

# MIYAZAKI BANK '24 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.

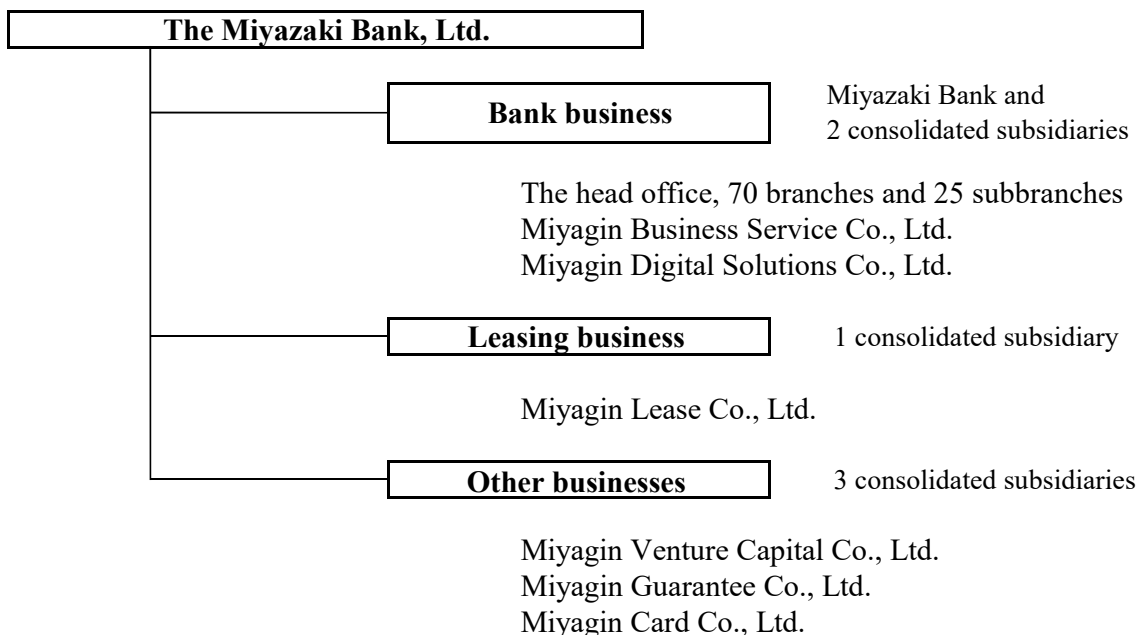
#### Leasing business

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 2020	FY 2021	FY 2022	FY 2023	FY 2024	FY 2024		
Consolidated ordinary income	56,838	54,664	63,824	66,127	68,889	Millions	454,983	Thousands
Consolidated ordinary profit	10,828	12,028	11,535	11,848	9,986	Millions	65,953	Thousands
Profit attributable to owners of parent	7,125	7,995	7,473	8,127	7,087	Millions	46,807	Thousands
Consolidated comprehensive income	(1,565)	11,990	2,226	5,819	28,387	Millions	187,484	Thousands
Consolidated net assets	148,541	158,585	159,130	163,159	189,852	Millions	1,253,893	Thousands
Consolidated total assets	3,325,076	3,653,865	4,241,963	4,025,257	4,110,848	Millions	27,150,439	Thousands
Net assets per share	8,593.83	9,182.77	9,212.03	9,435.64	10,954.41	Yen	72.35	Dollars
Basic earnings per share	413.44	463.63	433.28	470.79	409.52	Yen	2.70	Dollars
Diluted earnings per share	412.01	461.74	431.01	468.08	407.79	Yen	2.69	Dollars
Capital adequacy ratio	4.45	4.33	3.74	4.04	4.61	%	4.61	%
Consolidated capital adequacy ratio (domestic standard)	8.34	8.40	8.39	8.90	9.06	%	9.06	%
Consolidated return on equity ratio	4.75	5.21	4.71	5.05	4.01	%	4.01	%
Consolidated price earnings ratio	5.76	5.04	4.76	4.97	6.99	Times	6.99	Times
Cash flows from operating activities	161,683	256,482	487,689	(196,260)	4,879	Millions	32,224	Thousands
Cash flows from investing activities	44,964	(97,332)	(14,874)	27,258	(94,923)	Millions	(626,927)	Thousands
Cash flows from financing activities	(1,813)	(1,990)	(1,726)	(1,899)	(1,731)	Millions	(11,433)	Thousands
Cash and cash equivalents at the end of the period	559,281	716,448	1,187,545	1,016,651	924,888	Millions	6,108,500	Thousands
Number of employees	1,542	1,535	1,502	1,449	1,424	Persons	1,424	Persons
[Average number of temporary staffs]	[400]	[393]	[393]	[388]	[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. The Company has changed its accounting standards for recording sales and cost of sales for installment sales transactions from the fiscal year under review, and the figures for FY2022 are presented with retroactive application.
5. Solely for the convenience of the reader, US dollar amounts in this Annual Report represent a translation of Japanese yen at ¥151.41 to US\$1.00, the exchange rate prevailing on March 31, 2024. 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.

