Consolidated Financial Results for the Three Months Ended June 30, 2026 ［Japanese GAAP］

July 31, 2026

Company name: Hachijuni Nagano Bank, Ltd.
Listing: Tokyo Stock Exchange
Securities code: 8359
URL: https://bank.82group.jp/
Representative:Shohei Hidai,President
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Telephone: +81-26-227-1182
Scheduled date to commence dividend payments: -
Trading accounts: Yes
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: None

(Amounts and percentages listed in this document are rounded down to the nearest unit.)

1. Consolidated Financial Results for the Three Months Ended June 30, 2026 (April 1, 2026 to June 30, 2026)

(1) Consolidated Operating Results (Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Three months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
June 30, 2026	90,605	24.7	36,681	58.5	23,719	44.4
June 30, 2025	72,632	20.3	23,140	37.0	16,422	36.3

(Note) Comprehensive income Three months ended June 30, 2026: ¥ 68,829 million [34.3%]
Three months ended June 30, 2025: ¥ 51,235 million [-%]

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
June 30, 2026	51.98	51.96
June 30, 2025	35.62	35.60

(2) Consolidated Financial Position

	Total assets	Net assets	Capital adequacy ratio
As of	Millions of yen	Millions of yen	%
June 30, 2026	13,719,452	1,208,099	8.7
March 31, 2026	13,554,489	1,156,165	8.4

(Reference) Equity As of June 30, 2026: ¥ 1,203,086 million
As of March 31, 2026: ¥ 1,151,952 million

(Note) “Capital adequacy ratio” is calculated by dividing (total equity at the end of the year − stock acquisition rights at the end of the year – noncontrolling interests at the end of the year) by total assets at the end of the year. “Capital adequacy ratio” herein is not the capital adequacy ratio specified by regulatory notices pertaining to the capital adequacy ratio.

2. Dividends

	Annual dividends				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2026	-	20.00	-	40.00	60.00
Fiscal year ending March 31, 2027	-				
Fiscal year ending March 31, 2027 (Forecast)		30.00	-	35.00	65.00

(Note) Revisions to the forecast for dividends announced most recently: None

(Note) Breakdown of final dividend for the fiscal year ending March 31, 2026

Year-end dividend Ordinary dividend: 35.00 yen Commemorative dividend: 5.00 yen

3. Consolidated Financial Results Forecasts for the Fiscal Year Ending March 31, 2027 (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	50,500	20.3	34,500	15.9	75.71
Full year	106,000	30.0	73,000	13.0	160.21

(Note) Revisions to the financial results forecast most recently announced: None

* Notes

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

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

(Note) For details, please refer to "2. (3) Notes to Quarterly Consolidated Financial Statements (Notes on changes in accounting policies)" on page 7 of the accompanying materials.

(4) Number of issued shares (common shares)

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

June 30, 2026	493,767,424 shares
March 31, 2026	493,767,424 shares

2) Number of treasury shares at the end of the period

June 30, 2026	38,130,157 shares
March 31, 2026	39,244,326 shares

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

Three months ended June 30, 2026	456,244,373 shares
Three months ended June 30, 2025	460,989,423 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

Forecasts are based on information available to the Bank as of the date of publication of this document and on certain assumptions deemed reasonable, and do not represent any guarantee of future performance. Actual results may differ materially from the forecasted figures due to various factors in the future.

○ Table of Contents of the Attached Materials

* FINANCIAL RESULTS FOR THE FIRST QUARTER OF FISCAL YEAR 2026

1. Overview of Operating Results

(1) Overview of operating results for the first quarter of the fiscal year under review

The consolidated operating results for the first quarter were as follows:

Ordinary income increased by 17,973 million yen year on year to 90,605 million yen. This increase was mainly due to higher interest on loans and discounts, gains on the sale of government bonds (other ordinary income), and gains on the sale of equity securities (other income).

Ordinary expenses increased by 4,432 million yen year on year to 53,924 million yen.

Although losses on the sale of equity securities (other expenses) decreased, the increase was primarily due to higher interest on deposits and losses on the sale of government bonds (other ordinary expenses).

As a result, ordinary profit increased by 13,541 million yen year on year to 36,681 million yen, and profit attributable to owners of parent increased by 7,297 million yen year on year to 23,719 million yen.

