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Notice Concerning Capital Adequacy Ratio at the End of the First Quarter of the Fiscal Year Ending March 31, 2026

The Toho Bank, Ltd. (hereinafter the “Bank”) hereby announces its capital adequacy ratio at the end of the first quarter of the fiscal year ending March 31, 2026 (June 30, 2025), as outlined below.

Capital adequacy ratio (domestic standard)
[Consolidated]

(Billions of yen)

	June 30, 2025	Compared to March 31, 2025	March 31, 2025
Capital amount (A)	191.1	3.4	187.7
Risk asset amount (B)	1,741.2	△3.4	1,744.7
Capital adequacy ratio (A/B)	10.97%	0.22%	10.75%
Total required capital amount (B x 4%)	69.6	△0.1	69.7

[Non-consolidated]

(Billions of yen)

	June 30, 2025	Compared to March 31, 2025	March 31, 2025
Capital amount (A)	181.2	3.9	177.3
Risk asset amount (B)	1,722.7	△2.9	1,725.6
Capital adequacy ratio (A/B)	10.52%	0.25%	10.27%
Total required capital amount (B x 4%)	68.9	△0.1	69.0

(Note) “Disclosure concerning Composition of Equity” (Japanese version only) is posted on the Bank’s website (<https://www.tohobank.co.jp/company/ir/finan/tanshin.html>).