Changes in Principal Management Indicators in Last 5 Years (Consolidated)

	Japanese Yen						U.S. Dollars	
	FY 2022	FY 2023	FY 2024	FY 2025	FY 2026		FY 2026	
Consolidated ordinary income	63,824	66,127	68,889	80,192	90,159	Millions	563,917	Thousands
Consolidated ordinary profit	11,535	11,848	9,986	13,947	19,831	Millions	124,037	Thousands
Profit attributable to owners of parent	7,473	8,127	7,087	9,784	14,094	Millions	88,154	Thousands
Consolidated comprehensive income	2,226	5,819	28,387	2,715	36,037	Millions	225,400	Thousands
Consolidated net assets	159,130	163,159	189,852	189,639	222,335	Millions	1,390,637	Thousands
Consolidated total assets	4,241,963	4,025,257	4,110,848	4,071,776	4,076,325	Millions	25,496,153	Thousands
Net assets per share	9,212.03	9,435.64	10,954.41	2,230.60	2,647.83	Yen	16.56	Dollars
Basic earnings per share	433.28	470.79	409.52	114.79	167.32	Yen	1.05	Dollars
Diluted earnings per share	431.01	468.08	407.79	114.26	166.61	Yen	1.04	Dollars
Capital adequacy ratio	3.74	4.04	4.61	4.65	5.45	%	5.45	%
Consolidated capital adequacy ratio (domestic standard)	8.39	8.90	9.06	9.64	9.78	%	9.78	%
Consolidated return on equity ratio	4.71	5.05	4.01	5.16	6.84	%	6.84	%
Consolidated price earnings ratio	4.76	4.97	6.99	5.76	10.63	Times	10.63	Times
Cash flows from operating activities	487,689	(196,260)	4,879	(124,271)	(110,602)	Millions	(691,781)	Thousands
Cash flows from investing activities	(14,874)	27,258	(94,923)	30,543	57,627	Millions	360,439	Thousands
Cash flows from financing activities	(1,726)	(1,899)	(1,731)	(2,907)	(3,386)	Millions	(21,178)	Thousands
Cash and cash equivalents at the end of the period	1,187,545	1,016,651	924,888	828,250	771,899	Millions	4,827,990	Thousands
Number of employees	1,502	1,449	1,424	1,407	1,392	Persons	1,392	Persons
[Average number of temporary staffs]	[393]	[388]	[388]	[390]	[394]	Persons	[394]	Persons

(Notes)

1. The Company has changed its accounting standards for recording sales and cost of sales for installment sales transactions from FY2024, and the figures for FY2023 are presented with retroactive application.
2. On April 1, 2026, a stock split was implemented at a ratio of 5 shares for every 1 share of common stock. Net assets per share, basic earnings per share, and diluted earnings per share have been calculated on the assumption that the stock split took place at the beginning of FY 2025.
3. The capital adequacy ratio was calculated by subtracting year-end balance of share acquisition rights from year-end balance of total net assets and dividing the difference by year-end balance of total assets.
4. The consolidated capital adequacy ratio was calculated by the calculation method specified in the Financial Services Agency Announcement No. 19, 2006 in accordance with Article 14-2 of the Banking Act. The Bank adopts domestic standard.
5. Average number of temporary staffs is calculated by converting their working hours to regular working hours of the Bank.
6. Solely for the convenience of the reader, US dollar amounts in this Annual Report represent a translation of Japanese yen at ¥159.88 to US$1.00, the exchange rate prevailing on March 31, 2026.The figures that have been translated into dollars have been rounded off. Therefore, the total figures in this Annual Report may not necessarily match the aggregate of the individual amounts shown.