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May 15, 2026

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



Company name: FIDEA Holdings Co. Ltd.

Listing: Tokyo Stock Exchange

Securities code: 8713

URL: <http://www.fidea.co.jp/>

Representative: Masahiro Niino

President&CEO

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Senior Managing Executive Officer&CFO

Telephone: +81-22-290-8800

Scheduled date of annual general meeting of shareholders: June 25, 2026

Scheduled date to commence dividend payments: June 4, 2026

Scheduled date to file annual securities report: June 19, 2026

Trading accounts: None

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: Yes

(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	56,055	5.4	5,461	29.7	4,128	46.5
March 31, 2025	53,138	6.3	4,209	17.9	2,816	138.8

Note: Comprehensive income For the fiscal year ended March 31, 2026: ¥ 9,817 million [-%]
For the fiscal year ended March 31, 2025: ¥ (6,962) million [-%]

	Basic earnings per share	Diluted earnings per share	Rate of return on equity	Ordinary profit to total assets ratio	Ordinary profit to ordinary income ratio
Fiscal year ended	Yen	Yen	%	%	%
March 31, 2026	228.75	-	5.0	0.1	9.7
March 31, 2025	156.21	-	3.4	0.1	7.9

(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	2,915,772	85,915	2.9	4,746.44
March 31, 2025	2,921,972	77,396	2.6	4,285.14

Reference: Equity

As of March 31, 2026: ¥ 85,721 million

As of March 31, 2025: ¥ 77,234 million

(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	(41,147)	166,094	(1,849)	431,313
March 31, 2025	(152,132)	159,670	(1,845)	308,216

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	-	37.50	-	37.50	75.00	1,354	48.0	1.6
Fiscal year ended March 31, 2026	-	37.50	-	37.50	75.00	1,353	32.7	1.6
Fiscal year ending March 31, 2027 (Forecast)	-	37.50	-	37.50	75.00		42.3	

Note: Breakdown of the year-end dividend for the fiscal year ended March 31, 2026 :

Commemorative dividend	75.00 yen
Special dividend	- yen

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	1,300	(33.8)	1,300	(31.9)	71.98
Full year	4,800	(12.1)	3,200	(22.4)	177.18

* Notes

(1) Significant changes in the scope of consolidation during the period:

None

Newly included:	-	companies()
Excluded:	-	companies()

(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	18,142,122 shares
As of March 31, 2025	18,142,122 shares

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

As of March 31, 2026	82,015 shares
As of March 31, 2025	118,427 shares

(iii) Average number of shares outstanding during the period

Fiscal Year ended March 31, 2026	18,047,052 shares
Fiscal Year ended March 31, 2025	18,028,197 shares

Consolidated Financial Statements and Primary Notes
Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	316,696	436,689
Monetary claims bought	3,828	3,160
Trading securities	654	649
Money held in trust	40,043	40,424
Securities	565,839	401,188
Loans and bills discounted	1,913,574	1,967,175
Foreign exchanges	1,222	1,315
Lease receivables and investments in leases	9,538	10,353
Other assets	34,811	22,027
Tangible fixed assets	19,748	18,822
Buildings, net	10,712	10,073
Land	7,162	6,774
Leased assets, net	4	5
Construction in progress	-	27
Other tangible fixed assets	1,870	1,942
Intangible fixed assets	1,298	1,884
Software	1,188	1,634
Other intangible fixed assets	110	249
Retirement benefit asset	3,154	4,828
Deferred tax assets	5,557	2,141
Customers' liabilities for acceptances and guarantees	18,881	16,808
Allowance for loan losses	(12,876)	(11,697)
Total assets	2,921,972	2,915,772
Liabilities		
Deposits	2,670,943	2,650,684
Negotiable certificates of deposit	20,844	21,041
Borrowed money	103,300	103,800
Foreign exchanges	29	27
Other liabilities	29,101	35,983
Provision for bonuses for directors (and other officers)	40	98
Retirement benefit liability	518	433
Provision for reimbursement of deposits	10	3
Provision for contingent loss	507	579
Deferred tax liabilities	13	26
Deferred tax liabilities for land revaluation	384	367
Acceptances and guarantees	18,881	16,808
Total liabilities	2,844,575	2,829,856

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Net assets		
Share capital	18,000	18,000
Capital surplus	18,172	18,171
Retained earnings	59,147	61,951
Treasury shares	(178)	(123)
Total shareholders' equity	95,140	97,999
Valuation difference on available-for-sale securities	(23,415)	(24,102)
Deferred gains or losses on hedges	3,222	8,429
Revaluation reserve for land	834	805
Remeasurements of defined benefit plans	1,451	2,589
Total accumulated other comprehensive income	(17,906)	(12,278)
Non-controlling interests	162	194
Total net assets	77,396	85,915
Total liabilities and net assets	2,921,972	2,915,772

Consolidated Statements of Income and Comprehensive Income
Consolidated Statement of Income

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Ordinary income	53,138	56,055
Interest income	31,421	35,994
Interest on loans and discounts	21,554	25,418
Interest and dividends on securities	9,164	8,331
Interest on call loans and bills bought	13	60
Interest on deposits with banks	612	2,131
Other interest income	76	51
Fees and commissions	8,686	8,114
Other ordinary income	6,244	6,230
Other income	6,786	5,716
Recoveries of written off receivables	1,054	293
Other	5,732	5,422
Ordinary expenses	48,929	50,593
Interest expenses	2,837	6,304
Interest on deposits	1,714	5,214
Interest on negotiable certificates of deposit	38	95
Interest on call money and bills sold	7	0
Interest expenses on cash collateral received for securities lent	6	-
Interest on borrowings and rediscounts	65	363
Other interest expenses	1,004	629
Fees and commissions payments	3,130	3,053
Other ordinary expenses	13,601	13,759
General and administrative expenses	23,474	24,098
Other expenses	5,884	3,378
Write-off of loans	29	11
Provision of allowance for loan losses	2,130	307
Other	3,724	3,059
Ordinary profit	4,209	5,461
Extraordinary income	35	67
Gain on disposal of non-current assets	35	67
Extraordinary losses	384	581
Loss on disposal of non-current assets	274	242
Impairment losses	110	339
Profit before income taxes	3,860	4,948
Income taxes - current	1,178	955
Income taxes - deferred	(142)	(155)
Total income taxes	1,036	799
Profit	2,824	4,148
Profit attributable to non-controlling interests	8	20
Profit attributable to owners of parent	2,816	4,128

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	2,824	4,148
Other comprehensive income	(9,787)	5,668
Valuation difference on available-for-sale securities	(12,748)	(676)
Deferred gains or losses on hedges	2,809	5,206
Revaluation reserve for land	(11)	-
Remeasurements of defined benefit plans, net of tax	162	1,138
Comprehensive income	(6,962)	9,817
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(6,970)	9,786
Comprehensive income attributable to non-controlling interests	7	31

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	18,000	18,167	57,665	(63)	93,769
Changes during period					
Dividends of surplus			(1,354)		(1,354)
Profit attributable to owners of parent			2,816		2,816
Purchase of treasury shares				(168)	(168)
Disposal of treasury shares		4		53	58
Reversal of revaluation reserve for land			20		20
Net changes in items other than shareholders' equity					
Total changes during period	-	4	1,482	(114)	1,371
Balance at end of period	18,000	18,172	59,147	(178)	95,140

(Millions of yen)

	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	(10,668)	413	866	1,288	(8,099)	155	85,824
Changes during period							
Dividends of surplus							(1,354)
Profit attributable to owners of parent							2,816
Purchase of treasury shares							(168)
Disposal of treasury shares							58
Reversal of revaluation reserve for land							20
Net changes in items other than shareholders' equity	(12,747)	2,809	(31)	162	(9,807)	7	(9,799)
Total changes during period	(12,747)	2,809	(31)	162	(9,807)	7	(8,427)
Balance at end of period	(23,415)	3,222	834	1,451	(17,906)	162	77,396

