

Financial Data (Consolidated)

(Millions of yen)

Summary of Consolidated Results	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
Consolidated gross business profit	61,380	58,807	55,641	56,559	57,064	60,437	48,207	64,562	60,843	66,590
Net interest income	48,372	46,432	44,328	42,836	44,132	46,783	49,029	55,187	63,258	74,143
Net Fees and commissions (including trust fees)	9,295	9,521	9,875	11,047	11,978	13,273	12,777	14,265	13,230	12,504
Net other ordinary income	3,712	2,853	1,437	2,675	953	380	(13,599)	(4,890)	(15,645)	(20,057)
General and administrative expenses (excluding non-recurring expenses) (–)	43,381	42,834	41,979	42,082	42,159	48,235	46,153	52,924	46,468	50,413
Consolidated net business profit (before provision of allowance for general loan losses)	17,998	15,973	13,662	14,477	14,905	12,202	2,053	11,638	14,374	16,176
Provision of general allowance for loan losses (1) (–)	–	–	(111)	804	976	574	(2,286)	(635)	(693)	–
Consolidated net business profit	17,998	15,973	13,773	13,672	13,928	11,628	4,339	12,273	15,067	16,176
Other profit (loss) (non-recurring gains (losses))	3,233	3,666	7,240	202	(2,858)	12,371	15,701	11,693	3,882	12,854
Disposal of non-performing loans (2) (–)	1,538	935	4,358	2,424	7,144	1,541	4,171	3,955	5,565	731
Written-off of loans (–)	1,535	892	798	1,052	660	500	989	789	1,141	692
Provision of allowance for loan losses (excluding provision general allowance for loan losses) (–)	–	–	3,558	1,368	6,482	1,033	3,172	3,106	4,348	–
Losses on sales of other claims (–)	3	43	0	3	2	8	9	59	74	39
Reversal of allowance for loan losses, etc. (3)	889	246	4	13	25	22	–	–	–	928
Recoveries of written-off receivables	1,120	515	569	395	366	498	615	252	440	496
Gains (losses) related to equity securities	1,707	3,331	9,374	1,140	3,143	10,935	17,331	12,706	7,326	10,389
Gain on sale	1,707	3,946	11,199	2,381	5,542	13,753	18,382	13,861	9,722	11,146
Loss on sale (–)	–	265	1,454	998	823	2,734	1,014	866	2,345	726
Loss on devaluation (–)	–	349	370	243	1,575	83	37	288	50	29
Other ordinary gains (losses) (including non-recurring expenses in general and administrative expenses)	1,058	513	1,657	1,084	754	2,459	1,927	2,691	1,699	1,834
Expenses corresponding to money held in trust (–)	4	4	7	5	3	2	1	1	18	62
Ordinary profit	21,231	19,640	21,013	13,875	11,070	23,999	20,041	23,967	18,949	29,031
Extraordinary gains (losses)	(482)	252	(15)	3,913	1,981	(590)	126	(231)	6,685	(59)
Profit before income taxes	20,749	19,892	20,998	17,788	13,051	23,408	20,168	23,735	25,635	28,971
Income taxes - current (–)	4,052	4,076	5,732	5,018	6,390	6,186	4,731	10,078	714	5,697
Income taxes - deferred (–)	1,527	1,931	584	357	(4,787)	(493)	578	(2,283)	6,199	1,980
Total income taxes (–)	5,580	6,007	6,317	5,376	1,603	5,692	5,309	7,794	6,914	7,677
Net income	15,168	13,884	14,681	12,412	11,448	17,715	14,858	15,940	18,720	21,293
Profit attributable to non-controlling interests (–)	273	–	–	–	–	–	–	–	–	–
Profit attributable to owners of parent	14,895	13,884	14,681	12,412	11,448	17,715	14,858	15,940	18,720	21,293
Credit costs (1 + 2 – 3) (–)	649	689	4,242	3,215	8,095	2,093	1,885	3,319	4,871	(196)
(Reference)										
Consolidated comprehensive income	31,484	38,850	(1,017)	(22,117)	122,660	(26,692)	(15,071)	55,925	(38,097)	70,627

