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November 14, 2025

Consolidated Financial Results for the Six Months Ended September 30, 2025 (Under Japanese GAAP)



Company name: The 77 Bank, Ltd.
Listing: Tokyo Stock Exchange, Sapporo Securities Exchange
Securities code: 8341
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Representative: Hidefumi Kobayashi, President
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Telephone: +81-22-267-1111
Scheduled date to file semi-annual securities report: November 28, 2025
Scheduled date to commence dividend payments: December 9, 2025
Trading accounts: None
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: Yes

(Yen amounts are rounded down to millions, unless otherwise noted.)

1. Consolidated financial results for the six months ended September 30, 2025 (from April 1, 2025 to September 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	%
Six months ended September 30, 2025	95,032	13.3	35,178	22.6	24,308	22.8
September 30, 2024	83,816	13.5	28,691	13.0	19,786	11.8

Note: Comprehensive income For the six months ended September 30, 2025: ¥ 80,331 million [-%]
For the six months ended September 30, 2024: ¥ 4,990 million [(83.3) %]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Six months ended September 30, 2025	327.27	-
September 30, 2024	266.89	-

(2) Consolidated financial position

	Total assets	Net assets	Capital adequacy ratio
	Millions of yen	Millions of yen	%
As of September 30, 2025	10,376,266	647,383	6.2
March 31, 2025	10,422,756	573,945	5.5

Reference: Equity

As of September 30, 2025: ¥ 647,383 million
As of March 31, 2025: ¥ 573,945 million

Note: “Capital adequacy ratio” is calculated by dividing net assets at the end of the period by total assets at the end of the period.
“Capital adequacy ratio” stated above is not calculated based on the public notice of capital adequacy ratio.

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, 2025	-	77.50	-	97.50	175.00
Fiscal year ending March 31, 2026	-	113.00			
Fiscal year ending March 31, 2026 (Forecast)			-	113.00	226.00

Note: Revisions to the forecast of cash dividends most recently announced: Yes

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 profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Full year	68,000	20.8	47,000	19.6	632.39

Note: Revisions to the financial result forecast most recently announced: Yes

* Notes

(1) Significant changes in the scope of consolidation during the period: Yes

Newly included: 2 companies(77 Partners Investment Limited Partnership 1, 77 Partners Investment Limited Partnership 2)

(2) 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

(3) Number of issued shares (common shares)

(i) Total number of issued shares at the end of the period (including treasury shares)

As of September 30, 2025	76,655,746 shares
As of March 31, 2025	76,655,746 shares

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

As of September 30, 2025	2,288,558 shares
As of March 31, 2025	2,462,980 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2025	74,275,745 shares
Six months ended September 30, 2024	74,135,801 shares

Overview of non-consolidated financial results

1. Non-consolidated financial results for the six months ended September 30, 2025 (from April 1, 2025 to September 30, 2025)

(1) Non-consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2025	87,637	13.7	34,355	20.7	24,005	20.7
September 30, 2024	77,046	15.7	28,442	14.6	19,886	13.4

	Basic earnings per share
Six months ended	Yen
September 30, 2025	323.19
September 30, 2024	268.25

(2) Non-consolidated financial position

	Total assets	Net assets	Capital adequacy ratio
As of	Millions of yen	Millions of yen	%
September 30, 2025	10,346,109	622,581	6.0
March 31, 2025	10,391,230	549,677	5.2

Reference: Equity

As of September 30, 2025: ¥ 622,581 million

As of March 31, 2025: ¥ 549,677 million

Note: “Capital adequacy ratio” is calculated by dividing net assets at the end of the period by total assets at the end of the period.

“Capital adequacy ratio” stated above is not calculated based on the public notice of capital adequacy ratio.

2. Non-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 profit		Profit		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Full year	66,000	20.4	46,000	19.2	618.93

* Semi-annual financial results reports are exempt from interim audit conducted by certified public accountants or an audit firm.

* Proper use of earnings forecasts, and other special matters

The financial result forecasts herein are based on information available to the Company as of the date of the announcement.

Actual results may differ significantly from these forecasts due to a wide range of factors.

