MIYAZAKI BANK '26 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.

The Miyazaki Bank, Ltd.

- **Bank business** — Miyazaki Bank and 2 consolidated subsidiaries
  - The head office, 70 branches and 25 subbranches
  - Miyagin Business Service Co., Ltd.
  - Miyagin Digital Solutions Co., Ltd.
- **Leasing business** — 1 consolidated subsidiary
  - Miyagin Lease Co., Ltd.
- **Other businesses** — 3 consolidated subsidiaries
  - Miyagin Venture Capital Co., Ltd.
  - Miyagin Guarantee Co., Ltd.
  - Miyagin Card Co., Ltd.

None of our consolidated subsidiaries is listed company.

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

	Japanese Yen						U.S. Dollars	
	FY 2022	FY 2023	FY 2024	FY 2025	FY 2026		FY 2026	
Consolidated ordinary income	63,824	66,127	68,889	80,192	90,159	Millions	563,917	Thousands
Consolidated ordinary profit	11,535	11,848	9,986	13,947	19,831	Millions	124,037	Thousands
Profit attributable to owners of parent	7,473	8,127	7,087	9,784	14,094	Millions	88,154	Thousands
Consolidated comprehensive income	2,226	5,819	28,387	2,715	36,037	Millions	225,400	Thousands
Consolidated net assets	159,130	163,159	189,852	189,639	222,335	Millions	1,390,637	Thousands
Consolidated total assets	4,241,963	4,025,257	4,110,848	4,071,776	4,076,325	Millions	25,496,153	Thousands
Net assets per share	9,212.03	9,435.64	10,954.41	2,230.60	2,647.83	Yen	16.56	Dollars
Basic earnings per share	433.28	470.79	409.52	114.79	167.32	Yen	1.05	Dollars
Diluted earnings per share	431.01	468.08	407.79	114.26	166.61	Yen	1.04	Dollars
Capital adequacy ratio	3.74	4.04	4.61	4.65	5.45	%	5.45	%
Consolidated capital adequacy ratio (domestic standard)	8.39	8.90	9.06	9.64	9.78	%	9.78	%
Consolidated return on equity ratio	4.71	5.05	4.01	5.16	6.84	%	6.84	%
Consolidated price earnings ratio	4.76	4.97	6.99	5.76	10.63	Times	10.63	Times
Cash flows from operating activities	487,689	(196,260)	4,879	(124,271)	(110,602)	Millions	(691,781)	Thousands
Cash flows from investing activities	(14,874)	27,258	(94,923)	30,543	57,627	Millions	360,439	Thousands
Cash flows from financing activities	(1,726)	(1,899)	(1,731)	(2,907)	(3,386)	Millions	(21,178)	Thousands
Cash and cash equivalents at the end of the period	1,187,545	1,016,651	924,888	828,250	771,899	Millions	4,827,990	Thousands
Number of employees	1,502	1,449	1,424	1,407	1,392	Persons	1,392	Persons
[Average number of temporary staffs]	[393]	[388]	[388]	[390]	[394]	Persons	[394]	Persons

(Notes)

1. The Company has changed its accounting standards for recording sales and cost of sales for installment sales transactions from FY2024, and the figures for FY2023 are presented with retroactive application.
2. On April 1, 2026, a stock split was implemented at a ratio of 5 shares for every 1 share of common stock. Net assets per share, basic earnings per share, and diluted earnings per share have been calculated on the assumption that the stock split took place at the beginning of FY 2025.
3. 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.
4. 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.
5. Average number of temporary staffs is calculated by converting their working hours to regular working hours of the Bank.
6. Solely for the convenience of the reader, US dollar amounts in this Annual Report represent a translation of Japanese yen at ¥159.88 to US$1.00, the exchange rate prevailing on March 31, 2026.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 2025	At the end of FY 2026	At the end of FY 2026
Loans to bankrupt parties and rehabilitation and similar cases	8,367	10,871	67,995
High-risk loans	21,373	21,058	131,711
Loans under management	2,326	2,567	16,056
Loans overdue for three months or more	—	—	—
Lending condition-eased loans	2,326	2,567	16,056
Subtotal	32,067	34,496	215,762
Standard loans	2,423,263	2,492,871	15,592,138
Total	2,455,330	2,527,368	15,807,906

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) Years ended March 31	Millions of Japanese Yen		Thousands of U.S. Dollars
	At the end of FY 2025	At the end of FY 2026	At the end of FY 2026
Cash and due from banks	828,456	772,172	4,829,697
Securities	773,296	765,176	4,785,939
Loans and bills discounted	2,390,651	2,467,269	15,432,005
Foreign exchanges	5,289	12,034	75,269
Lease receivables and investments in leases	9,751	9,958	62,284
Other assets	42,658	31,228	195,321
Property, plant and equipment	23,089	23,156	144,834
Buildings	7,712	7,742	48,424
Land	13,083	13,051	81,630
Construction in progress	119	4	25
Other	2,174	2,357	14,742
Intangible assets	4,813	3,951	24,712
Software	4,743	3,883	24,287
Other	69	67	419
Retirement benefit asset	3,930	6,065	37,935
Deferred tax assets	2,367	302	1,889
Customers’ liabilities for acceptances and guarantees	3,118	2,718	17,000
Allowance for loan losses	(15,647)	(17,709)	(110,764)
Total assets	4,071,776	4,076,325	25,496,153

