Consolidated Financial Results for the Three Months Ended June 30, 2026
(Under Japanese GAAP)

August 7, 2026

Company name	TOMONY Holdings, Inc.			Stock exchange listing: Tokyo
Securities code	8600	URL: https://www.tomony-hd.co.jp/		
Representative	(Title)	Representative Director, President and CEO	(Name) Takeshi Nakamura	
Contact	(Title)	Managing Director, General Manager of Corporate Planning Department	(Name) Hitomi Fujii	Tel: +81-87-812-0102

Scheduled date to commence dividend payments —

Trading accounts None

Preparation of supplementary materials on financial results: Yes

Holding of financial results briefing: None

(Amounts of less than one million yen are rounded down; percentages are rounded down to one decimal place.)

1. Consolidated Financial Results for the Three Months Ended June 30, 2026 (from April 1, 2026 to June 30, 2026)

(1) Consolidated results of operations (cumulative) (%: Changes from the previous corresponding period)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	million yen	%	million yen	%	million yen	%
Three months ended June 30, 2026	27,666	17.5	9,425	30.7	6,562	25.1
Three months ended June 30, 2025	23,530	4.3	7,210	12.9	5,244	14.0

(Note) Comprehensive income Three months ended June 30, 2026 9,718 million yen (30.1%) Three months ended June 30, 2025 7,469 million yen (202.2%)

	Basic earnings per share	Diluted earnings per share
	yen	yen
Three months ended June 30, 2026	34.16	33.69
Three months ended June 30, 2025	27.25	26.77

(2) Financial Position

	Total assets	Total net assets	Equity-to-asset ratio
	million yen	million yen	%
As of June 30, 2026	5,247,721	304,592	5.7
As of March 31, 2026	5,204,096	297,373	5.6

(Reference) Equity As of June 30, 2026 301,118 million yen As of March 31, 2026 293,948 million yen

(Note) "Equity-to-asset ratio" is calculated as follows: (Total net assets - Subscription rights to shares - Non-controlling interests) / Total assets. Note that this "Equity-to-asset ratio" is not the capital adequacy ratio as stipulated in the regulatory notification.

2. Cash Dividends

	Annual cash dividends per share				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Fiscal year-end	Total
	yen	yen	yen	yen	yen
Fiscal year ended March 31, 2026	—	13.00	—	13.00	26.00
Fiscal year ending March 31, 2027	—				
Fiscal year ending March 31, 2027 (forecast)		15.00	—	15.00	30.00

(Note) Revision of dividend forecasts from the latest announcement: None

3. Consolidated Earnings Forecasts for the Fiscal Year Ending March 31, 2027 (from April 1, 2026 to March 31, 2027)

(%: Changes from the previous fiscal year for full-year results, and from the same quarter of the previous fiscal year for quarterly results)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	million yen	%	million yen	%	yen
Second quarter (cumulative)	12,650	28.3	8,250	45.5	42.95
Full year	26,600	9.1	17,850	10.4	92.93

(Note) Revision of consolidated earnings forecasts from the latest announcement: None

* Notes

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

(2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: None

(3) Changes in accounting policies, changes in accounting estimates, and restatements

(1) Changes in accounting policies due to revisions of accounting standards and other regulations: None
(2) Changes in accounting policies due to reasons other than (1): None
(3) Changes in accounting estimates: None
(4) Restatements: None

(4) Number of issued shares (common shares)

(1) Total number of issued shares at the end of the period (including treasury shares)	As of June 30, 2026	193,533,011	As of March 31, 2026	193,533,011
(2) Number of treasury shares at the end of the period	As of June 30, 2026	1,455,395	As of March 31, 2026	1,455,395
(3) Average number of shares outstanding	Three months ended June 30, 2026	192,077,616	Three months ended June 30, 2025	192,391,233

* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: None

* Notes regarding forward-looking statements

Forward-looking statements, including earnings forecasts, are based on information currently available to the Company and on certain assumptions deemed reasonable. They are not guarantees of future performance, and actual results may differ materially due to various factors.

* Availability of supplementary materials on financial results

Supplementary materials on financial results are attached to these financial results.

* Table of contents of attached documents

1. Overview of Operating Results, etc.

(1) Overview of operating results for the current quarter

For the first quarter under review, ordinary income increased by ¥4,136 million year on year to ¥27,666 million, mainly due to higher interest income resulting from an increase in interest on loans. Ordinary expenses increased by ¥1,921 million year on year to ¥18,241 million, mainly due to higher interest expenses resulting from an increase in interest on deposits, despite lower other operating expenses reflecting a decrease in foreign exchange losses on foreign currency funding. As a result, ordinary profit increased by ¥2,215 million year on year to ¥9,425 million, and profit attributable to owners of parent increased by ¥1,318 million year on year to ¥6,562 million.

(2) Overview of financial position for the current quarter

As of the end of the first quarter, total assets increased by ¥43.7 billion from the end of the previous fiscal year to ¥5,247.7 billion, and total net assets increased by ¥7.2 billion to ¥304.5 billion. In addition, deposits, including negotiable certificates of deposit, increased by ¥31.6 billion to ¥4,744.6 billion; loans and bills discounted increased by ¥39.9 billion to ¥3,886.6 billion; and securities increased by ¥39.5 billion to ¥812.7 billion.

