Note: This document has been translated from the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.

November 10, 2026

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

Company name: Nishi-Nippon Financial Holdings, Inc.
Listing: Tokyo Stock Exchange, Fukuoka Stock Exchange
Securities code: 7189
URL: https://www.nnfh.co.jp
Representative: Hideyuki Murakami President
Inquiries: Masaru Dejima General Manager of Corporate Planning Division
Telephone: +81-92-476-5050

Scheduled date to file semi-annual securities report: November 25, 2026
Scheduled date to commence dividend payments: December 10, 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 six months ended September 30, 2026 (from April 1, 2026 to September 30, 2026)

(1) Consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2026	168,795	53.1	42,555	37.7	29,955	41.0
September 30, 2025	110,236	16.2	30,909	31.0	21,239	29.3

Note: Comprehensive income For the six months ended September 30, 2026: ¥ 28,260 million [(31.9) %]
For the six months ended September 30, 2025: ¥ 41,498 million [915.8%]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2026	215.08	-
September 30, 2025	152.49	-

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

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	14,014,550	644,966	4.5
March 31, 2026	13,852,267	627,438	4.5

Reference: Equity
As of September 30, 2026: ¥ 634,373 million
As of March 31, 2026: ¥ 616,917 million

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

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2026	-	45.00	-	73.00	118.00
Fiscal year ending March 31, 2027	-	70.00			
Fiscal year ending March 31, 2027 (Forecast)			-	88.00	158.00

Note: Revisions to the forecast of cash dividends most recently announced: Yes

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
Full year	77,000	31.0	54,000	34.6	387.79

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

*** 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 September 30, 2026	146,391,055 shares
As of March 31, 2026	146,391,055 shares

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

As of September 30, 2026	7,168,801 shares
As of March 31, 2026	7,108,592 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2026	139,275,576 shares
Six months ended September 30, 2025	139,284,182 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) (174 thousand shares as of September 30, 2026 and 114 thousand shares as of March 31, 2026). In addition, treasury shares held by the trust account (121 thousand shares for six months ended September 30, 2026 and 114 thousand shares for six months ended September 30, 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 six months ended September 30, 2026 (from April 1, 2026 to September 30, 2026)

(1) Non-consolidated operating results

(Percentages indicate year-on-year changes.)

	Operating revenue		Operating profit		Ordinary profit		Profit	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2026	11,171	22.7	10,528	23.5	10,188	23.1	10,116	23.2
September 30, 2025	9,105	(37.9)	8,525	(39.7)	8,277	(40.9)	8,211	(41.2)

	Basic earnings per share
Six months ended	Yen
September 30, 2026	72.62
September 30, 2025	58.95

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	436,166	381,336	87.4
March 31, 2026	436,611	381,699	87.4

Reference: Equity

As of September 30, 2026: ¥ 381,336 million

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

* Semi-annual financial results reports are exempt from interim 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

Table of Contents - Attachments

1. Overview of Operating Results, etc.
(1) Overview of Operating Results for the Six Months Ended September 30, 2026 under Review 2
(2) Overview of Financial Position for the Six Months Ended September 30, 2026 under Review 2
(3) Explanation of consolidated financial result forecasts and other forward-looking information 2

2. Semi-annual Consolidated Financial Statements and Primary Notes
(1) Semi-annual Consolidated Balance Sheet 3
(2) Semi-annual Consolidated Statements of Income and Comprehensive Income 5
(3) Semi-annual Consolidated Statement of Changes in Equity 7
(4) Notes to Semi-annual Consolidated Financial Statements 9
(Notes on Going Concern Assumption) 9
(Additional information) 9
(Significant subsequent events) 9

* Explanatory Materials on Financial Results for the Six Months Ended September 30, 2026

1. Overview of Operating Results, etc.

(1) Overview of Operating Results for the Six Months Ended September 30, 2026 under Review

Ordinary income for the six months ended September 30, 2026 was ¥168,795 million, up ¥58,558 million year on year, mainly due to increases in interest income and other ordinary income. Ordinary expenses were ¥126,240 million, up ¥46,913 million year on year, mainly due to increases in interest expenses and other operating expenses.

As a result, ordinary profit was ¥42,555 million, up ¥11,645 million year on year. Also, profit attributable to owners of parent amounted to ¥29,955 million, up ¥8,716 million year on year.

(2) Overview of Financial Position for the Six Months Ended September 30, 2026 under Review

Total assets increased by ¥162.2 billion compared to the end of the previous fiscal year, reaching ¥14,014.5 billion as of September 30, 2026. Total liabilities increased by ¥144.7 billion compared to the end of the previous fiscal year, reaching ¥13,369.5 billion. Total net assets increased by ¥17.5 billion compared to the end of the previous fiscal year, reaching ¥644.9 billion.

With regard to primary account balances, deposits and negotiable certificates of deposit increased by ¥84.7 billion compared to the end of the previous fiscal year, reaching ¥11,030.2 billion. Loans and bills discounted decreased by ¥46.5 billion compared to the end of the previous fiscal year, reaching ¥10,192.8 billion. Securities increased by ¥84.4 billion compared to the end of the previous fiscal year, reaching ¥1,998.0 billion.

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

The Company has decided to revise its forecasts of full-year financial results for the fiscal year ending March 31, 2027, announced on May 12, 2026, considering the recent trends in its business performance and other factors. For details, please see the “Notice Concerning Revisions to Full-Year Financial Result Forecasts and Year-End Dividend Forecast (Dividend Increase) for the Fiscal Year Ending March 31, 2027” announced on November 10, 2026.

Revision to the consolidated full-year forecasts for the fiscal year ending March 31, 2027
(April 1, 2026, to March 31, 2027)

	Ordinary profit	Profit attributable to owners of parent	Basic earnings per share
	Millions of yen	Millions of yen	Yen
Previous forecast (A)	69,000	48,000	344.62
Revised forecast (B)	77,000	54,000	387.79
Change (B－A)	8,000	6,000	
Change (%)	11.6	12.5	
(Reference) Actual results for the previous fiscal year (Fiscal year ended March 31, 2026)	58,784	40,116	288.02

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

2. Semi-annual Consolidated Financial Statements and Primary Notes

(1) Semi-annual Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	1,391,537	1,396,383
Call loans and bills bought	-	105,000
Monetary claims bought	50,992	53,759
Money held in trust	11,680	10,269
Securities	1,913,570	1,998,048
Loans and bills discounted	10,239,342	10,192,801
Foreign exchanges	8,355	7,448
Other assets	57,341	64,596
Tangible fixed assets	147,013	147,294
Intangible fixed assets	7,723	7,282
Retirement benefit asset	51,743	53,960
Deferred tax assets	3,351	3,895
Customers' liabilities for acceptances and guarantees	14,419	16,901
Allowance for loan losses	(44,249)	(42,537)
Allowance for investment loss	(555)	(555)
Total assets	13,852,267	14,014,550
Liabilities		
Deposits	10,499,829	10,571,279
Negotiable certificates of deposit	445,651	458,926
Call money and bills sold	51,164	83,476
Securities sold under repurchase agreements	199,756	143,322
Cash collateral received for securities lent	481,116	655,885
Borrowed money	1,332,318	1,228,635
Foreign exchanges	694	529
Borrowed money from trust account	9,320	9,882
Other liabilities	170,727	180,865
Provision for share awards for directors (and other officers)	15	69
Retirement benefit liability	1,677	1,611
Provision for retirement benefits for directors (and other officers)	273	268
Provision for reimbursement of deposits	145	136
Provision for contingent loss	1,636	1,446
Reserves under special laws	20	20
Deferred tax liabilities	1,094	1,362
Deferred tax liabilities for land revaluation	14,964	14,964
Acceptances and guarantees	14,419	16,901
Total liabilities	13,224,829	13,369,583

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Net assets		
Share capital	50,000	50,000
Capital surplus	116,527	116,527
Retained earnings	392,718	412,300
Treasury shares	(7,527)	(7,829)
Total shareholders' equity	551,717	570,998
Valuation difference on available-for-sale securities	21,874	19,813
Deferred gains or losses on hedges	3	4
Revaluation reserve for land	29,272	29,468
Remeasurements of defined benefit plans	14,049	14,088
Total accumulated other comprehensive income	65,199	63,375
Non-controlling interests	10,521	10,593
Total net assets	627,438	644,966
Total liabilities and net assets	13,852,267	14,014,550

(2) Semi-annual Consolidated Statements of Income and Comprehensive Income

Semi-annual Consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Ordinary income	110,236	168,795
Interest income	78,921	113,007
Interest on loans and discounts	58,017	75,664
Interest and dividends on securities	15,769	30,924
Trust fees	16	57
Fees and commissions	18,866	19,903
Gain on trading account transactions	237	178
Other operating income	5,171	5,395
Other ordinary income	7,023	30,252
Ordinary expenses	79,327	126,240
Interest expenses	19,145	28,967
Interest on deposits	9,324	17,980
Fees and commissions payments	6,146	6,785
Other operating expenses	6,549	42,178
General and administrative expenses	44,187	45,636
Other ordinary expenses	3,298	2,672
Ordinary profit	30,909	42,555
Extraordinary income	34	1,153
Gain on disposal of non-current assets	34	1,153
Extraordinary losses	251	337
Loss on disposal of non-current assets	238	331
Impairment losses	-	6
Other	12	-
Profit before income taxes	30,693	43,371
Income taxes - current	10,033	12,583
Income taxes - deferred	(807)	589
Total income taxes	9,225	13,172
Profit	21,467	30,198
Profit attributable to non-controlling interests	228	242
Profit attributable to owners of parent	21,239	29,955

Semi-annual Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Profit	21,467	30,198
Other comprehensive income	20,030	(1,938)
Valuation difference on available-for-sale securities	19,711	(2,025)
Deferred gains or losses on hedges	(87)	1
Remeasurements of defined benefit plans, net of tax	376	38
Share of other comprehensive income of entities accounted for using equity method	30	48
Comprehensive income	41,498	28,260
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	41,312	27,935
Comprehensive income attributable to non-controlling interests	185	324

(3) Semi-annual Consolidated Statement of Changes in Equity

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	50,000	116,515	365,262	(7,521)	524,256
Changes during period					
Dividends of surplus			(6,273)		(6,273)
Profit attributable to owners of parent			21,239		21,239
Purchase of treasury shares				(1)	(1)
Disposal of treasury shares					-
Reversal of revaluation reserve for land			17		17
Net changes in items other than shareholders' equity					
Total changes during period	-	-	14,982	(1)	14,980
Balance at end of period	50,000	116,515	380,245	(7,523)	539,237

	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							(6,273)
Profit attributable to owners of parent							21,239
Purchase of treasury shares							(1)
Disposal of treasury shares							-
Reversal of revaluation reserve for land							17
Net changes in items other than shareholders' equity	19,783	(87)	(17)	377	20,055	(41)	20,014
Total changes during period	19,783	(87)	(17)	377	20,055	(41)	34,995
Balance at end of period	16,233	(0)	29,141	(2,005)	43,368	10,520	593,126

For the six months ended September 30, 2026

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	50,000	116,527	392,718	(7,527)	551,717
Changes during period					
Dividends of surplus			(10,177)		(10,177)
Profit attributable to owners of parent			29,955		29,955
Purchase of treasury shares				(303)	(303)
Disposal of treasury shares		0		1	1
Reversal of revaluation reserve for land			(195)		(195)
Net changes in items other than shareholders' equity					
Total changes during period	-	0	19,582	(302)	19,280
Balance at end of period	50,000	116,527	412,300	(7,829)	570,998

	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	21,874	3	29,272	14,049	65,199	10,521	627,438
Changes during period							
Dividends of surplus							(10,177)
Profit attributable to owners of parent							29,955
Purchase of treasury shares							(303)
Disposal of treasury shares							1
Reversal of revaluation reserve for land							(195)
Net changes in items other than shareholders' equity	(2,060)	1	195	39	(1,824)	72	(1,752)
Total changes during period	(2,060)	1	195	39	(1,824)	72	17,528
Balance at end of period	19,813	4	29,468	14,088	63,375	10,593	644,966

(4) Notes to Semi-annual Consolidated Financial Statements

(Notes on Going Concern Assumption)

Not applicable.

(Additional information)

(Board Benefit Trust)

The Company has introduced the Board Benefit Trust (BBT) (hereinafter, the "Plan") for Directors (excluding Directors who are Audit and Supervisory Committee members; hereinafter the same shall apply) of the Company and Directors (excluding Directors who are Audit and Supervisory Committee members; hereinafter the same shall apply) and Executive Officers of The Nishi-Nippon City Bank, Ltd., a subsidiary of the Company (hereinafter, all collectively referred to as "Eligible Directors, etc."), with the aim of clarifying the link between Directors' compensation and the Company's stock value and further enhancing their awareness of contributing to the Group's medium- to long-term corporate value.

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 Eligible Directors, etc. from the Trust, pursuant to the Regulations Governing Stock Benefits for Officers provided by the Company and The Nishi-Nippon City Bank, Ltd. In principle, Eligible Directors, etc. shall receive the Company Stock, etc. at the time of their 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 ¥383 million and the number of shares of treasury stock was 174 thousand shares as of September 30, 2026.

(Significant subsequent events)

(Share Split and Partial Amendment to the Articles of Incorporation in Connection with the Share Split)

The Company has resolved at its Board of Directors meeting held on November 10, 2026, to implement a share split and make a partial amendment to the Articles of Incorporation in connection with the share split, as follows.

1. Overview of the Share Split

(1) Purpose of the share split

The purpose of the share split is to reduce the investment unit price of the Company's shares, thereby creating a more accessible investment environment for investors, improving the liquidity of the shares, and further expanding the investor base.

(2) Method of the share split

The Company will conduct a three-for-one share split of its common shares held by shareholders listed or recorded in the final shareholder registry as of the record date of March 31, 2027.

There will be no change in the amount of share capital as a result of this share split.

