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

August 6, 2026

Company name: Rakuten Bank, Ltd. Listing: Tokyo Stock Exchange
Securities code: 5838 URL: https://www.rakuten-bank.co.jp/corp/english/
Representative: Tomotaka Torin, President and CEO
Inquiries: Naoki Mizuguchi, Executive Vice President, Executive Manager of Planning Division
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Scheduled date to commence dividend payments: -
Trading accounts: None Supplementary material on financial results: Yes
Financial results briefing: Scheduled (for institutional investors and analysts)

(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		Ordinary Profit		Profit Attributable to Owners of Parent	
Three Months Ended	JPY million	%	JPY million	%	JPY million	%
June 30, 2026	78,425	36.3	30,209	26.1	20,965	24.5
June 30, 2025	57,504	40.8	23,943	56.8	16,835	54.1

(Note) Comprehensive income For the three months ended June 30, 2026: JPY 21,542 million [(2.8)%]
For the three months ended June 30, 2025: JPY 22,177 million [117.9%]

	Profit per Share	Diluted Profit per Share
Three Months Ended	JPY	JPY
June 30, 2026	120.14	119.96
June 30, 2025	96.48	96.35

(2) Consolidated Financial Position

	Total Assets	Net Assets	Own Capital Ratio
As of	JPY million	JPY million	%
June 30, 2026	16,486,390	418,294	2.3
March 31, 2026	16,592,139	389,529	2.2

(Reference) Own Capital: June 30, 2026 JPY 392,743 million, March 31, 2026 JPY 371,322 million

(Note) "Own Capital Ratio" is calculated as follows: (Total net assets – Subscription rights to share – Minority interest) / Total Assets x 100 at year end. Own Capital Ratio stated above is not Capital Adequacy Ratio (Japanese domestic standard).

2. Dividends Distribution

	Annual Dividends per Share				
	First Quarter-End	Second Quarter-End	Third Quarter-End	Fiscal Year-End	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal Year Ended March 31, 2026	—	0.00	—	0.00	0.00
Fiscal Year Ending March 31, 2027	—				
Fiscal Year Ending March 31, 2027 (Forecast)		0.00	—	0.00	0.00

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

3. Forecasts for the Fiscal Year Ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(Percentages indicate year-on-year changes.)

	Ordinary Income		Ordinary Profit		Profit Attributable to Owners of Parent		Profit per Share
Fiscal Year Ending	JPY million	%	JPY million	%	JPY million	%	JPY
March 31, 2027	343,456	34.3	125,780	22.0	88,145	20.6	505.10

(Note) Revisions to the forecast of consolidated earnings most recently announced: Yes

※ Special 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: None

(3) Changes in accounting policies, changes in accounting estimates, and restatements

(i) Changes in accounting policies due to revision of accounting standards and other regulations: None

(ii) Changes in accounting policies due to reasons other reasons: None

(iii) Changes in accounting estimates: None

(iv) Restatements: 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	174,510,680 shares
As of March 31, 2026	174,499,180 shares

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

As of June 30, 2026	144 shares
As of March 31, 2026	144 shares

(iii) Average number of shares outstanding during the period

Three Months Ended June 30, 2026	174,507,578 shares
Three Months Ended June 30, 2025	174,483,655 shares

* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: Yes (voluntary)

* Proper use of earnings forecasts, and other special matters

The forward-looking statements contained in this document, including the financial results forecasts, are based on information currently available to the Company and certain assumptions deemed to be reasonable, and the Company does not promise achievement. Actual results may differ significantly from these forecasts due to a wide range of factors.

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1. Overview of Operating Results, etc.

(1) Overview of Operating Results

During the three months ended June 30, 2026, the global economy continued a gradual recovery, although there are some regional variations, amid ongoing uncertainty over geopolitical risks in the context of the situations in Ukraine and the Middle East. In the U.S., the economy continued to expand at a moderate pace, while the Eurozone appeared to show signs of movement toward recovery. Meanwhile, China continued to experience a moderate slowdown, partly due to the impact of stagnation in the real estate market.

