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November 6, 2026

Consolidated Financial Results for the Six Months Ended September 30, 2026 (Under Japanese GAAP)

Company name: The Toho Bank, Ltd.
Listing: Tokyo Stock Exchange
Securities code: 8346
URL: https://www.tohobank.co.jp/
Representative: Minoru Sato President
Inquiries: Midori Tsumuraya Managing Executive Officer and ,General Manager,General Planning Department
Telephone: +81-24-523-3131

Scheduled date to file semi-annual securities report: November 19, 2026
Scheduled date to commence dividend payments: December 4, 2026
Trading accounts: None
Preparation of supplementary material on financial results: Yes(Japanese only)
Holding of financial results briefing: None

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

1. Consolidated financial results for the six months ended September 30, 2026 (from April 1, 2026 to September 30, 2026)

(1) Consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2026	83,943	88.3	12,530	37.2	8,580	36.8
September 30, 2025	44,569	36.1	9,131	33.7	6,271	37.1

Note: Comprehensive income For the six months ended September 30, 2026: ¥ 7,379 million [(42.7)%]
For the six months ended September 30, 2025: ¥ 12,882 million [337.3%]

	Basic earnings per share	Diluted earnings per share
Six months ended	Yen	Yen
September 30, 2026	34.33	-
September 30, 2025	25.10	-

(2) Consolidated financial position

	Total assets	Net assets	Capital adequacy ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	6,643,419	222,690	3.3
March 31, 2026	6,742,383	217,747	3.2

Reference: Equity
As of September 30, 2026: ¥ 222,690 million
As of March 31, 2026: ¥ 217,747 million

Note: "Capital adequacy ratio" is calculated by dividing 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, 2026	-	7.00	-	10.00	17.00
Fiscal year ending March 31, 2027	-	13.00			
Fiscal year ending March 31, 2027 (Forecast)			-	13.00	26.00

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
Full year	147,200	59.2	23,800	39.3	16,000	29.5	64.01

Note: Revisions to the financial result forecast most recently announced: None

*** Notes**

(1) Significant changes in the scope of consolidation during the period: None

(2) 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

(3) Number of issued shares (common shares)

(i) Total number of issued shares at the end of the period (including treasury shares)

As of September 30, 2026	252,500,000 shares
As of March 31, 2026	252,500,000 shares

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

As of September 30, 2026	2,530,447 shares
As of March 31, 2026	2,612,616 shares

(iii) Average number of shares outstanding during the period

Six months ended September 30, 2026	249,918,365 shares
Six months ended September 30, 2025	249,773,074 shares

Overview of non-consolidated financial results

1. Non-consolidated financial results for the six months ended September 30, 2026 (from April 1, 2026 to September 30, 2026)

(1) Non-consolidated operating results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit	
Six months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
September 30, 2026	78,840	96.1	12,459	35.2	8,815	33.6
September 30, 2025	40,198	40.4	9,217	35.8	6,596	36.2

	Basic earnings per share
Six months ended	Yen
September 30, 2026	35.27
September 30, 2025	26.41

(2) Non-consolidated financial position

	Total assets	Net assets	Capital adequacy ratio
As of	Millions of yen	Millions of yen	%
September 30, 2026	6,623,074	203,823	3.1
March 31, 2026	6,721,256	198,510	3.0

Reference: Equity

As of September 30, 2026: ¥ 203,823 million

As of March 31, 2026: ¥ 198,510 million

Note: "Capital adequacy ratio" is calculated by dividing 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. Non-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		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Full year	136,300	66.2	23,600	46.2	16,200	34.7	64.81

* Semi-annual financial results reports are exempt from interim audit conducted by certified public accountants or an audit firm.

* 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 variousfactors.

