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February 9, 2026

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



Company name: Nishi-Nippon Financial Holdings, Inc.
Listing: Tokyo Stock Exchange, Fukuoka Stock Exchange
Securities code: 7189
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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 nine months ended December 31, 2025 (from April 1, 2025 to December 31, 2025)

(1) Consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Nine months ended December 31, 2025	Millions of yen	%	Millions of yen	%	Millions of yen	%
December 31, 2025	177,914	23.5	49,110	40.2	33,616	41.0
December 31, 2024	144,072	3.9	35,031	20.3	23,834	20.0

Note: Comprehensive income For the nine months ended December 31, 2025: ¥ 60,799 million [-%]
For the nine months ended December 31, 2024: ¥ (6,242) million [-%]

	Basic earnings per share	Diluted earnings per share
Nine months ended December 31, 2025	Yen 241.35	Yen -
December 31, 2024	170.03	-

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

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of December 31, 2025	Millions of yen 13,533,941	Millions of yen 606,153	% 4.4
March 31, 2025	13,582,451	558,130	4.0

Reference: Equity

As of December 31, 2025:	¥ 595,430 million
As of March 31, 2025:	¥ 547,569 million

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

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
Fiscal year ended March 31, 2025	Yen -	Yen 30.00	Yen -	Yen 45.00	Yen 75.00
Fiscal year ending March 31, 2026	-	45.00	-		
Fiscal year ending March 31, 2026 (Forecast)				65.00	110.00

Note: Revisions to the forecast of cash dividends most recently announced: None

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2026 (from 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
Full year	55,000	20.8	37,000	19.4	265.64

Note: Revisions to the financial result forecast most recently announced: 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 Primary 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

- (i) Changes in accounting policies due to revisions to accounting standards and other regulations: None
- (ii) Changes in accounting policies due to other reasons: None
- (iii) Changes in accounting estimates: None
- (iv) Restatement: None

(4) Number of issued shares (common shares)

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

As of December 31, 2025	146,391,055 shares
As of March 31, 2025	146,391,055 shares

(ii) Number of treasury shares at the end of the period

As of December 31, 2025	7,107,695 shares
As of March 31, 2025	7,106,508 shares

(iii) Average number of shares outstanding during the period

Nine months ended December 31, 2025	139,283,958 shares
Nine months ended December 31, 2024	140,177,052 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 December 31, 2025 and 114 thousand shares as of March 31, 2025). In addition, treasury shares held by the trust account (114 thousand shares for nine months ended December 31, 2025 and 117 thousand shares for nine months ended December 31, 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 Nine Months Ended December 31, 2025

1. Overview of Operating Results, etc.

(1) Overview of Operating Results for the Nine Months Ended December 31, 2025 under Review

Ordinary income for the nine months ended December 31, 2025 was ¥177,914 million, up ¥33,842 million year on year, due to an increase in interest income and other factors. Ordinary expenses were ¥128,803 million, up ¥19,763 million year on year, mainly due to increases in interest expenses and other operating expenses.

As a result, ordinary profit was ¥49,110 million, up ¥14,078 million year on year. Also, profit attributable to owners of parent amounted to ¥33,616 million, up ¥9,781 million year on year.

(2) Overview of Financial Position for the Nine Months Ended December 31, 2025 under Review

Total assets decreased by ¥48.5 billion compared to the end of the previous fiscal year, reaching ¥13,533.9 billion as of December 31, 2025. Total liabilities decreased by ¥96.5 billion compared to the end of the previous fiscal year, reaching ¥12,927.7 billion. Total net assets increased by ¥48.0 billion compared to the end of the previous fiscal year, reaching ¥606.1 billion.

With regard to primary account balances, deposits and negotiable certificates of deposit increased by ¥307.9 billion compared to the end of the previous fiscal year, reaching ¥10,814.9 billion. Loans and bills discounted increased by ¥28.2 billion compared to the end of the previous fiscal year, reaching ¥9,949.6 billion. Securities increased by ¥85.0 billion compared to the end of the previous fiscal year, reaching ¥1,776.7 billion.

(3) Explanation of consolidated financial result forecasts and other forward-looking information

Consolidated financial result forecasts for the fiscal year ending March 31, 2026 remain unchanged from the figures announced on November 10, 2025.

The consolidated financial result forecasts are 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 December 31, 2025
Assets		
Cash and due from banks	1,674,158	1,381,468
Call loans and bills bought	-	160,000
Monetary claims bought	49,426	58,849
Money held in trust	11,691	11,699
Securities	1,691,673	1,776,772
Loans and bills discounted	9,921,416	9,949,681
Foreign exchanges	7,942	7,172
Other assets	93,818	64,847
Tangible fixed assets	115,006	114,041
Intangible fixed assets	6,263	6,003
Retirement benefit asset	25,185	26,954
Deferred tax assets	14,434	2,186
Customers' liabilities for acceptances and guarantees	14,125	17,365
Allowance for loan losses	(42,132)	(42,543)
Allowance for investment loss	(557)	(557)
Total assets	13,582,451	13,533,941
Liabilities		
Deposits	10,082,666	10,409,778
Negotiable certificates of deposit	424,274	405,124
Call money and bills sold	24,670	75,275
Securities sold under repurchase agreements	221,418	211,715
Cash collateral received for securities lent	107,480	238,534
Borrowed money	1,978,725	1,423,543
Foreign exchanges	546	910
Borrowed money from trust account	7,721	9,491
Other liabilities	142,662	116,050
Provision for share awards for directors (and other officers)	10	14
Retirement benefit liability	1,771	1,744
Provision for retirement benefits for directors (and other officers)	208	258
Provision for reimbursement of deposits	245	100
Provision for contingent loss	1,231	1,250
Reserves under special laws	20	20
Deferred tax liabilities	1,570	1,646
Deferred tax liabilities for land revaluation	14,972	14,964
Acceptances and guarantees	14,125	17,365
Total liabilities	13,024,320	12,927,788

	(Millions of yen)	
	As of March 31, 2025	As of December 31, 2025
Net assets		
Share capital	50,000	50,000
Capital surplus	116,515	116,515
Retained earnings	365,262	386,217
Treasury shares	(7,521)	(7,524)
Total shareholders' equity	524,256	545,208
Valuation difference on available-for-sale securities	(3,550)	22,862
Deferred gains or losses on hedges	86	8
Revaluation reserve for land	29,159	29,272
Remeasurements of defined benefit plans	(2,382)	(1,922)
Total accumulated other comprehensive income	23,312	50,222
Non-controlling interests	10,561	10,722
Total net assets	558,130	606,153
Total liabilities and net assets	13,582,451	13,533,941

