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February 12, 2026

**Consolidated Financial Results  
for the Nine Months Ended December 31, 2025  
(Under Japanese GAAP)**

Company name: Suruga Bank, Ltd.  
 Listing: Tokyo Stock Exchange  
 Securities code: 8358  
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 Representative: Kosuke Kato, President  
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 Scheduled date to commence dividend payments: —  
 Preparation of supplementary material on financial results: Yes  
 Holding of financial results briefing: Yes (for investors and analysts)

(Amounts and percentages are rounded down to the nearest million yen and first decimal places, respectively.)

1. Consolidated financial results for the nine months ended December 31, 2025 (from April 1, 2025 to December 31, 2025)

(1) Consolidated operating results (cumulative)

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Nine months ended December 31, 2025	79,896	18.0	26,512	18.8	23,898	30.1
December 31, 2024	67,665	0.3	22,305	25.7	18,365	36.0

(Note) Comprehensive income For the nine months ended December 31, 2025: ¥33,728million [86.0%]

For the nine months ended December 31, 2024: ¥18,125million [(13.3)%]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Nine months ended December 31, 2025	135.52	—
December 31, 2024	96.75	—

(Note) Diluted earnings per share is not provided because there are no potentially dilutive shares.

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
	Millions of yen	Millions of yen	%
As of December 31, 2025	3,459,090	305,896	8.8
March 31, 2025	3,462,268	295,818	8.5

(Reference) Equity As of December 31, 2025: ¥305,789million

As of March 31, 2025: ¥295,707million

(Note) Equity-to-asset ratio = (Total net assets - Non-controlling interests) / Total assets × 100

This ratio is not the capital adequacy ratio as defined in the "Capital Adequacy Ratio Notification".

## 2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
Fiscal year ended March 31, 2025	yen —	yen 14.50	yen —	yen 14.50	yen 29.00
ended March 31, 2026	—	22.00	—		
ending March 31, 2026 (forecast)				22.00	44.00

(Note) Revisions to the forecast of cash dividends most recently announced: None

## 3. Consolidated earnings forecast for the fiscal year ending March 31, 2026

(Percentages indicate previous fiscal year changes)

	Ordinary profit		Profit attributable to owners of parent		Earnings per share
	Millions of yen	%	Millions of yen	%	yen
Fiscal year ending March 31, 2026	31,000	18.5	25,000	23.9	143.05

(Note) Revisions to the earnings forecast most recently announced: None

\*Notes

(1) Significant changes in the scope of consolidation during the period: None

(2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: Yes

(Note) For details, please refer to page 6 of the appendix "2. Consolidated financial statements and notes, (3) Notes regarding consolidated financial statements, (Adoption of any particular accounting methods for quarterly consolidated financial statements)".

(3) Changes in accounting policies, changes in accounting estimates, and restatement

- (i) Changes in accounting policies due to revisions to accounting standards and other regulations: None
- (ii) Changes in accounting policies due to other reasons: None
- (iii) Changes in accounting estimates: None
- (iv) Restatement: None

(4) Number of issued shares (common stock)

- (i) Total number of issued shares at the end of the period (including treasury shares)

As of December 31, 2025	197,139,248 shares
As of March 31, 2025	197,139,248 shares

- (ii) Number of treasury shares at the end of the period

As of December 31, 2025	26,429,962 shares
As of March 31, 2025	13,466,573 shares

- (iii) Average number of shares outstanding during the period

Nine months ended December 31, 2025	176,345,421 shares
Nine months ended December 31, 2024	189,815,204 shares

(Note) The number of treasury shares at the end of the period includes the Company's shares held by the Board Incentive Plan Trust (hereinafter referred to as the "BIP Trust") (As of December 31, 2025: 527,100 shares, As of March 31, 2025: 0 shares) and the Employee Stock Ownership Plan Trust (hereinafter referred to as the "ESOP Trust") (As of December 31, 2025: 255,698 shares, As of March 31, 2025: 256,998 shares).

The average number of the Company's shares held by the BIP Trust (As of December 31, 2025: 266,438 shares, As of December 31, 2024: 0 shares) and the ESOP Trust (As of December 31, 2025: 256,878 shares, As of December 31, 2024: 257,900 shares) is included in the number of treasury stock that are deducted in calculation of the average number of shares outstanding during the period.

\* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: None

\* Proper use of earnings forecasts, and other special matters

The performance forecasts and other forward-looking statements in this report are based on information currently available to the company and on certain assumptions deemed to be reasonable, and are not intended to guarantee future performance. Actual performance may differ materially depending on various factors.

## (Appendix)

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## 1. Qualitative information on financial results

### (1) Details of operating results

As for the consolidated operating results for the nine months ended December 31, 2025, ordinary income increased by ¥12.231 billion year-on-year to ¥79.896 billion. This was mainly due to an increase in interest income. Meanwhile, ordinary expenses increased by ¥8.024 billion year-on-year to ¥53.383 billion, mainly due to an increase in loss on sale of bonds.

As a result, ordinary profit increased by ¥4.207 billion year-on-year to ¥26.512 billion.

Profit attributable to owners of parent increased by ¥5.533 billion year-on-year to ¥23.898 billion.

### (2) Details of financial position

As for the consolidated major account balances as of December 31, 2025, deposits amounted to ¥3,123.401 billion, decreased by ¥25.017 billion from March 31, 2025.

Loans and bills discounted came in at ¥2,310.766 billion, increased by ¥117.931 billion from March 31, 2025.

Securities amounted to ¥395.525 billion, increased by ¥66.569 billion from March 31, 2025.

### (3) Details of forecast information, including earnings forecast

The earnings forecast for the fiscal year ending March 31, 2026 remains unchanged from that announced on November 7, 2025.

#### Consolidated

(Billions of yen)

	Fiscal year ending March 31, 2026
Ordinary profit	31.0
Profit attributable to owners of parent	25.0

#### Non-consolidated

(Billions of yen)

	Fiscal year ending March 31, 2026
Core gross operating profit	63.0
Core net operating profit	29.0
Ordinary profit	30.5
Net income	25.0
Actual credit costs	(4.5)

(Note) Core gross operating profit: The forecast for the full fiscal year ending March 31, 2026 does not anticipate the recording of gains/losses from the redemption of investment trusts.

(Note) The performance forecasts and other forward-looking statements in this report are based on information currently available to the company and on certain assumptions deemed to be reasonable, and are not intended to guarantee future performance. Actual performance may differ materially depending on various factors.

