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February 6, 2026

Consolidated Financial Results for the Nine Months Ended December 31, 2025 (Under Japanese GAAP)

Company name: The Bank of Nagoya, Ltd.
 Listing: Tokyo Stock Exchange / Nagoya Stock Exchange
 Securities code: 8522
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 Scheduled date to commence dividend payments: —
 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: None

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

1. Consolidated financial results for the nine months ended December 31, 2025 (from April 1, 2025 to December 31, 2025)

(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 四半期純利益	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Nine months ended December 31, 2025	92,943	22.3	23,197	36.3	17,060	40.2
December 31, 2024	75,970	(4.5)	17,016	50.4	12,165	54.0

Note: Comprehensive income
 Nine months ended December 31, 2025: ¥39,163 million [-%]
 Nine months ended December 31, 2024: ¥(8,122) million [-%]

	Basic earnings per share 1株当たり四半期純利益	Diluted earnings per share 潜在株式調整後 1株当たり四半期純利益
	Yen	Yen
Nine months ended December 31, 2025	346.83	—
December 31, 2024	246.68	—

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	%
December 31, 2025	6,235,491	310,800	5.0
March 31, 2025	5,770,358	276,531	4.8

Reference: Equity

As of December 31, 2025: ¥310,800 million

As of March 31, 2025: ¥276,531 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, 2025	–	110.00	–	160.00	270.00
Fiscal year ending March 31, 2026	–	150.00	–		
Fiscal year ending March 31, 2026 (Forecast)				50.00	–

Notes: 1. Revisions to the forecast of cash dividends most recently announced: None

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 ending March 31, 2026 (forecast), 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. If the share split is not taken into account, the forecasted fiscal year-end dividend per share for the fiscal year ending March 31, 2026 would be ¥150.00, and the total annual dividend per share would be ¥300.00.

3. Consolidated earnings forecasts for the fiscal year ending March 31, 2026 (from April 1, 2025 to March 31, 2026)

(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, 2026	122,400	19.1	26,800	28.2	19,400	31.7	394.33

Notes: 1. Revisions to the forecast of financial results 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. The amount of basic earnings per share has been calculated under the assumption that the share split was conducted at the beginning of the current fiscal year.

*** Notes**

- (1) Significant changes in the scope of consolidation during the period: None
- (2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: Yes

Note: For details, please refer to “2. Quarterly consolidated financial statements and significant notes thereto, (3) Notes to quarterly consolidated financial statements (Notes on accounting treatment specific to the preparation of quarterly consolidated financial statements)” on page 7 of the attached material.

- (3) 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

- (4) Number of issued shares (common shares)

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

As of December 31, 2025	49,366,461 shares
As of March 31, 2025	49,366,461 shares

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

As of December 31, 2025	169,239 shares
As of March 31, 2025	188,994 shares

- (iii) Average number of shares outstanding during the period

Nine months ended December 31, 2025	49,189,297 shares
Nine months ended December 31, 2024	49,314,138 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. Total number of issued shares at the end of the period (including treasury shares), the number of treasury shares at the end of the period, and the average number of shares outstanding during the period have been calculated under the assumption that the share split was conducted at the beginning of the previous fiscal year.

- * Review of the Japanese-language originals of the attached quarterly consolidated financial statements by certified public accountants or an audit firm: None

- * Proper use of earnings forecasts, and other special matters
(Cautionary statement regarding forward-looking statements)

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

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1. Overview of operating results and others

(1) Overview of operating results for the nine months ended December 31, 2025

In the nine month period ended December 31, 2025, the Japanese economy remained steady, primarily supported by wage increases and improvements in the employment environment, and maintained a gradual recovery trend. The global economy experienced a downward trend at times, primarily due to concerns over overheating in high-tech stocks. However, the progress in trade negotiations between the United States and its major trading partners, along with expectations of further interest rate cuts in the U.S., supported a robust performance, with major stock indices in Europe and the U.S. reaching new record highs. On the other hand, there are also many unstable factors, such as geopolitical risks and fluctuations in resource prices, as well as the direction of Japan's new administration and the deterioration of Japan-China relations. As a result, the economic outlook still requires caution.

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

The Group's ordinary income increased by ¥16,973 million year on year to ¥92,943 million, primarily due to increases in interest on loans and discounts and interest and dividends on securities.

Ordinary expenses increased by ¥10,792 million year on year to ¥69,745 million, primarily due to an increase in interest on deposits.

