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November 10, 2026

Consolidated Summary Report for the Six Months Ended September 30, 2026 (Under Japanese GAAP)

Company name: The Hyakujushi Bank, Ltd.
Listing: Tokyo Stock Exchange
Securities code: 8386
URL: https://www.114bank.co.jp/
Representative: Masashi Mori Representative Director, President
Inquiries: Masaru Soramoto Executive Officer and General Manager, Corporate Planning Division
Telephone: +81-87-836-2721

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

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

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

(1) Consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2026	76,456	54.9	19,750	45.7	13,057	46.0
September 30, 2025	49,367	18.3	13,555	34.9	8,944	34.3

Note: Comprehensive income For the six months ended September 30, 2026: ¥ 7,662 million [(72.9)%]
For the six months ended September 30, 2025: ¥ 28,239 million [149.7%]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2026	115.42	115.41
September 30, 2025	78.64	78.63

Note: The Hyakujushi Bank, Ltd. (the "Bank") conducted a 1:4 share split on April 1, 2026. "Basic earnings per share" and "Diluted earnings per share" are calculated , assuming that the share split was conducted 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	5,784,732	388,667	6.7
March 31, 2026	5,845,803	384,426	6.6

Reference: Equity
As of September 30, 2026: ¥ 388,658 million
As of March 31, 2026: ¥ 384,417 million

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2026	-	108.00	-	126.00	234.00
Fiscal year ending March 31, 2027	-	45.00			
Fiscal year ending March 31, 2027 (Forecast)			-	45.00	90.00

Notes1: Revisions to the forecast of cash dividends most recently announced: None

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

Commemorative dividend - yen

Special dividend - yen

3: The Bank conducted a 1:4 share split on April 1, 2026. The dividend per share for the fiscal year ended March 31, 2026 does not reflect the share split. Contents for the fiscal year ending March 31, 2027 and the fiscal year ending March 31, 2027 (forecast) are stated in figures after 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 income		Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Full year	139,000	28.0	39,000	33.9	25,000	32.6	220.90

Note: Revisions to the financial result forecast most recently announced: None

*** 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	114,520,000 shares
As of March 31, 2026	114,520,000 shares

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

As of September 30, 2026	1,350,074 shares
As of March 31, 2026	1,432,460 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2026	113,123,040 shares
Six months ended September 30, 2025	113,725,202 shares

Note:The Bank conducted a 1:4 share split on April 1, 2026. The number of shares is calculated assuming that the share split was conducted 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	71,897	59.7	18,654	44.9	12,396	44.9
September 30, 2025	45,030	20.3	12,872	37.2	8,556	36.0

	Basic earnings per share
Six months ended	Yen
September 30, 2026	109.58
September 30, 2025	75.23

Note: The Bank conducted a 1:4 share split on April 1, 2026. "Basic earnings per share" is calculated, assuming that the share split was conducted 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	5,725,652	343,464	6.0
March 31, 2026	5,783,730	338,594	5.9

Reference: Equity

As of September 30, 2026: ¥ 343,455 million

As of March 31, 2026: ¥ 338,585 million

2. Non-consolidated financial result forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Full year	129,000	29.5	37,000	33.6	24,000	33.3	212.07

* 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 description of future performance of this report is based on information which is presently available and certain assumptions which are considered to be reasonable, and it does not guarantee future performance. Please take note that future performance may differ from forecasts.

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	919,077	969,754
Call loans and bills bought	3,757	9,047
Monetary claims bought	12,947	11,417
Trading securities	-	15
Securities	1,055,179	866,034
Loans and bills discounted	3,688,724	3,756,457
Foreign exchanges	4,553	4,259
Lease receivables and investments in leases	24,811	25,970
Other assets	36,791	42,058
Tangible fixed assets	37,733	38,267
Intangible fixed assets	6,326	7,286
Retirement benefit asset	57,893	58,599
Deferred tax assets	796	716
Customers' liabilities for acceptances and guarantees	19,699	18,409
Allowance for loan losses	(22,488)	(23,563)
Total assets	5,845,803	5,784,732
Liabilities		
Deposits	4,744,569	4,720,405
Negotiable certificates of deposit	114,952	171,438
Call money and bills sold	4,114	-
Borrowed money	469,761	372,141
Foreign exchanges	142	30
Other liabilities	64,074	73,724
Provision for bonuses for directors (and other officers)	84	-
Retirement benefit liability	272	278
Provision for retirement benefits for directors (and other officers)	48	47
Provision for reimbursement of deposits	148	129
Provision for contingent loss	163	133
Provision for share-based compensation	201	358
Deferred tax liabilities	38,144	33,994
Deferred tax liabilities for land revaluation	4,999	4,973
Acceptances and guarantees	19,699	18,409
Total liabilities	5,461,377	5,396,065

