IMPORTANT NOTICE

July 8, 2026
To: Holders of Aozora Bank
Re: Cash Dividend - **Approximate Rate**

Security Name: Aozora Bank
Country of Incorporation: JAPAN
CUSIP: 037400108
Ratio (Local Shares:DRs): 1:4

	Local Shares	**DRs**
Record Date:	Jun 30, 2026	Jun 30, 2026
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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