August 10, 2026

Consolidated Financial Results for the Three Months Ended June 30, 2026 (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 three months ended June 30, 2026 (from April 1, 2026 to June 30, 2026)

(1) Consolidated operating results (cumulative)

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Three months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
June 30, 2026	37,105	42.6	20,521	207.7	14,086	158.5
June 30, 2025	26,020	16.7	6,667	(12.1)	5,448	(19.9)

(Note) Comprehensive income For the three months ended June 30, 2026:¥14,475 million [34.5%]
For the three months ended June 30, 2025:¥10,758 million [139.2%]

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
June 30, 2026	82.70	—
June 30, 2025	29.88	—

(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
As of	Millions of yen	Millions of yen	%
June 30, 2026	3,561,131	330,472	9.2
March 31, 2026	3,543,585	323,441	9.1

(Reference) Equity As of June 30, 2026: ¥330,368 million
As of March 31, 2026: ¥323,333 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. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
Fiscal year	yen	yen	yen	yen	yen
ended March 31, 2026	―	22.00	―	38.00	60.00
ended March 31, 2027	―				
ending March 31, 2027 (forecast)		30.00	―	30.00	60.00

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

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
Fiscal year ending	Millions of yen	%	Millions of yen	%	yen
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

(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

(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 June 30, 2026	172,139,248 shares
As of March 31, 2026	197,139,248 shares

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

As of June 30, 2026	2,059,737 shares
As of March 31, 2026	26,676,268 shares

(iii) Average number of shares outstanding during the period

Three months ended June 30, 2026	170,332,484 shares
Three months ended June 30, 2025	182,300,700 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 June 30, 2026: 757,731 shares, As of March 31, 2026: 527,100 shares) and the employee stock ownership plan trust (hereinafter "ESOP Trust") (As of June 30, 2026: 308,098 shares, As of March 31, 2026: 255,698 shares).

The average number of the Company's shares held by the BIP Trust (As of June 30, 2026: 629,650 shares, As of June 30, 2025: 0 shares) and the ESOP Trust (As of June 30, 2026: 276,222 shares, As of June 30, 2025: 256,998 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)

Table of contents

1. Qualitative information on financial results

(1) Details of operating results

As for the consolidated operating results for the three months ended June 30, 2026, ordinary income increased by ¥11.085 billion year-on-year to ¥37.105 billion. This was primarily due to an increase in interest on loans and bills discounted and the recording of a reversal of allowance for loan losses. Meanwhile, ordinary expenses decreased by ¥2.769 billion year-on-year to ¥16.583 billion, mainly due to a decrease in loss on redemption of bonds.

As a result, ordinary profit increased by ¥13.854 billion year-on-year to ¥20.521 billion.

Profit attributable to owners of parent increased by ¥8.638 billion year-on-year to ¥14.086 billion.

(2) Details of financial position

As for the consolidated major account balances as of June 30, 2026, deposits amounted to ¥3,190.303 billion, decreased by ¥6.919 billion from March 31, 2026.

Loans and bills discounted came in at ¥2,410.864 billion, increased by ¥12.070 billion from March 31, 2026.

Securities amounted to ¥431.111 billion, increased by ¥12.032 billion from March 31, 2026.

(3) Details of forecast information, including earnings forecast

The earnings forecast for the fiscal year ending March 31, 2027 remains unchanged from that announced on May 14, 2026.

Consolidated

(Billions of yen)

	FY3/2027 (Forecast)	
	First half	Full year
Ordinary profit	25.0	47.5
Profit attributable to owners of parent	17.0	32.0

Non-consolidated

(Billions of yen)

	FY3/2027 (Forecast)	
	First half	Full year
Core gross operating profit	34.0	69.5
Core net operating profit	16.5	34.5
Ordinary profit	24.5	47.0
Net income	17.0	32.0

Actual credit costs	(5.0)	(6.0)

