

Consolidated Financial Results
for the Three Months Ended June 30, 2026
 (Under Japanese GAAP)

Company name: Mebuki Financial Group, Inc.
 Listing: Tokyo Stock Exchange
 Securities code: 7167
 URL: <https://www.mebuki-fg.co.jp/>
 Representative: Tetsuya Akino, President
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(Japanese yen amounts of less than 1 million or the first decimal place have been rounded down.)

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

(1) Consolidated operating results (%: Changes from the corresponding period of the previous fiscal year)

	Ordinary income		Ordinary profit		Net income attributable to owners of the parent	
	¥Million	%	¥Million	%	¥Million	%
Three months ended June 30, 2026	137,903	39.2	49,858	57.3	34,504	55.2
June 30, 2025	99,014	21.0	31,690	21.1	22,223	21.1

(Note) Comprehensive income For the three months ended June 30, 2026 : ¥52,684 million [38.1%]
 For the three months ended June 30, 2025 : ¥38,130 million [-%]

	Basic earnings per share	Diluted earnings per share
	¥	¥
Three months ended June 30, 2026	36.76	36.75
June 30, 2025	23.25	23.24

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
	¥Million	¥Million	%
As of June 30, 2026	21,887,708	1,114,825	5.0
March 31, 2026	21,173,586	1,077,192	5.0

(Reference) Equity As of June 30, 2026 : ¥1,114,767 million As of March 31, 2026 : ¥1,077,123 million

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

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	¥	¥	¥	¥	¥
Fiscal year ended March 31, 2026	—	12.00	—	16.00	28.00
Fiscal year ending March 31, 2027	—				
Fiscal year ending March 31, 2027 (Forecast)		22.00	—	22.00	44.00

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

For details, please refer to "Notice of Revision of Consolidated Earnings Forecast for FY2026 and Dividend Forecast (Dividend Increase)" released today (on Aug.5, 2026).

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

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

	Ordinary profit		Net income attributable to owners of the parent		Basic earnings per share
	¥Million	%	¥Million	%	¥
Six months ending September 30, 2026	82,000	37.3	56,000	27.9	59.66
Fiscal year ending March 31, 2027	153,500	32.7	105,000	24.7	111.87

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

*Notes

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

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

(2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements : None

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

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

(4) Number of issued shares (common shares)

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

As of June 30, 2026	947,055,218 shares	As of March 31, 2026	947,055,218 shares
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② Number of treasury shares at the end of the period

As of June 30, 2026	8,503,051 shares	As of March 31, 2026	8,502,741 shares
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③ Average number of shares outstanding during the period

Three months ended June 30, 2026	938,552,337 shares
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Three months ended June 30, 2025	955,723,220 shares
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* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: None

* Proper use of earnings forecasts, and other special matters

The above forecasts are based on the information which is presently available and the certain assumptions which are considered to be reasonable. Actual results may differ from those forecasts depending on various future factors.

Consolidated Financial Results for the Three Months Ended June 30, 2026

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I Consolidated Quarterly Financial Information

1. Consolidated Quarterly Balance Sheet

		(Millions of yen)	
Item	(Japanese)	As of March 31, 2026	As of Jun. 30, 2026
Assets	(資産の部)		
Cash and due from banks	現金預け金	2,445,163	3,215,299
Call loans and bills bought	コールローン及び買入手形	261,828	302,456
Monetary claims bought	買入金銭債権	5,698	5,590
Trading assets	特定取引資産	11,691	12,592
Money held in trust	金銭の信託	2,832	2,834
Securities	有価証券	3,848,221	3,862,388
Loans and bills discounted	貸出金	13,997,655	13,878,979
Foreign exchanges	外国為替	14,922	10,352
Lease receivable and investments in lease	リース債権及びリース投資資産	62,483	61,982
Other assets	その他の資産	349,341	353,023
Tangible fixed assets	有形固定資産	107,746	107,664
Intangible fixed assets	無形固定資産	12,104	12,358
Net defined benefit asset	退職給付に係る資産	105,971	107,234
Deferred tax assets	繰延税金資産	2,871	2,403
Customers' liabilities for acceptances and guarantees	支払承諾見返	18,298	23,991
Allowance for loan losses	貸倒引当金	(73,233)	(71,305)
Reserve for devaluation of investment securities	投資損失引当金	(8)	(139)
Total Assets	資産の部合計	21,173,586	21,887,708
Liabilities	(負債の部)		
Deposits	預金	17,831,757	17,967,294
Negotiable certificates of deposit	譲渡性預金	276,180	331,487
Call money and bills sold	コールマネー及び売渡手形	74,270	85,118
Payables under repurchase agreements	売現先勘定	155,610	154,170
Payables under securities lending transactions	債券貸借取引受入担保金	160,194	659,363
Trading liabilities	特定取引負債	8,619	9,629
Borrowed money	借入金	1,208,817	1,138,675
Foreign Exchanges	外国為替	1,818	1,542
Due to trust account	信託勘定借	3,692	3,940
Other liabilities	その他の負債	316,518	347,583
Provision for bonuses for directors	役員賞与引当金	340	—
Net defined benefit liability	退職給付に係る負債	991	995
Provision for retirement benefits for directors	役員退職慰労引当金	45	34
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	1,423	1,366
Provision for contingent loss	偶発損失引当金	1,892	1,871
Provision for point card certificates	ポイント引当金	618	593
Provision for loss on interest repayment	利息返還損失引当金	0	0
Reserves under special laws	特別法上の引当金	3	3
Deferred tax liabilities	繰延税金負債	27,607	37,564
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	7,616	7,616
Negative goodwill	負ののれん	79	39
Acceptances and guarantees	支払承諾	18,298	23,991
Total liabilities	負債の部合計	20,096,394	20,772,882

