Note: This document has been translated from 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.

Financial Results Presentation
for the Three Months Ended June 30, 2026

Thursday, July 30, 2026

TOCHIGI BANK

Securities Code: 8550

Contents

Overview of Financial Results for the Three Months Ended June 30, 2026

1. Summary of Financial Results

【Consolidated】	2025/6	2026/6	Change	% Change	Financial results forecasts for Six months ending September 30, 2026	Progress rate toward the forecast
Ordinary income	11.8bn	**15.0bn**	＋3.2bn	26.9%	28.5bn	52.8%
Ordinary profit	2.4bn	**3.0bn**	＋0.6bn	21.5%	3.6bn	84.3%
Profit attributable to owners of the parent	1.7bn	**2.1bn**	＋0.4bn	22.5%	7.8bn	75.5%

【Consolidated】	2025/3	2026/6	Change
Capital adequacy ratio	9.91%	**9.91%**	0.00pts.

【Non-consolidated 】	2025/3	2026/6	Change (% Change)
Deposits	3,175.3bn	**3,216.2bn**	＋40.9bn (1.3%)
Loans and bills discounted	2,457.8bn	**2,500.0bn**	＋42.2bn (1.7%)
Securities	423.2bn	**480.8bn**	＋57.6bn (13.6%)
Valuation difference on available-for-sale securities ＊	(4.8)bn	**(2.7)bn**	＋2.1bn (-%)

＊Including deferred hedge valuation gains (losses) on interest rate swaps entered into to reduce interest rate risk.

Key Points of the Financial Results

➢Increase in revenue and profit
・An increase in net interest income, reflecting higher interest on loans, interest and dividends on securities.
・An increase in fees and commissions, including solution-related fees.

➢Improvement in unrealized gains(losses) on securities held
・Continued replacement of low-yield securities.

➢Regarding the interim period earnings forecast
・Given the uncertainties surrounding market conditions and the potential occurrence of credit costs going forward, there are no changes to the interim period earnings forecast.

2. Overview of Consolidated Financial Results

- Ordinary income increased by 3.2 billion yen from the same period of the previous fiscal year, due in part to higher funding income such as interest on loans and discounts and interest and dividends on securities, as well as higher fees and commissions.
- Ordinary expenses increased by 2.7 billion yen from the same period of the previous fiscal year, due in part to increases in deposit interest expenses and the recording of losses on sales of securities.
- As a result, ordinary profit amounted to 3.0 billion yen and profit attributable to owners of parent amounted to 2.1 billion yen, representing higher profits compared with the same period of the previous fiscal year.

○ Consolidated statement of income (excerpt)

(Billion yen)

	2025/6	2026/6	Change	% Change
Ordinary income	11.8	15.0	3.2	26.9%
Interest income	8.3	10.3	2.0	24.0%
Interest on loans and discounts	6.7	8.4	1.7	25.5%
Interest and dividends on securities	0.7	1.0	0.3	52.3%
Fees and commissions income	2.3	2.8	0.5	21.3%
Gain on sale of securities	0.0	0.6	0.6	–
Ordinary expenses	9.3	12.0	2.7	28.3%
Interest expenses	1.6	2.4	0.8	54.5%
Interest on deposits	1.3	2.2	0.9	73.1%
Fees and commissions payments	1.0	1.0	0.0	2.8%
Loss on sale of securities	–	1.1	1.1	–
General and administrative expenses	5.8	5.9	0.1	1.4%
Costs for loans written-off	0.2	0.7	0.5	216.0%
Ordinary profit	2.4	3.0	0.6	21.6%
Corporate income taxes	0.7	0.8	0.1	6.2%
Profit attributable to owners of the parent	1.7	2.1	0.4	22.5%

*Gains and losses on the sale of securities refer to those arising from the sale or redemption of government bonds and other bonds, as well as the sale of stocks.

3. Overview of Non-consolidated Financial Results

- For the same reasons as those described for the consolidated results above, both ordinary income and profit increased.
- Although funding costs, such as interest on deposits, and expenses increased, core net business profit (excluding gains (losses) from cancellation of investment trusts) increased, primarily reflecting higher interest on loans and discounts.

○ Non-consolidated statement of income (excerpt)

(Billion yen)

	2025/6	2026/6	Change	% Change
Ordinary income	10.5	13.4	2.9	26.9%
Interest income	8.3	10.3	2.0	24.0%
Interest on loans and discounts	6.7	8.4	1.7	25.6%
Interest and dividends on securities	0.7	1.0	0.3	50.6%
Fees and commissions income	2.0	2.2	0.2	11.9%
Gain on sale of securities	–	0.6	0.6	–
Ordinary expenses	8.2	10.7	2.5	31.0%
Interest expenses	1.5	2.4	0.9	54.8%
Interest on deposits	1.3	2.2	0.9	73.1%
Fees and commissions payments	1.0	1.1	0.1	2.1%
Loss on sale of securities	–	1.1	1.1	–
Expenses	5.6	5.8	0.2	3.1%
Costs for loans written-off	0.2	0.7	0.5	238.3%
Core net business profit (excluding gains (losses) from cancellation of investment trusts)	2.0	3.2	1.2	61.2%
Substantial net business profit	2.0	2.0	0.0	0.4%
Net business profit	2.0	1.9	(0.1)	–5.4%
Ordinary profit	2.3	2.6	0.3	12.9%
Corporate income taxes	0.7	0.7	0.0	1.0%
Profit	1.6	1.9	0.3	15.3%

