Financial Highlights (Consolidated)

百五銀行 FRONTIER BANKING

Summary of FY 3/2026 Financial Results

(100 million yen)		FY 3/25	FY 3/26	YoY change
Gross operating income	(1)	672	648	(24)
Interest income		666	778	+112
Fees and commissions		144	134	(10)
Other operating income		(138)	(264)	(126)
Of which, gain and loss from government bonds and other bonds	(2)	(51)	(210)	(158)
Provision of general allowance for loan losses	(3)	3	2	(0)
Expenses	(4)	441	464	+22
Net operating income	(1) − (3) − (4)	227	181	(46)
Core net operating income	(1) − (2) − (4)	283	394	+111
Core net operating income (excluding gain and loss from cancellation of investment trusts)		280	379	+98
Non-recurring gain and loss		29	189	+159
Of which, disposal of bad debts		34	32	(2)
Gain and loss from stocks and other securities		34	208	+173
Ordinary income		257	370	+113
Extraordinary gain and loss		(2)	(1)	+0
Net income before income taxes		254	368	+114
Consolidated net income attributable to shareholders of the parent		180	268	+87

Credit costs	37	35	(2)

(100 million yen)	FY 3/25	FY 3/26	YoY change
Interest and dividend on securities	271	339	+67
Of which, gain and loss from cancellation of investment trusts	2	15	+13
Gain and loss from government bonds and other bonds	(51)	(210)	(158)
Of which, gain on sale and redemption	1	0	(1)
Of which, loss on sale and redemption, and amortization	53	211	+157
Gain and loss from stocks and other securities	34	208	+173
Of which, gain on sale	40	220	+180
Of which, loss on sale and amortization	5	12	+6

Consolidated net income attributable to shareholders of the parent **increased 48.8% year-on-year** 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.
- The sale of low-yield bonds to improve the portfolio led to a decrease in gains and losses on government and other bonds.
- Progress in the sale of cross-shareholdings contributed to higher gain and loss from stocks and other securities.
- Consolidated net income attributable to shareholders of the parent reached a record high for the second consecutive fiscal year.

Interest Income (Non-Consolidated)

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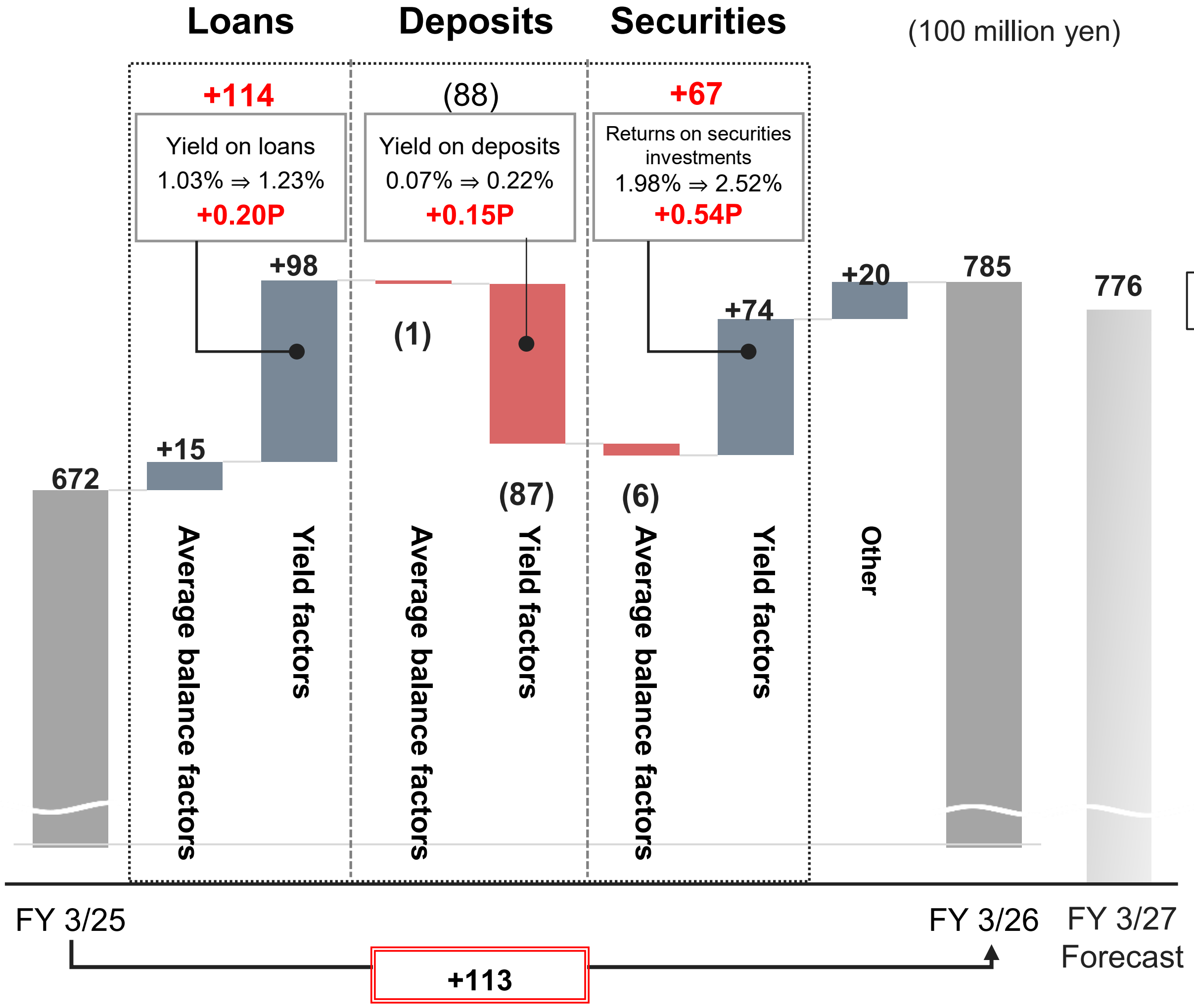
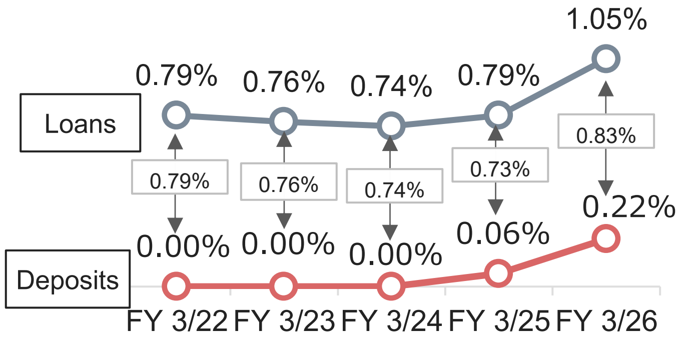
An increase in interest on loans and securities contributed to higher interest income of 16.8% year-on-year

