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November 6, 2026

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

Company name: THE TOCHIGI BANK, LTD.
Listing: Tokyo Stock Exchange
Securities code: 8550
URL: https://www.tochigibank.co.jp
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Scheduled date to file semi-annual securities report: November 10, 2026
Scheduled date to commence dividend payments: December 10, 2026
Trading accounts: None
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: None

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

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	31,269	24.4	4,475	(9.3)	3,521	(18.9)
September 30, 2025	25,134	13.5	4,934	142.2	4,344	195.4

Note: Comprehensive income For the six months ended September 30, 2026: ¥ 3,328 million [(46.0) %]
For the six months ended September 30, 2025: ¥ 6,163 million [-%]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2026	33.81	-
September 30, 2025	41.83	-

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	3,434,772	166,804	4.8
March 31, 2026	3,419,343	164,954	4.8

Reference: Equity
As of September 30, 2026: ¥ 165,000 million
As of March 31, 2026: ¥ 163,244 million

(Note) "Equity ratio" is calculated by dividing (Total net assets at end of period − Non-controlling interests at end of period) by Total assets at end of period. This "Equity ratio" is not the equity ratio provided for in the regulatory notices pertaining to capital adequacy ratio.

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2026	-	12.00	-	14.00	26.00
Fiscal year ending March 31, 2027	-	15.00			
Fiscal year ending March 31, 2027 (Forecast)			-	15.00	30.00

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

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 income		Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Full year	60,800	11.5	10,800	7.8	9,000	8.6	86.43

Note: Revisions to the financial result forecast most recently announced: None

*** 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	109,608,000 shares
As of March 31, 2026	109,608,000 shares

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

As of September 30, 2026	5,443,478 shares
As of March 31, 2026	5,475,424 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2026	104,144,603 shares
Six months ended September 30, 2025	103,849,222 shares

(Note) The Bank has introduced boad benefit trust (BBT). The total number of treasury shares at the end of period includes shares of the Bank (960,700 shares as of March 31, 2026, 928,500 shares as of September 30, 2026) held by BBT. The average number of shares during the period includes the average number of shares (1,244,266 shares during six months ended September 30, 2025, 948,559 shares during six months ended September 30, 2026) held by BBT as the treasury shares to be deducted.

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	28,081	25.8	3,967	(12.6)	3,292	(21.2)
September 30, 2025	22,321	13.2	4,540	149.5	4,178	202.5

	Basic earnings per share
Six months ended	Yen
September 30, 2026	31.62
September 30, 2025	40.24

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	3,409,790	150,397	4.4
March 31, 2026	3,394,778	147,967	4.4

Reference: Equity

As of September 30, 2026: ¥ 150,397 million

As of March 31, 2026: ¥ 147,967 million

(Note) "Equity-to-asset ratio" is calculated by dividing Total net assets at end of period by Total assets at end of period. This "Equity-to-asset ratio" is not the equity ratio provided for in the regulatory notices pertaining to capital adequacy 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 income		Ordinary profit		Profit		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Full year	54,700	13.2	10,100	14.1	8,700	8.5	83.55

*These interim consolidated financial results are outside the scope of interim audit by certified public accountants or an audit firm.

*Explanation of the appropriate use of financial results forecast and other notes

1. The Bank falls under the category of specified business companies (companies which engage in businesses specified in Article 18, Paragraph 2 of the Cabinet Office Ordinance on Disclosure of Corporate Affairs); accordingly, it prepares its interim consolidated financial statements (type 2) and interim non-consolidated financial statements (type 2).
2. The financial results forecast and other forward-looking statements herein are based on information currently available to the Bank and certain assumptions deemed reasonable. Actual results, etc. may differ significantly due to various factors.

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1. Qualitative Information on Interim Financial Results

(1) Overview of Operating Results

Ordinary income increased by 6,135 million yen from the previous fiscal year to 31,269 million yen due in part to an increase in interest income such as interest on loans and interest and dividends on securities. Ordinary expenses increased by 6,594 million yen from the previous fiscal year to 26,794 million yen due in part to increases in interest on deposits, expenses, and costs for loans written-off.

As a result, ordinary profit was 4,475 million yen and profit attributable to owners of parent was 3,521 million yen.

(2) Qualitative Information on Financial Position

Assets at the end of the interim period under review increased by 15.4 billion yen from the end of the previous fiscal year to 3,434.7 billion yen due in part to increases in loans and securities. Liabilities increased by 13.5 billion yen from the end of the previous fiscal year to 3,267.9 billion yen due in part to an increase in deposits.

