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November 12, 2026

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

Company name: The Bank of Iwate, Ltd.
Listing: Tokyo Stock Exchange
Securities code: 8345
URL: https://www.iwatebank.co.jp/
Representative: Toru Iwayama, President
Inquiries: Makoto Takahashi, General Manager of General Planning Division
Telephone: +81-19-623-1111

Scheduled date to file semi-annual securities report: November 20, 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 and percentages are rounded down to the nearest unit, 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	41,376	29.3	8,808	37.2	6,113	40.2
September 30, 2025	31,984	34.7	6,417	45.2	4,358	39.5

Note: Comprehensive income For the six months ended September 30, 2026: ¥ 5,992 million [(43.6) %]
For the six months ended September 30, 2025: ¥ 10,644 million [-%]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2026	88.48	88.33
September 30, 2025	63.30	63.16

Note: The Bank has conducted a stock split at a ratio of four stocks for one common stock with an effective date of April 1, 2026. “Basic earnings per share” and “Diluted earnings per share” are calculated based on the assumption that the stock split was conducted at the beginning of the fiscal year ended March 31, 2026.

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	3,833,770	198,859	5.1
March 31, 2026	3,913,713	194,750	4.9

Reference: Equity
As of September 30, 2026: ¥ 198,818 million
As of March 31, 2026: ¥ 194,683 million

(Note) Equity-to-asset ratio = (Total net assets – Share acquisition rights) / Total Assets
This ratio is not based on the public notice of Capital 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	-	96.00	-	112.00	208.00
Fiscal year ending March 31, 2027	-	33.00			
Fiscal year ending March 31, 2027 (Forecast)			-	34.00	67.00

Note: 1. Revisions to the forecast of cash dividends most recently announced: Yes

2. The Bank has conducted a stock split at a ratio of four stocks for one common stock with an effective date of April 1, 2026. For the fiscal year ended March 31,2026, the actual dividend amount before the stock split is stated. For the fiscal year ending March 31,2027(Forecast), the figure after the stock split is stated.The annual total dividends per share for the fiscal year ending March 31, 2027(Forecast) is ¥268.00, assuming that the stock split was not conducted.

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	16,600	29.1	11,500	28.9	166.27

Note: Revisions to the financial result forecast most recently announced: Yes

*** Notes**

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

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

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

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

(iii) Changes in accounting estimates: None

(iv) Restatement: None

(3) Number of issued shares (common shares)

Note: The Bank has conducted a stock split at a ratio of four stocks for one common stock with an effective date of April 1,2026. "Total number of issued shares at the end of the period (including treasury shares)", "Number of treasury shares at the end of the period" and "Average number of shares outstanding during the period" are calculated based on the assumption that the stock split was conducted at the beginning of the fiscal year ended March 31, 2026.

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

As of September 30, 2026	73,991,144 shares
As of March 31, 2026	73,991,144 shares

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

As of September 30, 2026	4,830,076 shares
As of March 31, 2026	4,958,584 shares

(Note) The number of treasury shares at the end of the period includes the shares held in the ESOP Trust (September 30, 2026: 658,200 shares, March 31, 2026: 717,200 shares).

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2026	69,092,064 shares
Six months ended September 30, 2025	68,857,009 shares

(Note)In the calculation of the average number of shares outstanding during the period, the average number of the shares held in the ESOP Trust during the period are included in the number of treasury shares that is deducted (Six months ended September 30, 2026: 690,413 shares, Six Months ended September 30, 2025: 867,530 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.)

	Ordinary income		Ordinary profit		Profit	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2026	38,377	31.9	8,530	36.6	5,925	38.3
September 30, 2025	29,080	36.4	6,244	33.5	4,283	24.4

	Basic earnings per share
Six months ended	Yen
September 30, 2026	85.76
September 30, 2025	62.20

Note: The Bank has conducted a stock split at a ratio of four stocks for one common stock with an effective date of April 1, 2026. "Basic earnings per share" is calculated based on the assumption that the stock split was conducted at the beginning of the fiscal year ended March 31, 2026.

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	3,826,457	188,616	4.9
March 31, 2026	3,906,350	184,740	4.7

Reference: Equity

As of September 30, 2026: ¥ 188,576 million

As of March 31, 2026: ¥ 184,672 million

(Note) Equity-to-asset ratio = (Total net assets – Share acquisition rights) / Total Assets

This ratio is not based on the public notice of Capital Ratio.

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

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Full year	16,200	27.4	11,200	24.8	161.94

* Semi-annual financial results reports are exempt from interim audit conducted by certified public accountants or an audit firm.

* Proper use of earnings forecasts, and other special matters

The description of future performance in this report is based on information which is presently available and certain assumptions which are considered to be reasonable, and it does not guarantee future performance. Actual results may differ significantly from forecasts depending on various future factors.

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

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	389,094	207,777
Call loans and bills bought	-	80,000
Monetary claims bought	5,285	5,117
Money held in trust	9,305	10,098
Securities	1,132,745	1,121,765
Loans and bills discounted	2,314,102	2,343,831
Foreign exchanges	4,584	4,513
Other assets	38,558	40,737
Tangible fixed assets	13,204	12,897
Intangible fixed assets	1,437	1,285
Retirement benefit asset	14,400	14,435
Deferred tax assets	3,803	3,962
Customers' liabilities for acceptances and guarantees	3,210	3,378
Allowance for loan losses	(16,019)	(16,031)
Total assets	3,913,713	3,833,770
Liabilities		
Deposits	3,225,251	3,229,959
Negotiable certificates of deposit	230,389	146,453
Borrowed money	218,717	206,384
Foreign exchanges	28	76
Other liabilities	40,862	48,083
Provision for bonuses for directors (and other officers)	35	16
Retirement benefit liability	65	63
Provision for retirement benefits for directors (and other officers)	20	14
Provision for reimbursement of deposits	46	29
Provision for contingent loss	318	320
Deferred tax liabilities	16	131
Acceptances and guarantees	3,210	3,378
Total liabilities	3,718,962	3,634,911
Net assets		
Share capital	12,089	12,089
Capital surplus	5,666	5,666
Retained earnings	179,235	183,390
Treasury shares	(4,341)	(4,240)
Total shareholders' equity	192,650	196,906
Valuation difference on available-for-sale securities	(9,801)	(10,320)
Deferred gains or losses on hedges	8,432	8,955
Remeasurements of defined benefit plans	3,402	3,276
Total accumulated other comprehensive income	2,032	1,911
Share acquisition rights	67	40
Total net assets	194,750	198,859
Total liabilities and net assets	3,913,713	3,833,770