Regarding performance by reportable segment, segment profit in the banking business increased by 13,278 million yen year on year to 35,756 million yen, while segment profit in the leasing business increased by 71 million yen year on year to 586 million yen.

(2) Overview of financial position as of the end of the first quarter of the fiscal year under review

The Bank's consolidated financial position as of the end of the first quarter was as follows:

Total assets increased by 164.9 billion yen from the end of the previous fiscal year to 13,719.4 billion yen, mainly due to increases in loans and bills discounted and securities, despite a decrease in deposits due from the Bank of Japan (Cash and due from banks). Liabilities increased by 113.0 billion yen from the end of the previous fiscal year to 12,511.3 billion yen, despite a decrease in borrowings from the Bank of Japan (borrowed money), mainly due to increases in deposits and negotiable certificates of deposit. Net assets increased by 51.9 billion yen from the end of the previous fiscal year to 1,208.0 billion yen, due to increases in the valuation difference on available-for-sale securities and deferred gains or losses on hedges.

Other main accounts are as follows:

Loans and bills discounted increased by 44.3 billion yen from the end of the previous fiscal year to 6,756.3 billion yen, due to increases in loans to businesses outside Nagano Prefecture and loans to individuals.

Securities increased by 128.9 billion yen from the end of the previous fiscal year to 3,494.2 billion yen, due to increases in national government bonds and stocks, despite a decrease in corporate bonds.

Deposits increased by 61.2 billion yen from the end of the previous fiscal year to 9,613.2 billion yen, as corporate and personal deposits remained strong, despite a decrease in public deposits.

(3) Explanation of forward-looking information, including consolidated financial forecasts

There are no changes to the consolidated earnings forecast announced on May 15, 2026.

Note: The above forecast is based on information available as of the date of this document's release and certain assumptions deemed reasonable by the Bank. It does not guarantee actual performance. Actual results may differ from the forecast due to various factors in the future.

2.Quarterly Consolidated Financial Statements and Major Notes

(1) Quarterly Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Assets		
Cash and due from banks	2,818,818	2,754,877
Call loans and bills bought	-	9,744
Monetary claims bought	73,397	66,707
Trading account assets	56,281	55,464
Money held in trust	39,540	40,585
Securities	3,365,253	3,494,248
Loans and bills discounted	6,711,935	6,756,305
Foreign exchanges	16,049	16,729
Lease receivables and investments in leases	105,308	104,664
Other assets	231,335	270,109
Tangible fixed assets	38,749	38,884
Intangible fixed assets	4,803	5,555
Retirement benefit asset	86,402	86,966
Deferred tax assets	1,906	1,971
Customers' liabilities for acceptances and guarantees	58,301	70,145
Allowance for loan losses	(53,592)	(53,507)
Total assets	13,554,489	13,719,452
Liabilities		
Deposits	9,552,050	9,613,280
Negotiable certificates of deposit	57,208	196,916
Call money and bills sold	918,300	899,232
Securities sold under repurchase agreements	169,725	151,755
Cash collateral received for securities lent	84,245	50,079
Trading account liabilities	9,523	9,626
Borrowed money	1,097,909	1,016,663
Foreign exchanges	1,441	1,857
Borrowed money from trust account	1,628	1,685
Other liabilities	241,934	271,619
Retirement benefit liability	9,929	9,852
Provision for reimbursement of deposits	176	176
Provision for contingent loss	1,606	1,610
Reserves under special laws	15	17
Deferred tax liabilities	194,326	216,833
Acceptances and guarantees	58,301	70,145
Total liabilities	12,398,324	12,511,352

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Net assets		
Share capital	52,243	52,243
Capital surplus	57,221	58,669
Retained earnings	621,952	627,491
Treasury shares	(35,216)	(35,373)
Total shareholders' equity	696,201	703,030
Valuation difference on available-for-sale securities	328,384	363,323
Deferred gains or losses on hedges	97,208	107,685
Remeasurements of defined benefit plans	30,158	29,046
Total accumulated other comprehensive income	455,750	500,055
Share acquisition rights	114	114
Non-controlling interests	4,099	4,898
Total net assets	1,156,165	1,208,099
Total liabilities and net assets	13,554,489	13,719,452

