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November 13, 2026

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

Company name: THE SHIGA BANK,LTD.
Listing: Tokyo Stock Exchange
Securities code: 8366
URL: https://www.shigagin.com
Representative: Shinya Kubota President & CEO
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Scheduled date to file semi-annual securities report: November 27, 2026
Scheduled date to commence dividend payments: December 10, 2026
Trading accounts: None
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: Yes

(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	100,793	26.8	22,249	42.3	15,198	33.4
September 30, 2025	79,519	31.5	15,640	34.5	11,389	30.2

Note: Comprehensive income For the six months ended September 30, 2026: ¥ 83,657 million [104.4%]
For the six months ended September 30, 2025: ¥ 40,918 million [-%]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2026	66.12	-
September 30, 2025	49.40	-

Notes:
1. Diluted earnings per share is not presented because there were no potentially dilutive shares.
2. THE SHIGA BANK,LTD. (“the Bank”) conducted a share split at a ratio of five (5) shares for one (1) share of its common shares, effective April 1, 2026. Basic earnings per share has been calculated assuming that the share split had occurred at the beginning of the previous fiscal year.

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	7,699,635	589,275	7.7
March 31, 2026	7,669,084	509,025	6.6

Reference: Equity
As of September 30, 2026: ¥ 589,275 million
As of March 31, 2026: ¥ 509,025 million

Note: “Equity-to-asset ratio” is calculated by dividing (total net assets at the end of the period − share acquisition rights at the end of the period) by total assets at the end of the period.
“Equity-to-asset ratio” herein is not the capital ratio specified by the FSA Capital Adequacy Notification.

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	-	65.00	-	75.00	140.00
Fiscal year ending March 31, 2027	-	27.50			
Fiscal year ending March 31, 2027 (Forecast)			-	27.50	55.00

Notes:

1. Revisions to the forecast of cash dividends most recently announced: Yes
2. The Bank conducted a share split at a ratio of five (5) shares for one (1) share of its common shares, effective April 1, 2026. The dividend for the fiscal year ended March 31, 2026 is stated at the actual amounts prior to the share split.

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	45,800	57.8	31,500	47.9	137.03

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

*** Notes**

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

Newly included: - companies( )

Excluded: - companies( )

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

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

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

(iii) Changes in accounting estimates: None

(iv) Restatement: None

(3) Number of issued shares (common shares)

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

As of September 30, 2026	240,450,405 shares
As of March 31, 2026	240,450,405 shares

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

As of September 30, 2026	10,578,232 shares
As of March 31, 2026	10,571,035 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2026	229,875,868 shares
Six months ended September 30, 2025	230,578,294 shares

Note: The Bank conducted a share split at a ratio of five (5) shares for one (1) share of its common shares, effective April 1, 2026. Total number of issued shares at the end of the period (including treasury shares), number of treasury shares at the end of the period, and average number of shares outstanding during the period have been calculated assuming that the share split had occurred at the beginning of the previous fiscal year.

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	92,710	27.8	21,993	43.3	15,244	33.7
September 30, 2025	72,518	33.8	15,351	31.3	11,403	27.2

	Basic earnings per share
Six months ended	Yen
September 30, 2026	66.31
September 30, 2025	49.46

Notes:

1. Diluted earnings per share is not presented because there were no potentially dilutive shares.
2. The Bank conducted a share split at a ratio of five (5) shares for one (1) share of its common shares, effective April 1, 2026. Basic earnings per share has been calculated assuming that the share split had occurred at the beginning of the previous fiscal year.

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	7,668,025	563,468	7.3
March 31, 2026	7,635,200	482,225	6.3

Reference: Equity

As of September 30, 2026: ¥ 563,468 million

As of March 31, 2026: ¥ 482,225 million

Note: "Equity-to-asset ratio" is calculated by dividing (total net assets at the end of the period − share acquisition rights at the end of the period) by total assets at the end of the period.

"Equity-to-asset ratio" herein is not the capital ratio specified by the FSA Capital Adequacy Notification.

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	45,000	57.6	31,500	46.9	137.03

* 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

Forward-looking statements, such as financial results forecasts, made in this document are based on information currently available to the Bank and certain assumptions deemed reasonable. Actual results, etc. may differ significantly due to various factors.

Semi-annual Consolidated Financial Statements
Semi-annual Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	1,011,233	852,173
Call loans and bills bought	15,036	22,045
Monetary claims bought	250	316
Trading securities	42	8
Money held in trust	33,332	34,455
Securities	1,722,410	1,868,972
Loans and bills discounted	4,588,660	4,628,474
Foreign exchanges	6,608	6,068
Other assets	198,908	192,892
Tangible fixed assets	54,100	55,833
Intangible fixed assets	5,346	6,218
Retirement benefit asset	38,931	40,408
Deferred tax assets	603	608
Customers' liabilities for acceptances and guarantees	24,748	22,709
Allowance for loan losses	(31,128)	(31,549)
Total assets	7,669,084	7,699,635
Liabilities		
Deposits	5,950,294	5,934,315
Negotiable certificates of deposit	19,150	19,500
Call money and bills sold	79,300	74,898
Securities sold under repurchase agreements	-	71,557
Cash collateral received for securities lent	142,490	85,659
Borrowed money	784,282	676,570
Foreign exchanges	500	646
Bonds payable	-	20,000
Borrowed money from trust account	157	156
Other liabilities	87,657	101,397
Retirement benefit liability	194	200
Provision for retirement benefits for directors (and other officers)	6	7
Provision for loss on interest repayment	4	4
Provision for contingent loss	301	289
Deferred tax liabilities	65,357	96,849
Deferred tax liabilities for land revaluation	5,613	5,596
Acceptances and guarantees	24,748	22,709
Total liabilities	7,160,058	7,110,359

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Net assets		
Share capital	33,076	33,076
Capital surplus	24,536	24,567
Retained earnings	285,621	297,409
Treasury shares	(6,655)	(6,645)
Total shareholders' equity	336,579	348,408
Valuation difference on available-for-sale securities	104,003	168,259
Deferred gains or losses on hedges	46,300	51,531
Revaluation reserve for land	8,057	8,018
Remeasurements of defined benefit plans	14,085	13,056
Total accumulated other comprehensive income	172,446	240,867
Total net assets	509,025	589,275
Total liabilities and net assets	7,669,084	7,699,635

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	79,519	100,793
Interest income	49,890	64,142
Interest on loans and discounts	28,620	35,554
Interest and dividends on securities	17,958	23,196
Trust fees	0	-
Fees and commissions	9,872	10,195
Other ordinary income	14,693	21,821
Other income	5,063	4,633
Ordinary expenses	63,878	78,543
Interest expenses	13,332	16,872
Interest on deposits	6,250	10,963
Fees and commissions payments	3,101	3,806
Other ordinary expenses	20,694	29,757
General and administrative expenses	25,064	26,001
Other expenses	1,684	2,105
Ordinary profit	15,640	22,249
Extraordinary income	66	94
Gain on disposal of non-current assets	66	94
Extraordinary losses	28	86
Loss on disposal of non-current assets	13	86
Impairment losses	14	-
Profit before income taxes	15,678	22,257
Income taxes - current	2,665	6,845
Income taxes - deferred	1,623	214
Total income taxes	4,288	7,059
Profit	11,389	15,198
Profit attributable to owners of parent	11,389	15,198

