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May 15, 2026

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

Company name: The Ogaki Kyoritsu Bank, Ltd.
 Listing: Tokyo Stock Exchange / Nagoya Stock Exchange
 Securities code: 8361
 URL: <https://www.okb.co.jp>
 Representative: Takaharu Hayashi, President
 Inquiries: Hiroaki Ito, Executive Officer, General Manager of Planning & Coordination Division
 Telephone: +81-584-74-2111
 Scheduled date of annual general meeting of shareholders: June 23, 2026
 Scheduled date to commence dividend payments: June 24, 2026
 Scheduled date to file annual securities report: June 19, 2026
 Setting of trading account: None
 Preparation of supplementary material on financial results: Yes
 Holding of financial results briefing: Yes

(Less than 1 million yen and less than 1 decimal place are rounded down)

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.)

Fiscal year ended	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
March 31, 2026	176,576	34.4	22,132	6.4	19,382	31.6
March 31, 2025	131,360	(2.0)	20,792	44.0	14,718	55.3

Note: Comprehensive income For the fiscal year ended March 31, 2026: ¥54,032 million [-%]
 For the fiscal year ended March 31, 2025: ¥(17,291) million [-%]

Fiscal year ended	Basic earnings per share	Diluted earnings per share	Return on equity	Ratio of ordinary profit to total assets	Ordinary profit to ordinary income ratio
	Yen	Yen	%	%	%
March 31, 2026	466.06	465.24	5.6	0.3	12.5
March 31, 2025	353.53	353.01	4.4	0.3	15.8

(2) Consolidated financial position

As of	Total assets	Net assets	Equity-to-asset ratio	Net assets per share
	Millions of yen	Millions of yen	%	Yen
March 31, 2026	6,737,053	364,482	5.4	8,868.04
March 31, 2025	6,541,899	318,525	4.8	7,647.89

Reference: Equity
 As of March 31, 2026: ¥364,328 million
 As of March 31, 2025: ¥318,403 million

Note: The capital adequacy ratio is calculated by dividing the total amount of net assets at the end of the period by the total amount of assets at the end of the period.
 This equity-to-asset ratio is not the equity-to-asset ratio stipulated in the Equity-to-Asset Ratio Notification.

(3) Consolidated cash flows

Fiscal year ended	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents at end of period
	Millions of yen	Millions of yen	Millions of yen	Millions of yen
March 31, 2026	10,732	59,269	(8,131)	833,319
March 31, 2025	9,913	97,372	(2,956)	771,447

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	-	35.00	-	55.00	90.00	3,746	25.4	1.1
Fiscal year ended March 31, 2026	-	55.00	-	95.00	150.00	6,192	32.1	1.8
Fiscal year ending March 31, 2027 (Forecast)	-	75.00	-	15.00	-		30.2	

Note: Breakdown of year-end dividends for the fiscal year ending March 31, 2026: Ordinary dividend of 85.00 yen and commemorative dividend of 10.00 yen (130th anniversary dividend)

Note: At the Board of Directors meeting held on May 15, 2026, the Company announced that the effective date of October 1, 2026 will be five shares for every one common share.

We have resolved to split our shares. Year-end dividends per share for the fiscal year ending March 31, 2027 (forecast) take into account the impact of the stock split.

The total annual dividend per share is "-". In addition, if the stock split is not taken into account

The year-end dividend per share for the fiscal year ending March 31, 2027 (forecast) will be 75.00 yen, and the annual dividend per share will be 150.00 yen.

3. Forecast of consolidated financial results 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	13,300	19.0	9,000	16.1	43.28	
Fiscal year ending March 31, 2027	30,500	37.8	20,600	6.2	99.06	

Note: Expected net income per share is described in 2. We take into account the impact of the stock split noted in the "Dividend Status" section. In addition,

Excluding the stock split, the expected net income per share was 216.40 yen for the second quarter (cumulative) and 495.33 yen for the full year

It comes to.