		(Millions of yen)	
Item	(Japanese)	As of March 31, 2026	As of Jun. 30, 2026
Net Assets	(純資産の部)		
Capital stock	資 本 金	117,495	117,495
Capital surplus	資 本 剰 余 金	56,722	56,722
Retained earnings	利 益 剰 余 金	764,348	783,813
Treasury stock	自 己 株 式	(7,587)	(7,587)
Total shareholders' equity	株 主 資 本 合 計	930,978	950,443
Unrealized gains on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	16,374	8,588
Deferred gains (losses) on hedges	繰 延 ヘ ッ ジ 損 益	84,234	111,278
Land revaluation surplus	土 地 再 評 価 差 額 金	10,722	10,722
Defined retirement benefit plans	退 職 給 付 に 係 る 調 整 累 計 額	34,812	33,734
Total accumulated other comprehensive income	そ の 他 の 包 括 利 益 累 計 額 合 計	146,144	164,323
Equity warrants	新 株 予 約 権	32	32
Non-controlling interest	非 支 配 株 主 持 分	36	25
Total net assets	純 資 産 の 部 合 計	1,077,192	1,114,825
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	21,173,586	21,887,708

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

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

(1) Consolidated Quarterly Statement of Income

(Millions of yen)

Item	(Japanese)	For the Three months ended Jun.30,2025	For the Three months ended Jun.30,2026
Ordinary income	経 常 収 益	99,014	137,903
Interest income	資 金 運 用 収 益	65,026	79,289
Interest on loans and bills discounts	(う ち 貸 出 金 利 息)	38,363	48,554
Interest and dividends on securities	(う ち 有 価 証 券 利 息 配 当 金)	22,013	24,444
Trust fees	信 託 報 酬	12	24
Fees and commissions	役 務 取 引 等 収 益	15,438	16,899
Trading income	特 定 取 引 収 益	158	40
Other ordinary income	そ の 他 業 務 収 益	2,807	1,361
Other income	そ の 他 経 常 収 益	15,570	40,287
Ordinary expenses	経 常 費 用	67,323	88,044
Interest expenses	資 金 調 達 費 用	19,608	24,507
Interest on deposits	(う ち 預 金 利 息)	8,057	13,294
Fees and commissions payments	役 務 取 引 等 費 用	2,678	2,933
Other business expenses	そ の 他 業 務 費 用	4,185	19,771
General and administrative expenses	営 業 経 費	28,617	29,545
Other operating expenses	そ の 他 経 常 費 用	12,233	11,287
Ordinary profit	経 常 利 益	31,690	49,858
Extraordinary income	特 別 利 益	11	—
Gains on disposal of non-current assets	固 定 資 産 処 分 益	11	—
Extraordinary losses	特 別 損 失	36	91
Losses on disposal of fixed assets	固 定 資 産 処 分 損	35	90
Impairment loss	減 損 損 失	0	1
Income before income taxes	税 金 等 調 整 前 四 半 期 純 利 益	31,665	49,767
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	7,997	13,137
Income taxes-deferred	法 人 税 等 調 整 額	1,443	2,124
Total income taxes	法 人 税 等 合 計	9,441	15,261
Net income	四 半 期 純 利 益	22,224	34,505
Net income attributable to non-controlling interest	非 支 配 株 主 に 帰 属 する 四 半 期 純 利 益	0	0
Net income attributable to owners of the parent	親 会 社 株 主 に 帰 属 する 四 半 期 純 利 益	22,223	34,504

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

(2) Consolidated Quarterly Statement of Comprehensive Income

(Millions of yen)

Item	(Japanese)	For the Three months ended Jun.30,2025	For the Three months ended Jun.30,2026
Net income	四 半 期 純 利 益	22,224	34,505
Other comprehensive income	そ の 他 の 包 括 利 益	15,906	18,179
Unrealized gains on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	13,703	(7,785)
Deferred gains (losses) on hedges	繰 延 ヘ ッ ジ 損 益	2,733	27,043
Defined retirement benefit plan	退 職 給 付 に 係 る 調 整 額	(530)	(1,078)
Comprehensive income	四 半 期 包 括 利 益	38,130	52,684
	(内訳)		
Comprehensive income attributable to owners of the parent	親 会 社 株 主 に 係 る 四 半 期 包 括 利 益	38,129	52,684
Comprehensive income attributable to non-controlling interest	非 支 配 株 主 に 係 る 四 半 期 包 括 利 益	0	0

3. Note for Segment Information

The Group provides comprehensive financial services, with a focus on banking services. In addition, the Company's Board of Directors and Management Meeting determine the allocation of management resources within the Group and evaluate its performance. The Group's only reportable segment is banking business. Segment information for businesses other than banking services has been omitted due to lack of significance.

4. Note for Material Changes in Shareholders' Equity

Not applicable.

5. Note for the Assumption of Going Concern

Not applicable.

6. Note for Cash Flows

Consolidated quarterly statements of cash flows have not been prepared for the first quarter of the current fiscal year. Depreciation and amortization (including amortization related to intangible assets excluding goodwill), amortization of goodwill and amortization of negative goodwill for the first quarter of the current fiscal year are as follows.

		(Millions of yen)	
		For the Three months ended Jun.30,2025	For the Three months ended Jun.30,2026
	(Japanese)		
Depreciation and amortization	減価償却費	2,067	2,098
Amortization of goodwill	のれんの償却額	—	6
Amortization of negative goodwill	負ののれんの償却額	39	39

7. Note for Subsequent Events

Not applicable.

II Financial Data for the Three months ended June 30, 2026

1. Income Status

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

(Millions of yen)