As a result, ordinary profit increased by ¥6,180 million year on year to ¥23,197 million. In addition, profit attributable to owners of parent increased by ¥4,895 million year on year to ¥17,060 million.

The operating results by segment are as follows:

1) Banking

Ordinary income increased by ¥16,610 million year on year to ¥72,995 million. Segment profit increased by ¥6,244 million year on year to ¥22,979 million.

2) Leasing

Ordinary income increased by ¥605 million year on year to ¥17,473 million, while segment profit decreased by ¥84 million year on year to ¥510 million.

3) Credit Card

Ordinary income decreased by ¥52 million year on year to ¥1,836 million, while segment profit increased by ¥95 million year on year to ¥489 million.

4) Other

Ordinary income decreased by ¥105 million year on year to ¥2,259 million. Segment profit decreased by ¥28 million year on year to ¥36 million.

(2) Overview of financial position for the nine months ended December 31, 2025

Regarding the consolidated financial position as of December 31, 2025, total assets increased by ¥465,132 million from the end of the previous fiscal year to ¥6,235,491 million, primarily due to increases in loans and bills discounted and cash and due from banks, and liabilities increased by ¥430,863 million from the end of the previous fiscal year to ¥5,924,691 million, primarily due to an increase in deposits. Net assets increased by ¥34,269 million from the end of the previous fiscal year to ¥310,800 million, primarily due to an increase in valuation difference on available-for-sale securities.

As to the main line items, loans and bills discounted increased by ¥190,296 million from the end of the previous fiscal year to ¥4,180,626 million, securities increased by ¥77,036 million from the end of the previous fiscal year to ¥1,013,469 million, and deposits, etc. (including negotiable certificates of deposit) increased by ¥420,704 million from the end of the previous fiscal year to ¥5,446,884 million.

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

The Bank has revised the full-year earnings forecasts that were announced on May 13, 2025.

For more details, please refer to the “Notice Concerning Revisions to Earnings Forecasts” that was separately disclosed today (February 6, 2026).

2. Quarterly consolidated financial statements and significant notes thereto

(1) Quarterly consolidated balance sheets

(Millions of yen)

	(Japanese)	As of March 31, 2025	As of December 31, 2025
Assets	(資産の部)		
Cash and due from banks	現金預け金	711,182	892,918
Call loans and bills bought	コールローン及び買入手形	1,196	5,792
Trading securities	商品有価証券	2	60
Securities	有価証券	936,433	1,013,469
Loans and bills discounted	貸出金	3,990,329	4,180,626
Foreign exchanges	外国為替	4,473	4,761
Lease receivables and investments in leases	リース債権及びリース投資資産	42,047	45,104
Other assets	その他資産	27,959	35,995
Tangible fixed assets	有形固定資産	41,654	41,817
Intangible fixed assets	無形固定資産	1,025	597
Retirement benefit asset	退職給付に係る資産	21,010	21,232
Deferred tax assets	繰延税金資産	866	844
Customers' liabilities for acceptances and guarantees	支払承諾見返	9,429	10,054
Allowance for loan losses	貸倒引当金	(17,252)	(17,782)
Total assets	資産の部合計	5,770,358	6,235,491
Liabilities	(負債の部)		
Deposits	預金	4,790,183	5,384,984
Negotiable certificates of deposit	譲渡性預金	235,996	61,900
Call money and bills sold	コールマネー及び売渡手形	—	8,050
Borrowed money	借入金	367,700	367,936
Foreign exchanges	外国為替	680	420
Bonds payable	社債	10,000	10,000
Borrowed money from trust account	信託勘定借	1,478	1,516
Other liabilities	その他負債	52,045	44,170
Provision for bonuses	賞与引当金	1,137	323
Provision for bonuses for directors (and other officers)	役員賞与引当金	15	12
Retirement benefit liability	退職給付に係る負債	263	258
Provision for retirement benefits for directors (and other officers)	役員退職慰労引当金	35	36
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	49	18
Provision for contingent loss	偶発損失引当金	1,308	1,430
Provision for loss on interest repayment	利息返還損失引当金	24	24
Deferred tax liabilities	繰延税金負債	20,629	30,768
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	2,847	2,783
Acceptances and guarantees	支払承諾	9,429	10,054
Total liabilities	負債の部合計	5,493,827	5,924,691
Net assets	(純資産の部)		
Share capital	資本金	25,090	25,090
Capital surplus	資本剰余金	21,241	21,249
Retained earnings	利益剰余金	173,486	185,602
Treasury shares	自己株式	(429)	(387)
Total shareholders' equity	株主資本合計	219,389	231,556
Valuation difference on available-for-sale securities	その他有価証券評価差額金	47,959	70,717
Deferred gains or losses on hedges	繰延ヘッジ損益	—	(3)
Revaluation reserve for land	土地再評価差額金	3,785	3,647
Remeasurements of defined benefit plans	退職給付に係る調整累計額	5,396	4,882
Total accumulated other comprehensive income	その他の包括利益累計額合計	57,141	79,244
Total net assets	純資産の部合計	276,531	310,800
Total liabilities and net assets	負債及び純資産の部合計	5,770,358	6,235,491

