Note: This document has been translated from the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.

August 7, 2026

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

Company name: Iyogin Holdings, Inc.
Listing: Tokyo Stock Exchange
Securities code: 5830
URL: https://www.iyogin-hd.co.jp/
Representative: Kenji Miyoshi President
Inquiries: Hiroshi Tachibana General Manager, Corporate Planning Division
Telephone: 089-907-1034
Scheduled date to commence dividend payments: -
Trading accounts: None
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: None

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

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

(1) Consolidated operating results (cumulative)

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Three months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
June 30, 2026	80,832	1.4	34,416	(21.0)	24,350	(21.0)
June 30, 2025	79,708	29.3	43,585	81.5	30,842	82.2

Note: Comprehensive income
For the three months ended June 30, 2026: ¥ 57,241 million [222.5%]
For the three months ended June 30, 2025: ¥ 17,747 million [(53.1) %]

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
June 30, 2026	84.77	84.77
June 30, 2025	104.78	104.73

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
June 30, 2026	9,426,645	923,031	9.8
March 31, 2026	9,539,812	877,882	9.2

Reference: Equity
As of June 30, 2026: ¥ 923,008 million
As of March 31, 2026: ¥ 877,704 million

(Note)Equity-to-asset ratio = (Net assets – Share acquisition rights − Non-controlling interests) / Total assets
This ratio is not the capital adequacy ratio specified by the Notice on Capital Adequacy Ratio Regulations.

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2026	-	30.00	-	30.00	60.00
Fiscal year ending March 31, 2027	-				
Fiscal year ending March 31, 2027 (Forecast)		40.00	-	40.00	80.00

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

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

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2026	147,500	6.9	62,000	12.2	43,000	(0.6)	149.77
Full year	270,000	1.5	111,000	11.9	77,000	3.7	268.20

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

*** 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 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

(4) Number of issued shares (common shares)

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

As of June 30, 2026	313,408,831 shares
As of March 31, 2026	313,408,831 shares

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

As of June 30, 2026	26,310,203 shares
As of March 31, 2026	25,277,909 shares

(iii) Average number of shares outstanding during the period (cumulative from the beginning of the fiscal year)

Three months ended June 30, 2026	287,225,483 shares
Three months ended June 30, 2025	294,352,313 shares

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

* Proper use of earnings forecasts, and other special matters

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

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

○Table of Contents - Attachments

1. Overview of Operating Results, etc.

(1) Overview of Operating Results in the Period under Review

Consolidated operating results for the three months ended June 30, 2026 were as follows.

Ordinary income increased by ¥1,124 million year on year to ¥80,832 million mainly due to an increase in interest income on account of a rise in domestic interest rates and increased loan balance, which was offset by a decrease in other income stemming from a decrease in gain on sale of stock and other factors. Meanwhile, ordinary expenses increased by ¥10,293 million year on year to ¥46,415 million mainly due to an increase in other ordinary expenses.

As a result, consolidated ordinary profit decreased by ¥9,169 million year on year to ¥34,416 million, and profit attributable to owners of parent decreased by ¥6,492 million year on year to ¥24,350 million.

(2) Overview of Financial Position in the Period under Review

The consolidated financial position was as below. Total assets decrease by ¥113.1 billion from the end of the previous fiscal year to ¥9,426.6 billion. Net assets increased by ¥45.1 billion from the end of the previous fiscal year to ¥923.0 billion.

Balances of major accounting items were deposits, etc., including negotiable certificates of deposit, of ¥7,345.9 billion, an increase of ¥66.2 billion from the end of the previous fiscal year, loans and bills discounted of ¥6,107.4 billion, an increase of ¥0.1 billion from the end of the previous fiscal year, and securities of ¥1,489.0 billion, an decrease of ¥216.7 billion from the end of the previous fiscal year.

(3) Explanation Regarding Consolidated Financial Results Forecast and Other Forward-Looking Information

The Company has revised the consolidated financial results forecast for the six months ended September 30, 2026, which was announced on May 8, 2026. For details, please see “Notice Concerning Revisions to Consolidated Financial Results Forecasts” announced today (August 7, 2026).

