Note: 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.

November 9, 2026

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

Company name: Juroku Financial Group, Inc.
Listing: Tokyo Stock Exchange (Prime), Nagoya Stock Exchange (Premier)
Securities code: 7380
URL: https://www.16fg.co.jp
Representative: Naoki Ikeda, President and Representative Director, Group CEO
Inquiries: Naoshi Okimoto, Director and Executive Officer, Group CFO, General Manager of Group Corporate Planning Division
Telephone: +81-58-207-0016

Scheduled date to file semi-annual securities report: November 24, 2026
Scheduled date to commence dividend payments: December 1, 2026
Trading accounts: None
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: Yes (For Institutional Investors and Analysts)

(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	82,656	8.2	25,134	49.4	17,197	50.7
September 30, 2025	76,344	19.4	16,816	5.5	11,411	9.7

Note: Comprehensive income For the six months ended September 30, 2026: ¥ 49,413 million [35.2%]
For the six months ended September 30, 2025: ¥ 36,535 million [-%]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2026	97.09	-
September 30, 2025	63.58	-

Note :
Effective April 1, 2026, Juroku Financial Group, Inc. (hereinafter "16FG") executed a 5-for-1 share split. Basic earnings per share has been calculated as if the split had occurred at the beginning of the previous fiscal year.

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	7,559,201	517,716	6.7
March 31, 2026	7,526,018	473,276	6.2

Reference: Equity
As of September 30, 2026: ¥ 512,847 million
As of March 31, 2026: ¥ 468,463 million

Note :
Equity-to-asset ratio = (Total net assets - Non-controlling interests) / Total assets
The ratio above is not based on the regulation of Capital Adequacy Ratio.

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	-	100.00	-	140.00	240.00
Fiscal year ending March 31, 2027	-	30.00			
Fiscal year ending March 31, 2027 (Forecast)			-	28.00	58.00

Notes:

(1) Revisions to the forecast of cash dividends most recently announced: None

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

Ordinary dividend 25.00 yen

Commemorative dividend (5th anniversary) 5.00 yen

(3) A 5-for-1 split of 16FG's common shares became effective on April 1, 2026. However, the actual dividend per share for the fiscal year ended March 31, 2026 is presented on a pre-split basis.

On a post-split basis, the actual dividend per share for the fiscal year ended March 31, 2026 would be ¥20.00 for the second quarter-end, ¥28.00 for the fiscal year-end, and ¥48.00 for the total.

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 profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Full year	44,000	2.8	30,000	9.5	169.39

Note: Revisions to the financial result forecast most recently announced: None

*** Notes**

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

(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	189,620,670 shares
As of March 31, 2026	189,620,670 shares

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

As of September 30, 2026	12,486,444 shares
As of March 31, 2026	12,515,540 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2026	177,116,934 shares
Six months ended September 30, 2025	179,462,989 shares

Note :

Effective April 1, 2026, 16FG executed a 5-for-1 share split.

The total number of issued shares at the end of the period (including treasury shares), the number of treasury shares at the end of the period, and the average number of shares outstanding during the period have been calculated as if the split had occurred at the beginning of the previous fiscal year.

* 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

16FG falls under the category of a Specified Business Company (a company that engages in the business set forth in Article 18, Paragraph 2 of the Cabinet Office Order on Disclosure of Corporate Affairs, etc.) and, accordingly, prepares Type II interim consolidated financial statements for interim accounting periods.

Descriptions of business projections and other forward-looking statements provided in this document are based on information currently available to the Company and some assumptions considered to be rational. Actual business performance and other factors could differ significantly due to a variety of factors.

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1. Overview of Operating Results, etc. for Semi-annual Consolidated Accounting Period

(1) Overview of Consolidated Operating Results

With regard to the consolidated operating results for the semi-annual consolidated accounting period under review, ordinary income increased by ¥6,312 million year on year to ¥82,656 million. Ordinary expenses decreased by ¥2,007 million year on year to ¥57,521 million. As a result, ordinary profit increased by ¥8,318 million year on year to ¥25,134 million, and profit attributable to owners of parent increased by ¥5,786 million year on year to ¥17,197 million.

(2) Overview of Consolidated Financial Position

With regard to our consolidated financial position at the end of the semi-annual consolidated accounting period under review, total assets increased by ¥33,183 million compared to the end of the previous fiscal year to ¥7,559,201 million, and total liabilities decreased by ¥11,256 million compared to the end of the previous fiscal year to ¥7,041,485 million. In addition, total net assets increased by ¥44,439 million compared to the end of the previous fiscal year to ¥517,716 million.

For major account balances, deposits, etc. (including negotiable certificates of deposit) increased by ¥17,719 million compared to the end of the previous fiscal year to ¥6,399,189 million. Loans increased by ¥84,310 million compared to the end of the previous fiscal year to ¥5,160,516 million. Securities increased by ¥117,321 million compared to the end of the previous fiscal year to ¥1,229,872 million.

2. Semi-annual Consolidated Financial Statements and Primary Notes

(1) Semi-annual Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	1,099,800	917,600
Trading securities	1,207	67
Money held in trust	13,030	12,974
Securities	1,112,551	1,229,872
Loans and bills discounted	5,076,206	5,160,516
Foreign exchanges	6,677	5,739
Lease receivables and investments in leases	57,936	57,160
Other assets	64,590	66,733
Tangible fixed assets	68,891	84,555
Intangible fixed assets	7,665	7,757
Retirement benefit asset	26,962	27,384
Deferred tax assets	554	555
Customers' liabilities for acceptances and guarantees	12,122	11,618
Allowance for loan losses	(22,180)	(23,336)
Total assets	7,526,018	7,559,201
Liabilities		
Deposits	6,378,470	6,388,189
Negotiable certificates of deposit	3,000	11,000
Securities sold under repurchase agreements	75,741	72,587
Cash collateral received for securities lent	46,539	108,557
Borrowed money	431,468	323,162
Foreign exchanges	677	439
Borrowed money from trust account	217	208
Other liabilities	67,300	74,066
Provision for bonuses	1,330	1,323
Retirement benefit liability	4,493	4,175
Provision for reimbursement of deposits	121	56
Provision for contingent loss	730	782
Reserves under special laws	29	29
Deferred tax liabilities	24,286	39,089
Deferred tax liabilities for land revaluation	6,211	6,197
Acceptances and guarantees	12,122	11,618
Total liabilities	7,052,741	7,041,485