* **Notes**

- (1) Significant changes in the scope of consolidation during the period: None
- (2) Changes in accounting policies, changes in accounting estimates, and restatement
- (i) Changes in accounting policies due to revisions to accounting standards and other regulations: None
- (ii) Changes in accounting policies due to other reasons: None
- (iii) Changes in accounting estimates: Yes
- (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	41,281,897 shares
As of March 31, 2025	41,831,897 shares

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

As of March 31, 2026	198,594 shares
As of March 31, 2025	199,083 shares

- (iii) Average number of shares outstanding during the period

Fiscal year ended March 31, 2026	41,587,974 shares
Fiscal year ended March 31, 2025	41,631,564 shares

[Reference] Overview of non-consolidated financial results

1. Non-consolidated financial results for the fiscal year ended March 31, 2026 (from April 1, 2025 to March 31, 2026)

(1) Non-consolidated operating results

(Percentages indicate year-on-year changes.)

Fiscal year ended	Ordinary income		Ordinary profit		Profit	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
March 31, 2026	127,566	51.9	20,264	12.8	18,703	40.9
March 31, 2025	83,960	(2.5)	17,960	55.3	13,265	59.3

Fiscal year ended	Basic earnings per share	Diluted earnings per share
	Yen	Yen
March 31, 2026	449.72	448.93
March 31, 2025	318.63	318.16

(2) Non-consolidated financial position

As of	Total assets	Net assets	Equity-to-asset ratio	Net assets per share
	Millions of yen	Millions of yen	%	Yen
March 31, 2026	6,626,040	324,486	4.8	7,894.51
March 31, 2025	6,436,909	282,501	4.3	6,782.60

Reference: Equity

As of March 31, 2026: ¥324,332 million

As of March 31, 2025: ¥282,378 million

Note: The capital adequacy ratio is calculated by dividing the total amount of net assets at the end of the period by the total amount of assets at the end of the period.

This equity-to-asset ratio is not the equity-to-asset ratio stipulated in the Equity-to-Asset Ratio Notification.

2. Non-consolidated earnings forecast for the fiscal year ending March 31, 2027 (April 1, 2026 ~ March 31, 2027)

(Percentages indicate year-on-year changes.)

Six months ending September 30, 2026	Ordinary profit		Profit		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
September 30, 2026	13,000	21.8	9,100	16.6	43.76
Fiscal year ending March 31, 2027	28,800	42.1	20,000	6.9	96.18

Note: Expected net income per share is described in 2. We take into account the impact of the stock split noted in the "Dividend Status" section. In addition,

Excluding the stock split, the expected net income per share was 218.81 yen for the second quarter (cumulative) and 480.90 yen for the full year It comes to.

* 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

The forward-looking statements, including forecasts of financial results, contained in these materials are based on information currently available to the Company and on certain assumptions deemed to be reasonable. However, the Company makes no guarantee that these forecasts will be achieved. Actual results may vary due to a variety of factors.

Consolidated balance sheet

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	774,352	836,506
Call loans and bills bought	2,541	2,403
Monetary claims bought	1,889	1,477
Trading securities	180	9
Money held in trust	4,909	2,925
Securities	1,063,482	1,061,592
Loans and bills discounted	4,469,609	4,591,534
Foreign exchanges	4,645	4,713
Lease receivables and investments in leases	86,121	90,245
Other assets	74,308	85,724
Tangible fixed assets	31,458	29,949
Buildings, net	9,201	8,903
Land	16,346	15,856
Leased assets, net	83	82
Construction in progress	130	33
Other tangible fixed assets	5,695	5,072
Intangible fixed assets	6,420	6,252
Software	5,542	5,334
Leased assets	19	8
Other intangible fixed assets	858	909
Retirement benefit asset	29,387	30,884
Deferred tax assets	1,400	1,503
Customers' liabilities for acceptances and guarantees	16,315	14,887
Allowance for loan losses	(25,078)	(23,459)
Allowance for investment loss	(46)	(95)
Total assets	6,541,899	6,737,053

