

**Supplementary Materials for Financial Results
for the Second Quarter (Interim Period)
of the Fiscal Year Ending March 31, 2026**

Seven Bank, Ltd.

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Supplementary Materials for Financial Results

Unless otherwise noted, amounts of less than one million yen are rounded down.

Key Management Indicators [Non-Consolidated]

(Millions of yen)

| | FY2023 Interim Period | FY2024 Interim Period | FY2025 Interim Period | FY2023 | FY2024 |
|-------------------------------------------------|--------------------------|--------------------------|--------------------------|-----------|-----------|
| Ordinary income | 64,089 | 68,958 | 70,935 | 128,899 | 135,747 |
| Ordinary profit | 16,921 | 17,118 | 13,979 | 29,123 | 27,307 |
| Net income | 11,465 | 11,734 | 9,609 | 19,320 | 17,657 |
| Common stock | 30,724 | 30,724 | 30,724 | 30,724 | 30,724 |
| Total number of shares issued (thousand shares) | 1,179,308 | 1,179,308 | 1,179,308 | 1,179,308 | 1,179,308 |
| Net assets | 248,179 | 253,089 | 205,179 | 248,252 | 252,482 |
| Total assets | 1,568,499 | 1,395,021 | 1,276,146 | 1,536,555 | 1,327,309 |
| Deposit balance | 912,842 | 904,077 | 888,340 | 949,751 | 871,043 |
| Loan balance | 39,900 | 51,507 | 70,549 | 44,468 | 60,700 |
| Securities balance | 176,269 | 182,876 | 176,348 | 172,795 | 175,457 |
| Non-consolidated capital adequacy ratio | 45.49% | 42.29% (Preliminary) | 33.95% | 42.37% | 41.50% |
| Number of employees | 589 | 666 | 715 | 614 | 703 |

(Note) The number of employees excludes officers, executive officers, employees seconded from the Company, part-time employees, and temporary staff, and includes employees seconded from outside the Company to the Company.

Key Management Indicators [Consolidated]

(Millions of yen)

| | FY2023 Interim Period | FY2024 Interim Period | FY2025 Interim Period | FY2023 | FY2024 |
|-------------------------------------------------|--------------------------|--------------------------|--------------------------|-----------|-----------|
| Ordinary income | 92,222 | 106,283 | 107,552 | 197,877 | 214,408 |
| Ordinary profit | 16,405 | 16,751 | 14,814 | 30,526 | 30,289 |
| Net income attributable to owners of the parent | 32,610 | 10,940 | 9,966 | 31,970 | 18,221 |
| Comprehensive income | 35,985 | 12,723 | 8,049 | 34,387 | 19,684 |
| Net assets | 284,251 | 281,981 | 233,274 | 275,856 | 282,489 |
| Total assets | 1,789,070 | 1,569,239 | 1,430,049 | 1,717,818 | 1,495,977 |
| Consolidated capital adequacy ratio | 32.51% | 30.78% (Preliminary) | 23.83% | 30.74% | 29.13% |

Net Revenue, Business Profit, etc. [Non-Consolidated]

(Millions of yen)

| | FY2024 Interim Period (A) | FY2025 Interim Period (B) | Change (B)-(A) |
|-------------------------------------------------------------------------------------|------------------------------|------------------------------|----------------|
| Net revenue | 52,766 | 54,381 | 1,614 |
| Net interest income | 3,660 | 5,256 | 1,595 |
| Net fees and commissions | 48,919 | 49,132 | 212 |
| Net other ordinary income | 186 | (6) | (193) |
| Net revenue ratio | 37.92% | 40.46% | 2.54% |
| Business profit | 15,234 | 13,976 | (1,258) |
| Business profit before provision of general allowance for credit losses | 15,245 | 14,196 | (1,048) |
| Core business profit | 15,245 | 14,280 | (964) |
| Core business profit (Excluding gains (losses) on investment trust cancellation) | 15,245 | 13,696 | (1,549) |

(Notes) 1. There is no specific transaction balance.

2. Net revenue ratio is calculated by dividing net revenue by the average balance of interest-earning assets (annualized).
3. Business profit = Net revenue - Expenses (excluding non-recurring items) - Provision of general allowance for credit losses.
4. Business profit before provision of general allowance for credit losses = Business profit + Provision of general allowance for credit losses.
5. Core business profit = Business profit + Provision of general allowance for credit losses - Gains (losses) on bond transactions.