(2) Quarterly consolidated statements of income and comprehensive income

Quarterly consolidated statement of income

(Millions of yen)

	(Japanese)	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Ordinary income	経 常 収 益	75,970	92,943
Interest income	資 金 運 用 収 益	37,236	51,733
Interest on loans and discounts	(うち貸出金利息)	23,694	32,795
Interest and dividends on securities	(うち有価証券利息配当金)	12,252	15,591
Trust fees	信 託 報 酬	32	51
Fees and commissions	役 務 取 引 等 収 益	9,726	11,346
Other ordinary income	そ の 他 業 務 収 益	20,959	21,505
Other income	そ の 他 経 常 収 益	8,014	8,306
Ordinary expenses	経 常 費 用	58,953	69,745
Interest expenses	資 金 調 達 費 用	6,806	14,566
Interest on deposits	(うち預金利息)	2,448	10,677
Fees and commissions payments	役 務 取 引 等 費 用	2,672	3,048
Other ordinary expenses	そ の 他 業 務 費 用	25,175	25,004
General and administrative expenses	営 業 経 費	22,893	24,755
Other expenses	そ の 他 経 常 費 用	1,406	2,370
Ordinary profit	経 常 利 益	17,016	23,197
Extraordinary income	特 別 利 益	3	343
Gain on disposal of non-current assets	固 定 資 産 処 分 益	3	343
Extraordinary losses	特 別 損 失	175	37
Loss on disposal of non-current assets	固 定 資 産 処 分 損	126	37
Impairment losses	減 損 損 失	49	-
Profit before income taxes	税金等調整前四半期純利益	16,843	23,503
Income taxes	法 人 税 等	4,678	6,442
Profit	四 半 期 純 利 益	12,165	17,060
Profit attributable to owners of parent	親会社株主に帰属する四半期純利益	12,165	17,060

Quarterly consolidated statement of comprehensive income

(Millions of yen)

	(Japanese)	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Profit	四 半 期 純 利 益	12,165	17,060
Other comprehensive income	そ の 他 の 包 括 利 益	(20,287)	22,102
Valuation difference on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	(19,467)	22,757
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	14	(3)
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	(834)	(513)
Comprehensive income	四 半 期 包 括 利 益	(8,122)	39,163
Comprehensive income attributable to	(内訳)		
Comprehensive income attributable to owners of parent	親会社株主に係る四半期包括利益	(8,122)	39,163

(3) Notes to quarterly consolidated financial statements

Notes on accounting treatment specific to the preparation of quarterly consolidated financial statements

Treatment of tax expense

Tax expense of the Bank and its consolidated subsidiaries is calculated by reasonably estimating the effective tax rate after applying tax effect accounting to profit before income taxes for the fiscal year including the third quarter under review, and multiplying profit before income taxes by this estimated effective tax rate.

Notes on segment information, etc.

I. For the nine months ended December 31, 2024

1. Information of ordinary income and profit (loss) for each reportable segment

(Millions of yen)

	(Japanese)	Reportable segments 報告セグメント				Other その他	Total 合計
		Banking 銀行業務	Leasing リース業務	Credit Card カード業務	Total 計		
Ordinary income	経常収益						
External customers	外部顧客に対する 経常収益	55,360	16,709	1,722	73,792	2,308	76,101
Intersegment	セグメント間の 内部経常収益	1,025	157	166	1,348	57	1,406
Total ordinary income	計	56,385	16,867	1,888	75,141	2,365	77,507
Segment profit	セグメント利益	16,734	594	394	17,723	64	17,788

Notes: 1. Ordinary income is used in place of net sales in nonbanking industries.

