

(3) Consolidated cash flows

(Millions of yen)

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents at the end of the fiscal year
FY2026/3	¥ (9,437,450)	¥ (566,767)	¥ (295,066)	¥ 54,339,817
FY2025/3	4,597,293	2,525,403	(208,086)	64,639,102

2. Dividends

(Millions of yen, except for per share data and percentages)

	Dividends per share					Total dividend payment	Dividend payout ratio (Consolidated)	Dividends to net assets (Consolidated)
	As of June 30	As of September 30	As of December 31	As of March 31	Total			
FY2025/3	¥ —	¥ 0.00	¥ —	¥ 58.00	¥ 58.00	¥208,859	50.6%	2.2%
FY2026/3	—	0.00	—	74.00	74.00	263,671	50.3	2.9
FY2027/3 (forecast)	—	0.00	—	93.00	93.00		50.1	

3. Consolidated earnings forecasts for the fiscal year ending March 31, 2027

(Millions of yen, except for per share data and percentages)

	Net ordinary income	Net income attributable to owners of parent	Net income per share
FY2027/3	¥ 955,000 25.7%	¥ 660,000 25.5%	¥ 185.29

Note: Percentages shown in "Net ordinary income" and "Net income attributable to owners of parent" are the increase (decrease) from the previous fiscal year.

* Notes

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

Newly included: 2 companies (JP Asset Management Co., Ltd. and 1 other company)

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

i) Changes in accounting policies due to revision of accounting standards: No

ii) Changes in accounting policies due to reasons other than i): No

iii) Changes in accounting estimates: No

iv) Restatements: No

(3) Shares outstanding (common stock)

i) Year-end issued shares (including treasury stock):	As of March 31, 2026	3,575,878,720 shares	As of March 31, 2025	3,604,335,520 shares
ii) Year-end treasury stock:	As of March 31, 2026	13,932,099 shares	As of March 31, 2025	4,378,660 shares
iii) Average number of outstanding shares:	FY2026/3	3,572,944,599 shares	FY2025/3	3,615,355,334 shares

Note: The year-end treasury stock includes the Bank's shares held by stock benefit trust (1,186,500 shares as of March 31, 2026 and 1,064,200 shares as of March 31, 2025). The treasury stock deducted to calculate the average number of outstanding shares includes the Bank's shares held by stock benefit trust (1,188,978 shares for FY2026/3 and 1,123,514 shares for FY2025/3).

(Reference) Non-Consolidated Financial Results

1. Non-consolidated financial results for the fiscal year ended March 31, 2026

(1) Non-consolidated operating results

(Millions of yen, except for per share data and percentages)

	Ordinary income		Net ordinary income		Net income	
FY2026/3	¥2,840,757	13.1 %	¥748,076	30.4%	¥528,976	28.8%
FY2025/3	2,509,855	(5.2)	573,511	15.9	410,557	15.8

Note: Percentages shown in "Ordinary income", "Net ordinary income" and "Net income" are the increase (decrease) from the previous fiscal year.

	Net income per share	Diluted net income per share
FY2026/3	¥148.05	¥—
FY2025/3	113.55	—

Note: "Diluted net income per share" is not presented since there has been no potential dilution for the fiscal years ended March 31, 2026 and 2025.

(2) Non-consolidated financial conditions

(Millions of yen, except for per share data and percentages)

	Total assets (A)	Total net assets (B)	(B) / (A)	Total net assets per share
FY2026/3	¥226,503,549	¥9,190,054	4.0%	¥2,580.06
FY2025/3	233,547,839	9,036,421	3.8	2,510.14

Reference: "Net assets attributable to shareholders" was ¥9,190,054 million as of March 31, 2026 and ¥9,036,421 million as of March 31, 2025.

* Note on audit procedures

This document is not subject to the audit procedures by a certified public accountant or an audit corporation.

* Forward-looking statements and other matters

This document contains forward-looking statements including forecasts, targets and plans of JAPAN POST BANK Co., Ltd. (the "Bank") and its consolidated subsidiaries (the "Japan Post Bank Group"). These statements are based on estimates at the time in light of the information currently available to the Bank. The statements and assumptions may prove to be incorrect and may not be realized in the future.