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	11,389	15,198
Other comprehensive income		
Valuation difference on available-for-sale securities	29,301	64,255
Deferred gains or losses on hedges	578	5,231
Remeasurements of defined benefit plans, net of tax	(350)	(1,028)
Total other comprehensive income	29,529	68,459
Comprehensive income	40,918	83,657
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	40,918	83,657

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	33,076	24,548	284,546	(20,473)	321,698
Changes during period					
Dividends of surplus			(2,073)		(2,073)
Profit attributable to owners of parent			11,389		11,389
Purchase of treasury shares				(4)	(4)
Disposal of treasury shares		598		581	1,180
Net changes in items other than shareholders' equity					
Total changes during period	-	598	9,316	577	10,492
Balance at end of period	33,076	25,147	293,862	(19,896)	332,190

	Accumulated other comprehensive income					Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	
Balance at beginning of period	71,925	35,569	8,057	7,560	123,112	444,811
Changes during period						
Dividends of surplus						(2,073)
Profit attributable to owners of parent						11,389
Purchase of treasury shares						(4)
Disposal of treasury shares						1,180
Net changes in items other than shareholders' equity	29,301	578	-	(350)	29,529	29,529
Total changes during period	29,301	578	-	(350)	29,529	40,021
Balance at end of period	101,227	36,147	8,057	7,209	152,641	484,832

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	33,076	24,536	285,621	(6,655)	336,579
Changes during period					
Dividends of surplus			(3,448)		(3,448)
Profit attributable to owners of parent			15,198		15,198
Purchase of treasury shares				(1)	(1)
Disposal of treasury shares		31		11	42
Reversal of revaluation reserve for land			38		38
Net changes in items other than shareholders' equity					
Total changes during period	-	31	11,788	9	11,829
Balance at end of period	33,076	24,567	297,409	(6,645)	348,408

	Accumulated other comprehensive income					Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	
Balance at beginning of period	104,003	46,300	8,057	14,085	172,446	509,025
Changes during period						
Dividends of surplus						(3,448)
Profit attributable to owners of parent						15,198
Purchase of treasury shares						(1)
Disposal of treasury shares						42
Reversal of revaluation reserve for land						38
Net changes in items other than shareholders' equity	64,255	5,231	(38)	(1,028)	68,421	68,421
Total changes during period	64,255	5,231	(38)	(1,028)	68,421	80,250
Balance at end of period	168,259	51,531	8,018	13,056	240,867	589,275

Semi-annual Non-consolidated Financial Statements
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	1,011,017	851,966
Call loans	15,036	22,045
Monetary claims bought	250	316
Trading securities	42	8
Money held in trust	33,332	34,455
Securities	1,728,697	1,875,129
Loans and bills discounted	4,624,935	4,668,738
Foreign exchanges	6,608	6,068
Other assets	149,970	141,659
Other	149,970	141,659
Tangible fixed assets	46,145	47,164
Intangible fixed assets	5,301	6,130
Prepaid pension costs	18,414	21,388
Customers' liabilities for acceptances and guarantees	24,748	22,709
Allowance for loan losses	(29,299)	(29,756)
Total assets	7,635,200	7,668,025
Liabilities		
Deposits	5,957,237	5,940,613
Negotiable certificates of deposit	30,950	31,000
Call money	79,300	74,898
Securities sold under repurchase agreements	-	71,557
Cash collateral received for securities lent	142,490	85,659
Borrowed money	784,282	676,570
Foreign exchanges	500	646
Bonds payable	-	20,000
Borrowed money from trust account	157	156
Other liabilities	68,592	84,107
Income taxes payable	2,906	5,512
Asset retirement obligations	597	570
Other	65,088	78,024
Provision for contingent loss	301	289
Deferred tax liabilities	58,801	90,751
Deferred tax liabilities for land revaluation	5,613	5,596
Acceptances and guarantees	24,748	22,709
Total liabilities	7,152,974	7,104,557

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Net assets		
Share capital	33,076	33,076
Capital surplus	23,942	23,973
Legal capital surplus	23,942	23,942
Other capital surplus	-	31
Retained earnings	274,295	286,129
Legal retained earnings	9,134	9,134
Other retained earnings	265,161	276,995
Reserve for tax purpose reduction entry of non-current assets	417	417
General reserve	242,493	249,793
Retained earnings brought forward	22,250	26,784
Treasury shares	(6,655)	(6,645)
Total shareholders' equity	324,659	336,534
Valuation difference on available-for-sale securities	103,208	167,383
Deferred gains or losses on hedges	46,300	51,531
Revaluation reserve for land	8,057	8,018
Total valuation and translation adjustments	157,565	226,933
Total net assets	482,225	563,468
Total liabilities and net assets	7,635,200	7,668,025

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	72,518	92,710
Interest income	50,570	64,959
Interest on loans and discounts	28,724	35,755
Interest and dividends on securities	18,538	23,814
Trust fees	0	-
Fees and commissions	8,616	8,909
Other ordinary income	8,269	14,227
Other income	5,062	4,613
Ordinary expenses	57,167	70,716
Interest expenses	13,347	16,897
Interest on deposits	6,255	10,971
Fees and commissions payments	3,118	3,849
Other ordinary expenses	14,849	22,981
General and administrative expenses	24,037	24,954
Other expenses	1,814	2,032
Ordinary profit	15,351	21,993
Extraordinary income	66	94
Gain on disposal of non-current assets	66	94
Extraordinary losses	28	86
Loss on disposal of non-current assets	13	86
Impairment losses	14	-
Profit before income taxes	15,389	22,002
Income taxes - current	2,371	6,506
Income taxes - deferred	1,613	251
Total income taxes	3,985	6,758
Profit	11,403	15,244

Semi-annual Non-consolidated Statement of Changes in Equity

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity										
		Capital surplus			Retained earnings						
						Other retained earnings					
	Share capital	Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Reserve for tax purpose reduction entry of non-current assets	General reserve	Retained earnings brought forward	Total retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	33,076	23,942	11	23,954	9,134	417	242,493	21,028	273,073	(20,473)	309,631
Changes during period											
Dividends of surplus								(2,073)	(2,073)		(2,073)
Profit								11,403	11,403		11,403
Purchase of treasury shares										(4)	(4)
Disposal of treasury shares			598	598						581	1,180
Net changes in items other than shareholders' equity											
Total changes during period	-	-	598	598	-	-	-	9,330	9,330	577	10,506
Balance at end of period	33,076	23,942	610	24,552	9,134	417	242,493	30,358	282,404	(19,896)	320,137

