

MIYAZAKI BANK '23 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.

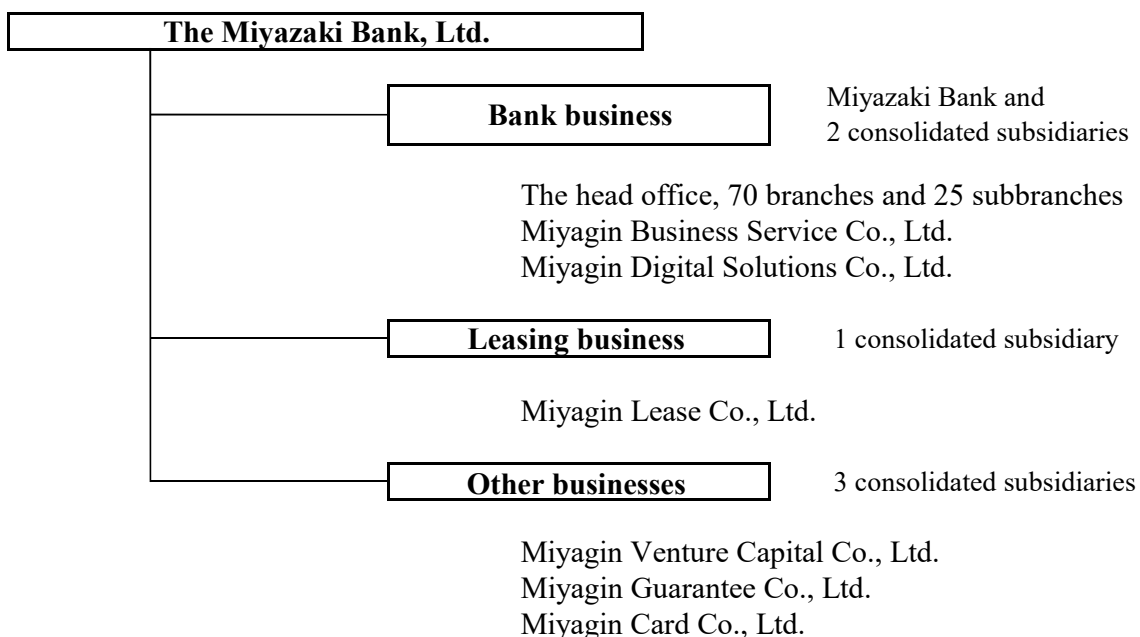
Leasing business

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.

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

	Japanese Yen					U.S. Dollars		
	FY 2019	FY 2020	FY 2021	FY 2022	FY 2023	FY 2023		
Consolidated ordinary income	53,444	56,838	54,664	63,824	68,488	Millions	512,903	Thousands
Consolidated ordinary profit	13,610	10,828	12,028	11,535	11,847	Millions	88,722	Thousands
Profit attributable to owners of parent	9,729	7,125	7,995	7,473	8,126	Millions	60,855	Thousands
Consolidated comprehensive income	6,936	(1,565)	11,990	2,226	5,818	Millions	43,571	Thousands
Consolidated net assets	151,878	148,541	158,585	159,130	163,090	Millions	1,221,373	Thousands
Consolidated total assets	3,101,632	3,325,076	3,653,865	4,241,963	4,025,549	Millions	30,147,150	Thousands
Net assets per share	8,791.61	8,593.83	9,182.77	9,212.03	9,431.67	Yen	70.63	Dollars
Basic earnings per share	564.73	413.44	463.63	433.28	470.75	Yen	3.53	Dollars
Diluted earnings per share	562.99	412.01	461.74	431.01	468.05	Yen	3.51	Dollars
Capital adequacy ratio	4.88	4.45	4.33	3.74	4.04	%	4.04	%
Consolidated capital adequacy ratio (domestic standard)	8.29	8.34	8.40	8.39	8.90	%	8.90	%
Consolidated return on equity ratio	6.53	4.75	5.21	4.71	5.05	%	5.05	%
Consolidated price earnings ratio	4.90	5.76	5.04	4.76	4.97	Times	4.97	Times
Cash flows from operating activities	91,319	161,683	256,482	487,689	(196,260)	Millions	(1,469,782)	Thousands
Cash flows from investing activities	20,919	44,964	(97,332)	(14,874)	27,258	Millions	204,134	Thousands
Cash flows from financing activities	(21,553)	(1,813)	(1,990)	(1,726)	(1,899)	Millions	(14,222)	Thousands
Cash and cash equivalents at the end of the period	354,452	559,281	716,448	1,187,545	1,016,651	Millions	7,613,652	Thousands
Number of employees	1,586	1,542	1,535	1,502	1,449	Persons	1,449	Persons
[Average number of temporary staffs]	[414]	[400]	[393]	[393]	[388]	Persons	[388]	Persons

(Notes)

