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November 10, 2026

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

Company name: Tsukuba Bank, Ltd.
Listing: Tokyo Stock Exchange
Securities code: 8338
URL: https://www.tsukubabank.co.jp/
Representative: Masahiko Ikuta President
Inquiries: Yasuo Sato General Manager,General Planning Division
Telephone: +81-29-859-8111

Scheduled date to file semi-annual securities report: November 19, 2026
Scheduled date to commence dividend payments: -
Trading accounts: None
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: None

(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	30,277	26.4	3,788	(8.2)	4,958	30.8
September 30, 2025	23,947	17.9	4,128	84.5	3,788	94.6

Note: Comprehensive income For the six months ended September 30, 2026: ¥ 3,632 million [(68.0) %]
For the six months ended September 30, 2025: ¥ 11,356 million [-%]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2026	60.15	36.37
September 30, 2025	45.98	16.96

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	2,901,326	109,007	3.7
March 31, 2026	2,835,644	105,850	3.7

Reference: Equity
As of September 30, 2026: ¥ 109,007 million
As of March 31, 2026: ¥ 105,850 million

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	-	0.00	-	5.00	5.00
Fiscal year ending March 31, 2027	-	0.00			
Fiscal year ending March 31, 2027 (Forecast)			-	5.00	5.00

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

Note: Breakdown of the second quarter (interim) dividend for the fiscal year ending March 31, 2027 :

Commemorative dividend - yen

Special dividend - yen

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 profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Full year	8,300	11.2	9,500	42.4	112.64

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

*** Notes**

(1) Significant changes in the scope of consolidation during the period: Yes

Newly included: - (Company name:)

Excluded: 1 (Company name: Tsukuba Regional Vitalization Fund Investment Limited Partnership)

Tsukuba Regional Vitalization Fund Investment Limited Partnership was dissolved as of January 1, 2026 and its liquidation was completed as of May 12, 2026. Accordingly, it has been excluded from the scope of consolidation from the current interim consolidated accounting period.

(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: Yes

(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	82,553,721 shares
As of March 31, 2026	82,553,721 shares

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

As of September 30, 2026	116,654 shares
As of March 31, 2026	142,817 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2026	82,423,959 shares
Six months ended September 30, 2025	82,379,419 shares

Overview of non-consolidated financial results

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

(1) Non-consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2026	30,181	26.6	3,689	(8.9)	4,859	30.2
September 30, 2025	23,832	17.8	4,052	84.7	3,729	94.2

	Basic earnings per share
Six months ended	Yen
September 30, 2026	58.95
September 30, 2025	45.27

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	2,898,952	105,766	3.6
March 31, 2026	2,830,849	100,523	3.5

Reference: Equity

As of September 30, 2026: ¥ 105,766 million

As of March 31, 2026: ¥ 100,523 million

2. Non-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 profit		Profit		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Full year	8,100	10.3	9,400	42.6	111.43

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

* 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

*Dividends on Class Shares

The breakdown of dividends per share for Class Shares whose rights differ from those of common shares is as follows.

(Class IV Preferred Shares)

	Dividends per share				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2026	-	0.00	-	1.15	1.15
Fiscal year ending March 31, 2027	-	0.00			
Fiscal year ending March 31, 2027 (Forecast)			-	3.05	3.05

(Notes)

1. Revision to the forecast for dividends announced most recently: None

2. For the fiscal year ending March 31, 2027 (forecast), the amount has been revised to the figure calculated based on the "Funding Cost as an Annualized Rate of Preferred Dividend (FY 2025)" for the Earthquake-Affected Special Financial Institutions published by the Deposit Insurance Corporation of Japan on July 10, 2026.

3. Figures and formulas forming the basis for calculating dividends per share:

(1) Fiscal year ended March 31, 2026

1)Formula

Dividends per share = Paid-in amount per share × 0.23%

2)Paid-in amount per share

¥500

3) Number of shares outstanding

70,000,000 shares

(2) Fiscal year ending March 31, 2027 (Forecast)

1) Formula

Dividends per share = Paid-in amount per share × 0.61%

2) Paid-in amount per share

¥500

3) Number of shares outstanding

70,000,000 shares

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	164,257	203,723
Monetary claims bought	1,084	1,129
Trading securities	156	106
Money held in trust	200	201
Securities	421,754	396,601
Loans and bills discounted	2,207,188	2,266,155
Foreign exchanges	2,586	1,797
Other assets	9,344	5,232
Tangible fixed assets	18,803	18,496
Intangible fixed assets	3,639	3,851
Retirement benefit asset	13,391	8,972
Deferred tax assets	3,653	4,216
Customers' liabilities for acceptances and guarantees	555	863
Allowance for loan losses	(10,971)	(10,020)
Total assets	2,835,644	2,901,326
Liabilities		
Deposits	2,554,053	2,606,526
Borrowed money	166,300	170,600
Foreign exchanges	97	157
Other liabilities	6,988	12,320
Provision for bonuses	871	888
Retirement benefit liability	108	109
Provision for retirement benefits for directors (and other officers)	1	1
Provision for executive officers' retirement benefits	37	25
Provision for reimbursement of deposits	37	37
Provision for point card certificates	24	24
Provision for contingent loss	391	448
Deferred tax liabilities for land revaluation	324	315
Acceptances and guarantees	555	863
Total liabilities	2,729,793	2,792,319
Net assets		
Share capital	48,868	31,368
Capital surplus	30,453	47,965
Retained earnings	48,324	52,810
Treasury shares	(31)	(26)
Total shareholders' equity	127,615	132,117
Valuation difference on available-for-sale securities	(26,925)	(26,069)
Revaluation reserve for land	319	299
Remeasurements of defined benefit plans	4,842	2,660
Total accumulated other comprehensive income	(21,764)	(23,109)
Total net assets	105,850	109,007
Total liabilities and net assets	2,835,644	2,901,326