Any uncertainties, risks and other factors that may cause such a situation to arise include, but are not limited to, risks related to the effectiveness of risk management policies and procedures; market risks, market liquidity risks, credit risks and operational risks (such as risks related to the Bank's IT systems, the Bank's reputation, natural disasters, litigation and violations of applicable laws or regulations); risks related to Environmental, Social and Governance, or ESG, factors including climate change; risks related to business strategy and management planning; risks related to the expansion of the scope of operations; risks related to the business environment; risks related to the Bank's relationship with JAPAN POST HOLDINGS Co., Ltd. and JAPAN POST Co., Ltd.; risks related to domestic and overseas monetary policies; and other various risks. Please also see the Securities Report and the Semi-annual Securities Report for material facts that the Bank recognizes as potentially affecting the Japan Post Bank Group's actual results, performance or financial position. The Japan Post Bank Group's actual results, performance or financial position may be materially different from those expressed or implied by such forward-looking statements.

The statements in this document are current as of the date of the document or the date otherwise specified, and the Bank has no obligation or intent to keep this information up to date.

The information concerning companies or parties other than the Japan Post Bank Group and the Japan Post Group is based on publicly available and other information as cited, and the Bank has neither independently verified the accuracy and appropriateness of, nor makes any warranties with respect to, such information. The information of the document may be revised without prior notice.

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1. Overview of Financial Results

(1) Overview of consolidated results of operations and financial conditions for the fiscal year ended March 31, 2026

(Operating results)

Ordinary income increased by ¥330.1 billion from the previous fiscal year, to ¥2,852.2 billion for the fiscal year ended March 31, 2026. Interest income increased by ¥520.6 billion from the previous fiscal year, to ¥2,270.8 billion for the fiscal year ended March 31, 2026. Fees and commissions increased by ¥12.0 billion from the previous fiscal year, to ¥196.8 billion for the fiscal year ended March 31, 2026. Other operating income increased by ¥0.0 billion from the previous fiscal year, to ¥3.2 billion for the fiscal year ended March 31, 2026.

Ordinary expenses increased by ¥155.5 billion from the previous fiscal year, to ¥2,093.0 billion for the fiscal year ended March 31, 2026. Interest expenses increased by ¥175.2 billion from the previous fiscal year, to ¥988.4 billion for the fiscal year ended March 31, 2026. General and administrative expenses increased by ¥31.6 billion from the previous fiscal year, to ¥946.4 billion for the fiscal year ended March 31, 2026.

Taking into account of the above, net ordinary income increased by ¥174.6 billion from the previous fiscal year, to ¥759.1 billion for the fiscal year ended March 31, 2026, which equated to 105.4% of the earnings forecast of ¥720.0 billion in net ordinary income for the fiscal year ended March 31, 2026.

Net income attributable to owners of parent increased by ¥111.2 billion from the previous fiscal year, to ¥525.5 billion for the fiscal year ended March 31, 2026, which equated to 105.1% of the earnings forecast of ¥500.0 billion in net income attributable to owners of parent for the fiscal year ended March 31, 2026.

(Financial conditions)

Total assets decreased by ¥7,029.9 billion from March 31, 2025, to ¥226,571.5 billion as of March 31, 2026. Securities increased by ¥1,818.8 billion from March 31, 2025, to ¥145,406.9 billion as of March 31, 2026. Loans increased by ¥1,241.5 billion from March 31, 2025, to ¥4,372.1 billion as of March 31, 2026. Deposits decreased by ¥4,353.0 billion from March 31, 2025, to ¥186,108.7 billion as of March 31, 2026.

Shareholder's equity as of March 31, 2026 increased by ¥248.8 billion from March 31, 2025. In addition, total accumulated other comprehensive income decreased by ¥75.5 billion from March 31, 2025. As a result, net assets totaled ¥9,260.0 billion. Retained earnings, included in shareholders' equity, were ¥3,061.1 billion.

As for cash flows, cash flows from operating activities decreased by ¥14,034.7 billion from the previous fiscal year, to ¥(9,437.4) billion for the fiscal year ended March 31, 2026. Cash flows from investing activities decreased by ¥3,092.1 billion from the previous fiscal year, to ¥(566.7) billion for the fiscal year ended March 31, 2026. Cash flows from financing activities decreased by ¥86.9 billion from the previous fiscal year, to ¥(295.0) billion for the fiscal year ended March 31, 2026. As a result, cash and cash equivalents decreased by ¥10,299.2 billion from March 31, 2025, to ¥54,339.8 billion as of March 31, 2026.

(2) Earnings forecasts for the fiscal year ending March 31, 2027

As for earnings forecasts for the fiscal year ending March 31, 2027, net ordinary income and net income attributable to owners of parent are expected to amount to ¥955.0 billion and ¥660.0 billion, respectively.

