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February 3, 2026

Consolidated Summary Report for the Nine Months Ended December 31, 2025 (Under Japanese GAAP)



Company name: The Hyakujushi Bank, Ltd.

Listing: Tokyo Stock Exchange

Securities code: 8386

URL: <https://www.114bank.co.jp/>

Representative: Masashi Mori

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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

Representative Director, President

Executive Officer and General Manager, Corporate Planning 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	78,913	24.2	21,137	34.9	13,375	33.9
December 31, 2024	63,557	4.2	15,667	42.6	9,990	42.6

Note: Comprehensive income For the nine months ended December 31, 2025: ¥ 39,940 million [545.4%]
For the nine months ended December 31, 2024: ¥ 6,188 million [(75.4) %]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Nine months ended December 31, 2025	470.57	470.52
December 31, 2024	350.72	350.67

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
	Millions of yen	Millions of yen	%
As of December 31, 2025	5,808,530	361,675	6.2
March 31, 2025	5,753,583	328,273	5.7

Reference: Equity

As of December 31, 2025: ¥ 361,667 million

As of March 31, 2025: ¥ 328,265 million

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	-	60.00	-	85.00	145.00
Fiscal year ending March 31, 2026	-	108.00	-		
Fiscal year ending March 31, 2026 (Forecast)				108.00	216.00

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

Note: Breakdown of the third quarter dividend for the fiscal year ending March 31, 2026 :

Commemorative dividend - yen

Special dividend - yen

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	100,000	11.1	26,500	33.1	17,500	27.7	618.97

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

* Notes

(1) Significant changes in the scope of consolidation during the period: None

Newly included: - companies()

Excluded: - companies()

(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	28,630,000 shares
As of March 31, 2025	28,630,000 shares

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

As of December 31, 2025	357,451 shares
As of March 31, 2025	209,624 shares

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

Nine months ended December 31, 2025	28,423,884 shares
Nine months ended December 31, 2024	28,485,912 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 forecasts above were prepared based on information available as of the date of publication of this document.

Actual financial results may differ from the forecast figures due to various factors in the future.

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	861,929	879,868
Call loans and bills bought	1,644	4,931
Monetary claims bought	25,488	26,182
Securities	1,189,932	1,080,931
Loans and bills discounted	3,506,645	3,649,946
Foreign exchanges	4,373	4,306
Lease receivables and investments in leases	20,665	23,954
Other assets	64,452	59,397
Tangible fixed assets	37,520	37,641
Intangible fixed assets	5,407	6,098
Retirement benefit asset	35,377	35,876
Deferred tax assets	732	732
Customers' liabilities for acceptances and guarantees	17,702	17,378
Allowance for loan losses	(18,289)	(18,715)
Total assets	5,753,583	5,808,530
Liabilities		
Deposits	4,572,471	4,618,981
Negotiable certificates of deposit	122,569	183,143
Call money and bills sold	8,286	921
Borrowed money	613,505	519,279
Foreign exchanges	181	286
Other liabilities	66,679	71,066
Provision for bonuses for directors (and other officers)	70	-
Retirement benefit liability	275	287
Provision for retirement benefits for directors (and other officers)	34	43
Provision for reimbursement of deposits	174	142
Provision for contingent loss	156	159
Provision for share-based compensation	216	187
Deferred tax liabilities	17,865	29,975
Deferred tax liabilities for land revaluation	5,118	5,002
Acceptances and guarantees	17,702	17,378
Total liabilities	5,425,309	5,446,854

(Millions of yen)

	As of March 31, 2025	As of December 31, 2025
Net assets		
Share capital	37,322	37,322
Capital surplus	30,486	30,486
Retained earnings	204,899	213,019
Treasury shares	(565)	(1,597)
Total shareholders' equity	272,143	279,230
Valuation difference on available-for-sale securities	35,766	63,155
Deferred gains or losses on hedges	(16)	19
Revaluation reserve for land	7,593	7,342
Remeasurements of defined benefit plans	12,778	11,919
Total accumulated other comprehensive income	56,121	82,436
Share acquisition rights	8	8
Total net assets	328,273	361,675
Total liabilities and net assets	5,753,583	5,808,530

