



March 26, 2026

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Notice Concerning Change of Capital Adequacy Ratio Calculation Method

FIDEA Holdings Co. Ltd. (the “Company”) hereby announces that the Company and its subsidiaries THE SHONAI BANK, Ltd. and The Hokuto Bank, Ltd. (collectively, the “Company Group”) received necessary approval from the Financial Services Agency and have decided to change the credit risk measurement approach in calculating the capital adequacy ratio from the “Standardized Approach” to the “Foundation Internal Ratings-Based Approach” as described below.

1. Change of credit risk measurement approach

Before Change	After Change
Standardized Approach	Foundation Internal Ratings-Based Approach

2. Outline of Foundation Internal Ratings-Based Approach

The Foundation Internal Ratings-Based Approach is an approach that uses a bank’s internal rating system to measure credit risk for loan assets, etc. in detail and thereby calculate the capital adequacy ratio more appropriately.

To use this approach, it is required to develop an internal control system that is stricter than that for the Standardized Approach which the Company Group has used, and to receive approval from the Financial Services Agency.

3. Purpose of change

Through proper risk-taking based on the Foundation Internal Ratings-Based Approach, the Company Group will build a healthier credit portfolio and strengthen the financial intermediary function to contribute to the sustainable development of the regional economy.

4. Timing of application

The change will apply from the calculation of the capital adequacy ratio made on March 31, 2026. The capital adequacy ratio will be disclosed around mid-May 2026.

[Inquiries about this notice from the press]
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