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Net assets		
Share capital	37,322	37,322
Capital surplus	30,486	30,661
Retained earnings	218,507	228,048
Treasury shares	(1,603)	(1,628)
Total shareholders' equity	284,713	294,405
Valuation difference on available-for-sale securities	65,989	61,996
Deferred gains or losses on hedges	(77)	(30)
Revaluation reserve for land	7,336	7,279
Remeasurements of defined benefit plans	26,456	25,007
Total accumulated other comprehensive income	99,704	94,252
Share acquisition rights	8	8
Total net assets	384,426	388,667
Total liabilities and net assets	5,845,803	5,784,732

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	49,367	76,456
Interest income	32,359	39,068
Interest on loans and discounts	22,433	27,031
Interest and dividends on securities	7,268	6,661
Fees and commissions	6,769	7,116
Other ordinary income	2,446	3,486
Other income	7,791	26,786
Ordinary expenses	35,811	56,705
Interest expenses	8,093	11,382
Interest on deposits	5,387	9,163
Fees and commissions payments	2,014	1,909
Other ordinary expenses	2,452	18,913
General and administrative expenses	17,546	18,153
Other expenses	5,704	6,346
Ordinary profit	13,555	19,750
Extraordinary income	38	4
Gain on disposal of non-current assets	38	4
Extraordinary losses	387	251
Loss on disposal of non-current assets	105	137
Impairment losses	282	114
Profit before income taxes	13,206	19,503
Income taxes - current	4,053	8,083
Income taxes - deferred	208	(1,637)
Total income taxes	4,262	6,446
Profit	8,944	13,057
Profit attributable to owners of parent	8,944	13,057

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	8,944	13,057
Other comprehensive income	19,295	(5,394)
Valuation difference on available-for-sale securities	19,924	(3,992)
Deferred gains or losses on hedges	(55)	47
Remeasurements of defined benefit plans, net of tax	(573)	(1,449)
Comprehensive income	28,239	7,662
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	28,239	7,662

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	37,322	30,486	204,899	(565)	272,143
Changes during period					
Dividends of surplus			(2,425)		(2,425)
Profit attributable to owners of parent			8,944		8,944
Purchase of treasury shares				(2)	(2)
Disposal of treasury shares				72	72
Revaluation reserve for land			254		254
Net changes in items other than shareholders' equity					
Total changes during period	-	-	6,773	70	6,843
Balance at end of period	37,322	30,486	211,672	(494)	278,987

	Accumulated other comprehensive income					Share acquisition rights	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	35,766	(16)	7,593	12,778	56,121	8	328,273
Changes during period							
Dividends of surplus							(2,425)
Profit attributable to owners of parent							8,944
Purchase of treasury shares							(2)
Disposal of treasury shares							72
Revaluation reserve for land							254
Net changes in items other than shareholders' equity	19,924	(55)	(254)	(573)	19,040	-	19,040
Total changes during period	19,924	(55)	(254)	(573)	19,040	-	25,884
Balance at end of period	55,690	(72)	7,339	12,205	75,162	8	354,158

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	37,322	30,486	218,507	(1,603)	284,713
Changes during period					
Dividends of surplus			(3,572)		(3,572)
Profit attributable to owners of parent			13,057		13,057
Purchase of treasury shares				(219)	(219)
Disposal of treasury shares		175		194	370
Revaluation reserve for land			56		56
Net changes in items other than shareholders' equity					
Total changes during period	-	175	9,541	(24)	9,692
Balance at end of period	37,322	30,661	228,048	(1,628)	294,405

	Accumulated other comprehensive income					Share acquisition rights	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	65,989	(77)	7,336	26,456	99,704	8	384,426
Changes during period							
Dividends of surplus							(3,572)
Profit attributable to owners of parent							13,057
Purchase of treasury shares							(219)
Disposal of treasury shares							370
Revaluation reserve for land							56
Net changes in items other than shareholders' equity	(3,992)	47	(56)	(1,449)	(5,451)	-	(5,451)
Total changes during period	(3,992)	47	(56)	(1,449)	(5,451)	-	4,240
Balance at end of period	61,996	(30)	7,279	25,007	94,252	8	388,667

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	918,943	969,622
Call loans	3,757	9,047
Monetary claims bought	12,779	11,258
Trading securities	-	15
Securities	1,056,408	867,029
Loans and bills discounted	3,697,736	3,767,855
Foreign exchanges	4,553	4,259
Other assets	31,319	36,705
Other	31,319	36,705
Tangible fixed assets	34,195	34,792
Intangible fixed assets	5,246	6,208
Prepaid pension costs	19,382	22,199
Customers' liabilities for acceptances and guarantees	19,699	18,409
Allowance for loan losses	(20,291)	(21,751)
Total assets	5,783,730	5,725,652
Liabilities		
Deposits	4,755,277	4,732,949
Negotiable certificates of deposit	121,952	178,438
Call money	4,114	-
Borrowed money	458,876	362,826
Foreign exchanges	142	30
Other liabilities	53,600	61,641
Income taxes payable	5,716	7,581
Lease liabilities	585	521
Asset retirement obligations	300	343
Other	46,997	53,194
Provision for bonuses for directors (and other officers)	84	-
Provision for reimbursement of deposits	148	129
Provision for contingent loss	163	133
Provision for share-based compensation	201	358
Deferred tax liabilities	25,873	22,297
Deferred tax liabilities for land revaluation	4,999	4,973
Acceptances and guarantees	19,699	18,409
Total liabilities	5,445,135	5,382,188