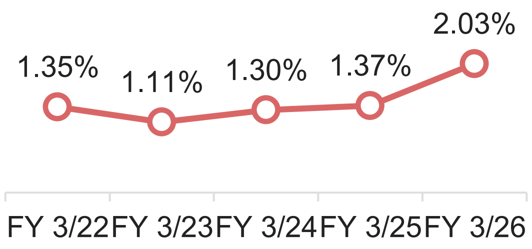
Factors underlying changes in interest income (head office and all branches)



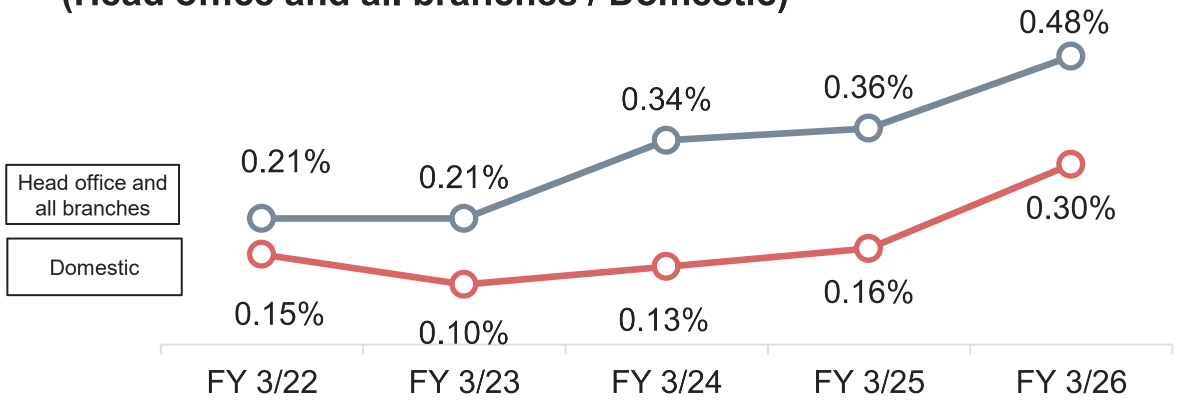
Deposit-loan yields (Domestic)



Returns on securities investments (Domestic)



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



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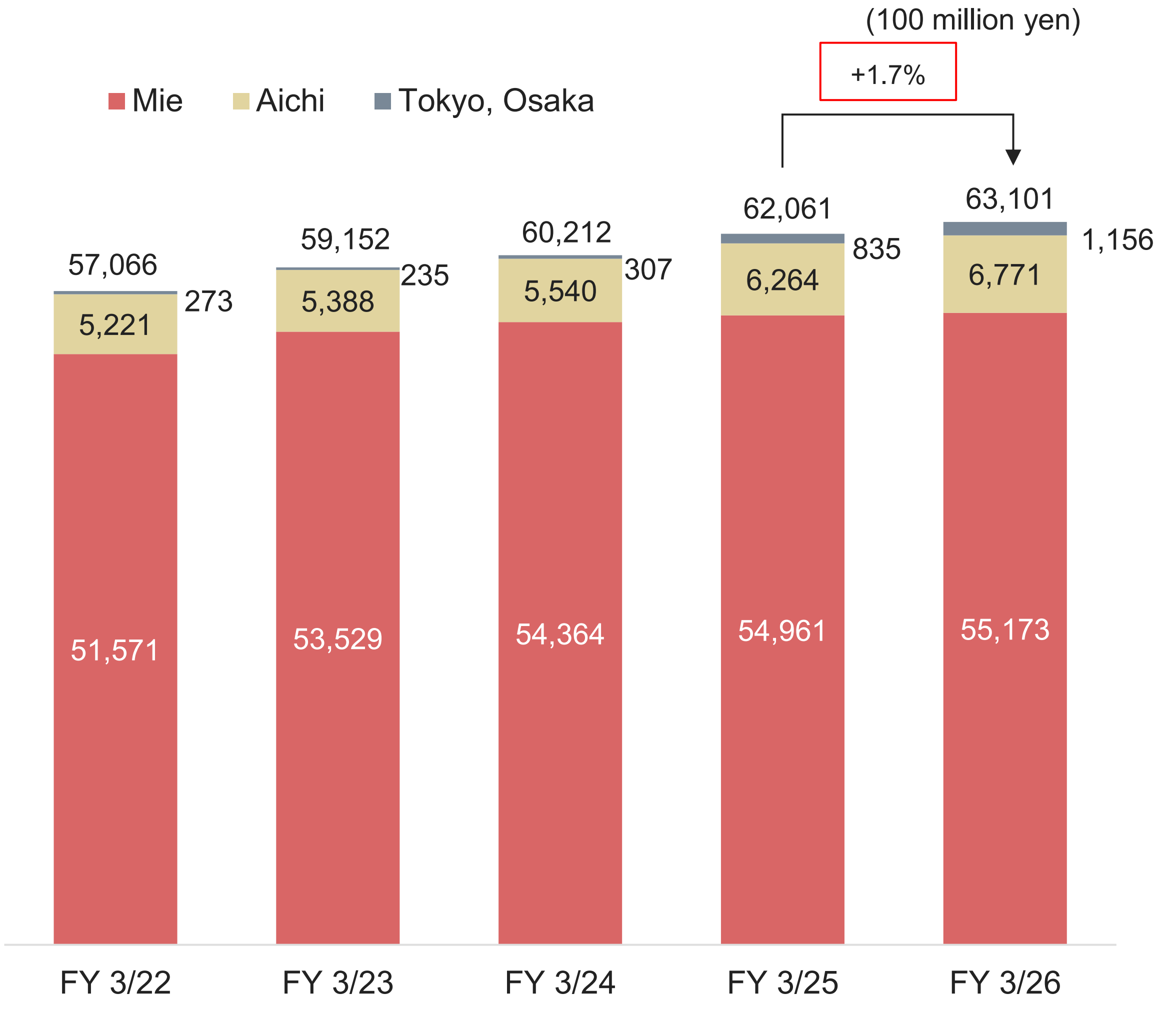
Deposits, etc. increased 1.7% year-on-year due to an increase in corporate deposits