(3) Number of shares to be increased by the share split

Total number of issued shares before the share split	146,391,055 shares
Number of shares to be increased by this share split	292,782,110 shares
Total number of issued shares after the share split	439,173,165 shares
Total number of authorized shares after the share split	900,000,000 shares

(4) Schedule of the share split

Date of public notice of the record date (planned)	March 12, 2027
Record date	March 31, 2027
Effective date	April 1, 2027

(5) Dividends

Since the effective date of this share split is April 1, 2027, the year-end dividend for the fiscal year ending March 31, 2027, for which the record date is March 31, 2027, will be paid based on the number of shares held before the share split.

2. Partial Amendment to the Articles of Incorporation in Connection with the Share Split

(1) Reason for the amendment

In connection with the share split, the Company will amend the total number of authorized shares set forth in Article 6 of its Articles of Incorporation, effective April 1, 2027, by resolution of the Board of Directors pursuant to the provisions of Article 184, Paragraph 2 of the Companies Act.

(2) Details of the amendment

(Amended parts are underlined.)

Current Articles of Incorporation	After Amendment
(Total Number of Authorized Shares) Article 6 The total number of shares authorized to be issued by the Company shall be 300,000,000 shares.	(Total Number of Authorized Shares) Article 6 The total number of shares authorized to be issued by the Company shall be 900,000,000 shares.

(3) Schedule of the amendment

Date of resolution by the Board of Directors	November 10, 2026
Effective date	April 1, 2027

3. Impact on per share information

The per share information, assuming that share split was implemented at the beginning of the previous consolidated fiscal year, will be as follows.

		For the fiscal year ended March 31, 2026	For the six months ended September 30, 2026
Net assets per share	yen	1,476.42	1,518.85

		For the six months ended September 30, 2025	For the six months ended September 30, 2026
Basic earnings per share	yen	50.83	71.69

Notes: 1. Diluted earnings per share is not presented because dilutive shares do not exist.

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

Explanatory Materials on Financial Results for the Six Months Ended September 30, 2026

Contents

I Overview of Financial Results		
1. Profit and Loss	・・・・・	1
2. Yield and Spread	・・・・・	4
(1) Total	・・・・・	4
(2) Japan	・・・・・	6
3. Capital Adequacy Ratio (Japanese Standards)	・・・・・	8
4. Valuation Gains or Losses of Securities with Market Value	・・・・・	9
5. Business profits	・・・・・	10
6. ROE	・・・・・	10
7. Number of Officers and Employees	・・・・・	11
8. Number of Locations	・・・・・	11
9. Financial Result Forecasts	・・・・・	12
II State of Loans and Bills Discounted, etc.		
1. Balance of Loans and Bills Discounted, Deposits, and Assets Under Management	・・・・・	13
(1) Loans to SMEs, etc.	・・・・・	13
(2) Personal loans	・・・・・	13
(3) Loans and Bills Discounted by Industry	・・・・・	14
(4) Deposits by Entity Type	・・・・・	15
(5) Assets Under Management	・・・・・	16
2. Loans Disclosed Based on the Financial Reconstruction Act (FRA), Risk-management Loans, etc.	・・・・・	17
(1) Loans Disclosed Based on the FRA and Risk-management Loans	・・・・・	17
(2) Loans Disclosed Based on the FRA and Risk-management Loans by Industry	・・・・・	20
(3) Self-assessment Results and Loans Disclosed Based on the FRA and Risk-management Loans	・・・・・	21
3. Allowance for Loan Losses, etc.	・・・・・	23
III Financial Statements of Subsidiary Banks (the Nishi-Nippon City Bank and the Bank of Nagasaki)	・・・・・	24
Financial Highlights for the Six Months Ended September 30, 2026	・・・・・	Attachment

*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)

		Six months ended Sep. 30, 2026	YoY change	Six months ended Sep. 30, 2025	Fiscal year ended Mar. 31, 2026
Gross operating profit	A	60,631	(10,751)	71,382	131,877
[Core gross operating profit]	A-B	[98,622]	[24,889]	[73,733]	[158,296]
Net interest income		84,060	24,274	59,786	130,233
Fees and commissions		13,175	439	12,736	25,236
Gain on trading account transactions		178	(59)	237	446
Other operating income		(36,783)	(35,405)	(1,378)	(24,038)
of which, net gains (losses) related to bonds (balance of 5 accounts)	B	(37,991)	(35,641)	(2,350)	(26,419)
Gain on sale of bonds		262	149	113	516
Gain on redemption of bonds		-	-	-	-
Loss on sale of bonds		38,067	35,746	2,321	26,514
Loss on redemption of bonds		186	44	142	421
Loss on devaluation of bonds		-	-	-	-
Expenses	C	46,396	2,879	43,517	86,990
Net business profits (before provision for general reserve for possible loan losses)	A-C	14,234	(13,631)	27,865	44,886
[Core net business profits]	A-B-C	[52,226]	[22,010]	[30,216]	[71,306]
Provision for general reserve for possible loan losses	D	(475)	(1,890)	1,415	730
Business profits	A-C-D	14,710	(11,740)	26,450	44,156
Non-recurring gains (losses)		27,845	23,386	4,459	14,628
Gains (losses) on equity securities (balance of 3 accounts)		28,430	22,471	5,959	20,912
Gain on sale of equity securities		28,656	22,696	5,960	20,940
Loss on sale of equity securities		223	222	1	20
Loss on devaluation of equity securities		2	2	0	8
Losses from disposal of non-performing loans	E	1,399	35	1,364	6,805
Write-off of loans		389	(65)	454	930
Provision for specific reserve for possible loan losses		758	(2)	760	5,700
Provision for contingent loss		490	278	212	660
Reversal of allowance for loan losses		-	-	-	-
Recoveries of written off receivables		240	177	63	543
Other		0	0	0	56
Other non-recurring gains (losses)		813	948	(135)	520
Ordinary profit		42,555	11,646	30,909	58,784
Extraordinary income (losses)		815	1,031	(216)	(637)
Gain (loss) on disposal of non-current assets		822	1,026	(204)	(560)
Impairment losses		6	6	-	64
Other extraordinary income (losses)		-	12	(12)	(12)
Profit before income taxes		43,371	12,678	30,693	58,146
Total income taxes		13,172	3,947	9,225	17,449
Income taxes - current		12,583	2,550	10,033	25,927
Income taxes - deferred		589	1,396	(807)	(8,478)
Profit		30,198	8,731	21,467	40,697
Profit attributable to non-controlling interests		242	14	228	581
Profit attributable to owners of parent		29,955	8,716	21,239	40,116

Credit cost	D+E	923	(1,856)	2,779	7,535

■ Number of companies under consolidation

(Company)

	Sep. 30, 2026	YoY change	Sep. 30, 2025	Mar. 31, 2026
Consolidated subsidiaries	8	0	8	8
Equity-method affiliates	3	0	3	3

NCB

(Millions of yen)

		Six months ended Sep. 30, 2026	YoY change	Six months ended Sep. 30, 2025	Fiscal year ended Mar. 31, 2026
Gross operating profit	A	49,341	(11,414)	60,755	109,578
[Core gross operating profit]	A-B	[87,333]	[24,227]	[63,106]	[135,992]
Net interest income		80,445	23,946	56,499	123,674
Fees and commissions		6,290	168	6,122	11,406
Gain on trading account transactions		21	17	4	13
Other operating income		(37,415)	(35,545)	(1,870)	(25,515)
of which, net gains (losses) related to bonds(balance of 5 accounts)	B	(37,991)	(35,641)	(2,350)	(26,413)
Gain on sale of bonds		262	149	113	516
Gain on redemption of bonds		-	-	-	-
Loss on sale of bonds		38,067	35,746	2,321	26,514
Loss on redemption of bonds		186	44	142	415
Loss on devaluation of bonds		-	-	-	-
Expenses	C	38,968	2,622	36,346	72,634
Personnel expenses		16,275	704	15,571	31,201
Non-personnel expenses		19,550	1,662	17,888	35,354
Taxes		3,141	255	2,886	6,078
Net business profits (before provision for general reserve for possible loan losses)	A-C	10,372	(14,036)	24,408	36,944
[Core net business profits]	A-B-C	[48,364]	[21,605]	[26,759]	[63,358]
[Core net business profits (excluding gain or loss from cancellation of investment trust)]		[35,359]	[10,708]	[24,651]	[53,191]
Provision for general reserve for possible loan losses	D	(546)	(1,693)	1,147	283
Business profits	A-C-D	10,919	(12,342)	23,261	36,661
Non-recurring gains (losses)		27,360	23,072	4,288	14,565
Gains (losses) on equity securities (balance of 3 accounts)		28,224	22,465	5,759	20,412
Gain on sale of equity securities		28,450	22,690	5,760	20,441
Loss on sale of equity securities		223	222	1	20
Loss on devaluation of equity securities		2	2	0	8
Losses from disposal of non-performing loans	E	1,017	134	883	5,829
Write-off of loans		-	(58)	58	158
Provision for specific reserve for possible loan losses		803	120	683	5,536
Provision for contingent loss		453	249	204	651
Reversal of allowance for loan losses		-	-	-	-
Recoveries of written off receivables		239	177	62	534
Other		0	0	0	17
Other non-recurring gains (losses)		154	740	(586)	(18)
Ordinary profit		38,280	10,731	27,549	51,226
Extraordinary income (losses)		904	1,106	(202)	(627)
Gain (loss) on disposal of non-current assets		911	1,113	(202)	(562)
Impairment losses		6	6	-	64
Other extraordinary income (losses)		-	-	-	-
Profit before income taxes		39,184	11,838	27,346	50,599
Total income taxes		11,886	3,724	8,162	15,162
Income taxes - current		11,335	2,484	8,851	23,519
Income taxes - deferred		550	1,239	(689)	(8,357)
Profit		27,298	8,114	19,184	35,437

Credit cost	D+E	471	(1,560)	2,031	6,112

The Bank of Nagasaki

(Millions of yen)

			Six months ended Sep. 30, 2026	YoY change	Six months ended Sep. 30, 2025	Fiscal year ended Mar. 31, 2026
Gross operating profit	A		2,369	399	1,970	4,194
[Core gross operating profit]	A-B		[2,369]	[399]	[1,970]	[4,195]
Net interest income			2,615	399	2,216	4,550
Fees and commissions			(245)	1	(246)	(354)
Other operating income			-	-	-	(1)
of which, net gains (losses) related to bonds(balance of 5 accounts)	B		-	-	-	(1)
Gain on sale of bonds			-	-	-	-
Gain on redemption of bonds			-	-	-	-
Loss on sale of bonds			-	-	-	-
Loss on redemption of bonds			-	-	-	1
Loss on devaluation of bonds			-	-	-	-
Expenses	C		1,767	100	1,667	3,444
Personnel expenses			865	59	806	1,619
Non-personnel expenses			770	33	737	1,571
Taxes			131	8	123	253
Net business profits (before provision for general reserve for possible loan losses)	A-C		602	299	303	750
[Core net business profits]	A-B-C		[602]	[299]	[303]	[751]
[Core net business profits (excluding gain or loss from cancellation of investment trust)]			[564]	[261]	[303]	[751]
Provision for general reserve for possible loan losses	D	(Note)	3	(5)	8	-
Business profits	A-C-D		599	305	294	750
Non-recurring gains (losses)			(22)	(29)	7	62
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		40	38	2	(38)
Write-off of loans			0	(1)	1	1
Provision for specific reserve for possible loan losses		(Note)	2	9	(7)	-
Provision for contingent loss			37	29	8	9
Reversal of allowance for loan losses		(Note)	-	-	-	48
Recoveries of written off receivables			0	0	0	0
Other			-	-	-	-
Other non-recurring gains (losses)			17	8	9	23
Ordinary profit			577	276	301	812
Extraordinary income (losses)			(0)	12	(12)	(13)
Gain (loss) on disposal of non-current assets			(0)	0	(0)	(0)
Impairment losses			-	-	-	-
Other extraordinary income (losses)			-	12	(12)	(12)
Profit before income taxes			577	288	289	799
Total income taxes			185	84	101	250
Income taxes - current			195	109	86	209
Income taxes - deferred			(10)	(25)	15	40
Profit			391	204	187	549

Credit cost	D+E		43	32	11	(38)

(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	3	(5)	8	16
Provision for specific reserve for possible loan losses	2	9	(7)	(65)

2. Yield and Spread

(1) Total

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

Two Banks Combined

(Millions of yen)

	Six months ended Sep. 30, 2026	YoY change	Six months ended Sep. 30, 2025	Fiscal year ended Mar. 31, 2026
Interest earning assets	12,210,816	549,541	11,661,275	11,777,553
Of which, loans and bills discounted	10,203,237	358,015	9,845,222	9,923,523
Of which, securities	1,902,716	216,287	1,686,429	1,720,696
Interest bearing liabilities	13,066,010	104,172	12,961,838	12,913,057
Of which, deposits and negotiable certificates of deposit	11,003,229	248,282	10,754,947	10,805,956

NCB

(Millions of yen)

	Six months ended Sep. 30, 2026	YoY change	Six months ended Sep. 30, 2025	Fiscal year ended Mar. 31, 2026
Interest earning assets	11,947,579	530,711	11,416,868	11,530,010
Of which, loans and bills discounted	9,908,792	343,356	9,565,436	9,641,636
Of which, securities	1,867,131	195,028	1,672,103	1,700,826
Interest bearing liabilities	12,767,986	97,111	12,670,875	12,619,642
Of which, deposits and negotiable certificates of deposit	10,708,531	238,147	10,470,384	10,518,062

The Bank of Nagasaki

(Millions of yen)

	Six months ended Sep. 30, 2026	YoY change	Six months ended Sep. 30, 2025	Fiscal year ended Mar. 31, 2026
Interest earning assets	330,141	35,919	294,222	301,870
Of which, loans and bills discounted	294,444	14,658	279,786	281,886
Of which, securities	35,584	21,258	14,326	19,870
Interest bearing liabilities	364,928	24,149	340,779	347,742
Of which, deposits and negotiable certificates of deposit	294,716	10,092	284,624	287,961

