

# ***SELECTED FINANCIAL INFORMATION***

***For the Fiscal Year Ended March 31, 2026  
(Supplementary)***

May 14, 2026



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## I. Selected Financial Information For the Fiscal Year Ended March 31, 2026

### 1. Operating Results

#### (1) Consolidated

(Millions of yen)

	For the Year Ended March 31, 2026	For the Year Ended March 31, 2025	Increase/ (Decrease) (A)-(B)
	(A)	(B)	
<b>Gross operating profit</b> (Note 1)	<b>48,902</b>	<b>44,012</b>	<b>4,890</b>
Net interest income	42,504	40,194	2,310
Net fees and commissions	4,798	4,099	698
Net other ordinary income	1,599	(281)	1,881
General and administrative expenses	31,229	30,662	566
<b>Net operating income before general allowance and goodwill</b> (Note 2)	<b>17,673</b>	<b>13,349</b>	<b>4,324</b>
Provision for general allowance for loan losses	(1,028)	(644)	(383)
<b>Net operating income</b> (Note 3)	<b>18,701</b>	<b>13,993</b>	<b>4,708</b>
Non-recurring income and expenses	(2,783)	(917)	(1,865)
Net gain and loss on stocks and other securities	—	—	—
Problem claims related costs	4,528	1,943	2,585
Written-off of loans	182	171	11
Provision for specific allowance for loan losses	3,754	1,211	2,543
Net loss on sales of loans	591	560	30
Reversal of allowance for loan losses	—	—	—
Recoveries of written-off claims	2	1	1
Others	1,742	1,023	718
<b>Ordinary profit</b>	<b>15,918</b>	<b>13,075</b>	<b>2,842</b>
Extraordinary income and loss	(50)	(112)	61
Net gain and loss on disposal of non-current assets	(50)	(112)	61
Gain on disposal of non-current assets	—	—	—
Loss on disposal of non-current assets	50	112	(61)
Others	—	—	—
<b>Income before income taxes</b>	<b>15,867</b>	<b>12,963</b>	<b>2,904</b>
Income taxes	4,936	3,322	1,614
Income taxes - current	5,002	3,598	1,404
Income taxes - deferred	(65)	(276)	210
<b>Net income</b>	<b>10,931</b>	<b>9,641</b>	<b>1,290</b>
Net income attributable to non-controlling interests	—	—	—
Net income attributable to owners of the parent	10,931	9,641	1,290

Notes: 1. Gross operating profit = (Interest income - Interest expenses) + (Fees and commissions - Fees and commissions payments)  
+ (Other ordinary income - Other ordinary expenses)

2. Net operating income before general allowance and goodwill = Gross operating profit - General and administrative expenses

3. Net operating income = Gross operating profit - General and administrative expenses  
- Provision for general allowance for loan losses

Credit costs (Note 4)	3,516	1,310	2,205
Excluding recoveries of written-off claims	3,518	1,312	2,206

Note: 4. Credit costs = (Provision for general allowance for loan losses + Problem claims related costs)

- (Reversal of allowance for loan losses + Recoveries of written-off claims) + Adjustment on purchased loan

	For the Year Ended March 31, 2026	For the Year Ended March 31, 2025	Increase/ (Decrease) (A)-(B)
	(A)	(B)	
Number of Consolidated Subsidiaries	2	1	1

1. Operating Results (continued)

(2) Non-consolidated

(Millions of yen)

