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May 12, 2026

Consolidated Financial Results for the Fiscal Year Ended March 31, 2026 (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 of annual general meeting of shareholders: June 26, 2026

Scheduled date to commence dividend payments: June 29, 2026

Scheduled date to file annual securities report: June 19, 2026

Trading accounts: Yes

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: Yes (for institutional investors, analysts)

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

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

(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	%
Fiscal year ended March 31, 2026	246,860	25.7	58,784	29.1	40,116	29.5
March 31, 2025	196,415	5.8	45,537	27.9	30,982	31.4

Note: Comprehensive income For the fiscal year ended March 31, 2026: ¥ 82,364 million [-%]
For the fiscal year ended March 31, 2025: ¥ (17,250) million [-%]

	Basic earnings per share	Diluted earnings per share	Rate of return on equity	Ordinary profit to total assets ratio	Ordinary profit to ordinary income ratio
	Yen	Yen	%	%	%
Fiscal year ended March 31, 2026	288.02	-	6.9	0.4	23.8
March 31, 2025	221.37	-	5.5	0.3	23.2

Reference: Share of profit (loss) of entities accounted for using equity method

For the fiscal year ended March 31, 2026: ¥ 1,246 million

For the fiscal year ended March 31, 2025: ¥ 1,048 million

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	Net assets per share
As of	Millions of yen	Millions of yen	%	Yen
March 31, 2026	13,852,267	627,438	4.5	4,429.25
March 31, 2025	13,582,451	558,130	4.0	3,931.30

Reference: Equity

As of March 31, 2026: ¥ 616,917 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.

(3) Consolidated cash flows

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents at end of period
Fiscal year ended	Millions of yen	Millions of yen	Millions of yen	Millions of yen
March 31, 2026	(65,691)	(205,882)	(13,040)	1,384,673
March 31, 2025	(552,212)	38,837	(10,675)	1,669,283

2. Cash dividends

	Annual dividends per share					Total cash dividends (Total)	Payout ratio (Consolidated)	Ratio of dividends to net assets (Consolidated)
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total			
	Yen	Yen	Yen	Yen	Yen	Millions of yen	%	%
Fiscal year ended March 31, 2025	-	30.00	-	45.00	75.00	10,486	33.9	1.9
Fiscal year ended March 31, 2026	-	45.00	-	73.00	118.00	16,451	41.0	2.8
Fiscal year ending March 31, 2027 (Forecast)	-	70.00	-	70.00	140.00		-	

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(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, 2026	33,500	8.4	24,000	13.0	172.31	
Full year	69,000	17.4	48,000	19.7	344.62	

* Notes

- (1) Significant changes in the scope of consolidation during the period: None
- (2) 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

(3) Number of issued shares (common shares)

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

As of March 31, 2026	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 March 31, 2026	7,108,592 shares
As of March 31, 2025	7,106,508 shares

- (iii) Average number of shares outstanding during the period

Fiscal Year ended March 31, 2026	139,283,713 shares
Fiscal Year ended March 31, 2025	139,957,057 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 March 31, 2026 and 114 thousand shares as of March 31, 2025). In addition, treasury shares held by the trust account (114 thousand shares for the fiscal year ended March 31, 2026 and 116 thousand shares for the fiscal year ended March 31, 2025) are included in the number of treasury shares that is deducted in the calculation of the average number of shares during the period.

Reference: Overview of non-consolidated financial results**1. Non-consolidated financial results for the fiscal year ended March 31, 2026 (from April 1, 2025 to March 31, 2026)****(1) Non-consolidated operating results**

(Percentages indicate year-on-year changes.)

	Operating revenue		Operating profit		Ordinary profit		Profit	
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%
Fiscal year ended								
March 31, 2026	16,459	(17.0)	15,361	(18.3)	14,838	(19.5)	14,725	(18.4)
March 31, 2025	19,829	76.3	18,791	84.8	18,438	85.2	18,039	83.0

	Basic earnings per share
Fiscal year ended	Yen
March 31, 2026	105.71
March 31, 2025	128.87

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio	Net assets per share
As of	Millions of yen	Millions of yen	%	Yen
March 31, 2026	436,611	381,699	87.4	2,740.06
March 31, 2025	434,308	379,527	87.4	2,724.43

Reference: Equity

As of March 31, 2026: ¥ 381,699 million

As of March 31, 2025: ¥ 379,527 million

* Financial results reports are exempt from audit conducted by certified public accountants or an audit firm.

* 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 Fiscal Year Ended March 31, 2026

1. Overview of Operating Results, etc.

(1) Overview of Operating Results for the Fiscal Year under Review

Ordinary income was ¥246,860 million, up ¥50,445 million year on year, due to an increase in interest income and other factors. Ordinary expenses were ¥188,076 million, up ¥37,198 million year on year, mainly due to increases in interest expenses and other operating expenses. As a result, ordinary profit was ¥58,784 million, up ¥13,246 million year on year. Also, profit attributable to owners of parent amounted to ¥40,116 million, up ¥9,134 million year on year.

Operating results by business segment are as follows:

1) Banking business

Ordinary income was ¥223,666 million and segment profit was ¥52,037 million in the banking business that consists of The Nishi-Nippon City Bank and The Bank of Nagasaki.

2) Other

Ordinary income was ¥44,583 million and segment profit was ¥19,688 million in other businesses.

(2) Overview of Financial Position for the Fiscal Year under Review

Total assets increased by ¥269.8 billion compared to the end of the previous fiscal year, reaching ¥13,852.2 billion. Total liabilities increased by ¥200.5 billion compared to the end of the previous fiscal year, reaching ¥13,224.8 billion. Total net assets increased by ¥69.3 billion compared to the end of the previous fiscal year, reaching ¥627.4 billion.

With regard to primary account balances, deposits and negotiable certificates of deposit increased by ¥438.5 billion compared to the end of the previous fiscal year, reaching ¥10,945.4 billion. Loans and bills discounted increased by ¥317.9 billion compared to the end of the previous fiscal year, reaching ¥10,239.3 billion. Securities increased by ¥221.8 billion compared to the end of the previous fiscal year, reaching ¥1,913.5 billion.

Financial positions by business segment are as follows:

1) Banking business

Segment assets were ¥13,795.6 billion and segment liabilities were ¥13,204.8 billion in the banking business that consists of The Nishi-Nippon City Bank and The Bank of Nagasaki.

2) Other

Segment assets were ¥540.6 billion and segment liabilities were ¥103.7 billion in other businesses.

(3) Overview of Cash Flows for the Fiscal Year under Review

Cash flows from operating activities recorded an excess of expenditure of ¥65.6 billion (an excess of expenditure of ¥552.2 billion for the previous fiscal year), mainly due to an increase in loans and bills discounted and a decrease in borrowed money and other factors.

Cash flows from investing activities recorded an excess of expenditure of ¥205.8 billion (an excess of income of ¥38.8 billion for the previous fiscal year), mainly due to the fact that purchase of securities exceeded sale and redemption of securities.

Cash flows from financing activities recorded an excess of expenditure of ¥13.0 billion (an excess of expenditure of ¥10.6 billion for the previous fiscal year), mainly due to dividends paid and other factors.

As a result, cash and cash equivalents decreased by ¥284.6 billion compared to the previous fiscal year, and the balance at the end of period was ¥1,384.6 billion.

(4) Future Outlook

With regard to consolidated financial results for the fiscal year ending March 31, 2027, the Company has forecast that ordinary profit and profit attributable to owners of parent will be ¥69.0 billion and ¥48.0 billion, respectively.

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.

(5) Basic Policy on the Distribution of Profit and Dividends for the Fiscal Year under Review and the Next Period

For the fiscal year ended March 31, 2026, based on its policy of providing returns to shareholders with a total return ratio of approximately 40% as rough guidance, the Company plans to submit a proposal to pay a year-end dividend of ¥73 (annual dividend: ¥118) per share to the Annual General Meeting of Shareholders.

Taking into account its current financial situation, business outlook, and other factors, the Company has decided to make changes to the Shareholder Returns Policy as described below to further enhance shareholder returns.

< Before change >

In light of the public nature of a bank holding company and the importance of maintaining its sound management, we strive to strengthen our financial resilience by retaining an appropriate level of internal reserves and providing stable dividend payments to our shareholders.

Specifically, with roughly 40% of the ratio of total return to profit attributable to owners of parent as rough guidance for the time being, we decide what and how much to each term by taking into account the current economic circumstances, financial conditions, earnings forecasts, and other parameters.

< After change (The changes will come into effect from fiscal year ending March 31, 2027.) >

In light of the public nature of a bank holding company and the importance of maintaining its sound management, we strive to strengthen our financial resilience by retaining an appropriate level of internal reserves, making necessary growth investments, and providing stable dividend payments to our shareholders.

Specifically, with roughly 40% as a dividends ratio guidance, we aim to increase dividends through profit growth. We will flexibly carry out share buybacks by taking into account the economic circumstances and financial conditions at the time, earnings forecasts, and other parameters.

In light of this, as for the dividend for the next period, the Company plans to pay an annual dividend of ¥140 (interim dividend: ¥70) per share.

2. Basic Policy on the Selection of Accounting Standards

The Group has judged that consolidated financial statements based on Japanese GAAP appropriately reflect the Group's operating results, financial position, and cash flows.

The Group's policy is to appropriately apply IFRS (International Financial Reporting Standards), in view of situations in Japan and overseas.

3. Consolidated Financial Statements and Primary Notes

(1) Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Assets		
Cash and due from banks	1,674,158	1,391,537
Monetary claims bought	49,426	50,992
Money held in trust	11,691	11,680
Securities	1,691,673	1,913,570
Loans and bills discounted	9,921,416	10,239,342
Foreign exchanges	7,942	8,355
Other assets	93,818	57,341
Tangible fixed assets	115,006	147,013
Buildings, net	29,766	61,485
Land	75,146	74,941
Leased assets, net	294	267
Construction in progress	320	245
Other tangible fixed assets	9,478	10,073
Intangible fixed assets	6,263	7,723
Software	5,811	7,334
Other intangible fixed assets	452	388
Retirement benefit asset	25,185	51,743
Deferred tax assets	14,434	3,351
Customers' liabilities for acceptances and guarantees	14,125	14,419
Allowance for loan losses	(42,132)	(44,249)
Allowance for investment loss	(557)	(555)
Total assets	13,582,451	13,852,267
Liabilities		
Deposits	10,082,666	10,499,829
Negotiable certificates of deposit	424,274	445,651
Call money and bills sold	24,670	51,164
Securities sold under repurchase agreements	221,418	199,756
Cash collateral received for securities lent	107,480	481,116
Borrowed money	1,978,725	1,332,318
Foreign exchanges	546	694
Borrowed money from trust account	7,721	9,320
Other liabilities	142,662	170,727
Provision for share awards for directors (and other officers)	10	15
Retirement benefit liability	1,771	1,677
Provision for retirement benefits for directors (and other officers)	208	273
Provision for reimbursement of deposits	245	145
Provision for contingent loss	1,231	1,636
Reserves under special laws	20	20
Deferred tax liabilities	1,570	1,094
Deferred tax liabilities for land revaluation	14,972	14,964
Acceptances and guarantees	14,125	14,419
Total liabilities	13,024,320	13,224,829

(Millions of yen)

	As of March 31, 2025	As of March 31, 2026
Net assets		
Share capital	50,000	50,000
Capital surplus	116,515	116,527
Retained earnings	365,262	392,718
Treasury shares	(7,521)	(7,527)
Total shareholders' equity	524,256	551,717
Valuation difference on available-for-sale securities	(3,550)	21,874
Deferred gains or losses on hedges	86	3
Revaluation reserve for land	29,159	29,272
Remeasurements of defined benefit plans	(2,382)	14,049
Total accumulated other comprehensive income	23,312	65,199
Non-controlling interests	10,561	10,521
Total net assets	558,130	627,438
Total liabilities and net assets	13,582,451	13,852,267

(2) Consolidated Statements of Income and Comprehensive Income

Consolidated Statement of Income

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Ordinary income	196,415	246,860
Interest income	130,597	171,699
Interest on loans and discounts	93,553	122,170
Interest and dividends on securities	30,001	39,057
Interest on call loans and bills bought	183	706
Interest on deposits with banks	5,179	8,015
Other interest income	1,678	1,748
Trust fees	12	52
Fees and commissions	37,629	40,322
Gain on trading account transactions	589	446
Other operating income	11,864	10,871
Other ordinary income	15,722	23,469
Recoveries of written off receivables	972	543
Other	14,749	22,926
Ordinary expenses	150,877	188,076
Interest expenses	27,759	41,490
Interest on deposits	6,609	21,249
Interest on negotiable certificates of deposit	790	2,624
Interest on call money and bills sold	2,096	2,643
Interest expenses on securities sold under repurchase agreements	12,251	9,363
Interest expenses on cash collateral received for securities lent	143	1,073
Interest on borrowings and rediscounts	1,482	1,991
Other interest expenses	4,385	2,545
Fees and commissions payments	14,211	15,138
Other operating expenses	16,404	34,909
General and administrative expenses	84,103	87,121
Other ordinary expenses	8,399	9,416
Provision of allowance for loan losses	4,398	6,430
Other	4,000	2,986
Ordinary profit	45,537	58,784
Extraordinary income	68	53
Gain on disposal of non-current assets	68	53
Extraordinary losses	589	691
Loss on disposal of non-current assets	502	613
Impairment losses	66	64
Other	20	12
Profit before income taxes	45,016	58,146
Income taxes - current	12,076	25,927
Income taxes - deferred	1,424	(8,478)
Total income taxes	13,500	17,449
Profit	31,515	40,697
Profit attributable to non-controlling interests	533	581
Profit attributable to owners of parent	30,982	40,116

Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Profit	31,515	40,697
Other comprehensive income	(48,765)	41,666
Valuation difference on available-for-sale securities	(46,712)	25,280
Deferred gains or losses on hedges	(624)	(83)
Revaluation reserve for land	(421)	-
Remeasurements of defined benefit plans, net of tax	(988)	16,437
Share of other comprehensive income of entities accounted for using equity method	(17)	31
Comprehensive income	(17,250)	82,364
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(17,880)	81,889
Comprehensive income attributable to non-controlling interests	630	474

(3) Consolidated Statement of Changes in Equity

For the fiscal year ended March 31, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	50,000	117,584	342,608	(6,584)	503,609
Changes during period					
Dividends of surplus			(8,425)		(8,425)
Profit attributable to owners of parent			30,982		30,982
Purchase of treasury shares				(2,011)	(2,011)
Disposal of treasury shares		0		4	4
Cancellation of treasury shares		(1,069)		1,069	-
Changes in equity of parent from transaction of non controlling interest					-
Reversal of revaluation reserve for land			96		96
Net changes in items other than shareholders' equity					
Total changes during period	-	(1,069)	22,653	(937)	20,647
Balance at end of period	50,000	116,515	365,262	(7,521)	524,256

