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November 12, 2026

Consolidated Financial Results for the Six Months Ended September 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
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Scheduled date to file semi-annual securities report: November 27, 2026
Scheduled date to commence dividend payments: December 9, 2026
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, 2026 (from April 1, 2026 to September 30, 2026)

(1) Consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2026	115,947	22.0	51,024	45.0	36,346	49.5
September 30, 2025	95,032	13.3	35,178	22.6	24,308	22.8

Note: Comprehensive income For the six months ended September 30, 2026: ¥ 63,901 million [(20.4) %]
For the six months ended September 30, 2025: ¥ 80,331 million [-%]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2026	162.84	-
September 30, 2025	109.09	-

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	%
September 30, 2026	10,311,164	744,965	7.2
March 31, 2026	10,432,807	691,904	6.6

Reference: Equity
As of September 30, 2026: ¥ 744,965 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	-	60.00			
Fiscal year ending March 31, 2027 (Forecast)			-	60.00	120.00

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

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
Full year	100,000	27.4	70,000	29.6	313.55

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

*** Notes**

(1) Significant changes in the scope of consolidation during the period: None

(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, 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 September 30, 2026	6,659,434 shares
As of March 31, 2026	6,868,968 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2026	223,197,379 shares
Six months ended September 30, 2025	222,827,233 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.

Overview of non-consolidated financial results

1. Non-consolidated financial results for the six months ended September 30, 2026 (from April 1, 2026 to September 30, 2026)

(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, 2026	108,067	23.3	50,178	46.0	36,068	50.2
September 30, 2025	87,637	13.7	34,355	20.7	24,005	20.7

	Basic earnings per share
Six months ended	Yen
September 30, 2026	161.59
September 30, 2025	107.73

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 non-consolidated fiscal year.

(2) Non-consolidated financial position

	Total assets	Net assets	Capital adequacy ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	10,268,449	711,218	6.9
March 31, 2026	10,392,876	658,142	6.3

Reference: Equity

As of September 30, 2026: ¥ 711,218 million

As of March 31, 2026: ¥ 658,142 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, 2027 (from April 1, 2026 to March 31, 2027)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Full year	97,500	27.7	68,500	29.6	306.83

* 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, 2026	As of September 30, 2026
Assets		
Cash and due from banks	601,976	310,261
Call loans and bills bought	733	2,895
Monetary claims bought	800	800
Trading securities	2,912	2,481
Money held in trust	122,341	128,575
Securities	2,968,779	2,993,805
Loans and bills discounted	6,603,904	6,731,514
Foreign exchanges	7,196	8,038
Lease receivables and investments in leases	27,394	28,523
Other assets	75,423	80,388
Tangible fixed assets	29,084	28,288
Intangible fixed assets	130	127
Retirement benefit asset	16,136	16,782
Deferred tax assets	733	713
Customers' liabilities for acceptances and guarantees	35,534	37,269
Allowance for loan losses	(60,274)	(59,300)
Total assets	10,432,807	10,311,164
Liabilities		
Deposits	8,755,899	8,513,654
Negotiable certificates of deposit	192,070	285,570
Call money and bills sold	7,994	15,735
Borrowed money	546,330	487,607
Foreign exchanges	231	388
Borrowed money from trust account	3,063	3,647
Other liabilities	143,924	154,607
Provision for bonuses for directors (and other officers)	134	-
Retirement benefit liability	4,095	3,575
Provision for retirement benefits for directors (and other officers)	46	42
Provision for stocks payment	696	628
Provision for reimbursement of deposits	62	53
Provision for contingent loss	991	1,055
Reserves under special laws	2	2
Deferred tax liabilities	49,826	62,360
Acceptances and guarantees	35,534	37,269
Total liabilities	9,740,902	9,566,198
Net assets		
Share capital	24,658	24,658
Capital surplus	20,351	20,351
Retained earnings	500,264	525,611
Treasury shares	(5,836)	(5,676)
Total shareholders' equity	539,438	564,945
Valuation difference on available-for-sale securities	141,423	169,402
Deferred gains or losses on hedges	(187)	(90)
Remeasurements of defined benefit plans	11,228	10,708
Total accumulated other comprehensive income	152,465	180,020
Total net assets	691,904	744,965
Total liabilities and net assets	10,432,807	10,311,164

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, 2025	For the six months ended September 30, 2026
Ordinary income	95,032	115,947
Interest income	63,949	77,333
Interest on loans and discounts	37,185	48,392
Interest and dividends on securities	24,553	27,049
Trust fees	14	23
Fees and commissions	12,480	13,614
Other ordinary income	7,530	7,589
Other income	11,057	17,386
Ordinary expenses	59,854	64,922
Interest expenses	9,274	15,216
Interest on deposits	7,553	12,976
Fees and commissions payments	2,568	2,987
Other ordinary expenses	18,229	19,885
General and administrative expenses	27,164	26,192
Other expenses	2,617	640
Ordinary profit	35,178	51,024
Extraordinary income	-	-
Extraordinary losses	56	19
Impairment losses	56	19
Provision of reserve for financial instruments transaction liabilities	0	0
Profit before income taxes	35,122	51,004
Income taxes - current	10,819	14,694
Income taxes - deferred	(5)	(36)
Total income taxes	10,813	14,658
Profit	24,308	36,346
Profit attributable to owners of parent	24,308	36,346

Semi-annual Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Profit	24,308	36,346
Other comprehensive income	56,022	27,554
Valuation difference on available-for-sale securities	55,765	27,978
Deferred gains or losses on hedges	17	96
Remeasurements of defined benefit plans, net of tax	240	(520)
Comprehensive income	80,331	63,901
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	80,331	63,901

