# Selected Financial Information
# For the Six Months Ended September 30, 2026

November 13, 2026

JAPAN POST BANK

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## 【Consolidated subsidiaries, etc.】

| | | | | |
|---|---|---|---|---|
| Consolidated subsidiaries | 23 companies | Principal companies:<br>JAPAN POST BANK LOAN CENTER Co., Ltd.<br>Japan Post Bank Asset Management Co., Ltd.<br>Japan Post Bank Capital Partners Co., Ltd. | Affiliates accounted for by the equity method | ATM Japan Business Service, Ltd. |

Note: All Japanese yen figures in the financial statements of JAPAN POST BANK Co., Ltd. (the “Bank”) and its consolidated subsidiaries (the “Group”) have been rounded down. Accordingly, the total of each account may not be equal to the combined total of individual items.



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# Financial Highlights

# 1. Results of Operations

Consolidated

- **Net income attributable to owners of parent increased by ¥141.1 bn, or 58.7%, year on year to ¥381.5 bn, mainly due to an increase in net interest income.**
- **It equated to 57.8% of the original full-year earnings forecast of ¥660.0 bn with progress tracking ahead of that forecast.**

(¥bn, %)

| | For the six months ended | | Increase |
|---|---|---|---|
| | September 30, 2025 (A) | September 30, 2026 (B) | (Decrease) (B) – (A) |
| Consolidated gross operating profit | 618.9 | 920.4 | 301.4 |
| Net interest income ① | 567.0 | 864.8 | 297.7 |
| Net fees and commissions ② | 84.0 | 87.5 | 3.5 |
| Net other operating income (loss) | (32.1) | (32.0) | 0.1 |
| Gains (losses) on foreign exchanges | (32.4) | (32.1) | 0.3 |
| Gains (losses) on bonds | 0.0 | (0.0) | (0.1) |
| General and administrative expenses*1 ③ | 475.7 | 488.9 | 13.1 |
| Provision for general reserve for possible loan losses | 0.1 | (0.0) | (0.1) |
| Consolidated net operating profit | 143.0 | 431.5 | 288.4 |
| Non-recurring gains (losses) ④ | 211.0 | 119.5 | (91.5) |
| Net ordinary income ⑤ | 354.0 | 551.0 | 196.9 |
| Net income attributable to owners of parent ⑥ | 240.3 | 381.5 | 141.1 |
| 【Reference*2】 | | | |
| ROE (based on shareholders' equity) | 4.90% | 7.54% | 2.64 % |
| OHR (basis including gains (losses) on money held in trust) | 57.35% | 47.13% | (10.22)% |

*1 General and administrative expenses exclude non-recurring losses.
*2 Calculation for financial targets in the Medium-term Management Plan (FY2027/3 – FY2029/3)

① Net interest income ⇒ P4
Income related to foreign bonds investment trusts increased.
Interest on Japanese government bonds increased with a rise in domestic interest rates.

② Net fees and commissions ⇒ P5
Exchange and settlement transactions increased due to an increase of payment services usage, etc.

③ General and administrative expenses ⇒ P6
Non-personnel expenses increased due to making investments in growth fields and an increase in contributions paid to the Organization for Postal Savings, Postal Life Insurance and Post Office Network.

④ Non-recurring gains
Gains on sales of stocks associated with operations for risk controls decreased.

⑤ Net ordinary income
Increased by ¥196.9 bn, and equated to 57.7% of the original full-year earnings forecast of ¥955.0 bn.

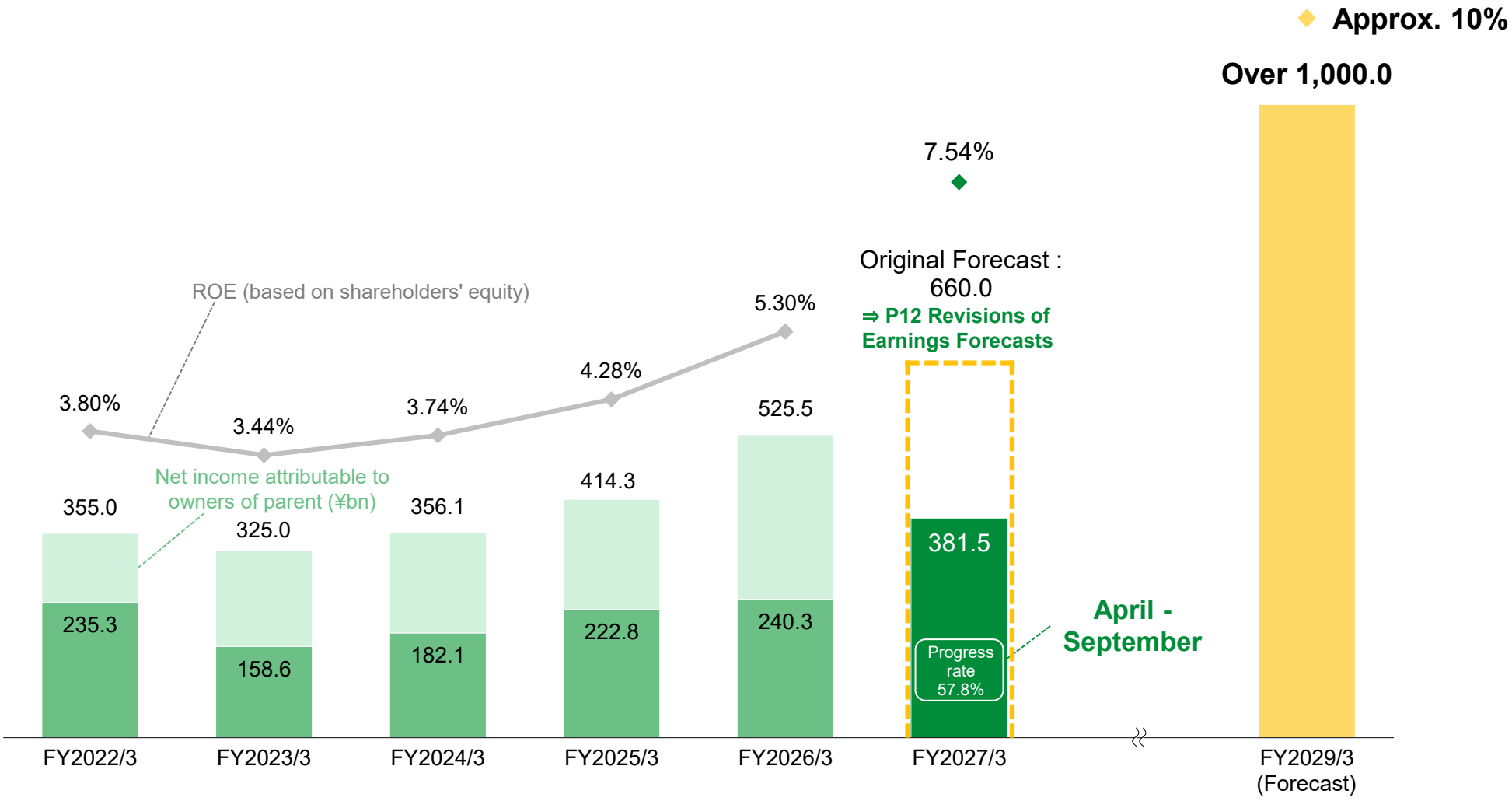
⑥ Net income attributable to owners of parent
Increased by ¥141.1 bn, and equated to 57.8% of the original full-year earnings forecast of ¥660.0 bn.

**⇒ P12 Revisions of Earnings Forecasts**


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## Trend of Net Income Attributable to Owners of Parent and ROE

Medium-term Management Plan (FY2022/3 - FY2026/3) | Medium-term Management Plan (FY2027/3 - FY2029/3)




Note: ROE of FY2022/3 – FY2026/3 and FY2029/3 are the figures for the relevant fiscal years, while ROE of FY2027/3 is the figure for the six months ended September 30, 2026.

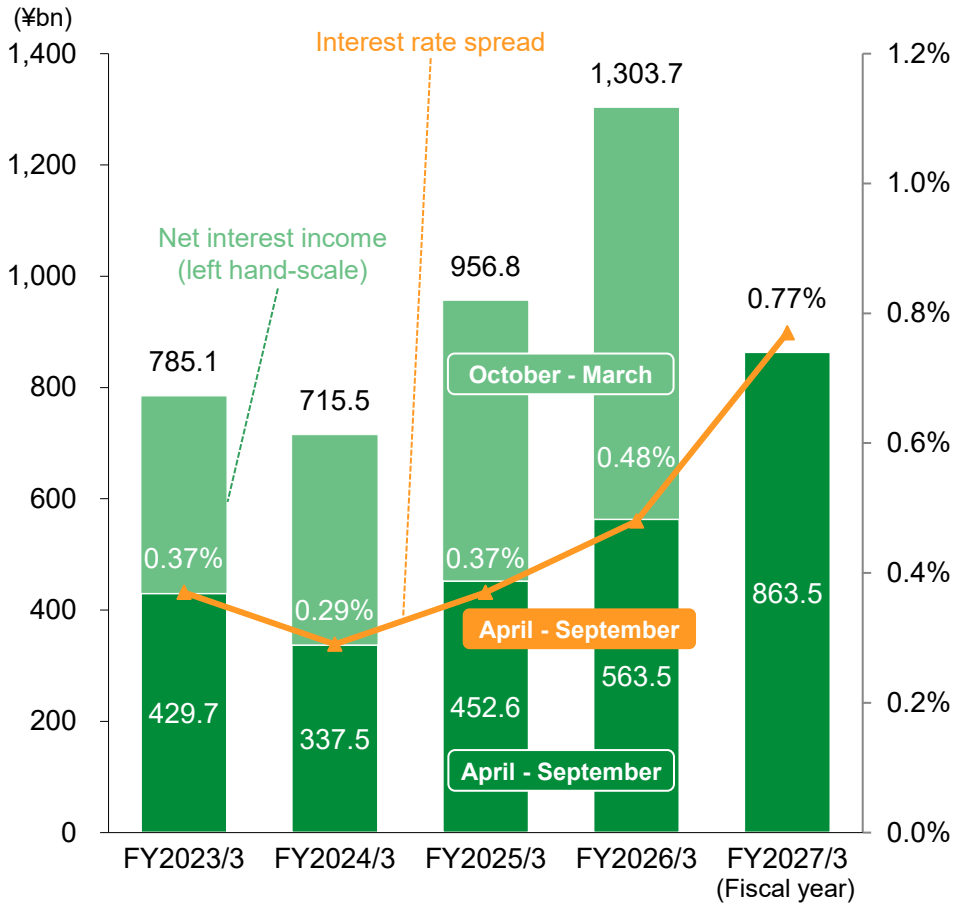


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# 2. Trend of Net Interest Income and Interest Rate Spread