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	23,947	30,277
Interest income	16,579	20,572
Interest on loans and discounts	13,641	16,776
Interest and dividends on securities	2,440	3,123
Fees and commissions	5,096	5,078
Other ordinary income	209	160
Other income	2,061	4,466
Ordinary expenses	19,818	26,489
Interest expenses	2,506	4,551
Interest on deposits	2,270	4,153
Fees and commissions payments	2,707	2,990
Other ordinary expenses	1,818	4,712
General and administrative expenses	11,786	11,935
Other expenses	1,000	2,299
Ordinary profit	4,128	3,788
Extraordinary income	-	2,628
Gain on disposal of non-current assets	-	28
Gain on return of retirement benefit trust	-	2,600
Extraordinary losses	58	73
Loss on disposal of non-current assets	15	33
Impairment losses	42	39
Profit before income taxes	4,070	6,344
Income taxes - current	373	934
Income taxes - deferred	(91)	451
Total income taxes	281	1,385
Profit	3,788	4,958
Profit attributable to owners of parent	3,788	4,958

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	3,788	4,958
Other comprehensive income	7,568	(1,325)
Valuation difference on available-for-sale securities	7,687	856
Remeasurements of defined benefit plans, net of tax	(118)	(2,181)
Comprehensive income	11,356	3,632
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	11,356	3,632

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	48,868	30,451	42,069	(43)	121,345
Changes during period					
Dividends of surplus			(415)		(415)
Profit attributable to owners of parent			3,788		3,788
Purchase of treasury shares				(0)	(0)
Disposal of treasury shares		1		13	15
Net changes in items other than shareholders' equity					
Total changes during period	-	1	3,373	12	3,388
Balance at end of period	48,868	30,453	45,442	(30)	124,733

	Accumulated other comprehensive income				Total net assets
	Valuation difference on available-for-sale securities	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	
Balance at beginning of period	(32,761)	319	2,841	(29,600)	91,745
Changes during period					
Dividends of surplus					(415)
Profit attributable to owners of parent					3,788
Purchase of treasury shares					(0)
Disposal of treasury shares					15
Net changes in items other than shareholders' equity	7,687	-	(118)	7,568	7,568
Total changes during period	7,687	-	(118)	7,568	10,956
Balance at end of period	(25,073)	319	2,722	(22,031)	102,701

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	48,868	30,453	48,324	(31)	127,615
Changes during period					
Transfer from share capital to other capital surplus	(17,500)	17,500			-
Dividends of surplus			(492)		(492)
Profit attributable to owners of parent			4,958		4,958
Purchase of treasury shares				(0)	(0)
Disposal of treasury shares		11		5	17
Reversal of revaluation reserve for land			20		20
Net changes in items other than shareholders' equity					
Total changes during period	(17,500)	17,511	4,485	4	4,502
Balance at end of period	31,368	47,965	52,810	(26)	132,117

	Accumulated other comprehensive income				Total net assets
	Valuation difference on available-for-sale securities	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	
Balance at beginning of period	(26,925)	319	4,842	(21,764)	105,850
Changes during period					
Transfer from share capital to other capital surplus					-
Dividends of surplus					(492)
Profit attributable to owners of parent					4,958
Purchase of treasury shares					(0)
Disposal of treasury shares					17
Reversal of revaluation reserve for land					20
Net changes in items other than shareholders' equity	856	(20)	(2,181)	(1,345)	(1,345)
Total changes during period	856	(20)	(2,181)	(1,345)	3,156
Balance at end of period	(26,069)	299	2,660	(23,109)	109,007

Semi-annual Non-consolidated Financial Statements and Primary Notes

Semi-annual Non-consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	164,256	203,722
Monetary claims bought	1,084	1,129
Trading securities	156	106
Money held in trust	200	201
Securities	421,858	396,568
Loans and bills discounted	2,207,188	2,266,155
Foreign exchanges	2,586	1,797
Other assets	9,295	5,170
Other	9,295	5,170
Tangible fixed assets	18,798	18,492
Intangible fixed assets	3,638	3,850
Prepaid pension costs	6,343	5,523
Deferred tax assets	5,859	5,391
Customers' liabilities for acceptances and guarantees	555	863
Allowance for loan losses	(10,971)	(10,020)
Total assets	2,830,849	2,898,952
Liabilities		
Deposits	2,554,724	2,607,122
Borrowed money	166,300	170,600
Foreign exchanges	97	157
Other liabilities	6,949	12,268
Income taxes payable	392	870
Asset retirement obligations	110	135
Other	6,445	11,263
Provision for bonuses	845	862
Provision for retirement benefits	35	458
Provision for executive officers' retirement benefits	37	25
Provision for reimbursement of deposits	37	37
Provision for point card certificates	24	24
Provision for contingent loss	391	448
Deferred tax liabilities for land revaluation	324	315
Acceptances and guarantees	555	863
Total liabilities	2,730,325	2,793,185

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Net assets		
Share capital	48,868	31,368
Capital surplus	30,453	47,965
Legal capital surplus	9,376	9,376
Other capital surplus	21,076	38,588
Retained earnings	47,839	52,226
Legal retained earnings	1,361	1,460
Other retained earnings	46,477	50,765
Retained earnings brought forward	46,477	50,765
Treasury shares	(31)	(26)
Total shareholders' equity	127,129	131,533
Valuation difference on available-for-sale securities	(26,925)	(26,065)
Revaluation reserve for land	319	299
Total valuation and translation adjustments	(26,605)	(25,766)
Total net assets	100,523	105,766
Total liabilities and net assets	2,830,849	2,898,952

