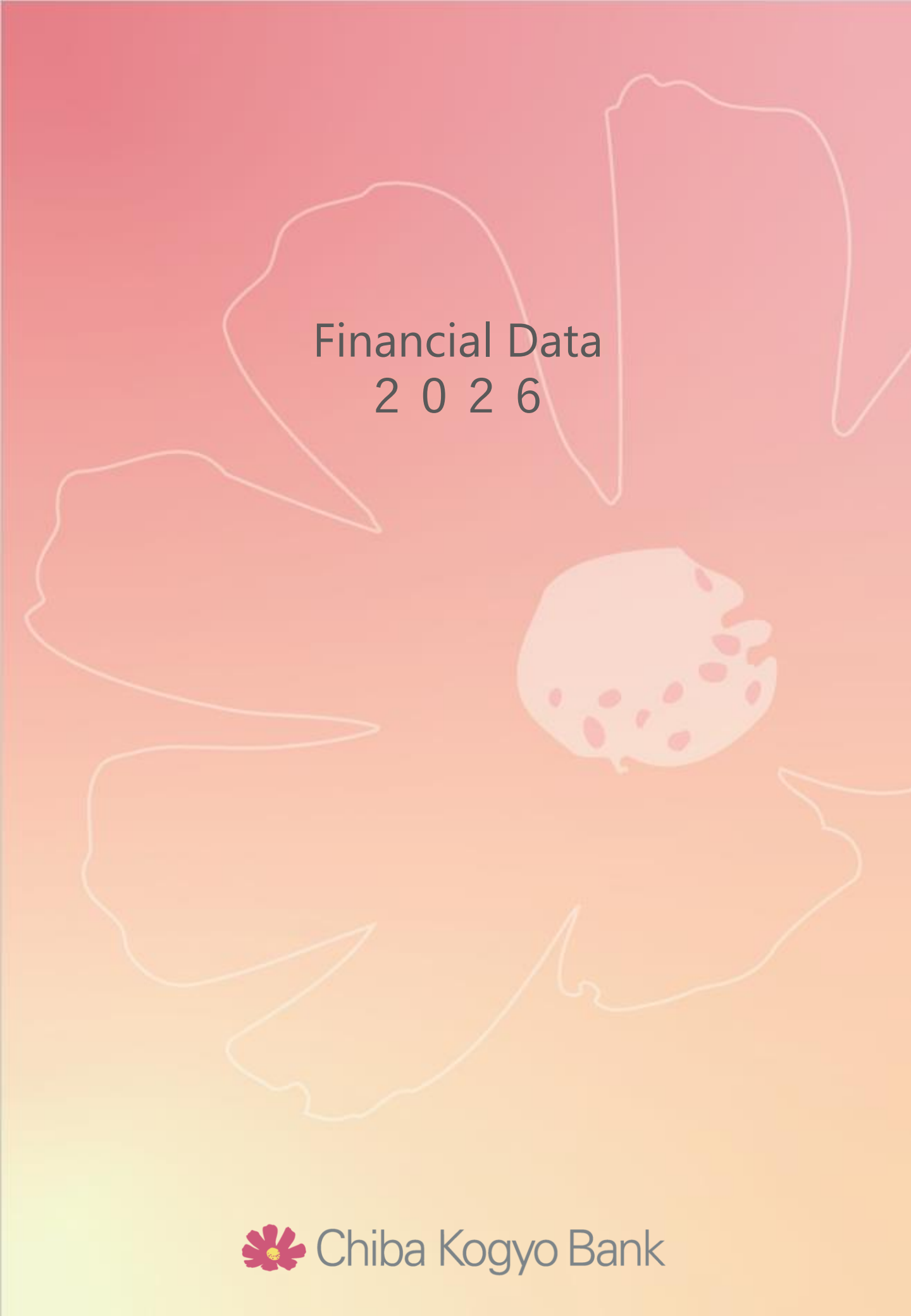




Financial Data 2 0 2 6



Chiba Kogyo Bank

Summary of Selected Financial Data (Consolidated)