Net assets increased by 1.8 billion yen from the end of the previous fiscal year to 166.8 billion yen due in part to an increase in retained earnings.

The status of main accounts is as follows:

(i) Deposits

The balance of deposits increased by 7.4 billion yen from the end of the previous fiscal year to 3,178.4 billion yen.

(ii) Loans and bills discounted

The balance of loans and bills discounted increased by 66.3 billion yen from the end of the previous fiscal year to 2,518.5 billion yen.

(iii) Securities

The balance of securities increased by 50.2 billion yen from the end of the previous fiscal year to 470.6 billion yen.

(3) Qualitative Information on Consolidated Financial Results Forecast and Other Forward-looking Information

There have been no changes to the full-year financial results forecast announced on May 13, 2026.

2.Semi-annual Consolidated Financial Statements and Primary Notes

(1) Semi-annual Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	465,687	359,861
Call loans and bills bought	918	691
Money held in trust	463	434
Securities	420,322	470,609
Loans and bills discounted	2,452,258	2,518,566
Foreign exchanges	753	625
Other assets	30,170	33,645
Tangible fixed assets	30,765	32,968
Intangible fixed assets	1,494	1,735
Retirement benefit asset	22,252	22,668
Deferred tax assets	3,422	2,923
Customers' liabilities for acceptances and guarantees	2,054	2,430
Allowance for loan losses	(11,221)	(12,389)
Total assets	3,419,343	3,434,772
Liabilities		
Deposits	3,171,026	3,178,446
Negotiable certificates of deposit	800	800
Borrowed money	45,808	45,647
Foreign exchanges	-	0
Other liabilities	31,776	37,710
Provision for bonuses	934	972
Provision for bonuses for directors (and other officers)	31	20
Retirement benefit liability	296	295
Provision for retirement benefits for directors (and other officers)	6	1
Provision for management board benefit trust	58	79
Provision for reimbursement of deposits	244	244
Provision for contingent loss	504	472
Reserves under special laws	18	18
Deferred tax liabilities for land revaluation	829	828
Acceptances and guarantees	2,054	2,430
Total liabilities	3,254,389	3,267,967
Net assets		
Share capital	27,408	27,408
Capital surplus	30,036	30,036
Retained earnings	103,092	105,146
Treasury shares	(2,153)	(2,144)
Total shareholders' equity	158,384	160,446
Valuation difference on available-for-sale securities	(6,948)	(8,117)
Deferred gains or losses on hedges	3,722	5,490
Revaluation reserve for land	(674)	(678)
Remeasurements of defined benefit plans	8,761	7,858
Total accumulated other comprehensive income	4,859	4,553
Non-controlling interests	1,710	1,804
Total net assets	164,954	166,804
Total liabilities and net assets	3,419,343	3,434,772

(2) 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	25,134	31,269
Interest income	17,221	21,732
Interest on loans and discounts	14,148	17,892
Interest and dividends on securities	1,318	2,224
Fees and commissions	5,207	5,742
Other ordinary income	489	668
Other income	2,215	3,126
Ordinary expenses	20,200	26,794
Interest expenses	3,411	5,372
Interest on deposits	2,753	4,986
Fees and commissions payments	2,071	2,147
Other ordinary expenses	604	2,343
General and administrative expenses	11,839	13,140
Other expenses	2,272	3,790
Ordinary profit	4,934	4,475
Extraordinary income	45	503
Gain on disposal of non-current assets	45	503
Extraordinary losses	15	7
Loss on disposal of non-current assets	15	7
Profit before income taxes	4,963	4,971
Income taxes - current	702	763
Income taxes - deferred	(140)	577
Total income taxes	562	1,340
Profit	4,401	3,631
Profit attributable to non-controlling interests	57	110
Profit attributable to owners of parent	4,344	3,521

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	4,401	3,631
Other comprehensive income	1,761	(302)
Valuation difference on available-for-sale securities	1,464	(1,168)
Deferred gains or losses on hedges	924	1,768
Remeasurements of defined benefit plans, net of tax	(626)	(902)
Comprehensive income	6,163	3,328
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	6,106	3,218
Comprehensive income attributable to non-controlling interests	57	110

(3) 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	27,408	30,036	96,419	(2,288)	151,576
Changes during period					
Dividends of surplus			(367)		(367)
Profit attributable to owners of parent			4,344		4,344
Purchase of treasury shares				(0)	(0)
Disposal of treasury shares				134	134
Reversal of revaluation reserve for land					-
Net changes in items other than shareholders' equity					
Total changes during period	-	-	3,976	134	4,110
Balance at end of period	27,408	30,036	100,395	(2,153)	155,687

