# Financial Results for the Fiscal Year Ended March 31, 2026 [JGAAP](Consolidated Data)

May 8, 2026


Company name: Seven Bank, Ltd. Stock exchange listing: Tokyo Stock Exchange
Stock code: 8410 URL: https://www.sevenbank.co.jp/
Representative: (title) President and Representative Director
(name) Masaaki Matsuhashi
For inquiries: (title) Managing Executive Officer, General Manager of Planning Division
(name) Ken Shimizu
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Scheduled date for holding the Annual General Meeting of Shareholders: June 22, 2026
Scheduled date for cash dividends: June 8, 2026
Scheduled date for filing of financial report: June 17, 2026
Trading accounts: Not established
Earnings supplementary explanatory documents: Yes
Earnings presentation: Yes (Analysts, institutional investors)

(Amounts of less than one million yen are rounded down and percentages are rounded to the first decimal place, etc.)

## 1. Financial Highlights for the Fiscal Year Ended March 31, 2026 (April 1, 2025–March 31, 2026)

### (1) Consolidated Operating Results

(% represents the year-on-year change from the previous fiscal year.)

| | Ordinary income | | Ordinary profit | | Net income attributable to owners of the parent | |
|---|---|---|---|---|---|---|
| | Million yen | % | Million yen | % | Million yen | % |
| Fiscal year ended March 31, 2026 | 220,025 | 2.6 | 30,165 | (0.4) | 13,476 | (26.0) |
| Fiscal year ended March 31, 2025 | 214,408 | 8.3 | 30,289 | (0.7) | 18,221 | (43.0) |

Note: Comprehensive income: Fiscal year ended March 31, 2026 14,415 million yen (-26.7%)
Fiscal year ended March 31, 2025 19,684 million yen (-42.7%)

| | Net income per share | Diluted earnings per share | Return on equity (ROE) | Return on assets (ROA) – Ratio of ordinary profit to total assets | Ratio of ordinary profit to ordinary income |
|---|---|---|---|---|---|
| | Yen | Yen | % | % | % |
| Fiscal year ended March 31, 2026 | 12.14 | — | 4.8 | 1.9 | 13.7 |
| Fiscal year ended March 31, 2025 | 15.57 | — | 6.6 | 1.8 | 14.1 |

(Reference) Equity in net earnings of affiliated companies: Fiscal year ended March 31, 2026 – million yen
Fiscal year ended March 31, 2025 -76 million yen

Note: "Diluted earnings per share" is not described as there was no dilutive effect although dilutive shares existed.

### (2) Consolidated Financial Position

| | Total assets | Total net assets | Net assets to total assets ratio | Net assets per share |
|---|---|---|---|---|
| | Million yen | Million yen | % | Yen |
| As of March 31, 2026 | 1,545,743 | 286,265 | 18.1 | 240.14 |
| As of March 31, 2025 | 1,495,977 | 282,489 | 18.5 | 236.93 |

(Reference) Capital: As of March 31, 2026 280,491 million yen
As of March 31, 2025 277,201 million yen

Note: "Net assets to total assets ratio" is calculated as: (Total net assets at the end of the period – Subscription rights to shares at the end of the period – Non-controlling interests at the end of the period) / Total assets at the end of the period. Please note that this "Net assets to total assets ratio" is not the capital adequacy ratio specified in the notification of capital adequacy ratio.

### (3) Consolidated Cash Flows

| | Net cash provided by operating activities | Net cash used in investing activities | Net cash used in financing activities | Cash and cash equivalents at the end of the year |
|---|---|---|---|---|
| | Million yen | Million yen | Million yen | Million yen |
| Fiscal year ended March 31, 2026 | 83,930 | (71,453) | (11,652) | 892,764 |
| Fiscal year ended March 31, 2025 | (38,869) | (46,714) | (12,667) | 892,626 |

2. Dividends

| | Dividend per share | | | | | Total dividends (total) | Payout ratio (consolidated) | Ratio of dividends to equity (consolidated) |
|---|---|---|---|---|---|---|---|---|
| | First quarter | Semi-annual | Third quarter | Year end | Total | | | |
| | Yen | Yen | Yen | Yen | Yen | Million yen | % | % |
| Fiscal year ended March 31, 2025 | — | 5.50 | — | 5.50 | 11.00 | 12,930 | 70.6 | 4.6 |
| Fiscal year ended March 31, 2026 | — | 5.50 | — | 5.50 | 11.00 | 11,850 | 90.5 | 4.6 |
| Fiscal year ending March 31, 2027 (Forecasts) | — | 5.50 | — | 5.50 | 11.00 | | 75.5 | |

