

Non-Consolidated Capital Adequacy Ratio (Domestic Standards)

Years ended March 31	Millions of Japanese Yen, %		Thousands of U.S. Dollars, %
	At the end of FY2024	At the end of FY2025	At the end of FY2025
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	159,442	165,809	1,108,942
of which: share capital and capital surplus	23,468	23,468	156,956
of which: retained earnings	137,816	143,748	961,396
of which: treasury stock (—)	977	473	3,163
of which: planned distribution of income (—)	865	934	6,247
of which: other than the above	—	—	—
Subscription rights to acquire common stock or preferred stock mandatorily convertible into common stock	148		
Pre-emptive rights and subscription rights to acquire common stock or preferred stock mandatorily convertible into common stock		190	1,271
Reserves included in Core Capital: instruments and reserves	4,136	4,393	29,381
of which: general reserve for possible loan losses	4,136	4,393	29,381
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	—	—	—
Core Capital: instruments and reserves (A)	163,728	170,392	1,139,593
Core Capital: regulatory adjustments			
Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	4,424	4,699	31,427
of which: goodwill (including those equivalent)	—	—	—
of which: other intangible assets other than goodwill and mortgage servicing rights	4,424	4,699	31,427
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	704	813	5,437
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)	5,128	5,512	36,865
Total capital			
Total capital ((A) — (B)) (C)	158,599	164,880	1,102,729
Risk-weighted assets			
Credit risk-weighted assets	1,720,495	1,630,623	10,905,718
of which: total of items included in risk-weighted assets subject to transitional arrangements	—	—	—
of which: other financial institutions exposures	—	—	—
of which: other than the above	—	—	—
Amount equivalent to market risk × 12.5	—	—	—
Amount equivalent to operational risk × 12.5	83,935	81,187	542,984
Credit risk-weighted assets adjustments	—	—	—
Amount equivalent to operational risk adjustments	—	—	—
Output floor	—	—	—
Total amount of risk-weighted assets (D)	1,804,431	1,711,810	11,448,703
Capital adequacy ratio (non-consolidated)			
Capital adequacy ratio (non-consolidated) ((C)/(D))	8.78	9.63	9.63