1. 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.
2. 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.
3. Average number of temporary staffs is calculated by converting their working hours to regular working hours of the Bank
4. Solely for the convenience of the reader, US dollar amounts in this Annual Report represent a translation of Japanese yen at ¥133.53 to US\$1.00, the exchange rate prevailing on March 31, 2023. 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 2022	At the end of FY 2023	At the end of FY 2023
Loans to bankrupt parties and rehabilitation and similar cases	7,061	4,635	34,711
High-risk loans	17,920	24,831	185,958
Loans overdue for three months or more	—	—	—
Lending condition-eased loans	6,117	3,537	26,488
Subtotal	31,099	33,004	247,165
Standard loans	2,284,222	2,276,828	17,051,060
Total	2,315,322	2,309,833	17,298,233

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 2022	At the end of FY 2023	At the end of FY 2023
Loans to bankrupt parties and rehabilitation and similar cases	7,061	4,635	34,711
High-risk loans	17,920	24,831	185,958
Loans under management	6,117	3,537	26,488
Subtotal	31,099	33,004	247,165
Standard loans	2,284,222	2,276,828	17,051,060
Total	2,315,322	2,309,833	17,298,233

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 2022	FY 2023	FY 2023
Cash and due from banks	1,189,790	1,016,870	7,615,292
Call loans and bills bought	1,012	2,270	17,000
Money held in trust	11,000	—	—
Securities	712,275	691,877	5,181,435
Loans and bills discounted	2,257,738	2,240,580	16,779,600
Foreign exchanges	2,416	5,094	38,149
Lease receivables and investments in leases	10,575	9,953	74,538
Other assets	31,327	33,221	248,791
Property, plant and equipment	23,312	23,007	172,298
Buildings	7,549	7,267	54,422
Land	13,327	13,093	98,053
Construction in progress	—	149	1,116
Other	2,435	2,497	18,700
Intangible assets	4,408	4,547	34,052
Software	4,332	4,474	33,506
Other	76	72	539
Deferred tax assets	6,131	7,653	57,313
Customers' liabilities for acceptances and guarantees	4,940	4,303	32,225
Allowance for loan losses	(12,966)	(13,830)	(103,572)
Total assets	4,241,963	4,025,549	30,147,150

(Liabilities and Net Assets)	Millions of Japanese Yen		Thousands of U.S. Dollars
	FY 2022	FY 2023	FY 2023
Liabilities:			
Deposits	2,950,031	3,083,906	23,095,230
Negotiable certificates of deposit	42,865	30,474	228,218
Call money and bills sold	326,871	189,287	1,417,562
Securities sold under repurchase agreements	—	7,127	53,374
Cash collateral received for securities lent	119,274	113,698	851,479
Borrowed money	620,318	413,011	3,093,020
Foreign exchanges	99	132	989
Other liabilities	12,499	15,792	118,266
Provision for bonuses for directors (and other officers)	35	35	262
Retirement benefit liability	3,299	2,147	16,079
Provision for reimbursement of deposits	284	237	1,775
Provision for contingent loss	135	135	1,011
Deferred tax liabilities for land revaluation	2,176	2,168	16,236
Acceptances and guarantees	4,940	4,303	32,225
Total liabilities	4,082,832	3,862,458	28,925,769
Net assets:			
Share capital	14,697	14,697	110,065
Capital surplus	12,780	12,779	95,701
Retained earnings	127,703	133,929	1,002,988
Treasury shares	(1,191)	(1,133)	(8,485)
Total shareholders' equity	153,988	160,272	1,200,270
Valuation difference on available-for-sale securities	3,143	1,417	10,612
Deferred gains or losses on hedges	—	(1,109)	(8,305)
Revaluation reserve for land	2,773	2,762	20,684
Remeasurements of defined benefit plans	(1,012)	(485)	(3,632)
Total accumulated other comprehensive income	4,905	2,585	19,359
Share acquisition rights	236	233	1,745
Total net assets	159,130	163,090	1,221,373
Total liabilities and net assets	4,241,963	4,025,549	30,147,150