## 2. Consolidated financial statements and notes

## (1) Consolidated balance sheets

(Millions of yen)

	As of Mar. 31, 2025	As of Dec. 31, 2025
<b>Assets</b>		
Cash and due from banks	693,361	479,757
Call loans and bills bought	125,000	150,000
Monetary claims bought	115,621	116,321
Trading securities	44	40
Money held in trust	99	99
Securities	328,956	395,525
Loans and bills discounted	2,192,835	2,310,766
Foreign exchanges	1,217	-
Lease receivables and investment assets	5,922	6,245
Other assets	33,236	29,369
Property, plant and equipment	28,948	28,620
Intangible assets	9,533	8,681
Retirement benefit asset	21,718	22,777
Deferred tax assets	6,424	2,008
Customers' liabilities for acceptances and guarantees	1,112	1,106
Allowance for loan losses	(101,763)	(92,229)
<b>Total assets</b>	<b>3,462,268</b>	<b>3,459,090</b>
<b>Liabilities</b>		
Deposits	3,148,418	3,123,401
Other liabilities	15,006	26,807
Provision for bonuses	486	18
Provision for bonuses for directors (and other officers)	20	-
Retirement benefit liability	284	709
Provision for share-based compensation	738	780
Provision for reimbursement of deposits	114	71
Provision for contingent loss	62	67
Deferred tax liabilities	206	231
Acceptances and guarantees	1,112	1,106
<b>Total liabilities</b>	<b>3,166,449</b>	<b>3,153,194</b>
<b>Net assets</b>		
Share capital	30,043	30,043
Capital surplus	-	6
Retained earnings	263,807	281,202
Treasury shares	(13,346)	(30,502)
<b>Total shareholders' equity</b>	<b>280,503</b>	<b>280,750</b>
Valuation difference on available-for-sale securities	14,631	24,554
Deferred gains or losses on hedges	15	12
Remeasurements of defined benefit plans	556	470
<b>Total accumulated other comprehensive income</b>	<b>15,203</b>	<b>25,038</b>
Non-controlling interests	111	106
<b>Total net assets</b>	<b>295,818</b>	<b>305,896</b>
<b>Total liabilities and net assets</b>	<b>3,462,268</b>	<b>3,459,090</b>

## (2) Consolidated statements of income and Consolidated statements of comprehensive income

## Consolidated statements of income

(Millions of yen)

	For the nine months ended Dec. 31, 2024	For the nine months ended Dec. 31, 2025
Ordinary income	67,665	79,896
Interest income	51,062	58,073
Interest on loans and discounts	45,162	49,450
Interest and dividends on securities	2,509	3,527
Fees and commissions	6,372	6,858
Other ordinary income	2,335	2,716
Other income	7,894	12,247
Ordinary expenses	45,359	53,383
Interest expenses	1,571	5,278
Interest on deposits	1,563	5,272
Fees and commissions payments	7,102	7,150
Other ordinary expenses	2,056	7,970
General and administrative expenses	27,818	27,667
Other expenses	6,811	5,316
Ordinary profit	22,305	26,512
Extraordinary income	803	16
Gain on disposal of non-current assets	803	16
Extraordinary losses	1,042	294
Loss on disposal of non-current assets	791	193
Impairment losses	251	101
Profit before income taxes	22,066	26,234
Income taxes	3,702	2,340
Profit	18,364	23,893
Profit (loss) attributable to non-controlling interests	(1)	(4)
Profit attributable to owners of parent	18,365	23,898

## Consolidated statements of comprehensive income

(Millions of yen)

	For the nine months ended Dec. 31, 2024	For the nine months ended Dec. 31, 2025
Profit	18,364	23,893
Other comprehensive income		
Valuation difference on available-for-sale securities	190	9,922
Deferred gains(losses) on hedges	5	(2)
Remeasurements of defined benefit plans, net of tax	(434)	(86)
Total other comprehensive income	(238)	9,834
Comprehensive income	18,125	33,728
(Breakdown)		
Comprehensive income attributable to owners of parent	18,126	33,733
Comprehensive income attributable to non-controlling interests	(1)	(4)

(3) Notes regarding consolidated financial statements

(Notes on going-concern assumption)

Not applicable.

(Notes for material changes in shareholders' equity)

Not applicable.

(Adoption of any particular accounting methods for quarterly consolidated financial statements)

(Calculation of income taxes)

Income taxes reported by the company and its subsidiaries are calculated by multiplying income before income taxes for the nine months ended December 31, 2025 with the reasonably estimated effective tax rate after applying tax effect accounting to income before income taxes for the fiscal year ending March 31, 2026, including the current third quarter.

In addition, in the case that calculating income taxes using the estimated effective tax rate significantly lacks rationality, income taxes are calculated by using the statutory effective tax rate.

(Additional information)

(Stock compensation plan for directors and executive officers)

Effective from the current consolidated fiscal year, the Company has introduced a stock compensation plan based on a stock-granting BIP Trust (hereinafter referred to as the "Plan") for directors and executive officers (excluding non-residents in Japan; "directors"). The purpose of this Plan is to further heighten the directors' motivation to continue to enhance the corporate value and performance of the Bank in the mid-to long-term.

Regarding the accounting treatment related to the trust agreement, the Company has applied the "Practical Solution on Transactions of Delivering the Company's Own Stock to Employees etc. through Trusts" (PITF No. 30, March 26, 2015).

(1) Transaction summary

Under this Plan, the Company's shares acquired by the BIP Trust with money contributed by the Company will be delivered and paid to executives who fulfill certain requirements at the time of their retirement in accordance with the predetermined share delivery rules, in an amount equivalent to the Company's shares and the cash proceeds from the conversion of the Company's shares.

(2) Company shares remaining in Trust

The Company's shares remaining in the Trust are recorded as treasury stock under net assets at the book value in the Trust (excluding the amount of incidental expenses). The book value and number of shares remaining in the Trust at the end of the current third quarter consolidated accounting period were 809 million yen and 527 thousand shares, respectively.

The estimated amount to be paid under this plan at the end of the current third quarter consolidated accounting period is recorded as a reserve for stock compensation.

(Stock compensation plan for executives)

The Company has introduced a stock compensation plan based on a stock-granting ESOP trust (hereinafter referred to as the "Plan") for executive employees consisting of the heads of the Bank's branches and each division among other executives (excluding non-residents in Japan; hereinafter referred to as "executive employees"). The purpose of this Plan is to increase engagement and share interests with shareholders while drawing out the value of our human resources, and to raise awareness of the need to contribute to improving corporate value from a long-term perspective.