(Millions of yen)

Summary of Consolidated Balance Sheet	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
Total assets	5,539,561	5,875,040	6,115,271	6,285,002	7,793,748	7,537,956	7,305,698	7,970,551	7,528,217	7,669,084
Loans and bills discounted	3,461,905	3,618,866	3,779,056	3,859,363	4,001,698	4,064,683	4,343,641	4,475,442	4,529,399	4,588,660
Securities	1,467,592	1,346,672	1,352,017	1,307,107	1,586,506	1,511,864	1,515,578	1,857,431	1,802,020	1,722,410
Total liabilities	5,165,315	5,467,135	5,713,043	5,909,200	7,298,278	7,073,742	6,864,476	7,479,663	7,083,406	7,160,058
Deposits	4,516,648	4,685,466	4,849,187	4,886,433	5,398,851	5,611,084	5,714,368	5,803,032	5,806,185	5,950,294
Negotiable certificates of deposit	86,478	81,685	84,955	66,683	49,560	41,880	30,332	25,360	22,600	19,150
Total net assets	374,246	407,905	402,227	375,801	495,469	464,214	441,222	490,887	444,811	509,025
Total shareholders' equity	239,365	251,339	261,356	269,712	280,786	294,083	301,181	310,934	321,698	336,579
Retained earnings	185,201	197,201	209,664	220,282	232,289	248,089	258,053	269,792	284,546	285,621
Total accumulated other comprehensive income	131,679	156,440	140,741	105,957	214,598	170,027	140,040	179,953	123,112	172,446
Share acquisition rights	113	125	129	131	84	103	–	–	–	–

Consolidated financial indicators, etc.	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
Net assets per share (Yen)	1,425.41	1,566.43	1,572.67	1,496.46	1,991.69	1,910.42	1,858.67	2,091.97	1,930.52	2,214.31
Basic earnings per share (Yen)	57.21	53.33	56.44	48.61	45.62	71.90	62.11	67.26	79.94	92.27
Diluted earnings per share (Yen)	50.61	47.16	49.88	42.83	44.08	71.84	62.09	–	–	–
Annual dividend per share (Yen)	8.00	8.00	8.50	8.00	8.00	16.00	16.00	18.00	18.00	28.00
Closing stock price (Yen)	571.00	536.00	527.60	513.60	479.20	442.20	535.80	839.00	1,052.00	1,863.00
Capital adequacy ratio (%)	6.69	6.94	6.57	5.97	6.35	6.15	6.03	6.15	5.90	6.63
Consolidated capital adequacy ratio (under the criteria stipulated by the Financial Services Agency) (%)	16.67	16.98	15.68	14.12	17.19	15.14	15.80	15.70	13.62	13.25
Consolidated return on equity (ROE) (%)	4.18	3.56	3.62	3.19	2.62	3.69	3.28	3.42	4.00	4.46
Consolidated price earnings ratio (PER) (times)	9.98	10.05	9.34	10.56	10.50	6.15	8.62	12.47	13.15	20.19
Consolidated price book-value ratio (PBR) (times)	0.40	0.34	0.33	0.34	0.24	0.23	0.28	0.40	0.54	0.84
Consolidated payout ratio (%)	13.98	15.00	15.06	16.45	17.53	22.25	25.76	26.76	22.51	30.34

(Notes) 1. "Diluted earnings per share" is not shown for the fiscal years ended March 31, 2024, March 31, 2025 and March 31, 2026 because there were no dilutive shares.
2. The Bank conducted a 1-for-5 reverse stock split of its common stock effective October 1, 2018, and a 5-for-1 stock split of its common stock effective April 1, 2026. However, for ease of comparison over time, the "net assets per share," "basic earnings per share," "diluted earnings per share," "annual dividend per share," and "closing stock price" in the table above are presented as if neither the reverse stock split nor the stock split had been conducted.

