

February 6, 2026

Company name: The Bank of Nagoya, Ltd.
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(Securities code: 8522; TSE Prime Market, NSE Premier Market)
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Notice Concerning Revision of Shareholder Return Policy

The Bank of Nagoya, Ltd. hereby announces that, at its Board of Directors meeting held today, it has resolved to revise its shareholder return policy, as follows.

1. Details of the revision

Before Revision	We will provide shareholder returns that strike the optimal balance between soundness of capital and opportunities for investment in growth. We are targeting a payout ratio of 30% for shareholder returns. In addition, purchase of treasury shares will be implemented flexibly as a shareholder return policy that contributes to capital efficiency.
After Revision	We will provide shareholder returns that strike the optimal balance between soundness of capital and opportunities for investment in growth. We are targeting a payout ratio of 40% for shareholder returns. In addition, purchase of treasury shares will be implemented flexibly as a shareholder return policy that contributes to capital efficiency.

2. Reason for the revision

The Group has endeavored to achieve both sustainable improvement to corporate value and stable shareholder returns, while ensuring an optimal balance between soundness of capital and opportunities for investment growth. In light of the continued stability of the Group's financial base, and with the aim of further enhancing returns to shareholders, we have decided to revise our shareholder return policy as detailed above.

3. Timing of the revision

The revision will be applied from fiscal 2025 (fiscal year ending March 31, 2026).