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May 13, 2026

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



Company name: The 77 Bank, Ltd.
Listing: Tokyo Stock Exchange, Sapporo Securities Exchange
Securities code: 8341
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Representative: Hidefumi Kobayashi, President
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Telephone: +81-22-267-1111
Scheduled date of annual general meeting of shareholders: June 26, 2026
Scheduled date to commence dividend payments: June 29, 2026
Scheduled date to file annual securities report: June 15, 2026
Trading accounts: None
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: Yes

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

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

(1) Consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Fiscal year ended March 31, 2026	211,208	23.1	78,469	39.4	54,007	37.5
March 31, 2025	171,553	13.9	56,273	27.1	39,270	31.7

Note: Comprehensive income For the fiscal year ended March 31, 2026: ¥ 133,315 million [-%]
For the fiscal year ended March 31, 2025: ¥ (17,103) million [-%]

	Basic earnings per share	Diluted earnings per share	Rate of return on equity	Ordinary profit to total assets ratio	Ordinary profit to ordinary income ratio
	Yen	Yen	%	%	%
Fiscal year ended March 31, 2026	242.22	-	8.5	0.7	37.1
March 31, 2025	176.50	-	6.6	0.5	32.8

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

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

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

Note: The Company conducted a 3-for-1 stock split effective April 1, 2026. Basic earnings per share is calculated based on the assumption that the stock split was carried out at the beginning of the previous consolidated fiscal year.

(2) Consolidated financial position

	Total assets	Net assets	Capital adequacy ratio	Net assets per share
	Millions of yen	Millions of yen	%	Yen
As of March 31, 2026	10,432,807	691,904	6.6	3,101.34
March 31, 2025	10,422,756	573,945	5.5	2,578.62

Reference: Equity

As of March 31, 2026: ¥ 691,904 million

As of March 31, 2025: ¥ 573,945 million

(Notes) 1.Capital adequacy ratio is calculated by dividing net assets at the end of the period by total assets at the end of the period. Capital adequacy ratio stated above is not calculated based on the public notice of capital adequacy ratio.

2.The Company conducted a 3-for-1 stock split effective April 1, 2026. Net assets per share is calculated based on the assumption that the stock split was carried out at the beginning of the previous consolidated fiscal year.

(3) Consolidated cash flows

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents at end of period
Fiscal year ended	Millions of yen	Millions of yen	Millions of yen	Millions of yen
March 31, 2026	(454,616)	70,853	(15,746)	601,175
March 31, 2025	(337,181)	69,096	(10,828)	1,000,682

2. Cash dividends

	Annual dividends per share					Total cash dividends (Total)	Payout ratio (Consolidated)	Ratio of dividends to net assets (Consolidated)
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total			
	Yen	Yen	Yen	Yen	Yen	Millions of yen	%	%
Fiscal year ended March 31, 2025	-	77.50	-	97.50	175.00	13,095	33.0	2.2
Fiscal year ended March 31, 2026	-	113.00	-	147.00	260.00	19,455	35.7	3.0
Fiscal year ending March 31, 2027 (Forecast)	-	52.00	-	52.00	104.00		37.7	

Note: The Company conducted a 3-for-1 stock split effective April 1, 2026. For the fiscal year ended March 31, 2025 and the fiscal year ended March 31, 2026, the actual dividend amount before the stock split is stated. For the fiscal year ending March 31, 2027 (Forecast), the dividend amount after stock split is stated. The annual total dividend per share for the fiscal year ending March 31, 2027 (Forecast) without considering the stock split would be 312 yen.

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2026	44,500	26.4	31,000	27.5	138.95
Full year	89,500	14.0	61,500	13.8	275.66

Note: The Company conducted a 3-for-1 stock split effective April 1, 2026. Basic earnings per share reflects the impact of this stock split.

*** Notes**

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

Newly included: 2 companies (77 Partners Investment Limited Partnership 1, 77 Partners Investment Limited Partnership 2)

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

- (i) Changes in accounting policies due to revisions to accounting standards and other regulations: None
- (ii) Changes in accounting policies due to other reasons: None
- (iii) Changes in accounting estimates: None
- (iv) Restatement: None

(3) Number of issued shares (common shares)

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

As of March 31, 2026	229,967,238 shares
As of March 31, 2025	229,967,238 shares

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

As of March 31, 2026	6,868,968 shares
As of March 31, 2025	7,388,940 shares

(iii) Average number of shares outstanding during the period

Fiscal Year ended March 31, 2026	222,963,049 shares
Fiscal Year ended March 31, 2025	222,493,452 shares

Note: The Company conducted a 3-for-1 stock split effective April 1, 2026. The total number of issued shares at the end of the period(including treasury shares), the number of treasury shares at the end of the period and the average number of shares outstanding during the period are calculated based on the assumption that the stock split was carried out at the beginning of the previous consolidated fiscal year.

