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

November 11, 2025

Stock exchange listing: Tokyo Stock  
Exchange

Company name: TOMONY Holdings, Inc.

Code: 8600 URL: <https://www.tomony-hd.co.jp/>

Representative: (Title) Representative Director,  
President and CEO (Name) Takeshi Nakamura  
Managing Director, General

Contact: (Title) Manager of Corporate Planning Department (Name) Hitomi Fujii Tel: +81-87-812-0102

Scheduled filing date of quarterly securities report: November 18, 2025 Scheduled date to commence dividend payment: December 8, 2025

Adoption of trading accounts: None

Preparation of supplementary materials for financial results: Yes

Holding of financial results briefing: Yes (for institutional investors and analysts)

(Amounts of less than one million yen are rounded down.)

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

(1) Results of operations (%: Changes from the previous interim period)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	million yen	%	million yen	%	million yen	%
Six months ended September 30, 2025	51,769	13.9	9,858	(21.4)	5,668	(34.7)
Six months ended September 30, 2024	45,437	7.0	12,557	15.8	8,683	23.7

(Note)  
Comprehensive income Six months ended September 30, 2025 7,988 million yen 【(5.0%)】 Six months ended September 30, 2024 8,411 million yen 【45.4%】

	Basic earnings per share	Diluted earnings per share
	yen	yen
Six months ended September 30, 2025	29.38	28.92
Six months ended September 30, 2024	45.15	44.42

### (2) Financial conditions

	Total assets	Total net assets	Equity-to-asset ratio
	million yen	million yen	%
Six months ended September 30, 2025	5,137,143	290,315	5.5
Fiscal year ending March 31, 2025	5,034,627	284,023	5.5

(Reference) Equity Six months ended September 30, 2025 286,967 million yen Fiscal year ending March 31, 2025 280,501 million yen

(Note) "Equity-to-asset ratio" is calculated as follows: (Total net assets - Share acquisition rights - Non-controlling interests) / Total assets.

Note that this "Equity-to-asset ratio" is not the capital adequacy ratio as stipulated in the official notification.

## 2. Cash dividends for shareholders

	Annual cash dividends per share				
	1st quarter-end	2nd quarter-end	3rd quarter-end	year-end	Total
	yen	yen	yen	yen	yen
Fiscal year ending March 31, 2025	-	7.00	-	9.50	16.50
Fiscal year ending March 31, 2026	-	13.00			
Fiscal year ending March 31, 2026 (forecast)			-	13.00	26.00

(Note) Revision of forecasts for dividends on the presentation date of this Consolidated Financial Results: No

## 3. Earnings Forecasts for the fiscal year ending March 31, 2026 (from April 1, 2025 to March 31, 2026)

(%: Changes from the previous interim period)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	million yen	%	million yen	%	yen
Fiscal year	26,050	11.4	16,500	4.2	85.31

(Note) Revision of forecasts for earnings on the presentation date of this Consolidated Financial Results: Yes  
For the revision of the consolidated earnings forecast, please refer to '1. Qualitative Information on Quarterly Financial Results (3) Explanation of Forward-looking Information Including Consolidated Earnings Forecasts' of the attached materials.

### \* Notes

(1) Changes in significant subsidiaries during the period (changes in specified subsidiaries accompanying change in scope of consolidation): None

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

(i) Changes in accounting policies due to revisions of accounting standards and other regulations: None

(ii) Changes in accounting policies due to reasons other than (i): None

(iii) Changes in accounting estimates: None

(iv) Restatements: None

(3) Issued shares of common shares

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

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

(iii) Average number of outstanding shares

Six months ended September 30, 2025	193,533,011shares	Fiscal year ending March 31, 2025	193,533,011shares
Six months ended September 30, 2025	138,830shares	Fiscal year ending March 31, 2025	1,141,603shares
Six months ended September 30, 2025	192,864,266shares	Six months ended September 30, 2024	192,274,576shares

\*These quarterly consolidated financial results are outside the scope of quarterly review.

### \*Notes regarding forward-looking statements

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.

### \*How to obtain supplementary materials on financial results

The supplementary material on financial results is attached to these quarterly consolidated financial results.

- Table of contents of attached documents

1. Qualitative Information on the interim financial results

- (1) Explanation of operating results
- (2) Explanation of financial condition
- (3) Explanation of consolidated Earnings Forecasts and other forward-looking information

2. Interim consolidated financial statements and principal notes

- (1) Interim consolidated balance sheets
- (2) Interim consolidated statements of income and interim consolidated statements of comprehensive income
- (3) Interim consolidated statements of changes in equity
- (4) Notes to the interim consolidated financial statements

(Notes on the assumption of a going concern)

(Reference) Summary of non-consolidated financial results (The Tokushima Taisho Bank, Ltd.)

(Reference) Summary of non-consolidated financial results (The Kagawa Bank, Ltd.)

Reference

Briefing Materials for the Second Quarter Financial Results for the Fiscal Year Ending March 31, 2026

## 1. Qualitative Information on the interim financial results

### (1) Explanation of operating results

Regarding operating results for the second quarter, ordinary income increased by ¥6,332 million year on year to ¥51,769 million. This was due to factors including an increase in interest income from higher interest on loans, an increase in fees and commissions, and an increase in other ordinary income from higher gains on sales of stocks. Ordinary expenses increased by ¥9,032 million year on year to ¥41,911 million. This was due to factors including an increase in Interest expenses resulting from higher interest on deposits, and an increase in credit-related costs due to the recording of provisions for business revitalization support for corporate customers, as well as an additional provision of ¥2,743 million recorded after the end of the second quarter for a corporate customer's filing for application of the Corporate Reorganization Act. As a result, ordinary profit decreased by ¥2,699 million year on year to ¥9,858 million, and profit attributable to owners of parent decreased by ¥3,015 million year on year to ¥5,668 million.

### (2) Explanation of financial condition

As of the end of the second quarter, total assets increased by ¥102.5 billion from the end of the previous fiscal year to ¥5,137.1 billion, and total net assets increased by ¥6.3 billion from the end of the previous fiscal year to ¥290.3 billion. In addition, total deposits including negotiable certificates of deposit increased by ¥86.9 billion from the end of the previous fiscal year to ¥4,631.2 billion, loans and bills discounted increased by ¥59.3 billion to ¥3,749.1 billion, and securities decreased by ¥11.4 billion to ¥723.8 billion.

### (3) Explanation of consolidated Earnings Forecasts and other forward-looking information

The full-year consolidated Earnings Forecasts for the fiscal year ending March 31, 2026, announced on May 13, 2025, have been revised as follows.

#### (1) Revisions

(Millions of yen)

	Ordinary profit	Profit attributable to owners of parent
Previous forecast (A)	24,850	16,500
Revised forecast (B)	26,050	16,500
Increase/decrease (B-A)	1,200	-
Change (%)	4.8	-

#### (2) Reasons for revisions

Consolidated results for the second quarter were significantly below the previously announced consolidated earnings forecasts (ordinary profit of ¥11,850 million, profit attributable to owners of parent of ¥8,000 million), due to factors such as the recording of substantial credit-related costs after the end of the second quarter, as described above. However, for the third quarter and beyond, interest on loans is expected to exceed initial estimates by approximately ¥400 million (or ¥850 million after deducting foreign currency funding costs), and interest and dividends on securities are expected to exceed initial estimates by approximately ¥200 million (or ¥1,100 million after deducting foreign currency funding costs). Additionally, gains on securities, mainly from government bonds, are expected to exceed initial estimates by approximately ¥1,900 million. Consequently, TOMONY Holdings, Inc. is revising its full-year consolidated earnings forecast for the fiscal year ending March 31, 2026, upward for ordinary profit. There are no revisions to the forecast for profit attributable to owners of parent.

## 2. Interim consolidated financial statements and principal notes

### (1) Interim consolidated balance sheets

(Millions of yen)

	Previous fiscal year (As of March 31, 2025)	Current interim period (As of September 30, 2025)
<b>Assets</b>		
Cash and due from banks	509,248	565,307
Trading securities	358	384
Money held in trust	1,143	1,172
Securities	735,254	723,860
Loans	3,689,857	3,749,116
Foreign exchanges	4,004	4,078
Lease receivables and investments in leases	13,629	14,175
Other assets	44,539	47,661
Tangible fixed assets	36,951	37,533
Intangible fixed assets	966	1,215
Retirement benefit asset	10,632	10,872
Deferred tax assets	2,869	2,500
Customers' liabilities for acceptances and guarantees	7,116	6,993
Allowance for loan losses	(21,944)	(27,729)
<b>Total assets</b>	<b>5,034,627</b>	<b>5,137,143</b>
<b>Liabilities</b>		
Deposits	4,420,356	4,489,558
Negotiable certificates of deposit (NCDs)	124,032	141,690
Borrowed money	165,466	166,484
Foreign exchanges	7	179
Other liabilities	31,827	39,513
Provision for bonuses	345	363
Provision for bonuses for directors (and other officers)	110	52
Retirement benefit liability	141	150
Provision for reimbursement of dormant deposits	66	54
Provision for contingent losses	206	222
Deferred tax liabilities	190	825
Deferred tax liabilities for land revaluation	735	735
Acceptances and guarantees	7,116	6,993
<b>Total liabilities</b>	<b>4,750,604</b>	<b>4,846,827</b>

(Millions of yen)

	Previous fiscal year (As of March 31, 2025)	Current interim period (As of September 30, 2025)
Net assets		
Share capital	30,228	30,228
Capital surplus	31,109	31,130
Retained earnings	220,949	224,789
Treasury shares	(407)	(49)
Total shareholders' equity	281,880	286,098
Valuation difference on available-for-sale securities	(5,171)	(2,646)
Deferred gains or losses on hedges	0	0
Revaluation reserve for land	1,187	1,187
Remeasurements of defined benefit plans	2,604	2,328
Total accumulated other comprehensive income	(1,379)	869
Share acquisition rights	1,115	870
Non-controlling interests	2,407	2,477
Total net assets	284,023	290,315
Total liabilities and net assets	5,034,627	5,137,143

(2) Interim consolidated statements of income and interim consolidated statements of comprehensive income  
(Quarterly consolidated statements of income)

(Millions of yen)

	Six months ended September 30, 2024 (from April 1, 2024 to September 30, 2024)	Six months ended September 30, 2025 (from April 1, 2025 to September 30, 2025)
Ordinary income	45,437	51,769
Interest income	34,861	38,553
(Interest on loans and discounts)	24,949	29,290
(Interest and dividends on securities)	9,370	7,978
Fees and commissions	6,620	6,711
Other ordinary income	2,764	2,920
Other income	1,190	3,584
Ordinary expenses	32,879	41,911
Interest expenses	1,464	6,169
(Interest on deposits)	1,334	5,502
Fees and commissions payments	2,032	2,128
Other ordinary expenses	11,298	9,062
General and administrative expenses	16,835	17,069
Other expenses	1,247	7,480
Ordinary profit	12,557	9,858
Extraordinary income	-	5
Gains on disposal of fixed assets	-	5
Extraordinary losses	214	114
Losses on disposal of fixed assets	167	44
Impairment losses	46	70
Profit before income taxes	12,343	9,749
Income taxes - current	3,254	4,094
Income taxes - deferred	355	(54)
Total income taxes	3,610	4,039
Profit	8,733	5,709
Profit attributable to non-controlling interests	50	41
Profit attributable to owners of parent	8,683	5,668

(Consolidated statements of comprehensive income)

(Millions of yen)

	Six months ended September 30, 2023 (from April 1, 2023 to September 30, 2023)	Six months ended September 30, 2024 (from April 1, 2024 to September 30, 2024)
Profit	8,733	5,709
Other comprehensive income	(322)	2,279
Valuation difference on available-for-sale securities	(130)	2,555
Deferred gains or losses on hedges	0	(0)
Remeasurements of defined benefit plans, net of tax	(192)	(275)
Comprehensive income	8,411	7,988
(Details)		
Comprehensive income attributable to owners of parent	8,376	7,916
Comprehensive income attributable to non-controlling interests	34	72

