

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

|   |   |
|---|---|
| Company name:   | Mebuki Financial Group, Inc.  |
| Listing:  | Tokyo Stock Exchange  |
| Securities code:  | 7167  |
| URL:  | <a href="https://www.mebuki-fg.co.jp/">https://www.mebuki-fg.co.jp/</a> |
| Representative:   | Tetsuya Akino, President  |
| Inquiries:  | Masaki Tanaka, General Manager of Corporate Planning Dept.              |
| Scheduled date of annual general meeting of shareholders: | June 24, 2026 (scheduled)   |
| Scheduled date to commence dividend payments:             | June 3, 2026 (scheduled)  |
| Scheduled date to file annual securities report:          | June 12, 2026 (scheduled)   |
| Holding of financial results briefing:                    | Yes (for investors)   |

(Japanese yen amounts of less than 1 million or the first decimal place have been rounded down.)

**1. Consolidated financial results for the fiscal year ended March 31, 2026 (from April 1, 2025 to March 31, 2026)**

(1) Consolidated operating results (%: Changes from the corresponding period of the previous fiscal year)

| Fiscal year ended | Ordinary income |      | Ordinary profit |      | Net Income attributable to owners of the parent |      |
|-------------------|-----------------|------|-----------------|------|---|------|
|                   | ¥Million        | %    | ¥Million        | %    | ¥Million  | %    |
| March 31, 2026    | 443,313         | 23.0 | 115,668         | 39.6 | 84,163  | 44.5 |
| March 31, 2025    | 360,163         | 16.1 | 82,801          | 31.3 | 58,228  | 34.2 |

(Note) Comprehensive income For the Fiscal year ended March 31, 2026: ¥161,051 million [- %]  
For the Fiscal year ended March 31, 2025: ¥9,588 million [(91.7)%]

| Fiscal year ended | Basic earnings per share | Diluted earnings per share | Return on equity | Ratio of ordinary profit to total assets | Ratio of ordinary profit to ordinary income |
|-------------------|--------------------------|----------------------------|------------------|--|---|
|                   | ¥                        | ¥                          | %                | %  | %   |
| March 31, 2026    | 89.03                    | 89.02                      | 8.2              | 0.5                                      | 26.0  |
| March 31, 2025    | 58.38                    | 58.37                      | 5.9              | 0.3                                      | 22.9  |

(Reference) Equity in earnings (losses) of affiliates For the Fiscal year ended March 31, 2026: ¥- million  
For the Fiscal year ended March 31, 2025: ¥- million

(2) Consolidated financial position

| As of          | Total assets | Net assets | Equity-to-asset ratio | Net assets per share |
|----------------|--------------|------------|-----------------------|----------------------|
|                | ¥Million     | ¥Million   | %                     | ¥                    |
| March 31, 2026 | 21,173,586   | 1,077,192  | 5.0                   | 1,147.64             |
| March 31, 2025 | 21,408,384   | 966,012    | 4.5                   | 981.17               |

(Reference) Equity As of March 31, 2026: ¥1,077,123 million As of March 31, 2025: ¥965,942 million

(Note) "Equity-to-asset ratio" represents ("Net assets"-"Equity warrants"-"Non-controlling interest") / "Total assets" at the end of each period.  
The ratio above is not the one based on the regulation of Capital Adequacy Ratio.

(3) Consolidated cash flows

| Fiscal year ended | Cash Flows from Operating Activities | Cash Flows from Investing Activities | Cash Flows from Financing Activities | Cash and cash equivalents at end of period |
|-------------------|--------------------------------------|--------------------------------------|--------------------------------------|--|
|                   | ¥Million                             | ¥Million                             | ¥Million                             | ¥Million                                   |
| March 31, 2026    | (1,119,492)                          | 389,257                              | (49,881)                             | 2,431,438                                  |
| March 31, 2025    | (981,405)                            | (195,558)                            | (32,974)                             | 3,211,554                                  |

**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 |                              |                             |   |
|  | ¥                          | ¥                  | ¥                 | ¥               | ¥     | ¥Million                     | %                           | %   |
| Fiscal year ended March 31, 2025             | —                          | 7.00               | —                 | 9.00            | 16.00 | 15,857                       | 27.4                        | 1.6   |
| Fiscal year ended March 31, 2026             | —                          | 12.00              | —                 | 16.00           | 28.00 | 26,369                       | 31.4                        | 2.6   |
| Fiscal year ending March 31, 2027 (Forecast) | —                          | 20.00              | —                 | 20.00           | 40.00 |                              | 39.5                        |   |

**3. Consolidated Earnings Forecasts for Fiscal year 2026, ending March 31, 2027**

(%: Changes from the corresponding period of the previous fiscal year)

|                                      | Ordinary profit |      | Net income attributable to owners of the parent |      | Basic earnings per share |
|--------------------------------------|-----------------|------|---|------|--------------------------|
|                                      | ¥Million        | %    | ¥Million  | %    | ¥                        |
| Six months ending September 30, 2026 | 69,000          | 15.5 | 47,000  | 7.3  | 50.07                    |
| Fiscal year ending March 31, 2027    | 139,000         | 20.1 | 95,000  | 12.8 | 101.21                   |

\*Notes

(1) Significant changes in the scope of consolidation during the period: None

(2) Changes in accounting policies, changes in accounting estimates, and restatement

- |  |      |
|--|------|
| ① Changes in accounting policies due to revisions to accounting standards and other regulations: | None |
| ② Changes in accounting policies due to other reasons:   | None |
| ③ Changes in accounting estimates:   | None |
| ④ Restatement:   | None |

(3) Number of issued shares (common shares)

- |  |                    |                      |                    |
|--|--------------------|----------------------|--------------------|
| ① Total number of issued shares at the end of the period (including treasury shares) |                    |                      |                    |
| As of March 31, 2026   | 947,055,218 shares | As of March 31, 2025 | 987,055,218 shares |
| ② Number of treasury shares at the end of the period                                 |                    |                      |                    |
| As of March 31, 2026   | 8,502,741 shares   | As of March 31, 2025 | 2,578,075 shares   |
| ③ Average number of shares outstanding during the period                             |                    |                      |                    |
| Fiscal year ended March 31, 2026   | 945,291,643 shares |                      |                    |
| Fiscal year ended March 31, 2025   | 997,399,397 shares |                      |                    |

(Reference) Non-consolidated Financial Highlight

1. Non-consolidated financial results for the fiscal year ended March 31, 2026 (from April 1, 2025 to March 31, 2026)

(1) Operating results

|                   | Operating income |       | Operating profit |       | Ordinary profit |       | Net income |       |
|-------------------|------------------|-------|------------------|-------|-----------------|-------|------------|-------|
|                   | ¥Million         | %     | ¥Million         | %     | ¥Million        | %     | ¥Million   | %     |
| Fiscal year ended |                  |       |                  |       |                 |       |            |       |
| March 31, 2026    | 49,958           | 46.6  | 47,851           | 48.7  | 47,179          | 48.1  | 47,511     | 48.3  |
| March 31, 2025    | 34,071           | (2.7) | 32,172           | (3.2) | 31,837          | (3.0) | 32,028     | (3.0) |

|                   | Basic earnings per share | Diluted earnings per share |
|-------------------|--------------------------|----------------------------|
|                   | ¥                        | ¥                          |
| Fiscal year ended |                          |                            |
| March 31, 2026    | 50.26                    | 50.25                      |
| March 31, 2025    | 32.11                    | 32.10                      |

(2) Financial position

|                | Total assets | Net assets | Equity-to-asset ratio | Net assets per share |
|----------------|--------------|------------|-----------------------|----------------------|
|                | ¥Million     | ¥Million   | %                     | ¥                    |
| As of          |              |            |                       |                      |
| March 31, 2026 | 729,580      | 639,227    | 87.6                  | 681.04               |
| March 31, 2025 | 731,940      | 641,587    | 87.6                  | 651.66               |

(Reference) Equity As of March 31, 2026: ¥639,195 million As of March 31, 2025: ¥641,549 million

(Note) "Equity-to-asset ratio" represents ("Net assets"- "Equity warrants") / "Total assets" at the end of each period.

The ratio above is not the one based on the regulation of Capital Adequacy Ratio.

\* 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

The above forecasts are based on the information which is presently available and the certain assumptions which are considered to be reasonable. Actual results may differ from those forecasts depending on various future factors.

# Consolidated Financial Results for the Fiscal Year Ended March 31,2026

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I Consolidated Financial Information for Fiscal Year 2025

1. Consolidated Balance Sheet

| Item  | (Japanese)     | (Millions of yen)       |                         |
|---|----------------|-------------------------|-------------------------|
|   |                | As of March 31,<br>2025 | As of March 31,<br>2026 |
| <b>Assets</b>   | <b>(資産の部)</b>  |                         |                         |
| Cash and due from banks                               | 現金預け金          | 3,230,771               | 2,445,163               |
| Call loans and bills bought                           | コールローン及び買入手形   | 225,831                 | 261,828                 |
| Monetary claims bought                                | 買入金銭債権         | 5,360                   | 5,698                   |
| Trading assets  | 特定取引資産         | 6,080                   | 11,691                  |
| Money held in trust                                   | 金銭の信託          | 2,830                   | 2,832                   |
| Securities  | 有価証券           | 4,213,214               | 3,848,221               |
| Loans and bills discounted                            | 貸出金            | 13,203,113              | 13,997,655              |
| Foreign exchanges                                     | 外国為替           | 10,967                  | 14,922                  |
| Lease receivable and investments in lease             | リース債権及びリース投資資産 | 62,565                  | 62,483                  |
| Other assets  | その他の資産         | 300,295                 | 349,341                 |
| Tangible fixed assets                                 | 有形固定資産         | 101,325                 | 107,746                 |
| Buildings, net  | 建物             | 34,510                  | 35,018                  |
| Land  | 土地             | 51,591                  | 51,503                  |
| Leased assets, net                                    | リース資産          | 10                      | 4                       |
| Construction in progress                              | 建設仮勘定          | 953                     | 9,348                   |
| Other tangible fixed assets                           | その他の有形固定資産     | 14,259                  | 11,870                  |
| Intangible fixed assets                               | 無形固定資産         | 12,156                  | 12,104                  |
| Software  | ソフトウェア         | 8,829                   | 8,947                   |
| Other intangible fixed assets                         | その他の無形固定資産     | 3,327                   | 3,156                   |
| Net defined benefit asset                             | 退職給付に係る資産      | 76,987                  | 105,971                 |
| Deferred tax assets                                   | 繰延税金資産         | 10,655                  | 2,871                   |
| Customers' liabilities for acceptances and guarantees | 支払承諾見返         | 19,789                  | 18,298                  |
| Allowance for loan losses                             | 貸倒引当金          | (73,551)                | (73,233)                |
| Reserve for devaluation of investment securities      | 投資損失引当金        | (8)                     | (8)                     |
| <b>Total Assets</b>                                   | <b>資産の部合計</b>  | <b>21,408,384</b>       | <b>21,173,586</b>       |
| <b>Liabilities</b>                                    | <b>(負債の部)</b>  |                         |                         |
| Deposits  | 預金             | 17,574,529              | 17,831,757              |
| Negotiable certificates of deposit                    | 譲渡性預金          | 350,586                 | 276,180                 |
| Call money and bills sold                             | コールマネー及び売渡手形   | 27,946                  | 74,270                  |
| Payables under repurchase agreements                  | 売現先勘定          | 151,947                 | 155,610                 |
| Payables under securities lending transactions        | 債券貸借取引受入担保金    | 231,521                 | 160,194                 |
| Trading liabilities                                   | 特定取引負債         | 3,904                   | 8,619                   |
| Borrowed money  | 借入金            | 1,853,218               | 1,208,817               |
| Foreign Exchanges                                     | 外国為替           | 2,112                   | 1,818                   |
| Due to trust account                                  | 信託勘定借          | 3,241                   | 3,692                   |
| Other liabilities                                     | その他の負債         | 209,719                 | 316,518                 |
| Provision for directors' bonuses                      | 役員賞与引当金        | 318                     | 340                     |
| Net defined benefit liability                         | 退職給付に係る負債      | —                       | 991                     |
| Provision for directors' retirement benefits          | 役員退職慰労引当金      | 40                      | 45                      |
| Provision for reimbursement of deposits               | 睡眠預金払戻損失引当金    | 1,608                   | 1,423                   |
| Provision for contingent loss                         | 偶発損失引当金        | 1,887                   | 1,892                   |
| Provision for point card certificates                 | ポイント引当金        | 566                     | 618                     |
| Provision for loss on interest repayment              | 利息返還損失引当金      | 2                       | 0                       |
| Reserves under special laws                           | 特別法上の引当金       | 2                       | 3                       |
| Deferred tax liabilities                              | 繰延税金負債         | 1,237                   | 27,607                  |
| Deferred tax liabilities for land revaluation         | 再評価に係る繰延税金負債   | 7,954                   | 7,616                   |
| Negative goodwill                                     | 負のれん           | 237                     | 79                      |
| Acceptances and guarantees                            | 支払承諾           | 19,789                  | 18,298                  |
| <b>Total liabilities</b>                              | <b>負債の部合計</b>  | <b>20,442,371</b>       | <b>20,096,394</b>       |

(Millions of yen)

| Item  | (Japanese)                       | As of March 31,<br>2025 | As of March 31,<br>2026 |
|---|----------------------------------|-------------------------|-------------------------|
| <b>Net Assets</b>                                   | <b>(純資産の部)</b>                   |                         |                         |
| Capital stock                                       | 資 本 金                            | 117,495                 | 117,495                 |
| Capital surplus                                     | 資 本 剰 余 金                        | 80,386                  | 56,722                  |
| Retained earnings                                   | 利 益 剰 余 金                        | 699,665                 | 764,348                 |
| Treasury stock                                      | 自 己 株 式                          | (1,598)                 | (7,587)                 |
| <b>Total shareholders' equity</b>                   | <b>株 主 資 本 合 計</b>               | <b>895,949</b>          | <b>930,978</b>          |
| Unrealized gains on available-for-sale securities   | そ の 他 有 価 証 券 評 価 差 額 金          | 8,507                   | 16,374                  |
| Deferred gains (losses) on hedges                   | 繰 延 へ ッ ジ 損 益                    | 28,511                  | 84,234                  |
| Land revaluation surplus                            | 土 地 再 評 価 差 額 金                  | 11,454                  | 10,722                  |
| Defined retirement benefit plans                    | 退 職 給 付 に 係 る 調 整 累 計 額          | 21,519                  | 34,812                  |
| <b>Total accumulated other comprehensive income</b> | <b>そ の 他 の 包 括 利 益 累 計 額 合 計</b> | <b>69,993</b>           | <b>146,144</b>          |
| Equity warrants                                     | 新 株 予 約 権                        | 37                      | 32                      |
| Non-controlling interest                            | 非 支 配 株 主 持 分                    | 32                      | 36                      |
| <b>Total net assets</b>                             | <b>純 資 産 の 部 合 計</b>             | <b>966,012</b>          | <b>1,077,192</b>        |
| <b>Total liabilities and net assets</b>             | <b>負 債 及 び 純 資 産 の 部 合 計</b>     | <b>21,408,384</b>       | <b>21,173,586</b>       |

(Note) Figures are rounded down to the nearest million.

## 2. Consolidated Statements of Income and Consolidated Statements of Comprehensive Income

### (1) Consolidated Statements of Income

(Millions of yen)

| Item   | (Japanese)             | FY 2024(ended<br>March 31, 2025) | FY 2025(ended<br>March 31, 2026) |
|--|------------------------|----------------------------------|----------------------------------|
| <b>Ordinary income</b>                                     | <b>経常収益</b>            | <b>360,163</b>                   | <b>443,313</b>                   |
| Interest income  | 資金運用収益                 | 224,459                          | 290,707                          |
| Interest on loans and discounts                            | 貸出金利息                  | 131,244                          | 167,181                          |
| Interest and dividends on securities                       | 有価証券利息配当金              | 82,150                           | 104,131                          |
| Interest on call loans and bills bought                    | コールローン利息及び買入手形利息       | 948                              | 1,945                            |
| Interest on deposits with banks                            | 預け金利息                  | 9,620                            | 16,820                           |
| Other interest income                                      | その他の受入利息               | 495                              | 628                              |
| Trust fees   | 信託報酬                   | 34                               | 50                               |
| Fees and commissions                                       | 役務取引等収益                | 64,740                           | 67,475                           |
| Trading income   | 特定取引収益                 | 456                              | 689                              |
| Other ordinary income                                      | その他業務収益                | 4,224                            | 13,685                           |
| Other income   | その他経常収益                | 66,248                           | 70,705                           |
| Recoveries of written off claims                           | 償却債権取立益                | 3,290                            | 3,683                            |
| Gains on sales of stocks and other securities              | 株式等売却益                 | 27,095                           | 31,284                           |
| Others   | その他の経常収益               | 35,861                           | 35,737                           |
| <b>Ordinary expenses</b>                                   | <b>経常費用</b>            | <b>277,361</b>                   | <b>327,645</b>                   |
| Interest expenses  | 資金調達費用                 | 63,701                           | 84,586                           |
| Interest on deposits                                       | 預金利息                   | 13,790                           | 37,297                           |
| Interest on negotiable certificates of deposit             | 譲渡性預金利息                | 176                              | 1,759                            |
| Interest on call money and bills sold                      | コールマネー利息及び売渡手形利息       | 2,405                            | 2,868                            |
| Interest on payables under repurchase agreements           | 売現先利息                  | 8,144                            | 6,389                            |
| Interest on payables under securities lending transactions | 債券貸借取引支払利息             | 7,471                            | 8,986                            |
| Interest on borrowed money                                 | 借入金利息                  | 2,206                            | 2,624                            |
| Other interest expenses                                    | その他の支払利息               | 29,507                           | 24,658                           |
| Fees and commissions payments                              | 役務取引等費用                | 16,240                           | 16,837                           |
| Other business expenses                                    | その他業務費用                | 41,133                           | 57,039                           |
| General and administrative expenses                        | 営業経費                   | 109,974                          | 116,766                          |
| Other operating expenses                                   | その他経常費用                | 46,311                           | 52,414                           |
| Provision of allowance for loan losses                     | 貸倒引当金繰入額               | 868                              | 10,527                           |
| Other  | その他の経常費用               | 45,443                           | 41,887                           |
| <b>Ordinary profit</b>                                     | <b>経常利益</b>            | <b>82,801</b>                    | <b>115,668</b>                   |
| <b>Extraordinary income</b>                                | <b>特別利益</b>            | <b>353</b>                       | <b>3,178</b>                     |
| Gain on dispositions of fixed assets                       | 固定資産処分益                | 353                              | 3,178                            |
| <b>Extraordinary losses</b>                                | <b>特別損失</b>            | <b>1,364</b>                     | <b>801</b>                       |
| Loss on disposal of non-current assets                     | 固定資産処分損                | 490                              | 328                              |
| Impairment loss  | 減損損                    | 873                              | 473                              |
| <b>Income before income taxes</b>                          | <b>税金等調整前当期純利益</b>     | <b>81,790</b>                    | <b>118,046</b>                   |
| Income taxes-current                                       | 法人税、住民税及び事業税           | 21,281                           | 34,978                           |
| Income taxes-deferred                                      | 法人税等調整額                | 2,280                            | (1,100)                          |
| <b>Total income taxes</b>                                  | <b>法人税等合計</b>          | <b>23,561</b>                    | <b>33,878</b>                    |
| <b>Net income</b>  | <b>当期純利益</b>           | <b>58,228</b>                    | <b>84,167</b>                    |
| <b>Net income attributable to non-controlling interest</b> | <b>非支配株主に帰属する当期純利益</b> | <b>0</b>                         | <b>4</b>                         |
| <b>Net income attributable to owners of the parent</b>     | <b>親会社株主に帰属する当期純利益</b> | <b>58,228</b>                    | <b>84,163</b>                    |

## (2) Consolidated Statements of Comprehensive Income

(Millions of yen)

| Item   | (Japanese)              | FY 2024(ended<br>March 31, 2025) | FY 2025(ended<br>March 31, 2026) |
|--|-------------------------|----------------------------------|----------------------------------|
| <b>Net income</b>  | <b>当 期 純 利 益</b>        | <b>58,228</b>                    | <b>84,167</b>                    |
| <b>Other comprehensive income</b>                              | <b>そ の 他 の 包 括 利 益</b>  | <b>(48,640)</b>                  | <b>76,883</b>                    |
| Unrealized gains on available-for-sale securities              | そ の 他 有 価 証 券 評 価 差 額 金 | (68,772)                         | 7,866                            |
| Deferred gains (losses) on hedges                              | 繰 延 へ ッ ジ 損 益           | 23,531                           | 55,722                           |
| Land revaluation surplus                                       | 土 地 再 評 価 差 額 金         | (228)                            | —                                |
| Defined retirement benefit plans                               | 退 職 給 付 に 係 る 調 整 額     | (3,170)                          | 13,293                           |
| <b>Comprehensive income</b>                                    | <b>包 括 利 益</b>          | <b>9,588</b>                     | <b>161,051</b>                   |
|  | (内訳)                    |                                  |                                  |
| Comprehensive income attributable to owners of the parent      | 親 会 社 株 主 に 係 る 包 括 利 益 | 9,588                            | 161,046                          |
| Comprehensive income attributable to non-controlling interests | 非 支 配 株 主 に 係 る 包 括 利 益 | 0                                | 4                                |

### 3. Consolidated Statements of Changes in Net Assets

FY 2024(ended March 31, 2025)

