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November 13, 2026

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

Company name: THE AKITA BANK, LTD.
Listing: Tokyo Stock Exchange
Securities code: 8343
URL: https://www.akita-bank.co.jp
Representative: Kosuke Ashida, President, Director
Inquiries: Shigeki Ikariya, General Manager of Corporate Planning Department
Telephone: +81-18-863-1212

Scheduled date to file semi-annual securities report: November 25, 2026
Scheduled date to commence dividend payments: December 10, 2026
Trading accounts: None
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: None

(Yen amounts are rounded down to millions, unless otherwise noted, and percentages are rounded down to the first decimal place.)

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	34,966	18.9	7,356	31.4	5,900	51.0
September 30, 2025	29,384	11.4	5,597	50.5	3,906	103.1

Note: Comprehensive income For the six months ended September 30, 2026: ¥3,547 million [(80.9)%]
For the six months ended September 30, 2025: ¥18,649 million [–%]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2026	66.14	–
September 30, 2025	44.03	–

* On October 1, 2026, THE AKITA BANK, LTD. (the "Bank") conducted a 5-for-1 share split of its common shares. Basic earnings per share for the interim period has been calculated assuming that the share split had been effected at the beginning of the previous consolidated fiscal year.

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	3,582,957	181,172	5.0
March 31, 2026	3,576,817	179,304	4.9

Reference: Equity
As of September 30, 2026: ¥180,409 million
As of March 31, 2026: ¥178,550 million

Note: The equity-to-asset ratio is calculated by dividing total net assets at the end of the period, excluding non-controlling interests, by total assets at the end of the period.

This equity-to-asset ratio is not the same as the capital adequacy ratio stated in the notice on capital adequacy ratio.

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2026	–	75.00	–	100.00	175.00
Fiscal year ending March 31, 2027	–	100.00			
Fiscal year ending March 31, 2027 (Forecast)			–	20.00	–

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

* On October 1, 2026, the Bank conducted a 5-for-1 share split of its common shares. The actual dividend amounts per share before the share split are presented for the dividends as of March 31, 2026 and for the dividends for the second quarter ended March 31, 2027. The forecast year-end dividend per share as of March 31, 2027 is presented on a post-split basis, while the forecast total annual dividend is presented as "—."

3. Consolidated earnings 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
Fiscal year ending March 31, 2027	13,100	16.4	8,500	10.5	95.69

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

* On October 1, 2026, the Bank conducted a 5-for-1 share split of its common shares. Basic earnings per share for the current fiscal year has been calculated assuming that the share split had been conducted at the beginning of the current consolidated fiscal year. Basic earnings per share before adjustment for the share split would have been ¥478.48.

*** Notes**

(1) Changes in significant subsidiaries during the period (changes in specified subsidiaries resulting in the change in scope of consolidation): 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	90,468,215 shares
As of March 31, 2026	90,468,215 shares

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

As of September 30, 2026	1,127,855 shares
As of March 31, 2026	1,479,350 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2026	89,215,266 shares
Six months ended September 30, 2025	88,711,312 shares

Note: 1 The number of treasury shares at the end of the period includes the number of shares of the Bank held by the BIP Trust (550,370 shares as of September 30, 2026, 569,000 shares as of March 31, 2026) and the number of shares of the Bank held by the ESOP Trust (0 share as of September 30, 2026, 339,500 shares as of March 31, 2026).
The average number of shares of the Bank outstanding during the period held by the BIP Trust (560,330 shares for the six months ended September 30, 2026, and 512,800 shares for the six months ended September 30, 2025) and the ESOP Trust (118,355 shares for the six months ended September 30, 2026, and 547,188 shares for the six months ended September 30, 2025) are included in the number of treasury shares deducted in calculating the average number of shares outstanding during the period.
2 On October 1, 2026, the Bank conducted a 5-for-1 share split of its common shares. The number of shares outstanding at the end of the period, the number of treasury shares at the end of the period, and the weighted-average number of shares outstanding during the period have been calculated assuming that the share split had been conducted at the beginning of the previous consolidated fiscal year.

Overview of non-consolidated financial results

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

(1) Non-consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2026	32,538	21.0	7,638	31.6	6,218	49.0
September 30, 2025	26,876	12.0	5,800	39.6	4,171	71.0

	Basic earnings per share
Six months ended	Yen
September 30, 2026	69.70
September 30, 2025	47.02

* On October 1, 2026, the Bank conducted a 5-for-1 share split of its common shares. Basic earnings per share for the interim period has been calculated assuming that the share split had been 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	3,558,482	163,940	4.6
March 31, 2026	3,552,155	161,381	4.5

Reference: Equity
As of September 30, 2026: ¥163,940 million
As of March 31, 2026: ¥161,381 million

Note: The 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.
This equity-to-asset ratio is not the same as the capital adequacy ratio stated in the notice on capital adequacy ratio.

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

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Fiscal year ending March 31, 2027	13,100	16.0	8,500	8.4	95.69

* On October 1, 2026, the Bank conducted a 5-for-1 share split of its common shares. Basic earnings per share for the current fiscal year has been calculated assuming that the share split had been conducted at the beginning of the current fiscal year. Basic earnings per share before adjustment for the share split would have been ¥478.48.

* 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

1. As the Bank falls under the category of a company engaged in a specified business (a company that engages in business as defined in Article 17-15, Paragraph 2 of the Cabinet Office Order on Disclosure of Corporate Affairs), semi-annual consolidated financial statements and semi-annual non-consolidated financial statements are prepared for the second quarter.
2. The forward-looking statements including earnings projections contained in this document are based on information currently available to the Bank and certain assumptions that the Bank deems reasonable. Actual results, including financial performance, may differ significantly from these statements due to various factors.

Attached Material

Index

Page

1. Semi-annual consolidated financial statements and significant notes thereto 2
   (1) Semi-annual consolidated balance sheets 2
   (2) Semi-annual consolidated statements of income and comprehensive income 4
   (3) Consolidated statements of changes in net assets 6
   (4) Notes on premise of going concern 8
   (5) Changes in accounting policies 8
2. Semi-annual non-consolidated financial statements 9
   (1) Semi-annual non-consolidated balance sheets 9
   (2) Semi-annual non-consolidated statements of income 11
   (3) Semi-annual non-consolidated statements of changes in net assets 12

Financial Results for the Six Months Ended September 30, 2026 (FY2026)
(Supplementary material on financial results)

1. Semi-annual consolidated financial statements and significant notes thereto

(1) Semi-annual consolidated balance sheets

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	369,134	280,276
Call loans and bills bought	101,454	130,242
Monetary claims bought	6,064	5,148
Trading securities	–	1
Money held in trust	–	2,020
Securities	903,759	953,561
Loans and bills discounted	2,125,529	2,129,792
Foreign exchanges	2,884	2,796
Other assets	35,492	43,132
Property, plant and equipment	17,325	17,867
Intangible assets	919	1,267
Retirement benefit asset	20,757	20,980
Deferred tax assets	315	358
Customers' liabilities for acceptances and guarantees	8,493	9,136
Allowance for loan losses	(15,312)	(13,624)
Allowance for investment loss	(0)	(0)
Total assets	3,576,817	3,582,957
Liabilities		
Deposits	3,156,067	3,124,082
Negotiable certificates of deposit	50,808	88,548
Call money and bills sold	366	356
Cash collateral received for securities lent	10,862	—
Borrowed money	141,868	143,889
Foreign exchanges	204	193
Other liabilities	21,390	26,775
Provision for bonuses for directors (and other officers)	20	10
Retirement benefit liability	164	106
Provision for retirement benefits for directors (and other officers)	28	24
Provision for share awards	116	124
Provision for reimbursement of deposits	148	139
Provision for contingent loss	775	682
Deferred tax liabilities	4,707	6,229
Deferred tax liabilities for land revaluation	1,491	1,486
Acceptances and guarantees	8,493	9,136
Total liabilities	3,397,512	3,401,784

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Net assets		
Share capital	14,100	14,100
Capital surplus	9,212	9,212
Retained earnings	141,452	145,566
Treasury shares	(774)	(651)
Total shareholders' equity	163,991	168,227
Valuation difference on available-for-sale securities	(3,743)	(8,401)
Deferred gains or losses on hedges	5,402	8,277
Revaluation reserve for land	2,857	2,846
Remeasurements of defined benefit plans	10,042	9,460
Total accumulated other comprehensive income	14,558	12,182
Non-controlling interests	754	762
Total net assets	179,304	181,172
Total liabilities and net assets	3,576,817	3,582,957

(2) 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	29,384	34,966
Interest income	18,991	26,974
Interest on loans and discounts	11,927	15,112
Interest and dividends on securities	5,608	9,457
Fees and commissions	3,582	3,682
Other ordinary income	2,626	2,607
Other income	4,185	1,701
Ordinary expenses	23,786	27,609
Interest expenses	3,227	5,973
Interest on deposits	2,576	4,550
Fees and commissions payments	1,171	1,142
Other ordinary expenses	7,548	7,948
General and administrative expenses	10,945	11,900
Other expenses	893	644
Ordinary profit	5,597	7,356
Extraordinary income	1	2
Gain on disposal of non-current assets	1	2
Extraordinary losses	252	136
Loss on disposal of non-current assets	4	135
Impairment losses	247	0
Profit before income taxes	5,347	7,223
Income taxes - current	1,042	988
Income taxes - deferred	387	326
Total income taxes	1,429	1,315
Profit	3,917	5,907
Profit attributable to non-controlling interests	11	6
Profit attributable to owners of parent	3,906	5,900