The Japanese economy maintained a moderate recovery trend with personal consumption and capital investment showing signs of recovery. On the other hand, the economy faced fluctuations in crude oil prices stemming from geopolitical risks in Ukraine and the Middle East and volatility in financial and capital markets. Under these circumstances, a cautious outlook persisted regarding the impact of high resource prices and the yen's depreciation on corporate earnings.

As for movements in monetary policy, while the Federal Reserve Board (FRB) left its policy interest rate unchanged, the European Central Bank (ECB) raised its policy interest rate at the Governing Council meeting held in June 2026, and the Bank of Japan (BOJ) hiked its policy interest rate at its June 2026 Monetary Policy Meeting.

Taking into account that banking services are a form of social infrastructure, and considering the growing need for digital banking services against the background of the accelerating digital shift in individuals' lives and corporate activities, during the three months ended June 30, 2026, the Group promoted the operation of convenient and stable settlement infrastructure, further enhanced security, and upgraded internal control systems. We started offering direct debit services for public money of Sakura City in Chiba Prefecture.

Furthermore, we focused on expanding our business scale and increasing profitability through enhanced products and services, expansion of fund management and other initiatives. During the three months ended June 30, 2026, with the aim of meeting customers' medium- to long-term asset formation needs, from June 2026 we began offering the "Premium Currency 3 Rakuten Bank Edition," a single-premium fixed annuity insurance policy, available only online through Rakuten Bank and planned and developed jointly with Daiichi Frontier Life Insurance Co., Ltd. In addition, to further promote account openings and service usage, we launched the "25th Anniversary Campaign" and the "18 Million Accounts Commemorative Campaign," and also held the "Summer Bonus Campaign," which applied special interest rates to yen time deposits to provide customers with opportunities to manage their assets more efficiently.

As a result of these initiatives, the number of accounts reached 18.46 million and the deposit balance on a non-consolidated basis increased to ¥13,365,606 million as of June 30, 2026. The scale of business of the Company has been significantly expanded.

Consolidated ordinary income for the three months ended June 30, 2026 totaled ¥78,425 million, an increase of ¥20,920 million year on year. Looking at the breakdown of ordinary income, interest income increased by ¥19,482 million year on year to ¥63,095 million. This increase was attributable to an increase in assets under management and higher investment

yields following the Bank of Japan's policy interest rate increase. Fees and commissions increased by ¥1,553 million year on year to ¥13,521 million, owing to increases in fees and commissions on domestic and foreign exchanges, direct debit fees, and card-related fees, because more individual customers use their accounts with the Company as their primary bank accounts in line with the increase in the number of accounts. Other operating income decreased by ¥163 million year on year to ¥1,140 million mainly due to a decrease in income pertaining to foreign currency deposits and income pertaining to the Company's new term deposits (structured deposits). Moreover, Rakuten International Commercial Bank in Taiwan recorded ordinary income of ¥1,571 million, an increase of ¥500 million year on year.

On the other hand, consolidated ordinary expenses totaled ¥48,216 million, an increase of ¥14,655 million year on year. Among ordinary expenses, interest expenses increased by ¥8,280 million year on year to ¥19,344 million, mainly due to the growth in deposit balances and the rise in deposit interest rates, which resulted from increases in the Company's ordinary deposit interest rates implemented in February 2026. Fees and commissions payments increased by ¥161 million year on year to ¥8,549 million due to factors such as an increase in fees and commissions on domestic and foreign exchanges, despite a decrease in loan guarantee expenses for external guaranteed card loans. General and administrative expenses increased by ¥3,725 million year on year to ¥16,752 million owing mainly to increases in personnel expenses, amortization of software, outsourcing expenses, and advertising expenses. Rakuten International Commercial Bank recorded ordinary expenses of ¥2,525 million, an increase of ¥625 million year on year.

As a result, consolidated ordinary profit totaled ¥30,209 million, an increase of ¥6,265 million year on year, and profit attributable to owners of parent totaled ¥20,965 million, an increase of ¥4,130 million year on year.

Since the Group consists of a single segment of the banking business, information on operating results, etc. by segment is omitted.