(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, 2026	As of Jun. 30, 2026
Assets		
Cash and due from banks	433,998	449,161
Call loans and bills bought	130,000	90,000
Monetary claims bought	130,339	138,215
Trading securities	67	62
Money held in trust	99	99
Securities	419,079	431,111
Loans and bills discounted	2,398,794	2,410,864
Lease receivables and investment assets	6,446	6,802
Other assets	32,376	33,419
Property, plant and equipment	28,655	28,353
Intangible assets	8,492	8,115
Retirement benefit asset	29,628	29,865
Deferred tax assets	1,148	1,140
Customers' liabilities for acceptances and guarantees	1,092	1,085
Allowance for loan losses	(76,632)	(67,167)
Total assets	3,543,585	3,561,131
Liabilities		
Deposits	3,197,222	3,190,303
Call money and bills sold	—	5,000
Cash collateral received for securities lent	—	5,012
Other liabilities	17,419	25,331
Provision for bonuses	695	19
Provision for bonuses for directors (and other officers)	32	—
Retirement benefit liability	273	275
Provision for share-based compensation	988	1,013
Provision for reimbursement of deposits	90	75
Provision for contingent loss	47	73
Deferred tax liabilities	2,281	2,469
Acceptances and guarantees	1,092	1,085
Total liabilities	3,220,143	3,230,659
Net assets		
Share capital	30,043	30,043
Capital surplus	6	—
Retained earnings	292,032	270,662
Treasury shares	(30,948)	(2,929)
Total shareholders' equity	291,134	297,776
Valuation difference on available-for-sale securities	26,847	27,518
Deferred gains or losses on hedges	15	12
Remeasurements of defined benefit plans	5,336	5,061
Total accumulated other comprehensive income	32,198	32,592
Non-controlling interests	108	103
Total net assets	323,441	330,472
Total liabilities and net assets	3,543,585	3,561,131

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

Consolidated statements of income

（Millions of yen）

	For the three months ended Jun. 30, 2025	For the three months ended Jun. 30, 2026
Ordinary income	26,020	37,105
Interest income	19,822	23,069
Interest on loans and discounts	16,221	18,759
Interest and dividends on securities	1,861	2,351
Fees and commissions	2,293	2,310
Other ordinary income	824	1,331
Other income	3,079	10,393
Ordinary expenses	19,352	16,583
Interest expenses	1,518	2,811
Interest on deposits	1,517	2,794
Fees and commissions payments	2,576	2,318
Other ordinary expenses	4,435	1,525
General and administrative expenses	9,690	9,272
Other expenses	1,131	655
Ordinary profit	6,667	20,521
Extraordinary losses	55	84
Loss on disposal of non-current assets	36	63
Impairment losses	18	21
Profit before income taxes	6,612	20,437
Income taxes	1,166	6,355
Profit	5,445	14,081
Profit (loss) attributable to non-controlling interests	(3)	(4)
Profit attributable to owners of parent	5,448	14,086

Consolidated statements of comprehensive income

（Millions of yen）

	For the three months ended Jun. 30, 2025	For the three months ended Jun. 30, 2026
Profit	5,445	14,081
Other comprehensive income		
Valuation difference on available-for-sale securities	5,347	670
Deferred gains(losses) on hedges	(5)	(2)
Remeasurements of defined benefit plans, net of tax	(28)	(274)
Total other comprehensive income	5,313	393
Comprehensive income	10,758	14,475
(Breakdown)		
Comprehensive income attributable to owners of parent	10,762	14,480
Comprehensive income attributable to non-controlling interests	(3)	(4)

(3) Notes regarding consolidated financial statements

(Notes on going-concern assumption)

Not applicable.

(Notes for material changes in shareholders' equity)

Suruga Bank cancelled 25,000 thousand shares of treasury stock in accordance with the resolution of the Board of Directors meeting held on April 24, 2026, resulting in a decrease of 28,956 million yen in both capital surplus and treasury stock.

As a result of the cancellation, the balance of other capital surplus was -28,949 million yen. Other capital surplus was therefore set to zero, and the negative value was deducted from other retained earnings.

Consequently, retained earnings decreased by 21,369 million yen to 270,662 million yen and treasury stock decreased by 28,019 million yen to 2,929 million yen at the end of the first quarter of the current consolidated fiscal year.

(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 three months ended June 30, 2026 with the reasonably estimated effective tax rate after applying tax effect accounting to income before income taxes for the fiscal year ending March 31, 2027, including the current first 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)

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 first quarter consolidated accounting period were 1,379 million yen and 757 thousand shares, respectively.

The estimated amount to be paid under this plan at the end of the current first 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 first quarter consolidated accounting period were 272 million yen and 308 thousand shares, respectively.

