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Consolidated Financial Results for the Fiscal Year Ended March 31, 2026 (Under Japanese GAAP)

May 14, 2026

Company name TOMONY Holdings, Inc. Stock exchange listing: Tokyo
 Securities code 8600 URL: <https://www.tomonny-hd.co.jp/>
 Representative (Title) Representative Director, President and CEO (Name) Takeshi Nakamura
 Contact (Title) Managing Director, General Manager of Corporate Planning Department (Name) Hitomi Fujii Tel: +81-87-812-0102
 Scheduled date of annual general meeting of shareholders June 24, 2026 Scheduled date to commence dividend payments June 25, 2026
 Scheduled date to file annual securities report June 17, 2026 Trading accounts None
 Preparation of supplementary material on financial results: Yes
 Holding of financial results briefing : Yes (for institutional investors and analysts)

(Amounts of less than one million yen are rounded down; percentages are rounded down to one decimal place.)

1. Consolidated Financial Results for the fiscal year ended March 31, 2026 (from April 1, 2025 to March 31, 2026)

(1) Consolidated Results of Operations

(%: Changes from the previous fiscal year)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	million yen	%	million yen	%	million yen	%
Fiscal year ended March 31, 2026	104,775	10.1	24,360	4.2	16,163	2.0
Fiscal year ended March 31, 2025	95,107	8.3	23,376	8.5	15,832	13.0

(Note) Comprehensive income Fiscal year ended March 31, 2026 18,560 million yen 110.4% Fiscal year ended March 31, 2025 8,819 million yen (58.4%)

	Basic earnings per share	Diluted earnings per share	Return on equity	Ordinary profit to total assets ratio	Ordinary profit to ordinary income ratio
	yen	yen	%	%	%
Fiscal year ended March 31, 2026	83.85	82.62	5.6	0.4	23.2
Fiscal year ended March 31, 2025	82.32	80.92	5.7	0.4	24.5

(Reference) Share of profit (loss) of investments accounted for using the equity method Fiscal year ended March 31, 2026 million yen Fiscal year ended March 31, 2025 million yen

(2) Financial Position

	Total assets	Total net assets	Equity-to-asset ratio	Net assets per share
	million yen	million yen	%	yen
Fiscal year ended March 31, 2026	5,204,096	297,373	5.6	1,530.36
Fiscal year ended March 31, 2025	5,034,627	284,023	5.5	1,457.97

(Reference) Equity Fiscal year ended March 31, 2026 293,948 million yen Fiscal year ended March 31, 2025 280,501 million yen

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

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

(3) Status of Consolidated Cash Flows

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents at end of period
	million yen	million yen	million yen	million yen
Fiscal year ended March 31, 2026	17,481	(35,805)	(5,693)	480,962
Fiscal year ended March 31, 2025	118,189	(68,152)	(3,054)	504,981

2. Cash Dividends

	Annual cash dividends per share					Total cash dividends (Total)	Dividend payout ratio (Consolidated)	Ratio of dividends to net assets (Consolidated)
	1st quarter-end	2nd quarter-end	3rd quarter-end	Year-end	Total			
	yen	yen	yen	yen	yen	million yen	%	%
Fiscal year ended March 31, 2025	—	7.00	—	9.50	16.50	3,174	20.0	1.1
Fiscal year ended March 31, 2026	—	13.00	—	13.00	26.00	5,011	31.0	1.7
Fiscal year ending March 31, 2027 (forecast)	—	15.00	—	15.00	30.00		32.2	

3. Consolidated Earnings Forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(%: Changes from the previous fiscal year for full-year and from the same quarter of the previous fiscal year for quarterly results)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	million yen	%	million yen	%	
Second quarter (cumulative)	12,650	28.3	8,250	45.5	yen 42.95
Full year	26,600	9.1	17,850	10.4	yen 92.93

* Notes

(1) Changes in significant subsidiaries during the period: None

New: None (Company name: —)

Excluded: None (Company name: —)

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

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

(2) Changes in accounting policies due to reasons other than (1): None

(3) Changes in accounting estimates: None

(4) Restatements: None

(3) Issued shares of common stock

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

Fiscal year ended March 31, 2026	193,533,011	Fiscal year ended March 31, 2025	193,533,011
(2) Number of treasury shares at the end of the period	1,455,395	Fiscal year ended March 31, 2025	1,141,603
(3) Average number of shares outstanding	192,748,308	Fiscal year ended March 31, 2025	192,332,883

(Reference) Summary of non-consolidated results

Non-consolidated Financial Results for the Fiscal Year Ended March 31, 2026 (from April 1, 2025 to March 31, 2026)

(1) Non-consolidated results of operations

(%: Changes from the previous fiscal year)

	Operating income		Operating profit		Ordinary profit		Net income	
	million yen	%	million yen	%	million yen	%	million yen	%
Fiscal year ended March 31, 2026	6,274	16.4	5,489	18.8	5,492	18.8	5,460	18.9
Fiscal year ended March 31, 2025	5,389	110.1	4,617	156.7	4,622	163.0	4,591	161.7

	Basic earnings per share	Diluted earnings per share
	yen	yen
Fiscal year ended March 31, 2026	28.32	27.91
Fiscal year ended March 31, 2025	23.87	23.46

(2) Non-consolidated financial position

	Total assets	Total net assets	Equity-to-asset ratio	Net assets per share
	million yen	million yen	%	yen
Fiscal year ended March 31, 2026	105,112	104,989	99.0	542.07
Fiscal year ended March 31, 2025	104,883	104,738	98.7	538.60

(Reference) Equity

Fiscal year ended March 31, 2026	104,119 million yen	Fiscal year ended March 31, 2025	103,623 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.

* These financial results are outside the scope of audit by certified public accountants or an audit firm.

* Notes regarding forward-looking statements

Forward-looking statements, including earnings forecasts, are based on information currently available to the Company and on certain assumptions deemed reasonable. They are not guarantees of future performance, and actual results may differ materially due to various factors.

* Availability of supplementary materials on financial results

Supplementary materials on financial results are attached to these financial results.

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1. Overview of Operating Results, etc.

(1) Overview of operating results for the current period

For the fiscal year under review, ordinary income increased by ¥9,668 million, or 10.1% year on year, to ¥104,775 million. This was mainly attributable to an increase in interest income due to higher interest on loans, an increase in fees and commissions, and an increase in other ordinary income reflecting higher gains on sales of stocks and other securities. Ordinary expenses increased by ¥8,683 million year on year to ¥80,414 million, mainly due to higher interest expenses resulting from an increase in interest on deposits and an increase in credit-related costs, including the recording of a provision for allowance for loan losses in connection with business revitalization support for corporate customers. As a result, ordinary profit increased by ¥984 million, or 4.2% year on year, to ¥24,360 million, and profit attributable to owners of parent increased by ¥331 million, or 2.0% year on year, to ¥16,163 million.

The Year-end dividend for the fiscal year under review is scheduled to be ¥13.00 per share, in line with the initial forecast. Accordingly, the annual dividend will be ¥26.00 per share (dividend payout ratio of 31.0%), an increase of ¥9.50 from the previous fiscal year. Including ¥999 million in purchases of treasury shares, the total shareholder return ratio will be 37.1%.

(2) Overview of financial position for the current period

As of the end of the fiscal year under review, total assets increased by ¥169.4 billion from the end of the previous fiscal year to ¥5,204.0 billion, and total net assets increased by ¥13.3 billion to ¥297.3 billion. In addition, deposits, including negotiable certificates of deposit, increased by ¥168.7 billion to ¥4,713.0 billion; loans and bills discounted increased by ¥156.9 billion to ¥3,846.7 billion; and securities increased by ¥38.0 billion to ¥773.2 billion.

(3) Overview of cash flows for the current period

With respect to cash flows, net cash provided by operating activities was ¥17,481 million, net cash used in investing activities was ¥35,805 million, and net cash used in financing activities was ¥5,693 million. As a result, cash and cash equivalents at the end of the fiscal year under review amounted to ¥480,962 million.

(4) Future outlook

(1) Issues to be addressed

For regional financial institutions, the shift from a prolonged low-interest-rate environment to an environment with positive interest rates presents an opportunity to improve loan-to-deposit spreads. At the same time, however, there are concerns that credit risks may materialize as borrowers face tighter funding conditions and higher repayment burdens. SMEs in particular continue to be affected by higher raw material and personnel costs, as well as shrinking demand associated with population decline, making support for business restructuring and management improvement increasingly important. In addition, geopolitical risks, including developments in the Middle East, continue to affect regional economies. Under these circumstances, regional financial institutions are required to strengthen profitability by exercising their consulting functions and promoting digitalization, while maintaining appropriate risk management in light of changes in the interest rate environment. In addition, as a company listed on the Prime Market of the Tokyo Stock Exchange, the Group is expected to pursue management conscious of the cost of capital and share price in order to achieve sustainable growth and enhance corporate value over the medium to long term, including through sustainability initiatives such as strengthening governance, investing in human capital and human resource development, responding to digitalization, and addressing climate change and the transition to a decarbonized society.

(2) Forecasts for the next fiscal year

For the next fiscal year (April 1, 2026 to March 31, 2027), taking into account changes in the financial environment and other factors, the Group expects net interest income to decrease by ¥1,900 million year on year (a decrease of ¥1,000 million after deducting foreign currency funding costs). This reflects expected increases of ¥7,650 million in interest on loans (an increase of ¥8,000 million after deducting foreign currency funding costs), ¥2,000 million in interest on due from banks, and ¥8,800 million in interest on deposits, as well as an expected decrease of ¥1,900 million in interest and dividends on securities (a decrease of ¥1,350 million after deducting foreign currency funding costs). The Group also expects general and administrative expenses to increase by ¥1,100 million year on year due to base salary increases and system investments, and expects to record credit-related costs of ¥4,000 million, a decrease of ¥5,531 million year on year, based on current corporate earnings trends and debtor conditions. Net gains (losses) on securities are expected to be a loss of ¥400 million, an improvement of ¥190 million year on year, due to bond portfolio rebalancing and other factors. Taking these factors and income taxes into account, the Group forecasts full-year consolidated ordinary profit of ¥26,600 million, up ¥2,240 million or 9.1% year on year, and profit attributable to owners of parent of ¥17,850 million, up ¥1,687 million or 10.4% year on year.

(3) Dividend forecasts for the next fiscal year

Based on the above earnings forecasts and the shareholder return policy announced today in the “Notice Regarding Shareholder Return Policy during the 6th Management Plan Period” (under which the Group will gradually raise the dividend payout ratio to 35% or more and the total return ratio to 40% or more by fiscal 2028), the Group plans to pay an annual dividend of ¥30.00 per share for the next fiscal year, an increase of ¥4.00 from the previous fiscal year (interim and Year-end dividends of ¥15.00 each; dividend payout ratio of 32.2%). This would mark the sixth consecutive fiscal year of dividend increases.

2. Basic Policy Regarding Selection of Accounting Standards

The Group applies Japanese GAAP. Regarding the application of IFRS (International Financial Reporting Standards), the Group’s policy is to respond appropriately after considering trends and other circumstances surrounding accounting standards in Japan and overseas.

