FY 3/2027 Forecasts

百五銀行
FRONTIER BANKING

Net income is expected to reach a record high for the third consecutive fiscal year on both a consolidated and non-consolidated basis

Non-consolidated

(100 million yen)	FY 3/26	FY 3/27 (Forecast)	YoY change
Gross operating income	589	672	+82
Interest income	785	776	(9)
Fees and commissions	90	88	(2)
Other operating income	(287)	(193)	+94
Net operating income	161	210	+48
Ordinary income	353	397	+43
Net income	258	277	+18

Credit costs	34	45	+10

Consolidated

(100 million yen)	FY 3/26	FY 3/27 (Forecast)	YoY change
Ordinary income	370	412	+41
Consolidated net income attributable to shareholders of the parent	268	289	+20

Dividends

	Interim	Year-end	Full year
Results in FY 3/25	9 yen	12 yen	21 yen
Results in FY 3/26	13 yen	21 yen	34 yen
Forecasts for FY 3/27	21 yen	21 yen	42 yen

Although interest income and fees and commissions are expected to decline and expenses and credit costs are expected to increase, the improvement in gain and loss from government bonds and other bonds is expected to result in **higher profit on both a consolidated and non-consolidated basis**
Record-high profit is expected for the third consecutive fiscal year
Annual dividend is scheduled to increase by 8 yen per share, marking the seventh consecutive year of dividend increases

FY 3/2027 Forecasts (Factors Behind Lower Interest Income)

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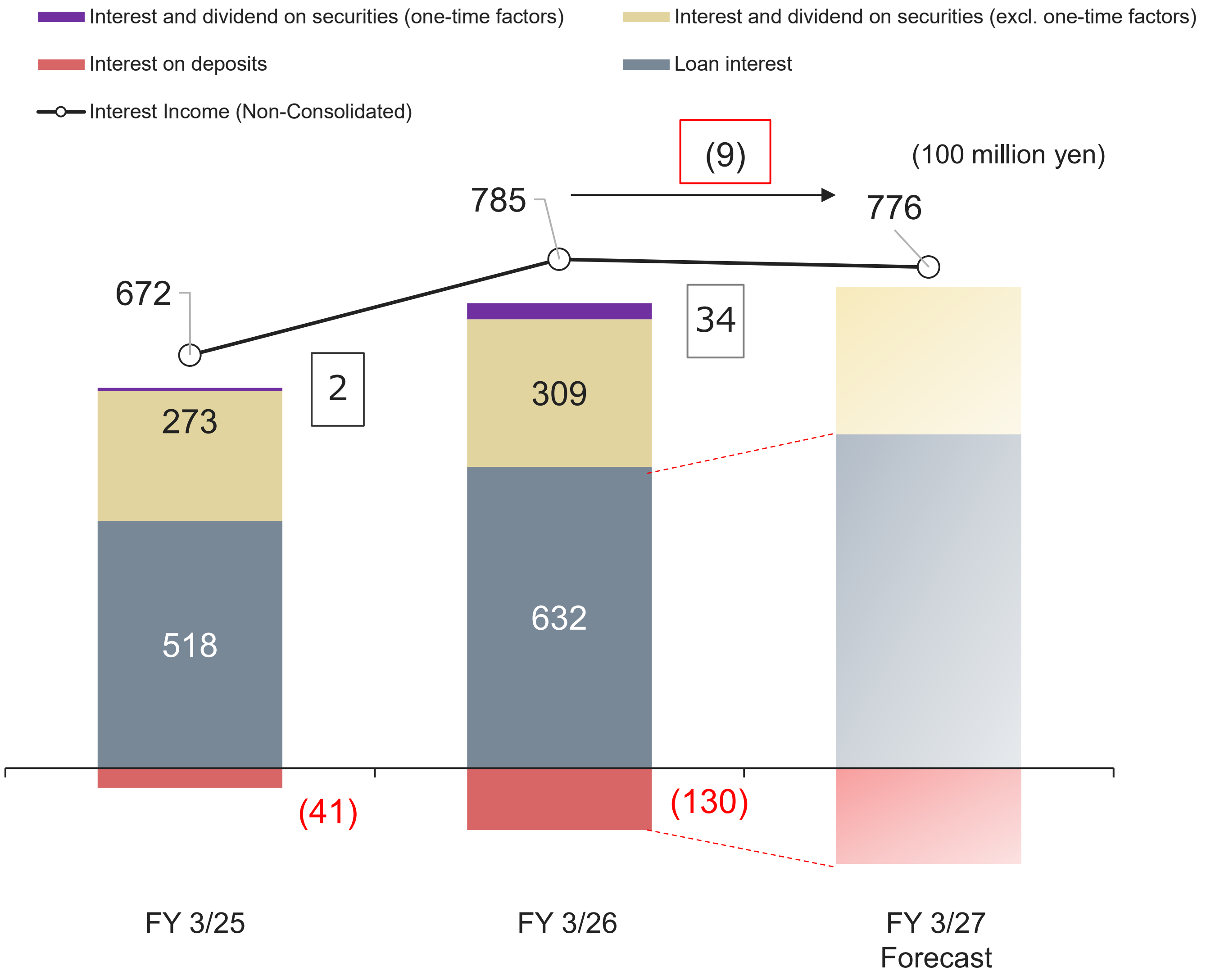
Breakdown of interest income



One-time factors affecting interest and dividends on securities

FY 3/25

Gain from cancellation of investment trusts
200 million yen

FY 3/26

Revenue from investment partnership exits
1.9 billion yen

Gain from cancellation of investment trusts
1.5 billion yen

Interest income for FY 3/27 is forecast to decline due to the inclusion of the aforementioned one-time factors

Performance of Major Group Companies

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Aim to maximize Group earnings by providing integrated and comprehensive financial services across the Group

Performance summary of sales-related group companies

* Figures are presented on a consolidated basis (after elimination of transactions within the group)

Hyakugo Card

(100 million yen)	FY 3/26	Year-on-year
Net sales	21.9	(1.1)
Net income	5.2	+0.4

Hyakugo Leasing

(100 million yen)	FY 3/26	Year-on-year
Net sales	170.4	+4.9
Net income	4.1	+0.0

Hyakugo Research Institute Company Limited

(100 million yen)	FY 3/26	Year-on-year
Net sales	4.0	+0.0
Net income	0.7	+0.3

Hyakugo Digital Solutions

(100 million yen)	FY 3/26	Year-on-year
Net sales	6.5	+0.0
Net income	0.2	(0.0)

Hyakugo Securities Company

(100 million yen)	FY 3/26	Year-on-year
Net sales	21.0	+4.3
Net income	2.9	+3.2

Hyakugo Mirai Investment

(100 million yen)	FY 3/26	Year-on-year
Net sales	3.5	+2.1
Net income	1.1	+0.8

Net income of six sales-related group companies

Provide integrated and comprehensive financial services across the Group