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May 12, 2026

Consolidated Financial Results for the Fiscal Year Ended March 31, 2026 (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/>

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President

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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 18, 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	99,429	27.6	14,710	32.7	10,595	40.2
March 31, 2025	77,922	6.4	11,088	22.1	7,555	15.6

Note: Comprehensive income For the fiscal year ended March 31, 2026: ¥ 39,655 million [-%]
For the fiscal year ended March 31, 2025: ¥ (5,921) 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 March 31, 2026	Yen 139.79	Yen 138.80	% 4.7	% 0.3	% 14.8
March 31, 2025	97.12	96.42	3.5	0.2	14.2

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

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

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

Note: The Bank conducted a stock split at a ratio of five shares for each share, effective April 1, 2026. Accordingly, Net income per share and diluted net income per share have been calculated assuming that the stock split had been carried out at the beginning of the previous fiscal year.

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio	Net assets per share
As of March 31, 2026	Millions of yen 4,492,353	Millions of yen 245,261	% 5.5	Yen 3,242.35
March 31, 2025	4,506,698	208,559	4.6	2,730.21

Reference: Equity

As of March 31, 2026: ¥ 244,874 million

As of March 31, 2025: ¥ 208,218 million

Note: The Bank conducted a stock split at a ratio of five shares for each share, effective April 1, 2026. Accordingly, total net assets per share have been calculated assuming that the stock split had been carried out at the beginning of the previous fiscal year.

(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	(217,843)	58,726	(2,984)	616,329
March 31, 2025	(118,204)	29,691	(3,435)	778,428

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	-	50.00	-	60.00	110.00	1,709	22.7	0.8
Fiscal year ended March 31, 2026	-	85.00	-	85.00	170.00	2,581	24.3	1.1
Fiscal year ending March 31, 2027 (Forecast)	-	25.00	-	25.00	50.00		31.1	

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

Commemorative dividend	- yen
Special dividend	- yen

Note: The Bank conducted a stock split at a ratio of five shares for each share, effective April 1, 2026. Please note that the estimated annual dividend per share for the fiscal year ending March 2027, without considering the aforementioned stock split, would be ¥250 yen (interim dividend: ¥125 yen, year-end dividend: ¥125 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 income		Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2026	48,200	8.1	7,900	19.0	5,500	24.1	72.56
Full year	97,500	(1.9)	17,800	21.0	12,200	15.1	160.95

Note. The Bank conducted a stock split at a ratio of five shares for each share, effective April 1, 2026. Net income per share in Forecasts of Consolidated Financial Results for the fiscal year ending March 31, 2027 has taken the impact of the said share split into account.

* 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) 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	78,468,170 shares
As of March 31, 2025	78,468,170 shares

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

As of March 31, 2026	2,944,315 shares
As of March 31, 2025	2,203,295 shares

(iii) Average number of shares outstanding during the period

Fiscal Year ended March 31, 2026	75,798,375 shares
Fiscal Year ended March 31, 2025	77,796,000 shares

Note: 1. The Bank conducted a stock split at a ratio of five shares for each share, effective April 1, 2026. Accordingly, the total number of issued shares at the end of the period, the number of treasury shares at the end of the period, and the average number of shares outstanding during the period have been calculated assuming that the stock split had been carried out at the beginning of the previous fiscal year.

2. The Bank has introduced a trust-type employee stock ownership incentive plan, and the shares of the Bank held by the trust--393,000 shares as of March 31 2026 (78,600 shares before the stock split), 630,000 shares as of March 31, 2025 (126,000 shares before the stock split)--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, namely 498,415 shares for the fiscal year ended March 31, 2026 (99,683 shares before the stock split) and 678,815 shares for the fiscal year ended March 31, 2025 (135,763 shares before the stock split).

[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.)

	Ordinary income		Ordinary profit		Profit	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Fiscal year ended March 31, 2026	86,610	31.6	13,308	37.5	9,676	46.0
March 31, 2025	65,808	6.7	9,682	27.5	6,626	19.2

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Fiscal year ended March 31, 2026	127.66	126.77
March 31, 2025	85.17	84.56

Note: The Bank conducted a stock split at a ratio of five shares for each share, effective April 1, 2026. Accordingly, net income per share and diluted net income per share have been calculated assuming that the stock split had been carried out at the beginning of the previous fiscal year.

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio	Net assets per share
	Millions of yen	Millions of yen	%	Yen
As of March 31, 2026	4,461,761	217,039	4.9	2,869.95
March 31, 2025	4,484,286	185,354	4.1	2,426.84

Reference: Equity

As of March 31, 2026: ¥ 216,749 million

As of March 31, 2025: ¥ 185,082 million

Note: The Bank conducted a stock split at a ratio of five shares for each share, effective April 1, 2026. Accordingly, total net assets per share have been calculated assuming that the stock split had been carried out at the beginning of the previous fiscal year.

2. Non-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 income		Ordinary profit		Profit		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2026	41,700	8.8	7,300	21.5	5,100	26.4	67.28
Full year	84,400	(2.6)	16,400	23.2	11,300	16.8	149.08

Note: The Bank conducted a stock split at a ratio of five shares for each share, effective April 1, 2026. Net income per share in Forecasts of Non-Consolidated Financial Results for the fiscal year ending March 31, 2027 has taken the impact of the said share split into account.

* 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

1. Overview of Operating Results and Financial Position

(1) Overview of Operating Results

(Operating results of the current fiscal year)

During the year ended March 31, 2026 (FY2025), the Japanese economy recovered moderately backed by solid capital investment and resilient personal consumption, although signs of weakness were seen in some sectors. Capital investment increased moderately, driven by investments in labor-saving solutions and logistics facilities. Production activities remained broadly flat, as demand for consumer semiconductors softened while automobile production increased as a rebound from prior production suspensions. Personal consumption remained resilient despite the impact of rising prices, supported by improvements in the employment and income environment. Housing investment declined due to rising housing prices. Public investment remained flat amid the continuation of construction works for building national resilience. Employment conditions improved gradually due to labor shortages. Looking at trends in the financial market, stock prices performed strongly, supported by solid corporate performance and expectations for government policies, reaching record highs. However, toward the end of the fiscal year, markets became volatile due to rising geopolitical risks. In terms of exchange rates, the Japanese yen remained weak against other major currencies in the foreign exchange market, mainly due to the Bank of Japan's continued accommodative monetary policy. Long-term interest rates remained on an upward trend due to concerns over fiscal deterioration.

The Oita prefectural economy recovered moderately, led by capital investment. Capital investment exceeded the previous fiscal year, driven by large-scale investments in the manufacturing sector. Production activities showed signs of weakness due to the impact of the slowdown in overseas economies, but recovered gradually toward the latter half of the fiscal year. Personal consumption remained broadly flat as solid demand for daily necessities was offset by the impact of rising prices. Housing investment decreased, reflecting a reactionary drop following the previous fiscal year's front-loaded demand, as well as increases in housing prices and interest rates. Public investment remained firm, mainly supported by construction works for building national resilience. Tourism remained at a high level, with increases in both domestic and inbound visitors. Jobs-to-applicants ratios decreased partly due to progress in operational efficiency improvements and labor-saving investments.

Under such an economic environment, the Bank and its subsidiaries (the "Group") conducted active sales activities and strove to improve business performance, the results of which were as follows.

Ordinary income on a consolidated basis was ¥99,429 million, an increase of ¥21,506 million year-on-year, primarily attributable to increased interest and dividends on securities, interest on loans and discounts, and gain on sale of equity securities. Ordinary expenses were ¥84,719 million, an increase of ¥17,885 million year-on-year, primarily attributable to increased loss on sale of government bonds, interest on deposits, and interest expenses on securities sold under repurchase agreements.

As a result, ordinary profit was ¥14,710 million, an increase of ¥3,621 million year-on-year. Profit attributable to owners of parent was ¥10,595 million, an increase of ¥3,040 million year-on-year, primarily attributable to the increase in ordinary profit.

(Overview of business performance by segment)

In the Banking segment, ordinary income was ¥86,625 million, an increase of ¥20,792 million year-on-year, primarily attributable to an increase in interest and dividends on securities. Segment profit was ¥13,339 million, an increase of ¥3,614 million year-on-year. This improvement was driven by the increase in ordinary income exceeding the increase in ordinary expenses, which stemmed primarily from an increase in loss on sale of government bonds.

In the Leasing segment, ordinary income was ¥10,245 million, an increase of ¥606 million year-on-year, primarily attributable to an increase in lease revenue. Segment profit was ¥457 million, an increase of ¥121 million year-on-year. This increase was attributable to the increase in ordinary income exceeding an increase in ordinary expenses, which stemmed primarily from the increase in the cost of lease sales.

Ordinary income from Other segment excluding the Banking and Leasing segments was ¥3,725 million, an increase of ¥178 million year-on-year, primarily attributable to an increase in interest income. Segment profit was ¥964 million, a decrease of ¥112 million year-on-year, attributable to the increase in ordinary expenses.

(Outlook for the next fiscal year)

As the business performance for FY2026, the Group forecasts ordinary income of ¥97.5 billion, ordinary profit of ¥17.8 billion, and profit attributable to owners of parent of ¥12.2 billion. On a nonconsolidated basis for the Bank alone, ordinary income of ¥84.4 billion, ordinary profit of ¥16.4 billion, and profit of ¥11.3 billion are projected.

The outlook assumes Nikkei Stock Average ranging from ¥51,000 to ¥62,000 and annual credit costs (provision of allowance for general loan losses + disposal of bad debts) of ¥1.8 billion on a consolidated basis and ¥1.4 billion on a nonconsolidated basis.

The business performance forecast is based on information available to the Bank and certain assumptions considered reasonable as of the announcement of this document. Actual business performance may significantly differ from the forecast due to various factors.

(2) Overview of Financial Position

(Status of assets and liabilities)

▪ Deposits

Total deposits, including negotiable certificates of deposit, amounted to ¥3,614.9 billion, an increase of ¥45.2 billion from the end of the previous consolidated fiscal year.

▪ Loans and bills discounted

Total outstanding loans and bills discounted amounted to ¥2,460.6 billion, an increase of ¥189.3 billion from the end of the previous consolidated fiscal year, due to an increase in business loans and individual loans.

▪ Securities

Total securities amounted to ¥1,288.2 billion, a decrease of ¥48.7 billion from the end of the previous consolidated fiscal year, partly due to decreases in local government bonds and corporate bonds.

(Status of cash flows)

Net cash used in operating activities was ¥217,843 million, mainly due to an increase in loans and bills discounted.

Net cash provided by investing activities was ¥58,726 million, mainly due to proceeds from sale of securities.

Net cash used in financing activities was ¥2,984 million, mainly due to dividends paid.

As a result of the foregoing, the balance of cash and cash equivalents stood at ¥616,329 million, or ¥162,098 million lower than the previous fiscal year-end.

(Equity-to-asset-ratio [domestic standard])

The capital adequacy ratio was 9.53% (preliminary figure) on a consolidated basis.

The Bank's capital adequacy ratio on a nonconsolidated basis was 8.64% (preliminary figure).