3. Consolidated Financial Statements and Main Notes

(1) Consolidated balance sheets

(Millions of yen)

	Previous fiscal year (As of March 31, 2025)	Current fiscal year (As of March 31, 2026)
Assets		
Cash and due from banks	509,248	484,242
Trading securities	358	612
Money held in trust	1,143	1,135
Securities	735,254	773,217
Loans and bills discounted	3,689,857	3,846,705
Foreign exchanges	4,004	4,367
Lease receivables and investments in leases	13,629	14,859
Other assets	44,539	43,189
Tangible fixed assets	36,951	37,959
Buildings	17,277	18,388
Land	15,205	15,486
Lease assets	1,963	1,981
Construction in progress	1,050	497
Other tangible fixed assets	1,454	1,604
Intangible fixed assets	966	1,760
Software	221	723
Other intangible fixed assets	745	1,036
Retirement benefit asset	10,632	14,177
Deferred tax assets	2,869	2,854
Customers' liabilities for acceptances and guarantees	7,116	6,869
Allowance for loan losses	(21,944)	(27,853)
Total assets	5,034,627	5,204,096
Liabilities		
Deposits	4,420,356	4,572,190
Negotiable certificates of deposit (NCDs)	124,032	140,891
Borrowings	165,466	141,223
Foreign exchanges	7	20
Other liabilities	31,827	43,574
Provision for bonuses	345	370
Provision for directors' bonuses	110	116
Retirement benefit liability	141	64
Provision for reimbursement of dormant deposits	66	43
Provision for contingent losses	206	229
Deferred tax liabilities	190	397
Deferred tax liabilities for land revaluation	735	729
Acceptances and guarantees	7,116	6,869
Total liabilities	4,750,604	4,906,723

(Millions of yen)

	Previous fiscal year (As of March 31, 2025)	Current fiscal year (As of March 31, 2026)
Net assets		
Share capital	30,228	30,228
Capital surplus	31,109	31,130
Retained earnings	220,949	232,783
Treasury shares	(407)	(1,050)
Total shareholders' equity	281,880	293,092
Valuation difference on available-for-sale securities	(5,171)	(4,475)
Deferred gains or losses on hedges	0	(0)
Revaluation reserve for land	1,187	1,174
Remeasurements of defined benefit plans	2,604	4,157
Total accumulated other comprehensive income	(1,379)	856
Subscription rights to shares	1,115	870
Non-controlling interests	2,407	2,554
Total net assets	284,023	297,373
Total liabilities and net assets	5,034,627	5,204,096

(2) Consolidated statements of income and consolidated statements of comprehensive income
(Consolidated statements of income)

(Millions of yen)

	Previous fiscal year (From April 1, 2024 to March 31, 2025)	Current fiscal year (From April 1, 2025 to March 31, 2026)
Ordinary income	95,107	104,775
Interest income	71,496	79,177
Interest on loans and discounts	51,622	60,233
Interest and dividends on securities	18,650	16,091
Interest on call loans and bills bought	111	229
Interest on deposits	1,014	2,510
Other interest income	97	113
Fees and commissions	13,452	14,148
Other operating income	5,908	6,247
Other ordinary income	4,250	5,202
Recoveries of written-off receivables	534	307
Other ordinary income	3,715	4,895
Ordinary expenses	71,731	80,414
Interest expenses	4,541	14,191
Interest on deposits	4,078	12,640
Interest on negotiable certificates of deposit	250	726
Interest on call money and bills sold	63	185
Interest on payables under securities lending transactions	16	36
Interest on borrowed money	97	579
Other interest expenses	34	22
Fees and commissions expenses	4,132	4,336
Other operating expenses	24,399	16,889
General and administrative expenses	33,905	34,174
Other ordinary expenses	4,752	10,822
Provision for allowance for loan losses	2,740	7,958
Other ordinary expenses	2,011	2,864
Ordinary profit	23,376	24,360
Extraordinary income	2	14
Gains on disposal of fixed assets	2	14
Extraordinary losses	565	268
Losses on disposal of fixed assets	177	66
Impairment losses	387	201
Profit before income taxes	22,813	24,107
Income taxes - current	6,645	8,711
Income taxes - deferred	198	(879)
Total income taxes	6,843	7,832
Net income	15,970	16,275
Profit attributable to non-controlling interests	137	112
Profit attributable to owners of parent	15,832	16,163

(Consolidated statements of comprehensive income)

(Millions of yen)

	Previous fiscal year (From April 1, 2024 to March 31, 2025)	Current fiscal year (From April 1, 2025 to March 31, 2026)
Net income	15,970	16,275
Other comprehensive income	(7,150)	2,285
Valuation difference on available-for-sale securities	(7,257)	732
Deferred gains or losses on hedges	0	(0)
Revaluation reserve for land	(21)	—
Remeasurements of defined benefit plans, net of tax	127	1,553
Comprehensive income	8,819	18,560
(Details)		
Comprehensive income attributable to owners of parent	8,710	18,411
Comprehensive income attributable to non-controlling interests	108	148

(3) Consolidated statements of changes in equity

Previous fiscal year (from April 1, 2024 to March 31, 2025)

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	30,228	31,116	207,305	(490)	268,160
Changes during period					
Dividends of surplus			(2,403)		(2,403)
Profit attributable to owners of parent			15,832		15,832
Purchase of treasury shares				(0)	(0)
Disposal of treasury shares		(6)		83	76
Reversal of revaluation reserve for land			214		214
Net changes in items other than shareholders' equity					
Total changes during period	—	(6)	13,643	83	13,720
Balance at end of period	30,228	31,109	220,949	(407)	281,880

	Total accumulated other comprehensive income					Subscription rights to shares	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale	Deferred	Revaluation	Remeasurements of defined benefit plans	Total accumulated other			
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								(2,403)
Profit attributable to owners of parent								15,832
Purchase of treasury shares								(0)
Disposal of treasury shares								76
Reversal of revaluation reserve for land								214
Net changes in items other than shareholders' equity	(7,228)	0	(235)	127	(7,336)	66	106	(7,163)
Total changes during period	(7,228)	0	(235)	127	(7,336)	66	106	6,557
Balance at end of period	(5,171)	0	1,187	2,604	(1,379)	1,115	2,407	284,023

Current fiscal year (from April 1, 2025 to March 31, 2026)

(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			(4,341)		(4,341)
Profit attributable to owners of parent			16,163		16,163
Purchase of treasury shares				(1,000)	(1,000)
Disposal of treasury shares		20		357	378
Reversal of revaluation reserve for land			12		12
Net changes in items other than shareholders' equity					
Total changes during period	—	20	11,834	(642)	11,212
Balance at end of period	30,228	31,130	232,783	(1,050)	293,092

	Total accumulated other comprehensive income					Subscription rights to shares	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other			
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								(4,341)
Profit attributable to owners of parent								16,163
Purchase of treasury shares								(1,000)
Disposal of treasury shares								378
Reversal of revaluation reserve for land								12
Net changes in items other than shareholders' equity	695	(0)	(12)	1,553	2,235	(245)	147	2,137
Total changes during period	695	(0)	(12)	1,553	2,235	(245)	147	13,349
Balance at end of period	(4,475)	(0)	1,174	4,157	856	870	2,554	297,373

(4) Consolidated statements of cash flows

(Millions of yen)

	Previous fiscal year (From April 1, 2024 to March 31, 2025)	Current fiscal year (From April 1, 2025 to March 31, 2026)
Cash flows from operating activities		
Profit before income taxes	22,813	24,107
Depreciation	2,190	2,006
Impairment losses	387	201
Increase (decrease) in allowance for loan losses	(26)	5,909
Increase (decrease) in provision for bonuses	4	24
Increase (decrease) in provision for directors' bonuses	0	6
Decrease (increase) in retirement benefit asset	(448)	(478)
Increase (decrease) in retirement benefit liability	(1)	(76)
Increase (decrease) in provision for reimbursement of dormant deposits	(24)	(22)
Increase (decrease) in provision for contingent losses	38	22
Interest income	(71,496)	(79,177)
Interest expenses	4,541	14,191
Gains (losses) related to securities	2,694	590
Gains (losses) on money held in trust	73	37
Foreign exchange losses (gains)	1,502	(10,799)
Losses (gains) on disposal of fixed assets	174	51
Net decrease (increase) in loans	(133,976)	(156,847)
Net increase (decrease) in deposits	207,706	151,833
Net increase (decrease) in negotiable certificates of deposit	(585)	16,858
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	27,224	(24,243)
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	468	987
Net increase (decrease) in call money, etc.	(27,000)	—
Net decrease (increase) in foreign exchanges (assets)	367	(363)
Net increase (decrease) in foreign exchanges (liabilities)	(27)	13
Net decrease (increase) in lease receivables and investments in leases	(1,553)	(1,229)
Interest received	72,911	78,949
Interest paid	(3,389)	(11,059)
Other	21,115	12,330
Subtotal	125,683	23,825
Income taxes paid	(7,493)	(6,344)
Cash flows from operating activities	118,189	17,481

(Millions of yen)

	Previous fiscal year (From April 1, 2024 to March 31, 2025)	Current fiscal year (From April 1, 2025 to March 31, 2026)
Cash flows from investing activities		
Purchase of securities	(201,694)	(186,184)
Proceeds from sales of securities	77,802	58,038
Proceeds from redemption of securities	57,904	96,129
Payments for increase in money held in trust	(11,958)	(9,540)
Proceeds from decrease in money held in trust	11,903	9,500
Purchase of tangible fixed assets	(1,508)	(2,664)
Proceeds from sales of tangible fixed assets	100	35
Payments for retirement of tangible fixed assets	(115)	(53)
Purchase of intangible fixed assets	(587)	(1,066)
Cash flows from investing activities	(68,152)	(35,805)
Cash flows from financing activities		
Dividends paid	(2,396)	(4,327)
Dividends paid to non-controlling interests	(1)	(1)
Purchase of treasury shares	(0)	(1,000)
Proceeds from disposal of treasury shares	0	0
Repayments of lease obligations	(655)	(364)
Cash flows from financing activities	(3,054)	(5,693)
Effect of exchange rate change on cash and cash equivalents	0	—
Net increase (decrease) in cash and cash equivalents	46,982	(24,018)
Cash and cash equivalents at beginning of period	457,998	504,981
Cash and cash equivalents at end of period	504,981	480,962

(5) Notes on Going Concern Assumption

Not applicable.

(6) Notes to Consolidated Financial Statements

(Notes on segment information, etc.)

[Segment information]

The Group's reportable segment is limited to "Banking." Business segments not included in the reportable segment are omitted from disclosure due to their lack of materiality.

(Per share information)

	Previous fiscal year (From April 1, 2024 to March 31, 2025)	Current fiscal year (From April 1, 2025 to March 31, 2026)
Net assets per share	1,457.97 yen	1,530.36 yen
Basic earnings per share	82.32 yen	83.85 yen
Diluted earnings per share	80.92 yen	82.62 yen

(Note) 1. The basis for calculating net assets per share is as follows:

		Previous fiscal year (March 31, 2025)	Current fiscal year (March 31, 2026)
Total net assets	million yen	284,023	297,373
Amounts to be deducted from total net assets	million yen	3,522	3,424
Of which, subscription rights to shares	million yen	1,115	870
Of which, non-controlling interests	million yen	2,407	2,554
Net assets at end of period attributable to common shares	million yen	280,501	293,948
Number of common shares at end of period used in the calculation of net assets per share	thousand shares	192,391	192,077

2. The basis for calculating basic earnings per share and diluted earnings per share is as follows:

		Previous fiscal year (From April 1, 2024 to March 31, 2025)	Current fiscal year (From April 1, 2025 to March 31, 2026)
Basic earnings per share			
Profit attributable to owners of parent	million yen	15,832	16,163
Amount not attributable to common shareholders	million yen	—	—
Profit attributable to owners of parent related to common shares	million yen	15,832	16,163
Average number of common shares during the period	thousand	192,332	192,748
Diluted earnings per share			
Adjustment to profit attributable to owners of parent	million yen	—	—
Increase in number of common shares	thousand shares	3,320	2,885
Of which, subscription rights to shares	thousand shares	3,320	2,885
Summary of potential shares not included in the calculation of diluted earnings per share due to lack of dilutive effect		—	—

(Significant Subsequent Events)

Not applicable.

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

May 14, 2026

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

(Amounts of less than one million yen are rounded down;
 percentages are rounded down to one decimal place.)

1. Non-consolidated financial results for the fiscal year ended March 31, 2026 (from April 1, 2025 to March 31, 2026)

(1) Non-consolidated results of operations (%: Changes from the previous fiscal year)

	Ordinary income		Ordinary profit		Net income	
	million yen	%	million yen	%	million yen	%
Fiscal year ended March 31, 2026	54,140	4.6	13,296	7.8	8,978	8.1
Fiscal year ended March 31, 2025	51,734	8.2	12,332	2.5	8,299	5.4

	Basic earnings per share	Diluted earnings per share
	yen	yen
Fiscal year ended March 31, 2026	116.35	—
Fiscal year ended March 31, 2025	107.56	—

(2) Non-consolidated financial position

	Total assets	Total net assets	Equity-to-asset ratio	Net assets per share
	million yen	million yen	%	yen
Fiscal year ended March 31, 2026	2,740,694	153,963	5.6	1,995.31
Fiscal year ended March 31, 2025	2,690,103	148,086	5.5	1,919.14

(Reference) Equity Fiscal year ended March 31, 2026 153,963 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 regulatory notification.

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

For the non-consolidated earnings forecasts for the fiscal year ending March 31, 2027, please refer to page 12 of the Briefing Materials for Financial Results.