(2) Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income
For the Nine-Month Period

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Ordinary income	144,072	177,914
Interest income	95,756	124,159
Interest on loans and discounts	67,783	89,172
Interest and dividends on securities	23,170	27,511
Trust fees	0	31
Fees and commissions	27,741	28,845
Gain on trading account transactions	485	345
Other operating income	8,822	7,841
Other ordinary income	11,265	16,690
Ordinary expenses	109,040	128,803
Interest expenses	19,982	29,417
Interest on deposits	3,740	14,543
Fees and commissions payments	10,302	10,172
Other operating expenses	11,937	18,624
General and administrative expenses	62,836	65,387
Other ordinary expenses	3,980	5,201
Ordinary profit	35,031	49,110
Extraordinary income	57	49
Gain on disposal of non-current assets	57	49
Extraordinary losses	369	424
Loss on disposal of non-current assets	312	347
Impairment losses	47	64
Other	8	12
Profit before income taxes	34,719	48,735
Income taxes	10,461	14,748
Profit	24,257	33,986
Profit attributable to non-controlling interests	423	370
Profit attributable to owners of parent	23,834	33,616

Quarterly Consolidated Statement of Comprehensive Income
For the Nine-Month Period

	(Millions of yen)	
	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Profit	24,257	33,986
Other comprehensive income	(30,500)	26,812
Valuation difference on available-for-sale securities	(30,616)	26,382
Deferred gains or losses on hedges	(473)	(77)
Remeasurements of defined benefit plans, net of tax	611	459
Share of other comprehensive income of entities accounted for using equity method	(21)	48
Comprehensive income	<hr/> (6,242)	60,799
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(6,723)	60,412
Comprehensive income attributable to non-controlling interests	481	387

(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 nine months ended December 31, 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 December 31, 2025.

(Notes on segment information, etc.)

【Segment information】

For the nine months ended December 31, 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	125,692	18,380	144,072	—	144,072
Intersegment ordinary income	1,125	13,186	14,312	(14,312)	—
Total	126,818	31,566	158,384	(14,312)	144,072
Segment profit	29,649	14,100	43,750	(8,718)	35,031

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 (8,718) 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 nine months ended December 31, 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	159,665	18,248	177,914	—	177,914
Intersegment ordinary income	1,260	18,024	19,284	(19,284)	—
Total	160,926	36,272	197,198	(19,284)	177,914
Segment profit	44,239	17,846	62,086	(12,976)	49,110

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 (12,976) 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 nine months ended December 31, 2025 is not prepared. The depreciation expenses (including amortization expenses of intangible fixed assets) for the nine months ended December 31, 2025 and 2024, are as follows.

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Depreciation	4,566Million yen	4,616Million yen

Explanatory Materials on Financial Results for the Nine Months Ended December 31, 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)

Due to an increase in net interest income and other factors, the net business profits increased year on year. In addition to an increase in net business profits, an increase in gains (losses) on equity securities and other factors also led to an increase in ordinary profit and profit attributable to owners of parent year on year.

		Nine months ended Dec. 31, 2025	YoY change	Nine months ended Dec. 31, 2024
Ordinary income		177,914	33,842	144,072
Gross operating profit	A	103,025	12,438	90,587
[Core gross operating profit]	A-B	[115,583]	[19,065]	[96,518]
Net interest income		94,758	18,980	75,778
Fees and commissions		18,704	1,266	17,438
Gain on trading account transactions		345	(140)	485
Other operating income		(10,783)	(7,668)	(3,115)
of which, net gains (losses) related to bonds	B	(12,557)	(6,626)	(5,931)
Expenses	C	64,543	2,768	61,775
Net business profits	A-C	38,482	9,671	28,811
[Core net business profits]	A-B-C	[51,039]	[16,296]	[34,743]
Gains (losses) on equity securities		14,889	5,901	8,988
Credit cost		4,195	1,634	2,561
Other non-recurring gains (losses)		(66)	140	(206)
Ordinary profit		49,110	14,079	35,031
Extraordinary income (losses)		(375)	(63)	(312)
Income taxes		14,748	4,287	10,461
Profit attributable to non-controlling interests		370	(53)	423
Profit attributable to owners of parent		33,616	9,782	23,834

NCB

Due to an increase in net interest income and other factors, the net business profits increased year on year. In addition to an increase in net business profits, an increase in gains (losses) on equity securities and other factors also led to an increase in ordinary profit and profit year on year.

		Nine months ended Dec. 31, 2025	YoY change	Nine months ended Dec. 31, 2024
Ordinary income		156,463	33,404	123,059
Gross operating profit	A	86,474	11,546	74,928
[Core gross operating profit]	A-B	[99,032]	[18,172]	[80,860]
Net interest income		89,783	18,582	71,201
Fees and commissions		8,360	383	7,977
Gain on trading account transactions		9	2	7
Other operating income		(11,679)	(7,421)	(4,258)
of which, net gains (losses) related to bonds	B	(12,557)	(6,626)	(5,931)
Expenses	C	53,790	2,398	51,392
Net business profits	A-C	32,684	9,148	23,536
[Core net business profits]	A-B-C	[45,241]	[15,774]	[29,467]
[Core net business profits (excluding gain or loss from cancellation of investment trust)]		[39,417]	[13,180]	[26,237]
Gains (losses) on equity securities		14,689	6,146	8,543
Credit cost		3,056	1,139	1,917
Other non-recurring gains (losses)		(725)	169	(894)
Ordinary profit		43,591	14,324	29,267
Extraordinary income (losses)		(361)	(112)	(249)
Income taxes		12,998	4,302	8,696
Profit		30,231	9,910	20,321

The Bank of Nagasaki

Due to an increase in net interest income and other factors, the net business profits increased year on year. Also, ordinary profit and profit increased year on year.