(Liabilities and Net Assets) Years ended March 31

	Millions of Japanese Yen		Thousands of U.S. Dollars
	At the end of FY 2025	At the end of FY 2026	At the end of FY 2026
Liabilities:			
Deposits	3,121,499	3,144,553	19,668,207
Negotiable certificates of deposit	41,099	70,288	439,630
Call money and bills sold	24,500	—	—
Securities sold under repurchase agreements	112,293	128,852	805,929
Cash collateral received for securities lent	184,747	189,078	1,182,624
Borrowed money	354,512	276,277	1,728,027
Foreign exchanges	121	389	2,433
Other liabilities	36,790	32,103	200,794
Provision for bonuses for directors (and other officers)	28	31	194
Retirement benefit liability	957	119	744
Provision for reimbursement of deposits	62	67	419
Provision for contingent loss	238	300	1,876
Deferred tax liabilities	—	7,047	44,077
Deferred tax liabilities for land revaluation	2,166	2,160	13,510
Acceptances and guarantees	3,118	2,718	17,000
Total liabilities	3,882,137	3,853,989	24,105,510
Net assets:			
Share capital	14,697	14,697	91,925
Capital surplus	12,779	12,779	79,929
Retained earnings	145,838	157,477	984,970
Treasury shares	(473)	(1,319)	(8,250)
Total shareholders' equity	172,841	183,634	1,148,574
Valuation difference on available-for-sale securities	8,964	26,858	167,988
Deferred gains or losses on hedges	2,540	5,099	31,893
Revaluation reserve for land	2,553	2,538	15,874
Remeasurements of defined benefit plans	2,549	4,038	25,256
Total accumulated other comprehensive income	16,607	38,535	241,025
Share acquisition rights	190	165	1,032
Total net assets	189,639	222,335	1,390,637
Total liabilities and net assets	4,071,776	4,076,325	25,496,153

Consolidated Statement of Income and Retained Earnings

	Millions of Japanese Yen		Thousands of U.S. Dollars
	FY 2025	FY 2026	FY 2026
Ordinary income	80,192	90,159	563,917
Interest income	54,617	63,035	394,264
Interest on loans and discounts	30,399	35,868	224,343
Interest and dividends on securities	20,670	22,377	139,961
Interest on call loans and bills bought	11	2	13
Interest on deposits with banks	0	0	0
Other interest income	3,536	4,787	29,941
Fees and commissions	12,369	12,755	79,779
Other ordinary income	9,123	7,481	46,791
Other income	4,082	6,886	43,070
Recoveries of written off receivables	215	63	394
Other	3,867	6,823	42,676
Ordinary expenses	66,245	70,327	439,874
Interest expenses	16,269	19,947	124,762
Interest on deposits	1,834	5,911	36,971
Interest on negotiable certificates of deposit	69	325	2,033
Interest on call money and bills sold	183	26	163
Interest expenses on securities sold under repurchase agreements	4,729	5,433	33,982
Interest expenses on cash collateral received for securities lent	9,405	8,067	50,457
Interest on borrowings and rediscounts	37	160	1,001
Other interest expenses	10	23	144
Fees and commissions payments	5,837	6,407	40,074
Other ordinary expenses	13,935	13,356	83,538
General and administrative expenses	25,095	25,710	160,808
Other expenses	5,108	4,905	30,679
Provision of allowance for loan losses	3,509	3,261	20,397
Other	1,598	1,644	10,283
Ordinary profit	13,947	19,831	124,037
Extraordinary income	―	1	6
Gain on disposal of non-current assets	―	1	6
Extraordinary losses	57	34	213
Loss on disposal of non-current assets	57	34	213
Profit before income taxes	13,889	19,798	123,830
Income taxes - current	3,740	6,254	39,117
Income taxes - deferred	364	(550)	(3,440)
Total income taxes	4,104	5,704	35,677
Profit	9,784	14,094	88,154
Profit attributable to owners of parent	9,784	14,094	88,154

Consolidated Statement of Comprehensive Income

	Millions of Japanese Yen		Thousands of U.S. Dollars
	FY 2025	FY 2026	FY 2026
Profit	9,784	14,094	88,154
Other comprehensive income	(7,069)	21,943	137,247
Valuation difference on available-for-sale securities	(7,457)	17,894	111,921
Deferred gains or losses on hedges	(441)	2,559	16,006
Remeasurements of defined benefit plans	829	1,489	9,313
Comprehensive income	2,715	36,037	225,400
Comprehensive income attributable to owners of parent	2,715	36,037	225,400

Consolidated Statement of Changes in Net Assets

FY2025

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	139,464	(977)	165,964
Changes during period					
Dividends of surplus			(1,800)		(1,800)
Profit attributable to owners of parent			9,784		9,784
Purchase of treasury shares				(1,107)	(1,107)
Disposal of treasury shares		0		0	0
Cancellation of treasury shares		(1,610)		1,610	—
Transfer from retained earnings to capital surplus		1,610	(1,610)		—
Net changes in items other than shareholders' equity					
Total changes during period	—	—	6,374	503	6,877
Balance at end of period	14,697	12,779	145,838	(473)	172,841

