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November 13, 2026

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

Company name: The Bank of Nagoya, Ltd.
Listing: Tokyo Stock Exchange / Nagoya Stock Exchange
Securities code: 8522
URL: https://www.meigin.com/
Representative: Ichiro Fujiwara, President
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Telephone: +81-52-951-5911
Scheduled date to file semi-annual securities report: November 26, 2026
Scheduled date to commence dividend payments: December 11, 2026
Trading accounts: None
Preparation of supplementary material on financial results: Yes (Supplementary material on financial results is attached to this financial results report)
Holding of financial results briefing: Yes (for institutional investors and analysts)

(Yen amounts are rounded down to millions, unless otherwise noted.)

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

(1) Consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income 経常収益		Ordinary profit 経常利益		Profit attributable to owners of parent 親会社株主に帰属する中間純利益	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2026	77,711	28.7	19,869	56.0	13,498	47.6
September 30, 2025	60,405	24.9	12,738	23.7	9,145	21.8

Note: Comprehensive income Six months ended September 30, 2026: ¥5,104 million [(78.1)%]
Six months ended September 30, 2025: ¥23,327 million [–%]

	Basic earnings per share 1株当たり中間純利益	Diluted earnings per share 潜在株式調整後1株当たり中間純利益
Six months ended	Yen	Yen
September 30, 2026	274.34	–
September 30, 2025	185.93	–

Note: The Bank of Nagoya, Ltd. (the "Bank") conducted a 3-for-1 share split of common shares, with the record date set as September 30, 2025, and the effective date as October 1. Basic earnings per share has been calculated under the assumption that the share split was conducted at the beginning of the previous fiscal year.

(2) Consolidated financial position

	Total assets 総資産	Net assets 純資産	Equity-to-asset ratio 自己資本比率
As of	Millions of yen	Millions of yen	%
September 30, 2026	6,523,858	313,149	4.8
March 31, 2026	6,272,701	313,890	5.0

Reference: Equity
As of September 30, 2026: ¥313,149 million
As of March 31, 2026: ¥313,890 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 ratio stated in the notice on capital ratio.

2. Cash dividends

	Annual dividends per share 年間配当金				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2026	–	150.00	–	120.00	–
[Calculated based on figures after share split]		[50.00]			[170.00]
Fiscal year ending March 31, 2027	–	110.00			
Fiscal year ending March 31, 2027 (Forecast)			–	120.00	230.00

Notes: 1. Revisions to the forecast of cash dividends most recently announced: Yes
2. The Bank conducted a 3-for-1 share split of common shares, with the record date set as September 30, 2025, and the effective date as October 1. For the fiscal year ended March 31, 2026, the fiscal year-end dividend per share is stated based on the amount after the share split. The total annual dividend per share is indicated as "–" because it cannot be simply aggregated due to the share split.

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 income 経常収益		Ordinary profit 経常利益		Profit attributable to owners of parent 親会社株主に帰属する当期純利益		Basic earnings per share 1株当たり当期純利益
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Fiscal year ending March 31, 2027	158,200	27.1	38,900	38.5	27,200	34.2	552.76

Note: Revisions to the forecast of financial results most recently announced: Yes

*** Notes**

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

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

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

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

(iii) Changes in accounting estimates: None

(iv) Restatement: None

(3) Number of issued shares (common shares)

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

As of September 30, 2026	49,366,461 shares
As of March 31, 2026	49,366,461 shares

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

As of September 30, 2026	159,499 shares
As of March 31, 2026	169,464 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2026	49,200,801 shares
Six months ended September 30, 2025	49,185,201 shares

Note: The Bank conducted a 3-for-1 share split of common shares, with the record date set as September 30, 2025, and the effective date as October 1. The average number of shares outstanding during the period has been calculated under the assumption that the share split was conducted at the beginning of the previous 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 経常収益		Ordinary profit 経常利益		Profit 中間純利益	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2026	64,139	34.6	19,984	54.7	13,842	45.1
September 30, 2025	47,655	33.6	12,920	26.4	9,536	24.5

	Basic earnings per share 1株当たり中間純利益
Six months ended	Yen
September 30, 2026	281.33
September 30, 2025	193.89

Note: The Bank conducted a 3-for-1 share split of common shares, with the record date set as September 30, 2025, and the effective date as October 1. Basic earnings per share has been calculated under the assumption that the share split was conducted at the beginning of the previous fiscal year.

(2) Non-consolidated financial position

	Total assets 総資産	Net assets 純資産	Equity-to-asset ratio 自己資本比率
As of	Millions of yen	Millions of yen	%
September 30, 2026	6,471,593	295,816	4.6
March 31, 2026	6,222,161	295,991	4.8

Reference: Equity
As of September 30, 2026: ¥295,816 million
As of March 31, 2026: ¥295,991 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 ratio stated in the notice on capital 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 income 経常収益		Ordinary profit 経常利益		Profit 当期純利益		Basic earnings per share 1株当たり当期純利益
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Fiscal year ending March 31, 2027	129,300	32.7	38,000	39.6	26,900	34.6	546.67

Note: Revisions to the forecast of financial results most recently announced: Yes

* 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. Since the Bank qualifies as a specified business company (a company engaged in businesses defined in Article 18, Paragraph (2) of the Cabinet Office Order on Disclosure of Corporate Affairs), it prepares Type 2 semi-annual consolidated financial statements and Type 2 semi-annual non-consolidated financial statements for the six months ended September 30, 2026.
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, and are not intended to guarantee that the Bank will achieve the same. In addition, actual results, including financial performance, may differ significantly from these statements due to various factors.

Attached Material

Index

Page

1. Overview of operating results and others 2
   (1) Overview of operating results for the six months ended September 30, 2026 2
   (2) Overview of financial position for the six months ended September 30, 2026 2
   (3) Explanation of consolidated earnings forecasts and other forward-looking statements 2
2. Semi-annual consolidated financial statements and significant notes thereto 3
   (1) Semi-annual consolidated balance sheets 3
   (2) Semi-annual consolidated statements of income and comprehensive income 4
   (3) Semi-annual consolidated statements of changes in equity 6
   (4) Notes to semi-annual consolidated financial statements 8
      Notes on premise of going concern 8
      Notes on significant subsequent events 8
3. 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 statement of changes in equity 12
4. Supplementary material on financial results 16

1. Overview of operating results and others

(1) Overview of operating results for the six months ended September 30, 2026

In the six month period ended September 30, 2026, the Japanese economy has continued on a gradual recovery path overall due to signs of recovery in consumer spending and corporate capital investments supported by wage increases and improvements in the employment environment. In the Bank's major operating region of Aichi Prefecture, the economy is slowly recovering due to solid personal consumption, as well as signs of a recovery in production and capital investment activities in various industries. However, the economic outlook remains uncertain due to continued rising prices of raw materials, energy, and commodities, as well as fluctuations in the financial and capital markets, and many uncertain elements, including geopolitical risks such as the impact of U.S. trade policies and the prolonged situations in Ukraine and the Middle East.

Under these economic conditions, the Bank's consolidated operating results were as follows:

Ordinary income for the six months ended September 30, 2026 increased by ¥17,306 million year on year to ¥77,711 million, primarily due to increases in interest on loans and discounts and interest and dividends on securities.

Ordinary expenses increased by ¥10,174 million year on year to ¥57,841 million, primarily due to increases in interest on deposits and loss on sale of bonds.

As a result, ordinary profit increased by ¥7,131 million year on year to ¥19,869 million, and profit attributable to owners of parent increased by ¥4,352 million year on year to ¥13,498 million.

(2) Overview of financial position for the six months ended September 30, 2026

As of September 30, 2026, deposits increased by ¥214,543 million during the period under review to ¥5,595,751 million.

As of September 30, 2026, loans and bills discounted increased by ¥134,495 million during the period under review to ¥4,444,790 million as a result of proactively responding to various funding needs, including financial demands of local businesses and personal loans primarily for residential loans.

