Consolidated Financial Statements

The Consolidated Financial Statements included in this report were prepared based on the Consolidated Financial Statements audited by Deloitte Touche Tohmatsu LLC pursuant to the provisions of Article 396, Paragraph 1 of the Companies Act and Article 193-2, Paragraph 1 of the Financial Instruments and Exchange Act.

Consolidated Balance Sheet

(Assets) Years ended March 31	Millions of Japanese Yen		Thousands of U.S. Dollars
	At the end of FY 2025	At the end of FY 2026	At the end of FY 2026
Cash and due from banks	828,456	772,172	4,829,697
Securities	773,296	765,176	4,785,939
Loans and bills discounted	2,390,651	2,467,269	15,432,005
Foreign exchanges	5,289	12,034	75,269
Lease receivables and investments in leases	9,751	9,958	62,284
Other assets	42,658	31,228	195,321
Property, plant and equipment	23,089	23,156	144,834
Buildings	7,712	7,742	48,424
Land	13,083	13,051	81,630
Construction in progress	119	4	25
Other	2,174	2,357	14,742
Intangible assets	4,813	3,951	24,712
Software	4,743	3,883	24,287
Other	69	67	419
Retirement benefit asset	3,930	6,065	37,935
Deferred tax assets	2,367	302	1,889
Customers' liabilities for acceptances and guarantees	3,118	2,718	17,000
Allowance for loan losses	(15,647)	(17,709)	(110,764)
Total assets	4,071,776	4,076,325	25,496,153

(Liabilities and Net Assets) Years ended March 31	Millions of Japanese Yen		Thousands of U.S. Dollars
	At the end of FY 2025	At the end of FY 2026	At the end of FY 2026
Liabilities:			
Deposits	3,121,499	3,144,553	19,668,207
Negotiable certificates of deposit	41,099	70,288	439,630
Call money and bills sold	24,500	—	—
Securities sold under repurchase agreements	112,293	128,852	805,929
Cash collateral received for securities lent	184,747	189,078	1,182,624
Borrowed money	354,512	276,277	1,728,027
Foreign exchanges	121	389	2,433
Other liabilities	36,790	32,103	200,794
Provision for bonuses for directors (and other officers)	28	31	194
Retirement benefit liability	957	119	744
Provision for reimbursement of deposits	62	67	419
Provision for contingent loss	238	300	1,876
Deferred tax liabilities	—	7,047	44,077
Deferred tax liabilities for land revaluation	2,166	2,160	13,510
Acceptances and guarantees	3,118	2,718	17,000
Total liabilities	3,882,137	3,853,989	24,105,510
Net assets:			
Share capital	14,697	14,697	91,925
Capital surplus	12,779	12,779	79,929
Retained earnings	145,838	157,477	984,970
Treasury shares	(473)	(1,319)	(8,250)
Total shareholders' equity	172,841	183,634	1,148,574
Valuation difference on available-for-sale securities	8,964	26,858	167,988
Deferred gains or losses on hedges	2,540	5,099	31,893
Revaluation reserve for land	2,553	2,538	15,874
Remeasurements of defined benefit plans	2,549	4,038	25,256
Total accumulated other comprehensive income	16,607	38,535	241,025
Share acquisition rights	190	165	1,032
Total net assets	189,639	222,335	1,390,637
Total liabilities and net assets	4,071,776	4,076,325	25,496,153

Consolidated Statement of Income and Retained Earnings

	Millions of Japanese Yen		Thousands of U.S. Dollars
	FY 2025	FY 2026	FY 2026
Ordinary income	80,192	90,159	563,917
Interest income	54,617	63,035	394,264
Interest on loans and discounts	30,399	35,868	224,343
Interest and dividends on securities	20,670	22,377	139,961
Interest on call loans and bills bought	11	2	13
Interest on deposits with banks	0	0	0
Other interest income	3,536	4,787	29,941
Fees and commissions	12,369	12,755	79,779
Other ordinary income	9,123	7,481	46,791
Other income	4,082	6,886	43,070
Recoveries of written off receivables	215	63	394
Other	3,867	6,823	42,676
Ordinary expenses	66,245	70,327	439,874
Interest expenses	16,269	19,947	124,762
Interest on deposits	1,834	5,911	36,971
Interest on negotiable certificates of deposit	69	325	2,033
Interest on call money and bills sold	183	26	163
Interest expenses on securities sold under repurchase agreements	4,729	5,433	33,982
Interest expenses on cash collateral received for securities lent	9,405	8,067	50,457
Interest on borrowings and rediscounts	37	160	1,001
Other interest expenses	10	23	144
Fees and commissions payments	5,837	6,407	40,074
Other ordinary expenses	13,935	13,356	83,538
General and administrative expenses	25,095	25,710	160,808
Other expenses	5,108	4,905	30,679
Provision of allowance for loan losses	3,509	3,261	20,397
Other	1,598	1,644	10,283
Ordinary profit	13,947	19,831	124,037
Extraordinary income	—	1	6
Gain on disposal of non-current assets	—	1	6
Extraordinary losses	57	34	213
Loss on disposal of non-current assets	57	34	213
Profit before income taxes	13,889	19,798	123,830
Income taxes - current	3,740	6,254	39,117
Income taxes - deferred	364	(550)	(3,440)
Total income taxes	4,104	5,704	35,677
Profit	9,784	14,094	88,154
Profit attributable to owners of parent	9,784	14,094	88,154