	Accumulated other comprehensive income					Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	(6,618)	1,108	(661)	6,084	(87)	1,604	153,093
Changes during period							
Dividends of surplus							(367)
Profit attributable to owners of parent							4,344
Purchase of treasury shares							(0)
Disposal of treasury shares							134
Reversal of revaluation reserve for land							-
Net changes in items other than shareholders' equity	1,464	924	-	(626)	1,761	41	1,803
Total changes during period	1,464	924	-	(626)	1,761	41	5,914
Balance at end of period	(5,154)	2,032	(661)	5,457	1,674	1,646	159,007

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	27,408	30,036	103,092	(2,153)	158,384
Changes during period					
Dividends of surplus			(1,471)		(1,471)
Profit attributable to owners of parent			3,521		3,521
Purchase of treasury shares				(0)	(0)
Disposal of treasury shares				9	9
Reversal of revaluation reserve for land			3		3
Net changes in items other than shareholders' equity					
Total changes during period	-	-	2,053	9	2,062
Balance at end of period	27,408	30,036	105,146	(2,144)	160,446

	Accumulated other comprehensive income					Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	(6,948)	3,722	(674)	8,761	4,859	1,710	164,954
Changes during period							
Dividends of surplus							(1,471)
Profit attributable to owners of parent							3,521
Purchase of treasury shares							(0)
Disposal of treasury shares							9
Reversal of revaluation reserve for land							3
Net changes in items other than shareholders' equity	(1,168)	1,768	(3)	(902)	(305)	94	(211)
Total changes during period	(1,168)	1,768	(3)	(902)	(305)	94	1,850
Balance at end of period	(8,117)	5,490	(678)	7,858	4,553	1,804	166,804

(4) Notes to Semi-Annual Consolidated Financial Statements

(Notes on going concern assumption)

Not applicable.

(Additional information)

(Performance-linked share-based remuneration plan using board benefit trust)

The Bank has introduced a board benefit trust (hereinafter, the "BBT") as a performance-linked share-based remuneration plan. The objective of the BBT is to further clarify the link between remuneration provided to Directors of the Bank (excluding Outside Directors) and the Bank's business performance and share value and thereby increase Directors' motivation to contribute to improving the Bank's medium- to long-term business performance and increasing its corporate value by sharing with shareholders not only benefits of share price increases but also risks associated with share price declines.

(i) Overview of the BBT

The BBT is a performance-linked share-based remuneration plan under which shares of the Bank are acquired through a trust (hereinafter, the trust established under the BBT is referred to as the "Trust") using money contributed by the Bank as the funds, and shares of the Bank and money equivalent to the amount of shares of the Bank converted based on fair value (hereinafter, "Shares of the Bank, etc.") are delivered to Directors through the Trust in accordance with the Regulations on Share Delivery to Officers stipulated by the Bank. In principle, Directors receive delivery of Shares of the Bank, etc. when they retire from office as Director.

(ii) Shares of the Bank remaining in the Trust

Shares of the Bank remaining in the Trust are recorded as treasury shares under shareholders' equity, and the book value and number of said treasury shares as of the end of the interim period under review were 267million yen and 928 thousand shares (276 million yen and 960 thousand shares as of the end of the previous fiscal year), respectively.

3. Semi-annual Non-consolidated Financial Statements and Primary Notes

(1) 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	463,615	356,667
Call loans	918	691
Money held in trust	463	434
Securities	423,241	473,529
Loans and bills discounted	2,457,837	2,524,530
Foreign exchanges	753	625
Other assets	12,189	15,603
Other	12,189	15,603
Tangible fixed assets	26,141	27,799
Intangible fixed assets	1,475	1,722
Prepaid pension costs	9,481	11,212
Deferred tax assets	7,341	6,431
Customers' liabilities for acceptances and guarantees	2,054	2,430
Allowance for loan losses	(10,736)	(11,888)
Total assets	3,394,778	3,409,790
Liabilities		
Deposits	3,175,361	3,183,129
Negotiable certificates of deposit	800	800
Borrowed money	42,500	42,300
Foreign exchanges	-	0
Other liabilities	23,625	28,250
Income taxes payable	1,358	742
Cash collateral received for financial instruments	5,045	8,036
Lease liabilities	164	170
Other	17,057	19,301
Provision for bonuses	773	806
Provision for bonuses for directors (and other officers)	22	16
Provision for retirement benefits	35	35
Provision for management board benefit trust	58	79
Provision for reimbursement of deposits	244	244
Provision for contingent loss	504	472
Deferred tax liabilities for land revaluation	829	828
Acceptances and guarantees	2,054	2,430
Total liabilities	3,246,810	3,259,393

