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November 14, 2025

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



Company name: The Bank of Iwate, Ltd.

Listing: Tokyo Stock Exchange

Securities code: 8345

URL: <https://www.iwatebank.co.jp/>

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Scheduled date to file semi-annual securities report: November 21, 2025

Scheduled date to commence dividend payments: December 10, 2025

Trading accounts: None

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: None

(Yen amounts and percentages are rounded down to the nearest unit, unless otherwise noted)

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

(1) Consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2025	31,984	34.7	6,417	45.2	4,358	39.5
September 30, 2024	23,734	10.2	4,417	10.1	3,122	16.8

Note: Comprehensive income For the six months ended September 30, 2025: ¥ 10,644 million [-%]

For the six months ended September 30, 2024: ¥ (887) million [-%]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2025	253.20	252.66
September 30, 2024	182.47	181.80

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2025	3,814,826	194,276	5.0
March 31, 2025	3,802,787	184,658	4.8

Reference: Equity

As of September 30, 2025: ¥ 194,209 million

As of March 31, 2025: ¥ 184,590 million

(Note) Equity-to-asset ratio = (Total net assets – Share acquisition rights) / Total Assets

This ratio is not based on the public notice of Capital Ratio.

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2025	-	60.00	-	65.00	125.00
Fiscal year ending March 31, 2026	-	96.00			
Fiscal year ending March 31, 2026 (Forecast)			-	96.00	192.00

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

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

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Full year	12,200	24.7	8,200	17.5	475.72

Note: Revisions to the financial result forecast most recently announced: Yes

* Notes

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

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

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

(3) Number of issued shares (common shares)

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

As of September 30, 2025	18,497,786 shares
As of March 31, 2025	18,497,786 shares

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

As of September 30, 2025	1,261,070 shares
As of March 31, 2025	1,299,978 shares

(Note) The number of treasury shares at the end of the period includes the shares held in the ESOP Trust (September 30, 2025: 201,200 shares, March 31, 2025: 231,500 shares).

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2025	17,214,253 shares
Six months ended September 30, 2024	17,112,054 shares

(Note) In the calculation of the average number of shares outstanding during the period, the average number of the shares held in the ESOP Trust during the period are included in the number of treasury shares that is deducted (Six months ended September 30, 2025: 216,882 shares, Six Months ended September 30, 2024: 282,339 shares).

Overview of non-consolidated financial results

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

(1) Non-consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2025	29,080	36.4	6,244	33.5	4,283	24.4
September 30, 2024	21,316	11.4	4,676	13.9	3,442	20.8

	Basic earnings per share
Six months ended	Yen
September 30, 2025	248.82
September 30, 2024	201.17

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2025	3,809,313	186,621	4.8
March 31, 2025	3,797,059	177,109	4.6

Reference: Equity

As of September 30, 2025: ¥ 186,553 million

As of March 31, 2025: ¥ 177,041 million

(Note) Equity-to-asset ratio = (Total net assets – Share acquisition rights) / Total Assets

This ratio is not based on the public notice of Capital Ratio.

2. Non-consolidated financial result forecasts for the fiscal year ending March 31, 2026 (from April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Full year	12,000	25.6	8,200	19.3	475.72

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

* Proper use of earnings forecasts, and other special matters

The description of future performance in 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. Actual results may differ significantly from forecasts depending on various future factors.

Semi-annual Consolidated Financial Statements
Semi-annual Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Assets		
Cash and due from banks	319,122	274,611
Call loans and bills bought	-	50,000
Monetary claims bought	3,915	3,817
Money held in trust	6,479	8,132
Securities	1,194,237	1,161,608
Loans and bills discounted	2,197,657	2,232,599
Foreign exchanges	2,829	3,187
Other assets	58,479	64,489
Tangible fixed assets	13,590	13,344
Intangible fixed assets	1,494	1,469
Retirement benefit asset	11,030	11,370
Deferred tax assets	5,634	2,882
Customers' liabilities for acceptances and guarantees	3,464	3,318
Allowance for loan losses	(15,148)	(16,005)
Total assets	3,802,787	3,814,826
Liabilities		
Deposits	3,198,021	3,208,549
Negotiable certificates of deposit	215,715	136,201
Borrowed money	169,276	233,952
Foreign exchanges	26	31
Other liabilities	30,230	37,042
Provision for bonuses for directors (and other officers)	21	17
Retirement benefit liability	789	926
Provision for retirement benefits for directors (and other officers)	17	16
Provision for reimbursement of deposits	112	85
Provision for contingent loss	358	330
Deferred tax liabilities	94	78
Acceptances and guarantees	3,464	3,318
Total liabilities	3,618,129	3,620,549
Net assets		
Share capital	12,089	12,089
Capital surplus	5,666	5,666
Retained earnings	173,126	176,349
Treasury shares	(4,505)	(4,395)
Total shareholders' equity	186,377	189,709
Valuation difference on available-for-sale securities	(5,336)	(1,297)
Deferred gains or losses on hedges	2,748	4,927
Remeasurements of defined benefit plans	801	868
Total accumulated other comprehensive income	(1,786)	4,499
Share acquisition rights	67	67
Total net assets	184,658	194,276
Total liabilities and net assets	3,802,787	3,814,826

