Note: This document has been translated from the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.

August 3, 2026

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

Company name: Nishi-Nippon Financial Holdings, Inc.
Listing: Tokyo Stock Exchange, Fukuoka Stock Exchange
Securities code: 7189
URL: https://www.nnfh.co.jp
Representative: Hideyuki Murakami President
Inquiries: Masaru Dejima General Manager of Corporate Planning Division
Telephone: +81-92-476-5050
Scheduled date to commence dividend payments: -
Trading accounts: Yes
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: None

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

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

(1) Consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Three months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
June 30, 2026	70,278	34.2	21,871	75.7	15,559	83.2
June 30, 2025	52,380	3.1	12,446	(18.1)	8,494	(18.1)

Note: Comprehensive income For the three months ended June 30, 2026: ¥ 33,644 million [61.0%]
For the three months ended June 30, 2025: ¥ 20,891 million [-%]

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
June 30, 2026	111.71	-
June 30, 2025	60.98	-

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
As of	Millions of yen	Millions of yen	%
June 30, 2026	13,822,929	650,651	4.6
March 31, 2026	13,852,267	627,438	4.5

Reference: Equity
As of June 30, 2026: ¥ 640,169 million
As of March 31, 2026: ¥ 616,917 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, 2026	-	45.00	-	73.00	118.00
Fiscal year ending March 31, 2027	-				
Fiscal year ending March 31, 2027 (Forecast)		70.00	-	70.00	140.00

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

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2026	33,500	8.4	24,000	13.0	172.31
Full year	69,000	17.4	48,000	19.7	344.63

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) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: Yes

Note: For details, please refer to the attached document on page 7, "2. Quarterly Consolidated Financial Statements and Primary Notes (3) Notes to Quarterly Consolidated Financial Statements (Accounting policies adopted specially for the preparation of quarterly consolidated financial statements)".

(3) 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

(4) Number of issued shares (common shares)

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

As of June 30, 2026	146,391,055 shares
As of March 31, 2026	146,391,055 shares

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

As of June 30, 2026	7,109,002 shares
As of March 31, 2026	7,108,592 shares

(iii) Average number of shares outstanding during the period

Three months ended June 30, 2026	139,282,215 shares
Three months ended June 30, 2025	139,284,420 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 June 30, 2026 and 114 thousand shares as of March 31, 2026).
In addition, treasury shares held by the trust account (114 thousand shares for three months ended June 30, 2026 and 114 thousand shares for three months ended June 30, 2025) are included in the number of treasury shares that is deducted in the calculation of the average number of shares during the period.

* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: Yes (voluntary)

* 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.

Table of Contents - Attachments

* Explanatory Materials on Financial Results for the Three Months Ended June 30, 2026

1. Overview of Operating Results, etc.

(1) Overview of Operating Results for the Three Months Ended June 30, 2026 under Review

Ordinary income for the three months ended June 30, 2026 was ¥70,278 million, up ¥17,898 million year on year, mainly due to increases in interest income and other ordinary income. Ordinary expenses were ¥48,406 million, up ¥8,473 million year on year, mainly due to increases in interest expenses and other operating expenses.

As a result, ordinary profit was ¥21,871 million, up ¥9,424 million year on year. Also, profit attributable to owners of parent amounted to ¥15,559 million, up ¥7,065 million year on year.

(2) Overview of Financial Position for the Three Months Ended June 30, 2026 under Review

Total assets decreased by ¥29.3 billion compared to the end of the previous fiscal year, reaching ¥13,822.9 billion as of June 30, 2026. Total liabilities decreased by ¥52.5 billion compared to the end of the previous fiscal year, reaching ¥13,172.2 billion. Total net assets increased by ¥23.2 billion compared to the end of the previous fiscal year, reaching ¥650.6 billion.

With regard to primary account balances, deposits and negotiable certificates of deposit decreased by ¥28.9 billion compared to the end of the previous fiscal year, reaching ¥10,916.4 billion. Loans and bills discounted decreased by ¥117.4 billion compared to the end of the previous fiscal year, reaching ¥10,121.8 billion. Securities increased by ¥58.7 billion compared to the end of the previous fiscal year, reaching ¥1,972.3 billion.

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

Consolidated financial result forecasts for the six months ending September 30, 2026 and the fiscal year ending March 31, 2027 remain unchanged from the figures announced on May 12, 2026.

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. Quarterly Consolidated Financial Statements and Primary Notes

(1) Quarterly Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Assets		
Cash and due from banks	1,391,537	1,316,107
Call loans and bills bought	-	100,000
Monetary claims bought	50,992	49,664
Money held in trust	11,680	10,760
Securities	1,913,570	1,972,316
Loans and bills discounted	10,239,342	10,121,845
Foreign exchanges	8,355	8,107
Other assets	57,341	64,317
Tangible fixed assets	147,013	146,508
Intangible fixed assets	7,723	7,696
Retirement benefit asset	51,743	52,456
Deferred tax assets	3,351	1,143
Customers' liabilities for acceptances and guarantees	14,419	16,305
Allowance for loan losses	(44,249)	(43,745)
Allowance for investment loss	(555)	(555)
Total assets	13,852,267	13,822,929
Liabilities		
Deposits	10,499,829	10,548,409
Negotiable certificates of deposit	445,651	368,082
Call money and bills sold	51,164	79,571
Securities sold under repurchase agreements	199,756	157,599
Cash collateral received for securities lent	481,116	551,852
Borrowed money	1,332,318	1,246,435
Foreign exchanges	694	370
Borrowed money from trust account	9,320	9,619
Other liabilities	170,727	168,487
Provision for share awards for directors (and other officers)	15	16
Retirement benefit liability	1,677	1,687
Provision for retirement benefits for directors (and other officers)	273	254
Provision for reimbursement of deposits	145	79
Provision for contingent loss	1,636	1,329
Reserves under special laws	20	20
Deferred tax liabilities	1,094	7,191
Deferred tax liabilities for land revaluation	14,964	14,964
Acceptances and guarantees	14,419	16,305
Total liabilities	13,224,829	13,172,278

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Net assets		
Share capital	50,000	50,000
Capital surplus	116,527	116,527
Retained earnings	392,718	397,904
Treasury shares	(7,527)	(7,529)
Total shareholders' equity	551,717	556,901
Valuation difference on available-for-sale securities	21,874	40,017
Deferred gains or losses on hedges	3	1
Revaluation reserve for land	29,272	29,468
Remeasurements of defined benefit plans	14,049	13,780
Total accumulated other comprehensive income	65,199	83,267
Non-controlling interests	10,521	10,481
Total net assets	627,438	650,651
Total liabilities and net assets	13,852,267	13,822,929

