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August 3, 2026

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

Company name: The Fukui Bank, Ltd.
Listing: Tokyo Stock Exchange
Securities code: 8362
URL: https://www.fukuibank.co.jp/
Representative: Eiichi Hasegawa — President and Representative Statutory Executive Officer
Inquiries: Shuichiro Kami — Operating Officer, Corporate Administration Group Manager
Telephone: +81-776-24-2030
Mail: fbk01101@fukuibank.jp
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	25,814	32.1	2,575	(43.8)	5,784	92.6
June 30, 2025	19,532	26.9	4,584	5.4	3,002	(28.0)

(Note) Comprehensive income For the three months ended June 30, 2026: ¥ 11,044 million [58.3%]
For the three months ended June 30, 2025: ¥ 6,976 million [202.4%]

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
June 30, 2026	244.52	-
June 30, 2025	126.79	-

(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
As of	Millions of yen	Millions of yen	%
June 30, 2026	4,384,358	162,232	3.6
March 31, 2026	4,314,363	152,972	3.5

Reference: Equity
As of June 30, 2026: ¥ 162,137 million
As of March 31, 2026: ¥ 152,886 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, 2026	-	29.00	-	79.00	108.00
Fiscal year ending March 31, 2027	-				
Fiscal year ending March 31, 2027 (Forecast)		75.00	-	75.00	150.00

(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 profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2026	3,200	(34.9)	4,800	106.5	202.90
Full year	10,200	(24.0)	9,000	4.6	380.45

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

* Notes

(1) Significant changes in the scope of consolidation during the period: Yes

Newly included: - companies( )

Excluded: 1 companies(The Fukuho Bank, Ltd.)

(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 June 30, 2026	24,144,669 shares
As of March 31, 2026	24,144,669 shares

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

As of June 30, 2026	476,423 shares
As of March 31, 2026	488,536 shares

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

Three months ended June 30, 2026	23,656,221 shares
Three months ended June 30, 2025	23,677,924 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 (124,700 shares as of June 30, 2026, and 136,900 shares as of March 31, 2026) and by the Board Benefit Trust (297,400 shares as of June 30, 2026, and 297,400 shares as of March 31, 2026).

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 (136,765 shares for the three months ended June 30, 2026, and 208,261 shares for the three months ended June 30, 2025) and by the Board Benefit Trust (297,400 shares for the three months ended June 30, 2026, and 155,300 shares for the three months ended June 30, 2025).

* 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, 2026	As of June 30, 2026
Assets		
Cash and due from banks	800,280	820,424
Money held in trust	7,302	7,309
Securities	978,465	943,341
Loans and bills discounted	2,442,519	2,527,494
Foreign exchanges	9,530	10,990
Other assets	52,231	49,158
Property, plant and equipment	29,340	28,973
Intangible assets	618	652
Retirement benefit asset	-	603
Deferred tax assets	2,723	3,063
Customers' liabilities for acceptances and guarantees	11,407	11,392
Allowance for loan losses	(20,056)	(19,046)
Total assets	4,314,363	4,384,358
Liabilities		
Deposits	3,331,361	3,403,745
Negotiable certificates of deposit	78,076	71,800
Securities sold under repurchase agreements	12,742	-
Cash collateral received for securities lent	301,303	314,328
Borrowed money	376,058	375,433
Foreign exchanges	141	131
Other liabilities	41,563	37,010
Provision for bonuses	485	164
Provision for bonuses for directors (and other officers)	33	8
Retirement benefit liability	4,685	4,870
Provision for retirement benefits for directors (and other officers)	37	-
Provision for share awards for directors (and other officers)	324	337
Provision for reimbursement of deposits	134	105
Provision for contingent loss	274	270
Provision for point card certificates	79	90
Allowance for demolition of non-current assets	12	12
Deferred tax liabilities	248	-
Deferred tax liabilities for land revaluation	2,423	2,423
Acceptances and guarantees	11,407	11,392
Total liabilities	4,161,391	4,222,125

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Net assets		
Share capital	17,965	17,965
Capital surplus	10,083	10,083
Retained earnings	108,774	112,754
Treasury shares	(901)	(880)
Total shareholders' equity	135,921	139,921
Valuation difference on available-for-sale securities	11,157	16,557
Revaluation reserve for land	5,274	5,274
Remeasurements of defined benefit plans	533	383
Total accumulated other comprehensive income	16,964	22,215
Non-controlling interests	86	95
Total net assets	152,972	162,232
Total liabilities and net assets	4,314,363	4,384,358

Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

For the three months ended June 30, 2026

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Ordinary income	19,532	25,814
Interest income	10,816	15,116
Interest on loans and discounts	7,324	9,055
Interest and dividends on securities	2,227	4,354
Fees and commissions	2,749	2,766
Other ordinary income	2,555	2,698
Other income	3,411	5,233
Ordinary expenses	14,947	23,238
Interest expenses	1,646	3,107
Interest on deposits	1,371	2,372
Fees and commissions payments	832	792
Other ordinary expenses	3,327	7,111
General and administrative expenses	8,335	11,766
Other expenses	805	460
Ordinary profit	4,584	2,575
Extraordinary income	24	670
Gain on disposal of non-current assets	24	-
Gain on revision of retirement benefit plan	-	670
Extraordinary losses	13	26
Loss on disposal of non-current assets	13	11
Impairment losses	0	15
Profit before income taxes	4,595	3,219
Income taxes - current	1,378	343
Income taxes - deferred	207	(2,917)
Total income taxes	1,585	(2,574)
Profit	3,009	5,793
Profit attributable to non-controlling interests	7	9
Profit attributable to owners of parent	3,002	5,784

Quarterly Consolidated Statement of Comprehensive Income

For the three months ended June 30, 2026

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Profit	3,009	5,793
Other comprehensive income	3,966	5,250
Valuation difference on available-for-sale securities	3,967	5,400
Remeasurements of defined benefit plans, net of tax	(1)	(149)
Comprehensive income	6,976	11,044
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	6,968	11,035
Comprehensive income attributable to non-controlling interests	7	9