(2) Overview of the Financial Position

With regard to assets as of June 30, 2026, loans and bills discounted amounted to ¥6,117,153 million, an increase of ¥174,082 million from the end of the previous fiscal year, owing to increases in the balances of investment property loans, affiliated loans, and other loans. Monetary claims bought amounted to ¥3,243,268 million, an increase of ¥44,600 million from the end of the previous fiscal year, due to increases in the balance of securitized assets related to credit card receivables of Rakuten Card Co., Ltd. and other items. Securities amounted to ¥2,242,682 million, a decrease of ¥82,122 million from the end of the previous fiscal year due to a decrease in the balance of short-term corporate bonds. Cash and due from banks amounted to ¥3,759,512 million, a decrease of ¥380,045 million from the end of the previous fiscal year. As a result, total assets amounted to ¥16,486,390 million, having decreased by ¥105,749 million from the end of the previous fiscal year.

As for liabilities, ordinary deposits were ¥11,063,903 million, an increase of ¥293,642 million from the end of the previous fiscal year due to growth in the number of accounts and because more individual customers use their accounts with the Company as their primary accounts. Term deposits were ¥2,376,508 million, an increase of ¥196,988 million from the end of the previous fiscal year. In addition, borrowed money amounted to ¥2,234,500 million, a decrease of ¥578,000 million

from the end of the previous fiscal year, reflecting the Company's use of funds supplied by the BOJ to support increased lending and climate change response. As a result, total liabilities amounted to ¥16,068,095 million, having decreased by ¥134,513 million from the end of the previous fiscal year.

As for net assets, share capital amounted to ¥32,660 million, an increase of ¥17 million from the end of the previous fiscal year, and capital surplus was ¥10,587 million, an increase of ¥17 million from the end of the previous fiscal year. Retained earnings increased by ¥20,965 million from the end of the previous fiscal year to ¥365,970 million due to the recording of profit attributable to owners of parent. As a result, total net assets amounted to ¥418,294 million, having increased by ¥28,764 million from the end of the previous fiscal year.

(3) Explanation of Consolidated Financial Forecasts and Other Forward-Looking Statements

In light of the most recent operating trends, revisions have been made to the consolidated financial forecasts for the fiscal year ending March 31, 2027, announced on May 12, 2026. For details, please refer to the "Notice Concerning Revisions to Financial Results Forecasts" released today.

2. Quarterly Consolidated Financial Statements

(1) Quarterly Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Assets		
Cash and due from banks	4,139,558	3,759,512
Call loans	302,000	401,000
Cash collateral provided for securities borrowed	390,286	394,151
Monetary claims bought	3,198,668	3,243,268
Securities	2,324,804	2,242,682
Loans and bills discounted	5,943,070	6,117,153
Foreign exchanges	4,328	5,643
Other assets	210,745	240,407
Tangible fixed assets	5,037	5,076
Intangible fixed assets	40,885	43,024
Deferred tax assets	23,111	23,344
Customers' liabilities for acceptances and guarantees	19,206	21,520
Allowance for loan losses	(9,564)	(10,394)
Total assets	16,592,139	16,486,390
Liabilities		
Deposits	13,046,850	13,541,517
Negotiable certificates of deposit	7,428	15,316
Call money	28,227	24,250
Cash collateral received for securities lent	9,286	7,061
Borrowed money	2,812,500	2,234,500
Foreign exchanges	6,890	7,292
Other liabilities	269,607	214,394
Provision for bonuses	832	402
Provision for bonuses for directors (and other officers)	6	1
Retirement benefit liability	1,755	1,832
Provision for reimbursement of deposits	17	7
Acceptances and guarantees	19,206	21,520
Total liabilities	16,202,609	16,068,095
Net assets		
Share capital	32,643	32,660
Capital surplus	10,570	10,587
Retained earnings	345,004	365,970
Treasury shares	(0)	(0)
Total shareholders' equity	388,217	409,217
Valuation difference on available-for-sale securities	(23,111)	(22,864)
Deferred gains or losses on hedges	63	(330)
Foreign currency translation adjustment	6,144	6,713
Remeasurements of defined benefit plans	8	6
Total accumulated other comprehensive income	(16,895)	(16,474)
Share acquisition rights	751	877
Non-controlling interests	17,455	24,673
Total net assets	389,529	418,294
Total liabilities and net assets	16,592,139	16,486,390

