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November 12, 2026

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

Company name: The San-in Godo Bank,Ltd.
Listing: Tokyo Stock Exchange
Securities code: 8381
URL: https://www.gogin.co.jp/
Representative: Hiroshi Yoshikawa, President and Representative Director
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Telephone: +81-852-55-1000

Scheduled date to file semi-annual securities report: November 24, 2026
Scheduled date to commence dividend payments: December 7, 2026
Trading accounts: None
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: Yes (For Institutional Investors and Analysts)

(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	110,486	45.2	18,355	22.0	12,443	16.2
September 30, 2025	76,075	19.8	15,039	24.5	10,707	28.1

Note: Comprehensive income
For the six months ended September 30, 2026: ¥ 1,831 million [(87.8) %]
For the six months ended September 30, 2025: ¥ 15,079 million [321.6 %]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2026	83.11	83.09
September 30, 2025	70.61	70.59

(2) Consolidated financial position

	Total assets	Net assets	Net assets ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	8,886,870	315,358	3.5
March 31, 2026	9,040,715	321,263	3.5

Reference: Equity
As of September 30, 2026: ¥ 315,171 million
As of March 31, 2026: ¥ 321,076 million

Note: Net assets ratio = (Net assets – Share acquisition rights – Non-controlling interests) / Total assets

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	—	28.00	—	32.00	60.00
Fiscal year ending March 31, 2027	—	34.00			
Fiscal year ending March 31, 2027 (Forecast)			—	36.00	70.00

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 income		Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Full year	220,900	32.2	38,500	19.0	26,100	14.9	174.68

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	156,977,472 shares
As of March 31, 2026	156,977,472 shares

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

As of September 30, 2026	7,873,513 shares
As of March 31, 2026	6,687,189 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2026	149,712,802 shares
Six months ended September 30, 2025	151,633,114 shares

Note: The period-end treasury stock includes the Bank's shares held by a trust account for Board Benefit Trust (BBT) and Japan Employee Stock Ownership Plan (J-ESOP) (1,411,628 shares as of September 30, 2026 and 1,533,132 shares as of March 31, 2026).
The treasury stock deducted to calculate the average number of outstanding shares includes the Bank's shares held by the trust accounts (1,487,068 shares as of September 30, 2026 and 803,636 shares as of September 30, 2025).

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	100,144	50.4	18,348	22.1	12,675	17.7
September 30, 2025	66,580	21.2	15,021	24.6	10,765	28.6

	Basic earnings per share
Six months ended	Yen
September 30, 2026	84.66
September 30, 2025	70.99

(2) Non-consolidated financial position

	Total assets	Net assets	Net assets ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	8,855,305	292,869	3.3
March 31, 2026	9,009,951	298,490	3.3

Reference: Equity

As of September 30, 2026: ¥ 292,840 million

As of March 31, 2026: ¥ 298,461 million

Note: Net assets ratio = (Net assets – Share acquisition rights) / Total assets

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 income		Ordinary profit		Profit		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Full year	194,800	33.1	37,600	19.7	25,800	16.6	172.68

* 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 forecasts above are based on information available to the Bank as of the date of this publication.
Accordingly, actual results may differ significantly from those forecasts due to various factors.

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Semi-annual Consolidated Financial Statements and Primary Notes

Semi-annual Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	1,630,970	1,487,843
Call loans and bills bought	6,954	2,517
Monetary claims bought	14,824	14,698
Money held in trust	5,000	5,001
Securities	1,713,319	1,616,855
Loans and bills discounted	5,464,901	5,516,225
Foreign exchanges	3,213	3,610
Lease receivables and investment assets	34,101	36,564
Other assets	102,664	130,412
Tangible fixed assets	40,377	41,840
Intangible fixed assets	2,971	2,858
Retirement benefit asset	15,281	15,889
Deferred tax assets	48,847	54,910
Customers' liabilities for acceptances and guarantees	10,660	15,111
Allowance for loan losses	(53,341)	(57,417)
Allowance for investment loss	(32)	(51)
Total assets	9,040,715	8,886,870
Liabilities		
Deposits	6,464,609	6,613,000
Negotiable certificates of deposit	397,000	306,000
Call money and bills sold	880,612	624,221
Cash collateral received for securities lent	184,490	203,036
Borrowed money	622,280	647,836
Foreign exchanges	42	149
Other liabilities	147,709	149,789
Provision for bonuses	1,000	992
Retirement benefit liability	7,222	7,348
Provision for stocks payment	735	809
Provision for retirement benefits for directors (and other officers)	100	122
Provision for reimbursement of deposits	105	83
Provision for contingencies	879	1,033
Deferred tax liabilities	20	-
Deferred tax liabilities for land revaluation	1,981	1,976
Acceptances and guarantees	10,660	15,111
Total liabilities	8,719,452	8,571,512

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Net assets		
Share capital	20,705	20,705
Capital surplus	22,411	22,411
Retained earnings	348,814	356,409
Treasury shares	(7,412)	(10,285)
Total shareholders' equity	384,518	389,240
Valuation difference on available-for-sale securities	(99,193)	(127,970)
Deferred gains or losses on hedges	28,819	47,168
Revaluation reserve for land	2,033	2,023
Remeasurements of defined benefit plans	4,897	4,708
Total accumulated other comprehensive income	(63,442)	(74,069)
Share acquisition rights	28	28
Non-controlling interests	158	158
Total net assets	321,263	315,358
Total liabilities and net assets	9,040,715	8,886,870

