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Notice Concerning Financial Results Forecast Revisions and Expected Year-on-Year Differences

Tsukuba Bank, Ltd. (the "Bank") hereby announces that it has revised the financial results forecast for the six months ended September 30, 2026 (April 1, 2026 to September 30, 2026), which was announced on May 12, 2026, based on recent business performance trends, as described below.

Furthermore, the Bank also hereby notifies that it expects that ordinary income for the period will differ from the results for the corresponding period of the previous fiscal year.

1. Financial results forecast revisions

(1) Revisions to the consolidated financial results forecast for the six months ended September 30, 2026 (April 1, 2026 to September 30, 2026)

	Ordinary profit	Profit attributable to owners of parent	Basic earnings per share
Previous forecast (A)	Millions of yen 3,900	Millions of yen 3,200	Yen 38.82
Revised forecast (B)	3,700	4,900	59.43
Change (B - A)	(200)	1,700	
Percentage change (%)	(5.1)	53.1	
(Reference) Results for the previous six months (ended September 30, 2025)	4,128	3,788	45.98

(2) Revisions to the non-consolidated financial results forecast for the six months ended September 30, 2026 (April 1, 2026 to September 30, 2026)

	Ordinary profit	Profit	Basic earnings per share
Previous forecast (A)	Millions of yen 3,900	Millions of yen 3,200	Yen 38.82
Revised forecast (B)	3,600	4,800	58.22
Change (B - A)	(300)	1,600	
Percentage change (%)	(7.6)	50.0	
Results for the previous six months (ended September 30, 2025)	4,052	3,729	45.27

2. Expected year-on-year differences

For the six months ended September 30, 2026 (April 1, 2026 to September 30, 2026)

	Ordinary income (consolidated)	Ordinary income (non-consolidated)
Results for the previous six months (ended September 30, 2025 (A)	Millions of yen 23,947	Millions of yen 23,832
Expected results for the six months ended September 30, 2026 (B)	30,200	30,100
Change (B - A)	6,253	6,268
Percentage change (%)	26.1%	26.3%

3. Reasons for financial results forecast revisions and expected year-on-year differences

(1) Reasons for financial results forecast revisions

For the non-consolidated results, core net business profit is expected to exceed the initial forecast, primarily due to an increase in net interest income on loans and discounts, etc. However, ordinary profit is expected to fall below the initial forecast, as the Bank recorded losses on bonds as part of efforts to improve the securities portfolio. Meanwhile, net income is expected to exceed the initial forecast, owing in part to the recording of a gain on return of retirement benefit trust under extraordinary income, as announced in the "Notice Concerning the Expected Recording of Gain on Return of Retirement Benefit Trust (Extraordinary Income)" dated July 30, 2026. Accordingly, the Bank has decided to revise upward the consolidated and non-consolidated financial results forecasts for the six months ended September 30, 2026, which were announced at the time of release of the financial results for the fiscal year ended March 31, 2026.

(2) Reasons for expected year-on-year differences

The consolidated and non-consolidated ordinary income for the six months ended September 30, 2026 is expected to differ from the results for the corresponding period of the previous fiscal year, primarily due to an increase in interest income, particularly an increase in interest on loans and discounts, as well as an increase in gains on the sale of equity securities, etc.

4. Financial results forecast for the fiscal year ending March 31, 2027

The Bank is currently reviewing the financial results forecast for the fiscal year ending March 31, 2027 based on the revisions made in the six months ended September 30, 2026, and will announce it together with the financial results for the six months ended September 30, 2026, scheduled for November 10, 2026.

The financial results forecast herein is based on information available to the Bank as of the date of release of this document, and actual results and figures may differ from the forecast due to various factors.