



February 6, 2026

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 Share Split, Partial Amendment to Articles of Incorporation and Changes to Shareholder Benefits Program Due to the Share Split**

San ju San Financial Group, Inc. (the “Company”) hereby announces that, at the Meeting of the Board of the Directors held today, it has resolved on a share split, as well as a partial amendment to the Articles of Incorporation and changes to the shareholder benefits program due to the share split. The details are described below.

### **1. Implementation of share split**

#### **(1) Purpose of share split**

The purpose of the share split is to reduce the amount per investment unit of the Company’s shares to create a more accessible investment environment for shareholders and investors, and thereby improve the liquidity of shares and further expand the investor base.

#### **(2) Overview of share split**

##### **[1] Method of the share split**

The Company will conduct a four-for-one share split of its common shares held by shareholders listed or recorded in the final shareholder registry as of the record date of March 31, 2026 (Tuesday).

There will be no change in the amount of share capital due to the share split.

##### **[2] Number of shares to be increased due to the share split**

Total number of issued shares before the share split	26,167,585 shares
Number of shares to be increased due to the share split	78,502,755 shares
Total number of issued shares after the share split	104,670,340 shares
Total number of authorized shares after the share split	280,000,000 shares

##### **[3] Schedule of the share split**

Date of public notice of the record date (planned)	March 16, 2026 (Monday)
Record date	March 31, 2026 (Tuesday)
Effective date	April 1, 2026 (Wednesday)

## 2. Partial amendment to Articles of Incorporation due to share split

### (1) Reason for amendment

Due to the share split, the Company will revise the total number of authorized shares set forth in Article 6 of its Articles of Incorporation, effective April 1, 2026 (Wednesday), by resolution of the Board of Directors pursuant to the provisions of Article 184, Paragraph 2 of the Companies Act.

### (2) Details of amendment

(The underlined portion indicate the change.)

Current Articles of Incorporation	After amendment
(Total Number of Authorized Shares) Article 6 The total number of shares authorized to be issued by the Company shall be <u>seventy million (70,000,000) shares.</u>	(Total Number of Authorized Shares) Article 6 The total number of shares authorized to be issued by the Company shall be <u>two hundred eighty million (280,000,000) shares.</u>

### (3) Schedule

Date of resolution by the Board of Directors	February 6, 2026 (Friday)
Effective date	April 1, 2026 (Wednesday)

## 3. Changes to shareholder benefits program due to share split

### (1) Reason for change

The Company offers shareholder benefits to express gratitude to shareholders for their continued support and enhance the appeal of investing in the Company's shares.

Due to the share split, the Company will change the eligibility criteria for receiving shareholder benefits with respect to the number of shares held.

### (2) Details of change

(The underlined portion indicate the changes.)

	Number of shares held		Holding period	Benefits
	Before change	After change		
[1]	<u>70 shares</u> or more	<u>200 shares</u> or more	—	33FG Time deposit with a preferential interest rate for shareholders (a) Amount of deposit 100,000 yen or more but not more than 1,000,000 yen (b) Interest rate to be applied Super time deposit for one year Interest rate displayed at branch counters + 0.25% (C) Period of deposit One year
[2]	<u>300 shares</u> or more and less than <u>500 shares</u>	<u>1,000 shares</u> or more and less than <u>2,000 shares</u>		[1] + QUO card 1,000 yen
[3]	<u>500 shares</u> or more and less than <u>1,000 shares</u>	<u>2,000 shares</u> or more and less than <u>4,000 shares</u>	One year or more	[2] + Gift catalog worth 4,000 yen
[4]	<u>1,000 shares</u> or more	<u>4,000 shares</u> or more		[2] + Gift catalog worth 8,000 yen

(3) Timing of change

April 1, 2026 (Wednesday)

**4. Other matters**

(1) Shareholder return policy

[1] Details of the change

(The underlined portion indicate the change.)

Before change	After change
<p>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 <u>¥72</u> per share, while targeting a dividend payout ratio of approximately 30% of profit attributable to owners of parent.</p>	<p>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 <u>¥18</u> per share, while targeting a dividend payout ratio of approximately 30% of profit attributable to owners of parent.</p>

[2] Timing of the change

April 1, 2026 (Wednesday)

(2) Dividends

Because the effective date of the share split will be April 1, 2026 (Wednesday), the year-end dividends for the fiscal year ending March 31, 2026, for which the record date is March 31, 2026 (Tuesday), will be paid based on the number of shares before the share split.