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	76,075	110,486
Interest income	55,395	84,943
Interest on loans and discounts	36,823	47,363
Interest and dividends on securities	14,485	29,864
Fees and commissions	9,161	9,460
Other ordinary income	9,527	13,063
Other income	1,990	3,019
Ordinary expenses	61,035	92,131
Interest expenses	17,629	29,589
Interest on deposits	11,305	18,405
Fees and commissions payments	2,857	3,118
Other ordinary expenses	16,271	30,662
General and administrative expenses	20,905	22,017
Other expenses	3,371	6,743
Ordinary profit	15,039	18,355
Extraordinary income	293	39
Gain on disposal of non-current assets	293	39
Extraordinary losses	156	206
Loss on disposal of non-current assets	3	155
Impairment losses	152	51
Profit before income taxes	15,176	18,188
Income taxes - current	4,404	6,967
Income taxes - deferred	59	(1,227)
Total income taxes	4,464	5,740
Profit	10,712	12,448
Profit attributable to non-controlling interests	4	4
Profit attributable to owners of parent	10,707	12,443

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	10,712	12,448
Other comprehensive income		
Valuation difference on available-for-sale securities	(4,334)	(28,776)
Deferred gains or losses on hedges	8,654	18,349
Remeasurements of defined benefit plans, net of tax	46	(189)
Total other comprehensive income	4,366	(10,616)
Comprehensive income	15,079	1,831
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	15,074	1,826
Comprehensive income attributable to non-controlling interests	4	4

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	20,705	22,292	334,017	(4,604)	372,410
Changes during period					
Dividends of surplus			(3,670)		(3,670)
Profit attributable to owners of parent			10,707		10,707
Purchase of treasury shares				(1,500)	(1,500)
Disposal of treasury shares		118		415	534
Reversal of revaluation reserve for land			6		6
Net changes in items other than shareholders' equity					
Total changes during period	-	118	7,044	(1,085)	6,077
Balance at end of period	20,705	22,411	341,061	(5,689)	378,488

	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	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	(71,967)	7,714	2,072	2,158	(60,022)	30	150	312,568
Changes during period								
Dividends of surplus								(3,670)
Profit attributable to owners of parent								10,707
Purchase of treasury shares								(1,500)
Disposal of treasury shares								534
Reversal of revaluation reserve for land								6
Net changes in items other than shareholders' equity	(4,334)	8,654	(6)	46	4,360	(1)	2	4,360
Total changes during period	(4,334)	8,654	(6)	46	4,360	(1)	2	10,438
Balance at end of period	(76,301)	16,368	2,065	2,204	(55,662)	28	152	323,006

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	20,705	22,411	348,814	(7,412)	384,518
Changes during period					
Dividends of surplus			(4,858)		(4,858)
Profit attributable to owners of parent			12,443		12,443
Purchase of treasury shares				(3,001)	(3,001)
Disposal of treasury shares		-		128	128
Reversal of revaluation reserve for land			9		9
Net changes in items other than shareholders' equity					
Total changes during period	-	-	7,594	(2,873)	4,721
Balance at end of period	20,705	22,411	356,409	(10,285)	389,240

	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	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	(99,193)	28,819	2,033	4,897	(63,442)	28	158	321,263
Changes during period								
Dividends of surplus								(4,858)
Profit attributable to owners of parent								12,443
Purchase of treasury shares								(3,001)
Disposal of treasury shares								128
Reversal of revaluation reserve for land								9
Net changes in items other than shareholders' equity	(28,776)	18,349	(9)	(189)	(10,626)	-	0	(10,626)
Total changes during period	(28,776)	18,349	(9)	(189)	(10,626)	-	0	(5,904)
Balance at end of period	(127,970)	47,168	2,023	4,708	(74,069)	28	158	315,358

Semi-annual Non-consolidated Financial Statements and Primary Notes

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	1,630,515	1,487,359
Call loans	6,954	2,517
Monetary claims bought	12,894	12,769
Money held in trust	5,000	5,001
Securities	1,713,172	1,616,602
Loans and bills discounted	5,510,712	5,566,660
Foreign exchanges	3,213	3,610
Other assets	76,666	102,830
Other	76,666	102,830
Tangible fixed assets	30,089	30,099
Intangible fixed assets	2,823	2,732
Prepaid pension costs	9,273	10,098
Deferred tax assets	50,515	56,550
Customers' liabilities for acceptances and guarantees	10,650	15,101
Allowance for loan losses	(52,506)	(56,599)
Allowance for investment loss	(25)	(29)
Total assets	9,009,951	8,855,305
Liabilities		
Deposits	6,475,314	6,623,207
Negotiable certificates of deposit	397,000	306,000
Call money	880,612	624,221
Cash collateral received for securities lent	184,490	203,036
Borrowed money	612,000	636,200
Foreign exchanges	42	149
Other liabilities	138,664	141,577
Income taxes payable	4,066	4,001
Lease liabilities	136	121
Asset retirement obligations	529	541
Other	133,930	136,913
Provision for bonuses	933	921
Provision for retirement benefits	8,050	8,116
Provision for stocks payment	735	809
Provision for reimbursement of deposits	105	83
Provision for contingencies	879	1,033
Deferred tax liabilities for land revaluation	1,981	1,976
Acceptances and guarantees	10,650	15,101
Total liabilities	8,711,461	8,562,435

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Net assets		
Share capital	20,705	20,705
Capital surplus	15,635	15,635
Legal capital surplus	15,516	15,516
Other capital surplus	118	118
Retained earnings	338,316	346,142
Legal retained earnings	17,584	17,584
Other retained earnings	320,731	328,557
Reserve for tax purpose reduction entry of non-current assets	151	149
General revenue reserve	256,829	261,829
Retained earnings brought forward	63,750	66,578
Treasury shares	(7,412)	(10,285)
Total shareholders' equity	367,244	372,197
Valuation difference on available-for-sale securities	(99,635)	(128,549)
Deferred gains or losses on hedges	28,819	47,168
Revaluation reserve for land	2,033	2,023
Total valuation and translation adjustments	(68,782)	(79,356)
Share acquisition rights	28	28
Total net assets	298,490	292,869
Total liabilities and net assets	9,009,951	8,855,305