## (3) Consolidated statements of changes in equity

Six months ended September 30, 2024 (from April 1, 2024 to September 30, 2024)

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	30,228	31,116	207,305	(490)	268,160
Changes during period					
Dividends of surplus			(1,056)		(1,056)
Profit attributable to owners of parent			8,683		8,683
Purchase of treasury shares				(0)	(0)
Disposal of treasury shares		(6)		83	76
Reversal of revaluation reserve for land			22		22
Net changes in items other than shareholders' equity					
Total changes during period	-	(6)	7,648	83	7,725
Balance at end of period	30,228	31,109	214,954	(407)	275,885

	Accumulated other comprehensive income					Share acquisition rights	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	2,056	0	1,423	2,477	5,957	1,048	2,300	277,466
Changes during period								
Dividends of surplus								(1,056)
Profit attributable to owners of parent								8,683
Purchase of treasury shares								(0)
Disposal of treasury shares								76
Reversal of revaluation reserve for land								22
Net changes in items other than shareholders' equity	(115)	0	(22)	(192)	(329)	66	32	(229)
Total changes during period	(115)	0	(22)	(192)	(329)	66	32	7,495
Balance at end of period	1,941	0	1,400	2,284	5,628	1,115	2,333	284,961



Six months ended September 30, 2025 (from April 1, 2025 to September 30, 2025)

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	30,228	31,109	220,949	(407)	281,880
Changes during period					
Dividends of surplus			(1,827)		(1,827)
Profit attributable to owners of parent			5,668		5,668
Purchase of treasury shares				(0)	(0)
Disposal of treasury shares		20		357	378
Net changes in items other than shareholders' equity					
Total changes during period	-	20	3,840	357	4,218
Balance at end of period	30,228	31,130	224,789	(49)	286,098

	Accumulated other comprehensive income					Share acquisition rights	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	(5,171)	0	1,187	2,604	(1,379)	1,115	2,407	284,023
Changes during period								
Dividends of surplus								(1,827)
Profit attributable to owners of parent								5,668
Purchase of treasury shares								(0)
Disposal of treasury shares								378
Net changes in items other than shareholders' equity	2,524	(0)	-	(275)	2,248	(245)	70	2,073
Total changes during period	2,524	(0)	-	(275)	2,248	(245)	70	6,292
Balance at end of period	(2,646)	0	1,187	2,328	869	870	2,477	290,315

(4) Notes to quarterly consolidated financial statements

(Notes on going concern)

Not applicable.

(Reference) Summary of non-consolidated results (The Tokushima Taisho Bank, Ltd.)

November 11, 2025

Company name      The Tokushima Taisho Bank, Ltd.      URL <https://www.tokugin.co.jp/>

Representative:      (Title)      President      (Name) Toyohiko Bando  
    Senior Managing Director,  
    General Manager of

Contact:      (Title)      Corporate Planning      (Name) Hiroshi Nishimura      Tel: +81-88-623-3111  
    Headquarters and General  
    Manager of Corporate  
    Planning Department

(Amounts of less than one million yen are rounded down.)

1. Non-Consolidated Highlights for the six months ended September 30, 2025 (from April 1, 2025 to September 30, 2025)

(1) Results of operations

(%: Changes from the previous interim period)

	Ordinary income		Ordinary profit		Profit	
	million yen	%	million yen	%	million yen	%
Six months ended September 30, 2025	26,183	4.3	3,927	(40.1)	2,280	(47.9)
Six months ended September 30, 2024	25,099	7.5	6,559	1.5	4,382	0.5

	Interim net income per share
	yen
Six months ended September 30, 2025	29.54
Six months ended September 30, 2024	56.79

(2) Non-consolidated financial condition

	Total assets	Total net assets	Equity-to-asset ratio
	million yen	million yen	%
Six months ended September 30, 2025	2,750,052	151,894	5.5
Fiscal year ended March 31, 2025	2,690,103	148,086	5.5

(Reference) Equity      Six months ended September 30, 2025      151,894 million yen      Fiscal year ended March 31, 2025      148,086 million yen

(Note) 'Equity-to-asset ratio' is calculated by dividing total net assets at the end of the period by total assets at the end of the period.

Note that this "Equity-to-asset ratio" is not the capital adequacy ratio as stipulated in the official notification.

2. Forecasts of non-consolidated results for the fiscal year ending March 31, 2026 (from April 1, 2025 to March 31, 2026)

For the forecasts of non-consolidated results for the fiscal year ending March 31, 2026, please refer to the Briefing Materials for Financial Results.

### 3. Interim Financial Statements

#### (1) Interim Balance Sheet

(Millions of yen)

Account	Previous fiscal year (As of March 31, 2025)	Current interim period (As of September 30, 2025)
Assets		
Cash and due from banks	239,418	298,697
Trading securities	348	375
Money held in trust	143	191
Securities	388,301	377,288
Loans	2,032,688	2,043,998
Foreign exchanges	1,229	1,517
Other assets	12,182	14,860
Other assets	12,182	14,860
Tangible fixed assets	19,477	19,893
Intangible fixed assets	696	996
Prepaid pension cost	3,743	4,192
Deferred tax assets	1,306	51
Customers' liabilities for acceptances and guarantees	2,869	2,820
Allowance for loan losses	(12,305)	(14,829)
Total assets	2,690,103	2,750,052

(Millions of yen)

Account	Previous fiscal year (As of March 31, 2025)	Current interim period (As of September 30, 2025)
(Liabilities)		
Deposits	2,386,431	2,409,085
Negotiable certificates of deposit (NCDs)	76,432	106,940
Borrowed money	60,601	60,601
Foreign exchanges	1	85
Other liabilities	14,597	17,553
Accrued income taxes	1,819	1,646
Asset retirement obligations	181	182
Other liabilities	12,596	15,725
Provision for bonuses for directors (and other officers)	44	22
Provision for reimbursement of dormant deposits	29	27
Provision for contingent losses	84	96
Deferred tax liabilities for land revaluation	924	924
Acceptances and guarantees	2,869	2,820
Total liabilities	2,542,016	2,598,157
(Net assets)		
Share capital	14,173	14,173
Capital surplus	17,314	17,314
Capital reserve	12,651	12,651
Other capital surplus	4,662	4,662
Retained earnings	114,073	114,971
Legal reserve	2,280	2,280
Other retained earnings	111,792	112,690
Voluntary reserve	40,147	40,147
Reserve for advanced depreciation of non-current assets	82	81
Retained earnings carried forward	71,562	72,461
Total shareholders' equity	145,561	146,459
Valuation difference on available-for- sale securities	1,070	3,980
Deferred gains or losses on hedges	0	0
Revaluation reserve for land	1,454	1,454
Total valuation and translation adjustments	2,524	5,435
Total net assets	148,086	151,894
Total liabilities and net assets	2,690,103	2,750,052

## (2) Interim statements of income

(Millions of yen)

Accounts	Previous interim accounting period (from April 1, 2024 to September 30, 2024)	Current interim accounting period (from April 1, 2025 to September 30, 2025)
Ordinary income	25,099	26,183
Interest income	20,996	22,597
(Interest on loans and discounts)	(13,972)	(16,240)
(Interest and dividends on securities)	(6,750)	(5,691)
Fees and commissions	3,079	3,087
Other ordinary income	115	8
Other income	907	489
Ordinary expenses	18,540	22,255
Interest expenses	776	3,110
(Interest on deposits)	(681)	(2,707)
Fees and commissions payments	877	898
Other ordinary expenses	6,913	5,910
General and administrative expenses	9,087	9,075
Other expenses	885	3,260
Ordinary profit	6,559	3,927
Extraordinary losses	86	43
Profit before income taxes	6,473	3,883
Income taxes - current	1,842	1,679
Income taxes - deferred	247	(75)
Total income taxes	2,090	1,603
Profit	4,382	2,280

## (3) Consolidated statements of changes in equity

Previous interim accounting period (from April 1, 2024 to September 30, 2024)

(Millions of yen)

	Shareholders' equity									
	Share capital	Capital surplus			Retained earnings					Total shareholders' equity
		Capital reserve	Other capital surplus	Total capital surplus	Legal reserve	Other retained earnings			Total retained earnings	
						Voluntary reserve	Reserve for advanced depreciation of non-current assets	Retained earnings carried forward		
Balance at beginning of period	14,173	12,651	4,662	17,314	2,280	40,147	86	65,437	107,951	139,439
Changes during period										
Dividends of surplus								(584)	(584)	(584)
Profit								4,382	4,382	4,382
Reversal of reserve for advanced depreciation of non-current assets							0	0	-	-
Reversal of revaluation reserve for land								22	22	22
Net changes in items other than shareholders' equity										
Total changes during period	-	-	-	-	-	-	(1)	3,821	3,819	3,819
Balance at end of period	14,173	12,651	4,662	17,314	2,280	40,147	84	69,258	111,771	143,259

	Valuation and translation adjustments				Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at beginning of period	3,731	0	1,695	5,427	144,866
Changes during period					
Dividends of surplus					(584)
Profit					4,382
Reversal of reserve for advanced depreciation of non-current assets					-
Reversal of revaluation reserve for land					22
Net changes in items other than shareholders' equity	12	0	(22)	(9)	(9)
Total changes during period	12	0	(22)	(9)	3,810
Balance at end of period	3,744	0	1,672	5,417	148,677

Current interim accounting period (from April 1, 2025 to September 30, 2025)

(Millions of yen)

	Shareholders' equity									Total shareholders' equity
	Share capital	Capital surplus			Retained earnings					
		Capital reserve	Other capital surplus	Total capital surplus	Legal reserve	Other retained earnings			Total retained earnings	
						Voluntary reserve	Reserve for advanced depreciation of non-current assets	Retained earnings carried forward		
Balance at beginning of period	14,173	12,651	4,662	17,314	2,280	40,147	82	71,562	114,073	145,561
Changes during period										
Dividends of surplus								(1,382)	(1,382)	(1,382)
Profit								2,280	2,280	2,280
Reversal of reserve for advanced depreciation of non-current assets							0	0	-	-
Net changes in items other than shareholders' equity										
Total changes during period	-	-	-	-	-	-	(1)	898	897	897
Balance at end of period	14,173	12,651	4,662	17,314	2,280	40,147	81	72,461	114,971	146,459

	Valuation and translation adjustments				Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at beginning of period	1,070	0	1,454	2,524	148,086
Changes during period					
Dividends of surplus					(1,382)
Profit					2,280
Reversal of reserve for advanced depreciation of non-current assets					-
Net changes in items other than shareholders' equity	2,910	(0)	-	2,910	2,910
Total changes during period	2,910	(0)	-	2,910	3,808
Balance at end of period	3,980	0	1,454	5,435	151,894



(Reference) Summary of non-consolidated business results (The Kagawa Bank, Ltd.)

November 11, 2025

Company name            The Kagawa Bank, Ltd.

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

Representative: (Title) President (Name) Hiroshi Arikawa  
Director, General Manager of

Contact:	(Title)	Director, General Manager of Corporate Planning Department	(Name) Akira Karato	Tel: +81-87-812-5132
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(Amounts of less than one million yen are rounded down.)