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	16,421	2,981	2,615	1,720	23,739	148	189,852
Changes during period							
Dividends of surplus							(1,800)
Profit attributable to owners of parent							9,784
Purchase of treasury shares							(1,107)
Disposal of treasury shares							0
Cancellation of treasury shares							—
Transfer from retained earnings to capital surplus							—
Net changes in items other than shareholders' equity	(7,457)	(441)	(62)	829	(7,131)	41	(7,090)
Total changes during period	(7,457)	(441)	(62)	829	(7,131)	41	(213)
Balance at end of period	8,964	2,540	2,553	2,549	16,607	190	189,639

FY2026

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	145,838	(473)	172,841
Changes during period					
Dividends of surplus			(2,444)		(2,444)
Profit attributable to owners of parent			14,094		14,094
Purchase of treasury shares				(942)	(942)
Disposal of treasury shares		(26)		96	70
Reversal of revaluation reserve for land			14		14
Transfer from retained earnings to capital surplus		26	(26)		—
Net changes in items other than shareholders' equity					
Total changes during period	—	—	11,638	(845)	10,792
Balance at end of period	14,697	12,779	157,477	(1,319)	183,634

Millions of Japanese Yen

	Accumulated other comprehensive income						
	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	Share acquisition rights	Total net assets
Balance at beginning of period	8,964	2,540	2,553	2,549	16,607	190	189,639
Changes during period							
Dividends of surplus							(2,444)
Profit attributable to owners of parent							14,094
Purchase of treasury shares							(942)
Disposal of treasury shares							70
Reversal of revaluation reserve for land							14
Transfer from retained earnings to capital surplus							—
Net changes in items other than shareholders' equity	17,894	2,559	(14)	1,489	21,928	(24)	21,904
Total changes during period	17,894	2,559	(14)	1,489	21,928	(24)	32,696
Balance at end of period	26,858	5,099	2,538	4,038	38,535	165	222,335

FY2026

Thousands of U.S. Dollars

	Shareholders' equity				
	Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
Balance at beginning of period	91,925	79,929	912,172	(2,958)	1,081,067
Changes during period					
Dividends of surplus			(15,286)		(15,286)
Profit attributable to owners of parent			88,154		88,154
Purchase of treasury shares				(5,892)	(5,892)
Disposal of treasury shares		(163)		600	438
Reversal of revaluation reserve for land			88		88
Transfer from retained earnings to capital surplus		163	(163)		―
Net changes in items other than shareholders' equity					
Total changes during period	―	―	72,792	(5,285)	67,501
Balance at end of period	91,925	79,929	984,970	(8,250)	1,148,574

Thousands of U.S. Dollars

	Accumulated other comprehensive income						
	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	Share acquisition rights	Total net assets
Balance at beginning of period	56,067	15,887	15,968	15,943	103,872	1,188	1,186,133
Changes during period							
Dividends of surplus							(15,286)
Profit attributable to owners of parent							88,154
Purchase of treasury shares							(5,892)
Disposal of treasury shares							438
Reversal of revaluation reserve for land							88
Transfer from retained earnings to capital surplus							―
Net changes in items other than shareholders' equity	111,921	16,006	(88)	9,313	137,153	(150)	137,003
Total changes during period	111,921	16,006	(88)	9,313	137,153	(150)	204,503
Balance at end of period	167,988	31,893	15,874	25,256	241,025	1,032	1,390,637

