November 11, 2026

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

Company name:	Mebuki Financial Group, Inc.
Listing:	Tokyo Stock Exchange
Securities code:	7167
URL:	https://www.mebuki-fg.co.jp/
Representative:	Tetsuya Akino, President
Inquiries:	Masaki Tanaka, General Manager of Corporate Planning Dept.
Scheduled date to file semi-annual securities report:	November 25, 2026 (scheduled)
Scheduled date to commence dividend payments:	December 3, 2026 (scheduled)

(Japanese yen amounts of less than 1 million or the first decimal place have been rounded down.)

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

(1) Consolidated operating results

(%: Changes from the corresponding period of the previous fiscal year)

	Ordinary income		Ordinary profit		Net income attributable to owners of the parent	
Six months ended	¥Million	%	¥Million	%	¥Million	%
September 30, 2026	262,783	24.2	86,084	44.2	59,242	35.3
September 30, 2025	211,549	28.7	59,694	29.6	43,773	36.7

(Note) Comprehensive income For the six months ended September 30,2026 : ¥45,360 million [(53.3)%]
For the six months ended September 30,2025 : ¥97,175 million [426.3%]

	Basic earnings per share	Diluted earnings per share
Six months ended	¥	¥
September 30, 2026	63.11	63.10
September 30, 2025	46.03	46.03

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	¥Million	¥Million	%
September 30, 2026	21,045,935	1,107,674	5.2
March 31,2026	21,173,586	1,077,192	5.0

(Reference) Equity As of September 30, 2026 : ¥1,107,615 million As of March 31, 2026 : ¥1,077,123 million

(Note) "Equity-to-asset ratio" represents ("Net assets"-"Equity warrants"-"Non-controlling interest") / "Total assets" at the end of each period.
The ratio above is not the one based on the regulation of Capital Adequacy Ratio.

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	¥	¥	¥	¥	¥
Fiscal year ended March 31,2026	—	12.00	—	16.00	28.00
Fiscal year ending March 31,2027	—	22.00			
Fiscal year ending March 31,2027 (Forecast)			—	26.00	48.00

(Note) Revisions to the forecast of cash dividends most recently announced : Yes
For details, please refer to "Notice of Revision of Consolidated Earnings Forecast for FY2026 and Year-end and Annual Dividends Forecast (Dividend Increase)" released today (on Nov.11,2026).

3. Consolidated Earnings Forecasts for Fiscal year 2026, ending March 31, 2027

(%: Changes from the corresponding period of the previous fiscal year)

	Ordinary profit		Net income attributable to owners of the parent		Basic earnings per share
	¥Million	%	¥Million	%	¥
Fiscal year ending March 31, 2027	163,000	40.9	112,000	33.0	119.68

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

* Notes

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

Newly consolidated : 1 company (Company Name : Wing IT Solutions ,Ltd.)

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

① Changes in accounting policies due to revisions to accounting standards and other regulations: None
② Changes in accounting policies due to other reasons: None
③ Changes in accounting estimates: None
④ Restatement: None

(3) Number of issued shares (common shares)

① Total number of issued shares at the end of the period (including treasury shares)

As of September 30, 2026 947,055,218 shares As of March 31, 2026 947,055,218 shares

② Number of treasury shares at the end of the period

As of September 30, 2026 8,259,912 shares As of March 31, 2026 8,502,741 shares

③ Average number of shares outstanding during the period

Six months ended September 30, 2026 938,645,366 shares
Six months ended September 30, 2025 950,812,538 shares

（Reference）Non-consolidated Financial Highlight

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

(1) Operating results

	Operating income		Operating profit		Ordinary profit		Net income	
Six months ended	¥Million	%	¥Million	%	¥Million	%	¥Million	%
September 30, 2026	21,842	(38.8)	20,667	(40.3)	20,254	(40.9)	20,478	(40.5)
September 30, 2025	35,738	73.0	34,632	76.3	34,271	75.6	34,458	75.7

	Basic earnings per share
Six months ended	¥
September 30, 2026	21.81
September 30, 2025	36.24

(2) Financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	¥Million	¥Million	%
September 30, 2026	735,390	645,032	87.7
March 31,2026	729,580	639,227	87.6

(Reference) Equity As of September 30, 2026 : ¥644,999 million As of March 31, 2026 : ¥639,195 million

(Note) "Equity-to-asset ratio" represents ("Net assets"-"Equity warrants") / "Total assets" at the end of each period.
The ratio above is not the one based on the regulation of Capital Adequacy Ratio.

* 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 the certain assumptions which are considered to be reasonable. Actual results may differ from those forecasts depending on various future factors.

Consolidated Financial Results for the Six Months Ended September 30,2026

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Ⅰ Consolidated Interim Financial Information

1. Consolidated Interim Balance Sheet

(Millions of yen)

Item	*(Japanese)*	As of March 31, 2026	As of Sep. 30, 2026
Assets	**（資産の部）**		
Cash and due from banks	現金預け金	2,445,163	2,072,505
Call loans and bills bought	コールローン及び買入手形	261,828	236,784
Monetary claims bought	買入金銭債権	5,698	5,463
Trading assets	特定取引資産	11,691	14,222
Money held in trust	金銭の信託	2,832	2,837
Securities	有価証券	3,848,221	3,828,693
Loans and bills discounted	貸出金	13,997,655	14,208,153
Foreign exchanges	外国為替	14,922	9,371
Lease receivable and investments in lease	リース債権及びリース投資資産	62,483	63,217
Other assets	その他資産	349,341	418,171
Tangible fixed assets	有形固定資産	107,746	108,993
Intangible fixed assets	無形固定資産	12,104	12,689
Net defined benefit asset	退職給付に係る資産	105,971	108,521
Deferred tax assets	繰延税金資産	2,871	3,356
Customers' liabilities for acceptances and guarantees	支払承諾見返	18,298	24,571
Allowance for loan losses	貸倒引当金	(73,233)	(71,549)
Reserve for devaluation of investment securities	投資損失引当金	(8)	(69)
Total Assets	**資産の部合計**	**21,173,586**	**21,045,935**
Liabilities	**（負債の部）**		
Deposits	預金	17,831,757	17,564,427
Negotiable certificates of deposit	譲渡性預金	276,180	286,060
Call money and bills sold	コールマネー及び売渡手形	74,270	316,148
Payables under repurchase agreements	売現先勘定	155,610	129,862
Payables under securities lending transactions	債券貸借取引受入担保金	160,194	60,520
Trading liabilities	特定取引負債	8,619	11,263
Borrowed money	借用金	1,208,817	1,124,126
Foreign Exchanges	外国為替	1,818	1,990
Due to trust account	信託勘定借	3,692	4,052
Other liabilities	その他負債	316,518	380,006
Provision for directors' bonuses	役員賞与引当金	340	—
Net defined benefit liability	退職給付に係る負債	991	1,015
Provision for directors' retirement benefits	役員退職慰労引当金	45	35
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,423	1,329
Provision for contingent loss	偶発損失引当金	1,892	1,823
Provision for point card certificates	ポイント引当金	618	582
Provision for loss on interest repayment	利息返還損失引当金	0	0
Reserves under special laws	特別法上の引当金	3	3
Deferred tax liabilities	繰延税金負債	27,607	22,826
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	7,616	7,613
Negative goodwill	負ののれん	79	—
Acceptances and guarantees	支払承諾	18,298	24,571
Total liabilities	**負債の部合計**	**20,096,394**	**19,938,260**

Item	*(Japanese)*	As of March 31, 2026	As of Sep. 30, 2026
Net Assets	**（純資産の部）**		
Capital stock	資本金	117,495	117,495
Capital surplus	資本剰余金	56,722	56,849
Retained earnings	利益剰余金	764,348	808,386
Treasury stock	自己株式	(7,587)	(7,371)
Total shareholders' equity	**株主資本合計**	**930,978**	**975,359**
Unrealized gains on available-for-sale securities	その他有価証券評価差額金	16,374	(44,739)
Deferred gains (losses) on hedges	繰延ヘッジ損益	84,234	133,623
Land revaluation surplus	土地再評価差額金	10,722	10,717
Defined retirement benefit plans	退職給付に係る調整累計額	34,812	32,655
Total accumulated other comprehensive income	**その他の包括利益累計額合計**	**146,144**	**132,255**
Equity warrants	新株予約権	32	32
Non-controlling interest	非支配株主持分	36	26
Total net assets	**純資産の部合計**	**1,077,192**	**1,107,674**
Total liabilities and net assets	**負債及び純資産の部合計**	**21,173,586**	**21,045,935**

(Note) Figures are rounded down to the nearest million.

2. Consolidated Interim Statement of Income and Consolidated Interim Statement of Comprehensive Income

(1)Consolidated Interim Statement of Income

(Millions of yen)

Item	(Japanese)	For the six months ended Sep.30,2025	For the six months ended Sep.30,2026
Ordinary income	**経常収益**	**211,549**	**262,783**
Interest income	資金運用収益	132,770	165,640
Interest on loans and discounts	（うち貸出金利息）	79,459	102,796
Interest and dividends on securities	（うち有価証券利息配当金）	44,064	49,510
Trust fees	信託報酬	20	33
Fees and commissions	役務取引等収益	32,892	35,163
Trading income	特定取引収益	310	70
Other ordinary income	その他業務収益	10,929	2,349
Other income	その他経常収益	34,625	59,525
Ordinary expenses	**経常費用**	**151,854**	**176,698**
Interest expenses	資金調達費用	40,533	51,766
Interest on deposits	（うち預金利息）	16,837	29,279
Fees and commissions payments	役務取引等費用	7,596	8,168
Other business expenses	その他業務費用	21,059	32,464
General and administrative expenses	営業経費	57,982	60,131
Other operating expenses	その他経常費用	24,682	24,166
Ordinary profit	**経常利益**	**59,694**	**86,084**
Extraordinary income	**特別利益**	**3,173**	**－**
Gain on dispositions of fixed assets	固定資産処分益	3,173	－
Extraordinary losses	**特別損失**	**194**	**159**
Loss on disposal of non-current assets	固定資産処分損	118	158
Impairment loss	減損損失	75	1
Income before income taxes	**税金等調整前中間純利益**	**62,674**	**85,924**
Income taxes-current	法人税、住民税及び事業税	19,399	25,594
Income taxes-deferred	法人税等調整額	(500)	1,086
Total income taxes	**法人税等合計**	**18,899**	**26,681**
Net income	**中間純利益**	**43,775**	**59,243**
Net income attributable to non-controlling interest	**非支配株主に帰属する中間純利益**	**2**	**1**
Net income attributable to owners of the parent	**親会社株主に帰属する中間純利益**	**43,773**	**59,242**

(Note) Figures are rounded down to the nearest million.