[Reference] Overview of non-consolidated financial results

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

(1) Non-consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Fiscal year ended March 31, 2026	194,905	24.3	76,335	39.2	52,848	36.9
March 31, 2025	156,742	15.6	54,804	29.0	38,588	33.8

	Basic earnings per share		Diluted earnings per share	
	Yen		Yen	
Fiscal year ended March 31, 2026	237.03		-	
March 31, 2025	173.43		-	

Note: The Company conducted a 3-for-1 stock split effective April 1, 2026. Basic earnings per share is calculated based on the assumption that the stock split was carried out at the beginning of the previous non-consolidated fiscal year.

(2) Non-consolidated financial position

	Total assets	Net assets	Capital adequacy ratio	Net assets per share
	Millions of yen	Millions of yen	%	Yen
As of March 31, 2026	10,392,876	658,142	6.3	2,950.01
March 31, 2025	10,391,230	549,677	5.2	2,469.59

Reference: Equity

As of March 31, 2026: ¥ 658,142 million

As of March 31, 2025: ¥ 549,677 million

(Notes) 1.Capital adequacy ratio is calculated by dividing net assets at the end of the period by total assets at the end of the period. Capital adequacy ratio stated above is not calculated based on the public notice of capital adequacy ratio.

2.The Company conducted a 3-for-1 stock split effective April 1, 2026. Net assets per share is calculated based on the assumption that the stock split was carried out at the beginning of the previous consolidated fiscal year.

2. Non-consolidated financial result forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2026	43,500	26.6	30,500	27.0	136.71
Full year	87,000	13.9	60,000	13.5	268.94

Note: The Company conducted a 3-for-1 stock split effective April 1, 2026. Basic earnings per share reflects the impact of this stock split.

* 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 financial result forecasts herein are based on information available to the Company as of the date of the announcement.

Actual results may differ significantly from these forecasts due to a wide range of factors.

Consolidated Financial Statements

Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	1,001,241	601,976
Call loans and bills bought	93,243	733
Monetary claims bought	800	800
Trading securities	3,311	2,912
Money held in trust	117,628	122,341
Securities	2,919,208	2,968,779
Loans and bills discounted	6,170,579	6,603,904
Foreign exchanges	8,080	7,196
Lease receivables and investments in leases	25,392	27,394
Other assets	76,946	75,423
Tangible fixed assets	30,356	29,084
Buildings, net	6,776	8,433
Land	17,478	17,261
Leased assets, net	50	50
Construction in progress	1,799	8
Other tangible fixed assets	4,251	3,329
Intangible fixed assets	104	130
Software	5	20
Other intangible fixed assets	99	109
Retirement benefit asset	5,801	16,136
Deferred tax assets	815	733
Customers' liabilities for acceptances and guarantees	27,569	35,534
Allowance for loan losses	(58,323)	(60,274)
Total assets	10,422,756	10,432,807

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Liabilities		
Deposits	8,815,962	8,755,899
Negotiable certificates of deposit	144,930	192,070
Call money and bills sold	28,558	7,994
Cash collateral received for securities lent	1,461	-
Borrowed money	681,086	546,330
Foreign exchanges	545	231
Borrowed money from trust account	2,136	3,063
Other liabilities	122,798	143,924
Provision for bonuses for directors (and other officers)	106	134
Retirement benefit liability	7,658	4,095
Provision for retirement benefits for directors (and other officers)	39	46
Provision for stocks payment	908	696
Provision for reimbursement of deposits	92	62
Provision for contingent loss	897	991
Reserves under special laws	1	2
Deferred tax liabilities	14,058	49,826
Acceptances and guarantees	27,569	35,534
Total liabilities	9,848,811	9,740,902
Net assets		
Share capital	24,658	24,658
Capital surplus	20,350	20,351
Retained earnings	462,009	500,264
Treasury shares	(6,230)	(5,836)
Total shareholders' equity	500,788	539,438
Valuation difference on available-for-sale securities	70,587	141,423
Deferred gains or losses on hedges	(272)	(187)
Remeasurements of defined benefit plans	2,842	11,228
Total accumulated other comprehensive income	73,156	152,465
Total net assets	573,945	691,904
Total liabilities and net assets	10,422,756	10,432,807