(3) Explanation of consolidated earnings forecasts and other forward-looking information

No revisions have been made to the consolidated earnings forecasts for the fiscal year ending March 31, 2027, announced on May 14, 2026.

2. Quarterly Consolidated Financial Statements and Main Notes

(1) Quarterly consolidated balance sheets

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Assets		
Cash and due from banks	484,242	448,941
Trading securities	612	614
Money held in trust	1,135	5,801
Securities	773,217	812,751
Loans and bills discounted	3,846,705	3,886,652
Foreign exchanges	4,367	9,255
Lease receivables and investments in leases	14,859	15,307
Other assets	43,189	33,910
Tangible fixed assets	37,959	38,058
Intangible fixed assets	1,760	2,028
Retirement benefit asset	14,177	14,358
Deferred tax assets	2,854	1,160
Customers' liabilities for acceptances and guarantees	6,869	7,048
Allowance for loan losses	(27,853)	(28,171)
Total assets	5,204,096	5,247,721
Liabilities		
Deposits	4,572,190	4,566,158
Negotiable certificates of deposit (NCDs)	140,891	178,514
Borrowings	141,223	140,652
Foreign exchanges	20	6
Other liabilities	43,574	49,004
Provision for bonuses	370	—
Provision for directors' bonuses	116	26
Retirement benefit liability	64	64
Provision for reimbursement of dormant deposits	43	33
Provision for contingent losses	229	228
Deferred tax liabilities	397	660
Deferred tax liabilities for land revaluation	729	729
Acceptances and guarantees	6,869	7,048
Total liabilities	4,906,723	4,943,128
Net assets		
Share capital	30,228	30,228
Capital surplus	31,130	31,130
Retained earnings	232,783	236,849
Treasury shares	(1,050)	(1,050)
Total shareholders' equity	293,092	297,158
Valuation difference on available-for-sale securities	(4,475)	(1,168)
Deferred gains or losses on hedges	(0)	0
Revaluation reserve for land	1,174	1,174
Remeasurements of defined benefit plans	4,157	3,953
Total accumulated other comprehensive income	856	3,959
Subscription rights to shares	870	870
Non-controlling interests	2,554	2,604
Total net assets	297,373	304,592
Total liabilities and net assets	5,204,096	5,247,721

(2) Quarterly consolidated statements of income and quarterly consolidated statements of comprehensive income

(Quarterly consolidated statements of income)

(Millions of yen)

	Three months ended June 30, 2025	Three months ended June 30, 2026
Ordinary income	23,530	27,666
Interest income	18,521	21,581
(Interest on loans and discounts)	14,403	16,992
(Interest and dividends on securities)	3,499	3,718
Fees and commissions	3,160	3,656
Other operating income	1,499	1,646
Other ordinary income	348	781
Ordinary expenses	16,320	18,241
Interest expenses	2,848	5,362
(Interest on deposits)	2,552	4,798
Fees and commissions expenses	1,059	1,112
Other operating expenses	3,333	2,765
General and administrative expenses	8,546	8,632
Other ordinary expenses	532	368
Ordinary profit	7,210	9,425
Extraordinary income	5	—
Gains on disposal of fixed assets	5	—
Extraordinary losses	18	3
Losses on disposal of fixed assets	8	3
Impairment losses	10	—
Profit before income taxes	7,197	9,421
Income taxes - current	1,718	2,311
Income taxes - deferred	205	516
Total income taxes	1,924	2,827
Net income	5,272	6,594
Profit attributable to non-controlling interests	28	31
Profit attributable to owners of parent	5,244	6,562

(Quarterly consolidated statements of comprehensive income)

(Millions of yen)

	Three months ended June 30, 2025	Three months ended June 30, 2026
Net income	5,272	6,594
Other comprehensive income	2,196	3,123
Valuation difference on available-for-sale securities	2,334	3,327
Deferred gains or losses on hedges	0	0
Remeasurements of defined benefit plans, net of tax	(137)	(204)
Comprehensive income	7,469	9,718
(Details)		
Comprehensive income attributable to owners of parent	7,431	9,666
Comprehensive income attributable to non-controlling interests	37	51

(3) Notes to quarterly consolidated financial statements

(Notes on segment information, etc.)

[Segment information]

The Group's reportable segment is limited to "Banking." Business segments not included in the reportable segment are omitted from disclosure due to their lack of materiality.

(Notes on significant changes in the amount of shareholders' equity)

Not applicable.

(Notes on going concern assumption)

Not applicable.

(Notes on quarterly consolidated statements of cash flows)

The quarterly consolidated statement of cash flows for the first quarter of the current fiscal year has not been prepared. Depreciation (including amortization of intangible fixed assets) for the first quarter of the current fiscal year is as follows:

	Three months ended June 30, 2025	Three months ended June 30, 2026
Depreciation	457 million yen	507 million yen

Briefing Materials for the First Quarter of the Fiscal Year Ending March 31, 2027

TOMONY Holdings, Inc.