(2) Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

For the three months ended June 30, 2026

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Ordinary income	72,632	90,605
Interest income	44,947	50,073
Interest on loans and discounts	19,936	24,881
Interest and dividends on securities	20,590	20,142
Trust fees	2	3
Fees and commissions	7,855	6,711
Gain on trading account transactions	107	152
Other ordinary income	14,304	18,926
Other income	5,414	14,739
Ordinary expenses	49,491	53,924
Interest expenses	12,460	15,248
Interest on deposits	4,537	7,046
Fees and commissions payments	1,548	1,486
Other ordinary expenses	12,755	18,056
General and administrative expenses	18,600	18,719
Other expenses	4,127	412
Ordinary profit	23,140	36,681
Extraordinary income	62	0
Gain on disposal of non-current assets	62	0
Extraordinary losses	23	84
Loss on disposal of non-current assets	5	82
Impairment losses	17	-
Provision of reserve for financial instruments transaction liabilities	-	2
Profit before income taxes	23,179	36,596
Income taxes - current	6,001	9,817
Income taxes - deferred	678	2,977
Total income taxes	6,680	12,795
Profit	16,499	23,801
Profit attributable to non-controlling interests	76	81
Profit attributable to owners of parent	16,422	23,719

Quarterly Consolidated Statement of Comprehensive Income

For the three months ended June 30, 2026

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Profit	16,499	23,801
Other comprehensive income	34,736	45,028
Valuation difference on available-for-sale securities	27,552	35,664
Deferred gains or losses on hedges	7,374	10,477
Remeasurements of defined benefit plans, net of tax	(190)	(1,113)
Comprehensive income	51,235	68,829
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	51,313	68,024
Comprehensive income attributable to non-controlling interests	(77)	804

(3) Notes to Quarterly Consolidated Financial Statements

(Note on entity's ability to continue as a going concern)

Not applicable.

(Notes in the event of significant changes in shareholders' equity)

Not applicable.

(Notes on changes in accounting policies)

(Application of Practical Guidance on Accounting for Financial Instruments)

The accounting treatment for investments in partnerships and similar entities, including venture capital funds, under the Practical Guidance on Accounting for Financial Instruments (Revised Transfer Guidance No. 9, issued on March 11, 2025) has been applied from the beginning of the first quarter of the current fiscal year.

(Notes on segment information)

[Segment information]

Previous First Quarter Consolidated Cumulative Period (from April 1, 2025 to Jun 30, 2025)

Information on Ordinary Income and Profit or Loss by Reportable Segment

(Millions of Yen)

	Reportable segment			Other	Total	Reconcili-ations	Consolidated
	Banking	Leasing	Total				
Ordinary income							
Outside customers	62,415	9,474	71,890	742	72,632	—	72,632
Intersegment	179	90	270	6	276	(276)	—
Total	62,594	9,565	72,160	748	72,908	(276)	72,632
Segment profit (loss)	22,477	515	22,992	153	23,145	(5)	23,140

(Notes)

1. Ordinary income is listed in place of net sales reported by general corporations.
2. The "Other" section is a business segment that is not included in the reportable segments and includes the securities business, the venture capital business, and other businesses.
3. Reconciliations for segment profit of (5) million yen are eliminations of intersegment transactions.
4. Segment profit is reconciled with the ordinary profit in the consolidated statement of income.

Current First Quarter Consolidated Cumulative Period (from April 1, 2026 to Jun 30, 2026)

Information on Ordinary Income and Profit or Loss by Reportable Segment

(Millions of Yen)

	Reportable segment			Other	Total	Reconcili-ations	Consolidated
	Banking	Leasing	Total				
Ordinary income							
Outside customers	78,273	11,201	89,475	1,130	90,605	—	90,605
Intersegment	241	61	302	11	314	(314)	—
Total	78,514	11,263	89,777	1,142	90,920	(314)	90,605
Segment profit (loss)	35,756	586	36,342	342	36,685	(3)	36,681

(Notes)

1. Ordinary income is listed in place of net sales reported by general corporations.
2. The "Other" section is a business segment that is not included in the reportable segments and includes the securities business, the venture capital business, and other businesses.
3. Reconciliations for segment profit of (3) million yen are eliminations of intersegment transactions.
4. Segment profit is reconciled with the ordinary profit in the consolidated statement of income.

