NNFH

Financial Results for the Fiscal Year Ended March 31, 2026

May 28, 2026

Nishi-Nippon Financial Holdings, Inc.

Today's Agenda

Reference Materials

Contents

I. Financial Results

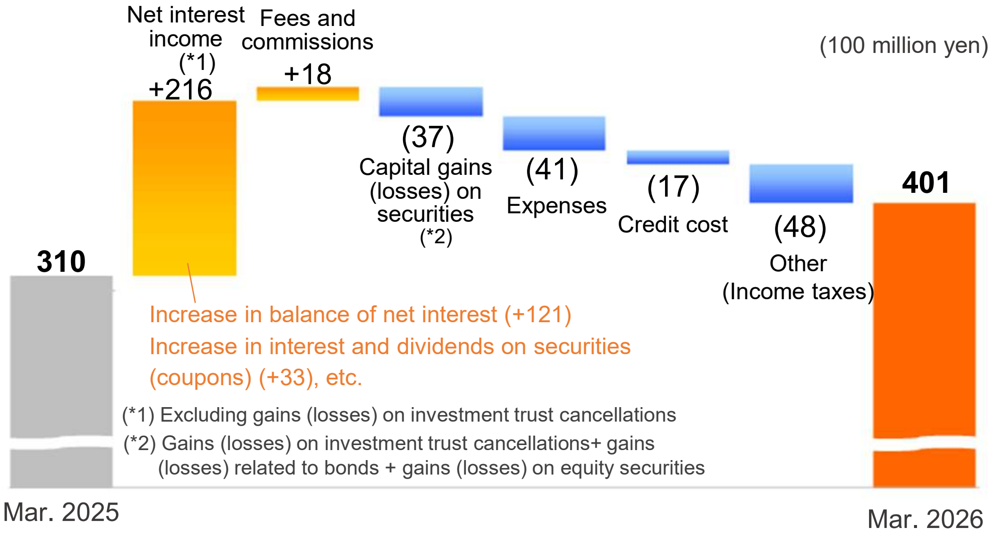
1. Overview of Financial Results

◆ Profit attributable to owners of parent for the fiscal year ended March 31st, 2026 increased by 9.1 billion yen year-on-year (YoY) to 40.1 billion yen, mainly due to an increase in net interest income.

■ Profit and Loss (Consolidated)

(100 million yen)		FYE Mar. 31, 2026 Results A	A-B	FYE Mar. 31, 2025 Results B
Gross operating profit		**1,319**	96	**1,223**
(Core gross operating profit)		1,583	279	1,304
Net interest income		**1,302**	274	**1,028**
(of which, gains (losses) on investment trust cancellations)	(1)	102	58	44
Fees and commissions		**252**	18	**234**
Trading income		**4**	(2)	**6**
Other operating income		**(240)**	(195)	**(45)**
(of which, net gains (losses) related to bonds)	(2)	(264)	(183)	(81)
Expenses		**870**	41	**829**
Net business profits		**449**	55	**394**
(Core business profits)		713	238	475
Gains (losses) on equity securities	(3)	**209**	88	**121**
Credit cost		**75**	17	**58**
Other extraordinary gains (losses)		**5**	7	**(2)**
Ordinary profit		**588**	133	**455**
Extraordinary profit (loss)		**(6)**	(1)	**(5)**
Income taxes		**174**	39	**135**
Profit attributable to owners of parent		**401**	91	**310**
Capital gains (losses) on securities ((1)+(2)+(3))		**47**	(37)	**84**

<Profit attributable to owners of parent: Variance factors YoY>



■ Profit and Loss (NCB)

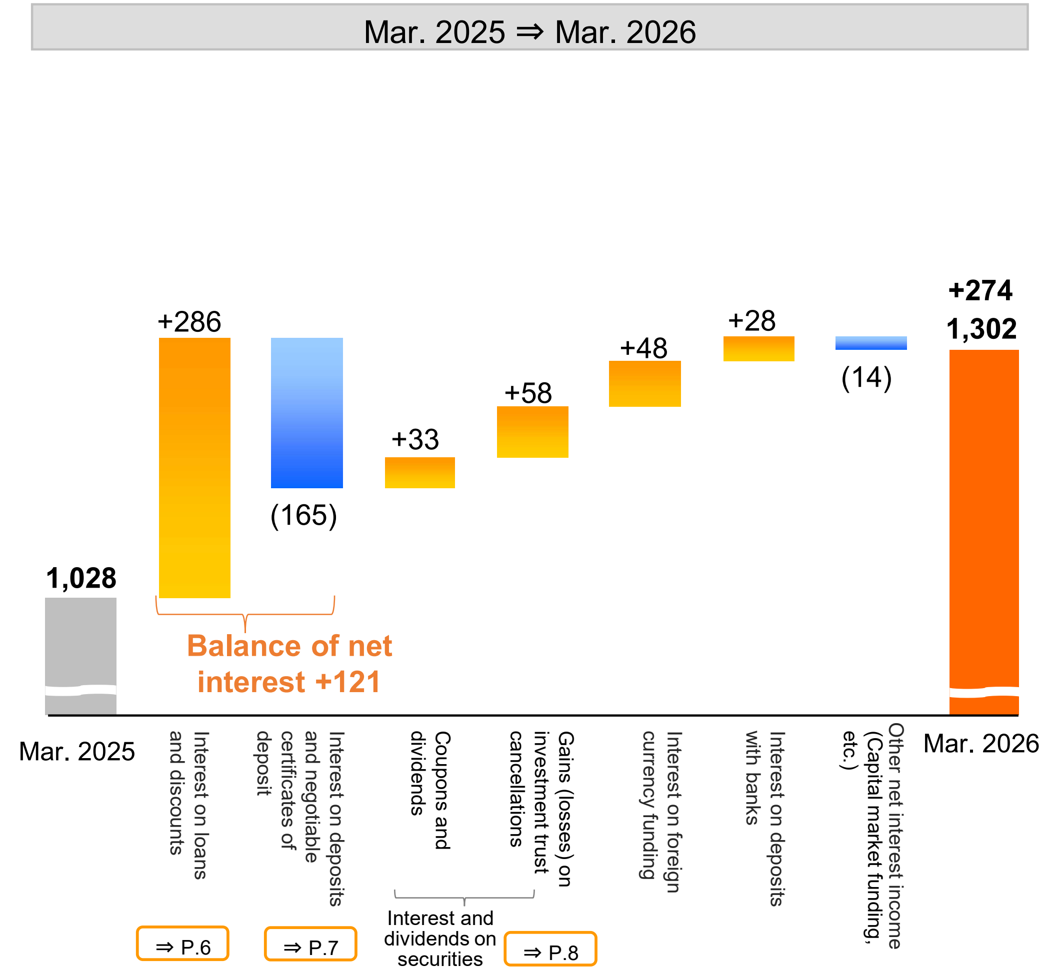
(100 million yen)	FYE Mar. 31, 2026 Results A	A-B	FYE Mar. 31, 2025 Results B
Gross operating profit	**1,096**	84	**1,016**
Expenses	**726**	35	**691**
Net business profits	**369**	44	**325**
Credit cost	**61**	15	**46**
Ordinary profit	**512**	123	**389**
Profit attributable to owners of parent	**354**	84	**270**

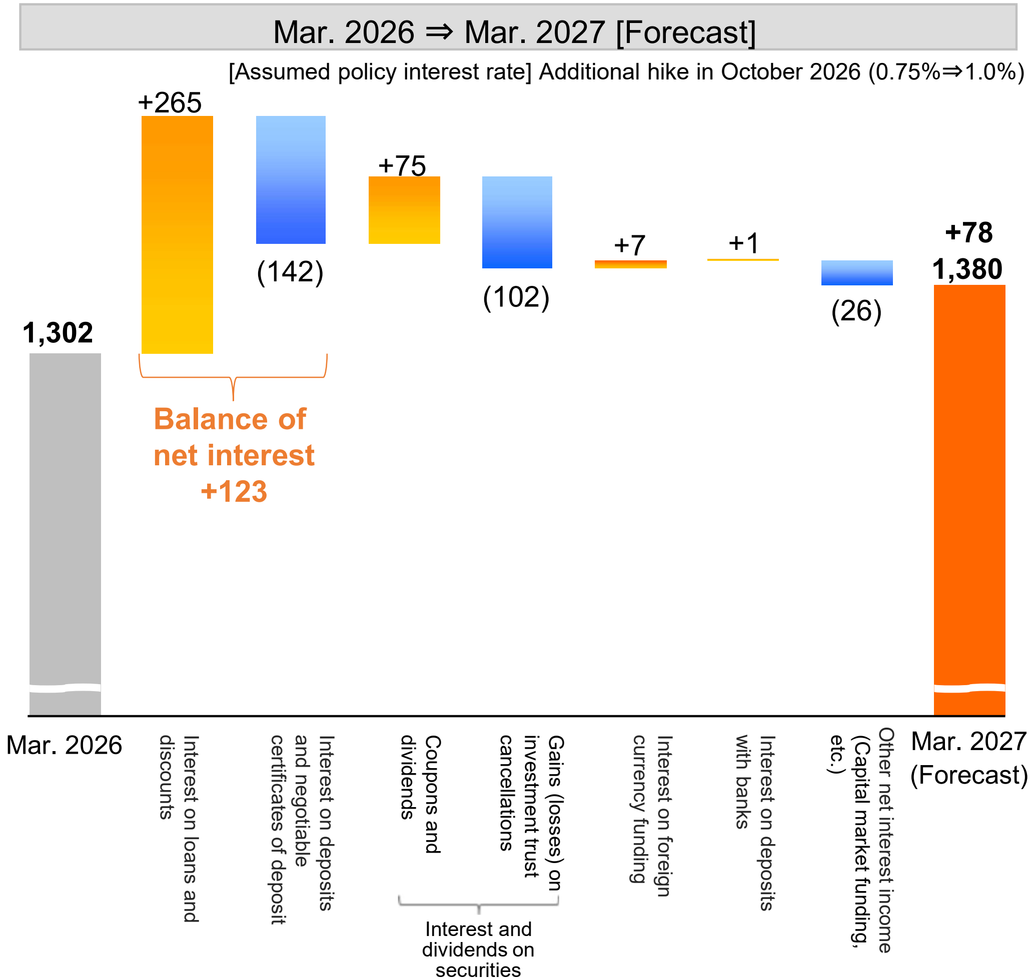
2. Net Interest Income

- Net interest income for the fiscal year ended March 31st, 2026 increased by 27.4 billion yen YoY to 130.2 billion yen, mainly due to an increase in the balance of net interest, as well as an increase in interest and dividends on securities.
- Net interest income for the fiscal year ending March 31, 2027 is expected to rise by 7.8 billion yen YoY to 138.0 billion yen.
  - Flexible measures will be taken regarding gains (losses) on investment trust cancellations, depending on the amount of net gains (losses) related to bonds resulting from the rotation of domestic bond holdings.

■ Changes in net interest income [by factors] / (Consolidated) (100 million yen)

(100 million yen)



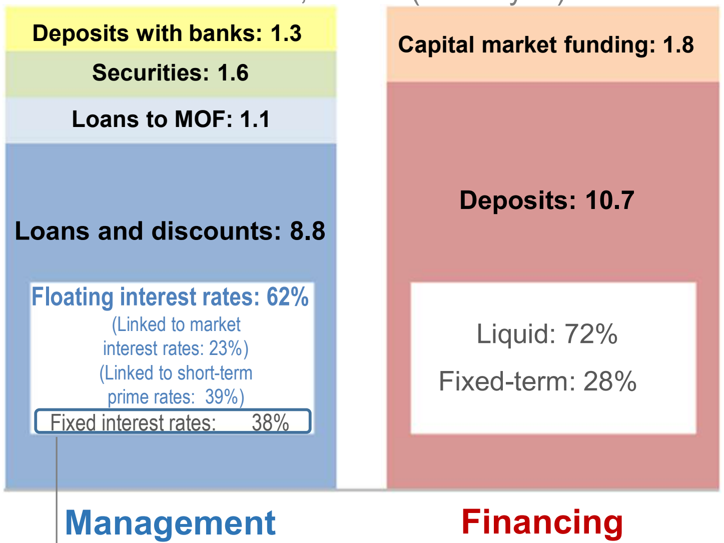


《Appendix》 Impact of Rising Yen Interest Rates on Earnings (Estimate)

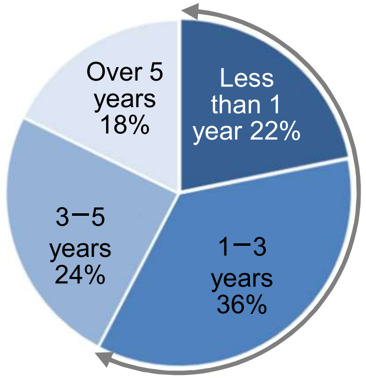
◆ The rise in market interest rates is expected to have a positive impact on our performance, mainly through the expansion of the loan-to-deposit spread.

■ The Nishi-Nippon City Bank's balance sheet structure

<Fund management / financing structures as of Mar. 31, 2026> (trillion yen)



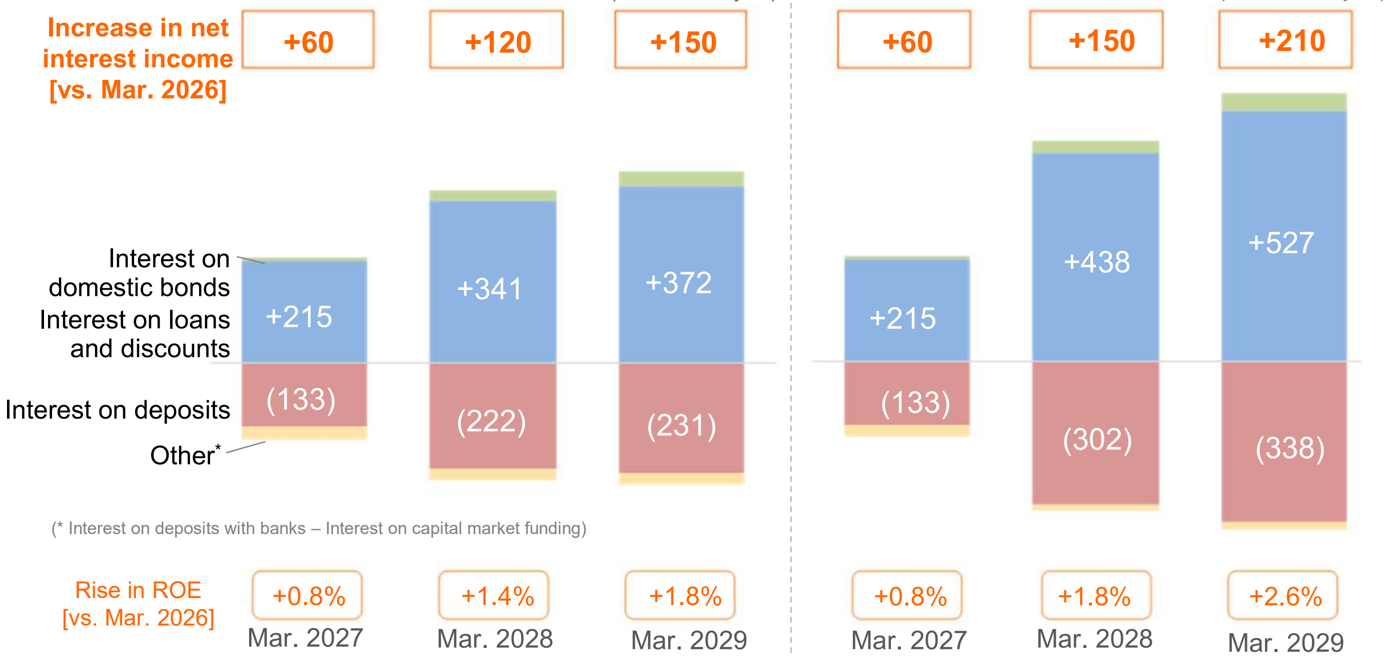
<Remaining maturity of fixed-rate loans>



About 60% of fixed-rate loans will either mature or have their interest rates renewed within three years.

■ Impact on earnings (net interest income) [vs. Mar. 31, 2026]

*Assuming the balance sheet structure will remain unchanged from that as of Mar. 31, 2026.



[Premises of the above calculation]

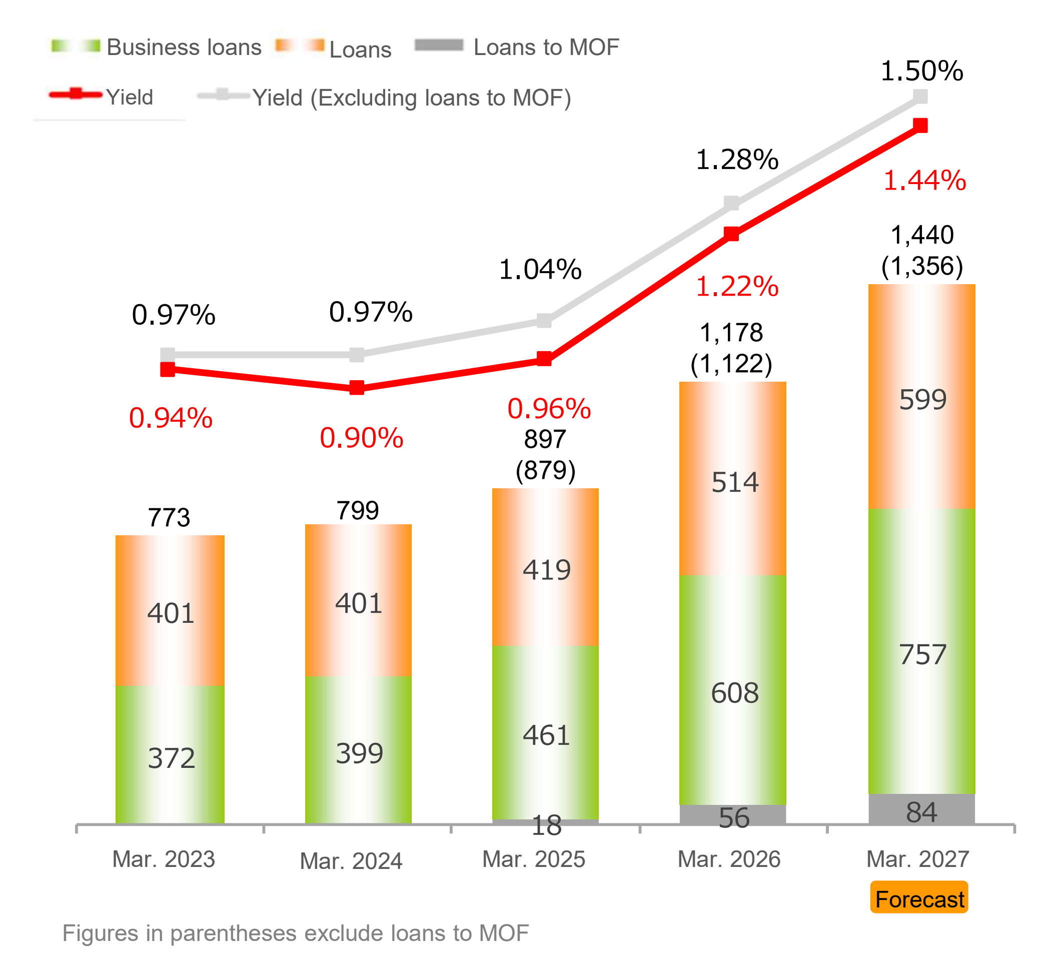
- The balance sheet structure will remain unchanged from that as of Mar. 31, 2026. However, BOJ borrowings included in capital market funding are assumed to be repaid at maturity, with deposits with banks decreasing by the same amount.
- For assets and liabilities with upcoming payment dates, interest rates will be renewed to the level applicable on those dates.
- Pass-through rates of market changes are projected as follows: 80% for short-term loans, 100% for other loans, 40% for ordinary deposits, 55% for time deposits, and 100% for other assets and liabilities.
- A rise in ROE is calculated based on net assets as of Mar. 31, 2026 (only the impact of increased net interest income on ROE is considered.)

