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October 29, 2026

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

Company name: Chugin Financial Group,Inc.
Listing: Prime Market of the TSE
Securities code: 5832
URL: https://www.chugin-fg.co.jp/
Representative: Sadanori Kato President Representative Director
Inquiries: Kenji Ono General Manager, Corporate Planning Department
Telephone: +81-86-223-3110

Scheduled date to file semi-annual securities report: November 20, 2026
Scheduled date to commence dividend payments: December 8, 2026
Trading accounts: None
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: Yes

(Yen amounts are rounded down to millions, unless otherwise noted.)

1. Consolidated financial results for the six months ended September 30, 2026 (from April 1, 2026 to September 30, 2026)

(1) Consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2026	203,969	78.1	43,354	72.0	29,754	71.3
September 30, 2025	114,515	11.2	25,201	20.0	17,368	18.8

Note: Comprehensive income For the six months ended September 30, 2026: ¥ 53,917 million [(10.5) %]
For the six months ended September 30, 2025: ¥ 60,248 million [-%]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2026	167.31	167.23
September 30, 2025	97.34	97.26

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	11,243,051	665,314	5.9
March 31, 2026	11,370,252	620,700	5.4

Reference: Equity
As of September 30, 2026: ¥ 665,263 million
As of March 31, 2026: ¥ 620,586 million

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2026	-	37.00	-	53.00	90.00
Fiscal year ending March 31, 2027	-	51.00			
Fiscal year ending March 31, 2027 (Forecast)			-	73.00	124.00

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

Note: Breakdown of the second quarter (interim) dividend for the fiscal year ending March 31, 2027 :

Commemorative dividend - yen

Special dividend - yen

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Full year	347,000	39.3	80,000	42.7	55,000	38.5	309.19

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

*** Notes**

(1) Significant changes in the scope of consolidation during the period: None

Newly included: - companies( )

Excluded: - companies( )

(2) Changes in accounting policies, changes in accounting estimates, and restatement

(i) Changes in accounting policies due to revisions to accounting standards and other regulations: None

(ii) Changes in accounting policies due to other reasons: None

(iii) Changes in accounting estimates: None

(iv) Restatement: None

(3) Number of issued shares (common shares)

(i) Total number of issued shares at the end of the period (including treasury shares)

As of September 30, 2026	184,771,461 shares
As of March 31, 2026	184,771,461 shares

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

As of September 30, 2026	6,891,212 shares
As of March 31, 2026	7,005,231 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2026	177,835,931 shares
Six months ended September 30, 2025	178,415,192 shares

* Semi-annual financial results reports are exempt from interim audit conducted by certified public accountants or an audit firm.

* Proper use of earnings forecasts, and other special matters

The above forecasts are based on the information which is presently available and certain assumptions which are considered to be reasonable.

Actual results may differ materially from those forecasts depending on various future factors.

Semi-annual Consolidated Financial Statements and Primary Notes

Semi-annual Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	975,274	837,096
Call loans	131,994	158,294
Monetary claims bought	16,586	15,503
Trading securities	524	545
Money held in trust	18,000	20,117
Securities	3,107,354	3,013,071
Loans and bills discounted	6,797,024	6,856,037
Foreign exchanges	15,177	25,999
Lease receivables and investments in leases	36,826	37,493
Other assets	216,881	224,002
Tangible fixed assets	46,701	43,033
Intangible fixed assets	5,088	5,858
Retirement benefit asset	20,536	21,115
Deferred tax assets	5,511	830
Customers' liabilities for acceptances and guarantees	51,844	54,850
Allowance for loan losses	(75,075)	(70,802)
Total assets	11,370,252	11,243,051
Liabilities		
Deposits	8,445,033	8,316,284
Negotiable certificates of deposit	58,869	38,641
Call money	151,232	110,002
Securities sold under repurchase agreements	78,543	100,721
Cash collateral received for securities lent	763,018	683,927
Borrowed money	851,857	888,972
Foreign exchanges	692	421
Bonds payable	40,000	40,000
Borrowed money from trust account	14,185	15,517
Other liabilities	290,495	317,065
Provision for bonuses	2,046	2,064
Provision for bonuses for directors (and other officers)	30	1
Retirement benefit liability	253	259
Provision for retirement benefits for directors (and other officers)	29	24
Provision for reimbursement of deposits	550	485
Provision for point card certificates	145	160
Reserves under special laws	10	10
Deferred tax liabilities	712	8,324
Acceptances and guarantees	51,844	54,850
Total liabilities	10,749,551	10,577,736

