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

November 12, 2026

Company name: Suruga Bank, Ltd.
Listing: Tokyo Stock Exchange
Securities code: 8358
URL: https://www.surugabank.co.jp
Representative: Kosuke Kato, President
Inquiries: Fujio Sato, Director, Senior Executive Officer, General Manager of General Management Planning Headquarters
Telephone: +81-55-987-8675

Scheduled date to file semi-annual securities report: November 20, 2026
Scheduled date to commence dividend payments: December 16, 2026
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: Yes (for investors and analysts)

(Amounts and percentages are rounded down to the nearest million yen and first decimal places, respectively.)

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

(1) Consolidated operating results (cumulative)

(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	69,194	32.2	35,375	111.3	29,435	85.9
September 30, 2025	52,316	22.8	16,736	29.1	15,826	42.7

(Note) Comprehensive income For the six months ended September 30, 2026: ¥28,720 million [27.1%]
For the six months ended September 30, 2025: ¥22,591 million [103.9%]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2026	173.56	-
September 30, 2025	88.57	-

(Note) Diluted earnings per share is not provided because there are no potentially dilutive shares.

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	3,483,625	338,596	9.7
March 31, 2026	3,543,585	323,441	9.1

(Reference) Equity As of September 30, 2026: ¥338,489 million
As of March 31, 2026: ¥323,333 million

(Note) Equity-to-asset ratio = (Total net assets - Non-controlling interests) / Total assets × 100
This ratio is not the capital adequacy ratio as defined in the "Capital Adequacy Ratio Notification".

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
Fiscal year	yen	yen	yen	yen	yen
ended March 31, 2026	—	22.00	—	38.00	60.00
ending March 31, 2027	—	40.00			
ending March 31, 2027 (forecast)			—	40.00	80.00

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

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

(Percentages indicate previous fiscal year changes)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
Fiscal year ending	Millions of yen	%	Millions of yen	%	yen
March 31, 2027	56,000	57.6	44,000	26.6	262.01

(Note) Revisions to the earnings 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 stock)

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

As of September 30, 2026	172,139,248 shares
As of March 31, 2026	197,139,248 shares

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

As of September 30, 2026	4,269,783 shares
As of March 31, 2026	26,676,268 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2026	169,593,528 shares
Six months ended September 30, 2025	178,682,179 shares

(Note) The number of treasury shares at the end of the period includes the Company's shares held by the board incentive plan trust (hereinafter "BIP Trust") (As of September 30, 2026: 701,931 shares, As of March 31, 2026: 527,100 shares) and the employee stock ownership plan trust (hereinafter "ESOP Trust") (As of September 30, 2026: 308,098 shares, As of March 31, 2026: 255,698 shares).

The average number of the Company's shares held by the BIP Trust (As of September 30, 2026: 670,561 shares, As of September 30, 2025: 135,396 shares) and the ESOP Trust (As of September 30, 2026: 292,247 shares, As of September 30, 2025: 256,998 shares) is included in the number of treasury stock that are deducted in calculation of the average number of shares outstanding during the period.

(Reference) Summary of non-consolidated financial results

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

(1) Non-consolidated operating results (cumulative)

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2026	64,399	33.6	34,606	111.5	28,827	83.9
September 30, 2025	48,196	25.0	16,361	27.0	15,668	42.1

	Basic earnings per share
Six months ended	Yen
September 30, 2026	169.98
September 30, 2025	87.68

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	3,458,055	317,618	9.1
March 31, 2026	3,517,841	302,538	8.6

(Reference) Equity As of September 30, 2026: ¥317,618 million

As of March 31, 2026: ¥302,538 million

(Note) Equity-to-asset ratio = Total net assets / Total assets × 100

This ratio is not the capital adequacy ratio as defined in the “Capital Adequacy Ratio Notification”.

2. Non-consolidated earnings forecast for the fiscal year ending March 31, 2027

(Percentages indicate previous fiscal year changes)

	Ordinary profit		Profit		Basic earnings per share
Fiscal year ending	Millions of yen	%	Millions of yen	%	yen
March 31, 2027	55,500	60.7	43,500	27.8	259.03

(Note1) Semi-annual financial results reports are exempt from interim audit conducted by certified public accountants or an audit firm.

(Note2) Proper use of earnings forecasts, and other special matters

1.The company is a "Specified business company" under the Article 18-2 of the "Cabinet Office Ordinance on Disclosure of Corporate Affairs" and prepares its interim consolidated and interim non-consolidated financial statements for the six months ended September 30, 2026.

2.The performance forecasts and other forward-looking statements in this report are based on information currently available to the company and on certain assumptions deemed to be reasonable, and are not intended to guarantee future performance. Actual performance may differ materially depending on various factors.

(Appendix)

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* Financial results for the six months ended September 30, 2026 supplementary information

1. Qualitative information on financial results

(1) Details of operating results

As for the consolidated operating results for the six months ended September 30, 2026, ordinary income increased by ¥16.878 billion year-on-year to ¥69.194 billion. This was mainly due to an increase in interest income and the reversal of allowance for loan losses. Meanwhile, ordinary expenses decreased by ¥1.760 billion year-on-year to ¥33.819 billion, mainly due to a decrease in write-off of loans.

As a result, ordinary profit increased by ¥18.639 billion year-on-year to ¥35.375 billion.

Profit attributable to owners of parent increased by ¥13.609 billion year-on-year to ¥29.435 billion.

・Differences from the results of the same period of the previous year for the first half of FY3/27
(April 1, 2026 to September 30, 2026)

(Millions of yen)

	Consolidated Ordinary Income	Non-consolidated Ordinary Income
Results for the same period of the previous year (A) (For the first half of FY3/26)	52,316	48,196
Results for the current interim period (B)	69,194	64,399
Change (B-A)	+16,878	+16,203
Percent change	+32.2	+33.6

(2) Details of financial position

Deposits amounted to ¥3,105.194 billion, down by ¥92.028 billion from March 31, 2026.

Loans and bills discounted amounted to ¥2,444.202 billion, up by ¥45.408 billion from March 31, 2026.

Securities amounted to ¥436.014 billion, up by ¥16.935 billion from March 31, 2026.

(3) Details of forecast information, including consolidated earnings forecast

The earnings forecast for the fiscal year ending March 31, 2027 remains unchanged from that announced on September 30, 2026.

Consolidated

(Billions of yen)

	Fiscal year ending March 31, 2027
Ordinary profit	56.0
Profit attributable to owners of parent	44.0

Non-consolidated

(Billions of yen)

	Fiscal year ending March 31, 2027
Core gross operating profit	74.5
Core net operating profit	39.5
Ordinary profit	55.5
Net income	43.5
Actual credit costs	(13.0)

(Note) Core gross operating profit: The forecast for the full fiscal year ending March 31, 2027 does not anticipate the recording of gains/losses from the redemption of investment trusts.

(Note) The performance forecasts and other forward-looking statements in this report are based on information currently available to the company and on certain assumptions deemed to be reasonable, and are not intended to guarantee future performance. Actual performance may differ materially depending on various factors.

2. Consolidated financial statements and notes

(1) Consolidated balance sheets

(Millions of yen)

	As of Mar. 31, 2026	As of Sep. 30, 2026
Assets		
Cash and due from banks	433,998	328,244
Call loans and bills bought	130,000	90,000
Monetary claims bought	130,339	149,405
Trading securities	67	77
Money held in trust	99	99
Securities	419,079	436,014
Loans and bills discounted	2,398,794	2,444,202
Lease receivables and investment assets	6,446	7,002
Other assets	32,376	23,658
Property, plant and equipment	28,655	28,089
Intangible assets	8,492	7,695
Retirement benefit asset	29,628	30,161
Deferred tax assets	1,148	1,083
Customers' liabilities for acceptances and guarantees	1,092	1,079
Allowance for loan losses	(76,632)	(63,188)
Total assets	3,543,585	3,483,625
Liabilities		
Deposits	3,197,222	3,105,194
Call money and bills sold	—	5,000
Cash collateral received for securities lent	—	4,975
Other liabilities	17,419	23,207
Provision for bonuses	695	548
Provision for bonuses for directors (and other officers)	32	—
Retirement benefit liability	273	268
Provision for share-based compensation	988	866
Provision for reimbursement of deposits	90	68
Provision for contingent loss	47	57
Deferred tax liabilities	2,281	3,763
Acceptances and guarantees	1,092	1,079
Total liabilities	3,220,143	3,145,028
Net assets		
Share capital	30,043	30,043
Capital surplus	6	—
Retained earnings	292,032	286,010
Treasury shares	(30,948)	(9,049)
Total shareholders' equity	291,134	307,004
Valuation difference on available-for-sale securities	26,847	26,682
Deferred gains or losses on hedges	15	16
Remeasurements of defined benefit plans	5,336	4,786
Total accumulated other comprehensive income	32,198	31,485
Non-controlling interests	108	107
Total net assets	323,441	338,596
Total liabilities and net assets	3,543,585	3,483,625

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

Consolidated statements of income

(Millions of yen)

	For the six months ended Sep. 30, 2025	For the six months ended Sep. 30, 2026
Ordinary income	52,316	69,194
Interest income	38,713	45,762
Interest on loans and discounts	32,713	38,345
Interest and dividends on securities	2,529	3,483
Fees and commissions	4,615	4,491
Other ordinary income	1,830	3,083
Other income	7,156	15,857
Ordinary expenses	35,579	33,819
Interest expenses	3,285	6,163
Interest on deposits	3,281	6,129
Fees and commissions payments	4,627	4,524
Other ordinary expenses	5,551	4,139
General and administrative expenses	18,487	17,695
Other expenses	3,626	1,296
Ordinary profit	16,736	35,375
Extraordinary income	—	—
Extraordinary losses	210	209
Loss on disposal of non-current assets	109	170
Impairment losses	101	38
Profit before income taxes	16,526	35,165
Income taxes - current	1,616	3,871
Income taxes - deferred	(914)	1,859
Income taxes	701	5,731
Profit	15,824	29,434
Profit (loss) attributable to non-controlling interests	(1)	(1)
Profit attributable to owners of parent	15,826	29,435