3. Performance Forecasts for the Fiscal Year Ending March 31, 2027 (April 1, 2026–March 31, 2027)

(% represents the year-on-year change from each respective corresponding period [full fiscal year and semi-annual] of the previous fiscal year.)

| | Ordinary income | | Ordinary profit | | Net income attributable to owners of the parent | | Net income per share |
|---|---|---|---|---|---|---|---|
| | Million yen | % | Million yen | % | Million yen | % | Yen |
| Semi-annual | 114,000 | 5.9 | 13,500 | (8.8) | 6,500 | (34.7) | 5.56 |
| Full-year | 235,500 | 7.0 | 29,500 | (2.2) | 17,000 | 26.1 | 14.55 |

Notes

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

Added – (Company name) – Excluded – (Company name) –

(2) Changes in accounting policy, changes in accounting estimates, and retrospective restatements

(a) Changes in accounting policy arising from revision of accounting standards, etc. : None

(b) Changes in accounting policy other than those noted in (a) above : None

(c) Changes in accounting estimates : Yes

(d) Retrospective restatements : None

(3) Number of shares (common stock)

| | | | | |
|---|---|---|---|---|
| (a) Number of shares in issue (including treasury stock) | As of March 31, 2026 | 1,179,308,000 shares | As of March 31, 2025 | 1,179,308,000 shares |
| (b) Number of treasury shares | As of March 31, 2026 | 11,323,221 shares | As of March 31, 2025 | 9,370,794 shares |
| (c) Average number of shares for the period under review | Fiscal year ended March 31, 2026 | 1,109,518,102 shares | Fiscal year ended March 31, 2025 | 1,169,930,524 shares |

Note: Number of treasury shares and average number of shares for the period under review include shares of the Company held by "Directors' Compensation BIP Trust" and "Stock Grant ESOP Trust."

Reference: Overview of Non-Consolidated Performance

1. Non-Consolidated Financial Highlights for the Fiscal Year Ended March 31, 2026 (April 1, 2025–March 31, 2026)

(1) Non-Consolidated Operating Results (% represents the year-on-year change from the previous fiscal year.)

| | Ordinary income | | Ordinary profit | | Net income | |
|---|---|---|---|---|---|---|
| | Million yen | % | Million yen | % | Million yen | % |
| Fiscal year ended March 31, 2026 | 142,951 | 5.3 | 26,697 | (2.2) | 18,016 | 2.0 |
| Fiscal year ended March 31, 2025 | 135,747 | 5.3 | 27,307 | (6.2) | 17,657 | (8.6) |

| | Net income per share | Diluted earnings per share |
|---|---|---|
| | Yen | Yen |
| Fiscal year ended March 31, 2026 | 16.23 | — |
| Fiscal year ended March 31, 2025 | 15.09 | — |

Note: "Diluted earnings per share" is not described as there was no dilutive effect although dilutive shares existed.

(2) Non-Consolidated Financial Position

| | Total assets | Total net assets | Net assets to total assets ratio | Net assets per share |
|---|---|---|---|---|
| | Million yen | Million yen | % | Yen |
| As of March 31, 2026 | 1,404,742 | 259,728 | 18.4 | 222.37 |
| As of March 31, 2025 | 1,327,309 | 252,482 | 19.0 | 215.78 |

(Reference)Capital: As of March 31, 2026 259,728 million yen
As of March 31, 2025 252,450 million yen

Note: "Net assets to total assets ratio" is calculated as: (Total net assets at the end of the period – Subscription rights to shares at the end of the period) / Total assets at the end of the period. Please note that this "Net assets to total assets ratio" is not the capital adequacy ratio specified in the notification of capital adequacy ratio.

2. Non-Consolidated Performance Forecasts for the Fiscal Year Ending March 31, 2027 (April 1, 2026–March 31, 2027)

(% represents the year-on-year change from each respective corresponding period [full fiscal year and semi-annual] of the previous fiscal year.)

| | Ordinary income | | Ordinary profit | | Net income | | Net income per share |
|---|---|---|---|---|---|---|---|
| | Million yen | % | Million yen | % | Million yen | % | Yen |
| Semi-annual | 73,500 | 3.6 | 13,000 | (7.0) | 9,000 | (6.3) | 7.70 |
| Full-year | 149,000 | 4.2 | 25,000 | (6.3) | 17,000 | (5.6) | 14.55 |

* This earnings report is exempt from review procedures by a certified public accountant or audit corporation.