② Yield and Spread

Two Banks Combined

		Six months ended Sep. 30, 2026	YoY change	Six months ended Sep. 30, 2025	Fiscal year ended Mar. 31, 2026
Yield on interest earning assets	A	1.83 %	0.50 pt	1.33 %	1.44 %
Yield on loans and bills discounted	B	1.48 %	0.31 pt	1.17 %	1.23 %
Yield on securities		3.22 %	1.38 pt	1.84 %	2.25 %
Yield on interest bearing liabilities		0.44 %	0.15 pt	0.29 %	0.32 %
Yield on deposits and negotiable certificates of deposit	C	0.35 %	0.16 pt	0.19 %	0.22 %
Expense ratio	D	0.73 %	0.03 pt	0.70 %	0.70 %
Cost of funding	E	1.06 %	0.19 pt	0.87 %	0.90 %
Loan-to-deposit spread	B-C-D	0.38 %	0.11 pt	0.27 %	0.30 %
Loan to deposit simple spread	B-C	1.12 %	0.14 pt	0.98 %	1.00 %
Total interest spread	A-E	0.76 %	0.31 pt	0.45 %	0.53 %

NCB

		Six months ended Sep. 30, 2026	YoY change	Six months ended Sep. 30, 2025	Fiscal year ended Mar. 31, 2026
Yield on interest earning assets	A	1.81 %	0.50 pt	1.31 %	1.42 %
Yield on loans and bills discounted	B	1.47 %	0.31 pt	1.16 %	1.22 %
Yield on securities		3.24 %	1.41 pt	1.83 %	2.25 %
Yield on interest bearing liabilities		0.44 %	0.15 pt	0.29 %	0.32 %
Yield on deposits and negotiable certificates of deposit	C	0.35 %	0.16 pt	0.19 %	0.22 %
Expense ratio	D	0.72 %	0.04 pt	0.68 %	0.68 %
Cost of funding	E	1.05 %	0.19 pt	0.86 %	0.89 %
Loan-to-deposit spread	B-C-D	0.39 %	0.11 pt	0.28 %	0.31 %
Loan to deposit simple spread	B-C	1.11 %	0.14 pt	0.97 %	1.00 %
Total interest spread	A-E	0.76 %	0.32 pt	0.44 %	0.52 %

The Bank of Nagasaki

		Six months ended Sep. 30, 2026	YoY change	Six months ended Sep. 30, 2025	Fiscal year ended Mar. 31, 2026
Yield on interest earning assets	A	1.90 %	0.22 pt	1.68 %	1.71 %
Yield on loans and bills discounted	B	1.69 %	0.21 pt	1.48 %	1.53 %
Yield on securities		2.37 %	(1.23) pt	3.60 %	2.73 %
Yield on interest bearing liabilities		0.29 %	0.14 pt	0.15 %	0.18 %
Yield on deposits and negotiable certificates of deposit	C	0.36 %	0.18 pt	0.18 %	0.22 %
Expense ratio	D	1.19 %	0.03 pt	1.16 %	1.19 %
Cost of funding	E	1.25 %	0.12 pt	1.13 %	1.17 %
Loan-to-deposit spread	B-C-D	0.14 %	0.02 pt	0.12 %	0.11 %
Loan to deposit simple spread	B-C	1.33 %	0.04 pt	1.29 %	1.31 %
Total interest spread	A-E	0.64 %	0.09 pt	0.55 %	0.54 %

(2) Japan

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

Two Banks Combined

(Millions of yen)

	Six months ended Sep. 30, 2026	YoY change	Six months ended Sep. 30, 2025	Fiscal year ended Mar. 31, 2026
Interest earning assets	11,949,726	580,807	11,368,919	11,482,774
Of which, loans and bills discounted	10,090,112	309,878	9,780,234	9,842,421
Of which, securities	1,651,352	265,471	1,385,881	1,421,393
Interest bearing liabilities	12,803,988	132,303	12,671,685	12,619,681
Of which, deposits and negotiable certificates of deposit	10,982,342	245,152	10,737,190	10,787,068

NCB

(Millions of yen)

	Six months ended Sep. 30, 2026	YoY change	Six months ended Sep. 30, 2025	Fiscal year ended Mar. 31, 2026
Interest earning assets	11,686,489	561,976	11,124,513	11,235,231
Of which, loans and bills discounted	9,795,667	295,219	9,500,448	9,560,534
Of which, securities	1,615,768	244,213	1,371,555	1,401,522
Interest bearing liabilities	12,505,964	125,242	12,380,722	12,326,266
Of which, deposits and negotiable certificates of deposit	10,687,644	235,018	10,452,626	10,499,174

The Bank of Nagasaki

(Millions of yen)

	Six months ended Sep. 30, 2026	YoY change	Six months ended Sep. 30, 2025	Fiscal year ended Mar. 31, 2026
Interest earning assets	330,141	35,919	294,222	301,870
Of which, loans and bills discounted	294,444	14,658	279,786	281,886
Of which, securities	35,584	21,258	14,326	19,870
Interest bearing liabilities	364,928	24,149	340,779	347,742
Of which, deposits and negotiable certificates of deposit	294,716	10,092	284,624	287,961

② Yield and Spread

Two Banks Combined

		Six months ended Sep. 30, 2026	YoY change	Six months ended Sep. 30, 2025	Fiscal year ended Mar. 31, 2026
Yield on interest earning assets	A	1.74 %	0.52 pt	1.22 %	1.33 %
Yield on loans and bills discounted	B	1.45 %	0.30 pt	1.15 %	1.20 %
Yield on securities		3.00 %	1.72 pt	1.28 %	1.76 %
Yield on interest bearing liabilities		0.35 %	0.17 pt	0.18 %	0.21 %
Yield on deposits and negotiable certificates of deposit	C	0.35 %	0.16 pt	0.19 %	0.21 %
Expense ratio	D	0.71 %	0.03 pt	0.68 %	0.68 %
Cost of funding	E	0.97 %	0.21 pt	0.76 %	0.79 %
Loan-to-deposit spread	B-C-D	0.38 %	0.11 pt	0.27 %	0.30 %
Loan to deposit simple spread	B-C	1.09 %	0.13 pt	0.96 %	0.98 %
Total interest spread	A-E	0.76 %	0.30 pt	0.46 %	0.53 %

NCB

		Six months ended Sep. 30, 2026	YoY change	Six months ended Sep. 30, 2025	Fiscal year ended Mar. 31, 2026
Yield on interest earning assets	A	1.72 %	0.52 pt	1.20 %	1.31 %
Yield on loans and bills discounted	B	1.44 %	0.30 pt	1.14 %	1.19 %
Yield on securities		3.01 %	1.75 pt	1.26 %	1.74 %
Yield on interest bearing liabilities		0.35 %	0.17 pt	0.18 %	0.21 %
Yield on deposits and negotiable certificates of deposit	C	0.35 %	0.16 pt	0.19 %	0.21 %
Expense ratio	D	0.70 %	0.03 pt	0.67 %	0.66 %
Cost of funding	E	0.96 %	0.21 pt	0.75 %	0.78 %
Loan-to-deposit spread	B-C-D	0.38 %	0.10 pt	0.28 %	0.30 %
Loan to deposit simple spread	B-C	1.09 %	0.14 pt	0.95 %	0.97 %
Total interest spread	A-E	0.76 %	0.31 pt	0.45 %	0.53 %

The Bank of Nagasaki

		Six months ended Sep. 30, 2026	YoY change	Six months ended Sep. 30, 2025	Fiscal year ended Mar. 31, 2026
Yield on interest earning assets	A	1.90 %	0.22 pt	1.68 %	1.71 %
Yield on loans and bills discounted	B	1.69 %	0.21 pt	1.48 %	1.53 %
Yield on securities		2.37 %	(1.23) pt	3.60 %	2.73 %
Yield on interest bearing liabilities		0.29 %	0.14 pt	0.15 %	0.18 %
Yield on deposits and negotiable certificates of deposit	C	0.36 %	0.18 pt	0.18 %	0.22 %
Expense ratio	D	1.19 %	0.03 pt	1.16 %	1.19 %
Cost of funding	E	1.25 %	0.12 pt	1.13 %	1.17 %
Loan-to-deposit spread	B-C-D	0.14 %	0.02 pt	0.12 %	0.11 %
Loan to deposit simple spread	B-C	1.33 %	0.04 pt	1.29 %	1.31 %
Total interest spread	A-E	0.64 %	0.09 pt	0.55 %	0.54 %

3. Capital Adequacy Ratio (Japanese Standards)

NNFH (Consolidated)

(Millions of yen)

		Sep. 30, 2026 [Preliminary]	Change from Mar. 31, 2026	Change from Sep. 30, 2025	Mar. 31, 2026	Sep. 30, 2025
Capital adequacy ratio	A÷B	11.63 %	0.19 pt	(1.20) pt	11.44 %	12.83 %
Capital	A	523,961	18,043	22,293	505,918	501,668
Core capital: instruments and reserves		577,402	19,789	44,029	557,613	533,373
Core capital: regulatory adjustments		53,440	1,745	21,735	51,695	31,705
Risk-weighted assets, etc.	B	4,504,590	85,346	596,478	4,419,244	3,908,112
Total required capital	B×4%	180,183	3,414	23,859	176,769	156,324

* 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)

		Sep. 30, 2026 [Preliminary]	Change from Mar. 31, 2026	Change from Sep. 30, 2025	Mar. 31, 2026	Sep. 30, 2025
Capital adequacy ratio	A÷B	11.21 %	0.05 pt	(1.35) pt	11.16 %	12.56 %
Capital	A	482,527	10,855	14,582	471,672	467,945
Core capital: instruments and reserves		523,285	12,290	20,061	510,995	503,224
Core capital: regulatory adjustments		40,758	1,436	5,479	39,322	35,279
Risk-weighted assets, etc.	B	4,301,875	78,541	578,073	4,223,334	3,723,802
Total required capital	B×4%	172,075	3,142	23,123	168,933	148,952

* 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)

		Sep. 30, 2026 [Preliminary]	Change from Mar. 31, 2026	Change from Sep. 30, 2025	Mar. 31, 2026	Sep. 30, 2025
Capital adequacy ratio	A÷B	10.02 %	0.19 pt	(0.08) pt	9.83 %	10.10 %
Capital	A	18,360	396	538	17,964	17,822
Core capital: instruments and reserves		18,610	418	564	18,192	18,046
Core capital: regulatory adjustments		250	22	27	228	223
Risk-weighted assets, etc.	B	183,220	553	6,919	182,667	176,301
Total required capital	B×4%	7,328	22	276	7,306	7,052

* 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)

	Sep. 30, 2026						Mar. 31, 2026	Sep. 30, 2025
	Consolidated balance sheet amount	Valuation gains or losses	Change from Mar. 31, 2026	Change from Sep. 30, 2025	Valuation gains	Valuation losses	Valuation gains or losses	Valuation gains or losses
Held-to-maturity	34,982	(224)	(149)	(206)	-	224	(75)	(18)
Bonds	34,982	(224)	(149)	(206)	-	224	(75)	(18)
Other	-	-	-	-	-	-	-	-
Available-for-sale securities	1,919,680	30,454	(2,910)	5,244	107,812	77,358	33,364	25,210
Stocks	118,810	89,090	(7,798)	9,032	89,165	75	96,888	80,058
Bonds	1,324,168	(57,246)	20,602	16,543	16	57,262	(77,848)	(73,789)
Other	476,701	(1,390)	(15,713)	(20,332)	18,631	20,021	14,323	18,942
Total	1,954,663	30,229	(3,059)	5,037	107,812	77,583	33,288	25,192
Stocks	118,810	89,090	(7,798)	9,032	89,165	75	96,888	80,058
Bonds	1,359,151	(57,470)	20,454	16,338	16	57,486	(77,924)	(73,808)
Other	476,701	(1,390)	(15,713)	(20,332)	18,631	20,021	14,323	18,942

* 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)

	Sep. 30, 2026						Mar. 31, 2026	Sep. 30, 2025
	Balance sheet amount	Valuation gains or losses	Change from Mar. 31, 2026	Change from Sep. 30, 2025	Valuation gains	Valuation losses	Valuation gains or losses	Valuation gains or losses
Held-to-maturity	-	-	-	-	-	-	-	-
Bonds	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-
Available-for-sale securities	1,900,017	21,256	(3,686)	4,612	98,612	77,356	24,942	16,644
Stocks	110,328	81,329	(8,515)	8,644	81,403	74	89,844	72,685
Bonds	1,324,168	(57,246)	20,602	16,543	16	57,262	(77,848)	(73,789)
Other	465,520	(2,826)	(15,772)	(20,575)	17,193	20,019	12,946	17,749
Total	1,900,017	21,256	(3,686)	4,612	98,612	77,356	24,942	16,644
Stocks	110,328	81,329	(8,515)	8,644	81,403	74	89,844	72,685
Bonds	1,324,168	(57,246)	20,602	16,543	16	57,262	(77,848)	(73,789)
Other	465,520	(2,826)	(15,772)	(20,575)	17,193	20,019	12,946	17,749

* 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)

	Sep. 30, 2026						Mar. 31, 2026	Sep. 30, 2025
	Balance sheet amount	Valuation gains or losses	Change from Mar. 31, 2026	Change from Sep. 30, 2025	Valuation gains	Valuation losses	Valuation gains or losses	Valuation gains or losses
Held-to-maturity	34,982	(224)	(149)	(206)	-	224	(75)	(18)
Bonds	34,982	(224)	(149)	(206)	-	224	(75)	(18)
Other	-	-	-	-	-	-	-	-
Available-for-sale securities	11,082	1,246	58	244	1,246	-	1,188	1,002
Stocks	-	-	-	-	-	-	-	-
Bonds	-	-	-	-	-	-	-	-
Other	11,082	1,246	58	244	1,246	-	1,188	1,002
Total	46,065	1,022	(91)	38	1,246	224	1,113	984
Stocks	-	-	-	-	-	-	-	-
Bonds	34,982	(224)	(149)	(206)	-	224	(75)	(18)
Other	11,082	1,246	58	244	1,246	-	1,188	1,002