Semi-annual consolidated statements of comprehensive income

(Millions of yen)

	Six months ended September 30, 2025	Six months ended September 30, 2026
Profit	3,917	5,907
Other comprehensive income	14,732	(2,360)
Valuation difference on available-for-sale securities	13,474	(4,652)
Deferred gains or losses on hedges	1,534	2,874
Remeasurements of defined benefit plans, net of tax	(276)	(582)
Comprehensive income	18,649	3,547
Comprehensive income attributable to:		
Owners of parent	18,639	3,534
Non-controlling interests	10	12

(3) Consolidated statements of changes in net assets

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	14,100	9,212	136,197	(940)	158,570
Changes during period					
Dividends of surplus			(1,076)		(1,076)
Profit attributable to owners of parent			3,906		3,906
Purchase of treasury shares				(116)	(116)
Disposal of treasury shares			(9)	240	230
Reversal of revaluation reserve for land			22		22
Net changes in items other than shareholders' equity					
Total changes during period	—	—	2,842	123	2,966
Balance at end of period	14,100	9,212	139,040	(816)	161,536

	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	Remeasure-ments of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	(12,462)	936	2,854	6,458	(2,213)	737	157,094
Changes during period							
Dividends of surplus							(1,076)
Profit attributable to owners of parent							3,906
Purchase of treasury shares							(116)
Disposal of treasury shares							230
Reversal of revaluation reserve for land							22
Net changes in items other than shareholders' equity	13,475	1,534	(22)	(276)	14,711	7	14,718
Total changes during period	13,475	1,534	(22)	(276)	14,711	7	17,684
Balance at end of period	1,012	2,471	2,832	6,181	12,498	744	174,779

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	14,100	9,212	141,452	(774)	163,991
Changes during period					
Dividends of surplus			(1,797)		(1,797)
Profit attributable to owners of parent			5,900		5,900
Purchase of treasury shares				(9)	(9)
Disposal of treasury shares				131	131
Reversal of revaluation reserve for land			10		10
Net changes in items other than shareholders' equity					
Total changes during period	—	—	4,113	122	4,236
Balance at end of period	14,100	9,212	145,566	(651)	168,227

	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	Remeasure-ments of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	(3,743)	5,402	2,857	10,042	14,558	754	179,304
Changes during period							
Dividends of surplus							(1,797)
Profit attributable to owners of parent							5,900
Purchase of treasury shares							(9)
Disposal of treasury shares							131
Reversal of revaluation reserve for land							10
Net changes in items other than shareholders' equity	(4,658)	2,874	(10)	(582)	(2,376)	8	(2,368)
Total changes during period	(4,658)	2,874	(10)	(582)	(2,376)	8	1,867
Balance at end of period	(8,401)	8,277	2,846	9,460	12,182	762	181,172

(4) Notes on premise of going concern

Not applicable.

(5) Changes in accounting policies

Not applicable.

2. Semi-annual non-consolidated financial statements

(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	369,118	280,251
Call loans	101,454	130,242
Monetary claims bought	6,064	5,148
Trading securities	–	1
Money held in trust	–	2,020
Securities	906,600	956,097
Loans and bills discounted	2,132,846	2,136,909
Foreign exchanges	2,884	2,796
Other assets	14,040	21,965
Other	14,040	21,965
Property, plant and equipment	17,005	17,508
Intangible assets	891	1,236
Prepaid pension costs	6,766	7,814
Deferred tax assets	433	—
Customers' liabilities for acceptances and guarantees	8,362	9,012
Allowance for loan losses	(14,314)	(12,521)
Allowance for investment loss	(0)	(0)
Total assets	3,552,155	3,558,482
Liabilities		
Deposits	3,160,272	3,128,354
Negotiable certificates of deposit	53,408	90,748
Call money	366	356
Cash collateral received for securities lent	10,862	—
Borrowed money	138,704	140,800
Foreign exchanges	204	193
Other liabilities	15,288	20,709
Income taxes payable	397	316
Lease liabilities	84	102
Asset retirement obligations	368	488
Other	14,437	19,801
Provision for bonuses for directors (and other officers)	20	10
Provision for retirement benefits	754	672
Provision for share awards	116	124
Provision for reimbursement of deposits	148	139
Provision for contingent loss	775	682
Deferred tax liabilities	—	1,253
Deferred tax liabilities for land revaluation	1,491	1,486
Acceptances and guarantees	8,362	9,012
Total liabilities	3,390,774	3,394,542

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Net assets		
Share capital	14,100	14,100
Capital surplus	6,268	6,268
Legal capital surplus	6,268	6,268
Retained earnings	138,200	142,631
Legal retained earnings	14,100	14,100
Other retained earnings	124,099	128,530
Reserve for tax purpose reduction entry of non-current assets	157	155
General reserve	112,811	116,811
Retained earnings brought forward	11,131	11,564
Treasury shares	(774)	(651)
Total shareholders' equity	157,795	162,349
Valuation difference on available-for-sale securities	(4,674)	(9,532)
Deferred gains or losses on hedges	5,402	8,277
Revaluation reserve for land	2,857	2,846
Total valuation and translation adjustments	3,585	1,591
Total net assets	161,381	163,940
Total liabilities and net assets	3,552,155	3,558,482

(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	26,876	32,538
Interest income	19,380	27,369
Interest on loans and discounts	11,954	15,159
Interest and dividends on securities	5,971	9,807
Fees and commissions	3,189	3,302
Other ordinary income	105	58
Other income	4,200	1,807
Ordinary expenses	21,076	24,900
Interest expenses	3,220	5,963
Interest on deposits	2,580	4,556
Fees and commissions payments	1,283	1,247
Other ordinary expenses	5,172	5,565
General and administrative expenses	10,523	11,493
Other expenses	876	628
Ordinary profit	5,800	7,638
Extraordinary income	—	2
Extraordinary losses	252	136
Profit before income taxes	5,548	7,504
Income taxes - current	982	919
Income taxes - deferred	394	366
Total income taxes	1,377	1,286
Profit	4,171	6,218

(3) Semi-annual non-consolidated statements of changes in net assets

Six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity									
		Capital surplus		Retained earnings						
					Other retained earnings					
	Share capital	Legal capital surplus	Total capital surplus	Legal retained earnings	Reserve for tax purpose reduction entry of non-current assets	General reserve	Retained earnings brought forward	Total retained earnings	Treasury shares	Total share-holders' equity
Balance at beginning of period	14,100	6,268	6,268	14,100	162	108,811	9,724	132,799	(940)	152,228
Changes during period										
Dividends of surplus							(1,076)	(1,076)		(1,076)
Reversal of reserve for tax purpose reduction entry of non-current assets					(2)		2	—		—
Provision of general reserve						4,000	(4,000)	—		—
Profit							4,171	4,171		4,171
Purchase of treasury shares									(116)	(116)
Disposal of treasury shares							(9)	(9)	240	230
Reversal of revaluation reserve for land							22	22		22
Net changes in items other than shareholders' equity										
Total changes during period	—	—	—	—	(2)	4,000	(890)	3,107	123	3,230
Balance at end of period	14,100	6,268	6,268	14,100	159	112,811	8,834	135,906	(816)	155,459

	Valuation and translation adjustments				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	(13,492)	936	2,854	(9,702)	142,526
Changes during period					
Dividends of surplus					(1,076)
Reversal of reserve for tax purpose reduction entry of non-current assets					—
Provision of general reserve					—
Profit					4,171
Purchase of treasury shares					(116)
Disposal of treasury shares					230
Reversal of revaluation reserve for land					22
Net changes in items other than shareholders' equity	13,513	1,534	(22)	15,026	15,026
Balance at end of period	13,513	1,534	(22)	15,026	18,257
Balance at beginning of period	21	2,471	2,832	5,324	160,783

Six months ended September 30, 2026

(Millions of yen)

	Shareholders' equity									
		Capital surplus		Retained earnings						
					Other retained earnings					
	Share capital	Legal capital surplus	Total capital surplus	Legal retained earnings	Reserve for tax purpose reduction entry of non-current assets	General reserve	Retained earnings brought forward	Total retained earnings	Treasury shares	Total share-holders' equity
Balance at beginning of period	14,100	6,268	6,268	14,100	157	112,811	11,131	138,200	(774)	157,795
Changes during period										
Dividends of surplus							(1,797)	(1,797)		(1,797)
Reversal of reserve for tax purpose reduction entry of non-current assets					(2)		2	—		—
Provision of general reserve						4,000	(4,000)	—		—
Profit							6,218	6,218		6,218
Purchase of treasury shares									(9)	(9)
Disposal of treasury shares									131	131
Reversal of revaluation reserve for land							10	10		10
Net changes in items other than shareholders' equity										
Total changes during period	—	—	—	—	(2)	4,000	433	4,431	122	4,553
Balance at end of period	14,100	6,268	6,268	14,100	155	116,811	11,564	142,631	(651)	162,349

	Valuation and translation adjustments				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	(4,674)	5,402	2,857	3,585	161,381
Changes during period					
Dividends of surplus					(1,797)
Reversal of reserve for tax purpose reduction entry of non-current assets					—
Provision of general reserve					—
Profit					6,218
Purchase of treasury shares					(9)
Disposal of treasury shares					131
Reversal of revaluation reserve for land					10
Net changes in items other than shareholders' equity	(4,858)	2,874	(10)	(1,994)	(1,994)
Balance at end of period	(4,858)	2,874	(10)	(1,994)	2,559
Balance at beginning of period	(9,532)	8,277	2,846	1,591	163,940

Financial Results for the Six Months Ended September 30, 2026 (1H FY2026)

THE AKITA BANK, LTD.