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

Years ended March 31	Millions of Japanese Yen		Thousands of U.S. Dollars
	At the end of FY 2023	At the end of FY 2024	At the end of FY 2024
Loans to bankrupt parties and rehabilitation and similar cases	4,635	4,218	27,858
High-risk loans	24,831	24,627	162,651
Loans under management	3,537	5,534	36,550
Loans overdue for three months or more	—	—	—
Lending condition-eased loans	3,537	5,534	36,550
Subtotal	33,004	34,380	227,066
Standard loans	2,276,828	2,318,245	15,311,043
Total	2,309,833	2,352,625	15,538,108

## 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
	At the end of FY 2023	At the end of FY 2024	At the end of FY 2024
Cash and due from banks	1,016,870	925,050	6,109,570
Call loans and bills bought	2,270	1,665	10,997
Securities	691,877	826,936	5,461,568
Loans and bills discounted	2,240,580	2,283,318	15,080,365
Foreign exchanges	5,094	3,048	20,131
Lease receivables and investments in leases	9,953	9,600	63,404
Other assets	32,959	40,201	265,511
Property, plant and equipment	23,007	23,371	154,356
Buildings	7,267	7,837	51,760
Land	13,093	13,083	86,408
Construction in progress	149	—	—
Other	2,497	2,450	16,181
Intangible assets	4,547	4,531	29,925
Software	4,474	4,460	29,456
Other	72	71	469
Retirement benefit asset	—	2,758	18,215
Deferred tax assets	7,623	—	—
Customers' liabilities for acceptances and guarantees	4,303	4,644	30,672
Allowance for loan losses	(13,830)	(14,280)	(94,313)
<b>Total assets</b>	<b>4,025,257</b>	<b>4,110,848</b>	<b>27,150,439</b>

**(Liabilities and Net Assets)**

Millions of Japanese Yen

Thousands of  
U.S. Dollars

	At the end of FY 2023	At the end of FY 2024	At the end of FY 2024
<b>Liabilities:</b>			
Deposits	3,083,906	3,114,682	20,571,178
Negotiable certificates of deposit	30,474	48,527	320,501
Call money and bills sold	189,287	22,211	146,694
Securities sold under repurchase agreements	7,127	64,561	426,399
Cash collateral received for securities lent	113,698	161,738	1,068,212
Borrowed money	413,011	478,199	3,158,305
Foreign exchanges	132	37	244
Other liabilities	15,432	22,320	147,414
Provision for bonuses for directors (and other officers)	35	28	185
Retirement benefit liability	2,147	1,499	9,900
Provision for reimbursement of deposits	237	155	1,024
Provision for contingent loss	135	143	944
Deferred tax liabilities	—	139	918
Deferred tax liabilities for land revaluation	2,168	2,104	13,896
Acceptances and guarantees	4,303	4,644	30,672
<b>Total liabilities</b>	<b>3,862,098</b>	<b>3,920,996</b>	<b>25,896,546</b>
<b>Net assets:</b>			
Share capital	14,697	14,697	97,068
Capital surplus	12,779	12,779	84,400
Retained earnings	133,997	139,464	921,102
Treasury shares	(1,133)	(977)	(6,453)
<b>Total shareholders' equity</b>	<b>160,340</b>	<b>165,964</b>	<b>1,096,123</b>
Valuation difference on available-for-sale securities	1,417	16,421	108,454
Deferred gains or losses on hedges	(1,109)	2,981	19,688
Revaluation reserve for land	2,762	2,615	17,271
Remeasurements of defined benefit plans	(485)	1,720	11,360
<b>Total accumulated other comprehensive income</b>	<b>2,585</b>	<b>23,739</b>	<b>156,786</b>
Share acquisition rights	233	148	977
<b>Total net assets</b>	<b>163,159</b>	<b>189,852</b>	<b>1,253,893</b>
<b>Total liabilities and net assets</b>	<b>4,025,257</b>	<b>4,110,848</b>	<b>27,150,439</b>

