

Consolidated Capital Adequacy Ratio As of March 31, 2025

(Millions of yen)

Item	As of March 31, 2025	As of March 31, 2024
Core Capital: instruments and reserves		
Directly issued qualifying common stock or preferred stock mandatorily converted into common stock capital plus related capital surplus and retained earnings	7,799,367	8,537,060
of which: capital and capital surplus	3,638,121	3,638,100
of which: retained earnings	4,691,126	5,351,369
of which: treasury stock (deduction)	351,225	301,230
of which: cash dividends to be paid (deduction)	178,654	151,179
of which: other than above	—	—
Accumulated other comprehensive income included in Core Capital	14,883	25,221
of which: foreign currency translation adjustments	(48,226)	(75,843)
of which: remeasurements of defined benefit plans	63,109	101,065
Subscription rights to common stock or preferred stock mandatorily converted into common stock	—	—
Adjusted non-controlling interests (amount allowed to be included in Core Capital)	1,188,688	943,145
Reserves included in Core Capital: instruments and reserves	548	899
of which: general reserve for possible loan losses	548	899
of which: eligible reserve	—	—
Eligible Non-cumulative perpetual preferred stock subject to phase out 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 phase out arrangement	1,434,028	1,333,152
Core Capital: instruments and reserves (A)	10,437,516	10,839,480
Core Capital: regulatory adjustments		
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	273,942	144,048
of which: goodwill (net of related tax liability, including those equivalent)	2,968	4,947
of which: other intangible fixed assets other than goodwill and mortgage servicing rights (net of related tax liability)	270,974	139,101
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	1,127	—
Shortfall of eligible provisions to expected losses	—	—
Securitization gain on sale	—	—
Gains and losses due to changes in own credit risk on fair valued liabilities	—	—
Net defined benefit asset	47,284	51,803
Investments in own shares (excluding those reported in the Net Assets section)	—	—
Reciprocal cross-holdings in capital instruments issued by Other Financial Institutions for raising capital that are held by the Holding Company Group	—	—
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)	322,354	195,851
Total capital		
Total capital ((A) - (B)) (C)	10,115,162	10,643,628
Risk-weighted assets		
Credit risk-weighted assets	60,887,381	64,696,101
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	—	—
Market risk equivalent / 8%	5,108,698	—
Operational risk equivalent / 8%	4,276,669	2,291,026
Output floor	—	—
Total amount of risk-weighted assets (D)	70,272,749	66,987,128
Capital adequacy ratio		
Capital adequacy ratio ((C)/(D))	14.39%	15.88%