

February 3, 2026

**Consolidated Financial Results  
for the Nine Months Ended December 31, 2025  
(Under Japanese GAAP)**

Company name:	THE TOWA BANK,LTD.
Listing:	Tokyo Stock Exchange
Securities code:	8558
URL:	<a href="https://www.towabank.co.jp">https://www.towabank.co.jp</a>
Representative:	Hiroshi Ebara, Representative Director, President & Chief Executive Officer
Inquiries:	Yoichi Noguchi, General Manager of Finance and Accounting Department
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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 nine months ended December 31, 2025 (from April 1, 2025 to December 31, 2025)**

**(1) Consolidated operating results (cumulative)**

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
Nine months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%
December 31, 2025	31,311	22.2	3,499	15.4	3,523	78.3
December 31, 2024	25,615	(0.2)	3,031	(14.9)	1,975	(30.8)

Note: Comprehensive income For the nine months ended December 31, 2025: ¥(858) million [-%]  
For the nine months ended December 31, 2024: ¥(6,133) million [-%]

	Basic earnings per share	Diluted earnings per share
Nine months ended	Yen	Yen
December 31, 2025	98.62	97.49
December 31, 2024	53.38	48.28

**(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	%	%
December 31, 2025	2,428,561	88,045	3.5	9.62
March 31, 2025	2,382,753	91,171	3.7	9.75

Reference: Equity  
As of December 31, 2025: ¥87,285 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
Fiscal year ended March 31, 2025	Yen -	Yen 0.00	Yen -	Yen 35.00	Yen 35.00
Fiscal year ending March 31, 2026	Yen -	Yen 0.00	Yen -		
Fiscal year ending March 31, 2026 (Forecast)				Yen 35.00	Yen 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	%	
Fiscal year ending March 31, 2026	3,500	(45.2)	3,500	(22.5)	98.17 Yen

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 December 31, 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 December 31, 2025	1,743,212 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)

Nine months ended December 31, 2025	35,722,448 shares
Nine months ended December 31, 2024	37,005,923 shares

- \* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: None
- \* 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 December 31, 2025
<b>Assets</b>		
Cash and due from banks	167,707	198,359
Call loans and bills bought	867	281
Money held in trust	2,994	1,001
Securities	535,044	513,112
Loans and bills discounted	1,606,700	1,646,866
Foreign exchanges	620	966
Other assets	36,625	38,120
Tangible fixed assets	23,884	23,366
Intangible fixed assets	3,458	2,887
Retirement benefit asset	4,557	4,998
Deferred tax assets	2,916	2,294
Customers' liabilities for acceptances and guarantees	3,678	3,464
Allowance for loan losses	(6,302)	(7,158)
<b>Total assets</b>	<b>2,382,753</b>	<b>2,428,561</b>
<b>Liabilities</b>		
Deposits	2,155,574	2,205,610
Borrowed money	121,490	119,900
Foreign exchanges	101	87
Other liabilities	7,393	8,693
Provision for bonuses	471	-
Retirement benefit liability	59	57
Provision for retirement benefits for directors (and other officers)	1	1
Provision for reimbursement of deposits	97	68
Provision for contingent loss	657	675
Deferred tax liabilities	8	11
Deferred tax liabilities for land revaluation	2,047	1,945
Acceptances and guarantees	3,678	3,464
<b>Total liabilities</b>	<b>2,291,582</b>	<b>2,340,515</b>
<b>Net assets</b>		
Share capital	38,653	38,653
Capital surplus	17,500	17,502
Retained earnings	59,241	61,665
Treasury shares	(284)	(1,227)
<b>Total shareholders' equity</b>	<b>115,111</b>	<b>116,593</b>
Valuation difference on available-for-sale securities	(28,336)	(32,548)
Revaluation reserve for land	2,082	1,895
Remeasurements of defined benefit plans	1,525	1,344
<b>Total accumulated other comprehensive income</b>	<b>(24,727)</b>	<b>(29,308)</b>
Share acquisition rights	256	236
Non-controlling interests	531	523
<b>Total net assets</b>	<b>91,171</b>	<b>88,045</b>
<b>Total liabilities and net assets</b>	<b>2,382,753</b>	<b>2,428,561</b>

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

### Consolidated statements of income (cumulative)

(Millions of yen)

	Nine months ended December 31, 2024	Nine months ended December 31, 2025
Ordinary income	25,615	31,311
Interest income	17,347	22,541
Interest on loans and discounts	14,628	17,652
Interest and dividends on securities	2,500	4,357
Fees and commissions	5,060	5,276
Other ordinary income	55	59
Other income	3,152	3,434
Ordinary expenses	22,584	27,811
Interest expenses	766	3,174
Interest on deposits	720	3,007
Fees and commissions payments	2,946	2,961
Other ordinary expenses	15	1,241
General and administrative expenses	15,434	16,213
Other expenses	3,421	4,221
Ordinary profit	3,031	3,499
Extraordinary income	-	1,691
Gain on disposal of non-current assets	-	1,691
Extraordinary losses	186	290
Loss on disposal of non-current assets	2	4
Impairment losses	184	285
Profit before income taxes	2,845	4,900
Income taxes - current	476	1,314
Income taxes - deferred	405	54
Total income taxes	882	1,368
Profit	1,962	3,532
Profit (loss) attributable to non-controlling interests	(13)	8
Profit attributable to owners of parent	1,975	3,523

## Consolidated statements of comprehensive income (cumulative)

(Millions of yen)

	Nine months ended December 31, 2024	Nine months ended December 31, 2025
Profit	1,962	3,532
Other comprehensive income	(8,096)	(4,391)
Valuation difference on available-for-sale securities	(7,911)	(4,209)
Remeasurements of defined benefit plans, net of tax	(184)	(181)
Comprehensive income	<hr/> (6,133)	<hr/> (858)
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(6,120)	(869)
Comprehensive income attributable to non-controlling interests	(12)	10

(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.