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Consolidated Financial Results for the Six Months Ended September 30, 2026 (Under Japanese GAAP)

November 13, 2026

Company name TOMONY Holdings, Inc. Stock exchange listing: Tokyo
Code: 8600 URL: https://www.tomony-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 filing date of semi-annual securities report: November 17, 2026
Scheduled date to commence dividend payment: December 8, 2026
Presence of trading account None
Preparation of supplementary materials for financial results: Yes
Holding of financial results briefing : Yes (for institutional investors and analysts)

(Amounts are rounded down to the nearest million yen, and percentages are truncated to one decimal place.)

1. Consolidated Financial Results for the six months ended September 30, 2026 (from April 1, 2026 to September 30, 2026)

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

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	million yen	%	million yen	%	million yen	%
Six months ended September 30, 2026	56,814	9.7	13,345	35.3	9,315	64.3
Six months ended September 30, 2025	51,769	13.9	9,858	(21.4)	5,668	(34.7)

(Note) Comprehensive income Six months ended September 30, 2026 3,081 million yen (61.4%) Six months ended September 30, 2025 7,988 million yen (5.0%)

	Basic earnings per share	Diluted earnings per share
	yen	yen
Six months ended September 30, 2026	48.37	47.81
Six months ended September 30, 2025	29.38	28.92

(2) Financial conditions

	Total assets	Total net assets	Equity-to-asset ratio
	million yen	million yen	%
As of September 30, 2026	5,381,950	298,076	5.4
As of March 31, 2026	5,204,096	297,373	5.6

(Reference) Equity As of September 30, 2026 294,876 million yen As of March 31, 2026 293,948 million yen

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

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

2. Cash Dividends

	Annual cash dividends				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	yen sen	yen sen	yen sen	yen sen	yen sen
Fiscal year ended March 31, 2026	-	13.00	-	13.00	26.00
Fiscal year ending March 31, 2027	-	15.50			
Fiscal year ending March 31, 2027 (forecast)			-	15.50	31.00

(Note) Revision of dividend forecasts from the latest announcement: Yes

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)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	million yen	%	million yen	%	yen sen
Full year	27,000	10.8	18,400	13.8	95.30

(Note) Revision of consolidated earnings forecasts from the latest announcement: Yes

For details regarding the revision of consolidated earnings forecasts, please refer to "1. Qualitative Information on the Interim Financial Results (3) Explanation of Consolidated Earnings Forecasts and Other Forward-Looking Information" on page 4 of the attached materials.

* Notes

(1) Significant changes in the scope of consolidation during the interim period: Yes

Newly consolidated: 1 company (Name) Kagawa GiraSol Co., Ltd., Excluded: - company (Name) -

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

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

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

(iii) Changes in accounting estimates : None

(iv) Restatements : None

(3) Issued shares of common stock

(i) Total number of issued shares at the end of the period (including treasury shares)	As of September 30, 2026	193,533,011 shares	As of March 31, 2026	193,533,011 shares
(ii) Number of treasury shares at the end of the period	As of September 30, 2026	460,931 shares	As of March 31, 2026	1,455,395 shares
(iii) Average number of shares outstanding (six months)	Six months ended September 30, 2026	192,560,998 shares	Six months ended September 30, 2025	192,864,266 shares

* Quarterly Financial Results (for the second quarter) are not subject to interim audit procedures by certified public accountants or audit corporations.

* Notes regarding the appropriate use of earnings forecasts and other special matters

The forward-looking statements, including earnings forecasts, contained in this document are based on information currently available to the Company and certain assumptions that it deems reasonable, and actual results may differ significantly due to various factors.

* How to obtain the financial results supplementary explanatory materials

The financial results supplementary explanatory materials are attached to the financial results summary for the second quarter.

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1. Qualitative Information on the Interim Financial Results

(1) Explanation of Operating Results

Regarding operating results for the second quarter, ordinary income increased by 5,045 million yen year on year to 56,814 million yen, due to an increase in interest income from higher interest on loans and an increase in fees and commissions, despite a decrease in other ordinary income resulting from lower gains on sales of stocks and other securities. Ordinary expenses increased by 1,558 million yen year on year to 43,469 million yen, due to factors such as an increase in interest expenses resulting from higher interest on deposits, despite a decrease in credit-related costs. As a result, ordinary profit increased by 3,487 million yen year on year to 13,345 million yen, and profit attributable to owners of parent increased by 3,647 million yen year on year to 9,315 million yen.

(2) Explanation of Financial Condition

As of the end of the second quarter, total assets increased by 177,900 million yen from the end of the previous fiscal year to 5,381,900 million yen, and total net assets increased by 700 million yen from the end of the previous fiscal year to 298,000 million yen. In addition, total deposits including negotiable certificates of deposit (NCDs) increased by 91,000 million yen from the end of the previous fiscal year to 4,804,000 million yen, loans (and bills discounted) increased by 68,000 million yen to 3,914,700 million yen, and securities increased by 66,800 million yen to 840,000 million yen.

(3) Explanation of Consolidated Earnings Forecasts and Other Forward-Looking Information

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

(i) Details of revision (Millions of yen)

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

(ii) Reason for revision

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

2. Interim Consolidated Financial Statements and Principal Notes

(1) Interim Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	484,242	518,243
Trading securities	612	610
Money held in trust	1,135	1,192
Securities	773,217	840,093
Loans (and bills discounted)	3,846,705	3,914,765
Foreign exchanges	4,367	5,156
Lease receivables and investments in leases	14,859	15,460
Other assets	43,189	48,935
Tangible fixed assets	37,959	37,727
Intangible fixed assets	1,760	2,205
Retirement benefit asset	14,177	14,540
Deferred tax assets	2,854	5,063
Customers' liabilities for acceptances and guarantees	6,869	7,209
Allowance for loan losses	(27,853)	(29,254)
Total assets	5,204,096	5,381,950
Liabilities		
Deposits	4,572,190	4,604,973
Negotiable certificates of deposit (NCDs)	140,891	199,044
Borrowed money	141,223	220,598
Foreign exchanges	20	8
Other liabilities	43,574	50,261
Provision for bonuses	370	394
Provision for bonuses for directors (and other officers)	116	50
Retirement benefit liability	64	65
Provision for reimbursement of dormant deposits	43	29
Provision for contingent losses	229	264
Deferred tax liabilities	397	252
Deferred tax liabilities for land revaluation	729	721
Acceptances and guarantees	6,869	7,209
Total liabilities	4,906,723	5,083,874

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Net assets		
Share capital	30,228	30,228
Capital surplus	31,130	30,817
Retained earnings	232,783	239,620
Treasury shares	(1,050)	(333)
Total shareholders' equity	293,092	300,333
Valuation difference on available-for-sale securities	(4,475)	(10,361)
Deferred gains or losses on hedges	(0)	0
Revaluation reserve for land	1,174	1,156
Remeasurements of defined benefit plans	4,157	3,748
Total accumulated other comprehensive income	856	(5,456)
Share acquisition rights	870	585
Non-controlling interests	2,554	2,613
Total net assets	297,373	298,076
Total liabilities and net assets	5,204,096	5,381,950

(2) Interim Consolidated Statements of Income and Interim Consolidated Statements of Comprehensive Income

(Interim Consolidated Statements of Income)

(Millions of yen)

	Six months ended September 30, 2025 (from April 1, 2025 to September 30, 2025)	Six months ended September 30, 2026 (from April 1, 2026 to September 30, 2026)
Ordinary income	51,769	56,814
Interest income	38,553	44,385
(Interest on loans and discounts)	29,290	35,231
(Interest and dividends on securities)	7,978	7,125
Fees and commissions	6,711	7,601
Other operating income	2,920	3,530
Other ordinary income	3,584	1,296
Ordinary expenses	41,911	43,469
Interest expenses	6,169	12,119
(Interest on deposits)	5,502	10,652
Fees and commissions payments	2,128	2,247
Other operating expenses	9,062	8,905
General and administrative expenses	17,069	17,224
Other ordinary expenses	7,480	2,972
Ordinary profit	9,858	13,345
Extraordinary income	5	102
Gains on disposal of fixed assets	5	102
Extraordinary losses	114	20
Losses on disposal of fixed assets	44	10
Impairment losses	70	9
Profit before income taxes	9,749	13,427
Income taxes - current	4,094	3,559
Income taxes - deferred	(54)	498
Total income taxes	4,039	4,058
Net income	5,709	9,368
Profit attributable to non-controlling interests	41	53
Profit attributable to owners of parent	5,668	9,315

(Interim Consolidated Statements of Comprehensive Income)

(Millions of yen)

	Six months ended September 30, 2025 (from April 1, 2025 to September 30, 2025)	Six months ended September 30, 2026 (from April 1, 2026 to September 30, 2026)
Net income	5,709	9,368
Other comprehensive income	2,279	(6,286)
Valuation difference on available-for-sale securities	2,555	(5,878)
Deferred gains or losses on hedges	(0)	0
Remeasurements of defined benefit plans, net of tax	(275)	(408)
Comprehensive income	7,988	3,081
(Details)		
Comprehensive income attributable to owners of parent	7,916	3,020
Comprehensive income attributable to non-controlling interests	72	61

(3) Interim Consolidated Statements of Changes in Equity

Six months ended September 30, 2025

(Millions of yen)

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

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

Six months ended September 30, 2026

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	30,228	31,130	232,783	(1,050)	293,092
Changes during period					
Dividends of surplus			(2,497)		(2,497)
Profit attributable to owners of parent			9,315		9,315
Purchase of treasury shares				(0)	(0)
Disposal of treasury shares		(312)		717	404
Reversal of revaluation reserve for land			18		18
Net changes in items other than shareholders' equity					
Total changes during period	-	(312)	6,836	717	7,240
Balance at end of period	30,228	30,817	239,620	(333)	300,333

	Accumulated other comprehensive income					Share acquisition rights	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	(4,475)	(0)	1,174	4,157	856	870	2,554	297,373
Changes during period								
Dividends of surplus								(2,497)
Profit attributable to owners of parent								9,315
Purchase of treasury shares								(0)
Disposal of treasury shares								404
Reversal of revaluation reserve for land								18
Net changes in items other than shareholders' equity	(5,885)	0	(18)	(408)	(6,312)	(284)	59	(6,537)
Total changes during period	(5,885)	0	(18)	(408)	(6,312)	(284)	59	703
Balance at end of period	(10,361)	0	1,156	3,748	(5,456)	585	2,613	298,076

(4) Notes to the Interim Consolidated Financial Statements

(Notes on Going Concern)

Not applicable.