Amid growing uncertainty in the financial and economic environment, due to factors such as the situation in the Middle East, we will promote 4 business strategies of our New Medium-term Management Plan for the fiscal year ending March 31, 2027 to the fiscal year ending March 31, 2029: i) Digital Payment Business Strategy, ii) Consulting Business Strategy, iii) Market Operation and Asset Management Business Strategy, and iv) Regional and Corporate Solution Business Strategy, as we aim to achieve the profit targets in the plan.

(3) Basic policy concerning profit distribution and dividends for the fiscal year ended March 31, 2026 and the fiscal year ending March 31, 2027

Providing returns to our shareholders is one of our most important management goals. Our basic dividend policy is to provide stable dividends to shareholders while maintaining sufficient retained earnings for sound operations in light of the public nature of the banking business.

In consideration of the fact that net income attributable to owners of parent in this current fiscal year exceeded the earnings forecasts announced on February 13, 2026 and the shareholder return policy for the period of the Previous Medium-term Management Plan as described below, we declared dividends per share of ¥74 for the fiscal year ended March 31, 2026 (dividend payout ratio of 50.3%), an increase of ¥4 from the latest dividend forecast.

Dividends per share are planned to be ¥93 for the fiscal year ending March 31, 2027, an increase of ¥19 per share from the fiscal year ended March 31, 2026.

(Shareholder return policy of the Previous Medium-term Management Plan)

Considering the balance between shareholder returns, financial soundness, and investment for growth, our basic policy is to maintain a consolidated dividend payout ratio of approximately 50% during the period of the Medium-term Management Plan.

However, keeping in mind the stability and continuity of dividends and targeting a consolidated dividend payout ratio of 50% to 60%, we are increasing our initial dividend per share (DPS) forecast for the fiscal year ended March 31, 2025 (¥52 per share).

(Shareholder return policy of the New Medium-term Management Plan)

Considering the balance between shareholder returns, financial soundness, and investment for growth, we maintain a consolidated dividend payout ratio of approximately 50% and pay progressive dividends in line with profit growth.

2. Basic Approach to the Selection of Accounting Standards

The Bank prepares its consolidated financial statements based on Japanese GAAP. The Bank discloses its consolidated financial statements in accordance with the "Ordinance for the Enforcement of the Banking Act" (Ordinance of Ministry of Finance No.10 of 1982).

3. Consolidated Financial Statements

(1) Consolidated balance sheets

	(Millions of yen)	
	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	64,639,102	54,349,817
Call loans	2,135,000	1,760,000
Receivables under resale agreements	8,463,537	8,270,151
Monetary claims bought	593,739	517,916
Trading account securities	224	214
Money held in trust	5,721,973	6,222,830
Securities	143,588,016	145,406,910
Loans	3,130,595	4,372,193
Foreign exchanges	134,261	178,799
Other assets	4,459,237	4,691,649
Tangible fixed assets	191,935	176,188
Buildings	66,422	62,714
Land	63,720	63,407
Construction in progress	64	62
Other	61,728	50,003
Intangible fixed assets	101,559	97,729
Software	67,610	78,630
Other	33,948	19,099
Asset for retirement benefits	1,432	42,992
Deferred tax assets	442,748	486,791
Reserve for possible loan losses	(1,057)	(1,235)
Reserve for possible investment losses	(775)	(1,373)
Total assets	233,601,531	226,571,574

	(Millions of yen)
	As of March 31, 2025
	As of March 31, 2026
Liabilities	
Deposits	190,461,748
Payables under repurchase agreements	26,985,038
Payables under securities lending transactions	2,004,678
Borrowed money	2,510,100
Foreign exchanges	924
Other liabilities	2,496,676
Reserve for bonuses	7,555
Reserve for bonuses for management board	235
Liability for retirement benefits	4
Reserve for employee stock ownership plan trust	414
Reserve for management board benefit trust	630
Reserve for reimbursement of deposits	42,534
Total liabilities	224,510,541
Net Assets	
Capital stock	3,500,000
Capital surplus	3,500,000
Retained earnings	2,784,473
Treasury stock	(6,384)
Total shareholders' equity	9,778,088
Net unrealized gains (losses) on available-for-sale securities	390,850
Net deferred gains (losses) on hedges	(1,126,952)
Accumulated adjustments for retirement benefits	(1,833)
Total accumulated other comprehensive income	(737,936)
Non-controlling interests	50,836
Total net assets	9,090,989
Total liabilities and net assets	233,601,531

(2) Consolidated statements of income and consolidated statements of comprehensive income

Consolidated statements of income

(Millions of yen)

