/[8] 自己資本比率	10.85%	(0.24pp)	11.09%

7. Return on Equity (ROE) [Non-consolidated] (% ,pp)

(Japanese)	FYE 3/2026 (A)	FYE 3/2025 (B)	
		(A)-(B)	
Net business profit basis (before provision for general allowance for loan losses) 業務純益ベース（一般貸倒引当金繰入前）	(1.58)	(7.09)	5.51
Net business profit basis 業務純益ベース	(1.59)	(7.19)	5.60
Profit basis 当期純利益ベース	4.96	1.24	3.72

Note : A denominator is calculated as follows

Average net assets = (Net assets at the beginning of the period (excluding share acquisition rights)

+ Net assets at the end of the period(")) / 2

(注) 分母の「純資産平均残高」は、（期首純資産の部（新株予約権を除く） + 期末純資産の部（同））÷ 2 を使用しております。

8. Return on Assets (ROA), Over Head Ratio (OHR) [Non-consolidated] (% ,pp)

(Japanese)	FYE 3/2026 (A)	FYE 3/2025 (B)	
		(A)-(B)	
Return on Assets (Net business profit basis) R O A（業務純益ベース）	(0.07)	(0.34)	0.27
Return on Assets (Core net business profit basis) R O A（コア業務純益ベース）	0.43	0.13	0.30
Over Head Ratio O H R	59.06	(7.54)	66.60

*ROA = Core net business profit / Average total assets (excluding customers' liabilities for acceptances and guarantees)

*OHR = Expenses (excluding non-recurring expenses) / Core bussiness gross profit

(注) ROA = 業務純益（コア業務純益）÷ 総資産平均残高（支払承諾見返を除く）

OHR = 経費（除く臨時処理分）÷ コア業務粗利益

9. Balance of Deposits and Loans [Non-consolidated] (預金、貸出金の残高)

(1) Terms-end balance (期末残高)

(Millions of yen)

(Japanese)		As of Mar.31, 2026		As of Mar.31, 2025 (B)
		(A)	(A)-(B)	
Deposits and Negotiable certificates of deposit	預金等	3,463,887	41,612	3,422,275
Iwate Prefecture	うち岩手県内	3,226,333	41,442	3,184,891
Deposits	預金	3,229,497	27,238	3,202,259
Iwate Prefecture	うち岩手県内	2,996,944	30,068	2,966,876
Individual	うち個人	2,259,551	3,865	2,255,686
Loans and bills discounted	貸出金	2,323,787	117,107	2,206,680
Iwate Prefecture	うち岩手県内	1,681,281	78,734	1,602,547
Individual	うち個人	563,052	11,165	551,887

(2) Average balance (平均残高)

(Millions of yen)

(Japanese)		FYE 3/2026		FYE 3/2025 (B)
		(A)	(A)-(B)	
Deposits and Negotiable certificates of deposit	預金等	3,385,454	4,023	3,381,431
Iwate Prefecture	うち岩手県内	3,147,658	1,836	3,145,822
Deposits	預金	3,241,689	3,086	3,238,603
Iwate Prefecture	うち岩手県内	3,008,278	4,715	3,003,563
Individual	うち個人	2,260,756	500	2,260,256
Loans and bills discounted	貸出金	2,244,591	89,616	2,154,975
Iwate Prefecture	うち岩手県内	1,618,908	51,225	1,567,683

(3) Housing and consumer loans (消費者ローン残高)

(Millions of yen)

(Japanese)		As of Mar.31, 2026		As of Mar.31, 2025 (B)
		(A)	(A)-(B)	
Housing and consumer loans	消費者ローン残高	559,060	11,647	547,413
Housing loans	うち住宅ローン残高	519,105	8,695	510,410
Consumer loans	うちその他ローン残高	39,955	2,952	37,003

(4) Loans to SMEs and Individual customers (中小企業等残高)

(Millions of yen)

(Japanese)		As of Mar.31, 2026		As of Mar.31, 2025 (B)
		(A)	(A)-(B)	
Loans to SMEs and Individual customers	中小企業等貸出残高	1,416,908	81,247	1,335,661
Loans to SMEs	うち中小企業向け残高	853,856	70,082	783,774
Loans to Individual costumers	うち個人向け残高	563,052	11,165	551,887
Ratio of Loans to SMEs and Individual Customers	中小企業等貸出比率	60.97%	0.45pp	60.52%

10. Disclosed Claims under the Financial Reconstruction Law and Risk-Monitored Loans（金融再生法開示債権及びリスク管理債権）

(1) Terms-end balance（期末残高）

< Consolidated > (Millions of yen)

(Japanese)		As of Mar.31, 2026		As of Mar.31, 2025
		(A)	(A)-(B)	(B)
	Bankrupt and Substantial bankrupt claims 破産更生債権及びこれらに準ずる債権	10,848	2,127	8,721
	Doubtful Claims 危険債権	38,506	(1,401)	39,907
	Substandard Claims 要管理債権	8,900	166	8,734
	Subtotal [1] 小計	58,255	892	57,363
	Normal claims 正常債権	2,274,161	114,240	2,159,921
Total [2] 合計		2,332,416	115,131	2,217,285
Non-performing loans ratio [1]/[2] 不良債権比率		2.49%	(0.09pp)	2.58%

< Non-consolidated > (Millions of yen)

(Japanese)		As of Mar.31, 2026		As of Mar.31, 2025
		(A)	(A)-(B)	(B)
	Bankrupt and Substantial bankrupt claims 破産更生債権及びこれらに準ずる債権	10,344	2,093	8,251
	Doubtful Claims 危険債権	38,504	(1,402)	39,906
	Substandard Claims 要管理債権	8,897	165	8,732
	Subtotal [3] 小計	57,746	856	56,890
	Normal claims 正常債権	2,284,350	114,938	2,169,412
Total [4] 合計		2,342,096	115,794	2,226,302
Non-performing loans ratio [3]/[4] 不良債権比率		2.46%	(0.09pp)	2.55%

