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November 14, 2025

## Consolidated Financial Results for the Six Months Ended September 30, 2025 (Under Japanese GAAP)



Company name: The Fukui Bank, Ltd.

Listing: Tokyo Stock Exchange

Securities code: 8362

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

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Scheduled date to file semi-annual securities report: November 21, 2025

Scheduled date to commence dividend payments: December 9, 2025

Trading accounts: None

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: Yes

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 six months ended September 30, 2025 (from April 1, 2025 to September 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	%
Six months ended September 30, 2025	36,625	16.0	4,918	(21.5)	2,323	(57.0)
September 30, 2024	31,567	23.4	6,271	122.6	5,408	206.8

(Note) Comprehensive income For the six months ended September 30, 2025: ¥ 11,013 million [ 174.1%]  
For the six months ended September 30, 2024: ¥ 4,017 million [ 180.0%]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Six months ended September 30, 2025	98.18	-
September 30, 2024	238.11	-

(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 September 30, 2025	4,266,452	146,553	3.4
March 31, 2025	4,286,795	136,450	3.1

Reference: Equity

As of September 30, 2025: ¥ 146,474 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				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2025	-	25.00	-	33.00	58.00
Fiscal year ending March 31, 2026	-	29.00			
Fiscal year ending March 31, 2026 (Forecast)			-	46.00	75.00

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

## 3. Consolidated financial result forecasts for the fiscal year ending March 31, 2026 (from 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
Full year	10,500	20.6	6,000	(16.2)	253.49

(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) 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 shares)

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

As of September 30, 2025	24,144,669 shares
As of March 31, 2025	24,144,669 shares

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

As of September 30, 2025	517,122 shares
As of March 31, 2025	466,975 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2025	23,669,050 shares
Six months ended September 30, 2024	22,713,651 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 (166,100 shares as of September 30, 2025, and 208,500 shares as of March 31, 2025) and by the Board Benefit Trust (297,400 shares as of September 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 (197,359 shares for the six months ended September 30, 2025, and 279,435 shares for the six months ended September 30, 2024) and by the Board Benefit Trust (184,765 shares for the six months ended September 30, 2025, and 155,300 shares for the six months ended September 30, 2024).

## Overview of non-consolidated financial results

### 1. Non-consolidated financial results for the six months ended September 30, 2025 (from April 1, 2025 to September 30, 2025)

#### (1) Non-consolidated operating results

(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, 2025	28,659	23.4	6,404	3.7	4,253	(23.2)
September 30, 2024	23,220	35.5	6,174	170.8	5,539	249.9

  

	Basic earnings per share
Six months ended	Yen
September 30, 2025	179.70
September 30, 2024	243.88

#### (2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2025	3,914,687	130,983	3.3
March 31, 2025	3,913,405	118,959	3.0

Reference: Equity

As of September 30, 2025: ¥ 130,983 million

As of March 31, 2025: ¥ 118,959 million

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

Total net assets 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. Non-consolidated financial result forecasts for the fiscal year ending March 31, 2026 (from April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Full year	12,100	51.0	7,800	14.6	329.54

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

\* 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.

As the Bank falls under a specified business company (a company engaging in businesses prescribed in Article 18, Paragraph 2 of the Cabinet Office Order on Disclosure of Corporate Affairs), for the six months ended September 30, 2025, it has prepared the Type II Consolidated Interim Financial Statements and Type II Interim Financial Statements.

## Semi-annual Consolidated Financial Statements

## Semi-annual Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
<b>Assets</b>		
Cash and due from banks	872,378	841,297
Money held in trust	7,302	7,335
Securities	940,172	977,190
Loans and bills discounted	2,361,120	2,358,118
Foreign exchanges	8,328	10,410
Other assets	68,982	47,768
Property, plant and equipment	29,843	29,443
Intangible assets	1,234	1,209
Deferred tax assets	6,347	2,614
Customers' liabilities for acceptances and guarantees	9,905	10,924
Allowance for loan losses	(18,821)	(19,860)
<b>Total assets</b>	<b>4,286,795</b>	<b>4,266,452</b>
<b>Liabilities</b>		
Deposits	3,314,260	3,291,254
Negotiable certificates of deposit	96,673	101,320
Securities sold under repurchase agreements	804	1,744
Cash collateral received for securities lent	162,554	234,624
Borrowed money	523,514	434,784
Foreign exchanges	34	150
Other liabilities	33,414	35,842
Provision for bonuses	438	450
Provision for bonuses for directors (and other officers)	44	11
Retirement benefit liability	5,180	5,292
Provision for retirement benefits for directors (and other officers)	32	34
Provision for share awards for directors (and other officers)	267	290
Provision for reimbursement of deposits	148	118
Provision for contingent loss	348	322
Provision for point card certificates	76	85
Allowance for demolition of non-current assets	12	12
Deferred tax liabilities	210	211
Deferred tax liabilities for land revaluation	2,423	2,423
Acceptances and guarantees	9,905	10,924
<b>Total liabilities</b>	<b>4,150,345</b>	<b>4,119,898</b>

