August 5, 2026

Consolidated Summary Report for the Three Months Ended June 30, 2026 (Under Japanese GAAP)

Company name: The Hyakujushi Bank, Ltd.
Listing: Tokyo Stock Exchange
Securities code: 8386
URL: https://www.114bank.co.jp/
Representative: Masashi Mori — Representative Director, President
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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, 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	41,221	70.7	9,539	29.3	6,179	28.4
June 30, 2025	24,155	8.6	7,378	5.7	4,811	6.3

Note: Comprehensive income
For the three months ended June 30, 2026: ¥ 8,025 million [(26.8) %]
For the three months ended June 30, 2025: ¥ 10,957 million [410.1%]

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
June 30, 2026	54.64	54.64
June 30, 2025	42.32	42.31

Note:The Hyakujushi Bank, Ltd. (the “Bank”) conducted a 1:4 share split on April 1, 2026. “Basic earnings per share” and “Diluted earnings per share” are calculated, assuming that the share split was conducted at the beginning of the previous fiscal year.

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
June 30, 2026	5,871,236	388,877	6.6
March 31, 2026	5,845,803	384,426	6.6

Reference: Equity
As of June 30, 2026: ¥ 388,869 million
As of March 31, 2026: ¥ 384,417 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	-	108.00	-	126.00	234.00
Fiscal year ending March 31, 2027	-				
Fiscal year ending March 31, 2027 (Forecast)		35.00	-	35.00	70.00

Notes1: Revisions to the forecast of cash dividends most recently announced: None

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

Commemorative dividend - yen

Special dividend - yen

3: The Bank conducted a 1:4 share split on April 1, 2026. The dividend per share for the fiscal year ended March 31, 2026 does not reflect the share split. Contents for the fiscal year ending March 31, 2027 (forecast) are stated in figures after the share split.

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	59,500	20.5	16,500	21.7	11,000	23.0	97.27
Full year	116,500	7.3	33,000	13.3	21,000	11.4	185.69

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	114,520,000 shares
As of March 31, 2026	114,520,000 shares

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

As of June 30, 2026	1,432,928 shares
As of March 31, 2026	1,432,460 shares

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

Three months ended June 30, 2026	113,087,228 shares
Three months ended June 30, 2025	113,681,325 shares

Note:The Bank conducted a 1:4 share split on April 1, 2026. The number of shares is calculated assuming that the share split was conducted at the beginning of the previous fiscal year.

* 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 forecasts above were prepared based on information available as of the date of publication of this document.

Actual financial results may differ from the forecast figures due to various factors in the future.

Quarterly Consolidated Financial Statements

Quarterly Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Assets		
Cash and due from banks	919,077	1,054,492
Call loans and bills bought	3,757	5,277
Monetary claims bought	12,947	11,390
Trading securities	-	22
Securities	1,055,179	929,203
Loans and bills discounted	3,688,724	3,702,429
Foreign exchanges	4,553	4,892
Lease receivables and investments in leases	24,811	25,331
Other assets	36,791	38,280
Tangible fixed assets	37,733	37,934
Intangible fixed assets	6,326	6,817
Retirement benefit asset	57,893	58,224
Deferred tax assets	796	796
Customers' liabilities for acceptances and guarantees	19,699	18,187
Allowance for loan losses	(22,488)	(22,042)
Total assets	5,845,803	5,871,236
Liabilities		
Deposits	4,744,569	4,790,661
Negotiable certificates of deposit	114,952	153,979
Call money and bills sold	4,114	-
Borrowed money	469,761	409,339
Foreign exchanges	142	25
Other liabilities	64,074	65,390
Provision for bonuses for directors (and other officers)	84	-
Retirement benefit liability	272	265
Provision for retirement benefits for directors (and other officers)	48	40
Provision for reimbursement of deposits	148	139
Provision for contingent loss	163	125
Provision for share-based compensation	201	216
Deferred tax liabilities	38,144	38,988
Deferred tax liabilities for land revaluation	4,999	4,999
Acceptances and guarantees	19,699	18,187
Total liabilities	5,461,377	5,482,358
Net assets		
Share capital	37,322	37,322
Capital surplus	30,486	30,486
Retained earnings	218,507	221,114
Treasury shares	(1,603)	(1,604)
Total shareholders' equity	284,713	287,319
Valuation difference on available-for-sale securities	65,989	68,482
Deferred gains or losses on hedges	(77)	(0)
Revaluation reserve for land	7,336	7,336
Remeasurements of defined benefit plans	26,456	25,731
Total accumulated other comprehensive income	99,704	101,549
Share acquisition rights	8	8
Total net assets	384,426	388,877
Total liabilities and net assets	5,845,803	5,871,236

