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February 9, 2026

Consolidated Financial Results for the Nine Months Ended December 31, 2025 (Under Japanese GAAP)



Company name: THE OITA BANK, LTD.

Listing: Tokyo Stock Exchange, Fukuoka Stock Exchange

Securities code: 8392

URL: <https://www.oitabank.co.jp/>

Representative: Yasuhide Takahashi

President

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Scheduled date to commence dividend payments: -

Trading accounts: None

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: None

(Yen amounts are rounded down to millions, unless otherwise noted.)

1. Consolidated financial results for the nine months ended December 31, 2025 (from April 1, 2025 to December 31, 2025)

(1) Consolidated operating results (cumulative)

(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	%
Nine months ended December 31, 2025	69,466	18.1	11,137	13.5	7,486	10.1
December 31, 2024	58,830	10.3	9,810	44.1	6,800	36.6

Note: Comprehensive income For the nine months ended December 31, 2025: ¥ 30,228 million [-%]
For the nine months ended December 31, 2024: ¥ (750) million [-%]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Nine months ended December 31, 2025	493.23	489.78
December 31, 2024	435.46	432.39

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
	Millions of yen	Millions of yen	%
As of December 31, 2025	4,562,767	235,828	5.2
March 31, 2025	4,506,698	208,559	4.6

Reference: Equity

As of December 31, 2025: ¥ 235,436 million
As of March 31, 2025: ¥ 208,218 million

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2025	-	50.00	-	60.00	110.00
Fiscal year ending March 31, 2026	-	85.00	-		
Fiscal year ending March 31, 2026 (Forecast)				85.00	170.00

Note: Revisions to the forecast of cash dividends most recently announced: None

Note: Breakdown of the third quarter dividend for the fiscal year ending March 31, 2026 :

Commemorative dividend - yen

Special dividend - yen

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2026 (from April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Full year	87,200	11.9	13,700	23.5	9,200	21.8	606.13

Note: Revisions to the financial result forecast most recently announced: None

* Notes

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

Newly included: 2 companies(Oita Capital Partners Co., Ltd. , Oita Plat Co., Ltd.)

Excluded: - companies(-)

(2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: Yes

(3) 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

(4) Number of issued shares (common shares)

(i) Total number of issued shares at the end of the period (including treasury shares)

As of December 31, 2025	15,693,634 shares
As of March 31, 2025	15,693,634 shares

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

As of December 31, 2025	591,906 shares
As of March 31, 2025	440,659 shares

(iii) Average number of shares outstanding during the period (cumulative from the beginning of the fiscal year)

Nine months ended December 31, 2025	15,178,201 shares
Nine months ended December 31, 2024	15,616,255 shares

Note: The Bank has introduced a trust-type employee stock ownership incentive plan, and the shares of the Bank held by the trust (82,400 shares as of December 31, 2025 , 126,000 shares as of March 31, 2025) are included in the number of treasury shares at the end of the fiscal year. In calculating the average number of shares during the fiscal year, the shares of the Bank held by the trust are included in the number of treasury shares, which are deducted from the average number of shares during the fiscal year (105,892 shares for nine months ended December 31, 2025 , 137,184 shares for nine months ended December 31, 2024).

* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: None

* Proper use of earnings forecasts, and other special matters

The forward-looking statements, including the earnings forecasts, contained in this material are based on information currently available to the Bank and certain assumptions that are considered reasonable. Actual results may differ materially from these forecasts due to various factors.

1. Overview of Operating Results

(1) Overview of Operating Results for the Period Under Review

Ordinary income for the nine months ended December 31, 2025 (the "period under review") was ¥69,466 million, an increase of ¥10,636 million year-on-year. This increase was primarily attributable to increased interest on loans and discounts, interest and dividends on securities, and gain on sale of equity securities.

Ordinary expenses were ¥58,329 million, an increase of ¥9,309 million year-on-year, mainly due to increased interest on deposits, loss on sale of government bonds, and allowance for doubtful accounts.

As a result, ordinary profit was ¥11,137 million, an increase of ¥1,326 million year-on-year. Profit attributable to owners of the parent was ¥7,486 million, an increase of ¥686 million year-on-year.

Operating results by segment were as follows.

In the Banking segment, ordinary income was ¥60,057 million, an increase of ¥10,290 million year-on-year, primarily attributable to increased interest on loans and discounts. Segment profit was ¥10,132 million, an increase of ¥1,528 million year-on-year. This improvement was driven by the increase in ordinary income exceeding the increase in ordinary expenses, which stemmed primarily from higher interest rates paid on deposits.