	Accumulated other comprehensive income					Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	43,262	711	29,678	(1,379)	72,272	10,183	586,065
Changes during period							
Dividends of surplus							(8,425)
Profit attributable to owners of parent							30,982
Purchase of treasury shares							(2,011)
Disposal of treasury shares							4
Cancellation of treasury shares							-
Changes in equity of parent from transaction of non controlling interest							-
Reversal of revaluation reserve for land							96
Net changes in items other than shareholders' equity	(46,812)	(624)	(518)	(1,003)	(48,959)	378	(48,581)
Total changes during period	(46,812)	(624)	(518)	(1,003)	(48,959)	378	(27,934)
Balance at end of period	(3,550)	86	29,159	(2,382)	23,312	10,561	558,130

For the fiscal year ended March 31, 2026

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	50,000	116,515	365,262	(7,521)	524,256
Changes during period					
Dividends of surplus			(12,547)		(12,547)
Profit attributable to owners of parent			40,116		40,116
Purchase of treasury shares				(6)	(6)
Disposal of treasury shares		0		0	0
Cancellation of treasury shares					-
Changes in equity of parent from transaction of non controlling interest		12			12
Reversal of revaluation reserve for land			(113)		(113)
Net changes in items other than shareholders' equity					
Total changes during period	-	12	27,455	(6)	27,461
Balance at end of period	50,000	116,527	392,718	(7,527)	551,717

	Accumulated other comprehensive income					Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	(3,550)	86	29,159	(2,382)	23,312	10,561	558,130
Changes during period							
Dividends of surplus							(12,547)
Profit attributable to owners of parent							40,116
Purchase of treasury shares							(6)
Disposal of treasury shares							0
Cancellation of treasury shares							-
Changes in equity of parent from transaction of non controlling interest							12
Reversal of revaluation reserve for land							(113)
Net changes in items other than shareholders' equity	25,424	(83)	113	16,432	41,887	(40)	41,846
Total changes during period	25,424	(83)	113	16,432	41,887	(40)	69,307
Balance at end of period	21,874	3	29,272	14,049	65,199	10,521	627,438

(4) Consolidated Statement of Cash Flows

	(Millions of yen)	
	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Cash flows from operating activities		
Profit before income taxes	45,016	58,146
Depreciation	6,243	6,582
Impairment losses	66	64
Share of loss (profit) of entities accounted for using equity method	(1,048)	(1,246)
Increase (decrease) in allowance for loan losses	(169)	2,116
Increase (decrease) in allowance for investment loss	(0)	(1)
Increase (decrease) in provision for share awards for directors (and other officers)	(0)	4
Decrease (increase) on net defined benefit assets	(220)	(26,558)
Increase (decrease) in retirement benefit liability	(202)	(93)
Increase (decrease) in provision for retirement benefits for directors (and other officers)	(27)	64
Increase (decrease) in provision for reimbursement of deposits	(147)	(99)
Increase (decrease) in provision for contingent loss	48	405
Interest income	(130,597)	(171,699)
Interest expenses	27,759	41,490
Loss (gain) related to securities	(4,004)	5,507
Loss (gain) on money held in trust	(9)	(2)
Foreign exchange losses (gains)	(1,111)	(987)
Loss (gain) on disposal of non-current assets	433	560
Net decrease (increase) in loans and bills discounted	(743,177)	(317,926)
Net increase (decrease) in deposits	(94,537)	417,163
Net increase (decrease) in negotiable certificates of deposit	176,562	21,377
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	219,602	(646,406)
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	2,382	(1,988)
Net decrease (increase) in call loans	5,796	(1,565)
Net increase (decrease) in call money	(84,701)	4,832
Net increase (decrease) in cash collateral received for securities lent	(130,711)	373,636
Net decrease (increase) in foreign exchanges - assets	1,418	(413)
Net increase (decrease) in foreign exchanges - liabilities	(174)	148
Net increase (decrease) in borrowed money from trust account	2,372	1,599
Interest received	128,319	166,574
Interest paid	(24,554)	(37,376)
Other, net	58,858	54,690
Subtotal	(540,515)	(51,399)
Income taxes paid	(11,697)	(14,291)
Net cash provided by (used in) operating activities	(552,212)	(65,691)

(Millions of yen)

	For the fiscal year ended March 31, 2025	For the fiscal year ended March 31, 2026
Cash flows from investing activities		
Purchase of securities	(366,824)	(730,417)
Proceeds from sale of securities	264,950	388,563
Proceeds from redemption of securities	147,444	175,885
Increase in money held in trust	-	(8)
Purchase of tangible fixed assets	(3,671)	(36,428)
Proceeds from sale of tangible fixed assets	259	280
Purchase of intangible fixed assets	(3,321)	(3,757)
Net cash provided by (used in) investing activities	38,837	(205,882)
Cash flows from financing activities		
Dividends paid	(8,417)	(12,532)
Dividends paid to non-controlling interests	(251)	(226)
Purchase of treasury shares	(2,011)	(6)
Proceeds from sale of treasury shares	4	0
Purchase of shares of subsidiaries not resulting in change in scope of consolidation	-	(276)
Net cash provided by (used in) financing activities	(10,675)	(13,040)
Effect of exchange rate change on cash and cash equivalents	(2)	4
Net increase (decrease) in cash and cash equivalents	(524,053)	(284,610)
Cash and cash equivalents at beginning of period	2,193,336	1,669,283
Cash and cash equivalents at end of period	1,669,283	1,384,673

(5) Notes on Going Concern Assumption

Not applicable.

(6) Notes to Consolidated Financial Statements

(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 March 31, 2026.

(Segment information)

1. Overview of the reportable segment

The Group's reportable segment is the segment among constituent units of the Group in which individual financial information is available, and is a target of regular review by the Board of Directors to determine the allocation of management resources and to assess business performance.

The Group consists of eight consolidated subsidiaries and three affiliates and operates financial-service-related businesses that center on banking. The Nishi-Nippon City Bank and The Bank of Nagasaki constitute the banking business, which is the reportable segment.

2. Calculation method of ordinary income, profit or loss, assets, liabilities, and other items by reportable segment

The accounting method used for the reported business segment is almost the same as in the preparation of consolidated financial statements. The profit figure for the reportable segment is based on ordinary profit.

Intersegment ordinary income is based on the same terms and conditions of general transactions.

3. Information on ordinary income, profit or loss, assets, liabilities, and other items by reportable segment

	(Millions of yen)				
	Reportable segment	Other	Total	Adjustment	Amount recorded in consolidated financial statements
	Banking				
Ordinary income					
Ordinary income to outside customers	221,971	24,889	246,860	–	246,860
Intersegment ordinary income	1,694	19,694	21,388	(21,388)	–
Total	223,666	44,583	268,249	(21,388)	246,860
Segment profit	52,037	19,688	71,725	(12,941)	58,784
Segment assets	13,795,669	540,654	14,336,323	(484,056)	13,852,267
Segment liabilities	13,204,898	103,775	13,308,674	(83,845)	13,224,829
Other items					
Depreciation	6,362	222	6,585	(2)	6,582
Interest income	169,743	15,507	185,251	(13,552)	171,699
Interest expenses	41,543	476	42,020	(529)	41,490
Increase in property, plant and equipment and intangible assets	39,737	448	40,185	–	40,185

(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. Adjustments for segment profit, segment assets, segment liabilities, interest income, and interest expenses are primarily the elimination of intersegment transactions.

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

(Per-share information)

		For the fiscal year ended March 31, 2026
Net assets per share	Yen	4,429.25
Basic earnings per share	Yen	288.02

* Net assets per share and basic earnings per share are presented in amounts rounded to the second decimal place.

(Notes) 1. The basis for the calculation of net assets per share is as follows:

		As of March 31, 2026
Total net assets	Millions of yen	627,438
Amount deducted from total net assets	Millions of yen	10,521
(of which non-controlling interests)	Millions of yen	10,521
Net assets relating to common shares at the end of the period	Millions of yen	616,917
Number of common shares used for the calculation of net assets per share at the end of the period	Thousand shares	139,282

* Shares of the Company remaining in Board Benefit Trust (BBT) that are recorded as treasury shares in shareholders' equity are included in the treasury shares that are deducted from the total number of issued shares at the end of the period for the calculation of net assets per share.

The number of treasury shares deducted in the calculation of net assets per share at the end of the period is 114 thousand shares.

2. The basis for the calculation of basic earnings per share is as follows:

		For the fiscal year ended March 31, 2026
Basic earnings per share		
Profit attributable to owners of parent	Millions of yen	40,116
Amount not attributable to common shareholders	Millions of yen	-
Profit attributable to owners of parent relating to common shares	Millions of yen	40,116
Average number of common shares outstanding during the period	Thousand shares	139,283

* Shares of the Company remaining in the Board Benefit Trust (BBT) that are recorded as treasury shares in shareholders' equity are included in the treasury shares that are deducted in the calculation of average number of shares outstanding during the period for the calculation of basic earnings per share.

The average number of treasury shares deducted in the calculation of basic earnings per share during the period is 114 thousand shares.

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

(Significant subsequent events)

Not applicable.

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

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Financial Highlights for the Fiscal Year Ended March 31, 2026

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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

NNFH (Consolidated)

(Millions of yen)

		Fiscal year ended		Fiscal year ended
		Mar. 31, 2026	YoY change	Mar. 31, 2025
Gross operating profit	A	131,877	9,552	122,325
[Core gross operating profit]	A-B	[158,296]	[27,873]	[130,423]
Net interest income		130,233	27,388	102,845
Fees and commissions		25,236	1,806	23,430
Gain on trading account transactions		446	(143)	589
Other operating income		(24,038)	(19,498)	(4,540)
of which, net gains (losses) related to bonds (balance of 5 accounts) B	B	(26,419)	(18,321)	(8,098)
Gain on sale of bonds		516	499	17
Gain on redemption of bonds		-	-	-
Loss on sale of bonds		26,514	18,656	7,858
Loss on redemption of bonds		421	164	257
Loss on devaluation of bonds		-	-	-
Expenses	C	86,990	4,093	82,897
Net business profits (before provision for general reserve for possible loan losses)	A-C	44,886	5,458	39,428
[Core net business profits]	A-B-C	[71,306]	[23,780]	[47,526]
Provision for general reserve for possible loan losses	D	730	(403)	1,133
Business profits	A-C-D	44,156	5,862	38,294
Non-recurring gains (losses)		14,628	7,385	7,243
Gains (losses) on equity securities (balance of 3 accounts)		20,912	8,810	12,102
Gain on sale of equity securities		20,940	8,051	12,889
Loss on sale of equity securities		20	(431)	451
Loss on devaluation of equity securities		8	(327)	335
Losses from disposal of non-performing loans E	E	6,805	2,108	4,697
Write-off of loans		930	(596)	1,526
Provision for specific reserve for possible loan losses		5,700	2,436	3,264
Provision for contingent loss		660	2	658
Reversal of allowance for loan losses		-	-	-
Recoveries of written off receivables		543	(429)	972
Other		56	(163)	219
Other non-recurring gains (losses)		520	682	(162)
Ordinary profit		58,784	13,247	45,537
Extraordinary income (losses)		(637)	(117)	(520)
Gain (loss) on disposal of non-current assets		(560)	(127)	(433)
Impairment losses		64	(2)	66
Other extraordinary income (losses)		(12)	8	(20)
Profit before income taxes		58,146	13,130	45,016
Total income taxes		17,449	3,949	13,500
Income taxes - current		25,927	13,851	12,076
Income taxes - deferred		(8,478)	(9,902)	1,424
Profit		40,697	9,182	31,515
Profit attributable to non-controlling interests		581	48	533
Profit attributable to owners of parent		40,116	9,134	30,982
Credit cost	D+E	7,535	1,704	5,831

■ Number of companies under consolidation

(Company)

	Mar. 31, 2026		Mar. 31, 2025
		YoY change	
Consolidated subsidiaries	8	0	8
Equity-method affiliates	3	0	3

NCB

(Millions of yen)

		Fiscal year ended		Fiscal year ended
		Mar. 31, 2026	YoY change	Mar. 31, 2025
Gross operating profit	A	109,578	7,955	101,623
[Core gross operating profit]	A-B	[135,992]	[26,272]	[109,720]
Net interest income		123,674	26,852	96,822
Fees and commissions		11,406	623	10,783
Gain on trading account transactions		13	4	9
Other operating income		(25,515)	(19,523)	(5,992)
of which, net gains (losses) related to bonds (balance of 5 accounts) B	B	(26,413)	(18,316)	(8,097)
Gain on sale of bonds		516	499	17
Gain on redemption of bonds		-	-	-
Loss on sale of bonds		26,514	18,656	7,858
Loss on redemption of bonds		415	159	256
Loss on devaluation of bonds		-	-	-
Expenses	C	72,634	3,526	69,108
Personnel expenses		31,201	1,478	29,723
Non-personnel expenses		35,354	1,305	34,049
Taxes		6,078	743	5,335
Net business profits (before provision for general reserve for possible loan losses)	A-C	36,944	4,430	32,514
[Core net business profits]	A-B-C	[63,358]	[22,746]	[40,612]
[Core net business profits (excluding gain or loss from cancellation of investment trust)]		[53,191]	[16,969]	[36,222]
Provision for general reserve for possible loan losses	D	283	(1,161)	1,444
Business profits	A-C-D	36,661	5,592	31,069
Non-recurring gains (losses)		14,565	6,687	7,878
Gains (losses) on equity securities (balance of 3 accounts)		20,412	8,420	11,992
Gain on sale of equity securities		20,441	7,997	12,444
Loss on sale of equity securities		20	(431)	451
Loss on devaluation of equity securities		8	8	0
Losses from disposal of non-performing loans	E	5,829	2,680	3,149
Write-off of loans		158	(95)	253
Provision for specific reserve for possible loan losses		5,536	2,366	3,170
Provision for contingent loss		651	45	606
Reversal of allowance for loan losses		-	-	-
Recoveries of written off receivables		534	(433)	967
Other		17	(70)	87
Other non-recurring gains (losses)		(18)	945	(963)
Ordinary profit		51,226	12,278	38,948
Extraordinary income (losses)		(627)	(191)	(436)
Gain (loss) on disposal of non-current assets		(562)	(130)	(432)
Impairment losses		64	60	4
Other extraordinary income (losses)		-	-	-
Profit before income taxes		50,599	12,088	38,511
Total income taxes		15,162	3,693	11,469
Income taxes - current		23,519	13,413	10,106
Income taxes - deferred		(8,357)	(9,720)	1,363
Profit		35,437	8,395	27,042
Credit cost	D+E	6,112	1,518	4,594

The Bank of Nagasaki

(Millions of yen)

