

Note: This document has been translated from the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.



October 23, 2026

Company name: The Bank of Saga Ltd.  
Name of representative: Hideaki Sakai, President  
(Securities code: 8395 TSE Prime, FSE)  
Inquiries: Yasutaka Chiwata, General Manager,  
General Planning Department  
(Telephone: +81-952-25-4555)

**Notice Concerning Revision to Financial Results Forecasts and Revision to 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 decided to revise its financial results forecasts and per-share dividend forecasts for the six months ended September 30, 2026 announced on May 12, 2026, as described below.

**1. Revision to financial results forecasts**

Revision to consolidated financial results forecasts for the six months ended September 30, 2026 (April 1, 2026 to September 30, 2026)

|                                                                                                 | 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)                                                                           | 32,000          | 8,100           | 5,100                                   | 301.74                   |
| Revised forecast (B)                                                                            | 37,000          | 8,300           | 5,800                                   | 344.40                   |
| Change (B-A)                                                                                    | 5,000           | 200             | 700                                     |                          |
| Change (%)                                                                                      | 15.6            | 2.4             | 13.7                                    |                          |
| (Reference) Actual results for the previous six months<br>(Six months ended September 30, 2025) | 29,800          | 6,961           | 5,022                                   | 297.22                   |

Revision to non-consolidated financial results forecasts for the six months ended September 30, 2026 (April 1, 2026 to September 30, 2026)

|                                                                                              | Ordinary income | Ordinary profit | Profit          | Basic earnings per share |
|----------------------------------------------------------------------------------------------|-----------------|-----------------|-----------------|--------------------------|
|                                                                                              | Millions of yen | Millions of yen | Millions of yen | Yen                      |
| Previous forecast (A)                                                                        | 28,000          | 7,600           | 4,800           | 283.99                   |
| Revised forecast (B)                                                                         | 33,000          | 7,900           | 5,600           | 332.53                   |
| Change (B-A)                                                                                 | 5,000           | 300             | 800             |                          |
| Change (%)                                                                                   | 17.8            | 3.9             | 16.6            |                          |
| (Reference) Actual results for the previous six months (Six months ended September 30, 2025) | 25,486          | 6,619           | 4,799           | 284.06                   |

<Reasons for the revision>

The Bank's non-consolidated ordinary income is expected to increase, owing primarily to the recording of a gain on sale of equity securities aimed at improving the securities portfolio. While a loss on sale is also expected to increase as a result of the above, ordinary profit and profit are expected to exceed the previous forecasts due to increases in interest on loans and discounts and fees and commissions.

The revision to the consolidated financial results forecasts is primarily due to the revision to the non-consolidated financial results forecasts.

Furthermore, the consolidated and non-consolidated financial results forecasts for the fiscal year ending March 31, 2027 have not been revised from those announced on May 12, 2026 at this time, given the uncertainty surrounding future economic and financial conditions and other factors.

## 2. Revision to dividend forecasts

|                                                                                | Annual dividends |                   |                 |
|--------------------------------------------------------------------------------|------------------|-------------------|-----------------|
|                                                                                | Interim dividend | Year-end dividend | Annual dividend |
| Previous forecast                                                              | ¥55.00           | ¥55.00            | ¥110.00         |
| Revised forecast                                                               | ¥65.00           | ¥55.00            | ¥120.00         |
| Actual results for the fiscal year under review                                | —                | —                 | —               |
| Actual results for the previous fiscal year (Fiscal year ended March 31, 2026) | ¥50.00           | ¥60.00            | ¥110.00         |

<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, and other factors, the Bank has decided to set the interim dividend forecasts at ¥65 per share, an increase of ¥10 from ¥55 per share. Consequently, the annual dividend for the

fiscal year ending March 31, 2027, is scheduled to increase by ¥10 to ¥120 per share, including an interim dividend of ¥65 and a year-end dividend of ¥55.

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.