(3) Explanation of consolidated earnings forecasts and other forward-looking statements

1) Consolidated earnings forecasts

Based on recent trends in financial results, the Bank has revised the full-year earnings forecasts for the fiscal year ending March 31, 2027, that were announced in the "Consolidated Financial Results for the Fiscal Year Ended March 31, 2026" on May 12, 2026. For more details, please refer to the "Notice Concerning Revisions to Earnings Forecasts" that was separately disclosed today.

2) Revision to the dividend forecasts

Based on the Bank's shareholder return policy, it has decided to revise the second quarter-end dividend forecast for the fiscal year ending March 31, 2027 upward by ¥10 to ¥110 per share, and the year-end dividend forecast upward by ¥20 to ¥120 per share. For more details, please refer to the "Notice Concerning Dividend from Surplus (Interim Dividend) and Revision to the Forecast of Year-End Dividend (Dividend Increase)" that was separately disclosed today.

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

(1) Semi-annual consolidated balance sheets

(Millions of yen)

	(Japanese)	As of March 31, 2026	As of September 30, 2026
Assets	(資産の部)		
Cash and due from banks	現金預け金	767,469	847,522
Call loans and bills bought	コールローン及び買入手形	1,598	1,730
Trading securities	商品有価証券	6	20
Securities	有価証券	1,047,374	1,074,022
Loans and bills discounted	貸出金	4,310,294	4,444,790
Foreign exchanges	外国為替	3,939	5,324
Lease receivables and investments in leases	リース債権及びリース投資資産	45,737	46,647
Other assets	その他資産	33,367	37,437
Tangible fixed assets	有形固定資産	43,416	45,887
Intangible fixed assets	無形固定資産	592	1,269
Retirement benefit asset	退職給付に係る資産	25,654	25,959
Deferred tax assets	繰延税金資産	815	840
Customers' liabilities for acceptances and guarantees	支払承諾見返	10,297	10,545
Allowance for loan losses	貸倒引当金	(17,863)	(18,140)
Total assets	資産の部合計	6,272,701	6,523,858
Liabilities	(負債の部)		
Deposits	預金	5,381,207	5,595,751
Negotiable certificates of deposit	譲渡性預金	86,500	31,000
Call money and bills sold	コールマネー及び売渡手形	231	700
Borrowed money	借用金	367,216	459,017
Foreign exchanges	外国為替	275	567
Bonds payable	社債	10,000	10,000
Borrowed money from trust account	信託勘定借	1,418	1,441
Other liabilities	その他負債	65,366	69,065
Provision for bonuses	賞与引当金	1,180	1,193
Provision for bonuses for directors (and other officers)	役員賞与引当金	16	8
Retirement benefit liability	退職給付に係る負債	262	258
Provision for retirement benefits for directors (and other officers)	役員退職慰労引当金	36	40
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	60	44
Provision for contingent loss	偶発損失引当金	1,411	1,571
Provision for loss on interest repayment	利息返還損失引当金	23	23
Deferred tax liabilities	繰延税金負債	30,522	26,694
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	2,783	2,783
Acceptances and guarantees	支払承諾	10,297	10,545
Total liabilities	負債の部合計	5,958,810	6,210,708
Net assets	(純資産の部)		
Share capital	資本金	25,090	25,090
Capital surplus	資本剰余金	21,249	21,287
Retained earnings	利益剰余金	188,811	196,406
Treasury shares	自己株式	(388)	(367)
Total shareholders' equity	株主資本合計	234,763	242,416
Valuation difference on available-for-sale securities	その他有価証券評価差額金	67,826	59,645
Revaluation reserve for land	土地再評価差額金	3,647	3,647
Remeasurements of defined benefit plans	退職給付に係る調整累計額	7,653	7,440
Total accumulated other comprehensive income	その他の包括利益累計額合計	79,127	70,733
Total net assets	純資産の部合計	313,890	313,149
Total liabilities and net assets	負債及び純資産の部合計	6,272,701	6,523,858

(2) Semi-annual consolidated statements of income and comprehensive income

Semi-annual consolidated statement of income

(Millions of yen)

	(Japanese)	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Ordinary income	経常収益	60,405	77,711
Interest income	資金運用収益	33,302	45,922
Interest on loans and discounts	（うち貸出金利息）	21,268	29,182
Interest and dividends on securities	（うち有価証券利息配当金）	9,862	13,843
Trust fees	信託報酬	34	39
Fees and commissions	役務取引等収益	7,304	8,571
Other ordinary income	その他業務収益	13,989	14,925
Other income	その他経常収益	5,773	8,253
Ordinary expenses	経常費用	47,666	57,841
Interest expenses	資金調達費用	9,388	15,640
Interest on deposits	（うち預金利息）	6,644	13,360
Fees and commissions payments	役務取引等費用	2,275	2,660
Other ordinary expenses	その他業務費用	17,892	20,059
General and administrative expenses	営業経費	16,451	17,714
Other expenses	その他経常費用	1,658	1,766
Ordinary profit	経常利益	12,738	19,869
Extraordinary income	特別利益	342	4
Gain on disposal of non-current assets	固定資産処分益	342	4
Extraordinary losses	特別損失	36	0
Loss on disposal of non-current assets	固定資産処分損	36	0
Profit before income taxes	税金等調整前中間純利益	13,044	19,874
Income taxes - current	法人税、住民税及び事業税	3,743	6,360
Income taxes - deferred	法人税等調整額	155	15
Total income taxes	法人税等合計	3,899	6,376
Profit	中間純利益	9,145	13,498
Profit attributable to owners of parent	親会社株主に帰属する中間純利益	9,145	13,498

Semi-annual consolidated statement of comprehensive income

(Millions of yen)

	(Japanese)	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Profit	中間純利益	9,145	13,498
Other comprehensive income	その他の包括利益	14,182	(8,393)
Valuation difference on available-for-sale securities	その他有価証券評価差額金	14,663	(8,181)
Revaluation reserve for land	土地再評価差額金	(138)	–
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	(342)	(212)
Comprehensive income	中間包括利益	23,327	5,104
Comprehensive income attributable to	(内訳)		
Comprehensive income attributable to owners of parent	親会社株主に係る中間包括利益	23,327	5,104

(3) Semi-annual consolidated statements of changes in equity

For the six months ended September 30, 2025

(Millions of yen)

	(Japanese)	Shareholders' equity 株主資本				
		Share capital 資本金	Capital surplus 資本剰余金	Retained earnings 利益剰余金	Treasury shares 自己株式	Total shareholders' equity 株主資本合計
Balance at beginning of period	当期首残高	25,090	21,241	173,486	(429)	219,389
Changes during period	当中間期変動額					
Dividends of surplus	剰余金の配当			(2,622)		(2,622)
Profit attributable to owners of parent	親会社株主に帰属する中間純利益			9,145		9,145
Purchase of treasury shares	自己株式の取得				(7)	(7)
Disposal of treasury shares	自己株式の処分		7		51	59
Reversal of revaluation reserve for land	土地再評価差額金の取崩			138		138
Net changes in items other than shareholders' equity	株主資本以外の項目の当中間期変動額（純額）					
Total changes during period	当中間期変動額合計	–	7	6,660	43	6,712
Balance at end of period	当中間期末残高	25,090	21,249	180,147	(385)	226,101

