



Financial Results for the Second Quarter of the Fiscal Year Ending March 31, 2026

November 28, 2025

Nishi-Nippon Financial Holdings, Inc.

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For the purposes of this document, the names of the following Group companies are abbreviated as indicated below:

- The Nishi-Nippon City Bank, Ltd.: NCB
- Nishi-Nippon City Tokai Tokyo Securities Co., Ltd.: NCTT Securities
- NCB Research & Consulting Co., Ltd.: NCB R&C

I. Financial Results

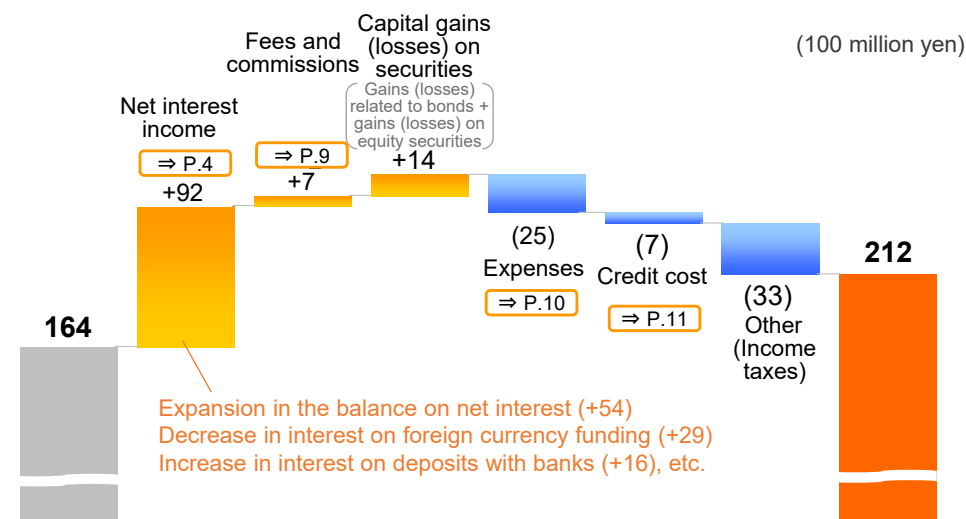
1. Overview of Financial Results

- ◆ Profit attributable to owners of parent for the six months ended September 30, 2025 increased by 4.8 billion yen year-on-year (YoY) to 21.2 billion yen, mainly reflecting higher net interest income driven by an expansion in the balance on net interest.

■ Profit and Loss (Consolidated)

(100 million yen)	Six months ended Sep. 30, 2025			Six months ended Sep. 30, 2024	Six months ended Sep. 30, 2025 Initial forecast*
	Results A	A-B	A-C	Results B	C
Gross operating profit	714	106	/	608	/
(Core gross operating profit)	737	89	/	648	/
Net interest income	598	92	/	506	/
Fees and commissions	127	7	/	120	/
Trading income	2	(1)	/	3	/
Other operating income	(14)	7	/	(21)	/
(of which, net gains (losses) related to bonds)	(24)	16	/	(40)	/
Expenses	435	25	/	410	/
Net business profits	279	81	/	198	/
(Core business profits)	302	64	/	238	/
Gains (losses) on equity securities	60	(2)	/	62	/
Credit cost	28	7	/	21	/
Other extraordinary gains (losses)	(1)	2	/	(3)	/
Ordinary profit	309	73	49	236	260
Extraordinary profit (loss)	(2)	0	/	(2)	/
Income taxes	92	24	/	68	/
Profit attributable to non-controlling interest	2	0	/	2	/
Profit attributable to owners of parent	212	48	37	164	175

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



Sep. 2024

■ Profit and Loss (NCB)

(100 million yen)	Six months ended Sep. 2025			Six months ended Sep. 2024	Six months ended Sep. 2025 Initial forecast*
	Results A	A-B	A-C	Results B	C
Gross operating profit	608	103	(2)	505	610
Expenses	363	23	4	340	359
Net business profits	244	79	(7)	165	251
Credit cost	20	3	(15)	17	35
Ordinary profit	275	75	49	200	226
Profit attributable to owners of parent	192	50	37	142	155

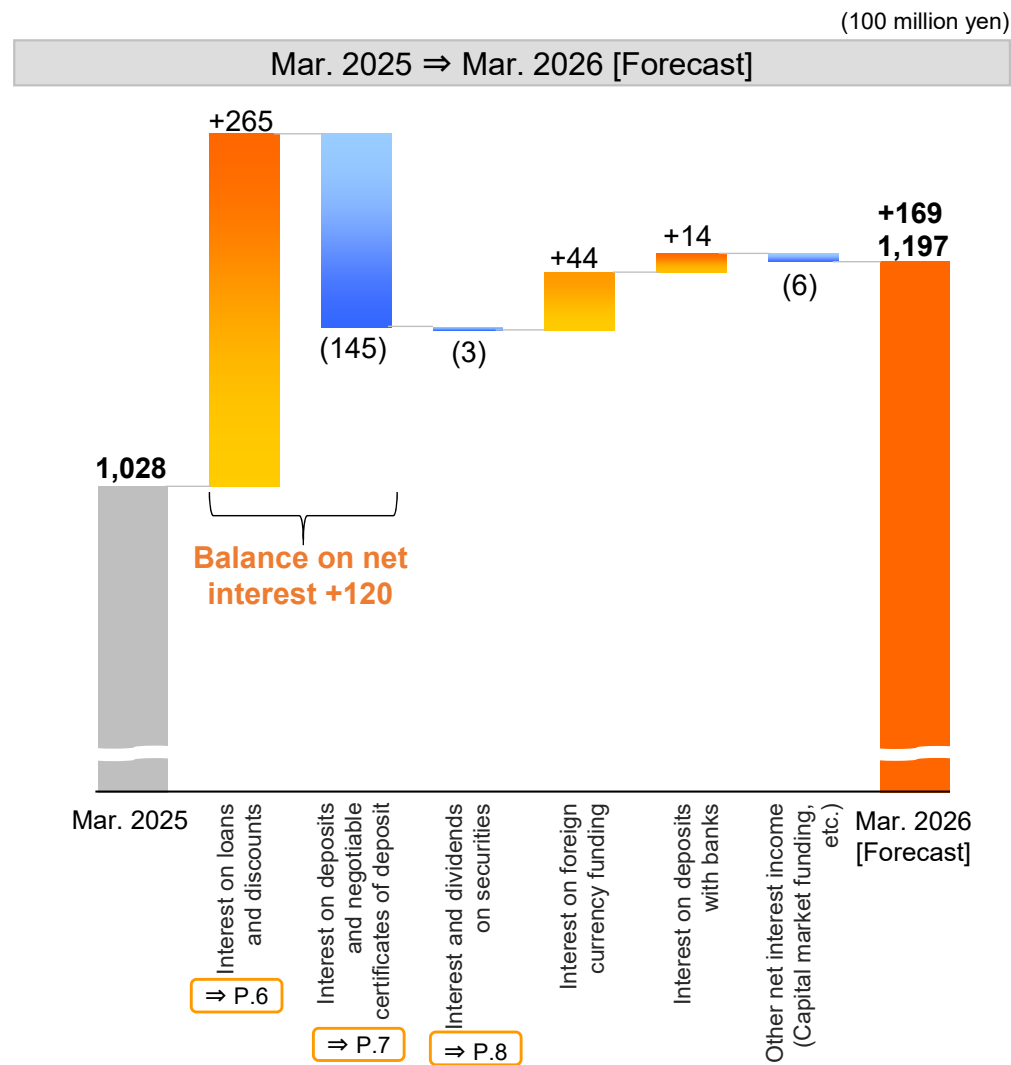
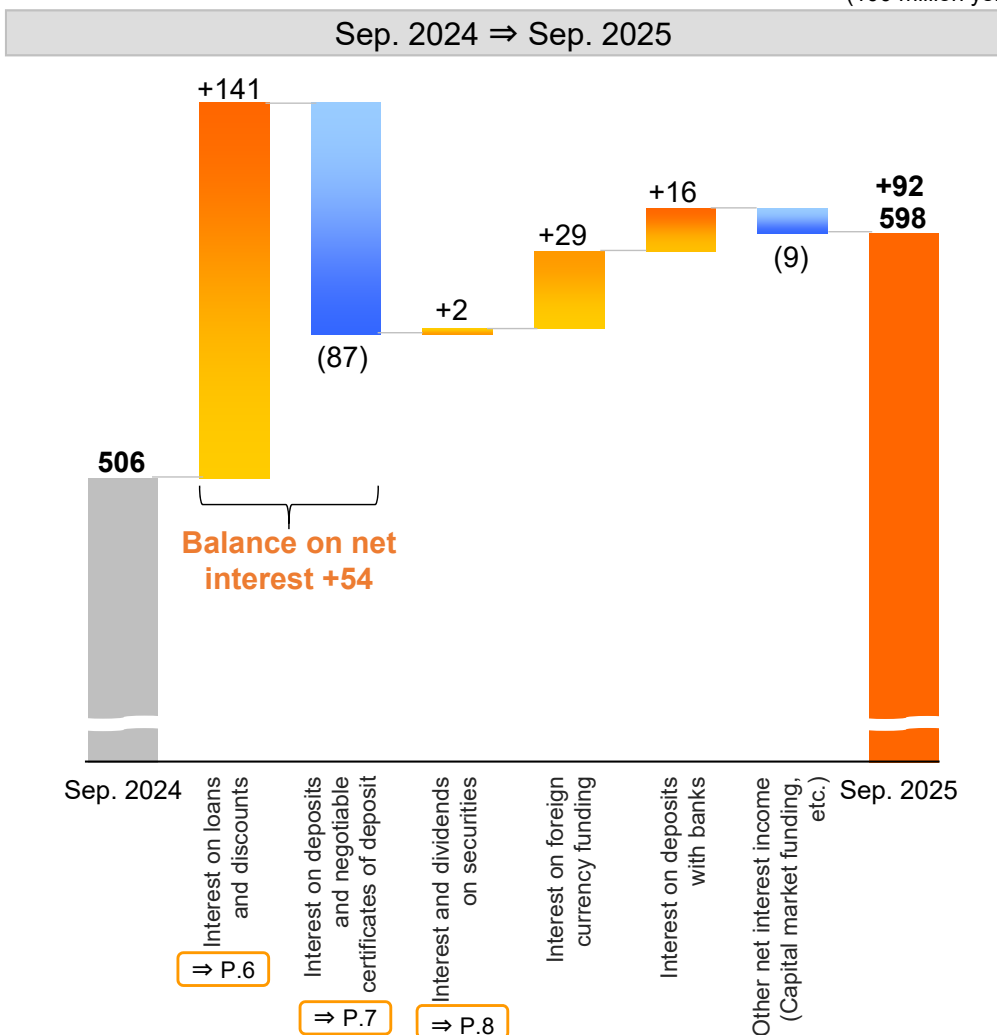
*As stated on the Consolidated Financial Results for the Year Ended March 31, 2025 (announced on May 9, 2025)

*As stated on the Consolidated Financial Results for the Year Ended March 31, 2025 (announced on May 9, 2025)

2. Net Interest Income

- ◆ Net interest income for the six months ended September 30, 2025 increased by 9.2 billion yen YoY to 59.8 billion yen, mainly due to an expansion in the balance on net interest, as well as a decrease in interest on foreign currency funding and an increase in interest on deposits with banks.
- ◆ Net interest income for the fiscal year ending March 31, 2026 is expected to rise by 16.9 billion yen YoY to 119.7 billion yen.

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

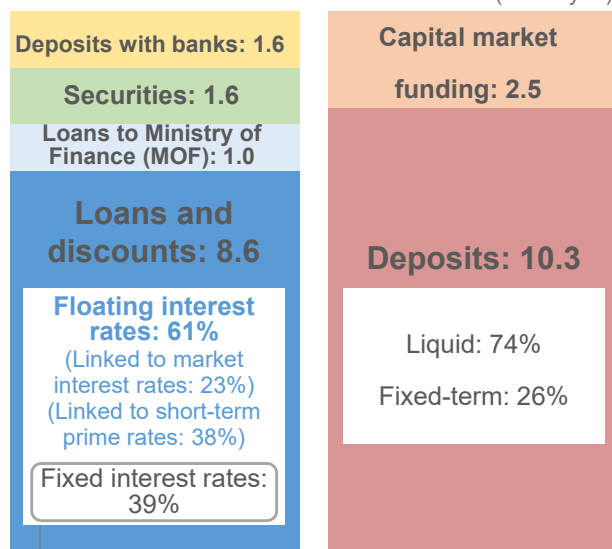


<Appendix> Impact of Rising Interest Rates on Earnings (Estimate)

- ◆ 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.

■ NCB's balance sheet structure

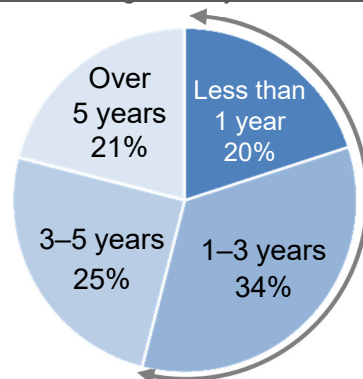
<Fund management / financing structure
as of Mar. 31, 2025> (trillion yen)



Management

Financing

<Remaining maturity of fixed-rate loans>



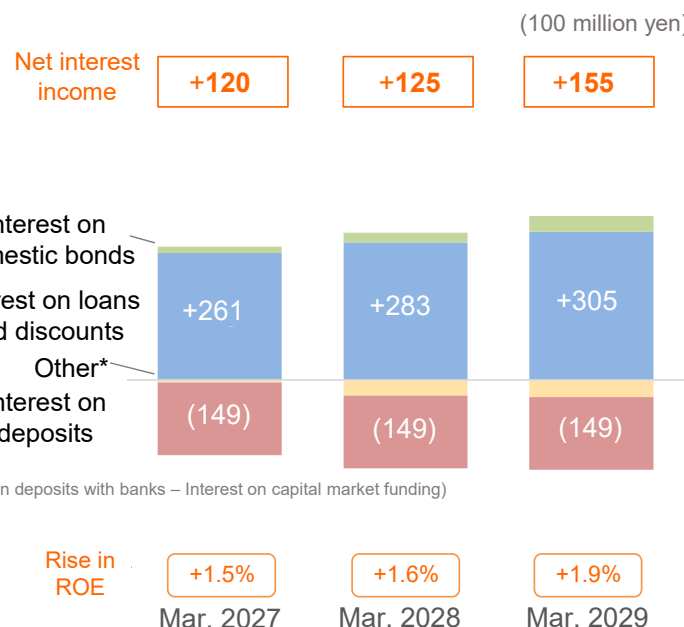
About 50% of fixed-rate loans will either mature or have their interest rates renewed within three years.

■ Impact on earnings (net interest income) [vs. Mar. 31, 2025]

(Assuming the balance sheet structure will remain unchanged from that as of Mar. 31, 2025)

Scenario (1): Interest rate of 0.50%

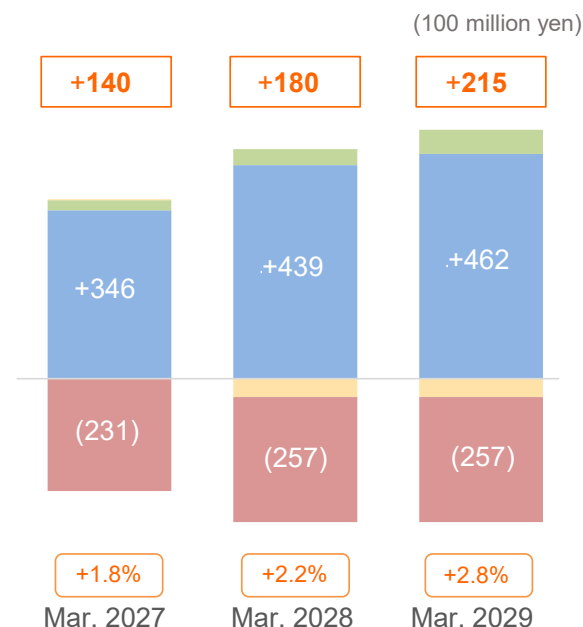
(Assuming the recent level of interest rates continues)



*Interest on deposits with banks – Interest on capital market funding)

Scenario (2): Interest rate of 0.75%

(Assuming an additional hike in Mar. 2026 that remains in effect)



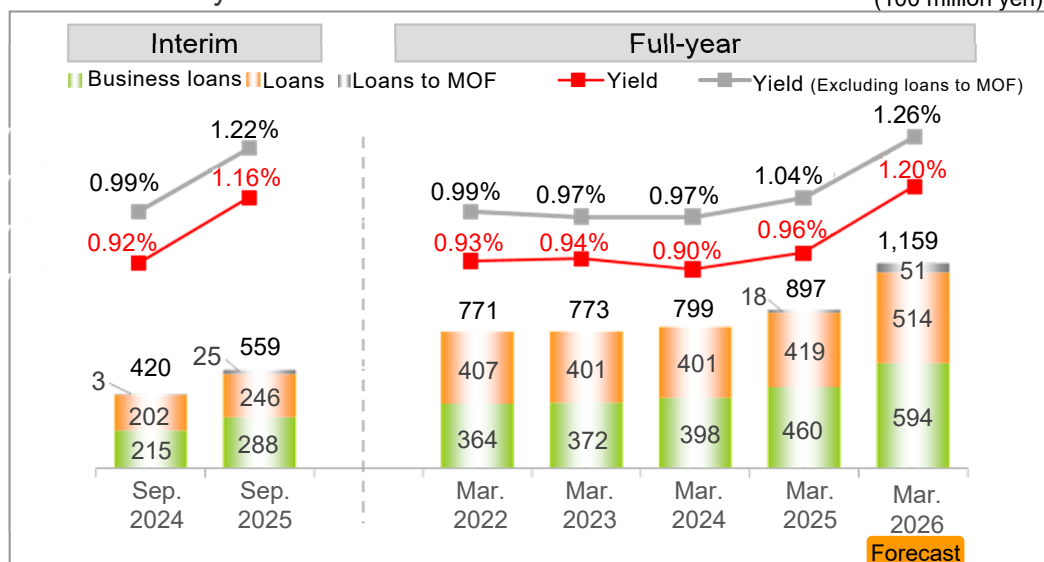
[Premises of the above calculation]

- The balance sheet structure will remain unchanged from that as of Mar. 31, 2025. However, for loans from the BOJ within capital market funding, payments at maturity and deposits will decrease 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: 75% 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, 2025 (only the impact of increased net interest income on ROE is considered.)

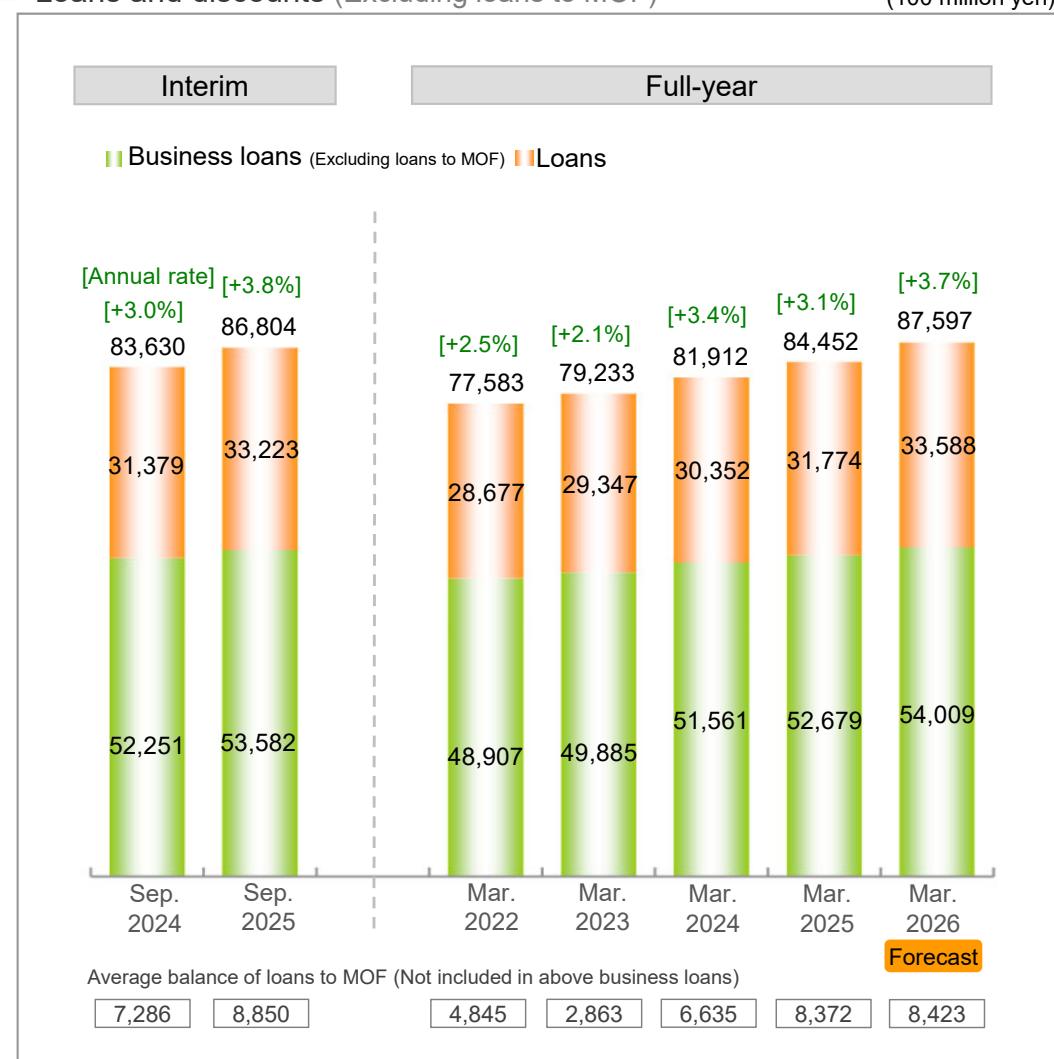
2. Net Interest Income (1) Interest on Loans and Discounts (NCB)

- ◆ Interest on loans and discounts for the six months ended September 30, 2025 increased by 13.9 billion yen YoY to 55.9 billion yen on the back of a rise in yield and solid growth of loans and discounts.
- ◆ Interest on loans and discounts for the fiscal year ending March 31, 2026 is expected to grow by 26.2 billion yen YoY to 115.9 billion yen.