[Contents]

* Total for Banks: Simple aggregate of non-consolidated figures for The Tokushima Taisho Bank and The Kagawa Bank.

○ Overview of Financial Results for the First Quarter of the Fiscal Year Ending March 31, 2027

1. Results of Operations

(1) TOMONY Holdings, Inc. [Consolidated]

(Millions of yen)

		Fiscal year ending March 31, 2027 Three months ended June 30, 2026	YoY change	Fiscal year ended March 31, 2026 Three months ended June 30, 2025
Ordinary income	1	27,666	4,136	23,530
Consolidated gross profit	2	17,650	1,707	15,943
Net interest income	3	16,225	549	15,676
(of which, gains (losses) on cancellation of investment trusts)	4	—	(325)	325
Net fees and commissions	5	2,543	443	2,100
Net other operating income (expenses)	6	(1,118)	715	(1,833)
(of which, gains (losses) on bonds)	7	13	21	(8)
General and administrative expenses (-)	8	8,632	86	8,546
Provision for general allowance for loan losses (-)	9	(22)	(68)	46
Expenses for non-performing loans (-)	10	355	(68)	423
Reversal of allowance for loan losses	11	—	—	—
Recoveries of written-off receivables	12	578	514	64
Gains (losses) on stocks and other securities	13	65	13	52
Other	14	94	(71)	165
Ordinary profit	15	9,425	2,215	7,210
Extraordinary gains (losses)	16	(3)	9	(12)
Profit before income taxes	17	9,421	2,224	7,197
Total income taxes (-)	18	2,827	903	1,924
Income taxes - current (-)	19	2,311	593	1,718
Income taxes - deferred (-)	20	516	311	205
Net income	21	6,594	1,322	5,272
Profit attributable to non-controlling interests (-)	22	31	3	28
Profit attributable to owners of parent	23	6,562	1,318	5,244

Credit-related costs	24	(246)	(651)	405
Gains (losses) on securities	25	79	35	44

(Note) 1. Consolidated gross profit (2) = Net interest income (3) (= Interest income - Interest expenses (excluding expenses for money held in trust)) + Net fees and commissions (5) (= Fees and commissions - Fees and commissions expenses) + Net other operating income (expenses) (6) (= Other operating income - Other operating expenses)

2. Credit-related costs (24) = Provision for general allowance for loan losses (9) + Expenses for non-performing loans (10) - Reversal of allowance for loan losses (11) - Recoveries of written-off receivables (12)

3. Gains (losses) on securities (25) = Gains (losses) on bonds (7) + Gains (losses) on stocks and other securities (13)

(2) Total for Banks [Non-consolidated]

(Millions of yen)

		Fiscal year ending March 31, 2027 Three months ended June 30, 2026	YoY change	Fiscal year ended March 31, 2026 Three months ended June 30, 2025
Ordinary income	1	25,868	4,045	21,823
Gross business profit	2	17,216	1,722	15,494
(Core gross business profit)	3	17,202	1,701	15,501
Net interest income	4	16,243	564	15,679
(of which, gains (losses) on cancellation of investment trusts)	5	—	3	(3)
Net fees and commissions	6	2,272	439	1,833
Net other operating income (expenses)	7	(1,299)	720	(2,019)
(of which, gains (losses) on bonds)	8	13	20	(7)
Expenses (excluding non-recurring items) (-)	9	8,571	132	8,439
Personnel expenses (-)	10	4,367	(39)	4,406
Non-personnel expenses (-)	11	3,679	189	3,490
Taxes (-)	12	522	(19)	541
Real net business profit	13	8,644	1,590	7,054
(Core net business profit)	14	8,631	1,569	7,062
(Core net business profit (excluding gains (losses) on cancellation of investment trusts))	15	8,631	1,566	7,065
Provision for general allowance for loan losses (-)	16	(22)	(73)	51
Net business profit	17	8,666	1,663	7,003
Non-recurring gains (losses)	18	645	599	46
of which, expenses for non-performing loans (-)	19	350	(43)	393
of which, reversal of allowance for loan losses	20	—	—	—
of which, recoveries of written-off receivables	21	578	514	64
of which, gains (losses) on stocks and other securities	22	65	13	52
Ordinary profit	23	9,309	2,261	7,048
Extraordinary gains (losses)	24	(2)	18	(20)
Profit before income taxes	25	9,306	2,279	7,027
Total income taxes (-)	26	2,781	924	1,857
Income taxes - current (-)	27	2,262	602	1,660
Income taxes - deferred (-)	28	519	321	198
Net income	29	6,524	1,356	5,168

Credit-related costs	30	(249)	(630)	381
Gains (losses) on securities	31	78	33	45

(Note) 1. Core gross business profit (3) = Gross business profit (2) - Gains (losses) on bonds (8)

2. Core net business profit (14) = Core gross business profit (3) - Expenses (excluding non-recurring items) (9)

3. Credit-related costs (30) = Provision for general allowance for loan losses (16) + Expenses for non-performing loans (19) - Reversal of allowance for loan losses (20) - Recoveries of written-off receivables (21)