	(Japanese)	Accumulated other comprehensive income その他の包括利益累計額				Total net assets 純資産合計
		Valuation difference on available-for-sale securities その他有価証券評価差額金	Revaluation reserve for land 土地再評価差額金	Remeasurements of defined benefit plans 退職給付に係る調整累計額	Total accumulated other comprehensive income その他の包括利益累計額合計	
Balance at beginning of period	当期首残高	47,959	3,785	5,396	57,141	276,531
Changes during period	当中間期変動額					
Dividends of surplus	剰余金の配当					(2,622)
Profit attributable to owners of parent	親会社株主に帰属する中間純利益					9,145
Purchase of treasury shares	自己株式の取得					(7)
Disposal of treasury shares	自己株式の処分					59
Reversal of revaluation reserve for land	土地再評価差額金の取崩					138
Net changes in items other than shareholders' equity	株主資本以外の項目の当中間期変動額（純額）	14,663	(138)	(342)	14,182	14,182
Total changes during period	当中間期変動額合計	14,663	(138)	(342)	14,182	20,894
Balance at end of period	当中間期末残高	62,622	3,647	5,053	71,323	297,425

For the six months ended September 30, 2026

(Millions of yen)

	(Japanese)	Shareholders' equity 株主資本				
		Share capital 資本金	Capital surplus 資本剰余金	Retained earnings 利益剰余金	Treasury shares 自己株式	Total shareholders' equity 株主資本合計
Balance at beginning of period	当期首残高	25,090	21,249	188,811	(388)	234,763
Changes during period	当中間期変動額					
Dividends of surplus	剰余金の配当			(5,903)		(5,903)
Profit attributable to owners of parent	親会社株主に帰属する中間純利益			13,498		13,498
Purchase of treasury shares	自己株式の取得				(3)	(3)
Disposal of treasury shares	自己株式の処分		37		24	61
Reversal of revaluation reserve for land	土地再評価差額金の取崩					
Net changes in items other than shareholders' equity	株主資本以外の項目の当中間期変動額（純額）					
Total changes during period	当中間期変動額合計	–	37	7,594	20	7,652
Balance at end of period	当中間期末残高	25,090	21,287	196,406	(367)	242,416

	(Japanese)	Accumulated other comprehensive income その他の包括利益累計額				Total net assets 純資産合計
		Valuation difference on available-for-sale securities その他有価証券評価差額金	Revaluation reserve for land 土地再評価差額金	Remeasurements of defined benefit plans 退職給付に係る調整累計額	Total accumulated other comprehensive income その他の包括利益累計額合計	
Balance at beginning of period	当期首残高	67,826	3,647	7,653	79,127	313,890
Changes during period	当中間期変動額					
Dividends of surplus	剰余金の配当					(5,903)
Profit attributable to owners of parent	親会社株主に帰属する中間純利益					13,498
Purchase of treasury shares	自己株式の取得					(3)
Disposal of treasury shares	自己株式の処分					61
Reversal of revaluation reserve for land	土地再評価差額金の取崩					
Net changes in items other than shareholders' equity	株主資本以外の項目の当中間期変動額（純額）	(8,181)	–	(212)	(8,393)	(8,393)
Total changes during period	当中間期変動額合計	(8,181)	–	(212)	(8,393)	(741)
Balance at end of period	当中間期末残高	59,645	3,647	7,440	70,733	313,149

(4) Notes to semi-annual consolidated financial statements

Notes on premise of going concern

Not applicable.

Notes on significant subsequent events

Refund from retirement benefit trust

The Bank has established a retirement benefit trust for the purpose of funding future retirement benefits. However, due to continued overfunding of plan assets for retirement benefit obligations, the Bank decided to terminate a portion of the retirement benefit trust to receive a refund, and implemented this action on November 11, 2026.

The refund amount associated with this matter is approximately ¥8.7 billion, and, accordingly, the Bank expects to record approximately ¥2.0 billion in gain on return of retirement benefit trust as extraordinary income in the non-consolidated and consolidated financial statements for the fiscal year ending March 31, 2027.

Additionally, the refund amount and amount of gain on return of retirement benefit trust are rough estimates, and the Bank is currently in the process of determining the final figures.

3. Semi-annual non-consolidated financial statements

(1) Semi-annual non-consolidated balance sheets

(Millions of yen)

	(Japanese)	As of March 31, 2026	As of September 30, 2026
Assets	(資産の部)		
Cash and due from banks	現金預け金	766,855	847,411
Call loans	コールローン	1,598	1,730
Trading securities	商品有価証券	6	20
Securities	有価証券	1,051,229	1,077,890
Loans and bills discounted	貸出金	4,330,465	4,463,323
Foreign exchanges	外国為替	3,939	5,324
Other assets	その他資産	15,701	19,932
Other	その他の資産	15,701	19,932
Tangible fixed assets	有形固定資産	41,996	44,508
Intangible fixed assets	無形固定資産	481	1,179
Prepaid pension costs	前払年金費用	16,117	16,534
Customers' liabilities for acceptances and guarantees	支払承諾見返	10,294	10,542
Allowance for loan losses	貸倒引当金	(16,524)	(16,805)
Total assets	資産の部合計	6,222,161	6,471,593
Liabilities	(負債の部)		
Deposits	預金	5,389,634	5,602,490
Negotiable certificates of deposit	譲渡性預金	86,500	31,000
Call money	コールマネー	231	700
Borrowed money	借用金	350,054	440,027
Foreign exchanges	外国為替	275	567
Bonds payable	社債	10,000	10,000
Borrowed money from trust account	信託勘定借	1,418	1,441
Other liabilities	その他負債	43,842	48,861
Income taxes payable	未払法人税等	5,026	5,741
Lease liabilities	リース債務	49	124
Asset retirement obligations	資産除去債務	55	55
Other	その他の負債	38,711	42,939
Provision for bonuses	賞与引当金	1,030	1,040
Provision for retirement benefits	退職給付引当金	1,636	1,437
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	60	44
Provision for contingent loss	偶発損失引当金	1,411	1,571
Deferred tax liabilities	繰延税金負債	26,997	23,268
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	2,783	2,783
Acceptances and guarantees	支払承諾	10,294	10,542
Total liabilities	負債の部合計	5,926,170	6,175,776

(Millions of yen)

	(Japanese)	As of March 31, 2026	As of September 30, 2026
Net assets	(純資産の部)		
Share capital	資本金	25,090	25,090
Capital surplus	資本剰余金	18,653	18,691
Legal capital surplus	資本準備金	18,645	18,645
Other capital surplus	その他資本剰余金	7	45
Retained earnings	利益剰余金	181,195	189,133
Legal retained earnings	利益準備金	8,029	8,029
Other retained earnings	その他利益剰余金	173,165	181,103
Reserve for tax purpose reduction entry of replacement assets	買換資産圧縮積立金	1,568	1,560
General reserve	別途積立金	57,720	57,720
Retained earnings brought forward	繰越利益剰余金	113,877	121,823
Treasury shares	自己株式	(388)	(367)
Total shareholders' equity	株主資本合計	224,551	232,547
Valuation difference on available-for-sale securities	その他有価証券評価差額金	67,792	59,621
Revaluation reserve for land	土地再評価差額金	3,647	3,647
Total valuation and translation adjustments	評価・換算差額等合計	71,440	63,268
Total net assets	純資産の部合計	295,991	295,816
Total liabilities and net assets	負債及び純資産の部合計	6,222,161	6,471,593

(2) Semi-annual non-consolidated statements of income

(Millions of yen)

	(Japanese)	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Ordinary income	経常収益	47,655	64,139
Interest income	資金運用収益	34,215	46,861
Interest on loans and discounts	（うち貸出金利息）	21,372	29,384
Interest and dividends on securities	（うち有価証券利息配当金）	10,671	14,581
Trust fees	信託報酬	34	39
Fees and commissions	役務取引等収益	7,422	8,696
Other ordinary income	その他業務収益	199	271
Other income	その他経常収益	5,783	8,269
Ordinary expenses	経常費用	34,735	44,154
Interest expenses	資金調達費用	9,328	15,531
Interest on deposits	（うち預金利息）	6,645	13,362
Fees and commissions payments	役務取引等費用	2,383	2,767
Other ordinary expenses	その他業務費用	6,253	7,888
General and administrative expenses	営業経費	15,094	16,283
Other expenses	その他経常費用	1,674	1,682
Ordinary profit	経常利益	12,920	19,984
Extraordinary income	特別利益	341	–
Extraordinary losses	特別損失	36	0
Profit before income taxes	税引前中間純利益	13,226	19,984
Income taxes - current	法人税、住民税及び事業税	3,551	6,106
Income taxes - deferred	法人税等調整額	138	36
Total income taxes	法人税等合計	3,689	6,142
Profit	中間純利益	9,536	13,842

