



Consolidated Financial Results for the Three Months Ended June 30, 2025 [Japanese GAAP]

August 4, 2025

Company name: Nishi-Nippon Financial Holdings, Inc.
Listing: Tokyo Stock Exchange, Fukuoka Stock Exchange
Securities code: 7189

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

Representative: Hideyuki Murakami

Inquiries: Masaru Dejima

Telephone: +81-92-476-5050

Scheduled date to commence dividend payments: -

Trading accounts: Yes

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: None

President

General Manager of Corporate Planning Division

(Yen amounts are rounded down to millions, unless otherwise noted.)

1. Consolidated Financial Results for the Three Months Ended June 30, 2025 (April 1, 2025 to June 30, 2025)

(1) Consolidated Operating Results

(Percentages indicate year-on-year changes.)

| | Ordinary income | | Ordinary profit | | Profit attributable to owners of parent | |
|----------------------------------|-----------------|------|-----------------|--------|---|--------|
| | Millions of yen | % | Millions of yen | % | Millions of yen | % |
| Three months ended June 30, 2025 | 52,380 | 3.1 | 12,446 | (18.1) | 8,494 | (18.1) |
| June 30, 2024 | 50,794 | 12.2 | 15,201 | 20.0 | 10,372 | 21.1 |

(Note) Comprehensive income: Three months ended June 30, 2025: ¥ 20,891 million [-%]
Three months ended June 30, 2024: ¥ (10,792) million [-%]

| | Basic earnings per share | Diluted earnings per share |
|----------------------------------|--------------------------|----------------------------|
| | Yen | Yen |
| Three months ended June 30, 2025 | 60.98 | - |
| June 30, 2024 | 73.94 | - |

(Note) Diluted earnings per share is not presented because dilutive shares do not exist.

(2) Consolidated Financial Position

| | Total assets | Net assets | Capital adequacy ratio |
|---------------------|-----------------|-----------------|------------------------|
| | Millions of yen | Millions of yen | % |
| As of June 30, 2025 | 13,597,968 | 572,521 | 4.1 |
| March 31, 2025 | 13,582,451 | 558,130 | 4.0 |

(Reference) Equity: As of June 30, 2025: ¥ 562,108 million
As of March 31, 2025: ¥ 547,569 million

(Note) Capital adequacy ratio = (Total net assets - Non-controlling interests) / Total assets. The ratio above is not based on the regulation of Capital Adequacy Ratio.

2. Dividends

| | Annual dividends | | | | |
|---|--------------------|--------------------|--------------------|----------|-------|
| | 1st quarter-end | 2nd quarter-end | 3rd quarter-end | Year-end | Total |
| | Yen | Yen | Yen | Yen | Yen |
| Fiscal year ended March 31, 2025 | - | 30.00 | - | 45.00 | 75.00 |
| Fiscal year ending March 31, 2026 | - | | | | |
| Fiscal year ending March 31, 2026 (Forecast) | | 45.00 | - | 45.00 | 90.00 |

(Note) Revision to the forecast for dividends announced most recently: None

3. Consolidated Financial Results Forecast for the Fiscal Year Ending March 31, 2026 (April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

| | Ordinary profit | | Profit attributable to owners of parent | | Basic earnings per share |
|---|-----------------|------|--|------|--------------------------|
| | Millions of yen | % | Millions of yen | % | Yen |
| Six months ending September 30, 2025 | 26,000 | 10.2 | 17,500 | 6.6 | 125.64 |
| Full year | 55,000 | 20.8 | 37,000 | 19.4 | 265.64 |

(Note) Revision to the financial results forecast announced most recently: None

* Notes:

(1) Significant changes in the scope of consolidation during the period: None

(2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: Yes

(Note) For details, please refer to the attached document on page 7, “2. Quarterly Consolidated Financial Statements and Principal Notes (3) Notes to Quarterly Consolidated Financial Statements (Accounting policies adopted specially for the preparation of quarterly consolidated financial statements)” .

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

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

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

3) Changes in accounting estimates: None

4) Restatement: None

(4) Number of issued shares (common shares)

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

June 30, 2025: 146,391,055 shares

March 31, 2025: 146,391,055 shares

2) Number of treasury shares at the end of the period:

June 30, 2025: 7,106,773 shares

March 31, 2025: 7,106,508 shares

3) Average number of shares outstanding during the period:

Three months ended June 30, 2025: 139,284,420 shares

Three months ended June 30, 2024: 140,286,468 shares

(Note) The total number of treasury shares at the end of the period includes treasury shares held by a trust account for Board Benefit Trust (BBT) (114 thousand shares as of June 30, 2025 and 114 thousand shares as of March 31, 2025). In addition, treasury shares held by the trust account (114 thousand shares for three months ended June 30, 2025 and 120 thousand shares for three months ended June 30, 2024) are included in the number of treasury shares that is deducted in the calculation of the average number of shares during the period.

* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: Yes (voluntary)

* Explanation for proper use of forecasts and other notes

The above forecasts are based on the information which is presently available and certain assumptions which are considered to be reasonable.

Actual results may differ materially from those forecasts depending on various future factors.

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* Explanatory Materials on Financial Results for the Three Months Ended June 30, 2025

1. Overview of Operating Results, etc.

(1) Overview of Operating Results for the Three Months Ended June 30, 2025 under Review

Ordinary income for the three months ended June 30, 2025 was ¥52,380 million, up ¥1,585 million year on year, due to an increase in interest income and other factors. Ordinary expenses were ¥39,933 million, up ¥4,341 million year on year, due to an increase in interest expenses and other factors.

As a result, ordinary profit was ¥12,446 million, down ¥2,755 million year on year. Also, profit attributable to owners of parent amounted to ¥8,494 million, down ¥1,878 million year on year.

(2) Overview of Financial Position for the Three Months Ended June 30, 2025 under Review

Total assets increased by ¥15.5 billion compared to the end of the previous fiscal year, reaching ¥13,597.9 billion as of June 30, 2025. Total liabilities increased by ¥1.1 billion compared to the end of the previous fiscal year, reaching ¥13,025.4 billion. Total net assets increased by ¥14.3 billion compared to the end of the previous fiscal year, reaching ¥572.5 billion.

With regard to primary account balances, deposits and negotiable certificates of deposit increased by ¥205.4 billion compared to the end of the previous fiscal year, reaching ¥10,712.4 billion. Loans and bills discounted decreased by ¥127.5 billion compared to the end of the previous fiscal year, reaching ¥9,793.8 billion. Securities increased by ¥19.2 billion compared to the end of the previous fiscal year, reaching ¥1,710.9 billion.

(3) Explanation of consolidated financial results forecast and other forward-looking information

Consolidated financial results forecast for the six months ending September 30, 2025 and the fiscal year ending March 31, 2026 remain unchanged from the figures announced on May 9, 2025.

The consolidated financial results forecast is based on the information which is presently available and certain assumptions which are considered to be reasonable. Actual results may vary materially from those forecasts depending on various future factors.

2. Quarterly Consolidated Financial Statements and Primary Notes

(1) Quarterly Consolidated Balance Sheet

(Millions of yen)

| | As of March 31, 2025 | As of June 30, 2025 |
|--|----------------------|---------------------|
| Assets | | |
| Cash and due from banks | 1,674,158 | 1,685,246 |
| Call loans and bills bought | - | 155,000 |
| Monetary claims bought | 49,426 | 48,614 |
| Money held in trust | 11,691 | 11,698 |
| Securities | 1,691,673 | 1,710,901 |
| Loans and bills discounted | 9,921,416 | 9,793,865 |
| Foreign exchanges | 7,942 | 8,465 |
| Other assets | 93,818 | 56,383 |
| Tangible fixed assets | 115,006 | 114,423 |
| Intangible fixed assets | 6,263 | 6,138 |
| Retirement benefit asset | 25,185 | 25,825 |
| Deferred tax assets | 14,434 | 8,694 |
| Customers' liabilities for acceptances and guarantees | 14,125 | 16,374 |
| Allowance for loan losses | (42,132) | (43,104) |
| Allowance for investment loss | (557) | (557) |
| Total assets | 13,582,451 | 13,597,968 |
| Liabilities | | |
| Deposits | 10,082,666 | 10,343,577 |
| Negotiable certificates of deposit | 424,274 | 368,853 |
| Call money and bills sold | 24,670 | 34,754 |
| Securities sold under repurchase agreements | 221,418 | 225,396 |
| Cash collateral received for securities lent | 107,480 | 98,946 |
| Borrowed money | 1,978,725 | 1,754,569 |
| Foreign exchanges | 546 | 360 |
| Borrowed money from trust account | 7,721 | 8,211 |
| Other liabilities | 142,662 | 154,523 |
| Provision for share awards for directors (and other officers) | 10 | 12 |
| Retirement benefit liability | 1,771 | 1,767 |
| Provision for retirement benefits for directors (and other officers) | 208 | 220 |
| Provision for reimbursement of deposits | 245 | 201 |
| Provision for contingent loss | 1,231 | 1,224 |
| Reserves under special laws | 20 | 20 |
| Deferred tax liabilities | 1,570 | 1,460 |
| Deferred tax liabilities for land revaluation | 14,972 | 14,972 |
| Acceptances and guarantees | 14,125 | 16,374 |
| Total liabilities | 13,024,320 | 13,025,446 |

(Millions of yen)

| | As of March 31, 2025 | As of June 30, 2025 |
|---|----------------------|---------------------|
| Net assets | | |
| Share capital | 50,000 | 50,000 |
| Capital surplus | 116,515 | 116,515 |
| Retained earnings | 365,262 | 367,483 |
| Treasury shares | (7,521) | (7,522) |
| Total shareholders' equity | 524,256 | 526,476 |
| Valuation difference on available-for-sale securities | (3,550) | 8,642 |
| Deferred gains or losses on hedges | 86 | 25 |
| Revaluation reserve for land | 29,159 | 29,159 |
| Remeasurements of defined benefit plans | (2,382) | (2,194) |
| Total accumulated other comprehensive income | 23,312 | 35,632 |
| Non-controlling interests | 10,561 | 10,413 |
| Total net assets | 558,130 | 572,521 |
| Total liabilities and net assets | 13,582,451 | 13,597,968 |