	FY2025/3	FY2026/3
Ordinary income	2,522,052	2,852,206
Interest income	1,750,168	2,270,832
Interest on loans	12,140	23,864
Interest and dividends on securities	1,555,103	1,860,830
Interest on call loans	5,756	10,411
Interest on receivables under resale agreements	8,609	32,599
Interest on receivables under securities borrowing transactions	568	—
Interest on deposits with banks	149,801	318,725
Other interest income	18,190	24,401
Fees and commissions	184,839	196,841
Other operating income	3,157	3,222
Other ordinary income	583,886	381,310
Reversal of reserve for possible loan losses	10	—
Recoveries of written-off claims	15	15
Other	583,860	381,294
Ordinary expenses	1,937,518	2,093,056
Interest expenses	813,244	988,450
Interest on deposits	104,253	313,418
Interest on payables under repurchase agreements	332,517	304,246
Interest on payables under securities lending transactions	117,323	94,284
Interest on borrowings	2,713	8,292
Other interest expenses	256,436	268,208
Fees and commissions	28,483	29,254
Other operating expenses	70,590	71,328
General and administrative expenses	914,753	946,425
Other ordinary expenses	110,446	57,597
Provision for reserve for possible loan losses	—	187
Other	110,446	57,410
Net ordinary income	584,533	759,150
Extraordinary income	—	403
Gains on step acquisitions	—	403
Extraordinary loss	355	1,236
Losses on sales and disposals of fixed assets	352	596
Losses on impairment of fixed assets	3	640
Income before income taxes	584,178	758,316
Income taxes		
Current	168,051	229,355
Deferred	(5,149)	(10,631)
Total income taxes	162,901	218,723
Net income	421,277	539,592
Net income attributable to non-controlling interests	6,952	14,009
Net income attributable to owners of parent	414,324	525,583

Consolidated statements of comprehensive income

(Millions of yen)

	FY2025/3	FY2026/3
Net income	421,277	539,592
Other comprehensive income (loss)	(830,441)	(75,580)
Net unrealized gains (losses) on available-for-sale securities	(966,686)	237,973
Net deferred gains (losses) on hedges	139,180	(337,324)
Adjustments for retirement benefits	(2,934)	23,769
Comprehensive income (loss)	(409,164)	464,011
Total comprehensive income (loss) attributable to:		
Owners of parent	(417,348)	450,031
Non-controlling interests	8,184	13,980

(3) Consolidated statements of changes in net assets

For the fiscal year ended March 31, 2025

(Millions of yen)

	Shareholders' equity				
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at the beginning of the fiscal year	3,500,000	3,500,000	2,574,567	(1,523)	9,573,043
Cumulative effects of changes in accounting policies			47		47
Restated balance	3,500,000	3,500,000	2,574,615	(1,523)	9,573,091
Changes during the fiscal year					
Cash dividends			(184,494)		(184,494)
Net income attributable to owners of parent			414,324		414,324
Repurchase of treasury stock				(25,206)	(25,206)
Disposal of treasury stock		0		373	373
Cancellation of treasury stock		(19,971)		19,971	—
Changes in equity of parent due to transactions with non-controlling shareholders					—
Transfer from retained earnings to capital surplus		19,971	(19,971)		—
Net changes in items other than shareholders' equity					
Total changes during the fiscal year	—	—	209,858	(4,861)	204,997
Balance at the end of the fiscal year	3,500,000	3,500,000	2,784,473	(6,384)	9,778,088

	Accumulated other comprehensive income				Non-controlling interests	Total net assets
	Net unrealized gains (losses) on available-for-sale securities	Net deferred gains (losses) on hedges	Accumulated adjustments for retirement benefits	Total accumulated other comprehensive income		
Balance at the beginning of the fiscal year	1,358,768	(1,266,085)	1,101	93,784	41,094	9,707,923
Cumulative effects of changes in accounting policies		(47)		(47)		—
Restated balance	1,358,768	(1,266,133)	1,101	93,736	41,094	9,707,923
Changes during the fiscal year						
Cash dividends						(184,494)
Net income attributable to owners of parent						414,324
Repurchase of treasury stock						(25,206)
Disposal of treasury stock						373
Cancellation of treasury stock						—
Changes in equity of parent due to transactions with non-controlling shareholders						—
Transfer from retained earnings to capital surplus						—
Net changes in items other than shareholders' equity	(967,918)	139,180	(2,934)	(831,673)	9,742	(821,931)
Total changes during the fiscal year	(967,918)	139,180	(2,934)	(831,673)	9,742	(616,933)
Balance at the end of the fiscal year	390,850	(1,126,952)	(1,833)	(737,936)	50,836	9,090,989

For the fiscal year ended March 31, 2026

(Millions of yen)

