



Feb. 9, 2026

Company name : The Bank of Iwate, Ltd.  
 Name of representative : Toru Iwayama, President  
 (Securities code : 8345; Tokyo Stock Exchange Prime Market)  
 Inquiries : Toru Obara, Managing Executive Officer,  
 General Manager of General Planning Division  
 (Telephone : +81-19-623-1111)

### Notice Concerning Capital Ratio as of December 31, 2025

The Bank of Iwate, Ltd. announces capital ratio as of December 31, 2025, as follows;

Consolidated (domestic standard)		(Billions of yen)	
		As of Dec.31,2025	As of Sep.30,2025
		Change	
Basic core capital	[1]	195.4	2.3
Adjustment core capital	[2]	8.8	0.0
Capital [1] - [2]	[3]	186.5	2.2
Risk-weighted assets	[4]	1,683.9	41.8
Total required capital [4]×4%		67.3	1.7
Capital ratio [3] / [4]		11.08%	(0.14pp)
			11.22%

Non - consolidated (domestic standard)		(Billions of yen)	
		As of Dec.31,2025	As of Sep.30,2025
		Change	
Basic core capital	[5]	188.0	2.2
Adjustment core capital	[6]	7.2	(0.1)
Capital [5] - [6]	[7]	180.8	2.3
Risk-weighted assets	[8]	1675.8	42.1
Total required capital [8]×4%		67.0	1.7
Capital ratio [7] / [8]		10.78%	(0.15pp)
			10.93%

Notes :

1. Risk-weighted assets are the sum of Credit risk assets and Operational risk equivalent.
2. Credit risk assets are calculated using the Standardised Approach and Operational risk equivalent is calculated using the Standardised Measurement Approach.

End