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November 12, 2026

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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 and the Upward Revision of the Dividend Forecast for FY2026

Based on recent business performance trends, we, the San-in Godo Bank, Ltd. have revised the earnings forecast and the dividend forecast for FY2026, which were announced on May 15, 2026. Details are as follows.

1.Revision of the Earnings Forecast for FY2026

(1) Revision of Consolidated Earnings Forecast for FY2026 (April 1, 2026 to March 31, 2027)

	Ordinary Income	Ordinary Profit	Profit Attributable to Owners of Parent	Basic earnings per share
	(Million yen)	(Million yen)	(Million yen)	(Yen)
Previous forecast (A)	197,600	37,500	25,500	169.67
Current forecast (B)	220,900	38,500	26,100	174.68
Change (B-A)	23,300	1,000	600	
Change (%)	11.7	2.6	2.3	
[Reference] Previous fiscal year (FY2025)	167,078	32,335	22,698	150.01

(2) Revision of Non-Consolidated Earnings Forecast for FY2026 (April 1, 2026 to March 31, 2027)

	Ordinary Income	Ordinary Profit	Profit	Basic earnings per share
	(Million yen)	(Million yen)	(Million yen)	(Yen)
Previous forecast (A)	171,200	36,500	25,000	166.34
Current forecast (B)	194,800	37,600	25,800	172.68
Change (B-A)	23,600	1,100	800	
Change (%)	13.7	3.0	3.2	
[Reference] Previous fiscal year (FY2025)	146,304	31,397	22,108	146.11

(Reason for the revision)

Following the Bank of Japan's policy interest rate hike, we have upwardly revised the above earnings forecast (consolidated and non-consolidated) for FY2026, and this is primarily driven by higher interest earned on loans and discounts, and interest and dividends on securities etc..

2.Upward Revision of the Dividend Forecast for FY2026

	Dividend per share		
	Second quarter-end	Fiscal year-end	Total
Previous forecast		¥34.00	¥68.00
Current forecast		¥36.00	¥70.00
Actual dividend payment	¥34.00		
Previous fiscal year (FY2025)	¥28.00	¥32.00	¥60.00

(Reason for the revision)

As profit attributable to owners of parent for FY2026 is expected to exceed our previous forecast, we have also decided to revise the fiscal year-end dividend for FY2026. Based on our shareholder return policy (dividend payout ratio of 40%), we have decided to increase the fiscal year-end dividend per share for FY2026 by 2 yen to 36 yen. As a result, the above total dividend per share is expected to be 70 yen, with a dividend payout ratio (consolidated) of 40.0%.

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