



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

July 31, 2025

Company name: The Kita-Nippon Bank, Ltd.

Listing: Tokyo Stock Exchange

Securities code: 8551

URL: <https://www.kitagin.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

Director and President

Director, Manager of Corporate Planning 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 income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Three months ended June 30, 2025	7,112	12.1	1,665	2.4	1,129	1.5
June 30, 2024	6,343	(11.1)	1,626	65.0	1,112	72.3

(Note) Comprehensive income: Three months ended June 30, 2025: ¥ 1,763 million [(42.0) %]
Three months ended June 30, 2024: ¥ 3,039 million [(35.3) %]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Three months ended June 30, 2025	136.00	135.77
June 30, 2024	131.86	131.46

(2) Consolidated Financial Position

	Total assets	Net assets	Capital adequacy ratio
	Millions of yen	Millions of yen	%
As of June 30, 2025	1,546,531	87,724	5.7
March 31, 2025	1,526,336	86,460	5.7

(Reference) Equity: As of June 30, 2025: ¥ 87,688 million
As of March 31, 2025: ¥ 86,424 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	-	60.00	100.00
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

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 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, 2025	13,300	2.5	1,900	(36.2)	1,200	(47.1)	144.47
Full year	28,100	6.5	4,700	(15.8)	3,100	(22.7)	373.22

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

* Notes:

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

(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: 8,593,776 shares

March 31, 2025: 8,793,776 shares

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

June 30, 2025: 288,076 shares

March 31, 2025: 487,757 shares

3) Average number of shares outstanding during the period:

Three months ended June 30, 2025: 8,305,897 shares

Three months ended June 30, 2024: 8,439,356 shares

* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: None

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	111,065	153,471
Monetary claims bought	49	8
Trading securities	4	1
Money held in trust	8,714	8,769
Securities	271,398	257,737
Loans and bills discounted	1,101,426	1,091,903
Foreign exchanges	1,441	1,682
Lease receivables and investments in leases	8,936	8,843
Other assets	10,208	11,287
Tangible fixed assets	14,593	14,541
Intangible fixed assets	1,140	1,101
Retirement benefit asset	2,742	2,758
Deferred tax assets	208	208
Customers' liabilities for acceptances and guarantees	1,949	1,657
Allowance for loan losses	(7,544)	(7,442)
Total assets	1,526,336	1,546,531
Liabilities		
Deposits	1,419,856	1,434,456
Negotiable certificates of deposit	750	3,000
Borrowed money	1,362	1,238
Other liabilities	9,294	11,803
Provision for bonuses	355	98
Provision for bonuses for directors (and other officers)	17	-
Retirement benefit liability	1,601	1,571
Provision for retirement benefits for directors (and other officers)	3	4
Provision for reimbursement of deposits	42	41
Provision for point card certificates	14	17
Deferred tax liabilities	2,492	2,781
Deferred tax liabilities for land revaluation	2,135	2,135
Acceptances and guarantees	1,949	1,657
Total liabilities	1,439,875	1,458,806
Net assets		
Share capital	7,761	7,761
Capital surplus	4,996	4,989
Retained earnings	60,338	60,452
Treasury shares	(1,279)	(755)
Total shareholders' equity	71,816	72,447
Valuation difference on available-for-sale securities	9,266	9,915
Revaluation reserve for land	4,487	4,487
Remeasurements of defined benefit plans	854	838
Total accumulated other comprehensive income	14,607	15,241
Share acquisition rights	36	36
Total net assets	86,460	87,724
Total liabilities and net assets	1,526,336	1,546,531

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	6,343	7,112
Interest income	4,261	5,319
Interest on loans and discounts	3,168	3,659
Interest and dividends on securities	1,024	1,524
Fees and commissions	682	652
Other ordinary income	882	911
Other income	518	229
Ordinary expenses	4,717	5,447
Interest expenses	84	610
Interest on deposits	80	606
Fees and commissions payments	622	641
Other ordinary expenses	768	806
General and administrative expenses	3,156	3,343
Other expenses	86	45
Ordinary profit	1,626	1,665
Extraordinary losses	5	13
Loss on disposal of non-current assets	5	13
Profit before income taxes	1,620	1,652
Income taxes - current	507	522
Total income taxes	507	522
Profit	1,112	1,129
Profit attributable to owners of parent	1,112	1,129

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	1,112	1,129
Other comprehensive income	1,926	633
Valuation difference on available-for-sale securities	1,947	649
Remeasurements of defined benefit plans, net of tax	(21)	(15)
Comprehensive income	3,039	1,763
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	3,039	1,763