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	66,580	100,144
Interest income	55,589	85,411
Interest on loans and discounts	36,965	47,705
Interest and dividends on securities	14,538	29,990
Fees and commissions	8,622	8,844
Other ordinary income	400	2,895
Other income	1,967	2,993
Ordinary expenses	51,559	81,796
Interest expenses	17,607	29,543
Interest on deposits	11,311	18,416
Fees and commissions payments	3,023	3,250
Other ordinary expenses	8,173	21,872
General and administrative expenses	19,630	20,491
Other expenses	3,125	6,638
Ordinary profit	15,021	18,348
Extraordinary income	288	0
Extraordinary losses	156	75
Profit before income taxes	15,154	18,273
Income taxes - current	4,237	6,807
Income taxes - deferred	151	(1,208)
Total income taxes	4,388	5,598
Profit	10,765	12,675

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		
		Legal capital surplus	Other capital surplus	Total capital surplus
Balance at beginning of period	20,705	15,516	-	15,516
Changes during period				
Reversal of reserve for tax purpose reduction entry of non-current assets				
Provision of general revenue reserve				
Dividends of surplus				
Profit				
Purchase of treasury shares				
Disposal of treasury shares			118	118
Reversal of revaluation reserve for land				
Net changes in items other than shareholders' equity				
Total changes during period	-	-	118	118
Balance at end of period	20,705	15,516	118	15,635

	Shareholders' equity						
	Retained earnings					Treasury shares	Total shareholders' equity
	Legal retained earnings	Other retained earnings			Total retained earnings		
		Reserve for tax purpose reduction entry of non-current assets	General revenue reserve	Retained earnings brought forward			
Balance at beginning of period	17,584	137	251,829	54,556	324,108	(4,604)	355,725
Changes during period							
Reversal of reserve for tax purpose reduction entry of non-current assets		(14)		14	-		-
Provision of general revenue reserve			5,000	(5,000)	-		-
Dividends of surplus				(3,670)	(3,670)		(3,670)
Profit				10,765	10,765		10,765
Purchase of treasury shares						(1,500)	(1,500)
Disposal of treasury shares						415	534
Reversal of revaluation reserve for land				6	6		6
Net changes in items other than shareholders' equity							
Total changes during period	-	(14)	5,000	2,115	7,101	(1,085)	6,135
Balance at end of period	17,584	123	256,829	56,672	331,210	(5,689)	361,861

(Millions of yen)

	Valuation and translation adjustments				Share acquisition rights	Total net assets
	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	(72,514)	7,714	2,072	(62,727)	30	293,028
Changes during period						
Reversal of reserve for tax purpose reduction entry of non-current assets						-
Provision of general revenue reserve						-
Dividends of surplus						(3,670)
Profit						10,765
Purchase of treasury shares						(1,500)
Disposal of treasury shares						534
Reversal of revaluation reserve for land						6
Net changes in items other than shareholders' equity	(4,221)	8,654	(6)	4,426	(1)	4,424
Total changes during period	(4,221)	8,654	(6)	4,426	(1)	10,560
Balance at end of period	(76,735)	16,368	2,065	(58,301)	28	303,588

For the six months ended September 30, 2026

(Millions of yen)

	Shareholders' equity			
	Share capital	Capital surplus		
		Legal capital surplus	Other capital surplus	Total capital surplus
Balance at beginning of period	20,705	15,516	118	15,635
Changes during period				
Reversal of reserve for tax purpose reduction entry of non-current assets				
Provision of general revenue reserve				
Dividends of surplus				
Profit				
Purchase of treasury shares				
Disposal of treasury shares			-	-
Reversal of revaluation reserve for land				
Net changes in items other than shareholders' equity				
Total changes during period	-	-	-	-
Balance at end of period	20,705	15,516	118	15,635

	Shareholders' equity						
	Retained earnings					Treasury shares	Total shareholders' equity
	Legal retained earnings	Other retained earnings			Total retained earnings		
		Reserve for tax purpose reduction entry of non-current assets	General revenue reserve	Retained earnings brought forward			
Balance at beginning of period	17,584	151	256,829	63,750	338,316	(7,412)	367,244
Changes during period							
Reversal of reserve for tax purpose reduction entry of non-current assets		(2)		2	-		-
Provision of general revenue reserve			5,000	(5,000)	-		-
Dividends of surplus				(4,858)	(4,858)		(4,858)
Profit				12,675	12,675		12,675
Purchase of treasury shares						(3,001)	(3,001)
Disposal of treasury shares						128	128
Reversal of revaluation reserve for land				9	9		9
Net changes in items other than shareholders' equity							
Total changes during period	-	(2)	5,000	2,828	7,826	(2,873)	4,953
Balance at end of period	17,584	149	261,829	66,578	346,142	(10,285)	372,197

(Millions of yen)

	Valuation and translation adjustments				Share acquisition rights	Total net assets
	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	(99,635)	28,819	2,033	(68,782)	28	298,490
Changes during period						
Reversal of reserve for tax purpose reduction entry of non-current assets						-
Provision of general revenue reserve						-
Dividends of surplus						(4,858)
Profit						12,675
Purchase of treasury shares						(3,001)
Disposal of treasury shares						128
Reversal of revaluation reserve for land						9
Net changes in items other than shareholders' equity	(28,913)	18,349	(9)	(10,574)	-	(10,574)
Total changes during period	(28,913)	18,349	(9)	(10,574)	-	(5,621)
Balance at end of period	(128,549)	47,168	2,023	(79,356)	28	292,869