		Fiscal year ended		Fiscal year ended Mar. 31, 2025
		Mar. 31, 2026	YoY change	
Gross operating profit	A	4,194	593	3,601
[Core gross operating profit]	A-B	[4,195]	[594]	[3,601]
Net interest income		4,550	598	3,952
Fees and commissions		(354)	(4)	(350)
Other operating income		(1)	(1)	-
of which, net gains (losses) related to bonds (balance of 5 accounts) B	B	(1)	(1)	-
Gain on sale of bonds		-	-	-
Gain on redemption of bonds		-	-	-
Loss on sale of bonds		-	-	-
Loss on redemption of bonds		1	1	-
Loss on devaluation of bonds		-	-	-
Expenses	C	3,444	293	3,151
Personnel expenses		1,619	107	1,512
Non-personnel expenses		1,571	167	1,404
Taxes		253	19	234
Net business profits (before provision for general reserve for possible loan losses)	A-C	750	301	449
[Core net business profits]	A-B-C	[751]	[302]	[449]
[Core net business profits (excluding gain or loss from cancellation of investment trust)]		[751]	[302]	[449]
Provision for general reserve for possible loan losses	D (Note)	-	-	-
Business profits	A-C-D	750	301	449
Non-recurring gains (losses)		62	(1)	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	(38)	(4)	(34)
Write-off of loans		1	0	1
Provision for specific reserve for possible loan losses (Note)		-	-	-
Provision for contingent loss		9	(43)	52
Reversal of allowance for loan losses (Note)		48	(51)	99
Recoveries of written off receivables		0	0	0
Other		-	(11)	11
Other non-recurring gains (losses)		23	(6)	29
Ordinary profit		812	299	513
Extraordinary income (losses)		(13)	90	(103)
Gain (loss) on disposal of non-current assets		(0)	(8)	8
Impairment losses		-	(93)	93
Other extraordinary income (losses)		(12)	6	(18)
Profit before income taxes		799	390	409
Total income taxes		250	186	64
Income taxes - current		209	148	61
Income taxes - deferred		40	37	3
Profit		549	204	345
Credit cost	D+E	(38)	(4)	(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	16	92	(76)
Provision for specific reserve for possible loan losses	(65)	(42)	(23)

2. Yield and Spread

(1) Total

① Average amount outstanding of interest earning assets and interest bearing liabilities

Two Banks Combined		(Millions of yen)	
	Fiscal year ended Mar. 31, 2026	YoY change	Fiscal year ended Mar. 31, 2025
Interest earning assets	11,777,553	464,261	11,313,292
Of which, loans and bills discounted	9,923,523	369,743	9,553,780
Of which, securities	1,720,696	68,984	1,651,712
Interest bearing liabilities	12,913,057	3,314	12,909,743
Of which, deposits and negotiable certificates of deposit	10,805,956	208,652	10,597,304

NCB		(Millions of yen)	
	Fiscal year ended Mar. 31, 2026	YoY change	Fiscal year ended Mar. 31, 2025
Interest earning assets	11,530,010	470,766	11,059,244
Of which, loans and bills discounted	9,641,636	359,199	9,282,437
Of which, securities	1,700,826	60,517	1,640,309
Interest bearing liabilities	12,619,642	(1,388)	12,621,030
Of which, deposits and negotiable certificates of deposit	10,518,062	202,653	10,315,409

The Bank of Nagasaki		(Millions of yen)	
	Fiscal year ended Mar. 31, 2026	YoY change	Fiscal year ended Mar. 31, 2025
Interest earning assets	301,870	18,861	283,009
Of which, loans and bills discounted	281,886	10,543	271,343
Of which, securities	19,870	8,468	11,402
Interest bearing liabilities	347,742	30,068	317,674
Of which, deposits and negotiable certificates of deposit	287,961	5,936	282,025

② Yield and Spread

Two Banks Combined

		Fiscal year ended Mar. 31, 2026	YoY change	Fiscal year ended Mar. 31, 2025
Yield on interest earning assets	A	1.44 %	0.31 pt	1.13 %
Yield on loans and bills discounted	B	1.23 %	0.26 pt	0.97 %
Yield on securities		2.25 %	0.45 pt	1.80 %
Cost of funding	C	0.90 %	0.13 pt	0.77 %
Yield on deposits and negotiable certificates of deposit	D	0.22 %	0.15 pt	0.07 %
Expense ratio	E	0.70 %	0.03 pt	0.67 %
Loan-to-deposit spread	B-D-E	0.30 %	0.08 pt	0.22 %
Loan to deposit simple spread	B-D	1.00 %	0.10 pt	0.90 %
Total interest spread	A-C	0.53 %	0.17 pt	0.36 %

NCB

		Fiscal year ended Mar. 31, 2026	YoY change	Fiscal year ended Mar. 31, 2025
Yield on interest earning assets	A	1.42 %	0.30 pt	1.12 %
Yield on loans and bills discounted	B	1.22 %	0.26 pt	0.96 %
Yield on securities		2.25 %	0.47 pt	1.78 %
Cost of funding	C	0.89 %	0.13 pt	0.76 %
Yield on deposits and negotiable certificates of deposit	D	0.22 %	0.16 pt	0.06 %
Expense ratio	E	0.68 %	0.02 pt	0.66 %
Loan-to-deposit spread	B-D-E	0.31 %	0.09 pt	0.22 %
Loan to deposit simple spread	B-D	1.00 %	0.11 pt	0.89 %
Total interest spread	A-C	0.52 %	0.16 pt	0.36 %

The Bank of Nagasaki

		Fiscal year ended Mar. 31, 2026	YoY change	Fiscal year ended Mar. 31, 2025
Yield on interest earning assets	A	1.71 %	0.23 pt	1.48 %
Yield on loans and bills discounted	B	1.53 %	0.20 pt	1.33 %
Yield on securities		2.73 %	(1.32) pt	4.05 %
Cost of funding	C	1.17 %	0.10 pt	1.07 %
Yield on deposits and negotiable certificates of deposit	D	0.22 %	0.14 pt	0.08 %
Expense ratio	E	1.19 %	0.08 pt	1.11 %
Loan-to-deposit spread	B-D-E	0.11 %	(0.02) pt	0.13 %
Loan to deposit simple spread	B-D	1.31 %	0.06 pt	1.25 %
Total interest spread	A-C	0.54 %	0.13 pt	0.41 %

(2) Japan

① Average amount outstanding of interest earning assets and interest bearing liabilities

Two Banks Combined		(Millions of yen)		
		Fiscal year ended Mar. 31, 2026	YoY change	Fiscal year ended Mar. 31, 2025
Interest earning assets		11,482,774	478,615	11,004,159
Of which, loans and bills discounted		9,842,421	350,664	9,491,757
Of which, securities		1,421,393	116,396	1,304,997
Interest bearing liabilities		12,619,681	16,981	12,602,700
Of which, deposits and negotiable certificates of deposit		10,787,068	209,447	10,577,621

NCB		(Millions of yen)		
		Fiscal year ended Mar. 31, 2026	YoY change	Fiscal year ended Mar. 31, 2025
Interest earning assets		11,235,231	485,120	10,750,111
Of which, loans and bills discounted		9,560,534	340,120	9,220,414
Of which, securities		1,401,522	107,927	1,293,595
Interest bearing liabilities		12,326,266	12,278	12,313,988
Of which, deposits and negotiable certificates of deposit		10,499,174	203,447	10,295,727

The Bank of Nagasaki		(Millions of yen)		
		Fiscal year ended Mar. 31, 2026	YoY change	Fiscal year ended Mar. 31, 2025
Interest earning assets		301,870	18,861	283,009
Of which, loans and bills discounted		281,886	10,543	271,343
Of which, securities		19,870	8,468	11,402
Interest bearing liabilities		347,742	30,068	317,674
Of which, deposits and negotiable certificates of deposit		287,961	5,936	282,025

② Yield and Spread

Two Banks Combined

		Fiscal year ended Mar. 31, 2026	YoY change	Fiscal year ended Mar. 31, 2025
Yield on interest earning assets	A	1.33 %	0.32 pt	1.01 %
Yield on loans and bills discounted	B	1.20 %	0.25 pt	0.95 %
Yield on securities		1.76 %	0.61 pt	1.15 %
Cost of funding	C	0.79 %	0.18 pt	0.61 %
Yield on deposits and negotiable certificates of deposit	D	0.21 %	0.15 pt	0.06 %
Expense ratio	E	0.68 %	0.02 pt	0.66 %
Loan-to-deposit spread	B-D-E	0.30 %	0.08 pt	0.22 %
Loan to deposit simple spread	B-D	0.98 %	0.10 pt	0.88 %
Total interest spread	A-C	0.53 %	0.14 pt	0.39 %

NCB

		Fiscal year ended Mar. 31, 2026	YoY change	Fiscal year ended Mar. 31, 2025
Yield on interest earning assets	A	1.31 %	0.32 pt	0.99 %
Yield on loans and bills discounted	B	1.19 %	0.25 pt	0.94 %
Yield on securities		1.74 %	0.61 pt	1.13 %
Cost of funding	C	0.78 %	0.18 pt	0.60 %
Yield on deposits and negotiable certificates of deposit	D	0.21 %	0.15 pt	0.06 %
Expense ratio	E	0.66 %	0.01 pt	0.65 %
Loan-to-deposit spread	B-D-E	0.30 %	0.08 pt	0.22 %
Loan to deposit simple spread	B-D	0.97 %	0.10 pt	0.87 %
Total interest spread	A-C	0.53 %	0.15 pt	0.38 %

The Bank of Nagasaki

		Fiscal year ended Mar. 31, 2026	YoY change	Fiscal year ended Mar. 31, 2025
Yield on interest earning assets	A	1.71 %	0.23 pt	1.48 %
Yield on loans and bills discounted	B	1.53 %	0.20 pt	1.33 %
Yield on securities		2.73 %	(1.32) pt	4.05 %
Cost of funding	C	1.17 %	0.10 pt	1.07 %
Yield on deposits and negotiable certificates of deposit	D	0.22 %	0.14 pt	0.08 %
Expense ratio	E	1.19 %	0.08 pt	1.11 %
Loan-to-deposit spread	B-D-E	0.11 %	(0.02) pt	0.13 %
Loan to deposit simple spread	B-D	1.31 %	0.06 pt	1.25 %
Total interest spread	A-C	0.54 %	0.13 pt	0.41 %

3. Capital Adequacy Ratio (Japanese Standards)

NNFH (Consolidated)

(Millions of yen)

		Mar. 31, 2026 [Preliminary]	Change from Sep. 30, 2025	Change from Mar. 31, 2025	Sep. 30, 2025	Mar. 31, 2025
Capital adequacy ratio	A÷B	11.44 %	(1.39) pt	(1.15) pt	12.83 %	12.59 %
Capital	A	505,918	4,250	17,684	501,668	488,234
	Core capital: instruments and reserves	557,613	24,240	39,665	533,373	517,948
	Core capital: regulatory adjustments	51,695	19,990	21,981	31,705	29,714
Risk-weighted assets, etc.	B	4,419,244	511,132	543,341	3,908,112	3,875,903
Total required capital	B×4%	176,769	20,445	21,733	156,324	155,036

* 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)

		Mar. 31, 2026 [Preliminary]	Change from Sep. 30, 2025	Change from Mar. 31, 2025	Sep. 30, 2025	Mar. 31, 2025
Capital adequacy ratio	A÷B	11.16 %	(1.40) pt	(1.20) pt	12.56 %	12.36 %
Capital	A	471,672	3,727	14,841	467,945	456,831
	Core capital: instruments and reserves	510,995	7,771	20,660	503,224	490,335
	Core capital: regulatory adjustments	39,322	4,043	5,818	35,279	33,504
Risk-weighted assets, etc.	B	4,223,334	499,532	528,706	3,723,802	3,694,628
Total required capital	B×4%	168,933	19,981	21,148	148,952	147,785

* 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)

		Mar. 31, 2026 [Preliminary]	Change from Sep. 30, 2025	Change from Mar. 31, 2025	Sep. 30, 2025	Mar. 31, 2025
Capital adequacy ratio	A÷B	9.83 %	(0.27) pt	(0.29) pt	10.10 %	10.12 %
Capital	A	17,964	142	339	17,822	17,625
	Core capital: instruments and reserves	18,192	146	347	18,046	17,845
	Core capital: regulatory adjustments	228	5	8	223	220
Risk-weighted assets, etc.	B	182,667	6,366	8,675	176,301	173,992
Total required capital	B×4%	7,306	254	347	7,052	6,959

* 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).

4. Valuation Gains or Losses of Securities with Market Value

NNFH (Consolidated)

(Millions of yen)

	Mar. 31, 2026						Sep. 30, 2025	Mar. 31, 2025
	Consolidated balance sheet amount	Valuation gains or losses	Change from		Valuation gains	Valuation losses		
			Sep. 30, 2025	Mar. 31, 2025				
Held-to-maturity	19,998	(75)	(57)	(75)	-	75	(18)	-
Bonds	19,998	(75)	(57)	(75)	-	75	(18)	-
Other	-	-	-	-	-	-	-	-
Available-for-sale securities	1,852,243	33,364	8,154	36,885	123,844	90,480	25,210	(3,521)
Stocks	130,565	96,888	16,830	28,533	96,935	46	80,058	68,355
Bonds	1,202,477	(77,848)	(4,059)	(7,522)	30	77,878	(73,789)	(70,326)
Other	519,200	14,323	(4,619)	15,872	26,878	12,555	18,942	(1,549)
Total	1,872,241	33,288	8,096	36,809	123,844	90,555	25,192	(3,521)
Stocks	130,565	96,888	16,830	28,533	96,935	46	80,058	68,355
Bonds	1,222,476	(77,924)	(4,116)	(7,598)	30	77,954	(73,808)	(70,326)
Other	519,200	14,323	(4,619)	15,872	26,878	12,555	18,942	(1,549)

* 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)

	Mar. 31, 2026						Sep. 30, 2025	Mar. 31, 2025
	Balance sheet amount	Valuation gains or losses	Change from		Valuation gains	Valuation losses		
			Sep. 30, 2025	Mar. 31, 2025				
Held-to-maturity	-	-	-	-	-	-	-	-
Bonds	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-
Available-for-sale securities	1,832,800	24,942	8,298	37,015	115,412	90,470	16,644	(12,073)
Stocks	122,769	89,844	17,159	28,987	89,882	38	72,685	60,857
Bonds	1,202,477	(77,848)	(4,059)	(7,522)	30	77,878	(73,789)	(70,326)
Other	507,552	12,946	(4,803)	15,551	25,499	12,553	17,749	(2,605)
Total	1,832,800	24,942	8,298	37,015	115,412	90,470	16,644	(12,073)
Stocks	122,769	89,844	17,159	28,987	89,882	38	72,685	60,857
Bonds	1,202,477	(77,848)	(4,059)	(7,522)	30	77,878	(73,789)	(70,326)
Other	507,552	12,946	(4,803)	15,551	25,499	12,553	17,749	(2,605)

* 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)

	Mar. 31, 2026						Sep. 30, 2025	Mar. 31, 2025
	Balance sheet amount	Valuation gains or losses	Change from		Valuation gains	Valuation losses		
			Sep. 30, 2025	Mar. 31, 2025				
Held-to-maturity	19,998	(75)	(57)	(75)	-	75	(18)	-
Bonds	19,998	(75)	(57)	(75)	-	75	(18)	-
Other	-	-	-	-	-	-	-	-
Available-for-sale securities	11,549	1,188	186	317	1,188	-	1,002	871
Stocks	-	-	-	-	-	-	-	-
Bonds	-	-	-	-	-	-	-	-
Other	11,549	1,188	186	317	1,188	-	1,002	871
Total	31,548	1,113	129	242	1,188	75	984	871
Stocks	-	-	-	-	-	-	-	-
Bonds	19,998	(75)	(57)	(75)	-	75	(18)	-
Other	11,549	1,188	186	317	1,188	-	1,002	871

