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November 6, 2026

Consolidated Financial Results for the Six Months Ended September 30, 2026 (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
Inquiries: Hideki Yokoyama, Director and General Manager, Corporate Planning Division
Telephone: +81-0985-32-8212
Scheduled date to file semi-annual securities report: November 25, 2026
Scheduled date to commence dividend payments: December 10, 2026
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 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	55,036	30.3	11,563	19.8	8,203	21.1
September 30, 2025	42,222	10.8	9,651	35.3	6,771	39.4

Note: Comprehensive income For the six months ended September 30, 2026: ¥ 12,791 million [(32.5)%]
For the six months ended September 30, 2025: ¥ 18,972 million [-%]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2026	97.75	97.37
September 30, 2025	80.07	79.73

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	3,972,453	233,308	5.8
March 31, 2026	4,076,325	222,335	5.4

Reference: Equity
As of September 30, 2026: ¥ 233,120 million
As of March 31, 2026: ¥ 222,170 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, 2026	-	90.00	-	110.00	200.00
Fiscal year ending March 31, 2027	-	35.00			
Fiscal year ending March 31, 2027 (Forecast)			-	35.00	70.00

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

Note: Breakdown of the second quarter (interim) dividend for the fiscal year ending March 31, 2027 :

Commemorative dividend - yen

Special dividend - yen

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 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	105,500	17.0	24,500	23.5	17,000	20.6	202.58

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) 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	85,667,000 shares
As of March 31, 2026	85,667,000 shares

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

As of September 30, 2026	1,753,180 shares
As of March 31, 2026	1,760,720 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2026	83,913,556 shares
Six months ended September 30, 2025	84,560,095 shares

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	51,736	32.0	11,244	21.5	8,006	22.9
September 30, 2025	39,193	12.2	9,251	35.0	6,512	39.2

	Basic earnings per share
Six months ended	Yen
September 30, 2026	95.41
September 30, 2025	77.01

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	3,957,211	222,677	5.6
March 31, 2026	4,061,813	211,684	5.2

Reference: Equity

As of September 30, 2026: ¥ 222,489 million

As of March 31, 2026: ¥ 211,518 million

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 income		Ordinary profit		Profit		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Full year	99,000	17.9	23,800	24.8	16,500	21.5	196.63

* 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

Semi-annual Consolidated Financial Statements and Primary Notes

Semi-annual Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	772,172	685,073
Securities	765,176	670,896
Loans and bills discounted	2,467,269	2,523,313
Foreign exchanges	12,034	22,553
Lease receivables and investments in leases	9,958	10,438
Other assets	31,228	41,998
Tangible fixed assets	23,156	23,282
Intangible fixed assets	3,951	3,727
Retirement benefit asset	6,065	6,190
Deferred tax assets	302	313
Customers' liabilities for acceptances and guarantees	2,718	2,933
Allowance for loan losses	(17,709)	(18,268)
Total assets	4,076,325	3,972,453
Liabilities		
Deposits	3,144,553	3,080,539
Negotiable certificates of deposit	70,288	138,219
Call money and bills sold	-	3,147
Securities sold under repurchase agreements	128,852	109,139
Cash collateral received for securities lent	189,078	104,011
Borrowed money	276,277	254,969
Foreign exchanges	389	468
Other liabilities	32,103	33,989
Provision for bonuses for directors (and other officers)	31	-
Retirement benefit liability	119	111
Provision for reimbursement of deposits	67	54
Provision for contingent loss	300	295
Deferred tax liabilities	7,047	9,106
Deferred tax liabilities for land revaluation	2,160	2,160
Acceptances and guarantees	2,718	2,933
Total liabilities	3,853,989	3,739,145
Net assets		
Share capital	14,697	14,697
Capital surplus	12,779	12,779
Retained earnings	157,477	163,833
Treasury shares	(1,319)	(1,314)
Total shareholders' equity	183,634	189,996
Valuation difference on available-for-sale securities	26,858	23,825
Deferred gains or losses on hedges	5,099	12,938
Revaluation reserve for land	2,538	2,538
Remeasurements of defined benefit plans	4,038	3,820
Total accumulated other comprehensive income	38,535	43,124
Share acquisition rights	165	187
Total net assets	222,335	233,308
Total liabilities and net assets	4,076,325	3,972,453