	As of March 31, 2025	As of March 31, 2026
Liabilities		
Deposits	5,696,702	5,840,098
Negotiable certificates of deposit	34,779	30,849
Securities sold under repurchase agreements	18,308	15,366
Cash collateral received for securities lent	95,872	143,202
Commercial papers	7,990	6,982
Borrowed money	260,800	202,658
Foreign exchanges	1,110	266
Bonds payable	2,400	2,100
Borrowed money from trust account	1,113	1,027
Other liabilities	78,488	87,076
Provision for bonuses	1,549	1,560
Retirement benefit liability	816	735
Provision for retirement benefits for directors (and other officers)	44	59
Provision for reimbursement of deposits	49	150
Provision for point card certificates	160	158
Reserves under special laws	1	2
Deferred tax liabilities	4,984	23,566
Deferred tax liabilities for land revaluation	1,886	1,823
Acceptances and guarantees	16,315	14,887
Total liabilities	6,223,374	6,372,571
Net assets		
Share capital	46,773	46,773
Capital surplus	42,362	42,362
Retained earnings	198,369	209,517
Treasury shares	(385)	(1,033)
Total shareholders' equity	287,120	297,620
Valuation difference on available-for-sale securities	19,204	42,496
Deferred gains or losses on hedges	(851)	7,446
Revaluation reserve for land	1,719	2,495
Remeasurements of defined benefit plans	11,210	14,269
Total accumulated other comprehensive income	31,283	66,708
Share acquisition rights	122	153
Total net assets	318,525	364,482
Total liabilities and net assets	6,541,899	6,737,053

Consolidated statement of income

(Millions of yen)

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Ordinary income	131,360	176,576
Interest income	54,018	74,283
Interest on loans and discounts	39,475	50,179
Interest and dividends on securities	12,294	20,473
Interest on call loans and bills bought	66	61
Interest on deposits with banks	1,788	3,196
Other interest income	392	373
Trust fees	0	0
Fees and commissions	22,263	23,898
Other ordinary income	3,781	3,237
Other income	51,296	75,157
Ordinary expenses	110,568	154,444
Interest expenses	9,851	19,126
Interest on deposits	3,442	11,357
Interest on negotiable certificates of deposit	55	208
Interest on call money and bills sold	185	115
Interest expenses on securities sold under repurchase agreements	953	766
Interest expenses on cash collateral received for securities lent	4,564	4,832
Interest expenses on commercial papers	30	55
Interest on borrowings and rediscounts	286	491
Interest expenses on bonds	16	14
Other interest expenses	316	1,284
Fees and commissions payments	7,517	7,500
Other ordinary expenses	9,201	40,011
General and administrative expenses	41,852	43,952
Other expenses	42,145	43,852
Provision of allowance for loan losses	-	280
Other	42,145	43,572
Ordinary profit	20,792	22,132
Extraordinary income	3	5,613
Gain on disposal of non-current assets	3	12
Gains on return of employee retirement benefit trust	-	5,600
Extraordinary losses	784	1,128
Loss on disposal of non-current assets	227	293
Impairment losses	557	835
Provision of reserve for financial instruments transaction liabilities	0	0
Profit before income taxes	20,011	26,616
Income taxes - current	3,906	4,406
Income taxes - deferred	1,386	2,827
Total income taxes	5,293	7,233
Profit	14,718	19,382
Profit attributable to owners of parent	14,718	19,382

Consolidated statement of comprehensive income

(Millions of yen)

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Profit	14,718	19,382
Other comprehensive income	(32,009)	34,649
Valuation difference on available-for-sale securities	(28,450)	23,292
Deferred gains or losses on hedges	791	8,297
Revaluation reserve for land	(55)	-
Remeasurements of defined benefit plans, net of tax	(4,294)	3,058
Comprehensive income	(17,291)	54,032
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(17,291)	54,032