1. Non-Consolidated Highlights for the six months ended September 30, 2025 (from April 1, 2025 to September 30, 2025)

### (1) Results of operations

(%: Changes from the previous interim period)

	Ordinary income		Ordinary profit		Profit	
	million yen	%	million yen	%	million yen	%
Six months ended September 30, 2025	22,316	29.1	5,747	(0.8)	3,316	(19.9)
Six months ended September 30, 2024	17,284	3.7	5,797	27.8	4,141	42.2

	Interim net income per share
Six months ended September 30, 2025	43.81
Six months ended September 30, 2024	54.71

(2) Non-consolidated financial condition

	Total assets	Total net assets	Equity-to-asset ratio
	million yen	million yen	%
Six months ended September 30, 2025	2,375,973	131,539	5.5
Fiscal year ended March 31, 2025	2,334,442	129,862	5.5

(Reference) Equity	Six months ended September 30, 2025	131,539 million yen	Fiscal year ended March 31, 2025	129,862 million yen
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(Note) 'Equity-to-asset ratio' is calculated by dividing total net assets at the end of the period by total assets at the end of the period.

Note that this "Equity-to-asset ratio" is not the capital adequacy ratio as stipulated in the official notification.

2. Forecasts of non-consolidated results for the fiscal year ending March 31, 2026 (from April 1, 2025 to March 31, 2026)

For the forecasts of non-consolidated results for the fiscal year ending March 31, 2026, please refer to the Briefing Materials for Financial Results.

### 3. Interim Financial Statements

#### (1) Interim Balance Sheet

(Millions of yen)

Account	Previous fiscal year (As of March 31, 2025)	Current interim period (As of September 30, 2025)
Assets		
Cash and due from banks	269,696	266,488
Trading securities	9	9
Money held in trust	1,000	980
Securities	345,560	345,034
Loans	1,665,569	1,713,356
Foreign exchanges	2,774	2,560
Other assets	20,301	20,850
Other assets	20,301	20,850
Tangible fixed assets	27,600	27,750
Intangible fixed assets	266	217
Prepaid pension cost	3,094	3,287
Deferred tax assets	3,580	3,761
Customers' liabilities for acceptances and guarantees	4,246	4,173
Allowance for loan losses	(9,257)	(12,498)
Total assets	2,334,442	2,375,973

(Millions of yen)

Account	Previous fiscal year (As of March 31, 2025)	Current interim period (As of September 30, 2025)
(Liabilities)		
Deposits	2,041,196	2,088,181
Negotiable certificates of deposit (NCDs)	47,600	34,750
Borrowed money	95,000	95,449
Foreign exchanges	5	94
Other liabilities	12,624	17,884
Accrued income taxes	1,104	2,304
Lease obligations	7	6
Asset retirement obligations	217	218
Other liabilities	11,294	15,354
Provision for bonuses	312	327
Provision for bonuses for directors (and other officers)	33	17
Provision for reimbursement of dormant deposits	37	27
Provision for contingent losses	121	126
Deferred tax liabilities for land revaluation	3,401	3,401
Acceptances and guarantees	4,246	4,173
Total liabilities	2,204,580	2,244,433
(Net assets)		
Share capital	14,105	14,105
Capital surplus	11,430	11,430
Capital reserve	11,430	11,430
Retained earnings	104,221	106,398
Legal reserve	2,674	2,674
Other retained earnings	101,546	103,723
Reserve for advanced depreciation	18	18
Voluntary reserve	43,436	43,436
Retained earnings carried forward	58,090	60,268
Total shareholders' equity	129,757	131,935
Valuation difference on available-for- sale securities	(6,084)	(6,584)
Revaluation reserve for land	6,189	6,189
Total valuation and translation adjustments	104	(395)
Total net assets	129,862	131,539
Total liabilities and net assets	2,334,442	2,375,973

## (2) Interim statements of income

(Millions of yen)

Accounts	Previous interim accounting period (from April 1, 2024 to September 30, 2024)	Current interim accounting period (from April 1, 2025 to September 30, 2025)
Ordinary income	17,284	22,316
Interest income	13,867	15,951
(Interest on loans and discounts)	(11,004)	(13,073)
(Interest and dividends on securities)	(2,595)	(2,259)
Fees and commissions	3,057	3,115
Other ordinary income	36	60
Other income	323	3,190
Ordinary expenses	11,486	16,569
Interest expenses	669	3,023
(Interest on deposits)	(653)	(2,800)
Fees and commissions payments	1,193	1,251
Other ordinary expenses	2,068	646
General and administrative expenses	7,223	7,479
Other expenses	331	4,168
Ordinary profit	5,797	5,747
Extraordinary losses	205	73
Profit before income taxes	5,591	5,673
Income taxes - current	1,353	2,325
Income taxes - deferred	97	31
Total income taxes	1,450	2,356
Profit	4,141	3,316

(3) Consolidated statements of changes in equity  
Previous interim accounting period (from April 1, 2024 to September 30, 2024)

(Millions of yen)

	Shareholders' equity								Total shareholders' equity
	Share capital	Capital surplus		Legal reserve	Retained earnings			Total retained earnings	
		Capital reserve	Total capital surplus		Other retained earnings				
					Reserve for advanced depreciation	Voluntary reserve	Retained earnings carried forward		
Balance at beginning of period	14,105	11,430	11,430	2,674	20	43,436	52,773	98,905	124,442
Changes during period									
Dividends of surplus							(481)	(481)	(481)
Profit							4,141	4,141	4,141
Reversal of reserve for advanced depreciation					0		0	-	-
Reversal of revaluation reserve for land							45	45	45
Net changes in items other than shareholders' equity									
Total changes during period	-	-	-	-	(0)	-	3,705	3,704	3,704
Balance at end of period	14,105	11,430	11,430	2,674	19	43,436	56,478	102,610	128,146

	Valuation and translation adjustments			Total net assets
	Valuation difference on available-for-sale securities	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at beginning of period	(1,521)	6,391	4,870	129,312
Changes during period				
Dividends of surplus				(481)
Profit				4,141
Reversal of reserve for advanced depreciation				-
Reversal of revaluation reserve for land				45
Net changes in items other than shareholders' equity	(92)	(45)	(138)	(138)
Total changes during period	(92)	(45)	(138)	3,566
Balance at end of period	(1,614)	6,346	4,731	132,878

Current interim accounting period (from April 1, 2025 to September 30, 2025)

(Millions of yen)

	Shareholders' equity								Total shareholders' equity
	Share capital	Capital surplus		Legal reserve	Retained earnings			Total retained earnings	
		Capital reserve	Total capital surplus		Other retained earnings				
					Reserve for advanced depreciation	Voluntary reserve	Retained earnings carried forward		
Balance at beginning of period	14,105	11,430	11,430	2,674	18	43,436	58,090	104,221	129,757
Changes during period									
Dividends of surplus							(1,138)	(1,138)	(1,138)
Profit							3,316	3,316	3,316
Reversal of reserve for advanced depreciation					0		0	-	-
Net changes in items other than shareholders' equity									
Total changes during period	-	-	-	-	(0)	-	2,178	2,177	2,177
Balance at end of period	14,105	11,430	11,430	2,674	18	43,436	60,268	106,398	131,935

	Valuation and translation adjustments			Total net assets
	Valuation difference on available-for-sale securities	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at beginning of period	(6,084)	6,189	104	129,862
Changes during period				
Dividends of surplus				(1,138)
Profit				3,316
Reversal of reserve for advanced depreciation				
Net changes in items other than shareholders' equity	(500)		(500)	(500)
Total changes during period	(500)	-	(500)	(500)
Balance at end of period	(6,584)	6,189	(395)	131,539

Briefing Materials for the Second Quarter Financial Results for the Fiscal Year Ending March 31, 2026

**TOMONY Holdings, Inc**

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# I. Overview of Financial Results for the Second Quarter of the Fiscal Year Ending March 31, 2026

## 1. Results of Operations

### (1) TOMONY Holdings, Inc.

[Consolidated]

(Millions of yen)

		Fiscal year ending March 31, 2026		Fiscal year ended March 31, 2025
		Second quarter	YoY change	Second quarter
Ordinary income	1	51,769	6,332	45,437
Consolidated gross profit	2	30,831	1,379	29,452
Net interest income	3	32,390	(1,009)	33,399
(of which, gains (losses) on cancellation of investment trusts)	4	(477)	((93))	(570)
Net fees and commissions	5	4,582	(6)	4,588
Net other operating income (expenses)	6	(6,141)	2,393	(8,534)
(of which, net bond-related profit/loss)	7	((2,566))	((1,725))	((841))
General and administrative expenses (-)	8	17,069	234	16,835
Provision of general allowance for loan losses (-)	9	3,554	3,967	(413)
Credit-related costs (-)	10	3,460	2,178	1,282
Write-offs of loans (-)	11	452	(41)	493
Net provision for specific allowance for loan losses (-)	12	3,025	2,290	735
Provision for contingent losses (-)	13	16	(35)	51
Loss on securitization and sales of loans (-)	14	(141)	(75)	(66)
Other (-)	15	107	39	68
Reversal of allowance for loan losses	16	-	-	-
Recoveries of written-off receivables	17	99	(137)	236
Gains (losses) on stocks and other securities	18	2,944	2,454	490
Other	19	68	(13)	81
Ordinary profit	20	9,858	(2,699)	12,557
Extraordinary gains (losses)	21	(109)	105	(214)
Profit before income taxes	22	9,749	(2,594)	12,343
Total income taxes (-)	23	4,039	429	3,610
Income taxes - current (-)	24	4,094	840	3,254
Income taxes - deferred (-)	25	(54)	(409)	355
Profit	26	5,709	(3,024)	8,733
Profit attributable to non-controlling interests (-)	27	41	(9)	50
Profit attributable to owners of parent	28	5,668	(3,015)	8,683
Credit-related costs	29	6,916	6,285	631
Gains (losses) on securities	30	377	727	(350)

- (Note) 1. Consolidated gross profit (2) = Net interest income (3) (= Interest income - Interest expenses (excluding expenses for money held in trust)) + Net fees and commissions (5) (= Fees and commissions - Fees and commissions payments) + Net other operating income (expenses) (6) (= Other operating income - Other operating expenses)
2. Credit-related costs (29) = Provision of general allowance for loan losses (9) + Amount of non-performing loans written off (10) - Reversal of allowance for loan losses (16) - Recoveries of written-off receivables (17)
3. Gains (losses) on securities (30) = Gains (losses) on bonds (7) + Gains (losses) on stocks and other securities (18)

(Number of consolidated companies)

(Unit: companies)

Number of consolidated subsidiaries	10	1	9
Number of affiliates accounted for by the equity method	-	-	-

## (2) Total for Banks

[Non-consolidated]

(Millions of yen)

		Fiscal year ending March 31, 2026		Fiscal year ended March 31, 2025
		Second quarter	YoY change	Second quarter
Ordinary income	1	48,499	6,116	42,383
Gross business profit	2	29,985	1,329	28,656
(Core gross business profit)	3	(32,551)	(3,053)	(29,498)
Net interest income	4	32,420	(999)	33,419
(of which, gains (losses) on cancellation of investment trusts)	5	(477)	((93))	(570)
Net fees and commissions	6	4,051	(15)	4,066
Net other operating income (expenses)	7	(6,487)	2,342	(8,829)
(of which, net bond-related profit/loss)	8	((2,566))	((1,726))	((840))
Expenses (excluding non-recurring items) (-)	9	16,854	373	16,481
Personnel expenses (-)	10	8,765	128	8,637
Non-personnel expenses (-)	11	6,909	84	6,825
Taxes (-)	12	1,179	163	1,016
Real net business profit	13	13,129	954	12,175
(Core net business profit)	14	(15,697)	(2,682)	(13,015)
(Core net business profit (excluding gains (losses) on cancellation of investment trusts))	15	(15,219)	(2,774)	(12,445)
Provision of general allowance for loan losses (-)	16	3,560	3,966	(406)
Net business profit	17	9,569	(3,012)	12,581
Extraordinary gains (losses)	18	105	329	(224)
Credit-related costs (-)	19	3,401	2,178	1,223
Write-offs of loans (-)	20	451	(42)	493
Net provision for specific allowance for loan losses (-)	21	2,968	2,292	676
Provision for contingent losses (-)	22	15	(36)	51
Loss on securitization and sales of loans (-)	23	(143)	(76)	(67)
Other (-)	24	106	38	68
Reversal of allowance for loan losses	25	-	-	-
Recoveries of written-off receivables	26	98	(138)	236
Gains (losses) on stocks and other securities	27	3,009	2,526	483
Other extraordinary gains (losses)	28	398	120	278
Ordinary profit	29	9,674	(2,682)	12,356
Extraordinary gains (losses)	30	(116)	175	(291)
Gains (losses) on disposal of fixed assets	31	(44)	201	(245)
Gains on disposal of fixed assets	32	-	-	-
Losses on disposal of fixed assets	33	44	(201)	245
Impairment losses (-)	34	71	26	45
Profit before income taxes	35	9,556	(2,508)	12,064
Total income taxes (-)	36	3,959	419	3,540
Income taxes - current (-)	37	4,004	809	3,195
Income taxes - deferred (-)	38	(44)	(388)	344
Profit	39	5,596	(2,927)	8,523
Credit-related costs	40	6,862	6,283	579
Gains (losses) on securities	41	443	799	(356)

