

Company name: The Bank of Iwate, Ltd.

Name of representative: Toru Iwayama, President

(Securities code: 8345; Tokyo Stock Exchange Prime Market)

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Notice Concerning Capital Ratio as of June 30, 2025

The Bank of Iwate, Ltd. announces capital ratio as of June 30, 2025, as follows;

Consolidated (domestic standard)

(Billions of yen)

		As of	As of	
		Jun.30,2025	Change	Mar.31,2025
Basic core capital	[1]	192.4	2.1	190.3
Adjustment core capital	[2]	8.7	0.1	8.6
Capital [1] - [2]	[3]	183.6	1.9	181.7
Risk-weighted assets	[4]	1,621.2	26.6	1,594.6
Total required capital [4]×4%		64.8	1.1	63.7
Capital ratio [3] / [4]		11.32%	(0.07pp)	11.39%

Non - consolidated (domestic standard)

(Billions of yen)

		As of		As of
		Jun.30,2025	Change	Mar.31,2025
Basic core capital	[5]	185.3	2.1	183.2
Adjustment core capital	[6]	7.3	0.1	7.2
Capital [5] - [6]	[7]	177.9	2.0	175.9
Risk-weighted assets	[8]	1,613.4	27.7	1,585.7
Total required capital [8]×4%		64.5	1.1	63.4
Capital ratio [7] / [8]		11.03%	(0.06pp)	11.09%

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.