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November 13, 2026

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

Company name: San ju San Financial Group,Inc
Listing: Tokyo Stock Exchange / Nagoya Stock Exchange
Securities code: 7322
URL: https://www.33fg.co.jp/
Representative: Gotaro Michihiro, Representative Director and President
Inquiries: Takeshi Okawa, General Manager of Corporate Planning Department
Telephone: +81-59-357-3355
Scheduled date to file semi-annual securities report: November 20, 2026
Scheduled date to commence dividend payments: December 11, 2026
Setting of trading account: 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 | 60,438 | 35.1 | 11,709 | 50.7 | 8,168 | 44.0 |
| September 30, 2025 | 44,723 | 24.0 | 7,768 | 10.5 | 5,674 | 16.2 |

(Note) Comprehensive income For the six months ended September 30, 2026: ¥ (373) million [- %]
For the six months ended September 30, 2025: ¥17,425 million [- %]

| | Basic earnings per share | Diluted earnings per share |
|---|---|---|
| Six months ended | Yen | Yen |
| September 30, 2026 | 78.60 | - |
| September 30, 2025 | 54.47 | - |

(Note) The Company conducted a four-for-one share split of common shares effective April 1, 2026. Basic earnings per share has been calculated on the assumption that the share split was conducted at the beginning of the previous 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 | 4,626,670 | 228,335 | 4.9 |
| March 31, 2026 | 4,584,084 | 231,174 | 5.0 |

Reference: Equity
As of September 30, 2026: ¥228,292 million
As of March 31, 2026: ¥231,130 million

(Note) "Equity-to-asset ratio" is calculated by dividing (Total net assets at the end of the period - Non-controlling interests at the end of the period) by total assets at the end of the period.
This equity-to-asset ratio is not 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 | - | 64.00 | - | 80.00 | 144.00 |
| Fiscal year ending March 31, 2027 | - | 22.00 | | | |
| Fiscal year ending March 31, 2027 (Forecast) | | | - | 28.00 | 50.00 |

(Note 1) Revisions to the forecast of cash dividends most recently announced: None
(Note 2) The Company conducted a four-for-one share split of common shares effective April 1, 2026. For the fiscal year ended March 31, 2026, the actual dividend amounts before the share split are stated.

## 3. Forecast of consolidated financial results 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 |
| Fiscal year ending March 31, 2027 | 24,500 | 47.2 | 17,000 | 37.7 | 163.64 |

(Note) Revisions to the earnings forecasts most recently announced: None

## * 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 | 104,670,340 shares |
| As of March 31, 2026 | 104,670,340 shares |

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

| | |
|---|---|
| As of September 30, 2026 | 788,701 shares |
| As of March 31, 2026 | 608,888 shares |

(iii) Average number of shares outstanding during the period

| | |
|---|---|
| Six months ended September 30, 2026 | 103,912,948 shares |
| Six months ended September 30, 2025 | 104,169,416 shares |

(Note 1) The Company conducted a four-for-one share split of common shares effective April 1, 2026. The total 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 have been calculated on the assumption that the share split was conducted at the beginning of the previous fiscal year.
(Note 2) The number of treasury shares at the end of the period includes the number of the Company's shares held by the Board Benefit Trust-Restricted Stock (BBT-RS) and the Employee Stock Ownership Plan (J-ESOP) (704,469 shares as of September 30, 2026 and 525,528 shares as of March 31, 2026).
(Note 3) In calculating the average number of shares outstanding during the period, the average number of the Company's shares held by the Board Benefit Trust-Restricted Stock (BBT-RS) and the Employee Stock Ownership Plan (J-ESOP) (673,631 shares for six months ended September 30, 2026 and 426,692 shares for six months ended September 30, 2025) are included in the deduction of treasury 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.)

| | Operating income | | Operating profit | | Ordinary profit | | Profit | |
|---|---|---|---|---|---|---|---|---|
| Six months ended | Millions of yen | % | Millions of yen | % | Millions of yen | % | Millions of yen | % |
| September 30, 2026 | 4,074 | 119.9 | 3,640 | 119.4 | 3,649 | 119.3 | 3,634 | 118.8 |
| September 30, 2025 | 1,853 | 61.1 | 1,659 | 70.9 | 1,664 | 70.8 | 1,661 | 71.8 |

| | Basic earnings per share |
|---|---|
| Six months ended | Yen |
| September 30, 2026 | 34.97 |
| September 30, 2025 | 15.95 |

(Note) The Company conducted a four-for-one share split of common shares effective April 1, 2026. Basic earnings per share has been calculated on the assumption that the share split was conducted at the beginning of the previous 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 | 132,903 | 131,751 | 99.1 |
| March 31, 2026 | 131,237 | 130,580 | 99.4 |

Reference: Equity
As of September 30, 2026: ¥131,751 million
As of March 31, 2026: ¥130,580 million

(Note) "Equity-to-asset ratio" is calculated by dividing total net assets at the end of the period by total assets at the end of the period.

* 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 forward-looking statements, including forecasts of financial results, contained in these materials are based on information currently available to the Company and on certain assumptions deemed to be reasonable. Actual financial results may differ from the results anticipated in the statements due to various factors.