4. Gains (losses) on securities (31) = Gains (losses) on bonds (8) + Gains (losses) on stocks and other securities (22)

(3) The Tokushima Taisho Bank, Ltd. [Non-consolidated]

(Millions of yen)

		Fiscal year ending March 31, 2027 Three months ended June 30, 2026	YoY change	Fiscal year ended March 31, 2026 Three months ended June 30, 2025
Ordinary income	1	14,537	1,971	12,566
Gross business profit	2	9,642	1,055	8,587
(Core gross business profit)	3	9,644	1,057	8,587
Net interest income	4	9,591	138	9,453
(of which, gains (losses) on cancellation of investment trusts)	5	—	(45)	45
Net fees and commissions	6	1,119	203	916
Net other operating income (expenses)	7	(1,068)	715	(1,783)
(of which, gains (losses) on bonds)	8	(2)	(2)	(0)
Expenses (excluding non-recurring items) (-)	9	4,771	128	4,643
Personnel expenses (-)	10	2,396	(11)	2,407
Non-personnel expenses (-)	11	2,083	166	1,917
Taxes (-)	12	291	(27)	318
Real net business profit	13	4,870	927	3,943
(Core net business profit)	14	4,873	929	3,944
(Core net business profit (excluding gains (losses) on cancellation of investment trusts))	15	4,873	974	3,899
Provision for general allowance for loan losses (-)	16	11	(31)	42
Net business profit	17	4,859	958	3,901
Non-recurring gains (losses)	18	884	507	377
of which, expenses for non-performing loans (-)	19	15	3	12
of which, reversal of allowance for loan losses	20	—	—	—
of which, recoveries of written-off receivables	21	563	518	45
of which, gains (losses) on stocks and other securities	22	65	13	52
Ordinary profit	23	5,743	1,465	4,278
Extraordinary gains (losses)	24	(2)	6	(8)
Profit before income taxes	25	5,740	1,470	4,270
Total income taxes (-)	26	1,677	333	1,344
Income taxes - current (-)	27	1,425	351	1,074
Income taxes - deferred (-)	28	252	(18)	270
Net income	29	4,063	1,138	2,925

Credit-related costs	30	(536)	(546)	10
Gains (losses) on securities	31	63	11	52

(Note) 1. Core gross business profit (3) = Gross business profit (2) - Gains (losses) on bonds (8)

2. Core net business profit (14) = Core gross business profit (3) - Expenses (excluding non-recurring items) (9)

3. Credit-related costs (30) = Provision for general allowance for loan losses (16) + Expenses for non-performing loans (19) - Reversal of allowance for loan losses (20) - Recoveries of written-off receivables (21)

4. Gains (losses) on securities (31) = Gains (losses) on bonds (8) + Gains (losses) on stocks and other securities (22)

(4) The Kagawa Bank, Ltd. [Non-consolidated]

(Millions of yen)

		Fiscal year ending March 31, 2027 Three months ended June 30, 2026	YoY change	Fiscal year ended March 31, 2026 Three months ended June 30, 2025
Ordinary income	1	11,331	2,074	9,257
Gross business profit	2	7,574	667	6,907
(Core gross business profit)	3	7,558	644	6,914
Net interest income	4	6,652	426	6,226
(of which, gains (losses) on cancellation of investment trusts)	5	—	48	(48)
Net fees and commissions	6	1,153	236	917
Net other operating income (expenses)	7	(231)	5	(236)
(of which, gains (losses) on bonds)	8	15	22	(7)
Expenses (excluding non-recurring items) (-)	9	3,800	4	3,796
Personnel expenses (-)	10	1,971	(28)	1,999
Non-personnel expenses (-)	11	1,596	23	1,573
Taxes (-)	12	231	8	223
Real net business profit	13	3,774	663	3,111
(Core net business profit)	14	3,758	640	3,118
(Core net business profit (excluding gains (losses) on cancellation of investment trusts))	15	3,758	592	3,166
Provision for general allowance for loan losses (-)	16	(33)	(42)	9
Net business profit	17	3,807	705	3,102
Non-recurring gains (losses)	18	(239)	92	(331)
of which, expenses for non-performing loans (-)	19	335	(46)	381
of which, reversal of allowance for loan losses	20	—	—	—
of which, recoveries of written-off receivables	21	15	(4)	19
of which, gains (losses) on stocks and other securities	22	—	—	—
Ordinary profit	23	3,566	796	2,770
Extraordinary gains (losses)	24	0	12	(12)
Profit before income taxes	25	3,566	809	2,757
Total income taxes (-)	26	1,104	591	513
Income taxes - current (-)	27	837	251	586
Income taxes - deferred (-)	28	267	339	(72)
Net income	29	2,461	218	2,243

Credit-related costs	30	287	(84)	371
Gains (losses) on securities	31	15	22	(7)

(Note) 1. Core gross business profit (3) = Gross business profit (2) - Gains (losses) on bonds (8)

