

MIYAZAKI BANK '22 INFORMATION

Consolidating Information

Outline of Miyazaki Bank Group

Group outline

Miyazaki Bank and its 6 consolidated subsidiaries engage in general retail banking and related financial services, such as leasing, credit guarantee and credit card businesses.

Bank business

The head office and 70 branches offer deposit services, loan businesses, domestic exchange businesses, foreign exchange businesses, and other related services.

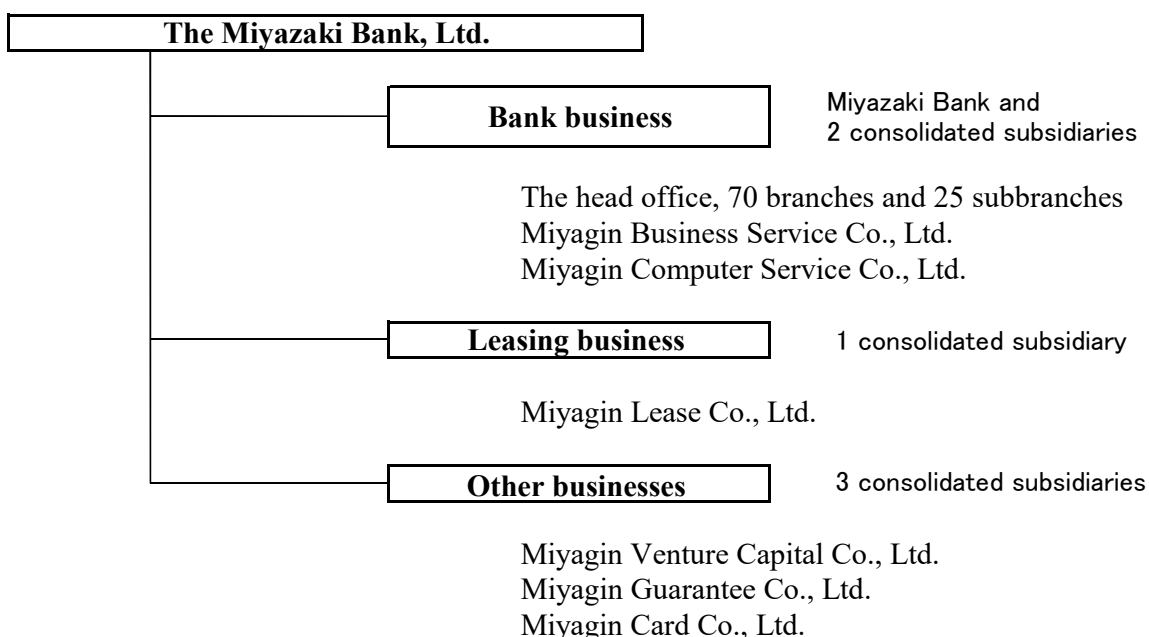
Leasing business

The consolidated subsidiary Miyagin Lease Co., Ltd. offers general leasing services.

Other businesses

The consolidated subsidiaries Miyagin Venture Capital Co., Ltd., Miyagin Guarantee Co., Ltd. and Miyagin Card Co., Ltd. engage in investment service for stocks and corporate bonds and management consulting service, credit guarantee services including housing loans, and credit card businesses, respectively.

The following chart illustrates the business organizations of the Group as described above.



None of our consolidated subsidiaries is listed company. Miyagin Computer Service Co., Ltd. changed its company name to Miyagin Digital Solutions Co., Ltd. as of April 1, 2022.

Changes in Principal Management Indicators in Last 5 Years (Consolidated)

	Japanese Yen					U.S. Dollars		
	FY 2018	FY 2019	FY 2020	FY 2021	FY 2022	FY 2022		
Consolidated ordinary income	54,222	53,444	56,838	54,664	63,824	Millions	521,481	Thousands
Consolidated ordinary profit	12,894	13,610	10,828	12,028	11,535	Millions	94,248	Thousands
Profit attributable to owners of parent	8,770	9,729	7,125	7,995	7,473	Millions	61,059	Thousands
Consolidated comprehensive income	8,716	6,936	(1,565)	11,990	2,226	Millions	18,188	Thousands
Consolidated net assets	146,453	151,878	148,541	158,585	159,130	Millions	1,300,188	Thousands
Consolidated total assets	2,966,545	3,101,632	3,325,076	3,653,865	4,241,963	Millions	34,659,392	Thousands
Net assets per share	8,486.39	8,791.61	8,593.83	9,182.77	9,212.03	Yen	75.27	Dollars
Basic earnings per share	509.46	564.73	413.44	463.63	433.28	Yen	3.54	Dollars
Diluted earnings per share	507.78	562.99	412.01	461.74	431.01	Yen	3.52	Dollars
Capital adequacy ratio	4.92	4.88	4.45	4.33	3.74	%	3.74	%
Consolidated capital adequacy ratio (domestic standard)	9.51	8.29	8.34	8.40	8.39	%	8.39	%
Consolidated return on equity ratio	6.15	6.53	4.75	5.21	4.71	%	4.71	%
Consolidated price earnings ratio	6.48	4.90	5.76	5.04	4.76	Times	4.76	Times
Cash flows from operating activities	(109,994)	91,319	161,683	256,482	487,689	Millions	3,984,713	Thousands
Cash flows from investing activities	73,539	20,919	44,964	(97,332)	(14,874)	Millions	(121,530)	Thousands
Cash flows from financing activities	(1,560)	(21,553)	(1,813)	(1,990)	(1,726)	Millions	(14,102)	Thousands
Cash and cash equivalents at the end of the period	263,766	354,452	559,281	716,448	1,187,545	Millions	9,702,958	Thousands
Number of employees	1,604	1,586	1,542	1,535	1,502	Persons	1,502	Persons
[Average number of temporary staffs]	[423]	[414]	[400]	[393]	[393]	Persons	[393]	Persons

(Notes)

1. The Bank conducted a 1-for-10 reverse stock split on common shares with an effective date of October 1, 2017. Net assets per share, basic earnings per share and diluted earnings per share are calculated as if the reverse stock split had been conducted at the beginning of FY 2018.
2. The capital adequacy ratio was calculated by subtracting year-end balances of share acquisition rights and non-controlling interest from year-end balance of total net assets and dividing the difference by year-end balance of total assets.
3. The consolidated capital adequacy ratio was calculated by the calculation method specified in the Financial Services Agency Announcement No. 19, 2006 in accordance with Article 14-2 of the Banking Act. The Bank adopts domestic standard.
4. Average number of temporary staffs is calculated by converting their working hours to regular working hours of the Bank.
5. Solely for the convenience of the reader, US dollar amounts in this Annual Report represent a translation of Japanese yen at ¥122.39 to US\$1.00, the exchange rate prevailing on March 31, 2022. The figures that have been translated into dollars have been rounded off. Therefore, the total figures in this Annual Report may not necessarily match the aggregate of the individual amounts shown.