(2) Quarterly Consolidated Statements of Income and Comprehensive Income

(Quarterly Consolidated Statements of Income)

(Millions of yen)

	Three months ended June 30, 2025	Three months ended June 30, 2026
Ordinary income	57,504	78,425
Interest income	43,612	63,095
Interest on loans and discounts	21,886	30,679
Interest and dividends on securities	5,612	8,280
Fees and commissions	11,967	13,521
Other operating income	1,304	1,140
Other ordinary income	181	166
Trust fees	437	501
Ordinary expenses	33,561	48,216
Interest expenses	11,064	19,344
Interest on deposits	7,725	14,838
Fees and commissions payments	8,388	8,549
Other operating expenses	—	366
General and administrative expenses	13,027	16,752
Other ordinary expenses	1,080	3,202
Ordinary profit	23,943	30,209
Extraordinary income	—	0
Gain on reversal of share acquisition rights	—	0
Extraordinary losses	—	2
Loss on disposal of non-current assets	—	2
Profit before income taxes	23,943	30,207
Income taxes - current	7,648	9,652
Income taxes - deferred	(203)	(49)
Total income taxes	7,445	9,603
Profit	16,498	20,604
Loss attributable to non-controlling interests	(336)	(361)
Profit attributable to owners of parent	16,835	20,965

(Quarterly Consolidated Statements of Comprehensive Income)

(Millions of yen)

	Three months ended June 30, 2025	Three months ended June 30, 2026
Profit	16,498	20,604
Other comprehensive income		
Valuation difference on available-for-sale securities	2,255	195
Deferred gains or losses on hedges	353	(393)
Foreign currency translation adjustment	3,073	1,138
Remeasurements of defined benefit plans, net of tax	(3)	(2)
Total other comprehensive income	5,679	938
Comprehensive income	22,177	21,542
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	20,954	21,387
Comprehensive income attributable to non-controlling interests	1,223	155

(3) Notes to Quarterly Consolidated Financial Statements

(Notes on segment information, etc.)

Although the Group is engaged in some non-banking businesses, these businesses are not significant in terms of volume, and the reportable segment is the banking business only, and therefore, this information is omitted.

(Notes on a substantial change in the amount of shareholders' equity)

Not applicable.

(Notes on going concern assumption)

Not applicable.

(Notes on statements of cash flows)

No quarterly consolidated statements of cash flows have been prepared for the three months ended June 30, 2026. Depreciation (including amortization of intangible fixed assets other than goodwill) for the three months ended June 30 is as shown below.

	Three months ended June 30, 2025	Three months ended June 30, 2026
Depreciation	¥1,788 million	¥2,288 million

(end)

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Supplementary Materials

for the First Quarter of the FY2026

August 6, 2026

Rakuten Bank

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Supplementary Materials for the First Quarter of the FY2026

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1. Income Analysis (Non-consolidated)

(Millions of yen)

	No.	FY2026 Q1	FY2026 YoY	FY2025 Q1
Ordinary Income	1	76,438	20,616	55,821
Gross Operating Profit	2	49,051	11,943	37,108
Net Interest Income	3	43,348	11,099	32,248
Net Fees and Commissions	4	4,929	1,377	3,551
Net Other Operating Income	5	773	(534)	1,308
Net Gains (Losses) on Bonds	6	—	—	—
General and Administrative Expenses (excluding Non-recurring Losses)	7	(15,453)	(3,434)	(12,019)
Personnel Expenses	8	(2,782)	(324)	(2,458)
Non-personnel Expenses	9	(11,396)	(2,813)	(8,582)
Taxes	10	(1,275)	(296)	(978)
Net Operating Profit before Provision of Allowance for Loan Losses	11	33,597	8,508	25,088
Provision of General Allowance for Loan Losses	12	(203)	(47)	(156)
Net Operating Profit	13	33,393	8,461	24,931
Core Net Operating Profit	14	33,597	8,508	25,088
Net Non-recurring Gains (Losses)	15	(2,502)	(1,815)	(687)
Write-Off of Loans	16	(221)	(36)	(184)
Provision of Specific Allowance for Loan Losses	17	(641)	(45)	(596)
Other Disposal of Non-performing Loans	18	—	0	(0)
Gains on Recoveries of Written-Off Claims	19	4	2	1
Other Non-recurring Gains (Losses)	20	(1,643)	(1,735)	91
Ordinary Profit	21	30,891	6,646	24,244
Net Extraordinary Gains (Losses)	22	(1)	(1)	—
Income before Income Taxes	23	30,889	6,644	24,244
Income Taxes	24	(9,716)	(2,311)	(7,405)
Net Income	25	21,172	4,333	16,839