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	24,155	41,221
Interest income	16,200	19,460
Interest on loans and discounts	11,026	12,925
Interest and dividends on securities	3,843	4,185
Fees and commissions	3,093	3,435
Other ordinary income	1,011	1,663
Other income	3,849	16,661
Ordinary expenses	16,776	31,682
Interest expenses	3,935	5,197
Interest on deposits	2,577	4,166
Fees and commissions payments	1,006	957
Other ordinary expenses	1,073	13,675
General and administrative expenses	8,597	8,740
Other expenses	2,164	3,110
Ordinary profit	7,378	9,539
Extraordinary income	10	2
Gain on disposal of non-current assets	10	2
Extraordinary losses	153	47
Loss on disposal of non-current assets	55	47
Impairment losses	97	-
Profit before income taxes	7,235	9,495
Income taxes	2,424	3,315
Profit	4,811	6,179
Profit attributable to owners of parent	4,811	6,179

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	4,811	6,179
Other comprehensive income	6,146	1,845
Valuation difference on available-for-sale securities	6,467	2,493
Deferred gains or losses on hedges	(34)	77
Remeasurements of defined benefit plans, net of tax	(286)	(724)
Comprehensive income	10,957	8,025
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	10,957	8,025

Financial Results for the Three Months Ended June 30, 2026
- Supplementary Information -

1. Results of Operations (Non-consolidated)

(Millions of yen)

	Three months ended June 30, 2025 (A)	Three months ended June 30, 2026 (B)	Change (B)−(A)	YoY (%)	Financial results forecasts for the first half of fiscal 2026
Ordinary income	**22,074**	**38,841**	**16,767**	**76.0**	**54,500**
Core gross business income ①	14,914	17,904	2,990	20.0	
Net interest income	12,407	14,420	2,013	16.2	
Net fees and commissions	1,495	1,820	325	21.7	
Net other operating income (excluding gains/losses related to bonds)	1,011	1,663	652	64.5	
Expenses ②	8,492	9,208	716	8.4	
Core net business income①−②	**6,422**	**8,695**	**2,273**	**35.4**	
Core net business income (excluding gains /losses on cancellation of investment trusts)	6,071	8,294	2,223	36.6	
Gains/losses related to bonds ③	-1,073	-13,675	-12,602	―	
Net business income (including provision for general reserve for possible loan losses) ①−②+③	5,349	-4,979	-10,328	―	
Provision for general reserve for possible loan losses ④	-37	―	37	―	
Net business income ①−②+③−④	5,386	-4,979	-10,365	―	
Non-recurring gains/losses	1,637	13,960	12,323	752.8	
Expenses for disposal of non-performing loans ⑤	782	1,457	675	86.3	
Write-off of loans	300	1,459	1,159	386.3	
Provision for specific reserve for possible loan losses	377	―	-377	―	
Gain on reversal of reserve for possible loan losses ⑥	―	46	46	―	
Recoveries of written-off claims ⑦	132	126	-6	-4.5	
Gains/losses related to stocks and other securities ⑧	1,605	14,078	12,473	777.1	
Other non-recurring gains/losses	682	1,165	483	70.8	
Ordinary profit	**7,023**	**8,980**	**1,957**	**27.9**	**15,700**
Extraordinary gains/losses	-146	-39	107	―	
Total income taxes	2,205	3,039	834	37.8	
Profit	**4,671**	**5,901**	**1,230**	**26.3**	**10,500**

Gains/losses related to securities ③+⑧	532	402	-130	-24.4
Credit-related costs ④+⑤−⑥−⑦	613	1,283	670	109.3

2. Balance of Deposits, etc. and Assets in Custody (Non-consolidated)

(Millions of yen) 【Reference】 (Millions of yen)

	As of June 30, 2026	Compared to Jun. 30, 2025	Compared to Mar. 31, 2026	As of June 30, 2025	As of March 31, 2026
Balance of deposits, etc.	4,961,887	203,021	84,657	4,758,866	4,877,230
Individuals	2,657,183	-23,137	17,562	2,680,320	2,639,621
Corporates	2,079,773	204,376	17,254	1,875,397	2,062,519
Public sectors	224,930	21,782	49,841	203,148	175,089

(Millions of yen) 【Reference】 (Millions of yen)

	As of June 30, 2026	Compared to Jun. 30, 2025	Compared to Mar. 31, 2026	As of June 30, 2025	As of March 31, 2026
Balance of assets in custody	470,239	83,562	34,414	386,677	435,825
Investment trusts	205,465	60,202	30,071	145,263	175,394
Single-premium insurance	252,886	21,231	4,065	231,655	248,821
Financial instruments intermediary	11,887	2,128	279	9,759	11,608

