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February 16, 2026

To whom it may concern

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## Capital Adequacy Ratio as of the End of the Third Quarter of the Fiscal Year Ending March 31, 2026

THE AKITA BANK, LTD. hereby announces the capital adequacy ratio as of the end of the third quarter of the fiscal year ending March 31, 2026 (December 31, 2025). The details are described below.

Capital Adequacy Ratio (domestic standard)

[Consolidated]

|                            |             | (Billions of yen)       |                                    |                          |
|----------------------------|-------------|-------------------------|------------------------------------|--------------------------|
|                            |             | As of December 31, 2025 | Comparison with September 30, 2025 | As of September 30, 2025 |
| Capital adequacy ratio     | (A)=(B)/(C) | 11.54%                  | (0.02)%                            | 11.56%                   |
| Capital                    | (B)         | 155.2                   | 2.1                                | 153.1                    |
| Total risk-weighted assets | (C)         | 1,344.8                 | 20.7                               | 1,324.1                  |
| Total required capital     | (D)=(C)×4%  | 53.7                    | 0.8                                | 52.9                     |

[Non-consolidated]

|                            |             | (Billions of yen)       |                                    |                          |
|----------------------------|-------------|-------------------------|------------------------------------|--------------------------|
|                            |             | As of December 31, 2025 | Comparison with September 30, 2025 | As of September 30, 2025 |
| Capital adequacy ratio     | (A)=(B)/(C) | 11.38%                  | (0.03)%                            | 11.41%                   |
| Capital                    | (B)         | 151.7                   | 2.0                                | 149.7                    |
| Total risk-weighted assets | (C)         | 1,332.6                 | 20.5                               | 1,312.1                  |
| Total required capital     | (D)=(C)×4%  | 53.3                    | 0.9                                | 52.4                     |