Consolidated Statements of Income and Comprehensive Income

Consolidated Statement of Income

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Ordinary income	171,553	211,208
Interest income	110,600	133,927
Interest on loans and discounts	60,500	79,034
Interest and dividends on securities	47,075	51,047
Interest on call loans and bills bought	193	493
Interest on deposits with banks	2,751	3,246
Other interest income	79	103
Trust fees	27	32
Fees and commissions	23,705	26,612
Other ordinary income	16,852	15,905
Other income	20,367	34,730
Reversal of allowance for loan losses	851	-
Other	19,515	34,730
Ordinary expenses	115,280	132,739
Interest expenses	7,558	20,150
Interest on deposits	5,585	16,583
Interest on negotiable certificates of deposit	230	739
Interest on call money and bills sold	708	704
Interest expenses on cash collateral received for securities lent	128	30
Interest on borrowings and rediscounts	56	318
Other interest expenses	849	1,774
Fees and commissions payments	6,124	6,225
Other ordinary expenses	46,387	43,641
General and administrative expenses	52,524	55,360
Other expenses	2,684	7,361
Provision of allowance for loan losses	-	3,567
Other	2,684	3,794
Ordinary profit	56,273	78,469
Extraordinary income	-	-
Extraordinary losses	7	56
Impairment losses	7	56
Provision of reserve for financial instruments transaction liabilities	0	0
Profit before income taxes	56,265	78,412
Income taxes - current	16,089	24,514
Income taxes - deferred	905	(109)
Total income taxes	16,994	24,404
Profit	39,270	54,007
Profit attributable to owners of parent	39,270	54,007

Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Profit	39,270	54,007
Other comprehensive income	(56,373)	79,308
Valuation difference on available-for-sale securities	(54,535)	70,836
Deferred gains or losses on hedges	(176)	85
Remeasurements of defined benefit plans, net of tax	(1,661)	8,386
Comprehensive income	(17,103)	133,315
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(17,103)	133,315

Consolidated Statement of Changes in Equity

For the fiscal year ended March 31, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	24,658	20,076	433,580	(6,145)	472,169
Changes during period					
Dividends of surplus			(10,841)		(10,841)
Profit attributable to owners of parent			39,270		39,270
Purchase of treasury shares				(558)	(558)
Disposal of treasury shares		274		473	747
Net changes in items other than shareholders' equity					
Total changes during period	-	274	28,428	(84)	28,618
Balance at end of period	24,658	20,350	462,009	(6,230)	500,788

	Accumulated other comprehensive income				Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	
Balance at beginning of period	125,123	(95)	4,503	129,530	601,700
Changes during period					
Dividends of surplus					(10,841)
Profit attributable to owners of parent					39,270
Purchase of treasury shares					(558)
Disposal of treasury shares					747
Net changes in items other than shareholders' equity	(54,535)	(176)	(1,661)	(56,373)	(56,373)
Total changes during period	(54,535)	(176)	(1,661)	(56,373)	(27,755)
Balance at end of period	70,587	(272)	2,842	73,156	573,945

For the fiscal year ended March 31, 2026

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	24,658	20,350	462,009	(6,230)	500,788
Changes during period					
Dividends of surplus			(15,751)		(15,751)
Profit attributable to owners of parent			54,007		54,007
Purchase of treasury shares				(14)	(14)
Disposal of treasury shares		0		408	409
Net changes in items other than shareholders' equity					
Total changes during period	-	0	38,255	394	38,650
Balance at end of period	24,658	20,351	500,264	(5,836)	539,438

	Accumulated other comprehensive income				Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	
Balance at beginning of period	70,587	(272)	2,842	73,156	573,945
Changes during period					
Dividends of surplus					(15,751)
Profit attributable to owners of parent					54,007
Purchase of treasury shares					(14)
Disposal of treasury shares					409
Net changes in items other than shareholders' equity	70,836	85	8,386	79,308	79,308
Total changes during period	70,836	85	8,386	79,308	117,959
Balance at end of period	141,423	(187)	11,228	152,465	691,904

