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May 13, 2026

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



Company name: THE SHIGA BANK,LTD.

Listing: Tokyo Stock Exchange

Securities code: 8366

URL: <https://www.shigagin.com>

Representative: Shinya Kubota President & CEO

Inquiries: Joji Shimomura Executive Officer, General Manager of General Planning Dept.

Telephone: +81-77-521-2200

Scheduled date of annual general meeting of shareholders: June 24, 2026

Scheduled date to commence dividend payments: June 25, 2026

Scheduled date to file annual securities report: June 17, 2026

Trading accounts: None

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: Yes

(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		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Fiscal year ended March 31, 2026	159,056	19.5	29,031	53.2	21,293	13.7
March 31, 2025	133,109	8.5	18,949	(20.9)	18,720	17.4

Note: Comprehensive income For the fiscal year ended March 31, 2026: ¥ 70,627 million [ -%]  
For the fiscal year ended March 31, 2025: ¥ (38,097) million [ -%]

	Basic earnings per share	Diluted earnings per share	Rate of return on equity	Ordinary profit to total assets ratio	Ordinary profit to ordinary income ratio
Fiscal year ended March 31, 2026	Yen 92.28	Yen -	% 4.5	% 0.4	% 18.3
March 31, 2025	79.94	-	4.0	0.2	14.2

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

Notes: 1. Diluted earnings per share is not presented because there were no potentially dilutive shares.

2. THE SHIGA BANK,LTD. ( “the Bank” ) conducted a share split at a ratio of five (5) shares for one (1) share of its common shares, effective April 1, 2026. Basic earnings per share has been calculated assuming that the share split had occurred at the beginning of the previous fiscal year.

#### (2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio	Net assets per share
As of	Millions of yen	Millions of yen	%	Yen
March 31, 2026	7,669,084	509,025	6.6	2,214.32
March 31, 2025	7,528,217	444,811	5.9	1,930.52

Reference: Equity

As of March 31, 2026: ¥ 509,025 million

As of March 31, 2025: ¥ 444,811 million

Notes: 1. “Equity-to-asset ratio” is calculated by dividing (total net assets at the end of the period – share acquisition rights at the end of the period) by total assets at the end of the period.

“Equity-to-asset ratio” herein is not the capital ratio specified by the FSA Capital Adequacy Notification.

2. The Bank conducted a share split at a ratio of five (5) shares for one (1) share of its common shares, effective April 1, 2026. Net assets per share has been calculated assuming that the share split had occurred at the beginning of the previous fiscal year.

**(3) Consolidated cash flows**

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents at end of period
Fiscal year ended	Millions of yen	Millions of yen	Millions of yen	Millions of yen
March 31, 2026	2,357	117,463	(7,593)	1,010,649
March 31, 2025	(405,676)	(47,627)	(7,999)	898,421

**2. Cash dividends**

	Annual dividends per share					Total cash dividends (Total)	Payout ratio (Consolidated)	Ratio of dividends to net assets (Consolidated)
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total			
	Yen	Yen	Yen	Yen	Yen	Millions of yen	%	%
Fiscal year ended March 31, 2025	-	45.00	-	45.00	90.00	4,185	22.5	0.9
Fiscal year ended March 31, 2026	-	65.00	-	75.00	140.00	6,456	30.3	1.4
Fiscal year ending March 31, 2027 (Forecast)	-	25.00	-	25.00	50.00		40.3	

Note: The Bank conducted a share split at a ratio of five (5) shares for one (1) share of its common shares, effective April 1, 2026. The dividends for the fiscal years ended March 31, 2025, and March 31, 2026, are stated at the actual amounts prior to the share split.

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

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2026	20,900	33.6	14,300	25.6	62.21
Full year	42,100	45.0	28,500	33.8	123.98

Note: The Bank conducted a share split at a ratio of five (5) shares for one (1) share of its common shares, effective April 1, 2026. Basic earnings per share in the consolidated financial result forecasts for the fiscal year ending March 31, 2027 takes into account the effect of the share split.

**\* Notes**

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

Newly included: - companies( )

Excluded: - companies( )

(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	240,450,405 shares
As of March 31, 2025	265,450,405 shares

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

As of March 31, 2026	10,571,035 shares
As of March 31, 2025	35,040,485 shares

(iii) Average number of shares outstanding during the period

Fiscal Year ended March 31, 2026	230,759,130 shares
Fiscal Year ended March 31, 2025	234,170,404 shares

Note: The Bank conducted a share split at a ratio of five (5) shares for one (1) share of its common shares, effective April 1, 2026. Total number of issued shares at the end of the period (including treasury shares), number of treasury shares at the end of the period, and average number of shares outstanding during the period have been calculated assuming that the share split had occurred 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.)