				(Millions of yen)
		Nine months ended Dec. 31, 2025	YoY change	Nine months ended Dec. 31, 2024
Ordinary income		4,488	628	3,860
Gross operating profit	A	3,180	460	2,720
[Core gross operating profit]	A-B	[3,180]	[460]	[2,720]
Net interest income		3,428	456	2,972
Fees and commissions		(247)	5	(252)
Other operating income		-	-	-
of which, net gains (losses) related to bonds	B	-	-	-
Expenses	C	2,567	180	2,387
Net business profits	A-C	613	281	332
[Core net business profits]	A-B-C	[613]	[281]	[332]
[Core net business profits (excluding gain or loss from cancellation of investment trust)]		[613]	[281]	[332]
Credit cost		(23)	18	(41)
Other non-recurring gains (losses)		13	3	10
Ordinary profit		650	267	383
Extraordinary income (losses)		(12)	73	(85)
Income taxes		193	148	45
Profit		444	192	252

2. Profit and Loss

NNFH (Consolidated)				(Millions of yen)
		Nine months ended Dec. 31, 2025	YoY change	Nine months ended Dec. 31, 2024
				Fiscal year ended Mar. 31, 2025
Gross operating profit	A	103,025	12,438	90,587
[Core gross operating profit]	A-B	[115,583]	[19,065]	[96,518]
Net interest income		94,758	18,980	75,778
Fees and commissions		18,704	1,266	17,438
Gain on trading account transactions		345	(140)	485
Other operating income		(10,783)	(7,668)	(3,115)
of which, net gains (losses) related to bonds (balance of 5 accounts) B		(12,557)	(6,626)	(5,931)
Gain on sale of bonds		113	96	17
Gain on redemption of bonds		-	-	-
Loss on sale of bonds		12,528	6,580	5,948
Loss on redemption of bonds		142	142	0
Loss on devaluation of bonds		-	-	-
Expenses	C	64,543	2,768	61,775
Net business profits (before provision for general reserve for possible loan losses)	A-C	38,482	9,671	28,811
[Core net business profits]	A-B-C	[51,039]	[16,296]	[34,743]
Provision for general reserve for possible loan losses	D	1,511	1,845	(334)
Business profits	A-C-D	36,971	7,825	29,146
Non-recurring gains (losses)		12,139	6,254	5,885
Gains (losses) on equity securities (balance of 3 accounts)		14,889	5,901	8,988
Gain on sale of equity securities		14,909	5,485	9,424
Loss on sale of equity securities		19	(416)	435
Loss on devaluation of equity securities		0	0	0
Losses from disposal of non-performing loans	E	2,683	(213)	2,896
Write-off of loans		643	96	547
Provision for specific reserve for possible loan losses		1,706	(396)	2,102
Provision for contingent loss		463	(49)	512
Reversal of allowance for loan losses		-	-	-
Recoveries of written off receivables		339	(19)	358
Other		209	117	92
Other non-recurring gains (losses)		(66)	140	(206)
Ordinary profit		49,110	14,079	35,031
Extraordinary income (losses)		(375)	(63)	(312)
Gain (loss) on disposal of non-current assets		(297)	(42)	(255)
Impairment losses		64	17	47
Other extraordinary income (losses)		(12)	(4)	(8)
Profit before income taxes		48,735	14,016	34,719
Income taxes		14,748	4,287	10,461
Profit		33,986	9,729	24,257
Profit attributable to non-controlling interests		370	(53)	423
Profit attributable to owners of parent		33,616	9,782	23,834
Credit cost	D+E	4,195	1,634	2,561
				5,831

■ Number of companies under consolidation

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

NCB

(Millions of yen)

		Nine months ended Dec. 31, 2025	YoY change	Nine months ended Dec. 31, 2024	Fiscal year ended Mar. 31, 2025
Gross operating profit	A	86,474	11,546	74,928	101,623
[Core gross operating profit]	A-B	[99,032]	[18,172]	[80,860]	[109,720]
Net interest income		89,783	18,582	71,201	96,822
Fees and commissions		8,360	383	7,977	10,783
Gain on trading account transactions		9	2	7	9
Other operating income		(11,679)	(7,421)	(4,258)	(5,992)
of which, net gains (losses) related to bonds (balance of 5 accounts) B		(12,557)	(6,626)	(5,931)	(8,097)
Gain on sale of bonds		113	96	17	17
Gain on redemption of bonds		-	-	-	-
Loss on sale of bonds		12,528	6,580	5,948	7,858
Loss on redemption of bonds		142	142	0	256
Loss on devaluation of bonds		-	-	-	-
Expenses	C	53,790	2,398	51,392	69,108
Personnel expenses		23,309	974	22,335	29,723
Non-personnel expenses		26,240	1,118	25,122	34,049
Taxes		4,240	306	3,934	5,335
Net business profits (before provision for general reserve for possible loan losses) A-C		32,684	9,148	23,536	32,514
[Core net business profits] A-B-C		[45,241]	[15,774]	[29,467]	[40,612]
[Core net business profits (excluding gain or loss from cancellation of investment trust)]		[39,417]	[13,180]	[26,237]	[36,222]
Provision for general reserve for possible loan losses D		1,221	1,660	(439)	1,444
Business profits A-C-D		31,462	7,486	23,976	31,069
Non-recurring gains (losses)		12,128	6,837	5,291	7,878
Gains (losses) on equity securities (balance of 3 accounts)		14,689	6,146	8,543	11,992
Gain on sale of equity securities		14,708	5,730	8,978	12,444
Loss on sale of equity securities		19	(416)	435	451
Loss on devaluation of equity securities		0	0	0	0
Losses from disposal of non-performing loans E		1,835	(522)	2,357	3,149
Write-off of loans		58	58	-	253
Provision for specific reserve for possible loan losses		1,465	(697)	2,162	3,170
Provision for contingent loss		451	(13)	464	606
Reversal of allowance for loan losses		-	-	-	-
Recoveries of written off receivables		331	(26)	357	967
Other		192	105	87	87
Other non-recurring gains (losses)		(725)	169	(894)	(963)
Ordinary profit		43,591	14,324	29,267	38,948
Extraordinary income (losses)		(361)	(112)	(249)	(436)
Gain (loss) on disposal of non-current assets		(296)	(47)	(249)	(432)
Impairment losses		64	64	0	4
Other extraordinary income (losses)		-	-	-	-
Profit before income taxes		43,230	14,213	29,017	38,511
Income taxes		12,998	4,302	8,696	11,469
Profit		30,231	9,910	20,321	27,042
Credit cost	D+E	3,056	1,139	1,917	4,594

