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November 10, 2025

Consolidated Financial Results for the Six Months Ended September 30, 2025 (Under Japanese GAAP)



Company name: Nishi-Nippon Financial Holdings, Inc.
Listing: Tokyo Stock Exchange, Fukuoka Stock Exchange
Securities code: 7189

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Scheduled date to file semi-annual securities report: November 25, 2025

Scheduled date to commence dividend payments: December 10, 2025

Trading accounts: Yes

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: Yes (for institutional investors, analysts)

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

1. Consolidated financial results for the six months ended September 30, 2025 (from April 1, 2025 to September 30, 2025)

(1) Consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Six months ended September 30, 2025	110,236	16.2	30,909	31.0	21,239	29.3
September 30, 2024	94,855	3.9	23,599	5.9	16,420	6.6

Note: Comprehensive income For the six months ended September 30, 2025: ¥ 41,498 million [915.8%]
For the six months ended September 30, 2024: ¥ 4,085 million [421.2%]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Six months ended September 30, 2025	152.49	-
September 30, 2024	117.05	-

Note: Diluted earnings per share is not presented because dilutive shares do not exist.

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
	Millions of yen	Millions of yen	%
As of September 30, 2025	13,464,572	593,126	4.3
March 31, 2025	13,582,451	558,130	4.0

Reference: Equity

As of September 30, 2025: ¥ 582,606 million

As of March 31, 2025: ¥ 547,569 million

Note: Equity-to-asset ratio = (Total net assets - Non-controlling interests) / Total assets. The ratio above is not 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
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2025	-	30.00	-	45.00	75.00
Fiscal year ending March 31, 2026	-	45.00			
Fiscal year ending March 31, 2026 (Forecast)			-	65.00	110.00

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

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2026 (from April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Full year	55,000	20.8	37,000	19.4	265.64

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

* Notes

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

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

- (i) Changes in accounting policies due to revisions to accounting standards and other regulations: None
- (ii) Changes in accounting policies due to other reasons: None
- (iii) Changes in accounting estimates: None
- (iv) Restatement: None

(3) Number of issued shares (common shares)

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

As of September 30, 2025	146,391,055 shares
As of March 31, 2025	146,391,055 shares

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

As of September 30, 2025	7,107,367 shares
As of March 31, 2025	7,106,508 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2025	139,284,182 shares
Six months ended September 30, 2024	140,287,213 shares

Note: The total number of treasury shares at the end of the period includes treasury shares held by a trust account for Board Benefit Trust (BBT) (114 thousand shares as of September 30, 2025 and 114 thousand shares as of March 31, 2025). In addition, treasury shares held by the trust account (114 thousand shares for six months ended September 30, 2025 and 118 thousand shares for six months ended September 30, 2024) are included in the number of treasury shares that is deducted in the calculation of the average number of shares during the period.

Reference: Overview of non-consolidated financial results

1. Non-consolidated financial results for the six months ended September 30, 2025 (from April 1, 2025 to September 30, 2025)

(1) Non-consolidated operating results

(Percentages indicate year-on-year changes.)

	Operating revenue		Operating profit		Ordinary profit		Profit	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2025	9,105	(37.9)	8,525	(39.7)	8,277	(40.9)	8,211	(41.2)
September 30, 2024	14,662	115.8	14,135	127.9	13,996	129.4	13,964	131.7

	Basic earnings per share
Six months ended	Yen
September 30, 2025	58.95
September 30, 2024	99.53

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2025	436,247	381,463	87.4
March 31, 2025	434,308	379,527	87.4

Reference: Equity

As of September 30, 2025:	¥	381,463 million
As of March 31, 2025:	¥	379,527 million

* Semi-annual financial results reports are exempt from interim audit conducted by certified public accountants or an audit firm.

* Explanation for proper use of forecasts and other notes

The above forecasts are based on the information which is presently available and certain assumptions which are considered to be reasonable.

Actual results may differ materially from those forecasts depending on various future factors

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* Explanatory Materials on Financial Results for the Six Months Ended September 30, 2025

1. Overview of Operating Results, etc.

(1) Overview of Operating Results for the Six Months Ended September 30, 2025 under Review

Ordinary income for the six months ended September 30, 2025 was ¥110,236 million, up ¥15,381 million year on year, due to an increase in interest income and other factors. Ordinary expenses were ¥79,327 million, up ¥8,071 million year on year, due to an increase in interest expenses and other factors.

As a result, ordinary profit was ¥30,909 million, up ¥7,310 million year on year. Also, profit attributable to owners of parent amounted to ¥21,239 million, up ¥4,818 million year on year.

(2) Overview of Financial Position for the Six Months Ended September 30, 2025 under Review

Total assets decreased by ¥117.8 billion compared to the end of the previous fiscal year, reaching ¥13,464.5 billion as of September 30, 2025. Total liabilities decreased by ¥152.8 billion compared to the end of the previous fiscal year, reaching ¥12,871.4 billion. Total net assets increased by ¥34.9 billion compared to the end of the previous fiscal year, reaching ¥593.1 billion.

With regard to primary account balances, deposits and negotiable certificates of deposit increased by ¥197.5 billion compared to the end of the previous fiscal year, reaching ¥10,704.5 billion. Loans and bills discounted decreased by ¥209.8 billion compared to the end of the previous fiscal year, reaching ¥9,711.5 billion. Securities increased by ¥72.7 billion compared to the end of the previous fiscal year, reaching ¥1,764.4 billion.

(3) Explanation of consolidated financial result forecasts and other forward-looking information

Consolidated financial result forecasts for the fiscal year ending March 31, 2026 remain unchanged from the figures announced on May 9, 2025.

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

2. Semi-annual Consolidated Financial Statements and Primary Notes

(1) Semi-annual Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Assets		
Cash and due from banks	1,674,158	1,595,212
Call loans and bills bought	-	145,000
Monetary claims bought	49,426	49,896
Money held in trust	11,691	11,710
Securities	1,691,673	1,764,435
Loans and bills discounted	9,921,416	9,711,568
Foreign exchanges	7,942	7,760
Other assets	93,818	52,388
Tangible fixed assets	115,006	114,572
Intangible fixed assets	6,263	6,038
Retirement benefit asset	25,185	26,325
Deferred tax assets	14,434	5,892
Customers' liabilities for acceptances and guarantees	14,125	16,241
Allowance for loan losses	(42,132)	(41,913)
Allowance for investment loss	(557)	(557)
Total assets	13,582,451	13,464,572
Liabilities		
Deposits	10,082,666	10,268,810
Negotiable certificates of deposit	424,274	435,706
Call money and bills sold	24,670	73,807
Securities sold under repurchase agreements	221,418	212,218
Cash collateral received for securities lent	107,480	101,647
Borrowed money	1,978,725	1,570,548
Foreign exchanges	546	365
Borrowed money from trust account	7,721	8,876
Other liabilities	142,662	163,483
Provision for share awards for directors (and other officers)	10	13
Retirement benefit liability	1,771	1,743
Provision for retirement benefits for directors (and other officers)	208	243
Provision for reimbursement of deposits	245	204
Provision for contingent loss	1,231	1,172
Reserves under special laws	20	20
Deferred tax liabilities	1,570	1,376
Deferred tax liabilities for land revaluation	14,972	14,964
Acceptances and guarantees	14,125	16,241
Total liabilities	13,024,320	12,871,445

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Net assets		
Share capital	50,000	50,000
Capital surplus	116,515	116,515
Retained earnings	365,262	380,245
Treasury shares	(7,521)	(7,523)
Total shareholders' equity	524,256	539,237
Valuation difference on available-for-sale securities	(3,550)	16,233
Deferred gains or losses on hedges	86	(0)
Revaluation reserve for land	29,159	29,141
Remeasurements of defined benefit plans	(2,382)	(2,005)
Total accumulated other comprehensive income	23,312	43,368
Non-controlling interests	10,561	10,520
Total net assets	558,130	593,126
Total liabilities and net assets	13,582,451	13,464,572

(2) Semi-annual Consolidated Statements of Income and Comprehensive Income

Semi-annual Consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Ordinary income	94,855	110,236
Interest income	62,689	78,921
Interest on loans and discounts	43,881	58,017
Interest and dividends on securities	15,601	15,769
Trust fees	0	16
Fees and commissions	18,094	18,866
Gain on trading account transactions	253	237
Other operating income	5,879	5,171
Other ordinary income	7,939	7,023
Ordinary expenses	71,256	79,327
Interest expenses	12,092	19,145
Interest on deposits	1,581	9,324
Fees and commissions payments	6,063	6,146
Other operating expenses	7,994	6,549
General and administrative expenses	41,685	44,187
Other ordinary expenses	3,419	3,298
Ordinary profit	23,599	30,909
Extraordinary income	57	34
Gain on disposal of non-current assets	57	34
Extraordinary losses	237	251
Loss on disposal of non-current assets	182	238
Impairment losses	47	-
Other	7	12
Profit before income taxes	23,418	30,693
Income taxes - current	6,218	10,033
Income taxes - deferred	553	(807)
Total income taxes	6,772	9,225
Profit	16,646	21,467
Profit attributable to non-controlling interests	225	228
Profit attributable to owners of parent	16,420	21,239

Semi-annual Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Profit	16,646	21,467
Other comprehensive income	(12,561)	20,030
Valuation difference on available-for-sale securities	(12,567)	19,711
Deferred gains or losses on hedges	(391)	(87)
Remeasurements of defined benefit plans, net of tax	407	376
Share of other comprehensive income of entities accounted for using equity method	(9)	30
Comprehensive income	4,085	41,498
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	3,935	41,312
Comprehensive income attributable to non-controlling interests	149	185

(3) Semi-annual Consolidated Statement of Changes in Equity

For the six months ended September 30, 2024

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	50,000	117,584	342,608	(6,584)	503,609
Changes during period					
Dividends of surplus			(4,212)		(4,212)
Profit attributable to owners of parent			16,420		16,420
Purchase of treasury shares				(8)	(8)
Disposal of treasury shares		0		4	4
Reversal of revaluation reserve for land			96		96
Net changes in items other than shareholders' equity					
Total changes during period	-	0	12,304	(4)	12,300
Balance at end of period	50,000	117,584	354,913	(6,588)	515,909

	Accumulated other comprehensive income					Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	43,262	711	29,678	(1,379)	72,272	10,183	586,065
Changes during period							
Dividends of surplus							(4,212)
Profit attributable to owners of parent							16,420
Purchase of treasury shares							(8)
Disposal of treasury shares							4
Reversal of revaluation reserve for land							96
Net changes in items other than shareholders' equity	(12,500)	(391)	(96)	407	(12,581)	(102)	(12,684)
Total changes during period	(12,500)	(391)	(96)	407	(12,581)	(102)	(383)
Balance at end of period	30,761	319	29,581	(971)	59,690	10,081	585,681

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	50,000	116,515	365,262	(7,521)	524,256
Changes during period					
Dividends of surplus			(6,273)		(6,273)
Profit attributable to owners of parent			21,239		21,239
Purchase of treasury shares				(1)	(1)
Disposal of treasury shares					-
Reversal of revaluation reserve for land			17		17
Net changes in items other than shareholders' equity					
Total changes during period	-	-	14,982	(1)	14,980
Balance at end of period	50,000	116,515	380,245	(7,523)	539,237

	Accumulated other comprehensive income					Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	(3,550)	86	29,159	(2,382)	23,312	10,561	558,130
Changes during period							
Dividends of surplus							(6,273)
Profit attributable to owners of parent							21,239
Purchase of treasury shares							(1)
Disposal of treasury shares							-
Reversal of revaluation reserve for land							17
Net changes in items other than shareholders' equity	19,783	(87)	(17)	377	20,055	(41)	20,014
Total changes during period	19,783	(87)	(17)	377	20,055	(41)	34,995
Balance at end of period	16,233	(0)	29,141	(2,005)	43,368	10,520	593,126

(4) Notes to Semi-annual Consolidated Financial Statements

(Notes on Going Concern Assumption)

Not applicable.

(Additional information)

(Board Benefit Trust)

The Company has introduced the Board Benefit Trust (BBT) (hereinafter, the “Plan”) to make clearer the link between compensation to the Company’s Directors (excluding Directors who are Audit and Supervisory Committee members; the same applies hereinafter in this section) and the Company’s stock value and to further raise awareness of the need to contribute to the enhancement of corporate value over the mid- and long-term.

1. Overview of transactions

The Plan is a stock compensation plan whereby the Company’s common stock (hereinafter, the “Company Stock”) is acquired through a trust (hereinafter, trust set up under the Plan is referred to as the “Trust”) by using money contributed by the Company, and the Company Stock and money in the amount equivalent to the fair value of the Company Stock (hereinafter, collectively the “Company Stock, etc.”) are paid to the Company’s Directors from the Trust, pursuant to the Regulations Governing Stock Benefits for Officers provided by the Company. In principle, Directors shall receive the Company Stock, etc. at the time of retirement.

2. The Company Stock remaining in the Trust

The Company Stock remaining in the Trust are recorded under net assets as treasury shares at the book value in the Trust (excluding incidental expenses). The book value of treasury stock was ¥85 million and the number of shares of treasury stock was 114 thousand shares as of September 30, 2025.

Explanatory Materials on Financial Results for the Six Months Ended September 30, 2025

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Financial Highlights for the Six Months Ended September 30, 2025

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*The scope of calculations in each table are presented as follows:

NNFH (consolidated)	...	Group companies consolidated under Nishi-Nippon Financial Holdings, Inc. as the parent company
Group total	...	The Nishi-Nippon City Bank + the Bank of Nagasaki + Nishi-Nippon City TT Securities
Two banks combined	...	The Nishi-Nippon City Bank + the Bank of Nagasaki (after offsets of internal transactions)
NCB	...	The Nishi-Nippon City Bank (non-consolidated)
The Bank of Nagasaki	...	The Bank of Nagasaki (non-consolidated)

These materials contain forward-looking statements regarding the future performance of the Group; however, such statements are not intended to guarantee the fulfillment of such future performance and may contain risks and uncertainties. Please be aware that, due to possible changes in the operating environment, etc., actual results may differ materially from those that are currently anticipated.

