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May 15, 2026

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



Company name: The Toho Bank, Ltd.

Listing: Tokyo Stock Exchange

Securities code: 8346

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

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President

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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 (Japanese only)

Holding of financial results briefing: Yes (for institutional investors and analysts)

(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.)

Fiscal year ended	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
March 31, 2026	92,465	31.3	17,090	52.6	12,353	65.9
March 31, 2025	70,443	19.4	11,197	34.6	7,445	41.8

Note: Comprehensive income For the fiscal year ended March 31, 2026: ¥ 23,450 million [-%]
For the fiscal year ended March 31, 2025: ¥ (6,121) million [-%]

Fiscal year ended	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	%	%	%
March 31, 2026	49.44	-	6.0	0.3	18.5
March 31, 2025	29.78	-	3.7	0.2	15.9

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

For the fiscal year ended March 31, 2026: ¥ 92 million

For the fiscal year ended March 31, 2025: ¥ 17 million

(2) Consolidated financial position

As of	Total assets	Net assets	Capital adequacy ratio	Net assets per share
	Millions of yen	Millions of yen	%	Yen
March 31, 2026	6,742,383	217,747	3.2	871.38
March 31, 2025	6,653,240	197,234	2.9	789.86

Reference: Equity

As of March 31, 2026: ¥ 217,747 million

As of March 31, 2025: ¥ 197,234 million

Note: "Capital adequacy ratio" is calculated by dividing total 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.

(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
	Millions of yen	Millions of yen	Millions of yen	Millions of yen
March 31, 2026	(90,295)	(194,932)	(2,952)	946,209
March 31, 2025	(207,175)	(350,273)	(2,837)	1,234,389

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	-	4.00	-	5.00	9.00	2,247	30.2	1.1
Fiscal year ended March 31, 2026	-	7.00	-	10.00	17.00	4,248	34.3	2.0
Fiscal year ending March 31, 2027 (Forecast)	-	10.50	-	10.50	21.00		40.3	

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

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2026	51,700	16.0	9,000	(1.4)	5,900	(5.9)	23.61
Full year	104,200	12.7	19,600	14.7	13,000	5.2	52.03

* Notes

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

Newly included: 1 companies(Toho IT Human Solutions, Ltd)

Excluded: 2 companies(The Toho Credit Service Co., Ltd.,Toho Securities Liquidation Co.,Ltd.)

(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	252,500,000 shares
As of March 31, 2025	252,500,000 shares

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

As of March 31, 2026	2,612,616 shares
As of March 31, 2025	2,794,571 shares

(iii) Average number of shares outstanding during the period

Fiscal Year ended March 31, 2026	249,830,128 shares
Fiscal Year ended March 31, 2025	250,019,377 shares

Note: For the number of shares on which the calculation of net income per share (consolidated) is calculated, please refer to P.13 "Information per share."

[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	81,993	35.6	16,137	48.3	12,024	57.3
March 31, 2025	60,451	19.8	10,884	37.7	7,645	40.8

	Basic earnings per share		Diluted earnings per share	
	Yen		Yen	
Fiscal year ended				
March 31, 2026	48.13		-	
March 31, 2025	30.58		-	

(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	6,721,256	198,510	3.0	794.40
March 31, 2025	6,630,305	181,134	2.7	725.39

Reference: Equity

As of March 31, 2026: ¥ 198,510 million

As of March 31, 2025: ¥ 181,134 million

Note: “Capital adequacy ratio” is calculated by dividing total 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. Non-consolidated financial result forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Six months ending							
September 30, 2026	46,900	16.7	9,100	(1.3)	6,100	(7.5)	24.41
Full year	93,000	13.4	19,300	19.6	13,000	8.1	52.03

* 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

Forward-looking statements, such as financial results forecasts, made in this document are based on information currently available to the Bank and certain assumptions deemed reasonable. Actual results, etc. may differ significantly due to various factors.