Fiscal year ended	Ordinary income		Ordinary profit		Profit	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
March 31, 2026	145,038	21.3	28,547	53.0	21,440	13.8
March 31, 2025	119,597	8.4	18,653	(19.4)	18,844	19.7

Fiscal year ended	Basic earnings per share		Diluted earnings per share	
	Yen		Yen	
March 31, 2026	92.91		-	
March 31, 2025	80.47		-	

Notes: 1. Diluted earnings per share is not presented because there were no potentially dilutive shares.

2. The Bank conducted a share split at a ratio of five (5) shares for one (1) share of its common shares, effective April 1, 2026. Basic earnings per share has been calculated assuming that the share split had occurred at the beginning of the previous fiscal year.

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

As of	Total assets	Net assets	Equity-to-asset ratio	Net assets per share
	Millions of yen	Millions of yen	%	Yen
March 31, 2026	7,635,200	482,225	6.3	2,097.73
March 31, 2025	7,505,260	424,662	5.7	1,843.08

Reference: Equity

As of March 31, 2026: ¥ 482,225 million

As of March 31, 2025: ¥ 424,662 million

Notes: 1. "Equity-to-asset ratio" is calculated by dividing (total net assets at the end of the period – share acquisition rights at the end of the period) by total assets at the end of the period.

"Equity-to-asset ratio" herein is not the capital ratio specified by the FSA Capital Adequacy Notification.

2. The Bank conducted a share split at a ratio of five (5) shares for one (1) share of its common shares, effective April 1, 2026. Net assets per share has been calculated assuming that the share split had occurred at the beginning of the previous fiscal year.

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

(Percentages indicate year-on-year changes.)

Six months ending	Ordinary profit		Profit		Basic earnings per share
	Millions of yen	%	Millions of yen	%	
September 30, 2026	20,300	32.2	14,100	23.6	61.34
Full year	41,000	43.6	28,200	31.5	122.67

Note: The Bank conducted a share split at a ratio of five (5) shares for one (1) share of its common shares, effective April 1, 2026. Basic earnings per share in the non-consolidated financial result forecasts for the fiscal year ending March 31, 2027 takes into account the effect of the share split.

\* 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

Forward-looking statements, such as financial results forecasts, made in this document are based on information currently available to the Bank and certain assumptions deemed reasonable. Actual results, etc. may differ significantly due to various factors.

## Consolidated Financial Statements

## Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
<b>Assets</b>		
Cash and due from banks	898,939	1,011,233
Call loans and bills bought	6,429	15,036
Monetary claims bought	770	250
Trading securities	19	42
Money held in trust	32,356	33,332
Securities	1,802,020	1,722,410
Loans and bills discounted	4,529,399	4,588,660
Foreign exchanges	7,029	6,608
Other assets	177,407	198,908
<b>Tangible fixed assets</b>	<b>53,949</b>	<b>54,100</b>
Buildings, net	12,547	12,190
Land	31,914	31,911
Construction in progress	519	723
Other tangible fixed assets	8,967	9,274
<b>Intangible fixed assets</b>	<b>1,991</b>	<b>5,346</b>
Software	121	2,663
Software in progress	1,700	2,514
Other intangible fixed assets	169	169
Retirement benefit asset	26,579	38,931
Deferred tax assets	611	603
Customers' liabilities for acceptances and guarantees	26,120	24,748
Allowance for loan losses	(35,406)	(31,128)
<b>Total assets</b>	<b>7,528,217</b>	<b>7,669,084</b>
<b>Liabilities</b>		
Deposits	5,806,185	5,950,294
Negotiable certificates of deposit	22,600	19,150
Call money and bills sold	109,149	79,300
Cash collateral received for securities lent	156,949	142,490
Borrowed money	830,352	784,282
Foreign exchanges	317	500
Borrowed money from trust account	174	157
Other liabilities	84,792	87,657
Retirement benefit liability	183	194
Provision for retirement benefits for directors (and other officers)	4	6
Provision for loss on interest repayment	6	4
Provision for contingent loss	266	301
Deferred tax liabilities	40,690	65,357
Deferred tax liabilities for land revaluation	5,613	5,613
Acceptances and guarantees	26,120	24,748
<b>Total liabilities</b>	<b>7,083,406</b>	<b>7,160,058</b>