Total deposits (average balance) by area

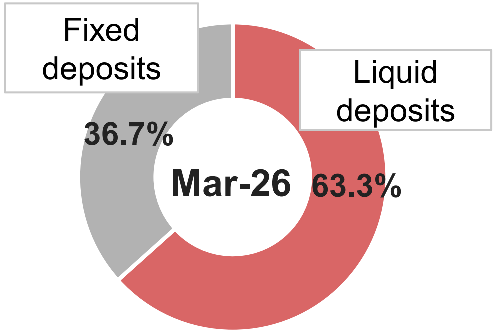


Individual and corporate deposits (average balance)

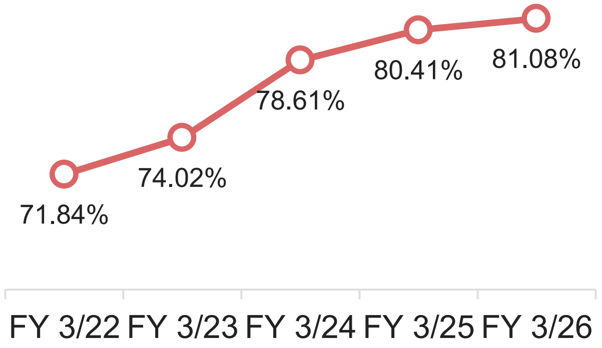
(100 million yen)

	FY 3/25	FY 3/26	YoY change
Individual deposits	43,939	43,980	+41
Mie	40,230	40,259	+29
Aichi	3,674	3,685	+10
Tokyo, Osaka	34	35	+1
Corporate deposits	13,733	14,733	+999
Mie	10,719	11,060	+341
Aichi	2,511	2,974	+462
Tokyo, Osaka	503	699	+195

Ratio by interest rate type (yen-denominated)



Loan-to-deposit ratio



Loans (Non-consolidated)

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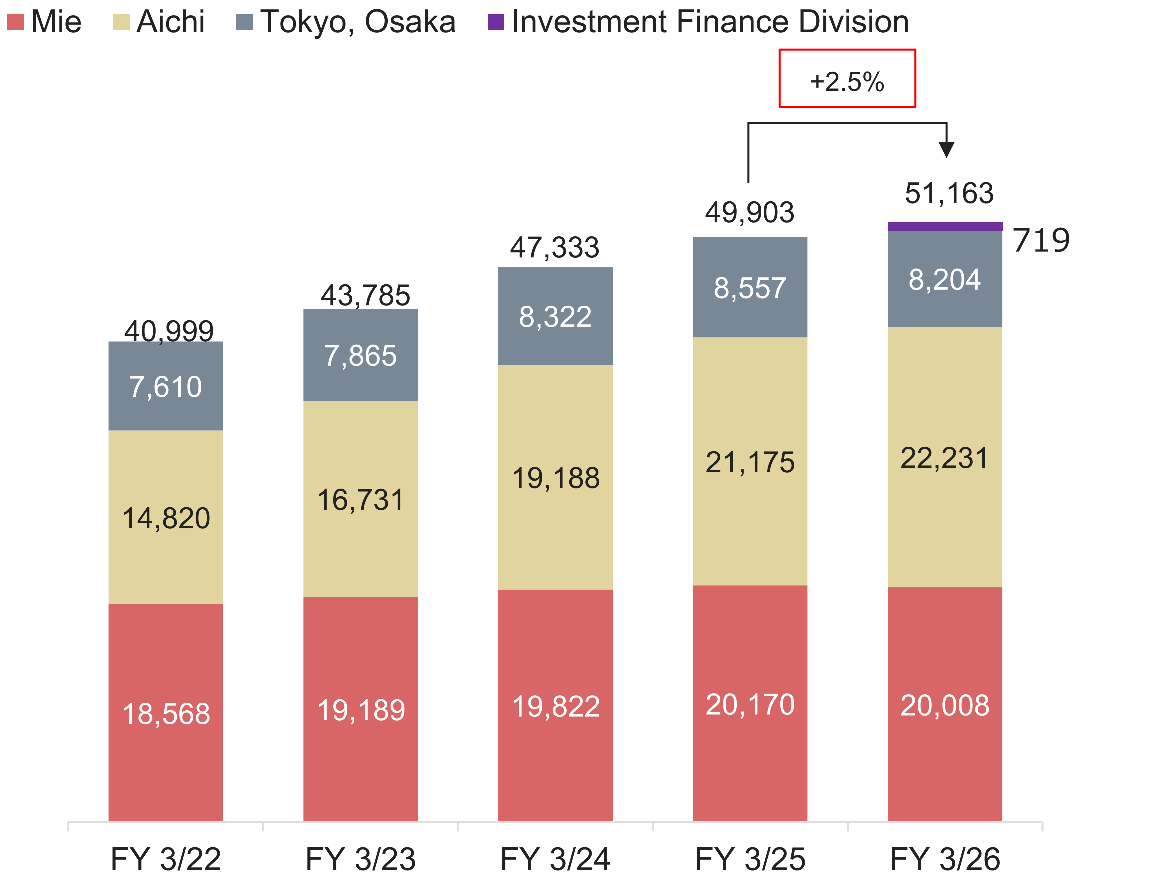
Loans increased 2.5% year-on-year due to growth in housing loans in Aichi Prefecture

Total loan balance (average balance)

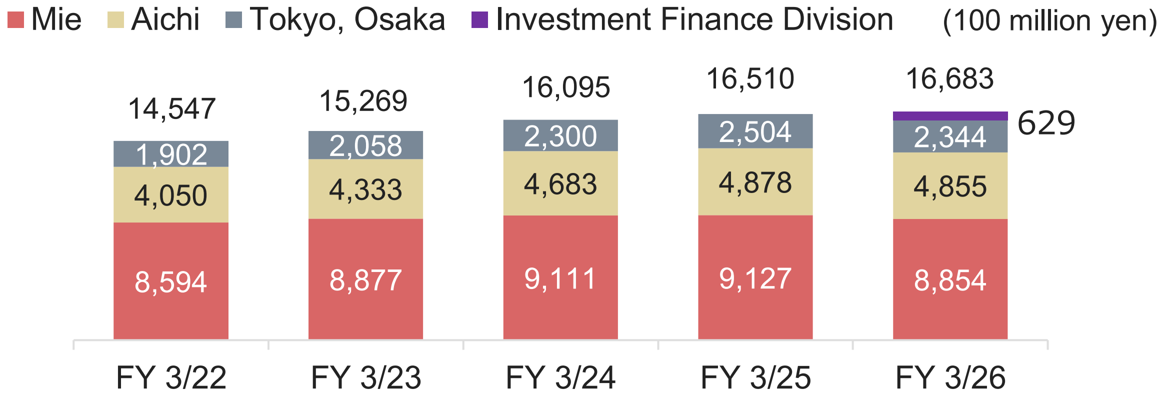


Loan balance by segment (average balance)