(Note) 1. Core gross business profit (3) = Gross business profit (2) - Gains (losses) on bonds (8)

2. Core business profit (14) = Core gross business profit (3) - Expenses (excluding non-recurring items) (9)

3. Credit-related costs (40) = Provision for general allowance for loan losses (16) + Expenses for non-performing loans (19)  
- Reversal of allowance for loan losses (25) - Recoveries of written-off receivables (26)

4. Gains (losses) on securities (41) = Gains (losses) on bonds (8) + Gains (losses) on stocks and other securities (27)

## (3) The Tokushima Taisho Bank, Ltd.

[Non-consolidated]

(Millions of yen)

		Second quarter of fiscal year ending March 31, 2026	YoY change	Second quarter of fiscal year ended March 31, 2025
Ordinary income	1	26,183	1,084	25,099
Gross business profit	2	15,779	152	15,627
(Core gross business profit)	3	(18,318)	(2,236)	(16,082)
Net interest income	4	19,491	(731)	20,222
(of which, gains (losses) on cancellation of investment trusts)	5	(329)	(114)	(215)
Net fees and commissions	6	2,188	(14)	2,202
Net other operating income (expenses)	7	(5,901)	896	(6,797)
(of which, net bond-related profit/loss)	8	(2,539)	(2,085)	(454)
Expenses (excluding non-recurring items) (-)	9	9,351	130	9,221
Personnel expenses (-)	10	4,826	50	4,776
Non-personnel expenses (-)	11	3,874	(27)	3,901
Taxes (-)	12	651	108	543
Real net business profit	13	6,427	21	6,406
(Core net business profit)	14	(8,967)	(2,107)	(6,860)
(Core net business profit (excluding gains (losses) on cancellation of investment trusts))	15	(8,637)	(1,992)	(6,645)
Provision of general allowance for loan losses (-)	16	399	784	(385)
Net business profit	17	6,028	(763)	6,791
Extraordinary gains (losses)	18	(2,101)	(1,870)	(231)
Credit-related costs (-)	19	2,647	1,644	1,003
Write-offs of loans (-)	20	123	(167)	290
Net provision for specific allowance for loan losses (-)	21	2,482	1,833	649
Provision for contingent losses (-)	22	11	(2)	13
Loss on securitization and sales of loans (-)	23	2	(23)	25
Other (-)	24	27	3	24
Reversal of allowance for loan losses	25	-	-	-
Recoveries of written-off receivables	26	71	(99)	170
Gains (losses) on stocks and other securities	27	69	(292)	361
Other extraordinary gains (losses)	28	405	166	239
Ordinary profit	29	3,927	(2,632)	6,559
Extraordinary gains (losses)	30	(43)	43	(86)
Gains (losses) on disposal of fixed assets	31	(39)	9	(48)
Gains on disposal of fixed assets	32	-	-	-
Losses on disposal of fixed assets	33	39	(9)	48
Impairment losses (-)	34	3	(34)	37
Profit before income taxes	35	3,883	(2,590)	6,473
Total income taxes (-)	36	1,603	(487)	2,090
Income taxes - current (-)	37	1,679	(163)	1,842
Income taxes - deferred (-)	38	(75)	(322)	247
Profit	39	2,280	(2,102)	4,382
Credit-related costs	40	2,975	2,528	447
Gains (losses) on securities	41	(2,470)	(2,378)	(92)

(Note) 1. Core gross business profit (3) = Gross business profit (2) - Gains (losses) on bonds (8)

2. Core business profit (14) = Core gross business profit (3) - Expenses (excluding non-recurring items) (9)

3. Credit-related costs (40) = Provision for general allowance for loan losses (16) + Expenses for non-performing loans (19)  
- Reversal of allowance for loan losses (25) - Recoveries of written-off receivables (26)

4. Gains (losses) on securities (41) = Gains (losses) on bonds (8) + Gains (losses) on stocks and other securities (27)

[Consolidated]

(Millions of yen)

		Second quarter of fiscal year ending March 31, 2026	YoY change	Second quarter of fiscal year ended March 31, 2025
Ordinary income	1	26,659	1,106	25,553
Consolidated gross profit	2	16,255	179	16,076
Net interest income	3	19,510	(729)	20,239
Net fees and commissions	4	2,646	11	2,635
Net other operating income (expenses)	5	(5,901)	896	(6,797)
General and administrative expenses (-)	6	9,436	12	9,424
Provision of general allowance for loan losses (-)	7	398	783	(385)
Credit-related costs (-)	8	2,659	1,630	1,029
Write-offs of loans (-)	9	124	(166)	290
Net provision for specific allowance for loan losses (-)	10	2,493	1,818	675
Provision for contingent losses (-)	11	11	(2)	13
Loss on securitization and sales of loans (-)	12	2	(23)	25
Other (-)	13	27	3	24
Reversal of allowance for loan losses	14	-	-	-
Recoveries of written-off receivables	15	71	(99)	170
Gains (losses) on stocks and other securities	16	69	(292)	361
Other	17	125	17	108
Ordinary profit	18	4,027	(2,621)	6,648
Extraordinary gains (losses)	19	(43)	43	(86)
Profit before income taxes	20	3,983	(2,578)	6,561
Total income taxes (-)	21	1,635	(485)	2,120
Income taxes - current (-)	22	1,715	(167)	1,882
Income taxes - deferred (-)	23	(79)	(316)	237
Profit	24	2,348	(2,093)	4,441
Profit attributable to non-controlling interests (-)	25	40	3	37
Profit attributable to owners of parent	26	2,307	(2,096)	4,403

Credit-related costs	27	2,986	2,513	473
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(Note) Credit-related costs (27) = Provision of general allowance for loan losses (7) + Amount of non-performing loans written off (8) - Reversal of allowance for loan losses (14) - Recoveries of written-off receivables (15)

(Number of consolidated companies)

(Unit: companies)

Number of consolidated subsidiaries	5	1	4
Number of affiliates accounted for by the equity method	-	-	-

## (4) The Kagawa Bank, Ltd.

[Non-consolidated]

(Millions of yen)

		Fiscal year ending March 31, 2026		Fiscal year ended March 31, 2025
		Second quarter	YoY change	Second quarter
Ordinary income	1	22,316	5,032	17,284
Gross business profit	2	14,206	1,177	13,029
(Core gross business profit)	3	(14,233)	(817)	(13,416)
Net interest income	4	12,929	(268)	13,197
(of which, gains (losses) on cancellation of investment trusts)	5	(148)	(207)	(355)
Net fees and commissions	6	1,863	(1)	1,864
Net other operating income (expenses)	7	(586)	1,446	(2,032)
(of which, net bond-related profit/loss)	8	(27)	(359)	(386)
Expenses (excluding non-recurring items) (-)	9	7,503	243	7,260
Personnel expenses (-)	10	3,939	78	3,861
Non-personnel expenses (-)	11	3,035	111	2,924
Taxes (-)	12	528	55	473
Real net business profit	13	6,702	933	5,769
(Core net business profit)	14	(6,730)	(575)	(6,155)
(Core net business profit (excluding gains (losses) on cancellation of investment trusts))	15	(6,582)	(782)	(5,800)
Provision of general allowance for loan losses (-)	16	3,161	3,182	(21)
Net business profit	17	3,541	(2,249)	5,790
Extraordinary gains (losses)	18	2,206	2,199	7
Credit-related costs (-)	19	754	534	220
Write-offs of loans (-)	20	328	125	203
Net provision for specific allowance for loan losses (-)	21	486	459	27
Provision for contingent losses (-)	22	4	(34)	38
Loss on securitization and sales of loans (-)	23	(145)	(53)	(92)
Other (-)	24	79	35	44
Reversal of allowance for loan losses	25	-	-	-
Recoveries of written-off receivables	26	27	(39)	66
Gains (losses) on stocks and other securities	27	2,940	2,818	122
Other extraordinary gains (losses)	28	(7)	(46)	39
Ordinary profit	29	5,747	(50)	5,797
Extraordinary gains (losses)	30	(73)	132	(205)
Gains (losses) on disposal of fixed assets	31	(5)	192	(197)
Gains on disposal of fixed assets	32	-	-	-
Losses on disposal of fixed assets	33	5	(192)	197
Impairment losses (-)	34	68	60	8
Profit before income taxes	35	5,673	82	5,591
Total income taxes (-)	36	2,356	906	1,450
Income taxes - current (-)	37	2,325	972	1,353
Income taxes - deferred (-)	38	31	(66)	97
Profit	39	3,316	(825)	4,141
Credit-related costs	40	3,887	3,755	132
Gains (losses) on securities	41	2,913	3,177	(264)

(Note) 1. Core gross business profit (3) = Gross business profit (2) - Gains (losses) on bonds (8)

2. Core business profit (14) = Core gross business profit (3) - Expenses (excluding non-recurring items) (9)

3. Credit-related costs (40) = Provision for general allowance for loan losses (16) + Expenses for non-performing loans (19)  
- Reversal of allowance for loan losses (25) - Recoveries of written-off receivables (26)

4. Gains (losses) on securities (41) = Gains (losses) on bonds (8) + Gains (losses) on stocks and other securities (27)

[Consolidated]

(Millions of yen)

		Fiscal year ending March 31, 2026		Fiscal year ended March 31, 2025
		Second quarter	YoY change	Second quarter
Ordinary income	1	25,193	5,278	19,915
Consolidated gross profit	2	14,537	1,199	13,338
Net interest income	3	12,875	(285)	13,160
Net fees and commissions	4	1,909	(14)	1,923
Net other operating income (expenses)	5	(247)	1,497	(1,744)
General and administrative expenses (-)	6	7,668	271	7,397
Provision of general allowance for loan losses (-)	7	3,155	3,183	(28)
Credit-related costs (-)	8	801	549	252
Write-offs of loans (-)	9	328	125	203
Net provision for specific allowance for loan losses (-)	10	532	473	59
Provision for contingent losses (-)	11	4	(34)	38
Loss on securitization and sales of loans (-)	12	(144)	(52)	(92)
Other (-)	13	79	35	44
Reversal of allowance for loan losses	14	-	-	-
Recoveries of written-off receivables	15	27	(39)	66
Gains (losses) on stocks and other securities	16	2,940	2,818	122
Other	17	(37)	(31)	(6)
Ordinary profit	18	5,841	(57)	5,898
Extraordinary gains (losses)	19	(73)	132	(205)
Profit before income taxes	20	5,768	76	5,692
Total income taxes (-)	21	2,393	933	1,460
Income taxes - current (-)	22	2,368	1,011	1,357
Income taxes - deferred (-)	23	24	(79)	103
Profit	24	3,374	(858)	4,232
Profit attributable to non-controlling interests (-)	25	29	(19)	48
Profit attributable to owners of parent	26	3,345	(838)	4,183

