Translation

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Consolidated Financial Results for the Three Months Ended June 30, 2026 (Based on Japanese GAAP)

July 30, 2026

Company name:	The Musashino Bank, Ltd.		
Stock exchange listing:	Tokyo		
Stock code:	8336 URL https://www.musashinobank.co.jp		
Representative:	President	Kazumasa Nagahori	
Inquiries:	Executive Officer and General Manager of General Planning and Management Division	Yuji Kuwakubo	TEL: 048-641-6111
Scheduled date to commence dividend payments:		–	
Trading accounts:		No	
Preparation of supplementary material on financial results:		Yes	
Holding of financial results meeting:		No	

(Amounts less than one million yen are rounded down)

1. Consolidated financial results for the three months ended June 30, 2026 (from April 1, 2026 to June 30, 2026)

(1) Consolidated operating results (cumulative)

Percentages indicate year-on-year changes

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Three months ended June 30, 2026	38,821	63.9	8,418	47.1	4,690	12.4
Three months ended June 30, 2025	23,672	15.7	5,720	21.1	4,172	9.7

Note: Comprehensive income For the three months ended June 30, 2026: ¥1,437 million [(84.4)%]
For the three months ended June 30, 2025: ¥9,247 million [–%]

	Earnings per share	Diluted earnings per share
	Yen	Yen
Three months ended June 30, 2026	48.01	48.01
Three months ended June 30, 2025	42.04	42.04

Note: The Bank conducted a three-for-one share split of common shares, effective April 1, 2026. “Earnings per share” and “Diluted earnings per share” have been calculated on the assumption that the share split was conducted at the beginning of the previous fiscal year.

(2) Consolidated financial position

	Total assets	Net assets	Equity ratio
	Millions of yen	Millions of yen	%
As of June 30, 2026	5,615,975	274,482	4.8
As of March 31, 2026	5,648,679	280,497	4.9

Reference: Equity
As of June 30, 2026: ¥274,416 million
As of March 31, 2026: ¥280,432 million

Note: The “Equity ratio” is calculated as follows: (Total net assets - Share acquisition rights - Non-controlling interests) / Total assets x 100

This “Equity ratio” is not the capital adequacy ratio stipulated in the FSA Capital Adequacy Notification.

2. Cash dividends

	Annual dividends per share				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Year ended March 31, 2026	–	80.00	–	90.00	170.00
Year ending March 31, 2027	–				
Year ending March 31, 2027 (Forecast)		41.00	–	41.00	82.00

Note: 1 Revisions to the forecast of cash dividends most recently announced: No
2 The Bank conducted a three-for-one share split of common shares, effective April 1, 2026. The amounts for the fiscal year ended March 31, 2026 are the actual amount of dividends paid before the share split. The figures shown for the fiscal year ending March 31, 2027 (forecast) are the figures after the share split.

3. Forecast of consolidated financial results for the 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		Earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2026	71,500	46.2	14,800	26.5	9,000	11.0	92.43
Full year	127,000	20.1	30,200	32.4	19,500	26.5	202.17

Note: Revisions to the forecast of financial results most recently announced: Yes

* Notes

(1) Significant changes in the scope of consolidation during the three months ended June 30, 2026: No

(2) Application of special accounting methods for preparing quarterly consolidated financial statements: No

(3) Changes in accounting policies, changes in accounting estimates, and restatement of prior period financial statements

Changes in accounting policies due to revisions to accounting standards and other regulations: No

Changes in accounting policies due to other reasons: No

Changes in accounting estimates: No

Restatement of prior period financial statements: No

(4) Number of issued shares (common shares)

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

As of June 30, 2026	100,216,368 shares	As of March 31, 2026	100,216,368 shares

Number of treasury shares at the end of the period

As of June 30, 2026	3,172,156 shares	As of March 31, 2026	1,313,844 shares

Average number of shares during the period (cumulative from the beginning of the fiscal year)

Three months ended June 30, 2026	97,693,988 shares	Three months ended June 30, 2025	99,242,334 shares

Note: 1 The Bank has established a Board Incentive Plan Trust, and the shares of the Bank held by the aforementioned trust are included in treasury shares.