（Notes on the statement of cash flows）

The quarterly consolidated statement of cash flows for the current first quarter consolidated cumulative period has not been prepared. However, depreciation expenses (including amortization of intangible fixed assets) for the first quarter consolidated cumulative period are as follows:

Depreciation Expenses:

Previous First Quarter Consolidated Cumulative Period(from April 1, 2025 to Jun 30, 2025)

1,482 million yen (Previous Period)

Current First Quarter Consolidated Cumulative Period(from April 1, 2026 to Jun 30, 2026)

1,447 million yen (Current Period)

FINANCIAL RESULTS
FOR THE FIRST QUARTER OF
FISCAL YEAR 2026
(THE THREE MONTHS ENDED JUNE 30, 2026)

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1. Breakdown of Income for the First Quarter of Fiscal Year 2026

Consolidated

(Unit: million yen)　(Unit: million yen)

	For the three months ended Jun.30, 2026 (a)	(a)-(b)	For the three months ended Jun.30, 2025 (b)	[Published Forecast Value] For the six months ended Sep.30,2026
Consolidated gross business profit	41,106	612	40,494	
Profit on interest	34,857	2,329	32,527	
Profit on fees and commissions	5,227	(1,081)	6,309	
Trading profit	152	44	107	
Profit from other business transactions	869	(680)	1,549	
General & administrative expenses	18,719	119	18,600	
Credit related expenses	84	(548)	632	
Ordinary profit	36,681	13,541	23,140	50,500
Extraordinary gains (losses)	(84)	(123)	39	
Profit before income taxes	36,596	13,417	23,179	
Total income taxes	12,795	6,114	6,680	
Profit	23,801	7,302	16,499	
Profit attributable to non-controlling interests	81	5	76	
Profit attributable to owners of the parent	23,719	7,297	16,422	34,500

Overview of the First Quarter of the 144th Fiscal Year
(a) Ordinary Profit: Increased by 13.5 billion yen year on year to 36.6 billion yen, mainly due to the increase in profit of Hachijuni Nagano Bank,Ltd. on a non-consolidated basis.
(b) Profit attributable to owners of the parent: Increased by 7.2 billion yen year on year to 23.7 billion yen.

(Progress rate against second quarter cumulative forecast)

Ordinary profit	73%
Profit attributable to owners of the parent	69%

Non-consolidated

The figures for the first quarter of fiscal 2025 are those of The Hachijuni Bank, Ltd.
[Reference] Figures are presented as the simple sum of Hachijuni Bank and Nagano Bank prior to the merger.

(Unit: million yen) / [Reference] (Unit: million yen)

		For the three months ended Jun.30, 2026 (a)	(a)-(b)	For the three months ended Jun.30, 2025 (b) (Hachijuni)	[Reference] For the three months ended Jun.30, 2025 (Hachijuni + Nagano)
Gross business profit	A	37,847	2,102	35,744	37,346
Profit on interest		34,770	4,051	30,719	32,398
Profit on fees and commissions		3,388	(1,098)	4,487	4,411
Trading profit		144	39	104	104
Profit from other business transactions		(456)	(889)	432	431
Gains related to bonds	B	(1,074)	(1,170)	96	96
General & administrative expenses	C	18,433	2,694	15,738	17,678
Personnel expenses		10,196	2,230	7,965	8,774
Non-personnel expenses		6,287	(30)	6,318	7,299
Actual net business profit	**A-C**	**19,414**	**(591)**	**20,005**	**19,667**
Core net business profit	**A-B-C**	**20,488**	**579**	**19,909**	**19,571**
excluding gains (losses) on cancellation of investment trusts		20,063	631	19,431	19,093
Transfer to general reserve for possible loan losses	D	—	(459)	459	430
Net business profit	A-C-D	19,414	(132)	19,546	19,208
Net gains (losses) related to equity securities	E	13,031	9,481	3,549	3,606
Profit (Loss) on money held in trust	F	712	887	(174)	(174)
Disposal of nonperforming loans	G	92	12	80	82
Transfer to specific reserve for possible loan losses		—	(3)	3	(105)
Reversal of allowance for doubtful accounts	H	271	271	—	—
Transfer to (reversal of) general reserve		238	238	—	—
Transfer to (reversal of) specific reserve		33	33	—	—
Ordinary profit		**35,374**	**13,281**	**22,092**	**21,976**
Extraordinary gains (losses)		(82)	(134)	52	39
Profit before income taxes		35,292	13,147	22,144	22,015
Total income taxes		12,414	6,068	6,346	6,354
Profit		**22,877**	**7,078**	**15,798**	**15,661**