3. Non-consolidated financial statements

(1) Balance sheet

(Millions of yen)

Account	Previous fiscal year (As of March 31, 2025)	Current fiscal year (As of March 31, 2026)
(Assets)		
Cash and due from banks	239,418	231,063
Cash	21,881	19,410
Due from banks	217,537	211,652
Trading securities	348	602
Trading government bonds	33	54
Trading municipal bonds	315	547
Money held in trust	143	135
Securities	388,301	393,778
Japanese government bonds	61,571	109,161
Local government bonds	87,227	64,933
Corporate bonds	37,888	31,458
Stocks	13,727	15,166
Other securities	187,887	173,057
Loans and bills discounted	2,032,688	2,079,746
Bills discounted	2,227	1,420
Loans on bills	121,090	114,413
Loans on deeds	1,654,779	1,680,034
Overdrafts	254,590	283,878
Foreign exchanges	1,229	1,522
Due from foreign banks	887	1,105
Foreign exchange bills bought	149	51
Foreign exchange bills receivable	192	366
Other assets	12,182	16,839
Prepaid expenses	14	162
Accrued income	2,450	2,593
Derivatives	3,221	2,960
Cash collateral paid for financial instruments	1,396	914
Other assets	5,099	10,208
Tangible fixed assets	19,477	19,865
Buildings	7,683	8,421
Land	9,468	9,416
Lease assets	931	1,110
Construction in progress	677	231
Other tangible fixed assets	716	684
Intangible fixed assets	696	1,522
Software	—	587
Other intangible fixed assets	696	934
Prepaid pension cost	3,743	4,640
Deferred tax assets	1,306	1,050
Customers' liabilities for acceptances and guarantees	2,869	2,904
Allowance for loan losses	(12,305)	(12,977)
Total assets	2,690,103	2,740,694

(Millions of yen)

Account	Previous fiscal year (As of March 31, 2025)	Current fiscal year (As of March 31, 2026)
(Liabilities)		
Deposits	2,386,431	2,431,377
Current deposits	73,893	71,523
Ordinary deposits	1,185,867	1,159,637
Savings deposits	23,018	22,107
Deposits at notice	1,895	1,414
Time deposits	1,049,367	1,117,703
Installment savings	7,628	7,680
Other deposits	44,759	51,311
Negotiable certificates of deposit (NCDs)	76,432	98,191
Borrowings	60,601	35,000
Borrowings	60,601	35,000
Foreign exchanges	1	11
Foreign exchanges sold	0	—
Foreign exchanges payable	0	11
Other liabilities	14,597	18,166
Accrued income taxes	1,819	2,044
Accrued expenses	1,307	3,019
Unearned income	1,552	1,743
Reserve for compensation for benefits	0	3
Derivatives	2,369	3,728
Cash collateral received for financial instruments	368	311
Asset retirement obligations	181	192
Other liabilities	6,998	7,123
Provision for directors' bonuses	44	44
Provision for reimbursement of dormant deposits	29	18
Provision for contingent losses	84	98
Deferred tax liabilities for land revaluation	924	918
Acceptances and guarantees	2,869	2,904
Total liabilities	2,542,016	2,586,731
(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	120,087
Legal reserve	2,280	2,280
Other retained earnings	111,792	117,806
Voluntary reserve	40,147	40,147
Reserve for advanced depreciation of non-current assets	82	80
Retained earnings carried forward	71,562	77,578
Total shareholders' equity	145,561	151,575
Valuation difference on available-for-sale securities	1,070	947
Deferred gains or losses on hedges	0	(0)
Revaluation reserve for land	1,454	1,441
Total valuation and translation adjustments	2,524	2,388
Total net assets	148,086	153,963
Total liabilities and net assets	2,690,103	2,740,694

(2) Statements of income

(Millions of yen)

Account	Previous fiscal year (from April 1, 2024 to March 31, 2025)	Current fiscal year (from April 1, 2025 to March 31, 2026)
Ordinary income	51,734	54,140
Interest income	43,127	45,960
Interest on loans and discounts	28,891	33,033
Interest and dividends on securities	13,698	11,365
Interest on deposits	515	1,529
Interest on interest rate swaps	—	0
Other interest income	21	31
Fees and commissions	6,280	6,515
Fees and commissions on remittances	722	749
Other fees and commissions	5,558	5,765
Other operating income	397	186
Gains on sales of government and other bonds	396	186
Gains on derivative financial instruments	0	—
Other operating income	0	0
Other ordinary income	1,929	1,479
Recoveries of written-off receivables	231	142
Gains on sales of stocks and other securities	835	634
Other ordinary income	862	702
Ordinary expenses	39,401	40,844
Interest expenses	2,352	7,210
Interest on deposits	2,084	6,330
Interest on negotiable certificates of deposit	164	503
Interest on call money	63	185
Interest on payables under securities lending transactions	16	36
Interest on borrowed money	4	137
Interest on interest rate swaps	0	—
Other interest expenses	18	16
Fees and commissions expenses	1,771	1,807
Fees and commissions on remittances	75	78
Other fees and commissions expenses	1,696	1,729
Other operating expenses	14,805	9,923
Losses on foreign exchange transactions	11,150	6,033
Losses on trading securities	8	21
Losses on sales of government and other bonds	3,644	3,866
Expenses on derivative financial instruments	—	0
Other operating expenses	2	2
General and administrative expenses	18,320	18,134
Other ordinary expenses	2,151	3,768
Provision for allowance for loan losses	980	2,045
Write-offs of loans	605	1,002
Losses on sales of stocks and other securities	125	194
Write-offs of stocks and other securities	53	136
Losses on money held in trust	76	4
Other ordinary expenses	309	384
Ordinary profit	12,332	13,296

Extraordinary income	0	0
Gains on disposal of fixed assets	0	0
Extraordinary losses	382	165
Losses on disposal of fixed assets	56	53
Impairment losses	326	112
Profit before income taxes	11,949	13,131
Income taxes - current	3,610	3,880
Income taxes - deferred	39	273
Total income taxes	3,649	4,153
Net income	8,299	8,978

(3) Statements of changes in equity
Previous fiscal year (from April 1, 2024 to March 31, 2025)

(Millions of yen)

	Shareholders' equity										
	Share capital	Capital surplus			Retained earnings					Total retained earnings	Total shareholders' equity
		Capital reserve	Other capital surplus	Total capital surplus	Legal reserve	Other voluntary reserve	Reserve for advanced depreciation of non-current assets	Retained earnings carried			
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								(2,392)	(2,392)	(2,392)	
Net income								8,299	8,299	8,299	
Reversal of reserve for advanced depreciation							(3)	3	—	—	
Reversal of revaluation reserve for land								214	214	214	
Net changes in items other than shareholders' equity											
Total changes during period	—	—	—	—	—	—	(3)	6,125	6,121	6,121	
Balance at end of period	14,173	12,651	4,662	17,314	2,280	40,147	82	71,562	114,073	145,561	

	Valuation and translation adjustments				Total net assets
	Valuation difference on available-for-sale	Deferred gains or losses	Revaluation reserve for	Total valuation and	
Balance at beginning of period	3,731	0	1,695	5,427	144,866
Changes during period					
Dividends of surplus					(2,392)
Net income					8,299
Reversal of reserve for advanced depreciation					—
Reversal of revaluation reserve for land					214
Net changes in items other than shareholders' equity	(2,661)	0	(240)	(2,902)	(2,902)
Total changes during period	(2,661)	0	(240)	(2,902)	3,219
Balance at end of period	1,070	0	1,454	2,524	148,086

Current fiscal year (from April 1, 2025 to March 31, 2026)

(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		
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								(2,977)	(2,977)	(2,977)
Net income								8,978	8,978	8,978
Reversal of reserve for advanced depreciation							(2)	2	—	—
Reversal of revaluation reserve for land								12	12	12
Net changes in items other than shareholders' equity										
Total changes during period	—	—	—	—	—	—	(2)	6,016	6,013	6,013
Balance at end of period	14,173	12,651	4,662	17,314	2,280	40,147	80	77,578	120,087	151,575

	Valuation and translation adjustments				Total net assets
	Valuation difference on available-for-sale	Deferred gains or losses on	Revaluation reserve for	Total valuation and	
Balance at beginning of period	1,070	0	1,454	2,524	148,086
Changes during period					
Dividends of surplus					(2,977)
Net income					8,978
Reversal of reserve for advanced depreciation					—
Reversal of revaluation reserve for land					12
Net changes in items other than shareholders' equity	(122)	(0)	(12)	(136)	(136)
Total changes during period	(122)	(0)	(12)	(136)	5,877
Balance at end of period	947	(0)	1,441	2,388	153,963

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

May 14, 2026

Company name	The Kagawa Bank, Ltd.		URL	https://www.kagawabank.co.jp/	
Representative	(Title)	President	(Name)	Hiroshi Arika	
		Director, General Manager of			
Contact	(Title)	Corporate Planning Department	(Name)	Akira Karato	
			Tel:	+81-87-812-5132	

(Amounts of less than one million yen are rounded down; percentages are rounded down to one decimal place.)

1. Non-consolidated financial results for the fiscal year ended March 31, 2026 (from April 1, 2025 to March 31, 2026)

(1) Non-consolidated results of operations

(%: Changes from the previous fiscal year)

	Ordinary income		Ordinary profit		Net income	
	million yen	%	million yen	%	million yen	%
Fiscal year ended March 31, 2026	44,168	19.0	11,010	4.8	7,402	3.0
Fiscal year ended March 31, 2025	37,090	7.5	10,497	10.0	7,181	13.2

	Basic earnings per share	Diluted earnings per share
	yen	yen
Fiscal year ended March 31, 2026	97.80	—
Fiscal year ended March 31, 2025	94.88	—

(2) Non-consolidated financial position

	Total assets	Total net assets	Equity-to-asset ratio	Net assets per share
	million yen	million yen	%	yen
Fiscal year ended March 31, 2026	2,450,036	135,494	5.5	1,790.13
Fiscal year ended March 31, 2025	2,334,442	129,862	5.5	1,715.72

(Reference) Equity Fiscal year ended March 31, 2026 135,494 million yen Fiscal year ended March 31, 2025 129,862 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 regulatory notification.

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

For the non-consolidated earnings forecasts for the fiscal year ending March 31, 2027, please refer to page 12 of the Briefing Materials for Financial Results.

3. Non-consolidated financial statements

(1) Balance sheet

(Millions of yen)

Account	Previous fiscal year (As of March 31, 2025)	Current fiscal year (As of March 31, 2026)
(Assets)		
Cash and due from banks	269,696	253,059
Cash	17,290	16,311
Due from banks	252,405	236,748
Trading securities	9	9
Trading government bonds	9	9
Money held in trust	1,000	1,000
Securities	345,560	377,849
Japanese government bonds	52,002	74,359
Local government bonds	57,070	48,336
Corporate bonds	46,274	47,931
Stocks	14,621	11,241
Other securities	175,592	195,982
Loans and bills discounted	1,665,569	1,776,393
Bills discounted	3,785	2,173
Loans on bills	32,598	20,416
Loans on deeds	1,401,271	1,500,794
Overdrafts	227,913	253,009
Foreign exchanges	2,774	2,845
Due from foreign banks	2,766	2,839
Foreign exchange bills receivable	8	5
Other assets	20,301	13,494
Prepaid expenses	37	40
Accrued income	1,190	1,536
Derivatives	882	3,592
Other assets	18,191	8,325
Tangible fixed assets	27,600	27,747
Buildings	9,577	9,952
Land	16,063	16,352
Lease assets	1,033	874
Construction in progress	372	—
Other tangible fixed assets	552	567
Intangible fixed assets	266	235
Software	220	188
Other intangible fixed assets	46	46
Prepaid pension cost	3,094	3,479
Deferred tax assets	3,580	4,404
Customers' liabilities for acceptances and guarantees	4,246	3,965
Allowance for loan losses	(9,257)	(14,447)
Total assets	2,334,442	2,450,036

(Millions of yen)

Account	Previous fiscal year (As of March 31, 2025)	Current fiscal year (As of March 31, 2026)
(Liabilities)		
Deposits	2,041,196	2,148,111
Current deposits	61,910	53,547
Ordinary deposits	931,706	947,829
Savings deposits	24,019	22,225
Deposits at notice	1,476	966
Time deposits	976,153	1,089,771
Installment savings	5,788	2,836
Other deposits	40,141	30,935
Negotiable certificates of deposit (NCDs)	47,600	42,700
Borrowings	95,000	95,444
Borrowings	95,000	95,444
Foreign exchanges	5	9
Foreign exchanges payable	5	9
Other liabilities	12,624	20,381
Accrued income taxes	1,104	3,329
Accrued expenses	1,509	3,105
Unearned income	1,040	1,138
Reserve for compensation for benefits	0	0
Margin deposits for futures transactions	470	—
Derivatives	560	4,940
Lease obligations	7	6
Asset retirement obligations	217	225
Other liabilities	7,713	7,634
Provision for bonuses	312	336
Provision for directors' bonuses	33	34
Provision for reimbursement of dormant deposits	37	25
Provision for contingent losses	121	130
Deferred tax liabilities for land revaluation	3,401	3,401
Acceptances and guarantees	4,246	3,965
Total liabilities	2,204,580	2,314,541
(Net assets)		
Share capital	14,105	14,105
Capital surplus	11,430	11,430
Capital reserve	11,430	11,430
Retained earnings	104,221	109,171
Legal reserve	2,674	2,674
Other retained earnings	101,546	106,496
Reserve for advanced depreciation of non-current assets	18	17
Voluntary reserve	43,436	43,436
Retained earnings carried forward	58,090	63,041
Total shareholders' equity	129,757	134,707
Valuation difference on available-for-sale securities	(6,084)	(5,402)
Revaluation reserve for land	6,189	6,189
Total valuation and translation adjustments	104	787
Total net assets	129,862	135,494
Total liabilities and net assets	2,334,442	2,450,036

(2) Statements of income

(Millions of yen)