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

5. Business profits

Two Banks Combined

		Fiscal year ended		Fiscal year ended
		Mar. 31, 2026	YoY change	Mar. 31, 2025
Net business profits (before provision for general reserve for possible loan losses)	(Millions of yen)	37,702	4,731	32,971
Per employee	(Thousands of yen)	10,732	1,092	9,640
Core net business profits	(Millions of yen)	64,116	23,048	41,068
Per employee	(Thousands of yen)	18,251	6,243	12,008
Business profits	(Millions of yen)	37,402	5,876	31,526
Per employee	(Thousands of yen)	10,646	1,428	9,218

NCB

		Fiscal year ended		Fiscal year ended
		Mar. 31, 2026	YoY change	Mar. 31, 2025
Net business profits (before provision for general reserve for possible loan losses)	(Millions of yen)	36,944	4,430	32,514
Per employee	(Thousands of yen)	11,087	1,049	10,038
Core net business profits	(Millions of yen)	63,358	22,746	40,612
Per employee	(Thousands of yen)	19,015	6,477	12,538
Core net business profits (excluding gain or loss from cancellation of investment trust)	(Millions of yen)	53,191	16,969	36,222
Per employee	(Thousands of yen)	15,963	4,780	11,183
Business profits	(Millions of yen)	36,661	5,592	31,069
Per employee	(Thousands of yen)	11,002	1,410	9,592

The Bank of Nagasaki

		Fiscal year ended		Fiscal year ended
		Mar. 31, 2026	YoY change	Mar. 31, 2025
Net business profits (before provision for general reserve for possible loan losses)	(Millions of yen)	750	301	449
Per employee	(Thousands of yen)	4,145	1,661	2,484
Core net business profits	(Millions of yen)	751	302	449
Per employee	(Thousands of yen)	4,153	1,669	2,484
Core net business profits (excluding gain or loss from cancellation of investment trust)	(Millions of yen)	751	302	449
Per employee	(Thousands of yen)	4,153	1,669	2,484
Business profits	(Millions of yen)	750	301	449
Per employee	(Thousands of yen)	4,145	1,661	2,484

6. ROE

NNFH (Consolidated)

	Fiscal year ended		Fiscal year ended
	Mar. 31, 2026	YoY change	Mar. 31, 2025
Net business profits (before provision for general reserve for possible loan losses) basis	7.70 %	0.69 pt	7.01 %
Profit attributable to owners of parent basis	6.89 %	1.38 pt	5.51 %

NCB

	Fiscal year ended		Fiscal year ended
	Mar. 31, 2026	YoY change	Mar. 31, 2025
Net business profits (before provision for general reserve for possible loan losses) basis	6.81 %	0.71 pt	6.10 %
Profit basis	6.53 %	1.46 pt	5.07 %

The Bank of Nagasaki

	Fiscal year ended		Fiscal year ended
	Mar. 31, 2026	YoY change	Mar. 31, 2025
Net business profits (before provision for general reserve for possible loan losses) basis	3.77 %	1.46 pt	2.31 %
Profit basis	2.76 %	0.98 pt	1.78 %

7. Number of Officers and Employees

NCB

(Persons)

	Mar. 31, 2026	Change from Sep. 30, 2025	Change from Mar. 31, 2025	Sep. 30, 2025	Mar. 31, 2025
	Officers	16	0	0	16
Executive officers	14	(1)	1	15	13
Employees	3,423	(113)	87	3,536	3,336

* The number of employees includes those seconded to other entities from the bank.

The Bank of Nagasaki

(Persons)

	Mar. 31, 2026	Change from Sep. 30, 2025	Change from Mar. 31, 2025	Sep. 30, 2025	Mar. 31, 2025
	Officers	9	0	0	9
Executive officers	3	(1)	0	4	3
Employees	198	(10)	(1)	208	199

* The number of employees includes those seconded to other entities from the bank.

8. Number of Locations

NCB

(Locations)

	Mar. 31, 2026	Change from Sep. 30, 2025	Change from Mar. 31, 2025	Sep. 30, 2025	Mar. 31, 2025
	Domestic HQ and branches	176	0	0	176
Of which, sub-branches	12	0	0	12	12
Overseas operations	3	0	0	3	3

The Bank of Nagasaki

(Locations)

	Mar. 31, 2026	Change from Sep. 30, 2025	Change from Mar. 31, 2025	Sep. 30, 2025	Mar. 31, 2025
	Domestic HQ and branches	24	0	0	24
Of which, sub-branches	1	0	0	1	1
Overseas operations	-	-	-	-	-

9. Financial Result Forecasts

NNFH (Consolidated)

(Millions of yen)

	Fiscal year ending Mar. 31, 2027 [Forecast]		Fiscal year ended Mar. 31, 2026	
	Six months ending Sep. 30, 2026	Full year	Six months ended Sep. 30, 2025	Full year
	Ordinary profit	33,500	69,000	30,909
Profit attributable to owners of parent	24,000	48,000	21,239	40,116

NCB

(Millions of yen)

	Fiscal year ending Mar. 31, 2027 [Forecast]		Fiscal year ended Mar. 31, 2026	
	Six months ending Sep. 30, 2026	Full year	Six months ended Sep. 30, 2025	Full year
	Gross operating profit	71,900	144,400	60,755
Expenses	40,200	80,400	36,346	72,634
Net business profits (before provision for general reserve for possible loan losses)	31,700	64,000	24,408	36,944
[Core net business profits]	[31,700]	[64,000]	[26,759]	[63,358]
Ordinary profit	30,000	62,000	27,549	51,226
Profit	21,500	43,500	19,184	35,437
Credit cost	3,500	7,000	2,031	6,112

The Bank of Nagasaki

(Millions of yen)

	Fiscal year ending Mar. 31, 2027 [Forecast]		Fiscal year ended Mar. 31, 2026	
	Six months ending Sep. 30, 2026	Full year	Six months ended Sep. 30, 2025	Full year
	Gross operating profit	2,150	4,480	1,970
Expenses	1,780	3,590	1,667	3,444
Net business profits (before provision for general reserve for possible loan losses)	370	890	303	750
[Core net business profits]	[370]	[890]	[303]	[751]
Ordinary profit	340	810	301	812
Profit	230	480	187	549
Credit cost	40	90	11	(38)

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)

		Mar. 31, 2026	Change from Sep. 30, 2025	Change from Mar. 31, 2025	Sep. 30, 2025	Mar. 31, 2025
Loans to SMEs, etc.	A	7,202,027	134,248	191,506	7,067,779	7,010,521
	SMEs	4,564,742	73,618	72,926	4,491,124	4,491,816
	Retail customers	2,637,284	60,630	118,580	2,576,654	2,518,704
Loans and bills discounted	B	10,289,537	526,881	317,829	9,762,656	9,971,708
Ratio of loans to SMEs, etc.	A÷B	69.99 %	(2.40) pt	(0.31) pt	72.39 %	70.30 %

NCB

(Millions of yen)

		Mar. 31, 2026	Change from Sep. 30, 2025	Change from Mar. 31, 2025	Sep. 30, 2025	Mar. 31, 2025
Loans to SMEs, etc.	A	6,970,763	134,421	191,714	6,836,342	6,779,049
	SMEs	4,483,460	75,612	75,296	4,407,848	4,408,164
	Retail customers	2,487,302	58,809	116,418	2,428,493	2,370,884
Loans and bills discounted	B	10,001,656	521,225	306,127	9,480,431	9,695,529
Ratio of loans to SMEs, etc.	A÷B	69.69 %	(2.42) pt	(0.22) pt	72.11 %	69.91 %

The Bank of Nagasaki

(Millions of yen)

		Mar. 31, 2026	Change from Sep. 30, 2025	Change from Mar. 31, 2025	Sep. 30, 2025	Mar. 31, 2025
Loans to SMEs, etc.	A	231,264	(173)	(208)	231,437	231,472
	SMEs	81,282	(1,994)	(2,370)	83,276	83,652
	Retail customers	149,982	1,821	2,162	148,161	147,820
Loans and bills discounted	B	287,881	5,657	11,702	282,224	276,179
Ratio of loans to SMEs, etc.	A÷B	80.33 %	(1.67) pt	(3.48) pt	82.00 %	83.81 %

(2) Personal loans

Two Banks Combined

(Millions of yen)

		Mar. 31, 2026	Change from Sep. 30, 2025	Change from Mar. 31, 2025	Sep. 30, 2025	Mar. 31, 2025
Personal loans		3,616,780	91,379	167,240	3,525,401	3,449,540
	Housing loans	3,194,485	64,546	119,914	3,129,939	3,074,571
	Customer loans	422,295	26,834	47,326	395,461	374,969

* Housing loans include loans for apartment buildings.

NCB

(Millions of yen)

		Mar. 31, 2026	Change from Sep. 30, 2025	Change from Mar. 31, 2025	Sep. 30, 2025	Mar. 31, 2025
Personal loans		3,456,810	90,122	165,508	3,366,688	3,291,302
	Housing loans	3,056,448	65,614	122,097	2,990,834	2,934,351
	Customer loans	400,362	24,508	43,411	375,854	356,951

* Housing loans include loans for apartment buildings.

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(Millions of yen)

		Mar. 31, 2026	Change from Sep. 30, 2025	Change from Mar. 31, 2025	Sep. 30, 2025	Mar. 31, 2025
Personal loans		159,970	1,258	1,733	158,712	158,237
	Housing loans	138,037	(1,068)	(2,183)	139,105	140,220
	Customer loans	21,932	2,325	3,915	19,607	18,017

* Housing loans include loans for apartment buildings.

(3) Loans and Bills Discounted by Industry

Two Banks Combined

(Millions of yen)

	Mar. 31, 2026	Change from Sep. 30, 2025	Change from Mar. 31, 2025	Sep. 30, 2025	Mar. 31, 2025
Domestic locations (excluding the special international financial transactions account)	10,289,537	526,881	317,829	9,762,656	9,971,708
Manufacturing	516,107	25,851	36,168	490,256	479,939
Agriculture, forestry	36,032	(1,401)	(774)	37,433	36,806
Fishery	13,838	541	173	13,297	13,665
Mining, quarrying, gravel extraction	6,243	(323)	(195)	6,566	6,438
Construction	365,349	6,998	1,604	358,351	363,745
Electricity, gas, heat, and water supply	206,652	3,950	10,299	202,702	196,353
Information and communications	45,929	(1,091)	1,492	47,020	44,437
Transportation, postal service	342,136	23,886	59,707	318,250	282,429
Wholesale, retail	824,343	2,453	(17,012)	821,890	841,355
Finance, insurance	405,139	(6,504)	11,249	411,643	393,890
Real estate, lease	2,336,800	58,144	105,010	2,278,656	2,231,790
Other kinds of services	972,481	(6,083)	(32,282)	978,564	1,004,763
National and local government	1,581,196	359,829	23,808	1,221,367	1,557,388
Other	2,637,284	60,630	118,580	2,576,654	2,518,704

NCB

(Millions of yen)

	Mar. 31, 2026	Change from Sep. 30, 2025	Change from Mar. 31, 2025	Sep. 30, 2025	Mar. 31, 2025
Domestic locations (excluding the special international financial transactions account)	10,001,656	521,225	306,127	9,480,431	9,695,529
Manufacturing	506,662	24,802	33,118	481,860	473,544
Agriculture, forestry	35,294	(1,305)	(697)	36,599	35,991
Fishery	13,170	626	258	12,544	12,912
Mining, quarrying, gravel extraction	5,368	(334)	(247)	5,702	5,615
Construction	348,271	7,199	1,761	341,072	346,510
Electricity, gas, heat, and water supply	202,157	3,872	10,046	198,285	192,111
Information and communications	44,478	(1,045)	1,618	45,523	42,860
Transportation, postal service	338,972	23,381	58,667	315,591	280,305
Wholesale, retail	814,639	2,311	(16,915)	812,328	831,554
Finance, insurance	400,881	(6,374)	9,795	407,255	391,086
Real estate, lease	2,304,129	57,611	104,401	2,246,518	2,199,728
Other kinds of services	957,753	(6,104)	(31,745)	963,857	989,498
National and local government	1,542,573	357,776	19,649	1,184,797	1,522,924
Other	2,487,302	58,809	116,418	2,428,493	2,370,884

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(Millions of yen)

	Mar. 31, 2026	Change from Sep. 30, 2025	Change from Mar. 31, 2025	Sep. 30, 2025	Mar. 31, 2025
Domestic locations (excluding the special international financial transactions account)	287,881	5,657	11,702	282,224	276,179
Manufacturing	9,445	1,050	3,051	8,395	6,394
Agriculture, forestry	737	(97)	(78)	834	815
Fishery	668	(85)	(84)	753	752
Mining, quarrying, gravel extraction	874	10	52	864	822
Construction	17,078	(200)	(156)	17,278	17,234
Electricity, gas, heat, and water supply	4,495	78	253	4,417	4,242
Information and communications	1,451	(46)	(126)	1,497	1,577
Transportation, postal service	3,163	505	1,040	2,658	2,123
Wholesale, retail	9,704	142	(97)	9,562	9,801
Finance, insurance	4,258	(129)	1,454	4,387	2,804
Real estate, lease	32,671	533	610	32,138	32,061
Other kinds of services	14,728	22	(537)	14,706	15,265
National and local government	38,622	2,052	4,159	36,570	34,463
Other	149,982	1,821	2,162	148,161	147,820

(4) Deposits by Entity Type

Two Banks Combined

(Millions of yen)

	Mar. 31, 2026	Change from Sep. 30, 2025	Change from Mar. 31, 2025	Sep. 30, 2025	Mar. 31, 2025
Retail customers	6,834,233	100,665	134,852	6,733,568	6,699,381
Liquid	5,005,381	5,837	(19,479)	4,999,544	5,024,860
Fixed	1,828,852	94,829	154,332	1,734,023	1,674,520
General corporations	3,549,334	262,554	240,949	3,286,780	3,308,385
Liquid	2,650,589	(4,215)	9,098	2,654,804	2,641,491
Fixed	898,744	266,769	231,850	631,975	666,894
Financial institutions	212,668	19,769	(10,499)	192,899	223,167
Liquid	16,458	(1,231)	(1,497)	17,689	17,955
Fixed	196,209	21,000	(9,002)	175,209	205,211
Public funds	379,247	(141,011)	77,028	520,258	302,219
Liquid	136,159	(54,151)	43,923	190,310	92,236
Fixed	243,088	(86,859)	33,105	329,947	209,983
Total deposits and negotiable certificates of deposit	10,975,483	241,977	442,330	10,733,506	10,533,153
Liquid	7,808,588	(53,760)	32,044	7,862,348	7,776,544
Fixed	3,166,895	295,738	410,286	2,871,157	2,756,609

NCB

(Millions of yen)