(100 million yen)

	FY 3/25	FY 3/26	YoY change
Corporate loans	24,550	24,562	+11
Loans for large companies	8,039	7,878	(160)
Loans to medium-sized companies and SMEs	16,510	16,683	+172
Loans to individuals	23,831	25,209	+1,377
Public sector	1,521	1,392	(129)

Balance of loans to medium-sized companies and SMEs by area (average balance)



* Of loans, a portion of investment finance loans was transferred to the Investment Finance Division. Please refer to page 25 for the investment finance sector.

Interest Rate Pass-Through Status (Non-Consolidated)

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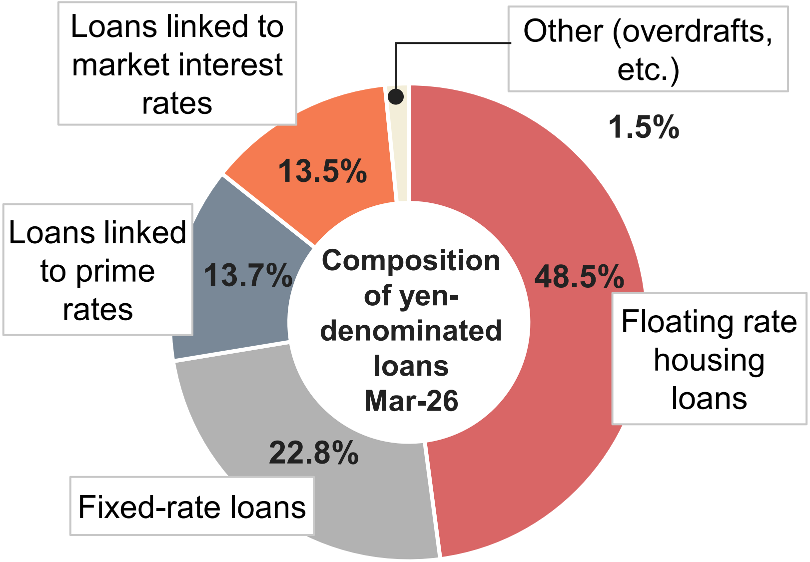
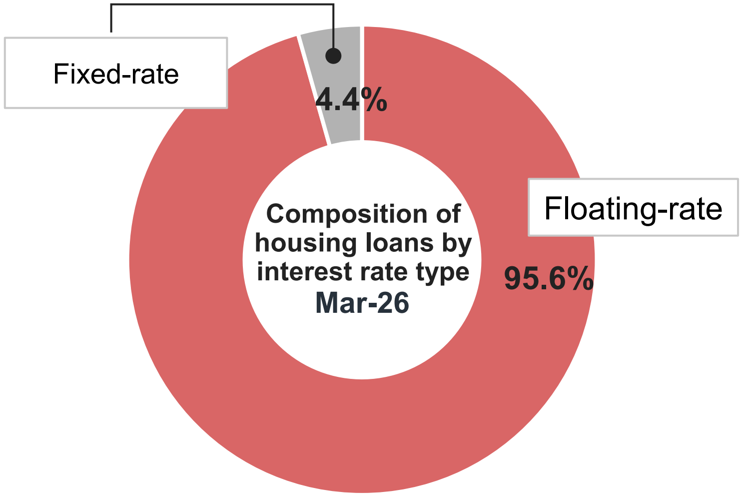
Composition of yen-denominated loans



Composition of housing loans by interest rate type

* Executed loans only

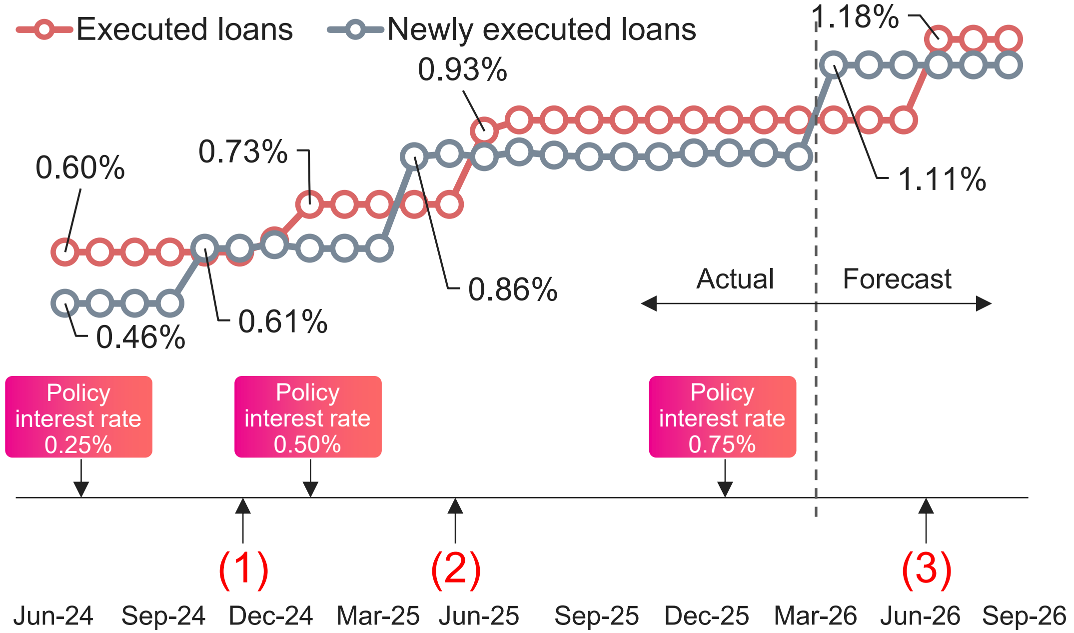


Interest rate pass-through status for business loans

	FY 3/24	FY 3/25	FY 3/26
Policy interest rate	0.100%	0.500%	0.750%
Short-term prime rate	1.975%	2.375%	2.625%

