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February 5, 2026

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



Company name: Tsukuba Bank, Ltd.

Listing: Tokyo Stock Exchange

Securities code: 8338

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

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Scheduled date to commence dividend payments: -

Trading accounts: None

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: None

President  
Director, General Manager, General Planning Division

(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	37,421	23.0	6,614	120.6	5,696	123.8
December 31, 2024	30,401	1.1	2,997	(2.7)	2,545	(5.3)

Note: Comprehensive income For the nine months ended December 31, 2025: ¥ 13,530 million [ -%]  
For the nine months ended December 31, 2024: ¥ (2,257) million [ -%]

	Basic earnings per share	Diluted earnings per share
Nine months ended	Yen	Yen
December 31, 2025	69.14	26.75
December 31, 2024	30.91	11.98

#### (2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
December 31, 2025	2,888,500	104,875	3.6
March 31, 2025	2,889,878	91,745	3.1

Reference: Equity

As of December 31, 2025: ¥ 104,875 million  
As of March 31, 2025: ¥ 91,745 million

## 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	-	0.00	-	5.00	5.00
Fiscal year ending March 31, 2026	-	0.00	-		
Fiscal year ending March 31, 2026 (Forecast)				5.00	5.00

Note: Revisions to the forecast of cash dividends most recently announced: None

Note: Breakdown of the third quarter dividend for the fiscal year ending March 31, 2026 :

Commemorative dividend	- yen
Special dividend	- yen

## 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 profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Full year	6,000	34.0	5,200	26.7	62.12

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

### \* Notes

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

Newly included:	-	companies(	)
Excluded:	-	companies(	)

(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	82,553,721 shares
As of March 31, 2025	82,553,721 shares

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

As of December 31, 2025	142,186 shares
As of March 31, 2025	207,303 shares

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

Nine months ended December 31, 2025	82,390,246 shares
Nine months ended December 31, 2024	82,337,035 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

\*Dividends on Class Shares

The breakdown of dividends per share for Class Shares whose rights differ from those of common shares is as follows.

(Class IV Preferred Shares)

	Dividends per share				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2025	-	0.00	-	0.05	0.05
Fiscal year ending March 31, 2026	-	0.00	-		
Fiscal year ending March 31, 2026 (Forecast)				1.15	1.15

(Notes)

1. Revision to the forecast for dividends announced most recently: None
2. For the fiscal year ending March 31, 2026 (forecast), the amount has been revised to the figure calculated based on the “Funding Cost as an Annualized Rate of Preferred Dividend (FY 2024)” for the Earthquake-Affected Special Financial Institutions published by the Deposit Insurance Corporation of Japan on July 9, 2025.

3. Figures and formulas forming the basis for calculating dividends per share:

(1) Fiscal year ended March 31, 2025

1) Formula

$$\text{Dividends per share} = \text{Paid-in amount per share} \times 0.01\%$$

2) Paid-in amount per share

¥500

3) Number of shares outstanding

70,000,000 shares

(2) Fiscal year ending March 31, 2026 (Forecast)

1) Formula

$$\text{Dividends per share} = \text{Paid-in amount per share} \times 0.23\%$$

2) Paid-in amount per share

¥500

3) Number of shares outstanding

70,000,000 shares

Quarterly Consolidated Financial Statements and Primary Notes  
 Quarterly Consolidated Balance Sheet

(Millions of yen)

	As of March 31, 2025	As of December 31, 2025
<b>Assets</b>		
Cash and due from banks	307,350	207,229
Monetary claims bought	1,083	1,195
Trading securities	200	156
Money held in trust	2,535	2,024
Securities	421,557	445,731
Loans and bills discounted	2,116,072	2,197,256
Foreign exchanges	2,712	1,630
Other assets	16,229	5,684
Tangible fixed assets	19,149	18,843
Intangible fixed assets	3,342	3,561
Retirement benefit asset	9,646	10,016
Deferred tax assets	2,443	4,116
Customers' liabilities for acceptances and guarantees	1,136	1,469
Allowance for loan losses	(13,581)	(10,415)
Total assets	2,889,878	2,888,500
<b>Liabilities</b>		
Deposits	2,633,722	2,617,289
Cash collateral received for securities lent	12,000	12,000
Borrowed money	143,300	143,300
Foreign exchanges	64	39
Other liabilities	6,272	8,416
Provision for bonuses	767	212
Retirement benefit liability	106	105
Provision for retirement benefits for directors (and other officers)	4	0
Provision for executive officers' retirement benefits	40	36
Provision for reimbursement of deposits	12	47
Provision for point card certificates	23	24
Provision for contingent loss	357	359
Deferred tax liabilities for land revaluation	324	324
Acceptances and guarantees	1,136	1,469
Total liabilities	2,798,133	2,783,625
<b>Net assets</b>		
Share capital	48,868	48,868
Capital surplus	30,451	30,453
Retained earnings	42,069	47,351
Treasury shares	(43)	(31)
Total shareholders' equity	121,345	126,641
Valuation difference on available-for-sale securities	(32,761)	(24,749)
Revaluation reserve for land	319	319
Remeasurements of defined benefit plans	2,841	2,663
Total accumulated other comprehensive income	(29,600)	(21,766)
Total net assets	91,745	104,875
Total liabilities and net assets	2,889,878	2,888,500