Account	Previous fiscal year (From April 1, 2024 to March 31, 2025)	Current fiscal year (From April 1, 2025 to March 31, 2026)
Ordinary income	37,090	44,168
Interest income	28,239	33,578
Interest on loans and discounts	22,787	27,254
Interest and dividends on securities	4,769	5,035
Interest on call loans	111	229
Interest on deposits	499	980
Other interest income	72	77
Fees and commissions	6,189	6,561
Fees and commissions on remittances	763	765
Other fees and commissions	5,426	5,795
Other operating income	172	169
Gains on trading securities	2	0
Gains on sales of government and other bonds	142	105
Other operating income	27	63
Other ordinary income	2,488	3,859
Recoveries of written-off receivables	303	165
Gains on sales of stocks and other securities	1,802	3,163
Gains on money held in trust	3	0
Other ordinary income	379	530
Ordinary expenses	26,592	33,158
Interest expenses	2,144	6,903
Interest on deposits	1,996	6,322
Interest on negotiable certificates of deposit	85	222
Interest on call money	—	0
Interest on payables under securities lending transactions	0	—
Interest on borrowed money	49	356
Other interest expenses	12	1
Fees and commissions expenses	2,433	2,569
Fees and commissions on remittances	75	79
Other fees and commissions expenses	2,358	2,490
Other operating expenses	4,869	1,765
Losses on foreign exchange transactions	2,822	1,328
Losses on sales of government and other bonds	1,995	348
Losses on devaluation of government and other bonds	—	19
Expenses on derivative financial instruments	9	27
Other operating expenses	42	41
General and administrative expenses	14,562	14,998
Other ordinary expenses	2,582	6,921
Provision for allowance for loan losses	1,710	5,799
Write-offs of loans	707	751
Losses on sales of stocks and other securities	—	23
Write-offs of stocks and other securities	0	22
Losses on money held in trust	—	33
Other ordinary expenses	164	291
Ordinary profit	10,497	11,010

Extraordinary	losses	363	124
Losses on disposal of fixed assets		206	14
Impairment	losses	157	109
Profit	before income taxes	10,134	10,885
Income	taxes - current	2,866	4,637
Income	taxes - deferred	85	(1,154)
Total	income taxes	2,952	3,482
Net	income	7,181	7,402

(3) Statements of changes in equity
Previous fiscal year (from April 1, 2024 to March 31, 2025)

(Millions of yen)

	Shareholders' equity								
	Share capital	Capital surplus		Legal reserve	Retained earnings			Total retained earnings	Total shareholders' equity
		Capital reserve	Total capital surplus		Other retained earnings				
					Reserve for advanced depreciation of non-current assets	Voluntary reserve	Retained earnings carried		
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							(1,971)	(1,971)	(1,971)
Net income							7,181	7,181	7,181
Reversal of reserve for advanced depreciation					(1)		1	—	—
Reversal of revaluation reserve for land							104	104	104
Net changes in items other than shareholders' equity									
Total changes during period	—	—	—	—	(1)	—	5,316	5,315	5,315
Balance at end of period	14,105	11,430	11,430	2,674	18	43,436	58,090	104,221	129,757

	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				(1,971)
Net income				7,181
Reversal of reserve for advanced depreciation				—
Reversal of revaluation reserve for land				104

Net changes in items other than shareholders' equity	(4,563)	(202)	(4,765)	(4,765)
Total changes during period	(4,563)	(202)	(4,765)	550
Balance at end of period	(6,084)	6,189	104	129,862

Current fiscal year (from April 1, 2025 to March 31, 2026)

(Millions of yen)

	Shareholders' equity								
	Share capital	Capital surplus		Legal reserve	Retained earnings			Total retained earnings	Total shareholders' equity
		Capital reserve	Total capital surplus		Other retained earnings				
					Reserve for advanced depreciation of non-current assets	Voluntary reserve	Retained earnings carried		
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							(2,453)	(2,453)	(2,453)
Net income							7,402	7,402	7,402
Reversal of reserve for advanced depreciation					(1)		1	—	—
Reversal of revaluation reserve for land							(0)	(0)	(0)
Net changes in items other than shareholders' equity									
Total changes during period	—	—	—	—	(1)	—	4,950	4,949	4,949
Balance at end of period	14,105	11,430	11,430	2,674	17	43,436	63,041	109,171	134,707

	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				(2,453)
Net income				7,402
Reversal of reserve for advanced depreciation				—
Reversal of revaluation reserve for land				(0)

Net changes in items other than shareholders' equity	682	0	682	682
Total changes during period	682	0	682	5,632
Balance at end of period	(5,402)	6,189	787	135,494

Briefing Materials for Financial Results for the Fiscal Year Ended
March 31, 2026

トモニホールディングス株式会社

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(1) TOMONY Holdings, Inc.	Consolidated	(50)
(2) The Tokushima Taisho Bank, Ltd.	Non-consolidated / Consolidated	(50)
(3) The Kagawa Bank, Ltd.	Non-consolidated / Consolidated	(50)
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	Non-consolidated	(51)
(2) Average Balance during the Period	Non-consolidated	(51)
2. Status of Deposits		
(1) Balance of Deposits by Type	Non-consolidated	(51)
(2) Status of Total Assets under Custody	Non-consolidated	(53)
3. Status of Loans		
(1) Loans and Bills Discounted by Type of Borrower	Non-consolidated	(54)
(2) Balance and ratio of loans to small and medium-sized enterprises, etc.	Non-consolidated	(54)
(3) Loans by region	Non-consolidated	(55)

(4) Loans by industry		
□ Total for Banks	Non-consolidated	(56)
□ The Tokushima Taisho Bank, Ltd.	Non-consolidated	(56)
□ The Kagawa Bank, Ltd.	Non-consolidated	(57)
(5) Status of disclosed claims based on the Financial Reconstruction Act and risk-monitored loans	Non-consolidated / Consolidated	(58)
(6) Status of Allowance for Loan Losses	Non-consolidated / Consolidated	(62)
(7) Status of Coverage and Allowances for Claims Disclosed under the Financial Reconstruction Act and Risk-Monitored Loans	Non-consolidated	(62)
4. Number of Directors, Employees, and Branches		
(1) Number of Directors and Employees	Non-consolidated	(64)
(2) Number of Branches	Non-consolidated	(64)

I. Overview of Financial Results for the Fiscal Year Ended March 31, 2026

1. Results of Operations

(1) TOMONY Holdings, Inc.

[Consolidated]

(Millions of yen)

		Fiscal year ended March 31,		Fiscal year ended March 31,
		2026	Change from March 31, 2025	
Ordinary income	1	104,775	9,668	95,107
Consolidated gross profit	2	64,171	6,381	57,790
Net interest income	3	65,002	(1,960)	66,962
(of which, gains (losses) on cancellation of investment trusts)	4	(788)	(304)	(1,092)
Net fees and commissions	5	9,812	493	9,319
Net other operating income (expenses)	6	(10,642)	7,848	(18,490)
(of which, gains (losses) on bonds)	7	(3,944)	(1,150)	(5,094)
General and administrative expenses (-)	8	34,174	269	33,905
Provision for general allowance for loan losses (-)	9	3,030	3,193	(163)
Credit-related costs (-)	10	6,808	2,418	4,390
Write-offs of loans (-)	11	1,763	449	1,314
Net provision for specific allowance for loan losses (-)	12	4,928	2,024	2,904
Provision for contingent losses (-)	13	22	(16)	38
Loss on securitization and sales of loans (-)	14	(166)	(115)	(51)
Other (-)	15	260	76	184
Reversal of allowance for loan losses	16	—	—	—
Recoveries of written-off receivables	17	307	(227)	534
Gains (losses) on stocks and other securities	18	3,353	954	2,399
Other	19	541	(242)	783
Ordinary profit	20	24,360	984	23,376
Extraordinary gains (losses)	21	(253)	309	(562)
of which, impairment losses (-)	22	201	(186)	387
Profit before income taxes	23	24,107	1,294	22,813
Total income taxes (-)	24	7,832	989	6,843
Income taxes - current (-)	25	8,711	2,066	6,645
Income taxes - deferred (-)	26	(879)	(1,077)	198
Net income	27	16,275	305	15,970
Profit attributable to non-controlling interests (-)	28	112	(25)	137
Profit attributable to owners of parent	29	16,163	331	15,832
Credit-related costs	30	9,531	5,839	3,692

(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 expenses) + Net other operating income (expenses) (6) (= Other operating income - Other operating expenses)

2. Credit-related costs (30) = 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)

(Number of consolidated companies)

(Unit: companies)

Number of consolidated subsidiaries	10	—	10
Number of affiliates accounted for by the equity method	—	—	—

(2) Total for Banks

[Non-consolidated]

(Millions of yen)

		Fiscal year ended March 31,		Fiscal year ended March 31,
		2026	Change from March 31, 2025	2025
Ordinary income	1	98,308	9,484	88,824
Gross business profit	2	62,805	6,770	56,035
(Core gross business profit)	3	(66,749)	(5,614)	(61,135)
Net interest income	4	65,440	(1,435)	66,875
(of which, gains (losses) on cancellation of investment trusts)	5	(787)	(304)	(1,091)
Net fees and commissions	6	8,698	434	8,264
Net other operating income (expenses)	7	(11,333)	7,771	(19,104)
(of which, gains (losses) on bonds)	8	(3,943)	(1,157)	(5,100)
Expenses (excluding non-recurring items) (-)	9	33,742	514	33,228
Personnel expenses (-)	10	17,414	200	17,214
Non-personnel expenses (-)	11	14,089	92	13,997
Taxes (-)	12	2,237	222	2,015
Real net business profit	13	29,062	6,256	22,806
(Core net business profit)	14	(33,005)	(5,099)	(27,906)
(Core net business profit (excluding gains (losses) on cancellation of investment trusts))	15	(32,218)	(5,404)	(26,814)
Provision for general allowance for loan losses (-)	16	3,026	3,164	(138)
Net business profit	17	26,035	3,091	22,944
Extraordinary gains (losses)	18	(1,726)	(1,612)	(114)
Credit-related costs (-)	19	6,677	2,389	4,288
Write-offs of loans (-)	20	1,753	441	1,312
Net provision for specific allowance for loan losses (-)	21	4,817	1,988	2,829
Provision for contingent losses (-)	22	22	(15)	37
Loss on securitization and sales of loans (-)	23	(178)	(102)	(76)
Other (-)	24	259	75	184
Reversal of allowance for loan losses	25	—	—	—
Recoveries of written-off receivables	26	307	(227)	534
Gains (losses) on stocks and other securities	27	3,421	964	2,457
Other extraordinary gains (losses)	28	1,220	37	1,183
Ordinary profit	29	24,306	1,477	22,829
Extraordinary gains (losses)	30	(288)	457	(745)
Gains (losses) on disposal of fixed assets	31	(66)	195	(261)
Gains on disposal of fixed assets	32	0	0	0
Losses on disposal of fixed assets	33	67	(195)	262
Impairment losses (-)	34	221	(262)	483
Profit before income taxes	36	24,016	1,933	22,083
Total income taxes (-)	37	7,635	1,034	6,601
Income taxes - current (-)	38	8,517	2,041	6,476
Income taxes - deferred (-)	39	(881)	(1,005)	124
Net income	40	16,380	900	15,480
Credit-related costs	41	9,396	5,781	3,615
Gains (losses) on securities	42	(523)	2,118	(2,641)

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

(3) The Tokushima Taisho Bank, Ltd.
[Non-consolidated]

(Millions of yen)

		Fiscal year ended March 31, 2026	Change from March 31, 2025	Fiscal year ended March 31, 2025
Ordinary income	1	54,140	2,406	51,734
Gross business profit	2	33,732	2,851	30,881
(Core gross business profit)	3	(37,413)	(3,285)	(34,128)
Net interest income	4	38,762	(2,018)	40,780
(of which, gains (losses) on cancellation of investment trusts)	5	(628)	(173)	(801)
Net fees and commissions	6	4,707	198	4,509
Net other operating income (expenses)	7	(9,737)	4,671	(14,408)
(of which, gains (losses) on bonds)	8	(3,680)	(433)	(3,247)
Expenses (excluding non-recurring items) (-)	9	18,688	104	18,584
Personnel expenses (-)	10	9,575	94	9,481
Non-personnel expenses (-)	11	7,919	(97)	8,016
Taxes (-)	12	1,193	107	1,086
Real net business profit	13	15,044	2,748	12,296
(Core net business profit)	14	(18,724)	(3,181)	(15,543)
(Core net business profit (excluding gains (losses) on cancellation of investment trusts))	15	(18,096)	(3,354)	(14,742)
Provision for general allowance for loan losses (-)	16	513	751	(238)
Net business profit	17	14,530	1,996	12,534
Extraordinary gains (losses)	18	(1,234)	(1,032)	(202)
Credit-related costs (-)	19	2,646	689	1,957
Write-offs of loans (-)	20	1,002	397	605
Net provision for specific allowance for loan losses (-)	21	1,532	313	1,219
Provision for contingent losses (-)	22	13	(4)	17
Loss on securitization and sales of loans (-)	23	2	(23)	25
Other (-)	24	94	5	89
Reversal of allowance for loan losses	25	—	—	—
Recoveries of written-off receivables	26	142	(89)	231
Gains (losses) on stocks and other securities	27	303	(352)	655
Other extraordinary gains (losses)	28	965	97	868
Ordinary profit	29	13,296	964	12,332
Extraordinary gains (losses)	30	(164)	218	(382)
Gains (losses) on disposal of fixed assets	31	(52)	3	(55)
Gains on disposal of fixed assets	32	0	0	0
Losses on disposal of fixed assets	33	53	(3)	56
Impairment losses (-)	34	112	(214)	326
Profit before income taxes	35	13,131	1,182	11,949
Total income taxes (-)	36	4,153	504	3,649
Income taxes - current (-)	37	3,880	270	3,610
Income taxes - deferred (-)	38	273	234	39
Net income	39	8,978	679	8,299
Credit-related costs	40	3,017	1,530	1,487
Gains (losses) on securities	41	(3,377)	(786)	(2,591)

