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November 9, 2026

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

Company name: The Kiyo Bank, Ltd.
Listing: Tokyo Stock Exchange
Securities code: 8370
URL: https://www.kiyobank.co.jp/
Representative: Hiroyuki Haraguchi President
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Scheduled date to file semi-annual securities report: November 20, 2026
Scheduled date to commence dividend payments: December 4, 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	67,928	28.3	19,548	33.3	13,169	47.4
September 30, 2025	52,926	15.5	14,669	40.7	8,933	17.6

(Note) Comprehensive income For the six months ended September 30, 2026: ¥ 7,816 million [(49.6)%]
For the six months ended September 30, 2025: ¥ 15,518 million [158.2%]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2026	68.15	68.11
September 30, 2025	46.48	46.45

(Note) We conducted a 3-for-1 stock split of our common stock, with an effective date of October 1, 2026. Basic earnings per share and diluted earnings per share are calculated on the assumption that the stock split was carried out at the beginning of the previous consolidated fiscal year.

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	6,050,215	251,340	4.1
March 31, 2026	6,118,931	248,566	4.0

Reference: Equity
As of September 30, 2026: ¥ 250,262 million
As of March 31, 2026: ¥ 247,480 million

(Note) "Equity-to-asset ratio" represents ("Net assets"-"Share acquisition rights"-"Non-controlling interests") / "Total assets" at the end of each period. The ratio above is not the one based on the regulation of 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	-	58.00	-	79.00	137.00
Fiscal year ending March 31, 2027	-	78.00			
Fiscal year ending March 31, 2027 (Forecast)			-	26.00	-

(Notes) 1. Revisions to the forecast of cash dividends most recently announced: None

2. We conducted a 3-for-1 stock split of our common stock, with an effective date of October 1, 2026. The year-end dividend per share for the fiscal year ending March 31, 2027 (forecast) is stated after considering the effect of the stock split, and the total annual dividend is indicated as "-". If the stock split is not considered, the year-end dividend for the fiscal year ending March 31, 2027 (forecast) will be 78.00 yen, and the total annual dividend will be 156.00 yen.

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	36,600	13.1	25,000	14.6	129.36

(Notes) 1. Revisions to the financial result forecast most recently announced: None

2. We conducted a 3-for-1 stock split of our common stock, with an effective date of October 1, 2026. Basic earnings per share is calculated on the assumption that the stock split was carried out at the beginning of the current consolidated fiscal year.

*** Notes**

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

Newly included: 1 company (Company name: The Kiyo Mirai Investment Co., Ltd.)

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

(i) Changes in accounting policies due to revisions to accounting standards and other regulations: None

(ii) Changes in accounting policies due to other reasons: None

(iii) Changes in accounting estimates: None

(iv) Restatement: None

(3) Number of issued shares (common shares)

(i) Total number of issued shares at the end of the period (including treasury shares)

As of September 30, 2026	201,900,000 shares
As of March 31, 2026	201,900,000 shares

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

As of September 30, 2026	8,640,993 shares
As of March 31, 2026	8,655,618 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2026	193,248,477 shares
Six months ended September 30, 2025	192,213,354 shares

(Note) We conducted a 3-for-1 stock split of our common stock, with an effective date of October 1, 2026. The number of issued shares at the end of the period (including treasury shares), the number of treasury shares at the end of the period and the average number of shares outstanding during the period are calculated on the assumption that the share split was carried out at the beginning of the previous consolidated fiscal year.

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	62,333	31.7	18,907	35.0	12,761	51.2
September 30, 2025	47,323	16.7	14,008	45.4	8,438	19.1

	Basic earnings per share
Six months ended	Yen
September 30, 2026	66.03
September 30, 2025	43.90

(Note) We conducted a 3-for-1 stock split of our common stock, with an effective date of October 1, 2026. Basic earnings per share is calculated on the assumption that the stock split was carried out at the beginning of the previous non-consolidated fiscal year.

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	6,038,962	227,436	3.8
March 31, 2026	6,106,582	224,480	3.7

Reference: Equity

As of September 30, 2026: ¥ 227,377 million

As of March 31, 2026: ¥ 224,417 million

(Note) "Equity-to-asset ratio" represents ("Net assets"-"Share acquisition rights") / "Total assets" at the end of each period. The ratio above is not the one based on the regulation of Capital Adequacy Ratio.

2. Non-consolidated financial result forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Full year	34,400	12.2	23,400	13.4	121.08

(Note) We conducted a 3-for-1 stock split of our common stock, with an effective date of October 1, 2026. Basic earnings per share is calculated on the assumption that the stock split was carried out at the beginning of the current non-consolidated fiscal year.

* 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 Kiyo Bank, Ltd. falls under the category of "Specified Business Corporation" under Article 18-2 of the Cabinet Office Ordinance Concerning Disclosure of Public Companies; accordingly, it has prepared its Type2 interim consolidated financial statements and Type2 interim non-consolidated financial statements for the six months ended September 30, 2026.

Forward-looking statements, such as earnings forecasts, made in this document are based on information currently available to the Bank and certain assumptions that the Bank considers reasonable. Actual results may differ materially from these forecasts due to various factors.

Semi-annual Consolidated Financial Statements
Semi-annual Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	837,737	618,202
Monetary claims bought	0	0
Trading securities	0	0
Money held in trust	8,497	8,253
Securities	795,229	792,687
Loans and bills discounted	4,344,661	4,483,218
Foreign exchanges	3,446	2,256
Other assets	54,725	66,518
Tangible fixed assets	35,906	37,556
Intangible fixed assets	3,736	3,904
Retirement benefit asset	34,357	34,575
Deferred tax assets	11,203	13,559
Customers' liabilities for acceptances and guarantees	8,899	8,707
Allowance for loan losses	(19,471)	(19,227)
Total assets	6,118,931	6,050,215
Liabilities		
Deposits	4,825,077	4,928,444
Negotiable certificates of deposit	120,436	123,588
Call money and bills sold	-	10,000
Securities sold under repurchase agreements	4,892	4,578
Cash collateral received for securities lent	116,443	46,732
Borrowed money	726,997	603,884
Foreign exchanges	677	562
Other liabilities	64,972	70,665
Retirement benefit liability	24	25
Provision for reimbursement of deposits	36	6
Provision for contingent loss	443	577
Provision for loss of head office rebuilding	1,227	878
Deferred tax liabilities	237	222
Acceptances and guarantees	8,899	8,707
Total liabilities	5,870,365	5,798,874
Net assets		
Share capital	80,096	80,096
Capital surplus	2,793	2,814
Retained earnings	189,932	198,013
Treasury shares	(4,742)	(4,729)
Total shareholders' equity	268,080	276,195
Valuation difference on available-for-sale securities	(27,523)	(32,222)
Deferred gains or losses on hedges	(31)	(3)
Remeasurements of defined benefit plans	6,954	6,293
Total accumulated other comprehensive income	(20,600)	(25,932)
Share acquisition rights	62	58
Non-controlling interests	1,023	1,019
Total net assets	248,566	251,340
Total liabilities and net assets	6,118,931	6,050,215

