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GOGIN

May 15, 2026

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

Financial Accounting Standards Foundation FASF MEMBERSHIP

Company name: The San-in Godo Bank,Ltd.
Listing: Tokyo Stock Exchange
Securities code: 8381
URL: https://www.gogin.co.jp/
Representative: Hiroshi Yoshikawa, President and Representative Director
Inquiries: Ryo Inoue, Executive Officer, General Manager, Management Planning Dept.
Telephone: +81-852-55-1000
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 16, 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		Ordinary profit		Profit attributable to owners of parent	
Fiscal year ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
March 31, 2026	167,078	23.4	32,335	21.0	22,698	21.1
March 31, 2025	135,314	12.5	26,716	8.0	18,737	11.5

Note: Comprehensive income For the fiscal year ended March 31, 2026: ¥ 19,328 million [—%]
For the fiscal year ended March 31, 2025: ¥ (3,602) 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	Yen	Yen	%	%	%
March 31, 2026	150.01	149.97	7.1	0.3	19.3
March 31, 2025	122.89	122.86	5.8	0.3	19.7

(Reference) Equity in earnings (losses) of affiliated companies: Fiscal year ended March 31, 2026: ¥ – million
Fiscal year ended March 31, 2025: ¥ – million

(2) Consolidated financial position

	Total assets	Net assets	Net assets ratio	Net assets per share
As of	Millions of yen	Millions of yen	%	Yen
March 31, 2026	9,040,715	321,263	3.5	2,136.37
March 31, 2025	8,549,438	312,568	3.6	2,053.29

Reference: Equity As of March 31, 2026: ¥ 321,076 million
As of March 31, 2025: ¥ 312,387 million

(Note) Net assets ratio = (Net assets – Share acquisition rights – Non-controlling interests) / Total assets

(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	136,276	283,349	(9,444)	1,630,209
March 31, 2025	871,867	(527,841)	(8,995)	1,220,027

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	—	24.00	—	24.00	48.00	7,340	39.0	2.3
Fiscal year ended March 31, 2026	—	28.00	—	32.00	60.00	9,128	39.9	2.8
Fiscal year ending March 31, 2027 (Forecast)	—	34.00	—	34.00	68.00		40.0	

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 income		Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2026	92,200	21.1	17,500	16.3	11,800	10.2	78.51
Full year	197,600	18.2	37,500	15.9	25,500	12.3	169.67

*** 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	156,977,472 shares
As of March 31, 2025	156,977,472 shares

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

As of March 31, 2026	6,687,189 shares
As of March 31, 2025	4,837,415 shares

(iii) Average number of shares outstanding during the period

Fiscal Year ended March 31, 2026	151,310,093 shares
Fiscal Year ended March 31, 2025	152,468,211 shares

Note: The period-end treasury stock includes the Bank's shares held by a trust account for Board Benefit Trust (BBT) and Japan Employee Stock Ownership Plan (J-ESOP) (1,533,132 shares as of March 31, 2026 and 781,300 shares as of March 31, 2025). The treasury stock deducted to calculate the average number of outstanding shares includes the Bank's shares held by the trust accounts (973,592 shares as of March 31, 2026 and 815,957 shares as of March 31, 2025).

[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		Ordinary profit		Net income	
Fiscal year ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
March 31, 2026	146,304	25.0	31,397	20.8	22,108	21.3
March 31, 2025	117,006	14.9	25,990	13.2	18,224	14.0

	Basic earnings per share	Diluted earnings per share
Fiscal year ended	Yen	Yen
March 31, 2026	146.11	146.07
March 31, 2025	119.53	119.49

(2) Non-consolidated financial position

	Total assets	Net assets	Net assets ratio	Net assets per share
As of	Millions of yen	Millions of yen	%	Yen
March 31, 2026	9,009,951	298,490	3.3	1,985.90
March 31, 2025	8,521,764	293,028	3.4	1,925.84

Reference: Equity As of March 31, 2026: ¥ 298,461 million
As of March 31, 2025: ¥ 292,997 million

(Note) Net assets ratio = (Net assets – Share acquisition rights) / Total assets

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.)

	Ordinary income		Ordinary profit		Net income		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2026	80,800	21.3	17,400	15.8	11,900	10.5	79.18
Full year	171,200	17.0	36,500	16.2	25,000	13.0	166.34

* This report is exempt from audit conducted by certified public accountants or an audit firm.

* Proper use of financial results, forecasts, and other special matters
The forecasts above are based on information available to the Bank as of the date of this publication.
Accordingly, actual results may differ significantly from those forecasts due to various factors.

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Consolidated Financial Statements and Primary Notes

Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	1,220,745	1,630,970
Call loans and bills bought	6,653	6,954
Monetary claims bought	14,407	14,824
Money held in trust	5,000	5,000
Securities	1,983,510	1,713,319
Loans and bills discounted	5,099,488	5,464,901
Foreign exchanges	2,354	3,213
Lease receivables and investment assets	30,702	34,101
Other assets	130,636	102,664
Property, plant and equipment	34,992	40,377
Buildings, net	10,184	10,365
Land	19,507	19,431
Construction in progress	670	4,176
Other tangible fixed assets	4,630	6,404
Intangible assets	2,736	2,971
Software	2,401	2,635
Goodwill	74	64
Other intangible fixed assets	260	271
Retirement benefit asset	10,481	15,281
Deferred tax assets	47,362	48,847
Customers' liabilities for acceptances and guarantees	11,524	10,660
Allowance for loan losses	(51,084)	(53,341)
Allowance for investment loss	(74)	(32)
Total assets	8,549,438	9,040,715
Liabilities		
Deposits	6,222,992	6,464,609
Negotiable certificates of deposit	431,400	397,000
Call money and bills sold	663,276	880,612
Cash collateral received for securities lent	93,940	184,490
Borrowed money	687,885	622,280
Foreign exchanges	143	42
Other liabilities	113,410	147,709
Provision for bonuses	947	1,000
Retirement benefit liability	7,821	7,222
Provision for stocks payment	446	735
Provision for retirement benefits for directors (and other officers)	100	100
Provision for reimbursement of deposits	151	105
Provision for contingencies	792	879
Deferred tax liabilities	17	20
Deferred tax liabilities for land revaluation	2,020	1,981
Acceptances and guarantees	11,524	10,660
Total liabilities	8,236,870	8,719,452

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Net assets		
Share capital	20,705	20,705
Capital surplus	22,292	22,411
Retained earnings	334,017	348,814
Treasury shares	(4,604)	(7,412)
Total shareholders' equity	372,410	384,518
Valuation difference on available-for-sale securities	(71,967)	(99,193)
Deferred gains or losses on hedges	7,714	28,819
Revaluation reserve for land	2,072	2,033
Remeasurements of defined benefit plans	2,158	4,897
Total accumulated other comprehensive income	(60,022)	(63,442)
Share acquisition rights	30	28
Non-controlling interests	150	158
Total net assets	312,568	321,263
Total liabilities and net assets	8,549,438	9,040,715