	Shareholders' equity				
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at the beginning of the fiscal year	3,500,000	3,500,000	2,784,473	(6,384)	9,778,088
Cumulative effects of changes in accounting policies					—
Restated balance	3,500,000	3,500,000	2,784,473	(6,384)	9,778,088
Changes during the fiscal year					
Cash dividends			(208,859)		(208,859)
Net income attributable to owners of parent			525,583		525,583
Repurchase of treasury stock				(65,368)	(65,368)
Disposal of treasury stock		0		260	260
Cancellation of treasury stock		(40,006)		40,006	—
Changes in equity of parent due to transactions with non-controlling shareholders		(2,767)			(2,767)
Transfer from retained earnings to capital surplus		40,006	(40,006)		—
Net changes in items other than shareholders' equity					
Total changes during the fiscal year	—	(2,767)	276,717	(25,100)	248,848
Balance at the end of the fiscal year	3,500,000	3,497,232	3,061,190	(31,485)	10,026,937

	Accumulated other comprehensive income				Non-controlling interests	Total net assets
	Net unrealized gains (losses) on available-for-sale securities	Net deferred gains (losses) on hedges	Accumulated adjustments for retirement benefits	Total accumulated other comprehensive income		
Balance at the beginning of the fiscal year	390,850	(1,126,952)	(1,833)	(737,936)	50,836	9,090,989
Cumulative effects of changes in accounting policies				—		—
Restated balance	390,850	(1,126,952)	(1,833)	(737,936)	50,836	9,090,989
Changes during the fiscal year						
Cash dividends						(208,859)
Net income attributable to owners of parent						525,583
Repurchase of treasury stock						(65,368)
Disposal of treasury stock						260
Cancellation of treasury stock						—
Changes in equity of parent due to transactions with non-controlling shareholders						(2,767)
Transfer from retained earnings to capital surplus						—
Net changes in items other than shareholders' equity	238,003	(337,324)	23,769	(75,551)	(4,195)	(79,747)
Total changes during the fiscal year	238,003	(337,324)	23,769	(75,551)	(4,195)	169,101
Balance at the end of the fiscal year	628,853	(1,464,276)	21,935	(813,487)	46,641	9,260,090

(4) Consolidated statements of cash flows

	(Millions of yen)	
	FY2025/3	FY2026/3
Cash flows from operating activities		
Income before income taxes	584,178	758,316
Depreciation and amortization	45,744	51,590
Losses on impairment of fixed assets	3	640
Losses (gains) on step acquisitions	—	(403)
Equity in losses (gains) of affiliates	(322)	(388)
Net change in reserve for possible loan losses	(18)	178
Net change in reserve for possible investment losses	—	597
Net change in reserve for bonuses	59	794
Net change in reserve for bonuses for management board	235	52
Net change in asset for retirement benefits	(4,478)	(6,998)
Net change in liability for retirement benefits	(2,052)	2
Net change in reserve for employee stock ownership plan trust	(95)	18
Net change in reserve for management board benefit trust	203	102
Net change in reserve for reimbursement of deposits	(8,416)	(2,926)
Interest income	(1,750,168)	(2,270,832)
Interest expenses	813,244	988,450
Losses (gains) related to securities - net	12,843	(42,942)
Losses (gains) on money held in trust - net	(451,533)	(223,654)
Foreign exchange losses (gains) - net	(423,621)	(1,065,940)
Losses (gains) on sales and disposals of fixed assets - net	352	596
Net change in loans	3,716,839	(1,242,195)
Net change in deposits	(2,338,968)	(4,353,048)
Net change in borrowed money	525,200	309,300
Net change in negotiable certificates of deposit	—	(10,000)
Net change in call loans, etc.	1,069,817	633,336
Net change in call money, etc.	2,942,412	(4,467,570)
Net change in payables under securities lending transactions	(369,120)	429,038
Net change in foreign exchange assets	47,070	(44,537)
Net change in foreign exchange liabilities	(348)	15
Interest received	1,723,342	2,173,385
Interest paid	(791,366)	(880,569)
Other - net	(569,260)	35,952
Subtotal	4,771,774	(9,229,638)
Income taxes refund (paid)	(174,481)	(207,812)
Net cash provided by (used in) operating activities	4,597,293	(9,437,450)
Cash flows from investing activities		
Purchases of securities	(28,234,677)	(24,962,587)
Proceeds from sales of securities	2,957,649	1,724,779
Proceeds from maturity of securities	27,472,192	22,969,997
Investment in money held in trust	(649,649)	(874,498)
Proceeds from disposition of money held in trust	1,033,508	618,434
Purchases of tangible fixed assets	(23,949)	(8,435)
Purchases of intangible fixed assets	(29,645)	(34,177)
Purchases of stocks of subsidiaries resulting in change in the scope of consolidation	—	(262)
Other - net	(24)	(17)
Net cash provided by (used in) investing activities	2,525,403	(566,767)