I Overview of Financial Results

1. Profit and Loss

NNFH (Consolidated)		(Millions of yen)			
		Six months ended Sep. 30, 2025	YoY change	Six months ended Sep. 30, 2024	Fiscal year ended Mar. 31, 2025
Gross operating profit	A	71,382	10,616	60,766	122,325
[Core gross operating profit]	A-B	[73,733]	[8,961]	[64,772]	[130,423]
Net interest income		59,786	9,189	50,597	102,845
Fees and commissions		12,736	706	12,030	23,430
Gain on trading account transactions		237	(16)	253	589
Other operating income		(1,378)	736	(2,114)	(4,540)
of which, net gains (losses) related to bonds (balance of 5 accounts) B		(2,350)	1,655	(4,005)	(8,098)
Gain on sale of bonds		113	96	17	17
Gain on redemption of bonds		-	-	-	-
Loss on sale of bonds		2,321	(1,701)	4,022	7,858
Loss on redemption of bonds		142	142	0	257
Loss on devaluation of bonds		-	-	-	-
Expenses	C	43,517	2,564	40,953	82,897
Net business profits (before provision for general reserve for possible loan losses)	A-C	27,865	8,052	19,813	39,428
[Core net business profits]	A-B-C	[30,216]	[6,398]	[23,818]	[47,526]
Provision for general reserve for possible loan losses	D	1,415	1,590	(175)	1,133
Business profits	A-C-D	26,450	6,461	19,989	38,294
Non-recurring gains (losses)		4,459	849	3,610	7,243
Gains (losses) on equity securities (balance of 3 accounts)		5,959	(237)	6,196	12,102
Gain on sale of equity securities		5,960	(659)	6,619	12,889
Loss on sale of equity securities		1	(421)	422	451
Loss on devaluation of equity securities		0	0	0	335
Losses from disposal of non-performing loans	E	1,364	(955)	2,319	4,697
Write-off of loans		454	71	383	1,526
Provision for specific reserve for possible loan losses		760	(1,001)	1,761	3,264
Provision for contingent loss		212	(186)	398	658
Reversal of allowance for loan losses		-	-	-	-
Recoveries of written off receivables		63	(253)	316	972
Other		0	(92)	92	219
Other non-recurring gains (losses)		(135)	131	(266)	(162)
Ordinary profit		30,909	7,310	23,599	45,537
Extraordinary income (losses)		(216)	(36)	(180)	(520)
Gain (loss) on disposal of non-current assets		(204)	(79)	(125)	(433)
Impairment losses		-	(47)	47	66
Other extraordinary income (losses)		(12)	(5)	(7)	(20)
Profit before income taxes		30,693	7,275	23,418	45,016
Total income taxes		9,225	2,453	6,772	13,500
Income taxes - current		10,033	3,815	6,218	12,076
Income taxes - deferred		(807)	(1,360)	553	1,424
Profit		21,467	4,821	16,646	31,515
Profit attributable to non-controlling interests		228	3	225	533
Profit attributable to owners of parent		21,239	4,819	16,420	30,982
Credit cost	D+E	2,779	635	2,144	5,831

■ Number of companies under consolidation

	Sep. 30, 2025	YoY change	Sep. 30, 2024	Mar. 31, 2025
Consolidated subsidiaries	8	0	8	8
Equity-method affiliates	3	0	3	3

NCB

(Millions of yen)

		Six months ended Sep. 30, 2025	YoY change	Six months ended Sep. 30, 2024	Fiscal year ended Mar. 31, 2025
Gross operating profit	A	60,755	10,259	50,496	101,623
[Core gross operating profit]	A-B	[63,106]	[8,605]	[54,501]	[109,720]
Net interest income		56,499	8,967	47,532	96,822
Fees and commissions		6,122	247	5,875	10,783
Gain on trading account transactions		4	(1)	5	9
Other operating income		(1,870)	1,047	(2,917)	(5,992)
of which, net gains (losses) related to bonds(balance of 5 accounts)	B	(2,350)	1,655	(4,005)	(8,097)
Gain on sale of bonds		113	96	17	17
Gain on redemption of bonds		-	-	-	-
Loss on sale of bonds		2,321	(1,701)	4,022	7,858
Loss on redemption of bonds		142	142	0	256
Loss on devaluation of bonds		-	-	-	-
Expenses	C	36,346	2,363	33,983	69,108
Personnel expenses		15,571	674	14,897	29,723
Non-personnel expenses		17,888	1,432	16,456	34,049
Taxes		2,886	257	2,629	5,335
Net business profits (before provision for general reserve for possible loan losses)	A-C	24,408	7,896	16,512	32,514
[Core net business profits]	A-B-C	[26,759]	[6,242]	[20,517]	[40,612]
[Core net business profits (excluding gain or loss from cancellation of investment trust)]		[24,651]	[6,808]	[17,843]	[36,222]
Provision for general reserve for possible loan losses	D	1,147	1,415	(268)	1,444
Business profits	A-C-D	23,261	6,480	16,781	31,069
Non-recurring gains (losses)		4,288	1,021	3,267	7,878
Gains (losses) on equity securities (balance of 3 accounts)		5,759	(178)	5,937	11,992
Gain on sale of equity securities		5,760	(600)	6,360	12,444
Loss on sale of equity securities		1	(421)	422	451
Loss on devaluation of equity securities		0	0	0	0
Losses from disposal of non-performing loans	E	883	(1,073)	1,956	3,149
Write-off of loans		58	58	-	253
Provision for specific reserve for possible loan losses		683	(1,141)	1,824	3,170
Provision for contingent loss		204	(155)	359	606
Reversal of allowance for loan losses		-	-	-	-
Recoveries of written off receivables		62	(252)	314	967
Other		0	(87)	87	87
Other non-recurring gains (losses)		(586)	128	(714)	(963)
Ordinary profit		27,549	7,501	20,048	38,948
Extraordinary income (losses)		(202)	(82)	(120)	(436)
Gain (loss) on disposal of non-current assets		(202)	(82)	(120)	(432)
Impairment losses		-	(0)	0	4
Other extraordinary income (losses)		-	-	-	-
Profit before income taxes		27,346	7,419	19,927	38,511
Total income taxes		8,162	2,411	5,751	11,469
Income taxes - current		8,851	3,731	5,120	10,106
Income taxes - deferred		(689)	(1,320)	631	1,363
Profit		19,184	5,008	14,176	27,042
Credit cost	D+E	2,031	344	1,687	4,594

The Bank of Nagasaki

(Millions of yen)

		Six months ended Sep. 30, 2025	YoY change	Six months ended Sep. 30, 2024	Fiscal year ended Mar. 31, 2025
Gross operating profit	A	1,970	157	1,813	3,601
[Core gross operating profit]	A-B	[1,970]	[157]	[1,813]	[3,601]
Net interest income		2,216	266	1,950	3,952
Fees and commissions		(246)	(110)	(136)	(350)
Other operating income		-	-	-	-
of which, net gains (losses) related to bonds(balance of 5 accounts)	B	-	-	-	-
Gain on sale of bonds		-	-	-	-
Gain on redemption of bonds		-	-	-	-
Loss on sale of bonds		-	-	-	-
Loss on redemption of bonds		-	-	-	-
Loss on devaluation of bonds		-	-	-	-
Expenses	C	1,667	106	1,561	3,151
Personnel expenses		806	54	752	1,512
Non-personnel expenses		737	46	691	1,404
Taxes		123	6	117	234
Net business profits (before provision for general reserve for possible loan losses)	A-C	303	51	252	449
[Core net business profits]	A-B-C	[303]	[51]	[252]	[449]
[Core net business profits (excluding gain or loss from cancellation of investment trust)]		[303]	[51]	[252]	[449]
Provision for general reserve for possible loan losses	D (Note)	8	8	-	-
Business profits	A-C-D	294	42	252	449
Non-recurring gains (losses)		7	(24)	31	63
Gains (losses) on equity securities (balance of 3 accounts)		-	-	-	-
Gain on sale of equity securities		-	-	-	-
Loss on sale of equity securities		-	-	-	-
Loss on devaluation of equity securities		-	-	-	-
Losses from disposal of non-performing loans	E	2	30	(28)	(34)
Write-off of loans		1	0	1	1
Provision for specific reserve for possible loan losses	(Note)	(7)	(7)	-	-
Provision for contingent loss		8	(31)	39	52
Reversal of allowance for loan losses	(Note)	-	(75)	75	99
Recoveries of written off receivables		0	0	0	0
Other		-	(4)	4	11
Other non-recurring gains (losses)		9	7	2	29
Ordinary profit		301	18	283	513
Extraordinary income (losses)		(12)	71	(83)	(103)
Gain (loss) on disposal of non-current assets		(0)	1	(1)	8
Impairment losses		-	(77)	77	93
Other extraordinary income (losses)		(12)	(7)	(5)	(18)
Profit before income taxes		289	89	200	409
Total income taxes		101	82	19	64
Income taxes - current		86	65	21	61
Income taxes - deferred		15	17	(2)	3
Profit		187	6	181	345
Credit cost	D+E	11	39	(28)	(34)

(Note) Classified into provision for general and specific reserve for possible losses (figures in parentheses indicate reversal amounts), reversal of allowance for loan losses is presented as follows:

Provision for general reserve for possible loan losses	8	77	(69)	(76)
Provision for specific reserve for possible loan losses	(7)	(2)	(5)	(23)

2. Yield and Spread

(1) Total

① Average amount outstanding of interest earning assets and interest bearing liabilities

Two Banks Combined		(Millions of yen)		
	Six months ended Sep. 30, 2025	YoY change	Six months ended Sep. 30, 2024	Fiscal year ended Mar. 31, 2025
Interest earning assets	11,661,275	527,615	11,133,660	11,313,292
Of which, loans and bills discounted	9,845,222	484,024	9,361,198	9,553,780
Of which, securities	1,686,429	12,565	1,673,864	1,651,712
Interest bearing liabilities	12,961,838	91,765	12,870,073	12,909,743
Of which, deposits and negotiable certificates of deposit	10,754,947	163,032	10,591,915	10,597,304

NCB		(Millions of yen)		
	Six months ended Sep. 30, 2025	YoY change	Six months ended Sep. 30, 2024	Fiscal year ended Mar. 31, 2025
Interest earning assets	11,416,868	536,646	10,880,222	11,059,244
Of which, loans and bills discounted	9,565,436	473,897	9,091,539	9,282,437
Of which, securities	1,672,103	9,611	1,662,492	1,640,309
Interest bearing liabilities	12,670,875	86,410	12,584,465	12,621,030
Of which, deposits and negotiable certificates of deposit	10,470,384	156,842	10,313,542	10,315,409

The Bank of Nagasaki		(Millions of yen)		
	Six months ended Sep. 30, 2025	YoY change	Six months ended Sep. 30, 2024	Fiscal year ended Mar. 31, 2025
Interest earning assets	294,222	12,912	281,310	283,009
Of which, loans and bills discounted	279,786	10,128	269,658	271,343
Of which, securities	14,326	2,955	11,371	11,402
Interest bearing liabilities	340,779	27,300	313,479	317,674
Of which, deposits and negotiable certificates of deposit	284,624	6,117	278,507	282,025

② Yield and Spread

Two Banks Combined

		Six months ended Sep. 30, 2025	YoY change	Six months ended Sep. 30, 2024	Fiscal year ended Mar. 31, 2025
Yield on interest earning assets	A	1.33 %	0.23 pt	1.10 %	1.13 %
Yield on loans and bills discounted	B	1.17 %	0.24 pt	0.93 %	0.97 %
Yield on securities		1.84 %	0.00 pt	1.84 %	1.80 %
Cost of funding	C	0.87 %	0.14 pt	0.73 %	0.77 %
Yield on deposits and negotiable certificates of deposit	D	0.19 %	0.16 pt	0.03 %	0.07 %
Expense ratio	E	0.70 %	0.04 pt	0.66 %	0.67 %
Loan-to-deposit spread	B-D-E	0.27 %	0.04 pt	0.23 %	0.22 %
Loan to deposit simple spread	B-D	0.98 %	0.09 pt	0.89 %	0.90 %
Total interest spread	A-C	0.45 %	0.09 pt	0.36 %	0.36 %

NCB

		Six months ended Sep. 30, 2025	YoY change	Six months ended Sep. 30, 2024	Fiscal year ended Mar. 31, 2025
Yield on interest earning assets	A	1.31 %	0.22 pt	1.09 %	1.12 %
Yield on loans and bills discounted	B	1.16 %	0.24 pt	0.92 %	0.96 %
Yield on securities		1.83 %	0.01 pt	1.82 %	1.78 %
Cost of funding	C	0.86 %	0.14 pt	0.72 %	0.76 %
Yield on deposits and negotiable certificates of deposit	D	0.19 %	0.16 pt	0.03 %	0.06 %
Expense ratio	E	0.68 %	0.03 pt	0.65 %	0.66 %
Loan-to-deposit spread	B-D-E	0.28 %	0.05 pt	0.23 %	0.22 %
Loan to deposit simple spread	B-D	0.97 %	0.09 pt	0.88 %	0.89 %
Total interest spread	A-C	0.44 %	0.08 pt	0.36 %	0.36 %