Total Credit Cost	26	(1,062)	(126)	(936)
Provision of General Allowance for Loan Losses	27	(203)	(47)	(156)
Write-Off of Loans	28	(221)	(36)	(184)
Provision of Specific Allowance for Loan Losses	29	(641)	(45)	(596)
Other Disposal of Non-performing Loans	30	—	0	(0)
Gains on Recoveries of Written-Off Claims	31	4	2	1

OHR	32	31.5%	(0.8)pp	32.3%

(Note)
1. (2) Gross Operating Profit = (3) Net Interest Income+(4) Net Fees and Commissions+(5) Net Other Operating income
2. (11) Net Operating Profit before Provision of Allowance for Loan Losses=(2) Gross Operating Profit－(7) General and Administrative Expenses
3. (13) Net Operating Profit = (2) Gross Operating Profit－(7) General and Administrative Expenses－(12) Provision of General Allowance for Loan Losses
4. (14) Core Net Operating Profit = (13) Net Operating Profit－(6) Net Gains (Losses) on Bonds+(12) Provision of General Allowance for Loan Losses
5. (32) OHR = (7) General and Administrative Expenses / (2) Gross Operating Profit

2. Disclosure Based on the Categories of the Financial Revitalization Act (Non-consolidated)

(Millions of yen)

	June 2025	June 2026	March 2026
Bankrupt and Practically Bankrupt Claims	—	—	—
Doubtful Claims	2,504	4,033	3,773
Claims Requiring Close Watch	3,033	4,189	3,816
Normal Claims	4,800,686	5,991,063	5,843,329
Total	4,806,224	5,999,286	5,850,920

(Note) The above is based on the categories of the Financial Revitalization Act.

3. Consolidated Capital Adequacy Ratio (Japanese Domestic Standard)

(Millions of yen)

	June 2025	June 2026	March 2026
Capital Adequacy Ratio	10.68%	11.38%	10.74%
Total Capital	325,001	398,657	376,273
Total Required Capital	121,706	140,082	140,134

(Note) Disclosed based on Financial Service Agency Public Notice No. 7 (2014).

4. Non-consolidated Capital Adequacy Ratio (Japanese Domestic Standard)

(Millions of yen)

	June 2025	June 2026	March 2026
Capital Adequacy Ratio	10.86%	11.69%	11.01%
Total Capital	315,107	388,328	368,249
Total Required Capital	115,969	132,842	133,764

(Note) Disclosed based on Financial Service Agency Public Notice No. 7 (2014).

5. Consolidated Return on Equity (ROE)

	FY2024	FY2025
Consolidated ROE (Return on Equity)	18.0%	21.7%

(Note) Return on Equity = Profit Attributable to Owners of Parent for the Period / Average of the Balance of Own Capital at the Beginning and End of the Period.
Own Capital = Total Net Assets – Stock Acquisition Rights – Non-controlling Interests

6. Securities (Consolidated)

(Note) Includes trust beneficiary rights within “monetary claims bought” in addition to “securities” in the quarterly consolidated balance sheets.