Restructured Loans (Consolidated)

Years ended March 31	Millions of Japanese Yen		Thousands of U.S. Dollars
	At the end of FY 2021	At the end of FY 2022	At the end of FY 2022
Loans to bankrupt parties and rehabilitation and similar cases	4,387	7,061	57,693
High-risk loans	17,588	17,920	146,417
Loans overdue for three months or more	—	—	—
Lending condition-eased loans	12,864	6,117	49,980
Subtotal	34,840	31,099	254,098
Standard loans	2,160,690	2,284,222	18,663,469
Total	2,195,531	2,315,322	18,917,575

Remaining Debts under the Financial Revitalization Law (Consolidated)

Years ended March 31	Millions of Japanese Yen		Thousands of U.S. Dollars
	At the end of FY 2021	At the end of FY 2022	At the end of FY 2022
Loans to bankrupt parties and rehabilitation and similar cases	4,387	7,061	57,693
High-risk loans	17,588	17,920	146,417
Loans under management	12,864	6,117	49,980
Subtotal	34,840	31,099	254,098
Standard loans	2,160,690	2,284,222	18,663,469
Total	2,195,531	2,315,322	18,917,575

Consolidated Financial Statements

The Consolidated Financial Statements included in this report were prepared based on the Consolidated Financial Statements audited by Deloitte Touche Tohmatsu LLC pursuant to the provisions of Article 396, Paragraph 1 of the Companies Act and Article 193-2, Paragraph 1 of the Financial Instruments and Exchange Act.

Consolidated Balance Sheet

(Assets)	Millions of Japanese Yen		Thousands of U.S. Dollars
	FY 2021	FY 2022	FY 2022
Cash and due from banks	720,678	1,189,790	9,721,301
Call loans and bills bought	—	1,012	8,269
Monetary claims bought	11	—	—
Money held in trust	14,000	11,000	89,877
Securities	696,478	712,275	5,819,716
Loans and bills discounted	2,152,240	2,257,738	18,447,079
Foreign exchanges	1,794	2,416	19,740
Lease receivables and investments in leases	10,859	10,575	86,404
Other assets	30,341	31,327	255,960
Property, plant and equipment	23,787	23,312	190,473
Buildings	7,745	7,549	61,680
Land	13,401	13,327	108,890
Other	2,641	2,435	19,895
Intangible assets	4,635	4,408	36,016
Software	4,558	4,332	35,395
Other	76	76	621
Deferred tax assets	3,687	6,131	50,094
Customers' liabilities for acceptances and guarantees	5,177	4,940	40,363
Allowance for loan losses	(9,827)	(12,966)	(105,940)
Total assets	3,653,865	4,241,963	34,659,392

(Liabilities and Net Assets)	Millions of Japanese Yen		Thousands of U.S. Dollars
	FY 2021	FY 2022	FY 2022
Liabilities:			
Deposits	2,799,825	2,950,031	24,103,530
Negotiable certificates of deposit	14,174	42,865	350,233
Call money and bills sold	245,849	326,871	2,670,733
Cash collateral received for securities lent	138,240	119,274	974,540
Borrowed money	271,411	620,318	5,068,372
Foreign exchanges	60	99	809
Other liabilities	12,354	12,499	102,124
Provision for bonuses for directors (and other officers)	35	35	286
Retirement benefit liability	5,624	3,299	26,955
Provision for reimbursement of deposits	194	284	2,320
Provision for contingent loss	147	135	1,103
Deferred tax liabilities for land revaluation	2,185	2,176	17,779
Acceptances and guarantees	5,177	4,940	40,363
Total liabilities	3,495,280	4,082,832	33,359,196
Net assets:			
Share capital	14,697	14,697	120,083
Capital surplus	12,780	12,780	104,420
Retained earnings	121,937	127,703	1,043,410
Treasury shares	(1,191)	(1,191)	(9,731)
Total shareholders' equity	148,224	153,988	1,258,175
Valuation difference on available-for-sale securities	8,504	3,143	25,680
Revaluation reserve for land	2,790	2,773	22,657
Remeasurements of defined benefit plans	(1,125)	(1,012)	(8,269)
Total accumulated other comprehensive income	10,168	4,905	40,077
Share acquisition rights	191	236	1,928
Total net assets	158,585	159,130	1,300,188
Total liabilities and net assets	3,653,865	4,241,963	34,659,392

Consolidated Statement of Income and Retained Earnings

	Millions of Japanese Yen		Thousands of U.S. Dollars
	FY 2021	FY 2022	FY 2022
Ordinary income	54,664	63,824	521,481
Interest income	34,748	37,812	308,947
Interest on loans and discounts	26,727	27,190	222,159
Interest and dividends on securities	7,868	9,666	78,977
Interest on call loans and bills bought	4	1	8
Interest on deposits with banks	2	1	8
Other interest income	145	951	7,770
Fees and commissions	8,720	9,533	77,890
Other ordinary income	8,172	8,616	70,398
Other income	3,022	7,862	64,237
Recoveries of written off receivables	59	58	474
Other	2,963	7,803	63,755
Ordinary expenses	42,635	52,289	427,233
Interest expenses	702	580	4,739
Interest on deposits	163	109	891
Interest on negotiable certificates of deposit	6	1	8
Interest on call money and bills sold	25	1	8
Interest expenses on cash collateral received for securities lent	133	140	1,144
Interest on borrowings and rediscounts	32	26	212
Other interest expenses	341	299	2,443
Fees and commissions payments	4,769	4,917	40,175
Other ordinary expenses	8,341	10,845	88,610
General and administrative expenses	26,277	25,866	211,341
Other expenses	2,544	10,079	82,351
Provision of allowance for loan losses	1,428	4,350	35,542
Other	1,115	5,729	46,809
Ordinary profit	12,028	11,535	94,248
Extraordinary income	0	11	90
Gain on disposal of non-current assets	0	11	90
Extraordinary losses	4	73	596
Loss on disposal of non-current assets	4	53	433
Impairment losses	—	20	163
Profit before income taxes	12,024	11,473	93,741
Income taxes - current	4,029	4,520	36,931
Income taxes - deferred	(4)	(520)	(4,249)
Total income taxes	4,024	3,999	32,674
Profit	8,000	7,473	61,059
Profit attributable to non-controlling interests	4	—	—
Profit attributable to owners of parent	7,995	7,473	61,059