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	18,000	18,172	59,147	(178)	95,140
Changes during period					
Dividends of surplus			(1,353)		(1,353)
Profit attributable to owners of parent			4,128		4,128
Purchase of treasury shares				(7)	(7)
Disposal of treasury shares		(0)		61	61
Reversal of revaluation reserve for land			29		29
Net changes in items other than shareholders' equity					
Total changes during period	-	(0)	2,804	54	2,858
Balance at end of period	18,000	18,171	61,951	(123)	97,999

(Millions of yen)

	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	(23,415)	3,222	834	1,451	(17,906)	162	77,396
Changes during period							
Dividends of surplus							(1,353)
Profit attributable to owners of parent							4,128
Purchase of treasury shares							(7)
Disposal of treasury shares							61
Reversal of revaluation reserve for land							29
Net changes in items other than shareholders' equity	(687)	5,206	(29)	1,138	5,628	31	5,660
Total changes during period	(687)	5,206	(29)	1,138	5,628	31	8,518
Balance at end of period	(24,102)	8,429	805	2,589	(12,278)	194	85,915

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	3,860	4,948
Depreciation	1,794	1,648
Impairment losses	110	339
Increase (decrease) in allowance for loan losses	(803)	(1,178)
Increase (decrease) in provision for bonuses for directors (and other officers)	(2)	58
Decrease (increase) in retirement benefit asset	(312)	117
Increase (decrease) in retirement benefit liability	33	(244)
Increase (decrease) in provision for reimbursement of deposits	(11)	(6)
Increase (decrease) in provision for contingent loss	78	72
Interest income	(31,421)	(35,994)
Interest expenses	2,837	6,304
Loss (gain) related to securities	4,437	5,839
Loss (gain) on money held in trust	(60)	(1,264)
Foreign exchange losses (gains)	0	-
Loss (gain) on disposal of non-current assets	238	174
Net decrease (increase) in loans and bills discounted	(46,541)	(53,601)
Net increase (decrease) in deposits	(42,297)	(20,259)
Net increase (decrease) in negotiable certificates of deposit	(28,909)	197
Net decrease (increase) in trading securities	94	5
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	15,600	500
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	(4,665)	3,103
Net decrease (increase) in call loans	3	668
Net increase (decrease) in cash collateral received for securities lent	(88,768)	-
Net decrease (increase) in foreign exchanges - assets	36	(93)
Net increase (decrease) in foreign exchanges - liabilities	(11)	(1)
Net decrease (increase) in lease receivables and investments in leases	(981)	(814)
Interest received	31,187	35,702
Interest paid	(2,287)	(5,155)
Other, net	35,978	18,177
Subtotal	(150,782)	(40,757)
Income taxes paid	(1,350)	(390)
Net cash provided by (used in) operating activities	(152,132)	(41,147)
Cash flows from investing activities		
Purchase of securities	(266,457)	(126,568)
Proceeds from sale of securities	246,598	193,752
Proceeds from redemption of securities	161,291	99,786
Increase in money held in trust	(1,000)	(6,500)
Decrease in money held in trust	19,901	7,443
Purchase of tangible fixed assets	(492)	(910)
Proceeds from sale of tangible fixed assets	101	57
Purchase of intangible fixed assets	(271)	(967)
Net cash provided by (used in) investing activities	159,670	166,094

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Cash flows from financing activities		
Repayments of lease liabilities	(326)	(491)
Dividends paid	(1,351)	(1,350)
Purchase of treasury shares	(168)	(7)
Proceeds from sale of treasury shares	0	-
Net cash provided by (used in) financing activities	(1,845)	(1,849)
Effect of exchange rate change on cash and cash equivalents	(0)	-
Net increase (decrease) in cash and cash equivalents	5,691	123,096
Cash and cash equivalents at beginning of period	302,525	308,216
Cash and cash equivalents at end of period	308,216	431,313

Financial Data for the Fiscal Year 2025

(Ended March 31, 2026)

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I. Overview of FY2025 financial results

1. Profit and loss

(1) Consolidated

(Millions of yen)

	FY2025		FY2024
	A	A - B	B
Ordinary income	56,055	2,917	53,138
Gross business profit	27,222	439	26,782
Core gross business profit	35,084	1,184	33,900
Net interest income	29,689	1,105	28,584
Net fees and commissions	5,061	(494)	5,555
Net other business income	(7,528)	(171)	(7,357)
Net gains (losses) on government and other bonds	(7,862)	(744)	(7,118)
Expenses (excluding non-recurrent expense)	24,100	411	23,688
Net business income (before net transfer to general allowance for loan losses)	3,121	27	3,093
Core net business income	10,984	772	10,211
(Excluding gains/losses on cancellation of private offering investment trusts)	10,269	1,885	8,383
Net transfer to general allowance for loan losses ^①	(326)	327	(653)
Net business income	3,448	(299)	3,747
Net non-recurrent gains/losses	2,013	1,551	462
Disposal of non-performing loans ^②	1,096	(2,040)	3,136
Reversal of allowance for loan losses ^③	—	—	—
Recoveries of written-off claims ^④	293	(760)	1,054
Gains/losses related to stocks, etc.	2,023	(657)	2,680
Ordinary profit	5,461	1,252	4,209
Extraordinary income/losses	(513)	(164)	(348)
Income before income taxes	4,948	1,087	3,860
Income taxes-current	955	(223)	1,178
Income taxes-deferred	(155)	(13)	(142)
Total income taxes	799	(236)	1,036
Net income	4,148	1,324	2,824
Profit attributable to non-controlling interests	20	11	8
Profit attributable to owners of parent	4,128	1,312	2,816
Credit related costs (①+②-③-④)	475	(952)	1,428

Number of consolidated companies

Number of Consolidated Subsidiaries	7	—	7
Number of affiliated companies applicable to the equity method	—	—	—

(Definitions of figures used in this document)

Consolidated: FIDEA Holdings (consolidated)

2 Banks: Shonai Bank (non-consolidated) + Hokuto Bank (non-consolidated)

This material contains forward-looking statements. These statements are not represented as providing a guarantee of the Bank's future performance, and actual results may be subject to risks and uncertainties. Please note that future performance may be different from the views presented here owing to changes in the operating environment and other factors.

Also, please note that this material is an English translation of the Japanese original. Please be advised that there may be some disparities due to such things as differences in nuance that are inherent to the difference in languages although the English translation is prepared to mirror the Japanese original as accurately as possible.

(2) 2 banks

(Millions of yen)

	FY2025		FY2024
	A	A - B	B
Ordinary income	51,062	2,701	48,360
Gross business profit	25,204	321	24,883
(Excluding gains/losses on bond transactions)	33,067	1,065	32,001
Gross domestic business profit	24,753	(221)	24,974
(Excluding gains/losses on bond transactions)	32,775	727	32,048
Net interest income	28,712	1,254	27,458
Net fees and commissions	4,262	(493)	4,755
Net other business income	(8,221)	(981)	(7,239)
Gross international business profit	451	542	(90)
(Excluding gains/losses on bond transactions)	291	337	(46)
Net interest income	1,219	(62)	1,281
Net fees and commissions	(2)	(3)	0
Net other business income	(764)	607	(1,372)
Expenses (excluding non-recurrent expense)	23,020	542	22,478
Personnel expenses	10,582	233	10,348
Non-personnel expenses	10,769	209	10,559
Taxes	1,668	98	1,569
Net business income (before net transfer to general allowance for loan losses)	2,184	(220)	2,405
Core net business income	10,047	523	9,523
(Excluding gains/losses on cancellation of private offering investment trusts)	9,332	1,636	7,695
Net transfer to general allowance for loan losses ^①	(20)	404	(425)
Net business income	2,205	(625)	2,830
(Of which, gains/losses on bond transactions)	(7,862)	(744)	(7,118)
Net non-recurrent gains/losses	2,491	1,522	969
Disposal of non-performing loans ^②	1,481	(1,292)	2,773
Write-off of loans	—	—	—
Transfer to specific allowance for loan losses	1,085	(1,398)	2,483
Losses on sales of loans	16	16	0
Other	379	89	289
Reversal of allowance for loan losses ^③	831	740	91
Recoveries of written-off claims ^④	293	(760)	1,054
Gains/losses related to stocks, etc.	2,022	(659)	2,681
Gains on sale	3,689	(1,357)	5,047
Losses on sale	1,667	(492)	2,159
Write-down	0	(205)	206
Retirement benefit costs	(122)	158	(281)
Other non-recurrent gains/losses	703	1,068	(365)
Ordinary profit	4,696	896	3,800
Extraordinary income/losses	(525)	(140)	(384)
Net gain (loss) from fixed assets	(154)	84	(238)
Gains from fixed assets	68	32	35
Losses from fixed assets	222	(51)	274
Impairment loss	371	225	146
Income before income taxes	4,171	755	3,415
Income taxes-current	756	(274)	1,030
Income taxes-deferred	(56)	104	(161)
Total income taxes	699	(169)	869
Net Income	3,471	925	2,546
Credit related costs (①+②-③-④)	335	(867)	1,202