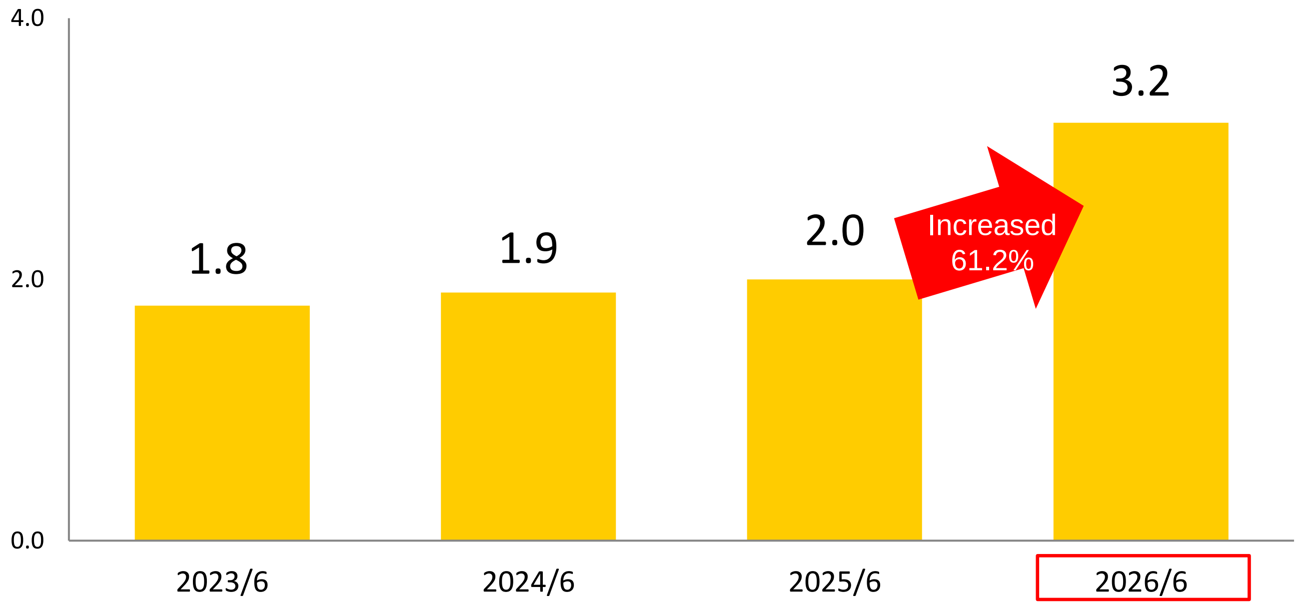
*Gains and losses on the sale of securities refer to those arising from the sale or redemption of government bonds and other bonds, as well as the sale of stocks.

4. Trends in Core Net Business Profit (Non-consolidated)

- Core net business profit represents the profit derived from funding income, such as interest on loans and discounts and interest and dividends on securities, and from fees and commissions, and is an indicator of the Bank's earnings power in its core operations.
- In the period under review, core net business profit (excluding gains (losses) from cancellation of investment trusts) increased by 61.2% from the same period of the previous fiscal year, as the increase in funding income—such as interest on loans and discounts and interest and dividends on securities with other banks—more than offset higher funding costs, including interest on deposits, and higher expenses.

Trends in Core Net Business Profit (Excluding Gains (Losses) from Cancellation of Investment Trusts)

(Billion yen)



5.Trends in Net interest income

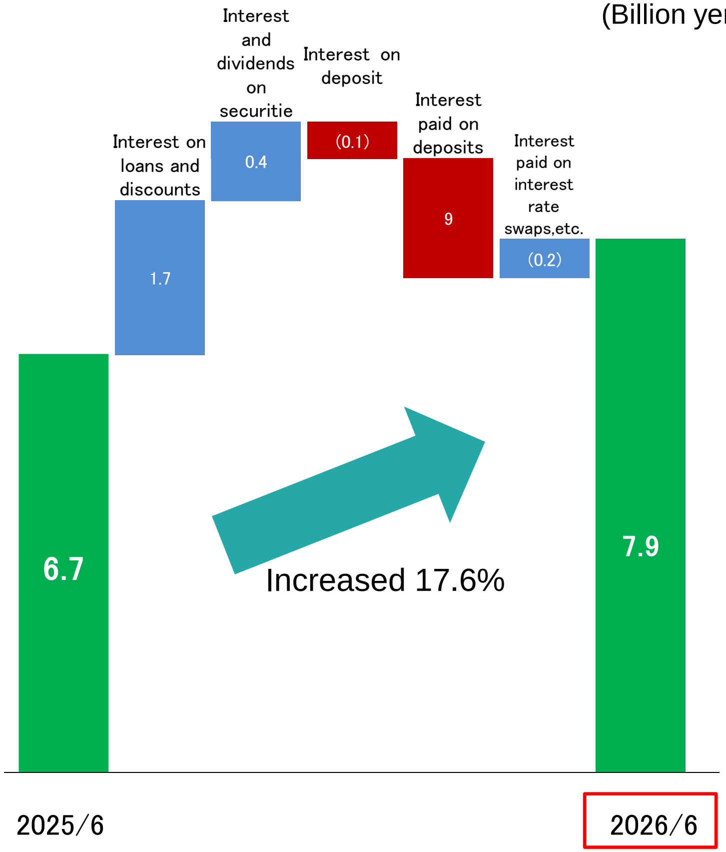
- Amid phased increases in policy interest rates since March 2024, interest payments on deposits increased; however, higher interest on loans and discounts and interest and dividends on securities with other banks more than offset this, resulting in a 17.6% increase from the same period of the previous fiscal year.

Reasons for Increase(Decrease) in Net Interest Income

(Billion yen,%)

	2025/6	2026/6	Change	% Change
Interest income	8.3	10.3	2.0	24.7%
Interest on loans and discounts	6.7	8.4	1.7	25.6%
Interest and dividends on securities (excluding gains (losses) from cancellation of investment trust)	0.6	1.0	0.4	61.4%
Interest on deposit	0.9	0.8	(0.1)	-8.5%
Interest expenses	1.5	2.4	0.9	54.8%
Interest paid on deposits	1.3	2.2	0.9	73.1%
Interest paid on interest rate swaps,etc.	0.2	-	(0.2)	-72.0%
Net interest income	6.7	7.9	1.2	17.6%

(Billion yen)