Consolidated statements of comprehensive income

(Millions of yen)

	For the six months ended Sep. 30, 2025	For the six months ended Sep. 30, 2026
Profit	15,824	29,434
Other comprehensive income		
Valuation difference on available-for-sale securities	6,828	(165)
Deferred gains(losses) on hedges	(3)	1
Remeasurements of defined benefit plans, net of tax	(57)	(549)
Total other comprehensive income	6,767	(713)
Comprehensive income	22,591	28,720
(Breakdown)		
Comprehensive income attributable to owners of parent	22,593	28,721
Comprehensive income attributable to non-controlling interests	(1)	(1)

(3) Consolidated statements of changes in net assets

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity				
	Capital stock	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of current period	30,043	—	263,807	(13,346)	280,503
Changes of items during period					
Dividends of surplus			(2,666)		(2,666)
Net income			15,826		15,826
Purchase of treasury shares				(12,719)	(12,719)
Disposal of treasury shares		6		21	28
Net changes of items other than shareholders' equity					
Total changes of items during period	—	6	13,159	(12,697)	468
Balance at end of current period	30,043	6	276,966	(26,044)	280,972

	Accumulated other comprehensive income				Non-controlling interests	Total net assets
	Net unrealized gains(losses) on available-for-sale securities	Deferred gains(losses) on hedges	Remeasure-ments of defined benefit plans	Total accumulated other comprehen-sive income		
Balance at beginning of current period	14,631	15	556	15,203	111	295,818
Changes of items during period						
Dividends of surplus						(2,666)
Net income						15,826
Purchase of treasury shares						(12,719)
Disposal of treasury shares						28
Net changes of items other than shareholders' equity	6,828	(3)	(57)	6,767	(1)	6,765
Total changes of items during period	6,828	(3)	(57)	6,767	(1)	7,234
Balance at end of current period	21,459	11	499	21,970	109	303,053

For the six months ended September 30, 2026

(Millions of yen)

	Shareholders' equity				
	Capital stock	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of current period	30,043	6	292,032	(30,948)	291,134
Changes of items during period					
Dividends of surplus			(6,507)		(6,507)
Net income			29,435		29,435
Purchase of treasury shares				(7,227)	(7,227)
Disposal of treasury shares				169	169
Cancellation of treasury stock		(28,956)		28,956	—
Transfer from retained earnings to capital surplus		28,949	(28,949)		—
Net changes of items other than shareholders' equity					
Total changes of items during period	—	(6)	(6,021)	21,898	15,870
Balance at end of current period	30,043	—	286,010	(9,049)	307,004

	Accumulated other comprehensive income				Non-controlling interests	Total net assets
	Net unrealized gains(losses) on available-for-sale securities	Deferred gains(losses) on hedges	Remeasure-ments of defined benefit plans	Total accumulated other comprehen-sive income		
Balance at beginning of current period	26,847	15	5,336	32,198	108	323,441
Changes of items during period						
Dividends of surplus						(6,507)
Net income						29,435
Purchase of treasury shares						(7,227)
Disposal of treasury shares						169
Cancellation of treasury stock						—
Transfer from retained earnings to capital surplus						—
Net changes of items other than shareholders' equity	(165)	1	(549)	(713)	(1)	(714)
Total changes of items during period	(165)	1	(549)	(713)	(1)	15,155
Balance at end of current period	26,682	16	4,786	31,485	107	338,596

(4) Notes regarding consolidated financial statements

(Notes on going-concern assumption)

Not applicable.

(Additional information)

(Stock compensation plan for directors and executive officers)

The Company has introduced a stock compensation plan based on a stock-granting BIP Trust (hereinafter referred to as the “Plan”) for directors and executive officers (excluding non-residents in Japan; “directors”). The purpose of this Plan is to further heighten the directors’ motivation to continue to enhance the corporate value and performance of the Bank in the mid-to long-term.

Regarding the accounting treatment related to the trust agreement, the Company has applied the “Practical Solution on Transactions of Delivering the Company’s Own Stock to Employees etc. through Trusts” (PITF No. 30, March 26, 2015).

(1) Transaction summary

Under this Plan, the Company's shares acquired by the BIP Trust with money contributed by the Company will be delivered and paid to executives who fulfill certain requirements at the time of their retirement in accordance with the predetermined share delivery rules, in an amount equivalent to the Company's shares and the cash proceeds from the conversion of the Company's shares.

(2) Company shares remaining in Trust

The Company's shares remaining in the Trust are recorded as treasury stock under net assets at the book value in the Trust (excluding the amount of incidental expenses). The book value and number of shares remaining in the Trust at the end of the current interim consolidated accounting period were 1,278 million yen and 701 thousand shares, respectively.

The estimated amount to be paid under this plan for the end of interim current consolidated fiscal year is recorded as a reserve for stock compensation.

(Stock compensation plan for executives)

The Company has introduced a stock compensation plan based on a stock-granting ESOP trust (hereinafter referred to as the “Plan”) for executive employees consisting of the heads of the Bank's branches and each division among other executives (excluding non-residents in Japan; hereinafter referred to as “executive employees”). The purpose of this Plan is to increase engagement and share interests with shareholders while drawing out the value of our human resources, and to raise awareness of the need to contribute to improving corporate value from a long-term perspective.

Regarding the accounting treatment related to the trust agreement, the Company has applied the “Practical Solution on Transactions of Delivering the Company’s Own Stock to Employees etc. through Trusts” (PITF No. 30, March 26, 2015).

(1) Transaction summary

Under this Plan, the Company's shares acquired by the ESOP Trust with money contributed by the Company will be delivered and paid to executives who fulfill certain requirements at the time of their retirement in accordance with the predetermined share delivery rules, in an amount equivalent to the Company's shares and the cash proceeds from the conversion of the Company's shares.

(2) Company shares remaining in Trust

The Company's shares remaining in the Trust are recorded as treasury stock under net assets at the book value in the Trust (excluding the amount of incidental expenses). The book value and number of shares remaining in the Trust at the end of the current interim consolidated accounting period were 272 million yen and 308 thousand shares, respectively.

The estimated amount to be paid under this plan for the end of interim current consolidated fiscal year is recorded as a reserve for stock compensation.

3. Non-consolidated financial statements

(1) Non-consolidated balance sheets

(Millions of yen)

	As of Mar. 31, 2026	As of Sep. 30, 2026
Assets		
Cash and due from banks	433,721	327,871
Call loans	130,000	90,000
Monetary claims bought	130,339	149,405
Trading securities	67	77
Money held in trust	99	99
Securities	424,717	441,616
Loans and bills discounted	2,391,572	2,437,688
Other assets	20,380	11,656
Other	20,380	11,656
Property, plant and equipment	27,829	27,271
Intangible assets	7,427	6,740
Prepaid pension costs	21,883	23,214
Deferred tax assets	367	—
Customers' liabilities for acceptances and guarantees	1,092	1,079
Allowance for loan losses	(71,657)	(58,664)
Total assets	3,517,841	3,458,055
Liabilities		
Deposits	3,203,792	3,111,864
Call money	—	5,000
Cash collateral received for securities lent	—	4,975
Other liabilities	8,620	14,691
Lease liabilities	89	84
Other	8,530	14,606
Provision for bonuses	639	488
Provision for bonuses for directors (and other officers)	32	—
Provision for share-based compensation	988	866
Provision for reimbursement of deposits	90	68
Provision for contingent loss	47	57
Deferred tax liabilities	—	1,344
Acceptances and guarantees	1,092	1,079
Total liabilities	3,215,303	3,140,436

(Millions of yen)

	As of Mar. 31, 2026	As of Sep. 30, 2026
Net assets		
Share capital	30,043	30,043
Capital surplus	18,592	18,585
Legal capital surplus	18,585	18,585
Other capital surplus	6	—
Retained earnings	258,432	251,803
Legal retained earnings	30,043	30,043
Other retained earnings	228,388	221,760
Reserve for tax purpose reduction entry of non-current assets	58	58
General reserve	103,032	103,032
Retained earnings brought forward	125,297	118,669
Treasury shares	(30,948)	(9,049)
Total shareholders' equity	276,120	291,383
Valuation difference on available-for-sale securities	26,402	26,219
Deferred gains or losses on hedges	15	16
Valuation and translation adjustments	26,418	26,235
Total net assets	302,538	317,618
Total liabilities and net assets	3,517,841	3,458,055

(2) Non-consolidated statements of income

(Millions of yen)

	For the six months ended Sep. 30, 2025	For the six months ended Sep. 30, 2026
Ordinary income	48,196	64,399
Interest income	36,751	43,882
Interest on loans and discounts	30,771	36,489
Interest and dividends on securities	2,509	3,460
Fees and commissions	4,030	3,879
Other ordinary income	141	1,166
Other income	7,273	15,471
Ordinary expenses	31,835	29,793
Interest expenses	3,287	6,165
Interest on deposits	3,283	6,131
Fees and commissions payments	4,509	4,410
Other ordinary expenses	4,004	2,395
General and administrative expenses	16,926	16,018
Other expenses	3,107	803
Ordinary profit	16,361	34,606
Extraordinary income	403	—
Other	403	—
Extraordinary losses	210	209
Loss on disposal of non-current assets	109	170
Impairment losses	101	38
Profit before income taxes	16,553	34,396
Income taxes - current	1,515	3,774
Income taxes - deferred	(630)	1,794
Income taxes	885	5,568
Profit	15,668	28,827

