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November 13, 2026

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

Company name: THE SHIMIZU BANK,LTD.
Listing: Tokyo Stock Exchange
Securities code: 8364
URL: https://www.shimizubank.co.jp/
Representative: Yasuhiro Iwayama President and Representative Director
Inquiries: Junichi Goto Director,General Manager of Management Planning Division
Telephone: +81-54-353-7895

Scheduled date to file semi-annual securities report: November 19, 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	20,159	24.8	3,414	71.8	2,344	55.4
September 30, 2025	16,157	10.6	1,987	35.8	1,508	21.6

Note: Comprehensive income For the six months ended September 30, 2026: ¥ 1,917 million [(68.3) %]
For the six months ended September 30, 2025: ¥ 6,053 million [-%]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2026	206.67	205.72
September 30, 2025	133.91	133.11

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	1,758,721	82,632	4.6
March 31, 2026	1,813,848	81,012	4.4

Reference: Equity
As of September 30, 2026: ¥ 80,883 million
As of March 31, 2026: ¥ 79,231 million

Note:"Capital adequacy ratio" is computed under the formula below.
(Total net assets - Share acquisition rights - Non-controlling interests)/Total assets

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	-	30.00	-	30.00	60.00
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: None

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	39,600	17.6	4,700	50.0	2,900	45.0	256.92

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

*** Notes**

(1) Significant changes in the scope of consolidation during the period: Yes

Newly included: 1 company (Company name) SHIMIZU FUTURE DESIGN CO.,LTD

(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	11,641,318 shares
As of March 31, 2026	11,641,318 shares

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

As of September 30, 2026	266,942 shares
As of March 31, 2026	322,564 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2026	11,345,754 shares
Six months ended September 30, 2025	11,266,419 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	16,977	29.5	3,262	55.9	2,287	35.0
September 30, 2025	13,108	12.9	2,093	36.1	1,693	23.6

	Basic earnings per share
Six months ended	Yen
September 30, 2026	201.60
September 30, 2025	150.34

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	1,747,171	75,241	4.3
March 31, 2026	1,802,295	73,497	4.1

Reference: Equity

As of September 30, 2026: ¥ 75,178 million

As of March 31, 2026: ¥ 73,384 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	33,200	21.9	4,400	47.9	2,900	38.9	256.92

* 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 description of future performance of this report is based on information which is presently available. Please note that future performance may differ from forecasts

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	225,088	156,608
Trading securities	303	308
Money held in trust	1,001	1,007
Securities	267,704	266,158
Loans and bills discounted	1,268,295	1,279,725
Foreign exchanges	1,512	1,270
Lease receivables and investments in leases	13,606	14,115
Other assets	9,726	14,600
Property, plant and equipment	17,161	16,887
Intangible assets	1,717	1,496
Retirement benefit asset	4,737	4,745
Deferred tax assets	6,196	5,825
Customers' liabilities for acceptances and guarantees	4,632	4,072
Allowance for loan losses	(7,836)	(8,103)
Total assets	1,813,848	1,758,721
Liabilities		
Deposits	1,631,520	1,600,734
Negotiable certificates of deposit	500	9,400
Borrowed money	77,178	38,591
Foreign exchanges	15	5
Other liabilities	18,339	22,641
Provision for bonuses	440	443
Retirement benefit liability	107	109
Provision for retirement benefits for directors (and other officers)	39	36
Deferred tax liabilities	61	54
Acceptances and guarantees	4,632	4,072
Total liabilities	1,732,835	1,676,089
Net assets		
Share capital	10,816	10,816
Capital surplus	7,567	7,557
Retained earnings	65,243	67,243
Treasury shares	(568)	(458)
Total shareholders' equity	83,058	85,158
Valuation difference on available-for-sale securities	(9,268)	(11,177)
Deferred gains or losses on hedges	2,388	4,043
Remeasurements of defined benefit plans	3,051	2,859
Total accumulated other comprehensive income	(3,827)	(4,274)
Share acquisition rights	112	62
Non-controlling interests	1,668	1,686
Total net assets	81,012	82,632
Total liabilities and net assets	1,813,848	1,758,721