Gains (losses) on investment securities	B+E+F	12,669	9,198	3,471	3,528
Credit related expenses	D+G-H	(179)	(718)	539	402

Note: During the first quarter of fiscal 2026, the general allowance for credit losses and the specific allowance for credit losses decreased in the aggregate. Accordingly, the total amount of the reversals was recognized as gain on reversal of allowance for credit losses.

Overview of the First Quarter of the 144th Fiscal Year

a) Actual net business profit: Decreased by 0.5 billion yen year on year to 19.4 billion yen, mainly because the increase in personnel expenses outweighed the increase in gross business profit.

b) Ordinary profit: Increased by 13.2 billion yen year on year to 35.3 billion yen, mainly due to an increase in gains on the sale of equity securities, despite a decrease in actual net business profit.

c) Profit: Increased by 7.0 billion yen from the same period last year to 22.8 billion yen.

Gains or Losses on Investment Securities

(Unit: million yen) (Unit: million yen)

	For the three months ended Jun.30, 2026 (a)	(a)-(b)	For the three months ended Jun.30, 2025 (b) **(Hachijuni)**	For the three months ended Jun.30, 2025 **(Hachijuni + Nagano)**
Gains (losses) on bonds	(1,074)	(1,170)	96	96
Gain on sales	7,022	2,594	4,428	4,428
Gain on redemption	―	―	―	―
Loss on sales	8,096	3,765	4,331	4,331
Loss on redemption	―	―	―	―
Loss on devaluation	―	―	―	―
Gains (losses) on stocks and other securities	13,031	9,481	3,549	3,606
Gain on sales	13,275	8,121	5,154	5,210
Loss on sales	159	(1,445)	1,604	1,604
Loss on devaluation	84	84	―	―
Loss (gain) on money held in trust	712	887	(174)	(174)

Note: Gains and losses on sales of government bonds and other bonds include gains and losses on the cancellation of swaps used to hedge against the risk of long-term bonds.

2. Accounts of Loans,Deposits

The figures as of Jun. 30, 2025 are a simple aggregation of the figures of The Hachijuni Bank, Ltd. and The Nagano Bank, Ltd.

Non-consolidated (Unit: billion yen)

	As of Jun.30,2026 (a)	(a)-(b)	As of Jun.30,2025 (b) (Hachijuni + Nagano)	As of Mar.31,2026
Loans				
Total loans (the head offices and all branches)	6,833.4	349.2	6,484.1	6,788.6
(Head offices and branches in Nagano Prefecture)	3,356.1	(9.2)	3,365.3	3,357.8
Loans to consumers	1,660.7	23.5	1,637.2	1,653.3
Housing loans	1,578.1	25.9	1,552.2	1,569.9
Deposits				
Total deposits (the head offices and all branches)	9,630.4	61.9	9,568.5	9,568.5
(Head offices and branches in Nagano Prefecture)	9,051.0	63.0	8,987.9	8,999.3

3. Loans to Small and Medium-sized Businesses, etc.

The figures as of Jun. 30, 2025 are a simple aggregation of the figures of The Hachijuni Bank, Ltd. and The Nagano Bank, Ltd.

Non-consolidated (Unit: billion yen、%)

	As of Jun.30,2026 (a)	(a)-(b)	As of Jun.30,2025 (b) (Hachijuni + Nagano)	As of Mar.31,2026
Loans to small and medium-sized businesses, etc.(Outstanding balance)	3,831.2	137.9	3,693.2	3,864.1
Ratio of loans to small and medium-sized businesses, etc. (%)	56.6	(0.7)	57.3	57.4

Note: Loans outstanding exclude balances attributable to overseas branches and offshore banking accounts.

4. Balance of Personal Financial Assets Deposited

The figures as of Jun. 30, 2025 are a simple aggregation of the figures of The Hachijuni Bank, Ltd. and The Nagano Bank, Ltd.