Semi-annual Non-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	23,832	30,181
Interest income	16,579	20,571
Interest on loans and discounts	13,641	16,776
Interest and dividends on securities	2,440	3,122
Fees and commissions	5,041	5,029
Other ordinary income	209	160
Other income	2,001	4,419
Ordinary expenses	19,779	26,491
Interest expenses	2,506	4,552
Interest on deposits	2,271	4,154
Fees and commissions payments	2,707	2,990
Other ordinary expenses	1,818	4,712
General and administrative expenses	11,742	11,932
Other expenses	1,005	2,303
Ordinary profit	4,052	3,689
Extraordinary income	-	2,628
Extraordinary losses	58	73
Profit before income taxes	3,994	6,244
Income taxes - current	355	899
Income taxes - deferred	(91)	486
Total income taxes	264	1,385
Profit	3,729	4,859

Semi-annual Non-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
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings Retained earnings brought forward	Total retained earnings		
Balance at beginning of period	48,868	9,376	21,074	30,451	1,278	40,384	41,663	(43)	120,939
Changes during period									
Dividends of surplus					83	(498)	(415)		(415)
Profit						3,729	3,729		3,729
Purchase of treasury shares								(0)	(0)
Disposal of treasury shares			1	1				13	15
Net changes in items other than shareholders' equity									
Total changes during period	-	-	1	1	83	3,231	3,314	12	3,329
Balance at end of period	48,868	9,376	21,076	30,453	1,361	43,616	44,978	(30)	124,268

	Valuation and translation adjustments			Total net assets
	Valuation difference on available-for-sale securities	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at beginning of period	(32,761)	319	(32,441)	88,497
Changes during period				
Dividends of surplus				(415)
Profit				3,729
Purchase of treasury shares				(0)
Disposal of treasury shares				15
Net changes in items other than shareholders' equity	7,687	-	7,687	7,687
Total changes during period	7,687	-	7,687	11,016
Balance at end of period	(25,073)	319	(24,754)	99,514

For the six months ended September 30, 2026

(Millions of yen)

	Shareholders' equity								
		Capital surplus			Retained earnings				
	Share capital	Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings Retained earnings brought forward	Total retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	48,868	9,376	21,076	30,453	1,361	46,477	47,839	(31)	127,129
Changes during period									
Transfer from share capital to other capital surplus	(17,500)		17,500	17,500					-
Dividends of surplus					98	(591)	(492)		(492)
Profit						4,859	4,859		4,859
Purchase of treasury shares								(0)	(0)
Disposal of treasury shares			11	11				5	17
Reversal of revaluation reserve for land						20	20		20
Net changes in items other than shareholders' equity									
Total changes during period	(17,500)	-	17,511	17,511	98	4,288	4,386	4	4,403
Balance at end of period	31,368	9,376	38,588	47,965	1,460	50,765	52,226	(26)	131,533

	Valuation and translation adjustments			Total net assets
	Valuation difference on available-for-sale securities	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at beginning of period	(26,925)	319	(26,605)	100,523
Changes during period				
Transfer from share capital to other capital surplus				-
Dividends of surplus				(492)
Profit				4,859
Purchase of treasury shares				(0)
Disposal of treasury shares				17
Reversal of revaluation reserve for land				20
Net changes in items other than shareholders' equity	859	(20)	839	839
Total changes during period	859	(20)	839	5,242
Balance at end of period	(26,065)	299	(25,766)	105,766

Supplementary Information

Financial Results for the Six Months Ended September 30, 2026

Tsukuba Bank, Ltd.

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

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1. Summary of Financial Results

(1)Profit and Loss

【Non-consolidated】 For the six months ended (Millions of yen)