* Explanation of the appropriate use of earnings forecasts, and other special notes

This report contains forward-looking statements which represent the judgement of Seven Bank based on currently available information. Actual results may be materially different from the projections due to various factors in these forward-looking statements.

1. Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Millions of yen)

| | As of March 31, 2025 | As of March 31, 2026 |
|---|---|---|
| Assets | | |
| Cash and due from banks | 892,852 | 896,249 |
| Securities | 120,702 | 167,855 |
| Loans | 72,257 | 90,843 |
| Foreign exchanges | 0 | 0 |
| ATM-related temporary payments | 102,749 | 99,664 |
| Accounts receivable from credit card members | 128,458 | 126,146 |
| Other assets | 77,733 | 73,291 |
| Tangible fixed assets | 50,247 | 45,812 |
| Buildings | 2,328 | 2,237 |
| ATMs | 41,584 | 33,795 |
| Other tangible fixed assets | 6,334 | 9,778 |
| Intangible fixed assets | 50,046 | 44,402 |
| Software | 41,521 | 38,999 |
| Other intangible fixed assets | 8,524 | 5,403 |
| Asset for retirement benefits | 2,969 | 4,709 |
| Deferred tax assets | 2,639 | 2,473 |
| Allowance for credit losses | (4,679) | (5,705) |
| Total assets | 1,495,977 | 1,545,743 |
| Liabilities | | |
| Deposits | 841,344 | 875,261 |
| Negotiable certificates of deposits | 800 | 300 |
| Call money | 35,000 | - |
| Borrowed money | 13,343 | 13,598 |
| Bonds | 50,000 | 100,000 |
| ATM-related temporary advances | 71,228 | 68,319 |
| Accounts payable for credit card business | 40,738 | 39,155 |
| Deposits for electronic money | 62,660 | 59,186 |
| Other liabilities | 96,103 | 100,759 |
| Provision for bonuses | 1,063 | 1,418 |
| Liability for retirement benefits | 35 | 44 |
| Provision for retirement benefits for directors | 9 | - |
| Provision for stocks payment | 983 | 1,084 |
| Deferred tax liabilities | 177 | 350 |
| Total liabilities | 1,213,488 | 1,259,477 |
| Net assets | | |
| Common stock | 30,724 | 30,724 |
| Capital surplus | 31,071 | 32,068 |
| Retained earnings | 207,126 | 208,740 |
| Treasury stock | (2,738) | (3,089) |
| Total shareholders' equity | 266,184 | 268,443 |
| Net unrealized gains (losses) on available-for-sale securities | 85 | 564 |
| Foreign currency translation adjustments | 10,245 | 9,852 |
| Accumulated adjustments for retirement benefits | 685 | 1,630 |
| Total accumulated other comprehensive income | 11,016 | 12,047 |
| Subscription rights to shares | 32 | 8 |
| Non-controlling interests | 5,255 | 5,766 |
| Total net assets | 282,489 | 286,265 |
| Total liabilities and net assets | 1,495,977 | 1,545,743 |

## (2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income

Consolidated Statements of Income

(Millions of yen)

