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November 12, 2026

Consolidated Financial Results for the Six Months Ended September 30, 2026 (Under Japanese GAAP)

Company name: The Kita-Nippon Bank, Ltd.
Listing: Tokyo Stock Exchange
Securities code: 8551
URL: https://www.kitagin.co.jp/
Representative: Masamichi Ishizuka Director and President
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Scheduled date to file semi-annual securities report: November 25, 2026
Scheduled date to commence dividend payments: December 8, 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	17,738	20.9	3,624	17.4	2,317	10.5
September 30, 2025	14,668	13.0	3,087	3.7	2,097	(7.5)

Note: Comprehensive income For the six months ended September 30, 2026: ¥ 680 million [(87.2)%]
For the six months ended September 30, 2025: ¥ 5,308 million [495.2%]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2026	94.82	94.66
September 30, 2025	84.13	83.99

Note: The Kita-Nippon Bank, Ltd. (The "Bank") conducted a 3-for-1 stock split of its common stock, with the record date set as September 30, 2026, and the effective date as October 1. Basic earnings per share and diluted earnings per share have been calculated under the assumption that the stock split was conducted at the beginning of the previous fiscal year.

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	1,558,710	93,908	6.0
March 31, 2026	1,563,506	95,019	6.1

Reference: Equity
As of September 30, 2026: ¥ 93,872 million
As of March 31, 2026: ¥ 94,983 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	-	84.00	-	100.00	184.00
Fiscal year ending March 31, 2027	-	96.00			
Fiscal year ending March 31, 2027 (Forecast)			-	32.00	-

Note:1. Revisions to the forecast of cash dividends most recently announced: None

Note:2. The Bank conducted a 3-for-1 stock split of its common stock, with the record date set as September 30, 2026, and the effective date as October 1. For the fiscal year ending March 31, 2027(forecast), the fiscal year-end dividend per share is stated based on the amount after the stock split.The total annual dividend per share is indicated as "-" because it cannot be simply aggregated due to the stock split. If the stock split is not taken into account, the forecasted fiscal yaer-end dividend per share for the fiscal year ending March 31, 2027 would be ¥96.00, and the total annual dividend per share would be ¥192.00.

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 profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Full year	6,600	4.0	4,500	3.1	186.39

Note:1. Revisions to the financial result forecast most recently announced: None

Note:2. The Bank conducted a 3-for-1 stock split of its common stock, with the record date set as September 30, 2026, and the effective date as October 1. The amount of basic earnings per share has been calculated under the assumption that the stock split was conducted at the beginning of the current fiscal year.

*** 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	25,031,328 shares
As of March 31, 2026	25,331,328 shares

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

As of September 30, 2026	888,777 shares
As of March 31, 2026	753,510 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2026	24,437,943 shares
Six months ended September 30, 2025	24,928,479 shares

Note: The Bank conducted a 3-for-1 stock split of its common stock, with the record date set as September 30, 2026, and the effective date as October 1. Total number of issued shares at the end of the period(including treasury shares), the number of treasury shares at the end of the period, and the average number of shares outstanding during the period have been culculated under the assumption that the stock split was conducted at the beginning of the previous fiscal year.

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	16,044	22.8	3,511	16.4	2,284	9.4
September 30, 2025	13,069	15.3	3,015	3.8	2,087	(6.9)

	Basic earnings per share
Six months ended	Yen
September 30, 2026	93.48
September 30, 2025	83.73

Note: The Bank conducted a 3-for-1 stock split of its common stock, with the record date set as September 30, 2026, and the effective date as October 1. Basic earnings per share has been calculated under the assumption that the stock split was conducted at the beginning of the previous fiscal year.

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	1,554,863	89,652	5.8
March 31, 2026	1,558,598	90,705	5.8

Reference: Equity

As of September 30, 2026: ¥ 89,616 million

As of March 31, 2026: ¥ 90,669 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 profit		Profit		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Full year	6,400	5.0	4,400	3.8	182.25

Note: The Bank conducted a 3-for-1 stock split of its common stock, with the record date set as September 30, 2026, and the effective date as October 1. The amount of basic earnings per share has been calculated under the assumption that the stock split was conducted at the beginning of the current fiscal year.

