



February 9, 2026

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

Company name: The Keiyo Bank, Ltd.
 Listing: Tokyo Stock Exchange
 Securities code: 8544
 URL: <https://www.keiyobank.co.jp/>
 Representative: Go Fujita, President
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 Setting of trading account: None
 Scheduled date to commence dividend payments:-
 Preparation of supplementary material on financial results: Yes
 Holding of financial results briefing: None

(Less than 1 million yen and less than 1 decimal place are rounded down)

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	79,993	33.4	17,879	1.2	12,637	3.6
December 31, 2024	59,961	9.3	17,662	34.5	12,197	35.0

Note: Comprehensive income For the nine months ended December 31, 2025: ¥ 21,871 million [-%]
 For the nine months ended December 31, 2024: ¥ (1,925) million [-%]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Nine months ended December 31, 2025	104.38	-
December 31, 2024	99.11	-

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
	Millions of yen	Millions of yen	%
As of December 31, 2025	6,744,721	326,824	4.7
March 31, 2025	6,561,710	310,724	4.6

Reference: Equity As of December 31, 2025: ¥ 319,863 million
 As of March 31, 2025: ¥ 303,981 million

Note: "Equity-to-asset ratio" is calculated by dividing (Total net assets - Non-controlling interests) by Total assets at the end of the period.
 This "Equity-to-asset ratio" is different from "Capital adequacy ratio" as prescribed in the notice from the Financial Services Agency.

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	-	14.00	-	16.00	30.00
Fiscal year ending March 31, 2026	-	19.00	-		
Fiscal year ending March 31, 2026 (Forecast)				21.00	40.00

(Note) Revisions to the forecast of cash dividends most recently announced: Yes

3. Forecast of consolidated financial results 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	21,700	19.1	15,000	17.5	124.11

(Note) Revisions to the forecast of consolidated financial results most recently announced: None

* Notes

- (1) Significant changes in the scope of consolidation during the period: None
- (2) Application of special accounting methods for preparing 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 December 31, 2025	126,427,858 shares
As of March 31, 2025	131,427,858 shares

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

As of December 31, 2025	6,214,993 shares
As of March 31, 2025	10,266,471 shares

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

Nine months ended December 31, 2025	121,070,148 shares
Nine months ended December 31, 2024	123,056,193 shares

Note: The number of treasury shares at the end of the period includes of the Company held in the Board Incentive Plan Trust.

As of December 31, 2025: 1,193,644 shares

As of March 31, 2025: 1,224,852 shares

The shares of the Company held in the Board Incentive Plan Trust are included in the number of treasury shares to be deducted from the total number of issued shares for the calculation of the average number of shares outstanding during the period.

Nine months ended December 31, 2025: 1,205,259 shares

Nine months ended December 31, 2024: 1,101,867 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 forward-looking statements, including forecasts of financial results, contained in these materials are based on information currently available to the Company and on certain assumptions deemed to be reasonable. However, the Company makes no guarantee that these forecasts will be achieved. Actual financial results, etc. may differ substantially due to various factors.

Quarterly consolidated financial statements
Consolidated balance sheets

(Millions of yen)

	As of March 31, 2025	As of December 31, 2025
Assets		
Cash and due from banks	917,713	1,035,702
Call loans and bills bought	889	754
Trading securities	2,643	2,482
Money held in trust	3,020	3,027
Securities	1,173,533	1,111,433
Loans and bills discounted	4,363,203	4,494,914
Foreign exchanges	2,296	2,297
Other assets	14,736	18,306
Tangible fixed assets	55,896	54,801
Intangible fixed assets	20,653	19,021
Retirement benefit asset	11,988	12,211
Deferred tax assets	5,113	667
Customers' liabilities for acceptances and guarantees	3,605	1,995
Allowance for loan losses	(13,584)	(12,895)
Total assets	6,561,710	6,744,721
Liabilities		
Deposits	5,536,458	5,686,370
Cash collateral received for securities lent	412,782	426,774
Borrowed money	273,200	273,200
Foreign exchanges	360	379
Other liabilities	15,579	20,784
Provision for bonuses	1,500	570
Provision for bonuses for directors (and other officers)	68	61
Retirement benefit liability	9	255
Provision for retirement benefits for directors (and other officers)	5	3
Provision for share awards	354	406
Provision for reimbursement of deposits	41	-
Provision for contingent loss	1,116	1,131
Deferred tax liabilities	1,198	1,256
Deferred tax liabilities for land revaluation	4,705	4,705
Acceptances and guarantees	3,605	1,995
Total liabilities	6,250,986	6,417,897
Net assets		
Share capital	49,759	49,759
Capital surplus	39,704	39,704
Retained earnings	204,450	208,679
Treasury shares	(7,889)	(5,247)
Total shareholders' equity	286,026	292,896
Valuation difference on available-for-sale securities	5,801	15,102
Deferred gains or losses on hedges	-	258
Revaluation reserve for land	6,907	6,907
Remeasurements of defined benefit plans	5,246	4,698
Total accumulated other comprehensive income	17,955	26,967
Non-controlling interests	6,742	6,960
Total net assets	310,724	326,824
Total liabilities and net assets	6,561,710	6,744,721

Consolidated statements of income (cumulative) and consolidated statements of comprehensive income (cumulative)

Consolidated statements of income (cumulative)

(Millions of yen)

	Nine months ended December 31, 2024	Nine months ended December 31, 2025
Ordinary income	59,961	79,993
Interest income	40,899	51,280
Interest on loans and discounts	28,634	37,353
Interest and dividends on securities	10,900	10,632
Fees and commissions	10,398	10,196
Other ordinary income	1,082	1,815
Other income	7,581	16,700
Ordinary expenses	42,298	62,114
Interest expenses	2,652	9,525
Interest on deposits	2,014	7,902
Fees and commissions payments	4,011	4,497
Other ordinary expenses	5,097	15,143
General and administrative expenses	27,251	30,700
Other expenses	3,287	2,247
Ordinary profit	17,662	17,879
Extraordinary income	12	0
Gain on disposal of non-current assets	12	0
Extraordinary losses	82	62
Loss on disposal of non-current assets	47	62
Impairment losses	34	-
Profit before income taxes	17,592	17,817
Income taxes	5,281	5,055
Profit	12,310	12,762
Profit attributable to non-controlling interests	113	124
Profit attributable to owners of parent	12,197	12,637

Consolidated statements of comprehensive income (cumulative)

(Millions of yen)

	Nine months ended December 31, 2024	Nine months ended December 31, 2025
Profit	12,310	12,762
Other comprehensive income	(14,236)	9,109
Valuation difference on available-for-sale securities	(13,673)	9,403
Deferred gains or losses on hedges	-	258
Remeasurements of defined benefit plans, net of tax	(563)	(552)
Comprehensive income	(1,925)	21,871
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(2,354)	21,649
Comprehensive income attributable to non-controlling interests	428	222