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February 10, 2026

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

The capital adequacy ratio as of the end of the third quarter (December 31, 2025) of the fiscal year ending March 31, 2026 is as follows.

1. Daishi Hokuetsu Financial Group, Inc. (Consolidated)

(Billions of yen)

(Japanese standard)	As of		As of March 31, 2025
	December 31, 2025	Change from March 31, 2025	
(1) Capital adequacy ratio (2) / (3)	10.72%	0.13%	10.59%
(2) Owner's equity (i) – (ii)	460.8	27.8	433.0
Basic components of core capital (i)	488.8	26.6	462.2
Adjustments to core capital (ii)	27.9	(1.3)	29.2
(3) Risk assets (Note)	4,296.2	207.6	4,088.6
(4) Total required regulatory capital	171.8	8.3	163.5

2. Daishi Hokuetsu Bank, Ltd. (Consolidated)

(Billions of yen)

(Japanese standard)	As of		As of March 31, 2025
	December 31, 2025	Change from March 31, 2025	
(1) Capital adequacy ratio (2) / (3)	9.71%	0.02%	9.69%
(2) Owner's equity (i) – (ii)	404.8	18.4	386.4
Basic components of core capital (i)	436.0	19.9	416.1
Adjustments to core capital (ii)	31.1	1.5	29.6
(3) Risk assets (Note)	4,166.1	178.1	3,988.0
(4) Total required regulatory capital	166.6	7.1	159.5

3. Daishi Hokuetsu Bank, Ltd. (Non-consolidated)

(Billions of yen)

(Japanese standard)	As of		As of March 31, 2025
	December 31, 2025	Change from March 31, 2025	
(1) Capital adequacy ratio (2) / (3)	9.55%	0.13%	9.42%
(2) Owner's equity (i) – (ii)	397.6	24.7	372.9
Basic components of core capital (i)	417.9	25.5	392.4
Adjustments to core capital (ii)	20.2	0.7	19.5
(3) Risk assets (Note)	4,160.0	203.9	3,956.1
(4) Total required regulatory capital	166.4	8.2	158.2

(Notes)1. The calculation of credit risk assets is based on the Foundation Internal Ratings-Based Approach.

2. The calculation of operational risk equivalent amount is based on the Standardized Measurement Approach.