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July 14, 2025

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Representative: Kentaro Nishio, Representative Director and President
(Securities code : 6047; TSE Prime Market)
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Notice Regarding Distribution of Surplus

Gunosy Inc. (hereinafter "the Company") hereby announces that at the Board of Directors meeting held on July 14, 2025, it was resolved to distribute surplus with May 31, 2025, as the record date, as detailed below.
The distribution of surplus will be proposed at the 13th Ordinary General Shareholders' Meeting scheduled to be held on August 28, 2025.

1. Details of Dividend

	Determined Amount	Most Recent Dividend Forecast (Announced on March 19, 2025)	Previous Fiscal Year (Fiscal Year Ended May 2024)
Record Date	May 31, 2025	Same as left	—
Dividend per Share	18.30 yen	18.30 yen	—
Total Amount of Dividend	441 million yen	—	—
Effective Date	August 29, 2025	—	—
Source of Dividend	Retained Earnings	—	—

2. Reason
As announced by the Companyon March 19, 2025 in the "Notice Regarding Changes in Shareholder Return Policy and Revision of Year-end Dividend Forecast for Fiscal Year Ending May 2025 (Initial Dividend)", we have established the ratio of total dividends

and share buybacks to consolidated shareholders' equity as a key indicator for future shareholder returns. Regarding our dividend policy, Dividend on Equity (DOE) has been adopted as our indicator. For the time being, we will maintain a stable dividend with a DOE of 3% or higher, and looking ahead, we aim to achieve a DOE of 5% while improving capital efficiency. Regarding share buybacks, to continuously improve Earnings per Share (EPS) and Return on Equity (ROE), we will enhance our shareholder returns by comprehensively considering that various factors including our stock price trends, ROE levels, stable cash flow levels and growth certainty, availability of attractive investment opportunities in growth areas, market capitalization of tradable shares, and stock dilution status. These buybacks will be combined appropriately with our dividend payments.

For the current fiscal year,considering that the expected steady achievement of the revised performance forecast disclosed in the second quarter, the realized gains from the sale of investment securities, and the determination that slice Small finance Bank Ltd., one of our investment targets, has developed into an India-originated fintech bank with significantly enhanced growth potential,the Company had resolved and announced the implementation of shareholder returns at a level of 5% of consolidated shareholders' equity.Of this 5% shareholder return relative to consolidated shareholders' equity, 4% was planned to be distributed as dividends and 1% through share buybacks.

Based on this policy, the Company will propose at the 13th Ordinary General Shareholders' Meeting scheduled for August 28, 2025, to pay a year-end dividend of 18.30 yen per share as planned.

End