The capital adequacy ratios were calculated both on a consolidated and nonconsolidated basis, pursuant to the calculation formula as provided for in the criteria on whether the adequacy of equity capital of a bank is appropriate in light of the assets owned by the bank (Public Notice No. 19 of the Financial Services Agency in 2006), pursuant to provisions in Article 14-2 of the Banking Act.

(3) Basic Policy on Profit Distribution and Dividends for the Current and Next Fiscal Years

○ Dividend for the current fiscal year

In due consideration of its responsibility to the public as a financial institution, the Bank's fundamental dividend policy is stable and continuous profit distribution. To this end, we are striving to strengthen its financial structure by reinforcing the long-term stability of its management base, improving management efficiency and building sufficient reserves. In addition, we have set a target total return ratio of 30% or more with respect to profit attributable to owners of parent, through progressive dividend payment based on profit growth and flexible purchase of treasury shares.

With regard to the year-end dividend for this fiscal year, taking into account holistically factors such as the FY2025 business performance and total return to shareholders, we have decided to pay a dividend of ¥85 per share, bringing the annual dividend to ¥170.

○ Dividend for the next fiscal year

As announced in the "Notice Concerning the Revision of the Shareholder Return Policy" released today, the Company has revised the specific details of its shareholder return policy, effective from FY2026 (the fiscal year ending March 31, 2027). In light of progress in strengthening its financial position and from the perspective of further enhancing returns to shareholders, the policy has been revised to "target a total return ratio of 35% or more with respect to profit attributable to owners of parent, through progressive dividend payment based on profit growth and flexible purchase of treasury shares, with a dividend payout ratio of 30% or more as a guideline."

Based on the aforementioned basic policy, we forecast an annual dividend per share of ¥50 for the next fiscal year (of which, ¥25 as an interim dividend). Please note that the Bank conducted a five-for-one stock split of its common shares effective April 1, 2026. On a pre-split basis, the annual dividend per share would be ¥250 (of which, ¥125 as an interim dividend).

2. Basic Views on Selection of Accounting Standards

The Group adopts Japanese GAAP as accounting standards, as it operates mainly in Japan, centering on Oita Prefecture. Our policy is to determine the adoption of International Financial Reporting Standards (IFRS) by considering such factors as an increase in the number of foreign shareholders and comparability with other financial institutions adopting IFRS.

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	781,091	618,940
Call loans and bills bought	5,681	3,037
Monetary claims bought	2,210	1,535
Money held in trust	3,994	2,000
Securities	1,337,002	1,288,228
Loans and bills discounted	2,271,271	2,460,618
Foreign exchanges	3,945	6,064
Lease receivables and investments in leases	18,510	20,575
Other assets	41,438	44,005
Tangible fixed assets	29,368	29,908
Buildings, net	5,880	6,102
Land	20,071	20,027
Leased assets, net	9	1
Construction in progress	188	319
Other tangible fixed assets	3,218	3,458
Intangible fixed assets	842	1,285
Software	734	1,177
Other intangible fixed assets	107	108
Retirement benefit asset	17,051	23,081
Deferred tax assets	4,725	1,161
Customers' liabilities for acceptances and guarantees	13,036	15,081
Allowance for loan losses	(23,472)	(23,172)
Total assets	4,506,698	4,492,353
Liabilities		
Deposits	3,491,860	3,532,172
Negotiable certificates of deposit	77,815	82,753
Securities sold under repurchase agreements	68,683	111,406
Cash collateral received for securities lent	193,413	96,902
Borrowed money	386,883	327,992
Foreign exchanges	29	82
Other liabilities	54,850	60,068
Provision for bonuses	1,129	1,128
Retirement benefit liability	5,311	4,519
Provision for retirement benefits for directors (and other officers)	20	24
Provision for reimbursement of deposits	1,064	892
Deferred tax liabilities	-	10,042
Deferred tax liabilities for land revaluation	4,039	4,024
Acceptances and guarantees	13,036	15,081
Total liabilities	4,298,139	4,247,091

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Net assets		
Share capital	19,598	19,598
Capital surplus	13,768	13,768
Retained earnings	160,837	169,208
Treasury shares	(1,624)	(2,403)
Total shareholders' equity	192,579	200,171
Valuation difference on available-for-sale securities	1,346	21,836
Deferred gains or losses on hedges	1,145	5,728
Revaluation reserve for land	7,672	7,657
Remeasurements of defined benefit plans	5,474	9,480
Total accumulated other comprehensive income	15,638	44,703
Share acquisition rights	271	289
Non-controlling interests	68	97
Total net assets	208,559	245,261
Total liabilities and net assets	4,506,698	4,492,353

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	77,922	99,429
Interest income	49,989	65,210
Interest on loans and discounts	25,659	31,812
Interest and dividends on securities	22,260	29,582
Interest on call loans and bills bought	186	140
Interest on deposits with banks	1,825	3,632
Other interest income	57	42
Fees and commissions	10,726	11,405
Other ordinary income	10,294	11,059
Other income	6,913	11,754
Recoveries of written off receivables	0	0
Other	6,913	11,754
Ordinary expenses	66,833	84,719
Interest expenses	6,188	13,739
Interest on deposits	2,222	6,734
Interest on negotiable certificates of deposit	90	510
Interest on call money and bills sold	0	30
Interest expenses on securities sold under repurchase agreements	2,814	4,276
Interest expenses on cash collateral received for securities lent	839	1,469
Interest on borrowings and rediscounts	102	385
Other interest expenses	118	332
Fees and commissions payments	2,241	2,302
Other ordinary expenses	28,718	38,700
General and administrative expenses	26,826	27,534
Other expenses	2,859	2,442
Provision of allowance for loan losses	774	958
Other	2,085	1,484
Ordinary profit	11,088	14,710
Extraordinary income	32	20
Gain on disposal of non-current assets	32	20
Extraordinary losses	65	178
Loss on disposal of non-current assets	34	53
Impairment losses	30	125
Profit before income taxes	11,056	14,551
Income taxes - current	3,360	3,732
Income taxes - deferred	140	243
Total income taxes	3,500	3,975
Profit	7,555	10,575
Profit (loss) attributable to non-controlling interests	0	(19)
Profit attributable to owners of parent	7,555	10,595

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	7,555	10,575
Other comprehensive income	(13,476)	29,080
Valuation difference on available-for-sale securities	(16,028)	20,490
Deferred gains or losses on hedges	1,371	4,582
Revaluation reserve for land	(115)	-
Remeasurements of defined benefit plans, net of tax	1,295	4,006
Comprehensive income	(5,921)	39,655
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(5,920)	39,675
Comprehensive income attributable to non-controlling interests	(1)	(19)

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	19,598	13,768	157,053	(1,999)	188,420
Changes during period					
Dividends of surplus			(1,577)		(1,577)
Profit attributable to owners of parent			7,555		7,555
Purchase of treasury shares				(2,064)	(2,064)
Disposal of treasury shares		(33)		258	224
Cancellation of treasury shares		(2,181)		2,181	-
Reversal of revaluation reserve for land			21		21
Transfer from retained earnings to capital surplus		2,215	(2,215)		-
Net changes in items other than shareholders' equity					
Total changes during period	-	-	3,784	375	4,159
Balance at end of period	19,598	13,768	160,837	(1,624)	192,579

	Accumulated other comprehensive income					Share acquisition rights	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	17,372	(225)	7,810	4,178	29,135	254	69	217,880
Changes during period								
Dividends of surplus								(1,577)
Profit attributable to owners of parent								7,555
Purchase of treasury shares								(2,064)
Disposal of treasury shares								224
Cancellation of treasury shares								-
Reversal of revaluation reserve for land								21
Transfer from retained earnings to capital surplus								-
Net changes in items other than shareholders' equity	(16,026)	1,371	(137)	1,295	(13,496)	17	(1)	(13,480)
Total changes during period	(16,026)	1,371	(137)	1,295	(13,496)	17	(1)	(9,321)
Balance at end of period	1,346	1,145	7,672	5,474	15,638	271	68	208,559

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	19,598	13,768	160,837	(1,624)	192,579
Changes during period					
Dividends of surplus			(2,213)		(2,213)
Profit attributable to owners of parent			10,595		10,595
Purchase of treasury shares				(1,010)	(1,010)
Disposal of treasury shares		(27)		231	203
Reversal of revaluation reserve for land			15		15
Transfer from retained earnings to capital surplus		27	(27)		-
Net changes in items other than shareholders' equity					
Total changes during period	-	-	8,370	(779)	7,591
Balance at end of period	19,598	13,768	169,208	(2,403)	200,171

	Accumulated other comprehensive income					Share acquisition rights	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	1,346	1,145	7,672	5,474	15,638	271	68	208,559
Changes during period								
Dividends of surplus								(2,213)
Profit attributable to owners of parent								10,595
Purchase of treasury shares								(1,010)
Disposal of treasury shares								203
Reversal of revaluation reserve for land								15
Transfer from retained earnings to capital surplus								-
Net changes in items other than shareholders' equity	20,490	4,582	(15)	4,006	29,064	17	29	29,110
Total changes during period	20,490	4,582	(15)	4,006	29,064	17	29	36,702
Balance at end of period	21,836	5,728	7,657	9,480	44,703	289	97	245,261

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	11,056	14,551
Depreciation	1,660	1,511
Impairment losses	30	125
Increase (decrease) in allowance for loan losses	(297)	(300)
Increase (decrease) in provision for bonuses	18	(1)
Decrease (increase) in retirement benefit asset	(820)	(917)
Increase (decrease) in retirement benefit liability	(9)	(67)
Increase (decrease) in provision for retirement benefits for directors (and other officers)	(11)	3
Increase (decrease) in provision for reimbursement of deposits	223	(171)
Interest income	(49,989)	(65,210)
Interest expenses	6,188	13,739
Loss (gain) related to securities	5,888	12,409
Loss (gain) on money held in trust	(0)	(37)
Foreign exchange losses (gains)	(10)	(2)
Loss (gain) on disposal of non-current assets	2	32
Net decrease (increase) in loans and bills discounted	(117,228)	(189,347)
Net increase (decrease) in deposits	(44,615)	40,312
Net increase (decrease) in negotiable certificates of deposit	(5,338)	4,937
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	(15,315)	(58,891)
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	(133)	52
Net decrease (increase) in call loans	365	3,319
Net increase (decrease) in payables under repurchase agreements	(4,244)	42,723
Net increase (decrease) in cash collateral received for securities lent	18,348	(96,510)
Net decrease (increase) in foreign exchanges - assets	660	(2,119)
Net increase (decrease) in foreign exchanges - liabilities	(40)	52
Net decrease (increase) in lease receivables and investments in leases	(1,448)	(2,065)
Interest received	50,046	64,162
Interest paid	(5,528)	(11,652)
Other, net	35,046	16,099
Subtotal	(115,496)	(213,261)
Income taxes refund	139	30
Income taxes paid	(2,847)	(4,612)
Net cash provided by (used in) operating activities	(118,204)	(217,843)

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Cash flows from investing activities		
Purchase of securities	(305,106)	(405,724)
Proceeds from sale of securities	146,424	240,463
Proceeds from redemption of securities	189,949	224,354
Increase in money held in trust	(12)	-
Decrease in money held in trust	-	1,994
Purchase of tangible fixed assets	(1,527)	(2,219)
Purchase of intangible fixed assets	(421)	(663)
Proceeds from sale of tangible fixed assets	386	522
Net cash provided by (used in) investing activities	29,691	58,726
Cash flows from financing activities		
Dividends paid	(1,574)	(2,208)
Repayments of lease liabilities	(21)	(19)
Purchase of treasury shares	(2,064)	(1,010)
Proceeds from sale of treasury shares	224	203
Proceeds from share issuance to non-controlling shareholders	-	49
Net cash provided by (used in) financing activities	(3,435)	(2,984)
Effect of exchange rate change on cash and cash equivalents	10	2
Net increase (decrease) in cash and cash equivalents	(91,938)	(162,098)
Cash and cash equivalents at beginning of period	870,366	778,428
Cash and cash equivalents at end of period	778,428	616,329

(5) Notes on Going Concern Assumption

Not applicable.