(3) Shonai Bank (non-consolidated)

(Millions of yen)

	FY2025		FY2024
	A	A - B	B
Ordinary income	28,520	4,531	23,989
Gross business profit	12,587	735	11,852
(Excluding gains/losses on bond transactions)	16,952	2,084	14,867
Gross domestic business profit	12,210	370	11,839
(Excluding gains/losses on bond transactions)	16,712	1,836	14,876
Net interest income	15,093	1,884	13,208
Net fees and commissions	1,730	(143)	1,873
Net other business income	(4,614)	(1,371)	(3,243)
Gross international business profit	377	364	12
(Excluding gains/losses on bond transactions)	239	248	(9)
Net interest income	954	63	891
Net fees and commissions	(2)	(3)	1
Net other business income	(574)	304	(879)
Expenses (excluding non-recurrent expense)	11,467	372	11,095
Personnel expenses	5,419	189	5,230
Non-personnel expenses	5,211	140	5,071
Taxes	835	42	793
Net business income (before net transfer to general allowance for loan losses)	1,120	363	757
Core net business income	5,485	1,712	3,772
(Excluding gains/losses on cancellation of private offering investment trusts)	5,478	1,728	3,749
Net transfer to general allowance for loan losses ^①	—	—	—
Net business income	1,120	363	757
(Of which, gains/losses on bond transactions)	(4,364)	(1,349)	(3,015)
Net non-recurrent gains/losses	2,861	748	2,113
Disposal of non-performing loans ^②	98	(19)	118
Write-off of loans	—	—	—
Transfer to specific allowance for loan losses	—	—	—
Losses on sales of loans	16	16	—
Other	81	(36)	118
Reversal of allowance for loan losses ^③	831	740	91
Recoveries of written-off claims ^④	—	—	—
Gains/losses related to stocks, etc.	1,527	(497)	2,024
Gains on sale	2,773	(694)	3,468
Losses on sale	1,245	8	1,237
Write-down	0	(205)	206
Retirement benefit costs	(93)	110	(203)
Other non-recurrent gains/losses	508	595	(87)
Ordinary profit	3,982	1,111	2,870
Extraordinary income/losses	(295)	(35)	(260)
Net gain (loss) from fixed assets	(101)	61	(163)
Gains from fixed assets	0	(28)	28
Losses from fixed assets	101	(90)	191
Impairment loss	193	96	97
Income before income taxes	3,687	1,076	2,610
Income taxes-current	724	(149)	874
Income taxes-deferred	4	(132)	136
Total income taxes	728	(281)	1,010
Net Income	2,958	1,358	1,599
Credit related costs (①+②-③-④)	(732)	(760)	27

(4) Hokuto Bank (non-consolidated)

(Millions of yen)

	FY2025		FY2024
	A	A - B	B
Ordinary income	22,541	(1,829)	24,370
Gross business profit	12,617	(414)	13,031
(Excluding gains/losses on bond transactions)	16,115	(1,019)	17,134
Gross domestic business profit	12,542	(591)	13,134
(Excluding gains/losses on bond transactions)	16,063	(1,108)	17,171
Net interest income	13,618	(630)	14,249
Net fees and commissions	2,531	(350)	2,881
Net other business income	(3,607)	389	(3,996)
Gross international business profit	74	177	(103)
(Excluding gains/losses on bond transactions)	51	89	(37)
Net interest income	264	(125)	390
Net fees and commissions	(0)	0	(0)
Net other business income	(189)	303	(492)
Expenses (excluding non-recurrent expense)	11,553	170	11,383
Personnel expenses	5,162	44	5,118
Non-personnel expenses	5,557	69	5,488
Taxes	833	56	776
Net business income (before net transfer to general allowance for loan losses)	1,064	(584)	1,648
Core net business income	4,561	(1,189)	5,751
(Excluding gains/losses on cancellation of private offering investment trusts)	3,853	(91)	3,945
Net transfer to general allowance for loan losses ^①	(20)	404	(425)
Net business income	1,084	(988)	2,073
(Of which, gains/losses on bond transactions)	(3,497)	605	(4,102)
Net non-recurrent gains/losses	(370)	773	(1,143)
Disposal of non-performing loans ^②	1,382	(1,272)	2,655
Write-off of loans	—	—	—
Transfer to specific allowance for loan losses	1,085	(1,398)	2,483
Losses on sales of loans	—	(0)	0
Other	297	126	171
Reversal of allowance for loan losses ^③	—	—	—
Recoveries of written-off claims ^④	293	(760)	1,054
Gains/losses related to stocks, etc.	494	(162)	656
Gains on sale	915	(662)	1,578
Losses on sale	421	(500)	922
Write-down	0	—	0
Retirement benefit costs	(29)	48	(78)
Other non-recurrent gains/losses	195	472	(277)
Ordinary profit	714	(215)	929
Extraordinary income/losses	(230)	(105)	(124)
Net gain (loss) from fixed assets	(53)	22	(75)
Gains from fixed assets	67	60	6
Losses from fixed assets	120	38	82
Impairment loss	177	128	49
Income before income taxes	483	(321)	805
Income taxes-current	31	(124)	156
Income taxes-deferred	(60)	236	(297)
Total income taxes	(29)	112	(141)
Net Income	512	(433)	946
Credit related costs (①+②-③-④)	1,068	(107)	1,175

2. Net business profits

(1) 2 banks

(Millions of yen)

	FY2025		FY2024
	A	A - B	B
Core net business income	10,047	523	9,523
Per head (in thousands of yen)	10,087	732	9,355
Net business income (before transfer to general allowance for loan losses)	2,184	(220)	2,405
Per head (in thousands of yen)	2,193	(169)	2,362
Net business income	2,205	(625)	2,830
Per head (in thousands of yen)	2,214	(566)	2,780

(2) Shonai Bank (non-consolidated)

(Millions of yen)

	FY2025		FY2024
	A	A - B	B
Core net business income	5,485	1,712	3,772
Per head (in thousands of yen)	10,861	3,479	7,382
Net business income (before transfer to general allowance for loan losses)	1,120	363	757
Per head (in thousands of yen)	2,218	736	1,481
Net business income	1,120	363	757
Per head (in thousands of yen)	2,218	736	1,481

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

	FY2025		FY2024
	A	A - B	B
Core net business income	4,561	(1,189)	5,751
Per head (in thousands of yen)	9,291	(2,052)	11,343
Net business income (before transfer to general allowance for loan losses)	1,064	(584)	1,648
Per head (in thousands of yen)	2,167	(1,083)	3,251
Net business income	1,084	(988)	2,073
Per head (in thousands of yen)	2,209	(1,880)	4,090

*Par head uses the average number of employees during the period.