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Net assets		
Share capital	33,076	33,076
Capital surplus	24,548	24,536
Retained earnings	284,546	285,621
Treasury shares	(20,473)	(6,655)
Total shareholders' equity	321,698	336,579
Valuation difference on available-for-sale securities	71,925	104,003
Deferred gains or losses on hedges	35,569	46,300
Revaluation reserve for land	8,057	8,057
Remeasurements of defined benefit plans	7,560	14,085
Total accumulated other comprehensive income	123,112	172,446
Total net assets	444,811	509,025
Total liabilities and net assets	7,528,217	7,669,084

Consolidated Statements of Income and Comprehensive Income  
Consolidated Statement of Income

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Ordinary income	133,109	159,056
Interest income	86,633	102,353
Interest on loans and discounts	49,319	59,842
Interest and dividends on securities	31,516	35,436
Interest on call loans and bills bought	103	159
Interest on deposits with banks	2,596	4,778
Other interest income	3,097	2,135
Trust fees	0	0
Fees and commissions	19,634	19,976
Other ordinary income	16,030	22,910
Other income	10,811	13,815
Reversal of allowance for loan losses	-	928
Recoveries of written off receivables	440	496
Other	10,371	12,390
Ordinary expenses	114,160	130,025
Interest expenses	23,393	28,271
Interest on deposits	5,680	14,172
Interest on negotiable certificates of deposit	18	56
Interest on call money and bills sold	5,924	4,855
Interest expenses on cash collateral received for securities lent	6,444	5,849
Interest on borrowings and rediscounts	5,255	3,015
Other interest expenses	70	321
Fees and commissions payments	6,404	7,472
Other ordinary expenses	31,676	42,968
General and administrative expenses	44,690	49,392
Other expenses	7,995	1,920
Provision of allowance for loan losses	3,655	-
Other	4,340	1,920
Ordinary profit	18,949	29,031
Extraordinary income	8,001	68
Gain on disposal of non-current assets	1	68
Settlement income	8,000	-
Extraordinary losses	1,316	127
Loss on disposal of non-current assets	148	113
Impairment losses	1,167	14
Profit before income taxes	25,635	28,971
Income taxes - current	714	5,697
Income taxes - deferred	6,199	1,980
Total income taxes	6,914	7,677
Profit	18,720	21,293
Profit attributable to owners of parent	18,720	21,293

## Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Profit	18,720	21,293
Other comprehensive income		
Valuation difference on available-for-sale securities	(59,941)	32,078
Deferred gains or losses on hedges	5,423	10,730
Revaluation reserve for land	(161)	-
Remeasurements of defined benefit plans, net of tax	(2,139)	6,524
Total other comprehensive income	(56,818)	49,333
Comprehensive income	(38,097)	70,627
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(38,097)	70,627

Consolidated Statement of Changes in Equity  
For the fiscal year ended March 31, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	33,076	24,541	269,792	(16,476)	310,934
Changes during period					
Dividends of surplus			(3,989)		(3,989)
Profit attributable to owners of parent			18,720		18,720
Purchase of treasury shares				(4,010)	(4,010)
Disposal of treasury shares		7		13	20
Reversal of revaluation reserve for land			22		22
Net changes in items other than shareholders' equity					
Total changes during period	-	7	14,753	(3,997)	10,763
Balance at end of period	33,076	24,548	284,546	(20,473)	321,698

	Accumulated other comprehensive income					Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	
Balance at beginning of period	131,867	30,145	8,240	9,700	179,953	490,887
Changes during period						
Dividends of surplus						(3,989)
Profit attributable to owners of parent						18,720
Purchase of treasury shares						(4,010)
Disposal of treasury shares						20
Reversal of revaluation reserve for land						22
Net changes in items other than shareholders' equity	(59,941)	5,423	(183)	(2,139)	(56,840)	(56,840)
Total changes during period	(59,941)	5,423	(183)	(2,139)	(56,840)	(46,076)
Balance at end of period	71,925	35,569	8,057	7,560	123,112	444,811

For the fiscal year ended March 31, 2026

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	33,076	24,548	284,546	(20,473)	321,698
Changes during period					
Dividends of surplus			(5,081)		(5,081)
Profit attributable to owners of parent			21,293		21,293
Purchase of treasury shares				(2,511)	(2,511)
Disposal of treasury shares		599		581	1,180
Cancellation of treasury shares		(610)	(15,137)	15,747	-
Net changes in items other than shareholders' equity					
Total changes during period	-	(11)	1,074	13,817	14,881
Balance at end of period	33,076	24,536	285,621	(6,655)	336,579