Fiscal year ended March 31	2022	2023	2024	2025	2026	
Ordinary income (Millions of yen) (Thousands of U.S. dollar)	¥51,248	¥51,303	¥54,584	¥56,910	¥68,872	\$430,638
Ordinary profit (Millions of yen) (Thousands of U.S. dollar)	9,005	9,671	10,250	10,682	12,711	79,479
Profit attributable to owners of parent (Millions of yen) (Thousands of U.S. dollar)	6,385	6,477	7,428	7,459	8,612	53,849
Comprehensive income (Millions of yen) (Thousands of U.S. dollar)	2,770	(275)	19,860	(363)	21,599	135,053
Net assets (Millions of yen) (Thousands of U.S. dollar)	175,445	170,718	187,280	174,790	192,812	1,205,602
Total assets (Millions of yen) (Thousands of U.S. dollar)	3,570,502	3,180,129	3,229,226	3,246,846	3,396,610	21,238,104
Net assets per share (Yen) (U.S. dollar)	1,950.75	1,964.23	2,279.01	2,247.32	2,672.75	16.71
Basic earnings per share (Yen) (U.S. dollar)	85.75	92.07	112.62	116.49	137.52	0.86
Diluted earnings per share (Yen) (U.S. dollar)	26.63	28.90	52.79	80.93	105.53	0.66
Equity-to-asset ratio (%)	4.80	5.23	5.65	5.23		5.67
Capital adequacy ratio(domestic standard) (%)	8.58	8.86	9.11	9.19		9.14
Rate of return on equity (%)	3.64	3.83	4.25	4.23		4.75
Price-earnings ratio (Times)	3.06	5.83	9.65	11.10		13.83
Net cash provided by (used in) operating activities (Millions of yen) (Thousands of U.S. dollar)	333,925	(430,231)	13,187	13,747	36,363	227,368
Net cash provided by (used in) investing activities (Millions of yen) (Thousands of U.S. dollar)	2,326	10,813	(12,785)	(16,049)	(51,667)	(323,060)
Net cash provided by (used in) financing activities (Millions of yen) (Thousands of U.S. dollar)	(9,885)	(4,479)	(3,331)	(12,166)	(3,633)	(22,716)
Cash and cash equivalents at end of period (Millions of yen) (Thousands of U.S. dollar)	¥685,448	¥261,551	¥258,622	¥244,154	¥225,215	\$1,408,210
Number of employees [Separately, average number of temporary employees] (People)	1,387 [854]	1,350 [773]	1,322 [713]	1,313 [673]		1,307 [673]

Notes:1. U.S. dollar amounts are the yen equivalent, calculated, for convenience only, at a rate of ¥159.93 = U.S. \$1, the approximate Tokyo foreign exchange market rate as of March 31, 2026.

2. Equity ratio is calculated by dividing (total net assets at end of period – share acquisition rights at end of period – non-controlling interests at end of period) by total assets at end of period.

3. The “Consolidated equity ratio (under Japanese standards)” has been calculated based on the “Criteria for Banks to Judge Whether Their Capital Adequacy Status Is Appropriate in Light of Their Assets, etc. Under Article 14-2 of the Banking Act” (Financial Services Agency Public Notice No. 19 of 2006).

Business Performance (Consolidated)

For the consolidated fiscal year under review, the Japanese economy remained on a modest recovery trend. While the economy faced headwinds from labor shortages and higher prices, wage gains and the pass-through of higher costs supported by strong corporate performance underpinned the recovery.

In Chiba Prefecture, which constitutes our principal operating region, housing investment and corporate capital expenditure showed some localized weakness; however, personal consumption has been recovering, and the overall economy is gradually improving.

With respect to financial conditions, since the Bank of Japan lifted its negative interest rate policy in March 2024, policy rates have been raised in stages. The policy rate has reached a level not seen since 1995—approximately 30 years—and the normalization of monetary policy is progressing steadily.

Against this economic and financial backdrop, and guided by our Long-Term Management Vision, “Continue to design everyone’s happiness together as a reliable partner,” we have endeavored to be a group that continues to be chosen, with an absolute presence indispensable to the area and our customers. Acting as a considerate and trusted advisor, we seek to identify customers’ diverse latent needs and to support them in realizing those needs through sustained engagement.

In March 2025, to further strengthen this commitment, we established our Purpose, “Create a thousand happinesses by always being there for our customers and community. Today, and for every tomorrow.” At the same time, we launched our new Medium-Term Management Plan, “Happiness Design, KIZUNA Project 2028 – Path to Evolution.” We have been actively implementing initiatives aimed at achieving our Purpose and Vision.

As a result, the Bank Group’s financial performance for the fiscal year ended March 31, 2026 (FY2025) was as follows.

Ordinary income increased by ¥11.962 billion year on year to ¥68.872 billion, primarily due to an increase in interest income. Ordinary expenses increased by ¥9.933 billion year on year to ¥56.161 billion, mainly reflecting an increase in interest on deposits. As a result, ordinary profit increased by ¥2.028 billion year on year to ¥12.711 billion. Profit attributable to owners of the parent increased by ¥1.152 billion year on year to ¥8.612 billion.

Regarding the business performance by segment, ordinary income from the banking business decreased by ¥11.552 billion year on year to ¥60.197 billion, while segment profit decreased by ¥1.627 billion year on year to ¥12.295 billion. Ordinary income from the leasing business increased by ¥347 million year on year to ¥8.548 billion, while segment profit increased by ¥80 million to ¥301 million.

Deposits totaled ¥3,043.8 billion, up ¥166.8 billion year on year, primarily due to an increase in individual deposits. Loans and bills discounted totaled ¥2,511.6 billion, up ¥95.7 billion year on year, reflecting efforts to uncover latent financing needs through consulting-based sales activities and proactive responses to the funding requirements of business partners. Securities holdings totaled ¥591.8 billion, due to a flexible portfolio restructuring, including an expansion of short-term bond investments in response to rising interest rates.

As a result, total assets increased by ¥149.7 billion year on year to ¥3,396.6 billion, while total net assets decreased by ¥18.0 billion to ¥192.8 billion at the end of FY2025.

The consolidated equity ratio (under Japanese domestic standards) at the end of March 2026 stood at 9.14%, down 0.05 percentage points from the end of March 2025.

