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MEMBERSHIP  
August 7, 2025

Company name : The San-in Godo Bank, Ltd.  
Representative : Hiroshi Yoshikawa, President and Representative Director  
Code number : 8381, Prime Market, Tokyo Stock Exchange  
Inquiries : Tsuyoshi Takahashi, Executive Officer, General Manager of Management Planning Dept.

### Notice Regarding Capital Adequacy Ratio for the First Quarter of FY2025 ending March 31, 2026

The San-in Godo Bank, Ltd. announces capital adequacy ratio for the first quarter of FY2025 ending March 31, 2026 as follows.

#### Capital adequacy ratio (Domestic standard)

(Reference)  
(Millions of yen, %)

Consolidated	March 31, 2025 (A)	June 30, 2025 (B)	(B)-(A)	June 30, 2024
Capital adequacy ratio	11.54	11.61	0.07	11.62
Basic core capital	380,841	383,365	2,524	367,240
Adjustment core capital	9,536	9,824	288	8,698
Capital	371,304	373,541	2,237	358,541
Total risk weighted assets	3,217,084	3,215,274	(1,810)	3,083,448
Total required capital	128,683	128,610	(73)	123,337

Non-Consolidated	March 31, 2025 (A)	June 30, 2025 (B)	(B)-(A)	June 30, 2024
Capital adequacy ratio	11.12	11.20	0.08	11.20
Basic core capital	362,192	364,759	2,567	350,306
Adjustment core capital	7,241	7,474	233	6,887
Capital	354,950	357,284	2,334	343,418
Total risk weighted assets	3,190,832	3,189,772	(1,060)	3,064,838
Total required capital	127,633	127,590	(43)	122,593

(Notes)

- Risk-weighted assets are calculated as follows.  
Credit risk assets: Foundation Internal Ratings-Based Approach  
Operational risk equivalent : Standardised Measurement Approach
- The total required capital amount is calculated by multiplying 4% by the amount of risk-weighted assets.
- Other information on capital including the composition of capital disclosure is disclosed at the website of The San-in Godo Bank, Ltd. (<https://www.gogin.co.jp/ir/library/capital/>).