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May 14, 2026

Consolidated Financial Results for the Fiscal Year Ended March 31, 2026 (Under Japanese GAAP)

Company name: Suruga Bank, Ltd.
 Listing: Tokyo Stock Exchange
 Securities code: 8358
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 Scheduled date of annual general meeting of shareholders: June 24, 2026
 Scheduled date to commence dividend payments: June 5, 2026
 Scheduled date to file annual securities report: June 17, 2026
 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 fiscal year ended March 31, 2026 (from April 1, 2025 to March 31, 2026)

(1) Consolidated operating results (cumulative)

(Percentages indicate year-on-year changes.)

Fiscal year ended	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
March 31, 2026	109,912	20.6	35,518	35.7	34,728	72.1
March 31, 2025	91,092	(0.3)	26,159	26.7	20,177	31.2

(Note) Comprehensive income For the fiscal year ended March 31, 2026: ¥51,720 million [214.4%]

For the fiscal year ended March 31, 2025: ¥16,449 million [(49.1)%]

Fiscal year ended	Basic earnings per share	Diluted earnings per share	Return on equity	Ratio of ordinary profit to total assets	Ratio of operating profit to net sales
	Yen	Yen	%	%	%
March 31, 2026	198.55	-	11.2	1.0	32.3
March 31, 2025	106.84	-	6.8	0.7	28.7

(Note) Diluted earnings per share for the fiscal year ended March 31, 2025 and 2026 is not provided because there are no potentially shares.

(2) Consolidated financial position

As of	Total assets	Net assets	Equity-to-asset ratio	Net assets per share
	Millions of yen	Millions of yen	%	Yen
March 31, 2026	3,543,585	323,441	9.1	1,896.79
March 31, 2025	3,462,268	295,818	8.5	1,609.96

(Reference) Equity As of March 31, 2026: ¥323,333 million

As of March 31, 2025: ¥295,707 million

(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".

(3) Consolidated cash flows

Fiscal year ended	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents at end of period
	Millions of yen	Millions of yen	Millions of yen	Millions of yen
March 31, 2026	(148,142)	(81,687)	(24,126)	430,500
March 31, 2025	(208,482)	(56,447)	(15,916)	684,457

2. Cash dividends

	Annual dividends per share					Total cash dividends (Total)	Payout ratio (Consolidated)	Ratio of dividends to net assets (Consolidated)
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total			
Fiscal year	yen	yen	yen	yen	yen	Millions of yen	%	%
ended March 31, 2025	—	14.50	—	14.50	29.00	5,377	27.1	1.8
ended March 31, 2026	—	22.00	—	38.00	60.00	10,343	30.2	3.4
ending March 31, 2027 (forecast)	—	30.00	—	30.00	60.00		31.9	

3. Consolidated earnings forecast for the fiscal year ending March 31, 2027

(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 September 30, 2026	25,000	49.3	17,000	7.4	99.72
March 31, 2027	47,500	33.7	32,000	(7.8)	187.72

*Notes

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

(2) 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

(3) Number of issued shares (common stock)

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

As of March 31, 2026	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 March 31, 2026	26,676,268 shares
As of March 31, 2025	13,466,573 shares

(iii) Average number of shares outstanding during the period

Fiscal year ended March 31, 2026	174,903,509 shares
Fiscal year ended March 31, 2025	188,839,714 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 "BIP Trust") (As of March 31, 2026: 527,100 shares, As of March 31, 2025: 0 shares) and the employee stock ownership plan trust (hereinafter "ESOP Trust") (As of March 31, 2026: 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 March 31, 2026: 330,711 shares, As of March 31, 2025: 0 shares) and the ESOP Trust (As of March 31, 2026: 256,587 shares, As of March 31, 2025: 257,837 shares) is included in the number of treasury stock that are deducted in calculation of the average number of shares outstanding during the period.

(Reference) Summary of non-consolidated financial results

1. Non-consolidated financial results for the fiscal year ended March 31, 2026 (from April 1, 2025 to March 31, 2026)

(1) Non-consolidated operating results (cumulative)

(Percentages indicate year-on-year changes.)

Fiscal year ended	Ordinary income		Ordinary profit		Profit	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
March 31, 2026	101,081	21.5	34,528	34.6	34,020	71.9
March 31, 2025	83,186	(0.5)	25,649	27.2	19,784	31.6

Fiscal year ended	Basic earnings per share	Diluted earnings per share
	Yen	Yen
March 31, 2026	194.51	-
March 31, 2025	104.76	-

(2) Non-consolidated financial position

As of	Total assets	Net assets	Equity-to-asset ratio	Net assets per share
	Millions of yen	Millions of yen	%	Yen
March 31, 2026	3,517,841	302,538	8.6	1,774.80
March 31, 2025	3,443,892	280,452	8.1	1,526.91

(Reference) Equity As of March 31, 2026: ¥302,538 million

As of March 31, 2025: ¥280,452 million

(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. Non-consolidated earnings forecast for the fiscal year ending March 31, 2027

(Percentages indicate previous fiscal year changes)

Fiscal year ending	Ordinary profit		Profit attributable to owners of parent		Earnings per share
	Millions of yen	%	Millions of yen	%	yen
September 30, 2026	24,500	49.7	17,000	8.4	99.72
March 31, 2027	47,000	36.1	32,000	(5.9)	187.72

(Note1) Financial results reports are exempt from audit conducted by certified public accountants or an audit firm.

(Note2) 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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* Financial results for the fiscal year ended March 31, 2026 supplementary information

1. Overview of operating results, etc.

(1) Overview of operating results

In the fiscal year ended March 31, 2026, consolidated ordinary income increased by ¥18.820 billion year-on-year to ¥109.912 billion. This was mainly due to an increase in interest income. Meanwhile, ordinary expenses increased by ¥9.461 billion year-on-year to ¥74.393 billion, mainly due to an increase in interest expenses and loss on sale of bonds. As a result, ordinary profit increased by ¥9.359 billion year-on-year to ¥35.518 billion, and profit attributable to owners of parent increased by ¥14.551 billion year-on-year to ¥34.728 billion.

Non-consolidated operating results were as follows:

(A) Gross operating profit

Gross operating profit decreased by ¥1.388 billion year-on-year to ¥56.899 billion, mainly due to an increase in loss on sale of bonds.

(B) Expenses

Expenses decreased by ¥1.979 billion year-on-year to ¥33.228 billion.

(C) Net operating profit

Core net operating profit increased by ¥7.407 billion year-on-year to ¥32.135 billion, mainly due to an increase in net interest income and net fees and commissions.

Net operating profit increased by ¥0.590 billion year-on-year to ¥23.670 billion.

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

(D) Ordinary profit

Ordinary profit increased by ¥8.879 billion year-on-year to ¥34.528 billion, mainly due to a decrease in net credit costs.

(E) Net income

Net income increased by ¥14.236 billion year-on-year to ¥34.020 billion, mainly due to an increase in ordinary profit.

(F) Net credit costs

Disposal of non-performing loans decreased by ¥0.469 billion year-on-year to ¥6.889 billion. Reversal of allowance for loan losses increased by ¥4.492 billion year-on-year to ¥8.110 billion. As a result, net credit costs decreased by ¥4.960 billion year-on-year to ¥(1.221) billion.

Actual credit costs decreased by ¥6.813 billion year-on-year to ¥(8.981) billion.

(Note) Net credit costs = Provision for general allowance for loan losses

+ Disposal of non-performing loans - Reversal of allowance for loan losses

(Note) Actual credit costs = Net credit costs - Recoveries on written-off claims

(2) Overview of financial position

The overall balance of loans and bills discounted at the end of the period increased by ¥205.959 billion to ¥2,398.794 billion. Securities amounted to ¥419.079 billion, increased by ¥90.123 billion year-on-year. Deposits amounted to ¥3,197.222 billion, increased by ¥48.804 billion year-on-year.

Non-consolidated major account balances were as follows:

(A) Loans and bills discounted

Loans and bills discounted came in at ¥2,391.572 billion, increased by ¥207.729 billion year-on-year. The average balance of loans and bills discounted in the fiscal year amounted to ¥2,249.831 billion, increased by ¥149.558 billion year-on-year.

(B) Securities

Securities amounted to ¥424.717 billion, increased by ¥90.027 billion year-on-year.

(C) Deferred tax assets (liabilities)

Deferred tax assets amounted to ¥0.367 billion, decreased by ¥5.481 billion year-on-year.

(D) Deposits

Deposits amounted to ¥3,203.792 billion, increased by ¥49.714 billion year-on-year. The average balance of deposits in the fiscal year amounted to ¥3,141.286 billion, down by ¥15.265 billion year-on-year.

As for consolidated cash flows, cash flow from operating activities was a net outflow of ¥148.142 billion (compared to a net outflow of ¥208.482 billion in the previous fiscal year), this was mainly due to an increase in loans and bills discounted. Cash flow from investing activities was a net outflow of ¥81.687 billion (compared to a net outflow of ¥56.447 billion in the previous fiscal year), mainly due to purchase of securities. Cash flow from financing activities was a net outflow of ¥24.126 billion (compared to a net outflow of ¥15.916 billion in the previous fiscal year), mainly due to purchase of treasury shares.

As a result, cash and cash equivalents as of March 31, 2026 amounted to ¥430.500 billion, down by ¥253.957 billion year-on-year (compared to ¥684.457 billion as of March 31, 2025).

(3) Future outlook

Earnings forecast for the fiscal year ending March 31, 2027 is as follows:

Consolidated

(Millions of yen)

	FY3/2027 (Forecast)	
	First half	Full year
Ordinary profit	25,000	47,500
Profit attributable to owners of parent	17,000	32,000

Non-consolidated

(Millions of yen)

	FY3/2027 (Forecast)	
	First half	Full year
Core gross operating profit	34,000	69,500
Core net operating profit	16,500	34,500
Ordinary profit	24,500	47,000
Net income	17,000	32,000
Actual credit costs	(5,000)	(6,000)

(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. Basic approach to the selection of accounting standards

The Suruga Bank group intends to apply Japanese accounting standards for the foreseeable future, taking into consideration the comparability of consolidated financial statements across reporting periods and companies. As for the adoption of International Financial Reporting Standards (IFRS), we will respond appropriately to the various developments in Japan and overseas.