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	52,926	67,928
Interest income	34,859	43,272
Interest on loans and discounts	26,284	33,560
Interest and dividends on securities	6,474	6,001
Fees and commissions	9,368	10,123
Other ordinary income	5,231	7,916
Other income	3,467	6,615
Ordinary expenses	38,256	48,380
Interest expenses	7,010	10,585
Interest on deposits	4,204	8,086
Fees and commissions payments	2,939	2,975
Other ordinary expenses	5,568	12,318
General and administrative expenses	17,971	18,984
Other expenses	4,767	3,515
Ordinary profit	14,669	19,548
Extraordinary income	4	-
Gain on disposal of non-current assets	4	-
Extraordinary losses	1,860	97
Loss on disposal of non-current assets	60	74
Impairment losses	316	23
Provision for loss of head office rebuilding	1,483	-
Profit before income taxes	12,813	19,450
Income taxes - current	5,388	6,202
Income taxes - deferred	(1,512)	80
Total income taxes	3,875	6,282
Profit	8,938	13,167
Profit (loss) attributable to non-controlling interests	4	(2)
Profit attributable to owners of parent	8,933	13,169

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	8,938	13,167
Other comprehensive income	6,580	(5,351)
Valuation difference on available-for-sale securities	7,131	(4,717)
Deferred gains or losses on hedges	(62)	28
Remeasurements of defined benefit plans, net of tax	(488)	(661)
Comprehensive income	15,518	7,816
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	15,532	7,837
Comprehensive income attributable to non-controlling interests	(13)	(20)

Semi-annual Consolidated Statement of Changes in Equity

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	80,096	2,499	175,994	(5,327)	253,262
Changes during period					
Dividends of surplus			(4,164)		(4,164)
Profit attributable to owners of parent			8,933		8,933
Purchase of treasury shares				(1)	(1)
Disposal of treasury shares		10		29	39
Net changes in items other than shareholders' equity					
Total changes during period	-	10	4,769	27	4,806
Balance at end of period	80,096	2,509	180,763	(5,300)	258,069

	Accumulated other comprehensive income				Share acquisition rights	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	(23,038)	10	4,888	(18,139)	69	985	236,178
Changes during period							
Dividends of surplus							(4,164)
Profit attributable to owners of parent							8,933
Purchase of treasury shares							(1)
Disposal of treasury shares							39
Net changes in items other than shareholders' equity	7,150	(62)	(488)	6,599	(7)	2	6,594
Total changes during period	7,150	(62)	(488)	6,599	(7)	2	11,401
Balance at end of period	(15,888)	(52)	4,400	(11,540)	62	988	247,580

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	80,096	2,793	189,932	(4,742)	268,080
Changes during period					
Dividends of surplus			(5,088)		(5,088)
Profit attributable to owners of parent			13,169		13,169
Purchase of treasury shares				(3)	(3)
Disposal of treasury shares		20		16	37
Net changes in items other than shareholders' equity					
Total changes during period	-	20	8,081	12	8,114
Balance at end of period	80,096	2,814	198,013	(4,729)	276,195

	Accumulated other comprehensive income				Share acquisition rights	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	(27,523)	(31)	6,954	(20,600)	62	1,023	248,566
Changes during period							
Dividends of surplus							(5,088)
Profit attributable to owners of parent							13,169
Purchase of treasury shares							(3)
Disposal of treasury shares							37
Net changes in items other than shareholders' equity	(4,699)	28	(661)	(5,332)	(3)	(3)	(5,339)
Total changes during period	(4,699)	28	(661)	(5,332)	(3)	(3)	2,774
Balance at end of period	(32,222)	(3)	6,293	(25,932)	58	1,019	251,340

Semi-annual Non-consolidated Financial Statements
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	837,392	617,897
Monetary claims bought	0	0
Trading securities	0	0
Money held in trust	8,497	8,253
Securities	800,483	798,097
Loans and bills discounted	4,371,001	4,510,410
Foreign exchanges	3,446	2,256
Other assets	17,319	28,529
Other	17,319	28,529
Tangible fixed assets	35,515	37,102
Intangible fixed assets	3,455	3,629
Prepaid pension costs	24,234	25,414
Deferred tax assets	13,817	15,840
Customers' liabilities for acceptances and guarantees	8,899	8,707
Allowance for loan losses	(17,481)	(17,177)
Total assets	6,106,582	6,038,962
Liabilities		
Deposits	4,837,621	4,940,858
Negotiable certificates of deposit	130,436	133,588
Call money	-	10,000
Securities sold under repurchase agreements	4,892	4,578
Cash collateral received for securities lent	116,443	46,732
Borrowed money	726,997	603,884
Foreign exchanges	677	562
Other liabilities	54,423	61,147
Income taxes payable	7,105	6,306
Lease liabilities	1,243	1,148
Asset retirement obligations	860	860
Other	45,213	52,832
Provision for reimbursement of deposits	36	6
Provision for contingent loss	443	577
Provision for loss of head office rebuilding	1,227	878
Deferred tax liabilities for land revaluation	3	3
Acceptances and guarantees	8,899	8,707
Total liabilities	5,882,102	5,811,526

