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October 24, 2025

Company name:	The Bank of Saga Ltd.
Name of representative:	Hideaki Sakai, President
Head Office:	7-20, Tojin 2-chome, Saga City Saga, Japan (Securities code: 8395 TSE Prime, FSE)
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Notice Concerning Revision to Dividend Forecasts (Dividend Increase) for the Fiscal Year Ending March 31, 2026

The Bank of Saga Ltd. (the "Bank") hereby announces that it has decided to revise its per-share dividend forecasts for the fiscal year ending March 31, 2026 released on May 12, 2025, as described below.

1. Details of revision

	Annual dividends (yen)		
	Second quarter-end	Fiscal year-end	Total
Previous forecast	45.00	45.00	90.00
Revised forecast	50.00	50.00	100.00
Actual results for the fiscal year under review			
Actual results for the previous fiscal year (Fiscal year ended March 31, 2025)	40.00	50.00	90.00

2. Reason for revision to dividend forecasts

The Bank is striving to secure a lasting and stable business foundation in light of the public nature of the banking business. With regard to the dividend of surplus, the Bank's basic policy is to pay stable dividends, taking internal reserves into consideration.

After comprehensively considering the above policy, progress in performance, and other factors, the Bank has decided to set the interim dividend forecast at ¥50 per share, an increase of ¥5 from ¥45 per share, and the year-end dividend forecast at ¥50 per share, an increase of ¥5 from ¥45 per share.

Consequently, the annual dividend will increase by ¥10 to ¥100 per share, including an interim dividend of ¥50 and a year-end dividend of ¥50.