## Consolidated Statement of Income and Retained Earnings

	Millions of Japanese Yen		Thousands of U.S. Dollars
	FY 2023	FY 2024	FY 2024
Ordinary income	66,127	68,889	454,983
Interest income	44,809	43,548	287,616
Interest on loans and discounts	27,735	28,413	187,656
Interest and dividends on securities	16,069	13,136	86,758
Interest on call loans and bills bought	112	44	291
Interest on deposits with banks	0	0	0
Other interest income	892	1,952	12,892
Fees and commissions	10,112	11,410	75,358
Other ordinary income	7,341	7,595	50,162
Other income	3,862	6,334	41,833
Recoveries of written off receivables	98	115	760
Other	3,764	6,219	41,074
Ordinary expenses	54,278	58,903	389,030
Interest expenses	3,080	9,710	64,131
Interest on deposits	117	131	865
Interest on negotiable certificates of deposit	2	1	7
Interest on call money and bills sold	552	413	2,728
Interest expenses on securities sold under repurchase agreements	15	1,947	12,859
Interest expenses on cash collateral received for securities lent	2,124	7,191	47,494
Interest on borrowings and rediscounts	20	23	152
Other interest expenses	248	(0)	(0)
Fees and commissions payments	5,124	5,402	35,678
Other ordinary expenses	14,050	13,545	89,459
General and administrative expenses	25,212	25,521	168,556
Other expenses	6,810	4,723	31,193
Provision of allowance for loan losses	2,680	2,341	15,461
Other	4,130	2,382	15,732
Ordinary profit	11,848	9,986	65,953
Extraordinary income	1	86	568
Gain on disposal of non-current assets	1	86	568
Extraordinary losses	51	78	515
Loss on disposal of non-current assets	24	78	515
Impairment losses	27	—	—
Profit before income taxes	11,798	9,994	66,006
Income taxes - current	3,858	3,852	25,441
Income taxes - deferred	(186)	(945)	(6,241)
Total income taxes	3,671	2,906	19,193
Profit	8,127	7,087	46,807
Profit attributable to owners of parent	8,127	7,087	46,807

## Consolidated Statement of Comprehensive Income

	Millions of Japanese Yen		Thousands of U.S. Dollars
	FY 2023	FY 2024	FY 2024
Profit	8,127	7,087	46,807
Other comprehensive income	(2,308)	21,300	140,678
Valuation difference on available-for-sale securities	(1,726)	15,004	99,095
Deferred gains or losses on hedges	(1,109)	4,090	27,013
Remeasurements of defined benefit plans	527	2,205	14,563
Comprehensive income	5,819	28,387	187,484
Comprehensive income attributable to owners of parent	5,819	28,387	187,484

## Consolidated Statement of Changes in Net Assets

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
Cumulative effects of changes in accounting policies			68		68
Restated balance	14,697	12,780	127,771	(1,191)	154,056
Changes during period					
Dividends of surplus			(1,898)		(1,898)
Profit attributable to owners of parent			8,127		8,127
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	133,997	(1,133)	160,340

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
Cumulative effects of changes in accounting policies							68
Restated balance	3,143	—	2,773	(1,012)	4,905	236	159,198
Changes during period							
Dividends of surplus							(1,898)
Profit attributable to owners of parent							8,127
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	163,159



FY2024

Millions of Japanese Yen

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	14,697	12,779	133,997	(1,133)	160,340
Changes during period					
Dividends of surplus			(1,729)		(1,729)
Profit attributable to owners of parent			7,087		7,087
Purchase of treasury shares				(2)	(2)
Disposal of treasury shares		(37)		158	121
Reversal of revaluation reserve for land			146		146
Transfer from retained earnings to capital surplus		37	(37)		—
Net changes in items other than shareholders' equity					
Total changes during period	—	—	5,466	156	5,623
Balance at end of period	14,697	12,779	139,464	(977)	165,964

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	1,417	(1,109)	2,762	(485)	2,585	233	163,159
Changes during period							
Dividends of surplus							(1,729)
Profit attributable to owners of parent							7,087
Purchase of treasury shares							(2)
Disposal of treasury shares							121
Reversal of revaluation reserve for land							146
Transfer from retained earnings to capital surplus							—
Net changes in items other than shareholders' equity	15,004	4,090	(146)	2,205	21,153	(84)	21,069
Total changes during period	15,004	4,090	(146)	2,205	21,153	(84)	26,692
Balance at end of period	16,421	2,981	2,615	1,720	23,739	148	189,852

FY2024

Thousands of U.S. Dollars

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	97,068	84,400	884,994	(7,483)	1,058,979
Changes during period					
Dividends of surplus			(11,419)		(11,419)
Profit attributable to owners of parent			46,807		46,807
Purchase of treasury shares				(13)	(13)
Disposal of treasury shares		(244)		1,044	799
Reversal of revaluation reserve for land			964		964
Transfer from retained earnings to capital surplus		244	(244)		—
Net changes in items other than shareholders' equity					
Total changes during period	—	—	36,101	1,030	37,138
Balance at end of period	97,068	84,400	921,102	(6,453)	1,096,123

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	9,359	(7,324)	18,242	(3,203)	17,073	1,539	1,077,597
Changes during period							
Dividends of surplus							(11,419)
Profit attributable to owners of parent							46,807
Purchase of treasury shares							(13)
Disposal of treasury shares							799
Reversal of revaluation reserve for land							964
Transfer from retained earnings to capital surplus							—
Net changes in items other than shareholders' equity	99,095	27,013	(964)	14,563	139,707	(555)	139,152
Total changes during period	99,095	27,013	(964)	14,563	139,707	(555)	176,290
Balance at end of period	108,454	19,688	17,271	11,360	156,786	977	1,253,893

