

Note: This document has been translated from a part of the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.

January 30, 2026

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



Company name: The 77 Bank, Ltd.

Listing: Tokyo Stock Exchange, Sapporo Securities Exchange

Securities code: 8341

URL: <https://www.77bank.co.jp/>

Representative: Hidefumi Kobayashi, President

Inquiries: Shigeru Tanabe, Executive Officer and General Manager, General Planning & Coordination Div.

Telephone: +81-22-267-1111

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 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	149,386	18.2	57,730	28.8	39,933	27.5
December 31, 2024	126,372	18.8	44,803	24.3	31,307	24.9

Note: Comprehensive income For the nine months ended December 31, 2025: ¥ 111,050 million [805.7%]
For the nine months ended December 31, 2024: ¥ 12,260 million [(78.0) %]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Nine months ended December 31, 2025	537.41	-
December 31, 2024	422.19	-

(2) Consolidated financial position

	Total assets	Net assets	Capital adequacy ratio
	Millions of yen	Millions of yen	%
As of December 31, 2025	10,472,808	669,641	6.3
March 31, 2025	10,422,756	573,945	5.5

Reference: Equity

As of December 31, 2025: ¥ 669,641 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: 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 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: None

* 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) 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
 (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	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 December 31, 2025	2,289,319 shares
As of March 31, 2025	2,462,980 shares

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

Nine months ended December 31, 2025	74,306,194 shares
Nine months ended December 31, 2024	74,155,123 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

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.

Quarterly Consolidated Financial Statements

Quarterly Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of December 31, 2025
Assets		
Cash and due from banks	1,001,241	585,597
Call loans and bills bought	93,243	57,276
Monetary claims bought	800	800
Trading securities	3,311	2,549
Money held in trust	117,628	124,272
Securities	2,919,208	2,952,755
Loans and bills discounted	6,170,579	6,621,585
Foreign exchanges	8,080	7,392
Lease receivables and investments in leases	25,392	27,352
Other assets	76,946	80,522
Tangible fixed assets	30,356	29,528
Intangible fixed assets	104	131
Retirement benefit asset	5,801	6,866
Deferred tax assets	815	674
Customers' liabilities for acceptances and guarantees	27,569	36,332
Allowance for loan losses	(58,323)	(60,828)
Total assets	10,422,756	10,472,808
Liabilities		
Deposits	8,815,962	8,604,201
Negotiable certificates of deposit	144,930	318,650
Call money and bills sold	28,558	-
Cash collateral received for securities lent	1,461	-
Borrowed money	681,086	685,535
Foreign exchanges	545	460
Borrowed money from trust account	2,136	2,926
Other liabilities	122,798	100,142
Provision for bonuses for directors (and other officers)	106	-
Retirement benefit liability	7,658	6,822
Provision for retirement benefits for directors (and other officers)	39	44
Provision for stocks payment	908	635
Provision for reimbursement of deposits	92	51
Provision for contingent loss	897	908
Reserves under special laws	1	1
Deferred tax liabilities	14,058	46,453
Acceptances and guarantees	27,569	36,332
Total liabilities	9,848,811	9,803,166

(Millions of yen)

	As of March 31, 2025	As of December 31, 2025
Net assets		
Share capital	24,658	24,658
Capital surplus	20,350	20,351
Retained earnings	462,009	486,190
Treasury shares	(6,230)	(5,832)
Total shareholders' equity	500,788	525,367
Valuation difference on available-for-sale securities	70,587	141,298
Deferred gains or losses on hedges	(272)	(226)
Remeasurements of defined benefit plans	2,842	3,202
Total accumulated other comprehensive income	73,156	144,274
Total net assets	573,945	669,641
Total liabilities and net assets	10,422,756	10,472,808

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	126,372	149,386
Interest income	83,053	100,546
Interest on loans and discounts	43,983	57,569
Interest and dividends on securities	37,016	39,957
Trust fees	19	21
Fees and commissions	17,195	18,836
Other ordinary income	13,040	11,977
Other income	13,063	18,004
Ordinary expenses	81,568	91,655
Interest expenses	4,499	14,163
Interest on deposits	3,176	11,570
Fees and commissions payments	4,366	4,407
Other ordinary expenses	33,378	25,773
General and administrative expenses	37,755	40,585
Other expenses	1,567	6,725
Ordinary profit	44,803	57,730
Extraordinary income	-	-
Extraordinary losses	7	56
Impairment losses	7	56
Provision of reserve for financial instruments transaction liabilities	0	0
Profit before income taxes	44,796	57,673
Income taxes - current	11,965	17,362
Income taxes - deferred	1,522	378
Total income taxes	13,488	17,740
Profit	31,307	39,933
Profit attributable to owners of parent	31,307	39,933

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	31,307	39,933
Other comprehensive income	(19,046)	71,117
Valuation difference on available-for-sale securities	(19,036)	70,710
Deferred gains or losses on hedges	(119)	46
Remeasurements of defined benefit plans, net of tax	109	360
Comprehensive income	12,260	111,050
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	12,260	111,050