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	31,984	41,376
Interest income	22,371	27,029
Interest on loans and discounts	13,099	17,217
Interest and dividends on securities	8,512	8,149
Fees and commissions	4,829	4,939
Other ordinary income	2,323	2,589
Other income	2,461	6,817
Ordinary expenses	25,567	32,567
Interest expenses	3,600	6,527
Interest on deposits	2,901	5,364
Fees and commissions payments	1,952	2,076
Other ordinary expenses	5,956	9,960
General and administrative expenses	12,768	13,111
Other expenses	1,288	890
Ordinary profit	6,417	8,808
Extraordinary income	1	49
Gain on disposal of non-current assets	1	49
Extraordinary losses	15	15
Loss on disposal of non-current assets	10	14
Impairment losses	5	1
Profit before income taxes	6,402	8,842
Income taxes - current	2,108	2,772
Income taxes - deferred	(64)	(43)
Total income taxes	2,043	2,729
Profit	4,358	6,113
Profit attributable to owners of parent	4,358	6,113

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	4,358	6,113
Other comprehensive income		
Valuation difference on available-for-sale securities	4,039	(518)
Deferred gains or losses on hedges	2,179	523
Remeasurements of defined benefit plans, net of tax	66	(125)
Total other comprehensive income	6,285	(120)
Comprehensive income	10,644	5,992
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	10,644	5,992

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	12,089	5,666	173,126	(4,505)	186,377
Changes during period					
Dividends of surplus			(1,132)		(1,132)
Profit attributable to owners of parent			4,358		4,358
Purchase of treasury shares				(0)	(0)
Disposal of treasury shares			(3)	110	107
Net changes in items other than shareholders' equity					
Total changes during period	-	-	3,222	109	3,332
Balance at end of period	12,089	5,666	176,349	(4,395)	189,709

	Accumulated other comprehensive income				Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	(5,336)	2,748	801	(1,786)	67	184,658
Changes during period						
Dividends of surplus						(1,132)
Profit attributable to owners of parent						4,358
Purchase of treasury shares						(0)
Disposal of treasury shares						107
Net changes in items other than shareholders' equity	4,039	2,179	66	6,285	-	6,285
Total changes during period	4,039	2,179	66	6,285	-	9,618
Balance at end of period	(1,297)	4,927	868	4,499	67	194,276

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	12,089	5,666	179,235	(4,341)	192,650
Changes during period					
Dividends of surplus			(1,952)		(1,952)
Profit attributable to owners of parent			6,113		6,113
Purchase of treasury shares				(0)	(0)
Disposal of treasury shares			(5)	101	96
Net changes in items other than shareholders' equity					
Total changes during period	-	-	4,154	101	4,256
Balance at end of period	12,089	5,666	183,390	(4,240)	196,906

	Accumulated other comprehensive income				Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	(9,801)	8,432	3,402	2,032	67	194,750
Changes during period						
Dividends of surplus						(1,952)
Profit attributable to owners of parent						6,113
Purchase of treasury shares						(0)
Disposal of treasury shares						96
Net changes in items other than shareholders' equity	(518)	523	(125)	(120)	(26)	(147)
Total changes during period	(518)	523	(125)	(120)	(26)	4,108
Balance at end of period	(10,320)	8,955	3,276	1,911	40	198,859

Semi-annual Non-consolidated Financial Statements

Semi-annual Non-consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	388,437	207,040
Call loans	-	80,000
Monetary claims bought	5,285	5,117
Money held in trust	9,305	10,098
Securities	1,135,606	1,124,364
Loans and bills discounted	2,323,787	2,354,947
Foreign exchanges	4,584	4,513
Other assets	19,851	21,081
Other	19,851	21,081
Tangible fixed assets	12,879	12,582
Intangible fixed assets	1,393	1,251
Prepaid pension costs	9,448	9,666
Deferred tax assets	5,333	5,440
Customers' liabilities for acceptances and guarantees	3,210	3,378
Allowance for loan losses	(12,773)	(13,026)
Total assets	3,906,350	3,826,457
Liabilities		
Deposits	3,229,497	3,234,200
Negotiable certificates of deposit	234,389	150,153
Borrowed money	218,717	206,384
Foreign exchanges	28	76
Other liabilities	35,379	43,286
Income taxes payable	1,598	2,430
Lease liabilities	8	7
Asset retirement obligations	47	49
Other	33,724	40,798
Provision for bonuses for directors (and other officers)	23	11
Provision for reimbursement of deposits	46	29
Provision for contingent loss	318	320
Acceptances and guarantees	3,210	3,378
Total liabilities	3,721,610	3,637,841

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Net assets		
Share capital	12,089	12,089
Capital surplus	4,811	4,811
Legal capital surplus	4,811	4,811
Retained earnings	174,307	178,273
Legal retained earnings	7,278	7,278
Other retained earnings	167,028	170,995
Reserve for tax purpose reduction entry of non-current assets	792	792
General reserve	155,080	160,080
Retained earnings brought forward	11,155	10,122
Treasury shares	(4,341)	(4,240)
Total shareholders' equity	186,866	190,934
Valuation difference on available-for-sale securities	(10,626)	(11,314)
Deferred gains or losses on hedges	8,432	8,955
Total valuation and translation adjustments	(2,193)	(2,358)
Share acquisition rights	67	40
Total net assets	184,740	188,616
Total liabilities and net assets	3,906,350	3,826,457

Semi-annual Non-consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Ordinary income	29,080	38,377
Interest income	22,500	27,157
Interest on loans and discounts	13,122	17,246
Interest and dividends on securities	8,619	8,249
Fees and commissions	4,107	4,352
Other ordinary income	13	50
Other income	2,459	6,816
Ordinary expenses	22,835	29,847
Interest expenses	3,604	6,539
Interest on deposits	2,904	5,370
Fees and commissions payments	2,067	2,174
Other ordinary expenses	3,854	7,691
General and administrative expenses	12,054	12,467
Other expenses	1,254	973
Ordinary profit	6,244	8,530
Extraordinary income	1	49
Extraordinary losses	15	15
Profit before income taxes	6,230	8,564
Income taxes - current	2,011	2,710
Income taxes - deferred	(65)	(71)
Total income taxes	1,946	2,639
Profit	4,283	5,925