## Consolidated Statement of Cash Flows

	Millions of Japanese Yen		Thousands of U.S. Dollars
	FY 2023	FY 2024	FY 2024
<b>I. Cash flows from operating activities</b>			
Profit before income taxes	11,798	9,994	66,006
Depreciation and amortization	2,835	2,961	19,556
Impairment losses	27	—	—
Increase (decrease) in allowance for loan losses	864	449	2,965
Increase (decrease) in provision for bonuses for directors (and other officers)	0	(6)	(40)
Decrease (increase) in retirement benefit asset	—	(1,005)	(6,638)
Increase (decrease) in retirement benefit liability	(393)	770	5,086
Increase (decrease) in provision for reimbursement of deposits	(47)	(81)	(535)
Increase (decrease) in provision for contingent loss	0	7	46
Interest income	(44,809)	(43,548)	(287,616)
Interest expenses	3,080	9,710	64,131
Loss (gain) related to securities	8,123	1,888	12,469
Loss (gain) on money held in trust	235	—	—
Foreign exchange losses (gains)	2,517	(823)	(5,436)
Loss (gain) on disposal of non-current assets	23	(8)	(53)
Net decrease (increase) in loans and bills discounted	16,994	(43,419)	(286,764)
Net increase (decrease) in deposits	133,669	30,253	199,808
Net increase (decrease) in negotiable certificates of deposit	(12,391)	18,053	119,233
Net increase (decrease) in securities sold under repurchase agreements	7,127	56,577	373,668
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	(207,311)	65,188	430,540
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	2,025	57	376
Net decrease (increase) in call loans	(1,283)	908	5,997
Net increase (decrease) in call money	(138,665)	(168,849)	(1,115,177)
Net increase (decrease) in cash collateral received for securities lent	(10,930)	34,517	227,970
Net decrease (increase) in foreign exchange (assets)	(2,560)	2,663	17,588
Net increase (decrease) in foreign exchange (liabilities)	27	(100)	(660)
Interest received	44,791	42,380	279,902
Interest paid	(2,852)	(8,505)	(56,172)
Other, net	(4,986)	(4,381)	(28,935)
Subtotal	(192,091)	5,653	37,336
Income taxes paid	(4,168)	(774)	(5,112)
Net cash provided by (used in) operating activities	(196,260)	4,879	32,224
<b>II. Cash flows from investing activities</b>			
Purchases of securities	(542,510)	(416,315)	(2,749,587)
Proceeds from sale of securities	379,884	278,390	1,838,650
Proceeds from redemption of securities	181,515	45,604	301,195
Decrease in money held in trust	10,764	—	—
Purchase of property, plant and equipment	(794)	(1,307)	(8,632)
Proceeds from sale of property, plant and equipment, or expropriation, etc.	16	294	1,942
Proceeds from sale of property, plant and equipment	(1,618)	(1,590)	(10,501)
Purchase of intangible assets	27,258	(94,923)	(626,927)
<b>III. Cash flows from financing activities</b>			
Dividends paid	(1,898)	(1,729)	(11,419)
Purchase of treasury shares	(1)	(2)	(13)
Proceeds from sale of treasury shares	0	0	0
Net cash provided by (used in) financing activities	(1,899)	(1,731)	(11,433)
<b>IV. Effect of exchange rate change on cash and cash equivalents</b>	7	12	79
<b>V. Net increase (decrease) in cash and cash equivalents</b>	(170,894)	(91,762)	(606,050)
<b>VI. Cash and cash equivalents at beginning of period</b>	1,187,545	1,016,651	6,714,557
<b>VII. Cash and cash equivalents at end of period</b>	1,016,651	924,888	6,108,500

## Principal Management Indicators (Non-Consolidated)

### Employees

Years ended March 31

	At the end of FY 2023	At the end of FY 2024
Number of employees (persons)	1,308	1,284
Average age (years/months)	38.8	39.1
Average service years (years/months)	15.8	16.2
Average salary (month/JPY1,000)	363	367

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 2023	FY 2024
Persons employed (formal employees)	66	71
University graduates	58	56
Technical college graduates	—	1
College graduates	1	3
High school graduates	7	11

### Number of Offices

(As of March 31, 2024)

	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, 2024)

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, 2024)

Shareholders	(Thousands)	(%)
	Shares held	Ratio of shares held
1 The Master Trust Bank of Japan, Ltd. (Trust Account)	1,472	8.50
2 Custody Bank of Japan, Ltd. (Trust Account)	623	3.60
3 Miyazaki Bank Employees' Shareholding Group	482	2.78
4 The Bank of Fukuoka, Ltd.	457	2.64
5 Nippon Life Insurance Co.	441	2.54
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	1.79
10 Sumitomo Life Insurance Company	289	1.67
<b>Total</b>	<b>5,176</b>	<b>29.89</b>

**Classification of Shareholders**

(As of March 31, 2024)

