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.

November 13, 2026

Company name: Okinawa Financial Group, Inc.

Representative: Masayasu Yamashiro, President
(Securities code 7350; Prime Market, Tokyo Stock Exchange and Fukuoka Stock Exchange)

Contact: Ryuta Uechi, General Manager, General Planning Division
Telephone: +81-98-860-2141

Notice Concerning Introduction of Shareholder Benefits Program

Okinawa Financial Group, Inc. (the "Company"; President: Masayasu Yamashiro) hereby announces that, at a meeting of its Board of Directors held today, it has resolved to introduce a shareholder benefits program, as outlined below.

1. Purpose of introducing the shareholder benefits program

We would like to express our gratitude to our shareholders for their continued support. To enhance the investment appeal of our stock and encourage more people to hold our shares, as well as to hold them over the medium to long term, the Company will introduce a shareholder benefits program.

Furthermore, by providing our shareholders with specialty products from Okinawa Prefecture as benefits, the Company aims to showcase the diverse charms of Okinawa Prefecture while supporting local businesses in expanding their sales channels and raising their profile, thereby contributing to the revitalization of the local economy.

2. Overview of the shareholder benefits program

(1) Eligible shareholders

This program is available to shareholders who are listed or recorded in the Company's shareholder registry as of March 31 of each year and who have continuously held 500 or more shares of the Company for one year or more.

The Company will present the benefits listed in the table below based on the number of shares held and continuous holding period.

* "Continuously held for one year or more" means that the shareholder is listed or recorded under the same shareholder number in the shareholder registry on March 31, June 30, September 30, and December 31 of each year for at least five consecutive times, and holds 500 or more shares on each of those record dates.

(2) Details of benefits

Number of shares held	Continuous holding period	Benefit amount	Details of benefits
500 or more but fewer than 1,000 shares	1 year or more	Equivalent to 5,000 yen	Okinawa specialty products selected by the Company
1,000 or more but fewer than 3,000 shares	1 year or more but less than 3 years	Equivalent to 10,000 yen	Gift catalog featuring Okinawa specialty products
	3 years or more	Equivalent to 20,000 yen	
3,000 or more shares	1 year or more but less than 3 years	Equivalent to 20,000 yen	
	3 years or more	Equivalent to 30,000 yen	

* The benefits will primarily feature specialty products from Okinawa Prefecture, as well as travel vouchers and donations to social contribution initiatives.
* Details of the benefits, application procedures, shipping schedules, and other information will be posted on the Company's website as soon as they are finalized.

(3) Record date and program schedule

The initial record date will be March 31, 2028, and the program is scheduled to begin with eligible shareholders listed or recorded in the shareholder registry. Thereafter, the program is scheduled to be implemented once a year, with a record date of March 31 of each year. The Company plans to send information regarding shareholder benefits to eligible shareholders around June of each year.

(4) Treatment of the continuous holding period for the first shareholder benefit

Regarding the method for determining the continuous holding period as of the first record date, the Company will base the determination on the status of listing or recording in the shareholder registry to ensure that shareholders who acquired our shares after the decision to introduce the shareholder benefits program was made also have the opportunity to meet the continuous holding requirement. We will announce the specific determination method at a later date, along with the details of the program.

3. Others

The details of the benefits and other matters described in this press release are current as of this date and are subject to change based on future deliberations and other factors. The Company will provide an update on its website and other channels once the details have been finalized.

<Contact Information for this Matter>
Daijiro Kina, Corporate Planning Group, General Planning Division, Tel. +81-98-864-1253