2 The Bank conducted a three-for-one share split of common shares, effective April 1, 2026. “Total number of issued shares at the end of the period (including treasury shares),” “Number of treasury shares at the end of the period” and “Average number of shares during the period (cumulative from the beginning of the fiscal year)” have been calculated on 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 corporation: None

* Proper use of earnings forecasts, and other special matters

The forecast results are based on information currently available to the Bank as well as assumptions from judgment, evaluation, and the recognition of facts at the present time. The Bank makes no guarantee regarding the realization of the forecast. Actual results may vary from forecast results due to various factors that could arise in the future (changes in economic conditions and share markets in Japan and overseas).

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1. Overview of operating results and others

During the three months ended June 30, 2026, the Japanese economy showed a gradual recovery, despite some signs of weakness due to the impact of the situation in the Middle East. Looking at performance by demand category, personal consumption remained strong, supported by improvements in the employment and income conditions, despite the impact of rising prices, and capital investment showed a gradual increasing trend, supported by high levels of corporate earnings. Additionally, exports remained at the same level as a general trend.

In the Saitama Prefecture economy, the Bank's business foundation, there has been a gradual recovery. Looking at business sentiment among companies in Saitama Prefecture, while the non-manufacturing sector remained the same, the manufacturing sector saw overall improvements driven by strong performance in AI and semiconductor-related business, as well as a gradual increase in orders in the automotive-related business. Additionally, looking at performance by demand category, personal consumption is gradually recovering overall, supported by improvements in employment and income conditions, despite rising prices. Corporate capital investment is also on an increasing trend.

Under these conditions, our consolidated financial results for the three months ended June 30, 2026 were as follows.

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

For the three months ended June 30, 2026, ordinary income increased by ¥15,149 million year on year to ¥38,821 million, owing to factors including an increase in interest income due mainly to interest on loans and discounts and interest and dividends on securities.

Ordinary expenses increased by ¥12,451 million year on year to ¥30,402 million, mainly owing to an increase in interest expenses due mainly to interest on deposits.

Accordingly, ordinary profit increased by ¥2,698 million year on year to ¥8,418 million and profit attributable to owners of parent increased by ¥518 million year on year to ¥4,690 million.

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

Total assets as of June 30, 2026 decreased by ¥32.7 billion from the end of the previous fiscal year to ¥5,615.9 billion, and net assets decreased by ¥6.0 billion from the end of the previous fiscal year to ¥274.4 billion.

In terms of the major account balances, loans and bills discounted increased by ¥7.1 billion from the end of the previous fiscal year to ¥4,315.9 billion. Securities increased by ¥14.6 billion from the end of the previous fiscal year to ¥980.3 billion. Deposits decreased by ¥6.7 billion from the end of the previous fiscal year to ¥5,170.3 billion.

(3) Operating results by segment

Operating results by segment for the three months ended June 30, 2026 were as follows.

Banking business

Ordinary income increased by ¥15,600 million year on year to ¥36,330 million, and segment profit increased by ¥2,784 million year on year to ¥8,928 million.

Leasing business

Ordinary income decreased by ¥578 million year on year to ¥2,782 million, and segment profit increased by ¥1 million year on year to ¥3 million.

Credit guarantee business

Ordinary income decreased by ¥3 million year on year to ¥348 million, and segment profit decreased by ¥8 million year on year to ¥305 million.

Others

In others, which is not included in reportable segments, ordinary income increased by ¥107 million year on year to ¥782 million, and segment profit decreased by ¥3 million year on year to ¥143 million.