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Net assets		
Share capital	80,096	80,096
Capital surplus	559	580
Legal capital surplus	259	259
Other capital surplus	299	320
Retained earnings	176,356	184,028
Legal retained earnings	11,381	12,399
Other retained earnings	164,974	171,629
Retained earnings brought forward	164,974	171,629
Treasury shares	(4,735)	(4,723)
Total shareholders' equity	252,277	259,982
Valuation difference on available-for-sale securities	(27,835)	(32,608)
Deferred gains or losses on hedges	(31)	(3)
Revaluation reserve for land	7	7
Total valuation and translation adjustments	(27,859)	(32,604)
Share acquisition rights	62	58
Total net assets	224,480	227,436
Total liabilities and net assets	6,106,582	6,038,962

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	47,323	62,333
Interest income	34,917	43,390
Interest on loans and discounts	26,343	33,680
Interest and dividends on securities	6,475	6,002
Fees and commissions	8,226	9,095
Other ordinary income	909	3,455
Other income	3,269	6,391
Ordinary expenses	33,315	43,425
Interest expenses	7,028	10,616
Interest on deposits	4,213	8,101
Fees and commissions payments	3,393	3,576
Other ordinary expenses	1,945	8,572
General and administrative expenses	16,739	17,708
Other expenses	4,208	2,950
Ordinary profit	14,008	18,907
Extraordinary income	4	-
Extraordinary losses	1,860	97
Provision for loss of head office rebuilding	1,483	-
Profit before income taxes	12,153	18,810
Income taxes - current	5,103	5,928
Income taxes - deferred	(1,388)	120
Total income taxes	3,715	6,048
Profit	8,438	12,761

Semi-annual Non-consolidated Statement of Changes in Equity

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 Retained earnings brought forward	Total retained earnings
Balance at beginning of period	80,096	259	4	264	9,805	153,796	163,601
Changes during period							
Dividends of surplus					832	(4,997)	(4,164)
Profit						8,438	8,438
Purchase of treasury shares							
Disposal of treasury shares			10	10			
Net changes in items other than shareholders' equity							
Total changes during period	-	-	10	10	832	3,441	4,273
Balance at end of period	80,096	259	15	274	10,638	157,237	167,875

	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	(5,320)	238,642	(23,378)	10	7	(23,360)	69	215,351
Changes during period								
Dividends of surplus		(4,164)						(4,164)
Profit		8,438						8,438
Purchase of treasury shares	(1)	(1)						(1)
Disposal of treasury shares	29	39						39
Net changes in items other than shareholders' equity			7,165	(62)	-	7,103	(7)	7,095
Total changes during period	27	4,311	7,165	(62)	-	7,103	(7)	11,407
Balance at end of period	(5,292)	242,954	(16,212)	(52)	7	(16,257)	62	226,759

For the six months ended September 30, 2026

(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 Retained earnings brought forward	Total retained earnings
Balance at beginning of period	80,096	259	299	559	11,381	164,974	176,356
Changes during period							
Dividends of surplus					1,017	(6,106)	(5,088)
Profit						12,761	12,761
Purchase of treasury shares							
Disposal of treasury shares			20	20			
Net changes in items other than shareholders' equity							
Total changes during period	-	-	20	20	1,017	6,654	7,672
Balance at end of period	80,096	259	320	580	12,399	171,629	184,028

	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	(4,735)	252,277	(27,835)	(31)	7	(27,859)	62	224,480
Changes during period								
Dividends of surplus		(5,088)						(5,088)
Profit		12,761						12,761
Purchase of treasury shares	(3)	(3)						(3)
Disposal of treasury shares	16	37						37
Net changes in items other than shareholders' equity			(4,773)	28	-	(4,745)	(3)	(4,749)
Total changes during period	12	7,705	(4,773)	28	-	(4,745)	(3)	2,956
Balance at end of period	(4,723)	259,982	(32,608)	(3)	7	(32,604)	58	227,436

Supplementary Material on Financial Results
For the Six Months Ended September 30, 2026 (Semi-annual)

The Kiyo Bank, Ltd.

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(Notes) Forward-looking statements such as earnings forecasts are based on information currently available to the Bank and certain assumptions that the Bank considers reasonable. Actual results may differ materially from these forecasts due to various factors.

1. Overview of Financial Results for the Six Months Ended September 30, 2026 (Semi-annual)

(1) Profit and Loss

【Consolidated】 (Millions of yen)

		For the six months ended September 30, 2026 (a)	(a-b)	For the six months ended September 30, 2025 (b)
1	Ordinary income	67,928	15,002	52,926
2	Consolidated gross profit	35,432	1,485	33,947
3	Net interest income	32,687	4,832	27,855
4	Net fees and commissions	7,147	718	6,429
5	Net other ordinary income	(4,401)	(4,064)	(337)
6	Gains (losses)related to bonds (Government bonds, etc.)	(7,635)	(6,631)	(1,004)
7	General and administrative expenses (-)	18,984	1,013	17,971
8	Provision of general allowance for loan losses① (-)	308	207	101
9	Disposal of non-performing loans② (-)	2,330	(1,360)	3,690
10	[Credit costs ①+② (-)]	[2,638]	[(1,153)]	[3,791]
11	Write-off of loans and bills discounted (-)	946	(1,137)	2,083
12	Provision of specific allowance for loan losses (-)	954	(382)	1,336
13	Other losses on non-performing loans (-)	429	158	271
14	Recoveries of written off receivables	461	(111)	572
15	Gains (losses) related to equity securities, etc.	4,648	3,520	1,128
16	Other	628	(155)	783
17	Ordinary profit	19,548	4,879	14,669
18	Extraordinary income (losses)	(97)	1,758	(1,855)
19	Impairment losses (-)	23	(293)	316
20	Provision for loss of head office rebuilding (-)	—	(1,483)	1,483
21	Profit before income taxes	19,450	6,637	12,813
22	Total income taxes (-)	6,282	2,407	3,875
23	Income taxes-current (-)	6,202	814	5,388
24	Income taxes-deferred (-)	80	1,592	(1,512)
25	Profit	13,167	4,229	8,938
26	Profit (loss) attributable to non-controlling interests (-)	(2)	(6)	4
27	Profit attributable to owners of parent	13,169	4,236	8,933
28	Total credit costs (-)	2,177	(1,042)	3,219

(Notes) 1. Consolidated gross profits
= (Interest income - Interest expenses) + (Fees and commissions - Fees and commissions payments)
+ (Other ordinary income - Other ordinary expenses)
2. The total credit costs are calculated by adding credit-related gains and losses such as recoveries of written off receivables to credit costs.
3. Items marked with (-) are loss items.