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Net assets		
Share capital	36,000	36,000
Capital surplus	61,013	61,058
Retained earnings	302,532	314,801
Treasury shares	(9,250)	(9,230)
Total shareholders' equity	390,295	402,629
Valuation difference on available-for-sale securities	55,521	86,168
Deferred gains or losses on hedges	990	2,982
Revaluation reserve for land	11,468	11,437
Remeasurements of defined benefit plans	10,187	9,629
Total accumulated other comprehensive income	78,167	110,218
Non-controlling interests	4,813	4,868
Total net assets	473,276	517,716
Total liabilities and net assets	7,526,018	7,559,201

(2) Semi-annual Consolidated Statements of Income and Consolidated Statements of 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	76,344	82,656
Interest income	37,932	48,520
Interest on loans and discounts	25,757	32,908
Interest and dividends on securities	9,303	11,404
Trust fees	0	0
Fees and commissions	13,096	13,827
Other ordinary income	15,080	15,505
Other income	10,235	4,801
Ordinary expenses	59,528	57,521
Interest expenses	7,837	12,213
Interest on deposits	5,215	9,902
Fees and commissions payments	3,535	3,286
Other ordinary expenses	23,969	17,256
General and administrative expenses	23,386	22,438
Other expenses	798	2,326
Ordinary profit	16,816	25,134
Extraordinary income	0	9
Gain on disposal of non-current assets	0	9
Extraordinary losses	791	39
Loss on disposal of non-current assets	17	7
Impairment losses	770	32
Provision of reserve for financial instruments transaction liabilities	3	-
Profit before income taxes	16,025	25,104
Income taxes - current	4,283	7,314
Income taxes - deferred	124	458
Total income taxes	4,407	7,772
Profit	11,617	17,332
Profit attributable to non-controlling interests	205	134
Profit attributable to owners of parent	11,411	17,197

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	11,617	17,332
Other comprehensive income	24,918	32,081
Valuation difference on available-for-sale securities	24,952	30,647
Deferred gains or losses on hedges	97	1,991
Remeasurements of defined benefit plans, net of tax	(131)	(557)
Comprehensive income	36,535	49,413
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	36,329	49,278
Comprehensive income attributable to non-controlling interests	205	134

(3) 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	36,000	60,989	281,528	(6,281)	372,236
Changes during period					
Dividends of surplus			(3,588)		(3,588)
Profit attributable to owners of parent			11,411		11,411
Purchase of treasury shares				(3)	(3)
Disposal of treasury shares		24		43	67
Reversal of revaluation reserve for land			454		454
Net changes in items other than shareholders' equity					
Total changes during period	-	24	8,277	39	8,340
Balance at end of period	36,000	61,013	289,806	(6,241)	380,577

	Accumulated other comprehensive income					Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	28,245	379	12,270	5,996	46,891	4,421	423,550
Changes during period							
Dividends of surplus							(3,588)
Profit attributable to owners of parent							11,411
Purchase of treasury shares							(3)
Disposal of treasury shares							67
Reversal of revaluation reserve for land							454
Net changes in items other than shareholders' equity	24,952	97	(454)	(131)	24,463	205	24,669
Total changes during period	24,952	97	(454)	(131)	24,463	205	33,010
Balance at end of period	53,198	476	11,816	5,865	71,355	4,627	456,560

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	36,000	61,013	302,532	(9,250)	390,295
Changes during period					
Dividends of surplus			(4,958)		(4,958)
Profit attributable to owners of parent			17,197		17,197
Purchase of treasury shares				(1)	(1)
Disposal of treasury shares		44		22	66
Reversal of revaluation reserve for land			30		30
Net changes in items other than shareholders' equity					
Total changes during period	-	44	12,269	20	12,334
Balance at end of period	36,000	61,058	314,801	(9,230)	402,629

	Accumulated other comprehensive income					Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	55,521	990	11,468	10,187	78,167	4,813	473,276
Changes during period							
Dividends of surplus							(4,958)
Profit attributable to owners of parent							17,197
Purchase of treasury shares							(1)
Disposal of treasury shares							66
Reversal of revaluation reserve for land							30
Net changes in items other than shareholders' equity	30,647	1,991	(30)	(557)	32,050	54	32,105
Total changes during period	30,647	1,991	(30)	(557)	32,050	54	44,439
Balance at end of period	86,168	2,982	11,437	9,629	110,218	4,868	517,716

(4) Notes to Semi-annual Consolidated Financial Statements

(Notes on Going Concern Assumption)

Not applicable.

3. Financial Results Materials for the Six Months Ended September 30, 2026

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“16FG” : Consolidated figures of Juroku Financial Group, Inc. and consolidated subsidiaries
“16BK” : Non-consolidated figures of The Juroku Bank, Ltd.
“Succession” : NOBUNAGA Succession Inc.
“16TT” : Juroku Tokai Tokyo Securities Co., Ltd.

I Financial Highlights for the Six Months Ended September 30, 2026
～16FG Financial Results～

Ordinary profit reached a record high for an interim period.

- Core gross operating profit [1] increased by ¥8,156 million from the same period last year to ¥49,876 million, due to an increase in net interest income [2] and other factors.
- Core net operating profit [6] increased by ¥8,380 million (up 46.1%) from the same period last year to ¥26,536 million, due to an increase in core gross operating profit and other factors.
- Ordinary profit [12] increased by ¥8,318 million from the same period last year to a record high of ¥25,134 million for an interim period, due to an increase in core net operating profit and other factors.
- As a result, profit attributable to owners of parent [18] increased by ¥5,786 million (up 50.7%) from the same period last year to ¥17,197 million, and exceeded the business forecast.

Status of Profit and Loss【16FG】 (Millions of yen)

No.		Six months ended September 30, 2025	Six months ended September 30, 2026	Compared to six months ended September 30, 2025	Reference: Performance forecast for the six months ending September 30, 2026
1	Core gross operating profit [2+3+4]	41,720	49,876	8,156	
2	Net interest income	30,100	36,318	6,218	
3	Profits from fees and commissions	9,561	10,541	980	
4	Other operating profit (excluding profit/loss on JGBs and other debt securities)	2,058	3,017	959	
5	Expenses	23,563	23,340	(223)	
6	Core net operating profit [1−5]	18,156	26,536	8,380	
7	Profit/loss on JGBs and other debt securities	(10,947)	(4,768)	6,179	
8	Net business profit [6+7]	7,208	21,768	14,560	
9	Credit-related costs	542	2,310	1,768	
10	Profit/loss on equities	9,727	4,503	(5,224)	
11	Other	422	1,173	751	
12	Ordinary profit [8−9+10+11]	16,816	25,134	8,318	21,000
13	Extraordinary profit/loss	(791)	(30)	761	
14	Profit before income taxes [12+13]	16,025	25,104	9,079	
15	Total income taxes	4,407	7,772	3,365	
16	Profit [14−15]	11,617	17,332	5,715	
17	Profit attributable to non-controlling interests	205	134	(71)	
18	Profit attributable to owners of parent [16−17]	11,411	17,197	5,786	14,500
19	Adjusted OHR(%)	56.48	46.79	(9.69)	

※ Adjusted OHR ＝ Expenses ÷ Core gross operating profit × 100

I Financial Highlights for the Six Months Ended September 30, 2026
～16BK Financial Results～

Ordinary profit reached a record high for an interim period.