Consolidated Financial Statements

(1) Consolidated Balance Sheets

	As of March 31, 2025 (Millions of yen)	As of March 31, 2026 (Millions of yen)	As of March 31, 2026 (Thousands of U.S. dollars)*
Assets			
Cash and due from banks	244,521	225,696	1,411,217
Monetary claims bought	97	97	607
Trading securities	115	125	782
Securities	522,089	591,813	3,700,450
Loans and bills discounted	2,415,859	2,511,632	15,704,571
Foreign exchanges	4,290	4,014	25,098
Other assets	38,795	36,248	226,649
Tangible fixed assets	18,785	18,901	118,183
Buildings, net	6,115	6,010	37,579
Land	10,805	10,741	67,161
Leased assets, net	95	128	800
Construction in progress	1	-	-
Other tangible fixed assets	1,767	2,020	12,631
Intangible fixed assets	2,642	2,905	18,164
Software	2,393	2,657	16,614
Leased assets	2	1	6
Other intangible fixed assets	246	246	1,538
Retirement benefit asset	759	5,327	33,308
Deferred tax assets	59	69	431
Customers' liabilities for acceptances and guarantees	5,251	5,576	34,865
Allowance for loan losses	(6,422)	(5,796)	(36,241)
Total assets	3,246,846	3,396,610	21,238,104
Liabilities			
Deposits	2,877,019	3,043,848	19,032,377
Negotiable certificates of deposit	131,000	75,000	468,955
Borrowed money	35,810	41,622	260,251
Foreign exchanges	152	264	1,651
Other liabilities	20,777	29,704	185,731
Retirement benefit liability	114	124	775
Provision for retirement benefits for directors (and other officers)	19	29	181
Provision for share awards	313	415	2,595
Provision for reimbursement of deposits	27	14	88
Deferred tax liabilities	1,570	7,198	45,007
Acceptances and guarantees	5,251	5,576	34,865
Total liabilities	3,072,056	3,203,798	20,032,502
Net assets			
Share capital	62,120	62,120	388,420
Capital surplus	6,971	10,824	67,680
Retained earnings	92,183	97,419	609,135
Treasury shares	(2,326)	(2,273)	(14,212)
Total shareholders' equity	158,948	168,090	1,051,022
Valuation difference on available-for-sale securities	8,345	19,499	121,922
Deferred gains or losses on hedges	578	-	-
Remeasurements of defined benefit plans	2,107	5,041	31,520
Total accumulated other comprehensive income	11,031	24,540	153,442
Share acquisition rights	173	181	1,132
Non-controlling interests	4,636	-	-
Total net assets	174,790	192,812	1,205,602
Total liabilities and net assets	3,246,846	3,396,610	21,238,104

Note: Please refer to the note 1 on page 1.

Consolidated Financial Statements

(2) Consolidated Statements of Income

	Fiscal year ended March 31, 2025 (Millions of yen)	Fiscal year ended March 31, 2026 (Millions of yen)	Fiscal year ended March 31, 2026 (Thousands of U.S. dollars)*
Ordinary income	56,910	68,872	430,638
Interest income	30,929	39,786	248,771
Interest on loans and discounts	23,989	30,486	190,621
Interest and dividends on securities	5,781	7,523	47,039
Interest on call loans and bills bought	415	656	4,102
Interest on deposits with banks	607	1,027	6,422
Other interest income	135	93	582
Fees and commissions	12,954	12,784	79,935
Other ordinary income	183	2,081	13,012
Other income	12,842	14,220	88,914
Reversal of allowance for loan losses	558	-	-
Recoveries of written off receivables	814	207	1,294
Other	11,470	14,013	87,620
Ordinary expenses	46,227	56,161	351,160
Interest expenses	2,462	7,447	46,564
Interest on deposits	1,833	6,322	39,530
Interest on negotiable certificates of deposit	166	410	2,564
Interest on call money and bills sold	4	0	0
Interest expenses on cash collateral received for securities lent	112	230	1,438
Interest on borrowings and rediscounts	129	300	1,876
Other interest expenses	215	183	1,144
Fees and commissions payments	4,251	5,052	31,589
Other ordinary expenses	5,160	6,373	39,849
General and administrative expenses	24,972	26,198	163,809
Other expenses	9,380	11,089	69,337
Provision of allowance for loan losses	-	257	1,607
Other	9,380	10,832	67,730
Ordinary profit	10,682	12,711	79,479
Extraordinary income	-	14	88
Gain on disposal of non-current assets	-	14	88
Extraordinary losses	530	13	81
Loss on disposal of non-current assets	14	13	81
Impairment losses	0	0	0
Loss on sale of shares of subsidiaries	515	-	-
Profit before income taxes	10,152	12,712	79,485
Income taxes – current	1,140	3,952	24,711
Income taxes – deferred	1,355	(172)	(1,075)
Total income taxes	2,496	3,779	23,629
Profit	7,655	8,933	55,856
Profit attributable to non-controlling interests	195	320	2,001
Profit attributable to owners of parent	7,459	8,612	53,849

Note: Please refer to the note 1 on page 1.