(6) Notes to Consolidated Financial Statements

(Changes in Presentation)

(Consolidated Statement of Cash Flows)

In the previous consolidated fiscal year, "Net increase (decrease) in payables under repurchase agreements," which was previously included in "Other, net" under "Cash flows from operating activities," has been separately presented from the current consolidated fiscal year due to its increased materiality. To reflect this change in presentation, the consolidated financial statements for the previous consolidated fiscal year have been reclassified.

As a result, in the consolidated statement of cash flows for the previous consolidated fiscal year, the 30,802 million yen previously presented as "Other, net" under "Cash flows from operating activities" has been reclassified as "Net increase (decrease) in payables under repurchase agreements" of (4,244) million yen and "Other, net" of 35,046 million yen.

(Segment information)

1. Description of reportable segments

The Group's reportable segments are those for which separate financial information is available and regular evaluation by the Board of Directors is performed in order to decide how management resources are allocated and in assessing performance.

The Group concentrates on the banking business, and also conduct other financial services including the leasing and the credit card businesses.

Therefore, the Group's reportable segments consist of Banking and Leasing.

2. Methods of measurement for the amounts of ordinary income, profit, assets and other items for each reportable segment

Amounts of profit for reportable segments are in figures based on ordinary income.

Intersegment income and transfers are based on prices of general transactions.

3. Information about ordinary income, profit, assets and other items

Previous fiscal year (from April 1, 2024 to March 31, 2025)

(Millions of Yen)

	Reportable Segment			Other	Total	Reconciliations	Consolidated
	Banking	Leasing	Total				
Ordinary income							
Ordinary income from external customers	65,595	9,481	75,077	2,897	77,975	(52)	77,922
Intersegment ordinary income	237	157	394	649	1,043	(1,043)	—
Total	65,832	9,638	75,471	3,547	79,019	(1,096)	77,922
Segment profit	9,725	335	10,060	1,077	11,137	(49)	11,088
Segment assets	4,483,758	28,136	4,511,895	22,263	4,534,158	(27,460)	4,506,698
Other:							
Depreciation	1,496	121	1,617	42	1,660	(0)	1,660
Interest income	48,796	15	48,811	1,267	50,078	(89)	49,989
Interest expenses	6,163	102	6,265	3	6,268	(80)	6,188
Impairment losses	30	—	30	—	30	—	30
Increase in property, plant and equipment and intangible assets	1,706	217	1,923	35	1,959	—	1,959

- Notes: 1. Ordinary income is presented as a counterpart to net sales for companies in other industries. Reconciliations present differences between ordinary income and the amount of ordinary income recorded on the Consolidated Statement of Income.
2. The “Other” segment contains businesses that are not included in the reportable segments, such as the credit card business.
3. Adjustment amounts were as follows:
- (1) A downward reconciliation in ordinary income from external customers of ¥52 million is made to adjust reversal of allowance for loan losses.
 - (2) A downward reconciliation in segment profit of ¥49 million was made to eliminate intersegment transactions.
 - (3) A downward reconciliation in segment assets of ¥27,460 was made to eliminate intersegment transactions.
 - (4) A downward reconciliation in depreciation of ¥0 million was made to eliminate intersegment transactions.
 - (5) A downward reconciliation in interest income of ¥89 million was made to eliminate intersegment transactions.
 - (6) A downward reconciliation in interest expenses of ¥80 million was made to eliminate intersegment transactions.
4. Segment profit is reflected as an adjustment to ordinary profit on the Consolidated Statement of Income.

Current fiscal year (from April 1, 2025 to March 31, 2026)

(Millions of Yen)

	Reportable Segment			Other	Total	Reconciliations	Consolidated
	Banking	Leasing	Total				
Ordinary income							
Ordinary income from external customers	86,347	10,087	96,435	3,006	99,441	(12)	99,429
Intersegment ordinary income	278	157	435	719	1,154	(1,154)	—
Total	86,625	10,245	96,871	3,725	100,596	(1,1667)	99,429
Segment profit	13,339	457	13,797	964	14,761	(51)	14,710
Segment assets	4,468,684	29,876	4,498,560	23,945	4,522,506	(30,152)	4,492,353
Other:							
Depreciation	1,366	112	1,479	32	1,511	(0)	1,511
Interest income	63,965	15	63,980	1,384	65,365	(155)	65,210
Interest expenses	13,727	150	13,878	2	13,881	(142)	13,739
Impairment losses	125	—	125	—	125	—	125
Increase in property, plant and equipment and intangible assets	2,614	203	2,818	65	2,884	(0)	2,883

- Notes: 1. Ordinary income is presented as a counterpart to net sales for companies in other industries. Reconciliations present differences between ordinary income and the amount of ordinary income recorded on the Consolidated Statement of Income.
2. The “Other” segment contains businesses that are not included in the reportable segments, such as the credit card business.
3. Adjustment amounts were as follows:
- (1) A downward reconciliation in ordinary income from external customers of ¥12 million is made to adjust reversal of allowance for loan losses.
 - (2) A downward reconciliation in segment profit of ¥51 million was made to eliminate intersegment transactions.
 - (3) A downward reconciliation in segment assets of ¥30,152 was made to eliminate intersegment transactions.
 - (4) A downward reconciliation in depreciation of ¥0 million was made to eliminate intersegment transactions.
 - (5) A downward reconciliation in interest income of ¥155 million was made to eliminate intersegment transactions.
 - (6) A downward reconciliation in interest expenses of ¥142 million was made to eliminate intersegment transactions.
 - (7) A downward reconciliation in increase in property, plant and equipment and intangible assets of ¥0 million was made to eliminate intersegment transactions.
4. Segment profit is reflected as an adjustment to ordinary profit on the Consolidated Statement of Income.

(Per share information)

(Yen)

	Previous fiscal year (from April 1, 2024 to March 31, 2025)	Current fiscal year (from April 1, 2025 to March 31, 2026)
Net assets per share	2,730.21	3,242.35
Net income per share	97.12	139.79
Diluted net income per share	96.42	138.80

Note: 1. The Bank conducted a stock split at a ratio of five shares for each share, effective April 1, 2026. Total net assets per share, net income per share and diluted net income per share have been calculated assuming that the stock split had been carried out at the beginning of the previous fiscal year.

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

(Millions of Yen, unless otherwise stated)

	Previous fiscal year (as of March 31, 2025)	Current fiscal year (as of March 31, 2026)
Total net assets	208,559	245,261
Amount deducted from total net assets	340	387
(of which, share acquisition rights)	271	289
(of which, non-controlling interests)	68	97
Net assets pertaining to common stock at fiscal year-end	208,218	244,874
Number of common stock at fiscal year-end used to calculate net assets per share (Thousand shares)	76,264	75,523

3. The number of common stock at fiscal year-end that was used to calculate net assets per share was computed by deducting shares held under our name.

4. In calculating net assets per share for the current consolidated fiscal year, the shares of the Bank held by E-Ship Trust are included in the number of treasury shares, which are deducted from the total number of shares outstanding at the end of the fiscal year. The number of treasury shares was 630 thousand shares as of March 31, 2025 (126 thousand shares before the stock split), 393 thousand shares as of March 31, 2026 (78 thousand shares before the stock split).

5. The basis for calculating net income per share and diluted net income per share is as follows.

(Millions of Yen, unless otherwise stated)

	Previous fiscal year (from April 1, 2024 to March 31, 2025)	Current fiscal year (from April 1, 2025 to March 31, 2026)
Net income per share		
Profit attributable to owners of parent	7,555	10,595
Amount not attributable to common shareholders	—	—
Profit attributable to owners of parent relating to common stock	7,555	10,595
Average number of common stock during the period (Thousand shares)	77,796	75,798
Diluted net income per share		
Adjustment in profit attributable to owners of parent	—	—
Increase in the number of common stock (Thousand shares)	558	537
Of which, share acquisition rights (Thousand shares)	558	537
Overview of potential shares not included in the calculation of diluted net income per share because of their anti-dilutive effect	—	—

Note: In calculating net income per share and diluted net income per share for the current consolidated fiscal year, the shares of the Bank held by E-Ship Trust are included in the number of treasury shares, which are deducted from the average number of shares during the fiscal year. The average number of treasury shares during the previous consolidated fiscal year was 678 thousand shares (135 thousand shares before the share split), the consolidated fiscal year was 498 thousand shares (99 thousand shares before the share split).

(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, and these changes were subsequently implemented, effective April 1, 2026, as follows.

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 conducted 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

(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.

(iii) Impact on Per Share Information

Impact on Per Share Information is discussed in (Per share information).

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 amended 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.)

