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August 6, 2026

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

Company name: The Miyazaki Bank,Ltd.
Listing: Tokyo Stock Exchange, Fukuoka Stock Exchange
Securities code: 8393
URL: https://www.miyagin.co.jp/
Representative: Koji Sugita, President
Inquiries: Hideki Yokoyama, Director and General Manager, Corporate Planning Division
Telephone: +81-985-32-8212
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	28,395	33.1	6,024	18.7	4,471	25.1
June 30, 2025	21,328	12.9	5,074	21.6	3,571	16.9

Note: Comprehensive income For the three months ended June 30, 2026: ¥ 11,874 million [43.9%]
For the three months ended June 30, 2025: ¥ 8,250 million [254.5%]

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
June 30, 2026	53.28	53.08
June 30, 2025	42.11	41.91

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
June 30, 2026	4,113,218	232,376	5.6
March 31, 2026	4,076,325	222,335	5.4

Reference: Equity
As of June 30, 2026: ¥ 232,203 million
As of March 31, 2026: ¥ 222,170 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, 2026	-	90.00	-	110.00	200.00
Fiscal year ending March 31, 2027	-				
Fiscal year ending March 31, 2027 (Forecast)		28.00	-	28.00	56.00

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

Note: Breakdown of the first quarter dividend for the fiscal year ending March 31, 2027 :

Commemorative dividend - yen

Special dividend - yen

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 income		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, 2026	47,600	12.7	9,800	1.5	6,900	1.9	82.22
Full year	95,400	5.8	21,200	6.8	14,500	2.8	172.79

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 June 30, 2026	85,667,000 shares
As of March 31, 2026	85,667,000 shares

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

As of June 30, 2026	1,753,180 shares
As of March 31, 2026	1,760,720 shares

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

Three months ended June 30, 2026	83,913,288 shares
Three months ended June 30, 2025	84,816,870 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

Quarterly Consolidated Financial Statements and Primary Notes

Quarterly Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Assets		
Cash and due from banks	772,172	819,599
Securities	765,176	717,374
Loans and bills discounted	2,467,269	2,502,038
Foreign exchanges	12,034	12,079
Lease receivables and investments in leases	9,958	10,192
Other assets	31,228	33,002
Tangible fixed assets	23,156	23,346
Intangible fixed assets	3,951	3,816
Retirement benefit asset	6,065	6,156
Deferred tax assets	302	302
Customers' liabilities for acceptances and guarantees	2,718	3,118
Allowance for loan losses	(17,709)	(17,808)
Total assets	4,076,325	4,113,218
Liabilities		
Deposits	3,144,553	3,154,255
Negotiable certificates of deposit	70,288	141,756
Securities sold under repurchase agreements	128,852	127,091
Cash collateral received for securities lent	189,078	162,529
Borrowed money	276,277	252,112
Foreign exchanges	389	84
Other liabilities	32,103	26,507
Provision for bonuses for directors (and other officers)	31	-
Retirement benefit liability	119	122
Provision for reimbursement of deposits	67	57
Provision for contingent loss	300	350
Deferred tax liabilities	7,047	10,695
Deferred tax liabilities for land revaluation	2,160	2,160
Acceptances and guarantees	2,718	3,118
Total liabilities	3,853,989	3,880,842
Net assets		
Share capital	14,697	14,697
Capital surplus	12,779	12,779
Retained earnings	157,477	160,102
Treasury shares	(1,319)	(1,314)
Total shareholders' equity	183,634	186,264
Valuation difference on available-for-sale securities	26,858	33,364
Deferred gains or losses on hedges	5,099	6,106
Revaluation reserve for land	2,538	2,538
Remeasurements of defined benefit plans	4,038	3,929
Total accumulated other comprehensive income	38,535	45,939
Share acquisition rights	165	172
Total net assets	222,335	232,376
Total liabilities and net assets	4,076,325	4,113,218

Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

For the Three-Month Period

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Ordinary income	21,328	28,395
Interest income	15,290	17,313
Interest on loans and discounts	8,396	9,910
Interest and dividends on securities	5,762	5,840
Fees and commissions	3,049	3,051
Other ordinary income	2,048	1,908
Other income	940	6,122
Ordinary expenses	16,253	22,371
Interest expenses	4,559	5,142
Interest on deposits	1,261	2,069
Fees and commissions payments	1,537	1,692
Other ordinary expenses	2,745	8,451
General and administrative expenses	6,667	6,736
Other expenses	744	347
Ordinary profit	5,074	6,024
Extraordinary losses	3	45
Loss on disposal of non-current assets	3	45
Profit before income taxes	5,071	5,978
Income taxes - current	996	1,449
Income taxes - deferred	503	57
Total income taxes	1,499	1,507
Profit	3,571	4,471
Profit attributable to owners of parent	3,571	4,471

Quarterly Consolidated Statement of Comprehensive Income

For the Three-Month Period

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Profit	3,571	4,471
Other comprehensive income	4,678	7,403
Valuation difference on available-for-sale securities	4,590	6,505
Deferred gains or losses on hedges	108	1,006
Remeasurements of defined benefit plans, net of tax	(21)	(108)
Comprehensive income	8,250	11,874
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	8,250	11,874