Consolidated Statement of Cash Flows

	Millions of Japanese Yen		Thousands of U.S. Dollars
	FY 2025	FY 2026	FY 2026
I. Cash flows from operating activities			
Profit before income taxes	13,889	19,798	123,830
Depreciation and amortization	2,893	2,826	17,676
Increase (decrease) in allowance for loan losses	1,366	2,062	12,897
Increase (decrease) in provision for bonuses for directors (and other officers)	—	2	13
Decrease (increase) in retirement benefit asset	(171)	(194)	(1,213)
Increase (decrease) in retirement benefit liability	(301)	(609)	(3,809)
Increase (decrease) in provision for reimbursement of deposits	(93)	4	25
Increase (decrease) in provision for contingent loss	94	62	388
Interest income	(54,617)	(63,035)	(394,264)
Interest expenses	16,269	19,947	124,762
Loss (gain) related to securities	2,292	1,588	9,932
Foreign exchange losses (gains)	1,468	(2,733)	(17,094)
Loss (gain) on disposal of non-current assets	57	33	206
Net decrease (increase) in loans and bills discounted	(107,333)	(76,613)	(479,191)
Net increase (decrease) in deposits	6,875	22,567	141,150
Net increase (decrease) in negotiable certificates of deposit	(7,428)	29,188	182,562
Net increase (decrease) in securities sold under repurchase agreements	48,472	8,172	51,113
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	(123,687)	(78,234)	(489,329)
Net decrease (increase) in due from banks (excluding due from Bank of Japan)	(44)	(67)	(419)
Net decrease (increase) in call loans	1,644	—	—
Net increase (decrease) in call money	2,303	(24,500)	(153,240)
Net increase (decrease) in cash collateral received for securities lent	25,027	(8,469)	(52,971)
Net decrease (increase) in foreign exchange (assets)	(2,312)	(6,379)	(39,899)
Net increase (decrease) in foreign exchange (liabilities)	84	265	1,657
Interest received	52,588	61,833	386,746
Interest paid	(15,346)	(18,420)	(115,211)
Other, net	16,922	3,845	24,049
Subtotal	(119,083)	(107,057)	(669,608)
Income taxes paid	(5,187)	(3,545)	(22,173)
Net cash provided by (used in) operating activities	(124,271)	(110,602)	(691,781)
II. Cash flows from investing activities			
Purchases of securities	(534,739)	(297,902)	(1,863,285)
Proceeds from sale of securities	423,866	235,598	1,473,593
Proceeds from redemption of securities	143,939	121,303	758,713
Purchase of property, plant and equipment	(700)	(707)	(4,422)
Proceeds from sale of property, plant and equipment, or expropriation, etc.	—	22	138
Proceeds from sale of property, plant and equipment	(1,822)	(688)	(4,303)
Purchase of intangible assets	30,543	57,627	360,439
III. Cash flows from financing activities			
Dividends paid	(1,800)	(2,444)	(15,286)
Purchase of treasury shares	(1,107)	(942)	(5,892)
Proceeds from sale of treasury shares	0	0	0
Net cash provided by (used in) financing activities	(2,907)	(3,386)	(21,178)
IV. Effect of exchange rate change on cash and cash equivalents	(3)	11	69
V. Net increase (decrease) in cash and cash equivalents	(96,638)	(56,351)	(352,458)
VI. Cash and cash equivalents at beginning of period	924,888	828,250	5,180,448
VII. Cash and cash equivalents at end of period	828,250	771,899	4,827,990

Principal Management Indicators (Non-Consolidated)

Employees

Years ended March 31

	At the end of FY 2025	At the end of FY 2026
Number of employees (persons)	1,261	1,248
Average age (years/months)	39.0	38.5
Average service years (years/months)	16.0	15.3
Average salary (month/JPY1,000)	369	391

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)

	Joined in April 2025	Joined in April 2026
Persons employed (formal employees)	87	94
Graduate school graduates	1	4
University graduates	62	62
Technical college graduates	—	1
College graduates	5	3
High school graduates	19	24

Number of Offices

(As of March 31, 2026)

	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: 124 locations.

Number of ATMs

(As of March 31, 2026)

Automatic teller machines (ATMs)	372	(160)

(Note) The number of non-branch ATMs is noted in the parenthesis.

Major Shareholders

(As of March 31, 2026)

	Shareholders	Shares held (Thousands)	Ratio of shares held (%)
1	The Master Trust Bank of Japan, Ltd. (Trust Account)	1,461	8.71
2	Meiji Yasuda Life Insurance Co.	540	3.21
3	The Bank of Fukuoka, Ltd.	457	2.72
4	Nippon Life Insurance Co.	441	2.63
5	Custody Bank of Japan, Ltd. (Trust Account)	410	2.44
6	Miyazaki Bank Employees' Shareholding Group	403	2.40
7	STATE STREET BANK AND TRUST COMPANY 505223 (Standing proxy: Settlement & Clearing Services Department, Mizuho Bank, Ltd.)	333	1.98
8	The Kagoshima Bank, Ltd.	332	1.98
9	QR Fund Investment Limited Partnership	312	1.86
10	The Higo Bank, Ltd.	311	1.85
	Total	5,005	29.82

Classification of Shareholders

(As of March 31, 2026)

	Number of shareholders (Persons)	Number of shares held (Units)	Ratio of shares held (%)
Central and local governments	26	2,617	1.54
Financial institutions	34	56,253	33.01
Financial instruments business operators	28	6,514	3.82
Other corporations	542	39,834	23.37
Foreign corporations and others	107	19,325	11.34
Foreign individuals	8	74	0.04
Individuals and others	5,207	45,805	26.88
Total	5,952	170,422	100.00
Shares less than one unit	—	91,200 shares	—

(Notes)

1. Of the 352,144 treasury shares, 3,521 units are included in the "Individuals and others" and 44 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	85,667,000 shares (As of June 30, 2026)	The Prime Market of the Tokyo Stock Exchange Fukuoka Stock Exchange

(Note) Pursuant to a resolution of the Board of Directors meeting held on February 13, 2026, a 5-for-1 stock split of common stock was implemented effective April 1, 2026. Consequently, the number of shares increased by 68,533,600, raising the total number of issued shares to 85,667,000 (the number of issued shares as of March 31, 2026 was 17,133,400).

