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May 9, 2025

Company name: San ju San Financial Group, Inc.
Name of representative: Gotaro Michihiro, Representative Director and President
(Securities code: 7322; Tokyo Stock Exchange Prime Market, Nagoya Stock Exchange Premier Market)
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Notice Concerning Dividends of Surplus (Dividend Increase)

At the Board of Directors meeting held today, San ju San Financial Group, Inc. (the “Company”) resolved to distribute dividends of surplus with a record date of March 31, 2025, as described below.

This matter will be submitted for approval at the 7th Ordinary General Meeting of Shareholders scheduled for June 20, 2025.

1. Details of Dividends

	Determined amount	Most recent dividend forecast	Actual results for the previous fiscal year
Record date	March 31, 2025	Same as left	March 31, 2024
Dividend per share	¥63.00	¥57.00	¥44.00
Total amount of dividends	¥1,647 million	-	¥1,150 million
Effective date	June 23, 2025	-	June 24, 2024
Source of dividends	Retained earnings	-	Retained earnings

2. Reason

In consideration of the Company’s shareholder return policy and financial results for the fiscal year ended March 31, 2025, the Company has decided to increase the year-end dividend by ¥6 per share, from ¥57.00 per share to ¥63.00. Consequently, the total annual dividend for the fiscal year ended March 31, 2025 will be ¥100 per share, resulting in a dividend payout ratio of 30.0%.

(Reference) Breakdown of annual dividends

Record date	Dividend per share		
	2nd quarter-end	Year-end	Annual
Fiscal year ended March 31, 2025	¥37.00	¥63.00	¥100.00
Fiscal year ended March 31, 2024	¥36.00	¥44.00	¥80.00

Shareholder Return Policy

The Company positions shareholder returns as one of its most important priorities. The Company's basic policy is to continue providing stable dividends while enhancing internal reserves to increase equity capital and ensuring a robust, long-term management foundation. Under this policy, the Company will return profits to shareholders by maintaining a stable dividend of ¥72 per share, while targeting a dividend payout ratio of approximately 30% of profit attributable to owners of parent.