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	135,314	167,078
Interest income	92,533	118,055
Interest on loans and discounts	61,771	77,365
Interest and dividends on securities	25,316	31,949
Interest on call loans and bills bought	177	240
Interest on deposits with banks	2,977	7,017
Other interest income	2,290	1,482
Fees and commissions	18,930	19,249
Other ordinary income	17,228	19,657
Other income	6,622	10,116
Recoveries of written off receivables	0	4
Other	6,622	10,112
Ordinary expenses	108,598	134,743
Interest expenses	16,182	38,811
Interest on deposits	6,615	24,029
Interest on negotiable certificates of deposit	1,259	2,184
Interest on call money and bills sold	2,696	4,002
Interest expenses on cash collateral received for securities lent	4,346	6,105
Interest on borrowings and rediscounts	130	499
Other interest expenses	1,134	1,990
Fees and commissions payments	5,190	5,806
Other ordinary expenses	32,501	39,809
General and administrative expenses	40,928	42,263
Other expenses	13,795	8,053
Provision of allowance for loan losses	11,482	6,100
Other	2,313	1,952
Ordinary profit	26,716	32,335
Extraordinary income	130	302
Gain on disposal of non-current assets	130	302
Extraordinary losses	527	287
Loss on disposal of non-current assets	71	10
Impairment losses	456	277
Profit before income taxes	26,318	32,349
Income taxes - current	9,442	9,608
Income taxes - deferred	(1,870)	32
Total income taxes	7,571	9,640
Profit	18,747	22,709
Profit attributable to non-controlling interests	9	10
Profit attributable to owners of parent	18,737	22,698

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	18,747	22,709
Other comprehensive income		
Valuation difference on available-for-sale securities	(29,605)	(27,226)
Deferred gains or losses on hedges	6,280	21,105
Revaluation reserve for land	(58)	-
Remeasurements of defined benefit plans, net of tax	1,032	2,739
Total other comprehensive income	(22,350)	(3,381)
Comprehensive income	(3,602)	19,328
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(3,593)	19,317
Comprehensive income attributable to non-controlling interests	(9)	10

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	20,705	22,058	322,070	(2,679)	362,155
Changes during period					
Dividends of surplus			(6,912)		(6,912)
Profit attributable to owners of parent			18,737		18,737
Purchase of treasury shares				(2,002)	(2,002)
Disposal of treasury shares		-		76	76
Reversal of revaluation reserve for land			120		120
Changes in equity of parent from transaction of non controlling interest		233			233
Net changes in items other than shareholders' equity					
Total changes during period	-	233	11,946	(1,925)	10,254
Balance at end of period	20,705	22,292	334,017	(4,604)	372,410

	Accumulated other comprehensive income					Share acquisition rights	Non-controlling interests	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	(42,381)	1,434	2,251	1,125	(37,570)	30	475	325,089
Changes during period								
Dividends of surplus								(6,912)
Profit attributable to owners of parent								18,737
Purchase of treasury shares								(2,002)
Disposal of treasury shares								76
Reversal of revaluation reserve for land								120
Changes in equity of parent from transaction of non controlling interest								233
Net changes in items other than shareholders' equity	(29,585)	6,280	(178)	1,032	(22,451)	-	(324)	(22,776)
Total changes during period	(29,585)	6,280	(178)	1,032	(22,451)	-	(324)	(12,521)
Balance at end of period	(71,967)	7,714	2,072	2,158	(60,022)	30	150	312,568

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	20,705	22,292	334,017	(4,604)	372,410
Changes during period					
Dividends of surplus			(7,940)		(7,940)
Profit attributable to owners of parent			22,698		22,698
Purchase of treasury shares				(3,223)	(3,223)
Disposal of treasury shares		118		415	534
Reversal of revaluation reserve for land			38		38
Changes in equity of parent from transaction of non controlling interest		-			-
Net changes in items other than shareholders' equity					
Total changes during period	-	118	14,797	(2,807)	12,108
Balance at end of period	20,705	22,411	348,814	(7,412)	384,518

	Accumulated other comprehensive income					Share acquisition rights	Non-controlling interests	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	(71,967)	7,714	2,072	2,158	(60,022)	30	150	312,568
Changes during period								
Dividends of surplus								(7,940)
Profit attributable to owners of parent								22,698
Purchase of treasury shares								(3,223)
Disposal of treasury shares								534
Reversal of revaluation reserve for land								38
Changes in equity of parent from transaction of non controlling interest								-
Net changes in items other than shareholders' equity	(27,226)	21,105	(38)	2,739	(3,420)	(1)	8	(3,413)
Total changes during period	(27,226)	21,105	(38)	2,739	(3,420)	(1)	8	8,695
Balance at end of period	(99,193)	28,819	2,033	4,897	(63,442)	28	158	321,263

Consolidated Statement of Cash Flows

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Cash flows from operating activities		
Profit before income taxes	26,318	32,349
Depreciation	3,171	2,855
Impairment losses	456	277
Amortization of goodwill	10	10
Increase (decrease) in allowance for loan losses	7,471	2,257
Increase (decrease) in allowance for investment loss	(59)	(42)
Increase (decrease) in provision for bonuses	(1)	53
Decrease (increase) in retirement benefit asset	(2,069)	(4,800)
Increase (decrease) in retirement benefit liability	(884)	(598)
Increase (decrease) in provision for share awards	28	288
Increase (decrease) in provision for retirement benefits for directors (and other officers)	22	0
Increase (decrease) in provision for reimbursement of deposits	(17)	(45)
Increase (decrease) in provision for contingent loss	7	86
Interest income	(92,533)	(118,055)
Interest expenses	16,182	38,811
Loss (gain) related to securities	2,882	8,011
Loss (gain) on money held in trust	(11)	(6)
Foreign exchange losses (gains)	41	(507)
Loss (gain) on disposal of non-current assets	(59)	(292)
Net decrease (increase) in loans and bills discounted	(355,240)	(365,412)
Net increase (decrease) in deposits	299,014	241,616
Net increase (decrease) in negotiable certificates of deposit	124,656	(34,400)
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	124,282	(65,604)
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	707	(42)
Net decrease (increase) in call loans	(3,158)	(718)
Net increase (decrease) in call money	618,610	217,336
Net increase (decrease) in cash collateral received for securities lent	1,810	90,550
Net decrease (increase) in foreign exchanges - assets	130	(858)
Net increase (decrease) in foreign exchanges - liabilities	101	(100)
Interest received	87,387	111,332
Interest paid	(12,945)	(32,686)
Other, net	34,039	24,934
Subtotal	880,355	146,600
Income taxes paid	(8,487)	(10,323)
Net cash provided by (used in) operating activities	871,867	136,276
Cash flows from investing activities		
Purchase of securities	(998,730)	(300,119)
Proceeds from sale of securities	322,983	427,280
Proceeds from redemption of securities	150,982	163,813
Increase in money held in trust	(6)	-
Purchase of tangible fixed assets	(2,789)	(8,312)
Purchase of intangible fixed assets	(853)	(998)
Proceeds from sale of tangible fixed assets	268	538
Income from government subsidies	303	1,147
Net cash provided by (used in) investing activities	(527,841)	283,349

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Cash flows from financing activities		
Purchase of treasury shares	(2,002)	(2,001)
Proceeds from sale of treasury shares	-	499
Dividends paid	(6,912)	(7,940)
Dividends paid to non-controlling interests	(2)	(2)
Purchase of shares of subsidiaries not resulting in change in scope of consolidation	(78)	-
Net cash provided by (used in) financing activities	(8,995)	(9,444)
Net increase (decrease) in cash and cash equivalents	335,030	410,182
Cash and cash equivalents at beginning of period	884,996	1,220,027
Cash and cash equivalents at end of period	1,220,027	1,630,209

