



IMPORTANT NOTICE

December 12, 2025

To: Holders of Suruga Bank

Re: Cash Dividend - **Final Rate**

Security Name: Suruga Bank

Country of Incorporation: JAPAN

CUSIP: 869007203

Ratio (Local Shares:DRs): 10:1

	<u>Local Shares</u>	<u>DRs</u>
Record Date:	Sep 30, 2025	Sep 30, 2025
Payable Date:	Dec 09, 2025	Dec 24, 2025
Exchange Rate:	156.9633	
Interim Dividend: Taxable	<u>JPY22.0</u>	
Gross Dividend Total:	<u>JPY22.0</u>	USD1.401601
Dividend Fee:		USD0.07
Withholding Rate: 10.00%		<u>USD0.14016</u>
Net Dividend Rate:		USD1.191441
Tax Relief Fee (if applicable):		USD 0.01
Other applicable Tax Withholding Rates:Net Rates:		0.00% :1.321601 / 5.00% :1.251521 7.00% :1.223489 / 10.00% :1.181441 12.50% :1.146401 / 15.00% :1.111361 15.315% :1.106946 / 20.315% :1.046866 20.42% :1.045394

Foreign currency transaction was executed by BNY or its Affiliates.

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.

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