Non-consolidated

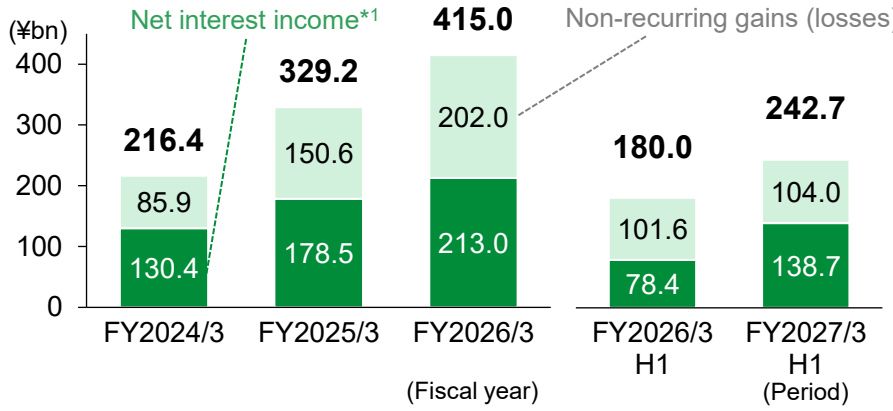
- **Net interest income increased by ¥299.9 bn year on year to ¥863.5 bn and interest rate spread was 0.77% for the six months ended September 30, 2026.**
- **Interest income increased mainly due to increases in income related to foreign bonds investment trusts and interest on Japanese government bonds.**




(¥bn)

| | For the six months ended | | Increase (Decrease) |
|---|---|---|---|
| | September 30, 2025 (A) | September 30, 2026 (B) | (B) – (A) |
| Net interest income | 563.5 | 863.5 | 299.9 |
| Interest income | 1,024.4 | 1,422.3 | 397.8 |
| Interest on Japanese government bonds | 167.7 | 229.4 | 61.6 |
| Interest on foreign securities | 631.5 | 846.8 | 215.2 |
| Interest expenses | 460.9 | 558.8 | 97.8 |

【(Reference) Trend of Net Interest Income and Non-recurring Gains (Losses) related to Strategic Investment Areas】




♦Net income related to strategic investment areas contribute to non-recurring gains (losses) in addition to net interest income.

*1 Private equity funds (profit distribution) and real estate funds (debt), etc.
*2 Private equity funds (redemption gains (losses)) and real estate funds (equity・debt), etc.

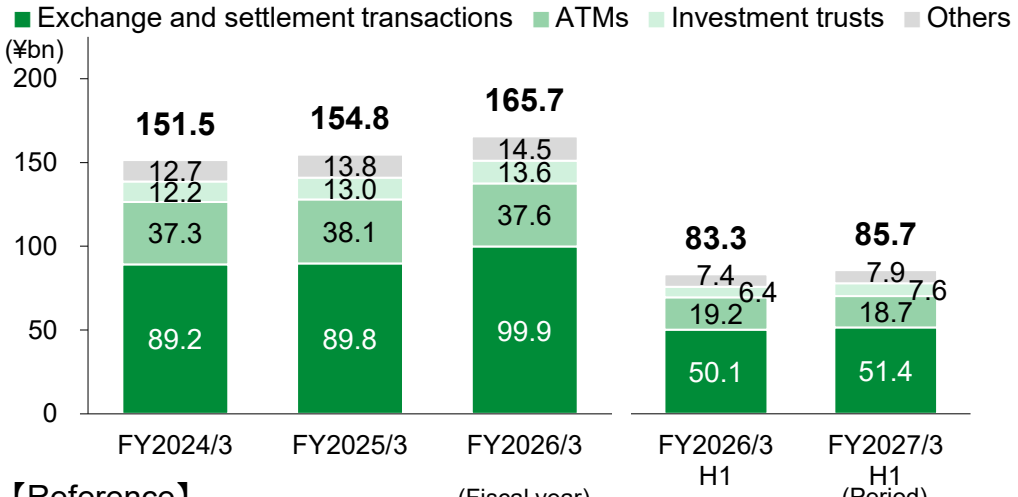

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# 3. Net Fees and Commissions

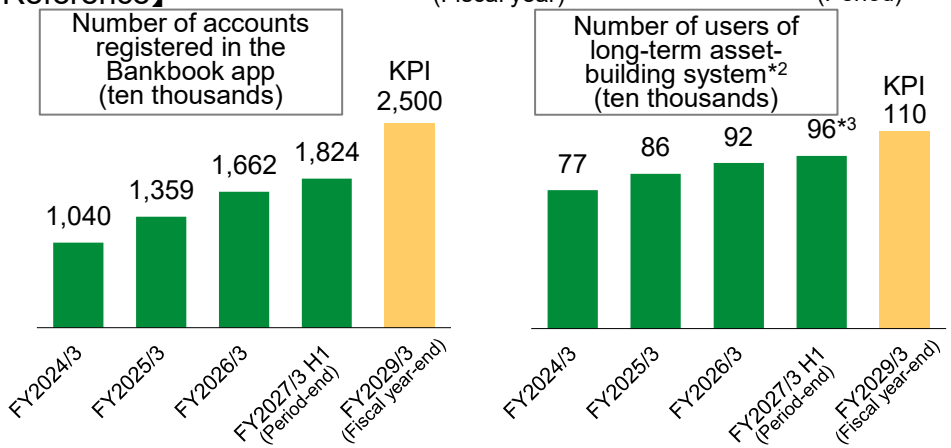
Non-consolidated

■ **Net fees and commissions for the six months ended September 30, 2026 increased by ¥2.4 bn year on year to ¥85.7 bn.**
**(Reference) Number of accounts registered in the Bankbook app was 1,824 ten thousands, which contributed to strengthening customer base.**

## Trend of Net Fees and Commissions




【Reference】




## Breakdown of Net Fees and Commissions

(¥bn)

| | For the six months ended | | Increase (Decrease) |
|---|---|---|---|
| | September 30, 2025 (A) | September 30, 2026 (B) | (B) – (A) |
| Net fees and commissions relating to | 83.3 | 85.7 | 2.4 |
| Exchange and settlement transactions | 50.1 | 51.4 | 1.3 |
| ATMs | 19.2 | 18.7 | (0.5) |
| Investment trusts*1 | 6.4 | 7.6 | 1.1 |
| Others | 7.4 | 7.9 | 0.4 |

*1 Investment trusts include Yucho Fund Wraps(discretionary investment contract services).

## Results of Investment Trusts and Yucho Fund Wraps Sales

| | For the six months ended | | Increase (Decrease) |
|---|---|---|---|
| | September 30, 2025 (A) | September 30, 2026 (B) | (B) – (A) |
| Number of contracts (thousands) | 5,863 | 6,557 | 693 |
| Sales amount (billions of yen) | 265.5 | 373.4 | 107.9 |

(¥bn)

| | As of March 31, 2026 (A) | As of September 30, 2026 (B) | Increase (Decrease) (B) – (A) |
|---|---|---|---|
| Balance | 3,519.4 | 3,894.1 | 374.7 |
| Investment trusts | 3,205.5 | 3,514.6 | 309.0 |
| Yucho Fund Wraps | 313.8 | 379.5 | 65.6 |

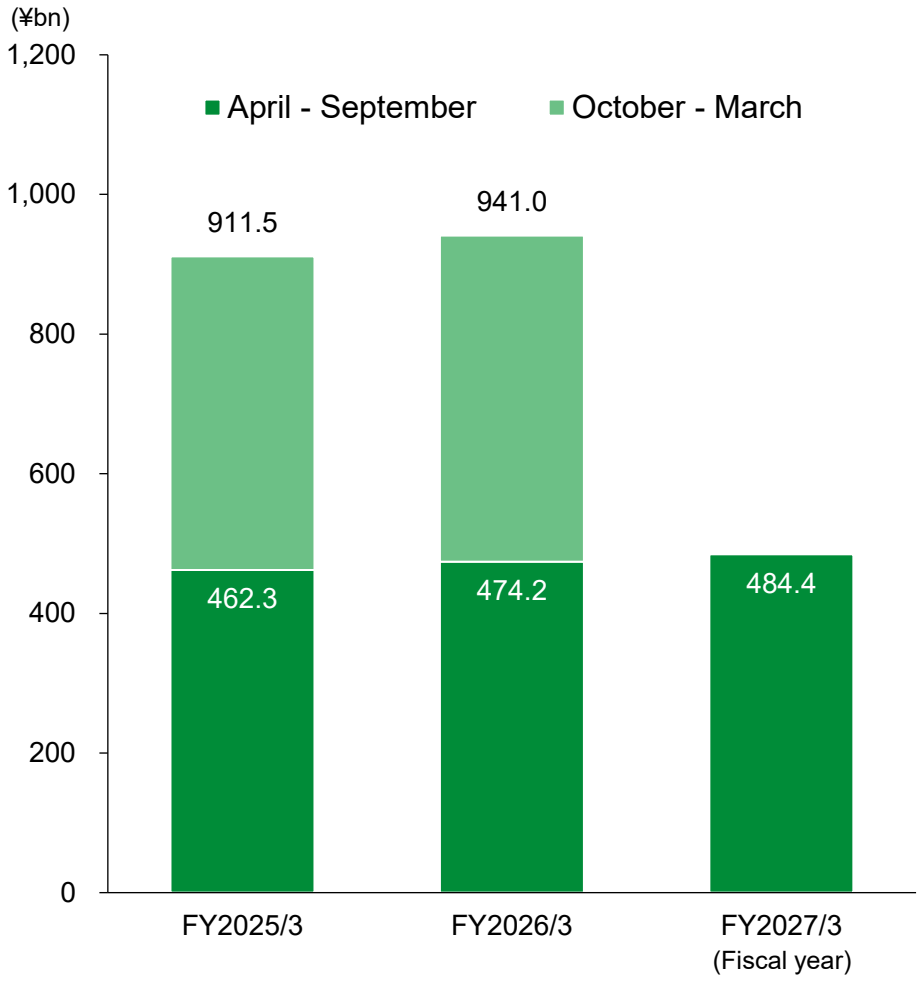
*2 Sum of customers using NISA, iDeCo, and the National Pension Fund (includes overlap in customers between systems). The figures are rounded.
*3 Preliminary report basis


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# 4. Trend of General and Administrative Expenses

Non-consolidated

■ **General and administrative expenses for the six months ended September 30, 2026 increased by ¥10.1 bn year on year to ¥484.4 bn.**




(¥bn)

| | For the six months ended | | Increase (Decrease) (B) – (A) |
|---|---|---|---|
| | September 30, 2025 (A) | September 30, 2026 (B) | |
| Personnel expenses* | 52.9 | 52.1 | (0.8) |
| Salaries and allowances | 44.2 | 45.1 | 0.8 |
| Non-personnel expenses | 403.9 | 414.1 | 10.2 |
| Commissions on bank agency services, etc. paid to JAPAN POST Co., Ltd. | 154.2 | 154.1 | (0.1) |
| Contributions paid to the Organization for Postal Savings, Postal Life Insurance and Post Office Network | 131.5 | 136.9 | 5.4 |
| Deposit insurance expenses paid to Deposit Insurance Corporation of Japan | 13.8 | 10.8 | (3.0) |
| Expenses on consigned businesses | 36.6 | 40.5 | 3.8 |
| Depreciation and amortization | 25.5 | 26.1 | 0.5 |
| IT expenses | 9.2 | 9.8 | 0.6 |
| Taxes and dues | 17.4 | 18.1 | 0.7 |
| Total | 474.2 | 484.4 | 10.1 |

* Personnel expenses include non-recurring losses.


