August, 5 2026

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
Inquiries:	Masaki Tanaka, General Manager of Corporate Planning Dept.

(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	
Three months ended	¥Million	%	¥Million	%	¥Million	%
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
As of	¥Million	¥Million	%
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

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

③ Average number of shares outstanding during the period

Three months ended June 30, 2026	938,552,337 shares
Three months ended June 30, 2025	955,723,220 shares

* 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	借用金	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)

	(Japanese)	For the Three months ended Jun.30,2025	For the Three months ended Jun.30,2026
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 (A)	(A)-(B)	Three months ended Jun.30,2025 (B)	(Reference) FY2025
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 (A)	(A)-(B)	Three months ended Jun.30,2025 (B)	(Reference) FY2025
Consolidated net business income (before general allowance for loan losses)	連結業務純益(一般貸引繰入前)	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 (A)	(A)-(B)	As of Jun. 30, 2025 (B)	(Reference) As of March 31, 2026
Number of Consolidated Subsidiaries	連結子会社数	17	1	16	16
Number of affiliated companies applicable to the equity method	持分法適用会社数	—	—	—	—

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

(Millions of yen)

	(Japanese)	Three months ended Jun.30,2026 (A)	(A)-(B)	Three months ended Jun.30,2025 (B)	(Reference) FY2025
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 (A)	(A)-(B)	Three months ended Jun.30,2025 (B)	(Reference) FY2025
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 (A)	(A)-(B)	Three months ended Jun.30,2025 (B)	(Reference) FY2025
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 (A)	(A)-(B)	Three months ended Jun.30,2025 (B)	(Reference) FY2025
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 (A)	(A)-(B)	Three months ended Jun.30,2025 (B)	(Reference) FY2025
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 (A)	(A)-(B)	Three months ended Jun.30,2025 (B)	(Reference) FY2025
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 (A)	(A)-(B)	Three months ended Jun.30,2025 (B)	(Reference) FY2025
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 (A)	(A)-(B)	Three months ended Jun.30,2025 (B)	(Reference) FY2025
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 (A)	(A)-(B)	Three months ended Jun.30,2025 (B)	(Reference) FY2025
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 (A)	(A)-(B)	Three months ended Jun.30,2025 (B)	(Reference) FY2025
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 (A)	(A)-(B)	Three months ended Jun.30,2025 (B)	(Reference) FY2025
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 (A)	(A)-(B)	Three months ended Jun.30,2025 (B)	(Reference) FY2025
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.Consequentry, figures in the above table show the differences between the acquisition cost and the balance sheet amount.
2. In addition to securities, figures in the above include negotiable 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 March 31, 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)		Unrealized valuation gains (losses)
		(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)	(A)	(A)-(B)	(B)
Available-for-sale (After considering hedging)	その他有価証券(ヘッジ考慮後)	180,714	26,870	153,843	156,219	21,999	134,219	24,494	4,871	19,623
Stocks	株式	173,162	775	172,387	140,407	(767)	141,175	32,755	1,543	31,212
Bonds	債券	(59,927)	19,378	(79,306)	(29,043)	6,912	(35,956)	(30,884)	12,465	(43,349)
Others	その他	67,479	6,716	60,762	44,855	15,854	29,000	22,623	(9,137)	31,761

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	As of March 31, 2026
			(A)	(A-B)	(A-C)	(B)	(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	As of March 31, 2026
			(A)	(A-B)	(A-C)	(B)	(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	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	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%

Mebuki Financial Group

Financial Results
for the First Quarter of FY2026

August 5, 2026

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∗Unless otherwise mentioned, figures are based on banking subsidiaries (non consolidated-basis).

∗The number used for the year is based on western calendar.

2 Data

Breakdown of Banking Subsidiaries 23-29

1 Financial Results for 1Q26

1（1）Highlights

Results for 1Q26

		Results for 1Q26	YoY Change	Progress
Net income attributable to owners of the parent	Consolidated	¥34.5bn	+¥12.2bn	Initial (¥95.0bn) 36.3% Revised (¥105.0bn) 32.8%
Core net business income*1	Banks' total	¥37.3bn	+¥8.8bn	—
(o/w Difference of interests between loans and deposits)	Banks' total	(¥34.4bn)	(+¥4.7bn)	—
(o/w Fees from customers)	Banks' total	(¥12.8bn)	(+¥1.3bn)	—
(o/w Securities income*2)	Banks' total	(¥19.9bn)	(+¥4.2bn)	—
(o/w Expenses (-))	Banks' total	(¥29.8bn)	(+¥1.4bn)	—
Gains/losses on securities*3	Banks' total	¥11.7bn	+¥7.7bn	—
Credit related costs	Banks' total	¥1.8bn	-¥0.6bn	—

- Net income attributable to owners of the parent increased by ¥12.2bn YoY to ¥34.5bn, achieving the highest profit for the first quarter since business integration. While increasing in total expenses by the investment in human capital, etc., the expansion of difference of interests between loans and deposits capturing the rise in domestic interest rates and the increase in securities income, etc. have driven profit growth.

*1 Excluding gains/losses on cancellation of investment trusts and futures and options
*2 Excluding gains/losses on cancellation of investment trusts and including interest on BOJ deposits
*3 Gains/losses on "Bond transactions +Related to stocks + Cancellation of investment trusts + Futures and options"

Forecast for FY26 (revised on August 5, 2026)

		Initial Forecast (announced in May 2026)	Revised Forecast (announced in Aug. 2026)	Compared to Initial Forecast
Ordinary profit	Consolidated	¥139.0bn	¥153.5bn	+¥14.5bn
Net income attributable to owners of the parent	Consolidated	¥95.0bn	¥105.0bn	+¥10.0bn
ROE (based on net assets)	Consolidated	approx. 9.0%	approx. 9.5%	approx.+0.5%pt
Annual Dividends per Share (Payout Ratio)	Consolidated	¥40 (39.5%)	¥44 (39.3%)	+¥4 (-0.2%pt)

1（2）Main Points of 1Q26 Financial Results

Mebuki FG (Consolidated)

(¥bn)

【Mebuki FG (Consolidated)】	1Q26 Results	YoY Chg	Progress
Gross Business profit	50.4	-6.5	-
Net interest income	54.7	+9.3	-
(o/w Difference of interests between loans and deposits)	(35.2)	(+4.9)	-
Net fees and commissions	13.9	+1.2	-
Net trading income	0.0	-0.1	-
Net other business income	-18.4	-17.0	-
Expenses	29.5	+0.9	-
Credit related cost	2.3	-0.4	-
Gains/losses related to stocks	30.6	+25.1	-
Ordinary profit	49.8	+18.1	32.4%
Extraordinary income/losses	-0.0	-0.0	-
Net income attributable to owners of the parent	34.5	+12.2	32.8%

	1Q26 Results	YoY
Bank Total Net income (a)	33.7	+11.9
Group Companies Net income (b)	1.7	-0.9
Mebuki Lease	0.2	-0.0
Mebuki Securities	0.2	+0.1
Mebuki Credit Guarantee	1.0	-1.1
Mebuki Card	0.0	-0.0
Total of banking subsidiaries	0.1	+0.0
Consolidation Adjustment*1（c）	-1.0	+1.3
Net income attributable to owners of the parent（a）+（b）+（c）	34.5	+12.2

*1 Adjustments related to securities, etc.
*2 Excl. gains/losses on cancelation of investment trusts, and incl. interest on Bank of Japan
*3 Gains/losses on bond transactions +related to stocks + cancellation of investment trusts + futures and options

Joyo + Ashikaga (Non-consolidated)

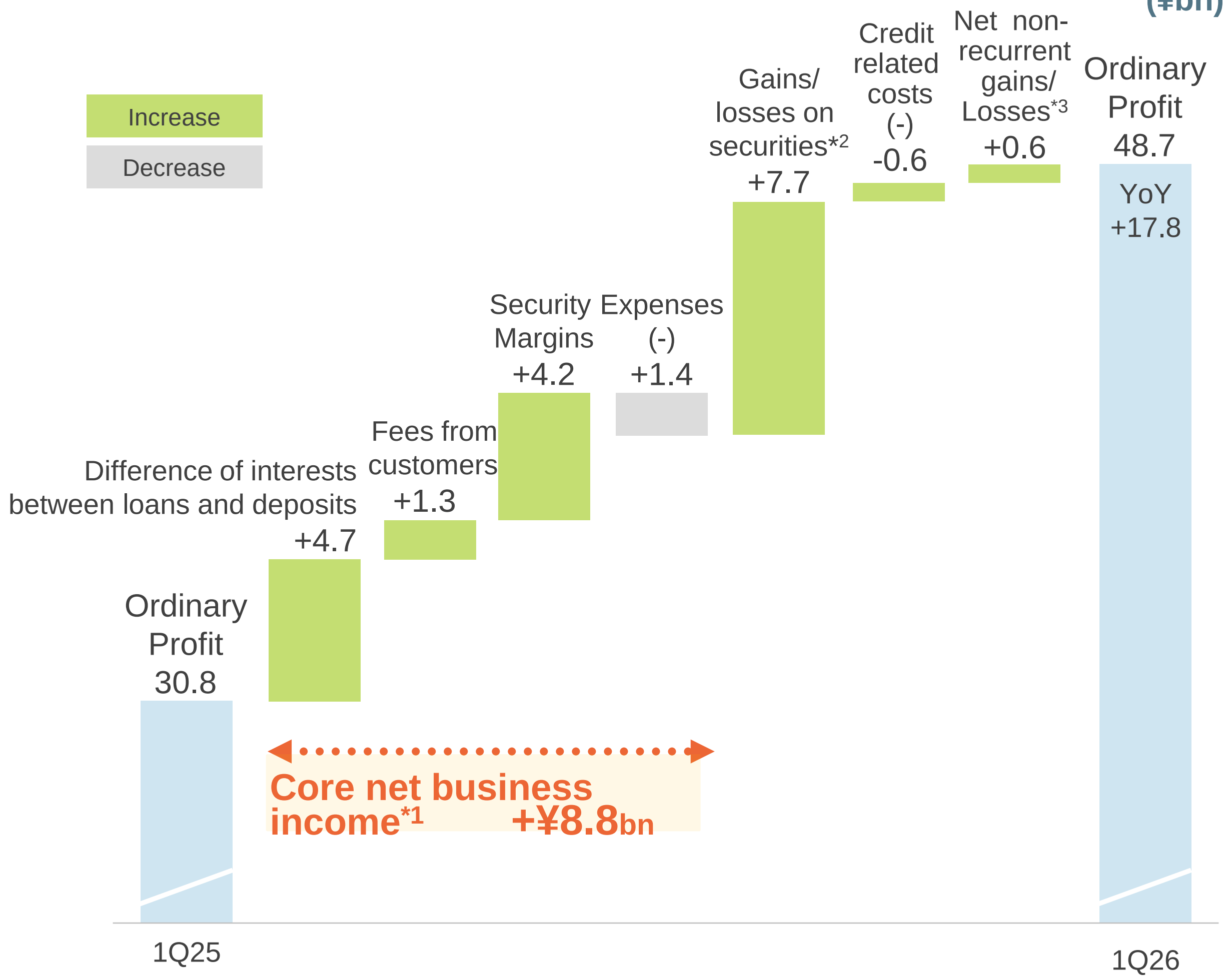
(¥bn)

【Joyo + Ashikaga (Non-consolidated)】	1Q26 Results	YoY chg	Progress
Gross business profit	48.0	-6.8	-
Net interest income	54.9	+9.3	-
(o/w Gains/losses on cancellation of investment trusts)(1)	(0.5)	(+0.3)	-
Net interest income (excl.Gains/losses on cancellation of investment trusts)	54.3	+8.9	
(o/w Difference of interests between loans and deposits(2))	(34.4)	(+4.7)	-
(o/w Securities Income*2)	(19.9)	(+4.2)	-
Net fees and commissions(3)	11.4	+0.9	-
Net other business income	-18.3	-17.1	-
(o/w gains/losses on bond transactions) (4)	(-19.6)	(-16.0)	-
(o/w gains/losses on futures and options) (5)	(-0.0)	(-1.5)	-
(o/w other income related to customers) (6)	(1.3)	(+0.4)	-
Expenses(7)	29.8	+1.4	-
Net business income (before general allowance for loan losses)	18.2	-8.3	-
Core net business income	37.9	+7.7	-
(excl. gains/losses on cancellation of investment trusts)	37.3	+7.3	-
Core net business income (excl. gains/losses on cancellation of investment trusts and futures and options)	37.3	+8.8	-
Net transfer to general allowance for loan losses (8)	-0.1	+0.2	-
Net business income	18.4	-8.5	-
Net non-recurrent gains/losses	30.2	+26.4	-
(o/w Disposal of non-performing loans (9))	(1.9)	(-0.9)	-
(o/w Gains/losses related to stocks, etc. (10))	(30.8)	(+24.9)	-
Ordinary profit	48.7	+17.8	32.4%
Extraordinary income/losses	-0.0	-0.0	
Net income	33.7	+11.9	32.7%
Profit from customer services (2)+(3)+(6)-(7)	17.4	+4.6	
Credit related cost (8)+(9)	1.8	-0.6	
Gains/losses on securities*3 (1)+(4)+(5)+(10)	11.7	+7.7	

1（3）Change of Ordinary Profit (Bank total / non-consolidated)

- The expansion of difference of interests between loans and deposits capturing the rise in domestic interest rates and the increase in securities income due to the maintenance effect of our securities portfolio, etc., have led to increase core net business income (+¥8.8bn, YoY). In addition, ordinary profit (bank total) increased by ¥17.8 bn (YoY) due to the increase in gains/losses on securities, etc.

Year-on-Year Changes of Ordinary Profit (Bank total)



Factors of Increase / Decrease in Main Items

(¥bn)

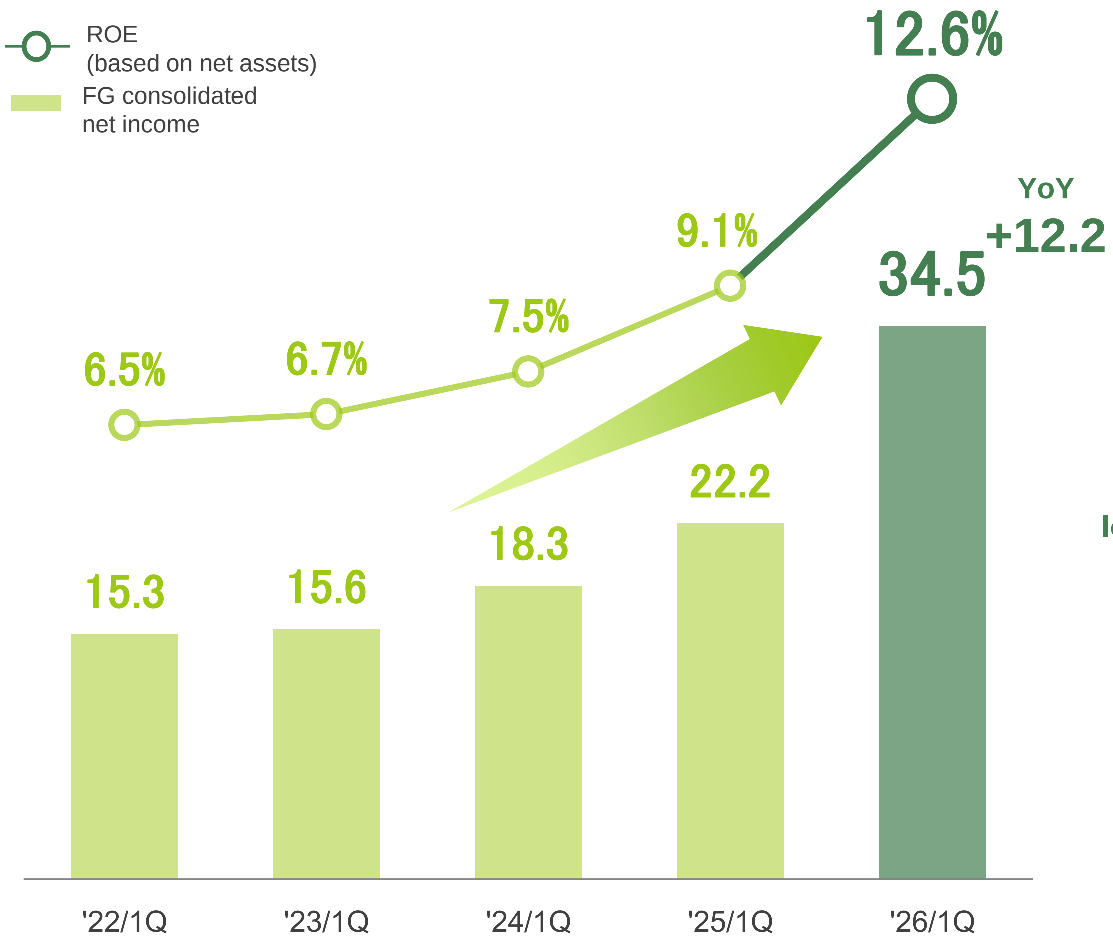
Items		Breakdown	Increase / Decrease
Difference of interests between loans and deposits	+4.7	• Yen denominated loans	+9.2
		• Foreign currency denominated loans	-0.0
		• Loans to special account of MoF	+0.9
		• Yen denominated deposits(-)	+5.6
		• Foreign currency denominated deposits(-)	-0.1
Fees from customers	+1.3	• Fees from corporate customers (incl. derivatives CVA)	-0.0
		• Customer assets related (excl. Mebuki Securities)	+1.3
		• Individual loans related fees	+0.2
		• EB / Internet banking related fees	-0.0
		• Group life insurance related fees (-)	+0.2
Security margins	+4.2	• Interest and dividend on securities (Yen denominated)	+2.0
		• (Foreign currency denominated)	-0.0
		• Market borrowings, etc. (Yen denominated) (-)	-0.0
		• (Foreign currency denominated) (-)	-1.1
		• Interest on Bank of Japan deposits	+1.1
Gains/losses on securities	+7.7	• Bond transactions	-16.0
		• Related to stocks	+24.9
		• Cancelations of Investment trusts	+0.3
		• Futures and options	-1.5

*1 Excluding gains/losses on cancellation of investment trusts and futures and options
*2 Gains/losses on "Bond transactions +Related to stocks + Cancellation of investment trusts + Futures and options"
*3 Decrease in retirement benefit expenses, etc.