- Core gross operating profit [1] increased by ¥8,637 million from the same period last year to ¥45,013 million, due to increases in net interest income [2], profits from fees and commissions [3] and other factors.
- Core net operating profit [9] increased by ¥8,834 million (up 55.2%) from the same period last year to ¥24,837 million, due to an increase in core gross operating profit and other factors.
- As a result, ordinary profit [16] increased by ¥8,786 million, from the same period last year to a record high of ¥23,756 million for an interim period, and profit [20] increased by ¥6,094 million, from the same period last year to ¥16,554 million.

Status of Profit and Loss【16BK】 (Millions of yen)

No.		Six months ended September 30, 2025	Six months ended September 30, 2026	Compared to six months ended September 30, 2025	Reference: Performance forecast for the six months ending September 30, 2026
1	Core gross operating profit [2+3+4]	36,376	45,013	8,637	
2	Net interest income	30,338	36,910	6,572	
3	Profits from fees and commissions	6,096	7,240	1,144	
4	Other operating profit (excluding profit/loss on JGBs and other debt securities)	(58)	862	920	
5	Expenses	20,373	20,176	(197)	
6	Personnel expenses	9,355	9,090	(265)	
7	Non-personnel expenses	9,606	9,517	(89)	
8	Taxes	1,410	1,568	158	
9	Core net operating profit [1－5]	16,003	24,837	8,834	
10	Core net operating profit (excluding profit/loss on the redemption of investment trusts)	15,761	24,844	9,083	
11	Profit/loss on JGBs and other debt securities	(10,947)	(4,843)	6,104	
12	Net business profit [9+11]	5,055	19,993	14,938	
13	Credit-related costs	293	1,961	1,668	
14	Profit/loss on equities	9,727	4,503	(5,224)	
15	Other	486	1,231	745	
16	Ordinary profit	14,970	23,756	8,786	19,500
17	Extraordinary profit/loss	(782)	(30)	752	
18	Profit before income taxes [16+17]	14,187	23,726	9,539	
19	Total income taxes	3,727	7,172	3,445	
20	Profit [18－19]	10,460	16,554	6,094	13,800
21	Adjusted OHR(%)	56.00	44.82	(11.18)	
22	Profit from customer services	7,627	13,199	5,572	

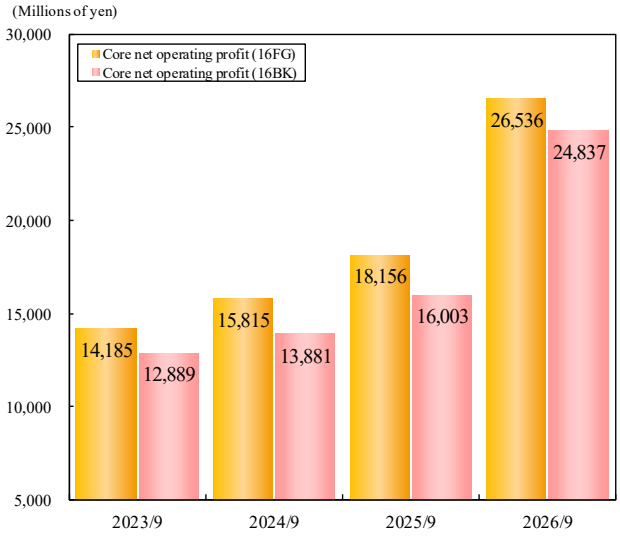
※ Adjusted OHR ＝ Expenses ÷ Core gross operating profit × 100
※ Profit from customer services ＝ (Average loan balance × Loan to deposit spread × Number of days in the term ÷ 365 days)
＋ Profits from fees and commissions － General and administrative expenses

I Financial Highlights for the Six Months Ended September 30, 2026
～Profitability～

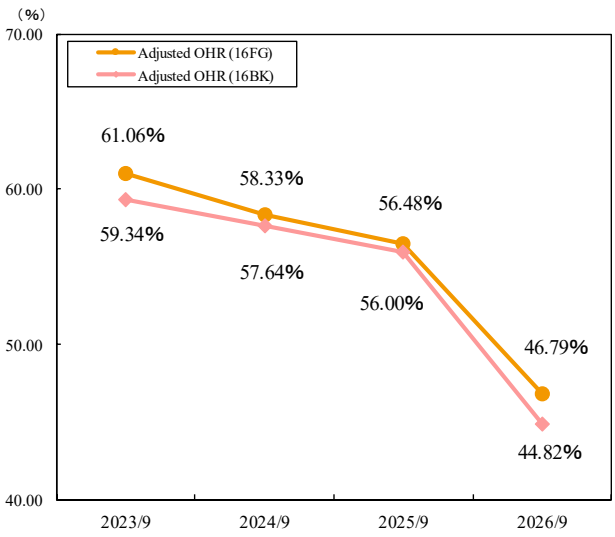
➢Core net operating profit, an indicator of the Group's core profitability, reached record highs for an interim period at both 16FG and 16BK.

➢Adjusted OHR was 46.79% for 16FG and 44.82% for 16BK.