Semi-annual Consolidated Statements of Income and Comprehensive Income
Semi-annual Consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Ordinary income	23,734	31,984
Interest income	16,272	22,371
Interest on loans and discounts	9,916	13,099
Interest and dividends on securities	5,894	8,512
Fees and commissions	4,881	4,829
Other ordinary income	2,199	2,323
Other income	380	2,461
Ordinary expenses	19,316	25,567
Interest expenses	845	3,600
Interest on deposits	518	2,901
Fees and commissions payments	1,824	1,952
Other ordinary expenses	3,589	5,956
General and administrative expenses	12,363	12,768
Other expenses	693	1,288
Ordinary profit	4,417	6,417
Extraordinary income	31	1
Gain on disposal of non-current assets	31	1
Extraordinary losses	42	15
Loss on disposal of non-current assets	9	10
Impairment losses	33	5
Profit before income taxes	4,406	6,402
Income taxes - current	1,237	2,108
Income taxes - deferred	46	(64)
Total income taxes	1,283	2,043
Profit	3,122	4,358
Profit attributable to owners of parent	3,122	4,358

Semi-annual Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Profit	3,122	4,358
Other comprehensive income		
Valuation difference on available-for-sale securities	(4,491)	4,039
Deferred gains or losses on hedges	452	2,179
Remeasurements of defined benefit plans, net of tax	27	66
Total other comprehensive income	(4,010)	6,285
Comprehensive income	(887)	10,644
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(887)	10,644

Semi-annual Consolidated Statement of Changes in Equity

For the six months ended September 30, 2024

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	12,089	5,666	167,955	(4,920)	180,791
Changes during period					
Dividends of surplus			(694)		(694)
Profit attributable to owners of parent			3,122		3,122
Purchase of treasury shares				(1)	(1)
Disposal of treasury shares			(65)	328	263
Net changes in items other than shareholders' equity					
Total changes during period	-	-	2,362	327	2,690
Balance at end of period	12,089	5,666	170,318	(4,593)	183,481

	Accumulated other comprehensive income				Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	17,779	50	594	18,424	220	199,436
Changes during period						
Dividends of surplus						(694)
Profit attributable to owners of parent						3,122
Purchase of treasury shares						(1)
Disposal of treasury shares						263
Net changes in items other than shareholders' equity	(4,491)	452	27	(4,010)	(152)	(4,162)
Total changes during period	(4,491)	452	27	(4,010)	(152)	(1,472)
Balance at end of period	13,288	503	622	14,414	67	197,963

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	12,089	5,666	173,126	(4,505)	186,377
Changes during period					
Dividends of surplus			(1,132)		(1,132)
Profit attributable to owners of parent			4,358		4,358
Purchase of treasury shares				(0)	(0)
Disposal of treasury shares			(3)	110	107
Net changes in items other than shareholders' equity					
Total changes during period	-	-	3,222	109	3,332
Balance at end of period	12,089	5,666	176,349	(4,395)	189,709

	Accumulated other comprehensive income				Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	(5,336)	2,748	801	(1,786)	67	184,658
Changes during period						
Dividends of surplus						(1,132)
Profit attributable to owners of parent						4,358
Purchase of treasury shares						(0)
Disposal of treasury shares						107
Net changes in items other than shareholders' equity	4,039	2,179	66	6,285	-	6,285
Total changes during period	4,039	2,179	66	6,285	-	9,618
Balance at end of period	(1,297)	4,927	868	4,499	67	194,276

Semi-annual Non-consolidated Financial Statements

Semi-annual Non-consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Assets		
Cash and due from banks	318,840	274,359
Call loans	-	50,000
Monetary claims bought	3,915	3,817
Money held in trust	6,479	8,132
Securities	1,196,970	1,164,396
Loans and bills discounted	2,206,680	2,242,573
Foreign exchanges	2,829	3,187
Other assets	40,170	45,577
Other	40,170	45,577
Tangible fixed assets	13,261	13,009
Intangible fixed assets	1,430	1,415
Prepaid pension costs	9,133	9,238
Deferred tax assets	5,933	3,209
Customers' liabilities for acceptances and guarantees	3,464	3,318
Allowance for loan losses	(12,049)	(12,921)
Total assets	3,797,059	3,809,313
Liabilities		
Deposits	3,202,259	3,212,949
Negotiable certificates of deposit	220,015	140,201
Borrowed money	168,776	233,952
Foreign exchanges	26	31
Other liabilities	24,915	31,811
Income taxes payable	1,722	1,538
Asset retirement obligations	47	47
Other	23,146	30,224
Provision for bonuses for directors (and other officers)	21	11
Provision for reimbursement of deposits	112	85
Provision for contingent loss	358	330
Acceptances and guarantees	3,464	3,318
Total liabilities	3,619,950	3,622,691

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Net assets		
Share capital	12,089	12,089
Capital surplus	4,811	4,811
Legal capital surplus	4,811	4,811
Retained earnings	168,142	171,290
Legal retained earnings	7,278	7,278
Other retained earnings	160,864	164,011
Reserve for tax purpose reduction entry of non-current assets	834	834
General reserve	151,080	155,080
Retained earnings brought forward	8,949	8,097
Treasury shares	(4,505)	(4,395)
Total shareholders' equity	180,537	183,795
Valuation difference on available-for-sale securities	(6,244)	(2,169)
Deferred gains or losses on hedges	2,748	4,927
Total valuation and translation adjustments	(3,496)	2,758
Share acquisition rights	67	67
Total net assets	177,109	186,621
Total liabilities and net assets	3,797,059	3,809,313

Semi-annual Non-consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Ordinary income	21,316	29,080
Interest income	16,617	22,500
Interest on loans and discounts	9,930	13,122
Interest and dividends on securities	6,226	8,619
Fees and commissions	4,335	4,107
Other ordinary income	1	13
Other income	362	2,459
Ordinary expenses	16,640	22,835
Interest expenses	844	3,604
Interest on deposits	519	2,904
Fees and commissions payments	1,957	2,067
Other ordinary expenses	1,583	3,854
General and administrative expenses	11,711	12,054
Other expenses	543	1,254
Ordinary profit	4,676	6,244
Extraordinary income	31	1
Extraordinary losses	42	15
Profit before income taxes	4,665	6,230
Income taxes - current	1,163	2,011
Income taxes - deferred	59	(65)
Total income taxes	1,223	1,946
Profit	3,442	4,283