Consolidated Statement of Income and Retained Earnings

	Millions of Japanese Yen		Thousands of U.S. Dollars
	FY 2022	FY 2023	FY 2023
Ordinary income	63,824	68,488	512,903
Interest income	37,812	44,662	334,472
Interest on loans and discounts	27,190	27,735	207,706
Interest and dividends on securities	9,666	16,069	120,340
Interest on call loans and bills bought	1	112	839
Interest on deposits with banks	1	0	0
Other interest income	951	744	5,572
Fees and commissions	9,533	10,112	75,728
Other ordinary income	8,616	9,850	73,766
Other income	7,862	3,862	28,922
Recoveries of written off receivables	58	98	734
Other	7,803	3,764	28,188
Ordinary expenses	52,289	56,640	424,174
Interest expenses	580	3,080	23,066
Interest on deposits	109	117	876
Interest on negotiable certificates of deposit	1	2	15
Interest on call money and bills sold	1	552	4,134
Interest expenses on securities sold under repurchase agreements	—	15	112
Interest expenses on cash collateral received for securities lent	140	2,124	15,907
Interest on borrowings and rediscounts	26	20	150
Other interest expenses	299	248	1,857
Fees and commissions payments	4,917	5,124	38,373
Other ordinary expenses	10,845	16,411	122,901
General and administrative expenses	25,866	25,212	188,812
Other expenses	10,079	6,810	51,000
Provision of allowance for loan losses	4,350	2,680	20,070
Other	5,729	4,130	30,929
Ordinary profit	11,535	11,847	88,722
Extraordinary income	11	1	7
Gain on disposal of non-current assets	11	1	7
Extraordinary losses	73	51	382
Loss on disposal of non-current assets	53	24	180
Impairment losses	20	27	202
Profit before income taxes	11,473	11,797	88,347
Income taxes - current	4,520	3,858	28,892
Income taxes - deferred	(520)	(187)	(1,400)
Total income taxes	3,999	3,670	27,484
Profit	7,473	8,126	60,855
Profit attributable to owners of parent	7,473	8,126	60,855

Consolidated Statement of Comprehensive Income

	Millions of Japanese Yen		Thousands of U.S. Dollars
	FY 2022	FY 2023	FY 2023
Profit	7,473	8,126	60,855
Other comprehensive income	(5,247)	(2,308)	(17,285)
Valuation difference on available-for-sale securities	(5,360)	(1,726)	(12,926)
Deferred gains or losses on hedges	—	(1,109)	(8,305)
Remeasurements of defined benefit plans	113	527	3,947
Comprehensive income	2,226	5,818	43,571
Comprehensive income attributable to owners of parent	2,226	5,818	43,571

Consolidated Statement of Changes in Net Assets

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

FY2023

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	127,703	(1,191)	153,988
Changes during period					
Dividends of surplus			(1,898)		(1,898)
Profit attributable to owners of parent			8,126		8,126
Purchase of treasury shares				(1)	(1)
Disposal of treasury shares		(14)		59	44
Reversal of revaluation reserve for land			11		11
Transfer from retained earnings to capital surplus		13	(13)		—
Net changes in items other than shareholders' equity					
Total changes during period	—	(0)	6,226	57	6,283
Balance at end of period	14,697	12,779	133,929	(1,133)	160,272

Millions of Japanese Yen

	Accumulated other comprehensive income					Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	3,143	—	2,773	(1,012)	4,905	236	159,130
Changes during period							
Dividends of surplus							(1,898)
Profit attributable to owners of parent							8,126
Purchase of treasury shares							(1)
Disposal of treasury shares							44
Reversal of revaluation reserve for land							11
Transfer from retained earnings to capital surplus							—
Net changes in items other than shareholders' equity	(1,726)	(1,109)	(11)	527	(2,319)	(2)	(2,322)
Total changes during period	(1,726)	(1,109)	(11)	527	(2,319)	(2)	3,960
Balance at end of period	1,417	(1,109)	2,762	(485)	2,585	233	163,090

FY2023

Thousands of U.S. Dollars

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	110,065	95,709	956,362	(8,919)	1,153,209
Changes during period					
Dividends of surplus			(14,214)		(14,214)
Profit attributable to owners of parent			60,855		60,855
Purchase of treasury shares				(7)	(7)
Disposal of treasury shares		(105)		442	330
Reversal of revaluation reserve for land			82		82
Transfer from retained earnings to capital surplus		97	(97)		—
Net changes in items other than shareholders' equity					
Total changes during period	—	(0)	46,626		47,053
Balance at end of period	110,065	95,701	1,002,988	(8,485)	1,200,270

Thousands of U.S. Dollars

	Accumulated other comprehensive income					Share acquisition rights	Total net assets
	Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
Balance at beginning of period	23,538	—	20,767	(7,579)	36,733	1,767	1,191,717
Changes during period							
Dividends of surplus							(14,214)
Profit attributable to owners of parent							60,855
Purchase of treasury shares							(7)
Disposal of treasury shares							330
Reversal of revaluation reserve for land							82
Transfer from retained earnings to capital surplus							—
Net changes in items other than shareholders' equity	(12,926)	(8,305)	(82)	3,947	(17,367)	(15)	(17,389)
Total changes during period	(12,926)	(8,305)	(82)	3,947	(17,367)	(15)	29,656
Balance at end of period	10,612	(8,305)	20,684	(3,632)	19,359	1,745	1,221,373