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

(Notes for Segment Information)
For the three months ended June 30, 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	23,809	2,210	26,020	―	26,020
Inter-segment internal ordinary income	49	223	273	(273)	―
Total	23,859	2,433	26,293	(273)	26,020
Segment profit	6,479	215	6,694	(27)	6,667

(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 ¥27 million in segment profit consists of the following: amortization of goodwill (¥(32) million) and deduction of inter-segment transactions (¥5 million).
(Note4) 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)
Not applicable.

(Significant changes in the amount of goodwill)
Not applicable.

(Gain on negative goodwill by reportable segment)
Not applicable.

For the three months ended June 30, 2026

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	34,787	2,303	37,090	14	37,105
Inter-segment internal ordinary income	63	225	288	(288)	－
Total	34,850	2,528	37,379	(274)	37,105
Segment profit	20,228	320	20,548	(27)	20,521

(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 adjustment of ¥14 million in ordinary income to external customers consists of the following: reversal of allowance for loan losses (¥14 million).
(Note4) The negative adjustment of ¥27 million in segment profit consists of the following: amortization of goodwill (¥(32) million) and deduction of inter-segment transactions (¥5 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)
Not applicable.

(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 first quarter period of the current fiscal year. Depreciation expenses (including the amortization of intangible assets excluding goodwill) and goodwill amortization expense for the cumulative first quarter periods are as follows.

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Depreciation expenses	971	981
Goodwill amortization expense	32	32

Financial Results for the three months ended June 30, 2026
- Supplementary Information -

(1)Operating results for the three months ended June 30, 2026 (Non-consolidated)

(Millions of yen)

	Three months ended Jun. 30, 2026 (a)	Three months ended Jun. 30, 2025 (b)	Change (a) - (b)	FY3/2026
Gross operating profit	18,779	12,844	5,935	56,899
Net interest income	19,323	17,314	2,009	66,545
Net fees and commissions	(261)	(516)	255	(1,176)
Net other operating income	(282)	(3,953)	3,671	(8,469)
(Gains (losses) on bonds)	((282)	(3,951)	3,669	(8,465))
Core gross operating profit (Note1)	19,062	16,795	2,267	65,364
Expenses	8,791	8,662	129	33,228
Personnel expenses	3,675	3,584	91	14,645
Non-personnel expenses	4,028	4,225	(197)	16,204
Core net operating profit (Note2)	10,270	8,133	2,137	32,135
Excluding gains (losses) on cancellation of investment trusts	10,270	8,133	2,137	32,135
Actual net operating profit (Note3)	9,988	4,181	5,807	23,670
Provision of general allowance for loan losses (Note4)	—	(636)	636	—
Net operating profit	9,988	4,817	5,171	23,670
Non-recurring gains (losses)	10,240	1,661	8,579	10,858
Gains (losses) on stocks	1,219	1,430	(211)	1,430
Ordinary profit	20,228	6,479	13,749	34,528
Extraordinary gains (losses)	(84)	348	(432)	172
Income before income taxes	20,144	6,827	13,317	34,701
Income taxes (Note5)	6,284	1,112	5,172	680
Net income	13,859	5,714	8,145	34,020

(Millions of yen)

Net credit costs (Note6)	(7,843)	576	(8,419)	(1,221)
Provision of general allowance for loan losses (Note4)	—	(636)	636	—
Disposal of non-performing loans	328	1,213	(885)	6,889
Reversal of allowance for loan losses (Note4)	8,171	—	8,171	8,110
Recoveries of written-off claims	824	1,511	(687)	7,760
Actual credit costs (Note7)	(8,667)	(935)	(7,732)	(8,981)

(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 three months ended Jun. 30, 2026, and FY 3/2026, the net change in the general and specific allowances for loan losses is recorded as a reversal of allowance for loan losses.

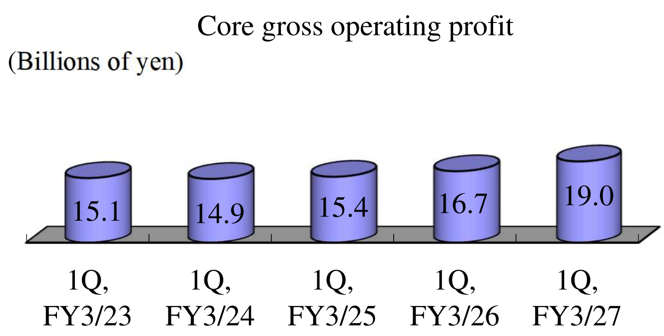
(Note5) The amount of Income taxes for the FY3/2026 is that of Total income taxes.