Table of Contents

			page
I	**Overview of financial results for the 1H FY2026**		
1	Financial highlights	Non-consolidated	19
2	Overview of non-consolidated earnings	Non-consolidated	21
3	Highlights on consolidated earnings	Consolidated	22
4	Balance of deposits (including negotiable certificates of deposit)	Non-consolidated	23
5	Deposited assets	Non-consolidated	23
6	Balance of loans and bills discounted	Non-consolidated	24
7	Balance of securities	Non-consolidated	25
8	Credit-related costs	Non-consolidated	28
9	Disclosed claims under the financial reconstruction law	Non-consolidated	28
10	Capital adequacy ratio	Non-consolidated	29
11	Full-year Earnings forecasts for FY2026	Non-consolidated and Consolidated	29
12	Interim dividend and forecasts for fiscal year-end dividend for FY2026	Consolidated	30
II	**Figures for financial results for the 1H FY2026**		
1	Summary of profit or loss	Non-consolidated	32
		Consolidated	34
2	Net business income	Non-consolidated	35
3	Margin	Non-consolidated	35
4	Gains/losses on securities	Non-consolidated	36
5	Valuation gains/losses on securities	Consolidated	36
		Non-consolidated	37
6	Capital adequacy ratio (Japanese domestic standard)	Non-consolidated and Consolidated	38
7	ROA	Non-consolidated	38
8	ROE	Non-consolidated	39
9	OHR	Non-consolidated	39
10	Balance of deposits, loans and bills discounted	Non-consolidated	39
11	Balance of securities	Non-consolidated	40
12	Balance of deposited assets	Non-consolidated	40
III	**Loans and bills discounted, etc.**		
1	Disclosed claims under the financial reconstruction law and risk-monitored loans	Non-consolidated	40
2	Disclosed claims under the financial reconstruction law and risk-monitored loans	Consolidated	41
3	Status of coverage for disclosed claims under the financial reconstruction law and risk-monitored loans	Non-consolidated	41
4	Allowance for loan losses	Non-consolidated and Consolidated	42
5	Self-assessment and status of disclosed claims	Non-consolidated	43
6	Loans and bills discounted by industry	Non-consolidated	44
7	Disclosed claims under the financial reconstruction law and risk-monitored loans by industry	Non-consolidated	45

The Bank does not implement "partial direct write-offs"; however, for reference, it provides "disclosed claims under the financial reconstruction law and risk-monitored loans" as if partial direct write-offs were applied.

* "Partial direct write-offs" refer to the direct write-offs of Category IV claims as bad debts. These claims represent the remaining amount of loans to debtors after deducting the amount expected to be recovered through collateral, guarantees, etc., from the secured/guaranteed claim amount against debtors classified as "bankrupt" or "effectively bankrupt" in our self-assessment.
  Since partial direct write-offs are solely an accounting treatment, the Bank does not apply this method and instead records specific allowances for doubtful accounts for the full amount of these claims.

I Overview of financial results for the 1H FY2026

1 Financial highlights

(1) Non-consolidated earnings

(Millions of yen)

	1H FY2026	Year-on-year changes	Change (%)	1H FY2025
Ordinary income	32,538	5,662	21.0	26,876
Core net business income	12,033	4,463	58.9	7,570
Ordinary profit	7,638	1,838	31.6	5,800
Profit	6,218	2,047	49.0	4,171

► Ordinary income increased by ¥5,662million year-on-year to ¥32,538 million (an increase of 21.0%).

Factor for the increase: Although gains/losses related to equity securities decreased, Interest income increased.

► Core net business income increased by ¥4,463 million year-on-year to ¥12,033 million (an increase of 58.9%).

Factor for the increase: The increase in interest income from loans and securities exceeded the increase in interest expenses on deposits and certificates of deposit, resulting in higher net interest income.

► Ordinary profit increased by ¥1,838 million year-on-year to ¥7,638 million (an increase of 31.6%).

Factor for the increase: Although gains and losses on bond transactions and gains and losses related to equity securities deteriorated, and credit-related costs increased (due to a decrease in reversals), core net business income increased.

► Profit increased by ¥2,047 million year-on-year to ¥6,218 million (an increase of 49.0%).

(2) Soundness of management (Non-consolidated)

► The valuation difference on securities deteriorated by ¥4.9 billion compared to the end of the previous fiscal year, resulting in a valuation loss of ¥9.5 billion. In addition, the valuation gains/losses after taking hedging with interest rate swaps into account decreased by ¥0.6 billion, resulting in a valuation gain of ¥2.5 billion.

► The non-performing loan ratio decreased by 0.21 percentage points from the end of the previous fiscal year to 2.19%.

► The capital adequacy ratio decreased by 0.01 percentage points from the end of the previous fiscal year to 11.16%.

(3) Dividends

► The interim dividend is set at ¥100 per share.

► The fiscal year-end dividend is planned to be ¥20 per share (equivalent to ¥100 before the share split)*.

*The Bank conducted a 5-for-1 share split of its common shares on October 1, 2026.

(4) Full year earnings forecasts for FY2026

► Non-consolidated: Ordinary profit is expected to be ¥13,100 million and profit is expected to be ¥8,500 million.

► Consolidated: Ordinary profit is expected to be ¥13,100 million and profit attributable to owners of parent is expected to be ¥8,500 million.

2 Overview of non-consolidated earnings

(Millions of yen)

		1H FY2026 (A)	(A)-(B)	1H FY2025 (B)
Ordinary income	1	32,538	5,662	26,876
Gross business profit	2	17,956	4,955	13,001
Net interest income	3	21,409	5,247	16,162
Net fees and commissions	4	2,054	149	1,905
Net other business income	5	(5,507)	(441)	(5,066)
(Of which, gains/losses on bond transactions)	6	(5,559)	(480)	(5,079)
Expenses (excluding non-recurrent expense)	7	11,483	973	10,510
Personnel expenses	8	5,505	45	5,460
Non-personnel expenses	9	5,034	796	4,238
Core net business income	10	12,033	4,463	7,570
Core net business income (excluding gains/losses on cancellation of private offering investment trusts)	11	12,033	4,666	7,367
Net business income (before net provision of general allowance for loan losses)	12	6,473	3,982	2,491
(i) Net provision of general allowance for loan losses	13	(264)	64	(328)
Net business income	14	6,737	3,918	2,819
Net non-recurrent gains/losses	15	901	(2,080)	2,981
(ii) Disposal of non-performing loans	16	(248)	24	(272)
Of which, provision of specific allowance for loan losses	17	(328)	8	(336)
Gains/losses related to equity securities	18	13	(2,426)	2,439
Other non-recurrent gains/losses	19	638	369	269
Ordinary profit	20	7,638	1,838	5,800
Extraordinary income/losses	21	(133)	119	(252)
Profit before income taxes	22	7,504	1,956	5,548
Income taxes - current	23	919	(63)	982
Income taxes - deferred	24	366	(28)	394
Income taxes	25	1,286	(91)	1,377
Profit	26	6,218	2,047	4,171
Credit-related costs ((i)+(ii))	27	(512)	88	(600)

・ The net interest income increased by ¥5,247 million due to higher interest on loans and discounts and interest on securities.

・ The net fees and commissions increased by ¥149 million.

・ The expenses increased by ¥973 million.

○ The core net business income increased by ¥4,463 million.

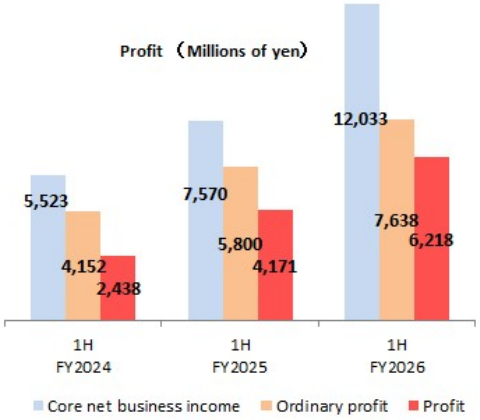
・ The gains/losses on bond transactions deteriorated by ¥480 million.

・ The gains/losses related to equity securities deteriorated by ¥2,426 million.

・ The credit-related costs increased by ¥88 million.

○ The ordinary profit increased by ¥1,838 million.

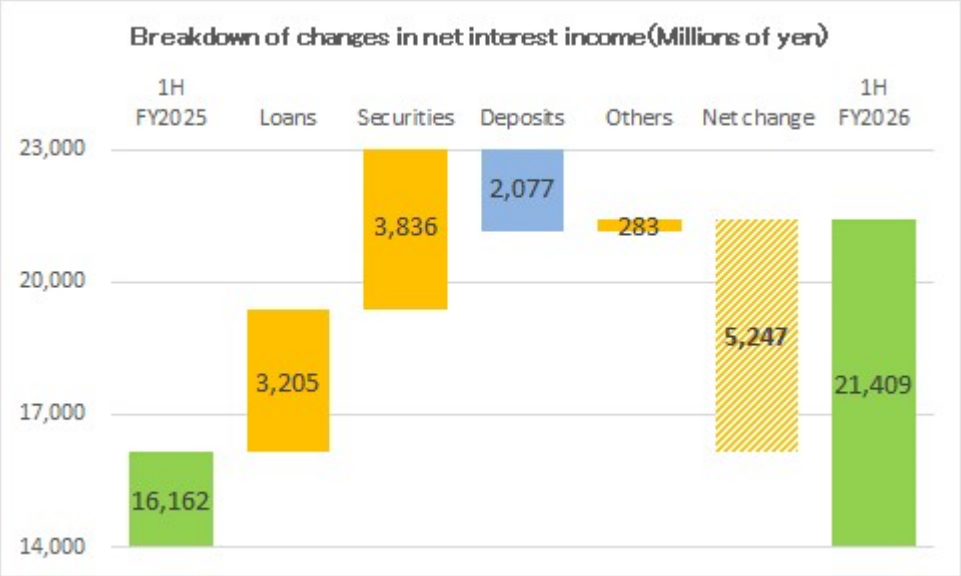
○ The profit increased by ¥2,047 million.



