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November 10, 2026

Consolidated Financial Results for the Six Months Ended September 30, 2026 (Japanese GAAP)

Company name: The Hyakugo Bank, Ltd.
Listing: Tokyo Stock Exchange, Nagoya Stock Exchange
Securities code: 8368
URL: https://www.hyakugo.co.jp/
Representative: Masakazu Sugiura Director and President
Inquiries: Takanori Nishikawa General Manager of Corporate Planning Division
Telephone: +81-59-223-2302

Scheduled date to file semi-annual securities report: November 19, 2026
Scheduled date to commence dividend payments: December 10, 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 six months ended September 30, 2026 (from April 1, 2026 to September 30, 2026)

(1) Consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2026	106,350	45.8	21,350	51.6	14,994	47.4
September 30, 2025	72,940	21.8	14,085	9.8	10,175	10.7

Note: Comprehensive income For the six months ended September 30, 2026: ¥ 5,254 million [(89.5) %]
For the six months ended September 30, 2025: ¥ 50,158 million [-%]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2026	62.05	62.00
September 30, 2025	41.70	41.65

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	7,685,290	514,327	6.7
March 31, 2026	7,630,605	516,650	6.8

Reference: Equity
As of September 30, 2026: ¥ 514,219 million
As of March 31, 2026: ¥ 516,561 million

Note: “Equity-to-asset ratio” is calculated by dividing total net assets at the end of the period minus stock acquisition rights at the end of the period by total assets at the end of the period.
The “Equity-to-asset ratio” stated above is not based on the Notification of the Financial Services Agency of 2006 on capital adequacy ratio.

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2026	-	13.00	-	21.00	34.00
Fiscal year ending March 31, 2027	-	23.00			
Fiscal year ending March 31, 2027 (Forecast)			-	23.00	46.00

Note: Revisions to the forecast of cash dividends most recently announced: Yes

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
Full year	44,600	20.4	31,000	15.5	128.36

Note: Revisions to the financial result forecast most recently announced: Yes

*** Notes**

(1) Significant changes in the scope of consolidation during the period: None

(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 September 30, 2026	254,119,000 shares
As of March 31, 2026	254,119,000 shares

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

As of September 30, 2026	12,729,521 shares
As of March 31, 2026	11,451,429 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2026	241,618,363 shares
Six months ended September 30, 2025	243,983,137 shares

Overview of non-consolidated financial results

1. Non-consolidated financial results for the six months ended September 30, 2026 (from April 1, 2026 to September 30, 2026)

(1) Non-consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2026	95,309	52.2	20,467	48.7	14,395	41.9
September 30, 2025	62,605	25.3	13,767	9.6	10,141	10.3

	Basic earnings per share
Six months ended	Yen
September 30, 2026	59.58
September 30, 2025	41.56

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	7,630,696	482,109	6.3
March 31, 2026	7,573,471	483,744	6.4

Reference: Equity

As of September 30, 2026: ¥ 482,001 million

As of March 31, 2026: ¥ 483,655 million

Note: "Equity-to-asset ratio" is calculated by dividing total net assets at the end of the period minus stock acquisition rights at the end of the period by total assets at the end of the period.

The "Equity-to-asset ratio" stated above is not based on the Notification of the Financial Services Agency of 2006 on 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 profit		Profit		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Full year	43,000	21.7	30,000	16.1	124.22

* Semi-annual financial results reports are exempt from interim audit conducted by certified public accountants or an audit firm.

* Proper use of earnings forecasts, and other special matters

The consolidated and non-consolidated financial results forecasts have been revised from the forecasts announced on May 12, 2026.

Additionally, the above forecasts are based on information available as of the date of this announcement, and actual results may differ from these forecasts due to various factors in the future.

For details regarding performance forecasts, please refer to "1. Overview of Business Performance (3) Explanation of Consolidated Financial Results Forecast and Other Forward-looking Information".

1. Overview of Business Performance

(1) Overview of Business Performance for the Period Under Review

During the six months ended September 30, 2026 (the "period under review"), the Japanese economy continued to recover moderately, with improvements seen in business earnings and the employment environment, as well as personal consumption showing signs of recovery, while the impact of the situation in the Middle East calls for close monitoring. In Mie and Aichi Prefectures, which constitute the main business areas of The Hyakugo Bank, Ltd. (the "Bank," together with its subsidiaries, the "Hyakugo Bank Group"), although affected by the situation in the Middle East, corporate business conditions remained at a favorable level and personal consumption remained solid, showing that the economy is continuing to recover moderately.

Looking ahead, improvements in the employment and income environment, along with the effects of various government policies, are expected to support the gradual recovery. Meanwhile, the impacts of the situation in the Middle East and natural disasters call for close monitoring. In addition, factors such as the impact of volatility in financial and capital markets require attention.

Amid such an economic climate, the Bank's performance on a consolidated basis was as follows.

Ordinary income increased by ¥33,409 million from the same period of the previous fiscal year to ¥106,350 million, mainly due to an increase in other income resulting from an increase in gain on sale of equity securities and an increase in interest income resulting from increases in interest on loans and discounts as well as interest and dividends on securities.

Meanwhile, ordinary expenses increased by ¥26,145 million from the same period of the previous fiscal year to ¥84,999 million, mainly due to an increase in other ordinary expenses resulting from an increase in loss on sale of bonds.

As a result, ordinary profit increased by ¥7,264 million from the same period of the previous fiscal year to ¥21,350 million.

Profit attributable to owners of parent increased by ¥4,819 million from the same period of the previous fiscal year to ¥14,994 million.

Comprehensive income decreased by ¥44,903 million from the same period of the previous fiscal year to ¥5,254 million.

(2) Overview of Financial Position

The balance of deposits, etc. (including negotiable certificates of deposit) at the end of the period under review increased by ¥112.1 billion from the end of the previous fiscal year to ¥6,377.4 billion, mainly due to increases in corporate deposits and individual deposits.

The balance of loans and bills discounted at the end of the period under review increased by ¥64.7 billion from the end of the previous fiscal year to ¥5,205.7 billion, mainly due to an increase in loans to individuals, such as housing loans.

The balance of securities at the end of the period under review increased by ¥69.7 billion from the end of the previous fiscal year to ¥1,673.0 billion.

(3) Explanation of Consolidated Financial Results Forecast and Other Forward-looking Information

On a non-consolidated basis, interest income is expected to rise, among other factors. Consequently, the full-year financial results forecast for the fiscal year ending March 31, 2027, announced on May 12, 2026, has been revised as follows.