Consolidated Financial Statements and Primary Notes

Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	1,235,480	946,713
Monetary claims bought	12,547	12,390
Trading securities	55	-
Money held in trust	7,150	5,450
Securities	1,209,460	1,398,008
Loans and bills discounted	4,039,402	4,227,234
Foreign exchanges	1,544	4,333
Lease receivables and investments in leases	16,177	19,418
Other assets	74,414	70,452
Tangible fixed assets	35,511	35,897
Buildings, net	10,559	10,670
Land	17,571	17,571
Leased assets, net	291	277
Construction in progress	346	887
Other tangible fixed assets	6,741	6,489
Intangible fixed assets	12,411	11,228
Software	11,395	10,660
Other intangible fixed assets	1,016	567
Retirement benefit asset	10,510	16,046
Deferred tax assets	15,925	9,920
Customers' liabilities for acceptances and guarantees	7,841	8,519
Allowance for loan losses	(25,192)	(23,232)
Total assets	6,653,240	6,742,383
Liabilities		
Deposits	5,762,569	5,742,774
Negotiable certificates of deposit	390,089	416,244
Borrowed money	216,339	237,635
Foreign exchanges	313	451
Borrowed money from trust account	5,714	5,895
Other liabilities	68,736	108,864
Retirement benefit liability	164	157
Provision for reimbursement of deposits	298	223
Provision for contingent loss	692	813
Provision for point card certificates	220	218
Reserves under special laws	1	-
Deferred tax liabilities	1,029	858
Deferred tax liabilities for land revaluation	1,993	1,979
Acceptances and guarantees	7,841	8,519
Total liabilities	6,456,005	6,524,636

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Net assets		
Share capital	23,519	23,519
Capital surplus	13,653	13,653
Retained earnings	164,248	173,628
Treasury shares	(1,012)	(946)
Total shareholders' equity	200,408	209,854
Valuation difference on available-for-sale securities	(9,149)	(13,786)
Deferred gains or losses on hedges	2,130	14,849
Revaluation reserve for land	(898)	(929)
Remeasurements of defined benefit plans	4,744	7,758
Total accumulated other comprehensive income	(3,173)	7,892
Total net assets	197,234	217,747
Total liabilities and net assets	6,653,240	6,742,383

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	70,443	92,465
Interest income	42,852	62,359
Interest on loans and discounts	30,496	41,509
Interest and dividends on securities	7,417	13,089
Interest on call loans and bills bought	359	718
Interest on deposits with banks	4,574	7,038
Other interest income	5	4
Trust fees	0	0
Fees and commissions	15,428	15,658
Other ordinary income	9,618	11,084
Other income	2,542	3,361
Recoveries of written off receivables	15	13
Other	2,526	3,348
Ordinary expenses	59,245	75,374
Interest expenses	5,235	16,986
Interest on deposits	3,497	10,529
Interest on negotiable certificates of deposit	336	1,106
Interest on call money and bills sold	2	-
Interest expenses on cash collateral received for securities lent	874	2,457
Interest on borrowings and rediscounts	188	1,243
Other interest expenses	336	1,649
Fees and commissions payments	5,575	6,011
Other ordinary expenses	10,485	11,523
General and administrative expenses	35,956	39,674
Other expenses	1,991	1,177
Provision of allowance for loan losses	803	416
Write-off of loans	67	42
Other	1,119	719
Ordinary profit	11,197	17,090
Extraordinary income	64	18
Gain on disposal of non-current assets	64	17
Reversal of reserve for financial products transaction liabilities	-	1
Extraordinary losses	558	191
Loss on disposal of non-current assets	273	155
Impairment losses	284	35
Provision of reserve for financial instruments transaction liabilities	0	-
Profit before income taxes	10,704	16,917
Income taxes - current	2,548	3,684
Income taxes - deferred	710	879
Total income taxes	3,259	4,563
Profit	7,445	12,353
Profit attributable to owners of parent	7,445	12,353

Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Profit	7,445	12,353
Other comprehensive income	(13,567)	11,097
Valuation difference on available-for-sale securities	(16,503)	(4,636)
Deferred gains or losses on hedges	2,130	12,719
Revaluation reserve for land	(57)	-
Remeasurements of defined benefit plans, net of tax	863	3,014
Comprehensive income	(6,121)	23,450
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(6,121)	23,450

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	23,519	13,653	158,582	(77)	195,677
Changes during period					
Dividends of surplus			(1,881)		(1,881)
Profit attributable to owners of parent			7,445		7,445
Purchase of treasury shares				(1,000)	(1,000)
Disposal of treasury shares		(7)		65	58
Transfer from retained earnings to capital surplus		7	(7)		-
Reversal of revaluation reserve for land			109		109
Net changes in items other than shareholders' equity					
Total changes during period	-	-	5,666	(934)	4,731
Balance at end of period	23,519	13,653	164,248	(1,012)	200,408

