Translation

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November 10, 2026

Company name: The Keiyo Bank, Ltd.
Representative: Go Fujita, President
(Securities code: 8544; Tokyo Stock Exchange Prime Market)
Inquiries: Yukihiko Nezu, General Manager of Accounting, Corporate Planning Division

Notice of Differences from Financial Results for the Six Months Ended September 30, 2025

The Keiyo Bank, Ltd. (the "Bank") hereby announces differences in ordinary income between for the six months ended September 30, 2026 and for the six months ended September 30, 2025 as follows.

1. Differences from finacial results for the same period of the previous fiscal year

(1) Consolidated financial results

The six months ended September 30, 2026 (from April 1, 2026 to September 30, 2026)

	Ordinary income
	(Millions of yen)
For the six months ended September 30, 2025 (A)	49,657
For the six months ended September 30, 2026 (B)	68,438
Difference (B-A)	18,781
Percentage Difference	37.8%

(2) Non-Consolidated financial results

The six months ended September 30, 2026 (from April 1, 2026 to September 30, 2026)

	Ordinary Income
	(Millions of yen)
For the six months ended September 30, 2025 (A)	49,114
For the six months ended September 30, 2026 (B)	67,916
Difference (B-A)	18,801
Percentage Difference	38.2%

2. Reason for Difference

The Bank's non-consolidated ordinary income for the six months ended September 30, 2026 increased, mainly due to increase interest income from loans and gain on sale of equity securities. This caused the differences compared with the actual results for the previous six months.

For more details, please refer to November 10, 2026 release entitled "Summary of Consolidated Financial Results for the Six Months Ended September 30, 2026".

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