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

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity							
		Capital surplus			Retained earnings			
						Other retained earnings		
	Capital stock	Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Reserve for advanced depreciation of non-current assets	General reserve	Retained earnings brought forward
Balance at beginning of current period	30,043	18,585	—	18,585	30,043	58	103,032	97,780
Changes of items during period								
Dividends of surplus								(2,666)
Net income								15,668
Purchase of treasury shares								
Disposal of treasury shares			6	6				
Net changes of items other than shareholders' equity								
Total changes of items during period	—	—	6	6	—	—	—	13,001
Balance at end of current period	30,043	18,585	6	18,592	30,043	58	103,032	110,781

	Shareholders' equity			Valuation and translation adjustments			Total net assets
	Retained earnings	Treasury shares	Total shareholders' equity	Net unrealized gains(losses) on available-for-sale securities	Deferred gains(losses) on hedges	Total valuation and translation adjustments	
	Total retained earnings						
Balance at beginning of current period	230,914	(13,346)	266,197	14,240	15	14,255	280,452
Changes of items during period							
Dividends of surplus	(2,666)		(2,666)				(2,666)
Net income	15,668		15,668				15,668
Purchase of treasury shares		(12,719)	(12,719)				(12,719)
Disposal of treasury shares		21	28				28
Net changes of items other than shareholders' equity				6,752	(3)	6,748	6,748
Total changes of items during period	13,001	(12,697)	310	6,752	(3)	6,748	7,059
Balance at end of current period	243,916	(26,044)	266,507	20,992	11	21,004	287,512

For the six months ended September 30, 2026

(Millions of yen)

	Shareholders' equity							
		Capital surplus			Retained earnings			
						Other retained earnings		
	Capital stock	Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Reserve for advanced depreciation of non-current assets	General reserve	Retained earnings brought forward
Balance at beginning of current period	30,043	18,585	6	18,592	30,043	58	103,032	125,297
Changes of items during period								
Dividends of surplus								(6,507)
Net income								28,827
Purchase of treasury shares								
Disposal of treasury shares								
Cancellation of treasury stock			(28,956)	(28,956)				
Transfer from retained earnings to capital surplus			28,949	28,949				(28,949)
Net changes of items other than shareholders' equity								
Total changes of items during period	—	—	(6)	(6)	—	—	—	(6,628)
Balance at end of current period	30,043	18,585	—	18,585	30,043	58	103,032	118,669

	Shareholders' equity			Valuation and translation adjustments			Total net assets
	Retained earnings						
	Total retained earnings	Treasury shares	Total shareholders' equity	Net unrealized gains(losses) on available-for-sale securities	Deferred gains(losses) on hedges	Total valuation and translation adjustments	
Balance at beginning of current period	258,432	(30,948)	276,120	26,402	15	26,418	302,538
Changes of items during period							
Dividends of surplus	(6,507)		(6,507)				(6,507)
Net income	28,827		28,827				28,827
Purchase of treasury shares		(7,227)	(7,227)				(7,227)
Disposal of treasury shares		169	169				169
Cancellation of treasury stock		28,956	—				—
Transfer from retained earnings to capital surplus	(28,949)		—				—
Net changes of items other than shareholders' equity				(183)	1	(182)	(182)
Total changes of items during period	(6,628)	21,898	15,262	(183)	1	(182)	15,080
Balance at end of current period	251,803	(9,049)	291,383	26,219	16	26,235	317,618

Financial Results

For the six months ended September 30, 2026

- Supplementary Information -

SURUGA bank, Ltd.

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Ⅰ. Financial highlights for the six months ended September 30, 2026

1. Financial results (Non-consolidated)

(Millions of yen)

	Six months ended Sep. 30, 2026 (a)	(a) - (b)	Six months ended Sep. 30, 2025 (b)
Gross operating profit	35,956	6,834	29,122
Net interest income	37,716	4,252	33,464
Net fees and commissions	(531)	(53)	(478)
Net other operating income (Note1)	(0)	(0)	0
Core gross operating profit	37,184	4,198	32,986
Expenses (-)	16,785	(132)	16,917
Core net operating profit (Note2)	20,399	4,330	16,069
Excluding gains (loss) on cancellation of investment trusts	20,399	4,330	16,069
Gains (losses) on bonds	(1,228)	2,636	(3,864)
Actual net operating profit (Note3)	19,171	6,967	12,204
Provision for general allowance for loan losses (-)(Note4)	-	-	-
Net operating profit	19,171	6,967	12,204
Disposal of non-performing loans (-)	677	(2,211)	2,888
Reversal of allowance for loan losses(Note4)	11,385	9,753	1,632
Recoveries of written-off claims	1,371	(1,940)	3,311
Gains (losses) on stocks	2,544	1,114	1,430
Ordinary profit	34,606	18,245	16,361
Gains (losses) on disposal of non-current assets	(170)	(61)	(109)
Impairment loss (-)	38	(63)	101
Net income	28,827	13,159	15,668

Net credit costs	(10,707)	(11,963)	1,256
Actual credit costs (Note5)	(12,079)	(10,025)	(2,054)

(Note1) Excludes gains (losses) on bonds.

(Note2) Core net operating profit = Net operating profit + Provision for general allowance for loan losses - Gains (losses) on bonds

(Note3) Actual net operating profit = Net operating profit + Provision for general allowance for loan losses

(Note4) For September 2026, the net change in the general and specific allowances for loan losses is recorded as a reversal of allowance for loan losses. For September 2025, since the reversal of general allowance for loan losses exceeds the provision for specific allowance for loan losses, the net excess amount is recorded as reversal of allowance for loan losses.

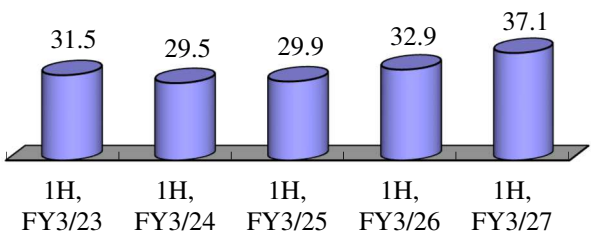
(Note5) Actual credit costs = Net credit costs (Provision for general allowance for loan losses + Disposal of non-performing loans - Reversal of allowance for loan losses) - Recoveries of written-off claims

(1) Core gross operating profit: ¥37.1 billion

- Core gross operating profit increased by ¥4.1 billion year-on-year.
- Net interest income increased by ¥4.2 billion year-on-year, mainly due to an increase in interest on loans and bills discounted.

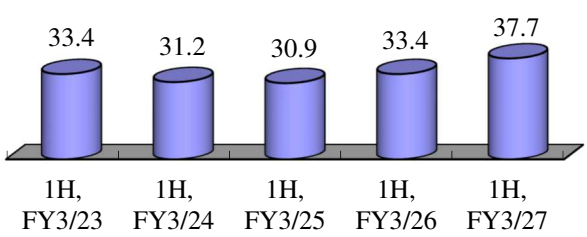
Core gross operating profit

(Billions of yen)



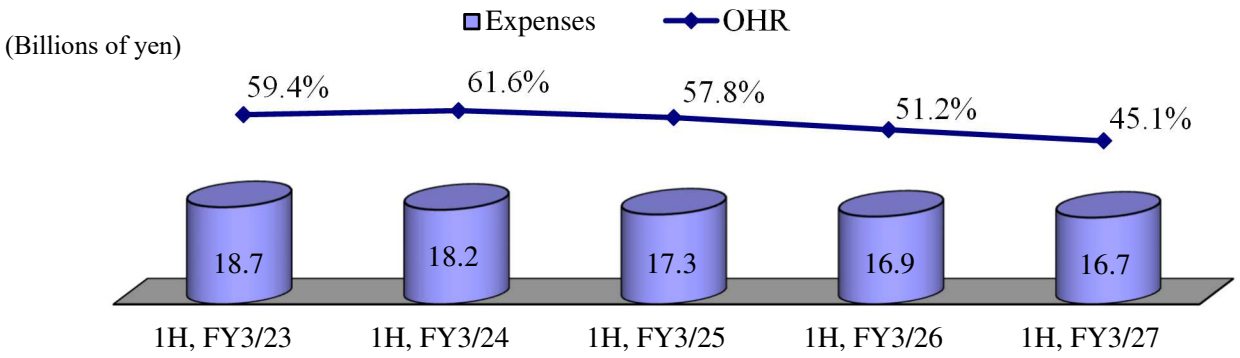
Net interest income

(Billions of yen)



(2) Expenses; OHR (Based on core gross operating profit (excluding gains (losses) on cancellation of investment trusts): 45.1%

・Expenses decreased by ¥0.1 billion year-on-year.
・OHR dropped year-on-year to 45.1%.
(OHR(%) = Expenses / Core gross operating profit (excluding gains (losses) on cancellation of investment trusts) × 100)



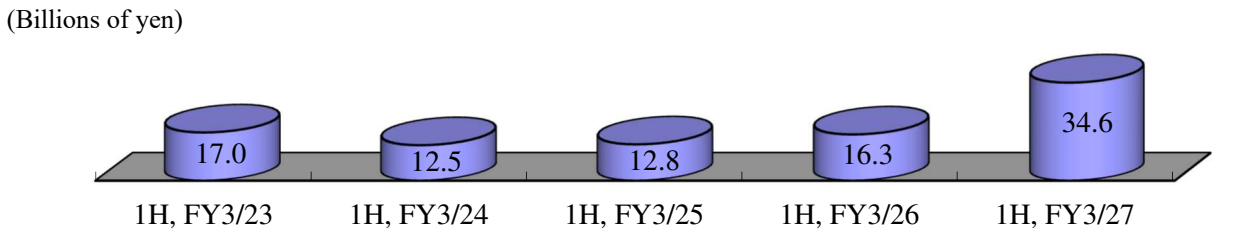
(3) Core net operating profit: ¥20.3 billion, Net operating profit: ¥19.1 billion

・Core net operating profit increased by ¥4.3 billion year-on-year, mainly due to an increase in core gross operating profit.
・Net operating profit increased by ¥6.9 billion year-on-year, mainly due to an increase in gains (losses) on bonds.

