



May 12, 2026

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 Differences between Financial Results and Previous Fiscal Year Results

THE TOWA BANK, LTD. (“the Bank”) hereby announces differences between financial results and previous fiscal year results as detailed below.

1. Differences between financial results for the fiscal year ended March 31,2026 and March 31,2025

<Consolidated>

	Ordinary income
Year ended March 31,2025 (A)	Millions of yen 37,815
Year ended March 31,2026 (B)	43,504
Differences (B-A)	5,689
Percentage Differences (%)	15.04

<Non-Consolidated>

	Ordinary income
Year ended March 31,2025 (A)	Millions of yen 33,902
Year ended March 31,2026 (B)	39,634
Differences (B-A)	5,731
Percentage Differences (%)	16.90

2. Reason for differences

The Bank’s non-consolidated ordinary income increased 10% or above compared to results for the fiscal year ended March 31, 2025, mainly due to increases in interest on loans and discounts, interest and dividends on securities, and other items.

For more details, please refer to May 12, 2026 release entitled “Consolidated Financial Results for the Fiscal Year Ended March 31, 2026 (Under Japanese GAAP)”.