



March 10, 2026

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Announcement regarding the Revision of the Earnings Forecast for FY2025, the Upward Revision of the Dividend Forecast for FY2025, and the Upward Revision of Numerical Targets in the Medium-Term Management Plan's Final Year

Based on recent business performance trends, we, the San-in Godo Bank, Ltd. have revised the earnings forecast and the dividend forecast for FY2025 (April 1, 2025 to March 31, 2026), which were announced on November 13, 2025, and have revised the numerical target in the medium-term management plan's final year, which was announced on February 22, 2024. Details are as follows.

1.Revision of the Earnings Forecast for FY2025

(1) Revision of Consolidated Earnings Forecast for FY2025 (April 1, 2025 to March 31, 2026)

	Ordinary Income	Ordinary Profit	Profit Attributable to Owners of Parent	Basic earnings per share
	(Million yen)	(Million yen)	(Million yen)	(Yen)
Previous forecast(A)	160,300	29,800	21,000	138.59
Current forecast(B)	166,100	32,100	22,500	148.63
Change(B-A)	5,800	2,300	1,500	
Change(%)	3.6	7.7	7.1	
[Reference] Previous fiscal year (FY2024)	135,314	26,716	18,737	122.89

(2) Revision of Non-Consolidated Earnings Forecast for FY2025 (April 1, 2025 to March 31, 2026)

	Ordinary Income	Ordinary Profit	Profit	Basic earnings per share
	(Million yen)	(Million yen)	(Million yen)	(Yen)
Previous forecast(A)	139,400	28,900	20,500	135.29
Current forecast(B)	143,900	31,100	21,900	144.67
Change(B-A)	4,500	2,200	1,400	
Change(%)	3.2	7.6	6.8	
[Reference] Previous fiscal year (FY2024)	117,006	25,990	18,224	119.53

(Reason for the revision)

We have upwardly revised the above forecasts for FY2025, primarily due to increases in interest on loans and discounts, and increases in interest and dividends on securities.

2.Upward Revision of the Dividend Forecast for FY2025

	Dividend per share		
	Second quarter-end	Fiscal year-end	Total
Previous forecast		¥28.00	¥56.00
Current forecast		¥32.00	¥60.00
Actual dividend payment	¥28.00		
Previous fiscal year (FY2024)	¥24.00	¥24.00	¥48.00

(Reason for the revision)

As profit attributable to owners of parent for FY2025 is expected to exceed our previous forecast, we have also decided to revise the fiscal year-end dividend for FY2025. Based on our shareholder return policy (dividend payout ratio of 40%), we have decided to increase the fiscal year-end dividend per share for FY2025 by 4 yen to 32 yen. As a result, the total dividend per share is expected to be 60 yen, with a dividend payout ratio (consolidated) of 40.3%.

3.Upward Revision of Numerical Target in the Medium-Term Management Plan's Final Year

		Previous forecast for FY2026	Current forecast for FY2026
Financial Indicator (Consolidated)	Profit Attributable to Owners of Parent	23.5 billion yen	25.5 billion yen

(Reason for the revision)

We have revised the above forecast for FY2026, primarily due to increases in interest on loans and discounts, and increases in interest and dividends on securities.

Note: The above forecasts have been prepared based on information available as of the date of publication of this document, and actual results may differ from the forecast figures due to various factors in the future.

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