July 30, 2026

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

Company name: THE AKITA BANK, LTD.
Listing: Tokyo Stock Exchange
Securities code: 8343
URL: https://www.akita-bank.co.jp
Representative: Kosuke Ashida, President, Director
Inquiries: Shigeki Ikariya, General Manager of Corporate Planning Department
Telephone: +81-18-863-1212
Scheduled date to commence dividend payments: –
Trading accounts: None
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: None

(Yen amounts are rounded down to millions, unless otherwise noted, and percentages are rounded down to the first decimal place.)

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

(1) Consolidated operating results (cumulative)

(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	16,123	0.3	4,440	44.5	3,551	48.7
June 30, 2025	16,072	24.8	3,071	30.0	2,388	41.5

Note: Comprehensive income For the three months ended June 30, 2026: ¥11,101 million [(2.1)%]
For the three months ended June 30, 2025: ¥11,343 million [–%]

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
June 30, 2026	199.31	–
June 30, 2025	134.83	–

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
June 30, 2026	3,680,208	188,727	5.1
March 31, 2026	3,576,817	179,304	4.9

Reference: Equity
As of June 30, 2026: ¥187,968 million
As of March 31, 2026: ¥178,550 million

Note: The equity-to-asset ratio is calculated by dividing total net assets at the end of the period, excluding non-controlling interests, by total assets at the end of the period.
This equity-to-asset ratio is not the same as the capital adequacy ratio stated in the notice on 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	–	75.00	–	100.00	175.00
Fiscal year ending March 31, 2027	–				
Fiscal year ending March 31, 2027 (Forecast)		100.00	–	100.00	200.00

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

3. Consolidated earnings 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	6,900	23.2	4,600	17.7	258.94
Fiscal year ending March 31, 2027	13,100	16.4	8,500	10.5	478.48

Note: Revisions to the earnings forecasts 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

(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	18,093,643 shares
As of March 31, 2026	18,093,643 shares

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

As of June 30, 2026	227,541 shares
As of March 31, 2026	295,870 shares

(iii) Average number of shares outstanding during the period (cumulative from the beginning of the fiscal year)

Three months ended June 30, 2026	17,817,790 shares
Three months ended June 30, 2025	17,717,522 shares

Note: The number of treasury shares at the end of the period includes the number of shares of THE AKITA BANK, LTD. (the “Bank”) held by the BIP Trust (112,674 shares as of June 30, 2026, 113,800 shares as of March 31, 2026) and the number of shares of the Bank held by the ESOP Trust (none as of June 30, 2026, 67,900 shares as of March 31, 2026).

The average number of shares of the Bank outstanding during the period held by the BIP Trust (113,651 shares as of June 30, 2026, and 108,604 shares as of June 30, 2025) and the ESOP Trust (47,602 shares as of June 30, 2026, and 119,958 shares as of June 30, 2025) are included in the number of treasury shares deducted in calculating the average number of shares outstanding during the period.

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

* Proper use of earnings forecasts, and other special matters

The forward-looking statements including earnings projections contained in this document are based on information currently available to the Bank and certain assumptions that the Bank deems reasonable. Actual results, including financial performance, may differ significantly from these statements due to various factors.