1（4）Consolidated Net Income / Core Net Business Income

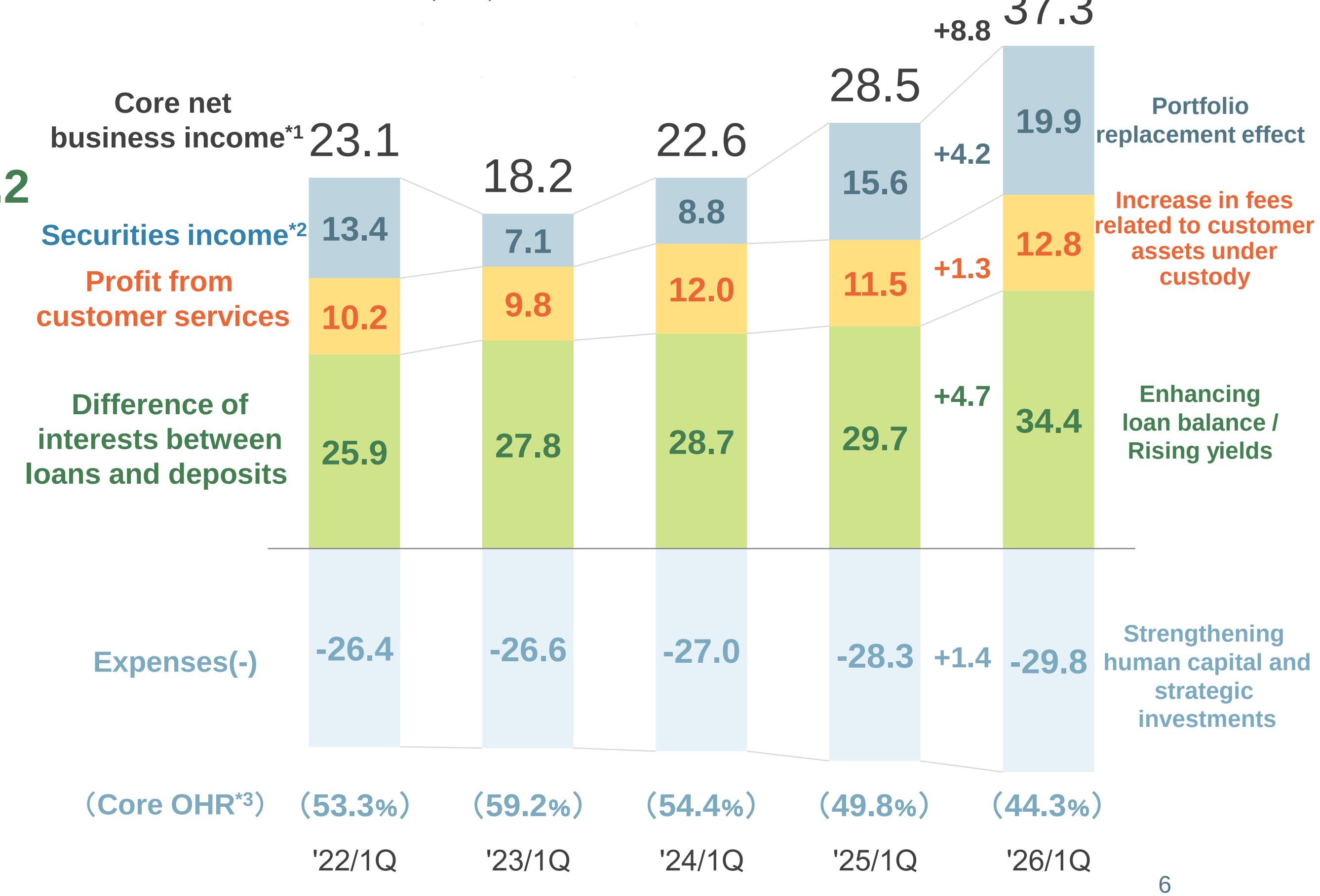
- Consolidated net income increased by ¥12.2bn YoY to ¥34.5bn, achieving a record high for the first quarter since business integration.
- Core net business income increased by ¥8.8bn YoY to ¥37.3bn due to the expansion of difference of interests between loans and deposits and the increase in securities income.

Changes of Consolidated Net Income / ROE (¥ bn)



Changes of Core Net Business Income*1(Bank total) (¥ bn)

*1 Excluding gains/losses on cancellation of investment trusts and futures and options
*2 Excluding gains/losses on cancellation of investment trusts
*3 Based on Core Gross Business Profit (Excluding gains/losses on cancellation of investment trusts and futures and options)

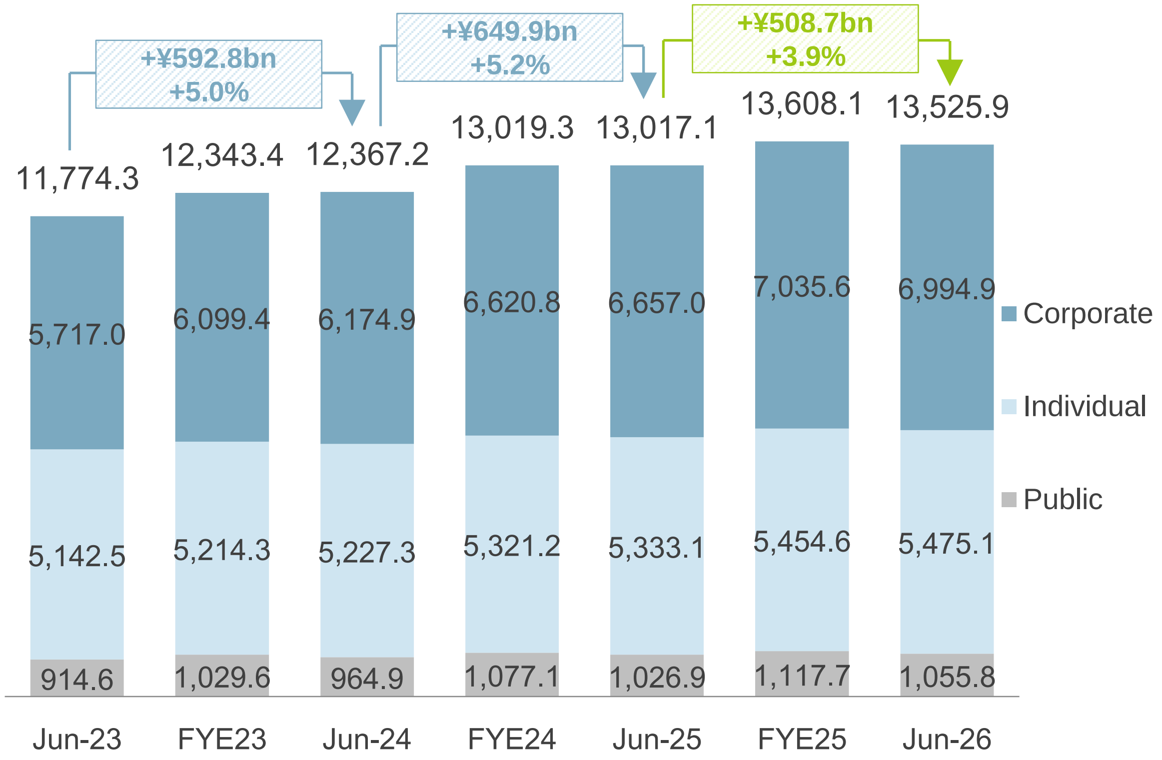


1（5）Loans －Term-end Balance－

- Amount of loans increased by ¥508.7bn (YoY) and the growth was +3.9%(annualized). Loans to corporate customers maintained a high growth rate, while loans to individual customers also showed steady progress.
- Difference of domestic interests between deposits and loans increased by ¥4.7bn due to an increase in loan interest (average balance +¥545.5bn, yield +23.3bp) that exceeds the interest paid on deposits.

Term-end Balance [*1] (Bank total) (¥bn)

＊1 Not including loans to special account of MoF



Loans to special account of MoF (¥bn)

795.1	466.2	211.1	340.0	230.0	548.7	517.3

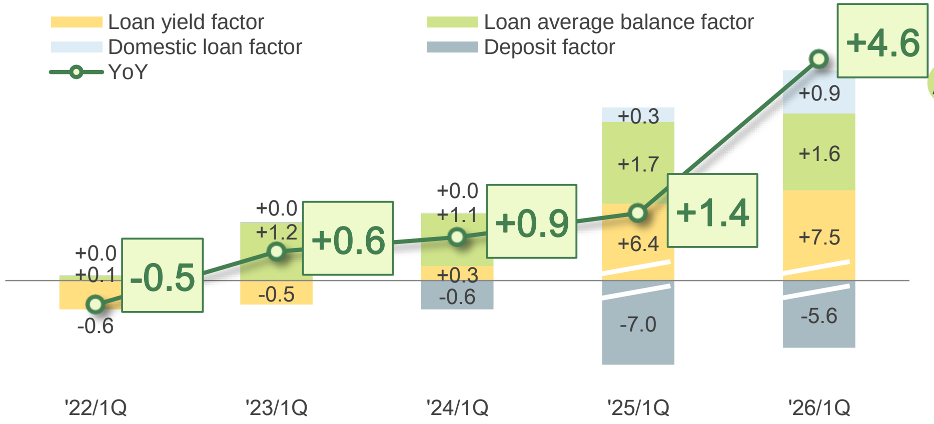
Total loans (¥bn)

12,569.4	12,809.6	12,578.3	13,359.3	13,247.1	14,156.8	14,043.3

Year on Year Changes (¥bn)

	Jun-24	Jun-25	Jun-26
Total	+592.8 +5.0%	+649.9 +5.2%	+508.7 +3.9%
Corporate	+457.8 +8.0%	+482.1 +7.8%	+337.9 +5.0%
Individual	+84.8 +1.6%	+105.7 +2.0%	+141.9 +2.6%
Public	+50.2 +5.4%	+62.0 +6.4%	+28.9 +2.8%

YoY Change in Difference of Domestic Interests between Loans and Deposits (¥bn)

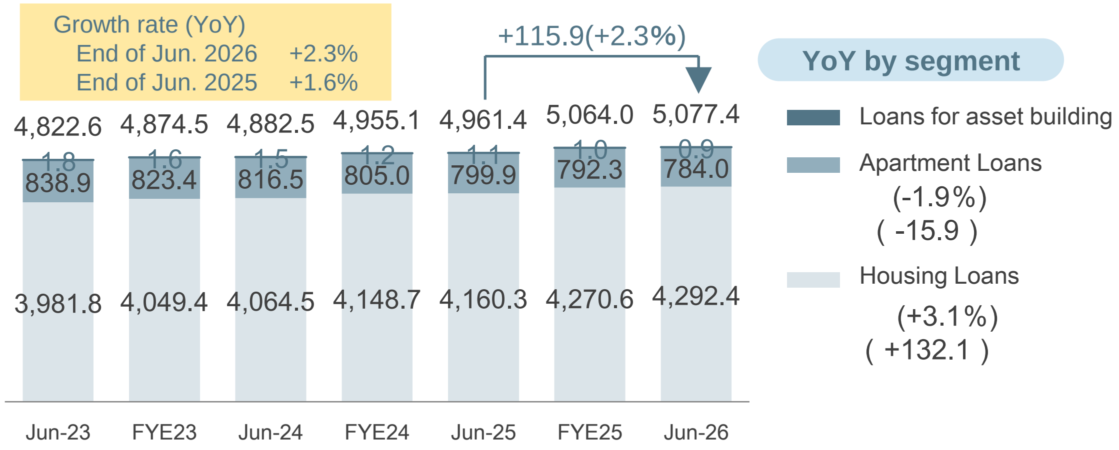


Average Balance
+¥545.5bn
Yield
+23.3bp

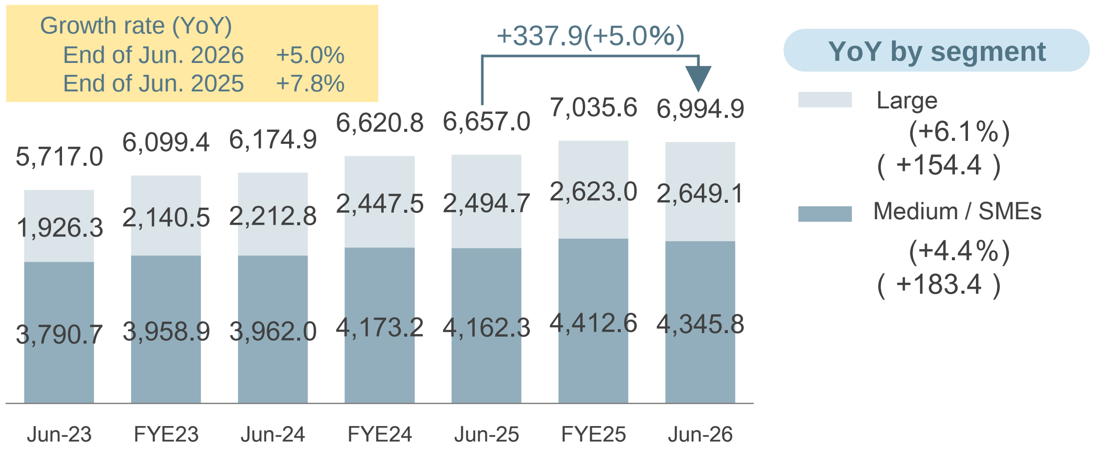
1（5）Loans －Corporate / Individual－

- Loans to individual customers maintained an increasing trend both in housing related loans and in unsecured loans. In particular, unsecured loans continue to maintain a high growth rate in the range of +10% (annualized).
- The growth rate of loans to corporate customers was +5.0%. Capturing strong demand for funds, the loan balance has increased regardless of corporate size or area.