	(Millions of yen)	
	FY2025/3	FY2026/3
Cash flows from financing activities		
Repurchase of treasury stock	(25,206)	(65,368)
Proceeds from disposal of treasury stock	53	24
Proceeds from investments by non-controlling shareholders	13,308	2,410
Cash dividends paid	(184,490)	(208,778)
Cash dividends paid to non-controlling shareholders	(11,750)	(19,510)
Purchases of stocks of subsidiaries not resulting in change in the scope of consolidation	—	(3,697)
Purchases of investments of subsidiaries not resulting in change in the scope of consolidation	—	(147)
Net cash provided by (used in) financing activities	(208,086)	(295,066)
Effect of exchange rate changes on cash and cash equivalents	—	—
Net change in cash and cash equivalents	6,914,609	(10,299,284)
Cash and cash equivalents at the beginning of the fiscal year	57,724,492	64,639,102
Cash and cash equivalents at the end of the fiscal year	64,639,102	54,339,817

(5) Notes to consolidated financial statements**Notes on going-concern assumption**

None

Segment information

Segment information is omitted since the Group comprises only one segment, which is defined as banking services.

Per share data

Net assets per share as of March 31, 2026 and net income per share for the fiscal year then ended were as follows:

	(Yen)
Net assets per share	2,586.63
Net income per share	147.10

Notes: 1. Diluted net income per share is not presented since there has been no potential dilution for the fiscal year ended March 31, 2026.

2. Net assets per share as of March 31, 2026 were calculated based on the following:

	(Millions of yen)
Net assets	9,260,090
Amount deducted from net assets	46,641
Non-controlling interests	46,641
Net assets attributable to common stock at the end of the fiscal year	9,213,449
Number of common stock at the end of the fiscal year used for the calculation of net assets per share (thousand shares)	3,561,946

3. Net income per share data for the fiscal year ended March 31, 2026 was calculated based on the following:

	(Millions of yen)
Net income attributable to owners of parent	525,583
Amount not attributable to common shareholders	—
Net income attributable to owners of parent attributable to common stock	525,583
Average number of common stock outstanding during the fiscal year (thousand shares)	3,572,944

4. To calculate net assets per share, the treasury stock deducted from the number of common stock outstanding as of March 31, 2026 included 1,186 thousand shares of treasury stock held by the stock benefit trust.

To calculate net income per share, the treasury stock deducted to calculate the average number of outstanding shares for the fiscal year ended March 31, 2026 included 1,188 thousand shares of treasury stock held by the stock benefit trust.

Significant subsequent event

None

4. Non-Consolidated Financial Statements

(1) Non-consolidated balance sheets

	As of March 31, 2025	(Millions of yen) As of March 31, 2026
Assets		
Cash and due from banks	64,607,384	54,336,427
Cash	280,120	300,501
Due from banks	64,327,264	54,035,926
Call loans	2,135,000	1,760,000
Receivables under resale agreements	8,463,537	8,270,151
Monetary claims bought	593,739	517,916
Trading account securities	224	214
Trading Japanese government bonds	224	214
Money held in trust	5,721,973	6,222,830
Securities	143,565,339	145,374,043
Japanese government bonds	40,342,652	41,437,884
Japanese local government bonds	5,600,875	5,573,898
Short-term corporate bonds	678,731	823,599
Japanese corporate bonds	9,483,343	9,206,311
Japanese stocks	33,383	75,271
Other securities	87,426,352	88,257,077
Loans	3,130,595	4,372,193
Loans on deeds	3,062,399	4,313,809
Overdrafts	68,195	58,384
Foreign exchanges	134,261	178,799
Due from foreign banks	134,261	178,799
Other assets	4,459,004	4,691,301
Domestic exchange settlement accounts-debit	31,209	30,200
Prepaid expenses	4,029	7,298
Accrued income	276,842	313,662
Initial margins for future transactions	47,000	10,000
Derivatives other than trading	177,353	237,156
Cash collateral paid for financial instruments	2,205,844	2,391,627
Other	1,716,724	1,701,355
Tangible fixed assets	191,678	175,851
Buildings	66,264	62,499
Land	63,720	63,407
Construction in progress	64	62
Other	61,629	49,882
Intangible fixed assets	101,053	97,367
Software	67,136	78,272
Other	33,916	19,094
Prepaid pension costs	4,107	10,960
Deferred tax assets	440,981	496,707
Reserve for possible loan losses	(1,043)	(1,214)
Total assets	233,547,839	226,503,549