In the Leasing segment, ordinary income was ¥7,518 million, an increase of ¥279 million year-on-year, primarily attributable to an increase in lease revenue. Segment profit was ¥283 million, a decrease of ¥39 million year-on-year. This decrease was attributable to the increase in ordinary expenses, primarily due to higher installment costs, exceeding the increase in ordinary income.

Ordinary income from Other segment excluding the Banking and Leasing segments was ¥2,805 million, an increase of ¥46 million year-on-year, primarily attributable to an increase in Interest income. Segment profit was ¥738 million, a decrease of ¥155 million year-on-year, attributable to the increase in ordinary expenses exceeding the increase in ordinary income.

(2) Overview of Financial Position for the Period Under Review

As of December 31, 2025, total deposits, including negotiable certificates of deposit, amounted to ¥3,622,356 million, an increase of ¥52,680 million from the previous fiscal year-end. This increase was attributable to increases in corporate deposits and individual deposits.

Total loans and bills discounted outstanding amounted to ¥2,421,902 million as of December 31, 2025, an increase of ¥150,630 million from the previous fiscal year-end. This increase was driven by growth in personal loans and business loans.

Securities as of December 31, 2025 totaled ¥1,356,415 million, an increase of ¥19,413 million from the prior fiscal year-end. This increase was primarily attributable to an increase in equity securities and other securities.

(3) Explanation of Consolidated Financial Results Forecast and Other Forward-Looking Information

The consolidated earnings forecast for the fiscal year ending March 31, 2026 remains unchanged from the forecast announced on November 10, 2025. These forecasts are based on information currently available to the Bank and certain assumptions that are considered reasonable. Actual results may differ significantly from these forecasts due to various factors.

2. Quarterly Consolidated Financial Statements and Primary Notes

(1) Quarterly Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2025	As of December 31, 2025
Assets		
Cash and due from banks	781,091	677,469
Call loans and bills bought	5,681	4,540
Monetary claims bought	2,210	2,372
Money held in trust	3,994	2,001
Securities	1,337,002	1,356,415
Loans and bills discounted	2,271,271	2,421,902
Foreign exchanges	3,945	3,051
Lease receivables and investments in leases	18,510	19,695
Other assets	41,438	37,862
Tangible fixed assets	29,368	29,547
Intangible fixed assets	842	1,158
Retirement benefit asset	17,051	17,379
Deferred tax assets	4,725	1,069
Customers' liabilities for acceptances and guarantees	13,036	13,582
Allowance for loan losses	(23,472)	(25,281)
Total assets	4,506,698	4,562,767
Liabilities		
Deposits	3,491,860	3,494,517
Negotiable certificates of deposit	77,815	127,839
Call money and bills sold	-	15,000
Securities sold under repurchase agreements	68,683	110,770
Cash collateral received for securities lent	193,413	171,853
Borrowed money	386,883	338,451
Foreign exchanges	29	128
Other liabilities	54,850	37,018
Provision for bonuses	1,129	282
Retirement benefit liability	5,311	5,229
Provision for retirement benefits for directors (and other officers)	20	22
Provision for reimbursement of deposits	1,064	924
Deferred tax liabilities	-	7,283
Deferred tax liabilities for land revaluation	4,039	4,035
Acceptances and guarantees	13,036	13,582
Total liabilities	4,298,139	4,326,938
Net assets		
Share capital	19,598	19,598
Capital surplus	13,768	13,768
Retained earnings	160,837	166,088
Treasury shares	(1,624)	(2,409)
Total shareholders' equity	192,579	197,046
Valuation difference on available-for-sale securities	1,346	21,102
Deferred gains or losses on hedges	1,145	4,419
Revaluation reserve for land	7,672	7,667
Remeasurements of defined benefit plans	5,474	5,200
Total accumulated other comprehensive income	15,638	38,390
Share acquisition rights	271	289
Non-controlling interests	68	102
Total net assets	208,559	235,828
Total liabilities and net assets	4,506,698	4,562,767