2. Net Interest Income (1) Interest on Loans and Discounts (NCB)

- Interest on loans and discounts for the fiscal year ended March 31st, 2026 increased by 28.1 billion yen YoY to 117.8 billion yen on the back of the rise in yield and solid growth of business loans and personal loans.
- Interest on loans and discounts for the fiscal year ending March 31, 2027 is expected to grow by 26.2 billion yen YoY to 144.0 billion yen.

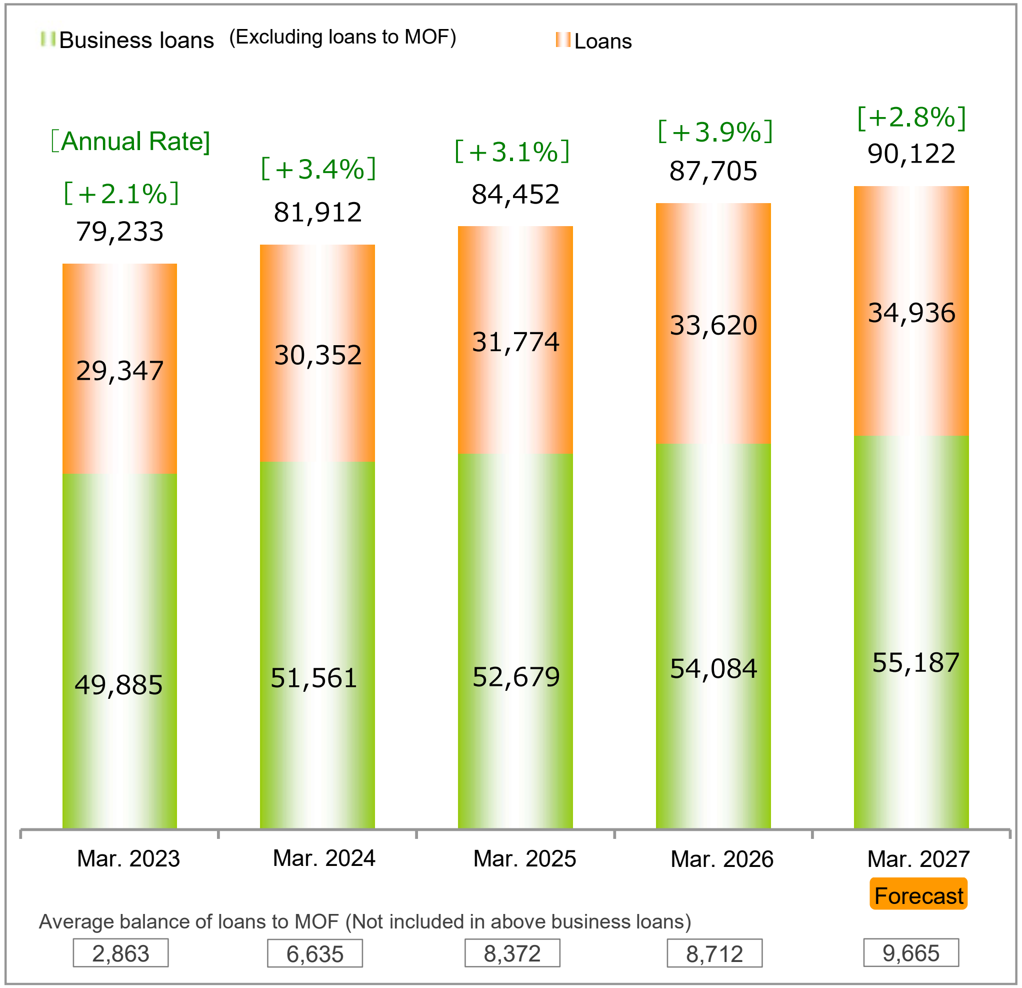
■ Interest and yield on loans and discounts

(100 million yen)



■ Loans and discounts (Excluding loans to MOF)

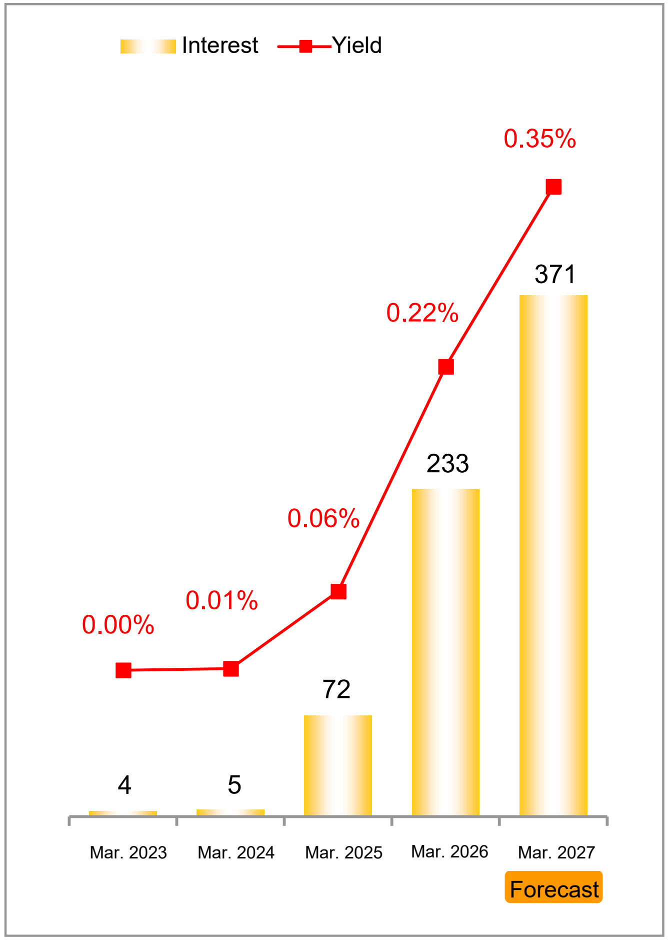
(100 million yen)



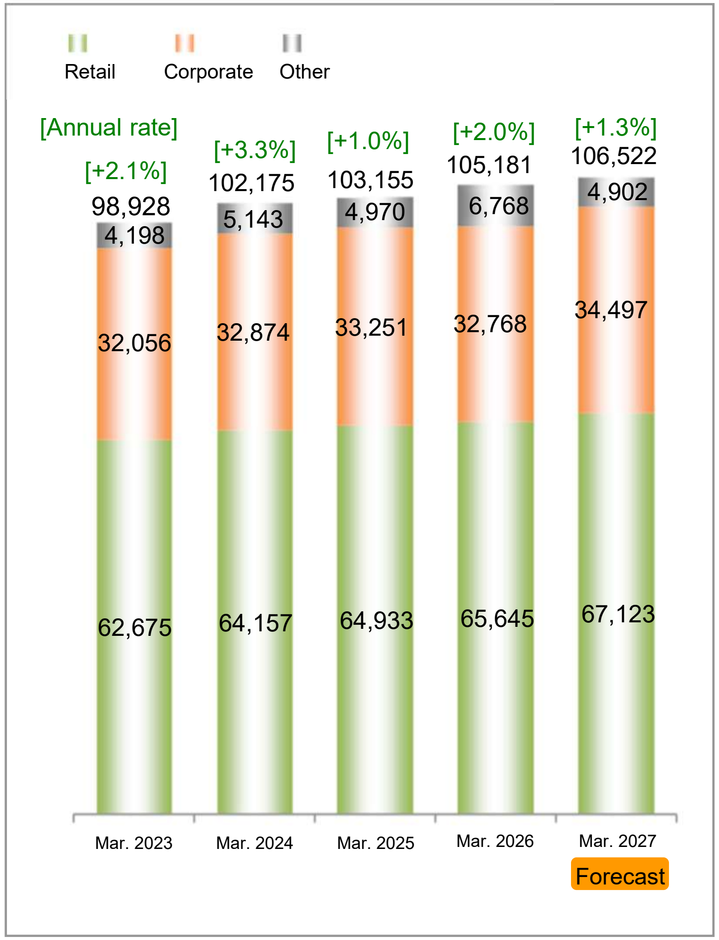
2. Net Interest Income (2)
Interest on Deposits and Negotiable Certificates of Deposit (NCB)

- Interest on deposits and negotiable certificates of deposit for the fiscal year ended March 31st, 2026 increased by 16.1 billion yen YoY to 23.3 billion yen, chiefly driven by a rise in yield due to increasing deposit interest rates, while the deposit balance remained on an upward path.
- Interest on deposits and negotiable certificates of deposit for the fiscal year ending March 31, 2027 is expected to grow by 13.8 billion yen YoY to 37.1 billion yen.
  - The balance of net interest is expected to continue increasing significantly, as interest on loans should grow more than interest on deposits.

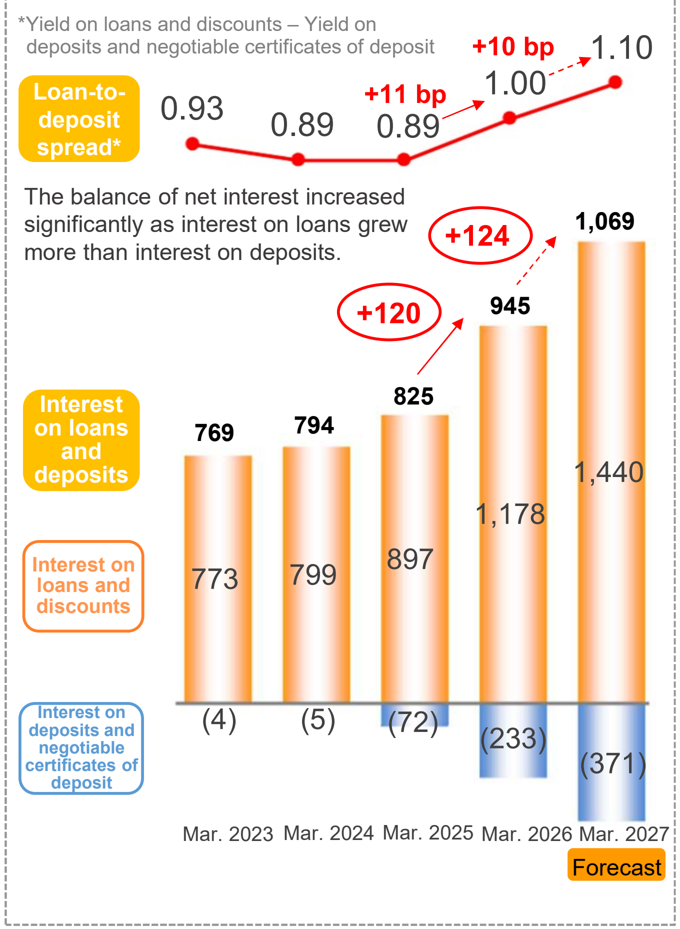
■ Interest and yield on deposits and negotiable certificates of deposit (100 million yen)



■ Deposits and negotiable certificates of deposit (on an average amount outstanding basis) (100 million yen)



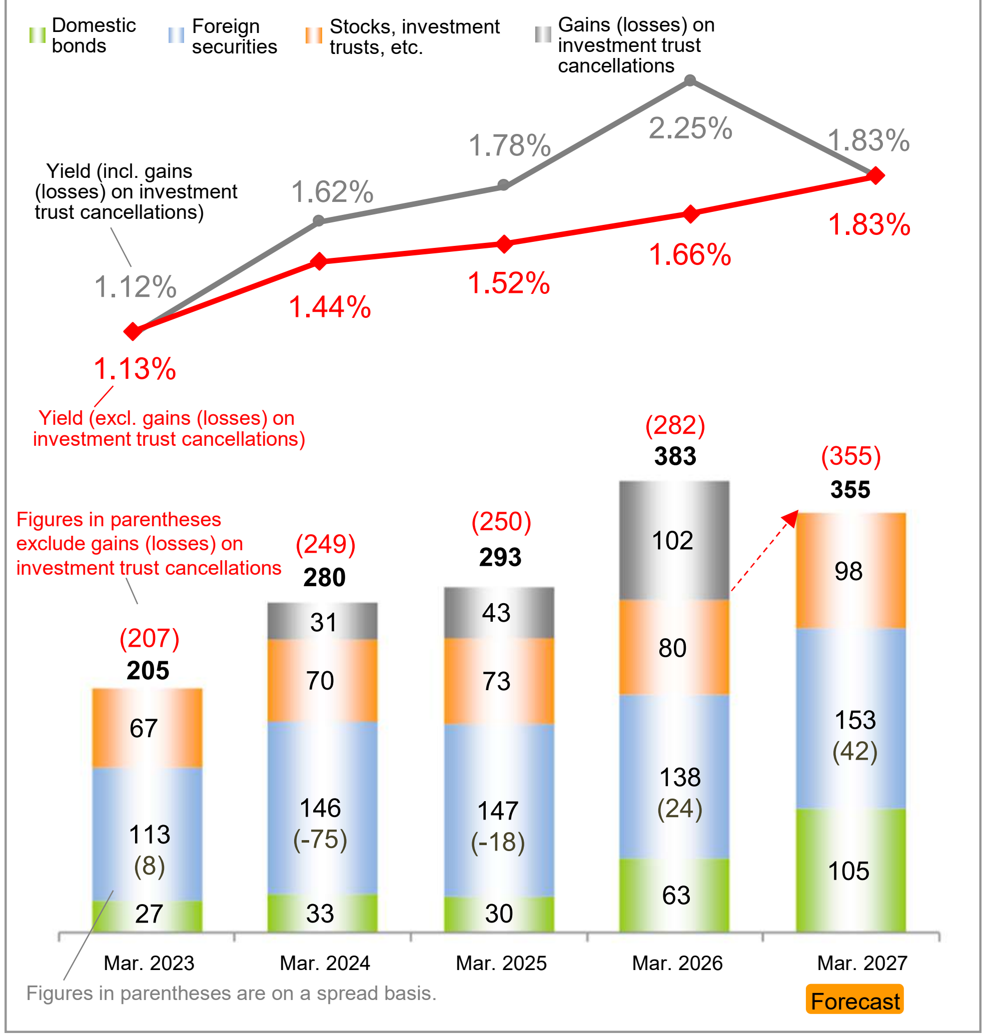
(Ref.) Balance of net interest, loan-to-deposit spread (100 millions of yen, %)



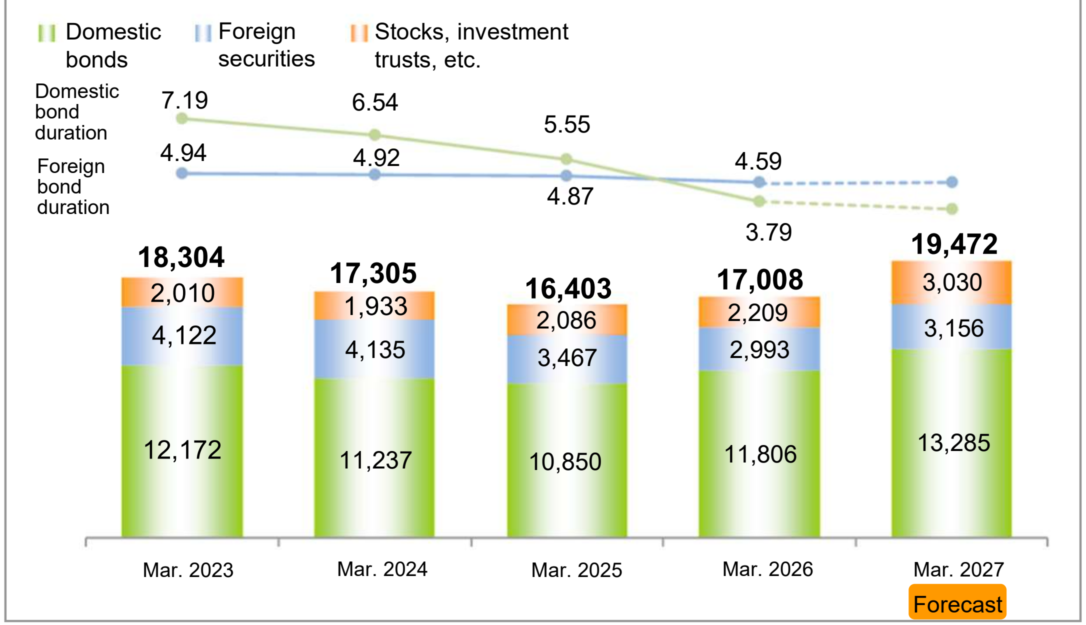
2. Net interest income (3) Interest and Dividends on Securities (NCB)

- Interest and dividends on securities for the fiscal year ended March 31st, 2026 increased by 9.0 billion yen YoY to 38.3 billion yen, mainly due to an increase in gains on investment trust cancellations.
- Interest and dividends on securities for the fiscal year ending March 31, 2027 are expected to decrease by 2.8 billion yen YoY (or increase by 7.3 billion yen YoY excluding gains (losses) on investment trust cancellations), bringing the total to 35.5 billion yen.