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Net assets		
Share capital	27,408	27,408
Capital surplus	26,150	26,150
Legal capital surplus	26,150	26,150
Retained earnings	100,459	102,284
Legal retained earnings	1,745	1,745
Other retained earnings	98,714	100,539
General reserve	89,987	89,987
Retained earnings brought forward	8,727	10,552
Treasury shares	(2,153)	(2,144)
Total shareholders' equity	151,865	153,699
Valuation difference on available-for-sale securities	(6,945)	(8,113)
Deferred gains or losses on hedges	3,722	5,490
Revaluation reserve for land	(674)	(678)
Total valuation and translation adjustments	(3,897)	(3,301)
Total net assets	147,967	150,397
Total liabilities and net assets	3,394,778	3,409,790

(2) 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	22,321	28,081
Interest income	17,248	21,760
Interest on loans and discounts	14,157	17,909
Interest and dividends on securities	1,343	2,248
Fees and commissions	4,513	4,773
Other ordinary income	136	325
Other income	423	1,222
Ordinary expenses	17,780	24,114
Interest expenses	3,380	5,329
Interest on deposits	2,753	4,987
Fees and commissions payments	2,183	2,246
Other ordinary expenses	604	2,343
General and administrative expenses	10,557	11,722
Other expenses	1,054	2,471
Ordinary profit	4,540	3,967
Extraordinary income	40	497
Extraordinary losses	5	16
Profit before income taxes	4,575	4,448
Income taxes - current	528	579
Income taxes - deferred	(131)	576
Total income taxes	396	1,156
Profit	4,178	3,292

(3) Semi-annual Non-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			
		Legal capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings		Total retained earnings
					General reserve	Retained earnings brought forward	
Balance at beginning of period	27,408	26,150	26,150	1,745	106,987	(14,678)	94,054
Changes during period							
Dividends of surplus						(367)	(367)
Reversal of general reserve					(17,000)	17,000	-
Profit						4,178	4,178
Purchase of treasury shares							
Disposal of treasury shares							
Reversal of revaluation reserve for land							
Net changes in items other than shareholders' equity							
Total changes during period	-	-	-	-	(17,000)	20,811	3,811
Balance at end of period	27,408	26,150	26,150	1,745	89,987	6,133	97,865

	Shareholders' equity		Valuation and translation adjustments				Total net assets
	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at beginning of period	(2,288)	145,325	(6,627)	1,108	(661)	(6,181)	139,144
Changes during period							
Dividends of surplus		(367)					(367)
Reversal of general reserve		-					-
Profit		4,178					4,178
Purchase of treasury shares	(0)	(0)					(0)
Disposal of treasury shares	134	134					134
Reversal of revaluation reserve for land		-					-
Net changes in items other than shareholders' equity			1,477	924	-	2,401	2,401
Total changes during period	134	3,945	1,477	924	-	2,401	6,347
Balance at end of period	(2,153)	149,270	(5,150)	2,032	(661)	(3,779)	145,491

For the six months ended September 30, 2026

(Millions of yen)

	Shareholders' equity						
	Share capital	Capital surplus		Retained earnings			
		Legal capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings		Total retained earnings
					General reserve	Retained earnings brought forward	
Balance at beginning of period	27,408	26,150	26,150	1,745	89,987	8,727	100,459
Changes during period							
Dividends of surplus						(1,471)	(1,471)
Reversal of general reserve							-
Profit						3,292	3,292
Purchase of treasury shares							
Disposal of treasury shares							
Reversal of revaluation reserve for land						3	3
Net changes in items other than shareholders' equity							
Total changes during period	-	-	-	-	-	1,824	1,824
Balance at end of period	27,408	26,150	26,150	1,745	89,987	10,552	102,284

	Shareholders' equity		Valuation and translation adjustments				Total net assets
	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at beginning of period	(2,153)	151,865	(6,945)	3,722	(674)	(3,897)	147,967
Changes during period							
Dividends of surplus		(1,471)					(1,471)
Reversal of general reserve		-					-
Profit		3,292					3,292
Purchase of treasury shares	(0)	(0)					(0)
Disposal of treasury shares	9	9					9
Reversal of revaluation reserve for land		3					3
Net changes in items other than shareholders' equity			(1,168)	1,768	(3)	596	596
Total changes during period	9	1,833	(1,168)	1,768	(3)	596	2,430
Balance at end of period	(2,144)	153,699	(8,113)	5,490	(678)	(3,301)	150,397