Consolidated Statement of Comprehensive Income

	Millions of Japanese Yen		Thousands of U.S. Dollars
	FY 2021	FY 2022	FY 2022
Profit	8,000	7,473	61,059
Other comprehensive income	3,990	(5,247)	(42,871)
Valuation difference on available-for-sale securities	2,964	(5,360)	(43,794)
Remeasurements of defined benefit plans	1,026	113	923
Comprehensive income	11,990	2,226	18,188
Comprehensive income attributable to owners of parent	11,986	2,226	18,188
Comprehensive income attributable to non-controlling interests	4	—	—

Consolidated Statement of Changes in Net Assets

FY2021

Millions of Japanese Yen

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	14,697	12,819	115,665	(1,229)	141,953
Changes during period					
Dividends of surplus			(1,724)		(1,724)
Profit attributable to owners of parent			7,995		7,995
Purchase of treasury shares				(3)	(3)
Disposal of treasury shares		(2)		41	39
Change in capital surplus arising from change in equity in consolidated subsidiaries		(36)			(36)
Net changes in items other than shareholders' equity					
Total changes during period	—	(38)	6,271	38	6,271
Balance at end of period	14,697	12,780	121,937	(1,191)	148,224

Millions of Japanese Yen

	Accumulated other comprehensive income				Share acquisition rights	Non-controlling interests	Total net assets
	Valuation difference on available-for-sale securities	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income			
Balance at beginning of period	5,539	2,790	(2,151)	6,178	187	222	148,541
Changes during period							
Dividends of surplus							(1,724)
Profit attributable to owners of parent							7,995
Purchase of treasury shares							(3)
Disposal of treasury shares							39
Change in capital surplus arising from change in equity in consolidated subsidiaries							(36)
Net changes in items other than shareholders' equity	2,964	—	1,026	3,990	4	(222)	3,772
Total changes during period	2,964	—	1,026	3,990	4	(222)	10,043
Balance at end of period	8,504	2,790	(1,125)	10,168	191	—	158,585

FY2022

Millions of Japanese Yen

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	14,697	12,780	121,937	(1,191)	148,224
Changes during period					
Dividends of surplus			(1,724)		(1,724)
Profit attributable to owners of parent			7,473		7,473
Purchase of treasury shares				(2)	(2)
Disposal of treasury shares		(0)		1	0
Reversal of revaluation reserve for land			16		16
Net changes in items other than shareholders' equity					
Total changes during period	—	(0)	5,765	(0)	5,764
Balance at end of period	14,697	12,780	127,703	(1,191)	153,988

Millions of Japanese Yen

	Accumulated other comprehensive income				Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	8,504	2,790	(1,125)	10,168	191	158,585
Changes during period						
Dividends of surplus						(1,724)
Profit attributable to owners of parent						7,473
Purchase of treasury shares						(2)
Disposal of treasury shares						0
Reversal of revaluation reserve for land						16
Net changes in items other than shareholders' equity	(5,360)	(16)	113	(5,263)	44	(5,219)
Total changes during period	(5,360)	(16)	113	(5,263)	44	545
Balance at end of period	3,143	2,773	(1,012)	4,905	236	159,130

FY2022

Thousands of U.S. Dollars

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	120,083	104,420	996,299	(9,731)	1,211,079
Changes during period					
Dividends of surplus			(14,086)		(14,086)
Profit attributable to owners of parent			61,059		61,059
Purchase of treasury shares				(16)	(16)
Disposal of treasury shares		(0)		8	0
Reversal of revaluation reserve for land			131		131
Net changes in items other than shareholders' equity					
Total changes during period	—	(0)	47,104	(0)	47,095
Balance at end of period	120,083	104,420	1,043,410	(9,731)	1,258,175

Thousands of U.S. Dollars

	Accumulated other comprehensive income				Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	69,483	22,796	(9,192)	83,079	1,561	1,295,735
Changes during period						
Dividends of surplus						(14,086)
Profit attributable to owners of parent						61,059
Purchase of treasury shares						(16)
Disposal of treasury shares						0
Reversal of revaluation reserve for land						131
Net changes in items other than shareholders' equity	(43,794)	(131)	923	(43,002)	360	(42,642)
Total changes during period	(43,794)	(131)	923	(43,002)	360	4,453
Balance at end of period	25,680	22,657	(8,269)	40,077	1,928	1,300,188