(4) Explanation of consolidated financial results forecasts and other forward-looking statements

Regarding the consolidated financial results forecasts for the fiscal year ending March 31, 2027, in light of the actual results of the three months ended June 30, 2026, the Bank has revised the consolidated financial results forecasts for the six months ending September 30, 2026 as follows: ordinary income was revised up from the previously announced forecast of ¥59.5 billion to ¥71.5 billion, and ordinary profit was revised up from ¥13.3 billion to ¥14.8 billion. The full-year forecasts were revised as follows: ordinary income was revised up from ¥115.0 billion to ¥127.0 billion, and ordinary profit was revised up from ¥28.7 billion to ¥30.2 billion.

2. Quarterly consolidated financial statements and significant notes thereto

(1) Consolidated balance sheets

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Assets		
Cash and due from banks	217,459	161,811
Monetary claims bought	776	544
Money held in trust	1,497	1,498
Securities	965,640	980,326
Loans and bills discounted	4,308,858	4,315,975
Foreign exchanges	4,962	8,292
Lease receivables and investments in leases	21,462	22,179
Other assets	58,979	60,158
Tangible fixed assets	52,249	51,833
Intangible fixed assets	5,535	5,451
Retirement benefit asset	21,111	21,370
Deferred tax assets	723	1,702
Customers’ liabilities for acceptances and guarantees	4,677	4,726
Allowance for loan losses	(15,254)	(19,896)
Total assets	5,648,679	5,615,975
Liabilities		
Deposits	5,177,040	5,170,301
Negotiable certificates of deposit	14,670	15,575
Call money and bills sold	40,129	44,819
Cash collateral received for securities lent	43,804	14,750
Borrowed money	14,005	16,015
Foreign exchanges	277	579
Borrowed money from trust account	7,928	7,858
Other liabilities	56,487	58,740
Provision for bonuses	1,329	352
Provision for bonuses for directors (and other officers)	47	41
Retirement benefit liability	1,894	1,875
Provision for retirement benefits for directors (and other officers)	27	24
Provision for loss on interest repayment	17	12
Provision for reimbursement of deposits	96	96
Provision for point card certificates	117	124
Provision for contingent loss	350	360
Provision for share-based compensation	116	133
Deferred tax liabilities	810	753
Deferred tax liabilities for land revaluation	4,352	4,351
Acceptances and guarantees	4,677	4,726
Total liabilities	5,368,181	5,341,493

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Net assets		
Share capital	45,743	45,743
Capital surplus	38,350	38,351
Retained earnings	183,144	184,861
Treasury shares	(1,419)	(5,897)
Total shareholders’ equity	265,819	263,059
Valuation difference on available-for-sale securities	(15,751)	(17,458)
Deferred gains or losses on hedges	15,932	14,708
Revaluation reserve for land	8,161	8,159
Remeasurements of defined benefit plans	6,270	5,947
Total accumulated other comprehensive income	14,612	11,356
Share acquisition rights	8	8
Non-controlling interests	57	58
Total net assets	280,497	274,482
Total liabilities and net assets	5,648,679	5,615,975

(2) Consolidated statements of income (cumulative) and consolidated statements of comprehensive income (cumulative)

Consolidated statements of income (cumulative)

(Millions of yen)

	Three months ended June 30, 2025	Three months ended June 30, 2026
Ordinary income	23,672	38,821
Interest income	15,135	19,942
Interest on loans and discounts	11,511	14,567
Interest and dividends on securities	3,479	5,101
Trust fees	3	2
Fees and commissions	3,586	4,080
Other ordinary income	794	5,628
Other income	4,152	9,168
Ordinary expenses	17,951	30,402
Interest expenses	2,923	4,471
Interest on deposits	2,159	3,721
Fees and commissions payments	727	952
Other ordinary expenses	1,199	7,725
General and administrative expenses	9,396	9,717
Other expenses	3,705	7,535
Ordinary profit	5,720	8,418
Extraordinary income	—	84
Gain on disposal of non-current assets	—	84
Extraordinary losses	0	0
Loss on disposal of non-current assets	0	0
Profit before income taxes	5,719	8,502
Income taxes - current	1,183	3,383
Income taxes - deferred	362	427
Total income taxes	1,546	3,811
Profit	4,173	4,691
Profit attributable to non-controlling interests	1	0
Profit attributable to owners of parent	4,172	4,690