(2) Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

For the nine months ended December 31, 2025

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Ordinary income	58,830	69,466
Interest income	37,557	46,438
Interest on loans and discounts	19,003	23,361
Interest and dividends on securities	17,187	20,322
Fees and commissions	7,966	8,517
Other ordinary income	7,633	7,973
Other income	5,672	6,536
Ordinary expenses	49,019	58,329
Interest expenses	4,154	9,796
Interest on deposits	1,289	4,777
Fees and commissions payments	1,800	1,939
Other ordinary expenses	21,780	22,636
General and administrative expenses	20,055	20,939
Other expenses	1,228	3,017
Ordinary profit	9,810	11,137
Extraordinary income	32	8
Gain on disposal of non-current assets	32	8
Extraordinary losses	23	92
Loss on disposal of non-current assets	23	44
Impairment losses	-	48
Profit before income taxes	9,819	11,053
Income taxes - current	2,390	3,109
Income taxes - deferred	629	473
Total income taxes	3,019	3,582
Profit	6,800	7,471
Profit (loss) attributable to non-controlling interests	0	(15)
Profit attributable to owners of parent	6,800	7,486

Quarterly Consolidated Statement of Comprehensive Income
For the nine months ended December 31, 2025

	(Millions of yen)	
	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Profit	6,800	7,471
Other comprehensive income	(7,550)	22,757
Valuation difference on available-for-sale securities	(8,541)	19,756
Deferred gains or losses on hedges	1,233	3,273
Remeasurements of defined benefit plans, net of tax	(242)	(273)
Comprehensive income	(750)	30,228
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(750)	30,243
Comprehensive income attributable to non-controlling interests	(0)	(15)

(3) Notes to Quarterly Consolidated Financial Statements

(Notes on going concern assumption)

Not applicable.

(Notes in case of significant changes in shareholders' equity)

Not applicable.

(Accounting methods adopted particularly for the preparation of quarterly consolidated financial statements)

Treatment of tax expenses

Tax expenses for consolidated subsidiaries are calculated by multiplying profit before income taxes by a reasonably estimated effective tax rate for profit before income taxes after application of deferred tax accounting for the fiscal year including the third quarter ended December 31, 2025.

(Notes to segment information)

[Segment Information]

Nine months ended December 31, 2024 (from April 1, 2024 to December 31, 2024)

Information about ordinary income and profit by reportable segment

(Millions of Yen)

	Reportable Segment			Other	Total	Reconciliations	Consolidated
	Banking	Leasing	Total				
Ordinary income							
Ordinary income from external customers	49,581	7,120	56,701	2,274	58,976	(146)	58,830
Intersegment ordinary income	184	118	303	485	788	(788)	—
Total	49,766	7,238	57,005	2,759	59,764	(934)	58,830
Segment profit	8,604	323	8,928	893	9,822	(11)	9,810

- Notes: 1. Ordinary income is presented as a counterpart to net sales for companies in other industries.
2. The “Other” segment contains businesses that are not included in the reportable segments, such as the credit card business.
3. A downward reconciliation in ordinary income from external customers of ¥146 million is made to adjust reversal of allowance for loan losses.
4. A downward reconciliation in segment profit of ¥11 million was made to eliminate intersegment transactions.
5. Segment profit is reflected as an adjustment to ordinary profit on the Quarterly Consolidated Statement of Income.

Nine months ended December 31, 2025 (from April 1, 2025 to December 31, 2025)

Information about ordinary income and profit by reportable segment

(Millions of Yen)

	Reportable Segment			Other	Total	Reconciliations	Consolidated
	Banking	Leasing	Total				
Ordinary income							
Ordinary income from external customers	59,842	7,399	67,242	2,259	69,501	(35)	69,466
Intersegment ordinary income	214	119	333	545	879	(879)	—
Total	60,057	7,518	67,575	2,805	70,381	(914)	69,466
Segment profit	10,132	283	10,416	738	11,154	(17)	11,137

- Notes: 1. Ordinary income is presented as a counterpart to net sales for companies in other industries.
2. The “Other” segment contains businesses that are not included in the reportable segments, such as the credit card business.
3. A downward reconciliation in ordinary income from external customers of ¥35 million is made to adjust reversal of allowance for loan losses.
4. A downward reconciliation in segment profit of ¥17 million was made to eliminate intersegment transactions.
5. Segment profit is reflected as an adjustment to ordinary profit on the Quarterly Consolidated Statement of Income.

(Notes to Quarterly Consolidated Statement of Cash Flows)

The Quarterly Consolidated Statement of Cash Flows for the period under review has not been prepared. Depreciation (including amortization pertaining to intangible assets) for nine months ended December 31, 2024 and 2025 is as follows.

