

July 18, 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>

**Determination of the Terms and Conditions for the 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., today determined the terms and conditions for the issuance of domestic unsecured straight bonds announced on June 19, 2025, and hereby notifies the outline thereof below.

(1) Name of bond	Mitsui Sumitomo Insurance Company, Limited 8th series of unsecured straight bonds with an inter-bond pari passu clause	Mitsui Sumitomo Insurance Company, Limited 9th series of unsecured straight bonds with an inter-bond pari passu clause	Mitsui Sumitomo Insurance Company, Limited 10th series of unsecured straight bonds with an inter-bond pari passu clause	Mitsui Sumitomo Insurance Company, Limited 11th series of unsecured straight bonds with an inter-bond pari passu clause
(2) Total amount of issuance	¥200 billion			
(3) Principal amount	¥40 billion	¥60 billion	¥50 billion	¥50 billion
(4) Denomination	¥100 million			
(5) Issue price	¥100 per amount of ¥100 of each bond			
(6) Redemption price	¥100 per amount of ¥100 of each bond			
(7) Maturity date	July 25, 2028 (3-year bonds)	July 25, 2030 (5-year bonds)	July 23, 2032 (7-year bonds)	July 25, 2035 (10-year bonds)
(8) Interest rate	1.127% per annum	1.437% per annum	1.709% per annum	2.066% per annum
(9) Interest payment dates	January 25 and July 25 each year			
(10) Subscription period	July 18, 2025			
(11) Payment date	July 25, 2025			
(12) Credit rating	AA (Rating and Investment Information, Inc.)			
(13) Use of funds	Working capital, bond redemption funds, and long-term investment funds			
(14) Method of offering	Public offering in Japan. Mainly offered to institutional investors in the domestic securities market.			
(15) Joint lead underwriters	Daiwa Securities Co. Ltd., Nomura Securities Co., Ltd., and SMBC Nikko Securities Inc.			
(16) Underwriters	Mitsubishi UFJ Morgan Stanley Securities Co., Ltd., and Mizuho Securities Co., Ltd.			
(17) Fiscal agent	Sumitomo Mitsui Banking Corporation			
(18) Securities depository	Japan Securities Depository Center, Incorporated			

This timely disclosure entitled “Determination of the Terms and Conditions for the 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 Mitsui Sumitomo Insurance Co., Ltd. 8th, 9th, 10th and 11th series of unsecured straight bonds with an inter-bond pari passu clause, 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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