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	30,401	37,421
Interest income	20,897	25,505
Interest on loans and discounts	17,144	21,032
Interest and dividends on securities	3,245	3,802
Fees and commissions	6,745	7,719
Other ordinary income	303	296
Other income	2,454	3,900
Ordinary expenses	27,403	30,806
Interest expenses	1,106	3,911
Interest on deposits	816	3,529
Fees and commissions payments	3,705	4,109
Other ordinary expenses	2,302	3,655
General and administrative expenses	17,022	17,641
Other expenses	3,266	1,487
Ordinary profit	2,997	6,614
Extraordinary income	-	-
Extraordinary losses	89	59
Loss on disposal of non-current assets	20	16
Impairment losses	69	42
Profit before income taxes	2,907	6,555
Income taxes - current	63	533
Income taxes - deferred	298	324
Total income taxes	362	858
Profit	2,545	5,696
Profit attributable to owners of parent	2,545	5,696

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	2,545	5,696
Other comprehensive income	(4,803)	7,833
Valuation difference on available-for-sale securities	(4,548)	8,011
Remeasurements of defined benefit plans, net of tax	(254)	(178)
Comprehensive income	(2,257)	13,530
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(2,257)	13,530

# Supplementary Information

## Financial Results for the Nine Months Ended December 31, 2025

### 【Table of Contents】

1. Profit and Loss	【Non-consolidated】	· · · · ·	2
	【Consolidated】	· · · · ·	3
2. Disclosed Claims under the Financial Reconstruction Law and Risk-monitored Loans			
	【Non-consolidated】	· · · · ·	4
3. Capital Adequacy Ratio (Domestic Standard)	【Consolidated】	· · · · ·	4
4. Valuation Gains (Losses) on Securities	【Non-consolidated】	· · · · ·	5
5. Status of Deposits and Loans, etc.			
(1) Balance of Deposits and Loans	【Non-consolidated】	· · · · ·	6
(2) Balance and ratio of loans to small and medium-sized enterprises ("SMEs"), etc.			
	【Non-consolidated】	· · · · ·	6
(3) Balance of Consumer Loans	【Non-consolidated】	· · · · ·	6
(4) Balance of Assets in Custody	【Non-consolidated】	· · · · ·	6

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## 1. Profit and Loss

【Non-consolidated】

(Millions of yen)

		For the nine months ended		For the nine months ended Dec.31, 2024(B)	FY2025 【forecast】
		Dec.31, 2025(A)	(A)-(B)		
Gross business profit	業務粗利益	21,767	1,009	20,758	
(Excluding gains (losses) on bonds)	(除く国債等債券損益)	25,380	3,046	22,333	
Net interest income	資金利益	21,595	1,804	19,791	
Of which, Interest on loans and discounts	うち貸出金利息	21,032	3,888	17,144	
Of which, Interest and dividends on securities	うち有価証券利息配当金	3,802	556	3,245	
Of which, Interest on deposits with banks	うち預け金利息	626	144	482	
Of which, Interest on deposits (-)	うち預金利息(△)	3,530	2,713	816	
Net fees and commissions	役務取引等利益	3,531	565	2,965	
Net other ordinary income	その他業務利益	(3,358)	(1,360)	(1,998)	
Of which, gains (losses) on bonds	うち国債等債券損益	(3,612)	(2,037)	(1,575)	
Expenses (excluding non-recurrent expenses) (-)	経費(除く臨時処理分)(△)	17,816	511	17,305	
Personnel expenses (-)	人件費(△)	9,438	463	8,975	
Non-personnel expenses (-)	物件費(△)	7,139	(14)	7,154	
Taxes (-)	税金(△)	1,238	63	1,175	
Net business profit (before provision of general allowance for loan losses)	実質業務純益	3,950	497	3,453	
Core net business profit	コア業務純益	7,563	2,534	5,028	
Core net business profit (excluding gains (losses) on cancellation of investment trusts)	コア業務純益 (除く投資信託解約損益)	7,387	2,538	4,848	
Provision of general allowance for loan losses (-) ①	一般貸倒引当金繰入額(△) ①	—	1,740	(1,740)	
Net business profit	業務純益	3,950	(1,243)	5,194	
Non-recurrent gains (losses)	臨時損益	2,531	4,644	(2,112)	
Of which, gains (losses) related to equity securities	うち株式等関係損益	1,891	871	1,020	
Of which, Expenses for disposal of non-performing loans (-) ②	うち不良債権処理費用(△) ②	971	(3,163)	4,134	
Of which, Write-off of loans (-)	うち貸出金償却(△)	718	225	492	
Of which, Provision of specific allowance for loan losses (-)	うち個別貸倒引当金繰入額(△)	—	(3,485)	3,485	
Of which, Reversal of allowance for loan losses ③	うち貸倒引当金戻入益 ③	734	734	—	
Of which, Recoveries of written off receivables ④	うち償却債権取立益 ④	282	(26)	308	
Ordinary profit	経常利益	6,480	3,398	3,081	5,900
Extraordinary gains (losses)	特別損益	(59)	30	(89)	
Profit before income taxes	税引前四半期純利益	6,420	3,429	2,991	
Total income taxes (-)	法人税等合計(△)	841	492	348	
Profit	四半期(当期)純利益	5,578	2,936	2,642	5,100
Credit-related costs ①+②-③-④	与信関係費用①+②-③-④	(45)	(2,131)	2,085	

