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Notice Concerning Revisions to Financial Results Forecast and Dividend Forecast

In light of recent trends in business results and other factors, Bank of The Ryukyus, Ltd. (the “Bank”) has revised the financial results forecast and the dividend forecast announced on May 13, 2025. The details are described below.

1. Revisions to financial results forecast

(1) Revision to consolidated financial results forecast

The six months ended September 30, 2025 (April 1, 2025 to September 30, 2025)

(Millions of yen)

[Consolidated financial results]	Ordinary profit	Profit attributable to owners of the parent	Net income per share (Yen)
Previous forecast (A)	4,300	2,900	70.13
Revised forecast (B)	7,411	5,285	128.85
Change (B – A)	3,111	2,385	
Change (%)	72.3%	82.2%	
(Reference) Actual results for the six months ended September 30, 2024	5,074	3,509	84.81

Full fiscal year ending March 31, 2026 (April 1, 2025 to March 31, 2026)

(Millions of yen)

[Consolidated financial results]	Ordinary profit	Profit attributable to owners of the parent	Net income per share (Yen)
Previous forecast (A)	9,500	6,500	157.18
Revised forecast (B)	11,500	8,000	195.02
Change (B – A)	2,000	1,500	
Change (%)	21.1%	23.1%	
(Reference) Actual results for the previous fiscal year ended March 31, 2025	8,328	5,751	139.03

(2) Revision to non-consolidated financial results forecast

The six months ended September 30, 2025 (April 1, 2025 to September 30, 2025)

(Millions of yen)

[Non-consolidated financial results]	Ordinary profit	Profit	Net income per share (Yen)
Previous forecast (A)	3,700	2,500	60.45
Revised forecast (B)	6,566	4,769	116.27
Change (B – A)	2,866	2,269	

Change (%)	77.5%	90.8%	
(Reference) Actual results for the six months ended September 30, 2024	4,387	3,116	75.31

Full fiscal year ending March 31, 2026 (April 1, 2025 to March 31, 2026)

(Millions of yen)

[Non-consolidated financial results]	Ordinary profit	Profit	Net income per share (Yen)
Previous forecast (A)	8,000	5,400	130.58
Revised forecast (B)	10,500	7,500	182.83
Change (B – A)	2,500	2,100	
Change (%)	31.3%	38.9%	
(Reference) Actual results for the previous fiscal year ended March 31, 2025	6,965	4,975	120.27

(3) Reasons for revision

The Bank has revised upward its consolidated and non-consolidated earnings forecasts for the six months ended September 30, 2025. This revision mainly reflects steady progress in core net business profit on a non-consolidated basis, primarily driven by increases in interest income from loans as well as interest and dividend income from securities. The revision to the full-year forecast is mainly attributable to the revision for the second quarter.

2. Revision to dividend forecast

(1) Revision to dividend forecast for the fiscal year ending March 31, 2026

	Dividend per share		
	2nd quarter-end (Interim)	Year-end	Annual
Previous forecasts (Released on May 13, 2025)	20.00 yen	20.00 yen	40.00 yen
Revised forecasts	27.00 yen	27.00 yen	54.00 yen
(Reference) Actual results for the previous fiscal year ended March 31, 2025)	19.00 yen	19.00 yen	38.00 yen

(2) Reason for revision

As profit attributable to owners of the parent for the second quarter and full year of the fiscal year ending March 31, 2026 is expected to exceed the initial forecasts, the Bank will increase both the interim and year-end dividends per share from the previously forecast ¥20 to ¥27. As a result, the annual dividend forecast will be ¥54 per share.

*The financial results forecast in this document is based on information available to the Bank as of the day of the announcement. The actual results may differ from the forecast due to various factors in the future.

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