Note: This document has been translated from 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.

August 3, 2026

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

Company name: The Yamagata Bank,Ltd.
Listing: Tokyo Stock Exchange
Securities code: 8344
URL: https://www.yamagatabank.co.jp/
Representative: Eiji Sato, President
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Telephone: +81-23-623-1221
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	20,753	47.4	3,600	66.2	2,652	65.3
June 30, 2025	14,077	20.2	2,167	0.4	1,604	1.2

Note: Comprehensive income For the three months ended June 30, 2026: ¥ 7,165 million [(19.4) %]
For the three months ended June 30, 2025: ¥ 8,892 million [-%]

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
June 30, 2026	85.52	-
June 30, 2025	50.81	-

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
June 30, 2026	3,340,282	156,069	4.7
March 31, 2026	3,276,712	150,626	4.6

Reference: Equity
As of June 30, 2026: ¥ 155,888 million
As of March 31, 2026: ¥ 150,443 million

Note: "Equity-to-asset ratio" is calculated by dividing (net assets at the end of the period - non-controlling interests at the end of the period) by total assets at the end of the period.
"Equity-to-asset ratio" herein is not the capital adequacy ratio specified by the regulatory notices pertaining to 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	-	28.00	-	56.00	84.00
Fiscal year ending March 31, 2027	-				
Fiscal year ending March 31, 2027 (Forecast)		49.00	-	49.00	98.00

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
Six months ending September 30, 2026	32,200	6.7	5,600	45.5	3,500	29.1	113.16
Full year	65,100	2.8	12,100	33.7	7,500	14.9	242.85

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: None

(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	32,216,115 shares
As of March 31, 2026	32,216,115 shares

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

As of June 30, 2026	1,179,680 shares
As of March 31, 2026	1,209,642 shares

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

Three months ended June 30, 2026	31,013,774 shares
Three months ended June 30, 2025	31,576,136 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

Forward-looking statements such as financial results forecast, made in this document are based on information currently available to the Bank and certain assumptions deemed reasonable. Actual results, etc. may differ significantly due to various factors.

Quarterly Consolidated Financial Statements

Quarterly Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of June 30, 2026
Assets		
Cash and due from banks	190,890	237,846
Call loans and bills bought	1,705	12,864
Monetary claims bought	2,966	2,503
Money held in trust	24,227	24,041
Securities	851,556	843,625
Loans and bills discounted	2,110,003	2,126,367
Foreign exchanges	1,125	1,067
Other assets	47,829	48,652
Property, plant and equipment	25,758	24,879
Intangible assets	3,467	3,433
Retirement benefit asset	9,023	9,131
Deferred tax assets	4,922	2,730
Customers' liabilities for acceptances and guarantees	11,628	11,629
Allowance for loan losses	(8,395)	(8,492)
Total assets	3,276,712	3,340,282
Liabilities		
Deposits	2,895,078	2,939,887
Negotiable certificates of deposit	40,948	78,972
Call money and bills sold	29,985	33,289
Borrowed money	130,829	101,620
Foreign exchanges	171	370
Other liabilities	15,693	16,685
Provision for bonuses for directors (and other officers)	48	-
Retirement benefit liability	41	42
Provision for retirement benefits for directors (and other officers)	21	6
Provision for share-based compensation	157	174
Provision for reimbursement of deposits	62	62
Provision for contingent loss	286	338
Deferred tax liabilities for land revaluation	1,132	1,132
Acceptances and guarantees	11,628	11,629
Total liabilities	3,126,086	3,184,213
Net assets		
Share capital	12,008	12,008
Capital surplus	10,215	10,215
Retained earnings	136,979	137,871
Treasury shares	(2,253)	(2,215)
Total shareholders' equity	156,949	157,880
Valuation difference on available-for-sale securities	(10,359)	(5,646)
Deferred gains or losses on hedges	(18)	(17)
Revaluation reserve for land	1,299	1,299
Remeasurements of defined benefit plans	2,571	2,371
Total accumulated other comprehensive income	(6,506)	(1,991)
Non-controlling interests	182	181
Total net assets	150,626	156,069
Total liabilities and net assets	3,276,712	3,340,282

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	14,077	20,753
Interest income	8,676	10,819
Interest on loans and discounts	5,933	7,379
Interest and dividends on securities	2,446	3,000
Fees and commissions	1,808	2,167
Other ordinary income	1,789	1,659
Other income	1,802	6,105
Ordinary expenses	11,910	17,152
Interest expenses	1,969	2,955
Interest on deposits	1,513	2,335
Fees and commissions payments	714	712
Other ordinary expenses	3,268	6,381
General and administrative expenses	5,474	6,513
Other expenses	483	588
Ordinary profit	2,167	3,600
Extraordinary income	-	0
Gain on disposal of non-current assets	-	0
Extraordinary losses	0	1
Loss on disposal of non-current assets	0	1
Profit before income taxes	2,166	3,599
Income taxes - current	172	838
Income taxes - deferred	388	110
Total income taxes	560	948
Profit	1,605	2,650
Profit (loss) attributable to non-controlling interests	0	(1)
Profit attributable to owners of parent	1,604	2,652

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	1,605	2,650
Other comprehensive income	7,287	4,514
Valuation difference on available-for-sale securities	6,574	4,713
Deferred gains or losses on hedges	896	1
Remeasurements of defined benefit plans, net of tax	(183)	(199)
Comprehensive income	8,892	7,165
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	8,891	7,166
Comprehensive income attributable to non-controlling interests	0	(1)