* Semi-annual financial results reports are exempt from interim audit conducted by certified public accountants or an audit firm.

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	124,393	118,620
Monetary claims bought	102	23
Trading securities	1	1
Money held in trust	6,687	6,677
Securities	284,595	295,549
Loans and bills discounted	1,115,500	1,108,235
Foreign exchanges	2,333	1,812
Lease receivables and investments in leases	9,307	8,864
Other assets	6,846	5,097
Tangible fixed assets	15,054	14,993
Intangible fixed assets	1,571	1,504
Retirement benefit asset	3,670	3,698
Deferred tax assets	167	164
Customers' liabilities for acceptances and guarantees	1,624	1,342
Allowance for loan losses	(8,350)	(7,876)
Total assets	1,563,506	1,558,710
Liabilities		
Deposits	1,441,057	1,438,101
Negotiable certificates of deposit	4,100	3,000
Borrowed money	1,522	1,248
Other liabilities	11,092	12,206
Provision for bonuses	377	407
Provision for bonuses for directors (and other officers)	17	-
Retirement benefit liability	1,461	1,437
Provision for retirement benefits for directors (and other officers)	5	6
Provision for point card certificates	6	7
Deferred tax liabilities	5,101	4,935
Deferred tax liabilities for land revaluation	2,120	2,107
Acceptances and guarantees	1,624	1,342
Total liabilities	1,468,487	1,464,801
Net assets		
Share capital	7,761	7,761
Capital surplus	4,989	4,989
Retained earnings	62,559	63,655
Treasury shares	(771)	(1,313)
Total shareholders' equity	74,539	75,092
Valuation difference on available-for-sale securities	14,540	12,994
Revaluation reserve for land	4,458	4,431
Remeasurements of defined benefit plans	1,445	1,355
Total accumulated other comprehensive income	20,444	18,780
Share acquisition rights	36	36
Total net assets	95,019	93,908
Total liabilities and net assets	1,563,506	1,558,710

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	14,668	17,738
Interest income	10,625	13,235
Interest on loans and discounts	7,566	8,847
Interest and dividends on securities	2,798	3,864
Fees and commissions	1,356	1,491
Other ordinary income	2,148	1,907
Other income	537	1,104
Ordinary expenses	11,581	14,114
Interest expenses	1,289	2,399
Interest on deposits	1,277	2,375
Fees and commissions payments	1,287	1,297
Other ordinary expenses	2,034	2,929
General and administrative expenses	6,788	7,038
Other expenses	180	450
Ordinary profit	3,087	3,624
Extraordinary income	0	11
Gain on disposal of non-current assets	0	11
Extraordinary losses	47	25
Loss on disposal of non-current assets	19	8
Impairment losses	28	16
Profit before income taxes	3,039	3,610
Income taxes - current	845	714
Income taxes - deferred	96	578
Total income taxes	942	1,293
Profit	2,097	2,317
Profit attributable to owners of parent	2,097	2,317

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	2,097	2,317
Other comprehensive income	3,211	(1,636)
Valuation difference on available-for-sale securities	3,242	(1,545)
Remeasurements of defined benefit plans, net of tax	(31)	(90)
Comprehensive income	5,308	680
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	5,308	680

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	7,761	4,996	60,338	(1,279)	71,816
Changes during period					
Dividends of surplus			(498)		(498)
Profit attributable to owners of parent			2,097		2,097
Purchase of treasury shares				(1)	(1)
Disposal of treasury shares		2		25	28
Cancellation of treasury shares		(7)	(517)	524	-
Reversal of revaluation reserve for land			2		2
Net changes in items other than shareholders' equity					
Total changes during period	-	(4)	1,084	548	1,628
Balance at end of period	7,761	4,991	61,423	(730)	73,445

