June 19, 2025

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)
Contact: Corporate Communications Dept.
https://www.ms-ad-hd.com/en/ir/contact.html

Notice Regarding Issuance of Domestic Unsecured Straight Bonds by Mitsui Sumitomo Insurance Co., Ltd.

Mitsui Sumitomo Insurance Co., Ltd., a subsidiary of MS&AD Insurance Group Holdings, Inc., has decided today to issue domestic unsecured straight bonds. The summary is as follows.

(1) Class of bonds	Domestic Unsecured Straight Bonds
(2) Total amount of issuance	No more than ¥200 billion
(3) Maturity	Within 10 years of issuance
(4) Interest rate	No more than 3.0% per annum
(5) Date of issuance	On or after June 19, 2025 and not later than March 31, 2026
(6) Use of funds	Working capital, bond redemption funds, loan repayment funds, and long-term investment funds

This timely disclosure entitled “Notice Regarding Issuance of Domestic Unsecured Straight Bonds by Mitsui Sumitomo Insurance Co., Ltd.” has been prepared for the sole purpose of publicly announcing the issuance of securities by Mitsui Sumitomo Insurance Co., Ltd., and not for the purpose of soliciting investment or engaging in any other similar activities within or outside Japan.The above securities have not been and will not be registered under the United States Securities Act of 1933 (the “Securities Act”)., and the securities may not be offered and or sold in the United States absent registration or an applicable exemption from the registration under the Securities Act. There is no plan to offer or sell the securities in the United States.

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