



August 28, 2025

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(Securities code: 8368; TSE Prime, NSE Premier)
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Notice Concerning Changes to Shareholder Benefit Program

THE HYAKUGO BANK, LTD. (the Company) hereby announces that it has resolved, at a meeting of the Board of Directors held today, to change its shareholder benefit program. The details are described below.

1. Reason for changes to shareholder benefit program

The Company has been offering a shareholder benefit program to appreciate shareholders' continued support, make investment in the Company's shares more attractive, and contribute to communicating the appeal of the region and revitalizing the regional economy through Mie Prefecture's specialties presented under the program.

The Company has decided to change the shareholder benefit program to encourage more shareholders to hold the Company's shares for a long period of time continuously.

2. Details of changes to shareholder benefit program

Item	Before change	After change
Shareholding period	No condition	<u>A shareholding period of one year or more (Note 1)</u>
Number of shares held	1,000 shares or more	1,000 shares or more (no change)
Classification of benefits	<p>[Classification based on <u>the number of shares held</u>]</p> <ul style="list-style-type: none"> • 1,000 shares or more but less than 5,000 shares →Mie Prefecture's specialties worth 3,000 yen • 5,000 shares or more →Mie Prefecture's specialties worth 5,000 yen 	<p>[Classification based on <u>the shareholding period</u>]</p> <ul style="list-style-type: none"> • One year or more but less than three years →Mie Prefecture's specialties worth 3,000 yen • Three years or more (Note 2) →Mie Prefecture's specialties worth 5,000 yen

Note 1: "A shareholding period of one year or more" refers to a case where a shareholder is recorded with the same shareholder number in the Company's shareholder register three times or more consecutively as of the end of March and as of the end of September of each year and holds 1,000 shares or more each time.

Note 2: "A shareholding period of three years or more" refers to a case where a shareholder is recorded with the same shareholder number in the Company's shareholder register seven times or more consecutively as of the end of March and as of the end of September of each year and holds 1,000 shares or more each time.

3. Shareholders eligible for shareholder benefit program

The shareholders eligible for the shareholder benefit program will be those who are recorded in the Company's shareholder register and hold 1,000 shares or more with a shareholding period of one year or more as of the record date of March 31 each year.

"A shareholding period of one year or more" refers to a case where a shareholder is recorded with

the same shareholder number in the Company's shareholder register three times or more consecutively as of the end of March and as of the end of September of each year and holds 1,000 shares or more each time.

4. When changes are made to shareholder benefit program

The revised program will apply from the shareholder benefit program with the record date of March 31, 2026.

However, the shareholders who purchased 1,000 or more of the Company's shares during the period from April 2025 to the end of September 2025 will be regarded as holding the shares for one year continuously and be offered the benefits even if their continuous holding period is less than one year as of the record date of March 31, 2026.

5. Determination of shareholding period

- (1) The determination of the shareholding period, which classifies the contents of benefits, is made with the record date of March 31 each year. The first record date will be March 31, 2026.
- (2) The term "one year or more" in the classification of benefits refers to a case where a shareholder is recorded with the same shareholder number in the Company's shareholder register three times or more consecutively as of the end of March and as of the end of September of each year and holds 1,000 shares or more each time.
- (3) The term "three years or more" in the classification of benefits refers to a case where a shareholder is recorded with the same shareholder number in the Company's shareholder register seven times or more consecutively as of the end of March and as of the end of September of each year and holds 1,000 shares or more each time.

6. Implementation of transitional measures

The shareholders who fall under one of the categories shown in the table below as of the record date of March 31, 2026 will have their respective transitional periods until the new program is fully in place and will be offered benefits comparable to the current ones during the transitional period. (See also Attachment 1)