(2) Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

For the three months ended June 30, 2025

| | (Millions of yen) | |
|--|---|---|
| | For the three months ended June 30, 2024 | For the three months ended June 30, 2025 |
| Ordinary income | 50,794 | 52,380 |
| Interest income | 32,582 | 38,393 |
| Interest on loans and discounts | 21,475 | 27,782 |
| Interest and dividends on securities | 9,696 | 8,027 |
| Trust fees | 0 | 0 |
| Fees and commissions | 8,775 | 8,870 |
| Gain on trading account transactions | 147 | 85 |
| Other operating income | 3,124 | 2,484 |
| Other ordinary income | 6,163 | 2,546 |
| Ordinary expenses | 35,592 | 39,933 |
| Interest expenses | 6,241 | 9,114 |
| Interest on deposits | 540 | 4,418 |
| Fees and commissions payments | 2,476 | 2,641 |
| Other operating expenses | 4,675 | 4,327 |
| General and administrative expenses | 21,163 | 22,313 |
| Other ordinary expenses | 1,034 | 1,535 |
| Ordinary profit | 15,201 | 12,446 |
| Extraordinary income | 0 | - |
| Gain on disposal of non-current assets | 0 | - |
| Extraordinary losses | 36 | 42 |
| Loss on disposal of non-current assets | 16 | 35 |
| Impairment losses | 13 | - |
| Other | 6 | 7 |
| Profit before income taxes | 15,165 | 12,403 |
| Income taxes | 4,649 | 3,791 |
| Profit | 10,516 | 8,612 |
| Profit attributable to non-controlling interests | 143 | 118 |
| Profit attributable to owners of parent | 10,372 | 8,494 |

Quarterly Consolidated Statement of Comprehensive Income
For the three months ended June 30, 2025

| | (Millions of yen) | |
|--|---|---|
| | For the three months ended June 30, 2024 | For the three months ended June 30, 2025 |
| Profit | 10,516 | 8,612 |
| Other comprehensive income | (21,309) | 12,279 |
| Valuation difference on available-for-sale securities | (21,459) | 12,144 |
| Deferred gains or losses on hedges | (74) | (61) |
| Remeasurements of defined benefit plans, net of tax | 203 | 188 |
| Share of other comprehensive income of entities accounted for using equity method | 21 | 8 |
| Comprehensive income | (10,792) | 20,891 |
| Comprehensive income attributable to | | |
| Comprehensive income attributable to owners of parent | (10,905) | 20,813 |
| Comprehensive income attributable to non-controlling interests | 112 | 78 |

(3) Notes to Quarterly Consolidated Financial Statements

(Notes on Going Concern Assumption)

Not applicable.

(Notes on Significant Changes in the Amount of Shareholders' Equity)

Not applicable.

(Accounting policies adopted specially for the preparation of quarterly consolidated financial statements)

- Tax Expense Treatment

The Company and consolidated subsidiaries calculated tax expenses by multiplying Profit before income taxes by an effective tax rate that was reasonably estimated by applying tax effect accounting to estimated Profit before income taxes for the fiscal year ending March 31, 2026 including the period for the three months ended June 30, 2025.

(Additional information)

(Board Benefit Trust)

The Company has introduced the Board Benefit Trust (BBT) (hereinafter, the “Plan”) to make clearer the link between compensation to the Company’s Directors (excluding Directors who are Audit and Supervisory Committee members; the same applies hereinafter in this section) and the Company’s stock value and to further raise awareness of the need to contribute to the enhancement of corporate value over the mid- and long-term.

1. Overview of transactions

The Plan is a stock compensation plan whereby the Company’s common stock (hereinafter, the “Company Stock”) is acquired through a trust (hereinafter, trust set up under the Plan is referred to as the “Trust”) by using money contributed by the Company, and the Company Stock and money in the amount equivalent to the fair value of the Company Stock (hereinafter, collectively the “Company Stock, etc.”) are paid to the Company’s Directors from the Trust, pursuant to the Regulations Governing Stock Benefits for Officers provided by the Company. In principle, Directors shall receive the Company Stock, etc. at the time of retirement.

2. The Company Stock remaining in the Trust

The Company Stock remaining in the Trust are recorded under net assets as treasury shares at the book value in the Trust (excluding incidental expenses). The book value of treasury stock was ¥85 million and the number of shares of treasury stock was 114 thousand shares as of June 30, 2025.

(Notes on segment information, etc.)

【Segment information】

For the three months ended June 30, 2024

Information on ordinary income, profit or loss by reportable segment

(Millions of yen)

| | Reportable segment | Other | Total | Adjustment | Amount recorded in Quarterly Consolidated Statements of Income |
|--------------------------------------|--------------------|--------|--------|------------|--|
| | Banking | | | | |
| Ordinary income | | | | | |
| Ordinary income to outside customers | 44,539 | 6,254 | 50,794 | — | 50,794 |
| Intersegment ordinary income | 374 | 5,942 | 6,316 | (6,316) | — |
| Total | 44,914 | 12,196 | 57,111 | (6,316) | 50,794 |
| Segment profit | 13,126 | 6,507 | 19,633 | (4,431) | 15,201 |

(Notes) 1. Ordinary income is presented instead of net sales in general companies.

2. The “Other” category includes business segments that are not in the reportable segment, such as financial-related services and information system services including the credit guarantee business, credit card business, and financial instruments business.

3. Adjustment for segment profit of (4,431) million yen is mainly the elimination of intersegment transactions.

4. Segment profit is adjusted alongside ordinary profit in the quarterly consolidated statements of income.

For the three months ended June 30, 2025

Information on ordinary income, profit or loss by reportable segment

(Millions of yen)

| | Reportable segment | Other | Total | Adjustment | Amount recorded in Quarterly Consolidated Statements of Income |
|--------------------------------------|--------------------|--------|--------|------------|--|
| | Banking | | | | |
| Ordinary income | | | | | |
| Ordinary income to outside customers | 46,276 | 6,103 | 52,380 | — | 52,380 |
| Intersegment ordinary income | 410 | 8,366 | 8,777 | (8,777) | — |
| Total | 46,687 | 14,470 | 61,157 | (8,777) | 52,380 |
| Segment profit | 10,695 | 8,436 | 19,132 | (6,685) | 12,446 |

(Notes) 1. Ordinary income is presented instead of net sales in general companies.

2. The “Other” category includes business segments that are not in the reportable segment, such as financial-related services and information system services including the credit guarantee business, credit card business, and financial instruments business.

3. Adjustment for segment profit of (6,685) million yen is mainly the elimination of intersegment transactions.

4. Segment profit is adjusted alongside ordinary profit in the quarterly consolidated statements of income.

(Notes on statements of cash flows)

The quarterly consolidated statements of cash flows for the three months ended June 30, 2025 is not prepared. The depreciation expenses (including amortization expenses of intangible fixed assets) for the three months ended June 30, 2025 and 2024, are as follows.

| | For the three months ended June 30, 2024 | For the three months ended June 30, 2025 |
|--------------|---|---|
| Depreciation | 1,485 Million yen | 1,508 Million yen |

Explanatory Materials on Financial Results for the Three Months Ended June 30, 2025

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*The scope of calculations in each table are presented as follows:

| | |
|----------------------|--|
| NNFH (consolidated) | ... Group companies consolidated under Nishi-Nippon Financial Holdings, Inc. as the parent company |
| Group total | ... The Nishi-Nippon City Bank + the Bank of Nagasaki + Nishi-Nippon City TT Securities |
| Two banks combined | ... The Nishi-Nippon City Bank + the Bank of Nagasaki (after offsets of internal transactions) |
| NCB | ... The Nishi-Nippon City Bank (non-consolidated) |
| The Bank of Nagasaki | ... The Bank of Nagasaki (non-consolidated) |

These materials contain forward-looking statements regarding the future performance of the Group; however, such statements are not intended to guarantee the fulfillment of such future performance and may contain risks and uncertainties. Please be aware that, due to possible changes in the operating environment, etc., actual results may differ materially from those that are currently anticipated.