Consolidated Statement of Cash Flows

	Millions of Japanese Yen		Thousands of U.S. Dollars
	FY 2022	FY 2023	FY 2023
I. Cash flows from operating activities			
Profit before income taxes	11,473	11,797	88,347
Depreciation and amortization	2,753	2,835	21,231
Impairment losses	20	27	202
Increase (decrease) in allowance for loan losses	3,139	864	6,470
Increase (decrease) in provision for bonuses for directors (and other officers)	0	0	0
Increase (decrease) in retirement benefit liability	(162)	(393)	(2,943)
Contribution of securities to retirement benefit trust	(2,000)	—	—
Increase (decrease) in provision for reimbursement of deposits	90	(47)	(352)
Increase (decrease) in provision for contingent loss	(11)	0	0
Interest income	(37,812)	(44,662)	(334,472)
Interest expenses	580	3,080	23,066
Loss (gain) related to securities	2,035	8,123	60,833
Loss (gain) on money held in trust	230	235	1,760
Foreign exchange losses (gains)	(1,365)	2,517	18,850
Loss (gain) on disposal of non-current assets	41	23	172
Net decrease (increase) in loans and bills discounted	(105,817)	16,994	127,267
Net increase (decrease) in deposits	149,385	133,669	1,001,041
Net increase (decrease) in negotiable certificates of deposit	28,691	(12,391)	(92,796)
Net increase (decrease) in securities sold under repurchase agreements	—	7,127	53,374
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	348,841	(207,311)	(1,552,542)
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	1,985	2,025	15,165
Net decrease (increase) in call loans	(1,000)	(1,283)	(9,608)
Net increase (decrease) in call money	79,877	(138,665)	(1,038,456)
Net increase (decrease) in cash collateral received for securities lent	(23,645)	(10,930)	(81,854)
Net decrease (increase) in foreign exchange (assets)	(484)	(2,560)	(19,172)
Net increase (decrease) in foreign exchange (liabilities)	35	27	202
Interest received	37,828	44,643	334,329
Interest paid	(593)	(2,852)	(21,358)
Other, net	(3,128)	(4,985)	(37,332)
Subtotal	490,987	(192,091)	(1,438,561)
Income taxes paid	(3,298)	(4,168)	(31,214)
Net cash provided by (used in) operating activities	487,689	(196,260)	(1,469,782)
II. Cash flows from investing activities			
Purchases of securities	(334,918)	(542,510)	(4,062,832)
Proceeds from sale of securities	135,902	379,884	2,844,934
Proceeds from redemption of securities	182,905	181,515	1,359,357
Decrease in money held in trust	2,769	10,764	80,611
Purchase of property, plant and equipment	(650)	(794)	(5,946)
Proceeds from sale of property, plant and equipment, or expropriation, etc.	227	16	120
Proceeds from sale of property, plant and equipment	(1,110)	(1,618)	(12,117)
Purchase of intangible assets	(14,874)	27,258	204,134
III. Cash flows from financing activities			
Dividends paid	(1,724)	(1,898)	(14,214)
Purchase of treasury shares	(2)	(1)	(7)
Proceeds from sale of treasury shares	0	0	0
Net cash provided by (used in) financing activities	(1,726)	(1,899)	(14,222)
IV. Effect of exchange rate change on cash and cash equivalents	8	7	52
V. Net increase (decrease) in cash and cash equivalents	471,096	(170,894)	(1,279,817)
VI. Cash and cash equivalents at beginning of period	716,448	1,187,545	8,893,470
VII. Cash and cash equivalents at end of period	1,187,545	1,016,651	7,613,652

Principal Management Indicators (Non-Consolidated)

Employees

Years ended March 31

	At the end of FY 2022	At the end of FY 2023
Number of employees (persons)	1,356	1,308
Average age (years/months)	38.5	38.8
Average service years (years/months)	15.3	15.8
Average salary (JPY1,000/month)	359	363

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 2022	FY 2023
Persons employed (formal employees)	50	66
University graduates	40	58
Technical college graduates	—	—
College graduates	1	1
High school graduates	9	7

Number of Offices

(As of March 31, 2023)

	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: 126 locations.

Number of ATMs

(As of March 31, 2023)

Automatic teller machines (ATMs)	376	(159)
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(Note) The number of non-branch ATMs is noted in the parenthesis.

Major Shareholders

(As of March 31, 2023)

Shareholders	(Thousands)	(%)
	Shares held	Ratio of shares held
1 The Master Trust Bank of Japan, Ltd. (Trust Account)	1,623	9.39
2 Custody Bank of Japan, Ltd. (Trust Account)	623	3.60
3 Miyazaki Bank Employees' Shareholding Group	493	2.86
4 The Bank of Fukuoka, Ltd.	457	2.65
5 Nippon Life Insurance Co.	441	2.55
6 Meiji Yasuda Life Insurance Co.	440	2.54
7 The Kagoshima Bank, Ltd.	332	1.92
8 Custody Bank of Japan, Ltd. (Trust Account 4)	324	1.87
9 The Higo Bank, Ltd.	311	1.80
10 Sumitomo Life Insurance Company	289	1.67
Total	5,338	30.91

Classification of Shareholders

(As of March 31, 2023)