# Semi-annual Consolidated Financial Statements

## Semi-annual Consolidated Balance Sheets

(Millions of yen)

| | As of March 31, 2026 | As of September 30, 2026 |
|---|---|---|
| Assets | | |
| Cash and due from banks | 353,767 | 336,742 |
| Call loans and bills bought | - | 5,820 |
| Monetary claims bought | 932 | - |
| Trading securities | 35 | 34 |
| Money held in trust | 356 | 476 |
| Securities | 984,918 | 962,845 |
| Loans and bills discounted | 3,124,922 | 3,196,017 |
| Foreign exchanges | 5,863 | 5,312 |
| Lease receivables and investments in leases | 34,160 | 35,737 |
| Other assets | 51,788 | 57,636 |
| Tangible fixed assets | 22,160 | 22,043 |
| Intangible fixed assets | 5,675 | 6,711 |
| Retirement benefit asset | 7,464 | 7,529 |
| Deferred tax assets | 470 | 1,780 |
| Customers' liabilities for acceptances and guarantees | 10,167 | 9,736 |
| Allowance for loan losses | (18,598) | (21,752) |
| Total assets | 4,584,084 | 4,626,670 |
| Liabilities | | |
| Deposits | 3,798,777 | 3,772,887 |
| Negotiable certificates of deposit | 196,855 | 234,914 |
| Cash collateral received for securities lent | - | 13,641 |
| Borrowed money | 282,548 | 297,771 |
| Foreign exchanges | - | 31 |
| Other liabilities | 57,652 | 65,843 |
| Provision for bonuses | 1,041 | 1,084 |
| Retirement benefit liability | 144 | 149 |
| Provision for retirement benefits for directors (and other officers) | 46 | 37 |
| Provision for share awards | 136 | 172 |
| Provision for reimbursement of deposits | 88 | 77 |
| Provision for contingent loss | 1,004 | 954 |
| Deferred tax liabilities | 4,445 | 1,031 |
| Acceptances and guarantees | 10,167 | 9,736 |
| Total liabilities | 4,352,910 | 4,398,334 |
| Net assets | | |
| Share capital | 10,000 | 10,000 |
| Capital surplus | 48,553 | 48,553 |
| Retained earnings | 156,727 | 162,803 |
| Treasury shares | (463) | (835) |
| Total shareholders' equity | 214,817 | 220,521 |
| Valuation difference on available-for-sale securities | 12,999 | 4,625 |
| Deferred gains or losses on hedges | (1) | (0) |
| Remeasurements of defined benefit plans | 3,315 | 3,145 |
| Total accumulated other comprehensive income | 16,312 | 7,770 |
| Non-controlling interests | 44 | 43 |
| Total net assets | 231,174 | 228,335 |
| Total liabilities and net assets | 4,584,084 | 4,626,670 |

## Semi-annual Consolidated Statements of Income and Comprehensive Income

### Semi-annual Consolidated Statements of Income

(Millions of yen)

| | Six months ended September 30, 2025 | Six months ended September 30, 2026 |
|---|---|---|
| Ordinary income | 44,723 | 60,438 |
| Interest income | 25,246 | 33,339 |
| Interest on loans and discounts | 20,086 | 25,488 |
| Interest and dividends on securities | 4,193 | 6,567 |
| Fees and commissions | 7,437 | 7,880 |
| Other ordinary income | 858 | 1,273 |
| Other income | 11,182 | 17,943 |
| Ordinary expenses | 36,955 | 48,729 |
| Interest expenses | 4,366 | 8,251 |
| Interest on deposits | 3,817 | 6,573 |
| Fees and commissions payments | 2,306 | 2,532 |
| Other ordinary expenses | 2,567 | 5,180 |
| General and administrative expenses | 19,230 | 19,727 |
| Other expenses | 8,483 | 13,037 |
| Ordinary profit | 7,768 | 11,709 |
| Extraordinary income | 21 | 2 |
| Gain on disposal of non-current assets | 21 | 2 |
| Extraordinary losses | 165 | 60 |
| Loss on disposal of non-current assets | 82 | 33 |
| Impairment losses | 83 | 26 |
| Profit before income taxes | 7,624 | 11,651 |
| Income taxes - current | 1,943 | 4,349 |
| Income taxes - deferred | 6 | (866) |
| Total income taxes | 1,950 | 3,483 |
| Profit | 5,673 | 8,168 |
| Profit (loss) attributable to non-controlling interests | (0) | 0 |
| Profit attributable to owners of parent | 5,674 | 8,168 |

## Semi-annual Consolidated Statements of Comprehensive Income

(Millions of yen)

| | Six months ended September 30, 2025 | Six months ended September 30, 2026 |
|---|---|---|
| Profit | 5,673 | 8,168 |
| Other comprehensive income | 11,751 | (8,542) |
| Valuation difference on available-for-sale securities | 11,787 | (8,373) |
| Deferred gains or losses on hedges | 1 | 1 |
| Remeasurements of defined benefit plans, net of tax | (37) | (170) |
| Comprehensive income | 17,425 | (373) |
| Comprehensive income attributable to | | |
| Comprehensive income attributable to owners of parent | 17,425 | (373) |
| Comprehensive income attributable to non-controlling interests | (0) | 0 |