Consolidated Financial Statements

(3) Consolidated statement of comprehensive income

	Fiscal year ended March 31, 2025 (Millions of yen)	Fiscal year ended March 31, 2026 (Millions of yen)	Fiscal year ended March 31, 2026 (Thousands of U.S. dollars)*
Profit	7,655	8,933	55,856
Other comprehensive income	(8,019)	12,666	79,197
Valuation difference on available-for-sale securities	(7,740)	10,311	64,472
Deferred gains or losses on hedges	294	(578)	(3,614)
Remeasurements of defined benefit plans, net of tax	(573)	2,934	18,346
Comprehensive income	(363)	21,599	135,053
Comprehensive income attributable to			
Comprehensive income attributable to owners of parent	(375)	22,122	138,323
Comprehensive income attributable to non-controlling interests	12	(522)	(3,264)

Note: Please refer to the note 1 on page 1.

Consolidated Financial Statements

(4) Consolidated Statements of Changes in Equity

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	62,120	6,971	96,889	(2,338)	163,643
Changes during period					
Dividends of surplus			(1,574)		(1,574)
Profit attributable to owners of parent			7,459		7,459
Purchase of treasury shares				(10,592)	(10,592)
Disposal of treasury shares		(3)		14	11
Cancellation of treasury shares		(10,588)		10,588	-
Purchase of shares of consolidated subsidiaries					
Transfer from retained earnings to capital surplus		10,591	(10,591)		-
Net changes in items other than shareholders' equity					
Total changes during period	-	-	(4,705)	11	(4,694)
Balance at end of period	62,120	6,971	92,183	(2,326)	158,948

	Valuation and translation adjustments				Share acquisition rights	Non-controlling interests	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	15,902	284	2,680	18,867	145	4,624	187,280
Changes during period							
Dividends of surplus							(1,574)
Profit attributable to owners of parent							7,459
Purchase of treasury shares							(10,592)
Disposal of treasury shares							11
Cancellation of treasury shares							-
Purchase of shares of consolidated subsidiaries							
Transfer from retained earnings to capital surplus							-
Net changes in items other than shareholders' equity	(7,556)	294	(573)	(7,835)	28	12	(7,795)
Total changes during period	(7,556)	294	(573)	(7,835)	28	12	(12,489)
Balance at end of period	8,345	578	2,107	11,031	173	4,636	174,790

Consolidated Financial Statements

(4) Consolidated Statements of Changes in Equity

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	62,120	6,971	92,183	(2,326)	158,948
Changes during period					
Dividends of surplus			(1,367)		(1,367)
Profit attributable to owners of parent			8,612		8,612
Purchase of treasury shares				(2,003)	(2,003)
Disposal of treasury shares		(8)		57	48
Cancellation of treasury shares		(2,000)		2,000	-
Purchase of shares of consolidated subsidiaries		3,852			3,852
Transfer from retained earnings to capital surplus		2,008	(2,008)		-
Net changes in items other than shareholders' equity					
Total changes during period	-	3,852	5,236	53	9,141
Balance at end of period	62,120	10,824	97,419	(2,273)	168,090

	Valuation and translation adjustments				Share acquisition rights	Non-controlling interests	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	8,345	578	2,107	11,031	173	4,636	174,790
Changes during period							
Dividends of surplus							(1,367)
Profit attributable to owners of parent							8,612
Purchase of treasury shares							(2,003)
Disposal of treasury shares							48
Cancellation of treasury shares							-
Purchase of shares of consolidated subsidiaries							3,852
Transfer from retained earnings to capital surplus							-
Net changes in items other than shareholders' equity	11,154	(578)	2,934	13,509	7	(4,636)	8,880
Total changes during period	11,154	(578)	2,934	13,509	7	(4,636)	18,022
Balance at end of period	19,499	-	5,041	24,540	181	-	192,812

Consolidated Financial Statements

(4) Consolidated Statements of Changes in Equity

Fiscal year ended March 31, 2026

(Thousands of U.S. dollars)*

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	388,420	43,588	576,396	(14,544)	993,860
Changes during period					
Dividends of surplus			(8,547)		(8,547)
Profit attributable to owners of parent			53,849		53,849
Purchase of treasury shares				(12,524)	(12,524)
Disposal of treasury shares		(50)		356	300
Cancellation of treasury shares		(12,505)		12,505	-
Purchase of shares of consolidated subsidiaries		24,086			24,086
Transfer from retained earnings to capital surplus		12,555	(12,555)		-
Net changes in items other than shareholders' equity					
Total changes during period	-	24,086	32,739	331	57,156
Balance at end of period	388,420	67,680	609,135	(14,212)	1,051,022

	Valuation and translation adjustments				Share acquisition rights	Non-controlling interests	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	52,179	3,614	13,175	68,974	1,082	28,988	1,092,916
Changes during period							
Dividends of surplus							(8,547)
Profit attributable to owners of parent							53,849
Purchase of treasury shares							(12,524)
Disposal of treasury shares							300
Cancellation of treasury shares							-
Purchase of shares of consolidated subsidiaries							24,086
Transfer from retained earnings to capital surplus							-
Net changes in items other than shareholders' equity	69,743	(3,614)	18,346	84,468	44	(28,988)	55,524
Total changes during period	69,743	(3,614)	18,346	84,468	44	(28,988)	112,687
Balance at end of period	121,922	-	31,520	153,442	1,132	-	1,205,602

Note: Please refer to the note 1 on page 1.