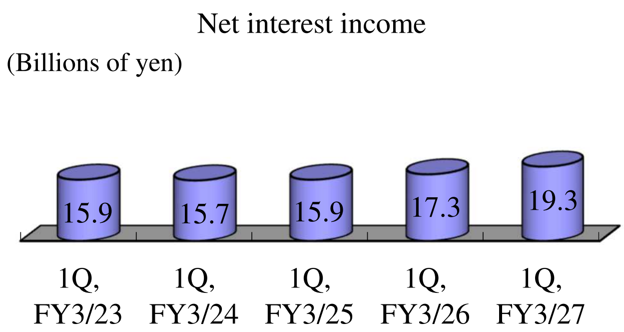
(Note6) Net credit costs = Provision of general allowance for loan losses + Disposal of non-performing loans - Reversal of allowance for loan losses

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

(A) Core gross operating profit: ¥19.0 billion

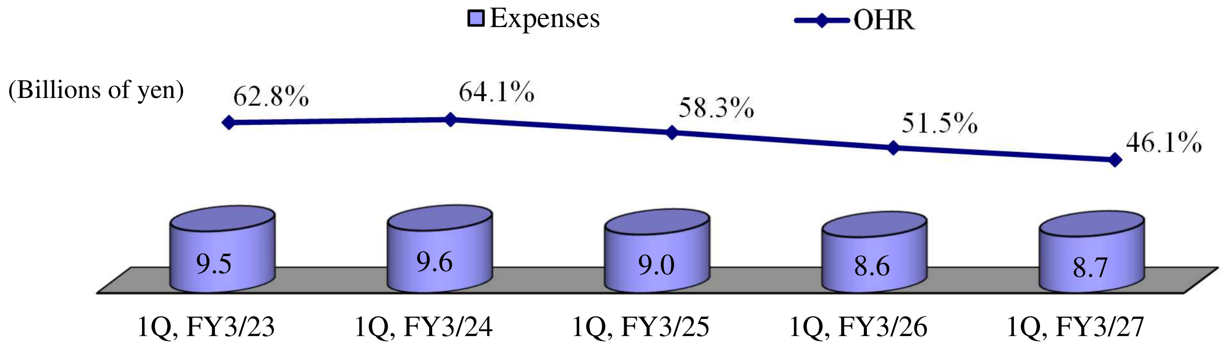
･Core gross operating profit increased by ¥2.2 billion year-on-year. ･Net interest income increased by ¥2.0 billion year-on-year, mainly due to an increase in interest on loans and bills discounted.





(B) Expenses: OHR (Based on core gross profit (excluding gains (losses) on cancellation of investment trusts): 46.1%

･Expenses increased by ¥0.1 billion year-on-year. ･OHR declined by 540 basis points year-on-year to 46.1%. (OHR (%) = Expenses / Core gross operating profit (excluding gains (losses) on cancellation of investment trusts) × 100)

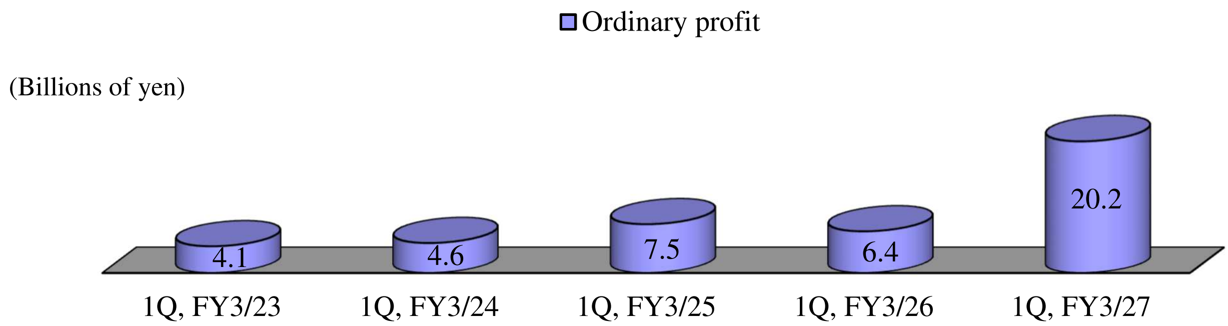


(C) Core net operating profit: ¥10.2 billion, Net operating profit: ¥9.9 billion

･Core net operating profit increased by ¥2.1 billion year-on-year, mainly due to an increase in core gross operating profit. ･Net operating profit increased by ¥5.1 billion year-on-year, mainly due to an increase in gains (losses) on bonds