## Semi-annual Consolidated Statements of Changes in Equity

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 | 10,000 | 48,553 | 147,698 | (280) | 205,971 |
| Changes during period | | | | | |
| Dividends of surplus | | | (1,647) | | (1,647) |
| Profit attributable to owners of parent | | | 5,674 | | 5,674 |
| Purchase of treasury shares | | | | (351) | (351) |
| Disposal of treasury shares | | | | 176 | 176 |
| Net changes in items other than shareholders' equity | | | | | |
| Total changes during period | - | - | 4,026 | (174) | 3,851 |
| Balance at end of period | 10,000 | 48,553 | 151,724 | (454) | 209,823 |

| | Accumulated other comprehensive income | | | | 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 | (1,839) | (4) | 1,844 | 0 | 39 | 206,011 |
| Changes during period | | | | | | |
| Dividends of surplus | | | | | | (1,647) |
| Profit attributable to owners of parent | | | | | | 5,674 |
| Purchase of treasury shares | | | | | | (351) |
| Disposal of treasury shares | | | | | | 176 |
| Net changes in items other than shareholders' equity | 11,787 | 1 | (37) | 11,751 | (0) | 11,751 |
| Total changes during period | 11,787 | 1 | (37) | 11,751 | (0) | 15,603 |
| Balance at end of period | 9,947 | (3) | 1,807 | 11,751 | 39 | 221,614 |

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 | 10,000 | 48,553 | 156,727 | (463) | 214,817 |
| Changes during period | | | | | |
| Dividends of surplus | | | (2,091) | | (2,091) |
| Profit attributable to owners of parent | | | 8,168 | | 8,168 |
| Purchase of treasury shares | | | | (453) | (453) |
| Disposal of treasury shares | | | | 81 | 81 |
| Purchase of shares of consolidated subsidiaries | | (0) | | | (0) |
| Net changes in items other than shareholders' equity | | | | | |
| Total changes during period | - | (0) | 6,076 | (372) | 5,703 |
| Balance at end of period | 10,000 | 48,553 | 162,803 | (835) | 220,521 |

| | Accumulated other comprehensive income | | | | 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 | 12,999 | (1) | 3,315 | 16,312 | 44 | 231,174 |
| Changes during period | | | | | | |
| Dividends of surplus | | | | | | (2,091) |
| Profit attributable to owners of parent | | | | | | 8,168 |
| Purchase of treasury shares | | | | | | (453) |
| Disposal of treasury shares | | | | | | 81 |
| Purchase of shares of consolidated subsidiaries | | | | | | (0) |
| Net changes in items other than shareholders' equity | (8,373) | 1 | (170) | (8,542) | (0) | (8,542) |
| Total changes during period | (8,373) | 1 | (170) | (8,542) | (0) | (2,839) |
| Balance at end of period | 4,625 | (0) | 3,145 | 7,770 | 43 | 228,335 |

# Supplementary Material on Financial Results for the Six Months Ended September 30, 2026

San ju San Financial Group, Inc.

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# Ⅰ. Overview of Financial Results for the Six Months Ended September 30, 2026

## (1) Status of Profit and Loss

### ① San ju San Financial Group【Consolidated】

(Millions of yen)

| | | Six months ended September 30, 2026 (a) | (a) - (b) | Six months ended September 30, 2025 (b) |
|---|---|---|---|---|
| Consolidated gross profit | 1 | 26,531 | 2,230 | 24,301 |
| Net interest income | 2 | 25,089 | 4,209 | 20,880 |
| Net fees and commissions | 3 | 5,348 | 218 | 5,130 |
| Net other operating income | 4 | (3,906) | (2,197) | (1,709) |
| Gain (loss) related to bonds | 5 | (5,141) | (2,613) | (2,528) |
| General and administrative expenses (-) | 6 | 19,727 | 497 | 19,230 |
| Credit costs (-) | 7 | 3,374 | 2,506 | 868 |
| Write-off of loans (-) | 8 | 0 | 0 | 0 |
| Provision of general allowance for loan losses (-) | 9 | 507 | 410 | 97 |
| Provision of specific allowance for loan losses (-) | 10 | 2,752 | 2,098 | 654 |
| Provision for contingent losses (-) | 11 | 110 | (6) | 116 |
| Other (-) | 12 | 3 | 3 | 0 |
| Recoveries of written off receivables | 13 | 0 | 0 | 0 |
| Gain (loss) related to equity securities | 14 | 6,829 | 4,423 | 2,406 |
| Other | 15 | 1,450 | 290 | 1,160 |
| Ordinary profit | 16 | 11,709 | 3,941 | 7,768 |
| Extraordinary gain (loss) | 17 | (57) | 87 | (144) |
| Profit before income taxes | 18 | 11,651 | 4,027 | 7,624 |
| Income taxes - current (-) | 19 | 4,349 | 2,406 | 1,943 |
| Income taxes - deferred (-) | 20 | (866) | (872) | 6 |
| Total income taxes (-) | 21 | 3,483 | 1,533 | 1,950 |
| Profit | 22 | 8,168 | 2,495 | 5,673 |
| Profit attributable to non-controlling interests (-) | 23 | 0 | 0 | (0) |
| Profit attributable to owners of parent | 24 | 8,168 | 2,494 | 5,674 |

Number of consolidated companies (companies)

| | | | | |
|---|---|---|---|---|
| Number of consolidated subsidiaries | 25 | 9 | 1 | 8 |

(Note) The San ju San Chiikisousei, Ltd. has been included in the scope of consolidation since the fiscal year ended March 31, 2026, as it became a consolidated subsidiary through the acquisition of its shares on March 11, 2026.