2. Core net business profit (14) = Core gross business profit (3) - Expenses (excluding non-recurring items) (9)

3. Credit-related costs (30) = Provision for general allowance for loan losses (16) + Expenses for non-performing loans (19) - Reversal of allowance for loan losses (20) - Recoveries of written-off receivables (21)

4. Gains (losses) on securities (31) = Gains (losses) on bonds (8) + Gains (losses) on stocks and other securities (22)

2. Core Net Business Profit

(Millions of yen)

		Fiscal year ending March 31, 2027 Three months ended June 30, 2026	YoY change	Fiscal year ended March 31, 2026 Three months ended June 30, 2025
Total for Banks	Core net business profit (=1+2-3)	6,513	876	5,637
	1 Average balance of loans × Loan-to-deposit spread	12,812	569	12,243
	2 Net fees and commissions	2,272	439	1,833
	3 General and administrative expenses	8,571	132	8,439
	Core net business profit (after deducting foreign currency funding costs)	5,508	1,039	4,469
The Tokushima Taisho Bank, Ltd.	Core net business profit (=1+2-3)	3,395	209	3,186
	1 Average balance of loans × Loan-to-deposit spread	7,047	134	6,913
	2 Net fees and commissions	1,119	203	916
	3 General and administrative expenses	4,771	128	4,643
	Core net business profit (after deducting foreign currency funding costs)	2,802	376	2,426
The Kagawa Bank, Ltd.	Core net business profit (=1+2-3)	3,118	667	2,451
	1 Average balance of loans × Loan-to-deposit spread	5,765	435	5,330
	2 Net fees and commissions	1,153	236	917
	3 General and administrative expenses	3,800	4	3,796
	Core net business profit (after deducting foreign currency funding costs)	2,706	663	2,043

3. Status of Deposits and Loans

(1) Status of Balance at End of Period and Average Balance during the Period

(1) Balance at End of Period [Non-consolidated]

(Millions of yen)

		As of June 30, 2026	Change from March 31, 2026	Change from June 30, 2025	As of March 31, 2026	As of June 30, 2025
Total for Banks	Deposits	4,573,385	(6,103)	123,856	4,579,488	4,449,529
	Loans and bills discounted	3,897,883	41,744	166,428	3,856,139	3,731,455
	Securities	811,051	39,424	53,047	771,627	758,004
The Tokushima Taisho Bank, Ltd.	Deposits	2,449,447	18,070	37,591	2,431,377	2,411,856
	Loans and bills discounted	2,088,977	9,231	47,214	2,079,746	2,041,763
	Securities	418,461	24,683	8,915	393,778	409,546
The Kagawa Bank, Ltd.	Deposits	2,123,938	(24,173)	86,265	2,148,111	2,037,673
	Loans and bills discounted	1,808,906	32,513	119,214	1,776,393	1,689,692
	Securities	392,590	14,741	44,132	377,849	348,458

(2) Average Balance during the Period [Non-consolidated]

(Millions of yen)

		June 2026	Change from March 2026	Change from June 2025	March 2026	June 2025
Total for Banks	Deposits	4,578,048	79,530	123,632	4,498,518	4,454,416
	Loans and bills discounted	3,879,162	110,463	162,450	3,768,699	3,716,712

		June 2026	Change from March 2026	Change from June 2025	March 2026	June 2025
	Securities	795,348	34,716	42,139	760,632	753,209
The Tokushima Taisho Bank, Ltd.	Deposits	2,431,589	17,123	29,778	2,414,466	2,401,811
	Loans and bills discounted	2,086,900	34,467	52,500	2,052,433	2,034,400
	Securities	406,116	10,546	9,058	395,570	397,058
The Kagawa Bank, Ltd.	Deposits	2,146,459	62,407	93,854	2,084,052	2,052,605
	Loans and bills discounted	1,792,262	75,996	109,950	1,716,266	1,682,312
	Securities	389,232	24,170	33,081	365,062	356,151

(2) Status of Deposits

(1) Balance of Deposits by Type [Non-consolidated]

(Millions of yen)

		As of June 30, 2026	Change from March 31, 2026	Change from June 30, 2025	As of March 31, 2026	As of June 30, 2025
Total for Banks	Deposits	4,573,385	(6,103)	123,856	4,579,488	4,449,529
	Individual deposits	2,736,058	12,018	27,683	2,724,040	2,708,375
	Corporate deposits	1,601,832	(50,775)	77,141	1,652,607	1,524,691
	Public deposits	232,256	45,089	29,539	187,167	202,717
	Deposits from financial institutions	3,235	(12,436)	(10,509)	15,671	13,744
The Tokushima Taisho Bank, Ltd.	Deposits	2,449,447	18,070	37,591	2,431,377	2,411,856
	Individual deposits	1,452,318	4,800	(5,447)	1,447,518	1,457,765
	Corporate deposits	905,710	(29,949)	32,624	935,659	873,086
	Public deposits	88,594	45,278	10,924	43,316	77,670
	Deposits from financial institutions	2,824	(2,058)	(510)	4,882	3,334
The Kagawa Bank, Ltd.	Deposits	2,123,938	(24,173)	86,265	2,148,111	2,037,673
	Individual deposits	1,283,740	7,218	33,130	1,276,522	1,250,610
	Corporate deposits	696,122	(20,826)	44,517	716,948	651,605
	Public deposits	143,662	(189)	18,615	143,851	125,047
	Deposits from financial institutions	411	(10,378)	(9,999)	10,789	10,410

