



February 26, 2026

To whom it may concern:

Company name: Aichi Financial Group, Inc.  
 Name of representative: Yukinori Ito  
 Representative Director, President and Executive Officer  
 (Securities code: 7389; 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 in connection with the Share Split

Aichi Financial Group, Inc. (the “Company”) hereby announces that at the Board of Directors meeting 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 in connection with the share split, as follows.

### 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

##### (i) Method of the share split

The Company will conduct a five-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.

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

##### (ii) Number of shares to be increased due to the share split

|                                                         |                    |
|---------------------------------------------------------|--------------------|
| Total number of issued shares before the share split    | 49,124,671 shares  |
| Number of shares to be increased due to the share split | 196,498,684 shares |
| Total number of issued shares after the share split     | 245,623,355 shares |
| Total number of authorized shares after the share split | 750,000,000 shares |

##### (iii) 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

In connection with the share split, the Company will revise the total number of authorized shares set forth in Article 5 of its Articles of Incorporation by resolution of the Board of Directors pursuant to the provisions of Article 184, Paragraph 2 of the Companies Act, effective April 1, 2026.

#### (2) Details of amendment

(The underlined portion indicate the change.)

| Current Articles of Incorporation                                                                                                                                                     | After Amendment                                                                                                                                                                         |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| (Total Number of Authorized Shares)<br>Article 5<br>The total number of shares authorized to be issued by the Company shall be <u>one hundred fifty million (150,000,000) shares.</u> | (Total Number of Authorized Shares)<br>Article 5<br>The total number of shares authorized to be issued by the Company shall be <u>seven hundred fifty million (750,000,000) shares.</u> |

(3) Schedule

|                                              |                              |
|----------------------------------------------|------------------------------|
| Date of resolution by the Board of Directors | February 26, 2026 (Thursday) |
| Effective date                               | April 1, 2026 (Wednesday)    |

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

(1) Reason for revision

The Company will revise the shareholder benefits program and the minimum number of shares required for the program to express gratitude to shareholders for their continued support and to enhance the investment appeal of the Company's shares.

(2) Current program

| Number of Shares Held                          | Holding Period                         | Benefit Details                                                                                                                                                            |
|------------------------------------------------|----------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 100 Shares or more                             | -                                      | Shareholder Benefits Time Deposit<br>(Super Time Deposit: Term 1 year, Amount 100,000 yen or more and up to 3,000,000 yen)<br>Interest rate: Posted rate + 0.25% per annum |
| 300 shares or more, but less than 1,000 shares | Continuous holding for 1 year or more* | Shareholder Benefits Time Deposit plus complimentary items worth 3,000 yen                                                                                                 |
| Not less than 1,000 shares                     |                                        | Shareholder Benefits Time Deposit plus complimentary items worth 5,000 yen                                                                                                 |

(3) Revised program

(The underlined portion indicate the change.)

| Number of Shares Held                                                         | Holding Period                         | Benefit Details                                                                                                                                                                           |
|-------------------------------------------------------------------------------|----------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <u>100 shares</u> or more<br>( <u>20 shares</u> or more on a pre-split basis) | -                                      | Shareholder Benefits Time Deposit<br>(Super Time Deposit: Term 1 year, Amount 100,000 yen or more and up to <u>5,000,000 yen</u> )<br>Interest rate: Posted rate + <u>0.30%</u> per annum |
| <u>1,500 shares</u> or more, but less than <u>5,000 shares</u>                | Continuous holding for 1 year or more* | Shareholder Benefits Time Deposit plus complimentary items worth 3,000 yen                                                                                                                |
| Not less than <u>5,000 shares</u>                                             |                                        | Shareholder Benefits Time Deposit plus complimentary items worth 5,000 yen                                                                                                                |

\*Note:

"Continuous holding for 1 year or more" refers to shareholders who, as of March 31 of each year, holding 300 shares or more of the Company's shares (1,500 shares or more after the share split), have been listed or recorded in the shareholder registry with the same shareholder number three or more times consecutively over the past year (as of March 31 and September 30 of the previous year and March 31 of the current year).

(4) Implementation schedule

The revised shareholder benefits program will apply to shareholders listed or recorded in the shareholder registry as of March 31, 2026. As the effective date of the share split is April 1, 2026, the shareholder benefits as of the record date of March 31, 2026 will be granted to eligible shareholders based on the number of shares held prior to the share split, namely 20 shares or more.

4. Other matters

(1) Shareholder return policy

(i) Details of change

(The underlined portion indicate the change.)

| Before Change                                                                                                                                                                                                                                                                                                                                                                                     | After Change                                                                                                                                                                                                                                                                                                                                                                                     |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| In order to improve capital efficiency through shareholder returns while securing internal reserves to strengthen the earnings base, we will pay, as our basic policy, a minimum annual dividend of <u>100</u> yen per share and acquire treasury shares flexibly.<br>Specifically, we will deliver a total return ratio of 30%, which will be the sum of dividends and treasury shares acquired. | In order to improve capital efficiency through shareholder returns while securing internal reserves to strengthen the earnings base, we will pay, as our basic policy, a minimum annual dividend of <u>20</u> yen per share and acquire treasury shares flexibly.<br>Specifically, we will deliver a total return ratio of 30%, which will be the sum of dividends and treasury shares acquired. |

(ii) Timing of change  
April 1, 2026 (Wednesday)

(2) Dividends

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

(3) Adjustment regarding the number of shares per stock acquisition right

The Company has issued multiple stock acquisition rights (stock compensation-type stock options). The exercise price will not be adjusted and will remain at 1 yen per share. The number of shares to be granted after the adjustment shall be the number of shares granted before the adjustment multiplied by 5, effective April 1, 2026.

(4) Adjustments regarding the restricted stock remuneration plan

In connection with the share split, the total number of common shares of the Company to be issued or disposed of as restricted stock remuneration for Directors of the Company (excluding Directors who are Audit and Supervisory Committee Members and Outside Directors) will be adjusted as follows, effective April 1, 2026, in accordance with the share split ratio (5-for-1).

Total number of shares to be issued or disposed of

| Before Adjustment                   | After Adjustment                     |
|-------------------------------------|--------------------------------------|
| Up to <u>65,000</u> shares per year | Up to <u>325,000</u> shares per year |

This adjustment is made in connection with the share split, and there is no change to the total amount of remuneration under this plan.

(Reference) For details of the Restricted Stock Remuneration Plan, please refer to the following disclosure document: "Notice Concerning Introduction of Restricted Stock Remuneration Plan (in Japanese)" disclosed on May 15, 2023.

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