

Non-Consolidated Balance Sheet (Unaudited)

March 31, 2026 The Joyo Bank, Ltd.

	Millions of Yen		Thousands of U.S. Dollars
	2026	2025	2026
ASSETS			
Cash and due from banks	¥ 1,470,345	¥ 2,206,899	\$9,196,557
Call loans and bills bought	258,838	222,776	1,618,955
Monetary claims bought	594	624	3,721
Trading assets	11,432	5,410	71,504
Securities	2,422,116	2,675,045	15,149,592
Loans and bills discounted	8,276,048	7,733,049	51,764,126
Foreign exchanges	8,012	4,639	50,117
Other assets	166,086	166,920	1,038,819
Tangible fixed assets	72,337	66,116	452,450
Intangible fixed assets	7,544	7,658	47,191
Prepaid pension cost	18,459	12,446	115,458
Deferred tax assets	—	761	—
Customers' liabilities for acceptances and guarantees	11,871	12,750	74,250
Allowance for loan losses	(35,496)	(32,387)	(222,021)
Allowance for investment losses	(8)	(8)	(55)
TOTAL	¥12,688,183	¥13,082,702	\$79,360,665
LIABILITIES AND EQUITY			
LIABILITIES:			
Deposits	¥10,593,879	¥10,457,164	\$66,261,441
Negotiable certificates of deposit	162,085	222,163	1,013,794
Call money and bills sold	49,233	27,946	307,941
Payables under repurchase agreement	155,610	151,947	973,294
Payables under securities lending transactions	—	83,122	—
Trading liabilities	8,619	3,904	53,910
Borrowed money	855,071	1,415,955	5,348,206
Foreign exchanges	1,309	1,587	8,189
Due to trust account	2,108	1,875	13,186
Other liabilities	144,746	87,313	905,345
Provision for bonuses for directors	165	156	1,037
Provision for reimbursement of deposits	880	1,003	5,508
Provision for point card certificates	218	199	1,368
Provision for contingent losses	822	879	5,145
Deferred tax liabilities	21,535	—	134,696
Deferred tax liabilities for land revaluation	6,916	7,254	43,258
Acceptances and guarantees	11,871	12,750	74,250
Total liabilities	¥12,015,072	¥12,475,223	\$75,150,567
EQUITY:			
Common stock	¥ 85,113	¥ 85,113	\$ 532,356
Capital surplus	58,574	58,574	366,362
Retained earnings	424,504	406,254	2,655,145
Valuation adjustments:	104,918	57,537	656,234
Unrealized gains on available-for-sale securities	49,653	31,781	310,568
Deferred losses on derivatives under hedge accounting	46,079	15,838	288,214
Land revaluation surplus	9,185	9,917	57,452
Total equity	673,110	607,478	4,210,098
TOTAL	¥12,688,183	¥13,082,702	\$79,360,665

Non-Consolidated Statement of Income (Unaudited)

Year Ended March 31, 2026 The Joyo Bank, Ltd.

	Millions of Yen		Thousands of U.S. Dollars
	2026	2025	2026
INCOME:			
Interest income:			
Interest on loans and bills discounted	¥ 97,054	¥ 76,376	\$ 607,043
Interest and dividends on securities	56,216	48,785	351,618
Interest on call loans and bills bought	1,607	827	10,053
Interest on deposits with banks	10,144	6,471	63,453
Other interest income	509	419	3,187
Trust Fees	45	31	283
Fees and commissions.....	32,516	31,812	203,380
Trading income	574	322	3,594
Other operating income.....	12,049	2,766	75,363
Other income	32,550	24,516	203,590
Total income.....	243,267	192,329	1,521,566
EXPENSES:			
Interest expenses:			
Interest on deposits	23,610	9,466	147,678
Interest on negotiable certificates of deposit.....	1,299	75	8,127
Interest on call money and bills sold	2,224	2,287	13,913
Interest on payables under repurchase agreements	6,389	8,087	39,967
Interest on payables under securities lending transactions	343	64	2,148
Interest on borrowed money.....	1,725	2,054	10,791
Interest on interest swap.....	13,132	12,922	82,140
Other interest expenses	3,546	4,011	22,179
Fees and commissions.....	10,602	10,517	66,315
Other operating expenses	36,229	26,947	226,604
General and administrative expenses	61,603	58,456	385,310
Provision of allowance for loan losses	6,308	739	39,460
Other expenses	5,113	7,919	31,984
Total expenses.....	172,129	143,551	1,076,617
INCOME BEFORE INCOME TAXES	71,138	48,777	444,949
INCOME TAXES:			
Current	20,059	12,159	125,467
Deferred.....	60	1,379	379
Total income taxes	20,120	13,538	125,846
NET INCOME	¥ 51,018	¥ 35,239	\$ 319,103

Non-Consolidated Balance Sheet (Unaudited)

March 31, 2026 The Ashikaga Bank, Ltd.