## ② San ju San Bank【Non-consolidated】

(Millions of yen)

| | | Six months ended September 30, 2026 (a) | (a) - (b) | Six months ended September 30, 2025 (b) |
|---|---|---|---|---|
| Gross business profit | 1 | 27,368 | 2,837 | 24,531 |
| [excluding gain (loss) related to bonds] | 2 | [ 32,441 ] | [ 5,382 ] | [ 27,059 ] |
| Net interest income | 3 | 25,946 | 4,694 | 21,252 |
| Net fees and commissions | 4 | 5,260 | 272 | 4,988 |
| Net other operating income | 5 | (3,838) | (2,129) | (1,709) |
| Gain (loss) related to bonds | 6 | (5,073) | (2,545) | (2,528) |
| Expenses (excluding non-recurring expenses) (-) | 7 | 19,096 | 662 | 18,434 |
| Personnel expenses (-) | 8 | 10,172 | 235 | 9,937 |
| Non-personnel expenses (-) | 9 | 7,727 | 288 | 7,439 |
| Taxes (-) | 10 | 1,196 | 139 | 1,057 |
| Net business profit before provision of general allowance for loan losses | 11 | 8,271 | 2,174 | 6,097 |
| Core net business profit (Note) | 12 | 13,344 | 4,719 | 8,625 |
| Core net business profit (excluding gain (loss) on cancellation of investment trusts) | 13 | 12,232 | 3,513 | 8,719 |
| Provision of general allowance for loan losses (1) (-) | 14 | 513 | 432 | 81 |
| Net business profit | 15 | 7,757 | 1,742 | 6,015 |
| Non-recurring gain (loss) | 16 | 4,623 | 2,731 | 1,892 |
| Disposal of non-performing loans (2) (-) | 17 | 2,937 | 2,049 | 888 |
| Provision of specific allowance for loan losses (-) | 18 | 2,825 | 2,054 | 771 |
| Provision for contingent losses (-) | 19 | 110 | (6) | 116 |
| Other (-) | 20 | 0 | 0 | 0 |
| Recoveries of written off receivables (3) | 21 | 0 | 0 | 0 |
| Gain (loss) related to equity securities | 22 | 7,291 | 4,565 | 2,726 |
| Other non-recurring gain (loss) | 23 | 269 | 215 | 54 |
| Ordinary profit | 24 | 12,381 | 4,473 | 7,908 |
| Extraordinary gain (loss) | 25 | (143) | 67 | (210) |
| Of which, gain (loss) on disposal of non-current assets | 26 | (30) | 85 | (115) |
| Of which, impairment losses (-) | 27 | 113 | 19 | 94 |
| Profit before income taxes | 28 | 12,237 | 4,540 | 7,697 |
| Income taxes - current (-) | 29 | 4,050 | 2,260 | 1,790 |
| Income taxes - deferred (-) | 30 | (643) | (731) | 88 |
| Total income taxes (-) | 31 | 3,407 | 1,528 | 1,879 |
| Profit | 32 | 8,830 | 3,012 | 5,818 |

| | | | | |
|---|---|---|---|---|
| Credit costs ((1)+(2)-(3)) (-) | 33 | 3,450 | 2,481 | 969 |

(Note) Core net business profit = Net business profit before provision of general allowance for loan losses - Gain (loss) related to bonds.

## (2) Net Business Profit

**San ju San Bank 【Non-consolidated】** (Millions of yen)

| | Six months ended September 30, 2026 (a) | (a) - (b) | Six months ended September 30, 2025 (b) |
|---|---|---|---|
| Net business profit before provision of general allowance for loan losses | 8,271 | 2,174 | 6,097 |
| Per employee (thousands of yen) | 3,759 | 1,046 | 2,713 |
| Core net business profit | 13,344 | 4,719 | 8,625 |
| Per employee (thousands of yen) | 6,065 | 2,227 | 3,838 |
| Net business profit | 7,757 | 1,742 | 6,015 |
| Per employee (thousands of yen) | 3,526 | 849 | 2,677 |

## (3) Interest Margin

### 【Overall】

**San ju San Bank 【Non-consolidated】** (%)

| | | Six months ended September 30, 2026 (a) | (a) - (b) | Six months ended September 30, 2025 (b) |
|---|---|---|---|---|
| Yield on interest-earning assets | (A) | 1.52 | 0.37 | 1.15 |
| Yield on loans and bills discounted | (B) | 1.59 | 0.29 | 1.30 |
| Yield on securities | | 1.47 | 0.56 | 0.91 |
| Cost of funding | (C) | 1.25 | 0.20 | 1.05 |
| Cost of deposits | (D) | 1.32 | 0.20 | 1.12 |
| Yield on deposits | | 0.38 | 0.18 | 0.20 |
| Expense ratio | | 0.94 | 0.02 | 0.92 |
| Loan-deposit interest margin | (B) - (D) | 0.27 | 0.09 | 0.18 |
| Net interest margin | (A) - (C) | 0.27 | 0.17 | 0.10 |

### 【Domestic】

**San ju San Bank 【Non-consolidated】** (%)

| | | Six months ended September 30, 2026 (a) | (a) - (b) | Six months ended September 30, 2025 (b) |
|---|---|---|---|---|
| Yield on interest-earning assets | (A) | 1.50 | 0.38 | 1.12 |
| Yield on loans and bills discounted | (B) | 1.59 | 0.29 | 1.30 |
| Yield on securities | | 1.53 | 0.63 | 0.90 |
| Cost of funding | (C) | 1.24 | 0.20 | 1.04 |
| Cost of deposits | (D) | 1.31 | 0.20 | 1.11 |
| Yield on deposits | | 0.38 | 0.18 | 0.20 |
| Expense ratio | | 0.93 | 0.02 | 0.91 |
| Loan-deposit interest margin | (B) - (D) | 0.28 | 0.09 | 0.19 |
| Net interest margin | (A) - (C) | 0.26 | 0.18 | 0.08 |