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# 5. Financial Conditions

Non-consolidated

- **Total assets were ¥217.0 tn as of September 30, 2026.**
- **As of September 30, 2026, Deposits were ¥184.0 tn, Liquid deposits were ¥125.2 tn, Fixed-term deposits were ¥58.6 tn.**

## Overview of Balance Sheet

**Total assets ¥217.0 tn (As of September 30, 2026)**

**Securities**

¥145.2 tn

- JGBs ¥43.9 tn
- Foreign securities, etc. ¥86.0 tn

**Others**

¥71.7 tn

- Cash and due from banks* ¥43.7 tn
- Money held in trust ¥6.3 tn
- Loans ¥6.9 tn

**Deposits**

¥184.0 tn

**Others**

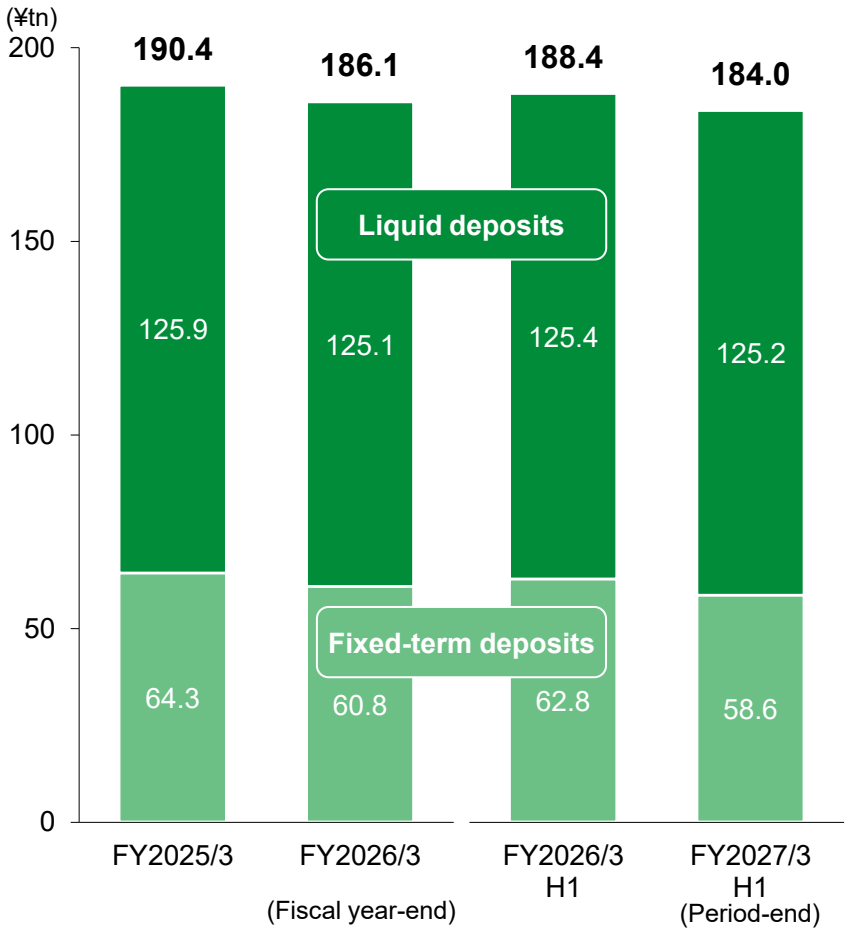
¥23.7 tn

**Net assets**

¥9.2 tn

* Cash and due from banks include Bank of Japan deposits.

## Trend of Deposit Balance



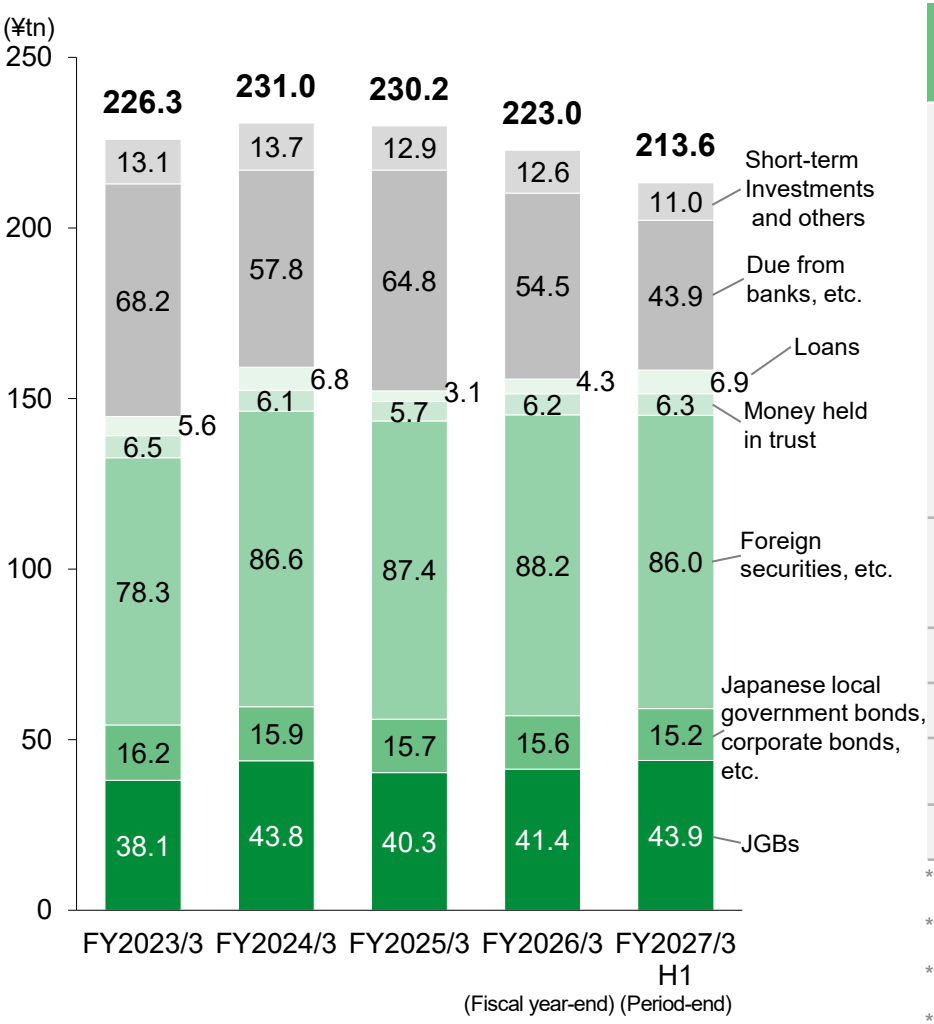



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# 6. Asset Management Status

Non-consolidated

■ **Included in investment assets as of September 30, 2026, JGBs were ¥43.9 tn and foreign securities, etc. were ¥86.0 tn.**




(¥bn)

| Categories | As of March 31, 2026 (A) | % | As of September 30, 2026 (B) | % | Increase (Decrease) (B) – (A) |
|---|---|---|---|---|---|
| Securities | 145,374.0 | 65.1 | 145,288.0 | 67.9 | (85.9) |
| Japanese government bonds | 41,437.8 | 18.5 | 43,998.7 | 20.5 | 2,560.8 |
| Japanese local government bonds, corporate bonds, etc.*1 | 15,679.0 | 7.0 | 15,213.7 | 7.1 | (465.3) |
| Foreign securities, etc. | 88,257.0 | 39.5 | 86,075.6 | 40.2 | (2,181.4) |
| Foreign bonds | 29,013.6 | 13.0 | 28,203.0 | 13.1 | (810.6) |
| Investment trusts*2 | 59,056.6 | 26.4 | 57,683.1 | 26.9 | (1,373.4) |
| Money held in trust | 6,222.8 | 2.7 | 6,374.2 | 2.9 | 151.4 |
| Domestic stocks | 800.8 | 0.3 | 853.9 | 0.3 | 53.0 |
| Loans | 4,372.1 | 1.9 | 6,965.7 | 3.2 | 2,593.5 |
| Due from banks, etc.*3 | 54,527.0 | 24.4 | 43,970.8 | 20.5 | (10,556.1) |
| Short-term investments and others*4 | 12,600.7 | 5.6 | 11,062.9 | 5.1 | (1,537.8) |
| Total | 223,096.8 | 100.0 | 213,661.8 | 100.0 | (9,435.0) |

*1 "Japanese local government bonds, corporate bonds, etc." consists of Japanese local government bonds, short-term corporate bonds, Japanese corporate bonds and Japanese stocks.
*2 Investment trusts are mainly invested in foreign bonds. Investment trusts include private equity funds, etc.
*3 "Due from banks, etc." consists of negotiable certificates of deposit, Bank of Japan deposits and monetary claims bought.
*4 "Short-term investments and others" consists of call loans and receivables under resale agreements, etc.