Quarterly Consolidated Financial Statements and Primary Notes

Quarterly Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Assets		
Cash and due from banks	1,167,067	1,370,255
Call loans and bills bought	5,116	6,268
Cash collateral provided for securities borrowed	120,647	-
Monetary claims bought	3,386	3,144
Trading securities	318	325
Money held in trust	5,404	4,441
Securities	1,705,787	1,489,037
Loans and bills discounted	6,107,233	6,107,418
Foreign exchanges	6,594	5,770
Lease receivables and investment assets	48,590	50,183
Other assets	218,523	241,786
Tangible fixed assets	85,721	85,360
Intangible fixed assets	12,794	13,079
Retirement benefit asset	61,828	62,026
Deferred tax assets	345	321
Customers' liabilities for acceptances and guarantees	32,357	30,704
Allowance for loan losses	(41,906)	(43,477)
Total assets	9,539,812	9,426,645
Liabilities		
Deposits	6,743,301	6,802,468
Negotiable certificates of deposit	536,431	543,517
Call money and bills sold	4,796	21,110
Securities sold under repurchase agreements	122,894	80,668
Cash collateral received for securities lent	176,178	49,537
Borrowed money	694,497	633,643
Foreign exchanges	2,002	3,952
Borrowed money from trust account	1,764	1,797
Other liabilities	228,640	202,635
Provision for bonuses	2,513	373
Retirement benefit liability	6,647	6,774
Provision for reimbursement of deposits	245	169
Provision for contingent loss	1,297	1,324
Provision for share-based compensation	797	846
Allowance for demolition of non-current assets	590	590
Reserves under special laws	7	7
Deferred tax liabilities	97,443	113,969
Deferred tax liabilities for land revaluation	9,521	9,521
Acceptances and guarantees	32,357	30,704
Total liabilities	8,661,929	8,503,614

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Net assets		
Share capital	20,000	20,000
Capital surplus	28,296	28,296
Retained earnings	616,452	632,119
Treasury shares	(38,731)	(41,984)
Total shareholders' equity	626,018	638,431
Valuation difference on available-for-sale securities	195,689	234,558
Deferred gains or losses on hedges	16,576	11,118
Revaluation reserve for land	18,237	18,237
Remeasurements of defined benefit plans	21,182	20,662
Total accumulated other comprehensive income	251,685	284,576
Share acquisition rights	23	23
Non-controlling interests	155	-
Total net assets	877,882	923,031
Total liabilities and net assets	9,539,812	9,426,645

Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

For the Three-Month Period

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Ordinary income	79,708	80,832
Interest income	38,326	41,633
Interest on loans and discounts	22,661	25,800
Interest and dividends on securities	14,221	13,269
Trust fees	0	0
Fees and commissions	4,010	4,341
Other ordinary income	12,112	12,952
Other income	25,258	21,904
Ordinary expenses	36,122	46,415
Interest expenses	11,719	11,704
Interest on deposits	5,117	7,143
Fees and commissions payments	1,520	1,601
Other ordinary expenses	5,331	14,961
General and administrative expenses	15,639	15,623
Other expenses	1,912	2,525
Ordinary profit	43,585	34,416
Extraordinary income	0	-
Gain on disposal of non-current assets	0	-
Extraordinary losses	18	5
Loss on disposal of non-current assets	18	5
Profit before income taxes	43,566	34,411
Income taxes - current	11,591	8,673
Income taxes - deferred	1,134	1,387
Total income taxes	12,725	10,061
Profit	30,841	24,350
Loss attributable to non-controlling interests	(1)	-
Profit attributable to owners of parent	30,842	24,350

Quarterly Consolidated Statement of Comprehensive Income

For the Three-Month Period

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Profit	30,841	24,350
Other comprehensive income	(13,094)	32,890
Valuation difference on available-for-sale securities	(10,388)	38,869
Deferred gains or losses on hedges	(2,294)	(5,458)
Remeasurements of defined benefit plans, net of tax	(411)	(519)
Comprehensive income	17,747	57,241
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	17,748	57,241
Comprehensive income attributable to non-controlling interests	(1)	-

(3) Notes to Quarterly Consolidated Financial Statements

(Notes on Going Concern Assumption)

Not applicable.