(Millions of yen)

|   |                                       | Shareholders' equity |                 |                   |                |                            |
|---|---------------------------------------|----------------------|-----------------|-------------------|----------------|----------------------------|
|   |                                       | Capital stock        | Capital surplus | Retained earnings | Treasury stock | Total shareholders' equity |
|   |                                       | 株主資本                 |                 |                   |                |                            |
|   |                                       | 資本金                  | 資本剰余金           | 利益剰余金             | 自己株式           | 株主資本合計                     |
| Balance at the beginning of the period                        | 当 期 首 残 高                             | 117,495              | 98,980          | 654,319           | (316)          | 870,478                    |
| Changes of items during the period                            | 当 期 変 動 額                             |                      |                 |                   |                |                            |
| Cash dividends  | 剰 余 金 の 配 当                           |                      |                 | (13,094)          |                | (13,094)                   |
| Net income attributable to owners of the parent               | 親 会 社 株 主 に 帰 属 す る 当 期 純 利 益         |                      |                 | 58,228            |                | 58,228                     |
| Purchase of treasury stock                                    | 自 己 株 式 の 取 得                         |                      |                 |                   | (20,001)       | (20,001)                   |
| Disposal of treasury stock                                    | 自 己 株 式 の 処 分                         |                      | 2               |                   | 123            | 125                        |
| Cancellation of treasury stock                                | 自 己 株 式 の 消 却                         |                      | (18,596)        |                   | 18,596         | —                          |
| Transfer from land revaluation excess                         | 土 地 再 評 価 差 額 金 の 取 崩                 |                      |                 | 212               |                | 212                        |
| Net changes except for shareholders' equity during the period | 株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 ( 純 額 ) |                      |                 |                   |                |                            |
| Total changes of items during the period                      | 当 期 変 動 額 計 合                         | —                    | (18,593)        | 45,346            | (1,281)        | 25,470                     |
| Balance at the end of the period                              | 当 期 末 残 高                             | 117,495              | 80,386          | 699,665           | (1,598)        | 895,949                    |

|   |                                       | Accumulated other comprehensive income            |                                   |                                       |                                  |  | Equity warrants | Non-controlling interest | Total net assets |
|---|---------------------------------------|---|-----------------------------------|---------------------------------------|----------------------------------|--|-----------------|--------------------------|------------------|
|   |                                       | Unrealized gains on available-for-sale securities | Deferred gains (losses) on hedges | Land revaluation excess, net of taxes | Defined retirement benefit plans | Total accumulated other comprehensive income |                 |                          |                  |
|   |                                       | その他の包括利益累計額                                       |                                   |                                       |                                  |  |                 |                          |                  |
|   |                                       | その他有価証券評価差額金                                      | 繰延ヘッジ損益                           | 土地再評価差額金                              | 退職給付に係る調整累計額                     | その他の包括利益累計額合計                                | 新株予約権           | 非支配株主持分                  | 純資産合計            |
| Balance at the beginning of the period                        | 当 期 首 残 高                             | 77,279  | 4,980                             | 11,895                                | 24,690                           | 118,845                                      | 43              | 32                       | 989,399          |
| Changes of items during the period                            | 当 期 変 動 額                             |   |                                   |                                       |                                  |  |                 |                          |                  |
| Cash dividends  | 剰 余 金 の 配 当                           |   |                                   |                                       |                                  |  |                 |                          | (13,094)         |
| Net income attributable to owners of the parent               | 親 会 社 株 主 に 帰 属 す る 当 期 純 利 益         |   |                                   |                                       |                                  |  |                 |                          | 58,228           |
| Purchase of treasury stock                                    | 自 己 株 式 の 取 得                         |   |                                   |                                       |                                  |  |                 |                          | (20,001)         |
| Disposal of treasury stock                                    | 自 己 株 式 の 処 分                         |   |                                   |                                       |                                  |  |                 |                          | 125              |
| Cancellation of treasury stock                                | 自 己 株 式 の 消 却                         |   |                                   |                                       |                                  |  |                 |                          |                  |
| Transfer from land revaluation excess                         | 土 地 再 評 価 差 額 金 の 取 崩                 |   |                                   |                                       |                                  |  |                 |                          | 212              |
| Net changes except for shareholders' equity during the period | 株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 ( 純 額 ) | (68,772)  | 23,531                            | (441)                                 | (3,170)                          | (48,852)                                     | (5)             | 0                        | (48,857)         |
| Total changes of items during the period                      | 当 期 変 動 額 計 合                         | (68,772)  | 23,531                            | (441)                                 | (3,170)                          | (48,852)                                     | (5)             | 0                        | (23,386)         |
| Balance at the end of the period                              | 当 期 末 残 高                             | 8,507   | 28,511                            | 11,454                                | 21,519                           | 69,993                                       | 37              | 32                       | 966,012          |

|   |                                       | Shareholders' equity |                 |                   |                |                            |
|---|---------------------------------------|----------------------|-----------------|-------------------|----------------|----------------------------|
|   |                                       | Capital stock        | Capital surplus | Retained earnings | Treasury stock | Total shareholders' equity |
|   |                                       | 株主資本                 |                 |                   |                |                            |
|   |                                       | 資本金                  | 資本剰余金           | 利益剰余金             | 自己株式           | 株主資本合計                     |
| Balance at the beginning of the period                        | 当 期 首 残 高                             | 117,495              | 80,386          | 699,665           | (1,598)        | 895,949                    |
| Changes of items during the period                            | 当 期 変 動 額                             |                      |                 |                   |                |                            |
| Cash dividends  | 剰 余 金 の 配 当                           |                      |                 | (20,213)          |                | (20,213)                   |
| Net income attributable to owners of the parent               | 親 会 社 株 主 に 帰 属 す る 当 期 純 利 益         |                      |                 | 84,163            |                | 84,163                     |
| Purchase of treasury stock                                    | 自 己 株 式 の 取 得                         |                      |                 |                   | (30,001)       | (30,001)                   |
| Disposal of treasury stock                                    | 自 己 株 式 の 処 分                         |                      | 58              |                   | 290            | 348                        |
| Cancellation of treasury stock                                | 自 己 株 式 の 消 却                         |                      | (23,722)        |                   | 23,722         | —                          |
| Transfer from land revaluation excess                         | 土 地 再 評 価 差 額 金 の 取 崩                 |                      |                 | 732               |                | 732                        |
| Net changes except for shareholders' equity during the period | 株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 ( 純 額 ) |                      |                 |                   |                |                            |
| Total changes of items during the period                      | 当 合 期 変 動 額 計                         | —                    | (23,663)        | 64,682            | (5,989)        | 35,029                     |
| Balance at the end of the period                              | 当 期 末 残 高                             | 117,495              | 56,722          | 764,348           | (7,587)        | 930,978                    |

|   |                                       | Accumulated other comprehensive income            |                                   |                                       |                                  |  | Equity warrants | Non-controlling interest | Total net assets |
|---|---------------------------------------|---|-----------------------------------|---------------------------------------|----------------------------------|--|-----------------|--------------------------|------------------|
|   |                                       | Unrealized gains on available-for-sale securities | Deferred gains (losses) on hedges | Land revaluation excess, net of taxes | Defined retirement benefit plans | Total accumulated other comprehensive income |                 |                          |                  |
|   |                                       | その他の包括利益累計額                                       |                                   |                                       |                                  |  |                 |                          |                  |
|   |                                       | その他有価証券評価差額金                                      | 繰延ヘッジ損益                           | 土地再評価差額金                              | 退職給付に係る調整累計額                     | その他の包括利益累計額合計                                |                 |                          |                  |
| Balance at the beginning of the period                        | 当 期 首 残 高                             | 8,507   | 28,511                            | 11,454                                | 21,519                           | 69,993                                       | 37              | 32                       | 966,012          |
| Changes of items during the period                            | 当 期 変 動 額                             |   |                                   |                                       |                                  |  |                 |                          |                  |
| Cash dividends  | 剰 余 金 の 配 当                           |   |                                   |                                       |                                  |  |                 |                          | (20,213)         |
| Net income attributable to owners of the parent               | 親 会 社 株 主 に 帰 属 す る 当 期 純 利 益         |   |                                   |                                       |                                  |  |                 |                          | 84,163           |
| Purchase of treasury stock                                    | 自 己 株 式 の 取 得                         |   |                                   |                                       |                                  |  |                 |                          | (30,001)         |
| Disposal of treasury stock                                    | 自 己 株 式 の 処 分                         |   |                                   |                                       |                                  |  |                 |                          | 348              |
| Cancellation of treasury stock                                | 自 己 株 式 の 消 却                         |   |                                   |                                       |                                  |  |                 |                          |                  |
| Transfer from land revaluation excess                         | 土 地 再 評 価 差 額 金 の 取 崩                 |   |                                   |                                       |                                  |  |                 |                          | 732              |
| Net changes except for shareholders' equity during the period | 株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 ( 純 額 ) | 7,866   | 55,722                            | (732)                                 | 13,293                           | 76,150                                       | (5)             | 4                        | 76,149           |
| Total changes of items during the period                      | 当 合 期 変 動 額 計                         | 7,866   | 55,722                            | (732)                                 | 13,293                           | 76,150                                       | (5)             | 4                        | 111,179          |
| Balance at the end of the period                              | 当 期 末 残 高                             | 16,374  | 84,234                            | 10,722                                | 34,812                           | 146,144                                      | 32              | 36                       | 1,077,192        |

4. Consolidated Statements of Cash Flows

(Millions of yen)

| Item  | (Japanese)              | FY 2024(ended<br>March 31, 2025) | FY 2025(ended<br>March 31, 2026) |
|---|-------------------------|----------------------------------|----------------------------------|
| <b>Cash flows from operating activities</b>                                   | <b>営業活動によるキャッシュ・フロー</b> |                                  |                                  |
| Income before income taxes  | 税金等調整前当期純利益             | 81,790                           | 118,046                          |
| Depreciation and amortization   | 減価償却費                   | 9,355                            | 8,488                            |
| Impairment loss   | 減損損失                    | 873                              | 473                              |
| Amortization of negative goodwill   | 負のれん償却額                 | (158)                            | (158)                            |
| Increase (decrease) in allowance for loan losses                              | 貸倒引当金の増減(-は減少)          | (11,334)                         | (318)                            |
| Increase (decrease) in provision for directors' bonuses                       | 役員賞与引当金の増減額(-は減少)       | 57                               | 21                               |
| Decrease (increase) in net defined benefit asset                              | 退職給付に係る資産の増減額(-は増加)     | (2,696)                          | (3,696)                          |
| Increase (decrease) in net defined benefit liability                          | 退職給付に係る負債の増減額(-は減少)     | -                                | 991                              |
| Increase (decrease) in provision for directors' retirement benefits           | 役員退職慰労引当金の増減額(-は減少)     | 6                                | 4                                |
| Increase (decrease) in provision for reimbursement of deposits                | 睡眠預金払戻損失引当金の増減(-)       | (164)                            | (184)                            |
| Increase (decrease) in provision for contingent loss                          | 偶発損失引当金の増減額(-は減少)       | 4                                | 4                                |
| Increase (decrease) in provision for point card certificates                  | ポイント引当金の増減額(-は減少)       | (26)                             | 52                               |
| Increase (decrease) in provision for interest repayment                       | 利息返還損失引当金の増減額(-は減少)     | (2)                              | (2)                              |
| Gain on fund management   | 資金運用収益                  | (224,459)                        | (290,707)                        |
| Financing expenses  | 資金調達費用                  | 63,701                           | 84,586                           |
| Loss (gain) related to securities   | 有価証券関係損益(-)             | 16,967                           | 20,692                           |
| Loss (gain) on money held in trust  | 金銭の信託の運用損益(-は運用益)       | (3)                              | (2)                              |
| Foreign exchange losses (gains)   | 為替差損益(-は益)              | 12,156                           | (56,259)                         |
| Loss (gain) on disposal of non-current assets                                 | 固定資産処分損益(-は益)           | 136                              | (2,850)                          |
| Net decrease (increase) in Trading assets                                     | 特定取引資産の純増(-)減           | (763)                            | (5,610)                          |
| Net increase (decrease) in Trading liabilities                                | 特定取引負債の純増減(-)           | 2,351                            | 4,714                            |
| Net decrease (increase) in loans and bills discounted                         | 貸出金の純増(-)減              | (544,868)                        | (794,541)                        |
| Net increase (decrease) in deposit  | 預金の純増減(-)               | (99,438)                         | 257,228                          |
| Net increase (decrease) in negotiable certificates of deposit                 | 譲渡性預金の純増減(-)            | 223,897                          | (74,406)                         |
| Net increase (decrease) in borrowed money (excluding subordinated borrowings) | 借入金(劣後特約付借入金を除く)の純増減(-) | (121,847)                        | (644,401)                        |
| Net decrease (increase) in deposit (excluding cash and cash equivalents)      | 預け金(現金同等物を除く)の純増(-)減    | (1,848)                          | 5,491                            |
| Net decrease (increase) in call loans   | コールローン等の純増(-)減          | (135,045)                        | (36,334)                         |
| Net increase (decrease) in call money   | コールマネー等の純増減(-)          | (507,246)                        | 49,986                           |
| Net increase (decrease) in payables under securities lending transactions     | 債券貸借取引受入担保金の純増減(-)      | 124,076                          | (71,326)                         |
| Net decrease (increase) in foreign exchanges - assets                         | 外国為替(資産)の純増(-)減         | (1,584)                          | (3,954)                          |
| Net increase (decrease) in foreign exchanges - liabilities                    | 外国為替(負債)の純増減(-)         | 563                              | (294)                            |
| Net decrease (increase) in lease receivable and investments in lease          | リース債権及びリース投資資産の純増(-)減   | (1,692)                          | 82                               |
| Net increase (decrease) in due to trust account                               | 信託勘定借の純増減(-)            | 171                              | 450                              |
| Proceeds from fund management   | 資金運用による収入               | 220,467                          | 284,517                          |
| Payments for finance  | 資金調達による支出               | (59,916)                         | (79,346)                         |
| Other, net  | その他                     | 1,078                            | 133,534                          |
| <b>Subtotal</b>   | <b>小計</b>               | <b>(955,440)</b>                 | <b>(1,095,028)</b>               |
| <b>Income taxes paid</b>  | <b>法人税等の支払額</b>         | <b>(25,964)</b>                  | <b>(24,463)</b>                  |
| <b>Net cash provided by (used in) operating activities</b>                    | <b>営業活動によるキャッシュ・フロー</b> | <b>(981,405)</b>                 | <b>(1,119,492)</b>               |

(Millions of yen)

| Item  | (Japanese)                 | FY 2024(ended<br>March 31, 2025) | FY 2025(ended<br>March 31, 2026) |
|---|----------------------------|----------------------------------|----------------------------------|
| <b>Cash flows from investing activities</b>                         | <b>投資活動によるキャッシュ・フロー</b>    |                                  |                                  |
| Purchase of securities  | 有価証券の取得による支出               | (1,530,419)                      | (1,032,658)                      |
| Proceeds from sales of securities                                   | 有価証券の売却による収入               | 866,682                          | 829,500                          |
| Proceeds from redemption of securities                              | 有価証券の償還による収入               | 475,977                          | 604,095                          |
| Increase in money held in trust                                     | 金銭の信託の増加による支出              | (2)                              | —                                |
| Purchases of tangible fixed assets                                  | 有形固定資産の取得による支出             | (4,370)                          | (13,506)                         |
| Proceeds from sales of tangible fixed assets                        | 有形固定資産の売却による収入             | 318                              | 5,385                            |
| Decrease in money held in trust                                     | 金銭の信託の減少による収入              | —                                | 0                                |
| Purchases of intangible fixed assets                                | 無形固定資産の取得による支出             | (3,589)                          | (3,387)                          |
| Other, net  | その他の                       | (156)                            | (170)                            |
| <b>Net cash provided by (used in) investing activities</b>          | <b>投資活動によるキャッシュ・フロー</b>    | <b>(195,558)</b>                 | <b>389,257</b>                   |
| <b>Cash flows from financing activities</b>                         | <b>財務活動によるキャッシュ・フロー</b>    |                                  |                                  |
| Purchases of treasury stocks  | 自己株式の取得による支出               | (20,001)                         | (30,001)                         |
| Proceed from sales of treasury stocks                               | 自己株式の売却による収入               | 120                              | 333                              |
| Cash dividends paid   | 配当金の支払額                    | (13,094)                         | (20,213)                         |
| <b>Net cash provided by (used in) financing activities</b>          | <b>財務活動によるキャッシュ・フロー</b>    | <b>(32,974)</b>                  | <b>(49,881)</b>                  |
| <b>Effect of exchange rate changes on cash and cash equivalents</b> | <b>現金及び現金同等物に係る換算差額</b>    | <b>—</b>                         | <b>—</b>                         |
| <b>Net increase (decrease) in cash and cash equivalents</b>         | <b>現金及び現金同等物の増減額(-は減少)</b> | <b>(1,209,938)</b>               | <b>(780,116)</b>                 |
| <b>Cash and cash equivalents at the beginning of the period</b>     | <b>現金及び現金同等物の期首残高</b>      | <b>4,421,493</b>                 | <b>3,211,554</b>                 |
| <b>Cash and cash equivalents at the end of the period</b>           | <b>現金及び現金同等物の期末残高</b>      | <b>3,211,554</b>                 | <b>2,431,438</b>                 |

5. Note for Assumptions of Going Concern

Not applicable.

6. Note for Segment Information

The Group provides comprehensive financial services, with a focus on banking services. In addition, the Company's Board of Directors and Management Meeting determine the allocation of management resources within the Group and evaluate its performance. The Group's only reportable segment is banking business. Segment information for businesses other than banking services has been omitted due to lack of significance.

7. Note for Subsequent Events

Not applicable.

## II 【Reference】 Non-consolidated Financial Information of the main consolidated subsidiaries

### 1. Non-consolidated Financial Information of The Joyo Bank, Ltd.

#### (1) Financial Highlights (from April 1, 2025 to March 31, 2026)

##### ① Non-consolidated operating results

(%: Changes from the corresponding period of the previous fiscal year)

| Fiscal year ended | Ordinary income |      | Ordinary profit |      | Net income |      |
|-------------------|-----------------|------|-----------------|------|------------|------|
|                   | ¥Million        | %    | ¥Million        | %    | ¥Million   | %    |
| March 31, 2026    | 240,136         | 24.9 | 68,317          | 37.8 | 51,018     | 44.7 |
| March 31, 2025    | 192,199         | 17.5 | 49,546          | 30.3 | 35,239     | 33.5 |

##### ② Non-consolidated financial position

| As of          | Total assets | Net assets | Equity-to-asset ratio |
|----------------|--------------|------------|-----------------------|
|                | ¥Million     | ¥Million   | %                     |
| March 31, 2026 | 12,688,183   | 673,110    | 5.3                   |
| March 31, 2025 | 13,082,702   | 607,478    | 4.6                   |

(Reference) Equity As of March 31, 2026: ¥673,110 million As of March 31, 2025: ¥607,478 million

(Note) "Equity-to-asset ratio" represents "Net assets"/ "Total assets" at the end of each period.

The ratio above is not the one based on the regulation of Capital Adequacy Ratio.