3.Consolidated financial statements and notes

(1)Consolidated balance sheets

(Millions of yen)

	As of Mar. 31, 2025	As of Mar. 31, 2026
Assets		
Cash and due from banks	693,361	433,998
Call loans and bills bought	125,000	130,000
Monetary claims bought	115,621	130,339
Trading securities	44	67
Money held in trust	99	99
Securities	328,956	419,079
Loans and bills discounted	2,192,835	2,398,794
Foreign exchanges	1,217	—
Lease receivables and investment assets	5,922	6,446
Other assets	33,236	32,376
Property, plant and equipment	28,948	28,655
Buildings, net	8,847	8,484
Land	16,695	16,487
Leased assets	63	67
Construction in progress	10	532
Other, net	3,331	3,084
Intangible assets	9,533	8,492
Software	8,069	6,331
Goodwill	906	776
Leased assets	40	11
Software in progress	262	1,119
Other	254	253
Retirement benefit asset	21,718	29,628
Deferred tax assets	6,424	1,148
Customers' liabilities for acceptances and guarantees	1,112	1,092
Allowance for loan losses	(101,763)	(76,632)
Total assets	3,462,268	3,543,585
Liabilities		
Deposits	3,148,418	3,197,222
Other liabilities	15,006	17,419
Provision for bonuses	486	695
Provision for bonuses for directors (and other officers)	20	32
Retirement benefit liability	284	273
Provision for share-based compensation	738	988
Provision for reimbursement of deposits	114	90
Provision for contingent loss	62	47
Deferred tax liabilities	206	2,281
Acceptances and guarantees	1,112	1,092
Total liabilities	3,166,449	3,220,143

(Millions of yen)

	As of Mar. 31, 2025	As of Mar. 31, 2026
Net assets		
Share capital	30,043	30,043
Capital surplus	—	6
Retained earnings	263,807	292,032
Treasury shares	(13,346)	(30,948)
Total shareholders' equity	280,503	291,134
Valuation difference on available-for-sale securities	14,631	26,847
Deferred gains or losses on hedges	15	15
Remeasurements of defined benefit plans	556	5,336
Total accumulated other comprehensive income	15,203	32,198
Non-controlling interests	111	108
Total net assets	295,818	323,441
Total liabilities and net assets	3,462,268	3,543,585

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

	(Millions of yen)	
	For the fiscal year ended Mar. 31, 2025	For the fiscal year ended Mar. 31, 2026
Ordinary income	91,092	109,912
Interest income	68,425	78,127
Interest on loans and discounts	60,484	66,866
Interest and dividends on securities	2,962	4,373
Interest on call loans and bills bought	376	1,012
Interest on deposits with banks	1,722	2,785
Other interest income	2,879	3,088
Fees and commissions	8,650	9,246
Other ordinary income	4,133	3,642
Gain on sale of bonds	3	3
Gain on redemption of bonds	1,123	160
Other	3,007	3,479
Other income	9,882	18,895
Reversal of allowance for loan losses	3,246	8,080
Recoveries of written off receivables	5,968	7,829
Gain on sale of equity securities	1	1,430
Other	666	1,554
Ordinary expenses	64,932	74,393
Interest expenses	2,551	7,700
Interest on deposits	2,543	7,685
Interest on call money and bills sold	—	5
Interest expenses on cash collateral received for securities lent	—	5
Other interest expenses	8	3
Fees and commissions payments	9,867	9,447
Other ordinary expenses	5,533	11,847
Loss on sale of bonds	1,249	5,931
Loss on redemption of bonds	1,525	2,697
Other	2,758	3,218
General and administrative expenses	37,708	36,539
Other expenses	9,271	8,859
Write-off of loans	6,971	6,615
Loss on devaluation of equity securities	0	0
Other	2,299	2,243
Ordinary profit	26,159	35,518

(Millions of yen)

	For the fiscal year ended Mar. 31, 2025	For the fiscal year ended Mar. 31, 2026
Extraordinary income	851	233
Gain on disposal of non-current assets	817	233
Other	33	—
Extraordinary losses	2,294	471
Loss on disposal of non-current assets	887	363
Impairment losses	1,406	108
Profit before income taxes	24,717	35,280
Income taxes - current	2,628	874
Income taxes - deferred	1,907	(318)
Income taxes	4,536	556
Profit	20,180	34,724
Profit (loss) attributable to non-controlling interests	3	(3)
Profit attributable to owners of parent	20,177	34,728

Consolidated statements of comprehensive income

	(Millions of yen)	
	For the fiscal year ended Mar. 31, 2025	For the fiscal year ended Mar. 31, 2026
Profit	20,180	34,724
Other comprehensive income		
Valuation difference on available-for-sale securities	(1,482)	12,215
Deferred gains(losses) on hedges	10	0
Remeasurements of defined benefit plans, net of tax	(2,258)	4,779
Total other comprehensive income	(3,730)	16,995
Comprehensive income	16,449	51,720
(Breakdown)		
Comprehensive income attributable to owners of parent	16,446	51,723
Comprehensive income attributable to non-controlling interests	3	(3)

(3) Consolidated statements of changes in net assets
For the fiscal year ended Mar.31, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of current period	30,043	4,579	267,190	(25,735)	276,077
Changes of items during period					
Dividends of surplus			(5,410)		(5,410)
Profit attributable to owners of parent			20,177		20,177
Purchase of treasury shares				(10,506)	(10,506)
Disposal of treasury shares		37		128	165
Cancellation of treasury shares		(4,617)	(18,149)	22,767	-
Net changes of items other than shareholders' equity					
Total changes of items during period	-	(4,579)	(3,382)	12,388	4,426
Balance at end of current period	30,043	-	263,807	(13,346)	280,503

	Accumulated other comprehensive income				Non-controlling interests	Total net assets
	Net unrealized gains(losses) on available-for-sale securities	Deferred gains(losses) on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of current period	16,114	4	2,815	18,934	108	295,120
Changes of items during period						
Dividends of surplus						(5,410)
Profit attributable to owners of parent						20,177
Purchase of treasury shares						(10,506)
Disposal of treasury shares						165
Cancellation of treasury shares						-
Net changes of items other than shareholders' equity	(1,482)	10	(2,258)	(3,730)	3	(3,727)
Total changes of items during period	(1,482)	10	(2,258)	(3,730)	3	698
Balance at end of current period	14,631	15	556	15,203	111	295,818

For the fiscal year ended Mar.31, 2026

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of current period	30,043	—	263,807	(13,346)	280,503
Changes of items during period					
Dividends of surplus			(6,503)		(6,503)
Profit attributable to owners of parent			34,728		34,728
Purchase of treasury shares				(17,623)	(17,623)
Disposal of treasury shares		6		22	29
Net changes of items other than shareholders' equity					
Total changes of items during period	—	6	28,224	(17,601)	10,630
Balance at end of current period	30,043	6	292,032	(30,948)	291,134

	Accumulated other comprehensive income				Non-controlling interests	Total net assets
	Net unrealized gains(losses) on available-for-sale securities	Deferred gains(losses) on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of current period	14,631	15	556	15,203	111	295,818
Changes of items during period						
Dividends of surplus						(6,503)
Profit attributable to owners of parent						34,728
Purchase of treasury shares						(17,623)
Disposal of treasury shares						29
Net changes of items other than shareholders' equity	12,215	0	4,779	16,995	(3)	16,991
Total changes of items during period	12,215	0	4,779	16,995	(3)	27,622
Balance at end of current period	26,847	15	5,336	32,198	108	323,441

(4) Consolidated statements of cash flows

	(Millions of yen)	
	For the fiscal year ended Mar. 31, 2025	For the fiscal year ended Mar. 31, 2026
Cash flows from operating activities		
Income before income taxes	24,717	35,280
Depreciation	5,953	3,931
Impairment losses	1,406	108
Amortization of goodwill	129	129
Increase (decrease) in allowance for loan losses	(11,088)	(25,130)
Increase (decrease) in provision for bonuses	21	209
Increase (decrease) in provision for directors' bonuses	1	12
Increase (decrease) in net defined benefit liability	1	(10)
Increase (decrease) in net defined benefit asset	(1,196)	(806)
Increase (decrease) in provision for share-based compensation	61	250
Increase (decrease) in provision for reimbursement of deposits	(83)	(24)
Increase (decrease) in provision for contingent loss	18	(15)
Interest income	(68,425)	(78,127)
Interest expenses	2,551	7,700
Loss (gain) related to securities	1,646	7,034
Losses (gains) on money held in trust	(0)	(0)
Losses (gains) on disposal of non-current assets	69	129
Net decrease (increase) in trading securities	(1)	(23)
Net decrease (increase) in loans and bills discounted	(116,221)	(205,959)
Net increase (decrease) in deposits	(96,489)	48,804
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	7,994	5,406
Net decrease (increase) in call loans	(40,000)	(5,000)
Net decrease (increase) in monetary claims bought	9,732	(14,717)
Net decrease (increase) in foreign exchanges - assets	5,149	1,217
Net increase (decrease) in foreign exchanges - liabilities	(180)	—
Net decrease (increase) in lease receivables and investments in leases	(974)	(523)
Net decrease (increase) in cash collateral paid for financial instruments assets	4,884	11,107
Interest received	67,896	77,260
Interest paid	(1,998)	(4,887)
Other, net	(980)	(10,200)
Subtotal	(205,405)	(146,843)
Income taxes paid	(3,077)	(1,298)
Cash flows from operating activities	(208,482)	(148,142)

(Millions of yen)

	For the fiscal year ended Mar. 31, 2025	For the fiscal year ended Mar. 31, 2026
Cash flows from investing activities		
Purchase of securities	(98,873)	(435,693)
Proceeds from sale of securities	11,337	63,289
Proceeds from redemption of securities	31,222	293,340
Purchase of property, plant and equipment	(1,136)	(1,357)
Proceeds from sale of property, plant and equipment	1,912	373
Purchase of intangible assets	(909)	(1,639)
Cash flows from investing activities	(56,447)	(81,687)
Cash flows from financing activities		
Dividends paid	(5,410)	(6,503)
Purchase of treasury shares	(10,506)	(17,623)
Cash flows from financing activities	(15,916)	(24,126)
Effect of exchange rate change on cash and cash equivalents	—	—
Net increase (decrease) in cash and cash equivalents	(280,847)	(253,957)
Cash and cash equivalents at beginning of period	965,305	684,457
Cash and cash equivalents at year-end	684,457	430,500

(5) Notes to consolidated financial statements

(Notes on going-concern assumption)

Not applicable.

(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 fiscal year consolidated accounting period were 809 million yen and 527 thousand shares, respectively.

The estimated amount to be paid under this plan for the current consolidated fiscal year 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 fiscal year consolidated accounting period were ¥147 million and 255 thousand shares, respectively.