(4) Ordinary profit: ¥34.6 billion

・Ordinary profit increased by ¥18.2 billion year-on-year.

Ordinary profit



(5) Net income: ¥28.8 billion

・Net income increased by ¥13.1 billion year-on-year.

(6) Actual credit costs: ¥(12.0) billion

・Net credit costs decreased by ¥11.9 billion year-on-year, mainly due to a decrease (¥2.2 billion) in disposal of non-performing loans and an increase (¥9.7 billion) in reversal of allowance for loan losses.
・Actual credit costs, calculated as net credit costs (¥(10.7) billion) minus the amount of recoveries of written-off claims (¥1.3 billion) amounted to ¥(12.0) billion.

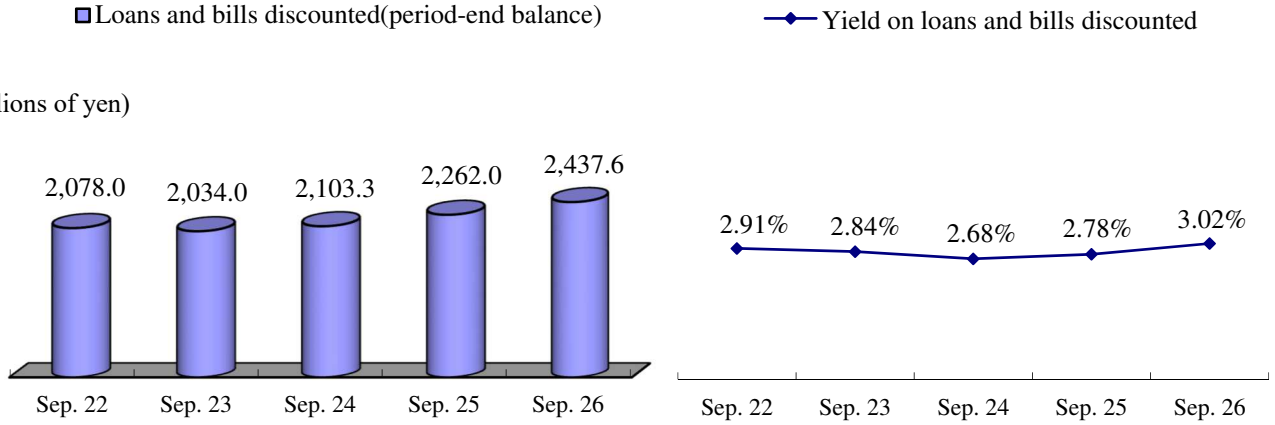
2. Major accounts (Non-consolidated)

(A) Loans and bills discounted

- Loans and bills discounted increased by ¥175.6 billion, or 7.7% year-on-year.
- Yield on loans and bills discounted rose by 24 basis points year-on-year to 3.02%.

(Billions of yen)

	Sep. 30, 2026 (a)	(a) – (b)	Sep. 30, 2025 (b)	Mar. 31, 2026
Loans and bills discounted (period-end balance)	2,437.6	175.6	2,262.0	2,391.5
Loans and bills discounted (average balance)	2,404.2	199.6	2,204.5	2,249.8

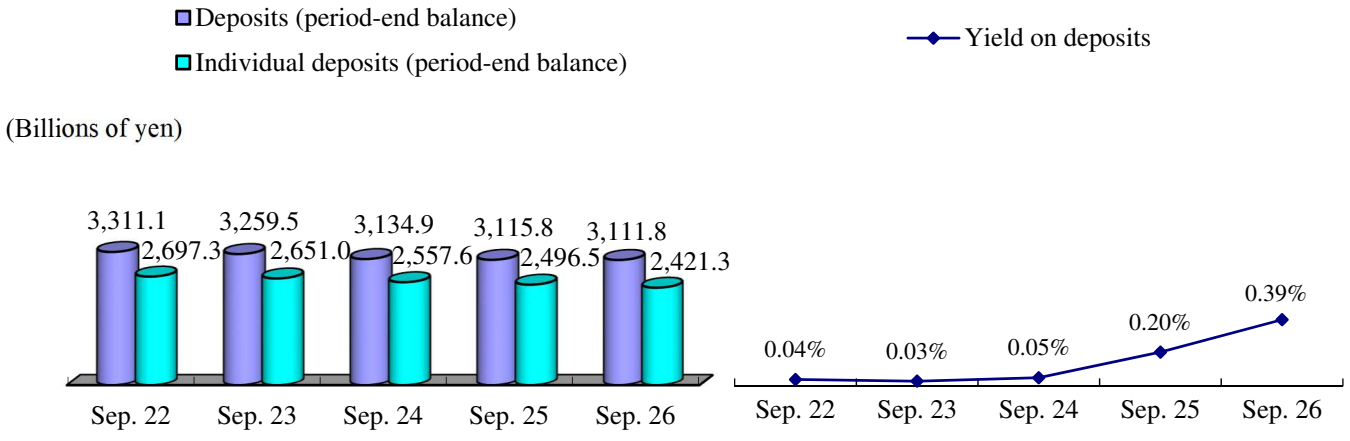


(B) Deposits

- Period-end balance of deposits decreased by ¥3.9 billion, or 0.1%, year-on-year.
- Yield on deposits rose by 19 basis points year-on-year to 0.39%.

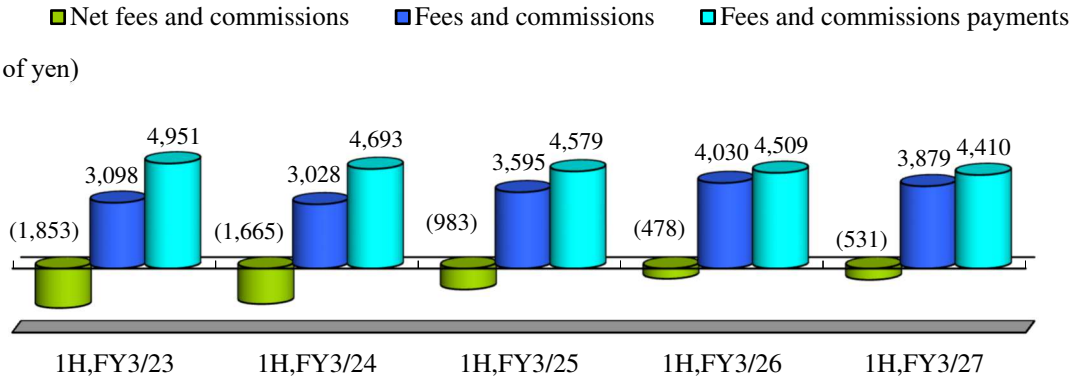
(Billions of yen)

	Sep. 30, 2026 (a)	(a) – (b)	Sep. 30, 2025 (b)	Mar. 31, 2026
Deposits (period-end balance)	3,111.8	(3.9)	3,115.8	3,203.7
Individual deposits	2,421.3	(75.2)	2,496.5	2,480.7
Deposits (average balance)	3,126.2	(47.7)	3,174.0	3,141.2



(3) Net fees and commissions

・Net fees and commissions decreased by ¥0.0 billion year-on-year, mainly due to a decrease (¥0.1 billion) in Fees and commissions.



(4) Individual deposit assets

・Period-end individual deposit assets decreased by ¥32.9 billion year-on-year.
・The ratio of investment products to total individual deposit assets rose by 170 basis points year-on-year to 7.8%.

(Millions of yen)

	Sep. 30, 2026 (a)	(a) - (b)	Sep. 30, 2025 (b)	Mar. 31, 2026
Individual deposit assets	2,627,889	(32,969)	2,660,858	2,660,390
Yen deposits	2,421,330	(74,893)	2,496,223	2,480,794
Investment products	206,558	41,924	164,634	179,595
Foreign currency deposits	-	(333)	333	-
Public bonds	36,162	18,483	17,679	22,620
Mutual funds	92,091	13,755	78,336	83,388
Personal pension plans	45,116	6,870	38,246	41,749
Single premium life insurance	33,188	3,150	30,038	31,837
The ratio of investment products to total individual deposit assets	7.8%	1.7pt	6.1%	6.7%

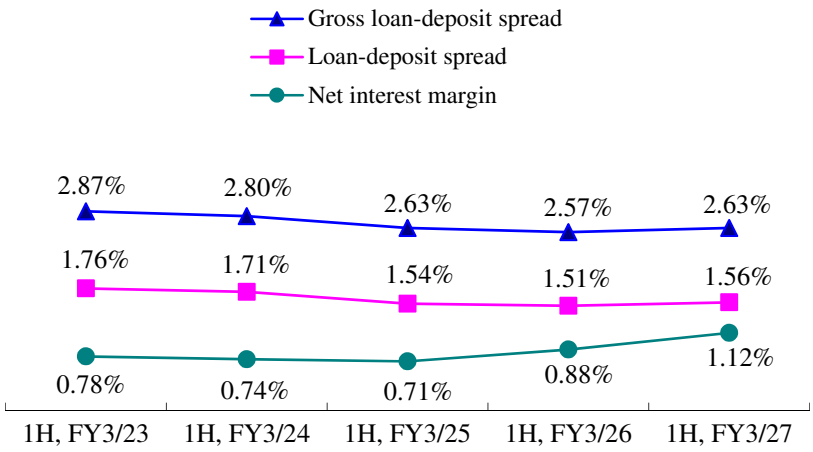
3. Management indicators (Non-consolidated)

Interest margins

- Loan-deposit spread increased by 5 basis points year-on-year to 1.56%.
- Net interest margin increased by 24 basis points year-on-year to 1.12%.

