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February 27, 2026

Name of Listed Company: MS&AD Insurance Group Holdings, Inc.
Name of Representative: Shinichiro Funabiki, President & CEO
(Securities Code: 8725, Tokyo Stock Exchange and Nagoya Stock Exchange)
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<https://www.ms-ad-hd.com/en/ir/contact.html>

This document has been translated from the Japanese original (as submitted to the Tokyo Stock Exchange) for reference purposes only.

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Notice Regarding Issuance of Euro-Denominated Senior Unsecured Bonds **by Mitsui Sumitomo Insurance Co., Ltd.**

MS&AD Insurance Group Holdings, Inc. announces that its subsidiary, Mitsui Sumitomo Insurance Co., Ltd. (President: Shinichiro Funabiki, hereinafter “MSI”) has decided the following terms for the issuance of Euro-denominated senior unsecured bonds. Details of the Bonds are as follows:

(1) Issuer	Mitsui Sumitomo Insurance Company, Limited	
(2) Type	Euro-denominated senior unsecured bonds	
(3) Tenor	4-year bonds	8-year bonds
(4) Total amount of issuance	EUR 1,400 million	
(5) Principal amount	EUR 600 million	EUR 800 million
(6) Offer price	100% of the principal amount	
(7) Interest rate	2.897% per annum	3.460% per annum
(8) Maturity date	March 5, 2030	March 5, 2034
(9) Redemption price at maturity	100% of the principal amount	
(10) Offering	The Bonds will be offered in overseas securities markets, including primarily Europe and Asia but excluding the United States.	
(11) Listing	Singapore Exchange Securities Trading Limited (SGX-ST)	
(12) Use of proceeds	General Corporate Purposes	
(13) Payment date	March 5, 2026	

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