The Bank of Nagasaki

		Six months ended Sep. 30, 2025	YoY change	Six months ended Sep. 30, 2024	Fiscal year ended Mar. 31, 2025
Yield on interest earning assets	A	1.68 %	0.24 pt	1.44 %	1.48 %
Yield on loans and bills discounted	B	1.48 %	0.19 pt	1.29 %	1.33 %
Yield on securities		3.60 %	(0.67) pt	4.27 %	4.05 %
Cost of funding	C	1.13 %	0.09 pt	1.04 %	1.07 %
Yield on deposits and negotiable certificates of deposit	D	0.18 %	0.13 pt	0.05 %	0.08 %
Expense ratio	E	1.16 %	0.05 pt	1.11 %	1.11 %
Loan-to-deposit spread	B-D-E	0.12 %	0.00 pt	0.12 %	0.13 %
Loan to deposit simple spread	B-D	1.29 %	0.05 pt	1.24 %	1.25 %
Total interest spread	A-C	0.55 %	0.16 pt	0.39 %	0.41 %

(2) Japan

① Average amount outstanding of interest earning assets and interest bearing liabilities

Two Banks Combined				(Millions of yen)
	Six months ended Sep. 30, 2025	YoY change	Six months ended Sep. 30, 2024	Fiscal year ended Mar. 31, 2025
Interest earning assets	11,368,919	537,600	10,831,319	11,004,159
Of which, loans and bills discounted	9,780,234	477,636	9,302,598	9,491,757
Of which, securities	1,385,881	71,034	1,314,847	1,304,997
Interest bearing liabilities	12,671,685	101,562	12,570,123	12,602,700
Of which, deposits and negotiable certificates of deposit	10,737,190	165,509	10,571,681	10,577,621

NCB				(Millions of yen)
	Six months ended Sep. 30, 2025	YoY change	Six months ended Sep. 30, 2024	Fiscal year ended Mar. 31, 2025
Interest earning assets	11,124,513	546,633	10,577,880	10,750,111
Of which, loans and bills discounted	9,500,448	467,508	9,032,940	9,220,414
Of which, securities	1,371,555	68,079	1,303,476	1,293,595
Interest bearing liabilities	12,380,722	96,206	12,284,516	12,313,988
Of which, deposits and negotiable certificates of deposit	10,452,626	159,319	10,293,307	10,295,727

The Bank of Nagasaki				(Millions of yen)
	Six months ended Sep. 30, 2025	YoY change	Six months ended Sep. 30, 2024	Fiscal year ended Mar. 31, 2025
Interest earning assets	294,222	12,912	281,310	283,009
Of which, loans and bills discounted	279,786	10,128	269,658	271,343
Of which, securities	14,326	2,955	11,371	11,402
Interest bearing liabilities	340,779	27,300	313,479	317,674
Of which, deposits and negotiable certificates of deposit	284,624	6,117	278,507	282,025

② Yield and Spread

Two Banks Combined

		Six months ended Sep. 30, 2025	YoY change	Six months ended Sep. 30, 2024	Fiscal year ended Mar. 31, 2025
Yield on interest earning assets	A	1.22 %	0.25 pt	0.97 %	1.01 %
Yield on loans and bills discounted	B	1.15 %	0.25 pt	0.90 %	0.95 %
Yield on securities		1.28 %	0.06 pt	1.22 %	1.15 %
Cost of funding	C	0.76 %	0.19 pt	0.57 %	0.61 %
Yield on deposits and negotiable certificates of deposit	D	0.19 %	0.17 pt	0.02 %	0.06 %
Expense ratio	E	0.68 %	0.03 pt	0.65 %	0.66 %
Loan-to-deposit spread	B-D-E	0.27 %	0.05 pt	0.22 %	0.22 %
Loan to deposit simple spread	B-D	0.96 %	0.08 pt	0.88 %	0.88 %
Total interest spread	A-C	0.46 %	0.06 pt	0.40 %	0.39 %

NCB

		Six months ended Sep. 30, 2025	YoY change	Six months ended Sep. 30, 2024	Fiscal year ended Mar. 31, 2025
Yield on interest earning assets	A	1.20 %	0.25 pt	0.95 %	0.99 %
Yield on loans and bills discounted	B	1.14 %	0.25 pt	0.89 %	0.94 %
Yield on securities		1.26 %	0.06 pt	1.20 %	1.13 %
Cost of funding	C	0.75 %	0.19 pt	0.56 %	0.60 %
Yield on deposits and negotiable certificates of deposit	D	0.19 %	0.17 pt	0.02 %	0.06 %
Expense ratio	E	0.67 %	0.04 pt	0.63 %	0.65 %
Loan-to-deposit spread	B-D-E	0.28 %	0.05 pt	0.23 %	0.22 %
Loan to deposit simple spread	B-D	0.95 %	0.09 pt	0.86 %	0.87 %
Total interest spread	A-C	0.45 %	0.06 pt	0.39 %	0.38 %

The Bank of Nagasaki

		Six months ended Sep. 30, 2025	YoY change	Six months ended Sep. 30, 2024	Fiscal year ended Mar. 31, 2025
Yield on interest earning assets	A	1.68 %	0.24 pt	1.44 %	1.48 %
Yield on loans and bills discounted	B	1.48 %	0.19 pt	1.29 %	1.33 %
Yield on securities		3.60 %	(0.67) pt	4.27 %	4.05 %
Cost of funding	C	1.13 %	0.09 pt	1.04 %	1.07 %
Yield on deposits and negotiable certificates of deposit	D	0.18 %	0.13 pt	0.05 %	0.08 %
Expense ratio	E	1.16 %	0.05 pt	1.11 %	1.11 %
Loan-to-deposit spread	B-D-E	0.12 %	0.00 pt	0.12 %	0.13 %
Loan to deposit simple spread	B-D	1.29 %	0.05 pt	1.24 %	1.25 %
Total interest spread	A-C	0.55 %	0.16 pt	0.39 %	0.41 %

3. Capital Adequacy Ratio (Japanese Standards)

Early application of the finalized Basel III framework was implemented at the end of the fiscal year ended March 31, 2023.

NNFH (Consolidated)

(Millions of yen)

		Sep. 30, 2025 [Preliminary]	Change from Mar. 31, 2025	Change from Sep. 30, 2024	Mar. 31, 2025	Sep. 30, 2024
Capital adequacy ratio	A÷B	12.83 %	0.24 pt	(0.07) pt	12.59 %	12.90 %
Capital	A	501,668	13,434	13,595	488,234	488,073
	Core capital: instruments and reserves	533,373	15,425	19,244	517,948	514,129
	Core capital: regulatory adjustments	31,705	1,991	5,649	29,714	26,056
Risk-weighted assets, etc.	B	3,908,112	32,209	127,148	3,875,903	3,780,964
Total required capital	B×4%	156,324	1,288	5,086	155,036	151,238

* Credit risk-weighted asset is calculated based on the foundation internal ratings-based approach, and operational risk adjustments are calculated based on the standardized measurement approach among risk-weighted assets, etc.

NCB

(Millions of yen)

		Sep. 30, 2025 [Preliminary]	Change from Mar. 31, 2025	Change from Sep. 30, 2024	Mar. 31, 2025	Sep. 30, 2024
Capital adequacy ratio	A÷B	12.56 %	0.20 pt	(0.57) pt	12.36 %	13.13 %
Capital	A	467,945	11,114	12,212	456,831	455,733
	Core capital: instruments and reserves	503,224	12,889	19,206	490,335	484,018
	Core capital: regulatory adjustments	35,279	1,775	6,995	33,504	28,284
Risk-weighted assets, etc.	B	3,723,802	29,174	253,547	3,694,628	3,470,255
Total required capital	B×4%	148,952	1,167	10,142	147,785	138,810

* Credit risk-weighted asset is calculated based on the foundation internal ratings-based approach, and operational risk adjustments are calculated based on the standardized measurement approach among risk-weighted assets, etc.

The Bank of Nagasaki

(Millions of yen)

		Sep. 30, 2025 [Preliminary]	Change from Mar. 31, 2025	Change from Sep. 30, 2024	Mar. 31, 2025	Sep. 30, 2024
Capital adequacy ratio	A÷B	10.10 %	(0.02) pt	(0.33) pt	10.12 %	10.43 %
Capital	A	17,822	197	163	17,625	17,659
	Core capital: instruments and reserves	18,046	201	233	17,845	17,813
	Core capital: regulatory adjustments	223	3	70	220	153
Risk-weighted assets, etc.	B	176,301	2,309	7,078	173,992	169,223
Total required capital	B×4%	7,052	93	284	6,959	6,768

* Credit risk-weighted asset is calculated based on the standardized approach, and operational risk adjustments are calculated based on the standardized measurement approach among risk-weighted assets, etc.

Disclosures on capital composition will be posted on the Company's website
(https://www.nnfh.co.jp/shareholder/ir/self-owned_capital.html).

4. Valuation Gains or Losses of Securities with Market Value

NNFH (Consolidated)

(Millions of yen)

	Sep. 30, 2025						Mar. 31, 2025	Sep. 30, 2024
	Consolidated balance sheet amount	Valuation gains or losses	Change from Mar. 31, 2025	Change from Sep. 30, 2024	Valuation gains	Valuation losses	Valuation gains or losses	Valuation gains or losses
Held-to-maturity	9,997	(18)	(18)	(18)	-	18	-	-
Bonds	9,997	(18)	(18)	(18)	-	18	-	-
Other	-	-	-	-	-	-	-	-
Available-for-sale securities	1,715,448	25,210	28,731	(20,074)	109,779	84,568	(3,521)	45,284
Stocks	114,716	80,058	11,703	(564)	80,115	57	68,355	80,622
Bonds	1,118,632	(73,789)	(3,463)	(30,374)	79	73,869	(70,326)	(43,415)
Other	482,100	18,942	20,491	10,865	29,583	10,641	(1,549)	8,077
Total	1,725,446	25,192	28,713	(20,092)	109,779	84,586	(3,521)	45,284
Stocks	114,716	80,058	11,703	(564)	80,115	57	68,355	80,622
Bonds	1,128,630	(73,808)	(3,482)	(30,393)	79	73,887	(70,326)	(43,415)
Other	482,100	18,942	20,491	10,865	29,583	10,641	(1,549)	8,077

* Recorded valuation gains or losses on available-for-sale securities are the balance between consolidated balance sheet amounts and book value.

NCB

(Millions of yen)

	Sep. 30, 2025						Mar. 31, 2025	Sep. 30, 2024
	Balance sheet amount	Valuation gains or losses	Change from Mar. 31, 2025	Change from Sep. 30, 2024	Valuation gains	Valuation losses	Valuation gains or losses	Valuation gains or losses
Held-to-maturity	-	-	-	-	-	-	-	-
Bonds	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-
Available-for-sale securities	1,695,756	16,644	28,717	(21,866)	101,203	84,558	(12,073)	38,510
Stocks	106,592	72,685	11,828	(2,108)	72,733	48	60,857	74,793
Bonds	1,118,632	(73,789)	(3,463)	(30,374)	79	73,869	(70,326)	(43,415)
Other	470,531	17,749	20,354	10,617	28,389	10,640	(2,605)	7,132
Total	1,695,756	16,644	28,717	(21,866)	101,203	84,558	(12,073)	38,510
Stocks	106,592	72,685	11,828	(2,108)	72,733	48	60,857	74,793
Bonds	1,118,632	(73,789)	(3,463)	(30,374)	79	73,869	(70,326)	(43,415)
Other	470,531	17,749	20,354	10,617	28,389	10,640	(2,605)	7,132

* Recorded valuation gains or losses on available-for-sale securities are the balance between balance sheet amounts and book value.

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(Millions of yen)

	Sep. 30, 2025						Mar. 31, 2025	Sep. 30, 2024
	Balance sheet amount	Valuation gains or losses	Change from Mar. 31, 2025	Change from Sep. 30, 2024	Valuation gains	Valuation losses	Valuation gains or losses	Valuation gains or losses
Held-to-maturity	9,997	(18)	(18)	(18)	-	18	-	-
Bonds	9,997	(18)	(18)	(18)	-	18	-	-
Other	-	-	-	-	-	-	-	-
Available-for-sale securities	11,368	1,002	131	243	1,002	-	871	759
Stocks	-	-	-	-	-	-	-	-
Bonds	-	-	-	-	-	-	-	-
Other	11,368	1,002	131	243	1,002	-	871	759
Total	21,366	984	113	225	1,002	18	871	759
Stocks	-	-	-	-	-	-	-	-
Bonds	9,997	(18)	(18)	(18)	-	18	-	-
Other	11,368	1,002	131	243	1,002	-	871	759

* Recorded valuation gains or losses on available-for-sale securities are the balance between balance sheet amounts and book value.