Previous amendment	Proposed amendment
<p>(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>.</p>	<p>(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>.</p>

Non-consolidated Financial Statements and Primary Notes

Non-consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	779,890	617,688
Cash	32,569	30,083
Due from banks	747,320	587,604
Call loans	5,681	3,037
Monetary claims bought	2,210	1,535
Money held in trust	3,994	2,000
Securities	1,341,145	1,292,428
Government bonds	210,209	208,129
Local government bonds	281,216	235,954
Corporate bonds	220,262	184,199
Stocks	117,268	155,388
Other securities	512,188	508,755
Loans and bills discounted	2,282,301	2,473,308
Bills discounted	4,102	3,096
Loans on bills	62,205	58,813
Loans on deeds	2,056,113	2,236,947
Overdrafts	159,880	174,450
Foreign exchanges	3,945	6,064
Due from foreign banks (our accounts)	3,896	5,993
Foreign bills receivable	48	71
Other assets	27,361	29,728
Accrued revenue	3,879	5,584
Financial derivatives	3,635	10,078
Cash collateral paid for financial instruments	18,752	6,680
Other	1,094	7,385
Tangible fixed assets	28,456	29,011
Buildings, net	5,711	5,942
Land	19,461	19,418
Leased assets, net	279	225
Construction in progress	188	319
Other tangible fixed assets	2,815	3,105
Intangible fixed assets	756	1,190
Software	653	1,086
Other intangible fixed assets	103	103
Prepaid pension costs	10,315	11,232
Deferred tax assets	6,129	-
Customers' liabilities for acceptances and guarantees	13,035	15,081
Allowance for loan losses	(20,937)	(20,546)
Total assets	4,484,286	4,461,761

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Liabilities		
Deposits	3,503,296	3,544,473
Current deposits	141,294	142,347
Ordinary deposits	2,533,555	2,509,864
Savings deposits	23,842	21,926
Deposits at notice	4,598	3,860
Time deposits	752,122	821,280
Installment savings	9,509	9,904
Other deposits	38,374	35,287
Negotiable certificates of deposit	82,215	87,153
Securities sold under repurchase agreements	68,683	111,406
Cash collateral received for securities lent	193,413	96,902
Borrowed money	381,438	323,202
Borrowings from other banks	381,438	323,202
Foreign exchanges	29	82
Foreign bills sold	5	8
Foreign bills payable	24	73
Other liabilities	44,386	48,532
Domestic exchange settlement account, credit	2	0
Income taxes payable	1,237	652
Accrued expenses	1,863	4,328
Unearned revenue	1,150	1,347
Reserve for interest on installment savings	1	7
Financial derivatives	13,640	13,498
Cash collateral received for financial instruments	1,788	4,864
Lease liabilities	279	225
Asset retirement obligations	401	403
Other	24,021	23,204
Provision for bonuses	1,063	1,063
Provision for retirement benefits	6,265	6,204
Provision for reimbursement of deposits	1,064	892
Deferred tax liabilities	-	5,703
Deferred tax liabilities for land revaluation	4,039	4,024
Acceptances and guarantees	13,035	15,081
Total liabilities	4,298,932	4,244,722

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Net assets		
Share capital	19,598	19,598
Capital surplus	10,582	10,582
Legal capital surplus	10,582	10,582
Retained earnings	146,476	153,928
Legal retained earnings	10,431	10,431
Other retained earnings	136,045	143,497
Reserve for tax purpose reduction entry of non-current assets	83	83
General reserve	130,330	132,330
Retained earnings brought forward	5,632	11,084
Treasury shares	(1,624)	(2,403)
Total shareholders' equity	175,032	181,705
Valuation difference on available-for-sale securities	1,230	21,658
Deferred gains or losses on hedges	1,145	5,728
Revaluation reserve for land	7,672	7,657
Total valuation and translation adjustments	10,049	35,044
Share acquisition rights	271	289
Total net assets	185,354	217,039
Total liabilities and net assets	4,484,286	4,461,761

Non-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	65,808	86,610
Interest income	48,796	63,965
Interest on loans and discounts	24,470	30,567
Interest and dividends on securities	22,257	29,583
Interest on call loans	186	140
Interest on deposits with banks	1,825	3,632
Other interest income	57	41
Fees and commissions	9,901	10,574
Fees and commissions on domestic and foreign exchanges	2,559	2,750
Other fees and commissions	7,341	7,823
Other ordinary income	211	317
Gain on sale of bonds	211	317
Other income	6,899	11,754
Recoveries of written off receivables	0	0
Gain on sale of equity securities	6,677	11,496
Gain on money held in trust	0	37
Other	220	219
Ordinary expenses	56,126	73,302
Interest expenses	6,163	13,728
Interest on deposits	2,228	6,754
Interest on negotiable certificates of deposit	93	521
Interest on call money	0	30
Interest expenses on securities sold under repurchase agreements	2,814	4,276
Interest expenses on cash collateral received for securities lent	839	1,469
Interest on borrowings and rediscounts	68	343
Interest expenses on interest rate swaps	118	331
Other interest expenses	-	0
Fees and commissions payments	2,241	2,302
Fees and commissions on domestic and foreign exchanges	832	931
Other fees and commissions	1,408	1,370
Other ordinary expenses	19,847	29,332
Loss on foreign exchange transactions	4,267	2,885
Loss on sale of bonds	12,069	24,218
Loss on financial derivatives	3,510	2,228
General and administrative expenses	25,293	25,940
Other expenses	2,579	1,999
Provision of allowance for loan losses	648	650
Write-off of loans	-	65
Loss on sale of equity securities	920	796
Loss on devaluation of equity securities	440	354
Other	570	133
Ordinary profit	9,682	13,308
Extraordinary income	32	20
Gain on disposal of non-current assets	32	20
Extraordinary losses	65	178
Loss on disposal of non-current assets	34	53
Impairment losses	30	125

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Profit before income taxes	9,649	13,149
Income taxes - current	2,860	3,138
Income taxes - deferred	162	334
Total income taxes	3,023	3,473
Profit	6,626	9,676

Non-consolidated Statement of Changes in Equity
For the fiscal year ended March 31, 2025

(Millions of yen)

	Shareholders' equity			
	Share capital	Capital surplus		
		Legal capital surplus	Other capital surplus	Total capital surplus
Balance at beginning of period	19,598	10,582	-	10,582
Changes during period				
Dividends of surplus				
Profit				
Reversal of reserve for advanced depreciation of noncurrent assets accompanying tax-rates change				
Purchase of treasury shares				
Disposal of treasury shares			(33)	(33)
Cancellation of treasury shares			(2,181)	(2,181)
Provision of general reserve				
Reversal of revaluation reserve for land				
Transfer to other capital surplus from retained earnings brought forward			2,215	2,215
Net changes in items other than shareholders' equity				
Total changes during period	-	-	-	-
Balance at end of period	19,598	10,582	-	10,582

	Shareholders' equity						
	Retained earnings					Treasury shares	Total shareholders' equity
	Legal retained earnings	Other retained earnings			Total retained earnings		
Reserve for tax purpose reduction entry of non-current assets		General reserve	Retained earnings brought forward				
Balance at beginning of period	10,431	84	126,330	6,776	143,621	(1,999)	171,802
Changes during period							
Dividends of surplus				(1,577)	(1,577)		(1,577)
Profit				6,626	6,626		6,626
Reversal of reserve for advanced depreciation of noncurrent assets accompanying tax-rates change		(1)		1	-		-
Purchase of treasury shares						(2,064)	(2,064)

	Shareholders' equity						
	Retained earnings					Treasury shares	Total shareholders' equity
	Legal retained earnings	Other retained earnings			Total retained earnings		
		Reserve for tax purpose reduction entry of non-current assets	General reserve	Retained earnings brought forward			
Disposal of treasury shares						258	224
Cancellation of treasury shares						2,181	-
Provision of general reserve			4,000	(4,000)	-		-
Reversal of revaluation reserve for land				21	21		21
Transfer to other capital surplus from retained earnings brought forward				(2,215)	(2,215)		-
Net changes in items other than shareholders' equity							
Total changes during period	-	(1)	4,000	(1,143)	2,855	375	3,230
Balance at end of period	10,431	83	130,330	5,632	146,476	(1,624)	175,032

	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	17,225	(225)	7,810	24,810	254	196,867
Changes during period						
Dividends of surplus						(1,577)
Profit						6,626
Reversal of reserve for advanced depreciation of noncurrent assets accompanying tax-rates change						-
Purchase of treasury shares						(2,064)
Disposal of treasury shares						224
Cancellation of treasury shares						-
Provision of general reserve						-
Reversal of revaluation reserve for land						21
Transfer to other capital surplus from retained earnings brought forward						-
Net changes in items other than shareholders' equity	(15,994)	1,371	(137)	(14,760)	17	(14,743)
Total changes during period	(15,994)	1,371	(137)	(14,760)	17	(11,512)
Balance at end of period	1,230	1,145	7,672	10,049	271	185,354

For the fiscal year ended March 31, 2026

(Millions of yen)

	Shareholders' equity			
	Share capital	Capital surplus		
		Legal capital surplus	Other capital surplus	Total capital surplus
Balance at beginning of period	19,598	10,582	-	10,582
Changes during period				
Dividends of surplus				
Profit				
Purchase of treasury shares				
Disposal of treasury shares			(27)	(27)
Provision of general reserve				
Reversal of revaluation reserve for land				
Transfer to other capital surplus from retained earnings brought forward			27	27
Net changes in items other than shareholders' equity				
Total changes during period	-	-	-	-
Balance at end of period	19,598	10,582	-	10,582

	Shareholders' equity						
	Retained earnings					Treasury shares	Total shareholders' equity
	Legal retained earnings	Other retained earnings			Total retained earnings		
		Reserve for tax purpose reduction entry of non-current assets	General reserve	Retained earnings brought forward			
Balance at beginning of period	10,431	83	130,330	5,632	146,476	(1,624)	175,032
Changes during period							
Dividends of surplus				(2,213)	(2,213)		(2,213)
Profit				9,676	9,676		9,676
Purchase of treasury shares						(1,010)	(1,010)
Disposal of treasury shares						231	203
Provision of general reserve			2,000	(2,000)	-		-
Reversal of revaluation reserve for land				15	15		15
Transfer to other capital surplus from retained earnings brought forward				(27)	(27)		-
Net changes in items other than shareholders' equity							

	Shareholders' equity						
	Retained earnings					Treasury shares	Total shareholders' equity
	Legal retained earnings	Other retained earnings			Total retained earnings		
		Reserve for tax purpose reduction entry of non-current assets	General reserve	Retained earnings brought forward			
Total changes during period	-	-	2,000	5,451	7,451	(779)	6,672
Balance at end of period	10,431	83	132,330	11,084	153,928	(2,403)	181,705

	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	1,230	1,145	7,672	10,049	271	185,354
Changes during period						
Dividends of surplus						(2,213)
Profit						9,676
Purchase of treasury shares						(1,010)
Disposal of treasury shares						203
Provision of general reserve						-
Reversal of revaluation reserve for land						15
Transfer to other capital surplus from retained earnings brought forward						-
Net changes in items other than shareholders' equity	20,427	4,582	(15)	24,994	17	25,012
Total changes during period	20,427	4,582	(15)	24,994	17	31,684
Balance at end of period	21,658	5,728	7,657	35,044	289	217,039

5. Other Information

Changes in Corporate Officers
(Dated June 23, 2026)

At a meeting of the Board of Directors held on May 12, 2026, the Bank resolved on changes in Representative Directors and other corporate officers, of which details are shown below.