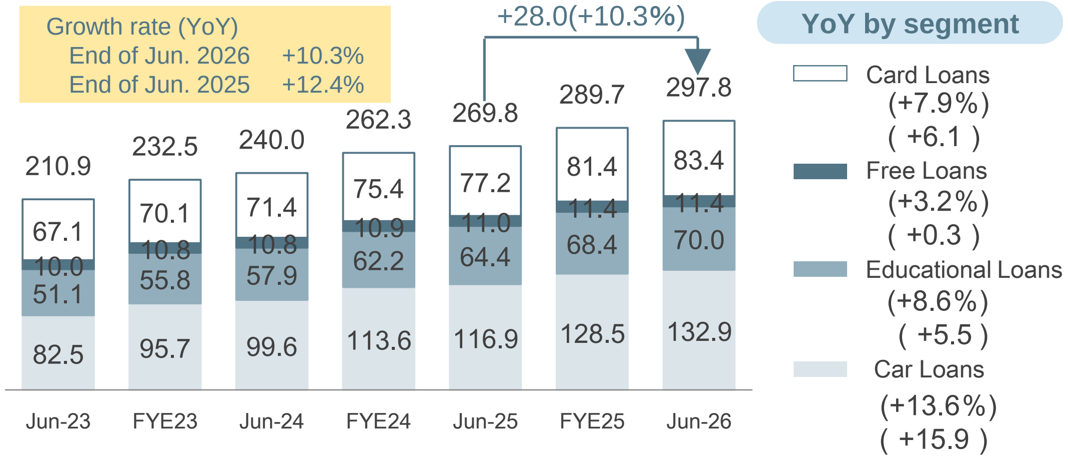
Individual - Housing Related Loans - (¥bn)



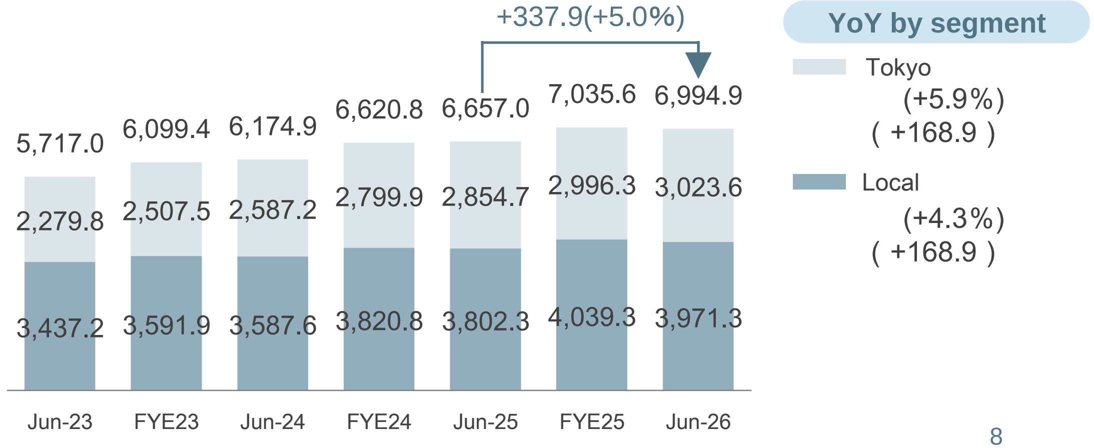
Corporate - Term-end Balance by Company Size - (¥bn)



Individual - Unsecured Loans - (¥bn)



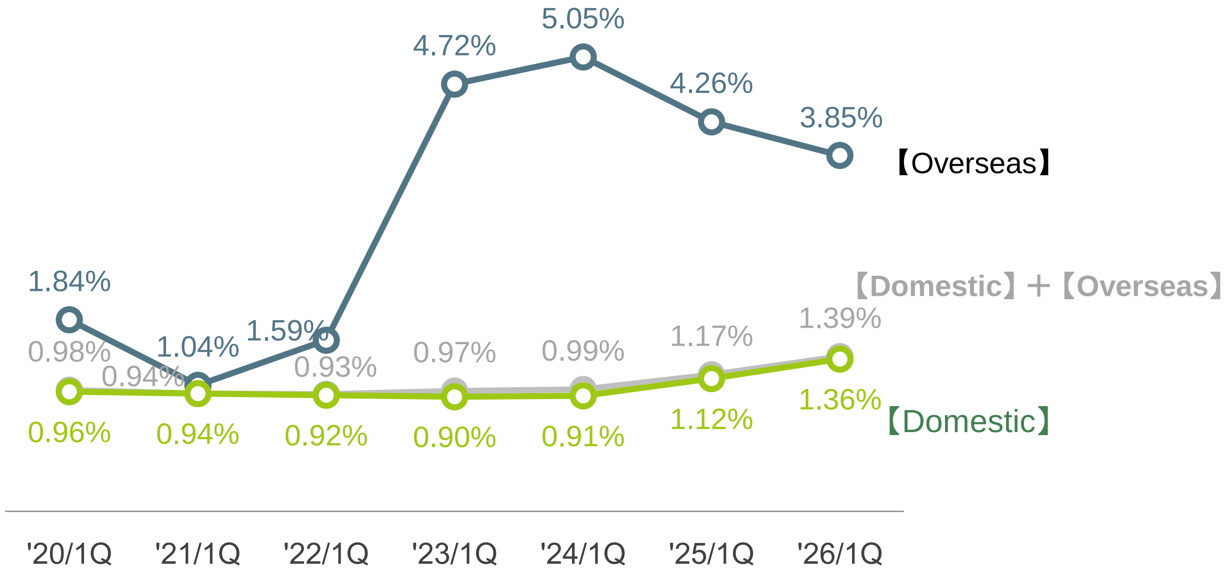
Corporate - Term-end Balance by Area - (¥bn)



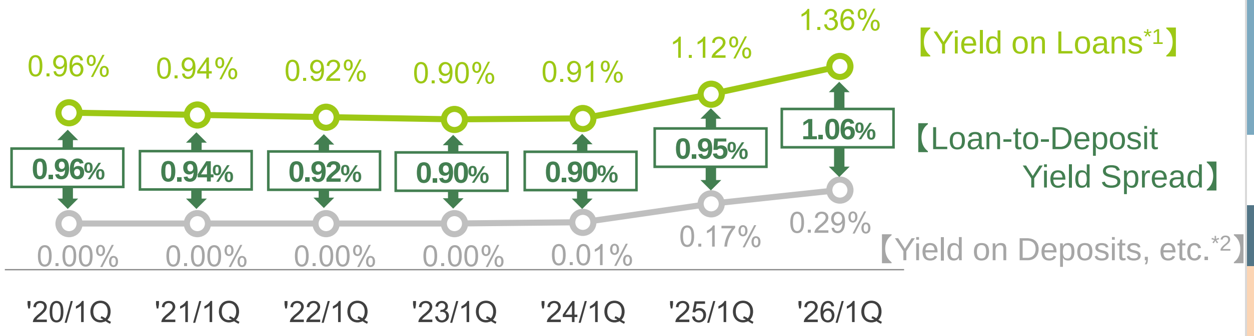
1（6）Average Yield of Loans / Net Interest Income

- Difference of interests between loans and deposits increased by ¥4.7bn (YoY) due to the increase in interest on yen-denominated loans (by ¥9.2bn (YoY)). Securities' income also increased by ¥4.2bn (YoY) due to the increased revenue from securities portfolio rebalancing and the increase in interest on Bank of Japan deposits. As a result, net interest income increased by ¥8.9bn (YoY).

Average Yield on Loans[*1] (Bank total)



Loan-to-Deposit Yield Spread (Domestic/ Bank total)



＊1 Not including loans to special account of MoF ＊2 Including NCDs

Changes of Interest Income[*3] (Bank total) (¥bn)

＊3 Figures in parentheses are changes on a year on year basis

	Results	YoY Change (Factor)		Domestic	Chg. in Factors	Overseas	Chg. in Factors
Interest on loans and bills discounted (excluding loans to special account of MoF)		Avg Balance	+1.8	+1.6	(+545.5)	+0.1	(+18.5)
		Yield	+7.3	+7.5	(+23.3bp)	-0.2	(-40.9bp)
	47.0		+9.2	+9.2	－	-0.0	－
Loans to special account of MoF	1.2		+0.9	+0.9	－	－	－
Interest on deposits (－)	13.9		+5.5	+5.6	－	-0.1	－
Difference of interests between loans and deposits ①	**34.4**		**+4.7**	**+4.6**	**－**	**+0.1**	**－**
Interest and dividend on securities		Avg Balance	-1.3	-1.6	(-359.3)	+0.2	(+20.5)
		Yield	+3.7	+4.0	(+51.7bp)	-0.2	(-12.8bp)
	24.8		+2.3	+2.4	－	-0.0	－
(o/w gains on cancellation of Investment Trusts)	0.5		+0.3	+0.3	－	±0.0	－
(excluding gains on cancellation of Investment Trusts)	24.2		+2.0	+2.0	－	-0.0	－
Market borrowings, etc. (－)	9.5		-1.1	-0.0	－	-1.1	－
Securities' Income (excluding gains on cancellation of Investment Trusts) ②	**14.6**		**+3.1**	**+2.0**	**－**	**+1.0**	**－**
Interest on Bank of Japan deposits ③	**5.2**		**+1.1**	**+1.1**	**－**	**±0.0**	**－**
Securities' Income[*4] ②+③=④	**19.9**		**+4.2**	**+3.1**	**－**	**+1.0**	**－**
Net Interest Income (excluding gains on cancellation of Investment Trusts) ①+④	**54.3**		**+8.9**	**+7.7**	**－**	**+1.2**	**－**

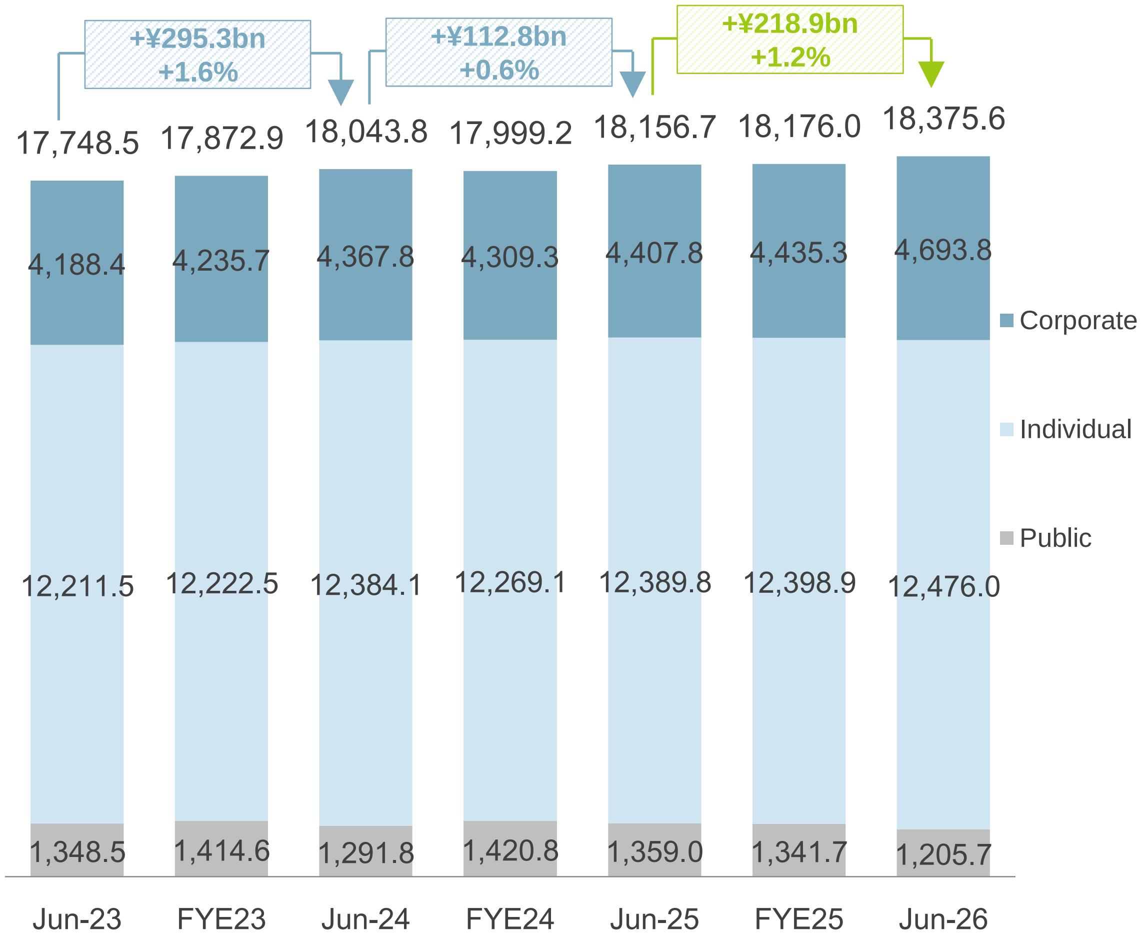
＊4 Excl. gains/losses on cancelation of investment trusts, and incl. interest on Bank of Japan deposits.

1（7）Deposits －Term-end Balance－

- Balance of deposits increased by ¥218.9bn YoY (+1.2% annualized). Corporate deposits have led an increase in the balance, as we have enhanced to build a deposit share in line with our loan share.
- We will continuously make efforts to strengthen the acquisition of sticky deposits for both corporate and individual customers by promoting the use of our bank as their main accounts for settlement transactions.

Term-end Balance [*1] (Bank total) (¥bn)

＊1 Including NCD

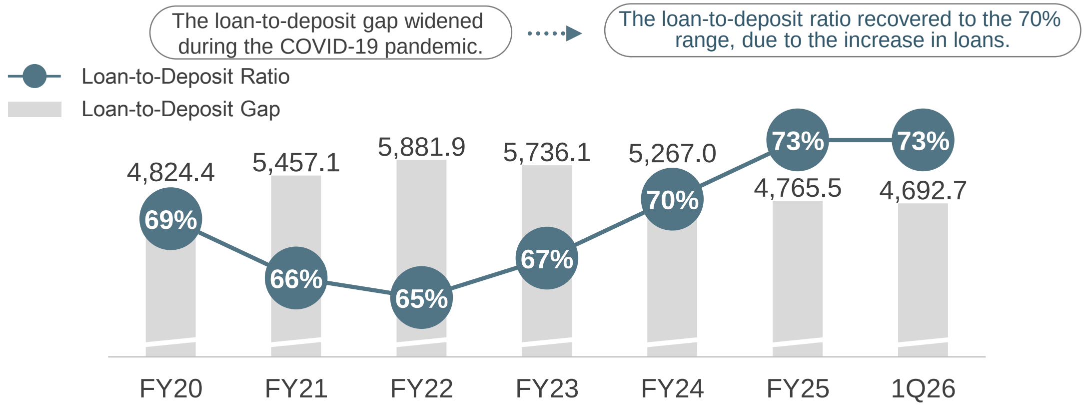


Year on Year Changes (¥bn)

	Jun-24	Jun-25	Jun-26
Total	+295.3 +1.6%	+112.8 +0.6%	+218.9 +1.2%
Corporate	+179.4 +4.2%	+39.9 +0.9%	+286.0 +6.4%
Individual	+172.6 +1.4%	+5.7 +0.0%	+86.1 +0.6%
Public	-56.7 -4.2%	+67.1 +5.1%	-153.2 -11.2%

Yen-denominated Loan-to-Deposit Ratio / Gap

(Average balance/ including NCD) (¥bn)



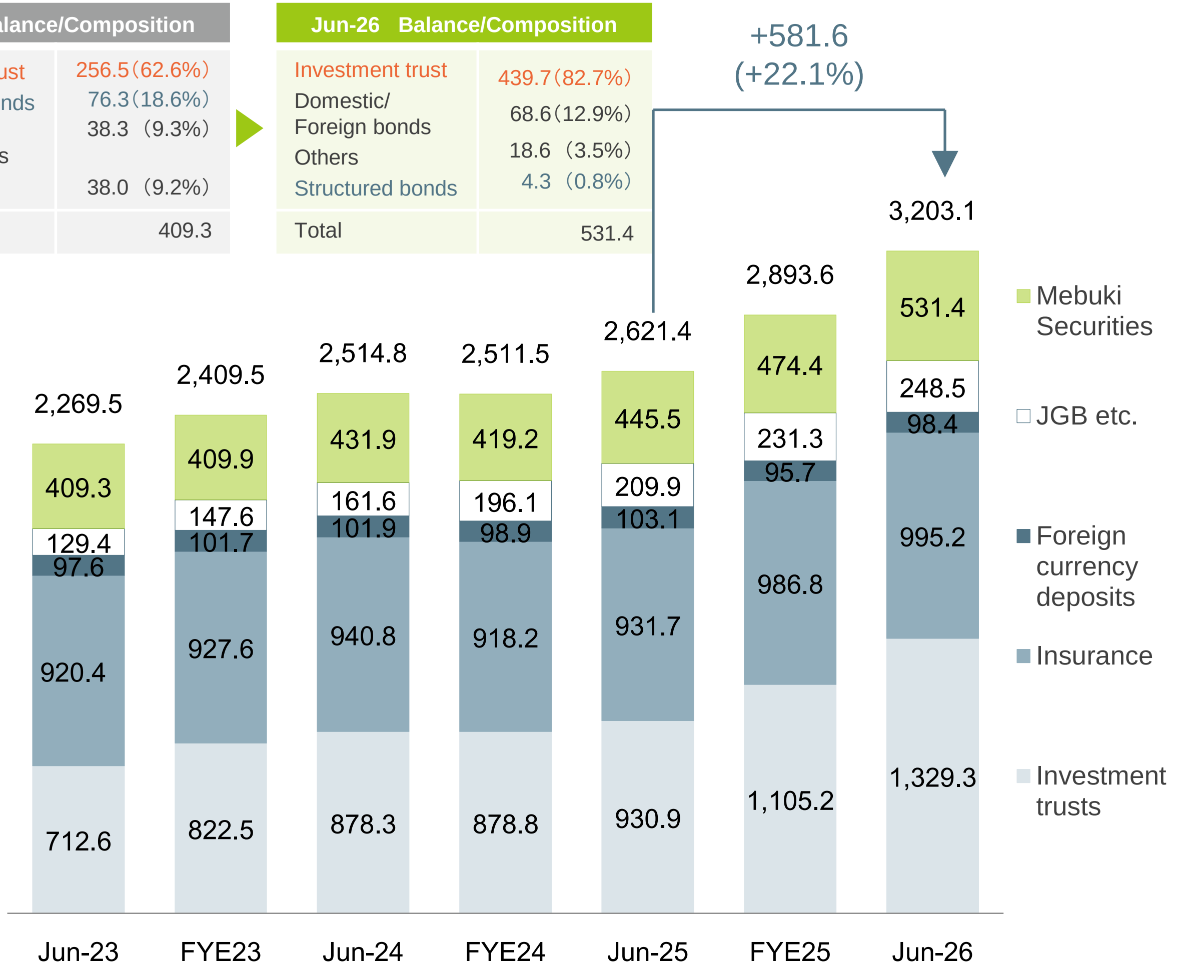
1（8）Customer Assets under Custody

- Balance of customer assets under custody increased by ¥581.6bn YoY (+22.1% annualized). Investment trusts and Mebuki Securities have led an increase in the balance.
- Driven by global stock market strength and rising investor appetite, related commissions increased by ¥1.59bn (+48.4% annualized).