* 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

		Six months ended Sep. 30, 2026	YoY change	Six months ended Sep. 30, 2025	Fiscal year ended Mar. 31, 2026
Net business profits (before provision for general reserve for possible loan losses)	(Millions of yen)	10,979	(13,736)	24,715	37,702
Per employee	(Thousands of yen)	3,026	(3,914)	6,940	10,732
Core net business profits	(Millions of yen)	48,971	21,905	27,066	64,116
Per employee	(Thousands of yen)	13,498	5,898	7,600	18,251
Business profits	(Millions of yen)	11,522	(12,036)	23,558	37,402
Per employee	(Thousands of yen)	3,176	(3,439)	6,615	10,646

NCB

		Six months ended Sep. 30, 2026	YoY change	Six months ended Sep. 30, 2025	Fiscal year ended Mar. 31, 2026
Net business profits (before provision for general reserve for possible loan losses)	(Millions of yen)	10,372	(14,036)	24,408	36,944
Per employee	(Thousands of yen)	3,012	(4,218)	7,230	11,087
Core net business profits	(Millions of yen)	48,364	21,605	26,759	63,358
Per employee	(Thousands of yen)	14,047	6,121	7,926	19,015
Core net business profits (excluding gain or loss from cancellation of investment trust)	(Millions of yen)	35,359	10,708	24,651	53,191
Per employee	(Thousands of yen)	10,269	2,968	7,301	15,963
Business profits	(Millions of yen)	10,919	(12,342)	23,261	36,661
Per employee	(Thousands of yen)	3,171	(3,719)	6,890	11,002

The Bank of Nagasaki

		Six months ended Sep. 30, 2026	YoY change	Six months ended Sep. 30, 2025	Fiscal year ended Mar. 31, 2026
Net business profits (before provision for general reserve for possible loan losses)	(Millions of yen)	602	299	303	750
Per employee	(Thousands of yen)	3,258	1,620	1,638	4,145
Core net business profits	(Millions of yen)	602	299	303	751
Per employee	(Thousands of yen)	3,258	1,620	1,638	4,153
Core net business profits (excluding gain or loss from cancellation of investment trust)	(Millions of yen)	564	261	303	751
Per employee	(Thousands of yen)	3,050	1,412	1,638	4,153
Business profits	(Millions of yen)	599	305	294	750
Per employee	(Thousands of yen)	3,241	1,651	1,590	4,145

6. ROE

NNFH (Consolidated)

	Six months ended Sep. 30, 2026	YoY change	Six months ended Sep. 30, 2025	Fiscal year ended Mar. 31, 2026
Net business profits (before provision for general reserve for possible loan losses) basis	4.53 %	(5.30) pt	9.83 %	7.70 %
Profit attributable to owners of parent basis	9.54 %	2.05 pt	7.49 %	6.89 %

NCB

	Six months ended Sep. 30, 2026	YoY change	Six months ended Sep. 30, 2025	Fiscal year ended Mar. 31, 2026
Net business profits (before provision for general reserve for possible loan losses) basis	3.60 %	(5.51) pt	9.11 %	6.81 %
Profit basis	9.48 %	2.32 pt	7.16 %	6.53 %

The Bank of Nagasaki

	Six months ended Sep. 30, 2026	YoY change	Six months ended Sep. 30, 2025	Fiscal year ended Mar. 31, 2026
Net business profits (before provision for general reserve for possible loan losses) basis	5.92 %	2.84 pt	3.08 %	3.77 %
Profit basis	3.85 %	1.95 pt	1.90 %	2.76 %

7. Number of Officers and Employees

NCB

(Persons)

	Sep. 30, 2026	Change from Mar. 31, 2026	Change from Sep. 30, 2025	Mar. 31, 2026	Sep. 30, 2025
Officers	16	0	0	16	16
Executive officers	15	1	0	14	15
Employees	3,619	196	83	3,423	3,536

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

The Bank of Nagasaki

(Persons)

	Sep. 30, 2026	Change from Mar. 31, 2026	Change from Sep. 30, 2025	Mar. 31, 2026	Sep. 30, 2025
Officers	9	0	0	9	9
Executive officers	3	0	(1)	3	4
Employees	203	5	(5)	198	208

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

8. Number of Locations

NCB

(Locations)

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

The Bank of Nagasaki

(Locations)

	Sep. 30, 2026	Change from Mar. 31, 2026	Change from Sep. 30, 2025	Mar. 31, 2026	Sep. 30, 2025
Domestic HQ and branches	24	0	0	24	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]	YoY change	Change from previous forecast*	Fiscal year ended Mar. 31, 2026
Ordinary profit	77,000	18,216	8,000	58,784
Profit attributable to owners of parent	54,000	13,884	6,000	40,116

*Comparison with the financial result forecasts announced on May 12, 2026.

NCB

(Millions of yen)

	Fiscal year ending Mar. 31, 2027 [Forecast]	YoY change	Change from previous forecast*	Fiscal year ended Mar. 31, 2026
Gross operating profit	114,500	4,922	(29,900)	109,578
Expenses	80,400	7,766	0	72,634
Net business profits (before provision for general reserve for possible loan losses)	34,100	(2,844)	(29,900)	36,944
[Core net business profits]	[82,100]	[18,742]	[18,100]	[63,358]
Ordinary profit	69,000	17,774	7,000	51,226
Profit	49,000	13,563	5,500	35,437
Credit cost	7,000	888	0	6,112

*Comparison with the financial result forecasts announced on May 12, 2026.

The Bank of Nagasaki

(Millions of yen)

	Fiscal year ending Mar. 31, 2027 [Forecast]	YoY change	Change from previous forecast*	Fiscal year ended Mar. 31, 2026
Gross operating profit	4,794	600	314	4,194
Expenses	3,623	179	33	3,444
Net business profits (before provision for general reserve for possible loan losses)	1,171	421	281	750
[Core net business profits]	[1,171]	[420]	[281]	[751]
Ordinary profit	1,066	254	256	812
Profit	663	114	183	549
Credit cost	140	178	50	(38)

*Comparison with the financial result forecasts announced on May 12, 2026.

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)

		Sep. 30, 2026	Change from Mar. 31, 2026	Change from Sep. 30, 2025	Mar. 31, 2026	Sep. 30, 2025
Loans to SMEs, etc.	A	7,247,404	45,377	179,625	7,202,027	7,067,779
SMEs		4,565,357	615	74,233	4,564,742	4,491,124
Retail customers		2,682,047	44,763	105,393	2,637,284	2,576,654
Loans and bills discounted	B	10,244,306	(45,231)	481,650	10,289,537	9,762,656
Ratio of loans to SMEs, etc.	A÷B	70.74 %	0.75 pt	(1.65) pt	69.99 %	72.39 %

NCB

(Millions of yen)

		Sep. 30, 2026	Change from Mar. 31, 2026	Change from Sep. 30, 2025	Mar. 31, 2026	Sep. 30, 2025
Loans to SMEs, etc.	A	7,013,890	43,127	177,548	6,970,763	6,836,342
SMEs		4,483,177	(283)	75,329	4,483,460	4,407,848
Retail customers		2,530,713	43,411	102,220	2,487,302	2,428,493
Loans and bills discounted	B	9,947,323	(54,333)	466,892	10,001,656	9,480,431
Ratio of loans to SMEs, etc.	A÷B	70.51 %	0.82 pt	(1.60) pt	69.69 %	72.11 %

The Bank of Nagasaki

(Millions of yen)

		Sep. 30, 2026	Change from Mar. 31, 2026	Change from Sep. 30, 2025	Mar. 31, 2026	Sep. 30, 2025
Loans to SMEs, etc.	A	233,514	2,250	2,077	231,264	231,437
SMEs		82,180	898	(1,096)	81,282	83,276
Retail customers		151,334	1,352	3,173	149,982	148,161
Loans and bills discounted	B	296,982	9,101	14,758	287,881	282,224
Ratio of loans to SMEs, etc.	A÷B	78.62 %	(1.71) pt	(3.38) pt	80.33 %	82.00 %

(2) Personal loans

Two Banks Combined

(Millions of yen)

	Sep. 30, 2026	Change from Mar. 31, 2026	Change from Sep. 30, 2025	Mar. 31, 2026	Sep. 30, 2025
Personal loans	3,658,323	41,543	132,922	3,616,780	3,525,401
Housing loans	3,211,041	16,556	81,102	3,194,485	3,129,939
Customer loans	447,282	24,987	51,821	422,295	395,461

* Housing loans include loans for apartment buildings.

NCB

(Millions of yen)

	Sep. 30, 2026	Change from Mar. 31, 2026	Change from Sep. 30, 2025	Mar. 31, 2026	Sep. 30, 2025
Personal loans	3,496,542	39,732	129,854	3,456,810	3,366,688
Housing loans	3,072,912	16,464	82,078	3,056,448	2,990,834
Customer loans	423,630	23,268	47,776	400,362	375,854

* Housing loans include loans for apartment buildings.

The Bank of Nagasaki

(Millions of yen)

	Sep. 30, 2026	Change from Mar. 31, 2026	Change from Sep. 30, 2025	Mar. 31, 2026	Sep. 30, 2025
Personal loans	161,780	1,810	3,068	159,970	158,712
Housing loans	138,129	92	(976)	138,037	139,105
Customer loans	23,651	1,719	4,044	21,932	19,607

* Housing loans include loans for apartment buildings.

(3) Loans and Bills Discounted by Industry

Two Banks Combined

(Millions of yen)

	Sep. 30, 2026	Change from Mar. 31, 2026	Change from Sep. 30, 2025	Mar. 31, 2026	Sep. 30, 2025
Domestic locations (excluding the special international financial transactions account)	10,244,306	(45,231)	481,650	10,289,537	9,762,656
Manufacturing	549,933	33,826	59,677	516,107	490,256
Agriculture, forestry	33,307	(2,725)	(4,126)	36,032	37,433
Fishery	13,244	(594)	(53)	13,838	13,297
Mining, quarrying, gravel extraction	7,217	974	651	6,243	6,566
Construction	362,030	(3,319)	3,679	365,349	358,351
Electricity, gas, heat, and water supply	202,552	(4,100)	(150)	206,652	202,702
Information and communications	46,108	179	(912)	45,929	47,020
Transportation, postal service	360,511	18,375	42,261	342,136	318,250
Wholesale, retail	839,997	15,654	18,107	824,343	821,890
Finance, insurance	407,663	2,524	(3,980)	405,139	411,643
Real estate, lease	2,359,843	23,043	81,187	2,336,800	2,278,656
Other kinds of services	957,516	(14,965)	(21,048)	972,481	978,564
National and local government	1,422,331	(158,865)	200,964	1,581,196	1,221,367
Other	2,682,048	44,764	105,394	2,637,284	2,576,654

NCB

(Millions of yen)

	Sep. 30, 2026	Change from Mar. 31, 2026	Change from Sep. 30, 2025	Mar. 31, 2026	Sep. 30, 2025
Domestic locations (excluding the special international financial transactions account)	9,947,323	(54,333)	466,892	10,001,656	9,480,431
Manufacturing	539,781	33,119	57,921	506,662	481,860
Agriculture, forestry	32,618	(2,676)	(3,981)	35,294	36,599
Fishery	12,612	(558)	68	13,170	12,544
Mining, quarrying, gravel extraction	6,446	1,078	744	5,368	5,702
Construction	344,730	(3,541)	3,658	348,271	341,072
Electricity, gas, heat, and water supply	197,968	(4,189)	(317)	202,157	198,285
Information and communications	44,693	215	(830)	44,478	45,523
Transportation, postal service	357,234	18,262	41,643	338,972	315,591
Wholesale, retail	830,333	15,694	18,005	814,639	812,328
Finance, insurance	403,536	2,655	(3,719)	400,881	407,255
Real estate, lease	2,326,431	22,302	79,913	2,304,129	2,246,518
Other kinds of services	943,069	(14,684)	(20,788)	957,753	963,857
National and local government	1,377,152	(165,421)	192,355	1,542,573	1,184,797
Other	2,530,713	43,411	102,220	2,487,302	2,428,493

The Bank of Nagasaki

(Millions of yen)

	Sep. 30, 2026	Change from Mar. 31, 2026	Change from Sep. 30, 2025	Mar. 31, 2026	Sep. 30, 2025
Domestic locations (excluding the special international financial transactions account)	296,982	9,101	14,758	287,881	282,224
Manufacturing	10,152	707	1,757	9,445	8,395
Agriculture, forestry	688	(49)	(146)	737	834
Fishery	631	(37)	(122)	668	753
Mining, quarrying, gravel extraction	770	(104)	(94)	874	864
Construction	17,299	221	21	17,078	17,278
Electricity, gas, heat, and water supply	4,583	88	166	4,495	4,417
Information and communications	1,415	(36)	(82)	1,451	1,497
Transportation, postal service	3,277	114	619	3,163	2,658
Wholesale, retail	9,663	(41)	101	9,704	9,562
Finance, insurance	4,126	(132)	(261)	4,258	4,387
Real estate, lease	33,411	740	1,273	32,671	32,138
Other kinds of services	14,447	(281)	(259)	14,728	14,706
National and local government	45,178	6,556	8,608	38,622	36,570
Other	151,334	1,352	3,173	149,982	148,161

(4) Deposits by Entity Type

Two Banks Combined

(Millions of yen)

