Note: This document has been translated from the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.

November 7, 2025

Company name: The Toho Bank, Ltd.
Name of representative: Minoru Sato, President
(Securities Code: 8346; Tokyo Stock Exchange Prime Market)
Inquiries: Midori Tsumuraya, General Manager, General Planning Department
(Telephone: +81-24-523-3131)

Notice Concerning Policy on Shareholder Return for Fiscal Year 2026 (Ending March 31, 2027) and Beyond

The Toho Bank, Ltd. (President: Minoru Sato) hereby announces that, at its Board of Directors meeting held today, it resolved to adopt the policy on shareholder return for fiscal year 2026 (ending March 31, 2027) and beyond, as described below.

1. Policy on shareholder return for fiscal year 2026 (ending March 31, 2027) and beyond

(1) Revision to the current policy on shareholder return

Current policy on shareholder return	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.
Policy on shareholder return for fiscal year 2026 (ending March 31, 2027) and beyond	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 continuously paying a stable dividend and <u>a payout ratio of 40%</u> of profit attributable to owners of parent as a target.

(2) Reasons for the revision

The Bank has launched its new long-term management plan "TX PLAN 2030" in fiscal year 2024. In the first year of the plan, we achieved profits that significantly exceeded the initial plan, supported by an improved business environment. Based on this performance and the upward revision to the full-year financial results forecast for fiscal year 2025 announced today, we expect further growth ahead.

Given these circumstances, we have decided to revise our policy on shareholder return for fiscal year 2026 (ending March 31, 2027) and beyond, with the aim of further enhancing shareholder returns.

Under the revised policy, in light of the current business environment and future growth potential, we will raise the target payout ratio from 30% to 40%, thereby more clearly demonstrating our commitment to stable and continuous profit returns to shareholders, and remove the reference to a stable dividend of 6 yen as the baseline so as to provide more flexible returns in line with profit growth.

(3) Application of the policy

The revised policy will apply from fiscal year 2026 (ending March 31, 2027).