I Overview of Financial Results

1. Profit and Loss Summary

NNFH (Consolidated)

Mainly due to an increase in net interest income, the net business profits increased year on year. Meanwhile, a decrease in gains (losses) on equity securities and other factors led to a decrease in ordinary profit and profit attributable to owners of parent year on year.

| | | (Millions of yen) | |
|--|-------|-------------------------------------|-------------------------------------|
| | | Three months ended Jun. 30, 2025 | Three months ended Jun. 30, 2024 |
| | | YoY change | |
| Ordinary income | | 52,380 | 50,794 |
| Gross operating profit | A | 33,754 | 31,236 |
| [Core gross operating profit] | A-B | [36,076] | [34,119] |
| Net interest income | | 29,284 | 26,341 |
| Fees and commissions | | 6,228 | 6,298 |
| Gain on trading account transactions | | 85 | 147 |
| Other operating income | | (1,843) | (1,550) |
| of which, net gains (losses) related to bonds | B | (2,321) | (2,882) |
| Expenses | C | 21,983 | 20,781 |
| Net business profits | A-C | 11,770 | 10,455 |
| [Core net business profits] | A-B-C | [14,092] | [13,338] |
| Gains (losses) on equity securities | | 1,979 | 5,298 |
| Credit cost | | 1,295 | 450 |
| Other non-recurring gains (losses) | | (8) | (101) |
| Ordinary profit | | 12,446 | 15,201 |
| Extraordinary income (losses) | | (42) | (35) |
| Income taxes | | 3,791 | 4,649 |
| Profit attributable to non-controlling interests | | 118 | 143 |
| Profit attributable to owners of parent | | 8,494 | 10,372 |

NCB

Mainly due to an increase in net interest income, the net business profits increased year on year. Meanwhile, a decrease in gains (losses) on equity securities and other factors led to a decrease in ordinary profit and profit year on year.

| | | (Millions of yen) | |
|--|-------|-------------------------------------|-------------------------------------|
| | | Three months ended Jun. 30, 2025 | Three months ended Jun. 30, 2024 |
| | | YoY change | |
| Ordinary income | | 45,281 | 43,631 |
| Gross operating profit | A | 28,519 | 25,782 |
| [Core gross operating profit] | A-B | [30,840] | [28,664] |
| Net interest income | | 27,670 | 24,774 |
| Fees and commissions | | 2,985 | 3,159 |
| Gain on trading account transactions | | 3 | 2 |
| Other operating income | | (2,139) | (2,154) |
| of which, net gains (losses) related to bonds | B | (2,321) | (2,882) |
| Expenses | C | 18,381 | 17,218 |
| Net business profits | A-C | 10,137 | 8,564 |
| [Core net business profits] | A-B-C | [12,459] | [11,446] |
| [Core net business profits (excluding gain or loss from cancellation of investment trust)] | | [11,636] | [9,189] |
| Gains (losses) on equity securities | | 1,778 | 5,040 |
| Credit cost | | 1,003 | 230 |
| Other non-recurring gains (losses) | | (299) | (364) |
| Ordinary profit | | 10,613 | 13,009 |
| Extraordinary income (losses) | | (34) | (16) |
| Income taxes | | 3,226 | 3,963 |
| Profit | | 7,352 | 9,030 |

The Bank of Nagasaki

Due to a decrease in fees and commissions and an increase in expenses, the net business profits decreased year on year. Also, ordinary profit and profit decreased year on year.

| | | (Millions of yen) | | |
|--|-------|-------------------------------------|------------|-------------------------------------|
| | | Three months ended Jun. 30, 2025 | YoY change | Three months ended Jun. 30, 2024 |
| Ordinary income | | 1,382 | 117 | 1,265 |
| Gross operating profit | A | 946 | 15 | 931 |
| [Core gross operating profit] | A-B | [946] | [15] | [931] |
| Net interest income | | 1,090 | 85 | 1,005 |
| Fees and commissions | | (144) | (70) | (74) |
| Other operating income | | - | - | - |
| of which, net gains (losses) related to bonds | B | - | - | - |
| Expenses | C | 858 | 56 | 802 |
| Net business profits | A-C | 87 | (42) | 129 |
| [Core net business profits] | A-B-C | [87] | [(42)] | [129] |
| [Core net business profits (excluding gain or loss from cancellation of investment trust)] | | [87] | [(42)] | [129] |
| Credit cost | | 10 | (8) | 18 |
| Other non-recurring gains (losses) | | 6 | (1) | 7 |
| Ordinary profit | | 83 | (34) | 117 |
| Extraordinary income (losses) | | (7) | 11 | (18) |
| Income taxes | | 23 | (21) | 44 |
| Profit | | 52 | (2) | 54 |

2. Profit and Loss

| NNFH (Consolidated) | | | | | (Millions of yen) |
|--|-------|-------------------------------------|------------|-------------------------------------|------------------------------------|
| | | Three months ended Jun. 30, 2025 | YoY change | Three months ended Jun. 30, 2024 | Fiscal year ended Mar. 31, 2025 |
| Gross operating profit | A | 33,754 | 2,518 | 31,236 | 122,325 |
| [Core gross operating profit] | A-B | [36,076] | [1,957] | [34,119] | [130,423] |
| Net interest income | | 29,284 | 2,943 | 26,341 | 102,845 |
| Fees and commissions | | 6,228 | (70) | 6,298 | 23,430 |
| Gain on trading account transactions | | 85 | (62) | 147 | 589 |
| Other operating income | | (1,843) | (293) | (1,550) | (4,540) |
| of which, net gains (losses) related to bonds (balance of 5 accounts) B | | (2,321) | 561 | (2,882) | (8,098) |
| Gain on sale of bonds | | - | - | - | 17 |
| Gain on redemption of bonds | | - | - | - | - |
| Loss on sale of bonds | | 2,321 | (561) | 2,882 | 7,858 |
| Loss on redemption of bonds | | - | - | - | 257 |
| Loss on devaluation of bonds | | - | - | - | - |
| Expenses | C | 21,983 | 1,202 | 20,781 | 82,897 |
| Net business profits (before provision for general reserve for possible loan losses) | A-C | 11,770 | 1,315 | 10,455 | 39,428 |
| [Core net business profits] | A-B-C | [14,092] | [754] | [13,338] | [47,526] |
| Provision for general reserve for possible loan losses | D | 477 | 417 | 60 | 1,133 |
| Business profits | A-C-D | 11,293 | 899 | 10,394 | 38,294 |
| Non-recurring gains (losses) | | 1,153 | (3,654) | 4,807 | 7,243 |
| Gains (losses) on equity securities (balance of 3 accounts) | | 1,979 | (3,319) | 5,298 | 12,102 |
| Gain on sale of equity securities | | 1,979 | (3,603) | 5,582 | 12,889 |
| Loss on sale of equity securities | | 0 | (284) | 284 | 451 |
| Loss on devaluation of equity securities | | - | - | - | 335 |
| Losses from disposal of non-performing loans | E | 817 | 428 | 389 | 4,697 |
| Write-off of loans | | 182 | 8 | 174 | 1,526 |
| Provision for specific reserve for possible loan losses | | 521 | 439 | 82 | 3,264 |
| Provision for contingent loss | | 127 | (50) | 177 | 658 |
| Reversal of allowance for loan losses | | - | - | - | - |
| Recoveries of written off receivables | | 14 | (31) | 45 | 972 |
| Other | | 0 | 0 | 0 | 219 |
| Other non-recurring gains (losses) | | (8) | 93 | (101) | (162) |
| Ordinary profit | | 12,446 | (2,755) | 15,201 | 45,537 |
| Extraordinary income (losses) | | (42) | (7) | (35) | (520) |
| Gain (loss) on disposal of non-current assets | | (35) | (19) | (16) | (433) |
| Impairment losses | | - | (13) | 13 | 66 |
| Other extraordinary income (losses) | | (7) | (1) | (6) | (20) |
| Profit before income taxes | | 12,403 | (2,762) | 15,165 | 45,016 |
| Income taxes | | 3,791 | (858) | 4,649 | 13,500 |
| Profit | | 8,612 | (1,904) | 10,516 | 31,515 |
| Profit attributable to non-controlling interests | | 118 | (25) | 143 | 533 |
| Profit attributable to owners of parent | | 8,494 | (1,878) | 10,372 | 30,982 |
| Credit cost | D+E | 1,295 | 845 | 450 | 5,831 |

■ Number of companies under consolidation

| | Jun. 30, 2025 | YoY change | Jun. 30, 2024 | (Company) Mar. 31, 2025 |
|---------------------------|---------------|------------|---------------|----------------------------|
| Consolidated subsidiaries | 8 | 0 | 8 | 8 |
| Equity-method affiliates | 3 | 0 | 3 | 3 |

NCB

(Millions of yen)

| | | Three months ended Jun. 30, 2025 | YoY change | Three months ended Jun. 30, 2024 | Fiscal year ended Mar. 31, 2025 |
|--|-------|-------------------------------------|------------|-------------------------------------|------------------------------------|
| Gross operating profit | A | 28,519 | 2,737 | 25,782 | 101,623 |
| [Core gross operating profit] | A-B | [30,840] | [2,176] | [28,664] | [109,720] |
| Net interest income | | 27,670 | 2,896 | 24,774 | 96,822 |
| Fees and commissions | | 2,985 | (174) | 3,159 | 10,783 |
| Gain on trading account transactions | | 3 | 1 | 2 | 9 |
| Other operating income | | (2,139) | 15 | (2,154) | (5,992) |
| of which, net gains (losses) related to bonds (balance of 5 accounts) B | | (2,321) | 561 | (2,882) | (8,097) |
| Gain on sale of bonds | | - | - | - | 17 |
| Gain on redemption of bonds | | - | - | - | - |
| Loss on sale of bonds | | 2,321 | (561) | 2,882 | 7,858 |
| Loss on redemption of bonds | | - | - | - | 256 |
| Loss on devaluation of bonds | | - | - | - | - |
| Expenses | C | 18,381 | 1,163 | 17,218 | 69,108 |
| Personnel expenses | | 7,810 | 361 | 7,449 | 29,723 |
| Non-personnel expenses | | 9,181 | 719 | 8,462 | 34,049 |
| Taxes | | 1,389 | 84 | 1,305 | 5,335 |
| Net business profits (before provision for general reserve for possible loan losses) | A-C | 10,137 | 1,573 | 8,564 | 32,514 |
| [Core net business profits] | A-B-C | [12,459] | [1,013] | [11,446] | [40,612] |
| [Core net business profits (excluding gain or loss from cancellation of investment trust)] | | [11,636] | [2,447] | [9,189] | [36,222] |
| Provision for general reserve for possible loan losses | D | 394 | 390 | 4 | 1,444 |
| Business profits | A-C-D | 9,743 | 1,183 | 8,560 | 31,069 |
| Non-recurring gains (losses) | | 869 | (3,580) | 4,449 | 7,878 |
| Gains (losses) on equity securities (balance of 3 accounts) | | 1,778 | (3,262) | 5,040 | 11,992 |
| Gain on sale of equity securities | | 1,779 | (3,546) | 5,325 | 12,444 |
| Loss on sale of equity securities | | 0 | (284) | 284 | 451 |
| Loss on devaluation of equity securities | | - | - | - | 0 |
| Losses from disposal of non-performing loans | E | 609 | 383 | 226 | 3,149 |
| Write-off of loans | | - | - | - | 253 |
| Provision for specific reserve for possible loan losses | | 503 | 387 | 116 | 3,170 |
| Provision for contingent loss | | 118 | (35) | 153 | 606 |
| Reversal of allowance for loan losses | | - | - | - | - |
| Recoveries of written off receivables | | 13 | (31) | 44 | 967 |
| Other | | 0 | 0 | 0 | 87 |
| Other non-recurring gains (losses) | | (299) | 65 | (364) | (963) |
| Ordinary profit | | 10,613 | (2,396) | 13,009 | 38,948 |
| Extraordinary income (losses) | | (34) | (18) | (16) | (436) |
| Gain (loss) on disposal of non-current assets | | (34) | (18) | (16) | (432) |
| Impairment losses | | - | - | - | 4 |
| Other extraordinary income (losses) | | - | - | - | - |
| Profit before income taxes | | 10,578 | (2,415) | 12,993 | 38,511 |
| Income taxes | | 3,226 | (737) | 3,963 | 11,469 |
| Profit | | 7,352 | (1,678) | 9,030 | 27,042 |
| Credit cost | D+E | 1,003 | 773 | 230 | 4,594 |