	Valuation and translation adjustments				Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at beginning of period	71,404	35,569	8,057	115,031	424,662
Changes during period					
Dividends of surplus					(2,073)
Profit					11,403
Purchase of treasury shares					(4)
Disposal of treasury shares					1,180
Net changes in items other than shareholders' equity	29,275	578	-	29,853	29,853
Total changes during period	29,275	578	-	29,853	40,360
Balance at end of period	100,680	36,147	8,057	144,885	465,023

For the six months ended September 30, 2026

(Millions of yen)

	Shareholders' equity										
		Capital surplus			Retained earnings						
						Other retained earnings					
	Share capital	Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Reserve for tax purpose reduction entry of non-current assets	General reserve	Retained earnings brought forward	Total retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	33,076	23,942	-	23,942	9,134	417	242,493	22,250	274,295	(6,655)	324,659
Changes during period											
Dividends of surplus								(3,448)	(3,448)		(3,448)
Provision of general reserve							7,300	(7,300)			-
Profit								15,244	15,244		15,244
Purchase of treasury shares										(1)	(1)
Disposal of treasury shares			31	31						11	42
Reversal of revaluation reserve for land								38	38		38
Net changes in items other than shareholders' equity											
Total changes during period	-	-	31	31	-	-	7,300	4,533	11,833	9	11,874
Balance at end of period	33,076	23,942	31	23,973	9,134	417	249,793	26,784	286,129	(6,645)	336,534

	Valuation and translation adjustments				Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at beginning of period	103,208	46,300	8,057	157,565	482,225
Changes during period					
Dividends of surplus					(3,448)
Provision of general reserve					-
Profit					15,244
Purchase of treasury shares					(1)
Disposal of treasury shares					42
Reversal of revaluation reserve for land					38
Net changes in items other than shareholders' equity	64,174	5,231	(38)	69,368	69,368
Total changes during period	64,174	5,231	(38)	69,368	81,243
Balance at end of period	167,383	51,531	8,018	226,933	563,468

Supplementary Information

Financial Results for the first half of the Fiscal Year Ending March 31, 2027

Digest of Financial Results for the First Half of the Fiscal Year Ending March 31, 2027 **[Non-consolidated]** …… 1

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Digest of Financial Results for the First Half of the Fiscal Year Ending March 31, 2027 [Non-consolidated]

Ordinary profit and profit both increased, mainly due to an increase in net interest income driven by higher interest on loans and discounts and interest and dividends on securities.

(For details, please refer to page 2.)

Financial Results for the First Half of the Fiscal Year Ending March 31, 2027 [Non-consolidated]
(April 1, 2026 - September 30, 2026)

(Million yen)

	(Japanese)	#	For the six months ended September 30, 2026	For the six months ended September 30, 2025	YoY
Gross business profit	業務粗利益	1	44,420	36,168	8,251
Net interest income	資金利益	2	48,113	37,250	10,862
Interest on loans and discounts	うち貸出金利息	3	35,755	28,724	7,031
Interest and dividends on securities	うち有価証券利息配当金	4	23,814	18,538	5,275
Other interest income	うちその他運用収益	5	5,389	3,307	2,081
Interest on deposits, etc. (-)	うち預金等利息 (△)	6	11,032	6,292	4,739
Other interest expenses (-)	うちその他調達費用 (△)	7	5,813	7,027	(1,213)
Net fees and commissions	役務取引等利益	8	5,060	5,497	(437)
Net other ordinary income	その他業務利益	9	(8,753)	(6,579)	(2,174)
[Gains (losses) related to bonds, etc.]	［うち債券等関係損益］	10	[(8,262)]	[(5,870)]	[(2,392)]
Expenses (-)	経費 (△)	11	26,452	24,548	1,904
Personnel expenses (-)	人件費 (△)	12	11,136	10,495	640
Non-personnel expenses (-)	物件費 (△)	13	13,146	12,086	1,060
Taxes (-)	税金 (△)	14	2,169	1,965	203
Net business profit (before provision of general allowance for loan losses)	**実質業務純益（一般貸倒引当金繰入前）**	15	**17,967**	**11,620**	**6,346**
Core net business profit	コア業務純益	16	40,417	25,500	14,917
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）	17	39,001	23,795	15,205
Provision of general allowance for loan losses [(1)] (-)	一般貸倒引当金繰入額［①］ (△)	18	(577)	(244)	(332)
Net business profit	**業務純益**	19	**18,544**	**11,865**	**6,679**
Non-recurring gains (losses)	臨時損益	20	3,448	3,486	(37)
Gains (losses) related to equity securities	うち株式等関係損益	21	3,646	3,904	(257)
Recoveries of written off receivables	うち償却債権取立益	22	366	309	57
Disposal of non-performing loans [(2)] (-)	うち不良債権処理額［②］ (△)	23	1,962	1,286	676
Reversal of allowance for loan losses, etc. [(3)]	うち貸倒引当金等戻入益［③］	24	11	—	11
Ordinary profit	**経常利益**	25	**21,993**	**15,351**	**6,642**
Extraordinary income (losses)	特別損益	26	8	38	(29)
Gain (loss) on disposal of non-current assets	うち固定資産処分損益	27	8	52	(44)
Impairment loss (-)	うち減損損失 (△)	28	—	14	(14)
Profit before income taxes	税引前中間純利益	29	22,002	15,389	6,612
Total income taxes (-)	法人税等合計 (△)	30	6,758	3,985	2,772
Profit	**中間純利益**	31	**15,244**	**11,403**	**3,840**

Credit costs [(1)+(2)-(3)] (-)	与信コスト［①＋②－③］ (△)	32	1,374	1,042	332

Consolidated: Profit attributable to owners of parent	**連結：親会社株主に帰属する中間純利益**	33	**15,198**	**11,389**	**3,808**

Financial Highlights for the First Half of the Fiscal Year Ending March 31, 2027

■ "Interest on loans and discounts" and "interest and dividends on securities" increased, and "net interest income" increased

Interest on loans and discounts increased by ¥7,031 million year on year due to an increase in balances and a rise in yields.

Interest and dividends on securities increased by ¥5,275 million year on year mainly due to factors such as increases in domestic and foreign interest on bonds and dividends on shares. Other interest income increased by ¥2,081 million year on year mainly due to an increase in interest on deposits with banks.

On the other hand, in terms of obtaining funding, interest on deposits, etc. increased by ¥4,739 million year on year due to an increase in deposit interest rates, and other interest expenses decreased by ¥1,213 million year on year due to a decrease in foreign currency funding costs resulting from lower U.S. interest rates and other factors.

As a result of the above, net interest income increased by ¥10,862 million year on year to ¥48,113 million.

■ "Net fees and commissions" decreased

The increase in fees and commissions payments such as an increase in guarantee insurance premium from the expansion of other consumer loans, etc. exceeded the increase in fees and commissions, and net fees and commissions decreased by ¥437 million year on year to ¥5,060 million.