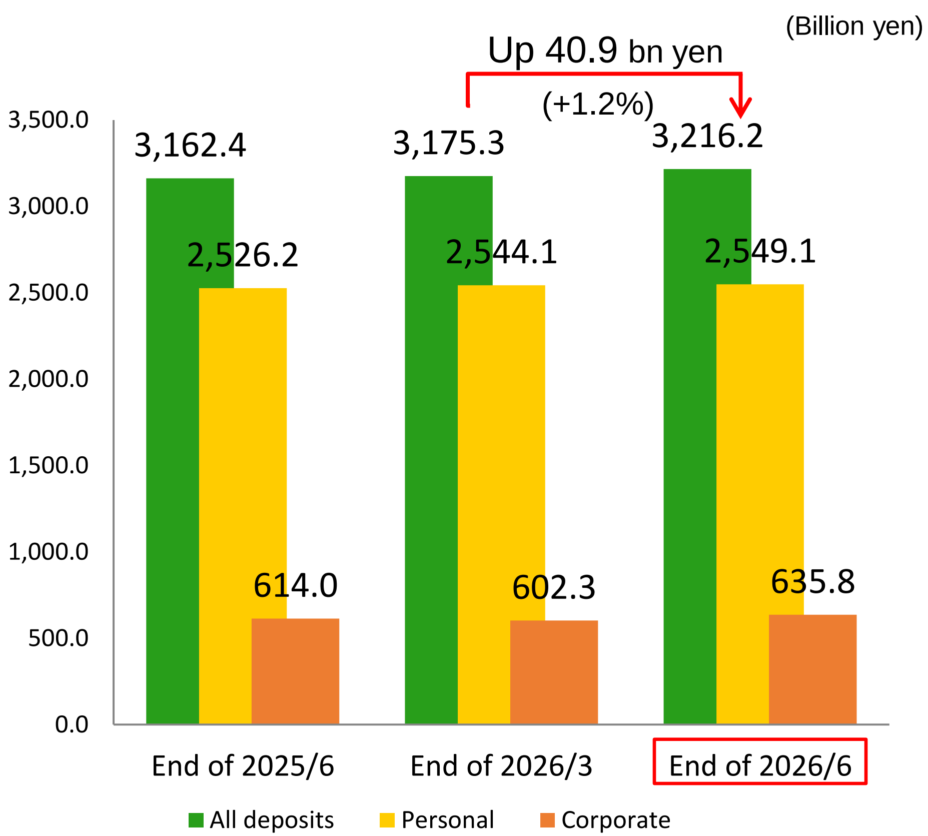


*Interest and dividends on securities exclude gains and losses on cancellation of investment trusts.
*Only the principal items are presented in the breakdowns of funding income and funding costs.

6. Balance of Deposits (Non-consolidated)

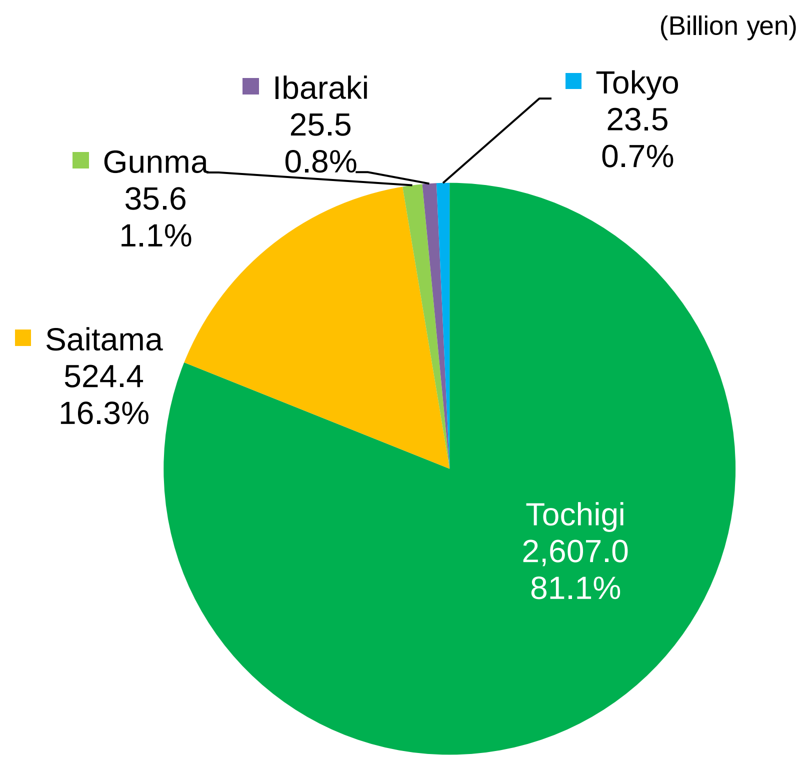
- Deposits outstanding increased by 40.9 billion yen from the end of March 2026 (up 1.2% year on year).
- Personal deposits increased by 5.0 billion yen (+0.1%), and corporate deposits increased by 33.5 billion yen (+5.5%).
- By prefecture, customers in Tochigi Prefecture accounted for 81.1% of total deposit balances.

Trends in Balance of Deposits (Non-consolidated)



*Excluding negotiable certificates of deposit

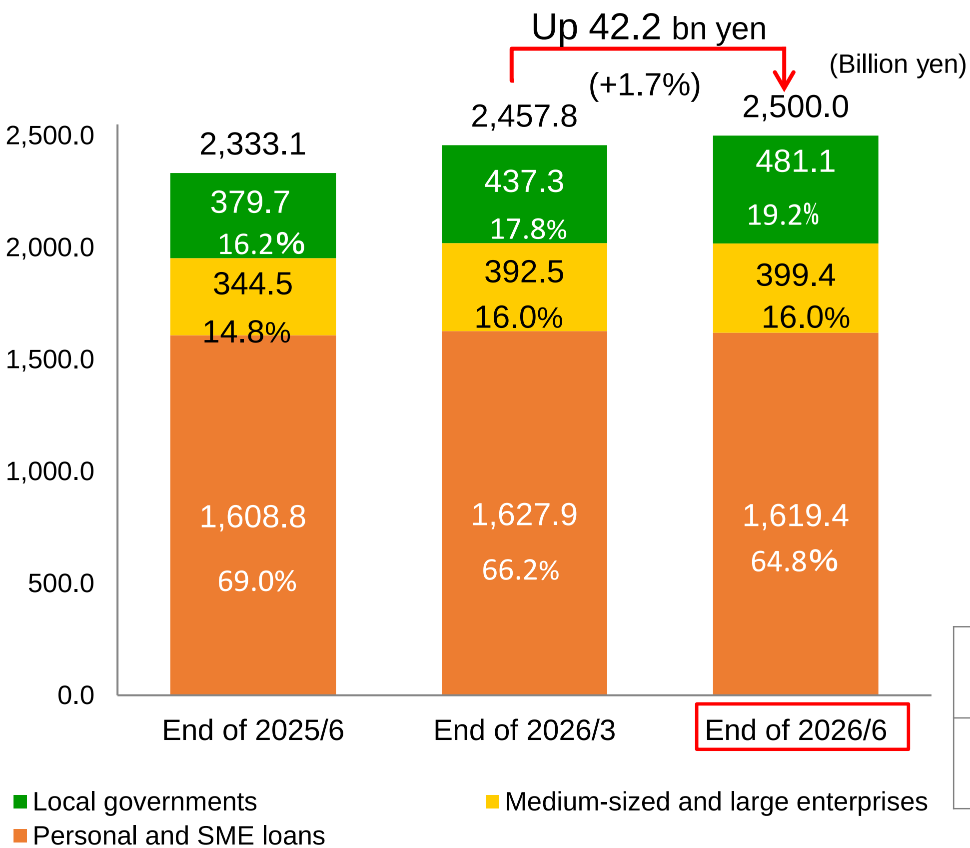
Balance of Deposits by Prefecture (As of June 30, 2026)