	(Millions of yen)	
	As of March 31, 2025	
	As of March 31, 2026	
Liabilities		
Deposits	190,465,032	186,113,094
Transfer deposits	12,166,082	11,877,911
Ordinary deposits	112,670,829	112,175,379
Savings deposits	840,749	809,182
Time deposits	8,601,820	10,290,352
Special deposits	321,067	275,183
TEIGAKU deposits	55,722,082	50,560,617
Other deposits	142,399	124,467
Payables under repurchase agreements	26,985,038	22,517,468
Payables under securities lending transactions	2,004,678	2,433,717
Borrowed money	2,510,100	2,819,400
Borrowings	2,510,100	2,819,400
Foreign exchanges	924	939
Foreign bills payable	924	939
Other liabilities	2,494,629	3,380,399
Domestic exchange settlement accounts-credit	53,430	50,118
Income taxes payable	47,191	67,583
Accrued expenses	218,120	313,849
Unearned income	28,540	28,308
Derivatives other than trading	1,984,601	2,640,281
Cash collateral received for financial instruments	81	—
Lease obligations	—	1,057
Asset retirement obligations	40	57
Other	162,623	279,143
Reserve for bonuses	7,253	7,519
Reserve for bonuses for management board	183	183
Reserve for employee stock ownership plan trust	414	432
Reserve for management board benefit trust	630	732
Reserve for reimbursement of deposits	42,534	39,607
Total liabilities	224,511,418	217,313,495
Net Assets		
Capital stock	3,500,000	3,500,000
Capital surplus	3,500,000	3,500,000
Legal capital surplus	3,500,000	3,500,000
Retained earnings	2,777,217	3,057,327
Other retained earnings	2,777,217	3,057,327
Retained earnings brought forward	2,777,217	3,057,327
Treasury stock	(6,384)	(31,485)
Total shareholders' equity	9,770,832	10,025,842
Net unrealized gains (losses) on available-for-sale securities	392,541	628,489
Net deferred gains (losses) on hedges	(1,126,952)	(1,464,276)
Total valuation and translation adjustments	(734,411)	(835,787)
Total net assets	9,036,421	9,190,054
Total liabilities and net assets	233,547,839	226,503,549

(2) Non-consolidated statements of income

	(Millions of yen)	
	FY2025/3	FY2026/3
Ordinary income	2,509,855	2,840,757
Interest income	1,750,285	2,266,821
Interest on loans	12,140	23,864
Interest and dividends on securities	1,555,220	1,856,819
Interest on call loans	5,756	10,411
Interest on receivables under resale agreements	8,609	32,599
Interest on receivables under securities borrowing transactions	568	—
Interest on deposits with banks	149,801	318,724
Other interest income	18,190	24,401
Fees and commissions	184,109	195,717
Fees and commissions on domestic and foreign exchanges	91,192	101,746
Other fees and commissions	92,917	93,970
Other operating income	3,157	3,222
Gains on sales of bonds	2,993	3,007
Income from derivatives other than for trading or hedging	164	214
Other ordinary income	572,302	374,996
Reversal of reserve for possible loan losses	16	—
Recoveries of written-off claims	15	15
Gains on sales of stocks and other securities	82,829	97,079
Gains on money held in trust	460,912	225,659
Other	28,529	52,242
Ordinary expenses	1,936,343	2,092,681
Interest expenses	813,244	988,450
Interest on deposits	104,253	313,418
Interest on payables under repurchase agreements	332,517	304,246
Interest on payables under securities lending transactions	117,323	94,284
Interest on borrowings	2,713	8,292
Interest on interest rate swaps	254,005	266,830
Other interest expenses	2,431	1,377
Fees and commissions	29,237	30,010
Fees and commissions on domestic and foreign exchanges	3,715	4,105
Other fees and commissions	25,521	25,904
Other operating expenses	71,571	75,787
Losses on foreign exchanges	69,781	66,091
Losses on sales of bonds	1,789	9,695
General and administrative expenses	911,511	941,089
Other ordinary expenses	110,779	57,342
Provision for reserve for possible loan losses	—	180
Losses on sales of stocks and other securities	96,703	49,004
Losses on devaluation of stocks and other securities	—	162
Losses on money held in trust	9,378	2,005
Other	4,697	5,990
Net ordinary income	573,511	748,076

	(Millions of yen)	
	FY2025/3	FY2026/3
Extraordinary loss	351	1,236
Losses on sales and disposals of fixed assets	348	595
Losses on impairment of fixed assets	3	640
Income before income taxes	573,159	746,840
Income taxes		
Current	167,730	228,297
Deferred	(5,128)	(10,433)
Total income taxes	162,602	217,863
Net income	410,557	528,976