ESG Data

E (Environment)

GHG emissions

		Fiscal year 2023			Fiscal year 2024			Fiscal year 2025		
	Classification	Energy use/ non-energy GHG	Emissions (tCO ₂ eq)		Energy use/ non-energy GHG	Emissions (tCO ₂ eq)		Energy use/ non-energy GHG	Emissions (tCO ₂ eq)	
Scope 1	Total		620			670			0	
	City gas	23,659 m³	49		27,119 m³	56		27,298 m³	56	
	LP gas	84 m³	1		81 m³	1		64 m³	0	
	Gasoline	207,571 L	475		198,379 L	454		208,419 L	477	
	Fuel oil	0 L	0		0 L	0		0 L	0	
	Diesel oil	3,895 L	10		3,930 L	10		3,816 L	10	
	HFC	60 kg	86		96 kg	156		1 kg	1	
Scope 2	Electricity	13,403 MWh	Market-based	3,389	13,384 MWh	Market-based	3,203	13,278 MWh	Market-based	0
			Location-based	5,871		Location-based	5,556		Location-based	5,616
Scope 3	Total		16,480,774			18,063,664			15,928,155	
	Category 1	Purchased products and services	19,757		Purchased products and services	10,845		Purchased products and services	10,793	
	Category 2	Capital goods	2,349		Capital goods	1,162		Capital goods	8,852	
	Category 3	Fuel and energy-related activities	1,018		Fuel and energy-related activities	1,039		Fuel and energy-related activities	1,038	
	Category 4	Transportation (upstream)	272		Transportation (upstream)	482		Transportation (upstream)	454	
	Category 5	Waste generated in operations	68		Waste generated in operations	62		Waste generated in operations	104	
	Category 6	Business travel	131		Business travel	149		Business travel	194	
	Category 7	Commuting	878		Commuting	1,107		Commuting	1,125	
	Category 15	Investments and financing	16,456,300		Investments and financing	18,048,819		Investments and financing	15,905,595	
Total Scope 1-3 Emissions			Market-based Location-based	16,484,783	Market-based Location-based	18,067,538	Market-based Location-based	15,928,155	Market-based Location-based	15,934,316
				16,487,264		18,069,890		15,934,316		

**Scope 1 Total" and "Scope 1-3 total" include 6 tons of carbon offsets.

**Scope 1 Total" and "Scope 1-3 total" include 545 tons of carbon offsets.

Scope 3 Category 15 Details

Emissions by industry (carbon-related sectors based on TCFD recommendations)