(%)

	Six months ended Sep. 30, 2026 (a)	(a) - (b)	Six months ended Sep. 30, 2025 (b)	FY3/2026
Gross loan-deposit spread	2.63	0.06pt	2.57	2.55
Loan-deposit spread	1.56	0.05pt	1.51	1.49
Net interest margin	1.12	0.24pt	0.88	0.89



4. Capital adequacy

・Capital adequacy ratio (non-consolidated) increased by 64 basis points to 11.48% from March 31, 2026.
・The company has been applying the finalized Basel III standards since March 31, 2025.

Non-consolidated

(Millions of yen)

	Sep. 30, 2026	Mar. 31, 2026	Sep. 30, 2025
Capital adequacy ratio	11.48%	10.84%	10.81%
Own capital (Core capital)	277,250	261,893	256,307
Core capital: instruments and reserves	297,914	283,794	277,285
Core capital: regulatory adjustments (-)	20,664	21,900	20,977
Risk-weighted assets	2,412,980	2,415,406	2,370,995
Total required capital	96,519	96,616	94,839

Consolidated

(Millions of yen)

	Sep. 30, 2026	Mar. 31, 2026	Sep. 30, 2025
Capital adequacy ratio	12.07%	11.40%	11.35%
Own capital (Core capital)	292,886	276,892	270,457
Core capital: instruments and reserves	319,273	305,207	293,408
Core capital: regulatory adjustments (-)	26,386	28,315	22,950
Risk-weighted assets	2,425,511	2,428,079	2,382,608
Total required capital	97,020	97,123	95,304

5. Unrealized gains (losses) on securities (Non-consolidated)

・Net unrealized gains on securities increased by ¥7.6 billion year-on-year.

(Millions of yen)

	Sep. 30, 2026 (a)	(a) - (b)	Sep. 30, 2025 (b)	Mar. 31, 2026
Available-for-sale securities	37,808	7,693	30,115	37,327
Stocks	42,108	5,789	36,319	42,271
Bonds	(4,705)	1,658	(6,363)	(5,214)
Others	406	247	159	271

6. Earnings forecast for the fiscal year ending March 31, 2027

Consolidated

(Millions of yen)

	Fiscal year ending Mar. 31, 2027 (forecast)
Ordinary profit	56,000
Profit attributable to owners of parent	44,000

Non-consolidated

(Millions of yen)

	Fiscal year ending Mar. 31, 2027 (forecast)
Core gross operating profit (Note1)	74,500
Core net operating profit	39,500
Ordinary profit	55,500
Net income	43,500

Actual credit costs	(13,000)
Normal credit costs	(3,500)
Preventive allowance (Note2)	(12,500)
(a)	(10,500)
(b)	(2,000)
Corporate	3,000

(Note1) Core gross operating profit: The forecast for the full fiscal year ending March 31, 2027, does not anticipate the recording of gains/losses from the redemption of investment trusts.

(Note2) Preventive allowances: Allowance for (a) suspension of repayments by some investment real estate loan customers triggered by organized negotiations, and for (b) restructured loans for which normalization of recovery is unlikely in the future.

(Note) The performance forecasts and other forward-looking statements in this report are based on information currently available to the company and on certain assumptions deemed to be reasonable, and are not intended to guarantee future performance. Actual performance may differ materially depending on various factors.

7. Asset quality (Non-consolidated)

(1) Non-performing loans based on the Financial Reconstruction Law

・Non-performing loans based on the Financial Reconstruction Law decreased by ¥15.1 billion as of March 31, 2026.
Non-performing loan ratio declined by 74 basis points to 5.55% compared with March 31, 2026.
Non-performing loan ratio excluding organized negotiations declined by 103 basis points year-on-year.
(As of Sep 30, 2025:4.55%, As of Sep 30, 2026:3.52%)

Outstanding balance

(Millions of yen, %)

	Sep. 30, 2026			Mar. 31, 2026	Sep. 30, 2025
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Claims against bankrupt and substantially bankrupt obligors	65,292	(11,434)	(29,439)	76,726	94,731
Claims with collection risk	48,079	(1,157)	(9,851)	49,236	57,930
Claims for special attention	22,497	(2,586)	(2,696)	25,083	25,193
Total (A)	135,868	(15,178)	(41,988)	151,046	177,856
Total claims (B)	2,445,601	46,397	175,981	2,399,204	2,269,620
Non-performing loan ratio (A/B)	5.55	(0.74)pt	(2.28)pt	6.29	7.83

Status of coverage

(Millions of yen, %)

	Claims against bankrupt and substantially bankrupt obligors	Claims with collection risk	Claims for special attention	Total	Change from Mar. 31, 2026
Non-performing loans (A)	65,292	48,079	22,497	135,868	(15,178)
Covered amount (C+D) (B)	65,292	36,274	13,445	115,011	(10,062)
Portion secured by collateral or guarantees (C)	33,527	22,617	8,880	65,025	2,533
Allowance for loan losses (D)	31,764	13,656	4,564	49,986	(12,595)
Coverage ratio (B/A)	100.00	75.44	59.76	84.64	1.84pt
Unsecured portion (A-C) (E)	31,764	25,461	13,616	70,843	(17,711)
Allowance ratio for unsecured portion (D/E)	100.00	53.63	33.52	70.55	(0.11)pt

(Reference) As of Mar. 31, 2026

Unsecured portion	43,756	28,050	16,747	88,554
Allowance ratio for unsecured portion	100.00	49.02	30.28	70.66

(2) Risk-monitored loans

(Millions of yen, %)

	Sep.30,2026			Mar.31,2026	Sep.30,2025
	(a)	(a) – (b)	(a) – (c)	(b)	(c)
Loans to bankrupt obligors	65,292	(11,434)	(29,439)	76,726	94,731
Non-accrual delinquent loans	48,079	(1,157)	(9,851)	49,236	57,930
Loans past due 3 months or more	154	22	(223)	132	377
Restructured loans	22,342	(2,608)	(2,474)	24,950	24,816
Total	135,868	(15,178)	(41,988)	151,046	177,856
Coverage ratio	84.64	1.84pt	0.56pt	82.80	84.08

8. Credit costs (Non-consolidated)

(Millions of yen, %)

	Six months ended Sep. 30, 2026 (a)	(a) - (b)	Six months ended Sep. 30, 2025 (b)
Provision for general allowance for loan losses (1)	-	-	-
Disposal of non-performing loans (2)	677	(2,211)	2,888
Write-off of loans	501	(2,321)	2,822
Provision for specific allowance for loan losses	-	-	-
Losses on sales of delinquent loans	141	76	65
Provision for allowance for contingent losses	34	33	1
Reversal of allowance for loan losses (3)	11,385	9,753	1,632
Recoveries of written-off claims A	1,371	(1,940)	3,311
Net credit costs (4) (=(1)+(2)-(3))	(10,707)	(11,963)	1,256
Actual credit costs (4)- A	(12,079)	(10,025)	(2,054)
Loans and bills discounted (average balance)	2,404,230	199,684	2,204,546

Net credit costs ratio	(0.88)	(0.99)pt	0.11
Actual credit costs ratio	(1.00)	(0.82)pt	(0.18)

(Note1) Net credit costs ratio = Net credit costs / The average balance of Loans and bills discounted (annualized)
(Note2) Actual credit costs ratio = Actual credit costs / The average balance of Loans and bills discounted (annualized)
(Note3) For September 2026, the net change in the general and specific allowances for loan losses is recorded as a reversal of allowance for loan losses. For September 2025, since the reversal of general allowance for loan losses exceeds the provision for specific allowance for loan losses, the net excess amount is recorded as reversal of allowance for loan losses.

9. Dividends

Based on our basic policy for shareholder returns, after comprehensive consideration of recent performance trends, capital soundness, and future financial conditions, we estimate our annual dividend forecast to ¥80 per share.

・The company has decided to pay an interim dividend of ¥40 per share.

・The company estimates the year-end dividend at ¥40 per share.

(yen)

	Fiscal year ending Mar. 31, 2027	Fiscal year ended Mar. 31, 2026 (result)
Annual dividend per share	80.00	60.00
Interim dividend	40.00	22.00
Year-end dividend	40.00	38.00

(Note) Annual dividend per share for the fiscal year ending March 31, 2027 is a forecast.

II. Financial data for the six months ended September 30, 2026

1. Details of financial results (Non-consolidated)

(Millions of yen)

	Six months ended Sep. 30, 2026 (a)	(a) - (b)	Six months ended Sep. 30, 2025 (b)
Gross operating profit	35,956	6,834	29,122
(excluding gains (losses) on bonds)	(37,184	4,198	32,986)
Domestic gross operating profit	35,927	4,236	31,691
(excluding gains (losses) on bonds)	(37,155	4,195	32,960
Net interest income	37,687	4,254	33,433
Net fees and commissions	(531)	(58)	(473)
Net other operating income	(1,228)	41	(1,269)
(of which, Gains (losses) on bonds)	((1,228)	41	(1,269))
International gross operating profit	28	2,596	(2,568)
(excluding gains (losses) on bonds)	(28	2	26)
Net interest income	28	(3)	31
Net fees and commissions	-	5	(5)
Net other operating income	-	2,594	(2,594)
(of which, Gains (losses) on bonds)	(-	2,595	(2,595))
Expenses (excluding non-recurring losses)	16,785	(132)	16,917
Personnel expenses	7,376	150	7,226
Non-personnel expenses	7,854	(424)	8,278
Taxes	1,554	142	1,412
Actual net operating profit	19,171	6,967	12,204
Core net operating profit	20,399	4,330	16,069
Excluding gains (loss) on cancellation of investment trust	20,399	4,330	16,069
Provision for general allowance for loan losses	-	-	-
Net operating profit	19,171	6,967	12,204
Gains (losses) on bonds	(1,228)	2,636	(3,864)
Non-recurring gains (losses)	15,435	11,278	4,157
Reversal of allowance for loan losses	11,385	9,753	1,632
Recoveries of written-off claims	1,371	(1,940)	3,311
Gains (losses) on stocks	2,544	1,114	1,430
Ordinary profit	34,606	18,245	16,361
Extraordinary gains (losses)	(209)	(401)	192
Gains (losses) on disposal of non-current assets	(170)	(61)	(109)
Impairment loss (-)	38	(63)	101
Income before income taxes	34,396	17,843	16,553
Income taxes-current	3,774	2,259	1,515
Income taxes-deferred	1,794	2,424	(630)
Total income taxes	5,568	4,683	885
Net income	28,827	13,159	15,668