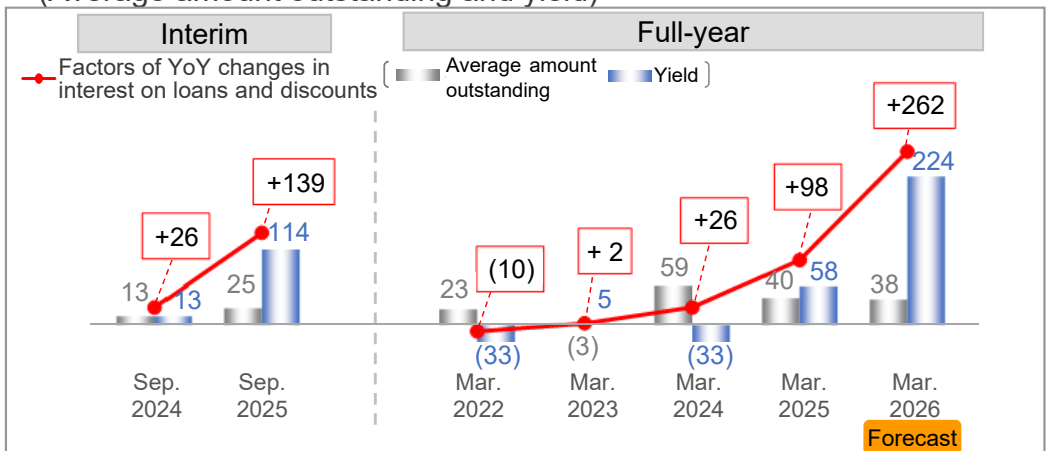
■ Interest and yield on loans and discounts



■ Loans and discounts (Excluding loans to MOF)



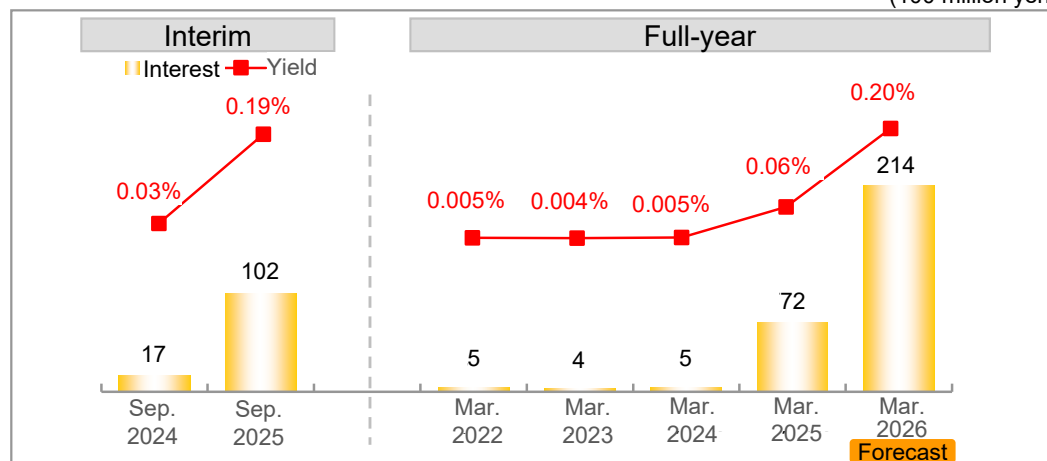
■ Factors of YoY changes in interest on loans and discounts (Average amount outstanding and yield)



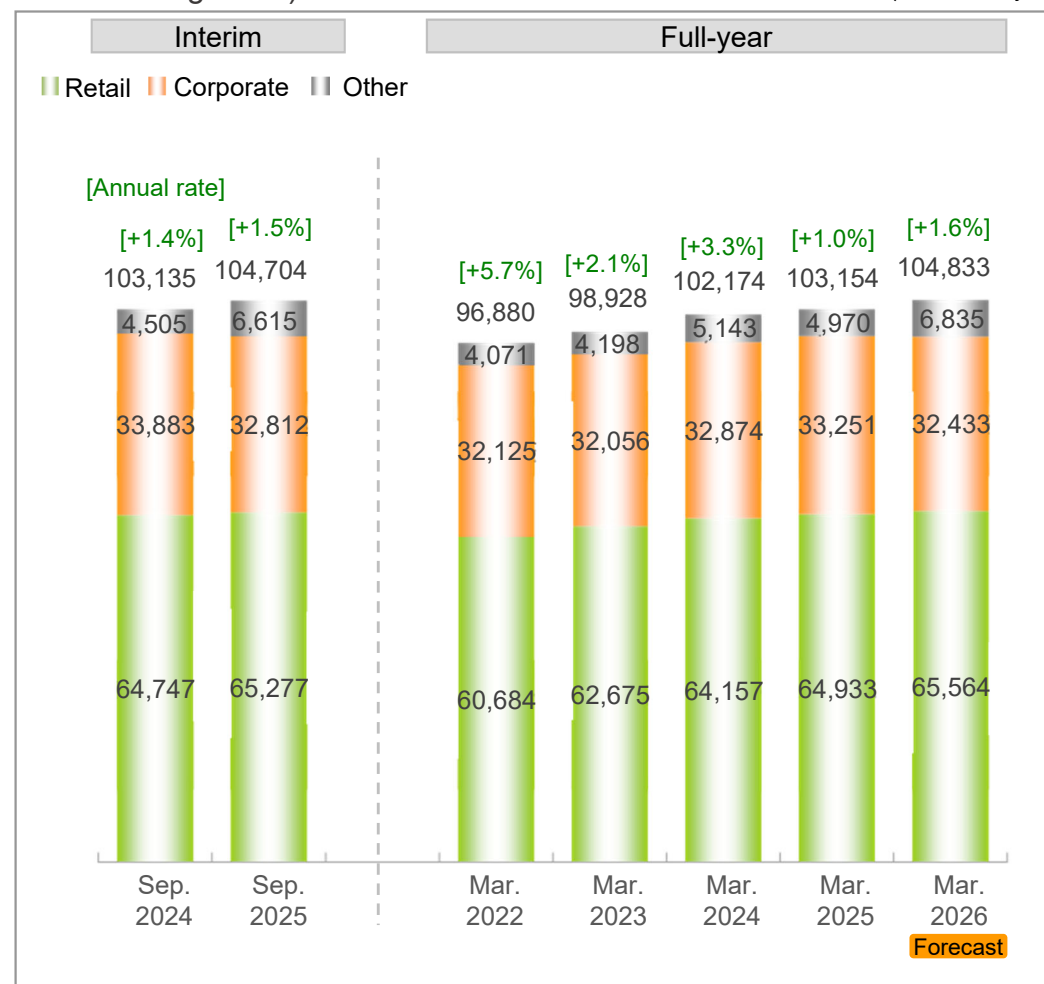
2. Net Interest Income (2) Interest on Deposits and Negotiable Certificates of Deposit (NCB)

- ◆ Interest on deposits and negotiable certificates of deposit for the six months ended September 30, 2025 increased by 8.5 billion yen YoY to 10.2 billion yen, driven by a rise in yield, while the deposit balance remained on an upward path.
- ◆ Interest on deposits and negotiable certificates of deposit for the fiscal year ending March 31, 2026 is expected to grow by 14.2 billion yen YoY to 21.4 billion yen.
 - The balance of net interest is expected to expand, as interest on loans should grow more than interest on deposits.

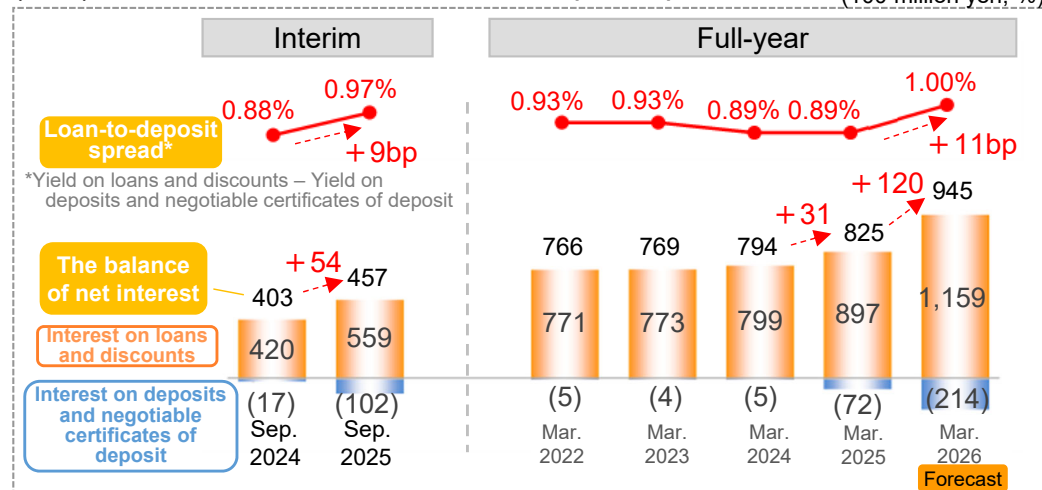
■ Interest and yield on deposits and negotiable certificates of deposit (100 million yen)



■ 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 million yen, %)

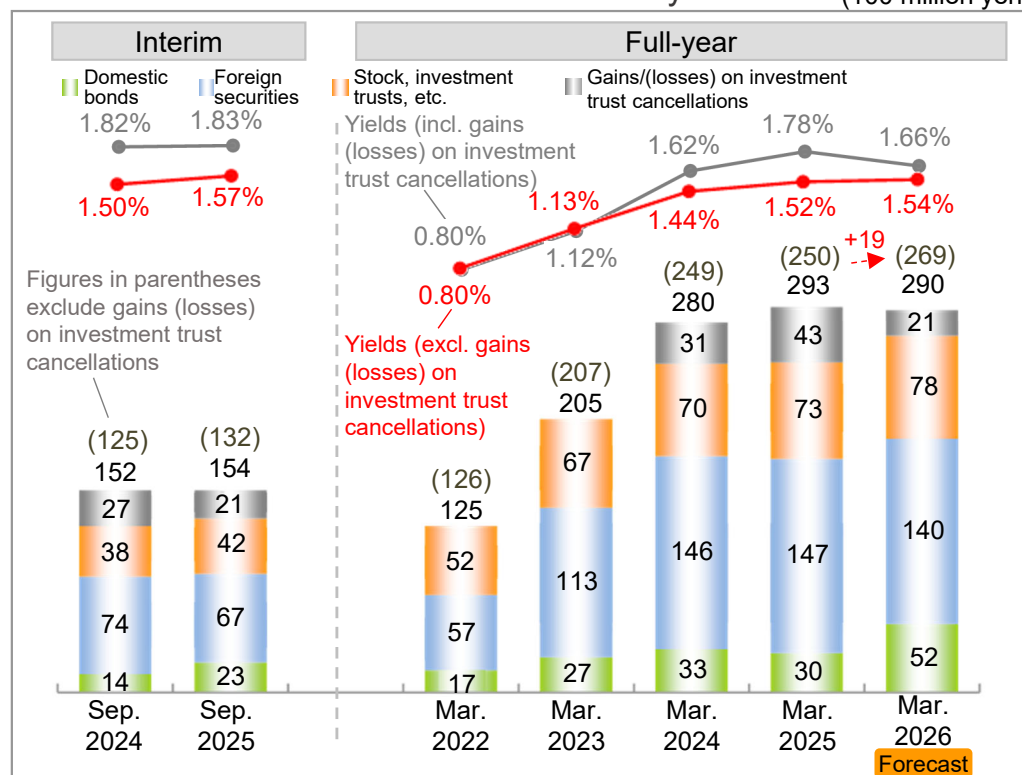


2. Net Interest Income (3) Interest and Dividends on Securities (NCB)

- Interest and dividends on securities for the six months ended September 30, 2025 increased by 0.2 billion yen YoY to 15.4 billion yen, mainly due to an increase in interest on domestic bonds.
- Interest and dividends on securities for the fiscal year ending March 31, 2026 are expected to decrease by 0.3 billion yen YoY (or increase by 1.9 billion yen YoY excluding gains (losses) on investment trust cancellations), bringing the total to 29.0 billion yen.

Interest and dividends on securities and yields

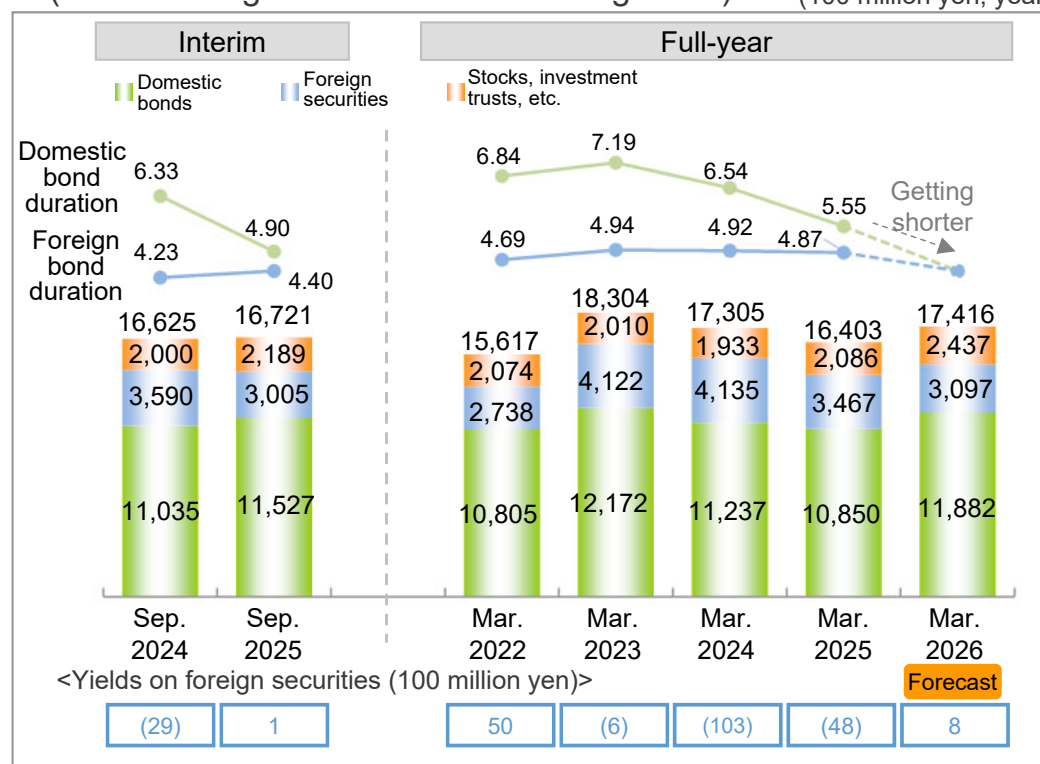
(100 million yen)



Balance of securities

(on an average amount of outstanding basis)

(100 million yen, year)



Capital gains (losses) on securities

(100 million yen)	Sep. 2024	Sep. 2025	YoY change
Net gains (losses) related to bonds	(40)	(24)	16
Gains (losses) on equity securities	59	58	(1)
Total	19	34	15

	Mar. 2022	Mar. 2023	Mar. 2024	Mar. 2025
Net gains (losses) related to bonds	10	(104)	(108)	(81)
Gains (losses) on equity securities	(7)	25	146	120
Total	3	(79)	38	39

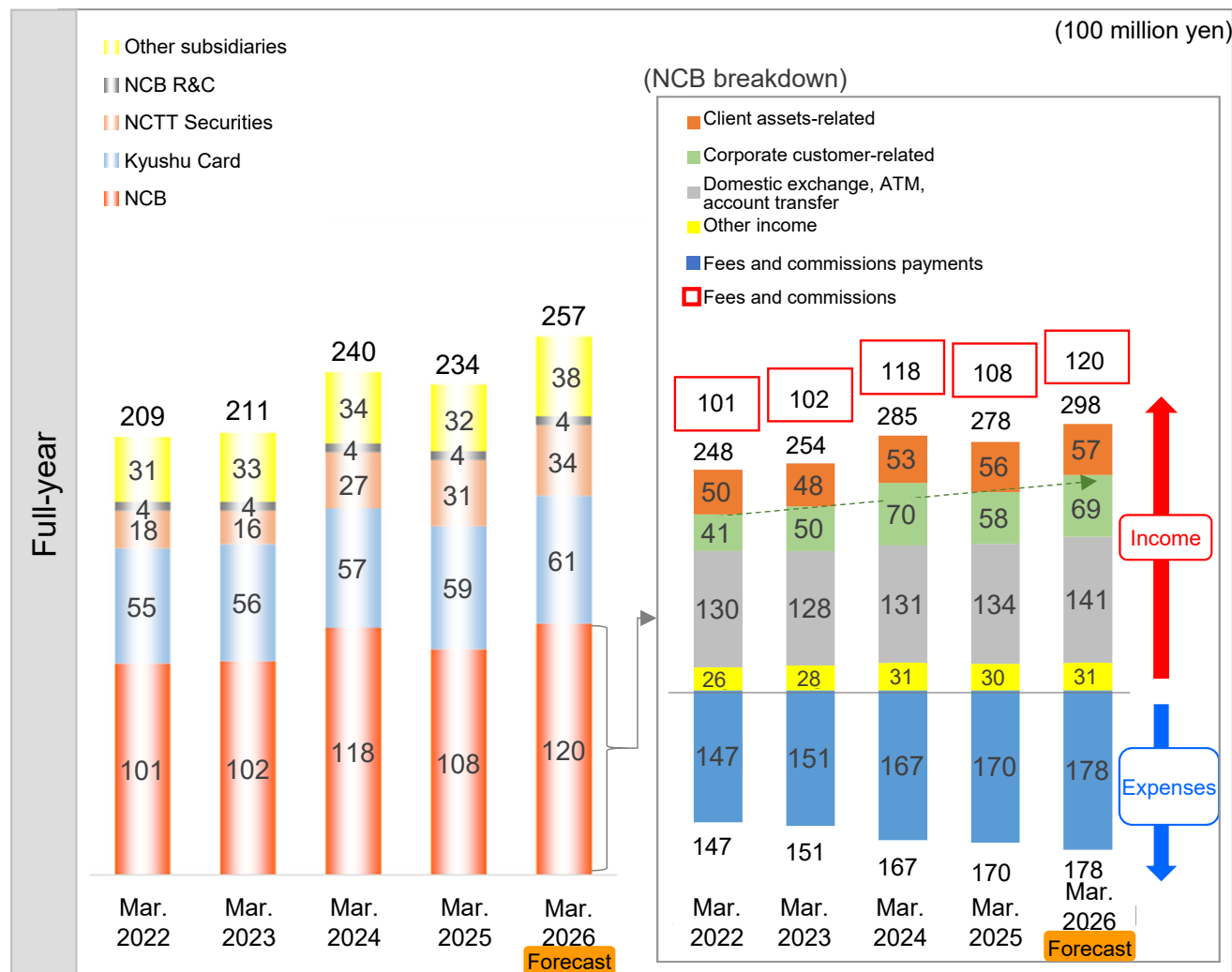
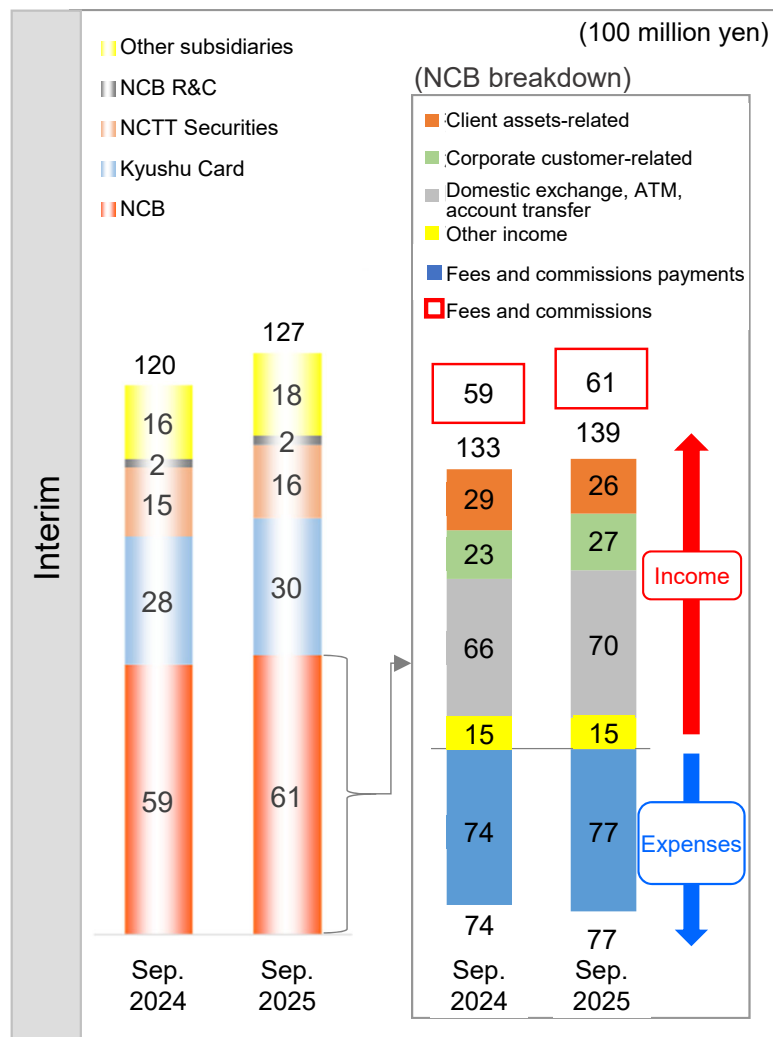
Gains (losses) on valuation of securities

(100 million yen)	Mar. 2022	Mar. 2023	Mar. 2024	Mar. 2025	Sep. 2025
Domestic bonds	(91)	(213)	(368)	(703)	(738)
Foreign securities	(107)	(214)	(186)	(100)	(67)
Stocks, investment trusts, etc.	710	751	1,107	683	971
Total	512	324	553	(121)	166
Total (Consolidated)	566	383	630	(35)	252

3. Fees and Commissions

- ◆ Fees and commissions for the six months ended September 30, 2025 increased by 0.7 billion yen YoY to 12.7 billion yen, mainly due to an increase in corporate customer-related fee income.
- ◆ Fees and commissions for the fiscal year ending March 31, 2026 is expected to increase by 2.3 billion yen YoY to 25.7 billion yen.

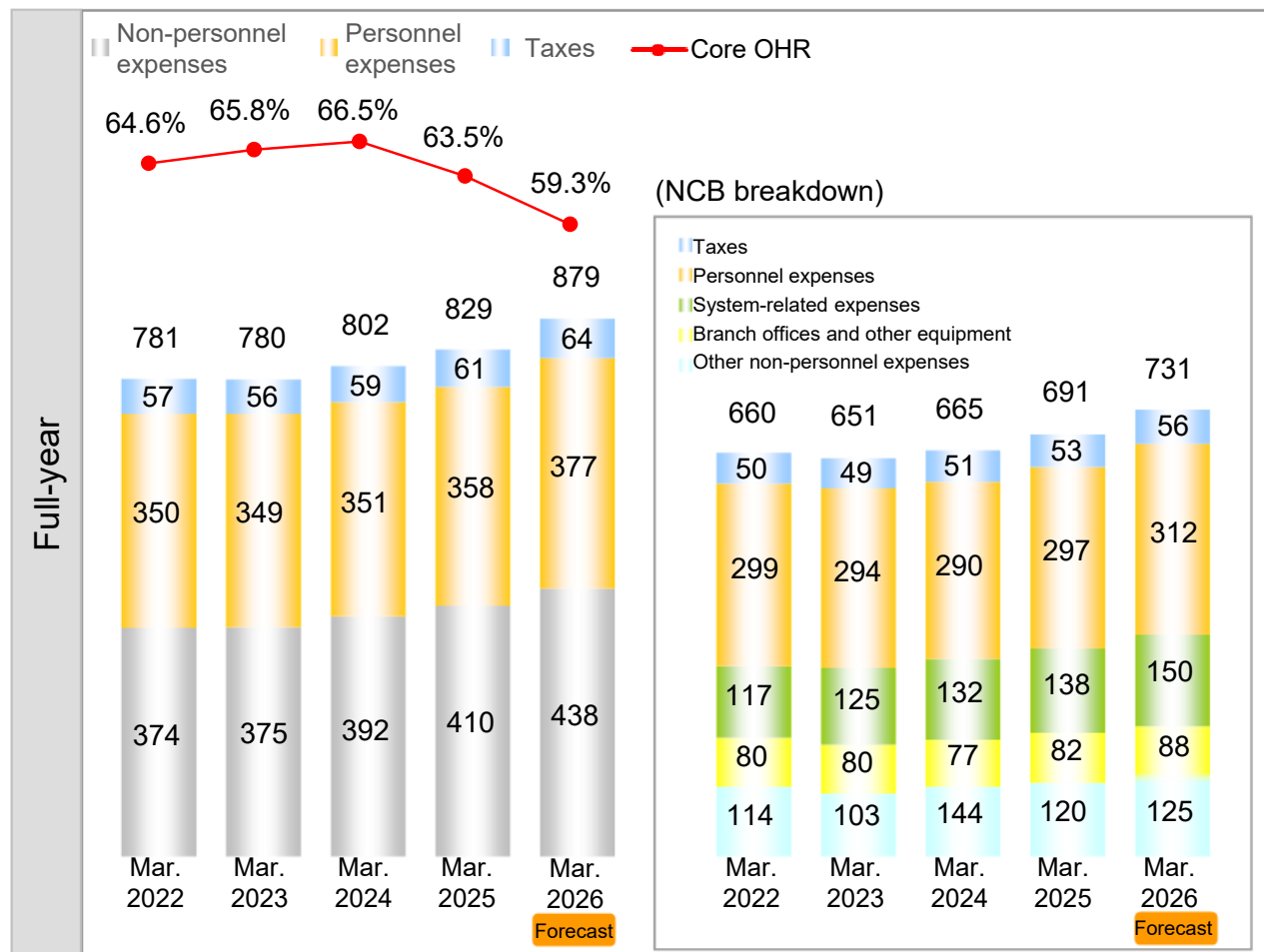
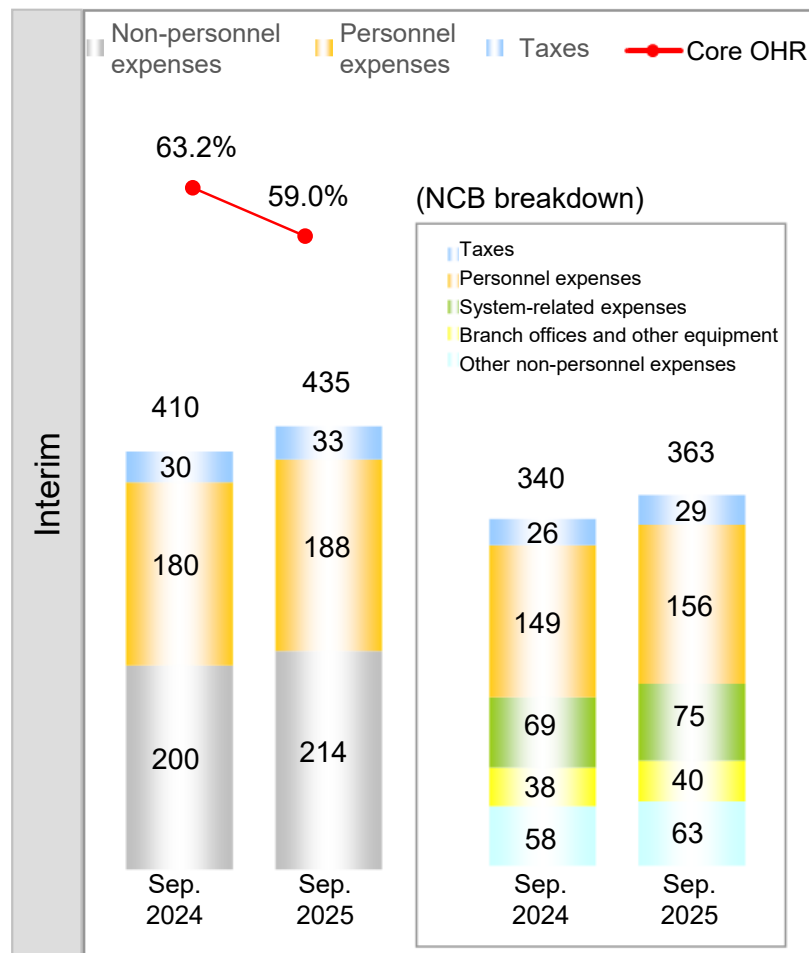
■ Fees and commissions (Consolidated)/(NCB)



4. Expenses

- ◆ Expenses for the six months ended September 30, 2025 increased by 2.5 billion yen YoY to 43.5 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, 2026 are expected to increase by 5.0 billion yen YoY to 87.9 billion yen.
 - Core OHR improved by 4.2 pt. YoY for the six months ended September 30, 2025 and is expected to improve by 4.2 pt. YoY for the fiscal year ending March 31, 2026 as the topline growth outweighed the rise in expenses.

