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## Consolidated Financial Results for the Three Months Ended June 30, 2025 [Under Japanese GAAP]

July 30, 2025

Company name: The Fukui Bank, Ltd.

Listing: Tokyo Stock Exchange

Securities code: 8362

URL: <https://www.fukuibank.co.jp/>

Representative: Eiichi Hasegawa

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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

President and Representative Statutory Executive Officer  
Operating Officer, Corporate Administration Group Manager

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

### 1. Consolidated Financial Results for the Three Months Ended June 30, 2025 (April 1, 2025 to June 30, 2025)

#### (1) Consolidated Operating Results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Three months ended June 30, 2025	19,532	26.9	4,584	5.4	3,002	(28.0)
June 30, 2024	15,385	30.8	4,348	230.2	4,174	392.5

(Note) Comprehensive income: Three months ended June 30, 2025: ¥ 6,976 million [ 202.4%]  
Three months ended June 30, 2024: ¥ 2,306 million [ (67.7) %]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Three months ended June 30, 2025	126.79	-
June 30, 2024	182.74	-

(Note) “Diluted earnings per share” is not presented as there are no dilutive shares.

#### (2) Consolidated Financial Position

	Total assets	Net assets	Equity-to-asset ratio
	Millions of yen	Millions of yen	%
As of June 30, 2025	4,315,916	142,670	3.3
March 31, 2025	4,286,795	136,450	3.1

(Reference) Equity: As of June 30, 2025: ¥ 142,592 million  
As of March 31, 2025: ¥ 136,379 million

(Note) “Equity-to-asset ratio” is calculated as follows:

(Total net assets at the end of the period – Non-controlling interests at the end of the period) / Total assets at the end of the period

Please note that this “equity-to-asset ratio” is not the capital adequacy ratio specified in the ministerial notification of capital adequacy ratio.

## 2. Cash Dividends

	Annual dividends per share				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Fiscal year-end	Total
Fiscal year ended March 31, 2025	Yen -	Yen 25.00	Yen -	Yen 33.00	Yen 58.00
Fiscal year ending March 31, 2026	-				
Fiscal year ending March 31, 2026 (Forecast)		29.00	-	29.00	58.00

(Note) Revision to the forecast for dividends announced most recently: None

## 3. Consolidated Financial Results Forecast for the Fiscal Year Ending March 31, 2026(April 1, 2025 to March 31, 2026)

(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, 2025	2,800	(55.3)	1,000	(81.5)	42.23
Full year	8,200	(5.7)	4,500	(37.2)	190.05

(Note) Revision to the financial results forecast announced most recently: 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: Yes

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

1) Changes in accounting policies due to revisions to accounting standards and other regulations: None

2) Changes in accounting policies due to other reasons: None

3) Changes in accounting estimates: None

4) Restatement: None

(4) Number of issued shares (common shares)

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

June 30, 2025: 24,144,669 shares

March 31, 2025: 24,144,669 shares

2) Number of treasury shares at the end of the period:

June 30, 2025: 445,306 shares

March 31, 2025: 466,975 shares

3) Average number of shares outstanding during the period:

Three months ended June 30, 2025: 23,677,924 shares

Three months ended June 30, 2024: 22,846,333 shares

(Note) The number of treasury shares at the end of the period includes shares of the Bank held by the Employee Stock Ownership Trust (186,800 shares as of June 30, 2025, and 208,500 shares as of March 31, 2025) and by the Board Benefit Trust (155,300 shares as of June 30, 2025, and 155,300 shares as of March 31, 2025).

In addition, for the purpose of calculating the average number of shares outstanding during the period, the number of treasury shares deducted includes the average number of the Bank's shares during the period held by the Employee Stock Ownership Trust (208,261 shares for the three months ended June 30, 2025, and 289,089 shares for the three months ended June 30, 2024) and by the Board Benefit Trust (155,300 shares for the three months ended June 30, 2025, and 155,300 shares for the three months ended June 30, 2024).

\* 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 earnings forecasts have been prepared based on information available as of the date of announcement of this document. Actual results may vary due to various factors.