(Notes in Case of Significant Changes in Shareholders' Equity)

Not applicable.

(Additional Information)

(A stock-based remuneration system that makes use of a trust)

The Company and The Iyo Bank, Ltd. (hereinafter, "Iyo Bank"), a subsidiary of the Company, have introduced a stock-based remuneration system that makes use of a trust for the Company's Directors (excluding Directors serving as Audit and Supervisory Committee Members) and Executive Officers, as well as Iyo Bank's directors (excluding directors serving as audit and supervisory committee members) and executive officers (hereinafter, collectively referred to as "Directors, etc."), for the purpose of raising their awareness for contribution to the Company's medium to long-term performance and enhancement of its corporate value.

1. Summary of the transaction

The trust acquires shares of the Company using the money contributed by the Company as funds.

Based on the Stock Issuance Rules prescribed by the Company and Iyo Bank, Directors, etc. are awarded points, and then at time of retirement, awarded shares of the Company and cash that correspond to the number of points through the trust.

2. Matters regarding shares of the Company held by the trust

(1) Shares of the Company held by the trust are recorded as treasury shares under shareholders' equity, based on the book value in the trust.

(2) The book value of shares in trust as of June 30, 2026 was ¥1,810 million (¥1,810 million at the end of the previous fiscal year).

(3) The number of shares of the Company held in trust as of June 30, 2026 was 1,530 thousand shares (1,530 thousand shares at the end of the previous fiscal year).

(Notes to Segment Information, Etc)

For the three months ended June 30, 2025

1. Information about ordinary income, profit and loss by reportable segment

(Millions of yen)

	Reportable segments			Other	Total	Adjustments	Amount recorded in Quarterly consolidated financial statements
	Banking business	Leasing business	Total				
Ordinary income							
Ordinary income to outside customers	74,067	5,111	79,178	529	79,708	—	79,708
Ordinary income arising from intersegment transactions	141	89	231	13,243	13,474	(13,474)	—
Total	74,209	5,201	79,410	13,772	93,182	(13,474)	79,708
Segment profit	43,149	294	43,443	12,207	55,650	(12,065)	43,585

Notes:
1. Ordinary income are presented as the counterpart of sales of companies in other industries.
2. “Other” includes consigned information processing and software development business and securities business etc. not included in the reportable segments.
3. Adjustment of segment profit includes eliminations of intersegment transactions of negative ¥12,065 million.
4. Segment profit is adjusted to ordinary profit in the quarterly consolidated statements of income.

2. Information on impairment losses on fixed assets and goodwill, etc. by reportable segment

(Significant impairment losses on fixed assets)

Not applicable.

(Significant changes in amount of goodwill)

Not applicable.

(Significant gains on bargain purchase)

Not applicable.

For the three months ended June 30, 2026

1. Information about ordinary income, profit and loss by reportable segment

(Millions of yen)

	Reportable segments			Other	Total	Adjustments	Amount recorded in Quarterly consolidated financial statements
	Banking business	Leasing business	Total				
Ordinary income							
Ordinary income to outside customers	74,255	5,853	80,109	722	80,832	—	80,832
Ordinary income arising from intersegment transactions	268	89	358	9,607	9,965	(9,965)	—
Total	74,524	5,943	80,467	10,330	90,797	(9,965)	80,832
Segment profit	33,841	227	34,068	8,771	42,840	(8,423)	34,416

Notes: 1. Ordinary income are presented as the counterpart of sales of companies in other industries.
2. "Other" includes consigned information processing and software development business and securities business etc. not included in the reportable segments.
3. Adjustment of segment profit includes eliminations of intersegment transactions of negative ¥8,423 million.
4. Segment profit is adjusted to ordinary profit in the quarterly consolidated statements of income.

2. Information on impairment losses on fixed assets and goodwill, etc. by reportable segment

(Significant impairment losses on fixed assets)

Not applicable.

(Significant changes in amount of goodwill)

Not applicable.

