Consolidated Financial Results for the Six Months Ended September 30, 2026

<Under Japanese GAAP>

November 13, 2026

Company name: JAPAN POST BANK Co., Ltd. Stock exchange listing: Tokyo Stock Exchange
Code number: 7182 URL: https://www.jp-bank.japanpost.jp/en_index.html
Representative: KASAMA Takayuki, President & CEO, Representative Executive Officer
Member of the Board of Directors
For inquiry: KOBAYASHI Mariko, General Manager of Financial Accounting Department
Semi-annual Securities Report issuing date: November 20, 2026 (Scheduled)
Dividend payment date: —
Trading accounts: Unestablished
Supplemental information for financial statements: Available
Investor meeting presentation: Scheduled (for investors and analysts)

(Figures are rounded down)

1. Consolidated financial results for the six months ended September 30, 2026

(1) Consolidated operating results

(Millions of yen, except for per share data and percentages)

	Ordinary income		Net ordinary income		Net income attributable to owners of parent	
H1 FY2027/3	¥1,716,647	22.7%	¥551,051	55.6%	¥381,567	58.7%
H1 FY2026/3	1,398,187	11.3	354,088	10.1	240,396	7.8

Notes: 1. "Comprehensive income (loss)" was ¥362,427 million [(24.5)%] for the six months ended September 30, 2026 and ¥480,471 million [—%] for the six months ended September 30, 2025.
2. Percentages shown in "Ordinary income", "Net ordinary income", "Net income attributable to owners of parent" and "Comprehensive income (loss)" are the increase (decrease) from the same period in the previous fiscal year.

	Net income per share	Diluted net income per share
H1 FY2027/3	¥107.12	¥—
H1 FY2026/3	67.21	—

Note: "Diluted net income per share" is not presented since there has been no potential dilution for the six months ended September 30, 2026 and 2025.

(2) Consolidated financial conditions

(Millions of yen, except for percentages)

	Total assets	Total net assets	Net assets attributable to shareholders to total assets
H1 FY2027/3	¥217,116,055	¥9,352,090	4.2%
FY2026/3	226,571,574	9,260,090	4.0

Reference: "Net assets attributable to shareholders" was ¥9,306,621 million as of September 30, 2026 and ¥9,213,449 million as of March 31, 2026.
Note: "Net assets attributable to shareholders to total assets" is calculated as follows:
[("Total net assets" — "Non-controlling interests") / "Total assets"] x 100
"Net assets attributable to shareholders to total assets" above is not based on Capital Adequacy Notification.

2. Dividends

(Yen)

	Dividends per share				
	As of June 30	As of September 30	As of December 31	As of March 31	Total
FY2026/3	¥—	¥0.00	¥—	¥74.00	¥74.00
FY2027/3	—	0.00			
FY2027/3 (forecast)			—	99.00	99.00

Notes: 1. Revision of the latest announced dividend forecasts for FY2027/3: Yes

2. For details concerning revisions made to the dividend forecast, please see the "Notice Concerning Revisions to Forecasts for Earnings and Year-end Dividend for the Fiscal Year Ending March 31, 2027," announced on November 13, 2026.

3. Consolidated earnings forecasts for the fiscal year ending March 31, 2027

(Millions of yen, except for per share data and percentages)

	Net ordinary income		Net income attributable to owners of parent		Net income per share
FY2027/3	¥1,010,000	33.0%	¥700,000	33.1%	¥196.69

Notes: 1. Revision of the latest announced earnings forecasts for FY2027/3: Yes

2. For details concerning revisions made to the consolidated earnings forecasts, please see the "Notice Concerning Revisions to Forecasts for Earnings and Year-end Dividend for the Fiscal Year Ending March 31, 2027," announced on November 13, 2026.
3. Percentages shown in "Net ordinary income" and "Net income attributable to owners of parent" are the increase (decrease) from the previous fiscal year.