(Reference) Summary of Non-consolidated Financial Results (The Tokushima Taisho Bank, Ltd.)

November 13, 2026

Company name	The Tokushima Taisho Bank, Ltd.			URL https://www.tokugin.co.jp/
Representative	(Title)	President Senior Managing Director, General Manager of Corporate Planning	(Name) Toyohiko Bando	
Contact	(Title)	Headquarters and General Manager of Corporate Planning Department	(Name) Hiroshi Nishimura	TEL 088-623-3111

(Amounts are rounded down to the nearest million yen, and percentages are truncated to one decimal place.)

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

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

	Ordinary income		Ordinary profit		Net income	
	million yen	%	million yen	%	million yen	%
Six months ended September 30, 2026	30,366	15.9	7,511	91.2	5,139	125.3
Six months ended September 30, 2025	26,183	4.3	3,927	(40.1)	2,280	(47.9)

	Interim net income per share
	yen
Six months ended September 30, 2026	66.60
Six months ended September 30, 2025	29.54

(2) Non-consolidated financial condition

	Total assets	Total net assets	Equity-to-asset ratio
	million yen	million yen	%
As of September 30, 2026	2,843,781	155,056	5.4
As of March 31, 2026	2,740,694	153,963	5.6

(Reference) Equity As of September 30, 2026 155,056 million yen As of March 31, 2026 153,963 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 stipulated in the Capital Adequacy Ratio 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 40 of the Briefing Materials for Financial Results.

3. Interim Financial Statements

(1) Interim Balance Sheets

(Millions of yen)

Account	As of March 31, 2026	As of September 30, 2026
(Assets)		
Cash and due from banks	231,063	267,857
Trading securities	602	600
Money held in trust	135	212
Securities	393,778	448,377
Loans (and bills discounted)	2,079,746	2,086,317
Foreign exchanges	1,522	1,816
Other assets	16,839	20,134
Other assets	16,839	20,134
Tangible fixed assets	19,865	19,634
Intangible fixed assets	1,522	1,897
Prepaid pension cost	4,640	5,257
Deferred tax assets	1,050	1,677
Customers' liabilities for acceptances and guarantees	2,904	3,377
Allowance for loan losses	(12,977)	(13,381)
Total assets	2,740,694	2,843,781

(Millions of yen)

Account	As of March 31, 2026	As of September 30, 2026
(Liabilities)		
Deposits	2,431,377	2,465,899
Negotiable certificates of deposit (NCDs)	98,191	114,444
Borrowed money	35,000	81,000
Foreign exchanges	11	0
Other liabilities	18,166	22,955
Income taxes payable	2,044	1,998
Asset retirement obligations	192	193
Other liabilities	15,929	20,764
Provision for bonuses for directors (and other officers)	44	19
Provision for reimbursement of dormant deposits	18	14
Provision for contingent losses	98	101
Deferred tax liabilities for land revaluation	918	910
Acceptances and guarantees	2,904	3,377
Total liabilities	2,586,731	2,688,724
(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	120,087	123,649
Legal retained earnings	2,280	2,280
Other retained earnings	117,806	121,369
General reserve	40,147	40,147
Reserve for reduction entry of fixed assets	80	78
Retained earnings brought forward	77,578	81,142
Total shareholders' equity	151,575	155,137
Valuation difference on available-for-sale securities	947	(1,504)
Deferred gains or losses on hedges	(0)	0
Revaluation reserve for land	1,441	1,422
Total valuation and translation adjustments	2,388	(80)
Total net assets	153,963	155,056
Total liabilities and net assets	2,740,694	2,843,781

(2) Interim Statements of Income

(Millions of yen)

Account	Six months ended September 30, 2025	Six months ended September 30, 2026
Ordinary income	26,183	30,366
Interest income	22,597	25,497
(Interest on loans and discounts)	(16,240)	(18,792)
(Interest and dividends on securities)	(5,691)	(5,669)
Fees and commissions	3,087	3,564
Other operating income	8	260
Other ordinary income	489	1,044
Ordinary expenses	22,255	22,854
Interest expenses	3,110	6,024
(Interest on deposits)	(2,707)	(5,399)
Fees and commissions payments	898	920
Other operating expenses	5,910	5,421
General and administrative expenses	9,075	9,232
Other ordinary expenses	3,260	1,255
Ordinary profit	3,927	7,511
Extraordinary income	-	84
Extraordinary losses	43	11
Profit before income taxes	3,883	7,585
Income taxes - current	1,679	1,969
Income taxes - deferred	(75)	476
Total income taxes	1,603	2,446
Net income	2,280	5,139

(3) Interim Statements of Changes in Equity

Six months ended September 30, 2025

(Millions of yen)

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

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

Six months ended September 30, 2026

(Millions of yen)

	Shareholders' equity									
		Capital surplus			Retained earnings					
						Other retained earnings				
	Share capital	Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	General reserve	Reserve for reduction entry of fixed assets	Retained earnings brought forward	Total retained earnings	Total shareholders' equity
Balance at beginning of period	14,173	12,651	4,662	17,314	2,280	40,147	80	77,578	120,087	151,575
Changes during period										
Dividends of surplus								(1,595)	(1,595)	(1,595)
Net income								5,139	5,139	5,139
Reversal of reserve for reduction entry of fixed assets							(1)	1	-	-
Reversal of revaluation reserve for land								18	18	18
Net changes in items other than shareholders' equity										
Total changes during period	-	-	-	-	-	-	(1)	3,563	3,562	3,562
Balance at end of period	14,173	12,651	4,662	17,314	2,280	40,147	78	81,142	123,649	155,137

	Valuation and translation adjustments				Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at beginning of period	947	(0)	1,441	2,388	153,963
Changes during period					
Dividends of surplus					(1,595)
Net income					5,139
Reversal of reserve for reduction entry of fixed assets					-
Reversal of revaluation reserve for land					18
Net changes in items other than shareholders' equity	(2,451)	0	(18)	(2,469)	(2,469)
Total changes during period	(2,451)	0	(18)	(2,469)	1,093
Balance at end of period	(1,504)	0	1,422	(80)	155,056

(Reference) Summary of Non-consolidated Financial Results (The Kagawa Bank, Ltd.)

November 13, 2026

Company name	The Kagawa Bank, Ltd.			URL https://www.kagawabank.co.jp/
Representative	(Title)	President	(Name) Hiroshi Ariki	
Contact	(Title)	Director, General Manager of Corporate Planning Department	(Name) Akira Karato	TEL 087-812-5132

(Amounts are rounded down to the nearest million yen, and percentages are truncated to one decimal place.)

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

(1) Non-consolidated results of operations (%: Changes from the previous interim period)

	Ordinary income		Ordinary profit		Net income	
	million yen	%	million yen	%	million yen	%
Six months ended September 30, 2026	23,338	4.5	5,622	(2.1)	4,076	22.9
Six months ended September 30, 2025	22,316	29.1	5,747	(0.8)	3,316	(19.9)

	Interim net income per share
	yen
Six months ended September 30, 2026	53.86
Six months ended September 30, 2025	43.81

(2) Non-consolidated financial condition

	Total assets	Total net assets	Equity-to-asset ratio
	million yen	million yen	%
As of September 30, 2026	2,525,891	134,790	5.3
As of March 31, 2026	2,450,036	135,494	5.5

(Reference) Equity As of September 30, 2026 134,790 million yen As of March 31, 2026 135,494 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 stipulated in the Notification on Capital Adequacy Ratio.

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 40 of the Briefing Materials for Financial Results.

3. Interim Financial Statements

(1) Interim Balance Sheets

(Millions of yen)

Account	As of March 31, 2026	As of September 30, 2026
(Assets)		
Cash and due from banks	253,059	250,266
Trading securities	9	9
Money held in trust	1,000	980
Securities	377,849	390,102
Loans (and bills discounted)	1,776,393	1,840,106
Foreign exchanges	2,845	3,340
Other assets	13,494	15,366
Other assets	13,494	15,366
Tangible fixed assets	27,747	27,361
Intangible fixed assets	235	255
Prepaid pension cost	3,479	3,821
Deferred tax assets	4,404	5,936
Customers' liabilities for acceptances and guarantees	3,965	3,831
Allowance for loan losses	(14,447)	(15,486)
Total assets	2,450,036	2,525,891

(Millions of yen)

Account	As of March 31, 2026	As of September 30, 2026
(Liabilities)		
Deposits	2,148,111	2,147,343
Negotiable certificates of deposit (NCDs)	42,700	84,600
Borrowed money	95,444	129,413
Foreign exchanges	9	8
Other liabilities	20,381	21,969
Income taxes payable	3,329	1,468
Lease obligations	6	6
Asset retirement obligations	225	226
Other liabilities	16,819	20,267
Provision for bonuses	336	339
Provision for bonuses for directors (and other officers)	34	17
Provision for reimbursement of dormant deposits	25	14
Provision for contingent losses	130	162
Deferred tax liabilities for land revaluation	3,401	3,400
Acceptances and guarantees	3,965	3,831
Total liabilities	2,314,541	2,391,101
(Net assets)		
Share capital	14,105	14,105
Capital surplus	11,430	11,430
Capital reserve	11,430	11,430
Retained earnings	109,171	111,925
Legal retained earnings	2,674	2,674
Other retained earnings	106,496	109,250
Reserve for reduction entry	17	17
General reserve	43,436	43,436
Retained earnings brought forward	63,041	65,796
Total shareholders' equity	134,707	137,462
Valuation difference on available-for-sale securities	(5,402)	(8,869)
Revaluation reserve for land	6,189	6,197
Total valuation and translation adjustments	787	(2,672)
Total net assets	135,494	134,790
Total liabilities and net assets	2,450,036	2,525,891

(2) Interim Statements of Income

(Millions of yen)