(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 ended March 31,	Fiscal year ended March 31,	
		2026	Change from March 31, 2025	2025
Ordinary income	1	55,281	2,495	52,786
Consolidated gross profit	2	34,850	2,922	31,928
Net interest income	3	38,931	(2,017)	40,948
Net fees and commissions	4	5,657	269	5,388
Net other operating income (expenses)	5	(9,738)	4,670	(14,408)
General and administrative expenses (-)	6	18,873	(133)	19,006
Provision for general allowance for loan losses (-)	7	512	750	(238)
Credit-related costs (-)	8	2,673	680	1,993
Write-offs of loans (-)	9	1,005	398	607
Net provision for specific allowance for loan losses (-)	10	1,555	306	1,249
Provision for contingent losses (-)	11	13	(4)	17
Loss on securitization and sales of loans (-)	12	4	(24)	28
Other (-)	13	94	5	89
Reversal of allowance for loan losses	14	—	—	—
Recoveries of written-off receivables	15	142	(89)	231
Gains (losses) on stocks and other securities	16	303	(352)	655
Other	17	407	(196)	603
Ordinary profit	18	13,643	986	12,657
Extraordinary gains (losses)	19	(164)	218	(382)
Profit before income taxes	20	13,479	1,205	12,274
Total income taxes (-)	21	4,249	503	3,746
Income taxes - current (-)	22	3,976	263	3,713
Income taxes - deferred (-)	23	272	240	32
Net income	24	9,229	701	8,528
Profit attributable to non-controlling interests (-)	25	122	(4)	126
Profit attributable to owners of parent	26	9,107	706	8,401

Credit-related costs	27	3,043	1,520	1,523
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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	—	5
Number of affiliates accounted for by the equity method	—	—	—

(4) The Kagawa Bank, Ltd.
[Non-consolidated]

(Millions of yen)

		Fiscal year ended March 31, 2026	Change from March 31, 2025	Fiscal year ended March 31, 2025
Ordinary income	1	44,168	7,078	37,090
Gross business profit	2	29,073	3,919	25,154
(Core gross business profit)	3	(29,336)	(2,329)	(27,007)
Net interest income	4	26,678	583	26,095
(of which, gains (losses) on cancellation of investment trusts)	5	(159)	(131)	(290)
Net fees and commissions	6	3,991	236	3,755
Net other operating income (expenses)	7	(1,596)	3,100	(4,696)
(of which, gains (losses) on bonds)	8	(263)	(1,590)	(1,853)
Expenses (excluding non-recurring items) (-)	9	15,054	410	14,644
Personnel expenses (-)	10	7,839	106	7,733
Non-personnel expenses (-)	11	6,170	189	5,981
Taxes (-)	12	1,044	115	929
Real net business profit	13	14,018	3,508	10,510
(Core net business profit)	14	(14,281)	(1,918)	(12,363)
(Core net business profit (excluding gains (losses) on cancellation of investment trusts))	15	(14,122)	(2,050)	(12,072)
Provision for general allowance for loan losses (-)	16	2,513	2,413	100
Net business profit	17	11,505	1,095	10,410
Extraordinary gains (losses)	18	(492)	(580)	88
Credit-related costs (-)	19	4,031	1,700	2,331
Write-offs of loans (-)	20	751	44	707
Net provision for specific allowance for loan losses (-)	21	3,285	1,675	1,610
Provision for contingent losses (-)	22	9	(11)	20
Loss on securitization and sales of loans (-)	23	(180)	(79)	(101)
Other (-)	24	165	70	95
Reversal of allowance for loan losses	25	—	—	—
Recoveries of written-off receivables	26	165	(138)	303
Gains (losses) on stocks and other securities	27	3,118	1,316	1,802
Other extraordinary gains (losses)	28	255	(60)	315
Ordinary profit	29	11,010	513	10,497
Extraordinary gains (losses)	30	(124)	239	(363)
Gains (losses) on disposal of fixed assets	31	(14)	192	(206)
Gains on disposal of fixed assets	32	—	—	—
Losses on disposal of fixed assets	33	14	(192)	206
Impairment losses (-)	34	109	(48)	157
Profit before income taxes	35	10,885	751	10,134
Total income taxes (-)	36	3,482	530	2,952
Income taxes - current (-)	37	4,637	1,771	2,866
Income taxes - deferred (-)	38	(1,154)	(1,239)	85
Net income	39	7,402	221	7,181
Credit-related costs	40	6,379	4,251	2,128
Gains (losses) on securities	41	2,854	2,904	(50)

(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 ended March 31,		Fiscal year ended March 31,
		2026	Change from March 31, 2025	
Ordinary income	1	49,605	7,144	42,461
Consolidated gross profit	2	29,239	3,462	25,777
Net interest income	3	26,061	49	26,012
Net fees and commissions	4	4,096	224	3,872
Net other operating income (expenses)	5	(919)	3,188	(4,107)
General and administrative expenses (-)	6	15,376	453	14,923
Provision for general allowance for loan losses (-)	7	2,519	2,445	74
Credit-related costs (-)	8	4,134	1,737	2,397
Write-offs of loans (-)	9	757	50	707
Net provision for specific allowance for loan losses (-)	10	3,373	1,719	1,654
Provision for contingent losses (-)	11	9	(11)	20
Loss on securitization and sales of loans (-)	12	(170)	(90)	(80)
Other (-)	13	165	70	95
Reversal of allowance for loan losses	14	—	—	—
Recoveries of written-off receivables	15	165	(138)	303
Gains (losses) on stocks and other securities	16	3,118	1,316	1,802
Other	17	186	(33)	219
Ordinary profit	18	10,675	(31)	10,706
Extraordinary gains (losses)	19	(124)	239	(363)
Profit before income taxes	20	10,550	208	10,342
Total income taxes (-)	21	3,544	554	2,990
Income taxes - current (-)	22	4,709	1,818	2,891
Income taxes - deferred (-)	23	(1,164)	(1,262)	98
Net income	24	7,005	(347)	7,352
Profit attributable to non-controlling interests (-)	25	49	(40)	89
Profit attributable to owners of parent	26	6,956	(306)	7,262
Credit-related costs	27	6,488	4,319	2,169

(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 ended March 31, 2026	Change from March 31, 2025	Fiscal year ended March 31, 2025
Total for Banks	(1) Real net business profit	29,062	6,256	22,806
	Per employee (thousands of yen)	14,458	3,112	11,346
	(2) Net business profit	26,035	3,091	22,944
	Per employee (thousands of yen)	12,952	1,538	11,414
The Tokushim a Taisho	(1) Real net business profit	15,044	2,748	12,296
	Per employee (thousands of yen)	13,639	2,441	11,198
	(2) Net business profit	14,530	1,996	12,534
	Per employee (thousands of yen)	13,174	1,759	11,415
The Kagawa	(1) Real net business profit	14,018	3,508	10,510
	Per employee (thousands of yen)	15,455	3,931	11,524
	(2) Net business profit	11,505	1,095	10,410
	Per employee (thousands of yen)	12,684	1,270	11,414

3. Core Net Business Profit [Non-consolidated]

(Millions of yen)

		Fiscal year ended March 31, 2026	Change from March 31, 2025	Fiscal year ended March 31, 2025
Total for Banks	Core net business profit (=1+2-3)	24,370	1,176	23,194
	1 Average balance of loans × Loan-to-deposit spread	49,414	1,256	48,158
	2 Net fees and commissions	8,698	434	8,264
	3 General and administrative expenses	33,742	514	33,228
	Core net business profit (after deducting foreign currency funding costs)	20,092	2,821	17,271
The Tokushim a Taisho	Core net business profit (=1+2-3)	13,479	519	12,960
	1 Average balance of loans × Loan-to-deposit spread	27,460	424	27,036
	2 Net fees and commissions	4,707	198	4,509
	3 General and administrative expenses	18,688	104	18,584
	Core net business profit (after deducting foreign currency funding costs)	10,821	1,773	9,048
The Kagawa	Core net business profit (=1+2-3)	10,891	657	10,234
	1 Average balance of loans × Loan-to-deposit spread	21,954	831	21,123
	2 Net fees and commissions	3,991	236	3,755
	3 General and administrative expenses	15,054	410	14,644
	Core net business profit (after deducting foreign currency funding costs)	9,271	1,048	8,223

4. Spreads [Non-consolidated]

(Unit: %)

		Fiscal year ended March 31, 2026				Fiscal year ended March 31, 2025	
		All branches		Change from March 31, 2025		All branches	
				Domestic operations	Domestic operations		
Total for Banks	Yield on earning assets (A)	1.58	1.29	0.11	0.22	1.47	1.07
	Yield on loans (B)	1.59	1.50	0.17	0.24	1.42	1.26
	Yield on securities	2.15	1.40	(0.29)	0.09	2.44	1.31
	Cost of funds (C)	0.99	0.98	0.18	0.18	0.81	0.80
	Cost of deposits and NCDs (D)	1.01	1.00	0.17	0.17	0.84	0.83
	Yield on deposits and NCDs	0.28	0.27	0.19	0.19	0.09	0.08
	Yield on external liabilities	0.37	0.35	0.30	0.29	0.07	0.06
	Net interest margin (A)-(C)	0.59	0.31	(0.07)	0.04	0.66	0.27
	Loan-deposit margin (B)-(D)	0.58	0.50	0.00	0.07	0.58	0.43
	The Tokushima a Taisho	Yield on earning assets (A)	1.68	1.30	0.03	0.24	1.65
Yield on loans (B)		1.60	1.49	0.16	0.25	1.44	1.24
Yield on securities		2.86	1.67	(0.49)	0.11	3.35	1.56
Cost of funds (C)		0.99	0.98	0.16	0.16	0.83	0.82
Cost of deposits and NCDs (D)		1.01	1.00	0.16	0.16	0.85	0.84
Yield on deposits and NCDs		0.27	0.25	0.18	0.18	0.09	0.07
Yield on external liabilities		0.37	0.33	0.26	0.24	0.11	0.09
Net interest margin (A)-(C)		0.69	0.32	(0.13)	0.08	0.82	0.24
Loan-deposit margin (B)-(D)		0.59	0.49	0.00	0.09	0.59	0.40
The Kagawa		Yield on earning assets (A)	1.45	1.28	0.18	0.20	1.27
	Yield on loans (B)	1.58	1.51	0.18	0.22	1.40	1.29
	Yield on securities	1.37	1.14	0.00	0.04	1.37	1.10
	Cost of funds (C)	0.99	0.98	0.20	0.20	0.79	0.78
	Cost of deposits and NCDs (D)	1.01	1.01	0.19	0.19	0.82	0.82
	Yield on deposits and NCDs	0.30	0.30	0.20	0.21	0.10	0.09
	Yield on external liabilities	0.37	0.37	0.32	0.32	0.05	0.05
	Net interest margin (A)-(C)	0.46	0.30	(0.02)	0.00	0.48	0.30
	Loan-deposit margin (B)-(D)	0.57	0.50	(0.01)	0.03	0.58	0.47

5. Return on equity (ROE) [Consolidated and Non-consolidated]

(Unit: %)

		Fiscal year ended March 31, 2026		Fiscal year ended March 31, 2025	
		Change from March 31, 2025			
TOMONY HD [Consolidated]	Net income basis	5.62	(0.08)	5.70	
Total for Banks [Non-consolidated]	Real net business profit basis	10.24	1.98	8.26	
	Core net business profit basis	11.63	1.53	10.10	
	Net business profit basis	9.17	0.86	8.31	
	Net income basis	5.77	0.17	5.60	
The Tokushima Taisho Bank [Non-	Real net business profit basis	9.96	1.57	8.39	
	Core net business profit basis	12.39	1.78	10.61	
	Net business profit basis	9.62	1.07	8.55	

		Fiscal year ended March 31, 2026	Change from March 31, 2025	Fiscal year ended March 31, 2025
consolidated]	Net income basis	5.94	0.28	5.66
The Kagawa Bank [Non- consolidated]	Real net business profit basis	10.56	2.45	8.11
	Core net business profit basis	10.76	1.22	9.54
	Net business profit basis	8.67	0.64	8.03
	Net income basis	5.57	0.03	5.54

