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May 14, 2026

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



Company name: Juroku Financial Group, Inc.
 Listing: Tokyo Stock Exchange (Prime), Nagoya Stock Exchange (Premier)
 Securities code: 7380
 URL: <https://www.16fg.co.jp>
 Representative: Naoki Ikeda, President and Representative Director
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 Scheduled date of annual general meeting of shareholders: June 19, 2026
 Scheduled date to commence dividend payments: June 1, 2026
 Scheduled date to file annual securities report: June 11, 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	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Fiscal year ended March 31, 2026	169,093	24.0	42,766	36.9	27,380	31.3
March 31, 2025	136,301	5.7	31,238	11.9	20,840	7.8

Note: Comprehensive income For the fiscal year ended March 31, 2026: ¥ 59,849 million [-%]
 For the fiscal year ended March 31, 2025: ¥ (19,066) million [-%]

	Basic earnings per share	Diluted earnings per share	Return on equity	Ordinary profit to total assets ratio	Ordinary profit to ordinary income ratio
	Yen	Yen	%	%	%
Fiscal year ended March 31, 2026	153.22	-	6.1	0.5	25.2
March 31, 2025	115.45	-	4.8	0.4	22.9

Reference: Share of profit (loss) of entities accounted for using equity method

For the fiscal year ended March 31, 2026: ¥ - million
 For the fiscal year ended March 31, 2025: ¥ - million

Note :

Juroku Financial Group, Inc. (16FG) executed a 5-for-1 share split of common stock effective April 1, 2026. Basic earnings per share for the previous fiscal year is calculated assuming the split occurred at the beginning of that period.

(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	7,526,018	473,276	6.2	2,645.11
March 31, 2025	7,595,477	423,550	5.5	2,335.81

Reference: Equity

As of March 31, 2026: ¥ 468,463 million
 As of March 31, 2025: ¥ 419,128 million

Notes :

(1) Equity-to-asset ratio = (Total net assets - Non-controlling interests) / Total assets

The ratio above is not based on the regulation of Capital Adequacy Ratio.

(2) 16FG executed a 5-for-1 share split of common stock effective April 1, 2026. Net assets per share for the previous fiscal year is calculated assuming the split occurred at the beginning of that period.

(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	(190,319)	224,979	(10,190)	1,094,537
March 31, 2025	2,876	107,834	(8,912)	1,070,066

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	-	80.00	-	100.00	180.00	6,459	31.1	1.5
Fiscal year ended March 31, 2026	-	100.00	-	140.00	240.00	8,548	31.3	1.9
Fiscal year ending March 31, 2027 (Forecast)	-	25.00	-	25.00	50.00		31.6	

Note :

Effective April 1, 2026, 16FG conducted a 5-for-1 share split of its common stock. However, the dividend amounts for the fiscal years ended March 31, 2025, and March 31, 2026, are presented on a pre-split basis.

For the fiscal year ending March 31, 2027 (forecast), the dividend amounts are presented on a post-split basis. Without taking the share split into account, the forecasted dividend for the fiscal year ending March 31, 2027, would be 125 yen at the end of the second quarter and 125 yen at the fiscal year-end, totaling 250 yen per share.

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	20,000	18.9	13,700	20.0	77.35
Full year	41,000	(4.1)	28,000	2.2	158.09

Note : Basic earnings per share reflects the impact of the share split.

*** Notes**

- (1) Significant changes in the scope of consolidation during the period: Yes
 Newly included: 1 companies(Juroku Management Succession Support No.2 Limited Partnership for Investment)
- (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	189,620,670 shares
As of March 31, 2025	189,620,670 shares

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

As of March 31, 2026	12,515,540 shares
As of March 31, 2025	10,184,645 shares

(iii) Average number of shares outstanding during the period

Fiscal Year ended March 31, 2026	178,688,661 shares
Fiscal Year ended March 31, 2025	180,496,264 shares

Note :

Effective April 1, 2026, 16FG conducted a 5-for-1 share split of its common stock.

The number of shares issued at the end of the period (including treasury shares), the number of treasury shares at the end of the period, and the average number of shares during the period have been calculated on the assumption that the share split was conducted at the beginning of the previous consolidated fiscal year.

* 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

Descriptions of business projections and other forward-looking statements provided in this document are based on information currently available to the Company and some assumptions considered to be rational. Actual business performance and other factors could differ significantly due to a variety of factors.

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1. Overview of Operating Results, etc. for the Fiscal Year under Review

(1) Overview of Consolidated Operating Results

Regarding the consolidated operating results for the fiscal year under review, ordinary income increased by ¥32,792 million year-on-year to ¥169,093 million, primarily due to increased interest income and gains on sales of stocks. Ordinary expenses increased by ¥21,264 million year-on-year to ¥126,326 million, mainly reflecting an increase in interest expenses. As a result, ordinary profit increased by ¥11,528 million year-on-year to ¥42,766 million, and profit attributable to owners of parent increased by ¥6,540 million year-on-year to ¥27,380 million.

With respect to income for reportable segments, in the banking business, ordinary income increased by ¥33,830 million year-on-year to ¥134,722 million, and ordinary expenses increased by ¥22,483 million to ¥94,537 million. Consequently, segment profit (ordinary profit) increased by ¥11,348 million year-on-year to ¥40,185 million.

In the leasing business, ordinary income decreased by ¥964 million year-on-year to ¥27,480 million, and ordinary expenses decreased by ¥1,120 million to ¥26,516 million. As a result, segment profit (ordinary profit) increased by ¥156 million year-on-year to ¥963 million.

In other businesses, including financial instruments and credit card flotation service, ordinary income increased by ¥4,834 million year-on-year to ¥22,968 million, and ordinary expenses increased by ¥515 million to ¥9,943 million. Consequently, segment profit (ordinary profit) increased by ¥4,319 million year-on-year to ¥13,025 million.

(2) Overview of Consolidated Financial Position

Regarding consolidated financial position at the end of the fiscal year under review, total assets decreased by ¥69,459 million from the end of the previous fiscal year to ¥7,526,018 million, and total liabilities decreased by ¥119,186 million to ¥7,052,741 million. In addition, total net assets increased by ¥49,726 million to ¥473,276 million.

For major account balances, deposits (including negotiable certificates of deposit) increased by ¥13,600 million from the end of the previous fiscal year to ¥6,381,470 million. Loans and bills discounted increased by ¥72,259 million from the end of the previous fiscal year to ¥5,076,206 million, primarily driven by an increase in housing loans. Securities decreased by ¥194,495 million from the end of the previous fiscal year to ¥1,112,551 million.

(3) Overview of Consolidated Cash Flows

In the fiscal year under review, net cash provided by (used in) operating activities was an outflow of ¥190,319 million (compared with an inflow of ¥2,876 million in the previous fiscal year), primarily due to a decrease in borrowed money. Net cash provided by (used in) investing activities was an inflow of ¥224,979 million (compared with an inflow of ¥107,834 million in the previous fiscal year), mainly reflecting the sale of securities. In addition, net cash provided by (used in) financing activities was an outflow of ¥10,190 million (compared with an outflow of ¥8,912 million in the previous fiscal year), primarily due to the payment of dividends.

As a result, the balance of cash and cash equivalents at the end of the fiscal year increased by ¥24,471 million to ¥1,094,537 million.

(4) Future Outlook

For our full-year consolidated performance for the fiscal year ending March 31, 2027, we expect ordinary profit of ¥41,000 million and profit attributable to owners of parent of ¥28,000 million.

2. Basic Policy on Selection of Accounting Standards

We prepare our consolidated financial statements in accordance with Japanese GAAP, while taking into consideration comparability between companies.

Regarding the adoption of International Financial Reporting Standards (IFRS), we will determine our response by monitoring future trends in accounting standards in Japan.

