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August 5, 2026

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)
Inquiries:	Yasutaka Chiwata, General Manager, General Planning Department (Telephone: +81-952-25-4553)

Notice Concerning Determination of Details of Share-Based Remuneration System

The Bank of Saga Ltd. (the “Bank”), at the Board of Directors meeting held on May 12, 2026 and the 97th Annual General Meeting of Shareholders (the “General Meeting of Shareholders”) held on June 26, 2026, resolved to introduce a share-based remuneration system (the “System”) for its Directors (excluding Audit and Supervisory Committee Members, Outside Directors, and non-residents of Japan; the “Eligible Directors”). The Bank hereby announces that, at the Board of Directors meeting held today, it has decided the total amount of Bank shares acquired, acquisition period, and acquisition method, as described below.

1. Acquisition of Bank shares under the System

   Under the System, the Bank’s trust will acquire Bank shares from the stock market using the funds contributed by the Bank. The summary of the share acquisition is as follows.

(1) Total amount of shares acquired	662,000,000 yen
(2) Acquisition period	From August 14, 2026 to September 11, 2026 (planned)
(3) Acquisition method	Acquisition on the stock market

(Reference)

[Details of the Trust Agreement]

(1) Type of trust:
Monetary trust other than a specified individually-administered monetary trust (third-party benefit trust)

(2) Purpose of trust:
To provide incentives to the Eligible Directors

(3) Settlor:
The Bank

(4) Trustee:
Mitsubishi UFJ Trust and Banking Corporation
(Co-trustee: The Master Trust Bank of Japan, Ltd.)

(5) Beneficiaries:
Those Eligible Directors who meet the beneficiary requirements

(6) Trust administrator:
A third party who has no conflicts of interest with the Bank

(7) Trust agreement date:
August 12, 2026

(8) Trust period:
From August 12, 2026 to August 31, 2028 (planned)

(9) Start date of the system:
August 12, 2026

(10) Exercise of voting rights:
No voting rights will be exercised

(11) Type of acquired shares:
Common shares of the Bank

(12) Amount of trust money:
664 million yen (including trust fees and trust expenses)

(13) Method of acquiring shares:
Acquire on the stock market or from the Bank (disposal of treasury stock)

(14) Acquisition period:
From August 14, 2026 to September 11, 2026 (planned)

(15) Vested rights holder:
The Bank

(16) Residual assets:
Residual assets that the Bank, which is the vested rights holder, can receive will be within the range of the Trust Reserve Funds.