	(Japanese)	Sep.30, 2026 (A)	(A)-(B)	Sep.30, 2025 (B)
Gross business profit	業務粗利益	13,506	(1,293)	14,800
(Excluding gains (losses) on bonds)	（除く国債等債券損益）	18,219	1,637	16,582
Net interest income	資金利益	16,019	1,945	14,074
Net fees and commissions	役務取引等利益	2,038	(295)	2,334
Net other ordinary income	その他業務利益	(4,552)	(2,943)	(1,608)
Of which, gains (losses) on bonds	（うち国債等債券損益）	(4,712)	(2,930)	(1,781)
Domestic gross business profit	国内業務粗利益	13,500	(1,298)	14,799
(Excluding gains (losses) on bonds)	（除く国債等債券損益）	18,213	1,632	16,581
Net interest income	資金利益	16,019	1,948	14,070
Net fees and commissions	役務取引等利益	2,045	(305)	2,351
Net other ordinary income	その他業務利益	(4,564)	(2,941)	(1,622)
Of which, gains (losses) on bonds	（うち国債等債券損益）	(4,712)	(2,930)	(1,781)
International gross business profit	国際業務粗利益	5	4	0
(Excluding gains (losses) on bonds)	（除く国債等債券損益）	5	4	0
Net interest income	資金利益	(0)	(3)	3
Net fees and commissions	役務取引等利益	(6)	10	(16)
Net other ordinary income	その他業務利益	12	(1)	13
Of which, gains (losses) on bonds	（うち国債等債券損益）	—	—	—
Expenses (excluding non-recurrent expenses) (-)	経費(除く臨時処理分)(△)	12,423	516	11,907
Personnel expenses (-)	人件費(△)	6,624	320	6,304
Non-personnel expenses (-)	物件費(△)	4,940	159	4,781
Taxes (-)	税金(△)	858	36	822
Net business profit (before provision of general allowance for loan losses)	実質業務純益	1,082	(1,810)	2,892
Core net business profit	コア業務純益	5,795	1,120	4,674
Core net business profit (excluding gains (losses) on cancellation of investment trusts)	コア業務純益 (除く投資信託解約損益)	5,721	1,173	4,547
Provision of general allowance for loan losses (-) ①	一般貸倒引当金繰入額(△) ①	1	1	—
Net business profit	業務純益	1,081	(1,811)	2,892
Non-recurrent gains (losses)	臨時損益	2,608	1,446	1,161
Of which, gains (losses) related to equity securities	うち株式等関係損益	2,466	1,672	793
Of which, Expenses for disposal of non-performing loans (-) ②	うち不良債権処理費用(△)②	1,674	1,027	647
Of which,Write-off of loans (-)	うち貸出金償却(△)	550	74	476
Of which,Provision of specific allowance for loan losses (-)	うち個別貸倒引当金繰入額(△)	938	938	—
Of which,Reversal of allowance for loan losses ③	うち貸倒引当金戻入益 ③	—	(347)	347
Of which,Recoveries of written off receivables ④	うち償却債権取立益 ④	579	411	167
Ordinary profit	経常利益	3,689	(363)	4,052
Extraordinary gains (losses)	特別損益	2,555	2,613	(58)
Of which, gains (losses) on disposal of non-current assets	うち固定資産処分損益	(5)	9	(15)
Of which, gain on return of retirement benefit trust	うち退職給付信託返還益	2,600	2,600	—
Of which, impairment losses (-)	うち減損損失(△)	39	(3)	42
Profit before income taxes	税引前中間純利益	6,244	2,250	3,994
Total income taxes (-)	法人税等合計(△)	1,385	1,121	264
Income taxes - current (-)	法人税、住民税及び事業税(△)	899	543	355
Income taxes - deferred (-)	法人税等調整額(△)	486	577	(91)
Profit	中間純利益	4,859	1,129	3,729

Credit-related costs ①+②-③-④	与信関係費用①＋②−③−④	1,096	964	131

Note : Core net business profit = Net business profit + Provision of general allowance for loan losses - gains (losses) on bonds

（注）コア業務純益＝業務純益＋一般貸倒引当金繰入額－国債等債券損益

【Consolidated】 For the six months ended (Millions of yen)

	(Japanese)	Sep.30, 2026 (A)	(A)-(B)	Sep.30, 2025 (B)
Consolidated gross business profit	連結業務粗利益	13,557	(1,298)	14,855
Net interest income	資金利益	16,021	1,946	14,075
Net fees and commissions	役務取引等利益	2,087	(301)	2,389
Net other ordinary income	その他業務利益	(4,552)	(2,943)	(1,608)
General and administrative expenses (-)	営業経費(△)	11,935	149	11,786
Credit-related costs (-)	与信関係費用(△)	1,096	964	131
Write-off of loans (-)	貸出金償却(△)	550	74	476
Provision of specific allowance for loan losses (-)	個別貸倒引当金繰入額(△)	938	938	—
Provision of general allowance for loan losses (-)	一般貸倒引当金繰入額(△)	1	1	—
Losses on sales of loans (-)	債権売却損(△)	(0)	(0)	(0)
Provision for contingent loss (-)	偶発損失引当金繰入額(△)	56	69	(12)
Cost borne under joint responsibility system of credit guarantee corporations (-)	保証協会責任共有制度負担金(△)	129	(54)	183
Reversal of allowance for loan losses	貸倒引当金戻入益	—	(347)	347
Recoveries of written off receivables	償却債権取立益	579	411	167
Gains (losses) related to equity securities	株式等関係損益	2,466	1,653	813
Others	その他	796	418	377
Ordinary profit	**経常利益**	**3,788**	**(339)**	**4,128**
Extraordinary gains (losses)	特別損益	2,555	2,613	(58)
Extraordinary income	特別利益	2,628	2,628	—
Extraordinary losses	特別損失	73	14	58
Profit before income taxes	税金等調整前中間純利益	6,344	2,274	4,070
Total income taxes (-)	法人税等合計(△)	1,385	1,104	281
Income taxes - current (-)	法人税、住民税及び事業税(△)	934	561	373
Income taxes - deferred (-)	法人税等調整額(△)	451	542	(91)
Profit	中間純利益	4,958	1,169	3,788
Profit attributable to owners of parent	**親会社株主に帰属する中間純利益**	**4,958**	1,169	**3,788**

(2)Net business profit

【Non-consolidated】 For the six months ended (Millions of yen)

	(Japanese)	Sep.30, 2026 (A)	(A)-(B)	Sep.30, 2025 (B)
Net business profit (before provision of general allowance for loan losses)	実質業務純益	1,082	(1,810)	2,892
Per head (in thousands of yen)	職員一人当たり(千円)	838	(1,393)	2,232
Net business profit	業務純益	1,081	(1,811)	2,892
Per head (in thousands of yen)	職員一人当たり(千円)	837	(1,394)	2,232

Note : Per head' is calculated by the average number of people excluding temporary workers, etc. during the period.

