Note: This document has been translated from a part of the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.

July 31, 2026

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

Company name: The Toho Bank, Ltd.
Listing: Tokyo Stock Exchange
Securities code: 8346
URL: https://www.tohobank.co.jp/
Representative: Minoru Sato President
Inquiries: Midori Tsumuraya Managing Executive Officer and ,General Manager,General Planning Department
Telephone: +81-24-523-3131
Scheduled date to commence dividend payments: -
Trading accounts: None
Preparation of supplementary material on financial results: Yes(Japanese only)
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	30,161	34.3	7,575	55.7	5,191	52.5
June 30, 2025	22,453	38.3	4,865	41.7	3,403	43.8

Note: Comprehensive income For the three months ended June 30, 2026: ¥ 10,559 million [21.4%]
For the three months ended June 30, 2025: ¥ 8,699 million [-%]

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
June 30, 2026	20.77	-
June 30, 2025	13.62	-

(2) Consolidated financial position

	Total assets	Net assets	Capital adequacy ratio
As of	Millions of yen	Millions of yen	%
June 30, 2026	6,873,408	225,808	3.2
March 31, 2026	6,742,383	217,747	3.2

Reference: Equity
As of June 30, 2026: ¥ 225,808 million
As of March 31, 2026: ¥ 217,747 million

Note: “Capital adequacy ratio” is calculated by dividing net assets at the end of the period by total assets at the end of the period.
“Capital adequacy ratio” stated above is not calculated based on the public notice of capital adequacy ratio.

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	-	7.00	-	10.00	17.00
Fiscal year ending March 31, 2027	-				
Fiscal year ending March 31, 2027 (Forecast)		10.50	-	10.50	21.00

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

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 income		Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2026	51,700	16.0	9,000	(1.4)	5,900	(5.9)	23.61
Full year	104,200	12.7	19,600	14.7	13,000	5.2	52.03

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 June 30, 2026	252,500,000 shares
As of March 31, 2026	252,500,000 shares

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

As of June 30, 2026	2,612,616 shares
As of March 31, 2026	2,612,616 shares

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

Three months ended June 30, 2026	249,887,384 shares
Three months ended June 30, 2025	249,705,331 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

Forward-looking statements, such as financial results forecasts, made in this document are based on information currently available to the Bank and certain assumptions deemed reasonable. Actual results, etc. may differ significantly due to variousfactors.

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	946,713	994,180
Monetary claims bought	12,390	12,552
Money held in trust	5,450	5,450
Securities	1,398,008	1,435,084
Loans and bills discounted	4,227,234	4,268,630
Foreign exchanges	4,333	2,200
Lease receivables and investments in leases	19,418	20,354
Other assets	70,452	79,758
Tangible fixed assets	35,897	35,650
Intangible fixed assets	11,228	10,911
Retirement benefit asset	16,046	16,330
Deferred tax assets	9,920	7,091
Customers' liabilities for acceptances and guarantees	8,519	8,464
Allowance for loan losses	(23,232)	(23,253)
Total assets	6,742,383	6,873,408
Liabilities		
Deposits	5,742,774	5,763,375
Negotiable certificates of deposit	416,244	510,059
Borrowed money	237,635	237,444
Foreign exchanges	451	880
Borrowed money from trust account	5,895	5,941
Other liabilities	108,864	117,012
Retirement benefit liability	157	158
Provision for reimbursement of deposits	223	223
Provision for contingent loss	813	828
Provision for point card certificates	218	209
Deferred tax liabilities	858	1,021
Deferred tax liabilities for land revaluation	1,979	1,979
Acceptances and guarantees	8,519	8,464
Total liabilities	6,524,636	6,647,600
Net assets		
Share capital	23,519	23,519
Capital surplus	13,653	13,653
Retained earnings	173,628	176,321
Treasury shares	(946)	(946)
Total shareholders' equity	209,854	212,547
Valuation difference on available-for-sale securities	(13,786)	(11,462)
Deferred gains or losses on hedges	14,849	18,110
Revaluation reserve for land	(929)	(929)
Remeasurements of defined benefit plans	7,758	7,542
Total accumulated other comprehensive income	7,892	13,260
Total net assets	217,747	225,808
Total liabilities and net assets	6,742,383	6,873,408

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	22,453	30,161
Interest income	15,325	20,360
Interest on loans and discounts	9,426	12,617
Interest and dividends on securities	3,838	5,839
Trust fees	0	0
Fees and commissions	3,848	3,828
Other ordinary income	2,569	4,992
Other income	709	980
Ordinary expenses	17,588	22,586
Interest expenses	3,900	5,272
Interest on deposits	2,327	3,709
Fees and commissions payments	1,465	1,476
Other ordinary expenses	2,524	6,161
General and administrative expenses	9,447	9,552
Other expenses	250	123
Ordinary profit	4,865	7,575
Extraordinary income	17	-
Gain on disposal of non-current assets	17	-
Extraordinary losses	13	30
Loss on disposal of non-current assets	13	30
Provision of reserve for financial instruments transaction liabilities	0	-
Profit before income taxes	4,868	7,544
Income taxes - current	1,121	1,860
Income taxes - deferred	343	493
Total income taxes	1,465	2,353
Profit	3,403	5,191
Profit attributable to owners of parent	3,403	5,191

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	3,403	5,191
Other comprehensive income	5,296	5,368
Valuation difference on available-for-sale securities	4,232	2,324
Deferred gains or losses on hedges	1,130	3,260
Remeasurements of defined benefit plans, net of tax	(66)	(216)
Comprehensive income	8,699	10,559
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	8,699	10,559