Financial Highlights for 1H/FY2026

November 12, 2026

GOGIN

1.Summary of Financial Results for 1H/FY2026

Summary of Financial Results

【Consolidated】

(Million yen)	(Japanese)	1H/ FY2025	1H/ FY2026	YoY change	YoY change(%)	1H/FY2026 Forecast
Ordinary income	連結経常収益	76,075	110,486	34,411	45.2%	92,200
Gross business profit	連結粗利益	37,326	44,097	6,771	18.1%	
Net interest income	資金利益	37,765	55,354	17,589	46.5%	
Interest on loans and discounts	うち貸出金利息	36,823	47,363	10,540	28.6%	
Interest on and dividends on securities	うち有価証券利息配当金	14,485	29,864	15,379	106.1%	
Gains on cancellation of investment trusts	うち投資信託解約益	2,068	13,643	11,575	559.7%	
Net fees and commissions income	役務取引等利益	6,304	6,341	37	0.5%	
Net other ordinary income	その他業務利益	(6,744)	(17,598)	(10,854)		
Gains (losses) related to bonds, etc.	うち債券関係損益	(3,832)	(16,086)	(12,254)		
General and administrative expenses	営業経費	20,905	22,017	1,112	5.3%	
Credit costs	与信費用	3,189	6,484	3,295	103.3%	
Gains (losses) related to equity securities	株式等関係損益	551	1,144	593	107.6%	
Others	その他	1,257	1,615	358	28.4%	
Ordinary profit	経常利益	15,039	18,355	3,316	22.0%	17,500
Extraordinary income (losses)	特別損益	136	(166)	(302)		
Profit attributable to owners of parent	親会社株主に帰属する中間純利益	10,707	12,443	1,736	16.2%	11,800

【Non-Consolidated】

(Million yen)	(Japanese)	1H/ FY2025	1H/ FY2026	YoY change	YoY change (%)	1H/FY2026 Forecast
Ordinary income	経常収益	66,580	100,144	33,564	50.4%	80,800
Core net business profit*	コア業務純益	18,019	24,181	6,162	34.1%	
Ordinary profit	経常利益	15,021	18,348	3,327	22.1%	17,400
Profit	中間純利益	10,765	12,675	1,910	17.7%	11,900

Note： The Forecast above was announced on May 15, 2026, and was modified on October 23.
*Core net business profit above excludes gains (losses) on cancellation of investment trusts.

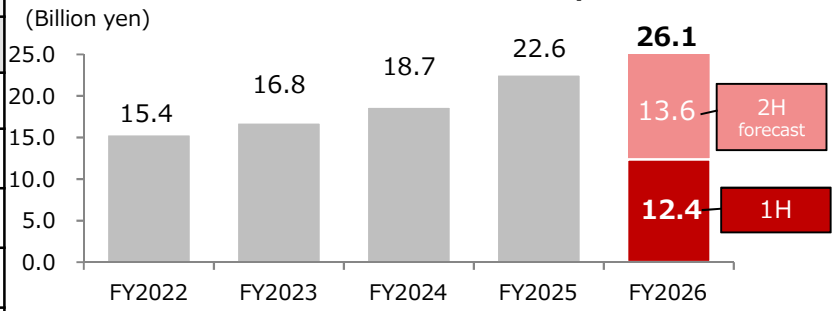
2.Financial Summary (Consolidated)

Financial Summary

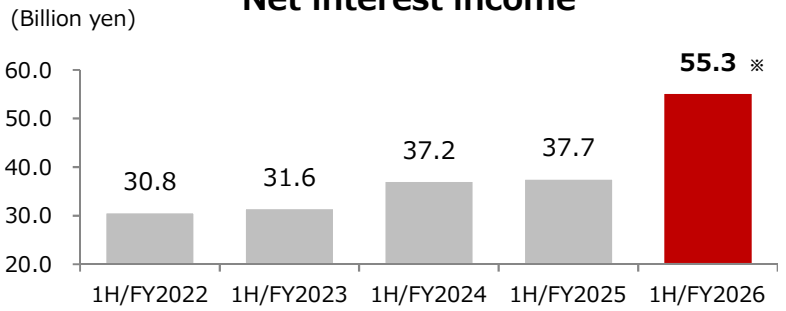
(Million yen)	(Japanese)	1H/ FY2025	1H/ FY2026	YoY change	YoY change (%)
Ordinary income	経常収益	76,075	110,486	34,411	45.2%
Interest income	資金運用収益	55,395	84,943	29,548	53.3%
Interest on loans and discounts	うち貸出金利息	36,823	47,363	10,540	28.6%
Interest and dividends on securities	うち有価証券利息配当金	14,485	29,864	15,379	106.1%
Gains on cancellation of investment trusts	うち投資信託解約益	2,068	13,643	11,575	559.7%
Fees and commissions	役務取引等収益	9,161	9,460	299	3.2%
Other ordinary income	その他業務収益	9,527	13,063	3,536	37.1%
Other income	その他経常収益	1,990	3,019	1,029	51.7%
Ordinary expenses	経常費用	61,035	92,131	31,096	50.9%
Interest expenses	資金調達費用	17,629	29,589	11,960	67.8%
Fees and commissions payments	役務取引等費用	2,857	3,118	261	9.1%
Other ordinary expenses	その他業務費用	16,271	30,662	14,391	88.4%
General and administrative expenses	営業経費	20,905	22,017	1,112	5.3%
Other expenses	その他経常費用	3,371	6,743	3,372	100.0%
Ordinary profit	経常利益	15,039	18,355	3,316	22.0%
Extraordinary income (losses)	特別損益	136	(166)	(302)	
Profit before income taxes	税金等調整前中間純利益	15,176	18,188	3,012	19.8%
Total income taxes	法人税等合計	4,464	5,740	1,276	28.5%
Profit attributable to owners of parent	親会社株主に帰属する中間純利益	10,707	12,443	1,736	16.2%

Financial Results

Profit attributable to owners of parent

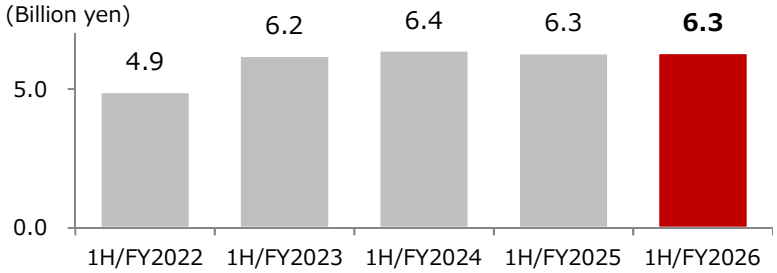


Net interest income



※it includes ¥13.6 bil. of gains on cancellation of investment trusts

Net fees and commissions income



3.Financial Summary (Non-Consolidated)