	Accumulated other comprehensive income					Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	
Balance at beginning of period	7,353	-	(731)	3,880	10,502	206,179
Changes during period						
Dividends of surplus						(1,881)
Profit attributable to owners of parent						7,445
Purchase of treasury shares						(1,000)
Disposal of treasury shares						58
Transfer from retained earnings to capital surplus						-
Reversal of revaluation reserve for land						109
Net changes in items other than shareholders' equity	(16,503)	2,130	(167)	863	(13,676)	(13,676)
Total changes during period	(16,503)	2,130	(167)	863	(13,676)	(8,944)
Balance at end of period	(9,149)	2,130	(898)	4,744	(3,173)	197,234

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	23,519	13,653	164,248	(1,012)	200,408
Changes during period					
Dividends of surplus			(2,997)		(2,997)
Profit attributable to owners of parent			12,353		12,353
Purchase of treasury shares				(0)	(0)
Disposal of treasury shares		(6)		66	59
Transfer from retained earnings to capital surplus		6	(6)		-
Reversal of revaluation reserve for land			31		31
Net changes in items other than shareholders' equity					
Total changes during period	-	-	9,380	65	9,446
Balance at end of period	23,519	13,653	173,628	(946)	209,854

	Accumulated other comprehensive income					Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	
Balance at beginning of period	(9,149)	2,130	(898)	4,744	(3,173)	197,234
Changes during period						
Dividends of surplus						(2,997)
Profit attributable to owners of parent						12,353
Purchase of treasury shares						(0)
Disposal of treasury shares						59
Transfer from retained earnings to capital surplus						-
Reversal of revaluation reserve for land						31
Net changes in items other than shareholders' equity	(4,636)	12,719	(31)	3,014	11,066	11,066
Total changes during period	(4,636)	12,719	(31)	3,014	11,066	20,512
Balance at end of period	(13,786)	14,849	(929)	7,758	7,892	217,747

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	10,704	16,917
Depreciation	4,352	4,622
Impairment losses	284	35
Increase (decrease) in allowance for loan losses	277	(1,960)
Increase (decrease) in retirement benefit liability	(2,625)	(5,543)
Increase (decrease) in provision for reimbursement of deposits	(28)	(74)
Increase (decrease) in provision for contingent loss	131	120
Increase (decrease) in provision for point card certificates	3	(2)
Interest income	(42,852)	(62,359)
Interest expenses	5,235	16,986
Loss (gain) related to securities	544	52
Loss (gain) on money held in trust	(3)	(3)
Foreign exchange losses (gains)	163	(479)
Loss (gain) on disposal of non-current assets	(14)	(2)
Net decrease (increase) in trading securities	(12)	55
Net decrease (increase) in loans and bills discounted	(117,349)	(187,832)
Net increase (decrease) in deposits	(62,001)	(19,794)
Net increase (decrease) in negotiable certificates of deposit	(78,275)	26,154
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	23,405	21,296
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	(200)	587
Net decrease (increase) in call loans	247	157
Net decrease (increase) in foreign exchanges - assets	(612)	(2,789)
Net increase (decrease) in foreign exchanges - liabilities	89	137
Net decrease (increase) in lease receivables and investments in leases	(1,996)	(3,241)
Net increase (decrease) in borrowed money from trust account	(296)	180
Interest received	40,329	60,626
Interest paid	(4,058)	(15,173)
Other, net	21,153	63,538
Subtotal	(203,403)	(87,785)
Income taxes paid	(3,855)	(2,552)
Income taxes refund	83	42
Net cash provided by (used in) operating activities	(207,175)	(90,295)
Cash flows from investing activities		
Purchase of securities	(466,606)	(584,837)
Proceeds from sale of securities	81,371	147,098
Proceeds from redemption of securities	38,566	244,774
Increase in money held in trust	(600)	(800)
Decrease in money held in trust	1,400	2,500
Purchase of tangible fixed assets	(3,380)	(2,520)
Proceeds from sale of tangible fixed assets	251	73
Purchase of intangible fixed assets	(1,275)	(1,220)
Net cash provided by (used in) investing activities	(350,273)	(194,932)

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Cash flows from financing activities		
Dividends paid	(1,881)	(2,997)
Repayments of lease liabilities	(13)	(13)
Purchase of treasury shares	(1,000)	(0)
Proceeds from sale of treasury shares	58	59
Net cash provided by (used in) financing activities	(2,837)	(2,952)
Effect of exchange rate change on cash and cash equivalents	-	-
Net increase (decrease) in cash and cash equivalents	(560,286)	(288,179)
Cash and cash equivalents at beginning of period	1,794,675	1,234,389
Cash and cash equivalents at end of period	1,234,389	946,209