(i) Held-To Maturity Debt Securities

FY2025 (March 31, 2026) (Millions of yen)

	Type	Consolidated Balance Sheet Amount	Fair Value	Unrealized Gains/Losses
Securities with Fair Value Exceeding Consolidated Balance Sheet Amount	Japanese Government Bonds	—	—	—
	Japanese Municipal Bonds	—	—	—
	Short-Term Corporate Bonds	—	—	—
	Corporate Bonds	—	—	—
	Others	—	—	—
	Subtotal	—	—	—
Securities with Fair Value Not Exceeding Consolidated Balance Sheet Amount	Japanese Government Bonds	615,707	575,240	(40,467)
	Japanese Municipal Bonds	—	—	—
	Short-Term Corporate Bonds	—	—	—
	Corporate Bonds	917,183	889,263	(27,919)
	Others	—	—	—
	Subtotal	1,532,891	1,464,504	(68,386)
Total		1,532,891	1,464,504	(68,386)

Q1 FY2026 (June 30, 2026) (Millions of yen)

	Type	Quarterly Consolidated Balance Sheet Amount	Fair Value	Unrealized Gains/Losses
Securities with Fair Value Exceeding Quarterly Consolidated Balance Sheet Amount	Japanese Government Bonds	—	—	—
	Japanese Municipal Bonds	—	—	—
	Short-Term Corporate Bonds	—	—	—
	Corporate Bonds	17,100	17,137	37
	Others	—	—	—
	Subtotal	17,100	17,137	37
Securities with Fair Value Not Exceeding Quarterly Consolidated Balance Sheet Amount	Japanese Government Bonds	595,328	554,574	(40,754)
	Japanese Municipal Bonds	—	—	—
	Short-Term Corporate Bonds	—	—	—
	Corporate Bonds	919,137	890,202	(28,934)
	Others	—	—	—
	Subtotal	1,514,465	1,444,777	(69,688)
Total		1,531,565	1,461,914	(69,651)

(ii) Other Securities

FY2025 (March 31, 2026) (Millions of yen)

	Type	Consolidated Balance Sheet Amount	Acquisition Cost	Unrealized Gains/Losses
Securities with Consolidated Balance Sheet Amount Exceeding Acquisition Costs	Equity Securities	—	—	—
	Bonds	49,875	49,875	0
	Japanese Government Bonds	—	—	—
	Japanese Municipal Bonds	—	—	—
	Short-Term Corporate Bonds	49,875	49,875	0
	Corporate Bonds	—	—	—
	Others	275,884	275,574	310
	Foreign Bonds	223,779	223,539	239
	Others	52,105	52,034	70
	Subtotal	325,760	325,450	310
Securities with Consolidated Balance Sheet Amount Not Exceeding Acquisition Costs	Equity Securities	—	—	—
	Bonds	212,825	226,533	(13,707)
	Japanese Government Bonds	111,520	122,973	(11,453)
	Japanese Municipal Bonds	—	—	—
	Short-Term Corporate Bonds	29,916	29,916	(0)
	Corporate Bonds	71,389	73,643	(2,254)
	Others	666,749	687,204	(20,454)
	Foreign Bonds	290,690	291,396	(705)
	Others	376,059	395,808	(19,748)
	Subtotal	879,575	913,737	(34,162)
Total		1,205,336	1,239,187	(33,851)

Q1 FY2026 (June 30, 2026) (Millions of yen)

	Type	Quarterly Consolidated Balance Sheet Amount	Acquisition Cost	Unrealized Gains/Losses
Securities with Quarterly Consolidated Balance Sheet Amount Exceeding Acquisition Costs	Equity Securities	—	—	—
	Bonds	—	—	—
	Japanese Government Bonds	—	—	—
	Japanese Municipal Bonds	—	—	—
	Short-Term Corporate Bonds	—	—	—
	Corporate Bonds	—	—	—
	Others	436,793	436,053	740
	Foreign Bonds	375,090	374,482	608
	Others	61,702	61,571	131
	Subtotal	436,793	436,053	740
Securities with Quarterly Consolidated Balance Sheet Amount Not Exceeding Acquisition Costs	Equity Securities	—	—	—
	Bonds	177,892	192,735	(14,842)
	Japanese Government Bonds	111,261	122,848	(11,587)
	Japanese Municipal Bonds	—	—	—
	Short-Term Corporate Bonds	—	—	—
	Corporate Bonds	66,631	69,886	(3,254)
	Others	504,218	523,660	(19,442)
	Foreign Bonds	141,443	141,902	(459)
	Others	362,775	381,758	(18,983)
	Subtotal	682,111	716,396	(34,284)
Total		1,118,904	1,152,449	(33,544)