■ Expenses (Consolidated)/(NCB) (100 million yen)

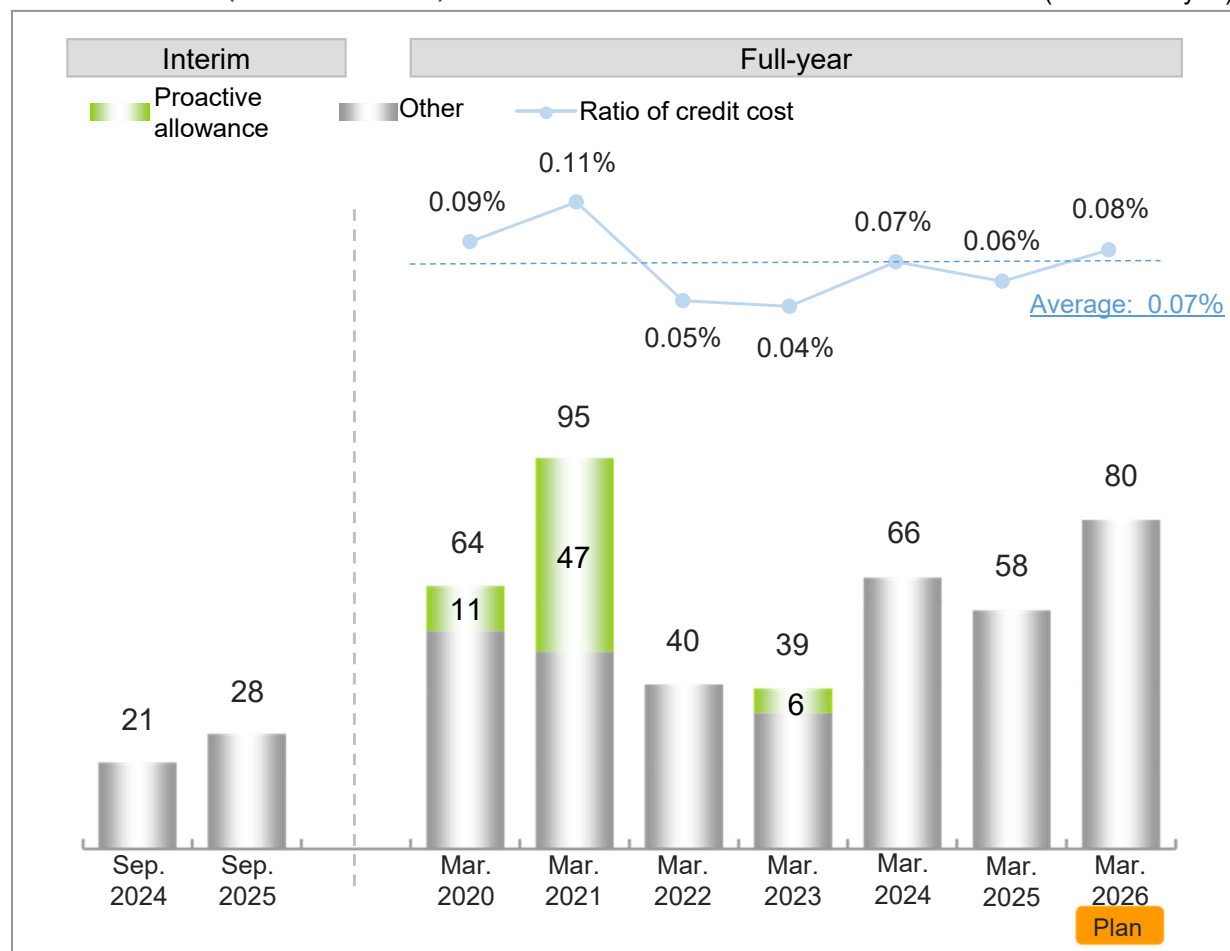


5. Credit Cost

- ◆ Credit cost for the six months ended September 30, 2025 increased by 0.7 billion yen YoY to 2.8 billion yen.
- ◆ Given the uncertain outlook and other factors, credit cost for the fiscal year ending March 31, 2026 remain unchanged from the initial plan at 8.0 billion yen, up 2.2 billion yen YoY.

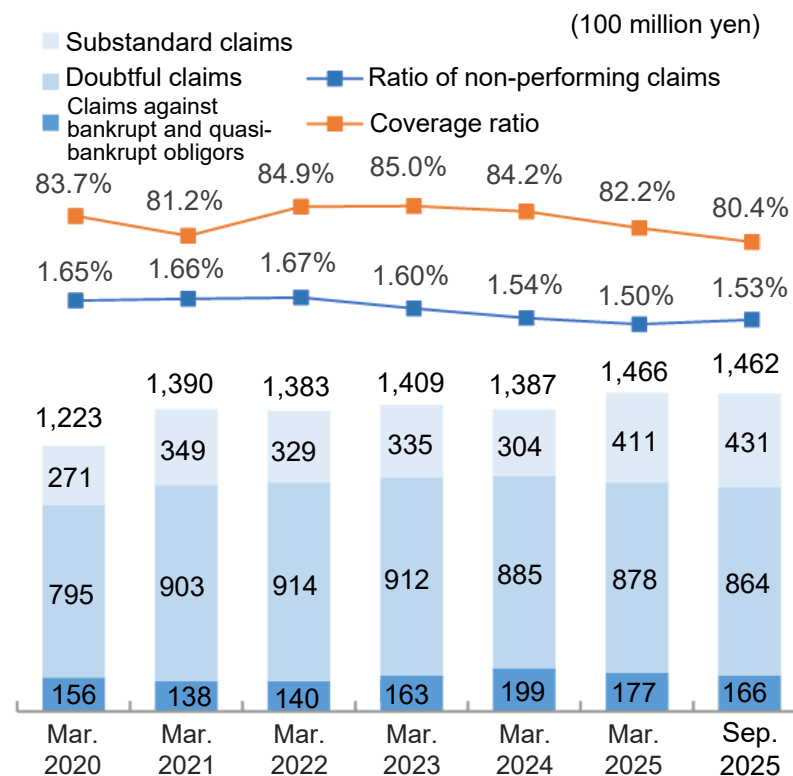
■ Credit Cost (Consolidated)

(100 million yen)



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

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



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

6. Financial Results Forecast

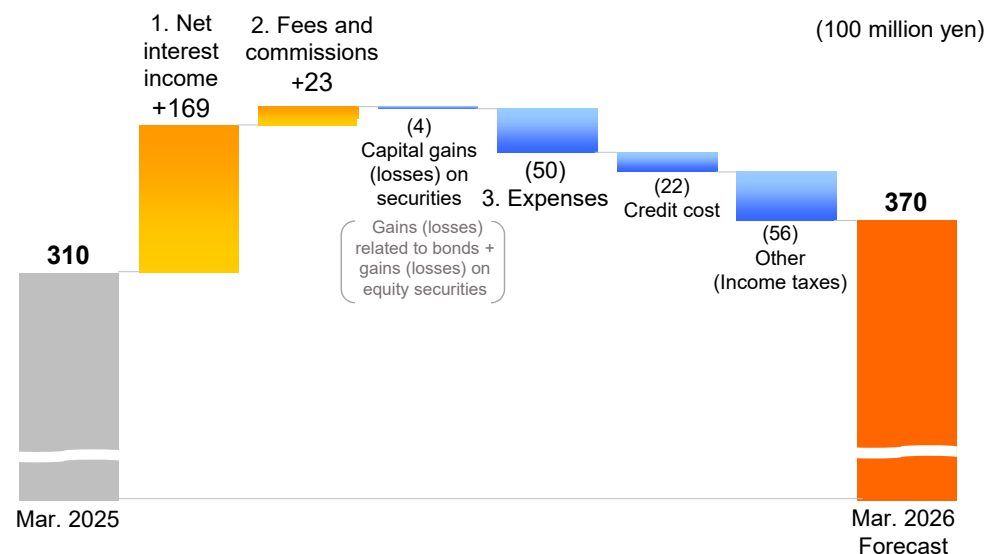
- ◆ Profit attributable to owners of parent for the fiscal year ending March 31, 2026 is expected to grow by 6.0 billion yen YoY to 37.0 billion yen, mainly due to higher net interest income resulting from an increase in the balance of net interest.

■ Profit and Loss (Consolidated)

(100 million yen)

	Mar. 2026			Mar. 2025	Mar. 2026
	Forecast A	A-B	A-C	Results B	Initial forecast* C
Gross operating profit	1,456	233	(11)	1,223	1,467
(Core gross operating profit)	1,480	176	13	1,304	1,467
Net interest income	1,197	169	9	1,028	1,188
Fees and commissions	257	23	11	234	246
Trading income	4	(2)	(2)	6	6
Other operating income	(2)	43	(29)	(45)	27
(of which net gains (losses) related to bonds)	(24)	57	(24)	(81)	-
Expenses	879	50	7	829	872
Net business profits	577	183	(18)	394	595
(Core net business profits)	601	126	6	475	595
Gains (losses) on equity securities	60	(61)	20	121	70
Credit cost	80	22	0	58	80
Other extraordinary gains (losses)	(7)	(5)	(2)	(2)	(5)
Ordinary profit	550	95	0	455	550
Extraordinary profit (loss)	(10)	(5)	0	(5)	(10)
Income taxes	164	29	0	135	164
Profit attributable to non-controlling interests	6	1	0	5	6
Profit attributable to owners of parent	370	60	0	310	370

<Expected profit attributable to owners of parent: Variance factors YoY>



1. Net interest income

- To increase by 16.9 billion yen YoY, mainly due to an increase in the balance of net interest (+12.0 billion yen) and a fall in interest on foreign currency funding (+4.4 billion yen)

2. Fees and commissions

- To increase by 2.3 billion yen YoY, mainly due to higher corporate customer-related fee income (+1.1 billion yen) and increases in domestic funds transfer, ATM, etc. (+0.7 billion yen)

3. Expenses

- To increase by 5.0 billion yen YoY, mainly due to increases in personnel expenses resulting from pay raises, etc. (+1.9 billion yen) and non-personnel expenses (+2.8 billion yen)

*As announced at the Financial Results Briefings for the Fiscal Year Ended March 31, 2025 (held on May 30)

7. Shareholder Returns (Dividend Forecast)

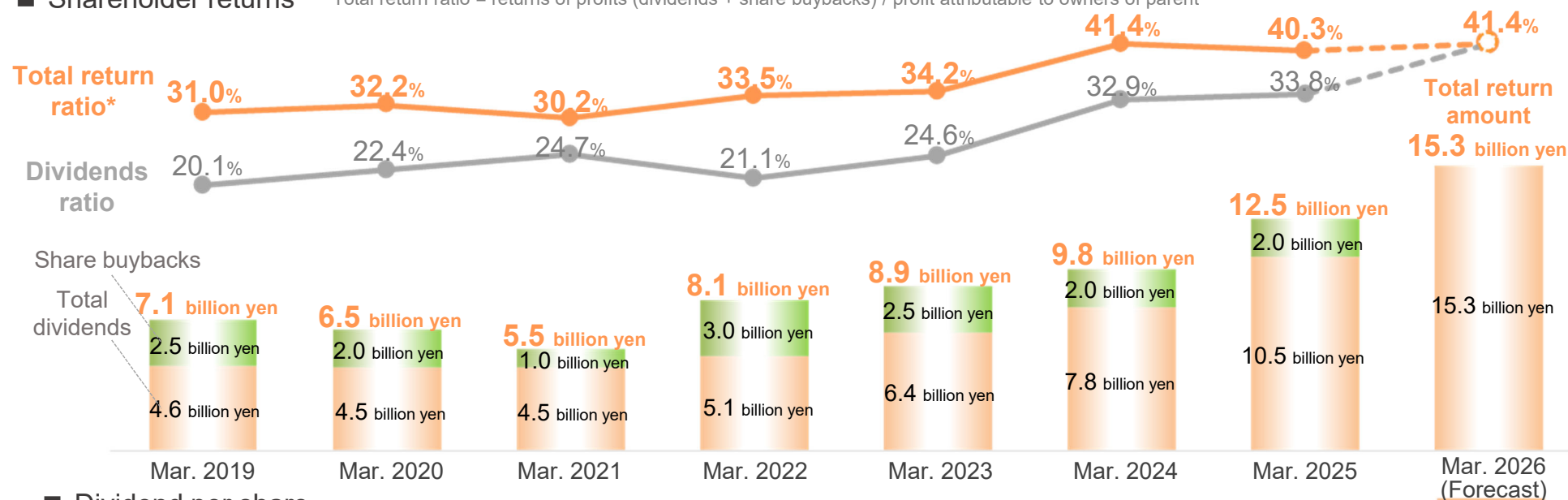
- ◆ The year-end dividend forecast has been increased from 45 yen to 65 yen per share, bringing the annual dividend from 90 yen to 110 yen per share. As a result, the dividends ratio for the fiscal year ending March 31, 2026 is expected to be around 40%.

<Shareholder returns policy>

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.

■ Shareholder returns

*Total return ratio = returns of profits (dividends + share buybacks) / profit attributable to owners of parent



■ Dividend per share

Plan to increase dividends for five consecutive periods
(A dividend hike of 80 yen over the five years)



II. Management Strategies

- Initiatives to Enhance Corporate Value -

1. Local Market Environment in Kyushu/Fukuoka




- ◆ The Kyushu Region is seeing strong capital investment, led by the semiconductor industry and a series of large-scale urban redevelopment projects. Fukuoka City, home to our Head Office, is experiencing population growth, creating numerous business opportunities.

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 [2023]

	Auto	13% of domestic auto production by unit
	Agriculture	20% of domestic agricultural production value
	Semi-conductors	49% of domestic IC production

Source: Kyushu Bureau of Economy, Trade and Industry

Fukuoka Prefecture

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

(2021, of 350,000 companies in the Kyushu Region)

Source: Small and Medium Enterprise Agency

Fukuoka City

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



Population growth: **4.8%** [2015–2020]

Business startup rate: **4.9%** [2024]

Kita-Kyushu City

In 2024, **inflow exceeded outflow** for the first time in 60 years
Approach to creating "harmony between industry and environment"
has been met with great acclaim in Japan and abroad

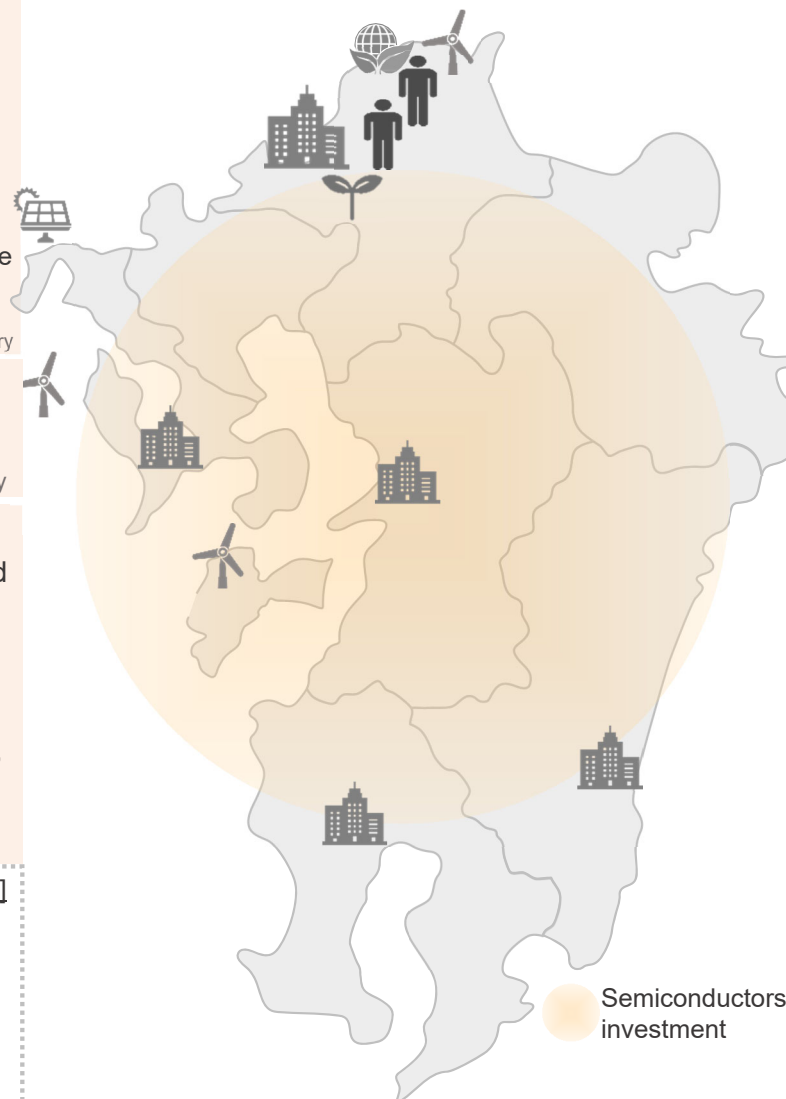
Source: Ministry of Internal Affairs and Communications (MIC), Fukuoka City Gov., Kita-Kyushu City Gov.

- Projected population [change between 2020 and 2040]

- Population decline in Fukuoka Prefecture is moderate compared to the national average. Population growth is expected to continue in Fukuoka City up to around 2040.

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

Source: MIC, National Institute of Population and Social Security Research, Fukuoka City Gov.



Urban development

Tenjin Big Bang / Hakata Connected

Construction investment effect
290.0 billion yen/260.0 billion yen

Knock-on effect/year
850.0 billion yen/500.0 billion yen

Source: Fukuoka City Gov.

Redevelopment of major cities in the Kyushu Region

Progressing in core areas such as Nagasaki City, Kumamoto City, Kagoshima City, and Miyazaki City

Semiconductors

Capital expenditure by semiconductor-related industries
TSMC (Kikuyo-machi, Kumamoto Pref.)
etc.

Investment
Over 4,790.0 billion yen
Number of semiconductor-related businesses in the Kyushu Region
Approx. 1,000

Source: Kyushu Bureau of Economy, Trade and Industry

Renewable energy

Capital expenditure in offshore wind and mega solar facilities, etc.

Hibikinada Offshore Wind Farm
(Kita-Kyushu City, Fukuoka Pref.)
170.0 billion yen
Ukujima Mega Solar
(Sasebo City, Nagasaki Pref.)
200.0 billion yen

etc.

Source: Relevant municipality and company websites

1. Local Market Environment in Kyushu/Fukuoka (1) State of the Kyushu Economy

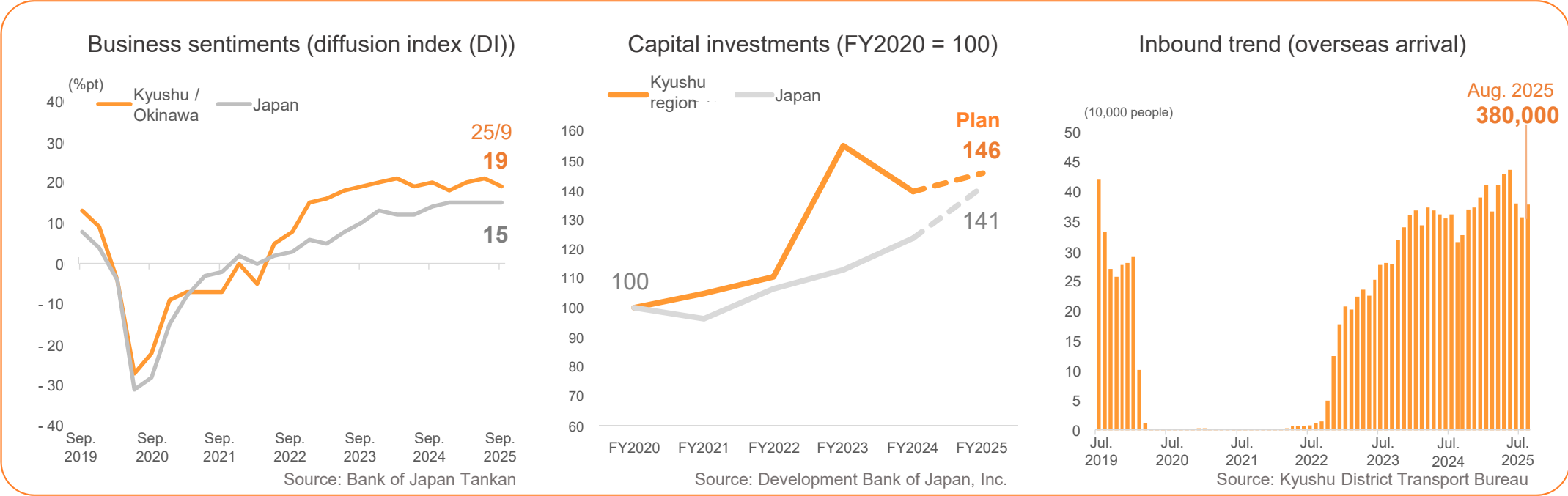
◆ Kyushu’s economy is expected to continue growing at a level exceeding the national average growth, driven by an increase in capital investments centered on semiconductor-related industries.

■ Kyushu’s economy keeps growing (Source: Kyushu Economic Research Center, Cabinet Office)

(%)	2020	2021	2022	2023	2024	2025 forecast
Kyushu	(4.9)	4.6	1.9	1.2	0.8	0.7
Japan	(3.9)	3.1	1.3	0.5	0.7	0.4*

*Average of forecasts by private-sector think tanks prior to the conclusion of the Japan-US tariff negotiations.

- ✓ Business sentiments exceed national average
- ✓ Capital investments remain at high levels, driven by semiconductor-related industries
- ✓ Recovery in inbound demand is providing a boost

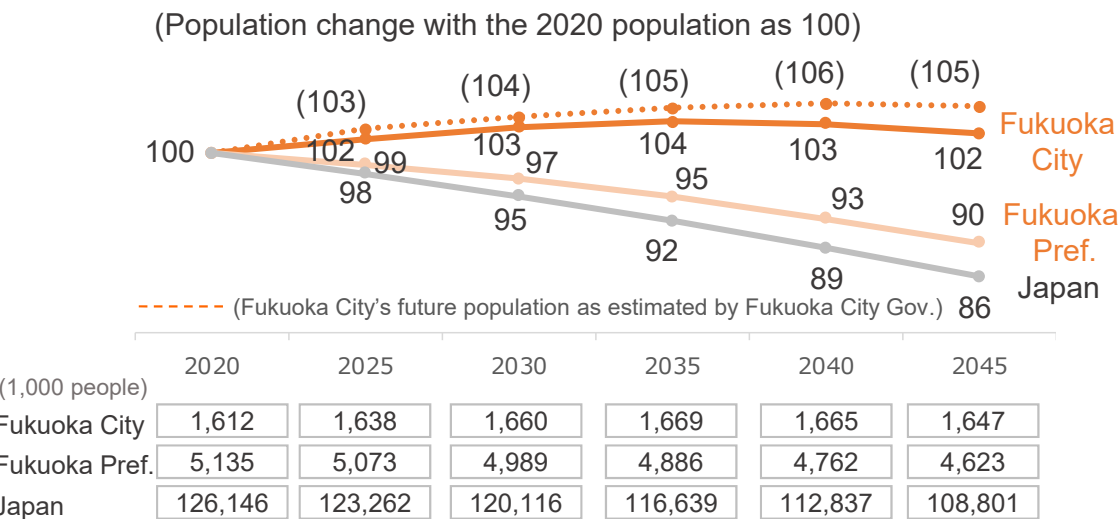


1. Local Market Environment in Kyushu/Fukuoka (2) Potentials of Fukuoka Prefecture/Fukuoka City

◆ Population decline in Fukuoka Prefecture, where our Head Office is located, is moderate compared to the national average. In addition, Fukuoka City is forecasted to have a population growth and highly rated for its business and living environments.