Non-consolidated Financial Statements and Primary Notes

Non-consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	1,234,886	946,679
Cash	47,140	45,776
Due from banks	1,187,746	900,903
Monetary claims bought	9,640	9,411
Trading securities	55	-
Trading government bonds	0	-
Trading local government bonds	54	-
Money held in trust	5,450	5,450
Securities	1,207,558	1,394,088
Government bonds	645,792	690,477
Local government bonds	206,376	297,681
Corporate bonds	157,969	173,924
Stocks	45,281	65,291
Other securities	152,138	166,713
Loans and bills discounted	4,054,004	4,250,609
Bills discounted	4,041	3,838
Loans on bills	78,664	77,662
Loans on deeds	3,759,595	3,956,624
Overdrafts	211,703	212,483
Foreign exchanges	1,544	4,333
Due from foreign banks (our accounts)	1,544	4,333
Other assets	64,422	59,553
Domestic exchange settlement account, debit	421	257
Prepaid expenses	251	314
Accrued revenue	5,837	8,502
Financial derivatives	18,832	46,753
Cash collateral paid for financial instruments	4,959	114
Other	34,119	3,611
Tangible fixed assets	34,822	35,301
Buildings, net	10,409	10,530
Land	17,571	17,571
Leased assets, net	631	680
Construction in progress	346	887
Other tangible fixed assets	5,864	5,631
Intangible fixed assets	12,256	11,121
Software	11,299	10,598
Other intangible fixed assets	956	523
Prepaid pension costs	3,509	4,639
Deferred tax assets	17,154	12,622
Customers' liabilities for acceptances and guarantees	7,841	8,519
Allowance for loan losses	(22,842)	(21,074)
Total assets	6,630,305	6,721,256

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Liabilities		
Deposits	5,770,955	5,751,183
Current deposits	331,646	284,698
Ordinary deposits	4,313,651	4,320,257
Savings deposits	44,886	43,138
Deposits at notice	1,619	2,231
Time deposits	1,019,806	1,052,120
Other deposits	59,343	48,737
Negotiable certificates of deposit	396,089	424,244
Borrowed money	213,600	235,800
Borrowings from other banks	213,600	235,800
Foreign exchanges	313	451
Foreign bills sold	173	316
Foreign bills payable	139	134
Borrowed money from trust account	5,714	5,895
Other liabilities	51,511	93,476
Domestic exchange settlement account, credit	291	333
Income taxes payable	470	1,729
Accrued expenses	4,251	6,679
Unearned revenue	1,197	1,323
Financial derivatives	12,661	22,678
Cash collateral received for financial instruments	16,155	43,925
Lease liabilities	664	719
Asset retirement obligations	254	256
Other	15,564	15,828
Provision for reimbursement of deposits	298	223
Provision for contingent loss	692	813
Provision for point card certificates	160	158
Deferred tax liabilities for land revaluation	1,993	1,979
Acceptances and guarantees	7,841	8,519
Total liabilities	6,449,171	6,522,745

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Net assets		
Share capital	23,519	23,519
Capital surplus	13,653	13,653
Legal capital surplus	13,653	13,653
Retained earnings	154,558	163,610
Legal retained earnings	9,865	9,865
Other retained earnings	144,693	153,744
General reserve	134,600	140,600
Retained earnings brought forward	10,093	13,144
Treasury shares	(1,012)	(946)
Total shareholders' equity	190,718	199,836
Valuation difference on available-for-sale securities	(10,816)	(15,245)
Deferred gains or losses on hedges	2,130	14,849
Revaluation reserve for land	(898)	(929)
Total valuation and translation adjustments	(9,584)	(1,325)
Total net assets	181,134	198,510
Total liabilities and net assets	6,630,305	6,721,256