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Net assets		
Share capital	17,965	17,965
Capital surplus	10,075	10,083
Retained earnings	101,664	103,195
Treasury shares	(826)	(950)
Total shareholders' equity	128,879	130,293
Valuation difference on available-for-sale securities	2,103	10,787
Revaluation reserve for land	5,274	5,274
Remeasurements of defined benefit plans	121	119
Total accumulated other comprehensive income	7,499	16,181
Non-controlling interests	71	78
Total net assets	136,450	146,553
Total liabilities and net assets	4,286,795	4,266,452

Semi-annual Consolidated Statements of Income and Comprehensive Income  
Semi-annual Consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Ordinary income	31,567	36,625
Interest income	18,738	21,451
(Interest on loans and discounts)	12,329	14,818
(Interest and dividends on securities)	5,113	4,101
Fees and commissions	5,595	5,627
Other ordinary income	5,357	5,207
Other income	1,875	4,339
Ordinary expenses	25,295	31,707
Interest expenses	945	3,664
(Interest on deposits)	689	2,912
Fees and commissions payments	1,748	1,980
Other ordinary expenses	7,234	6,000
General and administrative expenses	14,589	16,796
Other expenses	778	3,266
Ordinary profit	6,271	4,918
Extraordinary income	90	24
Gain on disposal of non-current assets	90	24
Extraordinary losses	32	298
Loss on disposal of non-current assets	30	64
Impairment losses	1	1
Amortization of prior service cost	-	233
Profit before income taxes	6,329	4,643
Income taxes - current	1,338	2,540
Income taxes - deferred	(434)	(228)
Total income taxes	904	2,311
Profit	5,425	2,331
Profit attributable to non-controlling interests	16	7
Profit attributable to owners of parent	5,408	2,323

## Semi-annual Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Profit	5,425	2,331
Other comprehensive income	(1,407)	8,681
Valuation difference on available-for-sale securities	(1,411)	8,683
Remeasurements of defined benefit plans, net of tax	4	(2)
Comprehensive income	4,017	11,013
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	3,999	11,005
Comprehensive income attributable to non-controlling interests	17	7

Semi-annual Consolidated Statement of Changes in Equity  
For the six months ended September 30, 2024

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	17,965	6,298	95,603	(1,581)	118,286
Changes during period					
Dividends of surplus			(590)		(590)
Reversal of revaluation reserve for land			0		0
Profit attributable to owners of parent			5,408		5,408
Purchase of treasury shares				(1,211)	(1,211)
Disposal of treasury shares				66	66
Change in ownership interest of parent due to transactions with non-controlling interests		(1)			(1)
Net changes in items other than shareholders' equity					
Total changes during period	-	(1)	4,818	(1,144)	3,673
Balance at end of period	17,965	6,297	100,421	(2,725)	121,959

	Accumulated other comprehensive income				Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	12,040	5,408	1	17,450	5,770	141,507
Changes during period						
Dividends of surplus						(590)
Reversal of revaluation reserve for land						0
Profit attributable to owners of parent						5,408
Purchase of treasury shares						(1,211)
Disposal of treasury shares						66
Change in ownership interest of parent due to transactions with non-controlling interests						(1)
Net changes in items other than shareholders' equity	(1,411)	(0)	2	(1,408)	(63)	(1,472)
Total changes during period	(1,411)	(0)	2	(1,408)	(63)	2,200
Balance at end of period	10,629	5,408	4	16,041	5,706	143,707