(2)Consolidated Interim Statement of Comprehensive Income

(Millions of yen)

Item	(Japanese)	For the six months ended Sep.30,2025	For the six months ended Sep.30,2026
Net income	**中間純利益**	**43,775**	**59,243**
Other comprehensive income	**その他の包括利益**	**53,399**	**(13,883)**
Unrealized gains on available-for-sale securities	その他有価証券評価差額金	39,663	(61,113)
Deferred gains (losses) on hedges	繰延ヘッジ損益	14,796	49,388
Defined retirement benefit plans	退職給付に係る調整額	(1,060)	(2,157)
Comprehensive income	**中間包括利益**	**97,175**	**45,360**
	(内訳)		
Comprehensive income attributable to owners of the parent	親会社株主に係る中間包括利益	97,172	45,359
Comprehensive income attributable to non-controlling interests	非支配株主に係る中間包括利益	2	1

3. Consolidated Interim Statement of Changes in Shareholders' Equity

Six months ended September 30,2025

(Millions of yen)

		Shareholders' equity				
		Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
		株主資本				
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at the beginning of current period	当期首残高	117,495	80,386	699,665	(1,598)	895,949
Changes of items during the period	当中間期変動額					
Cash dividends	剰余金の配当			(8,860)		(8,860)
Net income attributable to owners of the parent	親会社株主に帰属する中間純利益			43,773		43,773
Purchase of treasury stock	自己株式の取得				(23,000)	(23,000)
Disposal of treasury stock	自己株式の処分		58		290	348
Cancellation of treasury stock	自己株式の消却		(23,722)		23,722	－
Transfer from land revaluation surplus	土地再評価差額金の取崩			718		718
Net changes except for shareholders' equity during the period	株主資本以外の項目の当中間期変動額（純額）					
Total changes of items during the period	当中間期変動額合計	－	(23,663)	35,631	1,011	12,979
Balance at the end of current period	当中間期末残高	117,495	56,722	735,296	(586)	908,928

		Accumulated other comprehensive income					Equity warrants	Non-controlling interest	Total net assets
		Unrealized gains on available-for-sale securities	Deferred gains (losses) on hedges	Land revaluation surplus	Defined retirement benefit plans	Total accumulated other comprehensive income			
		その他の包括利益累計額							
		その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	退職給付に係る調整累計額	その他の包括利益累計額合計	新株予約権	非支配株主持分	純資産合計
Balance at the beginning of current period	当期首残高	8,507	28,511	11,454	21,519	69,993	37	32	966,012
Changes of items during the period	当中間期変動額								
Cash dividends	剰余金の配当								(8,860)
Net income attributable to owners of the parent	親会社株主に帰属する中間純利益								43,773
Purchase of treasury stock	自己株式の取得								(23,000)
Disposal of treasury stock	自己株式の処分								348
Cancellation of treasury stock	自己株式の消却								
Transfer from land revaluation surplus	土地再評価差額金の取崩								718
Net changes except for shareholders' equity during the period	株主資本以外の項目の当中間期変動額（純額）	39,663	14,796	(718)	(1,060)	52,681	(5)	2	52,678
Total changes of items during the period	当中間期変動額合計	39,663	14,796	(718)	(1,060)	52,681	(5)	2	65,657
Balance at the end of current period	当中間期末残高	48,170	43,308	10,736	20,459	122,674	32	35	1,031,670

Six months ended September 30,2026

(Millions of yen)

		Shareholders' equity				
		Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
		株主資本				
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at the beginning of current period	当期首残高	117,495	56,722	764,348	(7,587)	930,978
Changes of items during the period	当中間期変動額					
Cash dividends	剰余金の配当			(15,016)		(15,016)
Net income attributable to owners of the parent	親会社株主に帰属する中間純利益			59,242		59,242
Purchase of treasury stock	自己株式の取得				(2)	(2)
Disposal of treasury stock	自己株式の処分		126		218	345
Changes due to acquiring equity of consolidated subsidiaries	連結範囲の変動に伴う増減			(192)		(192)
Transfer from land revaluation surplus	土地再評価差額金の取崩			5		5
Net changes except for shareholders' equity during the period	株主資本以外の項目の当中間期変動額（純額）					
Total changes of items during the period	当中間期変動額合計	―	126	44,038	215	44,380
Balance at the end of current period	当中間期末残高	117,495	56,849	808,386	(7,371)	975,359

		Accumulated other comprehensive income					Equity warrants	Non-controlling interest	Total net assets
		Unrealized gains on available-for-sale securities	Deferred gains (losses) on hedges	Land revaluation surplus	Defined retirement benefit plans	Total accumulated other comprehensive income			
		その他の包括利益累計額							
		その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	退職給付に係る調整累計額	その他の包括利益累計額合計	新株予約権	非支配株主持分	純資産合計
Balance at the beginning of current period	当期首残高	16,374	84,234	10,722	34,812	146,144	32	36	1,077,192
Changes of items during the period	当中間期変動額								
Cash dividends	剰余金の配当								(15,016)
Net income attributable to owners of the parent	親会社株主に帰属する中間純利益								59,242
Purchase of treasury stock	自己株式の取得								(2)
Disposal of treasury stock	自己株式の処分								345
Changes due to acquiring equity of consolidated subsidiaries	連結範囲の変動に伴う増減								(192)
Transfer from land revaluation surplus	土地再評価差額金の取崩								5
Net changes except for shareholders' equity during the period	株主資本以外の項目の当中間期変動額（純額）	(61,113)	49,388	(5)	(2,157)	(13,888)	―	(10)	(13,898)
Total changes of items during the period	当中間期変動額合計	(61,113)	49,388	(5)	(2,157)	(13,888)	―	(10)	30,482
Balance at the end of current period	当中間期末残高	(44,739)	133,623	10,717	32,655	132,255	32	26	1,107,674

4. Note for the Assumption of Going Concern

Not applicable.

5. Note for Subsequent Events

(Acquisition of treasury stock)

At the Board of Directors' meeting held on November 11, 2026, we resolved to acquire treasury stock for the purpose of enhancement of shareholder returns and improving capital efficiency, pursuant to the provisions of the Articles of Incorporation in accordance with the provision of Article 459, Paragraph 1, of the Companies Act.

・Class of shares to be acquired	Common stock
・Total number of shares to be acquired	9,000,000 shares (upper limit) (0.95% of total number of shares issued (excluding treasury stock))
・Total acquisition cost	10,000 million yen (upper limit)
・Period of acquisition	From November 12, 2026, to December 21, 2026
・Method of acquisition	Market purchases on the Tokyo Stock Exchange

Ⅱ【Reference】Non-consolidated Financial Information of the main consolidated subsidiaries

1.Non-consolidated Financial Information of The Joyo Bank, Ltd.

(1) Financial Highlights (from April 1, 2026 to September 30, 2026)

(%: Changes from the corresponding period of the previous fiscal year)

①Non-consolidated operating results

	Ordinary income		Ordinary profit		Net income	
Six months ended	¥Million	%	¥Million	%	¥Million	%
September 30, 2026	145,061	21.2	55,695	47.9	38,440	34.4
September 30, 2025	119,603	38.4	37,657	34.5	28,588	45.2

②Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	¥Million	¥Million	%
September 30, 2026	12,859,500	693,661	5.3
March 31,2026	12,688,183	673,110	5.3

(Reference) Equity As of September 30, 2026 : ¥693,661million As of March 31, 2026 : ¥673,110 million

(Note) “Equity-to-asset ratio” represents "Net assets "/ “Total assets” at the end of each period.

The ratio above is not the one based on the regulation of Capital Adequacy Ratio.

(2) Non-consolidated Balance Sheet （The Joyo Bank, Ltd）

(Millions of yen)

Item	*(Japanese)*	As of March 31, 2026	As of Sep. 30, 2026
Assets	**(資産の部)**		
Cash and due from banks	現金預け金	1,470,345	1,457,974
Call loans	コールローン	258,838	232,756
Monetary claims bought	買入金銭債権	594	696
Trading assets	特定取引資産	11,432	13,999
Securities	有価証券	2,422,116	2,378,009
Loans and bills discounted	貸出金	8,276,048	8,480,212
Foreign exchanges	外国為替	8,012	3,827
Other assets	その他資産	166,086	204,202
Tangible fixed assets	有形固定資産	72,337	73,164
Intangible fixed assets	無形固定資産	7,544	7,761
Prepaid pension cost	前払年金費用	18,459	23,102
Customers' liabilities for acceptances and guarantees	支払承諾見返	11,871	17,637
Allowance for loan losses	貸倒引当金	(35,496)	(33,773)
Reserve for devaluation of investment securities	投資損失引当金	(8)	(69)
Total Assets	**資産の部合計**	**12,688,183**	**12,859,500**
Liabilities	**(負債の部)**		
Deposits	預金	10,593,879	10,530,955
Negotiable certificates of deposit	譲渡性預金	162,085	157,360
Call money	コールマネー	49,233	304,347
Payables under repurchase agreements	売現先勘定	155,610	129,862
Trading liabilities	特定取引負債	8,619	11,263
Borrowed money	借用金	855,071	799,464
Foreign Exchanges	外国為替	1,309	1,500
Due to trust account	信託勘定借	2,108	2,350
Other liabilities	その他負債	144,746	182,439
Income taxes payable	（未払法人税等）	13,118	15,432
Lease obligations	（リース債務）	143	162
Other	（その他の負債）	131,484	166,844
Provision for directors' bonuses	役員賞与引当金	165	―
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	880	819
Provision for point card certificates	ポイント引当金	218	258
Provision for contingent loss	偶発損失引当金	822	812
Deferred tax liabilities	繰延税金負債	21,535	19,851
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	6,916	6,913
Acceptances and guarantees	支払承諾	11,871	17,637
Total liabilities	**負債の部合計**	**12,015,072**	**12,165,839**

(Millions of yen)

Item	*(Japanese)*	As of March 31, 2026	As of Sep. 30, 2026
Net Assets	**（純資産の部）**		
Capital stock	資本金	85,113	85,113
Capital surplus	資本剰余金	58,574	58,574
Legal capital surplus	資本準備金	58,574	58,574
Retained earnings	利益剰余金	424,504	451,349
Legal retained earnings	利益準備金	55,317	55,317
Other retained earnings	その他利益剰余金	369,187	396,032
Reserve for advanced depreciation of non-current assets	（固定資産圧縮積立金）	945	934
General Reserve	（別途積立金）	222,432	222,432
Retained earnings brought forward	（繰越利益剰余金）	145,809	172,666
Total shareholders' equity	**株主資本合計**	**568,191**	**595,037**
Unrealized gains (losses) on available-for-sale securities	その他有価証券評価差額金	49,653	11,605
Deferred gains or losses on hedges	繰延ヘッジ損益	46,079	77,839
Land revaluation surplus	土地再評価差額金	9,185	9,180
Total valuation and translation adjustments	**評価・換算差額等合計**	**104,918**	**98,624**
Total net assets	**純資産の部合計**	**673,110**	**693,661**
Total liabilities and net assets	**負債及び純資産の部合計**	**12,688,183**	**12,859,500**

(3)Non-consolidated Statement of Income （The Joyo Bank, Ltd.）

(Millions of yen)

Item	*(Japanese)*	For the six months ended Sep.30,2025	For the six months ended Sep.30,2026
Ordinary income	**経常収益**	**119,603**	**145,061**
Interest income	資金運用収益	79,334	100,608
Interest on loans and discounts	（うち貸出金利息）	46,032	60,278
Interest and dividends on securities	（うち有価証券利息配当金）	27,314	32,278
Trust fees	信託報酬	18	30
Fees and commissions	役務取引等収益	15,881	17,020
Trading income	特定取引収益	249	8
Other ordinary income	その他業務収益	10,094	1,592
Other income	その他経常収益	14,024	25,800
Operating expenses	**経常費用**	**81,946**	**89,365**
Interest expenses	資金調達費用	25,024	31,512
Interest on deposits	（うち預金利息）	10,691	18,207
Fees and commissions payments	役務取引等費用	4,306	4,778
Other ordinary expenses	その他業務費用	17,024	17,340
General and administrative expenses	営業経費	30,861	31,649
Other expenses	その他経常費用	4,728	4,084
Ordinary profit	**経常利益**	**37,657**	**55,695**
Extraordinary income	**特別利益**	**3,131**	**－**
Extraordinary losses	**特別損失**	**149**	**141**
Income before income taxes	**税引前中間純利益**	**40,639**	**55,553**
Income taxes - current	法人税、住民税及び事業税	12,110	15,934
Income taxes - deferred	法人税等調整額	(60)	1,179
Total income taxes	**法人税等合計**	**12,050**	**17,113**
Net income	**中間純利益**	**28,588**	**38,440**

2. Non-consolidated Financial Information of The Ashikaga Bank, Ltd.

(1) Financial Highlights (from April 1, 2026 to September 30, 2026)

(%: Changes from the corresponding period of the previous fiscal year)

①Non-consolidated operating results

	Ordinary income		Ordinary profit		Net income	
Six months ended	¥Million	%	¥Million	%	¥Million	%
September 30, 2026	96,811	34.0	28,170	40.9	19,382	38.3
September 30, 2025	72,215	24.9	19,980	41.2	14,010	40.7

②Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	¥Million	¥Million	%
September 30, 2026	8,185,779	399,417	4.8
March 31,2026	8,479,065	393,435	4.6

(Reference) Equity As of September 30, 2026 : ¥399,417 million As of March 31, 2026 : ¥393,435 million

(Note) “Equity-to-asset ratio” represents "Net assets "/ “Total assets” at the end of each period.

The ratio above is not the one based on the regulation of Capital Adequacy Ratio.