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		Nine months ended Dec. 31, 2025	YoY change	Nine months ended Dec. 31, 2024	(Millions of yen)
					Fiscal year ended Mar. 31, 2025
Gross operating profit	A	3,180	460	2,720	3,601
[Core gross operating profit]	A-B	[3,180]	[460]	[2,720]	[3,601]
Net interest income		3,428	456	2,972	3,952
Fees and commissions		(247)	5	(252)	(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	2,567	180	2,387	3,151
Personnel expenses		1,223	75	1,148	1,512
Non-personnel expenses		1,160	98	1,062	1,404
Taxes		183	7	176	234
Net business profits (before provision for general reserve for possible loan losses) A-C		613	281	332	449
[Core net business profits] A-B-C		[613]	[281]	[332]	[449]
[Core net business profits (excluding gain or loss from cancellation of investment trust)]		[613]	[281]	[332]	[449]
Provision for general reserve for possible loan losses D (Note)		-	-	-	-
Business profits A-C-D		613	281	332	449
Non-recurring gains (losses)		37	(14)	51	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		(23)	18	(41)	(34)
Write-off of loans		1	0	1	1
Provision for specific reserve for possible loan losses (Note)		-	-	-	-
Provision for contingent loss		12	(36)	48	52
Reversal of allowance for loan losses (Note)		37	(59)	96	99
Recoveries of written off receivables		0	0	0	0
Other		-	(4)	4	11
Other non-recurring gains (losses)		13	3	10	29
Ordinary profit		650	267	383	513
Extraordinary income (losses)		(12)	73	(85)	(103)
Gain (loss) on disposal of non-current assets		(0)	1	(1)	8
Impairment losses		-	(77)	77	93
Other extraordinary income (losses)		(12)	(6)	(6)	(18)
Profit before income taxes		637	339	298	409
Income taxes		193	148	45	64
Profit		444	192	252	345
Credit cost	D+E	(23)	18	(41)	(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	28	98	(70)	(76)
Provision for specific reserve for possible loan losses	(65)	(40)	(25)	(23)

3. Yield and Spread

Two Banks Combined

		Nine months ended Dec. 31, 2025	YoY change	Nine months ended Dec. 31, 2024	Fiscal year ended Mar. 31, 2025
Yield on interest earning assets	A	1.39 %	0.28 pt	1.11 %	1.13 %
Yield on loans and bills discounted	B	1.20 %	0.26 pt	0.94 %	0.97 %
Yield on securities		2.12 %	0.28 pt	1.84 %	1.80 %
Cost of funding	C	0.88 %	0.13 pt	0.75 %	0.77 %
Yield on deposits and negotiable certificates of deposit	D	0.20 %	0.15 pt	0.05 %	0.07 %
Expense ratio	E	0.69 %	0.02 pt	0.67 %	0.67 %
Loan-to-deposit spread	B-D-E	0.30 %	0.08 pt	0.22 %	0.22 %
Loan to deposit simple spread	B-D	1.00 %	0.11 pt	0.89 %	0.90 %
Total interest spread	A-C	0.51 %	0.16 pt	0.35 %	0.36 %

NCB

		Nine months ended Dec. 31, 2025	YoY change	Nine months ended Dec. 31, 2024	Fiscal year ended Mar. 31, 2025
Yield on interest earning assets	A	1.37 %	0.27 pt	1.10 %	1.12 %
Yield on loans and bills discounted	B	1.19 %	0.26 pt	0.93 %	0.96 %
Yield on securities		2.11 %	0.29 pt	1.82 %	1.78 %
Cost of funding	C	0.87 %	0.13 pt	0.74 %	0.76 %
Yield on deposits and negotiable certificates of deposit	D	0.20 %	0.15 pt	0.05 %	0.06 %
Expense ratio	E	0.67 %	0.02 pt	0.65 %	0.66 %
Loan-to-deposit spread	B-D-E	0.31 %	0.09 pt	0.22 %	0.22 %
Loan to deposit simple spread	B-D	0.99 %	0.11 pt	0.88 %	0.89 %
Total interest spread	A-C	0.50 %	0.15 pt	0.35 %	0.36 %

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		Nine months ended Dec. 31, 2025	YoY change	Nine months ended Dec. 31, 2024	Fiscal year ended Mar. 31, 2025
Yield on interest earning assets	A	1.71 %	0.24 pt	1.47 %	1.48 %
Yield on loans and bills discounted	B	1.51 %	0.21 pt	1.30 %	1.33 %
Yield on securities		3.38 %	(1.24) pt	4.62 %	4.05 %
Cost of funding	C	1.15 %	0.08 pt	1.07 %	1.07 %
Yield on deposits and negotiable certificates of deposit	D	0.19 %	0.13 pt	0.06 %	0.08 %
Expense ratio	E	1.18 %	0.06 pt	1.12 %	1.11 %
Loan-to-deposit spread	B-D-E	0.12 %	0.01 pt	0.11 %	0.13 %
Loan to deposit simple spread	B-D	1.31 %	0.07 pt	1.24 %	1.25 %
Total interest spread	A-C	0.56 %	0.16 pt	0.40 %	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)				
		Dec. 31, 2025 [Preliminary]	Change from Sep. 30, 2025	Change from Dec. 31, 2024	Sep. 30, 2025	Dec. 31, 2024
Capital adequacy ratio	A÷B	12.91 %	0.08 pt	0.02 pt	12.83 %	12.89 %
Capital	A	513,103	11,435	19,141	501,668	493,962
	Core capital: instruments and reserves	545,834	12,461	25,960	533,373	519,874
	Core capital: regulatory adjustments	32,730	1,025	6,818	31,705	25,912
Risk-weighted assets, etc.	B	3,972,416	64,304	141,159	3,908,112	3,831,257
Total required capital	B×4%	158,896	2,572	5,646	156,324	153,250

* 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)				
		Dec. 31, 2025 [Preliminary]	Change from Sep. 30, 2025	Change from Dec. 31, 2024	Sep. 30, 2025	Dec. 31, 2024
Capital adequacy ratio	A÷B	12.63 %	0.07 pt	(0.53) pt	12.56 %	13.16 %
Capital	A	478,095	10,150	15,813	467,945	462,282
	Core capital: instruments and reserves	514,187	10,963	23,975	503,224	490,212
	Core capital: regulatory adjustments	36,091	812	8,162	35,279	27,929
Risk-weighted assets, etc.	B	3,784,712	60,910	274,528	3,723,802	3,510,184
Total required capital	B×4%	151,388	2,436	10,981	148,952	140,407

* 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)				
		Dec. 31, 2025 [Preliminary]	Change from Sep. 30, 2025	Change from Dec. 31, 2024	Sep. 30, 2025	Dec. 31, 2024
Capital adequacy ratio	A÷B	10.14 %	0.04 pt	(0.29) pt	10.10 %	10.43 %
Capital	A	18,098	276	375	17,822	17,723
	Core capital: instruments and reserves	18,324	278	440	18,046	17,884
	Core capital: regulatory adjustments	225	2	64	223	161
Risk-weighted assets, etc.	B	178,312	2,011	8,421	176,301	169,891
Total required capital	B×4%	7,132	80	337	7,052	6,795