(2) Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

For the Three-Month Period

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Ordinary income	52,380	70,278
Interest income	38,393	51,047
Interest on loans and discounts	27,782	35,740
Interest and dividends on securities	8,027	12,306
Trust fees	0	26
Fees and commissions	8,870	9,859
Gain on trading account transactions	85	82
Other operating income	2,484	2,715
Other ordinary income	2,546	6,545
Ordinary expenses	39,933	48,406
Interest expenses	9,114	13,475
Interest on deposits	4,418	8,182
Fees and commissions payments	2,641	2,949
Other operating expenses	4,327	7,813
General and administrative expenses	22,313	22,995
Other ordinary expenses	1,535	1,172
Ordinary profit	12,446	21,871
Extraordinary income	-	1,073
Gain on disposal of non-current assets	-	1,073
Extraordinary losses	42	59
Loss on disposal of non-current assets	35	53
Impairment losses	-	6
Other	7	-
Profit before income taxes	12,403	22,884
Income taxes	3,791	7,182
Profit	8,612	15,701
Profit attributable to non-controlling interests	118	142
Profit attributable to owners of parent	8,494	15,559

Quarterly Consolidated Statement of Comprehensive Income

For the Three-Month Period

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Profit	8,612	15,701
Other comprehensive income	12,279	17,942
Valuation difference on available-for-sale securities	12,144	18,194
Deferred gains or losses on hedges	(61)	(2)
Remeasurements of defined benefit plans, net of tax	188	(269)
Share of other comprehensive income of entities accounted for using equity method	8	20
Comprehensive income	20,891	33,644
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	20,813	33,431
Comprehensive income attributable to non-controlling interests	78	212

(3) Notes to Quarterly Consolidated Financial Statements

(Notes on Going Concern Assumption)

Not applicable.

(Notes on Significant Changes in the Amount of Shareholders' Equity)

Not applicable.

(Accounting policies adopted specially for the preparation of quarterly consolidated financial statements)

・Tax Expense Treatment

The Company and consolidated subsidiaries calculated tax expenses by multiplying Profit before income taxes by an effective tax rate that was reasonably estimated by applying tax effect accounting to estimated Profit before income taxes for the fiscal year ending March 31, 2027 including the period for the three months ended June 30, 2026.

(Additional information)

(Board Benefit Trust)

The Company has introduced the Board Benefit Trust (BBT) (hereinafter, the “Plan”) for Directors (excluding Directors who are Audit and Supervisory Committee members; hereinafter the same shall apply) of the Company and Directors (excluding Directors who are Audit and Supervisory Committee members; hereinafter the same shall apply) and Executive Officers of The Nishi-Nippon City Bank, Ltd., a subsidiary of the Company (hereinafter, all collectively referred to as “Eligible Directors, etc.”), with the aim of clarifying the link between Directors’ compensation and the Company’s stock value and further enhancing their awareness of contributing to the Group’s medium- to long-term corporate value.

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 Eligible Directors, etc. from the Trust, pursuant to the Regulations Governing Stock Benefits for Officers provided by the Company and The Nishi-Nippon City Bank, Ltd. In principle, Eligible Directors, etc. shall receive the Company Stock, etc. at the time of their 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 June 30, 2026.

(Notes on segment information, etc.)

【Segment information】

For the three months ended June 30, 2025

Information on ordinary income, profit or loss by reportable segment

(Millions of yen)

	Reportable segment	Other	Total	Adjustment	Amount recorded in Quarterly Consolidated Statements of Income
	Banking				
Ordinary income					
Ordinary income to outside customers	46,276	6,103	52,380	—	52,380
Intersegment ordinary income	410	8,366	8,777	(8,777)	—
Total	46,687	14,470	61,157	(8,777)	52,380
Segment profit	10,695	8,436	19,132	(6,685)	12,446

Notes: 1. Ordinary income is presented instead of net sales in general companies.
2. The “Other” category includes business segments that are not in the reportable segment, such as financial-related services and information system services including the credit guarantee business, credit card business, and financial instruments business.
3. Adjustment for segment profit of (6,685) million yen is mainly the elimination of intersegment transactions.
4. Segment profit is adjusted alongside ordinary profit in the quarterly consolidated statements of income.

For the three months ended June 30, 2026

Information on ordinary income, profit or loss by reportable segment

(Millions of yen)

	Reportable segment	Other	Total	Adjustment	Amount recorded in Quarterly Consolidated Statements of Income
	Banking				
Ordinary income					
Ordinary income to outside customers	63,727	6,550	70,278	—	70,278
Intersegment ordinary income	655	10,366	11,022	(11,022)	—
Total	64,383	16,917	81,300	(11,022)	70,278
Segment profit	19,759	10,680	30,439	(8,568)	21,871

Notes: 1. Ordinary income is presented instead of net sales in general companies.
2. The “Other” category includes business segments that are not in the reportable segment, such as financial-related services and information system services including the credit guarantee business, credit card business, and financial instruments business.
3. Adjustment for segment profit of (8,568) million yen is mainly the elimination of intersegment transactions.
4. Segment profit is adjusted alongside ordinary profit in the quarterly consolidated statements of income.

(Notes on statements of cash flows)

The quarterly consolidated statements of cash flows for the three months ended June 30, 2026 is not prepared. The depreciation expenses (including amortization expenses of intangible fixed assets) for the three months ended June 30, 2026 and 2025, are as follows.

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Depreciation	1,508Million yen	2,150Million yen

Explanatory Materials on Financial Results for the Three Months Ended June 30, 2026

Contents

*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 Summary

NNFH (Consolidated)

Due to an increase in net interest income and other factors, the net business profits increased year on year. In addition to an increase in net business profits, an increase in gains (losses) on equity securities and other factors also led to an increase in ordinary profit and profit attributable to owners of parent year on year.

(Millions of yen)

		Three months ended Jun. 30, 2026	YoY change	Three months ended Jun. 30, 2025
Ordinary income		70,278	17,898	52,380
Gross operating profit	A	39,503	5,749	33,754
[Core gross operating profit]	A-B	[45,260]	[9,184]	[36,076]
Net interest income		37,581	8,297	29,284
Fees and commissions		6,937	709	6,228
Gain on trading account transactions		82	(3)	85
Other operating income		(5,098)	(3,255)	(1,843)
of which, net gains (losses) related to bonds	B	(5,757)	(3,436)	(2,321)
Expenses	C	23,322	1,339	21,983
Net business profits	A-C	16,180	4,410	11,770
[Core net business profits]	A-B-C	[21,937]	[7,845]	[14,092]
Gains (losses) on equity securities		5,454	3,475	1,979
Credit cost		466	(829)	1,295
Other non-recurring gains (losses)		701	709	(8)
Ordinary profit		21,871	9,425	12,446
Extraordinary income (losses)		1,013	1,055	(42)
Income taxes		7,182	3,391	3,791
Profit attributable to non-controlling interests		142	24	118
Profit attributable to owners of parent		15,559	7,065	8,494

NCB

Due to an increase in net interest income and other factors, the net business profits increased year on year. In addition to an increase in net business profits, an increase in gains (losses) on equity securities and other factors also led to an increase in ordinary profit and profit year on year.

