



March 31, 2026

Company name: Nishi-Nippon Financial Holdings, Inc.
Representative: Hideyuki Murakami, President
(TSE Prime Market and FSE,
Securities Code: 7189)
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Notice Concerning Changes to Shareholder Returns Policy

Nishi-Nippon Financial Holdings, Inc. (the “Company”) hereby announces that it has made changes to its Shareholder Returns Policy as described below.

1. Reason for change

The Company actively makes forward-looking growth investments while securing sufficient levels of capital for sustainable growth and improving the corporate value of the NNFH Group. At the same time, it strives to increase returns of profits to shareholders and investors.

Taking into account its current financial situation, business outlook, and other factors, the Company has decided to make changes to the Shareholder Returns Policy as described below to further enhance shareholder returns.

2. Details of the change

Before change	In light of the public nature of a bank holding company and the importance of maintaining its sound management, we strive to strengthen our financial resilience by retaining an appropriate level of internal reserves and providing stable dividend payments to our shareholders. Specifically, with roughly 40% of the ratio of total return to profit attributable to owners of parent as rough guidance for the time being, we decide what and how much to each term by taking into account the current economic circumstances, financial conditions, earnings forecasts, and other parameters.
After change	In light of the public nature of a bank holding company and the importance of maintaining its sound management, we strive to strengthen our financial resilience by retaining an appropriate level of internal reserves, <u>making necessary growth investments</u>, and providing stable dividend payments to our shareholders. Specifically, <u>with roughly 40% as a dividends ratio guidance, we aim to increase dividends through profit growth. We will flexibly carry out share buybacks by taking into account the economic circumstances and financial conditions at the time, earnings forecasts, and other parameters.</u>

3. Effective date

The changes will come into effect from fiscal year ending March 31, 2027.

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