I Overview of Financial Results for Six Months Ended September 30, 2026
(Interim Period)
1. Status of Profit and Loss

[Non-consolidated] (Million yen)

	Six months ended September 30, 2026	Change from six months ended September 30, 2025	Six months ended September 30, 2025
Gross operating profit (loss)	16,940	1,210	15,729
(Excluding gains (losses) on government bonds and other securities)	19,157	2,965	16,191
Domestic gross profit (loss)	16,899	1,221	15,677
(Excluding gains (losses) on government bonds and other securities)	19,116	2,976	16,139
Net interest income	16,393	2,576	13,816
Fees and commissions income	2,527	197	2,330
Other operating income	(2,020)	(1,551)	(469)
International gross profit	40	(11)	51
(Excluding gains (losses) on government bonds and other securities)	40	(11)	51
Net interest income	38	(13)	52
Fees and commissions income	(0)	(0)	(0)
Other operating income	2	2	0
Expenses (excluding extraordinary adjustments)	13,021	1,557	11,463
Personnel expenses	6,358	243	6,115
Non-personnel expenses	5,280	691	4,589
Taxes	1,381	623	758
Substantial net business profit (Note 1)	3,919	(347)	4,266
Core net business profit (Note 2)	6,136	1,407	4,728
Core net business profit (excluding gains (losses) from cancellation of investment trust)	6,076	1,428	4,647
Provision of general allowance for loan losses (1)	367	449	(81)
Net business profit (loss)	3,551	(796)	4,347
Of which, gains (losses) on government bonds and other securities	(2,216)	(1,754)	(462)
Unusual profits and losses	415	222	192
Bad loans disposed (2)	2,013	949	1,063
Written-off of loans	656	69	586
Provision of individual allowance for loan losses	1,242	889	352
Loss on sale of receivables	—	(0)	0
Provision for contingent loss	—	(27)	27
Cost borne under joint responsibility system of credit guarantee corporations	115	18	96
(Costs for loans written-off (1) + (2))	2,380	1,398	982
Reversal of provision for contingent loss (3	32	32	—
Recoveries of written off receivables	72	(12)	84
Gains (losses) related to equity securities	943	732	211
Gain on sale of equity securities	971	759	211
Loss on sale of equity securities	27	27	0
Loss on devaluation of equity securities	—	—	—
Other unusual profits and losses	1,380	420	960
Ordinary profit (loss)	3,967	(573)	4,540
Extraordinary income and losses	481	446	35
Of which, loss (gain) on disposal of non-current assets	481	446	35
Gain on disposal of non-current assets	497	457	40
Loss on disposal of non-current assets	16	11	5
Of which, impairment losses	—	—	—
Profit (loss) before income taxes	4,448	(127)	4,575
Income taxes - current	579	51	528
Income taxes - deferred	576	707	(131)
Total income taxes	1,156	759	396
Profit (loss)	3,292	(886)	4,178

Costs for loans written-off (1) + (2) - (3)	2,348	1,366	982

(Note 1) Substantial net business profit = Net business profit (before transfer to general allowance for loan losses)
(Note 2) Core net business profit = Substantial net business profit - Gain (loss) on bonds

[Consolidated] (Million yen)

	Six months ended September 30, 2026	Change from six months ended September 30, 2025	Six months ended September 30, 2025
Consolidated gross profit	18,280	1,449	16,830
Net interest income	16,360	2,550	13,809
Fees and commissions income	3,595	458	3,136
Other operating income	(1,675)	(1,559)	(115)
General and administrative expenses	13,140	1,300	11,839
Costs for loans written-off (1)	2,430	1,438	992
Written-off of loans	688	84	604
Provision of individual allowance for loan losses	1,242	872	370
Provision of general allowance for loan losses	384	490	(106)
Loss on sale of receivables, etc.	—	(0)	0
Provision for contingent loss	—	(27)	27
Cost borne under joint responsibility system of credit guarantee corporations	115	18	96
Reversal of provision for contingent loss (2)	32	32	—
Recoveries of written off receivables	72	(12)	85
Gains (losses) related to equity securities	943	710	232
Others	718	100	617
Ordinary profit (loss)	4,475	(458)	4,934
Extraordinary income and losses	495	466	29
Profit (loss) before income taxes	4,971	7	4,963
Income taxes - current	763	60	702
Income taxes - deferred	577	717	(140)
Total income taxes	1,340	778	562
Profit attributable to non-controlling interests	110	52	57
Profit (loss) attributable to owners of parent	3,521	(822)	4,344