Note: Core net business income (10) = gross business profit (2) – expenses (excluding non-recurrent expense) (7) – gains/losses on bond transactions (6)

Breakdown of changes in net interest income

Interest income from both loans and securities increased by ¥3,205 million and ¥3,836 million, respectively, due to increases in average balances and higher yields. On the other hand, interest on deposits also increased by ¥2,077 million. As a result, total net interest income rose by ¥5,247 million year-on-year to ¥21,409 million (an increase of 32.4%).



Average balance (Billions of yen)

	1H FY2025 (B)	1H FY2026 (A)	(A)−(B)
Loans and bills discounted	2,076.5	2,138.2	61.7
Securities	903.3	981.1	77.8
Deposits (including negotiable certificates of deposit)	3,221.1	3,255.8	34.7

Yield (%)

	1H FY2025 (B)	1H FY2026 (A)	(A)−(B)
Loans and bills discounted	1.14	1.41	0.27
Securities	1.31	1.99	0.68
Deposits (including negotiable certificates of deposit)	0.16	0.29	0.13

3 Highlights on consolidated earnings

Ordinary income:	¥34,966 million	(up ¥5,582 million or 18.9% year-on-year)
Ordinary profit:	¥7,356 million	(up ¥1,759 million or 31.4% year-on-year)
Profit attributable to owners of parent:	¥5,900 million	(up ¥1,994 million or 51.0% year-on-year)

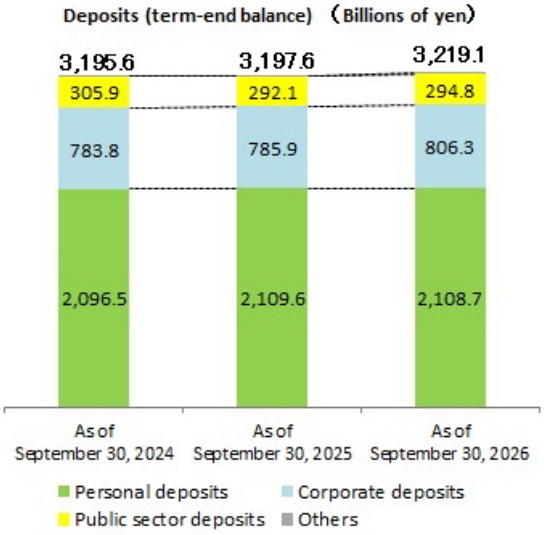
The factors driving the increase or decrease in consolidated earnings are primarily attributable to the factors affecting the Bank’s non-consolidated earnings.

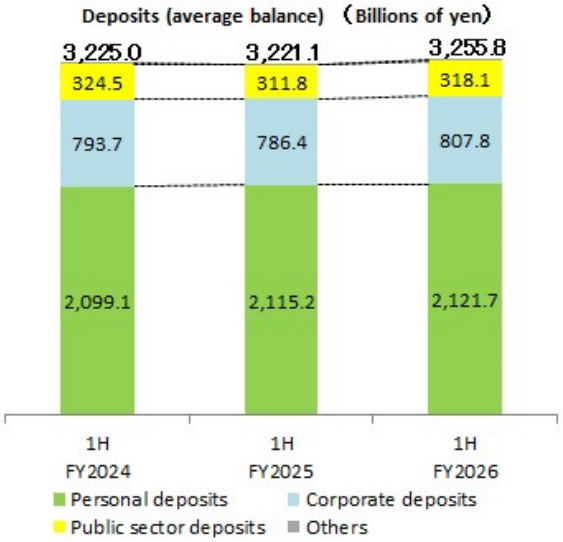
4 Balance of deposits (including negotiable certificates of deposit) (Non-consolidated)

Deposits (term-end balance) increased by ¥21.5 billion compared to the end of the same period of the previous fiscal year to ¥3,219.1 billion (an increase of 0.6%). This increase was due to increases in both corporate and public sector deposits, despite a decrease in personal deposits. In addition, deposits (average balance) increased by ¥34.7 billion compared to the same period of the previous fiscal year to ¥3,255.8 billion (an increase of 1.0%), due to an increase in personal, corporate and public sector deposits.

(Billions of yen, %)

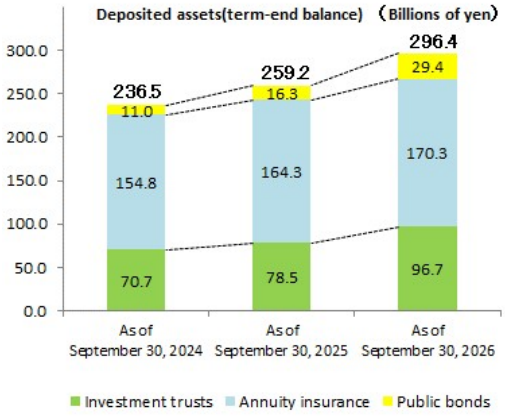
	1H FY2024	1H FY2025 (B)	1H FY2026 (A)	(A) – (B)	((A)–(B))/(B)×100	Full year FY2025
Deposits (term-end balance)	3,195.6	3,197.6	3,219.1	21.5	0.6	3,213.6
Deposits (average balance)	3,225.0	3,221.1	3,255.8	34.7	1.0	3,213.1





5 Deposited assets

Due to increases in investment trusts, annuity insurance and public bonds, deposited assets (term-end balance) increased by ¥37.2 billion compared to the end of the same period of the previous fiscal year to ¥296.4 billion (an increase of 14.3%). In addition, the amount of deposited assets sold during the period increased by ¥9.2 billion year-on-year to ¥33.8 billion (a increase of 37.3%).



Amount of deposited assets sold

(Billions of yen)

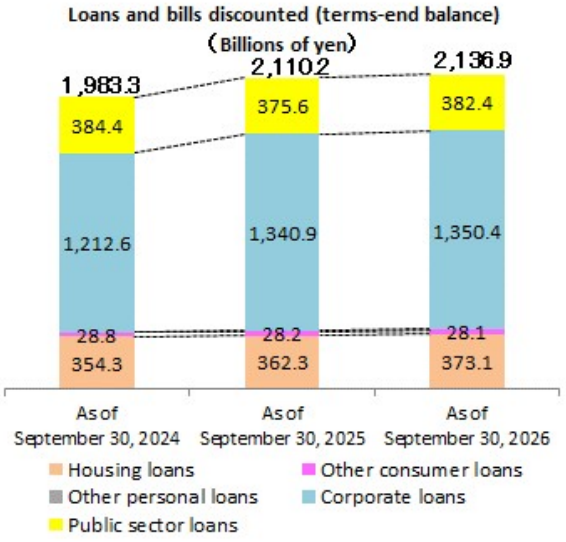
	1H FY2025 (B)	1H FY2026 (A)	(A) – (B)
Investment trusts	7.3	11.6	4.3
Annuity insurance	13.3	14.2	0.9
Public bonds	3.8	7.9	4.1
Total	24.6	33.8	9.2

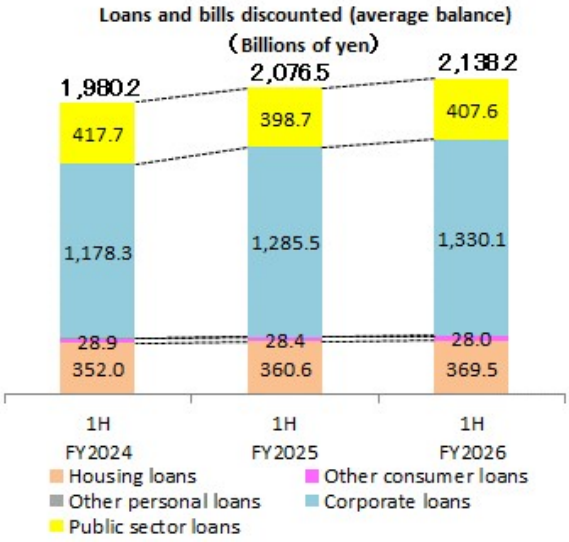
6 Balance of loans and bills discounted

Loans and bills discounted (term-end balance) increased by ¥26.7 billion compared to the end of the same period of the previous fiscal year to ¥2,136.9 billion (an increase of 1.2%), due to increases in personal loans, corporate loans and public sector loans. In addition, loans and bills discounted (average balance) increased by ¥61.7 billion compared to the same period of the previous fiscal year to ¥2,138.2 billion (an increase of 2.9%), due to increases in personal loans, corporate loans and public sector loans.