Average Balance of Interest-Earning Assets/Interest-Bearing Liabilities,
etc. [Non-Consolidated]

(Millions of yen, %)

| | | FY2024 Interim Period (A) | FY2025 Interim Period (B) | Change (B)-(A) |
|-----------------------------------------------|-----------------|------------------------------|------------------------------|----------------|
| Interest-earning assets (1) | Average balance | 277,488 | 268,023 | (9,465) |
| | Interest | 3,985 | 6,312 | 2,326 |
| | Yield | 2.86 | 4.69 | 1.83 |
| Of which, loans | Average balance | 48,204 | 66,034 | 17,830 |
| | Interest | 3,581 | 4,906 | 1,325 |
| | Yield | 14.81 | 14.81 | 0.00 |
| Securities | Average balance | 176,854 | 182,746 | 5,891 |
| | Interest | 222 | 767 | 545 |
| | Yield | 0.25 | 0.83 | 0.58 |
| Call loans | Average balance | 44,781 | 13,131 | (31,650) |
| | Interest | 54 | 38 | (15) |
| | Yield | 0.24 | 0.57 | 0.33 |
| Due from banks | Average balance | 7,646 | 6,110 | (1,536) |
| | Interest | 128 | 600 | 472 |
| | Yield | 3.34 | 19.59 | 16.25 |
| Interest-bearing liabilities (2) | Average balance | 1,070,476 | 1,028,648 | (41,828) |
| | Interest | 325 | 1,056 | 731 |
| | Yield | 0.06 | 0.20 | 0.14 |
| Of which, deposits | Average balance | 915,957 | 907,000 | (8,956) |
| | Interest | 126 | 774 | 648 |
| | Yield | 0.02 | 0.17 | 0.14 |
| Negotiable certificates of deposits | Average balance | 668 | 461 | (207) |
| | Interest | 0 | 0 | 0 |
| | Yield | 0.10 | 0.25 | 0.14 |
| Call money | Average balance | 88,850 | 65,721 | (23,128) |
| | Interest | 62 | 157 | 94 |
| | Yield | 0.14 | 0.47 | 0.33 |
| Borrowed money | Average balance | — | 5,464 | 5,464 |
| | Interest | — | 27 | 27 |
| | Yield | — | 0.98 | 0.98 |
| Bonds | Average balance | 65,000 | 50,000 | (15,000) |
| | Interest | 136 | 96 | (39) |
| | Yield | 0.41 | 0.38 | (0.03) |
| Interest margin (Yield of (1) – Yield of (2)) | | 2.80 | 4.49 | 1.68 |

(Note) Interest-earning assets are presented net of the average balance of non-interest-earning deposits.

Change in Interest Income/Expense [Non-Consolidated]

(Millions of yen)

| | FY2024 Interim Period | | | FY2025 Interim Period | | |
|-------------------------------------------|--------------------------|--------------------------------|------------|--------------------------|--------------------------------|------------|
| | Change due to balance | Change due to interest rate | Net change | Change due to balance | Change due to interest rate | Net change |
| Interest-earning assets | (590) | 1,658 | 1,067 | 1,106 | 1,220 | 2,326 |
| Of which, loans | 763 | 38 | 801 | 1,324 | 0 | 1,325 |
| Securities | 37 | 114 | 152 | 24 | 520 | 545 |
| Call loans | (11) | 39 | 28 | (91) | 76 | (15) |
| Due from banks | (1,380) | 1,466 | 85 | (150) | 623 | 472 |
| Interest-bearing liabilities | (77) | 274 | 197 | (65) | 796 | 731 |
| Of which, deposits | 3 | 106 | 110 | (7) | 656 | 648 |
| Negotiable certificates of deposits | (0) | 0 | 0 | (0) | 0 | 0 |
| Call money | (39) | 142 | 103 | (55) | 149 | 94 |
| Borrowed money | — | — | — | 27 | — | 27 |
| Bonds | (42) | 25 | (16) | (29) | (10) | (39) |

(Note) The overlapping areas of increase or decrease factors in balance and interest rate are calculated proportionally according to the ratio of increase or decrease between the two.