	(Japanese)	Three months ended Jun.30,2026		Three months ended Jun.30,2025 (B)	(Reference) FY2025
		(A)	(A)-(B)		
Consolidated gross profit	連 結 粗 利 益	50,406	(6,566)	56,973	214,151
Net interest income	資 金 利 益	54,785	9,365	45,419	206,128
Net fees and commissions	役 務 取 引 等 利 益	13,991	1,219	12,772	50,688
Net trading income	特 定 取 引 利 益	40	(118)	158	689
Net other business income	そ の 他 業 務 利 益	(18,409)	(17,032)	(1,377)	(43,354)
General and administrative expenses	営 業 経 費	29,545	927	28,617	116,766
Credit related costs	与 信 関 係 費 用	2,397	(455)	2,853	14,785
Write-off of loans	貸 出 金 償 却	1,105	(257)	1,362	6,021
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	1,295	(635)	1,931	11,962
Transfer to general allowance for loan losses	一 般 貸 倒 引 当 金 繰 入 額	(114)	243	(358)	(1,435)
Other credit related costs	そ の 他 の 与 信 関 係 費 用	111	194	(82)	(1,763)
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	30,673	25,173	5,499	29,897
Equity in gains (losses) of affiliated companies	持 分 法 に よ る 投 資 損 益	—	—	—	—
Others	そ の 他	721	34	687	3,171
Ordinary profit 【FY2026 : 153,500 1H2026 : 82,000】	経 常 利 益 【 通 期 153,500 ・ 中 間 期 82,000 】	49,858	18,168	31,690	115,668
Extraordinary income(losses)	特 別 損 益	(91)	(67)	(24)	2,377
Income before income taxes	税 金 等 調 整 前 四 半 期 純 利 益	49,767	18,101	31,665	118,046
Total income taxes	法 人 税 等 合 計	15,261	5,820	9,441	33,878
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	13,137	5,139	7,997	34,978
Income taxes-deferred	法 人 税 等 調 整 額	2,124	680	1,443	(1,100)
Net income	四 半 期 純 利 益	34,505	12,280	22,224	84,167
Net income attributable to non-controlling interest	非 支 配 株 主 に 帰 属 す る 四 半 期 純 利 益	0	(0)	0	4
Net income attributable to owners of the parent 【FY2026 : 105,000 1H2026 : 56,000】	親 会 社 株 主 に 帰 属 す る 四 半 期 純 利 益 【 通 期 105,000 ・ 中 間 期 56,000 】	34,504	12,281	22,223	84,163

(Note) 1. Consolidated gross business profit=[Interest income—(Interest expenses—Corresponding loss on money held in trust)]

+(Fees and commissions income+Trust Fee—Fees and commissions expenses)+(Trading income—Trading expenses)+(Other business income—Other business expenses)

2. Figures in square brackets in the table above are forecasts of ordinary profit and net income attributable to owners of the parent.

(注) 1. 連結粗利益=(資金運用収益—(資金調達費用—金銭の信託運用見合費用))+(役務取引等収益+信託報酬—役務取引等費用)
+(特定取引収益—特定取引費用)+(その他業務収益—その他業務費用)

2. 経常利益、親会社株主に帰属する当期(中間)純利益の業績予想値を【】内に記載しております。

Reference

(Millions of yen)

	(Japanese)	Three months ended Jun.30,2026		Three months ended Jun.30,2025 (B)	(Reference) FY2025
		(A)	(A)-(B)		
Consolidated net business income (before general allowance for loan losses)	連 結 業 務 純 益 (一 般 貸 倒 引 繰 入 前)	19,349	(8,271)	27,620	94,773
Consolidated net business income	連 結 業 務 純 益	19,463	(8,515)	27,978	96,208

(Note) Consolidated net business income

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

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

Number of Consolidated Companies

(Number of companies)

	(Japanese)	As of Jun. 30, 2026		As of Jun. 30, 2025 (B)	(Reference) As of March 31, 2026
		(A)	(A)-(B)		
Number of Consolidated Subsidiaries	連 結 子 会 社 数	17	1	16	16
Number of affiliated companies applicable to the equity method	持 分 法 適 用 会 社 数	—	—	—	—

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

(Millions of yen)

	(Japanese)	Three months ended Jun.30,2026		Three months ended Jun.30,2025	(Reference) FY2025
		(A)	(A)-(B)	(B)	
Gross business profit	業 務 粗 利 益	48,087	(6,881)	54,969	205,308
Net interest income	資 金 利 益	54,963	9,373	45,590	206,670
(Of which, gains on cancellation of investment trusts)	(うち 投 信 解 約 損 益)	590	380	209	16,885
Net fees and commissions	役 務 取 引 等 利 益	11,468	908	10,559	41,244
Net trading income	特 定 取 引 利 益	16	(112)	128	574
Net other business income	そ の 他 業 務 利 益	(18,360)	(17,051)	(1,308)	(43,180)
(Of which, gains/losses on bond transactions)	(うち 国 債 等 債 券 損 益)	(19,662)	(16,037)	(3,624)	(54,473)
Expenses (excluding non-recurrent expense)	経 費 (除く 臨 時 処 理 分)	29,834	1,452	28,382	115,187
Personnel expenses	人 件 費	16,136	768	15,367	63,039
Non-personnel expenses	物 件 費	11,205	451	10,754	44,738
Taxes	税 金	2,492	232	2,259	7,408
Net business income (before general allowance for loan losses)	実 質 業 務 純 益	18,253	(8,334)	26,587	90,121
(excluding gains/losses on bond transactions)	コ ア 業 務 純 益	37,915	7,703	30,212	144,595
(excluding gains on cancellation of investment trusts)	コ ア 業 務 純 益 (除く 投 信 解 約 損 益)	37,325	7,323	30,002	127,709
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	(189)	255	(445)	(1,495)
Net business income	業 務 純 益	18,442	(8,590)	27,032	91,616
Net non-recurrent gains/losses	臨 時 損 益	30,295	26,474	3,821	18,945
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	1,991	(900)	2,892	14,282
Write-off of loans	貸 出 金 償 却	1,026	(316)	1,343	5,797
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	852	(816)	1,668	10,826
Losses on sales of loans	貸 出 金 売 却 損	—	—	—	8
Transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	91	(219)	311	381
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	—	—	—	—
Recoveries of written-off claims	償 却 債 権 取 立 益	372	(390)	763	3,657
Other	そ の 他	393	60	333	925
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	30,887	24,940	5,947	30,419
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	1,399	633	766	2,809
Ordinary profit	経 常 利 益	48,735	17,882	30,852	110,554
Extraordinary income/losses	特 別 損 益	(91)	(69)	(22)	2,755
Income before income taxes	税 引 前 四 半 期 純 利 益	48,643	17,813	30,830	113,310
Total income taxes	法 人 税 等 合 計	14,907	5,862	9,044	31,910
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	12,675	5,153	7,522	32,367
Income taxes-deferred	法 人 税 等 調 整 額	2,231	709	1,521	(456)
Net Income	四 半 期 純 利 益	33,736	11,950	21,785	81,399
Credit related costs (①+②)	与 信 関 係 費 用 (① + ②)	1,802	(645)	2,447	12,787

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

(Millions of yen)

