August 3, 2026

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

Company name: The Gunma Bank, Ltd.
Listing: Tokyo Stock Exchange
Securities code: 8334
URL: https://www.gunmabank.co.jp/
Representative: Akihiko Fukai, President
Inquiries: Shizuo Otani, Managing Director, and General Manager, Corporate Planning Department
Trading accounts: None
Scheduled date to commence dividend payments: —
Preparation of supplementary material on quarterly financial results: Yes
Holding of quarterly 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	%
Jun.30, 2026	72,962	8.9	25,175	25.8	17,584	25.1
Jun.30, 2025	66,968	18.1	20,010	24.8	14,060	26.0

Note: Comprehensive income For the three months ended Jun.30, 2026 : 25,194 million yen [(3.5) %]
For the three months ended Jun.30, 2025 : 26,118 million yen [— %]

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
Jun.30, 2026	46.46	—
Jun.30, 2025	36.77	—

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
Jun.30, 2026	10,883,706	632,403	5.8
Mar.31, 2026	10,855,923	619,321	5.7

Reference: Equity As of Jun.30, 2026 : 632,403 million yen As of Mar.31, 2026 : 619,321 million yen
Note: "Equity-to-asset ratio" represents "Net assets"/ "Total assets" at term end.
"Equity-to-asset ratio" stated above was not calculated based on the public notice of "Equity-to-asset ratio".

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
Fiscal year	Yen	Yen	Yen	Yen	Yen
ended Mar. 31, 2026	—	30.00	—	32.00	62.00
ending Mar. 31, 2027	—				
ending Mar. 31, 2027(Forecast)		35.00	—	35.00	70.00

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

3. Consolidated earnings forecast for fiscal year 2026 (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
Fiscal year 2026	Millions of yen	%	Millions of yen	%	Yen
ending Sep.30, 2026	46,500	14.6	32,000	14.9	84.54
ending Mar.31, 2027	95,000	11.9	65,000	10.4	171.73

Note: Revisions to the forecast of earnings 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: None

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

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

(4) Number of issued shares (common shares)

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

As of Jun.30, 2026	395,888,177 shares
As of Mar.31, 2026	395,888,177 shares

② Number of treasury shares at the end of the period

As of Jun.30, 2026	17,388,619 shares
As of Mar.31, 2026	17,387,989 shares

③ Average number of shares outstanding during the period

Three months ended Jun.30, 2026	378,499,827 shares
Three months ended Jun.30, 2025	382,388,573 shares

* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: None

* Proper use of earnings forecasts, and other special matters
・The description of future performance of this report is based on information which is presently available and certain assumptions which are considered to be reasonable, and it does not guarantee future performance. Please take note that future performance may differ from forecasts depending on various future factors.

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1. Overview of business results, etc. for the three months ended June 30, 2026

(1) Information related to the consolidated operating results

Operating results for the first quarter of the consolidated fiscal year under review were as follows.
Ordinary income amounted to 72,962 million yen, an increase of 5,993 million yen year-on-year, mainly due to an increase in interest income such as Interest on loans and discounts.
Ordinary expenses amounted to 47,786 million yen, an increase of 828 million yen year-on-year, mainly due to an increase in interest expenses such as interest on deposits, despite a decrease in other ordinary expenses such as loss on sales of bonds.
As a result, ordinary profit amounted to 25,175 million yen, an increase of 5,164 million yen year-on-year.
Also, profit attributable to owners of parent amounted to 17,584 million yen, an increase of 3,523 million yen year-on-year.

Profit and loss conditions by segment were as follows.
(Banking)
Ordinary income amounted to 61,952 million yen, an increase of 4,395 million yen year-on-year.
Segment profit amounted to 23,656 million yen, an increase of 4,853 million yen year-on-year.
(Lease)
Ordinary income amounted to 9,691 million yen, an increase of 1,271 million yen year-on-year.
Segment profit amounted to 414 million yen, a decrease of 29 million yen year-on-year.
(Others)
Ordinary income amounted to 2,696 million yen, an increase of 630 million yen year-on-year.
Segment profit amounted to 1,165 million yen, an increase of 345 million yen year-on-year.