Profit Ratio [Non-Consolidated]

(%)

| | FY2024 Interim Period (A) | FY2025 Interim Period (B) | Change (B)-(A) |
|-------------------------------------------------------------------|------------------------------|------------------------------|----------------|
| Return on assets (ROA) – Ratio of ordinary profit to total assets | 2.43 | 2.07 | (0.35) |
| Ratio of ordinary profit to capital | 13.51 | 12.12 | (1.38) |
| Ratio of net income to total assets | 1.66 | 1.42 | (0.24) |
| Return on equity | 9.26 | 8.33 | (0.92) |

(Note) Each profit ratio for the interim period has been annualized.

Deposit Balance, etc. [Non-Consolidated]

 Balance by type of deposit (average balance)

(Millions of yen)

| | FY2024 Interim Period (A) | FY2025 Interim Period (B) | Change (B)-(A) |
|-------------------------------------|------------------------------|------------------------------|----------------|
| Deposits total | 915,957 | 907,000 | (8,956) |
| Of which, liquid deposits | 698,796 | 689,862 | (8,934) |
| Of which, time deposits | 215,436 | 215,208 | (227) |
| Of which, other | 1,723 | 1,929 | 205 |
| Negotiable certificates of deposits | 668 | 461 | (207) |
| Aggregate total | 916,625 | 907,461 | (9,164) |

 Balance by type of deposit (balance at end of year)

(Millions of yen)

| | FY2024 Interim Period (A) | FY2025 Interim Period (B) | Change (B)-(A) |
|-------------------------------------|------------------------------|------------------------------|----------------|
| Deposits total | 904,077 | 888,340 | (15,736) |
| Of which, liquid deposits | 680,614 | 645,490 | (35,123) |
| Of which, time deposits | 214,128 | 231,926 | 17,798 |
| Of which, other | 9,334 | 10,923 | 1,589 |
| Negotiable certificates of deposits | 830 | 300 | (530) |
| Aggregate total | 904,907 | 888,640 | (16,266) |

○ Balance of time deposits by residual period

(Millions of yen)

| | FY2024 Interim Period (A) | FY2025 Interim Period (B) | Change (B)-(A) |
|--------------------|------------------------------|------------------------------|----------------|
| Less than 3 months | 39,093 | 31,806 | (7,287) |
| 3-6 months | 33,404 | 25,158 | (8,245) |
| 6 months-1 year | 35,569 | 63,344 | 27,775 |
| 1-2 years | 28,398 | 27,986 | (412) |
| 2-3 years | 31,339 | 30,531 | (808) |
| 3 years or more | 46,323 | 53,098 | 6,775 |
| Total | 214,128 | 231,926 | 17,798 |

General and Administrative Expenses Breakdown [Non-Consolidated]

(Millions of yen)

| | FY2024 Interim Period (A) | FY2025 Interim Period (B) | Change (B)-(A) |
|--------------------------------------------------------|------------------------------|------------------------------|----------------|
| Salary and allowance | 3,258 | 3,686 | 428 |
| Retirement benefit costs | 123 | 140 | 17 |
| Welfare expenses | 25 | 32 | 7 |
| Depreciation of fixed assets | 10,982 | 12,526 | 1,543 |
| Land, building and machinery rental | 542 | 636 | 94 |
| Maintenance costs | 97 | 103 | 6 |
| Supplies expenses | 0 | 0 | (0) |
| Water supply and utility costs | 95 | 103 | 8 |
| Travel expenses | 146 | 122 | (23) |
| Communication expenses | 2,693 | 2,587 | (106) |
| Advertising expenses | 1,802 | 2,556 | 753 |
| Membership fees, donations, and entertainment expenses | 37 | 37 | (0) |
| Taxes and dues | 1,259 | 1,301 | 42 |
| Business outsourcing expenses | 12,990 | 13,315 | 324 |
| Maintenance and management expenses | 1,921 | 1,680 | (241) |
| Other | 1,542 | 1,352 | (189) |
| Total | 37,521 | 40,184 | 2,663 |

(Note) Breakdown of “general and administrative expenses” within Statement of Income.