* Notes

(1) Significant changes in the scope of consolidation during the period: Yes
Newly included: 6 companies
Excluded: 1 company (Japan Post Investment Corporation)

(2) Changes in accounting policies, changes in accounting estimates and restatements
i) Changes in accounting policies due to revision of accounting standards: No
ii) Changes in accounting policies due to reasons other than i): No
iii) Changes in accounting estimates: No
iv) Restatements: No

(3) Shares outstanding (common stock)

i) Period-end issued shares (including treasury stock):	As of September 30, 2026	3,575,878,720 shares	As of March 31, 2026	3,575,878,720 shares
ii) Period-end treasury stock:	As of September 30, 2026	13,890,399 shares	As of March 31, 2026	13,932,099 shares
iii)Average number of outstanding shares:	H1 FY2027/3	3,561,955,496 shares	H1 FY2026/3	3,576,782,746 shares

Note: The period-end treasury stock includes the Bank's shares held by stock benefit trust (1,144,800 shares as of September 30, 2026 and 1,186,500 shares as of March 31, 2026). The treasury stock deducted to calculate the average number of outstanding shares includes the Bank's shares held by stock benefit trust (1,177,625 shares for H1 FY2027/3 and 1,191,443 shares for H1 FY2026/3).

(Reference) Non-Consolidated Financial Results

1. Non-consolidated financial results for the six months ended September 30, 2026

(1) Non-consolidated operating results

(Millions of yen, except for per share data and percentages)

	Ordinary income		Net ordinary income		Net income	
H1 FY2027/3	¥1,701,627	22.5%	¥539,685	57.9%	¥374,309	55.7%
H1 FY2026/3	1,388,455	10.9	341,651	7.4	240,284	7.3

Note: Percentages shown in "Ordinary income", "Net ordinary income" and "Net income" are the increase (decrease) from the same period in the previous fiscal year.

	Net income per share
H1 FY2027/3	¥105.08
H1 FY2026/3	67.17

(2) Non-consolidated financial conditions

(Millions of yen, except for percentages)

	Total assets (A)	Total net assets (B)	(B) / (A)
H1 FY2027/3	¥217,049,827	¥9,280,494	4.2%
FY2026/3	226,503,549	9,190,054	4.0

Reference: "Net assets attributable to shareholders" was ¥9,280,494 million as of September 30, 2026 and ¥9,190,054 million as of March 31, 2026.

***** Note on semi-annual audit procedures

This document is not subject to the semi-annual audit procedures by a certified public accountant or an audit corporation.

***** Forward-looking statements and other matters

This document contains forward-looking statements including forecasts, targets and plans of JAPAN POST BANK Co., Ltd. (the "Bank") and its consolidated subsidiaries (the "Japan Post Bank Group"). These statements are based on estimates at the time in light of the information currently available to the Bank. The statements and assumptions may prove to be incorrect and may not be realized in the future.

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

[Attachment]

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1. Overview of Consolidated Financial Results for the Six Months Ended September 30, 2026

(Operating results)

Ordinary income increased by ¥318.4 billion year on year, to ¥1,716.6 billion for the six months ended September 30, 2026. Interest income increased by ¥395.6 billion year on year, to ¥1,423.6 billion for the six months ended September 30, 2026. Fees and commissions increased by ¥3.8 billion year on year, to ¥102.2 billion for the six months ended September 30, 2026. Other operating income decreased by ¥0.7 billion year on year, to ¥0.1 billion for the six months ended September 30, 2026.

Ordinary expenses increased by ¥121.4 billion year on year, to ¥1,165.5 billion for the six months ended September 30, 2026. Interest expenses increased by ¥102.4 billion year on year, to ¥575.3 billion for the six months ended September 30, 2026. General and administrative expenses increased by ¥11.5 billion year on year, to ¥487.3 billion for the six months ended September 30, 2026.

Taking into account of the above, net ordinary income increased by ¥196.9 billion year on year, to ¥551.0 billion for the six months ended September 30, 2026, which equated to 57.7% of the original full-year earnings forecast of ¥955.0 billion.

Net income attributable to owners of parent increased by ¥141.1 billion year on year, to ¥381.5 billion for the six months ended September 30, 2026, which equated to 57.8% of the original full-year earnings forecast of ¥660.0 billion.

Note: We have revised the full-year earnings forecasts upward, on November 13, 2026. For details, please see the "Notice Concerning Revisions to Forecasts for Earnings and Year-end Dividend for the Fiscal Year Ending March 31, 2027," announced on the same date.

(Financial conditions)

Total assets decreased by ¥9,455.5 billion from March 31, 2026, to ¥217,116.0 billion as of September 30, 2026. Securities decreased by ¥95.7 billion from March 31, 2026, to ¥145,311.1 billion as of September 30, 2026. Loans increased by ¥2,593.5 billion from March 31, 2026, to ¥6,965.7 billion as of September 30, 2026. Deposits decreased by ¥2,096.1 billion from March 31, 2026, to ¥184,012.5 billion as of September 30, 2026.