Consolidated Financial Statements

(5) Consolidated Statements of Cash Flows

	Fiscal year ended March 31, 2025 (Millions of yen)	Fiscal year ended March 31, 2026 (Millions of yen)	Fiscal year ended March 31, 2026 (Thousands of U.S. dollars)*
Cash flows from operating activities			
Profit before income taxes	10,152	12,712	79,485
Depreciation	2,146	2,135	13,350
Impairment losses	0	0	0
Increase (decrease) in allowance for loan losses	(1,698)	(626)	(3,914)
Decrease (increase) in retirement benefit asset	395	(4,567)	(28,556)
Increase (decrease) in retirement benefit liability	(17)	9	56
Increase (decrease) in provision for retirement benefits for directors (and other officers)	(16)	10	63
Increase (decrease) in provision for share awards	88	102	638
Increase (decrease) in provision for reimbursement of deposits	(16)	(12)	(75)
Increase (decrease) in provision for contingent loss	(265)	-	-
Interest income	(30,929)	(39,786)	(248,771)
Interest expenses	2,462	7,447	46,564
Loss (gain) related to securities	2,811	(478)	(2,989)
Loss (gain) on sale of shares of subsidiaries	515	-	-
Loss (gain) on disposal of non-current assets	14	(1)	(6)
Net decrease (increase) in trading securities	20	(9)	(56)
Net decrease (increase) in loans and bills discounted	(38,713)	(95,772)	(598,837)
Net increase (decrease) in deposits	571	166,828	1,043,131
Net increase (decrease) in negotiable certificates of deposit	25,800	(56,000)	(350,153)
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	8,592	5,812	36,341
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	(62)	(112)	(700)
Net decrease (increase) in foreign exchanges – assets	(1,044)	276	1,726
Net increase (decrease) in foreign exchanges – liabilities	17	111	694
Interest received	30,822	39,136	244,707
Interest paid	(1,797)	(5,857)	(36,622)
Other, net	6,686	4,684	29,288
Subtotal	16,537	36,042	225,361
Income taxes paid	(2,794)	(311)	(1,945)
Income taxes refund	4	632	3,952
Net cash provided by (used in) operating activities	13,747	36,363	227,368
Cash flows from investing activities			
Purchase of securities	(174,423)	(232,895)	(1,456,231)
Proceeds from sale of securities	114,669	151,413	946,745
Proceeds from redemption of securities	43,986	32,262	201,726
Purchase of tangible fixed assets	(1,030)	(1,299)	(8,122)
Proceeds from sale of property, plant and equipment	-	86	538
Purchase of intangible assets	(812)	(1,235)	(7,722)
Proceeds from sale of shares of subsidiaries resulting in change in scope of consolidation	1,561	-	-
Net cash provided by (used in) investing activities	(16,049)	(51,667)	(323,060)
Cash flows from financing activities			
Purchase of treasury shares	(10,592)	(2,003)	(12,524)
Proceeds from sale of treasury shares	0	0	0
Dividends paid	(1,574)	(1,367)	(8,547)
Purchase of shares of subsidiaries not resulting in change in scope of consolidation	-	(262)	(1,638)
Net cash provided by (used in) financing activities	(12,166)	(3,633)	(22,716)
Net increase (decrease) in cash and cash equivalents	(14,468)	(18,938)	(118,414)
Cash and cash equivalents at beginning of period	258,622	244,154	1,526,630
Cash and cash equivalents at end of period	244,154	225,215	1,408,210

Note: Please refer to the note 1 on page 1.

- Cash Flows

Cash flows during FY2025 and their causes are as follows.

1. Cash flows from operating activities

Net cash provided by operating activities amounted to ¥36.3 billion (an increase of ¥22.6 billion from ¥13.7 billion provided by FY2024). The main contributory factors were ¥12.7 billion in profit before income taxes, an increase of ¥95.7 billion in loans and bills discounted, an increase of ¥166.8 billion in deposit, and a decrease of ¥56.0 billion in negotiable certificates of deposit.

2. Cash flows from investing activities

Net cash used in investing activities amounted to ¥51.6 billion (a decrease of ¥35.6 billion from ¥16.0 billion used in FY2024). The main contributory factors were ¥183.6 billion in proceeds from sales and redemption of securities, and ¥232.8 billion expended on the purchase of securities.

3. Cash flows from financing activities

Net cash used in financing activities amounted to ¥3.6 billion (an increase of ¥8.5 billion from ¥12.1 billion used in FY2024). The main contributory factors were ¥2.0 billion expended on the purchase of treasury shares.

As a result, cash and cash equivalents at the end of FY2025 amounted to ¥225.2 billion (a decrease of ¥18.9 billion year on year).

- Segment Information

1. Overview of reporting segments

The Bank Group's reporting segments are those of the constituent units of the Bank Group for which separate financial information is available and are subject to periodic review by the Board of Directors in order to determine the allocation of management resources and evaluate business performance.

The Bank Group is engaged in financial services such as leasing at each of its consolidated subsidiaries, with a focus on banking operations at the banks themselves.

Accordingly, the Bank Group is comprised of business-specific segments related to financial services based on the Company and its consolidated subsidiaries, with two reporting segments: "Banking" and "Leasing."