(1) Changes in Representative Directors

<New position>	<Name>	<Current position>
Senior Managing Director and Representative Director	Yasunori Sato	(Managing Director)
Chairman	Tomiichiro Goto	(Chairman and Representative Director)

(2) Changes in other corporate officers

1) New candidate for Director (except for Directors Serving as Audit & Supervisory Committee Members)
Masanobu Miura (currently Executive Officer, General Manager, Risk Management Division)

2) Directors scheduled to retire (except for Directors Serving as Audit & Supervisory Committee Members)
Nobuhiko Okamatsu (currently Senior Managing Director)
Yu Ikeda (currently Managing Director)

3) Directors scheduled to be promoted

<New position>	<Name>	<Current position>
Senior Managing Director and Representative Director	Yasunori Sato	(Managing Director)
Managing Director	Masanobu Miura	(Executive Officer, General Manager, Risk Management Division)

(3) List of Directors and Executive Officers After the Changes (planned on June 23, 2026)

	<New title>	<Former title>
(Directors)		
Tomiichiro Goto	Chairman	Chairman and Representative Director
Yasuhide Takahashi	President and Representative Director	
Yasunori Sato	Senior Managing Director and Representative Director	Managing Director
Norio Hamada	Managing Director	
Masanobu Miura	Managing Director	Executive Officer
Hisatsugu Wada	Director (Outside)	
Hiroyuki Hirakawa	Director	
Takeshi Mori	Audit & Supervisory Committee Member	
Mitsuo Kawano	Director	
Akiko Yamamoto	Audit & Supervisory Committee Member (Outside)	
Tomoko Nomi	Director	
	Audit & Supervisory Committee Member (Outside)	
(Executive Officers)		
Yuji Watanabe	Managing Executive Officer	Executive Officer
Yusuke Anan	Senior Executive Officer	
Osamu Abe	Senior Executive Officer	Executive Officer
Takashi Inomata	Executive Officer	
Tetsuya Kanda	Executive Officer	
Tetsuya Okumura	Executive Officer	New Appointment
Tomohiro Ono	Executive Officer	New Appointment

Note: Former titles are not shown if there is no change.

Career summary of the new candidate for Representative Director (Senior Managing Director)

Yasunori Sato (Managing Director,
General Manager, Sales Administration Division)

Date of birth: October 19, 1964

Career summary:

Apr. 1987	Joined THE OITA BANK, LTD.
Jun. 2014	General Manager, Personal Sales Support Department
Jun. 2017	Executive Officer, General Manager, Corporate Sales Support Department
Jun. 2020	Managing Executive Officer, General Manager, Head Office Sales Department
Jun. 2023	Managing Director, General Manager, Sales Administration Division, Executive Officer (current position)

Career summary of the new candidate for Director (Managing Director)

Masanobu Miura (Executive Officer, General Manager, Risk Management Division)

Date of birth: November 19, 1968

Career summary:

Apr. 1991	Joined THE OITA BANK, LTD.
Sep. 2013	Group Leader, Securities and International Division
Apr. 2014	Group Leader, Financial Market Division
Aug. 2018	Deputy General Manager and Group Leader, Financial Market Division
Jun. 2021	General Manager, Financial Market Division
Jun. 2023	Executive Officer, General Manager, Financial Market Division
Jun. 2025	Executive Officer, General Manager, Risk Management Division (current position)

Supplementary Financial Results Material
for FY2025



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Note 1: The forward-looking statements contained in this document are based on information currently available to us and on certain assumptions that we consider to be reasonable. However, actual results may differ significantly due to various factors. Additionally, the increases and decreases (rates) mentioned in this document are calculated based on the disclosed units presented herein.

Note 2: This document has been translated from a part of the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.

I. Summary of Financial Results for the Year Ended March 31, 2026 (FY2025)

1. Status of profit and loss

[Nonconsolidated]

(Millions of Yen)

		FY2025	YoY		FY2024
			Change rate (%)	Amount	
Gross business profit	1	29,498		(1,161)	30,659
(excluding gain/loss on bonds) (comprising five account items)	2	[53,399]		[10,882]	[42,517]
Gross business profit from domestic operations	3	25,927		(3,289)	29,216
(excluding gain/loss on bonds (comprising five account items))	4	[50,051]		[8,975]	[41,076]
Net interest income	5	41,866		8,335	33,531
Fees and commissions profit	6	8,256		631	7,625
Other business profit	7	(24,195)		(12,255)	(11,940)
(of which, gain/loss on bonds)	8	[(24,124)]		[(12,265)]	[(11,859)]
Gross business profit from overseas operations	9	3,571		2,129	1,442
(excluding gain/loss on bonds (comprising five account items))	10	[3,348]		[1,907]	[1,441]
Net interest income	11	8,375		(729)	9,104
Fees and commissions profit	12	15		(18)	33
Other business profit	13	(4,818)		2,877	(7,695)
(of which, gain/loss on bonds)	14	[223]		[223]	[0]
Expenses (excluding non-recurrent items)	(-) 15	26,468		719	25,749
Personnel expenses	(-) 16	13,871		(36)	13,907
Property expenses	(-) 17	10,870		627	10,243
Taxes	(-) 18	1,725		128	1,597
Net business profit (prior to provision of allowance for general loan losses)	19	3,030	(38.3)	(1,880)	4,910
Net business profit on core banking operations	20	26,931	60.6	10,163	16,768
Excluding gain/loss on cancellation of investment trusts	21	20,153		6,950	13,203
① Provision of allowance for general loan losses	(-) 22	707		220	487
Net business profit (of which, gain/loss on bonds (comprising five account items))	23	2,322	(47.5)	(2,101)	4,423
(of which, gain/loss on bonds (comprising five account items))	24	(23,900)		(12,042)	(11,858)
Non-recurrent gain/loss	25	10,990		5,729	5,261
② Disposal of bad debts	(-) 26	31		(125)	156
Write-off of loans	(-) 27	65		65	—
Provision of allowance for specific loan losses	(-) 28	(57)		(217)	160
Loss on sale of accruing loans	(-) 29	—		—	—
Provision of allowance for loss on sale of receivables	(-) 30	—		—	—
Other	(-) 31	23		27	(4)
(Expenses for provision of allowance for bad debts written off (①)+(②))	(-) 32	738		95	643
③ Reversal of allowance for loan losses	33	—		—	—
④ Recoveries of written off receivables	34	0		0	0
Gain/loss on equity securities	35	10,345		5,029	5,316
Gain on sale of equity securities	36	11,496		4,819	6,677
Loss on sale of equity securities	(-) 37	796		(124)	920
Loss on devaluation of equity securities	(-) 38	354		(86)	440
Other non-recurrent gain/loss	39	675		574	101
Ordinary profit	40	13,308	37.5	3,626	9,682
Extraordinary income/losses	41	(158)		(126)	(32)
Of which, gain/loss on disposal of non-current assets	42	(32)		(30)	(2)
Of which, impairment losses	(-) 43	125		95	30
Profit before income taxes	44	13,149	36.3	3,500	9,649
Income taxes-current	(-) 45	3,138		278	2,860
Income taxes-deferred	(-) 46	334		172	162
Total income taxes	(-) 47	3,473		450	3,023
Profit	48	9,676	46.0	3,050	6,626
(Reference)					
Credit costs (①+②-③-④)	(-) 49	738		95	643

Notes 1. Amounts are rounded down to the nearest million yen.

2. Amounts recorded as "Other" under "Disposal of bad debts" are provision of reserve associated with the responsibility-sharing system of Credit Guarantee Corporation.

[Consolidated]

<Consolidated Statement of Income basis>

(Millions of Yen)

		FY2025	YoY	FY2024
Consolidated gross profit	1	32,933	(928)	33,861
Net interest income	2	51,471	7,671	43,800
Fees and commissions profit	3	9,103	619	8,484
Other business profit	4	(27,641)	(9,218)	(18,423)
General and administrative expenses	5	27,534	708	26,826
Expenses for provision of allowance for bad debts written off	6	1,149	251	898
Write-off of loans	7	91	55	36
Provision of allowance for specific loan losses	8	241	(41)	282
Loss on sale of accruing loans	9	76	(16)	92
Provision of allowance for general loan losses	10	717	226	491
Other	11	23	27	(4)
Reversal of allowance for loan losses	12	—	—	—
Recoveries of written off receivables	13	0	0	0
Gain/loss on equity securities	14	10,342	5,014	5,328
Share of profit/loss of entities accounted for using equity method	15	—	—	—
Other	16	118	494	(376)
Ordinary profit	17	14,710	3,622	11,088
Extraordinary income/losses	18	(158)	(126)	(32)
Profit before income taxes	19	14,551	3,495	11,056
Income taxes-current	20	3,732	372	3,360
Income taxes-deferred	21	243	103	140
Total income taxes	22	3,975	475	3,500
Profit	23	10,575	3,020	7,555
Profit (loss) attributable to non-controlling interests	24	(19)	(19)	0
Profit attributable to owners of parent	25	10,595	3,040	7,555

Notes 1. Consolidated gross profit = (Interest income - Interest expenses) + (Fees and commissions - Fees and commissions payments)
+ (Other ordinary income - Other ordinary expenses)

2. Amounts recorded as "Other" under "Expenses for provision of allowance for bad debts written off" are provision of reserve associated with the responsibility-sharing system of Credit Guarantee Corporations.

(Number of companies included in the scope of consolidation)

(Companies)

Number of consolidated subsidiaries	9	2	7
Number of equity method companies	0	0	0

Note: As of April 1, 2025, we have established Oita Capital Partners Co., Ltd. and Oita Plat Co., Ltd.

2. Net business profit [Nonconsolidated]

(Millions of Yen)

		FY2025	YoY	FY2024
(1) Net business profit (prior to provision of allowance for general loan losses)		3,030	(1,880)	4,910
Amount per employee (Thousand yen)		2,100	(1,240)	3,340
(2) Net business profit		2,322	(2,101)	4,423
Amount per employee (Thousand yen)		1,609	(1,400)	3,009

Note: The number of employees does not include dispatched staff, non-regular staff and temporary workers.

3. Interest margins (all branches) [**Nonconsolidated**] (%)

	FY2025	YoY		FY2024
(1) Yield on fund operation (A)	1.46		0.35	1.11
(a) Yield on loans	1.29		0.18	1.11
(b) Yield on securities	2.21		0.60	1.61
(2) Fund procurement cost (B)	0.94		0.20	0.74
(a) Yield on deposits, etc.	0.20		0.14	0.06
(b) Yield on external debts	0.10		0.09	0.01
(3) Gross interest margin (A)-(B)	0.52		0.15	0.37

Note: Yield on external debts is the total of yields on call money and borrowed money.

Interest margins (domestic operation) [**Nonconsolidated**] (%)

	FY2025	YoY		FY2024
(1) Yield on fund operation (A)	1.19		0.35	0.84
(a) Yield on loans	1.22		0.21	1.01
(b) Yield on securities	1.70		0.60	1.10
(2) Fund procurement cost (B)	0.83		0.17	0.66
(a) Yield on deposits, etc.	0.19		0.14	0.05
(b) Yield on external debts	0.10		0.09	0.01
(3) Gross interest margin (A)-(B)	0.36		0.18	0.18

Note: Yield on external debts is the total of yields on call money and borrowed money.

