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April 24, 2026

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Notice Concerning Revision to Full-year Financial Results Forecasts and Revision to Year-end Dividend Forecasts (Dividend Increase)

The Bank of Saga Ltd. (the “Bank”) hereby announces that, in light of recent financial results and other factors, it has revised its full-year financial results forecasts announced on May 12, 2025, and its year-end dividend forecasts announced on November 7, 2025, as described below.

1. Revision to full-year financial results forecasts

Revision to full-year consolidated financial results forecasts for the fiscal year ended March 31, 2026 (April 1, 2025 to March 31, 2026)

(Unit: Millions of yen)

	Ordinary income	Ordinary profit	Profit attributable to owners of parent	Basic earnings per share
	Millions of yen	Millions of yen	Millions of yen	Yen
Previous forecast (A)	56,000	11,500	8,000	473.63
Revised forecast (B)	71,000	11,500	8,000	473.32
Change (B-A)	15,000	—	—	
Change (%)	26.7	—	—	
(Reference) Actual results for the previous fiscal year (Fiscal year ended March 31, 2025)	55,231	11,001	7,496	444.35

Revision to full-year non-consolidated financial results forecasts for the fiscal year ended March 31, 2026 (April 1, 2025 to March 31, 2026)

(Unit: Millions of yen)

	Ordinary income	Ordinary profit	Profit	Basic earnings per share
	Millions of yen	Millions of yen	Millions of yen	Yen
Previous forecast (A)	48,000	10,500	7,300	432.18
Revised forecast (B)	63,000	10,500	7,300	431.90
Change (B-A)	15,000	—	—	
Change (%)	31.2	—	—	

(Reference) Actual results for the previous fiscal year (Fiscal year ended March 31, 2025)	46,858	10,140	6,932	410.94
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<Reasons for revision>

The Bank is revising upward its previous forecasts for the full-year consolidated and non-consolidated financial results for the fiscal year ended March 31, 2026, owing primarily to the recording of the gain on sale of equity securities following the sale of its shares of Hisamitsu Pharmaceutical Co., Inc. as announced on a non-consolidated basis in “Notice Concerning Results of Tendering to Tender Offer and Recording of Gain on Sale of Equity Securities,” dated February 20, 2026.

Owing primarily to the impact of the realization of unrealized losses following the restructuring of the Bank’s securities portfolio, which was funded by the aforementioned recording of the gain on sale of equity securities, no revisions have been made to the original forecasts for ordinary profit and profit.

Please note that the revision to the consolidated financial results forecasts is primarily due to the revision to the non-consolidated financial results forecasts.

2. Revision to dividend forecasts

	Annual dividends		
	Interim dividend	Year-end dividend	Annual dividend
Previous forecast (announced on November 7, 2025)	—	¥50.00	¥100.00
Revised forecast	—	¥60.00	¥110.00
Actual results for the fiscal year under review	¥50.00	—	—
Actual results for the previous fiscal year (Fiscal year ended March 31, 2025)	¥40.00	¥50.00	¥90.00

<Reasons for revision>

The Bank is striving to secure a lasting and stable business foundation in light of the public nature of the banking business. With regard to the dividend of surplus, the Bank’s basic policy is to pay stable dividends, taking internal reserves into consideration.

After comprehensively considering the above policy, current financial results, the Bank’s equity-to-asset ratio, and other factors, the Bank has decided to set the year-end dividend forecasts at ¥60 per share, an increase of ¥10 from ¥50 per share. Consequently, the annual dividend for the fiscal year ended March 31, 2026, is scheduled to be set at ¥110, including an interim dividend of ¥50 and a year-end dividend of ¥60.

The Bank plans to submit a proposal for the year-end dividend for the fiscal year ended March 31, 2026, to the Annual General Meeting of Shareholders, which is scheduled to be held in June 2026.

Note: The financial results forecasts described in this document were prepared based on the information available at this point of time. The actual financial results may differ from these forecasts depending on a variety of future factors.