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Net assets		
Share capital	37,322	37,322
Capital surplus	24,920	25,095
Legal capital surplus	24,920	24,920
Other capital surplus	-	175
Retained earnings	205,279	214,159
Legal retained earnings	12,402	12,402
Other retained earnings	192,877	201,757
Reserve for tax purpose reduction entry of non-current assets	270	270
General reserve	172,161	180,661
Retained earnings brought forward	20,446	20,826
Treasury shares	(1,603)	(1,628)
Total shareholders' equity	265,919	274,950
Valuation difference on available-for-sale securities	65,407	61,255
Deferred gains or losses on hedges	(77)	(30)
Revaluation reserve for land	7,336	7,279
Total valuation and translation adjustments	72,666	68,504
Share acquisition rights	8	8
Total net assets	338,594	343,464
Total liabilities and net assets	5,783,730	5,725,652

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	45,030	71,897
Interest income	32,488	39,218
Interest on loans and discounts	22,415	27,060
Interest and dividends on securities	7,416	6,784
Fees and commissions	5,963	6,509
Other ordinary income	2,446	3,486
Other income	4,131	22,683
Ordinary expenses	32,158	53,243
Interest expenses	8,080	11,348
Interest on deposits	5,395	9,178
Fees and commissions payments	2,432	2,635
Other ordinary expenses	2,452	18,913
General and administrative expenses	16,507	16,981
Other expenses	2,685	3,363
Ordinary profit	12,872	18,654
Extraordinary income	17	7
Extraordinary losses	381	207
Profit before income taxes	12,507	18,455
Income taxes - current	3,718	7,790
Income taxes - deferred	232	(1,732)
Total income taxes	3,951	6,058
Profit	8,556	12,396

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
Balance at beginning of period	37,322	24,920	-	24,920	12,402	270	165,661	14,187	192,520
Changes during period									
Dividends of surplus								(2,425)	(2,425)
Provision of general reserve							6,500	(6,500)	-
Profit								8,556	8,556
Purchase of treasury shares									
Disposal of treasury shares									
Revaluation reserve for land								254	254
Net changes in items other than shareholders' equity									
Total changes during period	-	-	-	-	-	-	6,500	(113)	6,386
Balance at end of period	37,322	24,920	-	24,920	12,402	270	172,161	14,073	198,906

	Shareholders' equity		Valuation and translation adjustments				Share acquisition rights	Total net assets
	Treasury shares	Total shareholders' equity	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	(565)	254,198	35,334	(16)	7,593	42,911	8	297,118
Changes during period								
Dividends of surplus		(2,425)						(2,425)
Provision of general reserve		-						-
Profit		8,556						8,556
Purchase of treasury shares	(2)	(2)						(2)
Disposal of treasury shares	72	72						72
Revaluation reserve for land		254						254
Net changes in items other than shareholders' equity			19,849	(55)	(254)	19,538	-	19,538
Total changes during period	70	6,456	19,849	(55)	(254)	19,538	-	25,995
Balance at end of period	(494)	260,655	55,183	(72)	7,339	62,449	8	323,113

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
Balance at beginning of period	37,322	24,920	-	24,920	12,402	270	172,161	20,446	205,279
Changes during period									
Dividends of surplus								(3,572)	(3,572)
Provision of general reserve							8,500	(8,500)	-
Profit								12,396	12,396
Purchase of treasury shares									
Disposal of treasury shares			175	175					
Revaluation reserve for land								56	56
Net changes in items other than shareholders' equity									
Total changes during period	-	-	175	175	-	-	8,500	380	8,880
Balance at end of period	37,322	24,920	175	25,095	12,402	270	180,661	20,826	214,159

	Shareholders' equity		Valuation and translation adjustments				Share acquisition rights	Total net assets
	Treasury shares	Total shareholders' equity	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	(1,603)	265,919	65,407	(77)	7,336	72,666	8	338,594
Changes during period								
Dividends of surplus		(3,572)						(3,572)
Provision of general reserve		-						-
Profit		12,396						12,396
Purchase of treasury shares	(219)	(219)						(219)
Disposal of treasury shares	194	370						370
Revaluation reserve for land		56						56
Net changes in items other than shareholders' equity			(4,152)	47	(56)	(4,161)	-	(4,161)
Total changes during period	(24)	9,031	(4,152)	47	(56)	(4,161)	-	4,869
Balance at end of period	(1,628)	274,950	61,255	(30)	7,279	68,504	8	343,464

Six Months Ended September 30, 2026

Explanatory Materials for Financial Results

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百十四銀行

Ⅰ Overview of Financial Results for the Six Months Ended September 30, 2026

1. Results of Operations [Non-consolidated]

(Millions of yen)