		Fiscal year 2023			Fiscal year 2024			Fiscal year 2025		
All (Business loans, unlisted/listed shares, and corporate bonds)		Emissions (tCO ₂ eq)	Carbon intensity (tCO ₂ eq/million yen)	Weighted average DQ (value-weighted)	Emissions (tCO ₂ eq)	Carbon intensity (tCO ₂ eq/million yen)	Weighted average DQ (value-weighted)	Emissions (tCO ₂ eq)	Carbon intensity (tCO ₂ eq/million yen)	Weighted average DQ (value-weighted)
Industry	Energy	2,064,070	13.8	2.3	1,888,730	12.1	2.1	2,248,917	13.1	2.0
	Transportation	3,377,692	12.0	2.1	5,803,617	21.3	2.1	6,707,623	24.4	2.1
	Materials and Buildings	6,580,705	6.2	3.0	6,231,217	6.0	3.0	3,828,279	4.0	3.1
	Agriculture, Food, and Forest Products	1,428,257	12.6	2.9	1,330,951	12.7	2.8	445,308	4.1	2.5
	Other	3,005,576	2.2	3.5	2,467,414	1.8	3.4	2,307,087	1.6	3.3
	Total	16,456,300	5.5	3.1	17,721,930	6.0	3.0	15,537,214	5.3	2.8
Industry	Breakdown of business loans	Emissions (tCO ₂ eq)	Carbon intensity (tCO ₂ eq/million yen)	Weighted average DQ (value-weighted)	Emissions (tCO ₂ eq)	Carbon intensity (tCO ₂ eq/million yen)	Weighted average DQ (value-weighted)	Emissions (tCO ₂ eq)	Carbon intensity (tCO ₂ eq/million yen)	Weighted average DQ (value-weighted)
	Energy	1,785,366	13.3	2.3	1,666,143	11.9	2.1	2,037,092	13.5	2.1
	Coal	1,678	3.3	4.0	1,611	2.1	4.0	39,611	55.7	4.0
	Oil and Gas	645,842	16.5	2.7	571,420	14.6	2.7	522,137	11.1	2.6
	Electric Utilities	1,137,847	12.0	2.2	1,093,113	10.9	1.9	1,475,344	14.3	1.9
	Transportation	1,205,165	6.2	2.6	2,641,857	13.0	2.4	3,934,778	18.2	2.4
	Trucking service	128,287	1.9	3.9	145,198	2.0	3.6	215,513	3.0	3.5
	Marine transportation	194,104	6.4	1.6	139,786	5.4	1.8	225,049	6.0	2.1
	Air freight forwarding	17,238	13.5	4.0	10,159	8.7	4.0	7,321	2.5	2.4
	Air passenger transportation	11,005	3.4	1.0	12,776	4.5	1.0	10,065	3.9	5.0
	Automotive and Parts	804,507	17.7	1.9	2,282,266	39.3	1.6	3,434,493	49.5	1.5
	Rail transportation	50,022	1.0	2.0	51,671	1.2	2.0	42,337	1.4	1.9
	Materials and Building	5,231,008	5.9	3.2	4,946,101	5.6	3.2	3,002,052	3.7	3.4
	Chemicals	676,588	5.6	2.8	594,312	5.0	2.6	554,158	5.3	2.6
	Metals and Mining	287,759	8.5	2.8	284,861	7.0	2.8	247,859	5.0	3.1
	Construction materials	852,752	34.7	3.4	832,164	26.8	3.1	229,106	7.3	3.4
	Capital goods (buildings, etc.)	3,322,464	10.6	2.7	3,124,676	11.0	2.7	1,923,245	8.3	3.0
	Real estate management and development	91,445	0.2	3.8	110,089	0.3	3.7	47,684	0.1	3.8
	Agriculture, Food, and Forest Products	1,382,668	14.4	3.1	1,298,160	14.7	3.1	425,730	4.8	2.8
	Beverages	52,333	1.5	2.4	37,699	1.2	2.7	53,894	1.7	1.9
	Paper and Forest products	171,600	8.0	2.6	162,046	7.2	2.2	155,903	6.0	2.3
	Agriculture	16,083	1.7	4.0	14,500	1.8	4.0	9,293	1.6	4.0
	Packaged foods and Meat	1,142,652	39.3	3.9	1,083,915	39.3	3.9	206,641	7.9	3.9
	Other	2,522,972	2.4	3.7	2,011,909	1.9	3.6	1,683,241	1.6	3.5
	Other	2,522,972	2.4	3.7	2,011,909	1.9	3.6	1,683,241	1.6	3.5
	Total	12,127,178	5.1	3.3	12,564,171	5.3	3.2	11,082,894	4.8	3.2

*The numbers in the total column for carbon intensity and weighted average DQ are the carbon intensity and the weighted average DQ for the total emissions of the relevant portfolio.
*The weighted average DQ is the weighted average of the DQs for the individual investments.
*Totals are the aggregate results for each industry, including decimals, and do not necessarily correspond to the apparently rounded aggregate results for each industry.