	FY 3/24	FY 3/25	FY 3/26
Loans linked to prime rates (average interest rate)	1.218%	1.358%	1.690%
Fixed-rate loans	0.625%	0.695%	0.827%
Market-linked loans	0.511%	1.025%	1.380%

Interest rate pass-through status for housing loans



(1) October 1, 2024
Housing loan base rate increased by 0.15%
Applied to executed loans from repayments due in January 2025

(2) April 1, 2025
Housing loan base rate increased by 0.25%
Applied to executed loans from repayments due in July 2025

(3) April 1, 2026
Housing loan base rate increased by 0.25%
Scheduled to apply to executed loans from repayments due in July 2026

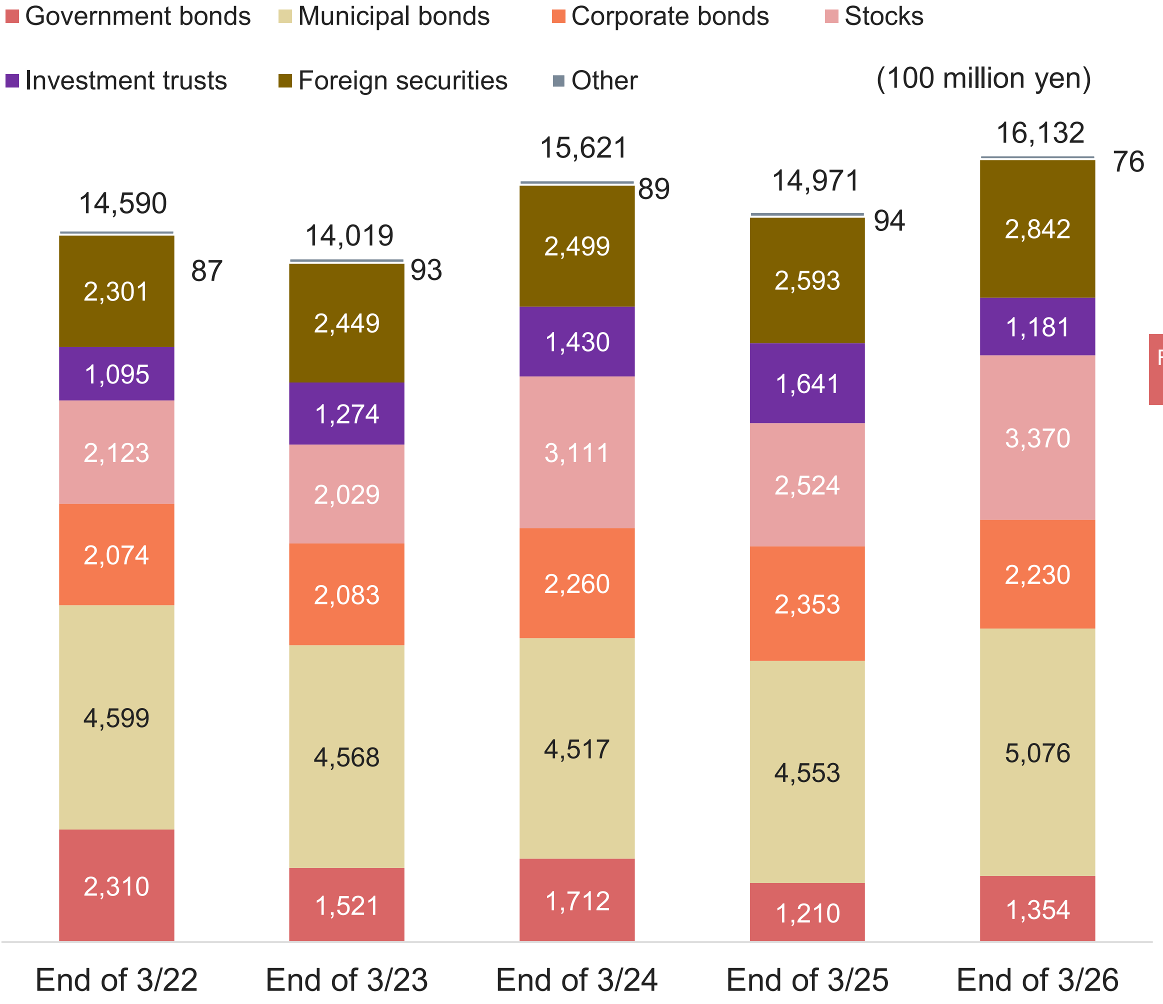
* Applicable interest rates are reviewed on April 1 and October 1 each year, and the new rates apply to repayments starting from July and January, respectively

* Assuming the policy interest rate remains unchanged at 0.75%

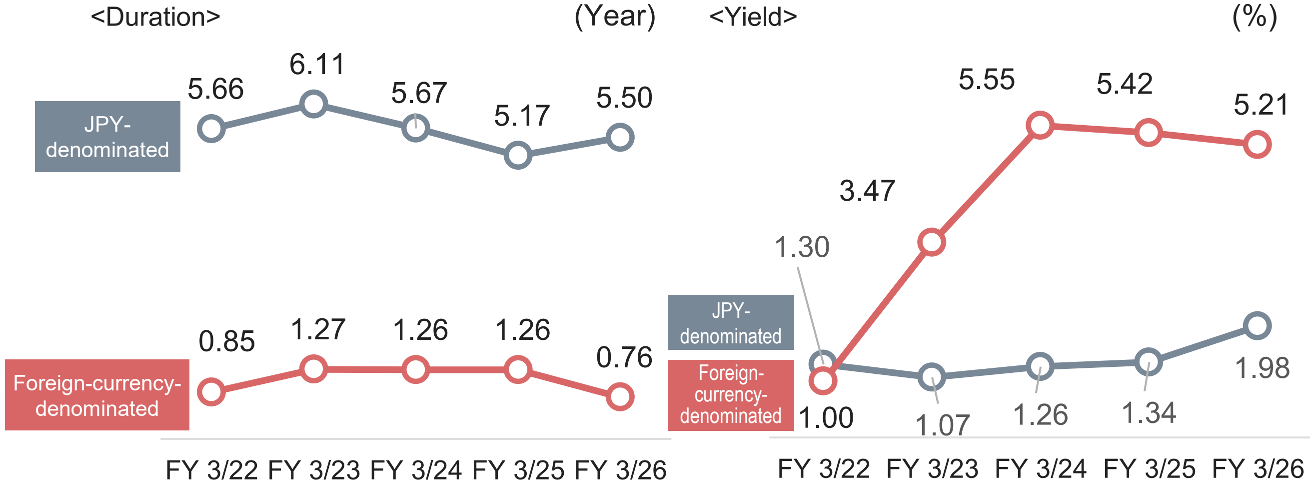
Securities (Non-Consolidated)