The estimated amount to be paid under this plan for the current consolidated fiscal year is recorded as a reserve for stock compensation.

(Segment information)

1. Summary of reportable segment

The reportable segments of the Suruga Bank group are components for which discrete financial information is available, and that are subject to review regularly to allocate management resources and to evaluate their results.

The group consists of Suruga Bank, which mainly engages in the banking business, and its consolidated subsidiaries that engage in businesses such as money lending, leasing, clerical agency services, credit card services and credit guarantee. Of the reportable segments, Suruga Bank represents the “banking” segment, which includes businesses such as deposits, loans and exchange.

2. Method of calculating ordinary income, profit or loss, assets and other items by reportable segment

Segment profit is based on an ordinary profit-basis.

Inter-segment internal ordinary income is based on arm’s length prices.

3. Information on ordinary income, profit or loss, assets and other items by reportable segment

For the fiscal year ended March 31, 2026

(Millions of yen)

	Reportable segment	Others	Total	Adjustments	Amount recorded in the consolidated financial statements
	Banking				
Ordinary income					
Ordinary income to external customers	100,870	9,071	109,942	(29)	109,912
Inter-segment internal ordinary income	211	903	1,115	(1,115)	-
Total	101,081	9,975	111,057	(1,144)	109,912
Segment profit	34,528	1,109	35,638	(119)	35,518
Segment assets	3,517,841	47,977	3,565,818	(22,233)	3,543,585
Other items					
Depreciation	3,754	177	3,931	-	3,931
Impairment losses	108	-	108	-	108
Increase in tangible fixed assets and intangible fixed assets	2,763	233	2,997	-	2,997

(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 card services and credit guarantee) which are not included in the reportable segments.

(Note3) “Adjustments” are as follows:

- (1) The negative adjustment of ¥29 million in segment profit consists of the following: reversal of allowance for loan losses (¥(29) million).
- (2) The negative adjustment of ¥119 million in segment profit consists of the following: amortization of goodwill (¥(129) million) and deduction of inter-segment transactions (¥10 million).
- (3) The negative adjustment of ¥22,233 million in segment assets consists of the following: deduction of inter-segment transactions (¥(29,978) million) and adjustment of net defined benefit assets (¥7,744 million).

(Note4) Segment profit is adjusted to ordinary profit as reported in the consolidated statements of income.

(Per share data)

		For the fiscal year ended March 31, 2026
Net assets per share	yen	1,896.79
Earnings per share	yen	198.55
Earnings per share (diluted)	yen	-

(Note) The basis for calculation is as shown in the tables below.

1. Net assets per share

		As of March 31, 2026
Total net assets	Millions of yen	323,441
Amount deducted from total net assets	Millions of yen	108
of which, Subscription rights to shares	Millions of yen	-
of which, Non-controlling interests	Millions of yen	108
Net assets attributable to common stock at the fiscal year-end	Millions of yen	323,333
Number of common stock at the fiscal year-end used for the calculation of net assets per share	Thousands of shares	170,462

2. Earnings per share

		For the fiscal year ended March 31, 2026
Earnings per share		
Profit attributable to owners of parent	Millions of yen	34,728
Amount not attributable to common shareholders	Millions of yen	-
Profit attributable to common shareholders of parent	Millions of yen	34,728
Average number of common stock for the fiscal year	Thousands of shares	174,903

3. Earnings per share (diluted) for the fiscal year ended March 31, 2026 is not provided because there are no potentially shares.

(Significant subsequent events)

(Repurchase of Treasury Stock)

At the Board of Directors meeting held on April 24, 2026, based on the provisions of Article 33 of the Articles of Incorporation of Suruga Bank, Ltd. pursuant to the provisions of Article 459, Paragraph 1, Item (i) of the Companies Act, the Bank resolved matters related to the establishment of a quota for the repurchase of treasury stock based on the provisions of Article 156, Paragraph 1 of the Companies Act.

1. Reason for repurchase of treasury stock

Suruga Bank's basic policy for shareholder returns is to enhance shareholder returns after considering the optimal balance between capital soundness and investment for growth. Accordingly, the Bank will flexibly implement share buybacks as a shareholder return measure that contributes to improving capital efficiency, taking into account business performance, capital conditions, growth investment opportunities, and the market environment, including the stock price.

Based on the consolidated ROE target (11.0% or higher) and the equity ratio target (approximately 10%, effective) set for FY2028 in the Mid-Term Business Plan released today, and to further enhance capital efficiency and sustainable shareholder value, the Bank has resolved to acquire treasury shares.

2. Details of matters pertaining to the acquisition of treasury stock

(1) Type of shares to be acquired	Suruga Bank common stock
(2) Total number of shares to be acquired	5,000,000 (maximum)
(3) Total acquisition cost	12,000 million yen (maximum)
(4) Acquisition period:	May 15, 2026 to December 31, 2026

(Cancellation of Treasury Stock)

At a meeting of the Board of Directors held on April 24, 2026, Suruga Bank resolved to cancel treasury stock pursuant to Article 178 of the Companies Act.

1. Details of matters pertaining to the cancellation of treasury stock

(1) Type of shares to be cancelled	Common stock
(2) Number of shares to be cancelled	25,000,000
(3) Scheduled date of cancellation	May 14, 2026
(4) Total number of shares issued after cancellation	172,139,248

4. Non-consolidated financial statements

(1) Non-consolidated balance sheets

(Millions of yen)

	As of Mar. 31, 2025	As of Mar. 31, 2026
Assets		
Cash and due from banks	692,567	433,721
Cash	23,283	18,197
Due from banks	669,283	415,524
Call loans	125,000	130,000
Monetary claims bought	115,621	130,339
Trading securities	44	67
Trading government bonds	15	19
Trading local government bonds	28	48
Money held in trust	99	99
Securities	334,690	424,717
Government bonds	61,389	132,480
Local government bonds	128,141	82,006
Short-term corporate bonds	—	79,930
Corporate bonds	31,066	39,234
Stocks	59,022	70,621
Other securities	55,070	20,444
Loans and bills discounted	2,183,843	2,391,572
Bills discounted	613	195
Loans on bills	2,237	809
Loans on deeds	2,006,337	2,207,329
Overdrafts	174,655	183,238
Foreign exchanges	1,217	—
Due from foreign banks (our accounts)	1,217	—
Other assets	22,961	20,380
Prepaid expenses	1,155	1,468
Accrued revenue	5,421	6,299
Financial derivatives	22	22
Other	16,361	12,590
Property, plant and equipment	28,088	27,829
Buildings, net	8,218	7,881
Land	16,544	16,336
Leased assets	96	81
Construction in progress	10	532
Other, net	3,219	2,998
Intangible assets	8,409	7,427
Software	7,963	6,059
Software in progress	196	1,119
Other	249	248
Prepaid pension costs	20,910	21,883
Deferred tax assets	5,848	367
Customers' liabilities for acceptances and guarantees	1,112	1,092
Allowance for loan losses	(96,522)	(71,657)
Total assets	3,443,892	3,517,841

(Millions of yen)

	As of Mar. 31, 2025	As of Mar. 31, 2026
Liabilities		
Deposits	3,154,078	3,203,792
Current deposits	74,223	68,340
Ordinary deposits	1,474,591	1,548,597
Savings deposits	12,467	11,752
Deposits at notice	234	378
Time deposits	1,512,715	1,520,643
Other deposits	79,846	54,079
Other liabilities	6,882	8,620
Income taxes payable	1,192	88
Accrued expenses	2,710	5,576
Unearned revenue	188	309
Deposits received from employees	691	641
Lease liabilities	105	89
Other	1,993	1,914
Provision for bonuses	428	639
Provision for bonuses for directors (and other officers)	20	32
Provision for share-based compensation	738	988
Provision for reimbursement of deposits	114	90
Provision for contingent loss	62	47
Acceptances and guarantees	1,112	1,092
Total liabilities	3,163,439	3,215,303
Net assets		
Share capital	30,043	30,043
Capital surplus	18,585	18,592
Legal capital surplus	18,585	18,585
Other capital surplus	—	6
Retained earnings	230,914	258,432
Legal retained earnings	30,043	30,043
Other retained earnings	200,871	228,388
Reserve for tax purpose reduction entry of non-current assets	58	58
General reserve	103,032	103,032
Retained earnings brought forward	97,780	125,297
Treasury shares	(13,346)	(30,948)
Total shareholders' equity	266,197	276,120
Valuation difference on available-for-sale securities	14,240	26,402
Deferred gains or losses on hedges	15	15
Valuation and translation adjustments	14,255	26,418
Total net assets	280,452	302,538
Total liabilities and net assets	3,443,892	3,517,841

(2)Non-consolidated statements of income

	(Millions of yen)	
	For the fiscal year ended Mar. 31, 2025	For the fiscal year ended Mar. 31, 2026
Ordinary income	83,186	101,081
Interest income	64,528	74,248
Interest on loans and discounts	56,620	63,024
Interest and dividends on securities	2,930	4,338
Interest on call loans	376	1,012
Interest on deposits with banks	1,722	2,784
Interest income on interest rate swaps	0	4
Other interest income	2,878	3,084
Trust fees	0	0
Fees and commissions	7,546	8,048
Fees and commissions on domestic and foreign exchanges	1,210	1,480
Other fees and commissions	6,335	6,568
Other ordinary income	1,128	163
Gain on foreign exchange transactions	1	—
Gain on sale of bonds	3	3
Gain on redemption of bonds	1,123	160
Other income	9,982	18,621
Reversal of allowance for loan losses	3,618	8,110
Recoveries of written off receivables	5,907	7,760
Gain on sale of equity securities	1	1,430
Gain on money held in trust	0	0
Other	454	1,318
Ordinary expenses	57,537	66,553
Interest expenses	2,551	7,703
Interest on deposits	2,544	7,689
Interest on call money	—	5
Interest expenses on cash collateral received for securities lent	—	5
Other interest expenses	7	3
Fees and commissions payments	9,588	9,224
Fees and commissions on domestic and foreign exchanges	669	826
Other fees and commissions	8,919	8,398
Other ordinary expenses	2,775	8,632
Loss on foreign exchange transactions	—	3
Net loss on trading securities transactions	0	0
Loss on sale of bonds	1,249	5,931
Loss on redemption of bonds	1,525	2,697
General and administrative expenses	34,693	33,351
Other expenses	7,927	7,640
Write-off of loans	6,815	6,451
Loss on devaluation of equity securities	0	0
Other	1,111	1,188
Ordinary profit	25,649	34,528