5. Business profits

Two Banks Combined

	Six months ended Sep. 30, 2025	YoY change	Six months ended Sep. 30, 2024	Fiscal year ended Mar. 31, 2025
Net business profits (before provision for general reserve for possible loan losses) (Millions of yen)	24,715	7,947	16,768	32,971
Per employee (Thousands of yen)	6,940	2,098	4,842	9,640
Core net business profits (Millions of yen)	27,066	6,293	20,773	41,068
Per employee (Thousands of yen)	7,600	1,602	5,998	12,008
Business profits (Millions of yen)	23,558	6,452	17,106	31,526
Per employee (Thousands of yen)	6,615	1,676	4,939	9,218

NCB

	Six months ended Sep. 30, 2025	YoY change	Six months ended Sep. 30, 2024	Fiscal year ended Mar. 31, 2025
Net business profits (before provision for general reserve for possible loan losses) (Millions of yen)	24,408	7,896	16,512	32,514
Per employee (Thousands of yen)	7,230	2,196	5,034	10,038
Core net business profits (Millions of yen)	26,759	6,242	20,517	40,612
Per employee (Thousands of yen)	7,926	1,671	6,255	12,538
Core net business profits (excluding gain or loss from cancellation of investment trust) (Millions of yen)	24,651	6,808	17,843	36,222
Per employee (Thousands of yen)	7,301	1,861	5,440	11,183
Business profits (Millions of yen)	23,261	6,480	16,781	31,069
Per employee (Thousands of yen)	6,890	1,774	5,116	9,592

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	Six months ended Sep. 30, 2025	YoY change	Six months ended Sep. 30, 2024	Fiscal year ended Mar. 31, 2025
Net business profits (before provision for general reserve for possible loan losses) (Millions of yen)	303	51	252	449
Per employee (Thousands of yen)	1,638	260	1,378	2,484
Core net business profits (Millions of yen)	303	51	252	449
Per employee (Thousands of yen)	1,638	260	1,378	2,484
Core net business profits (excluding gain or loss from cancellation of investment trust) (Millions of yen)	303	51	252	449
Per employee (Thousands of yen)	1,638	260	1,378	2,484
Business profits (Millions of yen)	294	42	252	449
Per employee (Thousands of yen)	1,590	212	1,378	2,484

6. ROE

NNFH (Consolidated)

	Six months ended Sep. 30, 2025	YoY change	Six months ended Sep. 30, 2024	Fiscal year ended Mar. 31, 2025
Net business profits (before provision for general reserve for possible loan losses) basis	9.83 %	2.97 pt	6.86 %	7.01 %
Profit attributable to owners of parent basis	7.49 %	1.81 pt	5.68 %	5.51 %

NCB

	Six months ended Sep. 30, 2025	YoY change	Six months ended Sep. 30, 2024	Fiscal year ended Mar. 31, 2025
Net business profits (before provision for general reserve for possible loan losses) basis	9.11 %	3.09 pt	6.02 %	6.10 %
Profit basis	7.16 %	1.99 pt	5.17 %	5.07 %

The Bank of Nagasaki

	Six months ended Sep. 30, 2025	YoY change	Six months ended Sep. 30, 2024	Fiscal year ended Mar. 31, 2025
Net business profits (before provision for general reserve for possible loan losses) basis	3.08 %	0.48 pt	2.60 %	2.31 %
Profit basis	1.90 %	0.03 pt	1.87 %	1.78 %

7. Number of Officers and Employees

NCB

(Persons)

	Sep. 30, 2025	Change from Mar. 31, 2025	Change from Sep. 30, 2024	Mar. 31, 2025	Sep. 30, 2024
Officers	16	0	0	16	16
Executive officers	15	2	(1)	13	16
Employees	3,536	200	104	3,336	3,432

* The number of employees includes those seconded to other entities from the bank.

The Bank of Nagasaki

(Persons)

	Sep. 30, 2025	Change from Mar. 31, 2025	Change from Sep. 30, 2024	Mar. 31, 2025	Sep. 30, 2024
Officers	9	0	0	9	9
Executive officers	4	1	1	3	3
Employees	208	9	(1)	199	209

* The number of employees includes those seconded to other entities from the bank.

8. Number of Locations

NCB

(Locations)

	Sep. 30, 2025	Change from Mar. 31, 2025	Change from Sep. 30, 2024	Mar. 31, 2025	Sep. 30, 2024
Domestic HQ and branches	176	0	0	176	176
Of which, sub-branches	12	0	0	12	12
Overseas operations	3	0	0	3	3

The Bank of Nagasaki

(Locations)

	Sep. 30, 2025	Change from Mar. 31, 2025	Change from Sep. 30, 2024	Mar. 31, 2025	Sep. 30, 2024
Domestic HQ and branches	24	0	0	24	24
Of which, sub-branches	1	0	0	1	1
Overseas operations	-	-	-	-	-

9. Financial Result Forecasts

NNFH (Consolidated)

(Millions of yen)

	Fiscal year ending Mar. 31, 2026 [Forecast]		Fiscal year ended Mar. 31, 2025
		YoY change	
Ordinary profit	55,000	9,463	45,537
Profit attributable to owners of parent	37,000	6,018	30,982

NCB

(Millions of yen)

	Fiscal year ending Mar. 31, 2026 [Forecast]		Fiscal year ended Mar. 31, 2025
		YoY change	
Gross operating profit	123,700	22,077	101,623
Expenses	73,100	3,992	69,108
Net business profits (before provision for general reserve for possible loan losses)	50,600	18,086	32,514
[Core net business profits]	[53,000]	[12,388]	[40,612]
Ordinary profit	47,000	8,052	38,948
Profit	32,000	4,958	27,042
Credit cost	7,000	2,406	4,594

The Bank of Nagasaki

(Millions of yen)

	Fiscal year ending Mar. 31, 2026 [Forecast]		Fiscal year ended Mar. 31, 2025
		YoY change	
Gross operating profit	4,050	449	3,601
Expenses	3,450	299	3,151
Net business profits (before provision for general reserve for possible loan losses)	600	151	449
[Core net business profits]	[600]	[151]	[449]
Ordinary profit	550	37	513
Profit	370	25	345
Credit cost	70	104	(34)

II State of Loans and Bills Discounted, etc.

1. Balance of Loans and Bills Discounted, Deposits, and Assets Under Management

(1) Loans to SMEs, etc.

Two Banks Combined

(Millions of yen)

	Sep. 30, 2025	Change from Mar. 31, 2025	Change from Sep. 30, 2024	Mar. 31, 2025	Sep. 30, 2024
Loans to SMEs, etc. A	7,067,779	57,258	187,982	7,010,521	6,879,797
SMEs	4,491,124	(692)	56,021	4,491,816	4,435,103
Retail customers	2,576,654	57,950	131,960	2,518,704	2,444,694
Loans and bills discounted B	9,762,656	(209,052)	158,669	9,971,708	9,603,987
Ratio of loans to SMEs, etc. A÷B	72.39 %	2.09 pt	0.76 pt	70.30 %	71.63 %

NCB

(Millions of yen)

	Sep. 30, 2025	Change from Mar. 31, 2025	Change from Sep. 30, 2024	Mar. 31, 2025	Sep. 30, 2024
Loans to SMEs, etc. A	6,836,342	57,293	186,715	6,779,049	6,649,627
SMEs	4,407,848	(316)	58,556	4,408,164	4,349,292
Retail customers	2,428,493	57,609	128,158	2,370,884	2,300,335
Loans and bills discounted B	9,480,431	(215,098)	148,458	9,695,529	9,331,973
Ratio of loans to SMEs, etc. A÷B	72.11 %	2.20 pt	0.86 pt	69.91 %	71.25 %

The Bank of Nagasaki

(Millions of yen)

	Sep. 30, 2025	Change from Mar. 31, 2025	Change from Sep. 30, 2024	Mar. 31, 2025	Sep. 30, 2024
Loans to SMEs, etc. A	231,437	(35)	1,267	231,472	230,170
SMEs	83,276	(376)	(2,535)	83,652	85,811
Retail customers	148,161	341	3,802	147,820	144,359
Loans and bills discounted B	282,224	6,045	10,211	276,179	272,013
Ratio of loans to SMEs, etc. A÷B	82.00 %	(1.81) pt	(2.61) pt	83.81 %	84.61 %

(2) Personal loans

Two Banks Combined

(Millions of yen)

	Sep. 30, 2025	Change from Mar. 31, 2025	Change from Sep. 30, 2024	Mar. 31, 2025	Sep. 30, 2024
Personal loans	3,525,401	75,861	189,048	3,449,540	3,336,353
Housing loans	3,129,939	55,368	145,694	3,074,571	2,984,245
Customer loans	395,461	20,492	43,353	374,969	352,108

* Housing loans include loans for apartment buildings.

NCB

(Millions of yen)

	Sep. 30, 2025	Change from Mar. 31, 2025	Change from Sep. 30, 2024	Mar. 31, 2025	Sep. 30, 2024
Personal loans	3,366,688	75,386	185,227	3,291,302	3,181,461
Housing loans	2,990,834	56,483	146,044	2,934,351	2,844,790
Customer loans	375,854	18,903	39,183	356,951	336,671

* Housing loans include loans for apartment buildings.

The Bank of Nagasaki

(Millions of yen)

	Sep. 30, 2025	Change from Mar. 31, 2025	Change from Sep. 30, 2024	Mar. 31, 2025	Sep. 30, 2024
Personal loans	158,712	475	3,821	158,237	154,891
Housing loans	139,105	(1,115)	(349)	140,220	139,454
Customer loans	19,607	1,590	4,171	18,017	15,436

* Housing loans include loans for apartment buildings.

(3) Loans and Bills Discounted by Industry

Two Banks Combined

(Millions of yen)

	Sep. 30, 2025	Change from Mar. 31, 2025	Change from Sep. 30, 2024	Mar. 31, 2025	Sep. 30, 2024
Domestic locations (excluding the special international financial transactions account)	9,762,656	(209,052)	158,669	9,971,708	9,603,987
Manufacturing	490,256	10,317	21,627	479,939	468,629
Agriculture, forestry	37,433	627	97	36,806	37,336
Fishery	13,297	(368)	4,766	13,665	8,531
Mining, quarrying, gravel extraction	6,566	128	(97)	6,438	6,663
Construction	358,351	(5,394)	(1,879)	363,745	360,230
Electricity, gas, heat, and water supply	202,702	6,349	3,243	196,353	199,459
Information and communications	47,020	2,583	5,177	44,437	41,843
Transportation, postal service	318,250	35,821	46,099	282,429	272,151
Wholesale, retail	821,890	(19,465)	(12,884)	841,355	834,774
Finance, insurance	411,643	17,753	26,214	393,890	385,429
Real estate, lease	2,278,656	46,866	118,525	2,231,790	2,160,131
Other kinds of services	978,564	(26,199)	(44,273)	1,004,763	1,022,837
National and local government	1,221,367	(336,021)	(139,907)	1,557,388	1,361,274
Other	2,576,654	57,950	131,960	2,518,704	2,444,694

NCB

(Millions of yen)

	Sep. 30, 2025	Change from Mar. 31, 2025	Change from Sep. 30, 2024	Mar. 31, 2025	Sep. 30, 2024
Domestic locations (excluding the special international financial transactions account)	9,480,431	(215,098)	148,458	9,695,529	9,331,973
Manufacturing	481,860	8,316	19,601	473,544	462,259
Agriculture, forestry	36,599	608	253	35,991	36,346
Fishery	12,544	(368)	5,375	12,912	7,169
Mining, quarrying, gravel extraction	5,702	87	(122)	5,615	5,824
Construction	341,072	(5,438)	(2,211)	346,510	343,283
Electricity, gas, heat, and water supply	198,285	6,174	3,135	192,111	195,150
Information and communications	45,523	2,663	5,331	42,860	40,192
Transportation, postal service	315,591	35,286	45,557	280,305	270,034
Wholesale, retail	812,328	(19,226)	(13,020)	831,554	825,348
Finance, insurance	407,255	16,169	26,235	391,086	381,020
Real estate, lease	2,246,518	46,790	117,789	2,199,728	2,128,729
Other kinds of services	963,857	(25,641)	(44,590)	989,498	1,008,447
National and local government	1,184,797	(338,127)	(143,035)	1,522,924	1,327,832
Other	2,428,493	57,609	128,158	2,370,884	2,300,335

The Bank of Nagasaki

(Millions of yen)

	Sep. 30, 2025	Change from Mar. 31, 2025	Change from Sep. 30, 2024	Mar. 31, 2025	Sep. 30, 2024
Domestic locations (excluding the special international financial transactions account)	282,224	6,045	10,211	276,179	272,013
Manufacturing	8,395	2,001	2,026	6,394	6,369
Agriculture, forestry	834	19	(156)	815	990
Fishery	753	1	(609)	752	1,362
Mining, quarrying, gravel extraction	864	42	26	822	838
Construction	17,278	44	331	17,234	16,947
Electricity, gas, heat, and water supply	4,417	175	109	4,242	4,308
Information and communications	1,497	(80)	(153)	1,577	1,650
Transportation, postal service	2,658	535	541	2,123	2,117
Wholesale, retail	9,562	(239)	136	9,801	9,426
Finance, insurance	4,387	1,583	(21)	2,804	4,408
Real estate, lease	32,138	77	736	32,061	31,402
Other kinds of services	14,706	(559)	317	15,265	14,389
National and local government	36,570	2,107	3,129	34,463	33,441
Other	148,161	341	3,802	147,820	144,359

(4) Deposits by Entity Type

Two Banks Combined

(Millions of yen)

	Sep. 30, 2025	Change from Mar. 31, 2025	Change from Sep. 30, 2024	Mar. 31, 2025	Sep. 30, 2024
Retail customers	6,733,568	34,187	74,029	6,699,381	6,659,539
Liquid	4,999,544	(25,316)	21,692	5,024,860	4,977,852
Fixed	1,734,023	59,503	52,336	1,674,520	1,681,687
General corporations	3,286,780	(21,605)	(38,447)	3,308,385	3,325,227
Liquid	2,654,804	13,313	(48,014)	2,641,491	2,702,818
Fixed	631,975	(34,919)	9,566	666,894	622,409
Financial institutions	192,899	(30,268)	55,649	223,167	137,250
Liquid	17,689	(266)	(4,349)	17,955	22,038
Fixed	175,209	(30,002)	59,998	205,211	115,211
Public funds	520,258	218,039	133,449	302,219	386,809
Liquid	190,310	98,074	36,318	92,236	153,992
Fixed	329,947	119,964	97,131	209,983	232,816
Total deposits and negotiable certificates of deposit	10,733,506	200,353	224,678	10,533,153	10,508,828
Liquid	7,862,348	85,804	5,646	7,776,544	7,856,702
Fixed	2,871,157	114,548	219,032	2,756,609	2,652,125

NCB

(Millions of yen)