(1)Provision for general allowance for loan losses	-	-	-
(2)Disposal of non-performing loans	677	(2,211)	2,888
Write-off of loans	501	(2,321)	2,822
Provision for specific allowance for loan losses	-	-	-
Losses on sales of delinquent loans	141	76	65
Provision for allowance for contingent losses	34	33	1
(3) Reversal of allowance for loan losses	11,385	9,753	1,632
Provision for general allowance for loan losses	905	(1,238)	2,143
Provision for specific allowance for loan losses	10,480	10,991	(511)
(4)Net credit costs (1)+(2)-(3)	(10,707)	(11,963)	1,256
(5)Recoveries of written-off claims	1,371	(1,940)	3,311
(6)Actual credit costs (4)-(5)	(12,079)	(10,025)	(2,054)

Details of financial results (Consolidated)

(Millions of yen)

	Six months ended Sep. 30, 2026 (a)	(a) - (b)	Six months ended Sep. 30, 2025 (b)
Consolidated gross profit	38,509	6,815	31.694
Net interest income	39,599	4,172	35.427
Net fees and commissions	(33)	(22)	(11)
Net other operating income	(1,056)	2,665	(3,721)
Expenses (excluding non-recurring losses)	18,461	(17)	18,478
Actual credit costs	(11,876)	(10,556)	(1,320)
Gains (losses) on stocks	2,544	1,114	1,430
Others	906	137	769
Ordinary profit	35,375	18,639	16,736
Extraordinary gains (losses)	(209)	1	(210)
Income before income taxes	35,165	18,639	16,526
Income taxes-current	3,871	2,255	1,616
Income taxes-deferred	1,859	2,773	(914)
Total income taxes	5,731	5,030	701
Profit attributable to non-controlling interests	(1)	0	(1)
Profit attributable to owners of parent	29,435	13,609	15,826

(1)Provision for general allowance for loan losses	-	-	-
(2)Disposal of non-performing loans	1,168	(2,239)	3,407
Write-off of loans	566	(2,332)	2,898
Provision for specific allowance for loan losses	-	-	-
Losses on sales of delinquent loans	567	60	507
Provision for allowance for contingent losses	34	33	1
(3) Reversal of allowance for loan losses	11,644	10,261	1,383
Provision for general allowance for loan losses	1,017	(1,209)	2,226
Provision for specific allowance for loan losses	10,626	11,469	(843)
(4)Net credit costs (1)+(2)-(3)	(10,475)	(12,498)	2,023
(5)Recoveries of written-off claims	1,400	(1,944)	3,344
(6)Actual credit costs (4)-(5)	(11,876)	(10,556)	(1,320)

(Note) Consolidated gross profit = (Interest income - Interest expenses) + (Fees and commissions - Fees and commissions payments) + (Other operating income - Other operating expenses)

(Reference)

(Millions of yen)

Consolidated net operating profit	20,047	6,832	13,215

(Note) Consolidated net operating profit = Consolidated gross profit - Consolidated expenses - Consolidated provision for general allowance for loan losses

(Number of consolidated subsidiaries and affiliates)

(Companies)

Consolidated subsidiaries	5	-	5

2. Net operating profit (Non-consolidated)

(Millions of yen)

	Six months ended Sep. 30, 2026 (a)	(a) - (b)	Six months ended Sep. 30, 2025 (b)
Net operating profit	19,171	6,967	12,204
Per employee (Thousands of yen)	16,219	5,998	10,221

3. Interest margins (Non-consolidated)

Overall

(%)

		Six months ended Sep. 30, 2026 (a)	(a) - (b)	Six months ended Sep. 30, 2025 (b)
Yield on interest earning assets	(A)	2.58	0.43	2.15
Yield on loans and bills discounted		3.02	0.24	2.78
Yield on securities		1.63	0.11	1.52
Yield on interest bearing liabilities	(B)	1.46	0.20	1.26
Yield on deposits		0.39	0.19	0.20
Loan-deposit spread		1.56	0.05	1.51
Net interest margin	(A) - (B)	1.12	0.24	0.88

Domestic

(%)

		Six months ended Sep. 30, 2026 (a)	(a) - (b)	Six months ended Sep. 30, 2025 (b)
Yield on interest earning assets	(A)	2.58	0.44	2.14
Yield on loans and bills discounted		3.02	0.24	2.78
Yield on securities		1.64	0.09	1.55
Yield on interest bearing liabilities	(B)	1.45	0.19	1.26
Yield on deposits		0.39	0.19	0.20
Loan-deposit spread		1.56	0.05	1.51
Net interest margin	(A) - (B)	1.12	0.24	0.88

4. ROA and ROE (Non-consolidated)

(%)

		Six months ended Sep. 30, 2026 (a)	(a) - (b)	Six months ended Sep. 30, 2025 (b)
ROA	Net operating profit basis	1.11	0.41	0.70
	Net income basis	1.67	0.77	0.90
ROE	Net operating profit basis	14.00	4.63	9.37
	Net income basis	21.05	9.02	12.03

5. Gains (losses) on securities (Non-consolidated)

(Millions of yen)

	Six months ended Sep. 30, 2026 (a)	(a) - (b)	Six months ended Sep. 30, 2025 (b)
Gains (losses) on bonds	(1,228)	2,636	(3,864)
Gains on sales	-	(3)	3
Gains on redemptions	1,166	1,029	137
Losses on sales	2,371	1,016	1,355
Losses on redemptions	22	(2,627)	2,649
Losses on devaluation	-	-	-

Gains (losses) on stocks	2,544	1,114	1,430
Gains on sales	2,561	1,131	1,430
Losses on sales	-	-	-
Losses on devaluation	17	17	0

6. Capital adequacy ratio (domestic standard)

Non-consolidated

(Millions of yen)

	Sep. 30, 2026 (a)	(a) - (b)	Mar. 31, 2026 (b)
Capital adequacy ratio	11.48%	0.64pt	10.84%
Own capital (Core capital)	277,250	15,357	261,893
Core capital : instruments and reserves	297,914	14,120	283,794
Core capital : regulatory adjustments (-)	20,664	(1,236)	21,900
Risk-weighted assets	2,412,980	(2,426)	2,415,406
Total required capital	96,519	(97)	96,616

(Note) Based on the finalized Basel Ⅲ standards.

Consolidated

(Millions of yen)

	Sep. 30, 2026 (a)	(a) - (b)	Mar. 31, 2026 (b)
Capital adequacy ratio	12.07%	0.67pt	11.40%
Own capital (Core capital)	292,886	15,994	276,892
Core capital : instruments and reserves	319,273	14,066	305,207
Core capital : regulatory adjustments (-)	26,386	(1,929)	28,315
Risk-weighted assets	2,425,511	(2,568)	2,428,079
Total required capital	97,020	(103)	97,123

(Note) Based on the finalized Basel Ⅲ standards.

7. Composition of own capital (domestic standard)

Non-consolidated

(Millions of yen)

	Sep. 30, 2026	Sep. 30, 2025
Core capital: instruments and reserves		
Directly issued qualifying common stock or preferred stock mandatorily convertible into common stock capital plus related capital surplus and retained earnings	284,627	262,671
Capital and capital surplus	48,629	48,636
Retained earnings	251,803	243,916
Treasury shares (-)	9,049	26,044
Earnings to be distributed (-)	6,755	3,836
Other than the above	-	-
Subscription rights to acquire common stock or preferred stock mandatorily convertible into common stock	-	-
Reserves included in Core capital: instruments and reserves	13,286	14,613
General allowance for loan losses	13,286	14,613
Eligible provisions	-	-
Eligible non-cumulative perpetual preferred stock subject to transitional arrangement included in Core capital: instruments and reserves	-	-
Eligible capital instrument subject to transitional arrangement included in Core capital: instruments and reserves	-	-
Capital instrument issued through the measures for strengthening capital by public institutions included in Core capital: instruments and reserves	-	-
45% of revaluation reserve for land included in Core capital: instruments and reserves	-	-
Core capital: instruments and reserves (A)	297,914	277,285
Core capital: regulatory adjustments		
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	4,669	5,340
Goodwill (including those equivalent)	-	-
Other intangible fixed assets other than goodwill and mortgage servicing rights	4,669	5,340
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	877
Shortfall of eligible provisions to expected losses	-	-
Gains on sale related to securitization transactions	-	-
Gains (losses) due to changes in own credit risk on fair valued liabilities	-	-
Prepaid pension cost	15,994	14,760
Investments in own shares (excluding those reported in the net assets)	-	-
Reciprocal cross-holdings in relevant capital instruments issued by other financial institutions	-	-
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ("Other financial institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)	-	-
Amount exceeding the 10% threshold on specified items	-	-
Significant investments in the common stock of Other financial institutions, net of eligible short positions	-	-
Mortgage servicing rights	-	-
Deferred tax assets arising from temporary differences (net of related tax liability)	-	-
Amount exceeding the 15% threshold on specified items	-	-
Significant investments in the common stock of Other financial institutions, net of eligible short positions	-	-
Mortgage servicing rights	-	-
Deferred tax assets arising from temporary differences (net of related tax liability)	-	-
Core capital: regulatory adjustments (B)	20,664	20,977
Total capital		
Total capital (A-B) (C)	277,250	256,307
Risk-weighted assets		
Credit risk-weighted assets	2,300,029	2,261,656
Total of items included in risk-weighted assets subject to transitional arrangements	-	-
Other financial institutions exposures	-	-
Other than the above	-	-
Amount equivalent to market risk × 12.5	-	-
Amount equivalent to operational risk × 12.5	112,951	109,339
Capital floor adjustments	-	-
Total amount of risk-weighted assets (D)	2,412,980	2,370,995
Capital adequacy ratio (non-consolidated)		
Capital adequacy ratio (non-consolidated) (C/D)	11.48%	10.81%

(Note) The company has been applying the finalized Basel III standards.