	(Japanese)	Three months ended Jun.30,2026		Three months ended Jun.30,2025 (B)	(Reference) FY2025
		(A)	(A)-(B)		
Gross business profit	業 務 粗 利 益	35,437	3,279	32,157	111,614
Net interest income	資 金 利 益	32,671	6,223	26,448	113,260
(Of which, gains on cancellation of investment trusts)	(うち 投 信 解 約 損 益)	590	380	209	2,369
Net fees and commissions	役 務 取 引 等 利 益	7,145	552	6,592	21,959
Net trading income	特 定 取 引 利 益	16	(112)	128	574
Net other business income	そ の 他 業 務 利 益	(4,396)	(3,384)	(1,011)	(24,180)
(Of which, gains/losses on bond transactions)	(うち 国 債 等 債 券 損 益)	(5,172)	(2,036)	(3,135)	(34,581)
Expenses (excluding non-recurrent expense)	経 費 (除 く 臨 時 処 理 分)	17,161	1,071	16,090	64,332
Personnel expenses	人 件 費	9,081	506	8,575	34,964
Non-personnel expenses	物 件 費	6,582	388	6,193	25,216
Taxes	税 金	1,497	176	1,321	4,152
Net business income (before general allowance for loan losses)	実 質 業 務 純 益	18,275	2,208	16,067	47,281
(excluding gains/losses on bond transactions)	コ ア 業 務 純 益	23,448	4,244	19,203	81,862
(excluding gains on cancellation of investment trusts)	コ ア 業 務 純 益 (除 く 投 信 解 約 損 益)	22,857	3,864	18,993	79,492
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	(66)	138	(205)	150
Net business income	業 務 純 益	18,342	2,069	16,272	47,130
Net non-recurrent gains/losses	臨 時 損 益	16,174	11,932	4,241	21,186
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	1,408	346	1,062	6,840
Write-off of loans	貸 出 金 償 却	417	66	350	2,135
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	795	(188)	984	6,140
Losses on sales of loans	貸 出 金 売 却 損	—	—	—	8
Transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	70	(19)	89	228
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	—	—	—	—
Recoveries of written-off claims	償 却 債 権 取 立 益	140	(442)	582	2,117
Other	そ の 他	266	46	219	444
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	16,347	11,691	4,655	25,383
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	1,236	587	648	2,643
Ordinary profit	経 常 利 益	34,517	14,002	20,514	68,317
Extraordinary income/losses	特 別 損 益	(90)	(71)	(18)	2,820
Income before income taxes	税 引 前 四 半 期 純 利 益	34,426	13,930	20,495	71,138
Total income taxes	法 人 税 等 合 計	10,529	4,514	6,014	20,120
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	9,268	4,129	5,139	20,059
Income taxes-deferred	法 人 税 等 調 整 額	1,261	385	875	60
Net Income	四 半 期 純 利 益	23,897	9,416	14,480	51,018
Credit related costs (①+②)	与 信 関 係 費 用 (① + ②)	1,342	485	857	6,990

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

(Millions of yen)

	(Japanese)	Three months ended Jun.30,2026		Three months ended Jun.30,2025 (B)	(Reference) FY2025
		(A)	(A)-(B)		
Gross business profit	業 務 粗 利 益	12,650	(10,161)	22,811	93,694
Net interest income	資 金 利 益	22,291	3,149	19,142	93,409
(Of which, gains on cancellation of investment trusts)	(うち 投 信 解 約 損 益)	—	—	—	14,515
Net fees and commissions	役 務 取 引 等 利 益	4,322	356	3,966	19,285
Net trading income	特 定 取 引 利 益	—	—	—	—
Net other business income	そ の 他 業 務 利 益	(13,964)	(13,667)	(297)	(19,000)
(Of which, gains/losses on bond transactions)	(うち 国 債 等 債 券 損 益)	(14,490)	(14,001)	(489)	(19,892)
Expenses (excluding non-recurrent expense)	経 費 (除 く 臨 時 処 理 分)	12,673	381	12,291	50,854
Personnel expenses	人 件 費	7,054	262	6,792	28,075
Non-personnel expenses	物 件 費	4,623	62	4,560	19,522
Taxes	税 金	994	55	938	3,256
Net business income (before general allowance for loan losses)	実 質 業 務 純 益	(22)	(10,542)	10,520	42,839
(excluding gains/losses on bond transactions)	コ ア 業 務 純 益	14,467	3,458	11,009	62,732
(excluding gains on cancellation of investment trusts)	コ ア 業 務 純 益 (除 く 投 信 解 約 損 益)	14,467	3,458	11,009	48,216
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	[(123)]—	240	(240)	(1,646)
Net business income	業 務 純 益	(22)	(10,782)	10,760	44,485
Net non-recurrent gains/losses	臨 時 損 益	14,243	14,664	(420)	(2,240)
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	459	(1,370)	1,830	7,442
Write-off of loans	貸 出 金 償 却	609	(382)	992	3,661
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	[57] —	(684)	684	4,685
Losses on sales of loans	貸 出 金 売 却 損	—	—	—	—
Transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	21	(200)	221	153
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	65	65	—	—
Recoveries of written-off claims	償 却 債 権 取 立 益	232	51	181	1,539
Other	そ の 他	126	13	113	481
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	14,540	13,248	1,292	5,036
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	162	45	117	165
Ordinary profit	経 常 利 益	14,218	3,880	10,337	42,237
Extraordinary income/losses	特 別 損 益	(1)	1	(3)	(65)
Income before income taxes	税 引 前 四 半 期 純 利 益	14,216	3,882	10,334	42,171
Total income taxes	法 人 税 等 合 計	4,377	1,348	3,029	11,790
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	3,407	1,024	2,382	12,307
Income taxes-deferred	法 人 税 等 調 整 額	970	324	646	(516)
Net Income	四 半 期 純 利 益	9,839	2,534	7,305	30,381
Credit related costs (①+②)	与 信 関 係 費 用 (① + ②)	459	(1,130)	1,590	5,796

2. Interest Rate Spread (Domestic operations)

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

(%)

