Translation

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May 12, 2026

Company name: The Keiyo Bank, Ltd.
Representative: Go Fujita, President
(Securities code: 8544; Tokyo Stock Exchange Prime Market)
Inquiries: Yukihiko Nezu, General Manager of Accounting, Corporate Planning Division

Notice Concerning Dividends of Surplus (Increase in Dividend) and the Reversal of General reserves

The Keiyo Bank, Ltd. hereby announces that it has resolved to propose the payment of dividends of surplus with the record date of March 31, 2026 and the Reversal of General reserves to the 120th Ordinary General Meeting of Shareholders to be held on June 24, 2026 as follows, at the meeting of the Board of Directors held on May 12, 2026.

1. Dividends of Surplus

(1) Details of dividend

	Determined amount	Most recent dividend forecast (Announced on February 9, 2026)	Actual results for the previous fiscal year (Fiscal year ended March 31, 2025)
Record date	March 31, 2026	March 31, 2026	March 31, 2025
Dividend per share	¥23.00	¥21.00	¥16.00
Total amount of dividends	¥2,792 million	–	¥1,958 million
Effective date	June 25, 2026	–	June 26, 2025
Source of dividends	Retained Earnings	–	Retained Earnings

(2) Reason

In consideration of the public nature of the banking business, under our basic policy of conducting appropriate distribution to our stakeholders, while also striving to maintain sound management and full internal reserves to live up to the trust of customers and local community.

Regarding the year-end dividend for the current fiscal year, in consideration of the aforementioned policy, our business performance and financial position, we have decided to increase the dividend by ¥2.00 from the previous forecast of ¥21.00 to ¥23.00 per share. As a result, the annual dividend per share, including the interim dividend of ¥19.00, is expected to be ¥42.00 per share.

(Reference) Breakdown of annual dividends per share

	Dividend per share		
Record date	Second quarter-end	Fiscal-year end	Total
Actual results for the current fiscal year	¥19.00	¥23.00	¥42.00
Actual results for the previous fiscal year (Fiscal year ended March 31,2025)	¥14.00	¥16.00	¥30.00

2. The Reversal of General reserves

(1) Item of surplus to be decreased and amount of decrease thereof
General reserve: 30,000,000,000 yen

(2) Item of surplus to be increased and amount of increase thereof
Retained earnings brought forward: 30,000,000,000 yen

(3) Reason
To enable to implement flexible capital policies, such as shareholder returns, in response to the changes in the business environment

(4) Effective date
This transfer will take effect upon approval at the 120th Ordinary General Meeting of Shareholders to be held on June 24, 2026.

(5) Impact on financial results
As this matter represents classification among items within net assets, there is no change in the total amount of net assets and no impact on earnings.

End