(Number of consolidated companies)

		As of September 30, 2026 (a)	(a-b)	As of September 30, 2025 (b)
1	Number of consolidated subsidiaries	9	1	8
2	Number of affiliated companies applicable to the equity method	—	—	—

(Notes) The increase in the number of consolidated subsidiaries was due to the establishment of "The Kiyo Mirai Investment Co., Ltd.", a wholly owned consolidated subsidiary of the Bank principally engaged in investment advisory services, on August 24, 2026.

【Non-consolidated】 (Millions of yen)

		For the six months ended September 30, 2026 (a)	(a-b)	For the six months ended September 30, 2025 (b)
1	Ordinary income	62,333	15,010	47,323
2	Gross business profit	33,189	1,496	31,693
3	(excluding gains (losses) related to bonds (Government bonds, etc.))	40,824	8,127	32,697
4	Net interest income	32,787	4,891	27,896
5	Interest on loans and discounts	33,680	7,337	26,343
6	Interest and dividends on securities	6,002	(473)	6,475
7	Gains (losses) from cancellation of investment trusts	13	(570)	583
8	Interest on deposits, etc. (-)	8,652	4,254	4,398
9	Net fees and commissions	5,518	685	4,833
10	Net other ordinary income	(5,116)	(4,080)	(1,036)
11	Domestic gross business profit	30,046	(540)	30,586
12	(excluding gains (losses) related to bonds (Government bonds, etc.))	37,393	5,762	31,631
13	Net interest income	31,873	5,073	26,800
14	Net fees and commissions	5,516	687	4,829
15	Net other ordinary income	(7,343)	(6,300)	(1,043)
16	(Gains (losses) related to bonds (Government bonds, etc.))	(7,347)	(6,303)	(1,044)
17	International gross business profit	3,143	2,037	1,106
18	(excluding gains (losses) related to bonds (Government bonds, etc.))	3,431	2,365	1,066
19	Net interest income	914	(181)	1,095
20	Net fees and commissions	2	(1)	3
21	Net other ordinary income	2,226	2,219	7
22	(Gains (losses) related to bonds (Government bonds, etc.))	(288)	(327)	39
23	Expenses (excluding non-recurring expenses) (-)	18,569	1,228	17,341
24	Personnel expenses (-)	10,332	923	9,409
25	Non-personnel expenses (-)	6,868	178	6,690
26	Taxes (-)	1,367	126	1,241
27	Net business profit (before provision of general allowance for loan losses)	14,619	268	14,351
28	Core net business profit	22,255	6,899	15,356
29	Core net business profit (excluding gains (losses) from cancellation of investment trusts)	22,242	7,470	14,772
30	Provision of general allowance for loan losses ① (-)	313	180	133
31	Net business profit	14,306	88	14,218
32	Gains (losses) related to bonds (Government bonds, etc.)	(7,635)	(6,631)	(1,004)
33	Non-recurring gains (losses)	4,601	4,810	(209)
34	Disposal of non-performing loans② (-)	1,761	(1,338)	3,099
35	[Credit costs①+② (-)]	[2,075]	[(1,158)]	[3,233]
36	Write-off of loans and bills discounted (-)	564	(1,191)	1,755
37	Provision of specific allowance for loan losses (-)	815	(297)	1,112
38	Loss on sale of loans (-)	7	(30)	37
39	Other losses on non-performing loans (-)	373	179	194
40	Recoveries of written off receivables	239	(142)	381
41	Gains (losses) related to equity securities, etc.	4,612	3,532	1,080
42	Gains on sales	5,220	3,182	2,038
43	Losses on sales (-)	607	416	191
44	Losses on devaluation (-)	0	(766)	766
45	Other non-recurring gains (losses)	1,511	84	1,427
46	Ordinary profit	18,907	4,899	14,008
47	Extraordinary income (losses)	(97)	1,758	(1,855)
48	Gains (losses) on disposal of non-current assets	(74)	(19)	(55)
49	Impairment losses (-)	23	(293)	316
50	Provision for loss of head office rebuilding (-)	—	(1,483)	1,483
51	Profit before income taxes	18,810	6,657	12,153
52	Total income taxes (-)	6,048	2,333	3,715
53	Income taxes-current (-)	5,928	825	5,103
54	Income taxes-deferred (-)	120	1,508	(1,388)
55	Profit	12,761	4,323	8,438
56	Total credit costs (-)	1,835	(1,016)	2,851
57	Profit from customer services	14,476	3,542	10,934

(Notes) 1. Core net business profit is net business profit before provision of general allowance for loan losses and after deduction of gains (losses) related to bonds (Government bonds, etc.) .

2. The total credit costs are calculated by adding credit-related gains and losses such as recoveries of written off receivables to credit costs.

3. Profit from customer services is as follows.

Profit from customer services = Average balance of loans and bills discounted x Difference between average yield on loans and deposits + Net fees and commissions - General and administrative expenses

4. Items marked with (-) are loss items.

(2) Net business profit（Non-consolidated)

(Millions of yen)

		For the six months ended September 30, 2026 (a)	(a-b)	For the six months ended September 30, 2025 (b)
1	Core net business profit	22,255	6,899	15,356
2	Per employee (in thousands of yen)	9,971	3,029	6,942
3	Core net business profit [excluding gains(losses) from cancellation of investment trusts]	22,242	7,470	14,772
4	Per employee (in thousands of yen)	9,965	3,287	6,678
5	Net business profit（before provision of general allowance for loan losses)	14,619	268	14,351
6	Per employee (in thousands of yen)	6,550	62	6,488
7	Net Business Profit	14,306	88	14,218
8	Per employee (in thousands of yen)	6,409	(18)	6,427

(3) Interest Rate Spread(Non-consolidated)