Shareholder's equity as of September 30, 2026 increased by ¥117.7 billion from March 31, 2026. In addition, total accumulated other comprehensive income decreased by ¥24.6 billion from March 31, 2026. As a result, net assets totaled ¥9,352.0 billion. Retained earnings, included in shareholders' equity, were ¥3,179.0 billion.

2. Consolidated Financial Statements
(1) Consolidated balance sheets

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	54,349,817	43,787,553
Call loans	1,760,000	1,625,000
Receivables under resale agreements	8,270,151	7,319,562
Monetary claims bought	517,916	506,886
Trading account securities	214	671
Money held in trust	6,222,830	6,374,241
Securities	145,406,910	145,311,191
Loans	4,372,193	6,965,780
Foreign exchanges	178,799	218,157
Other assets	4,691,649	4,203,304
Tangible fixed assets	176,188	174,713
Intangible fixed assets	97,729	88,295
Asset for retirement benefits	42,992	42,198
Deferred tax assets	486,791	500,533
Reserve for possible loan losses	(1,235)	(1,258)
Reserve for possible investment losses	(1,373)	(775)
Total assets	226,571,574	217,116,055

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Liabilities		
Deposits	186,108,700	184,012,560
Payables under repurchase agreements	22,517,468	15,521,820
Payables under securities lending transactions	2,433,717	1,829,220
Borrowed money	2,819,400	2,907,300
Foreign exchanges	939	993
Other liabilities	3,381,840	3,444,467
Reserve for bonuses	8,349	7,827
Reserve for bonuses for management board	287	116
Liability for retirement benefits	6	9
Reserve for employee stock ownership plan trust	432	206
Reserve for management board benefit trust	732	712
Reserve for reimbursement of deposits	39,607	38,730
Total liabilities	217,311,484	207,763,965
Net Assets		
Capital stock	3,500,000	3,500,000
Capital surplus	3,497,232	3,497,225
Retained earnings	3,061,190	3,179,086
Treasury stock	(31,485)	(31,601)
Total shareholders' equity	10,026,937	10,144,711
Net unrealized gains (losses) on available-for-sale securities	628,853	185,812
Net deferred gains (losses) on hedges	(1,464,276)	(1,044,683)
Accumulated adjustments for retirement benefits	21,935	20,780
Total accumulated other comprehensive income	(813,487)	(838,090)
Non-controlling interests	46,641	45,469
Total net assets	9,260,090	9,352,090
Total liabilities and net assets	226,571,574	217,116,055

(2) Consolidated statements of income and consolidated statements of comprehensive income

Consolidated statements of income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Ordinary income	1,398,187	1,716,647
Interest income	1,028,001	1,423,698
Interest on loans	11,033	28,895
Interest and dividends on securities	840,040	1,134,061
Fees and commissions	98,376	102,264
Other operating income	900	159
Other ordinary income	270,908	190,524
Ordinary expenses	1,044,099	1,165,596
Interest expenses	472,863	575,341
Interest on deposits	143,322	243,401
Fees and commissions	14,365	14,692
Other operating expenses	33,041	32,190
General and administrative expenses	475,862	487,386
Other ordinary expenses	47,967	55,983
Net ordinary income	354,088	551,051
Extraordinary loss	101	31
Losses on sales and disposals of fixed assets	39	21
Losses on impairment of fixed assets	62	9
Income before income taxes	353,986	551,019
Income taxes		
Current	103,749	168,125
Deferred	(1,806)	(2,456)
Total income taxes	101,942	165,669
Net income	252,043	385,350
Net income attributable to non-controlling interests	11,646	3,782
Net income attributable to owners of parent	240,396	381,567

Consolidated statements of comprehensive income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Net income	252,043	385,350
Other comprehensive income (loss)	228,427	(22,922)
Net unrealized gains (losses) on available-for-sale securities	284,040	(441,360)
Net deferred gains (losses) on hedges	(55,663)	419,593
Adjustments for retirement benefits	50	(1,155)
Comprehensive income (loss)	480,471	362,427
Total comprehensive income (loss) attributable to:		
Owners of parent	473,555	356,965
Non-controlling interests	6,915	5,462