* 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)		Dec. 31, 2025					(Millions of yen)		
			Consolidated balance sheet amount	Valuation gains or losses	Change from Sep. 30, 2025	Change from Dec. 31, 2024	Valuation gains	Valuation losses	Sep. 30, 2025	Dec. 31, 2024
									Valuation gains or losses	Valuation gains or losses
Held-to-maturity	14,997	(49)	(31)	(49)	-	49	(18)	-		
Bonds	14,997	(49)	(31)	(49)	-	49	(18)	-		
Other	-	-	-	-	-	-	-	-		
Available-for-sale securities	1,722,268	35,007	9,797	15,320	123,051	88,044	25,210	19,687		
Stocks	126,353	92,083	12,025	20,523	92,144	61	80,058	71,560		
Bonds	1,099,286	(81,119)	(7,330)	(28,117)	45	81,165	(73,789)	(53,002)		
Other	496,628	24,043	5,101	22,914	30,861	6,817	18,942	1,129		
Total	1,737,266	34,957	9,765	15,270	123,051	88,093	25,192	19,687		
Stocks	126,353	92,083	12,025	20,523	92,144	61	80,058	71,560		
Bonds	1,114,284	(81,169)	(7,361)	(28,167)	45	81,215	(73,808)	(53,002)		
Other	496,628	24,043	5,101	22,914	30,861	6,817	18,942	1,129		

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

	NCB		Dec. 31, 2025					(Millions of yen)		
			Balance sheet amount	Valuation gains or losses	Change from Sep. 30, 2025	Change from Dec. 31, 2024	Valuation gains	Valuation losses	Sep. 30, 2025	Dec. 31, 2024
									Valuation gains or losses	Valuation gains or losses
Held-to-maturity	-	-	-	-	-	-	-	-	-	-
Bonds	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-
Available-for-sale securities	1,702,152	25,913	9,269	14,272	113,947	88,034	16,644	11,641		
Stocks	117,748	84,229	11,544	19,705	84,282	53	72,685	64,524		
Bonds	1,099,286	(81,119)	(7,330)	(28,117)	45	81,165	(73,789)	(53,002)		
Other	485,117	22,803	5,054	22,684	29,619	6,816	17,749	119		
Total	1,702,152	25,913	9,269	14,272	113,947	88,034	16,644	11,641		
Stocks	117,748	84,229	11,544	19,705	84,282	53	72,685	64,524		
Bonds	1,099,286	(81,119)	(7,330)	(28,117)	45	81,165	(73,789)	(53,002)		
Other	485,117	22,803	5,054	22,684	29,619	6,816	17,749	119		

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

	The Bank of Nagasaki		Dec. 31, 2025					(Millions of yen)		
			Balance sheet amount	Valuation gains or losses	Change from Sep. 30, 2025	Change from Dec. 31, 2024	Valuation gains	Valuation losses	Sep. 30, 2025	Dec. 31, 2024
									Valuation gains or losses	Valuation gains or losses
Held-to-maturity	14,997	(49)	(31)	(49)	-	49	(18)	-		
Bonds	14,997	(49)	(31)	(49)	-	49	(18)	-		
Other	-	-	-	-	-	-	-	-		
Available-for-sale securities	11,412	1,051	49	229	1,051	-	1,002	822		
Stocks	-	-	-	-	-	-	-	-		
Bonds	-	-	-	-	-	-	-	-		
Other	11,412	1,051	49	229	1,051	-	1,002	822		
Total	26,410	1,001	17	179	1,051	49	984	822		
Stocks	-	-	-	-	-	-	-	-		
Bonds	14,997	(49)	(31)	(49)	-	49	(18)	-		
Other	11,412	1,051	49	229	1,051	-	1,002	822		

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

6. Financial Result Forecasts

NNFH (Consolidated)	(Millions of yen)		
	Fiscal year ending Mar. 31, 2026 [Forecast]	YoY change	Fiscal year ended Mar. 31, 2025
Ordinary profit	55,000	9,463	45,537
Profit attributable to owners of parent	37,000	6,018	30,982

*Financial result forecasts remain unchanged from the figures announced on November 10, 2025.

NCB	(Millions of yen)		
	Fiscal year ending Mar. 31, 2026 [Forecast]	YoY change	Fiscal year ended Mar. 31, 2025
Net business profits (before provision for general reserve for possible loan losses)	50,600	18,086	32,514
[Core net business profits]	[53,000]	[12,388]	[40,612]
Ordinary profit	47,000	8,052	38,948
Profit	32,000	4,958	27,042

*Financial result forecasts remain unchanged from the figures announced on November 10, 2025.

The Bank of Nagasaki	(Millions of yen)		
	Fiscal year ending Mar. 31, 2026 [Forecast]	YoY change	Fiscal year ended Mar. 31, 2025
Net business profits (before provision for general reserve for possible loan losses)	600	151	449
[Core net business profits]	[600]	[151]	[449]
Ordinary profit	550	37	513
Profit	370	25	345

*Financial result forecasts remain unchanged from the figures announced on November 10, 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)				
		Dec. 31, 2025	Change from Sep. 30, 2025	Change from Dec. 31, 2024	Sep. 30, 2025	Dec. 31, 2024
Loans to SMEs, etc.	A	7,128,371	60,592	204,772	7,067,779	6,923,599
SMEs		4,519,402	28,278	71,601	4,491,124	4,447,801
Retail customers		2,608,969	32,315	133,171	2,576,654	2,475,798
Loans and bills discounted	B	10,000,010	237,354	228,742	9,762,656	9,771,268
Ratio of loans to SMEs, etc. A÷B		71.28 %	(1.11) pt	0.43 pt	72.39 %	70.85 %

NCB		(Millions of yen)				
		Dec. 31, 2025	Change from Sep. 30, 2025	Change from Dec. 31, 2024	Sep. 30, 2025	Dec. 31, 2024
Loans to SMEs, etc.	A	6,895,822	59,480	203,426	6,836,342	6,692,396
SMEs		4,435,268	27,420	73,114	4,407,848	4,362,154
Retail customers		2,460,554	32,061	130,312	2,428,493	2,330,242
Loans and bills discounted	B	9,714,582	234,151	217,264	9,480,431	9,497,318
Ratio of loans to SMEs, etc. A÷B		70.98 %	(1.13) pt	0.52 pt	72.11 %	70.46 %

The Bank of Nagasaki		(Millions of yen)				
		Dec. 31, 2025	Change from Sep. 30, 2025	Change from Dec. 31, 2024	Sep. 30, 2025	Dec. 31, 2024
Loans to SMEs, etc.	A	232,549	1,112	1,346	231,437	231,203
SMEs		84,134	858	(1,513)	83,276	85,647
Retail customers		148,415	254	2,859	148,161	145,556
Loans and bills discounted	B	285,428	3,204	11,479	282,224	273,949
Ratio of loans to SMEs, etc. A÷B		81.47 %	(0.53) pt	(2.92) pt	82.00 %	84.39 %

(2) Personal loans

Two Banks Combined		(Millions of yen)				
		Dec. 31, 2025	Change from Sep. 30, 2025	Change from Dec. 31, 2024	Sep. 30, 2025	Dec. 31, 2024
Personal loans		3,563,823	38,422	189,700	3,525,401	3,374,123
Housing loans		3,155,717	25,778	142,021	3,129,939	3,013,696
Customer loans		408,105	12,644	47,679	395,461	360,426

* Housing loans include loans for apartment buildings.