	Accumulated other comprehensive income					Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	
Balance at beginning of period	71,925	35,569	8,057	7,560	123,112	444,811
Changes during period						
Dividends of surplus						(5,081)
Profit attributable to owners of parent						21,293
Purchase of treasury shares						(2,511)
Disposal of treasury shares						1,180
Cancellation of treasury shares						
Net changes in items other than shareholders' equity	32,078	10,730	-	6,524	49,333	49,333
Total changes during period	32,078	10,730	-	6,524	49,333	64,214
Balance at end of period	104,003	46,300	8,057	14,085	172,446	509,025

## Consolidated Statement of Cash Flows

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
<b>Cash flows from operating activities</b>		
Profit before income taxes	25,635	28,971
Depreciation	2,110	2,663
Impairment losses	1,167	14
Increase (decrease) in allowance for loan losses	2,723	(4,278)
Increase (decrease) in provision for contingent loss	69	34
Decrease (increase) in retirement benefit asset	(1,350)	(12,351)
Increase (decrease) in retirement benefit liability	15	10
Increase (decrease) in provision for retirement benefits for directors (and other officers)	(0)	1
Increase (decrease) in provision for loss on interest repayment	0	(1)
Interest income	(86,633)	(102,353)
Interest expenses	23,393	28,271
Loss (gain) related to securities	12,919	19,622
Loss (gain) on money held in trust	46	(727)
Foreign exchange losses (gains)	0	(1)
Loss (gain) on disposal of non-current assets	146	44
Settlement income	(8,000)	-
Net decrease (increase) in loans and bills discounted	(53,956)	(59,261)
Net increase (decrease) in deposits	3,153	144,108
Net increase (decrease) in negotiable certificates of deposit	(2,760)	(3,450)
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	(52,276)	(46,069)
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	(175)	(67)
Net decrease (increase) in call loans	522	(8,086)
Net increase (decrease) in call money	(236,942)	(29,849)
Net increase (decrease) in cash collateral received for securities lent	(84,380)	(14,459)
Net decrease (increase) in foreign exchanges - assets	(836)	421
Net increase (decrease) in foreign exchanges - liabilities	225	182
Net increase (decrease) in borrowed money from trust account	(9)	(17)
Interest received	89,021	106,874
Interest paid	(23,650)	(26,819)
Other, net	(7,029)	(27,517)
Subtotal	(396,852)	(4,089)
Settlement received	4,000	4,000
Income taxes paid	(12,823)	(3,378)
Income taxes refund	-	5,825
Net cash provided by (used in) operating activities	(405,676)	2,357

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
<b>Cash flows from investing activities</b>		
Purchase of securities	(400,331)	(467,368)
Proceeds from sale of securities	293,607	364,810
Proceeds from redemption of securities	71,642	227,420
Increase in money held in trust	(2,127)	(5,904)
Decrease in money held in trust	-	4,907
Purchase of tangible fixed assets	(9,236)	(2,713)
Proceeds from sale of tangible fixed assets	187	281
Purchase of intangible fixed assets	(1,369)	(3,970)
Net cash provided by (used in) investing activities	(47,627)	117,463
<b>Cash flows from financing activities</b>		
Purchase of treasury shares	(4,010)	(2,511)
Proceeds from sale of treasury shares	0	-
Dividends paid	(3,989)	(5,081)
Net cash provided by (used in) financing activities	(7,999)	(7,593)
Net increase (decrease) in cash and cash equivalents	(461,302)	112,227
Cash and cash equivalents at beginning of period	1,359,724	898,421
Cash and cash equivalents at end of period	898,421	1,010,649