Consolidated Statement of Cash Flows

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Cash flows from operating activities		
Profit before income taxes	56,265	78,412
Depreciation	2,853	2,947
Impairment losses	7	56
Increase (decrease) in allowance for loan losses	(3,692)	1,951
Increase (decrease) in provision for contingent loss	21	94
Increase (decrease) in provision for bonuses for directors (and other officers)	8	28
Decrease (increase) in retirement benefit asset	(1,336)	(863)
Increase (decrease) in retirement benefit liability	(741)	(825)
Increase (decrease) in provision for retirement benefits for directors (and other officers)	6	6
Increase (decrease) in provision for stocks payment	(22)	(212)
Increase (decrease) in provision for reimbursement of deposits	(34)	(30)
Interest income	(110,600)	(133,927)
Interest expenses	7,558	20,150
Loss (gain) related to securities	4,723	(1,981)
Loss (gain) on money held in trust	(1,134)	(4,747)
Foreign exchange losses (gains)	2,733	(11,004)
Loss (gain) on disposal of non-current assets	(191)	(48)
Net decrease (increase) in loans and bills discounted	(316,062)	(433,325)
Net increase (decrease) in deposits	113,827	(60,063)
Net increase (decrease) in negotiable certificates of deposit	(88,040)	47,140
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	(127,617)	(134,756)
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	8,837	(240)
Net decrease (increase) in call loans	(93,243)	92,509
Net increase (decrease) in call money	28,558	(20,564)
Net increase (decrease) in cash collateral received for securities lent	(7,558)	(1,461)
Net decrease (increase) in trading securities	13,017	398
Net decrease (increase) in foreign exchanges - assets	(2,902)	884
Net increase (decrease) in foreign exchanges - liabilities	252	(314)
Net decrease (increase) in lease receivables and investments in leases	(2,777)	(2,002)
Net increase (decrease) in borrowed money from trust account	1,098	927
Interest received	111,455	132,799
Interest paid	(5,749)	(17,636)
Other, net	90,389	8,607
Subtotal	(320,088)	(437,091)
Income taxes paid	(17,093)	(17,525)
Net cash provided by (used in) operating activities	(337,181)	(454,616)

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Cash flows from investing activities		
Purchase of securities	(595,298)	(644,066)
Proceeds from sale of securities	354,660	248,004
Proceeds from redemption of securities	309,859	464,233
Decrease in money held in trust	2,036	4,406
Purchase of tangible fixed assets	(3,143)	(1,917)
Proceeds from sale of tangible fixed assets	993	371
Purchase of intangible fixed assets	(11)	(33)
Payments for asset retirement obligations	-	(144)
Net cash provided by (used in) investing activities	69,096	70,853
Cash flows from financing activities		
Purchase of treasury shares	(558)	(14)
Proceeds from sale of treasury shares	548	1
Dividends paid	(10,818)	(15,733)
Net cash provided by (used in) financing activities	(10,828)	(15,746)
Effect of exchange rate change on cash and cash equivalents	(1)	3
Net increase (decrease) in cash and cash equivalents	(278,914)	(399,506)
Cash and cash equivalents at beginning of period	1,279,596	1,000,682
Cash and cash equivalents at end of period	1,000,682	601,175

Non-consolidated Financial Statements

Non-consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	1,001,180	601,815
Cash	63,917	65,266
Due from banks	937,262	536,548
Call loans	93,243	733
Monetary claims bought	800	800
Trading securities	3,311	2,912
Trading government bonds	25	51
Trading local government bonds	3,286	2,861
Money held in trust	117,628	122,341
Securities	2,925,218	2,973,205
Government bonds	465,022	504,430
Local government bonds	586,736	537,755
Corporate bonds	674,748	654,161
Stocks	201,843	286,721
Other securities	996,867	990,135
Loans and bills discounted	6,188,031	6,627,703
Bills discounted	2,813	1,742
Loans on bills	114,742	112,879
Loans on deeds	5,296,162	5,691,719
Overdrafts	774,313	821,361
Foreign exchanges	8,080	7,196
Due from foreign banks (our accounts)	8,080	7,196
Other assets	48,908	46,034
Prepaid expenses	3,634	2,990
Accrued revenue	9,478	9,729
Financial derivatives	21,324	24,525
Cash collateral paid for financial instruments	3,919	6,016
Other	10,551	2,773
Tangible fixed assets	30,044	28,707
Buildings, net	6,758	8,415
Land	17,478	17,261
Leased assets, net	43	41
Construction in progress	1,799	8
Other tangible fixed assets	3,964	2,981
Intangible fixed assets	98	109
Other intangible fixed assets	98	109
Prepaid pension costs	1,932	2,796
Customers' liabilities for acceptances and guarantees	27,569	35,534
Allowance for loan losses	(54,817)	(57,014)
Total assets	10,391,230	10,392,876