Semi-annual Non-consolidated Statement of Changes in Equity

For the 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
Balance at beginning of period	12,089	4,811	4,811	7,278	834	151,080	8,949	168,142
Changes during period								
Dividends of surplus							(1,132)	(1,132)
Provision of general reserve						4,000	(4,000)	-
Profit							4,283	4,283
Purchase of treasury shares								
Disposal of treasury shares							(3)	(3)
Net changes in items other than shareholders' equity								
Total changes during period	-	-	-	-	-	4,000	(852)	3,147
Balance at end of period	12,089	4,811	4,811	7,278	834	155,080	8,097	171,290

	Shareholders' equity		Valuation and translation adjustments			Share acquisition rights	Total net assets
	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Total valuation and translation adjustments		
Balance at beginning of period	(4,505)	180,537	(6,244)	2,748	(3,496)	67	177,109
Changes during period							
Dividends of surplus		(1,132)					(1,132)
Provision of general reserve		-					-
Profit		4,283					4,283
Purchase of treasury shares	(0)	(0)					(0)
Disposal of treasury shares	110	107					107
Net changes in items other than shareholders' equity			4,075	2,179	6,255	-	6,255
Total changes during period	109	3,257	4,075	2,179	6,255	-	9,512
Balance at end of period	(4,395)	183,795	(2,169)	4,927	2,758	67	186,621

For the 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
Balance at beginning of period	12,089	4,811	4,811	7,278	792	155,080	11,155	174,307
Changes during period								
Dividends of surplus							(1,952)	(1,952)
Provision of general reserve						5,000	(5,000)	-
Profit							5,925	5,925
Purchase of treasury shares								
Disposal of treasury shares							(5)	(5)
Net changes in items other than shareholders' equity								
Total changes during period	-	-	-	-	-	5,000	(1,033)	3,966
Balance at end of period	12,089	4,811	4,811	7,278	792	160,080	10,122	178,273

	Shareholders' equity		Valuation and translation adjustments			Share acquisition rights	Total net assets
	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Total valuation and translation adjustments		
Balance at beginning of period	(4,341)	186,866	(10,626)	8,432	(2,193)	67	184,740
Changes during period							
Dividends of surplus		(1,952)					(1,952)
Provision of general reserve		-					-
Profit		5,925					5,925
Purchase of treasury shares	(0)	(0)					(0)
Disposal of treasury shares	101	96					96
Net changes in items other than shareholders' equity			(687)	523	(164)	(26)	(191)
Total changes during period	101	4,068	(687)	523	(164)	(26)	3,876
Balance at end of period	(4,240)	190,934	(11,314)	8,955	(2,358)	40	188,616

SUPPLEMENTARY INFORMATION for the FY 3/2027 H1

1. Status of Profit and Loss （損益状況）

＜Consolidated＞

(Millions of yen)

	(Japanese)	FY 3/2027 H1 (A)	(A)-(B)	FY 3/2026 H1 (B)	FYE 3/2026
Consolidated gross profit	連結粗利益	16,010	(2,009)	18,019	23,117
Net interest income	資金利益	20,518	1,741	18,777	37,315
Net fees and commissions	役務取引等利益	2,862	(14)	2,876	5,875
Net other ordinary income	その他業務利益	(7,370)	(3,737)	(3,633)	(20,073)
General and administrative expenses	営業経費	13,111	343	12,768	25,749
Credit related expenses	貸倒償却引当費用	522	(540)	1,062	1,618
Provision of general allowance for loan losses	一般貸倒引当金繰入額	(105)	(83)	(22)	26
Write-off of loans	貸出金償却	17	17	0	38
Provision of specific allowance for loan losses	個別貸倒引当金繰入額	563	(478)	1,041	1,379
Transfer of provision for contingent losses	偶発損失引当金繰入額	37	(3)	40	158
Losses on sales of loans	債権売却損	9	6	3	15
Reversal of allowance for loan losses	貸倒引当金戻入益	—	—	—	—
Reversal of provision for contingent losses	偶発損失引当金戻入益	—	—	—	—
Recoveries of written off receivables	償却債権取立益	0	0	—	0
Gains (losses) related to stocks, etc.	株式等関係損益	6,253	4,344	1,909	16,713
Other	その他	178	(140)	318	388
Ordinary profit	経常利益	8,808	2,391	6,417	12,851
Extraordinary income (losses)	特別損益	33	47	(14)	(61)
Profit before income taxes	税金等調整前中間純利益	8,842	2,440	6,402	12,790
Income taxes - current	法人税、住民税及び事業税	2,772	664	2,108	3,819
Income taxes - deferred	法人税等調整額	(43)	21	(64)	51
Profit	中間純利益	6,113	1,755	4,358	8,919
Profit attributable to owners of parent	親会社株主に帰属する中間純利益	6,113	1,755	4,358	8,919

Note：Amounts are rounded down to the nearest millions of yen.

* Consolidated gross profit = [Interest income - (Interest expenses - Corresponding loss on money held in trust)]
+ (Fees and commissions income - Fees and commissions expenses) + (Other ordinary income - Other ordinary expenses)

（注）金額は、百万円未満を切り捨てて表示しております。

連結粗利益 ＝ ｛資金運用収益 － （資金調達費用 － 金銭の信託運用見合費用）｝
＋（役務取引等収益 - 役務取引等費用）＋（その他業務収益 - その他業務費用）

＜Non-consolidated＞

(Millions of yen)

