

Non-Consolidated Capital Adequacy Ratio (Domestic Standards)

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