Consolidated

(Millions of yen)

	Sep. 30, 2026	Sep. 30, 2025
Core capital: instruments and reserves		
Directly issued qualifying common stock or preferred stock mandatorily convertible into common stock capital plus related capital surplus and retained earnings	300,249	277,136
Capital and capital surplus	30,043	30,050
Retained earnings	286,010	276,966
Treasury shares (-)	9,049	26,044
Earnings to be distributed (-)	6,755	3,836
Other than the above	-	-
Accumulated other comprehensive income included in Core capital	4,786	499
Foreign currency translation adjustment	-	-
Remeasurements of defined benefit plans	4,786	499
Subscription rights to acquire common stock or preferred stock mandatorily convertible into common stock	-	-
Adjusted non-controlling interests (amount allowed to be included in Core capital)	-	-
Reserves included in Core capital: instruments and reserves	14,237	15,773
General allowance for loan losses	14,237	15,773
Eligible provisions	-	-
Eligible non-cumulative perpetual preferred stock subject to transitional arrangement included in Core capital: instruments and reserves	-	-
Eligible capital instrument subject to transitional arrangement included in Core capital: instruments and reserves	-	-
Capital instrument issued through the measures for strengthening capital by public institutions included in Core capital: instruments and reserves	-	-
45% of revaluation reserve for land included in Core capital: instruments and reserves	-	-
Non-controlling interests included in Core capital subject to transitional arrangements	-	-
Core capital: instruments and reserves (A)	319,273	293,408
Core capital: regulatory adjustments		
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	5,549	6,353
Goodwill (including those equivalent)	712	841
Other intangible fixed assets other than goodwill and mortgage servicing rights	4,837	5,512
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	55	1,035
Shortfall of eligible provisions to expected losses	-	-
Gains on sale related to securitization transactions	-	-
Gains (losses) due to changes in own credit risk on fair valued liabilities	-	-
Net defined benefit asset	20,781	15,561
Investments in own shares (excluding those reported in the net assets)	-	-
Reciprocal cross-holdings in relevant capital instruments issued by other financial institutions	-	-
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ("Other financial institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)	-	-
Amount exceeding the 10% threshold on specified items	-	-
Significant investments in the common stock of Other financial institutions, net of eligible short positions	-	-
Mortgage servicing rights	-	-
Deferred tax assets arising from temporary differences (net of related tax liability)	-	-
Amount exceeding the 15% threshold on specified items	-	-
Significant investments in the common stock of Other financial institutions, net of eligible short positions	-	-
Mortgage servicing rights	-	-
Deferred tax assets arising from temporary differences (net of related tax liability)	-	-
Core capital: regulatory adjustments (B)	26,386	22,950
Total capital		
Total capital (A-B) (C)	292,886	270,457
Risk-weighted assets		
Credit risk-weighted assets	2,304,875	2,266,948
Total of items included in risk-weighted assets subject to transitional arrangements	-	-
Other financial institutions exposures	-	-
Other than the above	-	-
Amount equivalent to market risk × 12.5	-	-
Amount equivalent to operational risk × 12.5	120,635	115,659
Capital floor adjustments	-	-
Total amount of risk-weighted assets (D)	2,425,511	2,382,608
Capital adequacy ratio (Consolidated)		
Capital adequacy ratio (Consolidated) (C/D)	12.07%	11.35%

(Note) The company has been applying the finalized Basel III standards.

III. Status of loans, etc.

Status of self-assessment, non-performing loans based on the financial Reconstruction Law and Risk-monitored loans.

Non-consolidated (As of September 30, 2026)

(Millions of yen)

Self-assessment result (by obligor classification)

* Includes total claims.

Category Credit balance		Classification Non-classification	Classification Classification II	Classification Classification III	Classification Classification IV
Bankrupt obligors 348 [124]		170	177	-	- [124]
Effectively bankrupt obligors 64,943 [31,640]		31,698	33,245	-	- [31,640]
Potentially bankrupt obligors 48,079 [13,656]		16,707	19,566	11,805 [13,656]	-
Obligors requiring caution	Sub-standard obligors 29,537	167	29,369	-	-
	Other obligors requiring caution 289,923	7,037	282,886	-	-
Normal obligors 2,012,768		2,012,768	-	-	-
Total 2,445,601 [45,421]		2,068,550	365,245	11,805 [13,656]	- [31,764]

Non-performing loans based on the Financial Reconstruction Law and Risk-monitored loans

* Includes total claims ("Claims for special attention" includes only loans and bills discounted).

Category Credit balance		Collateral or guarantees, etc.	Allowance	Coverage ratio
Claims against bankrupt and substantially bankrupt obligors 65,292		33,527	31,764	100.00%
Claims with collection risk 48,079		22,617	13,656	75.44%
Claims for special attention	Loans past due 3 months or more 154	8,880	4,564	59.76%
	Restructured loans 22,342			
Subtotal 135,868		65,025	49,986	84.64%
Normal assets 2,309,732				
Total 2,445,601				

(Note1) "Total claims" includes "Loans and bills discounted," "Customers' liabilities for acceptances and guarantees," "Suspense payment" and "Accrued interest."

(Note2) Numbers shown in brackets under "Self-assessment result" represent the reserved amount for each category.

1. Risk-monitored loans

The following table shows figures after partial direct write-off of loans.
The amounts of partial direct write-off of loans for the six months ended September 30, 2026 were as follows:
(a) Non-consolidated: ¥1,168 million; (b) Consolidated: ¥1,168 million

Loans to "Potentially bankrupt obligors," "Effectively bankrupt obligors" and "Bankrupt obligors" under self-assessment are placed on non-accrual status.

Non-consolidated

(Millions of yen, %)

		Sep. 30, 2026 (a)	(a) - (b)	(a) - (c)	Mar. 31, 2026 (b)	Sep. 30, 2025 (c)
Risk-monitored loans	Loans to bankrupt obligors	65,292	(11,434)	(29,439)	76,726	94,731
	Non-accrual delinquent loans	48,079	(1,157)	(9,851)	49,236	57,930
	Loans past due 3 months or more	154	22	(223)	132	377
	Restructured loans	22,342	(2,608)	(2,474)	24,950	24,816
	Total	135,868	(15,178)	(41,988)	151,046	177,856
Loans and bills discounted (period-end balance)		2,445,601	46,397	175,981	2,399,204	2,269,620
% to loans and bills discounted	Loans to bankrupt obligors	2.66	(0.53)	(1.51)	3.19	4.17
	Non-accrual delinquent loans	1.96	(0.09)	(0.59)	2.05	2.55
	Loans past due 3 months or more	0.00	0.00	(0.01)	0.00	0.01
	Restructured loans	0.91	(0.12)	(0.18)	1.03	1.09
	Total	5.55	(0.74)	(2.28)	6.29	7.83

Consolidated

(Millions of yen, %)

		Sep. 30, 2026 (a)	(a) - (b)	(a) - (c)	Mar. 31, 2026 (b)	Sep. 30, 2025 (c)
Risk-monitored loans	Loans to bankrupt obligors	65,587	(11,552)	(29,681)	77,139	95,268
	Non-accrual delinquent loans	53,345	(1,098)	(9,704)	54,443	63,049
	Loans past due 3 months or more	154	22	(223)	132	377
	Restructured loans	22,342	(2,608)	(2,474)	24,950	24,816
	Total	141,430	(15,236)	(42,082)	156,666	183,512
Loans and bills discounted (period-end balance)		2,465,336	46,325	176,049	2,419,011	2,289,287
% to loans and bills discounted	Loans to bankrupt obligors	2.66	(0.52)	(1.50)	3.18	4.16
	Non-accrual delinquent loans	2.16	(0.09)	(0.59)	2.25	2.75
	Loans past due 3 months or more	0.00	0.00	(0.01)	0.00	0.01
	Restructured loans	0.90	(0.13)	(0.18)	1.03	1.08
	Total	5.73	(0.74)	(2.28)	6.47	8.01

2. Allowance ratio for risk-monitored loans

Non-Consolidated

(Millions of yen, %)

		Sep. 30, 2026 (a)	(a) - (b)	(a) - (c)	Mar. 31, 2026 (b)	Sep. 30, 2025 (c)
Risk-monitored loans	(A)	135,868	(15,178)	(41,988)	151,046	177,856
Collateral or guarantees	(B)	65,025	2,533	(4,026)	62,492	69,051
Allowance for loan losses	(C)	49,986	(12,595)	(30,507)	62,581	80,493
Allowance ratio	(C/A)	36.79	(4.64)pt	(8.46)pt	41.43	45.25
Coverage ratio	(B+C)/(A)	84.64	1.84pt	0.56pt	82.80	84.08

Consolidated

(Millions of yen, %)

		Sep. 30, 2026 (a)	(a) - (b)	(a) - (c)	Mar. 31, 2026 (b)	Sep. 30, 2025 (c)
Risk-monitored loans	(A)	141,430	(15,236)	(42,082)	156,666	183,512
Collateral or guarantees	(B)	64,822	2,836	(3,537)	61,986	68,359
Allowance for loan losses	(C)	53,558	(12,936)	(31,051)	66,494	84,609
Allowance ratio	(C/A)	37.86	(4.58)pt	(8.24)pt	42.44	46.10
Coverage ratio	(B+C)/(A)	83.70	1.70pt	0.35pt	82.00	83.35

3. Allowance for loan losses

Non-consolidated

(Millions of yen)

