



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

August 4, 2025

Company name: THE BANK OF SAGA LTD.

Listing: Tokyo Stock Exchange, Fukuoka Stock Exchange

Securities code: 8395

URL: <https://www.sagabank.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

(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	13,595	(8.8)	1,669	(53.3)	1,242	(49.9)
June 30, 2024	14,914	6.5	3,577	70.4	2,482	43.0

(Note) Comprehensive income: Three months ended June 30, 2025: ¥ 3,993 million [ -%]  
Three months ended June 30, 2024: ¥ (3,649) million [ -%]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Three months ended June 30, 2025	73.53	73.09
June 30, 2024	147.68	146.21

#### (2) Consolidated Financial Position

	Total assets	Net assets	Capital adequacy ratio
	Millions of yen	Millions of yen	%
As of June 30, 2025	3,257,128	119,523	3.6
March 31, 2025	3,177,787	116,374	3.6

(Reference) Equity: As of June 30, 2025: ¥ 119,347 million  
As of March 31, 2025: ¥ 116,199 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	-	40.00	-	50.00	90.00
Fiscal year ending March 31, 2026	-				
Fiscal year ending March 31, 2026 (Forecast)		45.00	-	45.00	90.00

(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	28,000	(3.6)	5,800	(3.9)	4,400	2.0	260.50
Full year	56,000	1.3	11,500	4.5	8,000	6.7	473.63

(Note) Revision to the financial results forecast announced most recently: None

\* 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: None

(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: 16,935,909 shares  
March 31, 2025: 16,935,909 shares

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

June 30, 2025: 45,357 shares  
March 31, 2025: 45,144 shares

3) Average number of shares outstanding during the period:

Three months ended June 30, 2025: 16,890,685 shares  
Three months ended June 30, 2024: 16,807,749 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, 2025	As of June 30, 2025
<b>Assets</b>		
Cash and due from banks	270,964	344,446
Call loans and bills bought	-	10,000
Monetary claims bought	2,359	2,381
Money held in trust	1,008	4,944
Securities	578,901	558,306
Loans and bills discounted	2,248,279	2,263,745
Foreign exchanges	2,356	2,101
Lease receivables and investments in leases	16,463	16,861
Other assets	11,786	12,042
Property, plant and equipment	25,384	25,351
Intangible assets	2,335	2,376
Retirement benefit asset	6,513	6,852
Deferred tax assets	9,528	8,212
Customers' liabilities for acceptances and guarantees	14,045	12,595
Allowance for loan losses	(12,108)	(13,056)
Allowance for investment loss	(31)	(31)
Total assets	3,177,787	3,257,128
<b>Liabilities</b>		
Deposits	2,911,614	2,873,125
Negotiable certificates of deposit	54,539	168,704
Cash collateral received for securities lent	38,768	36,311
Borrowed money	6,427	6,065
Foreign exchanges	590	159
Other liabilities	31,353	37,201
Provision for bonuses	624	-
Retirement benefit liability	272	269
Provision for retirement benefits for directors (and other officers)	8	7
Provision for reimbursement of deposits	114	114
Deferred tax liabilities for land revaluation	3,051	3,050
Acceptances and guarantees	14,045	12,595
Total liabilities	3,061,412	3,137,605
<b>Net assets</b>		
Share capital	16,062	16,062
Capital surplus	13,327	13,327
Retained earnings	91,469	91,870
Treasury shares	(121)	(121)
Total shareholders' equity	120,737	121,138
Valuation difference on available-for-sale securities	(13,609)	(10,798)
Deferred gains or losses on hedges	728	815
Revaluation reserve for land	6,290	6,287
Remeasurements of defined benefit plans	2,051	1,904
Total accumulated other comprehensive income	(4,538)	(1,790)
Share acquisition rights	175	175
Total net assets	116,374	119,523
Total liabilities and net assets	3,177,787	3,257,128

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	14,914	13,595
Interest income	7,972	9,062
Interest on loans and discounts	5,151	6,458
Interest and dividends on securities	2,729	2,341
Fees and commissions	2,247	2,081
Other ordinary income	2,513	2,004
Other income	2,181	447
Ordinary expenses	11,336	11,925
Interest expenses	756	1,664
Interest on deposits	108	1,144
Fees and commissions payments	845	884
Other ordinary expenses	4,179	2,961
General and administrative expenses	5,071	5,188
Other expenses	483	1,225
Ordinary profit	3,577	1,669
Extraordinary income	0	-
Gain on disposal of non-current assets	0	-
Other	0	-
Extraordinary losses	68	146
Loss on disposal of non-current assets	68	92
Impairment losses	-	53
Other	0	-
Profit before income taxes	3,509	1,523
Income taxes - current	508	257
Income taxes - deferred	519	23
Total income taxes	1,027	280
Profit	2,482	1,242
Profit attributable to owners of parent	2,482	1,242

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	2,482	1,242
Other comprehensive income	(6,131)	2,751
Valuation difference on available-for-sale securities	(6,413)	2,811
Deferred gains or losses on hedges	388	86
Remeasurements of defined benefit plans, net of tax	(105)	(146)
Comprehensive income	(3,649)	3,993
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(3,649)	3,993