◆Trends in Core Net Operating profit



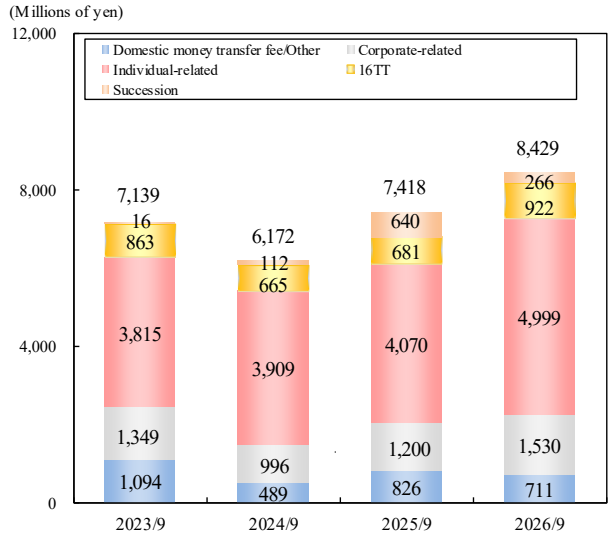
◆Trends in Adjusted OHR



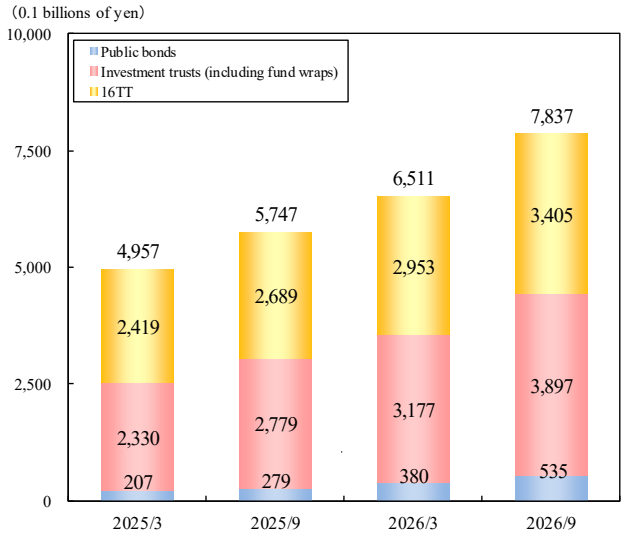
➢Profits from fees and commissions for the total of three companies (16BK, 16TT, and Succession) increased by ¥1,011 million compared to the same period last year.

➢The balance of individual assets in custody (including 16TT) increased, driven primarily by investment trusts and fund wraps.

◆Trends in Profits from Fees and Commissions



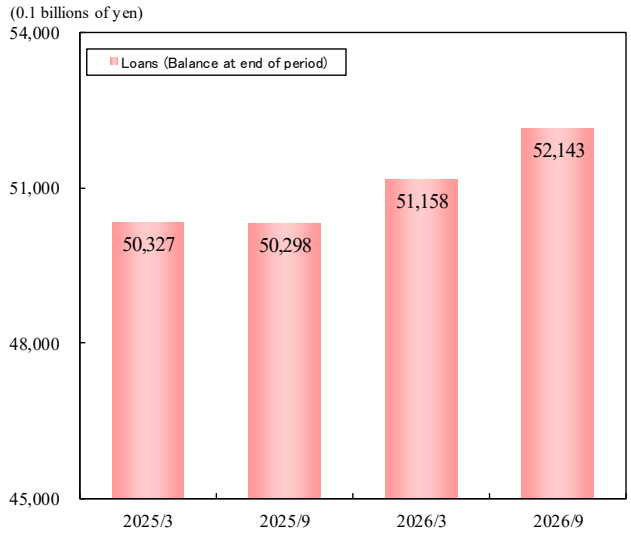
◆Trends in Balance of Individual Assets in Custody
(Excluding Deposits, Personal Pension Insurance, etc.)



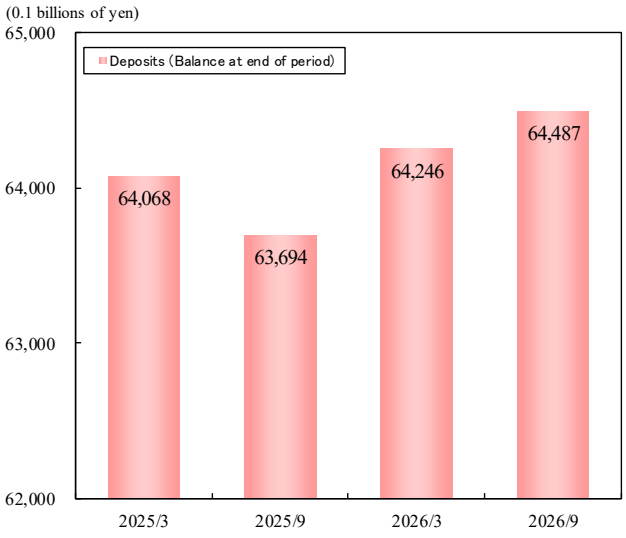
I Financial Highlights for the Six Months Ended September 30, 2026
～Growth, and Group Management～

➢Loans (balance at end of period) increased by ¥98.5 billion compared to the end of March 2026 to ¥5,214.3 billion, and deposits (balance at end of period) increased by ¥24.1 billion compared to the end of March 2026 to ¥6,448.7 billion.

◆Status of Loans【16BK】



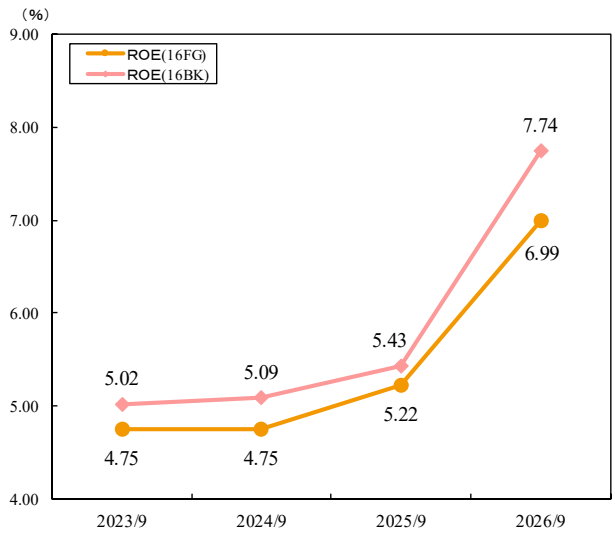
◆Status of Deposits【16BK】



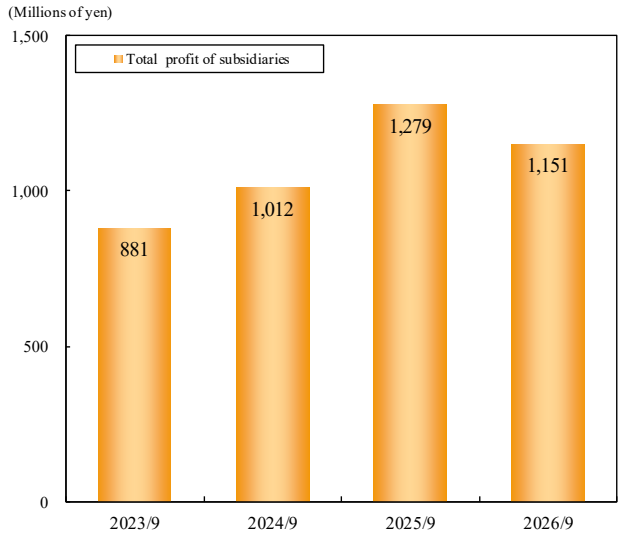
➢16FG's ROE increased by 1.77 points compared to the end of September 2025 to 6.99%.