| | Fiscal year ended March 31, 2025 (April 1, 2024–March 31, 2025) | Fiscal year ended March 31, 2026 (April 1, 2025–March 31, 2026) |
|---|---|---|
| Ordinary income | 214,408 | 220,025 |
| Interest income | 11,089 | 15,866 |
| Interest on loans | 9,672 | 12,473 |
| Interest and dividends on securities | 359 | 1,231 |
| Interest on call loans | 77 | 166 |
| Interest on cash and due from banks | 980 | 1,995 |
| Fees and commissions income | 197,895 | 200,981 |
| Remittance-related fee income | 3,913 | 3,922 |
| ATM-related fee income | 156,400 | 159,240 |
| Credit card operating income | 12,165 | 11,774 |
| Electronic money operating income | 12,010 | 10,886 |
| Other fees and commissions income | 13,406 | 15,157 |
| Other operating income | 264 | 146 |
| Other ordinary income | 5,158 | 3,031 |
| Other | 5,158 | 3,031 |
| Ordinary expenses | 184,118 | 189,860 |
| Interest expenses | 2,098 | 3,344 |
| Interest on deposits | 517 | 1,833 |
| Interest on negotiable certificates of deposits | 1 | 1 |
| Interest on call money | 348 | 253 |
| Interest on borrowed money | 979 | 711 |
| Interest on bonds | 251 | 503 |
| Other interest expenses | - | 42 |
| Fees and commissions expenses | 55,654 | 55,156 |
| Remittance-related fee expenses | 1,845 | 1,802 |
| ATM placement fee expenses | 31,647 | 30,603 |
| ATM-related fee expenses | 9,805 | 9,129 |
| Credit card operating expenses | 5,653 | 5,722 |
| Electronic money operating expense | 886 | 721 |
| Other fees and commissions expenses | 5,815 | 7,176 |
| Other operating expenses | 7 | 229 |
| General and administrative expenses | 122,166 | 125,644 |
| Other ordinary expenses | 4,191 | 5,485 |
| Provision of allowance for credit losses | 2,887 | 4,316 |
| Other | 1,304 | 1,168 |
| Ordinary profit | 30,289 | 30,165 |
| Extraordinary income | 1,314 | 2 |
| Gain on disposal of non-current assets | - | 2 |
| Gain on change in equity of affiliates | 76 | - |
| Gain on sale of shares of subsidiaries and affiliates | 179 | - |
| Other extraordinary income | 1,057 | - |
| Extraordinary losses | 2,767 | 8,701 |
| Losses on disposal of non-current assets | 742 | 245 |
| Impairment losses | 2,025 | 8,456 |
| Income before income taxes | 28,836 | 21,466 |
| Income taxes-current | 8,141 | 8,223 |
| Income taxes-deferred | 2,425 | (297) |
| Total income taxes | 10,567 | 7,926 |
| Net income | 18,268 | 13,539 |
| Net income (loss) attributable to non-controlling interests | 47 | 62 |
| Net income attributable to owners of the parent | 18,221 | 13,476 |

Consolidated Statements of Comprehensive Income

(Millions of yen)

| | Fiscal year ended March 31, 2025 (April 1, 2024–March 31, 2025) | Fiscal year ended March 31, 2026 (April 1, 2025–March 31, 2026) |
|---|---|---|
| Net income | 18,268 | 13,539 |
| Other comprehensive income | 1,415 | 876 |
| Net unrealized gains (losses) on available-for-sale securities | (521) | 478 |
| Foreign currency translation adjustments | 1,939 | (546) |
| Adjustments for retirement benefits | (2) | 944 |
| Comprehensive income | 19,684 | 14,415 |
| Comprehensive income attributable to: | | |
| Owners of the parent | 19,367 | 14,507 |
| Non-controlling interests | 317 | (91) |

## (3) Consolidated Statements of Changes in Net Assets

Fiscal year ended March 31, 2025 (April 1, 2024–March 31, 2025)

(Millions of yen)

| | Shareholders' equity | | | | |
|---|---|---|---|---|---|
| | Common stock | Capital surplus | Retained earnings | Treasury stock | Total shareholders' equity |
| Balance at the beginning of the year | 30,724 | 30,850 | 201,836 | (2,744) | 260,666 |
| Changes in items during the period | | | | | |
| Cash dividends | | | (12,930) | | (12,930) |
| Net income attributable to owners of the parent | | | 18,221 | | 18,221 |
| Purchase of treasury stock | | | | (0) | (0) |
| Disposal of treasury stock | | | | 5 | 5 |
| Change in capital surplus due to change in equity of consolidated subsidiaries | | 221 | | | 221 |
| Fluctuation resulting from exclusion of affiliates accounted for using equity method | | | 0 | | 0 |
| Net changes in items other than shareholders' equity | | | | | |
| Total changes in items during the period | - | 221 | 5,290 | 5 | 5,517 |
| Balance at end of the year | 30,724 | 31,071 | 207,126 | (2,738) | 266,184 |

| | Accumulated other comprehensive income | | | | Subscription rights to shares | Non-controlling interests | Total net assets |
|---|---|---|---|---|---|---|---|
| | Net unrealized gains on available-for-sale securities | Foreign currency translation adjustments | Accumulated adjustments for retirement benefits | Total accumulated other comprehensive income | | | |
| Balance at the beginning of the year | 607 | 8,574 | 688 | 9,870 | 12 | 5,306 | 275,856 |
| Changes in items during the period | | | | | | | |
| Cash dividends | | | | | | | (12,930) |
| Net income attributable to owners of the parent | | | | | | | 18,221 |
| Purchase of treasury stock | | | | | | | (0) |
| Disposal of treasury stock | | | | | | | 5 |
| Change in capital surplus due to change in equity of consolidated subsidiaries | | | | | | | 221 |
| Fluctuation resulting from exclusion of affiliates accounted for using equity method | | | | | | | 0 |
| Net changes in items other than shareholders' equity | (521) | 1,670 | (2) | 1,146 | 19 | (50) | 1,114 |
| Total changes in items during the period | (521) | 1,670 | (2) | 1,146 | 19 | (50) | 6,632 |
| Balance at end of the year | 85 | 10,245 | 685 | 11,016 | 32 | 5,255 | 282,489 |