	(Japanese)	FY 3/2027 H1 (A)	(A)-(B)	FY 3/2026 H1 (B)	FYE 3/2026
Ordinary income	経常収益	38,377	9,297	29,080	71,585
Gross business profit	業務粗利益	15,172	(1,930)	17,102	21,247
(Excluding gains (losses) on bonds)	（除く国債等債券損益（５勘定尻））	22,429	2,008	20,421	40,828
Net interest income	資金利益	20,635	1,733	18,902	37,448
Net fees and commissions	役務取引等利益	2,177	137	2,040	4,350
Net other ordinary income	その他業務利益	(7,640)	(3,800)	(3,840)	(20,551)
(Gains (losses) on bonds)	（うち国債等債券損益）	(7,256)	(3,937)	(3,319)	(19,581)
Expenses (excluding non-recurring expenses)	経費（除く臨時処理分）	12,621	694	11,927	24,115
Personnel expenses	人件費	7,101	626	6,475	13,056
Non-personnel expenses	物件費	4,679	16	4,663	9,605
Taxes	税金	840	52	788	1,452
Net business profit (before provision of general allowance for loan losses)	実質業務純益	2,551	(2,623)	5,174	(2,868)
Core net business profit (Excluding gains (losses) on bonds)	コア業務純益（除く国債等債券損益）	9,807	1,314	8,493	16,713
Provision of general allowance for loan losses [1]	一般貸倒引当金繰入額	(80)	(73)	(7)	11
Net business profit	業務純益	2,631	(2,550)	5,181	(2,879)
Gains (losses) on government bonds and other securities	うち国債等債券損益（５勘定尻）	(7,256)	(3,937)	(3,319)	(19,581)
Non-recurring gains (losses)	臨時損益	5,899	4,836	1,063	15,592
Disposal of non-performing loans [2]	不良債権処理額	687	(348)	1,035	1,339
Write-off of loans	貸出金償却	—	—	—	—
Provision of specific allowance for loan losses	個別貸倒引当金繰入額	641	(354)	995	1,175
Transfer of provision for contingent losses	偶発損失引当金繰入額	37	(3)	40	158
Losses on sales of loans	債権売却損	8	8	0	4
Reversal of allowance for loan losses [3]	貸倒引当金戻入益	—	—	—	—
Recoveries of written off receivables [4]	償却債権取立益	—	—	—	—
Gains (losses) related to stocks, etc.	株式等関係損益	6,253	4,344	1,909	16,713
Gains on sale of equity securities	株式等売却益	6,315	4,304	2,011	16,868
Losses on sale of equity securities	株式等売却損	30	(71)	101	154
Losses on devaluation of equity securities	株式等償却	32	32	0	0
Retirement benefit expenses (non-recurring expenses)	退職給付費用（臨時分）	(182)	(277)	95	191
Other non-recurring gains (losses)	その他臨時損益	151	(134)	285	409
Ordinary profit	経常利益	8,530	2,286	6,244	12,713
Extraordinary income (losses)	特別損益	33	47	(14)	(61)
Gains (losses) on disposal of non-current assets	固定資産処分損益	35	44	(9)	(47)
Impairment losses	減損損失	1	(4)	5	14
Profit before income taxes	税引前中間純利益	8,564	2,334	6,230	12,652
Income taxes - current	法人税、住民税及び事業税	2,710	699	2,011	3,641
Income taxes - deferred	法人税等調整額	(71)	(6)	(65)	35
Total income taxes	法人税等合計	2,639	693	1,946	3,677
Profit	中間純利益	5,925	1,642	4,283	8,974
Credit-related expenses [1] + [2] − [3] − [4]	与信費用	607	(421)	1,028	1,350

2. Net Business Profit [Non-consolidated] （業務純益）

(Millions of yen)

	(Japanese)	FY 3/2027 H1 (A)	(A)-(B)	FY 3/2026 H1 (B)	FYE 3/2026
Net business profit (before provision of general allowance for loan losses)	実質業務純益	2,551	(2,623)	5,174	(2,868)
Per head (in thousands of yen)	職員一人当たり（千円）	1,806	(1,927)	3,733	(2,079)
Net business profit	業務純益	2,631	(2,550)	5,181	(2,879)
Per head (in thousands of yen)	職員一人当たり（千円）	1,863	(1,875)	3,738	(2,087)

Note：Figures per head are calculated based on the average number of employees during the period.

（注）職員一人当たり計数は、期中平均人員により算出しております。

3 .Interest Rate Spread [Non-consolidated] （利鞘）

＜Total＞

(%,pp)

	(Japanese)	FY 3/2027 H1 (A)	(A)-(B)	FY 3/2026 H1 (B)	FYE 3/2026
Average yield on interest earning assets	資金運用利回	1.41	0.20	1.21	1.22
Average yield on loans and bills discounted	貸出金利回	1.48	0.30	1.18	1.23
Average yield on securities	有価証券利回	1.42	(0.02)	1.44	1.37
Average yield on interest bearing liabilities	資金調達原価	1.03	0.18	0.85	0.89
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.33	0.15	0.18	0.20
Difference between average yield on loans and deposits	預貸金利鞘	0.42	0.11	0.31	0.32
Average interest rate spread	総資金利鞘	0.38	0.02	0.36	0.33

＜Domestic＞

(%,pp)

	(Japanese)	FY 3/2027 H1 (A)	(A)-(B)	FY 3/2026 H1 (B)	FYE 3/2026
Average yield on interest earning assets	資金運用利回	1.35	0.20	1.15	1.16
Average yield on loans and bills discounted	貸出金利回	1.48	0.31	1.17	1.23
Average yield on securities	有価証券利回	1.36	(0.03)	1.39	1.30
Average yield on interest bearing liabilities	資金調達原価	1.02	0.18	0.84	0.88
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.33	0.15	0.18	0.20
Difference between average yield on loans and deposits	預貸金利鞘	0.43	0.12	0.31	0.33
Average interest rate spread	総資金利鞘	0.33	0.02	0.31	0.28

4. Securities （有価証券関係）

(1) Bases of securities valuation （有価証券の評価基準）

Securities for trading	売買目的有価証券	Market value method (Valuation differences are recorded as profits or losses) 時価法（評価差額を損益処理）
Held-to-maturity debt securities	満期保有目的の債券	Amortized cost method 償却原価法
Available-for-sale securities	その他有価証券	Market value method (Valuation differences are included in net assets, net of income taxes) 時価法（評価差額を全部純資産直入）
Stocks of subsidiaries and affiliates	子会社株式及び関連会社株式	Cost method 原価法

(2) Valuation gains (losses) （評価損益）

＜Consolidated＞

(Millions of yen)

