Note: This document has been translated from the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.

August 5, 2026

Consolidated Financial Results for the Three Months Ended June 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 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 three months ended June 30, 2026 (from April 1, 2026 to June 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四半期純利益	
Three months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
June 30, 2026	38,502	25.2	9,931	35.8	6,744	28.8
June 30, 2025	30,745	22.1	7,313	24.8	5,235	28.8

Note: Comprehensive income
Three months ended June 30, 2026: ¥6,959 million [(12.4)%]
Three months ended June 30, 2025: ¥7,942 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
Three months ended	Yen	Yen
June 30, 2026	137.09	–
June 30, 2025	106.45	–

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	%
June 30, 2026	6,205,315	314,945	5.1
March 31, 2026	6,272,701	313,890	5.0

Reference: Equity
As of June 30, 2026: ¥314,945 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	–				
Fiscal year ending March 31, 2027 (Forecast)		100.00	–	100.00	200.00

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 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. If the share split is not taken into account, the fiscal year-end dividend for the fiscal year ended March 31, 2026 would be ¥360.00, and the annual dividend would be ¥510.00.

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
Six months ending September 30, 2026	72,800	20.5	15,900	24.8	10,900	19.2	221.55
Fiscal year ending March 31, 2027	142,800	14.7	33,700	20.0	23,000	13.5	467.50

Note: Revisions to the forecast of financial results most recently announced: None

* **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 6 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 June 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 June 30, 2026	169,690 shares
As of March 31, 2026	169,464 shares

(iii) Average number of shares outstanding during the period

Three months ended June 30, 2026	49,196,918 shares
Three months ended June 30, 2025	49,177,212 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.

* 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

Index

1. Overview of operating results and others

(1) Overview of operating results for the three months ended June 30, 2026

In the three month period ended June 30, 2026, the Japanese economy maintained a gradual recovery, supported by driven by the expansion of inbound consumption and improvements in the employment and income environment and robust corporate performance. In the global economy, the market was driven by high-tech stocks, particularly in the semiconductor-related sector, while major stock indices in Japan, the U.S., and Europe remained at high levels. On the other hand, the economic outlook remains uncertain due to increasing geopolitical risks, especially in the Middle East, the impact of prolonged rising prices on personal consumption, U.S. trade policies, and fluctuations in exchange rates, among many other uncertainties.

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

The Group’s ordinary income increased by ¥7,756 million year on year to ¥38,502 million, primarily due to an increase in interest on loans and discounts. Ordinary expenses increased by ¥5,138 million year on year to ¥28,570 million, primarily due to increases in interest on deposits and loss on sale of bonds.

As a result, ordinary profit increased by ¥2,618 million year on year to ¥9,931 million, and profit attributable to owners of parent increased by ¥1,509 million year on year to ¥6,744 million.

The operating results by segment are as follows:

1) Banking

Ordinary income increased by ¥7,220 million year on year to ¥32,029 million. Segment profit increased by ¥2,605 million year on year to ¥10,417 million.

2) Leasing

Ordinary income increased by ¥586 million year on year to ¥6,302 million, while segment profit increased by ¥30 million year on year to ¥146 million.

3) Credit Card

Ordinary income increased by ¥46 million year on year to ¥681 million, while segment profit increased by ¥19 million year on year to ¥226 million.

4) Other

Ordinary income decreased by ¥123 million year on year to ¥546 million. Segment profit decreased by ¥108 million year on year to ¥(113) million.

(2) Overview of financial position for the three months ended June 30, 2026

As of June 30, 2026, deposits decreased by ¥4,003 million from the end of the previous fiscal year to ¥5,377,203 million. Of the decrease in deposits, retail deposits decreased by ¥3,381 million.

As of June 30, 2026, loans and bills discounted increased by ¥67,513 million from the end of the previous fiscal year to ¥4,377,807 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

The forecasts for the six month period ending September 30, 2026 and the fiscal year ending March 31, 2027 have not changed from the forecasts announced on May 12, 2026.