Consolidated Statement of Cash Flows

	Millions of Japanese Yen		Thousands of U.S. Dollars
	FY 2021	FY 2022	FY 2022
I. Cash flows from operating activities			
Profit before income taxes	12,024	11,473	93,741
Depreciation and amortization	2,723	2,753	22,494
Impairment losses	—	20	163
Increase (decrease) in allowance for loan losses	995	3,139	25,648
Increase (decrease) in provision for bonuses for directors (and other officers)	(2)	0	0
Increase (decrease) in retirement benefit liability	(95)	(162)	(1,324)
Contribution of securities to retirement benefit trust	—	(2,000)	(16,341)
Increase (decrease) in provision for reimbursement of deposits	(85)	90	735
Increase (decrease) in provision for contingent loss	23	(11)	(90)
Interest income	(34,748)	(37,812)	(308,947)
Interest expenses	702	580	4,739
Loss (gain) related to securities	513	2,035	16,627
Loss (gain) on money held in trust	(263)	230	1,879
Foreign exchange losses (gains)	(510)	(1,365)	(11,153)
Loss (gain) on disposal of non-current assets	3	41	335
Net decrease (increase) in loans and bills discounted	(80,889)	(105,817)	(864,589)
Net increase (decrease) in deposits	345,519	149,385	1,220,565
Net increase (decrease) in negotiable certificates of deposit	(120,248)	28,691	234,423
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	99,902	348,841	2,850,241
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	3,452	1,985	16,219
Net decrease (increase) in call loans	4,279	(1,000)	(8,171)
Net increase (decrease) in call money	(14,169)	79,877	652,643
Net increase (decrease) in cash collateral received for securities lent	6,137	(23,645)	(193,194)
Net decrease (increase) in foreign exchange (assets)	(196)	(484)	(3,955)
Net increase (decrease) in foreign exchange (liabilities)	41	35	286
Interest received	35,174	37,828	309,078
Interest paid	(820)	(593)	(4,845)
Other, net	407	(3,128)	(25,558)
Subtotal	259,870	490,987	4,011,659
Income taxes paid	(3,388)	(3,298)	(26,947)
Net cash provided by (used in) operating activities	256,482	487,689	3,984,713
II. Cash flows from investing activities			
Purchases of securities	(329,229)	(334,918)	(2,736,482)
Proceeds from sale of securities	53,824	135,902	1,110,401
Proceeds from redemption of securities	180,764	182,905	1,494,444
Increase in money held in trust	(736)	—	—
Decrease in money held in trust	—	2,769	22,624
Purchase of property, plant and equipment	(860)	(650)	(5,311)
Proceeds from sale of property, plant and equipment, or expropriation, etc.	—	227	1,855
Proceeds from sale of property, plant and equipment	(1,094)	(1,110)	(9,069)
Purchase of intangible assets	(97,332)	(14,874)	(121,530)
III. Cash flows from financing activities			
Dividends paid	(1,724)	(1,724)	(14,086)
Dividends paid to non-controlling interests	(0)	—	—
Purchase of treasury shares	(3)	(2)	(16)
Proceeds from sale of treasury shares	0	0	0
Purchase of treasury shares of subsidiaries	(263)	—	—
Net cash provided by (used in) financing activities	(1,990)	(1,726)	(14,102)
IV. Effect of exchange rate change on cash and cash equivalents	7	8	65
V. Net increase (decrease) in cash and cash equivalents	157,167	471,096	3,849,138
VI. Cash and cash equivalents at beginning of period	559,281	716,448	5,853,812
VII. Cash and cash equivalents at end of period	716,448	1,187,545	9,702,958

Principal Management Indicators (Non-Consolidated)

Employees

	At the end of FY 2021	At the end of FY 2022
Number of employees (persons)	1,388	1,356
Average age (years/months)	38.3	38.5
Average service years (years/months)	15.1	15.3
Average salary (JPY1,000/month)	357	359

1. Average monthly salary includes overtime charges for March, but does not include bonus.
2. Employees' retirement age is 60. Some retiring individuals may be rehired as temporary staffs for a specific period of time.

	(Persons)	
	FY 2021	FY 2022
Persons employed (formal employees)	67	50
University graduates	54	40
Technical college graduates	—	—
College graduates	1	1
High school graduates	12	9

Number of Offices

(As of March 31, 2022)

	Head Office and Branches	Subbranches
Miyazaki Prefecture	60	25
Kagoshima Prefecture	6	—
Fukuoka/Kumamoto/Oita	3	—
Tokyo	2	—
Subtotal	71	25
Total	96	

(Note) Other non-branch installed CDs and ATMs: 128 locations.

Number of ATMs

(As of March 31, 2022)

Automatic teller machines (ATMs)	379	(161)
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(Note) The number of non-branch ATMs is noted in the parenthesis.

Major Shareholders

(As of March 31, 2022)

Shareholders	(Thousands)	(%)
	Shares held	Ratio of shares held
1 The Master Trust Bank of Japan, Ltd. (Trust Account)	1,704	9.88
2 Custody Bank of Japan, Ltd. (Trust Account)	526	3.05
3 Miyazaki Bank Employees' Shareholding Group	474	2.74
4 The Bank of Fukuoka, Ltd.	457	2.65
5 Nippon Life Insurance Co.	441	2.56
6 Meiji Yasuda Life Insurance Co.	440	2.55
7 DFA INTL SMALL CAP VALUE PORTFOLIO (Standing proxy: Citibank, N.A., Tokyo Branch)	373	2.16
8 The Kagoshima Bank, Ltd.	332	1.93
9 Custody Bank of Japan, Ltd. (Trust Account 4)	327	1.89
10 The Higo Bank, Ltd.	311	1.80
Total	5,389	31.24

Classification of Shareholders

(As of March 31, 2022)

	(Persons)	(Units)	(%)
	Number of shareholders	Number of shares held	Ratio of shares held
Central and local governments	26	2,627	1.49
Financial institutions	44	67,025	38.21
Financial instruments business operators	29	4,242	2.41
Other corporations	579	38,340	21.86
Foreign corporations and others	105	17,196	9.80
Foreign individuals	3	49	0.02
Individuals and others	5,473	45,893	26.16
Total	6,259	175,372	100.00
Shares less than one unit	—	96,200 shares	—

(Notes)

1. Of the 384,868 treasury shares, 3,848 units are included in the "Individuals and others" and 68 shares are included in "Shares less than one unit."
2. "Other corporations" and "Shares less than one unit" include 1 unit and 70 shares, respectively, under the name of Japan Securities Depository Center, Inc.

Issued Shares

Type	Number of issued shares	Stock listing
Common stock	17,633,400 shares (As of June 30, 2022)	The Prime Market of the Tokyo Stock Exchange Fukuoka Stock Exchange

Changes in Principal Management Indicators in Last 5 Years (Non-Consolidated)