The Bank of Nagasaki

(Millions of yen)

| | | Three months ended Jun. 30, 2025 | YoY change | Three months ended Jun. 30, 2024 | Fiscal year ended Mar. 31, 2025 |
|--|----------|-------------------------------------|------------|-------------------------------------|------------------------------------|
| Gross operating profit | A | 946 | 15 | 931 | 3,601 |
| [Core gross operating profit] | A-B | [946] | [15] | [931] | [3,601] |
| Net interest income | | 1,090 | 85 | 1,005 | 3,952 |
| Fees and commissions | | (144) | (70) | (74) | (350) |
| Other operating income | | - | - | - | - |
| of which, net gains (losses) related to bonds (balance of 5 accounts) B | | - | - | - | - |
| Gain on sale of bonds | | - | - | - | - |
| Gain on redemption of bonds | | - | - | - | - |
| Loss on sale of bonds | | - | - | - | - |
| Loss on redemption of bonds | | - | - | - | - |
| Loss on devaluation of bonds | | - | - | - | - |
| Expenses | C | 858 | 56 | 802 | 3,151 |
| Personnel expenses | | 411 | 22 | 389 | 1,512 |
| Non-personnel expenses | | 384 | 27 | 357 | 1,404 |
| Taxes | | 62 | 6 | 56 | 234 |
| Net business profits (before provision for general reserve for possible loan losses) A-C | | 87 | (42) | 129 | 449 |
| [Core net business profits] | A-B-C | [87] | [(42)] | [129] | [449] |
| [Core net business profits (excluding gain or loss from cancellation of investment trust)] | | [87] | [(42)] | [129] | [449] |
| Provision for general reserve for possible loan losses | D (Note) | 2 | 2 | - | - |
| Business profits | A-C-D | 85 | (44) | 129 | 449 |
| Non-recurring gains (losses) | | (1) | 10 | (11) | 63 |
| Gains (losses) on equity securities (balance of 3 accounts) | | - | - | - | - |
| Gain on sale of equity securities | | - | - | - | - |
| Loss on sale of equity securities | | - | - | - | - |
| Loss on devaluation of equity securities | | - | - | - | - |
| Losses from disposal of non-performing loans | E | 8 | (10) | 18 | (34) |
| Write-off of loans | | - | - | - | 1 |
| Provision for specific reserve for possible loan losses (Note) | | (0) | (0) | - | - |
| Provision for contingent loss | | 9 | (14) | 23 | 52 |
| Reversal of allowance for loan losses (Note) | | - | (4) | 4 | 99 |
| Recoveries of written off receivables | | 0 | 0 | 0 | 0 |
| Other | | - | - | - | 11 |
| Other non-recurring gains (losses) | | 6 | (1) | 7 | 29 |
| Ordinary profit | | 83 | (34) | 117 | 513 |
| Extraordinary income (losses) | | (7) | 11 | (18) | (103) |
| Gain (loss) on disposal of non-current assets | | (0) | 0 | (0) | 8 |
| Impairment losses | | - | (13) | 13 | 93 |
| Other extraordinary income (losses) | | (7) | (2) | (5) | (18) |
| Profit before income taxes | | 75 | (24) | 99 | 409 |
| Income taxes | | 23 | (21) | 44 | 64 |
| Profit | | 52 | (2) | 54 | 345 |
| Credit cost | D+E | 10 | (8) | 18 | (34) |

(Note) Classified into provision for general and specific reserve for possible losses (figures in parentheses indicate reversal amounts), reversal of allowance for loan losses is presented as follows:

| | | | | |
|---|-----|---|-----|------|
| Provision for general reserve for possible loan losses | 2 | 4 | (2) | (76) |
| Provision for specific reserve for possible loan losses | (0) | 2 | (2) | (23) |

3. Yield and Spread

Two Banks Combined

| | | Three months ended Jun. 30, 2025 | | Three months ended Jun. 30, 2024 | Fiscal year ended Mar. 31, 2025 |
|--|-------|-------------------------------------|------------|-------------------------------------|------------------------------------|
| | | | YoY change | | |
| Yield on interest earning assets | A | 1.29 % | 0.14 pt | 1.15 % | 1.13 % |
| Yield on loans and bills discounted | B | 1.12 % | 0.20 pt | 0.92 % | 0.97 % |
| Yield on securities | | 1.91 % | (0.35) pt | 2.26 % | 1.80 % |
| Cost of funding | C | 0.87 % | 0.12 pt | 0.75 % | 0.77 % |
| Yield on deposits and negotiable certificates of deposit | D | 0.18 % | 0.16 pt | 0.02 % | 0.07 % |
| Expense ratio | E | 0.71 % | 0.04 pt | 0.67 % | 0.67 % |
| Loan-to-deposit spread | B-D-E | 0.22 % | 0.00 pt | 0.22 % | 0.22 % |
| Loan to deposit simple spread | B-D | 0.93 % | 0.03 pt | 0.90 % | 0.90 % |
| Total interest spread | A-C | 0.42 % | 0.02 pt | 0.40 % | 0.36 % |

NCB

| | | Three months ended Jun. 30, 2025 | | Three months ended Jun. 30, 2024 | Fiscal year ended Mar. 31, 2025 |
|--|-------|-------------------------------------|------------|-------------------------------------|------------------------------------|
| | | | YoY change | | |
| Yield on interest earning assets | A | 1.28 % | 0.14 pt | 1.14 % | 1.12 % |
| Yield on loans and bills discounted | B | 1.11 % | 0.20 pt | 0.91 % | 0.96 % |
| Yield on securities | | 1.88 % | (0.36) pt | 2.24 % | 1.78 % |
| Cost of funding | C | 0.85 % | 0.11 pt | 0.74 % | 0.76 % |
| Yield on deposits and negotiable certificates of deposit | D | 0.18 % | 0.16 pt | 0.02 % | 0.06 % |
| Expense ratio | E | 0.70 % | 0.04 pt | 0.66 % | 0.66 % |
| Loan-to-deposit spread | B-D-E | 0.22 % | 0.00 pt | 0.22 % | 0.22 % |
| Loan to deposit simple spread | B-D | 0.93 % | 0.04 pt | 0.89 % | 0.89 % |
| Total interest spread | A-C | 0.42 % | 0.02 pt | 0.40 % | 0.36 % |

The Bank of Nagasaki

| | | Three months ended Jun. 30, 2025 | | Three months ended Jun. 30, 2024 | Fiscal year ended Mar. 31, 2025 |
|--|-------|-------------------------------------|------------|-------------------------------------|------------------------------------|
| | | | YoY change | | |
| Yield on interest earning assets | A | 1.68 % | 0.20 pt | 1.48 % | 1.48 % |
| Yield on loans and bills discounted | B | 1.42 % | 0.12 pt | 1.30 % | 1.33 % |
| Yield on securities | | 5.49 % | 0.10 pt | 5.39 % | 4.05 % |
| Cost of funding | C | 1.16 % | 0.08 pt | 1.08 % | 1.07 % |
| Yield on deposits and negotiable certificates of deposit | D | 0.17 % | 0.14 pt | 0.03 % | 0.08 % |
| Expense ratio | E | 1.21 % | 0.03 pt | 1.18 % | 1.11 % |
| Loan-to-deposit spread | B-D-E | 0.02 % | (0.05) pt | 0.07 % | 0.13 % |
| Loan to deposit simple spread | B-D | 1.24 % | (0.02) pt | 1.26 % | 1.25 % |
| Total interest spread | A-C | 0.52 % | 0.13 pt | 0.39 % | 0.41 % |

4. Capital Adequacy Ratio (Japanese Standards)

Early application of the finalized Basel III framework was implemented at the end of the fiscal year ended March 31, 2023.

NNFH (Consolidated)

(Millions of yen)

| | | Jun. 30, 2025 [Preliminary] | Change from Mar. 31, 2025 | Change from Jun. 30, 2024 | Mar. 31, 2025 | Jun. 30, 2024 |
|----------------------------|--|--------------------------------|------------------------------|------------------------------|---------------|---------------|
| Capital adequacy ratio | A÷B | 12.72 % | 0.13 pt | (0.35) pt | 12.59 % | 13.07 % |
| Capital | A | 496,687 | 8,453 | 10,369 | 488,234 | 486,318 |
| | Core capital: instruments and reserves | 526,623 | 8,675 | 14,541 | 517,948 | 512,082 |
| | Core capital: regulatory adjustments | 29,935 | 221 | 4,172 | 29,714 | 25,763 |
| Risk-weighted assets, etc. | B | 3,904,174 | 28,271 | 183,712 | 3,875,903 | 3,720,462 |
| Total required capital | B×4% | 156,166 | 1,130 | 7,348 | 155,036 | 148,818 |

* Credit risk-weighted asset is calculated based on the foundation internal ratings-based approach, and operational risk adjustments are calculated based on the standardized measurement approach among risk-weighted assets, etc.