	Six months ended September 30, 2026	YoY	Six months ended September 30, 2025
Gross operating profit	16,316	- 11,617	27,933
(excluding gains/losses related to bonds)	(35,045)	(4,700)	(30,345)
Domestic gross operating profit	9,140	- 12,719	21,859
(excluding gains/losses related to bonds)	(27,868)	(3,597)	(24,271)
Net interest income	24,040	3,211	20,829
Net fees and commissions	3,816	406	3,410
Net other operating income	- 18,716	- 16,336	- 2,380
International gross operating profit	7,176	1,103	6,073
(excluding gains/losses related to bonds)	(7,176)	(1,103)	(6,073)
Net interest income	3,829	251	3,578
Net fees and commissions	58	- 62	120
Net other operating income	3,288	914	2,374
Expenses (excluding non-recurring items)	19,092	1,751	17,341
Personnel expenses	9,424	928	8,496
Non-personnel expenses	8,272	583	7,689
Miscellaneous taxes	1,395	240	1,155
Net business income (including provision for general reserve for possible loan losses)	- 2,775	- 13,366	10,591
Core net business income	15,952	2,948	13,004
Core net business income (excluding gains /losses on cancellation of investment trusts)	15,298	3,694	11,604
Provision for general reserve for possible loan losses (a)	1,075	532	543
Net business income	- 3,850	- 13,898	10,048
Gains/losses related to bonds (b)	- 18,728	- 16,316	- 2,412
Non-recurring gains/losses	22,505	19,682	2,823
Expenses for disposal of non-performing loans (c)	2,173	79	2,094
Write-off of loans	1,525	1,130	395
Provision for specific reserve for possible loan losses	640	- 952	1,592
Gain on reversal of reserve for possible loan losses (d)	—	—	—
Recoveries of written-off claims (e)	252	69	183
Gains/losses related to stocks and other securities (f)	22,111	18,591	3,520
Gain on sale of stocks and other securities	22,112	18,590	3,522
Loss on sale of stocks and other securities	—	—	—
Loss on devaluation of stocks and other securities	0	- 1	1
Other non-recurring gains/losses	2,315	1,101	1,214
Ordinary profit	18,654	5,782	12,872
Extraordinary gains/losses	- 199	165	- 364
Gains/losses on disposal of non-current assets	- 85	- 4	- 81
Impairment losses	114	- 168	282
Profit before income taxes	18,455	5,948	12,507
Income taxes - current	7,790	4,072	3,718
Income taxes - deferred	- 1,732	- 1,964	232
Profit	12,396	3,840	8,556

Gains/losses related to securities (b)+(f)	3,382	2,274	1,108
Credit-related costs (a)+(c)−(d)−(e)	2,996	542	2,454

[Consolidated]

<Based on the Consolidated Statements of Income> (Millions of yen)

	Six months ended September 30, 2026	YoY	Six months ended September 30, 2025
Consolidated gross operating profit	17,464	- 11,550	29,014
Net interest income	27,685	3,419	24,266
Net fees and commissions	5,206	452	4,754
Net other operating income	- 15,427	- 15,422	- 5
Gains/losses related to bonds	- 18,728	- 16,316	- 2,412
General and administrative expenses	18,153	607	17,546
Provision for general reserve for possible loan	1,015	422	593
Expenses for disposal of non-performing loans	2,095	- 152	2,247
Gain on reversal of reserve for possible loan losses	—	—	—
Gains/losses related to stocks and other securities	22,111	18,591	3,520
Others	1,438	32	1,406
Ordinary profit	19,750	6,195	13,555
Extraordinary gains/loss	- 246	102	- 348
Profit before income taxes	19,503	6,297	13,206
Income taxes - current	8,083	4,030	4,053
Income taxes - deferred	- 1,637	- 1,845	208
Profit	13,057	4,113	8,944
Profit attributable to owners of parent	13,057	4,113	8,944

Gains/losses related to securities	3,382	2,274	1,108
Credit-related costs	2,857	201	2,656

(Number of consolidated companies) (Number of companies)

Number of consolidated subsidiaries	8	0	8
Number of affiliates accounted for under the equity method	—	—	—

2. Net Business Income [Non-consolidated]

(Millions of yen)

	Six months ended September 30, 2026	YoY	Six months ended September 30, 2025
Net business income (including provision for general reserve for possible loan losses)	- 2,775	- 13,366	10,591
Per employee (Thousands of yen)	- 1,438	- 7,012	5,574
Core net business income	15,952	2,948	13,004
Per employee (Thousands of yen)	8,270	1,426	6,844
Net business income	- 3,850	- 13,898	10,048
Per employee (Thousands of yen)	- 1,996	- 7,284	5,288

3. Interest Margins [Non-consolidated]

(All branches) (%)

