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November 6, 2026

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

Company name: Iyogin Holdings, Inc.
Listing: Tokyo Stock Exchange
Securities code: 5830
URL: https://www.iyogin-hd.co.jp/
Representative: Kenji Miyoshi President
Inquiries: Hiroshi Tachibana General Manager, Corporate Planning Division
Telephone: 089-907-1034

Scheduled date to file semi-annual securities report: November 11, 2026
Scheduled date to commence dividend payments: December 10, 2026
Trading accounts: None
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: Yes(For Institutional Investors)

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

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

(1) Consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2026	158,709	15.0	67,009	21.3	46,681	8.0
September 30, 2025	138,004	13.5	55,243	28.6	43,243	44.4

Note: Comprehensive income For the six months ended September 30, 2026: ¥ 30,154 million [(48.3) %]
For the six months ended September 30, 2025: ¥ 58,355 million [69.6%]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2026	162.78	162.76
September 30, 2025	147.27	147.22

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	9,345,541	885,499	9.5
March 31, 2026	9,539,812	877,882	9.2

Reference: Equity
As of September 30, 2026: ¥ 885,476 million
As of March 31, 2026: ¥ 877,704 million

(Note)Equity-to-asset ratio = (Net assets – Stock acquisition rights − Non-controlling interests) / Total assets
This ratio is not the equity-to-asset ratio specified by the Notice on Equity-to-asset ratio Regulations.

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2026	-	30.00	-	30.00	60.00
Fiscal year ending March 31, 2027	-	40.00			
Fiscal year ending March 31, 2027 (Forecast)			-	40.00	80.00

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

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Full year	298,000	12.0	115,500	16.4	80,000	7.7	281.17

Note: Revisions to the financial result forecast most recently announced: Yes

*** Notes**

(1) Significant changes in the scope of consolidation during the period: None

(2) Changes in accounting policies, changes in accounting estimates, and restatement

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

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

(iii) Changes in accounting estimates: None

(iv) Restatement: None

(3) Number of issued shares (common shares)

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

As of September 30, 2026	313,408,831 shares
As of March 31, 2026	313,408,831 shares

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

As of September 30, 2026	28,889,694 shares
As of March 31, 2026	25,277,909 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2026	286,773,396 shares
Six months ended September 30, 2025	293,634,956 shares

* Semi-annual financial results reports are exempt from interim audit conducted by certified public accountants or an audit firm.

* Proper use of earnings forecasts, and other special matters

The above forecasts are based on the information which is presently available and certain assumptions which are considered to be reasonable.

Actual results may differ materially from those forecasts depending on various future factors.

○Table of Contents - Attachments

1. Overview of Operating Results, etc. 2
(1) Overview of Operating Results in the Period under Review 2
(2) Overview of Financial Position in the Period under Review 2
(3) Explanation Regarding Consolidated Financial Results Forecast and Other Forward-Looking Information 2
2. Semi-annual Consolidated Financial Statements and Primary Notes 3
(1) Semi-annual Consolidated Balance Sheet 3
(2) Semi-annual Consolidated Statements of Income and Comprehensive Income 5
(3) Semi-annual Consolidated Statement of Changes in Equity 7
(4) Semi-annual Consolidated Statement of Cash Flows 9
(5) Notes to Semi-annual Consolidated Financial Statements 11
(Notes on Going Concern Assumption) 11
(Additional Information) 11
(Segment Information) 14

* First Half of Fiscal 2026 Earnings Briefing Materials

1. Overview of Operating Results, etc.

(1) Overview of Operating Results in the Period under Review

During the six months ended September 30, 2026, the Japanese economy was on a moderate recovery trend against the backdrop of improvements in employment and income conditions, despite downward pressure primarily from heightened geopolitical risks, including the situation in the Middle East, rising prices, and higher interest rates arising from the normalization of financial policy. Looking ahead, the economy is expected to continue its moderate recovery overall because, as real wage growth has turned positive, the purchasing power will improve and that will support private consumption, although there remain concerns about the impact of high costs.

In the Ehime economy, wage increases are progressing and employment and income conditions are improving, but businesses are bearing the increasing burden of continuously rising personnel expenses and persistently high purchase prices and energy costs. Looking ahead, while it is expected that supported by private consumption, the economy will begin to recover, we still take a cautious outlook in view of commodity price trends and changes in the financial environment in Japan.

Under these circumstances, the operating results for the six months ended September 30, 2026 were as follows.

Consolidated ordinary income increased by ¥20,705 million year on year to ¥158,709 million mainly due to an increase in other income stemming from an increase in interest income on account of a rise in domestic interest rates and increased loan balance, as well as from an increase in gain on sale of stock and other factors. Meanwhile, consolidated ordinary expenses increased by ¥8,938 million year on year to ¥91,699 million mainly due to an increase in other ordinary expenses stemming from an increase in loss on sale of bonds and other factors.

As a result, consolidated ordinary profit increased by ¥11,766 million year on year to ¥67,009 million, and profit attributable to owners of parent increased by ¥3,438 million year on year to ¥46,681 million.

(2) Overview of Financial Position in the Period under Review

The consolidated financial position was as below. Total assets decreased by ¥194.2 billion from the end of the previous fiscal year to ¥9,345.5 billion. Net assets increased by ¥7.6 billion from the end of the previous fiscal year to ¥885.4 billion.

Balances of major accounting items were deposits, etc., including negotiable certificates of deposit, of ¥7,177.6 billion, an decrease of ¥102.0 billion from the end of the previous fiscal year, loans and bills discounted of ¥6,090.2 billion, an decrease of ¥16.9 billion from the end of the previous fiscal year, and securities of ¥1,444.9 billion, an decrease of ¥260.8 billion from the end of the previous fiscal year.

(3) Explanation Regarding Consolidated Financial Results Forecast and Other Forward-Looking Information

The Company has revised the consolidated financial results forecast for the full fiscal year ended March 31, 2027, which was announced on May 8, 2026. For details, please see “Notice Concerning Revisions to Consolidated Financial Results Forecasts” announced today (November 6, 2026).

Semi-annual Consolidated Financial Statements and Primary Notes

Semi-annual Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	1,167,067	1,312,968
Call loans and bills bought	5,116	6,923
Cash collateral provided for securities borrowed	120,647	99,922
Monetary claims bought	3,386	3,175
Trading securities	318	327
Money held in trust	5,404	5,818
Securities	1,705,787	1,444,970
Loans and bills discounted	6,107,233	6,090,243
Foreign exchanges	6,594	4,986
Lease receivables and investment assets	48,590	50,274
Other assets	218,523	174,040
Tangible fixed assets	85,721	85,547
Intangible fixed assets	12,794	12,580
Retirement benefit asset	61,828	61,458
Deferred tax assets	345	330
Customers' liabilities for acceptances and guarantees	32,357	34,815
Allowance for loan losses	(41,906)	(42,841)
Total assets	9,539,812	9,345,541
Liabilities		
Deposits	6,743,301	6,720,400
Negotiable certificates of deposit	536,431	457,266
Call money and bills sold	4,796	16,207
Securities sold under repurchase agreements	122,894	74,149
Cash collateral received for securities lent	176,178	122,834
Borrowed money	694,497	716,167
Foreign exchanges	2,002	656
Borrowed money from trust account	1,764	1,861
Other liabilities	228,640	203,974
Provision for bonuses	2,513	2,199
Retirement benefit liability	6,647	6,763
Provision for reimbursement of deposits	245	110
Provision for contingent loss	1,297	1,267
Provision for share-based compensation	797	767
Allowance for demolition of non-current assets	590	243
Reserves under special laws	7	5
Deferred tax liabilities	97,443	90,849
Deferred tax liabilities for land revaluation	9,521	9,498
Acceptances and guarantees	32,357	34,815
Total liabilities	8,661,929	8,460,041

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Net assets		
Share capital	20,000	20,000
Capital surplus	28,296	28,429
Retained earnings	616,452	654,498
Treasury shares	(38,731)	(52,562)
Total shareholders' equity	626,018	650,366
Valuation difference on available-for-sale securities	195,689	183,428
Deferred gains or losses on hedges	16,576	13,721
Revaluation reserve for land	18,237	18,188
Remeasurements of defined benefit plans	21,182	19,772
Total accumulated other comprehensive income	251,685	235,110
Share acquisition rights	23	23
Non-controlling interests	155	-
Total net assets	877,882	885,499
Total liabilities and net assets	9,539,812	9,345,541

Semi-annual Consolidated Statements of Income and Comprehensive Income

Semi-annual Consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Ordinary income	138,004	158,709
Interest income	75,179	86,172
Interest on loans and discounts	45,905	52,987
Interest and dividends on securities	26,347	27,195
Trust fees	0	0
Fees and commissions	8,404	9,256
Other ordinary income	22,198	22,103
Other income	32,222	41,176
Ordinary expenses	82,761	91,699
Interest expenses	23,363	22,778
Interest on deposits	10,502	15,612
Fees and commissions payments	3,016	3,212
Other ordinary expenses	20,355	31,468
General and administrative expenses	31,334	31,570
Other expenses	4,690	2,669
Ordinary profit	55,243	67,009
Extraordinary income	6,000	15
Gain on disposal of non-current assets	0	13
Reversal of reserve for financial instruments transaction liabilities	-	1
Settlement income	6,000	-
Extraordinary losses	116	65
Loss on disposal of non-current assets	66	55
Impairment losses	50	10
Profit before income taxes	61,127	66,959
Income taxes - current	17,810	19,392
Income taxes - deferred	59	885
Total income taxes	17,869	20,278
Profit	43,257	46,681
Profit attributable to non-controlling interests	13	-
Profit attributable to owners of parent	43,243	46,681