	Consolidated financial results forecast		Non-consolidated financial results forecast	
	Ordinary profit	Profit attributable to owners of parent	Ordinary profit	Profit
Previous forecast	¥41,200 million	¥28,900 million	¥39,700 million	¥27,700 million
Revised forecast	¥44,600 million	¥31,000 million	¥43,000 million	¥30,000 million
Change	¥3,400 million	¥2,100 million	¥3,300 million	¥2,300 million
Change rate	8.3%	7.3%	8.3%	8.3%
(Reference) Financial results for the fiscal year ended March 31, 2026	¥37,032 million	¥26,839 million	¥35,318 million	¥25,838 million

2. Semi-annual Consolidated Financial Statements and Primary Notes

(1) Semi-annual Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	658,273	561,340
Call loans and bills bought	6,842	20,982
Monetary claims bought	1,088	778
Trading securities	107	107
Money held in trust	1,000	1,000
Securities	1,603,351	1,673,066
Loans and bills discounted	5,141,005	5,205,758
Foreign exchanges	3,000	3,188
Lease receivables and investments in leases	30,133	30,237
Other assets	70,053	72,322
Tangible fixed assets	43,946	43,625
Intangible fixed assets	5,874	7,510
Retirement benefit asset	73,157	74,339
Deferred tax assets	715	788
Customers' liabilities for acceptances and guarantees	18,705	16,995
Allowance for loan losses	(26,649)	(26,752)
Total assets	7,630,605	7,685,290
Liabilities		
Deposits	6,074,465	6,163,459
Negotiable certificates of deposit	190,868	214,029
Cash collateral received for securities lent	182,918	141,305
Borrowed money	471,629	472,005
Foreign exchanges	372	443
Other liabilities	100,638	90,917
Provision for bonuses	306	427
Retirement benefit liability	657	762
Provision for retirement benefits for directors (and other officers)	144	143
Provision for reimbursement of deposits	1,949	2,011
Provision for point card certificates	284	289
Provision for contingent loss	367	377
Reserves under special laws	5	5
Deferred tax liabilities	68,131	65,278
Deferred tax liabilities for land revaluation	2,509	2,509
Acceptances and guarantees	18,705	16,995
Total liabilities	7,113,954	7,170,963

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Net assets		
Share capital	20,000	20,000
Capital surplus	10,381	10,381
Retained earnings	319,518	329,416
Treasury shares	(7,181)	(9,682)
Total shareholders' equity	342,718	350,115
Valuation difference on available-for-sale securities	146,254	135,709
Deferred gains or losses on hedges	3,867	6,013
Revaluation reserve for land	4,090	4,090
Remeasurements of defined benefit plans	19,631	18,290
Total accumulated other comprehensive income	173,843	164,104
Share acquisition rights	89	107
Total net assets	516,650	514,327
Total liabilities and net assets	7,630,605	7,685,290

(2) Semi-annual Consolidated Statements of Income and Comprehensive Income

Semi-annual Consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Ordinary income	72,940	106,350
Interest income	48,269	59,779
Interest on loans and discounts	30,435	36,622
Interest and dividends on securities	15,866	19,974
Fees and commissions	9,634	9,909
Other ordinary income	9,193	9,474
Other income	5,841	27,185
Ordinary expenses	58,854	84,999
Interest expenses	10,810	16,171
Interest on deposits	5,760	10,579
Fees and commissions payments	3,166	3,386
Other ordinary expenses	20,288	40,290
General and administrative expenses	22,405	22,514
Other expenses	2,183	2,636
Ordinary profit	14,085	21,350
Extraordinary income	-	58
Gain on disposal of non-current assets	-	58
Extraordinary losses	64	65
Loss on disposal of non-current assets	47	64
Impairment losses	16	0
Provision of reserve for financial instruments transaction liabilities	0	0
Profit before income taxes	14,021	21,343
Income taxes - current	3,235	4,874
Income taxes - deferred	610	1,475
Total income taxes	3,846	6,349
Profit	10,175	14,994
Profit attributable to owners of parent	10,175	14,994

Semi-annual Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Profit	10,175	14,994
Other comprehensive income	39,983	(9,739)
Valuation difference on available-for-sale securities	40,082	(10,544)
Deferred gains or losses on hedges	237	2,145
Remeasurements of defined benefit plans, net of tax	(336)	(1,340)
Comprehensive income	50,158	5,254
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	50,158	5,254

(3) Semi-annual Consolidated Statement of Changes in Net Assets

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	20,000	10,384	298,808	(4,789)	324,403
Changes during period					
Dividends of surplus			(2,951)		(2,951)
Profit attributable to owners of parent			10,175		10,175
Purchase of treasury shares				(2,500)	(2,500)
Disposal of treasury shares		(2)	(35)	107	69
Revaluation reserve for land			11		11
Net changes in items other than shareholders' equity					
Total changes during period	-	(2)	7,199	(2,392)	4,804
Balance at end of period	20,000	10,381	306,008	(7,181)	329,208

	Accumulated other comprehensive income					Share acquisition rights	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	95,723	1,736	4,102	9,346	110,908	137	435,449
Changes during period							
Dividends of surplus							(2,951)
Profit attributable to owners of parent							10,175
Purchase of treasury shares							(2,500)
Disposal of treasury shares							69
Revaluation reserve for land							11
Net changes in items other than shareholders' equity	40,082	237	(11)	(336)	39,971	(48)	39,923
Total changes during period	40,082	237	(11)	(336)	39,971	(48)	44,728
Balance at end of period	135,806	1,973	4,090	9,009	150,880	89	480,178

For the six months ended September 30, 2026

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	20,000	10,381	319,518	(7,181)	342,718
Changes during period					
Dividends of surplus			(5,096)		(5,096)
Profit attributable to owners of parent			14,994		14,994
Purchase of treasury shares				(2,501)	(2,501)
Revaluation reserve for land			0		0
Net changes in items other than shareholders' equity					
Total changes during period	-	-	9,898	(2,501)	7,397
Balance at end of period	20,000	10,381	329,416	(9,682)	350,115

	Accumulated other comprehensive income					Share acquisition rights	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	146,254	3,867	4,090	19,631	173,843	89	516,650
Changes during period							
Dividends of surplus							(5,096)
Profit attributable to owners of parent							14,994
Purchase of treasury shares							(2,501)
Revaluation reserve for land							0
Net changes in items other than shareholders' equity	(10,544)	2,145	(0)	(1,340)	(9,739)	18	(9,720)
Total changes during period	(10,544)	2,145	(0)	(1,340)	(9,739)	18	(2,323)
Balance at end of period	135,709	6,013	4,090	18,290	164,104	107	514,327

(4) Notes to Semi-annual Consolidated Financial Statements

Going concern assumption

Not applicable.