(Billions of yen, %)

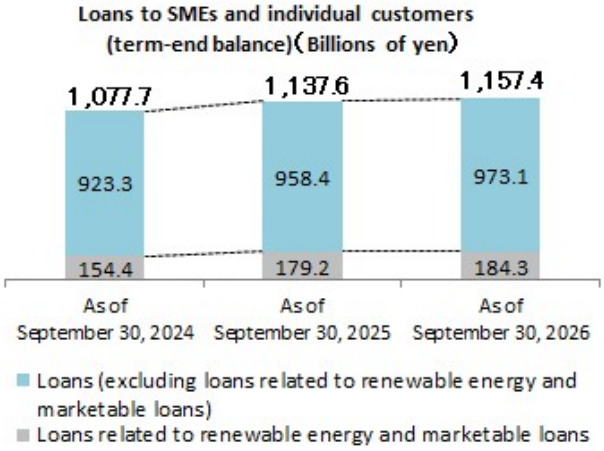
	1H FY2024	1H FY2025 (B)	1H FY2026 (A)	(A) – (B)	((A)–(B))/(B)×100	Full-year FY2025
Loans and bills discounted (term-end balance)	1,983.3	2,110.2	2,136.9	26.7	1.2	2,132.8
Loans and bills discounted (average balance)	1,980.2	2,076.5	2,138.2	61.7	2.9	2,103.6





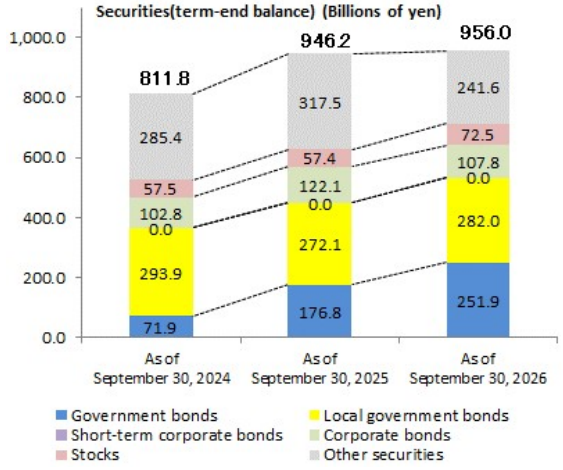
Balance of loans to SMEs and individual customers

Loans to SMEs and individual customers (term-end balance) increased by ¥19.8 billion compared to the end of the same period of the previous fiscal year to ¥1,157.4 billion (an increase of 1.7%). Of this amount, loans (excluding loans related to renewable energy and marketable loans) increased by ¥14.7 billion compared to the end of the same period of the previous fiscal year to ¥973.1 billion.



7 Balance of securities

Securities (term-end balance) increased by ¥9.8 billion from the end of the same period of the previous fiscal year to ¥956.0 billion (an increase of 1.0%) primarily due to increases in the balances of government bonds, local government bonds, and stocks.

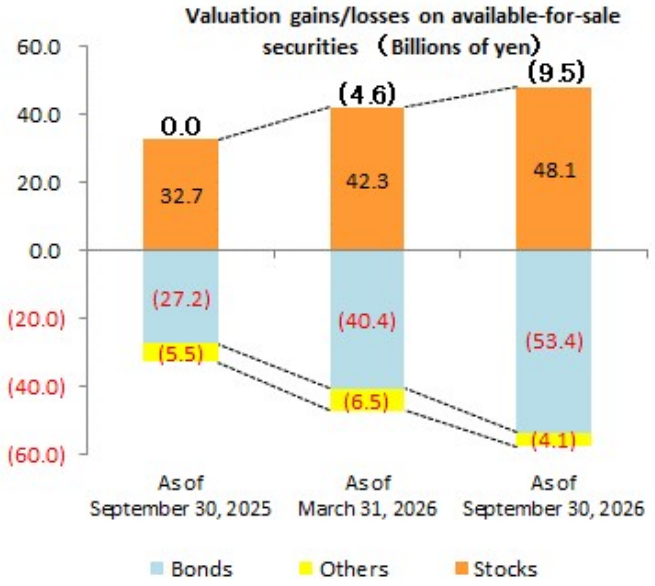


(Billions of yen)

	As of September 30, 2025 (B)	As of September 30, 2026 (A)	(A) – (B)	As of March 31, 2026
Government bonds	176.8	251.9	75.1	178.8
Local government bonds	272.1	282.0	9.9	282.5
Corporate bonds	122.1	107.8	(14.3)	117.5
Stocks	57.4	72.5	15.1	66.8
Other securities	317.5	241.6	(75.9)	260.7
Securities	946.2	956.0	9.8	906.6

Valuation gains/losses on available-for-sale securities

Valuation gains/losses on available-for-sale securities decreased by ¥4.9 billion from the end of the previous fiscal year (March 31, 2026) to a valuation loss of ¥9.5 billion due to a deterioration in the valuation of bonds. In addition, we are using deferred hedging through interest rate swaps to reduce the risk of fluctuations in fair value, and the valuation gains/losses after taking deferred hedging into account decreased ¥0.6 billion, resulting in a valuation gains of ¥2.5 billion.



(Billions of yen)

	As of September 30, 2025 (B)	As of March 31, 2026 (C)	As of September 30, 2026 (A)	(A) – (B)	(A) – (C)
Stocks	32.7	42.3	48.1	15.4	5.8
Bonds	(27.2)	(40.4)	(53.4)	(26.2)	(13.0)
Others	(5.5)	(6.5)	(4.1)	1.4	2.4
Valuation gains/losses	0.0	(4.6)	(9.5)	(9.5)	(4.9)
(Reference) Valuation gains / losses on interest rate swaps	3.6	7.8	12.0	8.4	4.2
(Reference) Valuation gains / losses on securities after considering valuation gains / losses on interest rate swaps	3.5	3.1	2.5	(1.0)	(0.6)

Gains/losses on securities

Gains/losses on securities deteriorated by ¥2.9 billion from the same period of the previous year to losses of ¥5.5 billion due to an increase in losses on sales and redemption of bonds, as well as a decrease in gains on sales of equity securities.

(Billions of yen)

	1H FY2024	1H FY2025 (B)	1H FY2026 (A)	(A) – (B)
Gains/losses on bond transactions	(2.9)	(5.0)	(5.5)	(0.5)
Gains on sales	0.6	0.0	0.0	0.0
Losses on sales	2.5	2.8	3.1	0.3
Losses on redemption	1.0	2.3	2.3	0.0
Gains/losses related to equity securities	4.9	2.4	0.0	(2.4)
Gains on sales	5.0	2.9	0.1	(2.8)
Losses on sales	0.0	0.4	0.0	(0.4)
Losses on devaluation	0.0	0.0	0.0	0.0
Gains/losses on securities	2.0	(2.6)	(5.5)	(2.9)

8 Credit-related costs

Total credit-related costs increased by ¥0.1 billion from the same period of the previous fiscal year to a negative ¥0.5 billion (a reversal of ¥0.5 billion), due to an increase of ¥0.1 billion in net provision of general allowance for loan losses. During this period, the provision for the specific allowance for loan losses remained unchanged.

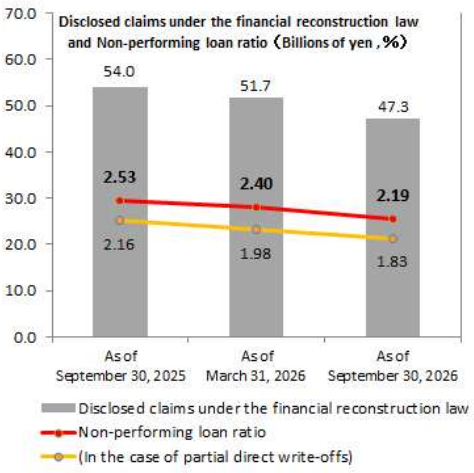
(Billions of yen)

	1H FY2024	1H FY2025 (B)	1H FY2026 (A)	(A) – (B)
Net provision of general allowance for loan losses	1.2	(0.3)	(0.2)	0.1
Disposal of non-performing loans	2.3	(0.2)	(0.2)	0.0
Write-off of loans	–	–	–	–
Loss on sale of loans	–	–	0.0	0.0
Provision of specific allowance for loan losses	2.3	(0.3)	(0.3)	0.0
Provision for contingent loss, etc.	0.0	0.0	0.0	0.0
Credit-related costs	3.6	(0.6)	(0.5)	(0.1)

9 Disclosed claims under the financial reconstruction law

Disclosed claims under the financial reconstruction law decreased by ¥4.4 billion from the end of the previous fiscal year (March 31, 2026) to ¥47.3 billion.

The non-performing loan ratio decreased by 0.21 percentage points to 2.19%. The non-performing loan ratio in the case of partial direct write-offs decreased by 0.15 percentage points to 1.83%.

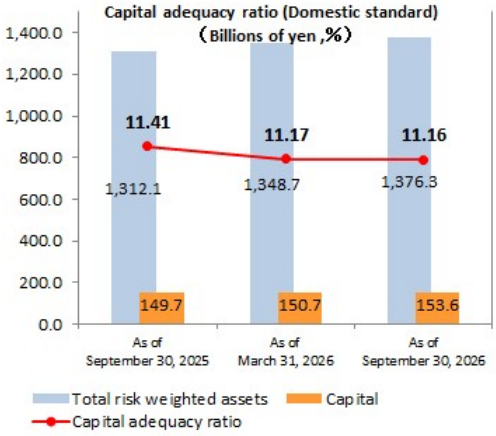


(Billions of yen, %)

	As of September 30, 2025 (B)	As of March 31, 2025 (C)	As of September 30, 2026 (A)	(A) – (B)	(A) – (C)
Disclosed claims under the financial reconstruction law	54.0	51.7	47.3	(6.7)	(4.4)
Non-performing loan ratio	2.53	2.4	2.19	(0.34)	(0.21)
(In the case of partial direct write-offs)	2.16	1.98	1.83	(0.33)	(0.15)

10 Capital adequacy ratio

Capital, the numerator, increased by ¥2.9 billion compared to the end of the previous fiscal year, mainly due to the accumulation of profits. However, total risk-weighted assets, the denominator, increased by ¥27.6 billion mainly due to an increase in loans and securities, among other factors. As a result, the capital adequacy ratio declined by 0.01 percentage points to 11.16%.



