July 31, 2026

Summary of Consolidated Financial Results for the Three Months Ended June 30, 2026 (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
Inquiries: Yukihiko Nezu, General Manager of Accounting, Corporate Planning Division
Telephone: +81-43-306-2121
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

(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	39,900	74.2	9,176	57.9	6,315	53.6
June 30, 2025	22,903	6.0	5,809	(25.5)	4,111	(24.0)

Note: Comprehensive income For the three months ended June 30, 2026: ¥ 9,024 million [(9.3) %]
For the three months ended June 30, 2025: ¥ 9,957 million [-%]

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
June 30, 2026	52.83	-
June 30, 2025	33.93	-

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
June 30, 2026	6,762,483	331,747	4.8
March 31, 2026	6,653,408	330,501	4.8

Reference: Equity As of June 30, 2026: ¥ 324,916 million
As of March 31, 2026: ¥ 323,985 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, 2026	-	19.00	-	23.00	42.00
Fiscal year ending March 31, 2027	-				
Fiscal year ending March 31, 2027 (Forecast)		33.00	-	33.00	66.00

(Note) Revisions to the forecast of cash dividends most recently announced: None

3. Forecast of consolidated financial results 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	13,700	3.6	9,200	0.4	77.91
Fiscal year ending March 31,2027	27,900	24.2	19,000	19.3	162.35

(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 June 30, 2026	126,427,858 shares
As of March 31, 2026	126,427,858 shares

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

As of June 30, 2026	8,218,918 shares
As of March 31, 2026	6,215,817 shares

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

Three months ended June 30, 2026	119,521,628 shares
Three months ended June 30, 2025	121,161,668 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 June 30, 2026: 1,160,312 shares

As of March 31, 2026: 1,193,644 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.

Three months ended June 30, 2026: 1,191,080 shares

Three months ended June 30, 2025: 1,224,366 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, 2026	As of June 30, 2026
Assets		
Cash and due from banks	869,308	1,004,887
Call loans and bills bought	913	520
Trading securities	2,289	2,816
Money held in trust	3,029	3,033
Securities	1,128,062	1,047,756
Loans and bills discounted	4,550,008	4,601,582
Foreign exchanges	2,733	2,570
Other assets	15,920	19,164
Tangible fixed assets	55,526	55,090
Intangible fixed assets	18,743	18,393
Retirement benefit asset	16,855	16,849
Deferred tax assets	548	11
Customers' liabilities for acceptances and guarantees	2,360	2,569
Allowance for loan losses	(12,890)	(12,762)
Total assets	6,653,408	6,762,483
Liabilities		
Deposits	5,631,243	5,806,001
Call money and bills sold	49,000	-
Cash collateral received for securities lent	267,146	288,999
Borrowed money	345,000	301,800
Foreign exchanges	289	356
Other liabilities	18,911	22,398
Provision for bonuses	1,623	535
Provision for bonuses for directors (and other officers)	97	21
Retirement benefit liability	10	11
Provision for retirement benefits for directors (and other officers)	4	4
Provision for share awards	439	464
Provision for loss on interest repayment	1	1
Provision for contingent loss	1,085	1,163
Deferred tax liabilities	1,107	1,822
Deferred tax liabilities for land revaluation	4,584	4,584
Acceptances and guarantees	2,360	2,569
Total liabilities	6,322,906	6,430,735
Net assets		
Share capital	49,759	49,759
Capital surplus	39,714	39,714
Retained earnings	211,955	215,478
Treasury shares	(5,249)	(10,230)
Total shareholders' equity	296,180	294,721
Valuation difference on available-for-sale securities	12,475	14,791
Deferred gains or losses on hedges	436	804
Revaluation reserve for land	7,028	7,028
Remeasurements of defined benefit plans	7,865	7,570
Total accumulated other comprehensive income	27,805	30,195
Non-controlling interests	6,516	6,830
Total net assets	330,501	331,747
Total liabilities and net assets	6,653,408	6,762,483

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

Consolidated statements of income (cumulative)

(Millions of yen)

	Three months ended June 30, 2025	Three months ended June 30, 2026
Ordinary income	22,903	39,900
Interest income	16,588	21,199
Interest on loans and discounts	11,468	14,532
Interest and dividends on securities	4,001	5,184
Fees and commissions	3,146	3,639
Other ordinary income	1,360	78
Other income	1,808	14,984
Ordinary expenses	17,094	30,724
Interest expenses	2,913	5,247
Interest on deposits	2,401	4,468
Fees and commissions payments	1,694	1,848
Other ordinary expenses	1,375	12,367
General and administrative expenses	10,177	10,657
Other expenses	934	603
Ordinary profit	5,809	9,176
Extraordinary losses	9	30
Loss on disposal of non-current assets	9	30
Profit before income taxes	5,799	9,145
Income taxes	1,647	2,809
Profit	4,152	6,336
Profit attributable to non-controlling interests	40	21
Profit attributable to owners of parent	4,111	6,315

Consolidated statements of comprehensive income (cumulative)

(Millions of yen)

	Three months ended June 30, 2025	Three months ended June 30, 2026
Profit	4,152	6,336
Other comprehensive income	5,805	2,687
Valuation difference on available-for-sale securities	5,989	2,616
Deferred gains or losses on hedges	-	367
Remeasurements of defined benefit plans, net of tax	(184)	(296)
Comprehensive income	9,957	9,024
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	9,958	8,704
Comprehensive income attributable to non-controlling interests	(1)	319