(3) Semi-annual non-consolidated statement of changes in equity

For the six months ended September 30, 2025

(Millions of yen)

	(Japanese)	Shareholders' equity 株主資本								
			Capital surplus 資本剰余金			Retained earnings 利益剰余金				
							Other retained earnings その他利益剰余金			
		Share capital 資本金	Legal capital surplus 資本準備金	Other capital surplus その他資本剰余金	Total capital surplus 資本剰余金合計	Legal retained earnings 利益準備金	Reserve for tax purpose reduction entry of replace-ment assets 買換資産圧縮積立金	General reserve 別途積立金	Retained earnings brought forward 繰越利益剰余金	Total retained earnings 利益剰余金合計
Balance at beginning of period	当期首残高	25,090	18,645	–	18,645	8,029	1,583	57,720	98,826	166,160
Changes during period	当中間期変動額									
Dividends of surplus	剰余金の配当								(2,622)	(2,622)
Profit	中間純利益								9,536	9,536
Purchase of treasury shares	自己株式の取得									
Disposal of treasury shares	自己株式の処分			7	7					
Reversal of reserve for tax purpose reduction entry of replacement assets	買換資産圧縮積立金の取崩						(7)		7	–
Reversal of revaluation reserve for land	土地再評価差額金の取崩								138	138
Net changes in items other than shareholders' equity	株主資本以外の項目の当中間期変動額（純額）									
Total changes during period	当中間期変動額合計	–	–	7	7	–	(7)	–	7,060	7,052
Balance at end of period	当中間期末残高	25,090	18,645	7	18,653	8,029	1,576	57,720	105,886	173,212

	(Japanese)	Shareholders' equity 株主資本		Valuation and translation adjustments 評価・換算差額等			Total net assets 純資産合計
		Treasury shares 自己株式	Total shareholders' equity 株主資本合計	Valuation difference on available-for-sale securities その他有価証券評価差額金	Revaluation reserve for land 土地再評価差額金	Total valuation and translation adjustments 評価・換算差額等合計	
Balance at beginning of period	当期首残高	(429)	209,467	47,934	3,785	51,719	261,187
Changes during period	当中間期変動額						
Dividends of surplus	剰余金の配当		(2,622)				(2,622)
Profit	中間純利益		9,536				9,536
Purchase of treasury shares	自己株式の取得	(7)	(7)				(7)
Disposal of treasury shares	自己株式の処分	51	59				59
Reversal of reserve for tax purpose reduction entry of replacement assets	買換資産圧縮積立金の取崩		–				–
Reversal of revaluation reserve for land	土地再評価差額金の取崩		138				138
Net changes in items other than shareholders' equity	株主資本以外の項目の当中間期変動額（純額）			14,656	(138)	14,518	14,518
Total changes during period	当中間期変動額合計	43	7,103	14,656	(138)	14,518	21,622
Balance at end of period	当中間期末残高	(385)	216,570	62,591	3,647	66,238	282,809

For the six months ended September 30, 2026

(Millions of yen)

	(Japanese)	Shareholders' equity 株主資本								
		Share capital 資本金	Capital surplus 資本剰余金			Retained earnings 利益剰余金				
			Legal capital surplus 資本準備金	Other capital surplus その他資本剰余金	Total capital surplus 資本剰余金合計	Legal retained earnings 利益準備金	Other retained earnings その他利益剰余金			Total retained earnings 利益剰余金合計
							Reserve for tax purpose reduction entry of replace-ment assets 買換資産圧縮積立金	General reserve 別途積立金	Retained earnings brought forward 繰越利益剰余金	
Balance at beginning of period	当期首残高	25,090	18,645	7	18,653	8,029	1,568	57,720	113,877	181,195
Changes during period	当中間期変動額									
Dividends of surplus	剰余金の配当								(5,903)	(5,903)
Profit	中間純利益								13,842	13,842
Purchase of treasury shares	自己株式の取得									
Disposal of treasury shares	自己株式の処分			37	37					
Reversal of reserve for tax purpose reduction entry of replacement assets	買換資産圧縮積立金の取崩						(7)		7	–
Reversal of revaluation reserve for land	土地再評価差額金の取崩									
Net changes in items other than shareholders' equity	株主資本以外の項目の当中間期変動額（純額）									
Total changes during period	当中間期変動額合計	–	–	37	37	–	(7)	–	7,946	7,938
Balance at end of period	当中間期末残高	25,090	18,645	45	18,691	8,029	1,560	57,720	121,823	189,133

	(Japanese)	Shareholders' equity 株主資本		Valuation and translation adjustments 評価・換算差額等			Total net assets 純資産合計
		Treasury shares 自己株式	Total shareholders' equity 株主資本合計	Valuation difference on available-for-sale securities その他有価証券評価差額金	Revaluation reserve for land 土地再評価差額金	Total valuation and translation adjustments 評価・換算差額等合計	
Balance at beginning of period	当期首残高	(388)	224,551	67,792	3,647	71,440	295,991
Changes during period	当中間期変動額						
Dividends of surplus	剰余金の配当		(5,903)				(5,903)
Profit	中間純利益		13,842				13,842
Purchase of treasury shares	自己株式の取得	(3)	(3)				(3)
Disposal of treasury shares	自己株式の処分	24	61				61
Reversal of reserve for tax purpose reduction entry of replacement assets	買換資産圧縮積立金の取崩		–				–
Reversal of revaluation reserve for land	土地再評価差額金の取崩						
Net changes in items other than shareholders' equity	株主資本以外の項目の当中間期変動額（純額）			(8,171)	–	(8,171)	(8,171)
Total changes during period	当中間期変動額合計	20	7,996	(8,171)	–	(8,171)	(174)
Balance at end of period	当中間期末残高	(367)	232,547	59,621	3,647	63,268	295,816

4. Supplementary material on financial results

I. Overview of financial results for the six months ended September 30, 2026
1. Operating results [Non-consolidated] P. 17
[Consolidated] P. 18
2. Net business profit [Non-consolidated] P. 19
3. Interest spreads [Non-consolidated] P. 20
4. Gain (loss) related to securities [Non-consolidated] P. 21
5. ROE [Non-consolidated]/[Consolidated] P. 21
6. Capital ratio (under uniform international standards) [Non-consolidated]/[Consolidated] P. 21

II. Status of loans, bills discounted, and other relevant matters
1. Loans based on the Financial Reconstruction Act and risk-monitored loans [Non-consolidated]/[Consolidated] P. 23
2. Coverage status of loans based on the Financial Reconstruction Act [Non-consolidated] P. 23
3. Status of allowance for loan losses [Non-consolidated]/[Consolidated] P. 24
4. Loan status by industry and other loan categories
(1) Loans and bills discounted by industry [Non-consolidated] P. 24
(2) Outstanding balance of consumer loans [Non-consolidated] P. 25
(3) Loan ratio for small and medium-sized enterprises and other entities [Non-consolidated] P. 25
(4) Outstanding balance of loans and bills discounted to affiliated nonbank financial institutions [Non-consolidated] P. 25
5. Balance of deposits, etc., loans and bills discounted, and securities [Non-consolidated] P. 25
(Reference) Balance of customer assets [Non-consolidated] P. 25
6. Relationship between self-assessment results and loans based on the Financial Reconstruction Act and risk-monitored loans [Non-consolidated] P. 26

III. Valuation gains and losses on securities
1. Valuation basis for securities [Non-consolidated]/[Consolidated] P. 27
2. Valuation gains and losses [Non-consolidated] P. 27

IV. Financial results forecasts [Non-consolidated]/[Consolidated] P. 28

V. Summary of non-consolidated financial results [Non-consolidated] P. 29

Note: Amounts are rounded down to the nearest million yen.