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	42,222	55,036
Interest income	30,801	34,597
Interest on loans and discounts	17,334	20,765
Interest and dividends on securities	11,157	10,409
Fees and commissions	6,224	6,181
Other ordinary income	3,607	4,794
Other income	1,588	9,463
Ordinary expenses	32,570	43,473
Interest expenses	9,662	10,462
Interest on deposits	2,670	4,601
Fees and commissions payments	3,120	3,412
Other ordinary expenses	4,963	14,922
General and administrative expenses	12,912	12,992
Other expenses	1,910	1,682
Ordinary profit	9,651	11,563
Extraordinary losses	4	46
Loss on disposal of non-current assets	4	46
Profit before income taxes	9,647	11,516
Income taxes - current	2,763	3,316
Income taxes - deferred	112	(3)
Total income taxes	2,876	3,313
Profit	6,771	8,203
Profit attributable to owners of parent	6,771	8,203

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	6,771	8,203
Other comprehensive income	12,201	4,588
Valuation difference on available-for-sale securities	11,928	(3,032)
Deferred gains or losses on hedges	315	7,838
Remeasurements of defined benefit plans, net of tax	(42)	(217)
Comprehensive income	18,972	12,791
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	18,972	12,791

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	14,697	12,779	145,838	(473)	172,841
Changes during period					
Dividends of surplus			(934)		(934)
Profit attributable to owners of parent			6,771		6,771
Purchase of treasury shares				(935)	(935)
Disposal of treasury shares		(26)		96	70
Transfer from retained earnings to capital surplus		26	(26)		-
Net changes in items other than shareholders' equity					
Total changes during period	-	-	5,810	(838)	4,971
Balance at end of period	14,697	12,779	151,649	(1,312)	177,813

	Accumulated other comprehensive income					Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	8,964	2,540	2,553	2,549	16,607	190	189,639
Changes during period							
Dividends of surplus							(934)
Profit attributable to owners of parent							6,771
Purchase of treasury shares							(935)
Disposal of treasury shares							70
Transfer from retained earnings to capital surplus							-
Net changes in items other than shareholders' equity	11,928	315	-	(42)	12,201	(47)	12,153
Total changes during period	11,928	315	-	(42)	12,201	(47)	17,125
Balance at end of period	20,892	2,856	2,553	2,506	28,808	142	206,764

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	14,697	12,779	157,477	(1,319)	183,634

Changes during period					
Dividends of surplus			(1,845)		(1,845)
Profit attributable to owners of parent			8,203		8,203
Purchase of treasury shares				(0)	(0)
Disposal of treasury shares		(0)		5	5
Transfer from retained earnings to capital surplus		0	(0)		-
Net changes in items other than shareholders' equity					
Total changes during period	-	-	6,356	5	6,362
Balance at end of period	14,697	12,779	163,833	(1,314)	189,996

	Accumulated other comprehensive income					Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	26,858	5,099	2,538	4,038	38,535	165	222,335
Changes during period							
Dividends of surplus							(1,845)
Profit attributable to owners of parent							8,203
Purchase of treasury shares							(0)
Disposal of treasury shares							5
Transfer from retained earnings to capital surplus							-
Net changes in items other than shareholders' equity	(3,032)	7,838	-	(217)	4,588	21	4,609
Total changes during period	(3,032)	7,838	-	(217)	4,588	21	10,972
Balance at end of period	23,825	12,938	2,538	3,820	43,124	187	233,308

Semi-annual Non-consolidated Financial Statements and Primary Notes

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	772,086	684,989
Securities	768,778	674,498
Loans and bills discounted	2,473,309	2,529,540
Foreign exchanges	12,034	22,553
Other assets	22,459	32,559
Tangible fixed assets	21,939	22,091
Intangible fixed assets	3,866	3,655
Prepaid pension costs	1,378	1,656
Customers' liabilities for acceptances and guarantees	2,718	2,933
Allowance for loan losses	(16,758)	(17,267)
Total assets	4,061,813	3,957,211
Liabilities		
Deposits	3,148,680	3,084,759
Negotiable certificates of deposit	73,188	141,119
Call money	-	3,147
Securities sold under repurchase agreements	128,852	109,139
Cash collateral received for securities lent	189,078	104,011
Borrowed money	271,021	249,409
Foreign exchanges	389	468
Other liabilities	27,238	28,641
Income taxes payable	4,185	3,125
Lease liabilities	380	356
Asset retirement obligations	197	198
Other	22,475	24,960
Provision for bonuses for directors (and other officers)	31	-
Provision for retirement benefits	1,196	1,031
Provision for reimbursement of deposits	67	54
Provision for contingent loss	300	295
Deferred tax liabilities	5,204	7,364
Deferred tax liabilities for land revaluation	2,160	2,160
Acceptances and guarantees	2,718	2,933
Total liabilities	3,850,129	3,734,534
Net assets		
Share capital	14,697	14,697
Capital surplus	8,771	8,771
Legal capital surplus	8,771	8,771
Retained earnings	154,872	161,031
Legal retained earnings	6,473	6,473
Other retained earnings	148,398	154,557
General reserve	134,301	141,801
Retained earnings brought forward	14,097	12,756
Treasury shares	(1,319)	(1,314)
Total shareholders' equity	177,021	183,186
Valuation difference on available-for-sale securities	26,858	23,825
Deferred gains or losses on hedges	5,099	12,938
Revaluation reserve for land	2,538	2,538
Total valuation and translation adjustments	34,497	39,303

