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Consolidated Financial Results for the Nine Months Ended December 31, 2025 (Under Japanese GAAP)

February 10, 2026

Company name	TOMONY Holdings, Inc.		Stock exchange listing: Tokyo Stock Exchange (Prime Market)
Code	8600	URL: https://www.tomony-hd.co.jp/	
Representative	(Title)	President and CEO Managing Director, General	(Name) Takeshi Nakamura
Contact	(Title)	Manager of Corporate Planning Department	Tel: +81-87-812-0102

Scheduled date to commence dividend payments: —

Trading accounts: None

Preparation of supplementary materials for financial results: Yes

Holding of financial results briefing: None

(Amounts are rounded down to the nearest million yen.)

1. Consolidated Highlights for the Nine Months Ended December 31, 2025 (From April 1, 2025 to December 31, 2025)

(1) Consolidated results of operations (cumulative)

(%: Changes from the previous corresponding period)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Nine months ended December 31, 2025	million yen	%	million yen	%	million yen	%
	77,484	12.1	18,327	(9.9)	11,681	(17.7)
Nine months ended December 31, 2024	69,082	7.6	20,353	26.8	14,202	35.8

(Note)

Comprehensive income
Nine months ended December 31, 2025
14,138 million yen
44.1%

Nine months ended December 31, 2024

9,807 million yen
(32.3%)

	Basic earnings per share	Diluted earnings per share
Nine months ended December 31, 2025	yen 60.54	yen 59.63
Nine months ended December 31, 2024	73.84	72.62

(2) Financial conditions

	Total assets	Total net assets	Equity-to-asset ratio
Nine months ended December 31, 2025	million yen 5,217,664	million yen 293,279	% 5.5
Fiscal year ended March 31, 2025	5,034,627	284,023	5.5

(Reference) Equity
Nine months ended December 31, 2025
289,883 million yen
Fiscal year ended March 31, 2025
280,501 million yen

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

This equity-to-asset ratio is not the regulatory capital adequacy ratio prescribed under the Japanese capital adequacy regulations.

2. Cash dividends for shareholders

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

(Note) Revision of forecasts for dividends on the release date of these Consolidated Financial Results: None

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

(%: Changes from the previous fiscal year)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	million yen	%	million yen	%	yen
Fiscal year	26,050	11.4	16,500	4.2	85.72

(Note) Revision of forecasts for earnings on the release date of these Consolidated Financial Results: None

* Notes

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

(2) Application of special accounting methods for preparing quarterly consolidated financial statements: None

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

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

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

(iii) Changes in accounting estimates: None

(iv) Restatements: None

(4) Issued shares of common stock

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

Nine months ended December 31, 2025	193,533,011	Fiscal year ended March 31, 2025	193,533,011
Nine months ended December 31, 2025	1,065,641	Fiscal year ended March 31, 2025	1,141,603
Nine months ended December 31, 2025	192,940,184	Nine months ended December 31, 2024	192,313,702

* Review of the attached quarterly consolidated financial statements by certified public accountants or an audit corporation: None

* Notes regarding forward-looking statements

Statements regarding future performance in this report are forward-looking statements based on information currently available and certain assumptions deemed reasonable by the Company. Actual results may differ materially from those expressed or implied by these forward-looking statements due to various factors.

* How to obtain supplementary materials on financial results

Supplementary materials for the financial results are attached to these Consolidated Financial Results.

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Reference

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

1. Qualitative Information on Quarterly Financial Results

(1) Explanation of operating results

For the nine months ended December 31, 2025, ordinary income increased by 8,402 million yen year-on-year to 77,484 million yen. This was mainly attributable to higher interest income (reflecting an increase in interest on loans), higher fees and commissions, and higher other ordinary income, primarily due to gains on sales of stocks and other securities.

Ordinary expenses increased by 10,428 million yen year-on-year to 59,156 million yen. This was mainly attributable to higher interest expenses, reflecting an increase in interest on deposits, and higher other ordinary expenses, reflecting higher credit costs. Credit costs primarily reflected substantial additions to the allowance for loan losses recorded through the second quarter in connection with business revitalization support and a corporate customer's filing for commencement of corporate reorganization proceedings under the Corporate Reorganization Act. Although other operating expenses decreased due to lower losses on foreign exchange transactions associated with foreign currency funding, ordinary profit decreased by 2,026 million yen year-on-year to 18,327 million yen, and profit attributable to owners of parent decreased by 2,521 million yen year-on-year to 11,681 million yen.

(2) Explanation of financial condition

As of December 31, 2025, total assets increased by 183.0 billion yen from the end of the previous fiscal year to 5,217.6 billion yen, and total net assets increased by 9.2 billion yen from the end of the previous fiscal year to 293.2 billion yen. Total deposits, including negotiable certificates of deposit (NCDs), increased by 168.5 billion yen from the end of the previous fiscal year to 4,712.8 billion yen; loans and bills discounted increased by 138.3 billion yen from the end of the previous fiscal year to 3,828.1 billion yen; and securities increased by 31.5 billion yen from the end of the previous fiscal year to 766.7 billion yen.