3. Consolidated Financial Statements and Primary Notes

(1) Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	1,076,465	1,099,800
Trading securities	9	1,207
Money held in trust	12,027	13,030
Securities	1,307,046	1,112,551
Loans and bills discounted	5,003,947	5,076,206
Foreign exchanges	7,368	6,677
Lease receivables and investments in leases	57,183	57,936
Other assets	56,323	64,590
Tangible fixed assets	55,256	68,891
Buildings, net	9,012	8,239
Land	40,698	38,642
Construction in progress	814	16,273
Other tangible fixed assets	4,730	5,736
Intangible fixed assets	8,452	7,665
Software	4,171	5,811
Goodwill	2,288	674
Other intangible fixed assets	1,992	1,179
Retirement benefit asset	20,387	26,962
Deferred tax assets	522	554
Customers' liabilities for acceptances and guarantees	13,332	12,122
Allowance for loan losses	(22,848)	(22,180)
Total assets	7,595,477	7,526,018
Liabilities		
Deposits	6,354,870	6,378,470
Negotiable certificates of deposit	13,000	3,000
Securities sold under repurchase agreements	80,012	75,741
Cash collateral received for securities lent	118,400	46,539
Borrowed money	508,008	431,468
Foreign exchanges	437	677
Borrowed money from trust account	223	217
Other liabilities	59,825	67,300
Provision for bonuses	1,350	1,330
Retirement benefit liability	5,334	4,493
Provision for reimbursement of deposits	207	121
Provision for contingent loss	635	730
Reserves under special laws	24	29
Deferred tax liabilities	9,704	24,286
Deferred tax liabilities for land revaluation	6,558	6,211
Acceptances and guarantees	13,332	12,122
Total liabilities	7,171,927	7,052,741

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Net assets		
Share capital	36,000	36,000
Capital surplus	60,989	61,013
Retained earnings	281,528	302,532
Treasury shares	(6,281)	(9,250)
Total shareholders' equity	372,236	390,295
Valuation difference on available-for-sale securities	28,245	55,521
Deferred gains or losses on hedges	379	990
Revaluation reserve for land	12,270	11,468
Remeasurements of defined benefit plans	5,996	10,187
Total accumulated other comprehensive income	46,891	78,167
Non-controlling interests	4,421	4,813
Total net assets	423,550	473,276
Total liabilities and net assets	7,595,477	7,526,018

(2) Consolidated Statements of Income and Consolidated Statements of 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	136,301	169,093
Interest income	63,857	78,975
Interest on loans and discounts	41,987	53,997
Interest and dividends on securities	18,361	18,607
Interest on call loans and bills bought	1	5
Interest on deposits with banks	2,259	5,887
Other interest income	1,247	477
Trust fees	2	1
Fees and commissions	24,110	27,055
Other ordinary income	31,119	30,128
Other income	17,211	32,932
Recoveries of written off receivables	14	3
Other	17,196	32,928
Ordinary expenses	105,062	126,326
Interest expenses	9,445	16,809
Interest on deposits	3,585	11,571
Interest on negotiable certificates of deposit	9	3
Interest on call money and bills sold	-	4
Interest expenses on securities sold under repurchase agreements	4,991	3,051
Interest expenses on cash collateral received for securities lent	276	513
Interest on borrowings and rediscounts	557	1,638
Other interest expenses	25	27
Fees and commissions payments	6,599	6,673
Other ordinary expenses	41,794	52,343
General and administrative expenses	44,127	47,079
Other expenses	3,095	3,420
Provision of allowance for loan losses	1,739	2,079
Other	1,356	1,341
Ordinary profit	31,238	42,766
Extraordinary income	1,924	3
Gain on disposal of non-current assets	0	3
Gains on return of employee retirement benefit trust	1,923	-
Extraordinary losses	2,539	2,886
Loss on disposal of non-current assets	114	46
Impairment losses	2,417	2,835
Provision of reserve for financial instruments transaction liabilities	7	4
Profit before income taxes	30,623	39,884
Income taxes - current	10,414	12,255
Income taxes - deferred	(934)	(143)
Total income taxes	9,479	12,112
Profit	21,144	27,772
Profit attributable to non-controlling interests	304	391
Profit attributable to owners of parent	20,840	27,380

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	21,144	27,772
Other comprehensive income	(40,210)	32,077
Valuation difference on available-for-sale securities	(36,970)	27,275
Deferred gains or losses on hedges	(1,896)	611
Revaluation reserve for land	(189)	-
Remeasurements of defined benefit plans, net of tax	(1,154)	4,191
Comprehensive income	(19,066)	59,849
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(19,368)	59,457
Comprehensive income attributable to non-controlling interests	302	391

(3) 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	36,000	60,960	266,851	(3,560)	360,250
Changes during period					
Dividends of surplus			(6,155)		(6,155)
Profit attributable to owners of parent			20,840		20,840
Purchase of treasury shares				(2,757)	(2,757)
Disposal of treasury shares		29		36	65
Reversal of revaluation reserve for land			(6)		(6)
Purchase of shares of consolidated subsidiaries		(0)			(0)
Net changes in items other than shareholders' equity					
Total changes during period	-	29	14,677	(2,720)	11,985
Balance at end of period	36,000	60,989	281,528	(6,281)	372,236

	Accumulated other comprehensive income					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	65,214	2,275	12,453	7,151	87,093	4,119	451,464
Changes during period							
Dividends of surplus							(6,155)
Profit attributable to owners of parent							20,840
Purchase of treasury shares							(2,757)
Disposal of treasury shares							65
Reversal of revaluation reserve for land							(6)
Purchase of shares of consolidated subsidiaries							(0)
Net changes in items other than shareholders' equity	(36,968)	(1,896)	(182)	(1,154)	(40,201)	301	(39,899)
Total changes during period	(36,968)	(1,896)	(182)	(1,154)	(40,201)	301	(27,914)
Balance at end of period	28,245	379	12,270	5,996	46,891	4,421	423,550

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	36,000	60,989	281,528	(6,281)	372,236
Changes during period					
Dividends of surplus			(7,178)		(7,178)
Profit attributable to owners of parent			27,380		27,380
Purchase of treasury shares				(3,011)	(3,011)
Disposal of treasury shares		24		43	67
Reversal of revaluation reserve for land			802		802
Net changes in items other than shareholders' equity					
Total changes during period	-	24	21,003	(2,968)	18,058
Balance at end of period	36,000	61,013	302,532	(9,250)	390,295

	Accumulated other comprehensive income					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	28,245	379	12,270	5,996	46,891	4,421	423,550
Changes during period							
Dividends of surplus							(7,178)
Profit attributable to owners of parent							27,380
Purchase of treasury shares							(3,011)
Disposal of treasury shares							67
Reversal of revaluation reserve for land							802
Net changes in items other than shareholders' equity	27,275	611	(802)	4,191	31,275	391	31,667
Total changes during period	27,275	611	(802)	4,191	31,275	391	49,726
Balance at end of period	55,521	990	11,468	10,187	78,167	4,813	473,276

(4) 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	30,623	39,884
Depreciation	3,460	3,805
Impairment losses	2,417	2,835
Amortization of goodwill	452	452
Increase (decrease) in allowance for loan losses	(368)	(668)
Increase (decrease) in provision for bonuses	66	(20)
Decrease (increase) in retirement benefit asset	1,924	(1,085)
Increase (decrease) in retirement benefit liability	(265)	(273)
Increase (decrease) in provision for reimbursement of deposits	(64)	(85)
Increase (decrease) in provision for contingent loss	(31)	94
Increase (decrease) in reserves under special laws	7	4
Interest income	(63,857)	(78,975)
Interest expenses	9,445	16,809
Loss (gain) related to securities	(253)	(4,801)
Unrealized loss (gain) on derivatives	(532)	(927)
Foreign exchange losses (gains)	0	(1)
Loss (gain) on disposal of non-current assets	113	42
Net decrease (increase) in trading securities	(1)	(1,197)
Net decrease (increase) in money held in trust	1,197	(1,003)
Net decrease (increase) in loans and bills discounted	(165,533)	(72,258)
Net increase (decrease) in deposits	(33,864)	23,599
Net increase (decrease) in negotiable certificates of deposit	-	(10,000)
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	161,681	(76,539)
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	(724)	1,136
Net increase (decrease) in call money	(16,554)	(4,271)
Net increase (decrease) in cash collateral received for securities lent	(4,075)	(71,860)
Net decrease (increase) in foreign exchanges - assets	(1,143)	690
Net increase (decrease) in foreign exchanges - liabilities	(671)	239
Net decrease (increase) in lease receivables and investments in leases	(1,728)	(752)
Net increase (decrease) in borrowed money from trust account	53	(5)
Interest received	64,267	77,413
Interest paid	(8,126)	(14,518)
Other, net	31,677	(6,009)
Subtotal	9,594	(178,250)
Income taxes paid	(7,208)	(12,070)
Income taxes refund	490	1
Net cash provided by (used in) operating activities	2,876	(190,319)

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Cash flows from investing activities		
Purchase of securities	(214,777)	(323,520)
Proceeds from sale of securities	234,332	469,665
Proceeds from redemption of securities	93,258	98,827
Purchase of tangible fixed assets	(2,076)	(17,125)
Purchase of intangible fixed assets	(2,956)	(2,965)
Proceeds from sale of tangible fixed assets	106	134
Other payments	(52)	(35)
Net cash provided by (used in) investing activities	107,834	224,979
Cash flows from financing activities		
Purchase of treasury shares	(2,757)	(3,011)
Proceeds from sale of treasury shares	0	-
Dividends paid	(6,155)	(7,178)
Purchase of shares of subsidiaries not resulting in change in scope of consolidation	(0)	-
Net cash provided by (used in) financing activities	(8,912)	(10,190)
Effect of exchange rate change on cash and cash equivalents	(0)	1
Net increase (decrease) in cash and cash equivalents	101,797	24,471
Cash and cash equivalents at beginning of period	968,268	1,070,066
Cash and cash equivalents at end of period	1,070,066	1,094,537

(5) Notes to Consolidated Financial Statements

(Notes on Going Concern Assumption)

Not applicable.