Share acquisition rights	165	187
Total net assets	211,684	222,677
Total liabilities and net assets	4,061,813	3,957,211

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	39,193	51,736
Interest income	30,740	34,546
Interest on loans and discounts	17,350	20,795
Interest and dividends on securities	11,161	10,413
Fees and commissions	6,230	6,186
Other ordinary income	594	1,494
Other income	1,627	9,509
Ordinary expenses	29,942	40,492
Interest expenses	9,659	10,448
Interest on deposits	2,673	4,605
Fees and commissions payments	3,233	3,518
Other ordinary expenses	2,789	12,547
General and administrative expenses	12,364	12,362
Other expenses	1,894	1,616
Ordinary profit	9,251	11,244
Extraordinary losses	0	46
Profit before income taxes	9,250	11,197
Income taxes - current	2,603	3,183
Income taxes - deferred	135	7
Total income taxes	2,738	3,191
Profit	6,512	8,006

Semi-annual Non-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			
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings		Total retained earnings
						General reserve	Retained earnings brought forward	
Balance at beginning of period	14,697	8,771	-	8,771	6,473	128,501	8,773	143,748
Changes during period								
Dividends of surplus							(934)	(934)
Provision of general reserve						5,800	(5,800)	-
Profit							6,512	6,512
Purchase of treasury shares								
Disposal of treasury shares			(26)	(26)				
Transfer from retained earnings to capital surplus			26	26			(26)	(26)
Net changes in items other than shareholders' equity								
Total changes during period	-	-	-	-	-	5,800	(248)	5,551
Balance at end of period	14,697	8,771	-	8,771	6,473	134,301	8,525	149,300

	Shareholders' equity		Valuation and translation adjustments				Share acquisition rights	Total net assets
	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
Balance at beginning of period	(473)	166,743	8,964	2,540	2,553	14,058	190	180,992
Changes during period								
Dividends of surplus		(934)						(934)
Provision of general reserve		-						-
Profit		6,512						6,512
Purchase of treasury shares	(935)	(935)						(935)
Disposal of treasury shares	96	70						70
Transfer from retained earnings to capital surplus		-						-
Net changes in items other than shareholders' equity			11,928	315	-	12,244	(47)	12,196
Total changes during period	(838)	4,712	11,928	315	-	12,244	(47)	16,908
Balance at end of period	(1,312)	171,456	20,892	2,856	2,553	26,302	142	197,900

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
						General reserve	Retained earnings brought forward	
Balance at beginning of period	14,697	8,771	-	8,771	6,473	134,301	14,097	154,872
Changes during period								
Dividends of surplus							(1,845)	(1,845)
Provision of general reserve						7,500	(7,500)	-
Profit							8,006	8,006
Purchase of treasury shares								
Disposal of treasury shares			(0)	(0)				
Transfer from retained earnings to capital surplus			0	0			(0)	(0)
Net changes in items other than shareholders' equity								
Total changes during period	-	-	-	-	-	7,500	(1,340)	6,159
Balance at end of period	14,697	8,771	-	8,771	6,473	141,801	12,756	161,031

	Shareholders' equity		Valuation and translation adjustments				Share acquisition rights	Total net assets
	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
Balance at beginning of period	(1,319)	177,021	26,858	5,099	2,538	34,497	165	211,684
Changes during period								
Dividends of surplus		(1,845)						(1,845)
Provision of general reserve		-						-
Profit		8,006						8,006
Purchase of treasury shares	(0)	(0)						(0)
Disposal of treasury shares	5	5						5
Transfer from retained earnings to capital surplus		-						-
Net changes in items other than shareholders' equity			(3,032)	7,838	-	4,806	21	4,827
Total changes during period	5	6,165	(3,032)	7,838	-	4,806	21	10,993
Balance at end of period	(1,314)	183,186	23,825	12,938	2,538	39,303	187	222,677