■ Population projection for Fukuoka Prefecture, Fukuoka City, and Japan

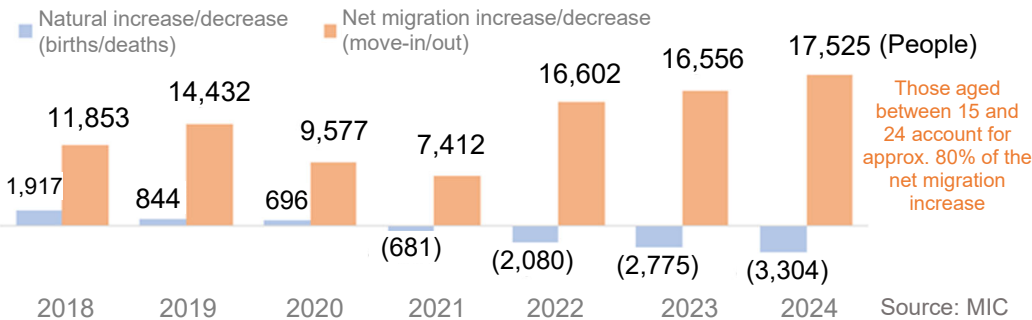
- Population growth is expected to continue in Fukuoka City until around 2035–2040



Sources: National Institute of Population and Social Security Research, Fukuoka City Gov.

■ Breakdown of Fukuoka City's population growth

- Fukuoka City's population growth is mainly due to a net migration increase in people in their teens and twenties

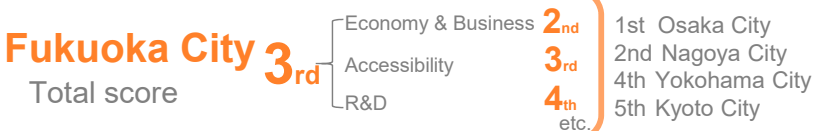


Fukuoka City's appeals

- Overall high evaluation, especially for business environment and livability

Third-party evaluations

- Japan Power Cities 2025 (Mori Memorial Foundation) -



High startup rate

Fukuoka City 1st (4.9%)

Osaka City 3rd (4.7%)

Tokyo 23 wards 5th (4.4%)

- FY2023
- Among 21 major cities (Tokyo 23 wards + ordinance-designated cities)
Source: Fukuoka City Economy, Tourism & Culture Bureau

High ratio of young people

Fukuoka City 1st (17.6%)

Tokyo 23 wards 4th (16.9%)

Osaka City 6th (16.5%)

- Ratio of residents aged 15-29 to total residents
- Among 21 major cities (Tokyo 23 wards + ordinance-designated cities)
Source: Fukuoka Growth 2024 by Fukuoka Asian Urban Research Center

Accessibility from airport

Fukuoka 1st (8 min.)

Tokyo 31st (32 min.)

Osaka 44th (45 min.)

- Time taken to travel from an airport to city center
Source: Institute for Urban Strategies, Mori Memorial Foundation (Out of 48 major global cities)

Livability

Fukuoka City 1st

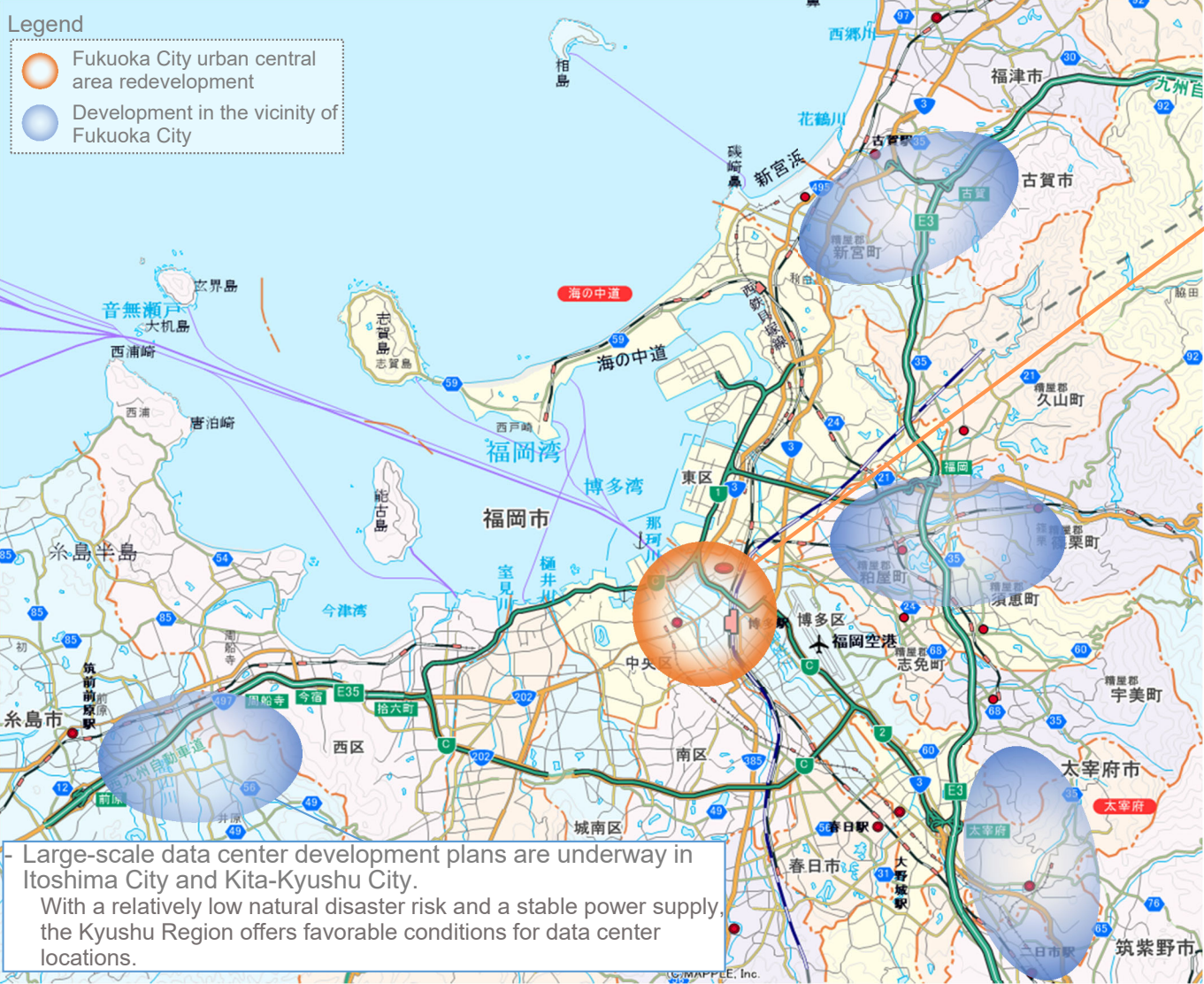
Shinjuku ward 2nd

Sapporo City 3rd

- FY2025
- Among all prefectural capitals (Shinjuku ward for Tokyo)
Source: City Brand Ranking, Nikkei BP Intelligence Group

1. Local Market Environment in Kyushu/Fukuoka (3) Development Trend in Fukuoka City and its Vicinity

◆ In addition to large-scale redevelopment projects in the central part of Fukuoka City, development projects for housing and logistics facilities are progressing in the vicinity of Fukuoka City on the back of its growing population and robust economic environment.



Tenjin Big Bang, Hakata Connected

- In the central part of Fukuoka City, projects to promote reconstruction of aged buildings, etc. are underway.

Source: Fukuoka City (Mar. 2025)

	Tenjin Big Bang	Hakata Connected
Bldg. certification applied for	93	32
Bldgs. completed	74	26

⇒ 100 bldgs. completed by Mar. 2025

Redevelopment of the former site of Kyushu University's Hakozaki campus (–2035)

- Redeveloping large area of approx. 50 ha by establishing a JR train station, housing, commercial, medical, and research facilities, etc. Negotiations on business plans, etc. are underway among Kyushu University, Urban Renaissance Agency, and Fukuoka City toward the urban planning decision scheduled within the current fiscal year.

Development in the vicinity of Fukuoka City

- Driven by rising land prices and shortages within Fukuoka City, the development of housing and logistics centers, etc. has expanded to surrounding areas.

(Ref.) Office vacancy rates, residential land prices, and logistics center vacancy rates

Office vacancy rates

Source: Miki Shoji Co., Ltd.

	Sep. 2022	Sep. 2023	Sep. 2024	Sep. 2025
Fukuoka urban central	5.1%	5.8%	5.1%	4.9%
Tokyo urban central	6.5%	6.2%	4.6%	2.6%
Osaka urban central	5.1%	4.5%	4.3%	3.7%

YoY changes in land prices (residential)

Source: Posted land prices, MLIT

	Jan. 2022	Jan. 2023	Jan. 2024	Jan. 2025
Fukuoka City	+ 6.1%	+ 8.0%	+ 9.6%	+ 9.0%
Fukuoka metropolitan area*	+ 5.2%	+ 6.3%	+ 7.9%	+ 6.7%
Japan	+ 0.5%	+ 1.4%	+ 2.0%	+ 2.1%

Logistics center vacancy rates

Source: CBRE

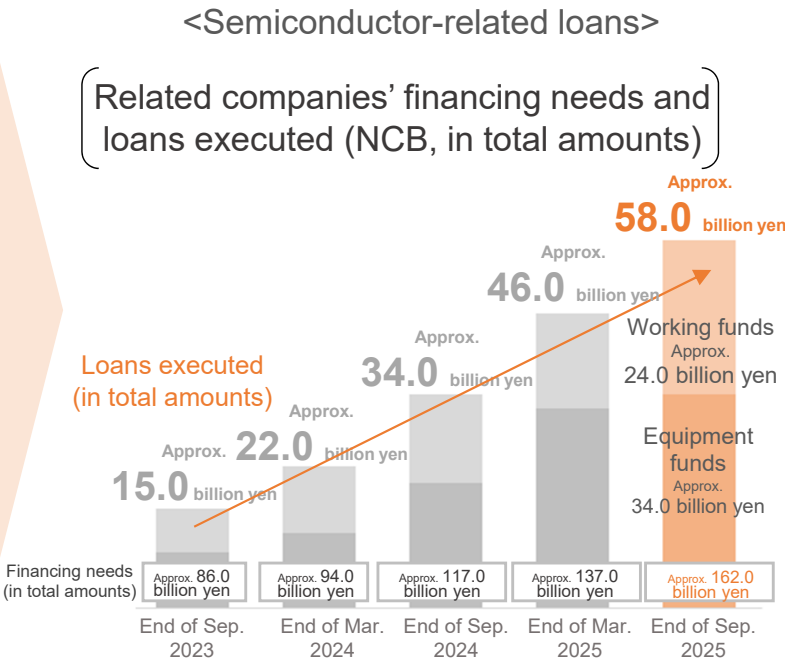
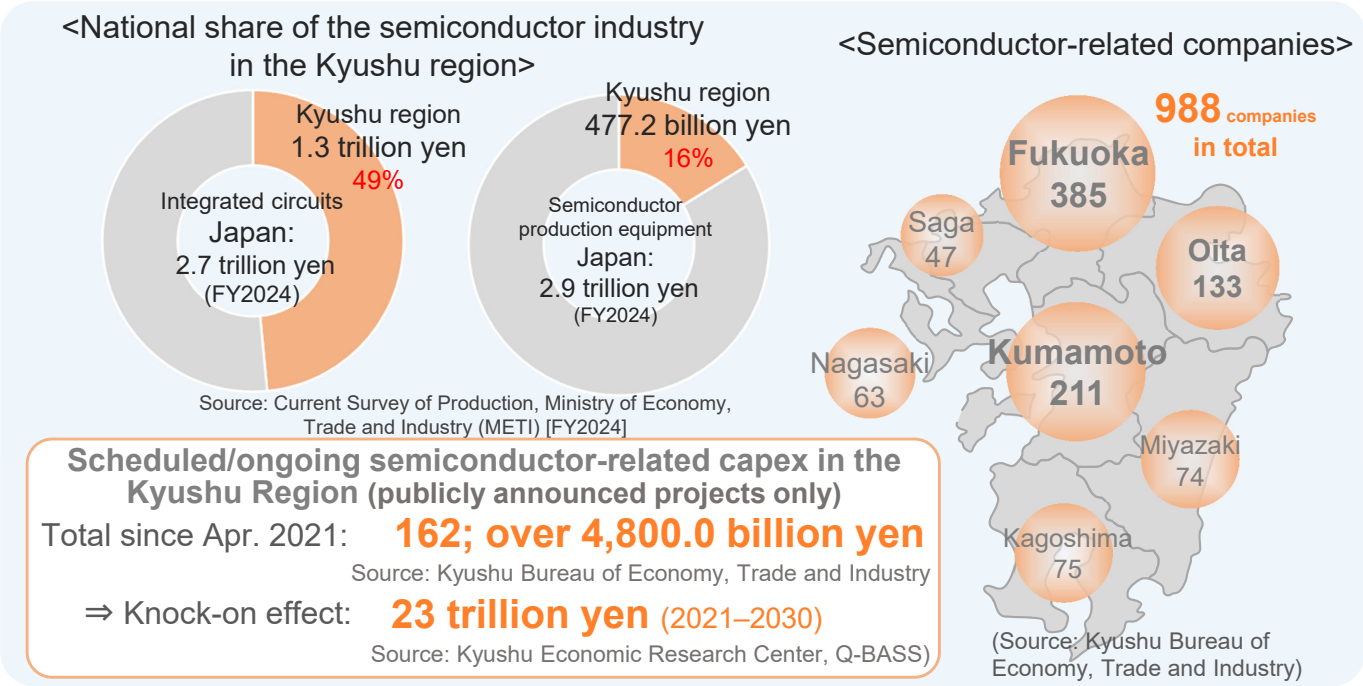
	2022	2023	2024	2025
Fukuoka metropolitan area*	1.0%	8.1%	5.1%	3.9%
Greater Kanto area	5.6%	9.3%	9.8%	9.3%

2025: projections

* The Fukuoka metropolitan area refers to Chikushino City, Kasuga City, Ohnojo City, Munakata City, Dazaifu City, Koga City, Fukutsu City, Itoshima City, Nakagawa City, Umi-machi, Sasaguri-machi, Shime-machi, Sue-machi, Shingu-machi, Hisayama-machi, and Kasuya-machi

1. Local Market Environment in Kyushu/Fukuoka (4) Update on Semiconductor-Related Investments

◆ Companies around the world are proactively making capital investments for semiconductor-related facilities in many prefectures in the Kyushu Region, most notably Taiwan Semiconductor Manufacturing Company Limited (TSMC) in Kumamoto.



- NCB's support of the semiconductor-related industry in the Kyushu region
 - ✓ Providing multifaceted support to help the industry enhance its competitiveness and achieve sustainable growth

Matching companies

- Between a leading semiconductor production equipment manufacturer and local companies
- Refer overseas companies entering the Kyushu region to local partner firms (sales agents, etc.) etc.

Events and industry-university-government collaboration

- Organize semiconductor-related events
- Collaborate with local governments (Fukuoka Prefecture, Fukuoka City, Kita-Kyushu City, etc.) and universities (Kyushu Institute of Technology, etc.) etc.

Supporting Taiwan-related businesses

- Provide information on factories, offices, etc. for Taiwanese businesses expanding into Kyushu
- Partner with Taiwanese restaurant operators and retailers (lifestyle-related fields) etc.

<Selected initiatives for FY2025>

- Arranged a business meeting between TAZMO Co., Ltd. (semiconductor production equipment manufacturer listed on TSE Prime Market) and potential suppliers in the Kyushu region [Oct. 2025]
- Sponsored the SEMI/SIIQ Members Day in Kyushu (lecture presentation) [Aug. 2025]
- Organized a seminar titled "Collaborating with Taiwan for the Realization of the New Silicon Island Kyushu Grand Design Plan" [Jul. 2025]

NCB

Referral

Nine Kyushu-based suppliers of semiconductor production equipment

Matching

TAZMO

Proposal

Chugoku Bureau of Economy, Trade and Industry, METI

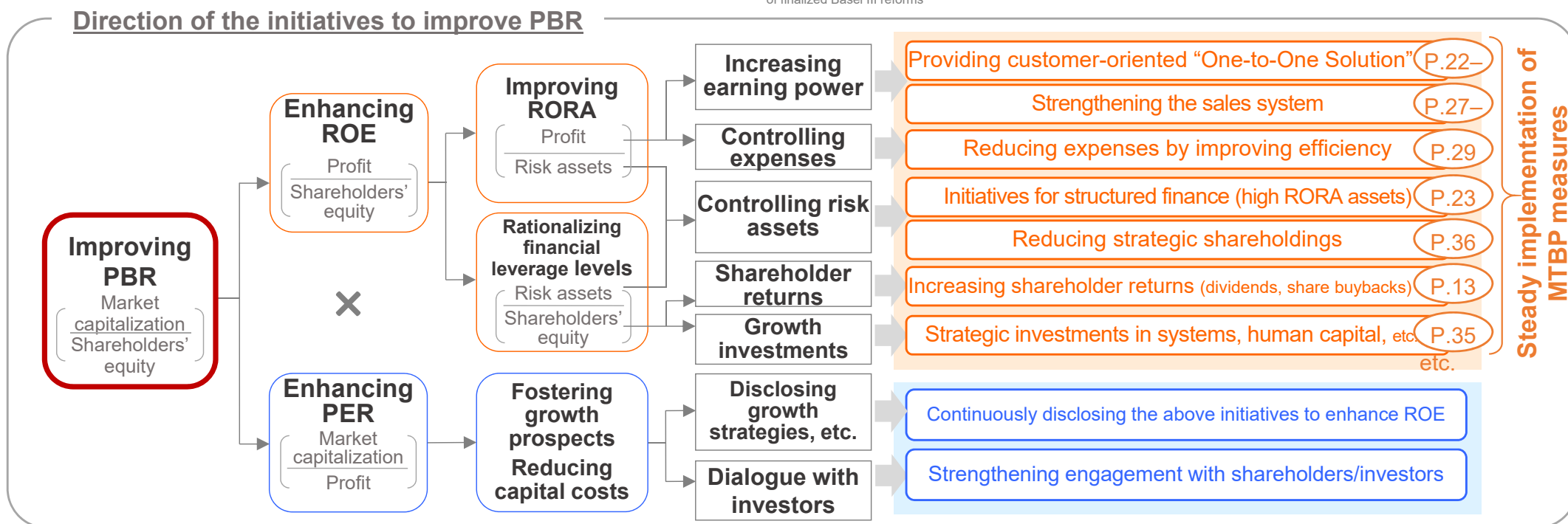
2. Initiatives to Enhance Corporate Value

- ◆ Key measures under the Medium-Term Business Plan (MTBP) are progressing steadily, and target management indices (MTBP KPIs) appear to be on track for achievement.

Medium-Term Business Plan Leaping Forward 2026 Connecting with Sincerity, Connecting with the Future (from April 2023 to March 2026)	
Basic strategy #1	Providing customer-oriented “One-to-One Solution”
Basic strategy #2	Sales reform
Basic strategy #3	Human resource reform
Basic strategy #4	Sustainability initiatives

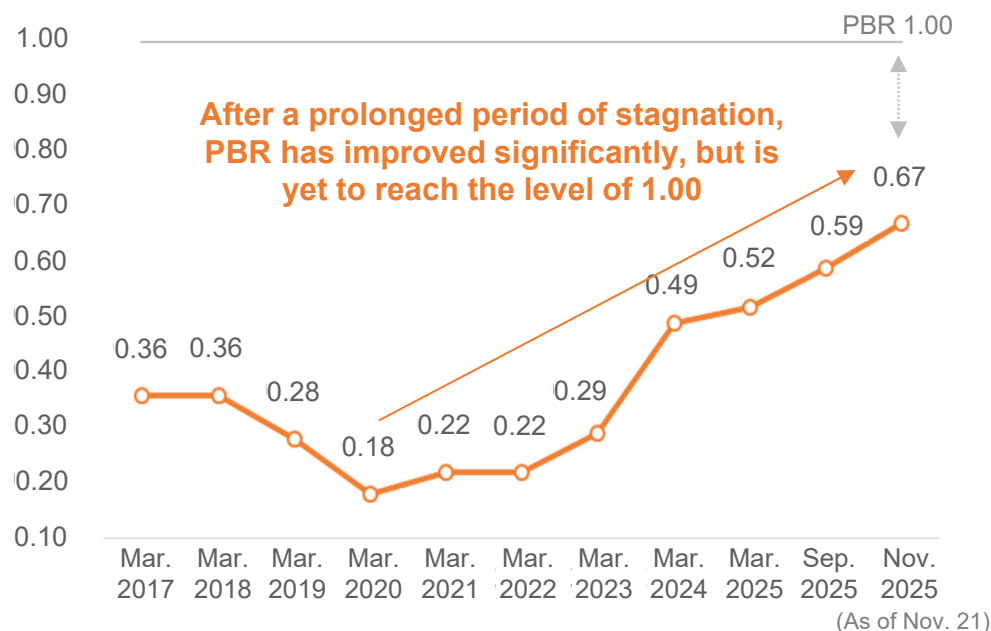
	Mar. 2023 Results	Mar. 2025 Results	Mar. 2026 KPIs (Targets)	Mar. 2026 Forecast
✓ Consolidated profit	26.1 billion yen	⇒ 31.0 billion yen	⇒ 32.0 billion yen	37.0 billion yen
✓ Consolidated ROE	4.95%	⇒ 5.51%	⇒ Approx. 6%	Approx. 6.5%
✓ Consolidated core OHR	65.8%	⇒ 63.5%	⇒ Approx. 60%	59.3%
✓ Consolidated capital adequacy ratio	12.10% (10.39%)	⇒ 12.59% (10.39%)	⇒ Mid-11% range (Low 10% range)	Approx. 11.4% (Approx. 10.2%)

Figures in brackets are based on full application of finalized Basel III reforms

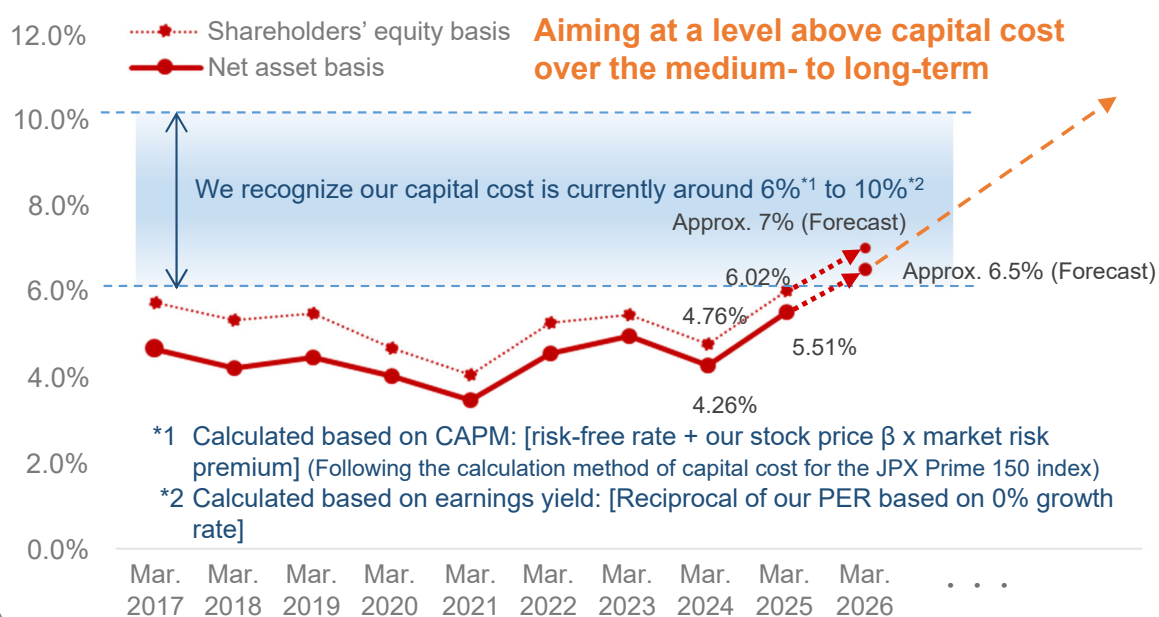


<Appendix> PBR, ROE, and Stock Prices

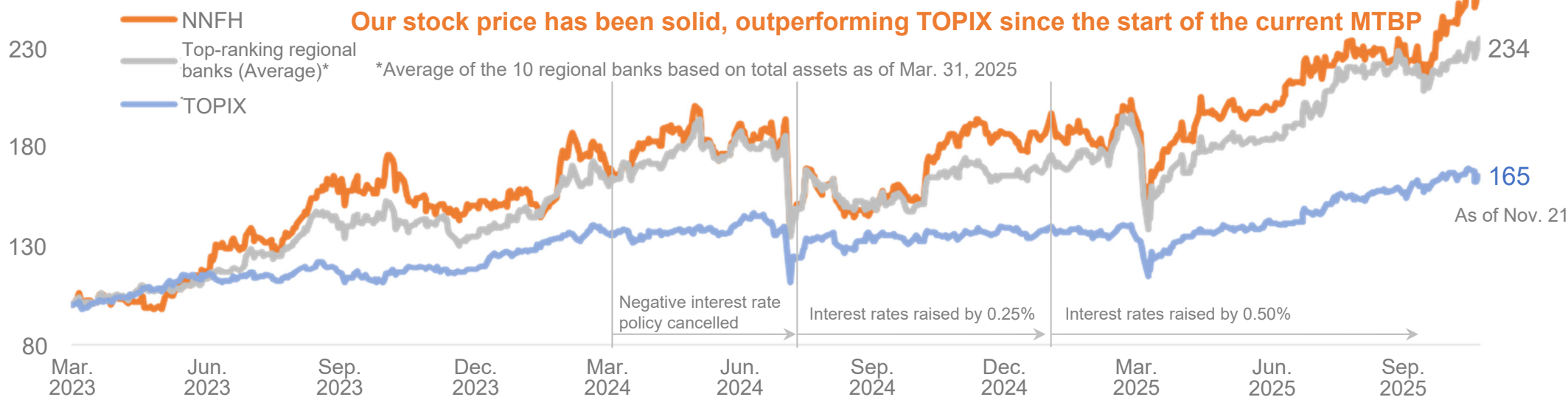
■ PBR



■ Consolidated ROE



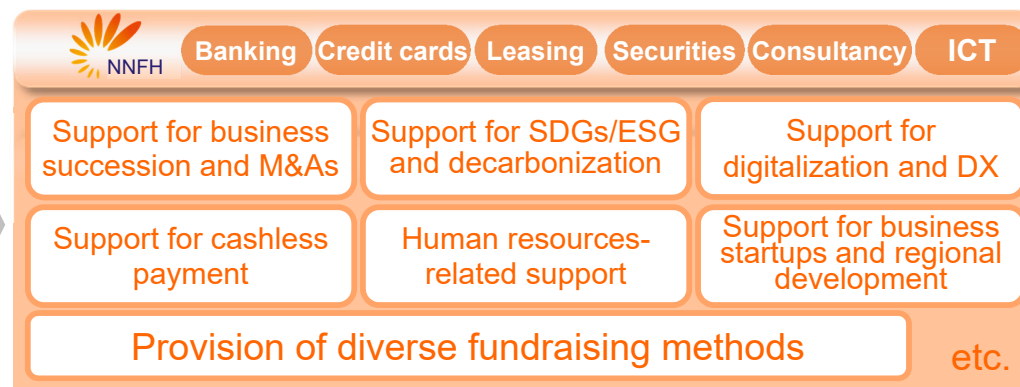
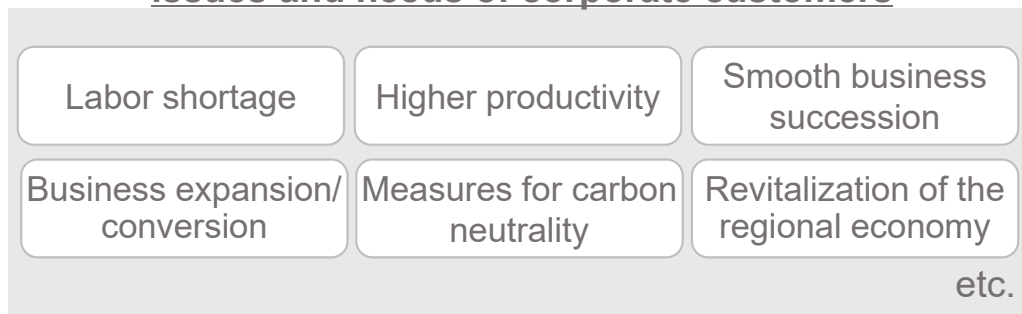
■ Stock prices (indexed to Mar. 30, 2023 as 100)