	Mar. 31, 2026	Change from Sep. 30, 2025	Change from Mar. 31, 2025	Sep. 30, 2025	Mar. 31, 2025
Retail customers	6,627,871	93,824	129,054	6,534,047	6,498,817
Liquid	4,908,104	4,506	(18,441)	4,903,598	4,926,545
Fixed	1,719,766	89,318	147,494	1,630,448	1,572,272
General corporations	3,483,363	257,771	240,351	3,225,592	3,243,012
Liquid	2,600,494	(8,365)	9,433	2,608,859	2,591,061
Fixed	882,869	266,137	230,919	616,732	651,950
Financial institutions	212,614	19,867	(10,506)	192,747	223,120
Liquid	16,404	(1,133)	(1,504)	17,537	17,908
Fixed	196,209	21,000	(9,002)	175,209	205,211
Public funds	358,832	(136,988)	73,834	495,820	284,998
Liquid	136,001	(49,909)	44,049	185,910	91,952
Fixed	222,830	(87,079)	29,785	309,909	193,045
Total deposits and negotiable certificates of deposit	10,682,681	234,475	432,734	10,448,206	10,249,947
Liquid	7,661,005	(54,901)	33,537	7,715,906	7,627,468
Fixed	3,021,676	289,376	399,197	2,732,300	2,622,479

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(Millions of yen)

	Mar. 31, 2026	Change from Sep. 30, 2025	Change from Mar. 31, 2025	Sep. 30, 2025	Mar. 31, 2025
Retail customers	206,361	6,840	5,797	199,521	200,564
Liquid	97,276	1,331	(1,039)	95,945	98,315
Fixed	109,085	5,510	6,837	103,575	102,248
General corporations	65,970	4,782	597	61,188	65,373
Liquid	50,095	4,150	(334)	45,945	50,429
Fixed	15,875	632	932	15,243	14,943
Financial institutions	60	(99)	(14)	159	74
Liquid	60	(99)	(14)	159	74
Fixed	-	-	-	-	-
Public funds	20,415	(4,022)	3,194	24,437	17,221
Liquid	157	(4,242)	(126)	4,399	283
Fixed	20,257	219	3,320	20,038	16,937
Total deposits and negotiable certificates of deposit	292,808	7,502	9,576	285,306	283,232
Liquid	147,590	1,140	(1,513)	146,450	149,103
Fixed	145,218	6,362	11,089	138,856	134,129

(5) Assets Under Management

Group Total		(Millions of yen)			
	Mar. 31, 2026	Change from Sep. 30, 2025	Change from Mar. 31, 2025	Sep. 30, 2025	Mar. 31, 2025
Two banks combined	1,120,985	52,830	141,196	1,068,155	979,789
Investment trusts	463,021	26,406	83,325	436,615	379,696
Insurance	612,477	18,017	46,137	594,460	566,340
Public bonds	26,380	6,872	10,258	19,508	16,122
Foreign currency deposits	19,105	1,535	1,476	17,570	17,629
Nishi-Nippon City TT Securities	553,666	49,468	128,294	504,198	425,372
Total	1,674,651	102,297	269,490	1,572,354	1,405,161
Of which, retail customers	1,397,229	67,958	196,136	1,329,271	1,201,093

NCB		(Millions of yen)			
	Mar. 31, 2026	Change from Sep. 30, 2025	Change from Mar. 31, 2025	Sep. 30, 2025	Mar. 31, 2025
Investment trusts	440,240	26,077	79,702	414,163	360,538
Insurance	572,359	17,114	43,998	555,245	528,361
Public bonds	25,541	6,580	9,838	18,961	15,703
Foreign currency deposits	19,105	1,535	1,476	17,570	17,629
Total	1,057,247	51,306	135,014	1,005,941	922,233
Of which, retail customers	1,001,068	48,210	126,284	952,858	874,784

The Bank of Nagasaki		(Millions of yen)			
	Mar. 31, 2026	Change from Sep. 30, 2025	Change from Mar. 31, 2025	Sep. 30, 2025	Mar. 31, 2025
Investment trusts	22,780	328	3,622	22,452	19,158
Insurance	40,117	903	2,139	39,214	37,978
Public bonds	839	293	421	546	418
Foreign currency deposits	-	-	-	-	-
Total	63,737	1,523	6,181	62,214	57,556
Of which, retail customers	62,233	1,399	5,713	60,834	56,520

2. Loans Disclosed Based on the Financial Reconstruction Act (FRA), Risk-management Loans, etc.

(1) Loans Disclosed Based on the FRA and Risk-management Loans

Two Banks Combined		(Millions of yen)				
		Mar. 31, 2026	Change from Sep. 30, 2025	Change from Mar. 31, 2025	Sep. 30, 2025	Mar. 31, 2025
Claims against bankrupt and quasi-bankrupt obligors		15,847	(1,018)	(2,137)	16,865	17,984
Doubtful claims		97,924	8,624	7,213	89,300	90,711
Substandard claims		40,047	(3,430)	(1,085)	43,477	41,132
Loans overdue for three months or more		98	(227)	(277)	325	375
Restructured loans		39,948	(3,204)	(809)	43,152	40,757
Total	A	153,818	4,175	3,990	149,643	149,828
(Amount of partial direct write-off)		6,711	(3,329)	(1,251)	10,040	7,962
Sub-performing claims excluding substandard claims		617,013	(10,280)	(9,998)	627,293	627,011
Performing claims		9,549,556	529,872	322,237	9,019,684	9,227,319
Normal claims		10,166,569	519,591	312,239	9,646,978	9,854,330
Total credit amount	B	10,320,388	523,767	316,230	9,796,621	10,004,158
Ratio of non-performing claims	A÷B	1.49 %	(0.03) pt	0.00 pt	1.52 %	1.49 %

*"Substandard claims" are classified under loans disclosed based on the FRA, and "loans overdue for three months or more" and "restructured loans" are classified under risk-management loans.

■ Coverage amount

Claims against bankrupt and quasi-bankrupt obligors		9,481	(617)	(267)	10,098	9,748
Doubtful claims		73,287	4,137	2,951	69,150	70,336
Substandard claims		13,717	(1,230)	(2,167)	14,947	15,884
Collateral, guarantees, etc.	C	96,486	2,291	517	94,195	95,969
Claims against bankrupt and quasi-bankrupt obligors		6,365	(402)	(1,870)	6,767	8,235
Doubtful claims		16,888	3,220	3,131	13,668	13,757
Substandard claims		5,311	(608)	(171)	5,919	5,482
Allowance for loan losses, etc.	D	28,565	2,210	1,090	26,355	27,475
Claims against bankrupt and quasi-bankrupt obligors		15,847	(1,018)	(2,137)	16,865	17,984
Doubtful claims		90,175	7,357	6,082	82,818	84,093
Substandard claims		19,028	(1,838)	(2,339)	20,866	21,367
Coverage amount	E=C+D	125,051	4,500	1,606	120,551	123,445

■ Coverage ratio

Claims against bankrupt and quasi-bankrupt obligors		100.00 %	0.00 pt	0.00 pt	100.00 %	100.00 %
Doubtful claims		92.08 %	(0.66) pt	(0.62) pt	92.74 %	92.70 %
Substandard claims		47.51 %	(0.48) pt	(4.43) pt	47.99 %	51.94 %
Coverage ratio	E÷A	81.29 %	0.74 pt	(1.10) pt	80.55 %	82.39 %

■ Loan-loss reserve ratio

Claims against bankrupt and quasi-bankrupt obligors		100.00 %	0.00 pt	0.00 pt	100.00 %	100.00 %
Doubtful claims		68.54 %	0.71 pt	1.03 pt	67.83 %	67.51 %
Substandard claims		20.17 %	(0.57) pt	(1.54) pt	20.74 %	21.71 %
Loan-loss reserve ratio	D÷(A-C)	49.82 %	2.29 pt	(1.19) pt	47.53 %	51.01 %

NCB

(Millions of yen)

		Mar. 31, 2026	Change from Sep. 30, 2025	Change from Mar. 31, 2025	Sep. 30, 2025	Mar. 31, 2025
Claims against bankrupt and quasi-bankrupt obligors		15,652	(956)	(2,073)	16,608	17,725
Doubtful claims		95,080	8,652	7,316	86,428	87,764
Substandard claims		39,450	(3,680)	(1,632)	43,130	41,082
Loans overdue for three months or more		98	(227)	(277)	325	375
Restructured loans		39,352	(3,452)	(1,355)	42,804	40,707
Total	A	150,184	4,017	3,612	146,167	146,572
(Amount of partial direct write-off)		6,668	(3,329)	(1,102)	9,997	7,770
Sub-performing claims excluding substandard claims		601,238	(9,582)	(7,746)	610,820	608,984
Performing claims		9,280,884	523,656	308,629	8,757,228	8,972,255
Normal claims		9,882,123	514,075	300,883	9,368,048	9,581,240
Total credit amount	B	10,032,308	518,093	304,496	9,514,215	9,727,812
Ratio of non-performing claims	A÷B	1.49 %	(0.04) pt	(0.01) pt	1.53 %	1.50 %

*"Substandard claims" are classified under loans disclosed based on the FRA, and "loans overdue for three months or more" and "restructured loans" are classified under risk-management loans.

■ Coverage amount

Claims against bankrupt and quasi-bankrupt obligors		9,294	(554)	(204)	9,848	9,498
Doubtful claims		70,643	4,065	2,893	66,578	67,750
Substandard claims		13,518	(1,361)	(2,338)	14,879	15,856
Collateral, guarantees, etc.	C	93,455	2,149	351	91,306	93,104
Claims against bankrupt and quasi-bankrupt obligors		6,358	(402)	(1,869)	6,760	8,227
Doubtful claims		16,839	3,277	3,198	13,562	13,641
Substandard claims		5,284	(618)	(196)	5,902	5,480
Allowance for loan losses, etc.	D	28,483	2,258	1,134	26,225	27,349
Claims against bankrupt and quasi-bankrupt obligors		15,652	(956)	(2,073)	16,608	17,725
Doubtful claims		87,483	7,343	6,092	80,140	81,391
Substandard claims		18,802	(1,980)	(2,534)	20,782	21,336
Coverage amount	E=C+D	121,938	4,407	1,485	117,531	120,453

■ Coverage ratio

Claims against bankrupt and quasi-bankrupt obligors		100.00 %	0.00 pt	0.00 pt	100.00 %	100.00 %
Doubtful claims		92.00 %	(0.72) pt	(0.73) pt	92.72 %	92.73 %
Substandard claims		47.66 %	(0.52) pt	(4.27) pt	48.18 %	51.93 %
Coverage ratio	E÷A	81.19 %	0.79 pt	(0.99) pt	80.40 %	82.18 %

■ Loan-loss reserve ratio

Claims against bankrupt and quasi-bankrupt obligors		100.00 %	0.00 pt	0.00 pt	100.00 %	100.00 %
Doubtful claims		68.90 %	0.58 pt	0.75 pt	68.32 %	68.15 %
Substandard claims		20.37 %	△ 0.52 pt	△ 1.35 pt	20.89 %	21.72 %
Loan-loss reserve ratio	D÷(A-C)	50.20 %	2.40 pt	(0.95) pt	47.80 %	51.15 %

The Bank of Nagasaki

(Millions of yen)

	Mar. 31, 2026	Change from		Sep. 30, 2025	Mar. 31, 2025
		Sep. 30, 2025	Mar. 31, 2025		
Claims against bankrupt and quasi-bankrupt obligors	194	(63)	(65)	257	259
Doubtful claims	2,843	(29)	(104)	2,872	2,947
Substandard claims	596	249	547	347	49
Loans overdue for three months or more	-	-	-	-	-
Restructured loans	596	249	547	347	49
Total A	3,633	157	378	3,476	3,255
(Amount of partial direct write-off)	43	0	(149)	43	192
Sub-performing claims excluding substandard claims	15,774	(699)	(2,253)	16,473	18,027
Performing claims	268,671	6,215	13,608	262,456	255,063
Normal claims	284,446	5,517	11,356	278,929	273,090
Total credit amount B	288,080	5,674	11,735	282,406	276,345
Ratio of non-performing claims A÷B	1.26 %	0.03 pt	0.09 pt	1.23 %	1.17 %

*"Substandard claims" are classified under loans disclosed based on the FRA, and "loans overdue for three months or more" and "restructured loans" are classified under risk-management loans.

■ Coverage amount

Claims against bankrupt and quasi-bankrupt obligors	187	(62)	(63)	249	250
Doubtful claims	2,643	72	57	2,571	2,586
Substandard claims	199	131	172	68	27
Collateral, guarantees, etc. C	3,030	141	166	2,889	2,864
Claims against bankrupt and quasi-bankrupt obligors	6	(1)	(2)	7	8
Doubtful claims	48	(58)	(67)	106	115
Substandard claims	26	10	24	16	2
Allowance for loan losses, etc. D	82	(47)	(44)	129	126
Claims against bankrupt and quasi-bankrupt obligors	194	(63)	(65)	257	259
Doubtful claims	2,692	15	(10)	2,677	2,702
Substandard claims	226	142	196	84	30
Coverage amount E=C+D	3,112	93	121	3,019	2,991

■ Coverage ratio

Claims against bankrupt and quasi-bankrupt obligors	100.00 %	0.00 pt	0.00 pt	100.00 %	100.00 %
Doubtful claims	94.69 %	1.47 pt	3.01 pt	93.22 %	91.68 %
Substandard claims	37.93 %	13.55 pt	(23.14) pt	24.38 %	61.07 %
Coverage ratio E÷A	85.66 %	(1.19) pt	(6.22) pt	86.85 %	91.88 %

■ Loan-loss reserve ratio

Claims against bankrupt and quasi-bankrupt obligors	100.00 %	0.00 pt	0.00 pt	100.00 %	100.00 %
Doubtful claims	24.41 %	(10.87) pt	(7.63) pt	35.28 %	32.04 %
Substandard claims	6.76 %	0.94 pt	(4.37) pt	5.82 %	11.13 %
Loan-loss reserve ratio D÷(A-C)	13.64 %	(8.46) pt	(18.72) pt	22.10 %	32.36 %

(2) Loans Disclosed Based on the FRA and Risk-management Loans by Industry

Two Banks Combined

(Millions of yen)

	Mar. 31, 2026	Change from Sep. 30, 2025	Change from Mar. 31, 2025	Sep. 30, 2025	Mar. 31, 2025
Domestic locations (excluding the special international financial transactions account)	153,818	4,175	3,990	149,643	149,828
Manufacturing	14,437	1,126	782	13,311	13,655
Agriculture, forestry	1,233	75	60	1,158	1,173
Fishery	273	(4)	(42)	277	315
Mining, quarrying, gravel extraction	624	411	624	213	-
Construction	13,359	110	587	13,249	12,772
Electricity, gas, heat, and water supply	1,817	105	1,531	1,712	286
Information and communications	1,517	245	382	1,272	1,135
Transportation, postal service	4,926	(260)	(339)	5,186	5,265
Wholesale, retail	30,978	1,799	1,112	29,179	29,866
Finance, insurance	156	(570)	(539)	726	695
Real estate, lease	17,832	(340)	(354)	18,172	18,186
Other kinds of services	56,633	1,218	(296)	55,415	56,929
National and local government	-	-	-	-	-
Other	10,027	260	483	9,767	9,544

NCB

(Millions of yen)

