IMPORTANT NOTICE

September 8, 2025
To: Holders of Concordia Financial Group
Re: Cash Dividend - **Approximate Rate**

Security Name: Concordia Financial Group
Country of Incorporation: JAPAN
CUSIP: 206517104
Ratio (Local Shares:DRs): 3:1

	Local Shares	**DRs**
Record Date:	Sep 30, 2025	Sep 30, 2025
Payable Date:	TBD	TBD
Approximate Exchange Rate:	TBD	
Interim Dividend: Taxable	TBD	
Gross Dividend Total:	TBD	TBD
Dividend Fee:		TBD
Withholding Rate: 10.00%		TBD
Net Dividend Rate:		TBD
Other applicable Tax Withholding Rates:Net Rates:		0.00% :TBD / 5.00% :TBD 7.00% :TBD / 10.00% :TBD 12.50% :TBD / 15.00% :TBD 15.315% :TBD / 20.315% :TBD 20.42% :TBD

Should you have any questions regarding this matter, please contact us at
Toll Free 1-888-BNY-ADRS(1-888-269-2377) or International Callers 1-201-680-6825.

PLEASE SEE INVESTOR DISCLOSURE ON LAST PAGE

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