Account	Six months ended September 30, 2025	Six months ended September 30, 2026
Ordinary income	22,316	23,338
Interest income	15,951	19,318
(Interest on loans and discounts)	(13,073)	(16,486)
(Interest and dividends on securities)	(2,259)	(1,840)
Fees and commissions	3,115	3,516
Other operating income	60	193
Other ordinary income	3,190	309
Ordinary expenses	16,569	17,715
Interest expenses	3,023	6,045
(Interest on deposits)	(2,800)	(5,261)
Fees and commissions payments	1,251	1,350
Other operating expenses	646	1,183
General and administrative expenses	7,479	7,384
Other ordinary expenses	4,168	1,751
Ordinary profit	5,747	5,622
Extraordinary income	-	9
Extraordinary losses	73	9
Profit before income taxes	5,673	5,622
Income taxes - current	2,325	1,493
Income taxes - deferred	31	51
Total income taxes	2,356	1,545
Net income	3,316	4,076

(3) Interim Statements of Changes in Equity
Six months ended September 30, 2025

(Millions of yen)

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

	Valuation and translation adjustments			Total net assets
	Valuation difference on available-for-sale securities	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at beginning of period	(6,084)	6,189	104	129,862
Changes during period				
Dividends of surplus				(1,138)
Net income				3,316
Reversal of reserve for reduction entry				-
Net changes in items other than shareholders' equity	(500)	-	(500)	(500)
Total changes during period	(500)	-	(500)	1,677
Balance at end of period	(6,584)	6,189	(395)	131,539

Six months ended September 30, 2026

(Millions of yen)

	Shareholders' equity								
	Share capital	Capital surplus		Retained earnings					Total shareholders' equity
		Capital reserve	Total capital surplus	Legal retained earnings	Other retained earnings			Total retained earnings	
					Reserve for reduction entry	General reserve	Retained earnings brought forward		
Balance at beginning of period	14,105	11,430	11,430	2,674	17	43,436	63,041	109,171	134,707
Changes during period									
Dividends of surplus							(1,314)	(1,314)	(1,314)
Net income							4,076	4,076	4,076
Reversal of reserve for reduction entry					(0)		0	-	-
Reversal of revaluation reserve for land								(7)	(7)
Net changes in items other than shareholders' equity									
Total changes during period	-	-	-	-	(0)	-	2,755	2,754	2,754
Balance at end of period	14,105	11,430	11,430	2,674	17	43,436	65,796	111,925	137,462

	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	(5,402)	6,189	787	135,494
Changes during period				
Dividends of surplus				(1,314)
Net income				4,076
Reversal of reserve for reduction entry				-
Reversal of revaluation reserve for land				(7)
Net changes in items other than shareholders' equity	(3,467)	7	(3,459)	(3,459)
Total changes during period	(3,467)	7	(3,459)	(704)
Balance at end of period	(8,869)	6,197	(2,672)	134,790

Briefing Materials for Financial Results for the Second Quarter of the Fiscal Year Ending March 31, 2027

TOMONY Holdings, Inc.

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I. Overview of Financial Results for the Six Months Ended September 30, 2026

1. Results of Operations

(1) TOMONY Holdings, Inc.

[Consolidated] (Millions of yen)

		Six months ended September 30, 2026		Six months ended September 30, 2025
		Second quarter	Change	Second quarter
Ordinary income	1	56,814	5,045	51,769
Consolidated gross profit	2	32,258	1,427	30,831
Net interest income	3	32,278	(112)	32,390
(Gains (losses) on cancellation of investment trusts)	4	((1,046))	((1,523))	(477)
Net fees and commissions	5	5,354	772	4,582
Net other operating income (expenses)	6	(5,374)	767	(6,141)
(Gains (losses) on bonds)	7	((3,365))	((799))	((2,566))
General and administrative expenses (-)	8	17,224	155	17,069
Provision for general allowance for loan losses(-)	9	349	(3,205)	3,554
Credit-related costs(-)	10	2,500	(960)	3,460
Write-offs of loans(-)	11	509	57	452
Net provision for specific allowance for loan losses(-)	12	1,846	(1,179)	3,025
Provision for contingent losses(-)	13	34	18	16
Loss on securitization and sales of loans(-)	14	30	171	(141)
Other (-)	15	77	(30)	107
Reversal of allowance for loan losses	16	-	-	-
Recoveries of written-off receivables	17	876	777	99
Gains (losses) on stocks and other securities	18	242	(2,702)	2,944
Other	19	41	(27)	68
Ordinary profit	20	13,345	3,487	9,858
Extraordinary gains (losses)	21	81	190	(109)
Profit before income taxes	22	13,427	3,678	9,749
Total income taxes(-)	23	4,058	19	4,039
Income taxes - current(-)	24	3,559	(535)	4,094
Income taxes - deferred(-)	25	498	552	(54)
Net income	26	9,368	3,659	5,709
Profit attributable to non-controlling interests(-)	27	53	12	41
Profit attributable to owners of parent	28	9,315	3,647	5,668

Credit-related costs	29	1,972	(4,944)	6,916
Gains (losses) on securities	30	(3,123)	(3,500)	377

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

2. Credit-related costs (29) = Provision for general allowance for loan losses (9) + Credit-related costs (10) - Reversal of allowance for loan losses (16) - Recoveries of written-off receivables (17)

3. Gains (losses) on securities (30) = Gains (losses) on bonds (7) + Gains (losses) on stocks and other securities (18)

(Number of consolidated subsidiaries)

(Units: companies)

Number of consolidated subsidiaries	11	1	10
Number of affiliates accounted for by the equity method	-	-	-

(2) Total for Banks

[Non-consolidated] (Millions of yen)

		Six months ended September 30, 2026		Six months ended September 30, 2025
		Second quarter	Change	Second quarter
Ordinary income	1	53,704	5,205	48,499
Gross business profit	2	31,416	1,431	29,985
(Core gross business profit)	3	(35,195)	(2,644)	(32,551)
Net interest income	4	32,756	336	32,420
(Gains (losses) on cancellation of investment trusts)	5	(218)	((259))	(477)
Net fees and commissions	6	4,810	759	4,051
Net other operating income (expenses)	7	(6,150)	337	(6,487)
(Gains (losses) on bonds)	8	((3,778))	((1,212))	((2,566))
Expenses (excluding non-recurring items) (-)	9	17,123	269	16,854
Personnel expenses (-)	10	8,768	3	8,765
Non-personnel expenses (-)	11	7,293	384	6,909
Taxes (-)	12	1,060	(119)	1,179
Real net business profit	13	14,291	1,162	13,129
(Core net business profit)	14	(18,070)	(2,373)	(15,697)
(Core net business profit (excluding gains (losses) on cancellation of investment trusts))	15	(17,851)	(2,632)	(15,219)
Provision for general allowance for loan losses(-)	16	360	(3,200)	3,560
Net business profit	17	13,931	4,362	9,569
Non-recurring gains (losses)	18	(796)	(901)	105
Credit-related costs(-)	19	2,491	(910)	3,401
Write-offs of loans(-)	20	506	55	451
Net provision for specific allowance for loan losses(-)	21	1,840	(1,128)	2,968
Provision for contingent losses(-)	22	34	19	15
Loss on securitization and sales of loans(-)	23	31	174	(143)
Other (-)	24	77	(29)	106
Reversal of allowance for loan losses	25	-	-	-
Recoveries of written-off receivables	26	876	778	98
Gains (losses) on stocks and other securities	27	248	(2,761)	3,009
Other non-recurring gains (losses)	28	569	171	398
Ordinary profit	29	13,133	3,459	9,674
Extraordinary gains (losses)	30	73	189	(116)
Gains (losses) on disposal of fixed assets	31	82	126	(44)
Gains on disposal of fixed assets	32	93	93	-
Losses on disposal of fixed assets	33	10	(34)	44
Impairment losses (-)	34	9	(62)	71
Profit before income taxes	35	13,207	3,651	9,556
Total income taxes(-)	36	3,991	32	3,959
Income taxes - current(-)	37	3,462	(542)	4,004
Income taxes - deferred(-)	38	527	571	(44)
Net income	39	9,215	3,619	5,596

Credit-related costs	40	1,974	(4,888)	6,862
Gains (losses) on securities	41	(3,529)	(3,972)	443

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

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

(3) The Tokushima Taisho Bank, Ltd.

[Non-consolidated] (Millions of yen)

		Six months ended September 30, 2026	Change	Six months ended September 30, 2025
Ordinary income	1	30,366	4,183	26,183
Gross business profit	2	16,965	1,186	15,779
(Core gross business profit)	3	(20,061)	(1,743)	(18,318)
Net interest income	4	19,482	(9)	19,491
(Gains (losses) on cancellation of investment trusts)	5	(218)	((111))	(329)
Net fees and commissions	6	2,644	456	2,188
Net other operating income (expenses)	7	(5,161)	740	(5,901)
(Gains (losses) on bonds)	8	((3,095))	((556))	((2,539))
Expenses (excluding non-recurring items) (-)	9	9,616	265	9,351
Personnel expenses (-)	10	4,850	24	4,826
Non-personnel expenses (-)	11	4,165	291	3,874
Taxes (-)	12	600	(51)	651
Real net business profit	13	7,348	921	6,427
(Core net business profit)	14	(10,444)	(1,477)	(8,967)
(Core net business profit (excluding gains (losses) on cancellation of investment trusts))	15	(10,225)	(1,588)	(8,637)
Provision for general allowance for loan losses(-)	16	(104)	(503)	399
Net business profit	17	7,452	1,424	6,028
Non-recurring gains (losses)	18	58	2,159	(2,101)
Credit-related costs(-)	19	1,256	(1,391)	2,647
Write-offs of loans(-)	20	183	60	123
Net provision for specific allowance for loan losses(-)	21	1,039	(1,443)	2,482
Provision for contingent losses(-)	22	3	(8)	11
Loss on securitization and sales of loans(-)	23	(0)	(2)	2
Other (-)	24	30	3	27
Reversal of allowance for loan losses	25	-	-	-
Recoveries of written-off receivables	26	828	757	71
Gains (losses) on stocks and other securities	27	66	(3)	69
Other non-recurring gains (losses)	28	420	15	405
Ordinary profit	29	7,511	3,584	3,927
Extraordinary gains (losses)	30	73	116	(43)
Gains (losses) on disposal of fixed assets	31	75	114	(39)
Gains on disposal of fixed assets	32	84	84	-
Losses on disposal of fixed assets	33	9	(30)	39
Impairment losses (-)	34	1	(2)	3
Profit before income taxes	35	7,585	3,702	3,883
Total income taxes(-)	36	2,446	843	1,603
Income taxes - current(-)	37	1,969	290	1,679
Income taxes - deferred(-)	38	476	551	(75)
Net income	39	5,139	2,859	2,280

