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# Consolidated Financial Results for the Nine Months Ended December 31, 2023 [Japanese GAAP]

February 2, 2024

Company name: Tsukuba Bank, Ltd. Stock exchange listing: Tokyo

Code number: 8338

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Scheduled date of filing quarterly securities report: February 5, 2024

Scheduled date of commencing dividend payments: -

Trading Accounts: No

Availability of supplementary briefing material on quarterly financial results: Yes

Schedule of quarterly financial results briefing session: No

(Amounts of less than one million yen are rounded down.)

1. Consolidated Financial Results for the Nine Months Ended December 31, 2023 (April 1, 2023 to December 31, 2023)

1. Consolidated Financial Results for the William Ended December 31, 2023 (April 1, 2023 to December 31, 202

(1) Consolidated Operating Results			(% indicates changes from the previous correspon			ponding peri	)(	
		Ordinary revenues		Ordinary profit		Profit attributable to owners of		
						parent		
	Nine months ended	Millions of yen	%	Millions of yen	%	Millions of yen	%	
	December 31, 2023	30,049	7.4	3,081	(7.7)	2,688	(4.0)	
	December 31, 2022	27,978	1.1	3,341	(24.4)	2,801	(23.5)	

(Note) Comprehensive income:	Nine months ended December 31, 2023:	¥	5,586 million	[	-%]
	Nine months ended December 31 2022:	¥	(15.204) million	Γ	-%1

	Basic earnings per share	Diluted earnings per share
Nine months ended	Yen	Yen
December 31, 2023	32.65	11.40
December 31, 2022	33.95	10.53

#### (2) Consolidated Financial Position

	Total assets	Net assets	Capital adequacy ratio
As of	Millions of yen	Millions of yen	%
December 31, 2023	2,848,003	96,149	3.3
March 31, 2023	2,767,374	91,015	3.2

(Reference) Equity: As of December 31, 2023:  $\mbox{$\frac{1}{2}$}$  96,149 million As of March 31, 2023:  $\mbox{$\frac{1}{2}$}$  91,015 million

#### 2. Dividends

	Annual dividends				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Year-end	Total
	Yen	Yen	Yen	Yen	Yen
Fiscal year ended March 31, 2023	-	0.00	-	5.00	5.00
Fiscal year ending March 31, 2024	-	0.00	-		
Fiscal year ending March 31, 2024 (Forecast)				5.00	5.00

(Note) Revision to the forecast for dividends announced most recently: No

(Note) Breakdown of the 3rd quarter dividend for the fiscal year ending March 31, 2024:

Commemorative dividend - yen Special dividend - yen

3. Consolidated Financial Results Forecast for the Fiscal Year Ending March 31, 2024(April 1, 2023 to March 31, 2024)

(% indicates changes from the previous corresponding period.)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Full year	3,900	121.2	3,300	57.5	40.00

(Note) Revision to the financial results forecast announced most recently: No

- \* Notes:
- (1) Changes in significant subsidiaries during the nine months ended December 31, 2023

(changes in specified subsidiaries resulting in changes in scope of consolidation): No

New - (Company name:

Exclusion: - (Company name:

- (2) Accounting policies adopted specially for the preparation of quarterly consolidated financial statements: No
- (3) Changes in accounting policies, changes in accounting estimates and retrospective restatement
  - 1) Changes in accounting policies due to the revision of accounting standards: No
  - 2) Changes in accounting policies other than 1) above: No
  - 3) Changes in accounting estimates: No
  - 4) Retrospective restatement: No
- (4) Total number of issued shares (common shares)
  - 1) Total number of issued shares at the end of the period (including treasury shares):

December 31, 2023: 82,553,721 shares March 31, 2023: 82,553,721 shares

2) Number of treasury shares at the end of the period:

December 31, 2023: 237,075 shares March 31, 2023: 55,264 shares

3) Average number of shares outstanding during the period:

Nine months ended December 31, 2023: 82,350,737 shares Nine months ended December 31, 2022: 82,495,962 shares

## Quarterly Consolidated Financial Statements Quarterly Consolidated Balance Sheets

		(Millions of yen)
	As of March 31, 2023	As of December 31, 2023
Assets		
Cash and due from banks	334,870	371,554
Monetary claims bought	1,063	1,171
Trading securities	173	179
Money held in trust	2,650	2,729
Securities	429,402	402,794
Loans and bills discounted	1,951,202	2,024,841
Foreign exchanges	10,727	5,912
Other assets	16,887	17,670
Tangible fixed assets	20,113	19,656
Intangible fixed assets	4,368	3,896
Retirement benefit asset	5,422	5,687
Deferred tax assets	2,869	2,388
Customers' liabilities for acceptances and guarantees	819	1,073
Allowance for loan losses	(13,198)	(11,552
Total assets	2,767,374	2,848,003
Liabilities		
Deposits	2,512,528	2,594,959
Cash collateral received for securities lent	27,575	15,346
Borrowed money	128,300	130,600
Foreign exchanges	109	116
Other liabilities	5,402	8,693
Provision for bonuses	730	192
Retirement benefit liability	104	104
Provision for retirement benefits for directors (and other officers)	1	2
Provision for executive officers' retirement benefits	60	55
Provision for reimbursement of deposits	110	58
Provision for point card certificates	18	20
Provision for contingent loss	276	315
Deferred tax liabilities for land revaluation	320	315
Acceptances and guarantees	819	1,073
Total liabilities	2,676,358	2,751,853
Net assets		
Share capital	48,868	48,868
Capital surplus	30,447	30,447
Retained earnings	36,592	38,877
Treasury shares	(13)	(49
Total shareholders' equity	115,895	118,144
Valuation difference on available-for-sale securities	(26,349)	(23,275
Revaluation reserve for land	341	328
Remeasurements of defined benefit plans	1,129	952
Total accumulated other comprehensive income	(24,879)	(21,994
Total net assets	91,015	96,149
Total liabilities and net assets	2,767,374	2,848,003
	2,707,371	2,010,000

### Quarterly Consolidated Statements of Income and Comprehensive Income Quarterly Consolidated Statements of Income (For the nine months)

		(Millions of yen)
	For the nine months ended December 31, 2022	For the nine months ended December 31, 2023
Ordinary income	27,978	30,049
Interest income	19,300	19,323
Interest on loans and discounts	15,631	16,248
Interest and dividends on securities	3,467	2,963
Fees and commissions	6,409	6,603
Other ordinary income	457	463
Other income	1,809	3,659
Ordinary expenses	24,636	26,968
Interest expenses	552	641
Interest on deposits	53	38
Fees and commissions payments	2,982	3,354
Other ordinary expenses	1,632	4,438
General and administrative expenses	17,433	17,146
Other expenses	2,034	1,387
Ordinary profit	3,341	3,081
Extraordinary income	24	84
Gain on disposal of non-current assets	24	11
Compensation for forced relocation	-	72
Extraordinary losses	40	43
Loss on disposal of non-current assets	31	13
Impairment losses	8	29
Profit before income taxes	3,325	3,121
Income taxes - current	453	66
Income taxes - deferred	70	366
Total income taxes	524	432
Profit	2,801	2,688
Profit attributable to owners of parent	2,801	2,688

#### Quarterly Consolidated Statements of Comprehensive Income (For the nine months)

		(Millions of yen)
	For the nine months ended December 31, 2022	For the nine months ended December 31, 2023
Profit	2,801	2,688
Other comprehensive income	(18,006)	2,897
Valuation difference on available-for-sale securities	(17,816)	3,074
Remeasurements of defined benefit plans, net of tax	(189)	(176)
Comprehensive income	(15,204)	5,586
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(15,204)	5,586