	(Japanese)	Three months ended Jun.30,2026		Three months ended Jun.30,2025 (B)	(Reference) FY2025
		(A)	(A)-(B)		
Average yield on interest earning assets ①	資金運用利回	1.35	0.29	1.06	1.21
Average yield on loans and bills discounted	貸出金利回	1.34	0.23	1.11	1.19
Average yield on securities	有価証券利回	2.10	0.52	1.58	2.10
Average yield on interest bearing liabilities ②	資金調達原価	0.92	0.16	0.76	0.81
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.29	0.12	0.17	0.20
Average yield on call money and borrowed money	外部負債利回	0.27	0.18	0.09	0.16
Average interest rate spread (①－②)	総資金利鞘	0.43	0.13	0.30	0.40

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

(%)

	(Japanese)	Three months ended Jun.30,2026		Three months ended Jun.30,2025 (B)	(Reference) FY2025
		(A)	(A)-(B)		
Average yield on interest earning assets ①	資金運用利回	1.34	0.32	1.02	1.11
Average yield on loans and bills discounted	貸出金利回	1.32	0.24	1.08	1.16
Average yield on securities	有価証券利回	2.08	0.63	1.45	1.59
Average yield on interest bearing liabilities ②	資金調達原価	0.90	0.18	0.72	0.76
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.30	0.13	0.17	0.21
Average yield on call money and borrowed money	外部負債利回	0.23	0.16	0.07	0.13
Average interest rate spread (①－②)	総資金利鞘	0.44	0.14	0.30	0.35

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

(%)

	(Japanese)	Three months ended Jun.30,2026		Three months ended Jun.30,2025 (B)	(Reference) FY2025
		(A)	(A)-(B)		
Average yield on interest earning assets ①	資金運用利回	1.36	0.24	1.12	1.36
Average yield on loans and bills discounted	貸出金利回	1.37	0.23	1.14	1.22
Average yield on securities	有価証券利回	2.12	0.31	1.81	2.97
Average yield on interest bearing liabilities ②	資金調達原価	0.96	0.14	0.82	0.87
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.29	0.13	0.16	0.19
Average yield on call money and borrowed money	外部負債利回	0.37	0.22	0.15	0.24
Average interest rate spread (①－②)	総資金利鞘	0.40	0.10	0.30	0.49

3. Gains and Losses on Securities

(1) Gains and losses on bond transactions

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

(Millions of yen)

	(Japanese)	Three months ended Jun.30,2026		Three months ended Jun.30,2025 (B)	(Reference) FY2025
		(A)	(A)-(B)		
Gains/losses on bond transactions	国債等債券損益	(19,662)	(16,037)	(3,624)	(54,473)
Gains on sales	売却益	44	(458)	502	2,415
Gains on redemption	償還益	—	—	—	—
Losses on sales	売却損	19,706	15,579	4,127	56,889
Losses on redemption	償還損	—	—	—	—
Write-offs	償却	—	—	—	—

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

(Millions of yen)

	(Japanese)	Three months ended Jun.30,2026		Three months ended Jun.30,2025 (B)	(Reference) FY2025
		(A)	(A)-(B)		
Gains/losses on bond transactions	国債等債券損益	(5,172)	(2,036)	(3,135)	(34,581)
Gains on sales	売却益	44	(293)	337	1,648
Gains on redemption	償還益	—	—	—	—
Losses on sales	売却損	5,216	1,742	3,473	36,229
Losses on redemption	償還損	—	—	—	—
Write-offs	償却	—	—	—	—

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

(Millions of yen)

	(Japanese)	Three months ended Jun.30,2026		Three months ended Jun.30,2025 (B)	(Reference) FY2025
		(A)	(A)-(B)		
Gains/losses on bond transactions	国債等債券損益	(14,490)	(14,001)	(489)	(19,892)
Gains on sales	売却益	—	(164)	164	767
Gains on redemption	償還益	—	—	—	—
Losses on sales	売却損	14,490	13,836	653	20,659
Losses on redemption	償還損	—	—	—	—
Write-offs	償却	—	—	—	—

(2) Gains and losses related to stocks, etc.

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

(Millions of yen)

	(Japanese)	Three months ended Jun.30,2026		Three months ended Jun.30,2025 (B)	(Reference) FY2025
		(A)	(A)-(B)		
Gains/losses related to stocks, etc.	株式等関係損益	30,887	24,940	5,947	30,419
Gains on sales	売却益	31,095	24,481	6,614	31,801
Losses on sales	売却損	208	(458)	666	1,380
Write-offs	償却	—	(0)	0	1

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

(Millions of yen)

	(Japanese)	Three months ended Jun.30,2026		Three months ended Jun.30,2025 (B)	(Reference) FY2025
		(A)	(A)-(B)		
Gains/losses related to stocks, etc.	株式等関係損益	16,347	11,691	4,655	25,383
Gains on sales	売却益	16,555	11,242	5,313	26,653
Losses on sales	売却損	208	(449)	657	1,268
Write-offs	償却	—	(0)	0	1

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

(Millions of yen)

	(Japanese)	Three months ended Jun.30,2026		Three months ended Jun.30,2025 (B)	(Reference) FY2025
		(A)	(A)-(B)		
Gains/losses related to stocks, etc.	株式等関係損益	14,540	13,248	1,292	5,036
Gains on sales	売却益	14,540	13,239	1,301	5,147
Losses on sales	売却損	—	(9)	9	111
Write-offs	償却	—	—	—	—

4. Unrealized Valuation Gains (Losses)

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

(Millions of yen)

		As of Jun. 30, 2026					As of March 31, 2026			
		Carrying Amount	Unrealized valuation gains (losses)				Carrying Amount	Unrealized valuation gains (losses)		
			(A)	(A)-(B)	Valuation gains	Valuation losses		(B)	Valuation gains	Valuation losses
Held-to-maturity	満期保有目的	235,245	(20,913)	(3,278)	19	20,933	231,084	(17,635)	18	17,654
Bonds	債券	235,245	(20,913)	(3,278)	19	20,933	231,084	(17,635)	18	17,654
Others	その他	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	3,565,880	10,882	(11,248)	237,963	227,081	3,557,197	22,130	235,901	213,770
Stocks	株式	276,511	162,575	(2,067)	163,476	901	288,124	164,642	165,431	788
Bonds	債券	1,955,231	(211,594)	(14,955)	200	211,795	1,901,481	(196,639)	8	196,647
Others	その他	1,334,137	59,901	5,774	74,287	14,385	1,367,591	54,127	70,462	16,335
Total	合計	3,801,125	(10,031)	(14,526)	237,983	248,014	3,788,281	4,494	235,919	231,425
Stocks	株式	276,511	162,575	(2,067)	163,476	901	288,124	164,642	165,431	788
Bonds	債券	2,190,477	(232,508)	(18,233)	219	232,728	2,132,565	(214,274)	26	214,301
Others	その他	1,334,137	59,901	5,774	74,287	14,385	1,367,591	54,127	70,462	16,335

