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## Notice Concerning Change of the Capital Adequacy Ratio Calculation Method

The Bank of Nagoya, Ltd. (the “Bank”) hereby announces that it received necessary approval from the Financial Services Agency and will change the credit risk measurement approach in calculating the capital adequacy ratio from the “Standardized Approach” to the “Foundation Internal Ratings-Based Approach” as follows.

### 1. Change of credit risk measurement approach

After change	Before change
Foundation Internal Ratings-Based Approach	Standardized 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. and reflects it in the capital adequacy ratio more appropriately.
- To use this approach, it is required to develop a strict internal control system and to receive approval from the Financial Services Agency.
- As a result of making efforts to develop such system toward the sophistication of credit risk management, the Bank received approval from the Financial Services Agency.

### 3. Reason for change

With the precept of “fostering regional prosperity,” the Bank makes efforts to further fulfill the financial intermediary function and enhance hands-on support for the future of regional customers, as the business of creating better futures. The sophistication of credit risk management is essential for such efforts, and thus the Bank has been working to strengthen the internal control system toward a shift to the Foundation Internal Ratings-Based Approach. Recently, the Bank received approval from the Financial Services Agency.

### 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 in mid-May 2026.