Regarding the accounting treatment related to the trust agreement, the Company has applied the "Practical Solution on Transactions of Delivering the Company's Own Stock to Employees etc. through Trusts" (PITF No. 30, March 26, 2015).

(1) Transaction summary

Under this Plan, the Company's shares acquired by the ESOP Trust with money contributed by the Company will be delivered and paid to executives who fulfill certain requirements at the time of their retirement in accordance with the predetermined share delivery rules, in an amount equivalent to the Company's shares and the cash proceeds from the conversion of the Company's shares.

(2) Company shares remaining in Trust

The Company's shares remaining in the Trust are recorded as treasury stock under net assets at the book value in the Trust (excluding the amount of incidental expenses). The book value and number of shares remaining in the Trust at the end of the current third quarter consolidated accounting period were 147 million yen and 255 thousand shares, respectively.

The estimated amount to be paid under this plan at the end of the current third quarter consolidated accounting period is recorded as a reserve for stock compensation.

## (Notes for Segment Information)

For the nine months ended December 31, 2024

## 1. Information on ordinary income and profit or loss by reportable segment

(Millions of yen)

	Reportable segment	Others	Total	Adjustments	Amount recorded in the consolidated financial statements
	Banking				
Ordinary income					
Ordinary income to external customers	61,706	6,254	67,961	(296)	67,665
Inter-segment internal ordinary income	105	744	850	(850)	-
Total	61,812	6,999	68,811	(1,146)	67,665
Segment profit	21,959	455	22,414	(109)	22,305

(Note1) Ordinary income is equivalent to net sales reported by companies in other industries.

(Note2) "Others" consists of businesses operated by consolidated subsidiaries (such as money lending, leasing, clerical agency services, credit guarantee and credit card services) which are not included in the reportable segments.

(Note3) The negative adjustment of ¥296 million in ordinary income to external customers consists of the following: reversal of allowance for loan losses (¥(296) million).

(Note4) The negative adjustment of ¥109 million in segment profit consists of the following: amortization of goodwill (¥(97) million) and deduction of inter-segment transactions (¥(12) million).

(Note5) Segment profit is adjusted to ordinary profit as reported in the consolidated statements of income.

## 2. Information on impairment loss on non-current assets or goodwill by reportable segment

## (Impairment loss on non-current assets by reportable segment)

In the banking segment, due to a decrease in operating cash flow from branches, etc., the book value of assets has been reduced to their recoverable amount, and the decrease has been recorded as an impairment loss under extraordinary losses. Additionally, for idle assets where the recovery of investment is no longer anticipated due to a change in usage, the book value of these assets has also been reduced to their recoverable amount, with the decrease recorded as an impairment loss under extraordinary losses.

The amount of such impairment loss recorded was 251 million yen for the third quarter of the consolidated cumulative accounting period.

## (Significant changes in the amount of goodwill)

Not applicable.

## (Gain on negative goodwill by reportable segment)

Not applicable.

For the nine months ended December 31, 2025

1. Information on ordinary income and profit or loss by reportable segment

(Millions of yen)

	Reportable segment	Others	Total	Adjustments	Amount recorded in the consolidated financial statements
	Banking				
Ordinary income					
Ordinary income to external customers	73,274	6,762	80,037	(141)	79,896
Inter-segment internal ordinary income	154	672	827	(827)	-
Total	73,429	7,434	80,864	(968)	79,896
Segment profit	25,784	815	26,600	(88)	26,512

(Note1) Ordinary income is equivalent to net sales reported by companies in other industries.

(Note2) "Others" consists of businesses operated by consolidated subsidiaries (such as money lending, leasing, clerical agency services, credit guarantee and credit card services) which are not included in the reportable segments.

(Note3) The negative adjustment of ¥141 million in ordinary income to external customers consists of the following: reversal of allowance for loan losses (¥(141) million).

(Note4) The negative adjustment of ¥88 million in segment profit consists of the following: amortization of goodwill (¥(97) million) and deduction of inter-segment transactions (¥8 million).

(Note5) Segment profit is adjusted to ordinary profit as reported in the consolidated statements of income.

2. Information on impairment loss on non-current assets or goodwill by reportable segment

(Impairment loss on non-current assets by reportable segment)

In the banking segment, due to a decrease in operating cash flow from branches, etc., the book value of assets has been reduced to their recoverable amount, and the decrease has been recorded as an impairment loss under extraordinary losses. Additionally, for idle assets where the recovery of investment is no longer anticipated due to a change in usage, the book value of these assets has also been reduced to their recoverable amount, with the decrease recorded as an impairment loss under extraordinary losses.

The amount of such impairment loss recorded was 101 million yen for the third quarter of the consolidated cumulative accounting period.

(Significant changes in the amount of goodwill)

Not applicable.

(Gain on negative goodwill by reportable segment)

Not applicable.

(Notes for statements of cash flows)

The Company does not prepare the quarterly statement of cash flows for the cumulative third quarter period of the current fiscal year. Depreciation expenses (including the amortization of intangible assets excluding good will) and goodwill amortization expense for the cumulative third quarter periods are as follows.

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Depreciation expenses	3,503	2,922
Goodwill amortization expense	97	97

# Financial Results for the nine months ended December 31, 2025

## - Supplementary Information -

### (1) Operating results for the nine months ended December 31, 2025 (Non-consolidated)

	Nine months ended Dec. 31, 2025 (a)	Nine months ended Dec. 31, 2024 (b)	Change (a) - (b)	(Millions of yen)
Gross operating profit	43,387	45,321	(1,934)	FY3/2025
Net interest income	49,849	46,565	3,284	58,287
Net fees and commissions	(997)	(1,330)	333	61,977
Net other operating income (Gains (losses) on bonds)	(5,464)	86	(5,550)	(2,042)
	(5,460)	85	(5,545)	(1,647)
Core gross operating profit (Note1)	48,847	45,236	3,611	(1,648)
Expenses	25,359	25,964	(605)	59,935
Personnel expenses	10,849	10,195	654	35,207
Non-personnel expenses	12,340	13,568	(1,228)	13,558
Core net operating profit (Note2)	23,487	19,272	4,215	19,042
Excluding gains (losses) on cancellation of investment trusts	23,487	19,272	4,215	24,728
Actual net operating profit (Note3)	18,027	19,357	(1,330)	24,728
Provision of general allowance for loan losses (Note4)	-	-	-	23,080
Net operating profit	18,027	19,357	(1,330)	-
Non-recurring gains (losses)	7,757	2,601	5,156	23,080
Gains (losses) on stocks	1,430	-	1,430	2,568
Ordinary profit	25,784	21,959	3,825	1
Extraordinary gains (losses)	124	(203)	327	25,649
Income before income taxes	25,909	21,755	4,154	(1,407)
Income taxes (Note5)	2,176	3,611	(1,435)	24,241
Net income	23,733	18,144	5,589	4,457
				19,784

