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February 13, 2026

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

Company name: The Miyazaki Bank, Ltd.

Listing: Tokyo Stock Exchange, Fukuoka Stock Exchange Securities code: 8393

URL: <https://www.miyagin.co.jp/>

Representative: Koji Sugita, President

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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 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	66,684	11.6	14,657	27.2	10,405	28.6
December 31, 2024	59,742	16.9	11,518	32.5	8,090	27.3

Note: Comprehensive income For the nine months ended December 31, 2025: ¥ 30,253 million [ 750.4%]  
For the nine months ended December 31, 2024: ¥ 3,557 million [ (77.5)%]

	Basic earnings per share	Diluted earnings per share
Nine months ended	Yen	Yen
December 31, 2025	616.85	614.25
December 31, 2024	474.05	471.98

#### (2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
December 31, 2025	4,116,042	216,543	5.2
March 31, 2025	4,071,776	189,639	4.6

Reference: Equity

As of December 31, 2025: ¥ 216,389 million

As of March 31, 2025: ¥ 189,448 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, 2025	-	55.00	-	55.00	110.00
Fiscal year ending March 31, 2026	-	90.00	-		
Fiscal year ending March 31, 2026 (Forecast)				110.00	200.00

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

Note: Breakdown of the third quarter dividend for the fiscal year ending March 31, 2026 :

Commemorative dividend	- yen
Special dividend	- yen

## 3. Consolidated financial result forecasts for the fiscal year ending March 31, 2026 (from April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Full year	89,200	11.2	19,700	41.2	13,600	38.9	807.26

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

### \* Notes

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

Newly included:	-	companies(	)
Excluded:	-	companies(	)

(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 December 31, 2025	17,133,400 shares
As of March 31, 2025	17,133,400 shares

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

As of December 31, 2025	351,716 shares
As of March 31, 2025	147,045 shares

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

Nine months ended December 31, 2025	16,868,511 shares
Nine months ended December 31, 2024	17,067,747 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

Quarterly Consolidated Financial Statements and Primary Notes  
Quarterly Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of December 31, 2025
<b>Assets</b>		
Cash and due from banks	828,456	818,853
Securities	773,296	783,636
Loans and bills discounted	2,390,651	2,446,656
Foreign exchanges	5,289	6,464
Lease receivables and investments in leases	9,751	9,850
Other assets	42,658	32,492
Tangible fixed assets	23,089	23,017
Intangible fixed assets	4,813	4,209
Retirement benefit asset	3,930	4,001
Deferred tax assets	2,367	301
Customers' liabilities for acceptances and guarantees	3,118	3,566
Allowance for loan losses	(15,647)	(17,007)
<b>Total assets</b>	<b>4,071,776</b>	<b>4,116,042</b>
<b>Liabilities</b>		
Deposits	3,121,499	3,091,791
Negotiable certificates of deposit	41,099	126,659
Call money and bills sold	24,500	-
Securities sold under repurchase agreements	112,293	139,485
Cash collateral received for securities lent	184,747	188,355
Borrowed money	354,512	313,622
Foreign exchanges	121	68
Other liabilities	36,790	26,308
Provision for bonuses for directors (and other officers)	28	-
Retirement benefit liability	957	660
Provision for reimbursement of deposits	62	41
Provision for contingent loss	238	238
Deferred tax liabilities	-	6,541
Deferred tax liabilities for land revaluation	2,166	2,160
Acceptances and guarantees	3,118	3,566
<b>Total liabilities</b>	<b>3,882,137</b>	<b>3,899,499</b>
<b>Net assets</b>		
Share capital	14,697	14,697
Capital surplus	12,779	12,779
Retained earnings	145,838	153,788
Treasury shares	(473)	(1,315)
<b>Total shareholders' equity</b>	<b>172,841</b>	<b>179,948</b>
Valuation difference on available-for-sale securities	8,964	26,392
Deferred gains or losses on hedges	2,540	5,023
Revaluation reserve for land	2,553	2,538
Remeasurements of defined benefit plans	2,549	2,485
Total accumulated other comprehensive income	16,607	36,440
Share acquisition rights	190	154
<b>Total net assets</b>	<b>189,639</b>	<b>216,543</b>
<b>Total liabilities and net assets</b>	<b>4,071,776</b>	<b>4,116,042</b>

Quarterly Consolidated Statements of Income and Comprehensive Income  
Quarterly Consolidated Statement of Income  
For the Nine-Month Period

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Ordinary income	59,742	66,684
Interest income	40,777	47,130
Interest on loans and discounts	22,454	26,533
Interest and dividends on securities	15,723	17,174
Fees and commissions	9,060	9,464
Other ordinary income	6,766	5,592
Other income	3,137	4,497
Ordinary expenses	48,223	52,026
Interest expenses	12,244	14,903
Interest on deposits	1,040	4,126
Fees and commissions payments	4,341	4,755
Other ordinary expenses	9,449	9,926
General and administrative expenses	19,013	19,318
Other expenses	3,174	3,122
Ordinary profit	11,518	14,657
Extraordinary income	-	1
Gain on disposal of non-current assets	-	1
Extraordinary losses	57	26
Loss on disposal of non-current assets	57	26
Profit before income taxes	11,461	14,633
Income taxes - current	3,165	4,382
Income taxes - deferred	204	(154)
Total income taxes	3,370	4,227
Profit	8,090	10,405
Profit attributable to owners of parent	8,090	10,405

Quarterly Consolidated Statement of Comprehensive Income  
For the Nine-Month Period

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Profit	8,090	10,405
Other comprehensive income	(4,533)	19,847
Valuation difference on available-for-sale securities	(6,978)	17,428
Deferred gains or losses on hedges	2,412	2,483
Remeasurements of defined benefit plans, net of tax	32	(63)
Comprehensive income	3,557	30,253
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	3,557	30,253