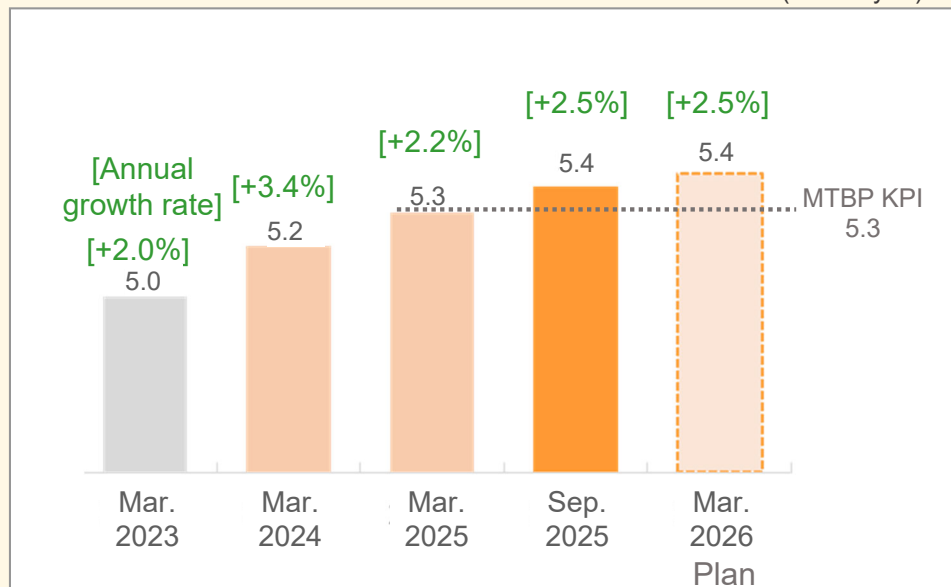
3. Providing Customer-Oriented “One-to-One Solutions” (1) Corporate Customers

- ◆ Provide financial and non-financial solutions tailored to each corporate customer’s needs, which are becoming increasingly diverse and sophisticated.

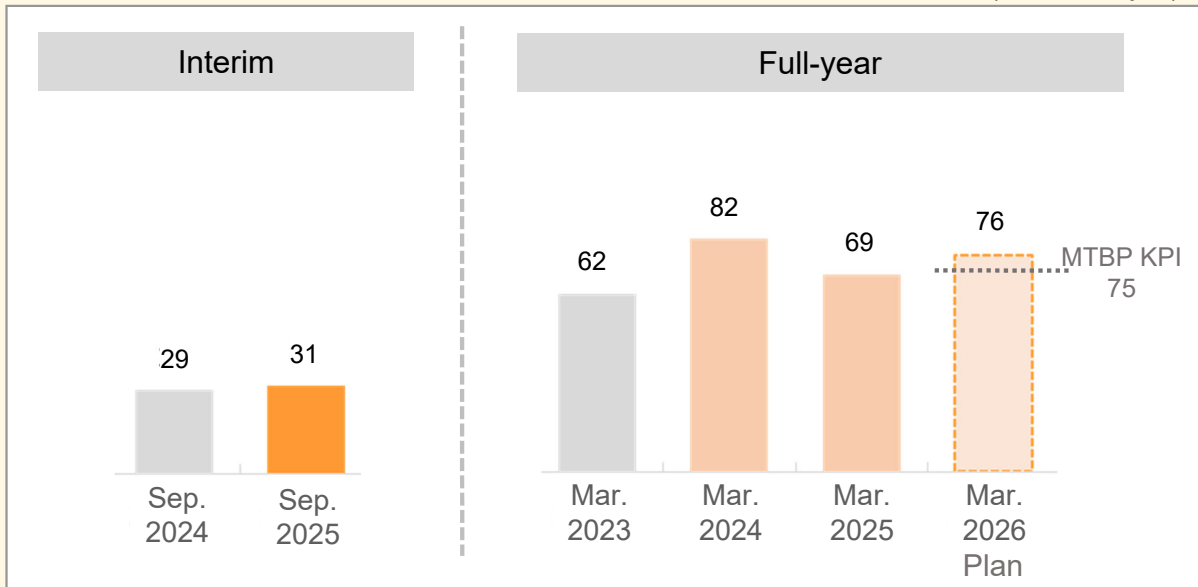
Increasingly diverse and sophisticated issues and needs of corporate customers



■ Business loan balance (average balance; NCB) (Trillion yen)



■ Corporate customer-related fee income (NCB) (100 million yen)

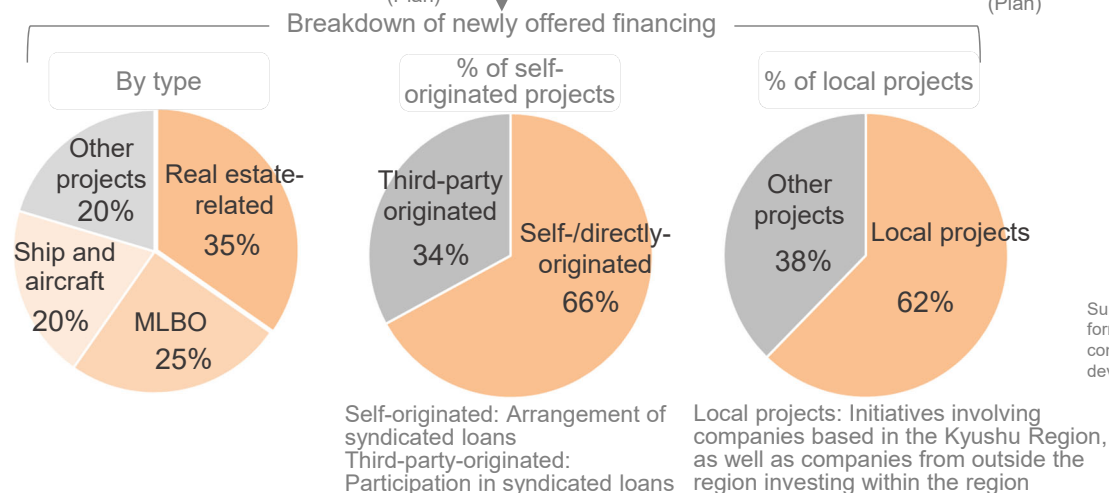
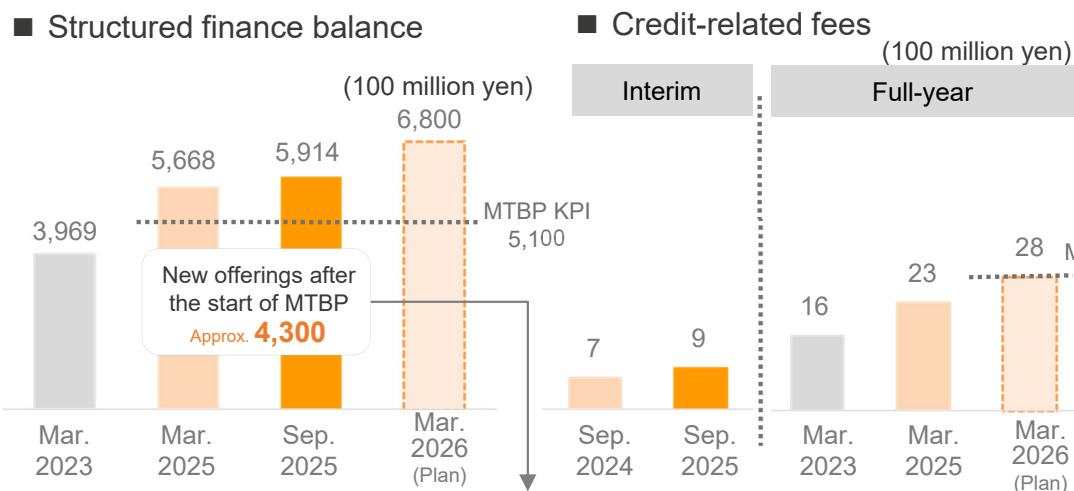


3. Providing Customer-Oriented “One-to-One Solutions” (1) Corporate Customers

- ◆ Provide diverse fundraising methods that meet customers’ individual needs using structured finance, funds, and other instruments.

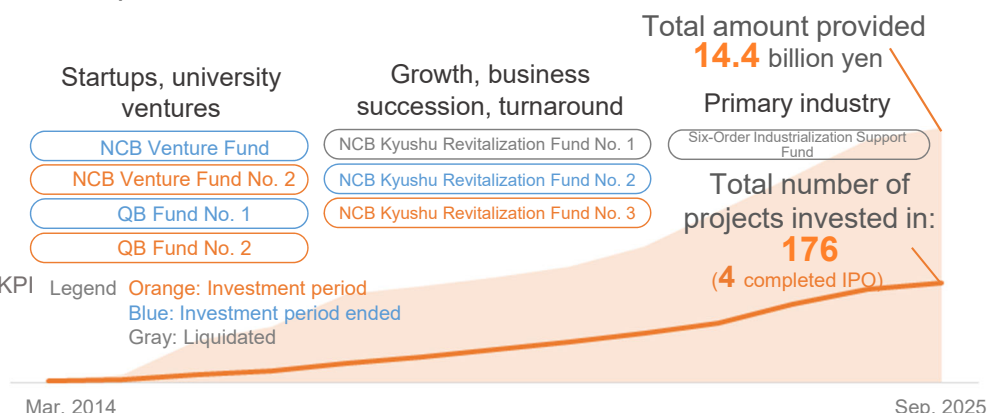
Initiatives for structured finance

- ✓ Focusing on a diverse range of structured finance offerings, including real estate-related financing, MLBO (management and leveraged buyouts), and ship and aircraft financing, has led to an increase in both the structured finance balance and related fees.



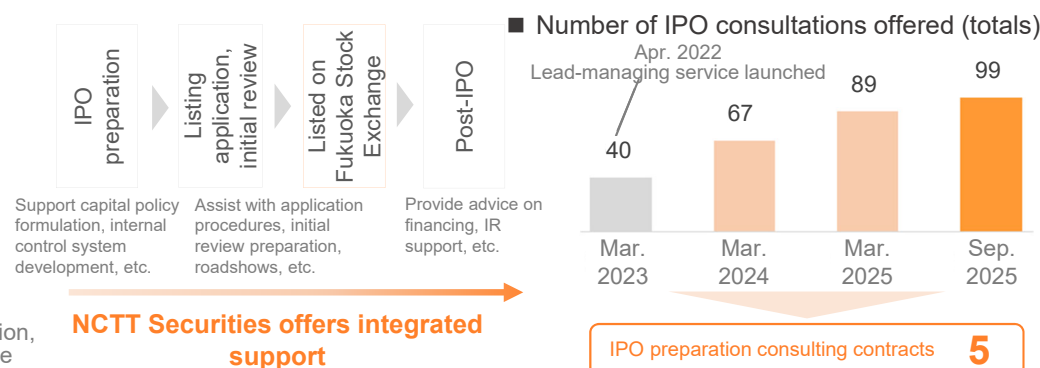
Utilization of funds

- ✓ Utilizing the funds we invest in, we support local startups with financing, business succession, and turnaround efforts. Four such startups have been listed on the TSE Growth Market, etc.



Supporting IPOs

- ✓ Closely supporting businesses in Kyushu/Fukuoka throughout the listing process.
- NCTT Securities is the only regional bank-affiliated securities company in Japan that provides lead-managing services.



3. Providing Customer-Oriented “One-to-One Solutions” (1) Corporate Customers

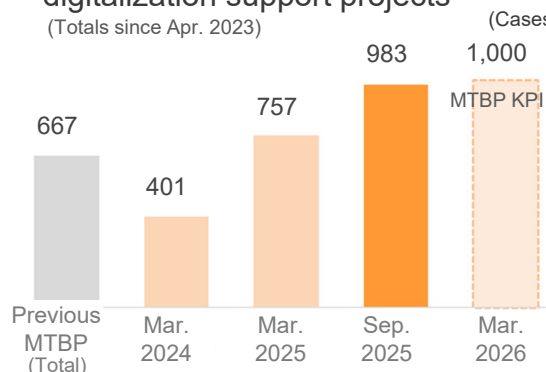
- ◆ Provide a diverse range of solutions that address immediate managerial issues of many corporate customers, including “digitalization/DX” and “recruitment.”

Support for digitalization/DX

- ✓ NCB, City Ascom, and IJGN Group to work as one to provide optimal solutions corresponding to the size and issues of customers.

■ Number of DX consultancy/digitalization support projects

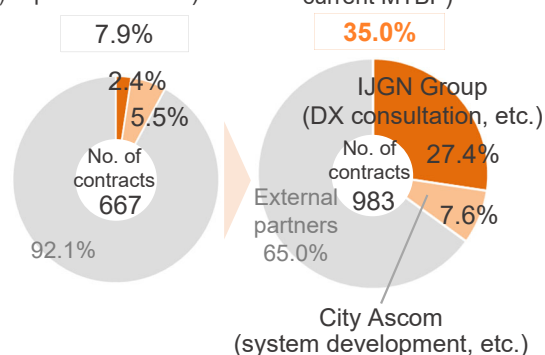
(Totals since Apr. 2023)



<% of intra-Group collaboration>

(Totals during previous MTBP)

(Totals during the current MTBP)



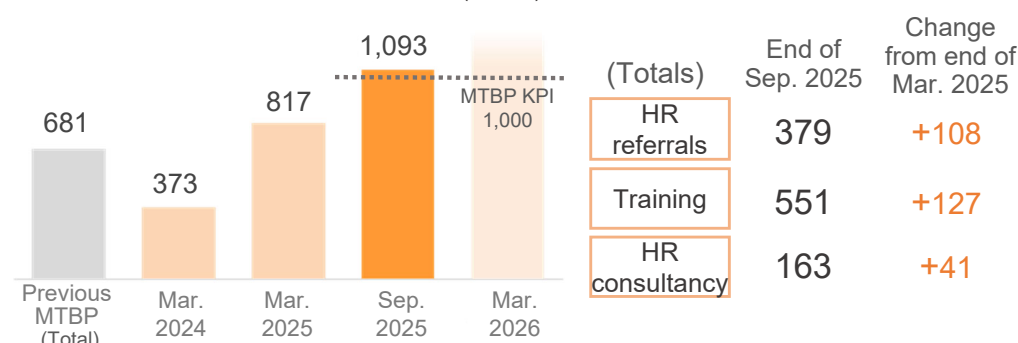
Human resource-related support

- ✓ NCB's HR support team identifies customers' true needs and works with Group companies with HR-related solution functions.

■ Cases of HR-related solutions

(Totals since Apr. 2023)

(Cases)



(Totals)	End of Sep. 2025	Change from end of Mar. 2025
HR referrals	379	+108
Training	551	+127
HR consultancy	163	+41

Support for cashless payment (The Kyushu Card Co., Ltd.)

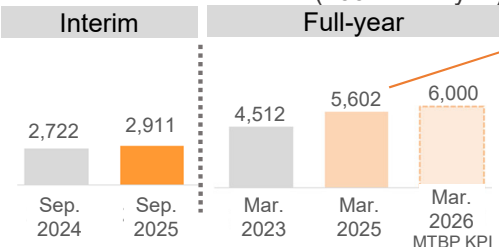
- ✓ Support cashless payment by corporate customers by providing corporate cards and business credit cards.

■ Number of corporate cards issued



■ Card transaction volume

(100 million yen)



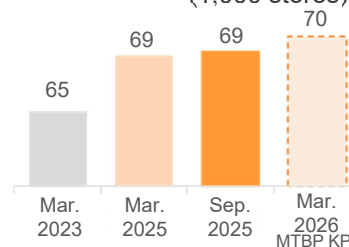
No. 1*
among the
regional-bank-
affiliated card
issuers

Support for cashless payment

Efficient expense settlement
Transparent cost management

■ Number of member stores

(1,000 stores)

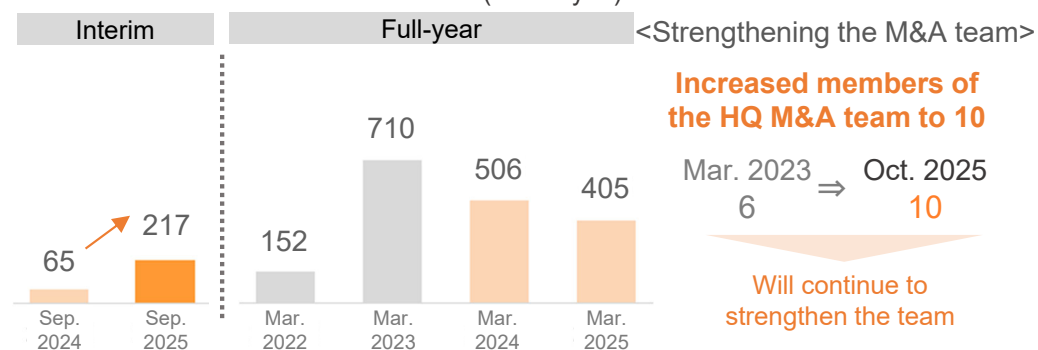


Support for business succession and M&A

- ✓ With backing from HQ, support a broad range of customers in their business succession and M&As, using professional and advanced techniques

■ Consulting fees

(Million yen)



**Increased members of
the HQ M&A team to 10**

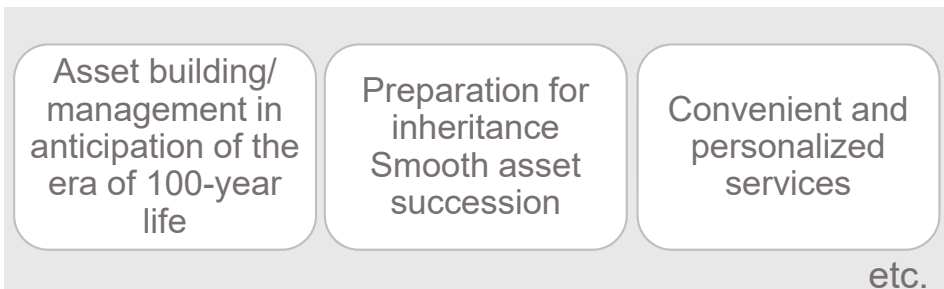
Mar. 2023 → Oct. 2025
6 → 10

Will continue to
strengthen the team

3. Providing Customer-Oriented “One-to-One Solutions” (2) Retail Customers

- ◆ Provide optimal solutions for each customer by practicing customer-oriented business operation and consulting on all assets and liabilities for a broad range of customers.

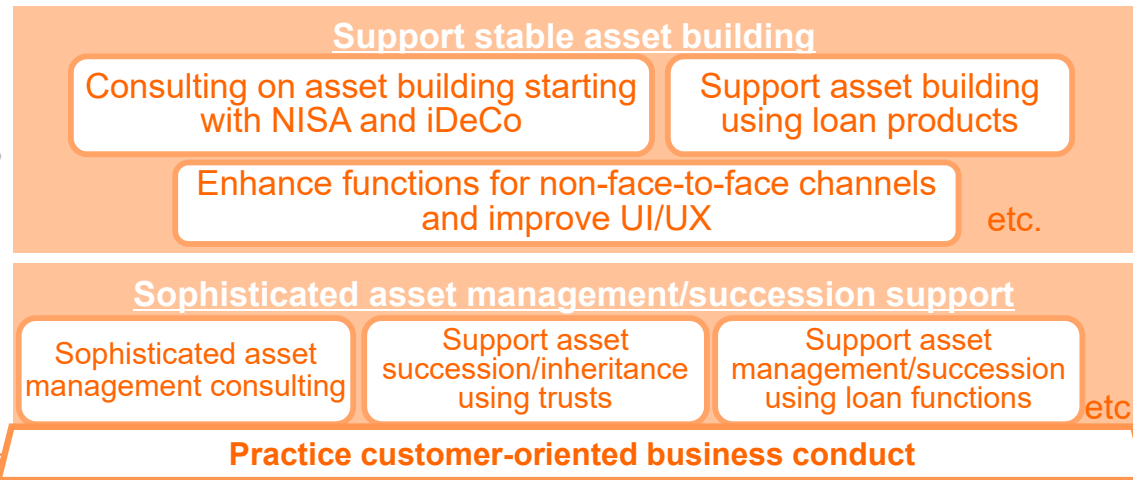
Issues and needs of retail customers



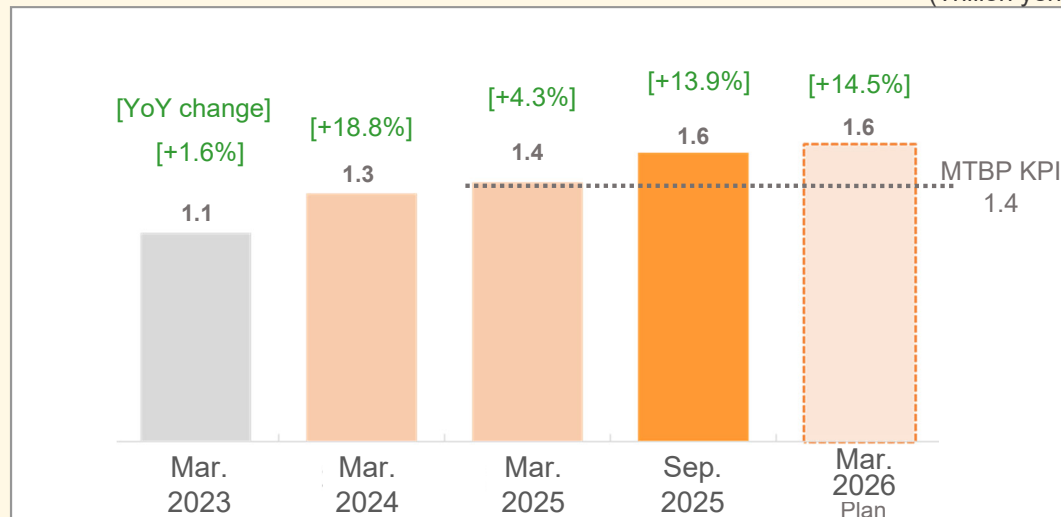
<Third-party* rating of our customer-oriented financial instruments provision>
In recognition of our customer-oriented provision of financial instruments, The Nishi-Nippon City Bank received an “SS” rating—the highest among domestic banks—while Nishi-Nippon City Tokai Tokyo Securities earned an “S+.”
*Rating and Investment Information, Inc.