## Quarterly Consolidated Financial Statements

## Quarterly Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of June 30, 2025
<b>Assets</b>		
Cash and due from banks	872,378	891,240
Money held in trust	7,302	7,316
Securities	940,172	963,140
Loans and bills discounted	2,361,120	2,368,832
Foreign exchanges	8,328	8,705
Other assets	68,982	49,369
Property, plant and equipment	29,843	29,624
Intangible assets	1,234	1,188
Deferred tax assets	6,347	4,321
Customers' liabilities for acceptances and guarantees	9,905	10,315
Allowance for loan losses	(18,821)	(18,139)
<b>Total assets</b>	<b>4,286,795</b>	<b>4,315,916</b>
<b>Liabilities</b>		
Deposits	3,314,260	3,390,916
Negotiable certificates of deposit	96,673	70,459
Securities sold under repurchase agreements	804	855
Cash collateral received for securities lent	162,554	219,580
Borrowed money	523,514	435,789
Foreign exchanges	34	50
Other liabilities	33,414	36,495
Provision for bonuses	438	132
Provision for bonuses for directors (and other officers)	44	2
Retirement benefit liability	5,180	5,141
Provision for retirement benefits for directors (and other officers)	32	32
Provision for share awards for directors (and other officers)	267	279
Provision for reimbursement of deposits	148	144
Provision for contingent loss	348	318
Provision for point card certificates	76	81
Allowance for demolition of non-current assets	12	12
Deferred tax liabilities	210	212
Deferred tax liabilities for land revaluation	2,423	2,423
Acceptances and guarantees	9,905	10,315
<b>Total liabilities</b>	<b>4,150,345</b>	<b>4,173,246</b>

(Millions of yen)

	As of March 31, 2025	As of June 30, 2025
Net assets		
Share capital	17,965	17,965
Capital surplus	10,075	10,075
Retained earnings	101,664	103,873
Treasury shares	(826)	(788)
Total shareholders' equity	128,879	131,126
Valuation difference on available-for-sale securities	2,103	6,071
Revaluation reserve for land	5,274	5,274
Remeasurements of defined benefit plans	121	119
Total accumulated other comprehensive income	7,499	11,466
Non-controlling interests	71	78
Total net assets	136,450	142,670
Total liabilities and net assets	4,286,795	4,315,916

Quarterly Consolidated Statements of Income and Comprehensive Income  
Quarterly Consolidated Statement of Income  
For the three months ended June 30, 2025

(Millions of yen)

	For the three months ended June 30, 2024	For the three months ended June 30, 2025
Ordinary income	15,385	19,532
Interest income	8,540	10,816
Interest on loans and discounts	6,062	7,324
Interest and dividends on securities	1,918	2,227
Fees and commissions	2,601	2,749
Other ordinary income	2,874	2,555
Other income	1,369	3,411
Ordinary expenses	11,036	14,947
Interest expenses	366	1,646
Interest on deposits	278	1,371
Fees and commissions payments	681	832
Other ordinary expenses	2,498	3,327
General and administrative expenses	7,288	8,335
Other expenses	202	805
Ordinary profit	4,348	4,584
Extraordinary income	75	24
Gain on disposal of non-current assets	75	24
Extraordinary losses	17	13
Loss on disposal of non-current assets	16	13
Impairment losses	0	0
Profit before income taxes	4,406	4,595
Income taxes - current	637	1,378
Income taxes - deferred	(406)	207
Total income taxes	230	1,585
Profit	4,175	3,009
Profit attributable to non-controlling interests	1	7
Profit attributable to owners of parent	4,174	3,002

Quarterly Consolidated Statement of Comprehensive Income  
For the three months ended June 30, 2025

	(Millions of yen)	
	For the three months ended June 30, 2024	For the three months ended June 30, 2025
Profit	4,175	3,009
Other comprehensive income	(1,869)	3,966
Valuation difference on available-for-sale securities	(1,871)	3,967
Remeasurements of defined benefit plans, net of tax	2	(1)
Comprehensive income	2,306	6,976
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	2,305	6,968
Comprehensive income attributable to non-controlling interests	1	7