Semi-annual Consolidated Financial Statements

Semi-annual Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Assets		
Cash and due from banks	1,001,241	686,487
Call loans and bills bought	93,243	100,705
Monetary claims bought	800	800
Trading securities	3,311	2,346
Money held in trust	117,628	122,374
Securities	2,919,208	2,925,379
Loans and bills discounted	6,170,579	6,419,637
Foreign exchanges	8,080	8,511
Lease receivables and investments in leases	25,392	26,684
Other assets	76,946	70,783
Tangible fixed assets	30,356	29,987
Intangible fixed assets	104	114
Retirement benefit asset	5,801	6,513
Deferred tax assets	815	674
Customers' liabilities for acceptances and guarantees	27,569	35,194
Allowance for loan losses	(58,323)	(59,929)
Total assets	10,422,756	10,376,266
Liabilities		
Deposits	8,815,962	8,537,876
Negotiable certificates of deposit	144,930	270,180
Call money and bills sold	28,558	14,888
Cash collateral received for securities lent	1,461	-
Borrowed money	681,086	686,117
Foreign exchanges	545	243
Borrowed money from trust account	2,136	2,653
Other liabilities	122,798	133,778
Provision for bonuses for directors (and other officers)	106	-
Retirement benefit liability	7,658	7,031
Provision for retirement benefits for directors (and other officers)	39	39
Provision for stocks payment	908	590
Provision for reimbursement of deposits	92	72
Provision for contingent loss	897	930
Reserves under special laws	1	1
Deferred tax liabilities	14,058	39,284
Acceptances and guarantees	27,569	35,194
Total liabilities	9,848,811	9,728,883
Net assets		
Share capital	24,658	24,658
Capital surplus	20,350	20,351
Retained earnings	462,009	479,021
Treasury shares	(6,230)	(5,827)
Total shareholders' equity	500,788	518,203
Valuation difference on available-for-sale securities	70,587	126,352
Deferred gains or losses on hedges	(272)	(255)
Remeasurements of defined benefit plans	2,842	3,082
Total accumulated other comprehensive income	73,156	129,179
Total net assets	573,945	647,383
Total liabilities and net assets	10,422,756	10,376,266

Semi-annual Consolidated Statements of Income and Comprehensive Income

Semi-annual Consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Ordinary income	83,816	95,032
Interest income	55,775	63,949
Interest on loans and discounts	28,409	37,185
Interest and dividends on securities	26,129	24,553
Trust fees	12	14
Fees and commissions	11,370	12,480
Other ordinary income	9,525	7,530
Other income	7,132	11,057
Ordinary expenses	55,124	59,854
Interest expenses	2,118	9,274
Interest on deposits	1,321	7,553
Fees and commissions payments	2,589	2,568
Other ordinary expenses	23,772	18,229
General and administrative expenses	25,470	27,164
Other expenses	1,174	2,617
Ordinary profit	28,691	35,178
Extraordinary income	-	-
Extraordinary losses	7	56
Impairment losses	7	56
Provision of reserve for financial instruments transaction liabilities	0	0
Profit before income taxes	28,683	35,122
Income taxes - current	8,180	10,819
Income taxes - deferred	716	(5)
Total income taxes	8,897	10,813
Profit	19,786	24,308
Profit attributable to owners of parent	19,786	24,308

Semi-annual Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Profit	19,786	24,308
Other comprehensive income	(14,795)	56,022
Valuation difference on available-for-sale securities	(14,904)	55,765
Deferred gains or losses on hedges	36	17
Remeasurements of defined benefit plans, net of tax	73	240
Comprehensive income	4,990	80,331
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	4,990	80,331

Semi-annual Consolidated Statement of Changes in Equity

For the six months ended September 30, 2024

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	24,658	20,076	433,580	(6,145)	472,169
Changes during period					
Dividends of surplus			(5,042)		(5,042)
Profit attributable to owners of parent			19,786		19,786
Purchase of treasury shares				(553)	(553)
Disposal of treasury shares		274		473	747
Net changes in items other than shareholders' equity					
Total changes during period	-	274	14,743	(79)	14,938
Balance at end of period	24,658	20,350	448,324	(6,225)	487,107

