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Company name: THE TOWA BANK, LTD.
Representative: Hiroshi Ebara, Representative Director, President & Chief Executive Officer
(Securities code: 8558 TSE Prime Market)
Contact: Yoichi Noguchi, General Manager of Finance and Accounting Department
(Telephone: +81-27-234-1111)

Notice of Revision of Financial Results Forecasts and Expected Differences from Results for the Same Period of the Previous Fiscal Year

The TOWA BANK, LTD. ("the Bank") hereby announces the revision of its financial results forecasts for the six months ended September 30, 2025, and for the fiscal year ending March 31, 2026, which were announced on May 12, 2025, as outlined below.
Furthermore, in regard to ordinary income, the Bank announces that differences are expected between the results for the six months ended September 30, 2025 and the results for the same period of the previous fiscal year, as outlined below.

1. Revision of Financial Results Forecasts

(1) Revision of consolidated financial results forecasts

For the six months ended September 30, 2025 (April 1, 2025 to September 30, 2025)

	Ordinary profit	Profit attributable to owners of parent	Earnings per share
Previously announced forecast (A)	Millions of yen 1,500	Millions of yen 2,000	Yen 54.40
Revised forecast (B)	3,010	3,120	86.99
Change (B-A)	1,510	1,120	
Change (%)	100.7	56.0	
(Reference) Results for the same six-month period of the previous fiscal year (Six months ended September 30, 2024)	2,066	1,196	32.29

For the fiscal year ending March 31, 2026 (April 1, 2025 to March 31, 2026)

	Ordinary profit	Profit attributable to owners of parent	Earnings per share
Previously announced forecast (A)	Millions of yen 3,000	Millions of yen 3,000	Yen 81.60
Revised forecast (B)	3,500	3,500	98.17
Change (B-A)	500	500	
Change (%)	16.7	16.7	
(Reference) Results for the previous fiscal year (Fiscal year ended March 31, 2025)	6,389	4,520	122.36

(2) Revision of non-consolidated financial results forecasts

For the six months ended September 30, 2025 (April 1, 2025 to September 30, 2025)

	Ordinary profit	Profit	Earnings per share
Previously announced forecast (A)	Millions of yen 1,500	Millions of yen 2,000	Yen 54.40
Revised forecast (B)	3,000	3,110	86.71
Change (B-A)	1,500	1,110	
Change (%)	100.0	55.5	
(Reference) Results for the same six-month period of the previous fiscal year (Six months ended September 30, 2024)	2,050	1,179	31.84

For the fiscal year ending March 31, 2026 (April 1, 2025 to March 31, 2026)

	Ordinary profit	Profit	Earnings per share
Previously announced forecast (A)	Millions of yen 3,000	Millions of yen 3,000	Yen 81.60
Revised forecast (B)	3,500	3,500	98.17
Change (B-A)	500	500	
Change (%)	16.7	16.7	
(Reference) Results for the previous fiscal year (Fiscal year ended March 31, 2025)	6,373	4,502	121.86

2. Expected Differences with Results for the Same Period of the Previous Fiscal Year

For the six months ended September 30, 2025 (April 1, 2025 to September 30, 2025)

	Ordinary income (consolidated)	Ordinary income (non-consolidated)
Results for the same period of the previous fiscal year (A)	Millions of yen 16,776	Millions of yen 14,738
Forecasts for the six months ended September 30, 2025 (B)	20,540	18,570
Change (B-A)	3,764	3,832
Change (%)	22.4	26.0

3. Reasons for the Revision of Financial Results Forecasts and Expected Differences

(1) Reasons for the revision of financial results forecasts

The Bank has upwardly revised its consolidated and non-consolidated forecasts for the six months ended September 30, 2025 mainly because, on a non-consolidated basis, net interest income and recoveries of written off receivables are expected to be higher than the initial forecast.

Regarding the revision of the full-year financial results forecasts, the Bank has revised its forecast based on the status of the forecast of financial results for the six months ended September 30, 2025.

(2) Reason for the expected differences with the same period of the previous fiscal year

Consolidated and non-consolidated ordinary income for the six months ended September 30, 2025 are forecast to increase by at least 10% from the results for the same period of the previous fiscal year, due to increases in interest on loans and discounts, interest and dividends on securities, and other items.

Note: The forecasts contained in this press release are based on information available as of the date of its publication. Actual results may differ from the forecasts due to various factors going forward.