(Millions of yen)

		Three months ended Jun. 30, 2026	YoY change	Three months ended Jun. 30, 2025
Ordinary income		62,652	17,371	45,281
Gross operating profit	A	33,758	5,239	28,519
[Core gross operating profit]	A-B	[39,515]	[8,675]	[30,840]
Net interest income		35,834	8,164	27,670
Fees and commissions		3,405	420	2,985
Gain on trading account transactions		9	6	3
Other operating income		(5,490)	(3,351)	(2,139)
of which, net gains (losses) related to bonds	B	(5,757)	(3,436)	(2,321)
Expenses	C	19,488	1,107	18,381
Net business profits	A-C	14,270	4,133	10,137
[Core net business profits]	A-B-C	[20,027]	[7,568]	[12,459]
[Core net business profits (excluding gain or loss from cancellation of investment trust)]		[17,350]	[5,714]	[11,636]
Gains (losses) on equity securities		5,247	3,469	1,778
Credit cost		258	(745)	1,003
Other non-recurring gains (losses)		298	597	(299)
Ordinary profit		19,558	8,945	10,613
Extraordinary income (losses)		1,013	1,047	(34)
Income taxes		6,459	3,233	3,226
Profit		14,112	6,760	7,352

The Bank of Nagasaki

Due to an increase in net interest income and other factors, the net business profits increased year on year. Also, ordinary profit and profit increased year on year.

(Millions of yen)

		Three months ended Jun. 30, 2026	YoY change	Three months ended Jun. 30, 2025
Ordinary income		1,711	329	1,382
Gross operating profit	A	1,150	204	946
[Core gross operating profit]	A-B	[1,150]	[204]	[946]
Net interest income		1,266	176	1,090
Fees and commissions		(116)	28	(144)
Other operating income		-	-	-
of which, net gains (losses) related to bonds	B	-	-	-
Expenses	C	932	74	858
Net business profits	A-C	218	131	87
[Core net business profits]	A-B-C	[218]	[131]	[87]
[Core net business profits (excluding gain or loss from cancellation of investment trust)]		[218]	[131]	[87]
Credit cost		23	13	10
Other non-recurring gains (losses)		8	2	6
Ordinary profit		203	120	83
Extraordinary income (losses)		(0)	7	(7)
Income taxes		61	38	23
Profit		141	89	52

2. Profit and Loss

NNFH (Consolidated)

(Millions of yen)

		Three months ended Jun. 30, 2026	YoY change	Three months ended Jun. 30, 2025	Fiscal year ended Mar. 31, 2026
Gross operating profit	A	39,503	5,749	33,754	131,877
[Core gross operating profit]	A-B	[45,260]	[9,184]	[36,076]	[158,296]
Net interest income		37,581	8,297	29,284	130,233
Fees and commissions		6,937	709	6,228	25,236
Gain on trading account transactions		82	(3)	85	446
Other operating income		(5,098)	(3,255)	(1,843)	(24,038)
of which, net gains (losses) related to bonds (balance of 5 accounts)	B	(5,757)	(3,436)	(2,321)	(26,419)
Gain on sale of bonds		233	233	-	516
Gain on redemption of bonds		-	-	-	-
Loss on sale of bonds		5,990	3,669	2,321	26,514
Loss on redemption of bonds		-	-	-	421
Loss on devaluation of bonds		-	-	-	-
Expenses	C	23,322	1,339	21,983	86,990
Net business profits (before provision for general reserve for possible loan losses)	A-C	16,180	4,410	11,770	44,886
[Core net business profits]	A-B-C	[21,937]	[7,845]	[14,092]	[71,306]
Provision for general reserve for possible loan losses	D	(246)	(723)	477	730
Business profits	A-C-D	16,427	5,134	11,293	44,156
Non-recurring gains (losses)		5,443	4,290	1,153	14,628
Gains (losses) on equity securities (balance of 3 accounts)		5,454	3,475	1,979	20,912
Gain on sale of equity securities		5,679	3,700	1,979	20,940
Loss on sale of equity securities		222	222	0	20
Loss on devaluation of equity securities		2	2	-	8
Losses from disposal of non-performing loans	E	712	(105)	817	6,805
Write-off of loans		180	(2)	182	930
Provision for specific reserve for possible loan losses		490	(31)	521	5,700
Provision for contingent loss		196	69	127	660
Reversal of allowance for loan losses		-	-	-	-
Recoveries of written off receivables		155	141	14	543
Other		0	0	0	56
Other non-recurring gains (losses)		701	709	(8)	520
Ordinary profit		21,871	9,425	12,446	58,784
Extraordinary income (losses)		1,013	1,055	(42)	(637)
Gain (loss) on disposal of non-current assets		1,019	1,054	(35)	(560)
Impairment losses		6	6	-	64
Other extraordinary income (losses)		-	7	(7)	(12)
Profit before income taxes		22,884	10,481	12,403	58,146
Income taxes		7,182	3,391	3,791	17,449
Profit		15,701	7,089	8,612	40,697
Profit attributable to non-controlling interests		142	24	118	581
Profit attributable to owners of parent		15,559	7,065	8,494	40,116
Credit cost	D+E	466	(829)	1,295	7,535

■ Number of companies under consolidation

(Company)

	Jun. 30, 2026	YoY change	Jun. 30, 2025	Mar. 31, 2026
Consolidated subsidiaries	8	0	8	8
Equity-method affiliates	3	0	3	3

NCB

(Millions of yen)

		Three months ended Jun. 30, 2026	YoY change	Three months ended Jun. 30, 2025	Fiscal year ended Mar. 31, 2026
Gross operating profit	A	33,758	5,239	28,519	109,578
[Core gross operating profit]	A-B	[39,515]	[8,675]	[30,840]	[135,992]
Net interest income		35,834	8,164	27,670	123,674
Fees and commissions		3,405	420	2,985	11,406
Gain on trading account transactions		9	6	3	13
Other operating income		(5,490)	(3,351)	(2,139)	(25,515)
of which, net gains (losses) related to bonds (balance of 5 accounts)	B	(5,757)	(3,436)	(2,321)	(26,413)
Gain on sale of bonds		233	233	-	516
Gain on redemption of bonds		-	-	-	-
Loss on sale of bonds		5,990	3,669	2,321	26,514
Loss on redemption of bonds		-	-	-	415
Loss on devaluation of bonds		-	-	-	-
Expenses	C	19,488	1,107	18,381	72,634
Personnel expenses		8,101	291	7,810	31,201
Non-personnel expenses		9,848	667	9,181	35,354
Taxes		1,538	149	1,389	6,078
Net business profits (before provision for general reserve for possible loan losses)	A-C	14,270	4,133	10,137	36,944
[Core net business profits]	A-B-C	[20,027]	[7,568]	[12,459]	[63,358]
[Core net business profits (excluding gain or loss from cancellation of investment trust)]		[17,350]	[5,714]	[11,636]	[53,191]
Provision for general reserve for possible loan losses	D	(321)	(715)	394	283
Business profits	A-C-D	14,592	4,849	9,743	36,661
Non-recurring gains (losses)		4,966	4,097	869	14,565
Gains (losses) on equity securities (balance of 3 accounts)		5,247	3,469	1,778	20,412
Gain on sale of equity securities		5,472	3,693	1,779	20,441
Loss on sale of equity securities		222	222	0	20
Loss on devaluation of equity securities		2	2	-	8
Losses from disposal of non-performing loans	E	580	(29)	609	5,829
Write-off of loans		-	-	-	158
Provision for specific reserve for possible loan losses		556	53	503	5,536
Provision for contingent loss		178	60	118	651
Reversal of allowance for loan losses		-	-	-	-
Recoveries of written off receivables		155	142	13	534
Other		0	0	0	17
Other non-recurring gains (losses)		298	597	(299)	(18)
Ordinary profit		19,558	8,945	10,613	51,226
Extraordinary income (losses)		1,013	1,047	(34)	(627)
Gain (loss) on disposal of non-current assets		1,020	1,054	(34)	(562)
Impairment losses		6	6	-	64
Other extraordinary income (losses)		-	-	-	-
Profit before income taxes		20,572	9,994	10,578	50,599
Income taxes		6,459	3,233	3,226	15,162
Profit		14,112	6,760	7,352	35,437

