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November 7, 2025

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Notice Concerning Differences Between Financial Results Forecast and Actual Results

The Shimizu Bank, Ltd. (the "Bank") hereby announces that differences have arisen between the financial results forecast for the first six months of the fiscal year ending March 31, 2026, which were announced on May 9, 2025, and the actual results announced today, as described below.

1. Differences between financial results forecast and actual results

Differences between the consolidated financial results forecast and actual results for the first six months of the fiscal year ending March 31, 2026

	Ordinary income	Ordinary profit	Profit attributable to owners of parent	Basic earnings per share
	Millions of yen	Millions of yen	Millions of yen	Yen
Previously announced forecast (A)	15,200	1,300	1,000	88.97
Actual results (B)	16,157	1,987	1,508	133.91
Change (B-A)	957	687	508	
Change (%)	6.3	52.9	50.9	
(Reference) Actual results for the six months ended September 30, 2024	14,607	1,462	1,240	107.53

Differences between the non-consolidated financial results forecast and actual results for the first six months of the fiscal year ending March 31, 2026

	Ordinary income	Ordinary profit	Profit	Basic earnings per share
	Millions of yen	Millions of yen	Millions of yen	Yen
Previously announced forecast (A)	12,300	1,300	1,000	88.97
Actual results (B)	13,108	2,093	1,693	150.34
Change (B-A)	808	793	693	
Change (%)	6.6	61.0	69.4	
(Reference) Actual results for the six months ended September 30, 2024	11,615	1,537	1,370	118.78

2. Reason for differences between financial results forecast and actual results

The Bank’s non-consolidated net interest income exceeded the initial forecast, while expenses and credit-related costs were lower than expected. As a result, actual results exceeded the forecast.

As for the full-year financial results forecast for the fiscal year ending March 31, 2026, the Bank has decided to maintain the previously announced figures, taking into consideration the current economic conditions and other factors.