(Millions of yen)

	For the fiscal year ended Mar. 31, 2025	For the fiscal year ended Mar. 31, 2026
Extraordinary income	851	636
Gain on disposal of non-current assets	817	233
Other	33	403
Extraordinary losses	2,258	464
Loss on disposal of non-current assets	851	355
Impairment losses	1,406	108
Profit before income taxes	24,241	34,701
Income taxes - current	2,498	688
Income taxes - deferred	1,959	(8)
Income taxes	4,457	680
Profit	19,784	34,020

(3) Non-consolidated statements of changes in net assets

For the fiscal year ended Mar.31, 2025

(Millions of yen)

	Shareholders' equity							
	Share capital	Capital surplus			Legal retained earnings	Retained earnings		
		Legal capital surplus	Other capital surplus	Total capital surplus		Other retained earnings		Retained earnings brought forward
					Reserve for advanced depreciation of non-current assets	General reserve		
Balance at beginning of current period	30,043	18,585	2,605	21,191	30,043	59	103,032	103,529
Changes of items during period								
Dividends of surplus								(5,410)
Net income								19,784
Adjustment of reserve for reduction entry due to change in tax rate						(0)		0
Purchase of treasury shares								
Disposal of treasury shares			37	37				
Cancellation of treasury shares			(2,642)	(2,642)				(20,124)
Net changes of items other than shareholders' equity								
Total changes of items during period	-	-	(2,605)	(2,605)	-	(0)	-	(5,749)
Balance at end of current period	30,043	18,585	-	18,585	30,043	58	103,032	97,780

	Shareholders' equity			Valuation and translation adjustments			Total net assets
	Retained earnings		Total shareholders' equity	Net unrealized gains(losses) on available-for-sale securities	Deferred gains(losses) on hedges	Total valuation and translation adjustments	
	Total retained earnings	Treasury shares					
Balance at beginning of current period	236,664	(25,735)	262,163	15,625	4	15,630	277,793
Changes of items during period							
Dividends of surplus	(5,410)		(5,410)				(5,410)
Net income	19,784		19,784				19,784
Adjustment of reserve for reduction entry due to change in tax rate			-				-
Purchase of treasury shares		(10,506)	(10,506)				(10,506)
Disposal of treasury shares		128	165				165
Cancellation of treasury shares	(20,124)	22,767	-				-
Net changes of items other than shareholders' equity				(1,384)	10	(1,374)	(1,374)
Total changes of items during period	(5,750)	12,388	4,033	(1,384)	10	(1,374)	2,658
Balance at end of current period	230,914	(13,346)	266,197	14,240	15	14,255	280,452

For the fiscal year ended Mar.31, 2026

(Millions of yen)

	Shareholders' equity							
	Share capital	Capital surplus			Legal retained earnings	Retained earnings		
		Legal capital surplus	Other capital surplus	Total capital surplus		Other retained earnings		
						Reserve for advanced depreciation of non-current assets	General reserve	Retained earnings brought forward
Balance at beginning of current period	30,043	18,585	—	18,585	30,043	58	103,032	97,780
Changes of items during period								
Dividends of surplus								(6,503)
Net income								34,020
Purchase of treasury shares								
Disposal of treasury shares			6	6				
Net changes of items other than shareholders' equity								
Total changes of items during period	—	—	6	6	—	—	—	27,517
Balance at end of current period	30,043	18,585	6	18,592	30,043	58	103,032	125,297

	Shareholders' equity			Valuation and translation adjustments			Total net assets
	Retained earnings	Treasury shares	Total shareholders' equity	Net unrealized gains(losses) on available-for-sale securities	Deferred gains(losses) on hedges	Total valuation and translation adjustments	
	Total retained earnings						
Balance at beginning of current period	230,914	(13,346)	266,197	14,240	15	14,255	280,452
Changes of items during period							
Dividends of surplus	(6,503)		(6,503)				(6,503)
Net income	34,020		34,020				34,020
Purchase of treasury shares		(17,623)	(17,623)				(17,623)
Disposal of treasury shares		22	29				29
Net changes of items other than shareholders' equity				12,161	0	12,162	12,162
Total changes of items during period	27,517	(17,601)	9,923	12,161	0	12,162	22,085
Balance at end of current period	258,432	(30,948)	276,120	26,402	15	26,418	302,538

Financial Results

For the fiscal year ended March 31, 2026

- Supplementary Information -

SURUGA bank, Ltd.

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I. Financial highlights for the fiscal year ended March 31, 2026

1. Financial results (Non-consolidated)

(Millions of yen)

	FY3/2026		FY3/2025
	(a)	(a) - (b)	(b)
Gross operating profit	56,899	(1,388)	58,287
Net interest income	66,545	4,568	61,977
Net fees and commissions	(1,176)	866	(2,042)
Net other operating income (Note1)	(4)	(5)	1
Core gross operating profit	65,364	5,429	59,935
Expenses (-)	33,228	(1,979)	35,207
Core net operating profit (Note2)	32,135	7,407	24,728
Excluding gains (losses) on cancellation of investment trusts	32,135	7,407	24,728
Gains (losses) on bonds	(8,465)	(6,817)	(1,648)
Actual net operating profit (Note3)	23,670	590	23,080
Provision for general allowance for loan losses (-) (Note4)	-	-	-
Net operating profit	23,670	590	23,080
Disposal of non-performing loans (-)	6,889	(469)	7,358
Reversal of allowance for loan losses (Note4)	8,110	4,492	3,618
Recoveries on written-off claims	7,760	1,853	5,907
Gains (losses) on stocks	1,430	1,429	1
Ordinary profit	34,528	8,879	25,649
Gains (losses) on disposal of non-current assets	(121)	(88)	(33)
Impairment loss (-)	108	(1,298)	1,406
Net income	34,020	14,236	19,784
Net credit costs	(1,221)	(4,960)	3,739
Actual credit costs (Note5)	(8,981)	(6,813)	(2,168)

(Note1) Excludes Gains (losses) on bonds.

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

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

(Note4) For the FY3/2026 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 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) Actual credit costs = Net credit costs (Provision for general allowance for loan losses + Disposal of non-performing loans - Reversal of allowance for loan losses) - Recoveries on written-off claims

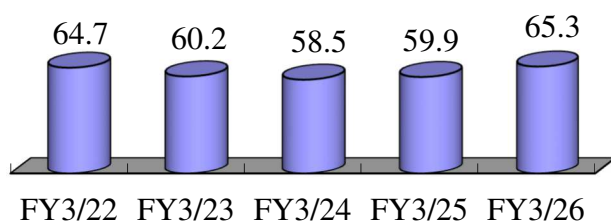
(1) Core Gross operating profit: ¥65.3 billion

- Core gross operating profit increased by ¥5.4 billion year-on-year, mainly due to an increase in net interest income and net fees and commissions.
- Net interest income increased by ¥4.5 billion year-on-year, mainly due to an increase in interest on loans and discounts and interest and dividends on securities.

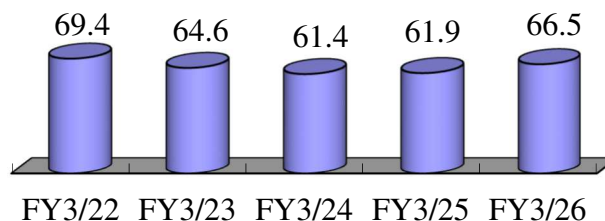
Core gross operating profit

Net interest income

(Billions of yen)



(Billions of yen)

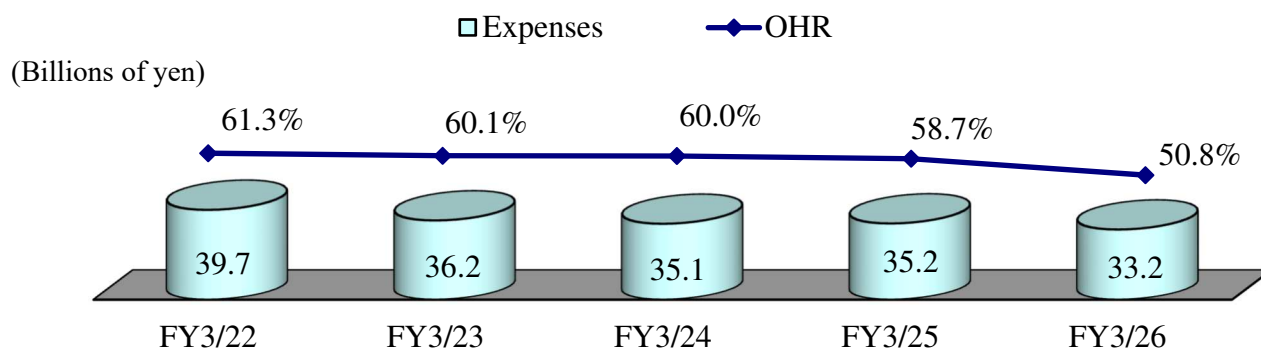


(2) Expenses; OHR (Based on core gross operating profit (excluding gains (losses) on cancellation of investment trusts): 50.8%

• Expenses decreased by ¥1.9 billion year-on-year, mainly due to a decrease in Non-personnel expenses.

• OHR declined year-on-year to 50.8%.

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



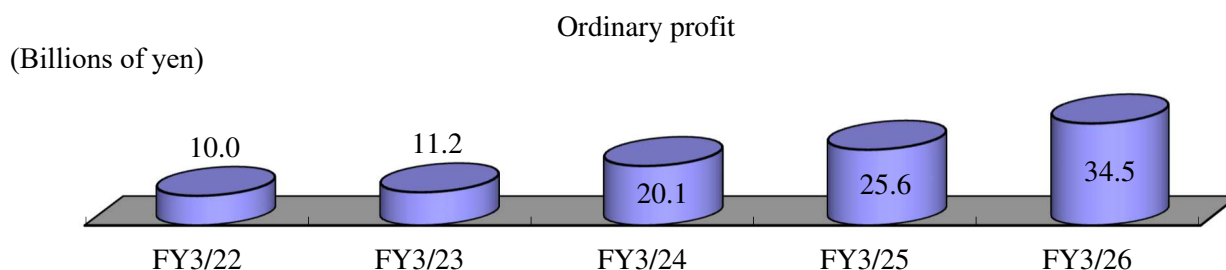
(3) Core net operating profit: ¥32.1 billion, Net operating profit: ¥23.6 billion

• Core net operating profit increased by ¥7.4 billion year-on-year, mainly due to an increase in core gross operating profit.

