May 14,2025

To Whom It May Concern:

Company name : Hokkoku Financial Holdings, Inc.
Representative : Shuji Tsuemura, Representative Director and President
Cord No. : 7381, Prime Market, Tokyo Stock Exchange
Contact : Naotaka Terai, Managing Executive Officer,
General Manager of Corporate Planning Department

Notice Concerning Dividends of Surplus

Hokkoku Financial Holdings,Inc. (the "Company") hereby announces that it has resolved, at a meeting of the Board of Directors held on May 14,2025, to pay dividends of surplus with a record date of March 31, 2025. The details are described below.

1. Details of dividend

	Determined amount	Most recent dividend forecast (Announced on April 26, 2024)	Actual results for the previous fiscal year (Fiscal year ended Mrach 2024)
Record date	Mrach 31, 2025	Same as on left	Mrach 31, 2024
Dividend per share	60.00 yen	Same as on left	55.00 yen
Total amount of dividends	1,367 million yen	―	1,280 million yen
Effective date	May 26,2025	―	May 27, 2024
Source of dividends	Retained earnings	―	Retained earnings

(Reference) Breakdown of annual dividend

	Dividend per share		
Record date	2nd quarter-end	Year-end	Total
Actual results for the current fiscal year	60.00 yen	60.00 yen	120.00 yen
Actual results for the previous fiscal year (Fiscal year ended Mrach 2024)	55.00 yen	55.00 yen	110.00 yen

2. Reason

Regarding the Shareholder Return Policy for the current fiscal year, the Company aims to achieve a total return ratio of 50% or more, including dividends and repurchase of own shares. Following this policy, we have determined to pay 60 yen per share as the year-end dividend for the fiscal year ended March 2025 as indicated by the most recent dividend forecast.