(2) Information related to the consolidated financial position

The financial position as of the end of the first quarter of the consolidated fiscal year under review was as follows.
Total assets increased by 27.7 billion yen to 10,883.7 billion yen during the period under review.
Total liabilities increased by 14.7 billion yen to 10,251.3 billion yen during the period under review.
Also, net assets increased by 13.0 billion yen to 632.4 billion yen during the period under review.
As for the main accounts, loans and bills discounted decreased by 5.8 billion yen to 7,120.8 billion yen during the period under review.
Securities increased by 41.5 billion yen to 2,043.2 billion yen during the period under review.
Deposits increased by 113.6 billion yen to 8,668.1 billion yen during the period under review.

(3) Information related to the consolidated earnings forecast, etc.

Consolidated earnings 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 11, 2026.

2. Quarterly consolidated financial statements and notes

(1) Quarterly consolidated balance sheets

(Unit: Millions of yen)

	As of Mar. 31, 2026	As of Jun. 30, 2026
Assets:		
Cash and due from banks	1,359,989	1,328,663
Call loans and bills bought	10,000	30,000
Monetary claims bought	9,747	10,190
Trading securities	10	—
Money held in trust	7,768	6,847
Securities	2,001,768	2,043,294
Loans and bills discounted	7,126,737	7,120,838
Foreign exchanges	15,266	9,955
Lease receivables and investments in leases	86,247	88,710
Other assets	113,377	119,522
Tangible fixed assets	64,828	64,169
Intangible fixed assets	7,973	8,334
Retirement benefit asset	72,829	73,467
Deferred tax assets	1,296	1,018
Customers' liabilities for acceptances and guarantees	9,092	9,338
Allowance for loan losses	(31,009)	(30,644)
Total assets	10,855,923	10,883,706
Liabilities:		
Deposits	8,554,539	8,668,161
Negotiable certificates of deposit	186,089	204,318
Call money and bills sold	123,107	103,929
Securities sold under repurchase agreements	190,419	183,079
Cash collateral received for securities lent	29,405	43,079
Borrowed money	948,217	847,300
Foreign exchanges	1,002	363
Bonds payable	60,000	60,000
Borrowed money from trust account	13,146	12,925
Other liabilities	106,614	98,577
Provision for bonuses for directors (and other officers)	88	17
Provision for stock-price-linked compensation	578	844
Retirement benefit liability	325	331
Provision for retirement benefits for directors (and other officers)	83	79
Provision for contingent loss	997	1,060
Reserves under special laws	1	1
Deferred tax liabilities	5,978	10,998
Deferred tax liabilities for land revaluation	6,910	6,896
Acceptances and guarantees	9,092	9,338
Total liabilities	10,236,601	10,251,302

(Unit: Millions of yen)

	As of Mar. 31, 2026	As of Jun. 30, 2026
Net assets:		
Share capital	48,652	48,652
Capital surplus	29,581	29,581
Retained earnings	502,915	508,418
Treasury shares	(13,068)	(13,069)
Total shareholders' equity	568,081	573,582
Valuation difference on available-for-sale securities	3,026	11,835
Deferred gains or losses on hedges	125	74
Revaluation reserve for land	11,999	11,969
Remeasurements of defined benefit plans	36,087	34,940
Total accumulated other comprehensive income	51,240	58,820
Total net assets	619,321	632,403
Total liabilities and net assets	10,855,923	10,883,706

(2) Quarterly consolidated statements of income and comprehensive income

Quarterly consolidated statements of income

(Unit: Millions of yen)

	For the three months ended Jun.30, 2025	For the three months ended Jun.30, 2026
Ordinary income	66,968	72,962
Interest income	39,372	46,951
Interest on loans and discounts	23,355	28,724
Interest and dividends on securities	14,322	15,570
Trust fees	2	11
Fees and commissions	8,536	9,214
Other ordinary income	9,039	10,429
Other income	10,018	6,355
Ordinary expenses	46,958	47,786
Interest expenses	13,539	16,360
Interest on deposits	5,772	7,810
Fees and commissions payments	2,646	2,778
Other ordinary expenses	14,904	12,186
General and administrative expenses	14,016	14,110
Other expenses	1,850	2,351
Ordinary profit	20,010	25,175
Extraordinary income	—	61
Gain on disposal of non-current assets	—	61
Extraordinary losses	143	141
Loss on disposal of non-current assets	143	141
Profit before income taxes	19,867	25,095
Income taxes - current	6,030	5,508
Income taxes - deferred	(223)	2,002
Total income taxes	5,806	7,511
Profit	14,060	17,584
Profit attributable to owners of parent	14,060	17,584