	Sep. 30, 2025	Change from Mar. 31, 2025	Change from Sep. 30, 2024	Mar. 31, 2025	Sep. 30, 2024
Retail customers	6,534,047	35,230	72,956	6,498,817	6,461,091
Liquid	4,903,598	(22,947)	23,545	4,926,545	4,880,053
Fixed	1,630,448	58,176	49,411	1,572,272	1,581,037
General corporations	3,225,592	(17,420)	(37,984)	3,243,012	3,263,576
Liquid	2,608,859	17,798	(47,085)	2,591,061	2,655,944
Fixed	616,732	(35,218)	9,100	651,950	607,632
Financial institutions	192,747	(30,373)	55,529	223,120	137,218
Liquid	17,537	(371)	(4,469)	17,908	22,006
Fixed	175,209	(30,002)	59,998	205,211	115,211
Public funds	495,820	210,822	132,356	284,998	363,464
Liquid	185,910	93,958	36,896	91,952	149,014
Fixed	309,909	116,864	95,459	193,045	214,450
Total deposits and negotiable certificates of deposit	10,448,206	198,259	222,856	10,249,947	10,225,350
Liquid	7,715,906	88,438	8,888	7,627,468	7,707,018
Fixed	2,732,300	109,821	213,969	2,622,479	2,518,331

The Bank of Nagasaki

(Millions of yen)

	Sep. 30, 2025	Change from Mar. 31, 2025	Change from Sep. 30, 2024	Mar. 31, 2025	Sep. 30, 2024
Retail customers	199,521	(1,043)	1,073	200,564	198,448
Liquid	95,945	(2,370)	(1,853)	98,315	97,798
Fixed	103,575	1,327	2,926	102,248	100,649
General corporations	61,188	(4,185)	(463)	65,373	61,651
Liquid	45,945	(4,484)	(929)	50,429	46,874
Fixed	15,243	300	466	14,943	14,777
Financial institutions	159	85	41	74	118
Liquid	159	85	41	74	118
Fixed	-	-	-	-	-
Public funds	24,437	7,216	1,092	17,221	23,345
Liquid	4,399	4,116	(579)	283	4,978
Fixed	20,038	3,101	1,672	16,937	18,366
Total deposits and negotiable certificates of deposit	285,306	2,074	1,742	283,232	283,564
Liquid	146,450	(2,653)	(3,320)	149,103	149,770
Fixed	138,856	4,727	5,063	134,129	133,793

(5) Assets Under Management

Group Total		(Millions of yen)			
	Sep. 30, 2025	Change from Mar. 31, 2025	Change from Sep. 30, 2024	Mar. 31, 2025	Sep. 30, 2024
Two banks combined	1,068,155	88,366	115,531	979,789	952,624
Investment trusts	436,615	56,919	63,756	379,696	372,859
Insurance	594,460	28,120	49,295	566,340	545,165
Public bonds	19,508	3,386	5,365	16,122	14,143
Foreign currency deposits	17,570	(59)	(2,886)	17,629	20,456
Nishi-Nippon City TT Securities	504,198	78,826	77,933	425,372	426,265
Total	1,572,354	167,193	193,465	1,405,161	1,378,889
Of which, retail customers	1,329,271	128,178	155,378	1,201,093	1,173,893

NCB		(Millions of yen)			
	Sep. 30, 2025	Change from Mar. 31, 2025	Change from Sep. 30, 2024	Mar. 31, 2025	Sep. 30, 2024
Investment trusts	414,163	53,625	60,153	360,538	354,010
Insurance	555,245	26,884	46,136	528,361	509,109
Public bonds	18,961	3,258	5,155	15,703	13,806
Foreign currency deposits	17,570	(59)	(2,886)	17,629	20,456
Total	1,005,941	83,708	108,560	922,233	897,381
Of which, retail customers	952,858	78,074	104,780	874,784	848,078

The Bank of Nagasaki		(Millions of yen)			
	Sep. 30, 2025	Change from Mar. 31, 2025	Change from Sep. 30, 2024	Mar. 31, 2025	Sep. 30, 2024
Investment trusts	22,452	3,294	3,603	19,158	18,849
Insurance	39,214	1,236	3,158	37,978	36,056
Public bonds	546	128	210	418	336
Foreign currency deposits	-	-	-	-	-
Total	62,214	4,658	6,972	57,556	55,242
Of which, retail customers	60,834	4,314	6,617	56,520	54,217

2. Loans Disclosed Based on the Financial Reconstruction Act (FRA), Risk-management Loans, etc.

(1) Loans Disclosed Based on the FRA and Risk-management Loans

Two Banks Combined

(Millions of yen)

		Sep. 30, 2025	Change from Mar. 31, 2025	Change from Sep. 30, 2024	Mar. 31, 2025	Sep. 30, 2024
	Claims against bankrupt and quasi-bankrupt obligors	16,865	(1,119)	(1,128)	17,984	17,993
	Doubtful claims	89,300	(1,411)	(586)	90,711	89,886
	Substandard claims	43,477	2,345	11,031	41,132	32,446
	Loans overdue for three months or more	325	(50)	3	375	322
	Restructured loans	43,152	2,395	11,029	40,757	32,123
Total A		149,643	(185)	9,317	149,828	140,326
(Amount of partial direct write-off)		10,040	2,078	(333)	7,962	10,373
	Sub-performing claims excluding substandard claims	627,293	282	(21,693)	627,011	648,986
	Performing claims	9,019,684	(207,635)	168,590	9,227,319	8,851,094
Normal claims		9,646,978	(207,352)	146,897	9,854,330	9,500,081
Total credit amount B		9,796,621	(207,537)	156,214	10,004,158	9,640,407
Ratio of non-performing claims A÷B		1.52 %	0.03 pt	0.07 pt	1.49 %	1.45 %

*"Substandard claims" are classified under loans disclosed based on the FRA, and "loans overdue for three months or more" and "restructured loans" are classified under risk-management loans.

■ Coverage amount

	Claims against bankrupt and quasi-bankrupt obligors	10,098	350	896	9,748	9,202
	Doubtful claims	69,150	(1,186)	22	70,336	69,128
	Substandard claims	14,947	(937)	2,755	15,884	12,192
Collateral, guarantees, etc. C		94,195	(1,774)	3,671	95,969	90,524
	Claims against bankrupt and quasi-bankrupt obligors	6,767	(1,468)	(2,023)	8,235	8,790
	Doubtful claims	13,668	(89)	(246)	13,757	13,914
	Substandard claims	5,919	437	1,762	5,482	4,157
Allowance for loan losses, etc. D		26,355	(1,120)	(507)	27,475	26,862
	Claims against bankrupt and quasi-bankrupt obligors	16,865	(1,119)	(1,128)	17,984	17,993
	Doubtful claims	82,818	(1,275)	(224)	84,093	83,042
	Substandard claims	20,866	(501)	4,516	21,367	16,350
Coverage amount E=C+D		120,551	(2,894)	3,165	123,445	117,386

■ Coverage ratio

	Claims against bankrupt and quasi-bankrupt obligors	100.00 %	0.00 pt	0.00 pt	100.00 %	100.00 %
	Doubtful claims	92.74 %	0.04 pt	0.36 pt	92.70 %	92.38 %
	Substandard claims	47.99 %	(3.95) pt	(2.40) pt	51.94 %	50.39 %
Coverage ratio E÷A		80.55 %	(1.84) pt	(3.10) pt	82.39 %	83.65 %

■ Loan-loss reserve ratio

	Claims against bankrupt and quasi-bankrupt obligors	100.00 %	0.00 pt	0.00 pt	100.00 %	100.00 %
	Doubtful claims	67.83 %	0.32 pt	0.80 pt	67.51 %	67.03 %
	Substandard claims	20.74 %	(0.97) pt	0.22 pt	21.71 %	20.52 %
Loan-loss reserve ratio D÷(A-C)		47.53 %	(3.48) pt	(6.40) pt	51.01 %	53.93 %

NCB

(Millions of yen)

		Sep. 30, 2025	Change from Mar. 31, 2025	Change from Sep. 30, 2024	Mar. 31, 2025	Sep. 30, 2024
	Claims against bankrupt and quasi-bankrupt obligors	16,608	(1,117)	(1,119)	17,725	17,727
	Doubtful claims	86,428	(1,336)	(646)	87,764	87,074
	Substandard claims	43,130	2,048	10,737	41,082	32,393
	Loans overdue for three months or more	325	(50)	3	375	322
	Restructured loans	42,804	2,097	10,734	40,707	32,070
Total A		146,167	(405)	8,973	146,572	137,194
(Amount of partial direct write-off)		9,997	2,227	(185)	7,770	10,182
	Sub-performing claims excluding substandard claims	610,820	1,836	(18,189)	608,984	629,009
	Performing claims	8,757,228	(215,027)	155,185	8,972,255	8,602,043
Normal claims		9,368,048	(213,192)	136,996	9,581,240	9,231,052
Total credit amount B		9,514,215	(213,597)	145,968	9,727,812	9,368,247
Ratio of non-performing claims A÷B		1.53 %	0.03 pt	0.07 pt	1.50 %	1.46 %

*"Substandard claims" are classified under loans disclosed based on the FRA, and "loans overdue for three months or more" and "restructured loans" are classified under risk-management loans.

■ Coverage amount

	Claims against bankrupt and quasi-bankrupt obligors	9,848	350	906	9,498	8,942
	Doubtful claims	66,578	(1,172)	(80)	67,750	66,658
	Substandard claims	14,879	(977)	2,714	15,856	12,165
Collateral, guarantees, etc. C		91,306	(1,798)	3,540	93,104	87,766
	Claims against bankrupt and quasi-bankrupt obligors	6,760	(1,467)	(2,025)	8,227	8,785
	Doubtful claims	13,562	(79)	(213)	13,641	13,775
	Substandard claims	5,902	422	1,747	5,480	4,155
Allowance for loan losses, etc. D		26,225	(1,124)	(490)	27,349	26,715
	Claims against bankrupt and quasi-bankrupt obligors	16,608	(1,117)	(1,119)	17,725	17,727
	Doubtful claims	80,140	(1,251)	(294)	81,391	80,434
	Substandard claims	20,782	(554)	4,462	21,336	16,320
Coverage amount E=C+D		117,531	(2,922)	3,050	120,453	114,481

■ Coverage ratio

	Claims against bankrupt and quasi-bankrupt obligors	100.00 %	0.00 pt	0.00 pt	100.00 %	100.00 %
	Doubtful claims	92.72 %	(0.01) pt	0.35 pt	92.73 %	92.37 %
	Substandard claims	48.18 %	(3.75) pt	(2.20) pt	51.93 %	50.38 %
Coverage ratio E÷A		80.40 %	(1.78) pt	(3.04) pt	82.18 %	83.44 %

■ Loan-loss reserve ratio

	Claims against bankrupt and quasi-bankrupt obligors	100.00 %	0.00 pt	0.00 pt	100.00 %	100.00 %
	Doubtful claims	68.32 %	0.17 pt	0.85 pt	68.15 %	67.47 %
	Substandard claims	20.89 %	(0.83) pt	0.35 pt	21.72 %	20.54 %
Loan-loss reserve ratio D÷(A-C)		47.80 %	(3.35) pt	(6.24) pt	51.15 %	54.04 %

The Bank of Nagasaki

(Millions of yen)

		Sep. 30, 2025	Change from Mar. 31, 2025	Change from Sep. 30, 2024	Mar. 31, 2025	Sep. 30, 2024
	Claims against bankrupt and quasi-bankrupt obligors	257	(2)	(8)	259	265
	Doubtful claims	2,872	(75)	60	2,947	2,812
	Substandard claims	347	298	295	49	52
	Loans overdue for three months or more	-	-	-	-	-
	Restructured loans	347	298	295	49	52
Total A		3,476	221	345	3,255	3,131
(Amount of partial direct write-off)		43	(149)	(147)	192	190
	Sub-performing claims excluding substandard claims	16,473	(1,554)	(3,504)	18,027	19,977
	Performing claims	262,456	7,393	13,405	255,063	249,051
Normal claims		278,929	5,839	9,901	273,090	269,028
Total credit amount B		282,406	6,061	10,247	276,345	272,159
Ratio of non-performing claims A÷B		1.23 %	0.06 pt	0.08 pt	1.17 %	1.15 %

*"Substandard claims" are classified under loans disclosed based on the FRA, and "loans overdue for three months or more" and "restructured loans" are classified under risk-management loans.