■ "Net other ordinary income" decreased

Net other ordinary income also decreased by ¥2,174 million year on year to ¥(8,753) million due to decreases in gains (losses) related to bonds, etc.

As a result, gross business profit increased by ¥8,251 million year on year to ¥44,420 million.

■ "Expenses" increased with personnel and non-personnel expenses as the main factor

In terms of expenses, personnel expenses increased by ¥640 million year on year driven by wage hikes and non-personnel expenses increased by ¥1,060 million, mainly due to an increase in system-related expenses.

As a result, total expenses increased by ¥1,904 million.

The increase in gross business profit exceeded the increase in expenses, and net business profit (before provision of general allowance for loan losses) increased by ¥6,346 million year on year to ¥17,967 million.

■"Gains (losses) related to equity securities" decreased and "credit costs" increased

Gains (losses) related to equity securities decreased by ¥257 million year on year to ¥3,646 million. Credit costs increased by ¥332 million year on year to ¥1,374 million due to an increase in disposal of non-performing loans.

■ "Ordinary profit" and "profit" both increased

As a result, ordinary profit increased by ¥6,642 million year on year to ¥21,993 million, and profit increased by ¥3,840 million year on year to ¥15,244 million.

Ⅰ Summary of Financial Results

1. Balance of Deposits and Loans [Non-consolidated]

(Million yen)

[Average balance]	*(Japanese)*	For the six months ended September 30, 2026 (a)	(a-b)	(a-c)	For the year ended March 31, 2026 (b)	For the six months ended September 30, 2025 (c)
Deposits and negotiable certificates of deposit	預金等（預金＋譲渡性預金）	6,016,285	[2.28%] 134,191	[2.51%] 147,867	5,882,093	5,868,417
for Shiga Prefecture	うち滋賀県内	5,287,845	104,470	104,249	5,183,374	5,183,595
Deposits	預金	5,985,226	134,930	149,556	5,850,296	5,835,670
Individuals	うち個人預金	4,283,717	27,791	47,391	4,255,926	4,236,326
Corporations	うち法人預金	1,397,424	36,923	41,990	1,360,501	1,355,434
Negotiable certificates of deposit	譲渡性預金	31,059	(738)	(1,688)	31,797	32,747
Loans and bills discounted	貸出金	4,625,155	[0.63%] 29,120	[1.21%] 55,601	4,596,034	4,569,554
for Shiga Prefecture	うち滋賀県内	2,665,110	30,092	46,258	2,635,017	2,618,851
Consumer loans and bills	うち消費者向け貸出	1,365,410	81,533	107,357	1,283,877	1,258,053
Corporate loans and bills	うち事業性貸出	2,860,850	(15,260)	(2,936)	2,876,110	2,863,786
Loan-deposit ratio (%)	預貸率	76.87%	(1.26%)	(0.99%)	78.13%	77.86%

(Million yen)

[Term-end balance]	*(Japanese)*	As of September 30, 2026 (a)	(a-b)	(a-c)	As of March 31, 2026 (b)	As of September 30, 2025 (c)
Deposits and negotiable certificates of deposit	預金等（預金＋譲渡性預金）	5,971,613	[(0.27%)] (16,574)	[1.96%] 115,265	5,988,187	5,856,348
for Shiga Prefecture	うち滋賀県内	5,258,311	(5,757)	93,870	5,264,068	5,164,440
Deposits	預金	5,940,613	(16,624)	114,865	5,957,237	5,825,748
Individuals	うち個人預金	4,270,349	(6,405)	27,390	4,276,755	4,242,959
Corporations	うち法人預金	1,373,514	9,216	22,704	1,364,297	1,350,809
Negotiable certificates of deposit	譲渡性預金	31,000	50	400	30,950	30,600
Loans and bills discounted	貸出金	4,668,738	[0.94%] 43,803	[2.32%] 106,255	4,624,935	4,562,483
for Shiga Prefecture	うち滋賀県内	2,687,371	8,990	48,382	2,678,380	2,638,988
Consumer loans and bills	うち消費者向け貸出	1,395,268	54,518	113,028	1,340,749	1,282,239
Consumer loans	消費者ローン	1,387,692	55,126	114,328	1,332,565	1,273,363
Other consumer loans and bills	その他の消費者向け貸出	7,575	(607)	(1,300)	8,183	8,875
Corporate loans and bills discounted	うち事業性貸出	2,883,391	17,575	39,979	2,865,815	2,843,411
Loan-deposit ratio (%)	預貸率	78.18%	0.95%	0.28%	77.23%	77.90%

(Note) Consumer loans in consumer loans and bills are packaged products with predetermined loan conditions to improve the convenience of borrowing, and other consumer loans and bills discounted are consumer general financing for consumers other than consumer loans (excluding corporate loans and bills).

2. Interest Rate Spread [Non-consolidated]

(%)

[All branches]	*(Japanese)*	For the six months ended September 30, 2026 (a)	(a-b)	(a-c)	For the year ended March 31, 2026 (b)	For the six months ended September 30, 2025 (c)
(1) Average yield on interest earning assets (A)	資金運用利回り	1.79	0.34	0.39	1.45	1.40
(a) Average yield on loans and bills discounted (B)	貸出金利回り	1.54	0.24	0.29	1.30	1.25
(b) Average yield on securities	有価証券利回り	2.90	0.74	0.76	2.16	2.14
(2) Average yield on interest bearing liabilities (C)	資金調達原価	1.23	0.14	0.15	1.09	1.08
(c) Average yield on deposits and negotiable certificates of deposit (D)	預金等利回り	0.36	0.12	0.15	0.24	0.21
(3) Average interest rate spread (A) − (C)	総資金利鞘	0.56	0.20	0.24	0.36	0.32
(4) Difference between average yield on loans and deposits (B) − (D)	預貸金利回り差	1.18	0.12	0.14	1.06	1.04

(%)

[Domestic branches]	*(Japanese)*	For the six months ended September 30, 2026 (a)	(a-b)	(a-c)	For the year ended March 31, 2026 (b)	For the six months ended September 30, 2025 (c)
(1) Average yield on interest earning assets (A)	資金運用利回り	1.53	0.36	0.39	1.17	1.14
(a) Average yield on loans and bills discounted (B)	貸出金利回り	1.37	0.24	0.29	1.13	1.08
(b) Average yield on securities	有価証券利回り	2.79	0.94	0.92	1.85	1.87
(2) Average yield on interest bearing liabilities (C)	資金調達原価	1.07	0.17	0.19	0.90	0.88
(c) Average yield on deposits and negotiable certificates of deposit (D)	預金等利回り	0.31	0.11	0.13	0.20	0.18
(3) Average interest rate spread (A) − (C)	総資金利鞘	0.46	0.19	0.20	0.27	0.26
(4) Difference between average yield on loans and deposits (B) − (D)	預貸金利回り差	1.06	0.13	0.16	0.93	0.90

3. Balance of Assets in Custody/Sales during the Period [Non-consolidated]

Balance of Assets in Custody

(Million yen)