Quarterly consolidated statements of comprehensive income

(Unit: Millions of yen)

	For the three months ended Jun.30, 2025	For the three months ended Jun.30, 2026
Profit	14,060	17,584
Other comprehensive income	12,058	7,610
Valuation difference on available-for-sale securities	12,429	8,370
Deferred gains or losses on hedges	299	(51)
Remeasurements of defined benefit plans, net of tax	(512)	(1,147)
Share of other comprehensive income of entities accounted for using equity method	(157)	438
Comprehensive income	26,118	25,194
（Comprehensive income attributable to）		
Comprehensive income attributable to owners of parent	26,118	25,194

(3) Notes to the quarterly consolidated financial statements

(Changes in accounting policies)

The Bank has applied the Practical Guidelines on Accounting for Financial Instruments (Revised ASBJ Transfer Guidance No. 9, March 11, 2025; hereinafter, the "Revised Practical Guidelines") from the beginning of the current consolidated fiscal year.

As a result, in accordance with Paragraph 132-2 of the Revised Practical Guidelines, shares without market prices included in the underlying assets of partnerships and similar entities that meet the prescribed requirements (excluding shares of the Bank's subsidiaries and affiliates) are measured at fair value, and such fair value is used as the basis for accounting for investments in such partnerships and similar entities.

The effect of the application of the Revised Practical Guidelines on the consolidated financial statements is immaterial.

(Note on segment Information, etc.)

【Segment Information】

The previous first cumulative quarterly consolidated accounting period ended June 30, 2025

1 Information on the amount of reportable segment ordinary income, profit (loss)

(Unit: Millions of yen)

	Reportable segments			Others	Total	Adjustment	Consolidated
	Banking	Lease	Total				
Ordinary income generated from businesses with							
External customers	57,199	8,286	65,486	1,482	66,968	—	66,968
Internal units	357	133	490	583	1,073	(1,073)	—
Total	57,557	8,419	65,976	2,065	68,042	(1,073)	66,968
Segment profit	18,802	444	19,247	819	20,066	(55)	20,010

Note 1: Ordinary income is presented in lieu of sales of companies in other industries.

Note 2: "Others" include business segments not included in the reportable segments, such as the delivery of goods, etc., the maintenance of ATMs and operations of securities, guarantees and management consulting, the fund formation and management operations services.

Note 3: Adjustment for segment profit of (55) million yen was elimination of intersegment transactions.

Note 4: Segment profit was adjusted with reference to ordinary profit as stated in the consolidated statements of income.

2 Information on the amount of reportable segment impairment losses on fixed assets and goodwill, etc.

Not applicable.

The first cumulative quarterly consolidated accounting period ended June 30, 2026

1 Information on the amount of reportable segment ordinary income, profit (loss)

(Unit: Millions of yen)

	Reportable segments			Others	Total	Adjustment	Consolidated
	Banking	Lease	Total				
Ordinary income generated from businesses with							
External customers	61,372	9,560	70,932	2,029	72,962	—	72,962
Internal units	579	131	710	666	1,377	(1,377)	—
Total	61,952	9,691	71,643	2,696	74,339	(1,377)	72,962
Segment profit	23,656	414	24,071	1,165	25,236	(60)	25,175

Note 1: Ordinary income is presented in lieu of sales of companies in other industries.

Note 2: "Others" include business segments not included in the reportable segments, such as the delivery of goods, etc., the maintenance of ATMs and operations of securities, guarantees and management consulting, the fund formation and management operations services.

Note 3: Adjustment for segment profit of (60) million yen was elimination of intersegment transactions.

Note 4: Segment profit was adjusted with reference to ordinary profit as stated in the consolidated statements of income.

2 Information on the amount of reportable segment impairment losses on fixed assets and goodwill, etc.

Not applicable.

(Note on significant changes in the amounts of shareholders' equity)

Not applicable.

(Note on going concern assumption)
Not applicable.

(Note on quarterly consolidated statements of cash flows)
No quarterly consolidated cash flow statement for the first cumulative quarterly consolidated accounting period is prepared. Depreciation expenses pertaining to the period is as follows.

