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August 6, 2026

Consolidated Financial Results for the Three Months Ended June 30, 2026 (Under Japanese GAAP)

Company name: Tsukuba Bank, Ltd.
Listing: Tokyo Stock Exchange
Securities code: 8338
URL: https://www.tsukubabank.co.jp/
Representative: Masahiko Ikuta President
Inquiries: Yasuo Sato General Manager,General Planning Division
Telephone: +81-29-859-8111
Scheduled date to commence dividend payments: -
Trading accounts: None
Preparation of supplementary material on financial results: Yes
Holding of financial results briefing: None

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

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

(1) Consolidated operating results (cumulative) (Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Three months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
June 30, 2026	14,986	29.7	2,513	25.2	2,064	19.4
June 30, 2025	11,552	16.9	2,005	16.3	1,728	24.8

Note: Comprehensive income For the three months ended June 30, 2026: ¥ 5,812 million [(14.6) %]
For the three months ended June 30, 2025: ¥ 6,807 million [-%]

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
June 30, 2026	25.04	14.88
June 30, 2025	20.99	7.50

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio
As of	Millions of yen	Millions of yen	%
June 30, 2026	2,946,387	111,170	3.7
March 31, 2026	2,835,644	105,850	3.7

Reference: Equity
As of June 30, 2026: ¥ 111,170 million
As of March 31, 2026: ¥ 105,850 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, 2026	-	0.00	-	5.00	5.00
Fiscal year ending March 31, 2027	-				
Fiscal year ending March 31, 2027 (Forecast)		0.00	-	5.00	5.00

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

Note: Breakdown of the first quarter dividend for the fiscal year ending March 31, 2027 :

Commemorative dividend - yen

Special dividend - yen

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 profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2026	3,900	(5.5)	3,200	(15.5)	38.83
Full year	7,700	3.2	6,700	0.4	78.70

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

*** Notes**

(1) Significant changes in the scope of consolidation during the period: Yes

Newly included: - (Company name:)

Excluded: 1 (Company name: Tsukuba Regional Vitalization Fund Investment Limited Partnership)

Tsukuba Regional Vitalization Fund Investment Limited Partnership was dissolved as of January 1, 2026 and its liquidation was completed as of May 12, 2026. Accordingly, it has been excluded from the scope of consolidation from the first quarter of the current consolidated accounting period.

(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 June 30, 2026	82,553,721 shares
As of March 31, 2026	82,553,721 shares

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

As of June 30, 2026	143,375 shares
As of March 31, 2026	142,817 shares

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

Three months ended June 30, 2026	82,410,538 shares
Three months ended June 30, 2025	82,346,163 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, 2026	-	0.00	-	1.15	1.15
Fiscal year ending March 31, 2027	-				
Fiscal year ending March 31, 2027 (Forecast)		0.00	-	3.05	3.05

(Notes)

1. Revision to the forecast for dividends announced most recently: Yes
2. For the fiscal year ending March 31, 2027 (forecast), the amount has been revised to the figure calculated based on the "Funding Cost as an Annualized Rate of Preferred Dividend (FY 2025)" for the Earthquake-Affected Special Financial Institutions published by the Deposit Insurance Corporation of Japan on July 10, 2026.
3. Figures and formulas forming the basis for calculating dividends per share:

(1) Fiscal year ended March 31, 2026

1)Formula

Dividends per share = Paid-in amount per share × 0.23%

2)Paid-in amount per share

¥500

3) Number of shares outstanding

70,000,000 shares

(2) Fiscal year ending March 31, 2027 (Forecast)