	Millions of Yen		Thousands of U.S. Dollars
	2026	2025	2026
ASSETS			
Cash and due from banks	¥ 973,744	¥1,022,332	\$ 6,090,468
Call loans and bills bought	2,989	3,055	18,700
Monetary claims bought	5,103	4,736	31,920
Trading account securities	259	670	1,620
Money held in trust.....	2,832	2,830	17,714
Securities.....	1,417,639	1,531,136	8,866,899
Loans and bills discounted	5,880,832	5,626,264	36,782,789
Foreign exchanges	6,909	6,328	43,218
Other assets.....	134,489	85,564	841,192
Tangible fixed assets	25,307	25,607	158,293
Intangible fixed assets	4,124	4,051	25,800
Prepaid pension cost	37,630	34,695	235,369
Deferred tax assets.....	9,375	15,430	58,638
Customers' liabilities for acceptances and guarantees	6,427	7,039	40,202
Allowance for loan losses	(28,600)	(32,307)	(178,886)
TOTAL	¥8,479,065	¥8,337,433	\$53,033,937
LIABILITIES AND EQUITY			
LIABILITIES:			
Deposits	¥7,265,977	¥7,150,507	\$45,446,447
Negotiable certificates of deposit	154,095	169,423	963,818
Call money and bills sold	25,037	—	156,600
Payables under securities lending transactions	160,194	148,398	1,001,968
Borrowed money	353,600	434,600	2,211,659
Foreign exchanges.....	508	524	3,182
Due to trust account	1,583	1,366	9,907
Other liabilities.....	115,621	66,117	723,176
Provision for bonuses for directors.....	161	151	1,013
Provision for retirement benefits	465	—	2,915
Provision for reimbursement of deposits.....	542	604	3,394
Provision for contingent losses.....	1,069	1,007	6,689
Provision for point card certificates	343	306	2,152
Acceptances and guarantees.....	6,427	7,039	40,202
Total liabilities	¥8,085,630	¥7,980,048	\$50,573,121
EQUITY:			
Common stock	¥ 135,000	¥ 135,000	\$ 844,383
Retained earnings:.....	243,252	221,671	1,521,470
Valuation adjustments:	15,182	714	94,962
Unrealized gains on available-for-sale securities	(22,972)	(11,959)	(143,687)
Deferred losses on derivatives under hedge accounting	38,155	12,673	238,649
Total equity	393,435	357,385	2,460,816
TOTAL.....	¥8,479,065	¥8,337,433	\$53,033,937

Non-Consolidated Statement of Income (Unaudited)

Year Ended March 31, 2026 The Ashikaga Bank, Ltd.

	Millions of Yen		Thousands of U.S. Dollars
	2026	2025	2026
INCOME:			
Interest income:			
Interest on loans and bills discounted	¥ 69,203	¥ 53,626	\$432,844
Interest and dividends on securities	49,530	35,225	309,796
Interest on call loans and bills bought	338	121	2,115
Interest on deposits with banks	6,675	3,148	41,750
Other interest income	130	98	814
Trust Fees	5	3	31
Fees and commissions	27,728	25,945	173,431
Other operating income	1,659	1,423	10,380
Other income	7,360	7,953	46,039
Total income	162,630	127,546	1,017,201
EXPENSES:			
Interest expenses:			
Interest on deposits	13,747	4,344	85,987
Interest on negotiable certificates of deposit	566	126	3,545
Interest on call money and bills sold	644	117	4,031
Interest on payables under repurchase agreements	—	57	—
Interest on payables under securities lending transactions	8,642	7,406	54,059
Interest on borrowed money	896	139	5,607
Interest on interest swap	2,708	2,431	16,938
Other interest expenses	5,268	10,136	32,954
Fees and commissions	8,448	7,782	52,840
Other operating expenses	20,659	14,129	129,221
General and administrative expenses	50,956	48,097	318,716
Provision of allowance for loan losses	3,039	795	19,013
Other expenses	4,878	6,025	30,516
Total expenses	120,458	101,590	753,428
INCOME BEFORE INCOME TAXES	42,171	25,955	263,773
INCOME TAXES:			
Current	12,307	6,334	76,980
Deferred	(516)	1,011	(3,233)
Total income taxes	11,790	7,346	73,747
NET INCOME	¥ 30,381	¥ 18,609	\$190,025