	Japanese Yen						U.S. Dollars	
	FY 2018	FY 2019	FY 2020	FY 2021	FY 2022		FY 2022	
Ordinary income	48,416	47,009	50,188	47,157	55,724	Millions	455,299	Thousands
Ordinary profit	13,349	13,630	11,072	11,017	10,559	Millions	86,273	Thousands
Profit	9,410	10,035	7,679	7,259	6,639	Millions	54,245	Thousands
Share capital	14,697	14,697	14,697	14,697	14,697	Millions	120,083	Thousands
Number of issued shares	17,633	17,633	17,633	17,633	17,633	Thousand shares	17,633	Thousands
Net assets	145,550	150,292	147,374	155,915	155,513	Millions	1,270,635	Thousands
Total assets	2,956,337	3,091,096	3,314,993	3,644,134	4,232,450	Millions	34,581,665	Thousands
Deposits	2,359,152	2,422,679	2,457,136	2,803,722	2,952,975	Millions	24,127,584	Thousands
Loans outstanding	1,934,671	2,000,547	2,076,686	2,157,703	2,263,593	Millions	18,494,918	Thousands
Securities outstanding	688,882	664,148	598,604	700,000	715,797	Millions	5,848,493	Thousands
Net assets per share	8,445.03	8,711.63	8,539.05	9,027.99	9,002.32	Yen	73.55	Dollars
Dividend per share	49.50	100.00	100.00	100.00	100.00	Yen	0.82	Dollars
[of which interim dividend per share]	[4.50]	[45.00]	[50.00]	[50.00]	[50.00]	Yen	[0.41]	Dollars
Basic earnings per share	546.63	582.48	445.56	420.95	384.92	Yen	3.15	Dollars
Diluted earnings per share	544.83	580.69	444.01	419.23	382.89	Yen	3.13	Dollars
Capital adequacy ratio	4.91	4.85	4.44	4.27	3.66	%	3.66	%
Non-consolidated capital adequacy ratio domestic standard (domestic standard)	9.47	8.25	8.31	8.28	8.21	%	8.21	%
Return on equity ratio	6.64	6.79	5.16	4.79	4.26	%	4.26	%
Price earnings ratio	6.04	4.75	5.35	5.55	5.35	Times	5.35	Times
Payout ratio	16.46	17.16	22.44	23.75	25.97	%	25.97	%
Number of employees	1,436	1,421	1,389	1,388	1,356	Persons	1,356	Persons
[Average number of temporary staffs]	[405]	[397]	[384]	[376]	[375]	Persons	[375]	Persons

(Notes)

1. The Bank conducted a 1-for-10 reverse stock split on common shares with an effective date of October 1, 2017. As a result, the number of issued shares decreased by 158,700 thousand, to 17,633 thousand shares.
2. The Bank conducted a 1-for-10 reverse stock split on common shares with an effective date of October 1, 2017. Net assets per share, net income per share, net income per share after residual security adjustment and payout ratio are calculated as if the reverse stock split had been conducted at the beginning of FY 2018.
3. The Bank conducted a 1-for-10 reverse stock split on common shares with an effective date of October 1, 2017. Dividend per share for FY 2018 total ¥49.50, comprising an interim dividend of ¥4.50 and a year-end dividend of ¥45.00. The interim dividend of ¥4.50 was prior to the reverse stock split, and the year-end dividend of ¥45.00 was after the reverse stock split.
4. Interim dividend payment for FY 2022 was resolved by the Board of Directors on November 10, 2021.
5. The capital adequacy ratio was calculated by subtracting year-end balance of share acquisition rights from year-end balance of total net assets and dividing the difference by year-end balance of total assets.
6. The non-consolidated capital adequacy ratio was calculated by the calculation method specified in the Financial Services Agency Announcement No. 19, 2006 in accordance with Article 14-2 of the Banking Act. The Bank adopts domestic standard.
7. Average number of temporary staffs is calculated by converting their working hours to regular working hours of the Bank.

Restructured Loans (Non-Consolidated)

Years ended March 31	Millions of Japanese Yen		Thousands of U.S. Dollars
	At the end of FY 2021	At the end of FY 2022	At the end of FY 2022
Loans to bankrupt parties and rehabilitation and similar cases	4,035	6,818	55,707
High-risk loans	17,530	17,870	146,009
Loans overdue for three months or more	—	—	—
Lending condition-eased loans	12,802	6,065	49,555
Subtotal	34,369	30,753	251,271
Standard loans	2,148,343	2,272,025	18,563,812
Total	2,182,712	2,302,779	18,815,091

1. Loans to bankrupt parties and rehabilitation and similar cases

Loans to which bankruptcy, reorganization, or rehabilitation procedures have been taken from among loans whose accrued interests are not recorded in this report (except for a portion of loans write-off, hereinafter, “loans whose accrued interests are not recorded”) under the judgment that their principals and/or interests cannot be collected or repaid, due mainly to the fact that payments of such principals and/or interests have been delayed for a considerably lengthy period.

2. High-risk loans

Loans whose accrued interests are not recorded and do not include those loans for which interest payments have been granted, in an attempt to help management reconstruction or support of bankrupt parties and debtors.

3. Loans overdue for three months or more

Loans for which principal and/or interest payments are overdue for three months or more as accounted from the day following the due date, not including loans to bankrupt parties and rehabilitation and similar cases and high-risk loans mentioned herein.

4. Lending condition-eased loans

Loans for which repayment condition-easing agreements have been concluded to help management reconstruction or support debtors, such as reduction and exemption of interest payments, postponement of repayment of principal, and/or interest payments, debt write-offs, arrangements favorable to debtors, but not including loans to bankrupt parties and rehabilitation and similar cases, high-risk loans, and loans overdue for three months or more mentioned herein.

5. Standard loans

Standard loans include those loans in which there are no particular concerns about debtors’ financial conditions and operating results and are not included in the debts listed in items 1 to 4 above.

* In accordance with the “Cabinet Office Order to Amend the Ordinance for Enforcement of the Banking Act, etc.” (Cabinet Office Ordinance No. 3, January 24, 2020), which came into effect on March 31, 2022, the classification, etc. of “Risk-monitored loans” under the Banking Act is presented in accordance with the classification, etc. of disclosed claims under the Act on Emergency Measures for the Revitalization of the Financial Functions.

Remaining Debts under the Financial Revitalization Law (Non-Consolidated)

Years ended March 31	Millions of Japanese Yen		Thousands of U.S. Dollars
	At the end of FY 2021	At the end of FY 2022	At the end of FY 2022
Loans to bankrupt parties and rehabilitation and similar cases	4,035	6,818	55,707
High-risk loans	17,530	17,870	146,009
Loans under management	12,802	6,065	49,555
Subtotal	34,369	30,753	251,271
Standard loans	2,148,343	2,272,025	18,563,812
Total	2,182,712	2,302,779	18,815,091

Asset Assessment

Asset assessment is made under Article 6 of the Act on Emergency Measures for Revitalization of the Financial Functions (Act No. 132 of 1998) to classify those listed as corporate bonds in our Balance Sheet (limited to bonds held by financial institutions that guarantee, in whole or in part, the repayment of principal or the payment of interest and that are issued as private-placement securities under the provisions of Article 2-3 of the Financial Instruments and Exchange Act (Act No. 25 of 1948)), loans and bills discounted and foreign exchange in our Balance Sheet, as well as those listed in accrued interest, suspense payments, and Customers' liabilities for acceptances and guarantees under other assets, together with securities (limited only to those under loan for use, or lease agreements) in the case of security loans that should be annotated in the notes, into the following four types based on debtors' financial conditions and operating results.

