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