➢Profit of consolidated subsidiaries excluding 16BK is tracking steadily.

◆Trends in ROE



◆Total Profit of Subsidiaries (excluding 16BK)



II Overview of Financial Results for the Six Months Ended September 30, 2026

1. Status of Profit and Loss

【16FG】

(Millions of yen)

		Six months ended September 30, 2025	Six months ended September 30, 2026	Compared to six months ended September 30, 2025
Ordinary income	1	76,344	82,656	6,312
Gross operating profit	2	30,772	45,108	14,336
Net interest income	3	30,100	36,318	6,218
Profits from fees and commissions	4	9,561	10,541	980
Other operating profit	5	(8,889)	(1,751)	7,138
Expenses	6	23,563	23,340	(223)
Net business profit	7	7,208	21,768	14,560
Credit-related costs ((1)+(2)−(3)−(4))	8	542	2,310	1,768
(1) Net transfer to general allowance for loan losses	9	(451)	206	657
(2) Disposal of non-performing loans	10	997	2,104	1,107
Write-off of loans	11	0	7	7
Transfer to individual allowance for loan losses	12	745	1,831	1,086
Loss on bulk sale	13	10	62	52
Transfer to contingent loss	14	240	202	(38)
Other	15	−	−	−
(3) Provision of allowance for loan losses	16	−	−	−
Reversal of general allowance for loan losses	17	−	−	−
Reversal of individual allowance for loan losses	18	−	−	−
(4) Recoveries of written off receivables	19	3	0	(3)
Profit/loss on equities	20	9,727	4,503	(5,224)
Profit/loss on investments based on equity method	21	−	−	−
Other	22	422	1,173	751
Ordinary profit	23	16,816	25,134	8,318
Extraordinary profit/loss	24	(791)	(30)	761
Profit/loss on disposal of non-current assets	25	(17)	1	18
Impairment losses	26	770	32	(738)
Provision of reserve for financial instruments transaction liabilities	27	3	−	(3)
Profit before income taxes	28	16,025	25,104	9,079
Income taxes - current	29	4,283	7,314	3,031
Income taxes - deferred	30	124	458	334
Total income taxes	31	4,407	7,772	3,365
Profit	32	11,617	17,332	5,715
Profit attributable to non-controlling interests	33	205	134	(71)
Profit attributable to owners of parent	34	11,411	17,197	5,786

(Number of Subsidiaries Subject to Consolidation)

(Companies)

Number of consolidated subsidiaries	11	12	1
Number of equity method affiliates	0	0	−

【16BK】

(Millions of yen)

		Six months ended September 30, 2025	Six months ended September 30, 2026	Compared to six months ended September 30, 2025
Ordinary income	1	58,329	66,029	7,700
Gross operating profit	2	25,428	40,170	14,742
(Core gross operating profit)	3	36,376	45,013	8,637
Domestic gross operating profit	4	24,167	38,060	13,893
(Core gross operating profit)	5	35,114	42,904	7,790
Net interest income	6	29,093	35,707	6,614
Profits from fees and commissions	7	6,046	7,197	1,151
Other operating profit	8	(10,973)	(4,844)	6,129
(Of which, profit/loss on JGBs and other debt securities)	9	(10,947)	(4,843)	6,104
International gross operating profit	10	1,261	2,109	848
(Core gross operating profit)	11	1,261	2,109	848
Net interest income	12	1,244	1,202	(42)
Profits from fees and commissions	13	50	43	(7)
Other operating profit	14	(33)	863	896
(Of which, profit/loss on JGBs and other debt securities)	15	－	－	－
Expenses (excluding non-recurrent expenses)	16	20,373	20,176	(197)
Personnel expenses	17	9,355	9,090	(265)
Non-personnel expenses	18	9,606	9,517	(89)
Taxes	19	1,410	1,568	158
Net business profit	20	5,055	19,993	14,938
Core net operating profit	21	16,003	24,837	8,834
Core net operating profit (excluding profit/loss on the redemption of investment trusts)	22	15,761	24,844	9,083
(1) Net transfer to general allowance for loan losses	23	(470)	160	630
Net operating profit	24	5,526	19,833	14,307
Of which, profit/loss on JGBs and other debt securities (5 accounts balance)	25	(10,947)	(4,843)	6,104
Gain on sale of bonds	26	68	99	31
Gain on redemption of bonds	27	－	19	19
Loss on sale of bonds	28	10,724	4,658	(6,066)
Loss on redemption of bonds	29	116	227	111
Loss on devaluation of bonds	30	175	77	(98)
Non-recurrent profit/loss	31	9,450	3,934	(5,516)
(2) Disposal of non-performing loans	32	763	1,800	1,037
Write-off of loans	33	－	－	－
Transfer to individual allowance for loan losses	34	515	1,535	1,020
Loss on bulk sale	35	7	62	55
Transfer to contingent loss	36	240	202	(38)
Other	37	－	－	－
(3) Provision of allowance for loan losses	38	－	－	－
Reversal of general allowance for loan losses	39	－	－	－
Reversal of individual allowance for loan losses	40	－	－	－
(4) Recoveries of written off receivables	41	－	－	－
(Credit-related costs (1)＋(2)－(3)－(4))	42	293	1,961	1,668
Profit/loss on equities	43	9,727	4,503	(5,224)
Gain on sale of equity securities	44	9,960	4,516	(5,444)
Loss on sale of equity securities	45	232	3	(229)
Loss on devaluation of equity securities	46	0	9	9
Other	47	486	1,231	745
Ordinary profit	48	14,970	23,756	8,786
Extraordinary profit/loss	49	(782)	(30)	752
Profit/loss on disposal of non-current assets	50	(12)	1	13
Gain on disposal of non-current assets	51	5	9	4
Loss on disposal of non-current assets	52	17	7	(10)
Impairment losses	53	770	32	(738)
Profit before income taxes	54	14,187	23,726	9,539
Income taxes - current	55	3,610	6,704	3,094
Income taxes - deferred	56	116	467	351
Total income taxes	57	3,727	7,172	3,445
Profit	58	10,460	16,554	6,094

