



IMPORTANT NOTICE

December 22, 2025

To: Holders of Aozora Bank

Re: Cash Dividend - **Final Rate**

Security Name: Aozora Bank

Country of Incorporation: JAPAN

CUSIP: 037400108

Ratio (Local Shares:DRs): 1:4

| | <u>Local Shares</u> | <u>DRs</u> |
|---|---------------------|---|
| Record Date: | Sep 30, 2025 | Sep 30, 2025 |
| Payable Date: | Dec 15, 2025 | Dec 30, 2025 |
| Exchange Rate: | 155.258 | |
| Interim Dividend: Taxable | <u>JPY22.0</u> | |
| Gross Dividend Total: | <u>JPY22.0</u> | USD0.035424 |
| Dividend Fee: | | USD0.004234 |
| Withholding Rate: 10.00% | | <u>USD0.003542</u> |
| Net Dividend Rate: | | <u>USD0.027648</u> |
| Tax Relief Fee (if applicable): | | USD 0.002893 |
| Other applicable Tax Withholding Rates:Net Rates: | | 0.00% :0.028297 / 5.00% :0.027234 7.00% :0.026808 / 10.00% :0.026172 12.50% :0.02564 / 15.00% :0.025108 15.315% :0.025042 / 20.315% :0.023994 20.42% :0.023956 |

Foreign currency transaction was executed by BNY or its Affiliates.

Should you have any questions regarding this matter, please contact us at
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