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

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

(注) 1. 「その他有価証券」については時価評価しておりますので、上記の表上は、貸借対照表計上額と取得価額との差額を計上しております。
2. 「有価証券」のほか、「現金預け金」中の譲渡性預金も含めております。

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

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

有価証券の時価変動リスクを低減する目的で、デリバティブを使用しております。

(Millions of yen)

Deferred gains (losses) on hedges		As of Jun. 30, 2026		As of March 31, 2026
		Unrealized valuation gains (losses)		Unrealized valuation gains (losses)
		(A)	(A)-(B)	(B)
Total (The Joyo Bank, Ltd. + The Ashikaga Bank, Ltd.)	合計	156,272	38,553	117,719
The Joyo Bank, Ltd. (Non-consolidated basis)	常陽銀行 (単体)	86,297	23,607	62,690
Hedges for stocks	株式に対するヘッジ	—	3,093	(3,093)
Hedges for bonds	債券に対するヘッジ	79,973	19,572	60,401
Hedges for others (foreign bonds)	その他(外国債券)に対するヘッジ	6,323	941	5,381
The Ashikaga Bank, Ltd. (Non-consolidated basis)	足利銀行 (単体)	69,975	14,945	55,029
Hedges for stocks	株式に対するヘッジ	—	—	—
Hedges for bonds	債券に対するヘッジ	69,975	14,945	55,029
Hedges for others (foreign bonds)	その他(外国債券)に対するヘッジ	—	—	—

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

繰延ヘッジ損益考慮後のその他有価証券の評価損益

(Millions of yen)

		Mebuki Financial Group, Inc. (Consolidated basis)		
		As of Jun. 30, 2026		As of March 31, 2026
		Unrealized valuation gains (losses)		Unrealized valuation gains (losses)
		(A)	(A)-(B)	(B)
Available-for-sale (After considering hedging)	その他有価証券 (ヘッジ考慮後)	167,155	27,305	139,850
Stocks	株式	162,575	1,026	161,548
Bonds	債券	(61,645)	19,561	(81,207)
Others	その他	66,225	6,716	59,509

(Millions of yen)

		Total (The Joyo Bank, Ltd. + The Ashikaga Bank, Ltd.)			The Joyo Bank, Ltd. (Non-consolidated basis)		The Ashikaga Bank, Ltd. (Non-consolidated basis)		
		As of Jun. 30, 2026		As of March 31, 2026	As of Jun. 30, 2026		As of Jun. 30, 2026		As of March 31, 2026
		Unrealized valuation gains (losses)		Unrealized valuation gains (losses)	Unrealized valuation gains (losses)		Unrealized valuation gains (losses)		Unrealized valuation gains (losses)
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)
Available-for-sale (After considering hedging)	その他有価証券 (ヘッジ考慮後)	180,714	26,870	153,843	156,219	21,999	134,219	24,494	4,871
Stocks	株式	173,162	775	172,387	140,407	(767)	141,175	32,755	1,543
Bonds	債券	(59,927)	19,378	(79,306)	(29,043)	6,912	(35,956)	(30,884)	12,465
Others	その他	67,479	6,716	60,762	44,855	15,854	29,000	22,623	(9,137)

Unrealized Valuation Gains (Losses)

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

(Millions of yen)

			As of Jun. 30, 2026					As of March 31, 2026			
			Carrying Amount	Unrealized valuation gains (losses)				Carrying Amount	Unrealized valuation gains (losses)		
				(A)	(A)-(B)	Valuation gains	Valuation losses		(B)	Valuation gains	Valuation losses
Held-to-maturity	満期保有目的		225,018	(17,380)	(3,545)	837	18,217	220,699	(13,835)	876	14,711
	Bonds	債券	225,018	(17,380)	(3,545)	837	18,217	220,699	(13,835)	876	14,711
	Others	その他	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券		3,565,470	24,441	(11,682)	249,298	224,857	3,556,790	36,123	247,672	211,549
	Stocks	株式	276,066	173,162	(2,318)	173,913	750	287,717	175,481	176,238	757
	Bonds	債券	1,955,266	(209,876)	(15,139)	200	210,077	1,901,481	(194,737)	8	194,745
	Others	その他	1,334,137	61,155	5,774	75,184	14,029	1,367,591	55,380	71,426	16,045
Total	合計		3,790,489	7,060	(15,228)	250,135	243,074	3,777,489	22,288	248,549	226,260
	Stocks	株式	276,066	173,162	(2,318)	173,913	750	287,717	175,481	176,238	757
	Bonds	債券	2,180,285	(227,257)	(18,684)	1,037	228,294	2,122,180	(208,572)	884	209,457
	Others	その他	1,334,137	61,155	5,774	75,184	14,029	1,367,591	55,380	71,426	16,045

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

(Millions of yen)

			As of Jun. 30, 2026					As of March 31, 2026			
			Carrying Amount	Unrealized valuation gains (losses)				Carrying Amount	Unrealized valuation gains (losses)		
				(A)	(A)-(B)	Valuation gains	Valuation losses		(B)	Valuation gains	Valuation losses
Held-to-maturity	満期保有目的		77,358	(1,744)	62	11	1,756	78,799	(1,807)	12	1,820
	Bonds	債券	77,358	(1,744)	62	11	1,756	78,799	(1,807)	12	1,820
	Others	その他	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券		2,271,129	69,921	(1,607)	189,057	119,135	2,290,090	71,529	180,579	109,049
	Stocks	株式	234,782	140,407	(3,861)	141,053	645	247,943	144,269	144,975	706
	Bonds	債券	1,158,829	(109,017)	(12,659)	184	109,202	1,154,969	(96,358)	1	96,359
	Others	その他	877,517	38,531	14,912	47,819	9,287	887,177	23,618	35,601	11,983
Total	合計		2,348,488	68,176	(1,545)	189,068	120,892	2,368,890	69,722	180,592	110,870
	Stocks	株式	234,782	140,407	(3,861)	141,053	645	247,943	144,269	144,975	706
	Bonds	債券	1,236,188	(110,762)	(12,596)	196	110,958	1,233,769	(98,165)	14	98,180
	Others	その他	877,517	38,531	14,912	47,819	9,287	887,177	23,618	35,601	11,983