(3) Consolidated statements of changes in net assets

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity				
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at the beginning of the period	3,500,000	3,500,000	2,784,473	(6,384)	9,778,088
Changes during the period					
Cash dividends			(208,859)		(208,859)
Net income attributable to owners of parent			240,396		240,396
Repurchase of treasury stock				(35,368)	(35,368)
Disposal of treasury stock		0		260	260
Cancellation of treasury stock		(40,006)		40,006	—
Increase due to merger					—
Changes in equity of parent due to transactions with non-controlling shareholders		(127)			(127)
Transfer from retained earnings to capital surplus		40,006	(40,006)		—
Net changes in items other than shareholders' equity					
Total changes during the period	—	(127)	(8,469)	4,899	(3,697)
Balance at the end of the period	3,500,000	3,499,872	2,776,004	(1,485)	9,774,391

	Accumulated other comprehensive income				Non-controlling interests	Total net assets
	Net unrealized gains (losses) on available-for-sale securities	Net deferred gains (losses) on hedges	Accumulated adjustments for retirement benefits	Total accumulated other comprehensive income		
Balance at the beginning of the period	390,850	(1,126,952)	(1,833)	(737,936)	50,836	9,090,989
Changes during the period						
Cash dividends						(208,859)
Net income attributable to owners of parent						240,396
Repurchase of treasury stock						(35,368)
Disposal of treasury stock						260
Cancellation of treasury stock						—
Increase due to merger						—
Changes in equity of parent due to transactions with non-controlling shareholders						(127)
Transfer from retained earnings to capital surplus						—
Net changes in items other than shareholders' equity	288,771	(55,663)	50	233,158	(8,205)	224,953
Total changes during the period	288,771	(55,663)	50	233,158	(8,205)	221,255
Balance at the end of the period	679,621	(1,182,616)	(1,782)	(504,777)	42,631	9,312,245

For the six months ended September 30, 2026

(Millions of yen)

	Shareholders' equity				
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at the beginning of the period	3,500,000	3,497,232	3,061,190	(31,485)	10,026,937
Changes during the period					
Cash dividends			(263,671)		(263,671)
Net income attributable to owners of parent			381,567		381,567
Repurchase of treasury stock				(375)	(375)
Disposal of treasury stock				259	259
Cancellation of treasury stock					—
Increase due to merger		(6)			(6)
Changes in equity of parent due to transactions with non-controlling shareholders					—
Transfer from retained earnings to capital surplus					—
Net changes in items other than shareholders' equity					
Total changes during the period	—	(6)	117,895	(115)	117,774
Balance at the end of the period	3,500,000	3,497,225	3,179,086	(31,601)	10,144,711

	Accumulated other comprehensive income				Non-controlling interests	Total net assets
	Net unrealized gains (losses) on available-for-sale securities	Net deferred gains (losses) on hedges	Accumulated adjustments for retirement benefits	Total accumulated other comprehensive income		
Balance at the beginning of the period	628,853	(1,464,276)	21,935	(813,487)	46,641	9,260,090
Changes during the period						
Cash dividends						(263,671)
Net income attributable to owners of parent						381,567
Repurchase of treasury stock						(375)
Disposal of treasury stock						259
Cancellation of treasury stock						—
Increase due to merger						(6)
Changes in equity of parent due to transactions with non-controlling shareholders						—
Transfer from retained earnings to capital surplus						—
Net changes in items other than shareholders' equity	(443,040)	419,593	(1,155)	(24,602)	(1,172)	(25,774)
Total changes during the period	(443,040)	419,593	(1,155)	(24,602)	(1,172)	91,999
Balance at the end of the period	185,812	(1,044,683)	20,780	(838,090)	45,469	9,352,090

(4) Notes to consolidated financial statements

Notes on going-concern assumption

None

Significant subsequent event

(Capital and Business Alliance with Matsui Securities Co., Ltd.)

At the Board of Directors meeting held on November 4, 2026, the Bank resolved on a capital and business alliance ("the Capital and Business Alliance") with Matsui Securities Co., Ltd. ("Matsui Securities") and the acquisition of common shares of Matsui Securities ("the Share Acquisition"). On the same date, the Bank signed a capital and business alliance agreement with Matsui Securities ("the Capital and Business Alliance Agreement").