Non-consolidated Financial Statements and Primary Notes

Non-consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	1,220,327	1,630,515
Cash	43,528	34,220
Due from banks	1,176,798	1,596,294
Call loans	6,653	6,954
Monetary claims bought	12,629	12,894
Money held in trust	5,000	5,000
Securities	1,983,075	1,713,172
Government bonds	678,500	403,695
Local government bonds	232,235	205,882
Corporate bonds	175,712	170,362
Stocks	49,539	51,541
Other securities	847,087	881,690
Loans and bills discounted	5,132,213	5,510,712
Bills discounted	4,962	3,993
Loans on bills	60,054	52,787
Loans on deeds	4,605,255	4,954,863
Overdrafts	461,940	499,068
Foreign exchanges	2,354	3,213
Due from foreign banks (our accounts)	2,354	3,213
Other assets	110,192	76,666
Prepaid expenses	623	1,003
Accrued revenue	8,782	12,408
Financial derivatives	21,023	54,209
Cash collateral paid for financial instruments	2,187	893
Other	77,575	8,152
Property, plant and equipment	29,862	30,089
Buildings, net	9,041	9,226
Land	17,617	17,384
Construction in progress	15	569
Other tangible fixed assets	3,187	2,908
Intangible assets	2,561	2,823
Software	2,307	2,569
Other intangible fixed assets	254	254
Prepaid pension costs	7,945	9,273
Deferred tax assets	47,923	50,515
Customers' liabilities for acceptances and guarantees	11,512	10,650
Allowance for loan losses	(50,422)	(52,506)
Allowance for investment loss	(64)	(25)
Total assets	8,521,764	9,009,951

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Liabilities		
Deposits	6,233,367	6,475,314
Current deposits	202,497	194,424
Ordinary deposits	2,943,980	2,959,808
Savings deposits	45,936	63,943
Deposits at notice	116,711	7,441
Time deposits	2,871,922	3,188,527
Installment savings	8	8
Other deposits	52,311	61,160
Negotiable certificates of deposit	431,400	397,000
Call money	663,276	880,612
Cash collateral received for securities lent	93,940	184,490
Borrowed money	677,300	612,000
Borrowings from other banks	677,300	612,000
Foreign exchanges	143	42
Foreign bills sold	9	-
Foreign bills payable	134	42
Other liabilities	105,341	138,664
Income taxes payable	5,698	4,066
Accrued expenses	6,743	13,185
Unearned revenue	3,624	4,412
Reserve for interest on installment savings	0	0
Financial derivatives	6,184	15,302
Cash collateral received for financial instruments	20,488	39,946
Lease liabilities	128	136
Asset retirement obligations	506	529
Other	61,968	61,083
Provision for bonuses	889	933
Provision for retirement benefits	8,153	8,050
Provision for stocks payment	446	735
Provision for reimbursement of deposits	151	105
Provision for contingencies	792	879
Deferred tax liabilities for land revaluation	2,020	1,981
Acceptances and guarantees	11,512	10,650
Total liabilities	8,228,736	8,711,461

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Net assets		
Share capital	20,705	20,705
Capital surplus	15,516	15,635
Legal capital surplus	15,516	15,516
Other capital surplus	-	118
Retained earnings	324,108	338,316
Legal retained earnings	17,584	17,584
Other retained earnings	306,523	320,731
Reserve for tax purpose reduction entry of non-current assets	137	151
General revenue reserve	251,829	256,829
Retained earnings brought forward	54,556	63,750
Treasury shares	(4,604)	(7,412)
Total shareholders' equity	355,725	367,244
Valuation difference on available-for-sale securities	(72,514)	(99,635)
Deferred gains or losses on hedges	7,714	28,819
Revaluation reserve for land	2,072	2,033
Total valuation and translation adjustments	(62,727)	(68,782)
Share acquisition rights	30	28
Total net assets	293,028	298,490
Total liabilities and net assets	8,521,764	9,009,951

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	117,006	146,304
Interest income	92,732	118,441
Interest on loans and discounts	61,899	77,715
Interest and dividends on securities	25,387	31,986
Interest on call loans	177	240
Interest on deposits with banks	2,977	7,017
Interest income on interest rate swaps	675	479
Other interest income	1,615	1,001
Fees and commissions	18,026	18,118
Fees and commissions on domestic and foreign exchanges	2,475	2,637
Other fees and commissions	15,551	15,481
Other ordinary income	7	721
Gain on foreign exchange transactions	-	507
Gain on sale of bonds	0	175
Other	7	39
Other income	6,239	9,022
Recoveries of written off receivables	0	0
Gain on sale of equity securities	4,660	7,456
Gain on money held in trust	11	6
Other	1,567	1,559
Ordinary expenses	91,015	114,906
Interest expenses	16,138	38,748
Interest on deposits	6,618	24,043
Interest on negotiable certificates of deposit	1,259	2,184
Interest on call money	2,696	4,002
Interest expenses on cash collateral received for securities lent	4,346	6,105
Interest on borrowings and rediscounts	80	417
Interest expenses on interest rate swaps	1,102	1,817
Other interest expenses	33	177
Fees and commissions payments	5,472	6,123
Fees and commissions on domestic and foreign exchanges	365	419
Other fees and commissions	5,107	5,703
Other ordinary expenses	17,136	23,203
Loss on foreign exchange transactions	41	-
Loss on sale of bonds	4,979	3,060
Loss on redemption of bonds	2,030	12,376
Loss on devaluation of bonds	-	49
Loss on financial derivatives	10,084	7,715
General and administrative expenses	38,885	39,671
Other expenses	13,382	7,159
Provision of allowance for loan losses	11,384	5,844
Loss on sale of equity securities	7	5
Loss on devaluation of equity securities	439	135
Other	1,550	1,173
Ordinary profit	25,990	31,397

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Extraordinary income	28	296
Gain on disposal of non-current assets	28	296
Extraordinary losses	487	267
Loss on disposal of non-current assets	61	9
Impairment losses	426	257
Profit before income taxes	25,530	31,427
Income taxes - current	9,267	9,194
Income taxes - deferred	(1,961)	124
Total income taxes	7,306	9,318
Net income	18,224	22,108

Non-consolidated Statement of Changes in Equity
For the fiscal year ended March 31, 2025

(Millions of yen)

	Shareholders' equity			
	Share capital	Capital surplus		
		Legal capital surplus	Other capital surplus	Total capital surplus
Balance at beginning of period	20,705	15,516	-	15,516
Changes during period				
Provision of reserve for tax purpose reduction entry of non-current assets				
Reversal of reserve for tax purpose reduction entry of non-current assets				
Provision of general revenue reserve				
Dividends of surplus				
Net income				
Purchase of treasury shares				
Disposal of treasury shares			-	-
Reversal of revaluation reserve for land				
Net changes in items other than shareholders' equity				
Total changes during period	-	-	-	-
Balance at end of period	20,705	15,516	-	15,516

(Millions of yen)