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

(Millions of yen)

			As of Jun. 30, 2026					As of March 31, 2026			
			Carrying Amount	Unrealized valuation gains (losses)				Carrying Amount	Unrealized valuation gains (losses)		
				(A)	(A)-(B)	Valuation gains	Valuation losses		(B)	Valuation gains	Valuation losses
Held-to-maturity	満期保有目的		147,660	(15,636)	(3,608)	825	16,461	141,899	(12,027)	863	12,891
	Bonds	債券	147,660	(15,636)	(3,608)	825	16,461	141,899	(12,027)	863	12,891
	Others	その他	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券		1,294,340	(45,480)	(10,074)	60,241	105,721	1,266,699	(35,405)	67,093	102,499
	Stocks	株式	41,284	32,755	1,543	32,860	105	39,773	31,212	31,262	50
	Bonds	債券	796,436	(100,859)	(2,479)	15	100,874	746,511	(98,379)	6	98,385
	Others	その他	456,619	22,623	(9,137)	27,365	4,741	480,414	31,761	35,824	4,062
Total	合計		1,442,000	(61,116)	(13,683)	61,066	122,182	1,408,599	(47,433)	67,957	115,390
	Stocks	株式	41,284	32,755	1,543	32,860	105	39,773	31,212	31,262	50
	Bonds	債券	944,096	(116,495)	(6,088)	840	117,336	888,411	(110,407)	869	111,277
	Others	その他	456,619	22,623	(9,137)	27,365	4,741	480,414	31,761	35,824	4,062

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

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

(Millions of yen)

	(Japanese)	As of Jun. 30, 2026			As of Jun. 30, 2025	As of March 31, 2026
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	13,928	1,478	921	12,449	13,006
Doubtful claims	危険債権	137,206	(3,696)	(3,960)	140,903	141,167
Claims requiring monitoring	要管理債権	22,812	(2,574)	404	25,386	22,407
Loans past due 3 month or more	三月以上延滞債権	298	134	123	164	175
Restructured loans	貸出条件緩和債権	22,513	(2,708)	280	25,222	22,232
Total risk-monitored loans ①	開示債権合計 (1)	173,947	(4,792)	(2,634)	178,739	176,581
Normal Borrowers	正常債権	13,871,571	791,426	(111,540)	13,080,145	13,983,112
Total Amount of Loans ②	貸出金等残高（総与信残高）(2)	14,045,518	786,633	(114,174)	13,258,885	14,159,693
Ratio toward total amount of loans	貸出金等残高比					
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	0.09%	0.00%	0.00%	0.09%	0.09%
Doubtful claims	危険債権	0.97%	(0.09%)	(0.02%)	1.06%	0.99%
Claims requiring monitoring	要管理債権	0.16%	(0.03%)	0.01%	0.19%	0.15%
Loans past due 3 month or more	三月以上延滞債権額	0.00%	0.00%	0.00%	0.00%	0.00%
Restructured loans	貸出条件緩和債権額	0.16%	(0.03%)	0.01%	0.19%	0.15%
Ratio of Disclosed claims toward total loans (①/②)	貸出金等残高に占める割合 (1)/(2)	1.23%	(0.11%)	(0.01%)	1.34%	1.24%

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

(Millions of yen)

	(Japanese)	As of Jun. 30, 2026			As of Jun. 30, 2025	As of March 31, 2026
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	5,526	588	1,159	4,937	4,366
Doubtful claims	危険債権	72,565	571	(2,937)	71,993	75,502
Claims requiring monitoring	要管理債権	8,513	1,622	714	6,890	7,799
Loans past due 3 month or more	三月以上延滞債権	130	103	8	26	121
Restructured loans	貸出条件緩和債権	8,382	1,519	705	6,863	7,677
Total risk-monitored loans ①	開示債権合計 (1)	86,605	2,783	(1,063)	83,821	87,668
Normal Borrowers	正常債権	8,272,861	530,332	(9,491)	7,742,528	8,282,352
Total Amount of Loans ②	貸出金等残高（総与信残高）(2)	8,359,466	533,116	(10,554)	7,826,350	8,370,020
Ratio toward total amount of loans	貸出金等残高比					
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	0.06%	0.00%	0.01%	0.06%	0.05%
Doubtful claims	危険債権	0.86%	(0.05%)	(0.04%)	0.91%	0.90%
Claims requiring monitoring	要管理債権	0.10%	0.02%	0.01%	0.08%	0.09%
Loans past due 3 month or more	三月以上延滞債権額	0.00%	0.00%	0.00%	0.00%	0.00%
Restructured loans	貸出条件緩和債権額	0.10%	0.02%	0.01%	0.08%	0.09%
Ratio of Disclosed claims toward total loans (①/②)	貸出金等残高に占める割合 (1)/(2)	1.03%	(0.04%)	(0.01%)	1.07%	1.04%

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

(Millions of yen)

	(Japanese)	As of Jun. 30, 2026			As of Jun. 30, 2025	As of March 31, 2026
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	7,641	905	(331)	6,735	7,973
Doubtful claims	危険債権	64,632	(4,265)	(1,022)	68,898	65,654
Claims requiring monitoring	要管理債権	14,298	(4,196)	(309)	18,495	14,608
Loans past due 3 month or more	三月以上延滞債権	168	31	114	137	53
Restructured loans	貸出条件緩和債権	14,130	(4,227)	(424)	18,358	14,555
Total risk-monitored loans ①	開示債権合計 (1)	86,573	(7,556)	(1,663)	94,129	88,236
Normal Borrowers	正常債権	5,763,968	263,848	(96,769)	5,500,119	5,860,737
Total Amount of Loans ②	貸出金等残高（総与信残高）(2)	5,850,541	256,292	(98,432)	5,594,249	5,948,974
Ratio toward total amount of loans	貸出金等残高比					
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	0.13%	0.01%	0.00%	0.12%	0.13%
Doubtful claims	危険債権	1.10%	(0.13%)	0.00%	1.23%	1.10%
Claims requiring monitoring	要管理債権	0.24%	(0.09%)	0.00%	0.33%	0.24%
Loans past due 3 month or more	三月以上延滞債権額	0.00%	0.00%	0.00%	0.00%	0.00%
Restructured loans	貸出条件緩和債権額	0.24%	(0.08%)	0.00%	0.32%	0.24%
Ratio of Disclosed claims toward total loans (①/②)	貸出金等残高に占める割合 (1)/(2)	1.47%	(0.21%)	(0.01%)	1.68%	1.48%

