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 San-in Godo Bank, Ltd.
Representative : Hiroshi Yoshikawa, President and Representative Director
Code number : 8381, Prime Market, Tokyo Stock Exchange
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Announcement regarding the Revision of the Earnings Forecast

Based on recent business performance trends, we, the San-in Godo Bank, Ltd. have revised the earnings forecast that was announced on May 15, 2026. Details are as follows.

Revision of the Earnings Forecast

Revision of Consolidated Earnings Forecast for the Second Quarter of FY2026 (April 1, 2026 to Sep. 30, 2026)

	Ordinary Income	Ordinary Profit	Profit Attributable to Owners of Parent	Basic earnings per share
	(Million yen)	(Million yen)	(Million yen)	(Yen)
Previous forecast (A)	92,200	17,500	11,800	78.51
Current forecast (B)	110,400	18,300	12,400	82.82
Change (B-A)	18,200	800	600	
Change (%)	19.7	4.5	5.0	
[Reference] For the six months ended Sep. 30, 2025 (previous FY)	76,075	15,039	10,707	70.61

Revision of Non-Consolidated Earnings Forecast for the Second Quarter of FY2026 (April 1, 2026 to Sep. 30, 2026)

	Ordinary Income	Ordinary Profit	Profit	Basic earnings per share
	(Million yen)	(Million yen)	(Million yen)	(Yen)
Previous forecast (A)	80,800	17,400	11,900	79.18
Current forecast (B)	100,100	18,300	12,600	84.16
Change (B-A)	19,300	900	700	
Change (%)	23.8	5.1	5.8	
[Reference] For the six months ended Sep. 30, 2025 (previous FY)	66,580	15,021	10,765	70.99

(Reason for the revision)
As we proceed with processing losses on securities, the ordinary income is expected to exceed the previous forecast amount due to gains from the investment trusts redemption. Based on this mainly and other factors, we have upwardly revised the above earnings forecast (consolidated and non-consolidated) for the second quarter of FY2026.
Regarding the earnings forecast for FY2026, we plan to announce it at our financial result announcement for the second quarter of FY2026, which is expected on November 12, after considering future economic conditions, market trends and etc..

Note: the above forecasts have been prepared based on information available as of the date of this document's publication, and actual results may differ from the forecast figures due to various factors in the future.

END