## Non-consolidated Financial Statements

## Non-consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
<b>Assets</b>		
Cash and due from banks	898,807	1,011,017
Cash	33,456	33,275
Due from banks	865,350	977,741
Call loans	6,429	15,036
Monetary claims bought	770	250
Trading securities	19	42
Trading government bonds	3	5
Trading local government bonds	16	37
Money held in trust	32,356	33,332
Securities	1,805,729	1,728,697
Government bonds	506,325	304,969
Local government bonds	194,760	301,248
Corporate bonds	295,114	230,889
Stocks	306,113	369,363
Other securities	503,415	522,226
Loans and bills discounted	4,563,298	4,624,935
Bills discounted	6,405	2,766
Loans on bills	51,800	49,124
Loans on deeds	4,032,070	4,100,152
Overdrafts	473,021	472,891
Foreign exchanges	7,029	6,608
Due from foreign banks (our accounts)	6,338	6,029
Foreign bills receivable	691	579
Other assets	134,638	149,970
Prepaid expenses	183	1,087
Accrued revenue	7,557	8,687
Margin deposits for futures transactions	968	-
Financial derivatives	58,991	72,577
Other	66,937	67,617
Tangible fixed assets	45,935	46,145
Buildings, net	12,415	12,067
Land	31,063	31,025
Construction in progress	519	511
Other tangible fixed assets	1,937	2,541
Intangible fixed assets	1,933	5,301
Software	69	2,627
Software in progress	1,700	2,509
Other intangible fixed assets	163	163
Prepaid pension costs	15,566	18,414
Customers' liabilities for acceptances and guarantees	26,120	24,748
Allowance for loan losses	(33,374)	(29,299)
<b>Total assets</b>	<b>7,505,260</b>	<b>7,635,200</b>

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
<b>Liabilities</b>		
Deposits	5,812,534	5,957,237
Current deposits	243,668	231,295
Ordinary deposits	3,563,174	3,600,435
Savings deposits	18,070	17,015
Deposits at notice	35,333	29,526
Time deposits	1,860,050	1,936,571
Other deposits	92,237	142,393
Negotiable certificates of deposit	34,800	30,950
Call money	109,149	79,300
Cash collateral received for securities lent	156,949	142,490
Borrowed money	830,322	784,282
Borrowings from other banks	830,322	784,282
Foreign exchanges	317	500
Foreign bills sold	82	236
Foreign bills payable	235	264
Borrowed money from trust account	174	157
Other liabilities	67,142	68,592
Income taxes payable	169	2,906
Accrued expenses	8,648	10,461
Unearned revenue	1,251	1,413
Financial derivatives	10,544	12,915
Asset retirement obligations	579	597
Other	45,949	40,296
Provision for contingent loss	266	301
Deferred tax liabilities	37,207	58,801
Deferred tax liabilities for land revaluation	5,613	5,613
Acceptances and guarantees	26,120	24,748
<b>Total liabilities</b>	<b>7,080,597</b>	<b>7,152,974</b>

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Net assets		
Share capital	33,076	33,076
Capital surplus	23,954	23,942
Legal capital surplus	23,942	23,942
Other capital surplus	11	-
Retained earnings	273,073	274,295
Legal retained earnings	9,134	9,134
Other retained earnings	263,939	265,161
Reserve for tax purpose reduction entry of non-current assets	417	417
General reserve	242,493	242,493
Retained earnings brought forward	21,028	22,250
Treasury shares	(20,473)	(6,655)
Total shareholders' equity	309,631	324,659
Valuation difference on available-for-sale securities	71,404	103,208
Deferred gains or losses on hedges	35,569	46,300
Revaluation reserve for land	8,057	8,057
Total valuation and translation adjustments	115,031	157,565
Total net assets	424,662	482,225
Total liabilities and net assets	7,505,260	7,635,200

## Non-consolidated Statement of Income

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Ordinary income	119,597	145,038
Interest income	87,478	103,732
Interest on loans and discounts	49,407	60,082
Interest and dividends on securities	32,278	36,595
Interest on call loans	103	159
Interest on deposits with banks	2,596	4,777
Interest income on interest rate swaps	2,941	2,023
Other interest income	150	93
Trust fees	0	0
Fees and commissions	17,071	17,375
Fees and commissions on domestic and foreign exchanges	3,131	3,134
Other fees and commissions	13,939	14,241
Other ordinary income	4,490	10,209
Gain on sale of bonds	256	364
Gain on financial derivatives	4,233	9,812
Other	-	33
Other income	10,557	13,719
Reversal of allowance for loan losses	-	889
Recoveries of written off receivables	440	496
Gain on sale of equity securities	9,513	11,146
Gain on money held in trust	252	732
Other	350	455
Ordinary expenses	100,943	116,490
Interest expenses	23,396	28,305
Interest on deposits	5,682	14,184
Interest on negotiable certificates of deposit	22	80
Interest on call money	5,924	4,855
Interest expenses on cash collateral received for securities lent	6,444	5,849
Interest on borrowings and rediscounts	5,252	3,014
Other interest expenses	70	321
Fees and commissions payments	6,419	7,493
Fees and commissions on domestic and foreign exchanges	410	488
Other fees and commissions	6,008	7,005
Other ordinary expenses	21,012	31,415
Loss on foreign exchange transactions	499	1,039
Net loss on trading securities transactions	4	7
Loss on sale of bonds	20,498	30,368
Other	9	-
General and administrative expenses	42,760	47,384