	(Persons)	(Units)	(%)
	Number of shareholders	Number of shares held	Ratio of shares held
Central and local governments	26	2,629	1.49
Financial institutions	41	64,254	36.63
Financial instruments business operators	26	4,561	2.60
Other corporations	568	39,337	22.42
Foreign corporations and others	94	15,480	8.82
Foreign individuals	2	11	0.00
Individuals and others	5,596	49,126	28.00
<b>Total</b>	<b>6,353</b>	<b>175,398</b>	<b>100.00</b>
Shares less than one unit	—	93,600 shares	—

(Notes)

- Of the 315,890 treasury shares, 3,158 units are included in the “Individuals and others” and 20 shares are included in “Shares less than one unit.”
- “Other corporations” and “Shares less than one unit” include 1 unit and 90 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, 2024)	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 2020	FY 2021	FY 2022	FY 2023	FY 2024		FY 2024	
Ordinary income	50,188	47,157	55,724	60,095	62,670	Millions	413,909	Thousands
Ordinary profit	11,072	11,017	10,559	11,089	9,237	Millions	61,007	Thousands
Profit	7,679	7,259	6,639	7,637	6,618	Millions	43,709	Thousands
Share capital	14,697	14,697	14,697	14,697	14,697	Millions	97,068	Thousands
Number of issued shares	17,633	17,633	17,633	17,633	17,633	Thousand shares	17,633	Thousand shares
Net assets	147,374	155,915	155,513	158,457	182,476	Millions	1,205,178	Thousands
Total assets	3,314,993	3,644,134	4,232,450	4,016,621	4,100,554	Millions	27,082,452	Thousands
Deposits	2,457,136	2,803,722	2,952,975	3,085,817	3,118,288	Millions	20,594,994	Thousands
Loans outstanding	2,076,686	2,157,703	2,263,593	2,246,429	2,289,235	Millions	15,119,444	Thousands
Securities outstanding	598,604	700,000	715,797	695,475	830,535	Millions	5,485,338	Thousands
Net assets per share	8,539.05	9,027.99	9,002.32	9,163.35	10,528.51	Yen	69.54	Dollars
Dividend per share	100.00	100.00	100.00	110.00	100.00	Yen	0.66	Dollars
[of which interim dividend per share]	[50.00]	[50.00]	[50.00]	[60.00]	[50.00]	Yen	[0.33]	Dollars
Basic earnings per share	445.56	420.95	384.92	442.44	382.46	Yen	2.53	Dollars
Diluted earnings per share	444.01	419.23	382.89	439.90	380.84	Yen	2.52	Dollars
Capital adequacy ratio	4.44	4.27	3.66	3.93	4.44	%	4.44	%
Non-consolidated capital adequacy ratio domestic standard (domestic standard)	8.31	8.28	8.21	8.66	8.78	%	8.78	%
Return on equity ratio	5.16	4.79	4.26	4.87	3.88	%	3.88	%
Price earnings ratio	5.35	5.55	5.35	5.28	7.48	Times	7.48	Times
Payout ratio	22.44	23.75	25.97	24.86	26.14	%	26.14	%
Number of employees	1,389	1,388	1,356	1,308	1,284	Persons	1,284	Persons
[Average number of temporary staffs]	[384]	[376]	[375]	[370]	[374]	Persons	[374]	Persons

### (Notes)

- Interim dividend payment for FY 2024 was resolved by the Board of Directors on November 10, 2023.
- 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.

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

Asset assessment is made under Article 6 of the Act on Emergency Measures for Revitalization of the Financial Functions (Act No. 132 of 1998) and the Banking Act 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 2023	At the end of FY 2024	At the end of FY 2024
Loans to bankrupt parties and rehabilitation and similar cases	4,287	3,984	26,313
High-risk loans	24,695	24,394	161,112
Loans under management	3,527	5,525	36,490
Loans overdue for three months or more	—	—	—
Lending condition-eased loans	3,527	5,525	36,490
Subtotal	32,510	33,904	223,922
Standard loans	2,264,852	2,306,733	15,235,011
Total	2,297,362	2,340,637	15,458,933

#### 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

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, not including loans to bankrupt parties and rehabilitation and similar cases.

#### 3. Loans under management

Loans under management include both loans overdue for three months or more and lending condition-eased loans.

#### 4. 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.

#### 5. 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.

#### 6. 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 loans to bankrupt parties and rehabilitation and similar cases, high-risk loans, loans overdue for three months or more, and lending condition-eased loans mentioned herein.