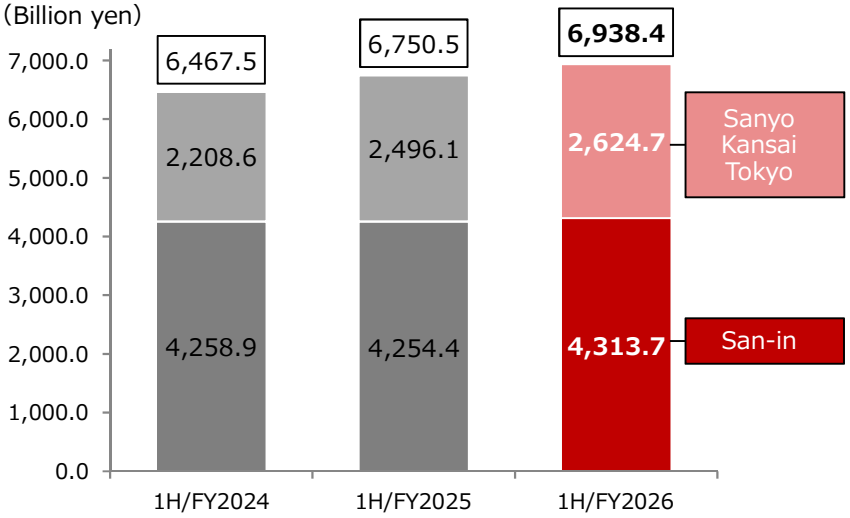
(Million yen)	(Japanese)	1H/ FY2025	1H/ FY2026	YoY change	YoY change(%)
Ordinary income	経常収益	66,580	100,144	33,564	50.4%
Gross banking profit	業務粗利益	35,818	42,499	6,681	18.6%
Net interest income	資金利益	37,991	55,883	17,892	47.0%
Interest on loans and discounts	うち貸出金利息	36,965	47,705	10,740	29.0%
Interest and dividends on securities	うち有価証券利息配当金	14,538	29,990	15,452	106.2%
Gains on cancellation of investment trusts	うち投信解約益	2,068	13,643	11,575	559.7%
Interest on deposits (-)	うち預金利息(△)	11,311	18,416	7,105	62.8%
Net fees and commissions	役務取引等利益	5,599	5,593	(6)	(0.1%)
Net other ordinary income	その他業務利益	(7,772)	(18,976)	(11,204)	
Gains (losses) related to bonds, etc.	うち債券関係損益	(3,832)	(16,086)	(12,254)	
Gains (losses) on derivatives	うち金融派生商品損益	(4,181)	(3,301)	880	
Currency swap expenses (-)	うち通貨スワップ費用(△)	4,378	3,794	(584)	(13.3%)
Expenses (excluding non-recurrent expenses)	経費(除く臨時費用処理分)	19,562	20,760	1,198	6.1%
Personnel expenses	うち人件費	10,095	10,589	494	4.8%
Non-personnel expenses	うち物件費	8,093	8,652	559	6.9%
Provision of general allowance for loan losses ①	一般貸倒引当金繰入額	(1,589)	(255)	1,334	
Net business profit	業務純益	17,845	21,994	4,149	23.2%
Net business profit (before provisions to general allowance for loan losses)	実質業務純益	16,255	21,739	5,484	33.7%
Core net business profit	コア業務純益	20,088	37,825	17,737	88.2%
Core net business profit (excluding gains (losses) on cancellation of investment trusts)	コア業務純益 （除く投資信託解約損益）	18,019	24,181	6,162	34.1%
Non-recurring gains (losses)	臨時損益	(2,814)	(3,630)	(816)	
Disposal of non-performing loans ②	うち不良債権処理額	4,534	6,703	2,169	47.8%
Transfer to specific reserve for possible loan losses	うち個別貸倒引当金繰入額	4,186	5,936	1,750	41.8%
Reversal of allowance for loan losses, etc. ③	うち貸倒引当金戻入益	–	–	–	
Gains (losses) related to equity securities	うち株式等関係損益	551	1,158	607	110.1%
Ordinary profit	経常利益	15,021	18,348	3,327	22.1%
Extraordinary income (losses)	特別損益	132	(75)	(207)	
Impairment losses (-)	うち減損損失(固定資産)(△)	152	51	(101)	(66.4%)
Total income taxes	法人税等合計	4,388	5,598	1,210	27.5%
Profit	中間純利益	10,765	12,675	1,910	17.7%
Credit costs （①＋②－③）	与信費用	2,944	6,448	3,504	119.0%

4.Deposits, Loans and Securities (Non-Consolidated)

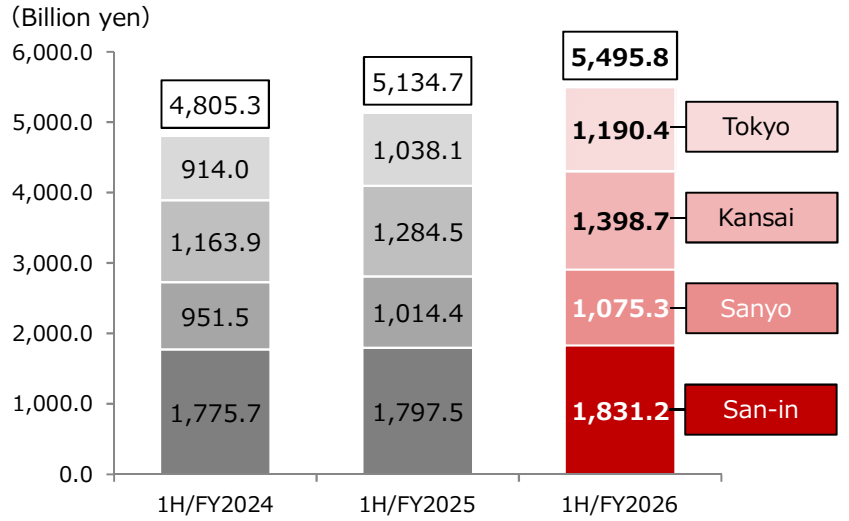
Deposits, Loans and Securities (average balance)