(2) Status of Total Assets under Custody [Non-consolidated]

(Millions of yen)

		As of June 30, 2026	Change from March 31, 2026	Change from June 30, 2025	As of March 31, 2026	As of June 30, 2025
Total for Banks	Deposits	4,573,385	(6,103)	123,856	4,579,488	4,449,529
	Negotiable certificates of deposit (NCDs)	178,514	37,623	45,136	140,891	133,378
	Assets under custody	355,917	24,743	44,657	331,174	311,260
	Public bonds	21,598	2,025	4,949	19,573	16,649
	Investment trusts	137,606	20,174	34,217	117,432	103,389
	Life insurance	196,712	2,544	5,491	194,168	191,221
	Total assets under custody	5,107,818	56,263	213,648	5,051,555	4,894,170
The Tokushima Taisho Bank, Ltd.	Deposits	2,449,447	18,070	37,591	2,431,377	2,411,856
	Negotiable certificates of deposit (NCDs)	113,114	14,923	7,336	98,191	105,778
	Assets under custody	189,924	13,754	29,707	176,170	160,217
	Public bonds	15,637	1,045	2,035	14,592	13,602
	Investment trusts	72,108	10,115	18,724	61,993	53,384
	Life insurance	102,178	2,594	8,947	99,584	93,231
	Total assets under custody	2,752,486	46,747	74,633	2,705,739	2,677,853
The Kagawa Bank, Ltd.	Deposits	2,123,938	(24,173)	86,265	2,148,111	2,037,673
	Negotiable certificates of deposit (NCDs)	65,400	22,700	37,800	42,700	27,600
	Assets under custody	165,993	10,989	14,950	155,004	151,043
	Public bonds	5,961	980	2,914	4,981	3,047

			As of June 30, 2026	Change from March 31, 2026	Change from June 30, 2025	As of March 31, 2026	As of June 30, 2025
		Investment trusts	65,498	10,059	15,493	55,439	50,005
		Life insurance	94,534	(50)	(3,456)	94,584	97,990
	Total assets under custody		2,355,332	9,516	139,015	2,345,816	2,216,317

(3) Status of Loans

(1) Loans and Bills Discounted by Type of Borrower [Non-consolidated]

(Millions of yen)

		As of June 30, 2026	Change from March 31, 2026	Change from June 30, 2025	As of March 31, 2026	As of June 30, 2025
Total for Banks	Loans and bills discounted	3,897,883	41,744	166,428	3,856,139	3,731,455
	Loans to corporations	3,072,263	32,747	139,283	3,039,516	2,932,980
	Of which, to SMEs	2,635,564	24,341	106,943	2,611,223	2,528,621
	Loans to individuals	825,618	8,997	27,145	816,621	798,473
	Of which, personal loans	768,401	9,963	29,831	758,438	738,570
	Housing loans	591,235	6,792	22,384	584,443	568,851
	Other loans	177,165	3,171	7,447	173,994	169,718
The Tokushima Taisho Bank, Ltd.	Loans and bills discounted	2,088,977	9,231	47,214	2,079,746	2,041,763
	Loans to corporations	1,740,065	8,917	42,541	1,731,148	1,697,524
	Of which, to SMEs	1,515,488	1,423	32,979	1,514,065	1,482,509
	Loans to individuals	348,911	314	4,673	348,597	344,238
	Of which, personal loans	298,471	1,051	7,392	297,420	291,079
	Housing loans	267,338	1,576	9,301	265,762	258,037
	Other loans	31,133	(525)	(1,908)	31,658	33,041
The Kagawa Bank, Ltd.	Loans and bills discounted	1,808,906	32,513	119,214	1,776,393	1,689,692
	Loans to corporations	1,332,198	23,830	96,742	1,308,368	1,235,456
	Of which, to SMEs	1,120,076	22,918	73,964	1,097,158	1,046,112
	Loans to individuals	476,707	8,683	22,472	468,024	454,235
	Of which, personal loans	469,930	8,912	22,439	461,018	447,491
	Housing loans	323,897	5,216	13,083	318,681	310,814
	Other loans	146,032	3,696	9,355	142,336	136,677

(2) Balance and ratio of loans to small and medium-sized enterprises, etc. [Non-consolidated]

(Millions of yen, %)

		As of June 30, 2026	Change from March 31, 2026	Change from June 30, 2025	As of March 31, 2026	As of June 30, 2025
Total for Banks	Loans to SMEs, etc.	3,461,183	33,338	134,087	3,427,845	3,327,096
	Ratio of loans to SMEs, etc.	88.79	(0.10)	(0.37)	88.89	89.16
The Tokushima Taisho Bank, Ltd.	Loans to SMEs, etc.	1,864,400	1,737	37,652	1,862,663	1,826,748
	Ratio of loans to SMEs, etc.	89.24	(0.32)	(0.22)	89.56	89.46
The Kagawa Bank, Ltd.	Loans to SMEs, etc.	1,596,783	31,601	96,435	1,565,182	1,500,348
	Ratio of loans to SMEs, etc.	88.27	0.16	(0.52)	88.11	88.79

