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May 12, 2026

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

Company name: The Bank of Nagoya, Ltd.  
 Listing: Tokyo Stock Exchange / Nagoya Stock Exchange  
 Securities code: 8522  
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 Representative: Ichiro Fujiwara, President  
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 Scheduled date of annual general meeting of shareholders: June 26, 2026  
 Scheduled date to commence dividend payments: June 29, 2026  
 Scheduled date to file annual securities report: June 18, 2026  
 Trading accounts: None  
 Preparation of supplementary material on financial results: Yes  
 Holding of financial results briefing: Yes (for institutional investors and analysts)

(Yen amounts are rounded down to millions, unless otherwise noted.)

### 1. Consolidated financial results for the fiscal year ended March 31, 2026 (from April 1, 2025 to March 31, 2026)

#### (1) Consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income 経常収益		Ordinary profit 経常利益		Profit attributable to owners of parent 親会社株主に帰属する 当期純利益	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Fiscal year ended March 31, 2026	124,456	21.1	28,081	34.4	20,269	37.6
March 31, 2025	102,788	1.5	20,899	44.0	14,730	46.8

Note: Comprehensive income For the fiscal year ended March 31, 2026: ¥42,255 million [-%]  
 For the fiscal year ended March 31, 2025: ¥(21,243) million [-%]

	Basic earnings per share 1株当たり 当期純利益	Diluted earnings per share 潜在株式調整後 1株当たり当期純利益	Return on equity 自己資本 当期純利益率	Ratio of ordinary profit to total assets 総資産 経常利益率	Ratio of ordinary profit to ordinary income 経常収益 経常利益率
Fiscal year ended	Yen	Yen	%	%	%
March 31, 2026	412.05	—	6.9	0.5	22.6
March 31, 2025	298.91	—	5.1	0.4	20.3

Reference: Share of profit (loss) of entities accounted for using equity method  
 For the fiscal year ended March 31, 2026: ¥— million  
 For the fiscal year ended March 31, 2025: ¥— million

Note: The Bank of Nagoya, Ltd. (the “Bank”) conducted a 3-for-1 share split of common shares, with the record date set as September 30, 2025, and the effective date as October 1. Basic earnings per share has been calculated under the assumption that the share split was conducted at the beginning of the previous fiscal year.

## (2) Consolidated financial position

	Total assets 総資産	Net assets 純資産	Equity-to-asset ratio 自己資本比率	Net assets per share 1株当たり純資産
As of	Millions of yen	Millions of yen	%	Yen
March 31, 2026	6,272,701	313,890	5.0	6,380.28
March 31, 2025	5,770,358	276,531	4.8	5,623.12

Reference: Equity

As of March 31, 2026: ¥313,890 million

As of March 31, 2025: ¥276,531 million

Notes: 1. The equity-to-asset ratio is calculated by dividing total net assets at the end of the period by total assets at the end of the period.

This equity-to-asset ratio is not the same as the capital ratio stated in the notice on capital ratio.

2. The Bank conducted a 3-for-1 share split of common shares, with the record date set as September 30, 2025, and the effective date as October 1. Net assets per share has been calculated under the assumption that the share split was conducted at the beginning of the previous fiscal year.

## (3) Consolidated cash flows

	Cash flows from operating activities 営業活動による キャッシュ・フロー	Cash flows from investing activities 投資活動による キャッシュ・フロー	Cash flows from financing activities 財務活動による キャッシュ・フロー	Cash and cash equivalents at end of period 現金及び現金同等物 期末残高
Fiscal year ended	Millions of yen	Millions of yen	Millions of yen	Millions of yen
March 31, 2026	140,190	(75,248)	(5,081)	764,836
March 31, 2025	219,451	(49,886)	(15,627)	704,976

## 2. Cash dividends

	Annual dividends per share 年間配当金					Total cash dividends (Total) 配当金総額 (合計)	Payout ratio (Consolidated) 配当性向 (連結)	Ratio of dividends to net assets (Consolidated) 純資産配当率 (連結)
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total			
Fiscal year ended March 31, 2025	Yen —	Yen 110.00	Yen —	Yen 160.00	Yen 270.00	Millions of yen 4,426	% 30.1	% 1.5
Fiscal year ended March 31, 2026	—	150.00	—	120.00	—	8,363	41.3	2.8
Fiscal year ending March 31, 2027 (Forecast)	—	100.00	—	100.00	200.00		42.8	

Note: The Bank conducted a 3-for-1 share split of common shares, with the record date set as September 30, 2025, and the effective date as October 1. For the fiscal year ended March 31, 2026, the fiscal year-end dividend per share is stated based on the amount after the share split. The total annual dividend per share is indicated as “—” because it cannot be simply aggregated due to the share split. If the share split is not taken into account, the fiscal year-end dividend for the fiscal year ended March 31, 2026 would be ¥360.00, and the annual dividend would be ¥510.00.

### 3. Consolidated earnings forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(Percentages indicate year-on-year changes.)

	Ordinary income 経常収益		Ordinary profit 経常利益		Profit attributable to owners of parent 親会社株主に帰属する 当期純利益		Basic earnings per share 1株当たり当期純利益
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2026	72,800	20.5	15,900	24.8	10,900	19.2	221.55
Fiscal year ending March 31, 2027	142,800	14.7	33,700	20.0	23,000	13.5	467.50

#### \*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 shares)

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

As of March 31, 2026	49,366,461 shares
As of March 31, 2025	49,366,461 shares

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

As of March 31, 2026	169,464 shares
As of March 31, 2025	188,994 shares

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

Fiscal year ended March 31, 2026	49,191,211 shares
Fiscal year ended March 31, 2025	49,280,514 shares

Note: The Bank conducted a 3-for-1 share split of common shares, with the record date set as September 30, 2025, and the effective date as October 1. Total number of issued shares at the end of the period (including treasury shares), the number of treasury shares at the end of the period, and the average number of shares outstanding during the period have been calculated under the assumption that the share split was conducted at the beginning of the previous fiscal year.

## [Reference] Overview 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

(Percentages indicate year-on-year changes.)

	Ordinary income 経常収益		Ordinary profit 経常利益		Profit 当期純利益	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Fiscal year ended						
March 31, 2026	97,441	28.4	27,229	36.5	19,979	39.6
March 31, 2025	75,895	(0.1)	19,949	46.4	14,313	47.3

	Basic earnings per share 1株当たり当期純利益	Diluted earnings per share 潜在株式調整後 1株当たり当期純利益
	Yen	Yen
Fiscal year ended		
March 31, 2026	406.15	—
March 31, 2025	290.44	—

Note: The Bank conducted a 3-for-1 share split of common shares, with the record date set as September 30, 2025, and the effective date as October 1. Basic earnings per share has been calculated under the assumption that the share split was conducted at the beginning of the previous fiscal year.

#### (2) Non-consolidated financial position

	Total assets 総資産	Net assets 純資産	Equity-to-asset ratio 自己資本比率	Net assets per share 1株当たり純資産
	Millions of yen	Millions of yen	%	Yen
As of				
March 31, 2026	6,222,161	295,991	4.8	6,016.45
March 31, 2025	5,723,370	261,187	4.6	5,311.11

Reference: Equity

As of March 31, 2026: ¥295,991 million

As of March 31, 2025: ¥261,187 million

Notes: 1. The equity-to-asset ratio is calculated by dividing total net assets at the end of the period by total assets at the end of the period.

This equity-to-asset ratio is not the same as the capital ratio stated in the notice on capital ratio.

2. The Bank conducted a 3-for-1 share split of common shares, with the record date set as September 30, 2025, and the effective date as October 1. Net assets per share has been calculated under the assumption that the share split was conducted at the beginning of the previous fiscal year.

### 2. Non-consolidated earnings forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(Percentages indicate year-on-year changes.)

	Ordinary income 経常収益		Ordinary profit 経常利益		Profit 当期純利益		Basic earnings per share 1株当たり当期純利益
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2026	58,800	23.4	16,000	23.8	11,200	17.4	227.65
Fiscal year ending March 31, 2027	113,600	16.6	32,700	20.1	22,700	13.6	461.41

\* Financial results reports are exempt from audit conducted by certified public accountants or an audit firm.

\* Proper use of earnings forecasts, and other special matters  
(Cautionary statement regarding forward-looking statements)

The forward-looking statements including earnings projections contained in this document are based on information currently available to the Bank and certain assumptions that the Bank deems reasonable, and are not intended to guarantee that the Bank will achieve the same. In addition, actual results, including financial performance, may differ significantly from these statements due to various factors.

**Attached Material**

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## 1. Overview of operating results and others

### (1) Overview of operating results for the fiscal year ended March 31, 2026

The consolidated operating results for the fiscal year ended March 31, 2026 were as follows:

The Group's ordinary income increased by ¥21,668 million year on year to ¥124,456 million, primarily due to increases in interest on loans and discounts and interest and dividends on securities.

Ordinary expenses increased by ¥14,485 million year on year to ¥96,375 million, primarily due to an increase in interest on deposits.

As a result, ordinary profit increased by ¥7,182 million year on year to ¥28,081 million. In addition, profit attributable to owners of parent increased by ¥5,538 million year on year to ¥20,269 million.

The operating results by segment are as follows:

#### 1) Banking

Ordinary income increased by ¥21,546 million year on year to ¥97,441 million. Segment profit increased by ¥7,272 million year on year to ¥27,239 million.

#### 2) Leasing

Ordinary income increased by ¥603 million year on year to ¥23,152 million, while segment profit decreased by ¥90 million year on year to ¥752 million.

#### 3) Credit Card

Ordinary income decreased by ¥26 million year on year to ¥2,485 million, while segment profit increased by ¥47 million year on year to ¥591 million.

#### 4) Other

Ordinary income decreased by ¥208 million year on year to ¥3,292 million. Segment profit decreased by ¥0 million year on year to ¥315 million.

### (2) Overview of financial position for the fiscal year ended March 31, 2026

The changes in the main line items on a consolidated basis were as follows:

Deposits increased by ¥591,024 million to ¥5,381,207 million.

Negotiable certificates of deposit decreased by ¥149,496 million to ¥86,500 million.

Loans and bills discounted increased by ¥319,965 million to ¥4,310,294 million.

Securities increased by ¥110,940 million to ¥1,047,374 million.

Additionally, total assets increased by ¥502,342 million to ¥6,272,701 million, while shareholders' equity increased by ¥15,373 million to ¥234,763 million.

### (3) Overview of cash flows for the fiscal year ended March 31, 2026

#### Cash flows from operating activities

Net cash provided by operating activities decreased by ¥79,261 million year on year to ¥140,190 million. The decrease in inflow was primarily due to a decrease in negotiable certificates of deposit.

#### Cash flows from investing activities

Net cash used in investing activities increased by ¥25,361 million year on year to ¥75,248 million. The increase in outflow was primarily due to a decrease in sale of securities.

#### Cash flows from financing activities

Net cash used in financing activities decreased by ¥10,546 million year on year to ¥5,081 million. The decrease in outflow was primarily due to the absence of redemption of subordinated bonds in the current fiscal year.

As a result, the balance of cash and cash equivalents at the end of the fiscal year ended March 31, 2026, was ¥764,836 million, representing an increase of ¥59,860 million year on year.

#### **(4) Future outlook**

We will strive to increase revenues by fostering greater Group-wide collaboration and providing a diverse range of services to meet customer needs.

The outlook for the fiscal year ending March 31, 2027, incorporates the following:

For the full year on a consolidated basis, we forecast ordinary income of ¥142,800 million, ordinary profit of ¥33,700 million, and profit attributable to owners of parent of ¥23,000 million.

Separately, on a non-consolidated basis, we forecast ordinary income of ¥113,600 million, ordinary profit of ¥32,700 million, and profit of ¥22,700 million.

## **2. Basic policy regarding selection of accounting standards**

Taking into consideration the comparability of the consolidated financial statements between periods and between companies, the Group applies the Japanese GAAP for accounting standards. Regarding the application of IFRS, our policy is to respond appropriately, taking domestic and international conditions into consideration.

