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Notice Regarding Expected Year-on-Year Differences in Financial Results

The Bank of the Ryukyus hereby notifies as follows, as it expects year-on-year differences in ordinary income of the fiscal year ended March 2026 (April 1, 2025 –March 31, 2026).

Expected year-on-year differences

For the fiscal year ended March 2026 (April 1, 2025 –March 31, 2026)

(Millions of yen)

	Ordinary income (consolidated)	Ordinary income (non-consolidated)
Results for the previous fiscal year ended March 31, 2025 (A)	69,193	45,074
Expected results for fiscal year ended March 31, 2026 (B)	80,322	55,382
Change (B - A)	11,129	10,308
Percentage change	16.1%	22.9%

Reasons for expected year-on-year differences

Consolidated and non-consolidated ordinary income of the fiscal year ended March 31, 2026 is expected to increase by more than 10% year on year, primarily due to an increase in interest on loans and discounts.

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