	(All business)		For the six months ended September 30, 2026 (a) （%）	(a-b) （pt）	For the six months ended September 30, 2025 (b) （%）
1	Average yield on interest earning assets	(A)	1.50	0.21	1.29
2	Average yield on loans and bills discounted	(B)	1.53	0.28	1.25
3	Average yield on securities		1.47	(0.11)	1.58
4	Average yield on interest bearing liabilities	(C)	0.98	0.14	0.84
5	Average yield on deposits and negotiable certificates of deposit	(D)	0.33	0.16	0.17
6	Expense ratio		0.72	0.02	0.70
7	Average interest rate spread	(A) - (C)	0.52	0.07	0.45
8	Difference between average yield on loans and deposits	(B) - (D)	1.20	0.12	1.08

	(Domestic business)		For the six months ended September 30, 2026 (a) （%）	(a-b) （pt）	For the six months ended September 30, 2025 (b) （%）
1	Average yield on interest earning assets	(A)	1.43	0.25	1.18
2	Average yield on loans and bills discounted	(B)	1.52	0.28	1.24
3	Average yield on securities		1.09	0.12	0.97
4	Average yield on interest bearing liabilities	(C)	0.93	0.17	0.76
5	Average yield on deposits and negotiable certificates of deposit	(D)	0.33	0.16	0.17
6	Expense ratio		0.71	0.01	0.70
7	Average interest rate spread	(A) - (C)	0.50	0.08	0.42
8	Difference between average yield on loans and deposits	(B) - (D)	1.19	0.12	1.07

(4) Gains (Losses) related to Securities (Non-consolidated)

(Millions of yen)

		For the six months ended September 30, 2026 (a)	(a-b)	For the six months ended September 30, 2025 (b)
1	Gains (losses) related to bonds (Government bonds, etc.)	(7,635)	(6,631)	(1,004)
2	Gain on sale	674	471	203
3	Gain on redemption	—	—	—
4	Loss on sale (-)	8,310	7,115	1,195
5	Loss on redemption (-)	—	—	—
6	Loss on devaluation (-)	—	(12)	12

(Millions of yen)

		For the six months ended September 30, 2026 (a)	(a-b)	For the six months ended September 30, 2025 (b)
1	Gains（losses）related to stocks, etc.	4,612	3,532	1,080
2	Gain on sale	5,220	3,182	2,038
3	Loss on sale (-)	607	416	191
4	Loss on devaluation (-)	0	(766)	766

(5) Gains (Losses) on Valuation of Securities

①Basis of Securities Valuations

Securities for trading	Market value method (valuation differences are recorded as profits or losses)
Held-to-maturity securities	Amortized cost method
Available-for-sale securities	Market value method (valuation differences are included in net assets, net of income taxes)
Stocks of subsidiaries and affiliates	Cost method

②Gains (Losses) on Valuation

(Millions of yen)

	(Consolidated)	As of September 30, 2026				As of March 31, 2026		
		Valuation gains (losses) (a)	(a-b)	Valuation gains	Valuation losses	Valuation gains (losses) (b)	Valuation gains	Valuation losses
1	Held-to-maturity	(4,166)	(1,916)	—	4,166	(2,250)	—	2,250
2	Available-for-sale securities	(47,641)	(6,878)	15,951	63,592	(40,763)	17,917	58,680
3	Stocks	11,667	(2,424)	11,764	97	14,091	14,113	21
4	Bonds	(50,997)	(1,288)	4	51,002	(49,709)	0	49,710
5	Others	(8,311)	(3,166)	4,181	12,492	(5,145)	3,803	8,949
6	Total	(51,807)	(8,793)	15,951	67,758	(43,014)	17,917	60,931

(Notes) 1. “Available-for-sale securities” are valued at Market value, thus the above table shows the difference between the figures in the consolidated balance sheet and the acquisition costs.

2.″ Valuation difference on available-for-sale securities” in "Net assets" is ¥ (32,222) million as of September 30, 2026, and ¥ (27,523) million as of March 31, 2026.

(Millions of yen)

	(Non-consolidated)	As of September 30, 2026				As of March 31, 2026		
		Valuation gains (losses) (a)	(a-b)	Valuation gains	Valuation losses	Valuation gains (losses) (b)	Valuation gains	Valuation losses
1	Held-to-maturity	(4,166)	(1,916)	—	4,166	(2,250)	—	2,250
2	Available-for-sale securities	(48,311)	(6,930)	15,272	63,584	(41,381)	17,294	58,675
3	Stocks	10,996	(2,477)	11,086	89	13,473	13,489	16
4	Bonds	(50,997)	(1,288)	4	51,002	(49,709)	0	49,710
5	Others	(8,311)	(3,166)	4,181	12,492	(5,145)	3,803	8,949
6	Total	(52,477)	(8,845)	15,272	67,750	(43,632)	17,294	60,926

(Notes) 1. “Available-for-sale securities” are valued at Market value, thus the above table shows the difference between the figures in the non-consolidated balance sheet and the acquisition costs.

2. “Valuation difference on available-for-sale securities” in "Net assets" is ¥ (32,608) million as of September 30, 2026, and ¥ (27,835) million as of March 31, 2026.

(6) Capital Adequacy Ratio (Domestic Standard)

【Measurement approaches】

Credit risk	Foundation internal rating-based approach
Operational risk	Standardized approach

(Millions of yen)

	(Consolidated)	As of September 30, 2026 (a) (Preliminary)	(a-b)	As of March 31, 2026 (b)
1	Capital adequacy ratio (2/8)	12.36%	0.10pt	12.26%
2	Capital (3-7)	249,720	7,478	242,242
3	Core capital	277,611	7,519	270,092
4	Allowance	89	5	84
5	General allowance for loan losses	89	5	84
6	Eligible provisions	—	—	—
7	Deduction	27,891	41	27,850
8	Risk weighted assets	2,019,394	44,003	1,975,391
9	Credit risk	1,944,080	63,953	1,880,127
10	Operational risk	75,314	3,776	71,538
11	Capital floor adjustments	—	(23,725)	23,725
12	Required capital (8x4%)	80,775	1,760	79,015

(Millions of yen)