(2)Non-consolidated Balance Sheet （The Ashikaga Bank, Ltd） (Millions of yen)

Item	*(Japanese)*	As of March 31, 2026	As of Sep. 30, 2026
Assets	**(資産の部)**		
Cash and due from banks	現金預け金	973,744	613,358
Call loans	コールローン	2,989	4,028
Monetary claims bought	買入金銭債権	5,103	4,766
Trading account securities	商品有価証券	259	223
Money held in trust	金銭の信託	2,832	2,837
Securities	有価証券	1,417,639	1,443,239
Loans and bills discounted	貸出金	5,880,832	5,891,145
Foreign exchanges	外国為替	6,909	5,544
Other assets	その他資産	134,489	162,424
Tangible fixed assets	有形固定資産	25,307	25,105
Intangible fixed assets	無形固定資産	4,124	4,301
Prepaid pension cost	前払年金費用	37,630	38,589
Deferred tax assets	繰延税金資産	9,375	11,653
Customers' liabilities for acceptances and guarantees	支払承諾見返	6,427	6,934
Allowance for loan losses	貸倒引当金	(28,600)	(28,370)
Total Assets	**資産の部合計**	**8,479,065**	**8,185,779**
Liabilities	**(負債の部)**		
Deposits	預金	7,265,977	7,067,731
Negotiable certificates of deposit	譲渡性預金	154,095	172,699
Call money	コールマネー	25,037	11,801
Payables under securities lending transactions	債券貸借取引受入担保金	160,194	60,520
Borrowed money	借用金	353,600	324,600
Foreign Exchanges	外国為替	508	489
Due to trust account	信託勘定借	1,583	1,701
Other liabilities	その他負債	115,621	137,639
Income taxes payable	（未払法人税等）	6,200	8,425
Lease obligations	（リース債務）	209	209
Other	（その他の負債）	109,211	129,004
Provision for directors' bonuses	役員賞与引当金	161	―
Provision for retirement benefits	退職給付引当金	465	468
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	542	509
Provision for contingent loss	偶発損失引当金	1,069	1,010
Provision for point card certificates	ポイント引当金	343	254
Acceptances and guarantees	支払承諾	6,427	6,934
Total liabilities	**負債の部合計**	**8,085,630**	**7,786,361**

(Millions of yen)

Item	*(Japanese)*	As of March 31, 2026	As of Sep. 30, 2026
Net Assets	**（純資産の部）**		
Capital stock	資本金	135,000	135,000
Retained earnings	利益剰余金	243,252	255,135
Legal retained earnings	利益準備金	34,688	36,188
Other retained earnings	その他利益剰余金	208,564	218,946
Retained earnings brought forward	（繰越利益剰余金）	208,564	218,946
Total shareholders' equity	**株主資本合計**	**378,252**	**390,135**
Unrealized gains (losses) on available-for-sale securities	その他有価証券評価差額金	(22,972)	(46,501)
Deferred gains or losses on hedges	繰延ヘッジ損益	38,155	55,783
Total valuation and translation adjustments	**評価・換算差額等合計**	**15,182**	**9,282**
Total net assets	**純資産の部合計**	**393,435**	**399,417**
Total liabilities and net assets	**負債及び純資産の部合計**	**8,479,065**	**8,185,779**

(3)Non-consolidated Statement of Income （The Ashikaga Bank, Ltd.） (Millions of yen)

Item	*(Japanese)*	For the six months ended Sep.30,2025	For the six months ended Sep.30,2026
Ordinary income	**経常収益**	**72,215**	**96,811**
Interest income	資金運用収益	53,792	65,446
Interest on loans and discounts	（うち貸出金利息）	32,966	42,199
Interest and dividends on securities	（うち有価証券利息配当金）	17,576	17,976
Trust fees	信託報酬	1	3
Fees and commissions	役務取引等収益	13,546	14,351
Other ordinary income	その他業務収益	821	730
Other income	その他経常収益	4,053	16,280
Operating expenses	**経常費用**	**52,234**	**68,640**
Interest expenses	資金調達費用	15,583	20,360
Interest on deposits	（うち預金利息）	6,173	11,118
Fees and commissions payments	役務取引等費用	4,380	4,563
Other ordinary expenses	その他業務費用	3,940	15,035
General and administrative expenses	営業経費	24,995	25,794
Other expenses	その他経常費用	3,334	2,886
Ordinary profit	**経常利益**	**19,980**	**28,170**
Extraordinary income	**特別利益**	**7**	**－**
Extraordinary losses	**特別損失**	**7**	**12**
Income before income taxes	**税引前中間純利益**	**19,981**	**28,158**
Income taxes - current	法人税、住民税及び事業税	6,025	8,338
Income taxes - deferred	法人税等調整額	(54)	437
Total income taxes	**法人税等合計**	**5,970**	**8,776**
Net income	**中間純利益**	**14,010**	**19,382**

Ⅲ Financial Data for the Six months ended September 30,2026

1. Income Status

【Mebuki Financial Group, Inc. (Consolidated basis)】

(Millions of yen)

	(Japanese)	Six months ended Sep.30,2026 (A)	(A)-(B)	Six months ended Sep. 30,2025 (B)	(Reference) FY2025
Consolidated gross profit	連結粗利益	110,863	3,124	107,738	214,151
Net interest income	資金利益	113,879	21,639	92,240	206,128
Net fees and commissions	役務取引等利益	27,028	1,711	25,316	50,688
Net trading income	特定取引利益	70	(239)	310	689
Net other business income	その他業務利益	(30,115)	(19,986)	(10,129)	(43,354)
General and administrative expenses	営業経費	60,131	2,148	57,982	116,766
Credit related costs	与信関係費用	5,353	593	4,759	14,785
Write-off of loans	貸出金償却	1,954	(1,690)	3,645	6,021
Transfer to specific allowance for loan losses	個別貸倒引当金繰入額	4,752	982	3,769	11,962
Transfer to general allowance for loan losses	一般貸倒引当金繰入額	62	880	(817)	(1,435)
Other credit related costs	その他の与信関係費用	(1,416)	421	(1,838)	(1,763)
Gains/losses related to stocks, etc.	株式等関係損益	38,709	25,500	13,208	29,897
Equity in gains (losses) of affiliated companies	持分法による投資損益	―	―	―	―
Others	その他	1,996	506	1,490	3,171
Ordinary profit	経常利益	86,084	26,389	59,694	115,668
Extraordinary income(losses)	特別損益	(159)	(3,139)	2,979	2,377
Income before income taxes	税金等調整前中間純利益	85,924	23,250	62,674	118,046
Total income taxes	法人税等合計	26,681	7,782	18,899	33,878
Income taxes-current	法人税、住民税及び事業税	25,594	6,195	19,399	34,978
Income taxes-deferred	法人税等調整額	1,086	1,586	(500)	(1,100)
Net income	中間純利益	59,243	15,468	43,775	84,167
Net income attributable to non-controlling interest	非支配株主に帰属する中間純利益	1	(1)	2	4
Net income attributable to owners of the parent	親会社株主に帰属する中間純利益	59,242	15,469	43,773	84,163

(Note) 1. Consolidated gross business profit=[Interest income－(Interest expenses-Corresponding loss on money held in trust)]
+(Fees and commissions income+Trust Fee－Fees and commissions expenses)+(Trading income－Trading expenses)+(Other business income－Other business expenses)

(注) 連結粗利益＝(資金運用収益－(資金調達費用－金銭の信託運用見合費用))＋(役務取引等収益＋信託報酬－役務取引等費用)
＋(特定取引収益－特定取引費用＋(その他業務収益－その他業務費用)

Reference

(Millions of yen)

	(Japanese)	Six months ended Sep.30,2026 (A)	(A)-(B)	Six months ended Sep. 30,2025 (B)	(Reference) FY2025
Consolidated net business income (before general allowance for loan losses)	連結業務純益(一般貸引繰入前)	47,696	(588)	48,284	94,773
Consolidated net business income	連結業務純益	47,633	(1,468)	49,102	96,208

(Note) Consolidated net business income
= Consolidated gross profit － General and administrative expenses(excluding non-recurrent expense)－Transfer to general allowance for loan losses

(注) 連結業務純益＝連結粗利益－営業経費(除く臨時費用分)－一般貸倒引当金繰入額

Number of Consolidated Companies

(Number of companies)

	(Japanese)	As of Sep. 30, 2026 (A)	(A)-(B)	As of Sep. 30, 2025 (B)	(Reference) As of March 31, 2026
Number of Consolidated Subsidiaries	連結子会社数	17	1	16	16
Number of affiliated companies applicable to the equity method	持分法適用会社数	―	―	―	―

(Note) During the fiscal year ending March 31, 2027, the following actions regarding the establishment of consolidated subsidiaries, etc., were taken
1. Ashikaga Bank, Ltd. acquired all shares of Caters inc. as of April 1, 2026, making it a wholly owned subsidiary, and changed its corporate name to “Wing IT Solutions, Ltd.”
2. Ashikaga Bank, Ltd. established an agricultural subsidiary, “Pascal Farm, Ltd.” as of October 23, 2026.

(注) 2027年3月期において、連結子会社の設立等を以下のとおり実施しております。
1. 株式会社足利銀行は、2026年4月1日付でカテル株式会社の全株式を取得し完全子会社化するとともに、同社の商号を「株式会社ウイングITソリューションズ」に変更しました。
2. 株式会社足利銀行は、2026年10月23日付で農業子会社「株式会社パスカルファーム」を設立しました。

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

	(Japanese)	Six months ended Sep.30,2026 (A)	(A)-(B)	Six months ended Sep. 30,2025 (B)	(Reference) FY2025
Gross business profit	業務粗利益	106,206	2,721	103,484	205,308
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定尻))	138,488	14,960	123,527	259,782
Gross domestic business profit	国内業務粗利益	97,958	451	97,506	193,333
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定尻))	129,642	12,068	117,574	246,846
Net interest income	資金利益	107,449	19,350	88,098	196,413
(Of which, gains/losses on cancellation of private offering investment trusts)	(うち投信解約損益)	1,350	(524)	1,874	16,885
Net fees and commissions	役務取引等利益	22,062	1,348	20,713	41,178
Net trading income	特定取引等利益	5	(244)	249	574
Net other business income	その他業務利益	(31,558)	(20,003)	(11,554)	(44,833)
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定尻))	(31,684)	(11,617)	(20,067)	(53,512)
Gross international business profit	国際業務粗利益	8,248	2,270	5,977	11,974
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定尻))	8,846	2,892	5,953	12,935
Net interest income	資金利益	6,739	2,315	4,423	10,256
(Of which, gains/losses on cancellation of private offering investment trusts)	(うち投信解約損益)	―	―	―	―
Net fees and commissions	役務取引等利益	0	(48)	48	65
Net trading income	特定取引等利益	3	3	(0)	(0)
Net other business income	その他業務利益	1,505	(0)	1,505	1,652
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定尻))	(598)	(621)	23	(961)
Expenses (excluding non-recurrent expense)	経費(除く臨時処理分)	60,488	3,152	57,336	115,187
Personnel expenses	人件費	32,820	1,442	31,377	63,039
Non-personnel expenses	物件費	23,267	1,363	21,904	44,738
Taxes	税金	4,400	345	4,054	7,408
Net business income (before net transfer to general allowance for loan losses)	実質業務純益	45,717	(430)	46,147	90,121
Core net business income	コア業務純益	78,000	11,808	66,191	144,595
(Excluding gains/losses on cancellation of private offering investment trusts)	コア業務純益(除く投信解約損益)	76,649	12,332	64,316	127,709
Net transfer to general allowance for loan losses①	一般貸倒引当金繰入額①	(73)	877	(951)	(1,495)
Net business income	業務純益	45,791	(1,307)	47,098	91,616
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定尻))	(32,282)	(12,238)	(20,043)	(54,473)
Net non-recurrent gains/losses	臨時損益	38,080	27,538	10,542	18,945
Disposal of non-performing loans②	不良債権処理額②	4,131	(549)	4,680	14,282
Write-off of loans	貸出金償却	1,740	(1,690)	3,430	5,797
Transfer to specific allowance for loan losses	個別貸倒引当金繰入額	3,865	730	3,134	10,826
Losses on sales of loans	貸出金売却損	0	(4)	5	8
Transfer to provision for contingent losses	偶発損失引当金繰入額	48	(411)	459	381
Recoveries of written-off claims	償却債権取立益	2,049	(750)	2,800	3,657
Other	その他	526	76	449	925
Gains/losses related to stocks, etc.	株式等関係損益	38,994	25,338	13,656	30,419
Other non-recurrent gains/losses	その他臨時損益	3,217	1,650	1,567	2,809
Ordinary profit	経常利益	83,866	26,228	57,638	110,554
Extraordinary income/losses	特別損益	(153)	(3,136)	2,982	2,755
Net gain (loss) from fixed assets	固定資産処分損益	(152)	(3,210)	3,057	2,867
Impairment loss	減損損失	1	(74)	75	111
Income before income taxes	税引前中間純利益	83,712	23,091	60,620	113,310
Total income taxes	法人税等合計	25,889	7,868	18,020	31,910
Income taxes-current	法人税、住民税及び事業税	24,272	6,136	18,135	32,367
Income taxes-deferred	法人税等調整額	1,617	1,732	(114)	(456)
Net Income	中間純利益	57,822	15,222	42,599	81,399