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Net assets		
Share capital	16,000	16,000
Capital surplus	7,453	7,467
Retained earnings	538,633	558,966
Treasury shares	(10,017)	(9,850)
Total shareholders' equity	552,069	572,583
Valuation difference on available-for-sale securities	(2,080)	6,927
Deferred gains or losses on hedges	59,704	75,343
Remeasurements of defined benefit plans	10,893	10,409
Total accumulated other comprehensive income	68,517	92,679
Share acquisition rights	114	51
Total net assets	620,700	665,314
Total liabilities and net assets	11,370,252	11,243,051

Semi-annual Consolidated Statements of Income and Comprehensive Income

Semi-annual Consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Ordinary income	114,515	203,969
Interest income	80,662	102,254
Interest on loans and discounts	52,318	61,110
Interest and dividends on securities	24,588	36,247
Trust fees	14	29
Fees and commissions	12,613	13,709
Other ordinary income	13,818	46,719
Other income	7,407	41,256
Ordinary expenses	89,314	160,614
Interest expenses	37,349	40,813
Interest on deposits	15,550	19,899
Fees and commissions payments	1,623	1,966
Other ordinary expenses	12,230	78,799
General and administrative expenses	32,320	34,236
Other expenses	5,789	4,797
Ordinary profit	25,201	43,354
Extraordinary income	0	26
Gain on disposal of non-current assets	0	26
Extraordinary losses	260	122
Loss on disposal of non-current assets	235	95
Impairment losses	24	26
Profit before income taxes	24,941	43,259
Income taxes - current	7,898	12,390
Income taxes - deferred	(325)	1,113
Total income taxes	7,572	13,504
Profit	17,368	29,754
Profit attributable to non-controlling interests	-	-
Profit attributable to owners of parent	17,368	29,754

Semi-annual Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Profit	17,368	29,754
Other comprehensive income	42,880	24,162
Valuation difference on available-for-sale securities	30,760	9,007
Deferred gains or losses on hedges	11,652	15,638
Remeasurements of defined benefit plans, net of tax	468	(484)
Comprehensive income	60,248	53,917
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	60,248	53,917
Comprehensive income attributable to non-controlling interests	-	-

Semi-annual Consolidated Statement of Changes in Equity
For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	16,000	7,314	511,855	(7,637)	527,533
Changes during period					
Dividends of surplus			(6,351)		(6,351)
Profit attributable to owners of parent			17,368		17,368
Purchase of treasury shares				(3,000)	(3,000)
Disposal of treasury shares		138		621	759
Net changes in items other than shareholders' equity					
Total changes during period	-	138	11,016	(2,379)	8,775
Balance at end of period	16,000	7,453	522,872	(10,016)	536,309

	Accumulated other comprehensive income				Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	(8,643)	20,852	2,481	14,690	141	542,366
Changes during period						
Dividends of surplus						(6,351)
Profit attributable to owners of parent						17,368
Purchase of treasury shares						(3,000)
Disposal of treasury shares						759
Net changes in items other than shareholders' equity	30,760	11,652	468	42,880	(26)	42,853
Total changes during period	30,760	11,652	468	42,880	(26)	51,629
Balance at end of period	22,117	32,505	2,949	57,571	114	593,995

For the six months ended September 30, 2026

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	16,000	7,453	538,633	(10,017)	552,069
Changes during period					
Dividends of surplus			(9,421)		(9,421)
Profit attributable to owners of parent			29,754		29,754
Purchase of treasury shares				(1)	(1)
Disposal of treasury shares		14		167	182
Net changes in items other than shareholders' equity					
Total changes during period	-	14	20,333	166	20,514
Balance at end of period	16,000	7,467	558,966	(9,850)	572,583