(2) Status of coverage（保全状況）

< Non-consolidated > (Millions of yen)

(Japanese)		As of Mar.31, 2026		As of Mar.31, 2025
		(A)	(A)-(B)	(B)
Disclosed claims under the financial reconstruction law [1] 金融再生法開示債権		57,746	856	56,890
Coverage amount [2] 保全額		46,415	932	45,483
	Collateral and Guarantees 担保、保証等	35,692	304	35,388
	Allowance for loan losses 貸倒引当金	10,722	627	10,095
Coverage ratio [1]/[2] 保全率		80.3%	0.4pp	79.9%

(Japanese)		As of Mar.31, 2026			
		Bankrupt and Substantial bankrupt claims	Doubtful Claims	Substandard Claims	total
Disclosed claims under the financial reconstruction law [3] 金融再生法開示債権		10,344	38,504	8,897	57,746
Coverage amount [4] 保全額		10,344	32,208	3,862	46,415
	Collateral and Guarantees 担保、保証等	6,160	27,071	2,460	35,692
	Allowance for loan losses 貸倒引当金	4,184	5,136	1,401	10,722
Coverage ratio [3]/[4] 保全率		100.0%	83.6%	43.4%	80.3%
YoY 前年同期比		—	1.1pp	(5.5pp)	0.4pp

11. Allowance for loan losses (貸倒引当金)

< Consolidated >

(Millions of yen)

(Japanese)		As of Mar.31, 2026 (A)	(A)-(B)	As of Mar.31, 2025 (B)
Allowance for loan losses	貸倒引当金	16,019	871	15,148
General allowance for loan losses	一般貸倒引当金	3,887	26	3,861
Specific allowance for loan losses	個別貸倒引当金	12,131	844	11,287
Specific allowance for certain overseas loans	特定海外債権引当勘定	—	—	—

< Non-consolidated >

(Millions of yen)

(Japanese)		As of Mar.31, 2026 (A)	(A)-(B)	As of Mar.31, 2025 (B)
Allowance for loan losses	貸倒引当金	12,773	724	12,049
General allowance for loan losses	一般貸倒引当金	3,397	11	3,386
Specific allowance for loan losses	個別貸倒引当金	9,376	713	8,663
Specific allowance for certain overseas loans	特定海外債権引当勘定	—	—	—

12 .Credit-related expenses [Non-consolidated] (与信費用)

(Millions of yen)

(Japanese)		FYE 3/2026 (A)	(A)-(B)	FYE 3/2025 (B)
Credit-related expenses [1] + [2] - [3]	与信費用	1,350	550	800
Provision of general allowance for loan losses [1]	一般貸倒引当金繰入額	11	172	(161)
Disposal of non-performing loans [2]	不良債権処理額	1,339	378	961
Write-off of loans	貸出金償却	—	—	—
Provision of specific allowance for loan losses	個別貸倒引当金繰入額	1,175	383	792
Transfer of provision for contingent losses	偶発損失引当金繰入額	158	(2)	160
Losses on sales of loans	債権売却損	4	(4)	8
Reversal of allowance for loan losses [3]	貸倒引当金戻入益	—	—	—

13. Status of Loans by Industry [Non-consolidated] (業種別貸出状況等)

(1) Balances by Industry (業種別貸出金)

(Millions of yen)

		As of Mar.31, 2026		As of Mar.31, 2025 (B)
		(A)	(A)-(B)	
(Japanese)				
Total	全店計	2,323,787	117,107	2,206,680
Manufacturing	製造業	215,496	2,287	213,209
Agriculture & forestry	農業・林業	9,389	175	9,214
Fishery	漁業	1,756	922	834
Mining, quarrying & gravel	鉱業・採石業・砂利採取業	2,645	280	2,365
Construction	建設業	67,013	2,979	64,034
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	123,814	(915)	124,729
Information and communications	情報通信業	16,606	3,272	13,334
Transport and postal service	運輸業・郵便業	41,703	839	40,864
Wholesale and retail trade	卸売業・小売業	142,365	(1,766)	144,131
Finance and insurance	金融業・保険業	282,087	(1,662)	283,749
Real estate and leasing	不動産業・物品賃貸業	298,915	42,523	256,392
Service Industries	各種サービス業	149,447	6,988	142,459
Local governments	地方公共団体	404,419	47,848	356,571
Other	その他	568,126	13,339	554,787

(2) Risk-Monitored Loans by industry (業種別リスク管理債権)

(Millions of yen)

		As of Mar.31, 2026		As of Mar.31, 2025 (B)
		(A)	(A)-(B)	
(Japanese)				
Total	全店計	57,746	856	56,890
Manufacturing	製造業	12,122	1,196	10,926
Agriculture & forestry	農業・林業	423	(153)	576
Fishery	漁業	—	—	—
Mining, quarrying & gravel	鉱業・採石業・砂利採取業	496	(0)	496
Construction	建設業	4,093	239	3,854
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	646	(4)	650
Information and communications	情報通信業	928	(271)	1,199
Transport and postal service	運輸業・郵便業	1,667	(128)	1,795
Wholesale and retail trade	卸売業・小売業	10,282	5	10,277
Finance and insurance	金融業・保険業	36	(6)	42
Real estate and leasing	不動産業・物品賃貸業	3,306	(836)	4,142
Service Industries	各種サービス業	16,981	396	16,585
Local governments	地方公共団体	—	—	—
Other	その他	6,760	417	6,343