	Mar. 31, 2026	Change from Sep. 30, 2025	Change from Mar. 31, 2025	Sep. 30, 2025	Mar. 31, 2025
Domestic locations (excluding the special international financial transactions account)	150,184	4,017	3,612	146,167	146,572
Manufacturing	13,881	1,035	571	12,846	13,310
Agriculture, forestry	1,228	75	64	1,153	1,164
Fishery	272	(4)	(37)	276	309
Mining, quarrying, gravel extraction	624	411	624	213	-
Construction	12,655	189	569	12,466	12,086
Electricity, gas, heat, and water supply	1,769	107	1,533	1,662	236
Information and communications	1,517	245	382	1,272	1,135
Transportation, postal service	4,709	(274)	(424)	4,983	5,133
Wholesale, retail	30,452	1,833	1,121	28,619	29,331
Finance, insurance	156	(570)	(539)	726	695
Real estate, lease	17,419	(410)	(429)	17,829	17,848
Other kinds of services	55,894	1,130	(308)	54,764	56,202
National and local government	-	-	-	-	-
Other	9,602	250	484	9,352	9,118

The Bank of Nagasaki

(Millions of yen)

	Mar. 31, 2026	Change from Sep. 30, 2025	Change from Mar. 31, 2025	Sep. 30, 2025	Mar. 31, 2025
Domestic locations (excluding the special international financial transactions account)	3,633	157	378	3,476	3,255
Manufacturing	555	91	211	464	344
Agriculture, forestry	5	0	(4)	5	9
Fishery	1	0	(5)	1	6
Mining, quarrying, gravel extraction	-	-	-	-	-
Construction	703	(80)	18	783	685
Electricity, gas, heat, and water supply	48	(1)	(2)	49	50
Information and communications	-	-	(0)	-	0
Transportation, postal service	216	14	85	202	131
Wholesale, retail	526	(33)	(8)	559	534
Finance, insurance	-	-	-	-	-
Real estate, lease	412	69	74	343	338
Other kinds of services	739	89	12	650	727
National and local government	-	-	-	-	-
Other	425	10	(1)	415	426

(3) Self-assessment Results and Loans Disclosed Based on the FRA and Risk-management Loans
(Mar. 31, 2026)

NCB

(100 million yen)

Classifications by self-assessment				
Borrower classification	Grade classification			
	Unclassified	II	III	IV

Target...total credit accounts

Loans classified based on the FRA	Risk-management loans
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Target...total credit accounts

Bankrupt		Collateral and guarantees, etc. 1.4 billion yen Allowances 2.6 billion yen	Provision in full amount	Write-off and provision in full amount
40		28	12	-
[(30)]		[(26)]	[(3)]	[-]
De facto bankrupt		Collateral and guarantees, etc. 7.8 billion yen Allowances 3.7 billion yen	Provision in full amount	Write-off and provision in full amount
115		81	34	-
[9]		[6]	[3]	[-]
Potentially bankrupt		Collateral and guarantees, etc. 70.6 billion yen Allowances 16.8 billion yen	Provision in necessary amount	
950		658	215	75
[73]		[46]	[14]	[12]
Sub-performing	Substandard			
	583	73	509	
	[26]	[(15)]	[41]	
6,406	Sub-performing other than substandard			
[(94)]	5,823	1,369	4,453	
	[(120)]	[(128)]	[8]	
Performing				
92,808	92,808			
[3,086]	[3,086]			
《Total》				
Total credit amount	100,323	95,020	5,226	75
[3,045]	[2,969]	[64]	[12]	[-]

Claims against bankrupt and quasi-bankrupt obligors		
Coverage ratio	156	
100.00%	[(21)]	
Doubtful claims		
Coverage ratio	950	
92.00%	[73]	
Substandard claims		Loans overdue for three months or more
Coverage ratio	394	0
47.66%	[(16)]	[(3)]
		Restructured loans
		393
		[(14)]
《Subtotal》		
Coverage ratio	1,501	
81.19%	[36]	
Normal claims		
	98,821	
	[3,009]	
《Total》		
Total credit amount	100,323	
	[3,045]	

* Each figure in brackets at lower lines presents changes from March 31, 2025.

*"Substandard claims" are classified under loans disclosed based on the FRA, and "loans overdue for three months or more" and "restructured loans" are classified under risk-management loans.

The Bank of Nagasaki

(100 million yen)

Classifications by self-assessment				
Borrower classification	Grade classification			
	Unclassified	II	III	IV

Target...total credit accounts

Loans classified based on the FRA	Risk-management loans
-----------------------------------	-----------------------

Target...total credit accounts

Bankrupt	Collateral and guarantees, etc. - billion yen Allowances - billion yen		Provision in full amount	Write-off and provision in full amount
- [(0)]	- [(0)]	- [-]	- [-]	- [-]
De facto bankrupt	Collateral and guarantees, etc. 0.1 billion yen Allowances 0.0 billion yen		Provision in full amount	Write-off and provision in full amount
1 [(1)]	1 [0]	0 [0]	- [-]	- [-]
Potentially bankrupt	Collateral and guarantees, etc. 2.6 billion yen Allowances 0.0 billion yen		Provision in necessary amount	
28 [(1)]	24 [1]	2 [(1)]	1 [(1)]	
Sub-performing	Substandard			
	6 [6]	0 [0]	6 [6]	
163 [(17)]	Sub-performing other than substandard			
157 [(23)]	93 [(7)]	63 [(16)]		
Performing				
	2,686 [136]	2,686 [136]		
《Total》				
Total credit amount	2,880 [117]	2,806 [129]	73 [(10)]	1 [(1)]
				- [-]

Claims against bankrupt and quasi-bankrupt obligors		1 [(1)]
Coverage ratio	100.00%	
Doubtful claims		28 [(1)]
Coverage ratio	94.69%	
Substandard claims	Loans overdue for three months or more	- [-]
	Restructured loans	5 [5]
Coverage ratio	37.93%	
《Subtotal》		36 [4]
Coverage ratio	85.66%	
Normal claims		2,844 [114]
《Total》		
Total credit amount		2,880 [117]

* Each figure in brackets at lower lines presents changes from March 31, 2025.

*"Substandard claims" are classified under loans disclosed based on the FRA, and "loans overdue for three months or more" and "restructured loans" are classified under risk-management loans.

3. Allowance for Loan Losses, etc.

Two Banks Combined

(Millions of yen)

	Mar. 31, 2026	Change from	Change from	Sep. 30, 2025	Mar. 31, 2025
		Sep. 30, 2025	Mar. 31, 2025		
Allowance for Loan Losses	38,931	1,961	1,450	36,970	37,481
General reserve for possible loan losses	15,580	(856)	301	16,436	15,279
Specific reserve for possible loan losses	23,351	2,817	1,150	20,534	22,201
Provision for contingent loss	1,268	96	37	1,172	1,231

NCB

(Millions of yen)

	Mar. 31, 2026	Change from	Change from	Sep. 30, 2025	Mar. 31, 2025
		Sep. 30, 2025	Mar. 31, 2025		
Allowance for Loan Losses	38,793	2,011	1,504	36,782	37,289
General reserve for possible loan losses	15,497	(864)	284	16,361	15,213
Specific reserve for possible loan losses	23,296	2,876	1,220	20,420	22,076
Provision for contingent loss	1,215	99	36	1,116	1,179

The Bank of Nagasaki

(Millions of yen)

	Mar. 31, 2026	Change from	Change from	Sep. 30, 2025	Mar. 31, 2025
		Sep. 30, 2025	Mar. 31, 2025		
Allowance for Loan Losses	138	(50)	(53)	188	191
General reserve for possible loan losses	82	8	16	74	66
Specific reserve for possible loan losses	55	(58)	(70)	113	125
Provision for contingent loss	53	(3)	1	56	52

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

NCB

■ Balance Sheet (Assets)

(Millions of yen)

	Mar. 31, 2026	YoY change	Mar. 31, 2025
Cash and due from banks	1,332,012	(276,534)	1,608,546
Cash	76,512	(6,114)	82,626
Due from banks	1,255,499	(270,421)	1,525,920
Call loans	60,000	15,000	45,000
Money held in trust	11,680	(11)	11,691
Securities	1,854,020	201,316	1,652,704
Government bonds	429,889	70,844	359,045
Local government bonds	573,861	52,797	521,064
Corporate bonds	198,727	22,110	176,617
Stocks	135,330	27,913	107,417
Other securities	516,212	27,653	488,559
Loans and bills discounted	10,001,656	306,127	9,695,529
Bills discounted	7,045	(1,845)	8,890
Loans on bills	8,094	(43,255)	51,349
Loans on deeds	9,075,450	322,451	8,752,999
Overdrafts	911,066	28,777	882,289
Foreign exchanges	8,355	413	7,942
Due from foreign banks (our accounts)	8,190	438	7,752
Foreign bills receivable	165	(24)	189
Other assets	43,188	(35,545)	78,733
Prepaid expenses	356	(62)	418
Accrued revenue	12,621	2,992	9,629
Margin deposits for futures transactions	611	0	611
Financial derivatives	3,718	(776)	4,494
Cash collateral paid for financial instruments	3,461	(40,443)	43,904
Other	22,420	2,745	19,675
Tangible fixed assets	141,050	31,829	109,221
Buildings, net	60,076	31,584	28,492
Land	71,124	(206)	71,330
Leased assets, net	81	(16)	97
Construction in progress	245	(12)	257
Other tangible fixed assets	9,522	478	9,044
Intangible fixed assets	7,260	1,463	5,797
Software	6,946	1,475	5,471
Other intangible fixed assets	314	(11)	325
Prepaid pension costs	31,253	2,628	28,625
Deferred tax assets	7,770	(3,274)	11,044
Customers' liabilities for acceptances and guarantees	12,987	391	12,596
Allowance for loan losses	(38,793)	(1,504)	(37,289)
Allowance for investment loss	(439)	(3)	(436)
Total assets	13,472,003	242,298	13,229,705

NCB

■ Balance Sheet (Liabilities and Net Assets)

(Millions of yen)

	Mar. 31, 2026	YoY change	Mar. 31, 2025
Deposits	10,239,080	411,577	9,827,503
Current deposits	412,043	(36,320)	448,363
Ordinary deposits	7,093,383	67,222	7,026,161
Savings deposits	104,291	2,097	102,194
Deposits at notice	10,998	(1,320)	12,318
Time deposits	2,568,220	378,764	2,189,456
Installment savings	668	(535)	1,203
Other deposits	49,473	1,669	47,804
Negotiable certificates of deposit	443,601	21,157	422,444
Call money	51,164	26,494	24,670
Securities sold under repurchase agreements	199,756	(21,662)	221,418
Cash collateral received for securities lent	481,116	373,636	107,480
Borrowed money	1,328,303	(643,322)	1,971,625
Borrowings from other banks	1,328,303	(643,322)	1,971,625
Foreign exchanges	694	148	546
Foreign bills sold	-	(93)	93
Foreign bills payable	694	242	452
Borrowed money from trust account	9,320	1,599	7,721
Other liabilities	123,728	24,490	99,238
Domestic exchange settlement account, credit	339	48	291
Income taxes payable	17,124	11,459	5,665
Accrued expenses	16,118	4,104	12,014
Unearned revenue	16,891	3,393	13,498
Reserve for interest on installment savings	0	0	0
Financial derivatives	5,120	2,202	2,918
Cash collateral received for financial instruments	632	(309)	941
Lease liabilities	90	(18)	108
Asset retirement obligations	988	16	972
Other	66,422	3,595	62,827
Reserve for employee retirement benefits	212	12	200
Provision for reimbursement of deposits	132	(95)	227
Provision for contingent loss	1,215	36	1,179
Deferred tax liabilities for land revaluation	14,713	(9)	14,722
Acceptances and guarantees	12,987	391	12,596
Total liabilities	12,906,030	194,456	12,711,574
Share capital	85,745	0	85,745
Capital surplus	85,684	0	85,684
Legal capital surplus	85,684	0	85,684
Retained earnings	347,837	22,455	325,382
Legal retained earnings	61	0	61
Other retained earnings	347,776	22,455	325,321
Reserve for tax purpose reduction entry	1	0	1
Retained earnings brought forward	347,774	22,455	325,319
[Total shareholders' equity]	[519,267]	[22,455]	[496,812]
Valuation difference on available-for-sale securities	17,429	25,356	(7,927)
Deferred gains or losses on hedges	3	(83)	86
Revaluation reserve for land	29,272	113	29,159
[Total valuation and translation adjustments]	[46,705]	[25,387]	[21,318]
Total net assets	565,973	47,843	518,130
Total liabilities and net assets	13,472,003	242,298	13,229,705

NCB

■ Statements of Income

(Millions of yen)

	Fiscal year ended		Fiscal year ended
	Mar. 31, 2026	YoY change	Mar. 31, 2025
Ordinary income	217,676	49,165	168,511
Interest income	164,559	40,205	124,354
Interest on loans and discounts	117,819	28,131	89,688
Interest and dividends on securities	38,320	8,963	29,357
Interest on call loans	706	499	207
Interest on deposits with banks	7,661	2,610	5,051
Other interest income	50	0	50
Trust fees	52	40	12
Fees and commissions	29,771	1,954	27,817
Fees and commissions on domestic and foreign exchanges	7,508	286	7,222
Other fees and commissions	22,262	1,667	20,595
Gain on trading account transactions	13	4	9
Gains on trading account securities transactions	13	4	9
Other operating income	1,503	(619)	2,122
Gain on foreign exchange transactions	987	(124)	1,111
Gain on sale of bonds	516	499	17
Gain on financial derivatives	-	(993)	993
Other ordinary income	21,775	7,582	14,193
Recoveries of written off receivables	534	(433)	967
Gain on sale of equity securities	20,441	7,997	12,444
Gain on money held in trust	20	4	16
Other	778	14	764
Ordinary expenses	166,449	36,887	129,562
Interest expenses	40,909	13,370	27,539
Interest on deposits	20,678	14,278	6,400
Interest on negotiable certificates of deposit	2,623	1,833	790
Interest on call money	2,643	547	2,096
Interest expenses on securities sold under repurchase agreements	9,363	(2,888)	12,251
Interest expenses on cash collateral received for securities lent	1,073	930	143
Interest on borrowings and rediscounts	1,987	508	1,479
Other interest expenses	2,539	(1,839)	4,378
Fees and commissions payments	18,417	1,371	17,046
Fees and commissions on domestic and foreign exchanges	1,097	76	1,021
Other fees and commissions	17,320	1,295	16,025
Other operating expenses	27,019	18,904	8,115
Loss on sale of bonds	26,514	18,656	7,858
Loss on redemption of bonds	415	159	256
Loss on financial derivatives	89	89	-
General and administrative expenses	72,723	2,467	70,256
Other ordinary expenses	7,379	776	6,603
Provision of allowance for loan losses	5,820	1,205	4,615
Write-off of loans	158	(95)	253
Loss on sale of equity securities	20	(431)	451
Loss on devaluation of equity securities	8	8	0
Loss on money held in trust	18	12	6
Other	1,353	76	1,277
Ordinary profit	51,226	12,278	38,948

NCB

■ Statements of Income

(Millions of yen)

	Fiscal year ended		Fiscal year ended
	Mar. 31, 2026	YoY change	Mar. 31, 2025
Extraordinary income	49	(7)	56
Gain on disposal of non-current assets	49	(7)	56
Extraordinary losses	676	183	493
Loss on disposal of non-current assets	611	122	489
Impairment losses	64	60	4
Profit before income taxes	50,599	12,088	38,511
Income taxes - current	23,519	13,413	10,106
Income taxes - deferred	(8,357)	(9,720)	1,363
[Total income taxes]	[15,162]	[3,693]	[11,469]
Profit	35,437	8,395	27,042