	For the Year Ended March 31, 2026	For the Year Ended March 31, 2025	Increase/ (Decrease) (A)-(B)
	(A)	(B)	
<b>Gross operating profit</b>	<b>46,180</b>	<b>41,479</b>	<b>4,701</b>
Net interest income	42,434	40,146	2,288
Net fees and commissions	2,145	1,614	531
Net other ordinary income	1,599	(281)	1,881
of which net gain and loss on bonds	122	199	(77)
General and administrative expenses (excluding non-recurring expenses)	30,354	29,895	459
Personnel expenses	15,150	14,761	388
Nonpersonnel expenses	13,684	13,745	(61)
Taxes	1,519	1,387	131
<b>Net operating income before general allowance and goodwill</b>	<b>15,825</b>	<b>11,583</b>	<b>4,241</b>
Core net operating income (excluding net gain and loss on bonds)	15,703	11,383	4,319
Excluding gain and loss on cancellation of investment trusts	15,703	11,383	4,319
Provision for general allowance for loan losses	(1,267)	—	(1,267)
Amortization of goodwill	—	—	—
<b>Net operating income</b>	<b>17,092</b>	<b>11,583</b>	<b>5,509</b>
Non-recurring income and expenses	(1,289)	700	(1,990)
Net gain and loss on stocks and other securities	—	—	—
Problem claims related costs	2,598	(6)	2,604
Written-off of loans	—	2	(2)
Provision for specific allowance for loan losses	2,598	—	2,598
Net gain and loss on sales of loans	(0)	(9)	8
Reversal of allowance for loan losses	—	67	(67)
Recoveries of written-off claims	1	—	1
Others	1,307	627	680
<b>Ordinary profit</b>	<b>15,803</b>	<b>12,284</b>	<b>3,518</b>
Extraordinary income and loss	(49)	(110)	60
Net gain and loss on disposal of non-current assets	(49)	(110)	60
Gain on disposal of non-current assets	—	—	—
Loss on disposal of non-current assets	49	110	(60)
Others	—	—	—
<b>Income before income taxes</b>	<b>15,754</b>	<b>12,174</b>	<b>3,579</b>
Income taxes	4,817	3,062	1,754
Income taxes - current	4,788	3,332	1,455
Income taxes - deferred	28	(270)	299
<b>Net income</b>	<b>10,936</b>	<b>9,111</b>	<b>1,824</b>

**2. Return on Equity**

(%)

	For the Year Ended March 31, 2026 (A)	For the Year Ended March 31, 2025 (B)	Increase/ (Decrease) (A)-(B)
Consolidated Basis	5.76	5.34	0.42
Non-consolidated Basis	6.08	5.42	0.66

**3. Net Interest Margin after General & Administrative Expenses**

**(1) Non-consolidated**

(%)

	For the Year Ended March 31, 2026 (A)	For the Year Ended March 31, 2025 (B)	Increase/ (Decrease) (A)-(B)
Return on Interest-Earning Assets (a)	2.50	2.28	0.22
(i) Yields on Loans and Bills discounted	2.49	2.34	0.15
(ii) Yields on Securities	4.33	4.73	(0.40)
Financing Costs including General & Administrative Expenses (b)	2.18	1.98	0.20
(i) Yields on Deposits	0.66	0.38	0.28
(ii) Yields on Other External Liabilities	2.46	0.48	1.98
Net Interest Margin after General & Administrative Expenses (a) - (b)	0.32	0.30	0.02

**(2) Non-consolidated, excluding International Operations**

(%)

	For the Year Ended March 31, 2026 (A)	For the Year Ended March 31, 2025 (B)	Increase/ (Decrease) (A)-(B)
Return on Interest-Earning Assets (a)	1.91	1.61	0.30
(i) Yields on Loans and Bills discounted	2.42	2.16	0.26
(ii) Yields on Securities	1.13	0.93	0.20
Financing Costs including General & Administrative Expenses (b)	1.82	1.57	0.25
(i) Yields on Deposits	0.53	0.19	0.34
(ii) Yields on Other External Liabilities	0.51	0.20	0.31
Net Interest Margin after General & Administrative Expenses (a) - (b)	0.09	0.04	0.05

**4. Gain & Loss on Securities (Non-consolidated)**

(Millions of yen)

	For the Year Ended March 31, 2026 (A)	For the Year Ended March 31, 2025 (B)	Increase/ (Decrease) (A)-(B)
Net Gain & Loss on Bonds	122	199	(77)
Gain on Sales	567	353	214
Gain on Redemption	53	14	38
Loss on Sales	214	—	214
Loss on Redemption	285	168	116
Loss on Devaluation	—	—	—
Net Gain & Loss on Stocks and Other Securities	—	—	—
Gain on Sales	—	—	—
Loss on Sales	—	—	—
Loss on Devaluation	—	—	—

5. Financial Instruments at Fair Value (Consolidated)

(Millions of yen)