(Unit: Millions of yen)

	For the three months ended Jun.30, 2025	For the three months ended Jun.30, 2026
Depreciation expenses	1,584	1,599

Supplementary Information
Financial Results for the Three Months Ended June 30, 2026

1. Profit and Loss Conditions

○ Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts amounted to 19.6 billion yen, up 3.4 billion yen year-on-year (+21.2%), due to an increase in interest on loans resulting from higher loan balances and improved loan yields, as well as growth in non-interest business profit. Core net business profit including gains (losses) on bonds and cancellation of investment trusts amounted to 22.9 billion yen, up 4.9 billion yen year-on-year (+27.4%).
○ Ordinary profit amounted to 25.1 billion yen, up 5.1 billion yen year-on-year, mainly due to the increase in core net business profit. Profit attributable to owners of parent amounted 17.5 billion yen, up 3.5 billion yen year-on-year (+25.1%). The achievement rate against the second-quarter earnings forecast of 32.0 billion yen was 55.0%.
○ Also, OHR, an indicator of management efficiency, improved by 3.2 pt to 44.4%, and ROE (annualized) increased by 1.4 pt to 11.3%

【Consolidated】

(Unit : Millions of yen)

			Three months ended Jun. 30, 2026 (a)	(a) - (b)	Three months ended Jun. 30, 2025 (b)	FY2026 ending Sep. 30,2026 forecast
Gross business profits		1	35,283	9,423	25,860	
Core gross business profits(1-12)		2	38,732	5,958	32,774	72,500
Net interest income		3	30,592	4,758	25,834	55,200
Gains (losses) on cancellation of investment trusts		4	3,333	1,505	1,827	
Non-interest business profit	(refer to below table)	5	8,139	1,199	6,939	17,300
Net fees and commissions income		6	6,447	555	5,891	
Profit from other business transactions		7	1,692	644	1,048	
Expenses (excluding non-recurrent expenses)	[-]	8	15,752	1,014	14,737	32,500
Core net business profit excluding gains (losses) on bonds (2-8)		**9**	**22,980**	increase rate [27.4%] **4,943**	**18,037**	**40,000**
Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts		**10**	**19,646**	[21.2%] **3,437**	**16,209**	**40,000**
Gains or losses on investment securities		11	952	(944)	1,896	
Gains (losses) on bonds		12	(3,448)	3,465	(6,913)	
Gains (losses) on stocks and other securities		13	4,401	(4,409)	8,810	
Net credit costs	[-]	14	273	(507)	781	2,600
Others		15	1,516	657	858	
Retirement benefit costs	[-]	16	(1,672)	(924)	(747)	
Ordinary profit		**17**	**25,175**	[25.8%] **5,164**	**20,010**	**46,500**
Extraordinary income (losses)		18	(79)	63	(143)	
Gains (losses) on disposal of non-current assets		19	(79)	63	(143)	
Profit before income taxes		20	25,095	5,228	19,867	
Total income taxes	[-]	21	7,511	1,704	5,806	
Profit		22	17,584	3,523	14,060	
Profit attributable to owners of parent		**23**	**17,584**	[25.1%] **3,523**	**14,060**	**32,000** achievement rate [55.0%]

Note: Gains (losses) on bonds are excluded from "Profit from other business transactions" and included in "Gains or losses on investment securities".

Non-interest business profit	24	8,139	1,199	6,939	17,300
Corporate service revenue	25	2,091	293	1,798	6,700
Deposit financial asset, etc. revenue	26	2,599	659	1,940	5,600
Others	27	3,447	247	3,200	5,000

(Various indicators and figures)

Over head ratio (8/2)	28	40.6%	(4.3)%	44.9%
Excluding cancellation of investment trusts(8 / (2-4))	29	44.4%	(3.2)%	47.6%
Return on equity (annualized)	30	11.3%	1.4%	9.9%
Total profit of the Bank group companies *"Profit attributable to owners of parent" — "profit (non-consolidated) "	31	1,049	169	880

* The number of consolidated companies is 6 consolidated subsidiaries and 3 equity method affiliates. There have been no changes year-on-year.