The Banking segment is engaged in comprehensive banking services, including deposits, loans, domestic foreign exchange, and foreign exchange. The "leasing business" is engaged in the leasing business.

(Matters concerning changes in reporting segments, etc.)

In the past, the Bank Group's reporting segments consisted of the "Banking Business" operated by the Company, the "Leasing Business" operated by Chiba General Lease Co., Ltd., and the "Credit Guarantee and Credit Card Business" operated by Chiba Kogin Card Service Co., Ltd.; however, as of July 1, 2024, since Chiba Kogin Card Service Co., Ltd. has been excluded from the scope of consolidation due to the transfer of all its shares held by the Company, "Banking Business" and "Leasing Business" have become the reporting segments from the current fiscal year.

2. Method of calculating the amount of ordinary revenue, profit or loss, assets, liabilities and other items for each reporting segment

The method of accounting for the reported business segments is identical to the method for preparing consolidated financial statements. Profits or losses for reporting segments are based on ordinary income.

Internal recurring revenue between segments is based on third-party transaction prices.

3. Information on the amount of ordinary revenues, profits or losses, assets, liabilities, and other items for each reporting segment

The current fiscal year (April 1, 2025 to March 31, 2026)

(Millions of yen)

	Reportable segments			Other	Total	Reconciling items	Per consolidated financial statements
	Banking business	Leasing business	Total				
Ordinary income							
Recurring revenue to external customers	60,125	8,482	68,608	383	68,991	(118)	68,872
Internal recurring revenue across segments	72	65	138	1,843	1,981	(1,981)	-
Total	60,197	8,548	68,746	2,226	70,972	(2,100)	68,872
Segment profit	12,295	301	12,596	142	12,739	(28)	12,711
Segment assets	3,370,447	25,033	3,395,480	2,619	3,398,100	(1,490)	3,396,610
Segment debt	3,187,859	21,392	3,209,251	512	2,209,764	(5,966)	3,203,798
Other items							
Depreciation	2,000	6	2,007	127	2,135	0	2,135
Interest income	39,762	60	39,822	3	39,826	(40)	39,786
Interest expenses	7,280	207	7,487	-	7,487	(40)	7,447
Extraordinary income	14	-	14	-	14	-	14
(Gain on disposal of fixed assets)	(14)	(-)	(14)	(-)	(14)	(-)	(14)
Extraordinary losses	13	0	13	0	13	-	13
(Loss on disposal of fixed assets)	(13)	(0)	(13)	(0)	(13)	(-)	(13)
(Impairment loss)	(0)	(-)	(0)	(-)	(0)	(-)	(0)
Income tax expense	3,690	40	3,731	48	3,779	(0)	3,779
Increase in property, plant and equipment and intangible assets	2,476	44	2,521	56	2,578	11	2,590

Notes: 1. Ordinary revenue is shown instead of general corporate sales. In addition, the difference between ordinary revenue and the amount recorded in the consolidated statements of income is described for adjustment of variances.

2. The "Other" category is a business segment that is not included in the reporting segments, and includes the development, sales, and maintenance of computer systems, regional trading companies, agriculture, and consulting services, and the operation and management of investment partnerships and investment limited partnerships.

3. The adjustment of ordinary revenue to external customers of (118) million yen is an adjustment for the reversal of allowance for bad debts. Other adjustments are primarily inter-segment erasures.

4. Segment profit is adjusted to ordinary income in the consolidated statements of income.

Non-Consolidated Financial Statements

(1)Balance Sheets

	As of March 31, 2025 (Millions of yen)	As of March 31, 2026 (Millions of yen)	As of March 31, 2026 (Thousands of U.S. dollars)*
Assets			
Cash and due from banks	244,514	225,688	1,411,167
Cash	46,449	20,323	127,074
Due from banks	198,064	205,365	1,284,093
Monetary claims bought	97	97	607
Trading securities	115	125	782
Trading local government bonds	115	125	782
Securities	520,862	590,740	3,693,741
Government bonds	112,179	156,863	980,823
Local government bonds	120,871	110,934	693,641
Corporate bonds	104,369	107,398	671,531
Stocks	44,859	51,070	319,327
Other securities	138,583	164,473	1,028,406
Loans and bills discounted	2,420,331	2,515,253	15,727,212
Bills discounted	2,942	1,908	11,930
Loans on bills	37,656	33,474	209,304
Loans on deeds	2,175,872	2,274,235	14,220,190
Overdrafts	203,859	205,634	1,285,775
Foreign exchanges	4,290	4,014	25,098
Due from foreign banks (our accounts)	2,909	3,178	19,871
Foreign bills bought	34	25	156
Foreign bills receivable	1,347	810	5,065
Other assets	16,260	12,807	80,079
Prepaid expenses	11	10	63
Accrued revenue	2,656	3,143	19,652
Margin deposits for futures transactions	9	9	56
Financial derivatives	2,100	1,645	10,286
Cash collateral paid for financial instruments	-	74	463
Other	11,483	7,924	49,547
Tangible fixed assets	18,509	18,629	116,482
Buildings, net	6,024	5,921	37,022
Land	10,805	10,741	67,161
Leased assets, net	146	152	950
Other tangible fixed assets	1,533	1,814	11,342
Intangible fixed assets	2,537	2,820	17,633
Software	2,291	2,575	16,101
Other intangible fixed assets	245	245	1,532
Customers' liabilities for acceptances and guarantees	5,251	5,576	34,865
Allowance for loan losses	(5,757)	(5,307)	(33,183)
Total assets	3,227,014	3,370,447	21,074,514

Note: Please refer to the note 1 on page 1.

