February 12, 2026

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 Third Quarter of FY2025 ending March 31, 2026

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

Capital adequacy ratio (Domestic standard)

(Reference)
(Millions of yen, %)

Consolidated	September 30, 2025 (A)	December 31, 2025 (B)	(B)-(A)	December 31, 2024
Capital adequacy ratio	12.01	11.72	(0.29)	11.89
Basic core capital	386,471	389,620	3,149	377,254
Adjustment core capital	10,070	10,396	326	9,108
Capital	376,401	379,224	2,823	368,145
Total risk weighted assets	3,133,834	3,234,677	100,843	3,095,628
Total required capital	125,353	129,387	4,034	123,825

Non-Consolidated	September 30, 2025 (A)	December 31, 2025 (B)	(B)-(A)	December 31, 2024
Capital adequacy ratio	11.57	11.27	(0.30)	11.47
Basic core capital	367,794	370,743	2,949	360,052
Adjustment core capital	7,740	8,039	299	7,157
Capital	360,053	362,704	2,651	352,894
Total risk weighted assets	3,110,822	3,215,781	104,959	3,075,374
Total required capital	124,432	128,631	4,199	123,014

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

End