Semi-annual Consolidated Financial Statements and Primary Notes

Semi-annual Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	946,713	748,153
Monetary claims bought	12,390	12,113
Money held in trust	5,450	5,450
Securities	1,398,008	1,363,053
Loans and bills discounted	4,227,234	4,375,041
Foreign exchanges	4,333	1,980
Lease receivables and investments in leases	19,418	21,137
Other assets	70,452	59,312
Tangible fixed assets	35,897	35,643
Intangible fixed assets	11,228	10,686
Retirement benefit asset	16,046	16,466
Deferred tax assets	9,920	10,713
Customers' liabilities for acceptances and guarantees	8,519	8,238
Allowance for loan losses	(23,232)	(24,571)
Total assets	6,742,383	6,643,419
Liabilities		
Deposits	5,742,774	5,607,208
Negotiable certificates of deposit	416,244	450,499
Borrowed money	237,635	246,168
Foreign exchanges	451	326
Borrowed money from trust account	5,895	5,948
Other liabilities	108,864	97,928
Retirement benefit liability	157	162
Provision for reimbursement of deposits	223	223
Provision for contingent loss	813	800
Provision for point card certificates	218	216
Deferred tax liabilities	858	1,028
Deferred tax liabilities for land revaluation	1,979	1,978
Acceptances and guarantees	8,519	8,238
Total liabilities	6,524,636	6,420,728
Net assets		
Share capital	23,519	23,519
Capital surplus	13,653	13,686
Retained earnings	173,628	179,711
Treasury shares	(946)	(916)
Total shareholders' equity	209,854	216,000
Valuation difference on available-for-sale securities	(13,786)	(2,753)
Deferred gains or losses on hedges	14,849	3,048
Revaluation reserve for land	(929)	(930)
Remeasurements of defined benefit plans	7,758	7,326
Total accumulated other comprehensive income	7,892	6,690
Total net assets	217,747	222,690
Total liabilities and net assets	6,742,383	6,643,419

Semi-annual Consolidated Statements of Income and Comprehensive Income

Semi-annual Consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Ordinary income	44,569	83,943
Interest income	29,471	41,080
Interest on loans and discounts	19,602	26,991
Interest and dividends on securities	5,826	9,842
Trust fees	0	0
Fees and commissions	7,885	7,996
Other ordinary income	5,046	33,595
Other income	2,166	1,270
Ordinary expenses	35,438	71,412
Interest expenses	8,054	11,441
Interest on deposits	4,801	8,273
Fees and commissions payments	2,939	2,928
Other ordinary expenses	5,121	35,947
General and administrative expenses	18,857	19,434
Other expenses	464	1,662
Ordinary profit	9,131	12,530
Extraordinary income	18	1
Gain on disposal of non-current assets	17	1
Reversal of reserve for financial products transaction liabilities	1	-
Extraordinary losses	58	91
Loss on disposal of non-current assets	34	83
Impairment losses	23	7
Profit before income taxes	9,091	12,440
Income taxes - current	2,735	3,948
Income taxes - deferred	84	(87)
Total income taxes	2,819	3,860
Profit	6,271	8,580
Profit attributable to owners of parent	6,271	8,580

Semi-annual Consolidated Statement of Comprehensive Income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Profit	6,271	8,580
Other comprehensive income	6,610	(1,201)
Valuation difference on available-for-sale securities	2,173	11,032
Deferred gains or losses on hedges	4,570	(11,801)
Remeasurements of defined benefit plans, net of tax	(133)	(432)
Comprehensive income	12,882	7,379
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	12,882	7,379

Semi-annual Consolidated Statement of Changes in Equity

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	23,519	13,653	164,248	(1,012)	200,408
Changes during period					
Dividends of surplus			(1,248)		(1,248)
Profit attributable to owners of parent			6,271		6,271
Purchase of treasury shares				(0)	(0)
Disposal of treasury shares		(6)		66	59
Transfer from retained earnings to capital surplus		6	(6)		-
Reversal of revaluation reserve for land			31		31
Net changes in items other than shareholders' equity					
Total changes during period	-	-	5,047	65	5,113
Balance at end of period	23,519	13,653	169,295	(946)	205,521

	Accumulated other comprehensive income					Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	
Balance at beginning of period	(9,149)	2,130	(898)	4,744	(3,173)	197,234
Changes during period						
Dividends of surplus						(1,248)
Profit attributable to owners of parent						6,271
Purchase of treasury shares						(0)
Disposal of treasury shares						59
Transfer from retained earnings to capital surplus						-
Reversal of revaluation reserve for land						31
Net changes in items other than shareholders' equity	2,173	4,570	(31)	(133)	6,579	6,579
Total changes during period	2,173	4,570	(31)	(133)	6,579	11,693
Balance at end of period	(6,976)	6,701	(929)	4,610	3,406	208,928