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# 7. Unrealized Gains (Losses) on Financial Instruments

Non-consolidated

■ **Net unrealized gains (losses) on financial instruments (available-for-sale) after taking into consideration gains (losses) from hedge accounting were ¥(1,270.6) bn as of September 30, 2026 (before application of tax effect accounting, etc.), decreased by ¥37.2 bn from March 31, 2026.**

(¥bn)

| | As of March 31, 2026 (A) | | As of September 30, 2026 (B) | | Increase (Decrease) (B) – (A) |
|---|---|---|---|---|---|
| | Amount on the balance sheet / Notional amount | Net unrealized gains (losses) / Net deferred gains (losses) | Amount on the balance sheet / Notional amount | Net unrealized gains (losses) / Net deferred gains (losses) | Net unrealized gains (losses) / Net deferred gains (losses) |
| Available-for-sale | 99,310.1 | 904.7 | 95,988.0 | 254.8 | (649.8) |
| Securities (a) | 93,087.2 | 2,596.9 | 89,613.8 | 1,528.6 | (1,068.2) |
| Japanese government bonds | 10,586.0 | (2,527.3) | 10,844.7 | (3,018.0) | (490.6) |
| Foreign bonds | 19,333.0 | 3,588.9 | 17,700.2 | 2,533.7 | (1,055.2) |
| Investment trusts* | 59,056.6 | 1,699.8 | 57,683.1 | 2,200.3 | 500.4 |
| Others | 4,111.5 | (164.5) | 3,385.6 | (187.3) | (22.8) |
| Effect of fair value hedge accounting (b) | | (1,954.0) | | (1,592.0) | 361.9 |
| Money held in trust (c) | 6,222.8 | 261.8 | 6,374.2 | 318.2 | 56.4 |
| Domestic stocks | 800.8 | 360.8 | 853.9 | 439.4 | 78.5 |
| Others | 5,421.9 | (99.0) | 5,520.3 | (121.2) | (22.1) |
| Derivatives for which deferred hedge accounting is applied (d) | 15,314.4 | (2,138.1) | 14,336.1 | (1,525.5) | 612.6 |
| Total (a) + (b) + (c) + (d) | | (1,233.3) | | (1,270.6) | (37.2) |

* Investment trusts are mainly invested in foreign bonds. Net unrealized gains on investment trusts include those of private equity funds (¥1,875.1 bn and ¥1,447.8 bn as of September 30, 2026 and March 31, 2026, respectively).

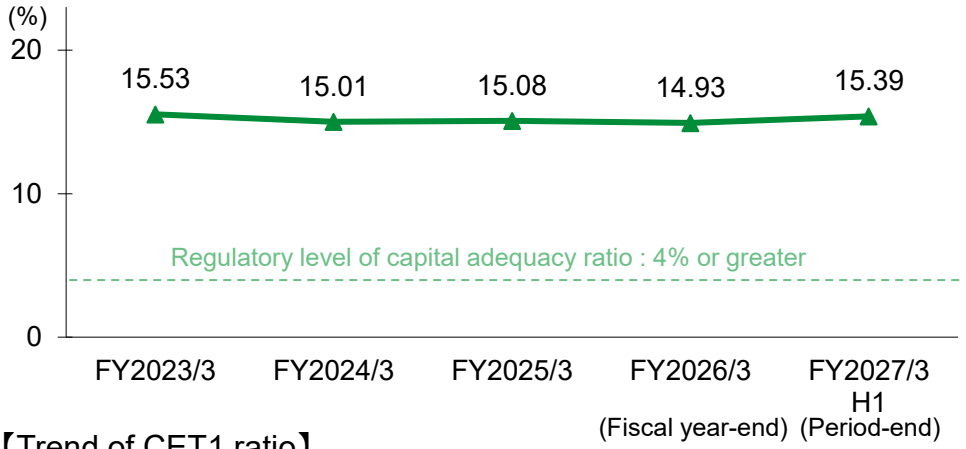

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# 8. Trend of Capital Adequacy Ratio, etc.

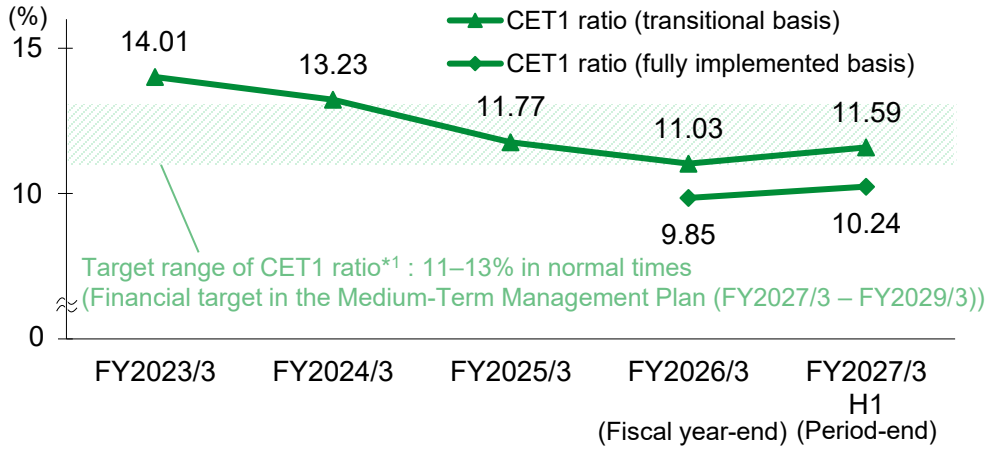
Consolidated

- **Capital adequacy ratio (domestic standard) was 15.39% as of September 30, 2026.**
- **CET1 ratio (international standard, fully implemented basis, excluding unrealized gains on available-for-sale securities) was 10.24% (11.59%, transitional basis).**

【Trend of capital adequacy ratio】




【Trend of CET1 ratio】




*1 Based on the finalization and full implementation of Basel III basis, excluding unrealized gains on available-for-sale securities.

【Capital adequacy ratio (domestic standard)】

(¥bn, %)

| | As of March 31, 2026 (A) | As of September 30, 2026 (B) | Increase (Decrease) (B) – (A) |
|---|---|---|---|
| Total capital (a) | 9,572.0 | 9,844.8 | 272.8 |
| Total amount of risk-weighted assets (b) | 64,072.8 | 63,950.0 | (122.8) |
| Credit risk-weighted assets | 57,096.0 | 57,292.0 | 195.9 |
| Capital adequacy ratio (a) / (b) | 14.93% | 15.39% | 0.45% |

【CET1 (Common Equity Tier1 capital) ratio (international standard, estimate)】

(%)

| | As of March 31, 2026 (A) | As of September 30, 2026 (B) | Increase (Decrease) (B) – (A) |
|---|---|---|---|
| CET1 ratio (fully implemented basis)*2 | 9.85% | 10.24% | 0.39% |
| Excluding unrealized gains on available-for-sale securities | 9.85% | 10.24% | 0.39% |
| CET1 ratio (transitional basis)*3 | 11.03% | 11.59% | 0.55% |
| Excluding unrealized gains on available-for-sale securities | 11.03% | 11.59% | 0.55% |

*2 Based on the finalization and full implementation of Basel III at the end of FY2029/3, the calculation of some items is simplified.
*3 The calculation of some items is simplified.


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# Revisions of Earnings Forecasts and Annual Dividends Forecast

# 1. Revisions of Earnings Forecasts

Consolidated

■ **We revised the earnings forecasts (net income attributable to owners of parent) for the fiscal year ending March 31, 2027 upwards from ¥660.0 bn to ¥700.0 bn, considering factors such as upside of interest on Bank of Japan deposits due to the rise in policy interest rates earlier than expected. We expect to achieve record high profits in our history as a listed company for the fourth consecutive fiscal year.**

## Revised Earnings Forecasts for the fiscal year ending March 31, 2027 (Consolidated)

(¥bn)

| | For the fiscal year | | | |
|---|---|---|---|---|
| | ended March 31, 2026 | ending March 31, 2027 | | |
| | Actual | Original Forecasts (May 15, 2026) (A) | Revised Forecasts (November 13, 2026) (B) | Increase (Decrease) (B) – (A) |
| Net interest income, etc.* | 1,536.3 | 1,782.0 | 1,822.0 | 40.0 |
| Net fees and commissions | 167.5 | 170.0 | 174.0 | 4.0 |
| General and administrative expenses | 946.4 | 997.0 | 986.0 | (11.0) |
| Net ordinary income | 759.1 | 955.0 | 1,010.0 | 55.0 |
| Net income attributable to owners of parent | 525.5 | 660.0 | 700.0 | 40.0 |

## Assumptions for the Revised Earnings Forecasts

- ◆ Domestic and foreign interest rates will move in the line with the implied forward rates as of September 30, 2026.
- ◆ Credit spreads will remain at the average levels over the past year.
- ◆ Foreign exchange will remain at the levels as of September 30, 2026.

Note: The above earnings forecasts are calculated based on information available at this point. Actual earnings may differ depending on various factors that may arise in the future.
* Net interest income, etc. = Interest income - Interest expenses (including gains (losses) on sales, etc.)


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# 2. Revisions of Dividends Forecast

Consolidated

■ **Regarding annual dividends forecast for the fiscal year ending March 31, 2027, in light of the revised-upward earnings forecasts for the fiscal year ending March 31, 2027 and the shareholder return policy, etc. of the Medium-term Management Plan (FY2027/3 through FY2029/3) as described below, we have revised the annual dividends forecast to ¥99 per share, up by ¥6 from the original forecast of ¥93 per share.**

## Actual Result and Forecast of Dividends

| | For the fiscal year | | |
|---|---|---|---|
| | ended March 31, 2026 | ending March 31, 2027 | |
| | Actual | Original Forecast (May 15, 2026) | Revised Forecast (November 13, 2026) |
| Dividend per share | ¥74 (Annual ¥74) | ¥93 (Annual ¥93) | ¥99 (Annual ¥99) |
| Total dividend payment | ¥263.6 bn | ¥331.3 bn | ¥352.0 bn |
| Dividend payout ratio | 50.3% | 50.1% | 50.3% |

Note: The above dividends forecast is calculated based on information available at this point.
Actual dividends may differ depending on various factors that may arise in the future.

## (Reference) Shareholder Return Policy, etc. of the Medium-term Management Plan (Extract)

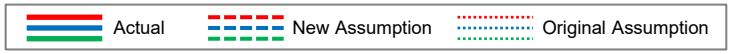
- Strive to further enhance shareholder returns based on progressive dividends, considering the balance of shareholder returns, financial soundness, and growth investment.
- Implement progressive dividends through profit growth, with a dividend payout ratio of approx. 50%.
- Based on the status of the Bank's investment portfolio, the current policy is to pay dividends once a year, at the end of the fiscal year.