Semi-annual Non-consolidated Statement of Changes in Equity
For the six months ended September 30, 2024

(Millions of yen)

	Shareholders' equity							
	Share capital	Capital surplus		Retained earnings				
		Legal capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings			Total retained earnings
					Reserve for tax purpose reduction entry of non-current assets	General reserve	Retained earnings brought forward	
Balance at beginning of period	12,089	4,811	4,811	7,278	855	148,080	6,866	163,079
Changes during period								
Dividends of surplus							(694)	(694)
Provision of general reserve						3,000	(3,000)	-
Profit							3,442	3,442
Purchase of treasury shares								
Disposal of treasury shares							(65)	(65)
Net changes in items other than shareholders' equity								
Total changes during period	-	-	-	-	-	3,000	(317)	2,682
Balance at end of period	12,089	4,811	4,811	7,278	855	151,080	6,548	165,762

	Shareholders' equity		Valuation and translation adjustments			Share acquisition rights	Total net assets
	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Total valuation and translation adjustments		
Balance at beginning of period	(4,920)	175,059	17,068	50	17,118	220	192,398
Changes during period							
Dividends of surplus		(694)					(694)
Provision of general reserve		-					-
Profit		3,442					3,442
Purchase of treasury shares	(1)	(1)					(1)
Disposal of treasury shares	328	263					263
Net changes in items other than shareholders' equity			(4,425)	452	(3,972)	(152)	(4,125)
Total changes during period	327	3,010	(4,425)	452	(3,972)	(152)	(1,115)
Balance at end of period	(4,593)	178,070	12,642	503	13,145	67	191,283

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity							
	Share capital	Capital surplus		Retained earnings				
		Legal capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings			Total retained earnings
					Reserve for tax purpose reduction entry of non-current assets	General reserve	Retained earnings brought forward	
Balance at beginning of period	12,089	4,811	4,811	7,278	834	151,080	8,949	168,142
Changes during period								
Dividends of surplus							(1,132)	(1,132)
Provision of general reserve						4,000	(4,000)	-
Profit							4,283	4,283
Purchase of treasury shares								
Disposal of treasury shares							(3)	(3)
Net changes in items other than shareholders' equity								
Total changes during period	-	-	-	-	-	4,000	(852)	3,147
Balance at end of period	12,089	4,811	4,811	7,278	834	155,080	8,097	171,290

	Shareholders' equity		Valuation and translation adjustments			Share acquisition rights	Total net assets
	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Total valuation and translation adjustments		
Balance at beginning of period	(4,505)	180,537	(6,244)	2,748	(3,496)	67	177,109
Changes during period							
Dividends of surplus		(1,132)					(1,132)
Provision of general reserve		-					-
Profit		4,283					4,283
Purchase of treasury shares	(0)	(0)					(0)
Disposal of treasury shares	110	107					107
Net changes in items other than shareholders' equity			4,075	2,179	6,255	-	6,255
Total changes during period	109	3,257	4,075	2,179	6,255	-	9,512
Balance at end of period	(4,395)	183,795	(2,169)	4,927	2,758	67	186,621

SUPPLEMENTARY INFORMATION for the FY 3/2026 H1

1. Status of Profit and Loss (損益状況)

< Consolidated >

(Millions of yen)

		FY 3/2026 H1		FY 3/2025 H1	FYE 3/2025
		(A)	(A)-(B)	(B)	
	(Japanese)				
Consolidated gross profit	連結粗利益	18,019	924	17,095	35,143
Net interest income	資金利益	18,777	3,350	15,427	31,239
Net fees and commissions	役務取引等利益	2,876	(181)	3,057	6,199
Net other ordinary income	その他業務利益	(3,633)	(2,244)	(1,389)	(2,295)
General and administrative expenses	営業経費	12,768	405	12,363	24,771
Credit related expenses	貸倒償却引当費用	1,062	541	521	894
Provision of general allowance for loan losses	一般貸倒引当金繰入額	(22)	(4)	(18)	(309)
Write-off of loans	貸出金償却	0	0	0	3
Provision of specific allowance for loan losses	個別貸倒引当金繰入額	1,041	571	470	1,042
Transfer of provision for contingent losses	偶発損失引当金繰入額	40	(40)	80	160
Losses on sales of loans	債権売却損	3	(4)	7	15
Reversal of allowance for loan losses	貸倒引当金戻入益	—	—	—	—
Reversal of provision for contingent losses	偶発損失引当金戻入益	—	—	—	—
Recoveries of written off receivables	償却債権取立益	—	(17)	17	17
Gains (losses) related to stocks, etc.	株式等関係損益	1,909	1,977	(68)	6
Other	その他	318	43	275	296
Ordinary profit	経常利益	6,417	2,000	4,417	9,780
Extraordinary income (losses)	特別損益	(14)	(4)	(10)	(33)
Profit before income taxes	税金等調整前当期純利益	6,402	1,996	4,406	9,746
Income taxes - current	法人税、住民税及び事業税	2,108	871	1,237	2,989
Income taxes - deferred	法人税等調整額	(64)	(110)	46	(218)
Profit	当期純利益	4,358	1,236	3,122	6,976
Profit attributable to owners of parent	親会社株主に帰属する 当期純利益	4,358	1,236	3,122	6,976

Note : Amounts are rounded down to the nearest millions of yen.