For the six months ended September 30, 2026

(Millions of yen)

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	23,519	13,653	173,628	(946)	209,854
Changes during period					
Dividends of surplus			(2,498)		(2,498)
Profit attributable to owners of parent			8,580		8,580
Purchase of treasury shares				(0)	(0)
Disposal of treasury shares		33		29	62
Transfer from retained earnings to capital surplus					-
Reversal of revaluation reserve for land			1		1
Net changes in items other than shareholders' equity					
Total changes during period	-	33	6,082	29	6,145
Balance at end of period	23,519	13,686	179,711	(916)	216,000

	Accumulated other comprehensive income					Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income	
Balance at beginning of period	(13,786)	14,849	(929)	7,758	7,892	217,747
Changes during period						
Dividends of surplus						(2,498)
Profit attributable to owners of parent						8,580
Purchase of treasury shares						(0)
Disposal of treasury shares						62
Transfer from retained earnings to capital surplus						-
Reversal of revaluation reserve for land						1
Net changes in items other than shareholders' equity	11,032	(11,801)	(1)	(432)	(1,202)	(1,202)
Total changes during period	11,032	(11,801)	(1)	(432)	(1,202)	4,943
Balance at end of period	(2,753)	3,048	(930)	7,326	6,690	222,690

Semi-annual Non-consolidated Financial Statements and Primary Notes

Semi-annual Non-consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Assets		
Cash and due from banks	946,679	748,106
Monetary claims bought	9,411	9,071
Money held in trust	5,450	5,450
Securities	1,394,088	1,358,823
Loans and bills discounted	4,250,609	4,401,123
Foreign exchanges	4,333	1,980
Other assets	59,553	48,191
Other	59,553	48,191
Tangible fixed assets	35,301	35,058
Intangible fixed assets	11,121	10,595
Prepaid pension costs	4,639	5,657
Deferred tax assets	12,622	13,187
Customers' liabilities for acceptances and guarantees	8,519	8,238
Allowance for loan losses	(21,074)	(22,409)
Total assets	6,721,256	6,623,074
Liabilities		
Deposits	5,751,183	5,615,853
Negotiable certificates of deposit	424,244	458,999
Borrowed money	235,800	244,200
Foreign exchanges	451	326
Borrowed money from trust account	5,895	5,948
Other liabilities	93,476	82,526
Income taxes payable	1,729	3,504
Lease liabilities	719	733
Asset retirement obligations	256	256
Other	90,770	78,031
Provision for reimbursement of deposits	223	223
Provision for contingent loss	813	800
Provision for point card certificates	158	154
Deferred tax liabilities for land revaluation	1,979	1,978
Acceptances and guarantees	8,519	8,238
Total liabilities	6,522,745	6,419,250

(Millions of yen)

	As of March 31, 2026	As of September 30, 2026
Net assets		
Share capital	23,519	23,519
Capital surplus	13,653	13,686
Legal capital surplus	13,653	13,653
Other capital surplus	-	33
Retained earnings	163,610	169,927
Legal retained earnings	9,865	9,865
Other retained earnings	153,744	160,062
General reserve	140,600	146,600
Retained earnings brought forward	13,144	13,462
Treasury shares	(946)	(916)
Total shareholders' equity	199,836	206,216
Valuation difference on available-for-sale securities	(15,245)	(4,510)
Deferred gains or losses on hedges	14,849	3,048
Revaluation reserve for land	(929)	(930)
Total valuation and translation adjustments	(1,325)	(2,392)
Total net assets	198,510	203,823
Total liabilities and net assets	6,721,256	6,623,074

Semi-annual Non-consolidated Statement of Income

(Millions of yen)