	(Persons)	(Units)	(%)
	Number of shareholders	Number of shares held	Ratio of shares held
Central and local governments	26	2,628	1.49
Financial institutions	40	66,299	37.80
Financial instruments business operators	26	4,227	2.41
Other corporations	580	37,942	21.63
Foreign corporations and others	102	15,788	9.00
Foreign individuals	2	2	0.00
Individuals and others	5,622	48,495	27.65
Total	6,398	175,381	100.00
Shares less than one unit	—	95,300 shares	—

(Notes)

1. Of the 366,320 treasury shares, 3,663 units are included in the “Individuals and others” and 20 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, 2023)	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 2019	FY 2020	FY 2021	FY 2022	FY 2023		FY 2023	
Ordinary income	47,009	50,188	47,157	55,724	60,095	Millions	450,049	Thousands
Ordinary profit	13,630	11,072	11,017	10,559	11,089	Millions	83,045	Thousands
Profit	10,035	7,679	7,259	6,639	7,637	Millions	57,193	Thousands
Share capital	14,697	14,697	14,697	14,697	14,697	Millions	110,065	Thousands
Number of issued shares	17,633	17,633	17,633	17,633	17,633	Thousand shares	17,633	Thousand shares
Net assets	150,292	147,374	155,915	155,513	158,457	Millions	1,186,677	Thousands
Total assets	3,091,096	3,314,993	3,644,134	4,232,450	4,016,621	Millions	30,080,289	Thousands
Deposits	2,422,679	2,457,136	2,803,722	2,952,975	3,085,817	Millions	23,109,541	Thousands
Loans outstanding	2,000,547	2,076,686	2,157,703	2,263,593	2,246,429	Millions	16,823,403	Thousands
Securities outstanding	664,148	598,604	700,000	715,797	695,475	Millions	5,208,380	Thousands
Net assets per share	8,711.63	8,539.05	9,027.99	9,002.32	9,163.35	Yen	68.62	Dollars
Dividend per share	100.00	100.00	100.00	100.00	110.00	Yen	0.82	Dollars
[of which interim dividend per share]	[45.00]	[50.00]	[50.00]	[50.00]	[60.00]	Yen	[0.45]	Dollars
Basic earnings per share	582.48	445.56	420.95	384.92	442.44	Yen	3.31	Dollars
Diluted earnings per share	580.69	444.01	419.23	382.89	439.90	Yen	3.29	Dollars
Capital adequacy ratio	4.85	4.44	4.27	3.66	3.93	%	3.93	%
Non-consolidated capital adequacy ratio domestic standard (domestic standard)	8.25	8.31	8.28	8.21	8.66	%	8.66	%
Return on equity ratio	6.79	5.16	4.79	4.26	4.87	%	4.87	%
Price earnings ratio	4.75	5.35	5.55	5.35	5.28	Times	5.28	Times
Payout ratio	17.16	22.44	23.75	25.97	24.86	%	24.86	%
Number of employees	1,421	1,389	1,388	1,356	1,308	Persons	1,308	Persons
[Average number of temporary staffs]	[397]	[384]	[376]	[375]	[370]	Persons	[370]	Persons

(Notes)

- Interim dividend payment for FY 2023 was resolved by the Board of Directors on November 11, 2022.
- 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.
- 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.
- Average number of temporary staffs is calculated by converting their working hours to regular working hours of the Bank.

The Scope of Risk-monitored Loans (Non-Consolidated) and Remaining Debts under the Financial Revitalization Law (Non-Consolidated)

Asset assessment is made under the Banking Act and 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.

Restructured Loans (Non-Consolidated)

Years ended March 31	Millions of Japanese Yen		Thousands of U.S. Dollars
	At the end of FY 2022	At the end of FY 2023	At the end of FY 2023
Loans to bankrupt parties and rehabilitation and similar cases	6,818	4,287	32,105
High-risk loans	17,870	24,695	184,940
Loans overdue for three months or more	—	—	—
Lending condition-eased loans	6,065	3,527	26,414
Subtotal	30,753	32,510	243,466
Standard loans	2,272,025	2,264,852	16,961,372
Total	2,302,779	2,297,362	17,204,838

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.

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 2022	At the end of FY 2023	At the end of FY 2023
Loans to bankrupt parties and rehabilitation and similar cases	6,818	4,287	32,105
High-risk loans	17,870	24,695	184,940
Loans under management	6,065	3,527	26,414
Subtotal	30,753	32,510	243,466
Standard loans	2,272,025	2,264,852	16,961,372
Total	2,302,779	2,297,362	17,204,838