On the same date, the Bank also signed a share transfer agreement with Maruroku, Ltd., the largest major shareholder of Matsui Securities. Through the Share Acquisition, the Bank plans to acquire part of the Matsui Securities common shares held by Maruroku, Ltd. Following the completion of the Share Acquisition, the Bank expects to hold approximately 20% of the voting rights of Matsui Securities, and Matsui Securities is expected to become an equity-method affiliate of the Bank.

1. Background, Purpose and Reasons for the Capital and Business Alliance

In the Medium-term Management Plan (FY2027/3 through FY2029/3) announced in May 2026, the Bank set out two visions for where it aims to be in 15 years:

- "Japan's leading comprehensive financial platform," meeting customers' diverse needs and accompanying them through life; and
- "a leading global market player," aiming to increase the value of customers' assets and realize a sustainable society through investment in Japan and overseas.

To achieve these visions, the current Medium-Term Management Plan sets two missions:

- "to provide diverse financial services that support customers across Japan in the 100-year life era, together with partner companies, through post offices, apps and other channels"; and
- "to maximize performance as one of Japan's largest institutional investors while developing a distinctive asset management business."

In particular, the Bank has identified the expansion of financial products and services and the strengthening of delivery channels under its consulting business strategy, as well as the expansion of its asset management business under its market operations and asset management business strategy, as key initiatives.

The Bank has a broad customer base of approximately 120 million accounts and reaches a diverse range of customers through its nationwide post office network, directly managed branches and digital channels. At present, however, the Bank does not offer services such as equity and foreign exchange transactions. The Bank sees adding such products and services, and so expanding its lineup of financial products and services, as an important strategic issue in meeting customers' diverse needs for asset building and asset management. For this reason, it has been exploring possible collaboration with securities companies for some time.

The Bank also aims to develop a distinctive asset management business through Japan Post Bank Asset Management Co., Ltd. ("JPAM"), established in April 2026, by leveraging the investment expertise and relationships with investment managers in Japan and overseas that the Bank has cultivated as one of Japan's largest institutional investors. As JPAM considers developing products designed to meet the needs of a diverse range of individual investors, including products utilizing alternative assets, the Bank

also views the expansion of distribution channels through which such products can be offered to customers as an important priority.

In this context, the founding family of Matsui Securities was considering selling part of the Matsui Securities common shares held by Maruroku, Ltd. In response, the Bank began specific discussions on a capital and business alliance with Matsui Securities.

As a pioneer in the online securities industry, Matsui Securities offers a broad range of financial products and services, including equities, investment trusts and foreign exchange, and has established a distinctive position as an independent online securities firm. Through the provision of investment information and comprehensive customer support, Matsui Securities has also built a strong customer base, particularly among customers who actively engage in investing.

The Bank believes it can offer new value to the customers of both companies by combining:

- the Bank's broad customer base and its customer touchpoints, both physical and digital; and
- Matsui Securities' securities capabilities, products and services, expertise and customer base.

The Bank also believes that Matsui Securities' customer base, centered on experienced investors, is highly compatible with the distinctive asset management products that JPAM may consider developing in the future, including products utilizing alternative assets. The two companies also plan to explore opportunities to offer JPAM products through Matsui Securities. The Bank believes that such initiatives would enable the Bank to expand the distribution channels for its asset management business, while enabling Matsui Securities to broaden its product lineup and deepen its relationships with customers.

Based on the above, the Bank has concluded that the alliance with Matsui Securities will:

- contribute to the realization of the Bank's Medium- to Long-term Vision of becoming "Japan's leading comprehensive financial platform" and "a leading global market player" through the expansion of financial products and services and the growth of its asset management business;
- enable Matsui Securities to expand its customer touchpoints and broaden its products and services; and
- increase both companies' corporate value over the medium to long term by leveraging their respective strengths.

The Bank further determined that, for this collaboration to continue under a strategic, medium- to long-term partnership rather than as a one-time initiative, it would be appropriate to go beyond a business alliance alone and establish a capital relationship as a long-term partner.

Accordingly, the Bank signed the Capital and Business Alliance Agreement with Matsui Securities. The agreement covers the business alliance and capital alliance described in "2. Details of the Capital and Business Alliance" below.