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	60,451	81,993
Interest income	43,978	63,435
Interest on loans and discounts	30,493	41,599
Interest and dividends on securities	8,548	14,079
Interest on call loans	359	718
Interest on deposits with banks	4,572	7,034
Other interest income	5	4
Trust fees	0	0
Fees and commissions	13,501	14,448
Fees and commissions on domestic and foreign exchanges	3,428	3,523
Other fees and commissions	10,072	10,925
Other ordinary income	428	1,092
Net gain on trading securities transactions	0	-
Gain on sale of bonds	68	275
Gain on financial derivatives	351	813
Other	7	3
Other income	2,542	3,016
Recoveries of written off receivables	15	13
Gain on sale of equity securities	1,299	2,304
Gain on money held in trust	24	40
Other	1,203	658
Ordinary expenses	49,566	65,855
Interest expenses	5,226	16,991
Interest on deposits	3,499	10,540
Interest on negotiable certificates of deposit	338	1,120
Interest on call money	2	-
Interest expenses on cash collateral received for securities lent	874	2,457
Interest on borrowings and rediscounts	175	1,224
Interest expenses on interest rate swaps	302	1,477
Other interest expenses	33	171
Fees and commissions payments	6,252	6,554
Fees and commissions on domestic and foreign exchanges	308	383
Other fees and commissions	5,944	6,171
Other ordinary expenses	2,445	2,887
Loss on foreign exchange transactions	749	420
Net loss on trading securities transactions	-	0
Loss on sale of bonds	1,696	2,466
General and administrative expenses	34,161	38,212
Other expenses	1,479	1,208
Provision of allowance for loan losses	418	513
Write-off of loans	1	1
Loss on sale of equity securities	221	179
Loss on devaluation of equity securities	0	0
Other	837	513
Ordinary profit	10,884	16,137

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Extraordinary income	64	17
Gain on disposal of non-current assets	64	17
Extraordinary losses	553	191
Loss on disposal of non-current assets	270	155
Impairment losses	283	35
Profit before income taxes	10,395	15,963
Income taxes - current	1,977	3,074
Income taxes - deferred	771	864
Total income taxes	2,749	3,938
Profit	7,645	12,024

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		General reserve	Retained earnings brought forward	
Balance at beginning of period	23,519	13,653	-	13,653	9,865	131,600	7,227	148,692
Changes during period								
Provision of general reserve						3,000	(3,000)	-
Dividends of surplus							(1,881)	(1,881)
Profit							7,645	7,645
Purchase of treasury shares								
Disposal of treasury shares			(7)	(7)				
Transfer from retained earnings to capital surplus			7	7			(7)	(7)
Reversal of revaluation reserve for land							109	109
Net changes in items other than shareholders' equity								
Total changes during period	-	-	-	-	-	3,000	2,866	5,866
Balance at end of period	23,519	13,653	-	13,653	9,865	134,600	10,093	154,558

	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	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at beginning of period	(77)	185,787	6,043	-	(731)	5,312	191,099
Changes during period							
Provision of general reserve		-					-
Dividends of surplus		(1,881)					(1,881)
Profit		7,645					7,645
Purchase of treasury shares	(1,000)	(1,000)					(1,000)
Disposal of treasury shares	65	58					58
Transfer from retained earnings to capital surplus		-					-
Reversal of revaluation reserve for land		109					109
Net changes in items other than shareholders' equity			(16,860)	2,130	(167)	(14,896)	(14,896)
Total changes during period	(934)	4,931	(16,860)	2,130	(167)	(14,896)	(9,965)
Balance at end of period	(1,012)	190,718	(10,816)	2,130	(898)	(9,584)	181,134

For the fiscal year ended March 31, 2026

(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		General reserve	Retained earnings brought forward	
Balance at beginning of period	23,519	13,653	-	13,653	9,865	134,600	10,093	154,558
Changes during period								
Provision of general reserve						6,000	(6,000)	-
Dividends of surplus							(2,997)	(2,997)
Profit							12,024	12,024
Purchase of treasury shares								
Disposal of treasury shares			(6)	(6)				
Transfer from retained earnings to capital surplus			6	6			(6)	(6)
Reversal of revaluation reserve for land							31	31
Net changes in items other than shareholders' equity								
Total changes during period	-	-	-	-	-	6,000	3,051	9,051
Balance at end of period	23,519	13,653	-	13,653	9,865	140,600	13,144	163,610

	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	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at beginning of period	(1,012)	190,718	(10,816)	2,130	(898)	(9,584)	181,134
Changes during period							
Provision of general reserve		-					-
Dividends of surplus		(2,997)					(2,997)
Profit		12,024					12,024
Purchase of treasury shares	(0)	(0)					(0)
Disposal of treasury shares	66	59					59
Transfer from retained earnings to capital surplus		-					-
Reversal of revaluation reserve for land		31					31
Net changes in items other than shareholders' equity			(4,428)	12,719	(31)	8,259	8,259
Total changes during period	65	9,117	(4,428)	12,719	(31)	8,259	17,376
Balance at end of period	(946)	199,836	(15,245)	14,849	(929)	(1,325)	198,510