Non-Consolidated Financial Statements

(1)Balance Sheets

	As of March 31, 2025 (Millions of yen)	As of March 31, 2026 (Millions of yen)	As of March 31, 2026 (Thousands of U.S. dollars)*
Liabilities			
Deposits	2,879,557	3,045,939	19,045,451
Current deposits	79,910	85,134	532,320
Ordinary deposits	1,978,870	1,982,846	12,398,212
Savings deposits	28,600	27,784	173,726
Deposits at notice	2,042	933	5,834
Time deposits	780,383	939,215	5,872,663
Installment savings	0	0	0
Other deposits	9,750	10,024	62,677
Negotiable certificates of deposit	131,000	75,000	468,955
Borrowed money	21,400	27,000	168,824
Borrowings from other banks	21,400	27,000	168,824
Foreign exchanges	152	264	1,651
Due to foreign banks (their accounts)	152	224	1,401
Foreign bills sold	-	40	250
Other liabilities	19,145	27,183	169,968
Income taxes payable	178	3,224	20,159
Accrued expenses	2,853	5,127	32,058
Unearned revenue	950	1,127	7,047
Reserve for interest on installment savings	0	0	0
Financial derivatives	952	1,446	9,041
Cash collateral received for financial instruments	2,145	1,548	9,679
Lease liabilities	146	152	950
Other	11,918	14,558	91,027
Provision for retirement benefits	2,310	2,016	12,606
Provision for share awards	313	415	2,595
Provision for reimbursement of deposits	27	14	88
Deferred tax liabilities	190	4,449	27,818
Acceptances and guarantees	5,251	5,576	34,865
Total liabilities	3,059,348	3,187,859	19,932,839
Net assets			
Share capital	62,120	62,120	388,420
Capital surplus	6,971	6,971	43,588
Legal capital surplus	6,971	6,971	43,588
Retained earnings	91,863	97,093	607,097
Legal retained earnings	7,414	7,687	48,065
Other retained earnings	84,449	89,405	559,026
Retained earnings brought forward	84,449	89,405	559,026
Treasury shares	(2,326)	(2,273)	(14,212)
Total shareholders' equity	158,628	163,911	1,024,892
Valuation difference on available-for-sale securities	8,284	18,495	115,644
Deferred gains or losses on hedges	578	-	-
Total valuation and translation adjustments	8,862	18,495	115,644
Share acquisition rights	173	181	1,132
Total net assets	167,665	182,587	1,141,668
Total liabilities and net assets	3,227,014	3,370,447	21,074,514

Note: Please refer to the note 1 on page 1.

Non-Consolidated Financial Statements

(2) Statements of Income

	Fiscal year ended March 31, 2025 (Millions of yen)	Fiscal year ended March 31, 2026 (Millions of yen)	Fiscal year ended March 31, 2026 (Thousands of U.S. dollars)*
Ordinary income	48,645	60,197	376,396
Interest income	31,394	39,762	248,621
Interest on loans and discounts	24,015	30,521	190,840
Interest and dividends on securities	6,221	7,463	46,664
Interest on call loans	415	656	4,102
Interest on deposits with banks	607	1,027	6,422
Other interest income	135	93	582
Fees and commissions	12,684	12,701	79,416
Fees and commissions on domestic and foreign exchanges	1,313	1,412	8,829
Other fees and commissions	11,371	11,289	70,587
Other ordinary income	183	2,078	12,993
Gain on foreign exchange transactions	77	126	788
Gain on sale of bonds	25	1,893	11,836
Gain on financial derivatives	80	59	369
Other	-	0	0
Other income	4,381	5,655	35,359
Reversal of allowance for loan losses	502	-	-
Recoveries of written off receivables	814	207	1,294
Gain on sale of equity securities	2,511	5,185	32,420
Other	553	262	1,638
Ordinary expenses	37,977	47,902	299,519
Interest expenses	2,353	7,280	45,520
Interest on deposits	1,835	6,326	39,555
Interest on negotiable certificates of deposit	166	410	2,563
Interest on call money	4	0	0
Interest expenses on cash collateral received for securities lent	112	230	1,438
Interest on borrowings and rediscounts	19	128	800
Interest expenses on interest rate swaps	51	3	19
Other interest expenses	163	179	1,119
Fees and commissions payments	4,383	5,052	31,589
Fees and commissions on domestic and foreign exchanges	153	182	1,138
Other fees and commissions	4,230	4,869	30,445
Other ordinary expenses	5,160	6,373	39,849
Net loss on trading securities transactions	2	1	6
Loss on sale of bonds	1,960	5,128	32,064
Loss on redemption of bonds	3,197	1,243	7,772
General and administrative expenses	25,157	26,603	166,342
Other expenses	922	2,592	16,207
Provision of allowance for loan losses	-	375	2,345
Write-off of loans	202	851	5,321
Loss on sale of equity securities	151	227	1,419
Loss on devaluation of equity securities	37	0	0
Other	529	1,138	7,116
Ordinary profit	10,667	12,295	76,877

Note: Please refer to the note 1 on page 1.