3. Semi-annual Non-consolidated Financial Statements

(1) Semi-annual Non-consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	655,876	559,263
Call loans	6,842	20,982
Monetary claims bought	1,088	778
Trading securities	107	107
Money held in trust	1,000	1,000
Securities	1,613,206	1,682,835
Loans and bills discounted	5,165,603	5,231,802
Foreign exchanges	3,000	3,188
Other assets	42,450	43,787
Other	42,450	43,787
Tangible fixed assets	40,102	39,667
Intangible fixed assets	5,714	7,364
Prepaid pension costs	44,673	47,800
Customers' liabilities for acceptances and guarantees	18,705	16,995
Allowance for loan losses	(24,900)	(24,877)
Total assets	7,573,471	7,630,696
Liabilities		
Deposits	6,086,188	6,176,285
Negotiable certificates of deposit	192,268	216,298
Cash collateral received for securities lent	182,918	141,305
Borrowed money	460,324	460,240
Foreign exchanges	372	443
Other liabilities	84,487	74,641
Income taxes payable	18,488	3,702
Lease liabilities	1	1
Asset retirement obligations	177	168
Other	65,819	70,769
Provision for retirement benefits	182	259
Provision for reimbursement of deposits	1,949	2,011
Provision for point card certificates	185	194
Provision for contingent loss	363	377
Deferred tax liabilities	59,271	57,022
Deferred tax liabilities for land revaluation	2,509	2,509
Acceptances and guarantees	18,705	16,995
Total liabilities	7,089,727	7,148,586

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Net assets		
Share capital	20,000	20,000
Capital surplus	7,557	7,557
Legal capital surplus	7,557	7,557
Retained earnings	309,329	318,629
Legal retained earnings	17,377	17,377
Other retained earnings	291,951	301,251
General reserve	259,114	271,114
Retained earnings brought forward	32,837	30,137
Treasury shares	(7,181)	(9,682)
Total shareholders' equity	329,705	336,504
Valuation difference on available-for-sale securities	145,991	135,393
Deferred gains or losses on hedges	3,867	6,013
Revaluation reserve for land	4,090	4,090
Total valuation and translation adjustments	153,949	145,497
Share acquisition rights	89	107
Total net assets	483,744	482,109
Total liabilities and net assets	7,573,471	7,630,696

(2) Semi-annual Non-consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Ordinary income	62,605	95,309
Interest income	48,982	59,898
Interest on loans and discounts	30,519	36,753
Interest and dividends on securities	16,496	19,963
Fees and commissions	7,683	8,001
Other ordinary income	30	164
Other income	5,908	27,244
Ordinary expenses	48,838	74,841
Interest expenses	10,784	16,130
Interest on deposits	5,770	10,604
Fees and commissions payments	3,349	3,556
Other ordinary expenses	12,248	32,073
General and administrative expenses	20,330	20,665
Other expenses	2,125	2,415
Ordinary profit	13,767	20,467
Extraordinary income	-	58
Gain on disposal of non-current assets	-	58
Extraordinary losses	61	64
Loss on disposal of non-current assets	45	64
Impairment losses	16	0
Profit before income taxes	13,705	20,461
Income taxes - current	2,942	4,489
Income taxes - deferred	621	1,576
Total income taxes	3,563	6,065
Profit	10,141	14,395

(3) Semi-annual Non-consolidated Statement of Changes in Net Assets

For the six months ended September 30, 2025

(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
						General reserve	Retained earnings brought forward	
Balance at beginning of period	20,000	7,557	2	7,560	17,377	251,114	21,128	289,620
Changes during period								
Dividends of surplus							(2,951)	(2,951)
Profit							10,141	10,141
Provision of general reserve						8,000	(8,000)	-
Purchase of treasury shares								
Disposal of treasury shares			(2)	(2)			(35)	(35)
Revaluation reserve for land							11	11
Net changes in items other than shareholders' equity								
Total changes during period	-	-	(2)	(2)	-	8,000	(833)	7,166
Balance at end of period	20,000	7,557	-	7,557	17,377	259,114	20,295	296,786

	Shareholders' equity		Valuation and translation adjustments				Share acquisition rights	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	(4,789)	312,391	95,546	1,736	4,102	101,385	137	413,914
Changes during period								
Dividends of surplus		(2,951)						(2,951)
Profit		10,141						10,141
Provision of general reserve		-						-
Purchase of treasury shares	(2,500)	(2,500)						(2,500)
Disposal of treasury shares	107	69						69
Revaluation reserve for land		11						11
Net changes in items other than shareholders' equity			40,027	237	(11)	40,252	(48)	40,204
Total changes during period	(2,392)	4,771	40,027	237	(11)	40,252	(48)	44,975
Balance at end of period	(7,181)	317,163	135,573	1,973	4,090	141,638	89	458,890

For the six months ended September 30, 2026

(Millions of yen)

	Shareholders' equity						
	Share capital	Capital surplus		Retained earnings			
		Legal capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings		Total retained earnings
					General reserve	Retained earnings brought forward	
Balance at beginning of period	20,000	7,557	7,557	17,377	259,114	32,837	309,329
Changes during period							
Dividends of surplus						(5,096)	(5,096)
Profit						14,395	14,395
Provision of general reserve					12,000	(12,000)	-
Purchase of treasury shares							
Revaluation reserve for land						0	0
Net changes in items other than shareholders' equity							
Total changes during period	-	-	-	-	12,000	(2,700)	9,299
Balance at end of period	20,000	7,557	7,557	17,377	271,114	30,137	318,629

	Shareholders' equity		Valuation and translation adjustments				Share acquisition rights	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	(7,181)	329,705	145,991	3,867	4,090	153,949	89	483,744
Changes during period								
Dividends of surplus		(5,096)						(5,096)
Profit		14,395						14,395
Provision of general reserve		-						-
Purchase of treasury shares	(2,501)	(2,501)						(2,501)
Revaluation reserve for land		0						0
Net changes in items other than shareholders' equity			(10,598)	2,145	(0)	(8,452)	18	(8,433)
Total changes during period	(2,501)	6,798	(10,598)	2,145	(0)	(8,452)	18	(1,634)
Balance at end of period	(9,682)	336,504	135,393	6,013	4,090	145,497	107	482,109

Supplementary Financial Data for the Six Months Ended September 30, 2026

Amounts and percentages are rounded down to the nearest presented unit.

