Note: This document has been translated from a part of the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.

November 13, 2026

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

Company name: FIDEA Holdings Co. Ltd.
Listing: Tokyo Stock Exchange
Securities code: 8713
URL: https://www.fidea.co.jp/
Representative: Masahiro Niino President&CEO
Inquiries: Tadahiko Onoyama Senior Managing Executive Officer&CFO
Telephone: +81-22-290-8800

Scheduled date to file semi-annual securities report: November 26, 2026
Scheduled date to commence dividend payments: December 1, 2026
Trading accounts: None
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: None

(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	30,543	15.2	4,210	114.1	2,963	55.1
September 30, 2025	26,493	4.4	1,965	54.5	1,910	167.2

Note: Comprehensive income For the six months ended September 30, 2026: ¥ 4,317 million [(47.0)%]
For the six months ended September 30, 2025: ¥ 8,160 million [-%]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2026	164.65	-
September 30, 2025	105.94	-

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	2,956,436	89,430	3.0
March 31, 2026	2,915,772	85,915	2.9

Reference: Equity
As of September 30, 2026: ¥ 89,222 million
As of March 31, 2026: ¥ 85,721 million

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	-	37.50	-	37.50	75.00
Fiscal year ending March 31, 2027	-	37.50			
Fiscal year ending March 31, 2027 (Forecast)			-	37.50	75.00

Note: Revisions to the forecast of cash dividends most recently announced: None

Note: Breakdown of the second quarter (interim) dividend for the fiscal year ending March 31, 2027 :

Commemorative dividend - yen

Special dividend - 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	4,800	(12.1)	3,200	(22.4)	177.82

Note: Revisions to the financial result forecast most recently announced: None

*** Notes**

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

Newly included: - companies( )

Excluded: - companies( )

(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	18,142,122 shares
As of March 31, 2026	18,142,122 shares

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

As of September 30, 2026	151,653 shares
As of March 31, 2026	82,015 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2026	17,999,149 shares
Six months ended September 30, 2025	18,033,197 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 revenue		Operating profit		Ordinary profit		Profit	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2026	1,568	3.8	734	(1.0)	699	(3.8)	681	(18.2)
September 30, 2025	1,509	5.0	742	8.7	726	6.0	833	22.7

	Basic earnings per share
Six months ended	Yen
September 30, 2026	37.84
September 30, 2025	46.22

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	63,797	52,467	82.2
March 31, 2026	63,930	52,589	82.2

Reference: Equity

As of September 30, 2026: ¥ 52,467 million

As of March 31, 2026: ¥ 52,589 million

*Semi-annual financial results reports are exempt from interim audit conducted by certified public accountants or an audit firm.
*The future prospects of the business results, etc., described in this material is based on information that our company has acquired and certain assumptions assessed to be reasonable, and there is a possibility that actual business results, etc., will be different depending on various factors.

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	436,689	388,481
Monetary claims bought	3,160	3,056
Trading securities	649	651
Money held in trust	40,424	39,214
Securities	401,188	363,988
Loans and bills discounted	1,967,175	2,088,585
Foreign exchanges	1,315	1,263
Lease receivables and investments in leases	10,353	10,422
Other assets	22,027	28,780
Tangible fixed assets	18,822	18,474
Intangible fixed assets	1,884	2,281
Retirement benefit asset	4,828	4,780
Deferred tax assets	2,141	940
Customers' liabilities for acceptances and guarantees	16,808	16,336
Allowance for loan losses	(11,697)	(10,819)
Total assets	2,915,772	2,956,436
Liabilities		
Deposits	2,650,684	2,667,650
Negotiable certificates of deposit	21,041	37,396
Borrowed money	103,800	99,800
Foreign exchanges	27	43
Other liabilities	35,983	44,054
Provision for bonuses for directors (and other officers)	98	-
Retirement benefit liability	433	451
Provision for reimbursement of deposits	3	2
Provision for contingent loss	579	615
Deferred tax liabilities	26	288
Deferred tax liabilities for land revaluation	367	367
Acceptances and guarantees	16,808	16,336
Total liabilities	2,829,856	2,867,006
Net assets		
Share capital	18,000	18,000
Capital surplus	18,171	18,185
Retained earnings	61,951	64,238
Treasury shares	(123)	(263)
Total shareholders' equity	97,999	100,160
Valuation difference on available-for-sale securities	(24,102)	(26,340)
Deferred gains or losses on hedges	8,429	12,121
Revaluation reserve for land	805	805
Remeasurements of defined benefit plans	2,589	2,475
Total accumulated other comprehensive income	(12,278)	(10,937)
Non-controlling interests	194	207
Total net assets	85,915	89,430
Total liabilities and net assets	2,915,772	2,956,436