Costs for loans written-off ((1) - (2))	2,398	1,405	992

(Note) Consolidated gross profit = (Interest income - Interest expenses) + (Fees and commissions - Fees and commissions payments) + (Other ordinary income - Other ordinary expenses)

(Number of companies in the scope of consolidation) (No. of companies)

	Six months ended September 30, 2026	Change from six months ended September 30, 2025	Six months ended September 30, 2025
Number of consolidated subsidiaries	6	—	6
Number of equity-method affiliated companies	—	—	—

2. Main Accounts [Non-consolidated]

Net business profit per employee

(Million yen)

	Six months ended September 30, 2026	Change from six months ended September 30, 2025	Six months ended September 30, 2025
Substantial net business profit	3,919	(347)	4,266
Substantial net business profit per employee (thousands of yen)	2,898	(294)	3,193
Core net business profit (excluding gains (losses) from cancellation of investment trust)	6,076	1,428	4,647
Core net business profit (excluding gains (losses) from cancellation of investment trust) per employee (thousands of yen)	4,494	1,015	3,478
Net business profit (loss)	3,551	(796)	4,347
Net business profit (loss) per employee (thousands of yen)	2,627	(627)	3,254

(Note) The number of employees is based on the average number of personnel during the period, excluding employees on secondment.

Balance of deposits

(Million yen)

	September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	March 31, 2026	September 30, 2025
Deposits	3,183,129	7,768	28,272	3,175,361	3,154,856
Time deposits	834,237	(3,449)	4,524	837,686	829,712
Liquid deposits	2,348,891	11,217	23,747	2,337,674	2,325,144

*Excluding negotiable certificates of deposit.

Balance of loans and bills discounted

(Million yen, %)

	September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	March 31, 2026	September 30, 2025
Loans and bills discounted	2,524,530	66,693	106,380	2,457,837	2,418,149
Loans and bills discounted for individuals, SMEs, etc.	1,663,102	35,186	51,426	1,627,916	1,611,676
SMEs	974,327	17,512	26,128	956,815	948,199
Individuals	688,775	17,674	25,298	671,101	663,477
Liquid deposits	65.87	(0.36)	(0.77)	66.23	66.64

Balance of securities

(Million yen)

	September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	March 31, 2026	September 30, 2025
Securities	473,529	50,287	64,544	423,241	408,984
Government bonds	344,690	73,673	104,233	271,016	240,457

Balance of deposit assets

(Million yen)

	September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	March 31, 2026	September 30, 2025
Deposit assets	526,017	39,882	45,003	486,134	481,013
Public bonds	59,654	12,822	19,150	46,831	40,503
Investment trusts	237,347	38,957	38,167	198,389	199,180
Individual pension, etc.	229,015	(11,897)	(12,313)	240,913	241,329

3. Margin [Non-consolidated]

(%)

	Six months ended September 30, 2026	Change from six months ended September 30, 2025	Six months ended September 30, 2025
(1) Yield on assets (A)	1.31	0.30	1.01
(A) Yield on loans and bills discounted	1.44	0.22	1.22
(B) Yield on securities	0.93	0.26	0.67
(2) Funding costs (B)	1.13	0.25	0.88
(A) Yield on deposits, etc.	0.31	0.14	0.17
(B) Yield on external liabilities	0.35	(0.10)	0.45
(3) Total interest margin (A) - (B)	0.18	0.05	0.13
(Reference) Deposit and loan margin (domestic)	0.31	(0.01)	0.32
(Reference) Total interest margin (domestic)	0.19	0.07	0.12

4. Securities-Related Profit and Loss [Non-consolidated]

(Million yen)

	Six months ended September 30, 2026	Change from six months ended September 30, 2025	Six months ended September 30, 2025
Gains (losses) on government bonds and other securities	(2,216)	(1,754)	(462)
Gains on sales	0	0	0
Gains on redemption	—	—	—
Losses on sales	2,194	1,735	459
Losses on redemption	—	—	—
Write-offs	23	19	3
Gains (losses) on equity securities	943	732	211
Gains on sales	971	759	211
Losses on sales	27	27	0
Write-offs	—	—	—

