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February 13, 2026

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

The capital adequacy ratio as of the end of the third quarter (December 31, 2025) of the fiscal year ending March 31, 2026 is as follows.

Capital adequacy ratio (domestic standard)

[Consolidated]

(Millions of yen)

	AS of	Change from	As of
	December 31, 2025	September 30, 2025	September 30, 2025
(1) Capital adequacy ratio (4) / (5)	8.75%	0.01%	8.74%
(2) Basic elements of core capital	86,490	892	85,597
(3) Adjustments to core capital	6,094	(151)	6,246
(4) Capital amount (2) – (3)	80,395	1,044	79,351
(5) Risk asset amount	917,809	10,486	907,322
(6) Total required capital amount (5) x 4%	36,712	419	36,292

[Non-consolidated]

(Millions of yen)

	AS of	Change from	As of
	December 31, 2025	September 30, 2025	September 30, 2025
(1) Capital adequacy ratio (4) / (5)	8.59%	0.01%	8.58%
(2) Basic elements of core capital	81,906	821	81,085
(3) Adjustments to core capital	3,790	(103)	3,894
(4) Capital amount (2) – (3)	78,115	925	77,190
(5) Risk asset amount	908,961	10,318	898,643
(6) Total required capital amount (5) x 4%	36,358	412	35,945