Ⅰ. Key Points of Financial Results for the Six Months Ended September 30, 2026

1. Profit and Loss [Non-consolidated]

(Millions of yen)

		Six months ended September 30, 2026	YoY change	Six months ended September 30, 2025
Gross operating income	(1)	16,305	(14,009)	30,315
Interest income		43,769	5,570	38,199
Fees and commissions		4,445	110	4,334
Other operating income		(31,909)	(19,691)	(12,217)
Of which, gain and loss from government bonds and other bonds	(2)	(29,062)	(21,075)	(7,986)
Provision of general allowance for loan losses	(3)	(226)	(649)	423
Expenses	(4)	22,600	1,789	20,811
Net operating income	(5) = (1) – (3) – (4)	(6,068)	(15,149)	9,080
Adjusted net operating income	(5) + (3)	(6,294)	(15,798)	9,503
Core net operating income	(5) + (3) – (2)	22,767	5,276	17,490
Core net operating income (excluding gain and loss from cancellation of investment trusts)		21,457	4,182	17,275
Non-recurring gain and loss		26,538	21,850	4,687
Of which, disposal of bad debts	(6)	2,108	871	1,237
Of which, provision of specific allowance for loan losses		1,741	610	1,130
Of which, gain and loss from equity securities		26,521	21,261	5,260
Ordinary profit		20,467	6,700	13,767
Extraordinary gain and loss		(6)	55	(61)
Net income before income taxes		20,461	6,756	13,705
Net income		14,395	4,254	10,141

Credit costs	(3) + (6)	1,882	221	1,660

2. Major Accounts [Non-consolidated]

(1) Balance of deposits, etc. (including negotiable certificates of deposit)

(Billions of yen)

	As of September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	As of March 31, 2026	As of September 30, 2025
Deposits, etc. (including negotiable certificates of deposit)	6,392.5	114.1	110.9	6,278.4	6,281.6
Deposits	6,176.2	90.0	121.4	6,086.1	6,054.7
Of which, individual deposits	4,429.4	30.9	43.1	4,398.4	4,386.2
Of which, corporate deposits	1,445.5	71.0	91.0	1,374.5	1,354.5
Negotiable certificates of deposit	216.2	24.0	(10.5)	192.2	226.8

(2) Balance of loans and bills discounted

(Billions of yen)

	As of September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	As of March 31, 2026	As of September 30, 2025
Loans and bills discounted	5,231.8	66.1	133.7	5,165.6	5,098.0
Of which, loans and bills discounted to SMEs	4,237.2	45.1	124.1	4,192.1	4,113.1
Of which, housing loans	2,544.7	42.3	88.6	2,502.4	2,456.1

(3) Balance of depository assets

(Billions of yen)

	As of September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	As of March 31, 2026	As of September 30, 2025
Investment trusts	286.4	42.9	63.8	243.5	222.6
Government and municipal bonds	81.3	25.3	35.9	55.9	45.4
Insurance (*)	515.3	15.8	33.4	499.5	481.9

(*) Insurance represents the total sales of single-premium individual annuity insurance and single-premium whole life insurance.

3. Capital Adequacy Ratio [Non-consolidated]

(Billions of yen, %)

	As of September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	As of March 31, 2026	As of September 30, 2025
Capital adequacy ratio (%)	11.13	0.04	(1.05)	11.09	12.18
Equity capital	290.0	3.4	12.9	286.5	277.0
Risk assets	2,605.5	21.9	332.2	2,583.6	2,273.3
Total minimum capital requirement (Note)	104.2	0.8	13.2	103.3	90.9

Note: The total minimum capital requirement is the amount of risk assets multiplied by 4%.

4. Non-performing Loans [Non-consolidated]

Loans disclosed under the Financial Reconstruction Act

(Billions of yen, %)

	As of September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	As of March 31, 2026	As of September 30, 2025
Total disclosed loans	66.0	(2.1)	(1.2)	68.2	67.3
Loans under bankruptcy/rehabilitation or similar proceedings	10.1	0.6	(0.1)	9.5	10.3
Risk loans	49.3	(0.1)	2.5	49.5	46.8
Substandard loans	6.4	(2.6)	(3.6)	9.0	10.0
Total credit exposure	5,274.4	62.2	132.8	5,212.1	5,141.5
Ratio of total disclosed loans over total credit exposure (%)	1.25	(0.05)	(0.05)	1.30	1.30

5. Valuation Difference on Securities [Non-consolidated]

(Billions of yen)

	As of September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	As of March 31, 2026	As of September 30, 2025
Valuation difference on securities	195.1	(15.7)	(0.7)	210.8	195.8
Stocks	260.8	(6.5)	29.2	267.3	231.6
Bonds	(62.7)	4.2	(16.0)	(67.0)	(46.7)
Others	(2.9)	(13.5)	(13.9)	10.6	11.0

II. Summary of Financial Results for the Six Months Ended September 30, 2026

1. Profit and Loss

[Non-consolidated]

(Millions of yen)

		Six months ended September 30, 2026	YoY change	Six months ended September 30, 2025
Gross operating income	1	16,305	(14,009)	30,315
[excluding gain and loss from government bonds and other bonds (5 accounts)]	2	[45,368]	[7,065]	[38,302]
Domestic gross operating income	3	12,843	(14,600)	27,443
[excluding gain and loss from government bonds and other bonds (5 accounts)]	4	[41,998]	[6,568]	[35,430]
Interest income	5	37,539	6,453	31,086
Fees and commissions	6	4,404	93	4,310
Other operating income	7	(29,101)	(21,147)	(7,953)
[Of which, gain and loss from government bonds and other bonds]	8	[(29,155)]	[(21,168)]	[(7,986)]
International gross operating income	9	3,462	590	2,871
[excluding gain and loss from government bonds and other bonds (5 accounts)]	10	[3,369]	[497]	[2,871]
Interest income	11	6,230	(882)	7,112
Fees and commissions	12	40	17	23
Other operating income	13	(2,808)	1,456	(4,264)
[Of which, gain and loss from government bonds and other bonds]	14	[93]	[93]	[－]
Expenses (excluding non-recurring expenses)	15	22,600	1,789	20,811
Personnel expenses	16	12,193	1,054	11,138
Non-personnel expenses	17	9,116	663	8,453
Taxes	18	1,291	71	1,220
Adjusted net operating income	19	(6,294)	(15,798)	9,503
Core net operating income	20	22,767	5,276	17,490
Core net operating income (excluding gain and loss from cancellation of investment trusts)	21	21,457	4,182	17,275
(1) Provision of general allowance for loan losses	22	(226)	(649)	423
Net operating income	23	(6,068)	(15,149)	9,080
Of which, gain and loss from government bonds and other bonds (5 accounts)	24	(29,062)	(21,075)	(7,986)
Non-recurring gain and loss	25	26,538	21,850	4,687
(2) Disposal of bad debts	26	2,108	871	1,237
Provision of specific allowance for loan losses	27	1,741	610	1,130
Loss on sales of receivables and other securities	28	192	192	－
Others	29	173	67	106
Gain and loss from equity securities	30	26,521	21,261	5,260
Gain on sales of equity securities	31	26,938	21,314	5,623
Loss on sales of equity securities	32	416	73	343
Loss on devaluation of equity securities	33	－	(19)	19
Other non-recurring gain and loss	34	2,125	1,460	664
Ordinary profit	35	20,467	6,700	13,767
Extraordinary gain and loss	36	(6)	55	(61)
Of which, gain and loss on disposal of fixed assets	37	(6)	38	(45)
Gain on disposal of fixed assets	38	58	58	－
Loss on disposal of fixed assets	39	64	19	45
Of which, impairment loss	40	0	(16)	16
Net income before income taxes	41	20,461	6,756	13,705
Income taxes - current	42	4,489	1,547	2,942
Income taxes - deferred	43	1,576	954	621
Total income taxes	44	6,065	2,501	3,563
Net income	45	14,395	4,254	10,141

