

August 5, 2025

Consolidated Financial Results for the Three Months Ended June 30, 2025 (Under Japanese GAAP)

Company name: THE TOWA BANK,LTD.
 Listing: Tokyo Stock Exchange
 Securities code: 8558
 URL: <https://www.towabank.co.jp>
 Representative: Hiroshi Ebara, Representative Director, President & Chief Executive Officer
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 Scheduled date to commence dividend payments: -
 Setting of trading account: None
 Preparation of supplementary material on financial results: Yes
 Holding of financial results briefing: None

(Yen amounts are rounded down to millions, unless otherwise noted.)

1. Consolidated financial results for the three months ended June 30, 2025 (from April 1, 2025 to June 30, 2025)

(1) Consolidated operating results (cumulative)

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Three months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
June 30, 2025	9,866	22.6	1,453	105.8	1,906	186.5
June 30, 2024	8,045	(3.8)	705	5.4	665	59.6

Note: Comprehensive income For the three months ended June 30, 2025: ¥3,564 million [-%]
 For the three months ended June 30, 2024: ¥(5,529) million [-%]

	Basic earnings per share	Diluted earnings per share
Three months ended	Yen	Yen
June 30, 2025	52.53	51.89
June 30, 2024	17.97	13.85

(2) Consolidated financial position

	Total assets	Net assets	Equity-to-asset ratio	Consolidated capital adequacy ratio (Standard in Japan)
As of	Millions of yen	Millions of yen	%	%
June 30, 2025	2,395,029	92,597	3.8	9.99
March 31, 2025	2,382,753	91,171	3.7	9.75

Reference: Equity
 As of June 30, 2025: ¥91,845 million
 As of March 31, 2025: ¥90,383 million

Note: The capital adequacy ratio is calculated by dividing (total portion of year-end net assets - year-end stock acquisition rights - non-controlling shareholders' interests at the end of the fiscal year) by the total amount of year-end assets.

The "Consolidated Capital Adequacy Ratio (Domestic Standards)" is calculated based on the "Standards for Determining whether a Bank's Capital Adequacy is Appropriate in Light of the Assets Held by Banks in Light of the Assets Held by Banks (Financial Services Agency Notification No. 19 of 2018)."

2. Cash dividends

	Annual dividends per share				
	First quarter-end	Second quarter-end	Third quarter-end	Fiscal year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2025	-	0.00	-	35.00	35.00
Fiscal year ending March 31, 2026	-				
Fiscal year ending March 31, 2026 (Forecast)		0.00	-	35.00	35.00

Note: Revisions to the forecast of cash dividends most recently announced: None

3. Forecast of consolidated financial results for the fiscal year ending March 31, 2026 (from April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2025	1,500	(27.4)	2,000	67.1	54.40
Fiscal year ending March 31, 2026	3,000	(53.0)	3,000	(33.6)	81.60

Note: Revisions to the earnings forecasts most recently announced: None

* Notes

- (1) Significant changes in the scope of consolidation during the period: None
- (2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: None
- (3) Changes in accounting policies, changes in accounting estimates, and restatement
 - (i) Changes in accounting policies due to revisions to accounting standards and other regulations: None
 - (ii) Changes in accounting policies due to other reasons: None
 - (iii) Changes in accounting estimates: None
 - (iv) Restatement: None

(4) Number of issued shares (common shares)

(i) Total number of issued shares at the end of the period (including treasury shares)

As of June 30, 2025	37,180,273 shares
As of March 31, 2025	37,180,273 shares

(ii) Number of treasury shares at the end of the period

As of June 30, 2025	1,553,753 shares
As of March 31, 2025	419,827 shares

(iii) Average number of shares outstanding during the period (cumulative from the beginning of the fiscal year)

Three months ended June 30, 2025	36,287,312 shares
Three months ended June 30, 2024	37,006,531 shares

* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: nothing

* Proper use of earnings forecasts, and other special matters

1. The forward-looking statements, including forecasts of financial results, contained in these materials are based on information currently available to the Company and on certain assumptions deemed to be reasonable. However, the Company makes no guarantee that these forecasts will be achieved. Actual financial results, etc. may differ substantially due to various factors.
2. Supplementary explanatory materials for financial results are attached to the financial results

Quarterly consolidated financial statements
Consolidated balance sheets

(Millions of yen)

	As of March 31, 2025	As of June 30, 2025
Assets		
Cash and due from banks	167,707	179,885
Call loans and bills bought	867	448
Money held in trust	2,994	1,000
Securities	535,044	536,268
Loans and bills discounted	1,606,700	1,608,242
Foreign exchanges	620	741
Other assets	36,625	36,721
Tangible fixed assets	23,884	23,606
Intangible fixed assets	3,458	3,223
Retirement benefit asset	4,557	4,673
Deferred tax assets	2,916	2,731
Customers' liabilities for acceptances and guarantees	3,678	3,679
Allowance for loan losses	(6,302)	(6,194)
Total assets	2,382,753	2,395,029
Liabilities		
Deposits	2,155,574	2,162,311
Borrowed money	121,490	125,190
Foreign exchanges	101	89
Other liabilities	7,393	8,312
Provision for bonuses	471	-
Retirement benefit liability	59	59
Provision for retirement benefits for directors (and other officers)	1	1
Provision for reimbursement of deposits	97	97
Provision for contingent loss	657	685
Deferred tax liabilities	8	9
Deferred tax liabilities for land revaluation	2,047	1,995
Acceptances and guarantees	3,678	3,679
Total liabilities	2,291,582	2,302,432
Net assets		
Share capital	38,653	38,653
Capital surplus	17,500	17,500
Retained earnings	59,241	59,976
Treasury shares	(284)	(1,089)
Total shareholders' equity	115,111	115,040
Valuation difference on available-for-sale securities	(28,336)	(26,627)
Revaluation reserve for land	2,082	1,967
Remeasurements of defined benefit plans	1,525	1,465
Total accumulated other comprehensive income	(24,727)	(23,194)
Share acquisition rights	256	211
Non-controlling interests	531	540
Total net assets	91,171	92,597
Total liabilities and net assets	2,382,753	2,395,029

Consolidated statements of income (cumulative) and consolidated statements of comprehensive income (cumulative)

Consolidated statements of income (cumulative)

(Millions of yen)

	Three months ended June 30, 2024	Three months ended June 30, 2025
Ordinary income	8,045	9,866
Interest income	5,447	7,234
Interest on loans and discounts	4,694	5,636
Interest and dividends on securities	700	1,419
Fees and commissions	1,593	1,630
Other ordinary income	18	13
Other income	986	987
Ordinary expenses	7,339	8,413
Interest expenses	100	940
Interest on deposits	88	901
Fees and commissions payments	968	1,024
Other ordinary expenses	7	-
General and administrative expenses	5,234	5,527
Other expenses	1,029	921
Ordinary profit	705	1,453
Extraordinary income	-	1,006
Gain on disposal of non-current assets	-	1,006
Extraordinary losses	1	1
Loss on disposal of non-current assets	1	1
Profit before income taxes	704	2,458
Income taxes - current	9	519
Income taxes - deferred	34	23
Total income taxes	44	542
Profit	660	1,915
Profit (loss) attributable to non-controlling interests	(4)	9
Profit attributable to owners of parent	665	1,906

Consolidated statements of comprehensive income (cumulative)

(Millions of yen)

	Three months ended June 30, 2024	Three months ended June 30, 2025
Profit	660	1,915
Other comprehensive income	(6,189)	1,649
Valuation difference on available-for-sale securities	(6,128)	1,709
Remeasurements of defined benefit plans, net of tax	(61)	(60)
Comprehensive income	(5,529)	3,564
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(5,524)	3,555
Comprehensive income attributable to non-controlling interests	(4)	9

(Notes on segment information, etc.)

(Segment information)

The Group's only reporting segment is Banking. In addition to the banking business, we are engaged in businesses related to financial services such as leasing, but these businesses are omitted because they are not important.