Semi-annual Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Profit	43,257	46,681
Other comprehensive income	15,097	(16,526)
Valuation difference on available-for-sale securities	14,070	(12,261)
Deferred gains or losses on hedges	1,715	(2,855)
Remeasurements of defined benefit plans, net of tax	(688)	(1,409)
Comprehensive income	58,355	30,154
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	58,341	30,154
Comprehensive income attributable to non-controlling interests	13	-

Semi-annual Consolidated Statement of Changes in Equity

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	20,000	28,299	558,243	(21,318)	585,224
Changes during period					
Dividends of surplus			(7,424)		(7,424)
Profit attributable to owners of parent			43,243		43,243
Purchase of treasury shares				(4,001)	(4,001)
Disposal of treasury shares		(3)		506	503
Reversal of revaluation reserve for land			33		33
Net changes in items other than shareholders' equity					
Total changes during period	-	(3)	35,851	(3,494)	32,354
Balance at end of period	20,000	28,296	594,095	(24,812)	617,579

	Accumulated other comprehensive income					Share acquisition rights	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	175,877	12,307	18,457	10,452	217,093	115	289	802,723
Changes during period								
Dividends of surplus								(7,424)
Profit attributable to owners of parent								43,243
Purchase of treasury shares								(4,001)
Disposal of treasury shares								503
Reversal of revaluation reserve for land								33
Net changes in items other than shareholders' equity	14,070	1,715	(33)	(688)	15,064	(91)	12	14,985
Total changes during period	14,070	1,715	(33)	(688)	15,064	(91)	12	47,339
Balance at end of period	189,947	14,022	18,424	9,763	232,158	23	301	850,062

For the six months ended September 30, 2026

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	20,000	28,296	616,452	(38,731)	626,018
Changes during period					
Dividends of surplus			(8,689)		(8,689)
Profit attributable to owners of parent			46,681		46,681
Purchase of treasury shares				(14,125)	(14,125)
Disposal of treasury shares		132		294	427
Reversal of revaluation reserve for land			49		49
Change of scope of consolidation			5		5
Net changes in items other than shareholders' equity					
Total changes during period	-	132	38,046	(13,831)	24,348
Balance at end of period	20,000	28,429	654,498	(52,562)	650,366

	Accumulated other comprehensive income					Share acquisition rights	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	195,689	16,576	18,237	21,182	251,685	23	155	877,882
Changes during period								
Dividends of surplus								(8,689)
Profit attributable to owners of parent								46,681
Purchase of treasury shares								(14,125)
Disposal of treasury shares								427
Reversal of revaluation reserve for land								49
Change of scope of consolidation								5
Net changes in items other than shareholders' equity	(12,261)	(2,855)	(49)	(1,409)	(16,575)	-	(155)	(16,731)
Total changes during period	(12,261)	(2,855)	(49)	(1,409)	(16,575)	-	(155)	7,616
Balance at end of period	183,428	13,721	18,188	19,772	235,110	23	-	885,499

Semi-annual Consolidated Statement of Cash Flows

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Cash flows from operating activities		
Profit before income taxes	61,127	66,959
Depreciation	3,787	3,892
Impairment losses	50	10
Increase (decrease) in allowance for loan losses	2,294	935
Increase (decrease) in provision for bonuses	(308)	(314)
Decrease (increase) in retirement benefit asset	387	369
Increase (decrease) in retirement benefit liability	(33)	116
Increase (decrease) in provision for reimbursement of deposits	(123)	(135)
Increase (decrease) in provision for contingent loss	74	(29)
Increase (decrease) in provision for share-based compensation	(19)	(30)
Increase (decrease) in allowance for demolition of non-current assets	-	(347)
Increase (decrease) in reserves under special laws	-	(1)
Interest income	(75,179)	(86,172)
Interest expenses	23,363	22,778
Loss (gain) related to securities	(24,430)	(23,788)
Loss (gain) on money held in trust	(107)	(44)
Foreign exchange losses (gains)	(9,621)	8,522
Loss (gain) on disposal of non-current assets	65	41
Settlement income	(6,000)	-
Net decrease (increase) in loans and bills discounted	(128,336)	16,990
Net increase (decrease) in deposits	73,076	(23,512)
Net increase (decrease) in negotiable certificates of deposit	(139,056)	(79,165)
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	(44,912)	21,670
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	(195)	(5,159)
Net decrease (increase) in call loans	1,865	(1,595)
Net decrease (increase) in cash collateral provided for securities borrowed	-	20,724
Net increase (decrease) in call money	140,635	(37,333)
Net increase (decrease) in cash collateral received for securities lent	37,035	(53,343)
Net decrease (increase) in foreign exchanges - assets	640	1,608
Net increase (decrease) in foreign exchanges - liabilities	(801)	(1,345)
Net decrease (increase) in lease receivables and investments in leases	(4,058)	(1,683)
Net increase (decrease) in borrowed money from trust account	102	97
Interest received	75,878	82,021
Interest paid	(25,740)	(21,920)
Other, net	(28,871)	20,231
Subtotal	(67,408)	(68,952)
Settlement received	6,000	-
Income taxes paid	(13,820)	(19,334)
Net cash provided by (used in) operating activities	(75,229)	(88,286)

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Cash flows from investing activities		
Purchase of securities	(904,198)	(1,699,097)
Proceeds from sale of securities	773,971	1,623,947
Proceeds from redemption of securities	80,919	330,736
Increase in money held in trust	-	(420)
Decrease in money held in trust	610	-
Purchase of tangible fixed assets	(2,900)	(1,783)
Proceeds from sale of tangible fixed assets	19	84
Purchase of intangible fixed assets	(1,609)	(1,889)
Net cash provided by (used in) investing activities	(53,188)	251,577
Cash flows from financing activities		
Proceeds from share issuance to non-controlling shareholders	3	-
Repayments to non-controlling shareholders	(4)	-
Dividends paid	(7,424)	(8,689)
Purchase of treasury shares	(4,001)	(14,125)
Proceeds from sale of treasury shares	131	266
Net cash provided by (used in) financing activities	(11,295)	(22,549)
Effect of exchange rate change on cash and cash equivalents	(0)	(0)
Net increase (decrease) in cash and cash equivalents	(139,713)	140,740
Cash and cash equivalents at beginning of period	1,119,510	1,163,091
Cash and cash equivalents at end of period	979,796	1,303,831

(5) Notes to Semi-annual Consolidated Financial Statements

(Notes on Going Concern Assumption)

Not applicable.

(Additional Information)

(A stock-based remuneration system that makes use of a trust)

The Company and The Iyo Bank, Ltd. (hereinafter, "Iyo Bank"), a subsidiary of the Company, have introduced a stock-based remuneration system that makes use of a trust for the Company's Directors (excluding Directors serving as Audit and Supervisory Committee Members) and Executive Officers, as well as Iyo Bank's directors (excluding directors serving as audit and supervisory committee members) and executive officers (hereinafter, collectively referred to as "Directors, etc."), for the purpose of raising their awareness for contribution to the Company's medium to long-term performance and enhancement of its corporate value.

1. Summary of the transaction

The trust acquires shares of the Company using the money contributed by the Company as funds.

Based on the Stock Issuance Rules prescribed by the Company and Iyo Bank, Directors, etc. are awarded points, and then at time of retirement, awarded shares of the Company and cash that correspond to the number of points through the trust.

2. Matters regarding shares of the Company held by the trust

(1) Shares of the Company held by the trust are recorded as treasury shares under shareholders' equity, based on the book value in the trust.

(2) The book value in the trust at the end of the interim period is ¥1,649 million (¥1,810 million at the end of the previous fiscal year).

(3) The number of shares of the Company held by the trust at the end of the interim period is 1,394 thousand shares (1,530 thousand shares at the end of the previous fiscal year).

（Notice Concerning the Basic Agreement for a Business Integration between Iyogin Holdings, Inc. and The Ehime Bank, Ltd.）

Iyogin Holdings, Inc(“Iyogin HD”) resolved, at the boards of directors held on July 24, 2026, to conclude a memorandum of understanding with The Ehime Bank, Ltd. (“Ehime Bank”) (Iyogin Holdings and Ehime Bank are hereinafter collectively referred to as the “Companies”) to proceed with discussions and deliberations toward implementing a management consolidation and the Companies entered into a memorandum of understanding.

1. Principles and objectives of the Business Integration

The objective of the Business Integration is to contribute to the development of the regional economy by, under the principles of trust and mutual respect, stabilizing regional financial systems by creating a new financial group that maximizes the strengths of the Companies as well as addressing the challenges facing the region as a whole and the Companies’ customers through cooperation.

By combining the expertise, relationships, and human capital the Companies have cultivated up to now through the Business Integration, the Companies aim to improve the convenience of their services, expand their consulting functions, promote the development of growth of the regional economy, and maximize the Companies’ corporate value.

2. Form of the Business Integration

The Companies are discussing and examining the implementation of a share exchange (the “Share Exchange”), with a target date of April 1, 2027, in which Iyogin HD will become the wholly-owning parent company and Ehime Bank will become its wholly-owned subsidiary, subject to the approval thereof by the general shareholders meeting of Ehime Bank and the acquisition of the necessary permissions, approvals, and the like from the relevant authorities to carry out the Business Integration. Because Ehime Bank will become a wholly-owned subsidiary of Iyogin HD as a result of the Share Exchange, the shares of Ehime Bank are scheduled to be delisted from the Tokyo Stock Exchange prior to the effective date of the Share Exchange.

