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July 31, 2026

Consolidated Financial Results for the Three Months Ended June 30, 2026 (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, Senior 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 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	63,975	40.8	31,789	80.1	22,204	80.6
June 30, 2025	45,410	2.7	17,646	6.8	12,289	8.6

Note: Comprehensive income For the three months ended June 30, 2026: ¥ 76,689 million [104.2%]
For the three months ended June 30, 2025: ¥ 37,543 million [-%]

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
June 30, 2026	99.52	-
June 30, 2025	55.20	-

Note: The Company conducted a 3-for-1 stock split effective April 1, 2026. Basic earnings per share is calculated based on the assumption that the stock split was carried out at the beginning of the previous consolidated fiscal year.

(2) Consolidated financial position

	Total assets	Net assets	Capital adequacy ratio
As of	Millions of yen	Millions of yen	%
June 30, 2026	10,514,778	757,674	7.2
March 31, 2026	10,432,807	691,904	6.6

Reference: Equity
As of June 30, 2026: ¥ 757,674 million
As of March 31, 2026: ¥ 691,904 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, 2026	-	113.00	-	147.00	260.00
Fiscal year ending March 31, 2027	-				
Fiscal year ending March 31, 2027 (Forecast)		52.00	-	52.00	104.00

(Notes) 1.Revisions to the forecast of cash dividends most recently announced: None

2.The Company conducted a 3-for-1 stock split effective April 1, 2026. For the fiscal year ended March 31,2026, the actual dividend amount before the stock split is stated.

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 profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2026	44,500	26.4	31,000	27.5	138.95
Full year	89,500	14.0	61,500	13.8	275.66

Note: Revisions to the financial result forecast most recently announced: 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: 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 June 30, 2026	229,967,238 shares
As of March 31, 2026	229,967,238 shares

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

As of June 30, 2026	6,764,206 shares
As of March 31, 2026	6,868,968 shares

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

Three months ended June 30, 2026	223,103,898 shares
Three months ended June 30, 2025	222,595,555 shares

Note: The Company conducted a 3-for-1 stock split effective April 1, 2026. The total number of issued shares at the end of the period(including treasury shares), the number of treasury shares at the end of the period and the average number of shares outstanding during the period are calculated based on the assumption that the stock split was carried out at the beginning of the previous consolidated 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 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, 2026	As of June 30, 2026
Assets		
Cash and due from banks	601,976	487,983
Call loans and bills bought	733	44,857
Monetary claims bought	800	800
Trading securities	2,912	2,552
Money held in trust	122,341	130,501
Securities	2,968,779	3,023,541
Loans and bills discounted	6,603,904	6,683,913
Foreign exchanges	7,196	6,896
Lease receivables and investments in leases	27,394	27,788
Other assets	75,423	84,026
Tangible fixed assets	29,084	28,644
Intangible fixed assets	130	128
Retirement benefit asset	16,136	16,459
Deferred tax assets	733	699
Customers' liabilities for acceptances and guarantees	35,534	35,946
Allowance for loan losses	(60,274)	(59,961)
Total assets	10,432,807	10,514,778
Liabilities		
Deposits	8,755,899	8,701,282
Negotiable certificates of deposit	192,070	298,530
Call money and bills sold	7,994	-
Borrowed money	546,330	486,197
Foreign exchanges	231	319
Borrowed money from trust account	3,063	3,353
Other liabilities	143,924	150,037
Provision for bonuses for directors (and other officers)	134	-
Retirement benefit liability	4,095	3,791
Provision for retirement benefits for directors (and other officers)	46	40
Provision for stocks payment	696	746
Provision for reimbursement of deposits	62	54
Provision for contingent loss	991	1,048
Reserves under special laws	2	2
Deferred tax liabilities	49,826	75,752
Acceptances and guarantees	35,534	35,946
Total liabilities	9,740,902	9,757,103

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Net assets		
Share capital	24,658	24,658
Capital surplus	20,351	20,351
Retained earnings	500,264	511,469
Treasury shares	(5,836)	(5,755)
Total shareholders' equity	539,438	550,724
Valuation difference on available-for-sale securities	141,423	196,143
Deferred gains or losses on hedges	(187)	(162)
Remeasurements of defined benefit plans	11,228	10,968
Total accumulated other comprehensive income	152,465	206,949
Total net assets	691,904	757,674
Total liabilities and net assets	10,432,807	10,514,778

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	45,410	63,975
Interest income	31,898	39,496
Interest on loans and discounts	17,835	22,934
Interest and dividends on securities	12,896	15,556
Trust fees	4	8
Fees and commissions	5,696	6,300
Other ordinary income	3,876	3,723
Other income	3,934	14,446
Ordinary expenses	27,764	32,185
Interest expenses	4,426	6,833
Interest on deposits	3,663	5,857
Fees and commissions payments	721	1,096
Other ordinary expenses	7,685	10,814
General and administrative expenses	13,387	13,120
Other expenses	1,544	320
Ordinary profit	17,646	31,789
Extraordinary income	-	-
Extraordinary losses	0	0
Provision of reserve for financial instruments transaction liabilities	0	0
Profit before income taxes	17,645	31,789
Income taxes - current	5,045	8,626
Income taxes - deferred	311	957
Total income taxes	5,356	9,584
Profit	12,289	22,204
Profit attributable to owners of parent	12,289	22,204

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	12,289	22,204
Other comprehensive income	25,254	54,484
Valuation difference on available-for-sale securities	25,154	54,720
Deferred gains or losses on hedges	(20)	24
Remeasurements of defined benefit plans, net of tax	120	(260)
Comprehensive income	37,543	76,689
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	37,543	76,689