	611	1,718	(1,107)	(Millions of yen)
Net credit costs (Note6)	611	1,718	(1,107)	3,739
Provision of general allowance for loan losses (Note4)	-	-	-	-
Disposal of non-performing loans	4,122	5,477	(1,355)	7,358
Reversal of allowance for loan losses (Note4)	3,511	3,759	(248)	3,618
Recoveries of written-off claims	6,186	4,045	2,141	5,907
Actual credit costs (Note7)	(5,575)	(2,326)	(3,249)	(2,168)

(Note1) Core gross operating profit = Gross operating profit - Gains (losses) on bonds

(Note2) Core net operating profit = Net operating profit + Provision of general allowance for loan losses - Gains (losses) on bonds

(Note3) Actual net operating profit = Net operating profit + Provision of general allowance for loan losses

(Note4) For the nine months ended Dec. 31, 2025 the net amount of provision for general allowance for loan losses and provision for specific allowance for loan losses is recorded in reversal of allowance for loan losses. For the nine months ended Dec. 31, 2024, and FY 3/2025 the net amount of reversal of general allowance for loan losses and provision for specific allowance for loan losses is recorded in reversal of allowance for loan losses, given that the former exceeded the latter during the period.

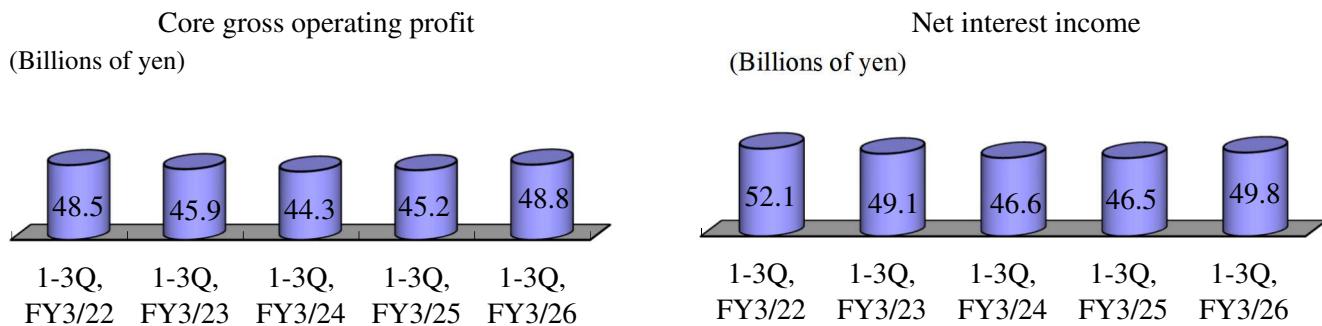
(Note5) The amount of Income taxes for the FY3/2025 is that of Total income taxes.

(Note6) Net credit costs = Provision of general allowance for loan losses + Disposal of non-performing loans - Reversal of allowance for loan losses

(Note7) Actual credit costs = Net credit costs - Recoveries of written-off claims

## (A) Core gross operating profit: ¥48.8 billion

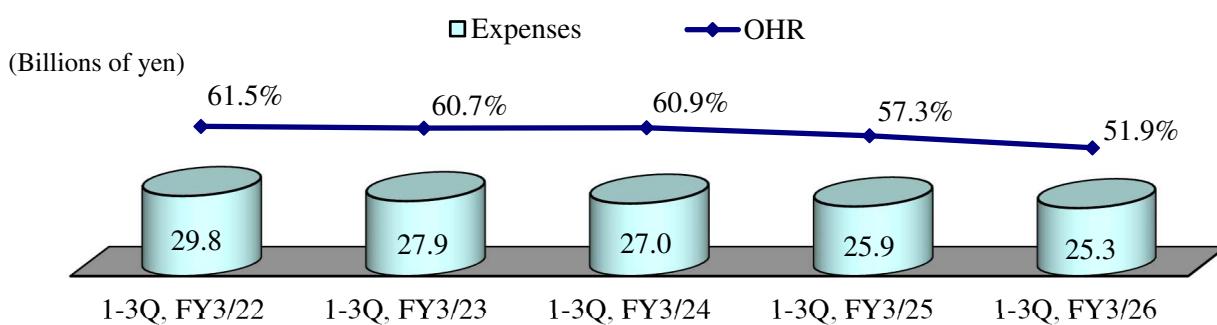
- Core gross operating profit increased by ¥3.6 billion year-on-year.
- Net interest income increased by ¥3.2 billion year-on-year.



## (B) Expenses: OHR (Based on core gross profit (excluding gains (losses) on cancellation of investment trusts): 51.9%

- Expenses decreased by ¥0.6 billion year-on-year.
- OHR declined year-on-year to 51.9%.

(OHR (%)) = Expenses / Core gross operating profit (excluding gains (losses) on cancellation of investment trusts) × 100

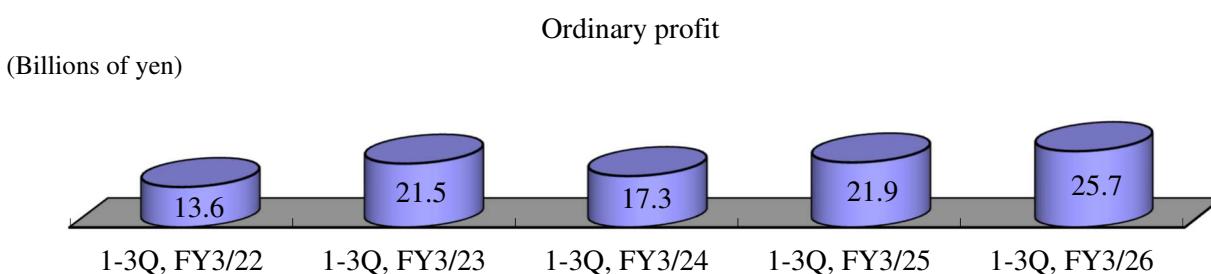


## (C) Core net operating profit: ¥23.4 billion, Net operating profit: ¥18.0 billion

- Core net operating profit increased by ¥4.2 billion year-on-year, mainly due to an increase in core gross operating profit.
- Net operating profit decreased by ¥1.3 billion year-on-year, mainly due to a decrease in gains (losses) on bonds

## (D) Ordinary profit: ¥25.7 billion, Net income: ¥23.7 billion

- Ordinary profit increased by ¥3.8 billion year-on-year.
- Net income increased by ¥5.5 billion year-on-year, mainly due to an increase in ordinary profit.