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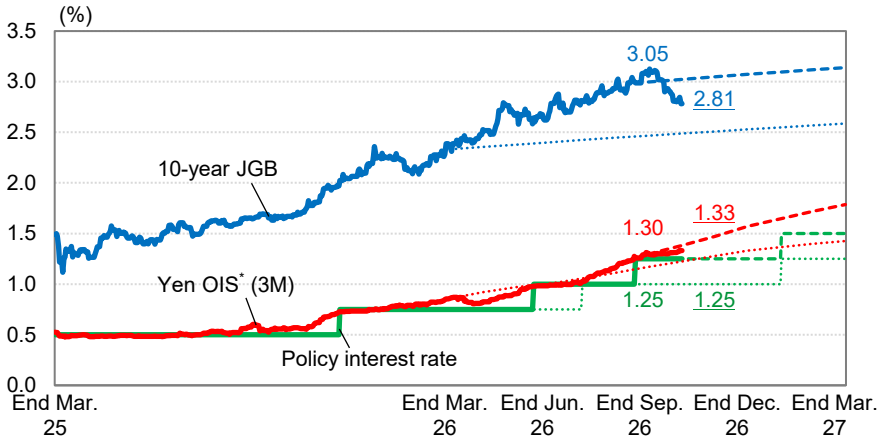
# (Reference) Assumptions for Earnings Forecasts (Revised)

Consolidated

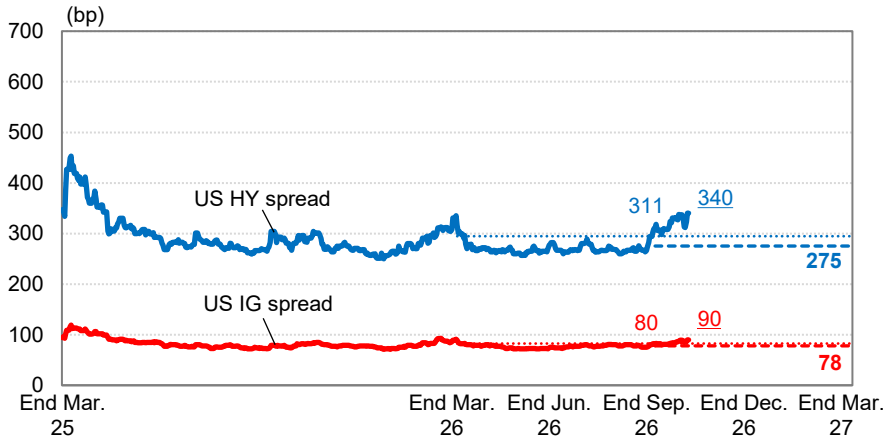
## Assumptions



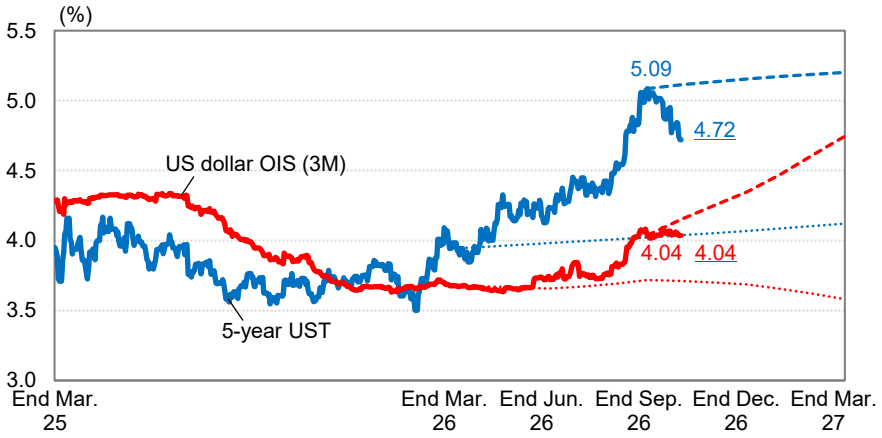

### Domestic Interest Rates



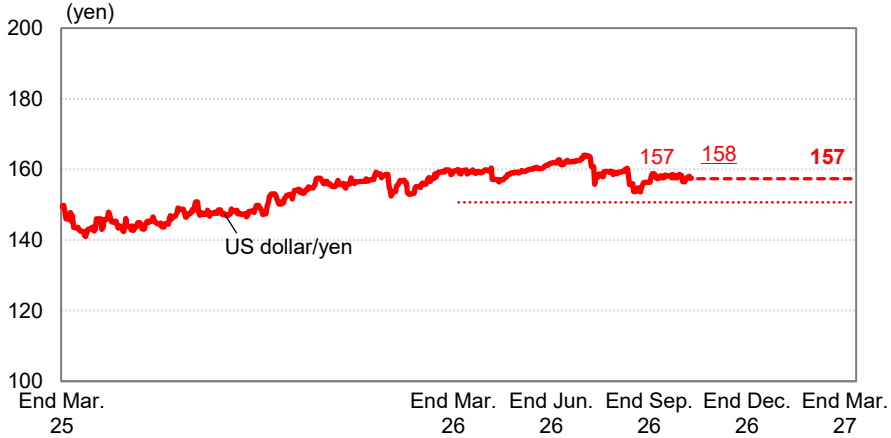

### US IG and HY Spreads




### Foreign Interest Rates




### US Dollar-Yen Rate




Note: Underlined figures are actual results as of October 31, 2026.
* OIS (Overnight Index Swap): An interest rate swap based on an overnight rate


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# (Reference) Progress of Medium-Term Management Plan

Non-consolidated
Consolidated

## Financial Target Items ＜Consolidated＞

### Profitability

| | Result for FY2027/3 H1 | FY2027/3 Target*1 |
|---|---|---|
| Net income | ¥381.5 bn | ¥660.0 bn ⇩ ¥700.0 bn |
| ROE (based on shareholders' equity) | 7.54%*2 | 6.4% or more ⇩ 6.8% or more |

*1 The upper row shows the target based on the FY2027/3 earning forecasts announced in May 2026. The bottom row, which is underlined, shows the target based on the revised forecasts announced in November 2026.
*2 Annualized basis

### Efficiency

| | Result for FY2027/3 H1 | FY2027/3 Target |
|---|---|---|
| OHR (basis including gains (losses) on money held in trust) | 47.13% | 51% or less |

### Soundness

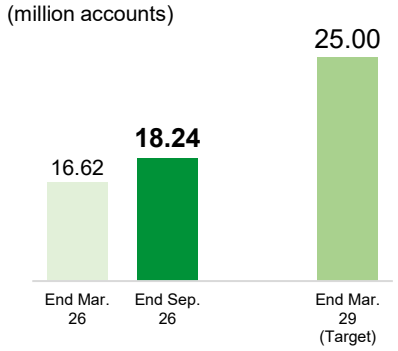
| | Result as of September 30, 2026 | FY2027/3 Target |
|---|---|---|
| CET1 Ratio*3 (international standard) (excluding unrealized gains on available-for-sale securities) | 10.24% | 11-13% (Target for normal times) |

*3 On the finalized and fully implemented Basel III basis. The CET1 ratio on the finalized and transitional Basel III basis (excluding unrealized gains on available-for-sale securities) was 11.59%.

## Target KPIs

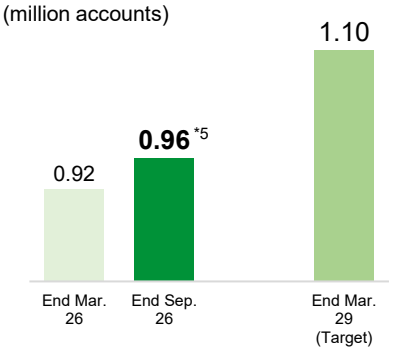
### Digital Payment

Number of accounts registered in the Bankbook App




### Consulting

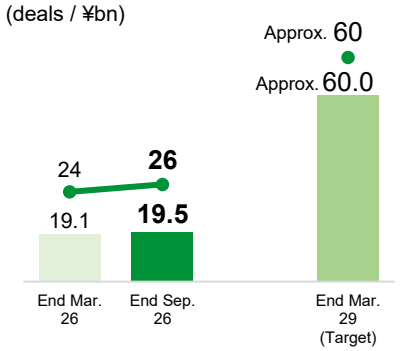
Number of users of long-term asset-building system*4




*4 Sum of customers using NISA, iDeCo, and the National Pension Fund (includes overlap in customers between systems). The figures are rounded.
*5 Preliminary report basis

### Regional and Corporate Solutions

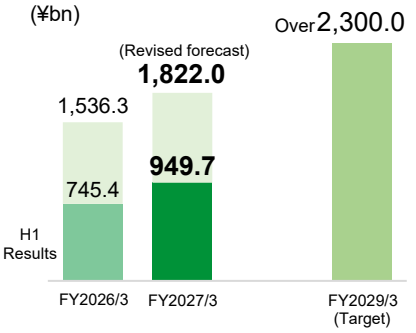
Investments executed through subsidiary General Partner*6




*6 General Partner: Fund management entity responsible for selecting projects, making investment decisions, etc.

### Market Operations and Asset Management*7

Net interest income, etc.*8




*7 Sustainable finance achieved ¥7.9 tn as of September 30, 2026 (target: approx. ¥10 tn by March 31, 2031).
*8 Consolidated, management accounting basis


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# Financial Data

# 1. Summarized Balance Sheets

Non-consolidated

(Millions of yen)

| | As of March 31, 2026 (A) | As of September 30, 2026 (B) | Increase (Decrease) (B) – (A) |
|---|---|---|---|
| **Total assets** | **226,503,549** | **217,049,827** | **(9,453,721)** |
| Cash and due from banks | 54,336,427 | 43,767,278 | (10,569,149) |
| Call loans | 1,760,000 | 1,625,000 | (135,000) |
| Receivables under resale agreements | 8,270,151 | 7,319,562 | (950,588) |
| Monetary claims bought | 517,916 | 506,886 | (11,030) |
| Trading account securities | 214 | 671 | 456 |
| Money held in trust | 6,222,830 | 6,374,241 | 151,411 |
| Securities | 145,374,043 | 145,288,076 | (85,967) |
| Loans | 4,372,193 | 6,965,780 | 2,593,587 |
| Foreign exchanges | 178,799 | 218,157 | 39,358 |
| Other assets | 4,691,301 | 4,202,603 | (488,697) |
| Tangible fixed assets | 175,851 | 174,401 | (1,450) |
| Intangible fixed assets | 97,367 | 87,980 | (9,387) |
| Prepaid pension costs | 10,960 | 11,853 | 893 |
| Deferred tax assets | 496,707 | 508,570 | 11,862 |
| Reserve for possible loan losses | (1,214) | (1,235) | (20) |

| | As of March 31, 2026 (A) | As of September 30, 2026 (B) | Increase (Decrease) (B) – (A) |
|---|---|---|---|
| **Total liabilities and net assets** | **226,503,549** | **217,049,827** | **(9,453,721)** |
| **Total liabilities** | **217,313,495** | **207,769,332** | **(9,544,162)** |
| Deposits | 186,113,094 | 184,019,261 | (2,093,832) |
| Payables under repurchase agreements | 22,517,468 | 15,521,820 | (6,995,647) |
| Payables under securities lending transactions | 2,433,717 | 1,829,220 | (604,496) |
| Borrowed money | 2,819,400 | 2,907,300 | 87,900 |
| Foreign exchanges | 939 | 993 | 53 |
| Other liabilities | 3,380,399 | 3,443,786 | 63,386 |
| Reserve for bonuses | 7,519 | 7,300 | (218) |
| Reserve for bonuses for management board | 183 | – | (183) |
| Reserve for employee stock ownership plan trust | 432 | 206 | (226) |
| Reserve for management board benefit trust | 732 | 712 | (20) |
| Reserve for reimbursement of deposits | 39,607 | 38,730 | (876) |
| **Total net assets** | **9,190,054** | **9,280,494** | **90,440** |
| Capital stock | 3,500,000 | 3,500,000 | – |
| Capital surplus | 3,500,000 | 3,500,000 | – |
| Retained earnings | 3,057,327 | 3,167,965 | 110,637 |
| Treasury stock | (31,485) | (31,601) | (115) |
| **Total shareholders' equity** | **10,025,842** | **10,136,363** | **110,521** |
| Net unrealized gains (losses) on available-for-sale securities | 628,489 | 188,814 | (439,674) |
| Net deferred gains (losses) on hedges | (1,464,276) | (1,044,683) | 419,593 |
| **Total valuation and translation adjustments** | **(835,787)** | **(855,869)** | **(20,081)** |