(3) Explanation of Forward-looking Information Including Consolidated Earnings Forecasts and other forward-looking information

The full-year consolidated earnings forecasts for the fiscal year ending March 31, 2026, announced on November 11, 2025, remain unchanged.

<Reference>	Ordinary profit	Profit attributable to owners of parent
Full-year consolidated earnings forecast for the fiscal year ending March 31, 2026	26,050	16,500

2. Quarterly consolidated financial statements and principal notes

(1) Quarterly consolidated balance sheets

(Millions of yen)

	Previous fiscal year (As of March 31, 2025)	Current third quarter (As of December 31, 2025)
Assets		
Cash and due from banks	509,248	519,199
Trading securities	358	618
Money held in trust	1,143	6,006
Securities	735,254	766,761
Loans (and bills discounted)	3,689,857	3,828,103
Foreign exchange	4,004	5,687
Lease receivables and investments in leases	13,629	14,646
Other assets	44,539	45,998
Tangible fixed assets	36,951	37,583
Intangible fixed assets	966	1,517
Retirement benefit asset	10,632	10,991
Deferred tax assets	2,869	2,172
Customers' liabilities for acceptances and guarantees	7,116	6,594
Allowance for loan losses	(21,944)	(28,217)
Total assets	5,034,627	5,217,664
Liabilities		
Deposits	4,420,356	4,564,920
Negotiable certificates of deposit (NCDs)	124,032	147,978
Borrowed money	165,466	166,799
Foreign exchange	7	51
Other liabilities	31,827	36,533
Provision for bonuses	345	-
Provision for bonuses for directors (and other officers)	110	79
Retirement benefit liability	141	146
Provision for reimbursement of dormant deposits	66	27
Provision for contingent losses	206	224
Deferred tax liabilities	190	295
Deferred tax liabilities for land revaluation	735	735
Acceptances and guarantees	7,116	6,594
Total liabilities	4,750,604	4,924,385
Net assets		
Share capital	30,228	30,228
Capital surplus	31,109	31,130
Retained earnings	220,949	228,289
Treasury shares	(407)	(722)
Total shareholders' equity	281,880	288,926
Valuation difference on available-for-sale securities	(5,171)	(2,421)
Deferred gains or losses on hedges	0	0
Revaluation reserve for land	1,187	1,187
Remeasurements of defined benefit plans	2,604	2,190
Total accumulated other comprehensive income	(1,379)	956
Share acquisition rights	1,115	870
Non-controlling interests	2,407	2,526
Total net assets	284,023	293,279
Total liabilities and net assets	5,034,627	5,217,664

(2) Quarterly consolidated statements of income and quarterly consolidated statements of comprehensive income
 (Quarterly consolidated statements of income)

(Millions of yen)

	Nine months ended December 31, 2024 (From April 1, 2024 to December 31, 2024)	Nine months ended December 31, 2025 (From April 1, 2025 to December 31, 2025)
Ordinary income	69,082	77,484
Interest income	52,624	57,884
(Interest on loans and discounts)	38,268	44,449
(Interest and dividends on securities)	13,550	11,439
Fees and commissions	10,018	10,269
Other operating income	4,114	4,532
Other ordinary income	2,325	4,798
Ordinary expenses	48,728	59,156
Interest expenses	2,786	9,780
(Interest on deposits)	2,536	8,717
Fees and commissions payments	3,073	3,223
Other operating expenses	16,085	12,279
General and administrative expenses	25,584	25,615
Other ordinary expenses	1,198	8,257
Ordinary profit	20,353	18,327
Extraordinary income	2	5
Gains on disposal of fixed assets	2	5
Extraordinary losses	228	137
Losses on disposal of fixed assets	169	52
Impairment losses	59	85
Profit before income taxes	20,127	18,196
Income taxes - current	5,344	6,787
Income taxes - deferred	501	(344)
Total income taxes	5,845	6,443
Profit	14,281	11,753
Profit attributable to non-controlling interests	79	71
Profit attributable to owners of parent	14,202	11,681

(Quarterly consolidated statements of comprehensive income)

(Millions of yen)

	Nine months ended December 31, 2024 (From April 1, 2024 to December 31, 2024)	Nine months ended December 31, 2025 (From April 1, 2025 to December 31, 2025)
Profit	14,281	11,753
Other comprehensive income	(4,474)	2,385
Valuation difference on available-for-sale securities	(4,184)	2,799
Deferred gains or losses on hedges	0	(0)
Remeasurements of defined benefit plans, net of tax	(289)	(413)
Comprehensive income	9,807	14,138
(Details)		
Comprehensive income attributable to owners of parent	9,752	14,017
Comprehensive income attributable to non-controlling interests	55	121

(3) Notes to quarterly consolidated financial statements

(Notes to segment information, etc.)

[Segment information]

The reportable segment of TOMONY Holdings, Inc. and its subsidiaries is only the "Banking Business." Other business segments not included in the reportable segment are omitted as they are immaterial.