2. Net Operating Profit【16BK】

(Millions of yen)

	Six months ended September 30, 2025	Six months ended September 30, 2026	Compared to six months ended September 30, 2025
(1) Net business profit	5,055	19,993	14,938
Per employee (Thousands of yen)	2,912	11,563	8,651
(2) Core net operating profit	16,003	24,837	8,834
Per employee (Thousands of yen)	9,218	14,365	5,147
(3)Net operating profit	5,526	19,833	14,307
Per employee (Thousands of yen)	3,183	11,470	8,287

3. Interest Margin【16BK】

(%)

		Six months ended September 30, 2025	Six months ended September 30, 2026	Compared to six months ended September 30, 2025
(1) Fund management yield	(A)	1.04	1.36	0.32
Loans yield	(B)	1.02	1.28	0.26
Securities yield		1.55	2.11	0.56
(2) Funding cost	(C)	0.79	0.92	0.13
Deposits cost	(D)	0.79	0.92	0.13
Deposits yield		0.16	0.30	0.14
Expense ratio		0.63	0.62	(0.01)
(3) Interest margin between deposits and loans	(B) − (D)	0.23	0.36	0.13
(4) Net interest margin	(A) − (C)	0.25	0.44	0.19

(Reference) Of which, Domestic Business Departments

(%)

		Six months ended September 30, 2025	Six months ended September 30, 2026	Compared to six months ended September 30, 2025
(1) Fund management yield	(A)	0.97	1.31	0.34
Loans yield	(B)	1.02	1.28	0.26
Securities yield		1.25	1.85	0.60
(2) Funding cost	(C)	0.74	0.88	0.14
Deposits cost	(D)	0.78	0.92	0.14
Deposits yield		0.16	0.30	0.14
Expense ratio		0.62	0.61	(0.01)
(3) Interest margin between deposits and loans	(B) − (D)	0.24	0.36	0.12
(4) Net interest margin	(A) − (C)	0.23	0.43	0.20

4. ROE

【16FG】

(%)

	Six months ended September 30, 2025	Six months ended September 30, 2026	Compared to six months ended September 30, 2025
Shareholders' equity basis	6.04	8.65	2.61
Net assets basis	5.22	6.99	1.77

(Notes)1 The average balances of shareholders' equity and net assets used as denominators are calculated as follows:
(Balance at beginning of period + Balance at end of period) / 2
2 Net assets = Total net assets – Non-controlling interests

【16BK】

(%)

	Six months ended September 30, 2025	Six months ended September 30, 2026	Compared to six months ended September 30, 2025
Shareholders' equity basis	6.31	9.64	3.33
Net assets basis	5.43	7.74	2.31

(Note) The average balances of shareholders' equity and net assets used as denominators are calculated as follows:
(Balance at beginning of period + Balance at end of period) / 2

5. Valuation Gains and Losses of Securities

【16FG】

(Millions of yen)

	End of March 2026			End of September 2026			
	Valuation gains and losses	Valuation gains	Valuation losses	Valuation gains and losses	Compared to end of March 2026	Valuation gains	Valuation losses
Held-to-maturity	(745)	37	782	(1,097)	(352)	11	1,109
Available-for-sale securities	79,480	126,080	46,599	123,846	44,366	192,703	68,857
Stocks	122,696	122,746	49	186,510	63,814	186,516	6
Bonds	(38,639)	－	38,639	(55,128)	(16,489)	－	55,128
Other ※	(4,576)	3,333	7,910	(7,536)	(2,960)	6,186	13,722
Total	78,735	126,117	47,381	122,748	44,013	192,714	69,966
Stocks	122,696	122,746	49	186,510	63,814	186,516	6
Bonds	(39,385)	37	39,422	(56,226)	(16,841)	11	56,237
Other ※	(4,576)	3,333	7,910	(7,536)	(2,960)	6,186	13,722

【16BK】

(Millions of yen)

	End of March 2026			End of September 2026			
	Valuation gains and losses	Valuation gains	Valuation losses	Valuation gains and losses	Compared to end of March 2026	Valuation gains	Valuation losses
Held-to-maturity	(748)	37	785	(1,102)	(354)	11	1,113
Available-for-sale securities	79,008	125,607	46,598	122,925	43,917	191,782	68,857
Stocks	122,223	122,273	49	185,589	63,366	185,596	6
Bonds	(38,639)	－	38,639	(55,128)	(16,489)	－	55,128
Other ※	(4,576)	3,333	7,910	(7,536)	(2,960)	6,186	13,722
Total	78,259	125,644	47,384	121,822	43,563	191,794	69,971
Stocks	122,223	122,273	49	185,589	63,366	185,596	6
Bonds	(39,387)	37	39,424	(56,230)	(16,843)	11	56,241
Other ※	(4,576)	3,333	7,910	(7,536)	(2,960)	6,186	13,722
Derivative transactions (deferred hedging) ※	1,431			4,310	2,879		

(Note) Market value is based on the market price, etc. on the final day of the period.

※Within “Other,” deferred hedging of foreign bonds is carried out through derivative transactions to reduce the risk of market price fluctuations.

6. Capital Adequacy Ratio (Domestic Standard)

"Composition of Capital Disclosure" will be posted on 16FG's website.
（Web address https://www.16fg.co.jp/ir/kessan/）

【16FG】 (Millions of yen)

	End of September 2025	End of March 2026	End of September 2026	Compared to end of September 2025	Compared to end of March 2026
(1) Capital Adequacy Ratio (4)/(5)	11.53%	11.53%	11.59%	0.06%	0.06%
(2) Amounts of basic items related to core capital	390,198	402,470	414,163	23,965	11,693
(3) Amounts of adjustment items related to core capital	21,000	24,194	24,518	3,518	324
(4) Amount of capital (2)－(3)	369,197	378,276	389,644	20,447	11,368
(5) Total amount of risk-weighted assets, etc.	3,200,400	3,279,302	3,359,116	158,716	79,814
(6) Total required capital (5)×4%	128,016	131,172	134,364	6,348	3,192

【16BK Consolidated】 (Millions of yen)

	End of September 2025	End of March 2026	End of September 2026	Compared to end of September 2025	Compared to end of March 2026
(1) Capital Adequacy Ratio (4)/(5)	10.59%	10.38%	10.50%	(0.09%)	0.12%
(2) Amounts of basic items related to core capital	348,243	352,049	363,442	15,199	11,393
(3) Amounts of adjustment items related to core capital	20,109	23,432	23,877	3,768	445
(4) Amount of capital (2)－(3)	328,133	328,616	339,564	11,431	10,948
(5) Total amount of risk-weighted assets, etc.	3,097,929	3,165,525	3,233,409	135,480	67,884
(6) Total required capital (5)×4%	123,917	126,621	129,336	5,419	2,715

