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October 30, 2025

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## Notice Concerning Financial Results Forecast Revisions and Expected Year-on-Year Differences

Tsukuba Bank, Ltd. (the “Bank”) hereby announces that it has revised the financial results forecast for the six months ended September 30, 2025 (April 1, 2025 to September 30, 2025), which was originally announced on May 9, 2025, based on recent business performance trends, as described below.

Furthermore, the Bank hereby notify you as follows, as it expects year-on-year differences in ordinary income.

### 1. Financial results forecast revisions

#### (1) Revisions to the consolidated financial results forecast for the six months ended September 30, 2025 (April 1, 2025 to September 30, 2025)

|                                                                            | Ordinary profit          | Profit attributable to owners of parent | Basic earnings per share |
|----------------------------------------------------------------------------|--------------------------|-----------------------------------------|--------------------------|
| Previous forecast (A)                                                      | Millions of yen<br>2,500 | Millions of yen<br>2,100                | Yen<br>25.50             |
| <b>Revised forecast (B)</b>                                                | <b>4,100</b>             | <b>3,700</b>                            | <b>44.89</b>             |
| Change (B - A)                                                             | 1,600                    | 1,600                                   |                          |
| Percentage change (%)                                                      | 64.0                     | 76.1                                    |                          |
| (Reference) Results for the previous six months (ended September 30, 2024) | 2,236                    | 1,946                                   | 23.63                    |

#### (2) Revisions to the non-consolidated financial results forecast for the six months ended September 30, 2025 (April 1, 2025 to September 30, 2025)

|                                                                            | Ordinary profit          | Net income               | Basic earnings per share |
|----------------------------------------------------------------------------|--------------------------|--------------------------|--------------------------|
| Previous forecast (A)                                                      | Millions of yen<br>2,500 | Millions of yen<br>2,100 | Yen<br>25.50             |
| <b>Revised forecast (B)</b>                                                | <b>4,000</b>             | <b>3,700</b>             | <b>44.89</b>             |
| Change (B - A)                                                             | 1,500                    | 1,600                    |                          |
| Percentage change (%)                                                      | 60.0                     | 76.1                     |                          |
| (Reference) Results for the previous six months (ended September 30, 2024) | 2,193                    | 1,920                    | 23.32                    |

## 2. Expected year-on-year differences

For the six months ended September 30, 2025 (April 1, 2025 to September 30, 2025)

|                                                                     | Ordinary income<br>(consolidated) | Ordinary income<br>(non-consolidated) |
|---------------------------------------------------------------------|-----------------------------------|---------------------------------------|
| Results for the previous six months ended<br>September 30, 2024 (A) | Millions of yen<br>20,301         | Millions of yen<br>20,215             |
| Expected results for the six months ended<br>September 30, 2025 (B) | 23,900                            | 23,800                                |
| Change (B - A)                                                      | 3,599                             | 3,585                                 |
| Percentage change (%)                                               | 17.7%                             | 17.7%                                 |

## 3. Reasons for financial results forecast revisions and expected year-on-year differences

### (1) Reasons for financial results forecast revisions

For the non-consolidated results, core net business profit is expected to exceed the initial forecast due to factors such as an increase in interest on loans and discounts, while credit-related costs are projected to be significantly lower than initially anticipated. As a result, both ordinary profit and net income are expected to exceed the initial forecast. Accordingly, the Bank has decided to revise upward the consolidated and non-consolidated financial results forecast for the six months ended September 30, 2025, which were announced at the time of the financial results for the fiscal year ended March 31, 2025.

### (2) Reasons for expected year-on-year differences

The consolidated and non-consolidated ordinary income for the six months ended September 30, 2025 is expected to increase by more than 10% year on year, primarily due to an increase in interest on loans and discounts.

## 4. Financial results forecast for the fiscal year ending March 31, 2026

The Bank is currently reviewing the financial results forecast for the fiscal year ending March 31, 2026 based on the revisions made in the six months ended September 30, 2025, and will announce it at the time of the financial results for the six months ended September 30, 2025, scheduled for November 7, 2025.

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| The financial results forecast herein is based on information available to the Bank as of the date of release of this document, and actual results may differ from the forecast due to various factors. |
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