(Notes on significant changes in the amount of shareholders' equity)

Not applicable.

(Notes on the assumption of a going concern)

Not applicable.

(Notes on quarterly consolidated statements of cash flows)

The quarterly consolidated statements of cash flows for the nine months ended December 31, 2025, have not been prepared.

Depreciation (including amortization of intangible fixed assets) for the nine months ended December 31, 2025, is as follows.

	Nine months ended December 31, 2024 (From April 1, 2024 to December 31, 2024)	Nine months ended December 31, 2025 (From April 1, 2025 to December 31, 2025)
Depreciation	1,701 million yen	1,478 million yen

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

TOMONY Holdings, Inc.

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* Total for Banks represents the simple aggregate of non-consolidated figures for The Tokushima Taisho Bank and The Kagawa Bank.

Overview of Financial Results for the Third Quarter of the Fiscal Year Ending March 31, 2026

1. Results of Operations

(1) TOMONY Holdings, Inc.

[Consolidated]

(Millions of yen)

		Fiscal year ending March 31, 2026 Third quarter	YoY change	Fiscal year ended March 31, 2025 Third quarter
Ordinary income	1	77,484	8,402	69,082
Consolidated gross profit	2	47,413	2,598	44,815
Net interest income	3	48,114	(1,727)	49,841
(of which, gains (losses) on cancellation of investment trusts)	4	(488)	((102))	(590)
Net fees and commissions	5	7,046	102	6,944
Net other operating income (expenses)	6	(7,746)	4,224	(11,970)
(of which, gains (losses) on bonds)	7	((2,524))	((1,320))	(1,204))
General and administrative expenses (-)	8	25,615	31	25,584
Provision for general allowance for loan losses (-)	9	2,361	2,841	(480)
Expenses for disposal of non-performing loans (-)	10	5,366	4,130	1,236
Reversal of allowance for loan losses	11	-	-	-
Recoveries of written-off receivables	12	135	(348)	483
Gains (losses) on stocks and other securities	13	3,657	2,775	882
Other	14	464	(49)	513
Ordinary profit	15	18,327	(2,026)	20,353
Extraordinary gains (losses)	16	(131)	95	(226)
Profit before income taxes	17	18,196	(1,931)	20,127
Total income taxes (-)	18	6,443	598	5,845
Income taxes - current (-)	19	6,787	1,443	5,344
Income taxes - deferred (-)	20	(344)	(845)	501
Profit	21	11,753	(2,528)	14,281
Profit attributable to non-controlling interests (-)	22	71	(8)	79
Profit attributable to owners of parent	23	11,681	(2,521)	14,202
Credit costs	24	7,592	7,319	273
Gains (losses) on securities	25	1,133	1,455	(322)

(Note) 1. Consolidated gross profit (2) = Net interest income (3) (= Interest income - Interest expenses (excluding expenses for money held in trust)) + Net fees and commissions (5) (= Fees and commissions - Fees and commissions payments) + Net other operating income (expenses) (6) (= Other operating income - Other operating expenses)

2. Credit costs (24) = Provision for general allowance for loan losses (9) + Expenses for disposal of non-performing loans (10) - Reversal of allowance for loan losses (11) - Recoveries of written-off receivables (12)

3. Gains (losses) on securities (25) = Gains (losses) on bonds (7) + Gains (losses) on stocks and other securities (13)

(2) Total for Banks

[Non-consolidated]

(Millions of yen)

		Fiscal year ending March 31, 2026		Fiscal year ended March 31, 2025
		Third quarter	YoY change	
Ordinary income	1	72,525	7,732	64,793
Gross business profit	2	46,124	2,520	43,604
(Core gross business profit)	3	(48,647)	(3,838)	(44,809)
Net interest income	4	48,154	(1,712)	49,866
(of which, gains (losses) on cancellation of investment trusts)	5	(488)	((102))	(590)
Net fees and commissions	6	6,232	83	6,149
Net other operating income (expenses)	7	(8,261)	4,148	(12,409)
(of which, gains (losses) on bonds)	8	((2,523))	((1,319))	(1,204))
Expenses (excluding non-recurring items) (-)	9	25,304	232	25,072
Personnel expenses (-)	10	13,103	143	12,960
Non-personnel expenses (-)	11	10,542	(43)	10,585
Taxes (-)	12	1,657	133	1,524
Real net business profit	13	20,819	2,287	18,532
(Core net business profit)	14	(23,343)	(3,607)	(19,736)
(Core net business profit (excluding gains (losses) on cancellation of investment trusts))	15	(22,854)	(3,708)	(19,146)
Provision for general allowance for loan losses (-)	16	2,364	2,760	(396)
Net business profit	17	18,453	(475)	18,928
Non-recurring gains (losses)	18	(474)	(1,596)	1,122
of which, expenses for disposal of non-performing loans (-)	19	5,296	3,915	1,381
of which, reversal of allowance for loan losses	20	-	(290)	290
of which, recoveries of written-off receivables	21	134	(349)	483
of which, gains (losses) on stocks and other securities	22	3,725	2,803	922
Ordinary profit	23	17,977	(2,073)	20,050
Extraordinary gains (losses)	24	(139)	173	(312)
Profit before income taxes	25	17,837	(1,900)	19,737
Total income taxes (-)	26	6,302	581	5,721
Income taxes - current (-)	27	6,649	1,398	5,251
Income taxes - deferred (-)	28	(345)	(814)	469
Profit	29	11,534	(2,480)	14,014
Credit costs	30	7,525	7,313	212
Gains (losses) on securities	31	1,203	1,484	(281)