			As of Sep.30, 2026				As of Sep.30, 2025	As of Mar.31, 2026
			Valuation gains (losses)				Valuation gains (losses)	Valuation gains (losses)
		(Japanese)	(A)	(A)-(B)	Valuation gains	Valuation losses	(B)	
Held-to-maturity		満期保有目的	(5,872)	(3,797)	6	5,878	(2,075)	(4,194)
	Bonds	債券	(5,370)	(3,610)	6	5,376	(1,760)	(3,779)
	Others	その他	(502)	(188)	—	502	(314)	(414)
Stocks of subsidiaries and affiliates		子会社・関連会社株式	—	—	—	—	—	—
Available-for-sale (*1)		その他有価証券	(15,514)	(13,192)	49,252	64,767	(2,322)	(14,892)
	Bonds	債券	(58,978)	(14,182)	11	58,990	(44,796)	(56,354)
	Stocks	株式	37,604	(2,903)	37,644	39	40,507	36,517
	Others	その他	5,859	3,894	11,596	5,737	1,965	4,943
Total		合計	(21,387)	(16,990)	49,258	70,646	(4,397)	(19,086)
Bonds		債券	(64,348)	(17,792)	17	64,366	(46,556)	(60,134)
Stocks		株式	37,604	(2,903)	37,644	39	40,507	36,517
Others		その他	5,356	3,705	11,596	6,240	1,651	4,529

*1 Available-for-sale	(15,514)	(13,192)			(2,322)	(14,892)
Interest rate swaps - deferred gains (losses) on hedges 金利スワップ（繰延ヘッジ損益）	13,035	5,863			7,172	12,273
Valuation gains (losses) after interest rate swap adjustments 金利スワップ考慮後の評価損益	(2,479)	(7,329)			4,850	(2,618)

＜Non-consolidated＞

(Millions of yen)

			As of Sep.30, 2026				As of Sep.30, 2025	As of Mar.31, 2026
			Valuation gains (losses)				Valuation gains (losses)	Valuation gains (losses)
		(Japanese)	(A)	(A)-(B)	Valuation gains	Valuation losses	(B)	
Held-to-maturity		満期保有目的	(5,872)	(3,797)	6	5,878	(2,075)	(4,194)
	Bonds	債券	(5,370)	(3,610)	6	5,376	(1,760)	(3,779)
	Others	その他	(502)	(188)	—	502	(314)	(414)
Stocks of subsidiaries and affiliates		子会社・関連会社株式	—	—	—	—	—	—
Available-for-sale (*2)		その他有価証券	(17,049)	(13,380)	47,718	64,767	(3,669)	(16,165)
	Bonds	債券	(58,978)	(14,182)	11	58,990	(44,796)	(56,354)
	Stocks	株式	36,069	(3,091)	36,109	39	39,160	35,244
	Others	その他	5,859	3,894	11,596	5,737	1,965	4,943
Total		合計	(22,922)	(17,177)	47,724	70,646	(5,745)	(20,359)
Bonds		債券	(64,348)	(17,792)	17	64,366	(46,556)	(60,134)
Stocks		株式	36,069	(3,091)	36,109	39	39,160	35,244
Others		その他	5,356	3,705	11,596	6,240	1,651	4,529

*2 Available-for-sale	(17,049)	(13,380)			(3,669)	(16,165)
Interest rate swaps - deferred gains (losses) on hedges 金利スワップ（繰延ヘッジ損益）	13,035	5,863			7,172	12,273
Valuation gains (losses) after interest rate swap adjustments 金利スワップ考慮後の評価損益	(4,013)	(7,516)			3,503	(3,891)

(3) Terms-end balance [Non-consolidated] （期末残高）

(Millions of yen)

	(Japanese)	As of Sep.30, 2026 (A)	(A)-(B)	As of Sep.30, 2025 (B)	As of Mar.31, 2026
Securities	有価証券	1,124,364	(40,032)	1,164,396	1,135,606
Bonds	債券	806,547	(26,477)	833,024	830,100
Stocks	株式	53,337	(6,814)	60,151	53,190
Others	その他	264,479	(6,740)	271,219	252,315

(4) Average balance [Non-consolidated] （平均残高）

(Millions of yen)

	(Japanese)	FY 3/2027 H1 (A)	(A)-(B)	FY 3/2026 H1 (B)	FYE 3/2026
Securities	有価証券	1,154,478	(33,980)	1,188,458	1,171,925
Bonds	債券	883,434	(5,241)	888,675	880,656
Stocks	株式	17,778	(3,702)	21,480	20,483
Others	その他	253,265	(25,037)	278,302	270,784

(5) Gains (losses) related to Securities [Non-consolidated] （有価証券関係損益）

(Millions of yen)

	(Japanese)	FY 3/2027 H1 (A)	(A)-(B)	FY 3/2026 H1 (B)	FYE 3/2026
Gains (losses) related to Securities	有価証券関係損益	(1,002)	407	(1,409)	(2,867)
Gains (losses) on bonds, etc.	国債等債券損益	(7,256)	(3,937)	(3,319)	(19,581)
Gains on sale	売却益	50	37	13	56
redemption gains	償還益	—	—	—	—
Losses on sale	売却損	7,103	6,432	671	12,901
redemption losses	償還損	204	(2,456)	2,660	6,736
Losses on devaluation	償却	—	—	—	—
Gains (losses) on stocks, etc.	株式等損益	6,253	4,344	1,909	16,713
Gains on sale	売却益	6,315	4,304	2,011	16,868
Losses on sale	売却損	30	(71)	101	154
Losses on devaluation	償却	32	32	0	0

5. Employee's severance and Retirement benefits [Non-consolidated] （退職給付関連）

(1) Retirement benefit plan 採用している退職給付制度

(i) Lump-sum retirement benefits plan 退職一時金制度

(ii) Pension plan 年金制度

Defined contribution pension plan 確定拠出年金制度

Defined benefit pension plan 確定給付年金制度

(2) Retirement benefit obligations (at the beginning of the fiscal year) （退職給付債務残高（期首））

(Millions of yen)

	(Japanese)	FY 3/2027 H1 (A)	(A)-(B)	FY 3/2026 H1 (B)
Retirement benefit obligations	退職給付債務残高	(18,194)	2,599	(20,793)
(Defined benefit corporate pension plan : Discount rate (%))	（確定給付企業年金制度：割引率）	2.9%	1.0pp	1.9%
(Retirement allowance system : Discount rate (%))	（退職金制度：割引率）	2.5%	1.8pp	0.7%
Fair value of plan assets	年金資産時価総額	32,595	1,499	31,096
Unrecognized actuarial differences	未認識数理計算上の差異	(4,952)	(3,783)	(1,169)
Net amount on B/S	貸借対照表上の純額	9,448	315	9,133
Prepaid pension cost	うち前払年金費用	9,448	315	9,133
Provision for employee retirement benefits	うち退職給付引当金	—	—	—

Note：The Bank has established a retirement benefit trust.