2. The "Other" category is a business segment not included in reportable segments and includes principally the medical systems business and ICT support services.

2. Reconciliation of reportable segments with those of the quarterly consolidated statements of income

(1) Total ordinary income from reportable segments and the corresponding amount recorded in the quarterly consolidated statement of income

(Millions of yen)

Ordinary income	経常収益	Amount
Total reportable segments	報告セグメント計	75,141
Other	「その他」の区分の経常収益	2,365
Intersegment elimination	セグメント間取引消去	(1,406)
Reversal of allowance for loan losses	貸倒引当金戻入益	(131)
Ordinary income on quarterly consolidated statement of income	四半期連結損益計算書の経常収益	75,970

Note: Ordinary income is used in place of net sales in nonbanking industries. Additionally, regarding the reconciliation of differences, we have listed the differences between the ordinary income and the amount recorded as ordinary income in the quarterly consolidated statement of income.

(2) Total profit or loss from reportable segments and ordinary profit recorded in the quarterly consolidated statement of income

(Millions of yen)

Profit	利益	Amount
Total reportable segments	報告セグメント計	17,723
Other	「その他」の区分の利益	64
Intersegment elimination	セグメント間取引消去	(771)
Ordinary profit on quarterly consolidated statement of income	四半期連結損益計算書の経常利益	17,016

3. Information related to impairment losses of non-current assets and changes in goodwill by reportable segment

Significant impairment losses related to non-current assets

(Millions of yen)

	(Japanese)	Reportable segments 報告セグメント				Other その他	Total 合計
		Banking 銀行業務	Leasing リース業務	Credit Card カード業務	Total 計		
Impairment losses	減 損 損 失	49	–	–	49	–	49

Significant changes in amount of goodwill

Not applicable.

Significant gain on bargain purchase

Not applicable.

II. For the nine months ended December 31, 2025

1. Information of ordinary income and profit (loss) for each reportable segment

(Millions of yen)

	(Japanese)	Reportable segments 報告セグメント				Other その他	Total 合計
		Banking 銀行業務	Leasing リース業務	Credit Card カード業務	Total 計		
Ordinary income	経 常 収 益						
External customers	外部顧客に対する 経 常 収 益	71,772	17,311	1,674	90,757	2,230	92,988
Intersegment	セグメント間の 内 部 経 常 収 益	1,223	161	162	1,547	29	1,576
Total ordinary income	計	72,995	17,473	1,836	92,305	2,259	94,565
Segment profit	セグメント利益	22,979	510	489	23,979	36	24,015

Notes: 1. Ordinary income is used in place of net sales in nonbanking industries.

2. The “Other” category is a business segment not included in reportable segments and includes principally the medical systems business and ICT support services.

2. Reconciliation of reportable segments with those of the quarterly consolidated statements of income

(1) Total ordinary income from reportable segments and the corresponding amount recorded in the quarterly consolidated statement of income

(Millions of yen)

Ordinary income	経常収益	Amount
Total reportable segments	報告セグメント計	92,305
Other	「その他」の区分の経常収益	2,259
Intersegment elimination	セグメント間取引消去	(1,576)
Reversal of allowance for loan losses	貸倒引当金戻入益	(45)
Ordinary income on quarterly consolidated statement of income	四半期連結損益計算書の経常収益	92,943

Note: Ordinary income is used in place of net sales in nonbanking industries. Additionally, regarding the reconciliation of differences, we have listed the differences between the ordinary income and the amount recorded as ordinary income in the quarterly consolidated statement of income.

(2) Total profit or loss from reportable segments and ordinary profit recorded in the quarterly consolidated statement of income

(Millions of yen)

Profit	利益	Amount
Total reportable segments	報告セグメント計	23,979
Other	「その他」の区分の利益	36
Intersegment elimination	セグメント間取引消去	(817)
Ordinary profit on quarterly consolidated statement of income	四半期連結損益計算書の経常利益	23,197

3. Information related to impairment losses of non-current assets and changes in goodwill by reportable segment

Not applicable.

Notes when there are significant changes in amounts of shareholders' equity

Not applicable.

Notes on premise of going concern

Not applicable.

Notes to quarterly consolidated statements of cash flows

The Bank has not prepared quarterly consolidated statements of cash flows for the first nine months of the current fiscal year. In addition, the amounts of depreciation (including amortization related to intangible fixed assets) for the first nine months of the current and previous fiscal years are as stated below.