(Billions of yen, %)

	As of September 30, 2025 (B)	As of March 31, 2026 (C)	As of September 30, 2026 (A)	(A) – (B)	(A) – (C)
Total risk-weighted assets	1,312.1	1,348.7	1,376.3	64.2	27.6
Capital	149.7	150.7	153.6	3.9	2.9
Capital adequacy ratio	11.41	11.17	11.16	(0.25)	(0.01)

11 Full year earnings forecasts for FY2026

Non-consolidated: Core net business income is expected to decrease by ¥2,496 million from FY2025 to ¥15,500 million. On the other hand, ordinary profit is expected to increase by ¥1,816 million to ¥13,100 million, and profit is expected to rise by ¥662 million to ¥8,500 million.

Consolidated: Ordinary profit is expected to increase by ¥1,854 million from FY2025 to ¥13,100 million, and profit attributable to owners of parent is expected to rise by ¥808 million to ¥8,500 million.

(Millions of yen)

Non-consolidated earnings	FY2026 Full-year forecasts (A)	(A) – (B)	FY2025 Full-year results (B)
Core net business income	15,500	(2,496)	17,996
Ordinary profit	13,100	1,816	11,284
Profit	8,500	662	7,838

(Millions of yen)

Consolidated earnings	FY2026 Full-year forecasts (A)	(A) – (B)	FY2025 Full-year results (B)
Ordinary profit	13,100	1,854	11,246
Profit attributable to owners of parent	8,500	808	7,692

12 Interim dividend and forecasts for fiscal year-end dividend for FY2026

The interim dividend for FY2026 is set at ¥100 per share(Note 1).

The fiscal year-end dividend is planned to be ¥20 per share(Note 2).

The planned fiscal year-end dividend is equivalent to ¥200 per share if calculated based on the number of shares before the share split.

Notes: 1 The interim dividend (record date: September 30, 2026) will be implemented based on the number of shares before the share split.

2 The fiscal year-end dividend (record date: March 31, 2027) will be implemented based on the number of shares before the share split.

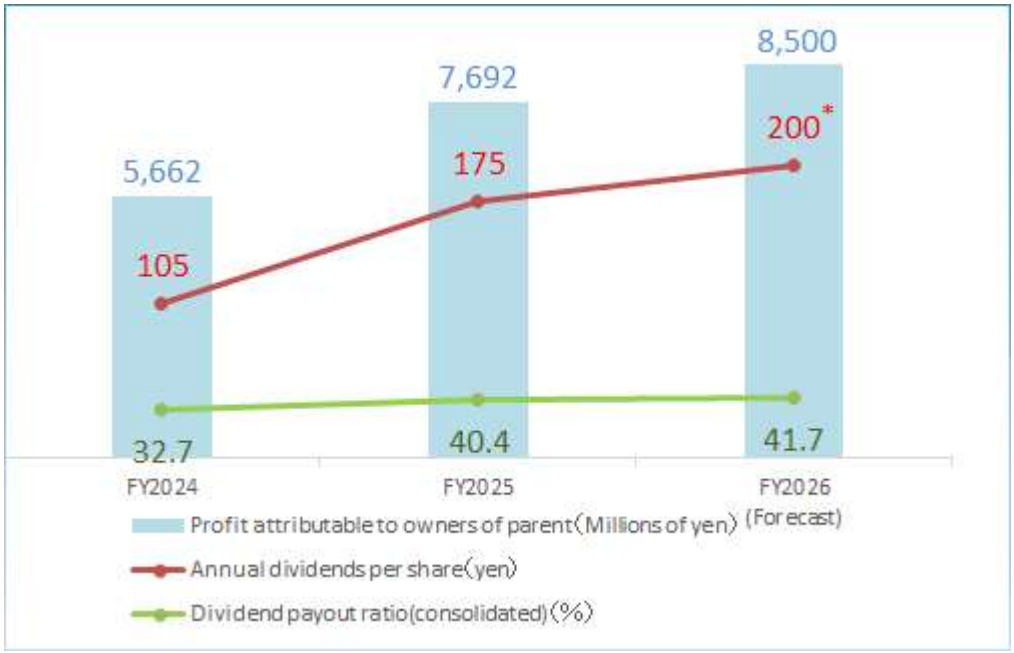
(Yen)

	FY2024	FY2025	FY2026 (The fiscal year-end dividend is a forecast)
Cash dividends per share (Calculation: before share split)	105	175	– [200]
Interim	45	75	100
Fiscal year-end (Calculation: before share split)	60	100	20 [100]

Notes: 1 The interim dividend, which has a record date of September 30, 2026, is based on the number of shares before the share split.

2 The fiscal year-end dividend, which has a record date of March 31, 2027, is based on the number of shares after the split.

3 For the FY2026 forecast, annual cash dividends per share cannot be presented as a simple aggregate due to the share split. Accordingly, this amount is presented as a dash (–) in the above table.



* The annual dividends per share are the equivalent amount calculated based on the number of shares before the share split.

Shareholder return policy

The Bank's basic dividend policy is to keep the internal reserves sufficient for sound management and efficient funding in view of the public nature of banks, while maintaining stable dividend distribution.

Under this basic policy, the Bank aims for a dividend payout ratio of at least 40% of profit attributable to owners of parent, and strive to increase dividends per share through profit growth. In addition, the acquisition of treasury stock will be carried out flexibly, based on the premise of maintaining adequate capital, while taking into consideration the improvement of capital efficiency, investment opportunities for medium-to long-term growth, and market conditions.

II Figures for financial results for the 1H FY2026

1 Summary of profit or loss

[Non-consolidated]

(Millions of yen)

		1H FY2026 (A)	(A) – (B)	1H FY2025 (B)
Ordinary income	1	32,538	5,662	26,876
Gross business profit	2	17,956	4,955	13,001
(Gross core business profit)	3	23,516	5,436	18,080
Gross domestic business profit	4	17,862	5,038	12,824
(Gross core business profit)	5	23,198	5,294	17,904
Net interest income	6	21,147	5,143	16,004
Net fees and commissions	7	2,050	151	1,899
Net other business income	8	(5,335)	(257)	(5,078)
(Of which, gains/losses on bond transactions)	9	(5,335)	(256)	(5,079)
Gross international business profit	10	94	(82)	176
(Gross core business profit)	11	318	142	176
Net interest income	12	261	103	158
Net fees and commissions	13	4	(1)	5
Net other business income	14	(171)	(183)	12
(Of which, gains/losses on bond transactions)	15	(224)	(224)	–
Expenses (excluding non-recurrent expense)	16	11,483	973	10,510
Personnel expenses	17	5,505	45	5,460
Non-personnel expenses	18	5,034	796	4,238
Taxes	19	943	133	810
Net business income (before net provision of general allowance for loan losses)	20	6,473	3,982	2,491
Core net business income	21	12,033	4,463	7,570
Core net business income (excluding gains/losses on cancellation of private offering investment trusts)	22	12,033	4,666	7,367
(i) Net provision of general allowance for loan losses	23	(264)	64	(328)
Net business income	24	6,737	3,918	2,819
Of which, net gains/losses on bond transactions	25	(5,559)	(480)	(5,079)
Net non-recurrent gains/losses	26	901	(2,080)	2,981
(ii) Disposal of non-performing loans	27	(248)	24	(272)
Write-off of loans	28	0	0	–
Provision of specific allowance for loan losses	29	(328)	8	(336)
Loss on sale of loans	30	10	10	–
Provision for contingent loss, etc.	31	67	3	64
Gains/losses related to equity securities	32	13	(2,426)	2,439
Gain on sale of equity securities	33	119	(2,793)	2,912
Loss on sale of equity securities	34	78	(392)	470
Loss on devaluation of equity securities	35	27	26	1
Other non-recurrent gains/losses	36	638	369	269
Ordinary profit	37	7,638	1,838	5,800

(Millions of yen)

		1H FY2026 (A)	(A) – (B)	1H FY2025 (B)
Extraordinary income/losses	38	(133)	119	(252)
Gains/losses on disposal of non-current assets	39	(133)	(129)	(4)
Gain on disposal of non-current assets	40	2	2	–
Loss on disposal of non-current assets	41	135	131	4
Impairment losses	42	0	(247)	247
Profit before income taxes	43	7,504	1,956	5,548
Income taxes - current	44	919	(63)	982
Income taxes - deferred	45	366	(28)	394
Income taxes	46	1,286	(91)	1,377
Profit	47	6,218	2,047	4,171

Credit-related costs ((i) + (ii))	48	(512)	88	(600)

Note: Amounts have been rounded down to the nearest million yen.

