Note: This document has been translated from a part of the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.

November 10, 2026

Summary of Consolidated Financial Results for the Six Months Ended September 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

Scheduled date to file semi-annual securities report: November 20, 2026
Scheduled date to commence dividend payments: December 3, 2026
Setting of trading account: None
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 six months ended September 30, 2026 (from April 1, 2026 to September 30, 2026)

(1) Consolidated operating results(cumulative) (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	68,438	37.8	15,499	17.2	10,594	15.6
September 30, 2025	49,657	25.4	13,222	11.1	9,160	10.6

Note: Comprehensive income For the six months ended September 30, 2026: ¥ 7,836 million [(54.9) %]
For the six months ended September 30, 2025: ¥17,401 million [-%]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2026	89.75	-
September 30, 2025	75.59	-

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	6,685,357	324,633	4.7
March 31, 2026	6,653,408	330,501	4.8

Reference: Equity As of September 30, 2026: ¥317,715 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	-	33.00			
Fiscal year ending March 31, 2027 (Forecast)			-	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
Fiscal year ending March 31,2027	29,800	32.7	20,000	25.6	170.82

(Note) Revisions to the forecast of consolidated financial results most recently announced: Yes

*** Notes**

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

(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	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 September 30, 2026	10,319,265 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)

Six months ended September 30, 2026	118,044,279 shares
Six months ended September 30, 2025	121,174,752 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 September 30, 2026: 1,027,812 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.

Six months ended September 30, 2026: 1,120,584 shares

Six months ended September 30, 2025: 1,211,098 shares

[Reference]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	67,916	38.2	15,347	18.0	10,565	15.9
September 30, 2025	49,114	25.6	13,003	10.6	9,110	10.3

	Basic earnings per share
Six months ended	Yen
September 30, 2026	89.50
September 30, 2025	75.18

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	6,671,039	309,437	4.6
March 31, 2026	6,638,745	315,178	4.7

Reference: Equity As of September 30, 2026: ¥ 309,437 million
As of March 31, 2026: ¥ 315,178 million

Note: "Equity-to-asset ratio" is calculated by dividing Total net assets 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. 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 profit		Profit		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Fiscal year ending March 31,2027	29,400	32.9	20,000	26.2	170.82

* 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

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.

Consolidated financial statements

Consolidated balance sheets

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	869,308	809,271
Call loans and bills bought	913	976
Trading securities	2,289	2,748
Money held in trust	3,029	3,038
Securities	1,128,062	1,115,969
Loans and bills discounted	4,550,008	4,650,701
Foreign exchanges	2,733	2,509
Other assets	15,920	18,304
Tangible fixed assets	55,526	54,774
Intangible fixed assets	18,743	18,262
Retirement benefit asset	16,855	16,843
Deferred tax assets	548	1,822
Customers' liabilities for acceptances and guarantees	2,360	2,857
Allowance for loan losses	(12,890)	(12,722)
Total assets	6,653,408	6,685,357
Liabilities		
Deposits	5,631,243	5,778,841
Call money and bills sold	49,000	-
Cash collateral received for securities lent	267,146	258,507
Borrowed money	345,000	288,000
Foreign exchanges	289	170
Other liabilities	18,911	23,346
Provision for bonuses	1,623	1,563
Provision for bonuses for directors (and other officers)	97	43
Retirement benefit liability	10	11
Provision for retirement benefits for directors (and other officers)	4	4
Provision for share awards	439	406
Provision for loss on interest repayment	1	1
Provision for contingent loss	1,085	1,088
Deferred tax liabilities	1,107	1,297
Deferred tax liabilities for land revaluation	4,584	4,584
Acceptances and guarantees	2,360	2,857
Total liabilities	6,322,906	6,360,724
Net assets		
Share capital	49,759	49,759
Capital surplus	39,714	39,714
Retained earnings	211,955	219,757
Treasury shares	(5,249)	(16,157)
Total shareholders' equity	296,180	293,074
Valuation difference on available-for-sale securities	12,475	9,266
Deferred gains or losses on hedges	436	1,070
Revaluation reserve for land	7,028	7,028
Remeasurements of defined benefit plans	7,865	7,275
Total accumulated other comprehensive income	27,805	24,640
Non-controlling interests	6,516	6,918
Total net assets	330,501	324,633
Total liabilities and net assets	6,653,408	6,685,357

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

Consolidated statements of income (cumulative)

(Millions of yen)

