

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.

Non-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	828,368	772,086	4,829,159
Cash	57,688	31,234	195,359
Due from banks	770,679	740,852	4,633,800
Securities	776,896	768,778	4,808,469
Government bonds	44,915	65,219	407,925
Local government bonds	168,763	115,734	723,880
Corporate bonds	57,810	48,351	302,421
Stocks	81,900	113,081	707,287
Other securities	423,506	426,392	2,666,950
Loans and bills discounted	2,396,587	2,473,309	15,469,784
Bills discounted	1,988	668	4,178
Loans on bills	26,608	20,845	130,379
Loans on deeds	2,134,632	2,230,455	13,950,807
Overdrafts	233,358	221,339	1,384,407
Foreign exchanges	5,289	12,034	75,269
Due from foreign banks (our accounts)	5,219	12,012	75,131
Foreign bills bought	0	—	—
Foreign exchange receivable	70	21	131
Other assets	33,844	22,459	140,474
Prepaid expenses	106	120	751
Accrued revenue	6,435	7,503	46,929
Margin deposits for futures transactions	1,272	1,415	8,850
Financial derivatives	3,960	7,628	47,711
Other	22,068	5,791	36,221
Property, plant and equip	22,233	21,939	137,222
Buildings	7,707	7,741	48,418
Land	13,083	13,051	81,630
Lease assets	439	330	2,064
Construction in progress	119	4	25
Other	883	812	5,079
Intangible assets	4,699	3,866	24,181
Software	4,635	3,801	23,774
Other	64	64	400
Prepaid pension cost	1,184	1,378	8,619
Deferred tax assets	3,251	—	—
Customers' liabilities for acceptances and guarantees	3,118	2,718	17,000
Allowance for loan losses	(14,731)	(16,758)	(104,816)
Total assets	4,060,743	4,061,813	25,405,385

(Liabilities and Net Assets)

	Years ended March 31		Thousands of
	Millions of Japanese Yen		U.S. Dollars
	At the end of FY 2025	At the end of FY 2026	At the end of FY 2026
Liabilities:			
Deposits	3,125,069	3,148,680	19,694,021
Current deposits	57,630	51,425	321,647
Ordinary deposits	2,271,142	2,272,991	14,216,856
Savings deposits	15,634	14,238	89,054
Deposits at notice	89	87	544
Time deposits	725,328	764,611	4,782,406
Installment savings	534	468	2,927
Other deposits	54,710	44,858	280,573
Negotiable certificates of deposit	44,299	73,188	457,768
Call money	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	349,236	271,021	1,695,153
Borrowings from other banks	349,236	271,021	1,695,153
Foreign exchanges	121	389	2,433
Foreign bills sold	73	7	44
Foreign bills payable	47	382	2,389
Other liabilities	32,064	27,238	170,365
Domestic exchange settlement account, credit	20	14	88
Income taxes payable	1,461	4,185	26,176
Accrued expenses	3,385	5,057	31,630
Unearned revenue	2,214	2,114	13,222
Reserve for interest on installment savings	1	2	13
Financial derivatives	268	3,086	19,302
Lease liabilities	499	380	2,377
Asset retirement obligations	194	197	1,232
Other	24,016	12,199	76,301
Provision for bonuses for directors (and other officers)	28	31	194
Provision for retirement benefits	1,804	1,196	7,481
Provision for reimbursement of deposits	62	67	419
Provision for contingent loss	238	300	1,876
Deferred tax liabilities	—	5,204	32,549
Deferred tax liabilities for land revaluation	2,166	2,160	13,510
Acceptances and guarantees	3,118	2,718	17,000
Total liabilities	3,879,751	3,850,129	24,081,367
Net assets:			
Share capital	14,697	14,697	91,925
Capital surplus	8,771	8,771	54,860
Legal capital surplus	8,771	8,771	54,860
Retained earnings	143,748	154,872	968,677
Legal retained earnings	6,473	6,473	40,487
Other retained earnings	137,274	148,398	928,184
General reserve	128,501	134,301	840,011
Retained earnings brought forward	8,773	14,097	88,172
Treasury shares	(473)	(1,319)	(8,250)
Total shareholders' equity	166,743	177,021	1,107,212
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
Total valuation and translation adjustments	14,058	34,497	215,768
Share acquisition rights	190	165	1,032
Total net assets	180,992	211,684	1,324,018
Total liabilities and net assets	4,060,743	4,061,813	25,405,385

Non-Consolidated Statement of Income and Retained Earnings

	Millions of Japanese Yen		Thousands of U.S. Dollars
	FY 2025	FY 2026	FY 2026
Ordinary income	73,864	83,961	525,150
Interest income	54,485	62,909	393,476
Interest on loans and discounts	30,422	35,903	224,562
Interest and dividends on securities	20,674	22,381	139,986
Interest on call loans	11	2	13
Interest on deposits with banks	0	0	0
Interest income on interest rate swaps	1,274	424	2,652
Other interest income	2,101	4,197	26,251
Fees and commissions	12,380	12,767	79,854
Fees and commissions on domestic and foreign exchanges	1,895	2,015	12,603
Other fees and commissions	10,485	10,751	67,244
Other ordinary income	2,864	1,325	8,287
Net gain on trading securities transactions	—	0	0
Gain on sale of bonds	2,864	1,324	8,281
Other income	4,134	6,959	43,526
Recoveries of written off receivables	215	63	394
Gain on sale of equity securities	2,967	5,876	36,753
Other	951	1,019	6,374
Ordinary expenses	60,580	64,890	405,867
Interest expenses	16,273	19,934	124,681
Interest on deposits	1,835	5,916	37,003
Interest on negotiable certificates of deposit	71	333	2,083
Interest on call money	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	4	110	688
Other interest expenses	44	48	300
Fees and commissions payments	6,076	6,629	41,462
Fees and commissions on domestic and foreign exchanges	298	347	2,170
Other fees and commissions	5,778	6,282	39,292
Other ordinary expenses	9,274	8,976	56,142
Loss on foreign exchange transactions	2,371	609	3,809
Loss on sale of bonds	6,043	6,530	40,843
Loss on redemption of bonds	769	935	5,848
Loss on devaluation of bonds	8	—	—
Loss on financial derivatives	82	900	5,629
General and administrative expenses	24,075	24,574	153,703
Other expenses	4,880	4,776	29,872
Provision of allowance for loan losses	3,284	3,133	19,596
Loss on sale of equity securities	893	1,008	6,305
Loss on devaluation of equity securities	410	314	1,964
Other	292	319	1,995
Ordinary profit	13,284	19,070	119,277
Extraordinary income	—	1	6
Gain on disposal of non-current assets	—	1	6
Extraordinary losses	57	30	188
Loss on disposal of non-current assets	57	30	188
Profit before income taxes	13,226	19,041	119,096
Income taxes - current	3,506	5,988	37,453
Income taxes - deferred	377	(526)	(3,290)
Total income taxes	3,884	5,461	34,157
Profit	9,342	13,579	84,932