(D) Ordinary profit: ¥20.2 billion, Net income: ¥13.8 billion

･Ordinary profit increased by ¥13.7 billion year-on-year. ･Net income increased by ¥8.1 billion year-on-year, mainly due to an increase in ordinary profit.



(E) Actual credit costs: ¥(8.6) billion

･Net credit costs decreased by ¥8.4 billion year-on-year, mainly due to an increase in reversal of allowance for loan losses. ･Actual credit costs, calculated as net credit costs (¥(7.8) billion) minus the amount of recoveries of written-off claims (¥0.8 billion) amounted to ¥(8.6) billion.

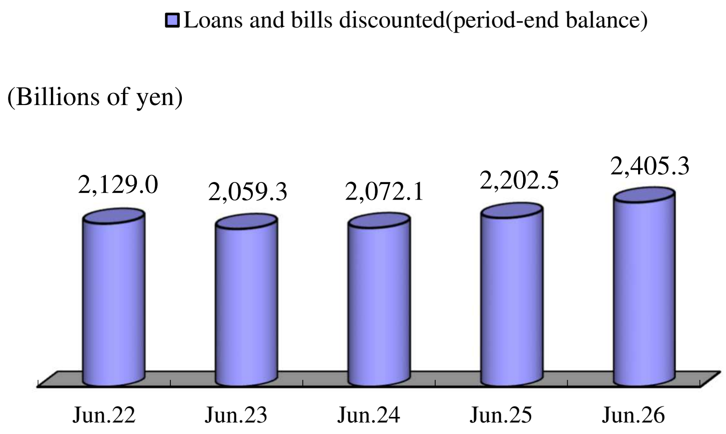
(2) Loans and deposits (Non-consolidated)

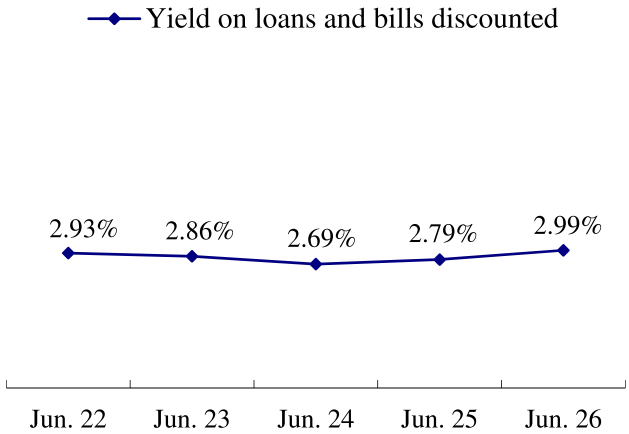
(A) Loans and bills discounted

・Loans and bills discounted (period-end balance) increased by ¥202.8 billion, or 9.2% year-on-year.
・Yield on loans and bills discounted rose by 20 basis points year-on-year to 2.99%.

(Billions of yen)

	Jun. 30, 2026 (a)	(a) – (b)	Jun. 30, 2025 (b)	Mar. 31, 2026
Loans and bills discounted (period-end balance)	2,405.3	202.8	2,202.5	2,391.5
Loans and bills discounted (average balance)	2,391.8	205.7	2,186.1	2,249.8