Credit-related costs	27	3,929	3,772	157
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(Note) Credit-related costs (27) = Provision of general allowance for loan losses (7) + Amount of non-performing loans written off (8) - Reversal of allowance for loan losses (14) - Recoveries of written-off receivables (15)

(Number of consolidated companies)

(Unit: companies)

Number of consolidated subsidiaries	2	-	2
Number of affiliates accounted for by the equity method	-	-	-

## 2. Net Business Profit [Non-consolidated]

(Millions of yen)

		Fiscal year ending March 31, 2026		Fiscal year ended March 31, 2025
		Second quarter	YoY change	Second quarter
Total for Banks	(1) Real net business profit	13,129	954	12,175
	Per employee (thousands of yen)	6,321	457	5,864
	(2) Net business profit	9,569	(3,012)	12,581
	Per employee (thousands of yen)	4,607	(1,453)	6,060
The Tokushima Taisho Bank, Ltd.	(1) Real net business profit	6,427	21	6,406
	Per employee (thousands of yen)	5,764	14	5,750
	(2) Net business profit	6,028	(763)	6,791
	Per employee (thousands of yen)	5,406	(690)	6,096
The Kagawa Bank, Ltd.	(1) Real net business profit	6,702	933	5,769
	Per employee (thousands of yen)	6,966	970	5,996
	(2) Net business profit	3,541	(2,249)	5,790
	Per employee (thousands of yen)	3,680	(2,338)	6,018

## 3. Core Net Business Profit [Non-consolidated]

(Millions of yen)

		Second quarter of fiscal year ending March 31, 2026		Second quarter of fiscal year ended March 31, 2025
			YoY change	
Total for Banks	Core net business profit (=1+2-3)	11,818	396	11,422
	1 Average balance of loans × Loan-to-deposit spread	24,621	784	23,837
	2 Fees and commissions	4,051	(15)	4,066
	3 General and administrative expenses	16,854	373	16,481
	Core net business profit (after deducting foreign currency funding costs)	9,577	1,408	8,169
The Tokushima Taisho Bank, Ltd.	Core net business profit (=1+2-3)	6,703	349	6,354
	1 Average balance of loans × Loan-to-deposit spread	13,866	494	13,372
	2 Fees and commissions	2,188	(14)	2,202
	3 General and administrative expenses	9,351	130	9,221
	Core net business profit (after deducting foreign currency funding costs)	5,249	1,008	4,241
The Kagawa Bank, Ltd.	Core net business profit (=1+2-3)	5,115	47	5,068
	1 Average balance of loans × Loan-to-deposit spread	10,755	291	10,464
	2 Fees and commissions	1,863	(1)	1,864
	3 General and administrative expenses	7,503	243	7,260
	Core net business profit (after deducting foreign currency funding costs)	4,328	400	3,928



#### 4. Spreads [Non-consolidated]

(Unit: %)

		Fiscal year ending March 31, 2026				Fiscal year ended March 31, 2025	
		Second quarter		YoY change		Second quarter	
		All branches	Domestic operations	All branches	Domestic operations	All branches	Domestic operations
Total for Banks	Yield on earning assets (A)	1.54	1.24	0.09	0.23	1.45	1.01
	Yield on loans (B)	1.56	1.46	0.18	0.25	1.38	1.21
	Yield on securities	2.08	1.26	(0.44)	0.03	2.52	1.23
	Cost of funds (C)	0.95	0.95	0.18	0.19	0.77	0.76
	Cost of deposits and NCDs (D)	0.98	0.97	0.18	0.18	0.80	0.79
	Yield on deposits and NCDs	0.25	0.24	0.19	0.19	0.06	0.05
	Yield on external liabilities	0.34	0.30	0.33	0.29	0.01	0.01
	Net interest margin (A)-(C)	0.59	0.29	(0.09)	0.04	0.68	0.25
	Loan-deposit margin (B)-(D)	0.58	0.49	0.00	0.07	0.58	0.42
The Tokushima Taisho Bank, Ltd.	Yield on earning assets (A)	1.66	1.26	0.05	0.28	1.61	0.98
	Yield on loans (B)	1.58	1.46	0.18	0.27	1.40	1.19
	Yield on securities	2.80	1.52	(0.55)	0.35	3.35	1.17
	Cost of funds (C)	0.95	0.94	0.16	0.16	0.79	0.78
	Cost of deposits and NCDs (D)	0.97	0.97	0.16	0.17	0.81	0.80
	Yield on deposits and NCDs	0.23	0.21	0.17	0.17	0.06	0.04
	Yield on external liabilities	0.37	0.30	0.30	0.23	0.07	0.07
	Net interest margin (A)-(C)	0.71	0.32	(0.11)	0.12	0.82	0.20
	Loan-deposit margin (B)-(D)	0.61	0.49	0.02	0.10	0.59	0.39
The Kagawa Bank, Ltd.	Yield on earning assets (A)	1.39	1.22	0.13	0.16	1.26	1.06
	Yield on loans (B)	1.54	1.46	0.17	0.22	1.37	1.24
	Yield on securities	1.27	1.01	(0.26)	(0.26)	1.53	1.27
	Cost of funds (C)	0.96	0.95	0.21	0.20	0.75	0.75
	Cost of deposits and NCDs (D)	0.98	0.98	0.19	0.20	0.79	0.78
	Yield on deposits and NCDs	0.27	0.26	0.21	0.20	0.06	0.06
	Yield on external liabilities	0.30	0.30	0.33	0.33	(0.03)	(0.03)
	Net interest margin (A)-(C)	0.43	0.27	(0.08)	(0.04)	0.51	0.31
	Loan-deposit margin (B)-(D)	0.56	0.48	(0.02)	0.02	0.58	0.46

## 5. ROE [Consolidated and Non-consolidated]

(Unit: %)

		Second quarter of fiscal year ending March 31, 2026	YoY change	Second quarter of fiscal year ended March 31, 2025
TOMONY HD [Consolidated]	Net income basis	3.98	(2.25)	6.23
Total for Banks [Non- consolidated]	Net business profit excluding gains/losses on bonds basis	9.32	0.59	8.73
	Core net business profit basis	11.15	1.81	9.34
	Net business profit basis	6.79	(2.24)	9.03
	Net income basis	3.97	(2.14)	6.11
The Tokushima Taisho Bank [Non- consolidated]	Net business profit excluding gains/losses on bonds basis	8.54	(0.16)	8.70
	Core net business profit basis	11.92	2.60	9.32
	Net business profit basis	8.01	(1.21)	9.22
	Net income basis	3.03	(2.92)	5.95
The Kagawa Bank [Non- consolidated]	Net business profit excluding gains/losses on bonds basis	10.22	1.45	8.77
	Core net business profit basis	10.27	0.91	9.36
	Net business profit basis	5.40	(3.40)	8.80
	Net income basis	5.06	(1.24)	6.30

## 6. Core Gross Business Profit OHR [Non-consolidated]

(Unit: %)

		Second quarter of fiscal year ending March 31, 2026	YoY change	Second quarter of fiscal year ended March 31, 2025
Core Gross Business Profit OHR	Total for Banks	51.77	(4.10)	55.87
	The Tokushima Taisho Bank, Ltd.	51.05	(6.28)	57.33
	The Kagawa Bank, Ltd.	52.71	(1.40)	54.11

(Note) Core Gross Business Profit OHR = Expenses / Core business gross profit x 100

## 7. Gains (losses) on securities [Non-consolidated]

(Millions of yen)

		Second quarter of fiscal year ending March 31, 2026	YoY change	Second quarter of fiscal year ended March 31, 2025
Total for Banks	Gains (losses) on bonds	(2,566)	(1,726)	(840)
	Gains on sales of government and other bonds	44	(71)	115
	Gains on redemption of government and other bonds	-	-	-
	Losses on sales of government and other bonds	2,592	1,636	956
	Losses on redemption of government and other bonds	-	-	-
	Write-offs of government and other bonds	19	19	-
	Gains (losses) on stocks and other securities	3,009	2,526	483
	Gains on sales of stocks	3,032	2,486	546
	Losses on sales of stocks	23	(28)	51
	Write-offs of stocks	-	(11)	11
The Tokushima Taisho Bank, Ltd.	Gains (losses) on bonds	(2,539)	(2,085)	(454)
	Gains on sales of government and other bonds	8	(107)	115
	Gains on redemption of government and other bonds	-	-	-
	Losses on sales of government and other bonds	2,548	1,978	570
	Losses on redemption of government and other bonds	-	-	-
	Write-offs of government and other bonds	-	-	-
	Gains (losses) on stocks and other securities	69	(292)	361
	Gains on sales of stocks	69	(355)	424
	Losses on sales of stocks	-	(51)	51
	Write-offs of stocks	-	(11)	11
The Kagawa Bank, Ltd.	Gains (losses) on bonds	(27)	359	(386)
	Gains on sales of government and other bonds	36	36	-
	Gains on redemption of government and other bonds	-	-	-
	Losses on sales of government and other bonds	44	(342)	386
	Losses on redemption of government and other bonds	-	-	-
	Write-offs of government and other bonds	19	19	-
	Gains (losses) on stocks and other securities	2,940	2,818	122
	Gains on sales of stocks	2,963	2,841	122
	Losses on sales of stocks	23	23	-
	Write-offs of stocks	-	-	-

# 8. Valuation Gains (Losses) on Securities [Non-consolidated]

## (1) Held-to-maturity bonds (with market value)

(Millions of yen)

		As of September 30, 2025				As of March 31, 2025			
		Book value	Unrealized gains (losses)	Unrealized		Book value	Unrealized gains (losses)	Unrealized	
				Gains	Losses			Gains	Losses
Total for Banks	Government bonds	-	-	-	-	-	-	-	-
	Municipal bonds	-	-	-	-	-	-	-	-
	Short-term corporate bonds	-	-	-	-	-	-	-	-
	Corporate bonds	40,400	(924)	17	942	39,217	(849)	17	867
	Other	-	-	-	-	-	-	-	-
	Total	40,400	(924)	17	942	39,217	(849)	17	867
The Tokushima Taisho Bank, Ltd.	Government bonds	-	-	-	-	-	-	-	-
	Municipal bonds	-	-	-	-	-	-	-	-
	Short-term corporate bonds	-	-	-	-	-	-	-	-
	Corporate bonds	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-
The Kagawa Bank, Ltd.	Government bonds	-	-	-	-	-	-	-	-
	Municipal bonds	-	-	-	-	-	-	-	-
	Short-term corporate bonds	-	-	-	-	-	-	-	-
	Corporate bonds	40,400	(924)	17	942	39,217	(849)	17	867
	Other	-	-	-	-	-	-	-	-
	Total	40,400	(924)	17	942	39,217	(849)	17	867

## (2) Available-for-sale securities (with market value)

(Millions of yen)

		As of September 30, 2025				As of March 31, 2025			
		Market value	Valuation difference			Market value	Valuation difference		
				Gains	Losses			Gains	Losses
Total for Banks	Stocks	14,799	10,785	10,791	5	19,443	11,816	11,825	8
	Bonds	296,568	(11,467)	1	11,469	302,816	(11,791)	4	11,795
	Government bonds	127,595	(7,610)	-	7,610	113,573	(7,578)	3	7,581
	Municipal bonds	126,896	(3,291)	-	3,291	144,297	(3,676)	-	3,676
	Short-term corporate bonds	-	-	-	-	-	-	-	-
	Corporate bonds	42,073	(564)	1	566	44,945	(535)	0	536
	Other	359,249	(3,311)	7,344	10,655	361,288	(7,548)	4,903	12,452
	Total	670,617	(3,994)	17,637	22,131	683,550	(7,523)	16,733	24,256
The Tokushima Taisho Bank, Ltd.	Stocks	8,243	5,781	5,787	5	7,053	4,665	4,674	8
	Bonds	183,773	(3,961)	1	3,963	186,687	(4,846)	4	4,850
	Government bonds	72,572	(1,853)	-	1,853	61,571	(2,529)	3	2,532
	Municipal bonds	75,643	(1,765)	-	1,765	87,227	(1,975)	-	1,975
	Short-term corporate bonds	-	-	-	-	-	-	-	-
	Corporate bonds	35,556	(342)	1	344	37,888	(341)	0	342
	Other	177,173	3,888	5,733	1,845	186,755	1,646	4,044	2,398
	Total	369,189	5,707	11,522	5,814	380,496	1,465	8,722	7,257
The Kagawa Bank, Ltd.	Stocks	6,556	5,004	5,004	0	12,390	7,151	7,151	0
	Bonds	112,795	(7,506)	-	7,506	116,129	(6,945)	-	6,945
	Government bonds	55,023	(5,757)	-	5,757	52,002	(5,049)	-	5,049
	Municipal bonds	51,253	(1,526)	-	1,526	57,070	(1,701)	-	1,701
	Short-term corporate bonds	-	-	-	-	-	-	-	-
	Corporate bonds	6,517	(222)	-	222	7,057	(194)	-	194
	Other	182,076	(7,199)	1,611	8,810	174,533	(9,194)	859	10,054
	Total	301,428	(9,701)	6,615	16,317	303,054	(8,988)	8,011	16,999

(Note) "Available-for-sale securities" are stated at fair value; therefore, the "Valuation difference" in the table above represents the difference between the amount recorded on the interim balance sheet and the acquisition cost.

