



April 23, 2026

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Notice Concerning Revisions to the Full-Year Financial Results Forecast and Year-End Dividend Forecast (Dividend Increase)

In light of recent trends in business results and other factors, Bank of The Ryukyus, Ltd. (the “Bank”) has revised the financial results forecast for the fiscal year ending March 31, 2026 and the dividend forecast announced on October 24, 2025. The details are described below.

1. Revisions to financial results forecast

(1) Revision to consolidated financial results forecast

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)	11,500	8,000	195.02
Revised forecast (B)	12,883	8,960	218.47
Change (B – A)	1,383	960	
Change (%)	12.0%	12.0%	
(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

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)	10,500	7,500	182.83
Revised forecast (B)	11,614	8,288	202.08
Change (B – A)	1,114	788	
Change (%)	10.6%	10.5%	
(Reference) Actual results for the previous fiscal year ended March 31, 2025	6,965	4,975	120.27

(3) Reasons for revision

This upward revision is mainly attributable to higher-than-expected interest and dividend income on securities on a non-consolidated basis, as well as lower-than-expected operating expenses and credit-related costs. Accordingly, the Bank has revised upward both its consolidated and non-consolidated earnings forecasts for the fiscal year ending March 31, 2026.

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 October 24, 2025)		27.00 yen	54.00 yen
Revised forecasts		61.00 yen	88.00 yen
Change		34.00 yen	34.00 yen
Results for the current fiscal year	27.00 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

The Bank's basic policy is to pay dividends while striving to strengthen internal reserves, taking into comprehensive consideration its financial performance, the financial environment, and perspectives on enhancing shareholder value over the medium to long term.

Based on the above policy and its financial performance and other factors, the Bank has revised its year-end dividend forecast from ¥27 per share to ¥61 per share. Consequently, the forecast annual dividend is ¥88 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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