The Bank of Nagasaki

■ Balance Sheet (Assets)

(Millions of yen)

	Mar. 31, 2026	YoY change	Mar. 31, 2025
Cash and due from banks	53,906	(8,185)	62,091
Cash	3,128	32	3,096
Due from banks	50,778	(8,217)	58,995
Securities	32,610	20,308	12,302
Government bonds	19,998	19,998	-
Stocks	1,044	0	1,044
Other securities	11,567	309	11,258
Loans and bills discounted	287,881	11,702	276,179
Bills discounted	589	(297)	886
Loans on bills	577	(1,845)	2,422
Loans on deeds	276,590	14,797	261,793
Overdrafts	10,123	(953)	11,076
Other assets	638	(1,260)	1,898
Domestic exchange settlement account, debit	28	(20)	48
Prepaid expenses	5	(3)	8
Accrued revenue	295	90	205
Other	308	(1,327)	1,635
Tangible fixed assets	4,375	89	4,286
Buildings, net	478	63	415
Land	3,506	0	3,506
Leased assets, net	151	7	144
Construction in progress	-	(37)	37
Other tangible fixed assets	238	56	182
Intangible fixed assets	149	(15)	164
Software	129	(17)	146
Other intangible fixed assets	19	1	18
Prepaid pension costs	180	36	144
Customers' liabilities for acceptances and guarantees	8	(1)	9
Allowance for loan losses	(138)	53	(191)
Allowance for investment loss	(42)	0	(42)
Total assets	379,568	22,725	356,843

The Bank of Nagasaki

■ Balance Sheet (Liabilities and Net Assets)

(Millions of yen)

	Mar. 31, 2026	YoY change	Mar. 31, 2025
Deposits	290,708	9,356	281,352
Current deposits	4,713	(2,045)	6,758
Ordinary deposits	137,815	627	137,188
Savings deposits	200	(44)	244
Deposits at notice	94	44	50
Time deposits	142,402	10,859	131,543
Installment savings	715	10	705
Other deposits	4,766	(95)	4,861
Negotiable certificates of deposit	2,100	220	1,880
Call money	60,000	15,000	45,000
Borrowed money	3,400	(3,000)	6,400
Borrowings from other banks	3,400	(3,000)	6,400
Other liabilities	2,213	365	1,848
Domestic exchange settlement account, credit	121	(24)	145
Income taxes payable	162	105	57
Accrued expenses	481	187	294
Unearned revenue	557	109	448
Reserve for interest on installment savings	0	0	0
Lease liabilities	151	7	144
Asset retirement obligations	35	1	34
Other	704	(18)	722
Reserve for employee retirement benefits	13	4	9
Provision for retirement benefits for directors (and other officers)	108	18	90
Provision for reimbursement of deposits	12	(5)	17
Provision for contingent loss	53	1	52
Deferred tax liabilities	263	140	123
Deferred tax liabilities for land revaluation	503	0	503
Acceptances and guarantees	8	(1)	9
Total liabilities	359,384	22,097	337,287
Share capital	7,621	0	7,621
Capital surplus	5,963	0	5,963
Legal capital surplus	3,500	0	3,500
Other capital surplus	2,463	0	2,463
Retained earnings	4,690	411	4,279
Legal retained earnings	301	28	273
Other retained earnings	4,389	383	4,006
Retained earnings brought forward	4,389	383	4,006
[Total shareholders' equity]	[18,276]	[411]	[17,865]
Valuation difference on available-for-sale securities	815	217	598
Revaluation reserve for land	1,091	0	1,091
[Total valuation and translation adjustments]	[1,907]	[218]	[1,689]
Total net assets	20,183	628	19,555
Total liabilities and net assets	379,568	22,725	356,843

The Bank of Nagasaki

■ Statements of Income

(Millions of yen)

	Fiscal year ended	YoY change	Fiscal year ended
	Mar. 31, 2026		Mar. 31, 2025
Ordinary income	6,031	883	5,148
Interest income	5,184	980	4,204
Interest on loans and discounts	4,314	694	3,620
Interest and dividends on securities	543	81	462
Interest on deposits with banks	326	205	121
Other interest income	0	0	-
Fees and commissions	779	(41)	820
Fees and commissions on domestic and foreign exchanges	83	(1)	84
Other fees and commissions	696	(39)	735
Other ordinary income	67	(56)	123
Reversal of allowance for loan losses	48	(51)	99
Recoveries of written off receivables	0	0	0
Other	18	(5)	23
Ordinary expenses	5,219	584	4,635
Interest expenses	633	381	252
Interest on deposits	628	400	228
Interest on negotiable certificates of deposit	5	5	0
Interest on call money	-	(23)	23
Interest on borrowings and rediscounts	-	(0)	0
Fees and commissions payments	1,134	(37)	1,171
Fees and commissions on domestic and foreign exchanges	6	0	6
Other fees and commissions	1,127	(37)	1,164
Other operating expenses	1	1	-
Loss on redemption of bonds	1	1	-
General and administrative expenses	3,434	300	3,134
Other ordinary expenses	15	(62)	77
Write-off of loans	1	0	1
Other	13	(62)	75
Ordinary profit	812	299	513
Extraordinary income	-	(11)	11
Gain on disposal of non-current assets	-	(11)	11
Extraordinary losses	13	(102)	115
Loss on disposal of non-current assets	0	(3)	3
Impairment losses	-	(93)	93
Other	12	(6)	18
Profit before income taxes	799	390	409
Income taxes - current	209	148	61
Income taxes - deferred	40	37	3
[Total income taxes]	[250]	[186]	[64]
Profit	549	204	345



NNFH Nishi-Nippon Financial Holdings, Inc.

Financial Highlights for the Fiscal Year Ended March 31, 2026

May 12, 2026

Attachment to the Financial Results for the
Fiscal Year Ended March 31, 2026

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1. Financial Results for the Fiscal Year Ended March 31, 2026

(1) Profit and Loss

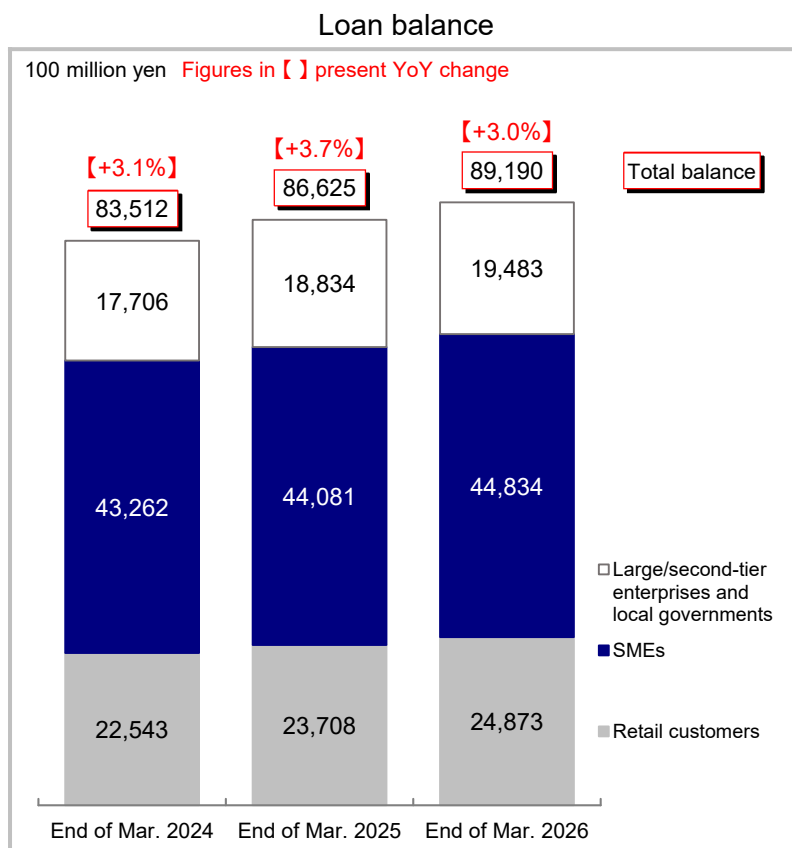
(Millions of yen)	NNFH (consolidated)			NCB			The Bank of Nagasaki		
	Fiscal year ended	YoY change	Fiscal year ended	Fiscal year ended	YoY change	Fiscal year ended	Fiscal year ended	YoY change	Fiscal year ended
	Mar. 31, 2026		Mar. 31, 2025	Mar. 31, 2026		Mar. 31, 2025	Mar. 31, 2026		Mar. 31, 2025
1 Ordinary income	246,860	50,445	196,415	217,676	49,165	168,511	6,031	883	5,148
2 Gross operating profit	131,877	9,552	122,325	109,578	7,955	101,623	4,194	593	3,601
3 Net interest income	130,233	27,388	102,845	123,674	26,852	96,822	4,550	598	3,952
4 [of which, interest on loans and discounts]	[122,170]	[28,617]	[93,553]	[117,819]	[28,131]	[89,688]	[4,314]	[694]	[3,620]
5 [of which, interest on deposits and negotiable certificates of deposit]	[23,874]	[16,474]	[7,400]	[23,301]	[16,111]	[7,190]	[633]	[405]	[228]
6 Fees and commissions	25,236	1,806	23,430	11,406	623	10,783	(354)	(4)	(350)
7 Gain on trading account transactions	446	(143)	589	13	4	9	-	-	-
8 Other operating income	(24,038)	(19,498)	(4,540)	(25,515)	(19,523)	(5,992)	(1)	(1)	-
9 [of which, net gains (losses) related to bonds]	[(26,419)]	[(18,321)]	[(8,098)]	[(26,413)]	[(18,316)]	[(8,097)]	[(1)]	[(1)]	[-]
10 Expenses	86,990	4,093	82,897	72,634	3,526	69,108	3,444	293	3,151
11 Net business profits	44,886	5,458	39,428	36,944	4,430	32,514	750	301	449
12 Core net business profits	71,306	23,780	47,526	63,358	22,746	40,612	751	302	449
13 Gains (losses) on equity securities	20,912	8,810	12,102	20,412	8,420	11,992	-	-	-
14 Credit cost	7,535	1,704	5,831	6,112	1,518	4,594	(38)	(4)	(34)
15 Other non-recurring gains (losses)	520	682	(162)	(18)	945	(963)	23	(6)	29
16 Ordinary profit	58,784	13,247	45,537	51,226	12,278	38,948	812	299	513
17 Extraordinary income (losses)	(637)	(117)	(520)	(627)	(191)	(436)	(13)	90	(103)
18 Income taxes	17,449	3,949	13,500	15,162	3,693	11,469	250	186	64
19 Profit attributable to non-controlling interests	581	48	533						
20 Profit (attributable to owners of parent for the consolidated profit)	40,116	9,134	30,982	35,437	8,395	27,042	549	204	345

NNFH (consolidated)	NCB	The Bank of Nagasaki
<ul style="list-style-type: none"> Income and profit increased year-on-year (YoY). Profit grew due to increases in net interest income, etc. 	<ul style="list-style-type: none"> Income and profit increased year-on-year (YoY). Profit grew due to increases in net interest income, etc. 	<ul style="list-style-type: none"> Income and profit increased year-on-year (YoY). Profit grew due to increases in net interest income, etc.

1. Financial Results for the Fiscal Year Ended March 31, 2026

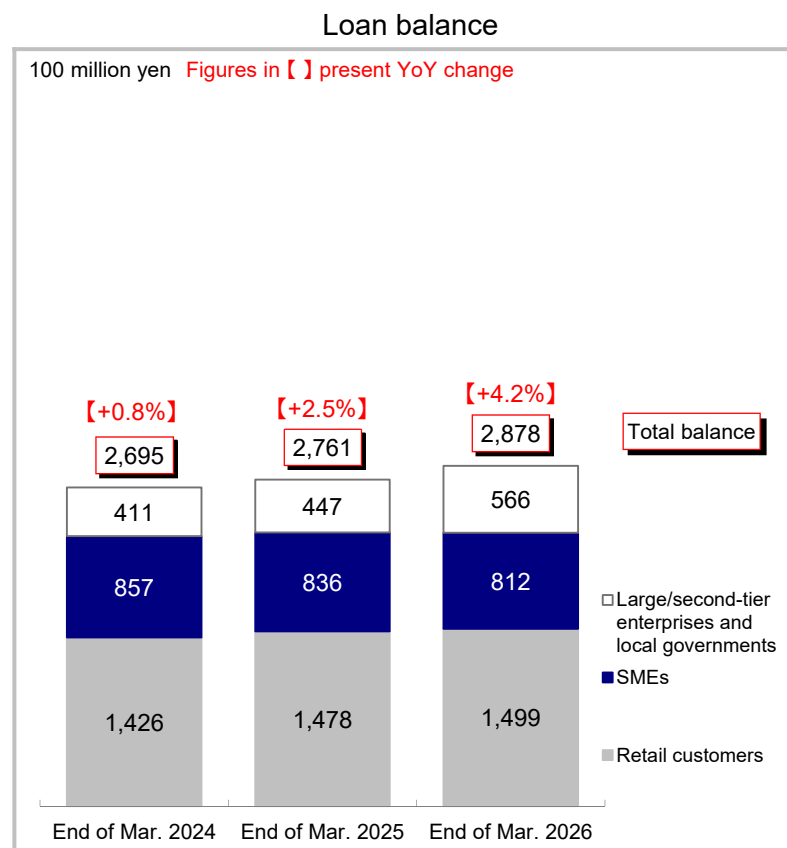
(2) Loans and Bills Discounted

NCB



* Excluding loans to MOF

The Bank of Nagasaki



* Excluding loans to MOF

NCB

- Loan balances increased for retail customers, SMEs, and large/second-tier enterprises and local governments, amounting to 8,919.0 billion yen (up 3.0% from the end of March 2025).

The Bank of Nagasaki

- Loan balances decreased for SMEs, but increased for retail customers and large/second-tier enterprises and local governments, amounting to 287.8 billion yen (up 4.2% from the end of March 2025).

