

December 12, 2025

Sony Financial Group Inc.
President and CEO: Toshihide Endo
Security Code: 8729, TSE Prime Market

**Notice Concerning the Issuance of First Series of Subordinated Unsecured Bonds
with Interest Deferral Option and Early Redemption Option**

Sony Financial Group Inc. (the “Company”) hereby announces that it has today, determined the terms and conditions of the subordinated unsecured bonds with interest deferral option and early redemption option (the “Bonds”), as follows.

1. Issuer	Sony Financial Group Inc.
2. Name of bond	The first series of subordinated unsecured bonds with interest deferral option and early redemption option of Sony Financial Group Inc.
3. Total principal amount	JPY 100.0 billion
4. Denomination per bond	JPY 100 million
5. Interest rate	(1) From the day immediately following December 19, 2025 to December 19, 2030 2.431% per annum (2) From the day immediately following December 19, 2030 to December 19, 2035 5-year JGB + 1.000% (3) On or after the day immediately following December 19, 2035 5-year JGB + 2.000% (reset every 5 years)
6. Issue price	JPY 100 per amount of JPY 100 of each bond
7. Redemption price	JPY 100 per amount of JPY 100 of each bond
8. Maturity date	December 19, 2055 (However, the Company may, at its discretion, redeem the Bonds (i) on December 19, 2030 and every date which falls five, or a multiple of five, years thereafter or (ii) upon the occurrence and continuation of a regulatory event, a tax deductibility event or a rating agency event on and after the payment date, subject to the prior approval of the regulatory authority and other conditions)

9. Interest payment dates	June 19 and December 19 of each year
10. Payment date	December 19, 2025
11. Collateral and guarantees	No collateral or guarantee will be provided. Also, no assets will be reserved to secure the Bonds.
12. Subordination	As to the payment of debt in the Company's liquidation proceedings, the Bonds shall be subordinated to its senior indebtedness, and be senior to its common stock.
13. Underwriters	Nomura Securities Co., Ltd. SMBC Nikko Securities Inc. Daiwa Securities Co. Ltd. Mizuho Securities Co., Ltd.
14. Securities depository	Japan Securities Depository Center, Incorporated
15. Fiscal agent	Sumitomo Mitsui Banking Corporation
16. Credit rating	A+ (Rating and Investment Information, Inc.) (Issuer rating: AA-)
17. Use of proceeds	For subordinated loan to Sony Life Insurance Co., Ltd.

End of document

Note: This document has been prepared for the sole purpose of publicly announcing information regarding the issuance of the first series of subordinated unsecured bonds with interest deferral option and early redemption option of Sony Financial Group Inc. and not for the purpose of soliciting investment or engaging in any other similar activities within or outside Japan.