

## Non-Consolidated Capital Adequacy Ratio (Domestic Standards)

Items	Millions of Japanese Yen, %		Thousands of U.S. Dollars, %
	At the end of FY2020	At the end of FY2021	At the end of FY2021
<b>Core Capital: instruments and reserves</b>			
Directly issued qualifying common stock or preferred stock mandatorily convertible into common stock capital plus related capital surplus and retained earnings	137,995	143,566	1,296,775
of which: capital and capital surplus	23,472	23,470	211,995
of which: retained earnings	116,614	122,149	1,103,324
of which: treasury stock (—)	1,229	1,191	10,758
of which: planned distribution of income (—)	861	862	7,786
of which: other than the above	—	—	—
Subscription rights to acquire common stock or preferred stock mandatorily convertible into common stock	187	191	1,725
Reserves included in Core Capital: instruments and reserves	1,046	1,255	11,336
of which: general reserve for possible loan losses	1,046	1,255	11,336
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	895	671	6,061
Core Capital: instruments and reserves (A)	140,124	145,685	1,315,915
<b>Core Capital: regulatory adjustments</b>			
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	4,640	4,555	41,144
of which: goodwill (including those equivalent)	—	—	—
of which: other intangible fixed assets other than goodwill and mortgage servicing rights	4,640	4,555	41,144
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)	4,640	4,555	41,144
<b>Total capital</b>			
Total capital ((A) – (B)) (C)	135,484	141,129	1,274,763
<b>Risk-weighted assets</b>			
Credit risk-weighted assets	1,553,573	1,627,940	14,704,543
Total of items included in risk-weighted assets subject to transitional arrangements	4,976	4,976	44,946
of which: other financial institutions exposures	—	—	—
of which: other than the above	4,976	4,976	44,946
Amount equivalent to market risk × 12.5	—	—	—
Amount equivalent to operational risk × 12.5	75,167	76,093	687,318
Credit risk-weighted assets adjustments	—	—	—
Amount equivalent to operational risk adjustments	—	—	—
Total amount of risk-weighted assets (D)	1,628,741	1,704,033	15,391,862
<b>Capital adequacy ratio (non-consolidated)</b>			
Capital adequacy ratio (non-consolidated) ((C)/(D))	8.31	8.28	8.28