	Accumulated other comprehensive income				Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	(2,080)	59,704	10,893	68,517	114	620,700
Changes during period						
Dividends of surplus						(9,421)
Profit attributable to owners of parent						29,754
Purchase of treasury shares						(1)
Disposal of treasury shares						182
Net changes in items other than shareholders' equity	9,007	15,638	(484)	24,162	(63)	24,099
Total changes during period	9,007	15,638	(484)	24,162	(63)	44,613
Balance at end of period	6,927	75,343	10,409	92,679	51	665,314

(Segment Information)

Information about ordinary income and profit or loss was as follows:

	Millions of Yen							
	For the six months ended September 30, 2026							
	Reportable segments							Consolidated financial statements
	Banking	Leasing	Securities	Total	Other	Total	Adjustments	
Ordinary income:								
External customers	**186,610**	**11,956**	**3,274**	**201,842**	**2,127**	**203,969**	**—**	**203,969**
Intersegment income	**1,373**	**90**	**71**	**1,535**	**13,265**	**14,800**	**(14,800)**	**—**
Total	**187,984**	**12,047**	**3,345**	**203,377**	**15,392**	**218,769**	**(14,800)**	**203,969**
Segment profit	**40,514**	**382**	**1153**	**42,050**	**11,984**	**54,034**	**(10,679)**	**43,354**

Notes: 1. Ordinary income and ordinary profit (segment profit) are presented in place of net sales and operating profit of non-financial industries.
2. “Other” represents business segments that are not included in the reportable segments and includes the credit card business and investment management and advisory services in accordance with the Financial Instruments and Exchange Act, etc.

	Millions of Yen							
	For the six months ended September 30, 2025							
	Reportable segments							Consolidated financial statements
	Banking	Leasing	Securities	Total	Other	Total	Adjustments	
Ordinary income:								
External customers	**103,734**	**7,034**	**2,006**	**112,774**	**1,748**	**114,523**	**(7)**	**114,515**
Intersegment income	**920**	**80**	**52**	**1,053**	**12,140**	**13,194**	**(13,194)**	**—**
Total	**104,654**	**7,114**	**2,059**	**113,828**	**13,889**	**127,717**	**(13,201)**	**114,515**
Segment profit	**23,593**	**283**	**416**	**24,293**	**10,927**	**35,220**	**(10,019)**	**25,201**

Notes: 1. Ordinary income and ordinary profit (segment profit) are presented in place of net sales and operating profit of non-financial industries.
2. “Other” represents business segments that are not included in the reportable segments and includes the credit card business and investment management and advisory services in accordance with the Financial Instruments and Exchange Act, etc.
3. Chugin Energy 1st, LLC (newly established on July 1, 2025) is included in “Other” as its business is related to regional energy and decarbonization.

First half of Fiscal Year 2026 Financial Highlights

Our challenges build our future.

Chugin Financial Group, Inc.

Earnings Results —Summary (Consolidated for the FG)—

*Forecast published on May 1, 2026

Consolidated financial results for the Chugin Financial Group

(Billions of yen)	First half of FY2024	First half of FY2025	First half of FY2026	YoY	vs. Initial plan*
Consolidated gross profit	51.7	55.9	41.1	(14.8)	–
(excluding profits and losses related to bonds)	53.7	60.1	82.1	22.0	–
Net interest income	36.0	43.3	61.4	18.1	–
Net fee income	10.7	11.0	11.7	0.7	–
Net other operating profits	4.9	1.5	(32.0)	(33.5)	–
(excluding profits and losses related to bonds)	6.9	5.8	8.8	3.0	–
Of which, profits and losses related to bonds	(2.0)	(4.2)	(40.9)	(36.7)	–
Expenses (-)	28.8	32.3	34.2	1.9	–
Credit cost (-)	3.7	3.5	2.5	(1.0)	–
Profits and losses related to equity	1.4	4.2	36.8	32.6	–
Other	0.4	0.9	2.0	1.1	–
Ordinary profit	20.9	25.2	43.3	18.1	13.3
Extraordinary profits and losses	(0.0)	(0.2)	(0.0)	0.2	–
Profit attributable to owners of parent	14.6	17.3	29.7	12.4	9.0