(注)職員数は、期中平均人員(出向者、臨時雇用及び嘱託を除く)により算出しております。

(3)Interest Rate Spread

【Non-consolidated】 For the six months ended (%)

	(Japanese)	Sep.30, 2026 (A)	(A)-(B)	Sep.30, 2025 (B)
Average yield on interest earning assets ①	資金運用利回 ①	1.44	0.27	1.17
Average yield on loans and bills discounted	貸出金利回	1.48	0.22	1.26
Average yield on securities	有価証券利回	1.40	0.36	1.04
Average yield on interest bearing liabilities ②	資金調達原価 ②	1.21	0.17	1.04
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.31	0.14	0.17
Average interest rate spread (①－②)	総資金利鞘 (①－②)	0.23	0.10	0.13

(4)Return on Equity

【Non-consolidated】 For the six months ended (%)

	(Japanese)	Sep.30, 2026 (A)	(A)-(B)	Sep.30, 2025 (B)
Net business profit basis	業務純益ベース(注1)	2.09	(4.04)	6.13
Profit basis	中間純利益ベース(注2)	9.39	1.48	7.91

Note : 1. Net business profit/{(Net assets at the beginning of the period + Net assets at the end of the period)/2}×365/183×100

2. Profit/{(Net assets at the beginning of the period + Net assets at the end of the period)/2}×365/183×100

(注) 1. 業務純益÷ {(期首純資産の部＋期末純資産の部)÷2} ×365日÷183日×100

2. 中間純利益÷ {(期首純資産の部＋期末純資産の部)÷2} ×365日÷183日×100

(Reference) A denominator is Average net assets. For the six months ended (%)

	(Japanese)	Sep.30, 2026 (A)	(A)-(B)	Sep.30, 2025 (B)
Net business profit basis	業務純益ベース(注1)	1.63	(3.04)	4.67
Profit basis	中間純利益ベース(注2)	7.36	1.33	6.03

Note : 1. Net business profit/Average net assets ×365/183×100

2. Profit/Average net assets ×365/183×100

(注) 1. 業務純益÷ 純資産の部合計平残×365日÷183日×100

2. 中間純利益÷ 純資産の部合計平残×365日÷183日×100

(5)Gains and Losses on Securities

【Non-consolidated】 For the six months ended (Millions of yen)

	(Japanese)	Sep.30, 2026 (A)	(A)-(B)	Sep.30, 2025 (B)
Gains (losses) on bonds	国債等債券損益(5勘定尻)	(4,712)	(2,930)	(1,781)
Gain on sale	売却益	—	(36)	36
Gain on redemption	償還益	—	—	—
Loss on sale	売却損	4,712	2,894	1,818
Loss on redemption	償還損	—	—	—
Loss on devaluation	償却	—	—	—
Gains (losses) related to equity securities	株式等関係損益(3勘定尻)	2,466	1,672	793
Gain on sale	売却益	3,025	2,009	1,015
Loss on sale	売却損	558	336	221
Loss on devaluation	償却	—	—	—

(6)Valuation Gains (Losses) on Securities

①Valuation Standards of Securities

Securities

Trading purpose securities	売買目的有価証券	Market value method (valuation differences are recorded as profits or losses) 時価法(評価差額を損益処理)
Held-to-maturity Bonds	満期保有目的債券	Amortized cost method 償却原価法
Available-for-sale securities	その他有価証券	Market value method (Valuation differences are stated in net assets of balance sheets) 時価法(評価差額を全部純資産直入)
Stocks of subsidiaries and affiliated companies	子会社及び関連会社株式	Cost accounting method 原価法

Money held in trust

Money held in trust for investment	運用目的の金銭の信託	Market value method (valuation differences are recorded as profits or losses) 時価法(評価差額を損益処理)

②Valuation Gains (Losses)

【Non-consolidated】 (Millions of yen)

	(Japanese)	As of September 30, 2026				As of March 31, 2026		
		Valuation gains(losses) (A)	(A)-(B)	Valuation gains	Valuation losses	Valuation gains(losses) (B)	Valuation gains	Valuation losses
Held-to-maturity Bonds	満期保有目的	(3,346)	(1,434)	—	3,346	(1,911)	—	1,911
Available-for-sale securities	その他有価証券	(28,940)	831	8,364	37,305	(29,772)	5,713	35,485
Stocks	株式	2,576	900	2,697	120	1,675	1,692	16
Bonds	債券	(21,716)	(2,665)	0	21,717	(19,051)	1	19,052
Others	その他	(9,800)	2,596	5,666	15,466	(12,396)	4,019	16,416
Total	合計	(32,287)	(602)	8,364	40,651	(31,684)	5,713	37,397
Stocks	株式	2,576	900	2,697	120	1,675	1,692	16
Bonds	債券	(25,063)	(4,100)	0	25,064	(20,963)	1	20,964
Others	その他	(9,800)	2,596	5,666	15,466	(12,396)	4,019	16,416

【Consolidated】 (Millions of yen)

	(Japanese)	As of September 30, 2026				As of March 31, 2026		
		Valuation gains(losses) (A)	(A)-(B)	Valuation gains	Valuation losses	Valuation gains(losses) (B)	Valuation gains	Valuation losses
Held-to-maturity Bonds	満期保有目的	(3,346)	(1,434)	—	3,346	(1,911)	—	1,911
Available-for-sale securities	その他有価証券	(28,946)	826	8,364	37,311	(29,773)	5,713	35,486
Stocks	株式	2,576	900	2,697	120	1,675	1,692	16
Bonds	債券	(21,722)	(2,670)	0	21,723	(19,052)	1	19,053
Others	その他	(9,800)	2,596	5,666	15,466	(12,396)	4,019	16,416
Total	合計	(32,293)	(607)	8,364	40,657	(31,685)	5,713	37,398
Stocks	株式	2,576	900	2,697	120	1,675	1,692	16
Bonds	債券	(25,069)	(4,104)	0	25,069	(20,964)	1	20,965
Others	その他	(9,800)	2,596	5,666	15,466	(12,396)	4,019	16,416