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

	Japanese Yen						U.S. Dollars	
	FY 2022	FY 2023	FY 2024	FY 2025	FY 2026		FY 2026	
Ordinary income	55,724	60,095	62,670	73,864	83,961	Millions	525,150	Thousands
Ordinary profit	10,559	11,089	9,237	13,284	19,070	Millions	119,277	Thousands
Profit	6,639	7,637	6,618	9,342	13,579	Millions	84,932	Thousands
Share capital	14,697	14,697	14,697	14,697	14,697	Millions	91,925	Thousands
Number of issued shares	17,633	17,633	17,633	17,133	17,133	Thousand shares	17,133	Thousand shares
Net assets	155,513	158,457	182,476	180,992	211,684	Millions	1,324,018	Thousands
Total assets	4,232,450	4,016,621	4,100,554	4,060,743	4,061,813	Millions	25,405,385	Thousands
Deposits	2,952,975	3,085,817	3,118,288	3,125,069	3,148,680	Millions	19,694,021	Thousands
Loans outstanding	2,263,593	2,246,429	2,289,235	2,396,587	2,473,309	Millions	15,469,784	Thousands
Securities outstanding	715,797	695,475	830,535	776,896	768,778	Millions	4,808,469	Thousands
Net assets per share	9,002.32	9,163.35	10,528.51	2,128.78	2,520.89	Yen	15.77	Dollars
Dividend per share	100.00	110.00	100.00	110.00	200.00	Yen	1.25	Dollars
[of which interim dividend per share]	[50.00]	[60.00]	[50.00]	[55.00]	[90.00]	Yen	[0.56]	Dollars
Basic earnings per share	384.92	442.44	382.46	109.60	161.20	Yen	1.01	Dollars
Diluted earnings per share	382.89	439.90	380.84	109.10	160.52	Yen	1.00	Dollars
Capital adequacy ratio	3.66	3.93	4.44	4.45	5.20	%	5.20	%
Non-consolidated capital adequacy ratio domestic standard (domestic standard)	8.21	8.66	8.78	9.63	9.74	%	9.74	%
Return on equity ratio	4.26	4.87	3.88	5.14	6.92	%	6.92	%
Price earnings ratio	5.35	5.28	7.48	6.03	11.03	Times	11.03	Times
Payout ratio	25.97	24.86	26.14	20.07	24.81	%	24.81	%
Number of employees	1,356	1,308	1,284	1,261	1,248	Persons	1,248	Persons
[Average number of temporary staffs]	[375]	[370]	[374]	[374]	[377]	Persons	[377]	Persons

(Notes)

1. Interim dividend payment for FY 2026 was resolved by the Board of Directors on November 6, 2025.
2. On April 1, 2026, a stock split was implemented at a ratio of 5 shares for every 1 share of common stock. Net assets per share, basic earnings per share, and diluted earnings per share have been calculated on the assumption that the stock split took place at the beginning of FY 2025.
3. 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.
4. 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.
5. 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 2025	At the end of FY 2026	At the end of FY 2026
Loans to bankrupt parties and rehabilitation and similar cases	8,006	10,479	65,543
High-risk loans	21,166	20,880	130,598
Loans under management	2,319	2,565	16,043
Loans overdue for three months or more	—	—	—
Lending condition-eased loans	2,319	2,565	16,043
Subtotal	31,492	33,925	212,190
Standard loans	2,411,204	2,480,709	15,516,068
Total	2,442,696	2,514,634	15,728,259

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) Years ended March 31

	Millions of Japanese Yen		Thousands of U.S. Dollars
	At the end of FY 2025	At the end of FY 2026	At the end of FY 2026
Cash and due from banks	828,368	772,086	4,829,159
Cash	57,688	31,234	195,359
Due from banks	770,679	740,852	4,633,800
Securities	776,896	768,778	4,808,469
Government bonds	44,915	65,219	407,925
Local government bonds	168,763	115,734	723,880
Corporate bonds	57,810	48,351	302,421
Stocks	81,900	113,081	707,287
Other securities	423,506	426,392	2,666,950
Loans and bills discounted	2,396,587	2,473,309	15,469,784
Bills discounted	1,988	668	4,178
Loans on bills	26,608	20,845	130,379
Loans on deeds	2,134,632	2,230,455	13,950,807
Overdrafts	233,358	221,339	1,384,407
Foreign exchanges	5,289	12,034	75,269
Due from foreign banks (our accounts)	5,219	12,012	75,131
Foreign bills bought	0	—	—
Foreign exchange receivable	70	21	131
Other assets	33,844	22,459	140,474
Prepaid expenses	106	120	751
Accrued revenue	6,435	7,503	46,929
Margin deposits for futures transactions	1,272	1,415	8,850
Financial derivatives	3,960	7,628	47,711
Other	22,068	5,791	36,221
Property, plant and equip	22,233	21,939	137,222
Buildings	7,707	7,741	48,418
Land	13,083	13,051	81,630
Lease assets	439	330	2,064
Construction in progress	119	4	25
Other	883	812	5,079
Intangible assets	4,699	3,866	24,181
Software	4,635	3,801	23,774
Other	64	64	400
Prepaid pension cost	1,184	1,378	8,619
Deferred tax assets	3,251	—	—
Customers' liabilities for acceptances and guarantees	3,118	2,718	17,000
Allowance for loan losses	(14,731)	(16,758)	(104,816)
Total assets	4,060,743	4,061,813	25,405,385