（注）当行では、退職給付信託を設定しております。

(3) Retirement benefit costs （退職給付費用）

(Millions of yen)

	(Japanese)	FY 3/2027 H1 (A)	(A)-(B)	FY 3/2026 H1 (B)	FYE 3/2026
Retirement benefit costs	退職給付費用	(101)	(250)	149	298
Service costs	勤務費用	203	(59)	262	525
Interest costs	利息費用	248	104	144	289
Expected return on plan assets	期待運用収益	370	16	354	708
Accumulation (Amortization) of prior service cost	過去勤務債務処理額	—	—	—	—
Accumulation (Amortization) of actuarial differences	数理計算上の差異処理額	(182)	(277)	95	191

Notes：1. The retirement benefit expenses in "1. Status of Profit and Loss" are recorded as follows:

Service costs + Interest costs - Expected return on plan assets → Included in personnel expenses

Accumulation (Amortization) of prior service cost + Accumulation (Amortization) of actuarial differences

→ Included in non-recurring gains (losses)

2. In addition to the above, the contribution to the defined contribution pension plan is 58 million yen.

（注）1．本決算説明資料「1．損益状況」における退職給付費用の計上は、次のとおりであります。

勤務費用 + 利息費用 − 期待運用収益 → 「人件費」に計上

過去勤務債務処理額 + 数理計算上の差異処理額 → 「臨時損益」に計上

2．上記のほか、確定拠出年金制度への拠出額58百万円があります。

6. Capital Ratio （Domestic standard） （自己資本比率）

＜Consolidated＞

(Millions of yen)

	(Japanese)	As of Sep.30, 2026 (A)	(A)-(B)	As of Sep.30, 2025 (B)	As of Mar.31, 2026
Basic core capital [1]	コア資本に係る基礎項目	202,022	8,882	193,140	198,373
Adjustment core capital [2]	コア資本に係る調整項目	10,801	1,980	8,821	10,881
Capital [3] ([1]-[2])	自己資本	191,220	6,901	184,319	187,491
Risk-weighted assets [4]	リスク・アセット	1,761,670	119,553	1,642,117	1,677,327
Capital ratio [3]/[4]	自己資本比率	10.85%	(0.37pp)	11.22%	11.17%
Total required capital [4]×4%	総所要自己資本額	70,466	4,782	65,684	67,093

＜Non-consolidated＞

(Millions of yen)

	(Japanese)	As of Sep.30, 2026 (A)	(A)-(B)	As of Sep.30, 2025 (B)	As of Mar.31, 2026
Basic core capital [5]	コア資本に係る基礎項目	192,308	6,411	185,897	188,696
Adjustment core capital [6]	コア資本に係る調整項目	7,502	183	7,319	7,449
Capital [7] ([5]-[6])	自己資本	184,806	6,228	178,578	181,246
Risk-weighted assets [8]	リスク・アセット	1,753,565	119,769	1,633,796	1,669,016
Capital ratio [7]/[8]	自己資本比率	10.53%	(0.40pp)	10.93%	10.85%
Total required capital [8]×4%	総所要自己資本額	70,142	4,791	65,351	66,760

7. Return on Equity (ROE) [Non-consolidated]

(%,pp)

	(Japanese)	FY 3/2027 H1 (A)	(A)-(B)	FY 3/2026 H1 (B)	FYE 3/2026
Net business profit basis (before provision for general allowance for loan losses)	業務純益ベース（一般貸倒引当金繰入前）	2.72	(2.95)	5.67	(1.58)
Net business profit basis	業務純益ベース	2.81	(2.87)	5.68	(1.59)
Profit basis	中間（当期）純利益ベース	6.33	1.64	4.69	4.96

Note：A denominator is calculated as follows

Average net assets = (Net assets at the beginning of the period（excluding share acquisition rights）

+ Net assets at the end of the period(")) / 2

（注）分母の「純資産平均残高」は、（期首純資産の部（新株予約権を除く） + 期末純資産の部（同））÷ 2 を使用しております。

8. Return on Assets (ROA), Over Head Ratio (OHR) [Non-consolidated]

(%,pp)

	(Japanese)	FY 3/2027 H1 (A)	(A)-(B)	FY 3/2026 H1 (B)	FYE 3/2026
Return on Assets (Net business profit basis)	ＲＯＡ（業務純益ベース）	0.13	(0.14)	0.27	(0.07)
Return on Assets (Core net business profit basis)	ＲＯＡ（コア業務純益ベース）	0.50	0.06	0.44	0.43
Over Head Ratio	ＯＨＲ	56.27	(2.13)	58.40	59.06

*ROA = Core net business profit / Average total assets（excluding customers' liabilities for acceptances and guarantees）

*OHR = Expenses (excluding non-recurring expenses) / Core bussiness gross profit

（注）ROA = 業務純益（コア業務純益）÷ 総資産平均残高（支払承諾見返を除く）

OHR = 経費（除く臨時処理分）÷ コア業務粗利益

9. Balance of Deposits, Loans, and Customer Assets under Custody [Non-consolidated]　（預金、貸出金、預り資産の残高）

(1) Terms-end balance　（期末残高）

(Millions of yen)

	(Japanese)	As of Sep.30, 2026 (A)	(A)-(B)	As of Sep.30, 2025 (B)	As of Mar.31, 2026
Deposits and Negotiable certificates of deposit	預金等	3,384,353	31,202	3,353,151	3,463,887
Iwate Prefecture	うち岩手県内	3,136,816	23,848	3,112,968	3,226,333
Deposits	預金	3,234,200	21,251	3,212,949	3,229,497
Iwate Prefecture	うち岩手県内	2,997,673	19,897	2,977,776	2,996,944
Individual	うち個人	2,246,365	(3,534)	2,249,899	2,259,551
Loans and bills discounted	貸出金	2,354,947	112,374	2,242,573	2,323,787
Iwate Prefecture	うち岩手県内	1,661,427	38,170	1,623,257	1,681,281
Individual	うち個人	570,486	16,412	554,074	563,052