(Segment Information)

1. Overview of reportable segments

Our reportable segments are those within Our Group Business for which separate financial information is available and which the Board of Directors regularly reviews in order to determine the allocation of management resources and evaluate business performance.

We provides financial services such as banking and leasing services, and has two reportable segments: “Banking business” and “Leasing business.”

In the “Banking business,” the head office and branches of The Juroku Bank, Ltd. provide deposit services, loan services, securities trading services, securities investment services, domestic exchange services, foreign exchange services, corporate bond trusteeship services, financial derivatives trading services, and other related services, and also provide a wide range of products and services as a regional financial partner. In addition, a consolidated subsidiary undertake credit guaranty services that complement the banking business.

In the “Leasing business,” Juroku Lease Co., Ltd. undertakes leasing services and proactively responds to regional leasing needs.

2. Method for calculating ordinary income, profit or loss, total assets, and other items by reportable segment

The accounting methods used for the reportable business segments are the same as the accounting methods used in preparing the consolidated financial statements.

Reportable segment profit is based on ordinary profit.

3. Information on ordinary income, profit or loss, assets, and other items by reportable segment

Fiscal year under review (April 1, 2025 to March 31, 2026)

(Millions of yen)

	Reportable segment			Others	Total	Adjustments	Amount recorded in consolidated financial statements
	Banking	Leasing	Total				
Ordinary income							
Ordinary income from outside customers	133,426	27,218	160,645	8,448	169,093	—	169,093
Inter-segment ordinary income	1,296	261	1,557	14,520	16,078	(16,078)	—
Total	134,722	27,480	162,202	22,968	185,171	(16,078)	169,093
Segment profit	40,185	963	41,148	13,025	54,174	(11,407)	42,766
Segment assets	7,445,856	87,328	7,533,184	357,247	7,890,432	(364,413)	7,526,018
Other items							
Depreciation	3,247	394	3,641	111	3,752	52	3,805
Amortization of goodwill	244	—	244	207	452	—	452
Interest income	79,053	206	79,260	11,555	90,815	(11,839)	78,975
Interest expenses	16,663	420	17,083	215	17,299	(489)	16,809
Provision (reversal) of allowance for loan losses	1,967	3	1,970	108	2,079	—	2,079
Increases in property, plant and equipment and intangible assets	4,277	393	4,670	15,503	20,174	3	20,177

(Notes) 1. Rather than general companies' net sales, ordinary income is shown.

2. The “Others” category includes business segments not included in the reportable segments, such as the financial instruments service, and credit card flotation service.

3. Adjustments mainly consist of the elimination of inter-segment transactions.

4. Segment profit has been adjusted to reflect ordinary profit on the consolidated statement of income.

5. The "Banking" segment includes Juroku Management Succession Support No.2 Limited Partnership for Investment, established on August 1, 2025.

(Per Share Information)

	Fiscal year under review (April 1, 2025 to March 31, 2026)
Net assets per share	¥2,645.11
Basic earnings per share	¥153.22

(Notes) 1. Effective April 1, 2026, the Company executed a 5-for-1 share split. Per share data has been calculated as if the split had occurred at the beginning of the current fiscal year.

2. Diluted earnings per share is not stated as there are no dilutive shares.

3. The basis for calculating net assets per share is as follows:

(Millions of yen, thousand shares)

	Fiscal year under review (March 31, 2026)
Total net assets	473,276
Amount deducted from total net assets	4,813
Of which, non-controlling interests	4,813
Net assets at the end of the period related to common shares	468,463
Number of common shares at the end of the period used to calculate net assets per share	177,105

4. The basis for calculating net income per share is as follows:

(Millions of yen, thousand shares)

	Fiscal year under review (April 1, 2025 to March 31, 2026)
Basic earnings per share	
Profit attributable to owners of parent	27,380
Amount not attributable to common shareholders	—
Profit attributable to owners of parent related to common shares	27,380
Average number of common shares during the period	178,688

(Significant Subsequent Events)

1. Share Split and Partial Amendment to the Articles of Incorporation

Pursuant to a resolution of the Board of Directors meeting held on January 29, 2026, the Company conducted a share split and a partial amendment to its Articles of Incorporation, effective April 1, 2026.

(1) Purpose of the share split

16FG aims to enhance share liquidity and further broaden its investor base by lowering the investment unit price of 16FG's shares, thereby creating a more accessible environment for investors.

(2) Overview of the

① Method of the share split

16FG will conduct a share split at a ratio of five shares for every one common share held by shareholders recorded on the final shareholder register on March 31, 2026 (record date).

② Number of shares to be increased by the share split

Total number of issued shares before the share split	37,924,134 shares
Number of shares to be increased by the share split	151,696,536 shares
Total number of issued shares after the share split	189,620,670 shares
Total number of shares authorized to be issued after the share split	400,000,000 shares

③ Schedule of the share split

Date of public notice of the record date	March 13, 2026
Record date	March 31, 2026
Effective date	April 1, 2026

④ Impact on Per Share Information

Net assets per share and net income per share, calculated on the assumption that the share split was conducted at the beginning of the current consolidated fiscal year, are described in the "Per Share Information" section.

(3) Partial Amendment to the Articles of Incorporation

① Reason for the amendment In connection with this share split, the Articles of Incorporation of

16FG will be partially amended effective April 1, 2026, pursuant to Article 184, paragraph 2 of the Companies Act.

② Details of the amendment (Amended parts are underlined.)

Current Articles of Incorporation	After the Amendment
(Total Number of Authorized Shares) Article 6. The total number of shares 16FG is authorized to issue shall be <u>80,000,000</u> .	(Total Number of Authorized Shares) Article 6. The total number of shares 16FG is authorized to issue shall be <u>400,000,000</u> .

③ Schedule of the amendment

Effective date	April 1, 2026
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4. Financial Results Materials for the Fiscal Year Ended March 31, 2026

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“16FG” : Consolidated figures of Juroku Financial Group, Inc. and its consolidated subsidiaries

“16BK” : Non-consolidated figures of The Juroku Bank, Ltd.

“Succession” : NOBUNAGA Succession Inc.

“16TT” : Juroku Tokai Tokyo Securities Co., Ltd.

I Financial Highlights for the Fiscal Year Ended March 31, 2026

~16FG Financial Results~

【16FG】Core net operating profit and profit attributable to owners of parent reached record highs.

- Core gross operating profit [1] totaled ¥87,117 million, an increase of ¥10,264 million year-on-year, primarily due to growth in net interest income [2] and profits from fees and commissions [3].
- Core net operating profit [6] reached a record high of ¥39,956 million, having increased by ¥7,811 million (24.2%) year-on-year due to the growth in core gross operating profit.
- Ordinary profit [12] increased by ¥11,528 million year-on-year to ¥42,766 million, mainly due to the growth in core net operating profit.
- As a result, profit attributable to owners of parent [18] increased by ¥6,540 million (31.3%) year-on-year to ¥27,380 million.

Status of Profit and Loss【16FG】					(Millions of yen)	Reference
No.		Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026	Compared to fiscal year ended March 31, 2025		Performance forecast for the fiscal year ending March 31, 2026
1	Core gross operating profit [2+ 3+ 4]	76,853	87,117	10,264		
2	Net interest income	54,416	62,179	7,763		
3	Profits from fees and commissions	17,513	20,382	2,869		
4	Other operating profit (excluding profit/loss on JGBs and other debt securities)	4,922	4,555	(367)		
5	Expenses	44,707	47,161	2,454		
6	Core net operating profit [1- 5]	32,145	39,956	7,811		
7	Profit/loss on JGBs and other debt securities	(15,597)	(26,770)	(11,173)		
8	Net business profit [6+ 7]	16,548	13,185	(3,363)		
9	Credit-related costs	2,145	2,502	357		
10	Profit/loss on equities	15,851	31,571	15,720		
11	Other	985	511	(474)		
12	Ordinary profit [8- 9+ 10+ 11]	31,238	42,766	11,528		34,800
13	Extraordinary profit/loss	(615)	(2,882)	(2,267)		
14	Profit before income taxes [12+ 13]	30,623	39,884	9,261		
15	Total income taxes	9,479	12,112	2,633		
16	Profit [14- 15]	21,144	27,772	6,628		
17	Profit attributable to non-controlling interests	304	391	87		
18	Profit attributable to owners of parent [16- 17]	20,840	27,380	6,540		23,500
19	Adjusted OHR(%)	58.17	54.13	(4.04)		

※ Adjusted OHR = Expenses ÷ Core gross operating profit × 100

※ The performance forecast is the forecast announced on November 13, 2025, prior to the revision on April 23, 2026.