(7)Capital Adequacy Ratio(Domestic Standard)

【Non-consolidated】 (Billions of yen)

	(Japanese)	As of September 30, 2026			As of March 31, 2026	As of Sep.30, 2025
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
① Capital adequacy ratio ②/③	自己資本比率 ②/③	9.94 %	0.43 %	0.49 %	9.51 %	9.45 %
② Capital	自己資本の額	129.2	5.3	7.2	123.9	121.9
③ Risk-weighted assets	リスク・アセットの額	1,300.1	(2.1)	10.2	1,302.2	1,289.9
④ Total required capital ③×4%	所要自己資本 ③×4%	52.0	(0.0)	0.4	52.0	51.5

【Consolidated】 (Billions of yen)

	(Japanese)	As of September 30, 2026			As of March 31, 2026	As of Sep.30, 2025
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
① Capital adequacy ratio ②/③	自己資本比率 ②/③	10.00 %	0.45 %	0.52 %	9.55 %	9.48 %
② Capital	自己資本の額	130.1	5.7	7.7	124.3	122.4
③ Risk-weighted assets	リスク・アセットの額	1,300.2	(2.2)	10.1	1,302.4	1,290.1
④ Total required capital ③×4%	所要自己資本 ③×4%	52.0	(0.0)	0.4	52.0	51.6

2. Status of Loans, etc.

(1) Disclosed Claims under the Financial Reconstruction Law and Risk-monitored Loans

【Non-consolidated】 (Millions of yen)

	(Japanese)	As of September 30, 2026 (A)	(A)-(B)	(A)-(C)	As of March 31, 2026(B)	As of Sep. 30, 2025(C)
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	5,400	543	(349)	4,856	5,750
Doubtful claims	危険債権	34,804	(2,430)	(2,428)	37,234	37,232
Substandard claims	要管理債権	11,110	363	(556)	10,746	11,666
Loans past due 3 months or more	三月以上延滞債権	11	(42)	(32)	53	43
Restructured loans	貸出条件緩和債権	11,098	406	(524)	10,692	11,623
Subtotal (A)	小計（A）	51,314	(1,522)	(3,335)	52,837	54,649
Normal claims	正常債権	2,237,988	58,190	87,745	2,179,798	2,150,243
Total Amount of Loans (B)	総与信残高（B）	2,289,303	56,667	84,409	2,232,635	2,204,893
(A)／(B) (%)	（A）／（B）	2.24	(0.12)	(0.23)	2.36	2.47

【Consolidated】 (Millions of yen)

	(Japanese)	As of September 30, 2026 (A)	(A)-(B)	(A)-(C)	As of March 31, 2026(B)	As of Sep. 30, 2025(C)
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	5,400	543	(349)	4,856	5,750
Doubtful claims	危険債権	34,804	(2,430)	(2,428)	37,234	37,232
Substandard claims	要管理債権	11,110	363	(556)	10,746	11,666
Loans past due 3 months or more	三月以上延滞債権	11	(42)	(32)	53	43
Restructured loans	貸出条件緩和債権	11,098	406	(524)	10,692	11,623
Subtotal (A)	小計（A）	51,314	(1,522)	(3,335)	52,837	54,649
Normal claims	正常債権	2,237,988	58,190	87,745	2,179,798	2,150,243
Total Amount of Loans (B)	総与信残高（B）	2,289,303	56,667	84,409	2,232,635	2,204,893
(A)／(B) (%)	（A）／（B）	2.24	(0.12)	(0.23)	2.36	2.47

(2) Status of Coverage on Disclosed Claims under the Financial Reconstruction Law

【Non-consolidated】 (Millions of yen)

	(Japanese)	As of September 30, 2026 (A)	(A)-(B)	(A)-(C)	As of March 31, 2026(B)	As of Sep. 30, 2025(C)
Coverage amount (C)	保全額（C）	36,084	(964)	(1,503)	37,048	37,588
Collateral and guarantees(D)	担保保証等（D）	29,566	(120)	67	29,686	29,498
Allowance for loan losses (E)	貸倒引当金（E）	6,517	(844)	(1,571)	7,362	8,089
Allowance ratio (E) / (A-D) (%)	引当率（E）／（A-D）	29.97	(1.83)	(2.19)	31.80	32.16
Coverage ratio (C) / (A) (%)	保全率（C）／（A）	70.32	0.21	1.55	70.11	68.77

【Consolidated】 (Millions of yen)

	(Japanese)	As of September 30, 2026 (A)	(A)-(B)	(A)-(C)	As of March 31, 2026(B)	As of Sep. 30, 2025(C)
Coverage amount (C)	保全額（C）	36,084	(964)	(1,503)	37,048	37,588
Collateral and guarantees(D)	担保保証等（D）	29,566	(120)	67	29,686	29,498
Allowance for loan losses (E)	貸倒引当金（E）	6,517	(844)	(1,571)	7,362	8,089
Allowance ratio (E) / (A-D) (%)	引当率（E）／（A-D）	29.97	(1.83)	(2.19)	31.80	32.16
Coverage ratio (C) / (A) (%)	保全率（C）／（A）	70.32	0.21	1.55	70.11	68.77

(Reference) Breakdown of Disclosed Claims under the Financial Reconstruction Law

【Non-consolidated】 (Millions of yen)