## 9. Capital Adequacy Ratio

### (1) TOMONY Holdings, Inc. (based on Japanese standards)

[Consolidated]

(Millions of yen, %)

	As of September 30, 2025	Change from March 31, 2025	Change from September 30, 2024	As of March 31, 2025	As of September 30, 2024
① Consolidated capital adequacy ratio (②/③×100)	9.55	0.09	0.25	9.46	9.30
② Amount of consolidated capital	292,200	6,232	11,431	285,968	280,769
③ Amount of risk-weighted assets	3,058,905	38,011	41,396	3,020,894	3,017,509
④ Total required consolidated capital (③×4%)	122,356	1,521	1,656	120,835	120,700

### (2) The Tokushima Taisho Bank, Ltd. (based on Japanese standards)

[Non-consolidated]

(Millions of yen, %)

	As of September 30, 2025	Change from March 31, 2025	Change from September 30, 2024	As of March 31, 2025	As of September 30, 2024
① Non-consolidated capital adequacy ratio (②/③×100)	8.59	(0.03)	0.09	8.62	8.50
② Amount of non-consolidated capital	147,403	784	2,665	146,619	144,738
③ Amount of risk-weighted assets	1,714,798	14,624	13,450	1,700,174	1,701,348
④ Total required non-consolidated capital (③×4%)	68,591	585	538	68,006	68,053

[Consolidated]

(Millions of yen, %)

	As of September 30, 2025	Change from March 31, 2025	Change from September 30, 2024	As of March 31, 2025	As of September 30, 2024
① Consolidated capital adequacy ratio (②/③×100)	8.63	(0.03)	0.09	8.66	8.54
② Amount of consolidated capital	148,762	813	2,775	147,949	145,987
③ Amount of risk-weighted assets	1,722,520	14,489	13,896	1,708,031	1,708,624
④ Total required consolidated capital (③×4%)	68,900	579	556	68,321	68,344

## (3) The Kagawa Bank, Ltd. (based on Japanese standards)

[Non-consolidated]

(Millions of yen, %)

	As of September 30, 2025	Change from March 31, 2025	Change from September 30, 2024	As of March 31, 2025	As of September 30, 2024
① Non-consolidated capital adequacy ratio (②/③×100)	10.28	0.21	0.32	10.07	9.96
② Amount of non-consolidated capital	136,092	5,240	6,868	130,852	129,224
③ Amount of risk-weighted assets	1,322,663	23,848	26,309	1,298,815	1,296,354
④ Total required non-consolidated capital (③×4%)	52,906	954	1,052	51,952	51,854

[Consolidated]

(Millions of yen, %)

	As of September 30, 2025	Change from March 31, 2025	Change from September 30, 2024	As of March 31, 2025	As of September 30, 2024
① Consolidated capital adequacy ratio (②/③×100)	10.25	0.21	0.30	10.04	9.95
② Amount of consolidated capital	137,520	5,264	6,913	132,256	130,607
③ Amount of risk-weighted assets	1,340,363	23,928	29,031	1,316,435	1,311,332
④ Total required consolidated capital (③×4%)	53,614	957	1,161	52,657	52,453

## 10. Earnings Forecasts, etc.

### (1) TOMONY Holdings, Inc.

[Consolidated]

(millions of yen)

	Fiscal year ended March 31, 2025		Fiscal year ending March 31, 2026			
	Second quarter (Results)	Full year (Actual)	Second quarter (Results)	YoY change	Full year (Forecast)	Change from the previous year
Ordinary profit	12,557	23,376	9,858	(2,699)	26,050	2,674
Profit (loss) attributable to owners of parent	8,683	15,832	5,668	(3,015)	16,500	668

### (2) The Tokushima Taisho Bank, Ltd.

[Non-consolidated]

(millions of yen)

	Fiscal year ended March 31, 2025		Fiscal year ending March 31, 2026			
	Second quarter (Results)	Full year (Actual)	Second quarter (Results)	YoY change	Full year (Forecast)	Change from the previous year
Ordinary profit	6,559	12,332	3,927	(2,632)	14,000	1,668
Profit attributable to owners of parent	4,382	8,299	2,280	(2,102)	8,900	601
Net business profit	6,791	12,534	6,028	(763)	16,550	4,016
Core net business profit	6,860	15,543	8,967	2,107	17,550	2,007

[Consolidated]

(millions of yen)

	Fiscal year ended March 31, 2025		Fiscal year ending March 31, 2026			
	Second quarter (Results)	Full year (Actual)	Second quarter (Results)	YoY change	Full year (Forecast)	Change from the previous year
Ordinary profit	6,648	12,657	4,027	(2,621)	14,300	1,643
Profit (loss) attributable to owners of parent	4,403	8,401	2,307	(2,096)	9,000	599

### (3) The Kagawa Bank, Ltd.

[Non-consolidated]

(millions of yen)

	Fiscal year ended March 31, 2025		Fiscal year ending March 31, 2026			
	Second quarter (Results)	Full year (Actual)	Second quarter (Results)	YoY change	Full year (Forecast)	Change from the previous year
Ordinary profit	5,797	10,497	5,747	(50)	11,500	1,003
Profit attributable to owners of parent	4,141	7,181	3,316	(825)	7,200	19
Net business profit	5,790	10,410	3,541	(2,249)	9,800	(610)
Core net business profit	6,155	12,363	6,730	575	13,200	837

[Consolidated]

(millions of yen)

	Fiscal year ended March 31, 2025		Fiscal year ending March 31, 2026			
	Second quarter (Results)	Full year (Actual)	Second quarter (Results)	YoY change	Full year (Forecast)	Change from the previous year
Ordinary profit	5,898	10,706	5,841	(57)	11,700	994
Profit (loss) attributable to owners of parent	4,183	7,262	3,345	(838)	7,300	38



## II. Status of Deposits and Loans

### 1. Status of Balance at End of Period and Average Balance during the Period

#### (1) Balance at End of Period

(Millions of yen)

		As of September 30, 2025	Change from March 31, 2025	Change from September 30, 2024	As of March 31, 2025	As of September 30, 2024
Total for Banks	Deposits	4,497,266	69,639	162,596	4,427,627	4,334,670
	Loans	3,757,354	59,097	135,628	3,698,257	3,621,726
	Securities	722,322	(11,539)	(20,139)	733,861	742,461
The Tokushima Taisho Bank, Ltd.	Deposits	2,409,085	22,654	78,508	2,386,431	2,330,577
	Loans	2,043,998	11,310	39,788	2,032,688	2,004,210
	Securities	377,288	(11,013)	(20,841)	388,301	398,129
The Kagawa Bank, Ltd.	Deposits	2,088,181	46,985	84,088	2,041,196	2,004,093
	Loans	1,713,356	47,787	95,840	1,665,569	1,617,516
	Securities	345,034	(526)	702	345,560	344,332

#### (2) Average Balance during the Period

(Millions of yen)

		September 2025	vs. March 2025	vs. September 2024	Fiscal year ended March 31, 2025	September 2024
Total for Banks	Deposits	4,463,823	132,962	165,991	4,330,861	4,297,832
	Loans	3,724,566	96,134	139,124	3,628,432	3,585,442
	Securities	758,688	3,872	20,013	754,816	738,675
The Tokushima Taisho Bank, Ltd.	Deposits	2,401,410	60,744	71,614	2,340,666	2,329,796
	Loans	2,037,770	31,533	53,463	2,006,237	1,984,307
	Securities	404,229	(3,636)	3,646	407,865	400,583
The Kagawa Bank, Ltd.	Deposits	2,062,413	72,218	94,377	1,990,195	1,968,036
	Loans	1,686,796	64,601	85,661	1,622,195	1,601,135
	Securities	354,459	7,508	16,367	346,951	338,092

## 2. Status of Deposits

### (1) Balance of Deposits by Type

(Millions of yen)

		As of September 30, 2025	Change from March 31, 2025	Change from September 30, 2024	As of March 31, 2025	As of September 30, 2024
Total for Banks	Deposits	4,497,266	69,639	162,596	4,427,627	4,334,670
	Individual deposits	2,695,010	12,211	2,853	2,682,799	2,692,157
	Corporate deposits	1,572,652	31,941	147,042	1,540,711	1,425,610
	Public deposits	216,403	28,725	17,861	187,678	198,542
	Deposits from financial institutions	13,198	(3,238)	(5,160)	16,436	18,358
The Tokushima Taisho Bank, Ltd.	Deposits	2,409,085	22,654	78,508	2,386,431	2,330,577
	Individual deposits	1,442,924	3,596	491	1,439,328	1,442,433
	Corporate deposits	885,361	(6,061)	58,971	891,422	826,390
	Public deposits	78,180	28,249	19,251	49,931	58,929
	Deposits from financial institutions	2,619	(3,129)	(204)	5,748	2,823
The Kagawa Bank, Ltd.	Deposits	2,088,181	46,985	84,088	2,041,196	2,004,093
	Individual deposits	1,252,086	8,615	2,362	1,243,471	1,249,724
	Corporate deposits	687,291	38,002	88,071	649,289	599,220
	Public deposits	138,223	476	(1,390)	137,747	139,613
	Deposits from financial institutions	10,579	(109)	(4,956)	10,688	15,535

## (2) Status of Total Assets under Custody

(Millions of yen)

		As of September 30, 2025	Change from March 31, 2025	Change from September 30, 2024	As of March 31, 2025	As of September 30, 2024
Total for Banks	Deposits	4,497,266	69,639	162,596	4,427,627	4,334,670
	Negotiable certificates of deposit (NCDs)	141,690	17,658	28,691	124,032	112,999
	Assets under custody	321,950	24,100	35,951	297,850	285,999
	Public bonds	17,073	1,675	3,912	15,398	13,161
	Investment trusts	109,200	14,007	18,336	95,193	90,864
	Life insurance	195,674	8,418	13,704	187,256	181,970
	Total assets under custody	4,960,907	111,396	227,238	4,849,511	4,733,669
The Tokushima Taisho Bank, Ltd.	Deposits	2,409,085	22,654	78,508	2,386,431	2,330,577
	Negotiable certificates of deposit (NCDs)	106,940	30,508	20,541	76,432	86,399
	Assets under custody	167,269	15,717	26,085	151,552	141,184
	Public bonds	13,643	453	2,865	13,190	10,778
	Investment trusts	55,731	6,473	9,311	49,258	46,420
	Life insurance	97,894	8,791	13,910	89,103	83,984
	Total assets under custody	2,683,295	68,879	125,134	2,614,416	2,558,161
The Kagawa Bank, Ltd.	Deposits	2,088,181	46,985	84,088	2,041,196	2,004,093
	Negotiable certificates of deposit (NCDs)	34,750	(12,850)	8,150	47,600	26,600
	Assets under custody	154,681	8,383	9,866	146,298	144,815
	Public bonds	3,430	1,222	1,047	2,208	2,383
	Investment trusts	53,469	7,534	9,025	45,935	44,444
	Life insurance	97,780	(373)	(206)	98,153	97,986
	Total assets under custody	2,277,612	42,517	102,104	2,235,095	2,175,508

