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August 10, 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 : Ryo Inoue, Executive Officer, General Manager of Corporate Planning Dept.

Notice Regarding Capital Adequacy Ratio for the First Quarter of FY2026 ending March 31, 2027

The San-in Godo Bank, Ltd. announces capital adequacy ratio for the First quarter of FY2026 ending March 31, 2027 as follows.

Capital adequacy ratio (Domestic standard)

(Millions of yen, %)

Consolidated	March 31, 2026 (A)	June 30, 2026 (B)	(B)-(A)	(Reference) June 30, 2025
Capital adequacy ratio	11.85	12.08	0.23	11.61
Basic core capital	391,594	396,979	5,385	383,365
Adjustment core capital	12,942	13,142	200	9,824
Capital	378,651	383,836	5,185	373,541
Total risk weighted assets	3,192,816	3,177,052	(15,764)	3,215,274
Total required capital	127,712	127,082	(630)	128,610

Non-Consolidated	March 31, 2026 (A)	June 30, 2026 (B)	(B)-(A)	June 30, 2025
Capital adequacy ratio	11.39	11.61	0.22	11.20
Basic core capital	369,707	375,231	5,524	364,759
Adjustment core capital	8,305	8,563	258	7,474
Capital	361,401	366,668	5,267	357,284
Total risk weighted assets	3,172,838	3,156,224	(16,614)	3,189,772
Total required capital	126,913	126,248	(665)	127,590

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/)

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