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 2022	FY 2023	FY 2023
Cash and due from banks	1,189,707	1,016,791	7,614,701
Cash	39,163	47,914	358,826
Due from banks	1,150,543	968,877	7,255,875
Call loans	1,012	2,270	17,000
Money held in trust	11,000	—	—
Securities	715,797	695,475	5,208,380
Government bonds	76,473	22,881	171,355
Local government bonds	307,591	282,930	2,118,850
Corporate bonds	76,761	75,836	567,932
Stocks	76,181	69,833	522,976
Other securities	178,790	243,994	1,827,260
Loans and bills discounted	2,263,593	2,246,429	16,823,403
Bills discounted	3,592	2,944	22,047
Loans on bills	33,343	33,363	249,854
Loans on deeds	1,982,581	1,954,690	14,638,583
Overdrafts	244,076	255,431	1,912,911
Foreign exchanges	2,416	5,094	38,149
Due from foreign banks (our accounts)	2,366	4,991	37,377
Foreign bills bought	0	—	—
Foreign exchange receivable	49	103	771
Other assets	23,737	24,875	186,288
Prepaid expenses	60	73	547
Accrued revenue	2,568	3,315	24,826
Financial derivatives	57	219	1,640
Other	21,050	21,267	159,268
Property, plant and equip	22,495	22,198	166,240
Buildings	7,542	7,262	54,385
Land	13,327	13,093	98,053
Lease assets	513	404	3,026
Construction in progress	—	149	1,116
Other	1,111	1,288	9,646
Intangible assets	4,346	4,472	33,491
Software	4,281	4,407	33,004
Other	64	64	479
Prepaid pension cost	240	667	4,995
Deferred tax assets	5,433	7,183	53,793
Customers' liabilities for acceptances and guarantees	4,940	4,303	32,225
Allowance for loan losses	(12,271)	(13,141)	(98,412)
Total assets	4,232,450	4,016,621	30,080,289

(Liabilities and Net Assets)

	Millions of Japanese Yen		Thousands of U.S. Dollars
	FY 2022	FY 2023	FY 2023
Liabilities:			
Deposits	2,952,975	3,085,817	23,109,541
Current deposits	63,104	70,331	526,706
Ordinary deposits	2,097,927	2,162,581	16,195,469
Savings deposits	16,048	16,210	121,396
Deposits at notice	141	145	1,086
Time deposits	728,229	747,548	5,598,352
Installment savings	1,125	949	7,107
Other deposits	46,397	88,051	659,410
Negotiable certificates of deposit	45,065	33,674	252,183
Call money	326,871	189,287	1,417,562
Securities sold under repurchase agreements	—	7,127	53,374
Cash collateral received for securities lent	119,274	113,698	851,479
Borrowed money	614,193	407,576	3,052,318
Borrowings from other banks	614,193	407,576	3,052,318
Foreign exchanges	99	132	989
Foreign bills sold	43	16	120
Foreign bills payable	56	116	869
Other liabilities	8,947	11,995	89,830
Domestic exchange settlement account, credit	34	22	165
Income taxes payable	1,721	—	—
Accrued expenses	930	1,518	11,368
Unearned revenue	2,293	2,579	19,314
Reserve for interest on installment savings	1	1	7
Financial derivatives	1,947	2,052	15,367
Lease liabilities	572	453	3,392
Asset retirement obligations	141	162	1,213
Other	1,303	5,205	38,980
Provision for bonuses for directors (and other officers)	35	35	262
Provision for retirement benefits	1,937	1,974	14,783
Provision for reimbursement of deposits	284	237	1,775
Provision for contingent loss	135	135	1,011
Deferred tax liabilities for land revaluation	2,176	2,168	16,236
Acceptances and guarantees	4,940	4,303	32,225
Total liabilities	4,076,936	3,858,163	28,893,604
Net assets:			
Share capital	14,697	14,697	110,065
Capital surplus	8,772	8,771	65,686
Legal capital surplus	8,771	8,771	65,686
Other capital surplus	0	—	—
Retained earnings	127,081	132,818	994,668
Legal retained earnings	6,473	6,473	48,476
Other retained earnings	120,607	126,344	946,184
General reserve	113,001	117,701	881,457
Retained earnings brought forward	7,606	8,643	64,727
Treasury shares	(1,191)	(1,133)	(8,485)
Total shareholders' equity	149,359	155,153	1,161,934
Valuation difference on available-for-sale securities	3,143	1,417	10,612
Deferred gains or losses on hedges	—	(1,109)	(8,305)
Revaluation reserve for land	2,773	2,762	20,684
Total valuation and translation adjustments	5,917	3,070	22,991
Share acquisition rights	236	233	1,745
Total net assets	155,513	158,457	1,186,677
Total liabilities and net assets	4,232,450	4,016,621	30,080,289