3. Interest margin

(1) 2 banks

All branches:

(%)

		FY2025		FY2024
		A	A - B	B
Average yield on interest earning assets	①	1.47	0.28	1.19
Average yield on loans and bills discounted		1.32	0.19	1.13
Average yield on securities		1.66	0.37	1.29
Average yield on interest bearing liabilities	②	1.04	0.17	0.87
Average yield on deposits and negotiable certificates of deposit		0.19	0.13	0.06
Average yield on call money and borrowed money		0.36	0.29	0.07
Average interest rate spread	①－②	0.43	0.11	0.32

Domestic business segment:

(%)

		FY2025		FY2024
		A	A - B	B
Average yield on interest earning assets	①	1.42	0.28	1.14
Average yield on loans and bills discounted		1.32	0.19	1.13
Average yield on securities		1.48	0.34	1.14
Average yield on interest bearing liabilities	②	1.02	0.17	0.85
Average yield on deposits and negotiable certificates of deposit		0.19	0.13	0.06
Average yield on call money and borrowed money		0.36	0.29	0.07
Average interest rate spread	①－②	0.40	0.11	0.29

(2) Shonai Bank (non-consolidated)

All branches:

(%)

		FY2025		FY2024
		A	A - B	B
Average yield on interest earning assets	①	1.50	0.36	1.14
Average yield on loans and bills discounted		1.26	0.19	1.07
Average yield on securities		2.17	0.87	1.30
Average yield on interest bearing liabilities	②	1.07	0.19	0.88
Average yield on deposits and negotiable certificates of deposit		0.19	0.13	0.06
Average yield on call money and borrowed money		0.34	0.27	0.07
Average interest rate spread	①－②	0.43	0.17	0.26

Domestic business segment:

(%)

		FY2025		FY2024
		A	A - B	B
Average yield on interest earning assets	①	1.42	0.35	1.07
Average yield on loans and bills discounted		1.26	0.19	1.07
Average yield on securities		1.94	0.84	1.10
Average yield on interest bearing liabilities	②	1.03	0.19	0.84
Average yield on deposits and negotiable certificates of deposit		0.19	0.14	0.05
Average yield on call money and borrowed money		0.34	0.27	0.07
Average interest rate spread	①－②	0.39	0.16	0.23

(3) Hokuto Bank (non-consolidated)

All branches:

(%)

		FY2025		FY2024
		A	A - B	B
Average yield on interest earning assets	①	1.44	0.20	1.24
Average yield on loans and bills discounted		1.38	0.19	1.19
Average yield on securities		1.04	(0.23)	1.27
Average yield on interest bearing liabilities	②	1.01	0.15	0.86
Average yield on deposits and negotiable certificates of deposit		0.19	0.13	0.06
Average yield on call money and borrowed money		0.37	0.30	0.07
Average interest rate spread	①－②	0.43	0.05	0.38

Domestic business segment:

(%)

		FY2025		FY2024
		A	A - B	B
Average yield on interest earning assets	①	1.42	0.21	1.21
Average yield on loans and bills discounted		1.38	0.19	1.19
Average yield on securities		0.94	(0.25)	1.19
Average yield on interest bearing liabilities	②	1.01	0.16	0.85
Average yield on deposits and negotiable certificates of deposit		0.19	0.13	0.06
Average yield on call money and borrowed money		0.37	0.30	0.07
Average interest rate spread	①－②	0.41	0.05	0.36

4. Gains and losses on securities

(1) Consolidated

(Millions of yen)

	FY2025		FY2024
	A	A - B	B
Gains (losses) on bonds (Government bonds, etc.)	(7,862)	(744)	(7,118)
Gains on sales	619	(974)	1,594
Gains on redemption	—	—	—
Losses on sales	8,455	(256)	8,712
Losses on redemption	26	26	—
Write-offs	—	—	—
Gains (losses) related to stocks, etc.	2,023	(657)	2,680
Gains on sales	3,690	(1,364)	5,055
Losses on sales	1,667	(492)	2,159
Write-offs	0	(214)	215

(2) 2 banks

(Millions of yen)

	FY2025		FY2024
	A	A - B	B
Gains (losses) on bonds (Government bonds, etc.)	(7,862)	(744)	(7,118)
Gains on sales	619	(974)	1,594
Gains on redemption	—	—	—
Losses on sales	8,455	(256)	8,712
Losses on redemption	26	26	—
Write-offs	—	—	—
Gains (losses) related to stocks, etc.	2,022	(659)	2,681
Gains on sales	3,689	(1,357)	5,047
Losses on sales	1,667	(492)	2,159
Write-offs	0	(205)	206

(3) Shonai Bank (non-consolidated)

(Millions of yen)

	FY2025		FY2024
	A	A - B	B
Gains (losses) on bonds (Government bonds, etc.)	(4,364)	(1,349)	(3,015)
Gains on sales	451	109	341
Gains on redemption	—	—	—
Losses on sales	4,815	1,459	3,356
Losses on redemption	—	—	—
Write-offs	—	—	—
Gains (losses) related to stocks, etc.	1,527	(497)	2,024
Gains on sales	2,773	(694)	3,468
Losses on sales	1,245	8	1,237
Write-offs	0	(205)	206

(4) Hokuto Bank (non-consolidated)

(Millions of yen)

	FY2025		FY2024
	A	A - B	B
Gains (losses) on bonds (Government bonds, etc.)	(3,497)	605	(4,102)
Gains on sales	168	(1,084)	1,252
Gains on redemption	—	—	—
Losses on sales	3,639	(1,715)	5,355
Losses on redemption	26	26	—
Write-offs	—	—	—
Gains (losses) related to stocks, etc.	494	(162)	656
Gains on sales	915	(662)	1,578
Losses on sales	421	(500)	922
Write-offs	0	—	0

5. Capital adequacy ratio (Domestic standard)

(1) Consolidated

(Millions of yen)

	As of Mar. 31, 2026			As of Sep. 30, 2025	As of Mar. 31, 2025
	A	A - B	A - C	B	C
(1)Capital adequacy ratio (2)÷(3)	9.85%	(0.18%)	0.36%	10.03%	9.49%
(2)Capital	98,710	484	2,001	98,225	96,708
(3)Total risk weighted assets	1,001,192	22,105	(17,361)	979,087	1,018,553
(4)Total required capital (3)×4%	40,047	884	(694)	39,163	40,742

(2) Shonai Bank (non-consolidated)

(Millions of yen)

	As of Mar. 31, 2026			As of Sep. 30, 2025	As of Mar. 31, 2025
	A	A - B	A - C	B	C
(1)Capital adequacy ratio (2)÷(3)	10.11%	(0.72%)	(0.28%)	10.83%	10.39%
(2)Capital	55,998	(1,686)	(1,230)	57,685	57,229
(3)Total risk weighted assets	553,435	21,139	2,832	532,295	550,603
(4)Total required capital (3)×4%	22,137	845	113	21,291	22,024

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

	As of Mar. 31, 2026			As of Sep. 30, 2025	As of Mar. 31, 2025
	A	A - B	A - C	B	C
(1)Capital adequacy ratio (2)÷(3)	10.64%	0.64%	1.31%	10.00%	9.33%
(2)Capital	43,502	(827)	138	44,329	43,363
(3)Total risk weighted assets	408,649	(34,240)	(55,948)	442,889	464,597
(4)Total required capital (3)×4%	16,345	(1,369)	(2,237)	17,715	18,583

6. ROE (Return on equity)

(1) Consolidated

(%)

	FY2025		FY2024
	A	A - B	B
Core Net business income basis	13.48	0.95	12.53
Net business income basis (before net transfer to general allowance for loan losses)	3.83	0.04	3.79
Net business income basis	4.23	(0.37)	4.60
Net income basis	5.06	1.61	3.45

(2) Shonai Bank (non-consolidated)

(%)

	FY2025		FY2024
	A	A - B	B
Core Net business income basis	9.80	2.97	6.83
Net business income basis (before net transfer to general allowance for loan losses)	2.00	0.63	1.37
Net business income basis	2.00	0.63	1.37
Net income basis	5.28	2.39	2.89

(3) Hokuto Bank (non-consolidated)