(Millions of Yen)

	Nine months ended December 31, 2024 (from April 1, 2024 to December 31, 2024)	Nine months ended December 31, 2025 (from April 1, 2025 to December 31, 2025)
Depreciation	1,236	1,096

(Subsequent events)

(Stock Split and Partial Amendment to the Articles of the Incorporation due to Stock Split)

The Bank resolved, at a meeting of the Board of Directors held on January 26, 2026, to conduct a stock split, partially amend its Articles of Incorporation due to the stock split, as described below.

1. Stock Split

(1) Purpose of stock split

The Bank will conduct a stock split to lower the price per investment unit of its shares (minimum investment amount) so that it can offer a more conducive environment for investing in our shares, and thereby increase the liquidity of its shares and expand investor base.

(2) Overview of stock split

(i) Method of stock split

We will conduct a 5-for-1 stock split of its common stock held by shareholders registered or recorded on the final shareholder registry as of the record date of Tuesday, March 31, 2026.

(ii) Number of shares to be increased by the stock split

Total number of issued shares before the stock split	15,693,634 shares
Number of shares to be increased by this stock split	62,774,536 shares
Total number of issued shares after the stock split	78,468,170 shares
Total number of shares authorized to be issued after the stock split	150,000,000 shares

(iii) Timetable

Date of public notice of the record date (scheduled)	Friday, March 13, 2026
Record date	Tuesday, March 31, 2026
Effective date	Wednesday, April 1, 2026

(iv) Impact on Per Share Information

The per share information, assuming that the stock split was implemented at the beginning of the previous consolidated fiscal year, is as follows:

	Nine months ended December 31, 2024 (from April 1, 2024 to December 31, 2024)	Nine months ended December 31, 2025 (from April 1, 2025 to December 31, 2025)
Basic earnings per share	¥87.09	¥98.65
Diluted earnings per share	¥86.48	¥97.96

(3) Other

(i) Change in the amount of share capital

The stock split will not result in any change in the amount of share capital.

(ii) Dividends

The effective date of the stock split is Wednesday, April 1, 2026. Therefore, the year-end dividend for the fiscal year ending March 31, 2026, whose record date is Tuesday, March 31, 2026, will be paid to the shares held before the stock split.

As the amount of full-year dividends per share for the fiscal year ending March 31, 2026, remains unchanged at 170 yen as announced on November 10, 2025, we plan to pay 85 yen per share as the year-end dividend.

2. Partial amendments to the Articles of Incorporation due to the stock split

(1) Reason for the amendment

Due to the stock split, the Bank will amend the total number of shares authorized to be issued set forth in Article 5 of the Bank's Articles of Incorporation in line with the split ratio, effective on Wednesday, April 1, 2026, as provided for in Article 184, Paragraph 2 of the Companies Act.

(2) Details of the amendment

The details of the amendment are as follows.

(Amended parts are underlined.)

Current Articles of Incorporation	Proposed amendment
(Total number of shares authorized to be issued) Article 5. The total number of shares authorized to be issued by the Bank shall be <u>thirty million (30,000,000)</u> .	(Total number of shares authorized to be issued) Article 5. The total number of shares authorized to be issued by the Bank shall be <u>one hundred fifty million (150,000,000)</u> .

(3) Timetable

Date of resolution of the Board of Directors	Monday, January 26, 2026
Effective Date	Wednesday, April 1, 2026

Financial Results Material for 3Q of FY2025

The financial results for the third quarter showed an increase in both ordinary income and quarterly net profit, driven by the growth in interest on loans and discounts, interest and dividends on securities, and other factors, resulting in higher revenue and profit.

1. Status of profit and loss (nonconsolidated)

(Millions of Yen)