(Liabilities and Net Assets)

Years ended March 31	Millions of Japanese Yen		Thousands of U.S. Dollars
	At the end of FY 2025	At the end of FY 2026	At the end of FY 2026
Liabilities:			
Deposits	3,125,069	3,148,680	19,694,021
Current deposits	57,630	51,425	321,647
Ordinary deposits	2,271,142	2,272,991	14,216,856
Savings deposits	15,634	14,238	89,054
Deposits at notice	89	87	544
Time deposits	725,328	764,611	4,782,406
Installment savings	534	468	2,927
Other deposits	54,710	44,858	280,573
Negotiable certificates of deposit	44,299	73,188	457,768
Call money	24,500	—	—
Securities sold under repurchase agreements	112,293	128,852	805,929
Cash collateral received for securities lent	184,747	189,078	1,182,624
Borrowed money	349,236	271,021	1,695,153
Borrowings from other banks	349,236	271,021	1,695,153
Foreign exchanges	121	389	2,433
Foreign bills sold	73	7	44
Foreign bills payable	47	382	2,389
Other liabilities	32,064	27,238	170,365
Domestic exchange settlement account, credit	20	14	88
Income taxes payable	1,461	4,185	26,176
Accrued expenses	3,385	5,057	31,630
Unearned revenue	2,214	2,114	13,222
Reserve for interest on installment savings	1	2	13
Financial derivatives	268	3,086	19,302
Lease liabilities	499	380	2,377
Asset retirement obligations	194	197	1,232
Other	24,016	12,199	76,301
Provision for bonuses for directors (and other officers)	28	31	194
Provision for retirement benefits	1,804	1,196	7,481
Provision for reimbursement of deposits	62	67	419
Provision for contingent loss	238	300	1,876
Deferred tax liabilities	—	5,204	32,549
Deferred tax liabilities for land revaluation	2,166	2,160	13,510
Acceptances and guarantees	3,118	2,718	17,000
Total liabilities	3,879,751	3,850,129	24,081,367
Net assets:			
Share capital	14,697	14,697	91,925
Capital surplus	8,771	8,771	54,860
Legal capital surplus	8,771	8,771	54,860
Retained earnings	143,748	154,872	968,677
Legal retained earnings	6,473	6,473	40,487
Other retained earnings	137,274	148,398	928,184
General reserve	128,501	134,301	840,011
Retained earnings brought forward	8,773	14,097	88,172
Treasury shares	(473)	(1,319)	(8,250)
Total shareholders' equity	166,743	177,021	1,107,212
Valuation difference on available-for-sale securities	8,964	26,858	167,988
Deferred gains or losses on hedges	2,540	5,099	31,893
Revaluation reserve for land	2,553	2,538	15,874
Total valuation and translation adjustments	14,058	34,497	215,768
Share acquisition rights	190	165	1,032
Total net assets	180,992	211,684	1,324,018
Total liabilities and net assets	4,060,743	4,061,813	25,405,385

Non-Consolidated Statement of Income and Retained Earnings

	Millions of Japanese Yen		Thousands of U.S. Dollars
	FY 2025	FY 2026	FY 2026
Ordinary income	73,864	83,961	525,150
Interest income	54,485	62,909	393,476
Interest on loans and discounts	30,422	35,903	224,562
Interest and dividends on securities	20,674	22,381	139,986
Interest on call loans	11	2	13
Interest on deposits with banks	0	0	0
Interest income on interest rate swaps	1,274	424	2,652
Other interest income	2,101	4,197	26,251
Fees and commissions	12,380	12,767	79,854
Fees and commissions on domestic and foreign exchanges	1,895	2,015	12,603
Other fees and commissions	10,485	10,751	67,244
Other ordinary income	2,864	1,325	8,287
Net gain on trading securities transactions	—	0	0
Gain on sale of bonds	2,864	1,324	8,281
Other income	4,134	6,959	43,526
Recoveries of written off receivables	215	63	394
Gain on sale of equity securities	2,967	5,876	36,753
Other	951	1,019	6,374
Ordinary expenses	60,580	64,890	405,867
Interest expenses	16,273	19,934	124,681
Interest on deposits	1,835	5,916	37,003
Interest on negotiable certificates of deposit	71	333	2,083
Interest on call money	183	26	163
Interest expenses on securities sold under repurchase agreements	4,729	5,433	33,982
Interest expenses on cash collateral received for securities lent	9,405	8,067	50,457
Interest on borrowings and rediscounts	4	110	688
Other interest expenses	44	48	300
Fees and commissions payments	6,076	6,629	41,462
Fees and commissions on domestic and foreign exchanges	298	347	2,170
Other fees and commissions	5,778	6,282	39,292
Other ordinary expenses	9,274	8,976	56,142
Loss on foreign exchange transactions	2,371	609	3,809
Loss on sale of bonds	6,043	6,530	40,843
Loss on redemption of bonds	769	935	5,848
Loss on devaluation of bonds	8	—	—
Loss on financial derivatives	82	900	5,629
General and administrative expenses	24,075	24,574	153,703
Other expenses	4,880	4,776	29,872
Provision of allowance for loan losses	3,284	3,133	19,596
Loss on sale of equity securities	893	1,008	6,305
Loss on devaluation of equity securities	410	314	1,964
Other	292	319	1,995
Ordinary profit	13,284	19,070	119,277
Extraordinary income	—	1	6
Gain on disposal of non-current assets	—	1	6
Extraordinary losses	57	30	188
Loss on disposal of non-current assets	57	30	188
Profit before income taxes	13,226	19,041	119,096
Income taxes - current	3,506	5,988	37,453
Income taxes - deferred	377	(526)	(3,290)
Total income taxes	3,884	5,461	34,157
Profit	9,342	13,579	84,932