Credit related costs (①+②)	与信関係費用(①+②)	4,057	328	3,729	12,787

(Note) 1. Core net business income =Net business income+ net transfer to general allowance for loan losses - gains/losses on bond transactions

（注）1. 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

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	Six months ended Sep.30,2026 (A)	(A)-(B)	Six months ended Sep. 30,2025 (B)	(Reference) FY2025
Gross business profit	業務粗利益	65,629	6,405	59,223	111,614
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定尻))	82,876	7,220	75,655	146,195
Gross domestic business profit	国内業務粗利益	59,999	4,915	55,084	102,739
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定尻))	76,647	5,107	71,540	136,841
Net interest income	資金利益	64,236	12,938	51,297	105,852
(Of which, gains/losses on cancellation of private offering investment trusts)	(うち投信解約損益)	1,350	62	1,287	2,369
Net fees and commissions	役務取引等利益	12,322	722	11,599	21,987
Net trading income	特定取引等利益	5	(244)	249	574
Net other business income	その他業務利益	(16,564)	(8,502)	(8,062)	(25,675)
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定尻))	(16,648)	(192)	(16,456)	(34,101)
Gross international business profit	国際業務粗利益	5,630	1,490	4,139	8,874
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定尻))	6,228	2,112	4,115	9,354
Net interest income	資金利益	4,860	1,848	3,012	7,407
(Excluding gains/losses on cancellation of investment trusts)	(うち投信解約損益)	—	—	—	—
Net fees and commissions	役務取引等利益	(50)	(44)	(5)	(27)
Net trading income	特定取引等利益	3	3	(0)	(0)
Net other business income	その他業務利益	816	(316)	1,132	1,495
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定尻))	(598)	(621)	23	(479)
Expenses (excluding non-recurrent expense)	経費(除く臨時処理分)	34,561	2,251	32,310	64,332
Personnel expenses	人件費	18,309	870	17,439	34,964
Non-personnel expenses	物件費	13,660	1,124	12,536	25,216
Taxes	税金	2,591	256	2,335	4,152
Net business income (before net transfer to general allowance for loan losses)	実質業務純益	31,067	4,154	26,912	47,281
Core net business income	コア業務純益	48,314	4,968	43,345	81,862
(Excluding gains/losses on cancellation of investment trusts)	コア業務純益(除く投信解約損益)	46,963	4,905	42,057	79,492
Net transfer to general allowance for loan losses①	一般貸倒引当金繰入額①	325	246	78	150
Net business income	業務純益	30,742	3,908	26,833	47,130
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定尻))	(17,246)	(814)	(16,432)	(34,581)
Net non-recurrent gains/losses	臨時損益	24,953	14,129	10,823	21,186
Disposal of non-performing loans②	不良債権処理額②	2,006	561	1,445	6,840
Write-off of loans	貸出金償却	773	(749)	1,522	2,135
Transfer to specific allowance for loan losses	個別貸倒引当金繰入額	1,872	644	1,227	6,140
Losses on sales of loans	貸出金売却損	0	(4)	5	8
Transfer to provision for contingent losses	偶発損失引当金繰入額	83	(109)	193	228
Recoveries of written-off claims	償却債権取立益	993	(732)	1,725	2,117
Other	その他	269	48	220	444
Gains/losses related to stocks, etc.	株式等関係損益	24,086	13,108	10,977	25,383
Other non-recurrent gains/losses	その他臨時損益	2,874	1,582	1,291	2,643
Ordinary profit	経常利益	55,695	18,038	37,657	68,317
Extraordinary income/losses	特別損益	(141)	(3,123)	2,982	2,820
Net gain (loss) from fixed assets	固定資産処分損益	(140)	(3,198)	3,057	2,932
Impairment loss	減損損失	1	(74)	75	111
Income before income taxes	税引前中間純利益	55,553	14,914	40,639	71,138
Total income taxes	法人税等合計	17,113	5,063	12,050	20,120
Income taxes-current	法人税、住民税及び事業税	15,934	3,823	12,110	20,059
Income taxes-deferred	法人税等調整額	1,179	1,239	(60)	60
Net Income	中間純利益	38,440	9,851	28,588	51,018

Credit related costs (①+②)	与信関係費用(①+②)	2,331	807	1,524	6,990

(Note) 1. Core net business income =Net business income+ net transfer to general allowance for loan losses - gains/losses on bond transactions

（注）1. 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

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	Six months ended Sep.30,2026 (A)	(A)-(B)	Six months ended Sep. 30,2025 (B)	(Reference) FY2025
Gross business profit	業務粗利益	40,576	(3,684)	44,261	93,694
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定尻))	55,612	7,740	47,872	113,586
Gross domestic business profit	国内業務粗利益	37,958	(4,463)	42,422	90,594
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定尻))	52,994	6,960	46,033	110,005
Net interest income	資金利益	43,212	6,412	36,800	90,561
(Of which, gains/losses on cancellation of private offering investment trusts)	(うち投信解約損益)	―	(587)	587	14,515
Net fees and commissions	役務取引等利益	9,739	625	9,114	19,191
Net trading income	特定取引等利益	―	―	―	―
Net other business income	その他業務利益	(14,993)	(11,501)	(3,492)	(19,158)
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定尻))	(15,035)	(11,424)	(3,610)	(19,410)
Gross international business profit	国際業務粗利益	2,618	779	1,838	3,099
(Excluding gains/losses on bond transactions)	(除く国債等債券損益(5勘定尻))	2,618	779	1,838	3,581
Net interest income	資金利益	1,878	467	1,411	2,848
(Excluding gains/losses on cancellation of investment trusts)	(うち投信解約損益)	―	―	―	―
Net fees and commissions	役務取引等利益	50	(3)	54	93
Net trading income	特定取引等利益	―	―	―	―
Net other business income	その他業務利益	688	316	372	157
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定尻))	―	―	―	(481)
Expenses (excluding non-recurrent expense)	経費(除く臨時処理分)	25,926	900	25,025	50,854
Personnel expenses	人件費	14,510	572	13,938	28,075
Non-personnel expenses	物件費	9,607	239	9,367	19,522
Taxes	税金	1,808	89	1,719	3,256
Net business income (before net transfer to general allowance for loan losses)	実質業務純益	14,650	(4,584)	19,235	42,839
Core net business income	コア業務純益	29,685	6,839	22,846	62,732
(Excluding gains/losses on cancellation of private offering investment trusts)	コア業務純益(除く投信解約損益)	29,685	7,426	22,259	48,216
Net transfer to general allowance for loan losses①	一般貸倒引当金繰入額①	(399)	631	(1,030)	(1,646)
Net business income	業務純益	15,049	(5,215)	20,265	44,485
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定尻))	(15,035)	(11,424)	(3,610)	(19,892)
Net non-recurrent gains/losses	臨時損益	13,127	13,408	(281)	(2,240)
Disposal of non-performing loans②	不良債権処理額②	2,124	(1,110)	3,235	7,442
Write-off of loans	貸出金償却	966	(941)	1,907	3,661
Transfer to specific allowance for loan losses	個別貸倒引当金繰入額	1,992	86	1,906	4,685
Losses on sales of loans	貸出金売却損	―	―	―	―
Transfer to provision for contingent losses	偶発損失引当金繰入額	(34)	(301)	266	153
Recoveries of written-off claims	償却債権取立益	1,056	(17)	1,074	1,539
Other	その他	257	27	229	481
Gains/losses related to stocks, etc.	株式等関係損益	14,908	12,229	2,678	5,036
Other non-recurrent gains/losses	その他臨時損益	343	67	275	165
Ordinary profit	経常利益	28,170	8,190	19,980	42,237
Extraordinary income/losses	特別損益	(12)	(12)	0	(65)
Net gain (loss) from fixed assets	固定資産処分損益	(12)	(12)	0	(65)
Impairment loss	減損損失	―	―	―	―
Income before income taxes	税引前中間純利益	28,158	8,177	19,981	42,171
Total income taxes	法人税等合計	8,776	2,805	5,970	11,790
Income taxes-current	法人税、住民税及び事業税	8,338	2,313	6,025	12,307
Income taxes-deferred	法人税等調整額	437	492	(54)	(516)
Net Income	中間純利益	19,382	5,371	14,010	30,381

Credit related costs (①+②)	与信関係費用(①+②)	1,725	(479)	2,205	5,796

(Note) 1. Core net business income =Net business income+ net transfer to general allowance for loan losses - gains/losses on bond transactions

（注）1. 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

2. Net Business Income

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

	(Japanese)	Six months ended Sep.30,2026 (A)	(A)-(B)	Six months ended Sep. 30,2025 (B)
(1)Core net business income	(1) コア業務純益	78,000	11,808	66,191
Per head (in thousands of yen)	職員一人当たり(千円)	13,703	2,047	11,655
(2)Net business income (before transfer to general allowance for loan losses)	(2) 実質業務純益	45,717	(430)	46,147
Per head (in thousands of yen)	職員一人当たり(千円)	8,031	(94)	8,126
(3)Net business income	(3) 業務純益	45,791	(1,307)	47,098
Per head (in thousands of yen)	職員一人当たり(千円)	8,044	(248)	8,293

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	Six months ended Sep.30,2026 (A)	(A)-(B)	Six months ended Sep. 30,2025 (B)
(1)Core net business income	(1) コア業務純益	48,314	4,968	43,345
Per head (in thousands of yen)	職員一人当たり(千円)	15,318	1,522	13,795
(2)Net business income (before transfer to general allowance for loan losses)	(2) 実質業務純益	31,067	4,154	26,912
Per head (in thousands of yen)	職員一人当たり(千円)	9,850	1,284	8,565
(3)Net business income	(3) 業務純益	30,742	3,908	26,833
Per head (in thousands of yen)	職員一人当たり(千円)	9,747	1,206	8,540

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	Six months ended Sep.30,2026 (A)	(A)-(B)	Six months ended Sep. 30,2025 (B)
(1)Core net business income	(1) コア業務純益	29,685	6,839	22,846
Per head (in thousands of yen)	職員一人当たり(千円)	11,696	2,691	9,005
(2)Net business income (before transfer to general allowance for loan losses)	(2) 実質業務純益	14,650	(4,584)	19,235
Per head (in thousands of yen)	職員一人当たり(千円)	5,772	(1,809)	7,581
(3)Net business income	(3) 業務純益	15,049	(5,215)	20,265
Per head (in thousands of yen)	職員一人当たり(千円)	5,929	(2,058)	7,987

(Note) Per head' is calculated by the average number of people excluding temporary workers, etc.