	Sep. 30, 2026 (a)	(a) - (b)	(a) - (c)	Mar. 31, 2026 (b)	Sep. 30, 2025 (c)
Allowance for loan losses	58,664	(12,993)	(31,460)	71,657	90,124
General allowance for loan losses	13,229	(905)	(1,327)	14,134	14,556
Specific allowance for loan losses	45,435	(12,088)	(30,133)	57,523	75,568

Consolidated

(Millions of yen)

	Sep. 30, 2026 (a)	(a) - (b)	(a) - (c)	Mar. 31, 2026 (b)	Sep. 30, 2025 (c)
Allowance for loan losses	63,188	(13,444)	(32,211)	76,632	95,399
General allowance for loan losses	14,180	(1,017)	(1,536)	15,197	15,716
Specific allowance for loan losses	49,008	(12,427)	(30,675)	61,435	79,683

4. Non-performing loans based on the Financial Reconstruction Law

Non-consolidated

(Millions of yen)

	Sep. 30, 2026 (a)	(a) - (b)	(a) - (c)	Mar. 31, 2026 (b)	Sep. 30, 2025 (c)
Claims against bankrupt and substantially bankrupt obligors	65,292	(11,434)	(29,439)	76,726	94,731
Claims with collection risk	48,079	(1,157)	(9,851)	49,236	57,930
Claims for special attention	22,497	(2,586)	(2,696)	25,083	25,193
Total (A)	135,868	(15,178)	(41,988)	151,046	177,856

5. Status of coverage of non-performing loans based on the Financial Reconstruction Law

Non-consolidated

(Millions of yen, %)

		Sep. 30, 2026 (a)	(a) - (b)	(a) - (c)	Mar. 31, 2026 (b)	Sep. 30, 2025 (c)
Total coverage	(B)	115,011	(10,062)	(34,534)	125,073	149,545
Allowance for loan losses		49,986	(12,595)	(30,507)	62,581	80,493
Collateral or guarantees		65,025	2,533	(4,026)	62,492	69,051
Coverage ratio	(B/A)	84.64	1.84pt	0.56pt	82.80	84.08

6. Loan breakdown by industry, etc.

(1) Loan breakdown by industry (Non-consolidated)

(Millions of yen)

	Sep. 30, 2026 (a)	(a) - (b)	(a) - (c)	Mar. 31, 2026 (b)	Sep. 30, 2025 (c)
Domestic offices (excluding Japan offshore banking accounts)	2,437,688	46,116	175,649	2,391,572	2,262,039
Manufacturing	63,970	8,457	7,342	55,513	56,628
Agriculture and forestry	1,250	(17)	(37)	1,267	1,287
Fishery	305	5	4	300	301
Mining, quarrying and gravel	50	(15)	0	65	50
Construction	20,001	(1,100)	(448)	21,101	20,449
Utilities	8,730	1,557	3,548	7,173	5,182
Information and communication	4,969	2,213	2,593	2,756	2,376
Transportation and postal service	23,810	2,766	6,898	21,044	16,912
Wholesale and retail trade	50,208	8,009	13,288	42,199	36,920
Finance and insurance	130,452	18,048	47,360	112,404	83,092
Real estate, goods rental and leasing	452,632	22,021	108,690	430,611	343,942
Services	69,587	(5,265)	(2,977)	74,852	72,564
Government and municipal government	34,841	(4,378)	8,271	39,219	26,570
Others	1,576,870	(6,187)	(18,887)	1,583,057	1,595,757

(Note) “Others” includes real estate financing for rent to individuals and asset management companies.

(2) Breakdown of risk-monitored loans by industry (Non-consolidated)

(Millions of yen)

	Sep. 30, 2026 (a)	(a) - (b)	(a) - (c)	Mar. 31, 2026 (b)	Sep. 30, 2025 (c)
Domestic offices (excluding Japan offshore banking accounts)	135,868	(15,178)	(41,988)	151,046	177,856
Manufacturing	8,142	1,711	2,771	6,431	5,371
Agriculture and forestry	-	-	-	-	-
Fishery	-	-	-	-	-
Mining, quarrying and gravel	-	-	-	-	-
Construction	523	119	47	404	476
Utilities	-	(2)	(2)	2	2
Information and communication	94	-	-	94	94
Transportation and postal service	105	(53)	(54)	158	159
Wholesale and retail trade	3,120	(30)	(1,252)	3,150	4,372
Finance and insurance	-	-	-	-	-
Real estate, goods rental and leasing	7,106	(53)	(113)	7,159	7,219
Services	1,314	(188)	(67)	1,502	1,381
Government and municipal government	-	-	-	-	-
Others	115,459	(16,683)	(43,317)	132,142	158,776

(Note) “Others” includes real estate financing for rent to individuals and asset management companies.

(3) Consumer loans (Non-consolidated)

(Millions of yen)

	Sep. 30, 2026 (a)	(a) - (b)	(a) - (c)	Mar. 31, 2026 (b)	Sep. 30, 2025 (c)
Consumer loans	1,279,692	(39,786)	(86,341)	1,319,478	1,366,033
Secured loans	1,189,290	(35,541)	(78,354)	1,224,831	1,267,644
Housing loans	434,052	7,812	17,332	426,240	416,720
Unsecured loans	90,402	(4,245)	(7,986)	94,647	98,388

(4) The ratio of loans to small- and medium-sized enterprises, etc. (Non-consolidated)

(%)

	Sep. 30, 2026 (a)	(a) - (b)	(a) - (c)	Mar. 31, 2026 (b)	Sep. 30, 2025 (c)
The ratio of loans to small- and medium-sized enterprises, etc.	88.06	(1.81)pt	(4.06)pt	89.87	92.12

(Note) “Loans to small- and medium-sized enterprises” includes consumer loans, which comprise 52.49% of this total.

7. Loan breakdown by country

(1) Loans to specific foreign countries (Non-consolidated)
Not applicable.

(2) Loans to Asian countries (Non-consolidated)
Not applicable.

8. Deposits and loans (Non-consolidated)

(Millions of yen)

		Sep. 30, 2026 (a)	(a) - (b)	(a) - (c)	Mar. 31, 2026 (b)	Sep. 30, 2025 (c)
Deposits	period-end balance	3,111,864	(91,928)	(3,988)	3,203,792	3,115,852
	average balance	3,126,231	(15,055)	(47,793)	3,141,286	3,174,024
Loans	period-end balance	2,437,688	46,116	175,649	2,391,572	2,262,039
	average balance	2,404,230	154,399	199,684	2,249,831	2,204,546

9. Number of branches (Non-consolidated)

(Branches)

	Sep. 30, 2026 (a)	(a) - (b)	(a) - (c)	Mar. 31, 2026 (b)	Sep. 30, 2025 (c)
Number of branches	98	-	-	98	98

IV. Unrealized gains (losses) on securities

1. Unrealized gains (losses)

Non-consolidated

(Millions of yen)

	Sep. 30, 2026				Mar. 31, 2026				Sep. 30, 2025			
	Fair value	Net unrealized gains (losses)			Fair value	Net unrealized gains (losses)			Fair value	Net unrealized gains (losses)		
			Gains	Losses			Gains	Losses			Gains	Losses
Available-for-sale securities	431,276	37,808	42,643	4,834	414,168	37,327	42,685	5,357	378,661	30,115	36,550	6,434
Stocks	60,797	42,108	42,108	-	62,547	42,271	42,271	-	56,595	36,319	36,319	-
Bonds	349,726	(4,705)	29	4,735	333,651	(5,214)	82	5,296	305,165	(6,363)	24	6,387
Others	20,752	406	505	99	17,968	271	331	60	16,900	159	206	47

(Note1) Stocks of subsidiaries and affiliates are not included since they are not valuated with fair value.
(Note2) Unrealized gains (losses) represent the difference between the fair value as of period-ends and acquisition costs.

Consolidated

(Millions of yen)

	Sep. 30, 2026				Mar. 31, 2026				Sep. 30, 2025			
	Fair value	Net unrealized gains (losses)			Fair value	Net unrealized gains (losses)			Fair Value	Net unrealized gains (losses)		
			Gains	Losses			Gains	Losses			Gains	Losses
Available-for-sale securities	432,129	38,612	43,447	4,834	414,985	38,095	43,452	5,357	379,510	30,915	37,350	6,434
Stocks	61,650	42,912	42,912	-	63,365	43,039	43,039	-	57,445	37,119	37,119	-
Bonds	349,726	(4,705)	29	4,735	333,651	(5,214)	82	5,296	305,165	(6,363)	24	6,387
Others	20,752	406	505	99	17,968	271	331	60	16,900	159	206	47

(Note1) Stocks of subsidiaries and affiliates are not included since they are not valuated with fair value.
(Note2) Unrealized gains (losses) represent the difference between the fair value as of period-ends and acquisition costs.

V. Retirement benefits

1. Retirement benefit expenses

Non-consolidated

(Millions of yen)

	Six months ended Sep. 30, 2026	Six months ended Sep. 30, 2025
Service cost	130	137
Interest cost	139	142
Expected returns on plan assets	(542)	(446)
Amortization of unrecognized net actuarial gains (losses)	(797)	(83)
Others (Note)	98	99
Retirement benefit expenses	(970)	(150)

(Note) “Others” includes the contribution to a defined contribution pension plan.

Consolidated

(Millions of yen)

	Six months ended Sep. 30, 2026	Six months ended Sep. 30, 2025
Service cost (Note1)	139	147
Interest cost	139	142
Expected returns on plan assets	(542)	(446)
Amortization of unrecognized net actuarial gains (losses)	(797)	(83)
Others (Note2)	109	110
Retirement benefit expenses	(950)	(129)

(Note1) Retirement benefit expenses of consolidated subsidiaries adopting a simplified method are included in “Service cost”.
(Note2) “Others” includes the contribution to a defined contribution pension plan.