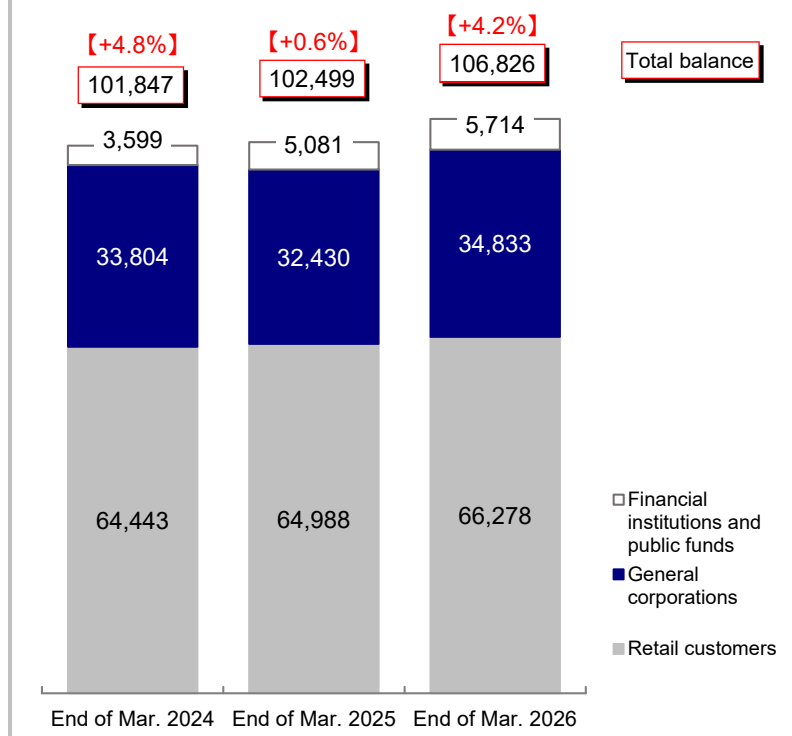
1. Financial Results for the Fiscal Year Ended March 31, 2026

(3) Deposits and Negotiable Certificates of Deposit

NCB

Balance of deposits and negotiable certificates of deposit

100 million yen Figures in [] present YoY change



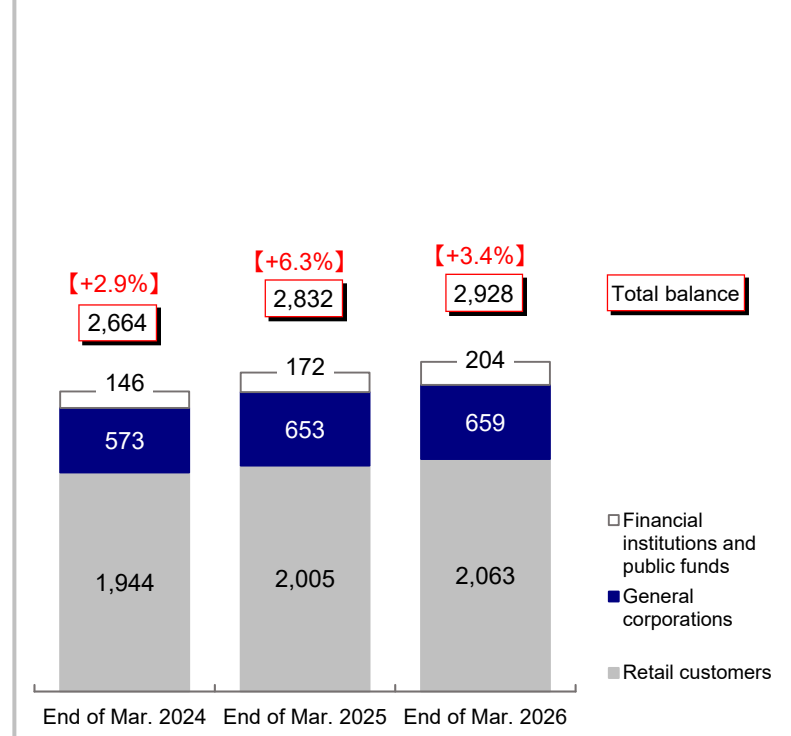
NCB

- Balances of deposits and negotiable certificates of deposit increased for retail customers, general corporations, and financial institutions and public funds, amounting to 10,682.6 billion yen (up 4.2% from the end of March 2025).

The Bank of Nagasaki

Balance of deposits and negotiable certificates of deposit

100 million yen Figures in [] present YoY change



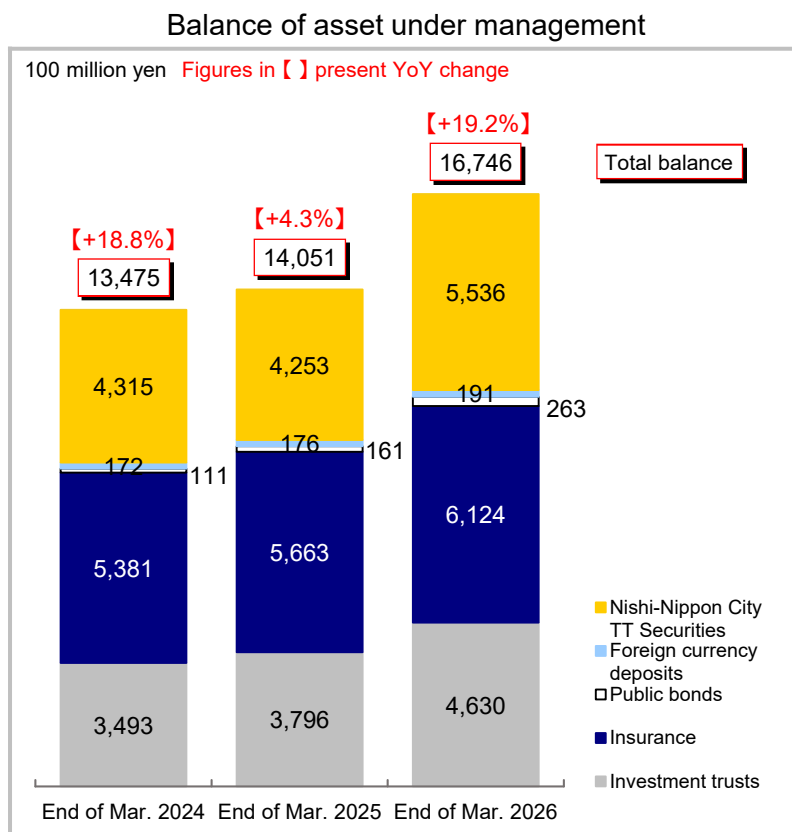
The Bank of Nagasaki

- Balances of deposits and negotiable certificates of deposit increased for retail customers, general corporations, and financial institutions and public funds, amounting to 292.8 billion yen (up 3.4% from the end of March 2025).

1. Financial Results for the Fiscal Year Ended March 31, 2026

(4) Asset under Management (5) Securities

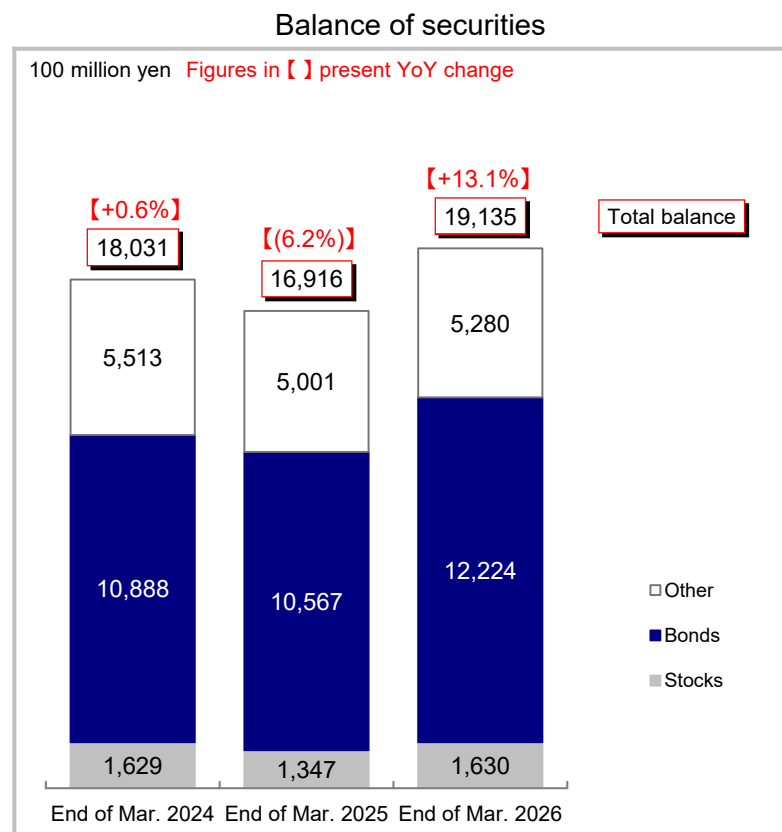
Group total (NCB + The Bank of Nagasaki + Nishi-Nippon City TT Securities)



Group total

- Balances of asset under management increased for both banks (NCB + The Bank of Nagasaki) and Nishi-Nippon City TT Securities, amounting to 1,674.6 billion yen (up 19.2% from the end of March 2025) in Group total.

NNFH (consolidated)



NNFH (consolidated)

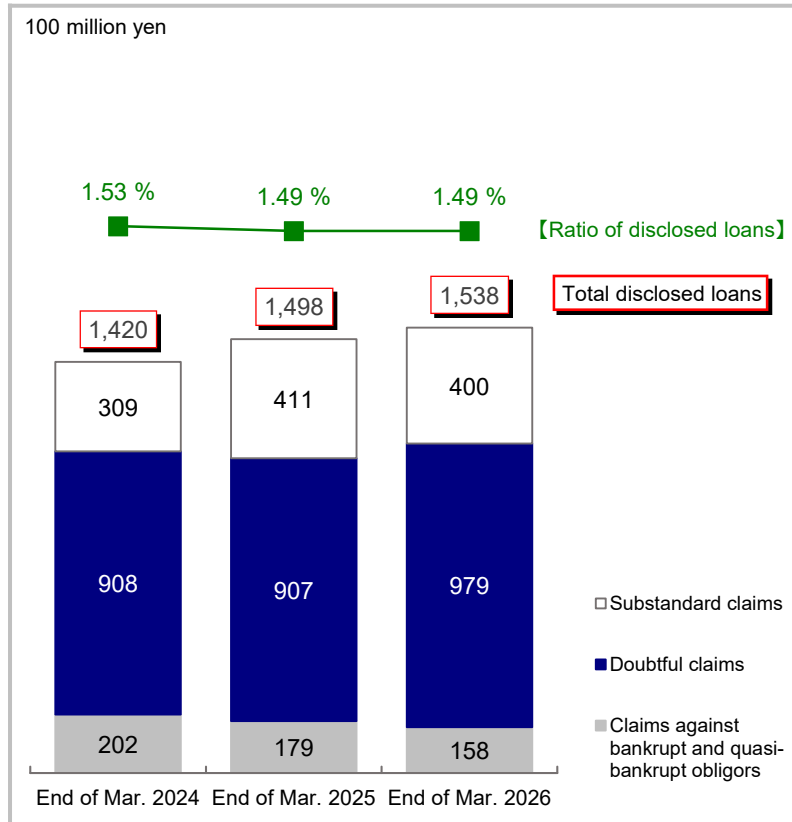
- Balances of securities increased for stocks, bonds, and other, amounting to 1,913.5 billion yen (up 13.1% from the end of March 2025).

1. Financial Results for the Fiscal Year Ended March 31, 2026

(6) Loans Disclosed Based on the Financial Reconstruction Act (FRA) (7) Capital Adequacy Ratio

Two banks combined (NCB + The Bank of Nagasaki)

Loans disclosed based on the Financial Reconstruction Act (FRA)

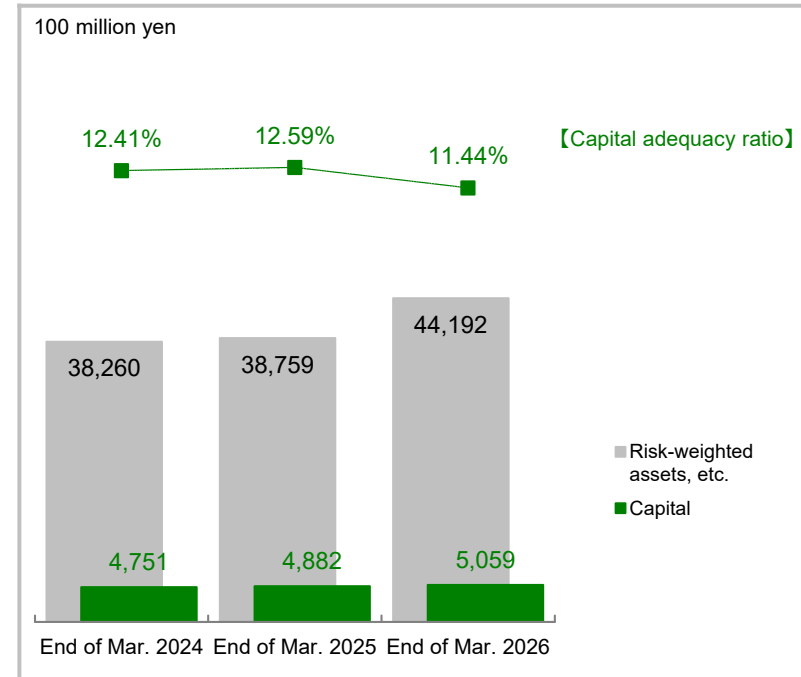


Two banks combined

- Balances of loans disclosed based on the FRA decreased for claims against bankrupt and quasi-bankrupt obligors and substandard claims, but increased for doubtful claims, amounting to 153.8 billion yen. The ratio of loans disclosed based on the FRA was 1.49% (unchanged from the end of March 2025).

NNFH (consolidated)

Capital adequacy ratio



* The following methods are employed for calculating risk-weighted assets, etc.
 Credit risk-weighted asset...Foundation internal ratings-based approach
 Operational risk adjustments...Standardized measurement approach

NNFH (consolidated)

- Capital adequacy ratio was 11.44% (down 1.15pt from the end of March 2025).
- Both capital and risk-weighted assets, etc. increased.

2. Financial Result Forecasts for the Fiscal Year Ending March 31, 2027

(consolidated) NNFH	Millions of yen	Fiscal year ending Mar. 31, 2027 [Forecast]		Fiscal year ended Mar. 31, 2026
			YoY change	
	Ordinary profit	69,000	10,216	58,784
	Profit attributable to owners of parent	48,000	7,884	40,116

NNFH (consolidated)

- Ordinary profit and profit attributable to owners of parent are expected to increase YoY.

NCB	Millions of yen	Fiscal year ending Mar. 31, 2027 [Forecast]		Fiscal year ended Mar. 31, 2026
			YoY change	
	Gross operating profit	144,400	34,822	109,578
	Expenses	80,400	7,766	72,634
	Net business profits	64,000	27,056	36,944
	Credit cost	7,000	888	6,112
	Ordinary profit	62,000	10,774	51,226
	Profit	43,500	8,063	35,437

NCB

- Ordinary profit and profit are expected to increase YoY.

The Bank of Nagasaki	Millions of yen	Fiscal year ending Mar. 31, 2027 [Forecast]		Fiscal year ended Mar. 31, 2026
			YoY change	
	Gross operating profit	4,480	286	4,194
	Expenses	3,590	146	3,444
	Net business profits	890	140	750
	Credit cost	90	128	(38)
	Ordinary profit	810	(2)	812
	Profit	480	(69)	549

The Bank of Nagasaki

- Ordinary profit and profit are expected to decrease YoY.

- These materials have been prepared for the sole purpose of information provision, and do not constitute an invitation or solicitation to purchase or sell any specific securities.
- Any and all information described herein is subject to change or amendment without notice.
- These materials contain forward-looking statements regarding the future performance of the Group; however, such statements do not guarantee 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.



NNFH

Nishi-Nippon Financial Holdings, Inc.