



Consolidated Financial Results for the Three Months Ended June 30, 2025 [Japanese GAAP]

July 25, 2025

Company name: The 77 Bank, Ltd.

Listing: Tokyo, Sapporo

Securities code: 8341

URL: <https://www.77bank.co.jp/>

Representative: Hidefumi Kobayashi, President

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Trading accounts: 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, 2025 (April 1, 2025 to June 30, 2025)

(1) Consolidated Operating Results

(Percentages indicate year-on-year changes.)

	Ordinary revenues		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Three months ended June 30, 2025	45,410	2.7	17,646	6.8	12,289	8.6
June 30, 2024	44,174	16.0	16,522	31.4	11,314	33.3

(Note) Comprehensive income: Three months ended June 30, 2025: ¥ 37,543 million [-%]
Three months ended June 30, 2024: ¥ (1,029) million [-%]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Three months ended June 30, 2025	165.62	-
June 30, 2024	152.71	-

(2) Consolidated Financial Position

	Total assets	Net assets	Capital adequacy ratio
	Millions of yen	Millions of yen	%
As of June 30, 2025	10,412,649	604,393	5.8
March 31, 2025	10,422,756	573,945	5.5

(Reference) Equity: As of June 30, 2025: ¥ 604,393 million

As of March 31, 2025: ¥ 573,945 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. Dividends

	Annual dividends				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2025	-	77.50	-	97.50	175.00
Fiscal year ending March 31, 2026	-				
Fiscal year ending March 31, 2026 (Forecast)		105.00	-	105.00	210.00

(Note) Revision to the forecast for dividends announced most recently: None

3. Consolidated Financial Results Forecast for the Fiscal Year Ending March 31, 2026(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
Six months ending September 30, 2025	30,500	6.3	21,000	6.1	283.05
Full year	62,500	11.0	44,000	12.0	593.05

(Note) Revision to the financial results forecast announced most recently: None

* 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: None

(3) Changes in accounting policies, changes in accounting estimates, and restatement

1) Changes in accounting policies due to revisions to accounting standards and other regulations: None

2) Changes in accounting policies due to other reasons: None

3) Changes in accounting estimates: None

4) Restatement: None

(4) Number of issued shares (common shares)

1) Total number of issued shares at the end of the period (including treasury shares):

June 30, 2025: 76,655,746 shares

March 31, 2025: 76,655,746 shares

2) Number of treasury shares at the end of the period:

June 30, 2025: 2,376,101 shares

March 31, 2025: 2,462,980 shares

3) Average number of shares outstanding during the period:

Three months ended June 30, 2025: 74,198,519 shares

Three months ended June 30, 2024: 74,090,158 shares

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

* Explanation on 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.

Quarterly Consolidated Financial Statements

Quarterly Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2025	As of June 30, 2025
Assets		
Cash and due from banks	1,001,241	993,477
Call loans and bills bought	93,243	80,254
Monetary claims bought	800	800
Trading securities	3,311	2,852
Money held in trust	117,628	120,403
Securities	2,919,208	2,878,354
Loans and bills discounted	6,170,579	6,222,867
Foreign exchanges	8,080	5,526
Lease receivables and investments in leases	25,392	25,761
Other assets	76,946	70,007
Tangible fixed assets	30,356	29,813
Intangible fixed assets	104	103
Retirement benefit asset	5,801	6,157
Deferred tax assets	815	700
Customers' liabilities for acceptances and guarantees	27,569	35,124
Allowance for loan losses	(58,323)	(59,555)
Total assets	10,422,756	10,412,649
Liabilities		
Deposits	8,815,962	8,651,835
Negotiable certificates of deposit	144,930	269,540
Call money and bills sold	28,558	14,481
Cash collateral received for securities lent	1,461	1,409
Borrowed money	681,086	680,335
Foreign exchanges	545	812
Borrowed money from trust account	2,136	2,267
Other liabilities	122,798	117,416
Provision for bonuses for directors (and other officers)	106	-
Retirement benefit liability	7,658	7,358
Provision for retirement benefits for directors (and other officers)	39	37
Provision for stocks payment	908	953
Provision for reimbursement of deposits	92	66
Provision for contingent loss	897	919
Reserves under special laws	1	1
Deferred tax liabilities	14,058	25,696
Acceptances and guarantees	27,569	35,124
Total liabilities	9,848,811	9,808,256

(Millions of yen)

	As of March 31, 2025	As of June 30, 2025
Net assets		
Share capital	24,658	24,658
Capital surplus	20,350	20,351
Retained earnings	462,009	467,002
Treasury shares	(6,230)	(6,030)
Total shareholders' equity	500,788	505,982
Valuation difference on available-for-sale securities	70,587	95,742
Deferred gains or losses on hedges	(272)	(293)
Remeasurements of defined benefit plans	2,842	2,962
Total accumulated other comprehensive income	73,156	98,411
Total net assets	573,945	604,393
Total liabilities and net assets	10,422,756	10,412,649

Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

For the three months ended June 30, 2025

(Millions of yen)

	For the three months ended June 30, 2024	For the three months ended June 30, 2025
Ordinary income	44,174	45,410
Interest income	30,572	31,898
Interest on loans and discounts	13,969	17,835
Interest and dividends on securities	16,130	12,896
Trust fees	4	4
Fees and commissions	5,306	5,696
Other ordinary income	4,038	3,876
Other income	4,252	3,934
Ordinary expenses	27,652	27,764
Interest expenses	795	4,426
Interest on deposits	439	3,663
Fees and commissions payments	853	721
Other ordinary expenses	12,690	7,685
General and administrative expenses	12,644	13,387
Other expenses	667	1,544
Ordinary profit	16,522	17,646
Extraordinary income	-	-
Extraordinary losses	0	0
Provision of reserve for financial instruments transaction liabilities	0	0
Profit before income taxes	16,522	17,645
Income taxes - current	4,558	5,045
Income taxes - deferred	649	311
Total income taxes	5,207	5,356
Profit	11,314	12,289
Profit attributable to owners of parent	11,314	12,289

Quarterly Consolidated Statement of Comprehensive Income
For the three months ended June 30, 2025

	(Millions of yen)	
	For the three months ended June 30, 2024	For the three months ended June 30, 2025
Profit	11,314	12,289
Other comprehensive income	(12,344)	25,254
Valuation difference on available-for-sale securities	(12,412)	25,154
Deferred gains or losses on hedges	31	(20)
Remeasurements of defined benefit plans, net of tax	36	120
Comprehensive income	(1,029)	37,543
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(1,029)	37,543