## (4) Gain (Loss) related to Securities

### ① San ju San Financial Group【Consolidated】

(Millions of yen)

| | Six months ended September 30, 2026 (a) | (a) - (b) | Six months ended September 30, 2025 (b) |
|---|---|---|---|
| Gain (loss) related to bonds | (5,141) | (2,613) | (2,528) |
| Gain on sale | — | — | — |
| Gain on redemption | 38 | (1) | 39 |
| Loss on sale (-) | 5,179 | 2,612 | 2,567 |
| Loss on redemption (-) | — | — | — |
| Loss on devaluation (-) | — | — | — |
| Gain (loss) related to equity securities | 6,829 | 4,423 | 2,406 |
| Gain on sale | 7,078 | 4,472 | 2,606 |
| Loss on sale (-) | 248 | 48 | 200 |
| Loss on devaluation (-) | — | — | — |

### ② San ju San Bank【Non-consolidated】

(Millions of yen)

| | Six months ended September 30, 2026 (a) | (a) - (b) | Six months ended September 30, 2025 (b) |
|---|---|---|---|
| Gain (loss) related to bonds | (5,073) | (2,545) | (2,528) |
| Gain on sale | — | — | — |
| Gain on redemption | 38 | (1) | 39 |
| Loss on sale (-) | 5,111 | 2,544 | 2,567 |
| Loss on redemption (-) | — | — | — |
| Loss on devaluation (-) | — | — | — |
| Gain (loss) related to equity securities | 7,291 | 4,565 | 2,726 |
| Gain on sale | 7,473 | 4,552 | 2,921 |
| Loss on sale (-) | 145 | (50) | 195 |
| Loss on devaluation (-) | 35 | 35 | — |

## (5) Capital Adequacy Ratio (Domestic Standard)

### ① San ju San Financial Group【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) |
|---|---|---|---|---|---|
| Capital adequacy ratio | 8.51 | 0.10 | 0.00 | 8.41 | 8.51 |
| Capital | 215,333 | 5,077 | 8,539 | 210,256 | 206,794 |
| Risk-weighted assets | 2,527,696 | 29,198 | 100,110 | 2,498,498 | 2,427,586 |
| Total required capital | 101,107 | 1,168 | 4,004 | 99,939 | 97,103 |

### ② San ju San Bank【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) |
|---|---|---|---|---|---|
| Capital adequacy ratio | 8.08 | (0.01) | (0.16) | 8.09 | 8.24 |
| Capital | 200,964 | 2,144 | 3,862 | 198,820 | 197,102 |
| Risk-weighted assets | 2,485,804 | 29,969 | 95,532 | 2,455,835 | 2,390,272 |
| Total required capital | 99,432 | 1,199 | 3,822 | 98,233 | 95,610 |

(Note) "Total required capital" is "Risk-weighted assets" multiplied by 4%.

## (6) ROE

### ① San ju San Financial Group【Consolidated】

(%)

| | Six months ended September 30, 2026 (a) | (a) - (b) | Six months ended September 30, 2025 (b) |
|---|---|---|---|
| Profit attributable to owners of parent basis | 7.09 | 1.80 | 5.29 |

### ② San ju San Bank【Non-consolidated】

(%)

| | Six months ended September 30, 2026 (a) | (a) - (b) | Six months ended September 30, 2025 (b) |
|---|---|---|---|
| Net business profit basis | 6.94 | 1.21 | 5.73 |
| Profit basis | 7.90 | 2.36 | 5.54 |

(Note 1) Equity used as the denominator is calculated as (total net assets at the beginning of the period + total net assets at the end of the period) ÷ 2.

(Note 2) For San ju San Financial Group【Consolidated】, total net assets exclude non-controlling interests.

## II. Status of Loans and Bills Discounted, etc.

### (1) Balance of Loans and Bills Discounted

**San ju San Bank 【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) |
|---|---|---|---|---|---|
| Loans and bills discounted (ending balance) | 3,220,310 | 73,694 | 134,189 | 3,146,616 | 3,086,121 |
| Balance of loans to SMEs, etc. | 2,591,390 | 31,104 | 95,800 | 2,560,286 | 2,495,590 |
| [Ratio of loans to SMEs, etc.] | [ 80.4 ] | [ (0.9) ] | [ (0.4) ] | [ 81.3 ] | [ 80.8 ] |
| Balance of consumer loans | 934,728 | 16,400 | 27,740 | 918,328 | 906,988 |
| Balance of housing loans | 894,384 | 14,765 | 24,540 | 879,619 | 869,844 |
| Balance of other loans | 40,343 | 1,634 | 3,199 | 38,709 | 37,144 |
| Loans and bills discounted (average balance) | 3,195,914 | 91,149 | 120,314 | 3,104,765 | 3,075,600 |

### (2) Balance of Deposits

**San ju San Bank 【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) |
|---|---|---|---|---|---|
| Deposits, etc. | 4,018,487 | 13,342 | 65,204 | 4,005,145 | 3,953,283 |

(Note) " Deposits, etc." includes negotiable certificates of deposit.

### (3) Balance of Individual Assets in Custody

**San ju San Bank 【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) |
|---|---|---|---|---|---|
| Individual assets in custody | 3,935,475 | 66,557 | 124,750 | 3,868,918 | 3,810,725 |
| Individual deposits | 2,661,564 | (4,799) | (2,527) | 2,666,363 | 2,664,091 |
| Investment trusts (including fund wrap) | 199,187 | 36,459 | 51,705 | 162,728 | 147,482 |
| Insurance (Note) | 1,058,492 | 29,435 | 68,086 | 1,029,057 | 990,406 |
| Public bonds | 16,231 | 5,462 | 7,486 | 10,769 | 8,745 |

(Note) Insurance represents cumulative sales of single-premium individual annuity insurance, single-premium whole life insurance and similar products.