【Non-consolidated】

(Unit : Millions of yen)

		Three months ended Jun. 30, 2026 (a)	(a) - (b)	Three months ended Jun. 30, 2025 (b)	FY2026 ending Sep. 30,2026 forecast
Gross business profits	1	32,932	8,833	24,098	
Core gross business profits (1-30)	2	36,380	5,368	31,011	67,500
Net interest income	3	30,883	4,888	25,995	55,800
Domestic business	4	28,165	4,352	23,812	
Interest on loans and discounts	5	23,854	5,053	18,801	
Interest and dividends on securities	6	8,360	1,274	7,086	
Gains (losses) on cancellation of investment trusts	7	3,333	1,505	1,827	
International business	8	2,718	535	2,182	
Non-interest business profit	9	5,496	479	5,016	11,700
Net fees and commissions income	10	4,749	46	4,703	
Profit from other business transactions	11	746	433	313	
Expenses (excluding non-recurrent expenses) [-]	12	14,971	801	14,169	31,000
Personnel expenses	13	8,161	477	7,683	
Non-Personnel expenses	14	5,883	304	5,578	
Taxes	15	925	19	906	
Core net business profit excluding gains (losses) on bonds (2-12)	**16**	**21,409**	**4,566**	**16,842**	**36,500**
Core net business profit excluding gains (losses) on bonds and cancellation of investment trusts	**17**	**18,075**	**3,060**	**15,014**	**36,500**
Real net business profit (16+30)	18	17,961	8,031	9,929	
Gains or losses on investment securities (refer to below table)	19	953	(944)	1,898	
Net credit costs (refer to below table) [-]	20	156	(566)	723	2,400
Other non-recurrent gains (losses)	21	1,418	680	738	
Retirement benefit costs [-]	22	(1,672)	(924)	(747)	
Ordinary profit	23	23,624	4,869	18,755	43,000
Extraordinary income (losses)	24	(79)	62	(142)	
Gains(losses) on disposal of non-current assets	25	(79)	62	(142)	
Profit before income taxes	26	23,544	4,932	18,612	
Total income taxes [-]	27	7,009	1,577	5,432	
Profit	28	16,534	3,354	13,180	29,500

Note: Gains(losses) on bonds are excluded from "Profit from other business transactions" and included in "Gains or losses on investment securities".

Gains or losses on investment securities	29	953	(944)	1,898
Gains (losses) on bonds	30	(3,447)	3,464	(6,912)
Gain on sales	31	—	(158)	158
Gain on redemption	32	—	—	—
Loss on sales [-]	33	3,447	(3,623)	7,071
Loss on redemption [-]	34	—	—	—
Loss on devaluation [-]	35	—	—	—
Gains (losses) on stocks and other securities	36	4,401	(4,409)	8,810
Gain on sales	37	6,111	(3,664)	9,776
Loss on sales [-]	38	1,710	744	965
Loss on devaluation [-]	39	—	(0)	0

Net credit costs (41+42-48-49) [-]	40	156	(566)	723
Net transfer to general allowance for loan losses [-]	41	[(273)] —	183	(183)
Disposal of non-performing loans [-]	42	169	(743)	912
Written-off of loans	43	—	—	—
Provision of specific allowance for loan losses	44	[261] —	(819)	819
Provision of accident loss	45	62	45	17
Losses on sales of loans	46	—	—	—
Responsibility-Sharing System Contribution	47	106	30	75
Reversal of allowance for loan losses	48	12	12	—
Recoveries of written off receivables	49	0	(5)	5

2. Main Account Conditions

- ○ Loans and bills discounted amounted to 7,227.7 billion yen, up 385.7 billion yen year-on-year (+5.6%), due to high growth rate in loans to headquarters (cross-border loans and structured finance) and overseas branch as well as steady increase in loans to second-tier enterprises and SMEs and individuals.
- ○ Deposits and negotiable certificates of deposit amounted to 8,919.6 billion yen, up 100.4 billion yen year-on-year (+1.1%), due to an increase in corporate deposits.
- ○ Deposit financial assets amounted to 1,604.9 billion yen, up 310.1 billion yen year-on-year, due to an increase in the balance owned by the Bank and Gungin Securities.
- ○ Unrealized gains on valuation of other securities (non-consolidated) amounted to 11.7 billion yen.