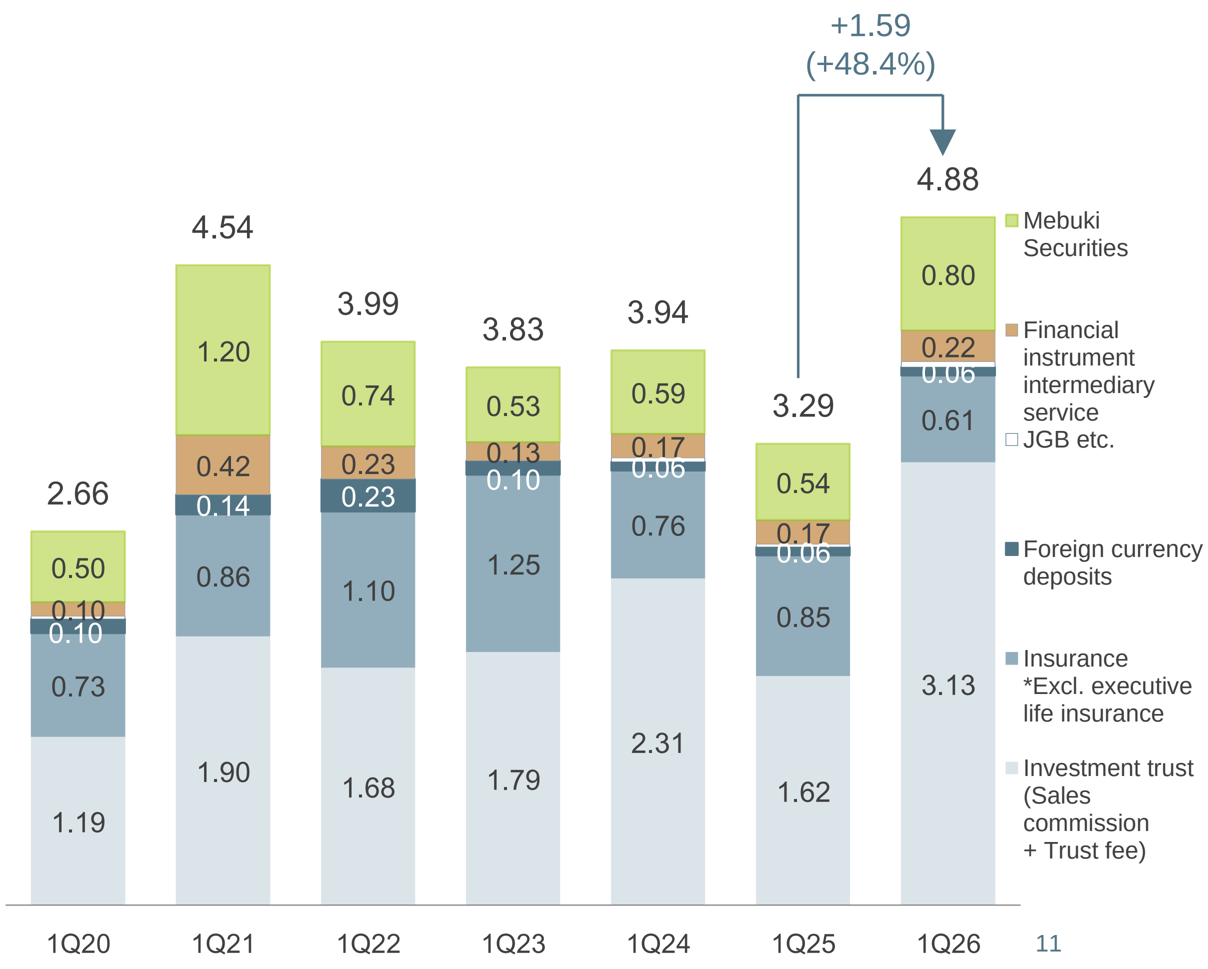
Balance (Bank Total + Mebuki Securities) (¥bn)

(Re) Balance of Mebuki Securities by product

Jun-23	Balance/Composition	Jun-26	Balance/Composition
Investment trust	256.5（62.6%）	Investment trust	439.7（82.7%）
Structured bonds	76.3（18.6%）	Domestic/ Foreign bonds	68.6（12.9%）
Domestic/ Foreign bonds	38.3（9.3%）	Others	18.6（3.5%）
Others	38.0（9.2%）	Structured bonds	4.3（0.8%）
Total	409.3	Total	531.4



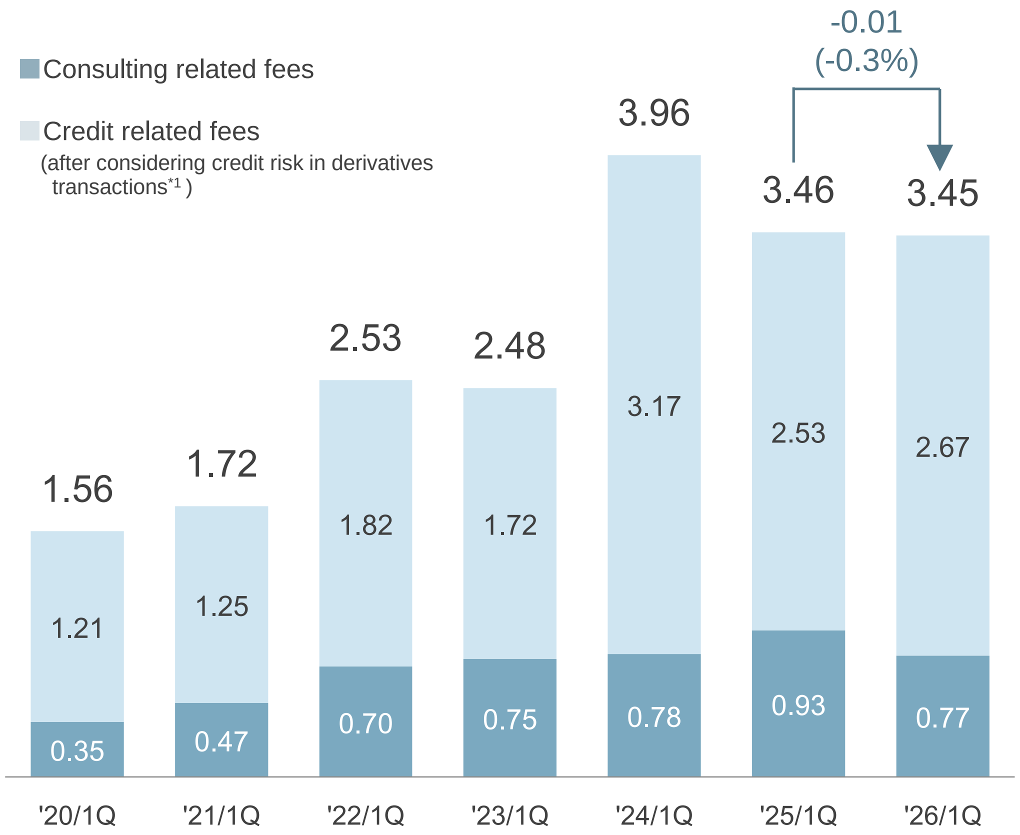
Commissions (Bank Total + Mebuki Securities) (¥bn)



1（9）Fees from Corporate Customers

- Fees from corporate customers decreased by ¥0.01bn YoY to ¥3.45bn, remaining at the same level as the previous year.
- We will support the sustainable growth of our customers by leveraging Group sales synergies and providing comprehensive solutions in collaboration within and outside the Group.

Fees from Corporate Customers (Bank total) (¥bn)



(Re) Fees from Corporate Customers Excluding Derivative Transactions[*2] (¥bn)

1.52	1.47	1.94	2.03	2.57	2.70	2.36

Breakdown of Fees from Corporate Customers (Bank total)

(¥bn)

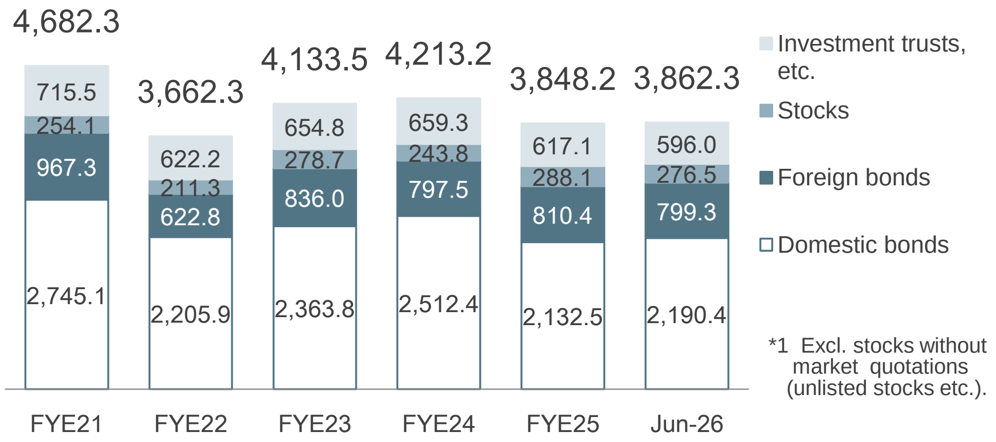
	1Q24	1Q25	1Q26	YoY
Credit related (1)	3.35	2.87	2.43	-0.44
Derivatives	1.57	1.10	0.84	-0.25
Syndicate loans	1.57	1.54	1.43	-0.10
Private placement bond	0.20	0.22	0.15	-0.07
Credit risk in derivative transactions[*1] (-) (2)	0.17	0.34	-0.24	-0.58
Credit related (3) ((1)+(2)) (After considering credit risk in derivative transactions)	3.17	2.53	2.67	+0.14
Consulting related (4)	0.78	0.93	0.77	-0.15
Business Matching	0.24	0.32	0.25	-0.06
Support for business planning	0.25	0.27	0.29	+0.02
M&A	0.10	0.20	0.04	-0.16
Executive Insurance	0.13	0.10	0.13	+0.03
Trust・ 401K	0.03	0.03	0.04	+0.01
Total（(3)+(4)）	3.96	3.46	3.45	-0.01

*1 The credit risk in derivative transactions is recorded as the difference between CVA and DVA at the end of each fiscal year, subtracted by the difference between CVA and DVA at the end of the previous fiscal year.
CVA(Credit Valuation Adjustment) reflects the credit risk of counterparties in derivative transactions in the market value.
DVA（Debt Valuation Adjustment）reflects the credit risk of our two banking subsidiaries in the market value.
*2 Before considering credit risk in derivatives transactions

1（10）Securities

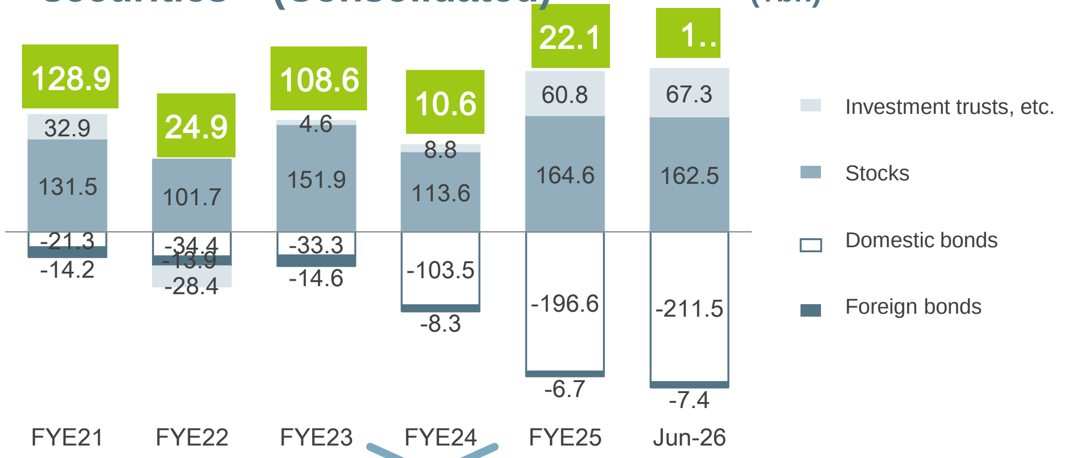
- We continued operations while closely monitoring domestic and international monetary policies and stock price trends, resulting in the balance (carrying amount) of ¥3,862.3bn.
- We conducted portfolio rebalancing, mainly in domestic bonds, for the purpose of risk control and profit improvement, securing valuation gains (after considering deferred gains (losses) on hedges) of ¥167.1 bn.

Balance (Consolidated / Carrying amount) (¥bn)



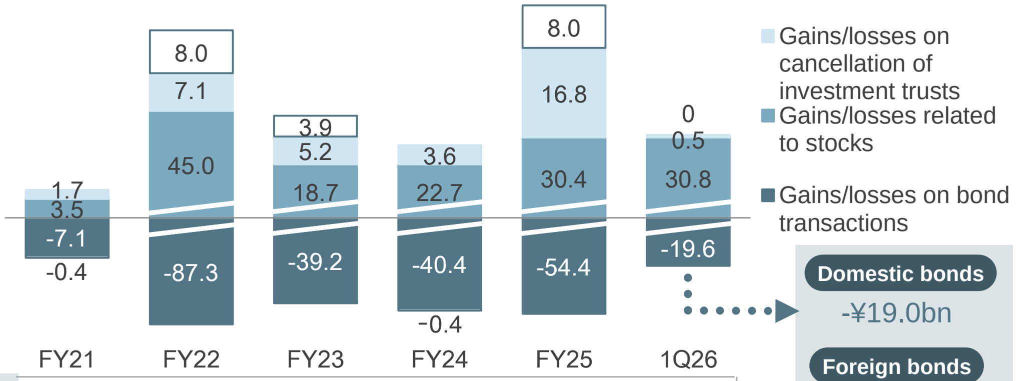
*1 Excl. stocks without market quotations (unlisted stocks etc.).

