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November 13, 2026

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

Company name: The Fukui Bank, Ltd.
Listing: Tokyo Stock Exchange
Securities code: 8362
URL: https://www.fukuibank.co.jp/
Representative: Eiichi Hasegawa President and Representative Statutory Executive Officer
Inquiries: Shuichiro Kami Operating Officer, Corporate Administration Group Manager
Telephone: +81-776-24-2030
Mail: fbk01101@fukuibank.jp

Scheduled date to file semi-annual securities report: November 20, 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: Yes (For Institutional Investors and Analysts)

(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	48,848	33.3	4,587	(6.7)	7,157	207.9
September 30, 2025	36,625	16.0	4,918	(21.5)	2,323	(57.0)

(Note) Comprehensive income For the six months ended September 30, 2026: ¥ 7,600 million [(30.9)%]
For the six months ended September 30, 2025: ¥ 11,013 million [174.1%]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2026	302.48	-
September 30, 2025	98.18	-

(Note) "Diluted earnings per share" is not presented as there are no dilutive shares.

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	4,242,639	158,772	3.7
March 31, 2026	4,314,363	152,972	3.5

Reference: Equity
As of September 30, 2026: ¥ 158,664 million
As of March 31, 2026: ¥ 152,886 million

(Note) "Equity-to-asset ratio" is calculated as follows:
(Total net assets at the end of the period – Non-controlling interests at the end of the period) / Total assets at the end of the period
Please note that this "equity-to-asset ratio" is not the capital adequacy ratio specified in the ministerial notification of capital adequacy ratio.

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	-	29.00	-	79.00	108.00
Fiscal year ending March 31, 2027	-	75.00			
Fiscal year ending March 31, 2027 (Forecast)			-	75.00	150.00

(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 profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Full year	10,200	(24.0)	9,000	4.6	380.45

(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: - companies( )

Excluded: 1 companies(The Fukuho Bank, 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	24,144,669 shares
As of March 31, 2026	24,144,669 shares

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

As of September 30, 2026	432,257 shares
As of March 31, 2026	488,536 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2026	23,662,404 shares
Six months ended September 30, 2025	23,669,050 shares

(Note) The number of treasury shares at the end of the period includes shares of the Bank held by the Employee Stock Ownership Trust (118,600 shares as of September 30, 2026, and 136,900 shares as of March 31, 2026) and by the Board Benefit Trust (259,000 shares as of September 30, 2026, and 297,400 shares as of March 31, 2026).

In addition, for the purpose of calculating the average number of shares outstanding during the period, the number of treasury shares deducted includes the average number of the Bank's shares during the period held by the Employee Stock Ownership Trust (130,666 shares for the six months ended September 30, 2026, and 197,359 shares for the six months ended September 30, 2025) and by the Board Benefit Trust (297,190 shares for the six months ended September 30, 2026, and 184,765 shares for the six months ended September 30, 2025).

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	42,890	49.6	5,553	(13.2)	12,768	200.1
September 30, 2025	28,659	23.4	6,404	3.7	4,253	(23.2)

	Basic earnings per share
Six months ended	Yen
September 30, 2026	539.60
September 30, 2025	179.70

(2) Non-consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	4,230,100	148,545	3.5
March 31, 2026	3,921,438	136,999	3.4

Reference: Equity

As of September 30, 2026: ¥ 148,545 million

As of March 31, 2026: ¥ 136,999 million

(Note) "Equity-to-asset ratio" is calculated as follows:

Total net assets at the end of the period / Total assets at the end of the period

Please note that this "equity-to-asset ratio" is not the capital adequacy ratio specified in the ministerial notification of capital adequacy ratio.

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	11,100	(23.9)	14,300	35.7	604.49

* 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 earnings forecasts have been prepared based on information available as of the date of announcement of this document. Actual results may vary due to various factors.

As the Bank falls under a specified business company (a company engaging in businesses prescribed in Article 18, Paragraph 2 of the Cabinet Office Order on Disclosure of Corporate Affairs), for the six months ended September 30, 2026, it has prepared the Type II Consolidated Interim Financial Statements and Type II Interim Financial Statements.

