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Consolidated Financial Results for the Three Months Ended June 30, 2025 [Japanese GAAP]

July 25, 2025

Company name: The Awa Bank, Ltd.

Listing: Tokyo Stock Exchange

Securities code: 8388

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

Representative: Takehisa Fukunaga

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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 Director

Director and General Manager of Business Management Division

(Yen amounts are rounded down to millions, unless otherwise noted.)

1. Consolidated Financial Results for the Three Months Ended June 30, 2025 (April 1, 2025 to June 30, 2025)

(1) Consolidated Operating Results

(Percentages indicate year-on-year changes.)

	Ordinary revenues		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Three months ended June 30, 2025	21,849	10.5	5,317	(10.9)	3,777	(11.6)
June 30, 2024	19,770	3.8	5,970	46.0	4,273	51.1

(Note) Comprehensive income: Three months ended June 30, 2025: ¥ 8,114 million [296.5%]
Three months ended June 30, 2024: ¥ 2,045 million [(91.3) %]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Three months ended June 30, 2025	95.83	-
June 30, 2024	106.67	-

(2) Consolidated Financial Position

	Total assets	Net assets	Capital adequacy ratio
	Millions of yen	Millions of yen	%
As of June 30, 2025	4,033,053	338,837	8.4
March 31, 2025	4,024,901	334,216	8.3

(Reference) Equity: As of June 30, 2025: ¥ 338,837 million
As of March 31, 2025: ¥ 334,216 million

2. Dividends

	Annual dividends				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2025	-	45.00	-	50.00	95.00
Fiscal year ending March 31, 2026	-				
Fiscal year ending March 31, 2026 (Forecast)		50.00	-	50.00	100.00

(Note) Revision to the forecast for dividends announced most recently: None

(Note) Breakdown of the 1st quarter dividend for the fiscal year ending March 31, 2026 :

Commemorative dividend - yen
Special dividend - yen

3. Consolidated Financial Results Forecast for the Fiscal Year Ending March 31, 2026(April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

	Ordinary revenues		Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2025	42,600	8.7	10,700	2.3	7,300	1.0	186.93
Full year	84,400	6.8	20,100	12.5	14,000	6.0	358.50

(Note) Revision to the financial results forecast announced most recently: Yes

* Notes:

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

Newly included: - (Company name:)
Excluded: - (Company name:)

(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

- 1) Changes in accounting policies due to revisions to accounting standards and other regulations: None
- 2) Changes in accounting policies due to other reasons: None
- 3) Changes in accounting estimates: None
- 4) Restatement: None

(4) Number of issued shares (common shares)

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

June 30, 2025: 40,000,000 shares
March 31, 2025: 40,000,000 shares

2) Number of treasury shares at the end of the period:

June 30, 2025: 948,952 shares
March 31, 2025: 409,180 shares

3) Average number of shares outstanding during the period:

Three months ended June 30, 2025: 39,422,528 shares
Three months ended June 30, 2024: 40,064,756 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 above estimates are based on information that is available at this moment and assumptions of factors that have an influence on future results of operations. Actual results may differ materially from these estimates, depending on future events.

Quarterly Consolidated Financial Statements and Primary Notes
Quarterly Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of June 30, 2025
Assets		
Cash and due from banks	427,652	415,247
Securities	1,035,528	1,065,374
Loans and bills discounted	2,458,031	2,442,562
Foreign exchanges	6,622	6,912
Lease receivables and investments in leases	34,362	35,016
Other assets	30,737	36,270
Tangible fixed assets	38,515	38,295
Intangible fixed assets	3,919	3,873
Deferred tax assets	285	285
Customers' liabilities for acceptances and guarantees	8,613	8,654
Allowance for loan losses	(19,367)	(19,438)
Total assets	4,024,901	4,033,053
Liabilities		
Deposits	3,268,192	3,270,498
Negotiable certificates of deposit	127,504	143,867
Call money and bills sold	8,223	2,896
Cash collateral received for securities lent	8,671	-
Borrowed money	190,854	190,123
Foreign exchanges	55	14
Bonds payable	437	425
Other liabilities	45,003	42,477
Provision for bonuses	24	-
Provision for bonuses for directors (and other officers)	61	-
Provision for retirement benefits for directors (and other officers)	5	6
Provision for share based compensation expenses for employees	-	163
Provision for share based compensation expenses for directors (and other officers)	452	497
Provision for reimbursement of deposits	90	76
Provision for contingent loss	1,379	1,432
Deferred tax liabilities	28,550	30,518
Deferred tax liabilities for land revaluation	2,562	2,562
Acceptances and guarantees	8,613	8,654
Total liabilities	3,690,684	3,694,216

(Millions of yen)

	As of March 31, 2025	As of June 30, 2025
Net assets		
Share capital	23,452	23,452
Capital surplus	20,106	20,106
Retained earnings	204,879	206,663
Treasury shares	(1,183)	(2,683)
Total shareholders' equity	247,254	247,538
Valuation difference on available-for-sale securities	76,171	79,599
Deferred gains or losses on hedges	6,162	7,070
Revaluation reserve for land	4,628	4,628
Total accumulated other comprehensive income	86,962	91,298
Total net assets	334,216	338,837
Total liabilities and net assets	4,024,901	4,033,053

Quarterly Consolidated Statements of Income and Comprehensive Income
Quarterly Consolidated Statement of Income
For the three months ended June 30, 2025

(Millions of yen)

	For the three months ended June 30, 2024	For the three months ended June 30, 2025
Ordinary income	19,770	21,849
Interest income	11,105	13,204
Interest on loans and discounts	6,568	7,696
Interest and dividends on securities	4,376	5,083
Fees and commissions	2,565	2,564
Other ordinary income	4,195	4,662
Other income	1,904	1,417
Ordinary expenses	13,800	16,531
Interest expenses	1,593	2,475
Interest on deposits	237	1,420
Fees and commissions payments	34	302
Other ordinary expenses	4,099	4,476
General and administrative expenses	7,875	8,139
Other expenses	198	1,137
Ordinary profit	5,970	5,317
Extraordinary losses	18	41
Loss on disposal of non-current assets	18	12
Impairment losses	-	29
Profit before income taxes	5,951	5,276
Income taxes	1,678	1,498
Profit	4,273	3,777
Profit attributable to owners of parent	4,273	3,777

Quarterly Consolidated Statement of Comprehensive Income
For the three months ended June 30, 2025

(Millions of yen)

	For the three months ended June 30, 2024	For the three months ended June 30, 2025
Profit	4,273	3,777
Other comprehensive income	(2,227)	4,336
Valuation difference on available-for-sale securities	(4,221)	3,428
Deferred gains or losses on hedges	1,993	907
Comprehensive income	2,045	8,114
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	2,045	8,114