(%)

	FY2025		FY2024
	A	A - B	B
Core Net business income basis	15.79	(2.91)	18.70
Net business income basis (before net transfer to general allowance for loan losses)	3.68	(1.67)	5.35
Net business income basis	3.75	(2.99)	6.74
Net income basis	1.77	(1.30)	3.07

7. OHR (Over head ratio)

(1) Consolidated

(%)

	FY2025		FY2024
	A	A - B	B
Core gross business profit basis	68.69	(1.18)	69.87
Gross business profit basis	88.53	0.09	88.44

(2) Shonai Bank (non-consolidated)

(%)

	FY2025		FY2024
	A	A - B	B
Core gross business profit basis	67.64	(6.98)	74.62
Gross business profit basis	91.09	(2.52)	93.61

(3) Hokuto Bank (non-consolidated)

(%)

	FY2025		FY2024
	A	A - B	B
Core gross business profit basis	71.69	5.26	66.43
Gross business profit basis	91.56	4.21	87.35

II. Status of loans, etc.

1. Allowance of loan losses

(1) Consolidated

(Millions of yen)

	As of Mar. 31, 2026			As of Sep. 30, 2025 B	As of Mar. 31, 2025 C
	A	A - B	A - C		
Allowance for loan losses	11,697	(622)	(1,178)	12,320	12,876
General allowance for loan losses	3,071	(749)	(326)	3,821	3,398
Specific allowance for loan losses	8,625	127	(851)	8,498	9,477

(2) 2 banks

(Millions of yen)

	As of Mar. 31, 2026			As of Sep. 30, 2025 B	As of Mar. 31, 2025 C
	A	A - B	A - C		
Allowance for loan losses	10,264	(433)	(1,051)	10,697	11,315
General allowance for loan losses	2,649	(707)	(284)	3,356	2,934
Specific allowance for loan losses	7,615	273	(766)	7,341	8,381

(3) Shonai Bank (non-consolidated)

(Millions of yen)

	As of Mar. 31, 2026			As of Sep. 30, 2025 B	As of Mar. 31, 2025 C
	A	A - B	A - C		
Allowance for loan losses	4,238	(706)	(1,685)	4,945	5,924
General allowance for loan losses	1,204	(330)	(264)	1,534	1,468
Specific allowance for loan losses	3,034	(376)	(1,421)	3,411	4,456

(4) Hokuto Bank (non-consolidated)

(Millions of yen)

	As of Mar. 31, 2026			As of Sep. 30, 2025 B	As of Mar. 31, 2025 C
	A	A - B	A - C		
Allowance for loan losses	6,025	273	634	5,752	5,391
General allowance for loan losses	1,445	(377)	(20)	1,822	1,466
Specific allowance for loan losses	4,580	650	655	3,929	3,924

2. Loans based on the Financial Reconstruction Law (risk-monitored loans)

(1) 2 banks

(Millions of yen)

	As of Mar. 31, 2026			As of Sep. 30, 2025	As of Mar. 31, 2025
	A	A - B	A - C	B	C
Bankrupt and substantially bankrupt claims	5,592	(475)	(1,958)	6,067	7,550
Doubtful claims	29,301	118	763	29,182	28,537
Claims requiring monitoring	1,844	696	1,015	1,148	828
Loans past due 3 month or more	—	—	—	—	—
Restructured loans	1,844	696	1,015	1,148	828
Subtotal ①	36,738	339	(178)	36,398	36,916
Normal claims	2,003,643	59,692	49,248	1,943,951	1,954,395
Total ②	2,040,381	60,032	49,069	1,980,349	1,991,311
Ratio of disclosed claims under the Financial Reconstruction Law ①÷②	1.80%	(0.03%)	(0.05%)	1.83%	1.85%

(Coverage ratio of loans based on the Financial Reconstruction Laws as of Mar. 31, 2026)

(Millions of yen)

	Total disclosed claims under the Financial Reconstruction Law A	Coverage amount			Coverage ratio B÷A
		B	Coverage amount		
			Reserve for specific debtors	Portion covered by allowance	
Bankrupt and substantially bankrupt claims	5,592	5,592	3,376	2,215	100.00%
Doubtful claims	29,301	26,868	21,468	5,399	91.69%
Claims requiring monitoring	1,844	1,427	1,195	232	77.39%
Loans past due 3 month or more	—	—	—	—	—
Restructured loans	1,844	1,427	1,195	232	77.39%
Subtotal ①	36,738	33,887	26,040	7,847	92.24%

*Shonai Bank does not implement partial direct write-off.

When the Shonai Bank implements partial direct write-off

(Millions of yen)

	As of Mar. 31, 2026		
	After partial direct write-off executed	Before partial direct write-off executed	A - B
	A	B	
Disclosed claims on the Financial Reconstruction Law	35,517	36,738	(1,220)
Total loans based on the Financial Reconstruction Law	2,039,160	2,040,381	(1,220)
Ratio of disclosed claims under the Financial Reconstruction Law	1.74%	1.80%	(0.06%)

(2) Shonai Bank (non-consolidated)

(Millions of yen)

	As of Mar. 31, 2026			As of Sep. 30, 2025	As of Mar. 31, 2025
	A	A - B	A - C	B	C
Bankrupt and substantially bankrupt claims	2,445	(77)	(1,268)	2,522	3,713
Doubtful claims	14,759	(726)	113	15,485	14,645
Claims requiring monitoring	1,001	393	618	608	383
Loans past due 3 month or more	—	—	—	—	—
Restructured loans	1,001	393	618	608	383
Subtotal ①	18,206	(410)	(536)	18,616	18,742
Normal claims	1,008,483	13,040	28,560	995,443	979,923
Total ②	1,026,689	12,629	28,024	1,014,060	998,665
Ratio of disclosed claims under the Financial Reconstruction Law ①÷②	1.77%	(0.06%)	(0.10%)	1.83%	1.87%

(Coverage ratio of loans based on the Financial Reconstruction Laws as of Mar. 31, 2026)

(Millions of yen)

	Total disclosed claims under the Financial Reconstruction Law	Coverage amount			Coverage ratio B÷A
		B	Reserve for specific debtors	Portion covered by allowance	
Bankrupt and substantially bankrupt claims	2,445	2,445	1,175	1,269	100.00%
Doubtful claims	14,759	13,431	11,666	1,765	91.00%
Claims requiring monitoring	1,001	1,001	773	228	100.00%
Loans past due 3 month or more	—	—	—	—	—
Restructured loans	1,001	1,001	773	228	100.00%
Subtotal ①	18,206	16,878	13,615	3,263	92.70%

*Shonai Bank does not implement partial direct write-off.

When the Shonai Bank implements partial direct write-off

(Millions of yen)

	As of Mar. 31, 2026		
	After partial direct write-off executed A	Before partial direct write-off executed B	A - B
Disclosed claims on the Financial Reconstruction Law	16,985	18,206	(1,220)
Total loans based on the Financial Reconstruction Law	1,025,469	1,026,689	(1,220)
Ratio of disclosed claims under the Financial Reconstruction Law	1.65%	1.77%	(0.12%)

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

	As of Mar. 31, 2026			As of Sep. 30, 2025	As of Mar. 31, 2025
	A	A - B	A - C	B	C
Bankrupt and substantiallybankrupt claims	3,146	(398)	(689)	3,545	3,836
Doubtful claims	14,542	845	650	13,696	13,891
Claims requiring monitoring	842	302	397	539	445
Loans past due 3 month or more	—	—	—	—	—
Restructured loans	842	302	397	539	445
Subtotal ①	18,531	750	357	17,781	18,173
Normal claims	995,160	46,652	20,687	948,507	974,472
Total ②	1,013,691	47,402	21,045	966,289	992,645
Ratio of disclosed claims under the Financial Reconstruction Law ①÷②	1.82%	(0.02%)	(0.01%)	1.84%	1.83%

(Coverage ratio of loans based on the Financial Reconstruction Laws as of Mar. 31, 2026)

(Millions of yen)

	Total disclosed claims under the Financial Reconstruction Law A	Coverage amount			Coverage ratio B÷A
		B	Reserve for specific debtors	Portion covered by allowance	
Bankrupt and substantiallybankrupt claims	3,146	3,146	2,201	945	100.00%
Doubtful claims	14,542	13,436	9,801	3,634	92.39%
Claims requiring monitoring	842	425	422	3	50.51%
Loans past due 3 month or more	—	—	—	—	—
Restructured loans	842	425	422	3	50.51%
Subtotal ①	18,531	17,008	12,425	4,583	91.78%

*Hokuto Bank implements partial direct write-off.