Credit cost	D+E	258	(745)	1,003	6,112

The Bank of Nagasaki

(Millions of yen)

			Three months ended Jun. 30, 2026	YoY change	Three months ended Jun. 30, 2025	Fiscal year ended Mar. 31, 2026
Gross operating profit	A		1,150	204	946	4,194
[Core gross operating profit]	A-B		[1,150]	[204]	[946]	[4,195]
Net interest income			1,266	176	1,090	4,550
Fees and commissions			(116)	28	(144)	(354)
Other operating income			-	-	-	(1)
of which, net gains (losses) related to bonds (balance of 5 accounts)	B		-	-	-	(1)
Gain on sale of bonds			-	-	-	-
Gain on redemption of bonds			-	-	-	-
Loss on sale of bonds			-	-	-	-
Loss on redemption of bonds			-	-	-	1
Loss on devaluation of bonds			-	-	-	-
Expenses	C		932	74	858	3,444
Personnel expenses			444	33	411	1,619
Non-personnel expenses			421	37	384	1,571
Taxes			65	3	62	253
Net business profits (before provision for general reserve for possible loan losses)	A-C		218	131	87	750
[Core net business profits]	A-B-C		[218]	[131]	[87]	[751]
[Core net business profits (excluding gain or loss from cancellation of investment trust)]			[218]	[131]	[87]	[751]
Provision for general reserve for possible loan losses	D	(Note)	1	(1)	2	-
Business profits	A-C-D		216	131	85	750
Non-recurring gains (losses)			(13)	(12)	(1)	62
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		21	13	8	(38)
Write-off of loans			-	-	-	1
Provision for specific reserve for possible loan losses		(Note)	3	3	(0)	-
Provision for contingent loss			18	9	9	9
Reversal of allowance for loan losses		(Note)	-	-	-	48
Recoveries of written off receivables			0	0	0	0
Other			-	-	-	-
Other non-recurring gains (losses)			8	2	6	23
Ordinary profit			203	120	83	812
Extraordinary income (losses)			(0)	7	(7)	(13)
Gain (loss) on disposal of non-current assets			(0)	0	(0)	(0)
Impairment losses			-	-	-	-
Other extraordinary income (losses)			-	7	(7)	(12)
Profit before income taxes			203	128	75	799
Income taxes			61	38	23	250
Profit			141	89	52	549

Credit cost	D+E	23	13	10	(38)

(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	1	(1)	2	16
Provision for specific reserve for possible loan losses	3	3	(0)	(65)

3. Yield and Spread

Two Banks Combined

		Three months ended Jun. 30, 2026	YoY change	Three months ended Jun. 30, 2025	Fiscal year ended Mar. 31, 2026
Yield on interest earning assets	A	1.67 %	0.38 pt	1.29 %	1.44 %
Yield on loans and bills discounted	B	1.41 %	0.29 pt	1.12 %	1.23 %
Yield on securities		2.60 %	0.69 pt	1.91 %	2.25 %
Yield on interest bearing liabilities		0.41 %	0.13 pt	0.28 %	0.32 %
Yield on deposits and negotiable certificates of deposit	C	0.32 %	0.14 pt	0.18 %	0.22 %
Expense ratio	D	0.74 %	0.03 pt	0.71 %	0.70 %
Cost of funding	E	1.03 %	0.16 pt	0.87 %	0.90 %
Loan-to-deposit spread	B-C-D	0.34 %	0.12 pt	0.22 %	0.30 %
Loan to deposit simple spread	B-C	1.08 %	0.15 pt	0.93 %	1.00 %
Total interest spread	A-E	0.63 %	0.21 pt	0.42 %	0.53 %

NCB

		Three months ended Jun. 30, 2026	YoY change	Three months ended Jun. 30, 2025	Fiscal year ended Mar. 31, 2026
Yield on interest earning assets	A	1.65 %	0.37 pt	1.28 %	1.42 %
Yield on loans and bills discounted	B	1.40 %	0.29 pt	1.11 %	1.22 %
Yield on securities		2.60 %	0.72 pt	1.88 %	2.25 %
Yield on interest bearing liabilities		0.41 %	0.13 pt	0.28 %	0.32 %
Yield on deposits and negotiable certificates of deposit	C	0.32 %	0.14 pt	0.18 %	0.22 %
Expense ratio	D	0.72 %	0.02 pt	0.70 %	0.68 %
Cost of funding	E	1.02 %	0.17 pt	0.85 %	0.89 %
Loan-to-deposit spread	B-C-D	0.34 %	0.12 pt	0.22 %	0.31 %
Loan to deposit simple spread	B-C	1.07 %	0.14 pt	0.93 %	1.00 %
Total interest spread	A-E	0.63 %	0.21 pt	0.42 %	0.52 %

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		Three months ended Jun. 30, 2026	YoY change	Three months ended Jun. 30, 2025	Fiscal year ended Mar. 31, 2026
Yield on interest earning assets	A	1.85 %	0.17 pt	1.68 %	1.71 %
Yield on loans and bills discounted	B	1.63 %	0.21 pt	1.42 %	1.53 %
Yield on securities		2.67 %	(2.82) pt	5.49 %	2.73 %
Yield on interest bearing liabilities		0.25 %	0.11 pt	0.14 %	0.18 %
Yield on deposits and negotiable certificates of deposit	C	0.31 %	0.14 pt	0.17 %	0.22 %
Expense ratio	D	1.27 %	0.06 pt	1.21 %	1.19 %
Cost of funding	E	1.29 %	0.13 pt	1.16 %	1.17 %
Loan-to-deposit spread	B-C-D	0.04 %	0.02 pt	0.02 %	0.11 %
Loan to deposit simple spread	B-C	1.31 %	0.07 pt	1.24 %	1.31 %
Total interest spread	A-E	0.56 %	0.04 pt	0.52 %	0.54 %

4. Capital Adequacy Ratio (Japanese Standards)

NNFH (Consolidated)

(Millions of yen)

