

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

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