	For the six months ended September 30, 2025	For the six months ended September 30, 2026
Ordinary income	40,198	78,840
Interest income	30,162	41,922
Interest on loans and discounts	19,633	27,066
Interest and dividends on securities	6,489	10,612
Trust fees	0	0
Fees and commissions	7,169	7,430
Other ordinary income	613	28,219
Other income	2,253	1,267
Ordinary expenses	30,981	66,380
Interest expenses	8,054	11,446
Interest on deposits	4,805	8,279
Fees and commissions payments	3,285	3,289
Other ordinary expenses	1,250	31,332
General and administrative expenses	17,985	18,786
Other expenses	406	1,524
Ordinary profit	9,217	12,459
Extraordinary income	17	1
Gain on disposal of non-current assets	17	1
Extraordinary losses	58	91
Loss on disposal of non-current assets	34	83
Impairment losses	23	7
Profit before income taxes	9,176	12,370
Income taxes - current	2,436	3,617
Income taxes - deferred	143	(62)
Total income taxes	2,579	3,554
Profit	6,596	8,815

Semi-annual Non-consolidated Statement of Changes in Equity

For the six months ended September 30, 2025

(Millions of yen)

	Shareholders' equity							
	Share capital	Capital surplus			Retained earnings			
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings		Total retained earnings
						General reserve	Retained earnings brought forward	
Balance at beginning of period	23,519	13,653	-	13,653	9,865	134,600	10,093	154,558
Changes during period								
Provision of general reserve						6,000	(6,000)	
Dividends of surplus							(1,248)	(1,248)
Profit							6,596	6,596
Purchase of treasury shares								
Disposal of treasury shares			(6)	(6)				
Transfer from retained earnings to capital surplus			6	6			(6)	(6)
Reversal of revaluation reserve for land							31	31
Net changes in items other than shareholders' equity								
Total changes during period	-	-	-	-	-	6,000	(627)	5,372
Balance at end of period	23,519	13,653	-	13,653	9,865	140,600	9,465	159,931

	Shareholders' equity		Valuation and translation adjustments				Total net assets
	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at beginning of period	(1,012)	190,718	(10,816)	2,130	(898)	(9,584)	181,134
Changes during period							
Provision of general reserve		-					-
Dividends of surplus		(1,248)					(1,248)
Profit		6,596					6,596
Purchase of treasury shares	(0)	(0)					(0)
Disposal of treasury shares	66	59					59
Transfer from retained earnings to capital surplus		-					-
Reversal of revaluation reserve for land		31					31
Net changes in items other than shareholders' equity			2,210	4,570	(31)	6,750	6,750
Total changes during period	65	5,438	2,210	4,570	(31)	6,750	12,189
Balance at end of period	(946)	196,157	(8,605)	6,701	(929)	(2,834)	193,323

For the six months ended September 30, 2026

(Millions of yen)

	Shareholders' equity							
		Capital surplus			Retained earnings			
						Other retained earnings		
	Share capital	Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	General reserve	Retained earnings brought forward	Total retained earnings
Balance at beginning of period	23,519	13,653	-	13,653	9,865	140,600	13,144	163,610
Changes during period								
Provision of general reserve						6,000	(6,000)	
Dividends of surplus							(2,498)	(2,498)
Profit							8,815	8,815
Purchase of treasury shares								
Disposal of treasury shares			33	33				
Transfer from retained earnings to capital surplus								
Reversal of revaluation reserve for land							1	1
Net changes in items other than shareholders' equity								
Total changes during period	-	-	33	33	-	6,000	317	6,317
Balance at end of period	23,519	13,653	33	13,686	9,865	146,600	13,462	169,927

	Shareholders' equity		Valuation and translation adjustments				Total net assets
	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at beginning of period	(946)	199,836	(15,245)	14,849	(929)	(1,325)	198,510
Changes during period							
Provision of general reserve		-					-
Dividends of surplus		(2,498)					(2,498)
Profit		8,815					8,815
Purchase of treasury shares	(0)	(0)					(0)
Disposal of treasury shares	29	62					62
Transfer from retained earnings to capital surplus		-					-
Reversal of revaluation reserve for land		1					1
Net changes in items other than shareholders' equity			10,734	(11,801)	(1)	(1,067)	(1,067)
Total changes during period	29	6,380	10,734	(11,801)	(1)	(1,067)	5,313
Balance at end of period	(916)	206,216	(4,510)	3,048	(930)	(2,392)	203,823