



<Terms and Conditions for Issuance of Stock Acquisition Rights (Paid Stock Options)>

(6) Conditions for Exercise of Stock Acquisition Rights

1) A holder of stock acquisition rights may exercise the Stock Acquisition Rights only if all the following financial targets of A through C specified in the Medium-Term Management Plan of the Bank are achieved:

A. Ordinary income in the consolidated statement of income for the fiscal year ended March 31, 2026: ¥250.0 billion;

B. Ordinary profit in the consolidated statement of income for the fiscal year ended March 31, 2026: ¥45.0 billion; and

C. Return on equity (ROE) calculated based on the consolidated balance sheet and the consolidated statement of income for the fiscal year ended March 31, 2026: 8%.

Whether or not the above targets are achieved shall be determined in reference to the financial results of the annual securities report to be filed by the Bank. In the case that the Board of Directors deems it inappropriate to determine whether or not the targets are achieved based on the financial results in the consolidated balance sheet and the consolidated statement of income when, for example, there is a change in the fiscal year end, a change in the accounting standards applied, or an event that significantly affects the Bank's performance results such as a business acquisition, the Bank may make appropriate adjustments to eliminate such effect to a reasonable extent.

3. Date of extinguishment of Stock Acquisition Rights

June 17, 2026

4. Impacts on financial results

There will be no impact on the consolidated financial results for the fiscal year ending March 31, 2027.

End

<Previous disclosure>

Notice Concerning Issuance of Share Acquisition Rights for Subscription (Paid Stock Options) released on September 8, 2023

Notice Concerning Determination of Details of Issuance of Share Acquisition Rights for Subscription (Paid Stock Options) released on October 31, 2023