2. Quarterly consolidated financial statements and significant notes thereto

(1) Quarterly consolidated balance sheets

(Millions of yen)

	(Japanese)	As of March 31, 2026	As of June 30, 2026
Assets	(資産の部)		
Cash and due from banks	現金預け金	767,469	618,921
Call loans and bills bought	コールローン及び買入手形	1,598	1,461
Trading securities	商品有価証券	6	–
Securities	有価証券	1,047,374	1,058,494
Loans and bills discounted	貸出金	4,310,294	4,377,807
Foreign exchanges	外国為替	3,939	4,057
Lease receivables and investments in leases	リース債権及びリース投資資産	45,737	46,163
Other assets	その他資産	33,367	34,220
Tangible fixed assets	有形固定資産	43,416	44,649
Intangible fixed assets	無形固定資産	592	561
Retirement benefit asset	退職給付に係る資産	25,654	25,915
Deferred tax assets	繰延税金資産	815	817
Customers' liabilities for acceptances and guarantees	支払承諾見返	10,297	10,458
Allowance for loan losses	貸倒引当金	(17,863)	(18,213)
Total assets	資産の部合計	6,272,701	6,205,315
Liabilities	(負債の部)		
Deposits	預金	5,381,207	5,377,203
Negotiable certificates of deposit	譲渡性預金	86,500	20,500
Call money and bills sold	コールマネー及び売渡手形	231	–
Borrowed money	借用金	367,216	367,693
Foreign exchanges	外国為替	275	580
Bonds payable	社債	10,000	10,000
Borrowed money from trust account	信託勘定借	1,418	1,437
Other liabilities	その他負債	65,366	66,813
Provision for bonuses	賞与引当金	1,180	323
Provision for bonuses for directors (and other officers)	役員賞与引当金	16	4
Retirement benefit liability	退職給付に係る負債	262	252
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	48
Provision for contingent loss	偶発損失引当金	1,411	1,569
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	30,636
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	10,458
Total liabilities	負債の部合計	5,958,810	5,890,369
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	21,249
Retained earnings	利益剰余金	188,811	189,652
Treasury shares	自己株式	(388)	(389)
Total shareholders' equity	株主資本合計	234,763	235,603
Valuation difference on available-for-sale securities	その他有価証券評価差額金	67,826	68,078
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	7,616
Total accumulated other comprehensive income	その他の包括利益累計額合計	79,127	79,342
Total net assets	純資産の部合計	313,890	314,945
Total liabilities and net assets	負債及び純資産の部合計	6,272,701	6,205,315

(2) Quarterly consolidated statements of income and comprehensive income

Quarterly consolidated statement of income

(Millions of yen)

	(Japanese)	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Ordinary income	経常収益	30,745	38,502
Interest income	資金運用収益	16,676	22,226
Interest on loans and discounts	（うち貸出金利息）	10,147	13,687
Interest and dividends on securities	（うち有価証券利息配当金）	5,526	7,397
Trust fees	信託報酬	7	18
Fees and commissions	役務取引等収益	3,170	3,851
Other ordinary income	その他業務収益	6,923	7,483
Other income	その他経常収益	3,967	4,921
Ordinary expenses	経常費用	23,432	28,570
Interest expenses	資金調達費用	4,400	6,894
Interest on deposits	（うち預金利息）	2,912	5,750
Fees and commissions payments	役務取引等費用	1,150	1,217
Other ordinary expenses	その他業務費用	9,147	11,026
General and administrative expenses	営業経費	8,070	8,707
Other expenses	その他経常費用	664	724
Ordinary profit	経常利益	7,313	9,931
Extraordinary income	特別利益	281	3
Gain on disposal of non-current assets	固定資産処分益	281	3
Extraordinary losses	特別損失	26	0
Loss on disposal of non-current assets	固定資産処分損	26	0
Profit before income taxes	税金等調整前四半期純利益	7,568	9,934
Income taxes	法人税等	2,333	3,190
Profit	四半期純利益	5,235	6,744
Profit attributable to owners of parent	親会社株主に帰属する四半期純利益	5,235	6,744

Quarterly consolidated statement of comprehensive income

(Millions of yen)

	(Japanese)	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Profit	四　半　期　純　利　益	5,235	6,744
Other comprehensive income	そ の 他 の 包 括 利 益	2,707	215
Valuation difference on available-for-sale securities	その他有価証券評価差額金	2,968	251
Deferred gains or losses on hedges	繰 延 ヘ ッ ジ 損 益	(0)	–
Revaluation reserve for land	土 地 再 評 価 差 額 金	(89)	–
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	(170)	(36)
Comprehensive income	四　半　期　包　括　利　益	7,942	6,959
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	7,942	6,959

(3) Notes to quarterly consolidated financial statements

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

Calculation of tax expense

Tax expense 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 first quarter under review, and multiplying profit before income taxes by this estimated effective tax rate.