		Six months ended September 30, 2026	YoY	Six months ended September 30, 2025
Yield on interest-earning assets	(A)	1.41	0.25	1.16
Yield on loans and bills discounted		1.45	0.19	1.26
Yield on securities		1.55	0.22	1.33
Cost of funding	(B)	1.14	0.21	0.93
Cost of deposits		0.39	0.16	0.23
Cost of other external liabilities		0.18	0.01	0.17
Net interest margin	(A)－(B)	0.27	0.04	0.23

(Domestic operations) (%)

		Six months ended September 30, 2026	YoY	Six months ended September 30, 2025
Yield on interest-earning assets	(A)	1.21	0.28	0.93
Yield on loans and bills discounted		1.34	0.24	1.10
Yield on securities		1.31	0.32	0.99
Cost of funding	(B)	1.03	0.24	0.79
Cost of deposits		0.32	0.16	0.16
Cost of other external liabilities		0.15	0.11	0.04
Net interest margin	(A)－(B)	0.18	0.04	0.14

4. Gains/Losses Related to Securities [Non-consolidated]

(Millions of yen)

		Six months ended September 30, 2026	YoY	Six months ended September 30, 2025
Gains/losses related to bonds	(A)	- 18,728	- 16,316	- 2,412
Gains on sale		—	- 39	39
Gains on redemption		—	—	—
Losses on sale		18,662	16,212	2,450
Losses on redemption		—	—	—
Write-offs		66	64	2
Gains/losses related to stocks	(B)	22,111	18,591	3,520
Gain on sale		22,112	18,590	3,522
Loss on sale		—	—	—
Write-offs		0	- 1	1
Gains/losses related to securities	(A)＋(B)	3,382	2,274	1,108

5. ROE [Non-consolidated]

(%)

	Six months ended September 30, 2026	YoY	Six months ended September 30, 2025
Based on net business income (including provision for general reserve for possible loan losses)	- 1.62	- 8.43	6.81
Based on core net business income	9.33	0.97	8.36
Based on net business income	- 2.25	- 8.71	6.46
Based on profit	7.25	1.75	5.50

6. Capital Ratio (Domestic Standard)

Note: Effective as of March 31, 2026, the Bank changed the method for calculating credit risk-weighted assets from the Standardized Approach to the Foundation Internal Ratings-Based (F-IRB) Approach, following formal approval from the Financial Services Agency of Japan on March 25, 2026. Operational risk is calculated using the Standardized Measurement Approach.

[Non-consolidated] (Millions of yen, %)

	As of September 30, 2026	Compared to March 31, 2026	As of March 31, 2026
1. Capital ratio (2/3)	9.84	0.06	9.78
2. Non-consolidated total capital	254,889	6,516	248,373
3. Risk-weighted assets	2,587,754	50,544	2,537,210
4. Non-consolidated total required capital	103,510	2,022	101,488

[Consolidated] (Millions of yen, %)

	As of September 30, 2026	Compared to March 31, 2026	As of March 31, 2026
1. Consolidated capital ratio (2/3)	10.50	0.09	10.41
2. Consolidated total capital	274,973	6,830	268,143
3. Risk-weighted assets	2,618,658	45,130	2,573,528
4. Consolidated total required capital	104,746	1,805	102,941

7. Unrealized Gains/Losses on Securities

(1) Standards for valuation of securities

Trading securities	Stated at fair value (unrealized gains or losses are reported in profit/loss)
Held-to-maturity debt securities	Stated at amortized cost
Investments in subsidiaries and affiliates	Stated at cost
Available-for-sale securities	Stated at fair value (unrealized gains or losses are reported as a component of net assets)

(2) Unrealized Gains/Losses (Millions of yen)

[Non-consolidated]	As of September 30, 2026					As of March 31, 2026			As of September 30, 2025		
	Unrealized gains/losses					Unrealized gains/losses			Unrealized gains/losses		
		Compared to Mar. 31, 2026	Compared to Sept. 30, 2025	Unrealized gains	Unrealized losses		Unrealized gains	Unrealized losses		Unrealized gains	Unrealized losses
Held-to-maturity debt securities	-3,076	12	-371	—	3,076	-3,088	—	3,088	-2,705	—	2,705
Available-for-sale securities	88,960	-6,044	8,839	116,261	27,300	95,004	134,090	39,086	80,121	116,950	36,828
Stocks	113,886	-17,745	402	113,886	—	131,631	131,824	193	113,484	113,713	229
Bonds	-20,877	13,189	9,886	0	20,878	-34,066	0	34,066	-30,763	0	30,763
Others	-4,047	-1,487	-1,448	2,374	6,422	-2,560	2,266	4,827	-2,599	3,236	5,836
Total	85,884	-6,031	8,469	116,261	30,376	91,915	134,090	42,175	77,415	116,950	39,534
Stocks	113,886	-17,745	402	113,886	—	131,631	131,824	193	113,484	113,713	229
Bonds	-23,954	13,201	9,514	0	23,954	-37,155	0	37,155	-33,468	0	33,468
Others	-4,047	-1,487	-1,448	2,374	6,422	-2,560	2,266	4,827	-2,599	3,236	5,836

