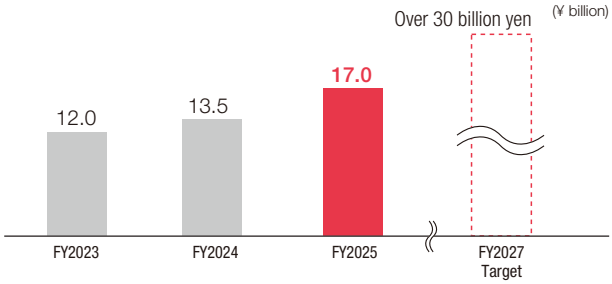
Information Highlights

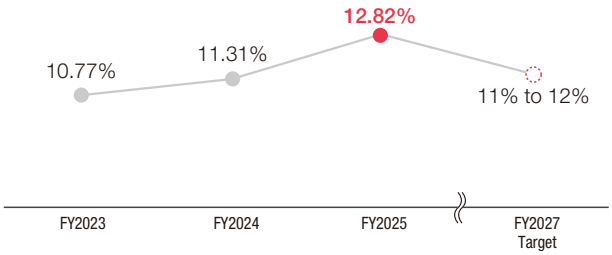
Fiscal Year Ended March 2026 Financial Highlights

Net income (consolidated) 17.0 billion yen



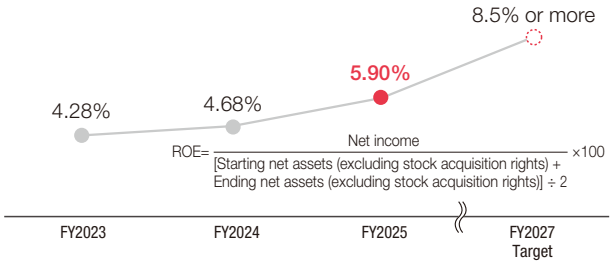
Net income for the year under review grew by 3.5 billion yen from the previous year to 17.0 billion yen, as increased operating expenses were offset by higher interest income and gains on government bonds and other securities, coupled with a downturn in credit-related expenses.

Capital adequacy ratio (consolidated) 12.82%



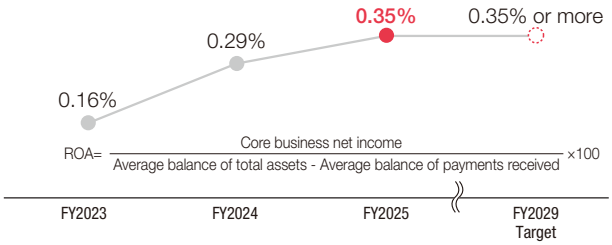
The consolidated capital adequacy ratio rose 1.51 percentage points year on year to 12.82%, as retained earnings lifted equity while risk-weighted assets declined on a temporary reduction in securities holdings following a strategic reallocation of assets.

Return on Equity (ROE) (consolidated) 5.90%

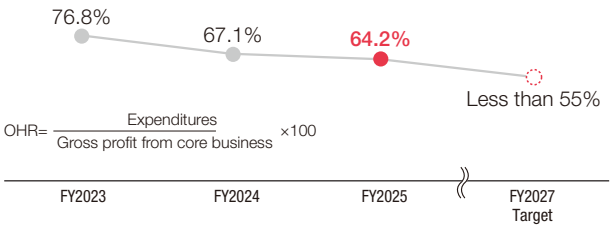


Both core operating profit and net income increased compared to the year before, and all the key performance indicators—ROE, ROA, and OHR—improved accordingly.

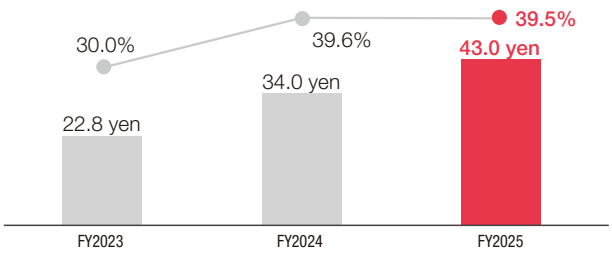
Return on Assets(ROA) (non-consolidated) 0.35%



Over Head Ratio (OHR) (consolidated) 64.2%



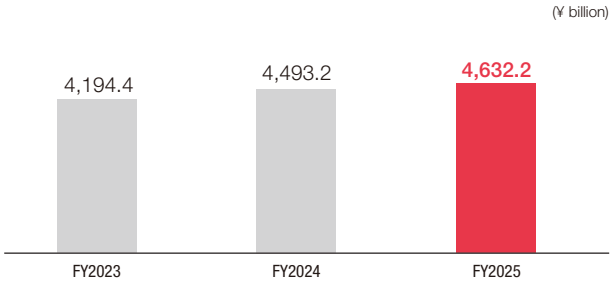
Dividend per share / Dividend payout ratio (consolidated) 43.0 yen/39.5%



The annual dividend was 43 yen per share. As concerns the dividend payout ratio, we target a payout of 40% while maintaining stable dividends.