1) Formula

Dividends per share = Paid-in amount per share × 0.61%

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, 2026	As of June 30, 2026
Assets		
Cash and due from banks	164,257	224,243
Monetary claims bought	1,084	1,134
Trading securities	156	156
Money held in trust	200	200
Securities	421,754	414,090
Loans and bills discounted	2,207,188	2,268,090
Foreign exchanges	2,586	3,641
Other assets	9,344	5,849
Property, plant and equipment	18,803	18,505
Intangible assets	3,639	3,710
Retirement benefit asset	13,391	13,453
Deferred tax assets	3,653	3,428
Customers' liabilities for acceptances and guarantees	555	867
Allowance for loan losses	(10,971)	(10,986)
Total assets	2,835,644	2,946,387
Liabilities		
Deposits	2,554,053	2,668,368
Borrowed money	166,300	155,100
Foreign exchanges	97	222
Other liabilities	6,988	9,534
Provision for bonuses	871	229
Retirement benefit liability	108	107
Provision for retirement benefits for directors (and other officers)	1	1
Provision for executive officers' retirement benefits	37	23
Provision for reimbursement of deposits	37	37
Provision for point card certificates	24	24
Provision for contingent loss	391	383
Deferred tax liabilities for land revaluation	324	315
Acceptances and guarantees	555	867
Total liabilities	2,729,793	2,835,216
Net assets		
Share capital	48,868	48,868
Capital surplus	30,453	30,453
Retained earnings	48,324	49,916
Treasury shares	(31)	(31)
Total shareholders' equity	127,615	129,206
Valuation difference on available-for-sale securities	(26,925)	(22,996)
Revaluation reserve for land	319	299
Remeasurements of defined benefit plans	4,842	4,661
Total accumulated other comprehensive income	(21,764)	(18,036)
Total net assets	105,850	111,170
Total liabilities and net assets	2,835,644	2,946,387

Quarterly Consolidated Statements of Income and Comprehensive Income

Quarterly Consolidated Statement of Income

For the Three-Month Period

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Ordinary income	11,552	14,986
Interest income	8,035	9,701
Interest on loans and discounts	6,580	7,981
Interest and dividends on securities	1,165	1,445
Fees and commissions	2,432	2,587
Other ordinary income	118	88
Other income	965	2,609
Ordinary expenses	9,546	12,472
Interest expenses	1,190	1,998
Interest on deposits	1,088	1,846
Fees and commissions payments	1,333	1,471
Other ordinary expenses	775	2,436
General and administrative expenses	5,929	5,890
Other expenses	318	676
Ordinary profit	2,005	2,513
Extraordinary income	-	28
Gain on disposal of non-current assets	-	28
Extraordinary losses	8	30
Loss on disposal of non-current assets	8	23
Impairment losses	-	6
Profit before income taxes	1,997	2,511
Income taxes - current	13	275
Income taxes - deferred	256	171
Total income taxes	269	447
Profit	1,728	2,064
Profit attributable to owners of parent	1,728	2,064

Quarterly Consolidated Statement of Comprehensive Income

For the Three-Month Period

(Millions of yen)

	For the three months ended June 30, 2025	For the three months ended June 30, 2026
Profit	1,728	2,064
Other comprehensive income	5,079	3,748
Valuation difference on available-for-sale securities	5,138	3,929
Remeasurements of defined benefit plans, net of tax	(59)	(181)
Comprehensive income	6,807	5,812
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	6,807	5,812

Supplementary Information

Financial Results for the Three Months Ended June 30, 2026

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1. Profit and Loss

【Non-consolidated】 (Millions of yen)