NCB		(Millions of yen)				
		Dec. 31, 2025	Change from Sep. 30, 2025	Change from Dec. 31, 2024	Sep. 30, 2025	Dec. 31, 2024
Personal loans		3,405,148	38,460	186,609	3,366,688	3,218,539
Housing loans		3,016,773	25,939	143,007	2,990,834	2,873,766
Customer loans		388,374	12,520	43,601	375,854	344,773

* Housing loans include loans for apartment buildings.

The Bank of Nagasaki		(Millions of yen)				
		Dec. 31, 2025	Change from Sep. 30, 2025	Change from Dec. 31, 2024	Sep. 30, 2025	Dec. 31, 2024
Personal loans		158,675	(37)	3,092	158,712	155,583
Housing loans		138,944	(161)	(985)	139,105	139,929
Customer loans		19,730	123	4,077	19,607	15,653

* Housing loans include loans for apartment buildings.

(3) Deposits by Entity Type

Two Banks Combined					(Millions of yen)
	Dec. 31, 2025	Change from Sep. 30, 2025	Change from Dec. 31, 2024	Sep. 30, 2025	Dec. 31, 2024
Retail customers	6,875,510	141,942	84,208	6,733,568	6,791,302
Liquid	5,119,425	119,881	11,509	4,999,544	5,107,916
Fixed	1,756,084	22,061	72,699	1,734,023	1,683,385
General corporations	3,305,430	18,650	(23,664)	3,286,780	3,329,094
Liquid	2,655,740	936	(55,765)	2,654,804	2,711,505
Fixed	649,689	17,714	32,101	631,975	617,588
Financial institutions	155,947	(36,952)	26,221	192,899	129,726
Liquid	10,738	(6,951)	(3,776)	17,689	14,514
Fixed	145,209	(30,000)	29,998	175,209	115,211
Public funds	507,864	(12,394)	91,039	520,258	416,825
Liquid	173,695	(16,615)	30,786	190,310	142,909
Fixed	334,168	4,221	60,253	329,947	273,915
Total deposits and negotiable certificates of deposit	10,844,752	111,246	177,804	10,733,506	10,666,948
Liquid	7,959,599	97,251	(17,247)	7,862,348	7,976,846
Fixed	2,885,152	13,995	195,051	2,871,157	2,690,101

NCB					(Millions of yen)
	Dec. 31, 2025	Change from Sep. 30, 2025	Change from Dec. 31, 2024	Sep. 30, 2025	Dec. 31, 2024
Retail customers	6,668,867	134,820	80,040	6,534,047	6,588,827
Liquid	5,020,326	116,728	11,287	4,903,598	5,009,039
Fixed	1,648,541	18,093	68,754	1,630,448	1,579,787
General corporations	3,243,842	18,250	(22,565)	3,225,592	3,266,407
Liquid	2,610,327	1,468	(53,320)	2,608,859	2,663,647
Fixed	633,515	16,783	30,756	616,732	602,759
Financial institutions	155,928	(36,819)	26,180	192,747	129,748
Liquid	10,718	(6,819)	(3,819)	17,537	14,537
Fixed	145,209	(30,000)	29,998	175,209	115,211
Public funds	483,334	(12,486)	89,484	495,820	393,850
Liquid	169,328	(16,582)	31,427	185,910	137,901
Fixed	314,005	4,096	58,056	309,909	255,949
Total deposits and negotiable certificates of deposit	10,551,972	103,766	173,139	10,448,206	10,378,833
Liquid	7,810,701	94,795	(14,424)	7,715,906	7,825,125
Fixed	2,741,271	8,971	187,563	2,732,300	2,553,708

The Bank of Nagasaki					(Millions of yen)
	Dec. 31, 2025	Change from Sep. 30, 2025	Change from Dec. 31, 2024	Sep. 30, 2025	Dec. 31, 2024
Retail customers	206,642	7,121	4,168	199,521	202,474
Liquid	99,098	3,153	222	95,945	98,876
Fixed	107,543	3,968	3,946	103,575	103,597
General corporations	61,587	399	(1,100)	61,188	62,687
Liquid	45,412	(533)	(2,446)	45,945	47,858
Fixed	16,174	931	1,346	15,243	14,828
Financial institutions	71	(88)	(9)	159	80
Liquid	71	(88)	(9)	159	80
Fixed	-	-	-	-	-
Public funds	24,530	93	1,555	24,437	22,975
Liquid	4,366	(33)	(642)	4,399	5,008
Fixed	20,163	125	2,197	20,038	17,966
Total deposits and negotiable certificates of deposit	292,831	7,525	4,614	285,306	288,217
Liquid	148,950	2,500	(2,873)	146,450	151,823
Fixed	143,881	5,025	7,488	138,856	136,393

(4) Assets Under Management

Group Total	(Millions of yen)				
	Dec. 31, 2025	Change from Sep. 30, 2025	Change from Dec. 31, 2024	Sep. 30, 2025	Dec. 31, 2024
Two banks combined	1,111,748	43,593	113,686	1,068,155	998,062
Investment trusts	465,494	28,879	67,852	436,615	397,642
Insurance	605,893	11,433	39,619	594,460	566,274
Public bonds	20,842	1,334	5,672	19,508	15,170
Foreign currency deposits	19,517	1,947	541	17,570	18,976
Nishi-Nippon City TT Securities	542,580	38,382	93,024	504,198	449,556
Total	1,654,329	81,975	206,710	1,572,354	1,447,619
Of which, retail customers	1,391,485	62,214	153,734	1,329,271	1,237,751