Through the Capital and Business Alliance, the Bank and Matsui Securities will seek to increase the corporate value of both companies by promoting collaboration that effectively leverages their respective strengths and management resources and by realizing business synergies.

2. Details of the Capital and Business Alliance

(1) Business Alliance

The Bank and Matsui Securities will pursue the business alliance initiatives listed below. The two companies will discuss and decide separately the specific details, methods and other matters relating to the business alliance.

i) Mutual customer referrals

ii) Joint campaigns

iii) Distribution of asset management products

iv) Introductions for IPO Candidates

(2) Capital Alliance

Pursuant to the share transfer agreement entered into between the Bank and Maruroku, Ltd., the Bank plans to acquire 51,489,700 common shares of Matsui Securities through an off-market bilateral transaction. These shares represent 19.86% of Matsui Securities' total issued shares as of November 4, 2026, and a voting rights ratio of 19.99%. With this acquisition, the Bank is expected to become the largest shareholder and a major shareholder of Matsui Securities.

Note: "Voting rights ratio" means the ratio of the voting rights attached to a shareholder's shares to the total voting rights of Matsui Securities.

3. Overview of the Alliance Partner

(1) Name	Matsui Securities Co., Ltd.
(2) Head office	1-4, Kojimachi, Chiyoda-ku, Tokyo
(3) Representative	WARITA Akira, President & CEO
(4) Business activities	Financial instruments business under the Financial Instruments and Exchange Act
(5) Capital	¥11.9 billion

4. Schedule

(1)	Board of Directors resolution regarding the Capital and Business Alliance	November 4, 2026
(2)	Execution of the Capital and Business Alliance Agreement and the share transfer agreement	November 4, 2026
(3)	Commencement of the Capital and Business Alliance	December 28, 2026 (scheduled)

5. Outlook

The impact of the Capital and Business Alliance on the Bank's financial results for the fiscal year ending March 31, 2027 is expected to be immaterial at this time.

3. Non-consolidated Financial Statements
(1) Non-consolidated balance sheets

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	54,336,427	43,767,278
Call loans	1,760,000	1,625,000
Receivables under resale agreements	8,270,151	7,319,562
Monetary claims bought	517,916	506,886
Trading account securities	214	671
Money held in trust	6,222,830	6,374,241
Securities	145,374,043	145,288,076
Loans	4,372,193	6,965,780
Foreign exchanges	178,799	218,157
Other assets	4,691,301	4,202,603
Other	4,691,301	4,202,603
Tangible fixed assets	175,851	174,401
Intangible fixed assets	97,367	87,980
Prepaid pension costs	10,960	11,853
Deferred tax assets	496,707	508,570
Reserve for possible loan losses	(1,214)	(1,235)
Total assets	226,503,549	217,049,827

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Liabilities		
Deposits	186,113,094	184,019,261
Payables under repurchase agreements	22,517,468	15,521,820
Payables under securities lending transactions	2,433,717	1,829,220
Borrowed money	2,819,400	2,907,300
Foreign exchanges	939	993
Other liabilities	3,380,399	3,443,786
Income taxes payable	67,583	97,364
Lease obligations	1,057	948
Asset retirement obligations	57	57
Other	3,311,701	3,345,416
Reserve for bonuses	7,519	7,300
Reserve for bonuses for management board	183	—
Reserve for employee stock ownership plan trust	432	206
Reserve for management board benefit trust	732	712
Reserve for reimbursement of deposits	39,607	38,730
Total liabilities	217,313,495	207,769,332
Net Assets		
Capital stock	3,500,000	3,500,000
Capital surplus	3,500,000	3,500,000
Legal capital surplus	3,500,000	3,500,000
Retained earnings	3,057,327	3,167,965
Other retained earnings	3,057,327	3,167,965
Retained earnings brought forward	3,057,327	3,167,965
Treasury stock	(31,485)	(31,601)
Total shareholders' equity	10,025,842	10,136,363
Net unrealized gains (losses) on available-for-sale securities	628,489	188,814
Net deferred gains (losses) on hedges	(1,464,276)	(1,044,683)
Total valuation and translation adjustments	(835,787)	(855,869)
Total net assets	9,190,054	9,280,494
Total liabilities and net assets	226,503,549	217,049,827