## (2) Non-consolidated Balance Sheet (The Joyo Bank, Ltd)

(Millions of yen)

| Item  | (Japanese)    | As of March 31,<br>2025 | As of March 31,<br>2026 |
|---|---------------|-------------------------|-------------------------|
| <b>Assets</b>   | <b>(資産の部)</b> |                         |                         |
| Cash and due from banks                               | 現金預け金         | 2,206,899               | 1,470,345               |
| Cash  | 現金            | 92,623                  | 81,578                  |
| Due from banks  | 預け金           | 2,114,275               | 1,388,767               |
| Call loans  | コールローン        | 222,776                 | 258,838                 |
| Monetary claims bought                                | 買入金銭債権        | 624                     | 594                     |
| Trading assets  | 特定取引資産        | 5,410                   | 11,432                  |
| Trading account securities                            | 商品有価証券        | 130                     | 1,306                   |
| Trading-related financial derivatives                 | 特定金融派生商品      | 5,279                   | 10,125                  |
| Securities  | 有価証券          | 2,675,045               | 2,422,116               |
| Government bonds                                      | 国債            | 677,389                 | 711,980                 |
| Local government bonds                                | 地方債           | 434,289                 | 219,179                 |
| Corporate bonds                                       | 社債            | 449,781                 | 302,609                 |
| Stocks  | 株式            | 215,879                 | 252,684                 |
| Other securities                                      | その他の証券        | 897,705                 | 935,663                 |
| Loans and bills discounted                            | 貸出金           | 7,733,049               | 8,276,048               |
| Bills discounted                                      | 割引手形          | 7,207                   | 5,850                   |
| Loans on bills  | 手形貸付          | 132,211                 | 17,622                  |
| Loans on deeds  | 証書貸付          | 6,932,700               | 7,532,485               |
| Overdrafts  | 当座貸越          | 660,929                 | 720,090                 |
| Foreign exchanges                                     | 外国為替          | 4,639                   | 8,012                   |
| Due from foreign banks (our accounts)                 | 外国他店預け        | 3,163                   | 7,319                   |
| Foreign bills bought                                  | 買入外国為替        | 57                      | 63                      |
| Foreign bills receivable                              | 取立外国為替        | 1,418                   | 629                     |
| Other assets  | その他の資産        | 166,920                 | 166,086                 |
| Domestic exchange settlement account, debit           | 未決済為替貸        | 916                     | 1,083                   |
| Prepaid expenses                                      | 前払費用          | 341                     | 317                     |
| Accrued income  | 未収収益          | 13,511                  | 17,353                  |
| Initial margins of future markets                     | 先物取引差入証拠金     | 410                     | 410                     |
| Derivatives other than for trading - assets           | 金融派生商品        | 34,816                  | 79,121                  |
| Cash collateral paid for financial instruments assets | 金融商品等差入担保金    | 4,375                   | 9,590                   |
| Other   | その他の資産        | 112,549                 | 58,211                  |
| Tangible fixed assets                                 | 有形固定資産        | 66,116                  | 72,337                  |
| Buildings, net  | 建物            | 22,032                  | 22,191                  |
| Land  | 土地            | 36,846                  | 37,327                  |
| Leased assets, net                                    | リース資産         | 71                      | 143                     |
| Construction in progress                              | 建設仮勘定         | 542                     | 8,782                   |
| Other tangible fixed assets                           | その他の有形固定資産    | 6,624                   | 3,893                   |
| Intangible fixed assets                               | 無形固定資産        | 7,658                   | 7,544                   |
| Software  | ソフトウェア        | 5,073                   | 5,128                   |
| Other intangible fixed assets                         | その他の無形固定資産    | 2,584                   | 2,416                   |
| Prepaid pension cost                                  | 前払年金費用        | 12,446                  | 18,459                  |
| Deferred tax Assets                                   | 繰延税金資産        | 761                     | —                       |
| Customers' liabilities for acceptances and guarantees | 支払承諾見返        | 12,750                  | 11,871                  |
| Allowance for loan losses                             | 貸倒引当金         | (32,387)                | (35,496)                |
| Reserve for devaluation of investment securities      | 投資損失引当金       | (8)                     | (8)                     |
| <b>Total Assets</b>                                   | <b>資産の部合計</b> | <b>13,082,702</b>       | <b>12,688,183</b>       |

(Millions of yen)

| Item   | (Japanese)              | As of March 31,<br>2025 | As of March 31,<br>2026 |
|--|-------------------------|-------------------------|-------------------------|
| <b>Liabilities</b>                               | <b>(負債の部)</b>           |                         |                         |
| Deposits   | 預 金                     | 10,457,164              | 10,593,879              |
| Current deposits                                 | 当 座 預 金                 | 258,958                 | 247,843                 |
| Ordinary deposits                                | 普 通 預 金                 | 7,663,424               | 7,700,005               |
| Saving deposits                                  | 貯 蓄 預 金                 | 40,608                  | 39,545                  |
| Deposits at notice                               | 通 知 預 金                 | 6,475                   | 4,804                   |
| Time deposits                                    | 定 期 預 金                 | 2,298,067               | 2,421,055               |
| Other deposits                                   | そ の 他 の 預 金             | 189,630                 | 180,624                 |
| Negotiable certificates of deposit               | 譲 渡 性 預 金               | 222,163                 | 162,085                 |
| Call money                                       | コ ー ル マ ネ ー             | 27,946                  | 49,233                  |
| Payables under repurchase agreements             | 売 現 先 勘 定               | 151,947                 | 155,610                 |
| Payables under securities lending transactions   | 債 券 貸 借 取 引 受 入 担 保 金   | 83,122                  | —                       |
| Trading liabilities                              | 特 定 取 引 負 債             | 3,904                   | 8,619                   |
| Trading-related financial derivatives            | 特 定 金 融 派 生 商 品         | 3,904                   | 8,619                   |
| Borrowed money                                   | 借 用 金                   | 1,415,955               | 855,071                 |
| Borrowings from other banks                      | 借 入 金                   | 1,415,955               | 855,071                 |
| Foreign Exchanges                                | 外 国 為 替                 | 1,587                   | 1,309                   |
| Foreign bills sold                               | 売 渡 外 国 為 替             | 1,087                   | 711                     |
| Foreign bills payable                            | 未 払 外 国 為 替             | 500                     | 597                     |
| Due to trust account                             | 信 託 勘 定 借               | 1,875                   | 2,108                   |
| Other liabilities                                | そ の 他 負 債               | 87,313                  | 144,746                 |
| Domestic exchange settlement account, credit     | 未 決 済 為 替 借             | 478                     | 637                     |
| Income taxes payable                             | 未 払 法 人 税 等             | 5,084                   | 13,118                  |
| Accrued expenses                                 | 未 払 費 用                 | 9,662                   | 13,074                  |
| Unearned revenue                                 | 前 受 収 益                 | 2,765                   | 2,698                   |
| Derivatives other than for trading - liabilities | 金 融 派 生 商 品             | 11,871                  | 26,890                  |
| Payables under derivative transactions           | 金 融 商 品 等 受 入 担 保 金     | 29,688                  | 70,875                  |
| Lease obligations                                | リ ー ス 債 務               | 71                      | 143                     |
| Other  | そ の 他 の 負 債             | 27,690                  | 17,307                  |
| Provision for directors' bonuses                 | 役 員 賞 与 引 当 金           | 156                     | 165                     |
| Provision for reimbursement of deposits          | 睡 眠 預 金 払 戻 損 失 引 当 金   | 1,003                   | 880                     |
| Provision for point card certificates            | ポ イ ン ト 引 当 金           | 199                     | 218                     |
| Provision for contingent loss                    | 偶 発 損 失 引 当 金           | 879                     | 822                     |
| Deferred tax liabilities                         | 繰 延 税 金 負 債             | —                       | 21,535                  |
| Deferred tax liabilities for land revaluation    | 再 評 価 に 係 る 繰 延 税 金 負 債 | 7,254                   | 6,916                   |
| Acceptances and guarantees                       | 支 払 承 諾                 | 12,750                  | 11,871                  |
| <b>Total liabilities</b>                         | <b>負 債 の 部 合 計</b>      | <b>12,475,223</b>       | <b>12,015,072</b>       |

(Millions of yen)

| Item   | (Japanese)                   | As of March 31,<br>2025 | As of March 31,<br>2026 |
|--|------------------------------|-------------------------|-------------------------|
| <b>Net Assets</b>  | <b>(純資産の部)</b>               |                         |                         |
| Capital stock  | 資 本 金                        | 85,113                  | 85,113                  |
| Capital surplus  | 資 本 剰 余 金                    | 58,574                  | 58,574                  |
| Legal capital surplus                                      | 資 本 準 備 金                    | 58,574                  | 58,574                  |
| Retained earnings  | 利 益 剰 余 金                    | 406,254                 | 424,504                 |
| Legal retained earnings                                    | 利 益 準 備 金                    | 55,317                  | 55,317                  |
| Other retained earnings                                    | そ の 他 利 益 剰 余 金              | 350,936                 | 369,187                 |
| Reserve for advanced depreciation of non-current assets    | ( 固 定 資 産 圧 縮 積 立 金 )        | 969                     | 945                     |
| General Reserve  | ( 別 途 積 立 金 )                | 222,432                 | 222,432                 |
| Retained earnings brought forward                          | ( 繰 越 利 益 剰 余 金 )            | 127,535                 | 145,809                 |
| <b>Total shareholders' equity</b>                          | <b>株 主 資 本 合 計</b>           | <b>549,941</b>          | <b>568,191</b>          |
| Unrealized gains (losses) on available-for-sale securities | そ の 他 有 価 証 券 評 価 差 額 金      | 31,781                  | 49,653                  |
| Deferred gains or losses on hedges                         | 繰 延 ヘ ッ ジ 損 益                | 15,838                  | 46,079                  |
| Land revaluation excess, net of taxes                      | 土 地 再 評 価 差 額 金              | 9,917                   | 9,185                   |
| <b>Total valuation and translation adjustments</b>         | <b>評 価 ・ 換 算 差 額 等 合 計</b>   | <b>57,537</b>           | <b>104,918</b>          |
| <b>Total net assets</b>                                    | <b>純 資 産 の 部 合 計</b>         | <b>607,478</b>          | <b>673,110</b>          |
| <b>Total liabilities and net assets</b>                    | <b>負 債 及 び 純 資 産 の 部 合 計</b> | <b>13,082,702</b>       | <b>12,688,183</b>       |

(Note) Figures are rounded down to the nearest million.

## (3)Non-consolidated Statement of Income (The Joyo Bank, Ltd.)

(Millions of yen)

| Item  | (Japanese)  | FY 2024(ended<br>March 31, 2025) | FY 2025(ended<br>March 31, 2026) |
|---|-------------|----------------------------------|----------------------------------|
| <b>Ordinary income</b>  | <b>経常収益</b> | <b>192,199</b>                   | <b>240,136</b>                   |
| Interest income   | 資金運用収益      | 132,880                          | 165,532                          |
| Interest on loans and discounts                               | 貸出金利息       | 76,376                           | 97,054                           |
| Interest and dividends on securities                          | 有価証券利息配当金   | 48,785                           | 56,216                           |
| Interest on call loans  | コールローン利息    | 827                              | 1,607                            |
| Interest on deposits with banks                               | 預け金利息       | 6,471                            | 10,144                           |
| Other interest income   | その他の受入利息    | 419                              | 509                              |
| Trust fees  | 信託報酬        | 31                               | 45                               |
| Fees and commissions  | 役務取引等収益     | 31,812                           | 32,516                           |
| Fees and commissions on domestic and foreign exchanges        | 受入為替手数料     | 5,573                            | 5,347                            |
| Other fees and commissions                                    | その他の役務収益    | 26,238                           | 27,168                           |
| Trading income  | 特定取引収益      | 322                              | 574                              |
| Gains on trading account securities                           | 商品有価証券収益    | 104                              | 124                              |
| Income from trading-related financial derivatives transaction | 特定金融派生商品収益  | 214                              | 446                              |
| Other trading income  | その他の特定取引収益  | 3                                | 3                                |
| Other ordinary income   | その他業務収益     | 2,766                            | 12,049                           |
| Gains on foreign exchange transactions                        | 外国為替売買益     | 2,102                            | 1,820                            |
| Gains on sales of bonds                                       | 国債等債券売却益    | 612                              | 1,648                            |
| Income from derivatives other than for trading or hedging     | 金融派生商品収益    | 52                               | 8,580                            |
| Other income  | その他経常収益     | 24,387                           | 29,418                           |
| Recoveries of written off claims                              | 償却債権取立益     | 1,663                            | 2,117                            |
| Gains on sales of stocks and other securities                 | 株式等売却益      | 21,727                           | 26,653                           |
| Other   | その他の経常収益    | 995                              | 646                              |
| <b>Operating expenses</b>                                     | <b>経常費用</b> | <b>142,653</b>                   | <b>171,818</b>                   |
| Interest expenses   | 資金調達費用      | 38,970                           | 52,271                           |
| Interest on deposits  | 預金利息        | 9,466                            | 23,610                           |
| Interest on negotiable certificates of deposit                | 譲渡性預金利息     | 75                               | 1,299                            |
| Interest on call money  | コールマネー利息    | 2,287                            | 2,224                            |
| Interest on payables under repurchase agreements              | 売現先利息       | 8,087                            | 6,389                            |
| Interest on deposits for bonds lending transaction            | 債券貸借取引支払利息  | 64                               | 343                              |
| Interest on borrowed money                                    | 借入金利息       | 2,054                            | 1,725                            |
| Interest on interest swaps                                    | 金利スワップ支払利息  | 12,922                           | 13,132                           |
| Other interest expenses                                       | その他の支払利息    | 4,011                            | 3,546                            |
| Fees and commissions payments                                 | 役務取引等費用     | 10,517                           | 10,602                           |
| Fees and commissions on domestic and foreign exchanges        | 支払為替手数料     | 830                              | 932                              |
| Other fees and commissions                                    | その他の役務費用    | 9,687                            | 9,669                            |
| Other ordinary expenses                                       | その他業務費用     | 26,947                           | 36,229                           |
| Losses on sales of bonds                                      | 国債等債券売却損    | 26,947                           | 36,229                           |
| General and administrative expenses                           | 営業経費        | 58,456                           | 61,603                           |
| Other expenses  | その他経常費用     | 7,761                            | 11,111                           |
| Provision of allowance for loan losses                        | 貸倒引当金繰入額    | 739                              | 6,308                            |
| Provision for contingent loss                                 | 偶発損失引当金繰入額  | 246                              | 228                              |
| Provision for point card certificates                         | ポイント引当金繰入額  | 197                              | 218                              |
| Write-off amount of loans                                     | 貸出金償却       | 3,166                            | 2,135                            |
| Losses on sales of stocks                                     | 株式等売却損      | 2,767                            | 1,268                            |
| Losses on devaluation of stocks and other securities          | 株式等償却       | 107                              | 1                                |
| Other expenses or losses                                      | その他の経常費用    | 536                              | 949                              |
| <b>Ordinary Profit</b>  | <b>経常利益</b> | <b>49,546</b>                    | <b>68,317</b>                    |

(Millions of yen)

| Item                                   | <i>(Japanese)</i>      | FY 2024(ended<br>March 31, 2025) | FY 2025(ended<br>March 31, 2026) |
|--|------------------------|----------------------------------|----------------------------------|
| <b>Extraordinary income</b>            | <b>特 別 利 益</b>         | <b>129</b>                       | <b>3,131</b>                     |
| Gain on disposal of non-current assets | 固 定 資 産 処 分 益          | 129                              | 3,131                            |
| <b>Extraordinary losses</b>            | <b>特 別 損 失</b>         | <b>898</b>                       | <b>310</b>                       |
| Loss on disposal of non-current assets | 固 定 資 産 処 分 損          | 235                              | 199                              |
| Impairment loss                        | 減 損 損 失                | 662                              | 111                              |
| <b>Income before income taxes</b>      | <b>税 引 前 当 期 純 利 益</b> | <b>48,777</b>                    | <b>71,138</b>                    |
| Income taxes - current                 | 法 人 税、住 民 税 及 び 事 業 税  | 12,159                           | 20,059                           |
| Income taxes - deferred                | 法 人 税 等 調 整 額          | 1,379                            | 60                               |
| <b>Total income taxes</b>              | <b>法 人 税 等 合 計</b>     | <b>13,538</b>                    | <b>20,120</b>                    |
| <b>Net income</b>                      | <b>当 期 純 利 益</b>       | <b>35,239</b>                    | <b>51,018</b>                    |

(Note) Figures are rounded down to the nearest million.

## 2. Non-consolidated Financial Information of The Ashikaga Bank, Ltd.

### (1) Financial Highlights (from April 1, 2025 to March 31, 2026)

#### ① Non-consolidated operating results

(%: Changes from the corresponding period of the previous fiscal year)

| Fiscal year ended | Ordinary income |      | Ordinary profit |      | Net income |      |
|-------------------|-----------------|------|-----------------|------|------------|------|
|                   | ¥Million        | %    | ¥Million        | %    | ¥Million   | %    |
| March 31, 2026    | 162,622         | 27.5 | 42,237          | 61.4 | 30,381     | 63.2 |
| March 31, 2025    | 127,448         | 19.6 | 26,154          | 27.3 | 18,609     | 31.0 |

#### ② Non-consolidated financial position

| As of          | Total assets | Net assets | Equity-to-asset ratio |
|----------------|--------------|------------|-----------------------|
|                | ¥Million     | ¥Million   | %                     |
| March 31, 2026 | 8,479,065    | 393,435    | 4.6                   |
| March 31, 2025 | 8,337,433    | 357,385    | 4.2                   |

(Reference) Equity As of March 31, 2026: ¥393,435 million As of March 31, 2025: ¥357,385 million

(Note) "Equity-to-asset ratio" represents "Net assets"/ "Total assets" at the end of each period.

The ratio above is not the one based on the regulation of Capital Adequacy Ratio.

## (2)Non-consolidated Balance Sheet (The Ashikaga Bank, Ltd)

(Millions of yen)

| Item  | (Japanese)    | As of March 31,<br>2025 | As of March 31,<br>2026 |
|---|---------------|-------------------------|-------------------------|
| <b>Assets</b>   | <b>(資産の部)</b> |                         |                         |
| Cash and due from banks                               | 現金預け金         | 1,022,332               | 973,744                 |
| Cash  | 現金            | 72,462                  | 71,557                  |
| Due from banks  | 預け金           | 949,869                 | 902,186                 |
| Call loans  | コールローン        | 3,055                   | 2,989                   |
| Monetary claims bought                                | 買入金銭債権        | 4,736                   | 5,103                   |
| Trading account securities                            | 商品有価証券        | 670                     | 259                     |
| Trading government bonds                              | 商品国債          | 104                     | 41                      |
| Trading local government bonds                        | 商品地方債         | 110                     | 128                     |
| Trading government guaranteed bonds                   | 商品政府保証債       | 454                     | 88                      |
| Money held in trust                                   | 金銭の信託         | 2,830                   | 2,832                   |
| Securities  | 有価証券          | 1,531,136               | 1,417,639               |
| Government bonds                                      | 国債            | 554,143                 | 621,599                 |
| Local government bonds                                | 地方債           | 63,181                  | 21,333                  |
| Corporate bonds                                       | 社債            | 324,594                 | 245,478                 |
| Stocks  | 株式            | 34,321                  | 41,589                  |
| Other securities                                      | その他の証券        | 554,895                 | 487,638                 |
| Loans and bills discounted                            | 貸出金           | 5,626,264               | 5,880,832               |
| Bills discounted                                      | 割引手形          | 8,491                   | 5,655                   |
| Loans on bills  | 手形貸付          | 97,239                  | 14,685                  |
| Loans on deeds  | 証書貸付          | 4,957,493               | 5,291,057               |
| Overdrafts  | 当座貸越          | 563,039                 | 569,432                 |
| Foreign exchanges                                     | 外国為替          | 6,328                   | 6,909                   |
| Due from foreign banks (our accounts)                 | 外国他店預け        | 6,328                   | 6,909                   |
| Other assets  | その他の資産        | 85,564                  | 134,489                 |
| Domestic exchange settlement account, debit           | 未決済為替貸        | 866                     | 1,083                   |
| Prepaid expenses                                      | 前払費用          | 1,789                   | 1,517                   |
| Accrued income  | 未収収益          | 9,578                   | 11,449                  |
| Derivatives other than for trading - assets           | 金融派生商品        | 23,234                  | 60,762                  |
| Cash collateral paid for financial instruments assets | 金融商品等差入担保金    | 15,815                  | 17,257                  |
| Other   | その他の資産        | 34,279                  | 42,419                  |
| Tangible fixed assets                                 | 有形固定資産        | 25,607                  | 25,307                  |
| Buildings, net  | 建物            | 10,668                  | 10,546                  |
| Land  | 土地            | 11,843                  | 11,899                  |
| Leased assets, net                                    | リース資産         | 138                     | 182                     |
| Construction in progress                              | 建設仮勘定         | 36                      | —                       |
| Other tangible fixed assets                           | その他の有形固定資産    | 2,920                   | 2,679                   |
| Intangible fixed assets                               | 無形固定資産        | 4,051                   | 4,124                   |
| Software  | ソフトウェア        | 3,562                   | 3,632                   |
| Other intangible fixed assets                         | その他の無形固定資産    | 488                     | 491                     |
| Prepaid pension cost                                  | 前払年金費用        | 34,695                  | 37,630                  |
| Deferred tax assets                                   | 繰延税金資産        | 15,430                  | 9,375                   |
| Customers' liabilities for acceptances and guarantees | 支払承諾見返        | 7,039                   | 6,427                   |
| Allowance for loan losses                             | 貸倒引当金         | (32,307)                | (28,600)                |
| <b>Total Assets</b>                                   | <b>資産の部合計</b> | <b>8,337,433</b>        | <b>8,479,065</b>        |

(Millions of yen)

| Item   | (Japanese)                   | As of March 31,<br>2025 | As of March 31,<br>2026 |
|--|------------------------------|-------------------------|-------------------------|
| <b>Liabilities</b>   | <b>(負債の部)</b>                |                         |                         |
| Deposits   | 預 金                          | 7,150,507               | 7,265,977               |
| Current deposits   | 当 座 預 金                      | 281,038                 | 269,703                 |
| Ordinary deposits  | 普 通 預 金                      | 5,142,020               | 5,146,252               |
| Saving deposits  | 貯 蓄 預 金                      | 72,522                  | 71,558                  |
| Deposits at notice   | 通 知 預 金                      | 10,728                  | 12,524                  |
| Time deposits  | 定 期 預 金                      | 1,412,088               | 1,549,417               |
| Other deposits   | そ の 他 の 預 金                  | 232,109                 | 216,521                 |
| Negotiable certificates of deposit                         | 譲 渡 性 預 金                    | 169,423                 | 154,095                 |
| Call money   | コ ー ル マ ネ ー                  | —                       | 25,037                  |
| Payables under securities lending transactions             | 債 券 貸 借 取 引 受 入 担 保 金        | 148,398                 | 160,194                 |
| Borrowed money   | 借 用 金                        | 434,600                 | 353,600                 |
| Borrowings from other banks                                | 借 入 金                        | 434,600                 | 353,600                 |
| Foreign Exchanges  | 外 国 為 替                      | 524                     | 508                     |
| Foreign bills sold   | 売 渡 外 国 為 替                  | 46                      | 125                     |
| Foreign bills payable                                      | 未 払 外 国 為 替                  | 477                     | 383                     |
| Due to trust account                                       | 信 託 勘 定 借 借                  | 1,366                   | 1,583                   |
| Other liabilities  | そ の 他 負 債                    | 66,117                  | 115,621                 |
| Domestic exchange settlement account, credit               | 未 決 済 為 替 借 借                | 3,452                   | 4,547                   |
| Income taxes payable                                       | 未 払 法 人 税 等                  | 2,959                   | 6,200                   |
| Accrued expenses   | 未 払 費 用                      | 7,691                   | 10,282                  |
| Unearned revenue   | 前 受 収 益                      | 1,264                   | 1,366                   |
| Variation margins of futures markets-liabilities           | 先 物 取 引 差 金 勘 定              | 0                       | 1                       |
| Derivatives other than for trading - liabilities           | 金 融 派 生 商 品                  | 21,021                  | 23,676                  |
| Payables under derivative transactions                     | 金 融 商 品 等 受 入 担 保 金          | 20,201                  | 59,828                  |
| Lease obligations  | リ ー ス 債 務                    | 158                     | 209                     |
| Other  | そ の 他 の 負 債                  | 9,367                   | 9,508                   |
| Provision for directors' bonuses                           | 役 員 賞 与 引 当 金                | 151                     | 161                     |
| Provision for retirement benefits                          | 退 職 給 付 引 当 金                | —                       | 465                     |
| Provision for reimbursement of deposits                    | 睡 眠 預 金 払 戻 損 失 引 当 金        | 604                     | 542                     |
| Provision for contingent loss                              | 偶 発 損 失 引 当 金                | 1,007                   | 1,069                   |
| Provision for point card certificates                      | ポ イ ン ト 引 当 金                | 306                     | 343                     |
| Acceptances and guarantees                                 | 支 払 承 諾                      | 7,039                   | 6,427                   |
| <b>Total liabilities</b>                                   | <b>負 債 の 部 合 計</b>           | <b>7,980,048</b>        | <b>8,085,630</b>        |
| <b>Net Assets</b>  | <b>(純資産の部)</b>               |                         |                         |
| Capital stock  | 資 本 金                        | 135,000                 | 135,000                 |
| Retained earnings  | 利 益 剰 余 金                    | 221,671                 | 243,252                 |
| Legal retained earnings                                    | 利 益 準 備 金                    | 32,928                  | 34,688                  |
| Other retained earnings                                    | そ の 他 利 益 剰 余 金              | 188,742                 | 208,564                 |
| Retained earnings brought forward                          | ( 繰 越 利 益 剰 余 金 )            | 188,742                 | 208,564                 |
| <b>Total shareholders' equity</b>                          | <b>株 主 資 本 合 計</b>           | <b>356,671</b>          | <b>378,252</b>          |
| Unrealized gains (losses) on available-for-sale securities | そ の 他 有 価 証 券 評 価 差 額 金      | (11,959)                | (22,972)                |
| Deferred gains or losses on hedges                         | 繰 延 ヘ ッ ジ 損 益                | 12,673                  | 38,155                  |
| <b>Total valuation and translation adjustments</b>         | <b>評 価 ・ 換 算 差 額 等 合 計</b>   | <b>714</b>              | <b>15,182</b>           |
| <b>Total net assets</b>                                    | <b>純 資 産 の 部 合 計</b>         | <b>357,385</b>          | <b>393,435</b>          |
| <b>Total liabilities and net assets</b>                    | <b>負 債 及 び 純 資 産 の 部 合 計</b> | <b>8,337,433</b>        | <b>8,479,065</b>        |

(Note) Figures are rounded down to the nearest million.