Semi-annual Consolidated Financial Statements
Semi-annual Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	800,280	716,779
Money held in trust	7,302	3,026
Securities	978,465	866,771
Loans and bills discounted	2,442,519	2,564,003
Foreign exchanges	9,530	10,403
Other assets	52,231	53,430
Property, plant and equipment	29,340	28,752
Intangible assets	618	607
Retirement benefit asset	-	608
Deferred tax assets	2,723	5,672
Customers' liabilities for acceptances and guarantees	11,407	11,781
Allowance for loan losses	(20,056)	(19,199)
Total assets	4,314,363	4,242,639
Liabilities		
Deposits	3,331,361	3,312,791
Negotiable certificates of deposit	78,076	77,509
Securities sold under repurchase agreements	12,742	-
Cash collateral received for securities lent	301,303	260,635
Borrowed money	376,058	374,403
Foreign exchanges	141	141
Other liabilities	41,563	37,917
Provision for bonuses	485	731
Provision for bonuses for directors (and other officers)	33	23
Retirement benefit liability	4,685	4,806
Provision for retirement benefits for directors (and other officers)	37	-
Provision for share awards for directors (and other officers)	324	278
Provision for reimbursement of deposits	134	97
Provision for contingent loss	274	229
Provision for point card certificates	79	87
Allowance for demolition of non-current assets	12	12
Deferred tax liabilities	248	-
Deferred tax liabilities for land revaluation	2,423	2,418
Acceptances and guarantees	11,407	11,781
Total liabilities	4,161,391	4,083,867

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Net assets		
Share capital	17,965	17,965
Capital surplus	10,083	10,083
Retained earnings	108,774	114,038
Treasury shares	(901)	(798)
Total shareholders' equity	135,921	141,288
Valuation difference on available-for-sale securities	11,157	11,744
Revaluation reserve for land	5,274	5,264
Remeasurements of defined benefit plans	533	367
Total accumulated other comprehensive income	16,964	17,376
Non-controlling interests	86	107
Total net assets	152,972	158,772
Total liabilities and net assets	4,314,363	4,242,639

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	36,625	48,848
Interest income	21,451	29,539
(Interest on loans and discounts)	14,818	18,913
(Interest and dividends on securities)	4,101	6,774
Fees and commissions	5,627	5,663
Other ordinary income	5,207	5,936
Other income	4,339	7,709
Ordinary expenses	31,707	44,260
Interest expenses	3,664	6,984
(Interest on deposits)	2,912	5,193
Fees and commissions payments	1,980	1,852
Other ordinary expenses	6,000	14,519
General and administrative expenses	16,796	19,643
Other expenses	3,266	1,261
Ordinary profit	4,918	4,587
Extraordinary income	24	670
Gain on disposal of non-current assets	24	-
Gain on revision of retirement benefit plan	-	670
Extraordinary losses	298	75
Loss on disposal of non-current assets	64	36
Impairment losses	1	38
Amortization of past service cost	233	-
Profit before income taxes	4,643	5,183
Income taxes - current	2,540	1,330
Income taxes - deferred	(228)	(3,326)
Total income taxes	2,311	(1,995)
Profit	2,331	7,178
Profit attributable to non-controlling interests	7	21
Profit attributable to owners of parent	2,323	7,157

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	2,331	7,178
Other comprehensive income	8,681	421
Valuation difference on available-for-sale securities	8,683	587
Remeasurements of defined benefit plans, net of tax	(2)	(166)
Comprehensive income	11,013	7,600
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	11,005	7,578
Comprehensive income attributable to non-controlling interests	7	21

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	17,965	10,075	101,664	(826)	128,879
Changes during period					
Dividends of surplus			(793)		(793)
Reversal of revaluation reserve for land			0		0
Profit attributable to owners of parent			2,323		2,323
Purchase of treasury shares				(300)	(300)
Disposal of treasury shares		7		176	183
Net changes in items other than shareholders' equity					
Total changes during period	-	7	1,530	(123)	1,413
Balance at end of period	17,965	10,083	103,195	(950)	130,293

	Accumulated other comprehensive income				Non-controlling interests	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	2,103	5,274	121	7,499	71	136,450
Changes during period						
Dividends of surplus						(793)
Reversal of revaluation reserve for land						0
Profit attributable to owners of parent						2,323
Purchase of treasury shares						(300)
Disposal of treasury shares						183
Net changes in items other than shareholders' equity	8,683	(0)	(2)	8,681	7	8,689
Total changes during period	8,683	(0)	(2)	8,681	7	10,103
Balance at end of period	10,787	5,274	119	16,181	78	146,553