Attached Material

Index

1. Quarterly consolidated financial statements and significant notes thereto

(1) Quarterly consolidated balance sheets

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Assets		
Cash and due from banks	369,134	388,302
Call loans and bills bought	101,454	117,629
Monetary claims bought	6,064	6,010
Money held in trust	–	2,011
Securities	903,759	939,552
Loans and bills discounted	2,125,529	2,152,149
Foreign exchanges	2,884	2,596
Other assets	35,492	37,734
Property, plant and equipment	17,325	17,325
Intangible assets	919	993
Retirement benefit asset	20,757	20,869
Deferred tax assets	315	327
Customers' liabilities for acceptances and guarantees	8,493	8,503
Allowance for loan losses	(15,312)	(13,795)
Allowance for investment loss	(0)	(0)
Total assets	3,576,817	3,680,208
Liabilities		
Deposits	3,156,067	3,195,210
Negotiable certificates of deposit	50,808	95,317
Call money and bills sold	366	1,182
Collateral received for securities lending and borrowing transactions	10,862	–
Borrowed money	141,868	140,081
Foreign exchanges	204	239
Other liabilities	21,390	42,336
Provision for bonuses for directors (and other officers)	20	–
Retirement benefit liability	164	140
Provision for retirement benefits for directors (and other officers)	28	23
Provision for share awards	116	123
Provision for reimbursement of deposits	148	141
Provision for contingent loss	775	630
Deferred tax liabilities	4,707	6,062
Deferred tax liabilities for land revaluation	1,491	1,487
Acceptances and guarantees	8,493	8,503
Total liabilities	3,397,512	3,491,480

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Net assets		
Share capital	14,100	14,100
Capital surplus	9,212	9,212
Retained earnings	141,452	143,212
Treasury shares	(774)	(650)
Total shareholders' equity	163,991	165,875
Valuation difference on available-for-sale securities	(3,743)	2,432
Deferred gains or losses on hedges	5,402	7,058
Revaluation reserve for land	2,857	2,850
Remeasurements of defined benefit plans	10,042	9,751
Total accumulated other comprehensive income	14,558	22,093
Non-controlling interests	754	759
Total net assets	179,304	188,727
Total liabilities and net assets	3,576,817	3,680,208

(2) Quarterly consolidated statements of income and comprehensive income

Quarterly consolidated statements of income (cumulative)

Three months ended June 30, 2026

(Millions of yen)

	Three months ended June 30, 2025	Three months ended June 30, 2026
Ordinary income	16,072	16,123
Interest income	9,043	11,924
Interest on loans and discounts	5,760	7,210
Interest and dividends on securities	2,505	3,552
Fees and commissions	1,734	1,836
Other ordinary income	1,385	1,229
Other income	3,908	1,132
Ordinary expenses	13,001	11,683
Interest expenses	1,433	2,764
Interest on deposits	1,238	2,040
Fees and commissions payments	503	460
Other ordinary expenses	4,901	2,501
General and administrative expenses	5,551	5,683
Other expenses	609	274
Ordinary profit	3,071	4,440
Extraordinary income	0	–
Gain on disposal of non-current assets	0	–
Extraordinary losses	2	42
Loss on disposal of non-current assets	2	42
Profit before income taxes	3,069	4,397
Income taxes - current	216	325
Income taxes - deferred	459	515
Total income taxes	676	841
Profit	2,393	3,555
Profit attributable to non-controlling interests	4	4
Profit attributable to owners of parent	2,388	3,551

Quarterly consolidated statements of comprehensive income (cumulative)
Three months ended June 30, 2026

(Millions of yen)

	Three months ended June 30, 2025	Three months ended June 30, 2026
Profit	2,393	3,555
Other comprehensive income	8,950	7,545
Valuation difference on available-for-sale securities	8,829	6,180
Deferred gains or losses on hedges	259	1,655
Remeasurements of defined benefit plans, net of tax	(138)	(291)
Comprehensive income	11,343	11,101
Comprehensive income attributable to:		
Owners of parent	11,339	11,092
Non-controlling interests	3	9

(3) Notes on quarterly consolidated financial statements

Notes on changes in accounting policies

Not applicable.

Notes on changes in accounting estimates

Not applicable.

Notes on segment information, etc.