	Shareholders' equity						
	Retained earnings					Treasury shares	Total shareholders' equity
	Legal retained earnings	Other retained earnings			Total retained earnings		
		Reserve for tax purpose reduction entry of non-current assets	General revenue reserve	Retained earnings brought forward			
Balance at beginning of period	17,584	143	246,829	48,118	312,675	(2,679)	346,218
Changes during period							
Provision of reserve for tax purpose reduction entry of non-current assets		-		-	-		
Reversal of reserve for tax purpose reduction entry of non-current assets		(5)		5	-		
Provision of general revenue reserve			5,000	(5,000)	-		
Dividends of surplus				(6,912)	(6,912)		(6,912)
Net income				18,224	18,224		18,224
Purchase of treasury shares						(2,002)	(2,002)
Disposal of treasury shares						76	76
Reversal of revaluation reserve for land				120	120		120
Net changes in items other than shareholders' equity							
Total changes during period	-	(5)	5,000	6,438	11,433	(1,925)	9,507
Balance at end of period	17,584	137	251,829	54,556	324,108	(4,604)	355,725

(Millions of yen)

	Valuation and translation adjustments				Share acquisition rights	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	(42,807)	1,434	2,251	(39,122)	30	307,125
Changes during period						
Provision of reserve for tax purpose reduction entry of non-current assets						
Reversal of reserve for tax purpose reduction entry of non-current assets						
Provision of general revenue reserve						
Dividends of surplus						(6,912)
Net income						18,224
Purchase of treasury shares						(2,002)
Disposal of treasury shares						76
Reversal of revaluation reserve for land						120
Net changes in items other than shareholders' equity	(29,706)	6,280	(178)	(23,605)	-	(23,605)
Total changes during period	(29,706)	6,280	(178)	(23,605)	-	(14,097)
Balance at end of period	(72,514)	7,714	2,072	(62,727)	30	293,028

For the fiscal year ended March 31, 2026

(Millions of yen)

	Shareholders' equity			
	Share capital	Capital surplus		
		Legal capital surplus	Other capital surplus	Total capital surplus
Balance at beginning of period	20,705	15,516	-	15,516
Changes during period				
Provision of reserve for tax purpose reduction entry of non-current assets				
Reversal of reserve for tax purpose reduction entry of non-current assets				
Provision of general revenue reserve				
Dividends of surplus				
Net income				
Purchase of treasury shares				
Disposal of treasury shares			118	118
Reversal of revaluation reserve for land				
Net changes in items other than shareholders' equity				
Total changes during period	-	-	118	118
Balance at end of period	20,705	15,516	118	15,635

(Millions of yen)

	Shareholders' equity						
	Retained earnings					Treasury shares	Total shareholders' equity
	Legal retained earnings	Other retained earnings			Total retained earnings		
		Reserve for tax purpose reduction entry of non-current assets	General revenue reserve	Retained earnings brought forward			
Balance at beginning of period	17,584	137	251,829	54,556	324,108	(4,604)	355,725
Changes during period							
Provision of reserve for tax purpose reduction entry of non-current assets		30		(30)	-		
Reversal of reserve for tax purpose reduction entry of non-current assets		(16)		16	-		
Provision of general revenue reserve			5,000	(5,000)	-		
Dividends of surplus				(7,940)	(7,940)		(7,940)
Net income				22,108	22,108		22,108
Purchase of treasury shares						(3,223)	(3,223)
Disposal of treasury shares						415	534
Reversal of revaluation reserve for land				38	38		38
Net changes in items other than shareholders' equity							
Total changes during period	-	13	5,000	9,193	14,207	(2,807)	11,518
Balance at end of period	17,584	151	256,829	63,750	338,316	(7,412)	367,244

(Millions of yen)

	Valuation and translation adjustments				Share acquisition rights	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	(72,514)	7,714	2,072	(62,727)	30	293,028
Changes during period						
Provision of reserve for tax purpose reduction entry of non-current assets						
Reversal of reserve for tax purpose reduction entry of non-current assets						
Provision of general revenue reserve						
Dividends of surplus						(7,940)
Net income						22,108
Purchase of treasury shares						(3,223)
Disposal of treasury shares						534
Reversal of revaluation reserve for land						38
Net changes in items other than shareholders' equity	(27,121)	21,105	(38)	(6,054)	(1)	(6,056)
Total changes during period	(27,121)	21,105	(38)	(6,054)	(1)	5,462
Balance at end of period	(99,635)	28,819	2,033	(68,782)	28	298,490

Financial Highlights for FY2025

May 15, 2026

GOGIN

1.Summary of Financial Results for FY2025

Summary of Financial Results

【Consolidated】

(Million yen)	(Japanese)	FY2024	FY2025	YoY change	YoY change(%)	FY2025 Forecast Modified	FY2025 Forecast Original
Ordinary income	連結経常収益	135,314	167,078	31,764	23.4%	166,100	163,100
Gross business profit	連結粗利益	74,817	72,535	(2,282)	(3.0%)		
Net interest income	資金利益	76,350	79,244	2,894	3.7%		
Interest on loans and discounts	うち貸出金利息	61,771	77,365	15,594	25.2%		
Interest on and dividends on securities	うち有価証券利息配当金	25,316	31,949	6,633	26.2%		
Net fees and commissions income	役務取引等利益	13,739	13,443	(296)	(2.1%)		
Net other ordinary income	その他業務利益	(15,272)	(20,152)	(4,880)			
Gains (losses) related to bonds, etc.	うち債券関係損益	(7,030)	(15,324)	(8,294)			
General and administrative expenses	営業経費	40,928	42,263	1,335	3.2%		
Credit costs	与信費用	13,043	7,196	(5,847)	(44.8%)		
Gains (losses) related to equity securities	株式等関係損益	4,148	7,312	3,164	76.2%		
Others	その他	1,722	1,946	224	13.0%		
Ordinary profit	経常利益	26,716	32,335	5,619	21.0%	32,100	30,400
Extraordinary income (losses)	特別損益	(397)	14	411			
Profit attributable to owners of parent	親会社株主に帰属する当期純利益	18,737	22,698	3,961	21.1%	22,500	21,000

【Non-Consolidated】

(Million yen)	(Japanese)	FY2024	FY2025	YoY change	YoY change (%)	FY2025 Forecast Modified	FY2025 Forecast Original
Ordinary income	経常収益	117,006	146,304	29,298	25.0%	143,900	142,400
Core net business profit*(excluding gains (losses) on cancellation of investment trusts)	コア業務純益	38,366	42,925	4,559	11.8%		
Ordinary profit	経常利益	25,990	31,397	5,407	20.8%	31,100	29,400
Profit	当期純利益	18,224	22,108	3,884	21.3%	21,900	20,400

Note： Forecast for FY2025 was announced on May 13, 2025, and was modified on March 10, 2026.

*Core net business profit = Net business profit (before provisions to general allowance for loan losses) - gains(losses) related to bonds, etc.