Fiscal year ended March 31, 2026 (April 1, 2025–March 31, 2026)

(Millions of yen)

| | Shareholders' equity | | | | |
|---|---|---|---|---|---|
| | Common stock | Capital surplus | Retained earnings | Treasury stock | Total shareholders' equity |
| Balance at the beginning of the year | 30,724 | 31,071 | 207,126 | (2,738) | 266,184 |
| Changes in items during the period | | | | | |
| Cash dividends | | | (11,863) | | (11,863) |
| Net income attributable to owners of the parent | | | 13,476 | | 13,476 |
| Purchase of treasury stock | | | | (50,824) | (50,824) |
| Disposal of treasury stock | | 996 | | 50,473 | 51,470 |
| Change in capital surplus due to change in equity of consolidated subsidiaries | | | | | – |
| Fluctuation resulting from exclusion of affiliates accounted for using equity method | | | | | – |
| Net changes in items other than shareholders' equity | | | | | |
| Total changes in items during the period | - | 996 | 1,613 | (351) | 2,259 |
| Balance at end of the year | 30,724 | 32,068 | 208,740 | (3,089) | 268,443 |

| | Accumulated other comprehensive income | | | | Subscription rights to shares | Non-controlling interests | Total net assets |
|---|---|---|---|---|---|---|---|
| | Net unrealized gains on available-for-sale securities | Foreign currency translation adjustments | Accumulated adjustments for retirement benefits | Total accumulated other comprehensive income | | | |
| Balance at the beginning of the year | 85 | 10,245 | 685 | 11,016 | 32 | 5,255 | 282,489 |
| Changes in items during the period | | | | | | | |
| Cash dividends | | | | | | | (11,863) |
| Net income attributable to owners of the parent | | | | | | | 13,476 |
| Purchase of treasury stock | | | | | | | (50,824) |
| Disposal of treasury stock | | | | | | | 51,470 |
| Change in capital surplus due to change in equity of consolidated subsidiaries | | | | | | | – |
| Fluctuation resulting from exclusion of affiliates accounted for using equity method | | | | | | | – |
| Net changes in items other than shareholders' equity | 478 | (392) | 944 | 1,030 | (23) | 510 | 1,517 |
| Total changes in items during the period | 478 | (392) | 944 | 1,030 | (23) | 510 | 3,776 |
| Balance at end of the year | 564 | 9,852 | 1,630 | 12,047 | 8 | 5,766 | 286,265 |

(4) Consolidated Statements of Cash Flows

(Millions of yen)