(2) Average balance　（平均残高）

(Millions of yen)

	(Japanese)	FY 3/2027 H1 (A)	(A)-(B)	FY 3/2026 H1 (B)	FYE 3/2026
Deposits and Negotiable certificates of deposit	預金等	3,474,683	64,489	3,410,194	3,385,454
Iwate Prefecture	うち岩手県内	3,228,653	55,471	3,173,182	3,147,658
Deposits	預金	3,302,243	49,547	3,252,696	3,241,689
Iwate Prefecture	うち岩手県内	3,065,933	46,485	3,019,448	3,008,278
Individual	うち個人	2,259,788	321	2,259,467	2,260,756
Loans and bills discounted	貸出金	2,308,757	93,763	2,214,994	2,244,591
Iwate Prefecture	うち岩手県内	1,649,566	43,594	1,605,972	1,618,908
Individual	うち個人	541,904	11,509	530,395	532,911

(3) Housing and consumer loans　（消費者ローン残高）

(Millions of yen)

	(Japanese)	As of Sep.30, 2026 (A)	(A)-(B)	As of Sep.30, 2025 (B)	As of Mar.31, 2026
Housing and consumer loans	消費者ローン残高	566,188	16,301	549,887	559,060
Housing loans	うち住宅ローン残高	524,827	13,194	511,633	519,105
Consumer loans	うちその他ローン残高	41,360	3,107	38,253	39,955

(4) Loans to SMEs and Individual customers　（中小企業等残高等）

(Millions of yen)

	(Japanese)	As of Sep.30, 2026 (A)	(A)-(B)	As of Sep.30, 2025 (B)	As of Mar.31, 2026
Loans to SMEs and Individual customers	中小企業等貸出残高	1,446,949	72,398	1,374,551	1,416,908
Loans to SMEs	うち中小企業向け残高	876,463	55,986	820,477	853,856
Loans to Individual costumers	うち個人向け残高	570,486	16,412	554,074	563,052
Ratio of Loans to SMEs and Individual Customers	中小企業等貸出比率	61.44%	0.15pp	61.29%	60.97%

(5) Customer Assets under Custody （預り資産残高等）

In connection with the comprehensive business alliance with Daiwa Securities Co. Ltd., securities accounts held by the Bank's customers (investment trusts and bonds) were transferred to the company on May 7, 2026.

大和証券株式会社との包括的業務提携に伴い、当行顧客が保有する証券口座（投資信託・債券）を2026年5月7日付で同社に移管しました。

(Millions of yen)

	(Japanese)	As of Sep.30, 2026 (A)	(A)-(B)	As of Jun.30, 2026 (B)
Customer Assets under Custody (Terms-end balance)	預り資産残高	762,450	32,344	730,106
Insurances (*1)	保険	276,533	(4,410)	280,943
Intermediary account at Daiwa Securities (*2)	大和証券仲介口座	477,557	36,326	441,231
Bonds	債券	164,315	7,463	156,852
Stocks	株式	119,663	18,259	101,404
Investment trusts	投資信託	149,548	2,534	147,014
Discretionary investment accounts	投資一任勘定	44,030	8,071	35,959
Intermediary account at other than Daiwa Securities (*3)	大和証券以外の仲介口座	8,359	428	7,931
Fee Income from Customer Assets under Custody	預り資産手数料収入	1,032	540	492

Note: Pre-alliance balances

(Millions of yen)

	(Japanese)	As of Mar.31, 2026	As of Sep.30, 2025
Customer Assets under Custody (Terms-end balance)	預り資産残高	421,609	400,046
Investment trusts	投資信託	100,542	96,234
Pubric debts	公共債	45,166	42,155
Insurances (*1)	保険	275,900	261,657
Fee Income from Customer Assets under Custody	預り資産手数料収入	1,934	897

*1 For Insurances, amounts for in-force policies are presented.

*2 Balance of financial instruments intermediary accounts handled by Daiwa Securities Co. Ltd. under the comprehensive business alliance.

*3 Balance of financial instruments intermediary accounts handled by Nomura Securities Co., Ltd. and Mitsubishi UFJ Morgan Stanley Securities Co., Ltd.

（注） 1．保険については有効契約残高を記載しております。

2．大和証券(株)との包括的業務提携による、同社を委託元とする金融商品仲介口座の残高を記載しております。

3．野村證券(株)、三菱UFJモルガン・スタンレー証券（株）を委託元とする金融商品仲介口座の残高を記載しております。

10. Disclosed Claims under the Financial Reconstruction Law and Risk-Monitored Loans （金融再生法開示債権及びリスク管理債権）

(1) Terms-end balance （期末残高）

＜Consolidated＞

(Millions of yen)

	(Japanese)	As of Sep.30, 2026 (A)	(A)-(B)	As of Sep.30, 2025 (B)	As of Mar.31, 2026
Bankrupt and Substantial bankrupt claims	破産更生債権及びこれらに準ずる債権	9,604	(733)	10,337	10,848
Doubtful Claims	危険債権	42,244	2,106	40,138	38,506
Substandard Claims	要管理債権	7,038	(2,427)	9,465	8,900
Subtotal [1]	小計	58,887	(1,054)	59,941	58,255
Normal claims	正常債権	2,302,934	111,726	2,191,208	2,274,161
Total [2]	合計	2,361,821	110,672	2,251,149	2,332,416
Non-performing loans ratio [1]/[2]	不良債権比率	2.49%	(0.17pp)	2.66%	2.49%

＜Non-consolidated＞

(Millions of yen)

	(Japanese)	As of Sep.30, 2026 (A)	(A)-(B)	As of Sep.30, 2025 (B)	As of Mar.31, 2026
Bankrupt and Substantial bankrupt claims	破産更生債権及びこれらに準ずる債権	9,102	(783)	9,885	10,344
Doubtful Claims	危険債権	42,242	2,104	40,138	38,504
Substandard Claims	要管理債権	7,035	(2,429)	9,464	8,897
Subtotal [3]	小計	58,380	(1,107)	59,487	57,746
Normal claims	正常債権	2,314,557	112,925	2,201,632	2,284,350
Total [4]	合計	2,372,938	111,818	2,261,120	2,342,096
Non-performing loans ratio [3]/[4]	不良債権比率	2.46%	(0.17pp)	2.63%	2.46%