Secured 210.8 billion yen of unrealized gains on securities through portfolio management focused on asset allocation

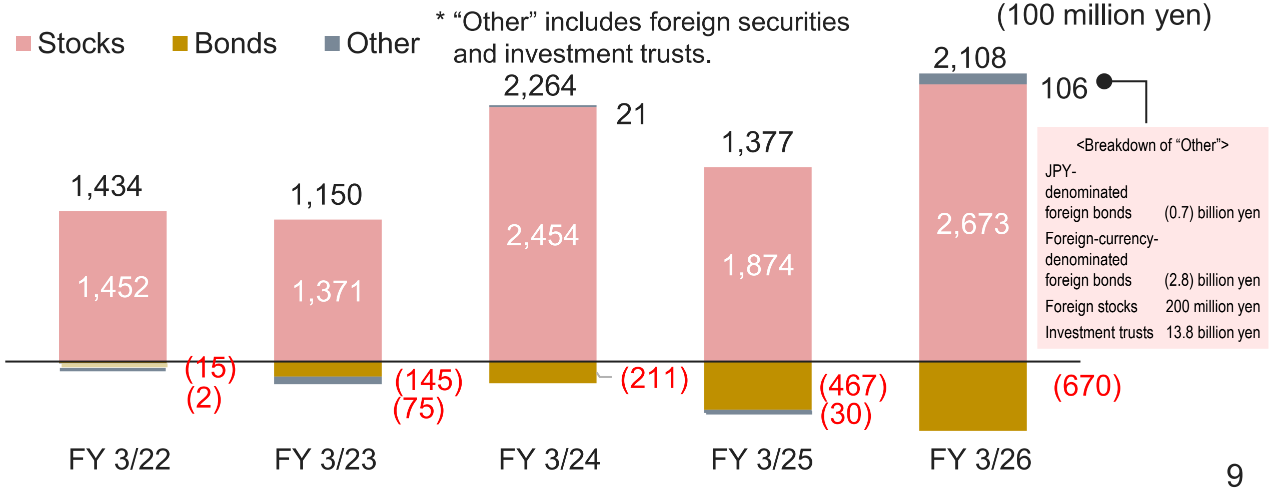
Securities balance



Durations and yields



Valuation gains (losses) on securities



Fees and Commissions (Non-consolidated)

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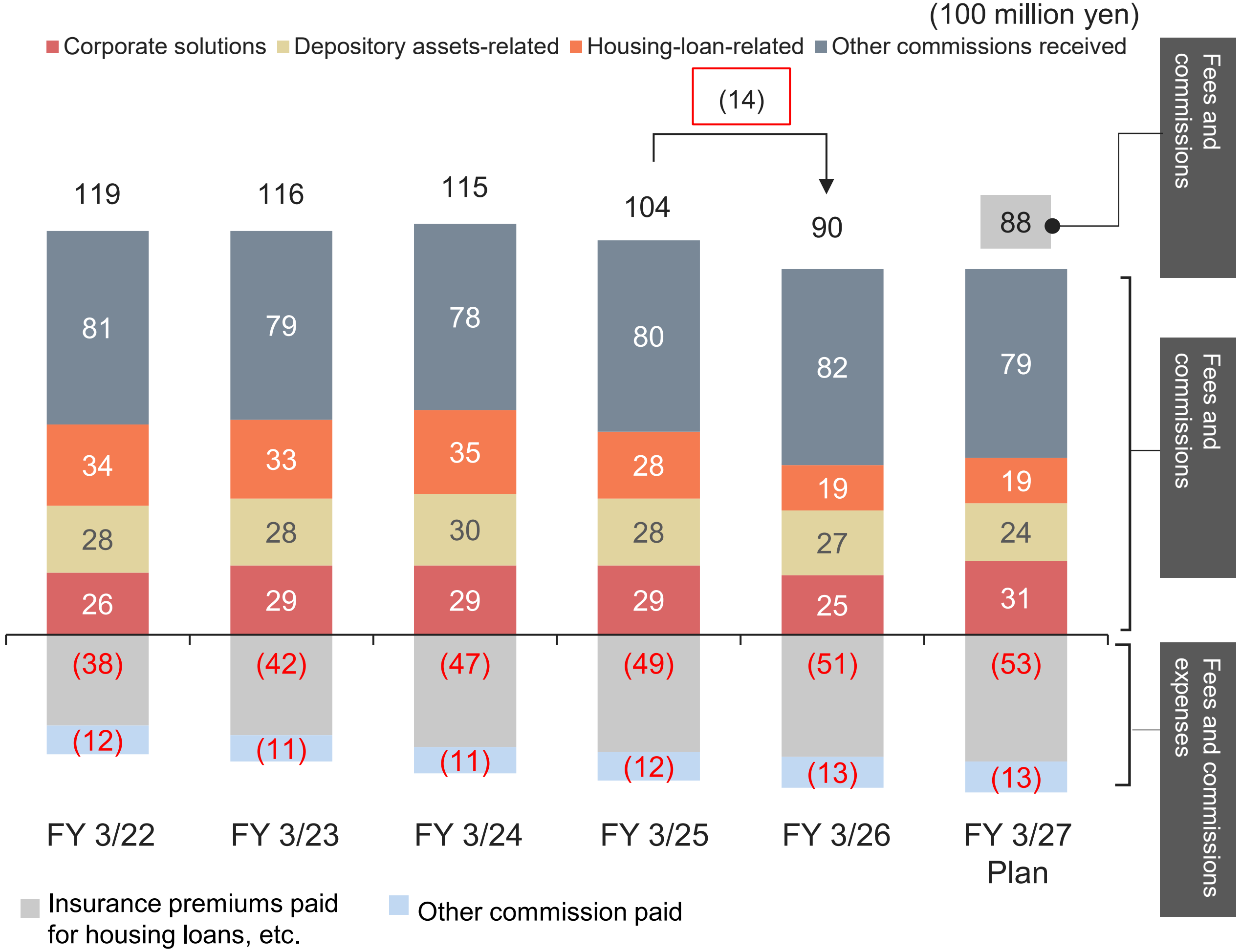
Fees and commissions decreased 13.4% year-on-year due to a decrease in housing-loan-related fees resulting from a revision of housing loan acquisition targets