Semi-annual Consolidated Statement of Changes in Equity

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

For the six months ended September 30, 2026

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	24,658	20,351	500,264	(5,836)	539,438
Changes during period					
Dividends of surplus			(10,999)		(10,999)
Profit attributable to owners of parent			36,346		36,346
Purchase of treasury shares				(3)	(3)
Disposal of treasury shares		0		163	163
Net changes in items other than shareholders' equity					
Total changes during period	-	0	25,346	159	25,506
Balance at end of period	24,658	20,351	525,611	(5,676)	564,945

	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	141,423	(187)	11,228	152,465	691,904
Changes during period					
Dividends of surplus					(10,999)
Profit attributable to owners of parent					36,346
Purchase of treasury shares					(3)
Disposal of treasury shares					163
Net changes in items other than shareholders' equity	27,978	96	(520)	27,554	27,554
Total changes during period	27,978	96	(520)	27,554	53,061
Balance at end of period	169,402	(90)	10,708	180,020	744,965

Semi-annual Non-consolidated Financial Statements

Semi-annual Non-consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	601,815	310,197
Call loans	733	2,895
Monetary claims bought	800	800
Trading securities	2,912	2,481
Money held in trust	122,341	128,575
Securities	2,973,205	2,996,884
Loans and bills discounted	6,627,703	6,756,617
Foreign exchanges	7,196	8,038
Other assets	46,034	48,705
Tangible fixed assets	28,707	27,926
Intangible fixed assets	109	108
Prepaid pension costs	2,796	4,070
Customers' liabilities for acceptances and guarantees	35,534	37,269
Allowance for loan losses	(57,014)	(56,120)
Total assets	10,392,876	10,268,449
Liabilities		
Deposits	8,768,265	8,524,336
Negotiable certificates of deposit	202,070	294,570
Call money	7,994	15,735
Borrowed money	540,735	482,019
Foreign exchanges	231	388
Borrowed money from trust account	3,063	3,647
Other liabilities	123,680	134,211
Income taxes payable	13,381	11,889
Lease liabilities	42	37
Asset retirement obligations	554	553
Other	109,701	121,730
Provision for bonuses for directors (and other officers)	104	-
Provision for retirement benefits	6,973	6,318
Provision for stocks payment	696	628
Provision for reimbursement of deposits	62	53
Provision for contingent loss	991	1,055
Deferred tax liabilities	44,330	56,996
Acceptances and guarantees	35,534	37,269
Total liabilities	9,734,733	9,557,230

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Net assets		
Share capital	24,658	24,658
Capital surplus	8,771	8,771
Legal capital surplus	7,835	7,835
Other capital surplus	936	936
Retained earnings	489,720	514,789
Legal retained earnings	24,658	24,658
Other retained earnings	465,062	490,130
Reserve for tax purpose reduction entry of non-current assets	524	517
General reserve	404,305	429,805
Retained earnings brought forward	60,233	59,808
Treasury shares	(4,995)	(4,835)
Total shareholders' equity	518,155	543,384
Valuation difference on available-for-sale securities	140,173	167,925
Deferred gains or losses on hedges	(187)	(90)
Total valuation and translation adjustments	139,986	167,834
Total net assets	658,142	711,218
Total liabilities and net assets	10,392,876	10,268,449

Semi-annual Non-consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Ordinary income	87,637	108,067
Interest income	64,713	78,262
Interest on loans and discounts	37,243	48,525
Interest and dividends on securities	25,259	27,845
Trust fees	14	23
Fees and commissions	11,509	12,306
Other ordinary income	293	1
Other income	11,107	17,473
Ordinary expenses	53,281	57,889
Interest expenses	9,275	15,230
Interest on deposits	7,566	13,004
Fees and commissions payments	3,216	3,732
Other ordinary expenses	12,752	14,230
General and administrative expenses	25,263	24,061
Other expenses	2,774	634
Ordinary profit	34,355	50,178
Extraordinary income	-	-
Extraordinary losses	56	19
Profit before income taxes	34,299	50,158
Income taxes - current	10,414	14,129
Income taxes - deferred	(120)	(39)
Total income taxes	10,294	14,090
Profit	24,005	36,068

Semi-annual Non-consolidated Statement of Changes in Equity

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity								
		Capital surplus			Retained earnings				
						Other retained earnings			
	Share capital	Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Reserve for tax purpose reduction entry of non-current assets	General reserve	Retained earnings brought forward	Total retained earnings
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

For the six months ended September 30, 2026

(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	936	8,771	24,658	524	404,305	60,233	489,720
Changes during period									
Dividends of surplus								(10,999)	(10,999)
Reversal of reserve for tax purpose reduction entry of non-current assets						(6)		6	-
Provision of general reserve							25,500	(25,500)	-
Profit								36,068	36,068
Purchase of treasury shares									
Disposal of treasury shares			0	0					
Net changes in items other than shareholders' equity									
Total changes during period	-	-	0	0	-	(6)	25,500	(424)	25,068
Balance at end of period	24,658	7,835	936	8,771	24,658	517	429,805	59,808	514,789

	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	(4,995)	518,155	140,173	(187)	139,986	658,142
Changes during period						
Dividends of surplus		(10,999)				(10,999)
Reversal of reserve for tax purpose reduction entry of non-current assets		-				-
Provision of general reserve		-				-
Profit		36,068				36,068
Purchase of treasury shares	(3)	(3)				(3)
Disposal of treasury shares	163	163				163
Net changes in items other than shareholders' equity			27,751	96	27,847	27,847
Total changes during period	159	25,228	27,751	96	27,847	53,076
Balance at end of period	(4,835)	543,384	167,925	(90)	167,834	711,218