

Financial Highlights (Consolidated)

Summary of FY 3/2026 Q2 (Interim) Financial Results (Consolidated)

(Million yen)	FY 9/24	FY 9/25	YoY change
Gross operating income (1)	34,211	32,833	(1,378)
Interest income	32,378	37,460	5,081
Fees and commissions	7,296	6,468	(828)
Other operating income	(5,463)	(11,094)	(5,631)
Of which, gain and loss from government bonds and other bonds (2)	(728)	(7,986)	(7,257)
Provision of general allowance for loan losses (3)	166	388	222
Expenses (4)	21,955	22,870	915
Net operating income (1) - (3) - (4)	12,089	9,574	(2,515)
Core net operating income (1) - (2) - (4)	12,984	17,949	4,964
Core net operating income (excluding gain and loss from cancellation of investment trusts)	12,984	17,734	4,749
Non-recurring gain and loss	735	4,511	3,775
Of which, disposal of bad debts	1,933	1,325	(607)
Gain and loss from stocks and other securities	1,216	5,260	4,043
Ordinary income	12,824	14,085	1,260
Extraordinary gain and loss	(68)	(64)	4
Interim net income before income taxes	12,756	14,021	1,264
Interim net income attributable to shareholders of the parent	9,192	10,175	982
Credit costs	2,099	1,713	(385)

(100 million yen)	FY 9/24	FY 9/25	YoY change
Interest and dividend on securities	126	158	32
Of which, gain and loss from cancellation of investment trusts	-	2	2
Gain and loss from government bonds and other bonds	(7)	(79)	(72)
Of which, gain on sale and redemption	1	-	(1)
Of which, loss on sale and redemption, and amortization	8	79	71
Gain and loss from stocks and other securities	12	52	40
Of which, gain on sale	13	56	42
Of which, loss on sale and amortization	1	3	2

Interim net income attributable to shareholders of the parent **increased 10.7% year-on-year**, mainly due to an increase in interest income and gain and loss from stocks and other securities

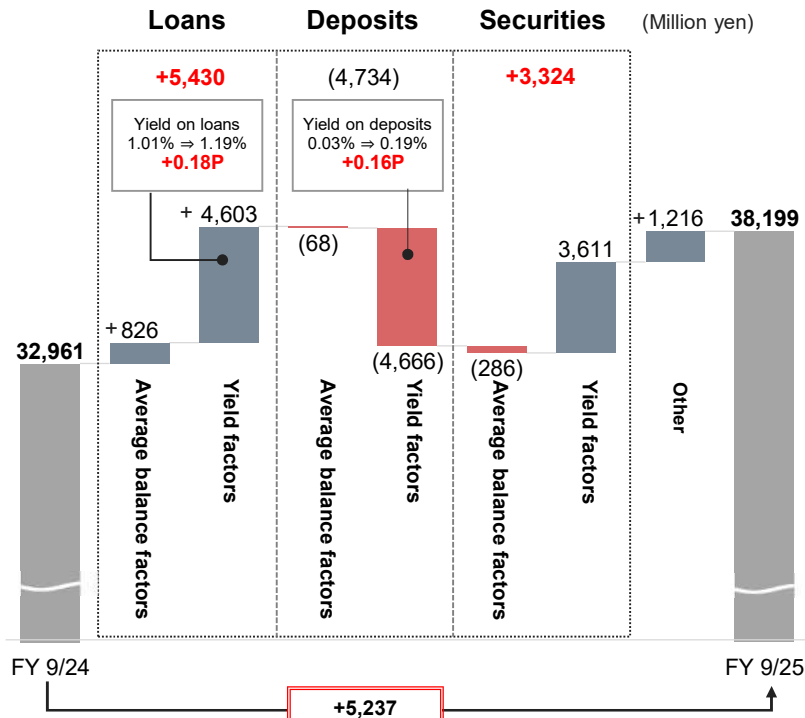
[Major Factors Underlying Changes]

- An increase in interest on loans and securities contributed to higher interest income.
- Gain and loss from government bonds and other bonds decreased reflecting portfolio improvements from the sale of low-yielding bonds.
- Gain and loss from stocks and other securities increased as the Bank proceeded with selling cross-shareholdings.
- Interim net income attributable to shareholders of the parent increased for the fifth consecutive year.

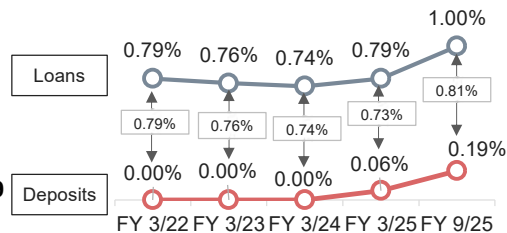
Interest Income (Non-Consolidated)

An increase in interest on loans and securities contributed to higher interest income of 15.9% year-on-year

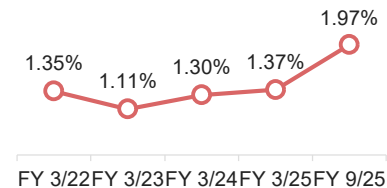
Factors underlying changes in interest income (Head office and all branches)