	(Japanese)	As of September 30, 2026 (a)	(a-b)	(a-c)	As of March 31, 2026 (b)	As of September 30, 2025 (c)
Investment trusts (A)	投資信託期末残高	335,707	46,612	56,773	289,094	278,933
Public bonds (B)	公共債期末残高	70,691	17,746	24,067	52,944	46,624
Mediated financial products (C)	金融商品仲介期末残高	17,328	343	603	16,985	16,725
Total asset in custody (A+B+C)	預り資産残高合計	423,727	64,702	81,444	359,025	342,283
Individual assets in custody	うち個人預り資産残高	388,970	62,296	77,692	326,673	311,277

Sales during the Six Months Ended September 30, 2026

(Million yen)

	(Japanese)	For the six months ended September 30, 2026 (a)	(a-b)	For the six months ended September 30, 2025 (b)
Investment trusts	投資信託	39,238	15,355	23,883
Public bonds	公共債	17,345	10,875	6,469
Mediated financial products	金融商品仲介	1,077	590	486
Insurance	保険	23,550	(5,465)	29,016

(Note) The accumulated amount of insurance premiums earned since the Bank started offering insurance has amounted to ¥812,392 million.

4. Profit and Loss [Non-consolidated]

(Million yen)

#		*(Japanese)*	For the six months ended September 30, 2026 (a)	(a-b)	For the six months ended September 30, 2025 (b)
1	Gross business profit	業務粗利益	44,420	8,251	36,168
2	Net interest income	資金利益	48,113	10,862	37,250
3	Interest income	うち資金運用収益	64,959	14,388	50,570
4	Interest on loans and discounts	うち貸出金利息	35,755	7,031	28,724
5	Interest and dividends on securities	うち有価証券利息配当金	23,814	5,275	18,538
6	Interest expenses (-)	うち資金調達費用 (△)	16,897	3,550	13,347
7	Interest on deposits, etc. (-)	うち預金等利息 (△)	11,032	4,739	6,292
8	Net fees and commissions	役務取引等利益	5,060	(437)	5,497
9	Fees and commissions income	役務取引等収益	8,909	293	8,616
10	Fees and commissions payments (-)	役務取引等費用 (△)	3,849	730	3,118
11	Net other ordinary income	その他業務利益	(8,753)	(2,174)	(6,579)
12	(Gains (losses) related to bonds, etc.)	（うち債券等関係損益）	(8,262)	(2,392)	(5,870)
13	Domestic gross business profit	うち国内業務粗利益	39,087	6,439	32,647
14	Net interest income	資金利益	42,497	9,246	33,251
15	Net fees and commissions	役務取引等利益	4,756	(520)	5,276
16	Net other ordinary income	その他業務利益	(8,166)	(2,285)	(5,881)
17	Expenses (excluding non-recurring expenses) (-)	経費（除く臨時費用分） (△)	26,452	1,904	24,548
18	Personnel expenses (-)	人件費 (△)	11,136	640	10,495
19	Non-personnel expenses (-)	物件費 (△)	13,146	1,060	12,086
20	Taxes (-)	税金 (△)	2,169	203	1,965
21	Net business profit (before provision of general allowance for loan losses)	実質業務純益 （一般貸倒引当金繰入前）	17,967	6,346	11,620
22	Core net business profit	コア業務純益	40,417	14,917	25,500
23	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）	39,001	15,205	23,795
24	Provision of general allowance for loan losses (-)	一般貸倒引当金繰入額 (△)	(577)	(332)	(244)
25	Net business profit	業務純益	18,544	6,679	11,865
26	Non-recurring gains (losses)	臨時損益	3,448	(37)	3,486
27	Gains (losses) related to equity securities	株式等関係損益	3,646	(257)	3,904
28	Recoveries of written off receivables	償却債権取立益	366	57	309
29	Disposal of non-performing loans (-)	不良債権処理額 (△)	1,962	676	1,286
30	Reversal of allowance for loan losses, etc.	貸倒引当金等戻入益	11	11	—
31	Other non-recurring gains (losses)	その他臨時損益	1,387	827	559
32	Ordinary profit	経常利益	21,993	6,642	15,351
33	Extraordinary income (losses)	特別損益	8	(29)	38
34	Gain (loss) on disposal of non-current assets	うち固定資産処分損益	8	(44)	52
35	Gain on disposal of non-current assets	固定資産処分益	94	28	66
36	Loss on disposal of non-current assets (-)	固定資産処分損 (△)	86	73	13
37	Impairment loss (-)	うち減損損失 (△)	—	(14)	14
38	Profit before income taxes	税引前中間純利益	22,002	6,612	15,389
39	Income taxes - current (-)	法人税、住民税及び事業税 (△)	6,506	4,134	2,371
40	Income taxes - deferred (-)	法人税等調整額 (△)	251	(1,362)	1,613
41	Total income taxes (-)	法人税等合計 (△)	6,758	2,772	3,985
42	Profit	中間純利益	15,244	3,840	11,403
43	Credit costs (expenses for write-offs and allowances) [24+29-30] (-)	与信コスト（貸倒償却引当費用） [24＋29－30] (△)	1,374	332	1,042

(Notes)
1. Gains (losses) related to bonds, etc. = Gains (losses) related to bonds + Gain on financial derivatives − Loss on financial derivatives
2. Core net business profit = Net business profit + Provision of general allowance for loan losses – Gains (losses) related to bonds
3. Core net business profit (excluding gains (losses) on cancellation of investment trusts) = Core net business profit – Gains on cancellation of investment trusts
   Gains on cancellation of investment trusts is recorded in net interest income, losses on cancellation of investment trusts is recorded in gains (losses) related to bonds
4. Reversal of allowance for loan losses,etc. = Reversal of allowance for loan losses + Reversal of provision for contingent loss

5. Profit and Loss [Consolidated]

(Million yen)

