

News Release

CONCORDIA
Financial Group

May 13, 2024

Company Name: Concordia Financial Group, Ltd.

Representative: Representative Director, President Tatsuya Kataoka

Code No. 7186, Prime Market, Tokyo Stock Exchange

Notice of Execution of the Dividend Payment for the Term ended March 31, 2024 **and Shareholder Return Policy for FY2024**

Concordia Financial Group, Ltd. (Representative Director, President: Tatsuya Kataoka) has adopted a resolution, at the Board of Directors' Meeting held as of May 13, 2024, to execute the payment of the dividend of 12.00 yen per share, as of the record date March 31, 2024, and we hereby inform you as follows:

1. Dividend Payment for the Term ended March 31, 2024

(Amounts less than one million yen are rounded down)

	Resolved	Latest Forecast (March 11, 2024)
Record Date	March 31, 2024	March 31, 2024
Dividend per Share	12.00 yen	12.00 yen
Total Amount of Dividends	13,998 million yen	—
Effective Date (Date of Payment)	May 29, 2024	—
Source of Dividends	Retained Earnings	—

Annual Dividend Breakdown for FY2023

	Interim	End of the Term	Annual
Dividend per Share	11.00 yen	12.00 yen	23.00yen

2. Shareholder Return Policy for FY2024

- ✓ We will aim to enhance shareholder returns with the basic principle of progressive dividends.
- ✓ We will pay dividends with a payout ratio of about 40% as a guide.
- ✓ Also we will execute flexible and agile share buybacks.

3. Forecast Dividend per Share for FY2024

	Interim	End of the Term	Annual
Dividend per Share	13.00 yen	13.00 yen	26.00 yen