(Significant gains on bargain purchase)

Not applicable.

(Notes to Statements of Cash Flows)

No consolidated quarterly statements of cash flows for the three months ended June 30, 2026 have been prepared. Depreciation (including amortization of intangible fixed assets excluding goodwill) for the three months ended June 30, 2026 was as follows.

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Depreciation	1,825 Millions of yen	1,951 Millions of yen

（Significant Subsequent Events)

（Notice Concerning the Basic Agreement for a Business Integration between Iyogin Holdings, Inc. and The Ehime Bank, Ltd.）

Iyogin Holdings, Inc("Iyogin HD") resolved, at the boards of directors held on July 24, 2026, to conclude a memorandum of understanding with The Ehime Bank, Ltd. ("Ehime Bank") (Iyogin Holdings and Ehime Bank are hereinafter collectively referred to as the "Companies") to proceed with discussions and deliberations toward implementing a management consolidation and the Companies entered into a memorandum of understanding.

1．Principles and objectives of the Business Integration

The objective of the Business Integration is to contribute to the development of the regional economy by, under the principles of trust and mutual respect, stabilizing regional financial systems by creating a new financial group that maximizes the strengths of the Companies as well as addressing the challenges facing the region as a whole and the Companies' customers through cooperation.

By combining the expertise, relationships, and human capital the Companies have cultivated up to now through the Business Integration, the Companies aim to improve the convenience of their services, expand their consulting functions, promote the development of growth of the regional economy, and maximize the Companies' corporate value.

2．Form of the Business Integration

The Companies are discussing and examining the implementation of a share exchange (the "Share Exchange"), with a target date of April 1, 2027, in which Iyogin HD will become the wholly-owning parent company and Ehime Bank will become its wholly-owned subsidiary, subject to the approval thereof by the general shareholders meeting of Ehime Bank and the acquisition of the necessary permissions, approvals, and the like from the relevant authorities to carry out the Business Integration. Because Ehime Bank will become a wholly-owned subsidiary of Iyogin HD as a result of the Share Exchange, the shares of Ehime Bank are scheduled to be delisted from the Tokyo Stock Exchange prior to the effective date of the Share Exchange.

Further, based on the determination that, following the Business Integration, pursuing business activities in a way that leverages the respective strengths of Iyogin HD's subsidiary The Iyo Bank, Ltd. ("Iyo Bank") and Ehime Bank will contribute to achieving the principles and objectives of the Business Integration, the Companies plan to adopt a "single platform multi-brand" system.

Please note that the form of the Business Integration may change in the course of the Companies' ongoing discussions and examinations.

3．Share exchange ratio

The share exchange ratio for the Share Exchange will be determined by the time of the execution of the definitive agreement (the "Definitive Agreement") concerning the Business Integration, taking into account the results of due diligence to be conducted in the future, the results of the share exchange ratio calculations by the third-party valuation firms appointed by each of the Companies, and other factors.

4．Establishment of the Integration Preparation Committee

In order to smoothly realize the Business Integration, the Companies will establish the "Integration Preparation Committee" co-chaired by the Representative Director and President of Iyogin HD and the President of Ehime Bank and conduct intensive discussions regarding the Business Integration.

5. Future schedule

December 2026 (scheduled) Execution of the Definitive Agreement and a Share Exchange Agreement

February 2027 (scheduled) Extraordinary general meeting of shareholders of Ehime Bank

April 1, 2027 (scheduled) Effective date of the Share Exchange

(Note 1)The above schedule is based on current plans and may be changed depending on future discussions between the Companies and other relevant factors. The implementation of the Business Integration is subject to the receipt of the required approvals, permits, and other authorizations from the relevant authorities. Any cause for delay in the Business Integration schedule arising from the status of obtaining such approvals, permits, or other authorizations will be promptly announced.

(Note 2)The Business Integration constitutes a simplified share exchange for Iyogin HD and is scheduled to be conducted without obtaining approval of its general meeting of shareholders, but whether approval of the general meeting of shareholders of Iyogin HD is required will be confirmed by no later than the time of the execution of the Definitive Agreement.