Credit-related costs	40	323	(2,652)	2,975
Gains (losses) on securities	41	(3,029)	(559)	(2,470)

(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-related costs (40) = Provision for general allowance for loan losses (16) + Credit-related costs (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)

		Six months ended September 30, 2026	Change from the previous interim period	Six months ended September 30, 2025
Ordinary income	1	30,853	4,194	26,659
Consolidated gross profit	2	17,447	1,192	16,255
Net interest income	3	19,497	(13)	19,510
Net fees and commissions	4	3,114	468	2,646
Net other operating income (expenses)	5	(5,164)	737	(5,901)
General and administrative expenses (-)	6	9,632	196	9,436
Provision for general allowance for loan losses(-)	7	(105)	(503)	398
Credit-related costs(-)	8	1,264	(1,395)	2,659
Write-offs of loans(-)	9	186	62	124
Net provision for specific allowance for loan losses(-)	10	1,045	(1,448)	2,493
Provision for contingent losses(-)	11	3	(8)	11
Loss on securitization and sales of loans(-)	12	(0)	(2)	2
Other (-)	13	30	3	27
Reversal of allowance for loan losses	14	-	-	-
Recoveries of written-off receivables	15	828	757	71
Gains (losses) on stocks and other securities	16	66	(3)	69
Other	17	35	(90)	125
Ordinary profit	18	7,586	3,559	4,027
Extraordinary gains (losses)	19	73	116	(43)
Profit before income taxes	20	7,659	3,676	3,983
Total income taxes(-)	21	2,473	838	1,635
Income taxes - current(-)	22	2,003	288	1,715
Income taxes - deferred(-)	23	470	549	(79)
Net income	24	5,186	2,838	2,348
Profit attributable to non-controlling interests(-)	25	33	(7)	40
Profit attributable to owners of parent	26	5,152	2,845	2,307

Credit-related costs	27	330	(2,656)	2,986

(Note) Credit-related costs (27) = Provision for general allowance for loan losses (7) + Credit-related costs (8) - Reversal of allowance for loan losses (14) - Recoveries of written-off receivables (15)

(Number of consolidated subsidiaries)

(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)

		Six months ended September 30, 2026		Six months ended September 30, 2025
		Second quarter	Change from the previous interim period	Second quarter
Ordinary income	1	23,338	1,022	22,316
Gross business profit	2	14,451	245	14,206
(Core gross business profit)	3	(15,134)	(901)	(14,233)
Net interest income	4	13,274	345	12,929
(of which, gains (losses) on cancellation of investment trusts)	5	(-)	((148))	(148)
Net fees and commissions	6	2,166	303	1,863
Net other operating income (expenses)	7	(989)	(403)	(586)
(of which, gains (losses) on bonds)	8	((683))	((656))	((27))
Expenses (excluding non-recurring items) (-)	9	7,507	4	7,503
Personnel expenses (-)	10	3,918	(21)	3,939
Non-personnel expenses (-)	11	3,128	93	3,035
Taxes (-)	12	460	(68)	528
Real net business profit	13	6,943	241	6,702
(Core net business profit)	14	(7,626)	(896)	(6,730)
(Core net business profit (excluding gains (losses) on cancellation of investment trusts))	15	(7,626)	(1,044)	(6,582)
Provision for general allowance for loan losses(-)	16	464	(2,697)	3,161
Net business profit	17	6,479	2,938	3,541
Non-recurring gains (losses)	18	(854)	(3,060)	2,206
Credit-related costs(-)	19	1,235	481	754
Write-offs of loans(-)	20	323	(5)	328
Net provision for specific allowance for loan losses(-)	21	801	315	486
Provision for contingent losses(-)	22	31	27	4
Loss on securitization and sales of loans(-)	23	31	176	(145)
Other (-)	24	47	(32)	79
Reversal of allowance for loan losses	25	-	-	-
Recoveries of written-off receivables	26	48	21	27
Gains (losses) on stocks and other securities	27	182	(2,758)	2,940
Other non-recurring gains (losses)	28	149	156	(7)
Ordinary profit	29	5,622	(125)	5,747
Extraordinary gains (losses)	30	0	73	(73)
Gains (losses) on disposal of fixed assets	31	7	12	(5)
Gains on disposal of fixed assets	32	9	9	-
Losses on disposal of fixed assets	33	1	(4)	5
Impairment losses (-)	34	8	(60)	68
Profit before income taxes	35	5,622	(51)	5,673
Total income taxes(-)	36	1,545	(811)	2,356
Income taxes - current(-)	37	1,493	(832)	2,325
Income taxes - deferred(-)	38	51	20	31
Net income	39	4,076	760	3,316

Credit-related costs	40	1,651	(2,236)	3,887
Gains (losses) on securities	41	(500)	(3,413)	2,913

(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-related costs (40) = Provision for general allowance for loan losses (16) + Credit-related costs (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)

		Six months ended September 30, 2026		Six months ended September 30, 2025
		Second quarter	Change from the previous interim period	Second quarter
Ordinary income	1	26,438	1,245	25,193
Consolidated gross profit	2	14,771	234	14,537
Net interest income	3	13,187	312	12,875
Net fees and commissions	4	2,213	304	1,909
Net other operating income (expenses)	5	(629)	(382)	(247)
General and administrative expenses (-)	6	7,559	(109)	7,668
Provision for general allowance for loan losses(-)	7	455	(2,700)	3,155
Credit-related costs(-)	8	1,235	434	801
Write-offs of loans(-)	9	323	(5)	328
Net provision for specific allowance for loan losses(-)	10	801	269	532
Provision for contingent losses(-)	11	31	27	4
Loss on securitization and sales of loans(-)	12	31	175	(144)
Other (-)	13	47	(32)	79
Reversal of allowance for loan losses	14	-	-	-
Recoveries of written-off receivables	15	48	21	27
Gains (losses) on stocks and other securities	16	182	(2,758)	2,940
Other	17	28	65	(37)
Ordinary profit	18	5,777	(64)	5,841
Extraordinary gains (losses)	19	0	73	(73)
Profit before income taxes	20	5,777	9	5,768
Total income taxes(-)	21	1,583	(810)	2,393
Income taxes - current(-)	22	1,533	(835)	2,368
Income taxes - deferred(-)	23	50	26	24
Net income	24	4,193	819	3,374
Profit attributable to non-controlling interests(-)	25	58	29	29
Profit attributable to owners of parent	26	4,135	790	3,345

Credit-related costs	27	1,643	(2,286)	3,929

(Note) Credit-related costs (27) = Provision for general allowance for loan losses (7) + Credit-related costs (8) - Reversal of allowance for loan losses (14) - Recoveries of written-off receivables (15)

(Number of consolidated subsidiaries)

(Unit: companies)

Number of consolidated subsidiaries	3	1	2
Number of affiliates accounted for by the equity method	-	-	-

2. Net Business Profit [Non-consolidated]

(Millions of yen)

		Fiscal year ending March 31, 2027		Fiscal year ended March 31, 2026
		Second quarter	Year-on-year change	Second quarter
Total for Banks	(1) Real net business profit	14,291	1,162	13,129
	Per employee (thousands of yen)	6,967	646	6,321
	(2) Net business profit	13,931	4,362	9,569
	Per employee (thousands of yen)	6,792	2,185	4,607
The Tokushima Taisho Bank	(1) Real net business profit	7,348	921	6,427
	Per employee (thousands of yen)	6,555	791	5,764
	(2) Net business profit	7,452	1,424	6,028
	Per employee (thousands of yen)	6,648	1,242	5,406
The Kagawa Bank	(1) Real net business profit	6,943	241	6,702
	Per employee (thousands of yen)	7,465	499	6,966
	(2) Net business profit	6,479	2,938	3,541
	Per employee (thousands of yen)	6,966	3,286	3,680

3. Core Net Business Profit [Non-consolidated]

(Millions of yen)

		Six months ended September 30, 2026	Year-on-year change	Six months ended September 30, 2025
Total for Banks	Core net business profit (= (i) + (ii) - (iii))	13,599	1,781	11,818
	(i) Average balance of loans × Loan-deposit margin	25,912	1,291	24,621
	(ii) Net fees and commissions	4,810	759	4,051
	(iii) General and administrative expenses	17,123	269	16,854
	Core net business profit (after deducting foreign currency funding costs)	11,646	2,069	9,577
The Tokushima Taisho Bank	Core net business profit (= (i) + (ii) - (iii))	7,066	363	6,703
	(i) Average balance of loans × Loan-deposit margin	14,038	172	13,866
	(ii) Net fees and commissions	2,644	456	2,188
	(iii) General and administrative expenses	9,616	265	9,351
	Core net business profit (after deducting foreign currency funding costs)	5,890	641	5,249
The Kagawa Bank	Core net business profit (= (i) + (ii) - (iii))	6,533	1,418	5,115
	(i) Average balance of loans × Loan-deposit margin	11,874	1,119	10,755
	(ii) Net fees and commissions	2,166	303	1,863
	(iii) General and administrative expenses	7,507	4	7,503
	Core net business profit (after deducting foreign currency funding costs)	5,756	1,428	4,328

4. Spreads [Non-consolidated]

(Unit: %)

