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November 7, 2025

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Notice Concerning Dividends of Surplus (Interim Dividend)

The Bank of Saga Ltd. (the “Bank”) hereby announces that, at the Board of Directors held today, it has resolved to pay dividends of surplus (interim dividend) with a record date of September 30, 2025, as described below.

Dividends of surplus (interim dividend)

	Determined amount	Most recent dividend forecast (October 24, 2025)	Results for the same period of the previous fiscal year (six months ended September 30, 2024)
Record date	September 30, 2025	Same as the left	September 30, 2024
Dividend per share	50.00 yen	Same as the left	40.00 yen
Total amounts of dividends	845 million yen	-	675 million yen
Effective date	December 2, 2025	-	December 3, 2024
Source of dividends	Retained earnings	-	Retained earnings

(Reference) Breakdown of annual dividends

	Dividend per share (yen)		
Record date	2nd quarter-end	Year-end	Total
Current fiscal year (fiscal year ending March 31, 2026)	50.00 yen	50.00 yen (scheduled)	100.00 yen (scheduled)
Previous fiscal year (fiscal year ended March 31, 2025)	40.00 yen	50.00 yen	90.00 yen