July 31, 2026

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

Company name: The 77 Bank, Ltd.
Listing: Tokyo Stock Exchange, Sapporo Securities Exchange
Securities code: 8341
URL: https://www.77bank.co.jp/
Representative: Hidefumi Kobayashi, President
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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 | 63,975 | 40.8 | 31,789 | 80.1 | 22,204 | 80.6 |
| June 30, 2025 | 45,410 | 2.7 | 17,646 | 6.8 | 12,289 | 8.6 |

Note: Comprehensive income For the three months ended June 30, 2026: ¥ 76,689 million [ 104.2%]
For the three months ended June 30, 2025: ¥ 37,543 million [ -%]

| | Basic earnings per share | Diluted earnings per share |
|---|---|---|
| Three months ended | Yen | Yen |
| June 30, 2026 | 99.52 | - |
| June 30, 2025 | 55.20 | - |

Note: The Company conducted a 3-for-1 stock split effective April 1, 2026. Basic earnings per share is calculated based on the assumption that the stock split was carried out at the beginning of the previous consolidated fiscal year.

### (2) Consolidated financial position

| | Total assets | Net assets | Capital adequacy ratio |
|---|---|---|---|
| As of | Millions of yen | Millions of yen | % |
| June 30, 2026 | 10,514,778 | 757,674 | 7.2 |
| March 31, 2026 | 10,432,807 | 691,904 | 6.6 |

Reference: Equity
As of June 30, 2026: ¥ 757,674 million
As of March 31, 2026: ¥ 691,904 million

Note: Capital adequacy ratio is calculated by dividing net assets at the end of the period by total assets at the end of the period.
Capital adequacy ratio stated above is not calculated based on the public notice of capital adequacy ratio.

## 2. Cash dividends

| | Annual dividends per share | | | | |
|---|---|---|---|---|---|
| | First quarter-end | Second quarter-end | Third quarter-end | Fiscal year-end | Total |
| | Yen | Yen | Yen | Yen | Yen |
| Fiscal year ended March 31, 2026 | - | 113.00 | - | 147.00 | 260.00 |
| Fiscal year ending March 31, 2027 | - | | | | |
| Fiscal year ending March 31, 2027 (Forecast) | | 52.00 | - | 52.00 | 104.00 |

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

2.The Company conducted a 3-for-1 stock split effective April 1, 2026. For the fiscal year ended March 31,2026, the actual dividend amount before the stock split is stated.

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

(Percentages indicate year-on-year changes.)

| | Ordinary profit | | Profit attributable to owners of parent | | Basic earnings per share |
|---|---|---|---|---|---|
| | Millions of yen | % | Millions of yen | % | Yen |
| Six months ending September 30, 2026 | 44,500 | 26.4 | 31,000 | 27.5 | 138.95 |
| Full year | 89,500 | 14.0 | 61,500 | 13.8 | 275.66 |

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

*** Notes**

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

(2) 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 | 229,967,238 shares |
| As of March 31, 2026 | 229,967,238 shares |

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

| | |
|---|---|
| As of June 30, 2026 | 6,764,206 shares |
| As of March 31, 2026 | 6,868,968 shares |

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

| | |
|---|---|
| Three months ended June 30, 2026 | 223,103,898 shares |
| Three months ended June 30, 2025 | 222,595,555 shares |

Note: The Company conducted a 3-for-1 stock split effective April 1, 2026. The total number of issued shares at the end of the period(including treasury shares), the number of treasury shares at the end of the period and the average number of shares outstanding during the period are calculated based on the assumption that the stock split was carried out at the beginning of the previous consolidated fiscal year.

* 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 financial result forecasts herein are based on information available to the Company as of the date of the announcement. Actual results may differ significantly from these forecasts due to a wide range of factors.