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

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

3. Credit costs (30) = Provision for general allowance for loan losses (16) + Expenses for disposal of non-performing loans (19) - Reversal of allowance for loan losses (20) - Recoveries of written-off receivables (21)

4. Gains (losses) on securities (31) = Gains (losses) on bonds (8) + Gains (losses) on stocks and other securities (22)

(3) The Tokushima Taisho Bank, Ltd.

[Non-consolidated]

(Millions of yen)

		Fiscal year ending March 31, 2026 Third quarter	YoY change		Fiscal year ended March 31, 2025 Third quarter
Ordinary income	1	39,774	1,737		38,037
Gross business profit	2	24,954	859		24,095
(Core gross business profit)	3	(27,316)	(2,765)		(24,551)
Net interest income	4	28,880	(1,522)		30,402
(of which, gains (losses) on cancellation of investment trusts)	5	(329)	(114)		(215)
Net fees and commissions	6	3,219	11		3,208
Net other operating income (expenses)	7	(7,145)	2,369		(9,514)
(of which, gains (losses) on bonds)	8	((2,362))	((1,906))		((456))
Expenses (excluding non-recurring items) (-)	9	13,991	42		13,949
Personnel expenses (-)	10	7,202	66		7,136
Non-personnel expenses (-)	11	5,906	(91)		5,997
Taxes (-)	12	883	69		814
Real net business profit	13	10,962	816		10,146
(Core net business profit)	14	(13,325)	(2,723)		(10,602)
(Core net business profit (excluding gains (losses) on cancellation of investment trusts))	15	(12,995)	(2,608)		(10,387)
Provision for general allowance for loan losses (-)	16	338	734		(396)
Net business profit	17	10,623	81		10,542
Non-recurring gains (losses)	18	(1,492)	(1,701)		209
of which, expenses for disposal of non- performing loans (-)	19	2,898	1,700		1,198
of which, reversal of allowance for loan losses	20	-	-		-
of which, recoveries of written-off receivables	21	93	(105)		198
of which, gains (losses) on stocks and other securities	22	604	(58)		662
Ordinary profit	23	9,131	(1,620)		10,751
Extraordinary gains (losses)	24	(61)	39		(100)
Profit before income taxes	25	9,069	(1,582)		10,651
Total income taxes (-)	26	3,053	(360)		3,413
Income taxes - current (-)	27	3,156	116		3,040
Income taxes - deferred (-)	28	(102)	(474)		372
Profit	29	6,016	(1,221)		7,237
Credit costs	30	3,143	2,539		604
Gains (losses) on securities	31	(1,757)	(1,963)		206

(Note) 1. Core gross business profit (3) = Gross business profit (2) - Gains (losses) on bonds (8)
 2. Core net business profit (14) = Core gross business profit (3) - Expenses (excluding non-recurring items) (9)
 3. Credit costs (30) = Provision for general allowance for loan losses (16) + Expenses for disposal of non-performing loans
 (19) - Reversal of allowance for loan losses (20) - Recoveries of written-off receivables (21)
 4. Gains (losses) on securities (31) = Gains (losses) on bonds (8) + Gains (losses) on stocks and other securities (22)

(4) The Kagawa Bank, Ltd.

[Non-consolidated]

(Millions of yen)

		Fiscal year ending March 31, 2026 Third quarter	YoY change		Fiscal year ended March 31, 2025 Third quarter
Ordinary income	1	32,751	5,995		26,756
Gross business profit	2	21,170	1,661		19,509
(Core gross business profit)	3	(21,331)	(1,073)		(20,258)
Net interest income	4	19,274	(190)		19,464
(of which, gains (losses) on cancellation of investment trusts)	5	(159)	((216))		(375)
Net fees and commissions	6	3,013	72		2,941
Net other operating income (expenses)	7	(1,116)	1,779		(2,895)
(of which, gains (losses) on bonds)	8	((161))	(587)		((748))
Expenses (excluding non-recurring items) (-)	9	11,313	190		11,123
Personnel expenses (-)	10	5,901	77		5,824
Non-personnel expenses (-)	11	4,636	48		4,588
Taxes (-)	12	774	64		710
Real net business profit	13	9,857	1,471		8,386
(Core net business profit)	14	(10,018)	(884)		(9,134)
(Core net business profit (excluding gains (losses) on cancellation of investment trusts))	15	(9,859)	(1,100)		(8,759)
Provision for general allowance for loan losses (-)	16	2,026	2,026		-
Net business profit	17	7,830	(556)		8,386
Non-recurring gains (losses)	18	1,018	105		913
of which, expenses for disposal of non- performing loans (-)	19	2,398	2,215		183
of which, reversal of allowance for loan losses	20	-	(290)		290
of which, recoveries of written-off receivables	21	41	(244)		285
of which, gains (losses) on stocks and other securities	22	3,121	2,861		260
Ordinary profit	23	8,846	(453)		9,299
Extraordinary gains (losses)	24	(78)	134		(212)
Profit before income taxes	25	8,768	(318)		9,086
Total income taxes (-)	26	3,249	941		2,308
Income taxes - current (-)	27	3,493	1,282		2,211
Income taxes - deferred (-)	28	(243)	(340)		97
Profit	29	5,518	(1,259)		6,777
Credit costs	30	4,382	4,774		(392)
Gains (losses) on securities	31	2,960	3,447		(487)