Consolidated statements of comprehensive income (cumulative)

(Millions of yen)

	Three months ended June 30, 2025	Three months ended June 30, 2026
Profit	4,173	4,691
Other comprehensive income	5,073	(3,253)
Valuation difference on available-for-sale securities	3,482	(1,706)
Deferred gains or losses on hedges	1,716	(1,223)
Remeasurements of defined benefit plans, net of tax	(124)	(322)
Comprehensive income	9,247	1,437
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	9,245	1,436
Comprehensive income attributable to non-controlling interests	1	0

(3) Notes to quarterly consolidated financial statements

(Additional information)

Stock remuneration plan for directors

The Bank has introduced the Board Incentive Plan Trust for directors of the Bank (excluding directors who are audit and supervisory committee members, outside directors and directors residing outside Japan, hereinafter the same).

1. Overview of transaction
   The Board Incentive Plan Trust is an executive incentive plan that aims to further increase the motivation to contribute to medium-to-long term performance improvement and the enhancement of corporate value. Directors who satisfy the beneficiary requirements shall, in principle, receive a number of the Bank's shares corresponding to the number of points calculated based on their position and performance results at the end of each fiscal year. The shares granted are subject to transfer restrictions until the Directors resign from any position.

2. Accounting treatments for transactions of delivering the Bank's own shares through trusts
   The accounting treatment in relation to the trust agreement is in accordance with the "Practical Solution on Transactions of Delivering the Company's Own Stock to Employees etc. through Trusts" (PITF No. 30, March 26, 2015).

3. Matters concerning the Bank's shares held by the trust
   The Bank's shares held by the trust are recorded as treasury shares in shareholders' equity. The carrying amount, number of shares at the end of the period and average number of shares during the period of the treasury shares in the trust are as follows.

(1)	Carrying amount in the trust	¥220 million (¥239 million as of the end of the previous fiscal year)
(2)	Number of shares at the end of the period	254,681 shares (92,248 shares as of the end of the previous fiscal year)
(3)	Average number of shares during the period	274,184 shares (60,748 shares for the first three months of the previous fiscal year)

The average number of shares during the period are included in treasury shares deductible for the purpose of calculation of per share information.

(Note) The Bank conducted a three-for-one share split of common shares, effective April 1, 2026. "Number of shares at the end of the period" as of the end of the previous fiscal year and "Average number of shares during the period" for the three months ended June 30, 2025 are presented based on the number of shares before the share split.
If the share split is assumed to have been conducted at the beginning of the previous fiscal year, the details are as follows.

(1)	Carrying amount in the trust	¥220 million (¥239 million as of the end of the previous fiscal year)
(2)	Number of shares at the end of the period	254,681 shares (276,744 shares as of the end of the previous fiscal year)
(3)	Average number of shares during the period	274,184 shares (182,244 shares for the first three months of the previous fiscal year)

(Segment information, etc.)

Three months ended June 30, 2025 (April 1, 2025 to June 30, 2025)

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

(Millions of yen)

	Reportable segment				Other	Total
	Banking business	Leasing business	Credit guarantee business	Total		
Ordinary income						
Ordinary income to external customers	19,891	3,296	46	23,235	479	23,714
Inter-segment ordinary income	838	64	305	1,208	194	1,402
Total	20,730	3,360	352	24,443	674	25,117
Segment profit	6,144	2	314	6,460	146	6,607

(Notes) 1. Ordinary income is reported instead of net sales reported by general corporations.

2. The difference between the total amount of ordinary income to external customers and the amount of ordinary income recorded in the quarterly consolidated statement of income is an adjustment for reversal of allowance for loan losses.