■ Coverage amount

	Claims against bankrupt and quasi-bankrupt obligors	249	(1)	(11)	250	260
	Doubtful claims	2,571	(15)	101	2,586	2,470
	Substandard claims	68	41	41	27	27
Collateral, guarantees, etc. C		2,889	25	131	2,864	2,758
	Claims against bankrupt and quasi-bankrupt obligors	7	(1)	2	8	5
	Doubtful claims	106	(9)	(32)	115	138
	Substandard claims	16	14	14	2	2
Allowance for loan losses, etc. D		129	3	(17)	126	146
	Claims against bankrupt and quasi-bankrupt obligors	257	(2)	(8)	259	265
	Doubtful claims	2,677	(25)	69	2,702	2,608
	Substandard claims	84	54	54	30	30
Coverage amount E=C+D		3,019	28	115	2,991	2,904

■ Coverage ratio

	Claims against bankrupt and quasi-bankrupt obligors	100.00 %	0.00 pt	0.00 pt	100.00 %	100.00 %
	Doubtful claims	93.22 %	1.54 pt	0.47 pt	91.68 %	92.75 %
	Substandard claims	24.38 %	(36.69) pt	(33.52) pt	61.07 %	57.90 %
Coverage ratio E÷A		86.85 %	(5.03) pt	(5.92) pt	91.88 %	92.77 %

■ Loan-loss reserve ratio

	Claims against bankrupt and quasi-bankrupt obligors	100.00 %	0.00 pt	0.00 pt	100.00 %	100.00 %
	Doubtful claims	35.28 %	3.24 pt	(5.22) pt	32.04 %	40.50 %
	Substandard claims	5.82 %	(5.31) pt	(4.96) pt	11.13 %	10.78 %
Loan-loss reserve ratio D÷(A-C)		22.10 %	(10.26) pt	(17.25) pt	32.36 %	39.35 %

(2) Loans Disclosed Based on the FRA and Risk-management Loans by Industry

Two Banks Combined

(Millions of yen)

	Sep. 30, 2025	Change from Mar. 31, 2025	Change from Sep. 30, 2024	Mar. 31, 2025	Sep. 30, 2024
Domestic locations (excluding the special international financial transactions account)	149,643	(185)	9,317	149,828	140,326
Manufacturing	13,311	(344)	(1,340)	13,655	14,651
Agriculture, forestry	1,158	(15)	(27)	1,173	1,185
Fishery	277	(38)	(38)	315	315
Mining, quarrying, gravel extraction	213	213	213	-	-
Construction	13,249	477	(218)	12,772	13,467
Electricity, gas, heat, and water supply	1,712	1,426	1,466	286	246
Information and communications	1,272	137	(236)	1,135	1,508
Transportation, postal service	5,186	(79)	(374)	5,265	5,560
Wholesale, retail	29,179	(687)	(2,819)	29,866	31,998
Finance, insurance	726	31	92	695	634
Real estate, lease	18,172	(14)	1,123	18,186	17,049
Other kinds of services	55,415	(1,514)	11,053	56,929	44,362
National and local government	-	-	-	-	-
Other	9,767	223	422	9,544	9,345

NCB

(Millions of yen)

	Sep. 30, 2025	Change from Mar. 31, 2025	Change from Sep. 30, 2024	Mar. 31, 2025	Sep. 30, 2024
Domestic locations (excluding the special international financial transactions account)	146,167	(405)	8,973	146,572	137,194
Manufacturing	12,846	(464)	(1,468)	13,310	14,314
Agriculture, forestry	1,153	(11)	(32)	1,164	1,185
Fishery	276	(33)	(37)	309	313
Mining, quarrying, gravel extraction	213	213	213	-	-
Construction	12,466	380	(251)	12,086	12,717
Electricity, gas, heat, and water supply	1,662	1,426	1,416	236	246
Information and communications	1,272	137	(236)	1,135	1,508
Transportation, postal service	4,983	(150)	(442)	5,133	5,425
Wholesale, retail	28,619	(712)	(2,806)	29,331	31,425
Finance, insurance	726	31	92	695	634
Real estate, lease	17,829	(19)	1,127	17,848	16,702
Other kinds of services	54,764	(1,438)	11,003	56,202	43,761
National and local government	-	-	-	-	-
Other	9,352	234	392	9,118	8,960

The Bank of Nagasaki

(Millions of yen)

	Sep. 30, 2025	Change from Mar. 31, 2025	Change from Sep. 30, 2024	Mar. 31, 2025	Sep. 30, 2024
Domestic locations (excluding the special international financial transactions account)	3,476	221	345	3,255	3,131
Manufacturing	464	120	127	344	337
Agriculture, forestry	5	(4)	5	9	-
Fishery	1	(5)	(1)	6	2
Mining, quarrying, gravel extraction	-	-	-	-	-
Construction	783	98	34	685	749
Electricity, gas, heat, and water supply	49	(1)	49	50	-
Information and communications	-	(0)	(0)	0	0
Transportation, postal service	202	71	68	131	134
Wholesale, retail	559	25	(14)	534	573
Finance, insurance	-	-	-	-	-
Real estate, lease	343	5	(3)	338	346
Other kinds of services	650	(77)	49	727	601
National and local government	-	-	-	-	-
Other	415	(11)	31	426	384

(3) Self-assessment Results and Loans Disclosed Based on the FRA and Risk-management Loans
(Sep. 30, 2025)

NCB

(100 million yen)

Classifications by self-assessment				
Borrower classification	Grade classification			
	Unclassified	II	III	IV

Target...total credit accounts

Bankrupt		Collateral and guarantees, etc. 2.3 billion yen Allowances 3.5 billion yen		Provision in full amount	Write-off and provision in full amount
58		39		-	-
[(12)]		[(15)]		[-]	[-]
De facto bankrupt		Collateral and guarantees, etc. 7.4 billion yen Allowances 3.2 billion yen		Provision in full amount	Write-off and provision in full amount
107		69		-	-
[1]		[(6)]		[-]	[-]
Potentially bankrupt		Collateral and guarantees, etc. 66.5 billion yen Allowances 13.5 billion yen		Provision in necessary amount	
864		610		62	
[(13)]		[(2)]		[(1)]	
Sub-performing	Substandard				
	641	86	555		
	[84]	[(2)]	[87]		
Sub-performing 6,539					
[39]					
Sub-performing other than substandard					
	5,897	1,430	4,466		
	[(46)]	[(67)]	[21]		
Performing					
87,572		87,572			
[(2,150)]		[(2,150)]			
《Total》					
Total credit amount					
95,142		89,808		62	-
[(2,136)]		[(2,243)]		[108]	[-]

Loans classified based on the FRA	Risk-management loans
---	--------------------------

Target...total credit accounts

Claims against bankrupt and quasi-bankrupt obligors	
Coverage ratio 100.00%	166 [(11)]
Doubtful claims	
Coverage ratio 92.72%	864 [(13)]
Substandard claims	Loans overdue for three months or more
Coverage ratio 48.18%	431 [21]
	3 [0]
	Restructured loans
	428 [21]
《Subtotal》	
Coverage ratio 80.40%	1,461 [(4)]
Normal claims	
	93,680 [(2,132)]
《Total》	
Total credit amount	
	95,142 [(2,136)]

* Each figure in brackets at lower lines presents changes from March 31, 2025.

*"Substandard claims" are classified under loans disclosed based on the FRA, and "loans overdue for three months or more" and "restructured loans" are classified under risk-management loans.

The Bank of Nagasaki

(100 million yen)

Classifications by self-assessment				
Borrower classification	Grade classification			
	Unclassified	II	III	IV

Target...total credit accounts

Loans classified based on the FRA	Risk-management loans
-----------------------------------	-----------------------

Target...total credit accounts

Bankrupt		Collateral and guarantees, etc. 0.0 billion yen Allowances - billion yen	Provision in full amount	Write-off and provision in full amount
0		0	-	-
[0]		[0]	[-]	[-]
De facto bankrupt		Collateral and guarantees, etc. 0.2 billion yen Allowances 0.0 billion yen	Provision in full amount	Write-off and provision in full amount
2		1	-	-
[0]		[0]	[-]	[-]
Potentially bankrupt		Collateral and guarantees, etc. 2.5 billion yen Allowances 0.1 billion yen	Provision in necessary amount	
28		23	1	
[(1)]		[0]	[(1)]	
Sub-performing	Substandard			
	3	-	3	
	[3]	[(0)]	[3]	
168	Sub-performing other than substandard			
	164	98	66	
	[(16)]	[(2)]	[(13)]	
Performing				
2,624		2,624		
[74]		[74]		

《Total》				
Total credit amount				
2,824	2,748	73	1	-
[61]	[71]	[(10)]	[(1)]	[-]

Claims against bankrupt and quasi-bankrupt obligors	
Coverage ratio	2
100.00%	[0]
Doubtful claims	
Coverage ratio	28
93.22%	[(1)]
Substandard claims	Loans overdue for three months or more
Coverage ratio	-
24.38%	[-]
3	Restructured loans
[3]	3
	[3]
《Subtotal》	
Coverage ratio	34
86.85%	[2]

Normal claims	
	2,789
	[59]

《Total》	
Total credit amount	
	2,824
	[61]

* Each figure in brackets at lower lines presents changes from March 31, 2025.

*"Substandard claims" are classified under loans disclosed based on the FRA, and "loans overdue for three months or more" and "restructured loans" are classified under risk-management loans.

3. Allowance for Loan Losses, etc.

Two Banks Combined

(Millions of yen)

	Sep. 30, 2025	Change from Mar. 31, 2025	Change from Sep. 30, 2024	Mar. 31, 2025	Sep. 30, 2024
Allowance for Loan Losses	36,970	(511)	484	37,481	36,486
General reserve for possible loan losses	16,436	1,157	2,863	15,279	13,573
Specific reserve for possible loan losses	20,534	(1,667)	(2,379)	22,201	22,913
Provision for contingent loss	1,172	(59)	(60)	1,231	1,232

NCB

(Millions of yen)

	Sep. 30, 2025	Change from Mar. 31, 2025	Change from Sep. 30, 2024	Mar. 31, 2025	Sep. 30, 2024
Allowance for Loan Losses	36,782	(507)	514	37,289	36,268
General reserve for possible loan losses	16,361	1,148	2,861	15,213	13,500
Specific reserve for possible loan losses	20,420	(1,656)	(2,348)	22,076	22,768
Provision for contingent loss	1,116	(63)	(67)	1,179	1,183

The Bank of Nagasaki

(Millions of yen)

	Sep. 30, 2025	Change from Mar. 31, 2025	Change from Sep. 30, 2024	Mar. 31, 2025	Sep. 30, 2024
Allowance for Loan Losses	188	(3)	(30)	191	218
General reserve for possible loan losses	74	8	2	66	72
Specific reserve for possible loan losses	113	(12)	(32)	125	145
Provision for contingent loss	56	4	8	52	48

III Financial Statements of Subsidiary Banks (the Nishi-Nippon City Bank and the Bank of Nagasaki)



■ Balance Sheet

(Millions of yen)

	Sep. 30, 2025	Change from Mar. 31, 2025	Change from Sep. 30, 2024	Mar. 31, 2025	Sep. 30, 2024
Cash and due from banks	1,534,313	(74,233)	(393,452)	1,608,546	1,927,765
Call loans	195,000	150,000	112,000	45,000	83,000
Money held in trust	11,710	19	2	11,691	11,708
Securities	1,715,051	62,347	90,667	1,652,704	1,624,384
Loans and bills discounted	9,480,431	(215,098)	148,458	9,695,529	9,331,973
Foreign exchanges	7,760	(182)	(1,890)	7,942	9,650
Other assets	38,052	(40,681)	(45,465)	78,733	83,517
Tangible fixed assets	108,755	(466)	(373)	109,221	109,128
Intangible fixed assets	5,604	(193)	493	5,797	5,111
Prepaid pension costs	29,199	574	1,529	28,625	27,670
Deferred tax assets	2,744	(8,300)	2,744	11,044	-
Customers' liabilities for acceptances and guarantees	14,749	2,153	(1,455)	12,596	16,204
Allowance for loan losses	(36,782)	507	(514)	(37,289)	(36,268)
Allowance for investment loss	(436)	0	0	(436)	(436)
Total assets	13,106,155	(123,550)	(87,254)	13,229,705	13,193,409

Deposits	10,014,330	186,827	199,575	9,827,503	9,814,755
Negotiable certificates of deposit	433,876	11,432	23,282	422,444	410,594
Call money	73,807	49,137	40,266	24,670	33,541
Securities sold under repurchase agreements	212,218	(9,200)	(13,609)	221,418	225,827
Cash collateral received for securities lent	101,647	(5,833)	(49,492)	107,480	151,139
Borrowed money	1,561,298	(410,327)	(294,235)	1,971,625	1,855,533
Foreign exchanges	365	(181)	(369)	546	734
Borrowed money from trust account	8,876	1,155	2,330	7,721	6,546
Other liabilities	118,385	19,147	4,954	99,238	113,431
Reserve for employee retirement benefits	205	5	19	200	186
Provision for reimbursement of deposits	187	(40)	(122)	227	309
Provision for contingent loss	1,116	(63)	(67)	1,179	1,183
Deferred tax liabilities	-	-	(3,662)	-	3,662
Deferred tax liabilities for land revaluation	14,713	(9)	413	14,722	14,300
Acceptances and guarantees	14,749	2,153	(1,455)	12,596	16,204
Total liabilities	12,555,779	(155,795)	(92,172)	12,711,574	12,647,951
Share capital	85,745	0	0	85,745	85,745
Capital surplus	85,684	0	0	85,684	85,684
Legal capital surplus	85,684	0	0	85,684	85,684
Retained earnings	338,033	12,651	21,227	325,382	316,806
Legal retained earnings	61	0	0	61	61
Other retained earnings	337,972	12,651	21,228	325,321	316,744
[Total shareholders' equity]	[509,463]	[12,651]	[21,228]	[496,812]	[488,235]
Valuation difference on available-for-sale securities	11,771	19,698	(15,550)	(7,927)	27,321
Deferred gains or losses on hedges	(0)	(86)	(319)	86	319
Revaluation reserve for land	29,141	(18)	(440)	29,159	29,581
[Total valuation and translation adjustments]	[40,911]	[19,593]	[(16,311)]	[21,318]	[57,222]
Total net assets	550,375	32,245	4,917	518,130	545,458
Total liabilities and net assets	13,106,155	(123,550)	(87,254)	13,229,705	13,193,409



■ Statements of Income

(Millions of yen)