I. Overview of financial results for the six months ended September 30, 2026

1. Operating results

[Non-consolidated] (Millions of yen)

	(Japanese)	Six months ended September 30, 2025 (A)	Six months ended September 30, 2026 (B)	Change (B)–(A)
Ordinary income	経常収益	47,655	64,139	16,483
Ordinary profit	経常利益	12,920	19,984	7,064
Profit	中間純利益	9,536	13,842	4,305
Core net business profit	コア業務純益	14,518	20,770	6,252

(Millions of yen)

	(Japanese)		Six months ended September 30, 2025 (A)	Six months ended September 30, 2026 (B)	Change (B)–(A)
Gross business profit	**業務粗利益**	**1**	23,907	29,681	5,774
(excluding gain (loss) on bonds (net balance of five line items))	（除く国債等債券損益（５勘定尻））	2	30,078	37,537	7,458
Net interest income	資金利益	3	24,887	31,329	6,442
Net fees and commissions	役務取引等利益	4	5,073	5,969	895
Net other ordinary income	その他業務利益	5	(6,053)	(7,617)	(1,563)
(of which, gain (loss) on bonds (net balance of five line items))	（うち国債等債券損益（５勘定尻））	6	(6,171)	(7,855)	(1,684)
Expenses (excluding non-recurring losses)	**経費（除く臨時処理分）（△）**	**7**	15,560	16,767	1,206
Personnel expenses	人件費	8	8,874	9,325	451
Non-personnel expenses	物件費	9	5,568	6,073	504
Taxes	税金	10	1,117	1,368	250
Actual net business profit (before provision of general allowance for loan losses)	**実質業務純益（一般貸倒引当金繰入前）**	**11**	8,346	12,914	4,567
Core net business profit (excluding gain (loss) on bonds (net balance of five line items))	**コア業務純益（除く国債等債券損益（５勘定尻））**	**12**	14,518	20,770	6,252
Core net business profit (excluding gain (loss) on cancellation of investment trusts)	コア業務純益（除く投資信託解約損益）	13	14,483	20,736	6,252
Provision of general allowance for loan losses (1)	一般貸倒引当金繰入額（△）①	14	(120)	13	133
Net business profit	**業務純益**	**15**	8,467	12,901	4,434
(of which, gain (loss) on bonds (net balance of five line items))	（うち国債等債券損益（５勘定尻））	16	(6,171)	(7,855)	(1,684)
Net non-recurring gains (losses)	臨時損益	17	4,453	7,083	2,629
Disposal of non-performing loans (2)	不良債権処理額（△）②	18	1,330	1,112	(218)
Write-off of loans	貸出金償却	19	–	–	–
Provision of specific allowance for loan losses	個別貸倒引当金繰入額	20	1,009	653	(355)
Provision for contingent loss	偶発損失引当金繰入額	21	16	160	143
Loss on sale of delinquent loans	延滞債権等売却損等	22	304	298	(6)
Reversal of allowance for loan losses (3)	貸倒引当金戻入益③	23	–	–	–
Recoveries of written off receivables	償却債権取立益	24	0	0	0
Reversal of provision for contingent loss (4)	偶発損失引当金戻入益④	25	–	–	–
Gain (loss) related to equity securities	株式等関係損益	26	5,525	8,031	2,506
Other non-recurring gains (losses)	その他臨時損益	27	258	164	(94)

	(Japanese)		Six months ended September 30, 2025 (A)	Six months ended September 30, 2026 (B)	Change (B)–(A)
Ordinary profit	**経常利益**	**28**	12,920	19,984	7,064
Extraordinary income and losses	**特別損益**	**29**	305	(0)	(305)
Of which, gain (loss) on disposal of non-current assets	うち固定資産処分損益	30	305	(0)	(305)
Gain on disposal of non-current assets	固定資産処分益	31	341	–	(341)
Loss on disposal of non-current assets	固定資産処分損	32	36	0	(36)
Of which, impairment losses	うち減損損失（△）	33	–	–	–
Profit before income taxes	**税引前中間純利益**	**34**	13,226	19,984	6,758
Income taxes - current	法人税、住民税及び事業税（△）	35	3,551	6,106	2,555
Income taxes - deferred	法人税等調整額（△）	36	138	36	(101)
Total income taxes	法人税等合計（△）	37	3,689	6,142	2,453
Profit	**中間純利益**	**38**	9,536	13,842	4,305

Credit-related expenses ((1) + (2) - (3) - (4))	**与信関連費用（① + ② – ③ – ④）**	39	1,210	1,125	(84)

Note: Core net business profit (No. 12) = Actual net business profit (before provision of general allowance for loan losses)(No. 11) - Gain (loss) on bonds (No. 16)

[Consolidated]

(Millions of yen)

	(Japanese)	Six months ended September 30, 2025 (A)	Six months ended September 30, 2026 (B)	Change (B)–(A)
Ordinary income	経常収益	60,405	77,711	17,306
Ordinary profit	経常利益	12,738	19,869	7,131
Profit attributable to owners of parent	親会社株主に帰属する中間純利益	9,145	13,498	4,352

(Millions of yen)

	(Japanese)		Six months ended September 30, 2025 (A)	Six months ended September 30, 2026 (B)	Change (B)–(A)
Consolidated gross profit	**連結粗利益**	**1**	25,074	31,098	6,023
Net interest income	資金利益	2	23,913	30,281	6,367
Net fees and commissions	役務取引等利益	3	5,063	5,950	886
Net other ordinary income	その他業務利益	4	(3,903)	(5,134)	(1,230)
General and administrative expenses	**営業経費（△）**	**5**	16,451	17,714	1,263
Provision for bad debts and write-offs (1)	貸倒償却引当費用（△）①	6	1,196	1,193	(2)
Provision of general allowance for loan losses	一般貸倒引当金繰入額	7	(183)	(21)	161
Write-off of loans	貸出金償却	8	0	0	(0)
Provision of specific allowance for loan losses	個別貸倒引当金繰入額	9	1,058	756	(301)
Provision for contingent loss	偶発損失引当金繰入額	10	16	160	143
Loss on sale of delinquent loans	延滞債権等売却損等	11	304	298	(6)
Reversal of allowance for loan losses (2)	貸倒引当金戻入益②	12	–	–	–
Recoveries of written off receivables	償却債権取立益	13	0	0	0
Reversal of provision for contingent loss (3)	偶発損失引当金戻入益③	14	–	–	–
Gain (loss) related to equity securities	株式等関係損益	15	5,525	8,031	2,506
Other	その他	16	(213)	(351)	(137)

	(Japanese)		Six months ended September 30, 2025 (A)	Six months ended September 30, 2026 (B)	Change (B)–(A)
Ordinary profit	**経常利益**	**17**	12,738	19,869	7,131
Extraordinary income and losses	特別損益	18	306	4	(302)
Profit before income taxes	税金等調整前中間純利益	19	13,044	19,874	6,829
Income taxes - current	法人税、住民税及び事業税（△）	20	3,743	6,360	2,616
Income taxes - deferred	法人税等調整額（△）	21	155	15	(139)
Total income taxes	法人税等合計（△）	22	3,899	6,376	2,477
Profit	中間純利益	23	9,145	13,498	4,352
Profit attributable to owners of parent	**親会社株主に帰属する中間純利益**	**24**	9,145	13,498	4,352

Credit-related expenses ((1) - (2) - (3))	**与信関連費用（①－②－③）**	**25**	1,196	1,193	(2)

Note: Consolidated gross profit = Net interest income (Interest income - Interest expenses) + Net fees and commissions (Fees and commissions (including trust fees) - Fees and commissions payments) + Net other ordinary income (Other ordinary income - Other ordinary expenses)