[Consolidated]

(On a consolidated statement of income basis)

(Millions of yen)

	1H FY2026 (A)	(A) – (B)	1H FY2025 (B)
Consolidated gross profit	18,199	4,947	13,252
Net interest income	21,001	5,237	15,764
Net fees and commissions	2,539	129	2,410
Net other business income	(5,340)	(418)	(4,922)
General and administrative expenses	11,900	955	10,945
Cost of allowance for bad debts write-off	(390)	170	(560)
Write-off of loans	8	0	8
Provision of specific allowance for loan losses	(248)	78	(326)
Loss on sale of loans	16	10	6
Net provision of general allowance for loan losses	(235)	79	(314)
Provision for contingent loss, etc.	67	3	64
Gains/losses related to equity securities	13	(2,426)	2,439
Other	653	362	291
Ordinary profit	7,356	1,759	5,597
Extraordinary income/losses	(133)	117	(250)
Profit before income taxes	7,223	1,876	5,347
Income taxes - current	988	(54)	1,042
Income taxes - deferred	326	(61)	387
Profit attributable to non-controlling interests	6	(5)	11
Profit attributable to owners of parent	5,900	1,994	3,906

Note: Consolidated gross profit = (interest income – interest expenses) + (fees and commissions – fees and commissions payments) + (other ordinary income – other ordinary expenses)

(Millions of yen)

Consolidated net business income	6,455	3,839	2,616

Note: Consolidated net business income = non-consolidated net business income + ordinary profit of subsidiaries – internal transactions (dividends, etc.)

Number of consolidated entities

Number of consolidated subsidiaries	7	0	7
Number of entities accounted for using equity method	0	0	0

(Millions of yen)

Other comprehensive income	(2,360)	(17,092)	14,732
Valuation difference on available-for-sale securities	(4,652)	(18,126)	13,474
Deferred gains or losses on hedges	2,874	1,340	1,534
Remeasurements of defined benefit plans, net of tax	(582)	(306)	(276)

Comprehensive income	3,547	(15,102)	18,649

2 Net business income [Non-consolidated]

(Millions of yen)

	1H FY2026 (A)	(A) – (B)	1H FY2025 (B)
Net business income (before net provision of general allowance for loan losses)	6,473	3,982	2,491
Per employee (Thousands of yen)	5,504	3,392	2,112
Net business income	6,737	3,918	2,819
Per employee (Thousands of yen)	5,728	3,337	2,391

3 Margin [Non-consolidated]

(1) All branches including head office

(%)

	1H FY2026 (A)	(A) – (B)	1H FY2025 (B)
Yield on interest-earnings assets	1.55	0.43	1.12
Yield on loans and bills discounted	1.41	0.27	1.14
Yield on securities	1.99	0.68	1.31
Yield on interest-bearing liabilities	1.02	0.21	0.81
Yield on deposits and negotiable certificates of deposit	0.29	0.13	0.16
Yield on external debt	0.55	0.38	0.17
Net interest margin	0.53	0.22	0.31

(2) Domestic business

(%)

	1H FY2026 (A)	(A) – (B)	1H FY2025 (B)
Yield on interest-bearing assets	1.51	0.40	1.11
Yield on loans and bills discounted	1.41	0.27	1.14
Yield on securities	1.99	0.68	1.31
Yield on interest-bearing liabilities	0.98	0.17	0.81
Yield on deposits and negotiable certificates of deposit	0.28	0.12	0.16
External debt	0.54	0.40	0.14
Net interest margin	0.53	0.23	0.30

4 Gains/losses on securities [Non-consolidated]

(Millions of yen)

	1H FY2026 (A)	(A) – (B)	1H FY2025 (B)
Net gains/losses on bond transactions	(5,559)	(480)	(5,079)
Gains on sales	–	(92)	92
Gains on redemption	6	6	0
Losses on sales	3,176	351	2,825
Losses on redemption	2,389	43	2,346
Write-offs	–	–	–
Net gains/losses related to equity securities	13	(2,426)	2,439
Gains on sales	119	(2,793)	2,912
Losses on sales	78	(392)	470
Write-offs	27	26	1

5 Valuation gains/losses on securities

(1) Valuation standards for securities

Trading securities	Stated at fair value (valuation differences are directly recorded in profit or loss)
Held-to-maturity securities	Stated at amortized cost
Available-for-sale securities	Stated at fair value (valuation differences are directly recorded in net assets)
Shares of subsidiaries and associates	Stated at cost

[Reference] Securities held in money trusts

Money trusts for investment purposes	Stated at fair value (valuation differences are directly recorded in profit or loss)

(2) Valuation gains/losses

[Consolidated]

(Millions of yen)

	As of September 30, 2026				As of March 31, 2026		
	Valuation gains/losses				Valuation gains/losses		
		Comparison with March 31, 2026	Valuation gains	Valuation losses		Valuation gains	Valuation losses
Held-to-maturity securities	(1,926)	(392)	–	1,926	(1,534)	–	1,534
Available-for-sale securities	(7,483)	(4,555)	57,566	65,049	(2,928)	50,265	53,194
Stocks	48,142	5,841	48,336	194	42,301	42,539	237
Bonds	(53,489)	(13,018)	–	53,489	(40,471)	1	40,472
Others	(2,136)	2,622	9,229	11,366	(4,758)	7,724	12,483
Total	(9,410)	(4,947)	57,566	66,976	(4,463)	50,265	54,728
Stocks	48,142	5,841	48,336	194	42,301	42,539	237
Bonds	(55,416)	(13,411)	–	55,416	(42,005)	1	42,007
Others	(2,136)	2,622	9,229	11,366	(4,758)	7,724	12,483

Notes: 1. In addition to "securities," the above includes negotiable certificates of deposit within "cash and due from banks" and some other monetary claims bought within "monetary claims bought."
2. As "available-for-sale securities" are stated at fair value, the table above shows the difference between the amount recorded on the (semi-annual) consolidated balance sheet and the acquisition cost.
3. The valuation difference on "available-for-sale securities" was ¥ negative 8,401 million as of September 30, 2026 and negative ¥3,743 million as of March 31, 2026.

(Reference) The valuation gains/losses on deferred hedge using interest rate swaps conducted for the purpose of reducing fair value fluctuation risk with respect to bonds (before tax effect accounting) were ¥12,058 million as of September 30, 2026 and ¥7,871 million as of March 31, 2026.

[Non-consolidated]

(Millions of yen)

	As of September 30, 2026				As of March 31, 2026		
	Valuation gains/losses				Valuation gains/losses		
		Comparison with March 31, 2026	Valuation gains	Valuation losses		Valuation gains	Valuation losses
Held-to-maturity securities	(1,926)	(392)	–	1,926	(1,534)	–	1,534
Shares of subsidiaries and associates	–	–	–	–	–	–	–
Available-for-sale securities	(9,532)	(4,858)	55,516	65,049	(4,674)	48,519	53,194
Stocks	48,142	5,841	48,336	194	42,301	42,539	237
Bonds	(53,489)	(13,018)	–	53,489	(40,471)	1	40,472
Others	(4,185)	2,319	7,180	11,366	(6,504)	5,978	12,483
Total	(11,459)	(5,251)	55,516	66,976	(6,208)	48,519	54,728
Stocks	48,142	5,841	48,336	194	42,301	42,539	237
Bonds	(55,416)	(13,411)	–	55,416	(42,005)	1	42,007
Others	(4,185)	2,319	7,180	11,366	(6,504)	5,978	12,483

Notes: 1. In addition to "securities," the above includes negotiable certificates of deposit within "cash and due from banks" and some other monetary claims bought within "monetary claims bought."
2. As "available-for-sale securities" are stated at fair value, the table above shows the difference between the amount recorded on the (semi-annual) balance sheet and the acquisition cost.
3. The valuation difference on "available-for-sale securities" was negative ¥9,532 million as of September 30, 2026 and negative ¥4,674 million as of March 31, 2026.

(Reference) The valuation gains/losses on deferred hedge using interest rate swaps conducted for the purpose of reducing fair value fluctuation risk with respect to bonds (before tax effect accounting) were ¥12,058 million as of September 30, 2026 and ¥7,871 million as of March 31, 2026.

6 Capital adequacy ratio (Japanese domestic standard)

[Non-consolidated]

(Millions of yen)

	As of September 30, 2026		As of March 31, 2026
	(A)	(A) – (B)	(B)
Capital adequacy ratio	11.16%	(0.01%)	11.17%
Basic items related to core capital	162,657	4,290	158,367
Shareholders' equity related to common shares	160,551	4,554	155,997
Provisions included in core capital	2,106	(264)	2,370
Adjustments to core capital (deduction)	9,050	1,392	7,658
Of which, intangible assets	1,236	345	891
Of which, prepaid pension costs	7,814	1,048	6,766
Capital	153,606	2,897	150,709
Total risk weighted assets	1,376,386	27,651	1,348,735

[Consolidated]

(Millions of yen)

	As of September 30, 2026		As of March 31, 2026
	(A)	(A) – (B)	(B)
Capital adequacy ratio	11.23%	(0.03%)	11.26%
Basic items related to core capital	178,244	3,423	174,821
Shareholders' equity related to common shares	166,429	4,240	162,189
Accumulated other comprehensive income included in core capital	9,460	(582)	10,042
Provisions included in core capital	2,354	(235)	2,589
Adjustments to core capital (deduction)	22,247	571	21,676
Of which, intangible assets	1,267	348	919
Of which, retirement benefit asset	20,980	223	20,757
Capital	155,996	2,852	153,144
Total risk weighted assets	1,388,722	28,854	1,359,868

7 ROA [Non-consolidated]

(%)

	1H FY2026		1H FY2025
	(A)	(A) – (B)	(B)
Core net business income basis	0.66	0.24	0.42

Note: ROA = Core net business income / Average total assets (excluding customers' liabilities for acceptances and guarantees)