### 3. Consolidated financial statements and significant notes thereto

#### (1) Consolidated balance sheets

(Millions of yen)

	(Japanese)	As of March 31, 2025	As of March 31, 2026
<b>Assets</b>	<b>(資産の部)</b>		
Cash and due from banks	現金預け金	711,182	767,469
Call loans and bills bought	コールローン及び買入手形	1,196	1,598
Trading securities	商品有価証券	2	6
Securities	有価証券	936,433	1,047,374
Loans and bills discounted	貸出金	3,990,329	4,310,294
Foreign exchanges	外国為替	4,473	3,939
Lease receivables and investments in leases	リース債権及びリース投資資産	42,047	45,737
Other assets	その他資産	27,959	33,367
Tangible fixed assets	有形固定資産	41,654	43,416
Buildings, net	建物	11,169	10,934
Land	土地	27,006	27,128
Construction in progress	建設仮勘定	222	1,553
Other tangible fixed assets	その他の有形固定資産	3,255	3,800
Intangible fixed assets	無形固定資産	1,025	592
Software	ソフトウェア	906	523
Software in progress	ソフトウェア仮勘定	45	–
Other intangible fixed assets	その他の無形固定資産	73	69
Retirement benefit asset	退職給付に係る資産	21,010	25,654
Deferred tax assets	繰延税金資産	866	815
Customers' liabilities for acceptances and guarantees	支払承諾見返	9,429	10,297
Allowance for loan losses	貸倒引当金	(17,252)	(17,863)
<b>Total assets</b>	<b>資産の部合計</b>	<b>5,770,358</b>	<b>6,272,701</b>
<b>Liabilities</b>	<b>(負債の部)</b>		
Deposits	預金	4,790,183	5,381,207
Negotiable certificates of deposit	譲渡性預金	235,996	86,500
Call money and bills sold	コールマネー及び売渡手形	–	231
Borrowed money	借入金	367,700	367,216
Foreign exchanges	外国為替	680	275
Bonds payable	社債	10,000	10,000
Borrowed money from trust account	信託勘定借	1,478	1,418
Other liabilities	その他負債	52,045	65,366
Provision for bonuses	賞与引当金	1,137	1,180
Provision for bonuses for directors (and other officers)	役員賞与引当金	15	16
Retirement benefit liability	退職給付に係る負債	263	262
Provision for retirement benefits for directors (and other officers)	役員退職慰労引当金	35	36
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	49	60
Provision for contingent loss	偶発損失引当金	1,308	1,411
Provision for loss on interest repayment	利息返還損失引当金	24	23
Deferred tax liabilities	繰延税金負債	20,629	30,522
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	2,847	2,783
Acceptances and guarantees	支払承諾	9,429	10,297
<b>Total liabilities</b>	<b>負債の部合計</b>	<b>5,493,827</b>	<b>5,958,810</b>

(Millions of yen)

	(Japanese)	As of March 31, 2025	As of March 31, 2026
Net assets	(純資産の部)		
Share capital	資 本 金	25,090	25,090
Capital surplus	資 本 剰 余 金	21,241	21,249
Retained earnings	利 益 剰 余 金	173,486	188,811
Treasury shares	自 己 株 式	(429)	(388)
Total shareholders' equity	株 主 資 本 合 計	219,389	234,763
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	47,959	67,826
Revaluation reserve for land	土 地 再 評 価 差 額 金	3,785	3,647
Remeasurements of defined benefit plans	退 職 給 付 に 係 る 調 整 累 計 額	5,396	7,653
Total accumulated other comprehensive income	そ の 他 の 包 括 利 益 累 計 額 合 計	57,141	79,127
Total net assets	純 資 産 の 部 合 計	276,531	313,890
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	5,770,358	6,272,701

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

### Consolidated statement of income

(Millions of yen)

	(Japanese)	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Ordinary income	経常収益	102,788	124,456
Interest income	資金運用収益	50,777	70,987
Interest on loans and discounts	貸出金利息	32,576	45,021
Interest and dividends on securities	有価証券利息配当金	16,025	21,254
Interest on call loans and bills bought	コールローン利息及び買入手形利息	130	197
Interest on deposits with banks	預け金利息	1,914	4,375
Other interest income	その他の受入利息	130	138
Trust fees	信託報酬	61	81
Fees and commissions	役務取引等収益	13,969	15,473
Other ordinary income	その他業務収益	28,394	29,071
Other income	その他経常収益	9,585	8,842
Recoveries of written off receivables	償却債権取立益	2	0
Other	その他の経常収益	9,582	8,842
Ordinary expenses	経常費用	81,889	96,375
Interest expenses	資金調達費用	10,121	20,600
Interest on deposits	預金利息	4,299	15,541
Interest on negotiable certificates of deposit	譲渡性預金利息	479	735
Interest on call money and bills sold	コールマネー利息及び売出手形利息	118	129
Interest expenses on cash collateral received for securities lent	債券貸借取引支払利息	121	-
Interest on borrowings and rediscounts	借入金利息	272	313
Interest expenses on bonds	社債利息	178	147
Other interest expenses	その他の支払利息	4,652	3,732
Fees and commissions payments	役務取引等費用	3,493	3,893
Other ordinary expenses	その他業務費用	34,600	34,554
General and administrative expenses	営業経費	31,074	33,513
Other expenses	その他経常費用	2,599	3,813
Provision of allowance for loan losses	貸倒引当金繰入額	619	1,607
Other	その他の経常費用	1,980	2,206
Ordinary profit	経常利益	20,899	28,081
Extraordinary income	特別利益	3	343
Gain on disposal of non-current assets	固定資産処分益	3	343
Extraordinary losses	特別損失	200	71
Loss on disposal of non-current assets	固定資産処分損	127	71
Impairment losses	減損損失	73	-
Profit before income taxes	税金等調整前当期純利益	20,702	28,353
Income taxes - current	法人税、住民税及び事業税	5,067	8,121
Income taxes - deferred	法人税等調整額	904	(36)
Total income taxes	法人税等合計	5,971	8,084
Profit	当期純利益	14,730	20,269
Profit attributable to owners of parent	親会社株主に帰属する当期純利益	14,730	20,269

## Consolidated statement of comprehensive income

(Millions of yen)

	(Japanese)	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Profit	当 期 純 利 益	14,730	20,269
Other comprehensive income	そ の 他 の 包 括 利 益	(35,973)	21,986
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	(32,893)	19,867
Revaluation reserve for land	土 地 再 評 価 差 額 金	(81)	(138)
Remeasurements of defined benefit plans, net of tax	退 職 給 付 に 係 る 調 整 額	(2,999)	2,257
Comprehensive income	包 括 利 益	(21,243)	42,255
Comprehensive income attributable to	(内訳)		
Comprehensive income attributable to owners of parent	親 会 社 株 主 に 係 る 包 括 利 益	(21,243)	42,255

### (3) Consolidated statements of changes in equity

For the fiscal year ended March 31, 2025

(Millions of yen)

	(Japanese)	Shareholders' equity 株主資本				
		Share capital 資本金	Capital surplus 資本剰余金	Retained earnings 利益剰余金	Treasury shares 自己株式	Total shareholders' equity 株主資本合計
Balance at beginning of period	当 期 首 残 高	25,090	21,241	164,268	(367)	210,234
Changes during period	当 期 変 動 額					
Dividends of surplus	剰 余 金 の 配 当			(3,471)		(3,471)
Profit attributable to owners of parent	親会社株主に帰属する 当 期 純 利 益			14,730		14,730
Purchase of treasury shares	自 己 株 式 の 取 得				(2,160)	(2,160)
Disposal of treasury shares	自 己 株 式 の 処 分		4		53	57
Cancellation of treasury shares	自 己 株 式 の 消 却		(2,045)		2,045	-
Reversal of revaluation reserve for land	土地再評価差額金の取崩					
Transfer from other retained earnings to other capital surplus	その他利益剰余金からその 他資本剰余金への振替		2,041	(2,041)		-
Net changes in items other than shareholders' equity	株主資本以外の項目の 当 期 変 動 額 ( 純 額 )					
Total changes during period	当 期 変 動 額 合 計	-	-	9,217	(62)	9,155
Balance at end of period	当 期 末 残 高	25,090	21,241	173,486	(429)	219,389

	(Japanese)	Accumulated other comprehensive income その他の包括利益累計額				Total net assets 純資産合計
		Valuation difference on available-for-sale securities その他有価証券 評価差額金	Revaluation reserve for land 土地再評価 差額金	Remeasurements of defined benefit plans 退職給付に係る 調整累計額	Total accumulated other comprehensive income その他の 包括利益 累計額 合計	
Balance at beginning of period	当 期 首 残 高	80,852	3,867	8,395	93,115	303,349
Changes during period	当 期 変 動 額					
Dividends of surplus	剰 余 金 の 配 当					(3,471)
Profit attributable to owners of parent	親会社株主に帰属する 当 期 純 利 益					14,730
Purchase of treasury shares	自 己 株 式 の 取 得					(2,160)
Disposal of treasury shares	自 己 株 式 の 処 分					57
Cancellation of treasury shares	自 己 株 式 の 消 却					-
Reversal of revaluation reserve for land	土地再評価差額金の取崩					
Transfer from other retained earnings to other capital surplus	その他利益剰余金からその 他資本剰余金への振替					-
Net changes in items other than shareholders' equity	株主資本以外の項目の当 期 変 動 額 ( 純 額 )	(32,893)	(81)	(2,999)	(35,973)	(35,973)
Total changes during period	当 期 変 動 額 合 計	(32,893)	(81)	(2,999)	(35,973)	(26,818)
Balance at end of period	当 期 末 残 高	47,959	3,785	5,396	57,141	276,531

For the fiscal year ended March 31, 2026

(Millions of yen)

	(Japanese)	Shareholders' equity 株主資本					Total shareholders' equity 株主資本合計
		Share capital 資本金	Capital surplus 資本剰余金	Retained earnings 利益剰余金	Treasury shares 自己株式		
Balance at beginning of period	当 期 首 残 高	25,090	21,241	173,486	(429)	219,389	
Changes during period	当 期 変 動 額						
Dividends of surplus	剰 余 金 の 配 当			(5,082)		(5,082)	
Profit attributable to owners of parent	親会社株主に帰属する 当 期 純 利 益			20,269		20,269	
Purchase of treasury shares	自 己 株 式 の 取 得				(10)	(10)	
Disposal of treasury shares	自 己 株 式 の 処 分		7		51	59	
Cancellation of treasury shares	自 己 株 式 の 消 却						
Reversal of revaluation reserve for land	土地再評価差額金の取崩			138		138	
Transfer from other retained earnings to other capital surplus	その他利益剰余金からその 他資本剰余金への振替						
Net changes in items other than shareholders' equity	株主資本以外の項目の 当 期 変 動 額 ( 純 額 )						
Total changes during period	当 期 変 動 額 合 計	-	7	15,325	41	15,373	
Balance at end of period	当 期 末 残 高	25,090	21,249	188,811	(388)	234,763	

	(Japanese)	Accumulated other comprehensive income その他の包括利益累計額				Total net assets 純資産合計
		Valuation difference on available-for-sale securities その他有価証券 評価差額金	Revaluation reserve for land 土地再評価 差額金	Remeasurements of defined benefit plans 退職給付に係る 調整累計額	Total accumulated other comprehensive income その他の包括利益 累計額 合計	
Balance at beginning of period	当 期 首 残 高	47,959	3,785	5,396	57,141	276,531
Changes during period	当 期 変 動 額					
Dividends of surplus	剰 余 金 の 配 当					(5,082)
Profit attributable to owners of parent	親会社株主に帰属する 当 期 純 利 益					20,269
Purchase of treasury shares	自 己 株 式 の 取 得					(10)
Disposal of treasury shares	自 己 株 式 の 処 分					59
Cancellation of treasury shares	自 己 株 式 の 消 却					
Reversal of revaluation reserve for land	土地再評価差額金の取崩					138
Transfer from other retained earnings to other capital surplus	その他利益剰余金からその 他資本剰余金への振替					
Net changes in items other than shareholders' equity	株主資本以外の項目の当 期 変 動 額 ( 純 額 )	19,867	(138)	2,257	21,986	21,986
Total changes during period	当 期 変 動 額 合 計	19,867	(138)	2,257	21,986	37,359
Balance at end of period	当 期 末 残 高	67,826	3,647	7,653	79,127	313,890