## 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
	At the end of FY 2023	At the end of FY 2024	At the end of FY 2024
Cash and due from banks	1,016,791	925,008	6,109,293
Cash	47,914	40,946	270,431
Due from banks	968,877	884,062	5,838,861
Call loans	2,270	1,665	10,997
Securities	695,475	830,535	5,485,338
Government bonds	22,881	15,937	105,257
Local government bonds	282,930	270,558	1,786,923
Corporate bonds	75,836	75,005	495,377
Stocks	69,833	88,799	586,480
Other securities	243,994	380,234	2,511,287
Loans and bills discounted	2,246,429	2,289,235	15,119,444
Bills discounted	2,944	2,860	18,889
Loans on bills	33,363	30,558	201,823
Loans on deeds	1,954,690	2,007,440	13,258,305
Overdrafts	255,431	248,375	1,640,413
Foreign exchanges	5,094	3,048	20,131
Due from foreign banks (our accounts)	4,991	2,953	19,503
Foreign exchange receivable	103	95	627
Other assets	24,875	31,595	208,672
Prepaid expenses	73	96	634
Accrued revenue	3,315	5,460	36,061
Margin deposits for futures transactions	—	755	4,986
Financial derivatives	219	4,448	29,377
Other	21,267	20,833	137,593
Property, plant and equip	22,198	22,553	148,953
Buildings	7,262	7,832	51,727
Land	13,093	13,083	86,408
Lease assets	404	589	3,890
Construction in progress	149	—	—
Other	1,288	1,048	6,922
Intangible assets	4,472	4,424	29,219
Software	4,407	4,359	28,789
Other	64	64	423
Prepaid pension cost	667	1,013	6,690
Deferred tax assets	7,183	361	2,384
Customers' liabilities for acceptances and guarantees	4,303	4,644	30,672
Allowance for loan losses	(13,141)	(13,532)	(89,373)
<b>Total assets</b>	<b>4,016,621</b>	<b>4,100,554</b>	<b>27,082,452</b>



**(Liabilities and Net Assets)**

	Millions of Japanese Yen		Thousands of U.S. Dollars
	At the end of FY 2023	At the end of FY 2024	At the end of FY 2024
<b>Liabilities:</b>			
Deposits	3,085,817	3,118,288	20,594,994
Current deposits	70,331	76,024	502,107
Ordinary deposits	2,162,581	2,238,194	14,782,339
Savings deposits	16,210	15,985	105,574
Deposits at notice	145	86	568
Time deposits	747,548	722,341	4,770,762
Installment savings	949	846	5,587
Other deposits	88,051	64,810	428,043
Negotiable certificates of deposit	33,674	51,727	341,635
Call money	189,287	22,211	146,694
Securities sold under repurchase agreements	7,127	64,561	426,399
Cash collateral received for securities lent	113,698	161,738	1,068,212
Borrowed money	407,576	473,056	3,124,338
Borrowings from other banks	407,576	473,056	3,124,338
Foreign exchanges	132	37	244
Foreign bills sold	16	15	99
Foreign bills payable	116	21	139
Other liabilities	11,995	17,302	114,273
Domestic exchange settlement account, credit	22	105	693
Income taxes payable	—	2,879	19,015
Accrued expenses	1,518	2,361	15,593
Unearned revenue	2,579	2,224	14,689
Reserve for interest on installment savings	1	1	7
Financial derivatives	2,052	1,338	8,837
Lease liabilities	453	660	4,359
Asset retirement obligations	162	192	1,268
Other	5,205	7,537	49,779
Provision for bonuses for directors (and other officers)	35	28	185
Provision for retirement benefits	1,974	2,077	13,718
Provision for reimbursement of deposits	237	155	1,024
Provision for contingent loss	135	143	944
Deferred tax liabilities for land revaluation	2,168	2,104	13,896
Acceptances and guarantees	4,303	4,644	30,672
Total liabilities	3,858,163	3,918,078	25,877,274
<b>Net assets:</b>			
Share capital	14,697	14,697	97,068
Capital surplus	8,771	8,771	57,929
Legal capital surplus	8,771	8,771	57,929
Retained earnings	132,818	137,816	910,217
Legal retained earnings	6,473	6,473	42,751
Other retained earnings	126,344	131,342	867,459
General reserve	117,701	123,701	816,994
Retained earnings brought forward	8,643	7,641	50,466
Treasury shares	(1,133)	(977)	(6,453)
Total shareholders' equity	155,153	160,308	1,058,768
Valuation difference on available-for-sale securities	1,417	16,421	108,454
Deferred gains or losses on hedges	(1,109)	2,981	19,688
Revaluation reserve for land	2,762	2,615	17,271
Total valuation and translation adjustments	3,070	22,018	145,420
Share acquisition rights	233	148	977
Total net assets	158,457	182,476	1,205,178
Total liabilities and net assets	4,016,621	4,100,554	27,082,452