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	26,493	30,543
Interest income	17,271	20,723
Interest on loans and discounts	12,344	15,468
Interest and dividends on securities	3,973	3,459
Fees and commissions	3,870	4,090
Other ordinary income	2,641	2,448
Other income	2,709	3,280
Ordinary expenses	24,527	26,332
Interest expenses	2,844	4,866
Interest on deposits	2,328	4,250
Fees and commissions payments	1,547	1,536
Other ordinary expenses	5,925	5,783
General and administrative expenses	12,005	12,704
Other expenses	2,204	1,442
Ordinary profit	1,965	4,210
Extraordinary income	0	11
Gain on disposal of non-current assets	0	11
Extraordinary losses	371	159
Loss on disposal of non-current assets	193	27
Impairment losses	178	131
Profit before income taxes	1,594	4,062
Income taxes - current	136	1,038
Income taxes - deferred	(464)	54
Total income taxes	(327)	1,093
Profit	1,922	2,969
Profit attributable to non-controlling interests	11	5
Profit attributable to owners of parent	1,910	2,963

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	1,922	2,969
Other comprehensive income	6,238	1,348
Valuation difference on available-for-sale securities	4,816	(2,230)
Deferred gains or losses on hedges	1,442	3,692
Remeasurements of defined benefit plans, net of tax	(21)	(113)
Comprehensive income	8,160	4,317
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	8,143	4,304
Comprehensive income attributable to non-controlling interests	17	13

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	18,000	18,172	59,147	(178)	95,140
Changes during period					
Dividends of surplus			(675)		(675)
Profit attributable to owners of parent			1,910		1,910
Purchase of treasury shares				(3)	(3)
Disposal of treasury shares		(0)		61	61
Net changes in items other than shareholders' equity					
Total changes during period	-	(0)	1,234	57	1,292
Balance at end of period	18,000	18,171	60,381	(120)	96,433

	Accumulated other comprehensive income					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	(23,415)	3,222	834	1,451	(17,906)	162	77,396
Changes during period							
Dividends of surplus							(675)
Profit attributable to owners of parent							1,910
Purchase of treasury shares							(3)
Disposal of treasury shares							61
Net changes in items other than shareholders' equity	4,811	1,442	-	(21)	6,232	17	6,249
Total changes during period	4,811	1,442	-	(21)	6,232	17	7,542
Balance at end of period	(18,604)	4,665	834	1,429	(11,674)	180	84,938

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	18,000	18,171	61,951	(123)	97,999
Changes during period					
Dividends of surplus			(677)		(677)
Profit attributable to owners of parent			2,963		2,963
Purchase of treasury shares				(202)	(202)
Disposal of treasury shares		14		62	76
Net changes in items other than shareholders' equity					
Total changes during period	-	14	2,286	(140)	2,160
Balance at end of period	18,000	18,185	64,238	(263)	100,160

	Accumulated other comprehensive income					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	(24,102)	8,429	805	2,589	(12,278)	194	85,915
Changes during period							
Dividends of surplus							(677)
Profit attributable to owners of parent							2,963
Purchase of treasury shares							(202)
Disposal of treasury shares							76
Net changes in items other than shareholders' equity	(2,237)	3,692	-	(113)	1,340	13	1,354
Total changes during period	(2,237)	3,692	-	(113)	1,340	13	3,514
Balance at end of period	(26,340)	12,121	805	2,475	(10,937)	207	89,430

Financial Data for the Six Months Ended September 30, 2026

【 Contents 】

I. Overview of interim financial results
1. Profit and loss …….. 1
2. Net business profits …….. 3
3. Interest margin …….. 3
4. Gains and losses on securities …….. 4
5. Capital adequacy ratio …….. 5
6. ROE …….. 5
7. OHR …….. 5

II. Status of loans, etc.
1. Allowance of loan losses …….. 6
2. Loans based on the Financial Reconstruction Law …….. 7
3.Self-assessment results and loans based on the FinancialReconstruction Law (risk-monitored loans) …….. 8
4. Loans by industry …….. 9
5. Balance of deposits, loans and securities …….. 9
6. Personal loans ……..10
7. Loans to SMEs, etc. ……..10
8. Investment products for individuals ……..10
9. Branches and employees ……..10

III. Valuation gains (losses) on securities
1. Valuation standards of securities ……..11
2. Unrealized valuation gains (losses) ……..11

FIDEA HOLDINGS CO. LTD.