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	63,557	78,913
Interest income	42,106	50,159
Interest on loans and discounts	30,470	33,907
Interest and dividends on securities	9,675	12,160
Trust fees	-	0
Fees and commissions	9,285	10,139
Other ordinary income	3,921	3,962
Other income	8,243	14,651
Ordinary expenses	47,890	57,775
Interest expenses	10,757	12,367
Interest on deposits	4,568	8,399
Fees and commissions payments	2,848	3,007
Other ordinary expenses	2,856	7,601
General and administrative expenses	24,642	26,404
Other expenses	6,784	8,396
Ordinary profit	15,667	21,137
Extraordinary income	18	53
Gain on disposal of non-current assets	18	53
Extraordinary losses	198	424
Loss on disposal of non-current assets	146	137
Impairment losses	52	286
Profit before income taxes	15,487	20,766
Income taxes	5,496	7,390
Profit	9,990	13,375
Profit attributable to owners of parent	9,990	13,375

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	9,990	13,375
Other comprehensive income	(3,801)	26,565
Valuation difference on available-for-sale securities	(2,786)	27,389
Deferred gains or losses on hedges	(169)	36
Remeasurements of defined benefit plans, net of tax	(845)	(859)
Comprehensive income	6,188	39,940
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	6,188	39,940

Financial Results for the Nine Months Ended December 31, 2025

- Supplementary Information -

1. Results of Operations (Non-consolidated)

(Millions of yen)

	Nine months ended December 31, 2024 (A)	Nine months ended December 31, 2025 (B)	Change (B) - (A)	YoY (%)	Financial results forecasts for fiscal 2025
Ordinary income	57,173	72,384	15,211	26.6	90,000
Core gross business income ①	40,086	47,253	7,167	17.9	
Net interest income	31,548	38,075	6,527	20.7	
Net fees and commissions	4,720	5,289	569	12.1	
Net other operating income (excluding gains/losses related to bonds)	3,817	3,888	71	1.9	
Expenses ②	24,296	26,087	1,791	7.4	
Core net business income① - ②	15,789	21,166	5,377	34.1	
Core net business income (excluding gains /losses on cancellation of investment trusts)	14,369	17,616	3,247	22.6	
Gains/losses related to bonds ③	-2,752	-7,527	-4,775	—	
Net business income (including provision for general reserve for possible loan losses) ① - ② + ③	13,037	13,639	602	4.6	
Provision for general reserve for possible loan losses ④	26	-1,074	-1,100	—	
Net business income ① - ② + ③ - ④	13,010	14,713	1,703	13.1	
Non-recurring gains/losses	1,697	5,396	3,699	218.0	
Expenses for disposal of non-performing loans ⑤	2,123	4,814	2,691	126.8	
Write-off of loans	542	1,387	845	155.9	
Provision for specific reserve for possible loan losses	1,418	3,282	1,864	131.5	
Gain on reversal of reserve for possible loan losses ⑥	—	—	—	—	
Recoveries of written-off claims ⑦	353	352	-1	-0.3	
Gains/losses related to stocks and other securities ⑧	2,018	8,192	6,174	305.9	
Other non-recurring gains/losses	1,448	1,665	217	15.0	
Ordinary profit	14,707	20,109	5,402	36.7	25,000
Extraordinary gains/losses	-183	-395	-212	—	
Total income taxes	4,988	6,847	1,859	37.3	
Profit	9,534	12,866	3,332	34.9	16,500
Gains/losses related to securities ③ + ⑧	-734	664	1,398	—	
Credit-related costs ④ + ⑤ - ⑥ - ⑦	1,796	3,386	1,590	88.5	

2. Balance of Deposits, etc. and Assets in Custody (Non-consolidated)

	(Millions of yen)			【Reference】	(Millions of yen)
	As of December 31, 2025	Compared to Dec. 31, 2024	Compared to Mar. 31, 2025		
Balance of deposits, etc.	4,818,564	100,829	107,324	4,717,735	4,711,240
Individuals	2,671,389	-39,661	10,789	2,711,050	2,660,600
Corporates	1,993,464	129,487	136,335	1,863,977	1,857,129
Public sectors	153,710	11,003	-39,801	142,707	193,511