4. Gain/loss related to securities [**Nonconsolidated**] (Millions of Yen)

	FY2025	YoY		FY2024
Gain/loss on bonds (comprising five account items)	(23,900)		(12,042)	(11,858)
Gain on sale	317		106	211
Gain on redemption	—		—	—
Loss on sale	24,218		12,149	12,069
Loss on redemption	—		—	—
Write-off	—		—	—

Gain/loss on equity securities (comprising three account items)	10,345		5,029	5,316
Gains on sale	11,496		4,819	6,677
Loss on sale	796		(124)	920
Write-off	354		(86)	440

5. Capital adequacy ratio (domestic standard)

[Nonconsolidated]

(100 Millions of Yen)

	Mar. 31, 2026			Sep. 30, 2025	Mar. 31, 2025
	[Preliminary figures]	Vs. Sep. 30, 2025	Vs. Mar. 31, 2025		
(1) Capital adequacy ratio	8.64%	(0.40)%	(0.57)%	9.04%	9.21%
(2) Nonconsolidated capital	1,758	46	61	1,712	1,697
(3) Risk-weighted assets	20,349	1,428	1,918	18,921	18,431
(4) Nonconsolidated total required capital	813	57	76	756	737

[Consolidated]

(100 Millions of Yen)

	Mar. 31, 2026			Sep. 30, 2025	Mar. 31, 2025
	[Preliminary figures]	Vs. Sep. 30, 2025	Vs. Mar. 31, 2025		
(1) Consolidated capital adequacy ratio	9.53%	(0.41)%	(0.58)%	9.94%	10.11%
(2) Consolidated capital	1,962	57	75	1,905	1,887
(3) Risk-weighted assets	20,583	1,422	1,923	19,161	18,660
(4) Consolidated total required capital	823	57	77	766	746

6. ROE

[Nonconsolidated]

(%)

	FY2025		FY2024
		YoY	
Net business profit basis	1.15	(1.16)	2.31
Profit basis	4.81	1.34	3.47

(Calculation formula)

$$\frac{\text{Net business profit (profit)}}{\{(\text{Beginning net assets} - \text{Beginning share acquisition rights}) + (\text{Ending net assets} - \text{Ending share acquisition rights})\}/2} \times 100$$

[Consolidated]

(%)

	FY2025		FY2024
		YoY	
Profit basis	4.67	1.13	3.54

(Calculation formula)

$$\frac{\text{Profit}}{\{(\text{Beginning net assets} - \text{Beginning share acquisition rights} - \text{Beginning non-controlling interests}) + (\text{Ending net assets} - \text{Ending share acquisition rights} - \text{Ending non-controlling interests})\}/2} \times 100$$

(Reference) Return on equity (ROE)

(%)

	FY2025		FY2024
		YoY	
[Nonconsolidated] Profit basis	5.42	1.60	3.82
[Consolidated] Profit basis	5.39	1.43	3.96

(Calculation formula)

$$\frac{\text{Profit}}{(\text{Total of beginning shareholders' equity} + \text{Total of ending shareholders' equity})/2} \times 100$$

II. Status of Loans, etc.

1. Status of claims subject to mandatory disclosure under the Act on Emergency Measures for the Revitalization of Financial Functions ("Financial Revitalization Act") and risk-monitored claims

Direct partial write-offs (Not executed/ Executed)

Accrued interests unrecording basis (Unrecorded for borrowers in danger of bankruptcy and below)

[Nonconsolidated]

(Millions of Yen)

	Mar. 31, 2026		Sep. 30, 2025	Mar. 31, 2025	
		Vs. Sep. 30, 2025	Vs. Mar. 31, 2025		
Claims against bankrupt or de facto bankrupt borrowers	7,629	(199)	(90)	7,828	7,719
Doubtful claims	29,579	(2,476)	(1,662)	32,055	31,241
Claims requiring monitoring	111	(10)	(20)	121	131
Accruing loans contractually past due three months or more	—	—	—	—	—
Restructured loans	111	(10)	(20)	121	131
Total (A)	37,319	(2,687)	(1,773)	40,006	39,092
Normal loans	2,466,680	108,279	195,679	2,358,401	2,271,001
Total credit balance	2,504,000	105,593	193,906	2,398,407	2,310,094

(%)

Percentages to total credit balance	Mar. 31, 2026		Sep. 30, 2025	Mar. 31, 2025	
		Vs. Sep. 30, 2025	Vs. Mar. 31, 2025		
Claims against bankrupt or de facto bankrupt borrowers	0.30	(0.02)	(0.03)	0.32	0.33
Doubtful claims	1.18	(0.15)	(0.17)	1.33	1.35
Claims requiring monitoring	0.00	0.00	0.00	0.00	0.00
Accruing loans contractually past due three months or more	—	—	—	—	—
Restructured loans	0.00	0.00	0.00	0.00	0.00
Total	1.49	(0.17)	(0.20)	1.66	1.69

[Consolidated]

(Millions of Yen)

	Mar. 31, 2026		Sep. 30, 2025	Mar. 31, 2025	
		Vs. Sep. 30, 2025	Vs. Mar. 31, 2025		
Claims against bankrupt or de facto bankrupt borrowers	8,261	(156)	(12)	8,417	8,273
Doubtful claims	30,508	(2,666)	(1,836)	33,174	32,344
Claims requiring monitoring	122	(25)	(33)	147	155
Accruing loans contractually past due three months or more	—	—	—	—	—
Restructured loans	122	(25)	(33)	147	155
Total (A)	38,893	(2,847)	(1,880)	41,740	40,773
Normal loans	2,486,596	108,608	196,597	2,377,988	2,289,999
Total credit balance	2,525,489	105,761	194,716	2,419,728	2,330,773

(%)

Percentages to total credit balance	Mar. 31, 2026		Sep. 30, 2025	Mar. 31, 2025	
		Vs. Sep. 30, 2025	Vs. Mar. 31, 2025		
Claims against bankrupt or de facto bankrupt borrowers	0.32	(0.02)	(0.03)	0.34	0.35
Doubtful claims	1.20	(0.17)	(0.18)	1.37	1.38
Claims requiring monitoring	0.00	0.00	0.00	0.00	0.00
Accruing loans contractually past due three months or more	—	—	—	—	—
Restructured loans	0.00	0.00	0.00	0.00	0.00
Total	1.54	(0.18)	(0.20)	1.72	1.74

2. Status of coverage of claims subject to mandatory disclosure under the Financial Revitalization Act and risk-monitored claims

[Nonconsolidated]

(Millions of Yen)

	Mar. 31, 2026		Sep. 30, 2025	Mar. 31, 2025	
		Vs. Sep. 30, 2025	Vs. Mar. 31, 2025		
Covered amount (B)	35,480	(2,576)	(1,615)	38,056	37,095
Allowance for loan losses	16,840	(1,847)	(1,106)	18,687	17,946
Loan loss reserve for specified debtors	—	—	—	—	—
Collateral and guarantees	18,639	(729)	(510)	19,368	19,149

(%)

Coverage ratio (B)/(A)	95.0	(0.1)	0.2	95.1	94.8
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(Millions of Yen)

	Claims against bankrupt or de facto bankrupt borrowers	Doubtful claims	Claims requiring monitoring	Total
Balance of claims A	7,629	29,579	111	37,319
Amount covered by collateral B	3,378	15,236	24	18,639
Allowance for loan losses C	4,250	12,587	2	16,840
Ratio of covered portion D=(B+C)/A	100.0%	94.0%	24.7%	95.0%

[Consolidated]

(Millions of Yen)

	Mar. 31, 2026		Sep. 30, 2025	Mar. 31, 2025	
		Vs. Sep. 30, 2025	Vs. Mar. 31, 2025		
Covered amount (B)	36,314	(2,608)	(1,593)	38,922	37,907
Allowance for loan losses	17,615	(1,910)	(1,125)	19,525	18,740
Loan loss reserve for specified debtors	—	—	—	—	—
Collateral and guarantees	18,698	(699)	(468)	19,397	19,166

(%)

Coverage ratio (B)/(A)	93.3	0.1	0.4	93.2	92.9
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(Millions of Yen)

	Claims against bankrupt or de facto bankrupt borrowers	Doubtful claims	Claims requiring monitoring	Total
Balance of claims A	8,261	30,508	122	38,893
Amount covered by collateral B	3,437	15,236	24	18,698
Allowance for loan losses C	4,824	12,785	4	17,615
Ratio of covered portion D=(B+C)/A	100.0%	91.8%	24.2%	93.3%

3. Status of allowance for specific loan losses based on self-assessment (total credit basis)

[Nonconsolidated]

(Millions of Yen)

	Balance of loans, etc. A	Amount covered by collateral B	Amount possibly unrecoverable C (A-B)	Allowance for specific loan losses D	Coverage ratio (D/C)
Borrowers in danger of bankruptcy	29,579	15,236	14,342	12,587	87.7%
De facto bankrupt borrowers	2,944	1,691	1,252	1,252	100.0%
Bankrupt borrowers	4,684	1,686	2,998	2,998	100.0%
Total	37,208	18,614	18,593	16,838	90.5%

[Consolidated]

(Millions of Yen)

	Balance of loans, etc. A	Amount covered by collateral B	Amount possibly unrecoverable C (A-B)	Allowance for specific loan losses D	Coverage ratio (D/C)
Borrowers in danger of bankruptcy	30,508	15,236	15,271	12,785	83.7%
De facto bankrupt borrowers	3,252	1,717	1,535	1,535	100.0%
Bankrupt borrowers	5,009	1,719	3,289	3,289	100.0%
Total	38,770	18,674	20,096	17,610	87.6%

4. Status of allowance for loan losses

[Nonconsolidated]

(Millions of Yen)

	Mar. 31, 2026			Sep. 30, 2025	Mar. 31, 2025
		Vs. Sep. 30, 2025	Vs. Mar. 31, 2025		
Allowance for loan losses	20,546	(1,168)	(391)	21,714	20,937
Allowance for general loan losses	3,708	677	708	3,031	3,000
Allowance for specific loan losses	16,838	(1,845)	(1,099)	18,683	17,937
Loan loss reserve for specific countries	—	—	—	—	—

Reserve for support of specified debtors	—	—	—	—	—
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Reserve for loss on sale of receivables	—	—	—	—	—
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[Consolidated]

(Millions of Yen)

	Mar. 31, 2026			Sep. 30, 2025	Mar. 31, 2025
		Vs. Sep. 30, 2025	Vs. Mar. 31, 2025		
Allowance for loan losses	23,172	(1,161)	(300)	24,333	23,472
Allowance for general loan losses	4,345	689	718	3,656	3,627
Allowance for specific loan losses	18,827	(1,849)	(1,017)	20,676	19,844
Loan loss reserve for specific countries	—	—	—	—	—

Reserve for loss on sale of receivables	—	—	—	—	—
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5. Coverage ratio of claims subject to mandatory disclosure under the Financial Revitalization Act and risk-monitored claims

[Nonconsolidated]

(%)

	Mar. 31, 2026			Sep. 30, 2025	Mar. 31, 2025
		Vs. Sep. 30, 2025	Vs. Mar. 31, 2025		
Prior to direct partial write-offs	55.05	0.78	1.50	54.27	53.55
After direct partial write-offs					

[Consolidated]

(%)

	Mar. 31, 2026			Sep. 30, 2025	Mar. 31, 2025
		Vs. Sep. 30, 2025	Vs. Mar. 31, 2025		
Prior to direct partial write-offs	59.57	1.28	2.01	58.29	57.56
After direct partial write-offs					

Status after execution of direct partial write-offs

<<Direct partial write-offs>>

For collateralized or secured claims that were judged to be unrecoverable or no value based on self-assessment, the Bank subtracts an amount deemed recoverable through the disposal of collaterals or execution of guarantees from the amount of the claims (amount categorized as IV), and directly deducts that amount from the total amount of claims as an estimated unrecoverable amount.