Loan Balance [Non-Consolidated]

○ Loan balance (average balance)

(Millions of yen)

| | FY2024 Interim Period (A) | FY2025 Interim Period (B) | Change (B)-(A) |
|------------------|------------------------------|------------------------------|----------------|
| Loans on bills | — | — | — |
| Loan on deeds | 150 | 150 | — |
| Overdrafts | 48,054 | 65,884 | 17,830 |
| Bills discounted | — | — | — |
| Total | 48,204 | 66,034 | 17,830 |

○ Loan balance (balance at end of year)

(Millions of yen)

| | FY2024 Interim Period (A) | FY2025 Interim Period (B) | Change (B)-(A) |
|------------------|------------------------------|------------------------------|----------------|
| Loans on bills | — | — | — |
| Loan on deeds | 150 | 150 | — |
| Overdrafts | 51,357 | 70,399 | 19,041 |
| Bills discounted | — | — | — |
| Total | 51,507 | 70,549 | 19,041 |

Loans Outstanding by Residual Period [Non-Consolidated]

○ FY2024 Interim Period

(Millions of yen)

| | 1 year or less | 1-5 years | 5-10 years | Over 10 years | Total |
|-----------------------------------|----------------|-----------|------------|---------------|--------|
| Loans | 51,507 | — | — | — | 51,507 |
| Of which, variable interest rates | 51,357 | — | — | — | 51,357 |
| Of which, fixed interest rates | 150 | — | — | — | 150 |

(Note) Overdrafts (card loans) are presented in “1 year or less.”

○ FY2025 Interim Period

(Millions of yen)

| | 1 year or less | 1-5 years | 5-10 years | Over 10 years | Total |
|-----------------------------------|----------------|-----------|------------|---------------|--------|
| Loans | 70,549 | — | — | — | 70,549 |
| Of which, variable interest rates | 70,399 | — | — | — | 70,399 |
| Of which, fixed interest rates | 150 | — | — | — | 150 |

(Note) Overdrafts (card loans) are presented in “1 year or less.”

Loan Breakdown, etc. [Non-Consolidated]

○ Breakdown by loan collateral

(Millions of yen)

| | FY2024 Interim Period (A) | FY2025 Interim Period (B) | Change (B)-(A) |
|------------|------------------------------|------------------------------|----------------|
| Guaranteed | 51,357 | 70,399 | 19,041 |
| Unsecured | 150 | 150 | — |
| Total | 51,507 | 70,549 | 19,041 |

○ Breakdown of collateral for customers' liabilities for acceptances and guarantees

(Millions of yen)

| | FY2024 Interim Period (A) | FY2025 Interim Period (B) | Change (B)-(A) |
|------------|------------------------------|------------------------------|----------------|
| Guaranteed | — | — | — |
| Unsecured | 13,300 | 22,932 | 9,632 |
| Total | 13,300 | 22,932 | 9,632 |

○ Breakdown of loans, classified by purpose

(Millions of yen)

| | FY2024 Interim Period (A) | FY2025 Interim Period (B) | Change (B)-(A) |
|------------------------------|------------------------------|------------------------------|----------------|
| Funds for capital investment | — | — | — |
| Funds for working capital | 51,507 | 70,549 | 19,041 |
| Total | 51,507 | 70,549 | 19,041 |

(Note) Overdrafts (card loans) are included in funds for working capital.

○ Loan balance by industry and ratios to total loans

(Millions of yen)

| | FY2024 Interim Period (A) | FY2025 Interim Period (B) | Change (B)-(A) |
|------------|------------------------------|------------------------------|----------------|
| Individual | 51,357(99.7%) | 70,399(99.7%) | 19,041 |
| Others | 150(0.2%) | 150(0.2%) | — |
| Total | 51,507 | 70,549 | 19,041 |

○ Loans for small- and medium-sized companies, etc.

None.

○ Balance of loans to restructuring countries

None.