Non-consolidated (Unit: billion yen)

	As of Jun.30,2026 (a)	(a)-(b)	As of Jun.30,2025 (b) (Hachijuni + Nagano)	As of Mar.31,2026
Total Personal financial assets	7,032.9	199.5	6,833.4	6,904.9
Yen deposits	6,402.8	(4.5)	6,407.3	6,363.3
Investment type products	630.1	204.0	426.0	541.5
Foreign currency deposits	10.7	0.7	9.9	10.6
Investment trusts	419.7	130.2	289.5	353.4
Public bonds	199.6	73.0	126.6	177.5

5. Loans based on the Financial Revitalization Law

The figures as of Jun. 30, 2025 are a simple aggregation of the figures of The Hachijuni Bank, Ltd. and The Nagano Bank, Ltd.

Non-consolidated

(Unit: billion yen,%)

	As of Jun.30,2026 (a)	(a)−(b)	As of Jun.30,2025 (b) (Hachijuni + Nagano)	As of Mar.31,2026
Bankrupt and quasi-bankrupt assets	12.2	(0.3)	12.6	11.6
Doubtful assets	99.3	(6.7)	106.1	100.3
Substandard assets under the self-assessment guideline	20.6	1.4	19.2	20.2
Accruing loans contractually past due for 3 months or more	1.2	(0.5)	1.8	1.3
Restructured loans	19.3	1.9	17.3	18.8
Total	132.3	(5.6)	137.9	132.2
Claims to normal borrowers (excluding claims in need of caution)	6,827.1	357.4	6,469.6	6,769.3
Total claims	6,959.4	351.8	6,607.5	6,901.5
As a percentage of total credits (%)	1.90	(0.18)	2.08	1.91

(Reference)

Bankrupt and quasi-bankrupt assets refer to claims on bankrupt or effectively bankrupt borrowers.

Doubtful assets refer to loans to borrowers in danger of bankruptcy.

Loans requiring special attention refer to loans that are past due for three months or more and loans among loans to borrowers requiring caution with relaxed lending conditions.

Please note that "loans past due for three months or more" and "loans with relaxed lending conditions" are classified as risk management loans, while "loans requiring special attention" are classified as loans disclosed under the Financial Reconstruction Act.

Partial direct depreciation: Not implemented.

6. Valuation Gains (Losses) with Market Value

Consolidated

(Unit: million yen) (Unit: billion yen)

	As of Jun.30, 2026				As of Mar.31, 2026			
	Balance sheet amount	Net (a)−(b)	Unrealized gains(a)	Unrealized losses(b)	Balance sheet amount	Net (a)−(b)	Unrealized gains(a)	Unrealized losses(b)
Other securities	3,467.1	531.5	767.2	235.7	3,339.7	480.8	699.4	218.6
Stocks	817.3	735.2	735.2	0.0	758.5	673.5	673.6	0.0
Bonds	1,721.5	(213.7)	0.0	213.8	1,682.2	(196.3)	0.0	196.4
Others	928.2	9.9	31.9	21.9	898.9	3.6	25.7	22.1

Non-consolidated

(Unit: million yen) (Unit: billion yen)

	As of Jun.30, 2026				As of Mar.31, 2026			
	Balance sheet amount	Net (a)−(b)	Unrealized gains(a)	Unrealized losses(b)	Balance sheet amount	Net (a)−(b)	Unrealized gains(a)	Unrealized losses(b)
Other securities	3,453.1	523.1	758.6	235.5	3,327.9	474.5	692.9	218.4
Stocks	807.3	726.6	726.6	0.0	750.6	667.0	667.1	0.0
Bonds	1,717.6	(213.5)	0.0	213.5	1,678.3	(196.1)	0.0	196.1
Others	928.2	9.9	31.9	21.9	898.9	3.6	25.7	22.1

Note1：Unrealized gains and losses are recorded as the difference between the balance sheet amount and the acquisition cost.
Note2：Based on market value on the balance sheet date.
Note3：Nikkei Stock Average: Jun. 2026 (End of Month) ： 70,062 yen　Mar. 2026 (End of Month) ： 51,063 yen

(Unit: billion yen)

	As of Jun.30, 2026	As of Mar.31, 2026
	Net	Net
Deferred gains or losses on hedges	157.0	141.2

7. Capital Adequacy Ratio

Actual figures for the end of Jun. 2026 are currently being calculated and will be announced once finalized.

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