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October 29, 2025

Company name: The Keiyo Bank, Ltd.
 Representative: Go Fujita, President
 (Securities code: 8544; Tokyo Stock Exchange Prime Market)
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Notice Concerning Revisions to Financial Results Forecasts and Expected Differences from Previous Year Results

Based on the recent trends in results, The Keiyo Bank, Ltd. (“The Bank”) has revised the financial results forecasts disclosed on May 13, 2025 as described below.

In addition, The Bank also announces that differences from the results for the same period of the previous year is expected in ordinary income as described below.

1. Revisions to financial results forecasts

(1) Revisions to Consolidated financial results forecasts

The six months ending September 30, 2025 (from April 1, 2025 to September 30, 2025)

	Ordinary profit	Profit attributable to owners of parent	Earnings per share
Previous forecasts (A) (announced on May 13, 2025)	(Millions of yen) 9,500	(Millions of yen) 6,400	(Yen) 52.82
Revised forecasts (B)	13,200	9,100	75.09
Differences (B-A)	3,700	2,700	—
Percentage Differences	38.9%	42.1%	—
(Reference) Results for the previous year (Six months ended September 30, 2024)	11,897	8,274	67.04

(2) Revisions to Non-Consolidated financial results forecasts

The six months ending September 30, 2025 (from April 1, 2025 to September 30, 2025)

	Ordinary profit	Profit	Earnings per share
Previous forecasts (A) (announced on May 13, 2025)	(Millions of yen) 9,300	(Millions of yen) 6,400	(Yen) 52.82
Revised forecasts (B)	13,000	9,100	75.09
Differences (B-A)	3,700	2,700	—
Percentage Differences	39.7%	42.1%	—
(Reference) Results for the previous year (Six months ended September 30, 2024)	11,753	8,252	66.86

(3) Reasons for the Revisions to financial results forecasts

Net interest income and Net securities-related gains at the Non-Consolidated Banking are expected to exceed the previous forecast, while credit costs will be lower than the previous forecast. As a result, The Bank has revised upward the consolidated and non-consolidated forecasts for the second quarter of the fiscal year ending March 31, 2026.

The Bank plans to announce the full-year forecast for the fiscal year ending March 2026 when it announces its second quarter financial results, scheduled for November 10, 2025.

2. Expected Differences from the results for the same period of the previous year

(1) Consolidated results

The six months ending September 30, 2025 (from April 1, 2025 to September 30, 2025)

	Ordinary income
Actual for the same period of previous year Six months ended September 30, 2024 (A)	(Millions of yen) 39,572
Forecast for the same period of current year Six months ended September 30, 2025 (B)	49,600
Differences (B-A)	10,027
Percentage Differences	25.3%

(2) Non-Consolidated results

The six months ending September 30, 2025 (from April 1, 2025 to September 30, 2025)

	Ordinary Income
Actual for same period of previous year Six months ended September 30, 2024 (A)	(Millions of yen) 39,079
Forecast for the same period of current year Six months ended September 30, 2025 (B)	49,100
Differences (B-A)	10,020
Percentage Differences	25.6%

(3) Reasons for Expected Differences from the results for the same period of the previous year

A difference from the results for the same period of the previous fiscal year is expected, mainly due to increase in interest income from loans and securities-related gains at the Non-Consolidated Banking level.

※The forecasts of financial results contained in these materials are based on information available as of the date of the announcement, however actual financial results may differ from the forecasts due to various factors.

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