Credit costs (1) + (2)	46	1,882	221	1,660

Notes: 1. Adjusted net operating income = Net operating income + Provision of general allowance for loan losses

2. Core net operating income = Adjusted net operating income － Gain and loss from government bonds and other bonds

[Consolidated]

(Millions of yen)

		Six months ended September 30, 2026	YoY change	Six months ended September 30, 2025
Consolidated gross income	1	19,315	(13,517)	32,833
Interest income	2	43,608	6,149	37,459
Fees and commissions	3	6,523	55	6,468
Other operating income	4	(30,816)	(19,721)	(11,094)
General and administrative expenses	5	22,514	108	22,405
(1) Provision of general allowance for loan losses	6	(268)	(657)	388
(2) Disposal of bad debts	7	2,368	1,043	1,325
Loss on devaluation of loans and bills discounted	8	–	(2)	2
Provision of specific allowance for loan losses	9	1,996	780	1,216
Loss on sales of receivables and other securities	10	198	197	0
Others	11	173	67	106
(3) Recoveries of written off receivables	12	0	(0)	0
Gain and loss from equity securities	13	26,521	21,261	5,260
Others	14	127	16	111
Ordinary profit	15	21,350	7,264	14,085
Extraordinary gain and loss	16	(6)	57	(64)
Net income before income taxes	17	21,343	7,322	14,021
Income taxes - current	18	4,874	1,638	3,235
Income taxes - deferred	19	1,475	864	610
Total income taxes	20	6,349	2,502	3,846
Net income	21	14,994	4,819	10,175
Net income attributable to owners of the parent	22	14,994	4,819	10,175

Credit costs (1) + (2) – (3)	23	2,100	386	1,713

Note: Consolidated gross income = (Interest income − Interest expense) + (Fees and commissions income − Fees and commissions expenses)
+ (Other operating income − Other operating expenses)

(Reference)

(Millions of yen)

Consolidated net operating income	(4,848)	(14,422)	9,574

Note: Consolidated net operating income = Consolidated gross income (after deduction of expenses corresponding to money trust)
− Operating expense (except for non-recurring expenses)
− Provision of general allowance for loan losses

(Number of consolidated companies)

(Companies)

Number of consolidated subsidiaries	11	–	11
Number of equity-method affiliates	–	–	–

2. Net Operating Income [Non-consolidated]

(Millions of yen)

	Six months ended September 30, 2026	YoY change	Six months ended September 30, 2025
(1) Adjusted net operating income	(6,294)	(15,798)	9,503
Per employee (Thousands of yen)	(2,599)	(6,891)	4,292
(2) Net operating income	(6,068)	(15,149)	9,080
Per employee (Thousands of yen)	(2,505)	(6,607)	4,101

Note: Adjusted net operating income = Net operating income + Provision for general allowance for loan losses

3. Profit Margin [Non-consolidated]

(%)

		Six months ended September 30, 2026	YoY change	Six months ended September 30, 2025
Head office and all branches	(1) Interest yield (A)	1.62	0.26	1.36
	(i) Yield on loans (B)	1.40	0.21	1.19
	(ii) Yield on securities	2.72	0.30	2.42
	(2) Financing cost (C)	1.07	0.18	0.89
	(i) Cost of deposits, etc. (D)	1.05	0.20	0.85
	Yield on deposits, etc.	0.35	0.16	0.19
	(ii) Yield on external debt	0.15	0.06	0.09
	(3) Overall profit margin (A) − (C)	0.55	0.08	0.47
	(4) Deposit-loan profit margin (B) − (D)	0.35	0.01	0.34
Domestic operations dept.	(5) Interest yield <domestic> (a)	1.37	0.31	1.06
	(i) Yield on loans <domestic> (b)	1.26	0.26	1.00
	(ii) Yield on securities <domestic>	2.38	0.41	1.97
	(6) Financing cost <domestic> (c)	0.97	0.19	0.78
	Cost of deposits, etc. <domestic> (d)	1.04	0.20	0.84
	Yield on deposits, etc. <domestic>	0.35	0.16	0.19
	(7) Overall profit margin <domestic> (a) − (c)	0.40	0.12	0.28
	(8) Deposit-loan profit margin <domestic> (b) − (d)	0.22	0.06	0.16

4. Gain and Loss from Government Bonds and Other Bonds [Non-consolidated]

(Millions of yen)

	Six months ended September 30, 2026	YoY change	Six months ended September 30, 2025
Gain and loss from government bonds and other bonds (5 accounts)	(29,062)	(21,075)	(7,986)
Gain on sale	117	117	−
Gain on redemption	−	−	−
Loss on sale	28,892	22,785	6,106
Loss on redemption	287	(1,592)	1,880
Loss on devaluation	−	−	−

5. Capital Adequacy Ratio

(Domestic standard)

[Non-consolidated]

(Millions of yen, %)

	As of September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	As of March 31, 2026	As of September 30, 2025
(1) Capital adequacy ratio (2)/(3) (%)	11.13	0.04	(1.05)	11.09	12.18
(2) Equity capital	290,017	3,463	12,978	286,553	277,039
(3) Risk assets	2,605,572	21,951	332,262	2,583,620	2,273,309
(4) Total minimum capital requirement	104,222	878	13,290	103,344	90,932

[Consolidated]

(Millions of yen, %)

	As of September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	As of March 31, 2026	As of September 30, 2025
(1) Capital adequacy ratio (2)/(3) (%)	11.53	0.04	(1.05)	11.49	12.58
(2) Equity capital	304,380	4,314	14,532	300,065	289,847
(3) Risk assets	2,638,070	26,895	335,105	2,611,174	2,302,964
(4) Total minimum capital requirement	105,522	1,075	13,404	104,446	92,118

Note: The total minimum capital requirement is the amount of risk assets multiplied by 4%.