(3) Non-consolidated statements of changes in net assets

For the fiscal year ended March 31, 2025

(Millions of yen)

	Shareholders' equity				
	Capital stock	Capital surplus			Retained earnings
		Legal capital surplus	Other capital surplus	Total capital surplus	Other retained earnings Retained earnings brought forward
Balance at the beginning of the fiscal year	3,500,000	3,500,000	—	3,500,000	2,571,077
Cumulative effects of changes in accounting policies					47
Restated balance	3,500,000	3,500,000	—	3,500,000	2,571,125
Changes during the fiscal year					
Cash dividends					(184,494)
Net income					410,557
Repurchase of treasury stock					
Disposal of treasury stock			0	0	
Cancellation of treasury stock			(19,971)	(19,971)	
Transfer from retained earnings to capital surplus			19,971	19,971	(19,971)
Net changes in items other than shareholders' equity					
Total changes during the fiscal year	—	—	—	—	206,091
Balance at the end of the fiscal year	3,500,000	3,500,000	—	3,500,000	2,777,217

	Shareholders' equity		Valuation and translation adjustments			Total net assets
	Treasury stock	Total shareholders' equity	Net unrealized gains (losses) on available-for-sale securities	Net deferred gains (losses) on hedges	Total valuation and translation adjustments	
Balance at the beginning of the fiscal year	(1,523)	9,569,554	1,357,803	(1,266,085)	91,718	9,661,272
Cumulative effects of changes in accounting policies		47		(47)	(47)	—
Restated balance	(1,523)	9,569,601	1,357,803	(1,266,133)	91,670	9,661,272
Changes during the fiscal year						
Cash dividends		(184,494)				(184,494)
Net income		410,557				410,557
Repurchase of treasury stock	(25,206)	(25,206)				(25,206)
Disposal of treasury stock	373	373				373
Cancellation of treasury stock	19,971	—				—
Transfer from retained earnings to capital surplus		—				—
Net changes in items other than shareholders' equity			(965,262)	139,180	(826,082)	(826,082)
Total changes during the fiscal year	(4,861)	201,230	(965,262)	139,180	(826,082)	(624,851)
Balance at the end of the fiscal year	(6,384)	9,770,832	392,541	(1,126,952)	(734,411)	9,036,421

For the fiscal year ended March 31, 2026

(Millions of yen)

	Shareholders' equity				
	Capital stock	Capital surplus			Retained earnings
		Legal capital surplus	Other capital surplus	Total capital surplus	Other retained earnings Retained earnings brought forward
Balance at the beginning of the fiscal year	3,500,000	3,500,000	—	3,500,000	2,777,217
Cumulative effects of changes in accounting policies					
Restated balance	3,500,000	3,500,000	—	3,500,000	2,777,217
Changes during the fiscal year					
Cash dividends					(208,859)
Net income					528,976
Repurchase of treasury stock					
Disposal of treasury stock			0	0	
Cancellation of treasury stock			(40,006)	(40,006)	
Transfer from retained earnings to capital surplus			40,006	40,006	(40,006)
Net changes in items other than shareholders' equity					
Total changes during the fiscal year	—	—	—	—	280,110
Balance at the end of the fiscal year	3,500,000	3,500,000	—	3,500,000	3,057,327

	Shareholders' equity		Valuation and translation adjustments			Total net assets
	Treasury stock	Total shareholders' equity	Net unrealized gains (losses) on available-for-sale securities	Net deferred gains (losses) on hedges	Total valuation and translation adjustments	
Balance at the beginning of the fiscal year	(6,384)	9,770,832	392,541	(1,126,952)	(734,411)	9,036,421
Cumulative effects of changes in accounting policies		—			—	—
Restated balance	(6,384)	9,770,832	392,541	(1,126,952)	(734,411)	9,036,421
Changes during the fiscal year						
Cash dividends		(208,859)				(208,859)
Net income		528,976				528,976
Repurchase of treasury stock	(65,368)	(65,368)				(65,368)
Disposal of treasury stock	260	260				260
Cancellation of treasury stock	40,006	—				—
Transfer from retained earnings to capital surplus		—				—
Net changes in items other than shareholders' equity			235,947	(337,324)	(101,376)	(101,376)
Total changes during the fiscal year	(25,100)	255,009	235,947	(337,324)	(101,376)	153,633
Balance at the end of the fiscal year	(31,485)	10,025,842	628,489	(1,464,276)	(835,787)	9,190,054