○ Written-off of loans

(Millions of yen)

| | FY2024 Interim Period (A) | FY2025 Interim Period (B) | Change (B)-(A) |
|----------------------|------------------------------|------------------------------|----------------|
| Written-off of loans | 0 | — | (0) |

Balance of Securities, etc. [Non-Consolidated]

○ Balance of securities (average balance)

(Millions of yen)

| | FY2024 Interim Period (A) | FY2025 Interim Period (B) | Change (B)-(A) |
|---------------------------|------------------------------|------------------------------|----------------|
| Government bonds | — | — | — |
| Municipal bonds | 62,560 | 60,175 | (2,385) |
| Bonds | 43,304 | 53,915 | 10,610 |
| Stocks | 37,851 | 37,321 | (530) |
| Other securities | 33,137 | 31,334 | (1,803) |
| Of which, foreign bonds | — | — | — |
| Of which, overseas stocks | 19,187 | 19,361 | 173 |
| Others | 13,950 | 11,973 | (1,977) |
| Total | 176,854 | 182,746 | 5,891 |

○ Balance of securities (balance at end of year)

(Millions of yen)

| | FY2024 Interim Period (A) | FY2025 Interim Period (B) | Change (B)-(A) |
|---------------------------|------------------------------|------------------------------|----------------|
| Government bonds | — | — | — |
| Municipal bonds | 61,813 | 51,725 | (10,088) |
| Bonds | 43,356 | 62,665 | 19,308 |
| Stocks | 38,372 | 37,860 | (511) |
| Other securities | 39,333 | 24,097 | (15,236) |
| Of which, foreign bonds | — | — | — |
| Of which, overseas stocks | 19,361 | 19,361 | — |
| Others | 19,972 | 4,735 | (15,236) |
| Total | 182,876 | 176,348 | (6,528) |

Balance of Securities by Residual Period [Non-Consolidated]

Redemption schedule for available-for-sale securities with maturity dates and held-to-maturity debt securities

○ FY2024 Interim Period

(Millions of yen)

| | 1 year or less | 1-5 years | 5-10 years | Over 10 years | Total |
|------------------|----------------|-----------|------------|---------------|---------|
| Government bonds | — | — | — | — | — |
| Municipal bonds | 25,120 | 36,740 | — | — | 61,860 |
| Bonds | 16,800 | 25,600 | 1,000 | — | 43,400 |
| Other securities | — | — | — | — | — |
| Total | 41,920 | 62,340 | 1,000 | — | 105,260 |

○ FY2025 Interim Period

(Millions of yen)

| | 1 year or less | 1-5 years | 5-10 years | Over 10 years | Total |
|------------------|----------------|-----------|------------|---------------|---------|
| Government bonds | — | — | — | — | — |
| Municipal bonds | 42,040 | 9,900 | — | — | 51,940 |
| Bonds | 26,700 | 35,300 | 1,000 | — | 63,000 |
| Other securities | — | — | — | — | — |
| Total | 68,740 | 45,200 | 1,000 | — | 114,940 |

Loan-to-Deposit and Investment-to-Deposit Ratios [Non-Consolidated] (%)

| | FY2024 Interim Period (A) | FY2025 Interim Period (B) | Change (B)-(A) |
|------------------------------------------------------|---------------------------------|---------------------------------|----------------|
| Loan-to-deposit ratio (balance at end of year) | 5.69 | 7.93 | 2.24 |
| Loan-to-deposit ratio (average balance) | 5.25 | 7.27 | 2.01 |
| Investment-to-deposit ratio (balance at end of year) | 20.20 | 19.84 | (0.36) |
| Investment-to-deposit ratio (average balance) | 19.29 | 20.13 | 0.84 |

$$\text{Loan-to-deposit ratio} = \frac{\text{Loans}}{\text{Deposits} + \text{Negotiable certificates of deposits}} \times 100$$

$$\text{Investment-to-deposit ratio} = \frac{\text{Securities}}{\text{Deposits} + \text{Negotiable certificates of deposits}} \times 100$$

Allowance for Credit Losses [Non-Consolidated]

Balance at end of year (Millions of yen)

| | FY2024 Interim Period (A) | FY2025 Interim Period (B) | Change (B)-(A) |
|------------------------------------------------|---------------------------------|---------------------------------|----------------|
| General allowance for credit losses | 499 | 756 | 256 |
| Specific allowance for credit losses | 1,341 | 1,871 | 529 |
| Allowance for loans to restructuring countries | — | — | — |
| Total | 1,840 | 2,627 | 786 |

(Note) Allowance for credit losses is provided for receivables and temporary payments that continue to accrue in the course of business in accordance with predetermined write-off and allowance standards.