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# 2. Income Analysis

Non-consolidated

(Millions of yen)

| | For the six months ended | | (B) – (A) |
|---|---|---|---|
| | September 30, 2025 (A) | September 30, 2026 (B) | |
| Gross operating profit | 611,108 | 916,878 | 305,770 |
| Net interest income | 563,556 | 863,522 | 299,966 |
| Net fees and commissions | 83,310 | 85,714 | 2,403 |
| Net other operating income (loss) | (35,758) | (32,358) | 3,399 |
| Gains (losses) on foreign exchanges | (36,102) | (32,436) | 3,665 |
| Gains (losses) on bonds | 66 | (80) | (146) |
| General and administrative expenses | (474,197) | (486,102) | (11,904) |
| Personnel expenses | (52,863) | (53,770) | (907) |
| Non-personnel expenses | (403,900) | (414,157) | (10,257) |
| Taxes and dues | (17,433) | (18,173) | (740) |
| Operating profit (before provision for general reserve for possible loan losses) | 136,910 | 430,776 | 293,865 |
| Core net operating profit | 136,844 | 430,856 | 294,012 |
| Excluding gains (losses) on cancellation of investment trusts | 131,470 | 380,530 | 249,059 |
| Provision for general reserve for possible loan losses | (140) | 8 | 148 |
| Net operating profit | 136,770 | 430,784 | 294,014 |

| | For the six months ended | | (B) – (A) |
|---|---|---|---|
| | September 30, 2025 (A) | September 30, 2026 (B) | |
| Non-recurring gains (losses) | 204,881 | 108,900 | (95,980) |
| Gains (losses) related to stocks | 19,401 | 5,996 | (13,404) |
| Gains (losses) on money held in trust | 174,427 | 114,062 | (60,365) |
| Gains (losses) on sales of stocks | 145,050 | 57,369 | (87,681) |
| Impairment losses | (220) | (1,057) | (836) |
| Net ordinary income | 341,651 | 539,685 | 198,033 |
| Extraordinary income (loss) | (101) | (31) | 70 |
| Gains (losses) on sales and disposals of fixed assets | (39) | (21) | 17 |
| Losses on impairment of fixed assets | (62) | (9) | 52 |
| Income before income taxes | 341,550 | 539,654 | 198,104 |
| Income taxes – current | (103,171) | (167,973) | (64,802) |
| Income taxes – deferred | 1,905 | 2,628 | 723 |
| Total income taxes | (101,265) | (165,345) | (64,079) |
| Net income | 240,284 | 374,309 | 134,025 |

| | | | |
|---|---|---|---|
| Credit-related expenses | (63) | (14) | 48 |
| Provision for general reserve for possible loan losses | (63) | (14) | 48 |

Notes: 1. General and administrative expenses exclude non-recurring losses.
2. Core net operating profit = Operating profit (before provision for general reserve for possible loan losses) - Gains (losses) on bonds
3. Credit-related expenses are those expenses related to problem assets disclosed under the Financial Reconstruction Act.
4. Numbers in parenthesis indicate the amount of loss, expense or decrease.


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# 3. Net Interest Income

Non-consolidated

(1) Domestic

(Millions of yen)

| | For the six months ended | | Increase (Decrease) (B) – (A) |
|---|---|---|---|
| | September 30, 2025 (A) | September 30, 2026 (B) | |
| Net interest income | 256,280 | 368,060 | 111,780 |
| Interest income | 458,734 | 689,895 | 231,161 |
| Interest on Japanese government bonds | 167,720 | 229,415 | 61,694 |
| Interest expenses | 202,454 | 321,834 | 119,380 |

(2) Overseas

(Millions of yen)

| | For the six months ended | | Increase (Decrease) (B) – (A) |
|---|---|---|---|
| | September 30, 2025 (A) | September 30, 2026 (B) | |
| Net interest income | 307,276 | 495,462 | 188,185 |
| Interest income | 634,391 | 850,032 | 215,640 |
| Interest on foreign securities | 631,537 | 846,828 | 215,291 |
| Interest expenses | 327,115 | 354,570 | 27,455 |

(3) Total

(Millions of yen)

| | For the six months ended | | Increase (Decrease) (B) – (A) |
|---|---|---|---|
| | September 30, 2025 (A) | September 30, 2026 (B) | |
| Net interest income | 563,556 | 863,522 | 299,966 |
| Interest income | 1,024,475 | 1,422,339 | 397,864 |
| Interest expenses | 460,918 | 558,816 | 97,897 |

Notes: 1. “Domestic” represents yen-denominated transactions while “overseas” represents foreign currency-denominated transactions (except that yen-denominated transactions with non-residents of Japan are included in “overseas”).
2. Interest income from “domestic” and expenses from “overseas” include interest on transactions between “domestic” and “overseas,” respectively (six months ended September 30, 2026, ¥117,588 million; six months ended September 30, 2025, ¥68,651 million). The interest is offset to calculate totals.


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# 4. Interest Rate Spread

Non-consolidated

| | For the six months ended | | Increase (Decrease) (B) – (A) |
|---|---|---|---|
| | September 30, 2025 (A) | September 30, 2026 (B) | |
| Yield on interest-earning assets (a) | 0.91% | 1.32% | 0.41% |
| Total cost of funding (including general and administrative expenses) (b) | 0.87 | 1.02 | 0.15 |
| Interest rate on interest-bearing liabilities (c) | 0.43 | 0.54 | 0.11 |
| Overall interest rate spread (a) - (b) | 0.04 | 0.30 | 0.25 |
| Interest rate spread (a) - (c) | 0.48 | 0.77 | 0.29 |

Note: All numbers are annualized.


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# 5. Average Balance, Interest, and Earnings Yield of Interest-Earning Assets and Interest-Bearing Liabilities

Non-consolidated

(1) Domestic

(Millions of yen, %)

| | For the six months ended | | | | | | Increase (Decrease) (B) – (A) |
|---|---|---|---|---|---|---|---|
| | September 30, 2025 (A) | | | September 30, 2026 (B) | | | |
| | Average balance | Interest | Earnings yield | Average balance | Interest | Earnings yield | Earnings yield |
| Interest-earning assets | 216,094,998 | 458,734 | 0.42% | 206,234,376 | 689,895 | 0.66% | 0.24% |
| Loans | 3,966,296 | 10,957 | 0.55 | 6,061,860 | 28,804 | 0.94 | 0.39 |
| Securities | 58,932,135 | 204,977 | 0.69 | 61,502,036 | 285,874 | 0.92 | 0.23 |
| Due from banks, etc. | 63,277,928 | 154,464 | 0.48 | 50,125,778 | 218,282 | 0.86 | 0.38 |
| Interest-bearing liabilities | 209,668,076 | 202,454 | 0.19 | 199,704,053 | 321,834 | 0.32 | 0.12 |
| Deposits | 190,112,466 | 143,322 | 0.15 | 185,519,753 | 243,401 | 0.26 | 0.11 |
| Payables under repurchase agreements | 18,971,238 | 36,723 | 0.38 | 13,523,756 | 53,511 | 0.78 | 0.40 |

(2) Overseas

(Millions of yen, %)

| | For the six months ended | | | | | | Increase (Decrease) (B) – (A) |
|---|---|---|---|---|---|---|---|
| | September 30, 2025 (A) | | | September 30, 2026 (B) | | | |
| | Average balance | Interest | Earnings yield | Average balance | Interest | Earnings yield | Earnings yield |
| Interest-earning assets | 86,656,467 | 634,391 | 1.46% | 86,383,298 | 850,032 | 1.96% | 0.50% |
| Loans | 12,420 | 75 | 1.21 | 11,000 | 90 | 1.64 | 0.42 |
| Securities | 86,463,744 | 631,537 | 1.45 | 86,174,944 | 846,828 | 1.96 | 0.50 |
| Due from banks, etc. | – | – | – | – | – | – | – |
| Interest-bearing liabilities | 83,498,773 | 327,115 | 0.78 | 82,087,231 | 354,570 | 0.86 | 0.08 |
| Payables under repurchase agreements | 5,340,701 | 117,665 | 4.39 | 4,968,367 | 94,243 | 3.78 | (0.61) |


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# 5. Average Balance, Interest, and Earnings Yield of Interest-Earning Assets and Interest-Bearing Liabilities

Non-consolidated

(3) Total

(Millions of yen, %)

| | For the six months ended | | | | | | Increase (Decrease) (B) – (A) |
|---|---|---|---|---|---|---|---|
| | September 30, 2025 (A) | | | September 30, 2026 (B) | | | |
| | Average balance | Interest | Earnings yield | Average balance | Interest | Earnings yield | Earnings yield |
| Interest-earning assets | 223,115,751 | 1,024,475 | 0.91% | 213,791,387 | 1,422,339 | 1.32% | 0.41% |
| Loans | 3,978,717 | 11,033 | 0.55 | 6,072,860 | 28,895 | 0.94 | 0.39 |
| Securities | 145,395,880 | 836,514 | 1.14 | 147,676,981 | 1,132,702 | 1.52 | 0.38 |
| Due from banks, etc. | 63,277,928 | 154,464 | 0.48 | 50,125,778 | 218,282 | 0.86 | 0.38 |
| Interest-bearing liabilities | 213,531,134 | 460,918 | 0.43 | 202,964,997 | 558,816 | 0.54 | 0.11 |
| Deposits | 190,112,466 | 143,322 | 0.15 | 185,519,753 | 243,401 | 0.26 | 0.11 |
| Payables under repurchase agreements | 24,311,939 | 154,389 | 1.26 | 18,492,124 | 147,755 | 1.59 | 0.32 |

Notes: 1. “Domestic” represents yen-denominated transactions while “overseas” represents foreign currency-denominated transactions (except that yen-denominated transactions with non-residents of Japan are included in “overseas”).
2. Income and expenses for money held in trust are included in “other ordinary income” and “other ordinary expenses,” respectively. Accordingly, the average balance of money held in trust (six months ended September 30, 2026, ¥6,002,050 million; six months ended September 30, 2025, ¥5,533,406 million) is excluded from interest-earning assets, and the average balance corresponding to money held in trust (six months ended September 30, 2026, ¥6,002,050 million; six months ended September 30, 2025, ¥5,533,406 million) and the corresponding interest (six months ended September 30, 2026, ¥16,525 million; six months ended September 30, 2025, ¥11,944 million) are excluded from interest-bearing liabilities.
3. For investment trusts, the distribution of profits, which was deducted from the book value as the repayment of principal, was ¥3,155 million for the six months ended September 30, 2026 (¥383 million for the six months ended September 30, 2025).
4. Average balance and interest on transactions between “domestic” and “overseas” are offset to calculate totals.
5. “Due from banks, etc.” consists of negotiable certificates of deposit, Bank of Japan deposits, call loans and monetary claims bought.
6. Earnings yield is annualized.