Consolidated statement of changes in equity

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	46,773	42,362	186,526	(406)	275,255
Changes during period					
Dividends of surplus			(2,913)		(2,913)
Profit attributable to owners of parent			14,718		14,718
Purchase of treasury shares				(4)	(4)
Disposal of treasury shares		0	-	25	25
Reversal of revaluation reserve for land			38		38
Net changes in items other than shareholders' equity					
Total changes during period	-	0	11,843	20	11,864
Balance at end of period	46,773	42,362	198,369	(385)	287,120

	Valuation and translation adjustments					Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	47,654	(1,642)	1,813	15,505	63,331	116	338,704
Changes during period							
Dividends of surplus							(2,913)
Profit attributable to owners of parent							14,718
Purchase of treasury shares							(4)
Disposal of treasury shares							25
Reversal of revaluation reserve for land							38
Net changes in items other than shareholders' equity	(28,450)	791	(93)	(4,294)	(32,048)	5	(32,042)
Total changes during period	(28,450)	791	(93)	(4,294)	(32,048)	5	(20,178)
Balance at end of period	19,204	(851)	1,719	11,210	31,283	122	318,525

Consolidated statement of changes in equity

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	46,773	42,362	198,369	(385)	287,120
Changes during period					
Dividends of surplus			(4,579)		(4,579)
Profit attributable to owners of parent			19,382		19,382
Purchase of treasury shares				(3,516)	(3,516)
Disposal of treasury shares		(0)	-	4	4
Cancellation of treasury shares		(0)	(2,863)	2,863	-
Reversal of revaluation reserve for land			(775)		(775)
Change in scope of consolidation			(15)		(15)
Net changes in items other than shareholders' equity					
Total changes during period	-	(0)	11,148	(648)	10,500
Balance at end of period	46,773	42,362	209,517	(1,033)	297,620

	Valuation and translation adjustments					Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	19,204	(851)	1,719	11,210	31,283	122	318,525
Changes during period							
Dividends of surplus							(4,579)
Profit attributable to owners of parent							19,382
Purchase of treasury shares							(3,516)
Disposal of treasury shares							4
Cancellation of treasury shares							-
Reversal of revaluation reserve for land							(775)
Change in scope of consolidation							(15)
Net changes in items other than shareholders' equity	23,292	8,297	775	3,058	35,425	31	35,456
Total changes during period	23,292	8,297	775	3,058	35,425	31	45,956
Balance at end of period	42,496	7,446	2,495	14,269	66,708	153	364,482

Consolidated statement of cash flows

(Millions of yen)

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Cash flows from operating activities		
Profit before income taxes	20,011	26,616
Depreciation	3,828	3,985
Impairment losses	557	835
Gains on return of employee retirement benefit trust	-	(5,600)
Increase (decrease) in allowance for loan losses	(3,211)	(1,619)
Increase (decrease) in allowance for investment loss	18	48
Increase (decrease) in provision for bonuses	(21)	11
Decrease (increase) in retirement benefit asset	(2,411)	2,923
Increase (decrease) in retirement benefit liability	(462)	(81)
Increase (decrease) in provision for retirement benefits for directors (and other officers)	9	15
Increase (decrease) in provision for reimbursement of deposits	(25)	100
Interest income	(54,018)	(74,283)
Interest expenses	9,851	19,126
Loss (gain) related to securities	(469)	(1,797)
Loss (gain) on money held in trust	37	(1)
Loss (gain) on disposal of non-current assets	223	280
Net decrease (increase) in trading securities	(10)	171
Net decrease (increase) in loans and bills discounted	37,114	(121,924)
Net increase (decrease) in deposits	(10,113)	143,395
Net increase (decrease) in negotiable certificates of deposit	(14,171)	(3,929)
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	(72,210)	(58,141)
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	2,653	(281)
Net decrease (increase) in call loans	32	138
Net increase (decrease) in call money	(2,125)	(2,941)
Net increase (decrease) in commercial papers	1,991	(1,007)
Net increase (decrease) in cash collateral received for securities lent	18,136	47,330
Net decrease (increase) in foreign exchanges - assets	1,118	(67)
Net increase (decrease) in foreign exchanges - liabilities	403	(843)
Interest received	54,762	75,032
Interest paid	(9,650)	(18,815)
Decrease (increase) in assets for lease	73	177
Net decrease (increase) in lease receivables and investments in leases	(3,579)	(4,123)
Increase (decrease) in straight bonds - issuance and redemption	(300)	(300)
Net increase (decrease) in borrowed money from trust account	(83)	(85)
Other, net	35,304	(9,523)
Subtotal	13,259	14,817
Income taxes paid	(3,535)	(4,110)
Income taxes refund	190	25
Net cash provided by (used in) operating activities	9,913	10,732