3. "Other" is the business segment which is not included in reportable segments, and includes the following businesses.

Credit cards (JCB, VISA), money lending, credit guarantee services related to card services, development, sale and maintenance and management services of computer systems, survey research on prefectural economy and industry, consulting on management and taxation, etc., holding of seminars, investment in venture companies, etc., management consulting, administrative agency services, regional trading company services, consulting services, investment management, and investment advisory services

2. Difference between the total amount of profit of reportable segments and the amount recorded in the quarterly consolidated statement of income, and details of the difference (items related to reconciliation adjustments)

(Millions of yen)

Profit	Amount
Total amount of profit of reportable segments	6,460
Profit of "Other"	146
Elimination of inter-segment transaction	(887)
Ordinary profit recorded in the quarterly consolidated statements of income	5,720

3. Information on impairment losses of non-current assets or goodwill, etc. for each reportable segment

Not applicable.

Three months ended June 30, 2026 (April 1, 2026 to June 30, 2026)

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

(Millions of yen)

	Reportable segment				Other	Total
	Banking business	Leasing business	Credit guarantee business	Total		
Ordinary income						
Ordinary income to external customers	35,447	2,713	212	38,374	485	38,859
Inter-segment ordinary income	882	68	136	1,087	296	1,384
Total	36,330	2,782	348	39,461	782	40,244
Segment profit	8,928	3	305	9,237	143	9,380

(Notes) 1. Ordinary income is reported instead of net sales reported by general corporations.

2. The difference between the total amount of ordinary income to external customers and the amount of ordinary income recorded in the quarterly consolidated statement of income is an adjustment for reversal of allowance for loan losses.

3. “Other” is the business segment which is not included in reportable segments, and includes the following businesses.

Credit cards (JCB, VISA), money lending, credit guarantee services related to card services, development, sale and maintenance and management services of computer systems, survey research on prefectural economy and industry, consulting on management and taxation, etc., holding of seminars, investment in venture companies, etc., management consulting, administrative agency services, regional trading company services, consulting services, investment management, and investment advisory services

2. Difference between the total amount of profit of reportable segments and the amount recorded in the quarterly consolidated statement of income, and details of the difference (items related to reconciliation adjustments)

(Millions of yen)

Profit	Amount
Total amount of profit of reportable segments	9,237
Profit of “Other”	143
Elimination of inter-segment transaction	(961)
Ordinary profit recorded in the quarterly consolidated statements of income	8,418

3. Information on impairment losses of non-current assets or goodwill, etc. for each reportable segment

Not applicable.

(Notes when there are significant changes in amounts of equity)

Not applicable.

(Notes on premise of going concern)

Not applicable.

(Notes to quarterly consolidated statement of cash flows)

The Bank has not prepared quarterly consolidated statement of cash flows for the three months ended June 30, 2026.

In addition, the amounts of depreciation (including amortization related to intangible assets) for the three months ended June 30, 2025, and 2026 are as stated below.

(Millions of yen)

	Three months ended June 30, 2025 (April 1, 2025 to June 30, 2025)	Three months ended June 30, 2026 (April 1, 2026 to June 30, 2026)
Depreciation	988	1,039

(Subsequent Events)

Not applicable.

3. Supplementary material on financial results

(1) Profit and loss (Non-consolidated / Consolidated)

① Core banking profit: ¥8,888 million

Net interest income increased owing mainly to interest on loans and discounts as well as interest and dividends on securities. As a result, among other factors, core banking profit increased by ¥2,793 million year on year to ¥8,888 million.

② Ordinary profit: ¥8,920 million

Ordinary profit increased by ¥2,783 million year on year to ¥8,920 million, due to increases in core banking profit and gain on sale of shares, among other factors.

③ Profit: ¥5,274 million

Profit increased by ¥569 million year on year to ¥5,274 million.