### (4) Allowance for Loan Losses

**① San ju San Financial Group【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) |
|---|---|---|---|---|---|
| Allowance for loan losses | 21,752 | 3,154 | 2,390 | 18,598 | 19,362 |
| General allowance for loan losses | 3,800 | 507 | (4) | 3,293 | 3,804 |
| Specific allowance for loan losses | 17,951 | 2,647 | 2,393 | 15,304 | 15,558 |

**② San ju San Bank【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) |
|---|---|---|---|---|---|
| Allowance for loan losses | 20,169 | 3,330 | 2,711 | 16,839 | 17,458 |
| General allowance for loan losses | 3,553 | 514 | 19 | 3,039 | 3,534 |
| Specific allowance for loan losses | 16,616 | 2,816 | 2,693 | 13,800 | 13,923 |

## (5) Status of Non-performing Loans under the Financial Reconstruction Act and the Banking Act

### ① San ju San Financial Group【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) |
|---|---|---|---|---|---|
| Bankrupt and substantially bankrupt loans | 20,812 | 4,338 | 3,488 | 16,474 | 17,324 |
| Doubtful loans | 37,278 | (5,356) | (7,055) | 42,634 | 44,333 |
| Special attention loans | 4,210 | 1,056 | 174 | 3,154 | 4,036 |
| Loans past due 3 months or more | 208 | 46 | (1) | 162 | 209 |
| Restructured loans | 4,001 | 1,010 | 175 | 2,991 | 3,826 |
| Total (A) | 62,300 | 37 | (3,394) | 62,263 | 65,694 |
| Normal assets | 3,179,308 | 68,618 | 129,460 | 3,110,690 | 3,049,848 |
| Total credit exposure (B) | 3,241,609 | 68,655 | 126,066 | 3,172,954 | 3,115,543 |
| Ratio to total credit exposure (A) / (B) | 1.92 | (0.04) | (0.18) | 1.96 | 2.10 |

### ② San ju San Bank【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) |
|---|---|---|---|---|---|
| Bankrupt and substantially bankrupt loans | 20,458 | 4,375 | 3,756 | 16,083 | 16,702 |
| Doubtful loans | 36,644 | (5,348) | (7,043) | 41,992 | 43,687 |
| Special attention loans | 4,208 | 1,056 | 174 | 3,152 | 4,034 |
| Loans past due 3 months or more | 207 | 45 | (2) | 162 | 209 |
| Restructured loans | 4,000 | 1,010 | 175 | 2,990 | 3,825 |
| Total (C) | 61,310 | 81 | (3,115) | 61,229 | 64,425 |
| Normal assets | 3,203,820 | 71,073 | 132,452 | 3,132,747 | 3,071,368 |
| Total credit exposure (D) | 3,265,131 | 71,154 | 129,337 | 3,193,977 | 3,135,794 |
| Ratio to total credit exposure (C) / (D) | 1.87 | (0.04) | (0.18) | 1.91 | 2.05 |

## (6) Status of Coverage for Non-performing Loans under the Financial Reconstruction Act

### San ju San Bank 【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) |
|---|---|---|---|---|---|
| Coverage amount (E) | 55,315 | (452) | (2,166) | 55,767 | 57,481 |
| Allowance for loan losses | 16,797 | 2,910 | 2,622 | 13,887 | 14,175 |
| Collateral and guarantees | 38,517 | (3,363) | (4,789) | 41,880 | 43,306 |

| | | | | | |
|---|---|---|---|---|---|
| Coverage ratio (E) / (C) | 90.2 | (0.8) | 1.0 | 91.0 | 89.2 |

## (7) Classification and Coverage by Disclosure Standard

### San ju San Bank 【Non-consolidated】

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

Self-assessment results

Scope: Total credit exposure (Note 2)

| Category<br>Credit exposure | | Classification | | | |
|---|---|---|---|---|---|
| | | Non classification | Classification II | Classification III | Classification IV |
| Bankrupt borrowers<br>6.0 | | 4.6 | 1.3 | —<br>[0.3] | —<br>[4.3] |
| Effectively bankrupt borrowers<br>14.4 | | 10.4 | 3.9 | —<br>[0.6] | —<br>[5.5] |
| Potentially bankrupt borrowers<br>36.6 | | 25.5 | 7.7 | 3.2<br>[5.6] | |
| Borrowers requiring caution | Special attention borrowers<br>5.9 | 1.0 | 4.8 | | |
| | Others<br>148.0 | 60.2 | 87.8 | | |
| Normal borrowers<br>3,054.0 | | 3,054.0 | | | |
| Total<br>3,265.1<br>〈3,255.2〉 | | 3,156.1 | 105.6 | 3.2<br>[6.6] | —<br>[9.9] |

Non-performing Loans under the Financial Reconstruction Act and the Banking Act

Scope: Total credit exposure

* Special attention loans, loans past due 3 months or more, and restructured loans include loans and bills discounted only.