Change during the period (Millions of yen)

| | FY2024 Interim Period (A) | FY2025 Interim Period (B) | Change (B)-(A) |
|------------------------------------------------|---------------------------------|---------------------------------|----------------|
| General allowance for credit losses | 8 | 216 | 207 |
| Specific allowance for credit losses | 29 | 402 | 373 |
| Allowance for loans to restructuring countries | — | — | — |
| Total | 38 | 619 | 580 |

Risk-Monitored Loans and Financial Reconstruction Act Based Disclosure [Non-Consolidated] (Millions of yen)

| | FY2024 Interim Period (A) | FY2025 Interim Period (B) | Change (B)-(A) |
|--------------------------------------------------------------|---------------------------------|---------------------------------|----------------|
| Loans under bankruptcy/rehabilitation or similar proceedings | 90 | 141 | 51 |
| Risk loans | — | — | — |
| Loans for Special Attention | — | — | — |
| Delinquent loans past due over three months | — | — | — |
| Restructured loans | — | — | — |
| Sub-total | 90 | 141 | 51 |
| Normal Loans | 165,712 | 194,763 | 29,050 |
| Total | 165,802 | 194,905 | 29,102 |

Risk-Monitored Loans and Financial Reconstruction Act Based Disclosure [Consolidated] (Millions of yen)

| | FY2024 Interim Period (A) | FY2025 Interim Period (B) | Change (B)-(A) |
|--------------------------------------------------------------|---------------------------------|---------------------------------|----------------|
| Loans under bankruptcy/rehabilitation or similar proceedings | 658 | 712 | 53 |
| Risk loans | — | — | — |
| Loans for Special Attention | 534 | 472 | (61) |
| Delinquent loans past due over three months | 43 | 45 | 2 |
| Restructured loans | 490 | 426 | (63) |
| Sub-total | 1,192 | 1,184 | (7) |
| Normal Loans | 176,486 | 194,785 | 18,298 |
| Total | 177,678 | 195,970 | 18,291 |

Details of Bonds [Non-Consolidated]

| Description | Date of issue | Amount | Price | Balance at beginning of period | Increase in current period | Decrease in current period | Balance at end of period (Of which, the amount to be redeemed within 1 year) | Coupon | Redemption date |
|----------------------------------------|---------------|-----------------|--------|--------------------------------|----------------------------|----------------------------|---------------------------------------------------------------------------------|--------|-----------------|
| | Date | Millions of yen | Yen | Millions of yen | Millions of yen | Millions of yen | Millions of yen | % | Date |
| 12th unsecured domestic straight bonds | 2017.10.20 | 30,000 | 100.00 | 30,000 | — | — | 30,000 (—) | 0.390 | 2027. 9.17 |
| 14th unsecured domestic straight bonds | 2019. 1.25 | 20,000 | 100.00 | 20,000 | — | — | 20,000 (—) | 0.385 | 2028.12.20 |

Status of Capital Adequacy Ratio

The capital adequacy ratio is calculated both on a non-consolidated and consolidated basis based on the formula stipulated in the Criteria for a Bank to Determine Whether the Adequacy of Equity Capital of the Bank Is Appropriate in Light of the Assets Owned by That Bank, etc. under the Provision of Article 14-2 of the Banking Act (Financial Services Agency Notice No. 19 of 2006).

The Company applies the domestic standard and uses the standard method in the calculation of credit risk assets.

Non-consolidated capital adequacy ratio (domestic standard) (Millions of yen, %)

| | FY2025 Interim Period |
|--------------------------------------------------|--------------------------|
| 1. Non-consolidated capital adequacy ratio (2/3) | 33.95 |
| 2. Non-consolidated capital adequacy amount | 170,050 |
| 3. Risk asset amount | 500,866 |
| 4. Non-consolidated total required capital | 20,034 |

Consolidated capital adequacy ratio (domestic standard) (Millions of yen, %)

| | FY2025 Interim Period |
|----------------------------------------------|--------------------------|
| 1. Consolidated capital adequacy ratio (2/3) | 23.83 |
| 2. Consolidated capital adequacy amount | 187,718 |
| 3. Risk asset amount | 787,431 |
| 4. Consolidated total required capital | 31,497 |