For the three months ended June 30, 2025

1. Information regarding ordinary income and profit or loss by reportable segment

(Millions of yen)

	Reportable segments			Other	Total	Adjustments	Amount recorded in quarterly consolidated statements of income
	Banking	Leasing	Subtotal				
Ordinary income							
Ordinary income from external customers	14,575	1,299	15,874	213	16,087	(15)	16,072
Intersegment ordinary income	397	53	451	106	557	(557)	–
Total	14,972	1,352	16,325	319	16,645	(572)	16,072
Segment profit	3,369	44	3,414	68	3,483	(411)	3,071

Notes: 1. Instead of net sales disclosed by companies in general commerce business, ordinary income is disclosed.
2. The “Other” category refers to business segments that are not included in the reportable segments and includes consulting, regional trading, fund origination and management, guarantee and credit card services, among others.
3. The adjustment to segment profit of ¥(411) million represents a reduction of ¥411 million due to the elimination of intersegment transactions.
4. Segment profit is adjusted to ordinary profit in the quarterly consolidated statements of income.

2. Information regarding impairment losses or goodwill for non-current assets by reportable segment

Significant impairment loss on non-current assets

Not applicable.

For the three months ended June 30, 2026

1. Information regarding ordinary income and profit or loss by reportable segment

(Millions of yen)

	Reportable segments			Other	Total	Adjustments	Amount recorded in quarterly consolidated statements of income
	Banking	Leasing	Subtotal				
Ordinary income							
Ordinary income from external customers	14,744	1,202	15,947	208	16,155	(32)	16,123
Intersegment ordinary income	389	56	445	111	557	(557)	–
Total	15,134	1,259	16,393	320	16,713	(589)	16,123
Segment profit	4,743	42	4,785	57	4,843	(402)	4,440

Notes:
1. Instead of net sales disclosed by companies in general commerce business, ordinary income is disclosed.
2. The “Other” category refers to business segments that are not included in the reportable segments and includes consulting, regional trading, fund origination and management, guarantee and credit card services, among others.
3. The adjustment to segment profit of ¥(402) million represents a reduction of ¥402 million due to the elimination of intersegment transactions.
4. Segment profit is adjusted to ordinary profit in the quarterly consolidated statements of income.

2. Information regarding impairment losses or goodwill for non-current assets by reportable segment

Significant impairment loss on non-current assets

Not applicable.

Notes when there are significant changes in amounts of equity

Not applicable.

Notes on premise of going concern

Not applicable.

Notes on quarterly consolidated statements of cash flows

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

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Depreciation	293	282

(Reference) Financial results for the three months ended June 30, 2026

1. Summary of profit or loss (Non-consolidated)

(Millions of yen)

		Three months ended June 30, 2026 (A)	Three months ended June 30, 2025 (B)	Comparison (A)-(B)	Six months ending September 30, 2026 (Forecast)
Ordinary income	1	15,134	14,972	162	
(i) Gross business profit	2	9,326	5,381	3,945	
Gross core business profit ((i)-(ii))	3	10,696	8,991	1,705	
Net interest income	4	9,540	7,994	1,546	
Net fees and commissions	5	1,132	976	156	
Net other business income	6	(1,346)	(3,589)	2,243	
((ii) Of which, gains/losses on bond transactions)	7	(1,369)	(3,610)	2,241	
Expenses (excluding non-recurrent expense)	8	5,471	5,328	143	
Personnel expenses	9	2,774	2,755	19	
Non-personnel expenses	10	2,203	2,098	105	
Taxes	11	493	475	18	
Core net business income ((iii)-(ii))	12	5,225	3,663	1,562	
Core net business income (excluding gains/losses on cancellation of private offering investment trusts)	13	5,225	3,663	1,562	
(iii) Net business income (before net provision of general allowance for loan losses)	14	3,855	52	3,803	
(iv) Net provision of general allowance for loan losses	15	(99)	(88)	(11)	
Net business income	16	3,954	140	3,814	
Net non-recurrent gains/losses	17	788	3,228	(2,440)	
(v) Disposal of non-performing loans	18	(329)	(508)	179	
Of which, provision of specific allowance for loan losses	19	(344)	(513)	169	
Gains/losses related to equity securities	20	(40)	2,464	(2,504)	
Other non-recurrent gains/losses	21	499	256	243	
Ordinary profit	22	4,743	3,369	1,374	7,100
Extraordinary income/losses	23	(42)	(2)	(40)	
Of which, gains/losses on disposal of non-current assets	24	(42)	(2)	(40)	
Of which, impairment losses	25	–	–	–	
Profit before income taxes	26	4,700	3,367	1,333	
Income taxes - current	27	295	175	120	
Income taxes - deferred	28	523	472	51	
Income taxes	29	818	648	170	
Profit	30	3,881	2,718	1,163	4,800