## Non-Consolidated Statement of Income and Retained Earnings

	Millions of Japanese Yen		Thousands of U.S. Dollars
	FY 2023	FY 2024	FY 2024
Ordinary income	60,095	62,670	413,909
Interest income	44,679	43,410	286,705
Interest on loans and discounts	27,752	28,429	187,762
Interest and dividends on securities	16,073	13,140	86,784
Interest on call loans	112	44	291
Interest on deposits with banks	0	0	0
Interest income on interest rate swaps	—	1,189	7,853
Other interest income	741	606	4,002
Fees and commissions	10,128	11,425	75,457
Fees and commissions on domestic and foreign exchanges	1,863	1,818	12,007
Other fees and commissions	8,265	9,606	63,444
Other ordinary income	1,364	1,445	9,544
Net gain on trading securities transactions	1	0	0
Gain on sale of bonds	1,209	1,427	9,425
Gain on redemption of bonds	—	18	119
Gain on financial derivatives	153	—	—
Other income	3,922	6,389	42,197
Recoveries of written off receivables	98	115	760
Gain on sale of equity securities	2,740	5,188	34,265
Other	1,083	1,085	7,166
Ordinary expenses	49,006	53,432	352,896
Interest expenses	3,087	9,719	64,190
Interest on deposits	117	131	865
Interest on negotiable certificates of deposit	2	2	13
Interest on call money	552	413	2,728
Interest expenses on securities sold under repurchase agreements	15	1,947	12,859
Interest expenses on cash collateral received for securities lent	2,124	7,191	47,494
Interest on borrowings and rediscounts	0	4	26
Interest expenses on interest rate swaps	248	—	—
Other interest expenses	27	27	178
Fees and commissions payments	5,441	5,661	37,389
Fees and commissions on domestic and foreign exchanges	215	229	1,512
Other fees and commissions	5,225	5,431	35,869
Other ordinary expenses	9,539	8,889	58,708
Loss on foreign exchange transactions	950	1,839	12,146
Loss on sale of bonds	8,421	6,796	44,885
Loss on redemption of bonds	167	165	1,090
Loss on financial derivatives	—	88	581
General and administrative expenses	24,276	24,592	162,420
Other expenses	6,660	4,569	30,176
Provision of allowance for loan losses	2,679	2,191	14,471
Written-off of loans	177	691	4,564
Loss on sale of equity securities	2,349	1,026	6,776
Loss on devaluation of equity securities	1,135	535	3,533
Loss on money held in trust	235	—	—
Other	83	124	819
Ordinary profit	11,089	9,237	61,007
Extraordinary income	1	86	568
Gain on disposal of non-current assets	1	86	568
Extraordinary losses	50	78	515
Loss on disposal of non-current assets	23	78	515
Impairment losses	27	—	—
Profit before income taxes	11,040	9,245	61,059
Income taxes - current	3,586	3,547	23,426
Income taxes - deferred	(184)	(920)	(6,076)
Total income taxes	3,402	2,626	17,344
Profit	7,637	6,618	43,709

## Non-Consolidated Statement of Changes in Net Assets

FY2023

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	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		
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			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	—	8,771	6,473	117,701	8,643	132,818
Changes during period								
Dividends of surplus							(1,729)	(1,729)
Provision of general reserve						6,000	(6,000)	—
Profit							6,618	6,618
Purchase of treasury shares								
Disposal of treasury shares			(37)	(37)				
Reversal of revaluation reserve for land							146	146
Transfer from retained earnings to capital surplus			37	37			(37)	(37)
Net changes in items other than shareholders' equity								
Total changes during period	—	—	—	—	—	6,000	(1,001)	4,998
Balance at end of period	14,697	8,771	—	8,771	6,473	123,701	7,641	137,816

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		
Changes during period								
Dividends of surplus		(1,729)						(1,729)
Provision of general reserve		—						—
Profit		6,618						6,618
Purchase of treasury shares	(2)	(2)						(2)
Disposal of treasury shares	158	121						121
Reversal of revaluation reserve for land		146						146
Transfer from retained earnings to capital surplus		—						—
Net changes in items other than shareholders' equity			15,004	4,090	(146)	18,948	(84)	18,863
Total changes during period	156	5,154	15,004	4,090	(146)	18,948	(84)	24,018
Balance at end of period	(977)	160,308	16,421	2,981	2,615	22,018	148	182,476

	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	97,068	57,929	—	57,929	42,751	777,366	57,083	877,208
Changes during period								
Dividends of surplus							(11,419)	(11,419)
Provision of general reserve						39,628	(39,628)	—
Profit							43,709	43,709
Purchase of treasury shares								
Disposal of treasury shares			(244)	(244)				
Reversal of revaluation reserve for land							964	964
Transfer from retained earnings to capital surplus			244	244			(244)	(244)
Net changes in items other than shareholders' equity								
Total changes during period	—	—	—	—	—	39,628	(6,611)	33,010
Balance at end of period	97,068	57,929	—	57,929	42,751	816,994	50,466	910,217

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		
Changes during period								
Dividends of surplus		(11,419)						(11,419)
Provision of general reserve		—						—
Profit		43,709						43,709
Purchase of treasury shares	(13)	(13)						(13)
Disposal of treasury shares	1,044	799						799
Reversal of revaluation reserve for land		964						964
Transfer from retained earnings to capital surplus		—						—
Net changes in items other than shareholders' equity			99,095	27,013	(964)	125,144	(555)	124,582
Total changes during period	1,030	34,040	99,095	27,013	(964)	125,144	(555)	158,629
Balance at end of period	(6,453)	1,058,768	108,454	19,688	17,271	145,420	977	1,205,178