(Reference) (Millions of yen)

Consolidated net business profit	**連結業務純益**	**26**	8,276	12,795	4,518

Consolidated net business profit = Non-consolidated net business profit + Ordinary profit from subsidiaries + Ordinary profit from associates x Interests - Internal transactions (including dividends)

(Number of consolidated subsidiaries) (Companies)

Number of consolidated subsidiaries	連結子会社数	6	6	0
Number of entities accounted for using equity method	持分法適用会社数	–	–	–

2. Net business profit

[Non-consolidated] (Millions of yen)

	(Japanese)	Six months ended September 30, 2025 (A)	Six months ended September 30, 2026 (B)	Change (B)–(A)
Actual net business profit (before provision of general allowance for loan losses)	実質業務純益（一般貸倒引当金繰入前）	8,346	12,914	4,567
Per employee (thousands of yen)	職員一人当たり（千円）	4,758	7,362	2,604
Core net business profit (before provision of general allowance for loan losses, excluding net balance of five bond line items)	コア業務純益（一般貸倒引当金繰入前、債券5勘定尻除く）	14,518	20,770	6,252
Per employee (thousands of yen)	職員一人当たり（千円）	8,277	11,841	3,564
Net business profit	業務純益	8,467	12,901	4,434
Per employee (thousands of yen)	職員一人当たり（千円）	4,827	7,355	2,528

Note: The number of employees is calculated as the average number of employees during the period, excluding seconded, part-time, and commissioned employees.

[Number of employees] (Persons)

	(Japanese)	Six months ended September 30, 2025 (A)	Six months ended September 30, 2026 (B)	Change (B)–(A)
Average number of employees	平均人数	1,754	1,754	0

3. Interest spreads

[Non-consolidated] (%)

	(Japanese)	Six months ended September 30, 2025 (A)	Six months ended September 30, 2026 (B)	Change (B)–(A)
Average yield on interest earning assets (A)	資金運用利回（A）	1.20	1.56	0.36
Average yield on loans and bills discounted (B)	貸出金利回（B）	1.06	1.33	0.27
Average yield on securities	有価証券利回	2.45	3.00	0.55
Cost of funding (C)	資金調達原価（C）	0.89	1.10	0.21
Cost of deposits, etc. (D)	預金等原価（D）	0.87	1.11	0.24
Average yield on deposits and negotiable certificates of on deposits	預金等利回	0.27	0.50	0.23
Expense ratio	経費率	0.59	0.61	0.02
Loan to deposit spread (B) - (D)	預貸金利鞘（B）-（D）	0.19	0.22	0.03
Overall interest spread (A) - (C)	総資金利鞘（A）-（C）	0.31	0.46	0.15

(Reference) Domestic business division (%)

	(Japanese)	Six months ended September 30, 2025 (A)	Six months ended September 30, 2026 (B)	Change (B)–(A)
Average yield on interest earning assets (A)	資金運用利回（A）	1.08	1.45	0.37
Average yield on loans and bills discounted (B)	貸出金利回（B）	1.05	1.32	0.27
Average yield on securities	有価証券利回	2.20	2.85	0.65
Cost of funding (C)	資金調達原価（C）	0.80	1.03	0.23
Cost of deposits, etc. (D)	預金等原価（D）	0.85	1.09	0.24
Average yield on deposits and negotiable certificates of on deposits	預金等利回	0.26	0.49	0.23
Expense ratio	経費率	0.58	0.60	0.02
Loan to deposit spread (B) - (D)	預貸金利鞘（B）-（D）	0.20	0.23	0.03
Overall interest spread (A) - (C)	総資金利鞘（A）-（C）	0.28	0.42	0.14

4. Gain (loss) related to securities

[Non-consolidated] (Millions of yen)

	(Japanese)	Six months ended September 30, 2025 (A)	Six months ended September 30, 2026 (B)	Change (B)–(A)
Gain (loss) on bonds (net balance of five line items)	国債等債券損益（５勘定尻）	(6,171)	(7,855)	(1,684)
Gain on sale	売却益	67	18	(48)
Gain on redemption	償還益	1	–	(1)
Loss on sale	売却損	6,173	7,764	1,590
Loss on redemption	償還損	–	–	–
Loss on devaluation	償却	66	110	43
Gain (loss) on equity securities (net balance of three line items)	株式等損益（３勘定尻）	5,525	8,031	2,506
Gain on sale	売却益	5,538	8,033	2,494
Loss on sale	売却損	13	–	(13)
Loss on devaluation	償却	–	1	1

5. ROE

[Non-consolidated]/
[Consolidated] (%)

	(Japanese)	Six months ended September 30, 2025 (A)	Six months ended September 30, 2026 (B)	Change (B)–(A)
On a net business profit (non-consolidated) basis	業務純益ベース（単体）	6.20	8.69	2.49
Profit (consolidated) basis	中間純利益ベース（連結）	6.35	8.81	2.46

* ROE is calculated on an annualized basis.

6. Capital ratio (under uniform international standards)

[Non-consolidated] (Billions of yen)

[Preliminary figures]	〔速報値〕	As of March 31, 2026 (A)	As of September 30, 2026 (B)	Change (B)–(A)
1. Total Capital Ratio (4/7)	単体総自己資本比率（４／７）	12.65%	11.94%	(0.71)%
2. Tier 1 Capital Ratio (5/7)	単体Ｔｉｅｒ１比率（５／７）	11.41%	10.76%	(0.65)%
3. Common Equity Tier 1 Capital Ratio (6/7)	単体普通株式等Ｔｉｅｒ１比率（６／７）	11.41%	10.76%	(0.65)%
4. Total Capital	単体における総自己資本の額	307.0	306.5	(0.5)
5. Tier 1 Capital	単体におけるＴｉｅｒ１資本の額	276.8	276.3	(0.4)
6. Common Equity Tier 1 Capital	単体における普通株式等Ｔｉｅｒ１資本の額	276.8	276.3	(0.4)
7. Risk-weighted Assets	リスク・アセットの額	2,425.5	2,566.6	141.0
8. Total Required Capital (7×8%)	単体総所要自己資本額（７×８％）	194.0	205.3	11.2

[Consolidated] (Billions of yen)

[Preliminary figures]	〔速 報 値〕	As of March 31, 2026 (A)	As of September 30, 2026 (B)	Change (B)–(A)
1. Total Capital Ratio (4/7)	連結総自己資本比率（４／７）	12.93%	12.19%	(0.74)%
2. Tier 1 Capital Ratio (5/7)	連結 Tier１比率（５／７）	11.69%	11.02%	(0.67)%
3. Common Equity Tier 1 Capital Ratio (6/7)	連結普通株式等Tier１比率（６／７）	11.69%	11.02%	(0.67)%
4. Total Capital	連結における総自己資本の額	319.3	318.3	(1.0)
5. Tier 1 Capital	連結における Tier１資本の額	288.7	287.7	(0.9)
6. Common Equity Tier 1 Capital	連結における普通株式等Tier１資本の額	288.7	287.7	(0.9)
7. Risk-weighted Assets	リスク・アセットの額	2,468.1	2,610.7	142.6
8. Total Required Capital (7×8%)	連結総所要自己資本額（７×８%）	197.4	208.8	11.4

Note: We apply the following approaches to calculate capital ratio.

- Approach for credit risk: Foundation Internal Ratings-Based Approach
- Approach for operational risk: Standardized Measurement Approach

Disclosures based on Pillar 3 (Market Discipline) are available on the Bank's website at https://www.meigin.com/.
Percentages are rounded down to two decimal places.