NCB

(Millions of yen)

| | | Jun. 30, 2025 [Preliminary] | Change from Mar. 31, 2025 | Change from Jun. 30, 2024 | Mar. 31, 2025 | Jun. 30, 2024 |
|----------------------------|--|--------------------------------|------------------------------|------------------------------|---------------|---------------|
| Capital adequacy ratio | A÷B | 12.46 % | 0.10 pt | (0.87) pt | 12.36 % | 13.33 % |
| Capital | A | 464,087 | 7,256 | 9,267 | 456,831 | 454,820 |
| | Core capital: instruments and reserves | 497,697 | 7,362 | 14,597 | 490,335 | 483,100 |
| | Core capital: regulatory adjustments | 33,610 | 106 | 5,330 | 33,504 | 28,280 |
| Risk-weighted assets, etc. | B | 3,722,309 | 27,681 | 311,462 | 3,694,628 | 3,410,847 |
| Total required capital | B×4% | 148,892 | 1,107 | 12,459 | 147,785 | 136,433 |

* Credit risk-weighted asset is calculated based on the foundation internal ratings-based approach, and operational risk adjustments are calculated based on the standardized measurement approach among risk-weighted assets, etc.

The Bank of Nagasaki

(Millions of yen)

| | | Jun. 30, 2025 [Preliminary] | Change from Mar. 31, 2025 | Change from Jun. 30, 2024 | Mar. 31, 2025 | Jun. 30, 2024 |
|----------------------------|--|--------------------------------|------------------------------|------------------------------|---------------|---------------|
| Capital adequacy ratio | A÷B | 10.02 % | (0.10) pt | (0.41) pt | 10.12 % | 10.43 % |
| Capital | A | 17,680 | 55 | 114 | 17,625 | 17,566 |
| | Core capital: instruments and reserves | 17,908 | 63 | 193 | 17,845 | 17,715 |
| | Core capital: regulatory adjustments | 227 | 7 | 78 | 220 | 149 |
| Risk-weighted assets, etc. | B | 176,437 | 2,445 | 8,056 | 173,992 | 168,381 |
| Total required capital | B×4% | 7,057 | 98 | 322 | 6,959 | 6,735 |

* Credit risk-weighted asset is calculated based on the standardized approach, and operational risk adjustments are calculated based on the standardized measurement approach among risk-weighted assets, etc.

Disclosures on capital composition will be posted on the Company's website
(https://www.nnfh.co.jp/shareholder/ir/self-owned_capital.html).

5. Valuation Gains or Losses of Securities with Market Value

| NNFH (Consolidated) | | | | | | | | | (Millions of yen) |
|-------------------------------|--------|---|------------------------------|------------------------------|------------------------------|--------------------|---------------------|------------------------------|------------------------------|
| | | Jun. 30, 2025 | | | | | Mar. 31, 2025 | Jun. 30, 2024 | |
| | | Consolidated balance sheet amount | Valuation gains or losses | Change from Mar. 31, 2025 | Change from Jun. 30, 2024 | Valuation gains | Valuation losses | Valuation gains or losses | Valuation gains or losses |
| Held-to-maturity | | - | - | - | - | - | - | - | - |
| | Bonds | - | - | - | - | - | - | - | - |
| | Other | - | - | - | - | - | - | - | - |
| Available-for-sale securities | | 1,672,219 | 14,173 | 17,694 | (18,209) | 93,980 | 79,807 | (3,521) | 32,382 |
| | Stocks | 105,305 | 70,629 | 2,274 | (17,195) | 70,753 | 124 | 68,355 | 87,824 |
| | Bonds | 1,086,992 | (64,775) | 5,551 | (10,564) | 285 | 65,060 | (70,326) | (54,211) |
| | Other | 479,920 | 8,319 | 9,868 | 9,549 | 22,942 | 14,623 | (1,549) | (1,230) |
| Total | | 1,672,219 | 14,173 | 17,694 | (18,209) | 93,980 | 79,807 | (3,521) | 32,382 |
| | Stocks | 105,305 | 70,629 | 2,274 | (17,195) | 70,753 | 124 | 68,355 | 87,824 |
| | Bonds | 1,086,992 | (64,775) | 5,551 | (10,564) | 285 | 65,060 | (70,326) | (54,211) |
| | Other | 479,920 | 8,319 | 9,868 | 9,549 | 22,942 | 14,623 | (1,549) | (1,230) |

* Recorded valuation gains or losses on available-for-sale securities are the balance between consolidated balance sheet amounts and book value.

| NCB | | | | | | | | | (Millions of yen) |
|-------------------------------|--------|-------------------------|------------------------------|------------------------------|------------------------------|--------------------|---------------------|------------------------------|------------------------------|
| | | Jun. 30, 2025 | | | | | Mar. 31, 2025 | Jun. 30, 2024 | |
| | | Balance sheet amount | Valuation gains or losses | Change from Mar. 31, 2025 | Change from Jun. 30, 2024 | Valuation gains | Valuation losses | Valuation gains or losses | Valuation gains or losses |
| Held-to-maturity | | - | - | - | - | - | - | - | - |
| | Bonds | - | - | - | - | - | - | - | - |
| | Other | - | - | - | - | - | - | - | - |
| Available-for-sale securities | | 1,652,851 | 5,932 | 18,005 | (19,125) | 85,705 | 79,772 | (12,073) | 25,057 |
| | Stocks | 97,438 | 63,513 | 2,656 | (17,886) | 63,606 | 92 | 60,857 | 81,399 |
| | Bonds | 1,086,992 | (64,775) | 5,551 | (10,564) | 285 | 65,060 | (70,326) | (54,211) |
| | Other | 468,420 | 7,194 | 9,799 | 9,325 | 21,813 | 14,619 | (2,605) | (2,131) |
| Total | | 1,652,851 | 5,932 | 18,005 | (19,125) | 85,705 | 79,772 | (12,073) | 25,057 |
| | Stocks | 97,438 | 63,513 | 2,656 | (17,886) | 63,606 | 92 | 60,857 | 81,399 |
| | Bonds | 1,086,992 | (64,775) | 5,551 | (10,564) | 285 | 65,060 | (70,326) | (54,211) |
| | Other | 468,420 | 7,194 | 9,799 | 9,325 | 21,813 | 14,619 | (2,605) | (2,131) |

* Recorded valuation gains or losses on available-for-sale securities are the balance between balance sheet amounts and book value.

| The Bank of Nagasaki | | | | | | | | | (Millions of yen) |
|-------------------------------|--------|-------------------------|------------------------------|------------------------------|------------------------------|--------------------|---------------------|------------------------------|------------------------------|
| | | Jun. 30, 2025 | | | | | Mar. 31, 2025 | Jun. 30, 2024 | |
| | | Balance sheet amount | Valuation gains or losses | Change from Mar. 31, 2025 | Change from Jun. 30, 2024 | Valuation gains | Valuation losses | Valuation gains or losses | Valuation gains or losses |
| Held-to-maturity | | - | - | - | - | - | - | - | - |
| | Bonds | - | - | - | - | - | - | - | - |
| | Other | - | - | - | - | - | - | - | - |
| Available-for-sale securities | | 11,303 | 937 | 66 | 228 | 937 | - | 871 | 709 |
| | Stocks | - | - | - | - | - | - | - | - |
| | Bonds | - | - | - | - | - | - | - | - |
| | Other | 11,303 | 937 | 66 | 228 | 937 | - | 871 | 709 |
| Total | | 11,303 | 937 | 66 | 228 | 937 | - | 871 | 709 |
| | Stocks | - | - | - | - | - | - | - | - |
| | Bonds | - | - | - | - | - | - | - | - |
| | Other | 11,303 | 937 | 66 | 228 | 937 | - | 871 | 709 |

* Recorded valuation gains or losses on available-for-sale securities are the balance between balance sheet amounts and book value.

6. Financial Results Forecast

NNFH (Consolidated)

(Millions of yen)

| | Fiscal year ending Mar. 31, 2026 [Forecast] | | Fiscal year ended Mar. 31, 2025 | |
|---|--|-----------|-----------------------------------|-----------|
| | Six months ending Sep. 30, 2025 | Full year | Six months ended Sep. 30, 2024 | Full year |
| Ordinary profit | 26,000 | 55,000 | 23,599 | 45,537 |
| Profit attributable to owners of parent | 17,500 | 37,000 | 16,420 | 30,982 |

*Financial results forecast remains unchanged from the figures announced on May 9, 2025.

NCB

(Millions of yen)

| | Fiscal year ending Mar. 31, 2026 [Forecast] | | Fiscal year ended Mar. 31, 2025 | |
|--|--|-----------|-----------------------------------|-----------|
| | Six months ending Sep. 30, 2025 | Full year | Six months ended Sep. 30, 2024 | Full year |
| Net business profits (before provision for general reserve for possible loan losses) | 25,100 | 52,000 | 16,512 | 32,514 |
| [Core net business profits] | [25,100] | [52,000] | [20,517] | [40,612] |
| Ordinary profit | 22,600 | 47,000 | 20,048 | 38,948 |
| Profit | 15,500 | 32,000 | 14,176 | 27,042 |

*Financial results forecast remains unchanged from the figures announced on May 9, 2025.