	No.	FY2025 3Q (A)	YoY (A)–(B)	FY2024 3Q (B)	FY2025 4Q	
					Financial results forecast	Progress rate
Ordinary income	①	60,035	10,289	49,746	74,900	80.1%
Gross business profit on core banking operations	②	37,593	5,711	31,882		
Net interest income	③	35,722	3,187	32,535		
Fees and commissions profit	④	5,950	391	5,559		
Other business profit (excluding five account items)	⑤	(4,079)	2,133	(6,212)		
Expenses (excluding non-recurrent expense items)	(-) ⑥	20,091	888	19,203		
Personnel expenses	(-)	10,496	47	10,449		
Property expenses	(-)	8,201	721	7,480		
Taxes	(-)	1,393	120	1,273		
Net business profit on core banking operations	⑦	17,502	4,823	12,679	19,000	92.1%
Excluding gain/loss on cancellation of investment trusts		14,312	4,439	9,873		
Credit costs	(-) ⑧	1,653	2,419	(766)		
Gain/loss on securities	⑨	(6,098)	(1,067)	(5,031)		
Gain/loss on bonds (comprising five account items)	⑩	(11,566)	(2,760)	(8,806)		
Gain/loss on equity securities (comprising three account items)	⑪	5,468	1,693	3,775		
Other non-recurrent gain/loss		379	193	186		
Ordinary profit	⑫	10,125	1,526	8,599	12,400	81.6%
Extraordinary income/losses	⑬	(84)	(93)	9		
Profit before income taxes	⑭	10,041	1,433	8,608		
Total income taxes	(-) ⑮	3,209	611	2,598		
Profit	⑯	6,831	822	6,009	8,400	81.3%
OHR (gross business profit on core banking operations basis)		53.44%	(6.79%)	60.23%		

【Factor】

③ Net interest income	Although interest on deposits income increased due to the rise in policy rates, interest on loans and discounts, interest and dividends on securities, and other factors also significantly grew, leading to an increase in profit.
④ Fees and commissions profit	Profit increased attributable to the growth in securities brokerage fees driven by the accumulation of intermediary asset balances, and the growth in loan-related fees from promoting of business loans and housing loans.
⑥ Expenses (excluding non-recurrent expense items)	Although expenses increased due to wage increases and investments related to systems, OHR improved by 6.79 points attributable to an increase in gross business profit on core banking operations.
⑧ Credit costs	Credit costs increased as a result of providing continuous and proactive support to business partners, as well as setting aside provisions to prepare for future credit costs.
⑨ Gain/loss on securities	Decreased attributable to portfolio rebalancing for future income.
⑯ Profit	Profit increased attributable to the growth in net business profit on core banking operations (growth rate: 38%). Progress toward the performance forecast is also proceeding smoothly.

2. Loans and bills discounted (nonconsolidated)

(100 Millions of Yen)

	Dec.31,2025			Sep.30,2025	Dec.31,2024
		Vs. Sep.30,2025	Vs. Dec.31,2024		
Loans and bills discounted	24,339	642	1,844	23,697	22,495
Of which, balance of loans to SMEs	17,986	489	1,249	17,497	16,737
Ratio of loans to SMEs	73.8%	0.0%	(0.6%)	73.8%	74.4%
Of which, individual loans	8,479	166	742	8,313	7,737
Of which, loans within Oita Prefecture	17,555	343	733	17,212	16,822

• Loans amounted to 2.4339 trillion yen (an increase of 64.2 billion yen compared to the end of September 2025 and an increase of 184.4 billion yen compared to the end of December 2024), driven by lending to small and medium-sized enterprises and the promotion of individual loans.

3. Deposits, etc. (including negotiable certificates of deposit) (nonconsolidated)

(100 Millions of Yen)

	Dec.31,2025			Sep.30,2025	Dec.31,2024
		Vs. Sep.30,2025	Vs. Dec.31,2024		
Deposits, etc.	36,355	689	247	35,666	36,108
Of which, individual deposits	24,203	507	97	23,696	24,106
Of which, corporate deposits	10,118	318	(70)	9,800	10,188

• Deposits and others amounted to 3.6355 trillion yen (an increase of 68.9 billion yen compared to the end of September 2025 and an increase of 24.7 billion yen compared to the end of December 2024), driven by efforts to attract deposits.

4. Securities (consolidated)

(1) Term-end balance

(100 Millions of Yen)

	Dec.31,2025			Sep.30,2025	Dec.31,2024
		Vs. Sep.30,2025	Vs. Dec.31,2024		
Securities	13,564	(48)	(199)	13,612	13,763
Government bonds	2,044	(92)	(279)	2,136	2,323
Local government bonds	2,704	(173)	(177)	2,877	2,881
Corporate bonds	2,026	(36)	(155)	2,062	2,181
Stocks	1,421	140	277	1,281	1,144
Other securities	5,367	114	135	5,253	5,232

(2) Unrealized gain/loss

(100 Millions of Yen)

(2) Unrealized gain/loss				(100 Millions of Yen)			
	Dec.31,2025			Sep.30,2025			Increase/decrease
	Unrealized gain/loss			Unrealized gain/loss			Unrealized gain/loss
	(A)	Unrealized gain	Unrealized loss	(B)	Unrealized gain	Unrealized loss	(A)-(B)
Held-to-maturity debt securities	(43)	—	43	(37)	—	37	(6)
Government bonds	(28)	—	28	(24)	—	24	(4)
Local government bonds	(14)	—	14	(12)	—	12	(2)
Corporate bonds	(0)	—	0	(0)	—	0	0

Note: "Unrealized gain/loss" presents differences between book values after the application of amortized cost method and fair values.

