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February 10, 2026

Consolidated Financial Results for the Nine Months Ended December 31, 2025 (Under Japanese GAAP)



Company name: THE SHIMIZU BANK,LTD.

Listing: Tokyo Stock Exchange

Securities code: 8364

URL: <https://www.shimizubank.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 Director

Director, General Manager of Corporate Administration Division

(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	24,706	15.4	3,232	43.3	2,380	32.2
December 31, 2024	21,413	(7.6)	2,256	116.7	1,801	104.5

Note: Comprehensive income For the nine months ended December 31, 2025: ¥ 7,168 million [-%]
For the nine months ended December 31, 2024: ¥ (1,821) million [-%]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Nine months ended		
December 31, 2025	211.11	209.87
December 31, 2024	157.33	156.39

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
	Millions of yen	Millions of yen	%
As of			
December 31, 2025	1,824,102	79,829	4.3
March 31, 2025	1,807,263	73,250	4.0

Reference: Equity

As of December 31, 2025: ¥ 78,063 million

As of March 31, 2025: ¥ 71,535 million

Note "Capital adequacy ratio" is computed under the formula below.

(Total net assets - Share acquisition rights - Non-controlling interests)/Total assets

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	-	30.00	-	30.00	60.00
Fiscal year ending March 31, 2026	-	30.00	-		
Fiscal year ending March 31, 2026 (Forecast)				30.00	60.00

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 income		Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Full year	31,400	7.7	2,500	8.7	2,000	7.4	177.94

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 December 31, 2025	11,641,318 shares
As of March 31, 2025	11,641,318 shares

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

As of December 31, 2025	327,311 shares
As of March 31, 2025	401,825 shares

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

Nine months ended December 31, 2025	11,278,009 shares
Nine months ended December 31, 2024	11,447,842 shares

* 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 description of future performance of this report is based on information which is presently available. Please note that future performance may differ from forecasts.

Quarterly Consolidated Financial Statements and Primary Notes
Quarterly Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of December 31, 2025
Assets		
Cash and due from banks	243,103	231,825
Trading securities	458	325
Money held in trust	1,000	1,005
Securities	263,344	272,666
Loans and bills discounted	1,253,228	1,268,766
Foreign exchanges	1,064	1,487
Lease receivables and investments in leases	13,680	13,376
Other assets	6,782	10,650
Property, plant and equipment	16,972	17,038
Intangible assets	2,138	1,838
Retirement benefit asset	2,476	2,566
Deferred tax assets	4,510	4,977
Customers' liabilities for acceptances and guarantees	6,120	5,252
Allowance for loan losses	(7,618)	(7,675)
Total assets	1,807,263	1,824,102
Liabilities		
Deposits	1,595,017	1,621,059
Borrowed money	118,034	106,276
Foreign exchanges	23	39
Other liabilities	14,154	11,434
Provision for bonuses	449	-
Retirement benefit liability	110	106
Provision for retirement benefits for directors (and other officers)	38	35
Deferred tax liabilities	62	69
Acceptances and guarantees	6,120	5,252
Total liabilities	1,734,013	1,744,273
Net assets		
Share capital	10,816	10,816
Capital surplus	7,584	7,567
Retained earnings	63,934	65,624
Treasury shares	(700)	(575)
Total shareholders' equity	81,634	83,432
Valuation difference on available-for-sale securities	(12,252)	(8,819)
Deferred gains or losses on hedges	486	1,880
Remeasurements of defined benefit plans	1,667	1,569
Total accumulated other comprehensive income	(10,099)	(5,369)
Share acquisition rights	117	112
Non-controlling interests	1,597	1,652
Total net assets	73,250	79,829
Total liabilities and net assets	1,807,263	1,824,102

Quarterly Consolidated Statements of Income and Comprehensive Income
Quarterly Consolidated Statement of Income
For the Nine-Month Period

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Ordinary income	21,413	24,706
Interest income	11,757	15,177
Interest on loans and discounts	9,640	11,960
Interest and dividends on securities	1,706	2,429
Fees and commissions	8,684	8,590
Other ordinary income	75	53
Other income	895	884
Ordinary expenses	19,157	21,473
Interest expenses	850	2,951
Interest on deposits	746	2,776
Fees and commissions payments	4,858	4,899
Other ordinary expenses	1,640	1,405
General and administrative expenses	11,698	11,158
Other expenses	109	1,057
Ordinary profit	2,256	3,232
Extraordinary income	2	-
Reversal of provision for loss on cancellation of system contracts	2	-
Extraordinary losses	0	9
Loss on disposal of non-current assets	0	0
Impairment losses	-	9
Profit before income taxes	2,258	3,222
Income taxes - current	219	330
Income taxes - deferred	182	456
Total income taxes	402	787
Profit	1,856	2,435
Profit attributable to non-controlling interests	54	54
Profit attributable to owners of parent	1,801	2,380

Quarterly Consolidated Statement of Comprehensive Income
For the Nine-Month Period

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Profit	1,856	2,435
Other comprehensive income	(3,677)	4,732
Valuation difference on available-for-sale securities	(3,643)	3,435
Deferred gains or losses on hedges	84	1,394
Remeasurements of defined benefit plans, net of tax	(119)	(97)
Comprehensive income	(1,821)	7,168
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(1,873)	7,111
Comprehensive income attributable to non-controlling interests	51	56