

October 29, 2025

To Whom It May Concern:

Company name: THE TOCHIGI BANK, LTD.
 Representative: Hiroyuki Nakada, President
 Securities code: 8550
 Contact: Kenichi Akimoto, Executive Officer,
 General Manager of Corporate Planning Division
 (TEL: +81-28-633-1241)

Notice Concerning Revision of Financial Results and Dividend Forecasts

THE TOCHIGI BANK, LTD. (the “Bank”) hereby announces that it has revised its financial results and dividend forecasts from the forecasts announced on May 9, 2025.

1. Revision of the financial results forecasts

(1) Revisions to consolidated financial results forecasts

The first half of the fiscal year ending March 31, 2026 (April 1, 2025, to September 30, 2025)

	Ordinary income	Ordinary profit	Profit attributable to owners of parent	Profit per share
	Million yen	Million yen	Million yen	Yen
Previous forecasts (A)	23,300	3,500	2,600	25.08
Revised forecasts (B)	25,100	4,900	4,300	41.41
Change (B - A)	1,800	1,400	1,700	
Change (%)	7.7	40.0	65.4	
(Reference) Results for the six months ended September 30, 2024	22,135	2,037	1,470	14.19

Full year ending March 31, 2026 (April 1, 2025, to March 31, 2026)

	Ordinary income	Ordinary profit	Profit attributable to owners of parent	Profit per share
	Million yen	Million yen	Million yen	Yen
Previous forecasts (A)	48,000	8,300	5,800	55.95
Revised forecasts (B)	50,500	9,100	7,800	75.11
Change (B - A)	2,500	800	2,000	
Change (%)	5.2	9.6	34.5	
(Reference) Results for the previous fiscal year (Fiscal year ended March 31, 2025)	45,087	(23,641)	(22,328)	(215.45)

(2) Revisions to non-consolidated financial results forecasts

The first half of the fiscal year ending March 31, 2026 (April 1, 2025, to September 30, 2025)

	Ordinary income	Ordinary profit	Profit	Profit per share
	Million yen	Million yen	Million yen	Yen
Previous forecasts (A)	20,500	3,100	2,500	24.12
Revised forecasts (B)	22,300	4,500	4,100	39.48
Change (B - A)	1,800	1,400	1,600	
Change (%)	8.8	45.2	64.0	
(Reference) Results for the six months ended September 30, 2024	19,725	1,820	1,381	13.33

Full year ending March 31, 2026 (April 1, 2025, to March 31, 2026)

	Ordinary income	Ordinary profit	Profit	Profit per share
	Million yen	Million yen	Million yen	Yen
Previous forecasts (A)	42,500	7,700	5,600	54.02
Revised forecasts (B)	45,000	8,500	7,600	73.18
Change (B - A)	2,500	800	2,000	
Change (%)	5.9	10.4	35.7	
(Reference) Results for the previous fiscal year (Fiscal year ended March 31, 2025)	40,096	(24,064)	(22,491)	(217.02)

(3) Reason for the revision

The Bank has revised upward its previously announced financial results forecasts for the second quarter (cumulative) and full fiscal year ending March 31, 2026, as the increase in net interest income, including interest on loans and deposits, is expected to exceed initial projections in the individual financial results forecast.

The revision of the consolidated financial results forecast is mainly due to the revision of the Bank's non-consolidated financial results forecast.

2. Revision to Dividend Forecast

(1) Details of revision

	Annual dividends				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Fiscal-year end	Total
Previous forecasts (Announced on May 9, 2025)	yen —	yen 7.00	yen —	Yen 7.00	Yen 14.00
Revised forecasts	—	12.00	—	12.00	24.00
Actual results for the current fiscal year	—	—	—		
Results for the previous fiscal year (Fiscal year ended March 31, 2025)	—	3.50	—	3.50	7.00

(2) Reason for revision of dividend forecast

As the financial results forecasts for the second quarter (cumulative) and the fiscal year ending March 31, 2026 have been revised upward, the Bank has also decided to revise the dividend forecast upward accordingly.

* The above financial results forecasts are based on information available as of the date of announcement of this notice. Please take note that the actual performance may differ from forecast figures depending on various future factors.

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.