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Cash flows from investing activities		
Purchase of securities	(208,050)	(363,063)
Proceeds from sale of securities	115,480	244,516
Proceeds from redemption of securities	193,852	179,184
Proceeds from cancellation of money held in trust	-	1,966
Purchase of tangible fixed assets	(2,315)	(1,679)
Proceeds from sale of tangible fixed assets	123	74
Payments for retirement of property, plant and equipment	(16)	(9)
Purchase of intangible assets	(1,702)	(1,719)
Other, net	1	-
Net cash provided by (used in) investing activities	97,372	59,269
Cash flows from financing activities		
Dividends paid	(2,913)	(4,579)
Purchase of treasury shares	(4)	(3,516)
Proceeds from sale of treasury shares	0	0
Other, net	(38)	(35)
Net cash provided by (used in) financing activities	(2,956)	(8,131)
Net increase (decrease) in cash and cash equivalents	104,330	61,871
Cash and cash equivalents at beginning of period	667,117	771,447
Cash and cash equivalents at end of period	771,447	833,319

Balance sheet

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	773,336	835,518
Cash	69,901	64,292
Due from banks	703,434	771,226
Call loans	2,541	2,403
Monetary claims bought	1,889	1,477
Trading securities	180	9
Trading government bonds	180	9
Money held in trust	4,909	2,925
Securities	1,078,012	1,075,205
Government bonds	104,887	180,396
Local government bonds	267,727	212,107
Corporate bonds	204,415	154,077
Stocks	136,798	188,714
Other securities	364,183	339,909
Loans and bills discounted	4,494,767	4,622,214
Bills discounted	5,995	4,333
Loans on bills	95,668	96,221
Loans on deeds	4,060,036	4,188,364
Overdrafts	333,065	333,294
Foreign exchanges	4,645	4,713
Due from foreign banks (our accounts)	4,319	4,425
Foreign bills bought	274	255
Foreign bills receivable	51	33
Other assets	33,241	43,403
Domestic exchange settlement account, debit	902	837
Prepaid expenses	455	537
Accrued revenue	5,856	7,883
Margin deposits for futures transactions	1,690	1,881
Financial derivatives	10,369	19,810
Cash collateral paid for financial instruments	10,580	6,015
Other	3,386	6,438
Tangible fixed assets	27,964	26,649
Buildings, net	8,524	8,265
Land	16,099	15,610
Leased assets, net	981	752
Construction in progress	130	33
Other tangible fixed assets	2,228	1,986
Intangible fixed assets	6,570	6,234
Software	5,678	5,416
Other intangible fixed assets	892	818
Prepaid pension costs	13,154	10,240
Deferred tax assets	657	-
Customers' liabilities for acceptances and guarantees	16,315	14,887
Allowance for loan losses	(21,257)	(19,763)
Allowance for investment loss	(20)	(80)
Total assets	6,436,909	6,626,040

