July 31, 2026

Consolidated Financial Results for the Three Months Ended June 30, 2026 (Under Japanese GAAP)

Company name: The Kita-Nippon Bank, Ltd.
Listing: Tokyo Stock Exchange
Securities code: 8551
URL: https://www.kitagin.co.jp/
Representative: Masamichi Ishizuka Director and President
Inquiries: Hironori Takahashi Director, Manager of Corporate Planning Division
Telephone: +81-19-653-1111
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	9,066	27.5	2,634	58.2	1,791	58.6
June 30, 2025	7,112	12.1	1,665	2.4	1,129	1.5

Note: Comprehensive income For the three months ended June 30, 2026: ¥ 1,964 million [11.4%]
For the three months ended June 30, 2025: ¥ 1,763 million [(42.0) %]

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
June 30, 2026	218.63	218.26
June 30, 2025	136.00	135.77

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
June 30, 2026	1,594,743	96,161	6.0
March 31, 2026	1,563,506	95,019	6.1

Reference: Equity
As of June 30, 2026: ¥ 96,125 million
As of March 31, 2026: ¥ 94,983 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	-	84.00	-	100.00	184.00
Fiscal year ending March 31, 2027	-				
Fiscal year ending March 31, 2027 (Forecast)		96.00	-	32.00	-

Notes:1. Revisions to the forecast of cash dividends most recently announced: Yes

Notes:2. At a meeting of the Board of Directors held on July 31, 2026, The Kita-Nippon Bank, Ltd. resolved to conduct a 3-for-1 stock split of its common stock with an effective date of October 1, 2026. The forecast of the fiscal year-end dividend per share for the fiscal year ending March 31, 2027 shows the amount that takes into account the effect of the stock split, and the total annual dividends per share for the fiscal year are indicated as "-." If the stock split is not taken into account, the forecast of the fiscal year-end dividend per share for the fiscal year ending March 31, 2027 is ¥96.00, and the annual dividends per share is ¥192.00.

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	3,200	3.6	2,200	4.9	268.53
Full year	6,600	4.0	4,500	3.1	183.09

Notes:1. Revisions to the financial result forecast most recently announced: None

Notes:2. The forecast of the basic earnings per share takes into account the effect of the stock split described in the note to "2. Cash dividends." If the stock split is not taken into account, the forecast of the basic earnings per share for the fiscal year ending March 31, 2027 is ¥549.27.

*** 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: 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	8,443,776 shares
As of March 31, 2026	8,443,776 shares

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

As of June 30, 2026	251,709 shares
As of March 31, 2026	251,170 shares

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

Three months ended June 30, 2026	8,192,277 shares
Three months ended June 30, 2025	8,305,897 shares

* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: None

Quarterly Consolidated Financial Statements and Primary Notes

Quarterly Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Assets		
Cash and due from banks	124,393	159,138
Monetary claims bought	102	53
Trading securities	1	1
Money held in trust	6,687	6,766
Securities	284,595	291,322
Loans and bills discounted	1,115,500	1,105,447
Foreign exchanges	2,333	2,539
Lease receivables and investments in leases	9,307	9,122
Other assets	6,846	6,300
Tangible fixed assets	15,054	15,028
Intangible fixed assets	1,571	1,530
Retirement benefit asset	3,670	3,684
Deferred tax assets	167	167
Customers' liabilities for acceptances and guarantees	1,624	1,250
Allowance for loan losses	(8,350)	(7,610)
Total assets	1,563,506	1,594,743
Liabilities		
Deposits	1,441,057	1,471,797
Negotiable certificates of deposit	4,100	3,000
Borrowed money	1,522	1,383
Other liabilities	11,092	12,271
Provision for bonuses	377	103
Provision for bonuses for directors (and other officers)	17	-
Retirement benefit liability	1,461	1,461
Provision for retirement benefits for directors (and other officers)	5	5
Provision for point card certificates	6	5
Deferred tax liabilities	5,101	5,182
Deferred tax liabilities for land revaluation	2,120	2,120
Acceptances and guarantees	1,624	1,250
Total liabilities	1,468,487	1,498,581
Net assets		
Share capital	7,761	7,761
Capital surplus	4,989	4,989
Retained earnings	62,559	63,531
Treasury shares	(771)	(773)
Total shareholders' equity	74,539	75,508
Valuation difference on available-for-sale securities	14,540	14,758
Revaluation reserve for land	4,458	4,458
Remeasurements of defined benefit plans	1,445	1,400
Total accumulated other comprehensive income	20,444	20,617
Share acquisition rights	36	36
Total net assets	95,019	96,161
Total liabilities and net assets	1,563,506	1,594,743

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	7,112	9,066
Interest income	5,319	6,455
Interest on loans and discounts	3,659	4,256
Interest and dividends on securities	1,524	1,958
Fees and commissions	652	765
Other ordinary income	911	983
Other income	229	861
Ordinary expenses	5,447	6,431
Interest expenses	610	1,085
Interest on deposits	606	1,074
Fees and commissions payments	641	647
Other ordinary expenses	806	1,113
General and administrative expenses	3,343	3,518
Other expenses	45	65
Ordinary profit	1,665	2,634
Extraordinary income	-	0
Gain on disposal of non-current assets	-	0
Extraordinary losses	13	1
Loss on disposal of non-current assets	13	1
Profit before income taxes	1,652	2,633
Income taxes - current	522	842
Total income taxes	522	842
Profit	1,129	1,791
Profit attributable to owners of parent	1,129	1,791

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	1,129	1,791
Other comprehensive income	633	173
Valuation difference on available-for-sale securities	649	218
Remeasurements of defined benefit plans, net of tax	(15)	(45)
Comprehensive income	1,763	1,964
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	1,763	1,964