		Jun. 30, 2026 [Preliminary]	Change from Mar. 31, 2026	Change from Jun. 30, 2025	Mar. 31, 2026	Jun. 30, 2025
Capital adequacy ratio	A÷B	11.65 %	0.21 pt	(1.07) pt	11.44 %	12.72 %
Capital	A	520,873	14,955	24,186	505,918	496,687
Core capital: instruments and reserves		572,706	15,093	46,083	557,613	526,623
Core capital: regulatory adjustments		51,832	137	21,897	51,695	29,935
Risk-weighted assets, etc.	B	4,469,413	50,169	565,239	4,419,244	3,904,174
Total required capital	B×4%	178,776	2,007	22,610	176,769	156,166

* 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)

		Jun. 30, 2026 [Preliminary]	Change from Mar. 31, 2026	Change from Jun. 30, 2025	Mar. 31, 2026	Jun. 30, 2025
Capital adequacy ratio	A÷B	11.35 %	0.19 pt	(1.11) pt	11.16 %	12.46 %
Capital	A	485,092	13,420	21,005	471,672	464,087
Core capital: instruments and reserves		524,913	13,918	27,216	510,995	497,697
Core capital: regulatory adjustments		39,821	499	6,211	39,322	33,610
Risk-weighted assets, etc.	B	4,272,800	49,466	550,491	4,223,334	3,722,309
Total required capital	B×4%	170,912	1,979	22,020	168,933	148,892

* 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.

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(Millions of yen)

		Jun. 30, 2026 [Preliminary]	Change from Mar. 31, 2026	Change from Jun. 30, 2025	Mar. 31, 2026	Jun. 30, 2025
Capital adequacy ratio	A÷B	9.83 %	0.00 pt	(0.19) pt	9.83 %	10.02 %
Capital	A	18,107	143	427	17,964	17,680
Core capital: instruments and reserves		18,347	155	439	18,192	17,908
Core capital: regulatory adjustments		239	11	12	228	227
Risk-weighted assets, etc.	B	184,105	1,438	7,668	182,667	176,437
Total required capital	B×4%	7,364	58	307	7,306	7,057

* 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).

5. Valuation Gains or Losses of Securities with Market Value

NNFH (Consolidated)

(Millions of yen)

	Jun. 30, 2026						Mar. 31, 2026	Jun. 30, 2025
	Consolidated balance sheet amount	Valuation gains or losses	Change from Mar. 31, 2026	Change from Jun. 30, 2025	Valuation gains	Valuation losses	Valuation gains or losses	Valuation gains or losses
Held-to-maturity	19,998	(56)	19	(56)	-	56	(75)	-
Bonds	19,998	(56)	19	(56)	-	56	(75)	-
Other	-	-	-	-	-	-	-	-
Available-for-sale securities	1,910,203	59,924	26,560	45,751	146,092	86,167	33,364	14,173
Stocks	140,131	107,452	10,564	36,823	107,522	69	96,888	70,629
Bonds	1,261,602	(75,968)	1,880	(11,193)	137	76,106	(77,848)	(64,775)
Other	508,468	28,441	14,118	20,122	38,432	9,991	14,323	8,319
Total	1,930,202	59,868	26,580	45,695	146,092	86,224	33,288	14,173
Stocks	140,131	107,452	10,564	36,823	107,522	69	96,888	70,629
Bonds	1,281,601	(76,025)	1,899	(11,250)	137	76,163	(77,924)	(64,775)
Other	508,468	28,441	14,118	20,122	38,432	9,991	14,323	8,319

* 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)

	Jun. 30, 2026						Mar. 31, 2026	Jun. 30, 2025
	Balance sheet amount	Valuation gains or losses	Change from Mar. 31, 2026	Change from Jun. 30, 2025	Valuation gains	Valuation losses	Valuation gains or losses	Valuation gains or losses
Held-to-maturity	-	-	-	-	-	-	-	-
Bonds	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-
Available-for-sale securities	1,890,042	50,779	25,837	44,847	136,943	86,163	24,942	5,932
Stocks	131,652	99,724	9,880	36,211	99,791	67	89,844	63,513
Bonds	1,261,602	(75,968)	1,880	(11,193)	137	76,106	(77,848)	(64,775)
Other	496,786	27,024	14,078	19,830	37,013	9,989	12,946	7,194
Total	1,890,042	50,779	25,837	44,847	136,943	86,163	24,942	5,932
Stocks	131,652	99,724	9,880	36,211	99,791	67	89,844	63,513
Bonds	1,261,602	(75,968)	1,880	(11,193)	137	76,106	(77,848)	(64,775)
Other	496,786	27,024	14,078	19,830	37,013	9,989	12,946	7,194

* 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)

	Jun. 30, 2026						Mar. 31, 2026	Jun. 30, 2025
	Balance sheet amount	Valuation gains or losses	Change from Mar. 31, 2026	Change from Jun. 30, 2025	Valuation gains	Valuation losses	Valuation gains or losses	Valuation gains or losses
Held-to-maturity	19,998	(56)	19	(56)	-	56	(75)	-
Bonds	19,998	(56)	19	(56)	-	56	(75)	-
Other	-	-	-	-	-	-	-	-
Available-for-sale securities	11,583	1,227	39	290	1,227	-	1,188	937
Stocks	-	-	-	-	-	-	-	-
Bonds	-	-	-	-	-	-	-	-
Other	11,583	1,227	39	290	1,227	-	1,188	937
Total	31,582	1,171	58	234	1,227	56	1,113	937
Stocks	-	-	-	-	-	-	-	-
Bonds	19,998	(56)	19	(56)	-	56	(75)	-
Other	11,583	1,227	39	290	1,227	-	1,188	937

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

6. Financial Result Forecasts

NNFH (Consolidated)

(Millions of yen)

	Fiscal year ending Mar. 31, 2027 [Forecast]		Fiscal year ended Mar. 31, 2026	
	Six months ending Sep. 30, 2026	Full year	Six months ended Sep. 30, 2025	Full year
Ordinary profit	33,500	69,000	30,909	58,784
Profit attributable to owners of parent	24,000	48,000	21,239	40,116

*Financial result forecasts remain unchanged from the figures announced on May 12, 2026.

NCB

(Millions of yen)

	Fiscal year ending Mar. 31, 2027 [Forecast]		Fiscal year ended Mar. 31, 2026	
	Six months ending Sep. 30, 2026	Full year	Six months ended Sep. 30, 2025	Full year
Net business profits (before provision for general reserve for possible loan losses)	31,700	64,000	24,408	36,944
[Core net business profits]	[31,700]	[64,000]	[26,759]	[63,358]
Ordinary profit	30,000	62,000	27,549	51,226
Profit	21,500	43,500	19,184	35,437

*Financial result forecasts remain unchanged from the figures announced on May 12, 2026.

The Bank of Nagasaki

(Millions of yen)

	Fiscal year ending Mar. 31, 2027 [Forecast]		Fiscal year ended Mar. 31, 2026	
	Six months ending Sep. 30, 2026	Full year	Six months ended Sep. 30, 2025	Full year
Net business profits (before provision for general reserve for possible loan losses)	370	890	303	750
[Core net business profits]	[370]	[890]	[303]	[751]
Ordinary profit	340	810	301	812
Profit	230	480	187	549

*Financial result forecasts remain unchanged from the figures announced on May 12, 2026.