7. Derivative Transactions (Consolidated)

(i) Interest Rate-Related Transactions

FY2025 (March 31, 2026) (Millions of yen)

Category	Type	Notional Amount		Fair Value	Unrealized Gains/Losses
		Total	Over 1 Year		
OTC	Interest Rate Swaption				
	Sold	167,385	167,385	(34,552)	(34,552)
	Purchased	167,224	167,224	34,489	34,489
Total		—	—	(63)	(63)

(Note) 1. The above is based on a mark-to-market valuation and has been recorded on the consolidated statements of income. Derivative transactions to which hedge accounting is applied based on the rules of the "Accounting and Auditing Treatment of Accounting Standard for Financial Instruments in the Banking Industry" (Japanese Institute of Certified Public Accountants ("JICPA") Industry Committee Practical Guideline No. 24, March 17, 2022,) etc. are not included in the above.

2. Interest swaps include interest swaption transactions which are difficult to differentiate for our bank.

Q1 FY2026 (June 30, 2026) (Millions of yen)

Category	Type	Notional Amount		Fair Value	Unrealized Gains/Losses
		Total	Over 1 Year		
OTC	Interest Rate Swaption				
	Sold	167,559	167,559	(38,839)	(38,839)
	Purchased	167,276	167,276	38,735	38,735
Total		—	—	(104)	(104)

(Note) 1. The above is based on a mark-to-market valuation and has been recorded on the quarterly consolidated statements of income. Derivative transactions to which hedge accounting is applied based on the rules of the "Accounting and Auditing Treatment of Accounting Standard for Financial Instruments in the Banking Industry" (Japanese Institute of Certified Public Accountants ("JICPA") Industry Committee Practical Guideline No. 24, March 17, 2022,) etc. are not included in the above.

2. Interest swaps include interest swaption transactions which are difficult to differentiate for our bank.

(ii) Foreign Currency-Related Transactions

FY2025 (March 31, 2026) (Millions of yen)

Category	Type	Notional Amount		Fair Value	Unrealized Gains/Losses
		Total	Over 1 Year		
OTC	Forward Exchange Contracts				
	Sold	711,117	170	6,435	6,435
	Purchased	778,909	1,367	(1,469)	(1,469)
	Currency Options				
	Sold	83	—	(0)	(0)
	Purchased	83	—	0	0
	Currency Swaps	12,204	—	(4,842)	(4,842)
Total		—	—	123	123

(Note) The above is based on a mark-to-market valuation and has been recorded on the consolidated statements of income. Currency swap transactions, etc., to which hedge accounting is applied and those attached to foreign currency-denominated monetary claims and obligations, etc., that are reflected in the consolidated balance sheets of the relevant foreign currency-denominated monetary claims and obligations, etc., or foreign currency-denominated monetary claims and obligations, etc. that are eliminated in consolidation based on the rules of the “Accounting and Auditing Concerning Accounting for Foreign Currency Transactions in Banking Industry” (JICPA Industry Committee Practical Guidance No. 25, October 8, 2020,) etc. are not included in the above.

Q1 FY2026 (June 30, 2026) (Millions of yen)

Category	Type	Notional Amount		Fair Value	Unrealized Gains/Losses
		Total	Over 1 Year		
OTC	Forward Exchange Contracts				
	Sold	511,620	168	2,559	2,559
	Purchased	504,404	1,390	2,424	2,424
	Currency Options				
	Sold	104	—	(0)	(0)
	Purchased	104	—	0	0
	Currency Swaps	43,518	—	(6,463)	(6,463)
Total		—	—	(1,479)	(1,479)

(Note) The above is based on a mark-to-market valuation and has been recorded on the quarterly consolidated statements of income. Currency swap transactions, etc., to which hedge accounting is applied and those attached to foreign currency-denominated monetary claims and obligations, etc., that are reflected in the quarterly consolidated balance sheets of the relevant foreign currency-denominated monetary claims and obligations, etc., or foreign currency-denominated monetary claims and obligations, etc. that are eliminated in consolidation based on the rules of the “Accounting and Auditing Concerning Accounting for Foreign Currency Transactions in Banking Industry” (JICPA Industry Committee Practical Guidance No. 25, October 8, 2020,) etc. are not included in the above.

