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Listed in TSE(Prime) and NSE(Premier)
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November 21, 2025

OKASAN SECURITIES GROUP INC.

Introducing the Two-Tiered Shareholder Benefit Program:
Loyalty Rewards including *Digital Gifts* and *Promotional Fixed Deposit Rates*

Okasan Securities Group Inc. (the "Company") hereby announces that it has resolved, at a meeting of the Board of Directors held today, to introduce a new shareholder benefit program. The details are as follows;

1. Purpose

The Company has resolved to implement a two-tiered shareholder benefit program designed to encourage a greater number of shareholders to maintain their Company shares over the medium- to long-term.

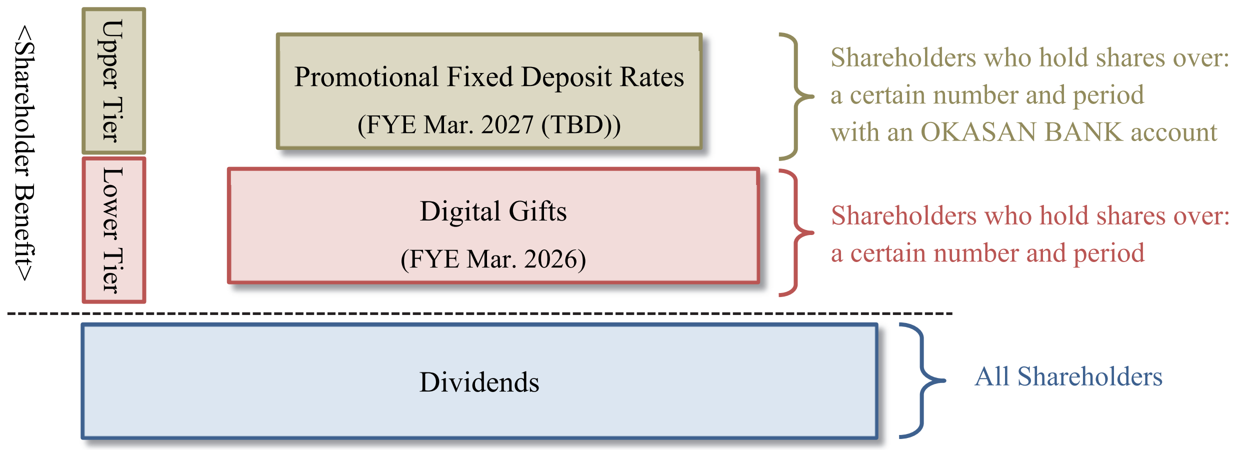
The program is designed to offer increasing benefits based on longer holding periods and consists of:

- **Lower Tier: *Digital Gifts***
- **Upper Tier: *Promotional Fixed Deposit Rates***

The "Promotional Fixed Deposit Rates" is designed to strengthen trust with shareholders by providing access to the Okasan Securities Group's banking service, thereby deepening the connection with shareholders as our "customers" as well.

While placing emphasis on maintaining a balanced approach between growth investment and shareholder returns, the Company aims to allocate capital effectively to drive sustainable growth in corporate value.

【Figure: New Shareholder Benefit Program】



2. Outline of the Shareholder Benefit Program

(1) Eligible Shareholders

Shareholders listed in the Company's shareholder register as of March 31st (the record date) each year, who meet both the shareholding amount and holding period requirements, are eligible for the program. The holding period is determined by the number of consecutive entries in the shareholder register, showing the required number of shares held under the same shareholder number, at the end of March and September each year.

(2) Two-Tiered Shareholder Benefit

The shareholder benefit program features a two-tier structure: the lower tier offers digital gifts (a selection of over 10 types of cashless gift points) while the upper tier provides yen-based promotional fixed deposit rates through "OKASAN BANK" banking service.

i. Digital Gifts

In accordance with the number of shares held and the holding period, the Company offers digital gifts as outlined below. Eligible shareholders can choose their preferred rewards from over 10 types of cashless gift points.

		Consecutive Holding Period*			
		less than 1 year	1 year or more, less than 3 years	3 years or more, less than 5 years	5 years or more
Number of Shares Held	fewer than 1,000 shares	—	—	—	—
	1,000 shares or more, fewer than 3,000 shares	—	worth ¥1,000	worth ¥2,000	worth ¥3,000
	3,000 shares or more	—	worth ¥3,000	worth ¥4,000	worth ¥5,000

*The consecutive holding period is determined by the number of consecutive entries in the Company's shareholder register at the end of March and September each year. Each entry must confirm that the shareholder holds the required number of shares under the same shareholder number. "1 year or more, less than 3 years" corresponds to shareholders with 3 or more consecutive entries; "3 years or more, less than 5 years" corresponds to 7 or more consecutive entries; and "5 years or more" corresponds to 11 or more consecutive entries.

ii. Yen-Based Promotional Fixed Deposit Rates, OKASAN BANK

In addition to digital gifts, the Company will offer yen-based promotional fixed deposit rates for shareholders who hold an OKASAN BANK account. These exclusive fixed deposit rates (premium) will vary based on the number of shares held and the holding period. This benefit is scheduled to be introduced in the fiscal year ending March 2027. Further details will be announced following the necessary resolutions.

(3) Initial Record Date

The initial record date for digital gifts is set for March 31st, 2026, and the initial record date for the yen-based promotional fixed deposit rates through OKASAN BANK is scheduled for March 31st, 2027. Shareholder benefit notices are distributed in June each year. Further details will be announced on the Company website and other communication channels.

(4) Other

The current shareholder benefit program, which provides a management fee waiver on Okasan Securities foreign securities trading account upon opening a general securities account with Okasan Securities and depositing 100 or more Company shares, will conclude at the end of March 2026.