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Liabilities		
Deposits	8,830,522	8,768,265
Current deposits	248,263	228,204
Ordinary deposits	6,536,298	6,538,960
Savings deposits	147,013	150,376
Deposits at notice	8,539	5,797
Time deposits	1,798,554	1,765,606
Installment savings	13,874	12,380
Other deposits	77,979	66,939
Negotiable certificates of deposit	155,930	202,070
Call money	28,558	7,994
Cash collateral received for securities lent	1,461	-
Borrowed money	672,595	540,735
Borrowings from other banks	672,595	540,735
Foreign exchanges	545	231
Foreign bills sold	20	0
Foreign bills payable	524	231
Borrowed money from trust account	2,136	3,063
Other liabilities	100,177	123,680
Domestic exchange settlement account, credit	6	19
Income taxes payable	6,181	13,381
Accrued expenses	5,383	8,340
Unearned revenue	2,673	3,415
Reserve for interest on installment savings	2	8
Financial derivatives	19,001	31,494
Cash collateral received for financial instruments	14,265	19,678
Lease liabilities	43	42
Asset retirement obligations	592	554
Other	52,027	46,743
Provision for bonuses for directors (and other officers)	82	104
Provision for retirement benefits	7,784	6,973
Provision for stocks payment	908	696
Provision for reimbursement of deposits	92	62
Provision for contingent loss	897	991
Deferred tax liabilities	12,289	44,330
Acceptances and guarantees	27,569	35,534
Total liabilities	9,841,552	9,734,733

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Net assets		
Share capital	24,658	24,658
Capital surplus	8,771	8,771
Legal capital surplus	7,835	7,835
Other capital surplus	935	936
Retained earnings	452,623	489,720
Legal retained earnings	24,658	24,658
Other retained earnings	427,965	465,062
Reserve for tax purpose reduction entry of non-current assets	538	524
General reserve	383,805	404,305
Retained earnings brought forward	43,621	60,233
Treasury shares	(5,389)	(4,995)
Total shareholders' equity	480,663	518,155
Valuation difference on available-for-sale securities	69,286	140,173
Deferred gains or losses on hedges	(272)	(187)
Total valuation and translation adjustments	69,014	139,986
Total net assets	549,677	658,142
Total liabilities and net assets	10,391,230	10,392,876

Non-consolidated Statement of Income

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Ordinary income	156,742	194,905
Interest income	111,386	134,747
Interest on loans and discounts	60,546	79,181
Interest and dividends on securities	47,814	51,721
Interest on call loans	193	493
Interest on deposits with banks	2,751	3,246
Interest income on interest rate swaps	-	20
Other interest income	79	83
Trust fees	27	32
Fees and commissions	21,811	24,478
Fees and commissions on domestic and foreign exchanges	5,805	5,945
Other fees and commissions	16,006	18,532
Other ordinary income	2,783	864
Gain on sale of bonds	2,767	785
Gain on redemption of bonds	14	9
Gain on financial derivatives	-	66
Other	2	2
Other income	20,734	34,782
Reversal of allowance for loan losses	1,178	-
Gain on sale of equity securities	16,537	29,298
Gain on money held in trust	2,114	4,755
Other	903	728