(3) Loans by region [Non-consolidated]

(Millions of yen)

		As of June 30, 2026	Change from March 31, 2026	Change from June 30, 2025	As of March 31, 2026	As of June 30, 2025
Total for Banks	Loans and bills discounted	3,897,883	41,744	166,428	3,856,139	3,731,455
	(of which, Osaka area)	1,241,069	19,011	34,748	1,222,058	1,206,321
	Tokushima Prefecture	570,734	(4,820)	7,751	575,554	562,983
	Kagawa Prefecture	653,459	(2,350)	10,014	655,809	643,445
	Ehime Prefecture	513,999	8,943	46,213	505,056	467,786
	Kochi Prefecture	71,560	(2,086)	21	73,646	71,539
	Okayama Prefecture	222,383	(1,994)	12,144	224,377	210,239
	Hiroshima Prefecture	23,727	3,095	10,707	20,632	13,020
	Osaka Prefecture	1,110,477	16,013	33,787	1,094,464	1,076,690
	Hyogo Prefecture	125,284	(37)	(2,983)	125,321	128,267
	Kyoto Prefecture	37,086	2,148	1,744	34,938	35,342
	Tokyo	569,167	22,832	47,033	546,335	522,134
The Tokushima Taisho Bank, Ltd.	Loans and bills discounted	2,088,977	9,231	47,214	2,079,746	2,041,763
	(of which, Osaka area)	974,602	7,905	22,350	966,697	952,252
	Tokushima Prefecture	543,904	(5,050)	5,279	548,954	538,625
	Kagawa Prefecture	26,340	(999)	(207)	27,339	26,547
	Ehime Prefecture	196,081	2,750	15,946	193,331	180,135
	Kochi Prefecture	38,324	(2,259)	(946)	40,583	39,270
	Osaka Prefecture	844,010	4,907	21,389	839,103	822,621
	Hyogo Prefecture	125,284	(37)	(2,983)	125,321	128,267
	Kyoto Prefecture	37,086	2,148	1,744	34,938	35,342
	Tokyo	277,945	7,772	6,993	270,173	270,952
The Kagawa Bank, Ltd.	Loans and bills discounted	1,808,906	32,513	119,214	1,776,393	1,689,692
	(of which, Osaka area)	266,467	11,106	12,398	255,361	254,069
	Tokushima Prefecture	26,830	230	2,472	26,600	24,358
	Kagawa Prefecture	627,119	(1,351)	10,221	628,470	616,898
	Ehime Prefecture	317,918	6,193	30,267	311,725	287,651
	Kochi Prefecture	33,236	173	967	33,063	32,269
	Okayama Prefecture	222,383	(1,994)	12,144	224,377	210,239
	Hiroshima Prefecture	23,727	3,095	10,707	20,632	13,020
	Osaka Prefecture	266,467	11,106	12,398	255,361	254,069
	Tokyo	291,222	15,060	40,040	276,162	251,182

(Note) The Osaka area is the total of loans in Osaka Prefecture, Hyogo Prefecture (excluding the Awaji Island area), and Kyoto Prefecture.

(4) Status of disclosed claims based on the Financial Reconstruction Act [Non-consolidated]

(Millions of yen, %)

		As of June 30, 2026	Change from March 31, 2026	Change from June 30, 2025	As of March 31, 2026	As of June 30, 2025
Total for Banks	Claims in bankruptcy, rehabilitation and other equivalent claims	16,564	346	3,862	16,218	12,702
	Doubtful claims	53,446	(953)	2,119	54,399	51,327
	Substandard claims	2,497	357	(1,133)	2,140	3,630
	Total	72,509	(250)	4,848	72,759	67,661
	(Ratio to total credit)	1.82	(0.02)	0.05	1.84	1.77
	Normal claims	3,904,153	42,989	163,156	3,861,164	3,740,997
	Total credit	3,976,664	42,739	168,006	3,933,925	3,808,658
The Tokushima Taisho Bank, Ltd.	Claims in bankruptcy, rehabilitation and other equivalent claims	6,680	(47)	912	6,727	5,768
	Doubtful claims	25,234	(858)	(786)	26,092	26,020
	Substandard claims	911	432	(554)	479	1,465
	Total	32,826	(473)	(428)	33,299	33,254
	(Ratio to total credit)	1.54	(0.03)	(0.06)	1.57	1.60
	Normal claims	2,087,479	9,991	46,566	2,077,488	2,040,913
	Total credit	2,120,306	9,518	46,139	2,110,788	2,074,167
The Kagawa Bank, Ltd.	Claims in bankruptcy, rehabilitation and other equivalent claims	9,884	393	2,950	9,491	6,934
	Doubtful claims	28,212	(95)	2,905	28,307	25,307
	Substandard claims	1,586	(75)	(579)	1,661	2,165
	Total	39,683	223	5,276	39,460	34,407
	(Ratio to total credit)	2.13	(0.03)	0.15	2.16	1.98
	Normal claims	1,816,674	32,998	116,590	1,783,676	1,700,084
	Total credit	1,856,358	33,221	121,867	1,823,137	1,734,491

