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Notice Concerning Revisions to Financial Results Forecasts and to Dividend Forecast (Increase in Dividend)

The Toho Bank, Ltd. (hereinafter the “Bank”) hereby announces that in light of the most recent operating trends, it has revised the full-year financial results forecasts and the year-end dividend forecast for the fiscal year ending March 31, 2026, which were disclosed on November 7, 2025, as described below.

1. Revisions to the financial results forecasts

(1) Revisions to consolidated financial results forecasts

Full fiscal year ending March 31, 2026 (April 1, 2025 to March 31, 2026) (Millions of yen)				
	Ordinary income	Ordinary profit	Profit attributable to owners of parent	Basic earnings per share
Previously announced forecasts (A)	88,200	13,400	9,300	37.22 yen
Revised forecasts (B)	89,800	16,100	11,200	44.83 yen
Change (B - A)	1,600	2,700	1,900	
Change (%)	1.8	20.1	20.4	
(Reference) Actual results for the previous fiscal year (Fiscal year ended March 31, 2025)	70,443	11,197	7,445	29.78 yen

(2) Revisions to non-consolidated financial results forecasts

Full fiscal year ending March 31, 2026 (April 1, 2025 to March 31, 2026) (Millions of yen)				
	Ordinary income	Ordinary profit	Net income	Basic earnings per share
Previously announced forecasts (A)	78,400	13,200	9,500	38.02 yen
Revised forecasts (B)	79,500	15,500	11,100	44.43 yen
Change (B - A)	1,100	2,300	1,600	
Change (%)	1.4	17.4	16.8	
(Reference) Actual results for the previous fiscal year (Fiscal year ended March 31, 2025)	60,451	10,884	7,645	30.58 yen

(3) Reason for revisions

Based on the fact that income levels have surpassed initial projections largely due to the increase in interest income and the decrease in credit costs for the nine months ended December 31, 2025, the Bank has decided to make upward revisions to consolidated and non-consolidated financial results forecasts for the fiscal year ending March 31, 2026.

2. Revision to dividend forecast

(1) Revision to dividend forecast (increase in dividend) for the fiscal year ending March 31, 2026

	Dividend per share		
	2nd quarter-end (Interim)	Year-end	Total
Previous forecast (A) (Released on November 7, 2025)		7.00 yen	14.00 yen
Revised forecast (B)		9.00 yen	16.00 yen
Change (B - A)		+2.00 yen	+2.00 yen
Actual results for the current fiscal year	7.00 yen		
(Reference) Actual results for the previous fiscal year (Fiscal year ended March 31, 2025)	4.00 yen	5.00 yen	9.00 yen

(2) Reason for revision

The Bank aims for the enhancement of shareholder returns as one of the three pillars for improving its corporate value under the Toho Bank Group's growth strategy, a basic policy for its long-term management plan "TX PLAN 2030."

Today, giving comprehensive consideration to the upward revision of the Bank's full-year financial results forecast for the fiscal year ending March 31, 2026, and in response to the continued support of its shareholders, the Bank has revised its year-end dividend forecast for the fiscal year ending March 31, 2026, raising it by 2.00 yen per share to 9.00 yen per share (an increase of 4.00 yen per share from the previous fiscal year). Accordingly, the annual dividend for the full fiscal year ending March 31, 2026 is expected to total 16.00 yen per share (an increase of 7.00 yen per share from the previous fiscal year), with a payout ratio of 35.6% of profit attributable to owners of parent.

* 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.