For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	17,965	10,075	101,664	(826)	128,879
Changes during period					
Dividends of surplus			(793)		(793)
Reversal of revaluation reserve for land			0		0
Profit attributable to owners of parent			2,323		2,323
Purchase of treasury shares				(300)	(300)
Disposal of treasury shares		7		176	183
Change in ownership interest of parent due to transactions with non-controlling interests					-
Net changes in items other than shareholders' equity					
Total changes during period	-	7	1,530	(123)	1,413
Balance at end of period	17,965	10,083	103,195	(950)	130,293

	Accumulated other comprehensive income				Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	2,103	5,274	121	7,499	71	136,450
Changes during period						
Dividends of surplus						(793)
Reversal of revaluation reserve for land						0
Profit attributable to owners of parent						2,323
Purchase of treasury shares						(300)
Disposal of treasury shares						183
Change in ownership interest of parent due to transactions with non-controlling interests						-
Net changes in items other than shareholders' equity	8,683	(0)	(2)	8,681	7	8,689
Total changes during period	8,683	(0)	(2)	8,681	7	10,103
Balance at end of period	10,787	5,274	119	16,181	78	146,553

## Semi-annual Non-consolidated Financial Statements

## Semi-annual Non-consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
<b>Assets</b>		
Cash and due from banks	842,174	813,368
Money held in trust	7,302	7,335
Securities	949,069	986,080
Loans and bills discounted	2,043,038	2,060,460
Foreign exchanges	8,328	10,410
Other assets	32,656	10,255
Property, plant and equipment	27,974	27,666
Intangible assets	403	439
Deferred tax assets	5,582	1,702
Customers' liabilities for acceptances and guarantees	9,783	10,750
Allowance for loan losses	(12,908)	(13,783)
<b>Total assets</b>	<b>3,913,405</b>	<b>3,914,687</b>
<b>Liabilities</b>		
Deposits	2,901,209	2,896,748
Negotiable certificates of deposit	101,873	105,920
Securities sold under repurchase agreements	804	1,744
Cash collateral received for securities lent	162,554	234,624
Borrowed money	589,339	501,159
Foreign exchanges	34	150
Other liabilities	20,720	24,596
Income taxes payable	355	2,126
Lease liabilities	18	15
Other	20,345	22,454
Provision for bonuses	147	150
Provision for bonuses for directors (and other officers)	44	11
Provision for retirement benefits	4,877	4,778
Provision for share awards for directors (and other officers)	267	290
Provision for reimbursement of deposits	99	78
Provision for contingent loss	251	259
Provision for point card certificates	16	16
Deferred tax liabilities for land revaluation	2,423	2,423
Acceptances and guarantees	9,783	10,750
<b>Total liabilities</b>	<b>3,794,445</b>	<b>3,783,704</b>

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Net assets		
Share capital	17,965	17,965
Capital surplus	2,740	2,747
Legal capital surplus	2,614	2,614
Other capital surplus	126	133
Retained earnings	91,880	95,340
Legal retained earnings	17,965	17,965
Other retained earnings	73,914	77,374
Reserve for tax purpose reduction entry	347	341
General reserve	65,930	70,930
Retained earnings brought forward	7,637	6,103
Treasury shares	(826)	(950)
Total shareholders' equity	111,760	115,103
Valuation difference on available-for-sale securities	1,924	10,605
Revaluation reserve for land	5,274	5,274
Total valuation and translation adjustments	7,199	15,879
Total net assets	118,959	130,983
Total liabilities and net assets	3,913,405	3,914,687

## Semi-annual Non-consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Ordinary income	23,220	28,659
Interest income	16,428	19,702
Interest on loans and discounts	9,992	12,263
Interest and dividends on securities	5,468	5,329
Fees and commissions	3,996	4,187
Other ordinary income	956	422
Other income	1,839	4,346
Ordinary expenses	17,046	22,254
Interest expenses	1,190	3,603
Interest on deposits	617	2,580
Fees and commissions payments	1,617	1,860
Other ordinary expenses	2,934	1,284
General and administrative expenses	10,765	12,527
Other expenses	539	2,978
Ordinary profit	6,174	6,404
Extraordinary income	70	24
Extraordinary losses	35	20
Profit before income taxes	6,209	6,407
Income taxes - current	1,162	2,234
Income taxes - deferred	(491)	(80)
Total income taxes	670	2,154
Profit	5,539	4,253

## Semi-annual Non-consolidated Statement of Changes in Equity

For the six months ended September 30, 2024

(Millions of yen)