I. Overview of interim financial results

1. Profit and loss

(1) Consolidated

Six months ended September 30 (Millions of yen)

	FY2026 H1 A	A - B	FY2025 H1 B
Ordinary income	30,543	4,049	26,493
Gross business profit	15,076	1,610	13,466
Core gross business profit	18,619	2,139	16,479
Net interest income	15,857	1,430	14,427
Net fees and commissions	2,554	230	2,323
Net other business income	(3,335)	(50)	(3,284)
Net gains (losses) on government and other bonds	(3,542)	(529)	(3,013)
Expenses (excluding non-recurrent expense)	12,821	771	12,049
Net business income (before net transfer to general allowance for loan losses)	2,255	838	1,416
Core net business income	5,797	1,368	4,429
(Excluding gains/losses on cancellation of private offering investment trusts)	5,130	1,312	3,817
Net transfer to general allowance for loan losses①	—	(423)	423
Net business income	2,255	1,261	993
Net non-recurrent gains/losses	1,955	982	972
Disposal of non-performing loans②	179	(65)	245
Reversal of allowance for loan losses③	474	474	—
Recoveries of written-off claims④	125	(132)	258
Gains/losses related to stocks, etc.	1,296	316	980
Ordinary profit	4,210	2,244	1,965
Extraordinary income/losses	(147)	223	(370)
Income before income taxes	4,062	2,467	1,594
Income taxes-current	1,038	901	136
Income taxes-deferred	54	518	(464)
Total income taxes	1,093	1,420	(327)
Net income	2,969	1,047	1,922
Profit (loss) attributable to non-controlling interests	5	(5)	11
Profit attributable to owners of parent	2,963	1,053	1,910

Credit related costs （①＋②－③－④）	(420)	(830)	409

Number of consolidated companies

Number of Consolidated Subsidiaries	7	—	7
Number of affiliated companies applicable to the equity method	—	—	—

(Definitions of figures used in this document)
Consolidated: FIDEA Holdings (consolidated)
2 Banks: Shonai Bank (non-consolidated) + Hokuto Bank (non-consolidated)

This material contains forward-looking statements. These statements are not represented as providing a guarantee of the Bank's future performance, and actual results may be subject to risks and uncertainties. Please note that future performance may be different from the views presented here owing to changes in the operating environment and other factors.
Also, please note that this material is an English translation of the Japanese original. Please be advised that there may be some disparities due to such things as differences in nuance that are inherent to the difference in languages although the English translation is prepared to mirror the Japanese original as accurately as possible.

(2) 2 banks

Six months ended September 30 (Millions of yen)

	FY2026 H1		FY2025 H1
	A	A - B	B
Ordinary income	28,184	3,873	24,311
Gross business profit	14,437	1,688	12,749
(Excluding gains/losses on bond transactions)	17,979	2,217	15,762
Gross domestic business profit	14,334	1,841	12,493
(Excluding gains/losses on bond transactions)	17,877	2,242	15,635
Net interest income	15,711	1,820	13,891
Net fees and commissions	2,182	260	1,921
Net other business income	(3,558)	(239)	(3,319)
Gross international business profit	102	(153)	255
(Excluding gains/losses on bond transactions)	102	(24)	126
Net interest income	303	(347)	651
Net fees and commissions	(0)	0	(1)
Net other business income	(200)	193	(394)
Expenses (excluding non-recurrent expense)	12,262	811	11,451
Personnel expenses	5,628	363	5,264
Non-personnel expenses	5,761	409	5,352
Taxes	872	38	833
Net business income (before net transfer to general allowance for loan losses)	2,174	876	1,298
Core net business income	5,716	1,405	4,311
(Excluding gains/losses on cancellation of private offering investment trusts)	5,049	1,350	3,698
Net transfer to general allowance for loan losses①	(34)	(391)	356
Net business income	2,209	1,267	941
(Of which, gains/losses on bond transactions)	(3,542)	(529)	(3,013)
Net non-recurrent gains/losses	1,867	823	1,043
Disposal of non-performing loans②	237	(147)	384
Write-off of loans	—	—	—
Transfer to specific allowance for loan losses	65	(149)	215
Losses on sales of loans	—	—	—
Other	171	2	169
Reversal of allowance for loan losses③	501	286	215
Recoveries of written-off claims④	125	(132)	258
Gains/losses related to stocks, etc.	1,296	316	980
Gains on sale	2,167	197	1,969
Losses on sale	852	(136)	988
Write-down	17	17	0
Retirement benefit costs	(167)	(106)	(61)
Other non-recurrent gains/losses	13	99	(86)
Ordinary profit	4,076	2,091	1,985
Extraordinary income/losses	(162)	118	(281)
Net gain (loss) from fixed assets	(24)	163	(188)
Gains from fixed assets	11	8	2
Losses from fixed assets	35	(154)	190
Impairment loss	138	44	93
Income before income taxes	3,914	2,209	1,704
Income taxes-current	971	897	73
Income taxes-deferred	66	325	(259)
Total income taxes	1,037	1,222	(185)
Net Income	2,877	987	1,890

