

November 11, 2025

Company name: Okinawa Financial Group, Inc.
Representative: Masayasu Yamashiro, President
(Securities code 7350; Prime Market,
Tokyo Stock Exchange and Fukuoka Stock
Exchange)
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Notice Concerning Revision of Earnings forecast, Dividends of Surplus (Dividend Increase), and Revision of Year-end Dividend Forecast

Okinawa Financial Group, Inc. (the “Company”) hereby announces that, at a meeting of its Board of Directors held on November 11, 2025, it resolved revise its full-year consolidated financial forecast for the fiscal year ending March 31, 2026, which was announced on May 9, 2025, as well as to pay (increase) dividends of surplus with September 30, 2025 as the record date, and to revise its year-end dividend forecast, as outlined below.

1. Revision of earnings forecast

- (1) Full-year consolidated financial forecast for the fiscal year ending March 31, 2026 (April 1, 2025 - March 31, 2026)

	Ordinary income	Ordinary profits	Net income attributable to owners of the parent	Net income per share of common share
Previous forecast (A)	¥68,000 million	¥13,000 million	¥9,000 million	¥421.90
Revised forecast (B)	¥68,000 million	¥14,000 million	¥10,000 million	¥468.54
Change (B-A)	—	¥1,000 million	¥1,000 million	
Change (%)	—	7.6	11.1	

(Reference) Bank of Okinawa's full-year earnings forecast for the fiscal year ending March 2026 (April 1, 2025 - March 31, 2026)

	Ordinary income	Ordinary profits	Net income
Previous forecast (A)	¥51,000 million	¥11,500 million	¥8,100 million
Revised forecast (B)	¥50,000 million	¥12,000 million	¥8,500 million
Change (B-A)	(¥1,000 million)	¥500 million	¥400 million
Change (%)	(1.9)	4.3	4.9

(2) Reasons for revision of earnings forecast

The earnings forecast is being revised upward as results are expected to exceed initial expectations due to the solid performance of each subsidiary and a decrease in credit costs, non-personnel expenses, etc. at Okinawa

Bank..

2. Dividend of surplus (dividend increase) and revision of year-end dividend forecast

(1) Details of interim dividend for the fiscal year ending March 31,

	Determined amount	Most recent dividend forecast (Announced on May 9, 2025)	Actual results for the previous fiscal year (Fiscal year ended March 31, 2024)
Record date	September 30, 2025	Same as on the left	September 30, 2024
Dividend per share	¥70.00	¥60.00	¥45.00
Total amount of dividends	¥1,533 million	-	¥965 million
Effective date	December 10, 2025	-	December 10, 2024
Source of dividends	Retained earnings	-	Retained earnings

(2) Revision of the year-end dividend forecast for the fiscal year ending March 31, 2026

	Dividend per share (Yen)		
Record date	Second quarter-end	Fiscal-year end	Total
Previous forecast	¥60.00	¥60.00	¥120.00
Revised forecast		¥70.00	¥140.00
Actual results for the current fiscal year	¥70.00		
Actual results for the previous fiscal year (Fiscal year ended March 31, 2025)	¥45.00	¥60.00	¥105.00

(3) Reasons for the dividend increase and revision of the year-end dividend forecast

The Company has adopted the shareholder return policy outlined below. In line with this policy, we have decided to increase the interim dividend for the fiscal year ending March 31, 2026 by 10 yen per share to 70 yen per share, and the year-end dividend by 10 yen per share to 70 yen per share. As a result, the dividends per share for the fiscal year ending March 31, 2026 will be 140 yen per share.

The Group's basic policy for shareholder returns is to secure stable income necessary in driving the growth of local communities and an appropriate level of capital toward achieving our business philosophy of "growing together with the community," as well as to offer returns to shareholders that make the Company's stock a more attractive investment option.

During the period covered by the 2nd Medium-Term Business Plan (from the fiscal year ended March 31, 2025 through the fiscal year ending March 31, 2027), we will pay out stable progressive dividends of at least 90.00 yen per share annually, and flexibly offer further shareholder returns according to the level of profits.

<Contact Information for this Matter>

[Matters Regarding Revisions of Earnings Forecasts]

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[Matters Regarding Dividends (Dividend Increases) and Revisions of Year-End Dividend Forecasts]

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