I Financial Highlights for the Fiscal Year Ended March 31, 2026

~16BK Financial Results~

【16BK】Core net operating profit and final profit reached record highs.

- Core gross operating profit [1] increased by ¥10,215 million year-on-year to ¥76,763 million, primarily due to growth in net interest income [2] and profits from fees and commissions [3].
- Core net operating profit [9] reached a record high of ¥35,808 million, having increased by ¥7,385 million (25.9%) year-on-year due to the growth in core gross operating profit.
- Ordinary profit [16] rose to ¥39,676 million, an increase of ¥11,686 million year-on-year. While profit/loss on JGBs and other debt securities [11] decreased due to loss-taking sales for portfolio rebalancing of JGBs, this was offset by an increase in profit/loss on equities [14] and other factors.
- As a result, profit [20] increased by ¥5,062 million (24.1%) year-on-year to ¥25,980 million.

Status of Profit and Loss 【16BK】					(Millions of yen)	Reference
No.		Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026	Compared to fiscal year ended March 31, 2025		Performance forecast for the fiscal year ending March 31, 2026
1	Core gross operating profit [2+3+4]	66,548	76,763	10,215		
2	Net interest income	55,407	63,043	7,636		
3	Profits from fees and commissions	11,516	13,471	1,955		
4	Other operating profit (excluding profit/loss on JGBs and other debt securities)	(375)	249	624		
5	Expenses	38,125	40,955	2,830		
6	Personnel expenses	17,890	18,548	658		
7	Non-personnel expenses	17,472	19,421	1,949		
8	Taxes	2,763	2,985	222		
9	Core net operating profit [1-5]	28,423	35,808	7,385		
10	Core net operating profit (excluding profit/loss on the redemption of investment trusts)	27,539	35,203	7,664		
11	Profit/loss on JGBs and other debt securities	(15,597)	(26,829)	(11,232)		
12	Net business profit [9+11]	12,825	8,978	(3,847)		
13	Credit-related costs	1,061	1,850	789		
14	Profit/loss on equities	15,030	31,500	16,470		
15	Other	1,200	1,061	(139)		
16	Ordinary profit	27,990	39,676	11,686		31,600
17	Extraordinary profit/loss	1,554	(2,872)	(4,426)		
18	Profit before income taxes [16+17]	29,545	36,803	7,258		
19	Total income taxes	8,626	10,823	2,197		
20	Profit [18-19]	20,918	25,980	5,062		22,000
21	Adjusted OHR(%)	57.28	53.35	(3.93)		
22	Profit from customer services	13,357	17,814	4,457		

※ Adjusted OHR = Expenses ÷ Core gross operating profit × 100

※ Profit from customer services = (Average loan balance × Loan to deposit spread) + Profits from fees and commissions
- General and administrative expenses

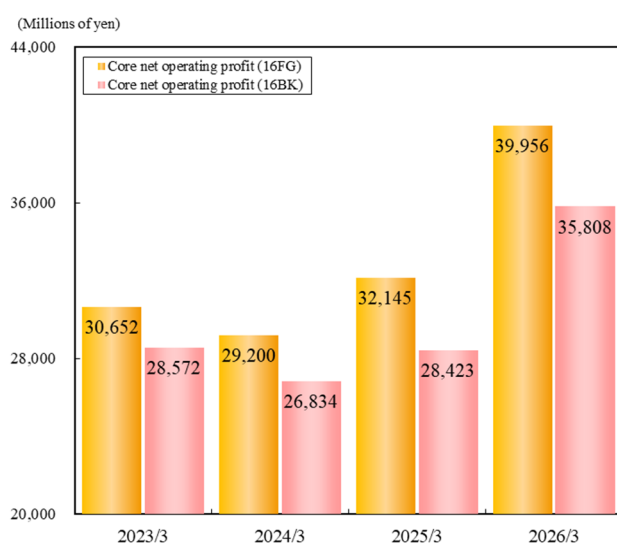
※ The performance forecast is the forecast announced on November 13, 2025, prior to the revision on April 23, 2026.

I Financial Highlights for the Fiscal Year Ended March 31, 2026

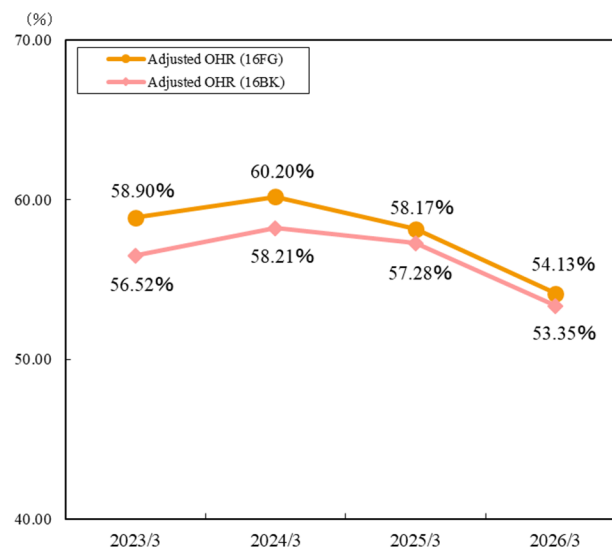
~Profitability~

- 16FG's core net operating profit was ¥39,956 million, and 16BK's profit was ¥35,808 million, respectively, with both figures reaching record highs.
- Adjusted OHR was 54.13% for 16FG and 53.35% for 16BK.

◆ Trends in Core Net Operating profit

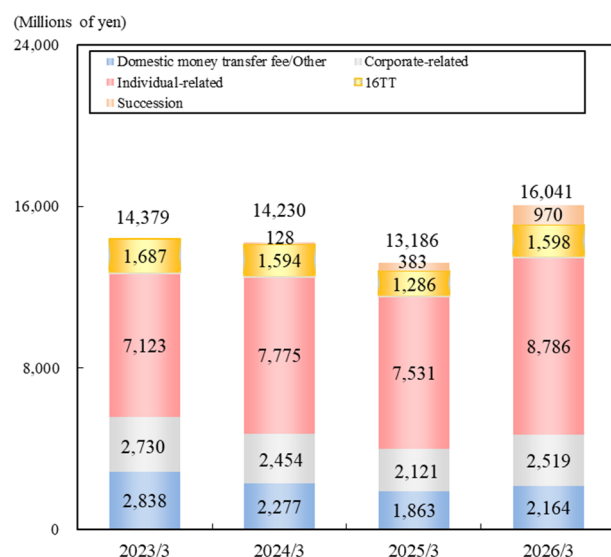


◆ Trends in Adjusted OHR

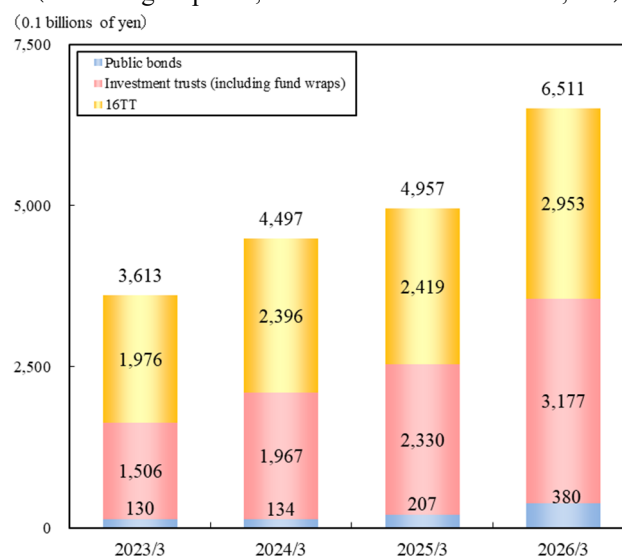


- Profits from fees and commissions for total of the three companies (16BK, 16TT, and Succession) increased ¥2,855 million compared to the previous fiscal year.
- The balance of individual assets in custody (including 16TT) increased, driven primarily by investment trusts and fund wraps.