| | Fiscal year ended March 31, 2025 (April 1, 2024–March 31, 2025) | Fiscal year ended March 31, 2026 (April 1, 2025–March 31, 2026) |
|---|---|---|
| Cash flows from operating activities | | |
| Income before income taxes | 28,836 | 21,466 |
| Depreciation and amortization | 29,106 | 30,980 |
| Impairment losses | 2,025 | 8,456 |
| Amortization of goodwill | 67 | - |
| Equity in losses (earnings) of affiliates | 76 | - |
| Net change in allowance for credit losses | 81 | 1,025 |
| Net change in provision for bonuses | 17 | 344 |
| Net change in asset and liability for retirement benefits | (342) | (380) |
| Net change in provision for retirement benefits of directors | (20) | (9) |
| Net change in provision for stock payment | 170 | 101 |
| Net change in provision for loss on litigation | (1,516) | - |
| Interest income | (11,089) | (15,866) |
| Interest expenses | 2,098 | 3,344 |
| Loss (gain) related to securities | (2,444) | (809) |
| Loss (gain) on disposal of non-current assets | 742 | 242 |
| Loss (gain) on change in equity of affiliates | (76) | - |
| Other extraordinary income | (1,057) | - |
| Net decrease (increase) in loans | (15,962) | (18,586) |
| Net increase (decrease) in deposits | (73,532) | 33,916 |
| Net increase (decrease) in negotiable certificates of deposits | 150 | (500) |
| Net increase (decrease) in borrowed money (excluding subordinated borrowings) | (6,787) | 663 |
| Net decrease (increase) in due from banks (excluding cash equivalents) | - | (2,338) |
| Net decrease (increase) in call loans | 50,000 | - |
| Net increase (decrease) in call money | (75,000) | (35,000) |
| Net increase (decrease) in straight bonds due to issuance and redemption | (15,000) | 50,000 |
| Net change in ATM-related temporary accounts | 55,707 | 55 |
| Net decrease (increase) in accounts receivable from credit card members | 5,881 | 2,311 |
| Net increase (decrease) in accounts payable for credit card business | (1,691) | (1,582) |
| Net increase (decrease) in deposits for electronic money | (8,238) | (3,474) |
| Interest received | 11,254 | 14,908 |
| Interest paid | (2,021) | (2,606) |
| Other – net | (4,535) | 6,627 |
| Subtotal | (33,100) | 93,291 |
| Settlement payments paid | - | (1,496) |
| Income taxes paid | (7,668) | (8,016) |
| Income taxes refund | 1,899 | 152 |
| Net cash provided by (used in) operating activities | (38,869) | 83,930 |
| Cash flows from investing activities | | |
| Purchase of securities | (36,884) | (136,706) |
| Proceeds from sale of securities | 4,562 | 17,528 |
| Proceeds from redemption of securities | 30,732 | 73,990 |
| Purchase of tangible fixed assets | (23,206) | (9,947) |
| Proceeds from sale of property, plant and equipment | - | 9 |
| Purchase of intangible fixed assets | (21,856) | (16,327) |
| Net payments for sale of shares of subsidiaries resulting in change in scope of consolidation | (63) | - |
| Net cash used in investing activities | (46,714) | (71,453) |

(Millions of yen)

| | Fiscal year ended March 31, 2025 (April 1, 2024–March 31, 2025) | Fiscal year ended March 31, 2026 (April 1, 2025–March 31, 2026) |
|---|---|---|
| Cash flow from financing activities | | |
| Purchase of treasury stock | (0) | (50,824) |
| Proceeds from disposal of treasury stock | - | 51,375 |
| Dividends paid | (12,920) | (11,862) |
| Proceeds from stock issuance to non-controlling interests | 619 | - |
| Purchase of shares of subsidiaries not resulting in change in scope of consolidation | (367) | - |
| Other | - | (340) |
| Net cash used in financing activities | (12,667) | (11,652) |
| Effect of exchange rate changes on cash and cash equivalents | 2,157 | (686) |
| Net change in cash and cash equivalents | (96,094) | 137 |
| Cash and cash equivalents at the beginning of the year | 988,721 | 892,626 |
| Cash and cash equivalents at the end of the year | 892,626 | 892,764 |

2. Non-Consolidated Financial Statements

(1) Non-Consolidated Balance Sheets

(Millions of yen)

| | As of March 31, 2025 | As of March 31, 2026 |
|---|---|---|
| Assets | | |
| Cash and due from banks | 859,760 | 863,755 |
| Cash | 732,089 | 562,877 |
| Due from banks | 127,671 | 300,878 |
| Securities | 175,457 | 222,585 |
| Government bonds | - | 29,845 |
| Municipal bonds | 59,596 | 58,750 |
| Bonds | 38,879 | 71,733 |
| Stocks | 37,962 | 37,251 |
| Other securities | 39,019 | 25,005 |
| Loans | 60,700 | 79,394 |
| Loan on deeds | 150 | 150 |
| Overdrafts | 60,550 | 79,244 |
| Foreign exchanges | 0 | 0 |
| Due from foreign banks | 0 | 0 |
| Other assets | 135,992 | 131,680 |
| Prepaid expenses | 1,856 | 2,180 |
| Accrued income | 10,450 | 11,265 |
| ATM-related temporary payments | 99,590 | 97,039 |
| Other assets | 24,095 | 21,194 |
| Tangible fixed assets | 37,340 | 33,582 |
| Buildings | 2,059 | 1,925 |
| ATMs | 30,430 | 23,355 |
| Other tangible fixed assets | 4,849 | 8,301 |
| Intangible fixed assets | 42,294 | 41,861 |
| Software | 34,680 | 34,336 |
| Software in progress | 7,607 | 7,519 |
| Other intangible fixed assets | 6 | 5 |
| Prepaid pension costs | 1,155 | 1,397 |
| Deferred tax assets | 1,783 | 1,658 |
| Customers' liabilities for acceptances and guarantees | 14,832 | 31,875 |
| Allowance for credit losses | (2,008) | (3,048) |
| Total assets | 1,327,309 | 1,404,742 |