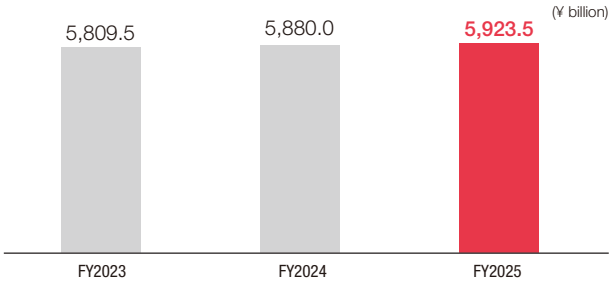
* Effective April 1, 2026, we conducted a 5-for-1 split of our common stock. The dividend per share is shown after adjusting for the impact of this stock split.

Loan balance (non-consolidated) 4,632.2 billion yen



The outstanding loan balance increased by 138.9 billion yen from the previous year to a total of 4.6322 trillion yen, due mainly to corporate loans and mortgages.

Balance of deposits (non-consolidated) 5,923.5 billion yen



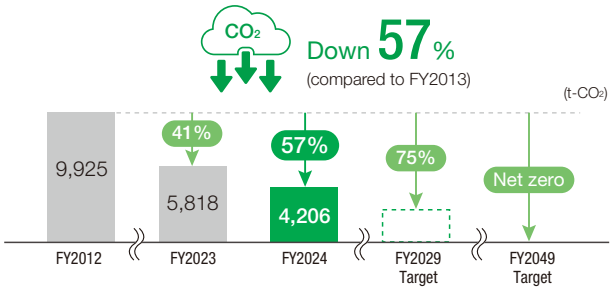
Both individual and corporate accounts registered higher balance of deposits, growing by 43.5 billion yen from the previous year to 5.9235 trillion yen.

*For detailed financial information, please refer to the separately published Disclosure Report: Financial Data.

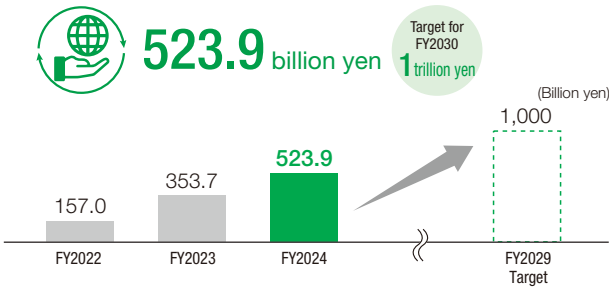
Non-financial Highlights

Environment

Group CO_2 emissions



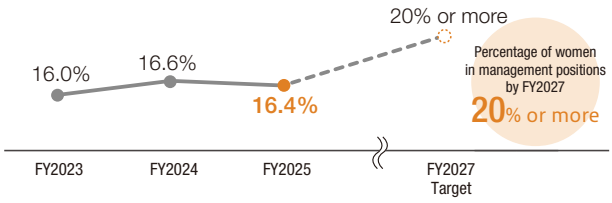
Total sustainable finance disbursed



Society

Percentage of female managers

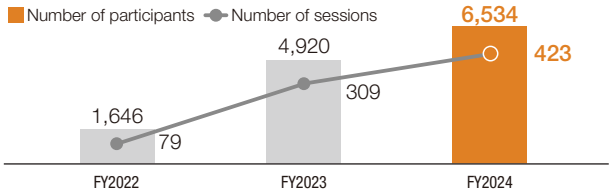
16.4%



Activities contributing to the improvement of financial literacy and related areas

Status of seminars held for customers

6,534 participants/423 sessions



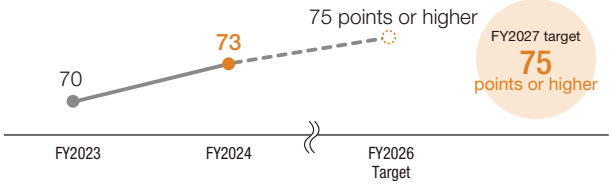
Male parental leave utilization rate

100%

The male parental leave utilization rate is calculated based on the number of fathers who took 5 or more days of parental leave.

Engagement score

73 points



Governance (As of June 26, 2026)

Composition of the Board of Directors



In-house 7

Outside 6 (3 women)

Number/ratio of Outside Directors

46.1%

External recognition

- 健康経営優良法人 2026 ホワイト500 — Certified Health & Productivity Management Outstanding Organization 2026 (White 500)
- プラチナくるみん — Recognized as a company that actively supports a work-life balance and child-rearing
- DX認定 — Certified as a DX-certified Business
- Certified under the Recognition Program for Outstanding Small and Medium-Sized Enterprise Owners in the Employment of People with Disabilities (Nanto Challenged Co., Ltd.)
- FTSE JPX Blossom Japan Index / FTSE JPX Blossom Japan Sector Relative Index — Selected as a constituent stock of the "FTSE JPX Blossom Japan Index" and the "FTSE JPX Blossom Japan Sector Relative Index"