	Sep. 30, 2026	Change from Mar. 31, 2026	Change from Sep. 30, 2025	Mar. 31, 2026	Sep. 30, 2025
Retail customers	6,881,702	47,469	148,134	6,834,233	6,733,568
Liquid	4,879,500	(125,881)	(120,044)	5,005,381	4,999,544
Fixed	2,002,201	173,349	268,178	1,828,852	1,734,023
General corporations	3,353,061	(196,273)	66,281	3,549,334	3,286,780
Liquid	2,579,148	(71,441)	(75,656)	2,650,589	2,654,804
Fixed	773,912	(124,832)	141,937	898,744	631,975
Financial institutions	183,716	(28,952)	(9,183)	212,668	192,899
Liquid	18,506	2,048	817	16,458	17,689
Fixed	165,209	(31,000)	(10,000)	196,209	175,209
Public funds	641,425	262,178	121,167	379,247	520,258
Liquid	129,414	(6,745)	(60,896)	136,159	190,310
Fixed	512,011	268,923	182,064	243,088	329,947
Total deposits and negotiable certificates of deposit	11,059,906	84,423	326,400	10,975,483	10,733,506
Liquid	7,606,570	(202,018)	(255,778)	7,808,588	7,862,348
Fixed	3,453,336	286,441	582,179	3,166,895	2,871,157

NCB

(Millions of yen)

	Sep. 30, 2026	Change from Mar. 31, 2026	Change from Sep. 30, 2025	Mar. 31, 2026	Sep. 30, 2025
Retail customers	6,672,162	44,291	138,115	6,627,871	6,534,047
Liquid	4,783,986	(124,118)	(119,612)	4,908,104	4,903,598
Fixed	1,888,175	168,409	257,727	1,719,766	1,630,448
General corporations	3,283,449	(199,914)	57,857	3,483,363	3,225,592
Liquid	2,529,758	(70,736)	(79,101)	2,600,494	2,608,859
Fixed	753,690	(129,179)	136,958	882,869	616,732
Financial institutions	183,575	(29,039)	(9,172)	212,614	192,747
Liquid	18,365	1,961	828	16,404	17,537
Fixed	165,209	(31,000)	(10,000)	196,209	175,209
Public funds	621,531	262,699	125,711	358,832	495,820
Liquid	125,431	(10,570)	(60,479)	136,001	185,910
Fixed	496,100	273,270	186,191	222,830	309,909
Total deposits and negotiable certificates of deposit	10,760,719	78,038	312,513	10,682,681	10,448,206
Liquid	7,457,543	(203,462)	(258,363)	7,661,005	7,715,906
Fixed	3,303,176	281,500	570,876	3,021,676	2,732,300

The Bank of Nagasaki

(Millions of yen)

	Sep. 30, 2026	Change from Mar. 31, 2026	Change from Sep. 30, 2025	Mar. 31, 2026	Sep. 30, 2025
Retail customers	209,539	3,178	10,018	206,361	199,521
Liquid	95,513	(1,763)	(432)	97,276	95,945
Fixed	114,025	4,940	10,450	109,085	103,575
General corporations	69,612	3,642	8,424	65,970	61,188
Liquid	49,390	(705)	3,445	50,095	45,945
Fixed	20,222	4,347	4,979	15,875	15,243
Financial institutions	158	98	(1)	60	159
Liquid	158	98	(1)	60	159
Fixed	-	-	-	-	-
Public funds	19,893	(522)	(4,544)	20,415	24,437
Liquid	3,982	3,825	(417)	157	4,399
Fixed	15,911	(4,346)	(4,127)	20,257	20,038
Total deposits and negotiable certificates of deposit	299,204	6,396	13,898	292,808	285,306
Liquid	149,044	1,454	2,594	147,590	146,450
Fixed	150,159	4,941	11,303	145,218	138,856

(5) Assets Under Management

Group Total

(Millions of yen)

	Sep. 30, 2026	Change from Mar. 31, 2026	Change from Sep. 30, 2025	Mar. 31, 2026	Sep. 30, 2025
Two banks combined	1,222,498	101,513	154,343	1,120,985	1,068,155
Investment trusts	535,825	72,804	99,210	463,021	436,615
Insurance	624,966	12,489	30,506	612,477	594,460
Public bonds	41,236	14,856	21,728	26,380	19,508
Foreign currency deposits	20,469	1,364	2,899	19,105	17,570
Nishi-Nippon City TT Securities	623,878	70,212	119,680	553,666	504,198
Total	1,846,376	171,725	274,022	1,674,651	1,572,354
Of which, retail customers	1,546,295	149,066	217,024	1,397,229	1,329,271

NCB

(Millions of yen)

	Sep. 30, 2026	Change from Mar. 31, 2026	Change from Sep. 30, 2025	Mar. 31, 2026	Sep. 30, 2025
Investment trusts	509,262	69,022	95,099	440,240	414,163
Insurance	585,370	13,011	30,125	572,359	555,245
Public bonds	39,948	14,407	20,987	25,541	18,961
Foreign currency deposits	20,469	1,364	2,899	19,105	17,570
Total	1,155,050	97,803	149,109	1,057,247	1,005,941
Of which, retail customers	1,092,718	91,650	139,860	1,001,068	952,858

The Bank of Nagasaki

(Millions of yen)

	Sep. 30, 2026	Change from Mar. 31, 2026	Change from Sep. 30, 2025	Mar. 31, 2026	Sep. 30, 2025
Investment trusts	26,562	3,782	4,110	22,780	22,452
Insurance	39,596	(521)	382	40,117	39,214
Public bonds	1,288	449	742	839	546
Foreign currency deposits	-	-	-	-	-
Total	67,447	3,710	5,233	63,737	62,214
Of which, retail customers	65,897	3,664	5,063	62,233	60,834

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)

		Sep. 30, 2026	Change from Mar. 31, 2026	Change from Sep. 30, 2025	Mar. 31, 2026	Sep. 30, 2025
Claims against bankrupt and quasi-bankrupt obligors		16,640	793	(225)	15,847	16,865
Doubtful claims		92,881	(5,043)	3,581	97,924	89,300
Substandard claims		39,401	(646)	(4,076)	40,047	43,477
Loans overdue for three months or more		259	161	(66)	98	325
Restructured loans		39,141	(807)	(4,011)	39,948	43,152
Total	A	148,923	(4,895)	(720)	153,818	149,643
(Amount of partial direct write-off)		7,559	848	(2,481)	6,711	10,040
Sub-performing claims excluding substandard claims		608,179	(8,834)	(19,114)	617,013	627,293
Performing claims		9,521,356	(28,200)	501,672	9,549,556	9,019,684
Normal claims		10,129,535	(37,034)	482,557	10,166,569	9,646,978
Total credit amount	B	10,278,459	(41,929)	481,838	10,320,388	9,796,621
Ratio of non-performing claims	A÷B	1.44 %	(0.05) pt	(0.08) pt	1.49 %	1.52 %

*"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		9,106	(375)	(992)	9,481	10,098
Doubtful claims		71,246	(2,041)	2,096	73,287	69,150
Substandard claims		13,401	(316)	(1,546)	13,717	14,947
Collateral, guarantees, etc.	C	93,753	(2,733)	(442)	96,486	94,195
Claims against bankrupt and quasi-bankrupt obligors		7,534	1,169	767	6,365	6,767
Doubtful claims		14,722	(2,166)	1,054	16,888	13,668
Substandard claims		5,067	(244)	(852)	5,311	5,919
Allowance for loan losses, etc.	D	27,324	(1,241)	969	28,565	26,355
Claims against bankrupt and quasi-bankrupt obligors		16,640	793	(225)	15,847	16,865
Doubtful claims		85,968	(4,207)	3,150	90,175	82,818
Substandard claims		18,469	(559)	(2,397)	19,028	20,866
Coverage amount	E=C+D	121,078	(3,973)	527	125,051	120,551

■ Coverage ratio

Claims against bankrupt and quasi-bankrupt obligors		100.00 %	0.00 pt	0.00 pt	100.00 %	100.00 %
Doubtful claims		92.55 %	0.47 pt	(0.19) pt	92.08 %	92.74 %
Substandard claims		46.87 %	(0.64) pt	(1.12) pt	47.51 %	47.99 %
Coverage ratio	E÷A	81.30 %	0.01 pt	0.75 pt	81.29 %	80.55 %

■ 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		68.04 %	(0.50) pt	0.21 pt	68.54 %	67.83 %
Substandard claims		19.49 %	(0.68) pt	(1.25) pt	20.17 %	20.74 %
Loan-loss reserve ratio	D÷(A-C)	49.52 %	(0.30) pt	1.99 pt	49.82 %	47.53 %

NCB

(Millions of yen)

		Sep. 30, 2026	Change from Mar. 31, 2026	Change from Sep. 30, 2025	Mar. 31, 2026	Sep. 30, 2025
Claims against bankrupt and quasi-bankrupt obligors		16,304	652	(304)	15,652	16,608
Doubtful claims		90,205	(4,875)	3,777	95,080	86,428
Substandard claims		38,700	(750)	(4,430)	39,450	43,130
Loans overdue for three months or more		259	161	(66)	98	325
Restructured loans		38,440	(912)	(4,364)	39,352	42,804
Total	A	145,210	(4,974)	(957)	150,184	146,167
(Amount of partial direct write-off)		7,513	845	(2,484)	6,668	9,997
Sub-performing claims excluding substandard claims		591,814	(9,424)	(19,006)	601,238	610,820
Performing claims		9,244,239	(36,645)	487,011	9,280,884	8,757,228
Normal claims		9,836,053	(46,070)	468,005	9,882,123	9,368,048
Total credit amount	B	9,981,263	(51,045)	467,048	10,032,308	9,514,215
Ratio of non-performing claims	A÷B	1.45 %	(0.04) pt	(0.08) pt	1.49 %	1.53 %

*"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		8,775	(519)	(1,073)	9,294	9,848
Doubtful claims		68,755	(1,888)	2,177	70,643	66,578
Substandard claims		13,221	(297)	(1,658)	13,518	14,879
Collateral, guarantees, etc.	C	90,752	(2,703)	(554)	93,455	91,306
Claims against bankrupt and quasi-bankrupt obligors		7,528	1,170	768	6,358	6,760
Doubtful claims		14,673	(2,166)	1,111	16,839	13,562
Substandard claims		5,037	(247)	(865)	5,284	5,902
Allowance for loan losses, etc.	D	27,239	(1,244)	1,014	28,483	26,225
Claims against bankrupt and quasi-bankrupt obligors		16,304	652	(304)	15,652	16,608
Doubtful claims		83,428	(4,055)	3,288	87,483	80,140
Substandard claims		18,259	(543)	(2,523)	18,802	20,782
Coverage amount	E=C+D	117,991	(3,947)	460	121,938	117,531

■ Coverage ratio

Claims against bankrupt and quasi-bankrupt obligors		100.00 %	0.00 pt	0.00 pt	100.00 %	100.00 %
Doubtful claims		92.48 %	0.48 pt	(0.24) pt	92.00 %	92.72 %
Substandard claims		47.18 %	(0.48) pt	(1.00) pt	47.66 %	48.18 %
Coverage ratio	E÷A	81.25 %	0.06 pt	0.85 pt	81.19 %	80.40 %

■ 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		68.40 %	(0.50) pt	0.08 pt	68.90 %	68.32 %
Substandard claims		19.77 %	(0.60) pt	(1.12) pt	20.37 %	20.89 %
Loan-loss reserve ratio	D÷(A-C)	50.01 %	(0.19) pt	2.21 pt	50.20 %	47.80 %

The Bank of Nagasaki

(Millions of yen)

		Sep. 30, 2026	Change from Mar. 31, 2026	Change from Sep. 30, 2025	Mar. 31, 2026	Sep. 30, 2025
Claims against bankrupt and quasi-bankrupt obligors		336	142	79	194	257
Doubtful claims		2,676	(167)	(196)	2,843	2,872
Substandard claims		700	104	353	596	347
Loans overdue for three months or more		-	-	-	-	-
Restructured loans		700	104	353	596	347
Total	A	3,713	80	237	3,633	3,476
(Amount of partial direct write-off)		46	3	3	43	43
Sub-performing claims excluding substandard claims		16,365	591	(108)	15,774	16,473
Performing claims		277,116	8,445	14,660	268,671	262,456
Normal claims		293,481	9,035	14,552	284,446	278,929
Total credit amount	B	297,195	9,115	14,789	288,080	282,406
Ratio of non-performing claims	A÷B	1.24 %	(0.02) pt	0.01 pt	1.26 %	1.23 %

*"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		330	143	81	187	249
Doubtful claims		2,490	(153)	(81)	2,643	2,571
Substandard claims		179	(20)	111	199	68
Collateral, guarantees, etc.	C	3,001	(29)	112	3,030	2,889
Claims against bankrupt and quasi-bankrupt obligors		5	(1)	(2)	6	7
Doubtful claims		49	1	(57)	48	106
Substandard claims		30	4	14	26	16
Allowance for loan losses, etc.	D	85	3	(44)	82	129
Claims against bankrupt and quasi-bankrupt obligors		336	142	79	194	257
Doubtful claims		2,540	(152)	(137)	2,692	2,677
Substandard claims		209	(17)	125	226	84
Coverage amount	E=C+D	3,087	(25)	68	3,112	3,019

■ Coverage ratio

Claims against bankrupt and quasi-bankrupt obligors		100.00 %	0.00 pt	0.00 pt	100.00 %	100.00 %
Doubtful claims		94.92 %	0.23 pt	1.70 pt	94.69 %	93.22 %
Substandard claims		29.97 %	(7.96) pt	5.59 pt	37.93 %	24.38 %
Coverage ratio	E÷A	83.12 %	(2.54) pt	(3.73) pt	85.66 %	86.85 %

■ 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		26.67 %	2.26 pt	(8.61) pt	24.41 %	35.28 %
Substandard claims		5.82 %	(0.94) pt	0.00 pt	6.76 %	5.82 %
Loan-loss reserve ratio	D÷(A-C)	12.03 %	(1.61) pt	(10.07) pt	13.64 %	22.10 %

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

Two Banks Combined

(Millions of yen)