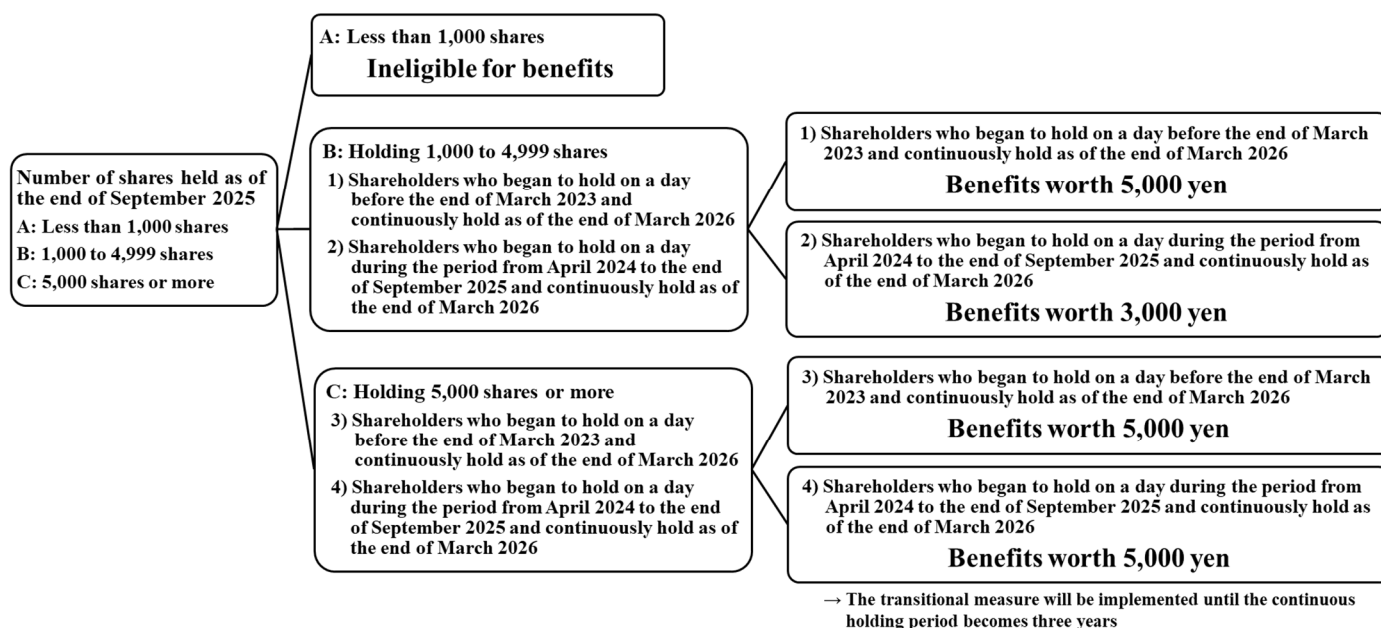
Shareholders concerned	Special note
Shareholders who hold 1,000 shares or more but less than 5,000 shares as of the end of September 2025	The shareholders who hold 1,000 shares or more but less than 5,000 shares as of the end of September 2025 will be regarded as holding the shares for one year continuously as the transitional measure and be offered the benefits for the shareholding period of "One year or more but less than three years" specified under the new program even if their continuous holding period is less than one year as of the record date of March 31, 2026. However, these shareholders are required to hold 1,000 shares or more continuously during the transitional period (September 30, 2025 to March 31, 2026).
Shareholders who hold 5,000 shares or more as of the end of September 2025	The shareholders who hold 5,000 shares or more as of the end of September 2025 will be offered the benefits for the shareholding period of "Three years or more" specified under the new program until the continuous holding period reaches three years (until the end of March 2029 at a maximum) as the transitional measure even if their continuous holding period is less than three years as of the record date of March 31, 2026. However, these shareholders are required to hold 5,000 shares or more continuously during the transitional period (September 30, 2025 to March 31, 2028).

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Shimomura / Nakamura, General Affairs Section, General Affairs Division

[Attachment 1] Supplementary explanation of changes to shareholder benefit program

1. Flowchart of the case with the record date of September 30, 2025



2. Questions and answers about changes to shareholder benefit program

No.	Question	Answer
1.	What does “continuous holding” mean?	It refers to the state of holding 1,000 shares or more or 5,000 shares or more from the date when shareholdings begins until each record date (i.e., the state in which the number of shares held does not fall below 1,000 or 5,000).
2.	Is there any procedure or application process that shareholders should go through due to changes to the shareholder benefit program?	There is nothing shareholders need to do.
3.	I hold 5,000 shares as of the end of March 2026. Will shareholders with a holding period of one year or more but less than three years be eligible for the benefits worth 3,000 yen?	If you hold 5,000 shares continuously from the end of September 2025, the transitional measure will be implemented and the benefits worth 5,000 yen will be offered. Note that the shareholders who begin to hold shares on October 1, 2025 or thereafter are not eligible for them.
4.	I hold 1,000 shares as of the end of March 2026. Will shareholders with a holding period of less than one year be ineligible for benefits?	If you hold 1,000 shares or more continuously from the end of September 2025, the transitional measure will be implemented and the benefits worth 3,000 yen will be offered even if the holding period is less than one year. Note that the shareholders who begin to hold shares on October 1, 2025 or thereafter are not eligible for them.
5.	What will happen if I purchase more shares or sell part of the shares I hold after March 31, 2026?	Under the new shareholder benefit program, the shareholders eligible for shareholder benefits will be those who are recorded in the Company’s shareholder register and hold 1,000 shares or more for one year or more continuously as of the record date of March 31 each year. If you purchase more shares or sell part of the shares you hold during the period, benefits will be offered according to the period during which you hold 1,000 shares or more continuously as of the end of March each year.