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May 15, 2026

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Notice Concerning Revision of Shareholder Return Policy

Procrea Holdings, Inc. (the “Company”) hereby announces that it has resolved, at a meeting of the Board of Directors held on May 15, 2026, to revise its shareholder return policy as described below.

1. Details of the revision

Before Revision	After Revision
In order to fulfill its public mission as an institution engaged in banking, which constitutes the Group’s core business, the Company’s basic policy <u>will be</u> to maintain stable dividends while striving for long-term enhancement of its business foundation.	In order to fulfill its public mission as an institution engaged in banking, which constitutes the Group’s core business, the Company’s basic policy <u>is</u> to maintain stable dividends while striving for long-term enhancement of its business foundation. <u>Under this basic policy, the Company sets its target dividend payout ratio at approximately 40% of profit attributable to owners of parent, seeking to realize further enhanced shareholder returns.</u>

2. Reason for the revision

In order to fulfill its public mission as an institution engaged in banking, which constitutes the Group’s core business, it has been the Company’s basic policy that it will maintain stable dividends while striving for long-term enhancement of its business foundation.

Accordingly, under the Second Medium-term Management Plan, “Challenge and Creation 2nd Stage: Working toward community-based virtuous cycles,” which began in April 2025, the Company has positioned “Shareholder Value Enhancement” as one of its basic strategies and, with respect to shareholder returns, has followed a basic approach that targets a dividend payout ratio of 30% while maintaining a stable dividend of 50 yen.

In view of the current business environment and the future growth potential stemming from the full-scale realization of merger synergies, the Company has now decided to revise the “Shareholder Return Policy” and raise its target dividend payout ratio to approximately 40% in pursuit of further enhancement of shareholder returns.

3. Timing of implementation

The revision will be applied from fiscal year 2026 (the fiscal year ending March 31, 2027). As a result, the

annual dividend forecast for fiscal year 2026 will be 100 yen per share, an increase of 50 yen from the previous fiscal year.