The Bank does not execute direct partial write-offs, and therefore records allowance for loan losses in an amount equivalent to the amount categorized as IV.

Claims subject to mandatory disclosure under the Financial Revitalization Act and risk-monitored claims

[Nonconsolidated]

(Millions of Yen)

	Mar. 31, 2026		Sep. 30, 2025	Mar. 31, 2025	
		Vs. Sep. 30, 2025			Vs. Mar. 31, 2025
Claims against bankrupt or de facto bankrupt borrowers	3,478	184	(34)	3,294	3,512
Doubtful claims	29,579	(2,476)	(1,662)	32,055	31,241
Claims requiring monitoring	111	(10)	(20)	121	131
Accruing loans contractually past due three months or more	—	—	—	—	—
Restructured loans	111	(10)	(20)	121	131
Total	33,169	(2,303)	(1,716)	35,472	34,885
Normal loans	2,466,680	108,279	195,679	2,358,401	2,271,001
Total credit balance	2,499,850	105,977	193,963	2,393,873	2,305,887

Direct partial write-offs	4,150	(384)	(56)	4,534	4,206
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(%)

Percentages to total credit bal	Claims against bankrupt or de facto bankrupt borrowers	0.13	0.00	(0.02)	0.13	0.15
	Doubtful claims	1.18	(0.15)	(0.17)	1.33	1.35
	Claims requiring monitoring	0.00	0.00	0.00	0.00	0.00
	Accruing loans contractually past due three months or more	—	—	—	—	—
	Restructured loans	0.00	0.00	0.00	0.00	0.00
	Total	1.32	(0.16)	(0.19)	1.48	1.51

6. Status of lending by industry

(1) Loans by industry [**Nonconsolidated**]

(Millions of Yen)

	Mar. 31, 2026		Sep. 30, 2025	Mar. 31, 2025	
		Vs. Sep. 30, 2025			Vs. Mar. 31, 2025
For domestic branches (excluding special international financial transactions accounts)	2,473,308	103,573	191,007	2,369,735	2,282,301
Manufacturing	201,405	16,581	35,619	184,824	165,786
Agriculture and forestry	6,062	350	553	5,712	5,509
Fishery	3,174	(569)	(409)	3,743	3,583
Mining, quarrying and gravel extraction	2,141	625	377	1,516	1,764
Construction	70,944	3,756	2,839	67,188	68,105
Electricity, gas, heat supply, and waterworks	66,283	326	2,425	65,957	63,858
Telecommunications	13,716	136	(1,340)	13,580	15,056
Transportation and postal services	93,867	8,764	18,172	85,103	75,695
Wholesale and retail	154,459	10,810	13,564	143,649	140,895
Finance and insurance	135,678	38	4,588	135,640	131,090
Real estate and goods leasing	354,074	25,250	45,057	328,824	309,017
Various services	222,746	2,712	4,252	220,034	218,494
Local public bodies	309,112	5,118	20	303,994	309,092
Other	839,647	29,676	65,290	809,971	774,357

(2) Claims subject to mandatory disclosure under the Financial Revitalization Act and risk-monitored claims by industry [**Nonconsolidated**]

(Millions of Yen)

	Mar. 31, 2026		Sep. 30, 2025	Mar. 31, 2025	
		Vs. Sep. 30, 2025			Vs. Mar. 31, 2025
For domestic branches (excluding special international financial transactions accounts)	37,319	(2,687)	(1,773)	40,006	39,092
Manufacturing	3,107	1,027	981	2,080	2,126
Agriculture and forestry	158	10	116	148	42
Fishery	757	(19)	(26)	776	783
Mining, quarrying and gravel extraction	—	—	—	—	—
Construction	1,394	744	1,129	650	265
Electricity, gas, heat supply, and waterworks	1,391	(183)	(285)	1,574	1,676
Telecommunications	5	0	5	5	—
Transportation and postal services	899	(73)	(94)	972	993
Wholesale and retail	9,925	(4,386)	(4,414)	14,311	14,339
Finance and insurance	3,095	0	0	3,095	3,095
Real estate and goods leasing	1,830	149	(108)	1,681	1,938
Various services	7,964	(259)	458	8,223	7,506
Local public bodies	—	—	—	—	—
Other	6,788	302	464	6,486	6,324

(3) Balance of consumer loans [**Nonconsolidated**]

(Millions of Yen)

	Mar. 31, 2026			Sep. 30, 2025	Mar. 31, 2025
		Vs. Sep. 30, 2025	Vs. Mar. 31, 2025		
Balance of consumer loans	859,023	27,726	65,482	831,297	793,541
Of which, balance of housing loans	790,159	26,138	62,104	764,021	728,055
Of which, balance of other loans	68,864	1,588	3,378	67,276	65,486

(4) Balance and ratio of loans to SMEs [**Nonconsolidated**]

(Millions of Yen, %)

	Mar. 31, 2026			Sep. 30, 2025	Mar. 31, 2025
		Vs. Sep. 30, 2025	Vs. Mar. 31, 2025		
Balance of loans to SMEs	1,817,160	67,368	126,691	1,749,792	1,690,469
Ratio of loans to SMEs	73.47	(0.36)	(0.59)	73.83	74.06

7. Balances of deposits and loans and bills discounted [**Nonconsolidated**]

(Millions of Yen)

	Mar. 31, 2026			Sep. 30, 2025	Mar. 31, 2025
		Vs. Sep. 30, 2025	Vs. Mar. 31, 2025		
Deposits, etc. (term-end balance) (including NCDs)	3,631,626	65,005	46,114	3,566,621	3,585,512
Deposits, etc. (average balance) (including NCDs)	3,614,600	(30,312)	4,989	3,644,912	3,609,611
Loans and bills discounted (term-end balance)	2,473,308	103,573	191,007	2,369,735	2,282,301
Loans and bills discounted (average balance)	2,365,605	55,853	168,411	2,309,752	2,197,194

8. Number of corporate officers, employees and offices

(1) Number of corporate officers and employees (at fiscal year-end) [**Nonconsolidated**]

(persons)

	Mar. 31, 2026			Sep. 30, 2025	Mar. 31, 2025
		Vs. Sep. 30, 2025	Vs. Mar. 31, 2025		
Number of corporate officers	12	0	0	12	12
Number of employees	1,419	(21)	(28)	1,440	1,447

Note: The number of employees does not include dispatched staff, non-regular staff and temporary workers.

(2) Number of offices [**Nonconsolidated**]

(offices)

	Mar. 31, 2026			Sep. 30, 2025	Mar. 31, 2025
		Vs. Sep. 30, 2025	Vs. Mar. 31, 2025		
Domestic head office and branches	93	0	0	93	93
Overseas branches	0	0	0	0	0
Representative offices	1	0	0	1	1

9. Financial results forecast

[Nonconsolidated]

(Millions of Yen)

	FY2025 Most recent forecast	FY2025 Results	1H FY2026 Forecast	FY2026 Forecast
Ordinary income	86,600	86,610	41,700	84,400
Ordinary profit	13,300	13,308	7,300	16,400
Profit	9,600	9,676	5,100	11,300
Net business profit	2,300	2,322	5,000	11,700
Net business profit on core banking operations	26,900	26,931	8,700	18,300
Credit costs	700	738	700	1,400

10. Amounts of forgiven debts and number of forgiven debtors in FY2025

[Nonconsolidated]

(Millions of Yen)

	Mar. 31, 2026		Sep. 30, 2025	Mar. 31, 2025
	Vs. Sep. 30, 2025	Vs. Mar. 31, 2025		
Number of forgiven debtors	0	0	0	0
Amounts of forgiven debts	—	—	—	—

11. Balance of loans to affiliated nonbanks

(Millions of Yen)

	Mar. 31, 2026		Sep. 30, 2025	Mar. 31, 2025
	Vs. Sep. 30, 2025	Vs. Mar. 31, 2025		
Total for two companies	13,369	1,987	11,382	11,588

12. Shortfall in reserves for consolidated subsidiaries and affiliated nonbanks

Sufficient reserves have been secured for its consolidated subsidiaries and affiliated nonbanks.

The Bank does not provide financial support to its consolidated subsidiaries and affiliated nonbanks.

13. Results of self-assessment

Results of self-assessment and categorization of claims (ratios) **[Nonconsolidated]** (preliminary figures basis) (Millions of Yen)

	Mar. 31, 2026		Sep. 30, 2025		Mar. 31, 2025	
	Amounts	Percentage to total claims	Amounts	Percentage to total claims	Amounts	Percentage to total claims
Total credit balance	2,490,624	100.00%	2,384,849	100.00%	2,297,029	100.00%
Category I	2,238,408	89.87%	2,141,220	89.78%	2,063,251	89.82%
Total categorized amount	252,216	10.12%	243,629	10.21%	233,778	10.17%
Category II	250,460	10.05%	241,771	10.13%	231,878	10.09%
Category III	1,755	0.07%	1,857	0.07%	1,899	0.08%
Category IV	—	—	—	—	—	—

Note: Total credit balance: Securities lent, loans and bills discounted, foreign exchanges, accrued interests, suspense payments and customers' liabilities for acceptances and guarantees.

Categorized amount are balances after deducting allowance for specific loan losses.

Category I: Consists of assets not classified to Category II, Category III, or Category IV.

These are assets with no problems in terms of risk in recovery or loss in value.

Category II: Consists of assets deemed to include a higher than normal repayment risk.

Category III: Consists of "assets for which there are serious doubts about final recovery or value and therefore a high risk of losses but for which the amount of loss is difficult to rationally estimate.

Category IV: Consists of assets that are deemed unrecoverable or no value.

14. Status of lending

○ Balances of bad debts and problem loans and amount of allowance for bad debts

[Nonconsolidated]

(Millions of Yen)

	Balances of bad debts and problem loans (self-assessment)				
	① Bankrupt or de facto bankrupt borrowers	② Borrowers in danger of bankruptcy	Total of ① and ②	③ Borrowers requiring caution	Total of ① through ③
Mar. 31, 2025	7,719	31,241	38,960	246,001	284,962
Sep. 30, 2025	7,828	32,055	39,884	253,995	293,880
Mar. 31, 2026	7,629	29,579	37,208	262,965	300,174

(Millions of Yen)

	Claims subject to mandatory disclosure under the Financial Revitalization Act	Allowance for bad debts	
		Provision of allowance for specific loan losses, net	Provision of allowance for specific/general loan losses, net
Mar. 31, 2025	39,092	160	648
Sep. 30, 2025	40,006	745	777
Mar. 31, 2026	37,319	(57)	650

Note: Balances of bad debts and problem loans are based on total credit and include assets classified as Category I.

○ Final disposal amounts (FY2025)

[Nonconsolidated]

(Millions of Yen)

① Sale (including transfers of claims to funds)	1,142
② Direct write-offs	—
③ Other (collection, improvement in debtor's performance, etc.)	7,371
④ Total	8,514

Note: The final disposal amounts of bad debts are amounts of principals after removing bad debts from the balance sheet.