1. Loans to bankrupt parties and rehabilitation and similar cases
Loans to bankrupt parties and rehabilitation and similar cases include claims against debtors in bankruptcy because bankruptcy, reorganization, or rehabilitation procedures have been taken against them and similar cases.
2. High-risk loans
High-risk loans include loans where principal and/or interest cannot be collected or received in a manner as agreed as a result of aggravated financial conditions and operating results, though the debtors concerned have not filed for bankruptcy.
3. Loans under management
Loans under management include both loans overdue for three months or more and lending condition-eased loans.
4. Standard loans
Standard loans include those loans in which there are no particular concerns about debtors' financial conditions and operating results and are not included in the debts listed in items 1 to 3 above.

Financial Statements

The Consolidated Financial Statements included in this report were prepared based on the Consolidated Financial Statements audited by Deloitte Touche Tohmatsu LLC pursuant to the provisions of Article 396, Paragraph 1 of the Companies Act and Article 193-2, Paragraph 1 of the Financial Instruments and Exchange Act.

Non-Consolidated Balance Sheet (Assets)

	Millions of Japanese Yen		Thousands of U.S. Dollars
	FY 2021	FY 2022	FY 2022
Cash and due from banks	720,599	1,189,707	9,720,623
Cash	35,348	39,163	319,985
Due from banks	685,251	1,150,543	9,400,629
Call loans	—	1,012	8,269
Monetary claims bought	11	—	—
Money held in trust	14,000	11,000	89,877
Securities	700,000	715,797	5,848,493
Government bonds	115,708	76,473	624,830
Local government bonds	279,706	307,591	2,513,204
Corporate bonds	73,952	76,761	627,184
Stocks	52,830	76,181	622,445
Other securities	177,802	178,790	1,460,822
Loans and bills discounted	2,157,703	2,263,593	18,494,918
Bills discounted	3,119	3,592	29,349
Loans on bills	34,306	33,343	272,432
Loans on deeds	1,890,537	1,982,581	16,198,881
Overdrafts	229,740	244,076	1,994,248
Foreign exchanges	1,794	2,416	19,740
Due from foreign banks (our accounts)	1,752	2,366	19,332
Foreign bills bought	—	0	0
Foreign exchange receivable	42	49	400
Other assets	23,194	23,737	193,946
Prepaid expenses	47	60	490
Accrued revenue	2,271	2,568	20,982
Financial derivatives	51	57	466
Other	20,823	21,050	171,991
Property, plant and equip	22,980	22,495	183,798
Buildings	7,738	7,542	61,623
Land	13,401	13,327	108,890
Lease assets	590	513	4,192
Other	1,250	1,111	9,078
Intangible assets	4,555	4,346	35,509
Software	4,491	4,281	34,978
Other	64	64	523
Prepaid pension cost	—	240	1,961
Deferred tax assets	3,095	5,433	44,391
Customers' liabilities for acceptances and guarantees	5,177	4,940	40,363
Allowance for loan losses	(8,979)	(12,271)	(100,261)
Total assets	3,644,134	4,232,450	34,581,665

(Liabilities and Net Assets)

	Millions of Japanese Yen		Thousands of U.S. Dollars
	FY 2021	FY 2022	FY 2022
Liabilities:			
Deposits	2,803,722	2,952,975	24,127,584
Current deposits	56,384	63,104	515,598
Ordinary deposits	1,921,350	2,097,927	17,141,327
Savings deposits	16,046	16,048	131,122
Deposits at notice	214	141	1,152
Time deposits	722,995	728,229	5,950,069
Installment savings	1,067	1,125	9,192
Other deposits	85,662	46,397	379,091
Negotiable certificates of deposit	16,374	45,065	368,208
Call money	245,849	326,871	2,670,733
Cash collateral received for securities lent	138,240	119,274	974,540
Borrowed money	264,544	614,193	5,018,327
Borrowings from other banks	264,544	614,193	5,018,327
Foreign exchanges	60	99	809
Foreign bills sold	50	43	351
Foreign bills payable	9	56	458
Other liabilities	7,825	8,947	73,102
Domestic exchange settlement account, credit	19	34	278
Income taxes payable	2,039	1,721	14,062
Accrued expenses	1,009	930	7,599
Unearned revenue	1,784	2,293	18,735
Reserve for interest on installment savings	1	1	8
Financial derivatives	814	1,947	15,908
Lease liabilities	651	572	4,674
Asset retirement obligations	139	141	1,152
Other	1,364	1,303	10,646
Provision for bonuses for directors (and other officers)	35	35	286
Provision for retirement benefits	3,861	1,937	15,826
Provision for reimbursement of deposits	194	284	2,320
Provision for contingent loss	147	135	1,103
Deferred tax liabilities for land revaluation	2,185	2,176	17,779
Acceptances and guarantees	5,177	4,940	40,363
Total liabilities	3,488,218	4,076,936	33,311,022
Net assets:			
Share capital	14,697	14,697	120,083
Capital surplus	8,773	8,772	71,673
Legal capital surplus	8,771	8,771	71,664
Other capital surplus	1	0	0
Retained earnings	122,149	127,081	1,038,328
Legal retained earnings	6,473	6,473	52,888
Other retained earnings	115,675	120,607	985,432
General reserve	107,401	113,001	923,286
Retained earnings brought forward	8,274	7,606	62,146
Treasury shares	(1,191)	(1,191)	(9,731)
Total shareholders' equity	144,429	149,359	1,220,353
Valuation difference on available-for-sale securities	8,504	3,143	25,680
Revaluation reserve for land	2,790	2,773	22,657
Total valuation and translation adjustments	11,294	5,917	48,345
Share acquisition rights	191	236	1,928
Total net assets	155,915	155,513	1,270,635
Total liabilities and net assets	3,644,134	4,232,450	34,581,665