	Accumulated other comprehensive income				Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	
Balance at beginning of period	125,123	(95)	4,503	129,530	601,700
Changes during period					
Dividends of surplus					(5,042)
Profit attributable to owners of parent					19,786
Purchase of treasury shares					(553)
Disposal of treasury shares					747
Net changes in items other than shareholders' equity	(14,904)	36	73	(14,795)	(14,795)
Total changes during period	(14,904)	36	73	(14,795)	142
Balance at end of period	110,218	(59)	4,576	114,735	601,843

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	24,658	20,350	462,009	(6,230)	500,788
Changes during period					
Dividends of surplus			(7,295)		(7,295)
Profit attributable to owners of parent			24,308		24,308
Purchase of treasury shares				(5)	(5)
Disposal of treasury shares		0		408	408
Net changes in items other than shareholders' equity					
Total changes during period	-	0	17,012	402	17,415
Balance at end of period	24,658	20,351	479,021	(5,827)	518,203

	Accumulated other comprehensive income				Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	
Balance at beginning of period	70,587	(272)	2,842	73,156	573,945
Changes during period					
Dividends of surplus					(7,295)
Profit attributable to owners of parent					24,308
Purchase of treasury shares					(5)
Disposal of treasury shares					408
Net changes in items other than shareholders' equity	55,765	17	240	56,022	56,022
Total changes during period	55,765	17	240	56,022	73,438
Balance at end of period	126,352	(255)	3,082	129,179	647,383

Semi-annual Non-consolidated Financial Statements

Semi-annual Non-consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Assets		
Cash and due from banks	1,001,180	686,320
Call loans	93,243	100,705
Monetary claims bought	800	800
Trading securities	3,311	2,346
Money held in trust	117,628	122,374
Securities	2,925,218	2,932,295
Loans and bills discounted	6,188,031	6,440,374
Foreign exchanges	8,080	8,511
Other assets	48,908	41,905
Tangible fixed assets	30,044	29,685
Intangible fixed assets	98	109
Prepaid pension costs	1,932	2,369
Customers' liabilities for acceptances and guarantees	27,569	35,194
Allowance for loan losses	(54,817)	(56,882)
Total assets	10,391,230	10,346,109
Liabilities		
Deposits	8,830,522	8,551,716
Negotiable certificates of deposit	155,930	281,180
Call money	28,558	14,888
Cash collateral received for securities lent	1,461	-
Borrowed money	672,595	679,021
Foreign exchanges	545	243
Borrowed money from trust account	2,136	2,653
Other liabilities	100,177	112,359
Income taxes payable	6,181	8,159
Lease liabilities	43	39
Asset retirement obligations	592	559
Other	93,360	103,600
Provision for bonuses for directors (and other officers)	82	-
Provision for retirement benefits	7,784	7,241
Provision for stocks payment	908	590
Provision for reimbursement of deposits	92	72
Provision for contingent loss	897	930
Deferred tax liabilities	12,289	37,436
Acceptances and guarantees	27,569	35,194
Total liabilities	9,841,552	9,723,528

(Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Net assets		
Share capital	24,658	24,658
Capital surplus	8,771	8,771
Legal capital surplus	7,835	7,835
Other capital surplus	935	936
Retained earnings	452,623	469,332
Legal retained earnings	24,658	24,658
Other retained earnings	427,965	444,674
Reserve for tax purpose reduction entry of non-current assets	538	531
General reserve	383,805	404,305
Retained earnings brought forward	43,621	39,837
Treasury shares	(5,389)	(4,987)
Total shareholders' equity	480,663	497,775
Valuation difference on available-for-sale securities	69,286	125,060
Deferred gains or losses on hedges	(272)	(255)
Total valuation and translation adjustments	69,014	124,805
Total net assets	549,677	622,581
Total liabilities and net assets	10,391,230	10,346,109