#### (4) Consolidated statements of cash flows

(Millions of yen)

	(Japanese)	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Cash flows from operating activities	(営業活動によるキャッシュ・フロー)		
Profit before income taxes	税金等調整前当期純利益	20,702	28,353
Depreciation	減価償却費	2,697	2,584
Impairment losses	減損損失	73	—
Share-based payment expenses	株式報酬費用	52	58
Increase (decrease) in allowance for loan losses	貸倒引当金の増減(△)	11	610
Increase (decrease) in provision for bonuses	賞与引当金の増減額(△は減少)	(1)	42
Increase (decrease) in provision for bonuses for directors (and other officers)	役員賞与引当金の増減額(△は減少)	(25)	0
Decrease (increase) in retirement benefit asset	退職給付に係る資産の増減額(△は増加)	2,129	(4,643)
Increase (decrease) in retirement benefit liability	退職給付に係る負債の増減額(△は減少)	13	(0)
Increase (decrease) in provision for retirement benefits for directors (and other officers)	役員退職慰労引当金の増減額(△は減少)	(0)	1
Increase (decrease) in provision for reimbursement of deposits	睡眠預金払戻損失引当金の増減(△)	12	10
Increase (decrease) in provision for contingent loss	偶発損失引当金の増減(△)	(249)	102
Increase (decrease) in provision for loss on interest repayment	利息返還損失引当金の増減額(△は減少)	(1)	(0)
Interest income	資金運用収益	(50,777)	(70,987)
Interest expenses	資金調達費用	10,121	20,600
Loss (gain) related to securities	有価証券関係損益(△)	2,372	2,389
Foreign exchange losses (gains)	為替差損益(△は益)	322	(7,637)
Loss (gain) on disposal of non-current assets	固定資産処分損益(△は益)	123	(272)
Net decrease (increase) in trading securities	商品有価証券の純増(△)減	(2)	(4)
Net decrease (increase) in loans and bills discounted	貸出金の純増(△)減	(209,472)	(319,965)
Net increase (decrease) in deposits	預金の純増減(△)	277,051	591,024
Net increase (decrease) in negotiable certificates of deposit	譲渡性預金の純増減(△)	112,656	(149,496)
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	借入金(劣後特約借入金を除く)の純増減(△)	(2,862)	(483)
Net decrease (increase) in due from banks (over 3 months)	預け金(預入期間三ヶ月超)の純増(△)減	33	3,573
Net decrease (increase) in call loans	コールローン等の純増(△)減	(136)	(402)
Net increase (decrease) in call money	コールマネー等の純増減(△)	(426)	231
Net increase (decrease) in cash collateral received for securities lent	債券貸借取引受入担保金の純増減(△)	(17,363)	—
Net decrease (increase) in foreign exchanges - assets	外国為替(資産)の純増(△)減	(133)	533
Net increase (decrease) in foreign exchanges - liabilities	外国為替(負債)の純増減(△)	620	(405)
Net decrease (increase) in lease receivables and investments in leases	リース債権及びリース投資資産の純増(△)減	(2,893)	(3,689)
Net increase (decrease) in borrowed money from trust account	信託勘定借の純増減(△)	(109)	(60)
Interest received	資金運用による収入	47,898	64,543
Interest paid	資金調達による支出	(9,106)	(17,035)
Other, net	その他	43,360	5,498
Subtotal	小計	226,690	145,074
Income taxes paid	法人税等の支払額	(7,238)	(4,884)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	219,451	140,190

(Millions of yen)

	(Japanese)	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Cash flows from investing activities	(投資活動によるキャッシュ・フロー)		
Purchase of securities	有価証券の取得による支出	(397,037)	(337,094)
Proceeds from sale of securities	有価証券の売却による収入	230,552	171,149
Proceeds from redemption of securities	有価証券の償還による収入	118,771	93,715
Purchase of tangible fixed assets	有形固定資産の取得による支出	(2,174)	(3,547)
Purchase of intangible fixed assets	無形固定資産の取得による支出	(101)	(242)
Proceeds from sale of tangible fixed assets	有形固定資産の売却による収入	103	772
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	(49,886)	(75,248)
Cash flows from financing activities	(財務活動によるキャッシュ・フロー)		
Redemption of subordinated bonds	劣後特約付社債の償還による支出	(10,000)	—
Dividends paid	配当金の支払額	(3,466)	(5,070)
Purchase of treasury shares	自己株式の取得による支出	(2,160)	(10)
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	(15,627)	(5,081)
Net increase (decrease) in cash and cash equivalents	現金及び現金同等物の増減額 (△は減少)	153,938	59,860
Cash and cash equivalents at beginning of period	現金及び現金同等物の期首残高	551,038	704,976
Cash and cash equivalents at end of period	現金及び現金同等物の期末残高	704,976	764,836

**(5) Notes to consolidated financial statements**

**Notes on premise of going concern**

Not applicable.

## Additional information

Memorandum of understanding regarding business integration between the Bank and Shizuoka Financial Group, Inc.

At the Board of Directors meeting held on March 27, 2026, the Bank resolved to reach a memorandum of understanding to proceed with discussions and deliberations aimed at realizing a business integration (the “Business Integration”) with Shizuoka Financial Group, Inc. (“Shizuoka FG,” and the Bank and Shizuoka FG are collectively, the “Companies”), and the Companies have entered into a memorandum of understanding.

### 1. Guiding principles on and objectives of the Business Integration

The Business Integration aims to develop the Companies into a top-tier regional bank financial group in terms of both scale and quality of business, by promoting a broader-area collaboration among the Companies, and also reinforcing the regional financial capability by strengthening the function of offering various solution-based sales to solve the challenges faced by the customers.

- (1) Enhancing corporate values by the financial group structure after the business integration
  - The financial group (the “New FG”) after the business integration will operate within the framework of a two-bank structure, namely, the Bank and The Shizuoka Bank, Ltd. (“The Shizuoka Bank”), under a holding company (the “New FG Holding Company”).
  - Building on the spirit of equality based on mutual understanding and mutual respect fostered through the Alliance, the Companies will develop the relationship of trust with the local communities and the customers which they have cultivated so far, and operate their businesses with emphasis on “independence (autonomy) and collaboration” under the internal controls of the holding company structure.
  - From a governance perspective, that is, separation of supervision and execution, the New FG Holding Company will continue to assume the supervisory role, promoting business strategies and ensuring appropriate allocation of management resources across all group companies, including the Bank and The Shizuoka Bank, thereby aiming for sustainable enhancement of corporate value.
- (2) Contributing to the local communities and the customers as regional financial institutions
  - By mutually leveraging the knowledge and strengths of the Companies, for example, by integrating Shizuoka FG’s group company functions offering various solution-based sales with the Bank’s strong sales and customer base in Aichi Prefecture, the Companies will achieve mutual growth with the local communities and the customers while contributing to the advancement and enhanced competitiveness of local industries.
  - With this, the Companies will encourage the creation of globally active companies from their respective sales areas through fostering local industries, thereby contributing to the development of the regional economy.
- (3) Evolution of human capital management
  - As the scale and scope of business expand, the Companies recognize that the expertise required of their human resources must be increasingly sophisticated and diversified. The New FG will create an environment where every officer and employee can exert their capabilities to the fullest, by enhancing career development opportunities and strengthening personnel development support systems.
  - The Companies aim to build a corporate group where all officers and employees can work with pride and peace of mind for years to come, while also pushing forward the establishment of an organizational foundation where diverse talents can thrive.

### 2. Structure of the Business Integration

Subject to obtaining the necessary approval of the general meeting of shareholders and permits and approvals from the relevant authorities, the Companies will discuss and consider to conduct the Business Integration under the structure of a share exchange with a target effective date of April 1,

2028, wherein Shizuoka FG will become the wholly-owning parent company and the Bank a wholly-owned subsidiary. As the Bank will become a wholly-owned subsidiary of Shizuoka FG through the share exchange, the shares of the Bank are scheduled to be delisted from the Tokyo Stock Exchange and the Nagoya Stock Exchange prior to the effective date of the share exchange. Please note that the structure of the Business Integration is subject to change during the future discussions and deliberations to be continued between the Companies.

### 3. Share exchange ratio

The share exchange ratio for the share exchange in the Business Integration will be determined by the time the definitive agreement for the Business Integration is concluded, based on various factors including the results of the upcoming due diligence and the results of stock valuation by third-party valuation firms.

### 4. Establishment of integration preparation committee

The Companies will establish an integration preparation committee co-chaired by the President of Shizuoka FG and the President of the Bank to hold intensive discussions regarding the Business Integration.

### 5. Upcoming schedule

March, 2027	(scheduled)	Execution of the definitive agreement and the share exchange agreement concerning the Business Integration
December, 2027	(scheduled)	Extraordinary general meeting of shareholders at the Bank
April 1, 2028	(scheduled)	Effective date of the share exchange

(Note 1) For Shizuoka FG, the Business Integration is planned to be conducted without obtaining the approval for the share exchange agreement regarding the Business Integration from the general meeting of shareholders, pursuant to the simplified share exchange procedures set forth in Article 796, Paragraph 2 of the Companies Act. However, depending on the share exchange ratio to be determined through future discussions, the Business Integration may not qualify as a simplified share exchange. Whether the approval of the general meeting of shareholders at Shizuoka FG is required will be confirmed by the time the definitive agreement is concluded.

(Note 2) The above schedule is tentative at this time and are subject to change depending on future discussions between the Companies. In addition, execution of the Business Integration is contingent upon obtainment of the necessary permits and approvals from the relevant authorities (including the filing of a Form F-4 registration statement with the U.S. Securities and Exchange Commission (the "SEC") and having the registration statement be declared effective). Should any event occur that delays the schedule for the Business Integration due to the status of obtainment of such permits and approvals, the Companies will promptly make an announcement.

## 6. Overview of the Companies (as of December 31, 2025)

Name	The Bank of Nagoya, Ltd.	Shizuoka Financial Group, Inc.
Place of head office	19-17, Nishiki 3-chome, Naka-ku, Nagoya City, Aichi	10, Gofukucho 1-chome, Aoi-ku, Shizuoka City, Shizuoka
Name and title of representative	Ichiro Fujiwara, President	Hisashi Shibata, President
Description of businesses	Banking business	Business administration of banks and other subsidiaries whose ownership therein is permitted by the Banking Act and any and all businesses incidental to or relating to such business; and other businesses which a bank holding company is permitted to operate by the Banking Act
Stated capital	JPY 25,090 million	JPY 90,000 million
Date of establishment	February 24, 1949	October 3, 2022
Total number of issued shares	49,366 thousand shares of common stock	580,129 thousand shares of common stock
Fiscal year end	March 31	March 31
Total assets (consolidated)	JPY 6,235,491 million	JPY 15,878,358 million
Net assets (consolidated)	JPY 310,800 million	JPY 1,247,744 million
Deposit balance (consolidated)	JPY 5,384,984 million	JPY 12,101,303 million
Loan balance (consolidated)	JPY 4,180,626 million	JPY 11,064,778 million
Number of employees (consolidated) (as of March 31, 2026)	1,926 persons	4,226 persons

## 7. Other matters

In the event the Business Integration is executed, the shareholders of the Bank will receive the shares of Shizuoka FG. Pursuant to the U.S. Securities Act of 1933, Shizuoka FG is expected to file a Form F-4 registration statement with the SEC regarding the Business Integration.

## **Notes on segment information, etc.**

### 1. Overview of reportable segments

The Group defines a reportable segment as a component of the Group for which separate financial information is available and whose operating results are regularly reviewed by the Board of Directors to make decisions about the allocation of resources and to assess performance. The Group engages in financial services business, primarily in banking but also in comprehensive finance leasing services and credit card services.

Accordingly, the Group is organized into three reportable segments, each defined by its respective service within the finance industry: Banking, Leasing, and Credit Card businesses.