(1) Loans【Non-consolidated】

(Unit : Billions of yen)

	As of Jun.30, 2026 (a)	(a) - (b)	(a) - (c)		As of Mar.31, 2026 (b)	As of Jun.30, 2025 (c)
Loans and bills discounted	7,227.7	1.5	[5.6%]	385.7	7,226.1	6,841.9
Domestic	7,057.3	11.7		356.9	7,045.5	6,700.4
Large enterprises	1,101.7	6.3	[7.2%]	74.6	1,095.4	1,027.0
Second-tier enterprises and SMEs	2,726.0	(28.3)	[2.6%]	70.5	2,754.3	2,655.4
Individuals	2,599.2	13.5	[3.7%]	92.9	2,585.7	2,506.3
Housing loans	1,548.1	12.8		72.9	1,535.3	1,475.2
Apartment loans	706.6	0.1		10.8	706.5	695.7
Unsecured consumer loans	89.0	2.0		7.6	87.0	81.4
Loans by Headquarters	531.6	21.3	[30.2%]	123.5	510.2	408.0
Cross-border loans	269.6	0.4		40.3	269.1	229.2
Structured finance	262.0	20.9		83.2	241.1	178.7
Public sectors, etc.	98.6	(1.0)		(4.8)	99.6	103.5
Overseas branch	170.3	(10.2)	[20.3%]	28.8	180.6	141.5

(Reference) Balance of small and medium-sized enterprises, etc. loans and ratio

Balance of small and medium-sized enterprises, etc. loans	5,551.8	5.6	249.4	5,546.2	5,302.4
(Small and medium-sized enterprises, etc. loans ratio)	78.6 %	(0.1)%	(0.5)%	78.7 %	79.1 %
Balance of small and medium-sized enterprises loans	2,952.6	(7.8)	156.4	2,960.4	2,796.1

Note : "Balance of small and medium-sized enterprises, etc. loans" is the total balance of SMEs and Individuals. And "Small and medium-sized enterprises, etc. loans ratio" is the ratio of this balance to domestic loans. "Balance of small and medium-sized enterprises loans" includes loans to public sectors, etc. as well as a part of loans by headquarters.

(2) Deposits and negotiable certificates of deposit【Non-consolidated】

(Unit : Billions of yen)

	As of Jun.30, 2026 (a)	(a) - (b)	(a) - (c)		As of Mar.31, 2026 (b)	As of Jun.30, 2025 (c)
Deposits and negotiable certificates of deposit	8,919.6	130.5	[1.1%]	100.4	8,789.1	8,819.2
Deposits	8,683.3	112.2	[1.0%]	90.8	8,571.0	8,592.4
Individuals	5,798.7	39.0		18.6	5,759.6	5,780.0
Corporations	2,267.5	103.4		111.6	2,164.1	2,155.8
Public money	446.7	32.2		21.1	414.4	425.6
Negotiable certificates of deposit	236.3	18.2		9.6	218.0	226.7

(3) Deposit financial assets 【Consolidated】

(Unit : Billions of yen)

	As of Jun.30, 2026 (a)	(a) - (b)	(a) - (c)	As of Mar.31, 2026 (b)	As of Jun.30, 2025 (c)
Deposit financial assets	1,604.9	117.8	310.1	1,487.0	1,294.7
Of which, investment trust	636.5	86.9	164.3	549.6	472.2
Bank, non-consolidated	1,082.6	59.7	143.5	1,022.8	939.0
Investment trust	362.3	48.3	75.1	314.0	287.1
Public bonds (Government bonds, etc.)	55.3	6.1	15.0	49.2	40.3
Life insurance	664.8	5.2	53.3	659.6	611.5
Gungin Securities (including intermediation)	522.2	58.0	166.6	464.1	355.6

(4) Unrealized gains and losses on valuation of securities

【Consolidated】

(Unit : Billions of yen)

	As of Jun. 30, 2026				As of Jun. 30, 2025				As of Mar.31, 2026	
	Book Value	Net	Unrealized gains	Unrealized losses	Book Value	Net	Unrealized gains	Unrealized losses	Book Value	Net
Held-to-maturity bonds	113.2	(3.5)	0.3	3.9	81.2	(0.3)	0.5	0.9	99.2	(3.3)
Available-for-sale securities	1,920.7	13.1	108.7	95.6	1,893.5	2.2	74.5	72.3	1,893.7	0.9
Stocks	158.3	86.1	90.1	3.9	157.4	55.2	62.3	7.1	164.1	77.2
Bonds	891.9	(72.7)	0.0	72.8	923.2	(43.1)	0.1	43.2	853.6	(73.6)
Government bonds	207.5	(13.4)	0.0	13.5	128.4	(7.9)	–	7.9	123.0	(12.7)
Others	870.4	(0.2)	18.5	18.8	812.7	(9.8)	12.0	21.8	875.9	(2.6)
Foreign securities	628.2	9.2	13.2	3.9	622.5	5.2	11.2	5.9	653.9	9.4
Investment trusts, etc.	242.1	(9.5)	5.3	14.8	190.2	(15.1)	0.8	15.9	221.9	(12.1)

