May 15, 2026

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Notice Regarding Changes to the Shareholder Return Policy and Implementation of Interim Dividend

We hereby announce that our Board of Directors, at a meeting held on May 15, 2026, implement the following changes to our shareholder return policy.

1. Reason for the Change

The Company has positioned profit distribution to shareholders as one of its key management priorities and has continuously worked to strengthen shareholder returns while making forward-looking growth investments in areas such as human capital, AI, peripheral businesses, and lending guarantees.

Recently, we calculated the required amount for such future growth investments and reviewed the amount necessary as a provision against risks in the credit risk guarantee business. As a result, we have determined that equity should be maintained at a level within the range of 8% to 12% of contingent liabilities, excluding the amount covered by insurance and guarantees provided by financial institutions, etc.

Based on this recognition, and as a result of considering the amount required for future growth investments and the amount of equity needed as a risk buffer for the credit risk guarantee business, we have recognized that further profit distribution to shareholders is possible at this time. Accordingly, we have resolved to implement dividends aiming for a dividend payout ratio of approximately 100% and are changing our shareholder return policy to enhance corporate value through high levels of shareholder returns.

2. Details of the Change

(Underlined portions indicate revisions.)

Before the Change	We will continue to implement a progressive dividend policy, aiming for a <u>dividend payout ratio of 50% or higher</u>, with the goal of increasing or at least maintaining dividend levels. In addition, to further enhance shareholder returns and improve capital efficiency, we aim to conduct ongoing and flexible share repurchases, targeting a total buyback amount of JPY 10 billion by the end of the fiscal year ending March 2028.
After the Change	We will continue to implement a progressive dividend policy, aiming for a <u>target dividend payout ratio of 100%</u>, with the goal of increasing or at least maintaining dividend levels. In addition, to further enhance shareholder returns and improve capital efficiency, we aim to conduct ongoing and flexible share repurchases, targeting a total buyback amount of JPY 10 billion <u>between the fiscal year ending March 2026</u> and the end of the fiscal year ending March 2028.

3. Effective Date

This revised Policy will be applied from fiscal year 2026 (the fiscal year ending March 31, 2027).

4. Overview and Reason for the Payment of Interim Dividend

While the Company has previously paid dividends once a year as a year-end dividend, starting from the fiscal year ending March 31, 2027, we have decided to pay dividends of surplus twice a year—consisting of an interim dividend and a year-end dividend—for the purpose of enhancing opportunities for profit distribution to shareholders. In addition, the Company's Articles of Incorporation stipulate that an interim dividend may be paid with a record date of September 30 each year by resolution of the Board of Directors.

5. Record Date for Interim Dividend

September 30 each year

6. Dividend Forecast

	Annual Dividend Amount per Share (JPY)		
	Interim Dividend	Year-End Dividend	Total
Forecast for the Fiscal Year Ending March 2027 (Announced on May 15, 2026)	42 Yen	42 Yen	84 Yen
(Reference) Fiscal Year Ended March 2026		40 Yen	40 Yen

※The interim dividend will be paid to shareholders who are registered or recorded in the shareholder register as of September 30, 2026. The payment commencement date and dividend amount for the interim dividend are scheduled to be formally determined by the Board of Directors at the time of the interim financial results.

Note: This document is a translation of the original Japanese version and provided for reference purposes only. In the event of any discrepancy between the Japanese original and this English translation, the Japanese original shall prevail.