As of September 30, 2026	(Japanese)	Claim amount A	Collateral and guarantees B	Uncoverage amount C =A-B	Allowance for loan losses D	Allowance ratio(%) D/C	Coverage ratio(%) (B+D)/A
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	5,400	4,381	1,019	1,019	100.00	100.00
Doubtful claims	危険債権	34,804	21,932	12,871	4,779	37.13	76.75
Substandard claims	要管理債権	11,110	3,252	7,857	719	9.15	35.75
Total	合計	51,314	29,566	21,747	6,517	29.97	70.32

【Consolidated】 (Millions of yen)

As of September 30, 2026	(Japanese)	Claim amount A	Collateral and guarantees B	Uncoverage amount C =A-B	Allowance for loan losses D	Allowance ratio(%) D/C	Coverage ratio(%) (B+D)/A
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	5,400	4,381	1,019	1,019	100.00	100.00
Doubtful claims	危険債権	34,804	21,932	12,871	4,779	37.13	76.75
Substandard claims	要管理債権	11,110	3,252	7,857	719	9.15	35.75
Total	合計	51,314	29,566	21,747	6,517	29.97	70.32

(3) Status of Allowance for Loan Losses

【Non-consolidated】 (Millions of yen)

	(Japanese)	As of September 30, 2026 (A)	(A)-(B)	(A)-(C)	As of March 31, 2026(B)	As of Sep. 30, 2025(C)
Allowance for Loan Losses	貸倒引当金	10,020	(951)	(1,674)	10,971	11,695
General allowance for loan losses	一般貸倒引当金	4,051	1	(23)	4,049	4,074
Specific allowance for loan losses	個別貸倒引当金	5,969	(952)	(1,651)	6,921	7,620

【Consolidated】 (Millions of yen)

	(Japanese)	As of September 30, 2026 (A)	(A)-(B)	(A)-(C)	As of March 31, 2026(B)	As of Sep. 30, 2025(C)
Allowance for Loan Losses	貸倒引当金	10,020	(951)	(1,674)	10,971	11,695
General allowance for loan losses	一般貸倒引当金	4,051	1	(23)	4,049	4,074
Specific allowance for loan losses	個別貸倒引当金	5,969	(952)	(1,651)	6,921	7,620

(4) Relationship between Self-Assessment, Disclosed Claims under the Financial Reconstruction Law and Risk-monitored Loans

【Non-consolidated】 (Billions of yen)

Self-assessment results 自己査定結果		
Classification of borrowers 債務者区分別残高		
Bankrupt borrowers 破綻先		1.0
Effectively bankrupt borrowers 実質破綻先		4.4
Potentially bankrupt borrowers 破綻懸念先		34.8
Borrowers requiring caution 要注意先	Substandard borrowers 要管理先	17.0
	Other borrowers requiring caution 要管理先以外の要注意先	166.8
Subtotal 要注意先計		183.8
Normal Borrowers 正常先		2,065.3
Total 合計		2,289.3

Disclosed Claims under the Financial Reconstruction Law and Risk-monitored Loans 金融再生法開示債権及びリスク管理債権				
Classification of credit balance 区分別与信残高			Covered by collateral and guarantees 担保・保証による保全額	Allowance 引当額	Coverage ratio(%) 保全率
Bankrupt and substantially bankrupt claims 破産更生債権及びこれらに準ずる債権		5.4	4.4	1.0	100.00
Doubtful claims 危険債権		34.8	21.9	4.8	76.75
Substandard claims 要管理債権		11.1	3.3	0.7	35.75
	Loans past due 3 months or more 三月以上延滞債権	0.0			
	Restructured loans 貸出条件緩和債権	11.1			
Subtotal 小計		51.3	29.6	6.5	70.32
Normal claims 正常債権		2,238.0			
Total 合計		2,289.3			

(Note) Assets include : loans and bills discounted, customers' liabilities for acceptances and guarantees, securities loaned, foreign exchange, accrued interest, suspense payments, private placement bonds by banks.

対象債権について：貸出金、支払承諾見返、貸付有価証券、外国為替、未収利息、仮払金、銀行保証付私募債

(5)Loan Portfolio, etc.

①Classification of loans by type of industry

【Non-consolidated】 (Millions of yen)

	(Japanese)	As of September 30, 2026 (A)	(A)-(B)	(A)-(C)	As of March 31, 2026(B)	As of Sep. 30, 2025(C)
Domestic branches	国内店分	2,266,155	58,966	91,456	2,207,188	2,174,698
Manufacturing	製造業	164,347	(797)	942	165,144	163,405
Agriculture and forestry	農業、林業	10,643	354	865	10,289	9,778
Fishery	漁業	723	14	133	709	590
Mining, quarrying of stone and gravel	鉱業、採石業、砂利採取業	2,583	(336)	(402)	2,919	2,985
Construction	建設業	133,146	(686)	7,125	133,832	126,021
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	27,805	234	(1,846)	27,571	29,651
Information and communications	情報通信業	7,146	(1,514)	(2,646)	8,660	9,792
Transport and postal activities	運輸業、郵便業	67,252	(1,028)	(7,773)	68,280	75,025
Wholesale and retail	卸売・小売業	129,826	1,922	705	127,904	129,121
Finance and insurance	金融・保険業	61,883	(3,148)	(8,951)	65,031	70,834
Real estate and goods rental and leasing	不動産業、物品賃貸業	295,175	7,423	19,651	287,752	275,524
Scientific research, professional and technical services	学術研究、専門・技術サービス業	14,785	1,262	2,180	13,523	12,605
Accommodations	宿泊業	6,458	238	16	6,220	6,442
Restaurant businesses	飲食業	15,850	367	(357)	15,483	16,207
Living-related and personal services and amusement services	生活関連サービス業、娯楽業	18,884	(940)	(1,091)	19,824	19,975
Education and learning support	教育、学習支援業	9,395	(322)	(668)	9,717	10,063
Medical and welfare	医療・福祉	82,465	(2,458)	(2,056)	84,923	84,521
Other services	その他のサービス業	36,291	(396)	(803)	36,687	37,094
Local governments	地方公共団体	484,110	34,968	37,209	449,142	446,901
Others	その他	697,388	23,810	49,224	673,578	648,164