Consolidated Statement of Comprehensive Income

	Millions of Japanese Yen		Thousands of U.S. Dollars
	FY 2025	FY 2026	FY 2026
Profit	9,784	14,094	88,154
Other comprehensive income	(7,069)	21,943	137,247
Valuation difference on available-for-sale securities	(7,457)	17,894	111,921
Deferred gains or losses on hedges	(441)	2,559	16,006
Remeasurements of defined benefit plans	829	1,489	9,313
Comprehensive income	2,715	36,037	225,400
Comprehensive income attributable to owners of parent	2,715	36,037	225,400

Consolidated Statement of Changes in Net Assets

FY2025

Millions of Japanese Yen

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	14,697	12,779	139,464	(977)	165,964
Changes during period					
Dividends of surplus			(1,800)		(1,800)
Profit attributable to owners of parent			9,784		9,784
Purchase of treasury shares				(1,107)	(1,107)
Disposal of treasury shares		0		0	0
Cancellation of treasury shares		(1,610)		1,610	—
Transfer from retained earnings to capital surplus		1,610	(1,610)		—
Net changes in items other than shareholders' equity					
Total changes during period	—	—	6,374	503	6,877
Balance at end of period	14,697	12,779	145,838	(473)	172,841

Millions of Japanese Yen

	Accumulated other comprehensive income					Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	16,421	2,981	2,615	1,720	23,739	148	189,852
Changes during period							
Dividends of surplus							(1,800)
Profit attributable to owners of parent							9,784
Purchase of treasury shares							(1,107)
Disposal of treasury shares							0
Cancellation of treasury shares							—
Transfer from retained earnings to capital surplus							—
Net changes in items other than shareholders' equity	(7,457)	(441)	(62)	829	(7,131)	41	(7,090)
Total changes during period	(7,457)	(441)	(62)	829	(7,131)	41	(213)
Balance at end of period	8,964	2,540	2,553	2,549	16,607	190	189,639

FY2026

Millions of Japanese Yen

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	14,697	12,779	145,838	(473)	172,841
Changes during period					
Dividends of surplus			(2,444)		(2,444)
Profit attributable to owners of parent			14,094		14,094
Purchase of treasury shares				(942)	(942)
Disposal of treasury shares		(26)		96	70
Reversal of revaluation reserve for land			14		14
Transfer from retained earnings to capital surplus		26	(26)		—
Net changes in items other than shareholders' equity					
Total changes during period	—	—	11,638	(845)	10,792
Balance at end of period	14,697	12,779	157,477	(1,319)	183,634

Millions of Japanese Yen

	Accumulated other comprehensive income					Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	8,964	2,540	2,553	2,549	16,607	190	189,639
Changes during period							
Dividends of surplus							(2,444)
Profit attributable to owners of parent							14,094
Purchase of treasury shares							(942)
Disposal of treasury shares							70
Reversal of revaluation reserve for land							14
Transfer from retained earnings to capital surplus							—
Net changes in items other than shareholders' equity	17,894	2,559	(14)	1,489	21,928	(24)	21,904
Total changes during period	17,894	2,559	(14)	1,489	21,928	(24)	32,696
Balance at end of period	26,858	5,099	2,538	4,038	38,535	165	222,335

FY2026

Thousands of U.S. Dollars

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	91,925	79,929	912,172	(2,958)	1,081,067
Changes during period					
Dividends of surplus			(15,286)		(15,286)
Profit attributable to owners of parent			88,154		88,154
Purchase of treasury shares				(5,892)	(5,892)
Disposal of treasury shares		(163)		600	438
Reversal of revaluation reserve for land			88		88
Transfer from retained earnings to capital surplus		163	(163)		—
Net changes in items other than shareholders' equity					
Total changes during period	—	—	72,792	(5,285)	67,501
Balance at end of period	91,925	79,929	984,970	(8,250)	1,148,574