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

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

3. Credit costs (30) = Provision for general allowance for loan losses (16) + Expenses for disposal of non-performing loans
(19) - Reversal of allowance for loan losses (20) - Recoveries of written-off receivables (21)

4. Gains (losses) on securities (31) = Gains (losses) on bonds (8) + Gains (losses) on stocks and other securities (22)

2. Core net business profit [Non-consolidated]

(Millions of yen)

		Fiscal year ending March 31, 2026 Third quarter	YoY change	Fiscal year ended March 31, 2025 Third quarter
Total for Banks	Core net business profit (= (1) + (2) - (3))	17,957	747	17,210
	(1) Average balance of loans × Loan-to-deposit spread	37,029	896	36,133
	(2) Net fees and commissions	6,232	83	6,149
	(3) Expenses	25,304	232	25,072
	Core net business profit (after deducting foreign currency funding costs)	14,667	2,144	12,523
The Tokushima Taisho Bank, Ltd.	Core net business profit (= (1) + (2) - (3))	9,980	408	9,572
	(1) Average balance of loans × Loan-to-deposit spread	20,752	439	20,313
	(2) Net fees and commissions	3,219	11	3,208
	(3) Expenses	13,991	42	13,949
	Core net business profit (after deducting foreign currency funding costs)	7,891	1,388	6,503
The Kagawa Bank, Ltd.	Core net business profit (= (1) + (2) - (3))	7,977	339	7,638
	(1) Average balance of loans × Loan-to-deposit spread	16,277	457	15,820
	(2) Net fees and commissions	3,013	72	2,941
	(3) Expenses	11,313	190	11,123
	Core net business profit (after deducting foreign currency funding costs)	6,776	756	6,020

3. 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 December 31, 2025	Change from March 31, 2025	Change from December 31, 2024	As of March 31, 2025	As of December 31, 2024
Total for Banks	Deposits	4,572,062	144,435	187,091	4,427,627	4,384,971
	Loans (and bills discounted)	3,836,989	138,732	134,075	3,698,257	3,702,914
	Securities	765,120	31,259	(23,123)	733,861	788,243
The Tokushima Taisho Bank, Ltd.	Deposits	2,443,640	57,209	85,307	2,386,431	2,358,333
	Loans (and bills discounted)	2,076,321	43,633	27,895	2,032,688	2,048,426
	Securities	390,128	1,827	(40,989)	388,301	431,117
The Kagawa Bank, Ltd.	Deposits	2,128,422	87,226	101,784	2,041,196	2,026,638
	Loans (and bills discounted)	1,760,668	95,099	106,180	1,665,569	1,654,488
	Securities	374,992	29,432	17,866	345,560	357,126

(2) Average balance during the period [Non-consolidated]

(Millions of yen)

		Nine months ended December 31, 2025	vs. March 2025	vs. December 2024	Fiscal year ended March 31, 2025	Nine months ended December 31, 2024
Total for Banks	Deposits	4,483,439	152,578	164,576	4,330,861	4,318,863
	Loans (and bills discounted)	3,743,126	114,694	135,154	3,628,432	3,607,972
	Securities	754,201	(615)	6,061	754,816	748,140
The Tokushima Taisho Bank, Ltd.	Deposits	2,408,035	67,369	72,342	2,340,666	2,335,693
	Loans (and bills discounted)	2,043,262	37,025	47,461	2,006,237	1,995,801
	Securities	396,802	(11,063)	(7,782)	407,865	404,584
The Kagawa Bank, Ltd.	Deposits	2,075,404	85,209	92,234	1,990,195	1,983,170
	Loans (and bills discounted)	1,699,864	77,669	87,693	1,622,195	1,612,171
	Securities	357,399	10,448	13,843	346,951	343,556

(2) Status of Deposits

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

(Millions of yen)

