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January 30, 2026

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



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 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	22,217	10.6	4,392	(9.0)	2,974	(14.5)
December 31, 2024	20,085	(6.9)	4,826	42.9	3,479	57.2

Note: Comprehensive income For the nine months ended December 31, 2025: ¥ 8,621 million [150.5%]
For the nine months ended December 31, 2024: ¥ 3,441 million [(39.3)%]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Nine months ended December 31, 2025	358.79	358.19
December 31, 2024	411.62	410.75

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
	Millions of yen	Millions of yen	%
As of December 31, 2025	1,560,947	93,412	6.0
March 31, 2025	1,526,336	86,460	5.7

Reference: Equity

As of December 31, 2025: ¥ 93,375 million

As of March 31, 2025: ¥ 86,424 million

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
Fiscal year ended March 31, 2025	Yen -	Yen 40.00	Yen -	Yen 60.00	Yen 100.00
Fiscal year ending March 31, 2026	Yen -	Yen 84.00	Yen -	Yen	Yen
Fiscal year ending March 31, 2026 (Forecast)				84.00	168.00

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

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	28,900	9.5	5,900	5.8	4,000	(0.3)	488.24

Note: Revisions to the financial result forecast most recently announced: None

* Notes

(1) Significant changes in the scope of consolidation during the period: Yes
Newly included: 1 companies (Kitagin Capital Partners Co., Ltd.)

(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	8,593,776 shares
As of March 31, 2025	8,793,776 shares

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

As of December 31, 2025	401,117 shares
As of March 31, 2025	487,757 shares

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

Nine months ended December 31, 2025	8,289,611 shares
Nine months ended December 31, 2024	8,453,016 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 December 31, 2025
Assets		
Cash and due from banks	111,065	116,017
Monetary claims bought	49	46
Trading securities	4	1
Money held in trust	8,714	8,803
Securities	271,398	291,864
Loans and bills discounted	1,101,426	1,113,961
Foreign exchanges	1,441	2,160
Lease receivables and investments in leases	8,936	9,173
Other assets	10,208	5,981
Tangible fixed assets	14,593	15,213
Intangible fixed assets	1,140	1,278
Retirement benefit asset	2,742	2,789
Deferred tax assets	208	208
Customers' liabilities for acceptances and guarantees	1,949	1,878
Allowance for loan losses	(7,544)	(8,431)
Total assets	1,526,336	1,560,947
Liabilities		
Deposits	1,419,856	1,446,323
Negotiable certificates of deposit	750	3,000
Borrowed money	1,362	1,667
Other liabilities	9,294	5,735
Provision for bonuses	355	97
Provision for bonuses for directors (and other officers)	17	-
Retirement benefit liability	1,601	1,577
Provision for retirement benefits for directors (and other officers)	3	5
Provision for reimbursement of deposits	42	41
Provision for point card certificates	14	9
Deferred tax liabilities	2,492	5,070
Deferred tax liabilities for land revaluation	2,135	2,129
Acceptances and guarantees	1,949	1,878
Total liabilities	1,439,875	1,467,535
Net assets		
Share capital	7,761	7,761
Capital surplus	4,996	4,991
Retained earnings	60,338	61,610
Treasury shares	(1,279)	(1,231)
Total shareholders' equity	71,816	73,132
Valuation difference on available-for-sale securities	9,266	14,960
Revaluation reserve for land	4,487	4,475
Remeasurements of defined benefit plans	854	807
Total accumulated other comprehensive income	14,607	20,243
Share acquisition rights	36	36
Total net assets	86,460	93,412
Total liabilities and net assets	1,526,336	1,560,947

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	20,085	22,217
Interest income	13,497	16,273
Interest on loans and discounts	9,763	11,588
Interest and dividends on securities	3,490	4,310
Fees and commissions	2,148	2,070
Other ordinary income	2,538	3,039
Other income	1,901	834
Ordinary expenses	15,259	17,824
Interest expenses	549	2,011
Interest on deposits	535	1,986
Fees and commissions payments	1,719	1,695
Other ordinary expenses	2,428	2,811
General and administrative expenses	9,710	10,139
Other expenses	852	1,166
Ordinary profit	4,826	4,392
Extraordinary income	20	0
Gain on disposal of non-current assets	20	0
Extraordinary losses	132	82
Loss on disposal of non-current assets	93	53
Impairment losses	38	28
Profit before income taxes	4,713	4,310
Income taxes - current	1,233	1,336
Total income taxes	1,233	1,336
Profit	3,479	2,974
Profit attributable to owners of parent	3,479	2,974

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	3,479	2,974
Other comprehensive income	(37)	5,647
Valuation difference on available-for-sale securities	25	5,694
Remeasurements of defined benefit plans, net of tax	(63)	(46)
Comprehensive income	3,441	8,621
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	3,441	8,621