Amount of partial direct write-offs	Total for Banks	8,718	(579)	(851)	9,297	9,569
	The Tokushima Taisho Bank, Ltd.	6,174	(564)	(237)	6,738	6,411
	The Kagawa Bank, Ltd.	2,544	(15)	(614)	2,559	3,158

4. Capital Adequacy Ratio

(1) TOMONY Holdings, Inc. (Domestic standard) [Consolidated]

(Millions of yen, %)

	As of June 30, 2026	Change from March 31, 2026	Change from June 30, 2025	As of March 31, 2026	As of June 30, 2025
(1) Consolidated capital adequacy ratio ((2)/(3)×100)	9.51	0.06	(0.03)	9.45	9.54
(2) Amount of capital on a consolidated basis	303,880	6,025	12,966	297,855	290,914
(3) Amount of risk-weighted assets	3,194,067	42,693	145,377	3,151,374	3,048,690
(4) Total required consolidated capital ((3)×4%)	127,762	1,708	5,815	126,054	121,947

(2) The Tokushima Taisho Bank, Ltd. (Domestic standard) [Non-consolidated]

(Millions of yen, %)

	As of June 30, 2026	Change from March 31, 2026	Change from June 30, 2025	As of March 31, 2026	As of June 30, 2025
(1) Non-consolidated capital adequacy ratio ((2)/(3)×100)	8.87	0.12	0.20	8.75	8.67
(2) Amount of capital on a non-consolidated basis	155,443	3,692	6,151	151,751	149,292
(3) Amount of risk-weighted assets	1,750,659	17,210	30,395	1,733,449	1,720,264
(4) Total required non-consolidated capital ((3)×4%)	70,026	689	1,216	69,337	68,810

(3) The Kagawa Bank, Ltd. (Domestic standard) [Non-consolidated]

(Millions of yen, %)

	As of June 30, 2026	Change from March 31, 2026	Change from June 30, 2025	As of March 31, 2026	As of June 30, 2025
(1) Non-consolidated capital adequacy ratio ((2)/(3)×100)	9.86	(0.02)	(0.32)	9.88	10.18
(2) Amount of capital on a non-consolidated basis	140,195	2,298	7,140	137,897	133,055
(3) Amount of risk-weighted assets	1,420,430	25,727	113,943	1,394,703	1,306,487
(4) Total required non-consolidated capital ((3)×4%)	56,817	1,029	4,558	55,788	52,259

5. Valuation Gains (Losses) on Securities [Non-consolidated]

(1) Held-to-maturity bonds (with market value)

(Millions of yen)

	As of June 30, 2026				As of March 31, 2026			
	Book value	Unrealized gains (losses)	Gains	Losses	Book value	Unrealized gains (losses)	Gains	Losses
Total for Banks	64,071	(2,066)	8	2,074	60,616	(1,857)	2	1,859
The Tokushima Taisho Bank, Ltd.	—	—	—	—	—	—	—	—
The Kagawa Bank, Ltd.	64,071	(2,066)	8	2,074	60,616	(1,857)	2	1,859

(2) Available-for-sale securities (with market value)

(Millions of yen)

		As of June 30, 2026				As of March 31, 2026			
		Market value	Valuation difference	Gains	Losses	Market value	Valuation difference	Gains	Losses
Total for Banks	Available-for-sale securities	735,497	(1,876)	30,023	31,899	699,751	(6,626)	23,714	30,340
	Stocks	22,284	18,464	18,482	17	17,732	13,884	13,888	4
	Bonds	333,795	(19,172)	15	19,188	315,562	(17,481)	0	17,481
	Other	379,416	(1,168)	11,524	12,692	366,454	(3,030)	9,824	12,854
The Tokushima Taisho Bank, Ltd.	Available-for-sale securities	409,941	1,456	12,299	10,842	385,479	1,320	11,177	9,857
	Stocks	9,701	7,421	7,439	17	8,621	6,314	6,318	4
	Bonds	217,308	(8,533)	12	8,545	205,553	(7,360)	0	7,360
	Other	182,931	2,568	4,847	2,279	171,303	2,365	4,858	2,492
The Kagawa Bank, Ltd.	Available-for-sale securities	325,556	(3,332)	17,724	21,057	314,272	(7,946)	12,537	20,483
	Stocks	12,583	11,043	11,043	0	9,111	7,570	7,570	0
	Bonds	116,487	(10,639)	3	10,643	110,009	(10,121)	—	10,121
	Other	196,485	(3,736)	6,677	10,413	195,151	(5,395)	4,966	10,362

(Note) "Available-for-sale securities" are stated at fair value; therefore, the "Valuation difference" in the table above represents the difference between the amount recorded on the quarterly balance sheet and the acquisition cost.