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February 12, 2026

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 (Securities code: 8368; TSE Prime, NSE Premier)  
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### Capital Adequacy Ratio as of the End of the Third Quarter of the Year Ending March 31, 2026

THE HYAKUGO BANK, LTD. (the Company) hereby announces the capital adequacy ratio as of the end of the Third Quarter of the Year Ending March 31, 2026 (December 31, 2025), as described below.

(Domestic standard)

[Consolidated]

(Billions of yen, %)

	As of December 31, 2025		As of September 30, 2025
		Change from September 30, 2025	
Capital adequacy ratio (%)	12.67	0.09	12.58
Equity capital	295.4	5.5	289.8
Risk assets	2,330.8	27.9	2,302.9
Total minimum capital requirement	93.2	1.1	92.1

[Non-consolidated]

(Billions of yen, %)

	As of December 31, 2025		As of September 30, 2025
		Change from September 30, 2025	
Capital adequacy ratio (%)	12.26	0.08	12.18
Equity capital	282.2	5.2	277.0
Risk assets	2,300.6	27.3	2,273.3
Total minimum capital requirement	92.0	1.0	90.9

- (Notes) 1. For risk assets, credit risk is calculated using the Foundation Internal Ratings-Based Approach, and operational risk is calculated using the Standardized Measurement Approach.  
 2. The total minimum capital requirement is the amount of risk assets multiplied by 4%.  
 3. “Composition of capital disclosure” will be posted on the Bank’s website.  
<https://www.hyakugo.co.jp/> (in Japanese only)

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