Summary —Status of the Group Companies (Non-consolidated for the Bank)—

Non-consolidated for The Chugoku Bank

(Billions of yen)	First half of FY2024	First half of FY2025	First half of FY2026	YoY
Core business gross profit	49.7	56.4	76.7	20.3
Net interest income	36.9	44.0	62.1	18.1
Net fee income	11.5	11.6	12.8	1.2
Net other operating profits	1.2	0.6	1.7	1.1
Expenses (-)	26.7	30.1	32.9	2.8
OHR	53.7%	53.3%	42.8%	(10.5pt)
Core business net profit	23.0	26.3	43.7	17.4
Excl. gains or losses on cancellation of investment trusts	23.0	27.4	39.5	12.1
Credit cost (-)	3.5	3.3	2.2	(1.1)
Profits and losses related to securities	(0.5)	(0.0)	(4.0)	(4.0)
Other	0.2	0.5	2.8	2.3
Ordinary profit	19.1	23.4	40.3	16.9
Net income	13.7	16.5	27.9	11.4

Summary —Status of the Group Companies (Excluding the Bank)—

Group companies (Billions of yen)	Ordinary profit	YoY	Net income	YoY
The Chugin Lease	**0.38**	0.10	**0.25**	0.07
The Chugin Card	**0.15**	0.05	**0.10**	0.04
Chugin Human Innovations (Employment placement)	**(0.00)**	(0.00)	**(0.00)**	(0.00)
Chugin Capital Partners (Fund management and administration)	**0.03**	0.01	**0.02**	0.00
C Cube Consulting (DX, SX and other consulting services)	**(0.04)**	(0.05)	**(0.04)**	(0.05)
Chugin Energy (Decarbonization support such as renewable energy power generation)	**0.10**	0.13	**0.09**	0.12
Chugin Securities	**1.15**	0.74	**0.79**	0.51
Chugin Asset Management	**0.15**	0.04	**0.11**	0.03
The Chugin Operation Center	**0.01**	0.00	**0.00**	(0.01)
CBS (Contracted administrative work related to banks)	**0.01**	(0.05)	**0.01**	(0.03)
The Chugin Credit Guarantee	**1.09**	0.09	**0.71**	0.03
Group companies total	**3.07**	1.04	**2.07**	0.70