Notes on segment information, etc.

I. For the three months ended June 30, 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	23,863	5,662	580	30,106	651	30,758
Intersegment	セグメント間の内部経常収益	945	52	53	1,052	18	1,070
Total ordinary income	計	24,809	5,715	634	31,159	669	31,828
Segment profit (loss)	セグメント利益又は損失（△）	7,812	115	206	8,134	(4)	8,129

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	31,159
Other	「その他」の区分の経常収益	669
Intersegment elimination	セグメント間取引消去	(1,070)
Reversal of allowance for loan losses	貸倒引当金戻入益	(12)
Ordinary income on quarterly consolidated statement of income	四半期連結損益計算書の経常収益	30,745

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	8,134
Other	「その他」の区分の損失（△）	(4)
Intersegment elimination	セグメント間取引消去	(816)
Ordinary profit on quarterly consolidated statement of income	四半期連結損益計算書の経常利益	7,313

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

Not applicable.

II. For the three months ended June 30, 2026

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	31,109	6,243	627	37,980	543	38,524
Intersegment	セグメント間の 内部経常収益	920	58	53	1,032	2	1,035
Total ordinary income	計	32,029	6,302	681	39,013	546	39,559
Segment profit (loss)	セグメント利益 又は損失（△）	10,417	146	226	10,790	(113)	10,677

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	39,013
Other	「その他」の区分の経常収益	546
Intersegment elimination	セ グ メ ン ト 間 取 引 消 去	(1,035)
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	(22)
Ordinary income on quarterly consolidated statement of income	四半期連結損益計算書の経常収益	38,502

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	10,790
Other	「その他」の区分の損失（△）	(113)
Intersegment elimination	セグメント間取引消去	(745)
Ordinary profit on quarterly consolidated statement of income	四半期連結損益計算書の経常利益	9,931

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 three months of the current fiscal year. In addition, the amounts of depreciation (including amortization related to intangible fixed assets) for the first three months of the current and previous fiscal years are as stated below.

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Depreciation	605	688

[Reference] Supplementary material on quarterly financial results

Cover

1. Operating results (Non-consolidated)

Ordinary income for the three months ended June 30, 2026 was ¥31.9 billion (28.1% of the full-year forecast).
Ordinary profit was ¥10.3 billion and profit was ¥7.2 billion.
Credit-related expenses were ¥0.5 billion.

[Non-consolidated] (Millions of yen) (Millions of yen)

		(Japanese)	Three months ended June 30, 2025 (3 months) (A)	Three months ended June 30, 2026 (3 months) (B)	Change (B)–(A)	Forecast for the six months ending September 30, 2026 (6 months)	Forecast for the fiscal year ending March 31, 2027 (12 months)
Ordinary income		経常収益	24,759	31,977	7,217	58,800	113,600
Gross business profit	(1)	業務粗利益 ①	11,874	14,161	2,286		
Net interest income		資金利益	13,168	16,213	3,045		
Net fees and commissions		役務取引等利益	1,986	2,611	625		
Net other ordinary income		その他業務利益	(3,280)	(4,663)	(1,383)		
(of which, gain (loss) on bonds)	(2)	（うち国債等債券損益） ②	[(3,245)]	[(4,762)]	[(1,516)]		
Expenses (excluding non-recurring losses)	(3)	経費(除く臨時処理分) (△) ③	7,642	8,243	600		
Personnel expenses		人件費	4,453	4,671	218		
Non-personnel expenses		物件費	2,685	2,907	221		
Taxes		税金	503	664	161		
Actual net business profit ((1) - (3))	(4)	実質業務純益（①－③） ④	4,232	5,918	1,685		
Core net business profit ((4) - (2))		コア業務純益（④－②）	7,478	10,680	3,201		
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）	7,443	10,646	3,202		
Provision of general allowance for loan losses	(5)	一般貸倒引当金繰入額（△） ⑤	(318)	121	439		
Net business profit		業務純益	4,550	5,796	1,246		
Net non-recurring gains (losses)		臨時損益	3,205	4,567	1,361		
Disposal of non-performing loans	(6)	不良債権処理額（△） ⑥	803	393	(410)		
Reversal of allowance for loan losses	(7)	貸倒引当金戻入益 ⑦	–	–	–		
Recoveries of written off receivables		償却債権取立益	–	0	0		
Gain (loss) related to equity securities		株式等関係損益	3,780	4,754	973		
Other non-recurring gains (losses)		その他臨時損益	228	205	(22)		
Ordinary profit		経常利益	7,756	10,363	2,607	16,000	32,700
Extraordinary income and losses		特別損益	254	(0)	(254)		
Profit before income taxes		税引前四半期純利益	8,010	10,363	2,353		
Income taxes		法人税等（△）	2,221	3,097	875		
Profit		四半期純利益	5,788	7,266	1,477	11,200	22,700
Credit-related expenses ((5) + (6) - (7))		与信関連費用（⑤＋⑥－⑦）	485	514	29		