6. ROE

[Non-consolidated]

(%)

	Six months ended September 30, 2026	YoY change	Six months ended September 30, 2025
Based on net operating income	(2.50)	(6.65)	4.15
Based on net income	5.94	1.31	4.63

[Consolidated]

(%)

	Six months ended September 30, 2026	YoY change	Six months ended September 30, 2025
Based on net income attributable to owners of the parent	5.80	1.37	4.43

Note: The average balance of equity capital, which is the denominator, is calculated using the following formula:
(equity capital at the beginning of the period + equity capital at the end of the period) / 2
Equity capital is calculated by subtracting stock acquisition rights from total net assets.

III. Loans and Bills Discounted

1. Loans Disclosed under the Financial Reconstruction Act and Risk-Managed Claims

The Bank does not carry out partial direct write-offs.

Standard for non-accrual loans (Internal Assessment Standard)

[Non-consolidated]

(Millions of yen)

	As of September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	As of March 31, 2026	As of September 30, 2025
Loans under bankruptcy/rehabilitation or similar proceedings	10,189	608	(173)	9,581	10,363
Risk loans	49,399	(183)	2,546	49,582	46,852
Substandard loans	6,430	(2,623)	(3,664)	9,054	10,095
Delinquent loans past due over three months	126	123	100	3	25
Restructured loans	6,304	(2,746)	(3,765)	9,050	10,069
Total (A)	66,019	(2,199)	(1,291)	68,218	67,311
Normal assets	5,208,381	64,438	134,179	5,143,943	5,074,202
Total credit exposure (B)	5,274,400	62,239	132,887	5,212,161	5,141,513
Ratio of total disclosed loans over total credit exposure (A)/(B) (%)	1.25	(0.05)	(0.05)	1.30	1.30

[Consolidated]

(Millions of yen)

	As of September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	As of March 31, 2026	As of September 30, 2025
Loans under bankruptcy/rehabilitation or similar proceedings	11,068	637	(134)	10,430	11,202
Risk loans	50,392	(117)	2,448	50,509	47,943
Substandard loans	6,431	(2,630)	(3,672)	9,062	10,104
Delinquent loans past due over three months	126	123	100	3	25
Restructured loans	6,305	(2,754)	(3,773)	9,059	10,079
Total (C)	67,892	(2,110)	(1,358)	70,002	69,250
Normal assets	5,230,317	64,241	131,371	5,166,075	5,098,945
Total credit exposure (D)	5,298,209	62,131	130,012	5,236,078	5,168,196
Ratio of total disclosed loans over total credit exposure (C)/(D) (%)	1.28	(0.05)	(0.05)	1.33	1.33

2. Coverage for Loans Disclosed under the Financial Reconstruction Act

[Non-consolidated]

(Millions of yen)

	As of September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	As of March 31, 2026	As of September 30, 2025
Amount covered (E)	48,705	(473)	(1,053)	49,179	49,759
Allowance for loan losses	18,137	(39)	689	18,177	17,448
Collateral and guarantees	30,567	(433)	(1,742)	31,001	32,310

(%)

Coverage ratio (E)/(A)	73.77	1.68	(0.15)	72.09	73.92

[Consolidated]

(Millions of yen)

	As of September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	As of March 31, 2026	As of September 30, 2025
Amount covered (F)	50,172	(411)	(1,090)	50,583	51,262
Allowance for loan losses	19,442	81	693	19,361	18,749
Collateral and guarantees	30,729	(492)	(1,783)	31,222	32,513

(%)

Coverage ratio (F)/(C)	73.89	1.64	(0.13)	72.25	74.02

3. Allowance for Loan Losses

[Non-consolidated]

(Millions of yen)

	As of September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	As of March 31, 2026	As of September 30, 2025
Allowance for loan losses	24,877	(22)	673	24,900	24,203
General allowance for loan losses	7,484	(226)	(397)	7,711	7,882
Specific allowance for loan losses	17,392	203	1,071	17,189	16,321
Allowance for specific overseas claims	—	—	—	—	—

[Consolidated]

(Millions of yen)

	As of September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	As of March 31, 2026	As of September 30, 2025
Allowance for loan losses	26,752	102	655	26,649	26,096
General allowance for loan losses	7,839	(268)	(391)	8,108	8,231
Specific allowance for loan losses	18,912	370	1,047	18,541	17,865
Allowance for specific overseas claims	—	—	—	—	—

4. Loans by Industry

(1) Loans and bills discounted by industry [Non-consolidated]

(Millions of yen)

	As of September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	As of March 31, 2026	As of September 30, 2025
Domestic branches (excluding special international financial transactions account)	5,231,802	66,198	133,728	5,165,603	5,098,073
Manufacturing	402,128	(6,120)	3,365	408,248	398,762
Agriculture and forestry	5,182	(62)	(670)	5,244	5,852
Fishery	2,474	(286)	(489)	2,760	2,963
Mining, quarrying and gravel quarrying	8,825	(775)	(2,683)	9,601	11,509
Construction	155,559	(1,055)	6,372	156,614	149,186
Utilities	147,503	(1,213)	7,184	148,716	140,319
Telecommunication	10,833	(331)	1,537	11,165	9,296
Transport and post	147,724	2,663	2,993	145,060	144,730
Wholesale and retail	289,113	549	554	288,563	288,558
Finance and insurance	321,558	(5,146)	(11,217)	326,705	332,776
Real estate and rental	649,657	24,950	35,302	624,707	614,355
Academic research, specialist and technical services	39,969	4,274	6,735	35,695	33,233
Accommodation	12,225	(335)	(899)	12,560	13,124
Food and beverage	16,345	(828)	(1,504)	17,173	17,850
Lifestyle-related services and entertainment	31,573	979	1,334	30,594	30,239
Education and learning support	8,954	1,200	408	7,754	8,545
Medical and social welfare	173,897	(401)	(353)	174,298	174,251
Other services	57,910	(1,562)	(3,624)	59,472	61,534
Japanese/Local governments	135,122	5,712	(2,241)	129,409	137,363
Other	2,615,242	43,986	91,623	2,571,255	2,523,618