Unrealized valuation gains/losses on available for sales securities *3 (Consolidated) (¥bn)



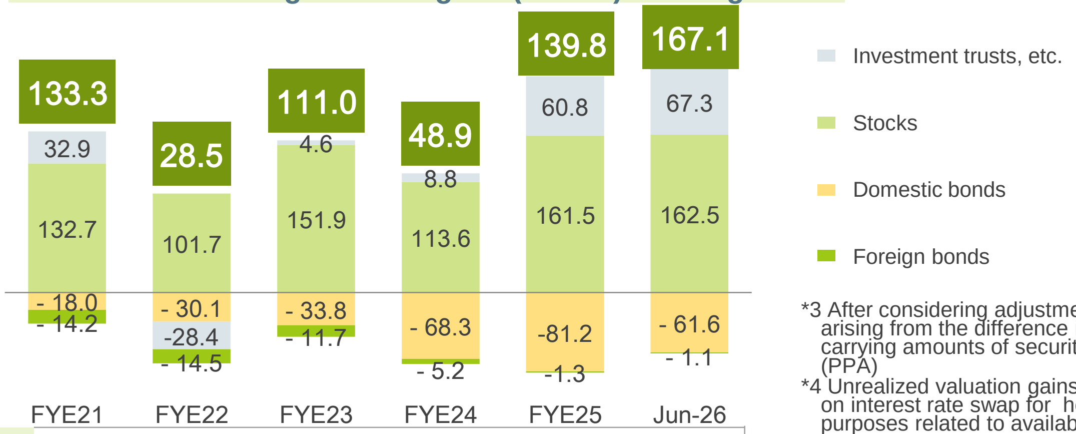
Gains and losses on securities*2 (bank total) (¥bn)

＊2 Gains/losses on "cancellation of investment trusts + bond transactions + related to stocks + futures and options"



	FY21	FY22	FY23	FY24	FY25	1Q26
Gains/losses on securities Total (¥bn)	-2.3	-27.0	-11.2	-14.5	0.8	11.7

Unrealized valuation gains/losses on securities *3 —After considering deferred gains(losses) on hedges*4—



	FYE21	FYE22	FYE23	FYE24	FYE25	Jun-26
Deferred gains(losses) on hedges(¥bn)	4.3	3.5	2.3	38.2	117.7	156.2

*3 After considering adjustments arising from the difference in carrying amounts of securities (PPA)

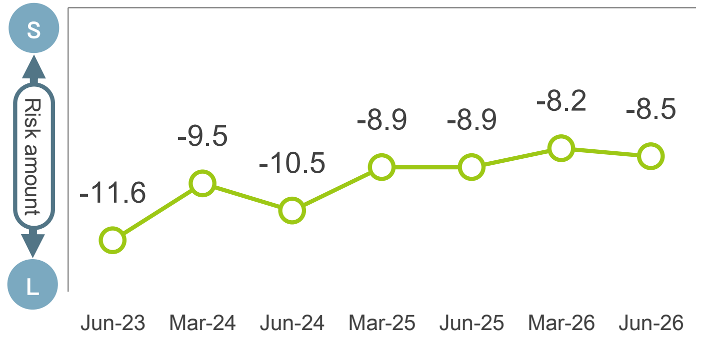
*4 Unrealized valuation gains/losses on interest rate swap for hedging purposes related to available for sales securities

1（10）Securities

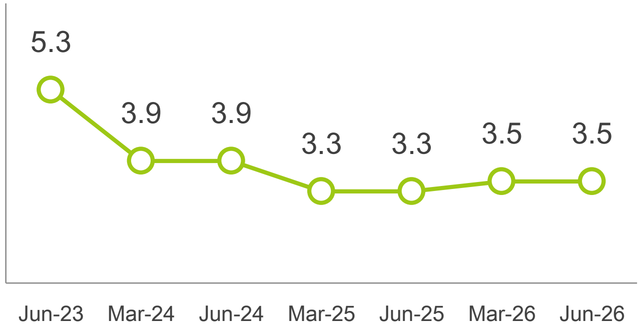
- While controlling the risk amount and duration of both yen-denominated bonds and foreign bonds, taking into account interest rate trends, the holding yield and spread increased.
- In a situation where uncertainty in domestic and international financial markets is increasing, we have built a securities portfolio with appropriate risk tolerance.

Yen-denominated Bonds*1 (Bank total)

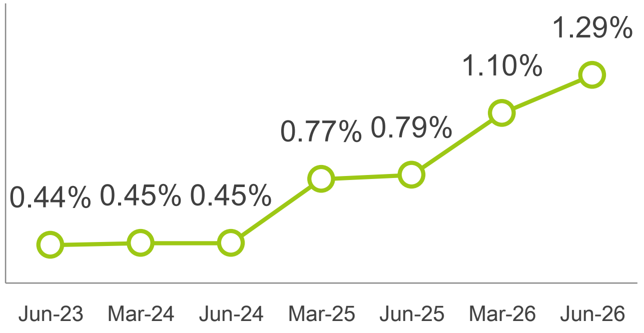
Risk amount (10bpv*2) (¥bn)



Duration*3 (year)



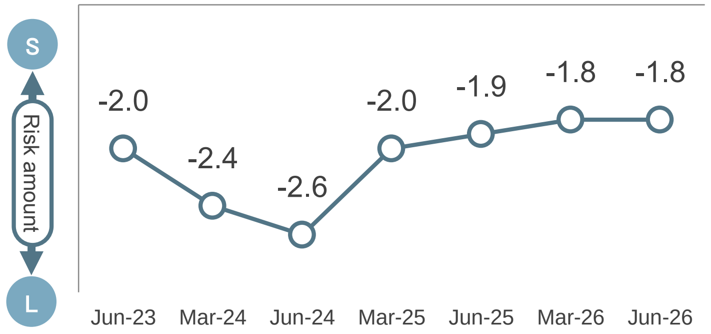
Yield (%)



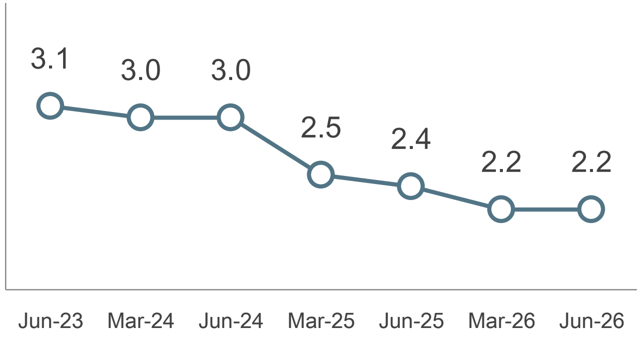
*1 After considering hedging by bear funds and swaps
*2 Decrease in the present value when assuming interest rates rise by 10bp (0.10%) for all periods
*3 Average remaining period for principal in bonds investment

Foreign Bonds*1 (Bank total/ USD-denominated)

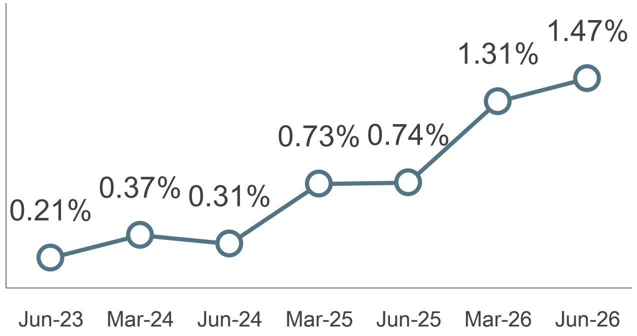
Risk amount (10bpv*2) (¥bn)



Duration*3 (year)



Securities spread (Total of fixed and floating bonds:%)

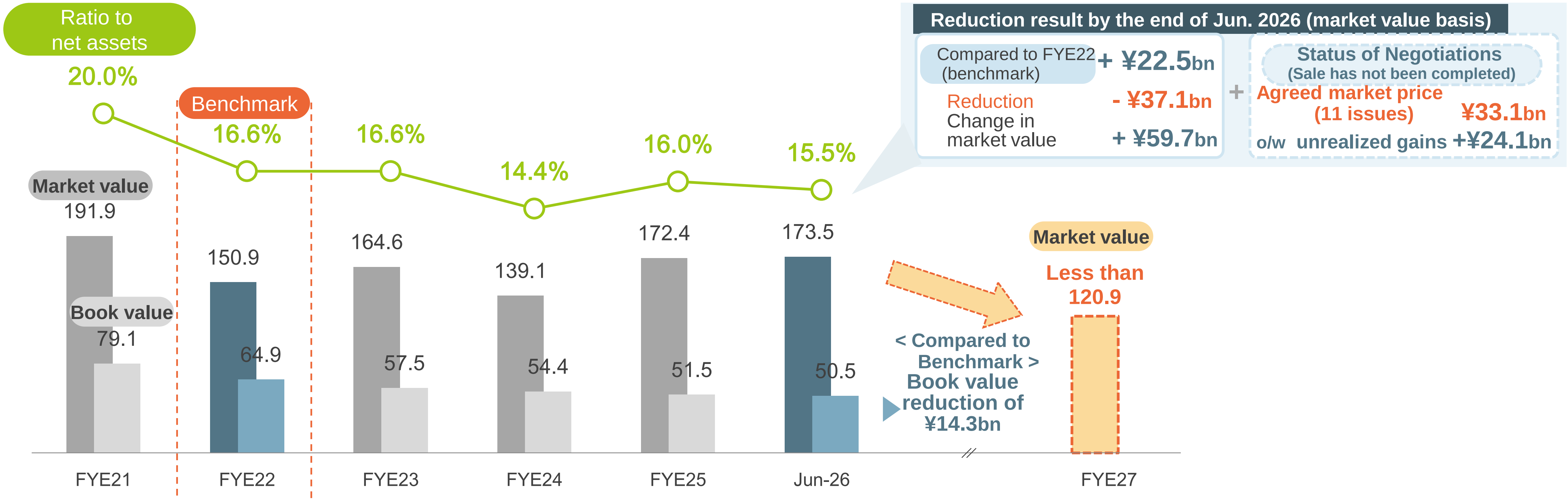


1（11）Strategic Shareholdings

- Since the end of March 2023, the reduction of strategic shareholdings amounted to 55 issues, with a book value reduction of ¥14.3bn.
- Although the market value reduction has already exceeded the target of ¥30.0bn, due to the impact of the overall rise in the stock market, the net amount increased by ¥25.5bn.

Reduction of Strategic Shareholdings*1 (¥bn)

Reduction Target (set on May 2023): Reduction of listed strategic shareholdings by **¥30.0bn at market value** in 5 years from end of FY22 to end of FY27



	FYE21	FYE22	FYE23	FYE24	FYE25	Jun-26
Number of issues	266	253	234	218	204	198
(Nikkei 225)	(¥27,821)	(¥28,041)	(¥40,369)	(¥35,617)	(¥51,063)	(¥70,062)

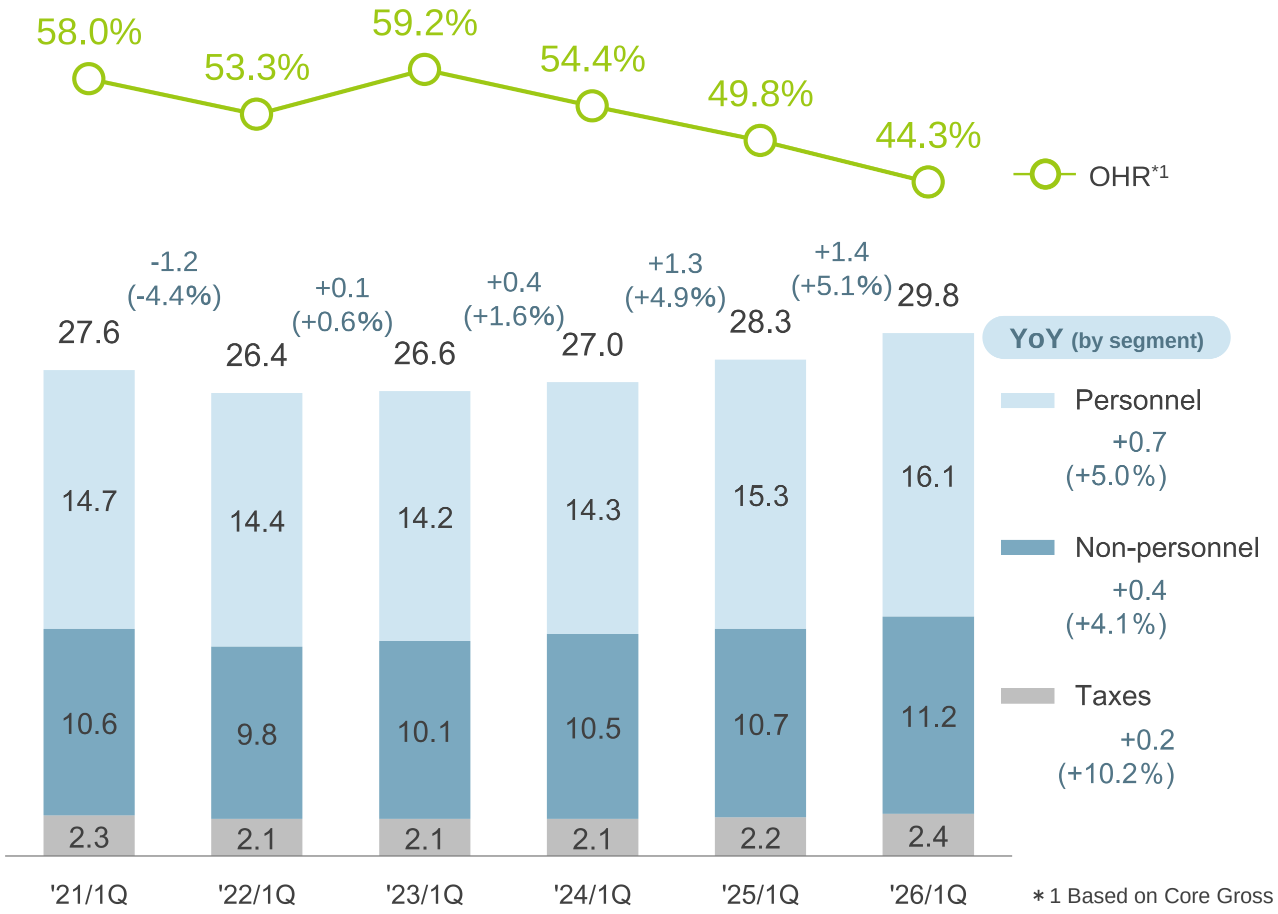
< Compared to benchmark >
Reduction of 55 issues

*1 Figures are strategic shareholdings (including listed or non- listed stocks) held by Joyo Bank, which owns more than two-thirds stocks owned by Mebuki FG and subsidiaries.

1（12）Expenses / OHR

- Proactive investments in human capital and strengthening of marketing activities led to total expenses of ¥29.8bn, an increase of ¥1.4bn YoY.
- OHR decreased to the low 40% range, due to an increase in the top line including investments effect.

Expenses / OHR (Bank total) (¥bn)



Factors of Change (¥bn)

	1Q26	YoY	Main Factors
Personnel expenses	16.1	+0.7	● Increase in salary and starting salary +0.5 ● Social insurance premiums +0.1 ● Improvement of conditions for senior employees +0.1
Non-personnel expenses	11.2	+0.4	● System usage fees +0.1 (Marketing related, etc.) ● Advertising and promotion expenses + 0.1 (Individual loans, etc.) ● Deposit insurance premiums -0.1 (Reduction in insurance premium rates)
Taxes	2.4	+0.2	● Size-based business tax +0.2

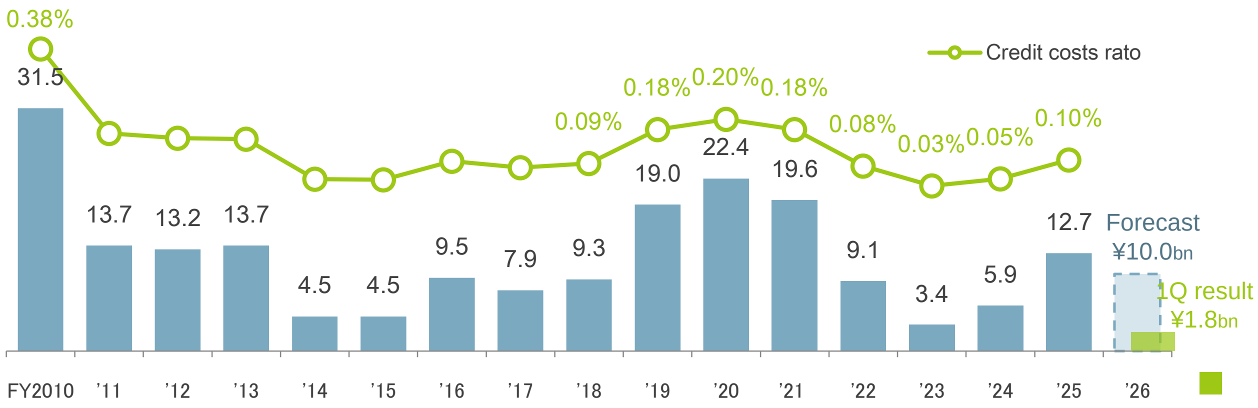
＊1 Based on Core Gross Business Profit
(Excluding gains/losses on cancellation of investment trusts and futures and options)

1（13）Credit Related Costs

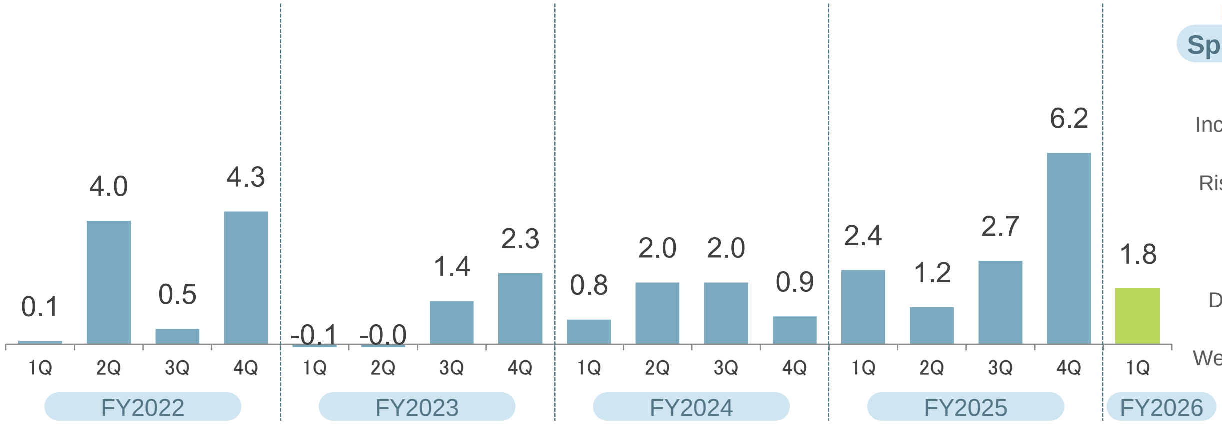
- Credit related costs for 1Q26 were ¥1.8bn, which is generally in line with the full-year plan of ¥10.0bn.
- Amid changes in the external environment (such as the situation in the Middle East, rising prices and resource costs, and labor shortages, etc.),　we will continue to focus on supporting business improvement for our customers.