		For the three months ended June 30, 2026(A)	(A)-(B)	For the three months ended June 30, 2025(B)	Six months ending September 30,2026【forecast】
Gross business profit	業務粗利益	6,445	(814)	7,260	
(Excluding gains (losses) on bonds)	（除く国債等債券損益）	8,882	869	8,012	
Net interest income	資金利益	7,702	856	6,845	
Of which, Interest on loans and discounts	うち貸出金利息	7,981	1,400	6,580	
Of which, Interest and dividends on securities	うち有価証券利息配当金	1,445	279	1,165	
Of which, Interest on deposits with banks	うち預け金利息	273	(4)	277	
Of which, Interest on deposits (-)	うち預金利息(△)	1,846	757	1,089	
Net fees and commissions	役務取引等利益	1,091	19	1,071	
Net other ordinary income	その他業務利益	(2,348)	(1,690)	(657)	
Of which, gains (losses) on bonds	うち国債等債券損益	(2,436)	(1,684)	(751)	
Expenses (excluding non-recurrent expenses) (-)	経費(除く臨時処理分)(△)	6,160	168	5,991	
Personnel expenses (-)	人件費(△)	3,342	125	3,216	
Non-personnel expenses (-)	物件費(△)	2,399	16	2,383	
Taxes (-)	税金(△)	418	26	391	
Net business profit (before provision of general allowance for loan losses)	実質業務純益	285	(983)	1,268	
Core net business profit	コア業務純益	2,721	701	2,020	
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)	2,723	794	1,928	
Provision of general allowance for loan losses (-) ①	一般貸倒引当金繰入額(△) ①	(11)	(11)	—	
Net business profit	業務純益	296	(971)	1,268	
Non-recurrent gains (losses)	臨時損益	2,161	1,436	724	
Of which, gains (losses) related to equity securities	うち株式等関係損益	2,185	1,963	222	
Of which, Expenses for disposal of non-performing loans (-) ②	うち不良債権処理費用(△) ②	440	158	282	
Of which,Write-off of loans (-)	うち貸出金償却(△)	179	(12)	192	
Of which,Provision of specific allowance for loan losses (-)	うち個別貸倒引当金繰入額(△)	206	206	—	
Of which,Reversal of allowance for loan losses ③	うち貸倒引当金戻入益 ③	—	(621)	621	
Of which,Recoveries of written off receivables ④	うち償却債権取立益 ④	47	(6)	53	
Ordinary profit	経常利益	2,458	465	1,992	3,900
Extraordinary gains (losses)	特別損益	(1)	6	(8)	
Profit before income taxes	税引前四半期純利益	2,456	472	1,984	
Total income taxes (-)	法人税等合計(△)	461	193	268	
Profit	四半期(中間)純利益	1,994	278	1,715	3,200

Credit-related costs ①+②-③-④	与信関係費用①+②-③-④	382	775	(393)

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 three months ended June 30, 2026(A)	(A)-(B)	For the three months ended June 30, 2025(B)	Six months ending September 30,2026 【forecast】
Consolidated gross business profit	連結業務粗利益	6,470	(818)	7,289	
Net interest income	資金利益	7,703	857	6,846	
Net fees and commissions	役務取引等利益	1,115	15	1,099	
Net other ordinary income	その他業務利益	(2,348)	(1,690)	(657)	
General and administrative expenses (-)	営業経費(△)	5,890	(38)	5,929	
Credit-related costs (-)	与信関係費用(△)	382	775	(393)	
Gains (losses) related to equity securities	株式等関係損益	2,185	1,963	222	
Others	その他	129	99	30	
Ordinary profit	経常利益	2,513	507	2,005	3,900
Extraordinary gains (losses)	特別損益	(1)	6	(8)	
Profit before income taxes	税金等調整前四半期純利益	2,511	513	1,997	
Total income taxes (-)	法人税等合計(△)	447	178	269	
Profit	四半期純利益	2,064	335	1,728	
Profit attributable to owners of parent	親会社株主に帰属する四半期(中間)純利益	2,064	335	1,728	3,200

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

【Non-consolidated】 (Millions of yen)

	(Japanese)	As of June 30, 2026 (A)	(A)-(B)	As of June 30, 2025(B)	As of March 31, 2026
Bankrupt and substantially bankrupt claims	破産更生債権及び これらに準ずる債権	5,923	(1,307)	7,231	4,856
Doubtful claims	危険債権	35,677	(425)	36,103	37,234
Substandard claims	要管理債権	10,164	(3,187)	13,352	10,746
Loans past due 3 months or more	三月以上延滞債権	10	(16)	26	53
Restructured loans	貸出条件緩和債権	10,154	(3,171)	13,325	10,692
Subtotal	小計 ①	51,766	(4,920)	56,687	52,837
Normal claims	正常債権	2,241,522	114,338	2,127,184	2,179,798
Total	合計 ②	2,293,288	109,417	2,183,871	2,232,635

(%)

①／②	開示債権比率　①／②	2.25	(0.34)	2.59	2.36

3.Capital Adequacy Ratio（Domestic Standard）

【Consolidated】 (Billions of yen)