Non-Consolidated Financial Statements

(2) Statements of Income

	Fiscal year ended March 31, 2025 (Millions of yen)	Fiscal year ended March 31, 2026 (Millions of yen)	Fiscal year ended March 31, 2026 (Thousands of U.S. dollars)*
Extraordinary income	624	14	88
Gain on disposal of non-current assets	-	14	88
Gain on sale of shares of subsidiaries	624	-	-
Extraordinary losses	14	13	81
Loss on disposal of non-current assets	14	13	81
Impairment losses	0	0	0
Profit before income taxes	11,276	12,296	76,884
Income taxes – current	989	3,830	23,948
Income taxes – deferred	1,807	(140)	(875)
Total income taxes	2,796	3,690	23,073
Profit	8,480	8,605	53,805

Note: Please refer to the note 1 on page 1.

Non-Consolidated Financial Statements

(3) Statements of Changes in Equity

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		
Balance at beginning of period	62,120	6,971	-	6,971	7,099	88,449	95,549	(2,338)	162,303
Changes during period									
Dividends of surplus					314	(1,888)	(1,574)		(1,574)
Profit						8,480	8,480		8,480
Purchase of treasury shares								(10,592)	(10,592)
Disposal of treasury shares			(3)	(3)				14	11
Cancellation of treasury shares			(10,588)	(10,588)				10,588	-
Transfer from retained earnings to capital surplus			10,591	10,591		(10,591)	(10,591)		-
Net changes in items other than shareholders' equity									
Total changes during period	-	-	-	-	314	(4,000)	(3,685)	11	(3,674)
Balance at end of period	62,120	6,971	-	6,971	7,414	84,449	91,863	(2,326)	158,628

	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	15,827	284	16,111	145	178,560
Changes during period					
Dividends of surplus					(1,574)
Profit					8,480
Purchase of treasury shares					(10,592)
Disposal of treasury shares					11
Cancellation of treasury shares					-
Transfer from retained earnings to capital surplus					-
Net changes in items other than shareholders' equity	(7,543)	294	(7,249)	28	(7,220)
Total changes during period	(7,543)	294	(7,249)	28	(10,895)
Balance at end of period	8,284	578	8,862	173	167,665

Non-Consolidated Financial Statements

(3) Statements of Changes in Equity

Fiscal year ended March 31, 2026

(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		
Balance at beginning of period	62,120	6,971	-	6,971	7,414	84,449	91,863	(2,326)	158,628
Changes during period									
Dividends of surplus					273	(1,641)	(1,367)		(1,367)
Profit						8,605	8,605		8,605
Purchase of treasury shares								(2,003)	(2,003)
Disposal of treasury shares			(8)	(8)				57	48
Cancellation of treasury shares			(2,000)	(2,000)				2,000	-
Transfer from retained earnings to capital surplus			2,008	2,008		(2,008)	(2,008)		-
Net changes in items other than shareholders' equity									
Total changes during period	-	-	-	-	273	4,955	5,229	53	5,282
Balance at end of period	62,120	6,971	-	6,971	7,687	89,405	97,093	(2,273)	163,911

	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	8,284	578	8,862	173	167,665
Changes during period					
Dividends of surplus					(1,367)
Profit					8,605
Purchase of treasury shares					(2,003)
Disposal of treasury shares					48
Cancellation of treasury shares					-
Transfer from retained earnings to capital surplus					-
Net changes in items other than shareholders' equity	10,211	(578)	9,632	7	9,640
Total changes during period	10,211	(578)	9,632	7	14,922
Balance at end of period	18,495	-	18,495	181	182,587

Non-Consolidated Financial Statements

(3) Statements of Changes in Equity

Fiscal year ended March 31, 2026

(Thousands of U.S. dollars)*

	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		
Balance at beginning of period	388,420	43,588	-	43,588	46,358	528,037	574,395	(14,544)	991,859
Changes during period									
Dividends of surplus					1,707	(10,261)	(8,547)		(8,547)
Profit						53,805	53,805		53,805
Purchase of treasury shares								(12,524)	(12,524)
Disposal of treasury shares			(50)	(50)				356	300
Cancellation of treasury shares			(12,505)	(12,505)				12,505	-
Transfer from retained earnings to capital surplus			12,555	12,555		(12,555)	(12,555)		-
Net changes in items other than shareholders' equity									
Total changes during period	-	-	-	-	1,707	30,982	32,696	331	33,027
Balance at end of period	338,420	43,588	-	43,588	48,065	559,026	607,097	(14,212)	1,024,892

	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	51,798	3,614	55,412	1,082	1,048,365
Changes during period					
Dividends of surplus					(8,547)
Profit					53,805
Purchase of treasury shares					(12,524)
Disposal of treasury shares					300
Cancellation of treasury shares					-
Transfer from retained earnings to capital surplus					-
Net changes in items other than shareholders' equity	63,847	(3,614)	60,226	44	60,276
Total changes during period	63,847	(3,614)	60,226	44	93,303
Balance at end of period	115,644	-	115,644	1,132	1,141,668

Note: Please refer to the note 1 on page 1.