* Consolidated gross profit = [Interest income - (Interest expenses - Corresponding loss on money held in trust)]
+ (Fees and commissions income - Fees and commissions expenses) + (Other ordinary income - Other ordinary expenses)

(注) 金額は、百万円未満を切り捨てて表示しております。

$$\begin{aligned} \text{連結粗利益} &= \{ \text{資金運用収益} - (\text{資金調達費用} - \text{金銭の信託運用見合費用}) \} \\ &\quad + (\text{役務取引等収益} - \text{役務取引等費用}) + (\text{その他業務収益} - \text{その他業務費用}) \end{aligned}$$

< Non-consolidated >

(Millions of yen)

		FY 3/2026 H1		FY 3/2025 H1	FYE 3/2025
(Japanese)		(A)	(A)-(B)	(B)	
Ordinary income	経常収益	29,080	7,764	21,316	43,704
Gross business profit	業務粗利益	17,102	532	16,570	33,515
(Excluding gains (losses) on bonds)	(除く国債等債券損益 (5 勘定戻))	20,421	2,914	17,507	35,021
Net interest income	資金利益	18,902	3,128	15,774	31,599
Net fees and commissions	役務取引等利益	2,040	(337)	2,377	4,645
Net other ordinary income	その他業務利益	(3,840)	(2,259)	(1,581)	(2,729)
(Gains (losses) on bonds)	(うち国債等債券損益)	(3,319)	(2,382)	(937)	(1,505)
Expenses (excluding non-recurring expenses)	経費 (除く臨時処理分)	11,927	277	11,650	23,326
Personnel expenses	人件費	6,475	186	6,289	12,607
Non-personnel expenses	物件費	4,663	46	4,617	9,412
Taxes	税金	788	44	744	1,306
Net business profit (before provision of general allowance for loan losses)	実質業務純益	5,174	255	4,919	10,189
Core net business profit (Excluding gains (losses) on bonds)	コア業務純益 (除く国債等債券損益)	8,493	2,637	5,856	11,695
Provision of general allowance for loan losses [1]	一般貸倒引当金繰入額	(7)	(15)	8	(161)
Net business profit	業務純益	5,181	270	4,911	10,350
Gains (losses) on government bonds and other securities	うち国債等債券損益 (5 勘定戻)	(3,319)	(2,382)	(937)	(1,505)
Non-recurring gains (losses)	臨時損益	1,063	1,297	(234)	(801)
Disposal of non-performing loans [2]	不良債権処理額	1,035	651	384	961
Write-off of loans	貸出金償却	—	—	—	—
Provision of specific allowance for loan losses	個別貸倒引当金繰入額	995	697	298	792
Transfer of provision for contingent losses	偶発損失引当金繰入額	40	(40)	80	160
Losses on sales of loans	債権売却損	0	(5)	5	8
Reversal of allowance for loan losses [3]	貸倒引当金戻入益	—	—	—	—
Recoveries of written off receivables [4]	償却債権取立益	—	—	—	—
Gains (losses) related to stocks, etc.	株式等関係損益	1,909	1,977	(68)	6
Gains on sale of equity securities	株式等売却益	2,011	2,011	0	132
Losses on sale of equity securities	株式等売却損	101	37	64	121
Losses on devaluation of equity securities	株式等償却	0	(4)	4	4
Retirement benefit expenses (non-recurring expenses)	退職給付費用 (臨時分)	95	55	40	80
Other non-recurring gains (losses)	その他臨時損益	285	27	258	234
Ordinary profit	経常利益	6,244	1,568	4,676	9,549
Extraordinary income (losses)	特別損益	(14)	(4)	(10)	(59)
Gains (losses) on disposal of non-current assets	固定資産処分損益	(9)	(31)	22	(10)
Impairment losses	減損損失	5	(28)	33	49
Profit before income taxes	税引前当期純利益	6,230	1,565	4,665	9,490
Income taxes - current	法人税、住民税及び事業税	2,011	848	1,163	2,808
Income taxes - deferred	法人税等調整額	(65)	(124)	59	(187)
Total income taxes	法人税等合計	1,946	723	1,223	2,621
Profit	当期純利益	4,283	841	3,442	6,868
Credit-related expenses [1] + [2] - [3] - [4]	与信費用	1,028	636	392	800

2. Net Business Profit [Non-consolidated] (業務純益)

(Millions of yen)

(Japanese)		FY 3/2026 H1		FY 3/2025 H1	FYE 3/2025
		(A)	(A)-(B)	(B)	
Net business profit (before provision of general allowance for loan losses)	実質業務純益	5,174	255	4,919	10,189
Per head (in thousands of yen)	職員一人当たり (千円)	3,733	189	3,544	7,410
Net business profit	業務純益	5,181	270	4,911	10,350
Per head (in thousands of yen)	職員一人当たり (千円)	3,738	200	3,538	7,527

Note : Figures per head are calculated based on the average number of employees during the period.

(注) 職員一人当たり計数は、期中平均人員により算出しております。

3. Interest Rate Spread [Non-consolidated] (利鞘)

< Total >

(% , pp)

(Japanese)		FY 3/2026 H1		FY 3/2025 H1	FYE 3/2025
		(A)	(A)-(B)	(B)	
Average yield on interest earning assets	資金運用利回	1.21	0.34	0.87	0.92
Average yield on loans and bills discounted	貸出金利回	1.18	0.25	0.93	0.97
Average yield on securities	有価証券利回	1.44	0.38	1.06	1.06
Average yield on interest bearing liabilities	資金調達原価	0.85	0.18	0.67	0.72
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.18	0.15	0.03	0.06
Difference between average yield on loans and deposits	預貸金利鞘	0.31	0.09	0.22	0.22
Average interest rate spread	総資金利鞘	0.36	0.16	0.20	0.20

< Domestic >

(% , pp)