### 3. Status of Loans

#### (1) Loans and Bills Discounted by Type of Borrower

(Millions of yen)

		As of September 30, 2025	Change from March 31, 2025	Change from September 30, 2024	As of March 31, 2025	As of September 30, 2024
Total for Banks	Loans	3,757,354	59,097	135,628	3,698,257	3,621,726
	Loans to corporations	2,953,167	48,833	115,799	2,904,334	2,837,368
	Loans to small and medium-sized enterprises and others	2,536,534	18,701	83,467	2,517,833	2,453,067
	Loans to individuals	804,185	10,263	19,828	793,922	784,357
	Of which, personal loans	744,951	12,638	24,065	732,313	720,886
	Housing loans	572,658	7,785	14,874	564,873	557,784
	Other loans	172,292	4,854	9,191	167,438	163,101
The Tokushima Taisho Bank, Ltd.	Loans	2,043,998	11,310	39,788	2,032,688	2,004,210
	Loans to corporations	1,698,566	9,168	34,420	1,689,398	1,664,146
	Loans to small and medium-sized enterprises and others	1,481,091	(4,168)	24,508	1,485,259	1,456,583
	Loans to individuals	345,431	2,141	5,368	343,290	340,063
	Of which, personal loans	293,109	4,287	8,987	288,822	284,122
	Housing loans	260,357	5,074	10,256	255,283	250,101
	Other loans	32,751	(787)	(1,270)	33,538	34,021
The Kagawa Bank, Ltd.	Loans	1,713,356	47,787	95,840	1,665,569	1,617,516
	Loans to corporations	1,254,601	39,665	81,379	1,214,936	1,173,222
	Loans to small and medium-sized enterprises and others	1,055,443	22,869	58,959	1,032,574	996,484
	Loans to individuals	458,754	8,122	14,460	450,632	444,294
	Of which, personal loans	451,842	8,351	15,078	443,491	436,764
	Housing loans	312,301	2,711	4,618	309,590	307,683
	Other loans	139,541	5,641	10,461	133,900	129,080

#### (2) Balance and ratio of loans to small and medium-sized enterprises, etc.

(Millions of yen, %)

		As of September 30, 2025	Change from March 31, 2025	Change from September 30, 2024	As of March 31, 2025	As of September 30, 2024
Total for Banks	Loans to SMEs, etc.	3,340,720	28,965	103,294	3,311,755	3,237,426
	Ratio of loans to SMEs, etc.	88.91	(0.63)	(0.47)	89.54	89.38
The Tokushima Taisho Bank, Ltd.	Loans to SMEs, etc.	1,826,523	(2,026)	29,876	1,828,549	1,796,647
	Ratio of loans to SMEs, etc.	89.36	(0.59)	(0.28)	89.95	89.64
The Kagawa Bank, Ltd.	Loans to SMEs, etc.	1,514,197	30,991	73,418	1,483,206	1,440,779
	Ratio of loans to SMEs, etc.	88.37	(0.68)	(0.70)	89.05	89.07

### (3) Balance of loans by region

(Millions of yen)

		As of September 30, 2025	Change from March 31, 2025	Change from September 30, 2024	As of March 31, 2025	As of September 30, 2024
Total for Banks	Loans (of which, Osaka area)	3,757,354 (1,204,901)	59,097 (11,337)	135,628 (28,352)	3,698,257 (1,193,564)	3,621,726 (1,176,549)
	Tokushima Prefecture	566,422	1,316	6,551	565,106	559,871
	Kagawa Prefecture	651,307	11,955	33,498	639,352	617,809
	Ehime Prefecture	482,740	24,321	31,443	458,419	451,297
	Kochi Prefecture	71,606	(1,676)	(101)	73,282	71,707
	Okayama Prefecture	209,829	(43)	3,181	209,872	206,648
	Hiroshima Prefecture	14,735	3,482	3,734	11,253	11,001
	Osaka Prefecture	1,076,564	9,204	23,712	1,067,360	1,052,852
	Hyogo Prefecture	126,487	(90)	552	126,577	125,935
	Kyoto Prefecture	35,216	952	4,262	34,264	30,954
	Tokyo	522,442	9,675	28,796	512,767	493,646
The Tokushima Taisho Bank, Ltd.	Loans (of which, Osaka area)	2,043,998 (951,474)	11,310 (6,772)	39,788 (19,030)	2,032,688 (944,702)	2,004,210 (932,444)
	Tokushima Prefecture	540,478	111	5,037	540,367	535,441
	Kagawa Prefecture	27,604	(463)	124	28,067	27,480
	Ehime Prefecture	180,197	3,911	10,094	176,286	170,103
	Kochi Prefecture	39,380	(1,810)	(1,411)	41,190	40,791
	Osaka Prefecture	823,137	4,639	14,390	818,498	808,747
	Hyogo Prefecture	126,487	(90)	552	126,577	125,935
	Kyoto Prefecture	35,216	952	4,262	34,264	30,954
	Tokyo	271,495	4,058	6,740	267,437	264,755
The Kagawa Bank, Ltd.	Loans (of which, Osaka area)	1,713,356 (253,427)	47,787 (4,565)	95,840 (9,322)	1,665,569 (248,862)	1,617,516 (244,105)
	Tokushima Prefecture	25,944	1,205	1,514	24,739	24,430
	Kagawa Prefecture	623,703	12,418	33,374	611,285	590,329
	Ehime Prefecture	302,543	20,410	21,349	282,133	281,194
	Kochi Prefecture	32,226	134	1,310	32,092	30,916
	Okayama Prefecture	209,829	(43)	3,181	209,872	206,648
	Hiroshima Prefecture	14,735	3,482	3,734	11,253	11,001
	Osaka Prefecture	253,427	4,565	9,322	248,862	244,105
	Tokyo	250,947	5,617	22,056	245,330	228,891

(Note) The Osaka area is the total of loans in Osaka Prefecture, Hyogo Prefecture (excluding the Awaji Island area), and Kyoto Prefecture.

(4) Balance of Loans by Industry [Non-consolidated]

① Total for Banks

(Millions of yen)

	As of September 30, 2025	Change from March 31, 2025	Change from September 30, 2024	As of March 31, 2025	As of September 30, 2024
Domestic (excluding special international financial transactions account)	3,757,354	59,097	135,628	3,698,257	3,621,726
Manufacturing	179,781	(3,001)	(1,914)	182,782	181,695
Agriculture, forestry	6,791	41	(101)	6,750	6,892
Fisheries	5,252	(126)	(22)	5,378	5,274
Mining, quarrying, gravel and stone	7,291	529	749	6,762	6,542
Construction	208,005	(7,182)	1,351	215,187	206,654
Electricity, gas, heat supply and water	70,193	3,455	4,114	66,738	66,079
Information and communications	17,870	180	(270)	17,690	18,140
Transport, postal activities	433,355	26,243	42,508	407,112	390,847
Wholesale and retail trade	245,429	(1,061)	(9,385)	246,490	254,814
Finance and insurance	111,260	3,518	20,950	107,742	90,310
Real estate and goods rental and leasing	1,077,427	18,120	35,472	1,059,307	1,041,955
Services, n.e.c.	439,972	(3,560)	9,197	443,532	430,775
Local governments	150,529	11,676	13,150	138,853	137,379
Other	804,185	10,263	19,828	793,922	784,357

② The Tokushima Taisho Bank, Ltd.

(Millions of yen)

	As of September 30, 2025	Change from March 31, 2025	Change from September 30, 2024	As of March 31, 2025	As of September 30, 2024
Domestic (excluding special international financial transactions account)	2,043,998	11,310	39,788	2,032,688	2,004,210
Manufacturing	87,583	(2,589)	(859)	90,172	88,442
Agriculture, forestry	4,096	66	(97)	4,030	4,193
Fisheries	1,527	48	3	1,479	1,524
Mining, quarrying, gravel and stone	4,904	618	745	4,286	4,159
Construction	122,822	(2,209)	1,687	125,031	121,135
Electricity, gas, heat supply and water	44,438	208	360	44,230	44,078
Information and communications	12,809	64	(433)	12,745	13,242
Transport, postal activities	254,535	3,917	14,269	250,618	240,266
Wholesale and retail trade	126,683	(265)	(5,550)	126,948	132,233
Finance and insurance	41,631	(2,999)	1,321	44,630	40,310
Real estate and goods rental and leasing	693,167	7,082	11,749	686,085	681,418
Services, n.e.c.	247,791	4,524	11,076	243,267	236,715
Local governments	56,574	702	150	55,872	56,424
Other	345,431	2,141	5,368	343,290	340,063

③ The Kagawa Bank, Ltd.

(Millions of yen)

	As of September 30, 2025	Change from March 31, 2025	Change from September 30, 2024	As of March 31, 2025	As of September 30, 2024
Domestic (excluding special international financial transactions account)	1,713,356	47,787	95,840	1,665,569	1,617,516
Manufacturing	92,198	(412)	(1,055)	92,610	93,253
Agriculture, forestry	2,695	(25)	(4)	2,720	2,699
Fisheries	3,725	(174)	(25)	3,899	3,750
Mining, quarrying, gravel and stone	2,387	(89)	4	2,476	2,383
Construction	85,183	(4,973)	(336)	90,156	85,519
Electricity, gas, heat supply and water	25,755	3,247	3,754	22,508	22,001
Information and communications	5,061	116	163	4,945	4,898
Transport, postal activities	178,820	22,326	28,239	156,494	150,581
Wholesale and retail trade	118,746	(796)	(3,835)	119,542	122,581
Finance and insurance	69,629	6,517	19,629	63,112	50,000
Real estate and goods rental and leasing	384,260	11,038	23,723	373,222	360,537
Services, n.e.c.	192,181	(8,084)	(1,879)	200,265	194,060
Local governments	93,955	10,974	13,000	82,981	80,955
Other	458,754	8,122	14,460	450,632	444,294

## (5) Status of disclosed claims based on the Financial Reconstruction Act and risk-monitored loans

[Non-consolidated]

(millions of yen)

