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August 1, 2025

Company name: The Awa Bank, Ltd.
Representative: Takehisa Fukunaga
President and Director

(Securities code: 8388; Tokyo Stock Exchange

Prime Market)

Inquiries: Akira Toyota, Director and General Manager of

Business Management Division (Telephone: +81-88-623-3131)

Capital Adequacy Ratio as of the End of the First Quarter of the Fiscal Year Ending March 31, 2026

The Awa Bank, Ltd. hereby announces the capital adequacy ratio as of the end of the first quarter of the fiscal year ending March 31, 2026 (June 30, 2025). The details are described below.

Capital Adequacy Ratio (Basel III / Japanese GAAP)

[Non-consolidated]

(100 million yen)

| | As of June 30, | | | As of June 30, | As of March |
|--|----------------|----------------------------------|-----------------------------------|----------------|-------------|
| | 2025 | Comparison with June 30, 2024 | Comparison with March 31, 2025 | 2024 | 31, 2025 |
| (1) Non-consolidated capital adequacy ratio ((2) / (3)) | 10.55% | 0.03 | 0.12 | 10.52% | 10.43% |
| (2) Amount of equity capital on non-consolidated basis | 2,395 | 63 | 21 | 2,331 | 2,373 |
| (3) Amount of risk-weighted assets | 22,685 | 525 | (62) | 22,160 | 22,748 |
| (4) Requisite amount of equity capital required on non-consolidated basis ((3) x 4%) | 907 | 21 | (2) | 886 | 909 |

[Consolidated]

(100 million yen)

| | | | (100 mmen jen) | | |
|--|---------------------|-------------------------------|----------------------------------|---------------------|----------------------|
| | As of June 30, 2025 | Comparison with June 30, 2024 | Comparison with March 31,2025 | As of June 30, 2024 | As of March 31, 2025 |
| (1) Consolidated capital adequacy ratio ((2) / (3)) | 10.82% | 0.01 | 0.14 | 10.81% | 10.68% |
| (2) Amount of equity capital on consolidated basis | 2,494 | 63 | 23 | 2,431 | 2,471 |
| (3) Amount of risk-weighted assets | 23,044 | 574 | (85) | 22,469 | 23,129 |
| (4) Requisite amount of equity capital required on consolidated basis ((3) x 4%) | 921 | 22 | (3) | 898 | 925 |