

Non-Consolidated Capital Adequacy Ratio (Domestic Standards)

Years ended March 31	Millions of Japanese Yen, %		Thousands of U.S.
	Items	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