(注)職員数は、臨時雇員、嘱託及び出向職員を除いた平均人員を使用しております。

3. Interest Rate Spread

(%)

	(Japanese)	Total			The Joyo Bank			The Ashikaga Bank		
		Six months ended Sep.30,2026		Six months ended Sep. 30,2025	Six months ended Sep.30,2026		Six months ended Sep. 30,2025	Six months ended Sep.30,2026		Six months ended Sep. 30,2025
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
Average yield on interest earning assets①	資金運用利回	1.59	0.32	1.27	1.62	0.36	1.26	1.54	0.26	1.28
Average yield on loans and bills discounted	貸出金利回	1.44	0.25	1.19	1.44	0.25	1.19	1.45	0.27	1.18
Average yield on securities	有価証券利回	2.60	0.44	2.16	2.73	0.63	2.10	2.39	0.12	2.27
Average yield on interest bearing liabilities②	資金調達原価	1.10	0.15	0.95	1.09	0.17	0.92	1.11	0.13	0.98
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.33	0.14	0.19	0.34	0.14	0.20	0.32	0.15	0.17
Average yield on call money and borrowed money	外部負債利回	0.50	0.23	0.27	0.45	0.17	0.28	0.61	0.38	0.23
Average interest rate spread (①－②)	総資金利鞘	0.49	0.17	0.32	0.53	0.19	0.34	0.43	0.13	0.30

(Reference) Domestic operation

(%)

	(Japanese)	Total			The Joyo Bank			The Ashikaga Bank		
		Six months ended Sep.30,2026		Six months ended Sep. 30,2025	Six months ended Sep.30,2026		Six months ended Sep. 30,2025	Six months ended Sep.30,2026		Six months ended Sep. 30,2025
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
Average yield on interest earning assets①	資金運用利回	1.41	0.33	1.08	1.41	0.36	1.05	1.40	0.28	1.12
Average yield on loans and bills discounted	貸出金利回	1.41	0.27	1.14	1.38	0.26	1.12	1.44	0.26	1.18
Average yield on securities	有価証券利回	2.07	0.51	1.56	2.20	0.69	1.51	1.87	0.23	1.64
Average yield on interest bearing liabilities②	資金調達原価	0.96	0.18	0.78	0.93	0.20	0.73	1.00	0.16	0.84
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.32	0.14	0.18	0.33	0.15	0.18	0.32	0.15	0.17
Average yield on call money and borrowed money	外部負債利回	0.33	0.21	0.12	0.30	0.20	0.10	0.42	0.23	0.19
Average interest rate spread (①－②)	総資金利鞘	0.45	0.15	0.30	0.48	0.16	0.32	0.40	0.12	0.28

4. Return on Equity

(%)

	(Japanese)	Mebuki FG (Consolidated)			The Joyo Bank			The Ashikaga Bank		
		Six months ended Sep.30,2026		Six months ended Sep. 30,2025	Six months ended Sep.30,2026		Six months ended Sep. 30,2025	Six months ended Sep.30,2026		Six months ended Sep. 30,2025
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
Net business income (before net transfer to general allowance for loan losses)	実質業務純益ベース	8.70	(0.94)	9.64	9.06	0.51	8.55	7.37	(2.97)	10.34
Net business income basis	業務純益ベース	8.69	(1.11)	9.80	8.97	0.45	8.52	7.57	(3.32)	10.89
Net income basis	中間純利益ベース	10.81	2.07	8.74	11.21	2.13	9.08	9.75	2.22	7.53

(Note) 1. ROE on net income basis is calculated based on net income attributable to owners of the parent.
2. A denominator is calculated as follows:
Average Capital=(Capital at the beginning of the period + Capital at the end of the period)/2.
Capital= Net assets-Equity warrants-Non-controlling interests

（注）1. めぶきフィナンシャルグループ（連結）の中間純利益ベースは、親会社株主に帰属する中間純利益により算出しております。
2. 分母の自己資本平均残高は、[(期首自己資本＋期末自己資本)] ÷2としております。
自己資本＝純資産の部合計－新株予約権－非支配株主持分

5. Gains and Losses on Securities

(1)Gains (losses) on bonds（Government bonds, etc.）

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

	(Japanese)	Six months ended Sep.30,2026		Six months ended Sep. 30,2025
		(A)	(A)-(B)	(B)
Gains (losses) on bonds（Government bonds, etc.）	国債等債券損益	(32,282)	(12,238)	(20,043)
Gains on sales	売却益	93	(827)	921
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	32,376	11,411	20,965
Losses on redemption	償還損	—	—	—
Write-offs	償却	—	—	—

【The Joyo Bank, Ltd. (Non-consolidated basis)】

		Six months ended Sep.30,2026		Six months ended Sep. 30,2025
		(A)	(A)-(B)	(B)
Gains (losses) on bonds（Government bonds, etc.）	国債等債券損益	(17,246)	(814)	(16,432)
Gains on sales	売却益	93	(498)	592
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	17,340	316	17,024
Losses on redemption	償還損	—	—	—
Write-offs	償却	—	—	—

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

	(Japanese)	Six months ended Sep.30,2026		Six months ended Sep. 30,2025
		(A)	(A)-(B)	(B)
Gains (losses) on bonds（Government bonds, etc.）	国債等債券損益	(15,035)	(11,424)	(3,610)
Gains on sales	売却益	—	(329)	329
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	15,035	11,094	3,940
Losses on redemption	償還損	—	—	—
Write-offs	償却	—	—	—

(2)Gains (losses) on stocks, etc.

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

	(Japanese)	Six months ended Sep.30,2026		Six months ended Sep. 30,2025
		(A)	(A)-(B)	(B)
Gains/losses related to stocks, etc.	株式等関係損益	38,994	25,338	13,656
Gains on sales	売却益	39,382	24,758	14,623
Losses on sales	売却損	369	(595)	965
Write-offs	償却	17	16	1

【The Joyo Bank, Ltd. (Non-consolidated basis)】

	(Japanese)	Six months ended Sep.30,2026		Six months ended Sep. 30,2025
		(A)	(A)-(B)	(B)
Gains/losses related to stocks, etc.	株式等関係損益	24,086	13,108	10,977
Gains on sales	売却益	24,473	12,538	11,935
Losses on sales	売却損	369	(586)	956
Write-offs	償却	17	16	1

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

	(Japanese)	Six months ended Sep.30,2026		Six months ended Sep. 30,2025
		(A)	(A)-(B)	(B)
Gains/losses related to stocks, etc.	株式等関係損益	14,908	12,229	2,678
Gains on sales	売却益	14,908	12,220	2,687
Losses on sales	売却損	—	(9)	9
Write-offs	償却	—	—	—

6. Valuation Gains (Losses) on Securities

(1) Valuation Standards of Securities

Trading purpose securities	売買目的有価証券	Market value method (Valuation differences are recognized as gains or losses and stated in statement of income) 時価法（評価差額を損益処理）
Securities held-to-maturity	満期保有目的債券	Amortized cost method 償却原価法
Other securities (available-for-sale securities)	その他有価証券	Market value method (Valuation differences are stated in net assets of balance sheet) 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

(2) Unrealized Valuation Gains (Losses)

【Mebuki Financial Group, Inc. (Consolidated basis)】

(Millions of yen)

		As of Sep. 30, 2026					As of March 31, 2026			
		Carrying Amount	Unrealized valuation gains (losses)				Carrying Amount	Unrealized valuation gains (losses)		
			(A)	(A-B)	Valuation gains	Valuation losses		(B)	Valuation gains	Valuation losses
Held-to-maturity	満期保有目的	234,432	(25,109)	(7,473)	8	25,118	231,084	(17,635)	18	17,654
Bonds	債券	234,432	(25,109)	(7,473)	8	25,118	231,084	(17,635)	18	17,654
Others	その他	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	3,531,137	(66,931)	(89,062)	221,005	287,937	3,557,197	22,130	235,901	213,770
Stocks	株式	272,827	151,597	(13,044)	152,333	735	288,124	164,642	165,431	788
Bonds	債券	1,966,341	(244,873)	(48,233)	7	244,880	1,901,481	(196,639)	8	196,647
Others	その他	1,291,967	26,343	(27,783)	68,664	42,320	1,367,591	54,127	70,462	16,335
Total	合計	3,765,569	(92,041)	(96,536)	221,014	313,055	3,788,281	4,494	235,919	231,425
Stocks	株式	272,827	151,597	(13,044)	152,333	735	288,124	164,642	165,431	788
Bonds	債券	2,200,773	(269,982)	(55,707)	16	269,999	2,132,565	(214,274)	26	214,301
Others	その他	1,291,967	26,343	(27,783)	68,664	42,320	1,367,591	54,127	70,462	16,335

(Note) 1. "Available-for-sale" is valued at market price.Consequentry, figures in the above table show the differences between the acquisition cost and the balance sheet amount.

2. In addition to securities, figures in the above include negotiable certificates of deposit recognized as "Cash and due from banks".

(注) 1.「その他有価証券」については時価評価しておりますので、上記の表上は、貸借対照表計上額と取得価額との差額を計上しております。

2.「有価証券」のほか、「現金預け金」中の譲渡性預け金も含めております。

【Deferred gains (losses) on hedges corresponding to available-for-sale securities】

Derivatives are used to reduce the risk of market value fluctuations of securities.

有価証券の時価変動リスクを低減する目的で、デリバティブを使用しております。

(Millions of yen)

Deferred gains (losses) on hedges		As of Sep. 30, 2026		As of March 31, 2026
		Unrealized valuation gains (losses)		Unrealized valuation gains (losses)
		(A)	(A)-(B)	(B)
Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)	合計	187,585	69,866	117,719
The Joyo Bank, Ltd. (Non-consolidated basis)	常陽銀行（単体）	107,309	44,619	62,690
Hedges for stocks	株式に対するヘッジ	—	3,093	(3,093)
Hedges for bonds	債券に対するヘッジ	94,531	34,129	60,401
Hedges for others (foreign bonds)	その他（外国債券）に対するヘッジ	12,777	7,396	5,381
The Ashikaga Bank, Ltd. (Non-consolidated basis)	足利銀行（単体）	80,276	25,247	55,029
Hedges for stocks	株式に対するヘッジ	—	—	—
Hedges for bonds	債券に対するヘッジ	80,276	25,247	55,029
Hedges for others (foreign bonds)	その他（外国債券）に対するヘッジ	—	—	—

Net unrealized valuation gains (losses) on available-for-sale securities, after considering the effect of deferred gains (losses) on hedges

繰延ヘッジ損益考慮後のその他有価証券の評価損益

(Millions of yen)

		Mebuki Financial Group, Inc. (Consolidated basis)		
		As of Sep. 30, 2026		As of March 31, 2026
		Unrealized valuation gains (losses)		Unrealized valuation gains (losses)
		(A)	(A)-(B)	(B)
Available-for-sale (After considering hedging)	その他有価証券（ヘッジ考慮後）	120,654	(19,196)	139,850
Stocks	株式	151,597	(9,951)	161,548
Bonds	債券	(70,065)	11,142	(81,207)
Others	その他	39,121	(20,387)	59,509

(Millions of yen)

		Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)			The Joyo Bank, Ltd. (Non-consolidated basis)			The Ashikaga Bank, Ltd. (Non-consolidated basis)		
		As of Sep. 30, 2026		As of March 31, 2026	As of Sep. 30, 2026		As of March 31, 2026	As of Sep. 30, 2026		As of March 31, 2026
		Unrealized valuation gains (losses)		Unrealized valuation gains (losses)	Unrealized valuation gains (losses)		Unrealized valuation gains (losses)	Unrealized valuation gains (losses)		Unrealized valuation gains (losses)
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
Available-for-sale (After considering hedging)	その他有価証券（ヘッジ考慮後）	133,976	(19,867)	153,843	123,519	(10,700)	134,219	10,457	(9,166)	19,623
Stocks	株式	162,084	(10,303)	172,387	130,633	(10,542)	141,175	31,451	239	31,212
Bonds	債券	(68,482)	10,823	(79,306)	(28,296)	7,660	(35,956)	(40,186)	3,163	(43,349)
Others	その他	40,374	(20,387)	60,762	21,182	(7,818)	29,000	19,192	(12,569)	31,761

Unrealized Valuation Gains (Losses)

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

		As of Sep. 30, 2026					As of March 31, 2026			
		Carrying Amount	Unrealized valuation gains (losses)				Carrying Amount	Unrealized valuation gains (losses)		
			(A)	(A-B)	Valuation gains	Valuation losses		(B)	Valuation gains	Valuation losses
Held-to-maturity	満期保有目的	224,448	(21,794)	(7,959)	30	21,824	220,699	(13,835)	876	14,711
Bonds	債券	224,448	(21,794)	(7,959)	30	21,824	220,699	(13,835)	876	14,711
Others	その他	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	3,530,687	(53,609)	(89,733)	232,072	285,682	3,556,790	36,123	247,672	211,549
Stocks	株式	272,353	162,084	(13,396)	162,649	564	287,717	175,481	176,238	757
Bonds	債券	1,966,366	(243,290)	(48,552)	7	243,298	1,901,481	(194,737)	8	194,745
Others	その他	1,291,967	27,596	(27,783)	69,415	41,819	1,367,591	55,380	71,426	16,045
Total	合計	3,755,135	(75,403)	(97,692)	232,102	307,506	3,777,489	22,288	248,549	226,260
Stocks	株式	272,353	162,084	(13,396)	162,649	564	287,717	175,481	176,238	757
Bonds	債券	2,190,814	(265,084)	(56,512)	37	265,122	2,122,180	(208,572)	884	209,457
Others	その他	1,291,967	27,596	(27,783)	69,415	41,819	1,367,591	55,380	71,426	16,045