			Fiscal year ending March 31, 2027				Fiscal year ended March 31, 2026	
			Second quarter		Year-on-year change		Second quarter	
			All branches	Domestic operations	All branches	Domestic operations	All branches	Domestic operations
Total for Banks	Yield on earning assets	(A)	1.72	1.47	0.18	0.23	1.54	1.24
	Yield on loans	(B)	1.80	1.73	0.24	0.27	1.56	1.46
	Yield on securities		1.80	1.08	(0.28)	(0.18)	2.08	1.26
	Cost of funds	(C)	1.17	1.17	0.22	0.22	0.95	0.95
	Cost of deposits and NCDs	(D)	1.19	1.19	0.21	0.22	0.98	0.97
	Yield on deposits and NCDs		0.47	0.46	0.22	0.22	0.25	0.24
	Yield on external liabilities		0.64	0.64	0.30	0.34	0.34	0.30
	Net interest margin	(A)-(C)	0.55	0.30	(0.04)	0.01	0.59	0.29
	Loan-deposit margin	(B)-(D)	0.61	0.54	0.03	0.05	0.58	0.49
The Tokushima Taisho Bank	Yield on earning assets	(A)	1.84	1.52	0.18	0.26	1.66	1.26
	Yield on loans	(B)	1.79	1.72	0.21	0.26	1.58	1.46
	Yield on securities		2.61	1.64	(0.19)	0.12	2.80	1.52
	Cost of funds	(C)	1.18	1.17	0.23	0.23	0.95	0.94
	Cost of deposits and NCDs	(D)	1.20	1.19	0.23	0.22	0.97	0.97
	Yield on deposits and NCDs		0.45	0.43	0.22	0.22	0.23	0.21
	Yield on external liabilities		0.50	0.50	0.13	0.20	0.37	0.30
	Net interest margin	(A)-(C)	0.66	0.35	(0.05)	0.03	0.71	0.32
	Loan-deposit margin	(B)-(D)	0.59	0.53	(0.02)	0.04	0.61	0.49
The Kagawa Bank	Yield on earning assets	(A)	1.58	1.40	0.19	0.18	1.39	1.22
	Yield on loans	(B)	1.81	1.75	0.27	0.29	1.54	1.46
	Yield on securities		0.92	0.54	(0.35)	(0.47)	1.27	1.01
	Cost of funds	(C)	1.16	1.16	0.20	0.21	0.96	0.95
	Cost of deposits and NCDs	(D)	1.18	1.18	0.20	0.20	0.98	0.98
	Yield on deposits and NCDs		0.50	0.51	0.23	0.25	0.27	0.26
	Yield on external liabilities		0.74	0.74	0.44	0.44	0.30	0.30
	Net interest margin	(A)-(C)	0.42	0.24	(0.01)	(0.03)	0.43	0.27
	Loan-deposit margin	(B)-(D)	0.63	0.57	0.07	0.09	0.56	0.48

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

(Unit: %)

		Six months ended September 30, 2026	Year-on-year	Six months ended September 30, 2025
TOMONY HD [Consolidated]	Net income basis	6.31	2.33	3.98
Total for Banks [Non-consolidated]	Real net business profit basis	9.84	0.52	9.32
	Core net business profit basis	12.44	1.29	11.15
	Net business profit basis	9.59	2.80	6.79
	Net income basis	6.34	2.37	3.97
The Tokushima Taisho Bank [Non-consolidated]	Real net business profit basis	9.48	0.94	8.54
	Core net business profit basis	13.48	1.56	11.92
	Net business profit basis	9.62	1.61	8.01
	Net income basis	6.63	3.60	3.03
The Kagawa Bank [Non-consolidated]	Real net business profit basis	10.24	0.02	10.22
	Core net business profit basis	11.25	0.98	10.27
	Net business profit basis	9.56	4.16	5.40
	Net income basis	6.01	0.95	5.06

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

(Unit: %)

		Six months ended September 30, 2026	Year-on-year	Six months ended September 30, 2025
Core Gross Business Profit OHR	Total for Banks	48.65	(3.12)	51.77
	The Tokushima Taisho Bank	47.93	(3.12)	51.05
	The Kagawa Bank	49.60	(3.11)	52.71

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

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

(Unit: millions of yen)

		Six months ended September 30, 2026	Year-on-year	Six months ended September 30, 2025
Total for Banks	Gains (losses) on bonds	(3,778)	(1,212)	(2,566)
	Gains on sales of government and other bonds	275	231	44
	Gains on redemption of government and other bonds	-	-	-
	Losses on sales of government and other bonds (-)	3,641	1,049	2,592
	Losses on redemption of government and other bonds (-)	413	413	-
	Write-offs of government and other bonds (-)	-	(19)	19
	Gains (losses) on stocks and other securities	248	(2,761)	3,009
	Gains on sales of stocks and other securities	274	(2,758)	3,032
	Losses on sales of stocks (-)	23	0	23
	Write-offs of stocks (-)	1	1	-
The Tokushima Taisho Bank	Gains (losses) on bonds	(3,095)	(556)	(2,539)
	Gains on sales of government and other bonds	260	252	8
	Gains on redemption of government and other bonds	-	-	-
	Losses on sales of government and other bonds (-)	3,355	807	2,548
	Losses on redemption of government and other bonds (-)	-	-	-
	Write-offs of government and other bonds (-)	-	-	-
	Gains (losses) on stocks and other securities	66	(3)	69
	Gains on sales of stocks and other securities	91	22	69
	Losses on sales of stocks (-)	23	23	-
	Write-offs of stocks (-)	1	1	-
The Kagawa Bank	Gains (losses) on bonds	(683)	(656)	(27)
	Gains on sales of government and other bonds	15	(21)	36
	Gains on redemption of government and other bonds	-	-	-
	Losses on sales of government and other bonds (-)	286	242	44
	Losses on redemption of government and other bonds (-)	413	413	-
	Write-offs of government and other bonds (-)	-	(19)	19
	Gains (losses) on stocks and other securities	182	(2,758)	2,940
	Gains on sales of stocks and other securities	183	(2,780)	2,963
	Losses on sales of stocks (-)	-	(23)	23
	Write-offs of stocks (-)	0	0	-

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

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

(Unit: million yen)

		As of September 30, 2026				As of March 31, 2026			
		Book value	Unrealized gain/loss	Of which: gain	Of which: loss	Book value	Unrealized gain/loss	Of which: gain	Of which: loss
Total for Banks	Japanese government bonds	26,580	(1,254)	2	1,256	18,676	(459)	-	459
	Local government bonds	-	-	-	-	-	-	-	-
	Short-term corporate bonds	-	-	-	-	-	-	-	-
	Corporate bonds	41,956	(1,739)	0	1,739	41,940	(1,398)	2	1,400
	Other	-	-	-	-	-	-	-	-
	Total	68,537	(2,994)	2	2,996	60,616	(1,857)	2	1,859
The Tokushima Taisho Bank	Japanese government bonds	-	-	-	-	-	-	-	-
	Local government bonds	-	-	-	-	-	-	-	-
	Short-term corporate bonds	-	-	-	-	-	-	-	-
	Corporate bonds	-	-	-	-	-	-	-	-
	Other	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-
The Kagawa Bank	Japanese government bonds	26,580	(1,254)	2	1,256	18,676	(459)	-	459
	Local government bonds	-	-	-	-	-	-	-	-
	Short-term corporate bonds	-	-	-	-	-	-	-	-
	Corporate bonds	41,956	(1,739)	0	1,739	41,940	(1,398)	2	1,400
	Other	-	-	-	-	-	-	-	-
	Total	68,537	(2,994)	2	2,996	60,616	(1,857)	2	1,859

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

(Unit: million yen)

		As of September 30, 2026				As of March 31, 2026			
		Market value	Valuation difference	Of which: gain	Of which: loss	Market value	Valuation difference	Of which: gain	Of which: loss
Total for Banks	Stocks	20,558	16,500	16,514	13	17,732	13,884	13,888	4
	Bonds	386,718	(22,961)	-	22,961	315,562	(17,481)	0	17,481
	Japanese government bonds	244,810	(17,260)	-	17,260	164,844	(12,726)	0	12,726
	Local government bonds	106,528	(4,449)	-	4,449	113,269	(3,969)	-	3,969
	Short-term corporate bonds	-	-	-	-	-	-	-	-
	Corporate bonds	35,379	(1,251)	-	1,251	37,448	(784)	-	784
	Other	350,873	(8,779)	7,577	16,356	366,454	(3,030)	9,824	12,854
	Total	758,152	(15,240)	24,091	39,333	699,751	(6,626)	23,714	30,340
The Tokushima Taisho Bank	Stocks	10,895	8,356	8,370	13	8,621	6,314	6,318	4
	Bonds	264,308	(10,699)	-	10,699	205,553	(7,360)	0	7,360
	Japanese government bonds	172,164	(7,179)	-	7,179	109,161	(4,621)	0	4,621
	Local government bonds	60,260	(2,614)	-	2,614	64,933	(2,215)	-	2,215
	Short-term corporate bonds	-	-	-	-	-	-	-	-
	Corporate bonds	31,883	(905)	-	905	31,458	(523)	-	523
	Other	164,381	99	3,956	3,856	171,303	2,365	4,858	2,492
	Total	439,586	(2,243)	12,326	14,570	385,479	1,320	11,177	9,857
The Kagawa Bank	Stocks	9,663	8,144	8,144	0	9,111	7,570	7,570	0
	Bonds	122,410	(12,262)	-	12,262	110,009	(10,121)	-	10,121
	Japanese government bonds	72,646	(10,081)	-	10,081	55,683	(8,105)	-	8,105
	Local government bonds	46,268	(1,835)	-	1,835	48,336	(1,754)	-	1,754
	Short-term corporate bonds	-	-	-	-	-	-	-	-
	Corporate bonds	3,496	(346)	-	346	5,990	(261)	-	261
	Other	186,492	(8,878)	3,621	12,500	195,151	(5,395)	4,966	10,362
	Total	318,566	(12,997)	11,765	24,763	314,272	(7,946)	12,537	20,483

Note: For available-for-sale securities, which are measured at fair value, 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. (Domestic standard)

[Consolidated] (Millions of yen, %)

	As of September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	As of March 31, 2026	As of September 30, 2025
(i) Consolidated capital adequacy ratio ((ii)/(iii)×100)	9.49	0.04	(0.06)	9.45	9.55
(ii) Amount of capital (consolidated)	303,707	5,852	11,507	297,855	292,200
(iii) Amount of risk-weighted assets	3,197,533	46,159	138,628	3,151,374	3,058,905
(iv) Total required capital (consolidated) ((iii)×4%)	127,901	1,847	5,545	126,054	122,356

(2) The Tokushima Taisho Bank, Ltd. (Domestic standard)

[Non-consolidated] (Millions of yen, %)