6. Loans and Deposits

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

(Millions of yen)

		(Japanese)	As of Jun. 30, 2026			As of Jun. 30, 2025 (B)	As of March 31, 2026 (C)
			(A)	(A-B)	(A-C)		
Deposits	(Term-end balance)	預 金 (末 残)	18,004,170	343,126	144,313	17,661,044	17,859,857
	(Average balance)	預 金 (平 残)	17,743,343	280,554	286,307	17,462,788	17,457,036
Loans and bills discounted	(Term-end balance)	貸 出 金 (末 残)	14,043,306	796,137	(113,574)	13,247,168	14,156,880
	(Average balance)	貸 出 金 (平 残)	14,029,000	802,302	556,664	13,226,697	13,472,335

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

(Millions of yen)

		(Japanese)	As of Jun. 30, 2026			As of Jun. 30, 2025 (B)	As of March 31, 2026 (C)
			(A)	(A-B)	(A-C)		
Deposits	(Term-end balance)	預 金 (末 残)	10,796,476	170,780	202,597	10,625,695	10,593,879
	(Average balance)	預 金 (平 残)	10,643,285	157,909	165,215	10,485,376	10,478,070
Loans and bills discounted	(Term-end balance)	貸 出 金 (末 残)	8,260,030	532,543	(16,017)	7,727,487	8,276,048
	(Average balance)	貸 出 金 (平 残)	8,250,637	537,085	398,494	7,713,551	7,852,142

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

(Millions of yen)

		(Japanese)	As of Jun. 30, 2026			As of Jun. 30, 2025	As of March 31, 2026
			(A)	(A-B)	(A-C)	(B)	(C)
Deposits	(Term-end balance)	預 金 (末 残)	7,207,693	172,345	(58,284)	7,035,348	7,265,977
	(Average balance)	預 金 (平 残)	7,100,057	122,645	121,092	6,977,412	6,978,965
Loans and bills discounted	(Term-end balance)	貸 出 金 (末 残)	5,783,275	263,593	(97,557)	5,519,681	5,880,832
	(Average balance)	貸 出 金 (平 残)	5,778,362	265,217	158,169	5,513,145	5,620,193

7. Consumer loans / Loans to SMEs

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

(Millions of yen)

		(Japanese)	As of Jun. 30, 2026			As of Jun. 30, 2025	As of March 31, 2026
			(A)	(A)-(B)	(A-C)	(B)	(C)
Consumer loans		消 費 者 ロ ー ン 残 高	5,378,689	143,787	21,302	5,234,902	5,357,386
Of which, housing-related loans	うち住宅関連ローン残高	うち住宅関連ローン残高	5,077,440	115,988	13,387	4,961,452	5,064,053
	Housing loans	住 宅 ロ ー ン 残 高	4,292,432	132,102	21,748	4,160,330	4,270,683
	Apartment loans	ア パ ー ト ロ ー ン 残 高	784,022	(15,909)	(8,325)	799,932	792,347
	Asset building loans	資 産 形 成 ロ ー ン 残 高	986	(203)	(36)	1,189	1,022
Loans to SME and Individual customers (SMEs)		中 小 企 業 等 貸 出 金 残 高	9,643,424	314,983	(41,101)	9,328,440	9,684,526
Ratio of loans to SMEs		中 小 企 業 等 貸 出 比 率	68.66%	(1.75%)	0.26%	70.41%	68.40%

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

(Millions of yen)

		(Japanese)	As of Jun. 30, 2026			As of Jun. 30, 2025	As of March 31, 2026
			(A)	(A)-(B)	(A-C)	(B)	(C)
Consumer loans		消 費 者 ロ ー ン 残 高	2,971,180	89,715	16,698	2,881,464	2,954,481
Of which, housing-related loans	うち住宅関連ローン残高	うち住宅関連ローン残高	2,802,895	76,306	12,886	2,726,589	2,790,009
	Housing loans	住 宅 ロ ー ン 残 高	2,188,304	91,662	20,052	2,096,642	2,168,251
	Apartment loans	ア パ ー ト ロ ー ン 残 高	613,604	(15,152)	(7,129)	628,757	620,734
	Asset building loans	資 産 形 成 ロ ー ン 残 高	986	(203)	(36)	1,189	1,022
Loans to SME and Individual customers (SMEs)		中 小 企 業 等 貸 出 金 残 高	5,214,833	185,356	(13,332)	5,029,477	5,228,166
Ratio of loans to SMEs		中 小 企 業 等 貸 出 比 率	63.13%	(1.95%)	(0.04%)	65.08%	63.17%

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

(Millions of yen)

		(Japanese)	As of Jun. 30, 2026			As of Jun. 30, 2025	As of March 31, 2026
			(A)	(A)-(B)	(A-C)	(B)	(C)
Consumer loans		消 費 者 ロ ー ン 残 高	2,407,509	54,071	4,604	2,353,438	2,402,905
	Of which, housing-related loans	うち住宅関連ローン残高	2,274,544	39,682	500	2,234,862	2,274,044
	Housing loans	住 宅 ロ ー ン 残 高	2,104,127	40,439	1,696	2,063,688	2,102,431
	Apartment loans	ア パ ー ト ロ ー ン 残 高	170,417	(756)	(1,195)	171,174	171,612
Loans to SME and Individual customers (SMEs)		中 小 企 業 等 貸 出 金 残 高	4,428,590	129,627	(27,768)	4,298,963	4,456,359
Ratio of loans to SMEs		中 小 企 業 等 貸 出 比 率	76.57%	(1.31%)	0.80%	77.88%	75.77%