Further, based on the determination that, following the Business Integration, pursuing business activities in a way that leverages the respective strengths of Iyogin HD’s subsidiary The Iyo Bank, Ltd. (“Iyo Bank”) and Ehime Bank will contribute to achieving the principles and objectives of the Business Integration, the Companies plan to adopt a “single platform multi-brand” system.

Please note that the form of the Business Integration may change in the course of the Companies’ ongoing discussions and examinations.

3. Share exchange ratio

The share exchange ratio for the Share Exchange will be determined by the time of the execution of the definitive agreement (the “Definitive Agreement”) concerning the Business Integration, taking into account the results of due diligence to be conducted in the future, the results of the share exchange ratio calculations by the third-party valuation firms appointed by each of the Companies, and other factors.

4. Establishment of the Integration Preparation Committee

In order to smoothly realize the Business Integration, the Companies will establish the “Integration Preparation Committee” co-chaired by the Representative Director and President of Iyogin HD and the President of Ehime Bank and conduct intensive discussions regarding the Business Integration.

5. Future schedule

December 2026 (scheduled) Execution of the Definitive Agreement and a Share Exchange Agreement

February 2027 (scheduled) Extraordinary general meeting of shareholders of Ehime Bank

April 1, 2027 (scheduled) Effective date of the Share Exchange

(Note 1)The above schedule is based on current plans and may be changed depending on future discussions between the Companies and other relevant factors. The implementation of the Business Integration is subject to the receipt of the required approvals, permits, and other authorizations from the relevant authorities. Any cause for delay in the Business Integration schedule arising from the status of obtaining such approvals, permits, or other authorizations will be promptly announced.

(Note 2)The Business Integration constitutes a simplified share exchange for Iyogin HD and is scheduled to be conducted without obtaining approval of its general meeting of shareholders, but whether approval of the general meeting of shareholders of Iyogin HD is required will be confirmed by no later than the time of the execution of the Definitive Agreement.

6. Outline of the Companies (as of March 31, 2026)

Trade name	Iyogin Holdings, Inc.	The Ehime Bank, Ltd.
Location of head office	1 Minami-Horibata-cho, Matsuyama-shi, Ehime	2-1 Katsuyama-cho Matsuyama-shi, Ehime
Name and title of representative	Kenji Miyoshi, Representative Director and President	Yoshinori Nishikawa, President
Description of business	Operation and management of banks and companies which may be made subsidiaries under the Banking Act and any of the businesses incidental or related thereto; businesses in which a bank holding company may be engaged under the Banking Act	Banking business
Stated capital	20,000 million yen	21,367 million yen
Date of incorporation	October 3, 2022	March 20, 1943
Total number of issued shares	313,408,831 shares of common stock	39,426,777 shares of common stock
End of fiscal year	March 31	March 31
Balance in account and other deposits (non-consolidated)	7,298,342 million yen (Iyo Bank (non-consolidated))	2,784,324 million yen
Loan balance (non-consolidated)	6,164,420 million yen (Iyo Bank (non-consolidated))	2,020,785 million yen
Number of employees (consolidated)	3,098 employees	1,350 employees
Number of branches (including sub-branches)	Domestic: 121 branches Overseas :1 branch Overseas representative office:1 branch	Domestic: 81 branches

(Note) The number of branches of Iyogin HD is the number of branches of Iyo Bank. Each number excludes branches within branches, loan-specialized branches, and internet branches.

(Segment Information)

1. Summary of reportable segments

Reportable segments are components of the Group for which separate financial information is available and is subject to periodic examination by the Board of Directors to determine the allocation of management resources and assess performances.

The Company and its 12 consolidated subsidiaries (18 consolidated subsidiaries for the previous fiscal year) are engaged mainly in the financial services business that includes commercial banking services and leasing services.

Therefore, the Group's reportable segments comprise 'Banking business' and 'Leasing business' and are distinguished by the financial services provided.

'Banking business' includes deposit services, lending services, securities investment services and exchange services.

'Banking business' represents the consolidated subsidiaries' banking services as well as their business support services, credit guarantee services, credit card services, securities investment services and fund management services.

'Leasing business' includes leasing services by Iyogin Leasing Company Limited, one of the consolidated subsidiaries.

2. Methods used to calculate ordinary income, profit and loss, amounts of assets, liabilities and other items by reportable segment

The accounting method for the business segments that are reported is the same as the method for preparing consolidated financial statements.

Reportable segment profit corresponds to ordinary profit.

Ordinary income arising from intersegment transactions are based on arm's length prices.

3. Information about ordinary income, profit and loss, amounts of assets, liabilities and other items by reportable segment

Six months ended September 30, 2025

(Millions of yen)

	Reportable segments			Other	Total	Adjustments	Amount recorded in consolidated financial statements
	Banking business	Leasing business	Total				
Ordinary income							
Ordinary income to outside customers	126,521	10,296	136,817	1,186	138,004	—	138,004
Ordinary income arising from intersegment transactions	333	182	515	14,175	14,691	(14,691)	—
Total	126,854	10,479	137,333	15,362	152,696	(14,691)	138,004
Segment profit	54,823	290	55,113	12,180	67,293	(12,050)	55,243
Segment assets	9,319,764	83,464	9,403,228	510,125	9,913,354	(559,376)	9,353,978
Segment liabilities	8,496,393	62,007	8,558,400	8,349	8,566,750	(62,834)	8,503,915
Other items							
Depreciation	3,811	23	3,834	24	3,859	(71)	3,787
Interest income	75,243	118	75,361	12,086	87,447	(12,268)	75,179
Interest expenses	23,365	189	23,554	0	23,555	(191)	23,363
Extraordinary income	6,000	—	6,000	—	6,000	—	6,000
[Gain on disposal of non-current assets]	[0]	—	[0]	—	[0]	—	[0]
[Settlement income]	[6,000]	—	[6,000]	—	[6,000]	—	[6,000]
Extraordinary losses	115	—	115	0	116	—	116
[Loss on disposal of non-current assets]	[65]	—	[65]	[0]	[66]	—	[66]
[Impairment losses]	[50]	—	[50]	—	[50]	—	[50]
Tax expense	17,701	87	17,789	79	17,869	0	17,869
Increase in tangible fixed assets and intangible fixed assets	4,417	112	4,530	22	4,552	(42)	4,510

Notes: 1. Ordinary income are presented as the counterpart of sales of companies in other industries. The difference between ordinary income and ordinary income in the consolidated statements of income is in “Adjustments.”

2. “Other” includes consigned information processing and software development business and securities business etc. not included in the reportable segments.

3. Adjustments are as below.

(1) Adjustment of segment profit includes eliminations of intersegment transactions of negative ¥12,050 million.

(2) Adjustment of segment assets includes eliminations of intersegment transactions of negative ¥559,376 million.

(3) Adjustment of segment liabilities includes eliminations of intersegment transactions of negative ¥62,834 million.

(4) Eliminations of intersegment transactions include adjustment of depreciation of negative ¥71 million, adjustment of interest income of negative ¥12,268 million, adjustment of interest expenses of negative ¥191 million, adjustment of tax expense of ¥0 million and adjustment of increase in tangible fixed assets and intangible fixed assets of negative ¥42 million.

4. Segment profit is adjusted to ordinary profit in the consolidated statements of income.

Six months ended September 30, 2026

(Millions of yen)

	Reportable segments			Other	Total	Adjustments	Amount recorded in consolidated financial statements
	Banking business	Leasing business	Total				
Ordinary income							
Ordinary income to outside customers	145,627	11,649	157,277	1,431	158,709	—	158,709
Ordinary income arising from intersegment transactions	597	272	870	25,802	26,673	(26,673)	—
Total	146,225	11,922	158,148	27,234	185,382	(26,673)	158,709
Segment profit	66,223	372	66,595	23,864	90,460	(23,450)	67,009
Segment assets	9,306,963	92,528	9,399,491	517,590	9,917,082	(571,541)	9,345,541
Segment liabilities	8,450,749	72,296	8,523,045	11,561	8,534,607	(74,565)	8,460,041
Other items							
Depreciation	3,907	21	3,928	35	3,964	(71)	3,892
Interest income	86,457	135	86,592	23,497	110,090	(23,918)	86,172
Interest expenses	22,783	435	23,218	0	23,218	(440)	22,778
Extraordinary income	13	—	13	1	15	—	15
[Gain on disposal of non-current assets]	[13]	—	[13]	—	[13]	—	[13]
[Reversal of reserve for financial instruments transaction liabilities]	—	—	—	[1]	[1]	—	[1]
Extraordinary losses	65	—	65	0	65	—	65
[Loss on disposal of non-current assets]	[55]	—	[55]	[0]	[55]	—	[55]
[Impairment losses]	[10]	—	[10]	—	[10]	—	[10]
Tax expense	20,004	107	20,112	165	20,278	0	20,278
Increase in tangible fixed assets and intangible fixed assets	3,678	13	3,691	10	3,702	(29)	3,672

Notes: 1. Ordinary income are presented as the counterpart of sales of companies in other industries. The difference between ordinary income and ordinary income in the consolidated statements of income is in “Adjustments.”

2. “Other” includes consigned information processing and software development business and securities business etc. not included in the reportable segments.

3. Adjustments are as below.

(1) Adjustment of segment profit includes eliminations of intersegment transactions of negative ¥23,450 million.

(2) Adjustment of segment assets includes eliminations of intersegment transactions of negative ¥571,541 million.

(3) Adjustment of segment liabilities includes eliminations of intersegment transactions of negative ¥74,565 million.

(4) Eliminations of intersegment transactions include adjustment of depreciation of negative ¥71 million, adjustment of interest income of negative ¥23,918 million, adjustment of interest expenses of negative ¥440 million, adjustment of tax expense of ¥0 million and adjustment of increase in tangible fixed assets and intangible fixed assets of negative ¥29million.