(Japanese)		FY 3/2026 H1		FY 3/2025 H1	FYE 3/2025
		(A)	(A)-(B)	(B)	
Average yield on interest earning assets	資金運用利回	1.15	0.34	0.81	0.86
Average yield on loans and bills discounted	貸出金利回	1.17	0.24	0.93	0.97
Average yield on securities	有価証券利回	1.39	0.41	0.98	0.97
Average yield on interest bearing liabilities	資金調達原価	0.84	0.18	0.66	0.71
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.18	0.15	0.03	0.06
Difference between average yield on loans and deposits	預貸金利鞘	0.31	0.08	0.23	0.23
Average interest rate spread	総資金利鞘	0.31	0.16	0.15	0.15

4. Securities（有価証券関係）

(1) Bases of securities valuation（有価証券の評価基準）

Securities for trading	売買目的有価証券	Market value method (Valuation differences are recorded as profits or losses) 時価法（評価差額を損益処理）
Held-to-maturity debt securities	満期保有目的の債券	Amortized cost method 償却原価法
Available-for-sale securities	その他有価証券	Market value method (Valuation differences are included in net assets, net of income taxes) 時価法（評価差額を全部純資産直入）
Stocks of subsidiaries and affiliates	子会社株式及び 関連会社株式	Cost method 原価法

(2) Valuation gains (losses)（評価損益）

< Consolidated >

(Millions of yen)

			As of Sep.30, 2025				As of Sep.30, 2024	As of Mar.31, 2025
			Valuation gains (losses)				Valuation gains (losses)	Valuation gains (losses)
			(A)	(A)-(B)	Valuation gains	Valuation losses	(B)	
<i>(Japanese)</i>								
	Held-to-maturity	満期保有目的	(2,075)	(3,645)	325	2,400	1,570	(1,390)
	Bonds	債券	(1,760)	(3,505)	325	2,085	1,745	(1,110)
	Others	その他	(314)	(140)	—	314	(174)	(280)
	Stocks of subsidiaries and affiliates	子会社・ 関連会社株式	—	—	—	—	—	—
	Available-for-sale	その他有価証券	(2,322)	(21,170)	50,691	53,014	18,848	(7,986)
	Bonds	債券	(44,796)	(29,990)	505	45,301	(14,806)	(38,326)
	Stocks	株式	40,507	7,479	40,619	111	33,028	31,891
	Others	その他	1,965	1,338	9,566	7,601	627	(1,551)
	Total	合計	(4,397)	(24,816)	51,016	55,414	20,419	(9,377)
	Bonds	債券	(46,556)	(33,495)	830	47,386	(13,061)	(39,437)
	Stocks	株式	40,507	7,479	40,619	111	33,028	31,891
	Others	その他	1,651	1,199	9,566	7,915	452	(1,831)

< Non-consolidated >

(Millions of yen)

			As of Sep.30, 2025				As of Sep.30, 2024	As of Mar.31, 2025
			Valuation gains (losses)				Valuation gains (losses)	Valuation gains (losses)
			(A)	(A)-(B)	Valuation gains	Valuation losses	(B)	
<i>(Japanese)</i>								
	Held-to-maturity	満期保有目的	(2,075)	(3,645)	325	2,400	1,570	(1,390)
	Bonds	債券	(1,760)	(3,505)	325	2,085	1,745	(1,110)
	Others	その他	(314)	(140)	—	314	(174)	(280)
	Stocks of subsidiaries and affiliates	子会社・ 関連会社株式	—	—	—	—	—	—
	Available-for-sale	その他有価証券	(3,669)	(21,536)	49,344	53,013	17,867	(9,389)
	Bonds	債券	(44,796)	(29,990)	505	45,301	(14,806)	(38,326)
	Stocks	株式	39,160	7,113	39,272	111	32,047	30,488
	Others	その他	1,965	1,338	9,566	7,601	627	(1,551)
	Total	合計	(5,745)	(25,183)	49,669	55,414	19,438	(10,779)
	Bonds	債券	(46,556)	(33,495)	830	47,386	(13,061)	(39,437)
	Stocks	株式	39,160	7,113	39,272	111	32,047	30,488
	Others	その他	1,651	1,199	9,566	7,915	452	(1,831)

(3) Terms-end balance [Non-consolidated] (期末残高)

(Millions of yen)

(Japanese)		As of Sep.30, 2025		As of Sep.30, 2024	As of Mar.31, 2025
		(A)	(A)-(B)	(B)	
Securities	有価証券	1,164,396	(7,628)	1,172,024	1,196,970
Bonds	債券	833,024	3,513	829,511	859,943
Stocks	株式	60,151	6,999	53,152	51,900
Others	その他	271,219	(18,140)	289,359	285,125

(4) Average balance [Non-consolidated] (平均残高)

(Millions of yen)

(Japanese)		FY 3/2026 H1		FY 3/2025 H1	FYE 3/2025
		(A)	(A)-(B)	(B)	
Securities	有価証券	1,188,458	26,362	1,162,096	1,175,772
Bonds	債券	888,675	33,715	854,960	866,339
Stocks	株式	21,480	401	21,079	21,147
Others	その他	278,302	(7,754)	286,056	288,285

(5) Gains (losses) related to Securities [Non-consolidated] (有価証券関係損益)

(Millions of yen)

(Japanese)		FY 3/2026 H1		FY 3/2025 H1	FYE 3/2025
		(A)	(A)-(B)	(B)	
Gains (losses) related to Securities	有価証券関係損益	(1,409)	(404)	(1,005)	(1,499)
Gains (losses) on bonds, etc.	国債等債券損益	(3,319)	(2,382)	(937)	(1,505)
Gains on sale	売却益	13	12	1	1
redemption gains	償還益	—	—	—	—
Losses on sale	売却損	671	235	436	462
redemption losses	償還損	2,660	2,158	502	1,044
Losses on devaluation	償却	—	—	—	—
Gains (losses) on stocks, etc.	株式等損益	1,909	1,977	(68)	6
Gains on sale	売却益	2,011	2,011	0	132
Losses on sale	売却損	101	37	64	121
Losses on devaluation	償却	0	(4)	4	4