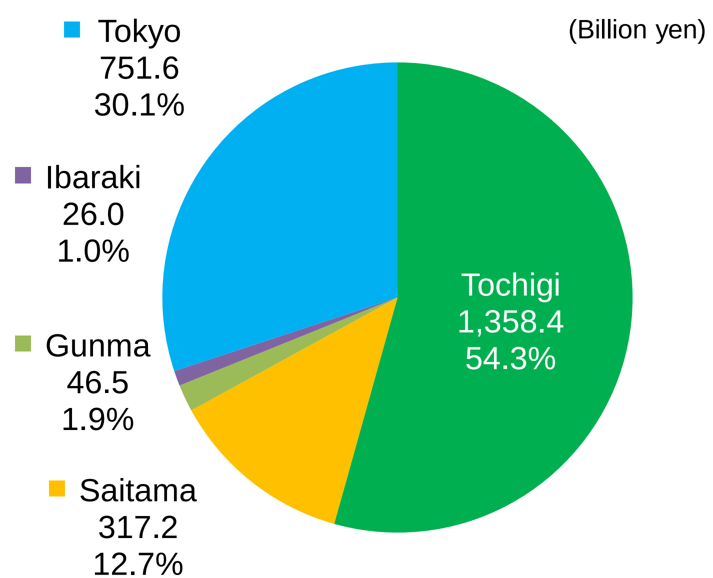
7. Balance of Loans and Bills Discounted (Non-consolidated)

- Loans outstanding increased by 42.2 billion yen from the end of March 2026 (up 1.7% year on year).
- Loans to to medium-sized and large enterprises increased increased by 6.9 billion yen (+1.7%), and loans to local public bodies increased by 43.8 billion yen (+10.0%).
- Loans in Tochigi Prefecture accounted for 54.3% of the total, and lending is centered on loans within Tochigi Prefecture and to individuals and small and medium-sized enterprises.

Trends in Balance of Loans and Bills Discounted (Non-consolidated)



Balance of Loans and Bills Discounted by Prefecture (As of June 30, 2026)

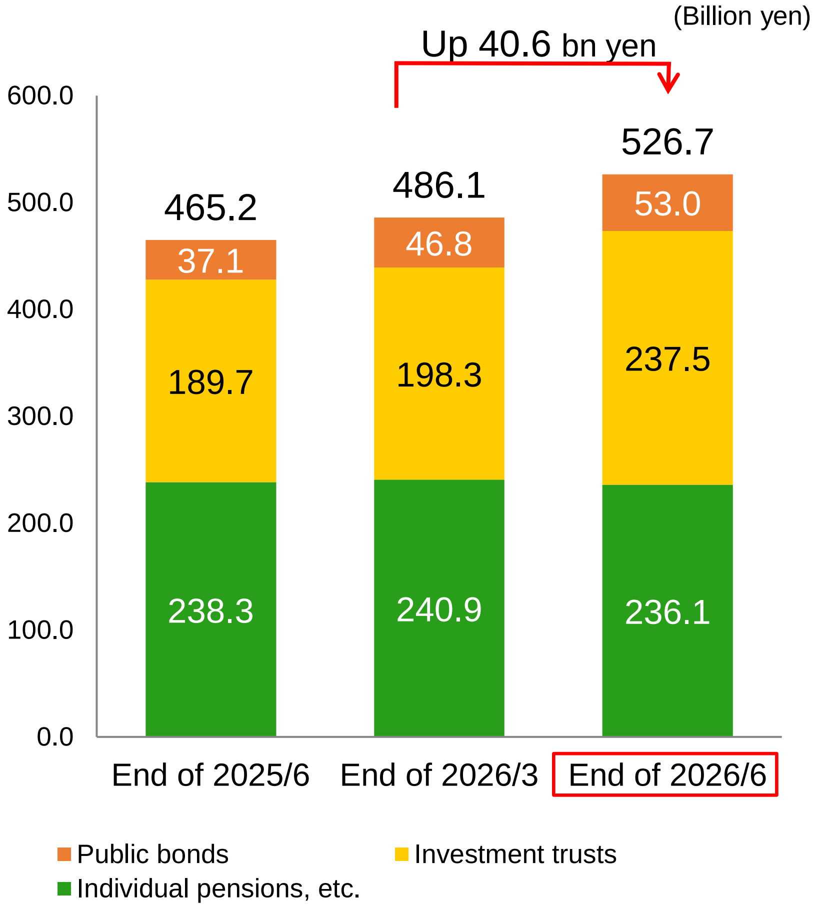


(%)	2025/6	2026/3	**2026/6**	pp Change from 2026/3
Loan-to-deposit ratio	73.7	77.4	**77.7**	+0.3

8. Deposit Assets (Non-consolidated)

➢ The balance of deposit assets increased by 40.6 billion yen from the end of March 2026, reflecting the provision of customer-oriented financial services. Going forward, the Bank will continue to propose "long-term, installment-type, and diversified" investments that contribute to customers' future asset formation.

Trends in Balance of Deposit Assets



(Billion yen)		2025/6	2026/3	**2026/6**	Change from 2026/3	% Change from 2026/3
Deposit assets		465.2	486.1	**526.7**	40.6	8.3%
	Public bonds	37.1	46.8	**53.0**	6.2	13.3%
	Investment trusts	189.7	1983	**237.5**	39.2	19.7%
	Individual pensions, etc.	238.3	240.9	**236.1**	(4.8)	-1.9%