4. Segment profit is adjusted to ordinary profit in the consolidated statements of income.

First Half of Fiscal 2026 Earnings Briefing Materials

Iyogin Holdings

[Table of contents]

I. Summary of First Half of Fiscal 2026 Earnings

1. Profit and loss	Consolidated	1
	Nonconsolidated	2
2. Business net income	Nonconsolidated	3
3. Interest margins	Nonconsolidated	3
4. Gain/loss related to securities	Nonconsolidated	3
5. Securities	Consolidated/ Nonconsolidated	4
6. Equity ratio (uniform international standard)	Consolidated/ Nonconsolidated	5
7. ROE	Consolidated/ Nonconsolidated	5

II. Status of Loans, etc.

1. Loans disclosed under the Financial Reconstruction Act and risk management loans	Consolidated/ Nonconsolidated	6
2. Status of coverage of loans disclosed under the Financial Reconstruction Act and risk management loans	Consolidated/ Nonconsolidated	7
3. Status of allowance for loan losses, etc.	Consolidated/ Nonconsolidated	7
4. Status of self-assessment, loans disclosed under the Financial Reconstruction Act and risk management loans	Nonconsolidated	8
5. Status of loans by industry, etc.		9
(1) Loans by industry	Nonconsolidated	9
(2) Loans disclosed under the Financial Reconstruction Act by industry	Nonconsolidated	9
(3) Balance of loans to individuals	Nonconsolidated	9
(4) Ratio of loans to SMEs to total loans	Nonconsolidated	10
6. Status of lending by country		10
(1) Balance of loans to specific countries	Nonconsolidated	10
(2) Loans to Asian countries	Nonconsolidated	10
(3) Loans to Latin American countries	Nonconsolidated	10
(4) Loans to Russia	Nonconsolidated	10
7. Balances of deposits, etc. and loans	Nonconsolidated	10
8. Balance of assets in custody	Consolidated	11

III. Financial Results Forecast	Consolidated/ Nonconsolidated	11
(Reference) Nonconsolidated Financial Statements of Iyo Bank		12

(Note) The consolidated data presented is the consolidated figures for Iyogin Holdings, Inc.
The nonconsolidated data presented is the nonconsolidated figures for The Iyo Bank, Ltd.

Digest of First Half of Fiscal 2026 Earnings ..... Appendix

I. Summary of First half of Fiscal 2026 Earnings

1. Profit and loss

[Iyogin Holdings, consolidated] (Millions of yen)

	First half of fiscal 2026	YoY	First half of fiscal 2025
Ordinary income	158,709	20,705	138,004
Consolidated gross profit	60,075	1,028	59,047
Net interest and dividend income	63,396	11,580	51,816
Net fees and commissions	6,044	657	5,387
Net other ordinary income	(9,364)	(11,207)	1,843
General and administrative expenses (-)	31,570	236	31,334
Provisions for loan losses (-)	2,160	(489)	2,649
Write-off of loans (-)	9	2	7
Provision of reserve for specific loan losses, net (-)	1,584	(1,356)	2,940
Provision of reserve for general loan losses (-)	232	825	(593)
Provision of reserve for contingent loss (-)	(29)	(103)	74
Loss on sale of other receivables (-)	383	104	279
Recoveries of written off claims	18	(40)	58
Gain (loss) related to stock, etc.	39,483	10,343	29,140
Other	1,181	142	1,039
Ordinary profit	67,009	11,766	55,243
Extraordinary income (loss)	(50)	(5,933)	5,883
Profit before income taxes	66,959	5,832	61,127
Income taxes - current (-)	19,392	1,582	17,810
Income taxes - deferred (-)	885	826	59
Profit	46,681	3,424	43,257
Profit attributable to non-controlling interests (-)	—	(13)	13
Profit attributable to owners of parent	46,681	3,438	43,243

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

(Number of companies included in the scope of consolidation) (Companies)

Number of consolidated subsidiaries	12	(6)	18
Number of equity method companies	—	—	—

[Iyo Bank, nonconsolidated] (Millions of yen)

	First half of fiscal 2026	YoY	First half of fiscal 2025
Business gross profit	56,877	849	56,028
(Excluding profit/loss related to bonds including JGBs, etc.) (comprising five account items)	72,572	11,833	60,739
Domestic business gross profit	37,991	(607)	38,598
(Excluding profit/loss related to bonds including JGBs, etc.) (comprising five account items)	45,899	9,333	36,566
Net interest and dividend income	41,974	8,891	33,083
Net fees and commissions	3,260	142	3,118
Net other ordinary income	(7,244)	(9,641)	2,397
(Of which, profit/loss related to bonds including JGBs, etc.)	(7,908)	(9,940)	2,032
Overseas business gross profit	18,886	1,456	17,430
(Excluding profit/loss related to bonds including JGBs, etc.) (comprising five account items)	26,672	2,499	24,173
Net interest and dividend income	21,626	2,944	18,682
Net fees and commissions	396	221	175
Net other ordinary income	(3,137)	(1,710)	(1,427)
(Of which, profit/loss related to bonds including JGBs, etc.)	(7,786)	(1,044)	(6,742)
Expenses (excluding non-recurrent items) (-)	32,175	1,610	30,565
Personnel expenses (-)	14,254	590	13,664
Nonpersonnel expenses (-)	15,516	972	14,544
Taxes (-)	2,403	47	2,356
Real business net income	24,701	(762)	25,463
Core business net income	40,396	10,223	30,173
Core business net income (excluding gain/loss on cancellation of investment trusts)	35,087	4,654	30,433
① Provision of reserve for general loan losses (-)	278	939	(661)
Business net income	24,423	(1,702)	26,125
Of which, profit/loss related to bonds including JGBs, etc. (comprising five account items)	(15,695)	(10,985)	(4,710)
Temporary gain (loss)	40,869	12,998	27,871
② Amortization of non-performing loans (-)	1,888	(1,242)	3,130
Write-off of loans (-)	—	(0)	0
Provision of reserve for specific loan losses, net (-)	1,601	(1,355)	2,956
Provision of reserve for contingent loss (-)	(29)	(103)	74
Loss on sale of other receivables (-)	316	217	99
③ Recoveries of written off claims	18	(40)	58
(Provisions for loan losses ①＋②－③) (-)	2,148	(263)	2,411
Gain (loss) related to stock, etc.	39,483	10,363	29,120
Gain on sales of stock, etc.	39,838	8,800	31,038
Loss on sales of stock, etc. (-)	333	(1,584)	1,917
Write-off of stock, etc. (-)	21	21	0
Other temporary gain (loss)	3,255	1,432	1,823
Ordinary profit	65,292	11,296	53,996
Extraordinary income (loss)	(53)	(5,937)	5,884
Gain (loss) on disposal of non-current assets	(43)	21	(64)
Gain on disposal of non-current assets	13	13	0
Loss on disposal of non-current assets (-)	56	(8)	64
Impairment losses (-)	10	(40)	50
Settlement income	—	(6,000)	6,000
Profit before income taxes	65,238	5,357	59,881
Income taxes - current (-)	18,733	1,430	17,303
Income taxes - deferred (-)	934	796	138
Profit	45,569	3,130	42,439

(Note) Core business net income is real business net income excluding profit/loss related to bonds including JGBs, etc. (comprising five account items).

2. Business net income

[Iyo Bank, nonconsolidated] (Millions of yen)

	First half of fiscal 2026	YoY	First half of fiscal 2025
(1) Core business net income	40,396	10,223	30,173
Per employee (thousands of yen)	14,711	3,561	11,150
(2) Business net income	24,423	(1,702)	26,125
Per employee (thousands of yen)	8,894	(760)	9,654

(Note) The number of employees used is an average number of those during the period, excluding non-regular and dispatched staff.

3. Interest margins

[Iyo Bank, nonconsolidated] (%)

	First half of fiscal 2026	YoY	First half of fiscal 2025
(1) Yield on fund operation (A)	1.97	0.25	1.72
(a) Yield on loans	1.72	0.18	1.54
(b) Yield on securities	4.22	1.02	3.20
(2) Fund procurement cost (B)	1.32	0.03	1.29
(a) Yield on deposits, etc.	0.49	0.15	0.34
(b) Yield on external debt	0.34	(0.26)	0.60
(3) Gross interest margin (A)－(B)	0.65	0.22	0.43

[Iyo Bank, nonconsolidated] (Domestic business division) (%)

	First half of fiscal 2026	YoY	First half of fiscal 2025
(1) Yield on fund operation (A)	1.39	0.35	1.04
(a) Yield on loans	1.45	0.29	1.16
(b) Yield on securities	3.40	0.85	2.55
(2) Fund procurement cost (B)	1.19	0.19	1.00
(a) Yield on deposits, etc.	0.39	0.17	0.22
(b) Yield on external debt	0.16	0.09	0.07
(3) Gross interest margin (A)－(B)	0.20	0.16	0.04

4. Gain/loss related to securities

[Iyo Bank, nonconsolidated] (Millions of yen)

	First half of fiscal 2026	YoY	First half of fiscal 2025
Profit/loss related to bonds including JGBs, etc. (comprising five account items)	(15,695)	(10,985)	(4,710)
Gain on sales	4,924	(1,047)	5,971
Gain on redemption	2	(38)	40
Loss on sales	20,572	9,850	10,722
Loss on redemption	－	－	－
Write-off	49	49	－
Profit/loss related to stock, etc. (comprising three account items)	39,483	10,363	29,120
Gain on sales	39,838	8,800	31,038
Loss on sales	333	(1,584)	1,917
Write-off	21	21	0

5. Securities

(1) Valuation standards for securities

Securities for trading purposes	Stated at fair value (valuation difference is recorded as profit or loss).
Held-to-maturity bonds	Stated at amortized cost.
Available-for-sale securities	Stated at fair value (valuation difference is transferred directly to net assets).
Shares of subsidiaries and affiliates	Stated at cost.

