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October 23, 2026

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Notice Concerning Revisions to Financial Results Forecast and Expected Year-on-Year Differences

In light of recent trends in business results and other factors, Bank of The Ryukyus, Ltd. (the "Bank") has revised the financial results forecast announced on May 12, 2026. The details are described below.

Furthermore, the Bank hereby notifies as follows, as it expects year-on-year differences in ordinary income for the cumulative second quarter of the fiscal year ending March 2027 (April 1, 2026 – September 30, 2026).

1. Revisions to financial results forecast

For the six months ended September 30, 2026 (April 1, 2026 to September 30, 2026)

(Millions of yen)

[Consolidated financial results]	Ordinary profit	Profit attributable to owners of the parent	Basic earnings per share (Yen)
Previous forecast (A)	6,300	4,300	104.86
Revised forecast (B)	8,384	5,672	138.29
Change (B – A)	2,084	1,372	
Change (%)	33.1%	31.9%	
(Reference) Actual results for the six months ended September 30, 2025	7,411	5,285	128.85

For the six months ended September 30, 2026 (April 1, 2026 to September 30, 2026)

(Millions of yen)

[Non-consolidated financial results]	Ordinary profit	Profit	Basic earnings per share (Yen)
Previous forecast (A)	5,900	4,100	99.98
Revised forecast (B)	7,417	5,088	124.05
Change (B – A)	1,517	988	
Change (%)	25.7%	24.1%	
(Reference) Actual results for the six months ended September 30, 2025	6,566	4,769	116.27

2. Expected year-on-year differences

For the six months ended September 30, 2026 (April 1, 2026 to September 30,2026)

(Millions of yen)

	Ordinary income (consolidated)	Ordinary income (non-consolidated)
Results for the previous six months ended September 30, 2025 (A)	39,262	27,138
Expected results for the six months ended September 30, 2026 (B)	46,070	32,693
Change (B - A)	6,808	5,555
Change (%)	17.3%	20.5%

3. Reasons for financial results forecast revisions and expected year-on-year differences

(1) Reasons for revision

The Bank has revised upward its consolidated and non-consolidated earnings forecasts for the six months ending September 30, 2026, as profits on a non-consolidated basis are expected to exceed the initial forecasts, primarily due to increases in interest on loans and discounts as well as interest and dividends on securities. The revision to the consolidated earnings forecasts primarily reflects the revision to the non-consolidated earnings forecasts.

(2) Reasons for expected year-on-year differences

Consolidated and non-consolidated ordinary income for the cumulative second quarter of the fiscal year ending March 2027 (April 1, 2026 – September 30, 2026) is expected to increase by more than 10% year on year, primarily due to an increase in interest on loans and discounts, interest and dividends on securities.

4. Financial results forecast for the fiscal year ending March 31,2027

The Bank has left its full-year earnings forecasts for the fiscal year ending March 31, 2027 unchanged at this time, as it is necessary to assess the impact of developments in financial markets and other factors on its business performance.

*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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