5. Employee's severance and Retirement benefits [Non-consolidated] (退職給付関連)

- (1) Retirement benefit plan (採用している退職給付制度)
- (i) Lump-sum retirement benefits plan (退職一時金制度)

(ii) Pension plan (年金制度)

Defined contribution pension plan (確定拠出年金制度)

Defined benefit pension plan (確定給付年金制度)

(2) Retirement benefit obligations (at the beginning of the fiscal year) (退職給付債務残高 (期首)) (Millions of yen)

(Japanese)		FY 3/2026 H1		FY 3/2025 H1
		(A)	(A)-(B)	(B)
Retirement benefit obligations	退職給付債務残高	(20,793)	1,925	(22,718)
(Defined benefit corporate pension plan : Discount rate (%))	(確定給付企業年金制度 : 割引率)	1.9%	1.1pp	0.8%
(Retirement allowance system : Discount rate (%))	(退職金制度 : 割引率)	0.7%	—	0.7%
Fair value of plan assets	年金資産時価総額	31,096	(1,081)	32,177
Unrecognized actuarial differences	未認識数理計算上の差異	(1,169)	(315)	(854)
Net amount on B/S	貸借対照表上の純額	9,133	529	8,604
Prepaid pension cost	うち前払年金費用	9,133	529	8,604
Provision for employee retirement benefits	うち退職給付引当金	—	—	—

Note : The Bank has established a retirement benefit trust.
(注) 当行では、退職給付信託を設定しております。

(3) Retirement benefit costs (退職給付費用) (Millions of yen)

(Japanese)		FY 3/2026 H1		FY 3/2025 H1
		(A)	(A)-(B)	(B)
Retirement benefit costs	退職給付費用	149	73	76
Service costs	勤務費用	262	(27)	289
Interest costs	利息費用	144	58	86
Expected return on plan assets	期待運用収益	354	15	339
Accumulation (Amortization) of prior service cost	過去勤務債務処理額	—	—	—
Accumulation (Amortization) of actuarial differences	数理計算上の差異処理額	95	55	40

Notes : 1. The retirement benefit expenses in "1. Status of Profit and Loss" are recorded as follows:
Service costs + Interest costs - Expected return on plan assets → Included in personnel expenses
Accumulation (Amortization) of prior service cost + Accumulation (Amortization) of actuarial differences
→ Included in non-recurring gains (losses)
2. In addition to the above, the contribution to the defined contribution pension plan is 58 million yen.

(注) 1. 本決算説明資料「1. 損益状況」における退職給付費用の計上は、次のとおりであります。

勤務費用 + 利息費用 - 期待運用収益

→ 「人件費」に計上

過去勤務債務処理額 + 数理計算上の差異処理額

→ 「臨時損益」に計上

2. 上記のほか、確定拠出年金制度への拠出額58百万円があります。

6. Capital Ratio (Domestic standard, Preliminary report) (自己資本比率)

< Consolidated >

(Japanese)	As of Sep.30, 2025		As of Sep.30, 2024	As of Mar.31, 2025
	(A)	(A)-(B)	(B)	
Basic core capital [1] コア資本に係る基礎項目	193,140	5,549	187,591	190,332
Adjustment core capital [2] コア資本に係る調整項目	8,821	900	7,921	8,604
Capital [3] ([1]-[2]) 自己資本	184,319	4,650	179,669	181,728
Risk-weighted assets [4] リスク・アセット	1,642,117	24,195	1,617,922	1,594,615
Capital ratio [3]/[4] 自己資本比率	11.22%	0.12pp	11.10%	11.39%

< Non-consolidated >

(Japanese)	As of Sep.30, 2025		As of Sep.30, 2024	As of Mar.31, 2025
	(A)	(A)-(B)	(B)	
Basic core capital [5] コア資本に係る基礎項目	185,897	4,938	180,959	183,216
Adjustment core capital [6] コア資本に係る調整項目	7,319	126	7,193	7,257
Capital [7] ([5]-[6]) 自己資本	178,578	4,812	173,766	175,959
Risk-weighted assets [8] リスク・アセット	1,633,796	24,385	1,609,411	1,585,790
Capital ratio [7]/[8] 自己資本比率	10.93%	0.14pp	10.79%	11.09%

Note : Finalize Basel III have been applied from the end of March 2025.

(注) 2025年3月末からバーゼルIII最終化を適用しております。

7. Return on Equity (ROE) [Non-consolidated]

(Japanese)	FY 3/2026 H1		FY 3/2025 H1	(%,pp)
	(A)	(A)-(B)	(B)	FYE 3/2025
Net business profit basis (before provision for general allowance for loan losses) 業務純益ベース (一般貸倒引当金繰入前)	5.67	0.56	5.11	5.51
Net business profit basis 業務純益ベース	5.68	0.57	5.11	5.60
Profit basis 当期純利益ベース	4.69	1.11	3.58	3.72

Note : A denominator is calculated as follows

Average net assets = (Net assets at the beginning of the period (excluding share acquisition rights)
+ Net assets at the end of the period(")) / 2

(注) 分母の「純資産平均残高」は、(期首純資産の部(新株予約権を除く) + 期末純資産の部(同)) ÷ 2 を使用しております。

8. Return on Assets (ROA), Over Head Ratio (OHR) [Non-consolidated]

(Japanese)	FY 3/2026 H1		FY 3/2025 H1	(%,pp)
	(A)	(A)-(B)	(B)	FYE 3/2025
Return on Assets (Net business profit basis) R O A (業務純益ベース)	0.27	0.02	0.25	0.27
Return on Assets (Core net business profit basis) R O A (コア業務純益ベース)	0.44	0.15	0.29	0.30
Over Head Ratio O H R	58.40	(8.14)	66.54	66.60

