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February 3, 2026

Consolidated Financial Results for the Nine Months Ended December 31, 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 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 nine months ended December 31, 2025 (from April 1, 2025 to December 31, 2025)

(1) Consolidated operating results (cumulative)

(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	%
Nine months ended December 31, 2025	56,638	17.6	9,217	32.3	5,296	(4.3)
December 31, 2024	48,130	16.8	6,965	55.9	5,540	94.5

(Note) Comprehensive income For the nine months ended December 31, 2025: ¥ 15,944 million [-%]
For the nine months ended December 31, 2024: ¥ 393 million [(95.2)%]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Nine months ended December 31, 2025	223.90	-
December 31, 2024	240.63	-

(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 December 31, 2025	4,315,450	150,824	3.4
March 31, 2025	4,286,795	136,450	3.1

Reference: Equity

As of December 31, 2025: ¥ 150,741 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) 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

- (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 December 31, 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 December 31, 2025	494,689 shares
As of March 31, 2025	466,975 shares

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

Nine months ended December 31, 2025	23,655,214 shares
Nine months ended December 31, 2024	23,022,719 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 (143,500 shares as of December 31, 2025, and 208,500 shares as of March 31, 2025) and by the Board Benefit Trust (297,400 shares as of December 31, 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 (186,819 shares for the nine months ended December 31, 2025, and 269,644 shares for the nine months ended December 31, 2024) and by the Board Benefit Trust (222,446 shares for the nine months ended December 31, 2025, and 155,300 shares for the nine months ended December 31, 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 December 31, 2025
Assets		
Cash and due from banks	872,378	833,705
Money held in trust	7,302	7,346
Securities	940,172	984,906
Loans and bills discounted	2,361,120	2,398,795
Foreign exchanges	8,328	10,006
Other assets	68,982	57,289
Property, plant and equipment	29,843	29,379
Intangible assets	1,234	944
Deferred tax assets	6,347	1,575
Customers' liabilities for acceptances and guarantees	9,905	11,605
Allowance for loan losses	(18,821)	(20,103)
Total assets	4,286,795	4,315,450
Liabilities		
Deposits	3,314,260	3,332,451
Negotiable certificates of deposit	96,673	96,475
Securities sold under repurchase agreements	804	13,116
Cash collateral received for securities lent	162,554	247,795
Borrowed money	523,514	430,467
Foreign exchanges	34	678
Other liabilities	33,414	23,030
Provision for bonuses	438	132
Provision for bonuses for directors (and other officers)	44	16
Retirement benefit liability	5,180	5,359
Provision for retirement benefits for directors (and other officers)	32	35
Provision for share awards for directors (and other officers)	267	304
Provision for reimbursement of deposits	148	100
Provision for contingent loss	348	319
Provision for point card certificates	76	80
Allowance for demolition of non-current assets	12	12
Deferred tax liabilities	210	217
Deferred tax liabilities for land revaluation	2,423	2,423
Acceptances and guarantees	9,905	11,605
Total liabilities	4,150,345	4,164,625

(Millions of yen)

	As of March 31, 2025	As of December 31, 2025
Net assets		
Share capital	17,965	17,965
Capital surplus	10,075	10,083
Retained earnings	101,664	105,469
Treasury shares	(826)	(911)
Total shareholders' equity	128,879	132,606
Valuation difference on available-for-sale securities	2,103	12,741
Revaluation reserve for land	5,274	5,274
Remeasurements of defined benefit plans	121	119
Total accumulated other comprehensive income	7,499	18,134
Non-controlling interests	71	83
Total net assets	136,450	150,824
Total liabilities and net assets	4,286,795	4,315,450

Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

For the nine months ended December 31, 2025

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Ordinary income	48,130	56,638
Interest income	29,155	33,425
Interest on loans and discounts	19,053	22,629
Interest and dividends on securities	8,131	7,054
Fees and commissions	8,370	8,467
Other ordinary income	8,363	8,285
Other income	2,239	6,460
Ordinary expenses	41,164	47,420
Interest expenses	1,799	5,715
Interest on deposits	1,430	4,496
Fees and commissions payments	2,727	2,998
Other ordinary expenses	11,087	9,793
General and administrative expenses	22,591	25,006
Other expenses	2,958	3,905
Ordinary profit	6,965	9,217
Extraordinary income	100	31
Gain on disposal of non-current assets	96	31
Gain on reversal of provision for dismantling of non-current assets	3	-
Extraordinary losses	128	312
Loss on disposal of non-current assets	116	72
Impairment losses	11	6
Amortization of prior service cost	-	233
Profit before income taxes	6,937	8,937
Income taxes - current	1,171	3,745
Income taxes - deferred	223	(117)
Total income taxes	1,395	3,628
Profit	5,542	5,309
Profit attributable to non-controlling interests	2	12
Profit attributable to owners of parent	5,540	5,296

Quarterly Consolidated Statement of Comprehensive Income
For the nine months ended December 31, 2025

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Profit	5,542	5,309
Other comprehensive income	(5,148)	10,635
Valuation difference on available-for-sale securities	(5,154)	10,637
Remeasurements of defined benefit plans, net of tax	6	(2)
Comprehensive income	393	15,944
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	390	15,931
Comprehensive income attributable to non-controlling interests	3	12