(2) Risk-managed claims by industry [Non-consolidated]

(Millions of yen)

	As of September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	As of March 31, 2026	As of September 30, 2025
Domestic branches (excluding special international financial transactions account)	66,019	(2,199)	(1,291)	68,218	67,311
Manufacturing	14,278	(1,013)	(1,977)	15,291	16,255
Agriculture and forestry	446	94	96	351	350
Fishery	408	202	175	206	233
Mining, quarrying and gravel quarrying	129	(1)	(2)	131	132
Construction	4,400	(646)	(1,067)	5,046	5,468
Utilities	4,614	(231)	3,437	4,846	1,176
Telecommunication	239	(449)	(427)	689	667
Transport and post	1,086	(404)	(544)	1,491	1,631
Wholesale and retail	10,915	(12)	(767)	10,927	11,682
Finance and insurance	30	(28)	(35)	59	65
Real estate and rental	2,024	(13)	(101)	2,037	2,125
Academic research, specialist and technical services	330	(48)	(86)	378	416
Accommodation	2,745	(231)	54	2,977	2,691
Food and beverage	2,048	(80)	(401)	2,128	2,449
Lifestyle-related services and entertainment	1,816	169	85	1,646	1,730
Education and learning support	143	(9)	22	152	120
Medical and social welfare	9,769	(451)	(790)	10,221	10,560
Other services	825	(865)	(888)	1,691	1,714
Japanese/Local governments	—	—	—	—	—
Other	9,766	1,824	1,928	7,942	7,838

(3) Balance of consumer loans [Non-consolidated]

(Millions of yen)

	As of September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	As of March 31, 2026	As of September 30, 2025
Consumer loans balance	2,606,404	44,227	92,297	2,562,177	2,514,107
Of which, housing loans balance	2,544,743	42,311	88,641	2,502,432	2,456,102
Of which, other loans balance	61,660	1,915	3,656	59,745	58,004

(4) Ratio of loans to SMEs [Non-consolidated]

(%)

	As of September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	As of March 31, 2026	As of September 30, 2025
Ratio of loans to SMEs	80.99	(0.16)	0.31	81.15	80.68

5. Loans by Country

(1) Balance of specific overseas claims [Non-consolidated]

Not applicable.

(2) Loans and bills discounted to Asia [Non-consolidated]

(Millions of yen)

	As of September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	As of March 31, 2026	As of September 30, 2025
India	13,760	(93)	2,412	13,854	11,348
Of which, risk managed claims	—	—	—	—	—
Indonesia	4,808	(456)	1,239	5,264	3,568
Of which, risk managed claims	—	—	—	—	—
Singapore	600	—	—	600	600
Of which, risk managed claims	—	—	—	—	—
Thailand	4,184	892	(1,644)	3,291	5,828
Of which, risk managed claims	—	—	—	—	—
Philippines	1,622	(18)	(45)	1,640	1,667
Of which, risk managed claims	—	—	—	—	—
Vietnam	786	786	786	—	—
Of which, risk managed claims	—	—	—	—	—
Malaysia	1,573	(25)	84	1,598	1,488
Of which, risk managed claims	—	—	—	—	—
Taiwan	1,000	—	—	1,000	1,000
Of which, risk managed claims	—	—	—	—	—
United Arab Emirates	1,573	(25)	1,573	1,598	—
Of which, risk managed claims	—	—	—	—	—
Qatar	—	—	(1,488)	—	1,488
Of which, risk managed claims	—	—	—	—	—
Turkey	1,416	(182)	21	1,598	1,394
Of which, risk managed claims	—	—	—	—	—
Total	31,326	878	2,940	30,448	28,385
Of which, risk managed claims	—	—	—	—	—

(3) Loans and bills discounted to Central and South America [Non-consolidated]

(Millions of yen)

	As of September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	As of March 31, 2026	As of September 30, 2025
Chile	—	—	(1,339)	—	1,339
Of which, risk managed claims	—	—	—	—	—
Brazil	2,360	1,560	1,243	799	1,116
Of which, risk managed claims	—	—	—	—	—
Mexico	724	(116)	(156)	841	881
Of which, risk managed claims	—	—	—	—	—
Cayman Islands	32,259	5,815	8,745	26,444	23,514
Of which, risk managed claims	—	—	—	—	—
Total	35,344	7,259	8,492	28,084	26,852
Of which, risk managed claims	—	—	—	—	—

(4) Loans and bills discounted to Russia [Non-consolidated]

Not applicable.

6. Balance of Deposits, Etc. (Including Negotiable Certificates of Deposit) and Loans and Bills Discounted [Non-consolidated]

(Millions of yen)

	As of September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	As of March 31, 2026	As of September 30, 2025
Deposits, etc. (ending balance) (Note)	6,392,583	114,126	110,960	6,278,457	6,281,622
Deposits, etc. (average balance) (Note)	6,444,602	134,419	164,135	6,310,182	6,280,467
Loans and bills discounted (ending balance)	5,231,802	66,198	133,728	5,165,603	5,098,073
Loans and bills discounted (average balance)	5,204,477	88,133	118,434	5,116,344	5,086,042

Note: Deposits, etc. = Deposits + Negotiable certificates of deposit

(Reference)

Balance of depository assets [Non-consolidated]

(Millions of yen)

	As of September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	As of March 31, 2026	As of September 30, 2025
Investment trusts (Note 1)	286,484	42,960	63,822	243,524	222,662
Government and municipal bonds	81,346	25,377	35,946	55,969	45,400
Insurance (Note 2)	515,397	15,885	33,404	499,511	481,992

Notes: 1. Depository assets in investment trusts for the Group are as follows.

Investment trusts (Group-wide)	438,639	68,971	103,041	369,668	335,597
Of which, Hyakugo Securities Company Limited	152,154	26,010	39,219	126,144	112,935

2. Insurance represents the total sales of single-premium individual annuity insurance and single-premium whole life insurance.

IV. Valuation Gains and Losses on Securities

(1) Valuation standards for securities

Trading securities	Stated at fair value (Unrealized gains and losses are charged to income)
Held-to-maturity bonds	Amortized at cost
Available-for-sale securities	Stated at fair value (All valuation differences are directly charged or credited to net assets)
Stocks of subsidiaries and affiliates	Stated at cost

(2) Valuation gains and losses

Note: Trust beneficiary rights under monetary claims bought are included in addition to securities.

