



February 6, 2026

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Capital Adequacy Ratio for the Third Quarter of the Year Ending March 31, 2026

Hokuhoku Financial Group, Inc. hereby announces capital adequacy ratio for the third quarter of the year ending March 31, 2026 as follows.

• Capital Adequacy Ratio(Domestic Standard)

【Hokuhoku Financial Group, Inc. (consolidated)】

(unit:Millions of yen)

	As of Dec. 31, 2025		As of March 31, 2025 (b)
	(a)	(a) - (b)	
Capital adequacy ratio	9.78%	(0.37%)	10.15%
Capital	610,630	5,505	605,125
Risk-weighted assets	6,242,793	283,017	5,959,776
Total required capital	249,711	11,320	238,391

【Hokuriku Bank Ltd., (non-consolidated)】

(unit:Millions of yen)

	As of Dec. 31, 2025		As of March 31, 2025 (b)
	(a)	(a) - (b)	
Capital adequacy ratio	9.81%	(0.27%)	10.08%
Capital	368,430	16,999	351,430
Risk-weighted assets	3,753,621	268,870	3,484,751
Total required capital	150,144	10,754	139,390

【Hokkaido Bank Ltd., (non-consolidated)】

(unit:Millions of yen)

	As of Dec. 31, 2025		As of March 31, 2025 (b)
	(a)	(a) - (b)	
Capital adequacy ratio	8.73%	(0.64%)	9.37%
Capital	207,884	(14,874)	222,759
Risk-weighted assets	2,380,472	3,161	2,377,311
Total required capital	95,218	126	95,092

(Notes) 1.The following approaches are used to calculate the risk-weighted assets:

- Credit risk assets: The Standardized Approach
- Operational risk equivalent amount: The Standardized Measurement Approach

2.The total required capital is calculated by multiplying the risk weighted assets by 4%.

<p>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.</p>
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