Note : Core net business profit = Net business profit + Provision of general allowance for loan losses - gains (losses) on bonds

(注) コア業務純益＝業務純益＋一般貸倒引当金繰入額－国債等債券損益

【Consolidated】

(Millions of yen)

		For the nine months ended		For the nine months ended	FY2025 【forecast】
		Dec.31, 2025(A)	(A)-(B)	Dec.31, 2024(B)	
Consolidated gross business profit	連結業務粗利益	21,846	1,013	20,833	
Net interest income	資金利益	21,596	1,804	19,791	
Net fees and commissions	役務取引等利益	3,609	569	3,040	
Net other ordinary income	その他業務利益	(3,358)	(1,360)	(1,998)	
General and administrative expenses (-)	営業経費(△)	17,641	619	17,022	
Credit-related costs (-)	与信関係費用(△)	(45)	(2,131)	2,085	
Gains (losses) related to equity securities	株式等関係損益	1,959	1,073	886	
Others	その他	404	18	385	
Ordinary profit	経常利益	6,614	3,617	2,997	6,000
Extraordinary gains (losses)	特別損益	(59)	30	(89)	
Profit before income taxes	税金等調整前四半期純利益	6,555	3,647	2,907	
Total income taxes (-)	法人税等合計(△)	858	496	362	
Profit	四半期純利益	5,696	3,151	2,545	
Profit attributable to owners of parent	親会社株主に帰属する 四半期(当期)純利益	5,696	3,151	2,545	5,200

## 2. Disclosed Claims under the Financial Reconstruction Law and Risk-monitored Loans

【Non-consolidated】		As of December 31, 2025			(Millions of yen)	
	(Japanese)	(A)	(A)-(B)	As of Dec.31, 2024(B)	As of Sep.30, 2025	
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	4,845	(3,216)	8,061	5,750	
Doubtful claims	危険債権	36,032	1,079	34,952	37,232	
Substandard claims	要管理債権	11,689	(4,144)	15,834	11,666	
Loans past due 3 months or more	三月以上延滞債権	22	(283)	305	43	
Restructured loans	貸出条件緩和債権	11,667	(3,861)	15,528	11,623	
Subtotal	小計 ①	52,567	(6,281)	58,849	54,649	
Normal claims	正常債権	2,173,266	98,518	2,074,748	2,150,243	
Total	合計 ②	2,225,834	92,236	2,133,597	2,204,893	
					(%)	
①/②	開示債権比率 ①/②	2.36	(0.39)	2.75	2.47	

## 3. Capital Adequacy Ratio (Domestic Standard)

【Consolidated】		As of December 31, 2025			(Billions of yen)	
	(Japanese)	(A)	(A)-(B)	As of Dec.31, 2024(B)	As of Sep.30, 2025	
① Capital adequacy ratio ②/③	自己資本比率 ②/③	9.48 %	0.55 %	8.93 %	9.48 %	
② Capital	自己資本の額	124.1	5.3	118.7	122.4	
③ Risk-weighted assets	リスク・アセット等の額	1,308.3	(21.1)	1,329.5	1,290.1	
④ Total required capital ③×4%	所要自己資本 ③×4%	52.3	(0.8)	53.1	51.6	