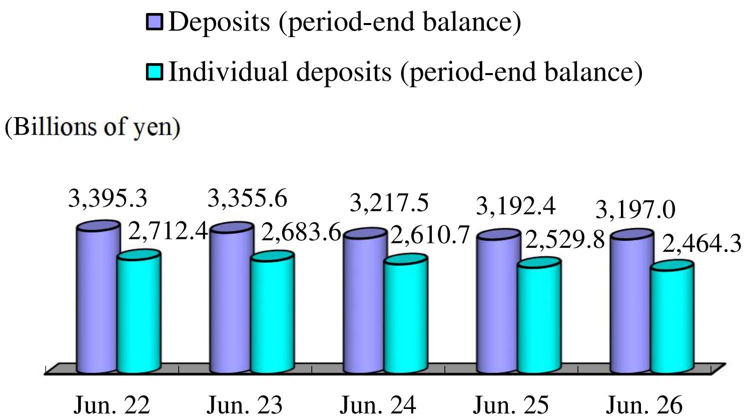


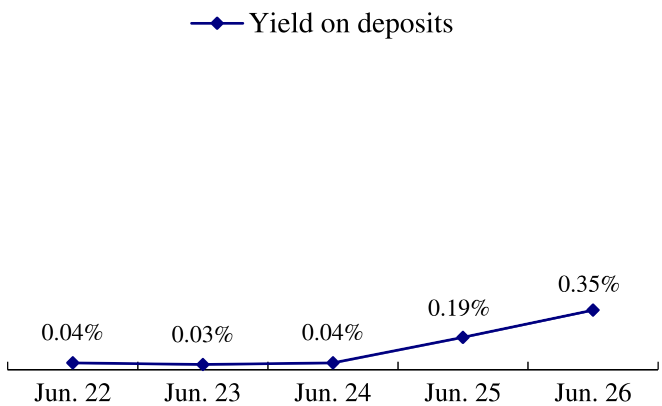
(B) Deposits

・Deposits (period-end balance) increased by ¥4.6 billion, or 0.1% year-on-year.
・Yield on deposits rose by 16 basis points year-on-year to 0.35%.

(Billions of yen)

	Jun. 30, 2026 (a)	(a) – (b)	Jun. 30, 2025 (b)	Mar. 31, 2026
Deposits (period-end balance)	3,197.0	4.6	3,192.4	3,203.7
Individual deposits	2,464.3	(65.4)	2,529.8	2,480.7
Deposits (average balance)	3,164.1	(9.5)	3,173.6	3,141.2





(3) Interest margins (Non-consolidated)

- Loan-deposit spread (overall) expanded by 1 basis point year-on-year to 1.52%, mainly due to the rising in the yield on loans and bills discounted.
- Net interest margin (overall) expanded by 20 basis points year-on-year to 1.13%.

Overall

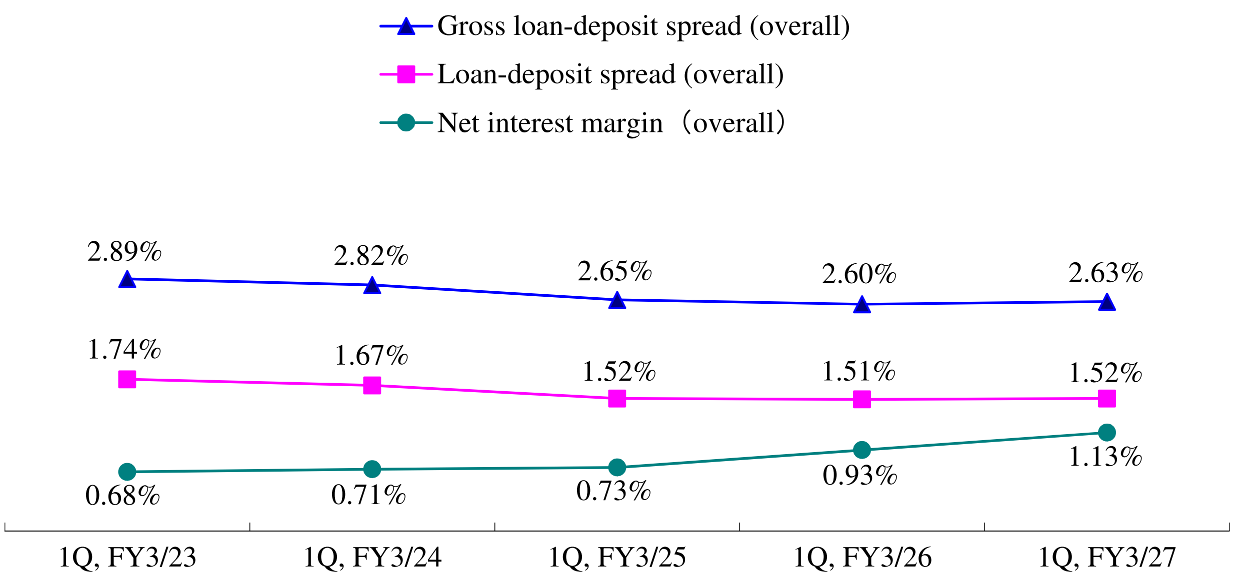
(%, pt)