(Non-consolidated)

(Millions of yen)

	Three months ended June 30, 2026 (A)	Three months ended June 30, 2025 (B)	Comparison (A-B)
Gross banking profit	16,788	14,888	1,899
Net interest income	16,300	12,971	3,329
Net fees and commissions	2,902	2,627	275
Net other ordinary income	(2,414)	(709)	(1,704)
Gains (losses) on bonds	(1,834)	(328)	(1,505)
Expenses (excluding non-recurring losses)	9,735	9,122	612
Net banking profit	7,053	5,766	1,287
Core banking profit	8,888	6,095	2,793
Excluding gains (losses) on cancellation of investment trusts	8,038	5,861	2,176
Provision of general allowance for loan losses	(3,668)	(132)	(3,535)
Banking profit	10,722	5,899	4,822
Non-recurring gains (losses)	(1,800)	237	(2,038)
Gains (losses) on stocks	6,130	141	5,988
Expense related to disposal of non-performing loans	8,541	351	8,190
Recoveries of written off receivables	65	94	(29)
Other non-recurring gains (losses)	545	352	193
Ordinary profit	8,920	6,136	2,783
Extraordinary income (losses)	83	(0)	84
Profit before income taxes	9,003	6,135	2,868
Income taxes - current	3,282	1,073	2,209
Income taxes - deferred	446	357	89
Total income taxes	3,729	1,430	2,298
Profit	5,274	4,705	569
[Reference] Credit-related costs	4,808	123	4,684

(Notes) 1. Amounts are rounded down to the nearest whole unit that is presented.

2. Core banking profit = Net banking profit (Gross banking profit - Expenses) - Gains (losses) on bonds

3. Credit-related costs = Provision of general allowance for loan losses + Expense related to disposal of non-performing loans - Recoveries of written off receivables

(Consolidated)

(Millions of yen)

	Three months ended June 30, 2026 (A)	Three months ended June 30, 2025 (B)	Comparison (A-B)
Consolidated gross profit	16,503	14,669	1,834
Net interest income	15,471	12,211	3,260
Net fees and commissions	3,129	2,862	267
Net other ordinary income	(2,097)	(404)	(1,693)
General and administrative expenses	9,717	9,396	321
Gains (losses) on stocks	6,130	141	5,988
Credit-related costs	4,849	99	4,750
Other	352	405	(53)
Ordinary profit	8,418	5,720	2,698
Extraordinary income (losses)	83	(0)	84
Profit before income taxes	8,502	5,719	2,782
Total income taxes	3,811	1,546	2,265
Profit	4,691	4,173	517
Profit attributable to non-controlling interests	0	1	(0)
Profit attributable to owners of parent	4,690	4,172	518

(Note) Consolidated gross profit = (interest income - interest expenses) + (fees and commissions - fees and commissions payments) + (other ordinary income - other ordinary expenses)

(2) Loans of claims disclosed under the Financial Revitalization Law (Non-consolidated / Consolidated)

(Non-consolidated)

Loans of claims disclosed under the Financial Revitalization Law increased by ¥5,354 million from March 31, 2026, to ¥70,985 million.

The non-performing loan ratio increased by 0.12 percentage points from March 31, 2026, to 1.62%.

(Millions of yen)

	As of June 30, 2026	Compared with March 31, 2026	Compared with June 30, 2025	As of March 31, 2026	As of June 30, 2025
Bankrupt and substantially bankrupt claims	9,402	637	(476)	8,764	9,878
Doubtful claims	39,136	12,079	9,986	27,056	29,150
Substandard claims	22,446	(7,363)	1,145	29,810	21,301
Loans past due 3 months or more	–	–	–	–	–
Restructured loans	22,446	(7,363)	1,145	29,810	21,301
Subtotal (Non-performing loan) ①	70,985	5,354	10,655	65,631	60,330
Normal claims	4,289,053	1,149	199,632	4,287,904	4,089,420
Total (Total claims) ②	4,360,039	6,503	210,288	4,353,535	4,149,750

(%)