• Net operating profit increased by ¥0.5 billion year-on-year, mainly due to an increase in interest income.

(4) Ordinary profit: ¥34.5 billion

• Ordinary profit increased by ¥8.8 billion year-on-year.



(5) Net income: ¥34.0 billion

• Net income increased by ¥14.2 billion year-on-year, mainly due to an increase in ordinary profit.

(6) Actual credit costs: ¥(8.9) billion

• Net credit costs decreased by ¥4.9 billion year-on-year, mainly due to a decrease in disposal of non-performing loans (¥0.4 billion) and an increase in reversal of allowance for loan losses (¥4.4 billion).

• Actual credit costs, calculated as net credit costs (¥(1.2) billion) minus the amount of recoveries of written-off claims (¥7.7 billion) amounted to ¥(8.9) billion.

2. Major accounts (Non-consolidated)

(1) Loans and bills discounted

- Loans and bills discounted increased by ¥207.7 billion, or 9.5% year-on-year.
- Yield on loans and bills discounted rose by 11 basis point year-on-year to 2.80%.

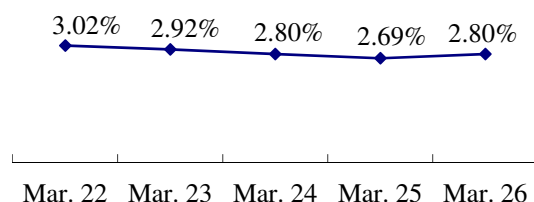
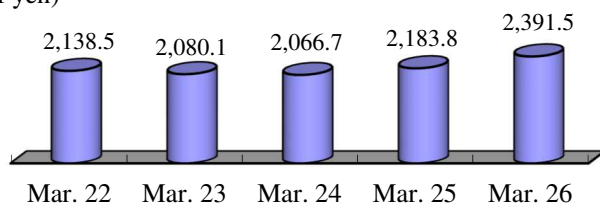
(Billions of yen)

	Mar. 31, 2026 (a)	(a) – (b)	Mar. 31, 2025 (b)
Loans and bills discounted (period-end balance)	2,391.5	207.7	2,183.8
Loans and bills discounted (average balance)	2,249.8	149.5	2,100.2

■ Loans and bills discounted (period-end balance)

◆ Yield on loans and bills discounted

(Billions of yen)



Outstanding balance, yield, delinquency rate by loan category

(Billions of yen)

Loan category	Mar. 31, 2026			Mar. 31, 2025		
	Period-end balance	Yield	Delinquency rate	Period-end balance	Yield	Delinquency rate
Secured loans	1,224.8	3.16%	3.76%	1,317.9	2.98%	6.89%
Housing loans	426.2	2.64%	0.10%	417.2	2.56%	0.14%
Investment property loans	767.5	3.41%	5.93%	869.5	3.15%	10.38%
Other secured loans	31.0	4.19%	0.11%	31.2	4.00%	0.12%
Unsecured loans	94.6	10.48%	0.98%	102.8	10.46%	1.28%
Card loans	74.2	11.24%	0.37%	77.9	11.42%	0.44%
Unsecured certificate loans	20.3	7.73%	3.19%	24.8	7.47%	3.91%
Consumer loans (A)	1,319.4	3.69%	3.56%	1,420.7	3.52%	6.49%
Consumer loans (excluding organizational negotiation partners)	1,257.4	-	0.42%	1,333.3	-	0.87%
Corporate real estate loans (B)	240.0	2.17%	-	160.5	1.81%	-
Corporate residential loans	27.5	1.92%	-	6.0	1.53%	-
Corporate investment real estate loans	212.5	2.20%	-	154.5	1.83%	-
Structured finance (C)	364.9	3.16%	-	263.1	2.79%	-
Collaboration loans, etc. (D)	245.9	2.29%	0.00%	175.6	2.15%	0.00%
Total (A)+(B)+(C)+(D)	2,170.4	3.27%	2.16%	2,020.0	3.17%	4.56%

(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.

(2) Deposits

- Period-end balance of deposits increased by ¥49.7 billion, or 1.5%, year-on-year.
- Yield on deposits rose by 16 basis points year-on-year to 0.24%.

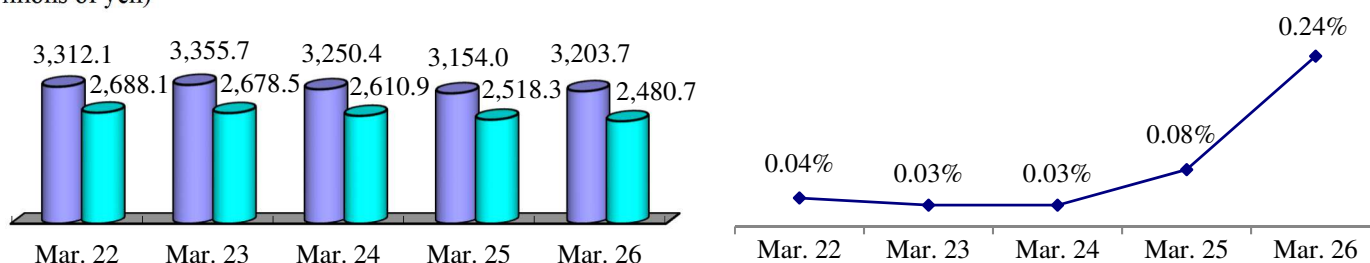
(Billions of yen)

	Mar. 31, 2026 (a)	(a) - (b)	Mar. 31, 2025 (b)
Deposits (period-end balance)	3,203.7	49.7	3,154.0
Individual deposits	2,480.7	(37.5)	2,518.3
Deposits (average balance)	3,141.2	(15.2)	3,156.5

- Deposits (period-end balance)
- Individual deposits (period-end balance)

◆ Yield on deposits

(Billions of yen)

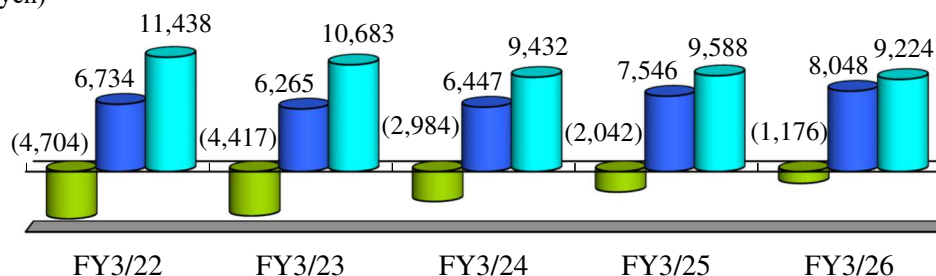


(3) Net fees and commissions

- Net fees and commissions increased by ¥0.8 billion year-on-year, mainly due to an increase (¥0.5 billion) in fees and commissions, a decrease (¥0.3 billion) in fees and commissions payments.

- Net fees and commissions
- Fees and commissions
- Fees and commissions payments

(Millions of yen)



(4) Individual deposit assets

- Period-end individual deposit assets decreased by ¥3.5 billion year-on-year.
- The ratio of investment products to total individual deposit assets rose by 130 basis points year-on-year to 6.7%.

	Mar. 31, 2026 (a)	(a) - (b)	Mar. 31, 2025 (b)	(Millions of yen) Sep. 30, 2025 (c)
Individual deposit assets	2,660,390	(3,507)	2,663,897	2,660,858
Yen deposits	2,480,794	(37,057)	2,517,851	2,496,223
Investment products	179,595	33,550	146,045	164,634
Foreign currency deposits	-	(527)	527	333
Public bonds	22,620	10,528	12,092	17,679
Mutual funds	83,388	11,136	72,252	78,336
Personal pension plans	41,749	8,321	33,428	38,246
Single premium life insurance	31,837	4,092	27,745	30,038
The ratio of investment products to total individual deposit assets	6.7%	1.3%	5.4%	6.1%

3. Management indicators (Non-consolidated)

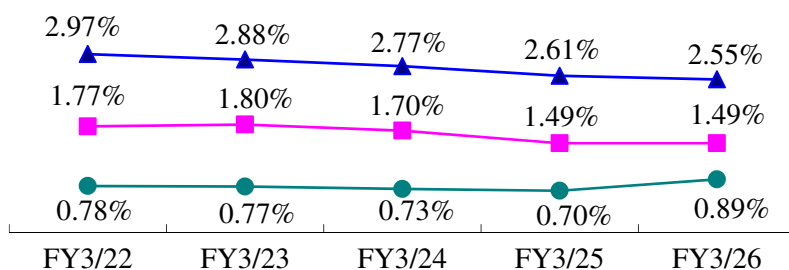
(1) Interest margins

- Loan-deposit spread was 1.49%.
- Net interest margin increased by 19 basis points year-on-year to 0.89%.

	FY3/2026 (a)	(a) - (b)	FY3/2025 (b)
Gross loan-deposit spread	2.55	(0.06)	2.61
Loan-deposit spread	1.49	0.00	1.49
Net interest margin	0.89	0.19	0.70

(%)

- ▲ Gross loan-deposit spread
- Loan-deposit spread
- Net interest margin



4. Capital adequacy

- Capital adequacy ratio (non-consolidated) as of the end of March 31, 2026 was 10.84%.
- The company has been applying the finalized Basel III standards.

(Millions of yen)

	Mar. 31, 2026	Mar. 31, 2025
Capital adequacy ratio	10.84%	11.27%
Own capital (Core capital)	261,893	259,260
Core capital: instruments and reserves	283,794	280,292
Core capital: regulatory adjustments (-)	21,900	21,032
Risk-weighted assets	2,415,406	2,300,070
Total required capital	96,616	92,002

(Millions of yen)

	Mar. 31, 2026	Mar. 31, 2025
Capital adequacy ratio	11.40%	11.84%
Own capital (Core capital)	276,892	273,586
Core capital: instruments and reserves	305,207	296,399
Core capital: regulatory adjustments (-)	28,315	22,812
Risk-weighted assets	2,428,079	2,310,276
Total required capital	97,123	92,411

5. Unrealized gains (losses) on securities (Non-consolidated)

• Net unrealized gains on securities increased by ¥16.9 billion year-on-year.