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)

		Jun. 30, 2026	Change from Mar. 31, 2026	Change from Jun. 30, 2025	Mar. 31, 2026	Jun. 30, 2025
Loans to SMEs, etc.	A	7,223,000	20,973	221,795	7,202,027	7,001,205
SMEs		4,567,012	2,270	112,532	4,564,742	4,454,480
Retail customers		2,655,988	18,704	109,263	2,637,284	2,546,725
Loans and bills discounted	B	10,172,059	(117,478)	327,941	10,289,537	9,844,118
Ratio of loans to SMEs, etc.	A÷B	71.00 %	1.01 pt	(0.12) pt	69.99 %	71.12 %

NCB

(Millions of yen)

		Jun. 30, 2026	Change from Mar. 31, 2026	Change from Jun. 30, 2025	Mar. 31, 2026	Jun. 30, 2025
Loans to SMEs, etc.	A	6,990,321	19,558	223,165	6,970,763	6,767,156
SMEs		4,484,894	1,434	116,687	4,483,460	4,368,207
Retail customers		2,505,427	18,125	106,478	2,487,302	2,398,949
Loans and bills discounted	B	9,874,387	(127,269)	312,561	10,001,656	9,561,826
Ratio of loans to SMEs, etc.	A÷B	70.79 %	1.10 pt	0.02 pt	69.69 %	70.77 %

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(Millions of yen)

		Jun. 30, 2026	Change from Mar. 31, 2026	Change from Jun. 30, 2025	Mar. 31, 2026	Jun. 30, 2025
Loans to SMEs, etc.	A	232,679	1,415	(1,370)	231,264	234,049
SMEs		82,118	836	(4,155)	81,282	86,273
Retail customers		150,561	579	2,785	149,982	147,776
Loans and bills discounted	B	297,672	9,791	15,381	287,881	282,291
Ratio of loans to SMEs, etc.	A÷B	78.16 %	(2.17) pt	(4.75) pt	80.33 %	82.91 %

(2) Personal loans

Two Banks Combined

(Millions of yen)

	Jun. 30, 2026	Change from Mar. 31, 2026	Change from Jun. 30, 2025	Mar. 31, 2026	Jun. 30, 2025
Personal loans	3,634,374	17,594	147,295	3,616,780	3,487,079
Housing loans	3,199,877	5,392	97,520	3,194,485	3,102,357
Customer loans	434,496	12,201	49,775	422,295	384,721

* Housing loans include loans for apartment buildings.

NCB

(Millions of yen)

	Jun. 30, 2026	Change from Mar. 31, 2026	Change from Jun. 30, 2025	Mar. 31, 2026	Jun. 30, 2025
Personal loans	3,473,245	16,435	144,793	3,456,810	3,328,452
Housing loans	3,061,647	5,199	99,009	3,056,448	2,962,638
Customer loans	411,597	11,235	45,784	400,362	365,813

* Housing loans include loans for apartment buildings.

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(Millions of yen)

	Jun. 30, 2026	Change from Mar. 31, 2026	Change from Jun. 30, 2025	Mar. 31, 2026	Jun. 30, 2025
Personal loans	161,128	1,158	2,501	159,970	158,627
Housing loans	138,230	193	(1,489)	138,037	139,719
Customer loans	22,898	966	3,990	21,932	18,908

* Housing loans include loans for apartment buildings.

(3) Deposits by Entity Type

Two Banks Combined

(Millions of yen)

	Jun. 30, 2026	Change from Mar. 31, 2026	Change from Jun. 30, 2025	Mar. 31, 2026	Jun. 30, 2025
Retail customers	6,901,280	67,047	151,149	6,834,233	6,750,131
Liquid	5,054,448	49,067	2,275	5,005,381	5,052,173
Fixed	1,846,831	17,979	148,873	1,828,852	1,697,958
General corporations	3,388,517	(160,817)	63,065	3,549,334	3,325,452
Liquid	2,693,066	42,477	11,349	2,650,589	2,681,717
Fixed	695,451	(203,293)	51,717	898,744	643,734
Financial institutions	112,641	(100,027)	(53,485)	212,668	166,126
Liquid	17,431	973	(483)	16,458	17,914
Fixed	95,209	(101,000)	(53,002)	196,209	148,211
Public funds	542,571	163,324	43,243	379,247	499,328
Liquid	143,883	7,724	(62,127)	136,159	206,010
Fixed	398,688	155,600	105,370	243,088	293,318
Total deposits and negotiable certificates of deposit	10,945,011	(30,472)	203,972	10,975,483	10,741,039
Liquid	7,908,829	100,241	(48,987)	7,808,588	7,957,816
Fixed	3,036,181	(130,714)	252,958	3,166,895	2,783,223

NCB

(Millions of yen)

	Jun. 30, 2026	Change from Mar. 31, 2026	Change from Jun. 30, 2025	Mar. 31, 2026	Jun. 30, 2025
Retail customers	6,692,227	64,356	142,712	6,627,871	6,549,515
Liquid	4,956,674	48,570	1,409	4,908,104	4,955,265
Fixed	1,735,553	15,787	141,303	1,719,766	1,594,250
General corporations	3,320,834	(162,529)	57,021	3,483,363	3,263,813
Liquid	2,643,882	43,388	8,679	2,600,494	2,635,203
Fixed	676,951	(205,918)	48,342	882,869	628,609
Financial institutions	112,591	(100,023)	(53,500)	212,614	166,091
Liquid	17,381	977	(498)	16,404	17,879
Fixed	95,209	(101,000)	(53,002)	196,209	148,211
Public funds	524,907	166,075	49,725	358,832	475,182
Liquid	139,930	3,929	(61,972)	136,001	201,902
Fixed	384,976	162,146	111,697	222,830	273,279
Total deposits and negotiable certificates of deposit	10,650,560	(32,121)	195,957	10,682,681	10,454,603
Liquid	7,757,868	96,863	(52,383)	7,661,005	7,810,251
Fixed	2,892,691	(128,985)	248,340	3,021,676	2,644,351

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(Millions of yen)

	Jun. 30, 2026	Change from Mar. 31, 2026	Change from Jun. 30, 2025	Mar. 31, 2026	Jun. 30, 2025
Retail customers	209,052	2,691	8,437	206,361	200,615
Liquid	97,774	498	866	97,276	96,908
Fixed	111,278	2,193	7,571	109,085	103,707
General corporations	67,683	1,713	6,044	65,970	61,639
Liquid	49,183	(912)	2,669	50,095	46,514
Fixed	18,500	2,625	3,375	15,875	15,125
Financial institutions	97	37	8	60	89
Liquid	97	37	8	60	89
Fixed	-	-	-	-	-
Public funds	17,664	(2,751)	(6,481)	20,415	24,145
Liquid	3,952	3,795	(155)	157	4,107
Fixed	13,711	(6,546)	(6,327)	20,257	20,038
Total deposits and negotiable certificates of deposit	294,498	1,690	8,007	292,808	286,491
Liquid	151,008	3,418	3,389	147,590	147,619
Fixed	143,489	(1,729)	4,618	145,218	138,871