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Depreciation	2,017	1,888

[Reference] Supplementary material on quarterly financial results

Cover

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1. Operating results (Non-consolidated)

Ordinary income for the nine months ended December 31, 2025 was ¥72.9 billion (76.4% of the full-year forecast).

Ordinary profit was ¥22.9 billion and profit was ¥17.1 billion.

Credit-related expenses were ¥1.4 billion.

[Non-consolidated]		(Millions of yen)			(Millions of yen)
	(Japanese)	Nine months ended December 31, 2024 (9 months) (A)	Nine months ended December 31, 2025 (9 months) (B)	Change (B)-(A)	Forecast for the fiscal year ending March 31, 2026 (12 months)
Ordinary income	経 常 取 益	56,342	72,940	16,597	95,500
Gross business profit	(1) 業 務 粗 利 益 ①	30,817	39,662	8,845	
Net interest income	資 金 利 益	31,314	38,236	6,921	
Net fees and commissions	役 務 取 引 等 利 益	7,020	8,317	1,297	
Net other ordinary income (of which, gain (loss) on bonds)	そ の 他 業 務 利 益 (2) (うち国債等債券損益) ②	(7,517) [(7,666)]	(6,891) [(7,024)]	625 [641]	
Expenses (excluding non-recurring losses)	(3) 経 費 (除く臨時処理分) (△) ③	22,132	23,393	1,260	
Personnel expenses	人 件 費	12,549	13,384	834	
Non-personnel expenses	物 件 費	8,014	8,340	325	
Taxes	税 金	1,568	1,667	99	
Actual net business profit ((1) - (3))	(4) 実質業務純益 (①-③) ④	8,684	16,269	7,584	
Core net business profit ((4) - (2))	コア業務純益 (④-②)	16,351	23,293	6,942	
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)	16,561	23,252	6,691	
Provision of general allowance for loan losses	(5) 一般貸倒引当金繰入額 (△) ⑤	-	(146)	(146)	
Net business profit	業 務 純 益	8,684	16,416	7,731	
Net non-recurring gains (losses)	臨 時 損 益	7,995	6,496	(1,499)	
Disposal of non-performing loans	(6) 不良債権処理額 (△) ⑥	341	1,603	1,261	
Reversal of allowance for loan losses	(7) 貸倒引当金戻入益 ⑦	127	-	(127)	
Recoveries of written off receivables	償 却 債 権 取 立 益	2	0	(2)	
Reversal of provision for contingent loss	(8) 偶発損失引当金戻入益 ⑧	-	-	-	
Gain (loss) related to equity securities	株 式 等 関 係 損 益	7,453	8,031	578	
Other non-recurring gains (losses)	そ の 他 臨 時 損 益	753	67	(685)	
Ordinary profit	経 常 利 益	16,680	22,912	6,232	26,000
Extraordinary income and losses	特 別 損 益	(163)	304	468	
Profit before income taxes	税 引 前 四 半 期 純 利 益	16,516	23,217	6,700	
Income taxes	法 人 税 等 (△)	4,349	6,077	1,728	
Profit	四 半 期 純 利 益	12,166	17,139	4,972	19,100
Credit-related expenses ((5) + (6) - (7) - (8))	与 信 関 連 費 用 (⑤+⑥-⑦-⑧)	214	1,456	1,241	

2. Disclosures of risk-monitored loans and loans based on the Financial Reconstruction Act (Non-consolidated)

Non-performing loans for risk-monitored loans and loans based on the Financial Reconstruction Act decreased by ¥4.8 billion from the end of December 2024 to ¥78.9 billion, and the ratio of non-performing loans to total designated loans was 1.85%. This decreased by ¥1.2 billion compared to the end of March 2025.