The Bank of Nagasaki

(Millions of yen)

| | Fiscal year ending Mar. 31, 2026 [Forecast] | | Fiscal year ended Mar. 31, 2025 | |
|--|--|-----------|-----------------------------------|-----------|
| | Six months ending Sep. 30, 2025 | Full year | Six months ended Sep. 30, 2024 | Full year |
| Net business profits (before provision for general reserve for possible loan losses) | 170 | 480 | 252 | 449 |
| [Core net business profits] | [170] | [480] | [252] | [449] |
| Ordinary profit | 140 | 410 | 283 | 513 |
| Profit | 90 | 310 | 181 | 345 |

*Financial results forecast remains unchanged from the figures announced on May 9, 2025.

II State of Loans and Bills Discounted, etc.

1. Balance of Loans and Bills Discounted, Deposits, and Assets Under Management

(1) Loans to SMEs, etc.

Two Banks Combined

(Millions of yen)

| | Jun. 30, 2025 | Change from Mar. 31, 2025 | Change from Jun. 30, 2024 | Mar. 31, 2025 | Jun. 30, 2024 |
|----------------------------------|---------------|------------------------------|------------------------------|---------------|---------------|
| Loans to SMEs, etc. A | 7,001,205 | (9,316) | 204,352 | 7,010,521 | 6,796,853 |
| SMEs | 4,454,480 | (37,336) | 72,670 | 4,491,816 | 4,381,810 |
| Retail customers | 2,546,725 | 28,021 | 131,683 | 2,518,704 | 2,415,042 |
| Loans and bills discounted B | 9,844,118 | (127,590) | 489,761 | 9,971,708 | 9,354,357 |
| Ratio of loans to SMEs, etc. A÷B | 71.12 % | 0.82 pt | (1.53) pt | 70.30 % | 72.65 % |

NCB

(Millions of yen)

| | Jun. 30, 2025 | Change from Mar. 31, 2025 | Change from Jun. 30, 2024 | Mar. 31, 2025 | Jun. 30, 2024 |
|----------------------------------|---------------|------------------------------|------------------------------|---------------|---------------|
| Loans to SMEs, etc. A | 6,767,156 | (11,893) | 199,319 | 6,779,049 | 6,567,837 |
| SMEs | 4,368,207 | (39,957) | 71,948 | 4,408,164 | 4,296,259 |
| Retail customers | 2,398,949 | 28,065 | 127,372 | 2,370,884 | 2,271,577 |
| Loans and bills discounted B | 9,561,826 | (133,703) | 478,698 | 9,695,529 | 9,083,128 |
| Ratio of loans to SMEs, etc. A÷B | 70.77 % | 0.86 pt | (1.53) pt | 69.91 % | 72.30 % |

The Bank of Nagasaki

(Millions of yen)

| | Jun. 30, 2025 | Change from Mar. 31, 2025 | Change from Jun. 30, 2024 | Mar. 31, 2025 | Jun. 30, 2024 |
|----------------------------------|---------------|------------------------------|------------------------------|---------------|---------------|
| Loans to SMEs, etc. A | 234,049 | 2,577 | 5,033 | 231,472 | 229,016 |
| SMEs | 86,273 | 2,621 | 722 | 83,652 | 85,551 |
| Retail customers | 147,776 | (44) | 4,311 | 147,820 | 143,465 |
| Loans and bills discounted B | 282,291 | 6,112 | 11,062 | 276,179 | 271,229 |
| Ratio of loans to SMEs, etc. A÷B | 82.91 % | (0.90) pt | (1.52) pt | 83.81 % | 84.43 % |

(2) Personal loans

Two Banks Combined

(Millions of yen)

| | Jun. 30, 2025 | Change from Mar. 31, 2025 | Change from Jun. 30, 2024 | Mar. 31, 2025 | Jun. 30, 2024 |
|----------------|---------------|------------------------------|------------------------------|---------------|---------------|
| Personal loans | 3,487,079 | 37,539 | 192,882 | 3,449,540 | 3,294,197 |
| Housing loans | 3,102,357 | 27,786 | 154,998 | 3,074,571 | 2,947,359 |
| Customer loans | 384,721 | 9,752 | 37,883 | 374,969 | 346,838 |

* Housing loans include loans for apartment buildings.

NCB

(Millions of yen)

| | Jun. 30, 2025 | Change from Mar. 31, 2025 | Change from Jun. 30, 2024 | Mar. 31, 2025 | Jun. 30, 2024 |
|----------------|---------------|------------------------------|------------------------------|---------------|---------------|
| Personal loans | 3,328,452 | 37,150 | 188,549 | 3,291,302 | 3,139,903 |
| Housing loans | 2,962,638 | 28,287 | 154,701 | 2,934,351 | 2,807,937 |
| Customer loans | 365,813 | 8,862 | 33,847 | 356,951 | 331,966 |

* Housing loans include loans for apartment buildings.

The Bank of Nagasaki

(Millions of yen)

| | Jun. 30, 2025 | Change from Mar. 31, 2025 | Change from Jun. 30, 2024 | Mar. 31, 2025 | Jun. 30, 2024 |
|----------------|---------------|------------------------------|------------------------------|---------------|---------------|
| Personal loans | 158,627 | 390 | 4,333 | 158,237 | 154,294 |
| Housing loans | 139,719 | (501) | 298 | 140,220 | 139,421 |
| Customer loans | 18,908 | 891 | 4,036 | 18,017 | 14,872 |

* Housing loans include loans for apartment buildings.

(3) Deposits by Entity Type

Two Banks Combined

(Millions of yen)

| | Jun. 30, 2025 | Change from Mar. 31, 2025 | Change from Jun. 30, 2024 | Mar. 31, 2025 | Jun. 30, 2024 |
|---|---------------|------------------------------|------------------------------|---------------|---------------|
| Retail customers | 6,750,131 | 50,750 | 24,716 | 6,699,381 | 6,725,415 |
| Liquid | 5,052,173 | 27,313 | 27,457 | 5,024,860 | 5,024,716 |
| Fixed | 1,697,958 | 23,438 | (2,741) | 1,674,520 | 1,700,699 |
| General corporations | 3,325,452 | 17,067 | (186,052) | 3,308,385 | 3,511,504 |
| Liquid | 2,681,717 | 40,226 | (134,886) | 2,641,491 | 2,816,603 |
| Fixed | 643,734 | (23,160) | (51,167) | 666,894 | 694,901 |
| Financial institutions | 166,126 | (57,041) | 145,347 | 223,167 | 20,779 |
| Liquid | 17,914 | (41) | (2,654) | 17,955 | 20,568 |
| Fixed | 148,211 | (57,000) | 148,000 | 205,211 | 211 |
| Public funds | 499,328 | 197,109 | 47,494 | 302,219 | 451,834 |
| Liquid | 206,010 | 113,774 | 64,470 | 92,236 | 141,540 |
| Fixed | 293,318 | 83,335 | (16,975) | 209,983 | 310,293 |
| Total deposits and negotiable certificates of deposit | 10,741,039 | 207,886 | 31,505 | 10,533,153 | 10,709,534 |
| Liquid | 7,957,816 | 181,272 | (45,612) | 7,776,544 | 8,003,428 |
| Fixed | 2,783,223 | 26,614 | 77,117 | 2,756,609 | 2,706,106 |

NCB

(Millions of yen)

| | Jun. 30, 2025 | Change from Mar. 31, 2025 | Change from Jun. 30, 2024 | Mar. 31, 2025 | Jun. 30, 2024 |
|---|---------------|------------------------------|------------------------------|---------------|---------------|
| Retail customers | 6,549,515 | 50,698 | 25,451 | 6,498,817 | 6,524,064 |
| Liquid | 4,955,265 | 28,720 | 28,973 | 4,926,545 | 4,926,292 |
| Fixed | 1,594,250 | 21,978 | (3,521) | 1,572,272 | 1,597,771 |
| General corporations | 3,263,813 | 20,801 | (183,256) | 3,243,012 | 3,447,069 |
| Liquid | 2,635,203 | 44,142 | (132,271) | 2,591,061 | 2,767,474 |
| Fixed | 628,609 | (23,341) | (50,986) | 651,950 | 679,595 |
| Financial institutions | 166,091 | (57,029) | 145,230 | 223,120 | 20,861 |
| Liquid | 17,879 | (29) | (2,770) | 17,908 | 20,649 |
| Fixed | 148,211 | (57,000) | 148,000 | 205,211 | 211 |
| Public funds | 475,182 | 190,184 | 47,092 | 284,998 | 428,090 |
| Liquid | 201,902 | 109,950 | 64,279 | 91,952 | 137,623 |
| Fixed | 273,279 | 80,234 | (17,188) | 193,045 | 290,467 |
| Total deposits and negotiable certificates of deposit | 10,454,603 | 204,656 | 34,517 | 10,249,947 | 10,420,086 |
| Liquid | 7,810,251 | 182,783 | (41,789) | 7,627,468 | 7,852,040 |
| Fixed | 2,644,351 | 21,872 | 76,305 | 2,622,479 | 2,568,046 |

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(Millions of yen)

| | Jun. 30, 2025 | Change from Mar. 31, 2025 | Change from Jun. 30, 2024 | Mar. 31, 2025 | Jun. 30, 2024 |
|---|---------------|------------------------------|------------------------------|---------------|---------------|
| Retail customers | 200,615 | 51 | (736) | 200,564 | 201,351 |
| Liquid | 96,908 | (1,407) | (1,515) | 98,315 | 98,423 |
| Fixed | 103,707 | 1,459 | 780 | 102,248 | 102,927 |
| General corporations | 61,639 | (3,734) | (2,795) | 65,373 | 64,434 |
| Liquid | 46,514 | (3,915) | (2,614) | 50,429 | 49,128 |
| Fixed | 15,125 | 182 | (181) | 14,943 | 15,306 |
| Financial institutions | 89 | 15 | (2) | 74 | 91 |
| Liquid | 89 | 15 | (2) | 74 | 91 |
| Fixed | - | - | - | - | - |
| Public funds | 24,145 | 6,924 | 401 | 17,221 | 23,744 |
| Liquid | 4,107 | 3,824 | 190 | 283 | 3,917 |
| Fixed | 20,038 | 3,101 | 212 | 16,937 | 19,826 |
| Total deposits and negotiable certificates of deposit | 286,491 | 3,259 | (3,130) | 283,232 | 289,621 |
| Liquid | 147,619 | (1,484) | (3,942) | 149,103 | 151,561 |
| Fixed | 138,871 | 4,742 | 812 | 134,129 | 138,059 |

