Company name: THE TOWA BANK, LTD.

(Securities code: 8558 TSE Prime

Market)

Representative: Hiroshi Ebara, Representative Director,

President & Chief Executive Officer

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Notice of Revision of Financial Results Forecasts

THE TOWA BANK, LTD. hereby announces the revision of its full-year financial results forecasts for the fiscal year ended March 31, 2025 announced on May 9, 2024.

1. Revision of Financial Results Forecasts

(1) Revision of consolidated financial results forecast figures for the fiscal year ended March 31, 2025 (April 1, 2024 to March 31, 2025)

	Ordinary income	Ordinary profit	Profit attributable to owners of parent	Earnings per share
Previously announced forecast (A)	Millions of yen —	Millions of yen 2,000	Millions of yen 1,500	Yen 40.53
Revised forecast (B)	37,810	6,380	4,520	122.34
Change (B-A)	_	4,380	3,020	
Change (%)	_	219.0	201.3	
(Reference) Results for the previous fiscal year ended March 31, 2024)	34,138	4,335	3,530	89.84

Note: Ordinary income is shown because it increased by more than 10% from the same period of the previous fiscal year.

(2) Revision of non-consolidated financial results forecast figures for the fiscal year ended March 31, 2025 (April 1, 2024 to March 31, 2025)

	Ordinary income	Ordinary profit	Profit	Earnings per share
Previously announced forecast (A)	Millions of yen —	Millions of yen 2,000	Millions of yen 1,500	Yen 40.53
Revised forecast (B)	33,900	6,370	4,500	121.80
Change (B-A)	_	4,370	3,000	
Change (%)	_	218.5	200.0	
(Reference) Results for the previous fiscal year ended March 31, 2024)	30,314	4,307	3,510	89.30

Note: Ordinary income is shown because it increased by more than 10% from the same period of the previous fiscal year.

2. Reason for Revision of Financial Results Forecasts

The Bank has upwardly revised its full-year consolidated and non-consolidated forecasts for the fiscal year ending March 31, 2025 mainly because, on a non-consolidated basis, recoveries of written off receivables are expected to exceed the initial forecast in addition to a forecast of an increase in net interest income, and credit costs are expected to be lower than the initial forecast.

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. Please also refer to the "Notice of Determination of Matters Related to Acquisition of Own Shares" and "Notice of Revision of Dividend Forecast (Dividend Increase) for the Fiscal Year Ended March 31, 2025" disclosed today.