

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