		As of December 31, 2025			As of March 31, 2025	As of December 31, 2024
			Change from March 31, 2025	Change from December 31, 2024		
Total for Banks	Deposits	4,572,062	144,435	187,091	4,427,627	4,384,971
	Individual deposits	2,726,558	43,759	20,013	2,682,799	2,706,545
	Corporate deposits	1,626,780	86,069	144,621	1,540,711	1,482,159
	Public deposits	206,421	18,743	27,861	187,678	178,560
	Deposits from financial institutions	12,299	(4,137)	(5,405)	16,436	17,704
The Tokushima Taisho Bank, Ltd.	Deposits	2,443,640	57,209	85,307	2,386,431	2,358,333
	Individual deposits	1,458,486	19,158	5,325	1,439,328	1,453,161
	Corporate deposits	905,584	14,162	54,638	891,422	850,946
	Public deposits	77,644	27,713	25,726	49,931	51,918
	Deposits from financial institutions	1,924	(3,824)	(382)	5,748	2,306
The Kagawa Bank, Ltd.	Deposits	2,128,422	87,226	101,784	2,041,196	2,026,638
	Individual deposits	1,268,072	24,601	14,688	1,243,471	1,253,384
	Corporate deposits	721,196	71,907	89,983	649,289	631,213
	Public deposits	128,777	(8,970)	2,135	137,747	126,642
	Deposits from financial institutions	10,375	(313)	(5,023)	10,688	15,398

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

(Millions of yen)

		As of December 31, 2025			As of March 31, 2025	As of December 31, 2024
			Change from March 31, 2025	Change from December 31, 2024		
Total for Banks	Deposits	4,572,062	144,435	187,091	4,427,627	4,384,971
	Negotiable certificates of deposit (NCDs)	147,978	23,946	4,131	124,032	143,847
	Assets under custody	329,221	31,371	32,581	297,850	296,640
	Public bonds	17,803	2,405	3,566	15,398	14,237
	Investment trusts	115,369	20,176	18,219	95,193	97,150
	Life insurance	196,046	8,790	10,795	187,256	185,251
	Total assets under custody	5,049,263	199,752	223,804	4,849,511	4,825,459
The Tokushima Taisho Bank, Ltd.	Deposits	2,443,640	57,209	85,307	2,386,431	2,358,333
	Negotiable certificates of deposit (NCDs)	106,128	29,696	13,881	76,432	92,247
	Assets under custody	171,969	20,417	23,233	151,552	148,736
	Public bonds	13,909	719	2,118	13,190	11,791
	Investment trusts	58,497	9,239	8,536	49,258	49,961
	Life insurance	99,561	10,458	12,578	89,103	86,983
	Total assets under custody	2,721,738	107,322	122,422	2,614,416	2,599,316
The Kagawa Bank, Ltd.	Deposits	2,128,422	87,226	101,784	2,041,196	2,026,638
	Negotiable certificates of deposit (NCDs)	41,850	(5,750)	(9,750)	47,600	51,600
	Assets under custody	157,252	10,954	9,348	146,298	147,904
	Public bonds	3,894	1,686	1,448	2,208	2,446
	Investment trusts	56,872	10,937	9,683	45,935	47,189
	Life insurance	96,485	(1,668)	(1,783)	98,153	98,268
	Total assets under custody	2,327,525	92,430	101,382	2,235,095	2,226,143

(3) Status of Loans

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

(Millions of yen)

		As of December 31, 2025	Change from March 31, 2025	Change from December 31, 2024	As of March 31, 2025	As of December 31, 2024
Total for Banks	Loans (and bills discounted)	3,836,989	138,732	134,075	3,698,257	3,702,914
	Loans to corporations	3,026,464	122,130	114,230	2,904,334	2,912,234
	Of which, loans to SMEs	2,603,877	86,044	78,976	2,517,833	2,524,901
	Loans to individuals	810,524	16,602	19,846	793,922	790,678
	Of which, personal loans	752,037	19,724	24,069	732,313	727,968
	Housing loans	578,922	14,049	17,653	564,873	561,269
	Other loans	173,114	5,676	6,415	167,438	166,699
The Tokushima Taisho Bank, Ltd.	Loans (and bills discounted)	2,076,321	43,633	27,895	2,032,688	2,048,426
	Loans to corporations	1,729,154	39,756	22,478	1,689,398	1,706,676
	Of which, loans to SMEs	1,508,027	22,768	12,750	1,485,259	1,495,277
	Loans to individuals	347,167	3,877	5,418	343,290	341,749
	Of which, personal loans	295,732	6,910	9,392	288,822	286,340
	Housing loans	263,595	8,312	10,747	255,283	252,848
	Other loans	32,137	(1,401)	(1,355)	33,538	33,492
The Kagawa Bank, Ltd.	Loans (and bills discounted)	1,760,668	95,099	106,180	1,665,569	1,654,488
	Loans to corporations	1,297,310	82,374	91,752	1,214,936	1,205,558
	Of which, loans to SMEs	1,095,850	63,276	66,226	1,032,574	1,029,624
	Loans to individuals	463,357	12,725	14,428	450,632	448,929
	Of which, personal loans	456,305	12,814	14,677	443,491	441,628
	Housing loans	315,327	5,737	6,906	309,590	308,421
	Other loans	140,977	7,077	7,770	133,900	133,207

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

(Millions of yen, %)