#		*(Japanese)*	For the six months ended September 30, 2026 (a)	(a-b)	For the six months ended September 30, 2025 (b)
1	Consolidated gross business profit	連結業務粗利益	45,774	8,420	37,353
2	Net interest income	資金利益	47,321	10,737	36,584
3	Net fees and commissions	役務取引等利益	6,388	(381)	6,770
4	Net other ordinary income	その他業務利益	(7,935)	(1,934)	(6,001)
5	General and administrative expenses (excluding non-recurring expenses) (-)	営業経費（臨時費用処理分を除く） (△)	27,498	1,922	25,575
6	Consolidated net business profit (before provision of general allowance for loan losses)	連結実質業務純益（一般貸倒引当金繰入前）	18,276	6,498	11,778
7	Provision of general allowance for loan losses (-)	一般貸倒引当金繰入額 (△)	(620)	(342)	(278)
8	Consolidated net business profit	連結業務純益	18,897	6,840	12,056
9	Other profit (loss) (non-recurring gains (losses))	その他経常損益（臨時損益）	3,352	(230)	3,583
10	Disposal of non-performing loans (-)	不良債権処理額 (△)	2,079	889	1,190
11	Written-off of loans (-)	貸出金償却 (△)	356	7	348
12	Provision of allowance for loan losses (excluding provision of general allowance for loan losses) (-)	その他の貸倒引当金繰入額（一般貸倒引当金繰入額を除く） (△)	1,723	914	809
13	Other credit costs (-)	その他債権売却損等 (△)	—	(31)	31
14	Reversal of allowance for loan losses, etc.	貸倒引当金等戻入益	11	11	—
15	Recoveries of written off receivables	償却債権取立益	367	57	309
16	Gains (losses) related to equity securities	株式等関係損益	3,646	(257)	3,904
17	Gain on sale	売却益	4,084	(372)	4,456
18	Loss on sale (-)	売却損 (△)	399	(143)	543
19	Loss on devaluation (-)	償却 (△)	38	29	9
20	Other profit (including non-recurring expenses in general and administrative expenses)	その他経常損益（営業経費中臨時処理分を含む）	1,459	871	587
21	Expenses corresponding to money held in trust (-)	金銭の信託運用見合費用 (△)	52	24	27
22	Ordinary profit	経常利益	22,249	6,609	15,640
23	Extraordinary income (losses)	特別損益	8	(29)	38
24	Profit before income taxes	税金等調整前中間純利益	22,257	6,579	15,678
25	Income taxes - current (-)	法人税、住民税及び事業税 (△)	6,845	4,180	2,665
26	Income taxes - deferred (-)	法人税等調整額 (△)	214	(1,409)	1,623
27	Total income taxes (-)	法人税等合計 (△)	7,059	2,770	4,288
28	Profit	中間純利益	15,198	3,808	11,389
29	Profit attributable to non-controlling interests (-)	非支配株主に帰属する中間純利益 (△)	—	—	—
30	Profit attributable to owners of parent	親会社株主に帰属する中間純利益	15,198	3,808	11,389
	(Reference)				
	Credit costs [7+10-14] (-)	与信コスト［７＋10－14］ (△)	1,447	536	911

(Notes) 1. Consolidated gross business profit = Net interest income {Interest income − (Interest expenses – Expenses corresponding to money held in trust)} + Net fees and commissions (Trust fees + Fees and commissions – Fees and commissions payments) + Other ordinary income (Other ordinary income – Other ordinary expenses)

2. Consolidated net business profit = Consolidated gross business profit – General and administrative expenses (excluding non-recurring expenses) – Provision of general allowance for loan losses in provision of allowance for loan losses (Other expenses)

6. Net Business Profit [Non-consolidated]

(Million yen)

		(Japanese)	For the six months ended September 30, 2026 (a)	(a-b)	For the six months ended September 30, 2025 (b)
(1)	Net business profit (before provision of general allowance for loan losses)	実質業務純益（一般貸倒引当金繰入前）	17,967	6,346	11,620
	Per employee (in thousands of yen)	職員一人当たり（千円）	8,717	2,898	5,819
(2)	Net business profit	業務純益	18,544	6,679	11,865
	Per employee (in thousands of yen)	職員一人当たり（千円）	8,998	3,056	5,941

(Note) Per employee figures are calculated based on the average number of employees during the period.

7. Gains (losses) related to bonds, etc. [Non-consolidated]

(Million yen)

	(Japanese)	For the six months ended September 30, 2026 (a)	(a-b)	For the six months ended September 30, 2025 (b)
Gains (losses) related to bonds	国債等債券関係損益（５勘定尻）	(22,449)	(8,570)	(13,879)
Gain on sale	売却益	40	(214)	255
Gain on redemption	償還益	—	—	—
Loss on sale	売却損	22,490	8,355	14,134
Loss on redemption	償還損	—	—	—
Loss on devaluation	償却	—	—	—
Gains (losses) on financial derivatives	金融派生商品損益	14,187	6,178	8,008
Gains (losses) related to bonds, etc.	債券等関係損益（合計）	(8,262)	(2,392)	(5,870)

8. Gains (losses) related to equity securities [Non-consolidated]

(Million yen)

	(Japanese)	For the six months ended September 30, 2026 (a)	(a-b)	For the six months ended September 30, 2025 (b)
Gains (losses) related to equity securities	株式等関係損益（３勘定尻）	3,646	(257)	3,904
Gain on sale	売却益	4,084	(372)	4,456
Loss on sale	売却損	399	(143)	543
Loss on devaluation	償却	38	29	9

9. Gains (Losses) on Valuation of Securities [Non-consolidated]/[Consolidated]

(Million yen)

[Non-consolidated]	*(Japanese)*	As of September 30, 2026			As of March 31, 2026			(a-b)
		Valuation gains (losses) (a)	Valuation gains	Valuation losses	Valuation gains (losses) (b)	Valuation gains	Valuation losses	
Held-to-maturity	満期保有目的	—	—	—	—	—	—	—
Stocks of subsidiaries	子会社株式	—	—	—	—	—	—	—
Available-for-sale securities	その他有価証券	239,086	388,725	149,639	145,612	273,120	127,508	93,473
Stocks	株式	376,960	377,205	245	258,968	259,873	904	117,991
Bonds	債券	(93,322)	3	93,326	(87,530)	3	87,533	(5,791)
Others	その他	(44,551)	11,515	56,067	(25,825)	13,243	39,069	(18,726)
Money held in trust (excluding for investment, held-to-maturity)	金銭の信託(運用目的及び満期保有目的以外)	(205)	23	228	(198)	139	338	(6)
(1) Total gains (losses) on valuation	① 評価損益合計	238,881			145,413			93,467
(2) Deferred gains (losses) on hedges	② 繰延ヘッジ損益	70,352			63,660			6,691
(1) + (2)	③ 参考(①+②)	309,233			209,073			100,159

(Million yen)

[Consolidated]	*(Japanese)*	As of September 30, 2026			As of March 31, 2026			(a-b)
		Valuation gains (losses) (a)	Valuation gains	Valuation losses	Valuation gains (losses) (b)	Valuation gains	Valuation losses	
Held-to-maturity	満期保有目的	—	—	—	—	—	—	—
Stocks of subsidiaries	子会社株式	—	—	—	—	—	—	—
Available-for-sale securities	その他有価証券	240,874	390,513	149,639	147,276	274,784	127,508	93,598
Stocks	株式	378,748	378,994	245	260,632	261,537	904	118,116
Bonds	債券	(93,322)	3	93,326	(87,530)	3	87,533	(5,791)
Others	その他	(44,551)	11,515	56,067	(25,825)	13,243	39,069	(18,726)
Money held in trust (excluding for investment, held-to-maturity)	金銭の信託(運用目的及び満期保有目的以外)	(205)	23	228	(198)	139	338	(6)
(1) Total gains (losses) on valuation	① 評価損益合計	240,669			147,077			93,592
(2) Deferred gains (losses) on hedges	② 繰延ヘッジ損益	70,352			63,660			6,691
(1) + (2)	③ 参考(①+②)	311,021			210,738			100,283

(Notes)
1. "Available-for-sale securities" are evaluated based on the market value at the end of the period, and the table above states the difference between the amount recorded on the balance sheet or consolidated balance sheet and the acquisition price.
2. "Available-for-sale securities" are stated inclusive of beneficial interest in a trust under "monetary claims bought."
3. The Bank conducts derivative transactions to hedge against market value fluctuation risk of securities, and the above tables (non-consolidated and consolidated) show reference figures (1)+(2), which are gains (losses) on valuation (1) of securities added to deferred gains (losses) on hedges before tax effects (2).