Credit related costs （①＋②－③－④）	(424)	(691)	267

2. Net business profits

2 banks

Six months ended September 30 (Millions of yen)

	FY2026 H1 A	FY2026 H1 A - B	FY2025 H1 B
Core net business income	5,716	1,405	4,311
Per head (in thousands of yen)	5,751	1,470	4,281
Net business income (before transfer to general allowance for loan losses)	2,174	876	1,298
Per head (in thousands of yen)	2,187	898	1,289
Net business income	2,209	1,267	941
Per head (in thousands of yen)	2,222	1,287	935

*Par head uses the average number of employees during the period.

3. Interest margin

2 banks

Six months ended September 30, All branches: (%)

		FY2026 H1 A	FY2026 H1 A - B	FY2025 H1 B
Average yield on interest earning assets	①	1.44	0.23	1.21
Average yield on loans and bills discounted		1.49	0.21	1.28
Average yield on securities		1.67	0.20	1.47
Average yield on interest bearing liabilities	②	1.20	0.19	1.01
Average yield on deposits and negotiable certificates of deposit		0.31	0.14	0.17
Average yield on call money and borrowed money		0.68	0.44	0.24
Average interest rate spread	① － ②	0.24	0.04	0.20

Six months ended September 30, Domestic business segment: (%)

		FY2026 H1 A	FY2026 H1 A - B	FY2025 H1 B
Average yield on interest earning assets	①	1.41	0.25	1.16
Average yield on loans and bills discounted		1.49	0.21	1.28
Average yield on securities		1.55	0.27	1.28
Average yield on interest bearing liabilities	②	1.17	0.19	0.98
Average yield on deposits and negotiable certificates of deposit		0.31	0.14	0.17
Average yield on call money and borrowed money		0.68	0.44	0.24
Average interest rate spread	① － ②	0.24	0.06	0.18

4. Gains and losses on securities

(1) Consolidated

Six months ended September 30 (Millions of yen)

	FY2026 H1 A	A - B	FY2025 H1 B
Gains (losses) on bonds (Government bonds, etc.)	(3,542)	(529)	(3,013)
Gains on sales	208	(159)	368
Gains on redemption	—	—	—
Losses on sales	3,750	411	3,339
Losses on redemption	—	(42)	42
Write-offs	—	—	—
Gains (losses) related to stocks, etc.	1,296	316	980
Gains on sales	2,167	197	1,969
Losses on sales	852	(136)	988
Write-offs	17	17	0

(2) 2 banks

Six months ended September 30 (Millions of yen)

	FY2026 H1 A	A - B	FY2025 H1 B
Gains (losses) on bonds (Government bonds, etc.)	(3,542)	(529)	(3,013)
Gains on sales	208	(159)	368
Gains on redemption	—	—	—
Losses on sales	3,750	411	3,339
Losses on redemption	—	(42)	42
Write-offs	—	—	—
Gains (losses) related to stocks, etc.	1,296	316	980
Gains on sales	2,167	197	1,969
Losses on sales	852	(136)	988
Write-offs	17	17	0

5. Capital adequacy ratio (Domestic standard)

Consolidated

(Millions of yen)

		As of Sept. 30, 2026			As of Mar. 31, 2026	As of Sept. 30, 2025
		A	A - B	A - C	B	C
(1)Capital adequacy ratio	(2)÷(3)	9.73%	(0.12%)	(0.30%)	9.85%	10.03%
(2)Capital		100,755	2,045	2,529	98,710	98,225
(3)Total risk weighted assets		1,035,346	34,153	56,259	1,001,192	979,087
(4)Total required capital	(3)×4%	41,413	1,366	2,250	40,047	39,163