## (E) Actual credit costs: ¥(5.5) billion

- Net credit costs decreased by ¥1.1 billion year-on-year, mainly due to a decrease in disposal of non-performing loans (¥1.3 billion) and a decrease in reversal of allowance for loan losses (¥0.2 billion).
- Actual credit costs, calculated as net credit costs (¥0.6 billion) minus the amount of recoveries of written-off claims (¥6.1 billion) amounted to ¥(5.5) billion.

## (2) Loans and deposits (Non-consolidated)

## (A) Loans and bills discounted

- Loans and bills discounted (period-end balance) increased by ¥161.2 billion, or 7.52% year-on-year.
- Yield on loans and bills discounted rose by 8 basis points year-on-year to 2.77%.

	Dec. 31, 2025 (a)	(a) - (b)	Dec. 31, 2024 (b)	(Billions of yen) Mar. 31, 2025
Loans and bills discounted (period-end balance)	2,303.5	161.2	2,142.3	2,183.8
Consumer loans	1,350.7	(100.6)	1,451.4	1,420.7
Corporate real estate loans	219.1	76.2	142.9	160.5
Structured finance	316.6	86.8	229.8	257.3
Loans and bills discounted (average balance)	2,229.4	145.0	2,084.3	2,100.2

(Note) Starting from the quarter ended June 30, 2025, the "Corporate real estate loans" category has been expanded to include corporate residential loans in addition to the existing corporate investment real estate loans.

To ensure comparability, we have also restated the figures for the prior periods. The outstanding balance was 22.3 billion yen as of December 31, 2025, 6.0 billion yen as of March 31, 2025, and 2.9 billion yen as of December 31, 2024.

## Results of new loans

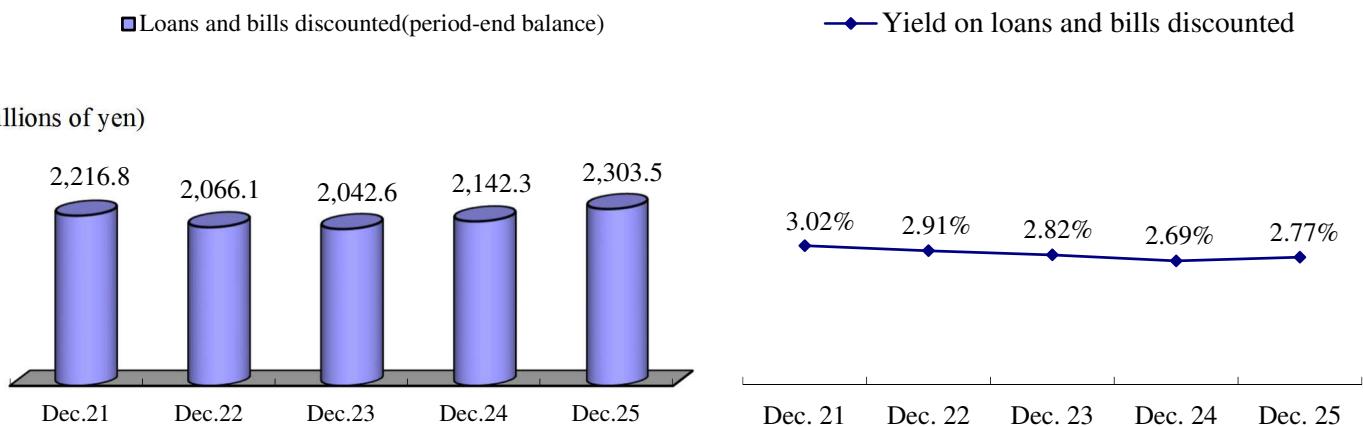
	Nine months ended Dec. 31, 2025 (a)	(a) - (b)	Nine months ended Dec. 31, 2024 (b)	(Billions of yen)
New consumer loans	77.4	5.2	72.2	
New corporate real estate loans	70.1	24.2	45.9	
Subtotal	147.5	29.4	118.1	
New structured finance	104.6	20.2	84.4	
New collaboration loans, etc.	44.0	(2.5)	46.5	
Grand total	296.2	47.1	249.1	

(Note1) New loans of the areas to be promoted under the "Re:Start 2025" Mid-term Business Plan and thereafter.

(Note2) Starting from the quarter ended June 30, 2025, we have included corporate residential loans in our calculations.

To ensure comparability, we have also restated the figures for the prior period. The amount of corporate residential loans originated in the nine months ended December 31, 2024, was 2.9 billion yen.

(Note3) Structured finance includes specified bonds, etc. and collaboration loans, etc. includes monetary claims bought.



## Outstanding balance, yield, delinquency rate by loan category

(Billions of yen)

Loan category	Dec. 31, 2025			Dec. 31, 2024		
	Period-end balance	Yield	Delinquency rate	Period-end balance	Yield	Delinquency rate
Secured loans	1,254.5	3.08%	6.31%	1,346.8	2.98%	6.94%
Housing loans	425.4	2.67%	0.14%	419.2	2.59%	0.26%
Investment property loans	798.1	3.26%	9.84%	895.8	3.13%	10.31%
Other secured loans	31.0	3.99%	0.17%	31.8	3.94%	0.14%
Unsecured loans	96.2	10.43%	1.10%	104.5	10.47%	1.29%
Card loans	74.7	11.26%	0.38%	78.3	11.47%	0.48%
Unsecured certificate loans	21.4	7.56%	3.61%	26.1	7.49%	3.71%
Consumer loans	(A)	3.60%	5.94%	1,451.4	3.52%	6.54%
Consumer loans (excluding organizational negotiation partners)	1,274.7	-	0.55%	1,362.4	-	0.96%
Corporate real estate loans	(B)	219.1	1.93%	-	142.9	1.80%
Corporate residential loans		22.3	1.66%	-	2.9	1.52%
Corporate investment real estate loans		196.7	1.96%	-	140.0	1.81%
Structured finance	(C)	323.2	2.94%	-	235.2	2.59%
Collaboration loans, etc.	(D)	200.1	2.38%	0.00%	170.9	2.15%
Total	(A)+(B)+(C)+(D)	2,093.2	3.21%	3.83%	2,000.5	3.17%
						4.74%

(Note1) Delinquency rate=Loans past due 3 months or more / Loan balance

(Note2) Yield: Yield for customers (guarantee fee and accrued interest are not taken into account), period-end balance basis

(Note3) Classified by the areas to be promoted under the "Re:Start 2025" Mid-term Business Plan and thereafter.