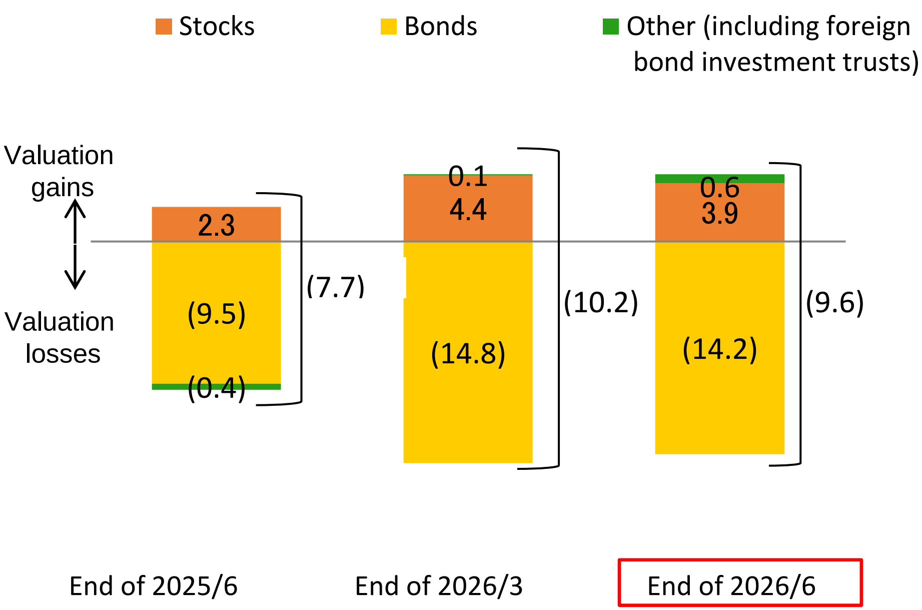
(count)	2025/6	2026/3	**2026/6**	Change from 2026/3	% Change from 2026/3
NISA accounts	39,334	40,530	**40,920**	390	0.9%

9. Securities (Non-Consolidated)

- In the first quarter ended June 30, 2026, although domestic interest rates rose amid expectations of rate hikes by the Bank of Japan, overall valuation gains (losses) on securities improved by 2.1 billion yen from the end of March 2026, reflecting the replacement of held bonds to shorten the average duration and an expansion of valuation gains on interest rate swaps.
- Looking ahead, the Bank continues to assume a moderate rise in domestic interest rates and, for the time being, plans to contain interest rate risk and reinvest primarily in short- to medium-term bonds.

Valuation Gains (Losses) on Other Securities

(Billion yen)



* There is an additional valuation gain of interest rate swaps.
2025/6 1.9 billion yen 2026/3 5.4 billion yen 2026/6 6.8 billion yen

(Billion yen)	2025/6	2026/3	**2026/6**	Change from 2026/3
Total of Valuation Gain and Loss on Securities with Market Value	(5.8)	(4.8)	**(2.7)**	**+2.1**

Closing Balances of Securities (As of June 30, 2026)

(Billion yen)	2025/6	2026/3	**2026/6**	Change from 2026/3	% Change from 2026/3
Total securities	387.6	423.2	**480.8**	57.6	13.6%
Stocks	12.1	13.8	**13.2**	(0.6)	-4.3%
Bonds	335.3	380.6	**437.2**	56.6	14.8%
Other (including foreign bond investment trusts)	40.1	28.7	**30.4**	1.7	5.8%

(%)	2025/6	2026/3	**2026/6**	Change from 2026/3
Securities-to-deposit ratio	12.2	13.3	**14.9**	+1.6

(year)	2025/6	2026/3	**2026/6**
Duration of yen-denominated bonds	2.9	2.0	**1.6**

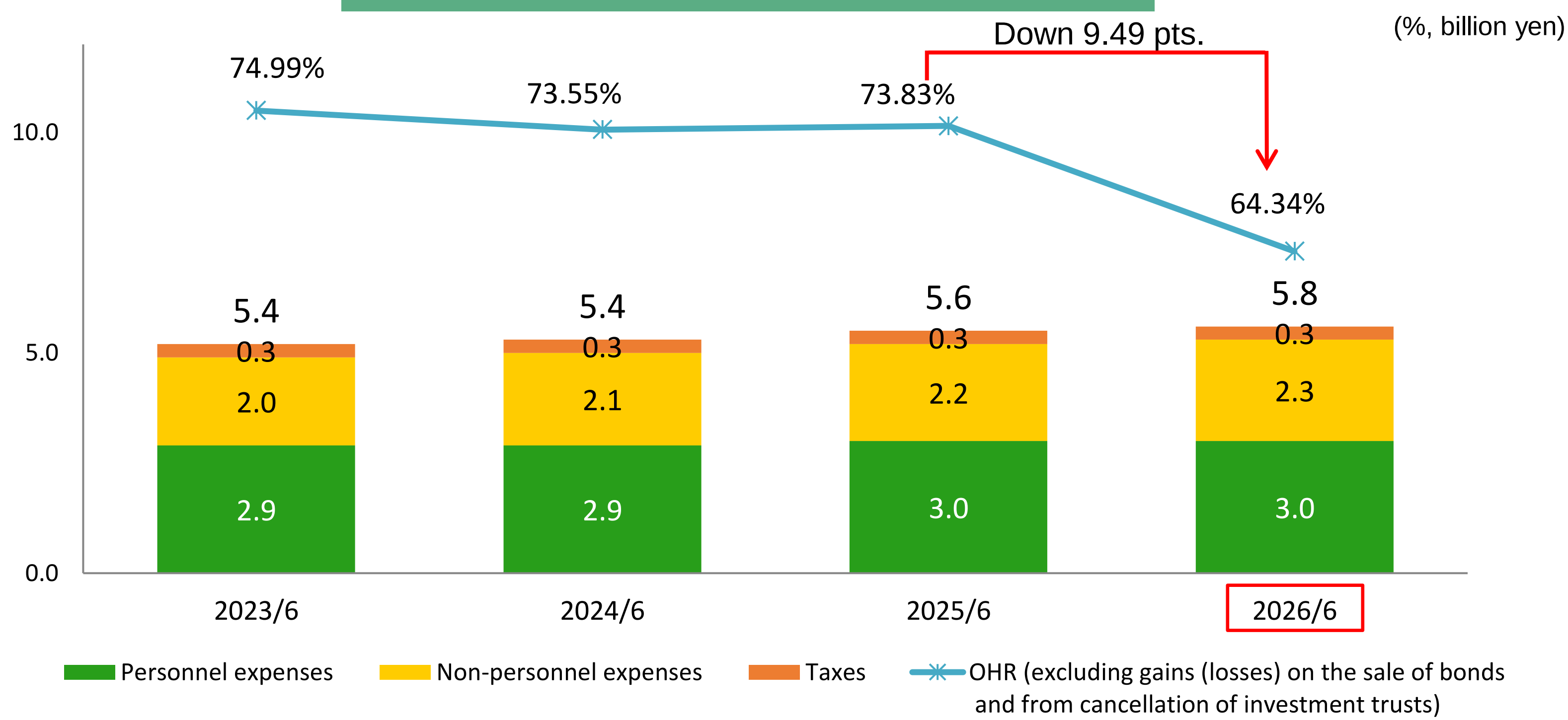
* Excluding bonds subject to interest rate swap hedges.

