



June 6, 2025

Company name:	Tsukuba Bank, Ltd.
Name of representative:	Masahiko Ikuta, President (Securities code: 8338; Tokyo Stock Exchange Prime Market)
Inquiries:	Nobuhiro Okano Executive Officer, General Manager of General Planning Division (Telephone: +81-29-859-8111)

## **Formulation of the 6th Medium-Term Management Plan**

Tsukuba Bank, Ltd. (President: Masahiko Ikuta) (the “Bank”) issued a release entitled “Formulation of the Purpose and the Tsukuba Bank Future Strategy Design” dated February 5, 2025. The Bank today announces that it has formulated the 6th Medium-Term Management Plan that covers the coming three years (April 2025 to March 2028), as described below.

### **1. Name of the plan**

“Rising Innovation 2028”: Exciting Tsukuba starts

### **2. Period of the plan**

April 2025 to March 2028

### **3. Concept**

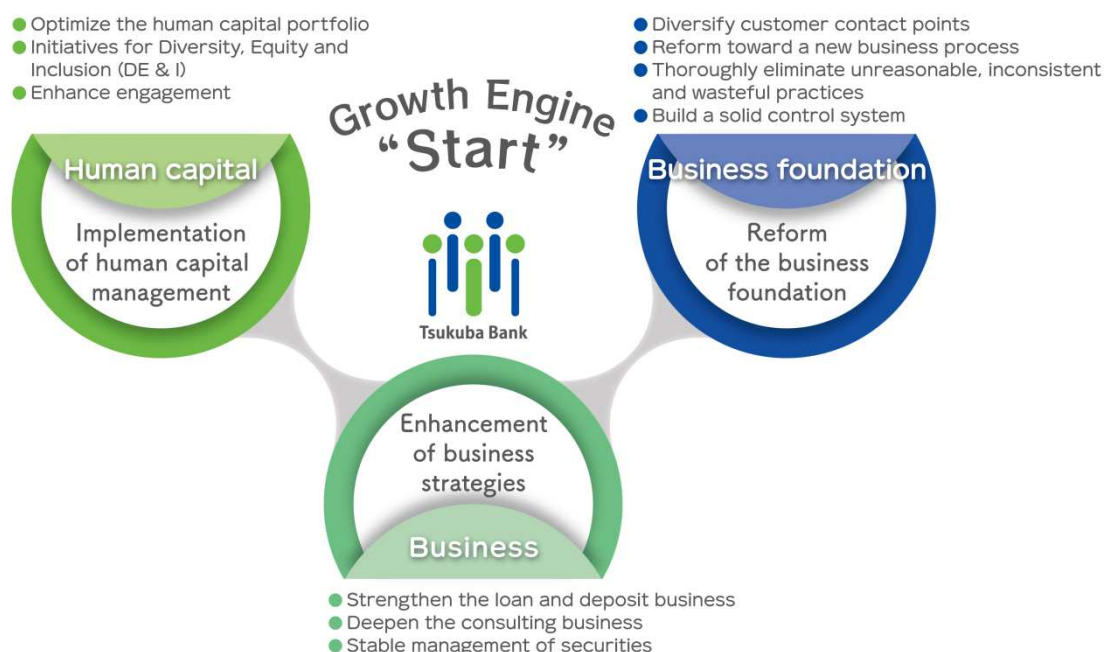
In the Bank’s VISION & MISSION, the vision of the Bank is defined as expanding the creation of a happy cycle by achieving both “First Call Bank” in the region and “Well Being” through engagement with multiple stakeholders.

In this plan, which is positioned as the first phase toward the realization of the Tsukuba Bank Future Strategy Design, we aim to create a sustainable business model in which we provide the Bank’s unique value for the region and customers to thrive together.

### **4. Main points**

From our wish to contribute to sustainable development by meeting the expectations of external stakeholders (customers, shareholders, and communities) as well as internal stakeholders (employees), the Bank incorporated into this plan the three main points: Implementation of human capital management, Reform of the business foundation, and Enhancement of business strategies.

We will create an environment, in which individual employees can exercise their abilities, by improving well-being and productivity, and will cultivate our ability to support customers' lives and businesses by strengthening our loan and deposit business and consulting function.



## 5. Outline of the 6th Medium-Term Management Plan

“Rising Innovation 2028”: Exciting Tsukuba starts

“Outline of the 6th Medium-Term Management Plan”

## 6. Target financial indicators

		Financial indicator	Plan for the fiscal year ending March 31, 2028
Financial indicator	Profitability	Net income	5.0 billion yen or more
		ROE	5% or more
	Efficiency	Core OHR	70% range
	Soundness	Capital adequacy ratio	9% or more

## 7. PURPOSE

The Bank announced its Purpose (significance of existence) entitled “for the region, for the future” on February 5, 2025. We will realize the Purpose in three phases, which were set with the backcasting approach using the Tsukuba Bank Future Strategy Design, or our vision of the fiscal year ending March 31, 2034, as the starting point, with their respective three-year medium-term management plans.

## Tsukuba Bank Group Management Philosophy Diagram



Phase	Medium-Term Management Plan	Period	Growth engine
1st Phase	6th Medium-Term Management Plan "Rising Innovation 2028"	April 2025 to March 2028	"Start"
2nd Phase	7th Medium-Term Management Plan "Rising Innovation 2031"	April 2028 to March 2031	"Accelerate"
3rd Phase	8th Medium-Term Management Plan "Rising Innovation 2034"	April 2031 to March 2034	"Evolve" (deepen / true value / innovate)

\* The financial indicators and other data included in the 6th Medium-Term Management Plan are subject to change in the future due to the formulation of a management enhancement plan pursuant to Article 12 of the Act on Special Measures for Strengthening Financial Functions.