3. Self-assessment results and loans based on the Financial Reconstruction Law (risk-monitored loans)

(1) 2 banks

(As of Mar. 31, 2026)

(Millions of yen)

Self-assessment results (by borrower classification)						Disclosed claims under the Financial Reconstruction Law Risk-monitored loans					
Classification of borrowers	Credit balance	Classification				Classification of borrowers	Credit balance	Coverage amount		Coverage ratio	
		No-classification	II	III	IV			Reserve for specific debtors	Portion covered by allowance		
Bankrupt debtors	1,305	632	673	— [404]	— [168]	Bankrupt and substantially bankrupt claims	5,592	3,376	2,215	100.00%	
Effectively bankrupt debtors	4,286	2,936	1,350	— [577]	— [1,052]						
Potentially bankrupt debtors	29,301	19,017	7,850	2,433 [5,399]		Doubtful claims	29,301	21,468	5,399	91.69%	
Debtors requiring caution	84,998	43,261	41,736			Claims requiring monitoring	1,844	1,195	232	77.39%	
						Loans past due 3 month or more	—	—	—	—	
						Restructured loans	1,844	1,195	232	77.39%	
Normal debtors	1,920,489	1,920,489				Normal claims	2,003,643			92.24%	
Total	2,040,381	1,986,337	51,610	2,433	—	Total	2,040,381				

Total claims under the Financial Reconstruction Law	36,738
Ratio of disclosed claims under the Financial Reconstruction Law	1.80%

*In the self-assessment results, the amount in [] of the III / IV classification is the reserve amount for the each classification. The reserve amount is recorded as "no-classification".

(2) Shonai Bank (non-consolidated)

(As of Mar. 31, 2026)

(Millions of yen)

Self-assessment results (by borrower classification)						Disclosed claims under the Financial Reconstruction Law Risk-monitored loans					
Classification of borrowers	Credit balance	Classification				Classification of borrowers	Credit balance	Coverage amount		Coverage ratio	
		No-classification	II	III	IV			Reserve for specific debtors	Portion covered by allowance		
Bankrupt debtors	297	180	116	— [—]	— [168]	Bankrupt and substantially bankrupt claims	2,445	1,175	1,269	100.00%	
Effectively bankrupt debtors	2,147	1,625	522	— [48]	— [1,052]						
Potentially bankrupt debtors	14,759	8,294	5,137	1,327 [1,765]		Doubtful claims	14,759	11,666	1,765	91.00%	
Debtors requiring caution	38,601	20,749	17,852			Claims requiring monitoring	1,001	773	228	100.00%	
						Loans past due 3 month or more	—	—	—	—	
						Restructured loans	1,001	773	228	100.00%	
										92.70%	
Normal debtors	970,883	970,883				Normal claims	1,008,483				
Total	1,026,689	1,001,733	23,628	1,327	—	Total	1,026,689				

Total claims under the Financial Reconstruction Law	18,206
Ratio of disclosed claims under the Financial Reconstruction Law	1.77%

*In the self-assessment results, the amount in [] of the III / IV classification is the reserve amount for the each classification. The reserve amount is recorded as "no-classification".

(3) Hokuto Bank (non-consolidated)

(As of Mar. 31, 2026)

(Millions of yen)

Self-assessment results (by borrower classification)						Disclosed claims under the Financial Reconstruction Law Risk-monitored loans					
Classification of borrowers	Credit balance	Classification				Classification of borrowers	Credit balance	Coverage amount		Coverage ratio	
		No-classification	II	III	IV			Reserve for specific debtors	Portion covered by allowance		
Bankrupt debtors	1,008	451	556	— [404]	— [—]	Bankrupt and substantially bankrupt claims	3,146	2,201	945	100.00%	
Effectively bankrupt debtors	2,138	1,311	827	— [528]	— [—]						
Potentially bankrupt debtors	14,542	10,722	2,713	1,105 [3,634]		Doubtful claims	14,542	9,801	3,634	92.39%	
Debtors requiring caution	46,396	22,512	23,883			Claims requiring monitoring	842	422	3	50.51%	
						Loans past due 3 month or more	—	—	—	—	
						Restructured loans	842	422	3	50.51%	
Normal debtors	949,606	949,606				Normal claims	995,160			91.78%	
Total	1,013,691	984,603	27,981	1,105	—	Total	1,013,691				

Total claims under the Financial Reconstruction Law	18,531
Ratio of disclosed claims under the Financial Reconstruction Law	1.82%

*In the self-assessment results, the amount in [] of the III / IV classification is the reserve amount for the each classification. The reserve amount is recorded as "no-classification".

4. Loans by industry

(1) 2 banks

(Millions of yen)

	As of Mar. 31, 2026			As of Sep. 30, 2025	As of Mar. 31, 2025
	A	A - B	A - C	B	C
Domestic offices (excluding loans booked at offshore markets)	1,986,111	62,932	54,243	1,923,179	1,931,868
Manufacturing	121,253	3,018	(688)	118,235	121,941
Agriculture and forestry	3,158	(87)	211	3,245	2,947
Fishery	80	(14)	(28)	94	108
Mining, quarrying of stone and gravel	1,234	(80)	(125)	1,314	1,359
Construction	68,488	3,987	72	64,501	68,416
Electricity, gas, heat supply and water	125,183	5,927	10,049	119,256	115,134
Information and communications	6,441	(602)	1,366	7,043	5,075
Transport and postal activities	15,719	389	371	15,330	15,348
Wholesale and retail trade	95,391	(262)	562	95,653	94,829
Finance and insurance	359,954	(115)	304	360,069	359,650
Real estate and goods rental and leasing	156,379	4,758	9,184	151,621	147,195
Scientific research and professional and technical services	12,947	(233)	(1,190)	13,180	14,137
Accommodations, eating and drinking services	14,852	(1,589)	(2,008)	16,441	16,860
Living-related and amusement services	13,366	353	(1,064)	13,013	14,430
Education learning support	3,425	(308)	(225)	3,733	3,650
Medical, social welfare	47,831	(148)	(2,360)	47,979	50,191
Services	34,785	2,858	2,308	31,927	32,477
National and local government	457,992	6,080	12,837	451,912	445,155
Other	447,623	39,000	24,668	408,623	422,955

(2) Shonai Bank (non-consolidated)

(Millions of yen)

	As of Mar. 31, 2026			As of Sep. 30, 2025	As of Mar. 31, 2025
	A	A - B	A - C	B	C
Domestic offices (excluding loans booked at offshore markets)	1,003,143	14,058	29,220	989,084	973,922
Manufacturing	69,238	4,309	3,011	64,929	66,227
Agriculture and forestry	1,065	(27)	(68)	1,092	1,133
Fishery	13	(8)	(15)	21	28
Mining, quarrying of stone and gravel	80	13	4	67	76
Construction	30,873	1,136	1,295	29,737	29,578
Electricity, gas, heat supply and water	54,525	5,088	9,804	49,437	44,721
Information and communications	2,691	(233)	1,809	2,924	882
Transport and postal activities	6,083	(228)	(456)	6,311	6,539
Wholesale and retail trade	31,223	943	(225)	30,280	31,448
Finance and insurance	166,511	(317)	216	166,828	166,295
Real estate and goods rental and leasing	93,690	5,693	10,615	87,997	83,075
Scientific research and professional and technical services	1,408	(154)	(265)	1,562	1,673
Accommodations, eating and drinking services	5,317	(635)	(739)	5,952	6,056
Living-related and amusement services	5,477	301	(424)	5,176	5,901
Education learning support	2,284	(314)	(164)	2,598	2,448
Medical, social welfare	15,597	300	(254)	15,297	15,851
Services	22,125	2,871	2,978	19,254	19,147
National and local government	230,741	3,005	19,255	227,736	211,486
Other	264,193	(7,684)	(17,155)	271,877	281,348