5. Valuation Gain and Loss on Securities with Market Value

[Non-consolidated] (Million yen)

		September 30, 2026				March 31, 2026		
		Valuation gain and loss	Change from March 31, 2026	Evaluation gain	Evaluation loss	Valuation gain and loss	Evaluation gain	Evaluation loss
	Held to maturity	—	—	—	—	—	—	—
	Stocks of subsidiaries and affiliates	—	—	—	—	—	—	—
	Other securities	(11,895)	(1,641)	5,797	17,692	(10,254)	5,287	15,541
	Stocks	4,565	123	4,705	139	4,442	4,551	109
	Bonds	(16,666)	(1,820)	4	16,670	(14,845)	—	14,845
	Others	205	55	1,088	882	149	735	585
Total		(11,895)	(1,641)	5,797	17,692	(10,254)	5,287	15,541
	Stocks	4,565	123	4,705	139	4,442	4,551	109
	Bonds	(16,666)	(1,820)	4	16,670	(14,845)	—	14,845
	Others	205	55	1,088	882	149	735	585

(Note 1) The total valuation gains and losses, including those from deferred hedges through interest rate swaps aimed at reducing interest rate risk, combined with those from other marketable securities, are as follows.

(Million yen)

	September 30, 2026			March 31, 2026	
	Valuation gain and loss	Change from March 31, 2026		Valuation gain and loss	
Valuation gains and loss on rate swaps	8,003	2,577		5,425	
Total of Valuation Gain and Loss on Securities with Market Value	(3,891)	936		(4,828)	

[Consolidated] (Million yen)

		September 30, 2026				March 31, 2026		
		Valuation gain and loss	Change from March 31, 2026	Evaluation gain	Evaluation loss	Valuation gain and loss	Evaluation gain	Evaluation loss
	Held to maturity	—	—	—	—	—	—	—
	Stocks of subsidiaries and affiliates	—	—	—	—	—	—	—
	Other securities	(11,895)	(1,641)	5,797	17,692	(10,254)	5,287	15,541
	Stocks	4,565	123	4,705	139	4,442	4,551	109
	Bonds	(16,666)	(1,820)	4	16,670	(14,845)	—	14,845
	Others	205	55	1,088	882	149	735	585
Total		(11,895)	(1,641)	5,797	17,692	(10,254)	5,287	15,541
	Stocks	4,565	123	4,705	139	4,442	4,551	109
	Bonds	(16,666)	(1,820)	4	16,670	(14,845)	—	14,845
	Others	205	55	1,088	882	149	735	585

(Note 1) The total valuation gains and losses, including those from deferred hedges through interest rate swaps aimed at reducing interest rate risk, combined with those from other marketable securities, are as follows.

(Million yen)

	September 30, 2026			March 31, 2026	
	Valuation gain and loss	Change from March 31, 2026		Valuation gain and loss	
Valuation gains and loss on rate swaps	8,003	2,577		5,425	
Total of Valuation Gain and Loss on Securities with Market Value	(3,891)	936		(4,828)	

6. Capital Adequacy Ratio (domestic standard)

[Non-consolidated] (Million yen, %)

	September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	March 31, 2026	September 30, 2025
(1) Capital adequacy ratio (2) / (3)	9.36	(0.33)	(0.33)	9.69	9.69
(2) Non-consolidated equity capital	140,510	733	1,562	139,776	138,947
(3) Risk assets	1,500,306	58,302	67,414	1,442,003	1,432,892
(4) Total non-consolidated equity capital requirements (3) × 4%	60,012	2,332	2,696	57,680	57,315

[Consolidated] (Million yen, %)

	September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	March 31, 2026	September 30, 2025
(1) Capital adequacy ratio (2) / (3)	9.60	(0.31)	(0.39)	9.91	9.99
(2) Consolidated equity capital	145,255	1,186	858	144,069	144,397
(3) Risk assets	1,512,130	58,714	66,872	1,453,416	1,445,258
(4) Total consolidated equity capital requirements (3) × 4%	60,485	2,348	2,674	58,136	57,810

II Status of Loans and Bills Discounted, Etc. [Non-consolidated]

1. Status of Loans Based on the Banking Act and the Financial Reconstruction Act [Non-consolidated]

(Million yen)