Semi-annual Non-consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2024	For the six months ended September 30, 2025
Ordinary income	77,046	87,637
Interest income	56,546	64,713
Interest on loans and discounts	28,422	37,243
Interest and dividends on securities	26,887	25,259
Trust fees	12	14
Fees and commissions	10,421	11,509
Other ordinary income	2,710	293
Other income	7,355	11,107
Ordinary expenses	48,604	53,281
Interest expenses	2,095	9,275
Interest on deposits	1,324	7,566
Fees and commissions payments	3,171	3,216
Other ordinary expenses	18,498	12,752
General and administrative expenses	23,677	25,263
Other expenses	1,160	2,774
Ordinary profit	28,442	34,355
Extraordinary income	-	-
Extraordinary losses	7	56
Profit before income taxes	28,435	34,299
Income taxes - current	7,786	10,414
Income taxes - deferred	761	(120)
Total income taxes	8,548	10,294
Profit	19,886	24,005

Semi-annual Non-consolidated Statement of Changes in Equity

For the six months ended September 30, 2024

(Millions of yen)

	Shareholders' equity								
	Share capital	Capital surplus			Legal retained earnings	Retained earnings			Total retained earnings
		Legal capital surplus	Other capital surplus	Total capital surplus		Other retained earnings	Reserve for tax purpose reduction entry of non-current assets	General reserve	Retained earnings brought forward
Balance at beginning of period	24,658	7,835	661	8,496	24,658	598	366,805	32,814	424,876
Changes during period									
Dividends of surplus								(5,042)	(5,042)
Reversal of reserve for tax purpose reduction entry of non-current assets						(8)		8	-
Provision of general reserve							17,000	(17,000)	-
Profit								19,886	19,886
Purchase of treasury shares									
Disposal of treasury shares			274	274					
Net changes in items other than shareholders' equity									
Total changes during period	-	-	274	274	-	(8)	17,000	(2,147)	14,844
Balance at end of period	24,658	7,835	935	8,770	24,658	590	383,805	30,667	439,721

	Shareholders' equity		Valuation and translation adjustments			Total net assets
	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Total valuation and translation adjustments	
Balance at beginning of period	(5,305)	452,726	124,072	(95)	123,976	576,703
Changes during period						
Dividends of surplus		(5,042)				(5,042)
Reversal of reserve for tax purpose reduction entry of non-current assets		-				-
Provision of general reserve		-				-
Profit		19,886				19,886
Purchase of treasury shares	(553)	(553)				(553)
Disposal of treasury shares	473	747				747
Net changes in items other than shareholders' equity			(14,812)	36	(14,775)	(14,775)
Total changes during period	(79)	15,038	(14,812)	36	(14,775)	263
Balance at end of period	(5,385)	467,765	109,260	(59)	109,200	576,966

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity								
	Share capital	Capital surplus			Retained earnings				
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings			Total retained earnings
						Reserve for tax purpose reduction entry of non-current assets	General reserve	Retained earnings brought forward	
Balance at beginning of period	24,658	7,835	935	8,771	24,658	538	383,805	43,621	452,623
Changes during period									
Dividends of surplus								(7,295)	(7,295)
Reversal of reserve for tax purpose reduction entry of non-current assets						(7)		7	-
Provision of general reserve							20,500	(20,500)	-
Profit								24,005	24,005
Purchase of treasury shares									
Disposal of treasury shares			0	0					
Net changes in items other than shareholders' equity									
Total changes during period	-	-	0	0	-	(7)	20,500	(3,783)	16,709
Balance at end of period	24,658	7,835	936	8,771	24,658	531	404,305	39,837	469,332

	Shareholders' equity		Valuation and translation adjustments			Total net assets
	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Total valuation and translation adjustments	
Balance at beginning of period	(5,389)	480,663	69,286	(272)	69,014	549,677
Changes during period						
Dividends of surplus		(7,295)				(7,295)
Reversal of reserve for tax purpose reduction entry of non-current assets		-				-
Provision of general reserve		-				-
Profit		24,005				24,005
Purchase of treasury shares	(5)	(5)				(5)
Disposal of treasury shares	408	408				408
Net changes in items other than shareholders' equity			55,773	17	55,791	55,791
Total changes during period	402	17,112	55,773	17	55,791	72,903
Balance at end of period	(4,987)	497,775	125,060	(255)	124,805	622,581