Change of Credit Related Costs (¥bn)

【Annual】FY2010～



【Quarter】FY2022～



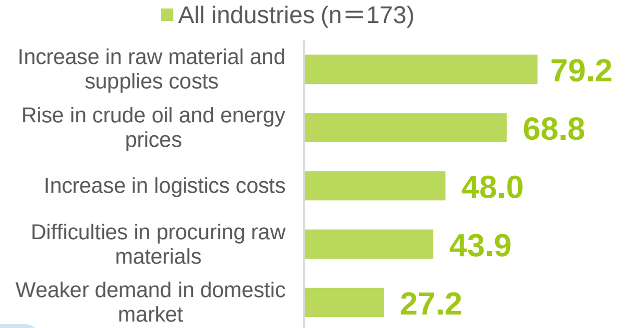
Breakdown of Credit Related Costs (¥bn)

	1Q24	1Q25	1Q26	YoY
Credit Related Costs	0.8	2.4	1.8	-0.6
Net transfer to general allowance for loan losses	-0.3	-0.4	-0.1	+0.2
Disposal of non-performing loans	1.2	2.8	1.9	-0.9
Write off of loans	1.0	1.3	1.0	-0.3
Transfer to specific allowance for loan losses	0.4	1.6	0.8	-0.8
Transfer to provision for contingent losses	-0.0	0.3	0.0	-0.2
Reversal of allowance for loan losses(-)	-	-	-	-
Recoveries of written-off claims(-)	0.4	0.7	0.3	-0.3
Other	0.2	0.3	0.3	+0.0

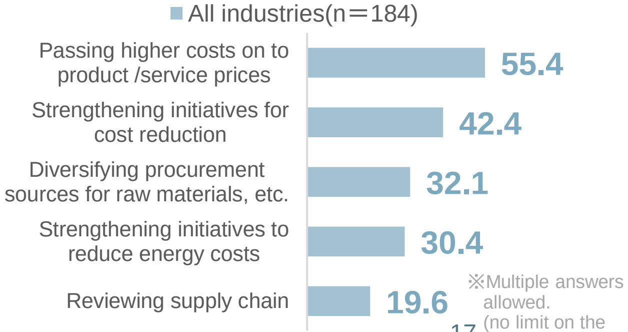
(Re) Corporate Survey on the Escalating Tensions in the Middle East*1 (June 2026)

92.9% (+0.6%pt compared to Mar.'26) of companies responded that "it is having a negative impact" on their business operations.

Specific negative impacts on companies (Top 5)



Measures being considered in response (Top 5)



※Multiple answers allowed. (no limit on the number of responses)

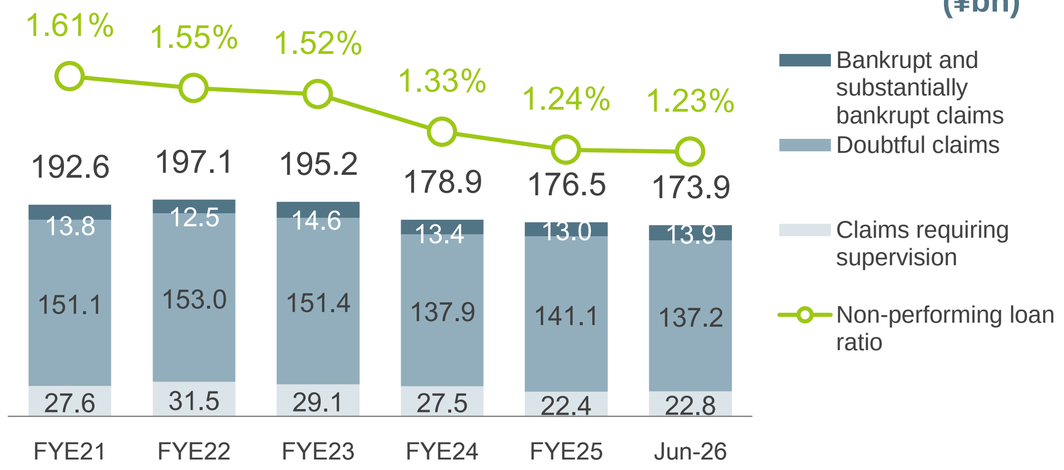
*1 Conducted by Joyo Industrial Research on companies in Ibaraki Prefecture from June 1 to 8, 2026. Valid responses were received from 183 companies (79 in manufacturing and 104 in non-manufacturing).

1（14）Status of Non-performing Loans and Delinquent Loans

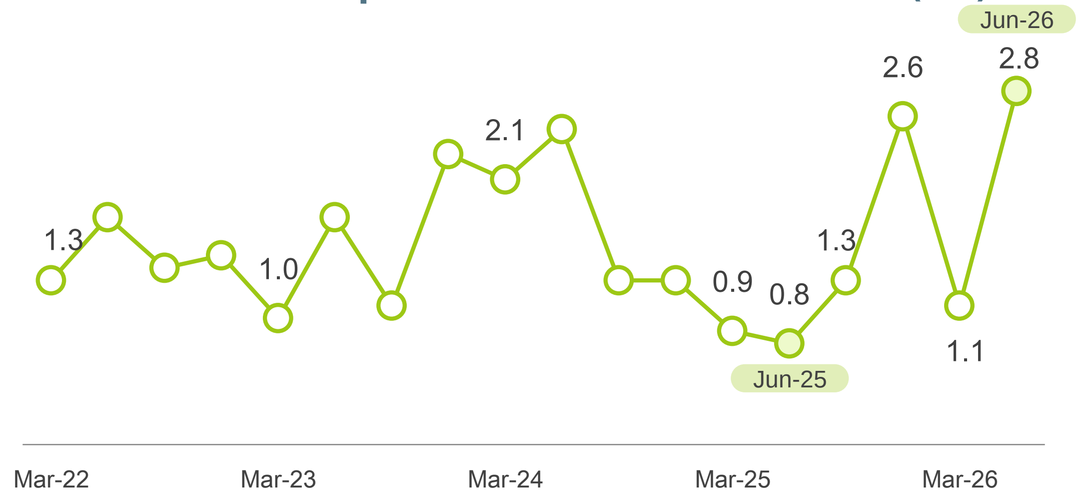
- Ratio of non-performing loans based on financial revitalization law to total amount of loans decreased to 1.23% from the level at the end of the previous fiscal year, maintaining a high-quality loan portfolio.
- At the end of June, delinquent loans to businesses increased to ¥2.8bn due to large-scale factors, but we will strive to resolve these delinquencies promptly.

Non-performing Loans (Financial Revitalization Law)

(¥bn)



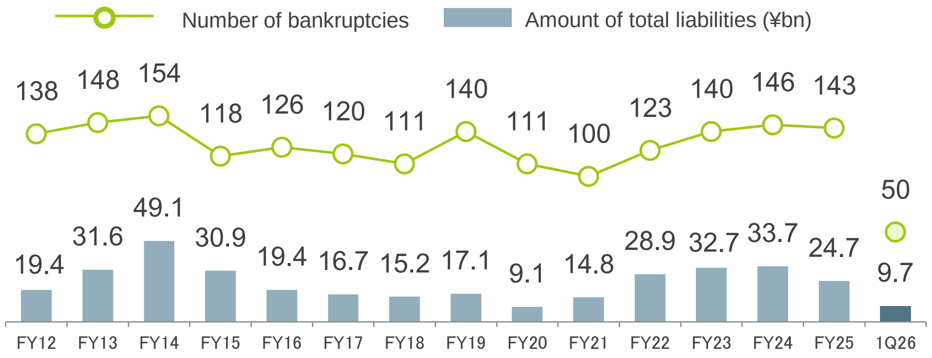
Status of Delinquent Loans to Businesses (¥bn)



【Reference】Status of Bankruptcy

Number of bankruptcies (Total liabilities amounting to 10 million yen or more）- by Tokyo Chamber of Commerce -

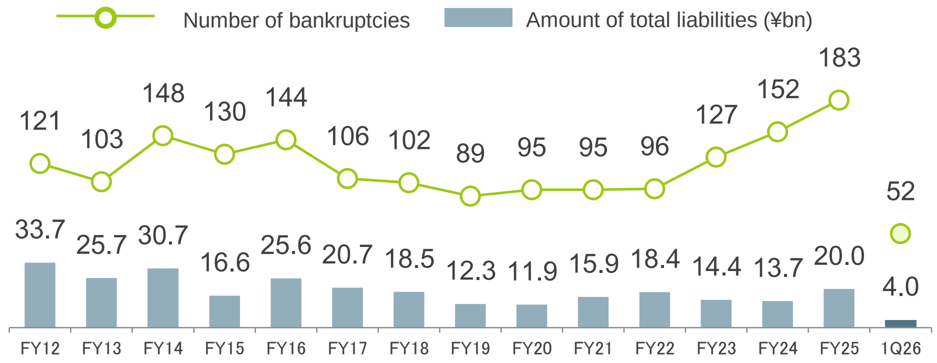
Ibaraki Prefecture



1Q Results (number/amount)

- 1Q24: 40 / ¥4.6bn
- 1Q25: 30 / ¥3.8bn
- 1Q26: 50 / ¥9.7bn

Tochigi Prefecture



1Q Results (number/amount)

- 1Q24: 42 / ¥4.9bn
- 1Q25: 40 / ¥3.5bn
- 1Q26: 52 / ¥4.0bn

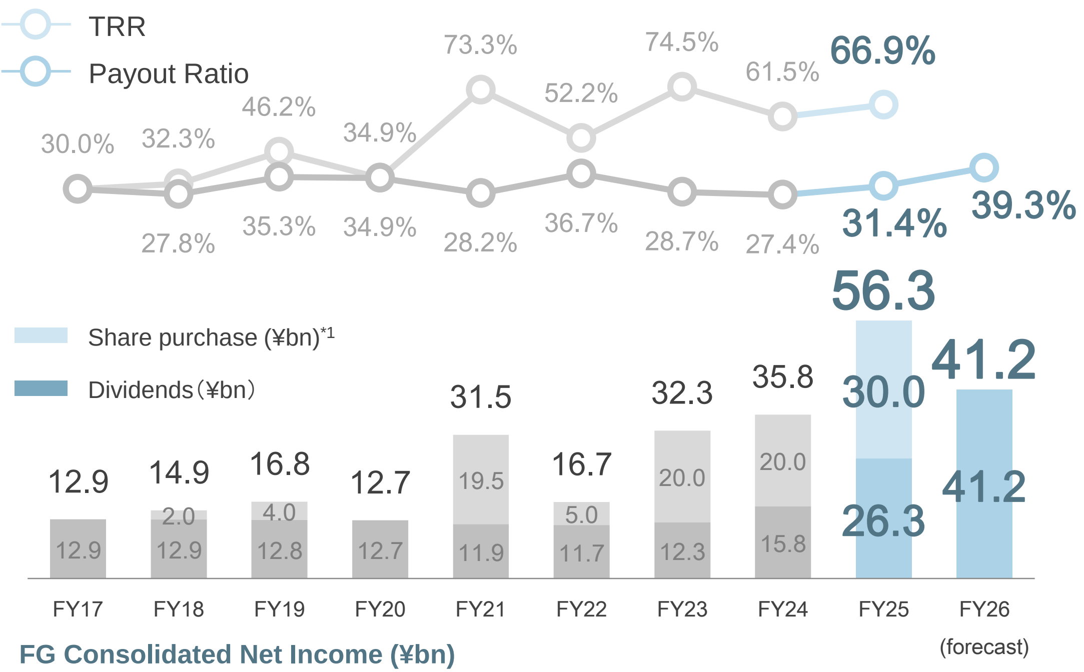
1（15）Shareholder Returns / Capital Adequacy Ratio

- We will increase annual dividends per share for fiscal 2026 to ¥44 (YoY, +¥16) , representing an increase of ¥4 from the initial forecast. Payout ratio is expected to be 39.3%.
- As of the end of June, the capital adequacy ratio was 13.10%. We will appropriately manage our capital toward the Medium-Term Plan target of the mid-11% range.

Shareholder Return Policy (Revised in March 2025)

Dividends ▶	We aim to fundamentally achieve a stable and sustainable increase in dividends per share through profit growth, and target a Dividend Payout Ratio of 40% or more by fiscal year 2027.
Share acquisition ▶	The share acquisition will be dynamically managed based on capital management that considers market trends, performance forecasts, and the strategic use of capital to capture growth opportunities.

Dividends / Shareholder Returns

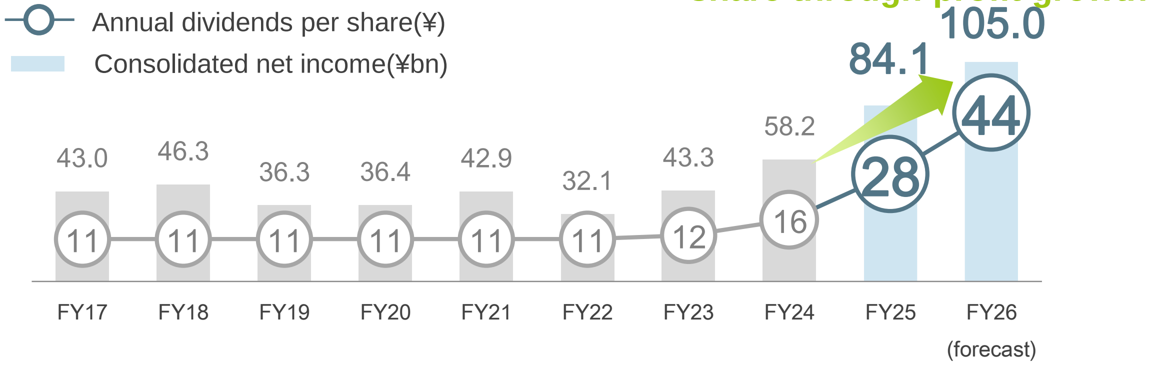


FG Consolidated Net Income (¥bn)

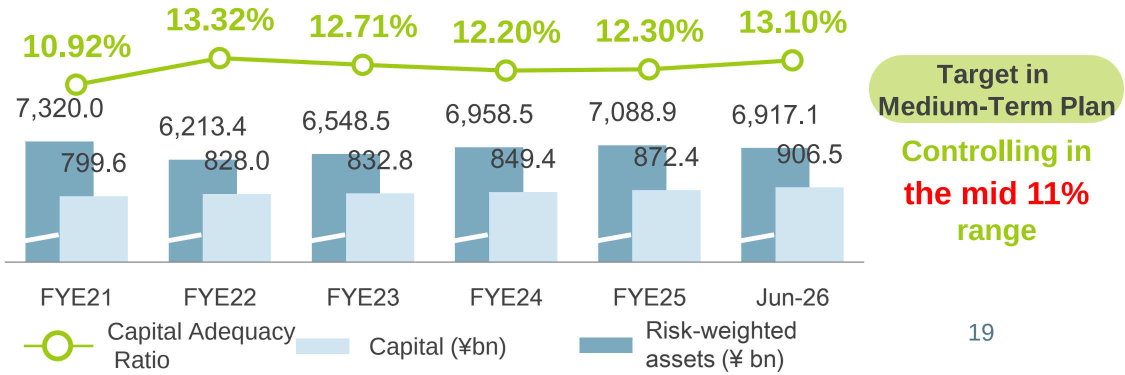
43.0	46.3	36.3	36.4	42.9	32.1	43.3	58.2	84.1	105.0

*1 Figures are rounded to the nearest 100 million yen.

Annual Dividends per Share



Capital Adequacy Ratio (Mebuki FG consolidated)



1（16）Forecast for FY2026

- Against the backdrop of the Bank of Japan's policy rate hike in June 2026, etc., further growth in core business income is expected and we revise up our consolidated earnings forecast for FY2026.
- We plan consolidated ordinary profit of ¥153.5bn, an increase of ¥14.5bn compared to the initial forecast and a net income attributable to owners of the parent of ¥105.0bn, an increase of + ¥10.0bn compared to the initial forecast.