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# 6. Asset Management Status

Non-consolidated

(Millions of yen, %)

| | As of March 31, 2026 (A) | | As of September 30, 2026 (B) | | Increase (Decrease) (B) – (A) |
|---|---|---|---|---|---|
| | Amount | % | Amount | % | Amount |
| Due from banks, etc. | 54,527,026 | 24.44 | 43,970,846 | 20.57 | (10,556,179) |
| Call loans | 1,760,000 | 0.78 | 1,625,000 | 0.76 | (135,000) |
| Receivables under resale agreements | 8,270,151 | 3.70 | 7,319,562 | 3.42 | (950,588) |
| Money held in trust | 6,222,830 | 2.78 | 6,374,241 | 2.98 | 151,411 |
| Domestic stocks | 800,874 | 0.35 | 853,904 | 0.39 | 53,029 |
| Domestic bonds | 1,059,688 | 0.47 | 1,013,659 | 0.47 | (46,029) |
| Securities | 145,374,043 | 65.16 | 145,288,076 | 67.99 | (85,967) |
| Japanese government bonds | 41,437,884 | 18.57 | 43,998,729 | 20.59 | 2,560,845 |
| Japanese local government bonds | 5,573,898 | 2.49 | 5,382,286 | 2.51 | (191,611) |
| Short-term corporate bonds | 823,599 | 0.36 | 613,237 | 0.28 | (210,361) |
| Japanese corporate bonds | 9,206,311 | 4.12 | 9,109,559 | 4.26 | (96,752) |
| Japanese stocks | 75,271 | 0.03 | 108,622 | 0.05 | 33,350 |
| Other securities | 88,257,077 | 39.55 | 86,075,639 | 40.28 | (2,181,437) |
| Foreign bonds | 29,013,681 | 13.00 | 28,203,026 | 13.19 | (810,654) |
| Investment trusts | 59,056,643 | 26.47 | 57,683,174 | 26.99 | (1,373,469) |
| Loans | 4,372,193 | 1.95 | 6,965,780 | 3.26 | 2,593,587 |
| Others | 2,570,641 | 1.15 | 2,118,363 | 0.99 | (452,277) |
| Total | 223,096,885 | 100.00 | 213,661,871 | 100.00 | (9,435,014) |

Notes: 1. “Due from banks, etc.” consists of negotiable certificates of deposit, Bank of Japan deposits and monetary claims bought.
2. Investment trusts are mainly invested in foreign bonds. Investment trusts include private equity funds, etc.


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# 7. Unrealized Gains (Losses) on Financial Instruments

Non-consolidated

Available-for-sale

(Millions of yen)

| | As of March 31, 2026 (A) | As of September 30, 2026 (B) | Increase (Decrease) (B) – (A) |
|---|---|---|---|
| Total net unrealized gains (losses)<br>(a) + (b) + (c) + (d) | (1,233,391) | (1,270,639) | (37,248) |

(1) Available-for-sale Securities

(Millions of yen)

| | As of March 31, 2026 (A) | | As of September 30, 2026 (B) | | Increase (Decrease) (B) – (A) | |
|---|---|---|---|---|---|---|
| | Amount on the balance sheet | Net unrealized gains (losses) | Amount on the balance sheet | Net unrealized gains (losses) | Amount on the balance sheet | Net unrealized gains (losses) |
| Japanese stocks | 64,950 | (993) | 97,623 | 10,675 | 32,672 | 11,668 |
| Bonds | 14,042,086 | (2,674,674) | 13,548,555 | (3,190,641) | (493,530) | (515,966) |
| Japanese government bonds | 10,586,012 | (2,527,336) | 10,844,788 | (3,018,024) | 258,776 | (490,687) |
| Japanese local government bonds | 541,180 | (8,402) | 411,064 | (7,580) | (130,115) | 821 |
| Short-term corporate bonds | 823,599 | – | 613,237 | – | (210,361) | – |
| Japanese corporate bonds | 2,091,294 | (138,936) | 1,679,464 | (165,036) | (411,830) | (26,099) |
| Others | 78,980,255 | 5,272,581 | 75,967,652 | 4,708,617 | (3,012,603) | (563,964) |
| Foreign bonds | 19,333,062 | 3,588,967 | 17,700,263 | 2,533,727 | (1,632,798) | (1,055,239) |
| Investment trusts | 59,056,643 | 1,699,820 | 57,683,174 | 2,200,314 | (1,373,469) | 500,494 |
| Total (a) | 93,087,292 | 2,596,913 | 89,613,830 | 1,528,651 | (3,473,461) | (1,068,262) |
| Effect of fair value hedge accounting (b) | | (1,954,026) | | (1,592,032) | | 361,994 |

Notes: 1. Available-for-sale Securities shown above include negotiable certificates of deposit, which is recorded under “cash and due from banks,” and “monetary claims bought,” in addition to “securities.”
2. Net unrealized gains (losses) shown above are calculated by deducting the acquisition cost from the amount on the balance sheet.
3. Investment trusts are mainly invested in foreign bonds. Net unrealized gains on investment trusts include those of private equity funds.
4. No impairment loss was recognized for the six months ended September 30, 2026. Impairment loss for the fiscal year ended March 31, 2026 amounted to ¥162 million.


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# 7. Unrealized Gains (Losses) on Financial Instruments

Non-consolidated

(2) Money Held in Trust Classified as Available-for-sale

(Millions of yen)

| | As of March 31, 2026 (A) | | As of September 30, 2026 (B) | | Increase (Decrease) (B) – (A) | |
|---|---|---|---|---|---|---|
| | Amount on the balance sheet | Net unrealized gains (losses) | Amount on the balance sheet | Net unrealized gains (losses) | Amount on the balance sheet | Net unrealized gains (losses) |
| Money held in trust classified as available-for-sale (c) | 6,222,830 | 261,830 | 6,374,241 | 318,250 | 151,411 | 56,419 |
| Domestic stocks | 800,874 | 360,896 | 853,904 | 439,463 | 53,029 | 78,566 |
| Domestic bonds | 1,059,688 | (214,636) | 1,013,659 | (254,913) | (46,029) | (40,277) |

Notes: 1. Net unrealized gains (losses) shown above are calculated by deducting the acquisition cost from the amount on the balance sheet.
2. Impairment losses for the six months ended September 30, 2026 and the fiscal year ended March 31, 2026 amounted to ¥1,057 million and ¥3,285 million, respectively.

(3) Derivatives under Hedge Accounting (Deferred Hedge Accounting)

(Millions of yen)

| | As of March 31, 2026 (A) | | As of September 30, 2026 (B) | | Increase (Decrease) (B) – (A) | |
|---|---|---|---|---|---|---|
| | Notional amount | Net deferred gains (losses) | Notional amount | Net deferred gains (losses) | Notional amount | Net deferred gains (losses) |
| Interest rate swaps | 7,356,480 | 209,512 | 6,260,974 | 377,506 | (1,095,506) | 167,994 |
| Currency swaps | 7,957,953 | (2,347,621) | 8,075,217 | (1,903,015) | 117,263 | 444,605 |
| Foreign exchange forward contracts | – | – | – | – | – | – |
| Total (d) | 15,314,434 | (2,138,108) | 14,336,191 | (1,525,508) | (978,242) | 612,600 |

Notes: 1. Net deferred gains (losses) are those before application of tax effect accounting, etc.
2. Hedged instruments are mainly available-for-sale securities.

【Reference】Held-to-maturity

(Millions of yen)

| | As of March 31, 2026 (A) | | As of September 30, 2026 (B) | | Increase (Decrease) (B) – (A) | |
|---|---|---|---|---|---|---|
| | Amount on the balance sheet | Net unrealized gains (losses) | Amount on the balance sheet | Net unrealized gains (losses) | Amount on the balance sheet | Net unrealized gains (losses) |
| Total | 52,680,226 | (4,293,965) | 56,058,021 | (6,279,076) | 3,377,795 | (1,985,110) |
| Japanese government bonds | 30,851,871 | (4,314,582) | 33,153,940 | (5,674,728) | 2,302,069 | (1,360,146) |

Note: Net unrealized gains (losses) shown above are calculated by deducting the amount on the balance sheet from the fair value.


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# 8. General and Administrative Expenses

Non-consolidated

(Millions of yen, %)

| | For the six months ended | | | | Increase (Decrease) (B) – (A) |
|---|---|---|---|---|---|
| | September 30, 2025 (A) | | September 30, 2026 (B) | | |
| | Amount | % | Amount | % | Amount |
| Personnel expenses | 52,935 | 11.16 | 52,111 | 10.75 | (824) |
| Salaries and allowances | 44,291 | 9.33 | 45,106 | 9.31 | 815 |
| Others | 8,644 | 1.82 | 7,004 | 1.44 | (1,639) |
| Non-personnel expenses | 403,900 | 85.16 | 414,157 | 85.49 | 10,257 |
| Commissions on bank agency services, etc. paid to JAPAN POST Co., Ltd. | 154,286 | 32.53 | 154,172 | 31.82 | (114) |
| Contributions paid to the Organization for Postal Savings, Postal Life Insurance and Post Office Network* | 131,539 | 27.73 | 136,990 | 28.27 | 5,450 |
| Deposit insurance expenses paid to Deposit Insurance Corporation of Japan | 13,882 | 2.92 | 10,800 | 2.22 | (3,082) |
| Rent for land, buildings and others | 5,187 | 1.09 | 5,631 | 1.16 | 444 |
| Expenses on consigned businesses | 36,679 | 7.73 | 40,562 | 8.37 | 3,882 |
| Depreciation and amortization | 25,540 | 5.38 | 26,110 | 5.38 | 570 |
| Communication and transportation expenses | 7,954 | 1.67 | 7,851 | 1.62 | (103) |
| Maintenance expenses | 8,867 | 1.86 | 9,186 | 1.89 | 318 |
| IT expenses | 9,236 | 1.94 | 9,842 | 2.03 | 606 |
| Others | 10,724 | 2.26 | 13,009 | 2.68 | 2,285 |
| Taxes and dues | 17,433 | 3.67 | 18,173 | 3.75 | 740 |
| Total | 474,270 | 100.00 | 484,443 | 100.00 | 10,173 |

* The Bank makes payments of contributions to the Organization for Postal Savings, Postal Life Insurance and Post Office Network in accordance with Article 18-3 of the Act on Organization for Postal Savings, Postal Life Insurance and Post Office Network.