②Classification of Disclosed Claims under the Financial Reconstruction Law

【Non-consolidated】 (Millions of yen)

	(Japanese)	As of September 30, 2026 (A)	(A)-(B)	(A)-(C)	As of March 31, 2026(B)	As of Sep. 30, 2025(C)
Domestic branches	国内店分	51,314	(1,522)	(3,335)	52,837	54,649
Manufacturing	製造業	8,757	(212)	59	8,969	8,698
Agriculture and forestry	農業、林業	714	(70)	(119)	784	833
Fishery	漁業	—	—	—	—	—
Mining, quarrying of stone and gravel	鉱業、採石業、砂利採取業	321	(220)	(327)	541	648
Construction	建設業	7,055	(891)	(843)	7,946	7,898
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	290	(348)	216	638	74
Information and communications	情報通信業	437	(71)	43	508	394
Transport and postal activities	運輸業、郵便業	1,920	(388)	(1,865)	2,308	3,785
Wholesale and retail	卸売・小売業	6,779	250	(405)	6,529	7,184
Finance and insurance	金融・保険業	96	18	18	78	78
Real estate and goods rental and leasing	不動産業、物品賃貸業	3,025	169	(329)	2,856	3,354
Scientific research, professional and technical services	学術研究、専門・技術サービス業	150	(25)	(83)	175	233
Accommodations	宿泊業	1,884	(49)	219	1,933	1,665
Restaurant businesses	飲食業	1,305	10	(421)	1,295	1,726
Living-related and personal services and amusement services	生活関連サービス業、娯楽業	1,691	25	43	1,666	1,648
Education and learning support	教育、学習支援業	44	43	39	1	5
Medical and welfare	医療・福祉	9,631	(284)	(535)	9,915	10,166
Other services	その他のサービス業	1,742	324	299	1,418	1,443
Local governments	地方公共団体	—	—	—	—	—
Others	その他	5,463	194	654	5,269	4,809

③Balance of Consumer Loans

【Non-consolidated】 (Millions of yen)

	(Japanese)	As of September 30, 2026			As of March 31, 2026(B)	As of Sep.30, 2025(C)
		(A)	(A)-(B)	(A)-(C)		
Consumer loans	消費者ローン残高	691,848	25,308	50,133	666,540	641,715
Housing loans	住宅ローン残高	643,268	23,169	45,798	620,099	597,470
Other consumer loans	その他ローン残高	48,579	2,139	4,335	46,440	44,244

④Balance and ratio of loans to small and medium-sized enterprises ("SMEs"), etc.

【Non-consolidated】 (Millions of yen)

	(Japanese)	As of September 30, 2026			As of March 31, 2026(B)	As of Sep.30, 2025(C)
		(A)	(A)-(B)	(A)-(C)		
Loans and bills discounted(A)	貸出金残高(A)	2,266,155	58,966	91,456	2,207,188	2,174,698
Loans to SMEs, etc.(B)	中小企業等貸出金残高(B)	1,577,598	25,295	59,300	1,552,303	1,518,298
Loans to SMEs	うち中小企業貸出残高	833,490	8,805	18,109	824,685	815,380
Ratio of loans to SMEs, etc.(B/A) (%)	中小企業等貸出比率(B/A)	69.61	(0.71)	(0.20)	70.32	69.81

(6) Balance of Deposits and Loans

【Non-consolidated】 (Millions of yen)

	(Japanese)	As of September 30, 2026			As of March 31, 2026(B)	As of Sep.30, 2025(C)
		(A)	(A)-(B)	(A)-(C)		
Deposits (Terms-end balance)	預金　(末残)	2,607,122	52,398	7,577	2,554,724	2,599,545
Deposits (Average balance)	預金　(平残)	2,611,870	19,882	6,233	2,591,988	2,605,637
Loans (Terms-end balance)	貸出金　(末残)	2,266,155	58,966	91,456	2,207,188	2,174,698
Loans (Average balance)	貸出金　(平残)	2,248,591	81,784	105,452	2,166,807	2,143,138

(Reference) Balance of private placement bonds

【Non-consolidated】 (Millions of yen)

	(Japanese)	As of September 30, 2026			As of March 31, 2026(B)	As of Sep.30, 2025(C)
		(A)	(A)-(B)	(A)-(C)		
Private placement bonds	私募債残高	20,665	(2,800)	(6,865)	23,465	27,530

(7) Balance of Assets in Custody

【Non-consolidated】 (Millions of yen)

	(Japanese)	As of September 30, 2026			As of March 31, 2026(B)	As of Sep.30, 2025(C)
		(A)	(A)-(B)	(A)-(C)		
Assets in custody	預り資産	437,483	38,182	57,268	399,300	380,215
Investment trusts	投資信託	230,450	27,984	45,401	202,465	185,049
Life insurance	生命保険	192,322	5,797	5,173	186,525	187,149
Public bonds	国債等公共債	13,635	4,265	6,549	9,369	7,085
Foreign currency deposits	外貨預金	1,074	134	143	940	931