(Millions of yen)

	Mar. 31, 2026 (a)	(a) – (b)	Mar. 31, 2025 (b)
Available-for-sale securities	37,327	16,905	20,422
Stocks	42,271	12,989	29,282
Bonds	(5,214)	1,373	(6,587)
Others	271	2,543	(2,272)

6. Earnings forecasts and actual results

Consolidated

(Millions of yen)

	Mar. 31, 2027 (forecast)	Mar. 31, 2026	Mar. 31, 2025
Ordinary profit	47,500	35,518	26,159
Profit attributable to owners of parent	32,000	34,728	20,177

Non-consolidated

(Millions of yen)

	Mar. 31, 2027 (forecast)	Mar. 31, 2026	Mar. 31, 2025
Core gross operating profit(excluding gains (losses) on cancellation of investment trust)	69,500	65,364	59,935
Expenses (-)	35,000	33,228	35,207
Actual credit costs	(6,000)	(8,981)	(2,168)
Gains (losses) on securities	5,000	(7,034)	(1,646)
Ordinary profit	47,000	34,528	25,649
Net income	32,000	34,020	19,784

(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.

7. Asset quality (Non-consolidated)

(1) Non-performing loans based on the Financial Reconstruction Law

• Non-performing loans based on the Financial Reconstruction Law decreased by ¥36.7 billion year-on-year.
 • Non-performing loan ratio declined by 227 basis points year-on-year to 6.29 %.
 Non-performing loan ratio that excluding organizational negotiation partners declined by 116 basis points year-on-year (As of March 31, 2025:5.02%, As of March 31, 2026:3.86%)

Outstanding balance

(Millions of yen, %)

	Mar. 31, 2026	Mar. 31, 2026		Sep. 30, 2025	Mar. 31, 2025
		(a)	(a) - (b)		
Claims against bankrupt and substantially bankrupt obligors	76,726	(18,005)	(25,634)	94,731	102,360
Claims with collection risk	49,236	(8,694)	(9,895)	57,930	59,131
Claims for special attention	25,083	(110)	(1,216)	25,193	26,299
Total (A)	151,046	(26,810)	(36,745)	177,856	187,791
Total claims (B)	2,399,204	129,584	207,684	2,269,620	2,191,520
Non-performing loan ratio (A/B)	6.29	(1.54)	(2.27)	7.83	8.56

Status of coverage

(Millions of yen, %)

		Claims against bankrupt and substantially bankrupt obligors	Claims with collection risk	Claims for special attention	Total	Change from Mar. 31, 2025
Covered amount (C+D) (B)	76,726	34,938	13,408	125,073	(33,465)	
Portion secured by collateral or guarantees, etc. (C)	32,969	21,186	8,336	62,492	(10,877)	
Allowance for loan losses (D)	43,756	13,752	5,072	62,581	(22,588)	
Coverage ratio (B/A)	100.00	70.95	53.45	82.80	(1.62)	
Unsecured portion (A-C) (E)	43,756	28,050	16,747	88,554	(25,868)	
Allowance ratio for unsecured portion (D/E)	100.00	49.02	30.28	70.66	(3.77)	

(Reference) As of Mar. 31, 2025

Unsecured portion	62,268	34,290	17,863	114,422
Allowance ratio for unsecured portion	100.00	51.16	29.98	74.43

(2) Risk-monitored loans

(Millions of yen, %)

	Mar. 31, 2026	Mar. 31, 2026		Sep. 30, 2025	Mar. 31, 2025
		(a)	(a) - (b)		
Claims against bankrupt and substantially bankrupt obligors	76,726	(18,005)	(25,634)	94,731	102,360
Claims with collection risk	49,236	(8,694)	(9,895)	57,930	59,131
Loans past due 3 months or more	132	(245)	(343)	377	475
Restructured loans	24,950	134	(874)	24,816	25,824
Total	151,046	(26,810)	(36,745)	177,856	187,791
Coverage ratio	82.80	(1.28)	(1.62)	84.08	84.42

8. Credit costs (Non-consolidated)

(Millions of yen, %)

		FY3/2026		FY3/2025
		(a)	(a) - (b)	(b)
Provision for general allowance for loan losses	(1)	-	-	-
Disposal of non-performing loans	(2)	6,889	(469)	7,358
Write-off of loans		6,451	(364)	6,815
Provision for specific allowance for loan losses		-	-	-
Losses on sales of delinquent loans		430	(72)	502
Provision for allowance for contingent losses		6	(34)	40
Reversal of allowance for loan losses	(3)	8,110	4,492	3,618
Recoveries on written-off claims	A	7,760	1,853	5,907
Net credit costs	(4) (= (1)+(2)-(3))	(1,221)	(4,960)	3,739
Actual credit costs	(4)-A	(8,981)	(6,813)	(2,168)
Loans and bills discounted (average balance)		2,249,831	149,558	2,100,273
Net credit costs ratio		(0.05)	(0.22)	0.17
Actual credit costs ratio		(0.39)	(0.29)	(0.10)

(Note1) Net credit costs ratio = Net credit costs / The average balance of Loans and bills discounted (annualized)

(Note2) Actual credit costs ratio = Actual credit costs / The average balance of Loans and bills discounted (annualized)

(Note3) For the FY3/2026 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 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.

9. Dividends

• After comprehensively taking into account trends in business performance for the fiscal year ended March 31, 2026, the soundness of the Bank's capital, and its financial position going forward, the company has decided to pay a year-end dividend of ¥38.0 per share and an annual dividend of ¥60.0 per share.

(yen)

	FY3/2026	FY3/2025 (result)
Annual dividend per share	60.00	29.00
Interim dividend	22.00	14.50
Year-end dividend	38.00	14.50

II. Financial data for the fiscal year ended March 31, 2026

1. Details of financial results (Non-consolidated)

(Millions of yen)

	FY3/2026		FY3/2025
	(a)	(a) - (b)	(b)
Gross operating profit (excluding gains (losses) on bonds)	56,899	(1,388)	58,287
Domestic gross operating profit (excluding gains (losses) on bonds)	(65,364	5,429	59,935)
Net interest income	59,450	(333)	59,783
Net fees and commissions	(65,320	5,418	59,902)
Net other operating income (of which, Gains (losses) on bonds)	66,490	4,539	61,951
Net other operating income (of which, Gains (losses) on bonds)	(1,169)	879	(2,048)
International gross operating profit (excluding gains (losses) on bonds)	(5,870)	(5,751)	(119)
Net interest income	((5,869)	(5,751)	(118))
Net fees and commissions	(2,551)	(1,056)	(1,495)
Net other operating income (of which, Gains (losses) on bonds)	(44	11	33)
Net other operating income (of which, Gains (losses) on bonds)	54	29	25
Expenses (excluding non-recurring losses)	(6)	(12)	6
Personnel expenses	33,228	(1,979)	35,207
Non-personnel expenses	14,645	1,087	13,558
Taxes	16,204	(2,838)	19,042
Actual net operating profit	2,378	(228)	2,606
Core net operating profit	23,670	590	23,080
Excluding gains (loss) on cancellation of investment trust	32,135	7,407	24,728
Provision for general allowance for loan losses	-	-	-
Net operating profit	23,670	590	23,080
Gains (losses) on bonds	(8,465)	(6,817)	(1,648)
Non-recurring gains (losses)	10,858	8,290	2,568
Reversal of allowance for loan losses	8,110	4,492	3,618
Recoveries on written-off claims	7,760	1,853	5,907
Gains (losses) on stocks	1,430	1,429	1
Ordinary profit	34,528	8,879	25,649
Extraordinary gains (losses)	172	1,579	(1,407)
Gains (losses) on disposal of non-current assets	(121)	(88)	(33)
Impairment loss	108	(1,298)	1,406
Income before income taxes	34,701	10,460	24,241
Income taxes-current	688	(1,810)	2,498
Income taxes-deferred	(8)	(1,967)	1,959
Total income taxes	680	(3,777)	4,457
Net income	34,020	14,236	19,784
(1)Provision for general allowance for loan losses	-	-	-
(2)Disposal of non-performing loans	6,889	(469)	7,358
Write-off of loans	6,451	(364)	6,815
Provision for specific allowance for loan losses	-	-	-
Losses on sales of delinquent loans	430	(72)	502
Provision for allowance for contingent losses	6	(34)	40
(3) Reversal of allowance for loan losses	8,110	4,492	3,618
Provision for general allowance for loan losses	2,565	(5,558)	8,123
Provision for specific allowance for loan losses	5,544	10,048	(4,504)
(4)Net credit costs (1)+(2)-(3)	(1,221)	(4,960)	3,739
(5)Recoveries on written-off claims	7,760	1,853	5,907
(6)Actual credit costs (4)-(5)	(8,981)	(6,813)	(2,168)

Details of financial results (Consolidated)

(Millions of yen)

	FY3/2026		FY3/2025 (b)
	(a)	(a) - (b)	
Consolidated gross profit	62,021	(1,236)	63,257
Net interest income	70,427	4,554	65,873
Net fees and commissions	(200)	1,017	(1,217)
Net other operating income	(8,204)	(6,805)	(1,399)
Expenses (excluding non-recurring losses)	36,417	(1,804)	38,221
Actual credit costs	(7,815)	(7,280)	(535)
Gains (losses) on stocks	1,430	1,429	1
Others	668	81	587
Ordinary profit	35,518	9,359	26,159
Extraordinary gains (losses)	(238)	1,204	(1,442)
Income before income taxes	35,280	10,563	24,717
Income taxes-current	874	(1,754)	2,628
Income taxes-deferred	(318)	(2,225)	1,907
Total income taxes	556	(3,980)	4,536
Profit attributable to non-controlling interests	(3)	(6)	3
Profit attributable to owners of parent	34,728	14,551	20,177
(1)Provision for general allowance for loan losses	-	-	-
(2)Disposal of non-performing loans	8,094	(585)	8,679
Write-off of loans	6,615	(356)	6,971
Provision for specific allowance for loan losses	-	-	-
Losses on sales of delinquent loans	1,473	(194)	1,667
Provision for allowance for contingent losses	6	(34)	40
(3) Reversal of allowance for loan losses	8,080	4,834	3,246
Provision for general allowance for loan losses	2,745	(5,500)	8,245
Provision for specific allowance for loan losses	5,335	10,333	(4,998)
(4)Net credit costs (1)+(2)-(3)	14	(5,418)	5,432
(5)Recoveries on written-off claims	7,829	1,861	5,968
(6)Actual credit costs (4)-(5)	(7,815)	(7,280)	(535)

(Note) Consolidated gross profit = (Interest income - Interest expenses) + (Fees and commissions - Fees and commissions payments) + (Other operating income - Other operating expenses)

(Reference)

(Millions of yen)