		As of September 30, 2025	Change from March 31, 2025	Change from September 30, 2024	As of March 31, 2025	As of September 30, 2024
Total for Banks	Claims in bankruptcy, rehabilitation and other equivalent claims	15,064	2,173	3,601	12,891	11,463
	Doubtful claims	51,947	2,475	2,301	49,472	49,646
	Substandard claims	3,204	(224)	(2,496)	3,428	5,700
	Loans past due for three months or more	40	(16)	(14)	56	54
	Restructured loans	3,164	(208)	(2,480)	3,372	5,644
	Total (A)	70,217	4,424	3,407	65,793	66,810
The Tokushima Taisho Bank, Ltd.	Claims in bankruptcy, rehabilitation and other equivalent claims	8,529	2,169	2,411	6,360	6,118
	Doubtful claims	25,056	(734)	(1,037)	25,790	26,093
	Substandard claims	1,238	(180)	(766)	1,418	2,004
	Loans past due for three months or more	3	(21)	(30)	24	33
	Restructured loans	1,235	(159)	(735)	1,394	1,970
	Total (A)	34,824	1,255	608	33,569	34,216
The Kagawa Bank, Ltd.	Claims in bankruptcy, rehabilitation and other equivalent claims	6,535	4	1,190	6,531	5,345
	Doubtful claims	26,891	3,209	3,338	23,682	23,553
	Substandard claims	1,966	(44)	(1,730)	2,010	3,696
	Loans past due for three months or more	37	5	16	32	21
	Restructured loans	1,929	(49)	(1,745)	1,978	3,674
	Total (A)	35,393	3,169	2,799	32,224	32,594
Amount of partial direct write-offs	Total for Banks	8,477	(1,156)	46	9,633	8,431
	The Tokushima Taisho Bank, Ltd.	5,748	(707)	299	6,455	5,449
	The Kagawa Bank, Ltd.	2,729	(449)	(253)	3,178	2,982
Total credit	Total for Banks	3,833,948	59,626	138,741	3,774,322	3,695,207
	The Tokushima Taisho Bank, Ltd.	2,075,283	10,660	38,452	2,064,623	2,036,831
	The Kagawa Bank, Ltd.	1,758,665	48,966	100,289	1,709,699	1,658,376

Ratio to total credit

(Unit: %)

Total for Banks	Claims in bankruptcy, rehabilitation and other equivalent claims	0.39	0.05	0.08	0.34	0.31
	Doubtful claims	1.35	0.04	0.01	1.31	1.34
	Substandard claims	0.08	(0.01)	(0.07)	0.09	0.15
	Loans past due for three months or more	0.00	0.00	0.00	0.00	0.00
	Restructured loans	0.08	0.00	(0.07)	0.08	0.15
	Total	1.83	0.09	0.03	1.74	1.80



The Tokushima Taisho Bank, Ltd.	Claims in bankruptcy, rehabilitation and other equivalent claims	0.41	0.11	0.11	0.30	0.30
	Doubtful claims	1.20	(0.04)	(0.08)	1.24	1.28
	Substandard claims	0.05	(0.01)	(0.04)	0.06	0.09
	Loans past due for three months or more	0.00	0.00	0.00	0.00	0.00
	Restructured loans	0.05	(0.01)	(0.04)	0.06	0.09
	Total	1.67	0.05	0.00	1.62	1.67
The Kagawa Bank, Ltd.	Claims in bankruptcy, rehabilitation and other equivalent claims	0.37	(0.01)	0.05	0.38	0.32
	Doubtful claims	1.52	0.14	0.10	1.38	1.42
	Substandard claims	0.11	0.00	(0.11)	0.11	0.22
	Loans past due for three months or more	0.00	0.00	0.00	0.00	0.00
	Restructured loans	0.10	(0.01)	(0.12)	0.11	0.22
	Total	2.01	0.13	0.05	1.88	1.96

[Consolidated]

(Millions of yen)

		As of September 30, 2025	Change from March 31, 2025	Change from September 30, 2024	As of March 31, 2025	As of September 30, 2024
Total for Banks	Claims in bankruptcy, rehabilitation and other equivalent claims	15,174	2,171	3,588	13,003	11,586
	Doubtful claims	51,954	2,475	2,302	49,479	49,652
	Substandard claims	3,209	(223)	(2,494)	3,432	5,703
	Loans past due for three months or more	44	(16)	(13)	60	57
	Restructured loans	3,164	(208)	(2,480)	3,372	5,644
	Total	70,339	4,423	3,397	65,916	66,942
The Tokushima Taisho Bank, Ltd.	Claims in bankruptcy, rehabilitation and other equivalent claims	8,581	2,170	2,405	6,411	6,176
	Doubtful claims	25,063	(734)	(1,036)	25,797	26,099
	Substandard claims	1,243	(179)	(764)	1,422	2,007
	Loans past due for three months or more	7	(21)	(29)	28	36
	Restructured loans	1,235	(159)	(735)	1,394	1,970
	Total	34,888	1,257	606	33,631	34,282
The Kagawa Bank, Ltd.	Claims in bankruptcy, rehabilitation and other equivalent claims	6,593	1	1,183	6,592	5,410
	Doubtful claims	26,891	3,209	3,338	23,682	23,553
	Substandard claims	1,966	(44)	(1,730)	2,010	3,696
	Loans past due for three months or more	37	5	16	32	21
	Restructured loans	1,929	(49)	(1,745)	1,978	3,674
	Total	35,451	3,166	2,791	32,285	32,660
Amount of partial direct write-offs	Total for Banks	8,477	(1,156)	46	9,633	8,431
	The Tokushima Taisho Bank, Ltd.	5,748	(707)	299	6,455	5,449
	The Kagawa Bank, Ltd.	2,729	(449)	(253)	3,178	2,982
Total credit	Total for Banks	3,832,146	59,470	139,417	3,772,676	3,692,729
	The Tokushima Taisho Bank, Ltd.	2,078,104	10,608	38,631	2,067,496	2,039,473
	The Kagawa Bank, Ltd.	1,754,042	48,862	100,786	1,705,180	1,653,256

Ratio to total credit

(Unit: %)

Total for Banks	Claims in bankruptcy, rehabilitation and other equivalent claims	0.39	0.05	0.08	0.34	0.31
	Doubtful claims	1.35	0.04	0.01	1.31	1.34
	Substandard claims	0.08	(0.01)	(0.07)	0.09	0.15
	Loans past due for three months or more	0.00	0.00	0.00	0.00	0.00
	Restructured loans	0.08	0.00	(0.07)	0.08	0.15
	Total	1.83	0.09	0.02	1.74	1.81
The Tokushima Taisho	Claims in bankruptcy, rehabilitation and other equivalent claims	0.41	0.10	0.11	0.31	0.30

Bank, Ltd.	Doubtful claims	1.20	(0.04)	(0.07)	1.24	1.27
	Substandard claims	0.05	(0.01)	(0.04)	0.06	0.09
	Loans past due for three months or more	0.00	0.00	0.00	0.00	0.00
	Restructured loans	0.05	(0.01)	(0.04)	0.06	0.09
	Total	1.67	0.05	(0.01)	1.62	1.68
The Kagawa Bank, Ltd.	Claims in bankruptcy, rehabilitation and other equivalent claims	0.37	(0.01)	0.05	0.38	0.32
	Doubtful claims	1.53	0.15	0.11	1.38	1.42
	Substandard claims	0.11	0.00	(0.11)	0.11	0.22
	Loans past due for three months or more	0.00	0.00	0.00	0.00	0.00
	Restructured loans	0.10	(0.01)	(0.12)	0.11	0.22
	Total	2.02	0.13	0.05	1.89	1.97

(6) Status of Allowance for Loan Losses

[Non-consolidated]

(Millions of yen)

		As of September 30, 2025	Change from March 31, 2025	Change from September 30, 2024	As of March 31, 2025	As of September 30, 2024
Total for Banks	Allowance for loan losses	27,327	5,765	6,382	21,562	20,945
	General allowance for loan losses	13,589	3,560	3,829	10,029	9,760
	Specific allowance for loan losses	13,737	2,205	2,553	11,532	11,184
The Tokushima Taisho Bank, Ltd.	Allowance for loan losses	14,829	2,524	1,902	12,305	12,927
	General allowance for loan losses	5,888	399	546	5,489	5,342
	Specific allowance for loan losses	8,941	2,125	1,356	6,816	7,585
The Kagawa Bank, Ltd.	Allowance for loan losses	12,498	3,241	4,480	9,257	8,018
	General allowance for loan losses	7,701	3,161	3,283	4,540	4,418
	Specific allowance for loan losses	4,796	80	1,197	4,716	3,599

[Consolidated]

(Millions of yen)

		As of September 30, 2025	Change from March 31, 2025	Change from September 30, 2024	As of March 31, 2025	As of September 30, 2024
Total for Banks	Allowance for loan losses	27,730	5,785	6,358	21,945	21,372
	General allowance for loan losses	13,715	3,555	3,805	10,160	9,910
	Specific allowance for loan losses	14,014	2,230	2,553	11,784	11,461
The Tokushima Taisho Bank, Ltd.	Allowance for loan losses	14,889	2,525	1,897	12,364	12,992
	General allowance for loan losses	5,891	399	546	5,492	5,345
	Specific allowance for loan losses	8,998	2,126	1,352	6,872	7,646
The Kagawa Bank, Ltd.	Allowance for loan losses	12,841	3,260	4,461	9,581	8,380
	General allowance for loan losses	7,824	3,156	3,259	4,668	4,565
	Specific allowance for loan losses	5,016	104	1,201	4,912	3,815

(7) Status of Coverage and Allowances for Claims Disclosed under the Financial Reconstruction Act and Risk-Monitored Loans [Non-consolidated]

(Millions of yen)

		As of September 30, 2025	Change from March 31, 2025	Change from September 30, 2024	As of March 31, 2025	As of September 30, 2024
Total for Banks	Total collateral and allowance (B)	56,273	3,541	6,175	52,732	50,098
	Allowance for loan losses (C)	14,036	2,159	2,292	11,877	11,744
	Amount of collateral and guarantees	42,236	1,383	3,883	40,853	38,353
The Tokushima Taisho Bank, Ltd.	Total collateral and allowance (B)	28,111	1,523	2,506	26,588	25,605
	Allowance for loan losses (C)	9,005	2,085	1,272	6,920	7,733
	Amount of collateral and guarantees	19,106	(561)	1,235	19,667	17,871
The Kagawa Bank, Ltd.	Total collateral and allowance (B)	28,162	2,018	3,669	26,144	24,493
	Allowance for loan losses (C)	5,031	74	1,020	4,957	4,011
	Amount of collateral and guarantees	23,130	1,944	2,648	21,186	20,482

(Unit: %)

Coverage ratio (B)/(A)	Total for Banks	80.14	0.00	5.16	80.14	74.98
	The Tokushima Taisho Bank, Ltd.	80.72	1.52	5.89	79.20	74.83
	The Kagawa Bank, Ltd.	79.56	(1.57)	4.42	81.13	75.14
Allowance ratio (C)/(A)	Total for Banks	19.98	1.93	2.41	18.05	17.57
	The Tokushima Taisho Bank, Ltd.	25.85	5.24	3.25	20.61	22.60
	The Kagawa Bank, Ltd.	14.21	(1.17)	1.91	15.38	12.30

#### 4. Number of Directors, Employees, and Branches [Non-consolidated]

##### (1) Number of Directors and Employees

(Unit: persons)

		As of September 30, 2025	Change from March 31, 2025	Change from September 30, 2024	As of March 31, 2025	As of September 30, 2024
Total for Banks	Number of Directors	28	1	1	27	27
	Number of Employees	2,139	48	10	2,091	2,129
	Total	2,167	49	11	2,118	2,156
The Tokushima Taisho Bank, Ltd.	Number of Directors	14	1	1	13	13
	Number of Employees	1,171	30	10	1,141	1,161
	Total	1,185	31	11	1,154	1,174
The Kagawa Bank, Ltd.	Number of Directors	14	-	-	14	14
	Number of Employees	968	18	-	950	968
	Total	982	18	-	964	982

(Note) The number of employees does not include temporary employees and contract employees.

##### (2) Number of Branches

(Unit: branches)

		As of September 30, 2025	Change from March 31, 2025	Change from September 30, 2024	As of March 31, 2025	As of September 30, 2024
Total for Banks	Head office and branches	182	-	-	182	182
	Sub-branches	16	-	-	16	16
	Total	198	-	-	198	198
The Tokushima Taisho Bank, Ltd.	Head office and branches	98	-	-	98	98
	Sub-branches	10	-	-	10	10
	Total	108	-	-	108	108
The Kagawa Bank, Ltd.	Head office and branches	84	-	-	84	84
	Sub-branches	6	-	-	6	6
	Total	90	-	-	90	90

End