◆ Trends in Profits from Fees and Commissions



◆ Trends in Balance of Individual Assets in Custody (Excluding Deposits, Personal Pension Insurance, etc.)

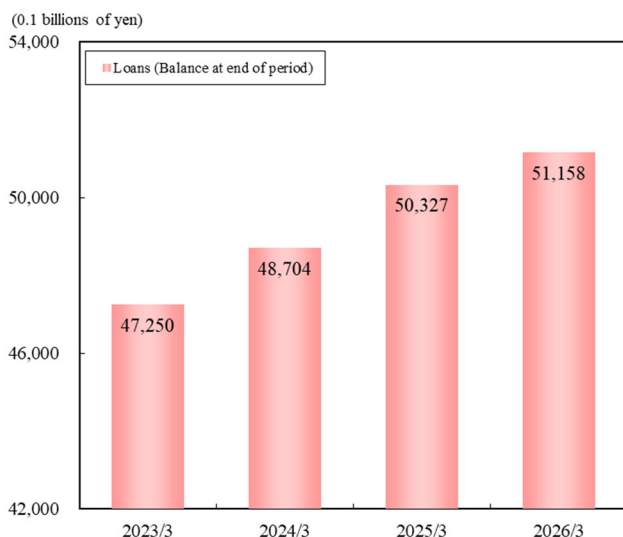


I Financial Highlights for the Fiscal Year Ended March 31, 2026

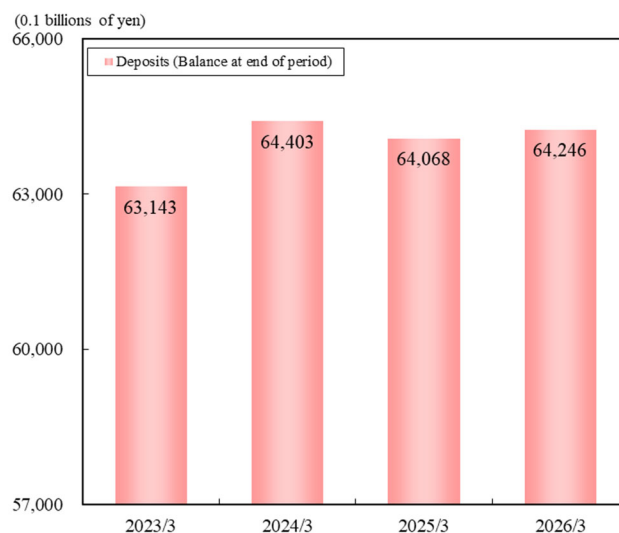
~Growth and Group Management~

➤ Loans (balance at end of period) increased by ¥83.1 billion compared to the end of March 2025 to ¥5,115.8 billion, and the deposits (balance at end of period) increased by ¥17.8 billion compared to the end of March 2025 to ¥6,424.6 billion.

◆ Status of Loans 【16BK】



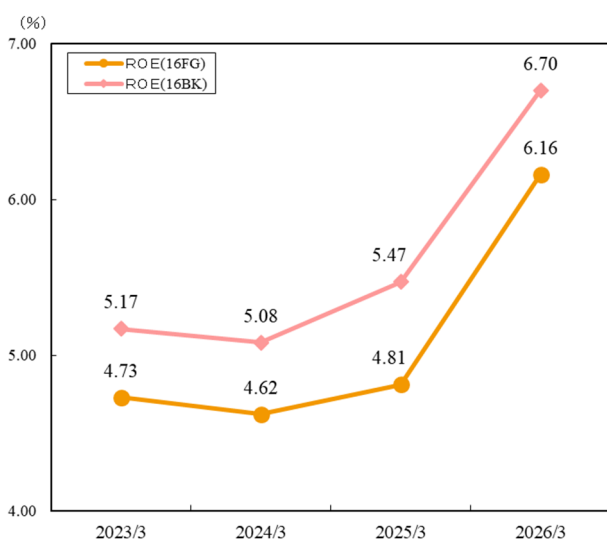
◆ Status of Deposits 【16BK】



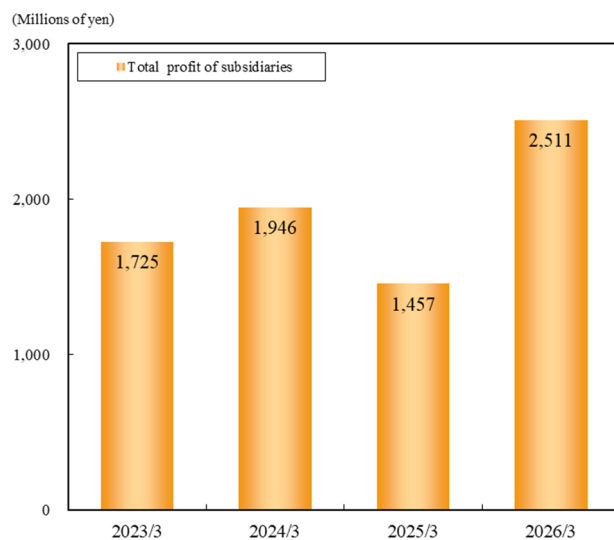
➤ 16FG's ROE increased by 1.35 points compared to the end of March 2025 to 6.16%.

➤ Profit of consolidated subsidiaries excluding 16BK is increasing steadily.

◆ Trends in ROE



◆ Total Ordinary Profit of Subsidiaries (excluding 16BK)



II Overview of Financial Results for the Fiscal Year Ended March 31, 2026

1. Status of Profit and Loss

【16FG】

(Millions of yen)

		Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026	Compared to fiscal year ended March 31, 2025
Ordinary income	1	136,301	169,093	32,792
Gross operating profit	2	61,255	60,347	(908)
Net interest income	3	54,416	62,179	7,763
Profits from fees and commissions	4	17,513	20,382	2,869
Other operating profit	5	(10,674)	(22,214)	(11,540)
Expenses	6	44,707	47,161	2,454
Net business profit	7	16,548	13,185	(3,363)
Credit-related costs ((1)+(2)-(3)-(4))	8	2,145	2,502	357
(1) Net transfer to general allowance for loan losses	9	(372)	(571)	(199)
(2) Disposal of non-performing loans	10	2,533	3,077	544
Write-off of loans	11	1	0	(1)
Transfer to individual allowance for loan losses	12	2,112	2,650	538
Loss on bulk sale	13	26	40	14
Transfer to contingent loss	14	387	386	(1)
Other	15	6	—	(6)
(3) Provision of allowance for loan losses	16	—	—	—
Reversal of general allowance for loan losses	17	—	—	—
Reversal of individual allowance for loan losses	18	—	—	—
(4) Recoveries of written off receivables	19	14	3	(11)
Profit/loss on equities	20	15,851	31,571	15,720
Profit/loss on investments based on equity method	21	—	—	—
Other	22	985	511	(474)
Ordinary profit	23	31,238	42,766	11,528
Extraordinary profit/loss	24	(615)	(2,882)	(2,267)
Profit/loss on disposal of non-current assets	25	(113)	(42)	71
Gains on return of employee retirement benefit trust	26	1,923	—	(1,923)
Impairment losses	27	2,417	2,835	418
Provision of reserve for financial instruments transaction liabilities	28	7	4	(3)
Profit before income taxes	29	30,623	39,884	9,261
Income taxes - current	30	10,414	12,255	1,841
Income taxes - deferred	31	(934)	(143)	791
Total income taxes	32	9,479	12,112	2,633
Profit	33	21,144	27,772	6,628
Profit attributable to non-controlling interests	34	304	391	87
Profit attributable to owners of parent	35	20,840	27,380	6,540

(Number of Subsidiaries Subject to Consolidation)

(Companies)

Number of consolidated subsidiaries	11	12	1
Number of equity method affiliates	0	0	—

		Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026	Compared to fiscal year ended March 31, 2025
Ordinary income	1	100,310	133,961	33,651
Gross operating profit	2	50,950	49,934	(1,016)
(Core gross operating profit)	3	66,548	76,763	10,215
Domestic gross operating profit	4	47,595	47,188	(407)
(Core gross operating profit)	5	63,358	74,003	10,645
Net interest income	6	51,925	60,669	8,744
Profits from fees and commissions	7	11,426	13,374	1,948
Other operating profit	8	(15,756)	(26,854)	(11,098)
(Of which, profit/loss on JGBs and other debt securities)	9	(15,762)	(26,814)	(11,052)
International gross operating profit	10	3,355	2,745	(610)
(Core gross operating profit)	11	3,190	2,760	(430)
Net interest income	12	3,481	2,374	(1,107)
Profits from fees and commissions	13	90	97	7
Other operating profit	14	(216)	274	490
(Of which, profit/loss on JGBs and other debt securities)	15	165	(14)	(179)
Expenses (excluding non-recurrent expenses)	16	38,125	40,955	2,830
Personnel expenses	17	17,890	18,548	658
Non-personnel expenses	18	17,472	19,421	1,949
Taxes	19	2,763	2,985	222
Net business profit	20	12,825	8,978	(3,847)
Core net operating profit	21	28,423	35,808	7,385
Core net operating profit (excluding profit/loss on the redemption of investment trusts)	22	27,539	35,203	7,664
(1) Net transfer to general allowance for loan losses	23	(591)	(616)	(25)
Net operating profit	24	13,417	9,595	(3,822)
Of which, profit/loss on JGBs and other debt securities (5 accounts balance)	25	(15,597)	(26,829)	(11,232)
Gain on sale of bonds	26	648	184	(464)
Gain on redemption of bonds	27	2	—	(2)
Loss on sale of bonds	28	15,836	26,443	10,607
Loss on redemption of bonds	29	413	374	(39)
Loss on devaluation of bonds	30	—	195	195
Non-recurrent profit/loss	31	14,577	30,094	15,517
(2) Disposal of non-performing loans	32	1,653	2,467	814
Write-off of loans	33	1	—	(1)
Transfer to individual allowance for loan losses	34	1,239	2,047	808
Loss on bulk sale	35	18	33	15
Transfer to contingent loss	36	387	386	(1)
Other	37	6	—	(6)
(3) Provision of allowance for loan losses	38	—	—	—
Reversal of general allowance for loan losses	39	—	—	—
Reversal of individual allowance for loan losses	40	—	—	—
(4) Recoveries of written off receivables	41	—	—	—
(Credit-related costs (1)+(2)-(3)-(4))	42	1,061	1,850	789
Profit/loss on equities	43	15,030	31,500	16,470
Gain on sale of equity securities	44	15,779	32,090	16,311
Loss on sale of equity securities	45	719	585	(134)
Loss on devaluation of equity securities	46	29	4	(25)
Other	47	1,200	1,061	(139)
Ordinary profit	48	27,990	39,676	11,686
Extraordinary profit/loss	49	1,554	(2,872)	(4,426)
Profit/loss on disposal of non-current assets	50	(108)	(37)	71
Gain on disposal of non-current assets	51	0	8	8
Loss on disposal of non-current assets	52	109	46	(63)
Gains on return of employee retirement benefit trust	53	1,923	—	(1,923)
Impairment losses	54	260	2,835	2,575
Profit before income taxes	55	29,545	36,803	7,258
Income taxes - current	56	8,346	10,852	2,506
Income taxes - deferred	57	279	(29)	(308)
Total income taxes	58	8,626	10,823	2,197
Profit	59	20,918	25,980	5,062

2. Net Operating Profit【16BK】

(Millions of yen)

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026	Compared to fiscal year ended March 31, 2025
(1) Net business profit	12,825	8,978	(3,847)
Per employee (Thousands of yen)	7,487	5,284	(2,203)
(2) Core net operating profit	28,423	35,808	7,385
Per employee (Thousands of yen)	16,592	21,076	4,484
(3) Net operating profit	13,417	9,595	(3,822)
Per employee (Thousands of yen)	7,832	5,647	(2,185)

3. Interest Margin【16BK】

(%)

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026	Compared to fiscal year ended March 31, 2025
(1) Fund management yield (A)	0.90	1.10	0.20
Loans yield (B)	0.85	1.07	0.22
Securities yield	1.40	1.68	0.28
(2) Funding cost (C)	0.67	0.81	0.14
Deposits cost (D)	0.65	0.82	0.17
Deposits yield	0.05	0.18	0.13
Expense ratio	0.59	0.64	0.05
(3) Interest margin between deposits and loans (B) – (D)	0.20	0.25	0.05
(4) Net interest margin (A) – (C)	0.23	0.29	0.06

(Reference) Of which, Domestic business departments

(%)

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026	Compared to fiscal year ended March 31, 2025
(1) Fund management yield (A)	0.79	1.04	0.25
Loans yield (B)	0.85	1.07	0.22
Securities yield	0.98	1.38	0.40
(2) Funding cost (C)	0.60	0.77	0.17
Deposits cost (D)	0.64	0.81	0.17
Deposits yield	0.05	0.18	0.13
Expense ratio	0.58	0.63	0.05
(3) Interest margin between deposits and loans (B) – (D)	0.21	0.26	0.05
(4) Net interest margin (A) – (C)	0.19	0.27	0.08

4. ROE

【16FG】

(%)

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026	Compared to fiscal year ended March 31, 2025
Shareholders' equity basis	5.69	7.18	1.49
Net assets basis	4.81	6.16	1.35

(Notes) 1 The average balances of shareholders' equity and net assets used as denominators are calculated as follows:

(Balance at beginning of period + Balance at end of period) / 2

2 Net assets = Total net assets – Non-controlling interests

【16BK】

(%)

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026	Compared to fiscal year ended March 31, 2025
Shareholders' equity basis	6.49	7.79	1.30
Net assets basis	5.47	6.70	1.23

(Note) The average balances of shareholders' equity and net assets used as denominators are calculated as follows:

(Balance at beginning of period + Balance at end of period) / 2

5. Valuation Gains and Losses of Securities

【16FG】

(Millions of yen)

	End of March 2025			End of March 2026			
	Valuation gains and losses	Valuation gains	Valuation losses	Valuation gains and losses	Compared to end of March 2025	Valuation gains	Valuation losses
Held-to-maturity	(393)	78	471	(745)	(352)	37	782
Available-for-sale securities	40,217	91,904	51,686	79,480	39,263	126,080	46,599
Stocks	89,441	90,916	1,475	122,696	33,255	122,746	49
Bonds	(41,501)	128	41,629	(38,639)	2,862	—	38,639
Other	(7,722)	858	8,580	(4,576)	3,146	3,333	7,910
Total	39,824	91,982	52,157	78,735	38,911	126,117	47,381
Stocks	89,441	90,916	1,475	122,696	33,255	122,746	49
Bonds	(41,894)	207	42,101	(39,385)	2,509	37	39,422
Other ※	(7,722)	858	8,580	(4,576)	3,146	3,333	7,910

【16BK】

(Millions of yen)

	End of March 2025			End of March 2026			
	Valuation gains and losses	Valuation gains	Valuation losses	Valuation gains and losses	Compared to end of March 2025	Valuation gains	Valuation losses
Held-to-maturity	(393)	78	471	(748)	(355)	37	785
Available-for-sale securities	40,165	91,851	51,686	79,008	38,843	125,607	46,598
Stocks	89,388	90,864	1,475	122,223	32,835	122,273	49
Bonds	(41,501)	128	41,629	(38,639)	2,862	—	38,639
Other	(7,722)	858	8,580	(4,576)	3,146	3,333	7,910
Total	39,771	91,929	52,157	78,259	38,488	125,644	47,384
Stocks	89,388	90,864	1,475	122,223	32,835	122,273	49
Bonds	(41,894)	207	42,101	(39,387)	2,507	37	39,424
Other ※	(7,722)	858	8,580	(4,576)	3,146	3,333	7,910
Derivative transactions (deferred hedging) ※	547			1,431	884		

(Note) Fair value is based on market prices, etc. as of the period-end.

※ Within “Other,” deferred hedge accounting is applied to foreign bonds through derivative transactions to mitigate market price fluctuations risks.

6. Capital Adequacy Ratio (Domestic Standard)

“Composition of Capital Disclosure ” is posted on 16FG’s website.