6. Outline of the Companies (as of March 31, 2026)

Trade name	Iyogin Holdings, Inc.	The Ehime Bank, Ltd.
Location of head office	1 Minami-Horibata-cho, Matsuyama-shi, Ehime	2-1 Katsuyama-cho Matsuyama-shi, Ehime
Name and title of representative	Kenji Miyoshi, Representative Director and President	Yoshinori Nishikawa, President
Description of business	Operation and management of banks and companies which may be made subsidiaries under the Banking Act and any of the businesses incidental or related thereto; businesses in which a bank holding company may be engaged under the Banking Act	Banking business
Stated capital	20,000 million yen	21,367 million yen
Date of incorporation	October 3, 2022	March 20, 1943
Total number of issued shares	313,408,831 shares of common stock	39,426,777 shares of common stock
End of fiscal year	March 31	March 31
Balance in account and other deposits (non-consolidated)	7,298,342 million yen (Iyo Bank (non-consolidated))	2,784,324 million yen
Loan balance (non-consolidated)	6,164,420 million yen (Iyo Bank (non-consolidated))	2,020,785 million yen
Number of employees (consolidated)	3,098 employees	1,350 employees
Number of branches (including sub-branches)	Domestic: 121 branches Overseas :1 branch Overseas representative office:1 branch	Domestic: 81 branches

(Note) The number of branches of Iyogin HD is the number of branches of Iyo Bank. Each number excludes branches within branches, loan-specialized branches, and internet branches.

(Acquisition of own shares)

At the meeting of the Board of Directors held on August 7, 2026, the Company resolved on matters pertaining to the acquisition of own shares pursuant to Article 156 of the Companies Act as applied pursuant to Article 165, Paragraph 3 of the same act.

1. Class of shares to be acquired: Common shares
2. Total number of shares to be acquired: Up to 6,000,000 shares
3. Total amount of shares acquisition costs: Up to ¥15.0 billion
4. Method of acquisition: Market purchase on the Tokyo Stock Exchange
5. Acquisition period: From August 10, 2026 to October 16, 2026

３． Three Months Ended June 30, 2026 Earnings Briefing Materials

（１） Overview of Profit and Loss in the Three Months Ended June 30, 2026

[Iyogin Holdings, consolidated]

Profit attributable to owners of parent decreased by ¥6,492 million year on year to ¥24,350 million mainly due to the recording of non-consolidated loss on sale of bonds at Iyo Bank in light of a rise in domestic interest rates. However, the Company continues to maintain a high level of profitability, supported by a solid increase in net interest and dividend income and other factors.

[Iyo Bank, nonconsolidated]

Profit decreased by ¥6,674 million year on year to ¥23,668 million mainly due to the recording of loss on sale of bonds in light of a rise in domestic interest rates. However, the Company continues to maintain a high level of profitability, supported by a solid increase in core business net income driven primarily by net interest and dividend income and other factors.

[Iyogin Holdings, consolidated]

(Millions of yen、%)

		Three Months Ended June 30, 2025	Three Months Ended June 30, 2026	YoY	Increase/ Decrease	Financial results forecasts for first half of fiscal 2026	Progress rate
Ordinary income		79,708	80,832	1,124	1.4	147,500	54.8
Consolidated gross profit		35,878	30,662	(5,216)	(14.5)		
Net interest and dividend income		26,607	29,930	3,323			
Net fees and commissions		2,489	2,740	251			
Net other ordinary income		6,781	(2,008)	(8,789)			
General and administrative expenses	(-)	15,639	15,623	(16)	(0.1)		
Provisions for loan losses	(-)	(587)	2,113	2,700			
Write-off of loans	(-)	-	0	0			
Provision of reserve for specific loan losses, net	(-)	-	1,340	1,340			
Provision of reserve for general loan losses	(-)	-	536	536			
Provision of reserve for contingent loss	(-)	(59)	26	85			
Loss on sale of other receivables	(-)	49	214	165			
Reversal of allowance for loan losses		534	-	(534)			
Recoveries of written off claims		42	4	(38)			
Gain (loss) related to stock, etc.		22,003	20,613	(1,390)			
Other		754	876	122			
Ordinary profit		43,585	34,416	(9,169)	(21.0)	62,000	55.5
Extraordinary income (loss)		(18)	(5)	13			
Profit before income taxes		43,566	34,411	(9,155)			
Income taxes - current	(-)	11,591	8,673	(2,918)			
Income taxes - deferred	(-)	1,134	1,387	253			
Profit		30,841	24,350	(6,491)			
Loss attributable to non-controlling interests	(-)	(1)	-	1			
Profit attributable to owners of parent		30,842	24,350	(6,492)	(21.0)	43,000	56.6