	Six months ended Sep. 30, 2025	YoY change	Six months ended Sep. 30, 2024	Fiscal year ended Mar. 31, 2025
Ordinary income	96,075	15,057	81,018	168,511
Interest income	75,381	15,832	59,549	124,354
(of which, interest on loans and discounts)	55,899	13,926	41,973	89,688
(of which, interest and dividends on securities)	15,351	145	15,206	29,357
Trust fees	16	16	0	12
Fees and commissions	13,851	556	13,295	27,817
Gain on trading account transactions	4	(1)	5	9
Other operating income	593	(512)	1,105	2,122
Other ordinary income	6,227	(835)	7,062	14,193
Ordinary expenses	68,525	7,555	60,970	129,562
Interest expenses	18,893	6,875	12,018	27,539
(of which, interest on deposits)	9,077	7,566	1,511	6,400
(of which, interest on negotiable certificates of deposit)	1,113	929	184	790
Fees and commissions payments	7,745	325	7,420	17,046
Other operating expenses	2,464	(1,558)	4,022	8,115
General and administrative expenses	36,992	2,312	34,680	70,256
Other ordinary expenses	2,429	(399)	2,828	6,603
Ordinary profit	27,549	7,501	20,048	38,948
Extraordinary income	34	(22)	56	56
Gain on disposal of non-current assets	34	(22)	56	56
Extraordinary losses	237	60	177	493
Loss on disposal of non-current assets	237	61	176	489
Impairment losses	-	(0)	0	4
Profit before income taxes	27,346	7,419	19,927	38,511
Total income taxes	8,162	2,411	5,751	11,469
Income taxes - current	8,851	3,731	5,120	10,106
Income taxes - deferred	(689)	(1,320)	631	1,363
Profit	19,184	5,008	14,176	27,042

The Bank of Nagasaki

■ Balance Sheet

(Millions of yen)

	Sep. 30, 2025	Change from Mar. 31, 2025	Change from Sep. 30, 2024	Mar. 31, 2025	Sep. 30, 2024
Cash and due from banks	55,866	(6,225)	5,959	62,091	49,907
Securities	22,434	10,132	10,243	12,302	12,191
Loans and bills discounted	282,224	6,045	10,211	276,179	272,013
Other assets	487	(1,411)	(1,369)	1,898	1,856
Tangible fixed assets	4,343	57	77	4,286	4,266
Intangible fixed assets	155	(9)	70	164	85
Prepaid pension costs	162	18	40	144	122
Customers' liabilities for acceptances and guarantees	9	0	(1)	9	10
Allowance for loan losses	(188)	3	30	(191)	(218)
Allowance for investment loss	(42)	0	0	(42)	(42)
Total assets	365,452	8,609	25,258	356,843	340,194

Deposits	283,426	2,074	2,482	281,352	280,944
Negotiable certificates of deposit	1,880	0	(740)	1,880	2,620
Call money	50,000	5,000	22,000	45,000	28,000
Borrowed money	6,400	0	0	6,400	6,400
Other liabilities	3,174	1,326	1,023	1,848	2,151
Reserve for employee retirement benefits	10	1	2	9	8
Provision for retirement benefits for directors (and other officers)	99	9	18	90	81
Provision for reimbursement of deposits	17	0	(12)	17	29
Provision for contingent loss	56	4	8	52	48
Deferred tax liabilities	180	57	109	123	71
Deferred tax liabilities for land revaluation	503	0	10	503	493
Acceptances and guarantees	9	0	(1)	9	10
Total liabilities	345,758	8,471	24,899	337,287	320,859
Share capital	7,621	0	0	7,621	7,621
Capital surplus	5,963	0	0	5,963	5,963
Legal capital surplus	3,500	0	0	3,500	3,500
Other capital surplus	2,463	0	0	2,463	2,463
Retained earnings	4,328	49	222	4,279	4,106
Legal retained earnings	301	28	28	273	273
Other retained earnings	4,027	21	195	4,006	3,832
[Total shareholders' equity]	[17,914]	[49]	[222]	[17,865]	[17,692]
Valuation difference on available-for-sale securities	688	90	160	598	528
Revaluation reserve for land	1,091	0	(23)	1,091	1,114
[Total valuation and translation adjustments]	[1,779]	[90]	[137]	[1,689]	[1,642]
Total net assets	19,694	139	359	19,555	19,335
Total liabilities and net assets	365,452	8,609	25,258	356,843	340,194

The Bank of Nagasaki

■ Statements of Income

(Millions of yen)

	Six months ended Sep. 30, 2025	YoY change	Six months ended Sep. 30, 2024	Fiscal year ended Mar. 31, 2025
Ordinary income	2,854	300	2,554	5,148
Interest income	2,486	451	2,035	4,204
(of which, interest on loans and discounts)	2,083	331	1,752	3,620
(of which, interest and dividends on securities)	259	16	243	462
Fees and commissions	359	(74)	433	820
Other ordinary income	8	(76)	84	123
Ordinary expenses	2,552	282	2,270	4,635
Interest expenses	270	185	85	252
(of which, interest on deposits)	267	194	73	228
(of which, interest on negotiable certificates of deposit)	2	2	0	0
Fees and commissions payments	605	35	570	1,171
General and administrative expenses	1,662	109	1,553	3,134
Other ordinary expenses	14	(47)	61	77
Ordinary profit	301	18	283	513
Extraordinary income	-	-	-	11
Gain on disposal of non-current assets	-	-	-	11
Extraordinary losses	12	(71)	83	115
Loss on disposal of non-current assets	0	(1)	1	3
Impairment losses	-	(77)	77	93
Other	12	7	5	18
Profit before income taxes	289	89	200	409
Total income taxes	101	82	19	64
Income taxes - current	86	65	21	61
Income taxes - deferred	15	17	(2)	3
Profit	187	6	181	345



NNFH Nishi-Nippon Financial Holdings, Inc.

Financial Highlights for the Six Months Ended September 30, 2025

November 10, 2025

Attachment to the Financial Results for the
Six Months Ended September 30, 2025

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1. Financial Results for the Six Months Ended September 30, 2025

(1) Profit and Loss

			NNFH (consolidated)			NCB			The Bank of Nagasaki		
(Millions of yen)			Six months ended Sep. 30, 2025	YoY change	Six months ended Sep. 30, 2024	Six months ended Sep. 30, 2025	YoY change	Six months ended Sep. 30, 2024	Six months ended Sep. 30, 2025	YoY change	Six months ended Sep. 30, 2024
1	Ordinary income		110,236	15,381	94,855	96,075	15,057	81,018	2,854	300	2,554
2	Gross operating profit		71,382	10,616	60,766	60,755	10,259	50,496	1,970	157	1,813
3	Net interest income		59,786	9,189	50,597	56,499	8,967	47,532	2,216	266	1,950
4	[of which, interest on loans and discounts]		[58,017]	[14,136]	[43,881]	[55,899]	[13,926]	[41,973]	[2,083]	[331]	[1,752]
5	[of which, interest on deposits and negotiable certificates of deposit]		[10,439]	[8,674]	[1,765]	[10,191]	[8,496]	[1,695]	[270]	[197]	[73]
6	Fees and commissions		12,736	706	12,030	6,122	247	5,875	(246)	(110)	(136)
7	Gain on trading account transactions		237	(16)	253	4	(1)	5	-	-	-
8	Other operating income		(1,378)	736	(2,114)	(1,870)	1,047	(2,917)	-	-	-
9	[of which, net gains (losses) related to bonds]		[(2,350)]	[1,655]	[(4,005)]	[(2,350)]	[1,655]	[(4,005)]	[-]	[-]	[-]
10	Expenses		43,517	2,564	40,953	36,346	2,363	33,983	1,667	106	1,561
11	Net business profits		27,865	8,052	19,813	24,408	7,896	16,512	303	51	252
12	Core net business profits		30,216	6,398	23,818	26,759	6,242	20,517	303	51	252
13	Gains (losses) on equity securities		5,959	(237)	6,196	5,759	(178)	5,937	-	-	-
14	Credit cost		2,779	635	2,144	2,031	344	1,687	11	39	(28)
15	Other non-recurring gains (losses)		(135)	131	(266)	(586)	128	(714)	9	7	2
16	Ordinary profit		30,909	7,310	23,599	27,549	7,501	20,048	301	18	283
17	Extraordinary income (losses)		(216)	(36)	(180)	(202)	(82)	(120)	(12)	71	(83)
18	Income taxes		9,225	2,453	6,772	8,162	2,411	5,751	101	82	19
19	Profit attributable to non-controlling interests		228	3	225						
20	Profit (attributable to owners of parent for the consolidated profit)		21,239	4,819	16,420	19,184	5,008	14,176	187	6	181

NNFH (consolidated)	NCB	The Bank of Nagasaki
<ul style="list-style-type: none"> Income and profit increased year-on-year (YoY). Profit grew due to increases in net interest income, etc. 	<ul style="list-style-type: none"> Income and profit increased year-on-year (YoY). Profit grew due to increases in net interest income, etc. 	<ul style="list-style-type: none"> Income and profit increased year-on-year (YoY). Profit grew due to increases in net interest income, etc.

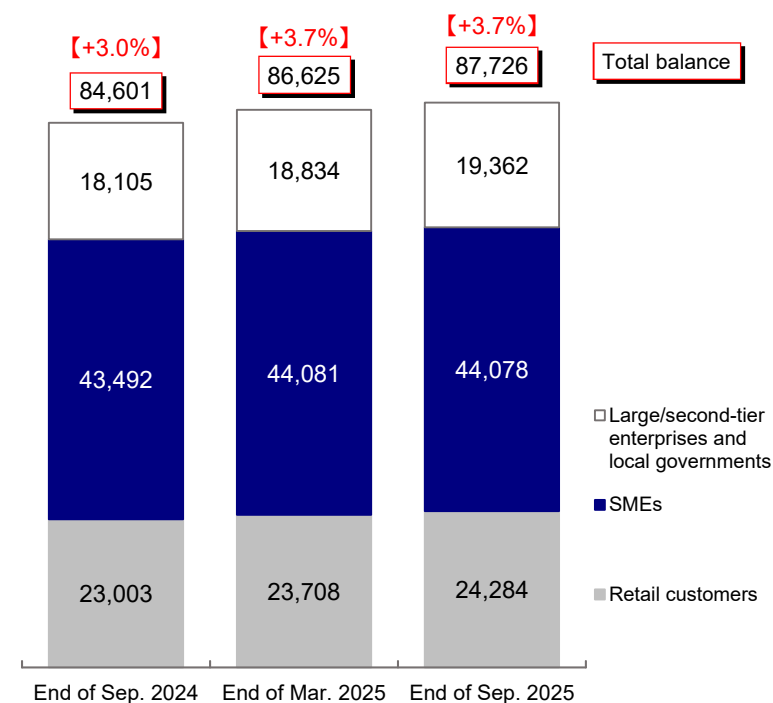
1. Financial Results for the Six Months Ended September 30, 2025

(2) Loans and Bills Discounted

NCB

Loan balance

100 million yen Figures in 【 】 present YoY change



* Excluding loans to MOF

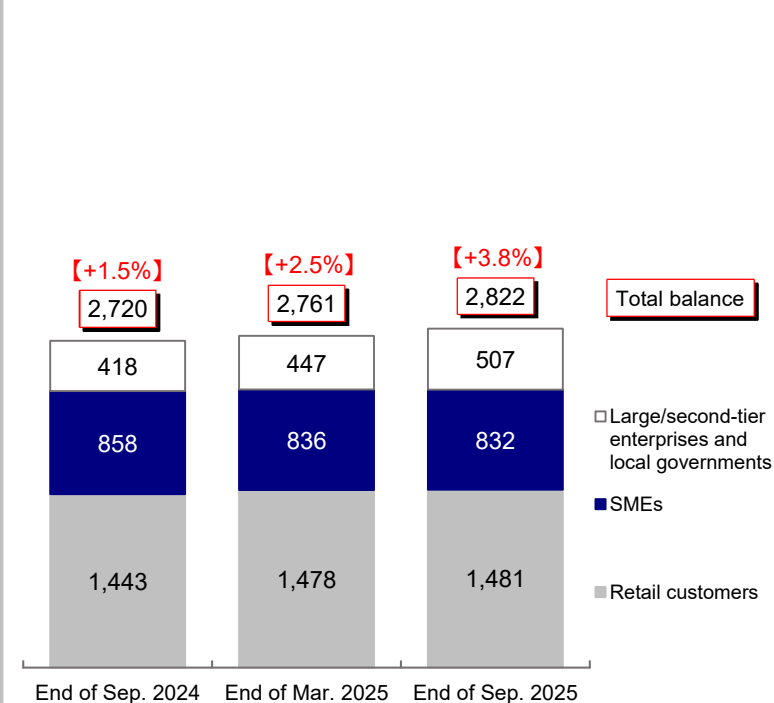
NCB

- Loan balances increased for retail customers, SMEs, and large/second-tier enterprises and local governments, amounting to 8,772.6 billion yen (up 3.7% from the end of September 2024).

The Bank of Nagasaki

Loan balance

100 million yen Figures in 【 】 present YoY change



* Excluding loans to MOF

The Bank of Nagasaki

- Loan balances decreased for SMEs, but increased for retail customers and large/second-tier enterprises and local governments, amounting to 282.2 billion yen (up 3.8% from the end of September 2024).