		As of December 31, 2025	Change from March 31, 2025	Change from December 31, 2024	As of March 31, 2025	As of December 31, 2024
Total for Banks	Loans to SMEs, etc.	3,414,401	102,646	98,822	3,311,755	3,315,579
	Ratio of loans to SMEs, etc.	88.98	(0.56)	(0.55)	89.54	89.53
The Tokushima Taisho Bank, Ltd.	Loans to SMEs, etc.	1,855,194	26,645	18,168	1,828,549	1,837,026
	Ratio of loans to SMEs, etc.	89.35	(0.60)	(0.32)	89.95	89.67
The Kagawa Bank, Ltd.	Loans to SMEs, etc.	1,559,207	76,001	80,654	1,483,206	1,478,553
	Ratio of loans to SMEs, etc.	88.55	(0.50)	(0.81)	89.05	89.36

(3) Balance of loans by region [Non-consolidated]

(Millions of yen)

	As of December 31, 2025			As of March 31, 2025	As of December 31, 2024
		Change from March 31, 2025	Change from December 31, 2024		
Total for Banks	Loans (and bills discounted)	3,836,989	138,732	134,075	3,698,257
	(Of which, Osaka area)	(1,222,700)	(29,136)	(27,127)	(1,193,564)
	Tokushima Prefecture	567,025	1,919	5,253	565,106
	Kagawa Prefecture	652,943	13,591	22,832	639,352
	Ehime Prefecture	500,496	42,077	29,424	458,419
	Kochi Prefecture	73,827	545	(552)	73,282
	Okayama Prefecture	215,269	5,397	6,803	209,872
	Hiroshima Prefecture	17,434	6,181	6,118	11,253
	Osaka Prefecture	1,092,723	25,363	24,513	1,067,360
	Hyogo Prefecture	127,070	493	(1,030)	126,577
	Kyoto Prefecture	36,504	2,240	2,405	34,264
	Tokyo	553,688	40,921	38,308	512,767
The Tokushima Taisho Bank, Ltd.	Loans (and bills discounted)	2,076,321	43,633	27,895	2,032,688
	(Of which, Osaka area)	(967,242)	(22,540)	(16,641)	(944,702)
	Tokushima Prefecture	540,281	(86)	2,605	540,367
	Kagawa Prefecture	27,175	(892)	(504)	28,067
	Ehime Prefecture	187,079	10,793	5,089	176,286
	Kochi Prefecture	40,265	(925)	(1,856)	41,190
	Osaka Prefecture	837,265	18,767	14,027	818,498
	Hyogo Prefecture	127,070	493	(1,030)	126,577
	Kyoto Prefecture	36,504	2,240	2,405	34,264
	Tokyo	280,677	13,240	7,159	267,437
The Kagawa Bank, Ltd.	Loans (and bills discounted)	1,760,668	95,099	106,180	1,665,569
	(Of which, Osaka area)	(255,458)	(6,596)	(10,486)	(248,862)
	Tokushima Prefecture	26,744	2,005	2,648	24,739
	Kagawa Prefecture	625,768	14,483	23,336	611,285
	Ehime Prefecture	313,417	31,284	24,335	282,133
	Kochi Prefecture	33,562	1,470	1,304	32,092
	Okayama Prefecture	215,269	5,397	6,803	209,872
	Hiroshima Prefecture	17,434	6,181	6,118	11,253
	Osaka Prefecture	255,458	6,596	10,486	248,862
	Tokyo	273,011	27,681	31,149	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) Status of disclosed claims based on the Financial Reconstruction Act [Non-consolidated]

(Millions of yen, %)

		As of December 31, 2025			As of March 31, 2025	As of December 31, 2024
			Change from March 31, 2025	Change from December 31, 2024		
Total for Banks	Claims in bankruptcy, rehabilitation and other equivalent claims	15,654	2,763	3,415	12,891	12,239
	Doubtful claims	56,029	6,557	5,960	49,472	50,069
	Substandard claims	3,189	(239)	(1,906)	3,428	5,095
	Total (Ratio to total credit)	74,874 (1.91)	9,081 (0.17)	7,469 (0.13)	65,793 (1.74)	67,405 (1.78)
	Normal claims	3,839,228	130,699	128,384	3,708,529	3,710,844
	Total credit	3,914,102	139,780	135,853	3,774,322	3,778,249
The Tokushima Taisho Bank, Ltd.	Claims in bankruptcy, rehabilitation and other equivalent claims	8,836	2,476	2,267	6,360	6,569
	Doubtful claims	24,976	(814)	(1,850)	25,790	26,826
	Substandard claims	1,221	(197)	(410)	1,418	1,631
	Total (Ratio to total credit)	35,034 (1.66)	1,465 (0.04)	7 ((0.02))	33,569 (1.62)	35,027 (1.68)
	Normal claims	2,073,081	42,027	26,486	2,031,054	2,046,595
	Total credit	2,108,115	43,492	26,493	2,064,623	2,081,622
The Kagawa Bank, Ltd.	Claims in bankruptcy, rehabilitation and other equivalent claims	6,818	287	1,148	6,531	5,670
	Doubtful claims	31,053	7,371	7,810	23,682	23,243
	Substandard claims	1,968	(42)	(1,496)	2,010	3,464
	Total (Ratio to total credit)	39,840 (2.20)	7,616 (0.32)	7,462 (0.30)	32,224 (1.88)	32,378 (1.90)
	Normal claims	1,766,147	88,672	101,898	1,677,475	1,664,249
	Total credit	1,805,987	96,288	109,360	1,709,699	1,696,627