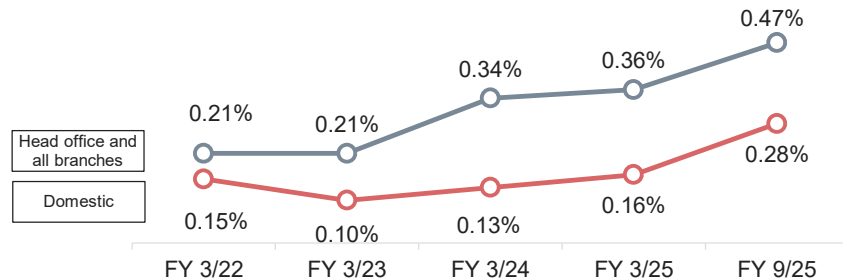
Deposit-loan yields (Domestic)



Returns on securities investments (Domestic)



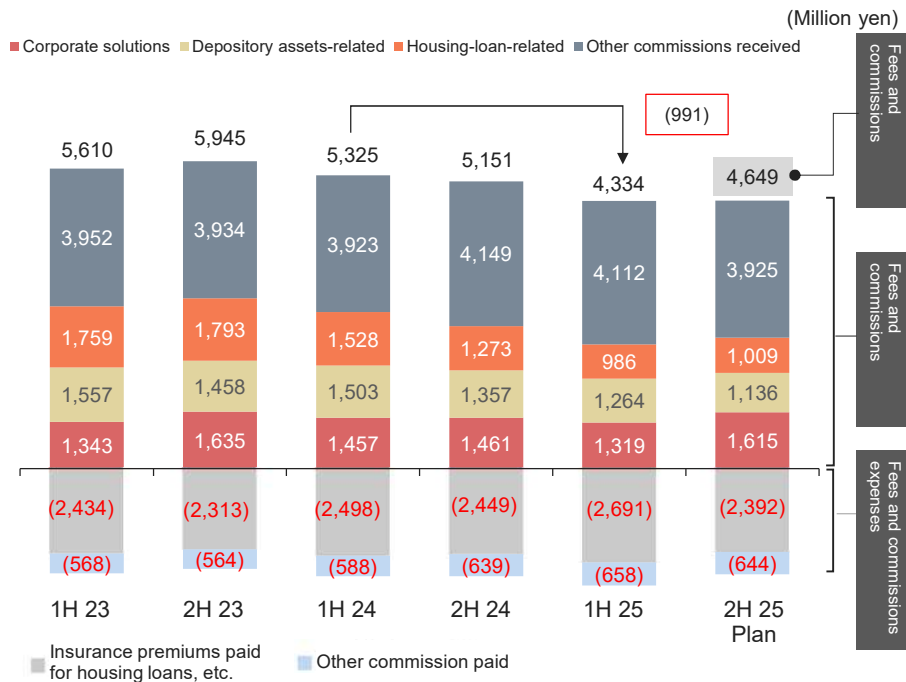
Overall profit margin (Head office and all branches / Domestic)



Fees and Commissions (Non-Consolidated)

Fees and commissions decreased 18.6% year-on-year, mainly due to a decline in housing-loan-related fees

Fees and commissions



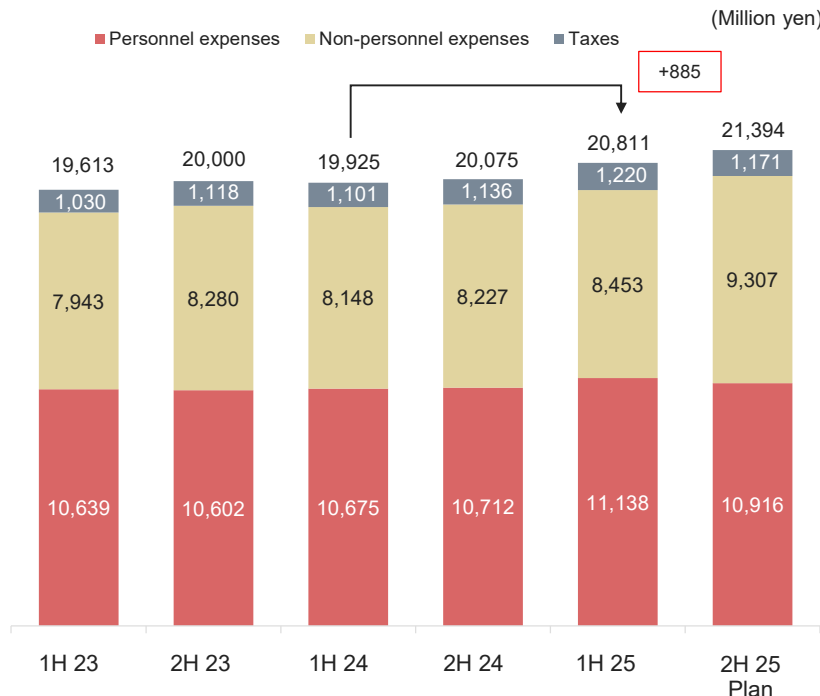
Major factors underlying YoY changes

Other commissions received +188 million yen	Increase in domestic exchange fees
Housing-loan-related (541) million yen	Decrease in the number of housing loan originations
Depository assets-related (238) million yen	Decrease in insurance sales commissions
Corporate solutions (138) million yen	Decrease in syndicated loan fees
Insurance premiums paid for housing loans, etc. +192 million yen	Increase in housing loan balances