(2) Non-consolidated statements of income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Ordinary income	1,388,455	1,701,627
Interest income	1,024,475	1,422,339
Interest on loans	11,033	28,895
Interest and dividends on securities	836,514	1,132,702
Fees and commissions	98,071	100,846
Other operating income	900	159
Other ordinary income	265,008	178,282
Ordinary expenses	1,046,803	1,161,942
Interest expenses	472,863	575,341
Interest on deposits	143,322	243,401
Fees and commissions	14,760	15,131
Other operating expenses	36,659	32,518
General and administrative expenses	474,270	484,443
Other ordinary expenses	48,250	54,507
Net ordinary income	341,651	539,685
Extraordinary loss	101	31
Losses on sales and disposals of fixed assets	39	21
Losses on impairment of fixed assets	62	9
Income before income taxes	341,550	539,654
Income taxes		
Current	103,171	167,973
Deferred	(1,905)	(2,628)
Total income taxes	101,265	165,345
Net income	240,284	374,309

(3) Non-consolidated statements of changes in net assets

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity				
	Capital stock	Capital surplus			Retained earnings
		Legal capital surplus	Other capital surplus	Total capital surplus	Other retained earnings
					Retained earnings brought forward
Balance at the beginning of the period	3,500,000	3,500,000	—	3,500,000	2,777,217
Changes during the period					
Cash dividends					(208,859)
Net income					240,284
Repurchase of treasury stock					
Disposal of treasury stock			0	0	
Cancellation of treasury stock			(40,006)	(40,006)	
Transfer from retained earnings to capital surplus			40,006	40,006	(40,006)
Net changes in items other than shareholders' equity					
Total changes during the period	—	—	—	—	(8,581)
Balance at the end of the period	3,500,000	3,500,000	—	3,500,000	2,768,635

	Shareholders' equity		Valuation and translation adjustments			Total net assets
	Treasury stock	Total shareholders' equity	Net unrealized gains (losses) on available-for-sale securities	Net deferred gains (losses) on hedges	Total valuation and translation adjustments	
Balance at the beginning of the period	(6,384)	9,770,832	392,541	(1,126,952)	(734,411)	9,036,421
Changes during the period						
Cash dividends		(208,859)				(208,859)
Net income		240,284				240,284
Repurchase of treasury stock	(35,368)	(35,368)				(35,368)
Disposal of treasury stock	260	260				260
Cancellation of treasury stock	40,006	—				—
Transfer from retained earnings to capital surplus		—				—
Net changes in items other than shareholders' equity			286,412	(55,663)	230,749	230,749
Total changes during the period	4,899	(3,682)	286,412	(55,663)	230,749	227,066
Balance at the end of the period	(1,485)	9,767,149	678,953	(1,182,616)	(503,662)	9,263,487

For the six months ended September 30, 2026

(Millions of yen)

	Shareholders' equity				
	Capital stock	Capital surplus			Retained earnings
		Legal capital surplus	Other capital surplus	Total capital surplus	Other retained earnings
					Retained earnings brought forward
Balance at the beginning of the period	3,500,000	3,500,000	—	3,500,000	3,057,327
Changes during the period					
Cash dividends					(263,671)
Net income					374,309
Repurchase of treasury stock					
Disposal of treasury stock					
Cancellation of treasury stock					
Transfer from retained earnings to capital surplus					
Net changes in items other than shareholders' equity					
Total changes during the period	—	—	—	—	110,637
Balance at the end of the period	3,500,000	3,500,000	—	3,500,000	3,167,965

	Shareholders' equity		Valuation and translation adjustments			Total net assets
	Treasury stock	Total shareholders' equity	Net unrealized gains (losses) on available-for-sale securities	Net deferred gains (losses) on hedges	Total valuation and translation adjustments	
Balance at the beginning of the period	(31,485)	10,025,842	628,489	(1,464,276)	(835,787)	9,190,054
Changes during the period						
Cash dividends		(263,671)				(263,671)
Net income		374,309				374,309
Repurchase of treasury stock	(375)	(375)				(375)
Disposal of treasury stock	259	259				259
Cancellation of treasury stock		—				—
Transfer from retained earnings to capital surplus		—				—
Net changes in items other than shareholders' equity			(439,674)	419,593	(20,081)	(20,081)
Total changes during the period	(115)	110,521	(439,674)	419,593	(20,081)	90,440
Balance at the end of the period	(31,601)	10,136,363	188,814	(1,044,683)	(855,869)	9,280,494