	(Millions of yen)			【Reference】	(Millions of yen)
	As of December 31, 2025	Compared to Dec. 31, 2024	Compared to Mar. 31, 2025		
Balance of assets in custody	430,932	54,237	53,915	376,695	377,017
Investment trusts	173,299	37,799	35,685	135,500	137,614
Single-premium insurance	246,101	15,171	16,480	230,930	229,621
Financial instruments intermediary	11,530	1,265	1,750	10,265	9,780

3. Status of Loans (Non-consolidated)

	(Millions of yen)			【Reference】	(Millions of yen)
	As of December 31, 2025	Compared to Dec. 31, 2024	Compared to Mar. 31, 2025		
Loans	3,658,321	129,769	145,502	3,528,552	3,512,819
Loans to individuals	623,298	21,398	19,032	601,900	604,266
Housing loans	588,234	19,163	17,869	569,071	570,365
Loans to corporates	2,815,455	118,445	135,485	2,697,010	2,679,970
Loans to public sectors	219,568	-10,074	-9,015	229,642	228,583
Loans to small and medium-sized enterprises, etc.	2,592,754	80,654	79,679	2,512,100	2,513,075
Ratio of loans to small and medium-sized enterprises, etc.	70.87%	-0.32pt	-0.67pt	71.19%	71.54%
Loans guaranteed by Credit Guarantee Corporation	166,846	-9,972	-7,156	176,818	174,002

4. Status of Loans Based on the Financial Reconstruction Act (Non-consolidated)

Loans Based on the Financial Reconstruction Act	(Millions of yen)			【Reference】	(Millions of yen)
	As of December 31, 2025	Compared to Dec. 31, 2024	Compared to Mar. 31, 2025		
Claims against bankrupt and substantially bankrupt debtors	4,351	296	182	4,055	4,169
Doubtful claims	30,000	4,303	4,536	25,697	25,464
Substandard claims	14,176	-3,477	-3,130	17,653	17,306
Subtotal	48,529	1,123	1,588	47,406	46,941
Normal claims	3,647,197	125,275	141,502	3,521,922	3,505,695
Total	3,695,726	126,398	143,090	3,569,328	3,552,636
Non-performing loan ratio	1.31%	-0.01pt	-0.01pt	1.32%	1.32%

5. Unrealized Gains/Losses on Available-for-sale Securities (Non-consolidated)

(Millions of yen)						【Reference】	(Millions of yen)				
	As of December 31, 2025					As of December 31, 2024			As of March 31, 2025		
	Unrealized gains/losses					Unrealized gains/losses			Unrealized gains/losses		
		Compared to Dec. 31, 2024	Compared to Mar. 31, 2025	Gains	Losses						
Available-for-sale securities	90,916	24,270	39,687	126,796	35,880	66,646	105,292	38,645	51,229	93,690	42,461
Stocks	123,829	21,133	32,638	123,829	—	102,696	103,096	400	91,191	91,810	618
Bonds	-31,662	-7,171	-1,163	—	31,662	-24,491	9	24,500	-30,499	0	30,499
Others	-1,250	10,308	8,213	2,967	4,218	-11,558	2,186	13,744	-9,463	1,880	11,343

6.Capital Ratio (Domestic Standard)

(1) Consolidated capital ratio (Domestic Standard)

	(Millions of yen)			【Reference】	(Millions of yen)
	As of December 31, 2025	Compared to Dec. 31, 2024	Compared to Mar. 31, 2025	As of December 31, 2024	As of March 31, 2025
①Consolidated capital ratio (②/③)	9.43%	0.37pt	0.10pt	9.06%	9.33%
②Consolidated total capital	270,732	7,504	6,833	263,228	263,899
③Risk-weighted assets	2,870,597	-33,616	44,223	2,904,213	2,826,374
④Consolidated total required capital	114,823	-1,345	1,769	116,168	113,054

(2) Non-consolidated capital ratio (Domestic Standard)

	(Millions of yen)			【Reference】	(Millions of yen)
	As of December 31, 2025	Compared to Dec. 31, 2024	Compared to Mar. 31, 2025	As of December 31, 2024	As of March 31, 2025
①Capital ratio (②/③)	8.87%	0.33pt	0.09pt	8.54%	8.78%
②Non-consolidated total capital	252,499	6,519	6,251	245,980	246,248
③Risk-weighted assets	2,846,074	-33,341	43,155	2,879,415	2,802,919
④Non-consolidated total required capital	113,842	-1,334	1,726	115,176	112,116