(4) Assets Under Management

Group Total

(Millions of yen)

| | Jun. 30, 2025 | Change from Mar. 31, 2025 | Change from Jun. 30, 2024 | Mar. 31, 2025 | Jun. 30, 2024 |
|---------------------------------|---------------|------------------------------|------------------------------|---------------|---------------|
| Two banks combined | 1,017,497 | 37,708 | 52,377 | 979,789 | 965,120 |
| Investment trusts | 408,605 | 28,909 | 28,120 | 379,696 | 380,485 |
| Insurance | 574,106 | 7,766 | 22,462 | 566,340 | 551,644 |
| Public bonds | 18,066 | 1,944 | 5,791 | 16,122 | 12,275 |
| Foreign currency deposits | 16,718 | (911) | (3,998) | 17,629 | 20,716 |
| Nishi-Nippon City TT Securities | 458,612 | 33,240 | 12,704 | 425,372 | 445,908 |
| Total | 1,476,110 | 70,949 | 65,081 | 1,405,161 | 1,411,029 |
| Of which, retail customers | 1,256,137 | 55,044 | 55,272 | 1,201,093 | 1,200,865 |

NCB

(Millions of yen)

| | Jun. 30, 2025 | Change from Mar. 31, 2025 | Change from Jun. 30, 2024 | Mar. 31, 2025 | Jun. 30, 2024 |
|----------------------------|---------------|------------------------------|------------------------------|---------------|---------------|
| Investment trusts | 387,339 | 26,801 | 26,328 | 360,538 | 361,011 |
| Insurance | 535,819 | 7,458 | 20,540 | 528,361 | 515,279 |
| Public bonds | 17,568 | 1,865 | 5,585 | 15,703 | 11,983 |
| Foreign currency deposits | 16,718 | (911) | (3,998) | 17,629 | 20,716 |
| Total | 957,445 | 35,212 | 48,455 | 922,233 | 908,990 |
| Of which, retail customers | 907,550 | 32,766 | 47,163 | 874,784 | 860,387 |

The Bank of Nagasaki

(Millions of yen)

| | Jun. 30, 2025 | Change from Mar. 31, 2025 | Change from Jun. 30, 2024 | Mar. 31, 2025 | Jun. 30, 2024 |
|----------------------------|---------------|------------------------------|------------------------------|---------------|---------------|
| Investment trusts | 21,265 | 2,107 | 1,791 | 19,158 | 19,474 |
| Insurance | 38,287 | 309 | 1,923 | 37,978 | 36,364 |
| Public bonds | 498 | 80 | 206 | 418 | 292 |
| Foreign currency deposits | - | - | - | - | - |
| Total | 60,051 | 2,495 | 3,921 | 57,556 | 56,130 |
| Of which, retail customers | 58,760 | 2,240 | 3,692 | 56,520 | 55,068 |

2. Loans Disclosed Based on the Financial Reconstruction Act (FRA)

| Two Banks Combined | | (Millions of yen) | | | | |
|--|---|-------------------|------------------------------|------------------------------|---------------|---------------|
| | | Jun. 30, 2025 | Change from Mar. 31, 2025 | Change from Jun. 30, 2024 | Mar. 31, 2025 | Jun. 30, 2024 |
| | Claims against bankrupt and quasi-bankrupt obligors | 19,144 | 1,160 | (1,388) | 17,984 | 20,532 |
| | Doubtful claims | 88,974 | (1,737) | 169 | 90,711 | 88,805 |
| | Substandard claims | 43,550 | 2,418 | 11,853 | 41,132 | 31,697 |
| Financial Reconstruction Act, total A | | 151,669 | 1,841 | 10,635 | 149,828 | 141,034 |
| (Amount of partial direct write-off) | | 7,949 | (13) | (702) | 7,962 | 8,651 |
| | Sub-performing claims excluding substandard claims | 629,909 | 2,898 | (10,875) | 627,011 | 640,784 |
| | Performing claims | 9,097,157 | (130,162) | 485,794 | 9,227,319 | 8,611,363 |
| Normal claims | | 9,727,066 | (127,264) | 474,919 | 9,854,330 | 9,252,147 |
| Total credit amount B | | 9,878,736 | (125,422) | 485,555 | 10,004,158 | 9,393,181 |
| Ratio of disclosed claims under the Financial Reconstruction Act A÷B | | 1.53 % | 0.04 pt | 0.03 pt | 1.49 % | 1.50 % |

| NCB | | (Millions of yen) | | | | |
|--|---|-------------------|------------------------------|------------------------------|---------------|---------------|
| | | Jun. 30, 2025 | Change from Mar. 31, 2025 | Change from Jun. 30, 2024 | Mar. 31, 2025 | Jun. 30, 2024 |
| | Claims against bankrupt and quasi-bankrupt obligors | 18,863 | 1,138 | (1,392) | 17,725 | 20,255 |
| | Doubtful claims | 86,181 | (1,583) | 59 | 87,764 | 86,122 |
| | Substandard claims | 43,413 | 2,331 | 12,296 | 41,082 | 31,117 |
| Financial Reconstruction Act, total A | | 148,459 | 1,887 | 10,964 | 146,572 | 137,495 |
| (Amount of partial direct write-off) | | 7,756 | (14) | (646) | 7,770 | 8,402 |
| | Sub-performing claims excluding substandard claims | 612,779 | 3,795 | (8,220) | 608,984 | 620,999 |
| | Performing claims | 8,834,986 | (137,269) | 471,725 | 8,972,255 | 8,363,261 |
| Normal claims | | 9,447,765 | (133,475) | 463,504 | 9,581,240 | 8,984,261 |
| Total credit amount B | | 9,596,224 | (131,588) | 474,468 | 9,727,812 | 9,121,756 |
| Ratio of disclosed claims under the Financial Reconstruction Act A÷B | | 1.54 % | 0.04 pt | 0.04 pt | 1.50 % | 1.50 % |

| The Bank of Nagasaki | | (Millions of yen) | | | | |
|--|---|-------------------|------------------------------|------------------------------|---------------|---------------|
| | | Jun. 30, 2025 | Change from Mar. 31, 2025 | Change from Jun. 30, 2024 | Mar. 31, 2025 | Jun. 30, 2024 |
| | Claims against bankrupt and quasi-bankrupt obligors | 280 | 21 | 3 | 259 | 277 |
| | Doubtful claims | 2,792 | (155) | 110 | 2,947 | 2,682 |
| | Substandard claims | 137 | 88 | (442) | 49 | 579 |
| Financial Reconstruction Act, total A | | 3,210 | (45) | (329) | 3,255 | 3,539 |
| (Amount of partial direct write-off) | | 192 | 0 | (56) | 192 | 248 |
| | Sub-performing claims excluding substandard claims | 17,129 | (898) | (2,655) | 18,027 | 19,784 |
| | Performing claims | 262,171 | 7,108 | 14,070 | 255,063 | 248,101 |
| Normal claims | | 279,301 | 6,211 | 11,415 | 273,090 | 267,886 |
| Total credit amount B | | 282,511 | 6,166 | 11,086 | 276,345 | 271,425 |
| Ratio of disclosed claims under the Financial Reconstruction Act A÷B | | 1.13 % | (0.04) pt | (0.17) pt | 1.17 % | 1.30 % |

III Financial Statements of Subsidiary Banks (the Nishi-Nippon City Bank and the Bank of Nagasaki)



■ Balance Sheet

(Millions of yen)

| | Jun. 30, 2025 | Change from Mar. 31, 2025 | Change from Jun. 30, 2024 | Mar. 31, 2025 | Jun. 30, 2024 |
|---|-------------------|------------------------------|------------------------------|-------------------|-------------------|
| Cash and due from banks | 1,616,304 | 7,758 | (694,074) | 1,608,546 | 2,310,378 |
| Call loans | 205,000 | 160,000 | 142,000 | 45,000 | 63,000 |
| Money held in trust | 11,698 | 7 | (6) | 11,691 | 11,704 |
| Securities | 1,672,132 | 19,428 | (32,933) | 1,652,704 | 1,705,065 |
| Loans and bills discounted | 9,561,826 | (133,703) | 478,698 | 9,695,529 | 9,083,128 |
| Foreign exchanges | 8,465 | 523 | (102) | 7,942 | 8,567 |
| Other assets | 41,912 | (36,821) | (47,960) | 78,733 | 89,872 |
| Tangible fixed assets | 108,551 | (670) | (959) | 109,221 | 109,510 |
| Intangible fixed assets | 5,675 | (122) | 620 | 5,797 | 5,055 |
| Prepaid pension costs | 28,981 | 356 | 1,734 | 28,625 | 27,247 |
| Deferred tax assets | 5,410 | (5,634) | 4,337 | 11,044 | 1,073 |
| Customers' liabilities for acceptances and guarantees | 14,863 | 2,267 | (1,584) | 12,596 | 16,447 |
| Allowance for loan losses | (38,187) | (898) | (701) | (37,289) | (37,486) |
| Allowance for investment loss | (436) | 0 | 0 | (436) | (436) |
| Total assets | 13,242,197 | 12,492 | (150,930) | 13,229,705 | 13,393,127 |