(Reference) Securities held in money trust

Money held in trust for investment purposes	Stated at fair value (valuation difference is recorded as profit or loss).
Money held in trust for other purposes (Other than investment purposes and held-to-maturity purposes)	Stated at fair value (valuation difference is transferred directly to net assets).

(2) Valuation gain/loss

[Iyogin Holdings, consolidated] (Millions of yen)

	As of September 30, 2026					As of March 31, 2026			
	Fair value	Valuation gain/loss	Change from March 31, 2026	Valuation gain	Valuation loss	Fair value	Valuation gain/loss	Valuation gain	Valuation loss
Held-to-maturity securities	—	—	—	—	—	—	—	—	—
Available-for-sale securities	1,415,166	275,269	(17,746)	311,972	36,702	1,678,842	293,015	322,413	29,397
Stocks	340,340	277,230	(10,471)	277,335	104	355,635	287,701	287,816	115
Bonds	491,603	(11,051)	3,167	436	11,487	394,583	(14,218)	418	14,636
Other	583,223	9,089	(10,443)	34,200	25,110	928,623	19,532	34,177	14,645
Total	1,415,166	275,269	(17,746)	311,972	36,702	1,678,842	293,015	322,413	29,397
Stocks	340,340	277,230	(10,471)	277,335	104	355,635	287,701	287,816	115
Bonds	491,603	(11,051)	3,167	436	11,487	394,583	(14,218)	418	14,636
Other	583,223	9,089	(10,443)	34,200	25,110	928,623	19,532	34,177	14,645

(Note) As "available-for-sale securities" are stated at fair value, figures for valuation gain/loss recorded are differences between their consolidated balance sheet amounts and acquisition costs.

[Iyo Bank, nonconsolidated] (Millions of yen)

	As of September 30, 2026					As of March 31, 2026			
	Fair value	Valuation gain/loss	Change from March 31, 2026	Valuation gain	Valuation loss	Fair value	Valuation gain/loss	Valuation gain	Valuation loss
Held-to-maturity securities	—	—	—	—	—	—	—	—	—
Available-for-sale securities	1,402,344	263,130	(17,366)	299,822	36,691	1,665,639	280,496	309,886	29,390
Stocks	327,518	265,092	(10,089)	265,185	93	342,432	275,181	275,290	108
Bonds	491,603	(11,051)	3,167	436	11,487	394,583	(14,218)	418	14,636
Other	583,223	9,089	(10,443)	34,200	25,110	928,623	19,532	34,177	14,645
Total	1,402,344	263,130	(17,366)	299,822	36,691	1,665,639	280,496	309,886	29,390
Stocks	327,518	265,092	(10,089)	265,185	93	342,432	275,181	275,290	108
Bonds	491,603	(11,051)	3,167	436	11,487	394,583	(14,218)	418	14,636
Other	583,223	9,089	(10,443)	34,200	25,110	928,623	19,532	34,177	14,645

(Note) As "available-for-sale securities" are stated at fair value, figures for valuation gain/loss recorded are differences between their balance sheet amounts and acquisition costs.

6. Equity ratio (uniform international standard)

We adopt Foundation Internal Ratings Based Approach for the calculation of credit risk-weighted assets, Standardized Measurement Approach for operational risk capital requirements, and the Standardized Approach for market risk capital requirements.

[Iyogin Holdings, consolidated] (Billions of yen)

	As of September 30, 2026	Change from March 31, 2026	As of March 31, 2026
(1) Consolidated total equity ratio ((4)/(7))	17.85%	2.32%	15.53%
(2) Consolidated Tier 1 ratio ((5)/(7))	17.85%	2.33%	15.52%
(3) Consolidated common equity Tier 1 ratio ((6)/(7))	17.85%	2.33%	15.52%
(4) Consolidated total equity	803.6	5.7	797.9
(5) Consolidated Tier 1 capital	803.4	5.7	797.7
(6) Consolidated common equity Tier 1 capital	803.4	5.8	797.6
(7) Risk-weighted assets	4,500.1	(637.5)	5,137.6
(8) Consolidated total required capital ((7)×8%)	360.0	(51.0)	411.0

Reference: Estimation on a fully loaded Basel III basis (Billions of yen)

	As of September 30, 2026	Change from March 31, 2026	As of March 31, 2026
(1) Consolidated total equity ratio ((2)/(3))	16.29%	1.31%	14.98%
(2) Consolidated total equity	803.6	5.7	797.9
(3) Estimated risk-weighted assets	4,932.1	(393.7)	5,325.8

(Note) Figures are estimated with increased risk weighting on stocks and output floor based on the results as of September 30, 2026.

[Iyo Bank, nonconsolidated] (Billions of yen)

	As of September 30, 2026	Change from March 31, 2026	As of March 31, 2026
(1) Nonconsolidated total equity ratio ((4)/(7))	17.25%	2.18%	15.07%
(2) Nonconsolidated Tier 1 ratio ((5)/(7))	17.25%	2.18%	15.07%
(3) Nonconsolidated common equity Tier 1 ratio ((6)/(7))	17.25%	2.18%	15.07%
(4) Nonconsolidated total equity	755.2	(1.6)	756.8
(5) Nonconsolidated Tier 1 capital	755.2	(1.6)	756.8
(6) Nonconsolidated common equity Tier 1 capital	755.2	(1.6)	756.8
(7) Risk-weighted assets	4,378.0	(641.9)	5,019.9
(8) Nonconsolidated total required capital ((7)×8%)	350.2	(51.3)	401.5

7. ROE

[Iyogin Holdings, consolidated] (%)

	First half of fiscal 2026	YoY	First half of fiscal 2025
Profit attributable to owners of parent basis	10.56	0.13	10.43

[Iyo Bank, nonconsolidated] (%)

	First half of fiscal 2026	YoY	First half of fiscal 2025
Profit basis	11.05	0.16	10.89

II. Status of Loans, etc.

1. Loans disclosed under the Financial Reconstruction Act and risk management loans

[Iyogin Holdings, consolidated] (Millions of yen)

	As of September 30, 2026	Change from March 31, 2026	As of March 31, 2026	As of September 30, 2025
Loans to bankrupt or effectively bankrupt borrowers	12,402	1,962	10,440	9,767
Doubtful assets	74,669	(3,570)	78,239	78,748
Credit subject to specific risk management	14,817	1,418	13,399	13,393
Loans past due for three months or more	2,236	(362)	2,598	2,619
Restructured loans	12,580	1,779	10,801	10,773
Subtotal (A)	101,889	(190)	102,079	101,909
Normal assets	6,317,677	(11,803)	6,329,480	6,175,219
Total	6,419,567	(11,992)	6,431,559	6,277,129

(%)

Composition					
	Loans to bankrupt or effectively bankrupt borrowers	0.19	0.03	0.16	0.15
	Doubtful assets	1.16	(0.05)	1.21	1.25
	Credit subject to specific risk management	0.23	0.03	0.20	0.21
	Loans past due for three months or more	0.03	(0.01)	0.04	0.04
	Restructured loans	0.19	0.03	0.16	0.17
	Subtotal	1.58	—	1.58	1.62
	Normal assets	98.41	—	98.41	98.37

[Iyo Bank, nonconsolidated] (Millions of yen)

	As of September 30, 2026	Change from March 31, 2026	As of March 31, 2026	As of September 30, 2025
Loans to bankrupt or effectively bankrupt borrowers	12,284	1,918	10,366	9,555
Doubtful assets	73,364	(3,688)	77,052	77,541
Credit subject to specific risk management	14,817	1,418	13,399	13,393
Loans past due for three months or more	2,236	(362)	2,598	2,619
Restructured loans	12,580	1,779	10,801	10,773
Subtotal (A)	100,466	(352)	100,818	100,489
Normal assets	6,380,007	(7,930)	6,387,937	6,226,134
Total	6,480,474	(8,281)	6,488,755	6,326,624

(%)

Composition					
	Loans to bankrupt or effectively bankrupt borrowers	0.18	0.03	0.15	0.15
	Doubtful assets	1.13	(0.05)	1.18	1.22
	Credit subject to specific risk management	0.22	0.02	0.20	0.21
	Loans past due for three months or more	0.03	(0.01)	0.04	0.04
	Restructured loans	0.19	0.03	0.16	0.17
	Subtotal	1.55	—	1.55	1.58
	Normal assets	98.44	—	98.44	98.41

2. Status of coverage of loans disclosed under the Financial Reconstruction Act and risk management loans

[Iyogin Holdings, consolidated] (Millions of yen)

	As of September 30, 2026	Change from March 31, 2026	As of March 31, 2026	As of September 30, 2025
Coverage (B)	77,795	152	77,643	74,995
Allowance for loan losses	35,231	1,322	33,909	31,126
Collateral and guarantees	42,564	(1,170)	43,734	43,869
				(%)
Coverage ratio (B)/(A)	76.35	0.29	76.06	73.59

[Iyo Bank, nonconsolidated] (Millions of yen)

	As of September 30, 2026	Change from March 31, 2026	As of March 31, 2026	As of September 30, 2025
Coverage (B)	76,606	(25)	76,631	73,802
Allowance for loan losses	34,304	1,198	33,106	30,113
Collateral and guarantees	42,302	(1,223)	43,525	43,688
				(%)
Coverage ratio (B)/(A)	76.25	0.25	76.00	73.44