■ Interest and dividends on securities and yields (100 million yen)



■ Balance of securities
(on an average amount of outstanding basis) (100 millions of yen, year)



■ Capital gains (losses) on securities

(100 million yen)	Mar. 2023	Mar. 2024	Mar. 2025	Mar. 2026
Gains (losses) on investment trust cancellations	(2)	31	44	102
Net gains (losses) related to bonds	(104)	(108)	(81)	(264)
Gains (losses) on equity securities	25	146	120	204
Total	(82)	69	83	42

■ Gains (losses) on valuation of securities

(100 million yen)	Mar. 2023	Mar. 2024	Mar. 2025	Mar. 2026
Domestic bonds	(213)	(368)	(703)	(778)
Foreign securities	(214)	(186)	(100)	(43)
Investment trusts, etc.	108	260	74	172
Stocks	643	847	609	898
Total	324	553	(121)	249

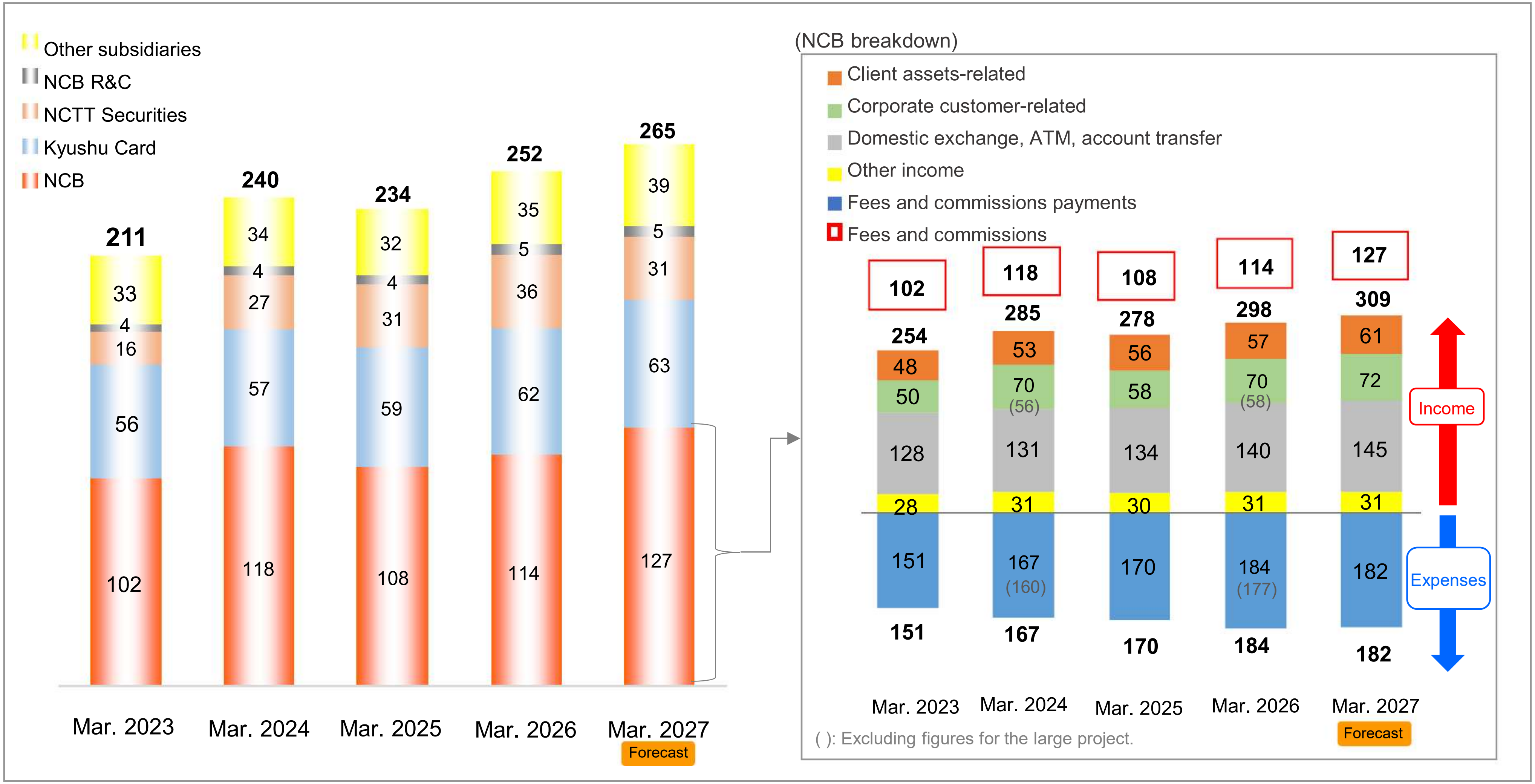
Utilizing unrealized gains on equities, we proactively replaced low-yield bonds.
[Domestic bond yield] Mar. 2025: 0.35% → **Mar. 2026: 0.73% (+0.38 pt)**
*Both figures represent book-value yields as of the fiscal year-end.

3. Fees and Commissions

- Fees and commissions for the fiscal year ended March 31st, 2026 increased by 1.8 billion yen YoY to 25.2 billion yen, mainly due to higher corporate customer-related fees, settlement-related fees, and client assets-related fees at the securities subsidiary.
- Fees and commissions for the fiscal year ending March 31, 2027 is expected to increase by 1.3 billion yen YoY to 26.5 billion yen.

Fees and commissions (Consolidated)/(NCB)

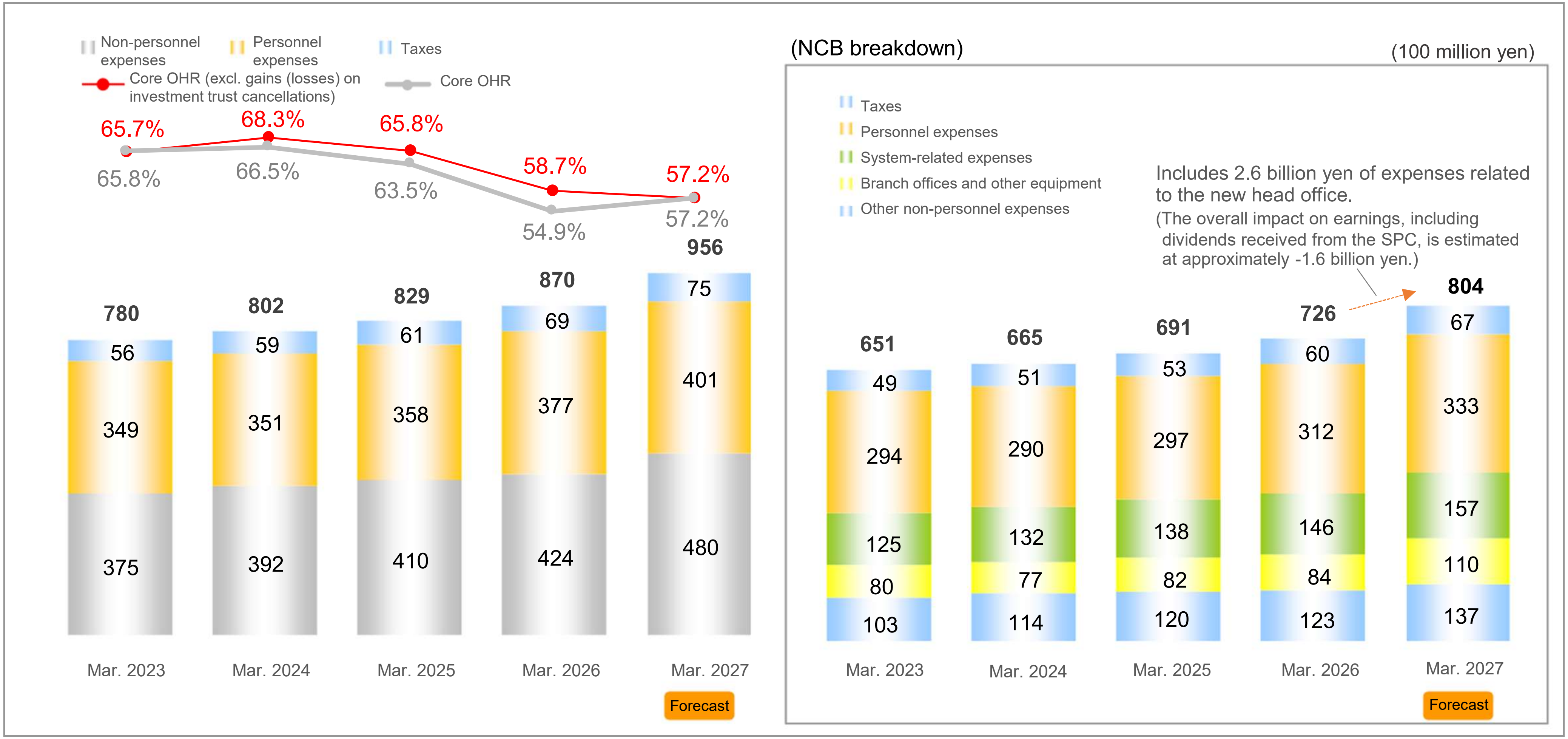
(100 million yen)



4. Expenses

- Expenses for the fiscal year ended March 31st, 2026 increased by 4.1 billion yen YoY to 87.0 billion yen, mainly due to an increase in personnel expenses resulting from pay raises and an increase in non-personnel expenses associated with strategic investments.*
  *The next-version CRM system, new branch system, etc.
- Expenses for the fiscal year ending March 31, 2027 are expected to increase by 8.6 billion yen YoY to 95.6 billion yen.

Expenses (Consolidated)/(NCB)

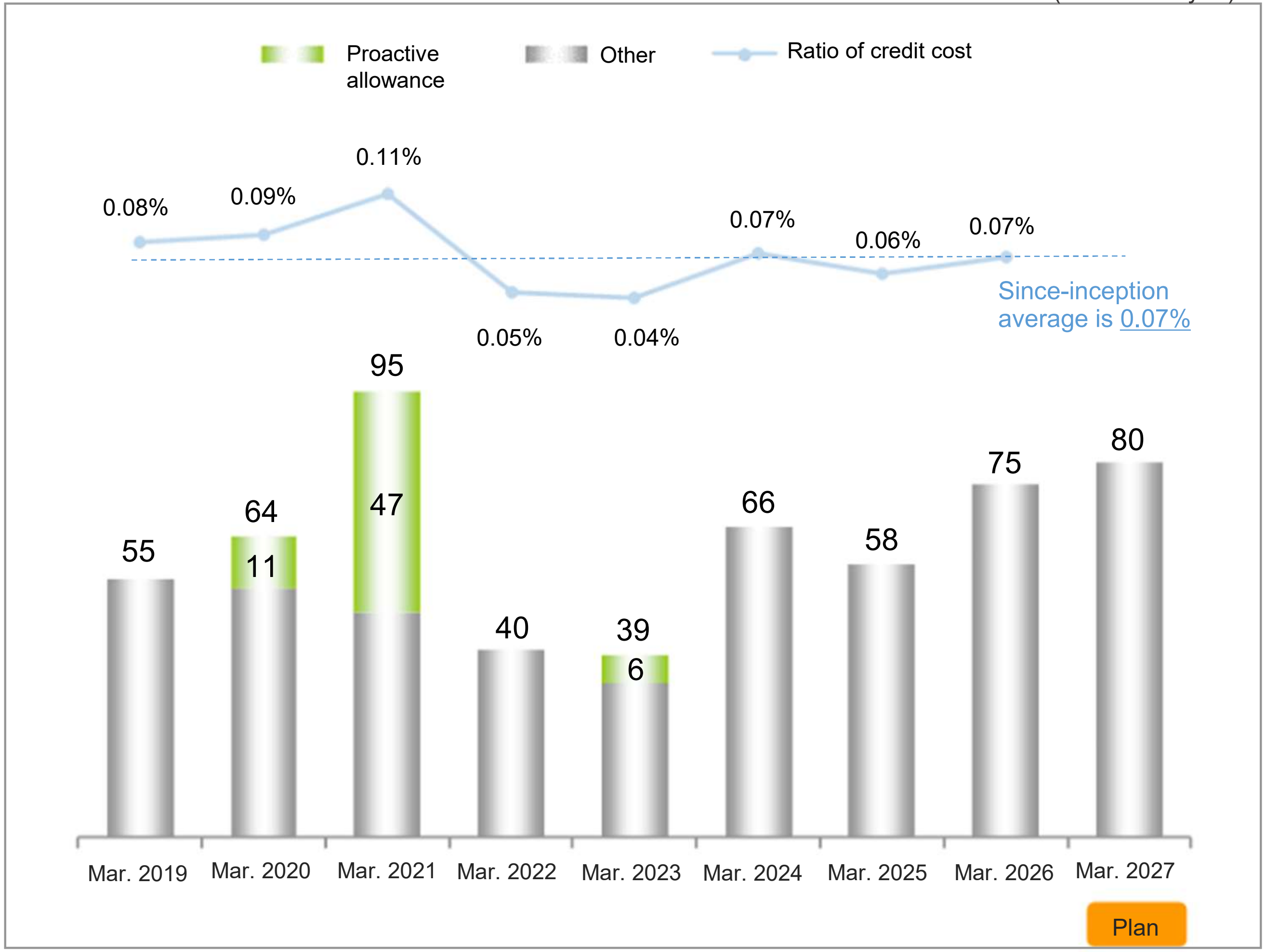


5. Credit Cost

- Credit cost for the fiscal year ended March 31st, 2026 increased by 1.7 billion yen YoY to 7.5 billion yen. However, the ratio of credit cost and the ratio of non-performing loans remained at low levels.
- Credit cost for the fiscal year ending March 31, 2027 are expected to increase by 0.5 billion yen YoY to 8.0 billion yen.

Credit Cost (Consolidated)

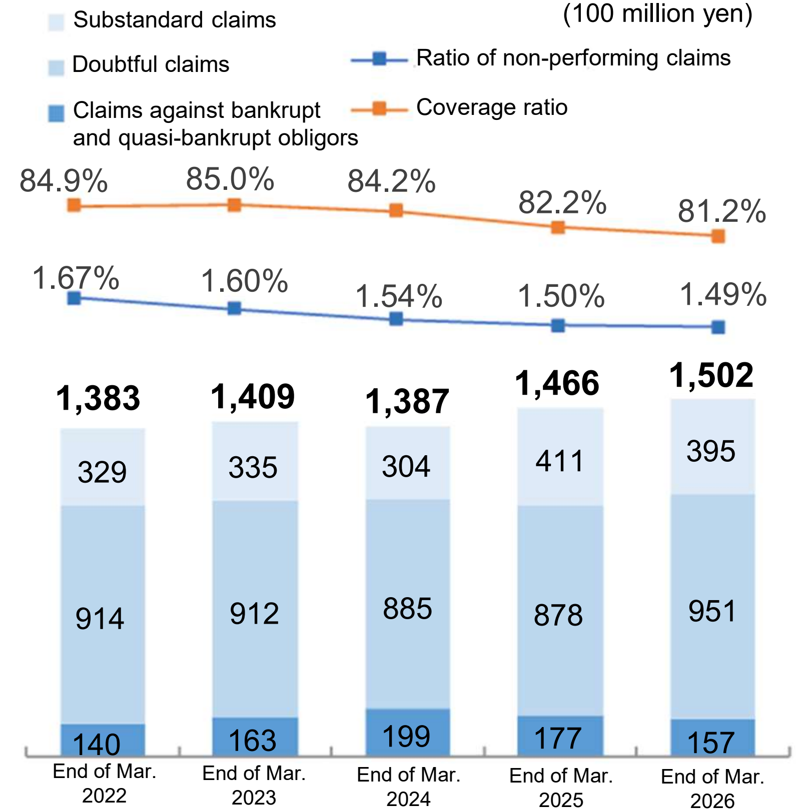
(100 million yen)



<Reference>
Loans disclosed based on the Financial Reconstruction Act (FRA) (NCB)

✓ While the ratio of non-performing claims is low, their coverage ratio* remains high.

(100 million yen)



*Coverage ratio = (collateral and guarantees + allowances) / balance of loans disclosed under the FRA

6. Financial Results Forecast

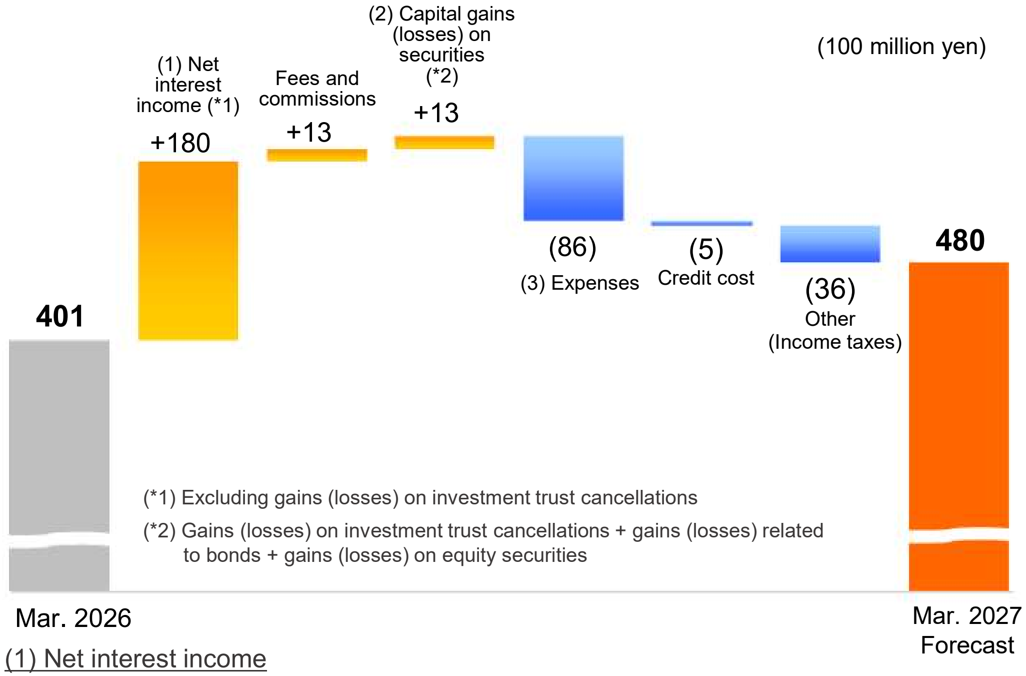
◆ Profit attributable to owners of parent for the fiscal year ending March 31, 2027 is expected to grow 7.9 billion yen YoY to 48.0 billion yen, primarily driven by higher net interest income resulting from an increase in the balance of net interest.

■ Profit and Loss (Consolidated)

(100 million yen)

		FYE Mar. 31, 2027 Forecast A	A-B	FYE Mar. 31, 2026 Results B
Gross operating profit		**1,670**	351	**1,319**
(Core gross operating profit)		1,670	87	1,583
Net Interest Income		**1,380**	78	**1,302**
(of which, gains (losses) on investment trust cancellations)	(1)	-	(102)	102
Fees and commissions		**265**	13	**252**
Trading income		**5**	1	**4**
Other operating income		**20**	260	**(240)**
(of which, net gains (losses) related to bonds)	(2)	-	264	(264)
Expenses		**956**	86	**870**
Net business profits		**714**	265	**449**
(Core business profits)		714	1	713
Gains (losses) on equity securities	(3)	**60**	(149)	**209**
Credit cost		**80**	5	**75**
Other extraordinary gains (losses)		**(4)**	(9)	**5**
Ordinary profit		**690**	102	**588**
Extraordinary profit (loss)		**14**	20	**(6)**
Income taxes		**220**	46	**174**
Profit attributable to owners of parent		**480**	79	**401**
Capital gains (losses) on securities ((1)+(2)+(3))		**60**	13	**47**

<Profit attributable to owners of parent (Forcast): Variance factors YoY>



(1) Net interest income

- To increase by 18.0 billion yen YoY, mainly due to an increase in the balance of net interest (+12.4 billion yen)

(2) Capital gains (losses) on securities

- To increase by 1.3 billion yen YoY due to the combined impact of gains (losses) related to bonds, gains (losses) on equity securities, and gains (losses) on investment trust cancellations (the composition may vary depending on gains (losses) related to bonds)

(3) Expenses

- To increase by 8.6 billion yen YoY, mainly due to increases in personnel expenses resulting from pay raises, etc. (+2.4 billion yen) and non-personnel expenses, including costs related to the new head office (+5.6 billion yen)

Ⅱ Management Strategies

Medium-Term Business Plan
“Co-Creating the Future 2029”
-Moving Forward Together-


Medium-Term Business Plan

Co-Creating the Future 2029

— Moving Forward Together —

西日本フィナンシャルホールディングス

Medium-Term Business Plan (April 2026–March 2029)

I Framework of the Medium-Term Business Plan

1. Review of the Previous Medium-Term Business Plan “Leaping Forward 2026”

- Under the previous medium-term business plan (MTBP), we set “strengthening relationship management” as our key theme and steadily implemented a range of initiatives. As a result, all four key KPIs achieved their targets, and evaluations of the Group by customers, employees, and investors have all improved.