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

(Unit: %)

		Fiscal year ended March 31, 2026	Change from March 31, 2025	Fiscal year ended March 31, 2025
Core Gross Business Profit OHR	Total for Banks	50.55	(3.80)	54.35
	The Tokushima Taisho	49.95	(4.50)	54.45
	The Kagawa	51.31	(2.91)	54.22

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

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

(Millions of yen)

		Fiscal year ended March 31, 2026	Change from March 31, 2025	Fiscal year ended March 31, 2025
Total for Banks	Gains (losses) on bonds	(3,943)	1,157	(5,100)
	Gains on sales of government and other bonds	291	(247)	538
	Gains on redemption of government and other bonds	—	—	—
	Losses on sales of government and other bonds (-)	4,214	(1,425)	5,639
	Losses on redemption of government and other bonds (-)	—	—	—
	Write-offs of government and other bonds (-)	19	19	—
	Gains (losses) on stocks and other securities	3,421	964	2,457
	Gains on sales of stocks and other securities	3,797	1,160	2,637
	Losses on sales of stocks (-)	217	92	125
	Write-offs of stocks (-)	158	105	53
The Tokushima a Taisho	Gains (losses) on bonds	(3,680)	(433)	(3,247)
	Gains on sales of government and other bonds	186	(210)	396
	Gains on redemption of government and other bonds	—	—	—
	Losses on sales of government and other bonds (-)	3,866	222	3,644
	Losses on redemption of government and other bonds (-)	—	—	—
	Write-offs of government and other bonds (-)	—	—	—
	Gains (losses) on stocks and other securities	303	(352)	655
	Gains on sales of stocks and other securities	634	(201)	835
	Losses on sales of stocks (-)	194	69	125
	Write-offs of stocks (-)	136	83	53
The Kagawa	Gains (losses) on bonds	(263)	1,590	(1,853)
	Gains on sales of government and other bonds	105	(37)	142
	Gains on redemption of government and other bonds	—	—	—
	Losses on sales of government and other bonds (-)	348	(1,647)	1,995
	Losses on redemption of government and other bonds (-)	—	—	—
	Write-offs of government and other bonds (-)	19	19	—
	Gains (losses) on stocks and other securities	3,118	1,316	1,802
	Gains on sales of stocks and other securities	3,163	1,361	1,802
	Losses on sales of stocks (-)	23	23	—

	Fiscal year ended March 31, 2026	Change from March 31, 2025	Fiscal year ended March 31, 2025
Write-offs of stocks (-)	22	22	0

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	18,676	(459)	—	459	—	—	—	—
	Local government bonds	—	—	—	—	—	—	—	—
	Short-term corporate bonds	—	—	—	—	—	—	—	—
	Corporate bonds	41,940	(1,398)	2	1,400	39,217	(849)	17	867
	Other	—	—	—	—	—	—	—	—
	Total	60,616	(1,857)	2	1,859	39,217	(849)	17	867
The Tokushima Taisho	Government bonds	—	—	—	—	—	—	—	—
	Local government bonds	—	—	—	—	—	—	—	—
	Short-term corporate bonds	—	—	—	—	—	—	—	—
	Corporate bonds	—	—	—	—	—	—	—	—
	Other	—	—	—	—	—	—	—	—
	Total	—	—	—	—	—	—	—	—
The Kagawa	Government bonds	18,676	(459)	—	459	—	—	—	—
	Local government bonds	—	—	—	—	—	—	—	—
	Short-term corporate bonds	—	—	—	—	—	—	—	—
	Corporate bonds	41,940	(1,398)	2	1,400	39,217	(849)	17	867
	Other	—	—	—	—	—	—	—	—
	Total	60,616	(1,857)	2	1,859	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	Valuation difference		Market value	Valuation difference	Valuation difference	
				Gains	Losses			Gains	Losses
Total for Banks	Stocks	17,732	13,884	13,888	4	19,443	11,816	11,825	8
	Bonds	315,562	(17,481)	0	17,481	302,816	(11,791)	4	11,795
	Government bonds	164,844	(12,726)	0	12,726	113,573	(7,578)	3	7,581
	Local government bonds	113,269	(3,969)	—	3,969	144,297	(3,676)	—	3,676
	Short-term corporate bonds	—	—	—	—	—	—	—	—
	Corporate bonds	37,448	(784)	—	784	44,945	(535)	0	536
	Other	366,454	(3,030)	9,824	12,854	361,288	(7,548)	4,903	12,452
	Total	699,751	(6,626)	23,714	30,340	683,550	(7,523)	16,733	24,256
The Tokushima Taisho	Stocks	8,621	6,314	6,318	4	7,053	4,665	4,674	8
	Bonds	205,553	(7,360)	0	7,360	186,687	(4,846)	4	4,850
	Government bonds	109,161	(4,621)	0	4,621	61,571	(2,529)	3	2,532
	Local government bonds	64,933	(2,215)	—	2,215	87,227	(1,975)	—	1,975
	Short-term corporate bonds	—	—	—	—	—	—	—	—
	Corporate bonds	31,458	(523)	—	523	37,888	(341)	0	342
	Other	171,303	2,365	4,858	2,492	186,755	1,646	4,044	2,398

		As of September 30, 2025				As of March 31, 2025			
		Market value	Valuation difference	Gains		Market value	Valuation difference	Gains	
					Losses				Losses
	Total	385,479	1,320	11,177	9,857	380,496	1,465	8,722	7,257
The Kagawa	Stocks	9,111	7,570	7,570	0	12,390	7,151	7,151	0
	Bonds	110,009	(10,121)	—	10,121	116,129	(6,945)	—	6,945
	Government bonds	55,683	(8,105)	—	8,105	52,002	(5,049)	—	5,049
	Local government bonds	48,336	(1,754)	—	1,754	57,070	(1,701)	—	1,701
	Short-term corporate bonds	—	—	—	—	—	—	—	—
	Corporate bonds	5,990	(261)	—	261	7,057	(194)	—	194
	Other	195,151	(5,395)	4,966	10,362	174,533	(9,194)	859	10,054
	Total	314,272	(7,946)	12,537	20,483	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 GAAP)

[Consolidated]

(Millions of yen, %)

	As of September 30, 2025	Change from		As of September 30, 2025	As of March 31, 2025
		September 30, 2025	March 31, 2025		
(1) Consolidated capital adequacy ratio ((2)/(3)×100)	9.45	(0.10)	(0.01)	9.55	9.46
(2) Amount of capital on a consolidated basis	297,855	5,655	11,887	292,200	285,968
(3) Amount of risk-weighted assets	3,151,374	92,469	130,480	3,058,905	3,020,894
(4) Total required consolidated capital ((3)×4%)	126,054	3,698	5,219	122,356	120,835

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

[Non-consolidated]

(Millions of yen, %)

	As of September 30, 2025	Change from		As of September 30, 2025	As of March 31, 2025
		September 30, 2025	March 31, 2025		
(1) Non-consolidated capital adequacy ratio ((2)/(3)×100)	8.75	0.16	0.13	8.59	8.62
(2) Amount of capital on a non-consolidated basis	151,751	4,348	5,132	147,403	146,619
(3) Amount of risk-weighted assets	1,733,449	18,651	33,275	1,714,798	1,700,174
(4) Total required non-consolidated capital ((3)×4%)	69,337	746	1,331	68,591	68,006

[Consolidated]

(Millions of yen, %)

	As of September 30, 2025	Change from		As of September 30, 2025	As of March 31, 2025
		September 30, 2025	March 31, 2025		
(1) Consolidated capital adequacy ratio ((2)/(3)×100)	8.79	0.16	0.13	8.63	8.66
(2) Amount of capital on a consolidated basis	153,208	4,446	5,259	148,762	147,949
(3) Amount of risk-weighted assets	1,742,952	20,432	34,921	1,722,520	1,708,031
(4) Total required consolidated capital ((3)×4%)	69,718	818	1,397	68,900	68,321

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

[Non-consolidated]

(Millions of yen, %)

	As of September 30, 2025	Change from		As of September 30, 2025	As of March 31, 2025
		September 30, 2025	March 31, 2025		
(1) Non-consolidated capital adequacy ratio ((2)/(3)×100)	9.88	(0.40)	(0.19)	10.28	10.07
(2) Amount of capital on a non-consolidated basis	137,897	1,805	7,045	136,092	130,852
(3) Amount of risk-weighted assets	1,394,703	72,040	95,888	1,322,663	1,298,815
(4) Total required non-consolidated capital ((3)×4%)	55,788	2,882	3,836	52,906	51,952

[Consolidated]

(Millions of yen, %)

				As of September 30, 2025	As of March 31, 2025
	As of September 30, 2025	Change from September 30, 2025	Change from March 31, 2025		
(1) Consolidated capital adequacy ratio ((2)/(3)×100)	9.83	(0.42)	(0.21)	10.25	10.04
(2) Amount of capital on a consolidated basis	138,861	1,341	6,605	137,520	132,256
(3) Amount of risk-weighted assets	1,412,601	72,238	96,082	1,340,363	1,316,519
(4) Total required consolidated capital ((3)×4%)	56,504	2,890	3,844	53,614	52,660

10. Earnings Forecasts, etc.

(1) TOMONY Holdings, Inc.

[Consolidated]

(Millions of yen)

	Fiscal year ended March 31, 2026		Fiscal year ending March 31, 2027			
	Second quarter (Results)	Full year (Actual)	Second quarter (Forecast)	YoY change	Full year (Forecast)	Change from the previous year
Ordinary profit	9,858	24,360	12,650	2,792	26,600	2,240
Profit (loss) attributable to owners of parent	5,668	16,163	8,250	2,582	17,850	1,687

(2) The Tokushima Taisho Bank, Ltd.

[Non-consolidated]

(Millions of yen)

	Fiscal year ended March 31, 2026		Fiscal year ending March 31, 2027			
	Second quarter (Results)	Full year (Actual)	Second quarter (Forecast)	YoY change	Full year (Forecast)	Change from the
Ordinary profit	3,927	13,296	7,350	3,423	15,150	1,854
Net income	2,280	8,978	4,850	2,570	10,000	1,022
Net business profit	6,028	14,530	8,100	2,072	16,700	2,170
Core net business profit	8,967	18,724	8,100	(867)	16,700	(2,024)

[Consolidated]

(Millions of yen)

	Fiscal year ended March 31, 2026		Fiscal year ending March 31, 2027			
	Second quarter (Results)	Full year (Actual)	Second quarter (Forecast)	YoY change	Full year (Forecast)	Change from the
Ordinary profit	4,027	13,643	7,350	3,323	15,450	1,807
Profit (loss) attributable to owners of parent	2,307	9,107	4,850	2,543	10,100	993

(3) The Kagawa Bank, Ltd.

[Non-consolidated]

(Millions of yen)

	Fiscal year ended March 31, 2026		Fiscal year ending March 31, 2027			
	Second quarter (Results)	Full year (Actual)	Second quarter (Forecast)	YoY change	Full year (Forecast)	Change from the
Ordinary profit	5,747	11,010	5,200	(547)	10,950	(60)
Net income	3,316	7,402	3,350	34	7,400	(2)
Net business profit	3,541	11,505	5,650	2,109	12,400	895
Core net business profit	6,730	14,281	6,350	(380)	13,350	(931)

[Consolidated]

(Millions of yen)

	Fiscal year ended March 31, 2026		Fiscal year ending March 31, 2027			
	Second quarter (Results)	Full year (Actual)	Second quarter (Forecast)	YoY change	Full year (Forecast)	Change from the
Ordinary profit	5,841	10,675	5,300	(541)	11,150	475
Profit (loss) attributable to owners of parent	3,345	6,956	3,400	55	7,500	544

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 [Non-consolidated]

(Millions of yen)

		As of September 30, 2025			As of September 30, 2025	As of March 31, 2025
		As of September 30, 2025	Change from September 30, 2025	Change from March 31, 2025	As of September 30, 2025	As of March 31, 2025
Total for Banks	Deposits	4,579,488	82,222	151,861	4,497,266	4,427,627
	Loans and bills discounted	3,856,139	98,785	157,882	3,757,354	3,698,257
	Securities	771,627	49,305	37,766	722,322	733,861
The Tokushima Taisho	Deposits	2,431,377	22,292	44,946	2,409,085	2,386,431
	Loans and bills discounted	2,079,746	35,748	47,058	2,043,998	2,032,688
	Securities	393,778	16,490	5,477	377,288	388,301
The Kagawa	Deposits	2,148,111	59,930	106,915	2,088,181	2,041,196
	Loans and bills discounted	1,776,393	63,037	110,824	1,713,356	1,665,569
	Securities	377,849	32,815	32,289	345,034	345,560

(2) Average Balance during the Period [Non-consolidated]

(Millions of yen)