10.Expenses (Non-consolidated)

(Note) OHR (based on gross operating profit) = Expenses ÷ Gross operating profit (excluding gains (losses) on sale of bonds and from cancellation of investment trusts) × 100

- Gross core business profit, which serves as the denominator in the calculation of OHR, increased by 1.4 billion yen from the same period of the previous fiscal year (from 7.6 billion yen in the first quarter ended June 2025 to 9.0 billion yen in the first quarter ended June 2026), reflecting higher net interest income—primarily interest on loans and discounts—and higher fees and commissions, despite an increase in interest paid on deposits.
- Expenses, which constitute the numerator in the OHR, increased by 0.2 billion yen from the same period of the previous fiscal year due in part to increases in human capital investment such as base salary increases and personnel development, as well as increases in growth-oriented investments including DX, AI, and system-related expenditures.
- As a result, the OHR (on a gross core business profit basis) improved by 9.49 percentage points from the same period of the previous fiscal year.

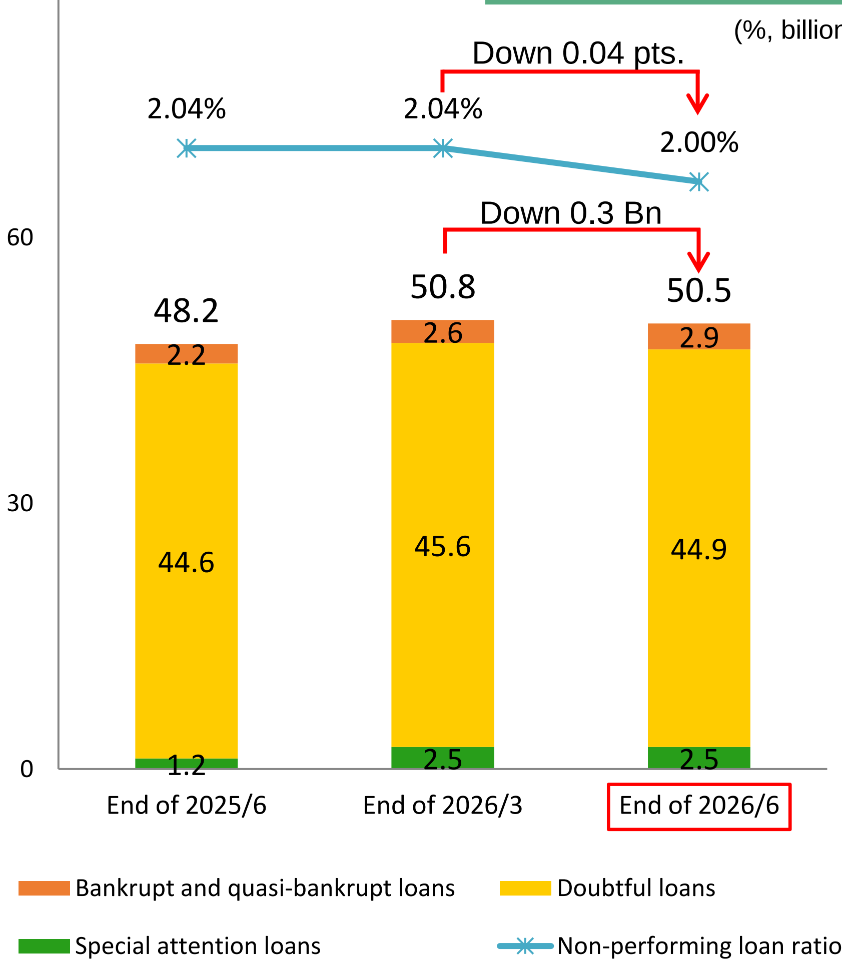
Expenses and OHR



11. Non-performing Loans

- Loans based on the Banking Act and Financial Reconstruction Act decreased by 0.3 billion yen compared to the end of March 2026 and as total credit exposure, including normal claims, also increased, the non-performing loan ratio declined by 0.04 percentage points to 2.00%.
- Given the potential impact of elevated inflation and developments in the Middle East, the Bank will continue to provide steadfast support to its corporate customers.

Trends in Non-performing Loan Ratio (Non-consolidated)



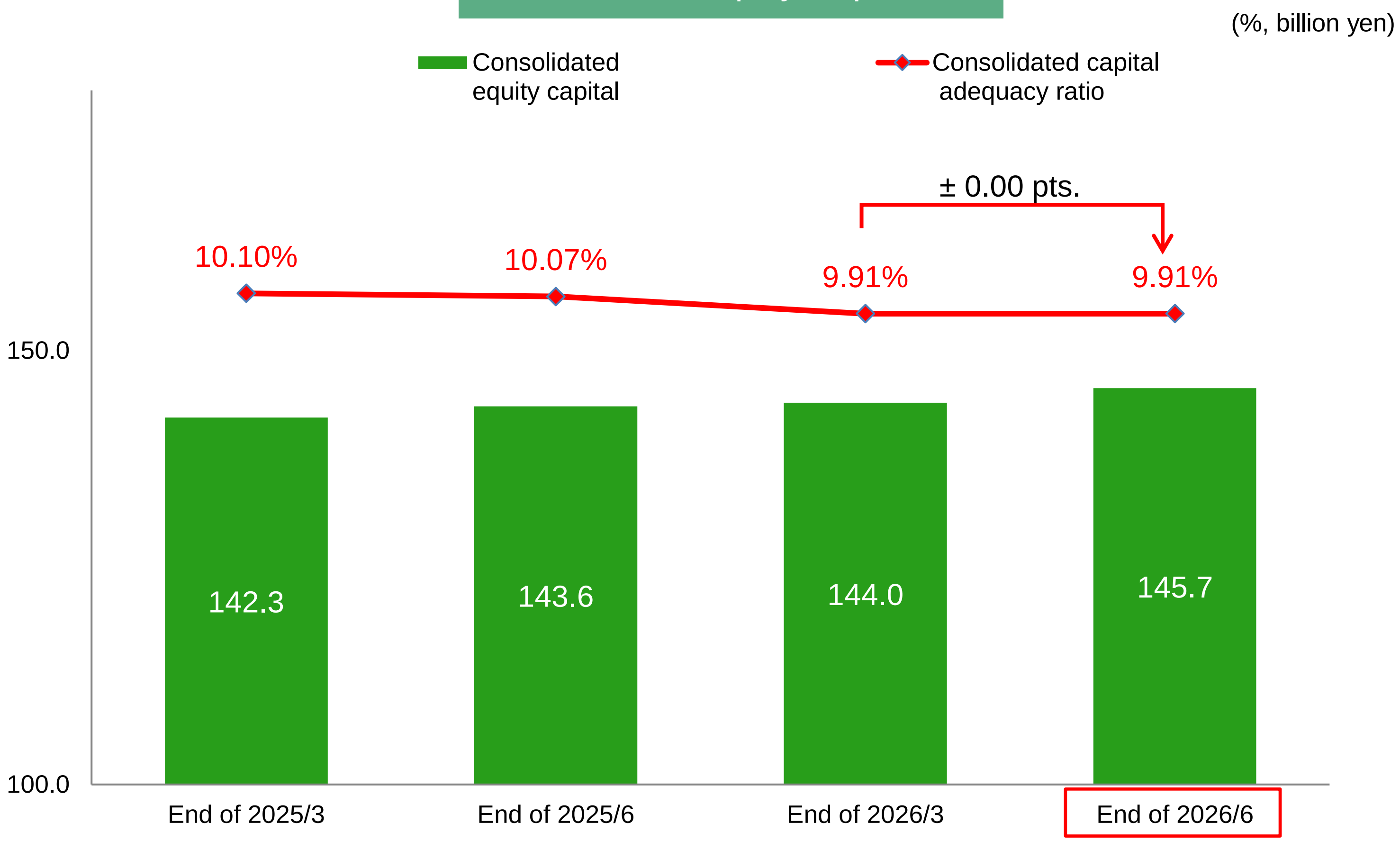
(%, billion yen)

