

Translation

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November 10, 2025

Company name: The Keiyo Bank, Ltd.
Representative: Go Fujita, President
(Securities code: 8544; Tokyo Stock Exchange Prime Market)
Inquiries: Yukihiko Nezu, General Manager of Accounting,
Corporate Planning Division

Notice Concerning Dividends of Surplus and Revision of Dividend Forecast

The Keiyo Bank, Ltd. ("The Bank") hereby announces that at the meeting of the Board of Directors held on November 10, 2025, it has resolved to distribute dividends of surplus with a record date of September 30, 2025 and to revise the fiscal year-end dividend forecast.

1. Details of dividend

	Determined amount	Most recent dividend forecast (Announced on July 31, 2025)	Interim dividend for fiscal year ended March 31, 2025
Record date	September 30, 2025	September 30, 2025	September 30, 2024
Dividend per share	¥19.00	¥18.00	¥14.00
Total amount of dividends	¥2,325 million	—	¥1,742 million
Effective date	December 3, 2025	—	December 3, 2024
Source of dividends	Retained Earnings	—	Retained Earnings

2. Revision of Dividend forecast

	Annual dividends per share		
	Second quarter-end	Fiscal year-end	Total
Previous forecast (announced on July 31, 2025)	¥18.00	¥18.00	¥36.00
Revised forecast		¥19.00	¥38.00
Actual results for the current fiscal year	¥19.00		
Actual results for the previous fiscal year (fiscal year ended March 31, 2025)	¥14.00	¥16.00	¥30.00

3. Reason

In consideration of the public nature of the banking business, under our basic policy of conducting appropriate distribution to our stakeholders, while also striving to maintain sound management and full internal reserves to live up to the trust of customers and local community. Regarding Shareholder returns, the capital policy direction in the 20th Medium-term Business Plan is to maintain stable dividends as the foundation while aiming for a total return ratio, combining cash dividends and acquisition of treasury stock, of approximately 40%.

As announced in “Summary of Consolidated Financial Results for the Six Months Ended September 30, 2025” released today, the fiscal results of the second quarter have exceeded previous forecast and also revised upward the full-year forecast for the fiscal year ended March 31, 2026.

Therefore, The Bank had planned the interim dividend ¥18.00 per share, the year-end dividend ¥18.00 per share, the annual dividend ¥36.00, however, The Bank has decided to distribute the interim dividend of ¥19.00, increase of ¥1.00 per share and to revise the year-end dividend forecast to ¥19.00, increase of ¥1.00 per share.

As a result, the annual dividend per share, including the interim dividend of ¥19.00, is expected to be ¥38.00 per share.

End