## Consolidated Capital Adequacy Ratio (Domestic Standards)

Years ended March 31	Millions of Japanese Yen, %		Thousands of U.S.
	Items	At the end of FY2023	At the end of FY2024
			Dollars, %
			At the end of FY2024
<b>Core Capital: instruments and reserves</b>			
Directly issued qualifying common stock or preferred stock mandatorily convertible into common stock capital plus related capital surplus and retained earnings	159,408	165,098	1,090,404
of which: share capital and capital surplus	27,476	27,476	181,468
of which: retained earnings	133,929	139,464	921,102
of which: treasury stock (—)	1,133	977	6,453
of which: planned distribution of income (—)	863	865	5,713
of which: other than the above	—	—	—
Accumulated other comprehensive income included in Core Capital	(485)	1,720	11,360
of which: foreign currency translation adjustment	—	—	—
of which: retirement benefits	(485)	1,720	11,360
Subscription rights to acquire common stock or preferred stock mandatorily convertible into common stock	233	148	977
Adjusted non-controlling interests, etc. (amount allowed to be included in Core Capital)	—	—	—
Reserves included in Core Capital: instruments and reserves	2,477	4,378	28,915
of which: general reserve for possible loan losses	2,477	4,378	28,915
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	221	—	—
Non-controlling interests included in Core Capital subject to transitional arrangements	—	—	—
Core Capital: instruments and reserves (A)	161,856	171,345	1,131,662
<b>Core Capital: regulatory adjustments</b>			
Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	4,547	4,531	29,925
of which: goodwill (including those equivalent)	—	—	—
of which: other intangible assets other than goodwill and mortgage servicing rights	4,547	4,531	29,925
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	—	9	59
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	—	1,918	12,668
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)	4,547	6,459	42,659
<b>Total capital</b>			
Total capital ((A) – (B)) (C)	157,309	164,885	1,088,997
<b>Risk-weighted assets</b>			
Credit risk-weighted assets	1,679,117	1,731,229	11,434,047
of which: total of items included in risk-weighted assets subject to transitional arrangements	4,930	—	—
of which: other financial institutions exposures	—	—	—
of which: other than the above	4,930	—	—
Amount equivalent to market risk × 12.5	—	—	—
Amount equivalent to operational risk × 12.5	87,107	86,918	574,057
Credit risk-weighted assets adjustments	—	—	—
Amount equivalent to operational risk adjustments	—	—	—
Total amount of risk-weighted assets (D)	1,766,225	1,818,148	12,008,110
<b>Capital adequacy ratio (consolidated)</b>			
Capital adequacy ratio (consolidated) ((C)/(D))	8.90	9.06	9.06

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

Years ended March 31	Millions of Japanese Yen, %		Thousands of U.S.
	Items	At the end of FY2023	At the end of FY2024
<b>Core Capital: instruments and reserves</b>			
Directly issued qualifying common stock or preferred stock mandatorily convertible into common stock capital plus related capital surplus and retained earnings	154,290	159,442	1,053,048
of which: share capital and capital surplus	23,468	23,468	154,996
of which: retained earnings	132,818	137,816	910,217
of which: treasury stock (—)	1,133	977	6,453
of which: planned distribution of income (—)	863	865	5,713
of which: other than the above	—	—	—
Subscription rights to acquire common stock or preferred stock mandatorily convertible into common stock	233	148	977
Reserves included in Core Capital: instruments and reserves	2,281	4,136	27,317
of which: general reserve for possible loan losses	2,281	4,136	27,317
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	221	—	—
Core Capital: instruments and reserves (A)	157,027	163,728	1,081,355
<b>Core Capital: regulatory adjustments</b>			
Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	4,472	4,424	29,219
of which: goodwill (including those equivalent)	—	—	—
of which: other intangible assets other than goodwill and mortgage servicing rights	4,472	4,424	29,219
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	464	704	4,650
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)	4,936	5,128	33,868
<b>Total capital</b>			
Total capital ((A) – (B)) (C)	152,090	158,599	1,047,480
<b>Risk-weighted assets</b>			
Credit risk-weighted assets	1,670,231	1,720,495	11,363,153
of which: total of items included in risk-weighted assets subject to transitional arrangements	4,930	—	—
of which: other financial institutions exposures	—	—	—
of which: other than the above	4,930	—	—
Amount equivalent to market risk × 12.5	—	—	—
Amount equivalent to operational risk × 12.5	84,213	83,935	554,356
Credit risk-weighted assets adjustments	—	—	—
Amount equivalent to operational risk adjustments	—	—	—
Total amount of risk-weighted assets (D)	1,754,444	1,804,431	11,917,515
<b>Capital adequacy ratio (non-consolidated)</b>			
Capital adequacy ratio (non-consolidated) ((C)/(D))	8.66	8.78	8.78