[Non-consolidated]

(Millions of yen) (Millions of yen)

	(Japanese)	As of December 31, 2024 (A)	As of December 31, 2025 (B)	Change (B)-(A)	(Reference) As of March 31, 2025
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	9,123	9,052	(70)	9,398
Doubtful	危険債権	62,322	58,121	(4,200)	58,072
Substandard claims:	要管理債権	12,369	11,818	(551)	12,760
Loans past due three months or more	三月以上延滞債権	1,218	602	(615)	914
Restructured loans	貸出条件緩和債権	11,151	11,215	64	11,845
Total	合計	83,815	78,993	(4,822)	80,231

Total loans and bills discounted	対象債権合計	4,008,977	4,268,199	259,221	4,070,435
Ratio of non-performing loans to total designated loans (%)	対象債権合計比 (%)	2.09	1.85	(0.24)	1.97

3. Capital ratio (under uniform international standards) (Non-consolidated/Consolidated)

Disclosures regarding composition of capital, disclosures regarding leverage ratio, and disclosures regarding liquidity coverage ratio based on Pillar 3 (Market Discipline) are available on the Bank's website at <https://www.meigin.com/>.

[Non-consolidated]

(Billions of yen)

[Preliminary figures]	(速報値)	As of September 30, 2025	As of December 31, 2025
1. Total Capital Ratio (4/7)	単体総自己資本比率 (4/7)	11.75%	12.12%
2. Tier 1 Capital Ratio (5/7)	単体Tier1比率 (5/7)	10.27%	10.67%
3. Common Equity Tier 1 Capital Ratio (6/7)	単体普通株式等Tier1比率 (6/7)	10.27%	10.67%
4. Total Capital	単体における総自己資本の額	307.9	323.5
5. Tier 1 Capital	単体におけるTier1資本の額	269.1	284.8
6. Common Equity Tier 1 Capital	単体における普通株式等Tier1資本の額	269.1	284.8
7. Risk-weighted Assets	リスク・アセットの額	2,619.9	2,668.6
8. Total Required Capital (7×8%)	単体総所要自己資本額 (7×8%)	209.5	213.4

[Consolidated]

(Billions of yen)

[Preliminary figures]	(速報値)	As of September 30, 2025	As of December 31, 2025
1. Total Capital Ratio (4/7)	連結総自己資本比率 (4/7)	11.99%	12.35%
2. Tier 1 Capital Ratio (5/7)	連結Tier1比率 (5/7)	10.51%	10.90%
3. Common Equity Tier 1 Capital Ratio (6/7)	連結普通株式等Tier1比率 (6/7)	10.51%	10.90%
4. Total Capital	連結における総自己資本の額	319.4	335.3
5. Tier 1 Capital	連結におけるTier1資本の額	279.9	295.8
6. Common Equity Tier 1 Capital	連結における普通株式等Tier1資本の額	279.9	295.8
7. Risk-weighted Assets	リスク・アセットの額	2,662.0	2,713.3
8. Total Required Capital (7×8%)	連結総所要自己資本額 (7×8%)	212.9	217.0

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

- Approach for credit risk: Standardized Approach
- Approach for operational risk: Standardized Measurement Approach

Percentages are rounded down to two decimal places.

4. Valuation gains and losses on securities with quoted market prices (Non-consolidated)

Valuation gains and losses on other securities increased by ¥14.3 billion from the end of December 2024 to valuation gain of ¥101.8 billion.

		[Non-consolidated]			(Millions of yen)			(Millions of yen)		
		As of December 31, 2024			As of December 31, 2025			(Reference) As of March 31, 2025		
		Valuation gains and losses			Valuation gains and losses			Valuation gains and losses		
			Valuation gains	Valuation losses		Valuation gains	Valuation losses		Valuation gains	Valuation losses
Held-to-maturity	満期保有目的	(3,152)	–	3,152	(6,750)	–	6,750	(7,991)	–	7,991
Bonds	債券	–	–	–	–	–	–	–	–	–
Other	その他	(3,152)	–	3,152	(6,750)	–	6,750	(7,991)	–	7,991
Other securities	その他有価証券	87,476	104,678	17,201	101,815	123,585	21,770	68,889	89,069	20,179
Stocks	株式	101,772	101,846	73	114,892	114,939	46	85,516	85,575	59
Bonds	債券	(12,576)	16	12,593	(21,312)	–	21,312	(17,187)	29	17,217
Other	その他	(1,719)	2,815	4,534	8,234	8,645	411	560	3,463	2,902

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.

5. Balance of deposits, etc., loans and bills discounted (Non-consolidated)

Balance of deposits, etc. (deposits + negotiable certificates of deposit) increased by ¥338.0 billion from the end of December 2024 to ¥5,454.7 billion. Of this amount, retail deposits increased by ¥15.9 billion from the end of December 2024 to ¥2,712.9 billion.