	As of March 31, 2026			As of March 31, 2025		
	Balance sheet amount	Fair value	Net unrealized gain/(loss)	Balance sheet amount	Fair value	Net unrealized gain/(loss)
Securities						
Held-to-maturity securities	316,792	317,167	374	216,741	217,453	712
Other securities	142,081	142,081	—	131,687	131,687	—
Loans and bills discounted	1,745,748			1,602,157		
Allowance for loan losses	(16,176)			(14,602)		
	1,729,572	1,811,982	82,410	1,587,554	1,660,453	72,898
<b>Total Assets</b>	<b>2,188,445</b>	<b>2,271,231</b>	<b>82,785</b>	<b>1,935,983</b>	<b>2,009,594</b>	<b>73,610</b>
Deposits	2,121,474	2,121,882	407	1,854,142	1,854,473	330
Negotiable certificates of deposit	11,500	11,500	—	15,000	15,000	—
<b>Total Liabilities</b>	<b>2,132,974</b>	<b>2,133,382</b>	<b>407</b>	<b>1,869,142</b>	<b>1,869,473</b>	<b>330</b>
Derivative transactions						
Hedge accounting not applied	504	504	—	(167)	(167)	—
Hedge accounting applied	1,130	1,130	—	380	380	—
<b>Total Derivative transactions</b>	<b>1,635</b>	<b>1,635</b>	<b>—</b>	<b>213</b>	<b>213</b>	<b>—</b>

6. Securities at Fair Value (Consolidated)

1) Held-to-maturity securities

(Millions of yen)

		As of March 31, 2026			As of March 31, 2025		
		Balance sheet amount	Fair Value	Net unrealized gain/(loss)	Balance sheet amount	Fair Value	Net unrealized gain/(loss)
Fair value in excess of Balance sheet amount	Foreign Securities	171,999	172,933	933	156,860	157,698	838
	Sub-Total	171,999	172,933	933	156,860	157,698	838
Fair value not in excess of Balance sheet amount	Government bonds	9,100	9,019	(81)	—	—	—
	Foreign Securities	135,692	135,214	(477)	59,881	59,754	(126)
	Sub-Total	144,792	144,233	(559)	59,881	59,754	(126)
<b>Total</b>		<b>316,792</b>	<b>317,167</b>	<b>374</b>	<b>216,741</b>	<b>217,453</b>	<b>712</b>

2) Available-for-sale securities

(Millions of yen)

		As of March 31, 2026			As of March 31, 2025		
		Balance sheet amount	Cost	Net unrealized gain/(loss)	Balance sheet amount	Cost	Net unrealized gain/(loss)
Balance sheet amount in excess of Cost	Bonds	15,694	15,617	77	14,757	14,632	125
	Corporate bonds	15,694	15,617	77	14,757	14,632	125
	Others	22,786	22,343	442	41,068	40,518	549
	Sub-Total	38,480	37,960	520	55,825	55,150	674
Balance sheet amount not in excess of Cost	Bonds	30,358	30,498	(139)	31,812	31,928	(115)
	Government bonds	22,451	22,505	(54)	21,417	21,490	(73)
	Corporate bonds	7,907	7,992	(85)	10,395	10,437	(42)
	Others	76,323	81,308	(4,985)	48,408	50,880	(2,472)
	Sub-Total	106,681	111,806	(5,124)	80,221	82,808	(2,587)
<b>Total</b>		<b>145,162</b>	<b>149,766</b>	<b>(4,604)</b>	<b>136,046</b>	<b>137,959</b>	<b>(1,912)</b>

Note: "Available-for-sale securities" include "Securities" and Trust beneficially interests in "Monetary claims bought".

7. Capital Adequacy Ratio (Preliminary)

(1) Consolidated

(Millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)
	March 31, 2026 Preliminary (A)	March 31, 2025 (B)	
1. Capital Adequacy Ratio 2. /3. X100%	<b>11.92%</b>	<b>12.08%</b>	<b>(0.16)%</b>
2. Capital	196,301	186,168	10,132
3. Risk-weighted Assets	1,645,965	1,540,079	105,885
4. Minimum Capital Requirements 3. X4%	<b>65,838</b>	61,603	4,235

(2) Non-consolidated

(Millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)
	March 31, 2026 Preliminary (A)	March 31, 2025 (B)	
5. Capital Adequacy Ratio 6. /7. X100%	<b>11.25%</b>	<b>11.38%</b>	<b>(0.13)%</b>
6. Capital	184,744	174,805	9,938
7. Risk-weighted Assets	1,641,217	1,535,716	105,500
8. Minimum Capital Requirements 7. X4%	<b>65,648</b>	61,428	4,220

Notes: "Risk-weighted Assets" is calculated on "Standardised Approach."