	Sep. 30, 2026	Change from Mar. 31, 2026	Change from Sep. 30, 2025	Mar. 31, 2026	Sep. 30, 2025
Domestic locations (excluding the special international financial transactions account)	148,923	(4,895)	(720)	153,818	149,643
Manufacturing	14,766	329	1,455	14,437	13,311
Agriculture, forestry	1,204	(29)	46	1,233	1,158
Fishery	269	(4)	(8)	273	277
Mining, quarrying, gravel extraction	203	(421)	(10)	624	213
Construction	13,520	161	271	13,359	13,249
Electricity, gas, heat, and water supply	1,835	18	123	1,817	1,712
Information and communications	1,402	(115)	130	1,517	1,272
Transportation, postal service	5,077	151	(109)	4,926	5,186
Wholesale, retail	28,921	(2,057)	(258)	30,978	29,179
Finance, insurance	153	(3)	(573)	156	726
Real estate, lease	17,472	(360)	(700)	17,832	18,172
Other kinds of services	54,135	(2,498)	(1,280)	56,633	55,415
National and local government	-	-	-	-	-
Other	9,959	(68)	192	10,027	9,767

NCB

(Millions of yen)

	Sep. 30, 2026	Change from Mar. 31, 2026	Change from Sep. 30, 2025	Mar. 31, 2026	Sep. 30, 2025
Domestic locations (excluding the special international financial transactions account)	145,210	(4,974)	(957)	150,184	146,167
Manufacturing	14,093	212	1,247	13,881	12,846
Agriculture, forestry	1,199	(29)	46	1,228	1,153
Fishery	268	(4)	(8)	272	276
Mining, quarrying, gravel extraction	203	(421)	(10)	624	213
Construction	12,822	167	356	12,655	12,466
Electricity, gas, heat, and water supply	1,763	(6)	101	1,769	1,662
Information and communications	1,402	(115)	130	1,517	1,272
Transportation, postal service	4,875	166	(108)	4,709	4,983
Wholesale, retail	28,290	(2,162)	(329)	30,452	28,619
Finance, insurance	153	(3)	(573)	156	726
Real estate, lease	17,152	(267)	(677)	17,419	17,829
Other kinds of services	53,487	(2,407)	(1,277)	55,894	54,764
National and local government	-	-	-	-	-
Other	9,496	(106)	144	9,602	9,352

The Bank of Nagasaki

(Millions of yen)

	Sep. 30, 2026	Change from Mar. 31, 2026	Change from Sep. 30, 2025	Mar. 31, 2026	Sep. 30, 2025
Domestic locations (excluding the special international financial transactions account)	3,713	80	237	3,633	3,476
Manufacturing	672	117	208	555	464
Agriculture, forestry	4	(1)	(1)	5	5
Fishery	1	0	0	1	1
Mining, quarrying, gravel extraction	-	-	-	-	-
Construction	697	(6)	(86)	703	783
Electricity, gas, heat, and water supply	72	24	23	48	49
Information and communications	-	-	-	-	-
Transportation, postal service	202	(14)	0	216	202
Wholesale, retail	630	104	71	526	559
Finance, insurance	-	-	-	-	-
Real estate, lease	320	(92)	(23)	412	343
Other kinds of services	648	(91)	(2)	739	650
National and local government	-	-	-	-	-
Other	463	38	48	425	415

(3) Self-assessment Results and Loans Disclosed Based on the FRA and Risk-management Loans (Sep. 30, 2026)

NCB

(100 million yen)

Classifications by self-assessment					Loans classified based on the FRA	Risk-management loans
Borrower classification	Grade classification					
	Unclassified	II	III	IV		
Target…total credit accounts					Target…total credit accounts	
Bankrupt 43 [3]	Collateral and guarantees, etc. 1.5 billion yen Allowances 2.8 billion yen 31 [3]	12 [0]	Provision in full amount - [-]	Write-off and provision in full amount - [-]	Claims against bankrupt and quasi-bankrupt obligors Coverage ratio 100.00% 163 [7]	
De facto bankrupt 119 [4]	Collateral and guarantees, etc. 7.1 billion yen Allowances 4.7 billion yen 84 [3]	34 [0]	Provision in full amount - [-]	Write-off and provision in full amount - [-]		
Potentially bankrupt 902 [(48)]	Collateral and guarantees, etc. 68.7 billion yen Allowances 14.6 billion yen 632 [(26)]	201 [(14)]	Provision in necessary amount 67 [(8)]		Doubtful claims Coverage ratio 92.48% 902 [(48)]	
Sub-performing 6,305 [(101)]	Substandard 569 [(14)]	70 [(3)]	499 [(10)]		Substandard claims Coverage ratio 47.18% 387 [(7)]	Loans overdue for three months or more 2 [2]
						Restructured loans 384 [(9)]
	Sub-performing other than substandard 5,735 [(88)]	1,408 [39]	4,327 [(126)]			
					《Subtotal》 Coverage ratio 81.25% 1,452 [(49)]	
Performing 92,442 [(366)]	92,442 [(366)]				Normal claims 98,360 [(461)]	
《Total》 Total credit amount 99,812 [(511)]	94,669 [(351)]	5,075 [(151)]	67 [(8)]	- [-]	《Total》 Total credit amount 99,812 [(511)]	

* Each figure in brackets at lower lines presents changes from March 31, 2026.

*"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 billion yen)

Classifications by self-assessment					Loans classified based on the FRA	Risk-management loans
Borrower classification	Grade classification					
	Unclassified	II	III	IV		
Target…total credit accounts					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 - [-]	Claims against bankrupt and quasi-bankrupt obligors Coverage ratio 100.00% 3 [2]	
De facto bankrupt 3 [2]	Collateral and guarantees, etc. 0.3 billion yen Allowances 0.0 billion yen 2 [1]	0 [0]	Provision in full amount - [-]	Write-off and provision in full amount - [-]		
Potentially bankrupt 26 [(2)]	Collateral and guarantees, etc. 2.4 billion yen Allowances 0.0 billion yen 23 [(1)]	2 [0]	Provision in necessary amount 1 [0]		Doubtful claims Coverage ratio 94.92% 26 [(2)]	
Sub-performing 170 [7] — Substandard 7 [1]	0 [0]	7 [1]			Substandard claims Coverage ratio 29.97% 7 [2]	Loans overdue for three months or more - [-] Restructured loans 7 [2]
Sub-performing 170 [7] — Sub-performing other than substandard 162 [5]	93 [0]	68 [5]			《Subtotal》 Coverage ratio 83.12% 37 [1]	
Performing 2,771 [85]	2,771 [85]				Normal claims 2,934 [90]	
《Total》 Total credit amount 2,971 [91]	2,891 [85]	79 [6]	1 [0]	- [-]	《Total》 Total credit amount 2,971 [91]	

* Each figure in brackets at lower lines presents changes from March 31, 2026.
*"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)

	Sep. 30, 2026	Change from Mar. 31, 2026	Change from Sep. 30, 2025	Mar. 31, 2026	Sep. 30, 2025
Allowance for Loan Losses	37,391	(1,540)	421	38,931	36,970
General reserve for possible loan losses	15,036	(544)	(1,400)	15,580	16,436
Specific reserve for possible loan losses	22,354	(997)	1,820	23,351	20,534
Provision for contingent loss	1,446	178	274	1,268	1,172

NCB

(Millions of yen)

	Sep. 30, 2026	Change from Mar. 31, 2026	Change from Sep. 30, 2025	Mar. 31, 2026	Sep. 30, 2025
Allowance for Loan Losses	37,249	(1,544)	467	38,793	36,782
General reserve for possible loan losses	14,950	(547)	(1,411)	15,497	16,361
Specific reserve for possible loan losses	22,299	(997)	1,879	23,296	20,420
Provision for contingent loss	1,370	155	254	1,215	1,116

The Bank of Nagasaki

(Millions of yen)

	Sep. 30, 2026	Change from Mar. 31, 2026	Change from Sep. 30, 2025	Mar. 31, 2026	Sep. 30, 2025
Allowance for Loan Losses	141	3	(47)	138	188
General reserve for possible loan losses	86	4	12	82	74
Specific reserve for possible loan losses	55	0	(58)	55	113
Provision for contingent loss	76	23	20	53	56

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

NCB

■ Balance Sheet

(Millions of yen)

	Sep. 30, 2026	Change from Mar. 31, 2026	Change from Sep. 30, 2025	Mar. 31, 2026	Sep. 30, 2025
Cash and due from banks	1,344,288	12,276	(190,025)	1,332,012	1,534,313
Call loans	175,000	115,000	(20,000)	60,000	195,000
Money held in trust	10,269	(1,411)	(1,441)	11,680	11,710
Securities	1,922,563	68,543	207,512	1,854,020	1,715,051
Loans and bills discounted	9,947,323	(54,333)	466,892	10,001,656	9,480,431
Foreign exchanges	7,448	(907)	(312)	8,355	7,760
Other assets	48,255	5,067	10,203	43,188	38,052
Tangible fixed assets	141,082	32	32,327	141,050	108,755
Intangible fixed assets	6,868	(392)	1,264	7,260	5,604
Prepaid pension costs	33,375	2,122	4,176	31,253	29,199
Deferred tax assets	8,374	604	5,630	7,770	2,744
Customers' liabilities for acceptances and guarantees	15,491	2,504	742	12,987	14,749
Allowance for loan losses	(37,249)	1,544	(467)	(38,793)	(36,782)
Allowance for investment loss	(439)	0	(3)	(439)	(436)
Total assets	13,622,651	150,648	516,496	13,472,003	13,106,155
Deposits	10,303,843	64,763	289,513	10,239,080	10,014,330
Negotiable certificates of deposit	456,876	13,275	23,000	443,601	433,876
Call money	83,476	32,312	9,669	51,164	73,807
Securities sold under repurchase agreements	143,322	(56,434)	(68,896)	199,756	212,218
Cash collateral received for securities lent	655,885	174,769	554,238	481,116	101,647
Borrowed money	1,223,595	(104,708)	(337,703)	1,328,303	1,561,298
Foreign exchanges	529	(165)	164	694	365
Borrowed money from trust account	9,882	562	1,006	9,320	8,876
Other liabilities	130,998	7,270	12,613	123,728	118,385
Provision for share awards for directors (and other officers)	21	21	21	-	-
Reserve for employee retirement benefits	122	(90)	(83)	212	205
Provision for reimbursement of deposits	123	(9)	(64)	132	187
Provision for contingent loss	1,370	155	254	1,215	1,116
Deferred tax liabilities for land revaluation	14,713	0	0	14,713	14,713
Acceptances and guarantees	15,491	2,504	742	12,987	14,749
Total liabilities	13,040,254	134,224	484,475	12,906,030	12,555,779
Share capital	85,745	0	0	85,745	85,745
Capital surplus	85,684	0	0	85,684	85,684
Legal capital surplus	85,684	0	0	85,684	85,684
Retained earnings	366,595	18,758	28,562	347,837	338,033
Legal retained earnings	61	0	0	61	61
Other retained earnings	366,534	18,758	28,562	347,776	337,972
[Total shareholders' equity]	[538,025]	[18,758]	[28,562]	[519,267]	[509,463]
Valuation difference on available-for-sale securities	14,898	(2,531)	3,127	17,429	11,771
Deferred gains or losses on hedges	4	1	4	3	(0)
Revaluation reserve for land	29,468	196	327	29,272	29,141
[Total valuation and translation adjustments]	[44,372]	[(2,333)]	[3,461]	[46,705]	[40,911]
Total net assets	582,397	16,424	32,022	565,973	550,375
Total liabilities and net assets	13,622,651	150,648	516,496	13,472,003	13,106,155

NCB

■ Statements of Income

(Millions of yen)

	Six months ended Sep. 30, 2026	YoY change	Six months ended Sep. 30, 2025	Fiscal year ended Mar. 31, 2026
Ordinary income	153,665	57,590	96,075	217,676
Interest income	108,904	33,523	75,381	164,559
(of which, interest on loans and discounts)	73,258	17,359	55,899	117,819
(of which, interest and dividends on securities)	30,340	14,989	15,351	38,320
Trust fees	57	41	16	52
Fees and commissions	14,641	790	13,851	29,771
Gain on trading account transactions	21	17	4	13
Other operating income	838	245	593	1,503
Other ordinary income	29,203	22,976	6,227	21,775
Ordinary expenses	115,385	46,860	68,525	166,449
Interest expenses	28,478	9,585	18,893	40,909
(of which, interest on deposits)	17,497	8,420	9,077	20,678
(of which, interest on negotiable certificates of deposit)	1,684	571	1,113	2,623
Fees and commissions payments	8,407	662	7,745	18,417
Other operating expenses	38,254	35,790	2,464	27,019
General and administrative expenses	38,211	1,219	36,992	72,723
Other ordinary expenses	2,033	(396)	2,429	7,379
Ordinary profit	38,280	10,731	27,549	51,226
Extraordinary income	1,153	1,119	34	49
Gain on disposal of non-current assets	1,153	1,119	34	49
Extraordinary losses	248	11	237	676
Loss on disposal of non-current assets	241	4	237	611
Impairment losses	6	6	-	64
Profit before income taxes	39,184	11,838	27,346	50,599
Total income taxes	11,886	3,724	8,162	15,162
Income taxes - current	11,335	2,484	8,851	23,519
Income taxes - deferred	550	1,239	(689)	(8,357)
Profit	27,298	8,114	19,184	35,437

The Bank of Nagasaki

■ Balance Sheet

(Millions of yen)