6. ROE (Return on equity)

Consolidated

Six months ended September 30

(%)

	FY2026 H1		FY2025 H1
	A	A - B	B
Core Net business income basis	13.22	2.32	10.90
Net business income basis (before net transfer to general allowance for loan losses)	5.14	1.66	3.48
Net business income basis	5.14	2.70	2.44
Net income basis	6.75	2.05	4.70

7. OHR (Over head ratio)

Consolidated

Six months ended September 30

(%)

	FY2026 H1		FY2025 H1
	A	A - B	B
Core gross business profit basis	68.86	(4.25)	73.11
Gross business profit basis	85.03	(4.44)	89.47

II. Status of loans, etc.

1. Allowance of loan losses

(1) Consolidated

(Millions of yen)

	As of Sept. 30, 2026			As of Mar. 31, 2026	As of Sept. 30, 2025
	A	A - B	A - C	B	C
Allowance for loan losses	10,819	(877)	(1,500)	11,697	12,320
General allowance for loan losses	2,880	(191)	(941)	3,071	3,821
Specific allowance for loan losses	7,939	(685)	(558)	8,625	8,498

(2) 2 banks

(Millions of yen)

	As of Sept. 30, 2026			As of Mar. 31, 2026	As of Sept. 30, 2025
	A	A - B	A - C	B	C
Allowance for loan losses	9,503	(760)	(1,193)	10,264	10,697
General allowance for loan losses	2,466	(182)	(889)	2,649	3,356
Specific allowance for loan losses	7,037	(577)	(303)	7,615	7,341

2. Loans based on the Financial Reconstruction Law

2 banks

(Millions of yen)

	As of Sept. 30, 2026			As of Mar. 31, 2026	As of Sept. 30, 2025
	A	A - B	A - C	B	C
Bankrupt and substantially bankrupt claims	5,089	(502)	(978)	5,592	6,067
Doubtful claims	28,508	(793)	(674)	29,301	29,182
Claims requiring monitoring	2,253	408	1,105	1,844	1,148
Loans past due 3 month or more	—	—	—	—	—
Restructured loans	2,253	408	1,105	1,844	1,148
Subtotal ①	35,850	(887)	(547)	36,738	36,398
Normal claims	2,123,160	119,516	179,208	2,003,643	1,943,951
Total ②	2,159,010	118,629	178,661	2,040,381	1,980,349
Ratio of disclosed claims under the Financial Reconstruction Law ①÷②	1.66%	(0.14%)	(0.17%)	1.80%	1.83%

(Coverage ratio of loans based on the Financial Reconstruction Laws as of Sept. 30, 2026)

(Millions of yen)

	Total disclosed claims under the Financial Reconstruction Law	Coverage amount			Coverage ratio
	(C)	(D)	Reserve for specific debtors	Portion covered by allowance	(D)÷(C)
Bankrupt and substantiallybankrupt claims	5,089	5,089	2,936	2,152	100.00%
Doubtful claims	28,508	26,177	21,292	4,884	91.82%
Claims requiring monitoring	2,253	1,886	1,596	290	83.73%
Loans past due 3 month or more	—	—	—	—	—
Restructured loans	2,253	1,886	1,596	290	83.73%
Subtotal ①	35,850	33,153	25,825	7,327	92.47%

* Shonai Bank does not implement partial direct write-off. Hokuto Bank had been implementing partial direct write-off through the fiscal year ended March 31, 2026, but has not done so since the fiscal year ending March 31, 2027. The combined amounts of non-performing loans, etc. based on the Financial Reconstruction Law for both banks assuming they had implemented partial direct write-off are as follows.