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	16,157	20,159
Interest income	9,738	13,214
Interest on loans and discounts	7,829	9,515
Interest and dividends on securities	1,361	2,811
Fees and commissions	5,653	5,938
Other ordinary income	44	19
Other income	721	986
Ordinary expenses	14,170	16,744
Interest expenses	1,892	3,539
Interest on deposits	1,792	3,340
Fees and commissions payments	3,263	3,239
Other ordinary expenses	723	1,647
General and administrative expenses	7,506	7,633
Other expenses	783	685
Ordinary profit	1,987	3,414
Extraordinary income	-	0
Gain on disposal of non-current assets	-	0
Extraordinary losses	9	1
Loss on disposal of non-current assets	0	1
Impairment losses	9	-
Profit before income taxes	1,977	3,413
Income taxes - current	227	539
Income taxes - deferred	216	507
Total income taxes	444	1,046
Profit	1,533	2,366
Profit attributable to non-controlling interests	24	21
Profit attributable to owners of parent	1,508	2,344

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	1,533	2,366
Other comprehensive income	4,520	(448)
Valuation difference on available-for-sale securities	4,055	(1,911)
Deferred gains or losses on hedges	530	1,654
Remeasurements of defined benefit plans, net of tax	(65)	(192)
Comprehensive income	6,053	1,917
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	6,026	1,897
Comprehensive income attributable to non-controlling interests	27	19

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	10,816	7,584	63,934	(700)	81,634
Changes during period					
Dividends of surplus			(344)		(344)
Profit attributable to owners of parent			1,508		1,508
Purchase of treasury shares				(0)	(0)
Disposal of treasury shares		(17)		99	81
Net changes in items other than shareholders' equity					
Total changes during period	-	(17)	1,163	98	1,244
Balance at end of period	10,816	7,567	65,097	(601)	82,879

	Accumulated other comprehensive income				Share acquisition rights	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	(12,252)	486	1,667	(10,099)	117	1,597	73,250
Changes during period							
Dividends of surplus							(344)
Profit attributable to owners of parent							1,508
Purchase of treasury shares							(0)
Disposal of treasury shares							81
Net changes in items other than shareholders' equity	4,053	530	(65)	4,517	(4)	25	4,538
Total changes during period	4,053	530	(65)	4,517	(4)	25	5,783
Balance at end of period	(8,199)	1,016	1,602	(5,581)	112	1,622	79,033

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	10,816	7,567	65,243	(568)	83,058
Changes during period					
Dividends of surplus			(345)		(345)
Profit attributable to owners of parent			2,344		2,344
Purchase of treasury shares				(1)	(1)
Disposal of treasury shares		(9)		111	102
Net changes in items other than shareholders' equity					
Total changes during period	-	(9)	1,999	110	2,099
Balance at end of period	10,816	7,557	67,243	(458)	85,158

	Accumulated other comprehensive income				Share acquisition rights	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	(9,268)	2,388	3,051	(3,827)	112	1,668	81,012
Changes during period							
Dividends of surplus							(345)
Profit attributable to owners of parent							2,344
Purchase of treasury shares							(1)
Disposal of treasury shares							102
Net changes in items other than shareholders' equity	(1,909)	1,654	(192)	(446)	(50)	18	(479)
Total changes during period	(1,909)	1,654	(192)	(446)	(50)	18	1,620
Balance at end of period	(11,177)	4,043	2,859	(4,274)	62	1,686	82,632