(Web address <https://www.16fg.co.jp/ir/kessan/>)

【16FG】

(% , Millions of yen)

	End of March 2024	End of March 2025	End of March 2026		
				Compared to end of March 2024	Compared to end of March 2025
(1) Capital Adequacy Ratio (4)/(5)	10.81%	11.23%	11.53%	0.72%	0.30%
(2) Amounts of basic items related to core capital	371,633	382,319	402,470	30,837	20,151
(3) Amounts of adjustment items related to core capital	22,738	20,692	24,194	1,456	3,502
(4) Amount of capital (2)－(3)	348,894	361,627	378,276	29,382	16,649
(5) Total amount of risk assets, etc.	3,226,077	3,218,598	3,279,302	53,225	60,704
(6) Total required capital (5)×4%	129,043	128,743	131,172	2,129	2,429

【16BK Consolidated】

(% , Millions of yen)

	End of March 2024	End of March 2025	End of March 2026		
				Compared to end of March 2024	Compared to end of March 2025
(1) Capital Adequacy Ratio (4)/(5)	9.91%	10.27%	10.38%	0.47%	0.11%
(2) Amounts of basic items related to core capital	333,801	341,129	352,049	18,248	10,920
(3) Amounts of adjustment items related to core capital	21,450	19,554	23,432	1,982	3,878
(4) Amount of capital (2)－(3)	312,350	321,574	328,616	16,266	7,042
(5) Total amount of risk assets, etc.	3,149,077	3,128,202	3,165,525	16,448	37,323
(6) Total required capital (5)×4%	125,963	125,128	126,621	658	1,493

【16BK】

(% , Millions of yen)

	End of March 2024	End of March 2025	End of March 2026		
				Compared to end of March 2024	Compared to end of March 2025
(1) Capital Adequacy Ratio (4)/(5)	9.67%	10.02%	10.09%	0.42%	0.07%
(2) Amounts of basic items related to core capital	319,097	327,457	333,969	14,872	6,512
(3) Amounts of adjustment items related to core capital	14,477	13,724	13,783	(694)	59
(4) Amount of capital (2)－(3)	304,620	313,732	320,186	15,566	6,454
(5) Total amount of risk assets, etc.	3,149,133	3,129,652	3,170,617	21,484	40,965
(6) Total required capital (5)×4%	125,965	125,186	126,824	859	1,638

(Note) Credit Risk: Standardized Approach

Operational Risk:

The end of March 2024: Gross Profit Allocation Approach

From the end of March 2025: Standardized Measurement Approach

III Status of Loans, etc.

1. Status of Non-performing Loans under the Banking Act and Financial Revitalization Law

【16FG】

(Millions of yen , %)

	End of March 2024	End of March 2025	End of March 2026	Compared to end of March 2024	Compared to end of March 2025
Bankrupt and substantially bankrupt claims	14,198	13,682	15,146	948	1,464
Doubtful claims	49,379	45,518	48,112	(1,267)	2,594
Substandard claims	2,002	1,667	1,781	(221)	114
Loans past due 3 months or more	—	11	551	551	540
Restructured loans	2,002	1,656	1,230	(772)	(426)
Total (A)	65,580	60,868	65,040	(540)	4,172
Normal claims	4,931,374	5,098,429	5,166,019	234,645	67,590
Total claims outstanding (B)	4,996,954	5,159,298	5,231,060	234,106	71,762
Total coverage (C)	55,395	52,371	53,931	(1,464)	1,560
Allowance for loan losses	17,015	16,997	16,894	(121)	(103)
Collateral/Guarantees	38,380	35,374	37,037	(1,343)	1,663
Ratio against total claims outstanding (A) / (B)	1.31	1.17	1.24	(0.07)	0.07
Coverage ratio (C) / (A)	84.46	86.04	82.92	(1.54)	(3.12)

【16BK】

(Millions of yen , %)

	End of March 2024	End of March 2025	End of March 2026	Compared to end of March 2024	Compared to end of March 2025
Bankrupt and substantially bankrupt claims	12,874	11,598	12,910	36	1,312
Doubtful claims	48,312	44,914	47,569	(743)	2,655
Substandard claims	2,002	1,667	1,781	(221)	114
Loans past due 3 months or more	—	11	551	551	540
Restructured loans	2,002	1,656	1,230	(772)	(426)
Total (A)	63,190	58,180	62,262	(928)	4,082
Normal claims	4,878,138	5,041,267	5,121,200	243,062	79,933
Total claims outstanding (B)	4,941,329	5,099,447	5,183,462	242,133	84,015
Total coverage (C)	54,758	51,002	52,396	(2,362)	1,394
Allowance for loan losses	15,323	14,634	14,218	(1,105)	(416)
Collateral/Guarantees	39,435	36,368	38,178	(1,257)	1,810
Ratio against total claims outstanding (A) / (B)	1.27	1.14	1.20	(0.07)	0.06
Coverage ratio (C) / (A)	86.65	87.66	84.15	(2.50)	(3.51)

< If a partial direct write-off is implemented >

(Millions of yen , %)

	End of March 2024	End of March 2025	End of March 2026	Compared to end of March 2024	Compared to end of March 2025
Bankrupt and substantially bankrupt claims	6,079	5,798	8,002	1,923	2,204
Doubtful claims	48,312	44,914	47,569	(743)	2,655
Substandard claims	2,002	1,667	1,781	(221)	114
Loans past due 3 months or more	—	11	551	551	540
Restructured loans	2,002	1,656	1,230	(772)	(426)
Total (A)	56,395	52,380	57,354	959	4,974
Total claims outstanding (B)	4,934,534	5,093,647	5,178,554	244,020	84,907
Ratio against total claims outstanding (A) / (B)	1.14	1.02	1.10	(0.04)	0.08

2. Status of Loans by Industry, etc.

(1) Loans by Industry【16BK】

(Millions of yen)

	End of March 2024	End of March 2025	End of March 2026	Compared to end of March 2024		Compared to end of March 2025	
Domestic offices (excluding Japan offshore banking accounts)	4,870,486	5,032,760	5,115,887	245,401		83,127	
Manufacturing	602,245	590,547	577,841	(24,404)		(12,706)	
Agriculture and forestry	4,924	4,853	4,620	(304)		(233)	
Fishery	7	7	3	(4)		(4)	
Mining, quarrying and graveling	6,379	2,883	2,810	(3,569)		(73)	
Construction	144,393	146,381	152,188	7,795		5,807	
Electricity, gas, heat supply and waterworks	55,240	58,038	60,122	4,882		2,084	
Information and communications	11,861	11,319	13,927	2,066		2,608	
Transport and postal service	106,549	130,177	137,243	30,694		7,066	
Wholesale and retail trade	279,569	281,657	275,728	(3,841)		(5,929)	
Finance and insurance	395,981	392,296	406,593	10,612		14,297	
Real estate and leasing	507,218	527,654	529,887	22,669		2,233	
Academic research, professional and technical services	23,347	23,591	23,522	175		(69)	
Lodging	14,638	14,837	14,730	92		(107)	
Food and beverage	17,120	16,533	17,944	824		1,411	
Daily life-related services and entertainment	30,567	27,617	25,866	(4,701)		(1,751)	
Education and learning support	6,106	6,376	6,331	225		(45)	
Medical and welfare	95,709	96,534	94,247	(1,462)		(2,287)	
Other services	31,717	30,796	28,736	(2,981)		(2,060)	
Local governments	480,861	502,669	511,766	30,905		9,097	
Other	2,056,055	2,167,995	2,231,783	175,728		63,788	

(2) Balance of Business Loans and Consumer Loans【16BK】

(Millions of yen)

	End of March 2024	End of March 2025	End of March 2026	Compared to end of March 2024		Compared to end of March 2025	
Balance of business loans	2,338,869	2,362,791	2,370,451	31,582		7,660	
Balance of consumer loans	2,042,756	2,159,386	2,224,201	181,445		64,815	
Balance of housing loans	1,992,304	2,107,437	2,171,515	179,211		64,078	
Balance of other loans	50,451	51,949	52,686	2,235		737	

(3) Ratio of Loans to Small and Medium-sized Companies, etc.【16BK】

(Millions of yen , %)

	End of March 2024	End of March 2025	End of March 2026	Compared to end of March 2024		Compared to end of March 2025	
Balance of loans to small and medium-sized companies, etc.	3,680,777	3,803,859	3,848,242	167,465		44,383	
Ratio of loans to small and medium-sized companies, etc.	75.57	75.58	75.22	(0.35)		(0.36)	

3. Balance of Deposits and Loans【16BK】

(Millions of yen)

	Fiscal year ended March 31, 2024	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026	Compared to fiscal year ended March 31, 2025		Compared to fiscal year ended March 31, 2025	
Deposits (Balance at end of period)	6,440,318	6,406,809	6,424,603	(15,715)		17,794	
(Average balance)	6,350,868	6,413,985	6,383,291	32,423		(30,694)	
Loans (Balance at end of period)	4,870,486	5,032,760	5,115,887	245,401		83,127	
(Average balance)	4,758,191	4,927,593	5,032,095	273,904		104,502	

IV Performance Forecast for the Fiscal Year Ending March 31, 2027

【16FG】

(Millions of yen)

	Fiscal year ended March 31, 2026 (Results)		Fiscal year ended March 31, 2027 (Forecast)	
	Half-year	Full-year	Half-year	Full-year
Ordinary profit	16,816	42,766	20,000	41,000
Profit attributable to owners of parent	11,411	27,380	13,700	28,000

【16BK】

(Millions of yen)

	Fiscal year ended March 31, 2026 (Results)		Fiscal year ended March 31, 2027 (Forecast)	
	Half-year	Full-year	Half-year	Full-year
Ordinary profit	14,970	39,676	18,500	38,500
Profit	10,460	25,980	13,000	26,500
Net business profit	5,055	8,978	14,600	31,000
Core net operating profit	16,003	35,808	19,500	40,000
Credit-related costs	293	1,850	2,000	4,000

The above performance forecasts are not a guarantee of future performance, and involve inherent risks and uncertainties. Please note that actual performance may differ from forecasts due to changes in the business environment, etc.

