February 12, 2026

Company name: Shizuoka Financial Group, Inc.
Representative: Hisashi Shibata, President
(Securities code: 5831; TSE Prime Market)
For Inquiry: Hidehito Matsushita, General Manager of Corporate Planning Dept.
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Capital Ratio for the Third Quarter Ended December 31, 2025

Shizuoka Financial Group, Inc. hereby announces the capital ratio for the third quarter ended December 31, 2025, as follows.

(International Standard)

Shizuoka Financial Group, Inc. (Consolidated)

(Billions of yen)

	As of Dec. 31, 2025	Change	As of Sep. 30, 2025
Total capital ratio	17.76%	0.09%	17.67%
Tier 1 capital ratio	17.76%	0.09%	17.67%
Common equity Tier 1 capital ratio	17.76%	0.09%	17.67%
Total capital	1,125.4	36.3	1,089.1
Tier 1 capital	1,125.4	36.3	1,089.1
Common equity Tier 1 capital	1,125.4	36.3	1,089.1
Risk-weighted assets	6,335.3	171.6	6,163.7
Total required capital	506.8	13.8	493.0

The Shizuoka Bank, Ltd. (Consolidated)

(Billions of yen)

	As of Dec. 31, 2025	Change	As of Sep. 30, 2025
Total capital ratio	15.60%	0.36%	15.24%
Tier 1 capital ratio	15.60%	0.36%	15.24%
Common equity Tier 1 capital ratio	15.60%	0.36%	15.24%
Total capital	971.0	47.3	923.7
Tier 1 capital	971.0	47.3	923.7
Common equity Tier 1 capital	971.0	47.3	923.7
Risk-weighted assets	6,223.8	162.5	6,061.3
Total required capital	497.9	13.0	484.9

The Shizuoka Bank, Ltd. (Non-Consolidated)

(Billions of yen)

	As of Dec. 31, 2025	Change	As of Sep. 30, 2025
Total capital ratio	13.87%	0.26%	13.61%
Tier 1 capital ratio	13.87%	0.26%	13.61%
Common equity Tier 1 capital ratio	13.87%	0.26%	13.61%
Total capital	909.1	39.3	869.8
Tier 1 capital	909.1	39.3	869.8
Common equity Tier 1 capital	909.1	39.3	869.8
Risk-weighted assets	6,550.4	161.5	6,388.9
Total required capital	524.0	12.9	511.1

(Notes) 1. Shizuoka Financial Group, Inc. and The Shizuoka Bank, Ltd. adopted the Foundation Internal Ratings-Based Approach for credit risk and the Standardized Measurement Approach for operational risk, in calculating risk-weighted assets.
2. The total required capital is the risk-weighted assets multiplied by 8%.