Subtotal (Non-performing loan ratio) ① / ②	1.62	0.12	0.17	1.50	1.45

(Consolidated)

(Millions of yen)

	As of June 30, 2026	Compared with March 31, 2026	Compared with June 30, 2025	As of March 31, 2026	As of June 30, 2025
Bankrupt and substantially bankrupt claims	9,676	563	(571)	9,113	10,248
Doubtful claims	39,584	12,473	10,392	27,110	29,191
Substandard claims	22,851	(7,803)	1,076	30,654	21,774
Loans past due 3 months or more	–	–	–	–	–
Restructured loans	22,851	(7,803)	1,076	30,654	21,774
Subtotal (Non-performing loan) ①	72,112	5,234	10,897	66,877	61,214
Normal claims	4,315,560	2,020	202,413	4,313,539	4,113,147
Total (Total claims) ②	4,387,672	7,254	213,311	4,380,417	4,174,361

(%)

Subtotal (Non-performing loan ratio) ① / ②	1.64	0.12	0.18	1.52	1.46

(3) Equity ratio (domestic standard) (Non-consolidated / Consolidated)
The equity ratio as of June 30, 2026, will be announced once it has been calculated.

(4) Balance of deposits, etc., deposit assets, and loans and bills discounted (Non-consolidated)

① Deposits, etc. and deposit assets

The outstanding balance of deposits, etc., including negotiable certificates of deposit, increased by ¥114.3 billion year on year (2.2% annualized) to ¥5,198.5 billion.

The outstanding balance of deposit assets increased by ¥162.0 billion year on year (21.8% annualized) to ¥905.0 billion.

(Billions of yen, %)

	As of June 30, 2026	Compared with June 30, 2025	Annual growth rate	As of June 30, 2025	As of March 31, 2026
Balance of deposits, etc.	5,198.5	114.3	2.2	5,084.2	5,204.9
Deposits	5,173.0	113.4	2.2	5,059.5	5,180.3
Retail deposits	3,718.0	33.5	0.9	3,684.4	3,712.0
Negotiable certificates of deposit	25.5	0.8	3.4	24.7	24.6
Balance of deposit assets	905.0	162.0	21.8	743.0	843.2
Investment trusts	324.8	87.8	37.0	236.9	281.3
Life insurance	500.1	51.4	11.4	448.7	490.9
Government bonds, etc.	80.0	22.6	39.5	57.3	70.9
Total of deposits, etc. and deposit assets	6,103.6	276.3	4.7	5,827.2	6,048.1

(Note) The life insurance section lists the balance of active policies.

(Billions of yen, %)

Balance of deposits, etc. (average balance)	5,163.1	116.2	2.3	5,046.9	5,085.0

② Loans and bills discounted

The outstanding balance of loans and bills discounted increased by ¥214.3 billion (5.2% annualized) year on year to ¥4,327.6 billion.

(Billions of yen, %)

	As of June 30, 2026	Compared with June 30, 2025	Annual growth rate	As of June 30, 2025	As of March 31, 2026
Outstanding balance of loans and bills discounted	4,327.6	214.3	5.2	4,113.3	4,321.3
Outstanding balance of loans to SMEs, etc.	3,413.8	121.2	3.6	3,292.5	3,419.9
Housing loans	1,024.8	33.9	3.4	990.9	1,013.9
Ratio of loans to SMEs, etc.	78.88	(1.16)	–	80.04	79.14

(Billions of yen, %)

Outstanding balance of loans and bills discounted (Average balances)	4,299.3	206.1	5.0	4,093.1	4,157.7

(5) Unrealized gains (losses) on securities (Non-consolidated / Consolidated)

(Non-consolidated)

Unrealized gains (losses) on available-for-sale securities were a net loss of ¥28,103 million, which included positive ¥48,654 million in unrealized gains (losses) on stocks and negative ¥68,706 million in unrealized gains (losses) on bonds.