	Six months ended September 30, 2025	Six months ended September 30, 2026
Ordinary income	49,657	68,438
Interest income	33,154	44,212
Interest on loans and discounts	24,245	31,006
Interest and dividends on securities	6,686	9,706
Fees and commissions	6,656	7,557
Other ordinary income	1,649	221
Other income	8,196	16,446
Ordinary expenses	36,435	52,939
Interest expenses	6,075	11,932
Interest on deposits	5,028	10,101
Fees and commissions payments	3,358	3,679
Other ordinary expenses	5,250	13,759
General and administrative expenses	20,407	21,544
Other expenses	1,344	2,023
Ordinary profit	13,222	15,499
Extraordinary income	0	-
Gain on disposal of non-current assets	0	-
Extraordinary losses	26	56
Loss on disposal of non-current assets	26	56
Profit before income taxes	13,195	15,442
Income taxes - current	3,606	4,592
Income taxes - deferred	334	178
Total income taxes	3,941	4,770
Profit	9,254	10,671
Profit attributable to non-controlling interests	94	77
Profit attributable to owners of parent	9,160	10,594

Consolidated statements of comprehensive income(cumulative)

(Millions of yen)

	Six months ended September 30, 2025	Six months ended September 30, 2026
Profit	9,254	10,671
Other comprehensive income	8,146	(2,835)
Valuation difference on available-for-sale securities	8,441	(2,875)
Deferred gains or losses on hedges	73	633
Remeasurements of defined benefit plans, net of tax	(368)	(593)
Comprehensive income	17,401	7,836
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	17,374	7,429
Comprehensive income attributable to non-controlling interests	27	406

Consolidated statement of changes in equity

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	49,759	39,704	204,450	(7,889)	286,026
Changes during period					
Dividends of surplus			(1,958)		(1,958)
Profit attributable to owners of parent			9,160		9,160
Purchase of treasury shares				(0)	(0)
Disposal of treasury shares				17	17
Net changes in items other than shareholders' equity					
Total changes during period	-	-	7,201	17	7,219
Balance at end of period	49,759	39,704	211,652	(7,872)	293,245

	Accumulated other comprehensive income					Non-controlling interests	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	5,801	-	6,907	5,246	17,955	6,742	310,724
Changes during period							
Dividends of surplus							(1,958)
Profit attributable to owners of parent							9,160
Purchase of treasury shares							(0)
Disposal of treasury shares							17
Net changes in items other than shareholders' equity	8,505	73	-	(365)	8,214	22	8,236
Total changes during period	8,505	73	-	(365)	8,214	22	15,455
Balance at end of period	14,306	73	6,907	4,881	26,169	6,765	326,179

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	49,759	39,714	211,955	(5,249)	296,180
Changes during period					
Dividends of surplus			(2,792)		(2,792)
Profit attributable to owners of parent			10,594		10,594
Purchase of treasury shares				(11,003)	(11,003)
Disposal of treasury shares		0		95	95
Net changes in items other than shareholders' equity					
Total changes during period	-	0	7,802	(10,908)	(3,105)
Balance at end of period	49,759	39,714	219,757	(16,157)	293,074

	Accumulated other comprehensive income					Non-controlling interests	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	12,475	436	7,028	7,865	27,805	6,516	330,501
Changes during period							
Dividends of surplus							(2,792)
Profit attributable to owners of parent							10,594
Purchase of treasury shares							(11,003)
Disposal of treasury shares							95
Net changes in items other than shareholders' equity	(3,208)	633	-	(589)	(3,164)	402	(2,762)
Total changes during period	(3,208)	633	-	(589)	(3,164)	402	(5,868)
Balance at end of period	9,266	1,070	7,028	7,275	24,640	6,918	324,633

Non-consolidated financial statements

Balance sheets

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	869,237	809,268
Call loans	913	976
Trading securities	2,289	2,748
Money held in trust	3,029	3,038
Securities	1,124,845	1,112,197
Loans and bills discounted	4,549,915	4,650,582
Foreign exchanges	2,733	2,509
Other assets	11,357	13,974
Other	11,357	13,974
Tangible fixed assets	55,510	54,758
Intangible fixed assets	18,734	18,230
Prepaid pension costs	6,460	7,360
Deferred tax assets	4,128	5,135
Customers' liabilities for acceptances and guarantees	2,360	2,857
Allowance for loan losses	(12,770)	(12,599)
Total assets	6,638,745	6,671,039
Liabilities		
Deposits	5,635,872	5,783,246
Call money	49,000	-
Cash collateral received for securities lent	267,146	258,507
Borrowed money	345,000	288,000
Foreign exchanges	289	170
Other liabilities	14,905	19,912
Income taxes payable	4,211	4,300
Other	10,694	15,611
Provision for bonuses	1,622	1,561
Provision for bonuses for directors (and other officers)	93	43
Provision for retirement benefits	1,168	1,222
Provision for share awards	439	406
Provision for contingent loss	1,085	1,088
Deferred tax liabilities for land revaluation	4,584	4,584
Acceptances and guarantees	2,360	2,857
Total liabilities	6,323,567	6,361,601