NCB	(Millions of yen)				
	Dec. 31, 2025	Change from Sep. 30, 2025	Change from Dec. 31, 2024	Sep. 30, 2025	Dec. 31, 2024
Investment trusts	441,644	27,481	64,539	414,163	377,105
Insurance	565,832	10,587	36,985	555,245	528,847
Public bonds	20,142	1,181	5,339	18,961	14,803
Foreign currency deposits	19,517	1,947	541	17,570	18,976
Total	1,047,136	41,195	107,404	1,005,941	939,732
Of which, retail customers	990,688	37,830	100,544	952,858	890,144

The Bank of Nagasaki	(Millions of yen)				
	Dec. 31, 2025	Change from Sep. 30, 2025	Change from Dec. 31, 2024	Sep. 30, 2025	Dec. 31, 2024
Investment trusts	23,850	1,398	3,314	22,452	20,536
Insurance	40,061	847	2,635	39,214	37,426
Public bonds	699	153	333	546	366
Foreign currency deposits	-	-	-	-	-
Total	64,611	2,397	6,281	62,214	58,330
Of which, retail customers	63,040	2,206	5,754	60,834	57,286

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

Two Banks Combined		(Millions of yen)				
		Dec. 31, 2025	Change from Sep. 30, 2025	Change from Dec. 31, 2024	Sep. 30, 2025	Dec. 31, 2024
	Claims against bankrupt and quasi-bankrupt obligors	17,735	870	(1,256)	16,865	18,991
	Doubtful claims	91,301	2,001	1,903	89,300	89,398
	Substandard claims	43,964	487	11,585	43,477	32,379
Financial Reconstruction Act, total	A	153,001	3,358	12,232	149,643	140,769
(Amount of partial direct write-off)		9,771	(269)	(561)	10,040	10,332
Sub-performing claims excluding substandard claims		629,001	1,708	(11,018)	627,293	640,019
Performing claims		9,254,443	234,759	226,980	9,019,684	9,027,463
Normal claims		9,883,444	236,466	215,962	9,646,978	9,667,482
Total credit amount	B	10,036,446	239,825	228,194	9,796,621	9,808,252
Ratio of disclosed claims under the Financial Reconstruction Act	A÷B	1.52 %	0.00 pt	0.09 pt	1.52 %	1.43 %

NCB		(Millions of yen)				
		Dec. 31, 2025	Change from Sep. 30, 2025	Change from Dec. 31, 2024	Sep. 30, 2025	Dec. 31, 2024
	Claims against bankrupt and quasi-bankrupt obligors	17,481	873	(1,286)	16,608	18,767
	Doubtful claims	88,441	2,013	1,950	86,428	86,491
	Substandard claims	43,201	71	10,874	43,130	32,327
Financial Reconstruction Act, total	A	149,124	2,957	11,537	146,167	137,587
(Amount of partial direct write-off)		9,728	(269)	(412)	9,997	10,140
Sub-performing claims excluding substandard claims		612,500	1,680	(8,525)	610,820	621,025
Performing claims		8,989,124	231,896	213,644	8,757,228	8,775,480
Normal claims		9,601,625	233,577	205,120	9,368,048	9,396,505
Total credit amount	B	9,750,749	236,534	216,656	9,514,215	9,534,093
Ratio of disclosed claims under the Financial Reconstruction Act	A÷B	1.52 %	(0.01) pt	0.08 pt	1.53 %	1.44 %

The Bank of Nagasaki		(Millions of yen)				
		Dec. 31, 2025	Change from Sep. 30, 2025	Change from Dec. 31, 2024	Sep. 30, 2025	Dec. 31, 2024
	Claims against bankrupt and quasi-bankrupt obligors	254	(3)	31	257	223
	Doubtful claims	2,860	(12)	(46)	2,872	2,906
	Substandard claims	763	416	712	347	51
Financial Reconstruction Act, total	A	3,877	401	695	3,476	3,182
(Amount of partial direct write-off)		43	0	(149)	43	192
Sub-performing claims excluding substandard claims		16,500	27	(2,493)	16,473	18,993
Performing claims		265,319	2,863	13,336	262,456	251,983
Normal claims		281,819	2,890	10,843	278,929	270,976
Total credit amount	B	285,697	3,291	11,539	282,406	274,158
Ratio of disclosed claims under the Financial Reconstruction Act	A÷B	1.35 %	0.12 pt	0.19 pt	1.23 %	1.16 %

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

NCB

■ Balance Sheet

	Dec. 31, 2025	Change from Mar. 31, 2025	Change from Dec. 31, 2024	Mar. 31, 2025	(Millions of yen) Dec. 31, 2024
Cash and due from banks	1,313,796	(294,750)	(561,823)	1,608,546	1,875,619
Call loans	220,000	175,000	42,000	45,000	178,000
Money held in trust	11,699	8	(15)	11,691	11,714
Securities	1,721,850	69,146	80,534	1,652,704	1,641,316
Loans and bills discounted	9,714,582	19,053	217,264	9,695,529	9,497,318
Foreign exchanges	7,172	(770)	(4,630)	7,942	11,802
Other assets	50,570	(28,163)	(42,097)	78,733	92,667
Tangible fixed assets	108,197	(1,024)	(679)	109,221	108,876
Intangible fixed assets	5,570	(227)	790	5,797	4,780
Prepaid pension costs	29,696	1,071	1,704	28,625	27,992
Deferred tax assets	-	(11,044)	(5,031)	11,044	5,031
Customers' liabilities for acceptances and guarantees	15,892	3,296	435	12,596	15,457
Allowance for loan losses	(37,223)	66	(788)	(37,289)	(36,435)
Allowance for investment loss	(436)	0	0	(436)	(436)
Total assets	13,161,367	(68,338)	(272,340)	13,229,705	13,433,707
 Deposits	10,148,678	321,175	132,355	9,827,503	10,016,323
Negotiable certificates of deposit	403,294	(19,150)	40,785	422,444	362,509
Call money	75,275	50,605	26,544	24,670	48,731
Securities sold under repurchase agreements	211,715	(9,703)	(52,365)	221,418	264,080
Cash collateral received for securities lent	238,534	131,054	75,876	107,480	162,658
Borrowed money	1,417,403	(554,222)	(541,588)	1,971,625	1,958,991
Foreign exchanges	910	364	318	546	592
Borrowed money from trust account	9,491	1,770	1,791	7,721	7,700
Other liabilities	61,637	(37,601)	9,239	99,238	52,398
Reserve for employee retirement benefits	220	20	15	200	205
Provision for reimbursement of deposits	83	(144)	(164)	227	247
Provision for contingent loss	1,192	13	30	1,179	1,162
Deferred tax liabilities	883	883	883	-	-
Deferred tax liabilities for land revaluation	14,713	(9)	413	14,722	14,300
Acceptances and guarantees	15,892	3,296	435	12,596	15,457
Total liabilities	12,599,926	(111,648)	(305,434)	12,711,574	12,905,360
Share capital	85,745	0	0	85,745	85,745
Capital surplus	85,684	0	0	85,684	85,684
Retained earnings	342,631	17,249	23,970	325,382	318,661
[Total shareholders' equity]	[514,061]	[17,249]	[23,970]	[496,812]	[490,091]
Valuation difference on available-for-sale securities	18,098	26,025	9,663	(7,927)	8,435
Deferred gains or losses on hedges	8	(78)	(230)	86	238
Revaluation reserve for land	29,272	113	(309)	29,159	29,581
[Total valuation and translation adjustments]	[47,379]	[26,061]	[9,125]	[21,318]	[38,254]
Total net assets	561,441	43,311	33,095	518,130	528,346
Total liabilities and net assets	13,161,367	(68,338)	(272,340)	13,229,705	13,433,707

