



November 7, 2025

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Notice Concerning Revisions to Financial Results Forecasts

The Toho Bank, Ltd. (hereinafter the “Bank”) hereby announces that in light of the most recent operating trends, it has decided to revise the financial results forecasts disclosed on May 9, 2025, as described below.

1. Revisions to the financial results forecasts

(1) Revisions to consolidated financial results forecasts

Full fiscal year ending March 31, 2026 (April 1, 2025 to March 31, 2026) (Millions of yen)

	Ordinary income	Ordinary profit	Profit attributable to owners of parent	Basic earnings per share
Previously announced forecasts (A)	85,700	11,600	8,000	31.99 yen
Revised forecasts (B)	88,200	13,400	9,300	37.22 yen
Change (B – A)	2,500	1,800	1,300	
Change (%)	2.9	15.5	16.3	
(Reference) Actual results for the previous fiscal year (Fiscal year ended March 31, 2025)	70,443	11,197	7,445	29.78 yen

(2) Revisions to non-consolidated financial results forecasts

Full fiscal year ending March 31, 2026 (April 1, 2025 to March 31, 2026) (Millions of yen)

	Ordinary income	Ordinary profit	Net income	Basic earnings per share
Previously announced forecasts (A)	75,600	11,600	8,100	32.39 yen
Revised forecasts (B)	78,400	13,200	9,500	38.02 yen
Change (B – A)	2,800	1,600	1,400	
Change (%)	3.7	13.8	17.3	
(Reference) Actual results for the previous fiscal year (Fiscal year ended March 31, 2025)	60,451	10,884	7,645	30.58 yen

2. Reason for revisions

Largely based on the fact that interest income and loss (gain) related to securities are expected to be larger than initial projections on a non-consolidated basis at the Bank, the Bank has decided to make upward revisions to consolidated and non-consolidated financial results forecasts for the fiscal year ending March 31, 2026.

* The financial results forecasts above have been prepared based on information available as of the release date of this document, and actual results may differ from projected figures due to various factors that may arise in the future.