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	225,077	156,603
Trading securities	303	308
Money held in trust	1,001	1,007
Securities	268,015	266,583
Loans and bills discounted	1,276,622	1,288,088
Foreign exchanges	1,512	1,270
Other assets	6,232	11,158
Other	6,232	11,158
Property, plant and equipment	16,275	16,049
Intangible assets	1,695	1,475
Prepaid pension costs	326	613
Deferred tax assets	7,337	6,874
Customers' liabilities for acceptances and guarantees	4,632	4,072
Allowance for loan losses	(6,736)	(6,934)
Total assets	1,802,295	1,747,171
Liabilities		
Deposits	1,634,800	1,604,227
Negotiable certificates of deposit	500	9,400
Borrowed money	73,287	34,248
Foreign exchanges	15	5
Other liabilities	15,143	19,555
Income taxes payable	195	273
Lease liabilities	820	703
Asset retirement obligations	39	39
Other	14,089	18,539
Provision for bonuses	418	420
Acceptances and guarantees	4,632	4,072
Total liabilities	1,728,798	1,671,930
Net assets		
Share capital	10,816	10,816
Capital surplus	7,413	7,414
Legal capital surplus	7,413	7,413
Other capital surplus	-	1
Retained earnings	62,635	64,566
Legal retained earnings	8,670	8,670
Other retained earnings	53,965	55,896
General reserve	51,632	53,132
Retained earnings brought forward	2,333	2,764
Treasury shares	(568)	(458)
Total shareholders' equity	80,297	82,339
Valuation difference on available-for-sale securities	(9,301)	(11,203)
Deferred gains or losses on hedges	2,388	4,043
Total valuation and translation adjustments	(6,912)	(7,160)
Share acquisition rights	112	62
Total net assets	73,497	75,241
Total liabilities and net assets	1,802,295	1,747,171

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	13,108	16,977
Interest income	9,985	13,263
Interest on loans and discounts	7,877	9,566
Interest and dividends on securities	1,560	2,809
Fees and commissions	2,378	2,699
Other ordinary income	43	19
Other income	700	995
Ordinary expenses	11,015	13,715
Interest expenses	1,906	3,538
Interest on deposits	1,795	3,346
Fees and commissions payments	610	665
Other ordinary expenses	722	1,645
General and administrative expenses	7,158	7,248
Other expenses	617	615
Ordinary profit	2,093	3,262
Extraordinary losses	9	1
Profit before income taxes	2,083	3,261
Income taxes - current	170	456
Income taxes - deferred	219	517
Total income taxes	389	974
Profit	1,693	2,287

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	10,816	7,413	-	7,413	8,670	50,632	1,954	61,256
Changes during period								
Dividends of surplus							(344)	(344)
Provision of general reserve						1,000	(1,000)	-
Profit							1,693	1,693
Purchase of treasury shares								
Disposal of treasury shares							(17)	(17)
Net changes in items other than shareholders' equity								
Total changes during period	-	-	-	-	-	1,000	331	1,331
Balance at end of period	10,816	7,413	-	7,413	8,670	51,632	2,285	62,587

	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	Total valuation and translation adjustments		
Balance at beginning of period	(700)	78,785	(12,276)	486	(11,790)	117	67,112
Changes during period							
Dividends of surplus		(344)					(344)
Provision of general reserve		-					-
Profit		1,693					1,693
Purchase of treasury shares	(0)	(0)					(0)
Disposal of treasury shares	99	81					81
Net changes in items other than shareholders' equity			4,040	530	4,570	(4)	4,566
Total changes during period	98	1,429	4,040	530	4,570	(4)	5,996
Balance at end of period	(601)	80,215	(8,236)	1,016	(7,220)	112	73,108

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	10,816	7,413	-	7,413	8,670	51,632	2,333	62,635
Changes during period								
Dividends of surplus							(345)	(345)
Provision of general reserve						1,500	(1,500)	-
Profit							2,287	2,287
Purchase of treasury shares								
Disposal of treasury shares			1	1			(11)	(11)
Net changes in items other than shareholders' equity								
Total changes during period	-	-	1	1	-	1,500	430	1,930
Balance at end of period	10,816	7,413	1	7,414	8,670	53,132	2,764	64,566

	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	Total valuation and translation adjustments		
Balance at beginning of period	(568)	80,297	(9,301)	2,388	(6,912)	112	73,497
Changes during period							
Dividends of surplus		(345)					(345)
Provision of general reserve							-
Profit		2,287					2,287
Purchase of treasury shares	(1)	(1)					(1)
Disposal of treasury shares	111	102					102
Net changes in items other than shareholders' equity			(1,902)	1,654	(247)	(50)	(298)
Total changes during period	110	2,041	(1,902)	1,654	(247)	(50)	1,743
Balance at end of period	(458)	82,339	(11,203)	4,043	(7,160)	62	75,241