## (3) Non-consolidated Statement of Income (The Ashikaga Bank, Ltd.)

(Millions of yen)

| Item  | (Japanese)  | FY 2024(ended<br>March 31, 2025) | FY 2025(ended<br>March 31, 2026) |
|---|-------------|----------------------------------|----------------------------------|
| <b>Ordinary income</b>                                    | <b>経常収益</b> | <b>127,448</b>                   | <b>162,622</b>                   |
| Interest income   | 資金運用収益      | 92,219                           | 125,876                          |
| Interest on loans and discounts                           | 貸出金利息       | 53,626                           | 69,203                           |
| Interest and dividends on securities                      | 有価証券利息配当金   | 35,225                           | 49,530                           |
| Interest on call loans                                    | コールローン利息    | 121                              | 338                              |
| Interest on deposits with banks                           | 預け金利息       | 3,148                            | 6,675                            |
| Other interest income                                     | その他の受入利息    | 98                               | 130                              |
| Trust fees  | 信託報酬        | 3                                | 5                                |
| Fees and commissions                                      | 役務取引等収益     | 25,945                           | 27,728                           |
| Fees and commissions on domestic and foreign exchanges    | 受入為替手数料     | 4,218                            | 4,165                            |
| Other fees and commissions                                | その他の役務収益    | 21,727                           | 23,562                           |
| Other ordinary income                                     | その他業務収益     | 1,423                            | 1,659                            |
| Gains on foreign exchange transactions                    | 外国為替売買益     | 1,027                            | 630                              |
| Gain on trading account securities transactions           | 商品有価証券売買益   | —                                | 1                                |
| Gains on sales of bonds                                   | 国債等債券売却益    | 0                                | 767                              |
| Income from derivatives other than for trading or hedging | 金融派生商品収益    | 395                              | 261                              |
| Other income  | その他経常収益     | 7,856                            | 7,353                            |
| Recoveries of written off claims                          | 償却債権取立益     | 1,517                            | 1,539                            |
| Gains on sales of stocks and other securities             | 株式等売却益      | 5,670                            | 5,147                            |
| Gains on money held in trust                              | 金銭の信託運用益    | 4                                | 4                                |
| Other   | その他の経常収益    | 663                              | 660                              |
| <b>Operating expenses</b>                                 | <b>経常費用</b> | <b>101,294</b>                   | <b>120,385</b>                   |
| Interest expenses   | 資金調達費用      | 24,759                           | 32,475                           |
| Interest on deposits                                      | 預金利息        | 4,344                            | 13,747                           |
| Interest on negotiable certificates of deposit            | 譲渡性預金利息     | 126                              | 566                              |
| Interest on call money                                    | コールマネー利息    | 117                              | 644                              |
| Interest on payables under repurchase agreements          | 売現先利息       | 57                               | —                                |
| Interest on deposits for bonds lending transaction        | 債券貸借取引支払利息  | 7,406                            | 8,642                            |
| Interest on borrowed money                                | 借入金利息       | 139                              | 896                              |
| Interest on interest swaps                                | 金利スワップ支払利息  | 2,431                            | 2,708                            |
| Other interest expenses                                   | その他の支払利息    | 10,136                           | 5,268                            |
| Fees and commissions payments                             | 役務取引等費用     | 7,782                            | 8,448                            |
| Fees and commissions on domestic and foreign exchanges    | 支払為替手数料     | 580                              | 667                              |
| Other fees and commissions                                | その他の役務費用    | 7,202                            | 7,780                            |
| Other ordinary expenses                                   | その他業務費用     | 14,129                           | 20,659                           |
| Losses on trading account securities transactions         | 商品有価証券売買損   | 2                                | —                                |
| Losses on sales of bonds                                  | 国債等債券売却損    | 14,127                           | 20,659                           |
| General and administrative expenses                       | 営業経費        | 48,097                           | 50,956                           |
| Other expenses  | その他経常費用     | 6,525                            | 7,845                            |
| Provision of allowance for loan losses                    | 貸倒引当金繰入額    | 795                              | 3,039                            |
| Write-off amount of loans                                 | 貸出金償却       | 3,399                            | 3,661                            |
| Losses on sales of stocks                                 | 株式等売却損      | 1,753                            | 111                              |
| Losses on money held in trust                             | 金銭の信託運用損    | 1                                | 2                                |
| Other expenses or losses                                  | その他の経常費用    | 576                              | 1,030                            |
| <b>Ordinary Profit</b>                                    | <b>経常利益</b> | <b>26,154</b>                    | <b>42,237</b>                    |

(Millions of yen)

| Item                                   | <i>(Japanese)</i>      | FY 2024(ended<br>March 31, 2025) | FY 2025(ended<br>March 31, 2026) |
|--|------------------------|----------------------------------|----------------------------------|
| <b>Extraordinary income</b>            | <b>特 別 利 益</b>         | <b>97</b>                        | <b>7</b>                         |
| Gain on disposal of non-current assets | 固 定 資 産 処 分 益          | 97                               | 7                                |
| <b>Extraordinary losses</b>            | <b>特 別 損 失</b>         | <b>296</b>                       | <b>72</b>                        |
| Loss on disposal of non-current assets | 固 定 資 産 処 分 損          | 106                              | 72                               |
| Impairment loss                        | 減 損 損 失                | 190                              | —                                |
| <b>Income before income taxes</b>      | <b>税 引 前 当 期 純 利 益</b> | <b>25,955</b>                    | <b>42,171</b>                    |
| Income taxes - current                 | 法 人 税、住 民 税 及 び 事 業 税  | 6,334                            | 12,307                           |
| Income taxes - deferred                | 法 人 税 等 調 整 額          | 1,011                            | (516)                            |
| <b>Total income taxes</b>              | <b>法 人 税 等 合 計</b>     | <b>7,346</b>                     | <b>11,790</b>                    |
| <b>Net income</b>                      | <b>当 期 純 利 益</b>       | <b>18,609</b>                    | <b>30,381</b>                    |

(Note) Figures are rounded down to the nearest million.

### III Financial Data for the Fiscal Year 2025 ended March 31, 2026

#### 1. Income Status

##### 【Mebuki Financial Group, Inc. (Consolidated basis)】

(Millions of yen)

|   | (Japanese)                    | FY2025   |         | FY2024   |
|---|-------------------------------|----------|---------|----------|
|   |                               | (A)      | (A)-(B) | (B)      |
| Consolidated gross profit                           | 連 結 粗 利 益                     | 214,151  | 41,309  | 172,842  |
| Net interest income                                 | 資 金 利 益                       | 206,128  | 45,367  | 160,760  |
| Net fees and commissions                            | 役 務 取 引 等 利 益                 | 50,688   | 2,153   | 48,534   |
| Net trading income                                  | 特 定 取 引 利 益                   | 689      | 232     | 456      |
| Net other business income                           | そ の 他 業 務 利 益                 | (43,354) | (6,444) | (36,909) |
| General and administrative expenses                 | 営 業 経 費                       | 116,766  | 6,792   | 109,974  |
| Credit related costs                                | 与 信 関 係 費 用                   | 14,785   | 8,518   | 6,267    |
| Write-off of loans                                  | 貸 出 金 償 却                     | 6,021    | (1,214) | 7,235    |
| Transfer to specific allowance for loan losses      | 個 別 貸 倒 引 当 金 繰 入 額           | 11,962   | 7,168   | 4,793    |
| Transfer to general allowance for loan losses       | 一 般 貸 倒 引 当 金 繰 入 額           | (1,435)  | 2,489   | (3,925)  |
| Other credit related costs                          | そ の 他 の 与 信 関 係 費 用           | (1,763)  | 73      | (1,837)  |
| Gains/losses related to stocks, etc.                | 株 式 等 関 係 損 益                 | 29,897   | 7,439   | 22,458   |
| Equity in gains (losses) of affiliated companies    | 持 分 法 に よ る 投 資 損 益           | —        | —       | —        |
| Others  | そ の 他                         | 3,171    | (570)   | 3,742    |
| Ordinary profit                                     | 経 常 利 益                       | 115,668  | 32,867  | 82,801   |
| Extraordinary income(losses)                        | 特 別 損 益                       | 2,377    | 3,388   | (1,010)  |
| Income before income taxes                          | 税 金 等 調 整 前 当 期 純 利 益         | 118,046  | 36,255  | 81,790   |
| Total income taxes                                  | 法 人 税 等 合 計                   | 33,878   | 10,316  | 23,561   |
| Income taxes-current                                | 法 人 税 、 住 民 税 及 び 事 業 税       | 34,978   | 13,697  | 21,281   |
| Income taxes-deferred                               | 法 人 税 等 調 整 額                 | (1,100)  | (3,381) | 2,280    |
| Net income  | 当 期 純 利 益                     | 84,167   | 25,938  | 58,228   |
| Net income attributable to non-controlling interest | 非 支 配 株 主 に 帰 属 す る 当 期 純 利 益 | 4        | 3       | 0        |
| Net income attributable to owners of the parent     | 親 会 社 株 主 に 帰 属 す る 当 期 純 利 益 | 84,163   | 25,935  | 58,228   |

(Note) Consolidated gross profit=[Interest income – (Interest expenses–Corresponding loss on money held in trust)]  
 +(Fees and commissions income+Trust Fee – Fees and commissions expenses)+(Trading income – Trading expenses)  
 +(Other business income – Other business expenses)

(注) 連結粗利益=(資金運用収益-(資金調達費用-金銭の信託運用見合費用))+(役務取引等収益+信託報酬-役務取引等費用)  
 +(特定取引収益-特定取引費用)+(その他業務収益-その他業務費用)

#### Reference

(Millions of yen)

|  | (Japanese)                        | FY2025 |         | FY2024 |
|--|-----------------------------------|--------|---------|--------|
|  |                                   | (A)    | (A)-(B) | (B)    |
| Consolidated net business income<br>(before general allowance for loan losses) | 連 結 業 務 純 益 (一 般 貸 倒 引 当 金 繰 入 前) | 94,773 | 34,661  | 60,111 |
| Consolidated net business income   | 連 結 業 務 純 益                       | 96,208 | 32,171  | 64,036 |

(Note) Consolidated net business income  
 = Consolidated gross profit – General and administrative expenses(excluding non-recurrent expense) – Transfer to general allowance for loan losses

(注) 連結業務純益=連結粗利益-営業経費(除く臨時費用分)-一般貸倒引当金繰入額

#### Number of Consolidated Companies

(Number of companies)

|   | (Japanese)      | FY2025 |         | FY2024 |
|---|-----------------|--------|---------|--------|
|   |                 | (A)    | (A)-(B) | (B)    |
| Number of Consolidated Subsidiaries                               | 連 結 子 会 社 数     | 16     | —       | 16     |
| Number of affiliated companies applicable<br>to the equity method | 持 分 法 適 用 会 社 数 | —      | —       | —      |

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

|   | (Japanese)            | FY2025   |          | FY2024   |
|---|-----------------------|----------|----------|----------|
|   |                       | (A)      | (A)-(B)  | (B)      |
| Gross business profit   | 業 務 粗 利 益             | 205,308  | 41,008   | 164,300  |
| (Excluding gains/losses on bond transactions)                 | (除く国債等債券損益(5勘定戻))     | 259,782  | 55,019   | 204,763  |
| Gross domestic business profit                                | 国 内 業 務 粗 利 益         | 193,333  | 35,670   | 157,663  |
| (Excluding gains/losses on bond transactions)                 | (除く国債等債券損益(5勘定戻))     | 246,846  | 51,788   | 195,058  |
| Net interest income   | 資 金 利 益               | 196,413  | 41,693   | 154,720  |
| (Of which, gains/losses on cancellation of investment trusts) | (うち投信解約損益)            | 16,885   | 13,264   | 3,621    |
| Net fees and commissions                                      | 役 務 取 引 等 利 益         | 41,178   | 1,692    | 39,485   |
| Net trading income  | 特 定 取 引 等 利 益         | 574      | 249      | 325      |
| Net other business income                                     | そ の 他 業 務 利 益         | (44,833) | (7,964)  | (36,869) |
| (Of which, gains/losses on bond transactions)                 | (うち国債等債券損益(5勘定戻))     | (53,512) | (16,117) | (37,394) |
| Gross international business profit                           | 国 際 業 務 粗 利 益         | 11,974   | 5,337    | 6,636    |
| (Excluding gains/losses on bond transactions)                 | (除く国債等債券損益(5勘定戻))     | 12,935   | 3,231    | 9,704    |
| Net interest income   | 資 金 利 益               | 10,256   | 3,603    | 6,652    |
| (Of which, gains/losses on cancellation of investment trusts) | (うち投信解約損益)            | —        | —        | —        |
| Net fees and commissions                                      | 役 務 取 引 等 利 益         | 65       | 59       | 6        |
| Net trading income  | 特 定 取 引 等 利 益         | (0)      | 3        | (3)      |
| Net other business income                                     | そ の 他 業 務 利 益         | 1,652    | 1,671    | (18)     |
| (Of which, gains/losses on bond transactions)                 | (うち国債等債券損益(5勘定戻))     | (961)    | 2,106    | (3,067)  |
| Expenses (excluding non-recurrent expense)                    | 経 費 (除く臨時処理分)         | 115,187  | 5,862    | 109,325  |
| Personnel expenses  | 人 件 費                 | 63,039   | 4,324    | 58,714   |
| Non-personnel expenses  | 物 件 費                 | 44,738   | 659      | 44,079   |
| Taxes   | 税 金                   | 7,408    | 877      | 6,531    |
| Net business income   | 実 質 業 務 純 益           | 90,121   | 35,146   | 54,975   |
| (before net transfer to general allowance for loan losses)    |                       |          |          |          |
| Core net business income                                      | コ ア 業 務 純 益           | 144,595  | 49,157   | 95,438   |
| (Excluding gains/losses on cancellation of investment trusts) | コア業務純益(除く投信解約損益)      | 127,709  | 35,892   | 91,816   |
| Net transfer to general allowance for loan losses①            | 一 般 貸 倒 引 当 金 繰 入 額 ① | (1,495)  | 1,228    | (2,723)  |
| Net business income   | 業 務 純 益               | 91,616   | 33,917   | 57,699   |
| (Of which, gains/losses on bond transactions)                 | (うち国債等債券損益(5勘定戻))     | (54,473) | (14,011) | (40,462) |
| Net non-recurrent gains/losses                                | 臨 時 損 益               | 18,945   | 941      | 18,004   |
| Disposal of non-performing loans②                             | 不 良 債 権 処 理 額 ②       | 14,282   | 5,643    | 8,638    |
| Write-off of loans  | 貸 出 金 償 却             | 5,797    | (768)    | 6,566    |
| Transfer to specific allowance for loan losses                | 個 別 貸 倒 引 当 金 繰 入 額   | 10,826   | 6,531    | 4,295    |
| Losses on sales of loans                                      | 貸 出 金 売 却 損           | 8        | 8        | —        |
| Transfer to provision for contingent losses                   | 偶 発 損 失 引 当 金 繰 入 額   | 381      | 111      | 270      |
| Recoveries of written-off claims                              | 償 却 債 権 取 立 益         | 3,657    | 475      | 3,181    |
| Other   | そ の 他                 | 925      | 237      | 688      |
| Gains/losses related to stocks, etc.                          | 株 式 等 関 係 損 益         | 30,419   | 7,648    | 22,770   |
| Other non-recurrent gains/losses                              | そ の 他 臨 時 損 益         | 2,809    | (1,063)  | 3,872    |
| Ordinary profit   | 経 常 利 益               | 110,554  | 34,854   | 75,700   |
| Extraordinary income/losses                                   | 特 別 損 益               | 2,755    | 3,723    | (967)    |
| Net gain (loss) from fixed assets                             | 固 定 資 産 処 分 損 益       | 2,867    | 2,981    | (114)    |
| Impairment loss   | 減 損 損 失               | 111      | (741)    | 852      |
| Income before income taxes                                    | 税 引 前 当 期 純 利 益       | 113,310  | 38,577   | 74,732   |
| Total income taxes  | 法 人 税 等 合 計           | 31,910   | 11,026   | 20,884   |
| Income taxes-current  | 法 人 税、住 民 税 及 び 事 業 税 | 32,367   | 13,873   | 18,493   |
| Income taxes-deferred   | 法 人 税 等 調 整 額         | (456)    | (2,847)  | 2,391    |
| Net Income  | 当 期 純 利 益             | 81,399   | 27,550   | 53,848   |
| Credit related costs (①+②)                                    | 与 信 関 係 費 用 (①+②)     | 12,787   | 6,872    | 5,915    |

(Note) 1. Core net business income = Net business income + net transfer to general allowance for loan losses - gains/losses on bond transactions

(注) 1. コア業務純益 = 業務純益 + 一般貸倒引当金繰入額 - 国債等債券損益

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

|   | (Japanese)            | FY2025   |         | FY2024   |
|---|-----------------------|----------|---------|----------|
|   |                       | (A)      | (A)-(B) | (B)      |
| Gross business profit   | 業 務 粗 利 益             | 111,614  | 20,237  | 91,376   |
| (Excluding gains/losses on bond transactions)                 | (除く国債等債券損益(5勘定戻))     | 146,195  | 28,483  | 117,712  |
| Gross domestic business profit                                | 国 内 業 務 粗 利 益         | 102,739  | 18,351  | 84,388   |
| (Excluding gains/losses on bond transactions)                 | (除く国債等債券損益(5勘定戻))     | 136,841  | 26,845  | 109,995  |
| Net interest income   | 資 金 利 益               | 105,852  | 17,746  | 88,106   |
| (Of which, gains/losses on cancellation of investment trusts) | (うち投信解約損益)            | 2,369    | 10      | 2,359    |
| Net fees and commissions                                      | 役 務 取 引 等 利 益         | 21,987   | 585     | 21,401   |
| Net trading income  | 特 定 取 引 等 利 益         | 574      | 249     | 325      |
| Net other business income                                     | そ の 他 業 務 利 益         | (25,675) | (230)   | (25,444) |
| (Of which, gains/losses on bond transactions)                 | (うち国債等債券損益(5勘定戻))     | (34,101) | (8,494) | (25,607) |
| Gross international business profit                           | 国 際 業 務 粗 利 益         | 8,874    | 1,886   | 6,988    |
| (Excluding gains/losses on bond transactions)                 | (除く国債等債券損益(5勘定戻))     | 9,354    | 1,637   | 7,716    |
| Net interest income   | 資 金 利 益               | 7,407    | 1,603   | 5,804    |
| (Of which, gains/losses on cancellation of investment trusts) | (うち投信解約損益)            | —        | —       | —        |
| Net fees and commissions                                      | 役 務 取 引 等 利 益         | (27)     | 47      | (75)     |
| Net trading income  | 特 定 取 引 等 利 益         | (0)      | 3       | (3)      |
| Net other business income                                     | そ の 他 業 務 利 益         | 1,495    | 231     | 1,263    |
| (Of which, gains/losses on bond transactions)                 | (うち国債等債券損益(5勘定戻))     | (479)    | 248     | (728)    |
| Expenses (excluding non-recurrent expense)                    | 経 費 (除く臨時処理分)         | 64,332   | 2,941   | 61,391   |
| Personnel expenses  | 人 件 費                 | 34,964   | 2,290   | 32,673   |
| Non-personnel expenses  | 物 件 費                 | 25,216   | 254     | 24,961   |
| Taxes   | 税 金                   | 4,152    | 395     | 3,756    |
| Net business income   | 実 質 業 務 純 益           | 47,281   | 17,295  | 29,985   |
| (before net transfer to general allowance for loan losses)    |                       |          |         |          |
| Core net business income                                      | コ ア 業 務 純 益           | 81,862   | 25,541  | 56,321   |
| (Excluding gains/losses on cancellation of investment trusts) | コア業務純益(除く投信解約損益)      | 79,492   | 25,530  | 53,961   |
| Net transfer to general allowance for loan losses①            | 一 般 貸 倒 引 当 金 繰 入 額 ① | 150      | 1,118   | (967)    |
| Net business income   | 業 務 純 益               | 47,130   | 16,177  | 30,953   |
| (Of which, gains/losses on bond transactions)                 | (うち国債等債券損益(5勘定戻))     | (34,581) | (8,245) | (26,335) |
| Net non-recurrent gains/losses                                | 臨 時 損 益               | 21,186   | 2,593   | 18,592   |
| Disposal of non-performing loans②                             | 不 良 債 権 処 理 額 ②       | 6,840    | 2,955   | 3,884    |
| Write-off of loans  | 貸 出 金 償 却             | 2,135    | (1,030) | 3,166    |
| Transfer to specific allowance for loan losses                | 個 別 貸 倒 引 当 金 繰 入 額   | 6,140    | 4,396   | 1,744    |
| Losses on sales of loans                                      | 貸 出 金 売 却 損           | 8        | 8       | —        |
| Transfer to provision for contingent losses                   | 偶 発 損 失 引 当 金 繰 入 額   | 228      | (17)    | 246      |
| Recoveries of written-off claims                              | 償 却 債 権 取 立 益         | 2,117    | 453     | 1,663    |
| Other   | そ の 他                 | 444      | 52      | 391      |
| Gains/losses related to stocks, etc.                          | 株 式 等 関 係 損 益         | 25,383   | 6,530   | 18,853   |
| Other non-recurrent gains/losses                              | そ の 他 臨 時 損 益         | 2,643    | (981)   | 3,624    |
| Ordinary profit   | 経 常 利 益               | 68,317   | 18,771  | 49,546   |
| Extraordinary income/losses                                   | 特 別 損 益               | 2,820    | 3,589   | (768)    |
| Net gain (loss) from fixed assets                             | 固 定 資 産 処 分 損 益       | 2,932    | 3,038   | (105)    |
| Impairment loss   | 減 損 損 失               | 111      | (551)   | 662      |
| Income before income taxes                                    | 税 引 前 当 期 純 利 益       | 71,138   | 22,360  | 48,777   |
| Total income taxes  | 法 人 税 等 合 計           | 20,120   | 6,581   | 13,538   |
| Income taxes-current  | 法 人 税、住 民 税 及 び 事 業 税 | 20,059   | 7,900   | 12,159   |
| Income taxes-deferred   | 法 人 税 等 調 整 額         | 60       | (1,318) | 1,379    |
| Net Income  | 当 期 純 利 益             | 51,018   | 15,778  | 35,239   |
| Credit related costs (①+②)                                    | 与 信 関 係 費 用 (① + ②)   | 6,990    | 4,073   | 2,917    |