(iii) Bond-Related Transactions

FY2025 (March 31, 2026)
Not applicable

Q1 FY2026 (June 30, 2026)
Not applicable

8. Interest Spread (Non-consolidated)

(%)

	No.	Fiscal Year Ended Mar. 31, 2026				
		Three Months Ended Jun. 30, 2025	Three Months Ended Sep. 30, 2025	Three Months Ended Dec. 31, 2025	Three Months Ended Mar. 31, 2026	Cumulative
Yield on Interest Earning Assets	1	1.16	1.15	1.23	1.37	1.23
Interest Earned on Loans and Bills Discounted	2	1.76	1.77	1.81	1.84	1.80
Interest Earned on Monetary Claims Bought	3	1.24	1.23	1.33	1.55	1.34
Interest Earned on Securities	4	1.11	1.20	1.26	1.29	1.22
Total Cost of Funding (Including Expenses)	5	0.62	0.65	0.66	0.78	0.68
Cost of Interest-Bearing Liabilities	6	0.28	0.32	0.32	0.42	0.33
Interest Paid on Deposits	7	0.24	0.26	0.27	0.38	0.29
Overall Interest Spread (1)-(5)	8	0.54	0.50	0.57	0.59	0.55
Interest Spread (1)-(6)	9	0.88	0.83	0.91	0.95	0.90

Reference: After Deducting Loans to the Japanese Government, etc.

Interest Earned on Loans and Bills Discounted	10	2.30	2.27	2.37	2.44	2.35

	No.	Fiscal Year Ended Mar. 31, 2027					YoY Change for Q1 Period
		Three Months Ended Jun. 30, 2026	Three Months Ended Sep. 30, 2026	Three Months Ended Dec. 31, 2026	Three Months Ended Mar. 31, 2027	Cumulative	
Yield on Interest Earning Assets	1	1.50	—	—	—	1.50	+0.34
Interest Earned on Loans and Bills Discounted	2	2.04	—	—	—	2.04	+0.28
Interest Earned on Monetary Claims Bought	3	1.65	—	—	—	1.65	+0.41
Interest Earned on Securities	4	1.36	—	—	—	1.36	+0.25
Total Cost of Funding (Including Expenses)	5	0.84	—	—	—	0.84	+0.22
Cost of Interest-Bearing Liabilities	6	0.46	—	—	—	0.46	+0.18
Interest Paid on Deposits	7	0.42	—	—	—	0.42	+0.18
Overall Interest Spread (1)-(5)	8	0.66	—	—	—	0.66	+0.12
Interest Spread (1)-(6)	9	1.04	—	—	—	1.04	+0.16

Reference: After Deducting Loans to the Japanese Government, etc.

Interest Earned on Loans and Bills Discounted	10	2.60	—	—	—	2.60	+0.30

9. Deposits (Non-consolidated)

(Millions of yen)

	June 2025	June 2026	March 2026
Ordinary Deposits	10,532,616	11,022,837	10,804,087
Time Deposits	1,092,574	2,241,664	2,063,318
Other Deposits	103,028	101,105	97,069
Total	11,728,220	13,365,606	12,964,475

10. Time Deposits by Maturity (Non-consolidated)

(Millions of yen)

	1 Year or Less	Over 1 Year 2 Years or Less	Over 2 Years 3 Years or Less	Over 3 Years	Total
June 2025	921,008	152,464	5,786	13,315	1,092,574
June 2026	2,165,173	46,787	12,106	17,597	2,241,664
March 2026	1,957,632	82,053	7,283	16,348	2,063,318

11. General and Administrative Expenses (Non-consolidated)

(Millions of yen)

	Q1 FY2025	Q1 FY2026	FY2025
Personnel Expenses	2,458	2,782	9,460
Non-personnel Expenses	8,582	11,396	38,917
Depreciation and Amortization Expenses	1,551	1,964	6,828
Tax and Due	978	1,275	4,127
Total	12,019	15,453	52,505

(end)