Non-Consolidated Statement of Income and Retained Earnings

	Millions of Japanese Yen		Thousands of U.S. Dollars
	FY 2022	FY 2023	FY 2023
Ordinary income	55,724	60,095	450,049
Interest income	37,828	44,679	334,599
Interest on loans and discounts	27,205	27,752	207,833
Interest and dividends on securities	9,670	16,073	120,370
Interest on call loans	1	112	839
Interest on deposits with banks	1	0	0
Other interest income	949	741	5,549
Fees and commissions	9,545	10,128	75,848
Fees and commissions on domestic and foreign exchanges	1,952	1,863	13,952
Other fees and commissions	7,593	8,265	61,896
Other ordinary income	421	1,364	10,215
Gain on foreign exchange transactions	211	—	—
Net gain on trading securities transactions	0	1	7
Gain on sale of bonds	210	1,209	9,054
Gain on financial derivatives	—	153	1,146
Other income	7,928	3,922	29,372
Recoveries of written off receivables	58	98	734
Gain on sale of equity securities	6,819	2,740	20,520
Other	1,049	1,083	8,111
Ordinary expenses	45,164	49,006	367,004
Interest expenses	589	3,087	23,118
Interest on deposits	109	117	876
Interest on negotiable certificates of deposit	1	2	15
Interest on call money	1	552	4,134
Interest expenses on securities sold under repurchase agreements	—	15	112
Interest expenses on cash collateral received for securities lent	140	2,124	15,907
Interest on borrowings and rediscounts	4	0	0
Interest expenses on interest rate swaps	299	248	1,857
Other interest expenses	31	27	202
Fees and commissions payments	5,270	5,441	40,747
Fees and commissions on domestic and foreign exchanges	305	215	1,610
Other fees and commissions	4,965	5,225	39,130
Other ordinary expenses	4,226	9,539	71,437
Loss on foreign exchange transactions	—	950	7,115
Loss on sale of bonds	1,380	8,421	63,064
Loss on redemption of bonds	2,793	167	1,251
Loss on devaluation of bonds	18	—	—
Loss on financial derivatives	35	—	—
General and administrative expenses	24,947	24,276	181,802
Other expenses	10,129	6,660	49,876
Provision of allowance for loan losses	4,400	2,679	20,063
Written-off of loans	409	177	1,326
Loss on sale of equity securities	4,633	2,349	17,592
Loss on devaluation of equity securities	240	1,135	8,500
Loss on money held in trust	230	235	1,760
Other	214	83	622
Ordinary profit	10,559	11,089	83,045
Extraordinary income	11	1	7
Gain on disposal of non-current assets	11	1	7
Extraordinary losses	72	50	374
Loss on disposal of non-current assets	52	23	172
Impairment losses	20	27	202
Profit before income taxes	10,499	11,040	82,678
Income taxes - current	4,224	3,586	26,855
Income taxes - deferred	(365)	(184)	(1,378)
Total income taxes	3,859	3,402	25,477
Profit	6,639	7,637	57,193

Non-Consolidated Statement of Changes in Net Assets

FY2022

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	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		
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							
	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	0	8,772	6,473	113,001	7,606	127,081
Changes during period								
Dividends of surplus							(1,898)	(1,898)
Provision of general reserve						4,700	(4,700)	—
Profit							7,637	7,637
Purchase of treasury shares								
Disposal of treasury shares			(14)	(14)				
Reversal of revaluation reserve for land							11	11
Transfer from retained earnings to capital surplus			13	13			(13)	(13)
Net changes in items other than shareholders' equity								
Total changes during period	—	—	(0)	(0)	—	4,700	1,037	5,737
Balance at end of period	14,697	8,771	—	8,771	6,473	117,701	8,643	132,818

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	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
Balance at beginning of period	(1,191)	149,359	3,143	—	2,773	5,917	236	155,513
Changes during period								
Dividends of surplus		(1,898)						(1,898)
Provision of general reserve		—						—
Profit		7,637						7,637
Purchase of treasury shares	(1)	(1)						(1)
Disposal of treasury shares	59	44						44
Reversal of revaluation reserve for land		11						11
Transfer from retained earnings to capital surplus		—						—
Net changes in items other than shareholders' equity			(1,726)	(1,109)	(11)	(2,846)	(2)	(2,849)
Total changes during period	57	5,794	(1,726)	(1,109)	(11)	(2,846)	(2)	2,944
Balance at end of period	(1,133)	155,153	1,417	(1,109)	2,762	3,070	233	158,457

	Shareholders' equity							
	Share capital	Capital surplus			Legal retained earnings	Retained earnings		Total 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	110,065	65,686	0	65,693	48,476	846,259	56,961	951,704
Changes during period								
Dividends of surplus							(14,214)	(14,214)
Provision of general reserve						35,198	(35,198)	—
Profit							57,193	57,193
Purchase of treasury shares								
Disposal of treasury shares			(105)	(105)				
Reversal of revaluation reserve for land							82	82
Transfer from retained earnings to capital surplus			97	97			(97)	(97)
Net changes in items other than shareholders' equity								
Total changes during period	—	—	(0)	(0)	—	35,198	7,766	42,964
Balance at end of period	110,065	65,686	—	65,686	48,476	881,457	64,727	994,668