3. Status of allowance for loan losses, etc.

[Iyogin Holdings, consolidated] (Millions of yen)

	As of September 30, 2026	Change from March 31, 2026	As of March 31, 2026	As of September 30, 2025
Allowance for loan losses	42,841	935	41,906	39,019
Reserve for general loan losses	8,246	233	8,013	7,964
Reserve for specific loan losses	34,595	703	33,892	31,055
Loan loss reserve for specific countries	—	—	—	—

[Iyo Bank, nonconsolidated] (Millions of yen)

	As of September 30, 2026	Change from March 31, 2026	As of March 31, 2026	As of September 30, 2025
Allowance for loan losses	39,170	998	38,172	35,150
Reserve for general loan losses	6,658	278	6,380	6,337
Reserve for specific loan losses	32,512	720	31,792	28,813
Loan loss reserve for specific countries	—	—	—	—

4. Status of self-assessment, loans disclosed under the Financial Reconstruction Act and risk management loans

[Iyo Bank, nonconsolidated]

*After write-offs and allowances

(Billions of yen)

Results of self-assessment (Scope: total credit balance, etc.)					
Credit balance granted by class		Classification			
		Non-classified	Class II	Class III	Class IV
Bankrupt borrowers 6.6		6.3	0.2	—	—
Substantially bankrupt borrowers 5.6		4.2	1.3	—	—
Borrowers at risk of bankruptcy 73.1		38.2	17.6	17.1	—
Borrowers requiring close monitoring	Borrowers under strict observation 18.4	2.5	15.9	—	—
	Other borrowers requiring close monitoring 337.5	48.5	289.0	—	—
Normal borrowers 5,984.9		5,984.9	—	—	—
Total 6,426.2		6,084.8	324.2	17.1	—

Loans disclosed under the Financial Reconstruction Act and risk management loans (Scope: total credit balance, etc.)				
Credit balance granted by class		Coverage by collateral and guarantees	Coverage	Coverage ratio (%)
Loans to bankrupt or effectively bankrupt borrowers 12.2		2.2	10.0	100.0
Doubtful assets 73.3		33.6	22.4	76.4
Credit subject to specific risk management (applicable loans only) 14.8	Loans past due for three months or more 2.2	6.4	(Note) 1 1.8	55.5
	Restructured loans 12.5			
Normal assets 6,380.0	Subtotal 100.4	42.3	34.3	76.2
Total (Note) 2 6,480.4				

(Notes) 1. Coverage for credit subject to specific risk management equals reserve for general loan losses for borrowers under strict observation.
2. Private placement bonds guaranteed by our bank and derivatives are stated at fair value.

(Note) Ratios covered by reserve for general loan losses to a "portion not covered by collateral and guarantees, etc." included in loans to borrowers requiring close monitoring.

Borrowers requiring close monitoring		2.8%
	Of which, borrowers under strict observation	18.4%
	Of which, other borrowers requiring close monitoring	2.0%

5. Status of loans by industry, etc.

(1) Loans by industry

[Iyo Bank, nonconsolidated] (Millions of yen)

	As of September 30, 2026	Change from March 31, 2026	As of March 31, 2026	As of September 30, 2025
For domestic branches (excluding special international transactions account)	5,918,498	4,979	5,913,519	5,783,971
Manufacturing	760,757	9,923	750,834	738,302
Agriculture and forestry	6,303	1,273	5,030	4,648
Fishing	10,044	1,610	8,434	8,886
Mining, stone quarrying and gravel quarrying	7,714	3,959	3,755	3,508
Construction	187,858	15,572	172,286	164,664
Electricity, gas, heat provision, water	248,331	(6,585)	254,916	260,937
Information communications	20,471	7,325	13,146	12,967
Transportation and postal service	1,413,071	(77,427)	1,490,498	1,443,117
Wholesale and retail	596,099	32,391	563,708	561,900
Finance and insurance	278,063	7,260	270,803	264,467
Real estate and goods rental	618,564	9,256	609,308	596,055
Various services	453,652	(20,120)	473,772	471,205
Regional public entities	196,591	(687)	197,278	192,936
Other	1,120,973	21,227	1,099,746	1,060,372

(2) Loans disclosed under the Financial Reconstruction Act by industry

[Iyo Bank, nonconsolidated] (Millions of yen)

	As of September 30, 2026	Change from March 31, 2026	As of March 31, 2026	As of September 30, 2025
For domestic branches (excluding special international transactions account)	100,466	(352)	100,818	100,489
Manufacturing	32,568	(717)	33,285	34,425
Agriculture and forestry	387	(21)	408	378
Fishing	1,499	(4)	1,503	925
Mining, stone quarrying and gravel quarrying	114	92	22	30
Construction	5,807	221	5,586	5,658
Electricity, gas, heat provision, water	199	(2)	201	182
Information communications	357	(1)	358	363
Transportation and postal service	4,389	(433)	4,822	4,672
Wholesale and retail	14,464	675	13,789	13,615
Finance and insurance	—	(4)	4	6
Real estate and goods rental	3,935	(306)	4,241	4,960
Various services	33,107	607	32,500	31,528
Regional public entities	—	—	—	—
Other	3,635	(458)	4,093	3,741

(3) Balance of loans to individuals

[Iyo Bank, nonconsolidated] (Millions of yen)

	As of September 30, 2026	Change from March 31, 2026	As of March 31, 2026	As of September 30, 2025
Balance of loans to individuals	1,234,806	10,560	1,224,246	1,206,763
Balance of housing loans	938,007	12,740	925,267	910,903
Balance of other loans	296,799	(2,179)	298,978	295,859

(4) Ratio of loans to SMEs to total loans

[Iyo Bank, nonconsolidated] (%)

	As of September 30, 2026	Change from March 31, 2026	As of March 31, 2026	As of September 30, 2025
Ratio of loans to SMEs to total loans	77.33	(1.01)	78.34	78.56

6. Status of lending by country

(1) Balance of loans to specific countries

[Iyo Bank, nonconsolidated] Not applicable.

(2) Loans to Asian countries

[Iyo Bank, nonconsolidated] (Millions of yen)

	As of September 30, 2026	Change from March 31, 2026	As of March 31, 2026	As of September 30, 2025
Singapore	100,279	(23,192)	123,471	106,519
Hong Kong	29,289	20,807	8,482	9,297
India	5,000	—	5,000	—
The Philippines	2,360	(38)	2,398	2,233
Indonesia	786	(13)	799	606
Thailand	760	(100)	860	1,000
UAE	702	(76)	778	774
Total	139,178	(2,611)	141,789	120,430

(Notes) 1. Figures exclude loans for which country risk was mitigated, such as those guaranteed by Nippon Export and Investment Insurance.

2. There are no loans requiring disclosure under the Financial Reconstruction Act.

(3) Loans to Latin American countries

[Iyo Bank, nonconsolidated] (Millions of yen)

	As of September 30, 2026	Change from March 31, 2026	As of March 31, 2026	As of September 30, 2025
Panama	19,770	3,657	16,113	16,496
The Cayman Islands	2,000	—	2,000	2,000
The Virgin Islands	1,404	(1,105)	2,509	3,467
Chile	1,220	(24)	1,244	1,430
Total	24,395	2,528	21,867	23,395

(Notes) 1. Figures exclude loans for which country risk was mitigated, such as those guaranteed by Nippon Export and Investment Insurance.

2. There are no loans requiring disclosure under the Financial Reconstruction Act.

(4) Loans to Russia

[Iyo Bank, nonconsolidated] Not applicable.

7. Balances of deposits, etc. and loans

[Iyo Bank, nonconsolidated] (Millions of yen)

	As of September 30, 2026	Change from March 31, 2026	As of March 31, 2026	As of September 30, 2025
Deposits, etc. (year-end balance)	7,195,375	(102,967)	7,298,342	7,066,941
Of which, individual deposits	3,957,330	(19,068)	3,976,398	3,958,804
Deposits, etc. (average balance)	7,300,602	38,654	7,261,948	7,220,534
Loans (year-end balance)	6,151,149	(13,271)	6,164,420	6,016,986
Loans (average balance)	6,181,835	126,927	6,054,908	5,937,216

(Note) Deposits, etc. refer to a sum of deposits and negotiable certificates of deposit.

8. Balance of assets in custody

[Iyogin Holdings, consolidated] (Millions of yen)

	As of September 30, 2026	Change from March 31, 2026	As of March 31, 2026	As of September 30, 2025
Balance of assets in custody at Iyo Bank	582,894	62,088	520,806	482,200
Investment trusts	121,517	17,644	103,873	93,152
Insurance policies	233,354	7,835	225,519	222,217
JGBs	102,893	19,688	83,205	70,358
Financial product intermediary	125,128	16,920	108,208	96,471
Balance of assets in custody at Shikoku Alliance Securities	548,583	61,068	487,515	425,907
Total	1,131,477	123,155	1,008,322	908,107

III. Financial Results Forecast

Full Fiscal 2026

[Iyogin Holdings, consolidated] (Millions of yen, %)

	Fiscal 2026	YoY	Increase/Decrease	Fiscal 2025
Ordinary income	298,000	31,882	12.0	266,118
Ordinary profit	115,500	16,294	16.4	99,206
Profit attributable to owners of parent	80,000	5,747	7.7	74,253

[Iyo Bank, nonconsolidated] (Millions of yen, %)

	Fiscal 2026	YoY	Increase/Decrease	Fiscal 2025
Ordinary income	270,000	28,736	11.9	241,264
Ordinary profit	113,000	16,350	16.9	96,650
Profit	78,500	5,995	8.3	72,505
Business net income	51,000	(21,944)	(30.1)	72,944
Core business net income	76,000	11,840	18.5	64,160

(Note) Core business net income = Business net income + Provision of reserve for general loan losses - Profit/loss related to bonds including JGBs, etc.