	(Non-consolidated)	As of September 30, 2026 (a) (Preliminary)	(a-b)	As of March 31, 2026 (b)
1	Capital adequacy ratio (2/8)	11.54%	0.04pt	11.50%
2	Capital (3-7)	230,929	7,008	223,921
3	Core capital	255,039	7,769	247,270
4	Allowance	23	3	20
5	General allowance	23	3	20
6	Eligible provisions	—	—	—
7	Deduction	24,110	762	23,348
8	Risk weighted assets	2,000,409	54,204	1,946,205
9	Credit risk	1,935,169	58,223	1,876,946
10	Operational risk	65,239	3,504	61,735
11	Capital floor adjustments	—	(7,523)	7,523
12	Required capital (8x4%)	80,016	2,168	77,848

(7) ROE

（%）

	（Consolidated）	For the six months ended September 30, 2026 (a)	(a-b)	For the six months ended September 30, 2025 (b)
1	Profit attributable to owners of parent basis (Notes) 1.	10.55	3.16pt	7.39

(Notes) 1. $$\frac{\text{Profit attributable to owners of parent}}{\text{[(Net assets at the beginning of the term - Share acquisition rights - Non-controlling interests) + (Net assets at the end of the term - Share acquisition rights - Non-controlling interests)] / 2}} \times 100$$

（%）

	（Non-consolidated）	For the six months ended September 30, 2026 (a)	(a-b)	For the six months ended September 30, 2025 (b)
1	Net business profit basis (Notes) 2.	12.63	(0.20pt)	12.83
2	Profit basis (Notes) 3.	11.26	3.65pt	7.61

(Notes) 2. $$\frac{\text{Net business profit}}{\text{[(Net assets at the beginning of the term - Share acquisition rights) + (Net assets at the end of the term - Share acquisition rights)] / 2}} \times 100$$

(Notes) 3. $$\frac{\text{Profit}}{\text{[(Net assets at the beginning of the term - Share acquisition rights) + (Net assets at the end of the term - Share acquisition rights)] / 2}} \times 100$$

Figures for the semi-annual period are calculated on an annual basis.

2. Status of Loans and Bills Discounted, etc.

(1) Risk-Monitored Loans (Consolidated)

*After partial direct write-off

*Accrued interest : Self-assessment basis

① Status of Risk-Monitored Loans

(Millions of yen)

			As of September 30, 2026 (a)	(a-b)	(a-c)	As of March 31, 2026 (b)	As of September 30, 2025 (c)
1	Risk-Monitored Loans	Bankrupt and substantially bankrupt claims	3,924	1,302	438	2,622	3,486
2		Doubtful claims	42,661	(3,267)	(5,965)	45,928	48,626
3		Loans past due 3 months or more	—	—	—	—	—
4		Restructured loans	11,278	439	309	10,839	10,969
5		Total	57,864	(1,525)	(5,219)	59,389	63,083
6		Normal claims	4,463,013	136,660	246,130	4,326,353	4,216,883
7		Total claims	4,520,878	135,136	240,912	4,385,742	4,279,966

(Note) Decrease due to partial direct write-off

As of September 30, 2026 : Bankrupt and substantially bankrupt claims ¥12,977 million

As of March 31, 2026 : Bankrupt and substantially bankrupt claims ¥11,438 million

As of September 30, 2025 : Bankrupt and substantially bankrupt claims ¥12,077 million

(%)

			As of September 30, 2026 (a)	(a-b)	(a-c)	As of March 31, 2026 (b)	As of September 30, 2025 (c)
8	Ratio to total claims	Bankrupt and substantially bankrupt claims	0.08	0.03pt	0.00pt	0.05	0.08
9		Doubtful claims	0.94	(0.10pt)	(0.19pt)	1.04	1.13
10		Loans past due 3 months or more	—	—	—	—	—
11		Restructured loans	0.24	0.00pt	(0.01pt)	0.24	0.25
12		Total	1.27	(0.08pt)	(0.20pt)	1.35	1.47
13		Normal claims	98.72	0.08pt	0.20pt	98.64	98.52
14		Total claims	100.00	—	—	100.00	100.00

② Status of Allowance for Loan Losses

(Millions of yen)

			As of September 30, 2026 (a)	(a-b)	(a-c)	As of March 31, 2026 (b)	As of September 30, 2025 (c)
1	Total allowance		19,227	(244)	(1,835)	19,471	21,062
2		General allowance for loan losses	7,166	308	(43)	6,858	7,209
3		Specific allowance for loan losses	12,061	(552)	(1,792)	12,613	13,853
4		Allowance for specific overseas countries	—	—	—	—	—

(2) Risk-Monitored Loans (Non-consolidated)

*After partial direct write-off

*Accrued interest : Self-assessment basis

① Status of Risk-Monitored Loans

(Millions of yen)

			As of September 30, 2026 (a)	(a-b)	(a-c)	As of March 31, 2026 (b)	As of September 30, 2025 (c)
1	Risk-Monitored Loans	Bankrupt and substantially bankrupt claims	4,522	1,517	675	3,005	3,847
2		Doubtful claims	42,661	(3,267)	(5,965)	45,928	48,626
3		Loans past due 3 months or more	—	—	—	—	—
4		Restructured loans	10,851	331	207	10,520	10,644
5		Total	58,034	(1,419)	(5,084)	59,453	63,118
6		Normal claims	4,490,035	137,408	249,324	4,352,627	4,240,711
7		Total claims	4,548,070	135,990	244,241	4,412,080	4,303,829

(Note) Decrease due to partial direct write-off

As of September 30, 2026 : Bankrupt and substantially bankrupt claims ¥11,504 million

As of March 31, 2026 : Bankrupt and substantially bankrupt claims ¥10,082 million

As of September 30, 2025 : Bankrupt and substantially bankrupt claims ¥10,839 million

(%)

			As of September 30, 2026 (a)	(a-b)	(a-c)	As of March 31, 2026 (b)	As of September 30, 2025 (c)
8	Ratio to total claims	Bankrupt and substantially bankrupt claims	0.09	0.03pt	0.01pt	0.06	0.08
9		Doubtful claims	0.93	(0.11pt)	(0.19pt)	1.04	1.12
10		Loans past due 3 months or more	—	—	—	—	—
11		Restructured loans	0.23	0.00pt	(0.01pt)	0.23	0.24
12		Total	1.27	(0.07pt)	(0.19pt)	1.34	1.46
13		Normal claims	98.72	0.07pt	0.19pt	98.65	98.53
14		Total claims	100.00	—	—	100.00	100.00