	Three months ended Jun. 30, 2026 (a)	(a) - (b)	Three months ended Jun. 30, 2025 (b)	FY3/2026
Yield on loans and bills discounted	2.99	0.20	2.79	2.80
Yield on deposits	0.35	0.16	0.19	0.24
Loan-deposit spread	1.52	0.01	1.51	1.49
Net interest margin	1.13	0.20	0.93	0.89

Domestic

(%, pt)

	Three months ended Jun. 30, 2026 (a)	(a) - (b)	Three months ended Jun. 30, 2025 (b)	FY3/2026
Yield on loans and bills discounted	2.99	0.20	2.79	2.80
Yield on deposits	0.35	0.16	0.19	0.24
Loan-deposit spread	1.52	0.01	1.51	1.50
Net interest margin	1.13	0.20	0.93	0.89



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

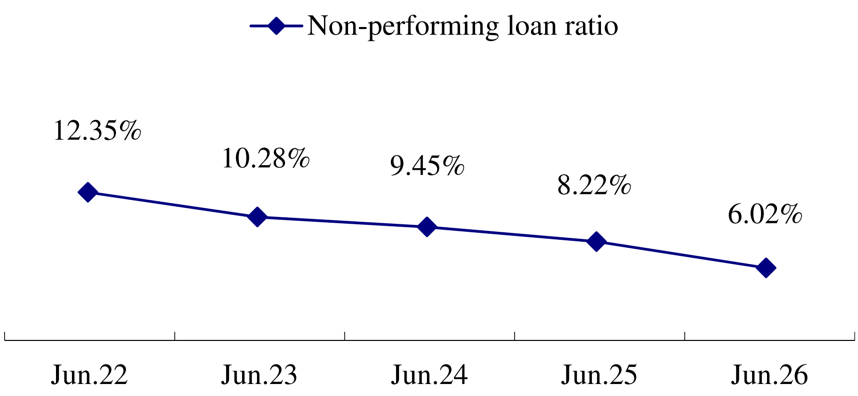
- Non-performing loans based on the Financial Reconstruction Law decreased by ¥ 36.5 billion year-on-year.
- Non-performing loan ratio declined by 220 basis points year-on-year to 6.02%.
  Non-performing loan ratio excluding organizational negotiation partners declined by 99 basis points year-on-year (As of June 30, 2025:4.75%, As of June 30, 2026:3.76%)

(Millions of yen)

	Jun. 30, 2026	Jun. 30, 2025	Mar. 31, 2026
Claims against bankrupt and substantially bankrupt obligors	70,643	99,615	76,726
Claims with collection risk	49,767	56,493	49,236
Claims for special attention	24,938	25,774	25,083
Total (Non-performing loans based on the Financial Reconstruction Law)	145,349	181,883	151,046

Non-performing loan ratio	6.02%	8.22%	6.29%
Total coverage	121,695	153,899	125,073
Coverage ratio	83.72%	84.61%	82.80%

(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) rose by 59 basis points from March 31, 2026 to 11.43%.
・The company has been applying the finalized Basel III standards.

Non-consolidated

(Millions of yen)

	Jun. 30, 2026	Mar. 31, 2026	Jun. 30, 2025
Capital adequacy ratio	11.43%	10.84%	11.39%
Own capital (Core capital)	274,350	261,893	262,521
Core capital: instruments and reserves	296,472	283,794	283,560
Core capital: regulatory adjustments (-)	22,121	21,900	21,039
Risk-weighted assets	2,398,545	2,415,406	2,303,745
Total required capital	95,941	96,616	92,149

Consolidated

(Millions of yen)

	Jun. 30, 2026	Mar. 31, 2026	Jun. 30, 2025
Capital adequacy ratio	12.02%	11.40%	11.94%
Own capital (Core capital)	289,599	276,892	276,287
Core capital: instruments and reserves	317,807	305,207	299,335
Core capital: regulatory adjustments (-)	28,208	28,315	23,047
Risk-weighted assets	2,409,043	2,428,079	2,313,650
Total required capital	96,361	97,123	92,546