	Accumulated other comprehensive income				Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	9,266	4,487	854	14,607	36	86,460
Changes during period						
Dividends of surplus						(498)
Profit attributable to owners of parent						2,097
Purchase of treasury shares						(1)
Disposal of treasury shares						28
Cancellation of treasury shares						-
Reversal of revaluation reserve for land						2
Net changes in items other than shareholders' equity	3,242	(2)	(31)	3,208	-	3,208
Total changes during period	3,242	(2)	(31)	3,208	-	4,837
Balance at end of period	12,508	4,484	822	17,815	36	91,297

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	7,761	4,989	62,559	(771)	74,539
Changes during period					
Dividends of surplus			(819)		(819)
Profit attributable to owners of parent			2,317		2,317
Purchase of treasury shares				(1,003)	(1,003)
Disposal of treasury shares		13		18	31
Cancellation of treasury shares		(13)	(429)	443	-
Reversal of revaluation reserve for land			27		27
Net changes in items other than shareholders' equity					
Total changes during period	-	-	1,095	(542)	553
Balance at end of period	7,761	4,989	63,655	(1,313)	75,092

	Accumulated other comprehensive income				Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	14,540	4,458	1,445	20,444	36	95,019
Changes during period						
Dividends of surplus						(819)
Profit attributable to owners of parent						2,317
Purchase of treasury shares						(1,003)
Disposal of treasury shares						31
Cancellation of treasury shares						-
Reversal of revaluation reserve for land						27
Net changes in items other than shareholders' equity	(1,545)	(27)	(90)	(1,663)	-	(1,663)
Total changes during period	(1,545)	(27)	(90)	(1,663)	-	(1,110)
Balance at end of period	12,994	4,431	1,355	18,780	36	93,908

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	124,307	118,533
Monetary claims bought	102	23
Trading securities	1	1
Money held in trust	6,687	6,677
Securities	285,655	296,610
Loans and bills discounted	1,123,487	1,116,598
Foreign exchanges	2,333	1,812
Other assets	3,738	2,158
Other	3,738	2,158
Tangible fixed assets	15,012	14,935
Intangible fixed assets	1,548	1,485
Prepaid pension costs	1,752	1,902
Customers' liabilities for acceptances and guarantees	1,624	1,342
Allowance for loan losses	(7,654)	(7,218)
Total assets	1,558,598	1,554,863
Liabilities		
Deposits	1,443,304	1,441,104
Negotiable certificates of deposit	4,100	3,000
Borrowed money	79	76
Other liabilities	10,196	11,252
Income taxes payable	1,250	323
Asset retirement obligations	181	192
Other	8,763	10,737
Provision for bonuses	373	403
Provision for bonuses for directors (and other officers)	17	-
Provision for retirement benefits	1,642	1,609
Deferred tax liabilities	4,436	4,314
Deferred tax liabilities for land revaluation	2,120	2,107
Acceptances and guarantees	1,624	1,342
Total liabilities	1,467,892	1,465,211

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Net assets		
Share capital	7,761	7,761
Capital surplus	4,989	4,989
Legal capital surplus	4,989	4,989
Retained earnings	59,692	60,754
Legal retained earnings	3,500	3,500
Other retained earnings	56,191	57,253
Reserve for tax purpose reduction entry	203	203
General reserve	51,440	54,940
Retained earnings brought forward	4,547	2,110
Treasury shares	(771)	(1,313)
Total shareholders' equity	71,671	72,191
Valuation difference on available-for-sale securities	14,539	12,993
Revaluation reserve for land	4,458	4,431
Total valuation and translation adjustments	18,997	17,424
Share acquisition rights	36	36
Total net assets	90,705	89,652
Total liabilities and net assets	1,558,598	1,554,863