NCB

■ Statements of Income

	Nine months ended Dec. 31, 2025	YoY change	Nine months ended Dec. 31, 2024	(Millions of yen)
	Fiscal year ended Mar. 31, 2025			
Ordinary income	156,463	33,404	123,059	168,511
Interest income	118,780	27,734	91,046	124,354
(of which, interest on loans and discounts)	85,922	21,020	64,902	89,688
(of which, interest and dividends on securities)	26,897	4,290	22,607	29,357
Trust fees	31	31	0	12
Fees and commissions	21,019	634	20,385	27,817
Gain on trading account transactions	9	2	7	9
Other operating income	991	(699)	1,690	2,122
Other ordinary income	15,630	5,702	9,928	14,193
Ordinary expenses	112,871	19,080	93,791	129,562
Interest expenses	29,012	9,164	19,848	27,539
(of which, interest on deposits)	14,147	10,534	3,613	6,400
(of which, interest on negotiable certificates of deposit)	1,684	1,260	424	790
Fees and commissions payments	12,690	282	12,408	17,046
Other operating expenses	12,671	6,723	5,948	8,115
General and administrative expenses	54,601	2,194	52,407	70,256
Other ordinary expenses	3,895	718	3,177	6,603
Ordinary profit	43,591	14,324	29,267	38,948
Extraordinary income	49	(7)	56	56
Gain on disposal of non-current assets	49	(7)	56	56
Extraordinary losses	410	104	306	493
Loss on disposal of non-current assets	345	39	306	489
Impairment losses	64	64	0	4
Profit before income taxes	43,230	14,213	29,017	38,511
Income taxes	12,998	4,302	8,696	11,469
Profit	30,231	9,910	20,321	27,042

The Bank of Nagasaki

■ Balance Sheet

(Millions of yen)

	Dec. 31, 2025	Change from Mar. 31, 2025	Change from Dec. 31, 2024	Mar. 31, 2025	Dec. 31, 2024
Cash and due from banks	61,742	(349)	9,760	62,091	51,982
Securities	27,477	15,175	15,221	12,302	12,256
Loans and bills discounted	285,428	9,249	11,479	276,179	273,949
Other assets	670	(1,228)	(1,230)	1,898	1,900
Tangible fixed assets	4,326	40	63	4,286	4,263
Intangible fixed assets	149	(15)	64	164	85
Prepaid pension costs	171	27	38	144	133
Customers' liabilities for acceptances and guarantees	8	(1)	(1)	9	9
Allowance for loan losses	(149)	42	46	(191)	(195)
Allowance for investment loss	(42)	0	0	(42)	(42)
Total assets	379,783	22,940	35,439	356,843	344,344

Deposits	290,951	9,599	5,254	281,352	285,697
Negotiable certificates of deposit	1,880	0	(640)	1,880	2,520
Call money	60,000	15,000	32,000	45,000	28,000
Borrowed money	3,400	(3,000)	(3,000)	6,400	6,400
Other liabilities	2,675	827	1,162	1,848	1,513
Reserve for employee retirement benefits	12	3	4	9	8
Provision for retirement benefits for directors (and other officers)	103	13	17	90	86
Provision for reimbursement of deposits	17	0	(10)	17	27
Provision for contingent loss	58	6	9	52	49
Deferred tax liabilities	187	64	100	123	87
Deferred tax liabilities for land revaluation	503	0	10	503	493
Acceptances and guarantees	8	(1)	(1)	9	9
Total liabilities	359,799	22,512	34,906	337,287	324,893
Share capital	7,621	0	0	7,621	7,621
Capital surplus	5,963	0	0	5,963	5,963
Retained earnings	4,585	306	407	4,279	4,178
[Total shareholders' equity]	[18,171]	[306]	[408]	[17,865]	[17,763]
Valuation difference on available-for-sale securities	721	123	149	598	572
Revaluation reserve for land	1,091	0	(23)	1,091	1,114
[Total valuation and translation adjustments]	[1,812]	[123]	[125]	[1,689]	[1,687]
Total net assets	19,984	429	533	19,555	19,451
Total liabilities and net assets	379,783	22,940	35,439	356,843	344,344

The Bank of Nagasaki

■ Statements of Income

	Nine months ended Dec. 31, 2025	YoY change	Nine months ended Dec. 31, 2024	(Millions of yen)
	Nine months ended Dec. 31, 2025	YoY change	Nine months ended Dec. 31, 2024	Fiscal year ended Mar. 31, 2025
Ordinary income	4,488	628	3,860	5,148
Interest income	3,860	728	3,132	4,204
(of which, interest on loans and discounts)	3,196	530	2,666	3,620
(of which, interest and dividends on securities)	438	42	396	462
Fees and commissions	578	(41)	619	820
Other ordinary income	49	(59)	108	123
Ordinary expenses	3,837	360	3,477	4,635
Interest expenses	431	272	159	252
(of which, interest on deposits)	427	292	135	228
(of which, interest on negotiable certificates of deposit)	4	4	0	0
Fees and commissions payments	826	(46)	872	1,171
General and administrative expenses	2,560	185	2,375	3,134
Other ordinary expenses	19	(50)	69	77
Ordinary profit	650	267	383	513
Extraordinary income	-	-	-	11
Gain on disposal of non-current assets	-	-	-	11
Extraordinary losses	12	(73)	85	115
Loss on disposal of non-current assets	0	(1)	1	3
Impairment losses	-	(77)	77	93
Other	12	6	6	18
Profit before income taxes	637	339	298	409
Income taxes	193	148	45	64
Profit	444	192	252	345