

Non-Consolidated Capital Adequacy Ratio (Domestic Standards)

Items	Millions of Japanese Yen, %		Thousands of U.S. Dollars, %
	At the end of FY2019	At the end of FY2020	At the end of FY2020
Core Capital: instruments and reserves			
Directly issued qualifying common stock or preferred stock mandatorily convertible into common stock capital plus related capital surplus and retained earnings	131,996	137,995	1,267,987
of which: capital and capital surplus	23,472	23,472	215,676
of which: retained earnings	110,713	116,614	1,071,524
of which: treasury stock (—)	1,241	1,229	11,293
of which: planned distribution of income (—)	947	861	7,911
of which: other than the above	—	—	—
Subscription rights to acquire common stock or preferred stock mandatorily convertible into common stock	160	187	1,718
Reserves included in Core Capital: instruments and reserves	1,250	1,046	9,611
of which: general reserve for possible loan losses	1,250	1,046	9,611
of which: eligible provisions	—	—	—
Eligible Non-cumulative perpetual preferred stock subject to transitional arrangement included in Core Capital: instruments and reserves	—	—	—
Eligible capital instrument subject to transitional arrangement included in Core Capital: instruments and reserves	—	—	—
Capital instrument issued through the measures for strengthening capital by public institutions included in Core Capital: instruments and reserves	—	—	—
45% of revaluation reserve for land included in Core Capital: instruments and reserves	1,129	895	8,224
Core Capital: instruments and reserves (A)	134,536	140,124	1,287,549
Core Capital: regulatory adjustments			
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	2,974	4,640	42,635
of which: goodwill (including those equivalent)	—	—	—
of which: other intangible fixed assets other than goodwill and mortgage servicing rights	2,974	4,640	42,635
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	—	—	—
Shortfall of eligible provisions to expected losses	—	—	—
Capital increase due to securitization transactions	—	—	—
Gains and losses due to changes in own credit risk on fair valued liabilities	—	—	—
Prepaid pension cost	—	—	—
Investments in own shares (excluding those reported in the Net Assets)	—	—	—
Reciprocal cross-holdings in capital instruments issued by other financial institutions for raising capital that are held by the Company	—	—	—
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ('other financial institutions'), net of eligible short positions, where the bank does not own more than 10% of the issued share capital ('non-significant investment') (amount above the 10% threshold)	—	—	—
Amount exceeding the 10% threshold on specified items	—	—	—
of which: significant investments in the common stock of other financial institutions, net of eligible short positions	—	—	—
of which: mortgage servicing rights	—	—	—
of which: deferred tax assets arising from temporary differences (net of related tax liability)	—	—	—
Amount exceeding the 15% threshold on specified items	—	—	—
of which: significant investments in the common stock of other financial institutions, net of eligible short positions	—	—	—
of which: mortgage servicing rights	—	—	—
of which: deferred tax assets arising from temporary differences (net of related tax liability)	—	—	—
Core Capital: regulatory adjustments (B)	2,974	4,640	42,635
Total capital			
Total capital ((A) — (B)) (C)	131,561	135,484	1,244,914
Risk-weighted assets			
Credit risk-weighted assets	1,521,087	1,553,573	14,275,227
Total of items included in risk-weighted assets subject to transitional arrangements	5,021	4,976	45,723
of which: other financial institutions exposures	—	—	—
of which: other than the above	5,021	4,976	45,723
Amount equivalent to market risk × 12.5	—	—	—
Amount equivalent to operational risk × 12.5	73,517	75,167	690,683
Credit risk-weighted assets adjustments	—	—	—
Amount equivalent to operational risk adjustments	—	—	—
Total amount of risk-weighted assets (D)	1,594,604	1,628,741	14,965,919
Capital adequacy ratio (non-consolidated)			
Capital adequacy ratio (non-consolidated) ((C)/(D))	8.25	8.31	8.31