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February 10, 2026

Consolidated Financial Results for the Nine Months Ended December 31, 2025 (Under Japanese GAAP)



Company name: The Toho Bank, Ltd.

Listing: Tokyo Stock Exchange

Securities code: 8346

URL: <https://www.tohobank.co.jp/>

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Scheduled date to commence dividend payments: -

Trading accounts: None

Preparation of supplementary material on financial results: Yes(Japanese only)

Holding of financial results briefing: None

President

General Manager, General Planning Department

(Yen amounts are rounded down to millions, unless otherwise noted.)

1. Consolidated financial results for the nine months ended December 31, 2025 (from April 1, 2025 to December 31, 2025)

(1) Consolidated operating results (cumulative)

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Nine months ended December 31, 2025	68,276	35.2	14,560	48.5	9,974	51.9
December 31, 2024	50,491	14.8	9,806	20.3	6,567	18.7

Note: Comprehensive income For the nine months ended December 31, 2025: ¥ 17,866 million [-%]
For the nine months ended December 31, 2024: ¥ 1,398 million [(85.9) %]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Nine months ended December 31, 2025	39.92	-
December 31, 2024	26.25	-

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
	Millions of yen	Millions of yen	%
As of December 31, 2025	6,631,618	212,163	3.1
March 31, 2025	6,653,240	197,234	2.9

Reference: Equity

As of December 31, 2025: ¥ 212,163 million

As of March 31, 2025: ¥ 197,234 million

Note: “Capital adequacy ratio” is calculated by dividing total net assets at the end of the period by total assets at the end of the period. “Capital adequacy ratio” stated above is not calculated based on the public notice 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, 2025	-	4.00	-	5.00	9.00
Fiscal year ending March 31, 2026	-	7.00	-		
Fiscal year ending March 31, 2026 (Forecast)				9.00	16.00

Note: Revisions to the forecast of cash dividends most recently announced: Yes

3. Consolidated financial result forecasts for the fiscal year ending March 31, 2026 (from April 1, 2025 to March 31, 2026)

(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
Full year	89,800	27.5	16,100	43.8	11,200	50.4	44.83

Note: Revisions to the financial result forecast most recently announced: Yes

* Notes

(1) Significant changes in the scope of consolidation during the period: Yes

Newly included: 1 companies(Toho IT Human Solutions, Ltd)

Excluded: 1 companies(The Toho Credit Service Co., Ltd.)

(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 December 31, 2025	252,500,000 shares
As of March 31, 2025	252,500,000 shares

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

As of December 31, 2025	2,612,528 shares
As of March 31, 2025	2,794,571 shares

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

Nine months ended December 31, 2025	249,811,374 shares
Nine months ended December 31, 2024	250,122,094 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 forecasts, 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 and Primary Notes
Quarterly Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of December 31, 2025
Assets		
Cash and due from banks	1,235,480	969,044
Monetary claims bought	12,547	13,660
Trading securities	55	-
Money held in trust	7,150	5,450
Securities	1,209,460	1,368,348
Loans and bills discounted	4,039,402	4,135,822
Foreign exchanges	1,544	1,674
Lease receivables and investments in leases	16,177	18,772
Other assets	74,414	64,578
Tangible fixed assets	35,511	35,674
Intangible fixed assets	12,411	11,483
Retirement benefit asset	10,510	11,077
Deferred tax assets	15,925	11,833
Customers' liabilities for acceptances and guarantees	7,841	9,278
Allowance for loan losses	(25,192)	(25,081)
Total assets	6,653,240	6,631,618
Liabilities		
Deposits	5,762,569	5,633,430
Negotiable certificates of deposit	390,089	441,895
Borrowed money	216,339	233,651
Foreign exchanges	313	284
Borrowed money from trust account	5,714	6,211
Other liabilities	68,736	90,300
Retirement benefit liability	164	154
Provision for reimbursement of deposits	298	298
Provision for contingent loss	692	761
Provision for point card certificates	220	236
Reserves under special laws	1	-
Deferred tax liabilities	1,029	972
Deferred tax liabilities for land revaluation	1,993	1,979
Acceptances and guarantees	7,841	9,278
Total liabilities	6,456,005	6,419,455
Net assets		
Share capital	23,519	23,519
Capital surplus	13,653	13,653
Retained earnings	164,248	171,248
Treasury shares	(1,012)	(946)
Total shareholders' equity	200,408	207,474
Valuation difference on available-for-sale securities	(9,149)	(10,793)
Deferred gains or losses on hedges	2,130	11,868
Revaluation reserve for land	(898)	(929)
Remeasurements of defined benefit plans	4,744	4,543
Total accumulated other comprehensive income	(3,173)	4,688
Total net assets	197,234	212,163
Total liabilities and net assets	6,653,240	6,631,618

Quarterly Consolidated Statements of Income and Comprehensive Income
Quarterly Consolidated Statement of Income
For the Nine-Month Period

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Ordinary income	50,491	68,276
Interest income	31,133	45,415
Interest on loans and discounts	22,053	30,244
Interest and dividends on securities	5,699	9,350
Trust fees	0	0
Fees and commissions	11,375	11,650
Other ordinary income	6,839	8,279
Other income	1,143	2,931
Ordinary expenses	40,685	53,715
Interest expenses	2,699	12,190
Interest on deposits	1,984	7,343
Fees and commissions payments	4,125	4,544
Other ordinary expenses	6,571	8,052
General and administrative expenses	26,444	28,368
Other expenses	843	560
Ordinary profit	9,806	14,560
Extraordinary income	58	18
Gain on disposal of non-current assets	58	17
Reversal of reserve for financial products transaction liabilities	-	1
Extraordinary losses	409	90
Loss on disposal of non-current assets	170	66
Impairment losses	239	23
Provision of reserve for financial instruments transaction liabilities	0	-
Profit before income taxes	9,455	14,489
Income taxes - current	1,667	3,985
Income taxes - deferred	1,220	529
Total income taxes	2,888	4,515
Profit	6,567	9,974
Profit attributable to owners of parent	6,567	9,974

Quarterly Consolidated Statement of Comprehensive Income
For the Nine-Month Period

(Millions of yen)

	For the nine months ended December 31, 2024	For the nine months ended December 31, 2025
Profit	6,567	9,974
Other comprehensive income	(5,168)	7,892
Valuation difference on available-for-sale securities	(5,847)	(1,644)
Deferred gains or losses on hedges	778	9,737
Remeasurements of defined benefit plans, net of tax	(99)	(200)
Comprehensive income	1,398	17,866
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	1,398	17,866