	As of September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	As of March 31, 2026	As of September 30, 2025
(i) Non-consolidated capital adequacy ratio ((ii)/(iii)×100)	8.89	0.14	0.30	8.75	8.59
(ii) Amount of capital (non-consolidated)	154,529	2,778	7,126	151,751	147,403
(iii) Amount of risk-weighted assets	1,737,542	4,093	22,744	1,733,449	1,714,798
(iv) Total required capital (non-consolidated) ((iii)×4%)	69,501	164	910	69,337	68,591

[Consolidated] (Millions of yen, %)

	As of September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	As of March 31, 2026	As of September 30, 2025
(i) Consolidated capital adequacy ratio ((ii)/(iii)×100)	8.92	0.13	0.29	8.79	8.63
(ii) Amount of capital (consolidated)	155,963	2,755	7,201	153,208	148,762
(iii) Amount of risk-weighted assets	1,747,167	4,215	24,647	1,742,952	1,722,520
(iv) Total required capital (consolidated) ((iii)×4%)	69,886	168	986	69,718	68,900

(3) The Kagawa Bank, Ltd. (Domestic standard)

[Non-consolidated] (Millions of yen, %)

	As of September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	As of March 31, 2026	As of September 30, 2025
(i) Non-consolidated capital adequacy ratio ((ii)/(iii)×100)	9.80	(0.08)	(0.48)	9.88	10.28
(ii) Amount of capital (non-consolidated)	140,867	2,970	4,775	137,897	136,092
(iii) Amount of risk-weighted assets	1,437,157	42,454	114,494	1,394,703	1,322,663
(iv) Total required capital (non-consolidated) ((iii)×4%)	57,486	1,698	4,580	55,788	52,906

[Consolidated] (Millions of yen, %)

	As of September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	As of March 31, 2026	As of September 30, 2025
(i) Consolidated capital adequacy ratio ((ii)/(iii)×100)	9.74	(0.09)	(0.51)	9.83	10.25
(ii) Amount of capital (consolidated)	141,882	3,021	4,362	138,861	137,520
(iii) Amount of risk-weighted assets	1,455,402	42,801	115,039	1,412,601	1,340,363
(iv) Total required capital (consolidated) ((iii)×4%)	58,216	1,712	4,602	56,504	53,614

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 (Actual)	Full year (Actual)	Second quarter (Actual)	YoY change	Full year (Forecast)	Change from the previous year
Ordinary profit	9,858	24,360	13,345	3,487	27,000	2,640
Profit attributable to owners of parent	5,668	16,163	9,315	3,647	18,400	2,237

(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 (Actual)	Full year (Actual)	Second quarter (Actual)	YoY change	Full year (Forecast)	Change from the previous year
Ordinary profit	3,927	13,296	7,511	3,584	15,300	2,004
Net income	2,280	8,978	5,139	2,859	10,350	1,372
Net business profit	6,028	14,530	7,452	1,424	15,800	1,270
Core net business profit	8,967	18,724	10,444	1,477	19,850	1,126

[Consolidated] (Millions of yen)

	Fiscal year ended March 31, 2026		Fiscal year ending March 31, 2027			
	Second quarter (Actual)	Full year (Actual)	Second quarter (Actual)	YoY change	Full year (Forecast)	Change from the previous year
Ordinary profit	4,027	13,643	7,586	3,559	15,600	1,957
Profit attributable to owners of parent	2,307	9,107	5,152	2,845	10,450	1,343

(3) The Kagawa Bank, Ltd.

[Non-consolidated] (Millions of yen)

	Fiscal year ended March 31, 2026		Fiscal year ending March 31, 2027			
	Second quarter (Actual)	Full year (Actual)	Second quarter (Actual)	YoY change	Full year (Forecast)	Change from the previous year
Ordinary profit	5,747	11,010	5,622	(125)	11,150	140
Net income	3,316	7,402	4,076	760	7,700	298
Net business profit	3,541	11,505	6,479	2,938	12,550	1,045
Core net business profit	6,730	14,281	7,626	896	14,700	419

[Consolidated] (Millions of yen)

	Fiscal year ended March 31, 2026		Fiscal year ending March 31, 2027			
	Second quarter (Actual)	Full year (Actual)	Second quarter (Actual)	YoY change	Full year (Forecast)	Change from the previous year
Ordinary profit	5,841	10,675	5,777	(64)	11,350	675
Profit attributable to owners of parent	3,345	6,956	4,135	790	7,800	844

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, 2026	Change from March 31, 2026	Change from September 30, 2025	As of March 31, 2026	As of September 30, 2025
Total for Banks	Deposits	4,613,242	33,754	115,976	4,579,488	4,497,266
	Loans (and bills discounted)	3,926,423	70,284	169,069	3,856,139	3,757,354
	Securities	838,479	66,852	116,157	771,627	722,322
The Tokushima Taisho Bank	Deposits	2,465,899	34,522	56,814	2,431,377	2,409,085
	Loans (and bills discounted)	2,086,317	6,571	42,319	2,079,746	2,043,998
	Securities	448,377	54,599	71,089	393,778	377,288
The Kagawa Bank	Deposits	2,147,343	(768)	59,162	2,148,111	2,088,181
	Loans (and bills discounted)	1,840,106	63,713	126,750	1,776,393	1,713,356
	Securities	390,102	12,253	45,068	377,849	345,034

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

(Millions of yen)

		Six months ended September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	Fiscal year ended March 31, 2026	Six months ended September 30, 2025
Total for Banks	Deposits	4,591,294	92,776	127,471	4,498,518	4,463,823
	Loans (and bills discounted)	3,896,130	127,431	171,564	3,768,699	3,724,566
	Securities	827,522	66,890	68,834	760,632	758,688
The Tokushima Taisho Bank	Deposits	2,444,023	29,557	42,613	2,414,466	2,401,410
	Loans (and bills discounted)	2,088,952	36,519	51,182	2,052,433	2,037,770
	Securities	432,278	36,708	28,049	395,570	404,229
The Kagawa Bank	Deposits	2,147,271	63,219	84,858	2,084,052	2,062,413
	Loans (and bills discounted)	1,807,178	90,912	120,382	1,716,266	1,686,796
	Securities	395,244	30,182	40,785	365,062	354,459

2. Status of Deposits

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

(Millions of yen)

		As of September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	As of March 31, 2026	As of September 30, 2025
Total for Banks	Deposits	4,613,242	33,754	115,976	4,579,488	4,497,266
	Individual deposits	2,746,158	22,118	51,148	2,724,040	2,695,010
	Corporate deposits	1,662,035	9,428	89,383	1,652,607	1,572,652
	Public deposits	202,238	15,071	(14,165)	187,167	216,403
	Deposits from financial institutions	2,810	(12,861)	(10,388)	15,671	13,198
The Tokushima Taisho Bank	Deposits	2,465,899	34,522	56,814	2,431,377	2,409,085
	Individual deposits	1,456,381	8,863	13,457	1,447,518	1,442,924
	Corporate deposits	933,535	(2,124)	48,174	935,659	885,361
	Public deposits	73,677	30,361	(4,503)	43,316	78,180
	Deposits from financial institutions	2,306	(2,576)	(313)	4,882	2,619
The Kagawa Bank	Deposits	2,147,343	(768)	59,162	2,148,111	2,088,181
	Individual deposits	1,289,777	13,255	37,691	1,276,522	1,252,086
	Corporate deposits	728,500	11,552	41,209	716,948	687,291
	Public deposits	128,561	(15,290)	(9,662)	143,851	138,223
	Deposits from financial institutions	504	(10,285)	(10,075)	10,789	10,579

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

(Millions of yen)

		As of September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	As of March 31, 2026	As of September 30, 2025
Total for Banks	Deposits	4,613,242	33,754	115,976	4,579,488	4,497,266
	Negotiable certificates of deposit (NCDs)	199,044	58,153	57,354	140,891	141,690
	Assets under custody	368,095	36,921	46,145	331,174	321,950
	Public bonds	28,042	8,469	10,969	19,573	17,073
	Investment trusts	140,931	23,499	31,731	117,432	109,200
	Life insurance	199,120	4,952	3,446	194,168	195,674
	Total assets under custody	5,180,383	128,828	219,476	5,051,555	4,960,907
The Tokushima Taisho Bank	Deposits	2,465,899	34,522	56,814	2,431,377	2,409,085
	Negotiable certificates of deposit (NCDs)	114,444	16,253	7,504	98,191	106,940
	Assets under custody	200,694	24,524	33,425	176,170	167,269
	Public bonds	20,356	5,764	6,713	14,592	13,643
	Investment trusts	75,801	13,808	20,070	61,993	55,731
	Life insurance	104,536	4,952	6,642	99,584	97,894
	Total assets under custody	2,781,038	75,299	97,743	2,705,739	2,683,295
The Kagawa Bank	Deposits	2,147,343	(768)	59,162	2,148,111	2,088,181
	Negotiable certificates of deposit (NCDs)	84,600	41,900	49,850	42,700	34,750
	Assets under custody	167,401	12,397	12,720	155,004	154,681
	Public bonds	7,686	2,705	4,256	4,981	3,430
	Investment trusts	65,130	9,691	11,661	55,439	53,469
	Life insurance	94,584	0	(3,196)	94,584	97,780
	Total assets under custody	2,399,345	53,529	121,733	2,345,816	2,277,612

3. Status of Loans

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

(Millions of yen)

		As of September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	As of March 31, 2026	As of September 30, 2025
Total for Banks	Loans (and bills discounted)	3,926,423	70,284	169,069	3,856,139	3,757,354
	Loans to corporations	3,087,321	47,805	134,154	3,039,516	2,953,167
	Of which, loans to small and medium-sized enterprises and others	2,655,648	44,425	119,114	2,611,223	2,536,534
	Loans to individuals	839,100	22,479	34,915	816,621	804,185
	Of which, personal loans	780,883	22,445	35,932	758,438	744,951
	Housing loans	600,723	16,280	28,065	584,443	572,658
	Other loans	180,159	6,165	7,867	173,994	172,292
The Tokushima Taisho Bank	Loans (and bills discounted)	2,086,317	6,571	42,319	2,079,746	2,043,998
	Loans to corporations	1,733,899	2,751	35,333	1,731,148	1,698,566
	Of which, loans to small and medium-sized enterprises and others	1,523,326	9,261	42,235	1,514,065	1,481,091
	Loans to individuals	352,417	3,820	6,986	348,597	345,431
	Of which, personal loans	302,173	4,753	9,064	297,420	293,109
	Housing loans	271,466	5,704	11,109	265,762	260,357
	Other loans	30,707	(951)	(2,044)	31,658	32,751
The Kagawa Bank	Loans (and bills discounted)	1,840,106	63,713	126,750	1,776,393	1,713,356
	Loans to corporations	1,353,422	45,054	98,821	1,308,368	1,254,601
	Of which, loans to small and medium-sized enterprises and others	1,132,322	35,164	76,879	1,097,158	1,055,443
	Loans to individuals	486,683	18,659	27,929	468,024	458,754
	Of which, personal loans	478,710	17,692	26,868	461,018	451,842
	Housing loans	329,257	10,576	16,956	318,681	312,301
	Other loans	149,452	7,116	9,911	142,336	139,541