② Status of Allowance for Loan Losses

(Millions of yen)

			As of September 30, 2026 (a)	(a-b)	(a-c)	As of March 31, 2026 (b)	As of September 30, 2025 (c)
1	Total allowance		17,177	(304)	(1,767)	17,481	18,944
2		General allowance for loan losses	5,866	314	(11)	5,552	5,877
3		Specific allowance for loan losses	11,311	(617)	(1,756)	11,928	13,067
4		Allowance for specific overseas countries	—	—	—	—	—

(3) Disclosed Claims under the Financial Reconstruction Law (Non-consolidated)

* After partial direct write-off

① Status of Disclosed Claims under the Financial Reconstruction Law

(Millions of yen)

		As of September 30, 2026 (a)	(a-b)	(a-c)	As of March 31, 2026 (b)	As of September 30, 2025 (c)
1	Bankrupt and substantially bankrupt claims	4,522	1,517	675	3,005	3,847
2	Doubtful claims	42,661	(3,267)	△ 5,965	45,928	48,626
3	Substandard claims	10,851	331	207	10,520	10,644
4	Subtotal ①	58,034	(1,419)	(5,084)	59,453	63,118
5	[Ratio to total balance of claims]	[1.27%]	[(0.07pt)]	[(0.19pt)]	[1.34%]	[1.46%]
6	Normal claims	4,490,035	137,408	249,324	4,352,627	4,240,711
7	Total	4,548,070	135,990	244,241	4,412,080	4,303,829

(Note) Decrease due to partial direct write-off

As of September 30, 2026：¥11,504 million　　As of March 31, 2026：¥10,082 million

As of September 30, 2025：¥10,839 million

② Status of Coverage on Disclosed Claims under the Financial Reconstruction Law

(Millions of yen)

		As of September 30, 2026 (a)	(a-b)	(a-c)	As of March 31, 2026 (b)	As of September 30, 2025 (c)
1	Coverage ②	45,573	(1,538)	(4,207)	47,111	49,780
2	Allowance for loan losses	12,114	(577)	(1,732)	12,691	13,846
3	Collateral/guarantees	33,458	(961)	(2,476)	34,419	35,934
4	Coverage ratio ②／①	78.5%	(0.7pt)	(0.3pt)	79.2%	78.8%

＜As of September 30, 2026＞

(Millions of yen)

		Bankrupt and substantially bankrupt claims	Doubtful claims	Substandard claims	Total
1	Claims (A)	4,522	42,661	10,851	58,034
2	Collateral/guarantees(B)	4,251	26,290	2,917	33,458
3	The part of not covered by (B) (C)＝(A)－(B)	270	16,370	7,934	24,576
4	Allowance for loan losses on subject claims(D)	270	10,521	1,322	12,114
5	Allowance ratio (D)／(C)	100.0%	64.2%	16.6%	49.2%
6	Coverage ratio(B＋D)／(A)	100.0%	86.2%	39.0%	78.5%

＜As of March 31, 2026＞

(Millions of yen)

		Bankrupt and substantially bankrupt claims	Doubtful claims	Substandard claims	Total
1	Claims (A)	3,005	45,928	10,520	59,453
2	Collateral/guarantees(B)	2,881	28,110	3,427	34,419
3	The part of not covered by (B) (C)＝(A)－(B)	123	17,817	7,092	25,034
4	Allowance for loan losses on subject claims(D)	123	11,285	1,282	12,691
5	Allowance ratio (D)／(C)	100.0%	63.3%	18.0%	50.6%
6	Coverage ratio(B＋D)／(A)	100.0%	85.7%	44.7%	79.2%

＜As of September 30,2025＞

(Millions of yen)

		Bankrupt and substantially bankrupt claims	Doubtful claims	Substandard claims	Total
1	Claims (A)	3,847	48,626	10,644	63,118
2	Collateral/guarantees (B)	3,603	29,544	2,787	35,934
3	The part of not covered by (B) (C)＝(A)－(B)	244	19,082	7,857	27,184
4	Allowance for loan losses on subject claims(D)	244	12,304	1,297	13,846
5	Allowance ratio (D)／(C)	100.0%	64.4%	16.5%	50.9%
6	Coverage ratio (B＋D)／(A)	100.0%	86.0%	38.3%	78.8%

(4) Comparison of Various Criteria for Disclosed Claims (Non-consolidated)

＜As of September 30, 2026＞ (Billions of yen)

Results of self-assessment

Debtors classification / Credit balance		Categories: No categorization	Category Ⅱ	Category Ⅲ	Category Ⅳ
Bankrupt debtors 2.4		0.9	1.5	— [0.0]	— [—]
Effectively bankrupt debtors 2.1		1.2	0.8	— [0.1]	— [—]
Potentially bankrupt debtors 42.6		31.7	5.0	5.8 [10.5]	
Debtors requiring caution	Substandard debtors 13.5	2.8	10.7		
	Other debtors requiring caution 460.8	93.1	367.6		
Normal debtors 4,002.2		4,002.2			
Total 4,523.7		4,132.0	385.8	5.8 [10.7]	— [—]

Disclosed claims under the financial reconstruction law and risk-monitored loans

Classification / Credit balance		Coverage by collateral/guarantees	Allowance	Coverage ratio
Bankrupt and substantially bankrupt claims 4.5		4.2	0.2	100.0%
Doubtful claims 42.6		26.2	10.5	86.2%
Substandard claims	Loans past due 3 months or more —	2.9	1.3	39.0%
	Restructured loans 10.8			
Subtotal (A) 58.0		33.4	12.1	78.5%
Normal claims 4,490.0				
Total claims under the financial reconstruction law (B) 4,548.0				

Ratio of disclosed claims under the financial reconstruction law (A) / (B) 1.27%

(Notes) 1. Subject claims
Loans and bills discounted, customers' liabilities for acceptances and guarantees, foreign exchanges, private placement bonds with bank guarantees, accrued interest, and suspense payments that are equivalent to loans and bills discounted are subject.