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	13,069	16,044
Interest income	10,741	13,366
Interest on loans and discounts	7,582	8,878
Interest and dividends on securities	2,898	3,964
Fees and commissions	1,333	1,444
Other ordinary income	429	122
Other income	565	1,110
Ordinary expenses	10,053	12,532
Interest expenses	1,285	2,393
Interest on deposits	1,280	2,380
Fees and commissions payments	1,545	1,546
Other ordinary expenses	531	1,396
General and administrative expenses	6,608	6,821
Other expenses	82	374
Ordinary profit	3,015	3,511
Extraordinary income	-	11
Extraordinary losses	47	25
Profit before income taxes	2,968	3,497
Income taxes - current	780	633
Income taxes - deferred	99	578
Total income taxes	880	1,212
Profit	2,087	2,284

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
						Reserve for tax purpose reduction entry	General reserve	Retained earnings brought forward	
Balance at beginning of period	7,761	4,989	7	4,996	3,500	204	48,940	4,951	57,596
Changes during period									
Dividends of surplus								(498)	(498)
Reversal of reserve for tax purpose reduction entry						(0)		0	-
Provision of general reserve							2,500	(2,500)	-
Profit								2,087	2,087
Purchase of treasury shares									
Disposal of treasury shares			2	2					
Cancellation of treasury shares			(7)	(7)				(517)	(517)
Reversal of revaluation reserve for land								2	2
Net changes in items other than shareholders' equity									
Total changes during period	-	-	(4)	(4)	-	(0)	2,500	(1,424)	1,074
Balance at end of period	7,761	4,989	2	4,991	3,500	203	51,440	3,526	58,671

	Shareholders' equity		Valuation and translation adjustments			Share acquisition rights	Total net assets
	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Revaluation reserve for land	Total valuation and translation adjustments		
Balance at beginning of period	(1,279)	69,075	9,265	4,487	13,753	36	82,864
Changes during period							
Dividends of surplus		(498)					(498)
Reversal of reserve for tax purpose reduction entry		-					-
Provision of general reserve		-					-
Profit		2,087					2,087
Purchase of treasury shares	(1)	(1)					(1)
Disposal of treasury shares	25	28					28
Cancellation of treasury shares	524	-					-
Reversal of revaluation reserve for land		2					2
Net changes in items other than shareholders' equity			3,242	(2)	3,239	-	3,239
Total changes during period	548	1,618	3,242	(2)	3,239	-	4,858
Balance at end of period	(730)	70,694	12,507	4,484	16,992	36	87,722

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
						Reserve for tax purpose reduction entry	General reserve	Retained earnings brought forward	
Balance at beginning of period	7,761	4,989	-	4,989	3,500	203	51,440	4,547	59,692
Changes during period									
Dividends of surplus								(819)	(819)
Reversal of reserve for tax purpose reduction entry						(0)		0	-
Provision of general reserve							3,500	(3,500)	-
Profit								2,284	2,284
Purchase of treasury shares									
Disposal of treasury shares			13	13					
Cancellation of treasury shares			(13)	(13)				(429)	(429)
Reversal of revaluation reserve for land								27	27
Net changes in items other than shareholders' equity									
Total changes during period	-	-	-	-	-	(0)	3,500	(2,437)	1,062
Balance at end of period	7,761	4,989	-	4,989	3,500	203	54,940	2,110	60,754

	Shareholders' equity		Valuation and translation adjustments			Share acquisition rights	Total net assets
	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Revaluation reserve for land	Total valuation and translation adjustments		
Balance at beginning of period	(771)	71,671	14,539	4,458	18,997	36	90,705
Changes during period							
Dividends of surplus		(819)					(819)
Reversal of reserve for tax purpose reduction entry		-					-
Provision of general reserve		-					-
Profit		2,284					2,284
Purchase of treasury shares	(1,003)	(1,003)					(1,003)
Disposal of treasury shares	18	31					31
Cancellation of treasury shares	443	-					-
Reversal of revaluation reserve for land		27					27
Net changes in items other than shareholders' equity			(1,545)	(27)	(1,572)	-	(1,572)
Total changes during period	(542)	520	(1,545)	(27)	(1,572)	-	(1,052)
Balance at end of period	(1,313)	72,191	12,993	4,431	17,424	36	89,652