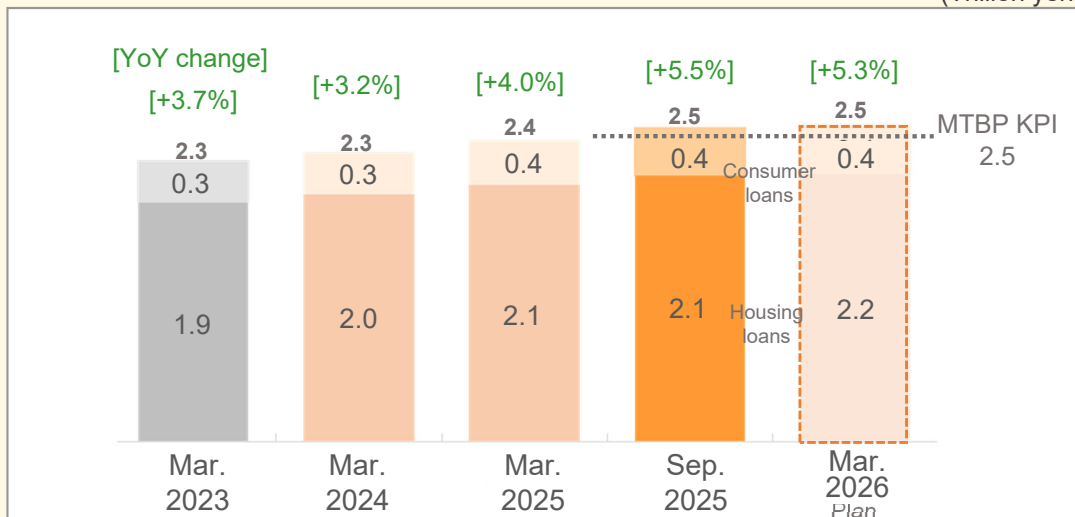
Consulting on a full range of assets and liabilities of customers



■ Asset under management (term-end balance; Group total) (Trillion yen)



■ Personal loan balance (average balance; Group total) (Trillion yen)



3. Providing Customer-Oriented “One-to-One Solutions” (2) Retail Customers

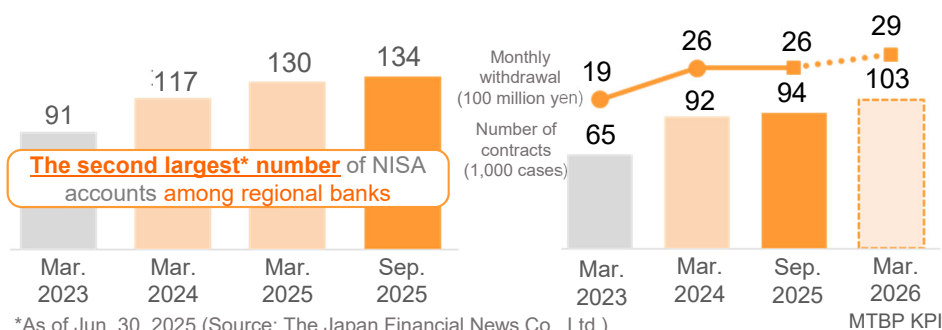
- ◆ Provide optimal solutions for every stage of customers’ lives by proposing asset-building options, starting with NISA, along with various loan products.

Consulting on asset building

- ✓ Support customers in building assets by offering proposals on NISA, investment trusts, etc.
- As a result of these efforts, NCB’s NISA accounts rank second largest among regional banks.

■ NISA accounts (NCB)
(1,000 accounts)

■ Installment-type investment trust contracts

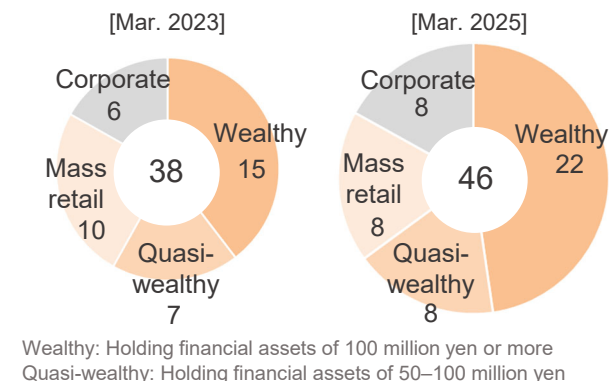
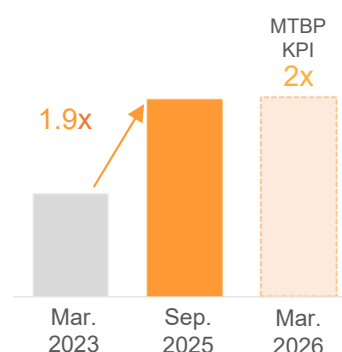


Provision of solutions for wealthy individuals

- ✓ Transactions with wealthy customers are expanding in both the number of active accounts and earnings, supported by enhanced banking-securities collaboration and the use of SAINO MICRA, a salon for high-net-worth individuals.

■ Number of wealthy individuals' active accounts (NCTT Securities)

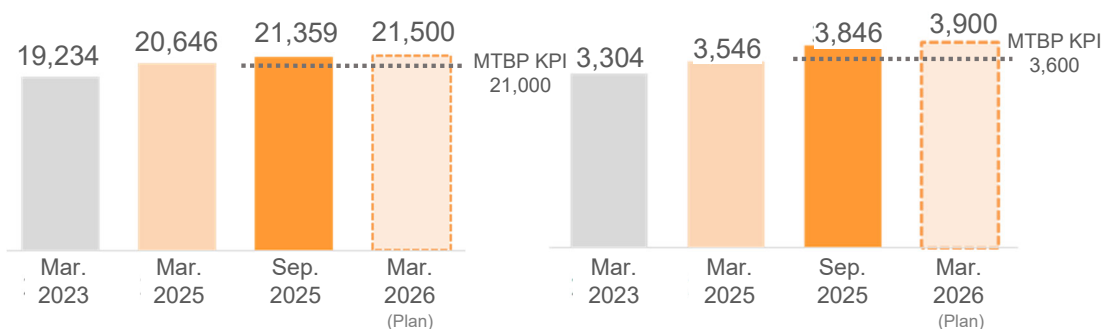
■ Earnings by customer segment (NCTT Securities) (100 million yen)



- ✓ Loan balances growing steadily through agile personnel allocation to loan specialized facilities, etc. to meet specific needs of each market.

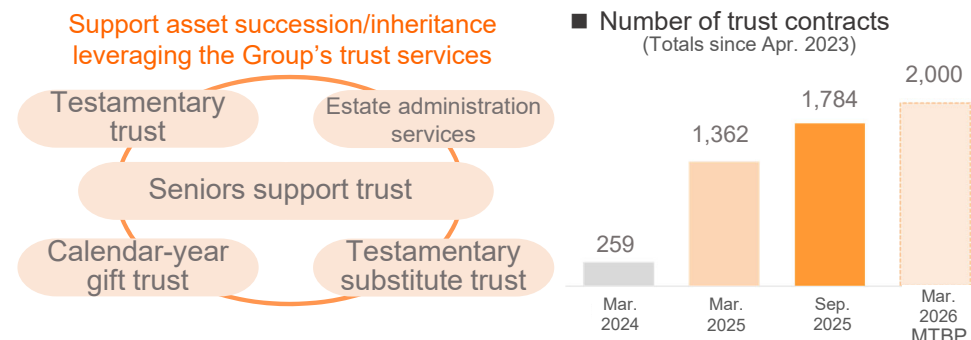
■ Housing loan balance (average)
(100 million yen)

■ Consumer loan balance (average)
(100 million yen)



Initiatives for asset succession/inheritance

- ✓ Strengthened the trust business to support customers with smooth asset succession/inheritance, leading to a significant increase in the number of trust account openings.



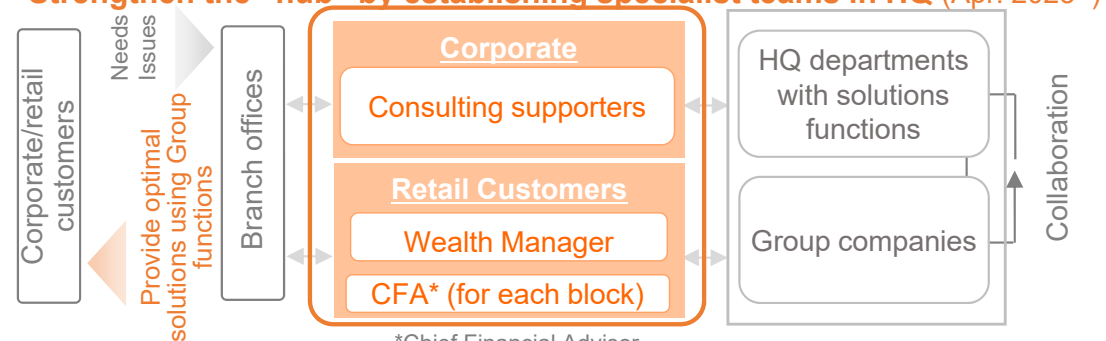
4. Sales Reform (1) Strengthening the Sales System

- ◆ With a strengthened HQ support system, information sharing among branch offices, HQ, and Group companies has improved considerably.
- ◆ Inter-Group collaboration has enabled the provision of diverse solutions.

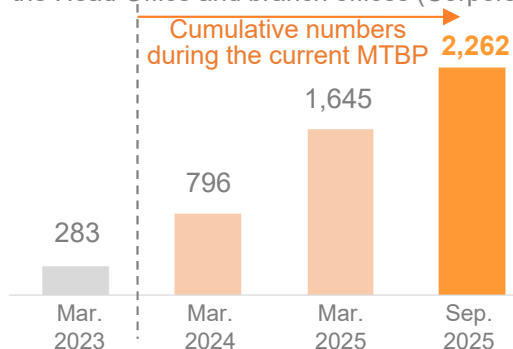
Strengthen the HQ support system

- ✓ Establishment of specialized units in HQ to strengthen a hub connecting customer issues/needs with the Group's solution capabilities has accelerated solution delivery through enhanced collaboration between the Head Office and branch offices.

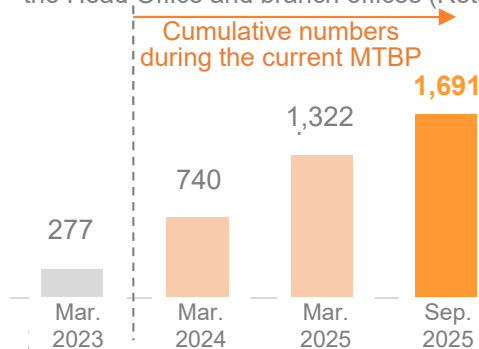
Strengthen the “hub” by establishing specialist teams in HQ (Apr. 2023–)



<Number of data collaboration cases between the Head Office and branch offices (Corporate)>



<Number of data collaboration cases between the Head Office and branch offices (Retail)>



Main outcomes from the above collaboration (Sep. 2025)

Loans executed

Approx. 59.0 billion yen

Corporate fees & commissions

Approx. 0.9 billion yen

AUM

Approx. 1.3 billion yen

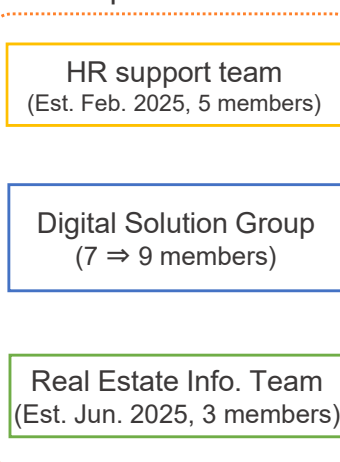
Enhance the Group collaboration system

- ✓ Rolled out cross-Group strategies through the Group Strategy Council, etc.



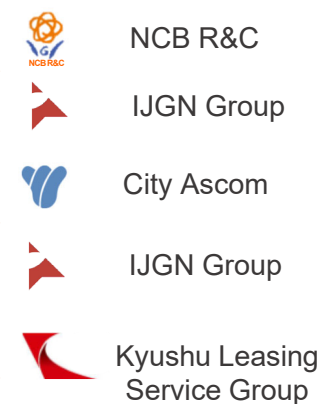
<Strengthened the solution provision system through cross-Group collaboration>

- HQ specialist team -



Strengthened the framework

- Group companies -



+ Business matching customers

4. Sales Reform (2) Digital Strategy

- ◆ Both the user count and the share of transactions via digital channels are steadily rising among corporate and retail users.
- ◆ These digital channels are becoming increasingly important as key customer contact points.

The Nishi-Nippon City Bank App, a digital channel for retail customers (Mar. 2015–)

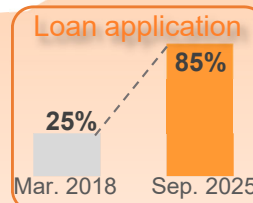
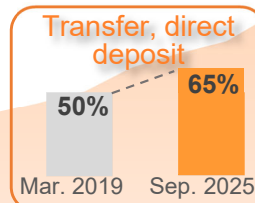
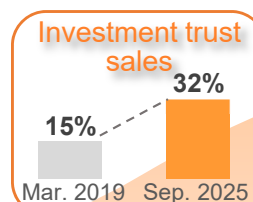
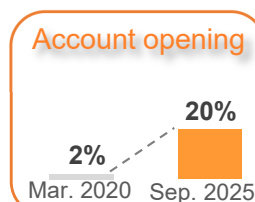
Have a bank in your smartphone!



Released in Mar. 2015

- Deposit balance and transaction history inquiries
- Life insurance policy inquiries
- Investment trust profit/loss management inquiries
- App-to-app transfer, small amount transfer COTRA
- Payment of taxes and public funds
- Investment trust/NISA account opening, investment trust transactions
- Foreign currency deposits and installments
- Online securities (CHEER Securities, Inc.)
- App card loans
- App car loans
- Ordinary savings account and foreign currency savings account opening
- Various procedures (address change), etc.

<% of transactions via NCB App or online >

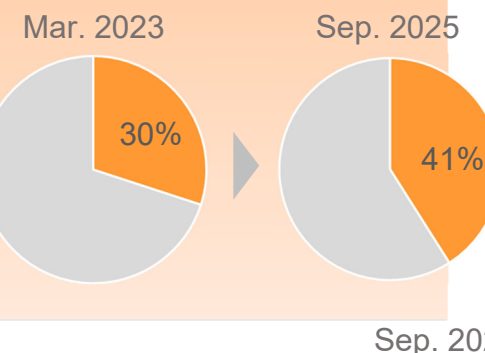


1.23 million
registered accounts

Ratings

App store ★4.7
Google play ★4.5
(As of Oct. 31, 2025)

% of NCB App registrants in active accounts



NCB Business Station, a digital channel for corporate customers (Dec. 2020–)

Always access to online support counter!



Financial service

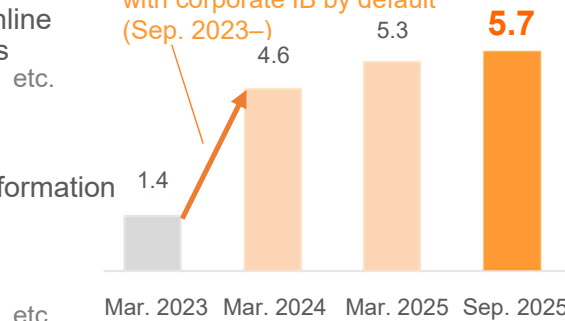
- Single transfer
- Deposit balance and account activity inquiries
- Online loan functions
- Bundle transfer, salary transfer
- Other banks online inquiry services etc.

Non-financial service

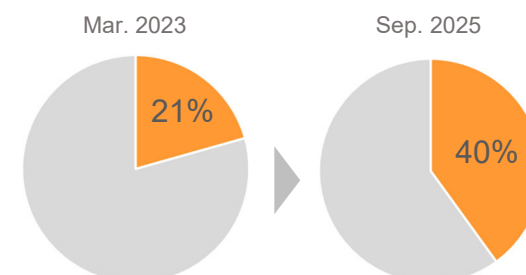
- Business matching
- Provision of seminars and management information
- Electronic form issuance services
- Provision of subsidy and grant information
- Employee benefits services

■ Business Station contracts (10,000 contracts)

Integrate Business Station with corporate IB by default (Sep. 2023–)



% of Business Station registrants in active accounts



4. Sales Reform (3) Work Reform

◆ Operational efficiency and productivity are steadily increasing through streamlined and digitalized operations at HQ and branch offices.

- Utilization of AI in banking operations is progressing steadily. Efforts to enhance productivity through the introduction of new AI-powered solutions, etc. will continue.

Initiatives to enhance operational efficiency and productivity

- ✓ Since initiating various work reform measures in 2018, the workload equivalent to 1,492 administrative personnel has been eliminated, resulting in increased per-employee operating profit.

Standardize support counter service

Digitalize paper documents

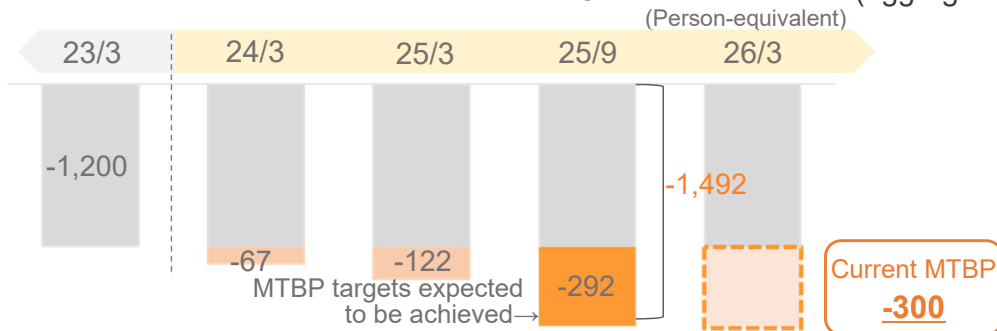
Reduce special administrative tasks unique to each branch office

Reduce cross-divisional operations

Increase efficiency in meetings and in the preparation of materials

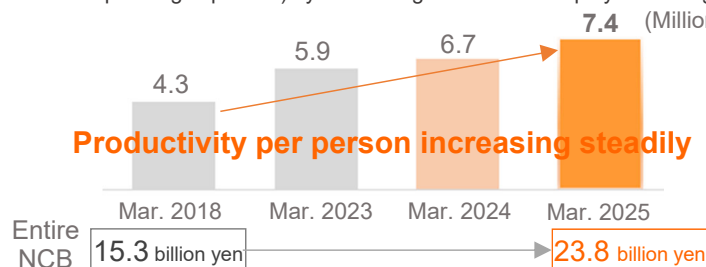
Introduce the new branch system etc.

■ Volume of office work reduced at the Head Office and branches (aggregated)



■ Per-employee operating profit from customer services*

*Calculated by dividing (average balance of loan x loan-deposit spread + fees and commissions – operating expenses) by the average number of employees during the period

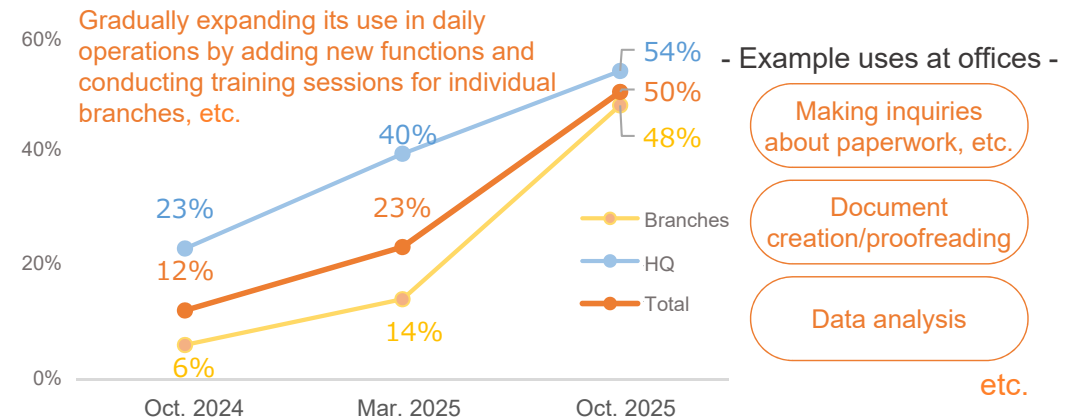


Enhancing productivity by leveraging AI technology

● Utilizing generative AI for business

- ✓ Deployed NCB-ASSIST (NCB's original ChatGPT) to all branches in October 2024.

<NCB-ASSIST utilization rate*> *Percentage of employees using it at least once a month



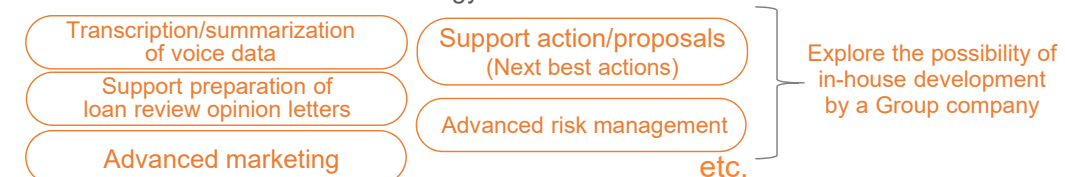
● Embedded AI chatbot in the corporate website (November 2025)

- ✓ Developed “HP Navigation” in-house, a generative AI-powered inquiry system in our corporate website.

● Future initiatives

- ✓ The Organization-wide AI Utilization Study Team (est. June 2025) will lead Group-wide AI utilization initiatives (joint effort by NCB, City Ascom, and IJGN Group).

<Areas where AI technology is considered>



5. Human Resources Reform (1) HR Development

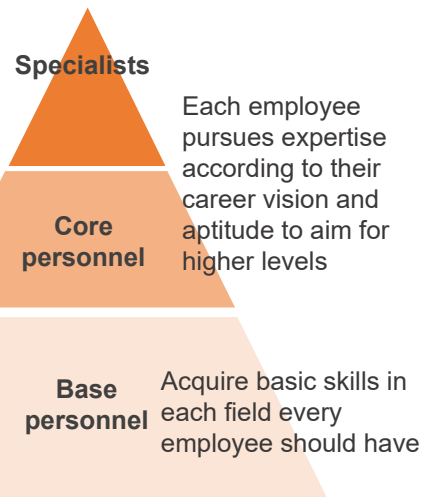
- Strongly support the growth of each employee by developing strategic human resources to lead the Group's future in consulting, DX, planning, etc., and expanding job class/business operation-based training and re-skilling training.

Developing strategic HRs

- Systematically develop strategic HRs, who will lead the Group's future in consulting, DX, and other fields.

Approach to the development of strategic HRs

Sep. 2025 Results



Consulting personnel			[MTBP KPIs]
Specialists	81	30	
Core personnel	205	300	
DX personnel			
Specialists	73	90	
Core personnel	686	1,100	
Planning personnel			
Specialists	83	100	
Core personnel	91	90	

Certification of "specialists," "core personnel," and "base personnel" requires meeting applicable criteria within the Company, such as the acquisition of professional qualifications, work experience.

Job class/business operation-based training

- Provide seamless training opportunities tailored to the skills expected of each job class, as well as training to enhance operational capabilities across various functions.

Job class training

Business operation-based training

Managerial personnel

- Tips on 1-on-1 meetings
- 360° feedback, etc.

Middle-ranking employees

- Management, team building, coaching, etc.

Younger employees

- Selected for special training program (OJT and HQ training for their official assignment in their 2nd year)
- Follow-up training (2nd–5th year employees), etc.

New recruits

- New recruit training (for one month), etc.

Sales representatives

- Proposing loans and various other solutions according to their years of experience (through role-playing), etc.

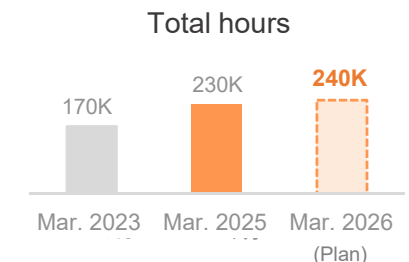
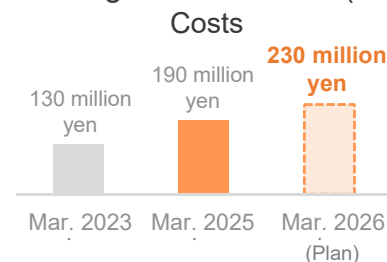
Retail sales

- Proposing various financial instruments and housing/apartment building loans according to their years of experience (through role-playing), etc.

Counter clerks

- Concrete proposal techniques for various financial instruments and over-the-counter sales, etc.

Training costs and time (NCB)



5. Human Resources Reform (2) Greater Job Satisfaction

- ◆ Build a corporate culture that promotes advancement of diverse human resources by establishing an environment that enhances job satisfaction through improved employee treatment, promotion of diversity & inclusion, two-way dialogue between the management and employees, etc.

● Review of treatment of employees

- ✓ Increase salary levels, including raising starting salaries for new graduate hires, etc., based on the internal and external environment.