(Millions of yen)

[Consolidated]	As of September 30, 2026					As of March 31, 2026			As of September 30, 2025		
	Unrealized gains/losses					Unrealized gains/losses			Unrealized gains/losses		
		Compared to Mar. 31, 2026	Compared to Sept. 30, 2025	Unrealized gains	Unrealized losses		Unrealized gains	Unrealized losses		Unrealized gains	Unrealized losses
Held-to-maturity debt securities	-3,076	12	-371	—	3,076	-3,088	—	3,088	-2,705	—	2,705
Available-for-sale securities	90,023	-5,811	9,180	117,323	27,300	95,834	134,920	39,086	80,843	117,671	36,828
Stocks	114,948	-17,513	742	114,948	—	132,461	132,654	193	114,206	114,435	229
Bonds	-20,877	13,189	9,886	0	20,878	-34,066	0	34,066	-30,763	0	30,763
Others	-4,047	-1,487	-1,448	2,374	6,422	-2,560	2,266	4,827	-2,599	3,236	5,836
Total	86,946	-5,799	8,809	117,323	30,376	92,745	134,920	42,175	78,137	117,671	39,534
Stocks	114,948	-17,513	742	114,948	—	132,461	132,654	193	114,206	114,435	229
Bonds	-23,954	13,201	9,514	0	23,954	-37,155	0	37,155	-33,468	0	33,468
Others	-4,047	-1,487	-1,448	2,374	6,422	-2,560	2,266	4,827	-2,599	3,236	5,836

Ⅱ Status of Loans and Bills Discounted, etc.

1. Status of Reserve for Possible Loan Losses, etc.

[Non-consolidated]

(Millions of yen)

	As of Sept. 30, 2026	Compared to Mar. 31, 2026	Compared to Sept. 30, 2025	As of Mar. 31, 2026	As of Sept. 30, 2025
Reserve for possible loan losses	21,751	1,460	4,161	20,291	17,590
General reserve for possible loan losses	11,089	1,075	1,547	10,014	9,542
Specific reserve for possible loan losses	10,661	384	2,614	10,277	8,047

[Consolidated]

(Millions of yen)

	As of Sept. 30, 2026	Compared to Mar. 31, 2026	Compared to Sept. 30, 2025	As of Mar. 31, 2026	As of Sept. 30, 2025
Reserve for possible loan losses	23,563	1,075	3,832	22,488	19,731
General reserve for possible loan losses	11,467	1,015	1,507	10,452	9,960
Specific reserve for possible loan losses	12,095	60	2,324	12,035	9,771

2. Loans Based on the Financial Reconstruction Act

[Non-consolidated]

(Millions of yen)

		As of Sept. 30, 2026	Compared to Mar. 31, 2026	Compared to Sept. 30, 2025	As of Mar. 31, 2026	As of Sept. 30, 2025
Loans based on the Financial Reconstruction Act	Claims against bankrupt and substantially bankrupt debtors	4,393	75	- 145	4,318	4,538
	Doubtful claims	32,174	339	4,257	31,835	27,917
	Substandard claims	14,169	261	- 3,504	13,908	17,673
	Loans past due for 3 months or more	292	26	- 31	266	323
	Restructured loans	13,876	235	- 3,474	13,641	17,350
	Subtotal (A)	50,737	674	608	50,063	50,129
	Normal claims	3,751,046	65,845	164,053	3,685,201	3,586,993
	Total	3,801,784	66,520	164,662	3,735,264	3,637,122

(%)

		As of Sept. 30, 2026	Compared to Mar. 31, 2026	Compared to Sept. 30, 2025	As of Mar. 31, 2026	As of Sept. 30, 2025
Composition	Claims against bankrupt and substantially bankrupt debtors	0.11	0.00	- 0.01	0.11	0.12
	Doubtful claims	0.84	- 0.01	0.08	0.85	0.76
	Substandard claims	0.37	0.00	- 0.11	0.37	0.48
	Loans past due for 3 months or more	0.00	0.00	0.00	0.00	0.00
	Restructured loans	0.36	0.00	- 0.11	0.36	0.47
	Subtotal	1.33	- 0.01	- 0.04	1.34	1.37
	Normal claims	98.66	0.01	0.04	98.65	98.62

[Consolidated]

(Millions of yen)

		As of Sept. 30, 2026	Compared to Mar. 31, 2026	Compared to Sept. 30, 2025	As of Mar. 31, 2026	As of Sept. 30, 2025
Loans based on the Financial Reconstruction Act	Claims against bankrupt and substantially bankrupt debtors	4,876	75	- 225	4,801	5,101
	Doubtful claims	32,188	346	4,261	31,842	27,927
	Substandard claims	14,169	261	- 3,504	13,908	17,673
	Loans past due for 3 months or more	292	26	- 31	266	323
	Restructured loans	13,876	235	- 3,474	13,641	17,350
	Subtotal (B)	51,234	682	532	50,552	50,702
	Normal claims	3,739,147	63,452	160,718	3,675,695	3,578,429
	Total	3,790,381	64,133	161,250	3,726,248	3,629,131

