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August 5, 2026

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

Company name: THE BANK OF SAGA LTD.
Listing: Tokyo Stock Exchange, Fukuoka Stock Exchange
Securities code: 8395
URL: https://www.sagabank.co.jp
Representative: Hideaki Sakai President
Inquiries: Yasutaka Chiwata General Manager of General Planning Department
Telephone: +81-952-25-4555
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	17,904	31.6	4,005	139.8	2,909	134.2
June 30, 2025	13,595	(8.8)	1,669	(53.3)	1,242	(49.9)

Note: Comprehensive income For the three months ended June 30, 2026: ¥ 6,039 million [51.2%]
For the three months ended June 30, 2025: ¥ 3,993 million [-%]

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
June 30, 2026	172.14	171.01
June 30, 2025	73.53	73.09

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
June 30, 2026	3,295,584	131,518	3.9
March 31, 2026	3,219,066	126,498	3.9

Reference: Equity
As of June 30, 2026: ¥ 131,309 million
As of March 31, 2026: ¥ 126,289 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	-	50.00	-	60.00	110.00
Fiscal year ending March 31, 2027	-				
Fiscal year ending March 31, 2027 (Forecast)		55.00	-	55.00	110.00

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

Note: Breakdown of the first quarter dividend for the fiscal year ending March 31, 2027 :

Commemorative dividend - yen

Special dividend - 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	32,000	7.3	8,100	16.3	5,100	1.5	301.75
Full year	66,000	(8.1)	14,700	19.4	9,300	8.3	550.26

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	16,935,909 shares
As of March 31, 2026	16,935,909 shares

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

As of June 30, 2026	34,947 shares
As of March 31, 2026	34,039 shares

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

Three months ended June 30, 2026	16,901,683 shares
Three months ended June 30, 2025	16,890,685 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

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	278,282	260,665
Call loans and bills bought	-	15,000
Monetary claims bought	2,330	2,378
Money held in trust	1,867	3,050
Securities	496,538	505,021
Loans and bills discounted	2,356,922	2,424,884
Foreign exchanges	2,845	2,044
Lease receivables and investments in leases	17,343	17,966
Other assets	14,893	15,277
Property, plant and equipment	27,906	27,990
Intangible assets	2,633	2,883
Retirement benefit asset	10,538	10,773
Deferred tax assets	8,515	7,016
Customers' liabilities for acceptances and guarantees	11,882	15,283
Allowance for loan losses	(13,404)	(14,621)
Allowance for investment loss	(31)	(31)
Total assets	3,219,066	3,295,584
Liabilities		
Deposits	2,967,163	3,014,823
Negotiable certificates of deposit	33,821	64,652
Call money and bills sold	7,514	-
Cash collateral received for securities lent	29,318	21,627
Borrowed money	4,737	4,275
Foreign exchanges	85	131
Other liabilities	33,947	39,864
Provision for bonuses	685	-
Retirement benefit liability	261	260
Provision for retirement benefits for directors (and other officers)	11	9
Provision for reimbursement of deposits	98	98
Deferred tax liabilities for land revaluation	3,041	3,041
Acceptances and guarantees	11,882	15,283
Total liabilities	3,092,567	3,164,065
Net assets		
Share capital	16,062	16,062
Capital surplus	13,327	13,327
Retained earnings	98,374	100,270
Treasury shares	(92)	(97)
Total shareholders' equity	127,671	129,562
Valuation difference on available-for-sale securities	(13,267)	(10,389)
Deferred gains or losses on hedges	1,981	2,427
Revaluation reserve for land	6,267	6,267
Remeasurements of defined benefit plans	3,636	3,442
Total accumulated other comprehensive income	(1,382)	1,747
Share acquisition rights	209	209
Total net assets	126,498	131,518
Total liabilities and net assets	3,219,066	3,295,584

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	13,595	17,904
Interest income	9,062	11,005
Interest on loans and discounts	6,458	8,206
Interest and dividends on securities	2,341	2,407
Fees and commissions	2,081	2,579
Other ordinary income	2,004	2,051
Other income	447	2,268
Ordinary expenses	11,925	13,898
Interest expenses	1,664	2,524
Interest on deposits	1,144	2,256
Fees and commissions payments	884	919
Other ordinary expenses	2,961	3,530
General and administrative expenses	5,188	5,432
Other expenses	1,225	1,491
Ordinary profit	1,669	4,005
Extraordinary losses	146	6
Loss on disposal of non-current assets	92	6
Impairment losses	53	-
Profit before income taxes	1,523	3,999
Income taxes - current	257	1,124
Income taxes - deferred	23	(34)
Total income taxes	280	1,090
Profit	1,242	2,909
Profit attributable to owners of parent	1,242	2,909

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	1,242	2,909
Other comprehensive income	2,751	3,129
Valuation difference on available-for-sale securities	2,811	2,877
Deferred gains or losses on hedges	86	445
Remeasurements of defined benefit plans, net of tax	(146)	(193)
Comprehensive income	3,993	6,039
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	3,993	6,039