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Ordinary expenses	101,938	118,570
Interest expenses	7,524	20,157
Interest on deposits	5,595	16,609
Interest on negotiable certificates of deposit	241	764
Interest on call money	708	704
Interest expenses on cash collateral received for securities lent	128	30
Interest on borrowings and rediscounts	1	269
Interest expenses on interest rate swaps	813	1,671
Other interest expenses	37	106
Fees and commissions payments	7,314	7,567
Fees and commissions on domestic and foreign exchanges	1,648	1,737
Other fees and commissions	5,665	5,829
Other ordinary expenses	35,621	32,380
Loss on foreign exchange transactions	11,559	6,471
Net loss on trading securities transactions	94	55
Loss on sale of bonds	19,804	19,544
Loss on redemption of bonds	4,107	6,224
Loss on devaluation of bonds	2	-
Loss on financial derivatives	8	-
Other	43	82
General and administrative expenses	48,869	51,330
Other expenses	2,608	7,135
Provision of allowance for loan losses	-	3,427
Write-off of loans	-	77
Loss on sale of equity securities	93	2,477
Loss on devaluation of equity securities	34	0
Loss on money held in trust	1,108	146
Other	1,372	1,005
Ordinary profit	54,804	76,335
Extraordinary income	-	-
Extraordinary losses	7	56
Impairment losses	7	56
Profit before income taxes	54,797	76,278
Income taxes - current	15,248	23,554
Income taxes - deferred	959	(125)
Total income taxes	16,208	23,429
Profit	38,588	52,848

Non-consolidated Statement of Changes in Equity

For the fiscal year ended March 31, 2025

(Millions of yen)

	Shareholders' equity								
	Share capital	Capital surplus			Legal retained earnings	Retained earnings			Total retained earnings
		Legal capital surplus	Other capital surplus	Total capital surplus		Other retained earnings	Reserve for tax purpose reduction entry of non-current assets	General reserve	Retained earnings brought forward
Balance at beginning of period	24,658	7,835	661	8,496	24,658	598	366,805	32,814	424,876
Changes during period									
Dividends of surplus								(10,841)	(10,841)
Reversal of reserve for tax purpose reduction entry of non-current assets						(59)		59	-
Provision of general reserve							17,000	(17,000)	-
Profit								38,588	38,588
Purchase of treasury shares									
Disposal of treasury shares			274	274					
Net changes in items other than shareholders' equity									
Total changes during period	-	-	274	274	-	(59)	17,000	10,806	27,746
Balance at end of period	24,658	7,835	935	8,771	24,658	538	383,805	43,621	452,623

	Shareholders' equity		Valuation and translation adjustments			Total net assets
	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Total valuation and translation adjustments	
Balance at beginning of period	(5,305)	452,726	124,072	(95)	123,976	576,703
Changes during period						
Dividends of surplus		(10,841)				(10,841)
Reversal of reserve for tax purpose reduction entry of non-current assets		-				-
Provision of general reserve		-				-
Profit		38,588				38,588
Purchase of treasury shares	(558)	(558)				(558)
Disposal of treasury shares	473	747				747
Net changes in items other than shareholders' equity			(54,785)	(176)	(54,962)	(54,962)
Total changes during period	(84)	27,936	(54,785)	(176)	(54,962)	(27,025)
Balance at end of period	(5,389)	480,663	69,286	(272)	69,014	549,677

For the fiscal year ended March 31, 2026

(Millions of yen)

	Shareholders' equity								
	Share capital	Capital surplus			Retained earnings				
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings			Total retained earnings
						Reserve for tax purpose reduction entry of non-current assets	General reserve	Retained earnings brought forward	
Balance at beginning of period	24,658	7,835	935	8,771	24,658	538	383,805	43,621	452,623
Changes during period									
Dividends of surplus								(15,751)	(15,751)
Reversal of reserve for tax purpose reduction entry of non-current assets						(14)		14	-
Provision of general reserve							20,500	(20,500)	-
Profit								52,848	52,848
Purchase of treasury shares									
Disposal of treasury shares			0	0					
Net changes in items other than shareholders' equity									
Total changes during period	-	-	0	0	-	(14)	20,500	16,611	37,097
Balance at end of period	24,658	7,835	936	8,771	24,658	524	404,305	60,233	489,720

	Shareholders' equity		Valuation and translation adjustments			Total net assets
	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Total valuation and translation adjustments	
Balance at beginning of period	(5,389)	480,663	69,286	(272)	69,014	549,677
Changes during period						
Dividends of surplus		(15,751)				(15,751)
Reversal of reserve for tax purpose reduction entry of non-current assets		-				-
Provision of general reserve		-				-
Profit		52,848				52,848
Purchase of treasury shares	(14)	(14)				(14)
Disposal of treasury shares	408	409				409
Net changes in items other than shareholders' equity			70,887	85	70,972	70,972
Total changes during period	394	37,492	70,887	85	70,972	108,465
Balance at end of period	(4,995)	518,155	140,173	(187)	139,986	658,142