II. Status of loans, bills discounted, and other relevant matters

1. Loans based on the Financial Reconstruction Act and risk-monitored loans

[Non-consolidated] (Millions of yen)

	(Japanese)	As of September 30, 2025 (A)	As of September 30, 2026 (B)	Change (B)–(A)
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	9,234	11,994	2,759
Doubtful	危険債権	58,009	54,877	(3,132)
Substandard claims:	要管理債権	12,504	12,549	44
Loans past due three months or more	三月以上延滞債権	992	487	(504)
Restructured loans	貸出条件緩和債権	11,512	12,061	548
Total (A)	合計（A）	79,749	79,421	(328)
Normal claims	正常債権	4,112,459	4,455,779	343,319
Total loans (B)	総与信（B）	4,192,209	4,535,200	342,991
(A) as a percentage of total loans (B)	総与信に占める割合（A）／（B）（%）	1.90	1.75	(0.15)

[Consolidated] (Millions of yen)

	(Japanese)	As of September 30, 2025 (A)	As of September 30, 2026 (B)	Change (B)–(A)
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	9,272	12,138	2,866
Doubtful	危険債権	58,138	54,928	(3,209)
Substandard claims:	要管理債権	13,273	13,248	(24)
Loans past due three months or more	三月以上延滞債権	992	487	(504)
Restructured loans	貸出条件緩和債権	12,280	12,760	479
Total (C)	合計（C）	80,684	80,316	(368)
Normal claims	正常債権	4,094,050	4,436,346	342,296
Total loans (D)	総与信（D）	4,174,734	4,516,662	341,928
(C) as a percentage of total loans (D)	総与信に占める割合（C）／（D）（%）	1.93	1.78	(0.15)

2. Coverage status of loans based on the Financial Reconstruction Act

[Non-consolidated] (Millions of yen)

	(Japanese)	As of September 30, 2025 (A)	As of September 30, 2026 (B)	Change (B)–(A)
Coverage amount (E)	保全額（E）	70,372	69,523	(849)
Allowance for loan losses	貸倒引当金	10,308	10,365	57
Collateral, guarantees, and other security	担保保証等	60,064	59,157	(906)

(%)

Coverage ratio (E) / (A)	保全率（E）／（A）	88.24	87.54	(0.70)

3. Status of allowance for loan losses

[Non-consolidated] (Millions of yen)

		(Japanese)	As of September 30, 2025 (A)	As of September 30, 2026 (B)	Change (B)–(A)
Allowance for loan losses		貸倒引当金	16,211	16,805	594
	General allowance for loan losses	一般貸倒引当金	8,515	8,837	321
	Specific allowance for loan losses	個別貸倒引当金	7,695	7,968	273
	Loan loss reserve for specific overseas countries	特定海外債権引当勘定	–	–	–

[Consolidated] (Millions of yen)

		(Japanese)	As of September 30, 2025 (A)	As of September 30, 2026 (B)	Change (B)–(A)
Allowance for loan losses		貸倒引当金	17,636	18,140	504
	General allowance for loan losses	一般貸倒引当金	9,205	9,519	314
	Specific allowance for loan losses	個別貸倒引当金	8,430	8,620	189
	Loan loss reserve for specific overseas countries	特定海外債権引当勘定	–	–	–

4. Loan status by industry and other loan categories

(1) Loans and bills discounted by industry

[Non-consolidated] (Millions of yen)

		(Japanese)	As of September 30, 2025 (A)	As of September 30, 2026 (B)	Change (B)–(A)
Domestic (excluding Japan offshore market account)		国内（除く特別国際金融取引勘定分）	4,112,227	4,446,188	333,961
	Manufacturing	製造業	486,684	564,291	77,606
	Agriculture and forestry	農業，林業	1,686	1,721	35
	Fisheries	漁業	43	60	16
	Mining and quarrying of stone and gravel	鉱業，採石業，砂利採取業	3,861	4,669	807
	Construction	建設業	241,107	262,932	21,825
	Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	67,257	75,930	8,673
	Information and communications	情報通信業	29,358	29,826	467
	Transport and postal services	運輸業，郵便業	129,124	141,847	12,723
	Wholesale and retail trade	卸売業，小売業	432,325	435,931	3,606
	Finance and insurance	金融業，保険業	480,081	559,681	79,599
	Real estate and goods rental and leasing	不動産業，物品賃貸業	608,135	670,045	61,910
	Scientific research, professional and technical services	学術研究，専門・技術サービス業	30,727	29,975	(751)
	Accommodations, eating and drinking services	宿泊業，飲食サービス業	39,654	43,321	3,667
	Living-related and personal services and amusement services	生活関連サービス業，娯楽業	37,495	36,612	(883)
	Education, learning support	教育，学習支援業	13,662	13,852	190
	Medical, health care and welfare	医療，福祉	65,297	69,878	4,580
	Other services	その他のサービス	97,506	102,996	5,490
	Local governments	地方公共団体	229,450	217,954	(11,495)
	Others	その他	1,118,766	1,184,656	65,889

(2) Outstanding balance of consumer loans

[Non-consolidated] (Millions of yen)

		(Japanese)	As of September 30, 2025 (A)	As of September 30, 2026 (B)	Change (B)–(A)
Outstanding balance of consumer loans		消費者ローン残高	1,278,663	1,362,016	83,352
	Of which residential loans	うち住宅ローン残高	1,253,277	1,331,940	78,663
	Of which other loans	うちその他ローン残高	25,386	30,075	4,689

(3) Loan ratio for small and medium-sized enterprises and other entities

[Non-consolidated] (%)

	(Japanese)	As of September 30, 2025 (A)	As of September 30, 2026 (B)	Change (B)–(A)
Loan ratio for small and medium-sized enterprises and other entities	中小企業等貸出比率	85.73	83.16	(2.57)

(4) Outstanding balance of loans and bills discounted to affiliated nonbank financial institutions

[Non-consolidated] (Millions of yen)

	(Japanese)	As of September 30, 2025 (A)	As of September 30, 2026 (B)	Change (B)–(A)
Outstanding balance of loans and bills discounted to affiliated nonbank financial institutions	系列ノンバンク向け貸出金残高	33,881	34,951	1,069

5. Balance of deposits, etc., loans and bills discounted, and securities

[Non-consolidated] (Millions of yen)

		(Japanese)	As of September 30, 2025 (A)	As of September 30, 2026 (B)	Change (B)–(A)
Deposits, etc.*	(Balance at end of period)	預金等※（末残）	5,331,105	5,633,490	302,384
	(Balance during period)	（平残）	5,192,727	5,458,190	265,462
Loans and bills discounted	(Balance at end of period)	貸出金（末残）	4,125,797	4,463,323	337,525
	(Balance during period)	（平残）	4,016,362	4,376,723	360,360
Securities	(Balance at end of period)	有価証券（末残）	979,188	1,077,890	98,701
	(Balance during period)	（平残）	866,035	967,528	101,493

* Deposits, etc. = Deposits + Negotiable certificates of deposit

(Reference) Balance of customer assets

[Non-consolidated] (Millions of yen)

	(Japanese)	As of September 30, 2025 (A)	As of September 30, 2026 (B)	Change (B)–(A)
Investment trusts	投資信託	180,422	239,052	58,630
Public bonds	公共債	18,363	30,479	12,115
Insurance products	保険商品	442,203	470,552	28,348
Foreign currency deposits	外貨預金	22,771	24,124	1,353
Total	合計	663,760	764,208	100,447

6. Relationship between self-assessment results and loans based on the Financial Reconstruction Act and risk-monitored loans

[Non-consolidated] (Millions of yen)

自己査定結果 Self-assessment results (Designated loans: Total loans)	金融再生法に基づく開示額及びリスク管理債権 Loans based on the Financial Reconstruction Act and risk-monitored loans (Designated loans: Total loans and privately placed bonds with self-provided guarantees) * Substandard claims represent loans and bills discounted only.