Consolidated net operating profit	25,604	569	25,035
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(Note) Consolidated net operating profit = Consolidated gross profit - Consolidated expenses - Consolidated provision for general allowance for loan losses

(Number of consolidated subsidiaries and affiliates)

(Companies)

Consolidated subsidiaries	5	(1)	6
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2. Net operating profit (Non-consolidated)

(Millions of yen)

	FY3/2026		FY3/2025 (b)
	(a)	(a) - (b)	
Net operating profit	23,670	590	23,080
Per employee (Thousands of yen)	19,975	710	19,265

3. Interest margins (Non-consolidated)

Overall

		FY3/2026		FY3/2025
		(a)	(a) - (b)	(b)
Yield on interest earning assets	(A)	2.19	0.29	1.90
Yield on loans and bills discounted		2.80	0.11	2.69
Yield on securities		1.20	0.26	0.94
Yield on interest bearing liabilities	(B)	1.30	0.11	1.19
Yield on deposits		0.24	0.16	0.08
Loan-deposit spread		1.49	0.00	1.49
Net interest margin	(A) - (B)	0.89	0.19	0.70

Domestic

		FY3/2026		FY3/2025
		(a)	(a) - (b)	(b)
Yield on interest earning assets	(A)	2.19	0.29	1.90
Yield on loans and bills discounted		2.80	0.11	2.69
Yield on securities		1.21	0.03	1.18
Yield on interest bearing liabilities	(B)	1.29	0.10	1.19
Yield on deposits		0.24	0.16	0.08
Loan-deposit spread		1.50	0.00	1.50
Net interest margin	(A) - (B)	0.89	0.18	0.71

4. ROA and ROE (Non-consolidated)

		FY3/2026		FY3/2025
		(a)	(a) - (b)	(b)
ROA	Net operating profit basis	0.69	0.02	0.67
	Net income basis	0.99	0.42	0.57
ROE	Net operating profit basis	9.29	0.27	9.02
	Net income basis	13.36	5.63	7.73

5. Gains (losses) on securities (Non-consolidated)

		FY3/2026		FY3/2025
		(a)	(a) - (b)	(b)
(Millions of yen)				
Gains (losses) on bonds		(8,465)	(6,817)	(1,648)
Gains on sales		3	0	3
Gains on redemptions		160	(963)	1,123
Losses on sales		5,931	4,682	1,249
Losses on redemptions		2,697	1,172	1,525
Losses on devaluation		-	-	-
Gains (losses) on stocks		1,430	1,429	1
Gains on sales		1,430	1,429	1
Losses on sales		-	-	-
Losses on devaluation		0	0	0

6. Capital adequacy ratio (domestic standard)

(Millions of yen)

	March 31, 2026	
	Non-consolidated	Consolidated
Capital adequacy ratio	10.84%	11.40%
Own capital (Core capital)	261,893	276,892
Core capital: instruments and reserves	283,794	305,207
Core capital: regulatory adjustments (-)	21,900	28,315
Risk-weighted assets	2,415,406	2,428,079
Total required capital	96,616	97,123

(Note) Based on the finalized Basel III standards.

	March 31, 2025	
	Non-consolidated	Consolidated
Capital adequacy ratio	11.27%	11.84%
Own capital (Core capital)	259,260	273,586
Core capital: instruments and reserves	280,292	296,399
Core capital: regulatory adjustments (-)	21,032	22,812
Risk-weighted assets	2,300,070	2,310,276
Total required capital	92,002	92,411

(Note) Based on the finalized Basel III standards.

7. Composition of own capital (domestic standard)

Non-consolidated

(Millions of yen)

	Mar. 31, 2026	Mar. 31, 2025
Core capital: instruments and reserves		
Directly issued qualifying common stock or preferred stock mandatorily convertible into common stock capital plus related capital surplus and retained earnings	269,612	263,530
Capital and capital surplus	48,636	48,629
Retained earnings	258,432	230,914
Treasury shares (-)	30,948	13,346
Earnings to be distributed (-)	6,507	2,666
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	14,181	16,762
General allowance for loan losses	14,181	16,762
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)	283,794	280,292
Core capital: regulatory adjustments		
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	5,140	5,793
Goodwill (including those equivalent)	-	-
Other intangible fixed assets other than goodwill and mortgage servicing rights	5,140	5,793
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	1,682	831
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	15,077	14,407
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)	21,900	21,032
Total capital		
Total capital (A-B) (C)	261,893	259,260
Risk-weighted assets		
Credit risk-weighted assets	2,306,795	2,193,307
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	108,610	106,762
Capital floor adjustments	-	-
Total amount of risk-weighted assets (D)	2,415,406	2,300,070
Capital adequacy ratio (non-consolidated)		
Capital adequacy ratio (non-consolidated) (C/D)	10.84%	11.27%

(Note) Based on the finalized Basel III standards.

Consolidated

(Millions of yen)

	Mar. 31, 2026	Mar. 31, 2025
Core capital: instruments and reserves		
Directly issued qualifying common stock or preferred stock mandatorily convertible into common stock capital plus related capital surplus and retained earnings	284,626	277,836
Capital and capital surplus	30,050	30,043
Retained earnings	292,032	263,807
Treasury shares (-)	30,948	13,346
Earnings to be distributed (-)	6,507	2,666
Other than the above	-	-
Accumulated other comprehensive income included in Core capital	5,336	556
Foreign currency translation adjustment	-	-
Remeasurements of defined benefit plans	5,336	556
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	15,244	18,005
General allowance for loan losses	15,244	18,005
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)	305,207	296,399
Core capital: regulatory adjustments		
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	6,115	6,850
Goodwill (including those equivalent)	776	906
Other intangible fixed assets other than goodwill and mortgage servicing rights	5,338	5,944
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	1,785	997
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	20,414	14,964
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)	28,315	22,812
Total capital		
Total capital (A-B) (C)	276,892	273,586
Risk-weighted assets		
Credit risk-weighted assets	2,312,275	2,197,422
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	115,803	112,853
Capital floor adjustments	-	-
Total amount of risk-weighted assets (D)	2,428,079	2,310,276
Capital adequacy ratio (Consolidated)		
Capital adequacy ratio (Consolidated) (C/D)	11.40%	11.84%

(Note) Based on the finalized Basel III standards.

III. Status of loans, etc.

Status of self-assessment, non-performing loans based on the financial Reconstruction Law and Risk-monitored loans.

Non-consolidated (As of March 31, 2026)

(Millions of yen)

Self-assessment result (by obligor classification)					Non-performing loans based on the Financial Reconstruction Law and Risk-monitored loans			
* Includes total claims.					* Includes total claims (“Claims for special attention” includes only loans and bills discounted).			
Category Credit balance	Classification				Collateral or guarantees, etc.	Allowance	Coverage ratio	
	Non- classifi- cation	Classifi- cation II	Classifi- cation III	Classifi- cation IV				
Bankrupt obligors 366 [121]	121	245	-	-	32,969	43,756	100.00%	
Effectively bankrupt obligors 76,359 [43,635]	43,735	32,624	-	-				
Potentially bankrupt obligors 49,236 [13,752]	16,948	17,990	14,298 [13,752]	-				
Obligors requiring caution	Sub- standard obligors 31,925	87	31,837	-	8,336	5,072	53.45%	
	Other obligors requiring caution 309,467	7,441	302,026	-				
Normal obligors 1,931,847	1,931,847	-	-	-	62,492	62,581	82.80%	
Total 2,399,204 [57,509]	2,000,181	384,724	14,298 [13,752]	-				
					Loans past due 3 months or more 132	8,336	5,072	53.45%
					Restructured loans 24,950			
					Subtotal 151,046	62,492	62,581	82.80%
					Normal assets 2,248,157			
					Total 2,399,204			

(Note1) “Total claims” includes “Loans and bills discounted,” “Customers’ liabilities for acceptances and guarantees,” “Foreign exchanges,” “Suspense payment” and “Accrued interest.”

(Note2) Numbers shown in brackets under “Self-assessment result” represent the reserved amount for each category.

1. Risk-monitored loans

The following table shows figures after partial direct write-off of loans.

The amounts of partial direct write-off of loans for the fiscal year ended March 31, 2026 were as follows:

(a) Non-consolidated: ¥9,652 million; (b) Consolidated: ¥9,652 million

Loans to “Potentially bankrupt obligors,” “Effectively bankrupt obligors” and “Bankrupt obligors” under self-assessment are placed on non-accrual status.

Non-consolidated

		Mar. 31, 2026			Sep. 30, 2025	Mar. 31, 2025
		(a)	(a) - (b)	(a) - (c)	(b)	(c)
Risk-monitored loans	Loans to bankrupt obligors	76,726	(18,005)	(25,634)	94,731	102,360
	Non-accrual delinquent loans	49,236	(8,694)	(9,895)	57,930	59,131
	Loans past due 3 months or more	132	(245)	(343)	377	475
	Restructured loans	24,950	134	(874)	24,816	25,824
	Total	151,046	(26,810)	(36,745)	177,856	187,791
Loans and bills discounted (period-end balance)		2,399,204	129,584	207,684	2,269,620	2,191,520
% to loans and bills discounted	Loans to bankrupt obligors	3.19	(0.98)	(1.48)	4.17	4.67
	Non-accrual delinquent loans	2.05	(0.50)	(0.64)	2.55	2.69
	Loans past due 3 months or more	0.00	(0.01)	(0.02)	0.01	0.02
	Restructured loans	1.03	(0.06)	(0.14)	1.09	1.17
	Total	6.29	(1.54)	(2.27)	7.83	8.56

Consolidated

		Mar. 31, 2026			Sep. 30, 2025	Mar. 31, 2025
		(a)	(a) - (b)	(a) - (c)	(b)	(c)
Risk-monitored loans	Loans to bankrupt obligors	77,139	(18,129)	(25,745)	95,268	102,884
	Non-accrual delinquent loans	54,443	(8,606)	(9,741)	63,049	64,184
	Loans past due 3 months or more	132	(245)	(343)	377	475
	Restructured loans	24,950	134	(874)	24,816	25,824
	Total	156,666	(26,846)	(36,702)	183,512	193,368
Loans and bills discounted (period-end balance)		2,419,011	129,724	208,063	2,289,287	2,210,948
% to loans and bills discounted	Loans to bankrupt obligors	3.18	(0.98)	(1.47)	4.16	4.65
	Non-accrual delinquent loans	2.25	(0.50)	(0.65)	2.75	2.90
	Loans past due 3 months or more	0.00	(0.01)	(0.02)	0.01	0.02
	Restructured loans	1.03	(0.05)	(0.13)	1.08	1.16
	Total	6.47	(1.54)	(2.27)	8.01	8.74

