



May 12, 2026

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Notice Regarding the Revision of Shareholder Return Policy

Bank of The Ryukyus, Ltd. (the “Bank”) hereby announces that, at a meeting of its Board of Directors held on May 12, 2026, it resolved to revise its shareholder return policy, as described below.

1. Details of the Revision

After Revision	Before Revision
The Bank’s basic policy is to enhance internal reserves while implementing shareholder returns based on a comprehensive assessment of business performance, the financial environment, and the objective of enhancing shareholder value over the medium to long term. With respect to dividends, the Bank aims for a dividend payout ratio of 40% or higher and seeks to maintain or increase dividends. In addition, the Bank will conduct share buybacks in a timely and flexible manner, taking into account economic conditions, financial position, and other relevant factors.	The Bank’s basic policy is to enhance internal reserves while implementing shareholder returns based on a comprehensive assessment of business performance, the financial environment, and the objective of enhancing shareholder value over the medium to long term.

2. Reasons for the Revision

Under its Medium-Term Management Plan “Empower 2025,” the Bank is working to enhance shareholder returns by strengthening its earnings capacity while aiming for sustainable growth in corporate value and maintaining an appropriate balance between financial soundness and growth investments.

Against this backdrop, as separately announced today, the Bank has revised upward the financial targets set forth in its Medium-Term Management Plan “Empower 2025.”

In addition, amid steady business performance and continued enhancement of capital, the Bank recognizes the importance of further improving capital efficiency and enhancing returns to shareholders.

In light of these circumstances, and based on a comprehensive assessment of the Bank’s stable earnings base, future earnings outlook, and capital position, the Bank has decided to revise its shareholder return policy.

*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.