| Category<br>Credit exposure | | Coverage amount by collateral and guarantees | Allowance | Coverage ratio (Note 4) |
|---|---|---|---|---|
| Bankrupt and substantially bankrupt loans<br>20.4<br>〈10.5〉 | | 9.5 | 10.9 | 100.00% |
| Doubtful loans<br>36.6 | | 27.7 | 5.6 | 91.05% |
| Special attention loans<br>4.2 | Loans past due 3 months or more<br>0.2 | 0.1 | 0.0 | 58.35% |
| | Restructured loans<br>4.0 | 1.1 | 0.2 | 34.18% |
| Subtotal<br>61.3<br>〈51.4〉 | | 38.5 | 16.7 | 90.22% |
| Normal assets<br>3,203.8 | | | | |
| Total<br>3,265.1<br>〈3,255.2〉 | | | | |

Ratio of Non-performing Loans under the Financial Reconstruction Act and the Banking Act (subtotal) to total credit exposure

1.87%
〈1.57%〉

(Note 1) Amounts have been rounded down to the nearest unit.
(Note 2) Total credit exposure = Loans and bills discounted + Customers' liabilities for acceptances and guarantees + Private placement bonds guaranteed by the Bank + Foreign exchanges + Suspense payments similar to loans + Accrued interest
(Note 3) Self-assessment classifications are shown after allowances; figures in brackets represent allowances against classified amounts.
(Note 4) Coverage ratio = (Coverage amount by collateral and guarantees + Allowance) ÷ Amount in each loan category
(Note 5) The Bank does not apply partial direct write-offs. Figures assuming partial direct write-offs are shown in angle brackets.

## (8) Balance of Loans by Industry

**San ju San Bank 【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) |
|---|---|---|---|---|---|
| Domestic branches (excluding special international financial transactions account) | 3,220,310 | 73,694 | 134,189 | 3,146,616 | 3,086,121 |
| Manufacturing | 287,817 | 17,393 | 13,903 | 270,424 | 273,914 |
| Agriculture and forestry | 4,872 | (236) | (472) | 5,108 | 5,344 |
| Fishery | 1,131 | (350) | (129) | 1,481 | 1,260 |
| Mining, quarrying and gravel | 3,259 | (115) | (333) | 3,374 | 3,592 |
| Construction | 158,035 | 2,633 | 3,249 | 155,402 | 154,786 |
| Electricity, gas, heat supply and water | 142,817 | (2,728) | (754) | 145,545 | 143,571 |
| Information and communications | 22,261 | (1,283) | 3,703 | 23,544 | 18,558 |
| Transport and postal service | 128,976 | 9,422 | 15,940 | 119,554 | 113,036 |
| Wholesale and retail trade | 248,502 | (436) | 3,175 | 248,938 | 245,327 |
| Finance and Insurance | 195,857 | 13,661 | 10,967 | 182,196 | 184,890 |
| Real estate and goods rental and leasing | 735,477 | 20,327 | 35,519 | 715,150 | 699,958 |
| Services | 271,098 | (2,318) | 15,255 | 273,416 | 255,843 |
| Local governments | 88,590 | 257 | (795) | 88,333 | 89,385 |
| Other | 931,613 | 17,467 | 34,960 | 914,146 | 896,653 |

# III. Valuation Gains (Losses) on Securities

## (1) Valuation Standards for Securities

| | |
|---|---|
| Trading securities | Stated at fair value (valuation gains (losses) recognized in profit or loss) |
| Held-to-maturity securities | Amortized cost method |
| Available-for-sale securities | Stated at fair value (valuation gains (losses) recognized directly in net assets) |
| Stocks of subsidiaries and affiliates | Cost method |

## (2) Valuation Gains (Losses)

### ① San ju San Financial Group【Consolidated】

(Millions of yen)

| | As of September 30, 2026 | | | | As of March 31, 2026 | | |
|---|---|---|---|---|---|---|---|
| | Valuation gains (losses) | | | | Valuation gains (losses) | | |
| | (a) | (a) - (b) | Valuation gains | Valuation losses | (b) | Valuation gains | Valuation losses |
| Held-to-maturity securities | — | — | — | — | — | — | — |
| Stocks of subsidiaries and affiliates | — | — | — | — | — | — | — |
| Available-for-sale securities (Note) | 6,296 | (12,129) | 59,800 | 53,504 | 18,425 | 66,829 | 48,403 |
| Stocks | 54,671 | (6,766) | 54,875 | 203 | 61,437 | 61,828 | 391 |
| Bonds | (46,218) | (5,749) | 1 | 46,220 | (40,469) | 3 | 40,473 |
| Others | (2,156) | 386 | 4,923 | 7,079 | (2,542) | 4,996 | 7,539 |
| Total | 6,296 | (12,129) | 59,800 | 53,504 | 18,425 | 66,829 | 48,403 |
| Stocks | 54,671 | (6,766) | 54,875 | 203 | 61,437 | 61,828 | 391 |
| Bonds | (46,218) | (5,749) | 1 | 46,220 | (40,469) | 3 | 40,473 |
| Others | (2,156) | 386 | 4,923 | 7,079 | (2,542) | 4,996 | 7,539 |