In the Banking business, the Bank's head office, along with its branches and other locations, provides a range of services, including deposits, loans, domestic and foreign exchange transactions, securities investments, trading securities transactions, and the underwriting and registration of corporate bonds. Thus, we are committed to streamlining and optimizing management resources to better meet the diverse needs of our customers. In the Leasing business, Nagoya Lease Co., Ltd., a domestic subsidiary of the Bank, operates a comprehensive finance leasing business. Moreover, in the Credit Card business, Nagoya Card Co., Ltd. and Nagoya MC Card Co., Ltd., domestic subsidiaries of the Bank, operate credit card and other businesses.

### 2. Method of calculation of ordinary income, profit (loss), assets, liabilities, and other items for each reportable segment

The basis of measurement for reportable segment information is consistent with the accounting principles applied in preparing the consolidated financial statements.

Segment profit is based on ordinary profit.

Intersegment ordinary income is accounted for based on arm's length transaction prices.

3. Information of ordinary income, profit (loss), assets, liabilities, and other items for each reportable segment and information on disaggregation of revenue

For the fiscal year ended March 31, 2025

(Millions of yen)

	(Japanese)	Reportable segments 報告セグメント				Other その他	Total 合計
		Banking 銀行業務	Leasing リース業務	Credit Card カード業務	Total 計		
Trust fees	信託報酬	61	—	—	61	—	61
Fees and commissions	役務取引等収益						
Deposits and loans services	預金・貸出業務	6,334	—	—	6,334	—	6,334
Exchange transaction services	為替業務	2,610	—	—	2,610	—	2,610
Securities related services	証券関連業務	2,495	—	—	2,495	—	2,495
Agency services	代理業務	1,308	—	—	1,308	—	1,308
Other services	その他	1,399	—	—	1,399	—	1,399
Others	その他の業務収益						
Credit card related services	カード関係業務	—	—	2,033	2,033	—	2,033
Other related services	その他関係業務	—	1,812	—	1,812	3,339	5,152
Ordinary income arising from contracts with customers	顧客との契約から生じる経常収益	14,211	1,812	2,033	18,056	3,339	21,396
Other ordinary income	上記以外の経常収益	60,557	20,525	256	81,339	60	81,400
External customers	外部顧客に対する経常収益	74,768	22,337	2,290	99,396	3,400	102,797
Intersegment	セグメント間の内部経常収益	1,126	211	220	1,558	100	1,658
Total ordinary income	計	75,895	22,548	2,511	100,954	3,501	104,456
Segment profit	セグメント利益	19,967	843	544	21,355	316	21,671
Segment assets	セグメント資産	5,723,377	61,740	18,735	5,803,853	2,980	5,806,833
Segment liabilities	セグメント負債	5,462,188	53,401	14,850	5,530,440	1,174	5,531,614
Other items	その他の項目						
Depreciation	減価償却費	2,132	452	9	2,594	103	2,697
Interest income	資金運用収益	51,638	2	37	51,677	0	51,677
Interest expenses	資金調達費用	10,033	222	2	10,258	1	10,259
Provision of allowance for loan losses	貸倒引当金繰入額	363	—	264	627	—	627
Increase in tangible and intangible fixed assets	有形固定資産及び無形固定資産の増加額	1,863	98	58	2,020	12	2,032

- Notes: 1. Ordinary income is used in place of net sales in nonbanking industries.  
2. The “Other” category is a business segment not included in reportable segments and includes principally the medical systems business and ICT support services.  
3. Depreciation includes amounts of depreciation on other assets associated with system-related investments.

For the fiscal year ended March 31, 2026

(Millions of yen)

	(Japanese)	Reportable segments 報告セグメント				Other その他	Total 合計
		Banking 銀行業務	Leasing リース業務	Credit Card カード業務	Total 計		
Trust fees	信託報酬	81	—	—	81	—	81
Fees and commissions	役務取引等収益						
Deposits and loans services	預金・貸出業務	6,600	—	—	6,600	—	6,600
Exchange transaction services	為替業務	2,666	—	—	2,666	—	2,666
Securities related services	証券関連業務	2,883	—	—	2,883	—	2,883
Agency services	代理業務	1,350	—	—	1,350	—	1,350
Other services	その他	2,226	—	—	2,226	—	2,226
Others	その他の業務収益						
Credit card related services	カード関係業務	—	—	2,105	2,105	—	2,105
Other related services	その他関係業務	—	1,876	—	1,876	3,197	5,074
Ordinary income arising from contracts with customers	顧客との契約から生じる経常収益	15,807	1,876	2,105	19,790	3,197	22,988
Other ordinary income	上記以外の経常収益	80,241	21,059	162	101,463	55	101,518
External customers	外部顧客に対する経常収益	96,049	22,935	2,268	121,254	3,253	124,507
Intersegment	セグメント間の内部経常収益	1,391	216	216	1,824	39	1,863
Total ordinary income	計	97,441	23,152	2,485	123,078	3,292	126,370
Segment profit	セグメント利益	27,239	752	591	28,584	315	28,900
Segment assets	セグメント資産	6,222,176	67,196	19,846	6,309,218	3,138	6,312,357
Segment liabilities	セグメント負債	5,926,175	58,636	15,990	6,000,803	1,233	6,002,036
Other items	その他の項目						
Depreciation	減価償却費	1,975	488	22	2,486	97	2,584
Interest income	資金運用収益	72,042	3	35	72,081	1	72,082
Interest expenses	資金調達費用	20,462	411	9	20,883	0	20,884
Provision of allowance for loan losses	貸倒引当金繰入額	1,562	—	75	1,637	19	1,657
Increase in tangible and intangible fixed assets	有形固定資産及び無形固定資産の増加額	3,797	265	58	4,121	14	4,135

- Notes: 1. Ordinary income is used in place of net sales in nonbanking industries.  
2. The “Other” category is a business segment not included in reportable segments and includes principally the medical systems business and ICT support services.  
3. Depreciation includes amounts of depreciation on other assets associated with system-related investments.

#### 4. Reconciliation of the totals of each segment item to the corresponding Group amounts

##### (1) Total ordinary income from reportable segments and the corresponding amount recorded in the consolidated statement of income

(Millions of yen)

Ordinary income	経常収益	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Total reportable segments	報告セグメント計	100,954	123,078
Other	「その他」の区分の経常収益	3,501	3,292
Intersegment elimination	セグメント間取引消去	(1,658)	(1,863)
Reversal of allowance for loan losses	貸倒引当金戻入益	(8)	(50)
Ordinary income on consolidated statement of income	連結損益計算書の経常収益	102,788	124,456

Note: Ordinary income is used in place of net sales in nonbanking industries. Adjustments for differences are presented as reconciliations between ordinary income and the amounts recorded as ordinary income in the consolidated statements of income.

##### (2) Total profit from reportable segments and ordinary profit recorded in the consolidated statement of income

(Millions of yen)

Profit	利益	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Total reportable segments	報告セグメント計	21,355	28,584
Other	「その他」の区分の利益	316	315
Intersegment elimination	セグメント間取引消去	(772)	(818)
Ordinary profit on consolidated statement of income	連結損益計算書の経常利益	20,899	28,081

##### (3) Total assets of reportable segments and total assets recorded in the consolidated balance sheets

(Millions of yen)

Assets	資産	As of March 31, 2025	As of March 31, 2026
Total reportable segments	報告セグメント計	5,803,853	6,309,218
Other	「その他」の区分の資産	2,980	3,138
Intersegment elimination	セグメント間取引消去	(42,161)	(49,192)
Adjustment of retirement benefit asset	退職給付に係る資産の調整額	5,686	9,536
Total assets on consolidated balance sheets	連結貸借対照表の資産合計	5,770,358	6,272,701

(4) Total liabilities of reportable segments and total liabilities recorded in the consolidated balance sheets

(Millions of yen)

Liabilities	負債	As of March 31, 2025	As of March 31, 2026
Total reportable segments	報告セグメント計	5,530,440	6,000,803
Other	「その他」の区分の負債	1,174	1,233
Intersegment elimination	セグメント間取引消去	(38,077)	(45,109)
Adjustment of retirement benefit liability	退職給付に係る負債の調整額	290	1,883
Total liabilities on consolidated balance sheets	連結貸借対照表の負債合計	5,493,827	5,958,810

(5) Total other items of reportable segments and the corresponding amounts recorded in the consolidated financial statements

(Millions of yen)

Other items	その他の項目	Total reportable segments 報告セグメント計		Other その他		Reconciliation 調整額		Amount recorded in consolidated financial statements 連結財務諸表計上額	
		Previous fiscal year	Current fiscal year	Previous fiscal year	Current fiscal year	Previous fiscal year	Current fiscal year	Previous fiscal year	Current fiscal year
Depreciation	減価償却費	2,594	2,486	103	97	-	-	2,697	2,584
Interest income	資金運用収益	51,677	72,081	0	1	(900)	(1,095)	50,777	70,987
Interest expenses	資金調達費用	10,258	20,883	1	0	(138)	(284)	10,121	20,600
Provision of allowance for loan losses	貸倒引当金繰入額	627	1,637	-	19	(8)	(50)	619	1,607
Increase in tangible and intangible fixed assets	有形固定資産及び無形固定資産の増加額	2,020	4,121	12	14	-	-	2,032	4,135

Note: All adjustments to interest income and interest expenses result from intersegment eliminations.

## Notes on per share information

(Yen)

	(Japanese)	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Net assets per share	1 株 当 た り 純 資 産 額	5,623.12	6,380.28
Basic earnings per share	1 株 当 た り 当 期 純 利 益	298.91	412.05

- Notes: 1. Information on diluted earnings per share is omitted due to an absence of potential shares.
2. The Bank conducted a 3-for-1 share split of common shares, with the record date set as September 30, 2025, and the effective date as October 1. Net assets per share and basic earnings per share have been calculated under the assumption that the share split was conducted at the beginning of the previous fiscal year.
3. The basis for calculation of net assets per share is as follows:

		(Japanese)	As of March 31, 2025	As of March 31, 2026
Total net assets	(Millions of yen)	純 資 産 の 部 の 合 計 額	276,531	313,890
Amounts deducted from total net assets	(Millions of yen)	純 資 産 の 部 の 合 計 額 から 控 除 す る 金 額	—	—
Net assets related to common share at the end of the period	(Millions of yen)	普 通 株 式 に 係 る 期 末 の 純 資 産 額	276,531	313,890
Number of common shares at the end of the period	(Thousands of shares)	普 通 株 式 の 期 末 株 式 数	49,177	49,196

4. The basis for the calculation of basic earnings per share is as follows:

		(Japanese)	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Basic earnings per share		1 株 当 た り 当 期 純 利 益		
Profit attributable to owners of parent	(Millions of yen)	親 会 社 株 主 に 帰 属 す る 当 期 純 利 益	14,730	20,269
Amounts not attributable to common shareholders	(Millions of yen)	普 通 株 主 に 帰 属 し な い 金 額	—	—
Profit attributable to owners of parent related to common shares	(Millions of yen)	普 通 株 式 に 係 る 親 会 社 株 主 に 帰 属 す る 当 期 純 利 益	14,730	20,269
Average number of common shares outstanding during the period	(Thousands of shares)	普 通 株 式 の 期 中 平 均 株 式 数	49,280	49,191

## Notes on significant subsequent events

Not applicable.