債務者区分 Borrower classification		金額 Amount	債権区分 Loan classification		金額 Amount	貸倒引当金 Allowance for loan losses	担保保証等 Collateral, guarantees, and other security	保全率 Coverage ratio
破綻先 Bankrupt		3,890 <1,571>	破産更生債権及びこれらに準ずる債権 Bankrupt and substantially bankrupt		11,994 <7,795>	4,198	7,795	100.00%
実質破綻先 Effectively bankrupt		8,074 <6,195>						
破綻懸念先 Potentially bankrupt		54,793	危険債権 Doubtful		54,877	3,744	47,084	92.62%
要注意先 Borrowers requiring caution	要管理先 Substandard borrowers	24,468	要管理債権 Substandard claims	三月以上延滞債権 Loans past due three months or more	487	2,422	4,276	53.39%
				貸出条件緩和債権 Restructured loans	12,061			
			小計 Subtotal		79,421 <75,222>	10,365	59,157	87.54%
	要管理先以外の要注意先 Others	889,048	正常債権 Normal claims		4,455,779			
正常先 Normal borrowers		3,280,777						
非分類債権 Unclassified		218,217						
合計 Total		4,479,270 <4,475,072>	合計 Total		4,535,200 <4,531,002>			

Ratio to designated loans, comprising loans based on the Financial Reconstruction Act and risk-monitored loans (subtotal)
Figures in <> represent amounts after the partial direct write-off.
1.75%
<1.66%>

Note: Although the Bank does not apply partial direct write-offs, the amounts of the relevant disclosed loans are presented in <> as if partial direct write-offs had been applied.

III. Valuation gains and losses on securities

1. Valuation basis for securities

[Non-consolidated]/
[Consolidated]

Trading securities	Market value method (valuation differences are recognized in profit or loss)
Held-to-maturity debt securities	Amortized cost method
Other securities	Market value method (Unrealized gains (losses), net of applicable taxes, are reported as a component of net assets)
Shares of subsidiaries and affiliates	Cost method

2. Valuation gains and losses

[Non-consolidated]

(Millions of yen)

	(Japanese)	As of March 31, 2026			As of September 30, 2026		
		Valuation gains and losses			Valuation gains and losses		
			Valuation gains	Valuation losses		Valuation gains	Valuation losses
Held-to-maturity	満期保有目的	(9,341)	–	9,341	(12,172)	–	12,172
Bonds	債券	–	–	–	–	–	–
Other	その他	(9,341)	–	9,341	(12,172)	–	12,172
Other securities	その他有価証券	96,047	120,950	24,903	84,511	120,067	35,556
Stocks	株式	113,259	113,306	46	111,362	111,412	49
Bonds	債券	(24,026)	–	24,026	(30,027)	–	30,027
Other	その他	6,815	7,644	829	3,176	8,655	5,479

Note: "Valuation gains and losses" for "held-to-maturity" debt securities are recorded as the difference between the balance sheet amount and market value. For "other securities," they are recorded as the difference between the balance sheet amount and acquisition cost, in accordance with mark-to-market valuation.

IV. Financial results forecasts

Financial results forecasts for the fiscal year ending March 31, 2027 (April 1, 2026 to March 31, 2027)

[Non-consolidated] (Millions of yen)

	(Japanese)	Fiscal year ended March 31, 2026 (A)	Financial results forecasts for the fiscal year ending March 31, 2027 (B)	Change (B)–(A)
Ordinary income	経常収益	97,441	129,300	31,859
Ordinary profit	経常利益	27,229	38,000	10,771
Profit	当期純利益	19,979	26,900	6,921
Core net business profit	コア業務純益	32,242	39,300	7,058

[Consolidated] (Millions of yen)

	(Japanese)	Fiscal year ended March 31, 2026 (A)	Financial results forecasts for the fiscal year ending March 31, 2027 (B)	Change (B)–(A)
Ordinary income	経常収益	124,456	158,200	33,744
Ordinary profit	経常利益	28,081	38,900	10,819
Profit attributable to owners of parent	親会社株主に帰属する当期純利益	20,269	27,200	6,931

V. Summary of non-consolidated financial results

* Figures in () indicate an increase or decrease compared to the six months ended September 30, 2025.

<Revenue> <収益>		<Expenses> <費用>		<Profit> <利益>
Interest income 資金運用収益 ¥46.8 billion (up ¥12.6 billion) Interest income from business loans, residential loans, securities, etc.	-	Interest expenses 資金調達費用 ¥15.5 billion (up ¥6.2 billion) Interest, etc. paid on various deposits	=	(1) Net interest income ①資金利益 ¥31.3 billion (up ¥6.4 billion)
			+	
Fees and commissions 役務取引等収益 ¥8.7 billion (up ¥1.2 billion) Commission income from various services, including the sale of investment trusts and transfers	-	Fees and commissions payments 役務取引等費用 ¥2.7 billion (up ¥0.3 billion) Bank-borne processing fees, including fees and commissions on domestic and foreign exchanges	=	(2) Net fees and commissions ②役務取引等利益 ¥5.9 billion (up ¥0.8 billion)
			+	
Other ordinary income その他業務収益 ¥0.2 billion (up ¥0.0 billion) Gain on foreign exchange transactions, gain on sale of bonds, etc.	-	Other ordinary expenses その他業務費用 ¥7.8 billion (up ¥1.6 billion) Loss on sale of bonds, etc.	=	(3) Net other ordinary income ③その他業務利益 ¥(7.6) billion (down ¥1.5 billion) Of which, gain (loss) on bonds ¥(7.8) billion (down ¥1.6 billion)

Gross business profit 業務粗利益 ¥29.6 billion (up ¥5.7 billion) (1) Net interest income + (2) Net fees and commissions + (3) Net other ordinary income	-	Provision of general allowance for loan losses 一般貸倒引当金繰入額 ¥0.0 billion (up ¥0.1 billion) Expenses (excluding non-recurring losses) 経費（除く臨時処理分） ¥16.7 billion (up ¥1.2 billion)	=	Net business profit 業務純益 ¥12.9 billion (up ¥4.4 billion)

Net business profit 業務純益 ¥12.9 billion (up ¥4.4 billion)	+	Non-recurring income 臨時収益 ¥8.2 billion (up ¥2.4 billion) Gain on sale of equity securities, reversal of allowance for loan losses, recoveries of written off receivables, etc.	-	Non-recurring expenses 臨時費用 ¥1.1 billion (down ¥0.1 billion) Expenses, etc. related to disposal of non-performing loans and loss on devaluation of equity securities	=	Ordinary profit 経常利益 ¥19.9 billion (up ¥7.0 billion)
Ordinary profit 経常利益 ¥19.9 billion (up ¥7.0 billion)	+	Extraordinary income 特別利益 ¥– billion (down ¥0.3 billion) Gain on disposal of non-current assets, etc.	-	Extraordinary losses 特別損失 ¥0.0 billion (down ¥0.0 billion) Loss on disposal of non-current assets, impairment losses, etc.	=	Profit before income taxes 税引前中間純利益 ¥19.9 billion (up ¥6.7 billion)
Profit before income taxes 税引前中間純利益 ¥19.9 billion (up ¥6.7 billion)	-	Income taxes - current 法人税、住民税及び事業税 ¥6.1 billion (up ¥2.5 billion)	-	Income taxes - deferred 法人税等調整額 ¥0.0 billion (down ¥0.1 billion)	=	Profit 中間純利益 ¥13.8 billion (up ¥4.3 billion)

Actual net business profit and core net business profit serve as profitability indicators derived from net business profit less provision of general allowance for loan losses, gain (loss) on sale of bonds, and other items.

- Actual net business profit (¥12.9 billion) = Net business profit (¥12.9 billion) + Provision of general allowance for loan losses (¥0.0 billion)
- Core net business profit (¥20.7 billion) = Actual net business profit (¥12.9 billion) - Gain (loss) on bonds (¥(7.8) billion)

* Gain (loss) on bonds (net balance of five line items) ••• Gain on sale of bonds + Gain on redemption of bonds - Loss on sale of bonds - Loss on redemption of bonds - Loss on devaluation of bonds