(Millions of yen)

		As of June 30, 2026			As of March 31, 2026		
		Unrealized gains (losses)			Unrealized gains (losses)		
			Gains	Losses		Gains	Losses
Held-to-maturity securities		(245)	11	257	(330)	2	332
Available-for-sale securities		(28,103)	53,477	81,581	(25,307)	55,860	81,167
	Stocks	48,654	48,750	96	52,319	52,371	51
	Bonds	(68,706)	10	68,717	(68,533)	1	68,535
	Others	(8,050)	4,716	12,766	(9,092)	3,487	12,580
Total		(28,349)	53,489	81,838	(25,637)	55,862	81,499

(Note) For held-to-maturity securities, the difference between the carrying amount on the quarterly balance sheet (balance sheet amount) (after applying the amortized cost method) and the fair value is recorded as “Unrealized gains (losses).” For available-for-sale securities, the difference between the carrying amount on the quarterly balance sheet (balance sheet amount) (fair value) and the acquisition cost is recorded as “Unrealized gains (losses).”
The unrealized gains (losses) on deferred hedges resulting from interest rate swaps conducted for the purpose of reducing the risk of fair value fluctuations was positive by ¥20,401 million.

(Consolidated)

(Millions of yen)

		As of June 30, 2026			As of March 31, 2026		
		Unrealized gains (losses)			Unrealized gains (losses)		
			Gains	Losses		Gains	Losses
Held-to-maturity securities		(569)	11	581	(659)	2	661
Available-for-sale securities		(25,659)	55,921	81,581	(23,193)	57,973	81,167
	Stocks	51,098	51,194	96	54,433	54,485	51
	Bonds	(68,706)	10	68,717	(68,533)	1	68,535
	Others	(8,050)	4,716	12,766	(9,092)	3,487	12,580
Total		(26,228)	55,933	82,162	(23,852)	57,975	81,828

(Note) For held-to-maturity securities, the difference between the carrying amount on the quarterly consolidated balance sheet (consolidated balance sheet amount) (after applying the amortized cost method) and the fair value is recorded as “Unrealized gains (losses).” For available-for-sale securities, the difference between the carrying amount on the quarterly consolidated balance sheet (consolidated balance sheet amount) (fair value) and the acquisition cost is recorded as “Unrealized gains (losses).”
The unrealized gains (losses) on deferred hedges resulting from interest rate swaps conducted for the purpose of reducing the risk of fair value fluctuations was positive by ¥20,401 million.

(6) Derivatives (Consolidated)

① Interest rate-related transactions

(Millions of yen)

Classification	Type	As of June 30, 2026			As of March 31, 2026		
		Contract amount, etc.	Fair value	Unrealized gains (losses)	Contract amount, etc.	Fair value	Unrealized gains (losses)
Financial instruments exchange	Interest rate futures	–	–	–	–	–	–
	Interest rate options	–	–	–	–	–	–
OTC	Interest rate swaps	78,230	453	453	78,428	466	466
Total		–	453	453	–	466	466

(Note) Derivatives subject to hedge accounting are excluded from the data presented above.

② Currency-related transactions

(Millions of yen)

Classification	Type	As of June 30, 2026			As of March 31, 2026		
		Contract amount, etc.	Fair value	Unrealized gains (losses)	Contract amount, etc.	Fair value	Unrealized gains (losses)
Financial instruments exchange	Currency futures	–	–	–	–	–	–
	Currency options	–	–	–	–	–	–
OTC	Currency swaps	89,885	(1,339)	(1,339)	86,703	(1,056)	(1,056)
	Currency forwards	4,156	0	0	3,996	(19)	(19)
Total		–	(1,339)	(1,339)	–	(1,075)	(1,075)

(Note) Derivatives subject to hedge accounting are excluded from the data presented above.

There was no applicable information for ③ Equity-related transactions, ④ Bond-related transactions, ⑤ Commodity-related transactions, or ⑥ Credit derivative transactions.