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

(Millions of yen, %)

		As of September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	As of March 31, 2026	As of September 30, 2025
Total for Banks	Balance of loans to SMEs, etc.	3,494,749	66,904	154,029	3,427,845	3,340,720
	Ratio of loans to SMEs, etc.	89.00	0.11	0.09	88.89	88.91
The Tokushima Taisho Bank	Balance of loans to SMEs, etc.	1,875,744	13,081	49,221	1,862,663	1,826,523
	Ratio of loans to SMEs, etc.	89.90	0.34	0.54	89.56	89.36
The Kagawa Bank	Balance of loans to SMEs, etc.	1,619,005	53,823	104,808	1,565,182	1,514,197
	Ratio of loans to SMEs, etc.	87.98	(0.13)	(0.39)	88.11	88.37

(3) Loans by region [Non-consolidated]

(Millions of yen)

		As of September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	As of March 31, 2026	As of September 30, 2025
Total for Banks	Loans (and bills discounted)	3,926,423	70,284	169,069	3,856,139	3,757,354
	(of which, Osaka area)	(1,259,150)	(37,092)	(54,249)	(1,222,058)	(1,204,901)
	Tokushima Prefecture	559,720	(15,834)	(6,702)	575,554	566,422
	Kagawa Prefecture	666,005	10,196	14,698	655,809	651,307
	Ehime Prefecture	504,814	(242)	22,074	505,056	482,740
	Kochi Prefecture	71,377	(2,269)	(229)	73,646	71,606
	Okayama Prefecture	222,822	(1,555)	12,993	224,377	209,829
	Hiroshima Prefecture	23,961	3,329	9,226	20,632	14,735
	Osaka Prefecture	1,128,783	34,319	52,219	1,094,464	1,076,564
	Hyogo Prefecture	124,857	(464)	(1,630)	125,321	126,487
	Kyoto Prefecture	36,954	2,016	1,738	34,938	35,216
	Tokyo	587,124	40,789	64,682	546,335	522,442
The Tokushima Taisho Bank	Loans (and bills discounted)	2,086,317	6,571	42,319	2,079,746	2,043,998
	(of which, Osaka area)	(989,929)	(23,232)	(38,455)	(966,697)	(951,474)
	Tokushima Prefecture	533,546	(15,408)	(6,932)	548,954	540,478
	Kagawa Prefecture	26,915	(424)	(689)	27,339	27,604
	Ehime Prefecture	187,889	(5,442)	7,692	193,331	180,197
	Kochi Prefecture	37,815	(2,768)	(1,565)	40,583	39,380
	Osaka Prefecture	859,562	20,459	36,425	839,103	823,137
	Hyogo Prefecture	124,857	(464)	(1,630)	125,321	126,487
	Kyoto Prefecture	36,954	2,016	1,738	34,938	35,216
	Tokyo	278,777	8,604	7,282	270,173	271,495
The Kagawa Bank	Loans (and bills discounted)	1,840,106	63,713	126,750	1,776,393	1,713,356
	(of which, Osaka area)	(269,221)	(13,860)	(15,794)	(255,361)	(253,427)
	Tokushima Prefecture	26,174	(426)	230	26,600	25,944
	Kagawa Prefecture	639,090	10,620	15,387	628,470	623,703
	Ehime Prefecture	316,925	5,200	14,382	311,725	302,543
	Kochi Prefecture	33,562	499	1,336	33,063	32,226
	Okayama Prefecture	222,822	(1,555)	12,993	224,377	209,829
	Hiroshima Prefecture	23,961	3,329	9,226	20,632	14,735
	Osaka Prefecture	269,221	13,860	15,794	255,361	253,427
	Tokyo	308,347	32,185	57,400	276,162	250,947

(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]

(i) Total for Banks

(Millions of yen)

	As of September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	As of March 31, 2026	As of September 30, 2025
Domestic (excluding special international financial transactions account)	3,926,423	70,284	169,069	3,856,139	3,757,354
Manufacturing	182,401	808	2,620	181,593	179,781
Agriculture, forestry	5,453	(1,203)	(1,338)	6,656	6,791
Fisheries	4,997	453	(255)	4,544	5,252
Mining, quarrying, gravel and stone	7,572	89	281	7,483	7,291
Construction	215,833	3,934	7,828	211,899	208,005
Electricity, gas, heat supply and water	72,125	(858)	1,932	72,983	70,193
Information and communications	20,387	2,415	2,517	17,972	17,870
Transport, postal activities	475,137	4,345	41,782	470,792	433,355
Wholesale and retail trade	243,732	(525)	(1,697)	244,257	245,429
Finance and insurance	107,908	(10,180)	(3,352)	118,088	111,260
Real estate and goods rental and leasing	1,123,697	27,771	46,270	1,095,926	1,077,427
Services, n.e.c.	457,288	8,112	17,316	449,176	439,972
Local governments	170,778	12,643	20,249	158,135	150,529
Other	839,100	22,479	34,915	816,621	804,185

(ii) The Tokushima Taisho Bank, Ltd.

(Millions of yen)

	As of September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	As of March 31, 2026	As of September 30, 2025
Domestic (excluding special international financial transactions account)	2,086,317	6,571	42,319	2,079,746	2,043,998
Manufacturing	87,006	(123)	(577)	87,129	87,583
Agriculture, forestry	4,122	(63)	26	4,185	4,096
Fisheries	1,210	221	(317)	989	1,527
Mining, quarrying, gravel and stone	5,292	123	388	5,169	4,904
Construction	124,037	(241)	1,215	124,278	122,822
Electricity, gas, heat supply and water	44,744	(1,126)	306	45,870	44,438
Information and communications	15,886	2,244	3,077	13,642	12,809
Transport, postal activities	263,842	(9,803)	9,307	273,645	254,535
Wholesale and retail trade	125,968	2,479	(715)	123,489	126,683
Finance and insurance	33,047	(10,629)	(8,584)	43,676	41,631
Real estate and goods rental and leasing	703,602	5,813	10,435	697,789	693,167
Services, n.e.c.	264,669	10,380	16,878	254,289	247,791
Local governments	60,468	3,476	3,894	56,992	56,574
Other	352,417	3,820	6,986	348,597	345,431

(iii) The Kagawa Bank, Ltd.

(Millions of yen)

	As of September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	As of March 31, 2026	As of September 30, 2025
Domestic (excluding special international financial transactions account)	1,840,106	63,713	126,750	1,776,393	1,713,356
Manufacturing	95,395	931	3,197	94,464	92,198
Agriculture, forestry	1,331	(1,140)	(1,364)	2,471	2,695
Fisheries	3,787	232	62	3,555	3,725
Mining, quarrying, gravel and stone	2,280	(34)	(107)	2,314	2,387
Construction	91,796	4,175	6,613	87,621	85,183
Electricity, gas, heat supply and water	27,381	268	1,626	27,113	25,755
Information and communications	4,501	171	(560)	4,330	5,061
Transport, postal activities	211,295	14,148	32,475	197,147	178,820
Wholesale and retail trade	117,764	(3,004)	(982)	120,768	118,746
Finance and insurance	74,861	449	5,232	74,412	69,629
Real estate and goods rental and leasing	420,095	21,958	35,835	398,137	384,260
Services, n.e.c.	192,619	(2,268)	438	194,887	192,181
Local governments	110,310	9,167	16,355	101,143	93,955
Other	486,683	18,659	27,929	468,024	458,754

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

[Non-consolidated] (Millions of yen)

		As of September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	As of March 31, 2026	As of September 30, 2025
Total for Banks	Claims in bankruptcy, rehabilitation and other equivalent claims	16,902	684	1,838	16,218	15,064
	Doubtful claims	55,657	1,258	3,710	54,399	51,947
	Substandard claims	2,342	202	(862)	2,140	3,204
	Loans past due for three months or more	174	142	134	32	40
	Restructured loans	2,167	59	(997)	2,108	3,164
	Total (A)	74,902	2,143	4,685	72,759	70,217
The Tokushima Taisho Bank, Ltd.	Claims in bankruptcy, rehabilitation and other equivalent claims	6,762	35	(1,767)	6,727	8,529
	Doubtful claims	26,985	893	1,929	26,092	25,056
	Substandard claims	479	0	(759)	479	1,238
	Loans past due for three months or more	126	125	123	1	3
	Restructured loans	352	(126)	(883)	478	1,235
	Total (A)	34,227	928	(597)	33,299	34,824
The Kagawa Bank, Ltd.	Claims in bankruptcy, rehabilitation and other equivalent claims	10,140	649	3,605	9,491	6,535
	Doubtful claims	28,672	365	1,781	28,307	26,891
	Substandard claims	1,863	202	(103)	1,661	1,966
	Loans past due for three months or more	48	17	11	31	37
	Restructured loans	1,815	185	(114)	1,630	1,929
	Total (A)	40,675	1,215	5,282	39,460	35,393
Amount of partial direct write-offs	Total for Banks	7,431	(1,866)	(1,046)	9,297	8,477
	The Tokushima Taisho Bank, Ltd.	5,993	(745)	245	6,738	5,748
	The Kagawa Bank, Ltd.	1,438	(1,121)	(1,291)	2,559	2,729
Total credit	Total for Banks	4,004,967	71,042	171,019	3,933,925	3,833,948
	The Tokushima Taisho Bank, Ltd.	2,118,123	7,335	42,840	2,110,788	2,075,283
	The Kagawa Bank, Ltd.	1,886,844	63,707	128,179	1,823,137	1,758,665