Forecast for FY2026 (Ordinary Profit / Net Income)

Mebuki FG Consolidated (¥bn)

	Forecast for FY2026	Compared to initial forecast	Results for 1Q26	Progress
Ordinary Profit	153.5	+14.5	49.8	32.5%
Net income attributable to owners of the parent	105.0	+10.0	34.5	32.8%

Total of Two Subsidiary Banks (¥bn)

	Forecast for FY2026	Compared to initial forecast	Results for 1Q26	Progress
Ordinary Profit	150.0	+14.5	48.7	32.4%
Net Income	103.0	+10.0	33.7	32.7%

Subsidiary Banks (Non-consolidated) (¥bn)

Joyo Bank	Forecast for FY2026	Compared to initial forecast	Results for 1Q26	Progress
Ordinary Profit	98.0	+9.0	345	35.2%
Net Income	67.5	+6.5	238	35.4%

Ashikaga Bank	Forecast for FY2026	Compared to initial forecast	Results for 1Q26	Progress
Ordinary Profit	52.0	+5.5	14.2	27.3%
Net Income	35.5	+3.5	9.8	27.7%

1（16）Forecast for FY2026

Details of Forecast for FY2026

【Joyo+Ashikaga】

		Forecast for FY2026	vs. initial forecast	1Q26 Results	Progress
	Core gross business profit*1	269.0	+20.0	67.2	24.9%
	Net interest income (Excluding gains/losses on cancellation of investment trusts)	222.0	+19.0	54.3	24.4%
1	Difference of interests between loans and deposits	145.5	+7.0	34.4	23.6%
2	Securities' income (Excluding gains/losses on cancellation of investment trusts)	76.5	+12.0	19.9	26.0%
	(O/W Interest on Bank of Japan deposits)	(17.5)	(+6.5)	(5.2)	(29.8%)
3	Fees from customers*2	47.0	+1.0	12.8	27.3%
4	Expenses	123.5	±0.0	29.8	24.1%
	Core net business income*1	145.5	+20.0	37.3	25.7%
5	Gains/losses on securities*3	9.5	-5.5	11.7	123.6%
6	Credit Related Cost	10.0	±0.0	1.8	18.0%
	Other non-recurrent gains/losses (Employee benefit expenses, etc.)	5.0	±0.0	1.3	27.9%
	Ordinary profit	150.0	+14.5	48.7	32.4%
	Net income	103.0	+10.0	33.7	32.7%

【Mebuki FG Consolidated】

	Forecast for FY2026	vs. initial forecast	1Q26 Results	Progress
Profits of Group Companies	4.5	±0.0	1.7	39.8%
Consolidation adjustment (Adjustments related to securities,etc.)	-2.5	±0.0	-1.0	40.6%
Net income attributable to owner of the parent	105.0	+10.0	34.5	32.8%
ROE (based on nete assets)	approx. 9.5%	approx. +0.5%pt	12.6%	–
RORA	1.41%	+0.14%pt	1.97%	–

*1 Excluding gains/losses on cancellation of investment trusts and futures and options
*2 Net fees and commissions + Income related to derivatives for customers + foreign exchange
*3 Gains/losses on "bond transactions +related to stocks + cancellation of investment trusts + futures and options"

Market Scenario (Policy rates in Japan and U.S.A.)

	Policy rate (End of fiscal year)	10 year government bond yield	Perspective
Japan	1.00%	From 2.20 to 2.70%	Policy rate remains unchanged during FY26.
U.S.A.	3.75%	From 3.50 to 4.50%	Policy rate remains unchanged during FY26.

Main Reasons of Change (YoY) (¥ bn)

	Factors		Reasons
1	Difference of interest between loans and deposits	+7.0	● (Yen-denominated) Interest on loans +14.5 / Interest on deposits(-)+10.5 ● (Foreign currency) Interest on loans +0.5 / Interest on deposits(-) ±0.0 ● Interest on loans to special account of MoF +2.5
2	Securities' income	+12.0	● Expansion of spreads through portfolio rebalancing, etc. +5.5 ● Increase in interest on BOJ deposits ＋6.5 (An upward revision in the balance of BOJ deposits, reflecting the effect of interest rate rising and strengthened deposit acquisition)
3	Fees from customers	+1.0	● Solid sales of investment trusts reflecting a stronger investment appetite. ● Increase in trust fees driven by growth in the balance of investment trust.
4	Expenses(-)	±0.0	● Human capital investment for salary increases and securing human resources as well as strategic DX investments are progressing largely in line with plan.
5	Gains/losses on securities	-5.5	● Implementation of additional maintenance of domestic bonds in light of the interest rate outlook (Reduction of strategic shareholdings is being continued.)
6	Credit related costs (-)	±0.0	● Credit related costs have remained at a stable level. However, we will continue to closely monitor the impact of the situation in the Middle East.

2 Data

2 Breakdown of Banking Subsidiaries

（１）P/L for 1Q26 （￥ｂｎ）

	J+A	YoY	Joyo	YoY	Ashikaga	YoY
Gross business profit	48.0	-6.8	35.4	+3.2	12.6	-10.1
(Core Gross business profit)	67.7	+9.1	40.6	+5.3	27.1	+3.8
Net interest income	54.9	+9.3	32.6	+6.2	22.2	+3.1
o/w Gains/losses on Cancellation of Investment trusts	0.5	+0.3	0.5	+0.3	0.0	+0.0
Net fees and commissions	11.4	+0.9	7.1	+0.5	4.3	+0.3
Net other business income and Net trading income	-18.3	-17.1	-4.3	-3.4	-13.9	-13.6
(o/w gains/losses on bond transactions)	-19.6	-16.0	-5.1	-2.0	-14.4	-14.0
Expenses	29.8	+1.4	17.1	+1.0	12.6	+0.3
o/w Personnel expenses	16.1	+0.7	9.0	+0.5	7.0	+0.2
o/w Non-personnel expenses	11.2	+0.4	6.5	+0.3	4.6	+0.0
Net business income (before general allowance for loan losses)	18.2	-8.3	18.2	+2.2	0.0	-10.5
Core net business income	37.9	+7.7	23.4	+4.2	14.4	+3.4
Core net Business Income （exclu. Gains/losses on Cancellation of Investment trusts）	37.3	+7.3	22.8	+3.8	14.4	+3.4
（exclu. Gains/losses on "Cancellation of investment trusts", "Futures" and "Options"）	37.3	+8.8	22.9	+5.4	14.4	+3.4
Net transfer to general allowance for loan losses (a)	-0.1	+0.2	-0.0	+0.1	0.0	+0.2
Net business income	18.4	-8.5	18.3	+2.0	-0.0	-10.7
Net non-recurrent gains/losses	30.2	+26.4	16.1	+11.9	14.2	+14.6
o/w Disposal of non-performing loans (b)	1.9	-0.9	1.4	+0.3	0.4	-1.3
o/w Gains/losses related to stocks, etc.	30.8	+24.9	16.3	+11.6	14.5	+13.2
Ordinary profit	48.7	+17.8	34.5	+14.0	14.2	+3.8
Extraordinary income/losses	-0.0	-0.0	-0.0	-0.0	-0.0	+0.0
Net income	33.7	+11.9	23.8	+9.4	9.8	+2.5
Profit from customer services *1	17.4	+4.6	10.7	+2.5	6.6	+2.0
Credit related costs (a)+(b)	1.8	-0.6	1.3	+0.4	0.4	-1.1

*1 Difference of interests between loans and deposits＋Fees from Customers＋Expenses（-）

（２）Average Yield on Loans(excluding loans to special account of MoF)

		FY22	FY23	FY24	FY25	1Q26	YoY	1Q25
J+A	Domestics	0.91%	0.90%	0.97%	1.20%	1.36%	0.23%	1.12%
	Overseas	3.02%	5.02%	4.75%	4.15%	3.85%	-0.40%	4.26%
	Total	0.95%	0.97%	1.03%	1.24%	1.39%	0.22%	1.17%
Joyo	Domestics	0.90%	0.88%	0.95%	1.18%	1.35%	0.23%	1.11%
	Overseas	3.11%	5.21%	4.94%	4.30%	3.97%	-0.43%	4.41%
	Total	0.96%	1.00%	1.05%	1.25%	1.41%	0.22%	1.18%
Ashikaga	Domestics	0.93%	0.92%	0.99%	1.22%	1.37%	0.23%	1.14%
	Overseas	2.23%	3.17%	2.80%	2.79%	2.75%	-0.18%	2.94%
	Total	0.94%	0.93%	0.99%	1.23%	1.37%	0.22%	1.14%

（３）Loans Term-end Balance （￥ｂｎ）

		FYE22	FYE23	FYE24	FYE25	Jun-26	YoY	Jun-25
J+A	Individual	5,136.7	5,214.3	5,321.2	5,454.6	5,475.1	+141.9	5,333.1
	Corporate	5,694.8	6,099.4	6,620.8	7,035.6	6,994.9	+337.9	6,657.0
	Public	988.5	1,029.6	1,077.1	1,117.7	1,055.8	+28.9	1,026.9
	Total	11,820.1	12,343.4	13,019.3	13,608.1	13,525.9	+508.7	13,017.1
Joyo	Individual	2,786.4	2,823.7	2,895.9	2,976.3	2,992.3	+85.6	2,906.6
	Corporate	3,313.1	3,566.2	3,885.3	4,104.0	4,090.2	+172.2	3,917.9
	Public	548.8	591.5	611.7	646.8	660.0	-12.7	672.8
	Total	6,648.4	6,981.6	7,393.0	7,727.2	7,742.6	+245.1	7,497.4
Ashikaga	Individual	2,350.3	2,390.5	2,425.2	2,478.3	2,482.7	+56.2	2,426.5
	Corporate	2,381.6	2,533.2	2,735.5	2,931.6	2,904.7	+165.6	2,739.0
	Public	439.6	438.0	465.4	470.8	395.7	+41.6	354.0
	Total	5,171.6	5,361.8	5,626.2	5,880.8	5,783.2	+263.5	5,519.6

* Not including loans to special account of MoF

Foreign Currency Denominated Loans （￥ｂｎ）

	FYE22	FYE23	FYE24	FYE25	Jun-26	YoY	Jun-25
J+A	151.0	153.4	132.4	133.8	143.0	+11.7	131.2
Joyo	140.4	145.7	125.6	125.6	134.6	+11.7	122.9
Ashikaga	10.5	7.6	6.8	8.2	8.3	+0.0	8.3

2 Breakdown of Banking Subsidiaries

（4）Loans Individual Housing Related Loans Term-end Balance （￥bn）

		FYE22	FYE23	FYE24	FYE25	Jun-26	YoY	Jun-25
J+A	Housing Loans	3,972.9	4,049.4	4,148.7	4,270.6	4,292.4	+132.1	4,160.3
	Apartment Loans	845.2	823.4	805.0	792.3	784.0	-15.9	799.9
	Asset building loans	1.9	1.6	1.2	1.0	0.9	-0.2	1.1
	Total	4,820.2	4,874.5	4,955.1	5,064.0	5,077.4	+115.9	4,961.4
Joyo	Housing Loans	1,955.2	2,001.6	2,082.6	2,168.2	2,188.3	+91.6	2,096.6
	Apartment Loans	672.8	653.3	633.4	620.7	613.6	-15.1	628.7
	Asset building loans	1.9	1.6	1.2	1.0	0.9	-0.2	1.1
	Total	2,630.0	2,656.6	2,717.3	2,790.0	2,802.8	+76.3	2,726.5
Ashikaga	Housing Loans	2,017.6	2,047.8	2,066.1	2,102.4	2,104.1	+40.4	2,063.6
	Apartment Loans	172.4	170.1	171.6	171.6	170.4	-0.7	171.1
	Asset building loans	-	-	-	-	-	-	-
	Total	2,190.1	2,217.9	2,237.7	2,274.0	2,274.5	+39.6	2,234.8

（5）Unsecured Loans Term-end Balance （￥bn）

		FYE22	FYE23	FYE24	FYE25	Jun-26	YoY	Jun-25
J+A	Car Loans	79.0	95.7	113.6	128.5	132.9	+15.9	116.9
	Educational Loans	49.3	55.8	62.2	68.4	70.0	+5.5	64.4
	Free Loans	9.7	10.8	10.9	11.4	11.4	+0.3	11.0
	Card Loans	66.0	70.1	75.4	81.4	83.4	+6.1	77.2
	Total	204.2	232.5	262.3	289.7	297.8	+28.0	269.8
Joyo	Car Loans	53.2	59.4	67.4	74.4	76.5	+7.5	69.0
	Educational Loans	38.1	41.9	45.5	48.8	49.7	+2.7	46.9
	Free Loans	4.1	4.3	4.2	4.0	3.9	-0.2	4.2
	Card Loans	26.7	28.4	30.8	34.3	35.3	+3.6	31.7
	Total	122.2	134.2	148.1	161.6	165.6	+13.6	151.9
Ashikaga	Car Loans	25.8	36.2	46.2	54.0	56.3	+8.4	47.9
	Educational Loans	11.2	13.9	16.7	19.5	20.2	+2.8	17.4
	Free Loans	5.6	6.4	6.7	7.3	7.5	+0.6	6.8
	Card Loans	39.2	41.6	44.5	47.0	48.0	+2.4	45.5
	Total	82.0	98.3	114.2	128.1	132.1	+14.3	117.8

（6）Loans Corporate Term-end Balance by Company Size （￥bn）

		FYE22	FYE23	FYE24	FYE25	Jun-26	YoY	Jun-25
J+A	Large	1,890.4	2,140.5	2,447.5	2,623.0	2,649.1	+154.4	2,494.7
	Medium/SMEs	3,804.4	3,958.9	4,173.2	4,412.6	4,345.8	+183.4	4,162.3
	Total	5,694.8	6,099.4	6,620.8	7,035.6	6,994.9	+337.9	6,657.0
Joyo	Large	1,338.7	1,475.8	1,675.9	1,752.3	1,768.9	+69.0	1,699.8
	Medium/SMEs	1,974.3	2,090.4	2,209.3	2,351.6	2,321.3	+103.1	2,218.1
	Total	3,313.1	3,566.2	3,885.3	4,104.0	4,090.2	+172.2	3,917.9
Ashikaga	Large	551.6	664.7	771.6	870.6	880.2	+85.3	794.8
	Medium/SMEs	1,830.0	1,868.5	1,963.9	2,060.9	2,024.5	+80.3	1,944.2
	Total	2,381.6	2,533.2	2,735.5	2,931.6	2,904.7	+165.6	2,739.0

（7）Loans Corporate Term-end Balance by Area （￥bn）

		FYE22	FYE23	FYE24	FYE25	Jun-26	YoY	Jun-25
J+A	Tokyo	2,235.5	2,507.5	2,799.9	2,996.3	3,023.6	+168.9	2,854.7
	Local	3,459.3	3,591.9	3,820.8	4,039.3	3,971.3	+168.9	3,802.3
	Total	5,694.8	6,099.4	6,620.8	7,035.6	6,994.9	+337.9	6,657.0
Joyo	Tokyo	1,603.1	1,760.2	1,924.7	2,024.4	2,052.4	+93.6	1,958.7
	Local	1,709.9	1,806.0	1,960.5	2,079.6	2,037.8	+78.5	1,959.2
	Total	3,313.1	3,566.2	3,885.3	4,104.0	4,090.2	+172.2	3,917.9
Ashikaga	Tokyo	632.3	747.2	875.2	971.8	971.2	+75.2	895.9
	Local	1,749.3	1,785.9	1,860.3	1,959.7	1,933.4	+90.3	1,843.1
	Total	2,381.6	2,533.2	2,735.5	2,931.6	2,904.7	+165.6	2,739.0

2 Breakdown of Banking Subsidiaries

（８）Deposits Term-end Balance （￥bn）

		FYE22	FYE23	FYE24	FYE25	Jun-26	YoY	Jun-25
J+A	Individual	12,035.1	12,222.5	12,269.1	12,398.9	12,476.0	+86.1	12,389.8
	Corporate	4,085.0	4,235.7	4,309.3	4,435.3	4,693.8	+286.0	4,407.8
	Public	1,455.2	1,414.6	1,420.8	1,341.7	1,205.7	-153.2	1,359.0
	Total	17,575.4	17,872.9	17,999.2	18,176.0	18,375.6	+218.9	18,156.7
Joyo	Individual	7,412.6	7,514.1	7,523.9	7,600.7	7,639.2	+37.0	7,602.1
	Corporate	2,263.0	2,380.4	2,396.7	2,450.0	2,690.1	+242.3	2,447.8
	Public	778.3	757.0	758.6	705.2	661.8	-206.4	868.3
	Total	10,454.0	10,651.7	10,679.3	10,755.9	10,991.2	+72.9	10,918.3
Ashikaga	Individual	4,622.5	4,708.3	4,745.1	4,798.2	4,836.7	+49.0	4,787.7
	Corporate	1,821.9	1,855.2	1,912.5	1,985.3	2,003.7	+43.7	1,960.0
	Public	676.9	657.5	662.2	636.5	543.8	+53.2	490.6
	Total	7,121.4	7,221.2	7,319.9	7,420.0	7,384.4	+145.9	7,238.4