8 ROE [Non-consolidated]

(%)

	1H FY2026		1H FY2025
	(A)	(A) – (B)	(B)
Net business income (before net provision of general allowance for loan losses) basis	7.93	4.66	3.27
Net business income basis	8.26	4.56	3.70
Profit basis	7.62	2.14	5.48

Note: ROE = Profit / {(Net assets at the beginning of the period + Net assets at the end of the period) /2}

9 OHR [Non-consolidated]

(%)

	1H FY2026		1H FY2025
	(A)	(A) – (B)	(B)
Gross core business profit basis	48.83	(9.29)	58.12

Note: OHR = Expenses / Gross core business profit

10 Balance of deposits, loans and bills discounted [Non-consolidated]

(Millions of yen)

	1H FY2026		1H FY2025
	(A)	(A) – (B)	(B)
Deposits and Negotiable certificates of deposit (term-end balance)	3,219,102	21,408	3,197,694
Deposits and Negotiable certificates of deposit (average balance)	3,255,849	34,691	3,221,158
Loans and bills discounted (term-end balance)	2,136,909	26,682	2,110,227
Loans and bills discounted (average balance)	2,138,266	61,766	2,076,500
Balance of consumer loans	401,341	10,674	390,667
Housing loans	373,176	10,814	362,362
Other consumer loans	28,165	(139)	28,304
Loans to customers in Akita Prefecture	1,416,776	(3,164)	1,419,940
Balance of loans and bills discounted to SMEs and individual customers	1,157,476	19,777	1,137,699
to SMEs	748,993	9,788	739,205
to individual customers	408,482	9,989	398,493
Ratio of loans to SMEs and individual customers	54.16%	0.25%	53.91%

11 Balance of securities [Non-consolidated]

(Millions of yen)

	As of September 30, 2026		As of September 30, 2025
	(A)	(A) – (B)	(B)
Government bonds	251,964	75,096	176,868
Local government bonds	282,024	9,885	272,139
Corporate bonds	107,860	(14,258)	122,118
Stocks	72,593	15,114	57,479
Other securities	241,654	(75,945)	317,599
Total	956,097	9,893	946,204

12 Balance of deposited assets [Non-consolidated]

(Millions of yen)

	As of September 30, 2026		As of September 30, 2025
	(A)	(A) – (B)	(B)
Public bonds	29,443	13,062	16,381
Investment trusts	96,701	18,155	78,546
Annuity insurance	170,313	5,985	164,328
Total	296,458	37,202	259,256

III Loans and bills discounted, etc.

1 Disclosed claims under the financial reconstruction law and risk-monitored loans [Non-consolidated]

(Millions of yen)

		As of September 30, 2026		As of March 31, 2026
		(A)	(A) – (B)	(B)
Bankrupt and substantially bankrupt claims		9,988 [0.46%]	(1,470) [(0.07%)]	11,458 [0.53%]
Doubtful claims		35,318 [1.63%]	(2,830) [(0.14%)]	38,148 [1.77%]
Substandard claims	Loans past due 3 months or more	– [–%]	– [–%]	– [–%]
	Restructured loans	1,962 [0.09%]	(139) [–%]	2,101 [0.09%]
Total		47,270 [2.19%]	(4,439) [(0.21%)]	51,709 [2.40%]
Normal claims		2,110,358	8,636	2,101,722
Total claims/loans		2,157,629	4,198	2,153,431

Note: The figures in [ ] represent the proportion of each claim/loan in the total claims/loans.

[Reference] Disclosed claims under the financial reconstruction law and risk-monitored loans in the case of partial direct write-offs

[Non-consolidated]

(Millions of yen)

		As of September 30, 2026		As of March 31, 2026
		(A)	(A) – (B)	(B)
Bankrupt and substantially bankrupt claims		2,274	(26)	2,300
Doubtful claims		35,318	(2,830)	38,148
Substandard claims	Loans past due 3 months or more	–	–	–
	Restructured loans	1,962	(139)	2,101
Total		39,555 [1.83%]	(2,995) [(0.15%)]	42,550 [1.98%]

Note: The figures in [ ] represent the proportion of each claim/loan in the total claims/loans in the case of partial direct write-offs.

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

[Consolidated]

(Millions of yen)

		As of September 30, 2026		As of March 31, 2026
		(A)	(A) – (B)	(B)
Bankrupt and substantially bankrupt claims		10,333	(1,413)	11,746
Doubtful claims		35,831	(2,898)	38,729
Substandard claims	Loans past due 3 months or more	–	–	–
	Restructured loans	1,963	(140)	2,103
Total		48,128	(4,450)	52,578

3 Status of coverage for disclosed claims under the financial reconstruction law and risk-monitored loans (As of September 30, 2026) [Non-consolidated]

(Millions of yen)

	Claim amount (A)	Coverage amount (B)			Coverage ratio (B/A)
			Collateral/ guarantee	Allowance for loan losses	
Bankrupt and substantially bankrupt claims	9,988	9,988	2,273	7,715	100.00%
Doubtful claims	35,318	30,148	27,467	2,681	85.36%
Substandard claims	1,962	211	83	128	10.75%
Total	47,270	40,349	29,824	10,525	85.35%

4 Allowance for loan losses

[Non-consolidated]

(Millions of yen)

	As of September 30, 2026		As of March 31, 2026
	(A)	(A) – (B)	(B)
Allowance for loan losses	12,521	(1,793)	14,314
General allowance for loan losses	2,106	(264)	2,370
Specific allowance for loan losses	10,415	(1,529)	11,944

[Consolidated]

(Millions of yen)

	As of September 30, 2026		As of March 31, 2026
	(A)	(A) – (B)	(B)
Allowance for loan losses	13,624	(1,688)	15,312
General allowance for loan losses	2,354	(235)	2,589
Specific allowance for loan losses	11,270	(1,453)	12,723

5 Self-assessment and status of disclosed claims (As of September 30, 2026) [Non-consolidated]

*Rounded to the nearest 100 million yen
(100 million yen)

Debtor classification under self-assessment (after write-offs) (Target: total credit exposure*)		Unclassified	Category II	Category III	Category IV	Disclosed claims under the financial reconstruction law and risk-monitored loans (Target: total credit exposure*)	
Bankrupt debtors 40		37	3	–	–	Bankrupt and substantially bankrupt claims 100	
Effectively bankrupt debtors 60		50	10	–	–		
Potentially bankrupt debtors 352		248	53	52		Doubtful claims 353	
Debtors requiring caution 1,092	Substandard debtors 29	488	604			Substandard claims 20	*Subtotal 473*
	Debtors requiring caution other than substandard debtors 1,063						
Normal debtors 19,937		19,937				Normal claims 21,104	
Total 21,481		*20,759*	*670*	*52*	–		*Total 21,576*

*Total credit exposure: Loans, foreign exchange, accrued interest, suspense payments, and customers' liabilities for acceptances and guarantees

The fair value of privately placed bonds with the Bank's guarantees of ¥9.5 billion is included in "disclosed claims under the financial reconstruction law and risk-monitored loans," but is not included in "debtor classification under self-assessment (after write-offs)."

6 Loans and bills discounted by industry [Non-consolidated]

(Millions of yen)

	As of September 30, 2026		As of September 30, 2025
	(A)	(A) – (B)	(B)
Total domestic loans	2,136,909	26,682	2,110,227
Manufacturing	217,906	(5,997)	223,903
Agriculture and forestry	8,431	(314)	8,745
Fishery	1,026	1,002	24
Mining, quarrying and gravel	13,792	1,103	12,689
Construction	75,133	(3,008)	78,141
Electricity, gas, heat supply and water	142,986	2,758	140,228
Information and communications	12,218	681	11,537
Transport and postal service	97,778	2,249	95,529
Wholesale and retail trade	186,330	(2,246)	188,576
Finance and insurance	235,196	5,790	229,406
Real estate and leasing	237,384	11,353	226,031
Academic research, professional and technical services	5,714	(552)	6,266
Accommodation	10,340	(1,264)	11,604
Food and beverage	8,647	(187)	8,834
Life-related services and entertainment	9,795	199	9,596
Education and learning support	2,292	(19)	2,311
Medical and welfare	53,400	(2,368)	55,768
Other services	27,630	734	26,896
Government and local public sector	382,420	6,781	375,639
Others	408,482	9,989	398,493

7 Disclosed claims under the financial reconstruction law and risk-monitored loans by industry [Non-consolidated]

(Millions of yen)

	As of September 30, 2026		As of September 30, 2025
	(A)	(A) – (B)	(B)
Total domestic loans	47,270	(6,692)	53,962
Manufacturing	9,272	(387)	9,659
Agriculture and forestry	1,262	(262)	1,524
Fishery	–	–	–
Mining, quarrying and gravel	105	(17)	122
Construction	7,201	(461)	7,662
Electricity, gas, heat supply and water	–	–	–
Information and communications	453	(40)	493
Transport and postal service	1,544	(352)	1,896
Wholesale and retail trade	9,876	(1,830)	11,706
Finance and insurance	9	(28)	37
Real estate and leasing	2,871	(264)	3,135
Academic research, professional and technical services	–	–	–
Accommodation	1,941	(1,513)	3,454
Food and beverage	2,539	(523)	3,062
Life-related services and entertainment	–	–	–
Education and learning support	53	(79)	132
Medical and welfare	3,901	(80)	3,981
Other services	2,479	(848)	3,327
Government and local public sector	–	–	–
Others	3,758	(7)	3,765