## 4. Non-consolidated financial statements

### (1) Non-consolidated balance sheets

(Millions of yen)

	(Japanese)	As of March 31, 2025	As of March 31, 2026
<b>Assets</b>	<b>(資産の部)</b>		
Cash and due from banks	現金預け金	710,806	766,855
Cash	現金	28,127	32,861
Due from banks	預け金	682,679	733,993
Call loans	コールローン	1,196	1,598
Trading securities	商品有価証券	2	6
Trading government bonds	商品国債	2	6
Securities	有価証券	940,306	1,051,229
Government bonds	国債	178,130	286,745
Local government bonds	地方債	96,436	109,310
Corporate bonds	社債	206,894	162,348
Stocks	株式	124,843	148,096
Other securities	その他の証券	334,000	344,728
Loans and bills discounted	貸出金	4,005,538	4,330,465
Bills discounted	割引手形	11,047	8,507
Loans on bills	手形貸付	72,656	70,754
Loans on deeds	証書貸付	3,614,232	3,930,771
Overdrafts	当座貸越	307,601	320,432
Foreign exchanges	外国為替	4,473	3,939
Due from foreign banks (our accounts)	外国他店預け	4,321	3,764
Foreign bills bought	買入外国為替	95	116
Foreign bills receivable	取立外国為替	56	58
Other assets	その他の資産	10,923	15,701
Prepaid expenses	前払費用	218	181
Accrued revenue	未収収益	4,018	6,346
Financial derivatives	金融派生商品	1,062	1,339
Cash collateral paid for financial instruments	金融商品等差入担保金	979	3,290
Other	その他の資産	4,645	4,544
Tangible fixed assets	有形固定資産	40,388	41,996
Buildings, net	建物	11,058	10,829
Land	土地	27,004	27,126
Leased assets, net	リース資産	35	40
Construction in progress	建設仮勘定	211	1,553
Other tangible fixed assets	その他の有形固定資産	2,078	2,445
Intangible fixed assets	無形固定資産	783	481
Software	ソフトウェア	714	418
Software in progress	ソフトウェア仮勘定	2	–
Other intangible fixed assets	その他の無形固定資産	66	62
Prepaid pension costs	前払年金費用	15,324	16,117
Customers' liabilities for acceptances and guarantees	支払承諾見返	9,424	10,294
Allowance for loan losses	貸倒引当金	(15,797)	(16,524)
<b>Total assets</b>	<b>資産の部合計</b>	<b>5,723,370</b>	<b>6,222,161</b>

(Millions of yen)

			As of March 31, 2025	As of March 31, 2026
Liabilities	(負債の部)			
Deposits	預 金		4,797,283	5,389,634
Current deposits	当 座 預 金		410,585	406,857
Ordinary deposits	普 通 預 金		2,849,289	2,876,840
Savings deposits	貯 蓄 預 金		30,760	28,412
Deposits at notice	通 知 預 金		11,334	11,512
Time deposits	定 期 預 金		1,460,275	2,031,360
Installment savings	定 期 積 金		66	64
Other deposits	そ の 他 の 預 金		34,972	34,586
Negotiable certificates of deposit	譲 渡 性 預 金		235,996	86,500
Call money	コ ー ル マ ネ ー		–	231
Borrowed money	借 用 金		350,098	350,054
Borrowings from other banks	借 入 金		350,098	350,054
Foreign exchanges	外 国 為 替		680	275
Foreign bills payable	未 払 外 国 為 替		680	275
Bonds payable	社 債		10,000	10,000
Borrowed money from trust account	信 託 勘 定 借		1,478	1,418
Other liabilities	そ の 他 負 債		31,687	43,842
Income taxes payable	未 払 法 人 税 等		1,560	5,026
Accrued expenses	未 払 費 用		3,446	7,046
Unearned revenue	前 受 収 益		1,508	1,848
Reserve for interest on installment savings	給 付 補 填 備 金		0	0
Financial derivatives	金 融 派 生 商 品		1,790	4,552
Cash collateral received for financial instruments	金 融 商 品 等 受 入 担 保 金		134	–
Lease liabilities	リ ー ス 債 務		44	49
Asset retirement obligations	資 産 除 去 債 務		54	55
Other	そ の 他 の 負 債		23,148	25,263
Provision for bonuses	賞 与 引 当 金		992	1,030
Provision for retirement benefits	退 職 給 付 引 当 金		2,181	1,636
Provision for reimbursement of deposits	睡 眠 預 金 払 戻 損 失 引 当 金		49	60
Provision for contingent loss	偶 発 損 失 引 当 金		1,308	1,411
Deferred tax liabilities	繰 延 税 金 負 債		18,153	26,997
Deferred tax liabilities for land revaluation	再 評 価 に 係 る 繰 延 税 金 負 債		2,847	2,783
Acceptances and guarantees	支 払 承 諾		9,424	10,294
Total liabilities	負 債 の 部 合 計		5,462,183	5,926,170

(Millions of yen)

	(Japanese)	As of March 31, 2025	As of March 31, 2026
Net assets	(純資産の部)		
Share capital	資 本 金	25,090	25,090
Capital surplus	資 本 剰 余 金	18,645	18,653
Legal capital surplus	資 本 準 備 金	18,645	18,645
Other capital surplus	そ の 他 資 本 剰 余 金	—	7
Retained earnings	利 益 剰 余 金	166,160	181,195
Legal retained earnings	利 益 準 備 金	8,029	8,029
Other retained earnings	そ の 他 利 益 剰 余 金	158,130	173,165
Reserve for tax purpose reduction entry of replacement assets	買 換 資 産 圧 縮 積 立 金	1,583	1,568
General reserve	別 途 積 立 金	57,720	57,720
Retained earnings brought forward	繰 越 利 益 剰 余 金	98,826	113,877
Treasury shares	自 己 株 式	(429)	(388)
Total shareholders' equity	株 主 資 本 合 計	209,467	224,551
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	47,934	67,792
Revaluation reserve for land	土 地 再 評 価 差 額 金	3,785	3,647
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	51,719	71,440
Total net assets	純 資 産 の 部 合 計	261,187	295,991
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	5,723,370	6,222,161

## (2) Non-consolidated statements of income

(Millions of yen)

	(Japanese)	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Ordinary income	経 常 収 益	75,895	97,441
Interest income	資 金 運 用 収 益	51,638	72,042
Interest on loans and discounts	貸 出 金 利 息	32,674	45,267
Interest and dividends on securities	有 価 証 券 利 息 配 当 金	16,788	22,063
Interest on call loans	コ ー ル ロ ー ン 利 息	130	197
Interest on deposits with banks	預 け 金 利 息	1,914	4,374
Other interest income	そ の 他 の 受 入 利 息	130	138
Trust fees	信 託 報 酬	61	81
Fees and commissions	役 務 取 引 等 収 益	14,149	15,726
Fees and commissions on domestic and foreign exchanges	受 入 為 替 手 数 料	2,610	2,666
Other fees and commissions	そ の 他 の 役 務 収 益	11,538	13,060
Other ordinary income	そ の 他 業 務 収 益	501	738
Gain on foreign exchange transactions	外 国 為 替 売 買 益	317	511
Net gain on trading securities transactions	商 品 有 価 証 券 売 買 益	0	–
Gain on sale of bonds	国 債 等 債 券 売 却 益	181	225
Gain on redemption of bonds	国 債 等 債 券 償 還 益	2	1
Other income	そ の 他 経 常 収 益	9,544	8,852
Recoveries of written off receivables	償 却 債 権 取 立 益	2	0
Gain on sale of equity securities	株 式 等 売 却 益	8,942	8,504
Other	そ の 他 の 経 常 収 益	599	348
Ordinary expenses	経 常 費 用	55,945	70,212
Interest expenses	資 金 調 達 費 用	10,033	20,462
Interest on deposits	預 金 利 息	4,299	15,542
Interest on negotiable certificates of deposit	譲 渡 性 預 金 利 息	479	735
Interest on call money	コ ー ル マ ネ ー 利 息	118	129
Interest expenses on cash collateral received for securities lent	債 券 貸 借 取 引 支 払 利 息	121	–
Interest on borrowings and rediscounts	借 用 金 利 息	179	170
Interest expenses on bonds	社 債 利 息	178	147
Other interest expenses	そ の 他 の 支 払 利 息	4,656	3,736
Fees and commissions payments	役 務 取 引 等 費 用	3,713	4,109
Fees and commissions on domestic and foreign exchanges	支 払 為 替 手 数 料	390	409
Other fees and commissions	そ の 他 の 役 務 費 用	3,322	3,700
Other ordinary expenses	そ の 他 業 務 費 用	11,350	11,133
Net loss on trading securities transactions	商 品 有 価 証 券 売 買 損	–	0
Loss on sale of bonds	国 債 等 債 券 売 却 損	11,048	10,798
Loss on devaluation of bonds	国 債 等 債 券 償 却	277	308
Loss on financial derivatives	金 融 派 生 商 品 費 用	–	2
Other	そ の 他 の 業 務 費 用	24	24
General and administrative expenses	営 業 経 費	28,523	30,744
Other expenses	そ の 他 経 常 費 用	2,324	3,761
Provision of allowance for loan losses	貸 倒 引 当 金 繰 入 額	367	1,564
Write-off of loans	貸 出 金 償 却	21	1
Loss on sale of equity securities	株 式 等 売 却 損	224	13
Loss on devaluation of equity securities	株 式 等 償 却	5	–
Other	そ の 他 の 経 常 費 用	1,705	2,181
Ordinary profit	経 常 利 益	19,949	27,229

(Millions of yen)

	(Japanese)	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Extraordinary income	特 別 利 益	—	341
Gain on disposal of non-current assets	固 定 資 産 処 分 益	—	341
Extraordinary losses	特 別 損 失	187	71
Loss on disposal of non-current assets	固 定 資 産 処 分 損	114	71
Impairment losses	減 損 損 失	73	—
Profit before income taxes	税 引 前 当 期 純 利 益	19,761	27,499
Income taxes - current	法 人 税、住 民 税 及 び 事 業 税	4,456	7,603
Income taxes - deferred	法 人 税 等 調 整 額	991	(83)
Total income taxes	法 人 税 等 合 計	5,447	7,520
Profit	当 期 純 利 益	14,313	19,979

### (3) Statement of changes in equity

For the fiscal year ended March 31, 2025

(Millions of yen)

	(Japanese)	Shareholders' equity 株主資本								
		Share capital 資本金	Capital surplus 資本剰余金			Retained earnings 利益剰余金				
			Legal capital surplus 資本準備金	Other capital surplus その他 資本剰余金	Total capital surplus 資本剰余金 合計	Legal retained earnings 利益準備金	Other retained earnings その他利益剰余金			Total retained earnings 利益剰余金 合計
							Reserve for tax purpose reduction entry of replacement assets 買換資産圧縮積立金	General reserve 別途積立金	Retained earnings brought forward 繰越利益剰余金	
Balance at beginning of period	当 期 首 残 高	25,090	18,645	-	18,645	8,029	1,620	57,720	89,989	157,359
Changes during period	当 期 変 動 額									
Dividends of surplus	剰 余 金 の 配 当								(3,471)	(3,471)
Profit	当 期 純 利 益								14,313	14,313
Purchase of treasury shares	自 己 株 式 の 取 得									
Disposal of treasury shares	自 己 株 式 の 処 分			4	4					
Cancellation of treasury shares	自 己 株 式 の 消 却			(2,045)	(2,045)					
Reversal of reserve for tax purpose reduction entry of replacement assets	買 換 資 産 圧 縮 積 立 金 の 取 崩						(36)		36	-
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩									
Transfer from other retained earnings to other capital surplus	そ の 他 利 益 剰 余 金 から そ の 他 資 本 剰 余 金 へ の 振 替			2,041	2,041				(2,041)	(2,041)
Net changes in items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 ( 純 額 )									
Total changes during period	当 期 変 動 額 合 計	-	-	-	-	-	(36)	-	8,837	8,800
Balance at end of period	当 期 末 残 高	25,090	18,645	-	18,645	8,029	1,583	57,720	98,826	166,160