(Millions of yen)

	As of Sept. 30, 2026		
	After partial direct write-off executed A	Before partial direct write-off executed B	A - B
Disclosed claims on the Financial Reconstruction Law	34,383	35,850	(1,467)
Total loans based on the Financial Reconstruction Law	2,157,543	2,159,010	(1,467)
Ratio of disclosed claims under the Financial Reconstruction Law	1.59%	1.66%	(0.07%)

3. Self-assessment results and loans based on the Financial Reconstruction Law (risk-monitored loans)
2 banks

(As of Sept. 30, 2026) (Millions of yen)

Self-assessment results (by borrower classification)

Classification of borroweres	Credit balance	Classification			
		No-classification	II	III	IV
Bankrupt debtors	1,170	551	619	— [162]	— [370]
Effectivery bankrupt debtors	3,918	2,559	1,359	— [522]	— [1,096]
Potentially bankrupt debtors	28,508	18,800	7,376	2,330 [4,884]	
Debtors requiring caution	82,341	40,675	41,666		
Normal debtors	2,043,071	2,043,071			
Total	2,159,010	2,105,659	51,021	2,330	—

Disclosed claims under the Financial Reconstruction Law
Risk-monitored loans

Classification of borroweres	Credit balance	Coverage amount		Coverage ratio
		Reserve for specific debtors	Portion covered by allowance	
Bankrupt and substantially bankrupt claims	5,089	2,936	2,152	100.00%
Doubtful claims	28,508	21,292	4,884	91.82%
Claims requiring monitoring	2,253	1,596	290	83.73%
Loans past due 3 month or more	—	—	—	—
Restructured loans	2,253	1,596	290	83.73%
				92.47%
Normal claims	2,123,160			
Total	2,159,010			

Total claims under the Financial Reconstruction Law	35,850
Ratio of disclosed claims under the Financial Reconstruction Law	1.66%

*In the self-assessment results, the amount in [] of the III / IV classification is the reserve amount for the each classification. The reserve amount is recorded as "no-classification".

4. Loans by industry

2 banks

(Millions of yen)

	As of Sept. 30, 2026			As of Mar. 31, 2026	As of Sept. 30, 2025
	A	A - B	A - C	B	C
Domestic offices (excluding loans booked at offshore markets)	2,107,585	121,473	184,406	1,986,111	1,923,179
Manufacturing	127,604	6,351	9,369	121,253	118,235
Agriculture and forestry	3,172	14	(73)	3,158	3,245
Fishery	69	(11)	(25)	80	94
Mining, quarrying of stone and gravel	1,420	186	106	1,234	1,314
Construction	68,870	382	4,369	68,488	64,501
Electricity, gas, heat supply and water	128,939	3,756	9,683	125,183	119,256
Information and communications	6,229	(212)	(814)	6,441	7,043
Transport and postal activities	15,837	118	507	15,719	15,330
Wholesale and retail trade	95,025	(366)	(628)	95,391	95,653
Finance and insurance	365,482	5,528	5,413	359,954	360,069
Real estate and goods rental and leasing	159,256	2,877	7,635	156,379	151,621
Scientific research and proffessional and technical serveces	12,179	(768)	(1,001)	12,947	13,180
Accommodations, eating and drinking services	13,497	(1,355)	(2,944)	14,852	16,441
Living-related and amusement services	13,116	(250)	103	13,366	13,013
Education learning support	3,273	(152)	(460)	3,425	3,733
Medical, social welfare	44,555	(3,276)	(3,424)	47,831	47,979
Sevices	34,889	104	2,962	34,785	31,927
National and local government	457,003	(989)	5,091	457,992	451,912
Other	557,159	109,536	148,536	447,623	408,623

5. Balance of deposits, loans and securities

2 banks

Term-end balance

(Millions of yen)

	As of Sept. 30, 2026			As of Mar. 31, 2026	As of Sept. 30, 2025
	A	A - B	A - C	B	C
Deposits and Negotiable certificates of deposit	2,711,562	33,374 1.24%	16,634 0.61%	2,678,188	2,694,928
Personal deposits	1,901,914	(23,980) (1.24%)	(21,684) (1.12%)	1,925,894	1,923,599
Loans and bills discounted	2,107,585	121,473 6.11%	184,406 9.58%	1,986,111	1,923,179
Securities	363,795	(37,226) (9.28%)	(118,672) (24.59%)	401,021	482,467

Average balance

(Millions of yen)

	As of Sept. 30, 2026			As of Mar. 31, 2026	As of Sept. 30, 2025
	A	A - B	A - C	B	C
Deposits and Negotiable certificates of deposit	2,759,675	30,934 1.13%	10,143 0.36%	2,728,741	2,749,532
Loans and bills discounted	2,076,596	143,038 7.39%	147,435 7.64%	1,933,558	1,929,160
Securities	412,336	(87,296) (17.47%)	(122,986) (22.97%)	499,633	535,323

6. Personal loans

2 banks

(Millions of yen)