Earnings Forecasts

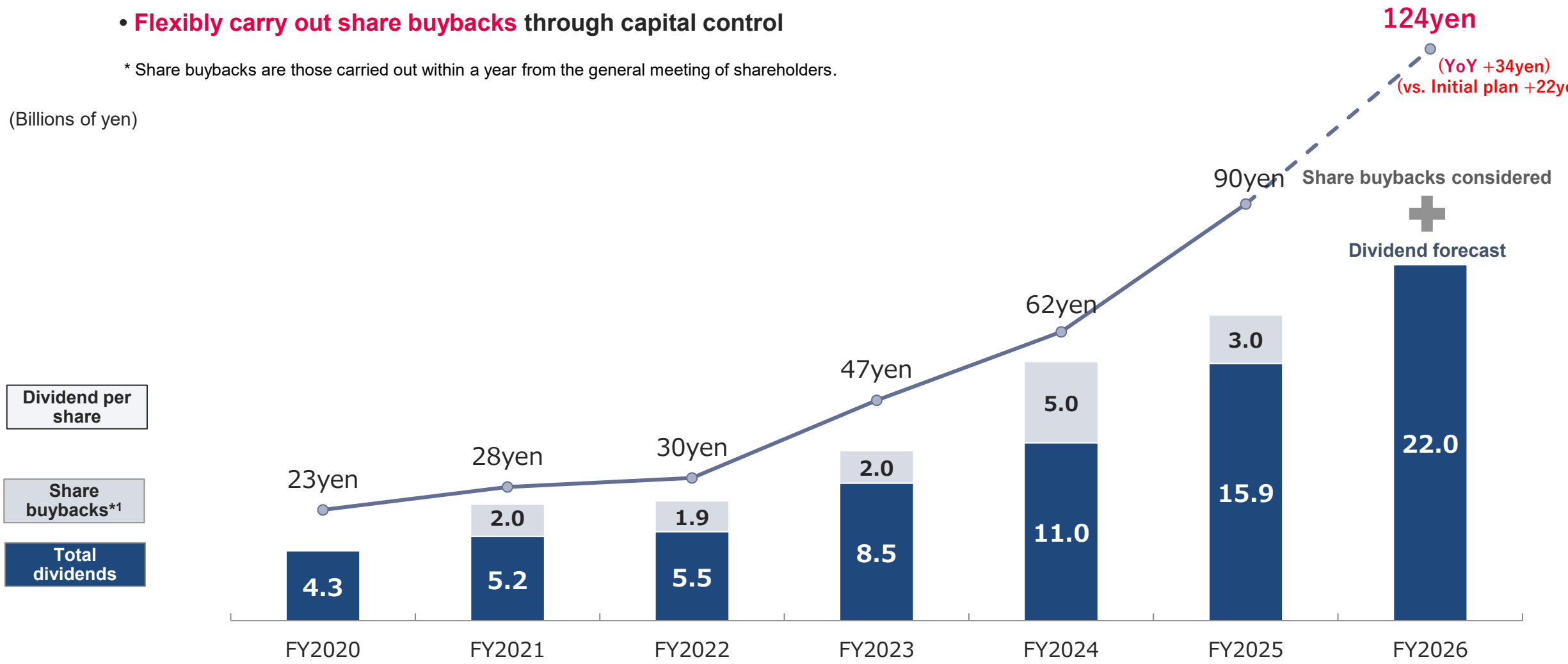
*Forecast published on May 1, 2026

Consolidated for the Chugin Financial Group (Billions of yen)	FY2025 Results	FY2026 Forecasts	YoY	vs. Initial plan*
Consolidated ordinary profit	56.0	**80.0**	24.0	15.0
Profit attributable to owners of parent	39.7	**55.0**	15.3	10.0
<Reference: Non-consolidated for The Chugoku Bank>				
Core business gross profit	120.3	151.1	30.8	18.0
Expenses (-)	61.8	68.4	6.6	0.0
Core business net profit	58.4	82.6	24.2	18.0
Of which, credit cost (-)	6.1	5.0	(1.1)	(2.5)
Of which, profits and losses related to securities	(3.5)	(7.6)	(4.1)	(7.6)
Ordinary profit	51.5	74.8	23.3	13.8
Net income	36.9	51.8	14.9	9.5

Shareholder Return

[FY2026] • **Aiming for a dividend payout ratio of around 40%, increase dividends through profit growth**
• **Flexibly carry out share buybacks through capital control**

* Share buybacks are those carried out within a year from the general meeting of shareholders.



	FY2020	FY2021	FY2022	FY2023	FY2024	FY2025	FY2026
Dividend payout ratio	29.8%	28.4%	26.9%	40.0%	40.4%	40.2%	Approx. 40%
Shareholder return ratio	29.8%	39.2%	36.4%	49.3%	58.6%	47.8%	Not yet determined

On a Chugoku Bank-consolidated basis since FY2020 On a Chugin Financial Group-consolidated basis since FY2022

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

[CONTENTS]

Financial Figures for the Six Months Ended September 30, 2026

1.Profit and Loss	Consolidated/Non-consolidated
2.Banking income	Non-consolidated
3.Gains or Losses of Securities	Non-consolidated
4.Interest Margin	Non-consolidated
5.Unrealized Gains/Losses of Securities	Consolidated/Non-consolidated

★The capital ratio as of the end of September 2026(International Standard) is currently being calculated and will be announced once it is finalized.

Our challenges build our future.

Chugin Financial Group, Inc.

1.Profit and Loss

[Consolidated financial results for the Chugin Financial Group] (Millions of yen)

