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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 for the cumulative second quarter of the fiscal year ending March 2026 (April 1, 2025 – September 30, 2025).

Expected year-on-year differences

For the six months ended September 30, 2025 (April 1, 2025 to September 30, 2025)

(Millions of yen)

| | Ordinary income (consolidated) | Ordinary income (non-consolidated) |
|---|-----------------------------------|---------------------------------------|
| Results for the previous six months ended September 30, 2024 (A) | 34,559 | 22,619 |
| Expected results for the six months ended September 30, 2025 (B) | 39,262 | 27,138 |
| Change (B - A) | 4,703 | 4,519 |
| Percentage change | 13.6% | 20.0% |

Reasons for expected year-on-year differences

Consolidated and non-consolidated ordinary income for the cumulative second quarter of the fiscal year ending March 2026 (April 1, 2025 – September 30, 2025) 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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