	(Japanese)	Shareholders' equity 株主資本		Valuation and translation adjustments 評価・換算差額等			Total net assets 純資産合計
		Treasury shares 自己株式	Total shareholders' equity 株主資本合計	Valuation difference on available-for-sale securities その他有価証券評価差額金	Revaluation reserve for land 土地再評価差額金	Total valuation and translation adjustments 評価・換算差額等合計	
Balance at beginning of period	当 期 首 残 高	(367)	200,728	80,829	3,867	84,696	285,425
Changes during period	当 期 変 動 額						
Dividends of surplus	剰 余 金 の 配 当		(3,471)				(3,471)
Profit	当 期 純 利 益		14,313				14,313
Purchase of treasury shares	自 己 株 式 の 取 得	(2,160)	(2,160)				(2,160)
Disposal of treasury shares	自 己 株 式 の 処 分	53	57				57
Cancellation of treasury shares	自 己 株 式 の 消 却	2,045	-				-
Reversal of reserve for tax purpose reduction entry of replacement assets	買 換 資 産 圧 縮 積 立 金 の 取 崩		-				-
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩						
Transfer from other retained earnings to other capital surplus	そ の 他 利 益 剰 余 金 から そ の 他 資 本 剰 余 金 へ の 振 替		-				-
Net changes in items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 ( 純 額 )			(32,895)	(81)	(32,976)	(32,976)
Total changes during period	当 期 変 動 額 合 計	(62)	8,738	(32,895)	(81)	(32,976)	(24,238)
Balance at end of period	当 期 末 残 高	(429)	209,467	47,934	3,785	51,719	261,187

For the fiscal year ended March 31, 2026

(Millions of yen)

	(Japanese)	Shareholders' equity 株主資本								
		Share capital 資本金	Capital surplus 資本剰余金			Retained earnings 利益剰余金				
			Legal capital surplus 資本準備金	Other capital surplus その他 資本剰余金	Total capital surplus 資本剰余金 合計	Legal retained earnings 利益準備金	Other retained earnings その他利益剰余金			Total retained earnings 利益剰余金 合計
							Reserve for tax purpose reduction entry of replacement assets 買換資産 圧縮積立金	General reserve 別途積立金	Retained earnings brought forward 繰越利益 剰余金	
Balance at beginning of period	当 期 首 残 高	25,090	18,645	-	18,645	8,029	1,583	57,720	98,826	166,160
Changes during period	当 期 変 動 額									
Dividends of surplus	剰 余 金 の 配 当								(5,082)	(5,082)
Profit	当 期 純 利 益								19,979	19,979
Purchase of treasury shares	自 己 株 式 の 取 得									
Disposal of treasury shares	自 己 株 式 の 処 分			7	7					
Cancellation of treasury shares	自 己 株 式 の 消 却									
Reversal of reserve for tax purpose reduction entry of replacement assets	買 換 資 産 圧 縮 積 立 金 の 取 崩						(15)		15	-
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩								138	138
Transfer from other retained earnings to other capital surplus	そ の 他 利 益 剰 余 金 から そ の 他 資 本 剰 余 金 へ の 振 替									
Net changes in items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 ( 純 額 )									
Total changes during period	当 期 変 動 額 合 計	-	-	7	7	-	(15)	-	15,051	15,035
Balance at end of period	当 期 末 残 高	25,090	18,645	7	18,653	8,029	1,568	57,720	113,877	181,195

	(Japanese)	Shareholders' equity 株主資本		Valuation and translation adjustments 評価・換算差額等			Total net assets 純資産合計
		Treasury shares 自己株式	Total shareholders' equity 株主資本合計	Valuation difference on available-for-sale securities その他有価証券評価差額金	Revaluation reserve for land 土地再評価差額金	Total valuation and translation adjustments 評価・換算差額等合計	
Balance at beginning of period	当 期 首 残 高	(429)	209,467	47,934	3,785	51,719	261,187
Changes during period	当 期 変 動 額						
Dividends of surplus	剰 余 金 の 配 当		(5,082)				(5,082)
Profit	当 期 純 利 益		19,979				19,979
Purchase of treasury shares	自 己 株 式 の 取 得	(10)	(10)				(10)
Disposal of treasury shares	自 己 株 式 の 処 分	51	59				59
Cancellation of treasury shares	自 己 株 式 の 消 却						
Reversal of reserve for tax purpose reduction entry of replacement assets	買 換 資 産 圧 縮 積 立 金 の 取 崩		-				-
Reversal of revaluation reserve for land	土 地 再 評 価 差 額 金 の 取 崩		138				138
Transfer from other retained earnings to other capital surplus	そ の 他 利 益 剰 余 金 から そ の 他 資 本 剰 余 金 へ の 振 替						
Net changes in items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 ( 純 額 )			19,858	(138)	19,720	19,720
Total changes during period	当 期 変 動 額 合 計	41	15,083	19,858	(138)	19,720	34,804
Balance at end of period	当 期 末 残 高	(388)	224,551	67,792	3,647	71,440	295,991

## **5. Other**

### **(1) Changes to Officers**

Please refer to the “Notice Concerning Change of Officers,” which has been separately disclosed today, May 12, 2026.

### **(2) Other**

Not applicable.

## 6. Supplementary material on financial results

I.	Overview of financial results for the fiscal year ended March 31, 2026		
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II.	Status of loans, bills discounted, and other relevant matters		
	1. Loans based on the Financial Reconstruction Act and risk-monitored loans	[Non-consolidated]/	P. 38
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III.	Valuation gains and losses on securities		
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Note: Amounts are rounded down to the nearest million yen.

# I. Overview of financial results for the fiscal year ended March 31, 2026

## 1. Operating results

[Non-consolidated]

(Millions of yen)

	(Japanese)	Fiscal year ended March 31, 2025 (A)	Fiscal year ended March 31, 2026 (B)	Change (B)-(A)
Ordinary income	経 常 収 益	75,895	97,441	21,546
Ordinary profit	経 常 利 益	19,949	27,229	7,279
Profit	当 期 純 利 益	14,313	19,979	5,666
Core net business profit	コ ア 業 務 純 益	22,417	32,242	9,825

(Millions of yen)

	(Japanese)		Fiscal year ended March 31, 2025 (A)	Fiscal year ended March 31, 2026 (B)	Change (B)-(A)
<b>Gross business profit</b>	業 務 粗 利 益	1	41,253	52,882	11,629
(excluding gain (loss) on bonds (net balance of five line items))	(除く国債等債券損益(5勘定戻))	2	52,395	63,762	11,367
Net interest income	資 金 利 益	3	41,604	51,579	9,974
Net fees and commissions	役 務 取 引 等 利 益	4	10,497	11,697	1,200
Net other ordinary income	そ の 他 業 務 利 益	5	(10,849)	(10,395)	454
(of which, gain (loss) on bonds (net balance of five line items))	(うち国債等債券損益(5勘定戻))	6	(11,142)	(10,880)	262
<b>Expenses (excluding non-recurring losses)</b>	経 費 (除く臨時処理分)(△)	7	29,978	31,519	1,541
Personnel expenses	人 件 費	8	16,678	17,778	1,100
Non-personnel expenses	物 件 費	9	11,201	11,242	41
Taxes	税 金	10	2,099	2,498	399
<b>Actual net business profit (before provision of general allowance for loan losses)</b>	実質業務純益(一般貸倒引当金繰入前)	11	11,274	21,362	10,087
<b>Core net business profit (excluding gain (loss) on bonds (net balance of five line items))</b>	コ ア 業 務 純 益 (除く国債等債券損益(5勘定戻))	12	22,417	32,242	9,825
Core net business profit (excluding gain (loss) on cancellation of investment trusts)	コア業務純益(除く投資信託解約損益)	13	23,270	32,201	8,931
Provision of general allowance for loan losses (1)	一 般 貸 倒 引 当 金 繰 入 額 (△) ①	14	323	187	(135)
<b>Net business profit</b>	業 務 純 益	15	10,951	21,174	10,223
(of which, gain (loss) on bonds (net balance of five line items))	(うち国債等債券損益(5勘定戻))	16	(11,142)	(10,880)	262
<b>Net non-recurring gains (losses)</b>	臨 時 損 益	17	8,997	6,054	(2,943)
Disposal of non-performing loans (2)	不 良 債 権 処 理 額 (△) ②	18	722	2,089	1,366
Write-off of loans	貸 出 金 償 却	19	21	1	(19)
Provision of specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	20	43	1,376	1,333
Provision for contingent loss	偶 発 損 失 引 当 金 繰 入 額	21	-	102	102
Loss on sale of delinquent loans	延 滞 債 権 等 売 却 損 等	22	658	608	(50)
Reversal of allowance for loan losses (3)	貸 倒 引 当 金 戻 入 益 ③	23	-	-	-
Recoveries of written off receivables	償 却 債 権 取 立 益	24	2	0	(2)
Reversal of provision for contingent loss (4)	偶 発 損 失 引 当 金 戻 入 益 ④	25	249	-	(249)
Gain (loss) related to equity securities	株 式 等 関 係 損 益	26	8,712	8,490	(221)
Other non-recurring gains (losses)	そ の 他 臨 時 損 益	27	755	(347)	(1,103)

(Japanese)		Fiscal year ended March 31, 2025 (A)	Fiscal year ended March 31, 2026 (B)	Change (B)-(A)
<b>Ordinary profit</b>	経常利益 28	19,949	27,229	7,279
<b>Extraordinary income and losses</b>	特別損益 29	(187)	270	458
Of which, gain (loss) on disposal of non-current assets	うち固定資産処分損益 30	(114)	270	385
Gain on disposal of non-current assets	固定資産処分益 31	-	341	341
Loss on disposal of non-current assets	固定資産処分損 32	114	71	(43)
Of which, impairment losses	うち減損損失(△) 33	73	-	(73)
<b>Profit before income taxes</b>	税引前当期純利益 34	19,761	27,499	7,738
Income taxes - current	法人税、住民税及び事業税(△) 35	4,456	7,603	3,147
Income taxes - deferred	法人税等調整額(△) 36	991	(83)	(1,075)
Total income taxes	法人税等合計(△) 37	5,447	7,520	2,072
<b>Profit</b>	当期純利益 38	14,313	19,979	5,666

<b>Credit-related expenses ((1) + (2) - (3) - (4))</b>	与信関連費用(①+②-③-④) 39	796	2,277	1,480
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Note: Core net business profit (No. 12) = Actual net business profit (before provision of general allowance for loan losses) (No. 11) - Gain (loss) on bonds (No. 16)

[Consolidated]

(Millions of yen)

	(Japanese)	Fiscal year ended March 31, 2025 (A)	Fiscal year ended March 31, 2026 (B)	Change (B)-(A)
Ordinary income	経常収益	102,788	124,456	21,668
Ordinary profit	経常利益	20,899	28,081	7,182
Profit attributable to owners of parent	親会社株主に帰属する当期純利益	14,730	20,269	5,538

(Millions of yen)

(Japanese)		Fiscal year ended March 31, 2025 (A)	Fiscal year ended March 31, 2026 (B)	Change (B)-(A)
<b>Consolidated gross profit</b>	連結粗利益 1	44,987	56,565	11,577
Net interest income	資金利益 2	40,656	50,387	9,731
Net fees and commissions	役務取引等利益 3	10,537	11,661	1,123
Net other ordinary income	その他業務利益 4	(6,205)	(5,483)	722
<b>General and administrative expenses</b>	営業経費(△) 5	31,074	33,513	2,438
Provision for bad debts and write-offs (1)	貸倒償却引当費用(△)① 6	1,314	2,326	1,012
Provision of general allowance for loan losses	一般貸倒引当金繰入額 7	401	152	(248)
Write-off of loans	貸出金償却 8	22	2	(19)
Provision of specific allowance for loan losses	個別貸倒引当金繰入額 9	217	1,454	1,236
Provision for contingent loss	偶発損失引当金繰入額 10	-	102	102
Loss on sale of delinquent loans	延滞債権等売却損等 11	672	614	(58)
Reversal of allowance for loan losses (2)	貸倒引当金戻入益② 12	-	-	-
Recoveries of written off receivables	償却債権取立益 13	2	0	(2)
Reversal of provision for contingent loss (3)	偶発損失引当金戻入益③ 14	249	-	(249)
Gain (loss) related to equity securities	株式等関係損益 15	8,769	8,490	(279)
Other	その他 16	(722)	(1,134)	(412)

(Japanese)		Fiscal year ended March 31, 2025 (A)	Fiscal year ended March 31, 2026 (B)	Change (B)-(A)
<b>Ordinary profit</b>	経常利益 17	20,899	28,081	7,182
Extraordinary income and losses	特別損益 18	(196)	272	468
Profit before income taxes	税金等調整前当期純利益 19	20,702	28,353	7,651
Income taxes - current	法人税、住民税及び事業税(△) 20	5,067	8,121	3,053
Income taxes - deferred	法人税等調整額(△) 21	904	(36)	(941)
Total income taxes	法人税等合計(△) 22	5,971	8,084	2,112
Profit	当期純利益 23	14,730	20,269	5,538
<b>Profit attributable to owners of parent</b>	親会社株主に帰属する当期純利益 24	14,730	20,269	5,538