(3) Valuation gain/loss

(100 Millions of Yen)

(5) Valuation gain/loss				(100 millions of Yen)			
	Dec.31,2025			Sep.30,2025			Increase/decrease
	Valuation gain/loss			Valuation gain/loss			Valuation gain/loss
	(A)	Valuation gain	Valuation loss	(B)	Valuation gain	Valuation loss	(A)-(B)
Available-for-sale securities	297	885	588	205	717	512	92
Government bonds	(193)	—	193	(151)	—	151	(42)
Local government bonds	(148)	—	148	(121)	—	121	(27)
Corporate bonds	(124)	0	124	(95)	0	95	(29)
Stocks	752	757	4	622	631	8	130
Other	10	128	117	(49)	85	135	59

• The valuation gains and losses on other securities totaled a positive 29.7 billion yen, driven by the steady performance of valuation gains and losses on stocks.

5. Credit costs (nonconsolidated)

(Millions of Yen)

	3Q FY2025	Vs. 2Q FY2025	Vs. 3Q FY2024	2Q FY2025	3Q FY2024
Credit costs	1,653	876	2,419	777	(766)
Provision of allowance for general loan losses	75	44	75	31	—
Disposal of bad debts	1,578	832	1,597	746	(19)
Write-off of loans	—	—	—	—	—
Provision of allowance for specific loan losses	1,578	833	1,578	745	—
Loss on sale of accruing loans	—	—	—	—	—
Other	(0)	(0)	19	0	(19)
Reversal of allowance for loan losses	—	—	(746)	—	746
Recoveries of written off receivables	—	—	—	—	—

Note: Credit costs = Provision of allowance for general loan losses + Disposal of bad debts - Reversal of allowance for loan losses - Recoveries of written off receivables

6. Claims subject to mandatory disclosure under the Act on Emergency Measures for the Revitalization of Financial Functions ("Financial Revitalization Act") (nonconsolidated)

(100 Millions of Yen)

	Dec.31,2025	Vs. Sep.30,2025	Vs. Dec.31,2024	Sep.30,2025	Dec.31,2024
Claims against bankrupt or de facto bankrupt borrowers	79	1	11	78	68
Doubtful claims	336	15	17	321	319
Claims requiring monitoring	1	0	0	1	1
Total	416	16	28	400	388

Total credit balance	24,631	647	1,856	23,984	22,775
Ratio of disclosed amount to total credit balance (Ratio of bad debts)	1.68%	0.02%	(0.02%)	1.66%	1.70%

(Reference) Claims subject to mandatory disclosure under the Financial Revitalization Act (consolidated)

(100 Millions of Yen)

	Dec.31,2025	Vs. Sep.30,2025	Vs. Dec.31,2024	Sep.30,2025	Dec.31,2024
Claims against bankrupt or de facto bankrupt borrowers	85	1	10	84	75
Doubtful claims	347	15	22	332	325
Claims requiring monitoring	1	0	(1)	1	2
Total	434	17	33	417	401

Total credit balance	24,848	651	1,865	24,197	22,983
Ratio of disclosed amount to total credit balance (Ratio of bad debts)	1.74%	0.02%	0.00%	1.72%	1.74%

7. Equity-to-asset ratio (domestic standard)

	Dec.31,2025 (Preliminary figure)	Vs. Sep.30,2025	Vs. Dec.31,2024	Sep.30,2025	Dec.31,2024
Consolidated capital adequacy ratio	9.78%	(0.16%)	(0.33%)	9.94%	10.11%

	Dec.31,2025 (Preliminary figure)	Vs. Sep.30,2025	Vs. Dec.31,2024	Sep.30,2025	Dec.31,2024
Non-consolidated capital adequacy ratio	8.90%	(0.14%)	(0.33%)	9.04%	9.23%

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