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November 14, 2025

To whom it may concern

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**Notice Concerning Differences Between Financial Results for
 the Six Months Ended September 30, 2025 and
 the Six Months Ended September 30, 2024**

The 77 Bank, Ltd. hereby announces that there are following differences between the financial results for the Six Months Ended September 30, 2025 and the Six Months Ended September 30, 2024.

1. Year-on-year difference

Consolidated Financial Results for the Six Months Ended September 30, 2025

	Ordinary income Millions of yen	Ordinary profit Millions of yen	Profit attributable to owners of parent Millions of yen	Basic earnings per share Yen
for the six months ended September 30,2024 (A)	83,816	28,691	19,786	266.89
for the six months ended September 30,2025 (B)	95,032	35,178	24,308	327.27
Difference (B - A)	11,216	6,487	4,522	—
Difference (%)	13.3	22.6	22.8	—

Non-consolidated Financial Results for the Six Months Ended September 30, 2025

	Ordinary income	Ordinary profit	Profit	Basic earnings per share
for the six months ended September 30, 2024 (A)	Millions of yen 77,046	Millions of yen 28,442	Millions of yen 19,886	Yen 268.25
for the six months ended September 30, 2025 (B)	87,637	34,355	24,005	323.19
Difference (B - A)	10,591	5,913	4,119	—
Difference (%)	13.7	20.7	20.7	—

2. Reasons for differences

[Consolidated] The differences were primarily attributable to the non-consolidated financial results.

[Non-consolidated] Compared to the Six Months Ended September 30, 2024, ordinary income increased mainly as a result of factors including increases in interest on loans and discounts (up ¥8,821 million year-on-year).