Non-Consolidated Statement of Income and Retained Earnings

	Millions of Japanese Yen		Thousands of U.S. Dollars
	FY 2021	FY 2022	FY 2022
Ordinary income	47,157	55,724	455,299
Interest income	34,761	37,828	309,078
Interest on loans and discounts	26,736	27,205	222,281
Interest and dividends on securities	7,872	9,670	79,010
Interest on call loans	4	1	8
Interest on deposits with banks	2	1	8
Other interest income	145	949	7,754
Fees and commissions	8,732	9,545	77,988
Fees and commissions on domestic and foreign exchanges	2,183	1,952	15,949
Other fees and commissions	6,548	7,593	62,039
Other ordinary income	568	421	3,440
Gain on foreign exchange transactions	211	211	1,724
Net gain on trading securities transactions	0	0	0
Gain on sale of bonds	294	210	1,716
Gain on financial derivatives	61	—	—
Other income	3,096	7,928	64,777
Recoveries of written off receivables	59	58	474
Gain on sale of equity securities	2,127	6,819	55,715
Gain on money held in trust	263	—	—
Other	645	1,049	8,571
Ordinary expenses	36,139	45,164	369,017
Interest expenses	707	589	4,812
Interest on deposits	163	109	891
Interest on negotiable certificates of deposit	6	1	8
Interest on call money	25	1	8
Interest expenses on cash collateral received for securities lent	133	140	1,144
Interest on borrowings and rediscounts	6	4	33
Interest expenses on interest rate swaps	341	299	2,443
Other interest expenses	31	31	253
Fees and commissions payments	5,132	5,270	43,059
Fees and commissions on domestic and foreign exchanges	412	305	2,492
Other fees and commissions	4,719	4,965	40,567
Other ordinary expenses	2,241	4,226	34,529
Loss on sale of bonds	983	1,380	11,275
Loss on redemption of bonds	1,257	2,793	22,820
Loss on devaluation of bonds	—	18	147
Loss on financial derivatives	—	35	286
General and administrative expenses	25,417	24,947	203,832
Other expenses	2,641	10,129	82,760
Provision of allowance for loan losses	1,530	4,400	35,951
Written-off of loans	290	409	3,342
Loss on sale of equity securities	253	4,633	37,854
Loss on devaluation of equity securities	440	240	1,961
Loss on money held in trust	—	230	1,879
Other	125	214	1,749
Ordinary profit	11,017	10,559	86,273
Extraordinary income	0	11	90
Gain on disposal of non-current assets	0	11	90
Extraordinary losses	4	72	588
Loss on disposal of non-current assets	4	52	425
Impairment losses	—	20	163
Profit before income taxes	11,014	10,499	85,783
Income taxes - current	3,762	4,224	34,513
Income taxes - deferred	(7)	(365)	(2,982)
Total income taxes	3,754	3,859	31,530
Profit	7,259	6,639	54,245

Non-Consolidated Statement of Changes in Net Assets

FY2021

Millions of Japanese Yen

	Shareholders' equity							
	Share capital	Capital surplus			Retained earnings			
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings		Total retained earnings
						General reserve	Retained earnings brought forward	
Balance at beginning of period	14,697	8,771	3	8,775	6,473	101,401	8,739	116,614
Changes during period								
Dividends of surplus							(1,724)	(1,724)
Provision of general reserve						6,000	(6,000)	—
Profit							7,259	7,259
Purchase of treasury shares								
Disposal of treasury shares			(2)	(2)				
Net changes in items other than shareholders' equity								
Total changes during period	—	—	(2)	(2)	—	6,000	(464)	5,535
Balance at end of period	14,697	8,771	1	8,773	6,473	107,401	8,274	122,149

Millions of Japanese Yen

	Shareholders' equity		Valuation and translation adjustments			Share acquisition rights	Total net assets
	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Revaluation reserve for land	Total valuation and translation adjustments		
Balance at beginning of period	(1,229)	138,857	5,539	2,790	8,330	187	147,374
Changes during period							
Dividends of surplus		(1,724)					(1,724)
Provision of general reserve		—					—
Profit		7,259					7,259
Purchase of treasury shares	(3)	(3)					(3)
Disposal of treasury shares	41	39					39
Net changes in items other than shareholders' equity			2,964	—	2,964	4	2,969
Total changes during period	38	5,571	2,964	—	2,964	4	8,540
Balance at end of period	(1,191)	144,429	8,504	2,790	11,294	191	155,915

	Shareholders' equity							
	Share capital	Capital surplus			Retained earnings			
		Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	Other retained earnings		Total retained earnings
						General reserve	Retained earnings brought forward	
Balance at beginning of period	14,697	8,771	1	8,773	6,473	107,401	8,274	122,149
Changes during period								
Dividends of surplus							(1,724)	(1,724)
Provision of general reserve						5,600	(5,600)	—
Profit							6,639	6,639
Purchase of treasury shares								
Disposal of treasury shares			(0)	(0)				
Reversal of revaluation reserve for land							16	16
Net changes in items other than shareholders' equity								
Total changes during period	—	—	(0)	(0)	—	5,600	(668)	4,931
Balance at end of period	14,697	8,771	0	8,772	6,473	113,001	7,606	127,081

Millions of Japanese Yen

	Shareholders' equity		Valuation and translation adjustments			Share acquisition rights	Total net assets
	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Revaluation reserve for land	Total valuation and translation adjustments		
Balance at beginning of period	(1,191)	144,429	8,504	2,790	11,294	191	155,915
Changes during period							
Dividends of surplus		(1,724)					(1,724)
Provision of general reserve		—					—
Profit		6,639					6,639
Purchase of treasury shares	(2)	(2)					(2)
Disposal of treasury shares	1	0					0
Reversal of revaluation reserve for land		16					16
Net changes in items other than shareholders' equity			(5,360)	(16)	(5,376)	44	(5,332)
Total changes during period	(0)	4,930	(5,360)	(16)	(5,376)	44	(402)
Balance at end of period	(1,191)	149,359	3,143	2,773	5,917	236	155,513

