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July 31, 2026

Consolidated Financial Results for the Three Months Ended June 30, 2026 (Under Japanese GAAP)

Company name: The Awa Bank, Ltd.
Listing: Tokyo Stock Exchange
Securities code: 8388
URL: https://www.awabank.co.jp/
Representative: Takehisa Fukunaga President and Director
Inquiries: Akira Toyota Director and General Manager of Business Management Division
Telephone: +81-88-623-3131
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 three months ended June 30, 2026 (from April 1, 2026 to June 30, 2026)

(1) Consolidated operating results (cumulative) (Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Three months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
June 30, 2026	37,937	73.6	8,326	56.5	5,809	53.7
June 30, 2025	21,849	10.5	5,317	(10.9)	3,777	(11.6)

Note: Comprehensive income For the three months ended June 30, 2026: ¥ 18,043 million [122.3%]
For the three months ended June 30, 2025: ¥ 8,114 million [296.5%]

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
June 30, 2026	149.43	-
June 30, 2025	95.83	-

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
June 30, 2026	4,214,891	414,390	9.8
March 31, 2026	4,171,990	399,617	9.5

Reference: Equity
As of June 30, 2026: ¥ 414,390 million
As of March 31, 2026: ¥ 399,617 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	-	60.00	-	82.50	142.50
Fiscal year ending March 31, 2027	-				
Fiscal year ending March 31, 2027 (Forecast)		100.00	-	90.00	190.00

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

Note: Breakdown of the year-end dividend for the fiscal year ended March 31, 2026 :

Ordinary dividend 72.50 yen

Commemorative dividend (130th anniversary dividend) 10.00 yen

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

Ordinary dividend 90.00 yen

Commemorative dividend (130th anniversary dividend) 10.00 yen

Breakdown of the year-end dividend for the fiscal year ending March 31, 2027 (forecast) :

Ordinary dividend 90.00 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
Six months ending September 30, 2026	65,700	38.5	15,200	30.3	10,100	22.3	259.78
Full year	117,600	23.3	26,000	19.1	17,600	13.3	452.69

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

*** 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 June 30, 2026	40,000,000 shares
As of March 31, 2026	40,000,000 shares

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

As of June 30, 2026	1,121,552 shares
As of March 31, 2026	1,123,481 shares

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

Three months ended June 30, 2026	38,877,140 shares
Three months ended June 30, 2025	39,422,528 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
  The above estimates are based on information that is available at this moment and assumptions of factors that have an influence on future results of operations. Actual results may differ materially from these estimates, depending on future events.

Quarterly Consolidated Financial Statements and Primary Notes

Quarterly Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Assets		
Cash and due from banks	346,435	360,106
Securities	1,179,135	1,190,897
Loans and bills discounted	2,521,425	2,540,626
Foreign exchanges	11,640	9,120
Lease receivables and investments in leases	36,918	37,553
Other assets	44,347	45,001
Tangible fixed assets	39,290	39,522
Intangible fixed assets	3,276	3,175
Deferred tax assets	302	302
Customers' liabilities for acceptances and guarantees	7,892	7,590
Allowance for loan losses	(18,675)	(19,005)
Total assets	4,171,990	4,214,891
Liabilities		
Deposits	3,282,337	3,331,570
Negotiable certificates of deposit	136,519	141,898
Borrowed money	225,210	190,747
Foreign exchanges	4	59
Bonds payable	387	375
Other liabilities	59,661	62,405
Provision for bonuses	29	-
Provision for bonuses for directors (and other officers)	76	-
Provision for retirement benefits for directors (and other officers)	10	7
Provision for share based compensation expenses for employees	275	314
Provision for share based compensation expenses for directors (and other officers)	642	681
Provision for reimbursement of deposits	57	49
Provision for contingent loss	1,588	1,510
Deferred tax liabilities	55,115	60,752
Deferred tax liabilities for land revaluation	2,562	2,538
Acceptances and guarantees	7,892	7,590
Total liabilities	3,772,373	3,800,501

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Net assets		
Share capital	23,452	23,452
Capital surplus	20,106	20,106
Retained earnings	216,021	218,609
Treasury shares	(3,683)	(3,678)
Total shareholders' equity	255,897	258,489
Valuation difference on available-for-sale securities	125,659	138,901
Deferred gains or losses on hedges	13,432	12,423
Revaluation reserve for land	4,628	4,574
Total accumulated other comprehensive income	143,720	155,900
Total net assets	399,617	414,390
Total liabilities and net assets	4,171,990	4,214,891

Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

For the Three-Month Period

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Ordinary income	21,849	37,937
Interest income	13,204	16,106
Interest on loans and discounts	7,696	9,073
Interest and dividends on securities	5,083	6,380
Fees and commissions	2,564	3,122
Other ordinary income	4,662	9,447
Other income	1,417	9,261
Ordinary expenses	16,531	29,611
Interest expenses	2,475	3,532
Interest on deposits	1,420	2,442
Fees and commissions payments	302	141
Other ordinary expenses	4,476	16,282
General and administrative expenses	8,139	8,583
Other expenses	1,137	1,069
Ordinary profit	5,317	8,326
Extraordinary income	-	1
Gain on disposal of non-current assets	-	1
Extraordinary losses	41	105
Loss on disposal of non-current assets	12	7
Impairment losses	29	97
Profit before income taxes	5,276	8,222
Income taxes	1,498	2,412
Profit	3,777	5,809
Profit attributable to owners of parent	3,777	5,809

Quarterly Consolidated Statement of Comprehensive Income

For the Three-Month Period

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Profit	3,777	5,809
Other comprehensive income	4,336	12,233
Valuation difference on available-for-sale securities	3,428	13,242
Deferred gains or losses on hedges	907	(1,008)
Comprehensive income	8,114	18,043
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	8,114	18,043