(Note) 1. Core net business income = Net business income + net transfer to general allowance for loan losses - gains/losses on bond transactions

(注) 1. コア業務純益 = 業務純益 + 一般貸倒引当金繰入額 - 国債等債券損益

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

|   | (Japanese)                   | FY2025             |                   | FY2024             |
|---|------------------------------|--------------------|-------------------|--------------------|
|   |                              | (A)                | (A)-(B)           | (B)                |
| Gross business profit   | 業 務 粗 利 益                    | 93,694             | 20,770            | 72,923             |
| (Excluding gains/losses on bond transactions)                                     | (除く国債等債券損益(5勘定戻))            | 113,586            | 26,536            | 87,050             |
| Gross domestic business profit  | 国 内 業 務 粗 利 益                | 90,594             | 17,319            | 73,275             |
| (Excluding gains/losses on bond transactions)                                     | (除く国債等債券損益(5勘定戻))            | 110,005            | 24,942            | 85,062             |
| Net interest income   | 資 金 利 益                      | 90,561             | 23,946            | 66,614             |
| (Of which, gains/losses on cancellation of investment trusts)                     | (うち投信解約損益)                   | 14,515             | 13,253            | 1,261              |
| Net fees and commissions  | 役 務 取 引 等 利 益                | 19,191             | 1,106             | 18,084             |
| Net trading income  | 特 定 取 引 等 利 益                | —                  | —                 | —                  |
| Net other business income   | そ の 他 業 務 利 益                | (19,158)           | (7,733)           | (11,424)           |
| (Of which, gains/losses on bond transactions)                                     | (うち国債等債券損益(5勘定戻))            | (19,410)           | (7,623)           | (11,787)           |
| Gross international business profit   | 国 際 業 務 粗 利 益                | 3,099              | 3,451             | (351)              |
| (Excluding gains/losses on bond transactions)                                     | (除く国債等債券損益(5勘定戻))            | 3,581              | 1,593             | 1,987              |
| Net interest income   | 資 金 利 益                      | 2,848              | 1,999             | 848                |
| (Of which, gains/losses on cancellation of investment trusts)                     | (うち投信解約損益)                   | —                  | —                 | —                  |
| Net fees and commissions  | 役 務 取 引 等 利 益                | 93                 | 11                | 81                 |
| Net trading income  | 特 定 取 引 等 利 益                | —                  | —                 | —                  |
| Net other business income   | そ の 他 業 務 利 益                | 157                | 1,439             | (1,281)            |
| (Of which, gains/losses on bond transactions)                                     | (うち国債等債券損益(5勘定戻))            | (481)              | 1,857             | (2,339)            |
| Expenses (excluding non-recurrent expense)  | 経 費 (除く臨時処理分)                | 50,854             | 2,920             | 47,933             |
| Personnel expenses  | 人 件 費                        | 28,075             | 2,034             | 26,041             |
| Non-personnel expenses  | 物 件 費                        | 19,522             | 404               | 19,118             |
| Taxes   | 税 金                          | 3,256              | 481               | 2,774              |
| Net business income<br>(before net transfer to general allowance for loan losses) | 実 質 業 務 純 益                  | 42,839             | 17,850            | 24,989             |
| Core net business income  | コ ア 業 務 純 益                  | 62,732             | 23,615            | 39,116             |
| (Excluding gains/losses on cancellation of investment trusts)                     | コア業務純益(除く投信解約損益)             | 48,216             | 10,361            | 37,854             |
| Net transfer to general allowance for loan losses①                                | 一 般 貸 倒 引 当 金 繰 入 額 ①        | (1,646)            | 110               | (1,756)            |
| Net business income<br>(Of which, gains/losses on bond transactions)              | 業 務 純 益<br>(うち国債等債券損益(5勘定戻)) | 44,485<br>(19,892) | 17,740<br>(5,765) | 26,745<br>(14,127) |
| Net non-recurrent gains/losses  | 臨 時 損 益                      | (2,240)            | (1,652)           | (588)              |
| Disposal of non-performing loans②   | 不 良 債 権 処 理 額 ②              | 7,442              | 2,688             | 4,753              |
| Write-off of loans  | 貸 出 金 償 却                    | 3,661              | 262               | 3,399              |
| Transfer to specific allowance for loan losses                                    | 個 別 貸 倒 引 当 金 繰 入 額          | 4,685              | 2,134             | 2,551              |
| Losses on sales of loans  | 貸 出 金 売 却 損                  | —                  | —                 | —                  |
| Transfer to provision for contingent losses                                       | 偶 発 損 失 引 当 金 繰 入 額          | 153                | 129               | 24                 |
| Recoveries of written-off claims  | 償 却 債 権 取 立 益                | 1,539              | 22                | 1,517              |
| Other   | そ の 他                        | 481                | 184               | 296                |
| Gains/losses related to stocks, etc.  | 株 式 等 関 係 損 益                | 5,036              | 1,118             | 3,917              |
| Other non-recurrent gains/losses  | そ の 他 臨 時 損 益                | 165                | (82)              | 247                |
| Ordinary profit   | 経 常 利 益                      | 42,237             | 16,083            | 26,154             |
| Extraordinary income/losses   | 特 別 損 益                      | (65)               | 133               | (199)              |
| Net gain (loss) from fixed assets   | 固 定 資 産 処 分 損 益              | (65)               | (56)              | (8)                |
| Impairment loss   | 減 損 損 失                      | —                  | (190)             | 190                |
| Income before income taxes  | 税 引 前 当 期 純 利 益              | 42,171             | 16,216            | 25,955             |
| Total income taxes  | 法 人 税 等 合 計                  | 11,790             | 4,444             | 7,346              |
| Income taxes-current  | 法 人 税、住 民 税 及 び 事 業 税        | 12,307             | 5,973             | 6,334              |
| Income taxes-deferred   | 法 人 税 等 調 整 額                | (516)              | (1,528)           | 1,011              |
| Net Income  | 当 期 純 利 益                    | 30,381             | 11,772            | 18,609             |
| Credit related costs (①+②)  | 与 信 関 係 費 用 (① + ②)          | 5,796              | 2,798             | 2,997              |

(Note) 1. Core net business income = Net business income + net transfer to general allowance for loan losses - gains/losses on bond transactions

(注) 1. コア業務純益 = 業務純益 + 一般貸倒引当金繰入額 - 国債等債券損益

## 2. Net Business Income

### 【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

|  | (Japanese)  | FY2025  |         | FY2024<br>(B) |
|--|-------------|---------|---------|---------------|
|  |             | (A)     | (A)-(B) |               |
| (1)Core net business income  | (1) コア業務純益  | 144,595 | 49,157  | 95,438        |
| Per head (in thousands of yen)   | 職員一人当たり(千円) | 25,642  | 8,565   | 17,076        |
| (2)Net business income<br>(before transfer to general allowance for loan losses) | (2) 実質業務純益  | 90,121  | 35,146  | 54,975        |
| Per head (in thousands of yen)   | 職員一人当たり(千円) | 15,981  | 6,145   | 9,836         |
| (3)Net business income   | (3) 業務純益    | 91,616  | 33,917  | 57,699        |
| Per head (in thousands of yen)   | 職員一人当たり(千円) | 16,246  | 5,923   | 10,323        |

### 【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

|  | (Japanese)  | FY2025 |         | FY2024<br>(B) |
|--|-------------|--------|---------|---------------|
|  |             | (A)    | (A)-(B) |               |
| (1)Core net business income  | (1) コア業務純益  | 81,862 | 25,541  | 56,321        |
| Per head (in thousands of yen)   | 職員一人当たり(千円) | 26,179 | 7,981   | 18,197        |
| (2)Net business income<br>(before transfer to general allowance for loan losses) | (2) 実質業務純益  | 47,281 | 17,295  | 29,985        |
| Per head (in thousands of yen)   | 職員一人当たり(千円) | 15,120 | 5,431   | 9,688         |
| (3)Net business income   | (3) 業務純益    | 47,130 | 16,177  | 30,953        |
| Per head (in thousands of yen)   | 職員一人当たり(千円) | 15,072 | 5,071   | 10,001        |

### 【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

|  | (Japanese)  | FY2025 |         | FY2024<br>(B) |
|--|-------------|--------|---------|---------------|
|  |             | (A)    | (A)-(B) |               |
| (1)Core net business income  | (1) コア業務純益  | 62,732 | 23,615  | 39,116        |
| Per head (in thousands of yen)   | 職員一人当たり(千円) | 24,973 | 9,288   | 15,684        |
| (2)Net business income<br>(before transfer to general allowance for loan losses) | (2) 実質業務純益  | 42,839 | 17,850  | 24,989        |
| Per head (in thousands of yen)   | 職員一人当たり(千円) | 17,054 | 7,034   | 10,019        |
| (3)Net business income   | (3) 業務純益    | 44,485 | 17,740  | 26,745        |
| Per head (in thousands of yen)   | 職員一人当たり(千円) | 17,709 | 6,985   | 10,723        |

(Note) Per head' is calculated by the average number of people excluding temporary workers, etc.

(注)職員数は、臨時雇員、嘱託及び出向職員を除いた平均人員を使用しております。

## 3. Interest Rate Spread

(%)

|  | (Japanese) | Total  |         |        | The Joyo Bank |         |        | The Ashikaga Bank |         |        |
|--|------------|--------|---------|--------|---------------|---------|--------|-------------------|---------|--------|
|  |            | FY2025 |         | FY2024 | FY2025        |         | FY2024 | FY2025            |         | FY2024 |
|  |            | (A)    | (A)-(B) | (B)    | (A)           | (A)-(B) | (B)    | (A)               | (A)-(B) | (B)    |
| Average yield on interest earning assets①                        | 資金運用利回     | 1.40   | 0.32    | 1.08   | 1.33          | 0.29    | 1.04   | 1.50              | 0.37    | 1.13   |
| Average yield on loans and bills discounted                      | 貸出金利回      | 1.23   | 0.22    | 1.01   | 1.23          | 0.21    | 1.02   | 1.23              | 0.24    | 0.99   |
| Average yield on securities                                      | 有価証券利回     | 2.62   | 0.67    | 1.95   | 2.21          | 0.42    | 1.79   | 3.30              | 1.09    | 2.21   |
| Average yield on interest bearing liabilities②                   | 資金調達原価     | 0.97   | 0.13    | 0.84   | 0.95          | 0.15    | 0.80   | 1.01              | 0.10    | 0.91   |
| Average yield on deposits and negotiable certificates of deposit | 預金等利回      | 0.21   | 0.14    | 0.07   | 0.23          | 0.15    | 0.08   | 0.20              | 0.14    | 0.06   |
| Average yield on call money and borrowed money                   | 外部負債利回     | 0.33   | 0.11    | 0.22   | 0.33          | 0.06    | 0.27   | 0.35              | 0.30    | 0.05   |
| Average interest rate spread (①-②)                               | 総資金利鞘      | 0.43   | 0.19    | 0.24   | 0.38          | 0.14    | 0.24   | 0.49              | 0.27    | 0.22   |

### (Reference) Domestic operation

(%)

|  | (Japanese) | Total  |         |        | The Joyo Bank |         |        | The Ashikaga Bank |         |        |
|--|------------|--------|---------|--------|---------------|---------|--------|-------------------|---------|--------|
|  |            | FY2025 |         | FY2024 | FY2025        |         | FY2024 | FY2025            |         | FY2024 |
|  |            | (A)    | (A)-(B) | (B)    | (A)           | (A)-(B) | (B)    | (A)               | (A)-(B) | (B)    |
| Average yield on interest earning assets①                        | 資金運用利回     | 1.21   | 0.36    | 0.85   | 1.11          | 0.32    | 0.79   | 1.36              | 0.43    | 0.93   |
| Average yield on loans and bills discounted                      | 貸出金利回      | 1.19   | 0.24    | 0.95   | 1.16          | 0.24    | 0.92   | 1.22              | 0.24    | 0.98   |
| Average yield on securities                                      | 有価証券利回     | 2.10   | 0.90    | 1.20   | 1.59          | 0.53    | 1.06   | 2.97              | 1.50    | 1.47   |
| Average yield on interest bearing liabilities②                   | 資金調達原価     | 0.81   | 0.19    | 0.62   | 0.76          | 0.19    | 0.57   | 0.87              | 0.17    | 0.70   |
| Average yield on deposits and negotiable certificates of deposit | 預金等利回      | 0.20   | 0.14    | 0.06   | 0.21          | 0.15    | 0.06   | 0.19              | 0.14    | 0.05   |
| Average yield on call money and borrowed money                   | 外部負債利回     | 0.16   | 0.14    | 0.02   | 0.13          | 0.11    | 0.02   | 0.24              | 0.21    | 0.03   |
| Average interest rate spread (①-②)                               | 総資金利鞘      | 0.40   | 0.17    | 0.23   | 0.35          | 0.13    | 0.22   | 0.49              | 0.26    | 0.23   |

#### 4. Return on Equity

(%)

|   | (Japanese) | Mebuki FG |         |        | The Joyo Bank |         |        | The Ashikaga Bank |         |        |
|---|------------|-----------|---------|--------|---------------|---------|--------|-------------------|---------|--------|
|   |            | FY2025    |         | FY2024 | FY2025        |         | FY2024 | FY2025            |         | FY2024 |
|   |            | (A)       | (A)-(B) | (B)    | (A)           | (A)-(B) | (B)    | (A)               | (A)-(B) | (B)    |
| Net business income basis<br>(before net transfer to general allowance for loan losses) | 実質業務純益ベース  | 9.27      | 3.13    | 6.14   | 7.38          | 2.53    | 4.85   | 11.41             | 4.45    | 6.96   |
| Net business income basis   | 業務純益ベース    | 9.41      | 2.86    | 6.55   | 7.36          | 2.36    | 5.00   | 11.84             | 4.39    | 7.45   |
| Net income basis  | 当期純利益ベース   | 8.23      | 2.28    | 5.95   | 7.96          | 2.26    | 5.70   | 8.09              | 2.91    | 5.18   |

(Note) 1. ROE on net income basis of Mebuki FG is calculated based on net income attributable to owners of the parent.

2. A denominator (Net average assets) is calculated as follows:

(Net assets excluding equity warrants at the beginning of the period + Net assets at the end of the period excluding equity warrants)/2.

Capital assets = Net assets - Equity warrants - Non-controlling interests

(注) 1. めぶきフィナンシャルグループ(連結)の当期純利益ベースは、親会社株主に帰属する当期純利益により算出しております。

2. 分母の自己資本平均残高は、(期首自己資本+期末自己資本)÷2としております。

自己資本=純資産の部合計-新株予約権-非支配株主持分

#### 5. Gains and Losses on Securities

##### (1) Gains (losses) on bonds (Government bonds, etc.)

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

|  | (Japanese) | FY2025   |          | FY2024   |
|--|------------|----------|----------|----------|
|  |            | (A)      | (A)-(B)  | (B)      |
| Gains (losses) on bonds (Government bonds, etc.) | 国債等債券損益    | (54,473) | (14,011) | (40,462) |
| Gains on sales                                   | 売却益        | 2,415    | 1,802    | 612      |
| Gains on redemption                              | 償還益        | —        | —        | —        |
| Losses on sales                                  | 売却損        | 56,889   | 15,814   | 41,075   |
| Losses on redemption                             | 償還損        | —        | —        | —        |
| Write-offs                                       | 償却         | —        | —        | —        |

【The Joyo Bank, Ltd. (Non-consolidated basis)】

|  | (Japanese) | FY2025   |         | FY2024   |
|--|------------|----------|---------|----------|
|  |            | (A)      | (A)-(B) | (B)      |
| Gains (losses) on bonds (Government bonds, etc.) | 国債等債券損益    | (34,581) | (8,245) | (26,335) |
| Gains on sales                                   | 売却益        | 1,648    | 1,035   | 612      |
| Gains on redemption                              | 償還益        | —        | —       | —        |
| Losses on sales                                  | 売却損        | 36,229   | 9,281   | 26,947   |
| Losses on redemption                             | 償還損        | —        | —       | —        |
| Write-offs                                       | 償却         | —        | —       | —        |

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

|  | (Japanese) | FY2025   |         | FY2024   |
|--|------------|----------|---------|----------|
|  |            | (A)      | (A)-(B) | (B)      |
| Gains (losses) on bonds (Government bonds, etc.) | 国債等債券損益    | (19,892) | (5,765) | (14,127) |
| Gains on sales                                   | 売却益        | 767      | 766     | 0        |
| Gains on redemption                              | 償還益        | —        | —       | —        |
| Losses on sales                                  | 売却損        | 20,659   | 6,532   | 14,127   |
| Losses on redemption                             | 償還損        | —        | —       | —        |
| Write-offs                                       | 償却         | —        | —       | —        |

##### (2) Gains (losses) on stocks, etc.

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

|                                      | (Japanese) | FY2025 |         | FY2024 |
|--------------------------------------|------------|--------|---------|--------|
|                                      |            | (A)    | (A)-(B) | (B)    |
| Gains/losses related to stocks, etc. | 株式等関係損益    | 30,419 | 7,648   | 22,770 |
| Gains on sales                       | 売却益        | 31,801 | 4,402   | 27,398 |
| Losses on sales                      | 売却損        | 1,380  | (3,140) | 4,520  |
| Write-offs                           | 償却         | 1      | (105)   | 107    |

【The Joyo Bank, Ltd. (Non-consolidated basis)】

|                                      | (Japanese) | FY2025 |         | FY2024 |
|--------------------------------------|------------|--------|---------|--------|
|                                      |            | (A)    | (A)-(B) | (B)    |
| Gains/losses related to stocks, etc. | 株式等関係損益    | 25,383 | 6,530   | 18,853 |
| Gains on sales                       | 売却益        | 26,653 | 4,925   | 21,727 |
| Losses on sales                      | 売却損        | 1,268  | (1,498) | 2,767  |
| Write-offs                           | 償却         | 1      | (105)   | 107    |

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

|                                      | (Japanese) | FY2025 |         | FY2024 |
|--------------------------------------|------------|--------|---------|--------|
|                                      |            | (A)    | (A)-(B) | (B)    |
| Gains/losses related to stocks, etc. | 株式等関係損益    | 5,036  | 1,118   | 3,917  |
| Gains on sales                       | 売却益        | 5,147  | (523)   | 5,670  |
| Losses on sales                      | 売却損        | 111    | (1,641) | 1,753  |
| Write-offs                           | 償却         | —      | —       | —      |

6. Valuation Gains (Losses) on Securities

(1) Valuation Standards of Securities

|  |             |  |
|--|-------------|--|
| Trading purpose securities                       | 売買目的有価証券    | Market value method (Valuation differences are recognized as gains or losses and stated in statement of income) 時価法(評価差額を損益処理) |
| Securities held-to-maturity                      | 満期保有目的債券    | Amortized cost method 償却原価法  |
| Other securities (available-for-sale securities) | その他有価証券     | Market value method (Valuation differences are stated in net assets of balance sheet) 時価法(評価差額は全部純資産直入)                        |
| Stocks of subsidiaries and affiliated companies  | 子会社及び関連会社株式 | Cost accounting method 原価法   |

(2) Unrealized Valuation Gains (Losses)

【Mebuki Financial Group, Inc. (Consolidated basis)】

(Millions of yen)

|                    |            | As of March 31, 2026 |                                     |           |                 |                  | As of March 31, 2025 |                                     |                 |                  |  |
|--------------------|------------|----------------------|-------------------------------------|-----------|-----------------|------------------|----------------------|-------------------------------------|-----------------|------------------|--|
|                    |            | Carrying Amount      | Unrealized valuation gains (losses) |           |                 |                  | Carrying Amount      | Unrealized valuation gains (losses) |                 |                  |  |
|                    |            |                      | (A)                                 | (A)-(B)   | Valuation gains | Valuation losses |                      | (B)                                 | Valuation gains | Valuation losses |  |
| Held-to-maturity   | 満期保有目的     | 231,084              | (17,635)                            | (11,690)  | 18              | 17,654           | 207,322              | (5,944)                             | 15              | 5,960            |  |
|                    | Bonds 債券   | 231,084              | (17,635)                            | (11,690)  | 18              | 17,654           | 207,322              | (5,944)                             | 15              | 5,960            |  |
|                    | Others その他 | —                    | —                                   | —         | —               | —                | —                    | —                                   | —               | —                |  |
| Available-for-sale | その他有価証券    | 3,557,197            | 22,130                              | 11,484    | 235,901         | 213,770          | 3,952,861            | 10,646                              | 147,832         | 137,186          |  |
|                    | Stocks 株式  | 288,124              | 164,642                             | 50,983    | 165,431         | 788              | 243,841              | 113,658                             | 114,782         | 1,123            |  |
|                    | Bonds 債券   | 1,901,481            | (196,639)                           | (93,092)  | 8               | 196,647          | 2,305,090            | (103,546)                           | 42              | 103,588          |  |
|                    | Others その他 | 1,367,591            | 54,127                              | 53,593    | 70,462          | 16,335           | 1,403,928            | 533                                 | 33,007          | 32,473           |  |
| Total              | 合計         | 3,788,281            | 4,494                               | (206)     | 235,919         | 231,425          | 4,160,183            | 4,701                               | 147,848         | 143,146          |  |
|                    | Stocks 株式  | 288,124              | 164,642                             | 50,983    | 165,431         | 788              | 243,841              | 113,658                             | 114,782         | 1,123            |  |
|                    | Bonds 債券   | 2,132,565            | (214,274)                           | (104,783) | 26              | 214,301          | 2,512,412            | (109,491)                           | 57              | 109,549          |  |
|                    | Others その他 | 1,367,591            | 54,127                              | 53,593    | 70,462          | 16,335           | 1,403,928            | 533                                 | 33,007          | 32,473           |  |

(Note) 1. "Available-for-sale" is valued at market price. Consequently, figures in the above table show the differences between the acquisition cost and the balance sheet amount.