S (Social)

		Fiscal year 2023	Fiscal year 2024	Fiscal year 2025
Employees (consolidated)				
Number of employees (persons)		2,154	2,171	2,243
Employees (non-consolidated)				
Number of employees (persons)		1,875	1,873	1,936
Average age		38.16	37.91	37.66
Average years of service (years)		15.25	15.00	14.66
Average annual salary (Thousands of yen)		6,793	6,916	7,320
Percentage of female managers (%)		17.6	18.6	19.0
Percentage of male employees taking childcare leave (%)*		95.4	94.0	100.0
Gender Pay Gap (%)	All workers	48.5	49.7	50.4
	Regular workers	68.2	70.2	69.9
	Non-regular workers	43.2	41.2	42.0
Employment rate of people with disabilities (%)		2.348	2.347	2.152
Average number of days of paid leave taken (days)		17	17	17
Employee engagement (%)		84.1	86.9	87.3

Human resource development				
Human Capital Investment Per Employee (Thousands of yen)		165	176	209
Number of employees seconded to outside companies (persons)		20 in a single fiscal year	9 in a single fiscal year	18 in a single fiscal year
Number of employees with Financial Planning Grade 1 certification (persons)		231	231	234
Dispatch to external training (persons)		23	39	55
Management score of managers (graded by others on a 5-point scale)		3.76	3.78	4.00
Enabling diverse human resources to thrive				
Retention rate within 3 years of recruiting new graduates (%)		85.7	87.3	87.9
Number of mid-career hires (persons)		11	19	13
Percentage of management candidates with both head-quarters and branch experience (%)		52.4	52.4	51.6
Number of persons utilizing human resources recruitment system (persons)		50	80	83
Job satisfaction and ease of working				
Percentage of retests received for regular health checkups (including comprehensive medical checkups) (%)		90.2	94.7	92.3
Engagement score		69	70	71
Percentage of participants in trainings on compliance, human rights, etc. (%)		(First half) 92.4 (Second half) 92.6	(First half) 94.3 (Second half) 94.3	(First half) 93.4 (Second half) 94.8
Number of people who autonomously challenged their careers (persons)		—	657	589

*This is the percentage of employees who took childcare leave, etc., as defined in Article 71-6, Item 1 of the Ordinance for Enforcement of the Act on Childcare Leave, Caregiver Leave, and Other Measures for the Welfare of Workers Caring for Children or Other Family Members.

G (Governance)

		Fiscal year 2023	Fiscal year 2024	Fiscal year 2025
Compliance				
Comprehension of compliance training (%)		(First half) 97.4	(First half) 99.3	(First half) 93.6
*Total of "Understood well" and "Understood" responses.		(Second half) 98.6	(Second half) 96.8	(Second half) 98.3
Corporate Governance				
Percentage of compliance with the Corporate Governance Code (%)		100.0	100.0	100.0
Attendance ratio at meetings of the Board of Directors (Outside Directors) (%)		100.0	97.4	100.0
Number of Directors (persons)		9	9	9
Number of Outside Directors (persons)		3	3	3
Percentage of Outside Directors (%)		33.3	33.3	33.3
Number of female Directors (persons)		1	1	1
Percentage of female Directors (%)		11.1	11.1	11.1

External Evaluation



Certified as an Eco-First Enterprise by the Ministry of the Environment



Three-star rating in Shiga Biodiversity Initiatives Certificate



Selected as a component stock of the FTSE Blossom Japan Sector Relative Index



Received Nature Positive Award of the 7th ESG Finance Awards Japan



CDP Climate Change Questionnaire Rank B



Obtained the Platinum Kurumin Plus certification by the Ministry of Health, Labour and Welfare



Obtained 2 stars for the Erukoshi certification by the Ministry of Health, Labour and Welfare

Endorsement and membership in initiatives, etc.



Signed the United Nations Environment Programme Finance Initiative (UNEP FI)



Signed the United Nations Principles for Responsible Banking (PRB)



Supports the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD)



Joined the Taskforce on Nature-related Financial Disclosures (TNFD) Forum



Supports the Mother Lake Goals (MLGs)



Signed the Principles for Financial Action for the 21st Century



Supports the Initiative based on the Declaration of Biodiversity by Keidanren



Joined the Japan Climate Initiative (JCI)



Participated in the GX Future Consortium



Supports the Shiga CO₂ Net Zero Movement

Corporate Data

Group Organization Chart (As of June 24, 2026)

