



August 12, 2026

Company name: Iyogin Holdings, Inc.
Name of representative: Kenji Miyoshi, President
(Securities code: 5830; Prime Market of the Tokyo Stock Exchange)
Inquiries: Hiroshi Tachibana, General Manager of the Corporate Planning Division
(Telephone: 089-907-1034)

Notice Concerning Capital Ratio for the First Quarter Ended June 30, 2026

Iyogin Holdings, Inc. hereby announces the capital ratio for the first quarter ended June 30, 2026, as follows,

Particulars

(International Standard)

[Iyogin Holdings, consolidated]

(Billions of yen)

	As of June 30, 2026	Change from March 31, 2026	As of March 31, 2026
(1) Consolidated total equity ratio ((4)/(7))	17.13%	1.60%	15.53%
(2) Consolidated Tier 1 ratio ((5)/(7))	17.12%	1.60%	15.52%
(3) Consolidated common equity Tier 1 ratio ((6)/(7))	17.12%	1.60%	15.52%
(4) Consolidated total equity	854.7	56.8	797.9
(5) Consolidated Tier 1 capital	854.5	56.8	797.7
(6) Consolidated common equity Tier 1 capital	854.5	56.9	797.6
(7) Risk-weighted assets	4,989.1	(148.5)	5,137.6
(8) Consolidated total required capital ((7)×8%)	399.1	(11.9)	411.0

[Iyo Bank, nonconsolidated]

(Billions of yen)

	As of June 30, 2026	Change from March 31, 2026	As of March 31, 2026
(1) Nonconsolidated total equity ratio ((4)/(7))	16.45%	1.38%	15.07%
(2) Nonconsolidated Tier 1 ratio ((5)/(7))	16.45%	1.38%	15.07%
(3) Nonconsolidated common equity Tier 1 ratio ((6)/(7))	16.45%	1.38%	15.07%
(4) Nonconsolidated total equity	801.3	44.5	756.8
(5) Nonconsolidated Tier 1 capital	801.3	44.5	756.8
(6) Nonconsolidated common equity Tier 1 capital	801.3	44.5	756.8
(7) Risk-weighted assets	4,868.9	(151.0)	5,019.9
(8) Nonconsolidated total required capital ((7)×8%)	389.5	(12.0)	401.5

(Notes) We adopt Foundation Internal Ratings Based Approach for the calculation of credit risk-weighted assets, Standardized Measurement Approach for operational risk capital requirements, and the Standardized Approach for market risk capital requirements.