(%)

		As of Sept. 30, 2026	Compared to Mar. 31, 2026	Compared to Sept. 30, 2025	As of Mar. 31, 2026	As of Sept. 30, 2025
Composition	Claims against bankrupt and substantially bankrupt debtors	0.12	0.00	- 0.02	0.12	0.14
	Doubtful claims	0.84	- 0.01	0.08	0.85	0.76
	Substandard claims	0.37	0.00	- 0.11	0.37	0.48
	Loans past due for 3 months or more	0.00	0.00	0.00	0.00	0.00
	Restructured loans	0.36	0.00	- 0.11	0.36	0.47
	Subtotal	1.35	0.00	- 0.04	1.35	1.39
	Normal claims	98.64	0.00	0.04	98.64	98.60

3. Status of Coverage of Loans Based on the Financial Reconstruction Act

[Non-consolidated]

(Millions of yen)

	As of Sept. 30, 2026	Compared to Mar. 31, 2026	Compared to Sept. 30, 2025	As of Mar. 31, 2026	As of Sept. 30, 2025
Amount covered (C)	41,177	1,523	4,454	39,654	36,723
Reserve for possible loan losses, etc.	18,664	803	3,282	17,861	15,382
Collateral, guarantees, and equivalent	22,513	721	1,173	21,792	21,340
					(%)
Coverage ratio (C) / (A)	81.15	1.95	7.90	79.20	73.25

[Consolidated]

(Millions of yen)

	As of Sept. 30, 2026	Compared to Mar. 31, 2026	Compared to Sept. 30, 2025	As of Mar. 31, 2026	As of Sept. 30, 2025
Amount covered (D)	40,461	1,656	4,418	38,805	36,043
Reserve for possible loan losses, etc.	19,649	517	3,055	19,132	16,594
Collateral, guarantees, and equivalent	20,811	1,139	1,363	19,672	19,448
					(%)
Coverage ratio (D) / (B)	78.97	2.21	7.89	76.76	71.08

Reference: Status of Loans Based on the Financial Reconstruction Act and Risk-monitored Loans

[Non-consolidated]

(Millions of yen)

Self-assessment		Loans based on the Financial Reconstruction Act			Risk-monitored loans
Debtor classification Claims outstanding (Ratio to total claims)		Classification Claims outstanding (Ratio to total claims) (A)	Collateral, guarantees, and equivalent / Amount of reserve / Total coverage (B)	Coverage ratio (B) / (A)	Classification Claims outstanding (Ratio to total claims)
Bankrupt assets 801 (0.02%)		Claims against bankrupt and substantially bankrupt debtors 4,393 (0.11%)	3,896 / 497 / 4,393	100.00%	Claims against bankrupt and substantially bankrupt debtors 4,393 (0.11%)
Substantially bankrupt assets 3,592 (0.09%)					
Potentially bankrupt assets 32,174 (0.84%)		Doubtful claims 32,174 (0.84%)	16,633 / 10,164 / 26,797	83.28%	Doubtful claims 32,174 (0.84%)
Assets requiring caution 115,337 (3.03%)	Substandard debtors 17,960 (0.47%)	Substandard claims 14,169 (0.37%) *Loans only	1,983 / 8,002 / 9,986	70.48%	Loans past due for 3 months or more 292 (0.00%) *Loans only / Restructured loans 13,876 (0.36%) *Loans only
		[Subtotal] 50,737 (1.33%)	22,513 / 18,664 / 41,177	81.15%	[Subtotal] 50,737 (1.33%)
	Other debtors requiring caution 97,377 (2.56%)	Normal claims 3,751,046 (98.66%)			Normal claims 3,751,046 (98.66%)
Claims to normal debtors 3,649,878 (96.00%)					
Total claims outstanding 3,801,784 (100.00%)		**Total claims outstanding** 3,801,784 (100.00%)			**Total claims outstanding** 3,801,784 (100.00%)

4. Status of Loans by Sector, etc.

(i) Loans by Sector **[Non-consolidated]**

(Millions of yen)

	As of Sept. 30, 2026	Compared to Mar. 31, 2026	Compared to Sept. 30, 2025	As of Mar. 31, 2026	As of Sept. 30, 2025
Domestic (excluding Japan Offshore Market accounts)	3,767,855	70,119	169,815	3,697,736	3,598,040
Manufacturing	538,213	28,420	43,112	509,793	495,101
Agriculture and forestry	2,601	- 145	- 106	2,746	2,707
Fishery	3,499	1,425	240	2,074	3,259
Mining and quarrying of stone and gravel	11,865	2,163	2,538	9,702	9,327
Construction	153,622	10,038	16,688	143,584	136,934
Electricity, gas, heat supply and water	131,345	3,588	2,444	127,757	128,901
Information and communications	7,862	- 2,867	- 2,303	10,729	10,165
Transport and postal service	336,037	30,567	23,075	305,470	312,962
Wholesale and retail trade	339,936	6,505	18,425	333,431	321,511
Finance and insurance	346,086	6,402	10,284	339,684	335,802
Real estate and leasing	504,281	9,001	45,234	495,280	459,047
Accommodations	6,973	- 2,598	- 1,991	9,571	8,964
Eating and drinking services	14,412	885	434	13,527	13,978
Medical and welfare	98,004	- 1,015	- 3,310	99,019	101,314
Other services	123,702	- 6,419	- 9,014	130,121	132,716
Local governments	210,962	- 9,844	- 18,680	220,806	229,642
Other	938,445	- 5,984	42,744	944,429	895,701
Japan Offshore Market accounts	–	–	–	–	–
Total	3,767,855	70,119	169,815	3,697,736	3,598,040