(Billion yen)	(Japanese)	1H/ FY2025	1H/ FY2026	YoY change	YoY change(%)
Total deposits, etc.	預金等	6,750.5	6,938.4	187.9	2.7%
Deposits	預金	6,440.2	6,578.4	138.1	2.1%
Individuals	個人	3,064.3	3,110.0	45.7	1.4%
Corporations	法人	2,180.3	2,227.3	46.9	2.1%
Financial institutions	金融	564.8	478.4	(86.4)	(15.3%)
Local public organizations, etc.	地公体等	630.6	762.6	131.9	20.9%
NCDs	譲渡性預金	310.2	360.0	49.7	16.0%
Loans	貸出金	5,134.7	5,495.8	361.0	7.0%
Individuals	個人	1,337.3	1,375.2	37.9	2.8%
Corporations	法人	3,111.9	3,395.1	283.1	9.1%
Financial institutions	金融	464.6	507.0	42.4	9.1%
Local public organizations, etc.	地公体等	220.8	218.3	(2.5)	(1.1%)
Securities	有価証券	1,785.5	1,820.7	35.2	1.9%
JGBs	国債	432.2	595.8	163.6	37.8%
Local bonds	地方債	231.1	220.1	(10.9)	(4.7%)
Corporate bonds	社債	179.0	175.1	(3.9)	(2.1%)
Stocks	株式	18.4	15.8	(2.5)	(14.0%)
Foreign securities	外国証券	329.1	414.2	85.0	25.8%
Others (Investment trusts, etc.)	その他の証券 (投資信託等)	595.6	399.6	(195.9)	(32.9%)

Total deposits (average balance)

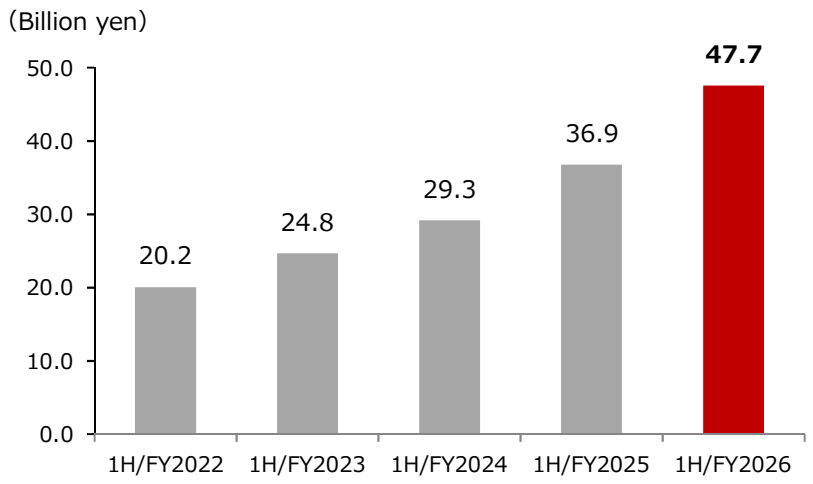


Loans (average balance)

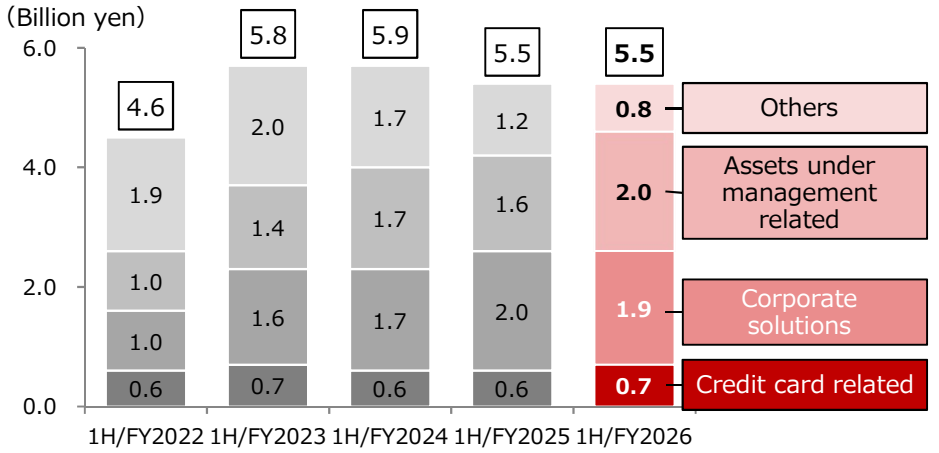


5.Key Figures/Indicators(1) (Non-Consolidated)