Credit-related costs ((iv)+(v))	31	(428)	(596)	168

Note: Amounts have been rounded down to the nearest million yen.

- Core net business income increased by ¥1,562 million year-on-year to ¥5,225 million (an increase of 42.6%).
  Factors for the increase: Interest income from loans and securities increased more than the increase in interest expenses on deposits and negotiable certificates of deposit, resulting in an increase in net interest income .
- Ordinary profit increased by ¥1,374 million to ¥4,743 million (an increase of 40.7%).
  Factors for the increase: Gains/losses related to equity securities deteriorated and credit-related costs increased, but core net business income increased and gains/losses on bond transactions improved.
- Profit increased by ¥1,163 million to ¥3,881 million (an increase of 42.7%).

Breakdown of changes in net interest income

Interest income from both loans and securities increased by ¥1,457 million and ¥1,034 million, respectively, due to increases in average balances and higher yields. On the other hand, interest on deposits also increased by ¥842 million. As a result, total net interest income rose by ¥1,546 million year-on-year to ¥9,540 million (an increase of 19.3%).

Average balance (Billions of yen)

	Q1 FY2025 (A)	Q1 FY2026 (B)	(B)-(A)
Loans and bills discounted	2,060.5	2,128.4	67.9
Securities	862.6	962.0	99.4
Deposits (including negotiable certificates of deposit)	3,206.0	3,241.8	35.8

Yield (%)

	Q1 FY2025 (A)	Q1 FY2026 (B)	(B)-(A)
Loans and bills discounted	1.12	1.36	0.24
Securities	1.33	1.62	0.29
Deposits (including negotiable certificates of deposit)	0.16	0.26	0.10

2 Balance of deposits (including negotiable certificates of deposit) (Non-consolidated)

Deposits (term end balance) increased by ¥26.7 billion compared to the end of the same month of the previous fiscal year (June 30, 2025), amounting to ¥3,296.8 billion (an increase of 0.8%). This increase was due to an increase in personal deposits and corporate deposits, despite decreases in public sector deposits. In addition, deposits (average balance) increased by ¥35.8 billion year-on-year, to ¥3,241.8 billion (an increase of 1.1%). This increase was due to increases in personal deposits, corporate deposits and public sector deposits.

(Billions of yen ,%)

	Q1 FY2026 (A)			Q1 FY2025 (B)	FY2025 (C)
		(A)-(B)	(A)-(C)		
Deposits(term-end balance)	3,296.8	26.7	83.2	3,270.1	3,213.6
Deposits(average balance)	3,241.8	35.8	28.7	3,206.0	3,213.1

Note: Amounts have been rounded down to the nearest 0.1 billion yen.

3 Deposited assets (Non-consolidated)

Due to increases in investment trust, annuity insurance and public bonds, deposited assets (term-end balance) increased by ¥42.2 billion compared to the end of the same month of the previous fiscal year (June 30, 2025), reaching to ¥292.0 billion (an increase of 16.8%).

(Billions of yen)

	As of June 30, 2026			As of June 30, 2025	As of March 31, 2026
		Comparison with June 30, 2025	Comparison with March 31, 2026		
Public bonds	25.3	10.5	2.8	14.8	22.5
Investment trusts	97.7	23.5	13.5	74.2	84.2
Annuity insurance	168.9	8.2	2.0	160.7	166.9
Total	292.0	42.2	18.2	249.8	273.8

Note: Amounts have been rounded down to the nearest 0.1 billion yen.