(4) Assets Under Management

Group Total

(Millions of yen)

	Jun. 30, 2026	Change from Mar. 31, 2026	Change from Jun. 30, 2025	Mar. 31, 2026	Jun. 30, 2025
Two banks combined	1,208,087	87,102	190,590	1,120,985	1,017,497
Investment trusts	538,104	75,083	129,499	463,021	408,605
Insurance	617,750	5,273	43,644	612,477	574,106
Public bonds	33,265	6,885	15,199	26,380	18,066
Foreign currency deposits	18,967	(138)	2,249	19,105	16,718
Nishi-Nippon City TT Securities	617,008	63,342	158,396	553,666	458,612
Total	1,825,096	150,445	348,986	1,674,651	1,476,110
Of which, retail customers	1,527,129	129,900	270,992	1,397,229	1,256,137

NCB

(Millions of yen)

	Jun. 30, 2026	Change from Mar. 31, 2026	Change from Jun. 30, 2025	Mar. 31, 2026	Jun. 30, 2025
Investment trusts	511,191	70,951	123,852	440,240	387,339
Insurance	578,376	6,017	42,557	572,359	535,819
Public bonds	32,271	6,730	14,703	25,541	17,568
Foreign currency deposits	18,967	(138)	2,249	19,105	16,718
Total	1,140,806	83,559	183,361	1,057,247	957,445
Of which, retail customers	1,079,795	78,727	172,245	1,001,068	907,550

The Bank of Nagasaki

(Millions of yen)

	Jun. 30, 2026	Change from Mar. 31, 2026	Change from Jun. 30, 2025	Mar. 31, 2026	Jun. 30, 2025
Investment trusts	26,912	4,132	5,647	22,780	21,265
Insurance	39,373	(744)	1,086	40,117	38,287
Public bonds	994	155	496	839	498
Foreign currency deposits	-	-	-	-	-
Total	67,280	3,543	7,229	63,737	60,051
Of which, retail customers	65,665	3,432	6,905	62,233	58,760

2. Loans Disclosed Based on the Financial Reconstruction Act (FRA)

Two Banks Combined

(Millions of yen)

		Jun. 30, 2026	Change from Mar. 31, 2026	Change from Jun. 30, 2025	Mar. 31, 2026	Jun. 30, 2025
Claims against bankrupt and quasi-bankrupt obligors		16,886	1,039	(2,258)	15,847	19,144
Doubtful claims		95,215	(2,709)	6,241	97,924	88,974
Substandard claims		39,929	(118)	(3,621)	40,047	43,550
Financial Reconstruction Act, total	A	152,031	(1,787)	362	153,818	151,669
(Amount of partial direct write-off)		6,556	(155)	(1,393)	6,711	7,949
Sub-performing claims excluding substandard claims		610,919	(6,094)	(18,990)	617,013	629,909
Performing claims		9,444,467	(105,089)	347,310	9,549,556	9,097,157
Normal claims		10,055,387	(111,182)	328,321	10,166,569	9,727,066
Total credit amount	B	10,207,419	(112,969)	328,683	10,320,388	9,878,736
Ratio of disclosed claims under the Financial Reconstruction Act	A÷B	1.48 %	(0.01) pt	(0.05) pt	1.49 %	1.53 %

NCB

(Millions of yen)

		Jun. 30, 2026	Change from Mar. 31, 2026	Change from Jun. 30, 2025	Mar. 31, 2026	Jun. 30, 2025
Claims against bankrupt and quasi-bankrupt obligors		16,619	967	(2,244)	15,652	18,863
Doubtful claims		92,518	(2,562)	6,337	95,080	86,181
Substandard claims		39,282	(168)	(4,131)	39,450	43,413
Financial Reconstruction Act, total	A	148,420	(1,764)	(39)	150,184	148,459
(Amount of partial direct write-off)		6,513	(155)	(1,243)	6,668	7,756
Sub-performing claims excluding substandard claims		595,002	(6,236)	(17,777)	601,238	612,779
Performing claims		9,166,006	(114,878)	331,020	9,280,884	8,834,986
Normal claims		9,761,009	(121,114)	313,244	9,882,123	9,447,765
Total credit amount	B	9,909,429	(122,879)	313,205	10,032,308	9,596,224
Ratio of disclosed claims under the Financial Reconstruction Act	A÷B	1.49 %	0.00 pt	(0.05) pt	1.49 %	1.54 %

The Bank of Nagasaki

(Millions of yen)

		Jun. 30, 2026	Change from Mar. 31, 2026	Change from Jun. 30, 2025	Mar. 31, 2026	Jun. 30, 2025
Claims against bankrupt and quasi-bankrupt obligors		267	73	(13)	194	280
Doubtful claims		2,696	(147)	(96)	2,843	2,792
Substandard claims		647	51	510	596	137
Financial Reconstruction Act, total	A	3,611	(22)	401	3,633	3,210
(Amount of partial direct write-off)		43	0	(149)	43	192
Sub-performing claims excluding substandard claims		15,917	143	(1,212)	15,774	17,129
Performing claims		278,460	9,789	16,289	268,671	262,171
Normal claims		294,378	9,932	15,077	284,446	279,301
Total credit amount	B	297,989	9,909	15,478	288,080	282,511
Ratio of disclosed claims under the Financial Reconstruction Act	A÷B	1.21 %	(0.05) pt	0.08 pt	1.26 %	1.13 %

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

NCB

■ Balance Sheet

(Millions of yen)

	Jun. 30, 2026	Change from Mar. 31, 2026	Change from Jun. 30, 2025	Mar. 31, 2026	Jun. 30, 2025
Cash and due from banks	1,253,324	(78,688)	(362,980)	1,332,012	1,616,304
Call loans	170,000	110,000	(35,000)	60,000	205,000
Money held in trust	10,760	(920)	(938)	11,680	11,698
Securities	1,911,780	57,760	239,648	1,854,020	1,672,132
Loans and bills discounted	9,874,387	(127,269)	312,561	10,001,656	9,561,826
Foreign exchanges	8,107	(248)	(358)	8,355	8,465
Other assets	48,905	5,717	6,993	43,188	41,912
Tangible fixed assets	140,562	(488)	32,011	141,050	108,551
Intangible fixed assets	7,244	(16)	1,569	7,260	5,675
Prepaid pension costs	32,338	1,085	3,357	31,253	28,981
Deferred tax assets	-	(7,770)	(5,410)	7,770	5,410
Customers' liabilities for acceptances and guarantees	14,889	1,902	26	12,987	14,863
Allowance for loan losses	(38,446)	347	(259)	(38,793)	(38,187)
Allowance for investment loss	(439)	0	(3)	(439)	(436)
Total assets	13,433,415	(38,588)	191,218	13,472,003	13,242,197
Deposits	10,284,527	45,447	196,948	10,239,080	10,087,579
Negotiable certificates of deposit	366,032	(77,569)	(991)	443,601	367,023
Call money	79,571	28,407	44,817	51,164	34,754
Securities sold under repurchase agreements	157,599	(42,157)	(67,797)	199,756	225,396
Cash collateral received for securities lent	551,852	70,736	452,906	481,116	98,946
Borrowed money	1,241,495	(86,808)	(503,879)	1,328,303	1,745,374
Foreign exchanges	370	(324)	10	694	360
Borrowed money from trust account	9,619	299	1,408	9,320	8,211
Other liabilities	121,404	(2,324)	9,196	123,728	112,208
Reserve for employee retirement benefits	209	(3)	18	212	191
Provision for reimbursement of deposits	69	(63)	(115)	132	184
Provision for contingent loss	1,255	40	91	1,215	1,164
Deferred tax liabilities	341	341	341	-	-
Deferred tax liabilities for land revaluation	14,713	0	(9)	14,713	14,722
Acceptances and guarantees	14,889	1,902	26	12,987	14,863
Total liabilities	12,843,952	(62,078)	132,970	12,906,030	12,710,982
Share capital	85,745	0	0	85,745	85,745
Capital surplus	85,684	0	0	85,684	85,684
Retained earnings	353,409	5,572	27,226	347,837	326,183
[Total shareholders' equity]	[524,838]	[5,571]	[27,225]	[519,267]	[497,613]
Valuation difference on available-for-sale securities	35,154	17,725	30,736	17,429	4,418
Deferred gains or losses on hedges	1	(2)	(24)	3	25
Revaluation reserve for land	29,468	196	309	29,272	29,159
[Total valuation and translation adjustments]	[64,623]	[17,918]	[31,021]	[46,705]	[33,602]
Total net assets	589,462	23,489	58,247	565,973	531,215
Total liabilities and net assets	13,433,415	(38,588)	191,218	13,472,003	13,242,197