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	Deferred gains or losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
Balance at beginning of period	(8,919)	1,118,543	23,538	—	20,767	44,312	1,767	1,164,630
Changes during period								
Dividends of surplus		(14,214)						(14,214)
Provision of general reserve		—						—
Profit		57,193						57,193
Purchase of treasury shares	(7)	(7)						(7)
Disposal of treasury shares	442	330						330
Reversal of revaluation reserve for land		82						82
Transfer from retained earnings to capital surplus		—						—
Net changes in items other than shareholders' equity			(12,926)	(8,305)	(82)	(21,314)	(15)	(21,336)
Total changes during period	427	43,391	(12,926)	(8,305)	(82)	(21,314)	(15)	22,047
Balance at end of period	(8,485)	1,161,934	10,612	(8,305)	20,684	22,991	1,745	1,186,677

Consolidated Capital Adequacy Ratio (Domestic Standards)

Years ended March 31	Millions of Japanese Yen, %		Thousands of U.S.
	At the end of FY2022	At the end of FY2023	Dollars, %
			At the end of FY2023
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	153,126	159,408	1,193,799
of which: share capital and capital surplus	27,477	27,476	205,766
of which: retained earnings	127,703	133,929	1,002,988
of which: treasury stock (—)	1,191	1,133	8,485
of which: planned distribution of income (—)	862	863	6,463
of which: other than the above	—	—	—
Accumulated other comprehensive income included in Core Capital	(1,012)	(485)	(3,632)
of which: foreign currency translation adjustment	—	—	—
of which: retirement benefits	(1,012)	(485)	(3,632)
Subscription rights to acquire common stock or preferred stock mandatorily convertible into common stock	236	233	1,745
Adjusted non-controlling interests, etc. (amount allowed to be included in Core Capital)	—	—	—
Reserves included in Core Capital: instruments and reserves	1,793	2,477	18,550
of which: general reserve for possible loan losses	1,793	2,477	18,550
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	445	221	1,655
Non-controlling interests included in Core Capital subject to transitional arrangements	—	—	—
Core Capital: instruments and reserves (A)	154,589	161,856	1,212,132
Core Capital: regulatory adjustments			
Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	4,408	4,547	34,052
of which: goodwill (including those equivalent)	—	—	—
of which: other intangible assets other than goodwill and mortgage servicing rights	4,408	4,547	34,052
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)	4,408	4,547	34,052
Total capital			
Total capital ((A) – (B)) (C)	150,181	157,309	1,178,080
Risk-weighted assets			
Credit risk-weighted assets	1,706,299	1,679,117	12,574,830
of which: total of items included in risk-weighted assets subject to transitional arrangements	4,950	4,930	36,921
of which: other financial institutions exposures	—	—	—
of which: other than the above	4,950	4,930	36,921
Amount equivalent to market risk × 12.5	—	—	—
Amount equivalent to operational risk × 12.5	81,768	87,107	652,340
Credit risk-weighted assets adjustments	—	—	—
Amount equivalent to operational risk adjustments	—	—	—
Total amount of risk-weighted assets (D)	1,788,068	1,766,225	13,227,177
Capital adequacy ratio (consolidated)			
Capital adequacy ratio (consolidated) ((C)/(D))	8.39	8.90	8.90

Non-Consolidated Capital Adequacy Ratio (Domestic Standards)

Years ended March 31	Millions of Japanese Yen, %		Thousands of U.S.
	At the end of FY2022	At the end of FY2023	Dollars, %
			At the end of FY2023
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	148,496	154,290	1,155,471
of which: share capital and capital surplus	23,469	23,468	175,751
of which: retained earnings	127,081	132,818	994,668
of which: treasury stock (—)	1,191	1,133	8,485
of which: planned distribution of income (—)	862	863	6,463
of which: other than the above	—	—	—
Subscription rights to acquire common stock or preferred stock mandatorily convertible into common stock	236	233	1,745
Reserves included in Core Capital: instruments and reserves	1,593	2,281	17,082
of which: general reserve for possible loan losses	1,593	2,281	17,082
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	445	221	1,655
Core Capital: instruments and reserves (A)	150,772	157,027	1,175,968
Core Capital: regulatory adjustments			
Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	4,346	4,472	33,491
of which: goodwill (including those equivalent)	—	—	—
of which: other intangible assets other than goodwill and mortgage servicing rights	4,346	4,472	33,491
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	464	3,475
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)	4,513	4,936	36,965
Total capital			
Total capital ((A) – (B)) (C)	146,258	152,090	1,138,995
Risk-weighted assets			
Credit risk-weighted assets	1,699,853	1,670,231	12,508,283
of which: total of items included in risk-weighted assets subject to transitional arrangements	4,950	4,930	36,921
of which: other financial institutions exposures	—	—	—
of which: other than the above	4,950	4,930	36,921
Amount equivalent to market risk × 12.5	—	—	—
Amount equivalent to operational risk × 12.5	79,456	84,213	630,667
Credit risk-weighted assets adjustments	—	—	—
Amount equivalent to operational risk adjustments	—	—	—
Total amount of risk-weighted assets (D)	1,779,310	1,754,444	13,138,950
Capital adequacy ratio (non-consolidated)			
Capital adequacy ratio (non-consolidated) ((C)/(D))	8.21	8.66	8.66