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Company name: Tsukuba Bank, Ltd.
Representative: Masahiko Ikuta
President
(Securities code 8338; Prime Market, Tokyo Stock Exchange)
Contact: Nobuhiro Okano
Director, General Manager, General Planning Division
(Telephone: +81-29-859-8111)

Notice Concerning Formulation of Management Enhancement Plan

Tsukuba Bank, Ltd. (the "Bank") hereby announces that the Financial Services Agency has decided today to approve the Management Enhancement Plan, which had been formulated and submitted by the Bank to the Agency in accordance with the Act on Special Measures for Strengthening Financial Functions.

The Bank will steadily implement the specific measures incorporated in the Management Enhancement Plan, thoroughly provide accompanied support for local small and medium-sized companies, and strive to achieve the sustainable development of the local economy.

1. Period of the plan

Three years from April 1, 2025 to March 31, 2028

2. The Gist of the plan

The Bank will promote a range of efforts in line with the following four basic policies:

Basic policy 1 [Promote financing for local small and medium enterprises based on business assessment]

Basic policy 2 [Support the main business that matches the life stage of an enterprise]

Basic policy 3 [Support a business turnaround aimed at enhancing corporate value and management practices]

Basic policy 4 [Provide financing that entails risk-taking and does not excessively rely on collateral or guarantees]

(i) Promote financing for local small and medium enterprises based on business assessment

- Support the improvement of financing by utilizing refinancing plans
- Support the improvement of financing and financial conditions through loans on bills with special conditions

- Practice accompanied support through monitoring using financing with covenants
- Provide sustainable financing that financially supports local small and medium enterprises' initiatives for SDGs

(ii) Support the main business that matches the life stage of an enterprise

- Deepen consulting services by starting with a deep dive into business assessment
- Hold individual business meetings and provide support for market development between the Bank's customers, using both face-to-face and online approaches.
- Strengthen business succession support through M&As for local micro, small and medium enterprises by leveraging the "Connection point in Tsukuba" and the "Ibaraki Regional Finance M&A Alliance."
- Support the improvement of the top line / business efficiency using digital transformation (DX), and support the retention of human resources at local companies by supporting their welfare programs

(iii) Support a business turnaround aimed at enhancing corporate value and management practices

- Support the drafting of business improvement plans, provide business consultation through periodic monitoring, and propose/implement solutions
- Consider/provide financial support that contributes to business improvement including refinancing
- Support a drastic business turnaround in cooperation with external supporting organizations, using methods including debt forgiveness

(iv) Provide financing that entails risk-taking and does not excessively rely on collateral or guarantees

- Spread the Guidelines for Personal Guarantee Provided by Business Owners

3. Overall structure of the plan

- Review of the results of the previous Management Enhancement Plan
- Implementation period of the plan
- Measures to activate the economy in the main local communities where the Bank operates, including the facilitation of credit extension to small and medium-sized companies and other services
- Matters related to partner banks' subscription for shares, etc.
- Earnings forecast
- Policy on appropriation of surplus
- Measures to ensure sound financial conditions and to ensure sound and appropriate business operations
- Prerequisites for planning management enhancement