#### 4. Valuation Gains (Losses) on Securities

【Non-consolidated】

(Millions of yen)

	(Japanese)	As of December 31, 2025				As of December 31, 2024				As of September 30, 2025			
		Balance sheet amount	Valuation gains(losses)		Balance sheet amount	Valuation gains(losses)		Balance sheet amount	Valuation gains(losses)				
			Valuation gains	Valuation losses		Valuation gains	Valuation losses		Valuation gains	Valuation losses			
Held-to-maturity Bonds	満期保有目的の債券	30,010	(1,376)	—	1,376	9,006	(99)	3	102	24,010	(679)	—	679
Available-for-sale securities	その他有価証券	413,899	(27,378)	5,408	32,787	411,720	(28,905)	3,169	32,075	421,242	(27,417)	4,491	31,908
Stocks	株式	5,172	1,452	1,493	41	4,037	535	801	266	4,763	1,054	1,157	102
Bonds	債券	245,063	(16,356)	0	16,357	243,241	(10,314)	1	10,315	251,218	(13,510)	1	13,511
Others	その他	163,663	(12,474)	3,914	16,388	164,441	(19,126)	2,366	21,492	165,260	(14,961)	3,332	18,294
Of which, Foreign securities	うち外国証券	497	(2)	—	2	497	(2)	—	2	496	(3)	—	3
Of which, Investment trusts	うち投資信託	162,750	(12,504)	3,880	16,385	163,401	(19,165)	2,325	21,490	164,322	(14,991)	3,298	18,290

Note : Valuation gains or losses on “Held-to-maturity Bonds” are the difference between the balance sheet amount(after applying the amortized cost method) and market value.As “Available-for-sale” are measured at market prices, valuation gains or losses are the difference between the balance sheet amount and the acquisition cost.

(注)評価損益は、「満期保有目的の債券」については貸借対照表計上額(償却原価法)と時価との差額を、「その他有価証券」については時価評価しておりますので、貸借対照表計上額と取得価額との差額を計上しております。

## 5. Status of Deposits and Loans, etc.

### (1) Balance of Deposits and Loans

【Non-consolidated】

(Millions of yen)

	(Japanese)	As of December 31, 2025		As of Dec.31, 2024(B)	As of Sep.30, 2025
		(A)	(A)-(B)		
Deposits (Terms-end balance)	預金 (未残)	2,617,996	(66,537)	2,684,534	2,599,545
Deposits (Average balance)	預金 (平残)	2,598,154	(54,377)	2,652,531	2,605,637
Loans (Terms-end balance)	貸出金 (未残)	2,197,256	101,698	2,095,557	2,174,698
Loans (Average balance)	貸出金 (平残)	2,157,065	97,999	2,059,066	2,143,138

### (2) Balance and ratio of loans to small and medium-sized enterprises ("SMEs"), etc.

【Non-consolidated】

(Millions of yen)

	(Japanese)	As of December 31, 2025		As of Dec.31, 2024(B)	As of Sep.30, 2025
		(A)	(A)-(B)		
Loans and bills discounted(A)	貸出金残高(A)	2,197,256	101,698	2,095,557	2,174,698
Loans to SMEs, etc.(B)	中小企業等貸出金残高(B)	1,546,266	72,883	1,473,383	1,518,298
Loans to SMEs	うち中小企業貸出残高	827,919	22,198	805,721	815,380
Ratio of loans to SMEs, etc.(B/A) (%)	中小企業等貸出比率(B/A)	70.37	0.07	70.30	69.81

### (3) Balance of Consumer Loans

【Non-consolidated】

(Millions of yen)

	(Japanese)	As of December 31, 2025		As of Dec.31, 2024(B)	As of Sep.30, 2025
		(A)	(A)-(B)		
Consumer loans	消費者ローン残高	655,904	48,951	606,953	641,715
Housing loans	住宅ローン残高	610,539	42,856	567,682	597,470
Other consumer loans	その他ローン残高	45,365	6,094	39,271	44,244

### (4) Balance of Assets in Custody

【Non-consolidated】

(Millions of yen)

	(Japanese)	As of December 31, 2025		As of Dec.31, 2024(B)	As of Sep.30, 2025
		(A)	(A)-(B)		
Assets in custody	預り資産	396,536	43,337	353,199	380,215
Investment trusts	投資信託	201,506	30,429	171,076	185,049
Life insurance	生命保険	186,450	10,715	175,735	187,149
Public bonds	国債等公共債	7,553	2,149	5,403	7,085
Foreign currency deposits	外貨預金	1,026	43	983	931