	As of Sept. 30, 2026			As of Mar. 31, 2026	As of Sept. 30, 2025
	A	A - B	A - C	B	C
Consumer loans	389,654	(10,540)	(22,828)	400,195	412,482
Ratio of consumer loans to total loans	18.48%	(1.66%)	(2.96%)	20.14%	21.44%
Housing loans	345,489	(9,236)	(19,938)	354,725	365,427
Other loans	44,165	(1,304)	(2,889)	45,469	47,055

7. Loans to SMEs, etc.

2 banks

(Millions of yen)

		As of Sept. 30, 2026			As of Mar. 31, 2026	As of Sept. 30, 2025
		A	A - B	A - C	B	C
Small and medium-sized enterprises, etc.	①	1,249,093	(27,910)	(19,994)	1,277,003	1,269,087
Total loans	②	2,107,585	121,473	184,406	1,986,111	1,923,178
Ratio of SMEs to total loans	①÷②	59.26%	(5.03%)	(6.72%)	64.29%	65.98%

8. Investment products for individuals

2 banks

(Millions of yen)

	As of Sept. 30, 2026			As of Mar. 31, 2026	As of Sept. 30, 2025
	A	A - B	A - C	B	C
Investments trust	145,171	21,131	26,542	124,040	118,628
Public bonds	11,422	2,981	5,060	8,440	6,361
Personal annuity insurance, etc.	286,268	(920)	8,726	287,188	277,542

9. Branches and employees

2 banks

(Number of branches/people)

	As of Sept. 30, 2026			As of Mar. 31, 2026	As of Sept. 30, 2025
	A	A - B	A - C	B	C
Branches	173	—	—	173	173
excluding integrated branches	67	—	—	67	67
Number of officers	28	(1)	(1)	29	29
Number of employees	995	9	(4)	986	999

III. Valuation gains (losses) on securities

1. Valuation standards of securities

Trading purpose securities	Market value method (Valuation differences are recognized as gains or losses and stated in statement of income)
Securities held-to-maturity	Amortized cost method
Other securities (available-for-sale securities)	Market value method (Valuation differences are stated in net assets of balance sheet)
Stocks of subsidiaries and affiliated companies	Cost accounting method

2. Unrealized valuation gains (losses)

(1) Consolidated

(Millions of yen)

	As of Sept. 30, 2026					As of Mar. 31, 2026	As of Sept. 30, 2025
	Gains (losses) on valuation					Gains (losses) on valuation	Gains (losses) on valuation
	A	A − B	A − C	Gains	Losses	B	C
Held-to-maturity	—	—	—	—	—	—	—
Available-for-sale	(29,193)	(2,456)	(8,841)	19,476	48,670	(26,737)	(20,352)
Stocks	6,761	1,001	1,773	6,972	211	5,759	4,987
Bonds	(41,844)	(4,515)	(13,023)	22	41,867	(37,328)	(28,820)
Others	5,889	1,057	2,408	12,481	6,592	4,831	3,480
Total	(29,193)	(2,456)	(8,841)	19,476	48,670	(26,737)	(20,352)
Stocks	6,761	1,001	1,773	6,972	211	5,759	4,987
Bonds	(41,844)	(4,515)	(13,023)	22	41,867	(37,328)	(28,820)
Others	5,889	1,057	2,408	12,481	6,592	4,831	3,480

(2) 2 banks

(Millions of yen)

	As of Sept. 30, 2026					As of Mar. 31, 2026	As of Sept. 30, 2025
	Gains (losses) on valuation					Gains (losses) on valuation	Gains (losses) on valuation
	A	A − B	A − C	Gains	Losses	B	C
Held-to-maturity	—	—	—	—	—	—	—
Available-for-sale	(29,292)	(2,479)	(8,880)	19,374	48,667	(26,813)	(20,412)
Stocks	6,661	978	1,734	6,870	208	5,683	4,927
Bonds	(41,844)	(4,515)	(13,023)	22	41,867	(37,328)	(28,820)
Others	5,889	1,057	2,408	12,481	6,592	4,831	3,480
Total	(29,292)	(2,479)	(8,880)	19,374	48,667	(26,813)	(20,412)
Stocks	6,661	978	1,734	6,870	208	5,683	4,927
Bonds	(41,844)	(4,515)	(13,023)	22	41,867	(37,328)	(28,820)
Others	5,889	1,057	2,408	12,481	6,592	4,831	3,480