■ Progress of Key KPIs

	FYE Mar. 2023	FYE Mar. 2024	FYE Mar. 2025	FYE Mar. 2026	[KPIs for FYE Mar. 2026]
Consolidated Profit (Contribution from Group companies other than NCB)	¥26.2 billion (¥3.5 billion)	¥23.6 billion (¥4.9 billion)	¥31.0 billion (¥4.5 billion)	**¥40.1 billion (¥4.8 billion)**	¥32.0 billion (¥5.0 billion)
Consolidated ROE	4.97%	4.25%	5.51%	**6.89%**	Approx. 6%
Consolidated core OHR	65.8%	66.5%	63.5%	**54.9%**	Approx. 60%
Consolidated Capital Adequacy Ratio (Based on full implementation of Basel III)	12.10% (10.39%)	12.41% (10.32%)	12.59% (10.39%)	**11.44% (10.24%)**	Mid-11% range (Lower 10% range)

■ Evaluations of the Group by Customers, Employees, and Investors

Customer Evaluation

⇒ Through the steady implementation of measures to strengthen RM, evaluations from both corporate and retail customers have improved significantly.

<Corporate NPS>

vs. previous MTBP (2022)

+17 pt improved

<Retail NPS>

vs. previous MTBP (2022)

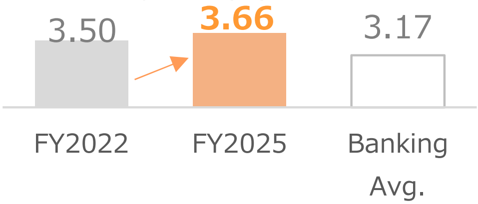
+5 pt improved

* NPS® survey results at NCB (NPS® is a registered trademark of Bain & Company, Fred Reichheld, and Satmetrix Systems)

Employee Engagement

⇒ Employee engagement has steadily improved through initiatives such as enhancing employee benefits and strengthening internal branding.

<Employee Engagement*>

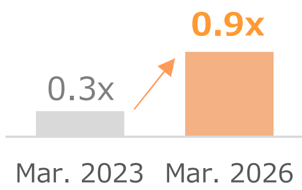


* Survey conducted by NTT DATA Management Research Institute, Inc.; The data covers NCB only.

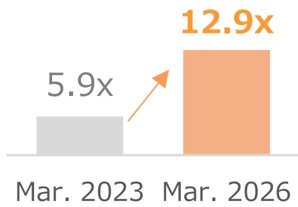
Investor Evaluation

⇒ PBR and PER have improved significantly, supported by higher ROE and enhanced investor dialogue and disclosure under the MTBP.

<PBR>



<P/E Ratio>



2. Business Environment Surrounding the NNFH Group
(1) Major Social Issues and Increasingly Diverse and Sophisticated Customer Needs

◆ Amid accelerating changes in the social and economic environment, such as population decline, a low birthrate, and an aging society, technological advancements, and shifts in interest rate conditions, the challenges and needs of companies, individuals, and host communities are becoming increasingly diverse and sophisticated.

Major Social Issues and Changes in the Operating Environment

- Population decline / Low birth rate and aging society
- Advances in AI and other technologies / Accelerating digitalization
- Return of interest rates / Shift from deflation to inflation
- Rising awareness of sustainability

etc.

Corporate Customers' Challenges & Needs

- Amid accelerating changes in the business environment, corporate challenges are becoming increasingly diverse, extending beyond financial matters to include talent acquisition, business succession, digitalization, and decarbonization.

Talent acquisition and development
Smooth business succession
Productivity improvement via digitalization and DX
Business expansion and transformation
Carbon neutrality initiatives
Fair transaction terms
etc.

Retail Customers' Challenges & Needs

- Retail customers' needs are becoming increasingly diverse and sophisticated, encompassing forward-looking asset building and management, inheritance planning, and convenient, high-value services.

Forward-looking asset building and management
Inheritance planning / Smooth asset succession
Convenient, high-value services / Personalized services
etc.

Host Communities' Challenges & Needs

- As population decline and population aging accelerate, the importance of initiatives for sustainable regional development is increasing, including industrial promotion to create jobs, the development of attractive communities, and the promotion of culture and education.

Regional industrial development and business attraction
Creating attractive communities
Promotion of local culture and education
etc.

2. Business Environment Surrounding the NNFH Group
(2) Local Market Environment: The Kyushu Region and Fukuoka City

◆ The Kyushu Region and Fukuoka City, the Group's primary markets, benefit from strong economic fundamentals, with large-scale urban redevelopment projects, semiconductor-driven industrial clustering, and robust inbound demand.

The Kyushu Region

Kyushu accounts for 10% of Japan's economy

Population: 10.1% / Gross regional product: 8.3%

Kyushu hosts a diverse range of industries

Auto	13% of domestic auto production by unit
Agriculture	19% of domestic agricultural production value
Semi-conductors	49% of domestic IC production
Tourism	13% of inbound visitors

Fukuoka Prefecture

Over 40% of Kyushu's GDP with 130,000 SMEs

Fukuoka City

No. 1 ordinance-designated city in population growth and business start-up rate

Population growth rate: 3.6% [2020–2025]

Business start-up rate: 4.9%

Kita-Kyushu City

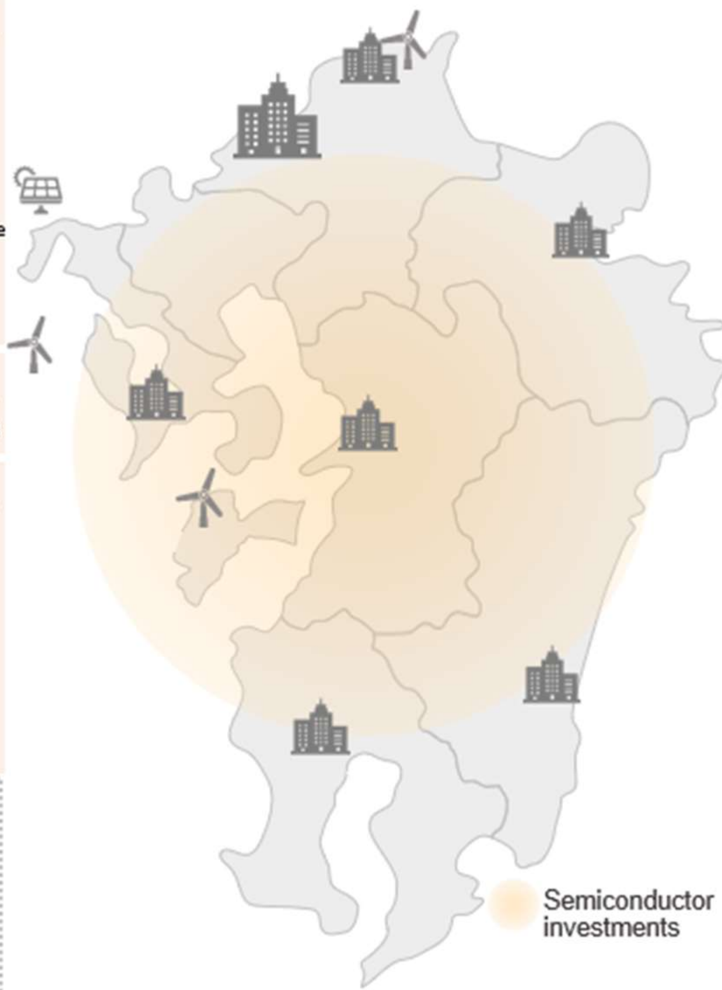
Net population inflow for two consecutive years

The approach to creating "harmony between industry and environment" has been met with great acclaim in Japan and abroad

Projected population
[change between 2020 and 2040]

The population decline in Fukuoka Prefecture is moderate compared to the national average. Population growth in Fukuoka City is expected to continue through around 2040.

Japan	Fukuoka Pref.	Fukuoka City
-10.6%	-7.3%	+5.5%



Urban Development

Tenjin Big Bang/ Hakata Connected * Construction investment effect and knock-on effect of the Tenjin Big Bang are based on revised estimates released in April 2026.	Construction investment effect: ¥630.0 billion / ¥260.0 billion Knock-on effect/year: ¥1.9 trillion / ¥500.0 billion
Redevelopment of major cities in the Kyushu Region	Progressing in core areas, such as Nagasaki City, Kumamoto City, Ooita City, and Kagoshima City.

Semiconductors

Capital expenditure by semiconductor related industries TSMC (Kikuyo-machi, Kumamoto Pref.) etc.	Investment: Approx. ¥6.2 trillion Economic impact: Approx. ¥23 trillion (All figures are cumulative totals for 2021–2030)

Renewable Energy

Capital expenditure in offshore wind and mega solar facilities, etc.	Hibikinada Offshore Wind Farm (Kitakyushu City, Fukuoka Pref.) ¥170.0 billion (Operational from Mar. 2026) Ukujima Mega Solar (Sasebo City, Nagasaki Pref.) ¥200.0 billion etc.

*Compiled by Nishi-Nippon Financial Holdings, Inc., based on the latest data as of March 2026 (Sources: Ministry of Internal Affairs and Communications; Ministry of Agriculture, Forestry and Fisheries; Cabinet Office; Small and Medium Enterprises Agency; Immigration Services Agency; Kyushu Bureau of Economy, Trade and Industry; National Institute of Population and Social Security Research; Kyushu Economic Research Association; Kyushu prefectures and local governments; company websites)

3. NNFH Group's Purpose and Value Proposition
(1) Management Philosophy / Vision / Values and Strategic Concepts

- Aiming high and motivated by pride in our services, the Group has responded to change and grown together with our customers and host communities.
- Upon formulating the MTBP, we have established a new long-term vision and clarified the Group's core values and strategic concepts.

西日本FH – Group Management Philosophy –

Management Philosophy

Aiming high and motivated by pride in our services, we are committed to becoming a leading financial group through our ability to respond to change and to grow with our customers.

Long-Term Vision

To become the regional financial group most supported and chosen by customers, host communities, employees, and shareholders

Values and Strategic Concept

– Core Values –

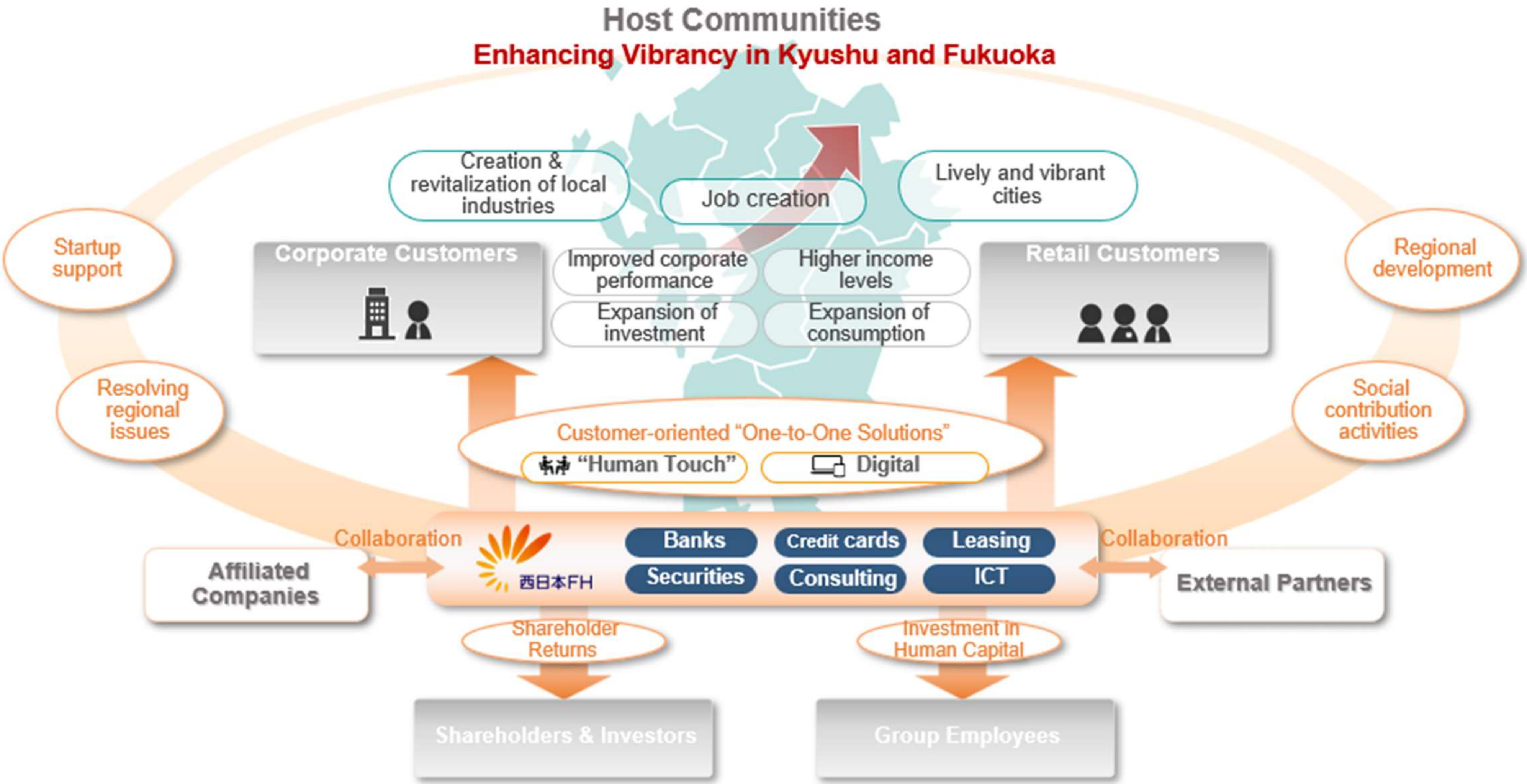
- Without regional development, there will be no growth of the Group
- Commitment to Customer First
- Maximizing Human Capital Value
- Approachability
- Openness and Proactivity

– Key Strategic Concepts –

- Leveraging the Group's Collective Strengths
- Best Mix of "Human Touch" and Digital Solutions
- Customer-Oriented One-to-One Solutions
- Strengthening of RM
- Matrix Management

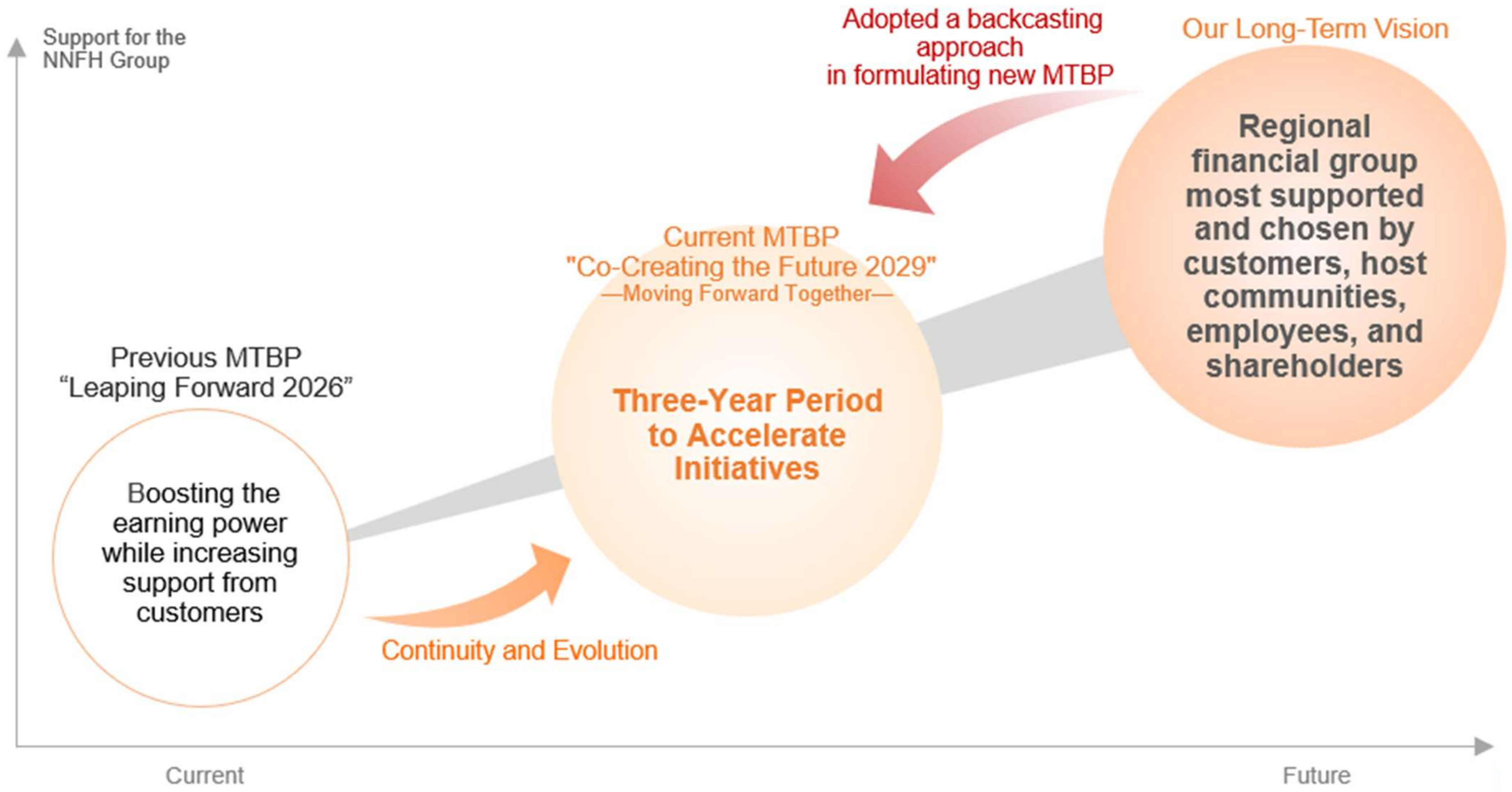
3. NNFH Group's Purpose and Value Proposition
(2) Our Group's Contribution to Regional Development

- Our Group provides comprehensive solutions through both "human touch" and digital channels to support corporate growth and enrich the lives of retail customers. At the same time, we aim to achieve sustainable growth for both host communities and the Group by fostering the creation and revitalization of local industries, generating employment, and bringing vitality to host communities.