		Fiscal year ended March 31, 2026	vs. September 2024	Change from March 31, 2025	Six months ended September 30, 2025	Fiscal year ended March 31, 2025
Total for Banks	Deposits	4,498,518	34,695	167,657	4,463,823	4,330,861
	Loans and bills discounted	3,768,699	44,133	140,267	3,724,566	3,628,432
	Securities	760,632	1,944	5,816	758,688	754,816
The Tokushima Taisho	Deposits	2,414,466	13,056	73,800	2,401,410	2,340,666
	Loans and bills discounted	2,052,433	14,663	46,196	2,037,770	2,006,237
	Securities	395,570	(8,659)	(12,295)	404,229	407,865
The Kagawa	Deposits	2,084,052	21,639	93,857	2,062,413	1,990,195
	Loans and bills discounted	1,716,266	29,470	94,071	1,686,796	1,622,195
	Securities	365,062	10,603	18,111	354,459	346,951

2. Status of Deposits

(1) Balance of Deposits by Type [Non-consolidated]

(Millions of yen)

		As of September 30, 2025			As of September 30, 2025	As of March 31, 2025
		As of September 30, 2025	Change from September 30, 2025	Change from March 31, 2025	As of September 30, 2025	As of March 31, 2025
Total for Banks	Deposits	4,579,488	82,222	151,861	4,497,266	4,427,627
	Individual deposits	2,724,040	29,030	41,241	2,695,010	2,682,799
	Corporate deposits	1,652,607	79,955	111,896	1,572,652	1,540,711
	Public deposits	187,167	(29,236)	(511)	216,403	187,678
	Deposits from financial institutions	15,671	2,473	(765)	13,198	16,436
The Tokushima Taisho	Deposits	2,431,377	22,292	44,946	2,409,085	2,386,431
	Individual deposits	1,447,518	4,594	8,190	1,442,924	1,439,328
	Corporate deposits	935,659	50,298	44,237	885,361	891,422
	Public deposits	43,316	(34,864)	(6,615)	78,180	49,931
	Deposits from financial institutions	4,882	2,263	(866)	2,619	5,748
The Kagawa	Deposits	2,148,111	59,930	106,915	2,088,181	2,041,196
	Individual deposits	1,276,522	24,436	33,051	1,252,086	1,243,471

a		As of September 30,	Change from		As of September 30,	As of March 31, 2025
		2025	September 30, 2025	Change from March 31, 2025	2025	
	Corporate deposits	716,948	29,657	67,659	687,291	649,289
	Public deposits	143,851	5,628	6,104	138,223	137,747
	Deposits from financial institutions	10,789	210	101	10,579	10,688

(2) Status of Total Assets under Custody [Non-consolidated]

(Millions of yen)

		As of September 30, 2025	Change from September 30, 2025	Change from March 31, 2025	As of September 30, 2025	As of March 31, 2025
Total for Banks	Deposits	4,579,488	82,222	151,861	4,497,266	4,427,627
	Negotiable certificates of deposit (NCDs)	140,891	(799)	16,859	141,690	124,032
	Assets under custody	331,174	9,224	33,324	321,950	297,850
	Public bonds	19,573	2,500	4,175	17,073	15,398
	Investment trusts	117,432	8,232	22,239	109,200	95,193
	Life insurance	194,168	(1,506)	6,912	195,674	187,256
	Total assets under custody	5,051,555	90,648	202,044	4,960,907	4,849,511
The Tokus hima Taisho	Deposits	2,431,377	22,292	44,946	2,409,085	2,386,431
	Negotiable certificates of deposit (NCDs)	98,191	(8,749)	21,759	106,940	76,432
	Assets under custody	176,170	8,901	24,618	167,269	151,552
	Public bonds	14,592	949	1,402	13,643	13,190
	Investment trusts	61,993	6,262	12,735	55,731	49,258
	Life insurance	99,584	1,690	10,481	97,894	89,103
	Total assets under custody	2,705,739	22,444	91,323	2,683,295	2,614,416
The Kagaw a	Deposits	2,148,111	59,930	106,915	2,088,181	2,041,196
	Negotiable certificates of deposit (NCDs)	42,700	7,950	(4,900)	34,750	47,600
	Assets under custody	155,004	323	8,706	154,681	146,298
	Public bonds	4,981	1,551	2,773	3,430	2,208
	Investment trusts	55,439	1,970	9,504	53,469	45,935
	Life insurance	94,584	(3,196)	(3,569)	97,780	98,153
	Total assets under custody	2,345,816	68,204	110,721	2,277,612	2,235,095

3. Status of Loans

(1) Loans and Bills Discounted by Type of Borrower [Non-consolidated]

(Millions of yen)

		As of September 30, 2025	Change from September 30, 2025	Change from March 31, 2025	As of September 30, 2025	As of March 31, 2025
Total for Banks	Loans and bills discounted	3,856,139	98,785	157,882	3,757,354	3,698,257
	Loans to corporations	3,039,516	86,349	135,182	2,953,167	2,904,334
	Of which, loans to SMEs	2,611,223	74,689	93,390	2,536,534	2,517,833
	Loans to individuals	816,621	12,436	22,699	804,185	793,922
	Of which, personal loans	758,438	13,487	26,125	744,951	732,313
	Housing loans	584,443	11,785	19,570	572,658	564,873
	Other loans	173,994	1,702	6,556	172,292	167,438
The Tokus hima Taisho	Loans and bills discounted	2,079,746	35,748	47,058	2,043,998	2,032,688
	Loans to corporations	1,731,148	32,582	41,750	1,698,566	1,689,398
	Of which, loans to SMEs	1,514,065	32,974	28,806	1,481,091	1,485,259
	Loans to individuals	348,597	3,166	5,307	345,431	343,290
	Of which, personal loans	297,420	4,311	8,598	293,109	288,822
	Housing loans	265,762	5,405	10,479	260,357	255,283
	Other loans	31,658	(1,093)	(1,880)	32,751	33,538
The Kagaw a	Loans and bills discounted	1,776,393	63,037	110,824	1,713,356	1,665,569
	Loans to corporations	1,308,368	53,767	93,432	1,254,601	1,214,936
	Of which, loans to SMEs	1,097,158	41,715	64,584	1,055,443	1,032,574
	Loans to individuals	468,024	9,270	17,392	458,754	450,632
	Of which, personal loans	461,018	9,176	17,527	451,842	443,491
	Housing loans	318,681	6,380	9,091	312,301	309,590
	Other loans	142,336	2,795	8,436	139,541	133,900

(2) Balance and ratio of loans to small and medium-sized enterprises, etc. [Non-consolidated]

(Millions of yen, %)

		As of September 30, 2025	Change from September 30, 2025	Change from March 31, 2025	As of September 30, 2025	As of March 31, 2025
Total for Banks	Loans to SMEs, etc.	3,427,845	87,125	116,090	3,340,720	3,311,755
	Ratio of loans to SMEs, etc.	88.89	(0.02)	(0.65)	88.91	89.54
The Tokus hima Taisho	Loans to SMEs, etc.	1,862,663	36,140	34,114	1,826,523	1,828,549
	Ratio of loans to SMEs, etc.	89.56	0.20	(0.39)	89.36	89.95
The Kagaw a	Loans to SMEs, etc.	1,565,182	50,985	81,976	1,514,197	1,483,206
	Ratio of loans to SMEs, etc.	88.11	(0.26)	(0.94)	88.37	89.05

(3) Loans by region [Non-consolidated]

(Millions of yen)

		As of September 30, 2025			As of September 30, 2025	As of March 31, 2025
			Change from September 30, 2025	Change from March 31, 2025		
Total for Banks	Loans and bills discounted	3,856,139	98,785	157,882	3,757,354	3,698,257
	(of which, Osaka area)	(1,222,058)	(17,157)	(28,494)	(1,204,901)	(1,193,564)
	Tokushima Prefecture	575,554	9,132	10,448	566,422	565,106
	Kagawa Prefecture	655,809	4,502	16,457	651,307	639,352
	Ehime Prefecture	505,056	22,316	46,637	482,740	458,419
	Kochi Prefecture	73,646	2,040	364	71,606	73,282
	Okayama Prefecture	224,377	14,548	14,505	209,829	209,872
	Hiroshima Prefecture	20,632	5,897	9,379	14,735	11,253
	Osaka Prefecture	1,094,464	17,900	27,104	1,076,564	1,067,360
	Hyogo Prefecture	125,321	(1,166)	(1,256)	126,487	126,577
Kyoto Prefecture	34,938	(278)	674	35,216	34,264	
Tokyo	546,335	23,893	33,568	522,442	512,767	
The Tokushima Taisho	Loans and bills discounted	2,079,746	35,748	47,058	2,043,998	2,032,688
	(of which, Osaka area)	(966,697)	(15,223)	(21,995)	(951,474)	(944,702)
	Tokushima Prefecture	548,954	8,476	8,587	540,478	540,367
	Kagawa Prefecture	27,339	(265)	(728)	27,604	28,067
	Ehime Prefecture	193,331	13,134	17,045	180,197	176,286
	Kochi Prefecture	40,583	1,203	(607)	39,380	41,190
	Osaka Prefecture	839,103	15,966	20,605	823,137	818,498
	Hyogo Prefecture	125,321	(1,166)	(1,256)	126,487	126,577
	Kyoto Prefecture	34,938	(278)	674	35,216	34,264
Tokyo	270,173	(1,322)	2,736	271,495	267,437	
The Kagawa	Loans and bills discounted	1,776,393	63,037	110,824	1,713,356	1,665,569
	(of which, Osaka area)	(255,361)	(1,934)	(6,499)	(253,427)	(248,862)
	Tokushima Prefecture	26,600	656	1,861	25,944	24,739
	Kagawa Prefecture	628,470	4,767	17,185	623,703	611,285
	Ehime Prefecture	311,725	9,182	29,592	302,543	282,133
	Kochi Prefecture	33,063	837	971	32,226	32,092
	Okayama Prefecture	224,377	14,548	14,505	209,829	209,872
	Hiroshima Prefecture	20,632	5,897	9,379	14,735	11,253
	Osaka Prefecture	255,361	1,934	6,499	253,427	248,862
Tokyo	276,162	25,215	30,832	250,947	245,330	

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

(4) Loans by industry [Non-consolidated]

□ Total for Banks

(Millions of yen)

	As of September 30, 2025			As of September 30, 2025	As of March 31, 2025
		Change from September 30, 2025	Change from March 31, 2025		
Domestic (excluding special international financial transactions account)	3,856,139	98,785	157,882	3,757,354	3,698,257
Manufacturing	181,593	1,812	(1,189)	179,781	182,782
Agriculture, forestry	6,656	(135)	(94)	6,791	6,750
Fisheries	4,544	(708)	(834)	5,252	5,378
Mining, quarrying, gravel and stone	7,483	192	721	7,291	6,762
Construction	211,899	3,894	(3,288)	208,005	215,187
Electricity, gas, heat supply and water	72,983	2,790	6,245	70,193	66,738
Information and communications	17,972	102	282	17,870	17,690
Transport, postal activities	470,792	37,437	63,680	433,355	407,112
Wholesale and retail trade	244,257	(1,172)	(2,233)	245,429	246,490
Finance and insurance	118,088	6,828	10,346	111,260	107,742
Real estate and goods rental and leasing	1,095,926	18,499	36,619	1,077,427	1,059,307
Services, n.e.c.	449,176	9,204	5,644	439,972	443,532
Local governments	158,135	7,606	19,282	150,529	138,853
Other	816,621	12,436	22,699	804,185	793,922

□ The Tokushima Taisho Bank, Ltd.