[Iyo Bank, nonconsolidated]

(Millions of yen、%)

	Three Months Ended June 30, 2025	Three Months Ended June 30, 2026	YoY	Increase/ Decrease	Financial results forecasts for first half of fiscal 2026	Progress rate
Ordinary income	73,910	74,094	184	0.2	133,500	55.5
Business gross profit	34,378	28,957	(5,421)	(15.8)		
(Excluding profit/loss related to bonds including JGBs, etc.)	30,454	34,702	4,248	13.9		
Net interest and dividend income	26,507	29,923	3,416			
Net fees and commissions	1,492	1,533	41			
Net other ordinary income	6,378	(2,500)	(8,878)			
(Of which, profit/loss related to bondsincluding JGBs, etc.)	3,923	(5,745)	(9,668)			
Expenses (excluding non-recurrent items) (-)	15,355	16,009	654	4.3		
Real business net income	19,022	12,947	(6,075)	(31.9)		
Core business net income	15,098	18,693	3,595	23.8	34,000	55.0
Core business net income (excluding gain/loss on cancellation of investment trusts)	14,893	18,278	3,385	22.7		
① Provision of reserve for general loan losses (-)	-	551	551			
Business net income	19,022	12,396	(6,626)	(34.8)		
Temporary gain (loss)	23,741	20,940	(2,801)			
② Amortization of non-performing loans (-)	(10)	1,559	1,569			
③ Reversal of allowance for loan losses	574	-	(574)			
④ Recoveries of written off claims	42	4	(38)			
(Provisions for loan losses ①+②−③−④) (-)	(626)	2,105	2,731			
Gain (loss) related to stock, etc.	22,029	20,613	(1,416)			
Other temporary gain (loss)	1,085	1,881	796			
Ordinary profit	42,763	33,336	(9,427)	(22.0)	60,500	55.1
Extraordinary income (loss)	(17)	(6)	11			
Profit before income taxes	42,746	33,330	(9,416)			
Total income taxes (-)	12,403	9,661	(2,742)			
Profit	30,342	23,668	(6,674)	(22.0)	42,000	56.4

（２）Interest margins

[Iyo Bank, nonconsolidated]

(%)

		Three Months Ended June 30, 2026	YoY	Three Months Ended June 30, 2025
(1) Yield on fund operation	（A）	1.91	0.12	1.79
(a) Yield on loans		1.68	0.14	1.54
(b) Yield on securities		3.92	0.39	3.53
(2) Fund procurement cost	（B）	1.34	0.02	1.32
(a) Yield on deposits, etc.		0.45	0.12	0.33
(b) Yield on external debt		0.43	(0.20)	0.63
(3) Gross interest margin	(A)-(B)	0.57	0.10	0.47

[Iyo Bank, nonconsolidated] (Domestic business division)

(%)

		Three Months Ended June 30, 2026	YoY	Three Months Ended June 30, 2025
(1) Yield on fund operation	（A）	1.38	0.26	1.12
(a) Yield on loans		1.40	0.25	1.15
(b) Yield on securities		4.15	0.74	3.41
(2) Fund procurement cost	（B）	1.16	0.15	1.01
(a) Yield on deposits, etc.		0.35	0.14	0.21
(b) Yield on external debt		0.12	0.06	0.06
(3) Gross interest margin	(A)-(B)	0.22	0.11	0.11

（３）Balances of deposits, etc. and loans [Iyo Bank, nonconsolidated]

The balance of deposits, etc. increased by ¥64.1 billion (up 0.9%) from March 31, 2026, while the loan balance rose by ¥3.1 billion (up 0.1%).