| | | | | | |
|---|-------------------|---------------|------------------|-------------------|-------------------|
| Deposits | 10,087,579 | 260,076 | 24,068 | 9,827,503 | 10,063,511 |
| Negotiable certificates of deposit | 367,023 | (55,421) | 10,449 | 422,444 | 356,574 |
| Call money | 34,754 | 10,084 | (7,124) | 24,670 | 41,878 |
| Securities sold under repurchase agreements | 225,396 | 3,978 | (25,250) | 221,418 | 250,646 |
| Cash collateral received for securities lent | 98,946 | (8,534) | (141,581) | 107,480 | 240,527 |
| Borrowed money | 1,745,374 | (226,251) | (74,938) | 1,971,625 | 1,820,312 |
| Foreign exchanges | 360 | (186) | (57) | 546 | 417 |
| Borrowed money from trust account | 8,211 | 490 | 2,242 | 7,721 | 5,969 |
| Other liabilities | 112,208 | 12,970 | 62,669 | 99,238 | 49,539 |
| Reserve for employee retirement benefits | 191 | (9) | 20 | 200 | 171 |
| Provision for reimbursement of deposits | 184 | (43) | (87) | 227 | 271 |
| Provision for contingent loss | 1,164 | (15) | 25 | 1,179 | 1,139 |
| Deferred tax liabilities for land revaluation | 14,722 | 0 | 379 | 14,722 | 14,343 |
| Acceptances and guarantees | 14,863 | 2,267 | (1,584) | 12,596 | 16,447 |
| Total liabilities | 12,710,982 | (592) | (150,769) | 12,711,574 | 12,861,751 |
| Share capital | 85,745 | 0 | 0 | 85,745 | 85,745 |
| Capital surplus | 85,684 | 0 | 0 | 85,684 | 85,684 |
| Retained earnings | 326,183 | 801 | 14,621 | 325,382 | 311,562 |
| [Total shareholders' equity] | [497,613] | [801] | [14,622] | [496,812] | [482,991] |
| Valuation difference on available-for-sale securities | 4,418 | 12,345 | (13,649) | (7,927) | 18,067 |
| Deferred gains or losses on hedges | 25 | (61) | (611) | 86 | 636 |
| Revaluation reserve for land | 29,159 | 0 | (520) | 29,159 | 29,679 |
| [Total valuation and translation adjustments] | [33,602] | [12,284] | [(14,782)] | [21,318] | [48,384] |
| Total net assets | 531,215 | 13,085 | (161) | 518,130 | 531,376 |
| Total liabilities and net assets | 13,242,197 | 12,492 | (150,930) | 13,229,705 | 13,393,127 |



■ Statements of Income

(Millions of yen)

| | Three months ended Jun. 30, 2025 | YoY change | Three months ended Jun. 30, 2024 | Fiscal year ended Mar. 31, 2025 |
|--|-------------------------------------|------------|-------------------------------------|------------------------------------|
| Ordinary income | 45,281 | 1,650 | 43,631 | 168,511 |
| Interest income | 36,662 | 5,674 | 30,988 | 124,354 |
| (of which, interest on loans and discounts) | 26,783 | 6,262 | 20,521 | 89,688 |
| (of which, interest and dividends on securities) | 7,788 | (1,678) | 9,466 | 29,357 |
| Trust fees | 0 | 0 | 0 | 12 |
| Fees and commissions | 6,444 | 86 | 6,358 | 27,817 |
| Gain on trading account transactions | 3 | 1 | 2 | 9 |
| Other operating income | 181 | (547) | 728 | 2,122 |
| Other ordinary income | 1,989 | (3,565) | 5,554 | 14,193 |
| Ordinary expenses | 34,668 | 4,047 | 30,621 | 129,562 |
| Interest expenses | 8,997 | 2,783 | 6,214 | 27,539 |
| (of which, interest on deposits) | 4,305 | 3,791 | 514 | 6,400 |
| (of which, interest on negotiable certificates of deposit) | 562 | 508 | 54 | 790 |
| Fees and commissions payments | 3,458 | 260 | 3,198 | 17,046 |
| Other operating expenses | 2,321 | (561) | 2,882 | 8,115 |
| General and administrative expenses | 18,705 | 1,132 | 17,573 | 70,256 |
| Other ordinary expenses | 1,185 | 433 | 752 | 6,603 |
| Ordinary profit | 10,613 | (2,396) | 13,009 | 38,948 |
| Extraordinary income | - | - | - | 56 |
| Gain on disposal of non-current assets | - | - | - | 56 |
| Extraordinary losses | 34 | 18 | 16 | 493 |
| Loss on disposal of non-current assets | 34 | 18 | 16 | 489 |
| Impairment losses | - | - | - | 4 |
| Profit before income taxes | 10,578 | (2,415) | 12,993 | 38,511 |
| Income taxes | 3,226 | (737) | 3,963 | 11,469 |
| Profit | 7,352 | (1,678) | 9,030 | 27,042 |

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■ Balance Sheet

(Millions of yen)

| | Jun. 30, 2025 | Change from Mar. 31, 2025 | Change from Jun. 30, 2024 | Mar. 31, 2025 | Jun. 30, 2024 |
|---|----------------|------------------------------|------------------------------|----------------|----------------|
| Cash and due from banks | 64,030 | 1,939 | 6,847 | 62,091 | 57,183 |
| Securities | 12,370 | 68 | 332 | 12,302 | 12,038 |
| Loans and bills discounted | 282,291 | 6,112 | 11,062 | 276,179 | 271,229 |
| Other assets | 1,989 | 91 | 56 | 1,898 | 1,933 |
| Tangible fixed assets | 4,358 | 72 | 14 | 4,286 | 4,344 |
| Intangible fixed assets | 166 | 2 | 76 | 164 | 90 |
| Prepaid pension costs | 153 | 9 | 42 | 144 | 111 |
| Customers' liabilities for acceptances and guarantees | 9 | 0 | (1) | 9 | 10 |
| Allowance for loan losses | (193) | (2) | 102 | (191) | (295) |
| Allowance for investment loss | (42) | 0 | 0 | (42) | (42) |
| Total assets | 365,134 | 8,291 | 18,529 | 356,843 | 346,605 |

| | | | | | |
|--|----------------|--------------|---------------|----------------|----------------|
| Deposits | 284,611 | 3,259 | (1,470) | 281,352 | 286,081 |
| Negotiable certificates of deposit | 1,880 | 0 | (1,660) | 1,880 | 3,540 |
| Call money | 50,000 | 5,000 | 22,000 | 45,000 | 28,000 |
| Borrowed money | 6,400 | 0 | (1,400) | 6,400 | 7,800 |
| Other liabilities | 1,888 | 40 | 601 | 1,848 | 1,287 |
| Reserve for employee retirement benefits | 9 | 0 | 2 | 9 | 7 |
| Provision for retirement benefits for directors (and other officers) | 94 | 4 | 17 | 90 | 77 |
| Provision for reimbursement of deposits | 17 | 0 | (8) | 17 | 25 |
| Provision for contingent loss | 59 | 7 | 14 | 52 | 45 |
| Deferred tax liabilities | 146 | 23 | 99 | 123 | 47 |
| Deferred tax liabilities for land revaluation | 503 | 0 | (5) | 503 | 508 |
| Acceptances and guarantees | 9 | 0 | (1) | 9 | 10 |
| Total liabilities | 345,619 | 8,332 | 18,188 | 337,287 | 327,431 |
| Share capital | 7,621 | 0 | 0 | 7,621 | 7,621 |
| Capital surplus | 5,963 | 0 | 0 | 5,963 | 5,963 |
| Retained earnings | 4,194 | (85) | 250 | 4,279 | 3,944 |
| [Total shareholders' equity] | [17,779] | [(86)] | [250] | [17,865] | [17,529] |
| Valuation difference on available-for-sale securities | 643 | 45 | 150 | 598 | 493 |
| Revaluation reserve for land | 1,091 | 0 | (59) | 1,091 | 1,150 |
| [Total valuation and translation adjustments] | [1,734] | [45] | [90] | [1,689] | [1,644] |
| Total net assets | 19,514 | (41) | 341 | 19,555 | 19,173 |
| Total liabilities and net assets | 365,134 | 8,291 | 18,529 | 356,843 | 346,605 |

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■ Statements of Income

(Millions of yen)

| | Three months ended Jun. 30, 2025 | YoY change | Three months ended Jun. 30, 2024 | Fiscal year ended Mar. 31, 2025 |
|--|-------------------------------------|------------|-------------------------------------|------------------------------------|
| Ordinary income | 1,382 | 117 | 1,265 | 5,148 |
| Interest income | 1,214 | 179 | 1,035 | 4,204 |
| (of which, interest on loans and discounts) | 982 | 112 | 870 | 3,620 |
| (of which, interest and dividends on securities) | 156 | 4 | 152 | 462 |
| Fees and commissions | 163 | (58) | 221 | 820 |
| Other ordinary income | 4 | (4) | 8 | 123 |
| Ordinary expenses | 1,299 | 152 | 1,147 | 4,635 |
| Interest expenses | 124 | 95 | 29 | 252 |
| (of which, interest on deposits) | 122 | 97 | 25 | 228 |
| (of which, interest on negotiable certificates of deposit) | 1 | 1 | 0 | 0 |
| Fees and commissions payments | 308 | 13 | 295 | 1,171 |
| General and administrative expenses | 855 | 57 | 798 | 3,134 |
| Other ordinary expenses | 11 | (12) | 23 | 77 |
| Ordinary profit | 83 | (34) | 117 | 513 |
| Extraordinary income | - | - | - | 11 |
| Gain on disposal of non-current assets | - | - | - | 11 |
| Extraordinary losses | 7 | (11) | 18 | 115 |
| Loss on disposal of non-current assets | 0 | 0 | 0 | 3 |
| Impairment losses | - | (13) | 13 | 93 |
| Other | 7 | 2 | 5 | 18 |
| Profit before income taxes | 75 | (24) | 99 | 409 |
| Income taxes | 23 | (21) | 44 | 64 |
| Profit | 52 | (2) | 54 | 345 |