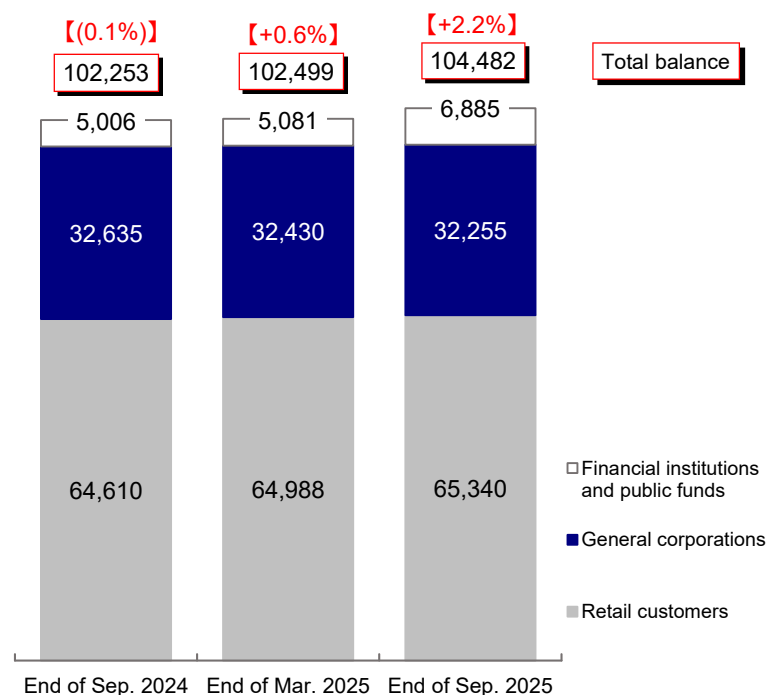
1. Financial Results for the Six Months Ended September 30, 2025

(3) Deposits and Negotiable Certificates of Deposit

NCB

Balance of deposits and negotiable certificates of deposit

100 million yen Figures in [] present YoY change



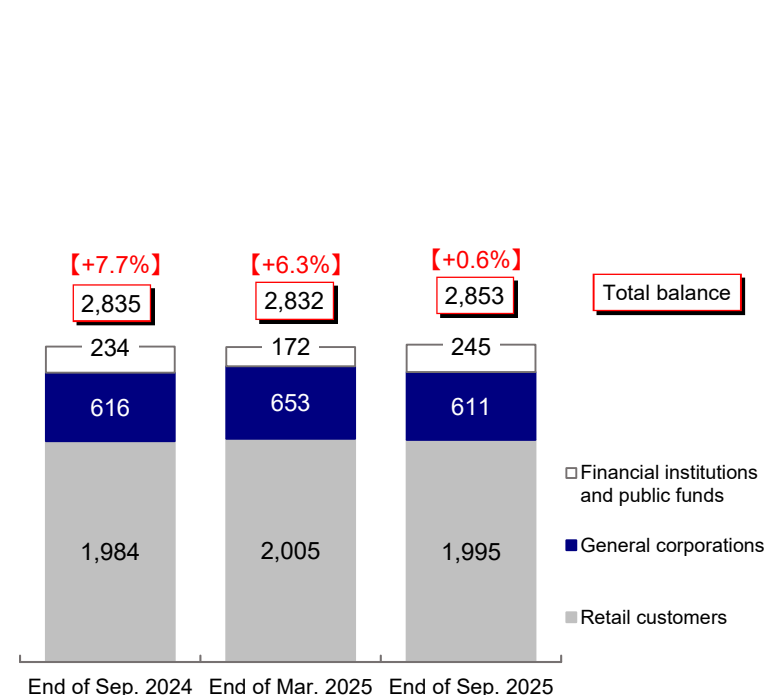
NCB

- Balances of deposits and negotiable certificates of deposit decreased for general corporations, but increased for retail customers and financial institutions and public funds, amounting to 10,448.2 billion yen (up 2.2% from the end of September 2024).

The Bank of Nagasaki

Balance of deposits and negotiable certificates of deposit

100 million yen Figures in [] present YoY change



The Bank of Nagasaki

- Balances of deposits and negotiable certificates of deposit decreased for general corporations, but increased for retail customers and financial institutions and public funds, amounting to 285.3 billion yen (up 0.6% from the end of September 2024).

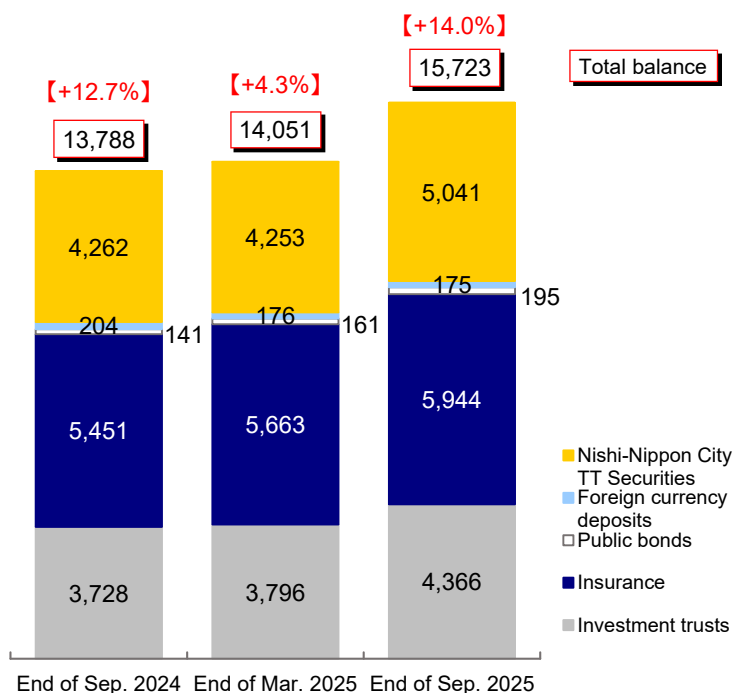
1. Financial Results for the Six Months Ended September 30, 2025

(4) Asset under Management (5) Securities

Group total (NCB + The Bank of Nagasaki + Nishi-Nippon City TT Securities)

Balance of asset under management

100 million yen Figures in 【 】 present YoY change



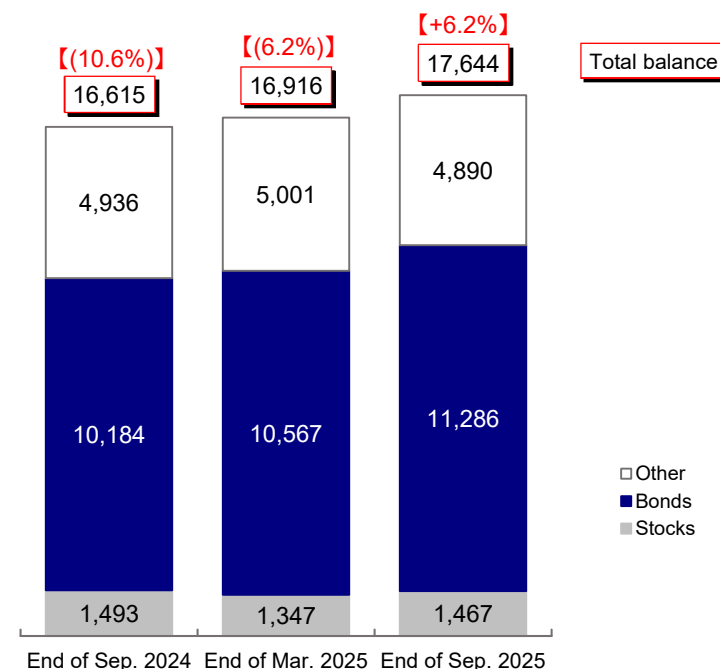
Group total

- Balances of asset under management increased for both banks (NCB + The Bank of Nagasaki) and Nishi-Nippon City TT Securities, amounting to 1,572.3 billion yen (up 14.0% from the end of September 2024) in Group total.

NNFH (consolidated)

Balance of securities

100 million yen Figures in 【 】 present YoY change



NNFH (consolidated)

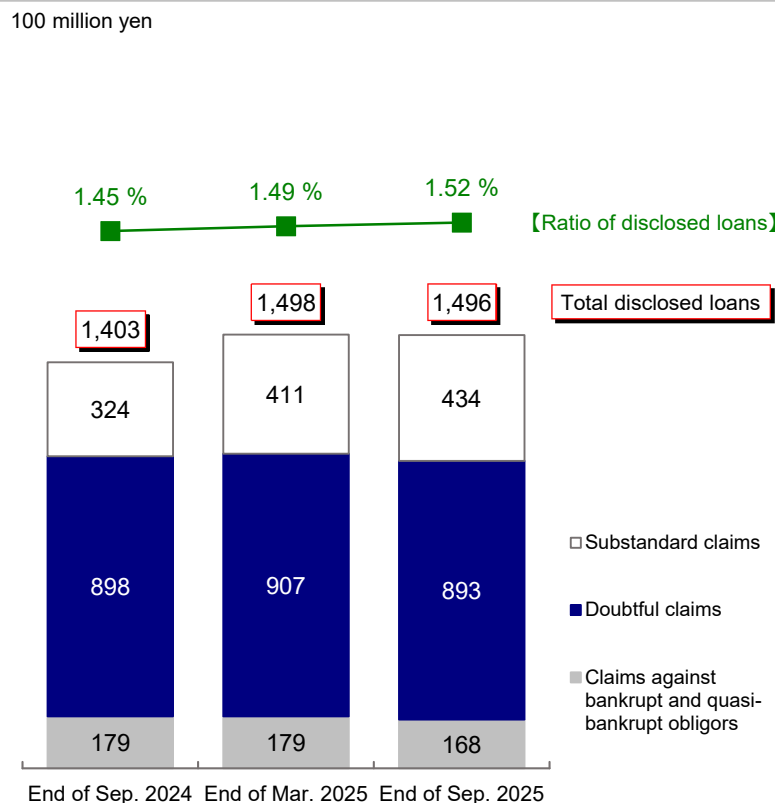
- Balances of securities decreased for stocks and other, but increased for bonds, amounting to 1,764.4 billion yen (up 6.2% from the end of September 2024).

1. Financial Results for the Six Months Ended September 30, 2025

(6) Loans Disclosed Based on the Financial Reconstruction Act (FRA) (7) Capital Adequacy Ratio

Two banks combined (NCB + The Bank of Nagasaki)

Loans disclosed based on the Financial Reconstruction Act (FRA)

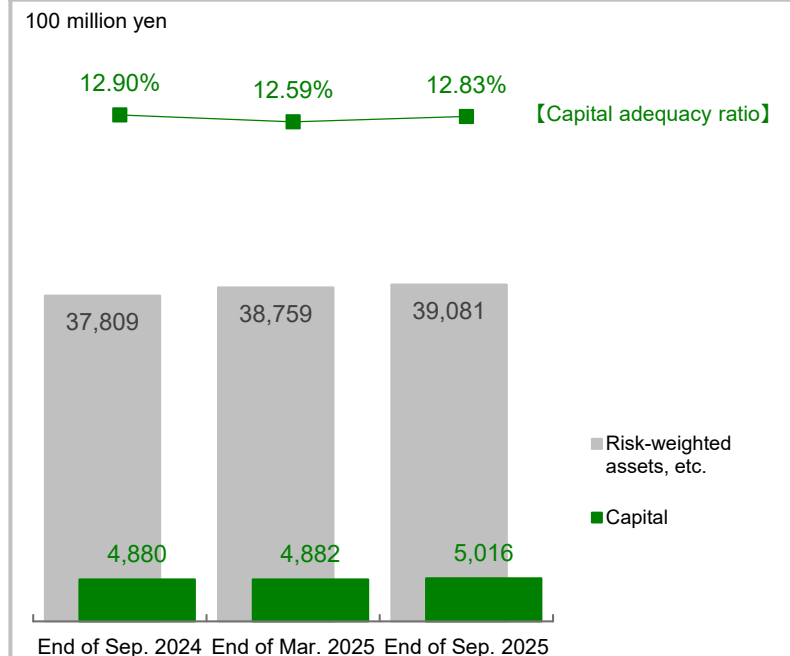


Two banks combined

- Balances of loans disclosed based on the FRA decreased for claims against bankrupt and quasi-bankrupt obligors and doubtful claims, but increased for substandard claims, amounting to 149.6 billion yen. The ratio of loans disclosed based on the FRA was 1.52% (up 0.07pt from the end of September 2024).

NNFH (consolidated)

Capital adequacy ratio



* The following methods are employed for calculating risk-weighted assets, etc.
Credit risk-weighted asset...Foundation internal ratings-based approach
Operational risk adjustments ...Standardized measurement approach

NNFH (consolidated)

- Capital adequacy ratio was 12.83% (down 0.07pt from the end of September 2024).
- Both capital and risk-weighted assets, etc. increased.

2. Financial Result Forecasts for the Fiscal Year Ending March 31, 2026

NMFH
(consolidated)

Millions of yen	Fiscal year ending Mar. 31, 2026 [Forecast]	YoY change	Change from previous forecast *	Fiscal year ended Mar. 31, 2025
Ordinary profit	55,000	9,463	0	45,537
Profit attributable to owners of parent	37,000	6,018	0	30,982

*Comparison with the financial result forecasts announced on May 9, 2025.

NMFH (consolidated)

- Profit attributable to owners of parent is expected to increase YoY.

NCB

Millions of yen	Fiscal year ending Mar. 31, 2026 [Forecast]	YoY change	Change from previous forecast *	Fiscal year ended Mar. 31, 2025
Gross operating profit	123,700	22,077	(800)	101,623
Expenses	73,100	3,992	600	69,108
Net business profits	50,600	18,086	(1,400)	32,514
Credit cost	7,000	2,406	0	4,594
Ordinary profit	47,000	8,052	0	38,948
Profit	32,000	4,958	0	27,042

*Comparison with the financial result forecasts announced on May 9, 2025.

NCB

- Profit is expected to increase YoY.

The Bank of Nagasaki

Millions of yen	Fiscal year ending Mar. 31, 2026 [Forecast]	YoY change	Change from previous forecast *	Fiscal year ended Mar. 31, 2025
Gross operating profit	4,050	449	190	3,601
Expenses	3,450	299	70	3,151
Net business profits	600	151	120	449
Credit cost	70	104	(10)	(34)
Ordinary profit	550	37	140	513
Profit	370	25	60	345

*Comparison with the financial result forecasts announced on May 9, 2025.

The Bank of Nagasaki

- Profit is expected to increase YoY. It has been revised upward from the previous forecast.

- These materials have been prepared for the sole purpose of information provision, and do not constitute an invitation or solicitation to purchase or sell any specific securities.
- Any and all information described herein is subject to change or amendment without notice.
- These materials contain forward-looking statements regarding the future performance of the Group; however, such statements do not guarantee such future performance and may contain risks and uncertainties.
Please be aware that, due to possible changes in the operating environment, etc., actual results may differ materially from those that are currently anticipated.



NNFH

Nishi-Nippon Financial Holdings, Inc.