

Note: This document has been translated from the Japanese original for reference purposes only. In the event of any discrepancy between this translated document and the Japanese original, the original shall prevail.



February 16, 2026

Company name : The Yamagata Bank, Ltd.
 Name of representative : Eiji Sato, President
 (Securities code: 8344;
 Tokyo Stock Exchange)
 Inquiries : Toshiyuki Ariumi, Executive
 Officer and General Manager of
 Corporate Planning Division
 (Telephone : +81-23-623-1221)

Notice Concerning Capital Adequacy Ratio at the End of the Third Quarter of the Fiscal Year Ending March 31, 2026

The Yamagata Bank, Ltd. hereby announces capital adequacy ratio at the end of the third quarter of the fiscal year ending March 31, 2026 (December 31, 2025). Details are described as below.

Capital adequacy ratio (domestic standard)

[Consolidated]

(Billions of yen)

		As of December 31, 2025		As of September 30, 2025 (b)
		(a)	(a) – (b)	
Capital adequacy ratio	$A = B / C$	10.21%	$\triangle 0.06\%$	10.27%
Total capital	B	151.5	1.0	150.5
Risk-weighted assets	C	1,483.5	18.9	1,464.5
Total required capital	$D = C \times 4\%$	59.3	0.7	58.5

[Non-consolidated]

(Billions of yen)

		As of December 31, 2025		As of September 30, 2025 (b)
		(a)	(a) – (b)	
Capital adequacy ratio	$A = B / C$	9.69%	$\triangle 0.06\%$	9.75%
Total capital	B	142.7	0.8	141.8
Risk-weighted assets	C	1,473.2	19.5	1,453.6
Total required capital	$D = C \times 4\%$	58.9	0.7	58.1

(Note) “Risk-weighted assets” means the total amounts of “Credit risk assets” and “Operational risk equivalent”.

End