4. Long-Term Vision and Positioning of Current Medium-Term Business Plan

- Building on the previous MTBP's goal of "boosting the earning power while increasing support from customers," the NNFH Group aims over the long term to become "the regional financial group most supported and chosen by customers, host communities, employees, and shareholders."
- We position the current MTBP as a three-year period to accelerate initiatives toward achieving this vision, and have formulated the plan using a backcasting approach.



5. *Strategic Direction for Achieving Our Vision*

- In response to the increasingly diverse and sophisticated needs and challenges of our customers and host communities amid a rapidly changing environment, we will enhance our financial and non-financial solution capabilities and strengthen our solution delivery channels. By doing so, we will further strengthen relationships with customers and increase their support and trust, leading to an expansion of comprehensive transactions, including deposits and loans.
- In addition, to strengthen the Group's management foundation, we will focus on initiatives such as advancing our risk appetite framework, accelerating the use of AI, and strengthening human capital.

Providing Solutions to Address Social Issues (= Demonstrating Regional Financial Strength)

- We will strengthen our financial and non-financial solution capabilities to address the increasingly diverse and sophisticated challenges faced by our customers and host communities.

― Corporations ―	― Retail Customers ―	― Host Communities ―
Strengthening financial intermediation functions	Strengthening consulting capabilities	Contributing to the resolution of regional challenges
Strengthening management support functions	Building a framework to become the primary bank	Startup and business support

- We will enhance our solution delivery channels by reviewing our sales structure and improving the UI/UX of digital channels.

Reviewing sales structure by customer segment

Enhancing digital channel capabilities

Expanding comprehensive transactions, including deposits and loans, through stronger customer relationships

Strengthening the Management Foundation to Support the Demonstration of Regional Financial Strength

- We will focus on building the foundation necessary for the Group to fully leverage its regional financial strength, including achieving an appropriate balance between risk and return based on our risk appetite framework, improving productivity through the use of AI, strengthening human capital, and promoting sustainability management.

Advancing the risk appetite framework

Accelerating AI adoption

Strengthening investment in human capital

Sustainability initiatives

6. Basic Strategies and Target Management Indices

◆ We will implement strategies and measures centered on solving social issues and strengthening the management foundation, aiming to achieve key KPIs (profitability, efficiency, and soundness).

■ Basic Strategies and Priority Measures

Resolving Social Issues	Basic Strategies	1. Providing Customer-Oriented "One-to-One Solutions"
	Priority Measures	(1) Providing solutions to corporate customers
		(2) Providing solutions to retail customers
		(3) Building best-mix channels
	Basic Strategies	2. Supporting Regional Development
	Priority Measures	(1) Contributing to solution of regional issues and community development
		(2) Supporting startups and venture business
Strengthening the Foundation	Basic Strategies	3. Strengthening the Management Foundation
	Priority Measures	(1) Advancing the risk appetite framework
		(2) Utilizing AI technologies for work reform
		(3) Enhancing human capital
		(4) Enhancing sustainability

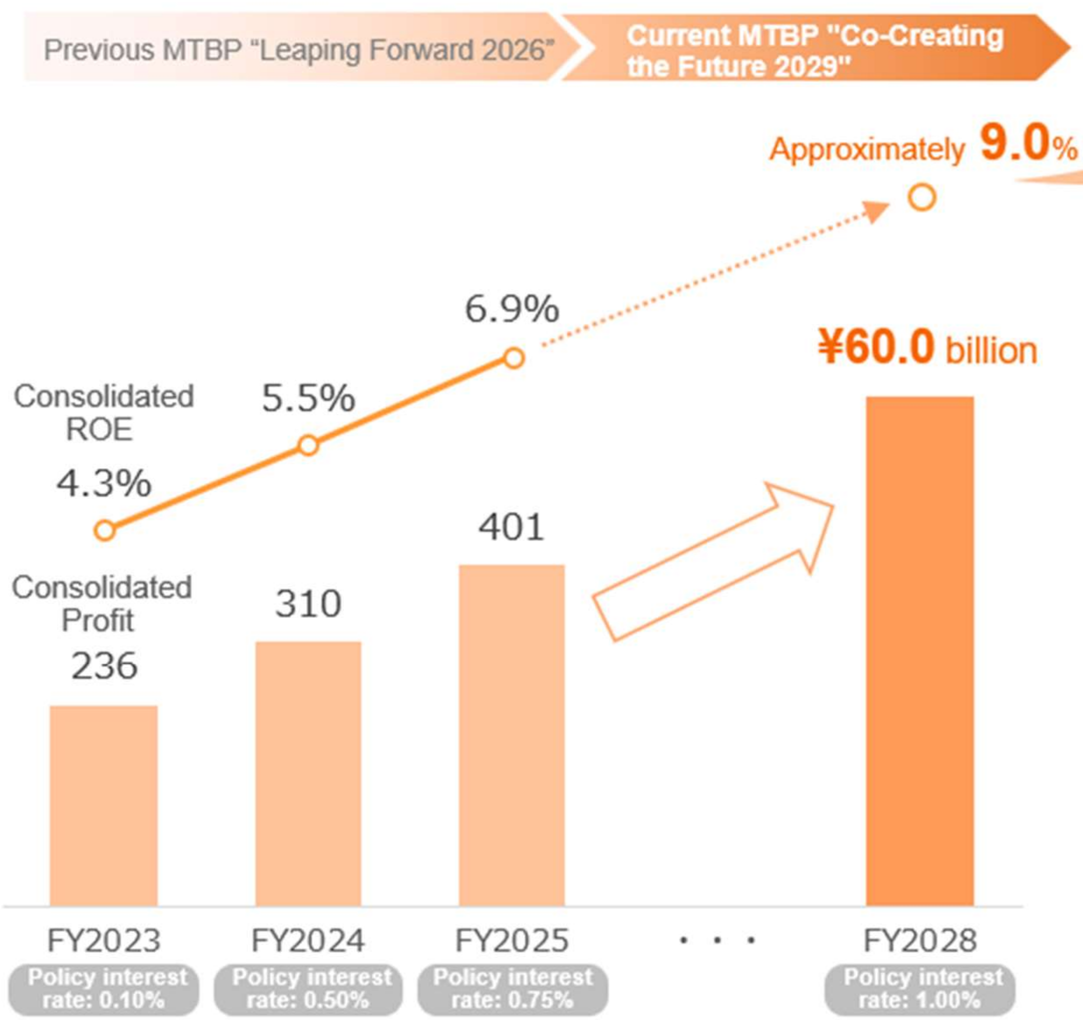
■ Target Management Indicators (Assumed Policy Interest Rate: 1.0%)

		FYE Mar. 2026	FYE Mar. 2029 Plan
Profitability	Consolidated profit * Figures in parentheses indicate the contributions made by Group companies other than NCB.	¥40.1 billion (¥4.8 billion)	¥60.0 billion (¥5.5 billion)
	Consolidated ROE	6.89%	Approx. 9%

		FYE Mar. 2026	FYE Mar. 2029 (Plan)
Efficiency	Consolidated OHR (excl. bond-related gains/ losses and investment trust cancellation gains/ losses)	58.7%	Lower 50% range
Soundness	Consolidated capital adequacy ratio (based on the full application of finalized Basel III reforms)	10.24%	Lower 10% range

7. Financial Plan (1) Consolidated Profit, ROE

- Through the implementation of medium-term initiatives, we will expand earnings from lending and deposit business as well as fee-based business. We set the ROE target for the final year of the medium-term plan at approximately 9.0% and aim to raise it to 10% or higher in the future.

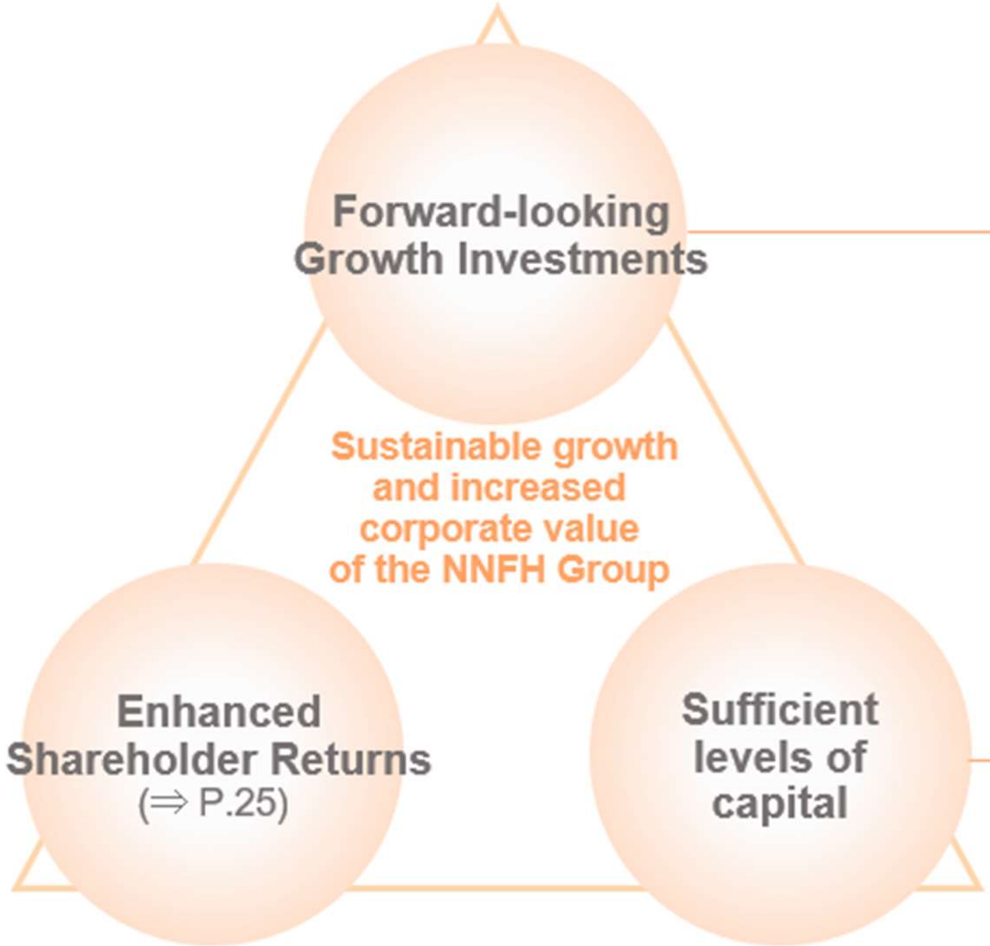


<Key Financial Targets>

[B/S Items]	FY2028 Plan	vs. FY2025	
Average loan balance (excl. loans to the Ministry of Finance)	¥9.8 trillion	+¥0.8 trillion	Accumulation of high-yield assets driven by local funding demand
Average deposits & NCD balance	¥11.2 trillion	+¥0.4 trillion	Deposit growth through acquisition of highly stable deposits
Average securities balance	¥2.1 trillion	+¥0.4 trillion	Building an inflation-resilient portfolio
[P/L Items]			
Interest income (excl. gains/losses on redemption of investment trusts	¥158.0 billion	+¥39.0 billion	B/S expansion and ROA improvement
Fee and commission income	¥28.0 billion	+¥2.5 billion	Strengthening solution provision to address social issues

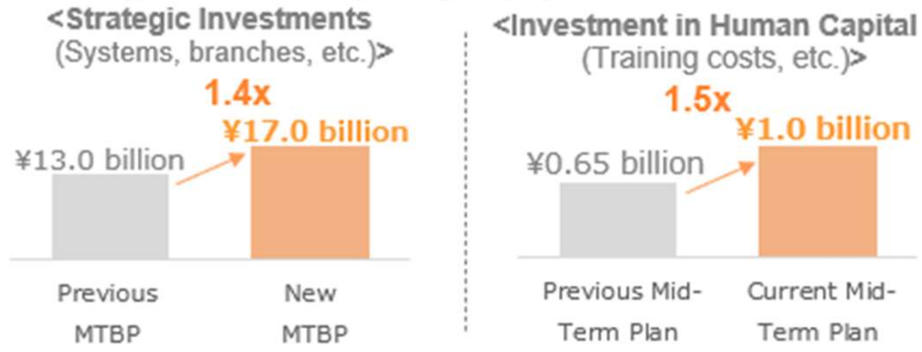
7. *Financial Plan (2) Capital Allocation*

- We actively make forward-looking growth investments while securing sufficient levels of capital for sustainable growth and improving the corporate value of the Group. We also increase the returns on profits to shareholders and investors.



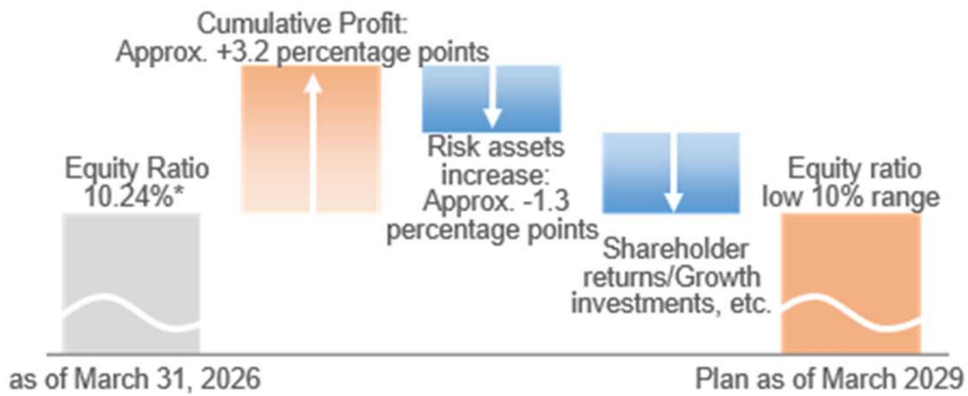
Strengthening Growth Investments

✓ We will increase investment in enhancing channel functionality and security, as well as in improving employee skills and work fulfillment.



Equity Ratio

✓ We will maintain the current level of the equity ratio while balancing capital accumulation (retained earnings), risk assets, and shareholder returns.



* Based on full implementation of Basel III

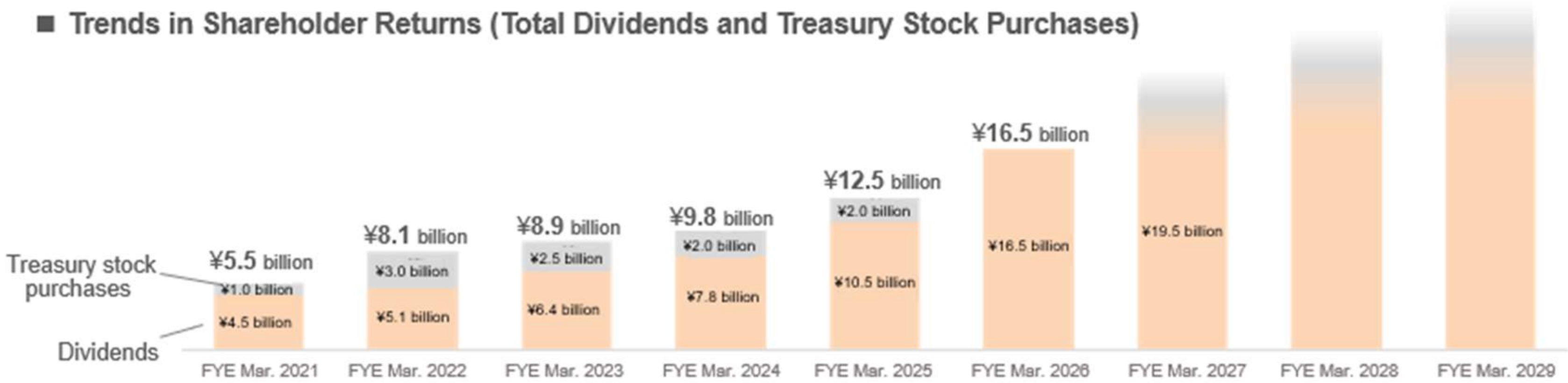
7. Financial Plan (3) Shareholder Returns

- In light of the strengthened management foundation of the Group and the earnings outlook for the current medium-term plan period, we have revised our shareholder return policy to further enhance returns to shareholders.
  - Plan to increase annual dividends per share from 118 yen to 140 yen (for six consecutive periods) in the fiscal year ending March 31, 2027.

■ Shareholder Return Policy

Before the Change (Previous MTBP)	After Revision (Current MTBP Onward)
In light of the public nature of a bank holding company and the importance of maintaining its sound management, we strive to strengthen our financial resilience by retaining an appropriate level of internal reserves and providing stable dividend payments to our shareholders. Specifically, with roughly 40% of the ratio of total return to profit attributable to owners of parent as rough guidance for the time being, we decide what and how much to each term by taking into account the current economic circumstances, financial conditions, earnings forecasts, and other parameters.	In light of the public nature of a bank holding company and the importance of maintaining its sound management, we strive to strengthen our financial resilience by retaining an appropriate level of internal reserves, making necessary growth investments, and providing stable dividend payments to our shareholders. Specifically, with roughly 40% as a dividends ratio guidance, we aim to increase dividends through profit growth. We will flexibly carry out share buybacks by taking into account the economic circumstances and financial conditions at the time, earnings forecasts, and other parameters.