[Non-consolidated]

(Millions of yen)

	As of September 30, 2026				As of March 31, 2026		
	Valuation gains and losses				Valuation gains and losses		
		Change from March 31, 2026	Gain	Loss		Gain	Loss
Held to maturity	—	—	—	—	—	—	—
Stocks of subsidiaries and affiliates	—	—	—	—	—	—	—
Available-for-sale securities	195,105	(15,793)	273,004	77,898	210,899	285,803	74,904
Stocks	260,821	(6,511)	261,154	333	267,332	267,737	404
Bonds	(62,774)	4,286	0	62,774	(67,061)	1	67,063
Others	(2,940)	(13,568)	11,850	14,790	10,627	18,064	7,436
Total	195,105	(15,793)	273,004	77,898	210,899	285,803	74,904
Stocks	260,821	(6,511)	261,154	333	267,332	267,737	404
Bonds	(62,774)	4,286	0	62,774	(67,061)	1	67,063
Others	(2,940)	(13,568)	11,850	14,790	10,627	18,064	7,436

[Consolidated]

(Millions of yen)

	As of September 30, 2026				As of March 31, 2026		
	Valuation gains and losses				Valuation gains and losses		
		Change from March 31, 2026	Gain	Loss		Gain	Loss
Held to maturity	—	—	—	—	—	—	—
Available-for-sale securities	195,709	(15,711)	273,608	77,898	211,420	286,325	74,904
Stocks	261,425	(6,429)	261,758	333	267,854	268,259	404
Bonds	(62,774)	4,286	0	62,774	(67,061)	1	67,063
Others	(2,940)	(13,568)	11,850	14,790	10,627	18,064	7,436
Total	195,709	(15,711)	273,608	77,898	211,420	286,325	74,904
Stocks	261,425	(6,429)	261,758	333	267,854	268,259	404
Bonds	(62,774)	4,286	0	62,774	(67,061)	1	67,063
Others	(2,940)	(13,568)	11,850	14,790	10,627	18,064	7,436

Ⅴ. Performance Forecast

[Non-consolidated]

(Millions of yen)

	Full year						
	Ending March 31, 2027 (Forecast)	Previous forecast	Change from previous forecast		Ended March 31, 2026 (Actual)	YoY change	
			Change	Change (%)		Change	Change (%)
Ordinary profit	43,000	39,700	3,300	8.3	35,318	7,681	21.7
Net income	30,000	27,700	2,300	8.3	25,838	4,161	16.1
Net operating income	800	21,000	(20,200)	(96.2)	16,185	(15,385)	(95.1)

(Reference)

(Millions of yen)

	Full year						
	Ending March 31, 2027 (Forecast)	Previous forecast	Change from previous forecast		Ended March 31, 2026 (Actual)	YoY change	
			Change	Change (%)		Change	Change (%)
Gross operating income	46,400	67,200	(20,800)	(31.0)	58,946	(12,546)	(21.3)
Interest income	86,000	77,600	8,400	10.8	78,597	7,402	9.4
Fees and commissions	9,000	8,800	200	2.3	9,070	(70)	(0.8)
Other operating income	(48,600)	(19,300)	(29,300)	(151.8)	(28,721)	(19,878)	(69.2)
Credit costs	3,800	4,500	(700)	(15.6)	3,456	343	9.9
Adjusted net operating income	800	21,400	(20,600)	(96.3)	16,436	(15,636)	(95.1)
Core net operating income	44,000	35,600	8,400	23.6	37,513	6,486	17.3

[Consolidated]

(Millions of yen)

	Full year						
	Ending March 31, 2027 (Forecast)	Previous forecast	Change from previous forecast		Ended March 31, 2026 (Actual)	YoY change	
			Change	Change (%)		Change	Change (%)
Ordinary profit	44,600	41,200	3,400	8.3	37,032	7,567	20.4
Net income attributable to owners of the parent	31,000	28,900	2,100	7.3	26,839	4,160	15.5

(Reference)

Non-performing loans under Internal Assessment Standard, loans disclosed under the Financial Reconstruction Act, and risk-managed claims [Non-consolidated]

(Billions of yen)

Non-performing loans under Internal Assessment Standard

Target: Total credit exposure

Classification Credit outstanding		Category Non-categorized	Category Ⅱ	Category Ⅲ	Category Ⅳ
Bankrupt borrowers 1.1 <0.7>		0.9	0.1	— (0.3)	— (0.3)
Virtually bankrupt borrowers 9.0 <6.5>		7.2	1.8	— (0.8)	— (2.5)
Potentially bankrupt borrowers 49.3		28.7	7.4	13.1 (13.2)	
Borrowers requiring attention	Under control 8.7	1.9	6.8		
	Others 89.4	34.5	54.9		
Normal borrowers 5,116.6		5,116.6			
Total 5,274.4 <5,271.5>		5,189.9	71.2	13.1 (14.5)	— (2.8)

Loans disclosed under the Financial Reconstruction Act, and risk-managed claims

Target: Total credit exposure
*Substandard loans, delinquent loans past due over three months, and restructured loans are loans and bills discounted only

Classification Credit outstanding		Amount covered by collateral and guarantees	Reserve for possible loan losses	Coverage ratio
Loans under bankruptcy/rehabilitation or similar proceedings 10.1 <7.3>		6.0	4.1	100.00%
Risk loans 49.3		22.9	13.2	73.35%
Substandard loans 6.4	Delinquent loans past due over three months 0.1	1.5	0.7	35.47%
	Restructured loans 6.3			
Subtotal 66.0 <63.1>		30.5	18.1	73.77%
Normal assets 5,208.3				
Total 5,274.4 <5,271.5>				

Ratio of loans disclosed under the Financial Reconstruction Act (subtotal) over total credit exposure:
1.25%

(Reference)
Ratio of loans disclosed under the Financial Reconstruction Act over total credit exposure if partial direct write-offs are carried out:
<1.19%>

Notes: 1. Amounts less than stated units are rounded down.
2. Total credit exposure: Loans, customers' liabilities for acceptances and guarantees, private placement bonds guaranteed by the Bank, foreign exchange, suspense payments and accrued interest similar to loans, etc.
3. Values shown in the section "Non-performing loans under Internal Assessment Standard" are after loan loss reserves, with the value indicated in parentheses representing amounts of reserves corresponding to the respective sections.
4. The Bank does not carry out partial direct write-offs, but the amounts that would be derived if a partial direct write-off were carried out are shown in angled brackets.