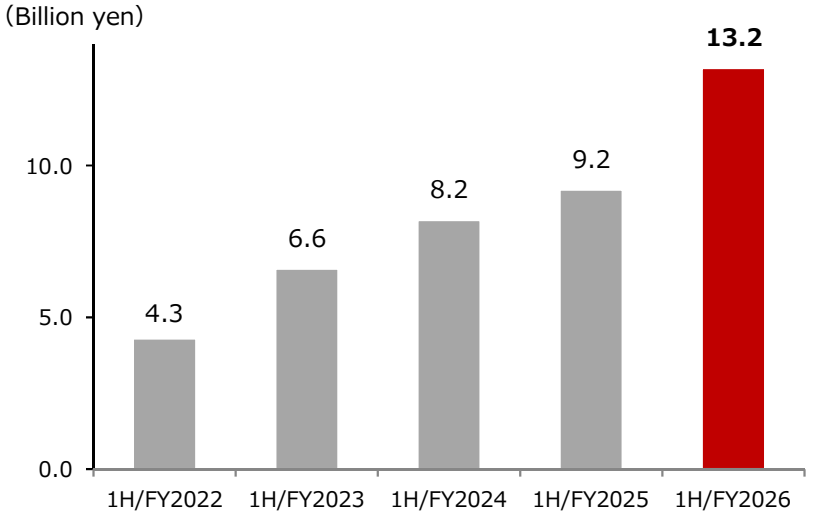
Interest on loans and discounts



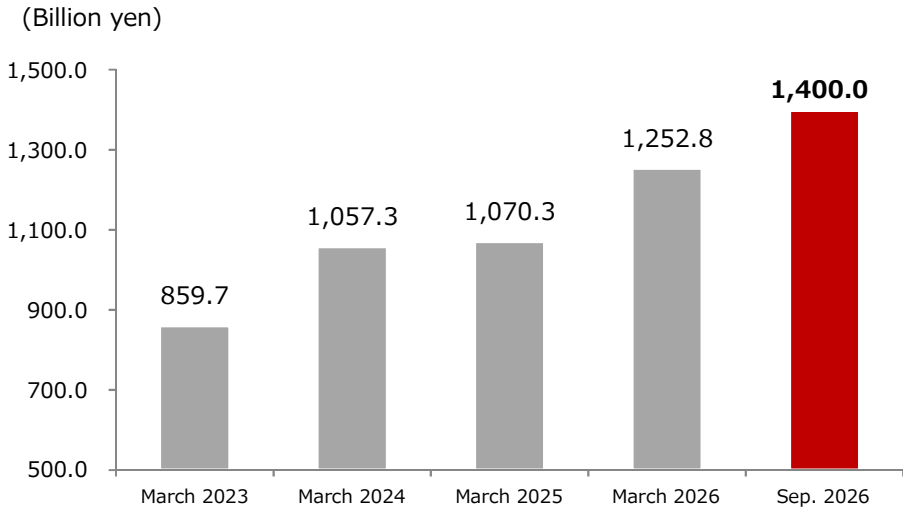
Net fees and commissions



Income from customer services

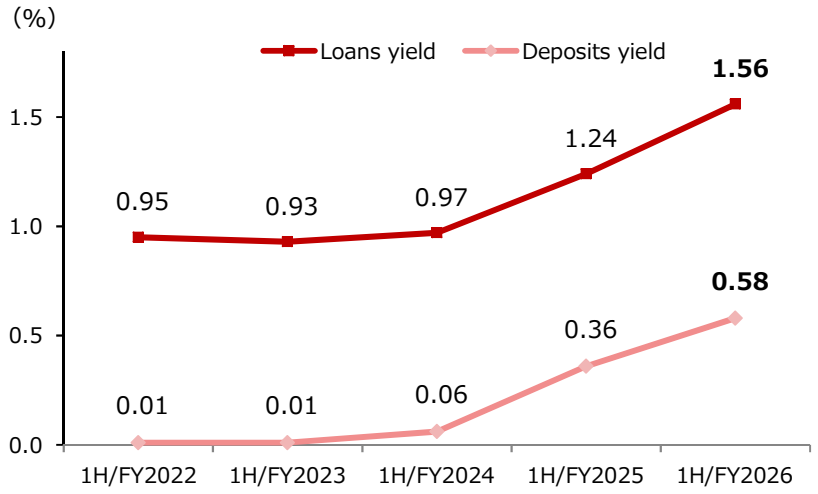


Balance of assets under management

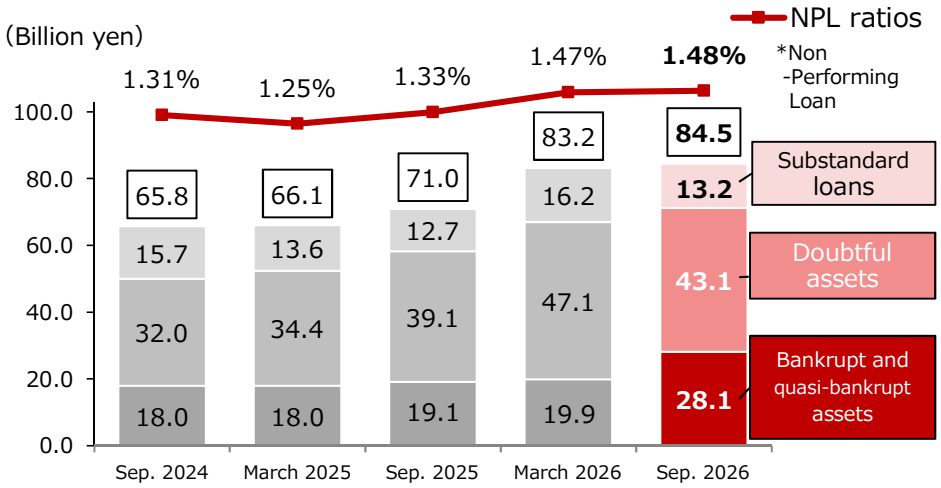


6.Key Figures/Indicators(2) (Consolidated, Non-Consolidated)

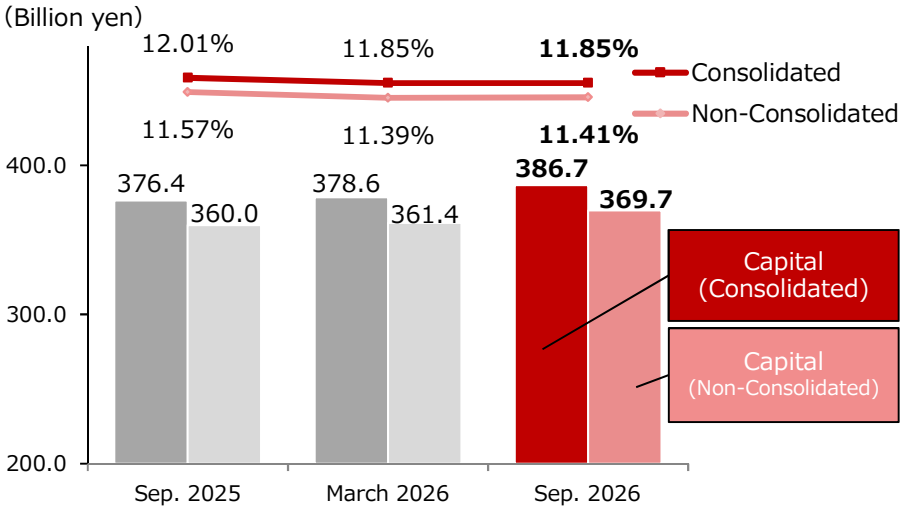
Loans yield/Deposits yield (Non-Consolidated, Domestic)