■ Trends in Shareholder Returns (Total Dividends and Treasury Stock Purchases)



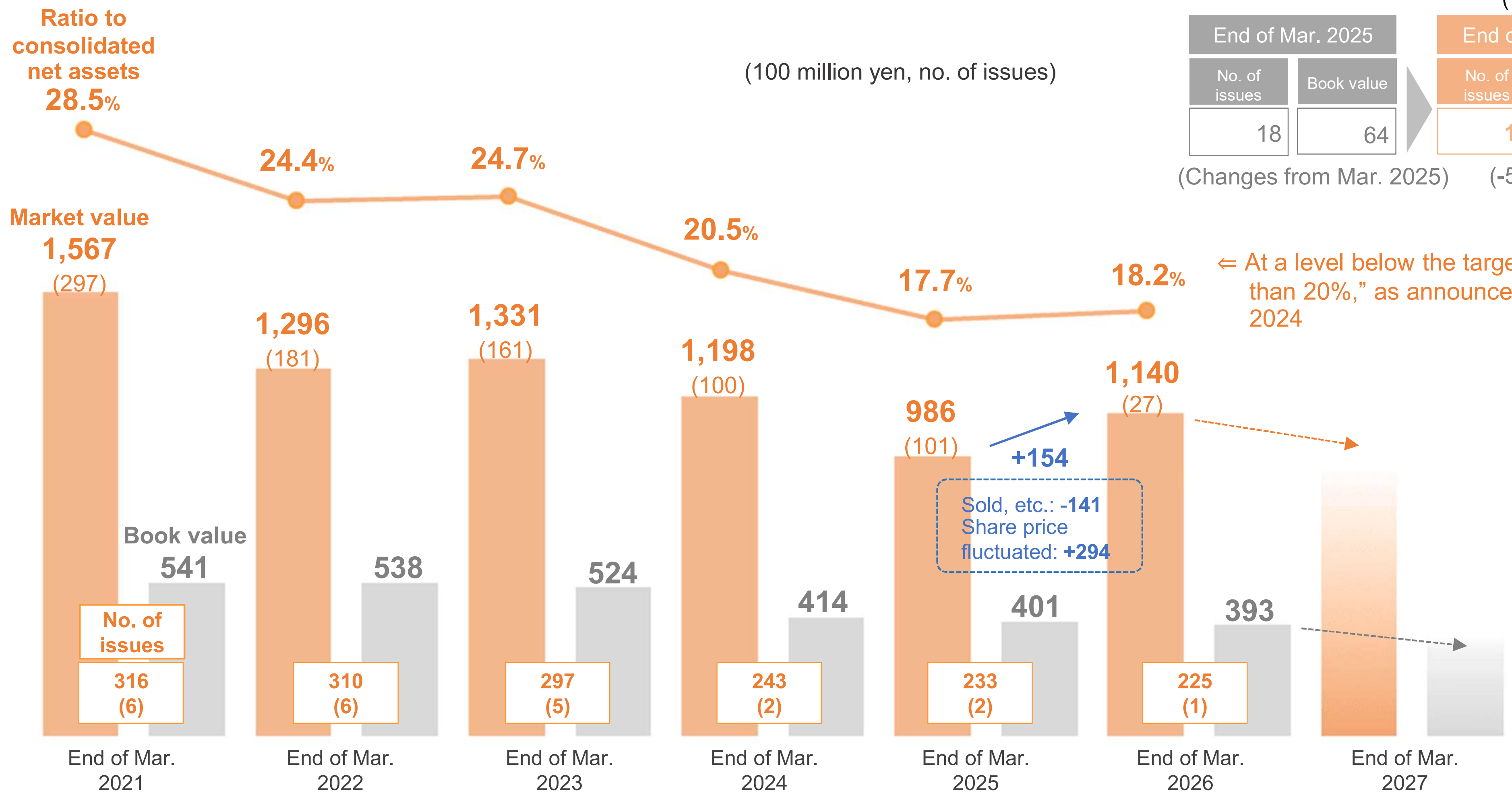
	FYE Mar. 2021	FYE Mar. 2022	FYE Mar. 2023	FYE Mar. 2024	FYE Mar. 2025	FYE Mar. 2026	FYE Mar. 2027	FYE Mar. 2028	FYE Mar. 2029
Dividends Per Share	30 yen	35 yen	45 yen	55 yen	75yen	118 yen	140 yen		
Dividend Payout Ratio	24.7%	21.1%	24.6%	32.9%	33.8%	41.0%	About 40%		
Total Return Ratio	30.2%	33.5%	34.2%	41.4%	40.4%	41.0%	+ Flexible share buybacks		

7. Financial Plan （4） Reduction of Strategic Shares

- The ratio of strategic shares to consolidated net assets stood at 18.2% as of March 31, 2026.
- Continue reviewing whether it is appropriate to keep holding each issue and consider reduction.

■ Balance of strategic shares, number of issues, ratio to consolidated net assets

- Figures are for NCB, which has the largest balance of strategic shares in the NNFH Group.
- The figures in parentheses in the graph are the number of shares deemed to be held.



⇐ At a level below the target of “less than 20%,” as announced in Nov. 2024

(Reference)
Balance and number of pure investment stock issues

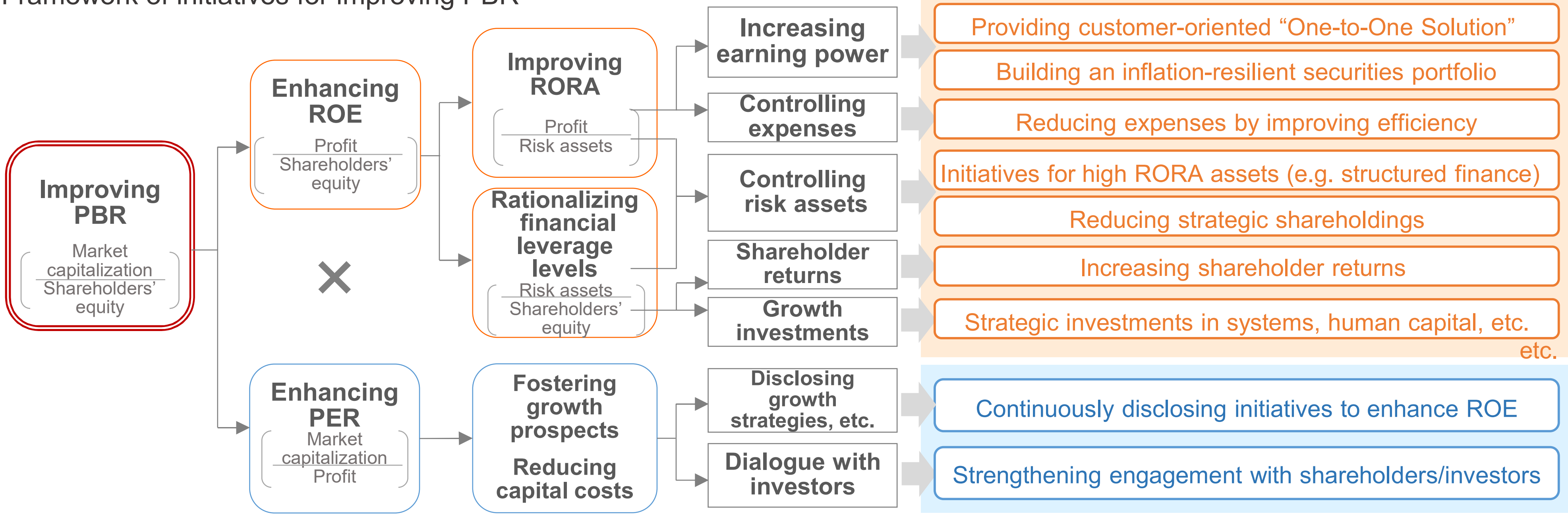
(100 million yen)

End of Mar. 2025		End of Mar. 2026	
No. of issues	Book value	No. of issues	Book value
18	64	13	62
(Changes from Mar. 2025)		(-5)	(-2)

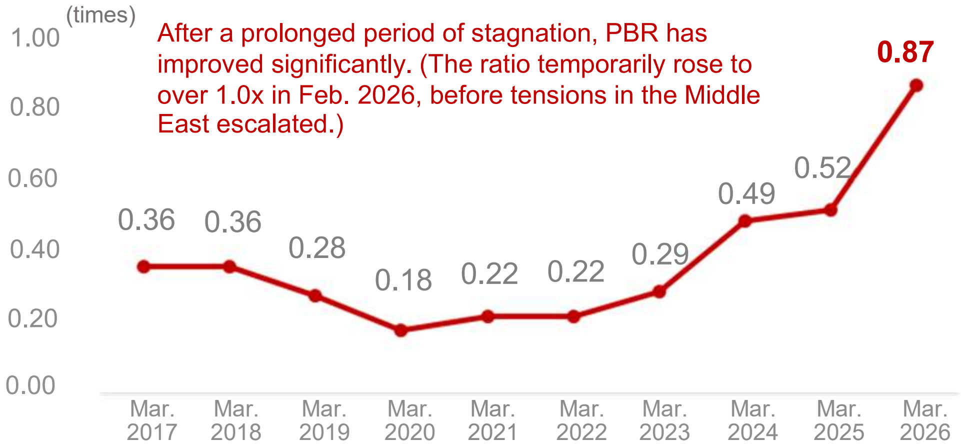
《Appendix》 Initiatives to Enhance Corporate Value

◆ Under the new Medium-Term Business Plan, we will continue and accelerate our existing initiatives aimed at improving ROE and PER, with the goal of further improving PBR.

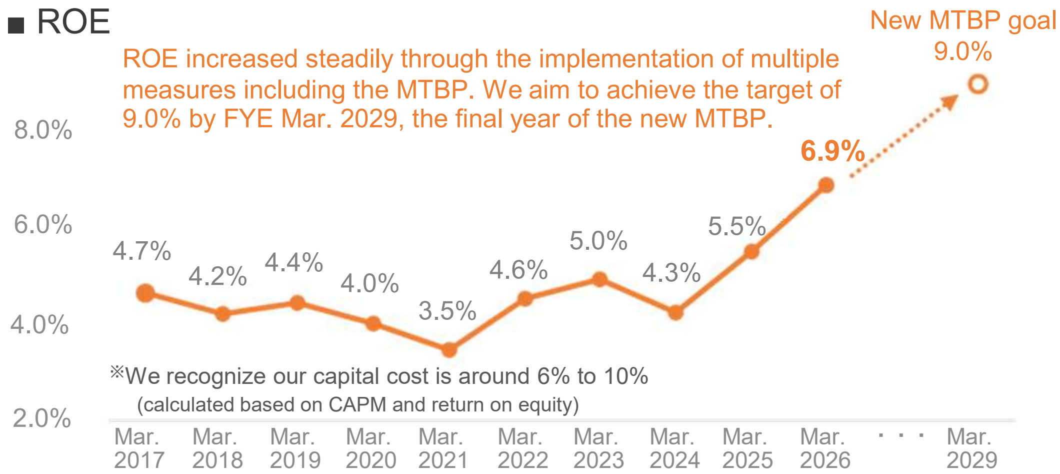
■ Framework of initiatives for improving PBR



■ PBR



■ ROE



《Appendix》 Stock Price Performance

◆ Our stock price remained solid throughout the previous MTBP period (Apr. 2023 - Mar. 2026), outperforming TOPIX.

■ Stock prices (indexed to Mar. 30, 2023 as 100)


Medium-Term Business Plan

Co-Creating the Future 2029

—Moving Forward Together—

西日本FH 西日本フィナンシャルホールディングス

Medium-Term Business Plan
(April 2026 – March 2029)

II. Basic Strategies and Priority Measures under the Medium-Term Business Plan

Basic Strategy1. Providing Customer-Oriented "One-to-One Solutions"

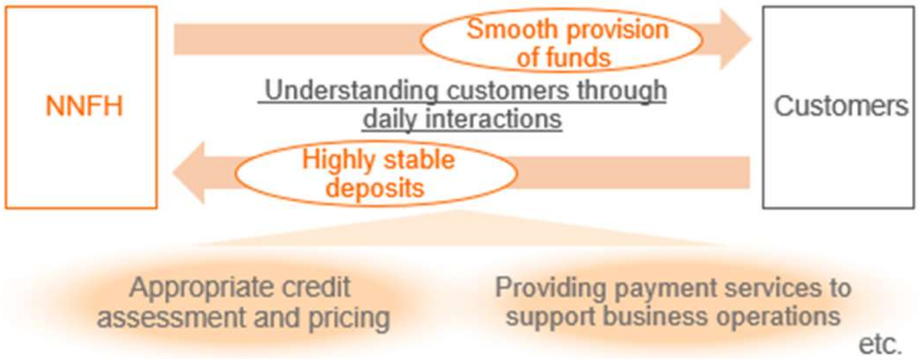
(1) Providing Solutions to Corporate Customers

◆ Against the backdrop of changing social and economic conditions, we will address the increasingly diverse and sophisticated management challenges and needs of businesses. By working as a unified group to provide tailored financial and non-financial solutions to our clients, we aim to become the most trusted partner for local businesses.

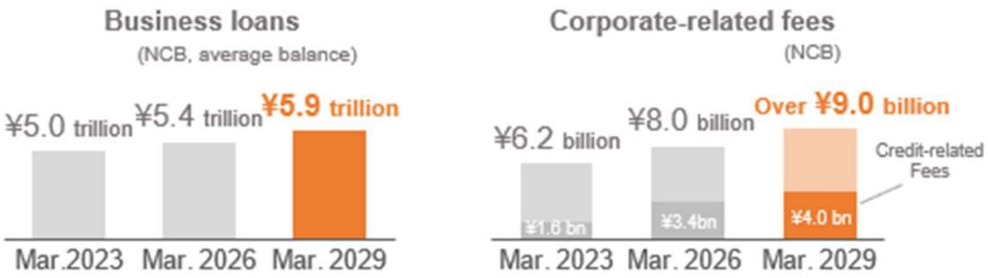
Strengthening Financial Intermediation Functions × Strengthening Solution Capabilities to Address Social Issues

Providing financial intermediation services to local businesses

✓ Based on a deep understanding of our customers, we ensure a smooth supply of funds while attracting highly loyal deposits.

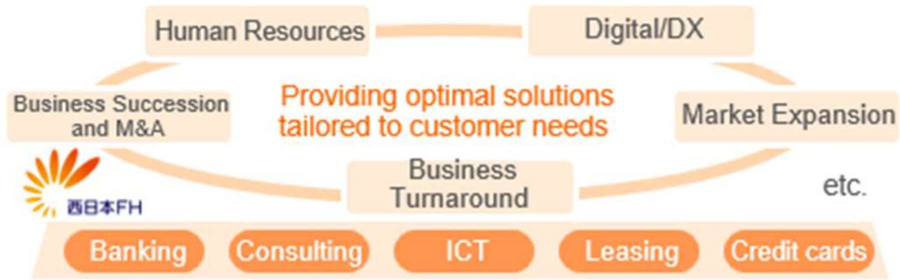


✓ We strengthen structured finance (SF) and equity-based financing and approximately double the number of SF specialists.



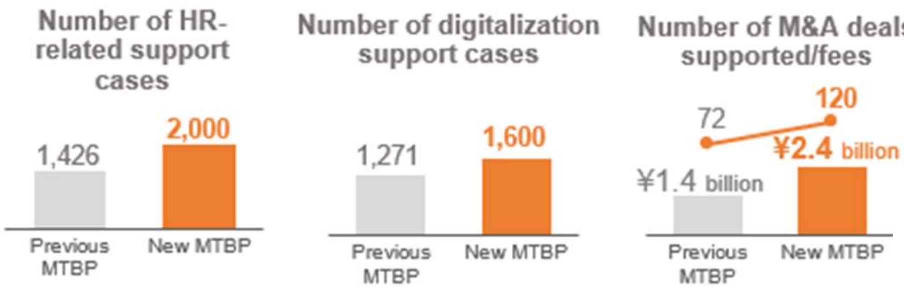
Strengthening functions in non-financial sectors

✓ We enhance capabilities across business areas to provide optimal solutions tailored to customer needs.



Key Functions and Organizational Strengthening

- Consolidation of support functions in key non-financial sectors
- Expansion and development of specialized personnel
- Launch of AI-powered matching services for M&A and market expansion



(2) Providing Solutions to Retail Customers

- We will conduct consulting-based sales that take a comprehensive view of our customers' assets and liabilities, providing optimal solutions tailored to their life stages. At the same time, we will enhance the appeal of our accounts as everyday tools, striving to become a partner that supports our customers' prosperous lives.

Strengthening consulting capabilities × **Building a framework to become the primary bank**

Support Stable Asset Building

✓ We strengthen asset management and loan capabilities based on a goal-based approach to support customers' asset building.

Goal-Based Asset Management: Goal Setting, Planning, Asset Management, Progress Monitoring

Strengthening Loan Provision Capabilities: Expansion of consultation locations (3 new locations)

Sophisticated asset management/succession support

✓ We provide tailored solutions by understanding customers' family structure and financial position (assets and liabilities)

NNFH — Operations, Trust, Loans, Insurance etc. — Customers

We provide optimal solutions by understanding customers' family structure and financial position (assets and liabilities)

Initiatives to Expand the Transaction Base

✓ We expand core transactions through seminars and new incentive programs to promote the opening and use of new accounts, payroll and pension accounts, and card payments.

New Incentive Programs

Banking Transactions × Card Transactions

Incentives based on transaction activity and card usage

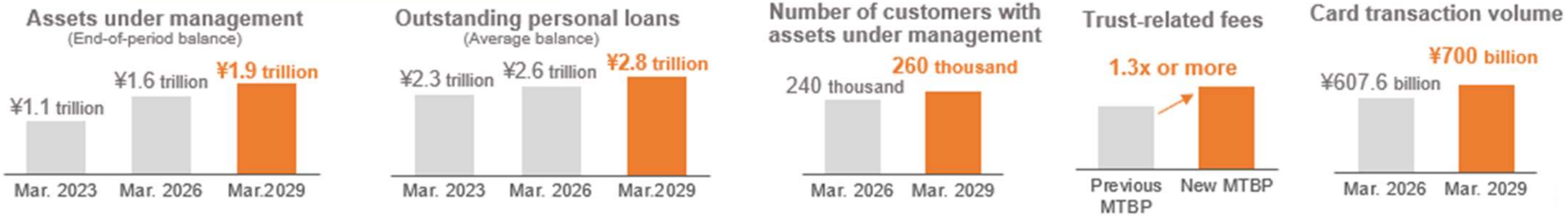
⇒ Enhancing the appeal of accounts for everyday use

Increase in the number of primary accounts

– Deposit Transactions –: Payroll, Pensions, Public fund receipts etc.

– Withdrawal Transactions –: Card Payments, Account Transfers, NISA / iDeCo etc.

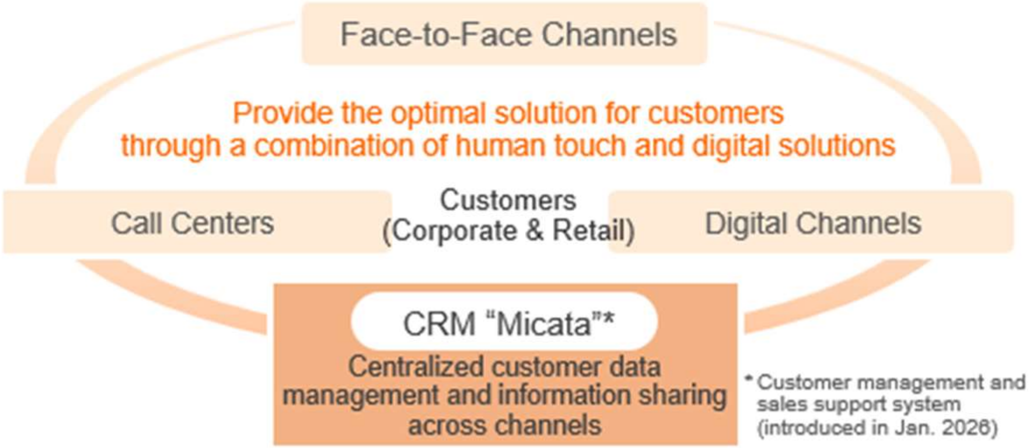
⇒ Increase in highly stable deposit balances



Basic Strategy1. Providing Customer-Oriented "One-to-One Solutions"

(3) Building Best-Mix Channels

◆ We will strengthen the capabilities of both physical and digital channels and share customer information across channels to seamlessly provide optimal solutions tailored to each individual customer.



* Customer management and sales support system (introduced in Jan. 2026)

Face-to-Face Channels (Branches, Specialized Centers, etc.)

- Renovation of aging branches (approx. 15 locations)
- Expansion of specialized centers and increase in staff
(Loan Sales Offices, Business Support Centers, Startup Support Salons)

Call Centers (Call Desks, Contact Centers, etc.)