Fees and commissions



Major factors underlying changes (FY 3/25 → FY3/26)

Other commissions received +0.1 billion yen	Increase in domestic exchange fees
Housing-loan-related (0.8) billion yen	Decrease in the number of housing loan originations
Depository assets-related (0.1) billion yen	Decrease in insurance sales commissions
Corporate solutions (0.3) billion yen	Decrease in syndicated loan fees
Insurance premiums paid for housing loans, etc. +0.1 billion yen	Increase in housing loan balances

Expenses (Non-Consolidated)

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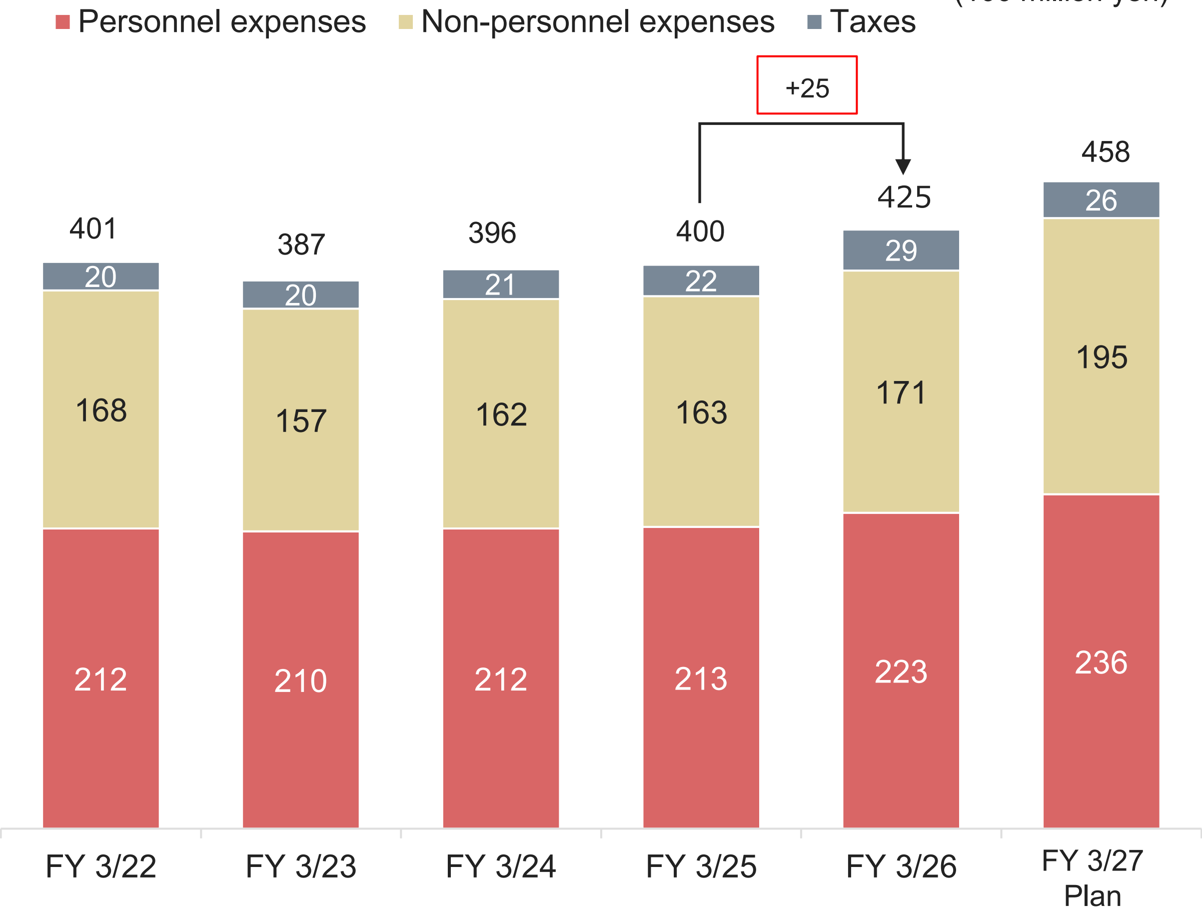
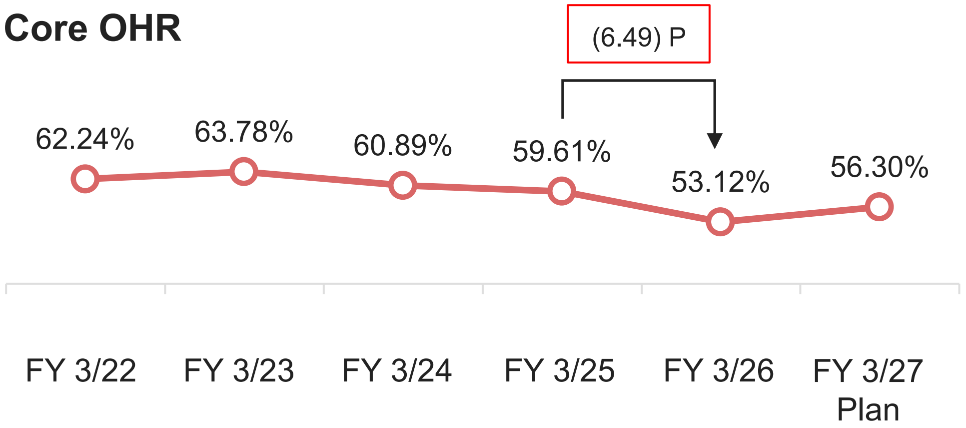
Expenses grew 6.3% year-on-year due to the implementation of base salary increases and DX investments

Expenses

(100 million yen)



Core OHR



Major Factors Underlying Changes (FY3/25 → FY3/26)

Taxes +0.7 billion yen	Business tax increased due to higher taxable income
Non-personnel expenses +0.7 billion yen	Depreciation and outsourcing expenses increased due to DX investments
Personnel expenses +0.9 billion yen	Salaries and bonuses increased due to base salary increases