3.Status of Loans (Non-consolidated)

(Millions of yen) 【Reference】 (Millions of yen)

	As of June 30, 2026	Compared to Jun. 30, 2025	Compared to Mar. 31, 2026	As of June 30, 2025	As of March 31, 2026
Loans	3,712,732	156,562	14,996	3,556,170	3,697,736
Loans to individuals	640,487	33,675	8,018	606,812	632,469
Housing loans	604,125	31,705	7,454	572,420	596,671
Loans to corporates	2,858,924	141,989	14,463	2,716,935	2,844,461
Loans to public sectors	213,321	-19,102	-7,485	232,423	220,806
Loans to small and medium-sized enterprises, etc.	2,612,205	83,257	-6,942	2,528,948	2,619,147
Ratio of loans to small and medium-sized enterprises, etc.	70.35%	-0.76pt	-0.48pt	71.11%	70.83%
Loans guaranteed by Credit Guarantee Corporation	160,049	-10,575	-3,910	170,624	163,959

4.Status of Loans Based on the Financial Reconstruction Act (Non-consolidated)

(Millions of yen) 【Reference】 (Millions of yen)

Loans Based on the Financial Reconstruction Act	As of June 30, 2026	Compared to Jun. 30, 2025	Compared to Mar. 31, 2026	As of June 30, 2025	As of March 31, 2026
Claims against bankrupt and substantially bankrupt debtors	5,264	898	946	4,366	4,318
Doubtful claims	30,675	5,035	-1,160	25,640	31,835
Substandard claims	14,337	-2,954	429	17,291	13,908
Subtotal	50,277	2,979	214	47,298	50,063
Normal claims	3,698,080	149,286	12,879	3,548,794	3,685,201
Total	3,748,357	152,265	13,093	3,596,092	3,735,264
Non-performing loan ratio	1.34%	0.03pt	0.00pt	1.31%	1.34%

5.Unrealized Gains/Losses on Available-for-sale Securities (Non-consolidated)

(Millions of yen) 【Reference】 (Millions of yen)

	As of June 30, 2026					As of June 30, 2025			As of March 31, 2026		
	Unrealized gains/losses					Unrealized gains/losses			Unrealized gains/losses		
		Compared to Jun. 30, 2025	Compared to Mar. 31, 2026	Gains	Losses		Gains	Losses		Gains	Losses
Available-for-sale securities	98,426	37,883	3,422	123,230	24,804	60,543	97,071	36,528	95,004	134,090	39,086
Stocks	120,054	25,521	-11,577	120,192	137	94,533	95,285	752	131,631	131,824	193
Bonds	-21,360	5,067	12,706	5	21,366	-26,427	0	26,427	-34,066	0	34,066
Others	-267	7,295	2,293	3,033	3,300	-7,562	1,786	9,348	-2,560	2,266	4,827

6.Capital Ratio (Domestic Standard)

Note: Effective as of March 31, 2026, the Bank has changed the method for calculating credit risk-weighted assets from the Standardized Approach to the Foundation Internal Ratings-Based (F-IRB) Approach, following formal approval from the Financial Services Agency of Japan on March 25,2026. Operational risk is calculated using the Standardized Measurement Approach.

（１） Consolidated capital ratio (Domestic Standard)

(Millions of yen) 【Reference】 (Millions of yen)

	As of June 30, 2026	Compared to Jun. 30, 2025	Compared to Mar. 31, 2026	As of June 30, 2025	As of March 31, 2026
①Consolidated capital ratio （②/③）	10.62%	1.28pt	0.21pt	9.34%	10.41%
②Consolidated total capital	273,378	5,591	5,235	267,787	268,143
③Risk-weighted assets	2,573,492	-292,883	-36	2,866,375	2,573,528
④Consolidated total required capital	102,939	-11,716	-2	114,655	102,941

（２） Non-consolidated capital ratio (Domestic Standard)

(Millions of yen) 【Reference】 (Millions of yen)

	As of June 30, 2026	Compared to Jun. 30, 2025	Compared to Mar. 31, 2026	As of June 30, 2025	As of March 31, 2026
①Capital ratio （②/③）	9.97%	1.18pt	0.19pt	8.79%	9.78%
②Non-consolidated total capital	253,555	3,557	5,182	249,998	248,373
③Risk-weighted assets	2,541,154	-302,558	3,944	2,843,712	2,537,210
④Non-consolidated total required capital	101,646	-12,102	158	113,748	101,488