Structured finance includes specified bonds, etc.

Collaboration loans, etc. are loans made jointly or in partnership with other companies (loan participations, purchases of corporate loans, etc.)

(Note4) Organizational negotiation partners are customers who have suspended repayment as a result of structured negotiations.

## Actual credit costs and Allowance for loan losses

(Billions of yen)

Item	Dec. 31, 2025	
	Actual credit costs	Allowance
Investment property loans	(5.8)	74.9
Housing loans	(0.0)	1.1
Unsecured loans	(0.1)	1.0
Collaboration loans, etc.	0.0	0.3
Business financing loans, etc.	0.3	9.6
Total	(5.5)	87.1

(Note) Investment property loans: Studio apartment loans, Single building apartment loans and other secured loans

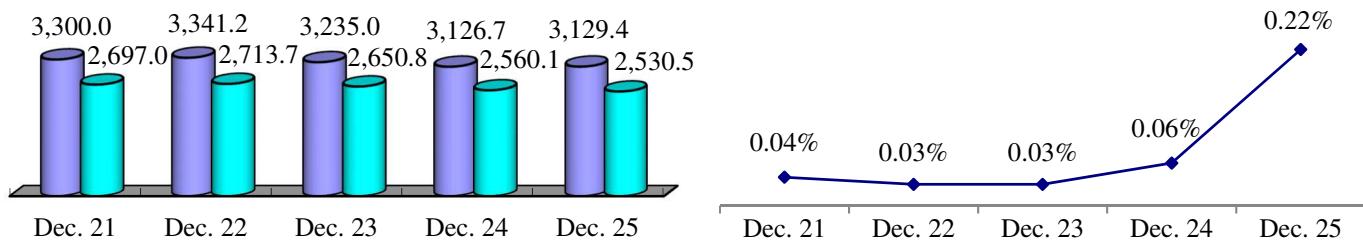
## (B) Deposits

- Deposits (period-end balance) increased by ¥2.6 billion, or 0.08% year-on-year.
- Yield on deposits rose by 16 basis point year-on-year to 0.22%.

	Dec. 31, 2025 (a)	(a) – (b)	Dec. 31, 2024 (b)	Mar. 31, 2025
Deposits (period-end balance)	3,129.4	2.6	3,126.7	3,154.0
Individual deposits	2,530.5	(29.5)	2,560.1	2,518.3
Deposits (average balance)	3,152.6	(20.8)	3,173.4	3,156.5

█ Deposits (period-end balance)      ◆ Yield on deposits  
█ Individual deposits (period-end balance)

(Billions of yen)



## (3) Interest margins (Non-consolidated)

- Loan-deposit spread (overall) shrunk by 6 basis point year-on-year to 1.48%.
- Net interest margin (overall) expanded by 14 basis points year-on-year to 0.86%.

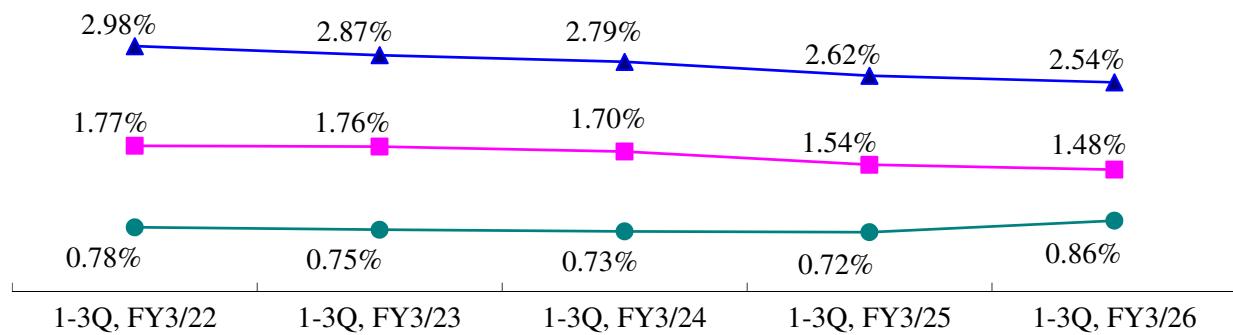
## Overall

	Nine months ended Dec. 31, 2025 (a)	(a) - (b)	Nine months ended Dec. 31, 2024 (b)	(%) FY3/2025
Yield on loans and bills discounted	2.77	0.08	2.69	2.69
Yield on deposits	0.22	0.16	0.06	0.08
Loan-deposit spread	1.48	(0.06)	1.54	1.49
Net interest margin	0.86	0.14	0.72	0.70

## Domestic

	Nine months ended Dec. 31, 2025 (a)	(a) - (b)	Nine months ended Dec. 31, 2024 (b)	(%) FY3/2025
Yield on loans and bills discounted	2.77	0.08	2.69	2.69
Yield on deposits	0.22	0.16	0.06	0.08
Loan-deposit spread	1.48	(0.06)	1.54	1.50
Net interest margin	0.87	0.15	0.72	0.71

- ▲ Gross loan-deposit spread (overall)
- Loan-deposit spread (overall)
- Net interest margin (overall)



#### (4) Non-performing loans based on the Financial Reconstruction Law (Non-consolidated)

- Non-performing loans based on the Financial Reconstruction Law decreased by ¥ 14.8 billion year-on-year.
- Non-performing loan ratio dropped by 125 basis points year-on-year to 7.38%.
- Non-performing loan ratio that excluding organizational negotiation partners declined by 64 basis points year-on-year (As of December 31, 2024: 4.96%, As of December 31, 2025: 4.32%)