【16BK】 (Millions of yen)

	End of September 2025	End of March 2026	End of September 2026	Compared to end of September 2025	Compared to end of March 2026
(1) Capital Adequacy Ratio (4)/(5)	10.32%	10.09%	10.21%	(0.11%)	0.12%
(2) Amounts of basic items related to core capital	334,356	333,969	345,749	11,393	11,780
(3) Amounts of adjustment items related to core capital	14,372	13,783	14,856	484	1,073
(4) Amount of capital (2)－(3)	319,984	320,186	330,893	10,909	10,707
(5) Total amount of risk-weighted assets, etc.	3,099,479	3,170,617	3,238,427	138,948	67,810
(6) Total required capital (5)×4%	123,979	126,824	129,537	5,558	2,713

(Note) Credit Risk : Standardized Approach
Operational Risk : Standardized Measurement Approach

III Status of Loans, etc.

1. Status of Non-performing Loans under the Banking Act and Financial Revitalization Law

【16FG】

(Millions of yen , %)

	End of September 2025	End of March 2026	End of September 2026	Compared to end of September 2025	Compared to end of March 2026
Bankrupt and substantially bankrupt claims	12,836	15,146	16,358	3,522	1,212
Doubtful claims	45,147	48,112	47,141	1,994	(971)
Substandard claims	1,498	1,781	1,184	(314)	(597)
Loans past due 3 months or more	20	551	—	(20)	(551)
Restructured loans	1,478	1,230	1,184	(294)	(46)
Total(A)	59,483	65,040	64,684	5,201	(356)
Normal claims	5,084,717	5,166,019	5,242,502	157,785	76,483
Total claims outstanding(B)	5,144,201	5,231,060	5,307,187	162,986	76,127
Total coverage(C)	51,522	53,931	54,077	2,555	146
Allowance for loan losses	15,880	16,894	17,840	1,960	946
Collateral/Guarantees	35,641	37,037	36,236	595	(801)
Ratio against total claims outstanding(A)／(B)	1.15	1.24	1.21	0.06	(0.03)
Coverage ratio(C)／(A)	86.61	82.92	83.60	(3.01)	0.68

【16BK】

(Millions of yen , %)

	End of September 2025	End of March 2026	End of September 2026	Compared to end of September 2025	Compared to end of March 2026
Bankrupt and substantially bankrupt claims	10,732	12,910	14,145	3,413	1,235
Doubtful claims	44,695	47,569	46,330	1,635	(1,239)
Substandard claims	1,498	1,781	1,184	(314)	(597)
Loans past due 3 months or more	20	551	—	(20)	(551)
Restructured loans	1,478	1,230	1,184	(294)	(46)
Total(A)	56,927	62,262	61,661	4,734	(601)
Normal claims	5,042,573	5,121,200	5,213,970	171,397	92,770
Total claims outstanding(B)	5,099,500	5,183,462	5,275,631	176,131	92,169
Total coverage(C)	50,213	52,396	52,568	2,355	172
Allowance for loan losses	13,420	14,218	15,196	1,776	978
Collateral/Guarantees	36,793	38,178	37,371	578	(807)
Ratio against total claims outstanding(A)／(B)	1.11	1.20	1.16	0.05	(0.04)
Coverage ratio(C)／(A)	88.20	84.15	85.25	(2.95)	1.10

＜If a partial direct write-off is implemented＞

(Millions of yen , %)

	End of September 2025	End of March 2026	End of September 2026	Compared to end of September 2025	Compared to end of March 2026
Bankrupt and substantially bankrupt claims	6,097	8,002	8,697	2,600	695
Doubtful claims	44,695	47,569	46,330	1,635	(1,239)
Substandard claims	1,498	1,781	1,184	(314)	(597)
Loans past due 3 months or more	20	551	—	(20)	(551)
Restructured loans	1,478	1,230	1,184	(294)	(46)
Total(A)	52,292	57,354	56,213	3,921	(1,141)
Total claims outstanding(B)	5,094,865	5,178,554	5,270,183	175,318	91,629
Ratio against total claims outstanding(A)／(B)	1.02	1.10	1.06	0.04	(0.04)

2. Status of Loans by Industry, etc.

(1) Loans by Industry【16BK】

(Millions of yen)

	End of September 2025	End of March 2026	End of September 2026	Compared to end of September 2025	Compared to end of March 2026
Domestic offices (excluding Japan offshore banking accounts)	5,029,863	5,115,887	5,214,391	184,528	98,504
Manufacturing	566,357	577,841	582,415	16,058	4,574
Agriculture and forestry	4,750	4,620	4,590	(160)	(30)
Fishery	3	3	2	(1)	(1)
Mining, quarrying and graveling	2,799	2,810	1,683	(1,116)	(1,127)
Construction	138,728	152,188	151,312	12,584	(876)
Electricity, gas, heat supply and waterworks	55,069	60,122	62,699	7,630	2,577
Information and communications	9,976	13,927	13,310	3,334	(617)
Transport and postal service	133,035	137,243	140,599	7,564	3,356
Wholesale and retail trade	272,856	275,728	284,210	11,354	8,482
Finance and insurance	406,345	406,593	439,548	33,203	32,955
Real estate and leasing	522,359	529,887	539,962	17,603	10,075
Academic research, professional and technical services	28,228	23,522	21,444	(6,784)	(2,078)
Lodging	14,548	14,730	14,924	376	194
Food and beverage	15,612	17,944	18,918	3,306	974
Daily life-related services and entertainment	25,760	25,866	26,456	696	590
Education and learning support	6,336	6,331	6,663	327	332
Medical and welfare	94,619	94,247	94,927	308	680
Other services	29,222	28,736	28,785	(437)	49
Local governments	498,701	511,766	525,080	26,379	13,314
Other	2,204,560	2,231,783	2,256,864	52,304	25,081

(2) Balance of Business Loans and Consumer Loans【16BK】

(Millions of yen)

	End of September 2025	End of March 2026	End of September 2026	Compared to end of September 2025	Compared to end of March 2026
Balance of business loans	2,325,928	2,370,451	2,430,378	104,450	59,927
Balance of consumer loans	2,196,851	2,224,201	2,249,596	52,745	25,395
Balance of housing loans	2,144,623	2,171,515	2,196,742	52,119	25,227
Balance of other loans	52,227	52,686	52,854	627	168

