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News Release TOMONY Holdings, Inc.

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To Whom It May Concern

Overview of Financial Results of TOMONY Holdings Group for the Second Quarter of the Fiscal Year Ending March 31, 2027

TOMONY Holdings, Inc. (Head Office: Takamatsu, Kagawa; President: Takeshi Nakamura) has announced the overview of its consolidated financial results for the second quarter of the fiscal year ending March 31, 2027 (April 1, 2026 to September 30, 2026), as well as the overview of the non-consolidated financial results of the group's core companies, The Tokushima Taisho Bank, Ltd. (Head Office: Tokushima, Tokushima; President: Toyohiko Bando) and The Kagawa Bank, Ltd. (Head Office: Takamatsu, Kagawa; President: Hiroshi Ariki), as follows.

Description

1. TOMONY Holdings, Inc.

(1) Consolidated Results for the Six Months Ended September 30, 2026 (from April 1, 2026 to September 30, 2026)

Regarding the operating results for the six months ended September 30, 2026, ordinary income increased by 5,045 million yen from the same period of the previous fiscal year to 56,814 million yen. This was due to an increase in interest income on loans and an increase in fees and commissions income, despite a decrease in other ordinary income resulting from a decline in gains on sales of stocks and other securities. Ordinary expenses increased by 1,558 million yen from the same period of the previous fiscal year to 43,469 million yen, due to an increase in funding costs resulting from higher interest expenses on deposits, despite a decrease in credit-related costs. As a result, ordinary profit increased by 3,487 million yen from the same period of the previous fiscal year to 13,345 million yen, and profit attributable to owners of parent increased by 3,647 million yen from the same period of the previous fiscal year to 9,315 million yen.

Regarding the financial position as of September 30, 2026, total assets increased by 177,900 million yen from the end of the previous fiscal year to 5,381,900 million yen, and total net assets increased by 700 million yen from the end of the previous fiscal year to 298,000 million yen. In addition, the balance of deposits, including negotiable certificates of deposit, increased by 91,000 million yen from the end of the previous fiscal year to 4,804,000 million yen, the balance of loans and bills discounted increased by 68,000 million yen from the end of the previous fiscal year to 3,914,700 million yen, and the balance of securities increased by 66,800 million yen from the end of the previous fiscal year to 840,000 million yen.

		Second quarter of the fiscal year ending March 31, 2027	Year-on-year
Profit and Loss	Ordinary income	56,814 million yen	5,045 million yen
	Ordinary expenses	43,469 million yen	1,558 million yen
	Ordinary profit	13,345 million yen	3,487 million yen
	Profit attributable to owners of parent	9,315 million yen	3,647 million yen
		As of September 30, 2026	Compared to the end of the previous fiscal year
Major account balances and ratios	Total assets	5,381,900 million yen	177,900 million yen
	Net assets	298,000 million yen	700 million yen
	Deposits (including NCDs)	4,804,000 million yen	91,000 million yen
	Loans and bills discounted	3,914,700 million yen	68,000 million yen
	Securities	840,000 million yen	66,800 million yen
	Capital adequacy ratio (Domestic standard)	9.49%	0.04%

(2) Consolidated earnings forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

The consolidated earnings forecasts for the fiscal year ending March 31, 2027, announced on May 14, 2026, have been revised as follows.

□ Details of revision (Unit: million yen)

	Ordinary profit	Profit attributable to owners of parent
Previous forecast (A)	26,600	17,850
Revised forecast (B)	27,000	18,400
Change (B-A)	400	550
Change (%)	1.5	3.0

□ Reasons for revision

Up to the second quarter, performance progressed steadily as described above, exceeding the interim consolidated earnings forecasts previously announced (ordinary profit of 12,650 million yen and profit attributable to owners of parent of 8,250 million yen). From the third quarter onward, although losses related to securities, primarily Japanese government bonds, are expected to exceed initial projections by approximately 1,800 million yen, net interest income is expected to exceed initial projections by approximately 1,400 million yen (850 million yen after deducting foreign currency funding costs). Consequently, we are upwardly revising our consolidated earnings forecasts for ordinary profit and profit attributable to owners of parent for the fiscal year ending March 31, 2027.

2. The Tokushima Taisho Bank, Ltd.

(1) Non-consolidated results for the six months ended September 30, 2026 (from April 1, 2026 to September 30, 2026)

Regarding the profit and loss for the six months ended September 30, 2026, ordinary income increased by 4,183 million yen year-on-year to 30,366 million yen, primarily due to an increase in interest on loans and fees and commissions.

Although interest on deposits increased, core gross business profit increased by 1,743 million yen year-on-year to 20,061 million yen, due to the above-mentioned increases in interest on loans and fees and commissions, as well as a decrease in foreign exchange losses associated with foreign currency funding. Consequently, core net business profit, which indicates the profitability of core banking operations, increased by 1,477 million yen year-on-year to 10,444 million yen.

Ordinary profit increased by 3,584 million yen year-on-year to 7,511 million yen, due to the increase in core net business profit and a decrease in credit-related costs. Interim net income increased by 2,859 million yen year-on-year to 5,139 million yen.

Regarding the balances of major accounts as of September 30, 2026, the balance of deposits, including negotiable certificates of deposit, increased by 50,800 million yen from the end of the previous fiscal year to 2,580,300 million yen. Total assets under custody increased by 75,300 million yen from the end of the previous fiscal year to 2,781,000 million yen. The balance of loans and bills discounted increased by 6,600 million yen from the end of the previous fiscal year to 2,086,300 million yen, as a result of proactive efforts in lending to small and medium-sized enterprises and individuals. The capital adequacy ratio (Domestic standard) was 8.89%.