2. In addition to securities, figures in the above include negotiable deposit recognized as "cash and due from banks".

(注) 1. 「その他有価証券」については時価評価しておりますので、上記の表上は、貸借対照表計上額と取得価額との差額を計上しております。  
2. 「有価証券」のほか、「現金預け金」中の譲渡性預金も含めております。

【Deferred gains (losses) on hedges corresponding to available-for-sale securities】

Derivatives are used to reduce the risk of market value fluctuations of securities.

有価証券の時価変動リスクを低減する目的で、デリバティブを使用しております。

(Millions of yen)

|   |  | As of March 31, 2026                |         | As of March 31, 2025 |                                     |
|---|--|-------------------------------------|---------|----------------------|-------------------------------------|
|   |  | Unrealized valuation gains (losses) |         |                      | Unrealized valuation gains (losses) |
|   |  | (A)                                 | (A)-(B) | (B)                  |                                     |
| Total (The Joyo Bank, Ltd. + The Ashikaga Bank, Ltd.) | 合計   | 117,719                             | 79,429  | 38,289               |                                     |
| The Joyo Bank, Ltd. (Non-consolidated basis)          | 常陽銀行(単体)   | 62,690                              | 41,209  | 21,480               |                                     |
|   | Hedges for stocks 株式に対するヘッジ                        | (3,093)                             | (3,093) | —                    |                                     |
|   | Hedges for bonds 債券に対するヘッジ                         | 60,401                              | 42,024  | 18,377               |                                     |
|   | Hedges for others (foreign bonds) その他(外国債券)に対するヘッジ | 5,381                               | 2,278   | 3,103                |                                     |
| The Ashikaga Bank, Ltd. (Non-consolidated basis)      | 足利銀行(単体)   | 55,029                              | 38,220  | 16,808               |                                     |
|   | Hedges for stocks 株式に対するヘッジ                        | —                                   | —       | —                    |                                     |
|   | Hedges for bonds 債券に対するヘッジ                         | 55,029                              | 38,220  | 16,808               |                                     |
|   | Hedges for others (foreign bonds) その他(外国債券)に対するヘッジ | —                                   | —       | —                    |                                     |

Net unrealized valuation gains (losses) on available-for-sale securities, after considering the effect of deferred gains (losses) on hedges

繰延ヘッジ損益考慮後のその他有価証券の評価損益

(Millions of yen)

|  |                 | Mebuki Financial Group, Inc. (Consolidated basis) |          |                      |
|--|-----------------|---|----------|----------------------|
|  |                 | As of March 31, 2026                              |          | As of March 31, 2025 |
|  |                 | Unrealized valuation gains (losses)               |          |                      |
| (A)  | (A)-(B)         | (B)   |          |                      |
| Available-for-sale (After considering hedging) | その他有価証券(ヘッジ考慮後) | 139,850   | 90,914   | 48,935               |
|  | Stocks 株式       | 161,548   | 47,890   | 113,658              |
|  | Bonds 債券        | (81,207)  | (12,848) | (68,359)             |
|  | Others その他      | 59,509  | 55,872   | 3,636                |

(Millions of yen)

|  |                 | Total (The Joyo Bank, Ltd. + The Ashikaga Bank, Ltd.) |          | The Joyo Bank, Ltd. (Non-consolidated basis) |          | The Ashikaga Bank, Ltd. (Non-consolidated basis) |          |                                     |          |          |
|--|-----------------|---|----------|--|----------|--|----------|-------------------------------------|----------|----------|
|  |                 | As of March 31, 2026                                  |          | As of March 31, 2025                         |          | As of March 31, 2026                             |          | As of March 31, 2025                |          |          |
|  |                 | Unrealized valuation gains (losses)                   |          | Unrealized valuation gains (losses)          |          | Unrealized valuation gains (losses)              |          | Unrealized valuation gains (losses) |          |          |
| (A)  | (A)-(B)         | (B)   | (A)      | (A)-(B)                                      | (B)      | (A)  | (A)-(B)  | (B)                                 |          |          |
| Available-for-sale (After considering hedging) | その他有価証券(ヘッジ考慮後) | 153,843   | 89,559   | 64,284                                       | 134,219  | 67,387   | 66,832   | 19,623                              | 22,172   | (2,548)  |
|  | Stocks 株式       | 172,387   | 47,289   | 125,098                                      | 141,175  | 39,553   | 101,622  | 31,212                              | 7,736    | 23,475   |
|  | Bonds 債券        | (79,306)  | (13,483) | (65,823)                                     | (35,956) | (2,126)  | (33,829) | (43,349)                            | (11,356) | (31,993) |
|  | Others その他      | 60,762  | 55,753   | 5,009  | 29,000   | 29,960   | (959)    | 31,761                              | 25,792   | 5,968    |

Unrealized Valuation Gains (Losses)

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

|                    |         | As of March 31, 2026 |                                     |           |                 |                 | As of March 31, 2025                |           |                 |                  |
|--------------------|---------|----------------------|-------------------------------------|-----------|-----------------|-----------------|-------------------------------------|-----------|-----------------|------------------|
|                    |         | Carrying Amount      | Unrealized valuation gains (losses) |           |                 | Carrying Amount | Unrealized valuation gains (losses) |           |                 |                  |
|                    |         |                      | (A)                                 | (A)-(B)   | Valuation gains |                 | Valuation losses                    | (B)       | Valuation gains | Valuation losses |
| Held-to-maturity   | 満期保有目的  | 220,699              | (13,835)                            | (12,700)  | 876             | 14,711          | 198,289                             | (1,134)   | 2,313           | 3,448            |
|                    | Bonds   | 220,699              | (13,835)                            | (12,700)  | 876             | 14,711          | 198,289                             | (1,134)   | 2,313           | 3,448            |
|                    | Others  | —                    | —                                   | —         | —               | —               | —                                   | —         | —               | —                |
| Available-for-sale | その他有価証券 | 3,556,790            | 36,123                              | 10,129    | 247,672         | 211,549         | 3,952,531                           | 25,994    | 160,337         | 134,342          |
|                    | Stocks  | 287,717              | 175,481                             | 50,383    | 176,238         | 757             | 243,512                             | 125,098   | 126,172         | 1,074            |
|                    | Bonds   | 1,901,481            | (194,737)                           | (93,728)  | 8               | 194,745         | 2,305,090                           | (101,009) | 265             | 101,275          |
|                    | Others  | 1,367,591            | 55,380                              | 53,474    | 71,426          | 16,045          | 1,403,928                           | 1,906     | 33,899          | 31,993           |
| Total              | 合計      | 3,777,489            | 22,288                              | (2,571)   | 248,549         | 226,260         | 4,150,821                           | 24,860    | 162,651         | 137,790          |
|                    | Stocks  | 287,717              | 175,481                             | 50,383    | 176,238         | 757             | 243,512                             | 125,098   | 126,172         | 1,074            |
|                    | Bonds   | 2,122,180            | (208,572)                           | (106,428) | 884             | 209,457         | 2,503,380                           | (102,143) | 2,579           | 104,723          |
|                    | Others  | 1,367,591            | 55,380                              | 53,474    | 71,426          | 16,045          | 1,403,928                           | 1,906     | 33,899          | 31,993           |

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

|                    |         | As of March 31, 2026 |                                     |          |                 |                 | As of March 31, 2025                |          |                 |                  |
|--------------------|---------|----------------------|-------------------------------------|----------|-----------------|-----------------|-------------------------------------|----------|-----------------|------------------|
|                    |         | Carrying Amount      | Unrealized valuation gains (losses) |          |                 | Carrying Amount | Unrealized valuation gains (losses) |          |                 |                  |
|                    |         |                      | (A)                                 | (A)-(B)  | Valuation gains |                 | Valuation losses                    | (B)      | Valuation gains | Valuation losses |
| Held-to-maturity   | 満期保有目的  | 78,799               | (1,807)                             | (723)    | 12              | 1,820           | 84,891                              | (1,083)  | 15              | 1,099            |
|                    | Bonds   | 78,799               | (1,807)                             | (723)    | 12              | 1,820           | 84,891                              | (1,083)  | 15              | 1,099            |
|                    | Others  | —                    | —                                   | —        | —               | —               | —                                   | —        | —               | —                |
| Available-for-sale | その他有価証券 | 2,290,090            | 71,529                              | 26,177   | 180,579         | 109,049         | 2,541,360                           | 45,351   | 118,840         | 73,488           |
|                    | Stocks  | 247,943              | 144,269                             | 42,646   | 144,975         | 706             | 211,033                             | 101,622  | 102,673         | 1,051            |
|                    | Bonds   | 1,154,969            | (96,358)                            | (44,150) | 1               | 96,359          | 1,476,568                           | (52,207) | 30              | 52,238           |
|                    | Others  | 887,177              | 23,618                              | 27,681   | 35,601          | 11,983          | 853,757                             | (4,062)  | 16,135          | 20,198           |
| Total              | 合計      | 2,368,890            | 69,722                              | 25,454   | 180,592         | 110,870         | 2,626,251                           | 44,267   | 118,855         | 74,588           |
|                    | Stocks  | 247,943              | 144,269                             | 42,646   | 144,975         | 706             | 211,033                             | 101,622  | 102,673         | 1,051            |
|                    | Bonds   | 1,233,769            | (98,165)                            | (44,874) | 14              | 98,180          | 1,561,460                           | (53,291) | 46              | 53,337           |
|                    | Others  | 887,177              | 23,618                              | 27,681   | 35,601          | 11,983          | 853,757                             | (4,062)  | 16,135          | 20,198           |

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

|                    |         | As of March 31, 2026 |                                     |          |                 |                 | As of March 31, 2025                |          |                 |                  |
|--------------------|---------|----------------------|-------------------------------------|----------|-----------------|-----------------|-------------------------------------|----------|-----------------|------------------|
|                    |         | Carrying Amount      | Unrealized valuation gains (losses) |          |                 | Carrying Amount | Unrealized valuation gains (losses) |          |                 |                  |
|                    |         |                      | (A)                                 | (A)-(B)  | Valuation gains |                 | Valuation losses                    | (B)      | Valuation gains | Valuation losses |
| Held-to-maturity   | 満期保有目的  | 141,899              | (12,027)                            | (11,977) | 863             | 12,891          | 113,398                             | (50)     | 2,298           | 2,348            |
|                    | Bonds   | 141,899              | (12,027)                            | (11,977) | 863             | 12,891          | 113,398                             | (50)     | 2,298           | 2,348            |
|                    | Others  | —                    | —                                   | —        | —               | —               | —                                   | —        | —               | —                |
| Available-for-sale | その他有価証券 | 1,266,699            | (35,405)                            | (16,048) | 67,093          | 102,499         | 1,411,171                           | (19,357) | 41,497          | 60,854           |
|                    | Stocks  | 39,773               | 31,212                              | 7,736    | 31,262          | 50              | 32,478                              | 23,475   | 23,498          | 22               |
|                    | Bonds   | 746,511              | (98,379)                            | (49,577) | 6               | 98,385          | 828,521                             | (48,802) | 234             | 49,036           |
|                    | Others  | 480,414              | 31,761                              | 25,792   | 35,824          | 4,062           | 550,171                             | 5,968    | 17,763          | 11,794           |
| Total              | 合計      | 1,408,599            | (47,433)                            | (28,025) | 67,957          | 115,390         | 1,524,569                           | (19,407) | 43,795          | 63,202           |
|                    | Stocks  | 39,773               | 31,212                              | 7,736    | 31,262          | 50              | 32,478                              | 23,475   | 23,498          | 22               |
|                    | Bonds   | 888,411              | (110,407)                           | (61,554) | 869             | 111,277         | 941,919                             | (48,852) | 2,533           | 51,385           |
|                    | Others  | 480,414              | 31,761                              | 25,792   | 35,824          | 4,062           | 550,171                             | 5,968    | 17,763          | 11,794           |

## 7. Capital Adequacy Ratio (Domestic standard)

### 【Mebuki Financial Group, Inc. (Consolidated basis)】

(Millions of yen)

| (Domestic standard)          |               | As of March 31, 2026 |         |         | As of Sep.30, 2025<br>(B) | As of March 31, 2025<br>(C) |
|------------------------------|---------------|----------------------|---------|---------|---------------------------|-----------------------------|
|                              |               | (A)                  | (A)-(B) | (A)-(C) |                           |                             |
| ①Capital adequacy ratio ④/⑤  | 自己資本比率        | 12.30%               | (0.07%) | 0.10%   | 12.37%                    | 12.20%                      |
| ②Basic Core capital          | コア資本に係る基礎項目の額 | 954,051              | 33,338  | 42,847  | 920,713                   | 911,204                     |
| ③Adjustment Core capital     | コア資本に係る調整項目の額 | 81,638               | 18,106  | 19,863  | 63,531                    | 61,775                      |
| ④Capital ②-③                 | 自己資本の額        | 872,413              | 15,231  | 22,984  | 857,182                   | 849,428                     |
| ⑤Total risk weighted assets  | リスク・アセット等の額   | 7,088,996            | 162,079 | 130,484 | 6,926,916                 | 6,958,511                   |
| ⑥Total required capital ⑤×4% | 総所要自己資本額      | 283,559              | 6,483   | 5,219   | 277,076                   | 278,340                     |

### 【The Joyo Bank, Ltd. (Consolidated basis)】

(Millions of yen)

| (Domestic standard)          |               | As of March 31, 2026 |         |         | As of Sep.30, 2025<br>(B) | As of March 31, 2025<br>(C) |
|------------------------------|---------------|----------------------|---------|---------|---------------------------|-----------------------------|
|                              |               | (A)                  | (A)-(B) | (A)-(C) |                           |                             |
| ①Capital adequacy ratio ④/⑤  | 自己資本比率        | 12.87%               | (0.26%) | 0.28%   | 13.13%                    | 12.59%                      |
| ②Basic Core capital          | コア資本に係る基礎項目の額 | 592,380              | 22,485  | 42,081  | 569,894                   | 550,298                     |
| ③Adjustment Core capital     | コア資本に係る調整項目の額 | 55,769               | 13,846  | 15,793  | 41,923                    | 39,975                      |
| ④Capital ②-③                 | 自己資本の額        | 536,610              | 8,639   | 26,288  | 527,971                   | 510,322                     |
| ⑤Total risk weighted assets  | リスク・アセット等の額   | 4,169,433            | 148,624 | 117,712 | 4,020,809                 | 4,051,720                   |
| ⑥Total required capital ⑤×4% | 総所要自己資本額      | 166,777              | 5,944   | 4,708   | 160,832                   | 162,068                     |

### 【The Joyo Bank, Ltd. (Non-consolidated basis)】

|                            |             |           |         |         |           |           |
|----------------------------|-------------|-----------|---------|---------|-----------|-----------|
| Capital Adequacy Ratio     | 自己資本比率      | 12.76%    | (0.24%) | 0.29%   | 13.00%    | 12.47%    |
| Capital                    | 自己資本の額      | 531,376   | 9,107   | 26,659  | 522,268   | 504,716   |
| Total risk weighted assets | リスク・アセット等の額 | 4,163,836 | 149,300 | 117,665 | 4,014,536 | 4,046,171 |

### 【The Ashikaga Bank, Ltd.(Consolidated basis)】

(Millions of yen)

| (Domestic standard)          |               | As of March 31, 2026 |         |         | As of Sep.30, 2025<br>(B) | As of March 31, 2025<br>(C) |
|------------------------------|---------------|----------------------|---------|---------|---------------------------|-----------------------------|
|                              |               | (A)                  | (A)-(B) | (A)-(C) |                           |                             |
| ①Capital adequacy ratio ④/⑤  | 自己資本比率        | 12.34%               | 0.30%   | 0.63%   | 12.04%                    | 11.71%                      |
| ②Basic Core capital          | コア資本に係る基礎項目の額 | 376,514              | 11,866  | 21,751  | 364,648                   | 354,763                     |
| ③Adjustment Core capital     | コア資本に係る調整項目の額 | 32,451               | 3,826   | 4,545   | 28,624                    | 27,905                      |
| ④Capital ②-③                 | 自己資本の額        | 344,062              | 8,039   | 17,205  | 336,023                   | 326,857                     |
| ⑤Total risk weighted assets  | リスク・アセット等の額   | 2,786,589            | (3,625) | (2,332) | 2,790,215                 | 2,788,922                   |
| ⑥Total required capital ⑤×4% | 総所要自己資本額      | 111,463              | (145)   | (93)    | 111,608                   | 111,556                     |

### 【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

|                            |             |           |         |         |           |           |
|----------------------------|-------------|-----------|---------|---------|-----------|-----------|
| Capital Adequacy Ratio     | 自己資本比率      | 12.31%    | 0.31%   | 0.62%   | 12.00%    | 11.69%    |
| Capital                    | 自己資本の額      | 342,904   | 7,923   | 16,981  | 334,981   | 325,923   |
| Total risk weighted assets | リスク・アセット等の額 | 2,785,092 | (4,178) | (2,739) | 2,789,270 | 2,787,831 |

(Note) 1. Risk-weighted assets are calculated as follows.

Credit risk assets: Foundation internal rating-based approach

Operational risk equivalent: The Standardized Approach

2. Other information on capital including the composition of capital disclosure is disclosed at the website of Mebuki Financial Group, Inc ([https://www.mebuki-fg.co.jp/shareholder/ir\\_library/results/](https://www.mebuki-fg.co.jp/shareholder/ir_library/results/)).

(注) 1. 自己資本比率の算出にあたっては、以下の手法を採用しております。

- ・信用リスクアセット : 基礎的內部格付手法
- ・オペレーショナルリスク相当額: 標準的計測手法

2. 自己資本の構成に関する事項につきましては、インターネット上の当社ホームページ([https://www.mebuki-fg.co.jp/shareholder/ir\\_library/results/](https://www.mebuki-fg.co.jp/shareholder/ir_library/results/))に掲載しております。

#### IV Status of Loans

##### 1. Status of Disclosed Claims under the Financial Revitalization Law and Risk-monitored Loans

The Joyo Bank, Ltd. and The Ashikaga Bank, Ltd. apply partial direct write-off method.

The Loans to borrowers classified less than potentially bankrupt under self-assessment guideline recognized non-accrued income.