(Millions of yen)

| | As of March 31, 2025 | As of March 31, 2026 |
|---|---|---|
| Liabilities | | |
| Deposits | 871,043 | 904,780 |
| Ordinary deposits | 660,639 | 649,395 |
| Time deposits | 209,967 | 254,959 |
| Other deposits | 436 | 425 |
| Negotiable certificates of deposits | 800 | 300 |
| Call money | 35,000 | - |
| Bonds | 50,000 | 100,000 |
| Other liabilities | 101,456 | 106,215 |
| Income taxes payable | 4,147 | 4,340 |
| Accrued expenses | 7,621 | 8,684 |
| ATM-related temporary advances | 71,228 | 68,319 |
| Lease liabilities | - | 4,381 |
| Asset retirement obligations | 513 | 516 |
| Other liabilities | 17,945 | 19,972 |
| Provision for bonuses | 712 | 758 |
| Provision for stocks payment | 983 | 1,084 |
| Acceptances and guarantees | 14,832 | 31,875 |
| Total liabilities | 1,074,826 | 1,145,013 |
| Net assets | | |
| Common stock | 30,724 | 30,724 |
| Capital surplus | 30,724 | 31,721 |
| Legal capital surplus | 30,724 | 30,724 |
| Other capital surplus | - | 996 |
| Retained earnings | 193,653 | 199,807 |
| Legal retained earnings | 0 | 0 |
| Other retained earnings | 193,653 | 199,807 |
| Retained earnings brought forward | 193,653 | 199,807 |
| Treasury stock | (2,738) | (3,089) |
| Total shareholders' equity | 252,364 | 259,163 |
| Net unrealized gains (losses) on available-for-sale securities | 85 | 564 |
| Total valuation and translation adjustments | 85 | 564 |
| Subscription rights to shares | 32 | - |
| Total net assets | 252,482 | 259,728 |
| Total liabilities and net assets | 1,327,309 | 1,404,742 |

(2) Non-Consolidated Statements of Income

(Millions of yen)

| | Fiscal year ended March 31, 2025 (April 1, 2024–March 31, 2025) | Fiscal year ended March 31, 2026 (April 1, 2025–March 31, 2026) |
|---|---|---|
| Ordinary income | 135,747 | 142,951 |
| Interest income | 8,599 | 13,468 |
| Interest on loans | 7,687 | 10,470 |
| Interest and dividends on securities | 359 | 1,231 |
| Interest on call loans | 77 | 166 |
| Interest on cash and due from banks | 475 | 1,598 |
| Fees and commissions income | 124,081 | 127,905 |
| Remittance-related fee income | 3,913 | 3,922 |
| ATM-related fee income | 113,401 | 116,000 |
| Other fees and commissions income | 6,766 | 7,983 |
| Other operating income | 263 | 144 |
| Gains on foreign exchange transactions | 263 | 144 |
| Other ordinary income | 2,803 | 1,433 |
| Gain on sale of equity securities | 2,305 | 950 |
| Other | 498 | 483 |
| Ordinary expenses | 108,439 | 116,253 |
| Interest expenses | 1,156 | 2,750 |
| Interest on deposits | 550 | 1,904 |
| Interest on negotiable certificates of deposits | 1 | 1 |
| Interest on call money | 348 | 253 |
| Interest on borrowed money | 3 | 50 |
| Interest on bonds | 251 | 503 |
| Other interest expenses | - | 38 |
| Fees and commissions expenses | 26,798 | 29,158 |
| Remittance-related fee expenses | 1,845 | 1,802 |
| ATM placement fee expenses | 17,757 | 18,064 |
| ATM-related fee expenses | 2,862 | 3,548 |
| Other fees and commissions expenses | 4,332 | 5,743 |
| Other operating expenses | 7 | 229 |
| Loss on sale of bonds | 7 | 84 |
| Amortization of bond issuance costs | - | 145 |
| General and administrative expenses | 78,719 | 81,477 |
| Other ordinary expenses | 1,757 | 2,636 |
| Provision of allowance for credit losses | 1,207 | 2,194 |
| Write-off of loans | 1 | 0 |
| Loss on devaluation of equity securities | 33 | 56 |
| Other | 516 | 384 |
| Ordinary profit | 27,307 | 26,697 |
| Extraordinary income | 179 | - |
| Gain on sale of shares of subsidiaries and affiliates | 179 | - |
| Extraordinary losses | 2,364 | 785 |
| Losses on disposal of non-current assets | 673 | 156 |
| Impairment losses | 1,146 | - |
| Losses on valuation of shares of subsidiaries and associates | 545 | 628 |
| Other | - | 0 |
| Income before income taxes | 25,122 | 25,911 |
| Income taxes-current | 7,889 | 7,989 |
| Income taxes-deferred | (423) | (94) |
| Total income taxes | 7,465 | 7,894 |
| Net income | 17,657 | 18,016 |