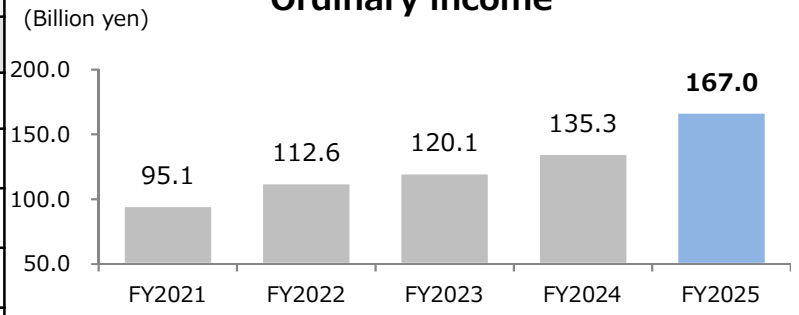
2.Financial Summary (Consolidated)

Financial Summary

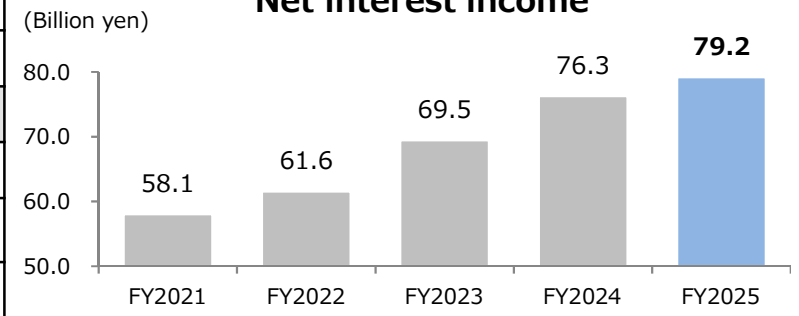
(Million yen)	(Japanese)	FY2024	FY2025	YoY change	YoY change (%)
Ordinary income	経常収益	135,314	167,078	31,764	23.4%
Interest income	資金運用収益	92,533	118,055	25,522	27.5%
Interest on loans and discounts	うち貸出金利息	61,771	77,365	15,594	25.2%
Interest and dividends on securities	うち有価証券利息配当金	25,316	31,949	6,633	26.2%
Gains on cancellation of investment trusts	うち投資信託解約益	2,194	2,077	(117)	(5.3%)
Fees and commissions	役務取引等収益	18,930	19,249	319	1.6%
Other ordinary income	その他業務収益	17,228	19,657	2,429	14.0%
Other income	その他経常収益	6,622	10,116	3,494	52.7%
Ordinary expenses	経常費用	108,598	134,743	26,145	24.0%
Interest expenses	資金調達費用	16,182	38,811	22,629	139.8%
Fees and commissions payments	役務取引等費用	5,190	5,806	616	11.8%
Other ordinary expenses	その他業務費用	32,501	39,809	7,308	22.4%
General and administrative expenses	営業経費	40,928	42,263	1,335	3.2%
Other expenses	その他経常費用	13,795	8,053	(5,742)	(41.6%)
Ordinary profit	経常利益	26,716	32,335	5,619	21.0%
Extraordinary income (losses)	特別損益	(397)	14	411	
Profit before income taxes	税金等調整前当期純利益	26,318	32,349	6,031	22.9%
Total income taxes	法人税等合計	7,571	9,640	2,069	27.3%
Profit attributable to owners of parent	親会社株主に帰属する当期純利益	18,737	22,698	3,961	21.1%

Financial Results

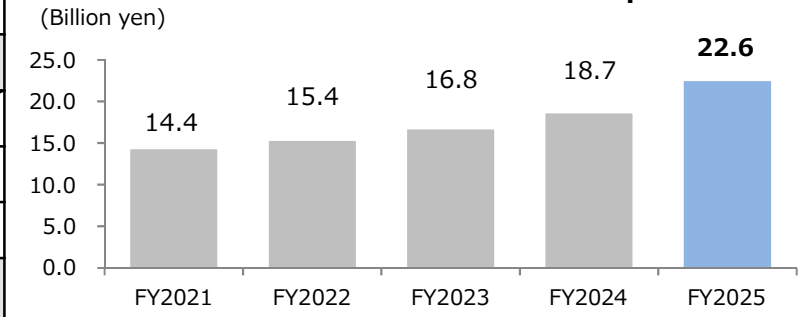
Ordinary income



Net interest income



Profit attributable to owners of parent



3.Financial Summary (Non-Consolidated)

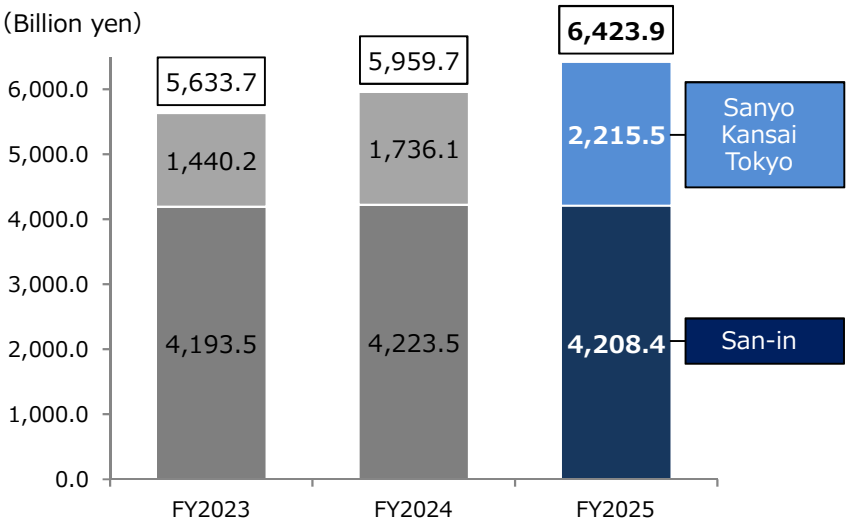
(Million yen)	(Japanese)	FY2024	FY2025	YoY change	YoY change(%)
Ordinary income	経常収益	117,006	146,304	29,298	25.0%
Gross banking profit	業務粗利益	72,025	69,225	(2,800)	(3.8%)
Net interest income	資金利益	76,600	79,712	3,112	4.0%
Interest on loans and discounts	うち貸出金利息	61,899	77,715	15,816	25.5%
Interest and dividends on securities	うち有価証券利息配当金	25,387	31,986	6,599	25.9%
Gains on cancellation of investment trusts	うち投信解約益	2,194	2,077	(117)	(5.3%)
Net fees and commissions	役務取引等利益	12,553	11,994	(559)	(4.4%)
Net other ordinary income	その他業務利益	(17,128)	(22,481)	(5,353)	
Gains (losses) related to bonds, etc.	うち債券関係損益	(7,009)	(15,312)	(8,303)	
Gains (losses) on derivatives	うち金融派生商品損益	(10,084)	(7,715)	2,369	
Currency swap expenses (-)	うち通貨スワップ費用(△)	10,895	8,611	(2,284)	(20.9%)
Expenses (excluding non-recurrent expenses)	経費（除く臨時費用処理分）	38,473	39,535	1,062	2.7%
Personnel expenses	うち人件費	19,343	20,570	1,227	6.3%
Non-personnel expenses	うち物件費	16,945	16,680	(265)	(1.5%)
Provision of general allowance for loan losses ①	一般貸倒引当金繰入額	5,061	(1,342)	(6,403)	
Net business profit	業務純益	28,490	31,032	2,542	8.9%
Net business profit (before provisions to general allowance for loan losses)	実質業務純益	33,552	29,690	(3,862)	(11.5%)
Core net business profit	コア業務純益	40,561	45,002	4,441	10.9%
Core net business profit (excluding gains (losses) on cancellation of investment trusts)	コア業務純益 （除く投資信託解約損益）	38,366	42,925	4,559	11.8%
Non-recurring gains (losses)	臨時損益	(2,492)	385	2,877	
Disposal of non-performing loans ②	うち不良債権処理額	7,788	8,236	448	5.7%
Transfer to specific reserve for possible loan losses	うち個別貸倒引当金繰入額	6,322	7,186	864	13.6%
Reversal of allowance for loan losses, etc. ③	うち貸倒引当金戻入益	–	–	–	
Gains (losses) related to equity securities	うち株式等関係損益	4,212	7,315	3,103	73.6%
Ordinary profit	経常利益	25,990	31,397	5,407	20.8%
Extraordinary income (losses)	特別損益	(459)	29	488	
Impairment losses (-)	うち減損損失（固定資産）(△)	426	257	(169)	(39.6%)
Total income taxes	法人税等合計	7,306	9,318	2,012	27.5%
Net income	当期純利益	18,224	22,108	3,884	21.3%
Credit costs （①＋②－③）	与信費用	12,850	6,893	(5,957)	(46.3%)

