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February 13, 2026

To whom it may concern

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### Capital Adequacy Ratio at the End of the Nine Months Ended December 31, 2025

The 77 Bank, Ltd. (the “Bank”) hereby announces its capital adequacy ratio at the end of the nine months ended December 31, 2025, as described below.

Capital adequacy ratio (domestic standard)

[Consolidated]

(billion yen)

	December 31, 2025	Change from September 30, 2025	September 30, 2025
Capital adequacy ratio	10.68%	0.05%	10.63%
Equity	556.8	16.4	540.4
Total required capital	208.5	5.2	203.3

[Non-consolidated]

(billion yen)

	December 31, 2025	Change from	September 30, 2025
		September 30, 2025	
Capital adequacy ratio	10.29%	0.05%	10.24%
Equity	534.1	16.0	518.1
Total required capital	207.6	5.2	202.4

(Note) The total required capital was calculated by multiplying the amount in the denominator of the capital adequacy ratio by 4%.

[Inquiries regarding this matter]

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