10. ROE [Non-consolidated]

(%)

	(Japanese)	For the six months ended September 30, 2026 (a)	(a-b)	For the six months ended September 30, 2025 (b)
Net business profit basis	業務純益ベース	7.07	1.76	5.31
Profit basis	当期(中間)純利益ベース	5.81	0.70	5.11

11. Capital Ratio (International Standards) [Non-consolidated]/[Consolidated]

(Monetary amounts: Billion yen)

[Non-consolidated]	*(Japanese)*	As of September 30, 2026 (a)	(a-b)	(a-c)	As of March 31, 2026 (b)	As of September 30, 2025 (c)
(1) Total capital ratio (%) [(4) ÷ (7)]	単体総自己資本比率(%)（④ ÷ ⑦）	13.52	0.62	(0.63)	12.90	14.15
(2) Tier 1 capital ratio (%) [(5) ÷ (7)]	単体Ｔｉｅｒ１比率(%)（⑤ ÷ ⑦）	13.52	0.62	(0.63)	12.90	14.15
(3) Common equity Tier 1 capital ratio (%) [(6) ÷ (7)]	単体普通株式等Ｔｉｅｒ１比率(%)（⑥ ÷ ⑦）	13.52	0.62	(0.63)	12.90	14.15
(4) Total capital	単体における総自己資本の額	504.9	66.7	68.7	438.1	436.1
(5) Tier 1 capital	単体におけるＴｉｅｒ１資本の額	504.9	66.7	68.7	438.1	436.1
(6) Common equity Tier 1 capital	単体における普通株式等Ｔｉｅｒ１資本の額	504.9	66.7	68.7	438.1	436.1
(7) Risk weighted assets	リスク・アセットの額	3,731.8	336.8	651.2	3,395.0	3,080.6
(8) Total capital requirements	単体総所要自己資本額	298.5	26.9	52.0	271.6	246.4

(Monetary amounts: Billion yen)

[Consolidated]	*(Japanese)*	As of September 30, 2026 (a)	(a-b)	(a-c)	As of March 31, 2026 (b)	As of September 30, 2025 (c)
(1) Total capital ratio (%) [(4) ÷ (7)]	連結総自己資本比率(%)（④ ÷ ⑦）	13.81	0.56	(0.69)	13.25	14.50
(2) Tier 1 capital ratio (%) [(5) ÷ (7)]	連結Ｔｉｅｒ１比率(%)（⑤ ÷ ⑦）	13.81	0.57	(0.68)	13.24	14.49
(3) Common equity Tier 1 capital ratio (%) [(6) ÷ (7)]	連結普通株式等Ｔｉｅｒ１比率(%)（⑥ ÷ ⑦）	13.81	0.57	(0.68)	13.24	14.49
(4) Total capital	連結における総自己資本の額	519.9	66.6	68.7	453.3	451.2
(5) Tier 1 capital	連結におけるＴｉｅｒ１資本の額	519.9	66.6	68.9	453.2	450.9
(6) Common equity Tier 1 capital	連結における普通株式等Ｔｉｅｒ１資本の額	519.9	66.6	68.9	453.2	450.9
(7) Risk weighted assets	リスク・アセットの額	3,764.4	343.6	653.5	3,420.7	3,110.8
(8) Total capital requirements	連結総所要自己資本額	301.1	27.4	52.2	273.6	248.8

(Notes) 1. The Foundation Internal Ratings-Based (FIRB) approach has been adopted as the method for measuring credit risk.
2. The Standardized Measurement Approach has been adopted as the method for measuring operational risk.

Ⅱ Loans and Bills Information

1. Allowance for Loan Losses and Self-assessment Results by Borrower Classification [Non-consolidated]

(Million yen)

		(Japanese)	As of September 30, 2026 (a)	(a-b)	(a-c)	As of March 31, 2026 (b)	As of September 30, 2025 (c)
Allowance for loan losses		貸倒引当金	29,756	456	(2,833)	29,299	32,589
	Allowance for general loan losses	一般貸倒引当金	6,478	(577)	(2,034)	7,055	8,512
	Allowance for specific loan losses	個別貸倒引当金	23,277	1,034	(799)	22,243	24,076
	Allowance for specific overseas countries	特定海外債権引当勘定	—	—	—	—	—

(Million yen)

Self-assessment results by borrower classification	Bankrupt claims	破綻先債権	499	303	396	195	102
	Effectively bankrupt claims	実質破綻先債権	2,598	(776)	711	3,375	1,887
	Potentially bankrupt claims	破綻懸念先債権	46,940	873	(3,136)	46,066	50,077
	Claims requiring caution	要注意先債権	278,206	(10,398)	23,331	288,605	254,874
	Subustandard claims	要管理先債権	24,999	(6,062)	(5,248)	31,062	30,248
	Other claims requiring caution	その他要注意先債権	253,206	(4,336)	28,580	257,543	224,626
	Normal claims	正常先債権	4,373,394	51,695	82,465	4,321,698	4,290,928
	Total claims	総与信残高	4,701,639	41,696	103,768	4,659,942	4,597,870
[Amount of partial write-offs]		[部分直接償却額]	[9,177]	[498]	[1,903]	[8,679]	[7,274]

2. Disclosed Claims Under the Financial Reconstruction Act and Risk-monitored Loans [Non-consolidated]/[Consolidated]

(Million yen)

[Non-consolidated]	*(Japanese)*	As of September 30, 2026 (a)	(a-b)	(a-c)	As of March 31, 2026 (b)	As of September 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	3,098	(473)	1,108	3,571	1,990
Doubtful claims	危険債権	46,940	873	(3,136)	46,066	50,077
Substandard claims	要管理債権	18,447	(3,585)	(3,614)	22,033	22,062
(Loans past due 3 months or more)	(うち三月以上延滞債権)	64	(4)	(12)	69	77
(Restructured loans)	(うち貸出条件緩和債権)	18,382	(3,580)	(3,602)	21,963	21,985
Subtotal (A)	小計	68,485	(3,185)	(5,643)	71,670	74,129
Non-performing loans ratio (%) (A) ÷ (B)	総与信残高に占める比率 (A) ÷ (B)	1.45	(0.08)	(0.16)	1.53	1.61
Normal claims	正常債権	4,633,153	44,881	109,412	4,588,271	4,523,740
Total claims (B)	合計	4,701,639	41,696	103,768	4,659,942	4,597,870