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# 9. Loans

Non-consolidated

(Millions of yen, %)

| | As of March 31, 2026 (A) | | As of September 30, 2026 (B) | | Increase (Decrease) (B) – (A) |
|---|---|---|---|---|---|
| | Amount | % | Amount | % | Amount |
| Domestic (excluding Japan Offshore Market accounts) | 4,361,193 | 100.00 | 6,954,780 | 100.00 | 2,593,587 |
| Agriculture, forestry, fisheries, and mining | – | – | – | – | – |
| Manufacturing | 219,700 | 5.03 | 221,339 | 3.18 | 1,639 |
| Utilities, information/communications, and transportation | 178,900 | 4.10 | 193,528 | 2.78 | 14,627 |
| Wholesale and retail | 56,224 | 1.28 | 49,204 | 0.70 | (7,020) |
| Finance and insurance | 201,516 | 4.62 | 205,562 | 2.95 | 4,045 |
| Construction and real estate | 118,155 | 2.70 | 144,659 | 2.07 | 26,504 |
| Services and goods rental/leasing | 119,360 | 2.73 | 94,503 | 1.35 | (24,857) |
| Central and local governments | 3,408,950 | 78.16 | 5,990,507 | 86.13 | 2,581,556 |
| Others | 58,384 | 1.33 | 55,474 | 0.79 | (2,909) |
| Overseas and Japan Offshore Market accounts | 11,000 | 100.00 | 11,000 | 100.00 | – |
| Governments | – | – | – | – | – |
| Others | 11,000 | 100.00 | 11,000 | 100.00 | – |
| Total | 4,372,193 | | 6,965,780 | | 2,593,587 |

Notes: 1. “Domestic” represents loans to residents of Japan, while “overseas” represents loans to non-residents of Japan.
2. Of “finance and insurance,” loans to the Organization for Postal Savings, Postal Life Insurance and Post Office Network, were ¥2,845 million and ¥6,650 million as of September 30, 2026 and March 31, 2026, respectively.
3. “Others” in “domestic” represents loans to individuals.


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# 10. Balances by Type of Deposit

Non-consolidated

(Millions of yen, %)

| | As of March 31, 2026 (A) | | As of September 30, 2026 (B) | | Increase (Decrease) (B) – (A) |
|---|---|---|---|---|---|
| | Amount | % | Amount | % | Amount |
| Liquid deposits | 125,137,657 | 67.23 | 125,241,300 | 68.05 | 103,643 |
| Transfer deposits | 11,877,911 | 6.38 | 12,792,461 | 6.95 | 914,550 |
| Ordinary deposits, etc. | 112,450,563 | 60.42 | 111,664,440 | 60.68 | (786,123) |
| Savings deposits | 809,182 | 0.43 | 784,398 | 0.42 | (24,783) |
| Fixed-term deposits | 60,850,969 | 32.69 | 58,661,036 | 31.87 | (2,189,932) |
| Time deposits | 10,290,352 | 5.52 | 10,968,775 | 5.96 | 678,422 |
| TEIGAKU deposits | 50,560,617 | 27.16 | 47,692,261 | 25.91 | (2,868,355) |
| Other deposits | 124,467 | 0.06 | 116,924 | 0.06 | (7,543) |
| Subtotal | 186,113,094 | 100.00 | 184,019,261 | 100.00 | (2,093,832) |
| Negotiable certificates of deposit | – | – | – | – | – |
| Total | 186,113,094 | 100.00 | 184,019,261 | 100.00 | (2,093,832) |

| | | | | | |
|---|---|---|---|---|---|
| Deposits including accrued interest | 186,158,142 | | 184,083,673 | | (2,074,468) |

Notes: 1. Ordinary deposits, etc. = Ordinary deposits + Special deposits (equivalent to ordinary savings)
2. Special deposits (equivalent to ordinary savings) are the portion of deposits received from the Organization for Postal Savings, Postal Life Insurance and Post Office Network, corresponding to savings for time savings, TEIGAKU savings, installment savings, savings for housing installments, and education installment savings that had reached full term and were passed on to the organization by Japan Post Corporation.
3. TEIGAKU deposits are a kind of 10-year-maturity time deposits unique to the Bank. The key feature is that depositors have the option to withdraw money anytime six months after the initial deposit. The interest rates on such deposits rise every six months in a staircase pattern, with duration of up to three years. After three years, the interest is compounded using fixed interest rates until the maturity of 10 years.


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# 11. Deferred Tax Assets/Liabilities

Non-consolidated

(Millions of yen)

| | As of March 31, 2026 (A) | As of September 30, 2026 (B) | Increase (Decrease) (B) – (A) |
|---|---|---|---|
| Deferred tax assets | 790,334 | 600,459 | (189,874) |
| Reserve for possible loan losses | 281 | 287 | 6 |
| Reserve for employees' retirement benefits | 37,514 | 37,232 | (281) |
| Accrued enterprise taxes | 7,785 | 8,750 | 965 |
| Net deferred losses on hedges | 671,143 | 478,013 | (193,130) |
| Reserve for reimbursement of deposits | 12,483 | 12,207 | (276) |
| Depreciation | 10,177 | 11,279 | 1,101 |
| Unrealized losses of money held in trust | 1,355 | 1,622 | 267 |
| Others | 49,593 | 51,065 | 1,472 |
| Deferred tax liabilities | (293,627) | (91,889) | 201,737 |
| Net unrealized gains on available-for-sale securities | (289,267) | (86,903) | 202,364 |
| Others | (4,359) | (4,985) | (626) |
| Net deferred tax assets (liabilities) | 496,707 | 508,570 | 11,862 |


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# 12. Problem Assets Disclosed under the Financial Reconstruction Act

Non-consolidated

(Millions of yen, %)

| | As of March 31, 2026 (A) | As of September 30, 2026 (B) | Increase (Decrease) (B) – (A) |
|---|---|---|---|
| Loans to borrowers classified as bankrupt or quasi-bankrupt | – | – | – |
| Loans to borrowers classified as doubtful | 0 | 0 | 0 |
| Loans requiring close monitoring | – | – | – |
| Subtotal (a) | 0 | 0 | 0 |
| Loans to borrowers classified as normal | 4,558,197 | 7,201,236 | 2,643,039 |
| Total (b) | 4,558,197 | 7,201,237 | 2,643,039 |
| Non-performing loan ratio (a) / (b) | 0.00% | 0.00% | 0.00% |

# 13. Reserve for Possible Loan Losses

Non-consolidated

(Millions of yen)

| | As of March 31, 2026 (A) | As of September 30, 2026 (B) | Increase (Decrease) (B) – (A) |
|---|---|---|---|
| Total | 1,214 | 1,235 | 20 |
| General reserve for possible loan losses | 470 | 462 | (8) |
| Specific reserve for possible loan losses | 743 | 772 | 28 |


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# 14. Capital

Non-consolidated
Consolidated

(1) Capital Adequacy Ratio (Non-consolidated, Domestic Standard)

(Millions of yen, %)

| | As of March 31, 2026 (A) | As of September 30, 2026 (B) | Increase (Decrease) (B) – (A) |
|---|---|---|---|
| Core Capital: instruments and reserves (a) | 9,762,640 | 10,136,826 | 374,185 |
| Core Capital: regulatory adjustments (b) | 185,568 | 296,749 | 111,180 |
| Total capital (a) - (b) = (c) | 9,577,072 | 9,840,076 | 263,004 |
| Total amount of risk-weighted assets (d) | 63,979,954 | 63,864,005 | (115,949) |
| Credit risk-weighted assets | 57,099,213 | 57,314,828 | 215,614 |
| Market risk equivalent / 8% | 4,494,704 | 4,062,747 | (431,957) |
| Operational risk equivalent / 8% | 2,386,036 | 2,486,429 | 100,392 |
| Capital adequacy ratio (c) / (d) | 14.96% | 15.40% | 0.43% |

(2) Capital Adequacy Ratio (Consolidated, Domestic Standard)

(Millions of yen, %)

| | As of March 31, 2026 (A) | As of September 30, 2026 (B) | Increase (Decrease) (B) – (A) |
|---|---|---|---|
| Core Capital: instruments and reserves (a) | 9,785,692 | 10,165,977 | 380,284 |
| Core Capital: regulatory adjustments (b) | 213,687 | 321,137 | 107,449 |
| Total capital (a) - (b) = (c) | 9,572,005 | 9,844,840 | 272,834 |
| Total amount of risk-weighted assets (d) | 64,072,870 | 63,950,058 | (122,811) |
| Credit risk-weighted assets | 57,096,045 | 57,292,039 | 195,994 |
| Market risk equivalent / 8% | 4,543,120 | 4,118,644 | (424,475) |
| Operational risk equivalent / 8% | 2,433,703 | 2,539,374 | 105,670 |
| Capital adequacy ratio (consolidated) (c) / (d) | 14.93% | 15.39% | 0.45% |


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# (Reference) Asset Balances by Portfolio

Non-consolidated

(Billions of yen)

| | As of March 31, 2026 (A) | As of September 30, 2026 (B) | Increase (Decrease) (B) – (A) |
|---|---|---|---|
| Yen interest rate assets | 104,556.5 | 98,995.0 | (5,561.5) |
| Japanese government bonds and government guaranteed bonds | 45,017.2 | 47,649.7 | 2,632.5 |
| Short-term assets | 59,539.3 | 51,345.2 | (8,194.1) |
| Risk assets | 109,009.0 | 106,669.6 | (2,339.3) |
| Japanese local government bonds | 5,573.8 | 5,382.2 | (191.6) |
| Corporate bonds, etc. | 7,204.5 | 6,979.0 | (225.5) |
| Foreign securities, etc. | 77,353.8 | 74,351.7 | (3,002.1) |
| Loans | 2,484.2 | 2,463.5 | (20.7) |
| Stocks, etc. | 1,280.7 | 1,363.6 | 82.8 |
| Strategic investment areas | 15,111.6 | 16,129.4 | 1,017.7 |
| Private equity funds (PE) | 8,559.5 | 9,312.1 | 752.6 |
| Real estate funds (equity・debt) | 5,299.5 | 5,512.7 | 213.1 |
| Others | 1,252.5 | 1,304.4 | 51.9 |

Notes: 1. Since these figures are calculated on management accounting basis, they are not equal to the balances for each category on page 23 “Asset Management Status.”
2. “Others” in “strategic investment areas” is direct lending funds and infrastructure debt funds, etc.


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