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May 14, 2026

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Notice Regarding Shareholder Return Policy for the Period of the 6th Management Plan

TOMONY Holdings, Inc. (the "Company") hereby announces that, at a meeting of its Board of Directors held today, the Company resolved to revise its shareholder return policy for the period of the 6th Management Plan (plan period: FY2026 to FY2028), as described below.

Details

1. Details of Changes from the Current Shareholder Return Policy

The Company positions the return of profits to shareholders as one of its key management priorities while working to continuously enhance corporate value. The Company's basic policy is to implement a stable dividend policy, taking into account the need to further strengthen its management base and secure sufficient internal reserves necessary for proactive business development.

Based on this basic policy, the Company has established the shareholder return policy for the period of the 6th Management Plan, which began in FY2026, as follows.

Current Shareholder Return Policy (Announced on February 10, 2025)	As its shareholder return policy from FY2025 onward, the Company targets a dividend payout ratio of 30% or more (DOE of 1.6% or more). Based on the concept of progressive dividends, the Company will strive to maintain a stable dividend level while taking into account profit levels, capital position and other factors, and will aim to provide stable and sustainable shareholder returns.
Shareholder Return Policy for the Period of the 6th Management Plan (Plan period: FY2026 to FY2028)	As its shareholder return policy for the period of the 6th Management Plan (plan period: FY2026 to FY2028), the Company will strive to maintain and enhance its dividend level on a stable and sustainable basis through profit growth. In addition, by implementing flexible and agile share buybacks, the Company aims to gradually raise its dividend payout ratio to 35% or more and its total return ratio to 40% or more by FY2028.

2. Reason for the Change

As announced today in the "Notice Concerning the 6th Management Plan," the Company launched a new medium-term management plan, the "6th Management Plan," in FY2026. The 6th Management Plan is positioned as a deepening phase toward realizing the Company's 10-year vision, "A wide-area financial group that makes people say, 'I'm glad I chose TOMONY after all.'" The Plan sets forth the Group's solutions-oriented management strategies, management targets and other measures for the next three years, while striking a balance between continuity and evolution. During the period of the 6th Management Plan, the Group will implement specific measures based on five basic strategies and manage its operations with a view to achieving ROE of 6.5% or more and a capital adequacy ratio of approximately 9.5%.

Under its capital policy, the Company aims to balance and expand "growth investment," "shareholder returns" and "internal reserves" in order to further enhance corporate value. Accordingly, under the 6th Management Plan, the Company has decided to revise its shareholder return policy in order to further enhance shareholder returns while seeking to sustainably improve

ROE and maintain a stable capital adequacy ratio.

Under the new policy, taking into account the current business environment, future earnings outlook, capital management and other factors, and while following the concept of progressive dividends, the Company will raise its dividend payout ratio guideline from 30% or more to 35% or more and will strive to maintain and enhance its dividend level on a stable and sustainable basis through profit growth. In addition to dividends, the Company has set a total return ratio guideline of 40% or more, to be achieved through flexible and agile share buybacks. The Company has decided to gradually raise the dividend payout ratio and total return ratio to these guideline levels by FY2028, the final fiscal year of the 6th Management Plan.

Through this revision of the shareholder return policy, the Company aims to further enhance the Group's corporate value by further strengthening shareholder returns.

End

The dividend forecasts stated in this document are based on information currently available to the Company and on certain assumptions that the Company considers reasonable. Actual dividend amounts may differ from the forecasts due to various factors.