Company name: FIDEA Holdings Co. Ltd.

Representative: Masahiro Niino,

Representative Director and President

(Securities code: 8713; Tokyo Stock Exchange, Prime Market)

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Notice Concerning Certification of the Implementation Plan for the "Fund-grant System"

As announced in "Reorganization of The Shonai Bank, Ltd. and The Hokuto Bank, Ltd., wholly owned subsidiaries of FIDEA Holdings Co. Ltd." dated January 25, 2024, FIDEA Holdings Co. Ltd. (the "Company"), the Shonai Bank and the Hokuto Bank are currently conducting detailed discussions aimed at merging the two banks during fiscal year 2026, subject to obtaining approval from the relevant authorities. The Company announces hereby that the implementation plan prepared by the two banks pursuant to the "Act on Special Measures for Strengthening Financial Functions" has been approved by the authorities.

1. Details of certification related to the implementation plan

The implementation plan, which was prepared in accordance with Article 34-10, Paragraph 1 of the Act on Special Measures for Strengthening Financial Functions, has been approved in accordance with Paragraph 3 of the same article. With the approval of the implementation plan, the Company plans to enter into a fund-grant agreement with the Deposit Insurance Corporation of Japan soon, and will be requesting funding of up to 3 billion yen during the implementation period of the plan.

2. Overview of the implementation plan

The implementation plan sets out the measures necessary to ensure the stable provision of basic financial services in the region and revitalize the local economy, the costs required to implement measures to strengthen the management base, and the amount of funds requested for grants.

Note: This document has been translated from the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.