○ Ratio to total credit (Unit: %)

Ratio to total credit (%)		As of September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	As of March 31, 2026	As of September 30, 2025
Total for Banks	Claims in bankruptcy, rehabilitation and other equivalent claims	0.42	0.01	0.03	0.41	0.39
	Doubtful claims	1.38	0.00	0.03	1.38	1.35
	Substandard claims	0.05	0.00	(0.03)	0.05	0.08
	Loans past due for three months or more	0.00	0.00	0.00	0.00	0.00
	Restructured loans	0.05	0.00	(0.03)	0.05	0.08
	Total	1.87	0.03	0.04	1.84	1.83

Ratio to total credit (%)		As of September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	As of March 31, 2026	As of September 30, 2025
The Tokushima Taisho Bank, Ltd.	Claims in bankruptcy, rehabilitation and other equivalent claims	0.31	0.00	(0.10)	0.31	0.41
	Doubtful claims	1.27	0.04	0.07	1.23	1.20
	Substandard claims	0.02	0.00	(0.03)	0.02	0.05
	Loans past due for three months or more	0.00	0.00	0.00	0.00	0.00
	Restructured loans	0.01	(0.01)	(0.04)	0.02	0.05
	Total	1.61	0.04	(0.06)	1.57	1.67
The Kagawa Bank, Ltd.	Claims in bankruptcy, rehabilitation and other equivalent claims	0.53	0.01	0.16	0.52	0.37
	Doubtful claims	1.51	(0.04)	(0.01)	1.55	1.52
	Substandard claims	0.09	0.00	(0.02)	0.09	0.11
	Loans past due for three months or more	0.00	0.00	0.00	0.00	0.00
	Restructured loans	0.09	0.01	(0.01)	0.08	0.10
	Total	2.15	(0.01)	0.14	2.16	2.01

[Consolidated] (Millions of yen)

		As of September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	As of March 31, 2026	As of September 30, 2025
Total for Banks	Claims in bankruptcy, rehabilitation and other equivalent claims	17,005	679	1,831	16,326	15,174
	Doubtful claims	55,658	1,255	3,704	54,403	51,954
	Substandard claims	2,345	200	(864)	2,145	3,209
	Loans past due for three months or more	177	140	133	37	44
	Restructured loans	2,167	59	(997)	2,108	3,164
	Total	75,010	2,133	4,671	72,877	70,339
The Tokushima Taisho Bank	Claims in bankruptcy, rehabilitation and other equivalent claims	6,816	35	(1,765)	6,781	8,581
	Doubtful claims	26,986	890	1,923	26,096	25,063
	Substandard claims	482	(2)	(761)	484	1,243
	Loans past due for three months or more	129	123	122	6	7
	Restructured loans	352	(126)	(883)	478	1,235
	Total	34,285	922	(603)	33,363	34,888
The Kagawa Bank	Claims in bankruptcy, rehabilitation and other equivalent claims	10,189	644	3,596	9,545	6,593
	Doubtful claims	28,672	365	1,781	28,307	26,891
	Substandard claims	1,863	202	(103)	1,661	1,966
	Loans past due for three months or more	48	17	11	31	37
	Restructured loans	1,815	185	(114)	1,630	1,929
	Total	40,725	1,211	5,274	39,514	35,451
Amount of partial direct write-offs	Total for Banks	7,431	(1,866)	(1,046)	9,297	8,477
	The Tokushima Taisho Bank	5,993	(745)	245	6,738	5,748
	The Kagawa Bank	1,438	(1,121)	(1,291)	2,559	2,729
Total credit	Total for Banks	4,000,925	69,545	168,779	3,931,380	3,832,146
	The Tokushima Taisho Bank	2,120,237	6,816	42,133	2,113,421	2,078,104
	The Kagawa Bank	1,880,688	62,729	126,646	1,817,959	1,754,042

○ Ratio to total credit (Unit: %)

Ratio to total credit (%)		As of September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	As of March 31, 2026	As of September 30, 2025
Total for Banks	Claims in bankruptcy, rehabilitation and other equivalent claims	0.42	0.01	0.03	0.41	0.39
	Doubtful claims	1.39	0.01	0.04	1.38	1.35
	Substandard claims	0.05	0.00	(0.03)	0.05	0.08
	Loans past due for three months or more	0.00	0.00	0.00	0.00	0.00
	Restructured loans	0.05	0.00	(0.03)	0.05	0.08
	Total	1.87	0.02	0.04	1.85	1.83

Ratio to total credit (%)		As of September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	As of March 31, 2026	As of September 30, 2025
The Tokushima Taisho Bank	Claims in bankruptcy, rehabilitation and other equivalent claims	0.32	0.00	(0.09)	0.32	0.41
	Doubtful claims	1.27	0.04	0.07	1.23	1.20
	Substandard claims	0.02	0.00	(0.03)	0.02	0.05
	Loans past due for three months or more	0.00	0.00	0.00	0.00	0.00
	Restructured loans	0.01	(0.01)	(0.04)	0.02	0.05
	Total	1.61	0.04	(0.06)	1.57	1.67
The Kagawa Bank	Claims in bankruptcy, rehabilitation and other equivalent claims	0.54	0.02	0.17	0.52	0.37
	Doubtful claims	1.52	(0.03)	(0.01)	1.55	1.53
	Substandard claims	0.09	0.00	(0.02)	0.09	0.11
	Loans past due for three months or more	0.00	0.00	0.00	0.00	0.00
	Restructured loans	0.09	0.01	(0.01)	0.08	0.10
	Total	2.16	(0.01)	0.14	2.17	2.02

(6) Status of Allowance for Loan Losses

[Non-consolidated]

(Millions of yen)

		As of September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	As of March 31, 2026	As of September 30, 2025
Total for Banks	Allowance for loan losses	28,867	1,443	1,540	27,424	27,327
	General allowance for loan losses	13,414	359	(175)	13,055	13,589
	Specific allowance for loan losses	15,451	1,082	1,714	14,369	13,737
The Tokushima Taisho Bank	Allowance for loan losses	13,381	404	(1,448)	12,977	14,829
	General allowance for loan losses	5,897	(105)	9	6,002	5,888
	Specific allowance for loan losses	7,483	508	(1,458)	6,975	8,941
The Kagawa Bank	Allowance for loan losses	15,486	1,039	2,988	14,447	12,498
	General allowance for loan losses	7,517	464	(184)	7,053	7,701
	Specific allowance for loan losses	7,968	574	3,172	7,394	4,796

[Consolidated]

(Millions of yen)

		As of September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	As of March 31, 2026	As of September 30, 2025
Total for Banks	Allowance for loan losses	29,257	1,401	1,527	27,856	27,730
	General allowance for loan losses	13,541	350	(174)	13,191	13,715
	Specific allowance for loan losses	15,714	1,051	1,700	14,663	14,014
The Tokushima Taisho Bank	Allowance for loan losses	13,436	400	(1,453)	13,036	14,889
	General allowance for loan losses	5,898	(106)	7	6,004	5,891
	Specific allowance for loan losses	7,537	506	(1,461)	7,031	8,998
The Kagawa Bank	Allowance for loan losses	15,821	1,001	2,980	14,820	12,841
	General allowance for loan losses	7,643	456	(181)	7,187	7,824
	Specific allowance for loan losses	8,177	545	3,161	7,632	5,016

(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, 2026	Change from March 31, 2026	Change from September 30, 2025	As of March 31, 2026	As of September 30, 2025
Total for Banks	Total collateral and allowance (B)	59,142	1,190	2,869	57,952	56,273
	Allowance for loan losses (C)	15,627	1,057	1,591	14,570	14,036
	Amount of collateral and guarantees	43,514	132	1,278	43,382	42,236
The Tokushima Taisho Bank	Total collateral and allowance (B)	26,611	464	(1,500)	26,147	28,111
	Allowance for loan losses (C)	7,481	502	(1,524)	6,979	9,005
	Amount of collateral and guarantees	19,129	(39)	23	19,168	19,106

		As of September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	As of March 31, 2026	As of September 30, 2025
The Kagawa Bank	Total collateral and allowance (B)	32,531	726	4,369	31,805	28,162
	Allowance for loan losses (C)	8,146	555	3,115	7,591	5,031
	Amount of collateral and guarantees	24,385	171	1,255	24,214	23,130

(Unit: %)

Coverage ratio (B)/(A)	Total for Banks	78.95	(0.69)	(1.19)	79.64	80.14
	The Tokushima Taisho Bank	77.74	(0.78)	(2.98)	78.52	80.72
	The Kagawa Bank	79.97	(0.63)	0.41	80.60	79.56
Allowance ratio (C)/(A)	Total for Banks	20.86	0.84	0.88	20.02	19.98
	The Tokushima Taisho Bank	21.85	0.90	(4.00)	20.95	25.85
	The Kagawa Bank	20.02	0.79	5.81	19.23	14.21

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

(1) Number of Directors and Employees

(Unit: persons)

		As of September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	As of March 31, 2026	As of September 30, 2025
Total for Banks	Number of Directors	26	(2)	(2)	28	28
	Number of Employees	2,143	53	4	2,090	2,139
	Total	2,169	51	2	2,118	2,167
The Tokushima Taisho Bank	Number of Directors	12	(2)	(2)	14	14
	Number of Employees	1,175	28	4	1,147	1,171
	Total	1,187	26	2	1,161	1,185
The Kagawa Bank	Number of Directors	14	-	-	14	14
	Number of Employees	968	25	-	943	968
	Total	982	25	-	957	982

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

(2) Number of Branches

(Unit: branches)

		As of September 30, 2026	Change from March 31, 2026	Change from September 30, 2025	As of March 31, 2026	As of September 30, 2025
Total for Banks	Head office and branches	182	-	-	182	182
	Sub-branches	16	-	-	16	16
	Total	198	-	-	198	198
The Tokushima Taisho Bank	Head office and branches	98	-	-	98	98
	Sub-branches	10	-	-	10	10
	Total	108	-	-	108	108
The Kagawa Bank	Head office and branches	84	-	-	84	84
	Sub-branches	6	-	-	6	6
	Total	90	-	-	90	90

End