Amount of partial direct write-offs	Total for Banks	8,379	(1,254)	195	9,633	8,184
	The Tokushima Taisho Bank, Ltd.	5,726	(729)	305	6,455	5,421
	The Kagawa Bank, Ltd.	2,653	(525)	(110)	3,178	2,763

4. Capital Adequacy Ratio

(1) TOMONY Holdings, Inc. (based on Japanese standards) [Consolidated]

(Millions of yen, %)

	As of December 31, 2025			As of March 31, 2025	As of December 31, 2024
		Change from March 31, 2025	Change from December 31, 2024		
(1) Consolidated capital adequacy ratio ((2)/(3)×100)	9.42	(0.04)	0.19	9.46	9.23
(2) Amount of consolidated capital	295,921	9,953	9,856	285,968	286,065
(3) Amount of risk-weighted assets	3,139,858	118,964	42,474	3,020,894	3,097,384
(4) Total required consolidated capital ((3)×4%)	125,594	4,759	1,699	120,835	123,895

(2) The Tokushima Taisho Bank, Ltd. (based on Japanese standards) [Non-consolidated]

(Millions of yen, %)

	As of December 31, 2025			As of March 31, 2025	As of December 31, 2024
		Change from March 31, 2025	Change from December 31, 2024		
(1) Non-consolidated capital adequacy ratio ((2)/(3)×100)	8.61	(0.01)	0.16	8.62	8.45
(2) Amount of non-consolidated capital	150,700	4,081	3,234	146,619	147,466
(3) Amount of risk-weighted assets	1,749,583	49,409	4,703	1,700,174	1,744,880
(4) Total required non-consolidated capital ((3)×4%)	69,983	1,977	188	68,006	69,795

(3) The Kagawa Bank, Ltd. (based on Japanese standards) [Non-consolidated]

(Millions of yen, %)

	As of December 31, 2025			As of March 31, 2025	As of December 31, 2024
		Change from March 31, 2025	Change from December 31, 2024		
(1) Non-consolidated capital adequacy ratio ((2)/(3)×100)	10.02	(0.05)	0.13	10.07	9.89
(2) Amount of non-consolidated capital	137,143	6,291	5,380	130,852	131,763
(3) Amount of risk-weighted assets	1,367,716	68,901	36,103	1,298,815	1,331,613
(4) Total required non-consolidated capital ((3)×4%)	54,708	2,756	1,444	51,952	53,264

5. Valuation gains (losses) on securities [Non-consolidated]

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

(Millions of yen)

	As of December 31, 2025				As of March 31, 2025			
	Book value	Unrealized gains (losses)		Gains	Losses	Book value	Unrealized gains (losses)	
		Gains	Losses				Gains	Losses
Total for Banks	56,429	(1,086)	18	1,105	39,217	(849)	17	867
The Tokushima Taisho Bank, Ltd.	-	-	-	-	-	-	-	-
The Kagawa Bank, Ltd.	56,429	(1,086)	18	1,105	39,217	(849)	17	867

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

(Millions of yen)

	As of December 31, 2025				As of March 31, 2025				
	Market value	Valuation difference			Market value	Valuation difference			
			Gains	Losses			Gains	Losses	
Total for Banks	Available-for-sale securities	697,362	(3,691)	22,921	26,612	683,550	(7,523)	16,733	24,256
	Stocks	15,811	11,943	11,962	19	19,443	11,816	11,825	8
	Bonds	316,056	(15,694)	0	15,694	302,816	(11,791)	4	11,795
	Other	365,492	60	10,957	10,897	361,288	(7,548)	4,903	12,452
The Tokushima Taisho Bank, Ltd.	Available-for-sale securities	382,010	4,078	12,806	8,727	380,496	1,465	8,722	7,257
	Stocks	8,487	6,160	6,179	19	7,053	4,665	4,674	8
	Bonds	203,066	(6,653)	0	6,653	186,687	(4,846)	4	4,850
	Other	170,455	4,571	6,626	2,054	186,755	1,646	4,044	2,398
The Kagawa Bank, Ltd.	Available-for-sale securities	315,352	(7,769)	10,115	17,885	303,054	(8,988)	8,011	16,999
	Stocks	7,324	5,783	5,783	0	12,390	7,151	7,151	0
	Bonds	112,990	(9,041)	-	9,041	116,129	(6,945)	-	6,945
	Other	195,037	(4,511)	4,331	8,843	174,533	(9,194)	859	10,054

(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 (quarterly) balance sheet and the acquisition cost.

End