*ROA = Core net business profit / Average total assets (excluding customers' liabilities for acceptances and guarantees)

*OHR = Expenses (excluding non-recurring expenses) / Core bussiness gross profit

(注) ROA = 業務純益 (コア業務純益) ÷ 総資産平均残高 (支払承諾見返を除く)

OHR = 経費 (除く臨時処理分) ÷ コア業務粗利益

9. Balance of Deposits and Loans [Non-consolidated] (預金、貸出金の残高)

(1) Terms-end balance (期末残高)

(Millions of yen)

(Japanese)	As of Sep.30, 2025		As of Sep.30, 2024 (B)	As of Mar.31, 2025
	(A)	(A)-(B)		
Deposits and Negotiable certificates of deposit 預金等	3,353,151	8,029	3,345,122	3,422,275
Iwate Prefecture うち岩手県内	3,112,968	12,208	3,100,760	3,184,891
Deposits 預金	3,212,949	(891)	3,213,840	3,202,259
Iwate Prefecture うち岩手県内	2,977,776	8,298	2,969,478	2,966,876
Individual うち個人	2,249,899	1,388	2,248,511	2,255,686
Loans and bills discounted 貸出金	2,242,573	84,348	2,158,225	2,206,680
Iwate Prefecture うち岩手県内	1,623,257	54,953	1,568,304	1,602,547
Individual うち個人	554,074	12,407	541,667	551,887

(2) Average balance (平均残高)

(Millions of yen)

(Japanese)	FY 3/2026 H1		FY 3/2025 H1 (B)	FYE 3/2025
	(A)	(A)-(B)		
Deposits and Negotiable certificates of deposit 預金等	3,410,194	(15,050)	3,425,244	3,381,431
Iwate Prefecture うち岩手県内	3,173,182	(14,837)	3,188,019	3,145,822
Deposits 預金	3,252,696	(13,571)	3,266,267	3,238,603
Iwate Prefecture うち岩手県内	3,019,448	(10,533)	3,029,981	3,003,563
Individual うち個人	2,259,467	1,053	2,258,414	2,260,256
Loans and bills discounted 貸出金	2,214,994	86,587	2,128,407	2,154,975
Iwate Prefecture うち岩手県内	1,605,972	53,234	1,552,738	1,567,683

(3) Housing and consumer loans (消費者ローン残高)

(Millions of yen)

(Japanese)	As of Sep.30, 2025		As of Sep.30, 2024 (B)	As of Mar.31, 2025
	(A)	(A)-(B)		
Housing and consumer loans 消費者ローン残高	549,887	12,866	537,021	547,413
Housing loans うち住宅ローン残高	511,633	10,246	501,387	510,410
Consumer loans うちその他ローン残高	38,253	2,620	35,633	37,003

(4) Loans to SMEs and Individual customers (中小企業等残高)

(Millions of yen)

(Japanese)	As of Sep.30, 2025		As of Sep.30, 2024 (B)	As of Mar.31, 2025
	(A)	(A)-(B)		
Loans to SMEs and Individual customers 中小企業等貸出残高	1,374,551	84,628	1,289,923	1,335,661
Loans to SMEs うち中小企業向け残高	820,477	72,222	748,255	783,774
Loans to Individual costumers うち個人向け残高	554,074	12,407	541,667	551,887
Ratio of Loans to SMEs and Individual Customers 中小企業等貸出比率	61.29%	1.53pp	59.76%	60.52%

10. Disclosed Claims under the Financial Reconstruction Law and Risk-Monitored Loans (金融再生法開示債権及びリスク管理債権)

(1) Terms-end balance (期末残高)

< Consolidated >

(Millions of yen)

			As of Sep.30, 2025		As of Sep.30, 2024	As of Mar.31, 2025
(Japanese)			(A)	(A)-(B)	(B)	
	Bankrupt and Substantial bankrupt claims	破産更生債権及びこれらに準ずる債権	10,337	1,578	8,759	8,721
	Doubtful Claims	危険債権	40,138	2,818	37,320	39,907
	Substandard Claims	要管理債権	9,465	226	9,239	8,734
	Subtotal [1]	小計	59,941	4,622	55,319	57,363
	Normal claims	正常債権	2,191,208	74,907	2,116,301	2,159,921
Total [2]			2,251,149	79,528	2,171,621	2,217,285
Non-performing loans ratio [1]/[2]			2.66%	0.12pp	2.54%	2.58%

< Non-consolidated >

(Millions of yen)

			As of Sep.30, 2025		As of Sep.30, 2024	As of Mar.31, 2025
(Japanese)			(A)	(A)-(B)	(B)	
	Bankrupt and Substantial bankrupt claims	破産更生債権及びこれらに準ずる債権	9,885	1,649	8,236	8,251
	Doubtful Claims	危険債権	40,138	2,819	37,319	39,906
	Substandard Claims	要管理債権	9,464	227	9,237	8,732
	Subtotal [3]	小計	59,487	4,695	54,792	56,890
	Normal claims	正常債権	2,201,632	75,703	2,125,929	2,169,412
Total [4]			2,261,120	80,398	2,180,722	2,226,302
Non-performing loans ratio [3]/[4]			2.63%	0.12pp	2.51%	2.55%

(2) Status of coverage (保全状況)

< Non-consolidated >

(Millions of yen)

