



Jiko Technologies, Inc.
Jiko Securities, Inc.
Jiko Bank, a division of Mid-Central National Bank

Tax Certification For U.S. Persons

Revised December 26, 2025

Under penalties of perjury, I certify that:

- (1) the number provided with this application is my correct taxpayer identification number (or I am waiting for a number to be issued to me). If I am applying on behalf of an entity that is disregarded for U.S. federal tax purposes, I am providing the taxpayer identification number of the owner of such entity;
- (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- (3) I am a U.S. citizen or other U.S. person (defined below).

If I have been notified by the IRS that I am currently subject to backup withholding because I have failed to report all interest and dividends on my tax return, I will email Jiko at support@jiko.io or call Jiko at 1-833-333-JIKO (1-833-333-5456) or, if calling from outside the United States, at 1-510-788-8810 or mail Jiko at 135 Main Street, Suite 1320, San Francisco, CA 94105.

As used herein, the term “U.S. Person” means an individual who is a citizen of the U.S. or a resident alien for U.S. federal income tax purposes; a corporation, an entity taxable as a corporation, or a partnership created or organized in or under the laws of the U.S. or any state or political subdivision thereof or therein (including the District of Columbia); an entity disregarded as separate from its owner for U.S. federal tax purposes, provided that its owner is a U.S. person as defined herein; an estate, the income of which is subject to U.S. federal income taxation regardless of its source; or a trust if (i) a court within the U.S. is able to exercise primary supervision over its administration and one or more U.S. Persons have the authority to control all of its substantial decisions or (ii) such trust was in existence on August 20, 1996 and was treated as a domestic trust on August 19, 1996 and such trust has a valid election in effect under applicable Treasury Regulations to be treated as a U.S. Person.

I agree to notify Jiko within 60 days if I (or, if applicable, the owner of the disregarded entity) cease to be a U.S. Person.