○ Amounts newly incurred (FY2025)

[Nonconsolidated]

(Millions of Yen)

① Amount incurred from normal borrowers	1,045
② Amount incurred from borrowers requiring caution (excluding borrowers requiring monitoring)	6,133
③ Amount incurred from borrowers requiring monitoring	—
④ Total	7,179

Note: The balances of newly incurred bad debts are those of claims that are newly categorized as "borrowers in danger of bankruptcy" (doubtful claims under the Financial Revitalization Act) or below.

○ Status of bankrupt borrowers from April 2025 to March 2026

[Nonconsolidated]

(Millions of Yen)

Categories of debtors	Number of debtors	Credit balance
Normal borrowers	37	354
Borrowers requiring caution	4	302
Borrowers requiring monitoring	0	—
Borrowers in danger of bankruptcy	3	232
Bankrupt or de facto bankrupt borrowers	1	1666
Total	45	2,555

Note: Categories of debtors are as of March 31, 2025.

15. Bad debts

(1) Losses on disposal

[Nonconsolidated]

(100 Millions of Yen)

	① Provision of allowance for general loan losses	② Disposal of bad debts	Total credit costs ①+②
FY2024	5	1	6
FY2025	7	0	7
	Forecast at beginning of fiscal year	1	13
FY2026 forecast	1	13	14

*Disposal of bad debts is a total of items under non-recurrent gain/loss, such as provision of allowance for specific loan losses, net, and write-off of loans.

[Consolidated]

(100 Millions of Yen)

	① Provision of allowance for general loan losses	② Disposal of bad debts	Total credit costs ①+②
FY2024	5	4	9
FY2025	7	4	11
	Forecast at beginning of fiscal year	1	16
FY2026 forecast	2	16	18

(2) Final disposal and new occurrence

① Comparison of balances **[Nonconsolidated]**

(100 Millions of Yen)

	Mar. 31, 2025 ①	New increase	Decrease during the period		Mar. 31, 2026 ②	Change ②-①
			Removed from balance sheet	Changes in claim categories		
Claims against bankrupt borrowers	77	17	18	—	76	(1)
Doubtful claims	312	58	66	8	295	(17)
Total	389	75	85	8	372	(17)

② Removal from balance sheet by type of disposal

[Nonconsolidated] (100 Millions of Yen)

	Removal from balance sheet results for FY2025	Removal from balance sheet planned for FY2026 full year
Liquidation	—	—
Restructuring	—	—
Securitization of claims	11	16
	Sale to RCC	—
Direct write-off	—	—
Other	73	40
	Collection/repayment	24
	Improved performance	20
Total	85	56

(3) Financial support

[Nonconsolidated]

There is no recipient of financial support.

(4) Amounts and ratios of reserves for loan losses by debtor category

[Nonconsolidated]

(100 Millions of Yen)

	Mar. 31, 2026	Mar. 31, 2025
Claims against de facto bankrupt or bankrupt borrowers	100.00% of unsecured portion 42	100.00% of unsecured portion 43
Claims against borrowers in danger of bankruptcy	87.76% of unsecured portion 125	87.69% of unsecured portion 135
Claims against borrowers requiring monitoring	2.43% of claims 0	7.16% of claims 0
Claims against other borrowers requiring caution	1.19% of claims 31	0.83% of claims 20
Claims against normal borrowers	0.02% of claims 5	0.05% of claims 9

Self-assessment categories	Standards for reserves
De facto bankrupt borrowers Bankrupt borrowers	Provide allowance for specific loan losses in a full amount of the portion not covered by collateral and guarantees.
Borrowers in danger of bankruptcy	Borrowers to which DCF method is applied Provide allowance for specific loan losses in an amount calculated by deducting the estimated discounted present value of the borrower's future cash flows from the portion not covered by collateral and guarantees.
	General borrowers Provide allowance for specific loan losses in an amount of estimated losses calculated by multiplying the estimated loss rate for the next three years based on a historical default rate by the portion not covered by collateral and guarantees.
Borrowers requiring monitoring	Borrowers to which DCF method is applied Provide allowance for general loan losses in an amount calculated by deducting the estimated discounted present value of the borrower's future cash flows from the amount of claims.
	General borrowers Provide allowance for general loan losses in an amount of estimated losses calculated by multiplying the estimated loss rate for the next three years based on a historical default rate with the amount of claims.
Other borrowers requiring caution	Provide allowance for general loan losses in an amount of estimated losses calculated by multiplying the estimated loss rate for the next one year based on a historical default rate with the amount of claims.
Normal borrowers	Provide allowance for general loan losses in an amount of estimated losses calculated by multiplying the estimated loss rate for the next one year based on a historical default rate with the amount of claims.

Criteria for selecting borrowers to which DCF method is applied:

○Borrowers in danger of bankruptcy: Those with claims with ¥100 million or more of portions not covered by collateral and guarantees.

○Borrowers requiring monitoring: Those with claims of ¥1,000 million or more.

16. Share holdings

(1) Share holdings **[Nonconsolidated]** (100 Millions of Yen)

	Acquisition cost	In fair value
Mar. 31, 2025	695	1,172
Sep. 30, 2025	706	1,326
Mar. 31, 2026	727	1,553

(2) Impairment accounting criteria **[Nonconsolidated]**

Action to be taken if the rate of decline was 30% and more but less than 50%:

① Uniformly record as a loss

Yes No

② If marked as No:

<Judgement criteria of recoverability>

The Bank recognizes impairment losses for assets falling under the internal criteria it stipulated pursuant to Practical Guidelines on Accounting Standards for Financial Instruments.

Disclosure of information on the Bank's contribution to regional communities

1. Balance and ratio of loans to borrowers in Oita Prefecture

(100 Millions of Yen)

		Mar. 31, 2026		Sep. 30, 2025	Mar. 31, 2025	
			Vs. Sep. 30, 2025			Vs. Mar. 31, 2025
Balance of loans to borrowers in Oita Prefecture	(A)	17,712	500	834	17,212	16,878
Balance of loans to borrowers outside Oita Prefecture	(B)	7,021	536	1,076	6,485	5,945
Balance of total loans	(C)	24,733	1,036	1,910	23,697	22,823
Ratio of loans to borrowers in Oita Prefecture	(A)/(C)	71.6%	(1.0)%	(2.3)%	72.6%	73.9%

2. Balance of loans to borrowers and number of borrowers in Oita Prefecture by industry

(1) Balance of loans to borrowers in Oita Prefecture by industry

(100 Millions of Yen)

		Mar. 31, 2026		Sep. 30, 2025	Mar. 31, 2025	
			Vs. Sep. 30, 2025			Vs. Mar. 31, 2025
Manufacturing		830	3	(6)	827	836
Construction		594	33	17	561	577
Wholesale and retail		1,021	46	80	975	941
Finance and insurance		74	(2)	(4)	76	78
Real estate and goods leasing		2,185	139	192	2,046	1,993
Various services		1,974	37	52	1,937	1,922
Local public bodies		2,127	3	(24)	2,124	2,151
Individuals		7,385	186	458	7,199	6,927
Other		1,522	55	69	1,467	1,453
Total		17,712	500	834	17,212	16,878

(2) Number of borrowers in Oita Prefecture by industry

(borrowers)

		Mar. 31, 2026		Sep. 30, 2025	Mar. 31, 2025	
			Vs. Sep. 30, 2025			Vs. Mar. 31, 2025
Manufacturing		730	(17)	(47)	747	777
Construction		1,683	(11)	(56)	1,694	1,739
Wholesale and retail		1,344	(54)	(86)	1,398	1,430
Finance and insurance		37	0	(2)	37	39
Real estate and goods leasing		1,892	(7)	(9)	1,899	1,901
Various services		2,940	(54)	(160)	2,994	3,100
Local public bodies		17	0	0	17	17
Individuals		97,890	(295)	684	98,185	97,206
Other		786	(8)	(30)	794	816
Total		107,319	(446)	294	107,765	107,025

3. Balance and ratio of loans to SMEs and number of SME borrowers

(100 Millions of Yen, borrowers)

		Mar. 31, 2026		Sep. 30, 2025	Mar. 31, 2025	
			Vs. Sep. 30, 2025			Vs. Mar. 31, 2025
Balance of loans to SMEs	(A)	18,171	674	1,267	17,497	16,904
Total balance of loans	(B)	24,733	1,036	1,910	23,697	22,823
Ratio of loans to SMEs	(A)/(B)	73.4%	(0.4)%	(0.6)%	73.8%	74.0%
Number of SME borrowers		111,615	(234)	799	111,849	110,816

Notes: 1. Balance of loans does not include special international financial transactions accounts.

2. SMEs refer to enterprises with a capital of ¥300 million or less (however, ¥100 million for wholesale operators and ¥50 million for retail, restaurant and goods leasing operators) or those with 300 or fewer full-time employees (however, 100 full-time employees for wholesale and goods leasing operators and 50 full-time employees for retail and restaurant operators).

4. Balance of loans in Oita Prefecture guaranteed by credit guarantee corporations (Credit Guarantee Corporation of Oita-Ken)

(100 Millions of Yen)

		Mar. 31, 2026		Sep. 30, 2025	Mar. 31, 2025	
			Vs. Sep. 30, 2025			Vs. Mar. 31, 2025
Balance of loans of the Bank in Oita Prefecture guaranteed by credit guarantee corporations	(A)	611	(10)	(21)	621	632
Balance of claims guaranteed by Credit Guarantee Corporation of Oita-Ken	(B)	1,877	(9)	(58)	1,886	1,935
Ratio of loans of the Bank guaranteed by credit guarantee corporations to the overall loans in Oita Prefecture	(A)/(B)	32.6%	(0.3)%	(0.1)%	32.9%	32.7%

5. Balance and ratio of loans to individuals in Oita Prefecture (including housing loans), and number of loans

(1) Balance and ratio of loans to individuals in Oita Prefecture

(100 Millions of Yen)

		Mar. 31, 2026		Sep. 30, 2025	Mar. 31, 2025	
			Vs. Sep. 30, 2025			Vs. Mar. 31, 2025
Balance of unsecured loans	(A)	663	16	35	647	628
Balance of secured loans	(B)	7,220	171	417	7,049	6,803
Balance of loans to individuals	(A)+(B)=(C)	7,883	187	452	7,696	7,431
Total balance of loans	(D)	17,712	500	834	17,212	16,878
Ratio of loans to individuals	(C)/(D)	44.5%	(0.2)%	0.5%	44.7%	44.0%

(2) Number of individual loans in Oita Prefecture

(loans)

		Mar. 31, 2026		Sep. 30, 2025	Mar. 31, 2025	
			Vs. Sep. 30, 2025			Vs. Mar. 31, 2025
Number of unsecured loans	(A)	141,505	(373)	(408)	141,878	141,913
Number of secured loans	(B)	34,598	259	828	34,339	33,770
Number of individual loans	(A)+(B)	176,103	(114)	420	176,217	175,683