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

	As of Mar. 31, 2026			As of Sep. 30, 2025	As of Mar. 31, 2025
	A	A - B	A - C	B	C
Domestic offices (excluding loans booked at offshore markets)	982,968	48,874	25,023	934,094	957,945
Manufacturing	52,014	(1,291)	(3,699)	53,305	55,714
Agriculture and forestry	2,092	(60)	278	2,153	1,814
Fishery	67	(5)	(12)	73	79
Mining, quarrying of stone and gravel	1,153	(93)	(129)	1,247	1,282
Construction	37,615	2,851	(1,222)	34,763	38,837
Electricity, gas, heat supply and water	70,657	839	245	69,818	70,412
Information and communications	3,749	(369)	(443)	4,119	4,193
Transport and postal activities	9,635	616	826	9,019	8,808
Wholesale and retail trade	64,167	(1,205)	787	65,373	63,380
Finance and insurance	193,443	202	88	193,240	193,354
Real estate and goods rental and leasing	62,689	(934)	(1,430)	63,624	64,120
Scientific research and professional and technical services	11,539	(78)	(924)	11,618	12,464
Accommodations, eating and drinking services	9,535	(954)	(1,268)	10,489	10,803
Living-related and amusement services	7,889	52	(640)	7,836	8,529
Education learning support	1,141	6	(60)	1,135	1,202
Medical, social welfare	32,234	(447)	(2,106)	32,681	34,340
Services	12,660	(12)	(669)	12,672	13,329
National and local government	227,250	3,075	(6,418)	224,175	233,669
Other	183,430	46,683	41,823	136,746	141,606

5. Balance of deposits, loans and securities

(1) 2 banks

Term-end balance

(Millions of yen)

	As of Mar. 31, 2026			As of Sep. 30, 2025	As of Mar. 31, 2025
	A	A - B	A - C	B	C
Deposits and Negotiable certificates of deposit	2,678,188	(16,739) (0.62%)	(18,777) (0.69%)	2,694,928	2,696,966
Personal deposits	1,925,894	2,295 0.11%	(14,425) (0.74%)	1,923,599	1,940,320
Loans and bills discounted	1,986,111	62,932 3.27%	54,243 2.80%	1,923,179	1,931,868
Securities	401,021	(81,446) (16.88%)	(164,701) (29.11%)	482,467	565,723

Average balance

(Millions of yen)

	As of Mar. 31, 2026			As of Sep. 30, 2025	As of Mar. 31, 2025
	A	A - B	A - C	B	C
Deposits and Negotiable certificates of deposit	2,728,741	(20,790) (0.75%)	(63,439) (2.27%)	2,749,532	2,792,181
Loans and bills discounted	1,933,558	4,397 0.22%	14,406 0.75%	1,929,160	1,919,151
Securities	499,633	(35,689) (6.66%)	(209,976) (29.59%)	535,323	709,610

(2) Shonai Bank (non-consolidated)

Term-end balance (Millions of yen)

	As of Mar. 31, 2026			As of Sep. 30, 2025	As of Mar. 31, 2025
	A	A - B	A - C	B	C
Deposits and Negotiable certificates of deposit	1,317,099	9,861 0.75%	(10,284) (0.77%)	1,307,237	1,327,383
Personal deposits	956,852	792 0.08%	(6,484) (0.67%)	956,059	963,336
Loans and bills discounted	1,003,143	14,058 1.42%	29,220 3.00%	989,084	973,922
Securities	229,347	(43,372) (15.90%)	(85,968) (27.26%)	272,719	315,316

Average balance (Millions of yen)

	As of Mar. 31, 2026			As of Sep. 30, 2025	As of Mar. 31, 2025
	A	A - B	A - C	B	C
Deposits and Negotiable certificates of deposit	1,327,965	(11,764) (0.87%)	(39,126) (2.86%)	1,339,730	1,367,091
Loans and bills discounted	989,437	5,223 0.53%	8,469 0.86%	984,214	980,967
Securities	275,393	(19,115) (6.49%)	(85,496) (23.69%)	294,508	360,889

(3) Hokuto Bank (non-consolidated)

Term-end balance (Millions of yen)

	As of Mar. 31, 2026			As of Sep. 30, 2025	As of Mar. 31, 2025
	A	A - B	A - C	B	C
Deposits and Negotiable certificates of deposit	1,361,089	(26,601) (1.91%)	(8,493) (0.62%)	1,387,690	1,369,582
Personal deposits	969,042	1,502 0.15%	(7,941) (0.81%)	967,539	976,983
Loans and bills discounted	982,968	48,874 5.23%	25,023 2.61%	934,094	957,945
Securities	171,674	(38,073) (18.15%)	(78,732) (31.44%)	209,747	250,407

Average balance (Millions of yen)

	As of Mar. 31, 2026			As of Sep. 30, 2025	As of Mar. 31, 2025
	A	A - B	A - C	B	C
Deposits and Negotiable certificates of deposit	1,400,776	(9,025) (0.64%)	(24,312) (1.70%)	1,409,802	1,425,089
Loans and bills discounted	944,120	(826) (0.08%)	5,936 0.63%	944,946	938,183
Securities	224,239	(16,574) (6.88%)	(124,480) (35.69%)	240,814	348,720

6. Personal loans

(1) 2 banks

(Millions of yen)

	As of Mar. 31, 2026			As of Sep. 30, 2025	As of Mar. 31, 2025
	A	A - B	A - C	B	C
Consumer loans	400,195	(12,287)	(27,016)	412,482	427,211
Ratio of consumer loans to total loans	20.14%	(1.30%)	(1.97%)	21.44%	22.11%
Housing loans	354,725	(10,702)	(23,909)	365,427	378,635
Other loans	45,469	(1,585)	(3,106)	47,055	48,576

(2) Shonai Bank (non-consolidated)

(Millions of yen)

	As of Mar. 31, 2026			As of Sep. 30, 2025	As of Mar. 31, 2025
	A	A - B	A - C	B	C
Consumer loans	266,692	(8,111)	(17,579)	274,803	284,272
Ratio of consumer loans to total loans	26.58%	(1.20%)	(2.60%)	27.78%	29.18%
Housing loans	246,036	(7,616)	(16,416)	253,652	262,452
Other loans	20,656	(494)	(1,163)	21,151	21,820

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

	As of Mar. 31, 2026			As of Sep. 30, 2025	As of Mar. 31, 2025
	A	A - B	A - C	B	C
Consumer loans	133,502	(4,176)	(9,436)	137,678	142,938
Ratio of consumer loans to total loans	13.58%	(1.15%)	(1.34%)	14.73%	14.92%
Housing loans	108,689	(3,085)	(7,493)	111,774	116,182
Other loans	24,812	(1,091)	(1,943)	25,904	26,756

7. Loans to SMEs, etc.

(1) 2 banks

(Millions of yen)

		As of Mar. 31, 2026			As of Sep. 30, 2025	As of Mar. 31, 2025
		A	A - B	A - C	B	C
Small and medium-sized enterprises, etc.	①	1,277,003	7,916	(12,404)	1,269,087	1,289,407
Total loans	②	1,986,111	62,932	54,243	1,923,178	1,931,868
Ratio of SMEs to total loans	① ÷ ②	64.29%	(1.69%)	(2.45%)	65.98%	66.74%

(2) Shonai Bank (non-consolidated)

(Millions of yen)