（Reference）Non-consolidated Financial Statements【The Iyo Bank, Ltd】

（１）Semi-annual Non-consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	1,163,698	1,308,523
Call loans	5,116	6,923
Cash collateral provided for securities borrowed	120,647	99,922
Monetary claims bought	3,386	3,175
Trading securities	318	327
Money held in trust	2,340	2,413
Securities	1,692,314	1,431,367
Loans and bills discounted	6,164,420	6,151,149
Foreign exchanges	6,594	4,986
Other assets	185,499	137,692
Other	185,499	137,692
Tangible fixed assets	84,775	84,434
Intangible fixed assets	12,568	12,380
Prepaid pension costs	35,114	36,485
Customers' liabilities for acceptances and guarantees	32,357	34,815
Allowance for loan losses	(38,172)	(39,170)
Total assets	9,470,981	9,275,427
Liabilities		
Deposits	6,759,910	6,738,109
Negotiable certificates of deposit	538,431	457,266
Call money	4,796	16,207
Securities sold under repurchase agreements	122,894	74,149
Cash collateral received for securities lent	176,178	122,834
Borrowed money	692,732	714,542
Foreign exchanges	2,002	656
Borrowed money from trust account	1,764	1,861
Other liabilities	213,163	185,024
Income taxes payable	18,779	18,553
Lease liabilities	2,271	1,946
Asset retirement obligations	44	45
Other	192,068	164,479
Provision for bonuses	2,124	1,848
Provision for retirement benefits	10,348	10,130
Provision for reimbursement of deposits	245	110
Provision for contingent loss	1,297	1,267
Provision for share-based compensation	637	611
Allowance for demolition of non-current assets	590	243
Deferred tax liabilities	85,082	79,326
Deferred tax liabilities for land revaluation	9,521	9,498
Acceptances and guarantees	32,357	34,815
Total liabilities	8,654,078	8,448,506

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Net assets		
Share capital	20,948	20,948
Capital surplus	10,480	10,480
Legal capital surplus	10,480	10,480
Retained earnings	556,742	581,676
Legal retained earnings	20,948	20,948
Other retained earnings	535,794	560,728
Reserve for tax purpose reduction entry	1,954	1,951
General reserve	393,594	393,594
Retained earnings brought forward	140,245	165,183
Total shareholders' equity	588,171	613,105
Valuation difference on available-for-sale securities	193,915	181,905
Deferred gains or losses on hedges	16,576	13,721
Revaluation reserve for land	18,237	18,188
Total valuation and translation adjustments	228,730	213,815
Total net assets	816,902	826,921
Total liabilities and net assets	9,470,981	9,275,427

（２） Semi-annual Non-consolidated Statements of Income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Ordinary income	126,073	145,392
Interest income	75,136	86,392
Interest on loans and discounts	46,084	53,414
Interest and dividends on securities	26,133	27,004
Trust fees	0	0
Fees and commissions	6,979	7,490
Other ordinary income	11,703	10,248
Other income	32,254	41,261
Ordinary expenses	72,076	80,100
Interest expenses	23,372	22,793
Interest on deposits	10,515	15,632
Fees and commissions payments	3,686	3,832
Other ordinary expenses	10,732	20,630
General and administrative expenses	29,881	30,205
Other expenses	4,403	2,637
Ordinary profit	53,996	65,292
Extraordinary income	6,000	13
Extraordinary losses	115	67
Profit before income taxes	59,881	65,238
Income taxes - current	17,303	18,733
Income taxes - deferred	138	934
Total income taxes	17,442	19,668
Profit	42,439	45,569

Digest of First Half of Fiscal 2026 Earnings

（April 1, 2026 – September 30, 2026）

Iyogin Holdings

Nov 6, 2026

Profit and Loss Overview

The Company posted a record-high profit attributable to owners of parent, with a high level of consolidated core business gross profit due to a steady growth in net interest and dividend income.

	Holding Company Consolidated (Units: Millions of yen)	First half of fiscal 2026	YoY	Increase/ Decrease	First half of fiscal 2025
A.	Consolidated core business gross profit	**75,770**	+12,013	+18.8%	63,757
	Net interest and dividend income	**63,396**	+11,580		51,816
	Net fees and commissions	**6,044**	+657		5,387
	Net other ordinary income (Excluding profit/loss related to bonds including JGBs, etc.)	**6,330**	(223)		6,553
B.	Expenses (-)	**33,524**	+1,565	+4.9%	31,959
	Personnel expenses	**17,459**	+884		16,575
	Nonpersonnel expenses	**13,617**	+644		12,973
	Taxes	**2,448**	+38		2,410
	Consolidated core business net income	**42,246**	+10,448	+32.9%	31,798
C.	Credit costs (-) ①+②-③	**2,160**	(489)		2,649
	Provision of reserve for general loan losses ①	**232**	+825		(593)
	Amortization of non-performing loans ②	**1,946**	(1,355)		3,301
	Reversal of allowance for loan losses ③	**18**	(40)		58
D.	Gain (loss) related to securities	**23,788**	(642)		24,430
	Gain (loss) related to bonds including JGBs, etc.	**(15,695)**	(10,985)		(4,710)
	Gain (loss) related to stock, etc.	**39,483**	+10,343		29,140
	Other temporary gain (loss)	**3,135**	+1,471		1,664
	Ordinary profit	**67,009**	+11,766	+21.3%	55,243
	Extraordinary income (loss)	**(50)**	(5,933)		5,883
	Of which Settlement income	**-**	(6,000)		6,000
	Profit before income taxes	**66,959**	+5,832		61,127
	Profit	**46,681**	+3,424	+7.9%	43,257
E.	Profit attributable to owners of parent	**46,681**	+3,438	+8.0%	43,243
	Ordinary income	**158,709**	+20,705	+15.0%	138,004
	Consolidated business net income	**26,318**	(1,363)	(4.9%)	27,681

A. Consolidated core business gross profit — Up ¥12,013 million YoY

- ✓ Net interest and dividend income increased mainly due to an increase in gain on loan management resulting from an increase in the loan balance and wider Japanese yen loan-deposit spread.
- ✓ Net fees and commissions increased mainly due to an increase in assets in custody and an increase in loan-related fees and commissions.

B. Expenses (-) — Up ¥1,565 million YoY

- ✓ Personnel expenses increased mainly due to the raised wage base, etc.
- ✓ Non-personnel expenses increased mainly due to an increase in strategic investment related to the core banking system.

C. Credit costs (-) — Down ¥489 million YoY

- ✓ Provision of reserve for general loan losses increased mainly due to changes in the reserve ratio.
- ✓ The amount of amortization of non-performing loans decreased mainly due to a decrease in downgrades.

D. Gain (loss) related to securities — Down ¥642 million YoY

- ✓ Gain (loss) related to bonds including JGBs, etc. decreased due to an account in a loss on replacement.
- ✓ Gain (loss) related to stock, etc. increased due to an increase in gain on sales of cross-held shares.

E. Profit attributable to owners of parent — Up ¥3,438 million YoY

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Profit and Loss of Iyo Bank Nonconsolidated, Loans, Deposits, and Assets in Custody

Profit and Loss [Iyo Bank Nonconsolidated]

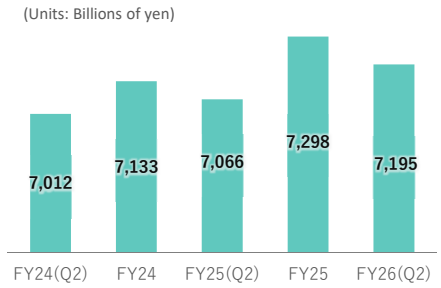
- The Company posted a record-high profit, with a high level of core business gross profit due to a steady growth in net interest and dividend income.

Iyo Bank Nonconsolidated (Units: Millions of yen)	First half of fiscal 2026	YoY	Increase/ Decrease	First half of fiscal 2025
Core business gross profit	72,572	+11,833	+19.5%	60,739
Net interest and dividend income	63,601	+11,836		51,765
Net fees and commissions	3,657	+364		3,293
Net other ordinary income (Excluding profit/loss related to bonds including JGBs, etc.)	5,313	(367)		5,680
Expenses (-)	32,175	+1,610	+5.3%	30,565
Personnel expenses	14,254	+590		13,664
Nonpersonnel expenses	15,516	+972		14,544
Taxes	2,403	+47		2,356
Core business net income	40,396	+10,223	+33.9%	30,173
Credit costs (-) ①+②-③	2,148	(263)		2,411
Provision of reserve for general loan losses ①	278	+939		(661)
Amortization of non-performing loans ②	1,888	(1,242)		3,130
Reversal of allowance for loan losses ③	18	(40)		58
Gain (loss) related to securities	23,788	(622)		24,410
Gain (loss) related to bonds including JGBs, etc.	(15,695)	(10,985)		(4,710)
Gain (loss) related to stock, etc.	39,483	+10,363		29,120
Other temporary gain (loss)	3,255	+1,432		1,823
Ordinary profit	65,292	+11,296	+20.9%	53,996
Extraordinary income (loss)	(53)	(5,937)		5,884
Profit before income taxes	65,238	+5,357		59,881
Profit	45,569	+3,130	+7.4%	42,439
Ordinary income	145,392	+19,319	+15.3%	126,073
Business net income	24,423	(1,702)	(6.5%)	26,125

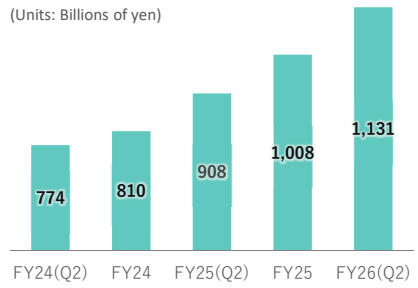
Conditions in Loans, Deposits, and Assets in Custody

- Balance of deposits, etc. increased by ¥128 billion from end of previous fiscal year to ¥7,195billion, and balance of loans increased by ¥134 billion from end of previous fiscal year to ¥6,151 billion.

