

FY 3/2026 Forecasts

 Financial results are expected to exceed FY2024 levels on both a consolidated and non-consolidated basis, with record profits

Non-consolidated

(Million yen)	FY 3/26 (initially announced)	FY 3/26 (after review)
Gross operating income	66,300	65,600
Interest income	65,400	72,900
Fees and commissions	8,400	9,000
Other operating income	(7,500)	(16,300)
Net operating income	23,700	22,900
Ordinary income	25,300	27,700
Net income	18,000	20,100
Credit costs	3,800	4,400

Consolidated

(Million yen)	FY 3/26 (initially announced)	FY 3/26 (after review)
Ordinary income	26,400	28,800
Consolidated net income attributable to shareholders of the parent	18,500	20,600

Dividends

	Interim	Year-end	Full year
Results in FY 3/25	9 yen	12 yen	21 yen
Initial forecast for FY 3/26	12 yen	12 yen	24 yen
Results and revised forecasts for FY 3/26	13 yen (Actual)	13 yen (Revised forecast)	26 yen

Although gain and loss from government bonds and other bonds are expected to decrease compared with the initial forecasts, **both consolidated and non-consolidated forecasts have been revised upward** due to increases in interest income and gains and loss from stocks and other securities. Financial results are expected to exceed FY2024 levels and reach a new record high. In light of the current fiscal year's performance, **the annual dividend is expected to increase by 5 yen, marking the sixth consecutive year of dividend growth.**