## II. Loan Portfolio & Deposits

### 1. Disclosed Claims under Financial Revitalization Law

#### (1) Consolidated

Chart-A: Disclosed Claims after writing-off Category IV Claims

(Millions of yen)

	As of March 31, 2026 (A)	As of March 31, 2025 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	3,391	2,825	566
Doubtful	15,424	9,602	5,821
Sub-standard	2,944	2,890	54
Loans Past Due 3 Months or More	763	609	154
Restructured Loans	2,181	2,280	(99)
<b>Sub-Total (a)</b>	<b>21,760</b>	<b>15,317</b>	<b>6,443</b>
Normal	1,740,847	1,594,976	145,871
Total (b)	1,762,608	1,610,293	152,314
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>1.23</b>	<b>0.95</b>	<b>0.28</b>
Amounts Secured (c)	14,347	8,828	5,519
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>65.93</b>	<b>57.63</b>	<b>8.30</b>

Chart-B: Disclosed Claims including Category IV Claims

(Millions of yen)

	As of March 31, 2026 (A)	As of March 31, 2025 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	11,334	9,721	1,613
Doubtful	15,424	9,602	5,821
Sub-standard	2,944	2,890	54
Loans Past Due 3 Months or More	763	609	154
Restructured Loans	2,181	2,280	(99)
<b>Sub-Total (a)</b>	<b>29,703</b>	<b>22,213</b>	<b>7,489</b>
Normal	1,740,847	1,594,976	145,871
Total (b)	1,770,551	1,617,189	153,361
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>1.67</b>	<b>1.37</b>	<b>0.30</b>
Amounts Secured (c)	22,290	15,724	6,566
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>75.04</b>	<b>70.78</b>	<b>4.26</b>

#### (2) Non-consolidated

Chart-A: Disclosed Claims after writing-off Category IV Claims

(Millions of yen)

	As of March 31, 2026 (A)	As of March 31, 2025 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	1,979	1,504	474
Doubtful	15,408	9,583	5,825
Sub-standard	2,912	2,881	31
Loans Past Due 3 Months or More	730	600	130
Restructured Loans	2,181	2,280	(99)
<b>Sub-Total (a)</b>	<b>20,300</b>	<b>13,968</b>	<b>6,331</b>
Normal	1,734,949	1,589,436	145,513
Total (b)	1,755,250	1,603,405	151,845
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>1.15</b>	<b>0.87</b>	<b>0.28</b>
Amounts Secured (c)	14,560	8,909	5,651
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>71.72</b>	<b>63.77</b>	<b>7.95</b>

Chart-B: Disclosed Claims including Category IV Claims

(Millions of yen)

	As of March 31, 2026 (A)	As of March 31, 2025 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	8,064	6,982	1,082
Doubtful	15,408	9,583	5,825
Sub-standard	2,912	2,881	31
Loans Past Due 3 Months or More	730	600	130
Restructured Loans	2,181	2,280	(99)
<b>Sub-Total (a)</b>	<b>26,385</b>	<b>19,446</b>	<b>6,938</b>
Normal	1,734,949	1,589,436	145,513
Total (b)	1,761,335	1,608,882	152,452
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>1.49</b>	<b>1.20</b>	<b>0.29</b>
Amounts Secured (c)	20,645	14,386	6,258
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>78.24</b>	<b>73.98</b>	<b>4.26</b>

2. Allowance for Loan Losses (Non-consolidated)

Non-consolidated

Chart-A: Allowance for Loan Losses after writing-off Category IV Claims (Millions of yen)

	As of March 31, 2026 (A)	As of March 31, 2025 (B)	Increase/ (Decrease) (A)-(B)
General Allowance for Loan Losses	1,436	2,684	(1,248)
Specific Allowance for Loan Losses	4,862	3,338	1,523
Total Allowance for Loan Losses (a)	6,298	6,023	274
Total Loans and Bills Discounted (b)	1,736,394	1,593,945	142,449
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	0.36	0.37	(0.01)