(Millions of yen)

	As of September 30, 2025			As of September 30, 2025	As of March 31, 2025
		Change from September 30, 2025	Change from March 31, 2025		
Domestic (excluding special international financial transactions account)	2,079,746	35,748	47,058	2,043,998	2,032,688
Manufacturing	87,129	(454)	(3,043)	87,583	90,172
Agriculture, forestry	4,185	89	155	4,096	4,030
Fisheries	989	(538)	(490)	1,527	1,479
Mining, quarrying, gravel and stone	5,169	265	883	4,904	4,286
Construction	124,278	1,456	(753)	122,822	125,031
Electricity, gas, heat supply and water	45,870	1,432	1,640	44,438	44,230
Information and communications	13,642	833	897	12,809	12,745
Transport, postal activities	273,645	19,110	23,027	254,535	250,618
Wholesale and retail trade	123,489	(3,194)	(3,459)	126,683	126,948
Finance and insurance	43,676	2,045	(954)	41,631	44,630
Real estate and goods rental and leasing	697,789	4,622	11,704	693,167	686,085
Services, n.e.c.	254,289	6,498	11,022	247,791	243,267
Local governments	56,992	418	1,120	56,574	55,872
Other	348,597	3,166	5,307	345,431	343,290

(Millions of yen)

	As of September 30, 2025			As of September 30, 2025	As of March 31, 2025
		Change from September 30, 2025	Change from March 31, 2025		
Domestic (excluding special international financial transactions account)	1,776,393	63,037	110,824	1,713,356	1,665,569
Manufacturing	94,464	2,266	1,854	92,198	92,610
Agriculture, forestry	2,471	(224)	(249)	2,695	2,720
Fisheries	3,555	(170)	(344)	3,725	3,899
Mining, quarrying, gravel and stone	2,314	(73)	(162)	2,387	2,476
Construction	87,621	2,438	(2,535)	85,183	90,156
Electricity, gas, heat supply and water	27,113	1,358	4,605	25,755	22,508
Information and communications	4,330	(731)	(615)	5,061	4,945
Transport, postal activities	197,147	18,327	40,653	178,820	156,494
Wholesale and retail trade	120,768	2,022	1,226	118,746	119,542
Finance and insurance	74,412	4,783	11,300	69,629	63,112
Real estate and goods rental and leasing	398,137	13,877	24,915	384,260	373,222
Services, n.e.c.	194,887	2,706	(5,378)	192,181	200,265
Local governments	101,143	7,188	18,162	93,955	82,981
Other	468,024	9,270	17,392	458,754	450,632

(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 September 30, 2025	Change from March 31, 2025	As of September 30, 2025	As of March 31, 2025
Total for Banks	Claims in bankruptcy, rehabilitation and other equivalent claims	16,218	1,154	3,327	15,064	12,891
	Doubtful claims	54,399	2,452	4,927	51,947	49,472
	Substandard claims	2,140	(1,064)	(1,288)	3,204	3,428
	Loans past due for three months or more	32	(8)	(24)	40	56
	Restructured loans	2,108	(1,056)	(1,264)	3,164	3,372
	Total (A)	72,759	2,542	6,966	70,217	65,793
The Tokus hima Taisho	Claims in bankruptcy, rehabilitation and other equivalent claims	6,727	(1,802)	367	8,529	6,360
	Doubtful claims	26,092	1,036	302	25,056	25,790
	Substandard claims	479	(759)	(939)	1,238	1,418
	Loans past due for three months or more	1	(2)	(23)	3	24
	Restructured loans	478	(757)	(916)	1,235	1,394
	Total (A)	33,299	(1,525)	(270)	34,824	33,569
The Kagawa	Claims in bankruptcy, rehabilitation and other equivalent claims	9,491	2,956	2,960	6,535	6,531
	Doubtful claims	28,307	1,416	4,625	26,891	23,682
	Substandard claims	1,661	(305)	(349)	1,966	2,010
	Loans past due for three months or more	31	(6)	(1)	37	32
	Restructured loans	1,630	(299)	(348)	1,929	1,978
	Total (A)	39,460	4,067	7,236	35,393	32,224
Amount of partial direct write-offs	Total for Banks	9,297	820	(336)	8,477	9,633
	The Tokushima Taisho	6,738	990	283	5,748	6,455
	The Kagawa	2,559	(170)	(619)	2,729	3,178
Total credit	Total for Banks	3,933,925	99,977	159,603	3,833,948	3,774,332
	The Tokushima Taisho	2,110,788	35,505	46,165	2,075,283	2,064,623
	The Kagawa	1,823,137	64,472	113,438	1,758,665	1,709,699

○ Ratio to total credit

(Unit: %)

Total for Banks	Claims in bankruptcy, rehabilitation and other equivalent claims	0.41	0.02	0.07	0.39	0.34
	Doubtful claims	1.38	0.03	0.07	1.35	1.31
	Substandard claims	0.05	(0.03)	(0.04)	0.08	0.09
	Loans past due for three months or more	0.00	0.00	0.00	0.00	0.00
	Restructured loans	0.05	(0.03)	(0.03)	0.08	0.08
	Total	1.84	0.01	0.10	1.83	1.74
The Tokus hima Taisho	Claims in bankruptcy, rehabilitation and other equivalent claims	0.31	(0.10)	0.01	0.41	0.30
	Doubtful claims	1.23	0.03	(0.01)	1.20	1.24

	Substandard claims	0.02	(0.03)	(0.04)	0.05	0.06
	Loans past due for three months or more	0.00	0.00	0.00	0.00	0.00
	Restructured loans	0.02	(0.03)	(0.04)	0.05	0.06
	Total	1.57	(0.10)	(0.05)	1.67	1.62
The Kagawa	Claims in bankruptcy, rehabilitation and other equivalent claims	0.52	0.15	0.14	0.37	0.38
	Doubtful claims	1.55	0.03	0.17	1.52	1.38
	Substandard claims	0.09	(0.02)	(0.02)	0.11	0.11
	Loans past due for three months or more	0.00	0.00	0.00	0.00	0.00
	Restructured loans	0.08	(0.02)	(0.03)	0.10	0.11
	Total	2.16	0.15	0.28	2.01	1.88

[Consolidated]

(Millions of yen)

		As of September 30, 2025	Change from September 30, 2025	Change from March 31, 2025	As of September 30, 2025	As of March 31, 2025
Total for Banks	Claims in bankruptcy, rehabilitation and other equivalent claims	16,326	1,152	3,323	15,174	13,003
	Doubtful claims	54,403	2,449	4,924	51,954	49,479
	Substandard claims	2,145	(1,064)	(1,287)	3,209	3,432
	Loans past due for three months or more	37	(7)	(23)	44	60
	Restructured loans	2,108	(1,056)	(1,264)	3,164	3,372
	Total	72,877	2,538	6,961	70,339	65,916
The Tokus hima Taisho	Claims in bankruptcy, rehabilitation and other equivalent claims	6,781	(1,800)	370	8,581	6,411
	Doubtful claims	26,096	1,033	299	25,063	25,797
	Substandard claims	484	(759)	(938)	1,243	1,422
	Loans past due for three months or more	6	(1)	(22)	7	28
	Restructured loans	478	(757)	(916)	1,235	1,394
	Total	33,363	(1,525)	(268)	34,888	33,631
The Kagaw a	Claims in bankruptcy, rehabilitation and other equivalent claims	9,545	2,952	2,953	6,593	6,592
	Doubtful claims	28,307	1,416	4,625	26,891	23,682
	Substandard claims	1,661	(305)	(349)	1,966	2,010
	Loans past due for three months or more	31	(6)	(1)	37	32
	Restructured loans	1,630	(299)	(348)	1,929	1,978
	Total	39,514	4,063	7,229	35,451	32,285
Amount of partial direct write-offs	Total for Banks	9,297	820	(336)	8,477	9,633
	The Tokushima Taisho	6,738	990	283	5,748	6,455
	The Kagawa	2,559	(170)	(619)	2,729	3,178
Total credit	Total for Banks	3,931,380	99,234	158,704	3,832,146	3,772,676
	The Tokushima Taisho	2,113,421	35,317	45,925	2,078,104	2,067,496
	The Kagawa	1,817,959	63,917	112,779	1,754,042	1,705,180

○ Ratio to total credit

(Unit: %)

Total for Banks	Claims in bankruptcy, rehabilitation and other equivalent claims	0.41	0.02	0.07	0.39	0.34
	Doubtful claims	1.38	0.03	0.07	1.35	1.31
	Substandard claims	0.05	(0.03)	(0.04)	0.08	0.09
	Loans past due for three months or more	0.00	0.00	0.00	0.00	0.00
	Restructured loans	0.05	(0.03)	(0.03)	0.08	0.08
	Total	1.85	0.02	0.11	1.83	1.74
The Tokus hima Taisho	Claims in bankruptcy, rehabilitation and other equivalent claims	0.32	(0.09)	0.01	0.41	0.31
	Doubtful claims	1.23	0.03	(0.01)	1.20	1.24
	Substandard claims	0.02	(0.03)	(0.04)	0.05	0.06

	Loans past due for three months or more	0.00	0.00	0.00	0.00	0.00
	Restructured loans	0.02	(0.03)	(0.04)	0.05	0.06
	Total	1.57	(0.10)	(0.05)	1.67	1.62
The Kagawa	Claims in bankruptcy, rehabilitation and other equivalent claims	0.52	0.15	0.14	0.37	0.38
	Doubtful claims	1.55	0.02	0.17	1.53	1.38
	Substandard claims	0.09	(0.02)	(0.02)	0.11	0.11
	Loans past due for three months or more	0.00	0.00	0.00	0.00	0.00
	Restructured loans	0.08	(0.02)	(0.03)	0.10	0.11
	Total	2.17	0.15	0.28	2.02	1.89

(6) Status of Allowance for Loan Losses

[Non-consolidated]

(Millions of yen)

		As of September 30, 2025	Change from September 30, 2025	Change from March 31, 2025	As of September 30, 2025	As of March 31, 2025
Total for Banks	Allowance for loan losses	27,424	97	5,862	27,327	21,562
	General allowance for loan losses	13,055	(534)	3,026	13,589	10,029
	Specific allowance for loan losses	14,369	632	2,837	13,737	11,532
The Tokus hima Taisho	Allowance for loan losses	12,977	(1,852)	672	14,829	12,305
	General allowance for loan losses	6,002	114	513	5,888	5,489
	Specific allowance for loan losses	6,975	(1,966)	159	8,941	6,816
The Kagaw a	Allowance for loan losses	14,447	1,949	5,190	12,498	9,257
	General allowance for loan losses	7,053	(648)	2,513	7,701	4,540
	Specific allowance for loan losses	7,394	2,598	2,678	4,796	4,716

[Consolidated]

(Millions of yen)

		As of September 30, 2025	Change from September 30, 2025	Change from March 31, 2025	As of September 30, 2025	As of March 31, 2025
Total for Banks	Allowance for loan losses	27,856	126	5,911	27,730	21,945
	General allowance for loan losses	13,191	(524)	3,031	13,715	10,160
	Specific allowance for loan losses	14,663	649	2,879	14,014	11,784
The Tokus hima Taisho	Allowance for loan losses	13,036	(1,853)	672	14,889	12,364
	General allowance for loan losses	6,004	113	512	5,891	5,492
	Specific allowance for loan losses	7,031	(1,967)	159	8,998	6,872
The Kagaw a	Allowance for loan losses	14,820	1,979	5,239	12,841	9,581
	General allowance for loan losses	7,187	(637)	2,519	7,824	4,668
	Specific allowance for loan losses	7,632	2,616	2,720	5,016	4,912

(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 September 30, 2025	Change from March 31, 2025	As of September 30, 2025	As of March 31, 2025
Total for Banks	Total collateral and allowance (B)	57,952	1,679	5,220	56,273	52,732
	Allowance for loan losses (C)	14,570	534	2,693	14,036	11,877
	Amount of collateral and guarantees	43,382	1,146	2,529	42,236	40,853
The Tokus hima Taisho	Total collateral and allowance (B)	26,147	(1,964)	(441)	28,111	26,588
	Allowance for loan losses (C)	6,979	(2,026)	59	9,005	6,920
	Amount of collateral and guarantees	19,168	62	(499)	19,106	19,667

		As of September 30, 2025	Change from September 30, 2025	Change from March 31, 2025	As of September 30, 2025	As of March 31, 2025
The Kagawa	Total collateral and allowance (B)	31,805	3,643	5,661	28,162	26,144
	Allowance for loan losses (C)	7,591	2,560	2,634	5,031	4,957
	Amount of collateral and guarantees	24,214	1,084	3,028	23,130	21,186

(Unit: %)

Coverage ratio (B)/(A)	Total for Banks	79.64	(0.50)	(0.50)	80.14	80.14
	The Tokushima Taisho	78.52	(2.20)	(0.68)	80.72	79.20
	The Kagawa	80.60	1.04	(0.53)	79.56	81.13
Allowance ratio (C)/(A)	Total for Banks	20.02	0.04	1.97	19.98	18.05
	The Tokushima Taisho	20.95	(4.90)	0.34	25.85	20.61
	The Kagawa	19.23	5.02	3.85	14.21	15.38

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

(1) Number of Directors and Employees

(Unit: persons)

		As of September 30, 2025	Change from September 30, 2025	Change from March 31, 2025	As of September 30, 2025	As of March 31, 2025
Total for Banks	Number of Directors	28	—	1	28	27
	Number of Employees	2,090	(49)	(1)	2,139	2,091
	Total	2,118	(49)	—	2,167	2,118
The Tokus hima Taisho	Number of Directors	14	—	1	14	13
	Number of Employees	1,147	(24)	6	1,171	1,141
	Total	1,161	(24)	7	1,185	1,154
The Kagaw a	Number of Directors	14	—	—	14	14
	Number of Employees	943	(25)	(7)	968	950
	Total	957	(25)	(7)	982	964

(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 September 30, 2025	Change from March 31, 2025	As of September 30, 2025	As of March 31, 2025
Total for Banks	Head office and branches	182	—	—	182	182
	Sub-branches	16	—	—	16	16
	Total	198	—	—	198	198
The Tokus hima Taisho	Head office and branches	98	—	—	98	98
	Sub-branches	10	—	—	10	10
	Total	108	—	—	108	108
The Kagaw a	Head office and branches	84	—	—	84	84
	Sub-branches	6	—	—	6	6
	Total	90	—	—	90	90