2. The difference between substandard claims and claims to substandard debtors
Substandard claims are the aggregation of "loans and bills discounted" by unit, while claims to substandard debtors are the aggregation of "total claims".

3. The amount of classification due to the results of self-assessment to bankrupt debtors, effectively bankrupt debtors and potentially bankrupt debtors
No Categorization : Claims covered by allowance for possible loan losses,superior collaterals such as deposit collateral and superior guarantees such as Claim Guarantee Corporation
Category Ⅱ : Claims covered by general collateral or guarantees such as mortgage collateral
Categories Ⅲ and Ⅳ : Full amount or required amount of claims are written off or allowed, and claims already allowed are posted as no categorization (The full amounts were written off or allowed for claims to bankrupt and effectively bankrupt debtors)

4. The figures in parentheses in the self-assessment results represent allowed amounts for classified loans.

(5) Status of Loan Breakdown by Industry (Non-consolidated)

①Loan breakdown by industry

(Millions of yen)

		As of September 30, 2026 (a)	(a-b)	(a-c)	As of March 31, 2026 (b)	As of September 30, 2025 (c)
1	Domestic (excluding Japan Offshore Market account)	4,510,410	139,409	247,981	4,371,001	4,262,429
2	Manufacturing	529,823	13,347	27,261	516,476	502,562
3	Agriculture and forestry	1,909	277	356	1,632	1,553
4	Fishery	680	(4)	(16)	684	696
5	Mining, quarrying and gravel	3,410	(230)	392	3,640	3,018
6	Construction	161,452	(884)	5,569	162,336	155,883
7	Electricity, gas, heat supply and water	85,613	(90)	(1,072)	85,703	86,685
8	Information and communications	32,616	2,741	3,478	29,875	29,138
9	Transport and postal service	137,454	7,680	9,875	129,774	127,579
10	Wholesale and retail trade	428,823	12,837	15,675	415,986	413,148
11	Finance and insurance	275,180	8,002	22,718	267,178	252,462
12	Real estate and goods rental and leasing	938,815	65,667	113,902	873,148	824,913
13	Services	345,060	256	10,347	344,804	334,713
14	Local governments	404,416	10,894	1,050	393,522	403,366
15	Others	1,165,159	18,916	38,446	1,146,243	1,126,713

②Breakdown of Risk-Monitored Loans by industry

(Millions of yen)

		As of September 30, 2026 (a)	(a-b)	(a-c)	As of March 31, 2026 (b)	As of September 30, 2025 (c)
1	Domestic (excluding Japan Offshore Market account)	58,012	(1,439)	(4,966)	59,451	62,978
2	Manufacturing	13,581	(507)	(2,048)	14,088	15,629
3	Agriculture and forestry	141	122	121	19	20
4	Fishery	44	(1)	(1)	45	45
5	Mining, quarrying and gravel	—	—	—	—	—
6	Construction	5,636	572	(615)	5,064	6,251
7	Electricity, gas, heat supply and water	39	(3)	(6)	42	45
8	Information and communications	277	(27)	52	304	225
9	Transport and postal service	1,873	(155)	(242)	2,028	2,115
10	Wholesale and retail trade	12,502	(1,614)	(2,368)	14,116	14,870
11	Finance and insurance	—	—	—	—	—
12	Real estate and goods rental and leasing	4,072	(958)	320	5,030	3,752
13	Services	15,338	921	27	14,417	15,311
14	Local governments	—	—	—	—	—
15	Others	4,505	213	(206)	4,292	4,711

(Notes) 1.The subject claims are only loans and bills discounted.

2.Normal claims are not included.

(6) Balance of Consumer Loans (Non-consolidated)

(Millions of yen)

		As of September 30, 2026 (a)	(a-b)	(a-c)	As of March 31, 2026 (b)	As of September 30, 2025 (c)
1	Consumer loans	1,383,008	26,822	56,562	1,356,186	1,326,446
2	Housing loans	1,103,443	19,054	36,861	1,084,389	1,066,582
3	Other consumer loans	279,565	7,768	19,702	271,797	259,863

(7) Ratio of Loans to Small and Medium-sized Enterprises, etc. (Non-consolidated)

(Millions of yen)

		As of September 30, 2026 (a)	(a-b)	(a-c)	As of March 31, 2026 (b)	As of September 30, 2025 (c)
1	Loans to small and medium-sized enterprises, etc.	3,420,195	101,633	196,651	3,318,562	3,223,544
2	Ratio of loans to small and medium-sized enterprises, etc.	75.8%	(0.1pt)	0.2pt	75.9%	75.6%

(8) Balance of Deposits and Loans and Bills Discounted (Non-consolidated)

(Millions of yen)

	(Term-end balance)	As of September 30, 2026 (a)	(a-b)	(a-c)	As of March 31, 2026 (b)	As of September 30, 2025 (c)
1	Deposits and negotiable certificates of deposit	5,074,447	106,390	153,523	4,968,057	4,920,924
2	Deposits	4,940,858	103,237	196,352	4,837,621	4,744,506
3	Negotiable certificates of deposit	133,588	3,152	(42,830)	130,436	176,418
4	Loans and bills discounted	4,510,410	139,409	247,981	4,371,001	4,262,429

(Millions of yen)

	(Average balance)	For the six months ended September 30, 2026 (a)	(a-b)	(a-c)	For the fiscal year ended March 31, 2026 (b)	For the six months ended September 30, 2025 (c)
5	Deposits and negotiable certificates of deposit	5,103,987	179,277	228,081	4,924,710	4,875,906
6	Deposits	4,957,160	178,876	196,602	4,778,284	4,760,558
7	Negotiable certificates of deposit	146,826	400	31,478	146,426	115,348
8	Loans and bills discounted	4,432,260	155,793	214,166	4,276,467	4,218,094

(9) Balance of Client Assets (Non-consolidated)

(Millions of yen)

		As of September 30, 2026 (a)	(a-b)	(a-c)	As of March 31, 2026 (b)	As of September 30, 2025 (c)
1	Client assets	618,955	59,341	81,720	559,614	537,235
2	Investment trusts	263,807	42,066	58,726	221,741	205,081
3	Insurance	341,989	12,479	15,973	329,510	326,016
4	Japanese government bonds, etc.	13,158	4,795	7,021	8,363	6,137