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November 4, 2026

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(Securities code: 8558 TSE Prime Market)
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Notice of Revision of Financial Results Forecasts and Expected Differences from Results for the Same Period of the Previous Fiscal Year

The TOWA BANK, LTD. ("the Bank") hereby announces the revision of its financial results forecasts for the six months ended September 30, 2026, which were announced on May 12, 2026, as outlined below.
Furthermore, in regard to ordinary income, the Bank announces that differences are expected between the results for the six months ended September 30, 2026 and the results for the same period of the previous fiscal year, as outlined below.

1. Revision of Financial Results Forecasts

(1) Revision of consolidated financial results forecasts

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

	Ordinary profit	Profit attributable to owners of parent	Earnings per share
Previously announced forecast (A)	Millions of yen 2,500	Millions of yen 2,500	Yen 70.54
Revised forecast (B)	2,500	3,700	104.17
Change (B-A)	0	1,200	
Change (%)	0.0	48.0	
(Reference) Results for the same six-month period of the previous fiscal year (Six months ended September 30, 2025)	3,016	3,127	87.19

(2) Revision of non-consolidated financial results forecasts

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

	Ordinary profit	Profit	Earnings per share
Previously announced forecast (A)	Millions of yen 2,500	Millions of yen 2,500	Yen 70.54
Revised forecast (B)	2,500	3,710	104.45
Change (B-A)	0	1,210	
Change (%)	0.0	48.4	
(Reference) Results for the same six-month period of the previous fiscal year (Six months ended September 30, 2025)	3,002	3,116	86.90

2. Expected Differences with Results for the Same Period of the Previous Fiscal Year

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 same period of the previous fiscal year (A)	Millions of yen 20,546	Millions of yen 18,573
Forecasts for the six months ended September 30, 2026 (B)	33,050	31,080
Change (B-A)	12,504	12,507
Change (%)	60.8	67.3

3. Reasons for the Revision of Financial Results Forecasts and Expected Differences

(1) Reasons for the revision of financial results forecasts

①Reasons for the revision of non-consolidated financial results forecasts

While ordinary profit is expected to be within the range of the initial forecast, the Bank has upwardly revised its forecasts for net profit for the six months ended September 30, 2026 mainly because gain on sale of idle assets is expected to exceed the initial forecast, and the amount of income taxes and other taxes is expected to be lower than the initial forecast due to the application of tax-effect accounting and other factors.

As for the full-year earnings forecasts, no changes have been made to the previous forecasts because the future outlook for financial and economic conditions remains uncertain.

②Reasons for the revision of consolidated financial results forecasts

The consolidated financial results forecasts were revised mainly due to the revision of the non-consolidated financial results forecasts.

(2) Reason for the expected differences with the same period of the previous fiscal year

Consolidated and non-consolidated ordinary income for the six months ended September 30, 2026 are forecast to increase by at least 10% from the results for the same period of the previous fiscal year, due to an increase in income from fund management driven by higher yields, as well as the recognition of gains on sales of stocks and other securities to address rising credit costs, among other factors.

Note: The forecasts contained in this press release are based on information available as of the date of its publication. Actual results may differ from the forecasts due to various factors going forward.