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

		As of Sep. 30, 2026					As of March 31, 2026			
		Carrying Amount	Unrealized valuation gains (losses)				Carrying Amount	Unrealized valuation gains (losses)		
			(A)	(A-B)	Valuation gains	Valuation losses		(B)	Valuation gains	Valuation losses
Held-to-maturity	満期保有目的	73,131	(2,141)	(334)	8	2,150	78,799	(1,807)	12	1,820
Bonds	債券	73,131	(2,141)	(334)	8	2,150	78,799	(1,807)	12	1,820
Others	その他	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	2,249,269	16,209	(55,320)	169,126	152,917	2,290,090	71,529	180,579	109,049
Stocks	株式	232,445	130,633	(13,635)	131,197	564	247,943	144,269	144,975	706
Bonds	債券	1,178,255	(122,827)	(26,469)	—	122,827	1,154,969	(96,358)	1	96,359
Others	その他	838,567	8,404	(15,214)	37,928	29,524	887,177	23,618	35,601	11,983
Total	合計	2,322,400	14,067	(55,654)	169,135	155,067	2,368,890	69,722	180,592	110,870
Stocks	株式	232,445	130,633	(13,635)	131,197	564	247,943	144,269	144,975	706
Bonds	債券	1,251,387	(124,969)	(26,803)	8	124,978	1,233,769	(98,165)	14	98,180
Others	その他	838,567	8,404	(15,214)	37,928	29,524	887,177	23,618	35,601	11,983

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

		As of Sep. 30, 2026					As of March 31, 2026			
		Carrying Amount	Unrealized valuation gains (losses)				Carrying Amount	Unrealized valuation gains (losses)		
			(A)	(A-B)	Valuation gains	Valuation losses		(B)	Valuation gains	Valuation losses
Held-to-maturity	満期保有目的	151,316	(19,652)	(7,625)	21	19,674	141,899	(12,027)	863	12,891
Bonds	債券	151,316	(19,652)	(7,625)	21	19,674	141,899	(12,027)	863	12,891
Others	その他	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	1,281,418	(69,819)	(34,413)	62,945	132,765	1,266,699	(35,405)	67,093	102,499
Stocks	株式	39,907	31,451	239	31,451	—	39,773	31,212	31,262	50
Bonds	債券	788,110	(120,462)	(22,083)	7	120,470	746,511	(98,379)	6	98,385
Others	その他	453,400	19,192	(12,569)	31,486	12,294	480,414	31,761	35,824	4,062
Total	合計	1,432,734	(89,471)	(42,038)	62,967	152,439	1,408,599	(47,433)	67,957	115,390
Stocks	株式	39,907	31,451	239	31,451	—	39,773	31,212	31,262	50
Bonds	債券	939,426	(140,115)	(29,708)	29	140,144	888,411	(110,407)	869	111,277
Others	その他	453,400	19,192	(12,569)	31,486	12,294	480,414	31,761	35,824	4,062

7. Capital Adequacy Ratio （Domestic standard）

【Mebuki Financial Group, Inc. (Consolidated basis) 】

(Millions of yen)

（Domestic standard）		As of Sep. 30, 2026			As of March 31, 2026	As of Sep. 30, 2025
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
①Capital adequacy ratio ④/⑤	自己資本比率	12.99%	0.69%	0.62%	12.30%	12.37%
②Basic Core capital	コア資本に係る基礎項目の額	991,728	37,676	71,014	954,051	920,713
③Adjustment Core capital	コア資本に係る調整項目の額	83,821	2,182	20,289	81,638	63,531
④Capital ②-③	自己資本の額	907,906	35,493	50,724	872,413	857,182
⑤Total risk weighted assets	リスク・アセット等の額	6,986,873	(102,123)	59,956	7,088,996	6,926,916
⑥Total required capital ⑤×4%	総所要自己資本額	279,474	(4,084)	2,398	283,559	277,076

【The Joyo Bank, Ltd. (Consolidated basis)】

(Millions of yen)

（Domestic standard）		As of Sep. 30, 2026			As of March 31, 2026	As of Sep. 30, 2025
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
①Capital adequacy ratio ④/⑤	自己資本比率	13.77%	0.90%	0.64%	12.87%	13.13%
②Basic Core capital	コア資本に係る基礎項目の額	616,646	24,266	46,752	592,380	569,894
③Adjustment Core capital	コア資本に係る調整項目の額	56,518	749	14,595	55,769	41,923
④Capital ②-③	自己資本の額	560,128	23,517	32,157	536,610	527,971
⑤Total risk weighted assets	リスク・アセット等の額	4,066,770	(102,662)	45,961	4,169,433	4,020,809
⑥Total required capital ⑤×4%	総所要自己資本額	162,670	(4,106)	1,838	166,777	160,832

【The Joyo Bank, Ltd. (Non-consolidated basis)】

Capital Adequacy Ratio	自己資本比率	13.66%	0.90%	0.66%	12.76%	13.00%
Capital	自己資本の額	554,769	23,392	32,500	531,376	522,268
Total risk weighted assets	リスク・アセット等の額	4,059,774	(104,061)	45,238	4,163,836	4,014,536

【The Ashikaga Bank, Ltd.(Consolidated basis)】

(Millions of yen)

（Domestic standard）		As of Sep. 30, 2026			As of March 31, 2026	As of Sep. 30, 2025
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
①Capital adequacy ratio ④/⑤	自己資本比率	12.92%	0.58%	0.88%	12.34%	12.04%
②Basic Core capital	コア資本に係る基礎項目の額	389,376	12,862	24,728	376,514	364,648
③Adjustment Core capital	コア資本に係る調整項目の額	33,354	903	4,729	32,451	28,624
④Capital ②-③	自己資本の額	356,022	11,959	19,998	344,062	336,023
⑤Total risk weighted assets	リスク・アセット等の額	2,754,460	(32,129)	(35,754)	2,786,589	2,790,215
⑥Total required capital ⑤×4%	総所要自己資本額	110,178	(1,285)	(1,430)	111,463	111,608

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

Capital Adequacy Ratio	自己資本比率	12.90%	0.59%	0.90%	12.31%	12.00%
Capital	自己資本の額	355,255	12,350	20,273	342,904	334,981
Total risk weighted assets	リスク・アセット等の額	2,752,482	32,609	(36,788)	2,785,092	2,789,270

(Note) 1. Risk-weighted assets are calculated as follows.
Credit risk assets: Foundation internal rating-based approach
Operational risk equivalent : The Standardized Approach

2. Other information on capital including the composition of capital disclosure is disclosed at the website of Mebuki Financial Group, Inc (https://www.mebuki-fg.co.jp/shareholder/ir_library/results/).

（注）1. 自己資本比率の算出にあたっては、以下の手法を採用しております。
・信用リスクアセット　　:基礎的内部格付手法
・オペレーショナルリスク相当額:標準的計測手法

2. 自己資本の構成に関する事項につきましては、インターネット上の当社ホームページ（https://www.mebuki-fg.co.jp/shareholder/ir_library/results/）に掲載しております。

Ⅳ Status of Loans

1. Status of Disclosed Claims under the Financial Revitalization Law and Risk-monitored Loans

The Joyo Bank,Ltd. and The Ashikaga Bank.,Ltd. apply partial direct write-off method.

The Loans to borrowers classified less than potentially bankrupt under self-assessment guideline recognized non-accrued income.

部分直接償却:実施しております。

未収利息不計上基準:自己査定の結果、破綻懸念先以下に区分した債務者に対する未収利息は、全額を不計上としております。

【Mebuki Financial Group, Inc. (Consolidated basis) 】

(Millions of yen)

	(Japanese)	As of Sep. 30, 2026			As of March 31, 2026	As of Sep. 30, 2025
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	13,126	120	(458)	13,006	13,584
Doubtful claims	危険債権	138,413	(2,754)	1,554	141,167	136,858
Claims requiring monitoring	要管理債権	22,073	(334)	(1,148)	22,407	23,221
Loans past due 3 month or more	三月以上延滞債権	185	10	114	175	70
Restructured loans	貸出条件緩和債権	21,888	(344)	(1,262)	22,232	23,150
Total risk-monitored loans ①	開示債権合計 (1)	173,612	(2,968)	(51)	176,581	173,664
Normal Borrowers	正常債権	14,192,290	209,178	1,106,327	13,983,112	13,085,963
Total Amount of Loans ②	貸出金等残高(総与信残高) (2)	14,365,903	206,210	1,106,275	14,159,693	13,259,627
Amount of partial direct write-off executed	部分直接償却実施額	35,530	(60)	(118)	35,590	35,649
Ratio toward total amount of loans	貸出金等残高比					
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	0.09%	0.00%	(0.01%)	0.09%	0.10%
Doubtful claims	危険債権	0.96%	(0.03%)	(0.07%)	0.99%	1.03%
Claims requiring monitoring	要管理債権	0.15%	0.00%	(0.02%)	0.15%	0.17%
Loans past due 3 month or more	三月以上延滞債権	0.00%	0.00%	0.00%	0.00%	0.00%
Restructured loans	貸出条件緩和債権	0.15%	0.00%	(0.02%)	0.15%	0.17%
Ratio of Disclosed claims toward total loans(①/②)	貸出金等残高に占める比率(1)/(2)	1.20%	(0.04%)	(0.10%)	1.24%	1.30%

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	As of Sep. 30, 2026			As of March 31, 2026	As of Sep. 30, 2025
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	5,308	941	(137)	4,366	5,445
Doubtful claims	危険債権	71,417	(4,085)	176	75,502	71,240
Claims requiring monitoring	要管理債権	9,264	1,465	3,621	7,799	5,643
Loans past due 3 month or more	三月以上延滞債権	106	(14)	85	121	21
Restructured loans	貸出条件緩和債権	9,157	1,480	3,535	7,677	5,622
Total risk-monitored loans ①	開示債権合計 (1)	85,989	(1,678)	3,660	87,668	82,329
Normal Borrowers	正常債権	8,489,850	207,497	852,492	8,282,352	7,637,357
Total Amount of Loans ②	貸出金等残高(総与信残高) (2)	8,575,839	205,818	856,152	8,370,020	7,719,687
Amount of partial direct write-off executed	部分直接償却実施額	12,686	860	(1,053)	11,826	13,739
Ratio toward total amount of loans	貸出金等残高比					
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	0.06%	0.01%	(0.01%)	0.05%	0.07%
Doubtful claims	危険債権	0.83%	(0.07%)	(0.09%)	0.90%	0.92%
Claims requiring monitoring	要管理債権	0.10%	0.01%	0.03%	0.09%	0.07%
Loans past due 3 month or more	三月以上延滞債権	0.00%	0.00%	0.00%	0.00%	0.00%
Restructured loans	貸出条件緩和債権	0.10%	0.01%	0.03%	0.09%	0.07%
Ratio of Disclosed claims toward total loans(①/②)	貸出金等残高に占める比率(1)/(2)	1.00%	(0.04%)	(0.06%)	1.04%	1.06%