(6) Composition of own capital (domestic standard)

Non-consolidated

(Millions of yen)

	Jun. 30, 2026	Mar. 31, 2026
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	282,534	269,612
Capital and capital surplus	48,629	48,636
Retained earnings	236,834	258,432
Treasury shares (-)	2,929	30,948
Earnings to be distributed (-)	-	6,507
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	13,937	14,181
General allowance for loan losses	13,937	14,181
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)	296,472	283,794
Core capital: regulatory adjustments		
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	4,923	5,140
Goodwill (including those equivalent)	-	-
Other intangible fixed assets other than goodwill and mortgage servicing rights	4,923	5,140
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	1,682	1,682
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	15,515	15,077
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)	22,121	21,900
Total capital		
Total capital (A-B) (C)	274,350	261,893
Risk-weighted assets		
Credit risk-weighted assets	2,289,934	2,306,795
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	108,610
Capital floor adjustments	-	-
Total amount of risk-weighted assets (D)	2,398,545	2,415,406
Capital adequacy ratio (non-consolidated)		
Capital adequacy ratio (non-consolidated) (C/D)	11.43%	10.84%

(Note) Based on the finalized Basel III standards.

Consolidated

(Millions of yen)

	Jun. 30, 2026	Mar. 31, 2026
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	297,776	284,626
Capital and capital surplus	30,043	30,050
Retained earnings	270,662	292,032
Treasury shares (-)	2,929	30,948
Earnings to be distributed (-)	-	6,507
Other than the above	-	-
Accumulated other comprehensive income included in Core capital	5,061	5,336
Foreign currency translation adjustment	-	-
Remeasurements of defined benefit plans	5,061	5,336
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	14,970	15,244
General allowance for loan losses	14,970	15,244
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)	317,807	305,207
Core capital: regulatory adjustments		
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	5,845	6,115
Goodwill (including those equivalent)	744	776
Other intangible fixed assets other than goodwill and mortgage servicing rights	5,101	5,338
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	1,785	1,785
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	20,577	20,414
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)	28,208	28,315
Total capital		
Total capital (A-B) (C)	289,599	276,892
Risk-weighted assets		
Credit risk-weighted assets	2,293,239	2,312,275
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	115,803
Capital floor adjustments	-	-
Total amount of risk-weighted assets (D)	2,409,043	2,428,079
Capital adequacy ratio (Consolidated)		
Capital adequacy ratio (Consolidated) (C/D)	12.02%	11.40%

(Note) Based on the finalized Basel III standards.

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

・Net unrealized gains (losses) on securities increased by ¥ 10.1 billion year-on-year.

(Millions of yen)

		Jun. 30, 2026				Jun. 30, 2025				Mar. 31, 2026			
		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		426,395	38,318	43,045	4,726	314,182	28,175	32,824	4,649	414,168	37,327	42,685	5,357
	Stocks	61,850	42,543	42,543	―	52,857	32,581	32,581	―	62,547	42,271	42,271	―
	Bonds	344,035	(4,591)	82	4,673	245,469	(4,535)	86	4,621	333,651	(5,214)	82	5,296
	Others	20,509	366	418	52	15,855	130	157	27	17,968	271	331	60

(Note1) Stocks of subsidiaries and affiliates are not included since they are not valuated 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 decreased by ¥ 17.6 billion year-on-year.
・The ratio of investment products to total individual deposit assets rose by 180 basis points year-on-year to 7.5%.

(Millions of yen)

	Jun. 30, 2026 (a)	(a) - (b)	Jun. 30, 2025 (b)	Mar. 31, 2026
Individual deposit assets	2,665,493	(17,631)	2,683,124	2,660,390
Yen deposits	2,464,379	(65,010)	2,529,389	2,480,794
Investment products	201,114	47,380	153,734	179,595
Foreign currency deposits	―	(451)	451	―
Public bonds	30,114	15,536	14,578	22,620
Mutual funds	95,334	20,360	74,974	83,388
Personal pension plans	43,550	8,667	34,883	41,749
Single premium life insurance	32,114	3,268	28,846	31,837
The ratio of investment products to total individual deposit assets	7.5%	1.8pt	5.7%	6.7%