4.Deposits, Loans and Securities (Non-Consolidated)

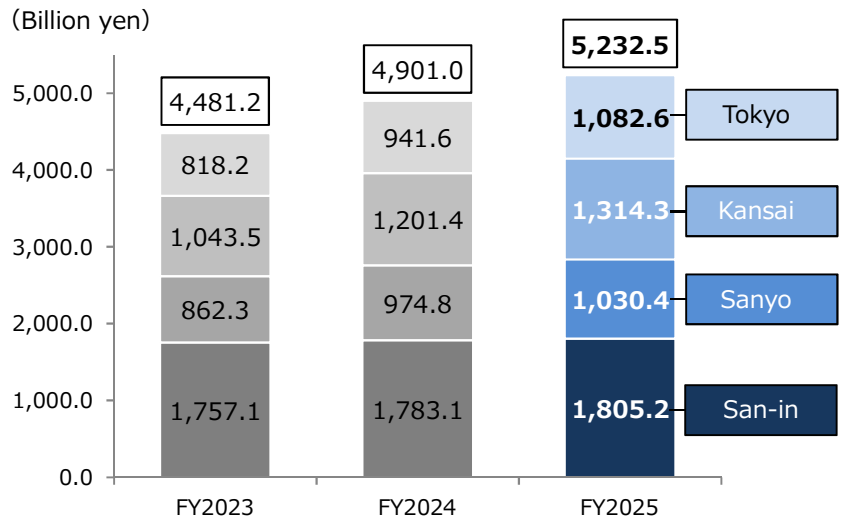
Deposits, Loans and Securities (average balance)

(Billion yen)	(Japanese)	FY2024	FY2025	YoY change	YoY change(%)
Total deposits, etc.	預金等	6,473.3	6,740.3	267.0	4.1%
Deposits	預金	5,959.7	6,423.9	464.2	7.7%
Individuals	個人	3,057.2	3,071.6	14.3	0.4%
Corporations	法人	1,995.6	2,267.9	272.3	13.6%
Financial institutions	金融	298.5	473.0	174.5	58.4%
Local public organizations, etc.	地公体等	608.2	611.2	3.0	0.4%
NCDs	譲渡性預金	513.6	316.3	(197.2)	(38.4%)
Loans	貸出金	4,901.0	5,232.5	331.4	6.7%
Individuals	個人	1,262.9	1,350.5	87.6	6.9%
Corporations	法人	2,982.1	3,185.3	203.2	6.8%
Financial institutions	金融	444.7	478.4	33.6	7.5%
Local public organizations, etc.	地公体等	211.1	218.1	6.9	3.2%
Securities	有価証券	1,972.9	1,819.7	(153.1)	(7.7%)
JGBs	国債	621.5	461.0	(160.5)	(25.8%)
Local bonds	地方債	249.4	226.5	(22.9)	(9.1%)
Corporate bonds	社債	176.1	178.6	2.5	1.4%
Stocks	株式	15.8	17.9	2.0	12.9%
Foreign securities	外国証券	269.9	353.5	83.5	30.9%
Others (Investment trusts, etc.)	その他の証券(投資信託等)	639.9	582.1	(57.8)	(9.0%)

Total deposits (average balance)

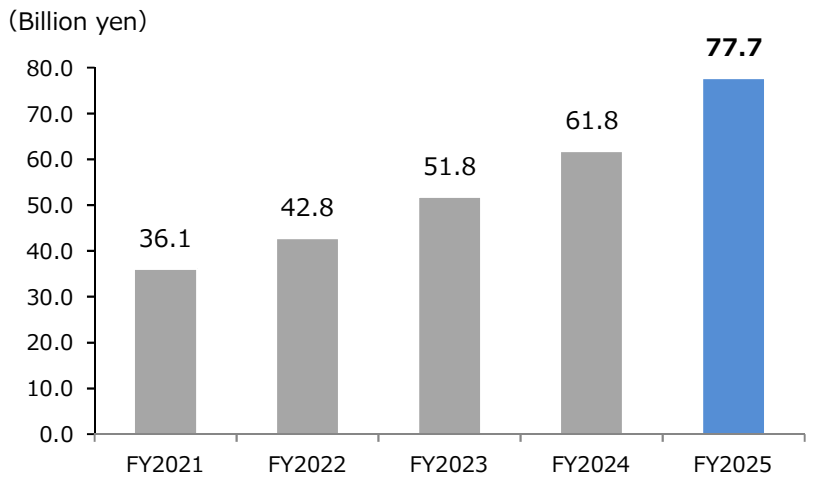


Loans (average balance)

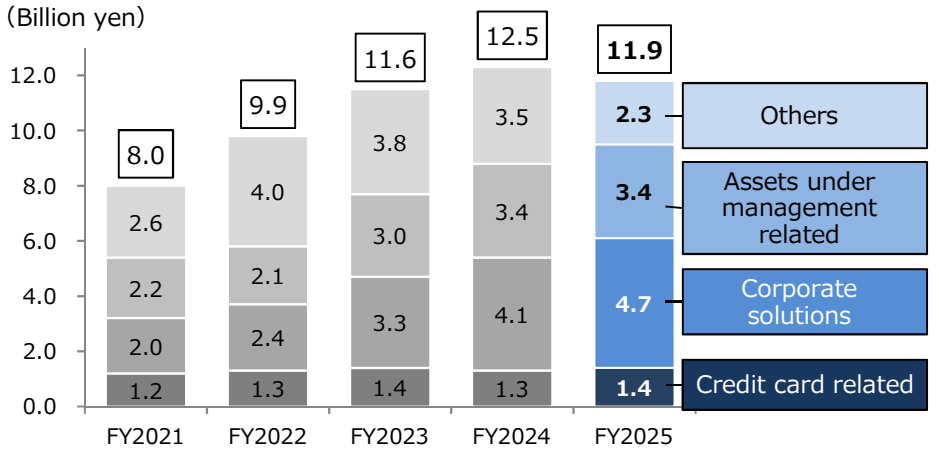


5.Key Figures/Indicators(1) (Non-Consolidated)