The amount of claims disclosed under the Financial Reconstruction Act increased by 928 million yen from the end of the previous fiscal year to 34,227 million yen, and the ratio to total credit was 1.61%.

		Second quarter of the fiscal year ending March 31, 2027	Year-on-year
Profit and Loss	Ordinary income	30,366 million yen	4,183 million yen
	Core gross business profit	20,061 million yen	1,743 million yen
	Core net business profit	10,444 million yen	1,477 million yen
	Ordinary profit	7,511 million yen	3,584 million yen
	Net income	5,139 million yen	2,859 million yen
	Core net business profit (after deduction of foreign currency funding costs)	5,890 million yen	641 million yen
	Credit-related costs	323 million yen	(2,652) million yen
		As of September 30, 2026	Compared to the end of the previous fiscal year
Major account balances and ratios	Total assets	2,843,700 million yen	103,100 million yen
	Deposits (including NCDs)	2,580,300 million yen	50,800 million yen
	Total assets under custody	2,781,000 million yen	75,300 million yen
	Loans and bills discounted	2,086,300 million yen	6,600 million yen
	Securities	448,300 million yen	54,600 million yen
	Capital adequacy ratio (Domestic standard)	8.89%	0.14%
Non-performing loans	Claims disclosed under the Financial Reconstruction Act	34,227 million yen	928 million yen
	Ratio to total credit	1.61%	0.04%

(2) Non-consolidated earnings forecast for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

We have revised the non-consolidated earnings forecast for the fiscal year ending March 31, 2027, which was announced on May 14, 2026, as follows.

(Unit: million yen)

	Ordinary profit	Net income
Previous forecast (A)	15,150	10,000
Revised forecast (B)	15,300	10,350
Change (B-A)	150	350
Change (%)	0.9	3.5

3. The Kagawa Bank, Ltd.

(1) Non-consolidated Financial Results for the Six Months Ended September 30, 2026 (from April 1, 2026 to September 30, 2026)

Regarding the profit and loss for the six months ended September 30, 2026, ordinary income increased by 1,022 million yen compared to the same period of the previous fiscal year to 23,338 million yen, due to factors such as an increase in interest on loans and fees and commissions.

Core gross business profit increased by 901 million yen compared to the same period of the previous fiscal year to 15,134 million yen, and core net business profit, which indicates the profitability of core banking operations, increased by 896 million yen compared to the same period of the previous fiscal year to 7,626 million yen.

Ordinary profit decreased by 125 million yen compared to the same period of the previous fiscal year to 5,622 million yen, due to a decrease in gains (losses) on stocks and other securities, while interim net income increased by 760 million yen compared to the same period of the previous fiscal year to 4,076 million yen, due to a decrease in income taxes.

Regarding the balances of major accounts as of September 30, 2026, the balance of deposits, including negotiable certificates of deposit, increased by 41,100 million yen from the end of the previous fiscal year to 2,231,900 million yen, due to increases in individual and corporate deposits and negotiable certificates of deposit, among other factors. Total assets under custody increased by 53,500 million yen from the end of the previous fiscal year to 2,399,300 million yen. The balance of loans and bills discounted increased by 63,800 million yen from the end of the previous fiscal year to 1,840,100 million yen, as a result of proactive efforts in lending to small and medium-sized enterprises and individuals. The capital adequacy ratio (Domestic standard) was 9.80%.

The amount of claims disclosed under the Financial Reconstruction Act increased by 1,215 million yen from the end of the previous fiscal year to 40,675 million yen, and the ratio of such claims to total credit was 2.15%.

		Second quarter of the fiscal year ending March 31, 2027	Year-on-year
Profit and Loss	Ordinary income	23,338 million yen	1,022 million yen
	Core gross business profit	15,134 million yen	901 million yen
	Core net business profit	7,626 million yen	896 million yen
	Ordinary profit	5,622 million yen	(125) million yen
	Net income	4,076 million yen	760 million yen
	Core net business profit (after deduction of foreign currency funding costs)	5,756 million yen	1,428 million yen
	Credit-related costs	1,651 million yen	(2,236) million yen
		As of September 30, 2026	Compared to the end of the previous fiscal year
Major account balances and ratios	Total assets	2,525,800 million yen	75,800 million yen
	Deposits (including NCDs)	2,231,900 million yen	41,100 million yen
	Total assets under custody	2,399,300 million yen	53,500 million yen
	Loans and bills discounted	1,840,100 million yen	63,800 million yen
	Securities	390,100 million yen	12,300 million yen
	Capital adequacy ratio (Domestic standard)	9.80%	(0.08%)
Non-performing loans	Claims disclosed under the Financial Reconstruction Act	40,675 million yen	1,215 million yen
	Ratio to total credit	2.15%	(0.01%)

(2) Non-consolidated earnings forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

The non-consolidated earnings forecasts for the fiscal year ending March 31, 2027, which were announced on May 14, 2026, have been revised as follows.

(Unit: million yen)

	Ordinary profit	Net income
Previous forecast (A)	10,950	7,400
Revised forecast (B)	11,150	7,700
Change (B-A)	200	300
Change (%)	1.8	4.0

End

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