	No	For the six months ended Sep. 30, 2026	YoY (amount)	For the six months ended Sep. 30, 2025
Ordinary income	1	203,969	89,454	114,515
Consolidated gross profit *(4+5+6)*	2	41,173	(14,754)	55,927
(excluding profits and losses related to bonds) *(2-7)*	3	82,109	21,932	60,177
Net interest income	4	61,481	18,146	43,335
Net fee income	5	11,771	767	11,004
Net other operating profits	6	(32,079)	(33,666)	1,587
Profits and losses related to bonds	7	(40,936)	(36,686)	(4,250)
(excluding profits and losses related to bonds)	8	8,856	3,018	5,838
Expenses (-)	9	34,236	1,916	32,320
Credit cost (-)	10	2,531	(1,050)	3,581
Provision of general allowance for loan losses	11	(1,987)	(3,664)	1,677
Provision of specific allowance for loan losses	12	4,519	2,618	1,901
Loss on sale of loans	13	0	(3)	3
Recoveries of written off claims	14	68	68	0
Profits and losses related to equity	15	36,854	32,621	4,233
Other	16	2,026	1,084	942
Ordinary profit *(2-9-10+14+15+16)*	17	43,354	18,153	25,201
Extraordinary gains	18	26	26	0
Extraordinary losses (-)	19	122	(138)	260
Impairment loss (-)	20	26	2	24
Profit before income taxes *(17+18-19)*	21	43,259	18,318	24,941
Income taxes - current (-)	22	12,390	4,492	7,898
Income taxes - deferred (-)	23	1,113	1,438	(325)
Profit *(21-22-23)*	24	29,754	12,386	17,368
Profit attributable to non-controlling interests	25	-	-	-
Profit attributable to owners of parent *(24-25)*	26	29,754	12,386	17,368
Profit *(24)*	27	29,754	12,386	17,368
Other comprehensive income	28	24,162	(18,718)	42,880
Valuation difference on available-for-sale securities	29	9,007	(21,753)	30,760
Deferred gains or losses on hedges	30	15,638	3,986	11,652
Remeasurements of defined benefit plans, net of tax	31	(484)	(952)	468
Comprehensive income *(27+28)*	32	53,917	(6,331)	60,248
Comprehensive income attributable to owners of parent	33	53,917	(6,331)	60,248
Comprehensive income attributable to non-controlling interests	34	-	-	-

(Number of consolidated companies)	As of Sep. 30, 2026	As of Mar. 31, 2026
Number of consolidated subsidiaries	14	14
Number of companies accounted for by the equity method	0	0

[Non-consolidated for The Chugoku Bank] (Millions of yen)

	No	For the six months ended Sep. 30, 2026	YoY (amount)	For the six months ended Sep. 30, 2025
Ordinary income	1	187,619	83,199	104,420
Gross profit *(4+5+6)*	2	35,795	(16,414)	52,209
Core business gross profit *(2-7)*	3	76,731	20,272	56,459
Net interest income	4	62,150	18,065	44,085
Net fee income	5	12,858	1,159	11,699
Net other operating profits	6	(39,213)	(35,638)	(3,575)
Profits and losses related to bonds	7	(40,936)	(36,686)	(4,250)
(excluding profits and losses related to bonds)	8	1,722	1,048	674
Expenses (-)	9	32,978	2,846	30,132
Personnel expenses	10	16,302	1,376	14,926
Property expenses	11	14,413	1,209	13,204
Taxes	12	2,262	261	2,001
Net profit before general allowance for loan losses *(2-9)*	13	2,817	(19,259)	22,076
Core business net profit *(3-9)*	14	43,753	17,426	26,327
Excl. gains and losses on cancellation of investment trusts	15	39,523	12,067	27,456
(1) Provision of general allowance for loan losses	16	(2,082)	(3,853)	1,771
Banking income *(13-16)*	17	4,899	(15,406)	20,305
Profits and losses related to bonds	18	(40,936)	(36,686)	(4,250)
Extraordinary income and expenses *(23+24+25-20)*	19	35,416	32,225	3,191
(2) Disposal of non-performing loans (-)	20	4,387	2,759	1,628
Provision of specific allowance for loan losses	21	4,387	2,759	1,628
(Allowance for loan losses (1) + (2)) (-)	22	2,305	(1,094)	3,399
Recoveries of written off claims	23	68	68	-
Profits and losses related to equity	24	36,853	32,621	4,232
Other	25	2,881	2,294	587
Ordinary profit *(17+19)*	26	40,315	16,818	23,497
Extraordinary gains	27	26	26	-
Extraordinary losses (-)	28	122	(138)	260
Impairment loss	29	26	2	24
Profit before income taxes *(26+27-28)*	30	40,219	16,983	23,236
Income taxes - current (-)	31	11,269	4,196	7,073
Income taxes - deferred (-)	32	984	1,339	(355)
Profit *(30-31-32)*	33	27,965	11,446	16,519

Credit cost (- is reversal) *(16+20-23)*	34	2,236	(1,163)	3,399

2.Banking income [Non-consolidated] (Millions of yen)