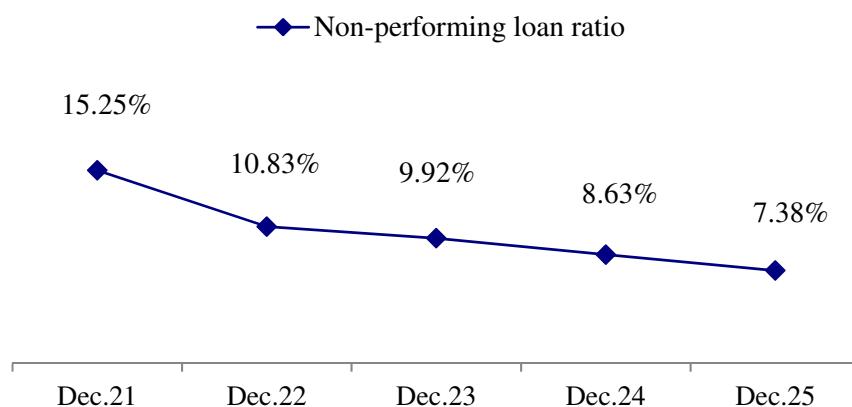
	Dec. 31, 2025	Dec. 31, 2024	(Millions of yen)
Claims against bankrupt and substantially bankrupt obligors	91,435	102,563	Mar. 31, 2025
Claims with collection risk	53,954	53,678	102,360
Claims for special attention	25,409	29,381	59,131
Total (Non-performing loans based on the Financial Reconstruction Law)	170,799	185,623	26,299
			187,791
Non-performing loan ratio	7.38%	8.63%	8.56%
Total coverage	144,414	155,251	158,538
Coverage ratio	84.55%	83.63%	84.42%

(Note1) Total claims = Loans and bills discounted + Foreign exchanges + Accrued interest + Customers' liabilities for acceptances and guarantees + Suspense payment ("Claims for special attention" include only "Loans and bills discounted")

(Note2) The figures above are based on the claim classification as defined in the Article 4 of the "Ordinance for Enforcement of the Act on Emergency Measures for the Revitalization of Financial Functions".

(Note3) The correspondence between classifications of obligors, etc.

- (a) "Claims against bankrupt and substantially bankrupt obligors" correspond to the claims against "Effectively bankrupt obligors" or "Bankrupt obligors" under self-assessment.
- (b) "Claims with collection risk" correspond to the claims against "Potentially bankrupt obligors" under self-assessment.
- (c) "Claims for special attention" correspond to the claims which are against "Obligors requiring caution" under self-assessment and classified as "Loans past due 3 months or more" or "Restructured loans".



## (5) Capital adequacy ratio (domestic standard)

- Capital adequacy ratio (non-consolidated) decreased by 37 basis points year-on-year to 10.90%.
- The company has been applying the finalized Basel III standards since March 31, 2025.

## Non-consolidated

	Dec. 31, 2025	Mar. 31, 2025	(Millions of yen)
	Dec. 31, 2024 (Not yet applied finalized Basel III standards)		
Capital adequacy ratio	10.90%	11.27%	14.08%
Own capital (Core capital)	259,849	259,260	267,267
Core capital: instruments and reserves	280,892	280,292	289,481
Core capital: regulatory adjustments (-)	21,042	21,032	22,213
Risk-weighted assets	2,383,605	2,300,070	1,898,004
Total required capital	95,344	92,002	75,920

## Consolidated

	Dec. 31, 2025	Mar. 31, 2025	(Millions of yen)
	Dec. 31, 2024 (Not yet applied finalized Basel III standards)		
Capital adequacy ratio	11.42%	11.84%	14.57%
Own capital (Core capital)	273,898	273,586	281,484
Core capital: instruments and reserves	296,863	296,399	307,263
Core capital: regulatory adjustments (-)	22,964	22,812	25,779
Risk-weighted assets	2,397,883	2,310,276	1,931,637
Total required capital	95,915	92,411	77,265

## (6) Composition of own capital (domestic standard)

## Non-consolidated

	(Millions of yen)	
	Dec. 31, 2025	Sep. 30, 2025
<b>Core capital: instruments and reserves</b>		
Directly issued qualifying common stock or preferred stock mandatorily convertible into common stock capital plus related capital surplus and retained earnings	266,278	262,671
Capital and capital surplus	48,636	48,636
Retained earnings	248,144	243,916
Treasury shares (-)	30,502	26,044
Earnings to be distributed (-)	-	3,836
Other than the above	-	-
Subscription rights to acquire common stock or preferred stock mandatorily convertible into common stock	-	-
Reserves included in Core capital: instruments and reserves	14,613	14,613
General allowance for loan losses	14,613	14,613
Eligible provisions	-	-
Eligible non-cumulative perpetual preferred stock subject to transitional arrangement included in Core capital: instruments and reserves	-	-
Eligible capital instrument subject to transitional arrangement included in Core capital: instruments and reserves	-	-
Capital instrument issued through the measures for strengthening capital by public institutions included in Core capital: instruments and reserves	-	-
45% of revaluation reserve for land included in Core capital: instruments and reserves	-	-
Core capital: instruments and reserves (A)	280,892	277,285
<b>Core capital: regulatory adjustments</b>		
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	5,243	5,340
Goodwill (including those equivalent)	-	-
Other intangible fixed assets other than goodwill and mortgage servicing rights	5,243	5,340
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	877	877
Shortfall of eligible provisions to expected losses	-	-
Gains on sale related to securitization transactions	-	-
Gains (losses) due to changes in own credit risk on fair valued liabilities	-	-
Prepaid pension cost	14,921	14,760
Investments in own shares (excluding those reported in the net assets)	-	-
Reciprocal cross-holdings in relevant capital instruments issued by other financial institutions	-	-
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ("Other financial institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)	-	-
Amount exceeding the 10% threshold on specified items	-	-
Significant investments in the common stock of Other financial institutions, net of eligible short positions	-	-
Mortgage servicing rights	-	-
Deferred tax assets arising from temporary differences (net of related tax liability)	-	-
Amount exceeding the 15% threshold on specified items	-	-
Significant investments in the common stock of Other financial institutions, net of eligible short positions	-	-
Mortgage servicing rights	-	-
Deferred tax assets arising from temporary differences (net of related tax liability)	-	-
Core capital: regulatory adjustments (B)	21,042	20,977
<b>Total capital</b>		
Total capital (A-B) (C)	259,849	256,307
<b>Risk-weighted assets</b>		
Credit risk-weighted assets	2,274,266	2,261,656
Total of items included in risk-weighted assets subject to transitional arrangements	-	-
Other financial institutions exposures	-	-
Other than the above	-	-
Amount equivalent to market risk × 12.5	-	-
Amount equivalent to operational risk × 12.5	109,339	109,339
Capital floor adjustments	-	-
Total amount of risk-weighted assets (D)	2,383,605	2,370,995
<b>Capital adequacy ratio (non-consolidated)</b>		
Capital adequacy ratio (non-consolidated) (C/D)	10.90%	10.81%

(Note) The company has been applying the finalized Basel III standards since March 31, 2025.