（Billions of yen） （Reference）（Billions of yen）

	As of June 30, 2026	Change from March 31, 2026	As of March 31, 2026	(Reference) As of June 30, 2025
Deposits, etc. (year-end balance)	7,362.4	64.1	7,298.3	7,186.1
Of which, individual deposits	4,016.5	40.2	3,976.3	4,005.8
Loans (year-end balance)	6,167.5	3.1	6,164.4	5,907.3
Of which, loans to SMEs	4,622.0	(10.6)	4,632.6	4,452.0
Individual loans	1,229.6	5.4	1,224.2	1,198.8
Of which, Housing loans	932.2	7.0	925.2	905.3

(Notes) 1. Deposits, etc. refer to a sum of deposits and negotiable certificates of deposit.
2. Loans to SMEs are loans extended to SMEs and individuals.

（４）Balance of assets in custody [Iyogin Holdings, consolidated]

The balance of assets in custody at Iyo Bank and Shikoku Alliance Securities increased by ¥74.9 billion from March 31, 2026, amounting to ¥1,083.2 billion.

（Billions of yen） （Reference）（Billions of yen）

	As of June 30, 2026	Change from March 31, 2026	As of March 31, 2026	(Reference) As of June 30, 2025
Balance of assets in custody at Iyo Bank	561.9	41.1	520.8	461.9
Investment trusts	121.8	18.0	103.8	86.8
Insurance policies	228.6	3.1	225.5	219.7
JGBs	91.2	8.0	83.2	65.3
Financial product intermediary	120.2	12.0	108.2	89.9
Balance of assets in custody at Shikoku Alliance Securities	521.3	33.8	487.5	376.4
Total	1,083.2	74.9	1,008.3	838.3

（５） Valuation Gain/Loss on Securities [Iyogin Holdings, consolidated]

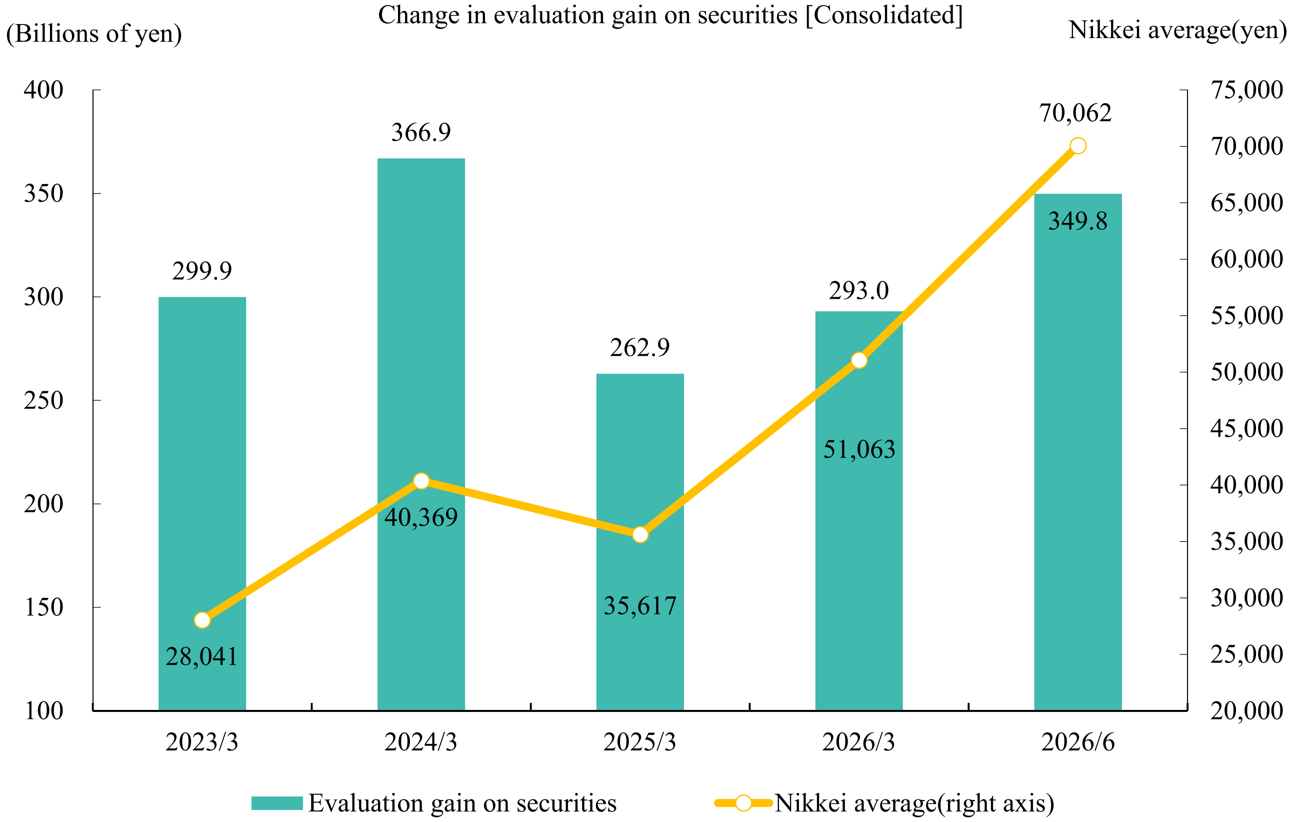
Valuation gain on securities as of June 30, 2026 amounted to ¥349.8 billion, maintaining a top-tier level among regional banks.