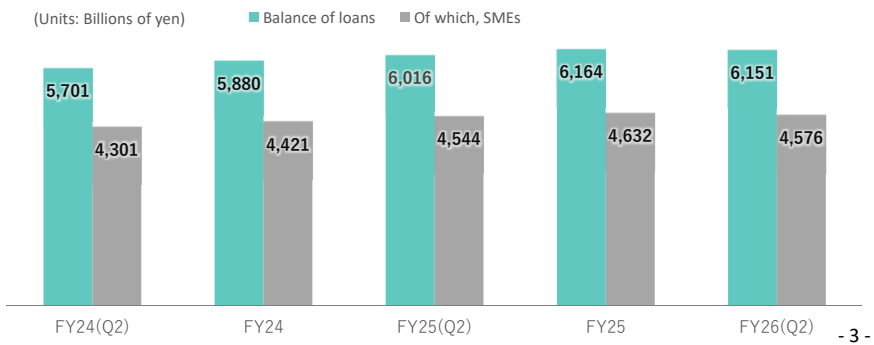
◆ Balance of deposits, etc. [Iyo Bank Nonconsolidated]



◆ Balance of assets in custody [Consolidated]



◆ Balance of loans [Iyo Bank Nonconsolidated]

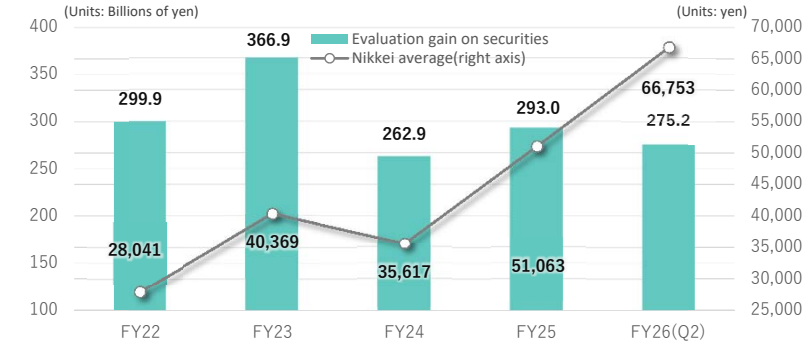


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Evaluation Gain on Securities, Equity Ratio, and Disclosed Non-Performing Loans

Evaluation Gain on Securities [Consolidated]

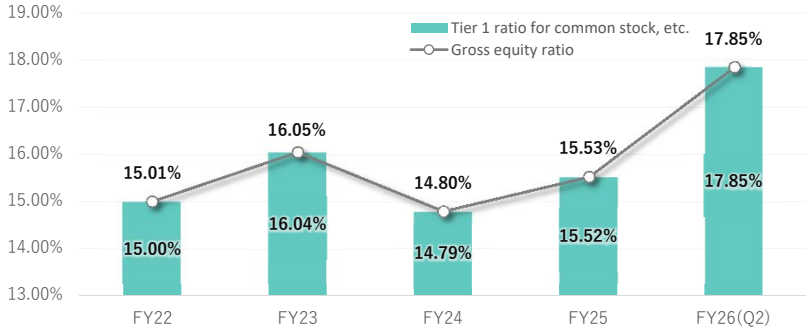
- Evaluation gain on securities was ¥275.2 billion, securing a top level among regional banks.



(Note) Excluding evaluation gain (loss) on money held in trust

Changes in Equity Ratio (Basel III Basis) [Consolidated]

- Consolidated gross equity ratio was 17.85% on a Basel III basis (a uniform international standard), sufficiently meeting equity ratio required.

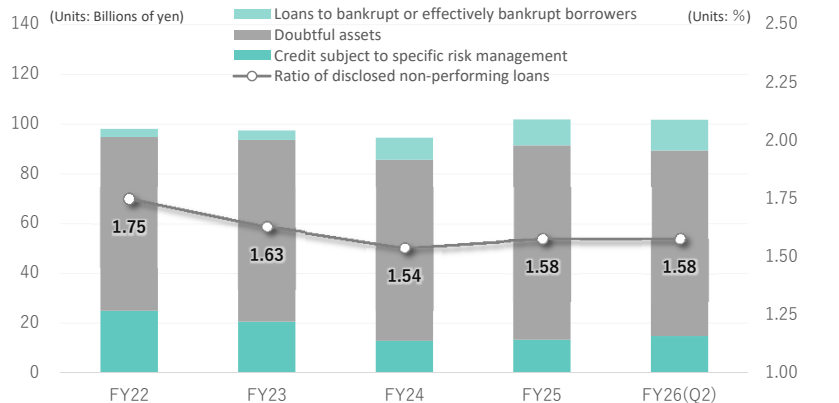


Changes in Amounts and Ratios of Disclosed Non-Performing Loans under the Financial Reconstruction Act [Consolidated]

- The non-performing loans ratio disclosed in accordance with the Financial Reconstruction Act stands at 1.58%, remaining at a low level amid low bankruptcies and downgrades.

(Units: Billions of yen)

	FY25	First half of fiscal 2026	Vs.FY25
Loans to bankrupt or effectively bankrupt borrowers	10.4	**12.4**	+2.0
Doubtful assets	78.2	**74.6**	(3.6)
Credit subject to specific risk management	13.3	**14.8**	+1.5
Loans overdue for 3 months or longer	2.5	**2.2**	(0.3)
Restructured loans	10.8	**12.5**	+1.7
Total disclosed non-performing loans	**102.0**	**101.8**	**(0.2)**
Normal loans	6,329.4	**6,317.6**	(11.8)
Total	6,431.5	**6,419.5**	(12.0)
Ratio of disclosed non-performing loans	**1.58%**	**1.58%**	–



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Forecasts for Business Performance and Dividends

- Profit attributable to owners of parent is forecast to be ¥80.0 billion due to the increase in consolidated core business net income from such as an increase in net interest income.
- The Company intends to pay out an annual dividend of ¥80 (comprising an interim dividend of ¥40 and a year-end dividend of ¥40) per share for fiscal 2026, an increase of ¥20 per share from the previous fiscal year.

Holding Company Consolidated (Units: Billions of yen)	FY21 results	FY22 results	FY23 results	FY24 results	FY25 First half results	FY25 results	FY26 First half results	FY26 First half YoY	FY26 forecasts	FY26 YoY
Consolidated core business gross profit	90.4	89.5	98.7	109.3	63.7	131.5	75.7	+12.0	147.0	+15.5
Of which, net interest and dividend income	72.6	75.3	82.9	89.5	51.8	104.4	63.3	+11.5	124.5	+20.1
Of which, net non-interest and dividend Income	17.7	14.2	15.7	19.8	11.9	27.1	12.3	+0.4	22.5	(4.6)
Expenses (-)	51.6	52.6	55.1	68.3	31.9	63.9	33.5	+1.6	68.0	+4.1
Consolidated core business net income	38.8	36.8	43.5	41.0	31.7	67.6	42.2	+10.5	79.0	+11.4
Credit costs (-)	4.3	(2.5)	2.7	1.8	2.6	7.8	2.1	(0.5)	4.0	(3.8)
Gain (loss) related to securities	1.1	(0.0)	14.9	32.8	24.4	36.5	23.7	(0.7)	35.0	(1.5)
Ordinary profit	38.2	42.4	58.5	75.0	55.2	99.2	67.0	+11.8	115.5	+16.3
Profit attributable to owners of parent	26.4	27.8	39.4	53.3	43.2	74.2	46.6	+3.4	80.0	+5.8
Dividend per share	¥16	¥17	¥30	¥45	¥30	¥60	¥40	+¥10	¥80	+¥20

[Reference] Results and plan for purchase of treasury stock: ¥3.0 billion in total for FY21, ¥4.0 billion in total for FY22, ¥9.3 billion in total for FY23, ¥11.0 billion in total for FY24, ¥17.0 billion in total for FY25 , ¥15.0 billion in total for FY26

Reference: Iyo Bank Nonconsolidated (Units: Billions of yen)	FY21 results	FY22 results	FY23 results	FY24 results	FY25 First half results	FY25 results	FY26 First half results	FY26 First half YoY	FY26 forecasts	FY26 YoY
Core business gross profit	84.5	84.1	92.8	103.4	60.7	125.3	72.5	+11.8	141.0	+15.7
Expenses (-)	49.0	50.3	52.7	65.8	30.5	61.1	32.1	+1.6	65.0	+3.9
Core business net income	35.4	33.7	40.1	37.6	30.1	64.1	40.3	+10.2	76.0	+11.9
Ordinary profit	35.2	39.2	56.1	72.4	53.9	96.6	65.2	+11.3	113.0	+16.4
Profit	24.6	26.3	37.8	51.6	42.4	72.5	45.5	+3.1	78.5	+6.0

(Note) Forecasts above are based on information available as of announcement date of this document and assumptions regarding uncertain factors that may affect future business results. Actual business results may differ due to various factors including changes in the management environment in future.

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