		As of Mar. 31, 2026			As of Sep. 30, 2025	As of Mar. 31, 2025
		A	A - B	A - C	B	C
Small and medium-sized enterprises, etc.	①	640,302	10,093	1,179	630,209	639,123
Total loans	②	1,003,143	14,058	29,220	989,084	973,922
Ratio of SMEs to total loans	① ÷ ②	63.82%	0.11%	(1.80%)	63.71%	65.62%

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

		As of Mar. 31, 2026			As of Sep. 30, 2025	As of Mar. 31, 2025
		A	A - B	A - C	B	C
Small and medium-sized enterprises, etc.	①	636,701	(2,176)	(13,583)	638,878	650,284
Total loans	②	982,968	48,874	25,023	934,094	957,945
Ratio of SMEs to total loans	① ÷ ②	64.77%	(3.62%)	(3.11%)	68.39%	67.88%

8. Investment products for individuals

(1) 2 banks

(Millions of yen)

		As of Mar. 31, 2026			As of Sep. 30, 2025	As of Mar. 31, 2025
		A	A - B	A - C	B	C
Investments trust		124,040	5,411	17,251	118,628	106,789
Public bonds		8,440	2,078	2,893	6,361	5,546
Personal annuity insurance, etc.		287,188	9,646	16,025	277,542	271,163

(2) Shonai Bank (non-consolidated)

(Millions of yen)

		As of Mar. 31, 2026			As of Sep. 30, 2025	As of Mar. 31, 2025
		A	A - B	A - C	B	C
Investments trust		62,540	3,784	8,426	58,755	54,114
Public bonds		4,091	1,203	1,686	2,887	2,404
Personal annuity insurance, etc.		141,250	4,218	8,982	137,031	132,267

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

		As of Mar. 31, 2026			As of Sep. 30, 2025	As of Mar. 31, 2025
		A	A - B	A - C	B	C
Investments trust		61,499	1,626	8,824	59,872	52,675
Public bonds		4,349	874	1,207	3,474	3,142
Personal annuity insurance, etc.		145,938	5,427	7,042	140,510	138,896

9. Branches and employees

(1) 2 banks

(Number of branches/people)

	As of Mar. 31, 2026			As of Sep. 30, 2025	As of Mar. 31, 2025
	A	A - B	A - C	B	C
Branches	173	—	(1)	173	174
excluding integrated branches	67	—	(1)	67	68
Number of officers	29	—	5	29	24
Number of employees	986	(13)	(4)	999	990

(2) Shonai Bank (non-consolidated)

(Number of branches/people)

	As of Mar. 31, 2026			As of Sep. 30, 2025	As of Mar. 31, 2025
	A	A - B	A - C	B	C
Branches	88	—	(1)	88	89
excluding integrated branches	30	—	(1)	30	31
Number of officers	14	—	2	14	12
Number of employees	500	(8)	2	508	498

(3) Hokuto Bank (non-consolidated)

(Number of branches/people)

	As of Mar. 31, 2026			As of Sep. 30, 2025	As of Mar. 31, 2025
	A	A - B	A - C	B	C
Branches	85	—	—	85	85
excluding integrated branches	37	—	—	37	37
Number of officers	15	—	3	15	12
Number of employees	486	(5)	(6)	491	492

III. Valuation gains (losses) on securities

1. Valuation standards of securities

Trading purpose securities	Market value method (Valuation differences are recognized as gains or losses and stated in statement of income)
Securities held-to-maturity	Amortized cost method
Other securities (available-for-sale securities)	Market value method (Valuation differences are stated in net assets of balance sheet)
Stocks of subsidiaries and affiliated companies	Cost accounting method

2. Unrealized valuation gains (losses)

(1) Consolidated

(Millions of yen)

		As of Mar. 31, 2026					As of Sep. 30, 2025	As of Mar. 31, 2025	
		Gains (losses) on valuation					Gains (losses) on valuation B	Gains (losses) on valuation C	
		A	A - B	A - C	Gains	Losses			
Total	Held-to-maturity	—	—	—	—	—	—	—	
	Available-for-sale	(26,737)	(6,385)	21	15,531	42,268	(20,352)	(26,758)	
		Stocks	5,759	771	2,231	6,200	440	4,987	3,527
		Bonds	(37,328)	(8,508)	(9,346)	40	37,369	(28,820)	(27,982)
		Others	4,831	1,351	7,136	9,291	4,459	3,480	(2,304)
	Total	(26,737)	(6,385)	21	15,531	42,268	(20,352)	(26,758)	
	Total	Stocks	5,759	771	2,231	6,200	440	4,987	3,527
		Bonds	(37,328)	(8,508)	(9,346)	40	37,369	(28,820)	(27,982)
		Others	4,831	1,351	7,136	9,291	4,459	3,480	(2,304)

(2) 2 banks

(Millions of yen)

		As of Mar. 31, 2026					As of Sep. 30, 2025	As of Mar. 31, 2025	
		Gains (losses) on valuation					Gains (losses) on valuation B	Gains (losses) on valuation C	
		A	A - B	A - C	Gains	Losses			
Total	Held-to-maturity	—	—	—	—	—	—	—	
	Available-for-sale	(26,813)	(6,401)	(12)	15,455	42,268	(20,412)	(26,800)	
		Stocks	5,683	755	2,197	6,123	439	4,927	3,486
		Bonds	(37,328)	(8,508)	(9,346)	40	37,369	(28,820)	(27,982)
		Others	4,831	1,351	7,136	9,291	4,459	3,480	(2,304)
	Total	(26,813)	(6,401)	(12)	15,455	42,268	(20,412)	(26,800)	
	Total	Stocks	5,683	755	2,197	6,123	439	4,927	3,486
		Bonds	(37,328)	(8,508)	(9,346)	40	37,369	(28,820)	(27,982)
		Others	4,831	1,351	7,136	9,291	4,459	3,480	(2,304)

(3) Shonai Bank (non-consolidated)

(Millions of yen)

		As of Mar. 31, 2026					As of Sep. 30, 2025	As of Mar. 31, 2025
		Gains (losses) on valuation					Gains (losses) on valuation	Gains (losses) on valuation
		A	A - B	A - C	Gains	Losses	B	C
Total	Held-to-maturity	—	—	—	—	—	—	—
	Available-for-sale	(8,530)	(2,873)	2,183	14,358	22,888	(5,656)	(10,713)
	Stocks	5,539	861	2,260	5,900	361	4,677	3,278
	Bonds	(20,457)	(4,342)	(5,037)	24	20,482	(16,115)	(15,420)
	Others	6,388	606	4,959	8,433	2,045	5,781	1,428
	Total	(8,530)	(2,873)	2,183	14,358	22,888	(5,656)	(10,713)
	Stocks	5,539	861	2,260	5,900	361	4,677	3,278
	Bonds	(20,457)	(4,342)	(5,037)	24	20,482	(16,115)	(15,420)
	Others	6,388	606	4,959	8,433	2,045	5,781	1,428

(4) Hokuto Bank (non-consolidated)

(Millions of yen)

		As of Mar. 31, 2026					As of Sep. 30, 2025	As of Mar. 31, 2025
		Gains (losses) on valuation					Gains (losses) on valuation	Gains (losses) on valuation
		A	A - B	A - C	Gains	Losses	B	C
Total	Held-to-maturity	—	—	—	—	—	—	—
	Available-for-sale	(18,283)	(3,527)	(2,196)	1,096	19,379	(14,755)	(16,086)
	Stocks	144	(106)	(63)	222	78	250	207
	Bonds	(16,871)	(4,165)	(4,309)	15	16,887	(12,705)	(12,561)
	Others	(1,556)	744	2,176	857	2,413	(2,301)	(3,732)
	Total	(18,283)	(3,527)	(2,196)	1,096	19,379	(14,755)	(16,086)
	Stocks	144	(106)	(63)	222	78	250	207
	Bonds	(16,871)	(4,165)	(4,309)	15	16,887	(12,705)	(12,561)
	Others	(1,556)	744	2,176	857	2,413	(2,301)	(3,732)