Increase salary levels

Three consecutive years

An average of roughly **5%**
On the annual salary basis including regular salary increases

Raise salaries for new graduate hires

Starting salaries for FY2026

270,000 yen
FY2023: 215,000 yen →
FY2025: 260,000 yen
(College graduates, career track)

Raise subsidies for the Employee Shareholding Association

% of incentives

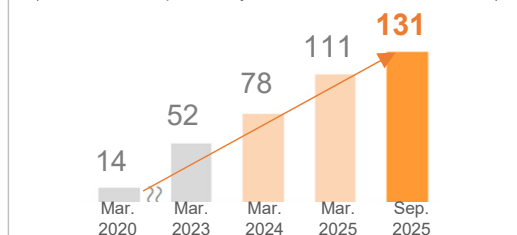
10% of contributions
Raised from 5%

● Diversity & inclusion

- ✓ Strengthen initiatives to ensure active participation of diverse HR through mid-career hiring and empowerment of female workers.

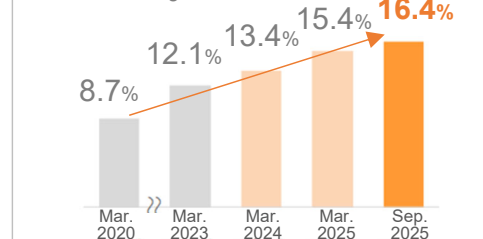
Mid-career hiring

(NCB employees recruited mid-career)
(Positions: DX experts, lawyers, CPAs, tax accountants, etc.)



Empowerment of women

(Ratio of women in managerial positions at NCB*)
*Section manager or above



● Establishment of workplace environment

- ✓ By reconstructing the Head Office building (detailed on the next slide), we will create an open office environment that allows greater flexibility in work styles.



At a shared crossing space (left), employees engage in casual conversations that help stimulate interdepartmental communication and collaboration.

● Two-way dialogue between management and staff

- Communication over “brunch” - (Feb.–Jun. 2025)

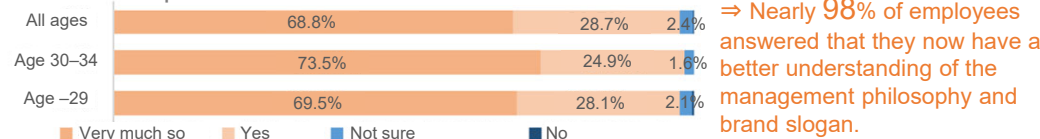
- ✓ Management shares their experiences and passions with the staff through candid Q&A sessions to foster two-way dialogue.
- ✓ Since the era of the mutual bank, we have provided financial services specializing in SMEs and supported the growth of many such businesses. The “DNA of developing SMEs,” cultivated through the history of our two predecessor institutions, remains intact to this day.

Shared through two-way dialogue

- The Group Management Philosophy
- History of SME development carried on since earlier days
- Message behind the Group Brand Slogan: Sincere Relationships, Best Solutions
- Voices of customers with whom we have grown

☞ Results of the branch communication survey (Jun. 2025)

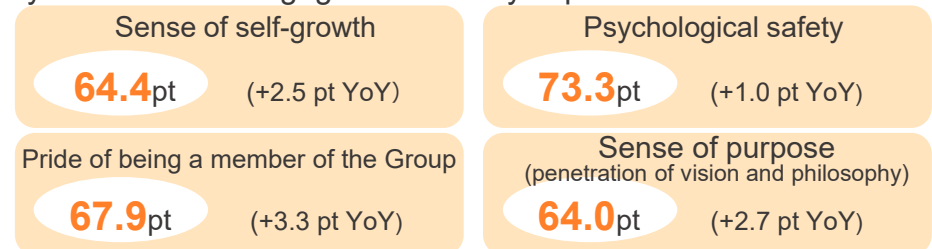
Q. Has your understanding of the Group Management Philosophy, Brand Slogan, etc. deepened?



⇒ Nearly **98%** of employees answered that they now have a better understanding of the management philosophy and brand slogan.

● Employee engagement (Dec. 2024)

- ✓ Key indices in the engagement survey improved YoY



<Appendix> Reconstruction of the Head Office Building

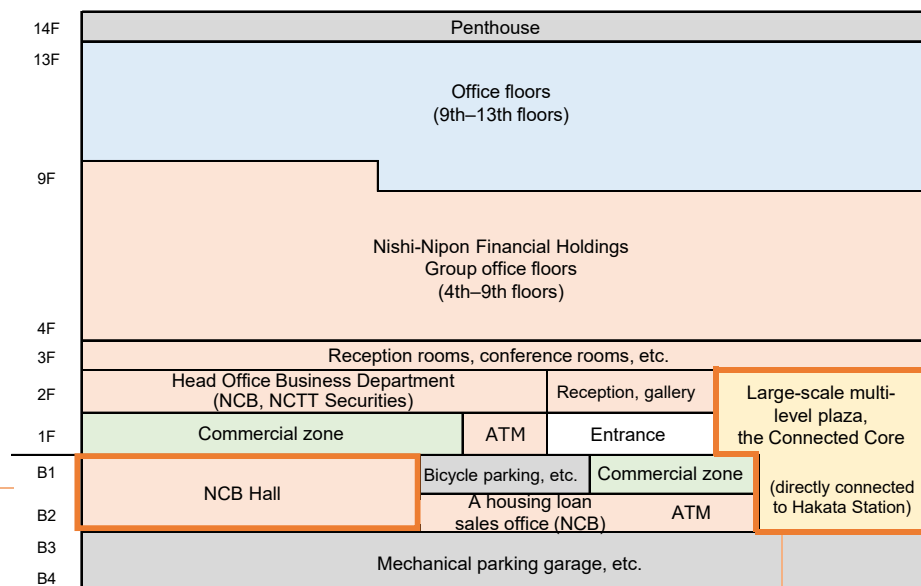
- ◆ A complex building featuring office floors and commercial facilities, along with The Nishi-Nippon City Bank's Head Office and HQ functions.
- ◆ Construction underway for the scheduled opening in the summer of 2026.

● New Head Office building (NISHI-NIPPON CITY BUILDING)

[Photo taken in Nov. 2025]

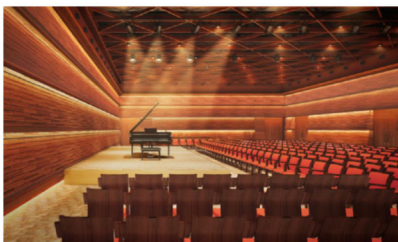


<Floor plan> Gross floor area: Approx. 75,704m² (22,900 tsubo)



● Multipurpose NCB Hall

- ✓ A 400-seat multipurpose hall with superb acoustics for music concerts, seminars, and company information sessions will be built underground.



● Large-scale multi-level plaza, the Connected Core

- ✓ A spacious multi-level plaza, the Connected Core, will be built on the Hakata Station side of the site, serving as the central hub of above- and below-ground pedestrian networks.
- ✓ Easier access to/from Hakata Station.



Head Office Business Department General Reception



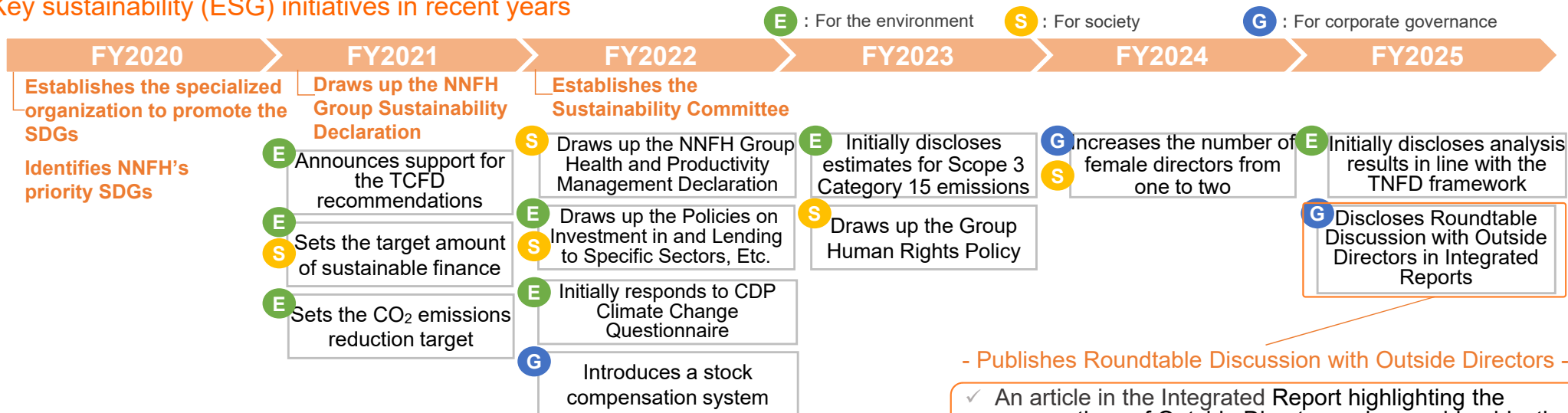
Office interior rendering



6. Sustainability Initiatives

- ◆ By prioritizing initiatives that address sustainability-related challenges within the Group's management strategies, we will advance corporate governance while developing the necessary frameworks and promoting information disclosure.

● Key sustainability (ESG) initiatives in recent years



- Publishes Roundtable Discussion with Outside Directors -

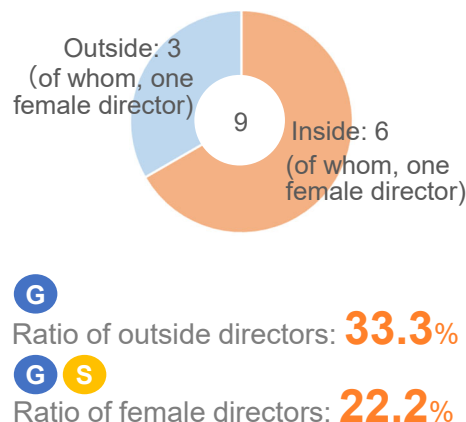
- ✓ An article in the Integrated Report highlighting the perspectives of Outside Directors, who provide objective and impartial oversight of management



■ External assessment on sustainability



■ Board composition

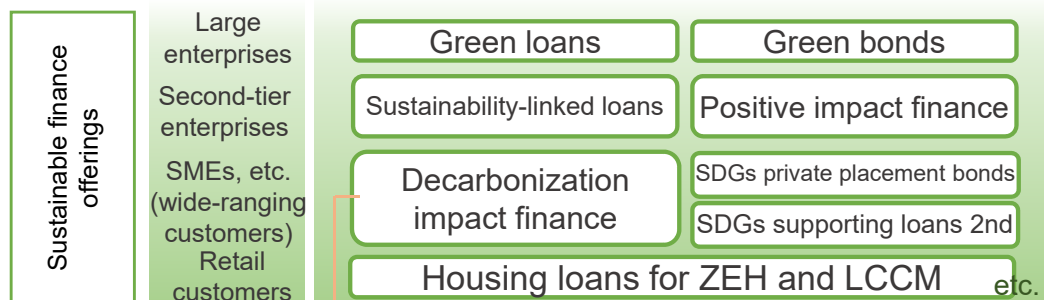


6. Sustainability Initiatives

- ◆ Contribute to the realization of a sustainable society by bolstering SDGs/ESG initiatives via means only available to a regional financial group.

Supporting customers' initiatives

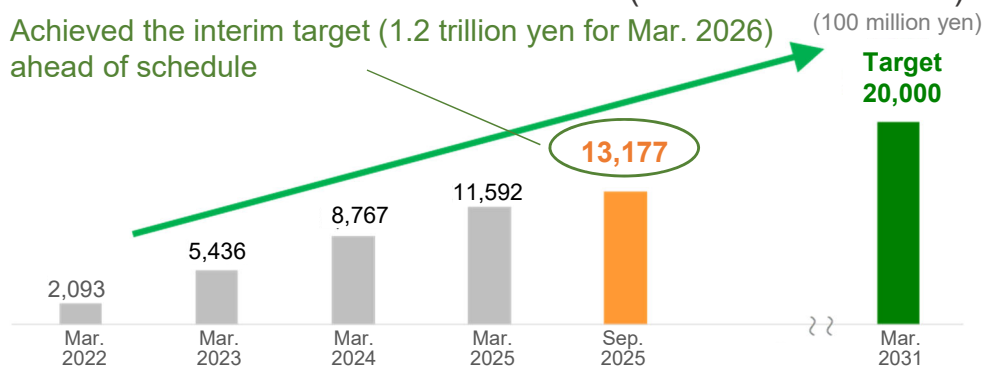
- Offering sustainable finance tailored to diverse customer needs
- ✓ Supporting customers' sustainability initiatives by offering optimal financing solutions.



<Case example of a solution combining financial and non-financial approaches>



- Amount of sustainable finance executed (two banks combined)
- Achieved the interim target (1.2 trillion yen for Mar. 2026) ahead of schedule



Our initiatives

- Initiatives to achieve carbon neutrality
- ✓ Working to reduce CO₂ emissions toward the target of "achieving carbon neutrality (Scope 1 and Scope 2) by fiscal 2030."
- In addition to Scopes 1 and 2, we have calculated Scope 3 Category 15 emissions (emissions by investees/borrowers). We aim to further refine these calculations to support customers in reducing their GHG emissions and to strengthen customer engagement.

<Example of a future initiative: Relocation to the new Head Office

[scheduled for the summer of 2026]>

Proactively adopting advanced eco-friendly technologies
⇒ Obtain leading environmental certifications

Obtained ZEB Ready certification

Achieved WELL Core Gold precertification



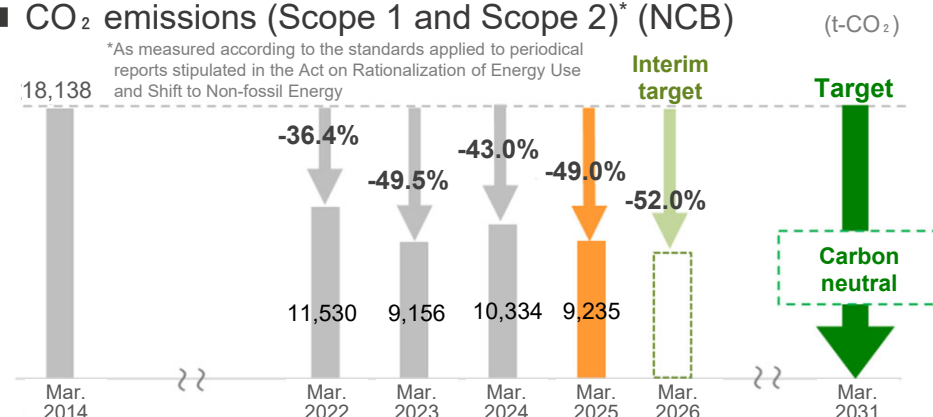
Granted only to buildings that achieve a reduction in energy consumption of 50% or more



A certification system designed to promote health and enhance the comfort of building occupants

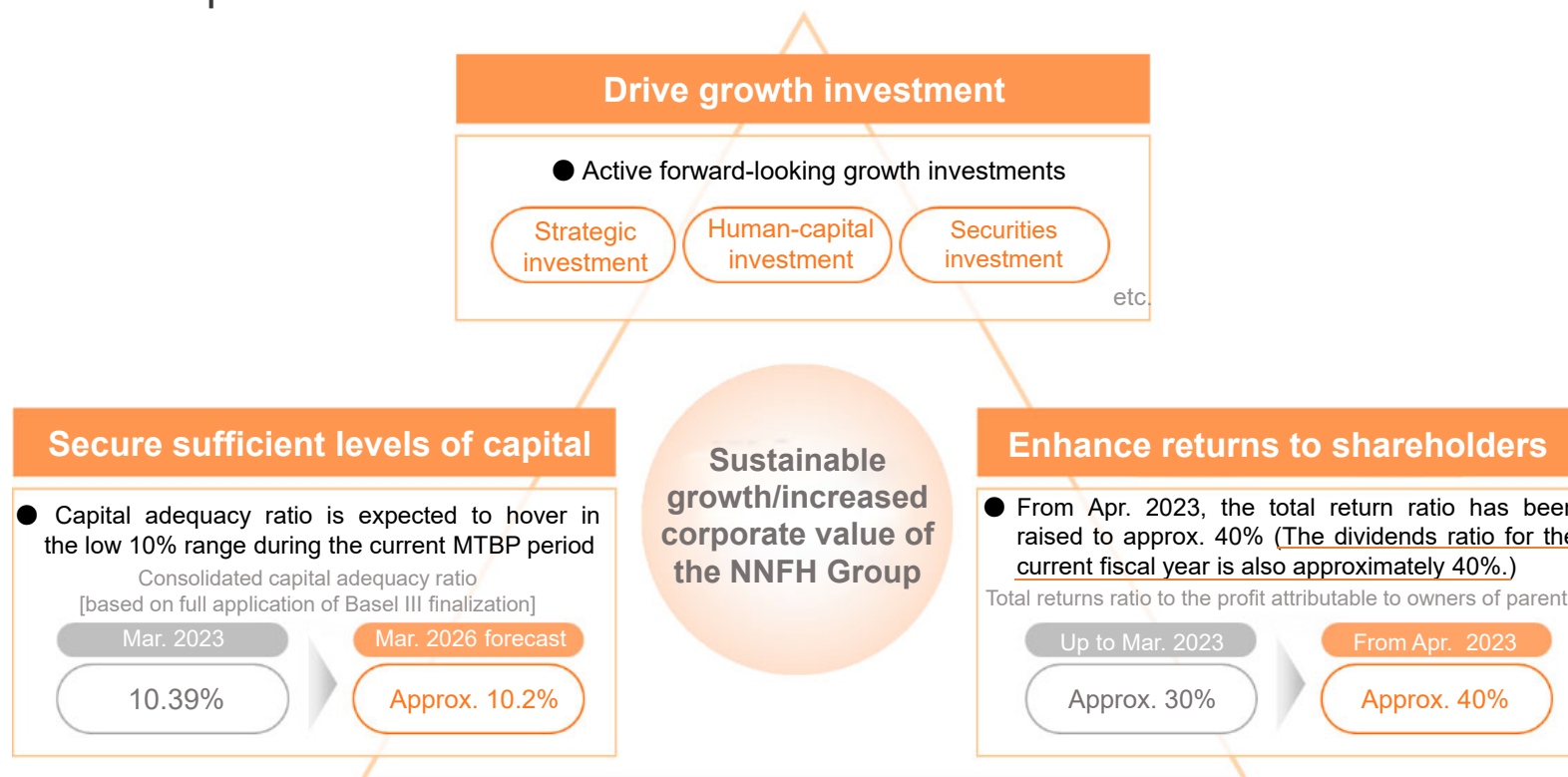
■ CO₂ emissions (Scope 1 and Scope 2)* (NCB)

*As measured according to the standards applied to periodical reports stipulated in the Act on Rationalization of Energy Use and Shift to Non-fossil Energy

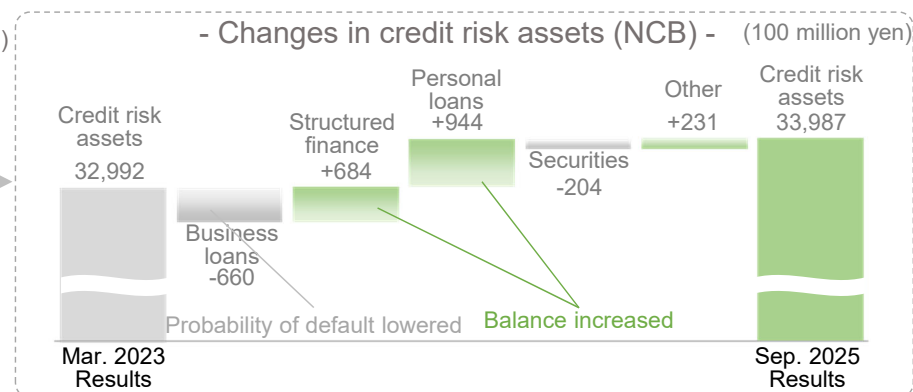
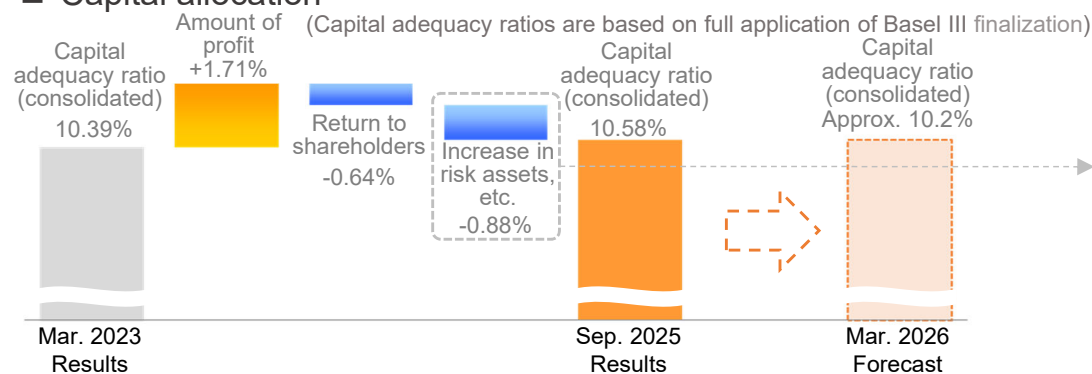


7. Capital Policy (1) Basic Approaches

- ◆ Actively make forward-looking growth investments while securing sufficient levels of capital for sustainable growth and improvement of the corporate value of the NNFH Group; at the same time, increase returns of profits to shareholders and investors.



■ Capital allocation



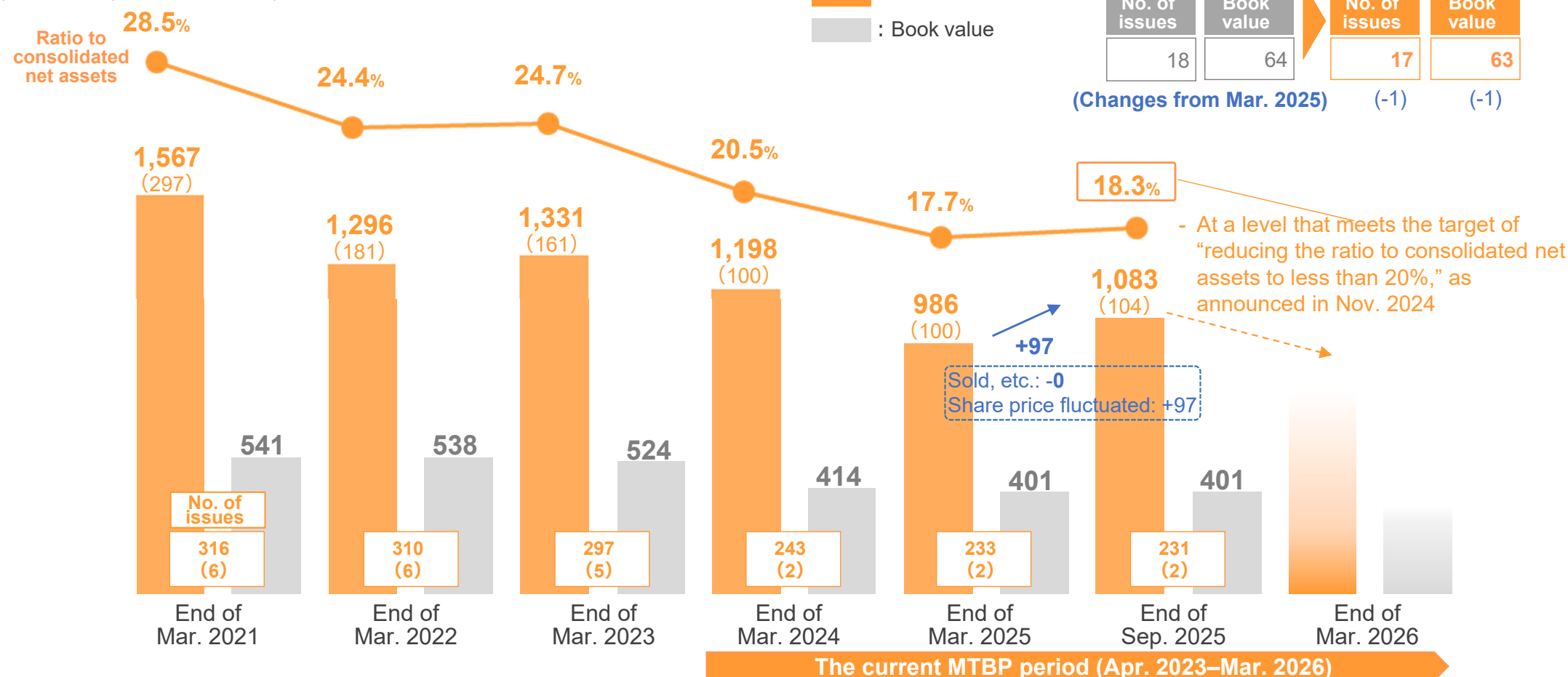
7. Capital Policy (2) Reduction of Strategic Shares

- ◆ The ratio of strategic shares to consolidated net assets stood at 18.3% as of September 30, 2025.
- ◆ 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 who 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

(100 million yen, no. of issues)



MEMO

Supplementary Materials on Performance

1. Statement of Income (1) Six Months Ended September 2025 – YoY Comparisons

(100 million yen)