(2) Status of coverage （保全状況）

＜Non-consolidated＞

(Millions of yen)

	(Japanese)	As of Sep.30, 2026 (A)	(A)-(B)	As of Sep.30, 2025 (B)	As of Mar.31, 2026
Disclosed claims under the financial reconstruction law [1]	金融再生法開示債権	58,380	(1,107)	59,487	57,746
Coverage amount [2]	保全額	46,579	(716)	47,295	46,415
Collateral and Guarantees	担保、保証等	35,627	(749)	36,376	35,692
Allowance for loan losses	貸倒引当金	10,952	33	10,919	10,722
Coverage ratio [1]/[2]	保全率	79.7%	0.2pp	79.5%	80.3%

	(Japanese)	As of Sep.30, 2026			
		Bankrupt and Substantial bankrupt claims	Doubtful Claims	Substandard Claims	total
Disclosed claims under the financial reconstruction law [3]	金融再生法開示債権	9,102	42,242	7,035	58,380
Coverage amount [4]	保全額	9,102	34,055	3,422	46,579
Collateral and Guarantees	担保、保証等	5,212	28,290	2,123	35,627
Allowance for loan losses	貸倒引当金	3,889	5,764	1,298	10,952
Coverage ratio [3]/[4]	保全率	100.0%	80.6%	48.6%	79.7%
YoY	前年同期比	—	(2.4pp)	5.7pp	0.2pp

11. Allowance for loan losses （貸倒引当金）

＜Consolidated＞

(Millions of yen)

	(Japanese)	As of Sep.30, 2026 (A)	(A)-(B)	As of Sep.30, 2025 (B)	As of Mar.31, 2026
Allowance for loan losses	貸倒引当金	16,031	26	16,005	16,019
General allowance for loan losses	一般貸倒引当金	3,782	(56)	3,838	3,887
Specific allowance for loan losses	個別貸倒引当金	12,248	82	12,166	12,131
Specific allowance for certain overseas loans	特定海外債権引当勘定	—	—	—	—

＜Non-consolidated＞

(Millions of yen)

	(Japanese)	As of Sep.30, 2026 (A)	(A)-(B)	As of Sep.30, 2025 (B)	As of Mar.31, 2026
Allowance for loan losses	貸倒引当金	13,026	105	12,921	12,773
General allowance for loan losses	一般貸倒引当金	3,317	(62)	3,379	3,397
Specific allowance for loan losses	個別貸倒引当金	9,709	167	9,542	9,376
Specific allowance for certain overseas loans	特定海外債権引当勘定	—	—	—	—

12 .Credit-related expenses [Non-consolidated] （与信費用）

(Millions of yen)

	(Japanese)	FY 3/2027 H1 (A)	(A)-(B)	FY 3/2026 H1 (B)	FYE 3/2026
Credit-related expenses [1]＋[2]－[3]	与信費用	607	(421)	1,028	1,350
Provision of general allowance for loan losses [1]	一般貸倒引当金繰入額	(80)	(73)	(7)	11
Disposal of non-performing loans [2]	不良債権処理額	687	(348)	1,035	1,339
Write-off of loans	貸出金償却	—	—	—	—
Provision of specific allowance for loan losses	個別貸倒引当金繰入額	641	(354)	995	1,175
Transfer of provision for contingent losses	偶発損失引当金繰入額	37	(3)	40	158
Losses on sales of loans	債権売却損	8	8	0	4
Reversal of allowance for loan losses [3]	貸倒引当金戻入益	—	—	—	—

13. Status of Loans by Industry [Non-consolidated]　（業種別貸出状況等）

(1) Balances by Industry （業種別貸出金）

(Millions of yen)

	(Japanese)	As of Sep.30, 2026 (A)	(A)-(B)	As of Sep.30, 2025 (B)	As of Mar.31, 2026
Total	全店計	2,354,947	112,374	2,242,573	2,323,787
Manufacturing	製造業	220,394	4,344	216,050	215,496
Agriculture & forestry	農業・林業	9,345	(145)	9,490	9,389
Fishery	漁業	1,831	850	981	1,756
Mining, quarrying & gravel	鉱業・採石業・砂利採取業	2,516	172	2,344	2,645
Construction	建設業	66,622	2,069	64,553	67,013
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	124,697	(922)	125,619	123,814
Information and communications	情報通信業	18,841	2,305	16,536	16,606
Transport and postal service	運輸業・郵便業	47,762	7,797	39,965	41,703
Wholesale and retail trade	卸売業・小売業	151,225	5,576	145,649	142,365
Finance and insurance	金融業・保険業	304,214	18,273	285,941	282,087
Real estate and leasing	不動産業・物品賃貸業	321,165	46,609	274,556	298,915
Service Industries	各種サービス業	151,186	8,522	142,664	149,447
Local governments	地方公共団体	359,491	(398)	359,889	404,419
Other	その他	575,652	17,323	558,329	568,126

(2) Risk-Monitored Loans by industry （業種別リスク管理債権）

(Millions of yen)

	(Japanese)	As of Sep.30, 2026 (A)	(A)-(B)	As of Sep.30, 2025 (B)	As of Mar.31, 2026
Total	全店計	58,380	(1,107)	59,487	57,746
Manufacturing	製造業	12,020	(426)	12,446	12,122
Agriculture & forestry	農業・林業	352	(211)	563	423
Fishery	漁業	—	—	—	—
Mining, quarrying & gravel	鉱業・採石業・砂利採取業	494	(4)	498	496
Construction	建設業	3,938	(779)	4,717	4,093
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	646	(2)	648	646
Information and communications	情報通信業	843	(204)	1,047	928
Transport and postal service	運輸業・郵便業	1,633	24	1,609	1,667
Wholesale and retail trade	卸売業・小売業	11,174	771	10,403	10,282
Finance and insurance	金融業・保険業	34	(6)	40	36
Real estate and leasing	不動産業・物品賃貸業	3,150	(269)	3,419	3,306
Service Industries	各種サービス業	17,019	(364)	17,383	16,981
Local governments	地方公共団体	—	—	—	—
Other	その他	7,071	362	6,709	6,760