Chart-B: Allowance for Loan Losses including Category IV Claims (Millions of yen)

	As of March 31, 2026 (A)	As of March 31, 2025 (B)	Increase/ (Decrease) (A)-(B)
General Allowance for Loan Losses	1,436	2,684	(1,248)
Specific Allowance for Loan Losses	10,947	8,816	2,130
Total Allowance for Loan Losses (a)	12,383	11,501	882
Total Loans and Bills Discounted (b)	1,742,479	1,599,422	143,056
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	0.71	0.71	—

3. Classifications of Loans & Bills Discounted (Non-consolidated)

(1) Classification by Type of Borrower Industry (Millions of yen)

	As of March 31, 2026 (A)	As of March 31, 2025 (B)	Increase/ (Decrease) (A)-(B)
Domestic (excluding offshore banking account)	1,742,479	1,599,422	143,056
Manufacturing	61,031	37,740	23,291
Agriculture and forestry	488	487	1
Fisheries	0	0	0
Mining and quarrying of stone and gravel	—	—	—
Construction	7,011	10,255	(3,244)
Electricity, gas, heat supply and water	22,521	22,982	(461)
Information and communications	8,098	7,705	393
Transport and postal activities	9,378	10,448	(1,070)
Wholesale and retail trade	47,976	41,808	6,168
Finance and insurance	127,217	127,911	(694)
Real estate and goods rental and leasing	400,998	331,048	69,950
Other services	225,090	220,292	4,798
Government, except elsewhere classified	—	—	—
Industries unable to classify	832,671	788,746	43,925
Overseas and Offshore Banking Account	—	—	—
Governments and official institutions	—	—	—
Financial institutions	—	—	—
Other	—	—	—
Total	1,742,479	1,599,422	143,056

3. Classifications of Loans & Bills Discounted (Non-consolidated) (continued)

(2) Consumer Loans

(Millions of yen)

	As of March 31, 2026 (A)	As of March 31, 2025 (B)	Increase/ (Decrease) (A)-(B)
Consumer Loans	651,597	599,536	52,061
Housing Loans	163,040	176,630	(13,590)
Other Consumer Loans	488,557	422,906	65,651

(3) Loans to Small and Medium-sized Enterprises and Individuals

(Millions of yen)

	As of March 31, 2026 (A)	As of March 31, 2025 (B)	Increase/ (Decrease) (A)-(B)
Loans to Small and Medium-sized Enterprises and Individuals (a)	1,481,000	1,362,663	118,337
Total Loans and Bills Discounted (b)	1,742,479	1,599,422	143,057
Ratio of Loans to Small and Medium-sized Enterprises and Individuals to Total Loans and Bills Discounted (%) (a/b X 100)	84.99	85.19	(0.20)

4. Balances of Loans and Deposits

(Millions of yen)

		As of March 31, 2026 (A)	As of March 31, 2025 (B)	Increase/ (Decrease) (A)-(B)
Total Deposits and Negotiable certificates of deposit	Consolidated (Ending Bal.)	2,132,974	1,869,142	263,832
	Non-consolidated (Ending Bal.)	2,146,519	1,882,642	263,876
	Non-consolidated (Average Bal.)	2,170,759	1,950,682	220,076
Deposits	Consolidated (Ending Bal.)	2,121,474	1,854,142	267,332
	Individual	1,266,278	1,202,742	63,535
	Corporate	642,308	517,794	124,514
	Public money	162,079	122,979	39,100
	Financial institutions	50,808	10,626	40,181
	Non-consolidated (Ending Bal.)	2,135,019	1,867,642	267,376
Non-consolidated (Average Bal.)	2,163,438	1,890,126	273,312	
Negotiable certificates of deposit	Consolidated (Ending Bal.)	11,500	15,000	(3,500)
	Non-consolidated (Ending Bal.)	11,500	15,000	(3,500)
	Non-consolidated (Average Bal.)	7,320	60,556	(53,236)
Loans and Bills Discounted	Consolidated (Ending Bal.)	1,745,748	1,602,157	143,591
	Non-consolidated (Ending Bal.)	1,742,479	1,599,422	143,056
	Non-consolidated (Average Bal.)	1,683,667	1,522,030	161,636