4 Balance of loans and bills discounted (Non-consolidated)

Loans and bills discounted (term-end balance) increased by ¥79.7 billion compared to the end of the same month of the previous fiscal year (June 30, 2025), reaching ¥2,159.5 billion (an increase of 3.8%), due to increases in personal loans, corporate loans and public sector loans. In addition, loans and bills discounted (average balance) also increased by ¥67.9 billion year-on-year to ¥2,128.4 billion (an increase of 3.2%), due to increases in personal loans, corporate loans and public sector loans.

(Billions of yen ,%)

	Q1 FY2026 (A)			Q1 FY2025 (B)	FY2025 (C)
		(A)-(B)	(A)-(C)		
Loans and bills discounted (term-end balance)	2,159.5	79.7	26.7	2,079.8	2,132.8
Loans and bills discounted (average balance)	2,128.4	67.9	24.8	2,060.5	2,103.6

Balance of loans to SMEs and individual customers

Loans to SMEs and individual customers (term end balance) increased by ¥40.5 billion compared to the end of the same month of the previous fiscal year to ¥1,141.4 billion (an increase of 3.6%). Of this amount, loans (excluding loans related to renewable energy and marketable loans) increased by ¥35.5 billion compared to the end of the same month of the previous fiscal year to ¥958.2 billion(an increase of 3.8%).

5. Balance of securities (Non-consolidated)

・ Securities (term end balance) increased ¥83.2 billion from the end of the same month of the previous fiscal year (June 30, 2025) to ¥942.1 billion (an increase of 9.6%) primarily due to an increase in the balance of government, municipal and corporate bonds.
Compared to the end of the previous fiscal year (March 31, 2026), there was an increase of ¥35.5 billion (an increase of 3.9%).

(Billions of yen)

	As of June 30, 2026			As of June 30, 2025	As of March 31, 2026
		Comparison with June 30, 2025	Comparison with March 31, 2026		
Government bonds	211.1	64.7	32.3	146.4	178.8
Local government bonds	287.0	29.9	4.5	257.1	282.5
Corporate bonds	109.2	2.1	(8.3)	107.1	117.5
Stocks	70.7	17.7	3.9	53.0	66.8
Other securities	263.9	(31.2)	3.2	295.1	260.7
Total	942.1	83.2	35.5	858.9	906.6

Note: Amounts have been rounded down to the nearest 0.1 billion yen.

Valuation difference on securities (Non-consolidated)

- Valuation difference on securities improved by ¥6.0 billion from the end of the same month of the previous year (June 30, 2025) to a valuation gain of ¥1.4 billion mainly due to an improvement in the valuation of stocks.
  Compared to the end of the previous fiscal year (March 31, 2026), there was an improvement of ¥6.0 billion due to the recovery in stocks and other evaluations.
  In addition, we are using deferred hedging through interest rate swaps to reduce the risk of fluctuations in fair value, and the valuation gains/losses after taking deferred hedging into account improved ¥14.5 billion compared to the end of the same month in the previous year (June 30, 2025), resulting in a valuation gains of ¥11.7 billion.

(Billions of yen)

		As of June 30, 2025	As of June 30, 2026	As of March 31, 2026
	Stocks	28.3	46.3	42.3
	Bonds	(20.8)	(44.2)	(40.4)
	Others	(12.1)	(0.6)	(6.5)
Valuation gains/losses		(4.6)	1.4	(4.6)
(Reference) Valuation gains / losses on interest rate swaps		1.7	10.2	7.8
(Reference) Valuation gains / losses on securities after considering valuation gains / losses on interest rate swaps		(2.8)	11.7	3.1

(Billions of yen)