### ② San ju San Bank【Non-consolidated】

(Millions of yen)

| | As of September 30, 2026 | | | | As of March 31, 2026 | | |
|---|---|---|---|---|---|---|---|
| | Valuation gains (losses) | | | | Valuation gains (losses) | | |
| | (a) | (a) - (b) | Valuation gains | Valuation losses | (b) | Valuation gains | Valuation losses |
| Held-to-maturity securities | — | — | — | — | — | — | — |
| Stocks of subsidiaries and affiliates | — | — | — | — | — | — | — |
| Available-for-sale securities (Note) | 11,956 | (13,006) | 65,156 | 53,199 | 24,962 | 72,545 | 47,583 |
| Stocks | 59,720 | (7,304) | 59,753 | 33 | 67,024 | 67,123 | 98 |
| Bonds | (45,940) | (6,112) | 1 | 45,942 | (39,828) | 6 | 39,835 |
| Others | (1,823) | 409 | 5,400 | 7,223 | (2,232) | 5,416 | 7,648 |
| Total | 11,956 | (13,006) | 65,156 | 53,199 | 24,962 | 72,545 | 47,583 |
| Stocks | 59,720 | (7,304) | 59,753 | 33 | 67,024 | 67,123 | 98 |
| Bonds | (45,940) | (6,112) | 1 | 45,942 | (39,828) | 6 | 39,835 |
| Others | (1,823) | 409 | 5,400 | 7,223 | (2,232) | 5,416 | 7,648 |

(Note) Available-for-sale securities are measured at fair value. Accordingly, the table above presents the difference between the book values on the (consolidated) balance sheet and acquisition cost.

# Ⅳ. Reference Materials

## Non-consolidated Financial Statements of The San ju San Bank

### (1) Semi-annual Non-consolidated Balance Sheets

(Millions of yen)

| | As of March 31, 2026 | As of September 30, 2026 |
|---|---|---|
| Assets | | |
| Cash and due from banks | 353,651 | 336,642 |
| Call loans | - | 5,820 |
| Monetary claims bought | 932 | - |
| Trading securities | 35 | 34 |
| Money held in trust | 356 | 476 |
| Securities | 987,095 | 964,851 |
| Loans and bills discounted | 3,146,616 | 3,220,310 |
| Foreign exchanges | 5,863 | 5,312 |
| Other assets | 26,254 | 31,728 |
| Other | 26,254 | 31,728 |
| Tangible fixed assets | 26,444 | 26,135 |
| Intangible fixed assets | 5,566 | 6,525 |
| Prepaid pension costs | 2,876 | 3,138 |
| Deferred tax assets | - | 2,525 |
| Customers' liabilities for acceptances and guarantees | 10,167 | 9,736 |
| Allowance for loan losses | (16,839) | (20,169) |
| Total assets | 4,549,020 | 4,593,067 |
| Liabilities | | |
| Deposits | 3,808,289 | 3,783,573 |
| Negotiable certificates of deposit | 196,855 | 234,914 |
| Cash collateral received for securities lent | - | 13,641 |
| Borrowed money | 255,700 | 271,700 |
| Foreign exchanges | - | 31 |
| Other liabilities | 47,474 | 54,873 |
| Income taxes payable | 2,379 | 3,627 |
| Lease liabilities | 237 | 146 |
| Asset retirement obligations | 271 | 271 |
| Other | 44,586 | 50,828 |
| Provision for bonuses | 970 | 1,006 |
| Provision for share awards | 136 | 172 |
| Provision for reimbursement of deposits | 88 | 77 |
| Provision for contingent loss | 1,004 | 954 |
| Deferred tax liabilities | 2,111 | - |
| Deferred tax liabilities for land revaluation | 1,426 | 1,396 |
| Acceptances and guarantees | 10,167 | 9,736 |
| Total liabilities | 4,324,224 | 4,372,078 |
| Net assets | | |
| Share capital | 37,461 | 37,461 |
| Capital surplus | 27,986 | 27,986 |
| Legal capital surplus | 15,000 | 15,000 |
| Other capital surplus | 12,986 | 12,986 |
| Retained earnings | 139,781 | 145,047 |
| Legal retained earnings | 5,514 | 6,240 |
| Other retained earnings | 134,267 | 138,807 |
| Reserve for tax purpose reduction entry of non-current assets | 29 | 29 |
| General reserve | 71,604 | 71,604 |
| Retained earnings brought forward | 62,633 | 67,174 |
| Total shareholders' equity | 205,229 | 210,495 |
| Valuation difference on available-for-sale securities | 18,456 | 9,448 |
| Deferred gains or losses on hedges | (1) | (0) |
| Revaluation reserve for land | 1,111 | 1,045 |
| Total valuation and translation adjustments | 19,566 | 10,493 |
| Total net assets | 224,796 | 220,989 |
| Total liabilities and net assets | 4,549,020 | 4,593,067 |

## (2) Semi-annual Non-consolidated Statements of Income

(Millions of yen)

| | Six months ended September 30, 2025 | Six months ended September 30, 2026 |
|---|---|---|
| Ordinary income | 36,697 | 50,698 |
| Interest income | 25,530 | 34,047 |
| Interest on loans and discounts | 20,134 | 25,606 |
| Interest and dividends on securities | 4,432 | 7,160 |
| Fees and commissions | 7,324 | 7,806 |
| Other ordinary income | 858 | 1,273 |
| Other income | 2,984 | 7,571 |
| Ordinary expenses | 28,788 | 38,317 |
| Interest expenses | 4,277 | 8,101 |
| Interest on deposits | 3,827 | 6,593 |
| Fees and commissions payments | 2,335 | 2,546 |
| Other ordinary expenses | 2,567 | 5,111 |
| General and administrative expenses | 18,430 | 18,900 |
| Other expenses | 1,176 | 3,657 |
| Ordinary profit | 7,908 | 12,381 |
| Extraordinary income | 19 | - |
| Extraordinary losses | 230 | 143 |
| Profit before income taxes | 7,697 | 12,237 |
| Income taxes - current | 1,790 | 4,050 |
| Income taxes - deferred | 88 | (643) |
| Total income taxes | 1,879 | 3,407 |
| Profit | 5,818 | 8,830 |