(Billion yen)	2025/6	2026/3	**2026/6**	Change from 2026/3	% Change from 2026/3
Loans based on the Banking Act and Financial Reconstruction Act	48.2	50.8	**50.5**	(0.3)	-0.6%
Bankrupt and quasi-bankrupt loans	2.2	2.6	**2.9**	0.3	11.9%
Doubtful loans	44.6	45.6	**44.9**	(0.7)	-1.5%
Special attention loans	1.2	2.5	**2.5**	0.0	0.5%
Normal assets	2,312.4	2,431.8	**2,474.3**	42.5	1.7%
Total (total claims)	2,360.7	2,482.6	**2,524.8**	42.2	1.6%

12. Capital Adequacy Ratio and Consolidated ROE

- The Bank's consolidated capital adequacy ratio stood at 9.91%, remaining broadly unchanged from the end of March 2026, as the increase in risk-weighted assets such as loans and bills discounted offset the increase in capital attributable to the accumulation of profits.

Trends in Equity Capital



(The Bank applied the finalized Basel III endgame standards starting from the fiscal year ending March 2025.)

(Reference)

Toward the Evolution of New Value Creation

1. Realize the Provision of New Value (Strengthening Consulting Capability)

<Business Succession and M&A>

To provide highly specialized solutions, the Bank leverages services such as “Tochigi no Musubime” (a locally oriented M&A service) and has established a one-stop framework to support M&A for sole proprietors and micro/small enterprises.

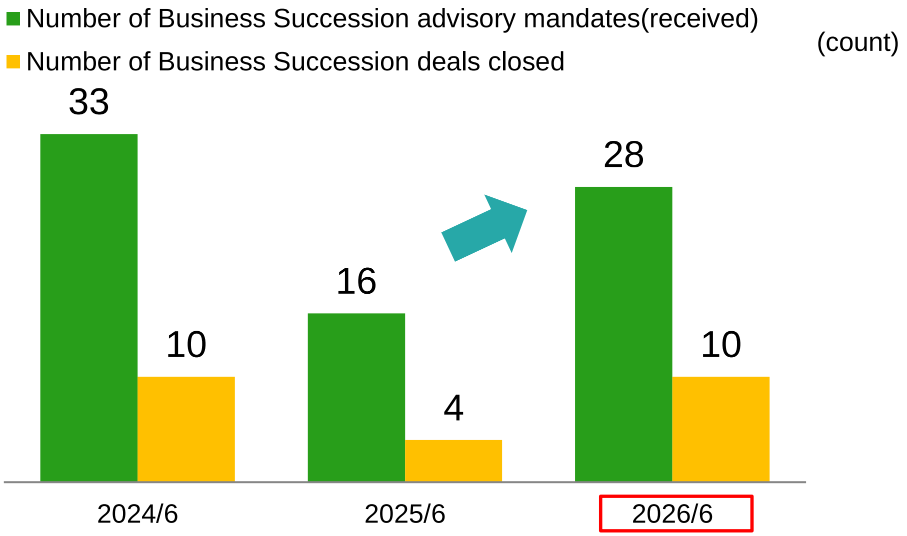
- In the first quarter ended June 30, 2026, while the number of deals closed decreased year on year, the number of mandates (advisory contracts) increased steadily.

<Business Matching>

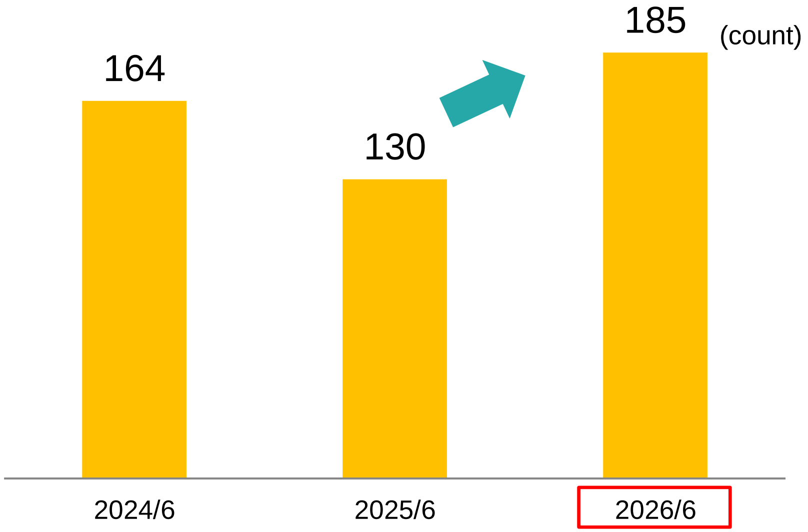
To address a wide range of customer needs, the Bank provides appropriate information and services and introduces suitable business partners.