Coverage (C)	保全額	52,276	(265)	(2,375)	52,541	54,652
Allowance for loan losses	貸倒引当金	24,348	804	(1,269)	23,543	25,617
Collateral and guarantees	担保保証等	27,928	(1,069)	(1,106)	28,997	29,034

Coverage ratio (%) (C) ÷ (A)	保全率 (C) ÷ (A)	76.33	3.03	2.61	73.30	73.72

(Million yen)

[Consolidated]	*(Japanese)*	As of September 30, 2026 (a)	(a-b)	(a-c)	As of March 31, 2026 (b)	As of September 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	3,216	(452)	1,104	3,669	2,112
Doubtful claims	危険債権	46,940	873	(3,136)	46,066	50,077
Substandard claims	要管理債権	18,504	(3,591)	(3,559)	22,095	22,063
(Loans past due 3 months or more)	(うち三月以上延滞債権)	64	(4)	(12)	69	77
(Restructured loans)	(うち貸出条件緩和債権)	18,440	(3,586)	(3,546)	22,026	21,986
Subtotal (A)	小計	68,661	(3,169)	(5,591)	71,831	74,253
Non-performing loans ratio (%) (A) ÷ (B)	総与信残高に占める比率 (A) ÷ (B)	1.46	(0.08)	(0.15)	1.54	1.61
Normal claims	正常債権	4,633,299	44,874	109,397	4,588,424	4,523,901
Total claims (B)	合計	4,701,961	41,705	103,805	4,660,255	4,598,155

3. Classification of loans by type of industry, etc.

(1) Balance of Consumer Loans [Non-consolidated]

(Million yen)

	(Japanese)	As of September 30, 2026 (a)	(a-b)	(a-c)	As of March 31, 2026 (b)	As of September 30, 2025 (c)
Consumer loans	消費者ローン	1,387,692	55,126	114,328	1,332,565	1,273,363
Housing loans	住宅ローン	1,101,645	12,212	29,182	1,089,433	1,072,462
Other consumer loans	その他ローン	286,047	42,914	85,145	243,132	200,901

(Note) Housing loans include financing for housing loans related to local government systems (home loans) and arranged housing.

(2) Balance and ratio of loans to small and medium-sized enterprises ("SMEs"), etc. [Non-consolidated]

(Million yen, %)

	(Japanese)	As of September 30, 2026 (a)	(a-b)	(a-c)	As of March 31, 2026 (b)	As of September 30, 2025 (c)
Loans to SMEs, etc. (A)	中小企業等貸出金残高 (A)	3,303,985	68,260	143,558	3,235,725	3,160,426
Loans to SMEs (Note)	うち中小企業向け残高 (注)	1,916,292	13,133	29,230	1,903,159	1,887,062
Domestic loans and bills discounted (B)	国内店貸出金残高 (B)	4,635,032	47,025	112,187	4,588,007	4,522,844
Loans to SMEs, etc. ratio (%) (A) ÷ (B)	中小企業等貸出金比率(%) (A) ÷ (B)	71.28	0.76	1.41	70.52	69.87

(Note) Loans to SMEs is calculated by deducting the above consumer loans in from (A) Loans to SMEs, etc.

(3) Classification of loans by type of industry [Non-consolidated]

(Million yen)

	(Japanese)	As of September 30, 2026 (a)	(a-b)	(a-c)	As of March 31, 2026 (b)	As of September 30, 2025 (c)
Domestic branches (excluding offshore market account)	国内店分（除く特別国際金融取引勘定分）	4,635,032	47,025	112,187	4,588,007	4,522,844
Manufacturing	製造業	548,518	(2,567)	5,193	551,086	543,325
Agriculture and forestry	農業・林業	6,795	570	(246)	6,225	7,042
Fishery	漁業	733	110	192	623	541
Mining, quarry and gravel	鉱業・採石業・砂利採取業	6,264	(117)	(422)	6,381	6,686
Construction	建設業	128,232	(1,583)	669	129,816	127,562
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	166,087	(3,996)	(11,020)	170,083	177,108
Information and communications	情報通信業	19,290	634	5,067	18,656	14,223
Transport and postal service	運輸業・郵便業	166,613	2,640	(6,102)	163,973	172,716
Wholesale and retail	卸売業・小売業	414,514	16,105	15,912	398,408	398,601
Finance and insurance	金融業・保険業	154,751	(5,951)	(7,629)	160,703	162,380
Real estate and goods rental and leasing	不動産業・物品賃貸業	844,785	18,755	24,792	826,029	819,993
Other services	その他のサービス業	304,372	(5,496)	(1,936)	309,868	306,308
Local governments	地方公共団体	384,499	(30,358)	(47,095)	414,857	431,595
Others	その他	1,489,572	58,280	134,812	1,431,291	1,354,760

4. Classification of loans by region, etc.

(1) Balance of loans to specific overseas countries [Non-consolidated]

Not applicable.

(2) Classification of loans by region [Non-consolidated]

(Million yen)

	(Japanese)	As of September 30, 2026 (a)	(a-b)	(a-c)	As of March 31, 2026 (b)	As of September 30, 2025 (c)
Asia	アジア	39,925	(2,841)	(1,923)	42,766	41,848
North America	北米	58,935	5,801	9,557	53,133	49,377
Latin America	中南米	14,026	264	244	13,762	13,782
Oceania	オセアニア	16,268	(1,103)	440	17,371	15,828
Western Europe	西欧	18,770	(1,463)	(105)	20,233	18,876
Eastern Europe, Russia, etc.	東欧・ロシア等	2,916	(182)	21	3,098	2,894
Middle East	中東	17,161	(227)	5,228	17,389	11,932
Africa	アフリカ	10,006	(216)	2,314	10,223	7,692
Total	合計	178,010	30	15,778	177,980	162,232

Ⅲ Financial Results Forecast for the Fiscal Year Ending March 31, 2027

[Main Accounts]

(Monetary amounts: Billion yen)

[Non-consolidated]	*(Japanese)*	Average balance forecast	YoY
Deposits and negotiable certificates of deposit	預金等（譲渡性預金含む）	6,000.0	[2.0%] 117.9
Loans and bills discounted	貸出金	4,657.9	[1.3%] 61.8
Securities	有価証券	1,702.6	[0.5%] 10.0

[Yield]

(%)

[Non-consolidated]	*(Japanese)*	As of March 31, 2027 Forecast	YoY
Deposits and negotiable certificates of deposit	預金等（譲渡性預金含む）	0.43	0.19
Loans and bills discounted	貸出金	1.63	0.33
Securities	有価証券	2.73	0.57

[Profit and Loss]

(Million yen)

	(Japanese)	Non-consolidated		Consolidated	
		As of March 31, 2027 Forecast	YoY	As of March 31, 2027 Forecast	YoY
Ordinary profit	経常利益	45,000	16,452	45,800	16,768
Profit	当期純利益	31,500	10,059	31,500	10,206

(Note) Figures in profit (consolidated) indicate profit attributable to owners of parent.