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November 7, 2025

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Name of representative: Minoru Sato, President
(Securities Code: 8346; Tokyo Stock Exchange Prime Market)
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# Notice Concerning Dividend of Surplus (Increase in Dividend) and Revision to Year-End Dividend Forecast

The Toho Bank, Ltd. (hereinafter the "Bank") hereby announces that, at the Board of Directors meeting held on November 7, 2025, it resolved to pay a dividend of surplus with a record date of September 30, 2025 (interim dividend), and revised the year-end dividend forecast as outlined below.

## 1. Dividend of surplus (Increase in dividend)

| | Amount determined | Latest dividend forecast (Released on May 9, 2025) | Actual results for the previous fiscal year |
|---|---|---|---|
| Record date | September 30, 2025 | September 30, 2025 | September 30, 2024 |
| Dividend per share | 7.00 yen | 5.00 yen | 4.00 yen |
| Total amount of dividends | 1,749 million yen | — | 998 million yen |
| Effective date | December 5, 2025 | — | December 5, 2024 |
| Source of dividends | Retained earnings | — | Retained earnings |

## 2. Revision to dividend forecast

| | Dividend per share | | |
|---|---|---|---|
| | Second quarter-end (Interim) | Fiscal year-end | Total |
| Previous forecast (A) (Released on May 9, 2025) | 5.00 yen | 5.00 yen | 10.00 yen |
| Revised forecast (B) | 7.00 yen | 7.00 yen | 14.00 yen |
| Change (B − A) | +2.00 yen | +2.00 yen | +4.00 yen |
| (Reference) Actual results for the previous fiscal year (Fiscal year ended March 31, 2025) | 4.00 yen | 5.00 yen | 9.00 yen |

## 3. Reason for revision

The Bank aims for the enhancement of shareholder returns as one of the three pillars for improving its corporate value under the Toho Bank Group's growth strategy, a basic policy for its long-term management plan "TX PLAN 2030."

Today, giving comprehensive consideration to the upward revision of the Bank's full-year financial results forecast for the fiscal year ending March 31, 2026, mainly due to an increase in net interest income, and in response to the continued support of its shareholders, the Bank has revised its interim and year-end dividend forecasts for the fiscal year ending March 31, 2026, raising each by 2.00 yen per share to 7.00 yen per share. Accordingly, the annual dividend is expected to total 14.00 yen per share, with a payout ratio of 37.6% of profit attributable to owners of parent.

(Reference)

[Policy on shareholder returns]

In light of the public nature of the banking business, the Bank's management is based on ensuring soundness by enhancing retained earnings. Based on this premise, the Bank will strive to return profits to shareholders in a flexible manner in accordance with business results, with a basic policy of paying a stable dividend of 6 yen per share and a payout ratio of 30% of profit attributable to owners of parent as a target.