- Expansion of growth support menu: The number of contracts concluded increased in human resource introduction and employee benefits consulting, in addition to real estate-related, leasing, and asset utilization content.

Number of Business Succession and M&A Contracts



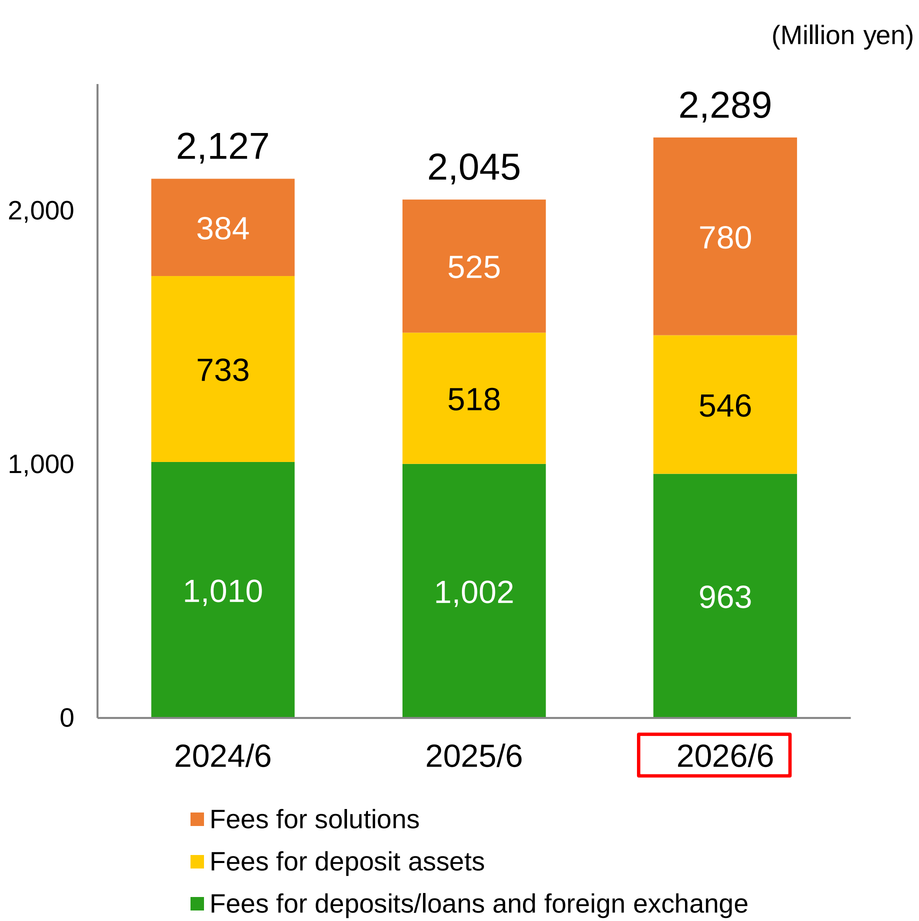
Number of Business Matching Contracts



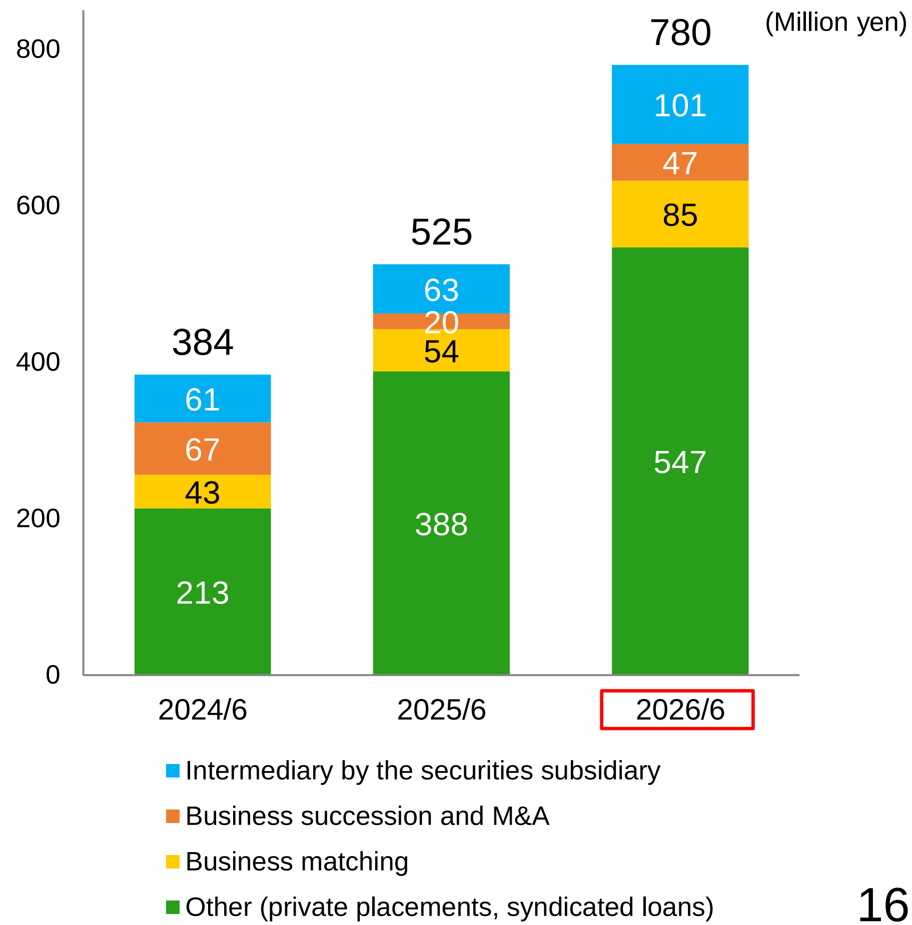
2. Realize the Provision of New Value (Trends in Fees and Commissions Income)

The Bank allocates human resources to “tasks that only people can perform” (through direct face-to-face and indirect face-to-face channels) and provides highly specialized solutions. Fees and commissions consist of banking-related fees such as deposit- and loan-related fees; solution-related fees for business matching and business succession/M&A; and fees on customer assets under custody earned through supporting customers’ asset formation.

Trends in Fees and Commissions Income



Breakdown of Fees for Solutions



TOCHIGI BANK

Contact for inquiries on these materials:

Corporate Planning Division: Akimoto, Saito, and Iwamoto

Tel.: +81-28-633-1455

Fax: +81-28-634-3633