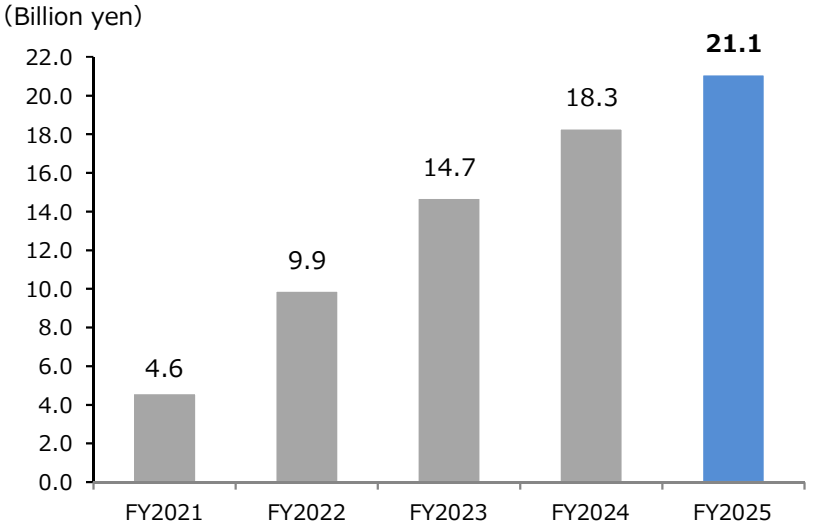
Interest on loans and discounts



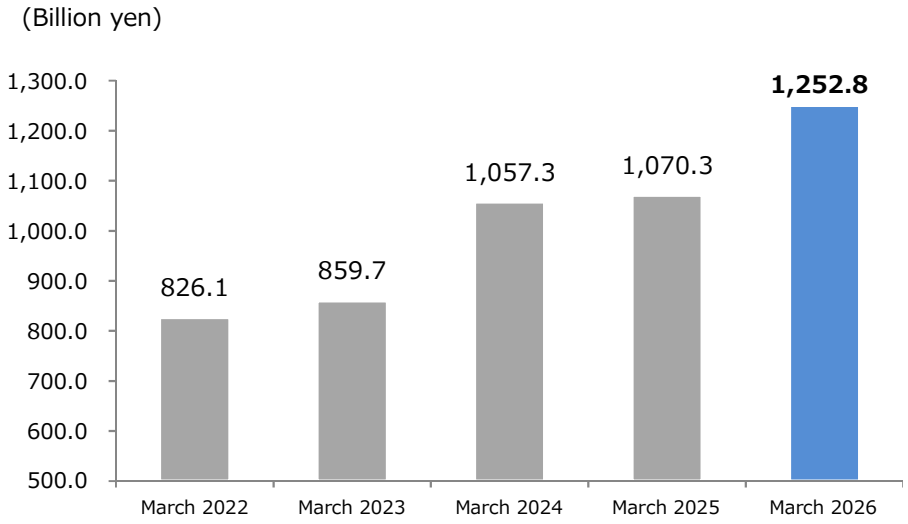
Net fees and commissions



Income from customer services

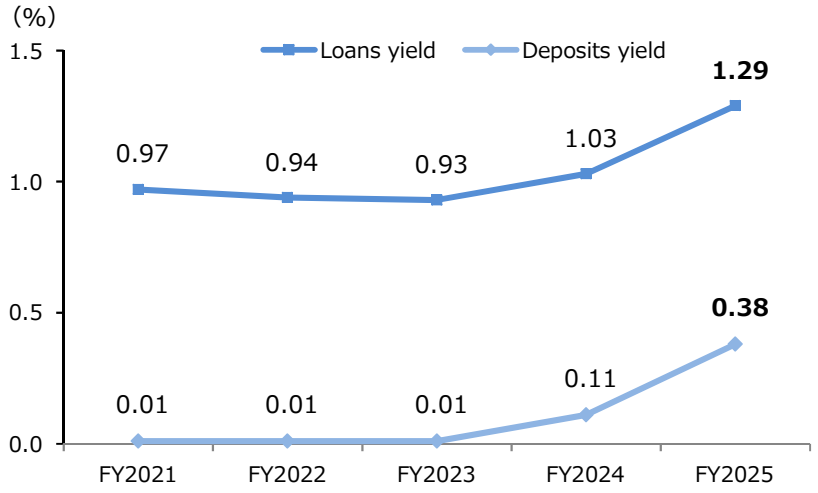


Balance of assets under management

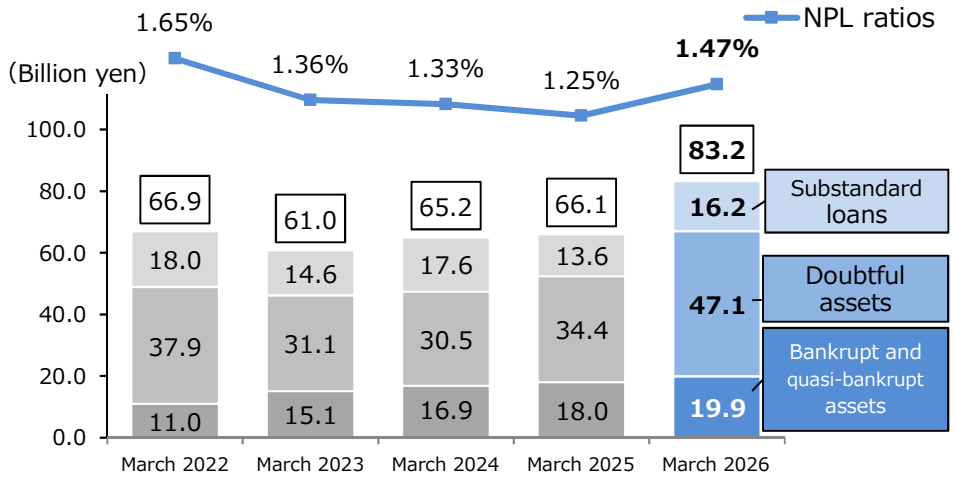


6.Key Figures/Indicators(2) (Consolidated, Non-Consolidated)

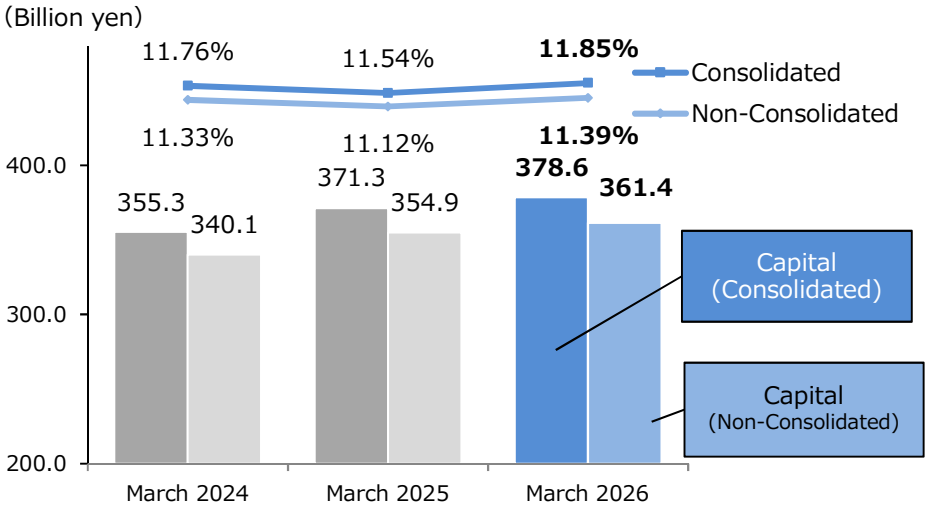
Loans yield/Deposits yield (Non-Consolidated, Domestic)