## Consolidated

	(Millions of yen)	
	Dec. 31, 2025	Sep. 30, 2025
<b>Core capital: instruments and reserves</b>		
Directly issued qualifying common stock or preferred stock mandatorily convertible into common stock capital plus related capital surplus and retained earnings	280,750	277,136
Capital and capital surplus	30,050	30,050
Retained earnings	281,202	276,966
Treasury shares (-)	30,502	26,044
Earnings to be distributed (-)	-	3,836
Other than the above	-	-
Accumulated other comprehensive income included in Core capital	470	499
Foreign currency translation adjustment	-	-
Remeasurements of defined benefit plans	470	499
Subscription rights to acquire common stock or preferred stock mandatorily convertible into common stock	-	-
Adjusted non-controlling interests (amount allowed to be included in Core capital)	-	-
Reserves included in Core capital: instruments and reserves	15,641	15,773
General allowance for loan losses	15,641	15,773
Eligible provisions	-	-
Eligible non-cumulative perpetual preferred stock subject to transitional arrangement included in Core capital: instruments and reserves	-	-
Eligible capital instrument subject to transitional arrangement included in Core capital: instruments and reserves	-	-
Capital instrument issued through the measures for strengthening capital by public institutions included in Core capital: instruments and reserves	-	-
45% of revaluation reserve for land included in Core capital: instruments and reserves	-	-
Non-controlling interests included in Core capital subject to transitional arrangements	-	-
Core capital: instruments and reserves (A)	296,863	293,408
<b>Core capital: regulatory adjustments</b>		
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	6,235	6,353
Goodwill (including those equivalent)	809	841
Other intangible fixed assets other than goodwill and mortgage servicing rights	5,426	5,512
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	1,035	1,035
Shortfall of eligible provisions to expected losses	-	-
Gains on sale related to securitization transactions	-	-
Gains (losses) due to changes in own credit risk on fair valued liabilities	-	-
Net defined benefit asset	15,693	15,561
Investments in own shares (excluding those reported in the net assets)	-	-
Reciprocal cross-holdings in relevant capital instruments issued by other financial institutions	-	-
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ("Other financial institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)	-	-
Amount exceeding the 10% threshold on specified items	-	-
Significant investments in the common stock of Other financial institutions, net of eligible short positions	-	-
Mortgage servicing rights	-	-
Deferred tax assets arising from temporary differences (net of related tax liability)	-	-
Amount exceeding the 15% threshold on specified items	-	-
Significant investments in the common stock of Other financial institutions, net of eligible short positions	-	-
Mortgage servicing rights	-	-
Deferred tax assets arising from temporary differences (net of related tax liability)	-	-
Core capital: regulatory adjustments (B)	22,964	22,950
<b>Total capital</b>		
Total capital (A-B) (C)	273,898	270,457
<b>Risk-weighted assets</b>		
Credit risk-weighted assets	2,282,223	2,266,948
Total of items included in risk-weighted assets subject to transitional arrangements	-	-
Other financial institutions exposures	-	-
Other than the above	-	-
Amount equivalent to market risk × 12.5	-	-
Amount equivalent to operational risk × 12.5	115,659	115,659
Capital floor adjustments	-	-
Total amount of risk-weighted assets (D)	2,397,883	2,382,608
<b>Capital adequacy ratio (Consolidated)</b>		
Capital adequacy ratio (Consolidated) (C/D)	11.42%	11.35%

(Note) The company has been applying the finalized Basel III standards since March 31, 2025.

## (7) Unrealized gains (losses) on securities (Non-consolidated)

- Net unrealized gains (losses) on securities increased by ¥ 12.1 billion year-on-year.

	Dec. 31, 2025				Dec. 31, 2024				Mar. 31, 2025				
	Fair Value	Net unrealized gains (losses)		Fair value	Net unrealized gains (losses)		Fair value	Net unrealized gains (losses)		Fair value	Net unrealized gains (losses)		
		Gains	Losses		Gains	Losses		Gains	Losses		Gains	Losses	
Available-for-sale securities	390,626	34,633	41,658	7,025	334,662	22,510	30,268	7,757		324,613	20,422	29,422	8,999
Stocks	61,688	41,412	41,412	-	51,810	30,163	30,163	-		50,928	29,282	29,282	-
Bonds	311,412	(6,966)	8	6,975	208,466	(4,246)	6	4,253		220,597	(6,587)	4	6,592
Others	17,525	186	237	50	74,385	(3,406)	97	3,504		53,087	(2,272)	135	2,407

(Note1) Stocks of subsidiaries and affiliates are not included since they are not valued with fair value.

(Note2) Net unrealized gains (losses) represent the difference between the fair value as of period-ends and acquisition costs.

## (8) Individual deposit assets (Non-consolidated)

- Individual deposit assets increased by ¥ 3.0 billion year-on-year.
- The ratio of investment products to total individual deposit assets rose by 110 basis points year-on-year to 6.4%.

	Dec. 31, 2025 (a)	(a) - (b)	Dec. 31, 2024 (b)	Mar. 31, 2025			
				2,706,001	3,033	2,702,968	2,663,897
Individual deposit assets				2,530,576	(28,774)	2,559,350	2,517,851
Yen deposits				175,424	31,807	143,617	146,045
Investment products				-	(785)	785	527
Foreign currency deposits				20,093	11,062	9,031	12,092
Public bonds				83,666	8,479	75,187	72,252
Mutual funds				40,373	8,882	31,491	33,428
Personal pension plans				31,291	4,170	27,121	27,745
Single premium life insurance							5.4%
The ratio of investment products to total individual deposit assets		6.4%			1.1%		5.3%