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Notice Concerning Revisions to Financial Results Forecasts

The Toho Bank, Ltd. (hereinafter the “Bank”) hereby announces that in light of the most recent operating trends, it has decided to revise the financial results forecasts disclosed on May 9, 2025, as described below.

1. Revisions to the financial results forecasts

(1) Revisions to consolidated financial results forecasts

The six months of the fiscal year ending March 31, 2026 (cumulative) (April 1, 2025 to September 30, 2025)

(Millions of yen)

	Ordinary income	Ordinary profit	Profit attributable to owners of parent	Basic earnings per share
Previously announced forecasts (A)	41,800	6,100	4,200	16.79 yen
Revised forecasts (B)	44,300	8,700	6,000	24.02 yen
Change (B – A)	2,500	2,600	1,800	
Change (%)	6.0	42.6	42.9	
(Reference) Actual results for the six months of the previous fiscal year (The six months of the fiscal year ended March 31, 2025)	32,738	6,830	4,574	18.27 yen

(2) Revisions to non-consolidated financial results forecasts

The six months of the fiscal year ending March 31, 2026 (cumulative) (April 1, 2025 to September 30, 2025)

(Millions of yen)

	Ordinary income	Ordinary profit	Net income	Basic earnings per share
Previously announced forecasts (A)	37,000	6,500	4,600	18.39 yen
Revised forecasts (B)	39,600	8,900	6,400	25.62 yen
Change (B – A)	2,600	2,400	1,800	
Change (%)	7.0	36.9	39.1	
(Reference) Actual results for the six months of the previous fiscal year (The six months of the fiscal year ended March 31, 2025)	28,623	6,785	4,841	19.34 yen

2. Reason for revisions

Largely based on the fact that interest income and loss (gain) related to securities are expected to be larger than initial projections and that credit-related expenses are expected to be smaller than initial projections on a non-consolidated basis at the Bank, the Bank has decided to make upward revisions to consolidated and non-consolidated financial results forecasts for the six months of the fiscal year ending March 31, 2026 (cumulative).

The Bank will disclose the financial results forecasts and dividend forecasts for the full fiscal year ending March 31, 2026 when it announces financial results for the six months of the fiscal year, which is scheduled on November 7, 2025, on the basis of developments in monetary policies and other factors.

* The financial results forecasts above have been prepared based on information available as of the release date of this document, and actual results may differ from projected figures due to various factors that may arise in the future.