<b>Credit-related expenses ((1) - (2) - (3))</b>	与信関連費用(①-②-③) 25	1,064	2,326	1,262
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Note: Consolidated gross profit = Net interest income (Interest income - Interest expenses) + Net fees and commissions (Fees and commissions (including trust fees) - Fees and commissions payments) + Net other ordinary income (Other ordinary income - Other ordinary expenses)

(Reference) (Millions of yen)

<b>Consolidated net business profit</b>	連結業務純益 26	11,886	22,019	10,133
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Consolidated net business profit = Non-consolidated net business profit + Ordinary profit from subsidiaries + Ordinary profit from associates x Interests - Internal transactions (including dividends)

(Number of consolidated subsidiaries) (Companies)

Number of consolidated subsidiaries	連結子会社数	6	6	-
Number of entities accounted for using equity method	持分法適用会社数	-	-	-

## 2. Net business profit

[Non-consolidated] (Millions of yen)

	(Japanese)	Fiscal year ended March 31, 2025 (A)	Fiscal year ended March 31, 2026 (B)	Change (B)-(A)
Actual net business profit (before provision of general allowance for loan losses)	実質業務純益 (一般貸倒引当金繰入前)	11,274	21,362	10,087
Per employee (thousands of yen)	職員一人当たり(千円)	6,547	12,341	5,793
Core net business profit (before provision of general allowance for loan losses, excluding net balance of five bond line items)	コア業務純益 (一般貸倒引当金繰入前、債券5勘定戻除く)	22,417	32,242	9,825
Per employee (thousands of yen)	職員一人当たり(千円)	13,018	18,626	5,608
Net business profit	業務純益	10,951	21,174	10,223
Per employee (thousands of yen)	職員一人当たり(千円)	6,359	12,232	5,873

Note: The number of employees is calculated as the average number of employees during the period, excluding seconded, part-time, and commissioned employees.

[Number of employees] (Persons)

	(Japanese)	Fiscal year ended March 31, 2025 (A)	Fiscal year ended March 31, 2026 (B)	Change (B)-(A)
Average number of employees	平均人員	1,722	1,731	9

### 3. Interest spreads

[Non-consolidated]		(%)		
	(Japanese)	Fiscal year ended March 31, 2025 (A)	Fiscal year ended March 31, 2026 (B)	Change (B)-(A)
Average yield on interest earning assets (A)	資金運用利回 ( A )	0.97	1.25	0.28
Average yield on loans and bills discounted (B)	貸出金利回 ( B )	0.85	1.10	0.25
Average yield on securities	有価証券利回	2.01	2.48	0.47
Cost of funding (C)	資金調達原価 ( C )	0.76	0.92	0.16
Cost of deposits, etc. (D)	預金等原価 ( D )	0.71	0.90	0.19
Average yield on deposits and negotiable certificates of on deposits	預金等利回	0.09	0.30	0.21
Expense ratio	経費率	0.61	0.59	(0.02)
Loan to deposit spread (B) - (D)	預貸金利鞘 ( B ) - ( D )	0.14	0.20	0.06
Overall interest spread (A) - (C)	総資金利鞘 ( A ) - ( C )	0.21	0.33	0.12

### 4. Gain (loss) related to securities

[Non-consolidated]		(Millions of yen)		
	(Japanese)	Fiscal year ended March 31, 2025 (A)	Fiscal year ended March 31, 2026 (B)	Change (B)-(A)
Gain (loss) on bonds (net balance of five line items)	国債等債券損益 ( 5 勘定戻 )	(11,142)	(10,880)	262
Gain on sale	売却益	181	225	44
Gain on redemption	償還益	2	1	(0)
Loss on sale	売却損	11,048	10,798	(249)
Loss on redemption	償還損	–	–	–
Loss on devaluation	償却	277	308	30
Gain (loss) related to equity securities (net balance of three line items)	株式等関係損益 ( 3 勘定戻 )	8,712	8,490	(221)
Gain on sale	売却益	8,942	8,504	(438)
Loss on sale	売却損	224	13	(211)
Loss on devaluation	償却	5	–	(5)

### 5. ROE

[Non-consolidated]/[Consolidated]		(%)		
	(Japanese)	Fiscal year ended March 31, 2025 (A)	Fiscal year ended March 31, 2026 (B)	Change (B)-(A)
On a net business profit (non-consolidated) basis	業務純益ベース ( 単体 )	4.00	7.60	3.60
On a profit attributable to owners of parent (consolidated) basis	親会社株主に帰属する当期利益ベース ( 連結 )	5.08	6.86	1.78

## 6. Capital ratio (under uniform international standards)

[Non-consolidated]

(Billions of yen)

[Preliminary figures]	(速報値)	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
1. Total Capital Ratio (4/7)	単体総自己資本比率 (4/7)	11.47%	12.65%
2. Tier 1 Capital Ratio (5/7)	単体 Tier 1 比率 (5/7)	9.91%	11.41%
3. Common Equity Tier 1 Capital Ratio (6/7)	単体普通株式等 Tier 1 比率 (6/7)	9.91%	11.41%
4. Total Capital	単体における総自己資本の額	286.4	307.0
5. Tier 1 Capital	単体における Tier 1 資本の額	247.5	276.8
6. Common Equity Tier 1 Capital	単体における普通株式等 Tier 1 資本の額	247.5	276.8
7. Risk-weighted Assets	リスク・アセットの額	2,495.9	2,425.5
8. Total Required Capital (7×8%)	単体総所要自己資本額 (7×8%)	199.6	194.0

[Consolidated]

(Billions of yen)

[Preliminary figures]	(速報値)	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
1. Total Capital Ratio (4/7)	連結総自己資本比率 (4/7)	11.74%	12.93%
2. Tier 1 Capital Ratio (5/7)	連結 Tier 1 比率 (5/7)	10.18%	11.69%
3. Common Equity Tier 1 Capital Ratio (6/7)	連結普通株式等 Tier 1 比率 (6/7)	10.18%	11.69%
4. Total Capital	連結における総自己資本の額	298.4	319.3
5. Tier 1 Capital	連結における Tier 1 資本の額	258.8	288.7
6. Common Equity Tier 1 Capital	連結における普通株式等 Tier 1 資本の額	258.8	288.7
7. Risk-weighted Assets	リスク・アセットの額	2,540.8	2,468.1
8. Total Required Capital (7×8%)	連結総所要自己資本額 (7×8%)	203.2	197.4

Note: We apply the following approaches to calculate capital ratio.

- Approach for credit risk: Foundation Internal Ratings-Based Approach (Fiscal year ended March 31, 2026), Standardized Approach (Fiscal year ended March 31, 2025)  
Foundation Internal Ratings-Based Approach has been adopted since the fiscal year ended March 31, 2026.
- Approach for operational risk: Standardized Measurement Approach

Disclosures based on Pillar 3 (Market Discipline) are available on the Bank's website at <https://www.meigin.com/>. Percentages are rounded down to two decimal places.

## II. Status of loans, bills discounted, and other relevant matters

### 1. Loans based on the Financial Reconstruction Act and risk-monitored loans

[Non-consolidated]		(Millions of yen)		
	(Japanese)	Fiscal year ended March 31, 2025 (A)	Fiscal year ended March 31, 2026 (B)	Change (B)–(A)
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	9,398	9,344	(54)
Doubtful	危険債権	58,072	56,855	(1,216)
Substandard claims:	要管理債権	12,760	12,754	(5)
Loans past due three months or more	三月以上延滞債権	914	513	(400)
Restructured loans	貸出条件緩和債権	11,845	12,240	395
Total (A)	合計 (A)	80,231	78,955	(1,276)
Normal claims	正常債権	3,990,203	4,320,257	330,053
Total loans (B)	総与信 (B)	4,070,435	4,399,212	328,776
(A) as a percentage of total loans (B)	総与信に占める割合 (A) / (B) (%)	1.97	1.79	(0.18)

[Consolidated]		(Millions of yen)		
	(Japanese)	Fiscal year ended March 31, 2025 (A)	Fiscal year ended March 31, 2026 (B)	Change (B)–(A)
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	9,443	9,396	(47)
Doubtful	危険債権	58,220	57,007	(1,213)
Substandard claims:	要管理債権	13,591	13,495	(95)
Loans past due three months or more	三月以上延滞債権	914	513	(400)
Restructured loans	貸出条件緩和債権	12,676	12,981	305
Total (C)	合計 (C)	81,254	79,898	(1,355)
Normal claims	正常債権	3,973,972	4,299,139	325,166
Total loans (D)	総与信 (D)	4,055,227	4,379,038	323,811
(C) as a percentage of total loans (D)	総与信に占める割合 (C) / (D) (%)	2.00	1.82	(0.18)

### 2. Coverage status of loans based on the Financial Reconstruction Act

[Non-consolidated]		(Millions of yen)		
	(Japanese)	Fiscal year ended March 31, 2025 (A)	Fiscal year ended March 31, 2026 (B)	Change (B)–(A)
Coverage amount (E)	保全額 (E)	70,840	69,290	(1,550)
Allowance for loan losses	貸倒引当金	9,939	10,062	122
Collateral, guarantees, and other security	担保保証等	60,901	59,228	(1,673)
(%)				
Coverage ratio (E) / (A)	保全率 (E) / (A)	88.30	87.76	(0.54)

### 3. Status of allowance for loan losses

[Non-consolidated]

(Millions of yen)

	(Japanese)	Fiscal year ended March 31, 2025 (A)	Fiscal year ended March 31, 2026 (B)	Change (B)-(A)
Allowance for loan losses	貸 倒 引 当 金	15,797	16,524	726
General allowance for loan losses	一 般 貸 倒 引 当 金	8,636	8,823	187
Specific allowance for loan losses	個 別 貸 倒 引 当 金	7,161	7,700	539
Loan loss reserve for specific overseas countries	特 定 海 外 債 権 引 当 勘 定	—	—	—

[Consolidated]

(Millions of yen)

	(Japanese)	Fiscal year ended March 31, 2025 (A)	Fiscal year ended March 31, 2026 (B)	Change (B)-(A)
Allowance for loan losses	貸 倒 引 当 金	17,252	17,863	610
General allowance for loan losses	一 般 貸 倒 引 当 金	9,389	9,541	152
Specific allowance for loan losses	個 別 貸 倒 引 当 金	7,863	8,321	458
Loan loss reserve for specific overseas countries	特 定 海 外 債 権 引 当 勘 定	—	—	—

### 4. Loan status by industry and other loan categories

#### (1) Loans and bills discounted by industry

[Non-consolidated]

(Millions of yen)

	(Japanese)	Fiscal year ended March 31, 2025 (A)	Fiscal year ended March 31, 2026 (B)	Change (B)-(A)
Domestic (excluding Japan offshore market account)	国 内 (除く特別国際金融取引勘定分)	3,993,215	4,313,622	320,406
Manufacturing	製 造 業	472,310	531,932	59,621
Agriculture and forestry	農 業 , 林 業	1,674	1,603	(70)
Fisheries	漁 業	152	84	(67)
Mining and quarrying of stone and gravel	鉱 業 , 採 石 業 , 砂 利 採 取 業	3,303	3,945	642
Construction	建 設 業	239,715	259,253	19,537
Electricity, gas, heat supply and water	電 気 ・ ガ ス ・ 熱 供 給 ・ 水 道 業	66,901	68,614	1,713
Information and communications	情 報 通 信 業	28,758	30,472	1,713
Transport and postal services	運 輸 業 , 郵 便 業	123,078	137,078	13,999
Wholesale and retail trade	卸 売 業 , 小 売 業	404,901	419,809	14,908
Finance and insurance	金 融 業 , 保 険 業	468,233	551,007	82,774
Real estate and goods rental and leasing	不 動 産 業 , 物 品 賃 貸 業	579,057	640,330	61,272
Scientific research, professional and technical services	学 術 研 究 , 専 門 ・ 技 術 サ ー ビ ス 業	31,767	31,686	(80)
Accommodations, eating and drinking services	宿 泊 業 , 飲 食 サ ー ビ ス 業	39,741	40,301	560
Living-related and personal services and amusement services	生 活 関 連 サ ー ビ ス 業 , 娯 楽 業	38,348	37,273	(1,074)
Education, learning support	教 育 , 学 習 支 援 業	13,349	13,313	(36)
Medical, health care and welfare	医 療 , 福 祉	62,614	68,308	5,693
Other services	そ の 他 の サ ー ビ ス	95,885	99,788	3,902
Local governments	地 方 公 共 団 体	223,929	225,271	1,341
Others	そ の 他	1,099,492	1,153,548	54,055