	Shareholders' equity			
	Share capital	Capital surplus		
		Legal capital surplus	Other capital surplus	Total capital surplus
Balance at beginning of period	17,965	2,614	43	2,657
Changes during period				
Dividends of surplus				
Reversal of reserve for tax purpose reduction entry				
Provision of general reserve				
Reversal of revaluation reserve for land				
Profit				
Purchase of treasury shares				
Disposal of treasury shares				
Net changes in items other than shareholders' equity				
Total changes during period	-	-	-	-
Balance at end of period	17,965	2,614	43	2,657

	Shareholders' equity						
	Retained earnings					Treasury shares	Total shareholders' equity
	Legal retained earnings	Other retained earnings			Total retained earnings		
		Reserve for tax purpose reduction entry	General reserve	Retained earnings brought forward			
Balance at beginning of period	17,965	363	63,930	3,921	86,180	(1,581)	105,222
Changes during period							
Dividends of surplus				(590)	(590)		(590)
Reversal of reserve for tax purpose reduction entry		(5)		5	-		-
Provision of general reserve			2,000	(2,000)	-		-
Reversal of revaluation reserve for land				0	0		0
Profit				5,539	5,539		5,539
Purchase of treasury shares						(1,211)	(1,211)
Disposal of treasury shares						66	66
Net changes in items other than shareholders' equity							
Total changes during period	-	(5)	2,000	2,955	4,949	(1,144)	3,805
Balance at end of period	17,965	357	65,930	6,877	91,129	(2,725)	109,027

(Millions of yen)

	Valuation and translation adjustments			Total net assets
	Valuation difference on available-for-sale securities	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at beginning of period	11,862	5,408	17,271	122,493
Changes during period				
Dividends of surplus				(590)
Reversal of reserve for tax purpose reduction entry				-
Provision of general reserve				-
Reversal of revaluation reserve for land				0
Profit				5,539
Purchase of treasury shares				(1,211)
Disposal of treasury shares				66
Net changes in items other than shareholders' equity	(1,412)	(0)	(1,412)	(1,412)
Total changes during period	(1,412)	(0)	(1,412)	2,392
Balance at end of period	10,449	5,408	15,858	124,886

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity			
	Share capital	Capital surplus		
		Legal capital surplus	Other capital surplus	Total capital surplus
Balance at beginning of period	17,965	2,614	126	2,740
Changes during period				
Dividends of surplus				
Reversal of reserve for tax purpose reduction entry				
Provision of general reserve				
Reversal of revaluation reserve for land				
Profit				
Purchase of treasury shares				
Disposal of treasury shares			7	7
Net changes in items other than shareholders' equity				
Total changes during period	-	-	7	7
Balance at end of period	17,965	2,614	133	2,747

	Shareholders' equity						
	Retained earnings					Treasury shares	Total shareholders' equity
	Legal retained earnings	Other retained earnings			Total retained earnings		
		Reserve for tax purpose reduction entry	General reserve	Retained earnings brought forward			
Balance at beginning of period	17,965	347	65,930	7,637	91,880	(826)	111,760
Changes during period							
Dividends of surplus				(793)	(793)		(793)
Reversal of reserve for tax purpose reduction entry		(5)		5	-		-
Provision of general reserve			5,000	(5,000)	-		-
Reversal of revaluation reserve for land				0	0		0
Profit				4,253	4,253		4,253
Purchase of treasury shares						(300)	(300)
Disposal of treasury shares						176	183
Net changes in items other than shareholders' equity							
Total changes during period	-	(5)	5,000	(1,534)	3,460	(123)	3,343
Balance at end of period	17,965	341	70,930	6,103	95,340	(950)	115,103

(Millions of yen)

	Valuation and translation adjustments			Total net assets
	Valuation difference on available-for-sale securities	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at beginning of period	1,924	5,274	7,199	118,959
Changes during period				
Dividends of surplus				(793)
Reversal of reserve for tax purpose reduction entry				-
Provision of general reserve				-
Reversal of revaluation reserve for land				0
Profit				4,253
Purchase of treasury shares				(300)
Disposal of treasury shares				183
Net changes in items other than shareholders' equity	8,681	(0)	8,680	8,680
Total changes during period	8,681	(0)	8,680	12,024
Balance at end of period	10,605	5,274	15,879	130,983