Thousands of U.S. Dollars

	Accumulated other comprehensive income						
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	Share acquisition rights	Total net assets
Balance at beginning of period	56,067	15,887	15,968	15,943	103,872	1,188	1,186,133
Changes during period							
Dividends of surplus							(15,286)
Profit attributable to owners of parent							88,154
Purchase of treasury shares							(5,892)
Disposal of treasury shares							438
Reversal of revaluation reserve for land							88
Transfer from retained earnings to capital surplus							—
Net changes in items other than shareholders' equity	111,921	16,006	(88)	9,313	137,153	(150)	137,003
Total changes during period	111,921	16,006	(88)	9,313	137,153	(150)	204,503
Balance at end of period	167,988	31,893	15,874	25,256	241,025	1,032	1,390,637

Consolidated Statement of Cash Flows

	Millions of Japanese Yen		Thousands of U.S. Dollars
	FY 2025	FY 2026	FY 2026
I. Cash flows from operating activities			
Profit before income taxes	13,889	19,798	123,830
Depreciation and amortization	2,893	2,826	17,676
Increase (decrease) in allowance for loan losses	1,366	2,062	12,897
Increase (decrease) in provision for bonuses for directors (and other officers)	—	2	13
Decrease (increase) in retirement benefit asset	(171)	(194)	(1,213)
Increase (decrease) in retirement benefit liability	(301)	(609)	(3,809)
Increase (decrease) in provision for reimbursement of deposits	(93)	4	25
Increase (decrease) in provision for contingent loss	94	62	388
Interest income	(54,617)	(63,035)	(394,264)
Interest expenses	16,269	19,947	124,762
Loss (gain) related to securities	2,292	1,588	9,932
Foreign exchange losses (gains)	1,468	(2,733)	(17,094)
Loss (gain) on disposal of non-current assets	57	33	206
Net decrease (increase) in loans and bills discounted	(107,333)	(76,613)	(479,191)
Net increase (decrease) in deposits	6,875	22,567	141,150
Net increase (decrease) in negotiable certificates of deposit	(7,428)	29,188	182,562
Net increase (decrease) in securities sold under repurchase agreements	48,472	8,172	51,113
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	(123,687)	(78,234)	(489,329)
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	(44)	(67)	(419)
Net decrease (increase) in call loans	1,644	—	—
Net increase (decrease) in call money	2,303	(24,500)	(153,240)
Net increase (decrease) in cash collateral received for securities lent	25,027	(8,469)	(52,971)
Net decrease (increase) in foreign exchange (assets)	(2,312)	(6,379)	(39,899)
Net increase (decrease) in foreign exchange (liabilities)	84	265	1,657
Interest received	52,588	61,833	386,746
Interest paid	(15,346)	(18,420)	(115,211)
Other, net	16,922	3,845	24,049
Subtotal	(119,083)	(107,057)	(669,608)
Income taxes paid	(5,187)	(3,545)	(22,173)
Net cash provided by (used in) operating activities	(124,271)	(110,602)	(691,781)
II. Cash flows from investing activities			
Purchases of securities	(534,739)	(297,902)	(1,863,285)
Proceeds from sale of securities	423,866	235,598	1,473,593
Proceeds from redemption of securities	143,939	121,303	758,713
Purchase of property, plant and equipment	(700)	(707)	(4,422)
Proceeds from sale of property, plant and equipment, or expropriation, etc.	—	22	138
Proceeds from sale of property, plant and equipment	(1,822)	(688)	(4,303)
Purchase of intangible assets	30,543	57,627	360,439
III. Cash flows from financing activities			
Dividends paid	(1,800)	(2,444)	(15,286)
Purchase of treasury shares	(1,107)	(942)	(5,892)
Proceeds from sale of treasury shares	0	0	0
Net cash provided by (used in) financing activities	(2,907)	(3,386)	(21,178)
IV. Effect of exchange rate change on cash and cash equivalents	(3)	11	69
V. Net increase (decrease) in cash and cash equivalents	(96,638)	(56,351)	(352,458)
VI. Cash and cash equivalents at beginning of period	924,888	828,250	5,180,448
VII. Cash and cash equivalents at end of period	828,250	771,899	4,827,990