## Quarterly Consolidated Financial Statements

### Quarterly Consolidated Balance Sheet

(Millions of yen)

| | As of March 31, 2026 | As of June 30, 2026 |
|---|---|---|
| Assets | | |
| Cash and due from banks | 601,976 | 487,983 |
| Call loans and bills bought | 733 | 44,857 |
| Monetary claims bought | 800 | 800 |
| Trading securities | 2,912 | 2,552 |
| Money held in trust | 122,341 | 130,501 |
| Securities | 2,968,779 | 3,023,541 |
| Loans and bills discounted | 6,603,904 | 6,683,913 |
| Foreign exchanges | 7,196 | 6,896 |
| Lease receivables and investments in leases | 27,394 | 27,788 |
| Other assets | 75,423 | 84,026 |
| Tangible fixed assets | 29,084 | 28,644 |
| Intangible fixed assets | 130 | 128 |
| Retirement benefit asset | 16,136 | 16,459 |
| Deferred tax assets | 733 | 699 |
| Customers' liabilities for acceptances and guarantees | 35,534 | 35,946 |
| Allowance for loan losses | (60,274) | (59,961) |
| Total assets | 10,432,807 | 10,514,778 |
| Liabilities | | |
| Deposits | 8,755,899 | 8,701,282 |
| Negotiable certificates of deposit | 192,070 | 298,530 |
| Call money and bills sold | 7,994 | - |
| Borrowed money | 546,330 | 486,197 |
| Foreign exchanges | 231 | 319 |
| Borrowed money from trust account | 3,063 | 3,353 |
| Other liabilities | 143,924 | 150,037 |
| Provision for bonuses for directors (and other officers) | 134 | - |
| Retirement benefit liability | 4,095 | 3,791 |
| Provision for retirement benefits for directors (and other officers) | 46 | 40 |
| Provision for stocks payment | 696 | 746 |
| Provision for reimbursement of deposits | 62 | 54 |
| Provision for contingent loss | 991 | 1,048 |
| Reserves under special laws | 2 | 2 |
| Deferred tax liabilities | 49,826 | 75,752 |
| Acceptances and guarantees | 35,534 | 35,946 |
| Total liabilities | 9,740,902 | 9,757,103 |

(Millions of yen)

| | As of March 31, 2026 | As of June 30, 2026 |
|---|---|---|
| Net assets | | |
| Share capital | 24,658 | 24,658 |
| Capital surplus | 20,351 | 20,351 |
| Retained earnings | 500,264 | 511,469 |
| Treasury shares | (5,836) | (5,755) |
| Total shareholders' equity | 539,438 | 550,724 |
| Valuation difference on available-for-sale securities | 141,423 | 196,143 |
| Deferred gains or losses on hedges | (187) | (162) |
| Remeasurements of defined benefit plans | 11,228 | 10,968 |
| Total accumulated other comprehensive income | 152,465 | 206,949 |
| Total net assets | 691,904 | 757,674 |
| Total liabilities and net assets | 10,432,807 | 10,514,778 |

## 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 | 45,410 | 63,975 |
| Interest income | 31,898 | 39,496 |
| Interest on loans and discounts | 17,835 | 22,934 |
| Interest and dividends on securities | 12,896 | 15,556 |
| Trust fees | 4 | 8 |
| Fees and commissions | 5,696 | 6,300 |
| Other ordinary income | 3,876 | 3,723 |
| Other income | 3,934 | 14,446 |
| Ordinary expenses | 27,764 | 32,185 |
| Interest expenses | 4,426 | 6,833 |
| Interest on deposits | 3,663 | 5,857 |
| Fees and commissions payments | 721 | 1,096 |
| Other ordinary expenses | 7,685 | 10,814 |
| General and administrative expenses | 13,387 | 13,120 |
| Other expenses | 1,544 | 320 |
| Ordinary profit | 17,646 | 31,789 |
| Extraordinary income | - | - |
| Extraordinary losses | 0 | 0 |
| Provision of reserve for financial instruments transaction liabilities | 0 | 0 |
| Profit before income taxes | 17,645 | 31,789 |
| Income taxes - current | 5,045 | 8,626 |
| Income taxes - deferred | 311 | 957 |
| Total income taxes | 5,356 | 9,584 |
| Profit | 12,289 | 22,204 |
| Profit attributable to owners of parent | 12,289 | 22,204 |

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 | 12,289 | 22,204 |
| Other comprehensive income | 25,254 | 54,484 |
| Valuation difference on available-for-sale securities | 25,154 | 54,720 |
| Deferred gains or losses on hedges | (20) | 24 |
| Remeasurements of defined benefit plans, net of tax | 120 | (260) |
| Comprehensive income | 37,543 | 76,689 |
| Comprehensive income attributable to | | |
| Comprehensive income attributable to owners of parent | 37,543 | 76,689 |