Non-Consolidated Statement of Changes in Net Assets

FY2025

Millions of Japanese Yen

	Shareholders' equity							
		Capital surplus			Retained earnings			
						Other retained earnings		
	Share capital	Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	General reserve	Retained earnings brought forward	Total retained earnings
Balance at beginning of period	14,697	8,771	―	8,771	6,473	123,701	7,641	137,816
Changes during period								
Dividends of surplus							(1,800)	(1,800)
Provision of general reserve						4,800	(4,800)	―
Profit							9,342	9,342
Purchase of treasury shares								
Disposal of treasury shares			0	0				
Cancellation of treasury shares			(1,610)	(1,610)				
Transfer from retained earnings to capital surplus			1,610	1,610			(1,610)	(1,610)
Net changes in items other than shareholders' equity								
Total changes during period	―	―	―	―	―	4,800	1,131	5,931
Balance at end of period	14,697	8,771	―	8,771	6,473	128,501	8,773	143,748

Millions of Japanese Yen

	Shareholders' equity		Valuation and translation adjustments					
	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	Share acquisition rights	Total net assets
Balance at beginning of period	(977)	160,308	16,421	2,981	2,615	22,018	148	182,476
Changes during period								
Dividends of surplus		(1,800)						(1,800)
Provision of general reserve		―						―
Profit		9,342						9,342
Purchase of treasury shares	(1,107)	(1,107)						(1,107)
Disposal of treasury shares	0	0						0
Cancellation of treasury shares	1,610	―						―
Transfer from retained earnings to capital surplus		―						―
Net changes in items other than shareholders' equity			(7,457)	(441)	(62)	(7,960)	41	(7,919)
Total changes during period	503	6,435	(7,457)	(441)	(62)	(7,960)	41	(1,484)
Balance at end of period	(473)	166,743	8,964	2,540	2,553	14,058	190	180,992

FY2026

Millions of Japanese Yen

	Shareholders' equity							
		Capital surplus			Retained earnings			
						Other retained earnings		
	Share capital	Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	General reserve	Retained earnings brought forward	Total retained earnings
Balance at beginning of period	14,697	8,771	—	8,771	6,473	128,501	8,773	143,748
Changes during period								
Dividends of surplus							(2,444)	(2,444)
Provision of general reserve						5,800	(5,800)	—
Profit							13,579	13,579
Purchase of treasury shares								
Disposal of treasury shares			(26)	(26)				
Reversal of revaluation reserve for land							14	14
Transfer from retained earnings to capital surplus			26	26			(26)	(26)
Net changes in items other than shareholders' equity								
Total changes during period	—	—	—	—	—	5,800	5,323	11,123
Balance at end of period	14,697	8,771	—	8,771	6,473	134,301	14,097	154,872

Millions of Japanese Yen

	Shareholders' equity		Valuation and translation adjustments					
	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	Share acquisition rights	Total net assets
Balance at beginning of period	(473)	166,743	8,964	2,540	2,553	14,058	190	180,992
Changes during period								
Dividends of surplus		(2,444)						(2,444)
Provision of general reserve		—						—
Profit		13,579						13,579
Purchase of treasury shares	(942)	(942)						(942)
Disposal of treasury shares	96	70						70
Reversal of revaluation reserve for land		14						14
Transfer from retained earnings to capital surplus		—						—
Net changes in items other than shareholders' equity			17,894	2,559	(14)	20,439	(24)	20,414
Total changes during period	(845)	10,277	17,894	2,559	(14)	20,439	(24)	30,692
Balance at end of period	(1,319)	177,021	26,858	5,099	2,538	34,497	165	211,684

FY2026

Thousands of U.S. Dollars

	Shareholders' equity							
		Capital surplus			Retained earnings			
						Other retained earnings		
	Share capital	Legal capital surplus	Other capital surplus	Total capital surplus	Legal retained earnings	General reserve	Retained earnings brought forward	Total retained earnings
Balance at beginning of period	91,925	54,860	―	54,860	40,487	803,734	54,872	899,099
Changes during period								
Dividends of surplus							(15,286)	(15,286)
Provision of general reserve						36,277	(36,277)	―
Profit							84,932	84,932
Purchase of treasury shares								
Disposal of treasury shares			(163)	(163)				
Reversal of revaluation reserve for land							88	88
Transfer from retained earnings to capital surplus			163	163			(163)	(163)
Net changes in items other than shareholders' equity								
Total changes during period	―	―	―	―	―	36,277	33,294	69,571
Balance at end of period	91,925	54,860	―	54,860	40,487	840,011	88,172	968,677