	As of March 31, 2025	As of March 31, 2026
Liabilities		
Deposits	5,723,280	5,862,573
Current deposits	394,269	403,127
Ordinary deposits	3,685,374	3,675,767
Savings deposits	43,200	40,533
Deposits at notice	10,536	18,103
Time deposits	1,511,581	1,665,710
Other deposits	78,317	59,330
Negotiable certificates of deposit	50,679	46,749
Securities sold under repurchase agreements	18,308	15,366
Cash collateral received for securities lent	95,872	143,202
Borrowed money	208,100	152,200
Borrowings from other banks	208,100	152,200
Foreign exchanges	1,110	266
Foreign bills sold	1,010	28
Foreign bills payable	99	237
Borrowed money from trust account	1,113	1,027
Other liabilities	36,436	45,777
Domestic exchange settlement account, credit	1,906	2,276
Income taxes payable	1,242	1,895
Accrued expenses	3,162	5,920
Unearned revenue	1,230	1,542
Financial derivatives	11,360	11,321
Cash collateral received for financial instruments	369	5,155
Lease liabilities	985	757
Asset retirement obligations	275	340
Other	15,903	16,567
Provision for bonuses	1,255	1,250
Provision for reimbursement of deposits	49	150
Deferred tax liabilities	-	16,277
Deferred tax liabilities for land revaluation	1,886	1,823
Acceptances and guarantees	16,315	14,887
Total liabilities	6,154,408	6,301,553

	As of March 31, 2025	As of March 31, 2026
Net assets		
Share capital	46,773	46,773
Capital surplus	36,034	36,034
Legal capital surplus	36,034	36,034
Other capital surplus	0	-
Retained earnings	180,727	191,212
Legal retained earnings	13,536	13,536
Other retained earnings	167,191	177,676
General reserve	131,578	140,578
Retained earnings brought forward	35,613	37,098
Treasury shares	(385)	(1,033)
Total shareholders' equity	263,151	272,986
Valuation difference on available-for-sale securities	18,359	41,404
Deferred gains or losses on hedges	(851)	7,446
Revaluation reserve for land	1,719	2,495
Total valuation and translation adjustments	19,227	51,345
Share acquisition rights	122	153
Total net assets	282,501	324,486
Total liabilities and net assets	6,436,909	6,626,040

Statement of income

(Millions of yen)

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Ordinary income	83,960	127,566
Interest income	55,950	76,515
Interest on loans and discounts	39,587	50,457
Interest and dividends on securities	14,121	22,455
Interest on call loans	66	61
Interest on deposits with banks	1,788	3,195
Interest income on interest rate swaps	203	156
Other interest income	182	188
Trust fees	0	0
Fees and commissions	18,177	19,123
Fees and commissions on domestic and foreign exchanges	3,026	3,115
Other fees and commissions	15,150	16,007
Other ordinary income	3,763	3,228
Gain on foreign exchange transactions	3,111	3,103
Net gain on trading securities transactions	1	17
Gain on sale of bonds	651	106
Other income	6,068	28,698
Reversal of allowance for loan losses	-	29
Gain on sale of equity securities	5,611	28,149
Gain on money held in trust	-	17
Other	457	501
Ordinary expenses	65,999	107,301
Interest expenses	9,553	18,743
Interest on deposits	3,464	11,433
Interest on negotiable certificates of deposit	55	208
Interest on call money	185	115
Interest expenses on securities sold under repurchase agreements	953	766
Interest expenses on cash collateral received for securities lent	4,564	4,832
Interest on borrowings and rediscounts	14	102
Interest expenses on interest rate swaps	310	1,235
Other interest expenses	6	49
Fees and commissions payments	7,792	7,647
Fees and commissions on domestic and foreign exchanges	345	369
Other fees and commissions	7,446	7,278
Other ordinary expenses	9,201	40,011
Loss on sale of bonds	5,639	26,118
Loss on redemption of bonds	-	285
Loss on financial derivatives	2,311	1,167
Other	1,249	12,440
General and administrative expenses	38,752	40,355
Other expenses	699	543
Provision of allowance for loan losses	303	-
Write-off of loans	0	6
Loss on sale of equity securities	29	0
Loss on devaluation of equity securities	199	-
Loss on money held in trust	37	16
Other	129	520