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 ¥1.2 billion from the end of June 2025 to ¥78.2 billion, and the ratio of non-performing loans to total designated loans was 1.75%. This decreased by ¥0.7 billion compared to the end of March 2026.

[Non-consolidated] (Millions of yen) (Millions of yen)

	(Japanese)	As of June 30, 2025 (A)	As of June 30, 2026 (B)	Change (B)–(A)	(Reference) As of March 31, 2026
Bankrupt and substantially bankrupt	破産更生債権及びこれらに準ずる債権	9,420	10,146	725	9,344
Doubtful	危険債権	58,003	55,324	(2,679)	56,855
Substandard claims:	要管理債権	12,084	12,767	683	12,754
Loans past due three months or more	三月以上延滞債権	623	775	151	513
Restructured loans	貸出条件緩和債権	11,460	11,991	531	12,240
Total	合計	79,508	78,238	(1,270)	78,955

Total loans and bills discounted	対象債権合計	4,076,583	4,470,096	393,513	4,399,212
Ratio of non-performing loans to total designated loans (%)	対象債権合計比（%）	1.95	1.75	(0.20)	1.79

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 March 31, 2026	As of June 30, 2026
1. Total Capital Ratio (4/7)	単体総自己資本比率（４／７）	12.65%	12.83%
2. Tier 1 Capital Ratio (5/7)	単体Ｔｉｅｒ１比率（５／７）	11.41%	11.60%
3. Common Equity Tier 1 Capital Ratio (6/7)	単体普通株式等Tier１比率（６／７）	11.41%	11.60%
4. Total Capital	単体における総自己資本の額	307.0	314.7
5. Tier 1 Capital	単体におけるＴｉｅｒ１資本の額	276.8	284.5
6. Common Equity Tier 1 Capital	単体における普通株式等Tier１資本の額	276.8	284.5
7. Risk-weighted Assets	リスク・アセットの額	2,425.5	2,452.2
8. Total Required Capital (7×8%)	単体総所要自己資本額（７×８%）	194.0	196.1

[Consolidated]

(Billions of yen)

[Preliminary figures]	〔速　報　値〕	As of March 31, 2026	As of June 30, 2026
1. Total Capital Ratio (4/7)	連結総自己資本比率（４／７）	12.93%	13.09%
2. Tier 1 Capital Ratio (5/7)	連結Ｔｉｅｒ１比率（５／７）	11.69%	11.87%
3. Common Equity Tier 1 Capital Ratio (6/7)	連結普通株式等Tier１比率（６／７）	11.69%	11.87%
4. Total Capital	連結における総自己資本の額	319.3	326.3
5. Tier 1 Capital	連結におけるＴｉｅｒ１資本の額	288.7	295.7
6. Common Equity Tier 1 Capital	連結における普通株式等Tier１資本の額	288.7	295.7
7. Risk-weighted Assets	リスク・アセットの額	2,468.1	2,491.6
8. Total Required Capital (7×8%)	連結総所要自己資本額（７×８%）	197.4	199.3

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

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 ¥23.3 billion from the end of June 2025 to valuation gain of ¥96.4 billion.

[Non-consolidated] (Millions of yen) (Millions of yen)

	(Japanese)	As of June 30, 2025			As of June 30, 2026			(Reference) As of March 31, 2026		
		Valuation gains and losses	Valuation gains	Valuation losses	Valuation gains and losses	Valuation gains	Valuation losses	Valuation gains and losses	Valuation gains	Valuation losses
Held-to-maturity	満期保有目的	(5,163)	–	5,163	(10,623)	–	10,623	(9,341)	–	9,341
Bonds	債券	–	–	–	–	–	–	–	–	–
Other	その他	(5,163)	–	5,163	(10,623)	–	10,623	(9,341)	–	9,341
Other securities	その他有価証券	73,034	87,576	14,541	96,433	120,077	23,643	96,047	120,950	24,903
Stocks	株式	82,527	82,572	45	109,734	109,788	53	113,259	113,306	46
Bonds	債券	(12,307)	174	12,481	(22,902)	41	22,943	(24,026)	–	24,026
Other	その他	2,814	4,829	2,014	9,601	10,247	646	6,815	7,644	829