	September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	March 31, 2026	September 30, 2025
Bankrupt and quasi-bankrupt loans	2,444	(221)	(487)	2,666	2,932
Doubtful loans	46,686	1,051	3,281	45,635	43,404
Special attention loans	2,818	252	726	2,565	2,091
Accruing loans contractually past due 3 months or more	47	(5)	8	53	38
Restructured loans	2,771	258	718	2,512	2,052
Subtotal (A)	51,949	1,082	3,520	50,867	48,428
Normal assets	2,496,280	64,456	99,642	2,431,824	2,396,637
Total (total claims) (B)	2,548,229	65,538	103,163	2,482,691	2,445,065
Ratio to total claims (A) / (B)	2.03 %	(0.01) %	0.05 %	2.04 %	1.98 %

2. Status of Preservation of Loans Based on the Financial Reconstruction Act [Non-consolidated]

(Million yen)

	September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	March 31, 2026	September 30, 2025
Amount preserved (C)	36,229	1,122	1,760	35,107	34,468
Allowance for loan losses	9,203	913	1,308	8,290	7,894
Provision for possible loss on specific borrowers	—	—	—	—	—
Collateral and guarantees, etc.	27,026	208	452	26,817	26,574

Preservation rate (C) / (A)	69.74 %	0.73 %	(1.43) %	69.01 %	71.17 %

3. Status of Loans Based on the Banking Act and the Financial Reconstruction Act [Consolidated]

(Million yen)

	September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	March 31, 2026	September 30, 2025
Bankrupt and quasi-bankrupt loans	2,542	(284)	(506)	2,826	3,049
Doubtful loans	46,761	1,057	3,265	45,703	43,495
Special attention loans	2,818	252	726	2,565	2,091
Accruing loans contractually past due 3 months or more	47	(5)	8	53	38
Restructured loans	2,771	258	718	2,512	2,052
Subtotal (A)	52,122	1,026	3,485	51,095	48,636
Normal assets	2,490,143	64,125	98,688	2,426,018	2,391,455
Total (total claims) (B)	2,542,266	65,151	102,174	2,477,114	2,440,091
Ratio to total claims (A) / (B)	2.05 %	(0.01) %	0.06 %	2.06 %	1.99 %

4. Loans and Bills Discounted by Type of Industry[Non-consolidated]

(Million yen)

	September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	March 31, 2026	September 30, 2025
Total loans and bills discounted	2,524,530	66,693	106,380	2,457,837	2,418,149
Manufacturing	236,718	26,431	29,610	210,287	207,107
Agriculture and forestry	10,057	573	451	9,483	9,605
Fishery	2,122	0	1	2,122	2,121
Mining, quarrying, and gravel	735	(14)	(48)	750	783
Construction	114,988	586	5,482	114,402	109,506
Utilities	40,695	(3,132)	785	43,827	39,910
Communication and information services	10,669	(378)	1,239	11,048	9,430
Transport and postal activities	91,811	(1,125)	908	92,936	90,902
Wholesale and retail	159,623	120	159	159,502	159,463
Finance and insurance	117,529	19,652	(8,798)	97,876	126,328
Real estate and goods rental and leasing	385,534	10,469	12,622	375,064	372,912
Services	220,432	(11,659)	19,179	232,091	201,253
Municipal government	444,836	7,494	19,488	437,342	425,347
Other (individuals)	688,775	17,674	25,298	671,101	663,477

5. Classification of Claims Disclosed under the Financial Recinstruction Act by Type of Industry [Non-consolidated]

(Million yen)

	September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	March 31, 2026	September 30, 2025
Total loans and bills discounted	51,949	1,082	3,520	50,867	48,428
Manufacturing	9,615	115	357	9,500	9,258
Agriculture and forestry	365	(144)	(154)	510	519
Fishery	—	—	—	—	—
Mining, quarrying, and gravel	0	(0)	(0)	0	0
Construction	6,547	(244)	3	6,791	6,543
Utilities	20	(11)	(14)	32	35
Communication and information services	579	(13)	389	593	190
Transport and postal activities	2,675	(160)	(174)	2,836	2,850
Wholesale and retail	7,235	43	331	7,191	6,903
Finance and insurance	185	(7)	(14)	192	199
Real estate and goods rental and leasing	7,087	132	(370)	6,955	7,458
Services	13,459	1,477	3,163	11,981	10,295
Municipal government	—	—	—	—	—
Other (individuals)	4,175	(105)	2	4,280	4,173

6. Consumer Loan Balance

(Million yen)

	September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	March 31, 2026	September 30, 2025
Balance of housing loans	632,267	16,070	23,171	616,197	609,095
Balance of other loans	43,403	534	723	42,868	42,679
Total	675,670	16,604	23,895	659,065	651,775

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