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	As of Sep. 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	7,097	(876)	(380)	7,973	7,478
Doubtful claims	危険債権	66,989	1,334	1,381	65,654	65,607
Claims requiring monitoring	要管理債権	12,808	(1,800)	(4,733)	14,608	17,541
Loans past due 3 month or more	三月以上延滞債権	78	24	64	53	13
Restructured loans	貸出条件緩和債権	12,730	(1,824)	(4,797)	14,555	17,528
Total risk-monitored loans ①	開示債権合計 (1)	86,894	(1,342)	(3,732)	88,236	90,627
Normal Borrowers	正常債権	5,866,617	5,880	257,897	5,860,737	5,608,719
Total Amount of Loans ②	貸出金等残高(総与信残高) (2)	5,953,512	4,538	254,165	5,948,974	5,699,346
Amount of partial direct write-off executed	部分直接償却実施額	20,680	(1,107)	854	21,787	19,825
Ratio toward total amount of loans	貸出金等残高比					
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	0.11%	(0.02%)	(0.02%)	0.13%	0.13%
Doubtful claims	危険債権	1.12%	0.02%	(0.03%)	1.10%	1.15%
Claims requiring monitoring	要管理債権	0.21%	(0.03%)	(0.09%)	0.24%	0.30%
Loans past due 3 month or more	三月以上延滞債権	0.00%	0.00%	0.00%	0.00%	0.00%
Restructured loans	貸出条件緩和債権	0.21%	(0.03%)	(0.09%)	0.24%	0.30%
Ratio of Disclosed claims toward total loans (①/②)	貸出金等残高に占める比率(1)/(2)	1.45%	(0.03%)	(0.14%)	1.48%	1.59%

2. Allowance for Loan Losses

【Mebuki Financial Group, Inc. (Consolidated basis)】

(Millions of yen)

	(Japanese)	As of Sep. 30, 2026 (A)	(A)-(B)	(A)-(C)	As of March 31, 2026 (B)	As of Sep. 30, 2025 (C)
Allowance for loan losses	貸倒引当金合計	71,549	(1,683)	1,075	73,233	70,473
General allowance for loan losses	一般貸倒引当金	25,213	62	(554)	25,150	25,768
Specific allowance for loan losses	個別貸倒引当金	46,335	(1,746)	1,630	48,082	44,704
Allowance for specific foreign debtors	特定海外債権引当勘定	—	—	—	—	—

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	As of Sep. 30, 2026 (A)	(A)-(B)	(A)-(C)	As of March 31, 2026 (B)	As of Sep. 30, 2025 (C)
Allowance for loan losses	貸倒引当金合計	33,773	(1,723)	1,846	35,496	31,926
General allowance for loan losses	一般貸倒引当金	9,435	325	396	9,110	9,038
Specific allowance for loan losses	個別貸倒引当金	24,337	(2,048)	1,449	26,386	22,887
Allowance for specific foreign debtors	特定海外債権引当勘定	—	—	—	—	—

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	As of Sep. 30, 2026 (A)	(A)-(B)	(A)-(C)	As of March 31, 2026 (B)	As of Sep. 30, 2025 (C)
Allowance for loan losses	貸倒引当金合計	28,370	(229)	(1,109)	28,600	29,479
General allowance for loan losses	一般貸倒引当金	9,351	(399)	(1,015)	9,750	10,366
Specific allowance for loan losses	個別貸倒引当金	19,019	169	(94)	18,850	19,113
Allowance for specific foreign debtors	特定海外債権引当勘定	—	—	—	—	—

3. Status of Coverage on Disclosed Claims under the Financial Revitalization Law

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	As of Sep. 30, 2026			As of March 31, 2026	As of Sep. 30, 2025
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Coverage amount ②	保全額 ②	67,518	(1,501)	2,499	69,020	65,019
Portion covered by allowance	貸倒引当金	25,961	(1,551)	2,176	27,512	23,784
Reserve for specific debtors	担保保証等	41,557	49	322	41,508	41,234
Total disclosed claims under the Financial Revitalization Law ①	金融再生法開示債権残高①	85,989	(1,678)	3,660	87,668	82,329

(%)

Coverage ratio ②／①	保全率 ②／①	78.51	(0.21)	(0.46)	78.72	78.97

(Reference) Breakdown of Disclosed claims under the Financial Revitalization Law (As of Sep. 30, 2026)

(Millions of yen)

		Bankrupt and substantially bankrupt claims	Doubtful claims	Claims requiring monitoring	Total
		破産更正債権及びこれらに準ずる債権	危険債権	要管理債権	合計
Total claims outstanding	与信残高 ①	5,308	71,417	9,264	85,989
Collateral and guarantees	担保保証等保全額 ②	5,308	34,415	1,833	41,557
Uncoverage amount	非保全額 ③=①-②	—	37,001	7,431	44,432
Allowance for loan losses	貸倒引当金 ④	—	24,321	1,639	25,961
Coverage amount	保全額 ⑤=②+④	5,308	58,737	3,473	67,518
Allowance ratio	引当率 ④／③	0.00%	65.73%	22.06%	58.42%
Coverage ratio	保全率 ⑤／①	100.00%	82.24%	37.49%	78.51%

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	As of Sep. 30, 2026			As of March 31, 2026	As of Sep. 30, 2025
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Coverage amount ②	保全額 ②	65,187	(1,104)	(2,455)	66,291	67,642
Portion covered by allowance	貸倒引当金	20,441	(33)	(625)	20,474	21,066
Reserve for specific debtors	担保保証等	44,745	(1,071)	(1,830)	45,817	46,575
Total disclosed claims under the Financial Revitalization Law ①	金融再生法開示債権残高①	86,894	(1,342)	(3,732)	88,236	90,627

Coverage ratio ②／①	保全率 ②／①	75.01	(0.11)	0.38	75.12	74.63

(Reference) Breakdown of Disclosed claims under the Financial Revitalization Law (As of Sep. 30, 2026)

		Bankrupt and substantially bankrupt claims	Doubtful claims	Claims requiring monitoring	Total
		破産更正債権及びこれらに準ずる債権	危険債権	要管理債権	合計
Total claims outstanding	与信残高 ①	7,097	66,989	12,808	86,894
Collateral and guarantees	担保保証等保全額 ②	6,595	34,377	3,772	44,745
Uncoverage amount	非保全額 ③=①-②	501	32,611	9,036	42,148
Allowance for loan losses	貸倒引当金 ④	501	18,522	1,417	20,441
Coverage amount	保全額 ⑤=②+④	7,097	52,900	5,189	65,187
Allowance ratio	引当率 ④／③	100.00%	56.79%	15.68%	48.49%
Coverage ratio	保全率 ⑤／①	100.00%	78.96%	40.51%	75.01%

4 .Comparison between Self-assessment, Disclosed Claims under the Financial Revitalization Law and Risk-monitored Loans

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(hundreds million of Yen)

Classification of Borrowers (Self-assessment) 自己査定の債務者区分		Disclosed Claims under the Financial Revitalization Law 金融再生法開示債権	Risk-monitored Loans リスク管理債権	Claim-classification: No-classification 非分類	Claim-classification: Ⅱ Ⅱ分類	Claim-classification: Ⅲ Ⅲ分類	Claim-classification: Ⅳ Ⅳ分類	Allowance 引当額	Coverage ratio 保全率
Legally Bankrupt 破綻先 10		Bankrupt and substantially buncrupt claims 破産更生債権およびこれらに準ずる債権 53		Covered by allowance, collateral, guarantee 引当金、担保・保証等による保全部分 16	36	Entirely reserved 全額引当 ―	Entirely reserved or write-off 全額償却・引当 ―	―	100.0%
Substantially Bankrupt 実質破綻先 42									
Potentially Bankrupt 破綻懸念先 713		Doubtful claims 危険債権 714		Covered by allowance, collateral, guarantee 引当金、担保・保証等による保全部分 482	105	126		243	82.2%
Borrowers Requiring Caution 要注意先 3,469	Borrowers Requiring Monitoring 要管理先 130	Claims requiring monitoring 要管理債権 92	Loans past due 3 month or more 三月以上延滞債権 1	Covered by allowance, collateral, guarantee 引当金、担保・保証等による保全部分 57				21	37.4%
			Restructured loans 貸出条件緩和債権 91	16	113			Allowance of Claims requiring monitoring 要管理債権に対する引当額 16	
				Coverage of Claims requiring monitoring 要管理債権に対する保全額 34					
	Borrowers Requiring Caution その他の要注意先 3,339	Normal claims 正常債権 84,898		977	2,362			45	
Normal Borrowers 正常先 80,840				80,840				27	
Total 合計 85,076		Total 合計 85,758		No-classification 82,333	Ⅱ 2,617	Ⅲ 126	Ⅳ ―	Total 合計 337	

Amount of partial direct write-off 部分直接償却残高 : 12.6 billion yen

(Note) 1. Figures have been rounded down to the nearest hundred million yen.
2. "Normal Borrowers" includes loans to local government.
3. "Self- assessment" doesn't include the privately-placed bonds guaranteed by the bank, whereas "Disclosed Claims under the Financial Revitalization Law" and "Risk-monitored Loans" include the amount.

（注1）記載金額は、億円未満を切り捨てて表示しています。
（注2）正常先には、地方公共団体への貸出金等を含んでおります。
（注3）自己査定には「自行保証付私募債」を含んでおりませんが、金融再生法開示債権及びリスク管理債権には「自行保証付私募債」を含んでおります。

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(hundreds million of Yen)

Classification of Borrowers (Self-assessment) 自己査定の債務者区分		Disclosed Claims under the Financial Revitalization Law 金融再生法開示債権	Risk-monitored Loans リスク管理債権	Claim-classification No-classification 非分類	Claim-classification Ⅱ Ⅱ分類	Claim-classification Ⅲ Ⅲ分類	Claim-classification Ⅳ Ⅳ分類	Allowance 引当額	Coverage ratio 保全率
Legally Bankrupt 破綻先 10		Bankrupt and substantially buncrupt claims 破産更生債権およびこれらに準ずる債権 70		Covered by allowance, collateral, guarantee 引当金、担保・保証等による保全部分 19	51	Entirely reserved 全額引当 ―	Entirely reserved or write-off 全額償却・引当 ―	5	100.0%
Substantially Bankrupt 実質破綻先 60									
Potentially Bankrupt 破綻懸念先 668		Doubtful claims 危険債権 669		Covered by allowance, collateral, guarantee 引当金、担保・保証等による保全部分 424	104	139		185	78.9%
Borrowers Requiring Caution 要注意先 3,442	Borrowers Requiring Monitoring 要管理先 188	Claims requiring monitoring 要管理債権 128	Loans past due 3 month or more 三月以上延滞債権 0	Covered by allowance, collateral, guarantee 引当金、担保・保証等による保全部分 76				21	40.5%
			Restructured loans 貸出条件緩和債権 127	40	148			Allowance of Claims requiring monitoring 要管理債権に対する引当額 14	
				Coverage of Claims requiring monitoring 要管理債権に対する保全額 51					
	Borrowers Requiring Caution その他の要注意先 3,254	Normal claims 正常債権 58,666		999	2,254			43	
Normal Borrowers 正常先 54,851				54,851				28	

Total 合計	Total 合計	No-classification	Ⅱ	Ⅲ	Ⅳ	Total 合計
59,033	59,535	56,334	2,558	139	―	283

Amount of partial direct write-off 部分直接償却残高:20.6 billion yen

(Note) 1. Figures have been rounded down to the nearest hundred million yen.
2. "Normal Borrowers" includes loans to local government.
3. "Self- assessment" doesn't include the privately-placed bonds guaranteed by the bank, whereas "Disclosed Claims under the Financial Revitalization Law" and "Risk-monitored Loans" include the amount.