	For the six months ended Sep. 30, 2026	YoY (amount)	For the six months ended Sep. 30, 2025
Banking income	4,899	(15,406)	20,305
Per employee (thousand yen)	1,801	(5,772)	7,573
Core business net profit before general allowance for loan losses	43,753	17,426	26,327
Per employee (thousand yen)	16,085	6,266	9,819
Net profit before general allowance for loan losses	2,817	(19,259)	22,076
Per employee (thousand yen)	1,035	(7,199)	8,234

3.Gains or Losses of Securities [Non-consolidated] (Millions of yen)

	For the six months ended Sep. 30, 2026	YoY (amount)	For the six months ended Sep. 30, 2025
Bond-related gains/losses	(40,936)	(36,686)	(4,250)
Gains on sales of bonds	26,704	25,230	1,474
Gains on redemption of bonds	8	8	-
Losses on sales of bonds	67,648	61,972	5,676
Losses on devaluation of bonds	-	(48)	48
Equity-related gains/losses	36,853	32,621	4,232
Gains on sales of stocks and other securities	37,752	31,720	6,032
Losses on sales of stocks and other securities	897	(838)	1,735
Losses on devaluation of stocks and other securities	1	(64)	65

4.Interest Margin [Non-consolidated] (%)

Total for all branches	For the six months ended Sep. 30, 2026	YoY (amount)	For the six months ended Sep. 30, 2025
(1) Interest-bearing asset yield	1.87	0.39	1.48
Loan yield	1.78	0.20	1.58
Securities yield	2.41	0.68	1.73
(2) Fundraising expense	1.41	0.12	1.29
Deposit yield	0.46	0.10	0.36
Total net interest income (1)-(2)	0.46	0.27	0.19

5.Unrealized Gains/Losses of securities

[Consolidated] (Billions of yen)

	As of Sep. 30, 2026					As of Mar. 31, 2026			
	Book value	Unrealized gains/losses of securities	YoY	Gains	Losses	Book value	Unrealized gains/losses of securities	Gains	Losses
Held-to-maturity securities	119.7	(8.6)	(3.3)	-	8.6	119.7	(5.3)	-	5.3
Available-for-sale securities	2,852.4	10.4	13.2	240.3	229.8	2,948.5	(2.8)	216.0	218.8
Equity securities	236.4	133.2	5.9	135.5	2.3	238.2	127.3	130.1	2.7
Debt securities	1,847.9	(191.8)	0.6	0.4	192.3	1,892.7	(192.4)	0.1	192.6
Other	768.0	69.1	6.8	104.3	35.2	817.5	62.3	85.7	23.4
Total	2,972.2	1.8	9.9	240.3	238.4	3,068.2	(8.1)	216.0	224.1
Asset swap		107.4	21.9				85.5		

(Notes)

1. Beneficiary interests in trusts included in "Securities" and "Monetary claims bought" are recorded as those with market value.
2. "Stocks of subsidiaries and affiliates" have no market value.

[Non-consolidated] (Billions of yen)

	As of Sep. 30, 2026					As of Mar. 31, 2026			
	Book value	Unrealized gains/losses of securities	YoY	Gains	Losses	Book value	Unrealized gains/losses of securities	Gains	Losses
Held-to-maturity securities	119.7	(8.6)	(3.3)	-	8.6	119.7	(5.3)	-	5.3
Available-for-sale securities	2,843.4	1.9	9.9	231.8	229.8	2,942.7	(8.0)	210.8	218.8
Equity securities	228.1	125.3	2.8	127.6	2.3	233.0	122.5	125.3	2.7
Debt securities	1,847.9	(191.8)	0.6	0.4	192.3	1,892.7	(192.4)	0.1	192.6
Other	767.2	68.5	6.6	103.7	35.2	816.9	61.9	85.3	23.4
Total	2,963.1	(6.6)	6.7	231.8	238.4	3,062.4	(13.3)	210.8	224.1
Asset swap		107.4	21.9				85.5		

(Notes)

1. Beneficiary interests in trusts included in "Securities" and "Monetary claims bought" are recorded as those with market value.
2. "Stocks of subsidiaries and affiliates" have no market value.