(Billions of yen) (Reference) (Billions of yen)

	As of June 30, 2026					As of March 31, 2026				As of June 30, 2025 (Reference)			
	Fair value	Valuation gain/loss	Change from March 31, 2026	Valuation gain	Valuation loss	Fair value	Valuation gain/loss	Valuation gain	Valuation loss	Fair value	Valuation gain/loss	Valuation gain	Valuation loss
Available-for-sale securities	1,459.4	349.8	56.8	360.4	10.5	1,678.8	293.0	322.4	29.3	1,763.8	248.0	279.4	31.3
Stocks	382.0	317.9	30.2	318.0	0.1	355.6	287.7	287.8	0.1	315.9	248.5	248.7	0.1
Bonds	428.7	(4.5)	9.7	0.4	5.0	394.5	(14.2)	0.4	14.6	537.7	(10.5)	3.6	14.2
Other	648.6	36.5	17.0	41.8	5.3	928.6	19.5	34.1	14.6	910.1	10.0	27.1	17.0

(Notes) 1. As "available-for-sale securities" are stated at fair value, figures for valuation gain/loss recorded are differences between their consolidated balance sheet amounts and acquisition costs.
2. There are no held-to-maturity bonds.

Change in evaluation gain on securities [Consolidated]



(Note) Excluding evaluation gain (loss) on money held in trust

（６）Non-Performing Loans Based on the Disclosure Standards under the Financial Reconstruction Act

[Iyogin Holdings, consolidated]

The balance of non-performing loans based on the disclosure standards under the Financial Reconstruction Act was ¥101.7 billion, with a ratio of disclosed non-performing loans of 1.58%, remaining at a low level.

（Billions of yen） （Reference）（Billions of yen）

	As of June 30, 2026	Change from March 31, 2026	As of March 31, 2026	(Reference) As of June 30, 2025
Loans to bankrupt or Effectively bankrupt borrowers	13.3	2.9	10.4	8.6
Doubtful assets	75.3	(2.9)	78.2	70.8
Credit subject to specific risk management	13.0	(0.3)	13.3	17.3
Loans overdue for 3 months or longer	1.9	(0.6)	2.5	2.2
Restructured loans	11.0	0.2	10.8	15.1
Total disclosed non-performing loans	101.7	(0.3)	102.0	96.8
Normal loans	6,320.5	(8.9)	6,329.4	6,066.6
Total	6,422.2	(9.3)	6,431.5	6,163.5
Ratio of disclosed non-performing loans	1.58%	－%	1.58%	1.57%

Change in the amount and ratio of disclosed non-performing loans