	(Japanese)	As of June 30, 2026 (A)	(A)-(B)	As of June 30, 2025(B)	As of March 31, 2026
① Capital adequacy ratio ②/③	自己資本比率 ②/③	9.64 %	0.18 %	9.46 %	9.55 %
② Capital	自己資本の額	126.2	4.9	121.2	124.3
③ Risk-weighted assets	リスク・アセット等の額	1,308.3	27.7	1,280.5	1,302.4
④ Total required capital ③×4%	所要自己資本 ③×4%	52.3	1.1	51.2	52.0

4. Valuation Gains (Losses) on Securities

【Non-consolidated】 (Millions of yen)

	(Japanese)	As of June 30, 2026				As of June 30, 2025				As of March 31, 2026			
		Balance sheet amount	Valuation gains(losses)	Valuation gains	Valuation losses	Balance sheet amount	Valuation gains(losses)	Valuation gains	Valuation losses	Balance sheet amount	Valuation gains(losses)	Valuation gains	Valuation losses
Held-to-maturity Bonds	満期保有目的の債券	41,954	(2,396)	5	2,402	18,010	(362)	18	381	35,986	(1,911)	—	1,911
Available-for-sale securities	その他有価証券	370,237	(25,714)	8,054	33,768	412,519	(29,752)	3,504	33,257	383,863	(29,772)	5,713	35,485
Stocks	株 式	5,493	2,295	2,339	44	3,579	694	869	175	4,527	1,675	1,692	16
Bonds	債 券	214,761	(19,358)	1	19,359	245,903	(12,010)	46	12,057	229,405	(19,051)	1	19,052
Others	その他	149,981	(8,651)	5,713	14,364	163,036	(18,436)	2,588	21,024	149,931	(12,396)	4,019	16,416
Of which, Foreign securities	うち外国証券	498	(2)	—	2	497	(2)	—	2	497	(2)	—	2
Of which, Investment trusts	うち投資信託	148,955	(8,667)	5,694	14,362	161,953	(18,462)	2,559	21,022	148,980	(12,412)	4,000	16,413

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 theacquisition 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 June 30, 2026 (A)	(A)-(B)	As of June 30, 2025(B)	As of March 31, 2026
Deposits (Terms-end balance)	預金　(末残)	2,668,906	46,449	2,622,457	2,554,724
Deposits (Average balance)	預金　(平残)	2,593,784	(24,551)	2,618,335	2,591,988
Loans (Terms-end balance)	貸出金　(末残)	2,268,090	118,338	2,149,752	2,207,188
Loans (Average balance)	貸出金　(平残)	2,229,011	103,189	2,125,822	2,166,807

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

【Non-consolidated】 (Millions of yen)

	(Japanese)	As of June 30, 2026 (A)	(A)-(B)	As of June 30, 2025(B)	As of March 31, 2026
Loans and bills discounted(A)	貸出金残高(A)	2,268,090	118,338	2,149,752	2,207,188
Loans to SMEs, etc.(B)	中小企業等貸出金残高(B)	1,567,336	69,778	1,497,557	1,552,303
Loans to SMEs	うち中小企業貸出残高	831,673	25,257	806,416	824,685
Ratio of loans to SMEs, etc.(B/A) (%)	中小企業等貸出比率(B/A)	69.10	(0.56)	69.66	70.32

(3)Balance of Consumer Loans

【Non-consolidated】 (Millions of yen)

	(Japanese)	As of June 30, 2026 (A)	(A)-(B)	As of June 30, 2025(B)	As of March 31, 2026
Consumer loans	消費者ローン残高	680,029	49,504	630,524	666,540
Housing loans	住宅ローン残高	632,524	44,669	587,854	620,099
Other consumer loans	その他ローン残高	47,504	4,834	42,670	46,440

(4)Balance of Assets in Custody

【Non-consolidated】 (Millions of yen)

	(Japanese)	As of June 30, 2026 (A)	(A)-(B)	As of June 30, 2025(B)	As of March 31, 2026
Assets in custody	預り資産	438,881	73,235	365,645	399,300
Investment trusts	投資信託	237,496	60,949	176,546	202,465
Life insurance	生命保険	188,786	6,547	182,238	186,525
Public bonds	国債等公共債	11,627	5,658	5,969	9,369
Foreign currency deposits	外貨預金	970	79	890	940