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February 10, 2026

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Notice Concerning Capital Adequacy Ratio at the End of the Third 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 third quarter of the fiscal year ending March 31, 2026 (December 31, 2025), as outlined below.

Capital adequacy ratio (domestic standard)
[Consolidated]

(Billions of yen)

	December 31, 2025	Compared to September 30, 2025	September 30, 2025
Capital amount (A)	195.7	3.7	191.9
Risk asset amount (B)	1,787.9	53.2	1,734.7
Capital adequacy ratio (A/B)	10.94%	△0.12%	11.06%
Total required capital amount (B x 4%)	71.5	2.1	69.3

[Non-consolidated]

(Billions of yen)

	December 31, 2025	Compared to September 30, 2025	September 30, 2025
Capital amount (A)	185.7	3.8	181.8
Risk asset amount (B)	1,772.9	50.0	1,722.9
Capital adequacy ratio (A/B)	10.47%	△0.08%	10.55%
Total required capital amount (B x 4%)	70.9	2.0	68.9

(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>).