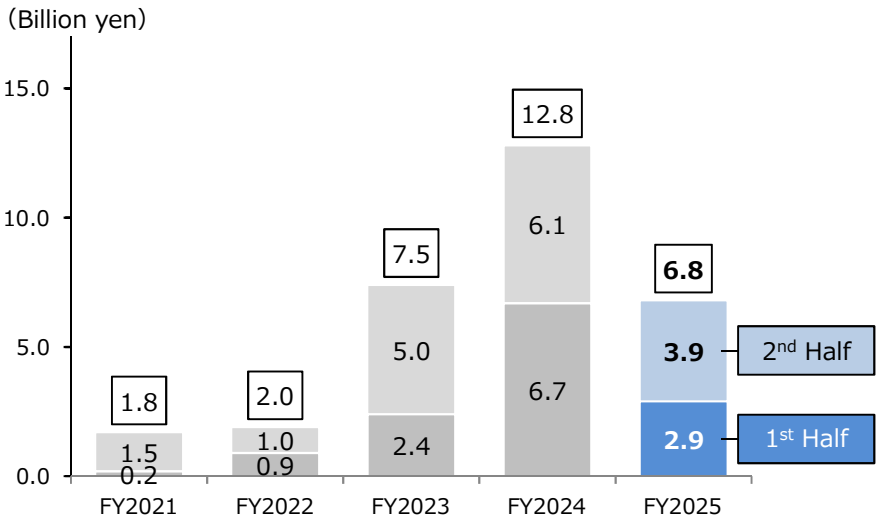
Soundness of loan assets (Non-Consolidated)



Capital adequacy ratio (Domestic standard)



Credit costs (Non-Consolidated)



7.Securities (Non-Consolidated)

Net holding gains (losses) on other securities

(Billion yen)	(Japanese)	March 2025 (B)				March 2026 (A)				(A)-(B)			
		B/S amounts *1	Net gains (losses)	gains	losses	B/S amounts *1	Net gains (losses)	gains	losses	B/S amounts *1	Net gains (losses)	gains	losses
JGBs	国債	678.5	(48.2)	–	48.2	403.6	(101.9)	–	101.9	(274.8)	(53.6)	–	53.6
Local bonds	地方債	232.2	(9.5)	0.0	9.6	205.8	(12.6)	–	12.6	(26.3)	(3.0)	0.0	2.9
Corporate bonds	社債	64.4	(3.1)	0.0	3.1	57.8	(5.5)	0.0	5.5	(6.6)	(2.4)	0.0	2.3
Stocks	株式	48.4	31.6	31.7	0.1	50.4	35.6	35.6	0.0	2.0	4.0	3.9	0.0
Foreign securities	外国証券	268.6	(25.0)	0.4	25.4	372.1	(27.4)	0.4	27.8	103.5	(2.4)	0.0	2.3
Others (Investment trusts, etc.)	その他の証券（投資信託等）	578.4	(51.3)	15.4	66.7	509.5	(33.3)	21.9	55.2	(68.9)	18.0	6.4	(11.5)
Total (C)	合計	1,870.7	(105.6)	47.7	153.4	1,599.5	(145.1)	58.0	203.2	(271.2)	(39.5)	10.2	49.8
Interest rate swap (D)	金利スワップ		11.2				44.0				32.7		
Total (C)+(D)*2	評価損益（合算後）		(94.4)				(101.1)				(6.7)		

*1 B/S amounts do not include held-to-maturity debt securities and investments in subsidiaries.

*2 Aggregated amount of net holding gains(losses) on other securities and valuation gains(losses) on interest rate swap.

8.Earnings Forecasts for FY2026, etc. (Consolidated, Non-Consolidated)

Earnings Forecasts

【 Consolidated 】

(Million yen)	(Japanese)	FY2025 Actual	FY2026 Forecast
Ordinary income	経常収益	167,078	197,600
Ordinary profit	経常利益	32,335	37,500
Profit attributable to owners of parent	親会社株主に帰属する当期純利益	22,698	25,500

【 Non-Consolidated 】

(Million yen)	(Japanese)	FY2025 Actual	FY2026 Forecast
Ordinary income	経常収益	146,304	171,200
Ordinary profit	経常利益	31,397	36,500
Net income	当期純利益	22,108	25,000
Net business Profit	業務純益	31,032	35,700
Core net business profit (excl. gains (losses) on cancellation of investment trusts)	コア業務純益（除く投資信託解約損益）	42,925	49,500

【 Credit costs : Non-Consolidated 】

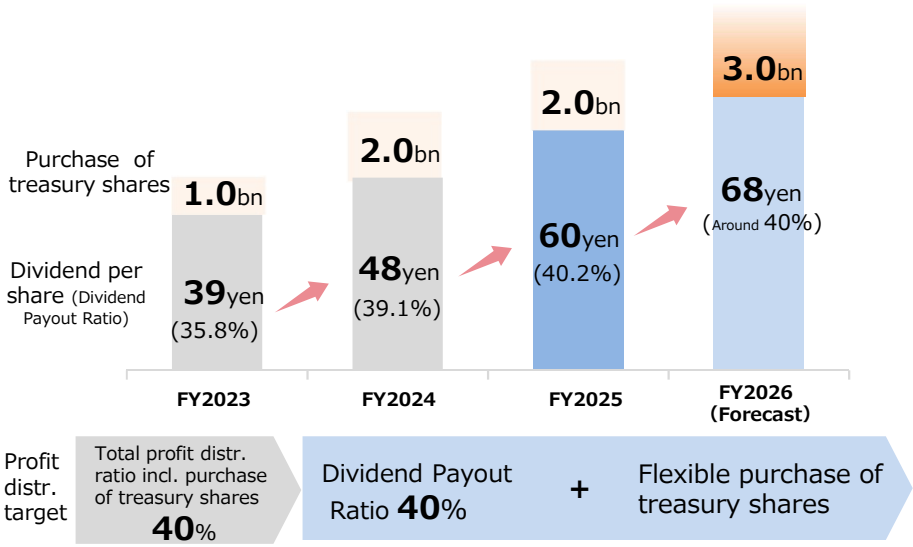
(Million yen)	(Japanese)	FY2025 Actual	FY2026 Forecast
Credit costs	与信費用	6,893	6,000

Dividends

(Yen)	(Japanese)	FY2025 Actual*	FY2026 Forecast
Half year-end	中間配当	28	34
Year-end	期末配当	32	34
Total	年間配当	60	68

*The amount of year-end and the total amount are calculated based on the approval of the 123rd general meeting of shareholders

Shareholder returns



Profit distr. target: Total profit distr. ratio incl. purchase of treasury shares **40%** → Dividend Payout Ratio **40%** + Flexible purchase of treasury shares

*Since FY2023 the progressive dividend policy has been implemented

*Dividend Payout Ratio : Total annual dividends / Profit attributable to owners of parent (consolidated)

*The amount of FY2025 is calculated based on the approval of the 123rd general meeting of shareholders

*The amount of FY2026 is calculated based on the forecasted dividend

Achievement of Medium-Term Management Plans

(Consolidated)	(Japanese)	FY2025 Actual	FY2026 Plan
ROE (Shareholders' equity basis)	ROE（株主資本ベース）	5.99%	Over 6%
Profit attributable to owners of parent	親会社株主に帰属する当期純利益	¥22.6 Billion	¥25.5 Billion
Capital adequacy ratio	自己資本比率	11.85%	Around 11%

(Reference)

(Consolidated)	(Japanese)	FY2025 Actual
ROE (Equity basis)	ROE（自己資本ベース）	7.16%