Note : “Available - for - sale securities” are marked to market; the difference between book values on the consolidated balance sheets and the acquisition cost is posted as "Net".

【Non-consolidated】

(Unit : Billions of yen)

	As of Jun. 30, 2026				As of Jun. 30, 2025				As of Mar.31, 2026	
	Book Value	Net	Unrealized gains	Unrealized losses	Book Value	Net	Unrealized gains	Unrealized losses	Book Value	Net
Held-to-maturity bonds	113.2	(3.5)	0.3	3.9	81.2	(0.3)	0.5	0.9	99.2	(3.3)
Available-for-sale securities	1,919.1	11.7	107.3	95.6	1,892.8	1.8	74.1	72.3	1,892.6	0.1
Stocks	156.7	84.7	88.7	3.9	156.8	54.8	61.9	7.1	163.1	76.4
Bonds	891.9	(72.7)	0.0	72.8	923.2	(43.1)	0.1	43.2	853.6	(73.6)
Government bonds	207.5	(13.4)	0.0	13.5	128.4	(7.9)	–	7.9	123.0	(12.7)
Others	870.4	(0.2)	18.5	18.8	812.7	(9.8)	12.0	21.8	875.9	(2.6)
Foreign securities	628.2	9.2	13.2	3.9	622.5	5.2	11.2	5.9	653.9	9.4
Investment trusts, etc.	242.1	(9.5)	5.3	14.8	190.2	(15.1)	0.8	15.9	221.9	(12.1)

Note : “Available - for - sale securities” are marked to market; the difference between book values on the non-consolidated balance sheets and the acquisition cost is posted as "Net".

3. Disclosed Claims under the Financial Reconstruction Law ("FRL") and Risk-Monitored Loans

【Consolidated】

(Unit : Billions of yen)

	As of Jun.30, 2026 (a)	(a) - (b)	(a) - (c)	As of Mar.31, 2026 (b)	As of Jun.30, 2025 (c)
Bankrupt and substantially bankrupt claims	21.5	0.1	(2.4)	21.4	24.0
Doubtful claims	31.0	(0.2)	(4.2)	31.2	35.2
Substandard claims	33.7	(0.3)	(0.4)	34.1	34.2
Loans past due 3 months or more	5.0	0.4	0.0	4.5	4.9
Restructured loans	28.7	(0.8)	(0.5)	29.6	29.2
Disclosed claims under the FRL ①	86.3	(0.5)	(7.2)	86.8	93.5

Normal claims	7,197.4	(2.1)	388.1	7,199.5	6,809.2
Total claims ②	7,283.7	(2.6)	380.9	7,286.4	6,902.8
Ratio to the total claims ①／②	1.18 %	(0.01)%	(0.17)%	1.19 %	1.35 %

Note: The Bank does not apply partial direct written-off. The below figures are presented if the Bank had applied the partial direct written-off.

Disclosed claims under the FRL	74.9	(0.5)	(5.1)	75.4	80.1
Ratio to the total claims	1.03 %	―	(0.13)%	1.03 %	1.16 %

【Non-consolidated】

(Unit : Billions of yen)

	As of Jun.30, 2026 (a)	(a) - (b)	(a) - (c)	As of Mar.31, 2026 (b)	As of Jun.30, 2025 (c)
Bankrupt and substantially bankrupt claims	20.8	0.0	(2.5)	20.8	23.3
Doubtful claims	30.9	(0.2)	(4.2)	31.2	35.2
Substandard claims	30.8	(0.3)	(0.1)	31.2	31.0
Loans past due 3 months or more	5.0	0.4	0.0	4.5	4.9
Restructured loans	25.8	(0.8)	(0.1)	26.6	26.0
Disclosed claims under the FRL ①	82.6	(0.5)	(6.9)	83.2	89.6

Normal claims	7,200.3	(2.1)	387.8	7,202.4	6,812.4
Total claims ②	7,283.0	(2.6)	380.8	7,285.7	6,902.1
Ratio to the total claims ①／②	1.13 %	(0.01)%	(0.16)%	1.14 %	1.29 %

Note: The Bank does not apply partial direct written-off. The below figures are presented if the Bank had applied the partial direct written-off.