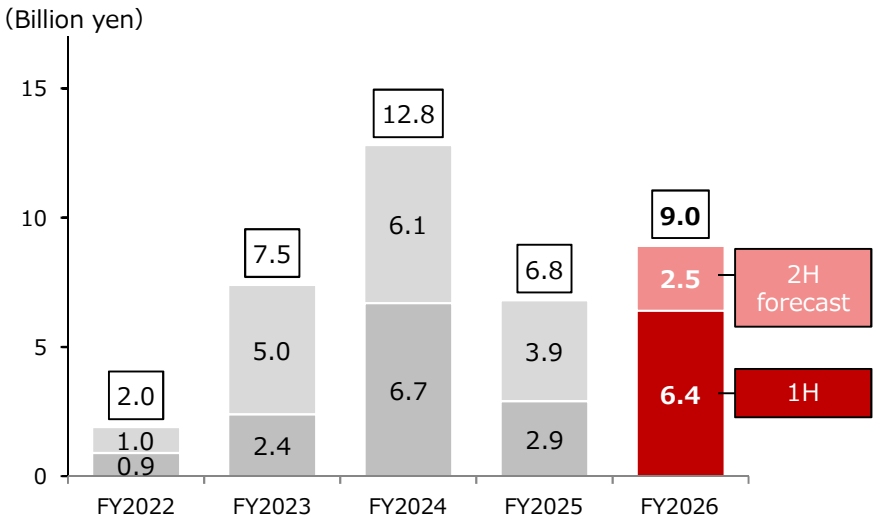
Soundness of loan assets (Non-Consolidated)



Capital adequacy ratio (Domestic standard)



Credit costs (Non-Consolidated)



7.Securities (Non-Consolidated)

Net holding gains (losses) on other securities

(Billion yen)	(Japanese)	March 2026 (B)				Sep. 2026 (A)				(A)-(B)			
		B/S amounts *1	Net gains (losses)	Gains	Losses	B/S amounts *1	Net gains (losses)	Gains	Losses	B/S amounts *1	Net gains (losses)	Gains	Losses
JGBs	国債	403.6	(101.9)	–	101.9	572.2	(125.3)	–	125.3	168.5	(23.4)	–	23.4
Local bonds	地方債	205.8	(12.6)	–	12.6	203.5	(14.9)	0	14.9	(2.2)	(2.2)	0	2.3
Corporate bonds	社債	57.8	(5.5)	0	5.5	56.4	(6.6)	–	6.6	(1.3)	(1.1)	0	1.1
Stocks	株式	50.4	35.6	35.6	0	51.8	37.5	37.5	0	1.4	1.9	1.9	0
Foreign securities	外国証券	372.1	(27.4)	0.4	27.8	381.3	(45.5)	3.5	49.0	9.1	(18.1)	3.0	21.2
Others (Investment trusts, etc.)	その他の証券（投資信託等）	509.5	(33.3)	21.9	55.2	240.0	(32.3)	9.0	41.4	(269.5)	0.9	(12.8)	(13.7)
Total (C)	合計	1,599.5	(145.1)	58.0	203.2	1,505.4	(187.2)	50.2	237.5	(94.1)	(42.1)	(7.8)	34.2
Interest rate swap (D)	金利スワップ		44.0				74.7				30.7		
Total (C)+(D)*2	評価損益(合算後)		(101.1)				(112.5)				(11.3)		

*1 B/S amounts do not include held-to-maturity debt securities and investments in subsidiaries.

*2 Aggregated amount of net holding gains(losses) on other securities and valuation gains(losses) on interest rate swap.

8.Earnings Forecasts for FY2026, etc. (Consolidated, Non-Consolidated)

SAN-IN GODO BANK

Earnings Forecasts

【Consolidated】

(Million yen)	(Japanese)	1H/FY2026	FY2026 Forecast
Ordinary income	経常収益	110,486	220,900
Ordinary profit	経常利益	18,355	38,500
Profit attributable to owners of parent	親会社株主に帰属する当期(中間)純利益	12,443	26,100

【Non-Consolidated】

(Million yen)	(Japanese)	1H/FY2026	FY2026 Forecast
Ordinary income	経常収益	100,144	194,800
Ordinary profit	経常利益	18,348	37,600
Net income	当期(中間)純利益	12,675	25,800
Net business Profit	業務純益	21,994	41,900
Core net business profit(excl. gains(losses) on cancellation of investment trusts)	コア業務純益（除く投資信託解約損益）	24,181	53,000

【Credit costs：Non-Consolidated】

(Million yen)	(Japanese)	1H/FY2026	FY2026 Forecast
Credit costs	与信費用	6,448	9,000

Dividends

(Yen)	(Japanese)	FY2025	FY2026 Forecast*
Half year-end	中間配当	28	34
Year-end	期末配当	32	36
Total	年間配当	60	70

*The half year -end dividend has been approved

Achievement of Medium-Term Management Plans, and Actual Result for 1H/FY2026

(Consolidated)	(Japanese)	1H/FY2026	FY2026 Plan
ROE (Shareholders' equity basis)	ROE（株主資本ベース）	6.41%	Over 6%
Profit attributable to owners of parent	親会社株主に帰属する当期(中間)純利益	¥12.4 Billion	¥25.5 Billion
Capital adequacy ratio	自己資本比率	11.85%	Around 11%

(Reference)

(Consolidated)	(Japanese)	1H/FY2026
ROE (Equity basis)	ROE（自己資本ベース）	7.80%