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Net assets		
Share capital	49,759	49,759
Capital surplus	39,704	39,704
Legal capital surplus	39,704	39,704
Other capital surplus	-	0
Retained earnings	211,184	218,957
Legal retained earnings	10,055	10,055
Other retained earnings	201,129	208,902
General reserve	183,720	153,720
Retained earnings brought forward	17,409	55,182
Treasury shares	(5,249)	(16,157)
Total shareholders' equity	295,400	292,265
Valuation difference on available-for-sale securities	12,312	9,073
Deferred gains or losses on hedges	436	1,070
Revaluation reserve for land	7,028	7,028
Total valuation and translation adjustments	19,777	17,172
Total net assets	315,178	309,437
Total liabilities and net assets	6,638,745	6,671,039

Statement of income

(Millions of yen)

	Six months ended September 30, 2025	Six months ended September 30, 2026
Ordinary income	49,114	67,916
Interest income	33,132	44,188
Interest on loans and discounts	24,234	30,996
Interest and dividends on securities	6,675	9,692
Fees and commissions	6,217	7,142
Other ordinary income	1,558	133
Other income	8,206	16,452
Ordinary expenses	36,110	52,568
Interest expenses	6,079	11,939
Interest on deposits	5,032	10,108
Fees and commissions payments	3,298	3,614
Other ordinary expenses	5,250	13,759
General and administrative expenses	20,139	21,238
Other expenses	1,343	2,015
Ordinary profit	13,003	15,347
Extraordinary income	0	-
Gain on disposal of non-current assets	0	-
Extraordinary losses	26	56
Loss on disposal of non-current assets	26	56
Profit before income taxes	12,977	15,290
Income taxes - current	3,535	4,548
Income taxes - deferred	331	177
Total income taxes	3,867	4,725
Profit	9,110	10,565

Statement of changes in equity

Six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity								
	Share capital	Capital surplus		Retained earnings				Treasury shares	Total shareholders' equity
		Legal 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	49,759	39,704	39,704	10,055	176,720	16,979	203,754	(7,889)	285,330
Changes during period									
Dividends of surplus						(1,958)	(1,958)		(1,958)
Provision of general reserve					7,000	(7,000)	-		-
Profit						9,110	9,110		9,110
Purchase of treasury shares								(0)	(0)
Disposal of treasury shares								17	17
Net changes in items other than shareholders' equity									
Total changes during period	-	-	-	-	7,000	152	7,152	17	7,169
Balance at end of period	49,759	39,704	39,704	10,055	183,720	17,132	210,907	(7,872)	292,499

	Valuation and translation adjustments				Total net assets
	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	5,624	-	6,907	12,531	297,861
Changes during period					
Dividends of surplus					(1,958)
Provision of general reserve					-
Profit					9,110
Purchase of treasury shares					(0)
Disposal of treasury shares					17
Net changes in items other than shareholders' equity	8,510	73	-	8,584	8,584
Total changes during period	8,510	73	-	8,584	15,754
Balance at end of period	14,135	73	6,907	21,116	313,616

Six months ended September 30, 2026

(Millions of yen)

	Shareholders' equity									
	Share capital	Capital surplus			Retained earnings				Treasury shares	Total shareholders' equity
		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	49,759	39,704	-	39,704	10,055	183,720	17,409	211,184	(5,249)	295,400
Changes during period										
Dividends of surplus							(2,792)	(2,792)		(2,792)
Reversal of general reserve						(30,000)	30,000	-		-
Profit							10,565	10,565		10,565
Purchase of treasury shares									(11,003)	(11,003)
Disposal of treasury shares			0	0					95	95
Net changes in items other than shareholders' equity										
Total changes during period	-	-	0	0	-	(30,000)	37,772	7,772	(10,908)	(3,135)
Balance at end of period	49,759	39,704	0	39,704	10,055	153,720	55,182	218,957	(16,157)	292,265

	Valuation and translation adjustments				Total net assets
	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	12,312	436	7,028	19,777	315,178
Changes during period					
Dividends of surplus					(2,792)
Reversal of general reserve					-
Profit					10,565
Purchase of treasury shares					(11,003)
Disposal of treasury shares					95
Net changes in items other than shareholders' equity	(3,238)	633	-	(2,605)	(2,605)
Total changes during period	(3,238)	633	-	(2,605)	(5,740)
Balance at end of period	9,073	1,070	7,028	17,172	309,437