部分直接償却:実施しております。

未収利息不計上基準:自己査定の結果、破綻懸念先以下に区分した債務者に対する未収利息は、全額を不計上しております。

##### 【Mebuki Financial Group, Inc. (Consolidated basis)】

(Millions of yen)

|  | (Japanese)          | As of March 31, 2026 |         |         | As of Sep.30,<br>2025<br>(B) | As of March 31,<br>2025<br>(C) |
|--|---------------------|----------------------|---------|---------|------------------------------|--------------------------------|
|  |                     | (A)                  | (A)-(B) | (A)-(C) |                              |                                |
| Bankrupt and substantially bankrupt claims         | 破産更生債権及びこれらに準ずる債権   | 13,006               | (578)   | (403)   | 13,584                       | 13,409                         |
| Doubtful claims                                    | 危険債権                | 141,167              | 4,309   | 3,191   | 136,858                      | 137,976                        |
| Claims requiring monitoring                        | 要管理債権               | 22,407               | (813)   | (5,123) | 23,221                       | 27,531                         |
| Loans past due 3 month or more                     | 三月以上延滞債権            | 175                  | 104     | 29      | 70                           | 145                            |
| Restructured loans                                 | 貸出条件緩和債権            | 22,232               | (917)   | (5,152) | 23,150                       | 27,385                         |
| Total risk-monitored loans ①                       | 開示債権合計(1)           | 176,581              | 2,917   | (2,335) | 173,664                      | 178,916                        |
| Normal Borrowers                                   | 正常債権                | 13,983,112           | 897,148 | 786,906 | 13,085,963                   | 13,196,205                     |
| Total Amount of Loans ②                            | 貸出金等残高(総与信残高)(2)    | 14,159,693           | 900,065 | 784,571 | 13,259,627                   | 13,375,122                     |
| Amount of partial direct write-off executed        | 部分直接償却実施額           | 35,590               | (58)    | 1,817   | 35,649                       | 33,773                         |
| Ratio toward total amount of loans                 | 貸出金等残高比             |                      |         |         |                              |                                |
| Bankrupt and substantially bankrupt claims         | 破産更生債権及びこれらに準ずる債権   | 0.09%                | (0.01%) | (0.01%) | 0.10%                        | 0.10%                          |
| Doubtful claims                                    | 危険債権                | 0.99%                | (0.04%) | (0.04%) | 1.03%                        | 1.03%                          |
| Claims requiring monitoring                        | 要管理債権               | 0.15%                | (0.02%) | (0.05%) | 0.17%                        | 0.20%                          |
| Loans past due 3 month or more                     | 三月以上延滞債権額           | 0.00%                | 0.00%   | 0.00%   | 0.00%                        | 0.00%                          |
| Restructured loans                                 | 貸出条件緩和債権額           | 0.15%                | (0.02%) | (0.05%) | 0.17%                        | 0.20%                          |
| Ratio of Disclosed claims toward total loans (①/②) | 貸出金等残高に占める比率(1)/(2) | 1.24%                | (0.06%) | (0.09%) | 1.30%                        | 1.33%                          |

##### 【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

|  | (Japanese)          | As of March 31, 2026 |         |         | As of Sep.30,<br>2025<br>(B) | As of March 31,<br>2025<br>(C) |
|--|---------------------|----------------------|---------|---------|------------------------------|--------------------------------|
|  |                     | (A)                  | (A)-(B) | (A)-(C) |                              |                                |
| Bankrupt and substantially bankrupt claims         | 破産更生債権及びこれらに準ずる債権   | 4,366                | (1,078) | (1,356) | 5,445                        | 5,722                          |
| Doubtful claims                                    | 危険債権                | 75,502               | 4,261   | 4,109   | 71,240                       | 71,393                         |
| Claims requiring monitoring                        | 要管理債権               | 7,799                | 2,155   | (599)   | 5,643                        | 8,398                          |
| Loans past due 3 month or more                     | 三月以上延滞債権            | 121                  | 100     | 15      | 21                           | 106                            |
| Restructured loans                                 | 貸出条件緩和債権            | 7,677                | 2,055   | (614)   | 5,622                        | 8,292                          |
| Total risk-monitored loans ①                       | 開示債権合計(1)           | 87,668               | 5,338   | 2,153   | 82,329                       | 85,515                         |
| Normal Borrowers                                   | 正常債権                | 8,282,352            | 644,994 | 535,557 | 7,637,357                    | 7,746,795                      |
| Total Amount of Loans ②                            | 貸出金等残高(総与信残高)(2)    | 8,370,020            | 650,333 | 537,710 | 7,719,687                    | 7,832,310                      |
| Amount of partial direct write-off executed        | 部分直接償却実施額           | 11,826               | (1,913) | (2,618) | 13,739                       | 14,444                         |
| Ratio toward total amount of loans                 | 貸出金等残高比             |                      |         |         |                              |                                |
| Bankrupt and substantially bankrupt claims         | 破産更生債権及びこれらに準ずる債権   | 0.05%                | (0.02%) | (0.02%) | 0.07%                        | 0.07%                          |
| Doubtful claims                                    | 危険債権                | 0.90%                | (0.02%) | (0.01%) | 0.92%                        | 0.91%                          |
| Claims requiring monitoring                        | 要管理債権               | 0.09%                | 0.02%   | (0.01%) | 0.07%                        | 0.10%                          |
| Loans past due 3 month or more                     | 三月以上延滞債権額           | 0.00%                | 0.00%   | 0.00%   | 0.00%                        | 0.00%                          |
| Restructured loans                                 | 貸出条件緩和債権額           | 0.09%                | 0.02%   | (0.01%) | 0.07%                        | 0.10%                          |
| Ratio of Disclosed claims toward total loans (①/②) | 貸出金等残高に占める比率(1)/(2) | 1.04%                | (0.02%) | (0.05%) | 1.06%                        | 1.09%                          |

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

|  | (Japanese)           | As of March 31, 2026 |         |         | As of Sep.30, 2025 (B) | As of March 31, 2025 (C) |
|--|----------------------|----------------------|---------|---------|------------------------|--------------------------|
|  |                      | (A)                  | (A)-(B) | (A)-(C) |                        |                          |
| Bankrupt and substantially bankrupt claims         | 破産更生債権及びこれらに準ずる債権    | 7,973                | 495     | 1,117   | 7,478                  | 6,855                    |
| Doubtful claims                                    | 危険債権                 | 65,654               | 47      | (918)   | 65,607                 | 66,573                   |
| Claims requiring monitoring                        | 要管理債権                | 14,608               | (2,933) | (4,524) | 17,541                 | 19,132                   |
| Loans past due 3 month or more                     | 三月以上延滞債権             | 53                   | 39      | 14      | 13                     | 39                       |
| Restructured loans                                 | 貸出条件緩和債権             | 14,555               | (2,972) | (4,538) | 17,528                 | 19,093                   |
| Total risk-monitored loans ①                       | 開示債権合計 (1)           | 88,236               | (2,390) | (4,324) | 90,627                 | 92,561                   |
| Normal Borrowers                                   | 正常債権                 | 5,860,737            | 252,017 | 254,568 | 5,608,719              | 5,606,168                |
| Total Amount of Loans ②                            | 貸出金等残高(総与信残高) (2)    | 5,948,974            | 249,627 | 250,244 | 5,699,346              | 5,698,730                |
| Amount of partial direct write-off executed        | 部分直接償却実施額            | 21,787               | 1,961   | 4,440   | 19,825                 | 17,347                   |
| Ratio toward total amount of loans                 | 貸出金等残高比              |                      |         |         |                        |                          |
| Bankrupt and substantially bankrupt claims         | 破産更生債権及びこれらに準ずる債権    | 0.13%                | 0.00%   | 0.01%   | 0.13%                  | 0.12%                    |
| Doubtful claims                                    | 危険債権                 | 1.10%                | (0.05%) | (0.06%) | 1.15%                  | 1.16%                    |
| Claims requiring monitoring                        | 要管理債権                | 0.24%                | (0.06%) | (0.09%) | 0.30%                  | 0.33%                    |
| Loans past due 3 month or more                     | 三月以上延滞債権額            | 0.00%                | 0.00%   | 0.00%   | 0.00%                  | 0.00%                    |
| Restructured loans                                 | 貸出条件緩和債権額            | 0.24%                | (0.06%) | (0.09%) | 0.30%                  | 0.33%                    |
| Ratio of Disclosed claims toward total loans (①/②) | 貸出金等残高に占める比率 (1)/(2) | 1.48%                | (0.11%) | (0.14%) | 1.59%                  | 1.62%                    |

2. Allowance for Loan Losses

【Mebuki Financial Group, Inc. (Consolidated basis)】

(Millions of yen)

|  | (Japanese) | As of March 31, 2026 |         |         | As of Sep.30, 2025 (B) | As of March 31, 2025 (C) |
|--|------------|----------------------|---------|---------|------------------------|--------------------------|
|  |            | (A)                  | (A)-(B) | (A)-(C) |                        |                          |
| Allowance for loan losses              | 貸倒引当金      | 73,233               | 2,759   | (318)   | 70,473                 | 73,551                   |
| General allowance for loan losses      | 一般貸倒引当金    | 25,150               | (617)   | (1,435) | 25,768                 | 26,586                   |
| Specific allowance for loan losses     | 個別貸倒引当金    | 48,082               | 3,377   | 1,116   | 44,704                 | 46,965                   |
| Allowance for specific foreign debtors | 特定海外債権引当勘定 | —                    | —       | —       | —                      | —                        |

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

|  | (Japanese) | As of March 31, 2026 |         |         | As of Sep.30, 2025 (B) | As of March 31, 2025 (C) |
|--|------------|----------------------|---------|---------|------------------------|--------------------------|
|  |            | (A)                  | (A)-(B) | (A)-(C) |                        |                          |
| Allowance for loan losses              | 貸倒引当金合計    | 35,496               | 3,570   | 3,108   | 31,926                 | 32,387                   |
| General allowance for loan losses      | 一般貸倒引当金    | 9,110                | 71      | 150     | 9,038                  | 8,959                    |
| Specific allowance for loan losses     | 個別貸倒引当金    | 26,386               | 3,498   | 2,958   | 22,887                 | 23,428                   |
| Allowance for specific foreign debtors | 特定海外債権引当勘定 | —                    | —       | —       | —                      | —                        |

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

|  | (Japanese) | As of March 31, 2026 |         |         | As of Sep.30, 2025 (B) | As of March 31, 2025 (C) |
|--|------------|----------------------|---------|---------|------------------------|--------------------------|
|  |            | (A)                  | (A)-(B) | (A)-(C) |                        |                          |
| Allowance for loan losses              | 貸倒引当金合計    | 28,600               | (879)   | (3,706) | 29,479                 | 32,307                   |
| General allowance for loan losses      | 一般貸倒引当金    | 9,750                | (616)   | (1,646) | 10,366                 | 11,396                   |
| Specific allowance for loan losses     | 個別貸倒引当金    | 18,850               | (263)   | (2,060) | 19,113                 | 20,911                   |
| Allowance for specific foreign debtors | 特定海外債権引当勘定 | —                    | —       | —       | —                      | —                        |

### 3. Status of Coverage on Disclosed Claims under the Financial Revitalization Law

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

|   | (Japanese)   | As of March 31, 2026 |         |         | As of Sep.30, 2025<br>(B) | As of March 31, 2025<br>(C) |
|---|--------------|----------------------|---------|---------|---------------------------|-----------------------------|
|   |              | (A)                  | (A)-(B) | (A)-(C) |                           |                             |
| Coverage amount ②   | 保 全 額 ②      | 69,020               | 4,000   | 1,807   | 65,019                    | 67,213                      |
| Portion covered by allowance                                    | 貸 倒 引 当 金    | 27,512               | 3,727   | 2,336   | 23,784                    | 25,175                      |
| Reserve for specific debtors                                    | 担 保 保 証 等    | 41,508               | 273     | (529)   | 41,234                    | 42,037                      |
| Total disclosed claims under the Financial Revitalization Law ① | 金融再生法開示債権残高① | 87,668               | 5,338   | 2,153   | 82,329                    | 85,515                      |

|                    |             |       |        |      |       |       |
|--------------------|-------------|-------|--------|------|-------|-------|
| Coverage ratio ②/① | 保 全 率 ② / ① | 78.72 | (0.25) | 0.13 | 78.97 | 78.59 |
|--------------------|-------------|-------|--------|------|-------|-------|

(Reference) Breakdown of Disclosed claims under the Financial Revitalization Law (As of March 31, 2026)

(Millions of yen)

|                           | (Japanese)        | Bankrupt and substantially bankrupt claims | Doubtful claims | Claims requiring monitoring | Total  |
|---------------------------|-------------------|--|-----------------|-----------------------------|--------|
|                           |                   |  |                 |                             |        |
| Total claims outstanding  | 与 信 残 高 ①         | 4,366                                      | 75,502          | 7,799                       | 87,668 |
| Collateral and guarantees | 担 保 保 証 等 保 全 額 ② | 4,366                                      | 35,513          | 1,628                       | 41,508 |
| Uncoverage amount         | 非 保 全 額 ③=①-②     | 0  | 39,988          | 6,171                       | 46,160 |
| Allowance for loan losses | 貸 倒 引 当 金 ④       | 0  | 26,369          | 1,142                       | 27,512 |
| Coverage amount           | 保 全 額 ⑤=②+④       | 4,366                                      | 61,883          | 2,770                       | 69,020 |
| Allowance ratio           | 引 当 率 ④/③         | 100.00%                                    | 65.94%          | 18.51%                      | 59.60% |
| Coverage ratio            | 保 全 率 ⑤/①         | 100.00%                                    | 81.96%          | 35.52%                      | 78.72% |

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

|   | (Japanese)   | As of March 31, 2026 |         |         | As of Sep.30, 2025<br>(B) | As of March 31, 2025<br>(C) |
|---|--------------|----------------------|---------|---------|---------------------------|-----------------------------|
|   |              | (A)                  | (A)-(B) | (A)-(C) |                           |                             |
| Coverage amount ②   | 保 全 額 ②      | 66,291               | (1,350) | (3,587) | 67,642                    | 69,879                      |
| Portion covered by allowance                                    | 貸 倒 引 当 金    | 20,474               | (591)   | (2,828) | 21,066                    | 23,303                      |
| Reserve for specific debtors                                    | 担 保 保 証 等    | 45,817               | (758)   | (758)   | 46,575                    | 46,576                      |
| Total disclosed claims under the Financial Revitalization Law ① | 金融再生法開示債権残高① | 88,236               | (2,390) | (4,324) | 90,627                    | 92,561                      |

|                    |             |       |      |        |       |       |
|--------------------|-------------|-------|------|--------|-------|-------|
| Coverage ratio ②/① | 保 全 率 ② / ① | 75.12 | 0.49 | (0.37) | 74.63 | 75.49 |
|--------------------|-------------|-------|------|--------|-------|-------|

(Reference) Breakdown of Disclosed claims under the Financial Revitalization Law (As of March 31, 2026)

|                           | (Japanese)        | Bankrupt and substantially bankrupt claims | Doubtful claims | Claims requiring monitoring | Total  |
|---------------------------|-------------------|--|-----------------|-----------------------------|--------|
|                           |                   |  |                 |                             |        |
| Total claims outstanding  | 与 信 残 高 ①         | 7,973                                      | 65,654          | 14,608                      | 88,236 |
| Collateral and guarantees | 担 保 保 証 等 保 全 額 ② | 7,313                                      | 33,546          | 4,957                       | 45,817 |
| Uncoverage amount         | 非 保 全 額 ③=①-②     | 659  | 32,108          | 9,651                       | 42,419 |
| Allowance for loan losses | 貸 倒 引 当 金 ④       | 639  | 18,213          | 1,622                       | 20,474 |
| Coverage amount           | 保 全 額 ⑤=②+④       | 7,953                                      | 51,759          | 6,579                       | 66,291 |
| Allowance ratio           | 引 当 率 ④/③         | 96.96%                                     | 56.72%          | 16.81%                      | 48.26% |
| Coverage ratio            | 保 全 率 ⑤/①         | 99.74%                                     | 78.83%          | 45.03%                      | 75.12% |

4 .Comparison between Self-assessment, Disclosed Claims under the Financial Revitalization Law and Risk-monitored Loans

| 【The Joyo Bank, Ltd. (Non-consolidated basis)】     |  |  |  |   |             |                      |   | (hundreds million of Yen) |                |
|--|--|--|--|---|-------------|----------------------|---|---------------------------|----------------|
| Classification of Borrowers (Self-assessment)      |  | Disclosed Claims under the Financial Revitalization Law                      | Risk-monitored Loans   | Claim-classification  |             |                      |   | Allowance                 | Coverage ratio |
| 自己査定<br>債務者区分                                      |  | 金融再生法<br>開示債権  | リスク管理<br>債権  | No-<br>classifi-<br>cation  | II          | III                  | IV                                      | 引当額                       | 保全率            |
|  |  |  |  | 非分類   | II 分類       | III 分類               | IV 分類                                   |                           |                |
| Legally Bankrupt<br>破綻先<br>8                       |  | Bankrupt and substantially buncrupt<br>claims<br>破産更生債権及び<br>これらに準ずる債権<br>43 |  | Covered by allowance,<br>collateral, guarantee<br>引当金、担保・保証<br>等による保全部分       |             | Entirely<br>reserved | Entirely<br>reserved<br>or<br>write-off | 0                         | 100.0%         |
| Substantially<br>Bankrupt<br>実質破綻先<br>35           |  |  |  | 9   | 34          |                      |   |                           |                |
| Potentially<br>Bankrupt<br>破綻懸念先<br>752            |  | Doubtful claims<br>危険債権<br>755   |  | Covered by allowance,<br>collateral, guarantee<br>引当金、担保・保証<br>等による保全部分       |             | 134                  |   | 263                       | 81.9%          |
|  |  |  |  | 504   | 113         |                      |   |                           |                |
| Borrowers<br>Requiring<br>Caution<br>要注意先<br>3,616 | Borrowers<br>Requiring<br>Monitoring<br>要管理先<br>117        | Claims<br>requiring<br>monitoring<br>要管理債権<br>77                             | Loans past due<br>3 month or<br>more<br>三月以上<br>延滞債権 1<br>Restructured<br>loans<br>貸出条件緩和<br>債権 76 | Covered by allowance,<br>collateral, guarantee<br>引当金、担保・保証<br>等による保全部分<br>51 |             |                      |   | 16                        | 35.5%          |
|  |  |  |  |   | 14          |                      |   |                           |                |
|  | Borrowers<br>Requiring<br>Caution<br>その他の<br>要注意先<br>3,498 | Normal claims<br>正常債権<br>82,823  |  | Coverage of Claims<br>requiring monitoring<br>要管理債権に対する<br>保全額 27             |             |                      |   | 46                        |                |
|  |  |  |  | 1,009   | 2,489       |                      |   |                           |                |
| Normal Borrowers<br>正常先<br>78,548                  |  |  |  |   |             |                      |   | 28                        |                |
|  |  |  |  |   |             |                      |   |                           |                |
| Total<br>合計<br>82,962                              |  | Total<br>合計<br>83,700  |  | No-<br>classifi-<br>cation<br>80,087  | II<br>2,740 | III<br>134           | IV<br>—                                 | Total<br>合計<br>354        |                |

Amount of partial direct write-off 部分直接償却残高: 11.8 billion yen

(Note) 1. Figures have been rounded down to the nearest hundred million yen.

2. "Normal Borrowers" includes loans to local government.

3. "Self-assessment" doesn't include the privately-placed bonds guaranteed by the bank, whereas "Disclosed Claims under the Financial Revitalization Law" and "Risk-monitored Loans" include the amount.

(注1) 記載金額は、億円未満を切り捨てて表示しています。

(注2) 正常先には、地方公共団体への貸出金等を含んでおります。

(注3) 自己査定には「自行保証付私募債」を含んでおりませんが、金融再生法開示債権及びリスク管理債権には「自行保証付私募債」を含んでおります。

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(hundreds million of Yen)

| Classification of Borrowers<br>(Self-assessment)           | Disclosed Claims<br>under the Financial<br>Revitalization Law<br>金融再生法<br>開示債権 | Risk-monitored<br>Loans<br>リスク管理<br>債権                 | Claim-classification  |             |                              |  | Allowance<br>引当額   | Coverage<br>ratio<br>保全率 |
|--|--|--|---|-------------|------------------------------|--|--------------------|--------------------------|
|  |  |  | No-<br>classifi-<br>cation<br>非分類   | II<br>II分類  | III<br>III分類                 | IV<br>IV分類   |                    |                          |
| Legally Bankrupt<br>破綻先<br>9                               | Bankrupt and substantially buncrupt<br>claims<br>破産更生債権及び<br>これらに準ずる債権<br>79   |  | Covered by allowance,<br>collateral, guarantee<br>引当金、担保・保証<br>等による保全部分       |             | Entirely<br>reserved<br>全額引当 | Entirely<br>reserved<br>or<br>write-off<br>全額償却<br>・引当<br>—                | 6                  | 99.7%                    |
| Substantially<br>Bankrupt<br>実質破綻先<br>69                   |  |  | 26  | 52          |                              |  |                    |                          |
| Potentially<br>Bankrupt<br>破綻懸念先<br>654                    | Doubtful claims<br>危険債権<br>656   |  | Covered by allowance,<br>collateral, guarantee<br>引当金、担保・保証<br>等による保全部分       |             | 137                          |  | 182                | 78.8%                    |
|  |  |  | 410   | 107         |                              |  |                    |                          |
| Borrowers<br>Requiring<br>Caution<br>要注意先<br>3,558         | Claims<br>requiring<br>monitoring<br>要管理債権<br>146                              | Loans past due<br>3 month or<br>more<br>三月以上<br>延滞債権 0 | Covered by allowance,<br>collateral, guarantee<br>引当金、担保・保証<br>等による保全部分<br>99 |             | 166                          | 25   | 45.0%              |                          |
|  |  | Restructured<br>loans<br>貸出条件緩和<br>債権 145              | 52  |             |                              |  |                    |                          |
| Borrowers<br>Requiring<br>Monitoring<br>要管理先<br>219        | Normal claims<br>正常債権<br>58,607  |  | Coverage of Claims<br>requiring monitoring<br>要管理債権に対する<br>保全額 65             |             |                              | Allowance of<br>Claims<br>requiring<br>monitoring<br>要管理先に対<br>する引当額<br>16 | 43                 |                          |
| Borrowers<br>Requiring<br>Caution<br>その他の<br>要注意先<br>3,338 |  |  | 1,030   | 2,307       |                              |  |                    |                          |
| Normal Borrowers<br>正常先<br>54,626                          |  |  |   |             |                              | 28   |                    |                          |
| Total<br>合計<br>58,918                                      | Total<br>合計<br>59,489  |  | No-<br>classifi-<br>cation<br>56,147  | II<br>2,634 | III<br>137                   | IV<br>—  | Total<br>合計<br>286 |                          |

Amount of partial direct write-off 部分直接償却残高: 21.7 billion yen

(Note) 1. Figures have been rounded down to the nearest hundred million yen.

2. "Normal Borrowers" includes loans to local government.