2. Allowance ratio for risk-monitored loans

Non-Consolidated

(Millions of yen, %)

	Mar. 31, 2026			Sep. 30, 2025 (b)	Mar. 31, 2025 (c)
	(a)	(a) - (b)	(a) - (c)		
Risk-monitored loans (A)	151,046	(26,810)	(36,745)	177,856	187,791
Collateral or guarantees (B)	62,492	(6,559)	(10,877)	69,051	73,369
Allowance for loan losses (C)	62,581	(17,912)	(22,588)	80,493	85,169
Allowance ratio (C/A)	41.43	(3.82)	(3.92)	45.25	45.35
Coverage ratio (B+C)/(A)	82.80	(1.28)	(1.62)	84.08	84.42

Consolidated

(Millions of yen, %)

	Mar. 31, 2026			Sep. 30, 2025 (b)	Mar. 31, 2025 (c)
	(a)	(a) - (b)	(a) - (c)		
Risk-monitored loans (A)	156,666	(26,846)	(36,702)	183,512	193,368
Collateral or guarantees (B)	61,986	(6,373)	(10,791)	68,359	72,777
Allowance for loan losses (C)	66,494	(18,115)	(22,674)	84,609	89,168
Allowance ratio (C/A)	42.44	(3.66)	(3.67)	46.10	46.11
Coverage ratio (B+C)/(A)	82.00	(1.35)	(1.74)	83.35	83.74

3. Allowance for loan losses

Non-consolidated

(Millions of yen)

	Mar. 31, 2026			Sep. 30, 2025 (b)	Mar. 31, 2025 (c)
	(a)	(a) - (b)	(a) - (c)		
Allowance for loan losses	71,657	(18,467)	(24,865)	90,124	96,522
General allowance for loan losses	14,134	(422)	(2,566)	14,556	16,700
Specific allowance for loan losses	57,523	(18,045)	(22,299)	75,568	79,822

Consolidated

(Millions of yen)

	Mar. 31, 2026			Sep. 30, 2025 (b)	Mar. 31, 2025 (c)
	(a)	(a) - (b)	(a) - (c)		
Allowance for loan losses	76,632	(18,767)	(25,131)	95,399	101,763
General allowance for loan losses	15,197	(519)	(2,745)	15,716	17,942
Specific allowance for loan losses	61,435	(18,248)	(22,386)	79,683	83,821

4. Non-performing loans based on the Financial Reconstruction Law

Non-consolidated

(Millions of yen)

	Mar. 31, 2026			Sep. 30, 2025 (b)	Mar. 31, 2025 (c)
	(a)	(a) - (b)	(a) - (c)		
Claims against bankrupt and substantially bankrupt obligors	76,726	(18,005)	(25,634)	94,731	102,360
Claims with collection risk	49,236	(8,694)	(9,895)	57,930	59,131
Claims for special attention	25,083	(110)	(1,216)	25,193	26,299
Total (A)	151,046	(26,810)	(36,745)	177,856	187,791

5. Status of coverage of non-performing loans based on the Financial Reconstruction Law

Non-consolidated

(Millions of yen, %)

	Mar. 31, 2026			Sep. 30, 2025 (b)	Mar. 31, 2025 (c)
	(a)	(a) - (b)	(a) - (c)		
Total coverage (B)	125,073	(24,472)	(33,465)	149,545	158,538
Allowance for loan losses	62,581	(17,912)	(22,588)	80,493	85,169
Collateral or guarantees	62,492	(6,559)	(10,877)	69,051	73,369
Coverage ratio (B/A)	82.80	(1.28)	(1.62)	84.08	84.42

6. Loan breakdown by industry, etc.

(1) Loan breakdown by industry (Non-consolidated)

(Millions of yen)

	Mar. 31, 2026			Sep. 30, 2025	Mar. 31, 2025
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Domestic offices (excluding Japan offshore banking accounts)	2,391,572	129,533	207,729	2,262,039	2,183,843
Manufacturing	55,513	(1,115)	2,097	56,628	53,416
Agriculture and forestry	1,267	(20)	(34)	1,287	1,301
Fishery	300	(1)	(1)	301	301
Mining, quarrying and gravel	65	15	15	50	50
Construction	21,101	652	3,337	20,449	17,764
Utilities	7,173	1,991	4,476	5,182	2,697
Information and communication	2,756	380	390	2,376	2,366
Transportation and postal service	21,044	4,132	1,950	16,912	19,094
Wholesale and retail trade	42,199	5,279	6,055	36,920	36,144
Finance and insurance	112,404	29,312	48,024	83,092	64,380
Real estate, goods rental and leasing	599,111	106,559	203,885	492,552	395,226
Services	74,852	2,288	269	72,564	74,583
Government and municipal government	39,219	12,649	8,451	26,570	30,768
Others	1,414,557	(32,590)	(71,187)	1,447,147	1,485,744

(2) Breakdown of risk-monitored loans by industry (Non-consolidated)

(Millions of yen)

	Mar. 31, 2026			Sep. 30, 2025	Mar. 31, 2025
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Domestic offices (excluding Japan offshore banking accounts)	151,046	(26,810)	(36,745)	177,856	187,791
Manufacturing	6,431	1,060	749	5,371	5,682
Agriculture and forestry	-	-	-	-	-
Fishery	-	-	-	-	-
Mining, quarrying and gravel	-	-	-	-	-
Construction	404	(72)	(58)	476	462
Utilities	2	0	0	2	2
Information and communication	94	0	(1)	94	95
Transportation and postal service	158	(1)	(28)	159	186
Wholesale and retail trade	3,150	(1,222)	(1,007)	4,372	4,157
Finance and insurance	-	-	-	-	-
Real estate, goods rental and leasing	7,159	(249)	(343)	7,408	7,502
Services	1,502	121	0	1,381	1,502
Government and municipal government	-	-	-	-	-
Others	132,142	(26,446)	(36,057)	158,588	168,199

(Note) "Others" includes real estate financing for rent to individuals.

(3) Consumer loans (Non-consolidated)

(Millions of yen)

	Mar. 31, 2026			Sep. 30, 2025 (b)	Mar. 31, 2025 (c)
	(a)	(a) - (b)	(a) - (c)		
Consumer loans	1,319,478	(46,555)	(101,307)	1,366,033	1,420,785
Secured loans	1,224,831	(42,813)	(93,135)	1,267,644	1,317,966
Housing loans	426,240	9,520	8,983	416,720	417,257
Unsecured loans	94,647	(3,741)	(8,171)	98,388	102,818

(4) The ratio of loans to small- and medium-sized enterprises, etc. (Non-consolidated)

(%)

	Mar. 31, 2026			Sep. 30, 2025 (b)	Mar. 31, 2025 (c)
	(a)	(a) - (b)	(a) - (c)		
The ratio of loans to small- and medium-sized enterprises, etc.	89.87	(2.25)	(2.75)	92.12	92.62

(Note) "Loans to small- and medium-sized enterprises" includes consumer loans, which comprise 55.17% of this total.

7. Loan breakdown by country

(1) Loans to specific foreign countries (Non-consolidated)

Not applicable.

(2) Loans to Asian countries (Non-consolidated)

Not applicable.

8. Deposits and loans (Non-consolidated)

(Millions of yen)

		Mar. 31, 2026			Sep. 30, 2025 (b)	Mar. 31, 2025 (c)
		(a)	(a) - (b)	(a) - (c)		
Deposits	period-end balance	3,203,792	87,940	49,714	3,115,852	3,154,078
	average balance	3,141,286	(32,738)	(15,265)	3,174,024	3,156,551
Loans	period-end balance	2,391,572	129,533	207,729	2,262,039	2,183,843
	average balance	2,249,831	45,285	149,558	2,204,546	2,100,273

9. Number of branches (Non-consolidated)

(Branches)

	Mar. 31, 2026			Sep. 30, 2025 (b)	Mar. 31, 2025 (c)
	(a)	(a) - (b)	(a) - (c)		
Number of branches	98	0	(5)	98	103

IV. Unrealized gains (losses) on securities

1. Unrealized gains (losses)

Non-consolidated

(Millions of yen)

	Mar. 31, 2026				Sep. 30, 2025				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			
Available-for-sale securities	414,168	37,327	42,685	5,357	378,661	30,115	36,550	6,434	324,613	20,422	29,422	8,999
Stocks	62,547	42,271	42,271	-	56,595	36,319	36,319	-	50,928	29,282	29,282	-
Bonds	333,651	(5,214)	82	5,296	305,165	(6,363)	24	6,387	220,597	(6,587)	4	6,592
Others	17,968	271	331	60	16,900	159	206	47	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) Unrealized gains (losses) represent the difference between the fair value as of period-ends and acquisition costs.

Consolidated

(Millions of yen)

	Mar. 31, 2026				Sep. 30, 2025				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			
Available-for-sale securities	414,985	38,095	43,452	5,357	379,510	30,915	37,350	6,434	325,354	21,113	30,113	8,999
Stocks	63,365	43,039	43,039	-	57,445	37,119	37,119	-	51,669	29,973	29,973	-
Bonds	333,651	(5,214)	82	5,296	305,165	(6,363)	24	6,387	220,597	(6,587)	4	6,592
Others	17,968	271	331	60	16,900	159	206	47	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) Unrealized gains (losses) represent the difference between the fair value as of period-ends and acquisition costs.

V. Retirement benefits

1. Retirement benefit expenses

Non-consolidated

(Millions of yen)

	FY3/2026	FY3/2025
Service cost	266	384
Interest cost	285	93
Expected returns on plan assets	(893)	(1,011)
Amortization of unrecognized net actuarial gains (losses)	(166)	(830)
Others (Note)	198	202
Retirement benefit expenses	(309)	(1,160)

(Note) "Others" includes the contribution to a defined contribution pension plan.

Consolidated

(Millions of yen)

	FY3/2026	FY3/2025
Service cost (Note1)	294	414
Interest cost	285	93
Expected returns on plan assets	(893)	(1,011)
Amortization of unrecognized net actuarial gains (losses)	(166)	(830)
Others (Note2)	221	225
Retirement benefit expenses	(258)	(1,108)

(Note1) Retirement benefit expenses of consolidated subsidiaries adopting a simplified method are included in "Service cost".

(Note2) "Others" includes the contribution to a defined contribution pension plan.