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	17,965	10,083	108,774	(901)	135,921
Changes during period					
Dividends of surplus			(1,903)		(1,903)
Reversal of revaluation reserve for land			9		9
Profit attributable to owners of parent			7,157		7,157
Purchase of treasury shares				(2)	(2)
Disposal of treasury shares				104	104
Net changes in items other than shareholders' equity					
Total changes during period	-	-	5,264	102	5,366
Balance at end of period	17,965	10,083	114,038	(798)	141,288

	Accumulated other comprehensive income				Non-controlling interests	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	11,157	5,274	533	16,964	86	152,972
Changes during period						
Dividends of surplus						(1,903)
Reversal of revaluation reserve for land						9
Profit attributable to owners of parent						7,157
Purchase of treasury shares						(2)
Disposal of treasury shares						104
Net changes in items other than shareholders' equity	587	(9)	(166)	411	21	432
Total changes during period	587	(9)	(166)	411	21	5,799
Balance at end of period	11,744	5,264	367	17,376	107	158,772

Semi-annual Non-consolidated Financial Statements
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	712,335	716,750
Money held in trust	7,302	3,026
Securities	987,348	868,319
Loans and bills discounted	2,166,638	2,589,149
Foreign exchanges	9,530	10,403
Other assets	11,727	13,806
Property, plant and equipment	27,670	28,323
Intangible assets	377	514
Prepaid pension costs	-	535
Deferred tax assets	1,894	4,848
Customers' liabilities for acceptances and guarantees	11,287	11,781
Allowance for loan losses	(14,674)	(17,357)
Total assets	3,921,438	4,230,100
Liabilities		
Deposits	2,965,444	3,318,704
Negotiable certificates of deposit	82,676	81,509
Securities sold under repurchase agreements	12,742	-
Cash collateral received for securities lent	301,303	260,635
Borrowed money	373,983	372,978
Foreign exchanges	141	141
Other liabilities	28,803	26,822
Income taxes payable	4,006	545
Lease liabilities	12	22
Other	24,783	26,254
Provision for bonuses	178	637
Provision for bonuses for directors (and other officers)	33	23
Provision for retirement benefits	4,794	5,267
Provision for share awards for directors (and other officers)	324	278
Provision for reimbursement of deposits	87	97
Provision for contingent loss	200	229
Allowance for demolition of non-current assets	-	12
Provision for point card certificates	16	16
Deferred tax liabilities for land revaluation	2,423	2,418
Acceptances and guarantees	11,287	11,781
Total liabilities	3,784,438	4,081,555

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Net assets		
Share capital	17,965	17,965
Capital surplus	2,747	2,747
Legal capital surplus	2,614	2,614
Other capital surplus	133	133
Retained earnings	100,923	111,799
Legal retained earnings	17,965	17,965
Other retained earnings	82,958	93,833
Reserve for tax purpose reduction entry	335	329
General reserve	70,930	77,930
Retained earnings brought forward	11,692	15,573
Treasury shares	(901)	(798)
Total shareholders' equity	120,735	131,713
Valuation difference on available-for-sale securities	10,989	11,567
Revaluation reserve for land	5,274	5,264
Total valuation and translation adjustments	16,263	16,831
Total net assets	136,999	148,545
Total liabilities and net assets	3,921,438	4,230,100

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	28,659	42,890
Interest income	19,702	29,922
(Interest on loans and discounts)	12,263	18,610
(Interest and dividends on securities)	5,329	8,032
Fees and commissions	4,187	4,544
Other ordinary income	422	777
Other income	4,346	7,645
Ordinary expenses	22,254	37,336
Interest expenses	3,603	6,900
(Interest on deposits)	2,580	5,121
Fees and commissions payments	1,860	2,091
Other ordinary expenses	1,284	9,436
General and administrative expenses	12,527	17,584
Other expenses	2,978	1,323
Ordinary profit	6,404	5,553
Extraordinary income	24	5,094
Gain on disposal of non-current assets	24	-
Gain on extinguishment of tie-in shares	-	4,423
Gain on revision of retirement benefit plan	-	670
Extraordinary losses	20	73
Loss on disposal of non-current assets	19	34
Impairment losses	1	38
Profit before income taxes	6,407	10,574
Income taxes - current	2,234	1,154
Income taxes - deferred	(80)	(3,347)
Total income taxes	2,154	(2,193)
Profit	4,253	12,768