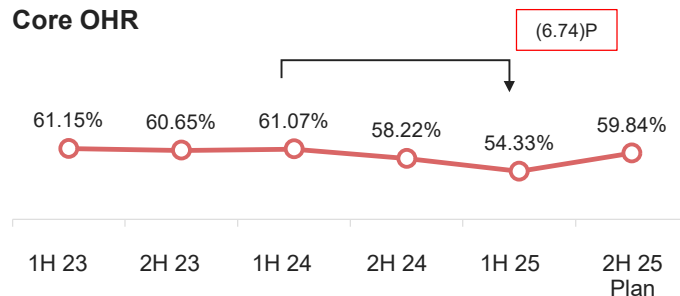
Expenses (Non-Consolidated)

Expenses increased 4.4% year-on-year, mainly due to base pay increases and IT-related investments

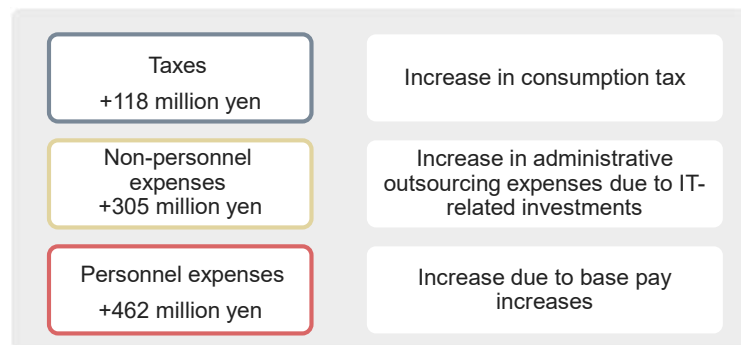
Expenses



Core OHR



Major factors underlying changes

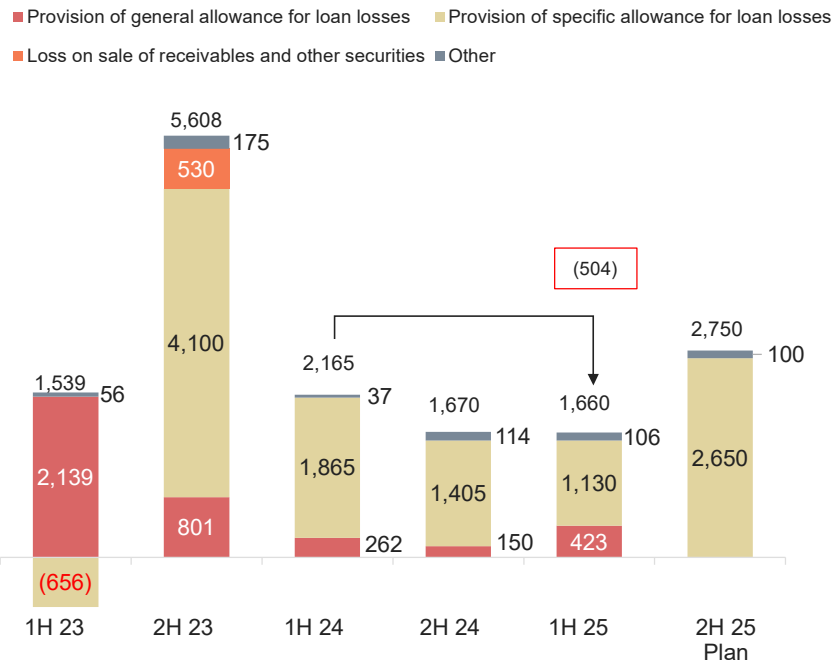


Credit Costs (Non-Consolidated)

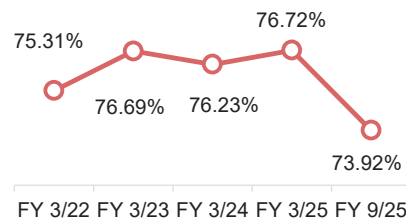
Decrease in the provision of specific allowance for loan losses caused a 23.3% year-on-year decline in credit costs

Credit costs (non-consolidated)

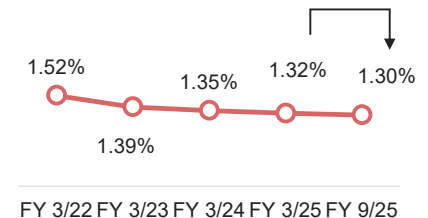
(Million yen)



Non-performing loans coverage ratio



Non-performing loans ratio



Credit cost ratio