（注1）記載金額は、億円未満を切り捨てて表示しています。
（注2）正常先には、地方公共団体への貸出金等を含んでおります。
（注3）自己査定には「自行保証付私募債」を含んでおりませんが、金融再生法開示債権及びリスク管理債権には「自行保証付私募債」を含んでおります。

5. Loan Portfolio, etc.

(1) Classification of loans by type of industry

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

	(Japanese)	As of Sep. 30, 2026			As of March 31, 2026	As of Sep. 30, 2025
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Total	合計	14,371,357	214,477	1,122,922	14,156,880	13,248,435
Manufacturing	製造業	1,472,816	17,211	36,205	1,455,604	1,436,610
Agriculture / Forestry	農業、林業	32,121	2,458	2,770	29,662	29,350
Fishery	漁業	6,741	(190)	1,401	6,932	5,340
Mining / Quarrying of stone / Gravel	鉱業、採石業、砂利採取業	20,247	3,497	5,424	16,750	14,823
Construction	建設業	446,637	(9,669)	20,832	456,306	425,804
Electricity, gas and water	電気・ガス・熱供給・水道業	355,512	(10,953)	(3,315)	366,466	358,828
Telecommunication	情報通信業	35,351	(4,302)	(1,999)	39,653	37,350
Transportation / Postal activities	運輸業、郵便業	388,501	2,050	12,835	386,451	375,665
Wholesale / Retail services	卸売業、小売業	1,114,115	(1,942)	(3,799)	1,116,057	1,117,914
Financial and insurance services	金融業、保険業	841,901	45,073	81,905	796,827	759,995
Real estate / Goods rental and leasing	不動産業、物品賃貸業	2,311,965	35,490	110,861	2,276,474	2,201,103
Medical welfare and other services	医療・福祉等サービス業	773,055	(12,973)	16,669	786,028	756,386
Government / Local government	国・地方公共団体	1,733,146	68,258	658,629	1,664,887	1,074,517
Others	その他	4,839,244	80,467	184,501	4,758,777	4,654,743

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	As of Sep. 30, 2026			As of March 31, 2026	As of Sep. 30, 2025
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Total	合計	8,480,212	204,164	855,186	8,276,048	7,625,025
Manufacturing	製造業	898,244	12,583	23,456	885,660	874,787
Agriculture / Forestry	農業、林業	17,858	1,293	1,056	16,565	16,801
Fishery	漁業	6,217	(165)	1,412	6,382	4,804
Mining / Quarrying of stone / Gravel	鉱業、採石業、砂利採取業	17,075	3,283	5,194	13,792	11,880
Construction	建設業	248,715	(10,478)	6,653	259,194	242,062
Electricity, gas and water	電気・ガス・熱供給・水道業	244,516	(9,299)	(1,948)	253,816	246,465
Telecommunication	情報通信業	19,534	(3,637)	(1,362)	23,172	20,897
Transportation / Postal activities	運輸業、郵便業	228,711	914	7,471	227,797	221,240
Wholesale / Retail services	卸売業、小売業	669,856	(11,530)	(17,512)	681,387	687,368
Financial and insurance services	金融業、保険業	455,665	22,231	45,122	433,433	410,543
Real estate / Goods rental and leasing	不動産業、物品賃貸業	1,406,738	3,697	39,123	1,403,040	1,367,615
Medical welfare and other services	医療・福祉等サービス業	374,636	(2,780)	4,370	377,417	370,266
Government / Local government	国・地方公共団体	1,341,844	147,847	621,144	1,193,996	720,700
Others	その他	2,550,596	50,207	121,004	2,500,389	2,429,592

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	As of Sep. 30, 2026			As of March 31, 2026	As of Sep. 30, 2025
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Total	合計	5,891,145	10,313	267,735	5,880,832	5,623,409
Manufacturing	製造業	574,571	4,628	12,748	569,943	561,822
Agriculture / Forestry	農業、林業	14,262	1,165	1,713	13,097	12,548
Fishery	漁業	524	(25)	(10)	550	535
Mining / Quarrying of stone / Gravel	鉱業、採石業、砂利採取業	3,172	214	229	2,957	2,942
Construction	建設業	197,921	809	14,178	197,112	183,742
Electricity, gas and water	電気・ガス・熱供給・水道業	110,995	(1,653)	(1,367)	112,649	112,363
Telecommunication	情報通信業	15,816	(664)	(636)	16,481	16,453
Transportation / Postal activities	運輸業、郵便業	159,789	1,136	5,364	158,653	154,425
Wholesale / Retail services	卸売業、小売業	444,258	9,588	13,712	434,669	430,545
Financial and insurance services	金融業、保険業	386,235	22,842	36,782	363,393	349,452
Real estate / Goods rental and leasing	不動産業、物品賃貸業	905,226	31,792	71,738	873,434	833,488
Medical welfare and other services	医療・福祉等サービス業	398,419	(10,192)	12,299	408,611	386,120
Government / Local government	国・地方公共団体	391,301	(79,588)	37,484	470,890	353,816
Others	その他	2,288,648	30,259	63,496	2,258,388	2,225,151

(2) Classification of Disclosed Claims under the Financial Revitalization Law and Risk-monitored Loans by type of Industry

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

	(Japanese)	As of Sep. 30, 2026			As of March 31, 2026	As of Sep. 30, 2025
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Total	合計	172,884	(3,020)	(72)	175,905	172,956
Manufacturing	製造業	41,202	(1,645)	(794)	42,848	41,996
Agriculture / Forestry	農業、林業	2,226	(184)	(192)	2,411	2,419
Fishery	漁業	81	(0)	(0)	82	82
Mining / Quarrying of stone / Gravel	鉱業、採石業、砂利採取業	264	231	230	33	34
Construction	建設業	14,469	(919)	(1,562)	15,389	16,032
Electricity, gas and water	電気・ガス・熱供給・水道業	3,499	(290)	(573)	3,789	4,073
Telecommunication	情報通信業	1,148	(16)	91	1,165	1,056
Transportation / Postal activities	運輸業、郵便業	6,738	(173)	(2,213)	6,912	8,952
Wholesale / Retail services	卸売業、小売業	39,662	1,880	3,675	37,781	35,986
Financial and insurance services	金融業、保険業	894	(11)	(12)	905	906
Real estate / Goods rental and leasing	不動産業、物品賃貸業	8,654	(754)	(843)	9,409	9,497
Medical welfare and other services	医療・福祉等サービス業	39,488	(1,363)	1,124	40,852	38,363
Government / Local government	国・地方公共団体	—	—	—	—	—
Others	その他	14,553	228	998	14,324	13,554

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	As of Sep. 30, 2026			As of March 31, 2026	As of Sep. 30, 2025
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Total	合計	85,989	(1,678)	3,660	87,668	82,329
Manufacturing	製造業	16,906	(1,467)	(1,268)	18,373	18,175
Agriculture / Forestry	農業、林業	1,472	(10)	32	1,482	1,439
Fishery	漁業	54	(0)	(0)	54	54
Mining / Quarrying of stone / Gravel	鉱業、採石業、砂利採取業	—	—	—	—	—
Construction	建設業	8,200	(61)	(313)	8,262	8,514
Electricity, gas and water	電気・ガス・熱供給・水道業	3,143	(266)	(536)	3,410	3,680
Telecommunication	情報通信業	903	5	114	897	789
Transportation / Postal activities	運輸業、郵便業	3,155	137	36	3,018	3,118
Wholesale / Retail services	卸売業、小売業	20,888	898	3,143	19,990	17,745
Financial and insurance services	金融業、保険業	894	(11)	(12)	905	906
Real estate / Goods rental and leasing	不動産業、物品賃貸業	3,731	(249)	(386)	3,981	4,117
Medical welfare and other services	医療・福祉等サービス業	19,803	(670)	2,803	20,474	17,000
Government / Local government	国・地方公共団体	—	—	—	—	—
Others	その他	6,835	18	47	6,816	6,787

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	As of Sep. 30, 2026			As of March 31, 2026	As of Sep. 30, 2025
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Total	合計	86,894	(1,342)	(3,732)	88,236	90,627
Manufacturing	製造業	24,296	(177)	474	24,474	23,821
Agriculture / Forestry	農業、林業	754	(174)	(224)	929	979
Fishery	漁業	27	(0)	(0)	27	27
Mining / Quarrying of stone / Gravel	鉱業、採石業、砂利採取業	264	231	230	33	34
Construction	建設業	6,268	(857)	(1,249)	7,126	7,518
Electricity, gas and water	電気・ガス・熱供給・水道業	355	(23)	(36)	379	392
Telecommunication	情報通信業	244	(22)	(22)	267	267
Transportation / Postal activities	運輸業、郵便業	3,583	(311)	(2,250)	3,894	5,833
Wholesale / Retail services	卸売業、小売業	18,773	982	532	17,791	18,241
Financial and insurance services	金融業、保険業	—	—	—	—	—
Real estate / Goods rental and leasing	不動産業、物品賃貸業	4,922	(504)	(457)	5,427	5,380
Medical welfare and other services	医療・福祉等サービス業	19,684	(692)	(1,678)	20,377	21,363
Government / Local government	国・地方公共団体	—	—	—	—	—
Others	その他	7,717	210	950	7,507	6,766

(3) Consumer loans / Loans to SMEs

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

	(Japanese)	As of Sep. 30, 2026			As of March 31, 2026	As of Sep. 30, 2025
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Consumer loans	消費者ローン残高	5,418,626	61,239	141,252	5,357,386	5,277,373
Housing-related loans	住宅関連ローン残高	5,109,323	45,270	110,808	5,064,053	4,998,515
Housing loans	住宅ローン残高	4,329,618	58,935	131,874	4,270,683	4,197,743
Apartment loans	アパートローン残高	778,808	(13,538)	(20,807)	792,347	799,616
Loans for asset building	資産形成ローン残高	896	(126)	(258)	1,022	1,155
Loans to SME and Individual customers (SMEs)	中小企業等貸出金残高	9,775,843	91,317	317,946	9,684,526	9,457,897
Ratio of loans to SMEs	中小企業等貸出比率	68.02%	(0.38%)	(3.36%)	68.40%	71.38%

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	As of Sep. 30, 2026			As of March 31, 2026	As of Sep. 30, 2025
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Consumer loans	消費者ローン残高	2,987,954	33,473	80,951	2,954,481	2,907,003
Housing-related loans	住宅関連ローン残高	2,815,863	25,854	66,353	2,790,009	2,749,510
Housing loans	住宅ローン残高	2,205,886	37,634	84,367	2,168,251	2,121,519
Apartment loans	アパートローン残高	609,081	(11,653)	(17,755)	620,734	626,836
Loans for asset building	資産形成ローン残高	896	(126)	(258)	1,022	1,155
Loans to SME and Individual customers (SMEs)	中小企業等貸出金残高	5,273,595	45,429	172,629	5,228,166	5,100,966
Ratio of loans to SMEs	中小企業等貸出比率	62.18%	(0.99%)	(4.71%)	63.17%	66.89%

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	As of Sep. 30, 2026			As of March 31, 2026	As of Sep. 30, 2025
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Consumer loans	消費者ローン残高	2,430,671	27,766	60,301	2,402,905	2,370,370
Housing-related loans	住宅関連ローン残高	2,293,459	19,415	44,455	2,274,044	2,249,004
Housing loans	住宅ローン残高	2,123,732	21,300	47,507	2,102,431	2,076,224
Apartment loans	アパートローン残高	169,727	(1,885)	(3,052)	171,612	172,779
Loans to SME and Individual customers (SMEs)	中小企業等貸出金残高	4,502,247	45,888	145,316	4,456,359	4,356,930
Ratio of loans to SMEs	中小企業等貸出比率	76.42%	0.65%	(1.05%)	75.77%	77.47%

6. Outstanding Balance of Deposits and Loans 【Non-consolidated】

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

	(Japanese)	As of Sep. 30, 2026			As of March 31, 2026	As of Sep. 30, 2025
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Deposits (Terms-end balance)	預金（末残）	17,598,687	(261,169)	199,107	17,859,857	17,399,579
Deposits (Average balance)	預金（平残）	17,746,396	289,359	268,848	17,457,036	17,477,547
Loans (Terms-end balance)	貸出金（末残）	14,371,357	214,477	1,122,922	14,156,880	13,248,435
Loans (Average balance)	貸出金（平残）	14,115,745	643,409	917,505	13,472,335	13,198,239

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	As of Sep. 30, 2026			As of March 31, 2026	As of Sep. 30, 2025
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Deposits (Terms-end balance)	預金（末残）	10,530,955	(62,923)	124,981	10,593,879	10,405,974
Deposits (Average balance)	預金（平残）	10,648,438	170,367	157,235	10,478,070	10,491,202
Loans (Terms-end balance)	貸出金（末残）	8,480,212	204,164	855,186	8,276,048	7,625,025
Loans (Average balance)	貸出金（平残）	8,316,640	464,498	656,596	7,852,142	7,660,043

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	As of Sep. 30, 2026			As of March 31, 2026	As of Sep. 30, 2025
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Deposits (Terms-end balance)	預金（末残）	7,067,731	(198,246)	74,126	7,265,977	6,993,605
Deposits (Average balance)	預金（平残）	7,097,958	118,992	111,612	6,978,965	6,986,345
Loans (Terms-end balance)	貸出金（末残）	5,891,145	10,313	267,735	5,880,832	5,623,409
Loans (Average balance)	貸出金（平残）	5,799,104	178,910	260,908	5,620,193	5,538,195