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Other expenses	7,354	1,890
Provision of allowance for loan losses	3,030	-
Write-off of loans	1,134	690
Loss on sale of equity securities	2,345	726
Loss on devaluation of equity securities	50	29
Loss on money held in trust	298	4
Other	494	439
Ordinary profit	18,653	28,547
Extraordinary income	8,001	66
Gain on disposal of non-current assets	1	66
Settlement income	8,000	-
Extraordinary losses	1,313	55
Loss on disposal of non-current assets	145	40
Impairment losses	1,167	14
Profit before income taxes	25,340	28,558
Income taxes - current	112	5,089
Income taxes - deferred	6,384	2,028
Total income taxes	6,496	7,117
Profit	18,844	21,440

## Non-consolidated Statement of Changes in Equity

For the fiscal year ended March 31, 2025

(Millions of yen)

	Shareholders' equity										
	Share capital	Capital surplus			Retained earnings					Treasury shares	Total shareholders equity
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings			Total retained earnings		
						Reserve for tax purpose reduction entry of non-current assets	General reserve	Retained earnings brought forward			
Balance at beginning of period	33,076	23,942	4	23,946	9,134	422	230,893	17,746	258,197	(16,476)	298,744
Changes during period											
Dividends of surplus								(3,989)	(3,989)		(3,989)
Reversal of reserve for tax purpose reduction entry of non-current assets						(5)		5	-		
Provision of general reserve							11,600	(11,600)	-		
Profit								18,844	18,844		18,844
Purchase of treasury shares										(4,010)	(4,010)
Disposal of treasury shares			7	7						13	20
Reversal of revaluation reserve for land								22	22		22
Net changes in items other than shareholders' equity											
Total changes during period	-	-	7	7	-	(5)	11,600	3,282	14,876	(3,997)	10,887
Balance at end of period	33,076	23,942	11	23,954	9,134	417	242,493	21,028	273,073	(20,473)	309,631

	Valuation and translation adjustments				Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at beginning of period	131,167	30,145	8,240	169,552	468,297
Changes during period					
Dividends of surplus					(3,989)
Reversal of reserve for tax purpose reduction entry of non-current assets					
Provision of general reserve					
Profit					18,844
Purchase of treasury shares					(4,010)
Disposal of treasury shares					20
Reversal of revaluation reserve for land					22
Net changes in items other than shareholders' equity	(59,762)	5,423	(183)	(54,521)	(54,521)
Total changes during period	(59,762)	5,423	(183)	(54,521)	(43,634)
Balance at end of period	71,404	35,569	8,057	115,031	424,662

For the fiscal year ended March 31, 2026

(Millions of yen)

	Shareholders' equity										
	Share capital	Capital surplus			Retained earnings					Treasury shares	Total shareholders' equity
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings			Total retained earnings		
						Reserve for tax purpose reduction entry of non-current assets	General reserve	Retained earnings brought forward			
Balance at beginning of period	33,076	23,942	11	23,954	9,134	417	242,493	21,028	273,073	(20,473)	309,631
Changes during period											
Dividends of surplus								(5,081)	(5,081)		(5,081)
Profit								21,440	21,440		21,440
Purchase of treasury shares										(2,511)	(2,511)
Disposal of treasury shares			599	599						581	1,180
Cancellation of treasury shares			(610)	(610)				(15,137)	(15,137)	15,747	-
Net changes in items other than shareholders' equity											
Total changes during period	-	-	(11)	(11)	-	-	-	1,221	1,221	13,817	15,027
Balance at end of period	33,076	23,942	-	23,942	9,134	417	242,493	22,250	274,295	(6,655)	324,659

	Valuation and translation adjustments				Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at beginning of period	71,404	35,569	8,057	115,031	424,662
Changes during period					
Dividends of surplus					(5,081)
Profit					21,440
Purchase of treasury shares					(2,511)
Disposal of treasury shares					1,180
Cancellation of treasury shares					
Net changes in items other than shareholders' equity	31,803	10,730	-	42,534	42,534
Total changes during period	31,803	10,730	-	42,534	57,562
Balance at end of period	103,208	46,300	8,057	157,565	482,225