## (3) Non-Consolidated Statements of Changes in Net Assets

Fiscal year ended March 31, 2025 (April 1, 2024–March 31, 2025)

(Millions of yen)

| | Shareholders' equity | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Common stock | Capital surplus | | | Retained earnings | | | Treasury stock | Total shareholders' equity |
| | | Legal capital surplus | Other capital surplus | Total capital surplus | Legal retained earnings | Other retained earnings: Retained earnings brought forward | Total retained earnings | | |
| Balance at the beginning of the year | 30,724 | 30,724 | - | 30,724 | 0 | 188,926 | 188,926 | (2,744) | 247,631 |
| Changes in items during the period | | | | | | | | | |
| Cash dividends | | | | | | (12,930) | (12,930) | | (12,930) |
| Net income | | | | | | 17,657 | 17,657 | | 17,657 |
| Purchase of treasury stock | | | | | | | | (0) | (0) |
| Disposal of treasury stock | | | | | | | | 5 | 5 |
| Net changes in items other than shareholders' equity | | | | | | | | | |
| Total changes in items during the period | - | - | - | - | - | 4,726 | 4,726 | 5 | 4,732 |
| Balance at end of the year | 30,724 | 30,724 | - | 30,724 | 0 | 193,653 | 193,653 | (2,738) | 252,364 |

| | Valuation and translation adjustments | | Subscription rights to shares | Total net assets |
|---|---|---|---|---|
| | Net unrealized gains on available-for-sale securities | Total valuation and translation adjustments | | |
| Balance at the beginning of the year | 607 | 607 | 12 | 248,252 |
| Changes in items during the period | | | | |
| Cash dividends | | | | (12,930) |
| Net income | | | | 17,657 |
| Purchase of treasury stock | | | | (0) |
| Disposal of treasury stock | | | | 5 |
| Net changes in items other than shareholders' equity | (521) | (521) | 19 | (502) |
| Total changes in items during the period | (521) | (521) | 19 | 4,230 |
| Balance at end of the year | 85 | 85 | 32 | 252,482 |

Fiscal year ended March 31, 2026 (April 1, 2025–March 31, 2026)

(Millions of yen)

| | Shareholders' equity | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Common stock | Capital surplus | | | Retained earnings | | | Treasury stock | Total shareholders' equity |
| | | Legal capital surplus | Other capital surplus | Total capital surplus | Legal retained earnings | Other retained earnings: Retained earnings brought forward | Total retained earnings | | |
| Balance at the beginning of the year | 30,724 | 30,724 | - | 30,724 | 0 | 193,653 | 193,653 | (2,738) | 252,364 |
| Changes in items during the period | | | | | | | | | |
| Cash dividends | | | | | | (11,863) | (11,863) | | (11,863) |
| Net income | | | | | | 18,016 | 18,016 | | 18,016 |
| Purchase of treasury stock | | | | | | | | (50,824) | (50,824) |
| Disposal of treasury stock | | | 996 | 996 | | | | 50,473 | 51,470 |
| Net changes in items other than shareholders' equity | | | | | | | | | |
| Total changes in items during the period | - | - | 996 | 996 | - | 6,153 | 6,153 | (351) | 6,799 |
| Balance at end of the year | 30,724 | 30,724 | 996 | 31,721 | 0 | 199,807 | 199,807 | (3,089) | 259,163 |

| | Valuation and translation adjustments | | Subscription rights to shares | Total net assets |
|---|---|---|---|---|
| | Net unrealized gains on available-for-sale securities | Total valuation and translation adjustments | | |
| Balance at the beginning of the year | 85 | 85 | 32 | 252,482 |
| Changes in items during the period | | | | |
| Cash dividends | | | | (11,863) |
| Net income | | | | 18,016 |
| Purchase of treasury stock | | | | (50,824) |
| Disposal of treasury stock | | | | 51,470 |
| Net changes in items other than shareholders' equity | 478 | 478 | (32) | 446 |
| Total changes in items during the period | 478 | 478 | (32) | 7,245 |
| Balance at end of the year | 564 | 564 | - | 259,728 |