	Shareholders' equity							Total retained earnings
	Share capital	Capital surplus			Legal retained earnings	Retained earnings		
		Legal capital surplus	Other capital surplus	Total capital surplus		Other retained earnings		
						General reserve	Retained earnings brought forward	
Balance at beginning of period	120,083	71,664	8	71,681	52,888	877,531	67,604	998,031
Changes during period								
Dividends of surplus							(14,086)	(14,086)
Provision of general reserve						45,755	(45,755)	—
Profit							54,245	54,245
Purchase of treasury shares								
Disposal of treasury shares			(0)	(0)				
Reversal of revaluation reserve for land							131	131
Net changes in items other than shareholders' equity								
Total changes during period	—	—	(0)	(0)	—	45,755	(5,458)	40,289
Balance at end of period	120,083	71,664	0	71,673	52,888	923,286	62,146	1,038,328

Thousands of U.S. Dollars

	Shareholders' equity		Valuation and translation adjustments			Share acquisition rights	Total net assets
	Treasury shares	Total shareholders' equity	Valuation difference on available-for-sale securities	Revaluation reserve for land	Total valuation and translation adjustments		
Balance at beginning of period	(9,731)	1,180,072	69,483	22,796	92,279	1,561	1,273,919
Changes during period							
Dividends of surplus		(14,086)					(14,086)
Provision of general reserve		—					—
Profit		54,245					54,245
Purchase of treasury shares	(16)	(16)					(16)
Disposal of treasury shares	8	0					0
Reversal of revaluation reserve for land		131					131
Net changes in items other than shareholders' equity			(43,794)	(131)	(43,925)	360	(43,566)
Total changes during period	(0)	40,281	(43,794)	(131)	(43,925)	360	(3,285)
Balance at end of period	(9,731)	1,220,353	25,680	22,657	48,345	1,928	1,270,635

Consolidated Capital Adequacy Ratio (Domestic Standards)

Items	Millions of Japanese Yen, %		Thousands of U.S. Dollars, %
	At the end of FY2021	At the end of FY2022	At the end of FY2022
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	147,358	153,126	1,251,132
of which: share capital and capital surplus	27,478	27,477	224,504
of which: retained earnings	121,937	127,703	1,043,410
of which: treasury stock (—)	1,191	1,191	9,731
of which: planned distribution of income (—)	866	862	7,043
of which: other than the above	—	—	—
Accumulated other comprehensive income included in Core Capital	(1,125)	(1,012)	(8,269)
of which: foreign currency translation adjustment	—	—	—
of which: retirement benefits	(1,125)	(1,012)	(8,269)
Subscription rights to acquire common stock or preferred stock mandatorily convertible into common stock	191	236	1,928
Adjusted non-controlling interests, etc. (amount allowed to be included in Core Capital)	—	—	—
Reserves included in Core Capital: instruments and reserves	1,522	1,793	14,650
of which: general reserve for possible loan losses	1,522	1,793	14,650
of which: eligible reserve	—	—	—
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	671	445	3,636
Non-controlling interests included in Core Capital subject to transitional arrangements	—	—	—
Core Capital: instruments and reserves (A)	148,618	154,589	1,263,085
Core Capital: regulatory adjustments			
Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	4,635	4,408	36,016
of which: goodwill (including those equivalent)	—	—	—
of which: other intangible assets other than goodwill and mortgage servicing rights	4,635	4,408	36,016
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	—	—	—
Retirement benefit asset	—	—	—
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 Bank and subsidiaries	—	—	—
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)	4,635	4,408	36,016
Total capital			
Total capital ((A) – (B)) (C)	143,983	150,181	1,227,069
Risk-weighted assets			
Credit risk-weighted assets	1,635,744	1,706,299	13,941,490
of which: total of items included in risk-weighted assets subject to transitional arrangements	4,976	4,950	40,444
of which: other financial institutions exposures	—	—	—
of which: other than the above	4,976	4,950	40,444
Amount equivalent to market risk × 12.5	—	—	—
Amount equivalent to operational risk × 12.5	77,940	81,768	668,094
Credit risk-weighted assets adjustments	—	—	—
Amount equivalent to operational risk adjustments	—	—	—
Total amount of risk-weighted assets (D)	1,713,684	1,788,068	14,609,592
Capital adequacy ratio (consolidated)			
Capital adequacy ratio (consolidated) ((C)/(D))	8.40	8.39	8.39

Non-Consolidated Capital Adequacy Ratio (Domestic Standards)

Items	Millions of Japanese Yen, %		Thousands of U.S. Dollars, %
	At the end of FY2021	At the end of FY2022	At the end of FY2022
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	143,566	148,496	1,213,302
of which: share capital and capital surplus	23,470	23,469	191,756
of which: retained earnings	122,149	127,081	1,038,328
of which: treasury stock (—)	1,191	1,191	9,731
of which: planned distribution of income (—)	862	862	7,043
of which: other than the above	—	—	—
Subscription rights to acquire common stock or preferred stock mandatorily convertible into common stock	191	236	1,928
Reserves included in Core Capital: instruments and reserves	1,255	1,593	13,016
of which: general reserve for possible loan losses	1,255	1,593	13,016
of which: eligible reserve	—	—	—
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	671	445	3,636
Core Capital: instruments and reserves (A)	145,685	150,772	1,231,898
Core Capital: regulatory adjustments			
Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	4,555	4,346	35,509
of which: goodwill (including those equivalent)	—	—	—
of which: other intangible assets other than goodwill and mortgage servicing rights	4,555	4,346	35,509
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	—	167	1,364
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 Bank	—	—	—
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)	4,555	4,513	36,874
Total capital			
Total capital ((A) – (B)) (C)	141,129	146,258	1,195,016
Risk-weighted assets			
Credit risk-weighted assets	1,627,940	1,699,853	13,888,823
of which: total of items included in risk-weighted assets subject to transitional arrangements	4,976	4,950	40,444
of which: other financial institutions exposures	—	—	—
of which: other than the above	4,976	4,950	40,444
Amount equivalent to market risk × 12.5	—	—	—
Amount equivalent to operational risk × 12.5	76,093	79,456	649,203
Credit risk-weighted assets adjustments	—	—	—
Amount equivalent to operational risk adjustments	—	—	—
Total amount of risk-weighted assets (D)	1,704,033	1,779,310	14,538,034
Capital adequacy ratio (non-consolidated)			
Capital adequacy ratio (non-consolidated) ((C)/(D))	8.28	8.21	8.21