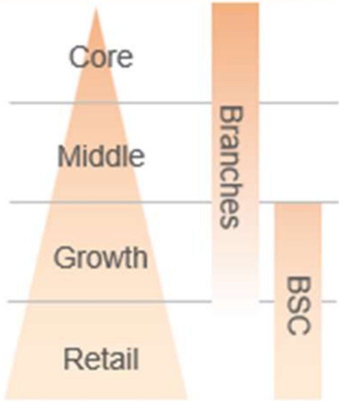
- Launch of asset management and wealth-building consultation services by establishing new contact centers

Digital Channels (NCB App, NCB Business Station, etc.)

- Improvement of the NCB app's UI/UX and expansion of payment and inquiry functions
- Introduction of new features to the corporate portal enabling seamless processing from invoice receipt to fund settlement

Sales Structures Tailored to Customer Segments

Corporate Sales Structure



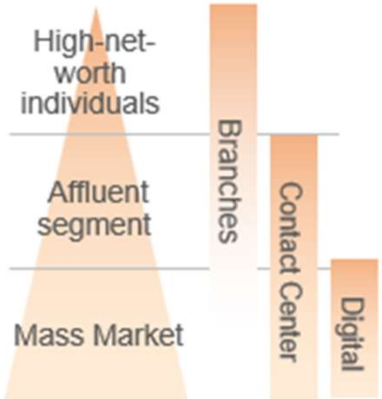
Branch

- Strengthening relationship management (RM) for core and middle-market customers by reducing accounts per representative and focusing on comprehensive financial and non-financial solutions

Business Support Center (BSC)

- Increasing staffing to accommodate growth and retail segments and enhancing contact frequency to strengthen RM

Retail Sales Structure



Branch

- Strengthening RM for high-net-worth and affluent customers by reducing accounts per representative and focusing on consultation-driven services

Contact Center

- Launch of non-face-to-face consulting services by bank staff (via phone, web, etc.) to expand customer touchpoints

Basic Strategy2. Supporting Regional Development

(1) Contributing to Solution of Regional Issues and Community Development

◆ Based on our belief that "without regional development, there will be no growth of the Group," we aim to become the most trusted partner in the region by collaborating with internal and external stakeholders to help solve regional issues and contribute to community development.

Initiatives to Address Regional Issues

✓ Through proactive engagement with local governments, we will identify regional issues and needs and support efforts to resolve them.

Regional Issues and Needs

Population decline / Job creation / Community development / Relocation & settlement / Aging society / Business attraction / Creating vibrancy / etc.

Platform for Solving Regional Issues

Sharing issues / **NNFH** / Team formation

Partners

Local gov'ts / Developers / Consulting firms / Landowners / Universities / etc.

Building a regional semiconductor ecosystem
(matching semiconductor manufacturers, etc.

Active involvement in regional development
(financial support and business attraction consulting, etc.)

Initiatives to create regional vibrancy
(event planning and collaboration with local communities, etc.)

Diverse Community Contribution Activities

✓ We will actively engage in community contribution activities unique to a regional financial group, such as cultural and artistic activities, recognition programs, and financial and economic education.

Cultural and artistic activities	Awards and recognition programs	Financial and economic education
NCB Music Festival	The Excellent Executive Award	School of Money

etc.

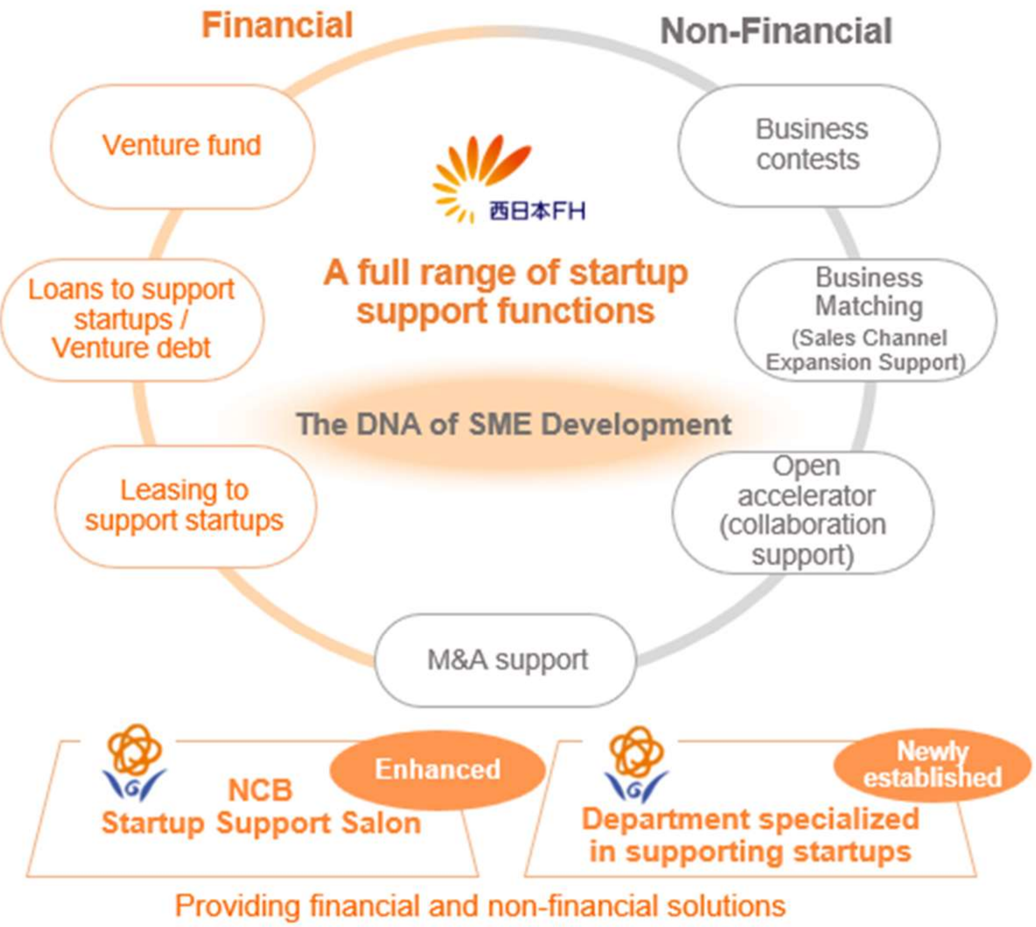
Creating vibrancy around Hakata Station by utilizing the new head office building

Active use of the large-scale multi-story plaza
for events such as Hakata Dontaku as a performance stage, etc.

Active use of the NCB Hall
for various purposes such as music concerts, seminars, etc.

(2) Supporting startups and venture businesses

◆ We will contribute to the creation and revitalization of regional industries by embodying our long-standing “DNA of SME development” and supporting the growth of startups and new businesses through both financial and non-financial solutions.



Strengthening startup support systems

✓ Focusing on identifying local startups and building relationships to support their growth

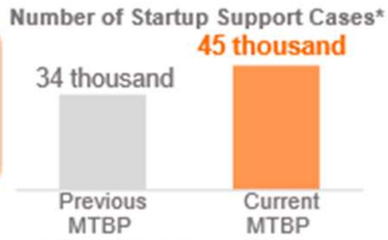
Identifying startups and building relationships through multiple channels

- Organizing business contests
- Startup Support Salon
- External VC
- Fukuoka Growth Next
- Universities
- etc.

Expanding engagement with startups

✓ Establishing a new startup support lounge in the new main office building to expand our engagement with startups.

Leveraging the prime location in front of Hakata Station to host startup-related seminars and entrepreneur events



* Total of consultation cases, loan approvals, collaborations with external organizations, new account openings, and new Business Direct contracts (all startup-related only)

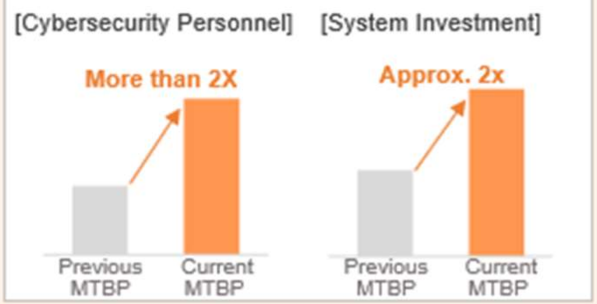
Basic Strategy3. *Strengthening the Management Foundation*

(1) Advancing the Risk Appetite Framework

◆ We will secure a solid management foundation for the future by achieving an appropriate risk-return balance based on our risk appetite framework and meeting the evolving expectations of stakeholders amid changes in the internal and external environment.

Key Initiatives by Risk Category

Credit Risk	● Enhancing management improvement support frameworks (e.g., increasing the number of dedicated staff) in head office and branches
Market Risk	● Asset control in a rising interest rate environment
Liquidity Risk	● Strengthening efforts to attract highly loyal deposits and diversifying funding sources
Operational Risk	● Increasing and developing specialized personnel and strengthening system investments to enhance cyber resilience



Basic Strategy3. Strengthening the Management Foundation

(2) Utilizing AI Technologies for Work Reform

- The Group will work together to promote the use of generative AI in business operations, focusing on both labor-saving and process enhancement. By redeploying the human resources freed up to priority areas, we aim to improve productivity across the entire Group.

Promoting AI adoption across the Group

NCB

City Ascom

Promoting initiatives to improve productivity and create new value through the use of generative AI in business operations

IJGN Group

NTT DATA NCB

Initiatives to promote the use of AI across the organization

- Exploration of AI use cases
- Information gathering on AI and accumulation of knowledge
- Risk management including personal information protection and measures against hallucination
- Planning education and training programs to improve AI literacy
- PDCA cycle management for various AI products

Enhancing Sales Activities and Productivity through AI

Branch Offices

✓ By leveraging AI in sales activities and other operations, we will create more time for customer interactions while improving the quality of proposals.

- Automated proposal generation
- Creation and summarization of conversation histories
- Support for loan approval documentation
- AI assistant for CRM

etc.

Headquarters

✓ In addition to streamlining operations through AI, we will review business workflows to improve efficiency across a wide range of functions.

- Compliance checks
- Marketing
- Risk detection / management
- System Development

etc.

Streamlining 200,000 hours of work per year (equivalent to over 100 employees)
⇒ Reallocating resources to priority areas and improve productivity

Basic Strategy3. Strengthening the Management Foundation

(3) Enhancing Human Capital

◆ We will accelerate the development of strategic talent who will shape the future of the Group while fostering an organizational culture that enables diverse talent to thrive through initiatives such as improving the work environment and strengthening internal branding.

HR Development × **Greater Job Satisfaction**

HR Development

Strengthening the Development of Strategic Talent

✓ Accelerating the development of strategic talent in consulting, DX, and planning through initiatives such as encouraging advanced certifications and dispatching personnel to external organizations.

Specialists

Core personnel

Base personnel

Specialists / Core personnel: Each employee pursues expertise according to their career vision and aptitude.

Base personnel: Acquire basic skills in each field that every employee should have.

Consulting personnel
Specialists: 200 (+118)
Core personnel: 800 (+161)

DX personnel
Specialists: 200 (+62)
Core Personnel: 1,200 (+141)

Planning personnel
Specialists: 120 (+35)
Core Personnel: 100 (+82)

Strengthening Development Systems

● Strengthening the OJT system at sales branches

✓ Gradually centralizing sales representatives from multiple branches to strengthen on-the-job training for junior staff.

● Systematizing training programs

✓ In addition to existing rank-based and job-specific training, we will systematize the development of talent who will lead the next generation (establishment of the "NCB Academy").

Greater Job Satisfaction

Improving the Work Environment

● Making revisions to HR systems

✓ Implementing significant revisions to HR systems to enable diverse talent to thrive

- Revision of the grading system
- Revision of systems to support the active participation of senior employees
- Establishment of a professional track
- Revision of the pension system (Introduction of an optional DC plan)

● Improving compensation and workplace/living environments

✓ Implementing wage increases, store renovations, and reconstruction of single-person dormitories and company housing

Strengthening Internal Branding

● Enhancing brand training

✓ Continuously communicating the Group's history and DNA through internal training and other initiatives to foster a sense of fulfillment and pride among diverse talent

Promoting Diversity & Inclusion

● Increasing female manager representation and promoting health management

✓ Increasing female manager representation and promoting employee health

Ratio of women in managerial positions (NCB)
Section manager or above
17.0%
(As of Mar 31, 2026)

（4） Enhancing Sustainability

◆ We position addressing sustainability challenges as a key priority in our management strategy and promote initiatives unique to a regional financial group to achieve sustainability for both the local community and the Group.

■ Overview of the NNFH Group's Sustainability Management

✓ Contributing to enhancing regional sustainability through initiatives in the areas of environment, society, and governance.

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Initiatives to Enhance Sustainability

E	• Addressing climate change etc.
S	• Strengthening human capital • D&I and employee engagement • Diverse community contribution activities • Local industry development and job creation etc.
G	• Enhancing risk management systems etc.

— Group Sustainability Declaration [Established April 2021] —

Guided by the Group Management Philosophy, we at the NNFH Group aim to develop the regional economy and enhance our corporate value, while at the same time contributing to the realization of a sustainable society.

Initiatives Toward Carbon Neutrality

	2026	2030	… 2050
Scope 1,2	Implementing energy-saving measures (introduction of high-efficiency air conditioning, etc.) Implementing carbon offsets	[Target] Carbon neutral	The government's net-zero target year
Scope 3 (Category 15)	Implementing decarbonization consulting, etc. (non-financial support) Promoting sustainable finance (financial support)		

[Addressing Scope 1 and 2]

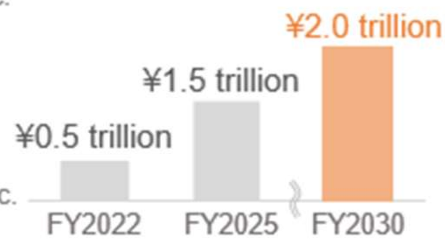
✓ We will continue to implement energy-saving measures while utilizing carbon offsets.

【Addressing Scope 3 Category 15】

✓ Supporting decarbonization through customer engagement, both financially and non-financially.

1. Awareness-raising — Interviews, surveys, etc.
2. Visualization — Providing emissions calculation tools, etc.
3. Reduction — Sustainable finance, etc.

Cumulative Sustainable Finance Disbursements



Supplementary Materials on Performance

1. Statement of Income (1) Fiscal Year Ended March 31, 2026 – YoY Comparisons

(100 million yen)		Fiscal year ended March 31, 2026 Results			YoY Change			Fiscal year ended March 31, 2025 Results		
		NNFH (A) (Consolidated)	NCB (B)	(A) - (B)	NNFH (A) (Consolidated)	NCB (B)	(A) - (B)	NNFH (A) (Consolidated)	NCB (B)	(A) - (B)
Ordinary Income		2,469	2,177	292	505	492	13	1,964	1,685	279
Gross operating profit		1,319	1,096	223	96	80	16	1,223	1,016	207
[Core gross operating profit]		[1,583]	[1,360]	[223]	[279]	[263]	[16]	[1,304]	[1,097]	[207]
Net interest income		1,302	1,237	65	274	269	5	1,028	968	60
(Interest on loans and discounts)		1,222	1,178	44	286	281	5	936	897	39
(Interest and dividends on securities)		391	383	8	91	89	2	300	294	6
(Interest on deposits and negotiable certificates of deposit)		239	233	6	165	161	4	74	72	2
Fees and commissions		252	114	138	18	6	12	234	108	126
Trading income		4	0	4	(2)	0	(2)	6	0	6
Other operating income		(240)	(255)	15	(195)	(195)	0	(45)	(60)	15
(Net gains (losses) related to bonds)		(264)	(264)	0	(183)	(183)	(0)	(81)	(81)	0
Expenses		870	726	144	41	35	6	829	691	138
Net business profits		449	369	80	55	44	11	394	325	69
[Core net business profits]		[713]	[634]	[79]	[238]	[228]	[10]	[475]	[406]	[69]
Provision for general reserve for possible loan losses	A	7	3	4	(4)	(11)	7	11	14	(3)
Business profits		442	367	75	59	56	3	383	311	72
Extraordinary gains (losses)		146	146	0	74	67	7	72	79	(7)
Gains (losses) on equity securities (excl. losses on write-offs of DES)		209	204	5	88	84	4	121	120	1
Losses from disposal of non-performing loans	B	68	58	10	21	27	(6)	47	31	16
Other extraordinary gains (losses)		5	(0)	5	7	10	(3)	(2)	(10)	8
Ordinary profit		588	512	76	133	123	10	455	389	66
Extraordinary profit (loss)		(6)	(6)	0	(1)	(2)	1	(5)	(4)	(1)
Gains (losses) on disposition of fixed assets		(6)	(6)	0	(2)	(2)	0	(4)	(4)	0
Impairment loss on fixed assets		1	1	0	0	1	(1)	1	0	1
Other extraordinary profit (loss)		(0)	-	(0)	(0)	-	(0)	0	-	0
Profit before income taxes		581	506	75	131	121	10	450	385	65
Income taxes		174	152	22	39	37	2	135	115	20
Profit attributable to non-controlling interests		6	-	6	1	-	1	5	-	5
Profit attributable to owners of parent		401	354	47	91	84	7	310	270	40
Credit cost	A+B	75	61	14	17	15	2	58	46	12

1. Statement of Income
(2) Fiscal Year Ended March 31, 2026 – Comparison with Previous Forecast

(100 million yen)

		Fiscal year ended March 31, 2026 Results			Comparison with previous forecast			Previous forecast for fiscal year ended March 31, 2026 (Note)		
		NNFH (A) (Consolidated)	NCB (B)	(A) - (B)	NNFH (A) (Consolidated)	NCB (B)	(A) - (B)	NNFH (A) (Consolidated)	NCB (B)	(A) - (B)
Ordinary Income		2,469	2,177	292	288	283	5	2,181	1,894	287
Gross operating profit		1,319	1,096	223	(137)	(141)	4	1,456	1,237	219
[Core gross operating profit]		[1,583]	[1,360]	[223]	[103]	[99]	[4]	[1,480]	[1,261]	[219]
Net interest income		1,302	1,237	65	105	105	0	1,197	1,132	65
(Interest on loans and discounts)		1,222	1,178	44	21	19	2	1,201	1,159	42
(Interest and dividends on securities)		391	383	8	94	93	1	297	290	7
(Interest on deposits and negotiable certificates of deposit)		239	233	6	20	19	1	219	214	5
Fees and commissions		252	114	138	(5)	(6)	1	257	120	137
Trading income		4	0	4	0	0	(0)	4	-	4
Other operating income		(240)	(255)	15	(238)	(240)	2	(2)	(15)	13
(Net gains (losses) related to bonds)		(264)	(264)	(0)	(240)	(240)	(0)	(24)	(24)	0
Expenses		870	726	144	(9)	(5)	(4)	879	731	148
Net business profits		449	369	80	(128)	(137)	9	577	506	71
[Core net business profits]		[713]	[634]	[79]	[112]	[104]	[8]	[601]	[530]	[71]
Provision for general reserve for possible loan losses	A	7	3	4	(13)	(13)	0	20	16	4
Business profits		442	367	75	(115)	(123)	8	557	490	67
Extraordinary gains (losses)		146	146	0	153	166	(13)	(7)	(20)	13
Gains (losses) on equity securities (excluding losses on write-offs of DES)		209	204	5	149	146	3	60	58	2
Losses from disposal of non-performing loans	B	68	58	10	8	4	4	60	54	6
Other extraordinary gains (losses)		5	(0)	5	12	24	(12)	(7)	(24)	17
Ordinary profit		588	512	76	38	42	(4)	550	470	80
Extraordinary profit (loss)		(6)	(6)	0	4	3	1	(10)	(9)	(1)
Gains (losses) on disposition of fixed assets		(6)	(6)	0	3	2	1	(9)	(8)	(1)
Impairment loss on fixed assets		1	1	0	0	0	0	1	1	0
Other extraordinary profit (loss)		(0)	-	(0)	(0)	-	(0)	-	-	-
Profit before income taxes		581	506	75	41	45	(4)	540	461	79
Income taxes		174	152	22	10	11	(1)	164	141	23
Profit attributable to non-controlling interests		6	-	6	0	-	0	6	-	6
Profit attributable to owners of parent		401	354	47	31	34	(3)	370	320	50
Credit cost	A+B	75	61	14	(5)	(9)	4	80	70	10