Foreign Currency Deposit （￥bn）

	FYE22	FYE23	FYE24	FYE25	Jun-26	YoY	Jun-25
J+A	96.5	102.4	98.8	95.4	98.1	-4.9	103.0
Joyo	76.1	85.5	78.7	83.9	85.3	-1.4	86.7
Ashikaga	20.3	16.8	20.1	11.4	12.8	-3.4	16.3

（９）Customer Assets under Custody Balance （￥bn）

		FYE22	FYE23	FYE24	FYE25	Jun-26	YoY	Jun-25
Group total	Investment trusts	654.0	822.5	878.8	1,105.2	1,329.3	+398.4	930.9
	Insurance	884.0	927.6	918.2	986.8	995.2	+63.4	931.7
	Foreign currency deposits	91.1	101.7	98.9	95.7	98.4	-4.6	103.1
	JGB etc.	131.7	147.6	196.1	231.3	248.5	+38.5	209.9
	Mebuki Securities	414.2	409.9	419.2	474.4	531.4	+85.9	445.5
	Total	2,175.1	2,409.5	2,511.5	2,893.6	3,203.1	+581.6	2,621.4
Joyo	Investment trusts	318.7	391.2	409.3	515.6	643.7	+208.8	434.8
	Insurance	519.7	527.7	512.1	549.2	554.9	+35.7	519.2
	Foreign currency deposits	70.7	84.8	78.8	84.2	85.6	-1.2	86.8
	JGB etc.	88.4	101.6	145.1	170.1	179.8	+24.0	155.8
	Total	997.7	1,105.5	1,145.4	1,319.3	1,464.1	+267.4	1,196.7
Ashikaga	Investment trusts	335.2	431.3	469.5	589.5	685.6	+189.5	496.0
	Insurance	364.3	399.8	406.1	437.5	440.3	+27.7	412.5
	Foreign currency deposits	20.3	16.8	20.1	11.4	12.8	-3.4	16.3
	JGB etc.	43.2	45.9	50.9	61.2	68.6	+14.5	54.1
	Total	763.1	894.0	946.7	1,099.8	1,207.5	+228.3	979.1

2 Breakdown of Banking Subsidiaries

（１０）Customer Assets under Custody Commissions （￥bn）

		FY22	FY23	FY24	FY25	1Q26	YoY	1Q25
Group Total	Investment trusts(*1)	6.52	7.75	8.58	8.81	3.13	+1.50	1.62
	Insurance(*2)	5.59	4.26	3.10	2.69	0.61	-0.24	0.85
	Foreign currency deposits	0.68	0.39	0.20	0.27	0.06	-0.00	0.06
	JGB etc.	0.04	0.09	0.06	0.13	0.04	+0.02	0.02
	Financial instrument intermediary service	0.57	0.66	0.71	0.91	0.22	+0.05	0.17
	Mebuki Securities	1.98	2.15	2.37	2.84	0.80	+0.26	0.54
	Total	15.41	15.32	15.04	15.68	4.88	+1.59	3.28
Joyo	Investment trusts(*1)	3.32	3.69	4.18	3.96	1.50	+0.76	0.74
	Insurance(*2)	3.53	2.22	1.85	1.67	0.38	-0.13	0.51
	Foreign currency deposits	0.39	0.26	0.15	0.21	0.05	-0.00	0.05
	JGB etc.	0.02	0.07	0.04	0.11	0.03	+0.01	0.01
	Financial instrument intermediary service	0.46	0.61	0.66	0.87	0.21	+0.05	0.16
	Total	7.74	6.86	6.91	6.84	2.19	+0.69	1.49
Ashikaga	Investment trusts(*1)	3.20	4.06	4.39	4.84	1.62	+0.74	0.88
	Insurance(*2)	2.06	2.04	1.25	1.02	0.23	-0.11	0.34
	Foreign currency deposits	0.28	0.13	0.04	0.05	0.01	-0.00	0.01
	JGB etc.	0.01	0.02	0.02	0.02	0.00	+0.00	0.00
	Financial instrument intermediary service	0.10	0.04	0.04	0.04	0.00	+0.00	0.00
	Total	5.68	6.30	5.76	5.99	1.88	+0.62	1.25

＊１：Sales commission+ Trust fee

＊２：Excl. executive life insurance

（１１）Fees from Corporate Customers （￥bn）

		FY22	FY23	FY24	FY25	1Q26	YoY	1Q25
J+A	Credit Related	10.87	10.81	11.83	11.24	2.67	+0.14	2.53
	Consulting Related	3.72	4.26	4.55	5.51	0.77	-0.15	0.93
	total	14.59	15.08	16.39	16.76	3.45	-0.01	3.46
Joyo	Credit Related	6.70	6.28	6.42	6.02	1.43	-0.02	1.45
	Consulting Related	2.02	2.31	2.68	3.01	0.34	-0.18	0.52
	total	8.73	8.59	9.10	9.03	1.77	-0.20	1.98
Ashikaga	Credit Related	4.17	4.53	5.40	5.22	1.24	+0.17	1.07
	Consulting Related	1.69	1.94	1.87	2.50	0.43	+0.02	0.41
	total	5.86	6.48	7.28	7.73	1.67	+0.19	1.48

（12）Securities Balance(Balance Sheet Amount) （￥bn）

		FYE22	FYE23	FYE24	FYE25	Jun-26	YoY
Mebuki FG (Consolidated)	Domestic bonds	2,205.9	2,363.8	2,512.4	2,132.5	2,190.4	+57.9
	Foreign bonds	622.8	836.0	797.5	810.4	799.3	-11.0
	Stocks	211.3	278.7	243.8	288.1	276.5	-11.6
	Investment trusts,etc.	622.2	654.8	659.3	617.1	596.0	-21.0
	Total	3,662.3	4,133.5	4,213.2	3,848.2	3,862.3	+14.1
Joyo	Domestic bonds	1,438.8	1,588.8	1,561.4	1,233.7	1,236.1	+2.4
	Foreign bonds	319.1	455.7	462.0	499.5	485.7	-13.8
	Stocks	183.8	243.4	215.8	252.6	239.5	-13.1
	Investment trusts,etc.	401.3	418.7	435.6	436.1	440.6	+4.5
	Total	2,343.1	2,706.8	2,675.0	2,422.1	2,402.1	-20.0
Ashikaga	Domestic bonds	758.0	766.5	941.9	888.4	944.0	+55.6
	Foreign bonds	303.7	380.3	335.5	310.8	313.5	+2.7
	Stocks	34.4	41.1	34.3	41.5	43.8	+2.2
	Investment trusts,etc.	216.5	231.8	219.3	176.7	151.2	-25.5
	Total	1,312.7	1,419.7	1,531.1	1,417.6	1,452.6	+35.0

2 Breakdown of Banking Subsidiaries

（13）Securities Unrealized Valuation Gains/Losses on Available for Sale Securities （￥bn）

		FYE22	FYE23	FYE24	FYE25	Jun-26	YoY
Mebuki FG (Consolidated)	Stocks	-34.4	-33.3	-103.5	-196.6	-211.5	-14.9
	Domestic bonds	-13.9	-14.6	-8.3	-6.7	-7.4	-0.7
	Investment trusts,etc.	101.7	151.9	113.6	164.6	162.5	-2.0
	Foreign bonds	-28.4	4.6	8.8	60.8	67.3	+6.5
	Total	24.9	108.6	10.6	22.1	10.8	-11.2
	Total (after hedging)*1	28.5	111.0	48.9	139.8	167.1	+27.3
Joyo	Stocks	-19.2	-19.5	-52.2	-96.3	-109.0	-12.6
	Domestic bonds	-5.7	-5.5	-5.1	-6.1	-6.1	+0.0
	Investment trusts,etc.	91.5	133.7	101.6	144.2	140.4	-3.8
	Foreign bonds	-15.2	3.5	1.0	29.7	44.6	+14.8
	Total	51.2	112.2	45.3	71.5	69.9	-1.6
	Total (after hedging)*1	50.1	114.5	66.8	134.2	156.2	+21.9
Ashikaga	Stocks	-10.1	-10.3	-48.8	-98.3	-100.8	-2.4
	Domestic bonds	-8.0	-9.0	-3.1	-0.5	-1.3	-0.7
	Investment trusts,etc.	22.1	29.9	23.4	31.2	32.7	+1.5
	Foreign bonds	-11.8	2.4	9.1	32.3	23.9	-8.3
	Total	-7.8	12.9	-19.3	-35.4	-45.4	-10.0
	Total (after hedging)*1	-3.2	12.9	-2.5	19.6	24.4	+4.8

* 1 After considering deferred gains(losses) on hedges (Unrealized valuation gains/losses on interest rate swap for hedging purposes related to available for sales securities)

（14）Gains/Losses on Securities （￥bn）

		FY22	FY23	FY24	FY25	1Q26	YoY	1Q25
J+A	Stocks	-87.3	-39.2	-40.4	-54.4	-19.6	-16.0	-3.6
	Domestic bonds	45.0	18.7	22.7	30.4	30.8	+24.9	5.9
	Investment trusts,etc.	7.1	5.2	3.6	16.8	0.5	+0.3	0.2
	Gains/losses on futures and options	8.0	3.9	-0.4	8.0	0.0	-1.5	1.4
	Total	-27.0	-11.2	-14.5	0.8	11.7	+7.7	4.0
Joyo	Stocks	-72.6	-27.9	-26.3	-34.5	-5.1	-2.0	-3.1
	Domestic bonds	43.9	16.9	18.8	25.3	16.3	+11.6	4.6
	Investment trusts,etc.	5.0	4.2	2.3	2.3	0.5	+0.3	0.2
	Gains/losses on futures and options	8.0	-0.1	-0.4	8.0	0.0	-1.5	1.4
	Total	-15.6	-6.9	-5.5	1.2	11.6	+8.4	3.2
Ashikaga	Stocks	-14.7	-11.2	-14.1	-19.8	-14.4	-14.0	-0.4
	Domestic bonds	1.1	1.7	3.9	5.0	14.5	+13.2	1.2
	Investment trusts,etc.	2.1	1.0	1.2	14.5	0.0	+0.0	0.0
	Gains/losses on futures and options	0.0	4.0	0.0	0.0	0.0	+0.0	0.0
	Total	-11.4	-4.3	-8.9	-0.3	0.0	-0.7	0.8

2 Breakdown of Banking Subsidiaries

(1 5) Foreign Bonds ($million, €million ,million of Australia dollars, ¥ bn)

	Currency	Interest rate type	Securities type	FYE24	FYE25	Jun-26	YoY	1Q26 gains/ losses
Total	U.S. dollar	Fixed	Government, Government-guaranteed bonds, etc	1,735	1,720	1,716	-4	-1
			Corporate bonds, etc	1,325	1,180	1,180	+0	
		Floating	CLO/Government-guaranteed bonds, etc	2,181	2,083	1,983	-100	
			Sub Total	5,241	4,984	4,880	-103	
	Euro	Fixed	Government, Government-guaranteed bonds, etc	0	0	0	±0	0
	AUD	Fixed	Corporate bonds, etc	0	0	0	±0	0
	Yen(*1)	Fixed	Corporate bonds, etc	22.1	20.2	14.2	-6.0	-0.3
Joyo	U.S. dollar	Fixed	Government, Government-guaranteed bonds, etc	1,286	1,269	1,265	-4	-1
			Corporate bonds, etc	313	354	354	-0	
		Floating	CLO/Government-guaranteed bonds, etc	1,377	1,412	1,334	-77	
			Sub Total	2,976	3,036	2,953	-82	
	Euro	Fixed	Government, Government-guaranteed bonds, etc	0	0	0	±0	0
	AUD	Fixed	Corporate bonds, etc	0	0	0	±0	0
	Yen(*1)	Fixed	Corporate bonds, etc	22.1	20.2	12.2	-8.0	-0.3
Ashikaga	U.S. dollar	Fixed	Government, Government-guaranteed bonds, etc	449	451	451	+0	0
			Corporate bonds, etc	1,012	825	826	+0	
		Floating	CLO/Government-guaranteed bonds, etc	804	671	648	-22	
			Sub Total	2,265	1,947	1,927	-20	
	Euro	Fixed	Government, Government-guaranteed bonds, etc	0	0	0	±0	0
	AUD	Fixed	Corporate bonds, etc	0	0	0	±0	0
	Yen(*1)	Fixed	Corporate bonds, etc	0.0	0.0	2.0	+2.0	0.0

(*1)All Yen denominated foreign bonds are regarded as fixed bonds.

(16) Strategic shareholdings (Balance) (¥ b n)

		FYE22	FYE23	FYE24	FYE25	Jun-26	YoY
J+A	Balance	184.8	205.3	172.7	213.6	216.1	+2.5
Joyo	Balance	150.9	164.6	139.1	172.4	173.5	+1.0
Ashikaga	Balance	33.9	40.6	33.6	41.1	42.6	+1.5

(17) Expenses (¥ b n)

		FY22	FY23	FY24	FY25	1Q26	YoY	1Q25
J+A	Personnel	57.2	57.0	58.7	63.0	16.1	+0.7	15.3
	Non-Personnel	40.0	41.7	44.0	44.7	11.2	+0.4	10.7
	Taxes	6.0	6.4	6.5	7.4	2.4	+0.2	2.2
	Total	103.3	105.2	109.3	115.1	29.8	+1.4	28.3
Joyo	Personnel	32.2	32.1	32.6	34.9	9.0	+0.5	8.5
	Non-Personnel	22.0	22.7	24.9	25.2	6.5	+0.3	6.1
	Taxes	3.3	3.7	3.7	4.1	1.4	+0.1	1.3
	Total	57.6	58.5	61.3	64.3	17.1	+1.0	16.0
Ashikaga	Personnel	24.9	24.8	26.0	28.0	7.0	+0.2	6.7
	Non-Personnel	18.0	19.0	19.1	19.5	4.6	+0.0	4.5
	Taxes	2.6	2.7	2.7	3.2	0.9	+0.0	0.9
	Total	45.6	46.6	47.9	50.8	12.6	+0.3	12.2

(18) Credit related cost (¥ b n)

	FY22	FY23	FY24	FY25	1Q26	YoY	1Q25
J+A	9.1	3.4	5.9	12.7	1.8	-0.6	2.4
Joyo	5.0	0.6	2.9	6.9	1.3	+0.4	0.8
Ashikaga	4.0	2.8	2.9	5.7	0.4	-1.1	1.5

2 Breakdown of Banking Subsidiaries

（19）Disclosed Claims under the Financial Revitalization Law （￥bn）

		FYE22	FYE23	FYE24	FYE25	Jun-26	YoY
J+A	Bankrupt claims	12.5	14.6	13.4	13.0	13.9	+0.9
	Doubtful claims	153.0	151.4	137.9	141.1	137.2	-3.9
	Claims requiring monitoring	31.5	29.1	27.5	22.4	22.8	+0.4
	(Loans past due 3 month or more)	0.2	0.1	0.1	0.1	0.2	+0.1
	(Restructured loans)	31.3	28.9	27.3	22.2	22.5	+0.2
	Total	197.1	195.2	178.9	176.5	173.9	-2.6
Joyo	Bankrupt claims	5.1	4.9	5.7	4.3	5.5	+1.1
	Doubtful claims	84.8	82.6	71.3	75.5	72.5	-2.9
	Claims requiring monitoring	12.1	9.7	8.3	7.7	8.5	+0.7
	(Loans past due 3 month or more)	0.0	0.0	0.1	0.1	0.1	+0.0
	(Restructured loans)	12.0	9.6	8.2	7.6	8.3	+0.7
	Total	102.1	97.3	85.5	87.6	86.6	-1.0
Ashikaga	Bankrupt claims	6.7	9.2	6.8	7.9	7.6	-0.3
	Doubtful claims	68.1	68.7	66.5	65.6	64.6	-1.0
	Claims requiring monitoring	19.4	19.3	19.1	14.6	14.2	-0.3
	(Loans past due 3 month or more)	0.1	0.0	0.0	0.0	0.1	+0.1
	(Restructured loans)	19.2	19.3	19.0	14.5	14.1	-0.4
	Total	94.2	97.3	92.5	88.2	86.5	-1.6

（20）Non-accrual delinquent loans（to Business）(1 month or more) （￥bn）

	FYE22	FYE23	FYE24	FYE25	Jun-26	YoY	Jun-25
J+A	1.0	2.1	0.9	1.1	2.8	+2.0	0.8
Joyo	0.7	1.6	0.8	0.7	1.1	+0.6	0.4
Ashikaga	0.2	0.4	0.1	0.3	1.6	+1.3	0.3

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