Six months ended September 30, 2025 Results				YoY change			Six months ended September 30, 2024 Results		
NNFH (A)				NNFH (A)			NNFH (A)		
NCB (B)				NCB (B)			NCB (B)		
(A)-(B)				(A)-(B)			(A)-(B)		
Ordinary income	1,102	961	141	153	151	2	949	810	139
Gross operating profit	714	608	106	106	103	3	608	505	103
[Core gross operating profit]	[737]	[631]	[106]	[89]	[86]	[3]	[648]	[545]	[103]
Net interest income	598	565	33	92	90	2	506	475	31
(Interest on loans and discounts)	580	559	21	141	139	2	439	420	19
(Interest and dividends on securities)	158	154	4	2	2	0	156	152	4
(Interest on deposits and negotiable certificates of deposit)	104	102	2	86	85	1	18	17	1
Fees and commissions	127	61	66	7	2	5	120	59	61
Trading income	2	0	2	(1)	0	(1)	3	0	3
Other operating income	(14)	(19)	5	7	10	(3)	(21)	(29)	8
(Net gains (losses) related to bonds)	(24)	(24)	0	16	16	0	(40)	(40)	0
Expenses	435	363	72	25	23	2	410	340	70
Net business profits	279	244	35	81	79	2	198	165	33
[Core net business profits]	[302]	[268]	[34]	[64]	[63]	[1]	[238]	[205]	[33]
Provision for general reserve for possible loan losses	14	11	3	16	14	2	(2)	(3)	1
Business profits	265	233	32	65	65	0	200	168	32
Extraordinary gains (losses)	45	43	2	9	10	(1)	36	33	3
Gains (losses) on equity securities (excluding losses on write-offs of DES)	60	58	2	(2)	(1)	(1)	62	59	3
Losses from disposal of non-performing loans	14	9	5	(9)	(11)	2	23	20	3
Other extraordinary gains (losses)	(1)	(6)	5	2	1	1	(3)	(7)	4
Ordinary profit	309	275	34	73	75	(2)	236	200	36
Extraordinary profit (loss)	(2)	(2)	0	0	(1)	1	(2)	(1)	(1)
Gains on disposition of fixed assets	(2)	(2)	0	(1)	(1)	0	(1)	(1)	0
Impairment loss on fixed assets	-	-	-	(0)	(0)	(0)	0	0	0
Other extraordinary profit (loss)	(0)	-	(0)	0	-	0	(0)	-	(0)
Profit before income taxes	307	273	34	73	74	(1)	234	199	35
Income taxes	92	82	10	24	24	0	68	58	10
Profit attributable to non-controlling interests	2	-	2	0	-	0	2	-	2
Profit attributable to owners of parent	212	192	20	48	50	(2)	164	142	22
Credit cost	28	20	8	7	3	4	21	17	4

1. Statement of Income (2) Forecast for the Fiscal Year Ending March 31, 2026 – YoY Comparisons

(100 million yen)

		Fiscal year ending March 31, 2026 Full-year forecast			YoY change			Fiscal year ended March 31, 2025 Results		
		NNFH (A)	NCB (B)	(A)-(B)	NNFH (A)	NCB (B)	(A)-(B)	NNFH (A)	NCB (B)	(A)-(B)
Ordinary income		2,181	1,894	287	217	209	8	1,964	1,685	279
Gross operating profit		1,456	1,237	219	233	221	12	1,223	1,016	207
[Core gross operating profit]		[1,480]	[1,261]	[219]	[176]	[164]	[12]	[1,304]	[1,097]	[207]
Net interest income		1,197	1,132	65	169	164	5	1,028	968	60
(Interest on loans and discounts)		1,201	1,159	42	265	262	3	936	897	39
(Interest and dividends on securities)		297	290	7	(3)	(4)	1	300	294	6
(Interest on deposits and negotiable certificates of deposit)		219	214	5	145	142	3	74	72	2
Fees and commissions		257	120	137	23	12	11	234	108	126
Trading income		4	-	4	(2)	(0)	(2)	6	0	6
Other operating income		(2)	(15)	13	43	45	(2)	(45)	(60)	15
(Net gains (losses) related to bonds)		(24)	(24)	0	57	57	0	(81)	(81)	0
Expenses		879	731	148	50	40	10	829	691	138
Net business profits		577	506	71	183	181	2	394	325	69
[Core net business profits]		[601]	[530]	[71]	[126]	[124]	[2]	[475]	[406]	[69]
Provision for general reserve for possible loan losses	A	20	16	4	9	2	7	11	14	(3)
Business profits		557	490	67	174	179	(5)	383	311	72
Extraordinary gains (losses)		(7)	(20)	13	(79)	(99)	20	72	79	(7)
Gains (losses) on equity securities (excluding losses on write-offs of DES)		60	58	2	(61)	(62)	1	121	120	1
Losses from disposal of non-performing loans	B	60	54	6	13	23	(10)	47	31	16
Other extraordinary gains (losses)		(7)	(24)	17	(5)	(14)	9	(2)	(10)	8
Ordinary profit		550	470	80	95	81	14	455	389	66
Extraordinary profit (loss)		(10)	(9)	(1)	(5)	(5)	0	(5)	(4)	(1)
Gains on disposition of fixed assets		(9)	(8)	(1)	(5)	(4)	(1)	(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
Profit before income taxes		540	461	79	90	76	14	450	385	65
Income taxes		164	141	23	29	26	3	135	115	20
Profit attributable to non-controlling interests		6	-	6	1	-	1	5	-	5
Profit attributable to owners of parent		370	320	50	60	50	10	310	270	40
Credit cost	A+B	80	70	10	22	24	(2)	58	46	12

1. Statement of Income

(3) Forecast for the Fiscal Year Ending March 31, 2026 – Comparisons with the Initial Forecast –

(100 million yen)

Fiscal year ending March 31, 2026 Full-year forecast				Comparison with initial forecast			Fiscal year ending March 31, 2026 Full-year initial forecast (Briefings on May 30)		
				NNFH (A)	NCB (B)	(A)-(B)	NNFH (A)	NCB (B)	(A)-(B)
Ordinary income	2,181	1,894	287	(11)	(8)	(3)	2,192	1,902	290
Gross operating profit	1,456	1,237	219	(11)	(8)	(3)	1,467	1,245	222
[Core gross operating profit]	[1,480]	[1,261]	[219]	[13]	[16]	[(3)]	[1,467]	[1,245]	[222]
Net interest income	1,197	1,132	65	9	7	2	1,188	1,125	63
(Interest on loans and discounts)	1,201	1,159	42	(33)	(34)	1	1,234	1,193	41
(Interest and dividends on securities)	297	290	7	10	10	0	287	280	7
(Interest on deposits and negotiable certificates of deposit)	219	214	5	(23)	(22)	(1)	242	236	6
Fees and commissions	257	120	137	11	8	3	246	112	134
Trading income	4	-	4	(2)	-	(2)	6	-	6
Other operating income	(2)	(15)	13	(29)	(23)	(6)	27	8	19
(Net gains (losses) related to bonds)	(24)	(24)	0	(24)	(24)	0	-	-	-
Expenses	879	731	148	7	6	1	872	725	147
Net business profits	577	506	71	(18)	(14)	(4)	595	520	75
[Core net business profits]	[601]	[530]	[71]	[6]	[10]	[(4)]	[595]	[520]	[75]
Provision for general reserve for possible loan losses	20	16	4	8	6	2	12	10	2
Business profits	557	490	67	(26)	(20)	(6)	583	510	73
Extraordinary gains (losses)	(7)	(20)	13	26	20	6	(33)	(40)	7
Gains (losses) on equity securities (excluding losses on write-offs of DES)	60	58	2	20	18	2	40	40	0
Losses from disposal of non-performing loans	60	54	6	(8)	(6)	(2)	68	60	8
Other extraordinary gains (losses)	(7)	(24)	17	(2)	(4)	2	(5)	(20)	15
Ordinary profit	550	470	80	0	0	0	550	470	80
Extraordinary profit (loss)	(10)	(9)	(1)	0	0	0	(10)	(9)	(1)
Gains on disposition of fixed assets	(9)	(8)	(1)	0	0	0	(9)	(8)	(1)
Impairment loss on fixed assets	1	1	0	0	0	0	1	1	0
Other extraordinary profit (loss)	-	-	-	-	-	-	-	-	-
Profit before income taxes	540	461	79	0	0	0	540	461	79
Income taxes	164	141	23	0	0	0	164	141	23
Profit attributable to non-controlling interests	6	-	6	0	-	0	6	-	6
Profit attributable to owners of parent	370	320	50	0	0	0	370	320	50
Credit cost	80	70	10	0	0	0	80	70	10

A

B

A+B

2. Balance Sheet (1) Assets

(100 million yen)

Assets

Cash and due from banks
Call loans and bills bought
Monetary claims bought
Trading account assets
Money held in trust
Securities
Loans and bills discounted (YoY % change)
Foreign exchanges
Other assets
Tangible fixed assets
Intangible fixed assets
Retirement benefit assets (prepaid pension costs)
Deferred tax assets
Customers' liabilities for acceptances and guarantees
Allowance for loan losses
Allowance for investment losses
Total assets

NNFH (Consolidated)				
Mar. 31, 2022	Mar. 31, 2023	Mar. 31, 2024	Mar. 31, 2025	Sep. 30, 2025
26,147	19,466	22,006	16,742	15,952
-	80	76	-	1,450
396	427	477	494	499
-	-	-	-	-
117	116	117	117	117
17,733	17,927	18,032	16,917	17,644
84,709	89,554	91,782	99,214	97,116
(0.9%)	5.7%	2.5%	8.1%	(2.1%)
228	173	94	79	78
903	991	1,019	938	524
1,162	1,169	1,160	1,150	1,146
42	52	52	63	60
75	80	250	252	263
21	64	11	144	59
176	164	186	141	162
(425)	(405)	(423)	(421)	(419)
(6)	(6)	(6)	(6)	(6)
131,279	129,852	134,831	135,825	134,646

NCB (Non-consolidated)				
Mar. 31, 2022	Mar. 31, 2023	Mar. 31, 2024	Mar. 31, 2025	Sep. 30, 2025
25,597	19,112	21,613	16,085	15,343
400	390	336	450	1,950
-	-	-	-	-
-	-	-	-	-
117	116	117	117	117
17,537	17,573	17,657	16,527	17,151
82,360	87,379	89,594	96,955	94,804
(1.0%)	6.1%	2.5%	8.2%	(2.2%)
228	173	94	79	78
781	816	848	787	381
1,118	1,109	1,101	1,092	1,088
37	46	48	58	56
259	267	268	286	292
-	-	-	110	27
158	147	170	126	147
(370)	(358)	(374)	(373)	(368)
(5)	(4)	(4)	(4)	(4)
128,217	126,767	131,468	132,297	131,062

2. Balance Sheet (2) Liabilities and Net Assets

(100 million yen)

Liabilities and Net Assets

Deposits
(YoY % change)
Negotiable certificates of deposit
Call money and bills sold
Securities sold under repurchase agreements
Cash collateral received for securities lent
Borrowed money
Foreign exchanges
Borrowed money from trust account
Other liabilities
Provision for stock-based payments for officers
Retirement benefit liability (Reserve for employee retirement benefits)
Provision for retirement benefits for directors (and other officers)
Provision for reimbursement of deposits
Provision for contingent losses
Provision under special laws
Deferred tax liabilities
Deferred tax liabilities for land revaluation
Acceptances and guarantees
Total liabilities
Share capital
Capital surplus
Retained earnings
Treasury shares
Total shareholders' equity
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 (Total valuation and translation adjustment)
Non-controlling interests
Total net assets
Total liabilities and net assets

NNFH (Consolidated)				
Mar. 31, 2022	Mar. 31, 2023	Mar. 31, 2024	Mar. 31, 2025	Sep. 30, 2025
95,703	97,918	101,772	100,827	102,688
3.0%	2.3%	3.9%	(0.9%)	1.8%
2,643	1,674	2,477	4,243	4,357
5,100	5,125	1,045	247	738
2,511	2,659	2,262	2,214	2,122
872	2,939	2,382	1,075	1,016
17,552	12,497	17,591	19,787	15,705
2	5	7	5	4
48	52	53	77	89
1,140	1,202	936	1,427	1,635
-	0	0	0	0
48	46	20	18	17
2	2	2	2	2
8	5	4	2	2
11	12	12	12	12
0	0	0	0	0
8	11	73	16	14
147	146	146	150	150
176	164	186	141	162
125,972	124,457	128,970	130,243	128,714
500	500	500	500	500
1,211	1,187	1,176	1,165	1,165
3,042	3,255	3,426	3,653	3,802
(55)	(57)	(66)	(75)	(75)
4,698	4,885	5,036	5,243	5,392
386	258	433	(36)	162
(0)	10	7	1	(0)
294	294	297	292	291
(157)	(148)	(14)	(24)	(20)
523	414	723	233	434
86	96	102	106	105
5,307	5,394	5,861	5,581	5,931
131,279	129,852	134,831	135,825	134,646

NCB (Non-consolidated)				
Mar. 31, 2022	Mar. 31, 2023	Mar. 31, 2024	Mar. 31, 2025	Sep. 30, 2025
93,350	95,552	99,399	98,275	100,143
2.9%	2.4%	4.0%	(1.1%)	1.9%
2,570	1,672	2,449	4,224	4,339
5,100	5,125	1,045	247	738
2,511	2,659	2,262	2,214	2,122
872	2,939	2,382	1,075	1,016
17,325	12,422	17,500	19,716	15,613
2	5	7	5	4
48	52	53	77	89
791	805	481	992	1,184
-	-	-	-	-
2	2	2	2	2
-	-	-	-	-
8	5	4	2	2
11	12	11	12	11
59	16	80	-	-
144	144	143	147	147
158	147	170	126	147
122,951	121,556	125,989	127,116	125,558
857	857	857	857	857
857	857	857	857	857
2,899	2,964	3,068	3,254	3,380
-	-	-	-	-
4,614	4,678	4,783	4,968	5,095
358	229	393	(79)	118
(0)	10	7	1	(0)
294	294	297	292	291
653	533	697	213	409
5,266	5,212	5,479	5,181	5,504
128,217	126,767	131,468	132,297	131,062

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

(Six months ended)

(100 million yen)

■ Loans

	September 30, 2021			September 30, 2022			September 30, 2023			September 30, 2024			September 30, 2025		
	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
Japan	81,749	0.93%	384	80,171	0.93%	378	87,545	0.87%	383	90,329	0.89%	407	95,004	1.14%	546
Business loans	53,166	0.67%	180	50,961	0.69%	178	57,457	0.63%	183	58,950	0.69%	205	61,782	0.96%	299
Housing loans and loans for apartment buildings	25,548	1.04%	134	26,068	1.00%	131	26,900	0.97%	131	28,067	0.94%	133	29,575	1.14%	170
(Housing loans)	17,295	1.05%	91	17,864	1.00%	90	18,469	0.96%	89	19,161	0.92%	89	20,084	1.14%	115
(Loans for apartment buildings)	8,253	1.02%	42	8,203	1.00%	41	8,431	0.99%	42	8,906	0.98%	44	9,492	1.14%	54
Consumer loans	3,036	4.63%	70	3,142	4.36%	69	3,188	4.26%	68	3,312	4.15%	69	3,647	4.18%	77
International	569	0.96%	3	622	2.11%	7	492	4.69%	12	586	4.39%	13	650	4.09%	13
Total	82,318	0.93%	387	80,793	0.94%	384	88,037	0.89%	394	90,915	0.92%	420	95,654	1.16%	559
Loan to deposit simple spread	0.93%			0.94%			0.88%			0.88%			0.97%		

■ Securities

Japan	12,224	0.58%	36	14,169	0.65%	47	12,790	0.94%	60	13,035	1.20%	79	13,716	1.26%	87
Bonds	10,273	0.16%	8	12,201	0.18%	11	10,953	0.29%	16	11,035	0.24%	14	11,527	0.40%	23
Stocks	596	6.26%	19	572	8.59%	25	561	7.42%	21	504	9.23%	23	469	11.33%	27
Other	1,354	1.34%	9	1,396	1.49%	10	1,275	3.67%	23	1,496	5.51%	41	1,720	4.27%	37
International	2,581	1.98%	26	3,975	2.62%	52	4,317	3.44%	74	3,590	4.08%	74	3,005	4.42%	67
Total	14,805	0.83%	62	18,145	1.08%	99	17,106	1.57%	135	16,625	1.82%	152	16,721	1.83%	154
Gain or loss from cancellation of investment trust	(1)			(2)			8			27			21		

Excluding gain or loss from cancellation of investment trust

Japan: Other	1,354	1.42%	10	1,396	1.77%	12	1,275	2.45%	16	1,496	1.94%	15	1,720	1.82%	16
Total	14,805	0.84%	62	18,145	1.10%	101	17,106	1.47%	127	16,625	1.50%	125	16,721	1.57%	132

■ Deposits and negotiable certificates of deposit

Japan	96,116	0.00%	2	98,194	0.00%	1	101,470	0.00%	1	102,933	0.02%	15	104,526	0.19%	100
Liquid	67,980	0.00%	0	71,199	0.00%	0	75,943	0.00%	0	77,613	0.02%	11	77,797	0.16%	66
Small, fixed-term	15,683	0.00%	0	14,894	0.00%	0	14,054	0.00%	0	13,142	0.02%	2	13,085	0.18%	12
Large + negotiable certificates of deposit	12,452	0.02%	1	12,101	0.01%	0	11,473	0.01%	1	12,178	0.04%	3	13,644	0.32%	23
International	316	0.18%	0	299	0.40%	0	206	1.25%	1	202	1.93%	2	178	1.63%	1
Total	96,431	0.00%	3	98,494	0.00%	2	101,676	0.00%	3	103,135	0.03%	17	104,704	0.19%	102

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

(100 million yen)													Forecast		
March 31, 2022			March 31, 2023			March 31, 2024			March 31, 2025			March 31, 2026			
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	95,263	1.18%	1,127
Business loans	53,179	0.67%	359	52,174	0.68%	356	57,686	0.64%	374	60,431	0.74%	451	61,675	0.99%	614
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	29,851	1.19%	357
(Housing loans)	17,435	1.05%	183	17,992	1.00%	181	18,640	0.96%	180	19,374	0.96%	187	20,248	1.20%	243
(Loans for apartment buildings)	8,188	1.02%	84	8,205	1.01%	83	8,505	0.99%	85	9,022	1.01%	92	9,602	1.18%	114
Consumer loans	3,055	4.56%	139	3,151	4.33%	137	3,207	4.24%	136	3,377	4.14%	140	3,737	4.18%	156
International	574	0.98%	6	575	2.81%	16	511	4.72%	24	620	4.36%	27	757	4.15%	31
Total	82,429	0.93%	771	82,096	0.94%	773	88,548	0.90%	799	92,824	0.96%	897	96,020	1.20%	1,159
Loan to deposit simple spread	0.93%		0.93%		0.89%		0.89%		0.89%		1.00%				
■ Securities															
Japan	12,879	0.53%	69	14,182	0.64%	92	13,170	1.01%	134	12,936	1.13%	147	14,319	1.05%	150
Bonds	10,805	0.16%	17	12,172	0.22%	27	11,237	0.29%	33	10,850	0.27%	30	11,882	0.43%	52
Stocks	594	5.70%	34	569	7.31%	42	552	6.68%	37	489	8.83%	43	467	10.63%	50
Other	1,479	1.18%	17	1,441	1.62%	23	1,380	4.63%	64	1,597	4.58%	73	1,970	2.49%	49
International	2,738	2.06%	57	4,122	2.74%	113	4,135	3.53%	146	3,467	4.23%	147	3,097	4.50%	140
Total	15,617	0.80%	125	18,304	1.12%	205	17,305	1.62%	280	16,403	1.78%	294	17,416	1.66%	290
Gain or loss from cancellation of investment trust	(1)		(2)		31		44		21						
Excluding gain or loss from cancellation of investment trust															
Japan: Other	1,479	1.21%	18	1,441	1.76%	25	1,380	2.37%	33	1,597	1.83%	29	1,970	1.42%	28
Total	15,617	0.80%	126	18,304	1.13%	207	17,305	1.43%	249	16,403	1.52%	250	17,416	1.54%	269
■ 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	104,647	0.20%	211
Liquid	68,749	0.00%	1	71,838	0.00%	1	76,526	0.00%	1	77,412	0.06%	48	77,594	0.16%	131
Small, fixed-term	15,483	0.00%	1	14,693	0.00%	1	13,826	0.00%	1	13,017	0.04%	6	13,354	0.21%	29
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	13,699	0.36%	50
International	320	0.18%	1	256	0.61%	2	195	1.40%	3	197	1.93%	4	185	1.79%	3
Total	96,880	0.00%	5	98,928	0.00%	4	102,174	0.00%	5	103,154	0.06%	72	104,833	0.20%	214

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

(100 million yen)

■ Balance sheet amount

	March 31, 2021	March 31, 2022	March 31, 2023	March 31, 2024	March 31, 2025	September 30, 2025
Government bonds	3,655	5,006	4,959	4,440	3,590	3,231
Local government bonds	3,321	4,007	4,219	4,798	5,211	5,808
Corporate bonds	2,592	2,215	1,859	1,650	1,766	2,148
Stocks	1,313	1,147	1,206	1,368	1,074	1,192
Foreign securities	2,623	3,334	3,711	3,372	2,966	2,961
(of which, foreign bonds)	2,623	3,334	3,711	3,372	2,966	2,961
Other	1,394	1,828	1,619	2,029	1,919	1,812
Total securities	14,899	17,537	17,573	17,657	16,527	17,151

■ Valuation gains or losses

Government bonds	(4)	(78)	(179)	(301)	(503)	(528)
Local government bonds	(3)	(17)	(25)	(40)	(130)	(125)
Corporate bonds	15	4	(9)	(27)	(70)	(86)
Stocks	722	577	643	847	609	727
Foreign securities	71	(107)	(214)	(186)	(100)	(67)
(of which, foreign bonds)	71	(107)	(214)	(186)	(100)	(67)
Other	97	133	108	260	74	244
Total securities	898	512	324	553	(121)	166

5. Breakdown of Credit Cost by Cause (NCB)

(100 million yen)		(Six months ended)					(Fiscal year ended)				
		Sep. 30, 2021	Sep. 30, 2022	Sep. 30, 2023	Sep. 30, 2024	Sep. 30, 2025	Mar. 31, 2021	Mar. 31, 2022	Mar. 31, 2023	Mar. 31, 2024	Mar. 31, 2025
Provision for general reserve for possible loan losses (Reversal of allowance for loan losses)	A	(14)	(18)	(0)	(3)	11	26	(18)	(6)	3	14
Changes in loan-loss reserve ratio		(1)	(1)	(1)	(1)	(1)	0	(3)	(3)	(2)	(2)
Changes in balance		(13)	(17)	1	(2)	13	26	(14)	0	5	16
Cost of depreciation and specific provisions	B	13	34	18	23	9	59	52	41	52	41
Falling collateral value		8	3	2	2	4	3	11	3	2	3
Downgrade: Lower borrower assessment		18	36	29	28	15	84	71	44	70	52
Upgrade: Improved borrower assessment		(0)	(0)	(10)	(0)	(0)	(23)	(0)	(0)	(7)	(1)
Collection		(11)	(6)	(4)	(11)	(11)	(16)	(28)	(13)	(17)	(18)
Loss (gain) on removal from balance sheet		(1)	0	(0)	1	-	7	(2)	0	(0)	(2)
Responsibility-sharing system		(0)	1	1	4	2	4	0	4	4	6
Other		-	-	-	0	-	(0)	(0)	3	(0)	0
Recoveries of written-off claims	C	0	2	1	3	1	2	3	2	3	10
Credit cost	D=A+B-C	(2)	14	17	17	20	84	31	33	53	46
Average amount of loans outstanding	E	82,318	80,793	88,037	90,915	95,654	79,980	82,429	82,096	88,548	92,824
Credit cost rate	D / E	(0.002%)	0.017%	0.020%	0.019%	0.021%	0.105%	0.038%	0.040%	0.060%	0.049%

6. Capital Adequacy Ratio (Consolidated)

■ Capital Adequacy Ratio (Consolidated)

		Sep. 30, 2025 (A)	(A) – (B)	Mar. 31, 2025 (B)
(100 million yen)				
Core capital: instruments and reserves	A	5,334	155	5,179
Directly issued qualifying common share capital		5,330	150	5,180
Accumulated other comprehensive income		(20)	4	(24)
Adjusted noncontrolling interests		3	1	2
Total of reserves		5	0	5
Eligible capital instruments subject to transitional arrangements		-	-	-
Land revaluation excess subject to transitional arrangements		-	-	-
Noncontrolling interests subject to transitional arrangements		17	(0)	17
Core capital: regulatory adjustments	B	317	20	297
(of which, shortfall of eligible provision to expected losses)		78	13	65
(of which, net defined benefit asset)		197	8	189
Capital	C = A-B	5,017	135	4,882
Risk-weighted assets, etc.	D	39,081	322	38,759
Credit risk-weighted assets		36,172	(343)	36,515
Operational risk adjustments		1,485	7	1,478
Risk-weighted assets, etc.		1,424	658	766
Capital adequacy ratio (consolidated)	C / D	12.83%	0.24pt	12.59%

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Nishi-Nippon Financial Holdings, Inc.