	Fiscal year ended March 31, 2025	Fiscal year ended March 31, 2026
Ordinary profit	17,960	20,264
Extraordinary income	3	5,613
Gain on disposal of non-current assets	3	12
Gains on return of employee retirement benefit trust	-	5,600
Extraordinary losses	781	1,129
Loss on disposal of non-current assets	224	294
Impairment losses	557	835
Profit before income taxes	17,183	24,748
Income taxes - current	2,665	3,283
Income taxes - deferred	1,252	2,761
Total income taxes	3,917	6,045
Profit	13,265	18,703

Statement of changes in equity

Fiscal year ended March 31, 2025

(Millions of yen)

	Shareholders' equity									
	Share capital	Capital surplus			Retained earnings				Treasury shares	Total shareholders' equity
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings		Total retained earnings		
					General reserve	Retained earnings brought forward				
Balance at beginning of period	46,773	36,034	-	36,034	13,536	126,578	30,223	170,337	(406)	252,739
Changes during period										
Dividends of surplus							(2,913)	(2,913)		(2,913)
Profit							13,265	13,265		13,265
Purchase of treasury shares									(4)	(4)
Disposal of treasury shares			0	0					25	25
Provision of general reserve						5,000	(5,000)	-		-
Reversal of revaluation reserve for land							38	38		38
Net changes in items other than shareholders' equity										
Total changes during period	-	-	0	0	-	5,000	5,390	10,390	20	10,411
Balance at end of period	46,773	36,034	0	36,034	13,536	131,578	35,613	180,727	(385)	263,151

	Valuation and translation adjustments				Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
Balance at beginning of period	46,539	(1,642)	1,813	46,710	116	299,567
Changes during period						
Dividends of surplus						(2,913)
Profit						13,265
Purchase of treasury shares						(4)
Disposal of treasury shares						25
Provision of general reserve						-
Reversal of revaluation reserve for land						38
Net changes in items other than shareholders' equity	(28,180)	791	(93)	(27,482)	5	(27,477)
Total changes during period	(28,180)	791	(93)	(27,482)	5	(17,066)
Balance at end of period	18,359	(851)	1,719	19,227	122	282,501

Statement of changes in equity

Fiscal year ended March 31, 2026

(Millions of yen)

	Shareholders' equity									
	Share capital	Capital surplus			Retained earnings				Treasury shares	Total shareholders' equity
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings		Total retained earnings		
						General reserve	Retained earnings brought forward			
Balance at beginning of period	46,773	36,034	0	36,034	13,536	131,578	35,613	180,727	(385)	263,151
Changes during period										
Dividends of surplus							(4,579)	(4,579)		(4,579)
Profit							18,703	18,703		18,703
Purchase of treasury shares									(3,516)	(3,516)
Disposal of treasury shares			(0)	(0)					4	4
Cancellation of treasury shares			(0)	(0)			(2,863)	(2,863)	2,863	-
Provision of general reserve						9,000	(9,000)	-		-
Reversal of revaluation reserve for land							(775)	(775)		(775)
Net changes in items other than shareholders' equity										
Total changes during period	-	-	(0)	(0)	-	9,000	1,484	10,484	(648)	9,835
Balance at end of period	46,773	36,034	-	36,034	13,536	140,578	37,098	191,212	(1,033)	272,986

	Valuation and translation adjustments				Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
Balance at beginning of period	18,359	(851)	1,719	19,227	122	282,501
Changes during period						
Dividends of surplus						(4,579)
Profit						18,703
Purchase of treasury shares						(3,516)
Disposal of treasury shares						4
Cancellation of treasury shares						-
Provision of general reserve						-
Reversal of revaluation reserve for land						(775)
Net changes in items other than shareholders' equity	23,044	8,297	775	32,118	31	32,149
Total changes during period	23,044	8,297	775	32,118	31	41,985
Balance at end of period	41,404	7,446	2,495	51,345	153	324,486