(Reference)

1. Balance of Individual Assets in Custody【16BK】

(Millions of yen)

	End of March 2024	End of March 2025	End of March 2026	Compared to end of	
				March 2024	March 2025
Deposits	4,405,290	4,407,133	4,388,320	(16,970)	(18,813)
Investment trusts (including fund wrap)	196,706	233,033	317,771	121,065	84,738
Public bonds	13,455	20,745	38,097	24,642	17,352
Personal pension insurance, etc.	902,064	977,297	1,048,856	146,792	71,559
Total	5,517,517	5,638,209	5,793,046	275,529	154,837
(Reference)16TT assets in custody	239,632	241,945	295,321	55,689	53,376
(Reference)Total for both companies	5,757,149	5,880,155	6,088,368	331,219	208,213

2. Profits from Fees and Commissions【16BK】

(Millions of yen)

	Fiscal year ended March 31, 2024	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026	Compared to	
				fiscal year ended March 31, 2024	fiscal year ended March 31, 2025
Corporate-related	2,454	2,121	2,519	65	398
Individual-related	7,775	7,531	8,786	1,011	1,255
Domestic money transfer fee/Other	2,277	1,863	2,164	(113)	301
Total	12,507	11,516	13,471	964	1,955
(Reference)16TT individual-related revenue	1,594	1,286	1,598	4	312
(Reference)Succession	128	383	970	842	587
(Reference)Total of 3 companies	14,230	13,186	16,041	1,811	2,855

3. 16BK Financial Statements

(1) Balance Sheets

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	1,072,507	1,096,906
Cash	50,861	50,770
Due from banks	1,021,645	1,046,136
Trading securities	9	1,207
Trading government bonds	9	1,207
Money held in trust	7,024	7,024
Securities	1,308,219	1,110,344
Government bonds	181,748	273,310
Local government bonds	494,449	234,934
Corporate bonds	284,204	250,122
Stocks	142,693	157,002
Other securities	205,124	194,974
Loans and bills discounted	5,032,760	5,115,887
Bills discounted	9,388	5,341
Loans on bills	97,045	88,814
Loans on deeds	4,575,259	4,669,906
Overdrafts	351,067	351,824
Foreign exchanges	7,368	6,677
Due from foreign banks (our accounts)	6,727	6,228
Foreign bills bought	463	290
Foreign bills receivable	177	158
Other assets	24,032	31,725
Domestic exchange settlement account, debit	517	503
Prepaid expenses	246	1,058
Accrued revenue	5,228	6,850
Margin deposits for futures transactions	4,359	4,851
Financial derivatives	4,070	4,878
Cash collateral paid for financial instruments	648	341
Other	8,961	13,242
Tangible fixed assets	52,543	50,719
Buildings, net	8,695	7,960
Land	40,448	38,391
Other, net	3,399	4,367
Intangible fixed assets	7,140	6,754
Software	4,020	5,682
Goodwill	1,406	—
Other	1,713	1,072
Prepaid pension costs	12,069	13,166
Customers' liabilities for acceptances and guarantees	13,257	12,031
Allowance for loan losses	(19,510)	(18,484)
Total assets	7,517,423	7,433,961

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Liabilities		
Deposits	6,373,809	6,401,603
Current deposits	464,283	452,167
Ordinary deposits	4,012,821	4,107,285
Savings deposits	86,585	75,411
Deposits at notice	61,924	43,879
Time deposits	1,679,257	1,627,375
Other deposits	68,937	95,483
Negotiable certificates of deposit	33,000	23,000
Securities sold under repurchase agreements	80,012	75,741
Cash collateral received for securities lent	118,400	46,539
Borrowed money	488,100	407,000
Borrowings from other banks	488,100	407,000
Foreign exchanges	437	677
Foreign bills sold	19	—
Foreign bills payable	418	677
Borrowed money from trust account	223	217
Other liabilities	18,643	26,319
Domestic exchange settlement account, credit	326	340
Income taxes payable	5,401	6,679
Accrued expenses	2,213	4,670
Unearned revenue	1,854	2,206
Financial derivatives	3,196	4,340
Cash collateral received for financial instruments	2,164	3,287
Asset retirement obligations	255	258
Other	3,231	4,536
Provision for bonuses	1,049	1,034
Provision for retirement benefits	5,317	4,991
Provision for reimbursement of deposits	207	121
Provision for contingent loss	421	489
Deferred tax liabilities	8,925	21,599
Deferred tax liabilities for land revaluation	6,558	6,211
Acceptances and guarantees	13,257	12,031
Total liabilities	7,148,365	7,027,578

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Net assets		
Share capital	36,839	36,839
Capital surplus	44,473	39,473
Legal capital surplus	27,817	27,817
Other capital surplus	16,656	11,656
Retained earnings	246,867	262,403
Legal retained earnings	20,154	20,154
Other retained earnings	226,713	242,248
General reserve	167,700	167,700
Retained earnings brought forward	59,013	74,548
Total shareholders' equity	328,180	338,715
Valuation difference on available-for-sale securities	28,228	55,208
Deferred gains or losses on hedges	379	990
Revaluation reserve for land	12,270	11,468
Total valuation and translation adjustments	40,878	67,667
Total net assets	369,058	406,382
Total liabilities and net assets	7,517,423	7,433,961

(2) Statement of Income

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Ordinary income	100,310	133,961
Interest income	64,774	79,746
Interest on loans and discounts	42,009	54,214
Interest and dividends on securities	19,270	19,200
Interest on call loans	1	5
Interest on deposits with banks	2,258	5,886
Interest income on interest rate swaps	912	155
Other interest income	321	284
Trust fees	2	1
Fees and commissions	18,464	20,308
Fees and commissions on domestic and foreign exchanges	3,871	4,232
Other fees and commissions	14,593	16,076
Other ordinary income	651	998
Gain on foreign exchange transactions	—	814
Gain on sale of bonds	648	184
Gain on redemption of bonds	2	—
Other income	16,416	32,905
Gain on sale of equity securities	15,779	32,090
Gain on money held in trust	41	103
Other	595	710
Ordinary expenses	72,319	94,284
Interest expenses	9,371	16,716
Interest on deposits	3,597	11,617
Interest on negotiable certificates of deposit	22	48
Interest on call money	—	4
Interest expenses on securities sold under repurchase agreements	4,991	3,051
Interest expenses on cash collateral received for securities lent	276	513
Interest on borrowings and rediscounts	464	1,460
Other interest expenses	17	21
Fees and commissions payments	6,950	6,838
Fees and commissions on domestic and foreign exchanges	437	510
Other fees and commissions	6,513	6,328
Other ordinary expenses	16,625	27,578
Loss on foreign exchange transactions	144	—
Net loss on trading securities transactions	0	0
Loss on sale of bonds	15,836	26,443
Loss on redemption of bonds	413	374
Loss on devaluation of bonds	—	195
Loss on financial derivatives	230	565
General and administrative expenses	37,382	40,693
Other expenses	1,990	2,456
Provision of allowance for loan losses	648	1,431
Write-off of loans	1	—
Loss on sale of equity securities	719	585
Loss on devaluation of equity securities	29	4
Loss on money held in trust	153	—
Other	437	434
Ordinary profit	27,990	39,676

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Extraordinary income	1,924	8
Gain on disposal of non-current assets	0	8
Gains on return of employee retirement benefit trust	1,923	—
Extraordinary losses	369	2,881
Loss on disposal of non-current assets	109	46
Impairment losses	260	2,835
Profit before income taxes	29,545	36,803
Income taxes - current	8,346	10,852
Income taxes - deferred	279	(29)
Total income taxes	8,626	10,823
Profit	20,918	25,980