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		
		Legal capital surplus	Other capital surplus	Total capital surplus
Balance at beginning of period	17,965	2,614	126	2,740
Changes during period				
Dividends of surplus				
Reversal of reserve for tax purpose reduction entry				
Provision of general reserve				
Reversal of revaluation reserve for land				
Profit				
Purchase of treasury shares				
Disposal of treasury shares			7	7
Net changes in items other than shareholders' equity				
Total changes during period	-	-	7	7
Balance at end of period	17,965	2,614	133	2,747

	Shareholders' equity						
	Retained earnings					Treasury shares	Total shareholders' equity
	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	17,965	347	65,930	7,637	91,880	(826)	111,760
Changes during period							
Dividends of surplus				(793)	(793)		(793)
Reversal of reserve for tax purpose reduction entry		(5)		5	-		-
Provision of general reserve			5,000	(5,000)	-		-
Reversal of revaluation reserve for land				0	0		0
Profit				4,253	4,253		4,253
Purchase of treasury shares						(300)	(300)
Disposal of treasury shares						176	183
Net changes in items other than shareholders' equity							
Total changes during period	-	(5)	5,000	(1,534)	3,460	(123)	3,343
Balance at end of period	17,965	341	70,930	6,103	95,340	(950)	115,103

(Millions of yen)

	Valuation and translation adjustments			Total net assets
	Valuation difference on available-for-sale securities	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at beginning of period	1,924	5,274	7,199	118,959
Changes during period				
Dividends of surplus				(793)
Reversal of reserve for tax purpose reduction entry				-
Provision of general reserve				-
Reversal of revaluation reserve for land				0
Profit				4,253
Purchase of treasury shares				(300)
Disposal of treasury shares				183
Net changes in items other than shareholders' equity	8,681	(0)	8,680	8,680
Total changes during period	8,681	(0)	8,680	12,024
Balance at end of period	10,605	5,274	15,879	130,983

For the six months ended September 30, 2026

(Millions of yen)

	Shareholders' equity			
	Share capital	Capital surplus		
		Legal capital surplus	Other capital surplus	Total capital surplus
Balance at beginning of period	17,965	2,614	133	2,747
Changes during period				
Dividends of surplus				
Reversal of reserve for tax purpose reduction entry				
Provision of general reserve				
Reversal of revaluation reserve for land				
Profit				
Purchase of treasury shares				
Disposal of treasury shares				
Net changes in items other than shareholders' equity				
Total changes during period	-	-	-	-
Balance at end of period	17,965	2,614	133	2,747

	Shareholders' equity						
	Retained earnings					Treasury shares	Total shareholders' equity
	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	17,965	335	70,930	11,692	100,923	(901)	120,735
Changes during period							
Dividends of surplus				(1,903)	(1,903)		(1,903)
Reversal of reserve for tax purpose reduction entry		(5)		5	-		-
Provision of general reserve			7,000	(7,000)	-		-
Reversal of revaluation reserve for land				9	9		9
Profit				12,768	12,768		12,768
Purchase of treasury shares						(2)	(2)
Disposal of treasury shares						104	104
Net changes in items other than shareholders' equity							
Total changes during period	-	(5)	7,000	3,880	10,875	102	10,977
Balance at end of period	17,965	329	77,930	15,573	111,799	(798)	131,713

(Millions of yen)

	Valuation and translation adjustments			Total net assets
	Valuation difference on available-for-sale securities	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at beginning of period	10,989	5,274	16,263	136,999
Changes during period				
Dividends of surplus				(1,903)
Reversal of reserve for tax purpose reduction entry				-
Provision of general reserve				-
Reversal of revaluation reserve for land				9
Profit				12,768
Purchase of treasury shares				(2)
Disposal of treasury shares				104
Net changes in items other than shareholders' equity	578	(9)	568	568
Total changes during period	578	(9)	568	11,546
Balance at end of period	11,567	5,264	16,831	148,545