			As of Sep.30, 2025		As of Sep.30, 2024	As of Mar.31, 2025
(Japanese)			(A)	(A)-(B)	(B)	
Disclosed claims under the financial reconstruction law [1]			59,487	4,695	54,792	56,890
Coverage amount [2]			47,295	3,018	44,277	45,483
	Collateral and Guarantees	担保、保証等	36,376	1,813	34,563	35,388
	Allowance for loan losses	貸倒引当金	10,919	1,206	9,713	10,095
Coverage ratio [1]/[2]			79.5%	(1.3pp)	80.8%	79.9%

		As of Sep.30, 2025			
(Japanese)		Bankrupt and Substantial bankrupt claims	Doubtful Claims	Substandard Claims	total
Disclosed claims under the financial reconstruction law [3]		9,885	40,138	9,464	59,487
Coverage amount [4]		9,885	33,344	4,066	47,295
	Collateral and Guarantees	5,931	27,811	2,634	36,376
	Allowance for loan losses	3,953	5,533	1,431	10,919
Coverage ratio [3]/[4]		100.0%	83.0%	42.9%	79.5%
YoY		—	(1.5pp)	(5.5pp)	(1.3pp)

11. Allowance for loan losses (貸倒引当金)

< Consolidated >

(Millions of yen)

(Japanese)		As of Sep.30, 2025		As of Sep.30, 2024	As of Mar.31, 2025
		(A)	(A)-(B)	(B)	
Allowance for loan losses	貸倒引当金	16,005	947	15,058	15,148
General allowance for loan losses	一般貸倒引当金	3,838	(313)	4,151	3,861
Specific allowance for loan losses	個別貸倒引当金	12,166	1,259	10,907	11,287
Specific allowance for certain overseas loans	特定海外債権引当勘定	—	—	—	—

< Non-consolidated >

(Millions of yen)

(Japanese)		As of Sep.30, 2025		As of Sep.30, 2024	As of Mar.31, 2025
		(A)	(A)-(B)	(B)	
Allowance for loan losses	貸倒引当金	12,921	1,139	11,782	12,049
General allowance for loan losses	一般貸倒引当金	3,379	(176)	3,555	3,386
Specific allowance for loan losses	個別貸倒引当金	9,542	1,315	8,227	8,663
Specific allowance for certain overseas loans	特定海外債権引当勘定	—	—	—	—

12. Credit-related expenses [Non-consolidated] (与信費用)

(Millions of yen)

(Japanese)		FY 3/2026 H1		FY 3/2025 H1	FYE 3/2025
		(A)	(A)-(B)	(B)	
Credit-related expenses [1] + [2] - [3]	与信費用	1,028	636	392	800
Provision of general allowance for loan losses [1]	一般貸倒引当金繰入額	(7)	(15)	8	(161)
Disposal of non-performing loans [2]	不良債権処理額	1,035	651	384	961
Write-off of loans	貸出金償却	—	—	—	—
Provision of specific allowance for loan losses	個別貸倒引当金繰入額	995	697	298	792
Transfer of provision for contingent losses	偶発損失引当金繰入額	40	(40)	80	160
Losses on sales of loans	債権売却損	0	(5)	5	8
Reversal of allowance for loan losses [3]	貸倒引当金戻入益	—	—	—	—

13. Status of Loans by Industry [Non-consolidated] (業種別貸出状況等)

(1) Balances by Industry (業種別貸出金)

(Millions of yen)

(Japanese)		As of Sep.30, 2025		As of Sep.30, 2024	As of Mar.31, 2025
		(A)	(A)-(B)	(B)	
Total	全店計	2,242,573	84,348	2,158,225	2,206,680
Manufacturing	製造業	216,050	4,348	211,702	213,209
Agriculture & forestry	農業・林業	9,490	1,363	8,127	9,214
Fishery	漁業	981	372	609	834
Mining, quarrying & gravel	鉱業・採石業・砂利採取業	2,344	(260)	2,604	2,365
Construction	建設業	64,553	1,594	62,959	64,034
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	125,619	2,861	122,758	124,729
Information and communications	情報通信業	16,536	3,485	13,051	13,334
Transport and postal service	運輸業・郵便業	39,965	(2,443)	42,408	40,864
Wholesale and retail trade	卸売業・小売業	145,649	(1,272)	146,921	144,131
Finance and insurance	金融業・保険業	285,941	17,643	268,298	283,749
Real estate and leasing	不動産業・物品賃貸業	274,556	35,956	238,600	256,392
Service Industries	各種サービス業	142,664	3,827	138,837	142,459
Local governments	地方公共団体	359,889	3,832	356,057	356,571
Other	その他	558,329	13,041	545,288	554,787

(2) Risk-Monitored Loans by industry (業種別リスク管理債権)

(Millions of yen)

(Japanese)		As of Sep.30, 2025		As of Sep.30, 2024	As of Mar.31, 2025
		(A)	(A)-(B)	(B)	
Total	全店計	59,487	4,695	54,792	56,890
Manufacturing	製造業	12,446	1,516	10,930	10,926
Agriculture & forestry	農業・林業	563	(33)	596	576
Fishery	漁業	—	—	—	—
Mining, quarrying & gravel	鉱業・採石業・砂利採取業	498	(2)	500	496
Construction	建設業	4,717	659	4,058	3,854
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	648	642	6	650
Information and communications	情報通信業	1,047	(196)	1,243	1,199
Transport and postal service	運輸業・郵便業	1,609	(225)	1,834	1,795
Wholesale and retail trade	卸売業・小売業	10,403	624	9,779	10,277
Finance and insurance	金融業・保険業	40	(649)	689	42
Real estate and leasing	不動産業・物品賃貸業	3,419	560	2,859	4,142
Service Industries	各種サービス業	17,383	1,373	16,010	16,585
Local governments	地方公共団体	—	—	—	—
Other	その他	6,709	426	6,283	6,343