(3) Ratio of Loans to Small and Medium-sized Companies, etc.【16BK】

(Millions of yen , %)

	End of September 2025	End of March 2026	End of September 2026	Compared to end of September 2025	Compared to end of March 2026
Balance of loans to small and medium-sized companies, etc.	3,788,037	3,848,242	3,899,641	111,604	51,399
Ratio of loans to small and medium-sized companies, etc.	75.31	75.22	74.78	(0.53)	(0.44)

3. Balance of Deposits and Loans【16BK】

(Millions of yen)

	Six months ended September 30, 2025	Fiscal year ended March 31, 2026	Six months ended September 30, 2026	Compared to six months ended September 30, 2025	Compared to fiscal year ended March 31, 2026
Deposits (Balance at end of period)	6,369,486	6,424,603	6,448,794	79,308	24,191
(Average balance)	6,419,322	6,383,291	6,478,847	59,525	95,556
Loans (Balance at end of period)	5,029,863	5,115,887	5,214,391	184,528	98,504
(Average balance)	5,012,792	5,032,095	5,127,909	115,117	95,814

IV Performance Forecast for the Fiscal Year Ending March 31, 2027

【16FG】

(Millions of yen)

	Fiscal year ended March 31, 2026 (Results)	Fiscal year ending March 31, 2027 (Forecast)
Ordinary profit	42,766	44,000
Profit attributable to owners of parent	27,380	30,000

【16BK】

(Millions of yen)

	Fiscal year ended March 31, 2026 (Results)	Fiscal year ending March 31, 2027 (Forecast)
Ordinary profit	39,676	41,500
Profit	25,980	28,500
Net business profit	8,978	33,500
Core net operating profit	35,808	49,300
Credit-related costs	1,850	3,400

The above performance forecasts are not a guarantee of future performance, and involve inherent risks and uncertainties. Please note that actual performance may differ from forecasts due to changes in the business environment, etc.

(Reference)

1. Balance of Individual Assets in Custody【16BK】

(Millions of yen)

	End of September 2025	End of March 2026	End of September 2026	Compared to end of September 2025	Compared to end of March 2026
Deposits	4,387,047	4,388,320	4,357,045	(30,002)	(31,275)
Investment trusts (including fund wrap)	277,966	317,771	389,714	111,748	71,943
Public bonds	27,916	38,097	53,514	25,598	15,417
Personal pension insurance, etc.	1,016,615	1,048,856	1,077,926	61,311	29,070
Total	5,709,545	5,793,046	5,878,201	168,656	85,155
(Reference)16TT assets in custody	268,912	295,321	340,518	71,606	45,197
(Reference)Total for both companies	5,978,458	6,088,368	6,218,719	240,261	130,351

2. Profits from Fees and Commissions【16BK】

(Millions of yen)

	Six months ended September 30, 2024	Six months ended September 30, 2025	Six months ended September 30, 2026	Compared to six months ended September 30, 2024	Compared to six months ended September 30, 2025
Corporate-related	996	1,200	1,530	534	330
Individual-related	3,909	4,070	4,999	1,090	929
Domestic money transfer fee/Other	489	826	711	222	(115)
Total	5,395	6,096	7,240	1,845	1,144
(Reference)16TT individual-related revenue	665	681	922	257	241
(Reference)Succession	112	640	266	154	(374)
(Reference)Total of 3 companies	6,172	7,418	8,429	2,257	1,011

3. 16BK Semi-annual Financial Statements

(1) Semi-annual Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	1,096,906	913,293
Trading securities	1,207	67
Money held in trust	7,024	7,063
Securities	1,110,344	1,227,107
Loans and bills discounted	5,115,887	5,214,391
Foreign exchanges	6,677	5,739
Other assets	31,725	34,766
Other	31,725	34,766
Tangible fixed assets	50,719	50,933
Intangible fixed assets	6,754	6,971
Prepaid pension costs	13,166	14,499
Customers' liabilities for acceptances and guarantees	12,031	11,521
Allowance for loan losses	(18,484)	(19,626)
Total assets	7,433,961	7,466,729
Liabilities		
Deposits	6,401,603	6,417,794
Negotiable certificates of deposit	23,000	31,000
Securities sold under repurchase agreements	75,741	72,587
Cash collateral received for securities lent	46,539	108,557
Borrowed money	407,000	298,000
Foreign exchanges	677	439
Borrowed money from trust account	217	208
Other liabilities	26,319	31,779
Income taxes payable	6,679	6,801
Asset retirement obligations	258	259
Other	19,381	24,719
Provision for bonuses	1,034	1,019
Provision for retirement benefits	4,991	4,755
Provision for reimbursement of deposits	121	56
Provision for contingent loss	489	523
Deferred tax liabilities	21,599	36,520
Deferred tax liabilities for land revaluation	6,211	6,197
Acceptances and guarantees	12,031	11,521
Total liabilities	7,027,578	7,020,962

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Net assets		
Share capital	36,839	36,839
Capital surplus	39,473	34,473
Legal capital surplus	27,817	27,817
Other capital surplus	11,656	6,656
Retained earnings	262,403	274,488
Legal retained earnings	20,154	20,154
Other retained earnings	242,248	254,333
General reserve	167,700	167,700
Retained earnings brought forward	74,548	86,633
Total shareholders' equity	338,715	345,800
Valuation difference on available-for-sale securities	55,208	85,546
Deferred gains or losses on hedges	990	2,982
Revaluation reserve for land	11,468	11,437
Total valuation and translation adjustments	67,667	99,965
Total net assets	406,382	445,766
Total liabilities and net assets	7,433,961	7,466,729

(2) Semi-annual Statement of Income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Ordinary income	58,329	66,029
Interest income	38,140	49,046
Interest on loans and discounts	25,830	33,164
Interest and dividends on securities	9,447	11,682
Trust fees	0	0
Fees and commissions	9,627	10,911
Other ordinary income	288	1,235
Other income	10,272	4,835
Ordinary expenses	43,358	42,273
Interest expenses	7,808	12,147
Interest on deposits	5,234	9,945
Fees and commissions payments	3,530	3,671
Other ordinary expenses	11,295	5,216
General and administrative expenses	20,184	19,262
Other expenses	539	1,975
Ordinary profit	14,970	23,756
Extraordinary income	5	9
Extraordinary losses	788	39
Profit before income taxes	14,187	23,726
Income taxes - current	3,610	6,704
Income taxes - deferred	116	467
Total income taxes	3,727	7,172
Profit	10,460	16,554