	As of June 30, 2026					As of June 30, 2025			As of March 31, 2026		
	Valuation difference	Comparison with June 30, 2025	Comparison with March 31, 2026	Gains	Losses	Valuation difference	Gains	Losses	Valuation difference	Gains	Losses
Available-for-sale securities	1.4	6.0	6.0	56.9	55.5	(4.6)	32.2	36.8	(4.6)	48.5	53.1
Stocks	46.3	18.0	4.0	46.5	0.1	28.3	28.6	0.2	42.3	42.5	0.2
Bonds	(44.2)	(23.4)	(3.8)	0.0	44.2	(20.8)	0.2	21.0	(40.4)	0.0	40.4
Others	(0.6)	11.5	5.9	10.3	11.0	(12.1)	3.3	15.5	(6.5)	5.9	12.4

Note: Amounts have been rounded down to the nearest 0.1 billion yen.

Gains/losses on securities deteriorated by ¥0.3 billion from the same period of the previous year to losses of ¥1.4 billion. This was because the decrease in gains on sales of equity securities exceeded the decrease in loss on sale of bonds.

(Billions of yen)

	Q1 FY2026 (A)	Q1 FY2025 (B)	(A)-(B)	FY2025
Gains/losses on bond transactions	(1.3)	(3.6)	2.3	(11.3)
Gains on sales	0.0	0.0	0.0	0.1
Losses on sales	1.3	2.8	(1.5)	7.7
Losses on redemption	0.0	0.8	(0.8)	3.7
Gains/losses related to equity securities	0.0	2.4	(2.4)	3.8
Gains on sales	0.0	2.8	(2.8)	4.3
Losses on sales	0.0	0.4	(0.4)	0.4
Losses on devaluation	0.0	0.0	0.0	0.0
Gains/losses on securities	(1.4)	(1.1)	(0.3)	(7.5)

Note: Amounts have been rounded down to the nearest 0.1 billion yen.

6. Disclosed claims under the financial reconstruction law (Non-consolidated)

- Disclosed claims under the financial reconstruction law decreased by ¥5.0 billion from the end of the same month in the previous fiscal year (June 30, 2025), resulting in the non-performing loan ratio decreasing by 0.32 percentage points to 2.25 %.
- The non-performing loan ratio in the case of partial direct write offs decreased to 1.90%.

Note: Amounts have been rounded to the nearest 0.1 billion yen.

(Billions of yen)

	As of June 30, 2026	Comparison with June 30, 2025	Comparison with March 31, 2026	As of June 30, 2025	As of March 31, 2026
Bankrupt and substantially bankrupt claims	9.8	(0.2)	(1.7)	10.0	11.5
Doubtful claims	37.4	(4.3)	(0.7)	41.7	38.1
Substandard claims	1.9	(0.6)	(0.2)	2.5	2.1
Total (A)	49.2	(5.0)	(2.5)	54.2	51.7

Claims/loans (B)	2,180.9	79.0	27.5	2,101.9	2,153.4
Non-performing loan ratio (A)/(B)	2.25%	(0.32%)	(0.15%)	2.57%	2.40%

The Bank does not implement "partial direct write-offs," however were the Bank to implement partial direct write-offs, the balance of claims would be as follows.

(Billions of yen)

	As of June 30, 2026	Comparison with June 30, 2025	Comparison with March 31, 2026	As of June 30, 2025	As of March 31, 2026
Bankrupt and substantially bankrupt claims	2.1	(0.1)	(0.2)	2.2	2.3
Doubtful claims	37.4	(4.3)	(0.7)	41.7	38.1
Substandard claims	1.9	(0.6)	(0.2)	2.5	2.1
Total (A)	41.5	(4.9)	(1.1)	46.4	42.6

Claims/loans (B)	2,173.2	79.1	28.9	2,094.1	2,144.3
Non-performing loan ratio (A)/(B)	1.90%	(0.31%)	(0.08%)	2.21%	1.98%

7. Capital adequacy ratio (Japanese domestic standard)

The capital adequacy ratio (Japanese domestic standard) as of June 30, 2026 is currently being calculated, and we plan to disclose it separately once it is finalized.