	Sep. 30, 2026	Change from Mar. 31, 2026	Change from Sep. 30, 2025	Mar. 31, 2026	Sep. 30, 2025
Cash and due from banks	46,644	(7,262)	(9,222)	53,906	55,866
Securities	47,127	14,517	24,693	32,610	22,434
Loans and bills discounted	296,982	9,101	14,758	287,881	282,224
Other assets	696	58	209	638	487
Tangible fixed assets	4,357	(18)	14	4,375	4,343
Intangible fixed assets	154	5	(1)	149	155
Prepaid pension costs	209	29	47	180	162
Customers' liabilities for acceptances and guarantees	8	0	(1)	8	9
Allowance for loan losses	(141)	(3)	47	(138)	(188)
Allowance for investment loss	(42)	0	0	(42)	(42)
Total assets	395,997	16,429	30,545	379,568	365,452
Deposits	297,104	6,396	13,678	290,708	283,426
Negotiable certificates of deposit	2,100	0	220	2,100	1,880
Call money	70,000	10,000	20,000	60,000	50,000
Borrowed money	2,600	(800)	(3,800)	3,400	6,400
Other liabilities	2,814	601	(360)	2,213	3,174
Reserve for employee retirement benefits	10	(3)	0	13	10
Provision for retirement benefits for directors (and other officers)	98	(10)	(1)	108	99
Provision for reimbursement of deposits	13	1	(4)	12	17
Provision for contingent loss	76	23	20	53	56
Deferred tax liabilities	271	8	91	263	180
Deferred tax liabilities for land revaluation	503	0	0	503	503
Acceptances and guarantees	8	0	(1)	8	9
Total liabilities	375,601	16,217	29,843	359,384	345,758
Share capital	7,621	0	0	7,621	7,621
Capital surplus	5,963	0	0	5,963	5,963
Legal capital surplus	3,500	0	0	3,500	3,500
Other capital surplus	2,463	0	0	2,463	2,463
Retained earnings	4,862	172	534	4,690	4,328
Legal retained earnings	345	44	44	301	301
Other retained earnings	4,517	128	490	4,389	4,027
[Total shareholders' equity]	[18,448]	[172]	[534]	[18,276]	[17,914]
Valuation difference on available-for-sale securities	855	40	167	815	688
Revaluation reserve for land	1,091	0	0	1,091	1,091
[Total valuation and translation adjustments]	[1,947]	[40]	[168]	[1,907]	[1,779]
Total net assets	20,395	212	701	20,183	19,694
Total liabilities and net assets	395,997	16,429	30,545	379,568	365,452

The Bank of Nagasaki

■ Statements of Income

(Millions of yen)

	Six months ended Sep. 30, 2026	YoY change	Six months ended Sep. 30, 2025	Fiscal year ended Mar. 31, 2026
Ordinary income	3,554	700	2,854	6,031
Interest income	3,147	661	2,486	5,184
(of which, interest on loans and discounts)	2,506	423	2,083	4,314
(of which, interest and dividends on securities)	423	164	259	543
Fees and commissions	399	40	359	779
Other ordinary income	7	(1)	8	67
Ordinary expenses	2,976	424	2,552	5,219
Interest expenses	532	262	270	633
(of which, interest on deposits)	527	260	267	628
(of which, interest on negotiable certificates of deposit)	4	2	2	5
Fees and commissions payments	644	39	605	1,134
Other operating expenses	-	-	-	1
General and administrative expenses	1,750	88	1,662	3,434
Other ordinary expenses	50	36	14	15
Ordinary profit	577	276	301	812
Extraordinary income	-	-	-	-
Extraordinary losses	0	(12)	12	13
Loss on disposal of non-current assets	0	0	0	0
Other	-	(12)	12	12
Profit before income taxes	577	288	289	799
Total income taxes	185	84	101	250
Income taxes - current	195	109	86	209
Income taxes - deferred	(10)	(25)	15	40
Profit	391	204	187	549

NNFH Nishi-Nippon Financial Holdings, Inc.

Financial Highlights for the Six Months Ended September 30, 2026

November 10, 2026
Attachment to the Financial Results for the Six Months Ended September 30, 2026

Contents

(page)

1. Financial Results for the Six Months Ended September 30, 2026 2-6
   - (1) Profit and Loss 2
   - (2) Loans and Bills Discounted 3
   - (3) Deposits and Negotiable Certificates of Deposit 4
   - (4) Asset under Management 5
   - (5) Securities 5
   - (6) Loans Disclosed Based on the Financial Reconstruction Act (FRA) 6
   - (7) Capital Adequacy Ratio 6

2. Financial Result Forecasts for the Fiscal Year Ending March 31, 2027 7

1. Financial Results for the Six Months Ended September 30, 2026
(1) Profit and Loss

(Millions of yen)

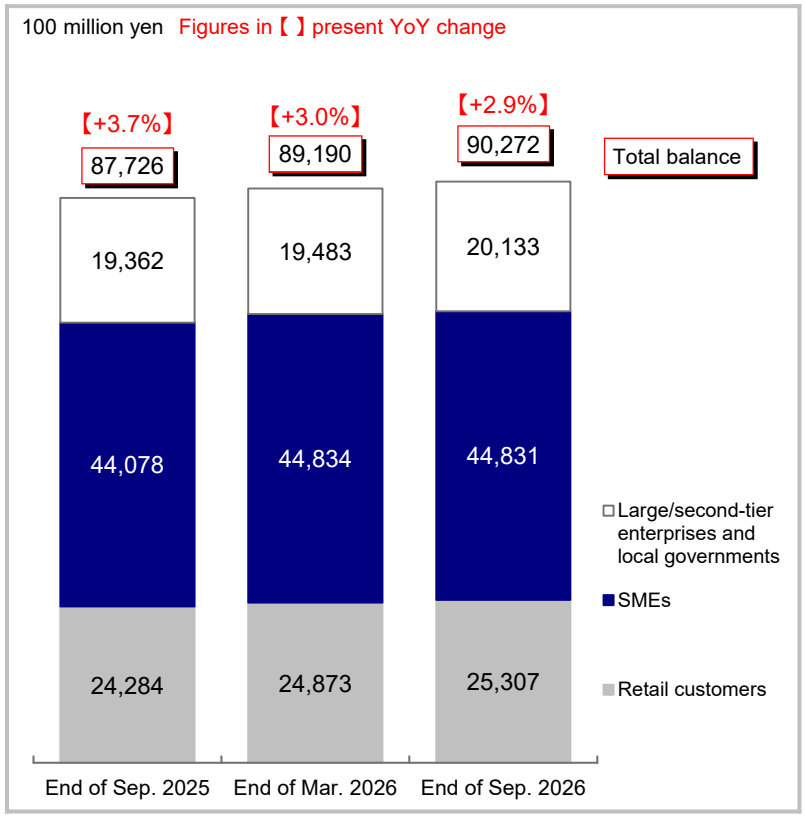
		NNFH (consolidated)			NCB			The Bank of Nagasaki		
		Six months ended Sep. 30, 2026	YoY change	Six months ended Sep. 30, 2025	Six months ended Sep. 30, 2026	YoY change	Six months ended Sep. 30, 2025	Six months ended Sep. 30, 2026	YoY change	Six months ended Sep. 30, 2025
1	**Ordinary income**	**168,795**	**58,559**	**110,236**	**153,665**	**57,590**	**96,075**	**3,554**	**700**	**2,854**
2	Gross operating profit	60,631	(10,751)	71,382	49,341	(11,414)	60,755	2,369	399	1,970
3	Net interest income	84,060	24,274	59,786	80,445	23,946	56,499	2,615	399	2,216
4	[of which, interest on loans and discounts]	[75,664]	[17,647]	[58,017]	[73,258]	[17,359]	[55,899]	[2,506]	[423]	[2,083]
5	[of which, interest on deposits and negotiable certificates of deposit]	[19,667]	[9,228]	[10,439]	[19,182]	[8,991]	[10,191]	[532]	[262]	[270]
6	Fees and commissions	13,175	439	12,736	6,290	168	6,122	(245)	1	(246)
7	Gain on trading account transactions	178	(59)	237	21	17	4	-	-	-
8	Other operating income	(36,783)	(35,405)	(1,378)	(37,415)	(35,545)	(1,870)	-	-	-
9	[of which, net gains (losses) related to bonds]	[(37,991)]	[(35,641)]	[(2,350)]	[(37,991)]	[(35,641)]	[(2,350)]	[-]	[-]	[-]
10	Expenses	46,396	2,879	43,517	38,968	2,622	36,346	1,767	100	1,667
11	**Net business profits**	**14,234**	**(13,631)**	**27,865**	**10,372**	**(14,036)**	**24,408**	**602**	**299**	**303**
12	**Core net business profits**	**52,226**	**22,010**	**30,216**	**48,364**	**21,605**	**26,759**	**602**	**299**	**303**
13	Gains (losses) on equity securities	28,430	22,471	5,959	28,224	22,465	5,759	-	-	-
14	Credit cost	923	(1,856)	2,779	471	(1,560)	2,031	43	32	11
15	Other non-recurring gains (losses)	813	948	(135)	154	740	(586)	17	8	9
16	**Ordinary profit**	**42,555**	**11,646**	**30,909**	**38,280**	**10,731**	**27,549**	**577**	**276**	**301**
17	Extraordinary income (losses)	815	1,031	(216)	904	1,106	(202)	(0)	12	(12)
18	Income taxes	13,172	3,947	9,225	11,886	3,724	8,162	185	84	101
19	Profit attributable to non-controlling interests	242	14	228						
20	**Profit (attributable to owners of parent for the consolidated profit)**	**29,955**	**8,716**	**21,239**	**27,298**	**8,114**	**19,184**	**391**	**204**	**187**

NNFH (consolidated)	NCB	The Bank of Nagasaki
• Income and profit increased year-on-year (YoY). • Other operating income decreased, but profit grew due to increases in net interest income, gains (losses) on equity securities, etc.	• Income and profit increased year-on-year (YoY). • Other operating income decreased, but profit grew due to increases in net interest income, gains (losses) on equity securities, etc.	• Income and profit increased year-on-year (YoY). • Profit grew due to increases in net interest income, etc.

1. Financial Results for the Six Months Ended September 30, 2026
(2) Loans and Bills Discounted

NCB

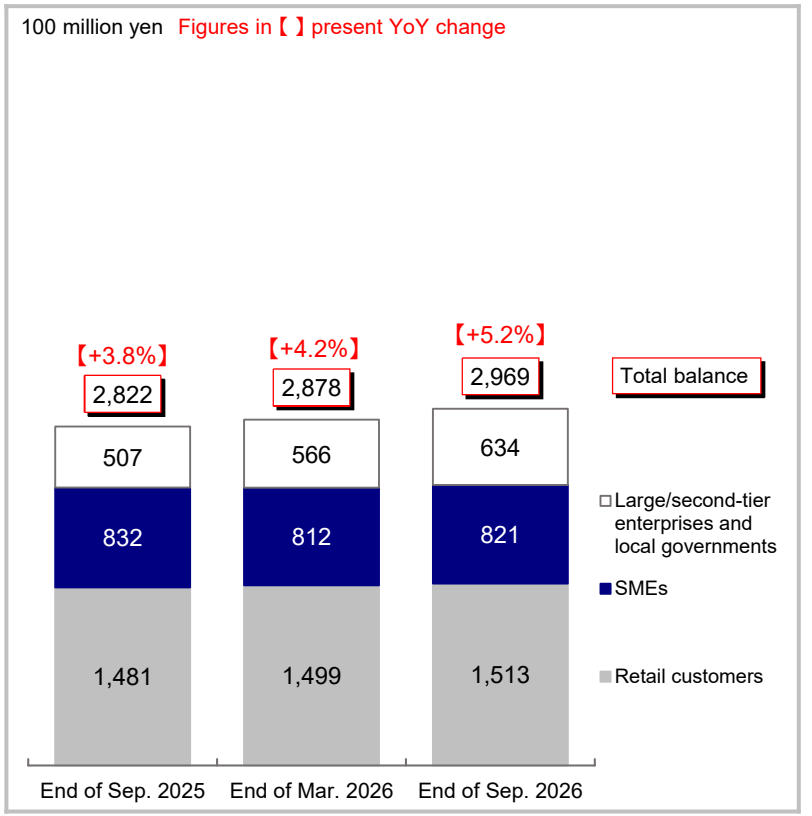
Loan balance



* Excluding loans to MOF

The Bank of Nagasaki

Loan balance



* Excluding loans to MOF

NCB

- Loan balances increased for retail customers, SMEs, and large/second-tier enterprises and local governments, amounting to 9,027.2 billion yen (up 2.9% from the end of September 2025).

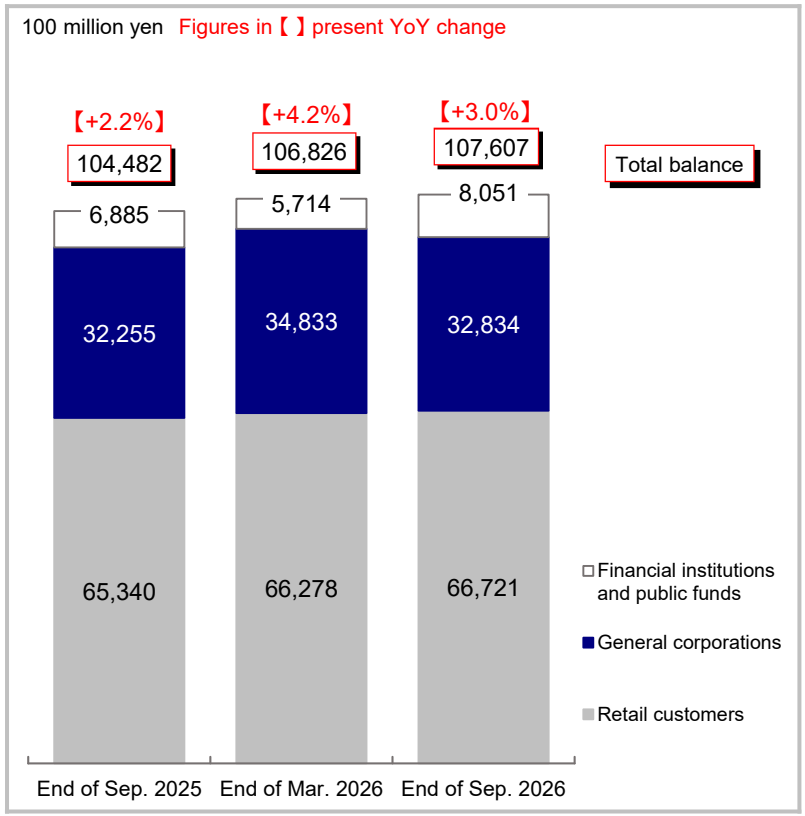
The Bank of Nagasaki

- Loan balances decreased for SMEs, but increased for retail customers and large/second-tier enterprises and local governments, amounting to 296.9 billion yen (up 5.2% from the end of September 2025).