Thousands of U.S. Dollars

	Shareholders' equity		Valuation and translation adjustments					
	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	Share acquisition rights	Total net assets
Balance at beginning of period	(2,958)	1,042,926	56,067	15,887	15,968	87,928	1,188	1,132,049
Changes during period								
Dividends of surplus		(15,286)						(15,286)
Provision of general reserve		―						―
Profit		84,932						84,932
Purchase of treasury shares	(5,892)	(5,892)						(5,892)
Disposal of treasury shares	600	438						438
Reversal of revaluation reserve for land		88						88
Transfer from retained earnings to capital surplus		―						―
Net changes in items other than shareholders' equity			111,921	16,006	(88)	127,840	(150)	127,683
Total changes during period	(5,285)	64,279	111,921	16,006	(88)	127,840	(150)	191,969
Balance at end of period	(8,250)	1,107,212	167,988	31,893	15,874	215,768	1,032	1,324,018

Consolidated Capital Adequacy Ratio (Domestic Standards)

Years ended March 31	Millions of Japanese Yen, %		Thousands of U.S. Dollars, %
Items	At the end of FY2025	At the end of FY2026	At the end of FY2026
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	171,907	181,788	1,137,028
of which: share capital and capital surplus	27,476	27,476	171,854
of which: retained earnings	145,838	157,477	984,970
of which: treasury stock (－)	473	1,319	8,250
of which: planned distribution of income (－)	934	1,845	11,540
of which: other than the above	－	－	－
Accumulated other comprehensive income included in Core Capital	2,549	4,038	25,256
of which: foreign currency translation adjustment	－	－	－
of which: retirement benefits	2,549	4,038	25,256
Pre-emptive rights and subscription rights to acquire common stock or preferred stock mandatorily convertible into common stock	190	165	1,032
Adjusted non-controlling interests, etc. (amount allowed to be included in Core Capital)	－	－	－
Reserves included in Core Capital: instruments and reserves	4,665	4,928	30,823
of which: general reserve for possible loan losses	4,665	4,928	30,823
of which: eligible reserve	－	－	－
Eligible Non-cumulative perpetual preferred stock 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	－	－	－
Non-controlling interests included in Core Capital subject to transitional arrangements	－	－	－
Core Capital: instruments and reserves (A)	179,312	190,921	1,194,152
Core Capital: regulatory adjustments			
Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	4,813	3,951	24,712
of which: Goodwill (including those equivalent)	－	－	－
of which: other intangible assets other than goodwill and mortgage servicing rights	4,813	3,951	24,712
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	9	9	56
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	2,733	4,164	26,045
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)	7,555	8,125	50,819
Total capital			
Total capital ((A)－(B)) (C)	171,756	182,796	1,143,332
Risk-weighted assets			
Credit risk-weighted assets	1,689,462	1,771,783	11,081,955
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	90,567	95,434	596,910
Output floor	－	－	－
Total amount of risk-weighted assets (D)	1,780,029	1,867,217	11,678,865
Capital adequacy ratio (consolidated)			
Capital adequacy ratio (consolidated) ((C)/(D))	9.64	9.78	9.78

Non-Consolidated Capital Adequacy Ratio (Domestic Standards)

Years ended March 31	Millions of Japanese Yen, %		Thousands of U.S. Dollars, %
Items	At the end of FY2025	At the end of FY2026	At the end of FY2026
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	165,809	175,175	1,095,665
of which: share capital and capital surplus	23,468	23,468	146,785
of which: retained earnings	143,748	154,872	968,677
of which: treasury stock (－)	473	1,319	8,250
of which: planned distribution of income (－)	934	1,845	11,540
of which: other than the above	－	－	－
Pre-emptive rights and subscription rights to acquire common stock or preferred stock mandatorily convertible into common stock	190	165	1,032
Reserves included in Core Capital: instruments and reserves	4,393	4,663	29,166
of which: general reserve for possible loan losses	4,393	4,663	29,166
of which: eligible reserve	－	－	－
Eligible Non-cumulative perpetual preferred stock 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	－	－	－
Core Capital: instruments and reserves (A)	170,392	180,005	1,125,876
Core Capital: regulatory adjustments			
Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)	4,699	3,866	24,181
of which: goodwill (including those equivalent)	－	－	－
of which: other intangible assets other than goodwill and mortgage servicing rights	4,699	3,866	24,181
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	813	946	5,917
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)	5,512	4,812	30,098
Total capital			
Total capital ((A)－(B)) (C)	164,880	175,192	1,095,772
Risk-weighted assets			
Credit risk-weighted assets	1,630,623	1,711,588	10,705,454
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	81,187	86,478	540,893
Output floor	－	－	－
Total amount of risk-weighted assets (D)	1,711,810	1,798,066	11,246,347
Capital adequacy ratio (non-consolidated)			
Capital adequacy ratio (non-consolidated) ((C)/(D))	9.63	9.74	9.74