(2) Outstanding balance of consumer loans

[Non-consolidated] (Millions of yen)

	(Japanese)	Fiscal year ended March 31, 2025 (A)	Fiscal year ended March 31, 2026 (B)	Change (B)-(A)
Outstanding balance of consumer loans	消費者ローン残高	1,254,746	1,320,460	65,713
Of which residential loans	うち住宅ローン残高	1,230,739	1,291,821	61,082
Of which other loans	うちその他ローン残高	24,007	28,638	4,631

(3) Loan ratio for small and medium-sized enterprises and other entities

[Non-consolidated] (%)

	(Japanese)	Fiscal year ended March 31, 2025 (A)	Fiscal year ended March 31, 2026 (B)	Change (B)-(A)
Loan ratio for small and medium-sized enterprises and other entities	中小企業等貸出比率	85.81	84.51	(1.30)

(4) Outstanding balance of loans and bills discounted to affiliated nonbank financial institutions

[Non-consolidated] (Millions of yen)

	(Japanese)	Fiscal year ended March 31, 2025 (A)	Fiscal year ended March 31, 2026 (B)	Change (B)-(A)
Outstanding balance of loans and bills discounted to affiliated nonbank financial institutions	系列ノンバンク向け貸出金残高	30,800	36,491	5,691

5. Balance of deposits, etc., loans and bills discounted, and securities

[Non-consolidated] (Millions of yen)

	(Japanese)	Fiscal year ended March 31, 2025 (A)	Fiscal year ended March 31, 2026 (B)	Change (B)-(A)
Deposits, etc.* (Balance at end of period)	預金等※ (未残)	5,033,279	5,476,134	442,854
(Balance during period)	(平残)	4,835,843	5,268,719	432,876
Loans and bills discounted (Balance at end of period)	貸出金 (未残)	4,005,538	4,330,465	324,926
(Balance during period)	(平残)	3,844,229	4,098,091	253,862
Securities (Balance at end of period)	有価証券 (未残)	940,306	1,051,229	110,922
(Balance during period)	(平残)	831,714	888,555	56,840

\* Deposits, etc. = Deposits + Negotiable certificates of deposit

(Reference) Balance of customer assets

[Non-consolidated] (Millions of yen)

	(Japanese)	Fiscal year ended March 31, 2025 (A)	Fiscal year ended March 31, 2026 (B)	Change (B)-(A)
Investment trusts	投資信託	151,704	197,733	46,028
Public bonds	公共債	15,917	22,507	6,589
Insurance products	保険商品	420,793	457,265	36,471
Foreign currency deposits	外貨預金	21,732	23,064	1,331
Total	合計	610,148	700,569	90,421

6. Relationship between self-assessment results and loans based on the Financial Reconstruction Act and risk-monitored loans

[Non-consolidated]

(Millions of yen)

自己査定結果 Self-assessment results (Designated loans: Total loans)	金融再生法に基づく開示額及びリスク管理債権 Loans based on the Financial Reconstruction Act and risk-monitored loans (Designated loans: Total loans and privately placed bonds with self-provided guarantees) * Substandard claims represent loans and bills discounted only.
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債務者区分 Borrower classification	金額 Amount	債権区分 Loan classification	金額 Amount	貸倒引当金 Allowance for loan losses	担保保証等 Collateral, guarantees, and other security	保全率 Coverage ratio	
破綻先 Bankrupt	4,375 <2,281>	破産更生債権 及びこれらに 準ずる債権 Bankrupt and substantially bankrupt	9,344 <5,579>	3,765	5,579	100.00%	
実質破綻先 Effectively bankrupt	4,969 <3,298>						
破綻懸念先 Potentially bankrupt	56,830	危険債権 Doubtful	56,855	3,909	48,778	92.67%	
要管理先 Substandard borrowers	24,314	要管理債権 Substandard claims	三月以上 延滞債権 Loans past due three months or more	513	2,387	4,869	56.90%
			貸出条件 緩和債権 Restructured loans	12,240			
		小計 Subtotal	78,955 <75,189>	10,062	59,228	87.76%	
要注懸先 Others	872,703	正常債権 Normal claims	4,320,257			Ratio to designated loans, comprising loans based on the Financial Reconstruction Act and risk-monitored loans (subtotal) Figures in <> represent amounts after the partial direct write-off. 1.79% <1.71%>	
正常先 Normal borrowers	3,156,114						
非分類債権 Unclassified	225,524						
合計 Total	4,344,832 <4,341,067>						合計 Total

Note: Although the Bank does not apply partial direct write-offs, the amounts of the relevant disclosed loans are presented in <> as if partial direct write-offs had been applied.

### III. Valuation gains and losses on securities

#### 1. Valuation basis for securities

[Non-consolidated]/[Consolidated]

Trading securities	Market value method (valuation differences are recognized in profit or loss)
Held-to-maturity debt securities	Amortized cost method
Other securities	Market value method (Unrealized gains (losses), net of applicable taxes, are reported as a component of net assets)
Shares of subsidiaries and affiliates	Cost method

#### 2. Valuation gains and losses

[Non-consolidated]

(Millions of yen)

	(Japanese)	As of March 31, 2025			As of March 31, 2026			
		Valuation gains and losses			Valuation gains and losses			
			Valuation gains	Valuation losses		YOY	Valuation gains	Valuation losses
Held-to-maturity	満期保有目的	(7,991)	–	7,991	(9,341)	(1,350)	–	9,341
Bonds	債券	–	–	–	–	–	–	–
Other	その他	(7,991)	–	7,991	(9,341)	(1,350)	–	9,341
Other securities	その他有価証券	68,889	89,069	20,179	96,047	27,157	120,950	24,903
Stocks	株式	85,516	85,575	59	113,259	27,743	113,306	46
Bonds	債券	(17,187)	29	17,217	(24,026)	(6,839)	–	24,026
Other	その他	560	3,463	2,902	6,815	6,254	7,644	829

Note: “Valuation gains and losses” for “held-to-maturity” debt securities are recorded as the difference between the balance sheet amount and market value. For “other securities,” they are recorded as the difference between the balance sheet amount and acquisition cost, in accordance with mark-to-market valuation.

#### IV. Financial results forecasts

Financial results forecasts for the fiscal year ending March 31, 2027 (April 1, 2026 to March 31, 2027)

[Non-consolidated]

(Millions of yen)

	(Japanese)	Fiscal year ended March 31, 2026 (A)	Financial results forecasts for the fiscal year ending March 31, 2027 (B)	Change (B)–(A)
Ordinary income	経 常 収 益	97,441	113,600	16,159
Ordinary profit	経 常 利 益	27,229	32,700	5,471
Profit	当 期 純 利 益	19,979	22,700	2,721
Core net business profit	コ ア 業 務 純 益	32,242	33,600	1,358

[Consolidated]

(Millions of yen)

	(Japanese)	Fiscal year ended March 31, 2026 (A)	Financial results forecasts for the fiscal year ending March 31, 2027 (B)	Change (B)–(A)
Ordinary income	経 常 収 益	124,456	142,800	18,344
Ordinary profit	経 常 利 益	28,081	33,700	5,619
Profit attributable to owners of parent	親 会 社 株 主 に 帰 属 す る 当 期 純 利 益	20,269	23,000	2,731

## V. Summary of non-consolidated financial results

\* Figures in () indicate year-on-year increase or decrease

<Revenue> <収益>		<Expenses> <費用>		<Profit> <利益>		
Interest income 資金運用収益 ¥72.0 billion (up ¥20.4 billion) Interest income from business loans, residential loans, securities, etc.	-	Interest expenses 資金調達費用 ¥20.4 billion (up ¥10.4 billion) Interest, etc. paid on various deposits	=	(1) Net interest income ① 資金利益 ¥51.5 billion (up ¥9.9 billion)		
Fees and commissions 役務取引等収益 ¥15.8 billion (up ¥1.5 billion) Commission income from various services, including the sale of investment trusts and transfers	-	Fees and commissions payments 役務取引等費用 ¥4.1 billion (up ¥0.3 billion) Bank-borne processing fees, including fees and commissions on domestic and foreign exchanges	=	(2) Net fees and commissions ② 役務取引等利益 ¥11.6 billion (up ¥1.2 billion)		
Other ordinary income その他業務収益 ¥0.7 billion (up ¥0.2 billion) Gain on foreign exchange transactions, gain on sale of bonds, etc.	-	Other ordinary expenses その他業務費用 ¥11.1 billion (down ¥0.2 billion) Loss on sale of bonds, etc.	=	(3) Net other ordinary income ③ その他業務利益 ¥(10.3) billion (up ¥0.4 billion) Of which, gain (loss) on bonds ¥(10.8) billion (up ¥0.2 billion)		
Gross business profit 業務粗利益 ¥52.8 billion (up ¥11.6 billion) (1) Net interest income + (2) Net fees and commissions + (3) Net other ordinary income		Provision of general allowance for loan losses 一般貸倒引当金繰入額 ¥0.1 billion (down ¥0.1 billion) Expenses (excluding non-recurring losses) 経費 (除く 臨時処理分) ¥31.5 billion (up ¥1.5 billion)	=	Net business profit 業務純益 ¥21.1 billion (up ¥10.2 billion)		
Net business profit 業務純益 ¥21.1 billion (up ¥10.2 billion)	+	Non-recurring income 臨時収益 ¥8.8 billion (down ¥0.6 billion) Gain on sale of equity securities, reversal of allowance for loan losses, recoveries of written off receivables, etc.	-	Non-recurring expenses 臨時費用 ¥2.7 billion (up ¥2.2 billion) Expenses, etc. related to disposal of non-performing loans and loss on devaluation of equity securities	=	Ordinary profit 経常利益 ¥27.2 billion (up ¥7.2 billion)
Ordinary profit 経常利益 ¥27.2 billion (up ¥7.2 billion)	+	Extraordinary income 特別利益 ¥0.3 billion (up ¥0.3 billion) Gain on disposal of non- current assets, etc.	-	Extraordinary losses 特別損失 ¥0.0 billion (down ¥0.1 billion) Loss on disposal of non- current assets, impairment losses, etc.	=	Profit before income taxes 税引前当期純利益 ¥27.4 billion (up ¥7.7 billion)
Profit before income taxes 税引前当期純利益 ¥27.4 billion (up ¥7.7 billion)	-	Income taxes - current 法人税、住民税及び事業税 ¥7.6 billion (up ¥3.1 billion)	-	Income taxes - deferred 法人税等調整額 ¥(0.0) billion (down ¥1.0 billion)	=	Profit 当期純利益 ¥19.9 billion (up ¥5.6 billion)

Actual net business profit and core net business profit serve as profitability indicators derived from net business profit less provision of general allowance for loan losses, gain (loss) on sale of bonds, and other items.

- Actual net business profit (¥21.3 billion) = Net business profit (¥21.1 billion) + Provision of general allowance for loan losses (¥0.1 billion)
- Core net business profit (¥32.2 billion) = Actual net business profit (¥21.3 billion) - Gain (loss) on bonds (¥(10.8) billion)
- \* Gain (loss) on bonds (net balance of five line items) ••• Gain on sale of bonds + Gain on redemption of bonds - Loss on sale of bonds - Loss on redemption of bonds - Loss on devaluation of bonds