NCB

■ Statements of Income

(Millions of yen)

	Three months ended Jun. 30, 2026	YoY change	Three months ended Jun. 30, 2025	Fiscal year ended Mar. 31, 2026
Ordinary income	62,652	17,371	45,281	217,676
Interest income	49,084	12,422	36,662	164,559
(of which, interest on loans and discounts)	34,583	7,800	26,783	117,819
(of which, interest and dividends on securities)	12,029	4,241	7,788	38,320
Trust fees	26	26	0	52
Fees and commissions	7,169	725	6,444	29,771
Gain on trading account transactions	9	6	3	13
Other operating income	499	318	181	1,503
Other ordinary income	5,863	3,874	1,989	21,775
Ordinary expenses	43,093	8,425	34,668	166,449
Interest expenses	13,258	4,261	8,997	40,909
(of which, interest on deposits)	7,967	3,662	4,305	20,678
(of which, interest on negotiable certificates of deposit)	799	237	562	2,623
Fees and commissions payments	3,790	332	3,458	18,417
Other operating expenses	5,990	3,669	2,321	27,019
General and administrative expenses	19,162	457	18,705	72,723
Other ordinary expenses	891	(294)	1,185	7,379
Ordinary profit	19,558	8,945	10,613	51,226
Extraordinary income	1,073	1,073	-	49
Gain on disposal of non-current assets	1,073	1,073	-	49
Extraordinary losses	59	25	34	676
Loss on disposal of non-current assets	53	19	34	611
Impairment losses	6	6	-	64
Profit before income taxes	20,572	9,994	10,578	50,599
Income taxes	6,459	3,233	3,226	15,162
Profit	14,112	6,760	7,352	35,437

The Bank of Nagasaki

■ Balance Sheet

(Millions of yen)

	Jun. 30, 2026	Change from Mar. 31, 2026	Change from Jun. 30, 2025	Mar. 31, 2026	Jun. 30, 2025
Cash and due from banks	55,793	1,887	(8,237)	53,906	64,030
Securities	32,644	34	20,274	32,610	12,370
Loans and bills discounted	297,672	9,791	15,381	287,881	282,291
Other assets	769	131	(1,220)	638	1,989
Tangible fixed assets	4,349	(26)	(9)	4,375	4,358
Intangible fixed assets	152	3	(14)	149	166
Prepaid pension costs	195	15	42	180	153
Customers' liabilities for acceptances and guarantees	9	1	0	8	9
Allowance for loan losses	(143)	(5)	50	(138)	(193)
Allowance for investment loss	(42)	0	0	(42)	(42)
Total assets	391,398	11,830	26,264	379,568	365,134

	Jun. 30, 2026	Change from Mar. 31, 2026	Change from Jun. 30, 2025	Mar. 31, 2026	Jun. 30, 2025
Deposits	292,398	1,690	7,787	290,708	284,611
Negotiable certificates of deposit	2,100	0	220	2,100	1,880
Call money	70,000	10,000	20,000	60,000	50,000
Borrowed money	3,400	0	(3,000)	3,400	6,400
Other liabilities	2,395	182	507	2,213	1,888
Reserve for employee retirement benefits	10	(3)	1	13	9
Provision for retirement benefits for directors (and other officers)	93	(15)	(1)	108	94
Provision for reimbursement of deposits	10	(2)	(7)	12	17
Provision for contingent loss	64	11	5	53	59
Deferred tax liabilities	280	17	134	263	146
Deferred tax liabilities for land revaluation	503	0	0	503	503
Acceptances and guarantees	9	1	0	8	9
Total liabilities	371,266	11,882	25,647	359,384	345,619
Share capital	7,621	0	0	7,621	7,621
Capital surplus	5,963	0	0	5,963	5,963
Retained earnings	4,612	(78)	418	4,690	4,194
[Total shareholders' equity]	[18,198]	[(78)]	[419]	[18,276]	[17,779]
Valuation difference on available-for-sale securities	842	27	199	815	643
Revaluation reserve for land	1,091	0	0	1,091	1,091
[Total valuation and translation adjustments]	[1,933]	[26]	[199]	[1,907]	[1,734]
Total net assets	20,132	(51)	618	20,183	19,514
Total liabilities and net assets	391,398	11,830	26,264	379,568	365,134

The Bank of Nagasaki

■ Statements of Income

(Millions of yen)

	Three months ended Jun. 30, 2026	YoY change	Three months ended Jun. 30, 2025	Fiscal year ended Mar. 31, 2026
Ordinary income	1,711	329	1,382	6,031
Interest income	1,499	285	1,214	5,184
(of which, interest on loans and discounts)	1,191	209	982	4,314
(of which, interest and dividends on securities)	210	54	156	543
Fees and commissions	208	45	163	779
Other ordinary income	3	(1)	4	67
Ordinary expenses	1,508	209	1,299	5,219
Interest expenses	232	108	124	633
(of which, interest on deposits)	230	108	122	628
(of which, interest on negotiable certificates of deposit)	2	1	1	5
Fees and commissions payments	325	17	308	1,134
Other operating expenses	-	-	-	1
General and administrative expenses	923	68	855	3,434
Other ordinary expenses	26	15	11	15
Ordinary profit	203	120	83	812
Extraordinary income	-	-	-	-
Extraordinary losses	0	(7)	7	13
Loss on disposal of non-current assets	0	0	0	0
Other	-	(7)	7	12
Profit before income taxes	203	128	75	799
Income taxes	61	38	23	250
Profit	141	89	52	549