Loans and bills discounted increased by ¥255.7 billion from the end of December 2024 to ¥4,200.8 billion. Of this amount, consumer loans increased by ¥52.7 billion from the end of December 2024 to ¥1,297.5 billion.

[Non-consolidated]

(Millions of yen)

(Millions of yen)

	(Japanese)	As of December 31, 2024 (A)	As of December 31, 2025 (B)	Change (B)-(A)	(Reference) As of March 31, 2025
Deposits, etc.	預 金 等	5,116,717	5,454,727	338,010	5,033,279
Of which retail deposits	う ち 個 人 預 金	2,697,017	2,712,978	15,960	2,654,553
Loans and bills discounted	貸 出 金	3,945,091	4,200,886	255,794	4,005,538
Of which consumer loans	う ち 消 費 者 ロ ー ン	1,244,767	1,297,543	52,776	1,254,746

Note: Deposits, etc. = Deposits + Negotiable certificates of deposit

(Reference) Balance of customer assets (Non-consolidated)

[Non-consolidated]

(Millions of yen)

(Millions of yen)

	(Japanese)	As of December 31, 2024 (A)	As of December 31, 2025 (B)	Change (B)-(A)	(Reference) As of March 31, 2025
Investment trusts	投 資 信 託	152,774	193,941	41,166	151,704
Public bonds	公 共 債	15,349	19,409	4,060	15,917
Insurance products	保 険 商 品	410,823	449,932	39,109	420,793
Foreign currency deposits	外 貨 預 金	21,680	22,192	512	21,732
Total	合 計	600,627	685,475	84,848	610,148

6. Summary of non-consolidated financial results

* Figures in () indicate year-on-year changes.

<Revenue>		<Expenses>		<Profit>		
Interest income 資金運用収益 ¥52.7 billion (up ¥14.6 billion) Interest income from business loans, residential loans, securities, etc.	-	Interest expenses 資金調達費用 ¥14.4 billion (up ¥7.7 billion) Interest, etc. paid on various deposits	=	(1) Net interest income ①資金利益 ¥38.2 billion (up ¥6.9 billion)		
Fees and commissions 役務取引等収益 ¥11.5 billion (up ¥1.6 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 ¥3.2 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 ¥8.3 billion (up ¥1.2 billion)		
Other ordinary income その他業務収益 ¥0.3 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 ¥7.2 billion (down ¥0.5 billion) Loss on sale of bonds, etc.	=	(3) Net other ordinary income ③その他業務利益 ¥(6.8) billion (up ¥0.6 billion) Of which, gain (loss) on bonds ¥(7.0) billion (up ¥0.6 billion)		
Gross business profit 業務粗利益 ¥39.6 billion (up ¥8.8 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 ¥(0.1) billion (down ¥0.1 billion) Expenses (excluding non-recurring losses) 経費 (除く臨時処理分) ¥23.3 billion (up ¥1.2 billion)	=	Net business profit 業務純益 ¥16.4 billion (up ¥7.7 billion)		
Net business profit 業務純益 ¥16.4 billion (up ¥7.7 billion)	+	Non-recurring income 臨時収益 ¥8.3 billion (up ¥0.2 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 ¥1.8 billion (up ¥1.7 billion) Expenses, etc. related to disposal of non-performing loans and loss on devaluation of equity securities	=	Ordinary profit 経常利益 ¥22.9 billion (up ¥6.2 billion)
Ordinary profit 経常利益 ¥22.9 billion (up ¥6.2 billion)	+	Extraordinary income 特別利益 ¥0.3 billion (up ¥0.3 billion) Gain on disposal of non- current assets, etc.	-	Extraordinary losses 特別損失 ¥0.0 billion (down ¥0.1 billion) Loss on disposal of non- current assets, impairment losses, etc.	=	Profit before income taxes 税引前四半期純利益 ¥23.3 billion (up ¥6.7 billion)
Profit before income taxes 税引前四半期純利益 ¥23.2 billion (up ¥6.7 billion)	-	Income taxes 法人税等 ¥6.0 billion (up ¥1.7 billion)	=	Profit 四半期純利益 ¥17.1 billion (up ¥4.9 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 (¥16.2 billion) = Net business profit (¥16.4 billion) + Provision of general allowance for loan losses (¥(0.1) billion)
- Core net business profit (¥23.2 billion) = Actual net business profit (¥16.2 billion) - Gain (loss) on bonds (¥(7.0) 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