1. Financial Results for the Six Months Ended September 30, 2026
(3) Deposits and Negotiable Certificates of Deposit

NCB

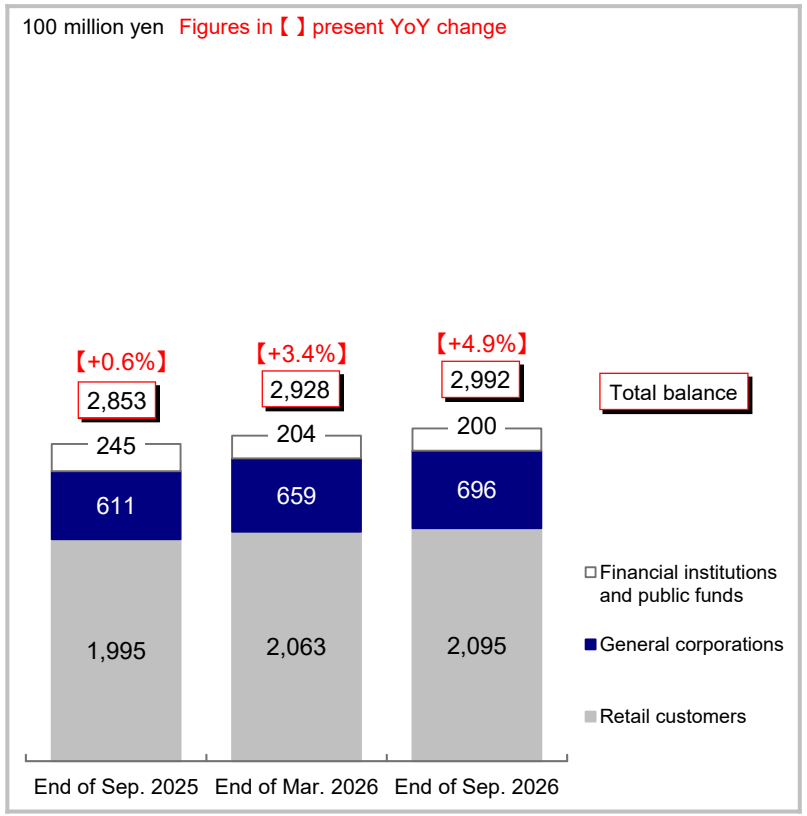
Balance of deposits and negotiable certificates of deposit



- Balances of deposits and negotiable certificates of deposit increased for retail customers, general corporations, and financial institutions and public funds, amounting to 10,760.7 billion yen (up 3.0% from the end of September 2025).

The Bank of Nagasaki

Balance of deposits and negotiable certificates of deposit

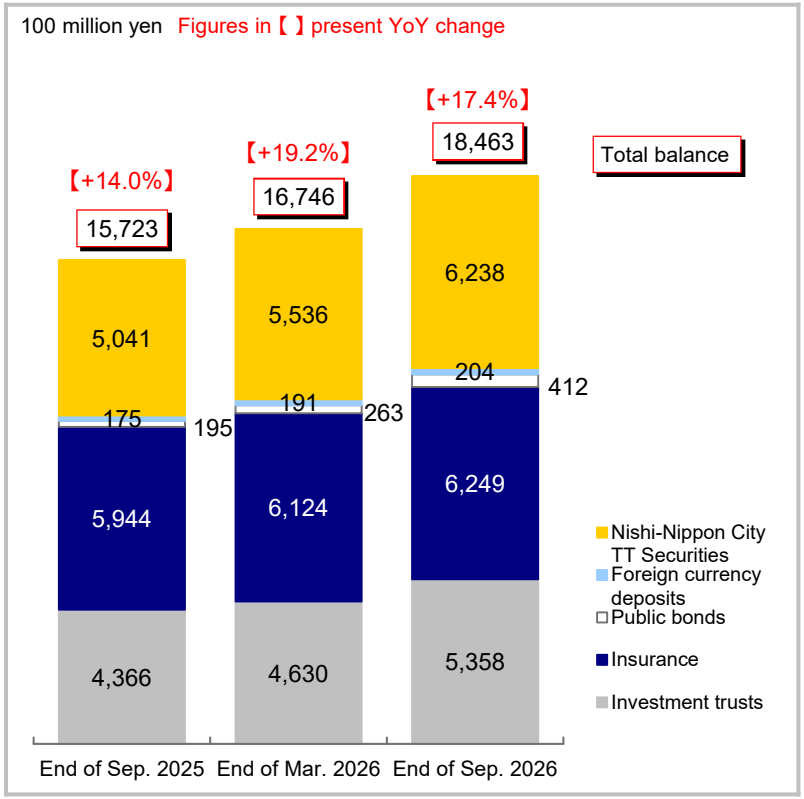


- Balances of deposits and negotiable certificates of deposit decreased for financial institutions and public funds, but increased for retail customers and general corporations, amounting to 299.2 billion yen (up 4.9% from the end of September 2025).

1. Financial Results for the Six Months Ended September 30, 2026
(4) Asset under Management (5) Securities

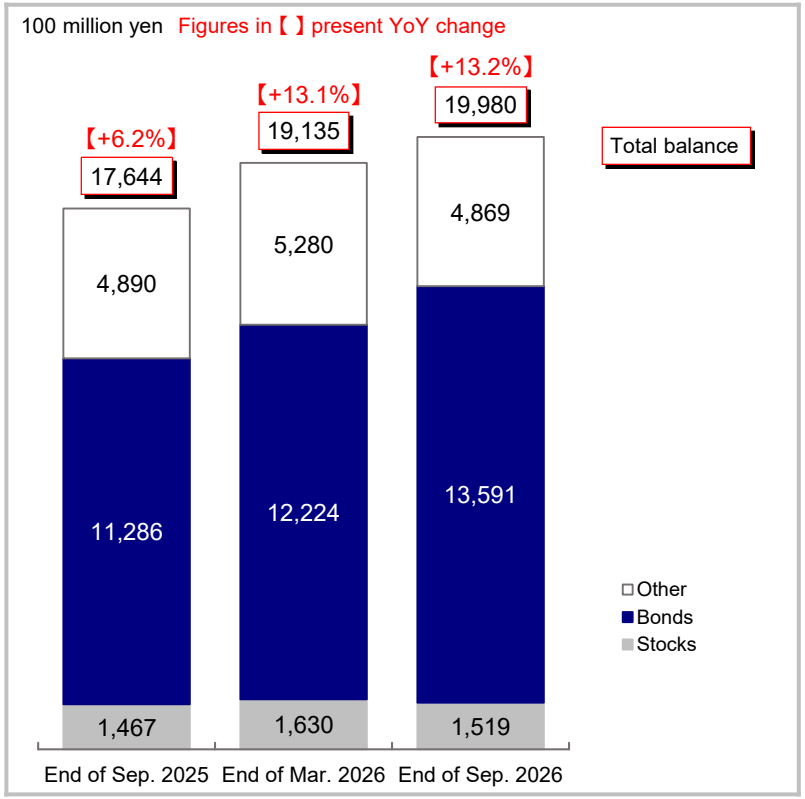
Group total
(NCB + The Bank of Nagasaki + Nishi-Nippon City TT Securities)

Balance of asset under management



NNFH (consolidated)

Balance of 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 1,846.3 billion yen (up 17.4% from the end of September 2025) in Group total.

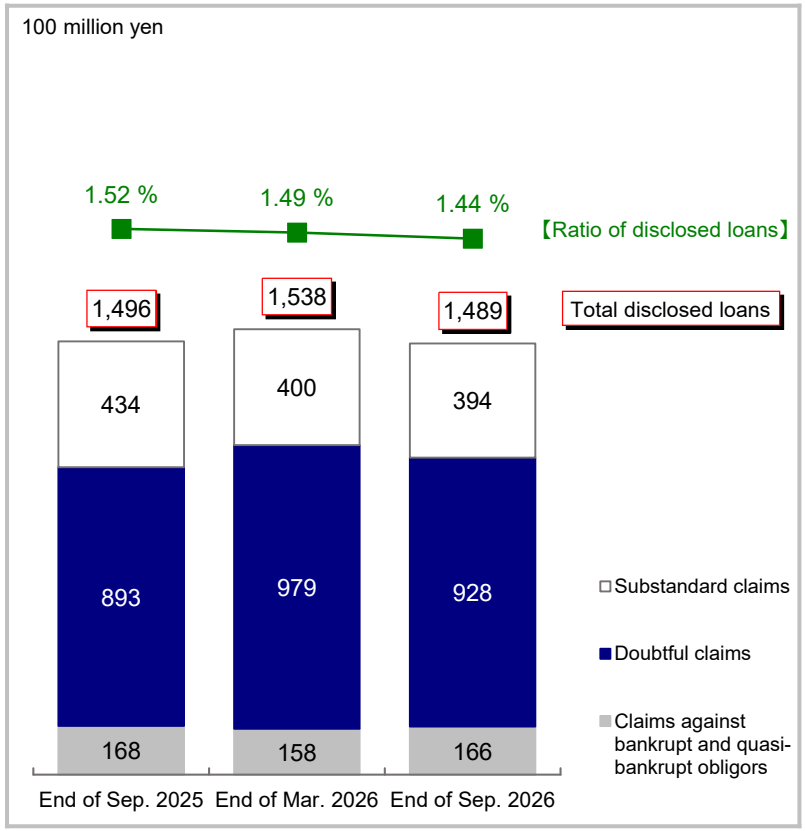
NNFH (consolidated)

- Balances of securities increased mainly for stocks and bonds, amounting to 1,998.0 billion yen (up 13.2% from the end of September 2025).

1. Financial Results for the Six Months Ended September 30, 2026
(6) Loans Disclosed Based on the Financial Reconstruction Act (FRA) (7) Capital Adequacy Ratio

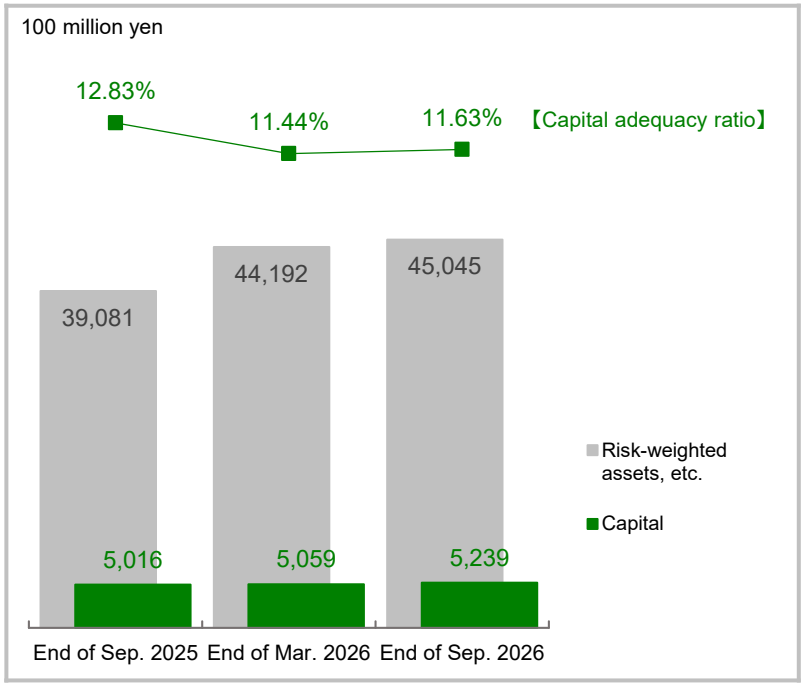
Two banks combined (NCB + The Bank of Nagasaki)

Loans disclosed based on the Financial Reconstruction Act (FRA)



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

Two banks combined

- Balances of loans disclosed based on the FRA increased for doubtful claims , but decreased for claims against bankrupt and quasi-bankrupt obligors and substandard claims, amounting to 148.9 billion yen.The ratio of loans disclosed based on the FRA was 1.44% (down 0.08pt from the end of September 2025).

NNFH (consolidated)

- Capital adequacy ratio was 11.63% (down 1.20pt from the end of September 2025).
- Both capital and risk-weighted assets, etc. increased.

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

NNFH (consolidated)

Millions of yen

	Fiscal year ending Mar. 31, 2027 [Forecast]	YoY change	Change from previous forecast *	Fiscal year ended Mar. 31, 2026
Ordinary profit	77,000	18,216	8,000	58,784
Profit attributable to owners of parent	54,000	13,884	6,000	40,116

*Comparison with the financial result forecasts announced on May 12, 2026.

- Profit attributable to owners of parent is expected to increase YoY. It has been revised upward from the previous forecast.

NCB

Millions of yen

	Fiscal year ending Mar. 31, 2027 [Forecast]	YoY change	Change from previous forecast *	Fiscal year ended Mar. 31, 2026
Gross operating profit	114,500	4,922	(29,900)	109,578
Expenses	80,400	7,766	0	72,634
Net business profits	34,100	(2,844)	(29,900)	36,944
Credit cost	7,000	888	0	6,112
Ordinary profit	69,000	17,774	7,000	51,226
Profit	49,000	13,563	5,500	35,437

*Comparison with the financial result forecasts announced on May 12, 2026.

- Profit is expected to increase YoY. It has been revised upward from the previous forecast.

The Bank of Nagasaki

Millions of yen

	Fiscal year ending Mar. 31, 2027 [Forecast]	YoY change	Change from previous forecast *	Fiscal year ended Mar. 31, 2026
Gross operating profit	4,794	600	314	4,194
Expenses	3,623	179	33	3,444
Net business profits	1,171	421	281	750
Credit cost	140	178	50	(38)
Ordinary profit	1,066	254	256	812
Profit	663	114	183	549

*Comparison with the financial result forecasts announced on May 12, 2026.

- Profit is expected to increase YoY. It has been revised upward from the previous forecast.

- 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.