3. "Self-assessment" doesn't include the privately-placed bonds guaranteed by the bank, whereas "Disclosed Claims under the Financial Revitalization Law" and "Risk-monitored Loans" include the amount.

(注1) 記載金額は、億円未満を切り捨てて表示しています。

(注2) 正常先には、地方公共団体への貸出金等を含んでおります。

(注3) 自己査定には「自行保証付私募債」を含んでおりませんが、金融再生法開示債権及びリスク管理債権には「自行保証付私募債」を含んでおります。

5. Loan Portfolio, etc.

(1) Classification of loans by type of industry

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

|  | (Japanese)            | As of March 31, 2026 |         |         | As of Sep.30, | As of March 31, |
|--|-----------------------|----------------------|---------|---------|---------------|-----------------|
|  |                       | (A)                  | (A)-(B) | (A)-(C) | 2025          | 2025            |
|  |                       |                      |         |         | (B)           | (C)             |
| Total                                  | 合 計                   | 14,156,880           | 908,445 | 797,567 | 13,248,435    | 13,359,313      |
| Manufacturing                          | 製 造 業                 | 1,455,604            | 18,993  | 41,009  | 1,436,610     | 1,414,594       |
| Agriculture / Forestry                 | 農 業 、 林 業             | 29,662               | 311     | 712     | 29,350        | 28,950          |
| Fishery                                | 漁 業                   | 6,932                | 1,592   | 505     | 5,340         | 6,427           |
| Mining / Quarrying of stone / Gravel   | 鉱業・採石業・砂利採取業          | 16,750               | 1,926   | 1,045   | 14,823        | 15,704          |
| Construction                           | 建 設 業                 | 456,306              | 30,501  | 25,566  | 425,804       | 430,740         |
| Electricity, gas and water             | 電気・ガス・熱供給・水道業         | 366,466              | 7,637   | 20,174  | 358,828       | 346,291         |
| Telecommunication                      | 情 報 通 信 業             | 39,653               | 2,303   | (959)   | 37,350        | 40,613          |
| Transportation / Postal activities     | 運 輸 業 、 郵 便 業         | 386,451              | 10,785  | 26,613  | 375,665       | 359,837         |
| Wholesale / Retail services            | 卸 売 業 、 小 売 業         | 1,116,057            | (1,857) | 20,530  | 1,117,914     | 1,095,526       |
| Financial and insurance services       | 金 融 業 、 保 険 業         | 796,827              | 36,831  | 60,062  | 759,995       | 736,764         |
| Real estate / Goods rental and leasing | 不 動 産 業 、 物 品 賃 貸 業   | 2,276,474            | 75,371  | 153,531 | 2,201,103     | 2,122,943       |
| Medical welfare and other services     | 医 療 ・ 福 祉 等 サ ー ビ ス 業 | 786,028              | 29,642  | 39,157  | 756,386       | 746,870         |
| Government / Local government          | 国 ・ 地 方 公 共 団 体       | 1,664,887            | 590,370 | 251,285 | 1,074,517     | 1,413,601       |
| Others                                 | そ の 他                 | 4,758,777            | 104,034 | 158,329 | 4,654,743     | 4,600,447       |

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

|  | (Japanese)            | As of March 31, 2026 |         |         | As of Sep.30, | As of March 31, |
|--|-----------------------|----------------------|---------|---------|---------------|-----------------|
|  |                       | (A)                  | (A)-(B) | (A)-(C) | 2025          | 2025            |
|  |                       |                      |         |         | (B)           | (C)             |
| Total                                  | 合 計                   | 8,276,048            | 651,022 | 542,999 | 7,625,025     | 7,733,049       |
| Manufacturing                          | 製 造 業                 | 885,660              | 10,873  | 17,235  | 874,787       | 868,425         |
| Agriculture / Forestry                 | 農 業 、 林 業             | 16,565               | (236)   | 437     | 16,801        | 16,127          |
| Fishery                                | 漁 業                   | 6,382                | 1,577   | 528     | 4,804         | 5,854           |
| Mining / Quarrying of stone / Gravel   | 鉱業・採石業・砂利採取業          | 13,792               | 1,911   | 1,405   | 11,880        | 12,387          |
| Construction                           | 建 設 業                 | 259,194              | 17,132  | 13,458  | 242,062       | 245,735         |
| Electricity, gas and water             | 電気・ガス・熱供給・水道業         | 253,816              | 7,351   | 19,478  | 246,465       | 234,338         |
| Telecommunication                      | 情 報 通 信 業             | 23,172               | 2,275   | 586     | 20,897        | 22,586          |
| Transportation / Postal activities     | 運 輸 業 、 郵 便 業         | 227,797              | 6,557   | 13,796  | 221,240       | 214,001         |
| Wholesale / Retail services            | 卸 売 業 、 小 売 業         | 681,387              | (5,981) | 7,306   | 687,368       | 674,080         |
| Financial and insurance services       | 金 融 業 、 保 険 業         | 433,433              | 22,890  | 37,691  | 410,543       | 395,742         |
| Real estate / Goods rental and leasing | 不 動 産 業 、 物 品 賃 貸 業   | 1,403,040            | 35,425  | 65,628  | 1,367,615     | 1,337,411       |
| Medical welfare and other services     | 医 療 ・ 福 祉 等 サ ー ビ ス 業 | 377,417              | 7,151   | 10,559  | 370,266       | 366,857         |
| Government / Local government          | 国 ・ 地 方 公 共 団 体       | 1,193,996            | 473,296 | 245,813 | 720,700       | 948,183         |
| Others                                 | そ の 他                 | 2,500,389            | 70,797  | 109,073 | 2,429,592     | 2,391,316       |

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

|  | (Japanese)            | As of March 31, 2026 |         |         | As of Sep.30, | As of March 31, |
|--|-----------------------|----------------------|---------|---------|---------------|-----------------|
|  |                       | (A)                  | (A)-(B) | (A)-(C) | 2025          | 2025            |
|  |                       |                      |         |         | (B)           | (C)             |
| Total                                  | 合 計                   | 5,880,832            | 257,422 | 254,567 | 5,623,409     | 5,626,264       |
| Manufacturing                          | 製 造 業                 | 569,943              | 8,120   | 23,774  | 561,822       | 546,168         |
| Agriculture / Forestry                 | 農 業 、 林 業             | 13,097               | 548     | 275     | 12,548        | 12,822          |
| Fishery                                | 漁 業                   | 550                  | 14      | (22)    | 535           | 572             |
| Mining / Quarrying of stone / Gravel   | 鉱業・採石業・砂利採取業          | 2,957                | 14      | (359)   | 2,942         | 3,317           |
| Construction                           | 建 設 業                 | 197,112              | 13,369  | 12,107  | 183,742       | 185,005         |
| Electricity, gas and water             | 電気・ガス・熱供給・水道業         | 112,649              | 286     | 696     | 112,363       | 111,953         |
| Telecommunication                      | 情 報 通 信 業             | 16,481               | 27      | (1,545) | 16,453        | 18,026          |
| Transportation / Postal activities     | 運 輸 業 、 郵 便 業         | 158,653              | 4,228   | 12,817  | 154,425       | 145,836         |
| Wholesale / Retail services            | 卸 売 業 、 小 売 業         | 434,669              | 4,123   | 13,223  | 430,545       | 421,445         |
| Financial and insurance services       | 金 融 業 、 保 険 業         | 363,393              | 13,940  | 22,371  | 349,452       | 341,022         |
| Real estate / Goods rental and leasing | 不 動 産 業 、 物 品 賃 貸 業   | 873,434              | 39,945  | 87,902  | 833,488       | 785,531         |
| Medical welfare and other services     | 医 療 ・ 福 祉 等 サ ー ビ ス 業 | 408,611              | 22,491  | 28,598  | 386,120       | 380,012         |
| Government / Local government          | 国 ・ 地 方 公 共 団 体       | 470,890              | 117,073 | 5,472   | 353,816       | 465,417         |
| Others                                 | そ の 他                 | 2,258,388            | 33,237  | 49,256  | 2,225,151     | 2,209,131       |

## (2) Classification of Disclosed Claims under the Financial Revitalization Law and Risk-monitored Loans by type of Industry

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

|  | (Japanese)            | As of March 31, 2026 |         |         | As of Sep.30,<br>2025 | As of March 31,<br>2025 |
|--|-----------------------|----------------------|---------|---------|-----------------------|-------------------------|
|  |                       | (A)                  | (A)-(B) | (A)-(C) | (B)                   | (C)                     |
|  |                       |                      |         |         |                       |                         |
| Total                                  | 合 計                   | 175,905              | 2,948   | (2,171) | 172,956               | 178,076                 |
| Manufacturing                          | 製 造 業                 | 42,848               | 851     | (1,446) | 41,996                | 44,294                  |
| Agriculture / Forestry                 | 農 業 、 林 業             | 2,411                | (7)     | (57)    | 2,419                 | 2,469                   |
| Fishery                                | 漁 業                   | 82                   | —       | —       | 82                    | 82                      |
| Mining / Quarrying of stone / Gravel   | 鉱業、採石業、砂利採取業          | 33                   | (0)     | (2)     | 34                    | 35                      |
| Construction                           | 建 設 業                 | 15,389               | (643)   | (2,080) | 16,032                | 17,470                  |
| Electricity, gas and water             | 電気・ガス・熱供給・水道業         | 3,789                | (283)   | (456)   | 4,073                 | 4,246                   |
| Telecommunication                      | 情 報 通 信 業             | 1,165                | 108     | 340     | 1,056                 | 825                     |
| Transportation / Postal activities     | 運 輸 業 、 郵 便 業         | 6,912                | (2,040) | (2,667) | 8,952                 | 9,579                   |
| Wholesale / Retail services            | 卸 売 業 、 小 売 業         | 37,781               | 1,795   | 2,453   | 35,986                | 35,327                  |
| Financial and insurance services       | 金 融 業 、 保 険 業         | 905                  | (0)     | 877     | 906                   | 28                      |
| Real estate / Goods rental and leasing | 不 動 産 業 、 物 品 賃 貸 業   | 9,409                | (88)    | (907)   | 9,497                 | 10,316                  |
| Medical welfare and other services     | 医 療 ・ 福 祉 等 サ ー ビ ス 業 | 40,852               | 2,488   | 1,134   | 38,363                | 39,717                  |
| Government / Local government          | 国 ・ 地 方 公 共 団 体       | —                    | —       | —       | —                     | —                       |
| Others                                 | そ の 他                 | 14,324               | 769     | 640     | 13,554                | 13,683                  |

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

|  | (Japanese)            | As of March 31, 2026 |         |         | As of Sep.30,<br>2025 | As of March 31,<br>2025 |
|--|-----------------------|----------------------|---------|---------|-----------------------|-------------------------|
|  |                       | (A)                  | (A)-(B) | (A)-(C) | (B)                   | (C)                     |
|  |                       |                      |         |         |                       |                         |
| Total                                  | 合 計                   | 87,668               | 5,338   | 2,153   | 82,329                | 85,515                  |
| Manufacturing                          | 製 造 業                 | 18,373               | 198     | (1,494) | 18,175                | 19,868                  |
| Agriculture / Forestry                 | 農 業 、 林 業             | 1,482                | 42      | (2)     | 1,439                 | 1,484                   |
| Fishery                                | 漁 業                   | 54                   | —       | —       | 54                    | 54                      |
| Mining / Quarrying of stone / Gravel   | 鉱業、採石業、砂利採取業          | —                    | —       | —       | —                     | —                       |
| Construction                           | 建 設 業                 | 8,262                | (251)   | (1,067) | 8,514                 | 9,330                   |
| Electricity, gas and water             | 電気・ガス・熱供給・水道業         | 3,410                | (269)   | (441)   | 3,680                 | 3,852                   |
| Telecommunication                      | 情 報 通 信 業             | 897                  | 108     | 304     | 789                   | 593                     |
| Transportation / Postal activities     | 運 輸 業 、 郵 便 業         | 3,018                | (100)   | (322)   | 3,118                 | 3,341                   |
| Wholesale / Retail services            | 卸 売 業 、 小 売 業         | 19,990               | 2,245   | 1,377   | 17,745                | 18,612                  |
| Financial and insurance services       | 金 融 業 、 保 険 業         | 905                  | (0)     | 877     | 906                   | 28                      |
| Real estate / Goods rental and leasing | 不 動 産 業 、 物 品 賃 貸 業   | 3,981                | (136)   | (491)   | 4,117                 | 4,472                   |
| Medical welfare and other services     | 医 療 ・ 福 祉 等 サ ー ビ ス 業 | 20,474               | 3,474   | 3,347   | 17,000                | 17,126                  |
| Government / Local government          | 国 ・ 地 方 公 共 団 体       | —                    | —       | —       | —                     | —                       |
| Others                                 | そ の 他                 | 6,816                | 28      | 66      | 6,787                 | 6,749                   |

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

|  | (Japanese)            | As of March 31, 2026 |         |         | As of Sep.30,<br>2025 | As of March 31,<br>2025 |
|--|-----------------------|----------------------|---------|---------|-----------------------|-------------------------|
|  |                       | (A)                  | (A)-(B) | (A)-(C) | (B)                   | (C)                     |
|  |                       |                      |         |         |                       |                         |
| Total                                  | 合 計                   | 88,236               | (2,390) | (4,324) | 90,627                | 92,561                  |
| Manufacturing                          | 製 造 業                 | 24,474               | 652     | 48      | 23,821                | 24,425                  |
| Agriculture / Forestry                 | 農 業 、 林 業             | 929                  | (49)    | (55)    | 979                   | 985                     |
| Fishery                                | 漁 業                   | 27                   | —       | —       | 27                    | 27                      |
| Mining / Quarrying of stone / Gravel   | 鉱業、採石業、砂利採取業          | 33                   | (0)     | (2)     | 34                    | 35                      |
| Construction                           | 建 設 業                 | 7,126                | (391)   | (1,013) | 7,518                 | 8,139                   |
| Electricity, gas and water             | 電気・ガス・熱供給・水道業         | 379                  | (13)    | (14)    | 392                   | 393                     |
| Telecommunication                      | 情 報 通 信 業             | 267                  | (0)     | 35      | 267                   | 231                     |
| Transportation / Postal activities     | 運 輸 業 、 郵 便 業         | 3,894                | (1,939) | (2,344) | 5,833                 | 6,238                   |
| Wholesale / Retail services            | 卸 売 業 、 小 売 業         | 17,791               | (450)   | 1,076   | 18,241                | 16,714                  |
| Financial and insurance services       | 金 融 業 、 保 険 業         | —                    | —       | —       | —                     | —                       |
| Real estate / Goods rental and leasing | 不 動 産 業 、 物 品 賃 貸 業   | 5,427                | 47      | (416)   | 5,380                 | 5,843                   |
| Medical welfare and other services     | 医 療 ・ 福 祉 等 サ ー ビ ス 業 | 20,377               | (985)   | (2,213) | 21,363                | 22,591                  |
| Government / Local government          | 国 ・ 地 方 公 共 団 体       | —                    | —       | —       | —                     | —                       |
| Others                                 | そ の 他                 | 7,507                | 740     | 573     | 6,766                 | 6,933                   |

## (3) Consumer loans / Loans to SMEs

## 【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

|  | (Japanese) | As of March 31, 2026 |         |          | As of Sep.30, 2025 | As of March 31, 2025 |
|--|------------|----------------------|---------|----------|--------------------|----------------------|
|  |            | (A)                  | (A)-(B) | (A)-(C)  | (B)                | (C)                  |
| Consumer loans                               | 消費者ローン残高   | 5,357,386            | 80,013  | 136,240  | 5,277,373          | 5,221,146            |
| Housing-related loans                        | 住宅関連ローン残高  | 5,064,053            | 65,538  | 108,927  | 4,998,515          | 4,955,125            |
| Housing loans                                | 住宅ローン残高    | 4,270,683            | 72,939  | 121,933  | 4,197,743          | 4,148,749            |
| Apartment loans                              | アパートローン残高  | 792,347              | (7,268) | (12,746) | 799,616            | 805,093              |
| Asset building loans                         | 資産形成ローン残高  | 1,022                | (132)   | (259)    | 1,155              | 1,282                |
| Loans to SME and Individual customers (SMEs) | 中小企業等貸出金残高 | 9,684,526            | 226,628 | 355,292  | 9,457,897          | 9,329,233            |
| Ratio of loans to SMEs                       | 中小企業等貸出比率  | 68.40%               | (2.98%) | (1.43%)  | 71.38%             | 69.83%               |

## 【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

|  | (Japanese) | As of March 31, 2026 |         |          | As of Sep.30, 2025 | As of March 31, 2025 |
|--|------------|----------------------|---------|----------|--------------------|----------------------|
|  |            | (A)                  | (A)-(B) | (A)-(C)  | (B)                | (C)                  |
| Consumer loans                               | 消費者ローン残高   | 2,954,481            | 47,478  | 86,003   | 2,907,003          | 2,868,478            |
| Housing-related loans                        | 住宅関連ローン残高  | 2,790,009            | 40,498  | 72,618   | 2,749,510          | 2,717,390            |
| Housing loans                                | 住宅ローン残高    | 2,168,251            | 46,732  | 85,631   | 2,121,519          | 2,082,620            |
| Apartment loans                              | アパートローン残高  | 620,734              | (6,101) | (12,753) | 626,836            | 633,488              |
| Asset building loans                         | 資産形成ローン残高  | 1,022                | (132)   | (259)    | 1,155              | 1,282                |
| Loans to SME and Individual customers (SMEs) | 中小企業等貸出金残高 | 5,228,166            | 127,200 | 215,070  | 5,100,966          | 5,013,096            |
| Ratio of loans to SMEs                       | 中小企業等貸出比率  | 63.17%               | (3.72%) | (1.65%)  | 66.89%             | 64.82%               |

## 【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

|  | (Japanese) | As of March 31, 2026 |         |         | As of Sep.30, 2025 | As of March 31, 2025 |
|--|------------|----------------------|---------|---------|--------------------|----------------------|
|  |            | (A)                  | (A)-(B) | (A)-(C) | (B)                | (C)                  |
| Consumer loans                               | 消費者ローン残高   | 2,402,905            | 32,534  | 50,236  | 2,370,370          | 2,352,668            |
| Housing-related loans                        | 住宅関連ローン残高  | 2,274,044            | 25,039  | 36,309  | 2,249,004          | 2,237,735            |
| Housing loans                                | 住宅ローン残高    | 2,102,431            | 26,206  | 36,301  | 2,076,224          | 2,066,129            |
| Apartment loans                              | アパートローン残高  | 171,612              | (1,167) | 7       | 172,779            | 171,605              |
| Loans to SME and Individual customers (SMEs) | 中小企業等貸出金残高 | 4,456,359            | 99,428  | 140,221 | 4,356,930          | 4,316,137            |
| Ratio of loans to SMEs                       | 中小企業等貸出比率  | 75.77%               | (1.70%) | (0.94%) | 77.47%             | 76.71%               |

## 6. Outstanding Balance of Deposits and Loans 【Non-consolidated】

### 【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

|                            | <i>(Japanese)</i> | As of March 31, 2026         |             |            | As of Sep.30,<br>2025 | As of March 31,<br>2025 |
|----------------------------|-------------------|------------------------------|-------------|------------|-----------------------|-------------------------|
|                            |                   | (A)                          | (A)-(B)     | (A)-(C)    | (B)                   | (C)                     |
|                            |                   | Deposits (Terms-end balance) | 預 金 ( 末 残 ) | 17,859,857 | 460,277               | 252,184                 |
| Deposits (Average balance) | 預 金 ( 平 残 )       | 17,457,036                   | (20,511)    | 123,306    | 17,477,547            | 17,333,730              |
| Loans (Terms-end balance)  | 貸 出 金 ( 末 残 )     | 14,156,880                   | 908,445     | 797,567    | 13,248,435            | 13,359,313              |
| Loans (Average balance)    | 貸 出 金 ( 平 残 )     | 13,472,335                   | 274,096     | 621,423    | 13,198,239            | 12,850,911              |

### 【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

|                            | <i>(Japanese)</i> | As of March 31, 2026         |             |            | As of Sep.30,<br>2025 | As of March 31,<br>2025 |
|----------------------------|-------------------|------------------------------|-------------|------------|-----------------------|-------------------------|
|                            |                   | (A)                          | (A)-(B)     | (A)-(C)    | (B)                   | (C)                     |
|                            |                   | Deposits (Terms-end balance) | 預 金 ( 末 残 ) | 10,593,879 | 187,904               | 136,714                 |
| Deposits (Average balance) | 預 金 ( 平 残 )       | 10,478,070                   | (13,131)    | 55,198     | 10,491,202            | 10,422,871              |
| Loans (Terms-end balance)  | 貸 出 金 ( 末 残 )     | 8,276,048                    | 651,022     | 542,999    | 7,625,025             | 7,733,049               |
| Loans (Average balance)    | 貸 出 金 ( 平 残 )     | 7,852,142                    | 192,098     | 400,085    | 7,660,043             | 7,452,057               |

### 【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

|                            | <i>(Japanese)</i> | As of March 31, 2026         |             |           | As of Sep.30,<br>2025 | As of March 31,<br>2025 |
|----------------------------|-------------------|------------------------------|-------------|-----------|-----------------------|-------------------------|
|                            |                   | (A)                          | (A)-(B)     | (A)-(C)   | (B)                   | (C)                     |
|                            |                   | Deposits (Terms-end balance) | 預 金 ( 末 残 ) | 7,265,977 | 272,372               | 115,470                 |
| Deposits (Average balance) | 預 金 ( 平 残 )       | 6,978,965                    | (7,379)     | 68,107    | 6,986,345             | 6,910,858               |
| Loans (Terms-end balance)  | 貸 出 金 ( 末 残 )     | 5,880,832                    | 257,422     | 254,567   | 5,623,409             | 5,626,264               |
| Loans (Average balance)    | 貸 出 金 ( 平 残 )     | 5,620,193                    | 81,997      | 221,338   | 5,538,195             | 5,398,854               |