(Note) Full-year forecast as of the end of the nine months ended December 31, 2025 (announced on Feb. 9, 2026)

1. Statement of Income
(3) Forecast for the Fiscal Year Ending March 31, 2027 –YOY Comparisons

(100 million yen)		Fiscal year ending March 31, 2027 Forecast			YoY Change			Fiscal year ended March 31, 2026 Results		
		NNFH (A) (Consolidated)	NCB (B)	(A) - (B)	NNFH (A) (Consolidated)	NCB (B)	(A) - (B)	NNFH (A) (Consolidated)	NCB (B)	(A) - (B)
Ordinary Income		2,564	2,272	292	95	95	0	2,469	2,177	292
Gross operating profit		1,670	1,444	226	351	348	3	1,319	1,096	223
[Core gross operating profit]		[1,670]	[1,444]	[226]	[87]	[84]	[3]	[1,583]	[1,360]	[223]
Net interest income		1,380	1,309	71	78	72	6	1,302	1,237	65
(Interest on loans and discounts)		1,487	1,440	47	265	262	3	1,222	1,178	44
(Interest and dividends on securities)		364	355	9	(27)	(28)	1	391	383	8
(Interest on deposits and negotiable certificates of deposit)		381	371	10	142	138	4	239	233	6
Fees and commissions		265	127	138	13	13	0	252	114	138
Trading income		5	-	5	1	(0)	1	4	0	4
Other operating income		20	8	12	260	263	(3)	(240)	(255)	15
(Net gains (losses) related to bonds)		-	-	-	264	264	0	(264)	(264)	0
Expenses		956	804	152	86	78	8	870	726	144
Net business profits		714	640	74	265	271	(6)	449	369	80
[Core net business profits]		[714]	[640]	[74]	[1]	[6]	[(5)]	[713]	[634]	[79]
Provision for general reserve for possible loan losses	A	25	25	-	18	22	(4)	7	3	4
Business profits		689	615	74	247	248	(1)	442	367	75
Extraordinary gains (losses)		1	5	(4)	(145)	(141)	(4)	146	146	0
Gains (losses) on equity securities (excluding losses on write-offs of DES)		60	60	0	(149)	(144)	(5)	209	204	5
Losses from disposal of non-performing loans	B	55	45	10	(13)	(13)	0	68	58	10
Other extraordinary gains (losses)		(4)	(10)	6	(9)	(10)	1	5	(0)	5
Ordinary profit		690	620	70	102	108	(6)	588	512	76
Extraordinary profit (loss)		14	14	0	20	20	0	(6)	(6)	0
Gains (losses) on disposition of fixed assets		15	15	0	21	21	0	(6)	(6)	0
Impairment loss on fixed assets		1	1	0	0	0	0	1	1	0
Other extraordinary profit (loss)		-	-	-	0	-	0	(0)	-	(0)
Profit before income taxes		704	634	70	123	128	(5)	581	506	75
Income taxes		220	199	21	46	47	(1)	174	152	22
Profit attributable to non-controlling interests		4	-	4	(2)	-	(2)	6	-	6
Profit attributable to owners of parent		480	435	45	79	81	(2)	401	354	47

Credit cost	A+B	80	70	10	5	9	(4)	75	61	14

2. Balance Sheet (1) Assets

(100 million yen)	NNFH (Consolidated)					NCB (Non-consolidated)				
	Mar. 31, 2022	Mar. 31, 2023	Mar. 31, 2024	Mar. 31, 2025	Mar. 31, 2026	Mar. 31, 2022	Mar. 31, 2023	Mar. 31, 2024	Mar. 31, 2025	Mar. 31, 2026
Assets										
Cash and due from banks	26,147	19,466	22,006	16,742	13,915	25,597	19,112	21,613	16,085	13,320
Call loans and bills bought	-	80	76	-	-	400	390	336	450	600
Monetary claims bought	396	427	477	494	510	-	-	-	-	-
Trading account assets	-	-	-	-	-	-	-	-	-	-
Money held in trust	117	116	117	117	117	117	116	117	117	117
Securities	17,733	17,927	18,032	16,917	19,136	17,537	17,573	17,657	16,527	18,540
Loans and bills discounted	84,709	89,554	91,782	99,214	102,393	82,360	87,379	89,594	96,955	100,017
(YoY % change)	*(0.9%)*	*5.7%*	*2.5%*	*8.1%*	*3.2%*	*(1.0%)*	*6.1%*	*2.5%*	*8.2%*	*3.2%*
Foreign exchanges	228	173	94	79	84	228	173	94	79	84
Other assets	903	991	1,019	938	573	781	816	848	787	432
Tangible fixed assets	1,162	1,169	1,160	1,150	1,470	1,118	1,109	1,101	1,092	1,411
Intangible fixed assets	42	52	52	63	77	37	46	48	58	73
Retirement benefit assets (prepaid pension costs)	75	80	250	252	517	259	267	268	286	313
Deferred tax assets	21	64	11	144	34	-	-	-	110	78
Customers' liabilities for acceptances and guarantees	176	164	186	141	144	158	147	170	126	130
Allowance for loan losses	(425)	(405)	(423)	(421)	(442)	(370)	(358)	(374)	(373)	(388)
Allowance for investment losses	(6)	(6)	(6)	(6)	(6)	(5)	(4)	(4)	(4)	(4)
Total assets	131,279	129,852	134,831	135,825	138,523	128,217	126,767	131,468	132,297	134,720

2. Balance Sheet (2) Liabilities and Net Assets

(100 million yen)	NNFH (Consolidated)					NCB (Non-consolidated)				
	Mar. 31, 2022	Mar. 31, 2023	Mar. 31, 2024	Mar. 31, 2025	Mar. 31, 2026	Mar. 31, 2022	Mar. 31, 2023	Mar. 31, 2024	Mar. 31, 2025	Mar. 31, 2026
Liabilities and Net Assets										
Deposits	95,703	97,918	101,772	100,827	104,998	93,350	95,552	99,399	98,275	102,391
(YoY % change)	*3.0%*	*2.3%*	*3.9%*	*(0.9%)*	*4.1%*	*2.9%*	*2.4%*	*4.0%*	*(1.1%)*	*4.2%*
Negotiable certificates of deposit	2,643	1,674	2,477	4,243	4,457	2,570	1,672	2,449	4,224	4,436
Call money and bills sold	5,100	5,125	1,045	247	512	5,100	5,125	1,045	247	512
Securities sold under repurchase agreements	2,511	2,659	2,262	2,214	1,998	2,511	2,659	2,262	2,214	1,998
Cash collateral received for securities lent	872	2,939	2,382	1,075	4,811	872	2,939	2,382	1,075	4,811
Borrowed money	17,552	12,497	17,591	19,787	13,323	17,325	12,422	17,500	19,716	13,283
Foreign exchanges	2	5	7	5	7	2	5	7	5	7
Bonds payable	-	-	-	-	-	-	-	-	-	-
Borrowed money from trust account	48	52	53	77	93	48	52	53	77	93
Other liabilities	1,140	1,202	936	1,427	1,707	791	805	481	992	1,237
Provision for stock-based payments for officers	-	0	0	0	0	-	-	-	-	-
Retirement benefit liability (Reserve for employee retirement benefits)	48	46	20	18	17	2	2	2	2	2
Provision for retirement benefits for directors (and other officers)	2	2	2	2	3	-	-	-	-	-
Provision for reimbursement of deposits	8	5	4	2	1	8	5	4	2	1
Provision for contingent losses	11	12	12	12	16	11	12	11	12	12
Provision under special laws	0	0	0	0	0					
Deferred tax liabilities	8	11	73	16	11	59	16	80	-	-
Deferred tax liabilities for land revaluation	147	146	146	150	150	144	144	143	147	147
Acceptances and guarantees	176	164	186	141	144	158	147	170	126	130
Total liabilities	125,972	124,457	128,970	130,243	132,248	122,951	121,556	125,989	127,116	129,060
Share capital	500	500	500	500	500	857	857	857	857	857
Capital surplus	1,211	1,187	1,176	1,165	1,165	857	857	857	857	857
Retained earnings	3,042	3,255	3,426	3,653	3,927	2,899	2,964	3,068	3,254	3,478
Treasury shares	(55)	(57)	(66)	(75)	(75)	-	-	-	-	-
Total shareholders' equity	4,698	4,885	5,036	5,243	5,517	4,614	4,678	4,783	4,968	5,193
Valuation difference on available-for-sale securities	386	258	433	△ 36	219	358	229	393	(79)	174
Deferred gains or losses on hedges	(0)	10	7	0	0	(0)	10	7	0	0
Revaluation reserve for land	294	294	297	292	293	294	294	297	292	293
Remeasurements of defined benefit plans	(157)	(148)	(14)	(24)	140					
Total accumulated other comprehensive income (Total valuation and translation adjustment)	523	414	723	233	652	653	533	697	213	467
Non-controlling interests	86	96	102	106	105					
Total net assets	5,307	5,394	5,861	5,581	6,274	5,266	5,212	5,479	5,181	5,660
Total liabilities and net assets	131,279	129,852	134,831	135,825	138,523	128,217	126,767	131,468	132,297	134,720

3. Average Amount Outstanding, Yield, and Interest of Main Accounts (NCB)

(Fiscal year ended)

(100 million yen)		March 31, 2022			March 31, 2023			March 31, 2024			March 31, 2025			March 31, 2026			Forecast March 31, 2027		
		Ave. amount outstanding	Yields	Interest	Ave. amount outstanding	Yields	Interest	Ave. amount outstanding	Yields	Interest	Ave. amount outstanding	Yields	Interest	Ave. amount outstanding	Yields	Interest	Ave. amount outstanding	Yields	Interest
■ Loans																			
Japan		81,855	0.93%	766	81,522	0.92%	757	88,038	0.88%	775	92,204	0.94%	870	95,605	1.19%	1,146	98,349	1.40%	1,385
Business loans		53,179	0.67%	359	52,174	0.68%	356	57,686	0.64%	374	60,431	0.74%	451	61,985	1.01%	632	63,414	1.23%	786
Housing loans and loans for apartment buildings		25,622	1.04%	268	26,197	1.00%	264	27,145	0.97%	265	28,396	0.98%	279	29,860	1.19%	357	30,829	1.38%	426
(Housing loans)		17,435	1.05%	183	17,992	1.00%	181	18,640	0.96%	180	19,374	0.96%	187	20,266	1.19%	243	20,831	1.40%	292
(Loans for apartment buildings)		8,188	1.02%	84	8,205	1.01%	83	8,505	0.99%	85	9,022	1.01%	92	9,594	1.18%	114	9,998	1.33%	134
Consumer loans		3,055	4.56%	139	3,151	4.33%	137	3,207	4.24%	136	3,377	4.14%	140	3,760	4.16%	157	4,107	4.21%	173
International		574	0.98%	6	575	2.81%	16	511	4.72%	24	620	4.36%	27	811	4.03%	33	1,438	3.85%	55
Total	A	82,429	0.93%	771	82,096	0.93%	773	88,548	0.90%	799	92,824	0.96%	897	96,416	1.22%	1,178	99,787	1.44%	1,440
Loan to deposit simple spread	A-E		0.93%			0.93%			0.89%			0.89%			1.00%			1.09%	
■ Securities																			
Japan		12,879	0.53%	69	14,182	0.64%	92	13,170	1.01%	134	12,936	1.13%	147	14,015	1.74%	245	16,316	1.24%	203
Bonds		10,805	0.16%	17	12,172	0.22%	27	11,237	0.29%	33	10,850	0.27%	30	11,806	0.53%	63	13,285	0.79%	105
Stocks		594	5.70%	34	569	7.31%	42	552	6.68%	37	489	8.83%	43	465	10.05%	47	455	13.77%	63
Other	B	1,479	1.18%	17	1,441	1.62%	23	1,380	4.63%	64	1,597	4.58%	73	1,744	7.76%	135	2,575	1.36%	35
International		2,738	2.06%	57	4,122	2.74%	113	4,135	3.53%	146	3,467	4.23%	147	2,993	4.61%	138	3,156	4.83%	153
Total	C	15,617	0.80%	125	18,304	1.12%	205	17,305	1.62%	280	16,403	1.78%	294	17,008	2.25%	383	19,472	1.82%	355
Gain or loss from cancellation of investment trust	D			(1)			(2)			31			44			102			-
Excluding gain or loss from cancellation of investment trust																			
Japan: Other	B-D	1,479	1.21%	18	1,441	1.76%	25	1,380	2.37%	33	1,597	1.83%	29	1,744	1.93%	34	2,575	1.36%	35
Total	C-D	15,617	0.80%	126	18,304	1.13%	207	17,305	1.43%	249	16,403	1.52%	250	17,008	1.65%	282	19,472	1.82%	355
■ Deposits and negotiable certificates of deposit																			
Japan		96,560	0.00%	4	98,672	0.00%	2	101,979	0.00%	3	102,957	0.06%	68	104,992	0.21%	230	106,319	0.34%	367
Liquid		68,749	0.00%	1	71,838	0.00%	1	76,526	0.00%	1	77,412	0.06%	48	77,391	0.18%	142	76,627	0.28%	217
Small, fixed-term		15,483	0.00%	1	14,693	0.00%	1	13,826	0.00%	1	13,017	0.04%	6	13,316	0.23%	32	14,190	0.40%	57
Large + negotiable certificates of deposit		12,328	0.01%	2	12,141	0.01%	1	11,628	0.01%	1	12,529	0.10%	13	14,284	0.39%	56	15,503	0.59%	93
International		320	0.18%	1	256	0.61%	2	195	1.40%	3	197	1.93%	4	189	1.69%	3	203	1.94%	4
Total	E	96,880	0.00%	5	98,928	0.00%	4	102,174	0.00%	5	103,154	0.06%	72	105,181	0.22%	233	106,522	0.34%	371

4. Balance and Valuation Gains or Losses of Securities (NCB)

(Fiscal year ended)

(100 million yen)

■ Balance sheet amount

	Mar. 31, 2022	Mar. 31, 2023	Mar. 31, 2024	Mar. 31, 2025	Mar. 31, 2026
Government bonds	5,006	4,959	4,440	3,590	4,299
Local government bonds	4,007	4,219	4,798	5,211	5,739
Corporate bonds	2,215	1,859	1,650	1,766	1,987
Stocks	1,147	1,206	1,368	1,074	1,353
Foreign securities	3,334	3,711	3,372	2,966	2,864
(of which, foreign bonds)	3,334	3,711	3,372	2,966	2,864
Other	1,828	1,619	2,029	1,919	2,299
Total securities	17,537	17,573	17,657	16,527	18,540

■ Valuation gains or losses

	Mar. 31, 2022	Mar. 31, 2023	Mar. 31, 2024	Mar. 31, 2025	Mar. 31, 2026
Government bonds	(78)	(179)	(301)	(503)	(528)
Local government bonds	(17)	(25)	(40)	(130)	(165)
Corporate bonds	4	(9)	(27)	(70)	(86)
Stocks	577	643	847	609	898
Foreign securities	(107)	(214)	(186)	(100)	(43)
(of which, foreign bonds)	(107)	(214)	(186)	(100)	(43)
Other	133	108	260	74	172
Total securities	512	324	553	(121)	249

5. Breakdown of Credit Cost by Cause (NCB)

(Fiscal year ended)

(100 million yen)		Mar. 31, 2022	Mar. 31, 2023	Mar. 31, 2024	Mar. 31, 2025	Mar. 31, 2026
Provision for general reserve for possible loan losses (Reversal of allowance for loan losses)	A	(18)	(6)	3	14	3
Changes in loan-loss reserve ratio		(3)	(3)	(2)	(2)	(2)
Change in balance		(14)	0	5	16	5
Cost of depreciation and specific provisions	B	52	41	52	41	64
Falling collateral value		11	3	2	3	3
Downgrade: Lower borrower assessment		71	44	70	52	78
Upgrade: Improved borrower assessment		(0)	(0)	(7)	(1)	(9)
Collection		(28)	(13)	(17)	(18)	(15)
Loss (gain) on removal from balance sheet		(2)	0	(0)	(2)	0
Responsibility-sharing system		0	4	4	6	7
Other		(0)	3	(0)	0	(0)
Recoveries of written-off claims	C	3	2	3	10	5
Credit cost	D=A+B-C	31	33	53	46	61

		Mar. 31, 2022	Mar. 31, 2023	Mar. 31, 2024	Mar. 31, 2025	Mar. 31, 2026
Average amount of loans outstanding	E	82,429	82,096	88,548	92,824	96,416
Credit cost rate	D/E	0.038%	0.040%	0.060%	0.049%	0.063%

6. Capital Adequacy Ratio (Consolidated)

Capital Adequacy Ratio (Consolidated)

(100 million yen)		Mar. 31, 2026 (A)	(A) – (B)	Mar. 31, 2025 (B)
Core capital: instruments and reserves	A	5,576	397	5,179
Directly issued qualifying common share capital		5,415	235	5,180
Accumulated other comprehensive income		140	164	(24)
Adjusted non-controlling interests		3	1	2
Total of reserves		5	0	5
Non-controlling interests subject to transitional arrangements		13	(4)	17
Core capital: regulatory adjustments	B	517	220	297
(of which, shortfall of eligible provision to expected losses)		82	17	65
(of which, net defined benefit asset)		382	193	189
Capital	C=A-B	5,059	177	4,882
Risk-weighted assets, etc.	D	44,192	5,433	38,759
Credit risk-weighted assets		38,530	2,015	36,515
Operational risk adjustments		1,556	78	1,478
Capital floor adjustment		4,107	3,341	766
Capital adequacy ratio (consolidated)	C / D	11.44%	(1.15 pt)	12.59%

NNFH Nishi-Nippon Financial Holdings, Inc.