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August 8, 2025

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| Company name:           | THE HYAKUGO BANK, LTD.   |
| Name of representative: | Masakazu Sugiura, Director and President<br>(Securities code: 8368; TSE Prime, NSE Premier)        |
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### Capital Adequacy Ratio as of the End of the First Quarter of the Year Ending March 31, 2026

THE HYAKUGO BANK, LTD. (the Company) hereby announces the capital adequacy ratio as of the end of the First Quarter of the Year Ending March 31, 2026 (June 30, 2025), as described below.

(Domestic standard)

[Consolidated]

(Billions of yen, %)

|                                   | As of June 30, 2025 | YoY change | As of March 31, 2025 |
|-----------------------------------|---------------------|------------|----------------------|
|                                   |                     |            |                      |
| Capital adequacy ratio (%)        | 12.52               | 0.19       | 12.33                |
| Equity capital                    | 289.1               | 1.2        | 287.8                |
| Risk assets                       | 2,307.7             | (26.7)     | 2,334.4              |
| Total minimum capital requirement | 92.3                | (1.0)      | 93.3                 |

[Non-consolidated]

(Billions of yen, %)

|                                   | As of June 30, 2025 | YoY change | As of March 31, 2025 |
|-----------------------------------|---------------------|------------|----------------------|
|                                   |                     |            |                      |
| Capital adequacy ratio (%)        | 12.13               | 0.21       | 11.92                |
| Equity capital                    | 276.5               | 1.5        | 274.9                |
| Risk assets                       | 2,279.0             | (26.4)     | 2,305.5              |
| Total minimum capital requirement | 91.1                | (1.0)      | 92.2                 |

(Notes)

1. For risk assets, credit risk is calculated using the Foundation Internal Ratings-Based Approach, and operational risk is calculated using the Standardized Measurement Approach.
2. The total minimum capital requirement is the amount of risk assets multiplied by 4%.
3. "Composition of capital disclosure" will be posted on the Bank's website.  
<https://www.hyakugo.co.jp/> (in Japanese only)

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 Koichi Hirabayashi, Manager of Budget Group, Corporate Planning Division