

Note: This document has been translated from a part of the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.

January 30, 2026

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



Company name: The Awa Bank, Ltd.

Listing: Tokyo Stock Exchange

Securities code: 8388

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

Representative: Takehisa Fukunaga

Inquiries: Akira Toyota

Telephone: +81-88-623-3131

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 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	70,291	20.6	16,958	24.5	12,180	21.9
December 31, 2024	58,272	2.3	13,616	5.4	9,985	10.8

Note: Comprehensive income For the nine months ended December 31, 2025: ¥ 55,524 million [157.9%]
For the nine months ended December 31, 2024: ¥ 21,529 million [(33.3) %]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Nine months ended December 31, 2025	310.91	-
December 31, 2024	249.89	-

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
	Millions of yen	Millions of yen	%
As of December 31, 2025	4,148,926	383,857	9.2
March 31, 2025	4,024,901	334,216	8.3

Reference: Equity

As of December 31, 2025: ¥ 383,857 million

As of March 31, 2025: ¥ 334,216 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	-	45.00	-	50.00	95.00
Fiscal year ending March 31, 2026	-	60.00	-		
Fiscal year ending March 31, 2026 (Forecast)				70.00	130.00

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

Note: Breakdown of year-end dividend for the fiscal year ending March 31, 2026 (forecast):

Ordinary dividend	60.00 yen
Commemorative dividend (130th anniversary dividend)	10.00 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	94,200	19.2	21,300	19.2	15,000	13.6	384.10

Note: Revisions to the financial result forecast most recently announced: Yes

* 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	40,000,000 shares
As of March 31, 2025	40,000,000 shares

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

As of December 31, 2025	948,267 shares
As of March 31, 2025	409,180 shares

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

Nine months ended December 31, 2025	39,174,474 shares
Nine months ended December 31, 2024	39,959,369 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 December 31, 2025
Assets		
Cash and due from banks	427,652	396,698
Securities	1,035,528	1,136,568
Loans and bills discounted	2,458,031	2,493,609
Foreign exchanges	6,622	8,194
Lease receivables and investments in leases	34,362	36,291
Other assets	30,737	46,539
Tangible fixed assets	38,515	38,901
Intangible fixed assets	3,919	3,515
Deferred tax assets	285	285
Customers' liabilities for acceptances and guarantees	8,613	8,105
Allowance for loan losses	(19,367)	(19,782)
Total assets	4,024,901	4,148,926
Liabilities		
Deposits	3,268,192	3,282,313
Negotiable certificates of deposit	127,504	151,760
Call money and bills sold	8,223	-
Cash collateral received for securities lent	8,671	-
Borrowed money	190,854	209,682
Foreign exchanges	55	70
Bonds payable	437	400
Other liabilities	45,003	59,337
Provision for bonuses	24	-
Provision for bonuses for directors (and other officers)	61	48
Provision for retirement benefits for directors (and other officers)	5	9
Provision for share based compensation expenses for employees	-	233
Provision for share based compensation expenses for directors (and other officers)	452	589
Provision for reimbursement of deposits	90	68
Provision for contingent loss	1,379	1,521
Deferred tax liabilities	28,550	48,365
Deferred tax liabilities for land revaluation	2,562	2,562
Acceptances and guarantees	8,613	8,105
Total liabilities	3,690,684	3,765,069

(Millions of yen)

	As of March 31, 2025	As of December 31, 2025
Net assets		
Share capital	23,452	23,452
Capital surplus	20,106	20,106
Retained earnings	204,879	212,673
Treasury shares	(1,183)	(2,682)
Total shareholders' equity	247,254	253,550
Valuation difference on available-for-sale securities	76,171	113,698
Deferred gains or losses on hedges	6,162	11,979
Revaluation reserve for land	4,628	4,628
Total accumulated other comprehensive income	86,962	130,306
Total net assets	334,216	383,857
Total liabilities and net assets	4,024,901	4,148,926

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	58,272	70,291
Interest income	34,213	41,340
Interest on loans and discounts	20,260	23,796
Interest and dividends on securities	13,368	16,193
Fees and commissions	7,937	8,233
Other ordinary income	12,708	13,574
Other income	3,414	7,143
Ordinary expenses	44,656	53,333
Interest expenses	5,236	7,740
Interest on deposits	1,314	4,528
Fees and commissions payments	878	1,207
Other ordinary expenses	12,486	17,878
General and administrative expenses	23,493	24,085
Other expenses	2,561	2,421
Ordinary profit	13,616	16,958
Extraordinary income	0	21
Gain on disposal of non-current assets	0	21
Extraordinary losses	165	71
Loss on disposal of non-current assets	38	23
Impairment losses	126	48
Profit before income taxes	13,451	16,908
Income taxes	3,465	4,728
Profit	9,985	12,180
Profit attributable to owners of parent	9,985	12,180

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	9,985	12,180
Other comprehensive income	11,543	43,344
Valuation difference on available-for-sale securities	9,102	37,527
Deferred gains or losses on hedges	2,441	5,816
Comprehensive income	21,529	55,524
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	21,529	55,524