(ii)Loans Based on the Financial Reconstruction Act by Sector (Excluding Normal Claims)

[Non-consolidated]

(Millions of yen)

	As of Sept. 30, 2026	Compared to Mar. 31, 2026	Compared to Sept. 30, 2025	As of Mar. 31, 2026	As of Sept. 30, 2025
Domestic (excluding Japan Offshore Market accounts)	50,737	674	608	50,063	50,129
Manufacturing	13,553	- 275	- 927	13,828	14,480
Agriculture and forestry	33	- 23	- 27	56	60
Fishery	117	1	- 2	116	119
Mining, quarrying of stone and gravel	—	—	—	—	—
Construction	4,736	- 119	- 184	4,855	4,920
Electricity, gas, heat supply and water	394	289	297	105	97
Information and communications	457	67	62	390	395
Transport and postal service	2,499	177	91	2,322	2,408
Wholesale and retail trade	13,804	30	1,227	13,774	12,577
Finance and insurance	29	- 5	- 8	34	37
Real estate and leasing	3,231	- 148	- 339	3,379	3,570
Accommodations	472	- 1	- 108	473	580
Eating and drinking services	1,749	73	41	1,676	1,708
Medical and welfare	1,938	273	424	1,665	1,514
Other services	2,809	- 12	- 584	2,821	3,393
Local governments	—	—	—	—	—
Other	4,909	347	644	4,562	4,265
Japan Offshore Market accounts	—	—	—	—	—
Total	50,737	674	608	50,063	50,129

(iii) Balance of Personal Loans **[Non-consolidated]**

(Millions of yen)

	As of Sept. 30, 2026	Compared to Mar. 31, 2026	Compared to Sept. 30, 2025	As of Mar. 31, 2026	As of Sept. 30, 2025
Balance of personal loans	710,090	24,018	41,061	686,072	669,029
Balance of housing loans	620,544	23,873	41,345	596,671	579,199
Balance of other loans	89,546	146	- 284	89,400	89,830

(iv) Loans to Small and Medium-Sized Enterprises, etc. **[Non-consolidated]**

(Millions of yen,%)

	As of Sept. 30, 2026	Compared to Mar. 31, 2026	Compared to Sept. 30, 2025	As of Mar. 31, 2026	As of Sept. 30, 2025
Loans to small and medium-sized enterprises, etc.	2,611,351	- 7,796	51,968	2,619,147	2,559,383
Ratio of loans to small and medium-sized enterprises, etc	69.30	-1.53	-1.83	70.83	71.13
Loans to small and medium-sized enterprises	1,953,440	- 33,238	8,339	1,986,678	1,945,101
Loans to individuals	657,911	25,442	43,629	632,469	614,282
Loans guaranteed by Credit Guarantee Corporation	163,603	- 356	- 5,494	163,959	169,097

5. Balance of Deposits, etc. and Loans [Non-consolidated]

(Millions of yen)

		As of Sept. 30, 2026	Compared to Mar. 31, 2026	Compared to Sept. 30, 2025	As of Mar. 31, 2026	As of Sept. 30, 2025
Deposits, etc.	(Term-end balance)	4,911,388	34,158	119,120	4,877,230	4,792,268
	Within Kagawa Prefecture	3,372,469	7,130	22,570	3,365,339	3,349,899
	(Average balance)	4,892,694	102,024	118,894	4,790,670	4,773,800
Loans	(Term-end balance)	3,767,855	70,119	169,815	3,697,736	3,598,040
	Within Kagawa Prefecture	1,439,207	- 8,406	- 9,352	1,447,613	1,448,559
	(Average balance)	3,705,934	113,776	166,612	3,592,158	3,539,322

6. Balance of Assets in Custody [Non-consolidated]

(Millions of yen)

	As of Sept. 30, 2026	Compared to Mar. 31, 2026	Compared to Sept. 30, 2025	As of Mar. 31, 2026	As of Sept. 30, 2025
Balance of assets in custody	469,456	33,631	58,550	435,825	410,906
Investment trusts	205,393	29,999	46,240	175,394	159,153
Single-premium insurance	252,580	3,759	12,006	248,821	240,574
Financial instruments intermediary	11,481	- 127	303	11,608	11,178