Disclosed claims under the FRL	71.7	(0.4)	(4.9)	72.2	76.7
Ratio to the total claims	0.98 %	(0.01)%	(0.13)%	0.99 %	1.11 %

4. Interest Rate Spread【Non-consolidated】

(All branches) (Unit : %)

		Three months ended Jun. 30, 2026 (a)	(a) - (b)	Three months ended Jun. 31, 2025 (b)
Average yield on interest earning assets	①	1.80	0.25	1.55
Average yield on loans and bills discounted		1.61	0.23	1.38
Average yield on securities		3.12	0.35	2.77
Average yield on interest bearing liabilities	②	1.23	0.12	1.11
Average yield on deposits and negotiable certificates of deposit		0.37	0.10	0.27
Average yield on external liabilities		0.66	0.47	0.19
Average interest rate spread	①－②	0.57	0.13	0.44

(Domestic segment) (Unit : %)

		Three months ended Jun. 30, 2026 (a)	(a) - (b)	Three months ended Jun. 31, 2025 (b)
Average yield on interest earning assets	①	1.42	0.29	1.13
Average yield on loans and bills discounted		1.42	0.25	1.17
Average yield on securities		2.44	0.49	1.95
Average yield on interest bearing liabilities	②	0.89	0.16	0.73
Average yield on deposits and negotiable certificates of deposit		0.29	0.12	0.17
Average yield on external liabilities		0.23	0.18	0.05
Average interest rate spread	①－②	0.53	0.13	0.40

5. Capital Ratio (International Standard)

【Consolidated】 (Unit : Billions of yen)

		As of Jun.30, 2026 (a)	(a) - (b)	(a) - (c)	As of Mar.31, 2026 (b)	As of Jun.30, 2025 (c)
Total capital ratio		15.73 %	0.60 %	0.68 %	15.13 %	15.05 %
Tier1 ratio		14.94 %	0.60 %	0.45 %	14.34 %	14.49 %
Common equity Tier1 ratio		14.19 %	0.61 %	0.23 %	13.58 %	13.96 %
Core CET1 ratio	*1	13.89 %	0.39 %	0.04 %	13.50 %	13.85 %
Total capital		623.3	23.8	54.9	599.5	568.4
Tier1 capital		592.1	23.8	44.8	568.2	547.3
Common equity Tier1 capital		562.1	23.8	34.8	538.2	527.3
Risk weighted assets	*2	3,961.0	(1.2)	184.4	3,962.3	3,776.5
Total required capital	*3	316.8	(0.1)	14.7	316.9	302.1

【Non-consolidated】 (Unit : Billions of yen)

		As of Jun.30, 2026 (a)	(a) - (b)	(a) - (c)	As of Mar.31, 2026 (b)	As of Jun.30, 2025 (c)
Total capital ratio		14.63 %	0.56 %	0.35 %	14.07 %	14.28 %
Tier1 ratio		13.86 %	0.56 %	0.13 %	13.30 %	13.73 %
Common equity Tier1 ratio		13.09 %	0.56 %	(0.10)%	12.53 %	13.19 %
Total capital		571.4	21.8	49.6	549.5	521.8
Tier1 capital		541.4	21.8	39.5	519.5	501.8
Common equity Tier1 capital		511.4	21.8	29.5	489.5	481.8
Risk weighted assets	*2	3,904.5	(0.3)	251.6	3,904.9	3,652.8
Total required capital	*3	312.3	(0.0)	20.1	312.3	292.2

*1 Calculated by deducting valuation difference on available-for-sale securities from common equity Tier1. (If negative, no deduction.)

*2 Of the amount of "Risk weighted assets", credit risk is calculated by the foundation internal rating-based approach, and operational risk is calculated by the standardized measurement approach.

*3 " Total required capital " = " Risk weighted assets " × 8%