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 ¥271.5 billion from the end of June 2025 to ¥5,407.0 billion. Of this amount, retail deposits increased by ¥10.6 billion from the end of June 2025 to ¥2,674.7 billion.
Loans and bills discounted increased by ¥390.3 billion from the end of June 2025 to ¥4,400.3 billion. Of this amount, consumer loans increased by ¥70.1 billion from the end of June 2025 to ¥1,335.7 billion.

[Non-consolidated] (Millions of yen) (Millions of yen)

	(Japanese)	As of June 30, 2025 (A)	As of June 30, 2026 (B)	Change (B)–(A)	(Reference) As of March 31, 2026
Deposits, etc.	預　金　等	5,135,515	5,407,025	271,510	5,476,134
Of which retail deposits	うち個人預金	2,664,052	2,674,739	10,687	2,678,120
Loans and bills discounted	貸　出　金	4,010,040	4,400,356	390,315	4,330,465
Of which consumer loans	うち消費者ローン	1,265,608	1,335,782	70,174	1,320,460

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 June 30, 2025 (A)	As of June 30, 2026 (B)	Change (B)–(A)	(Reference) As of March 31, 2026
Investment trusts	投資信託	164,548	239,573	75,025	197,733
Public bonds	公　共　債	17,519	25,851	8,332	22,507
Insurance products	保険商品	431,985	463,804	31,819	457,265
Foreign currency deposits	外貨預金	22,497	22,817	319	23,064
Total	合　計	636,550	752,047	115,497	700,569

6. Summary of non-consolidated financial results

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

<Revenue> <収益>		<Expenses> <費用>		<Profit> <利益>
Interest income 資金運用収益 ¥23.0 billion (up ¥5.5 billion) Interest income from business loans, residential loans, securities, etc.	-	Interest expenses 資金調達費用 ¥6.8 billion (up ¥2.4 billion) Interest, etc. paid on various deposits	=	(1) Net interest income ①資金利益 ¥16.2 billion (up ¥3.0 billion)
				+
Fees and commissions 役務取引等収益 ¥3.8 billion (up ¥0.6 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 ¥1.2 billion (up ¥0.0 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 ¥2.6 billion (up ¥0.6 billion)
				+
Other ordinary income その他業務収益 ¥0.1 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 ¥4.7 billion (up ¥1.4 billion) Loss on sale of bonds, etc.	=	(3) Net other ordinary income ③その他業務利益 ¥(4.6) billion (down ¥1.3 billion) Of which, gain (loss) on bonds ¥(4.7) billion (down ¥1.5 billion)

Gross business profit 業務粗利益 ¥14.1 billion (up ¥2.2 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 (up ¥0.4 billion) Expenses (excluding non-recurring losses) 経費（除く臨時処理分） ¥8.2 billion (up ¥0.6 billion)	=	Net business profit 業務純益 ¥5.7 billion (up ¥1.2 billion)

Net business profit 業務純益 ¥5.7 billion (up ¥1.2 billion)	+	Non-recurring income 臨時収益 ¥4.9 billion (up ¥0.9 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 ¥0.3 billion (down ¥0.4 billion) Expenses, etc. related to disposal of non-performing loans and loss on devaluation of equity securities	=	Ordinary profit 経常利益 ¥10.3 billion (up ¥2.6 billion)
Ordinary profit 経常利益 ¥10.3 billion (up ¥2.6 billion)	+	Extraordinary income 特別利益 ¥– billion (down ¥0.2 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 税引前四半期純利益 ¥10.3 billion (up ¥2.3 billion)

Profit before income taxes 税引前四半期純利益 ¥10.3 billion (up ¥2.3 billion)	-	Income taxes 法人税等 ¥3.0 billion (up ¥0.8 billion)	=	Profit 四半期純利益 ¥7.2 billion (up ¥1.4 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 (¥5.9 billion) = Net business profit (¥5.7 billion) + Provision of general allowance for loan losses (¥0.1 billion)
- Core net business profit (¥10.6 billion) = Actual net business profit (¥5.9 billion) - Gain (loss) on bonds (¥(4.7) 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