Credit Costs (Non-consolidated)

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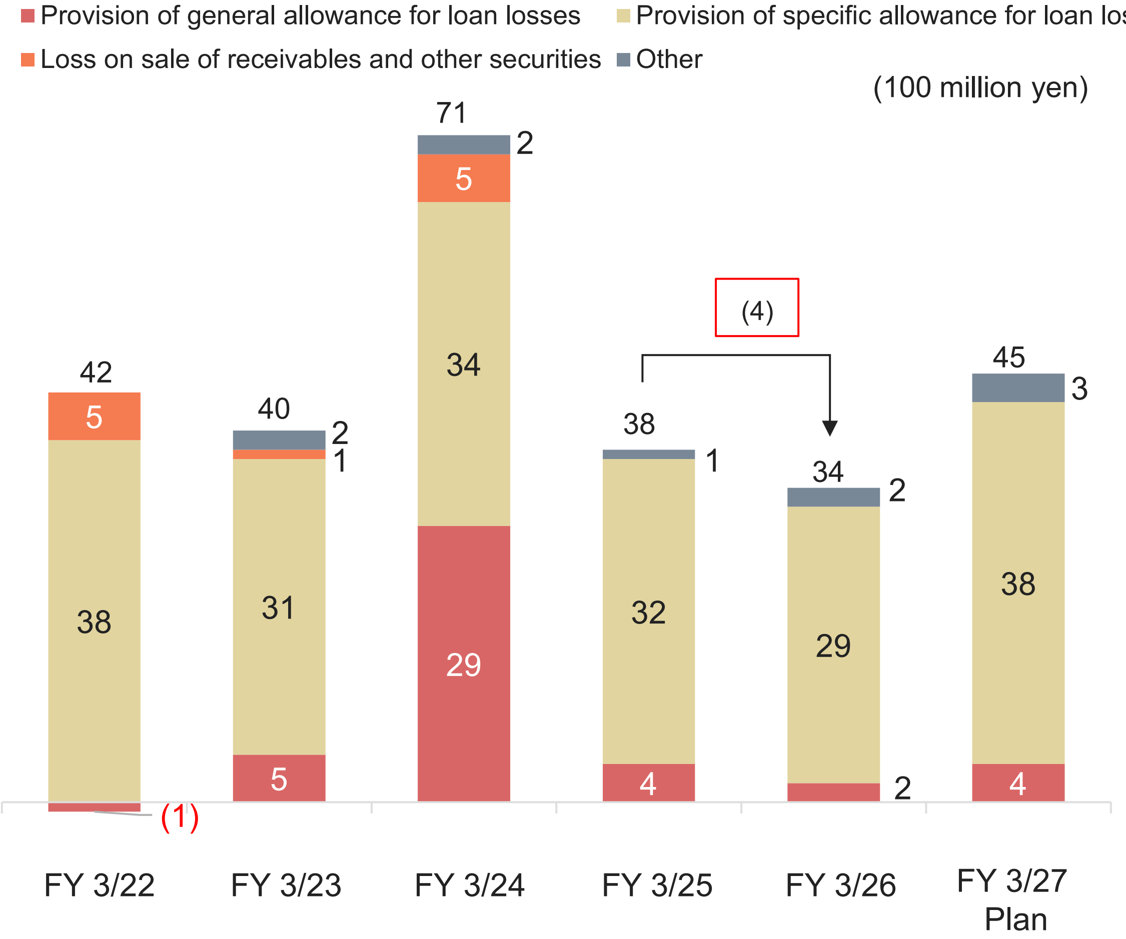
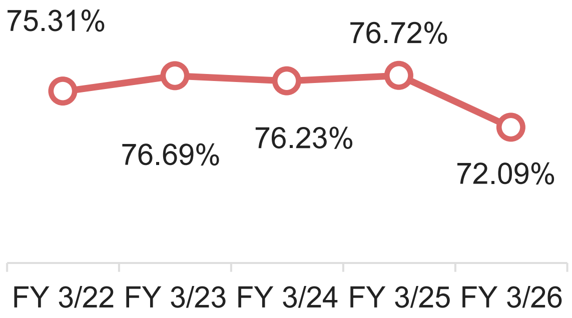
Decrease in the provision of specific allowance for loan losses caused a 9.9% year-on-year decrease in credit costs

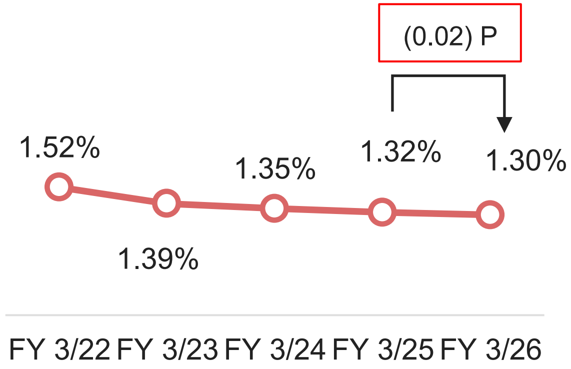
Credit costs



Non-performing loans coverage ratio

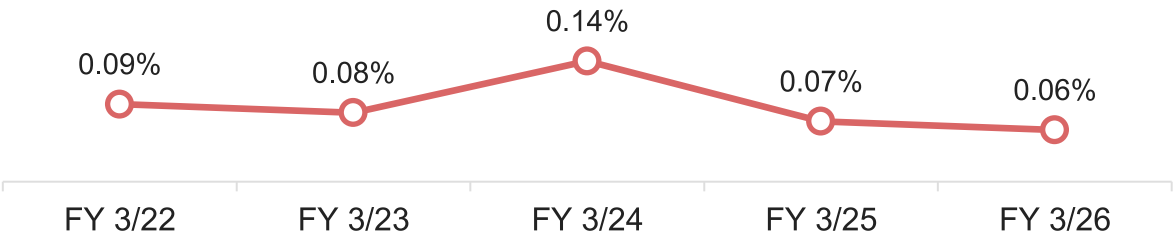


Non-performing loans ratio



Credit cost ratio

* Credit cost ratio = Credit costs ÷ Year-end loan balance



* For FY 3/24, provision expenses temporarily increased due to a change in the calculation method for the general allowance for loan losses
* The FY 3/27 forecast was calculated conservatively, taking into account the impact of rising prices and other factors on corporate customers