

## Composition of Capital Disclosure (Capital ratio of the fiscal year ended March 31, 2025, Basel III)

### Capital ratio (consolidated) (Appended Form 2 of Supplementary Provision of the Notification of Japanese Financial Services Agency No. 7, 2014)

		Millions of yen, %		
		CC1: Composition of regulatory capital (consolidated)		
Basel III Template No.	Items	Year ended March 31, 2025	Year ended March 31, 2024	Reference to Template CC2
<b>Common Equity Tier 1 capital: instruments and reserves</b>				
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	319,624	309,057	
1a	of which: capital and capital surplus	57,625	57,618	(6)+(7)
2	of which: retained earnings	284,546	269,792	(8)
1c	of which: treasury stock (-)	20,473	16,476	(9)
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	2,073	1,877	
	of which: other than above	—	—	
1b	Total of share award rights and subscription rights to common shares	—	—	(14)
3	Accumulated other comprehensive income and other disclosed reserves	123,112	179,953	(10)+(11)+(12)+(13)
5	Common share capital issued by subsidiaries and held by non-controlling interests (amount allowed in group Common Equity Tier 1)	—	—	
6	Common Equity Tier 1 capital: instruments and reserves (A)	442,737	489,010	
<b>Common Equity Tier 1 capital: regulatory adjustments</b>				
8+9	Total intangible fixed assets (excluding those relating to mortgage servicing rights)	1,364	929	
8	of which: goodwill (including those equivalent)	—	—	
9	of which: other intangibles other than goodwill and mortgage servicing rights	1,364	929	(1)
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences	—	—	(3)
11	Deferred gains or losses on derivatives under hedge accounting	1,225	(66)	(11)
12	Shortfall of eligible provisions to expected losses	4,722	8,247	
13	Securitization gain on sale	—	—	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	—	—	
15	Asset for retirement benefits	18,246	17,546	(2)
16	Investments in own shares (excluding those reported in the Net assets section)	0	0	
17	Reciprocal cross-holdings in common equity	—	—	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	7,722	—	
19+20+21	Amount exceeding the 10% threshold on specified items	—	—	
19	of which: significant investments in the common stock of financials	—	—	
20	of which: intangible fixed assets relating to mortgage servicing rights	—	—	
21	of which: deferred tax assets arising from temporary differences	—	—	
22	Amount exceeding the 15% threshold on specified items	—	—	
23	of which: significant investments in the common stock of financials	—	—	
24	of which: intangible fixed assets relating to mortgage servicing rights	—	—	
25	of which: deferred tax assets arising from temporary differences	—	—	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	—	—	
28	Common Equity Tier 1 capital: regulatory adjustments (B)	33,282	26,657	
<b>Common Equity Tier 1 capital (CET1)</b>				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	409,454	462,353	
<b>Additional Tier 1 capital: instruments</b>				
	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which:			
31a	classified as equity under applicable accounting standards	—	—	
31b	Total of share award rights and subscription rights to Additional Tier 1 instruments	—	—	
30	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which:			
32	classified as liabilities under applicable accounting standards	—	—	
	Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—	—	
34	Additional Tier 1 instruments issued by subsidiaries and held by non-controlling interests (amount allowed in group Additional Tier 1)	—	—	
36	Additional Tier 1 capital: instruments (D)	—	—	
<b>Additional Tier 1 capital: regulatory adjustments</b>				
37	Investments in own Additional Tier 1 instrument	—	—	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	—	—	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	—	—	

		Millions of yen, %		
		CC1: Composition of regulatory capital (consolidated)		
Basel III Template No.	Items	Year ended March 31, 2025	Year ended March 31, 2024	Reference to Template CC2
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	—	—	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deduction	—	—	
43	Additional Tier 1 capital: regulatory adjustments (E)	—	—	
<b>Additional Tier 1 capital</b>				
44	Additional Tier 1 capital ((D) - (E)) (F)	—	—	
<b>Tier 1 capital (T1 = CET1 + AT1)</b>				
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	409,454	462,353	
<b>Tier 2 capital: instruments and provisions</b>				
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which:			
	classified as equity under applicable accounting standards	—	—	
46	Total of share award rights and subscription rights to Tier 2 instruments	—	—	
	Directly issued qualifying Tier 2 instruments plus related capital surplus of which:			
	classified as liabilities under applicable accounting standards	—	—	(5)
	Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—	—	
48	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	—	—	
50	Total of general allowance for credit losses and eligible provisions included in Tier 2	316	82	
50a	of which: provision for general allowance for credit losses	316	82	
50b	of which: eligible provisions	—	—	
51	Tier 2 capital: instruments and provisions (H)	316	82	
<b>Tier 2 capital: regulatory adjustments</b>				
52	Investments in own Tier 2 instruments	—	—	
53	Reciprocal cross-holdings in Tier 2 instruments	—	—	
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	77	—	
55	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation	—	—	
57	Tier 2 capital: regulatory adjustments (I)	77	—	
<b>Tier 2 capital (T2)</b>				
58	Tier 2 capital (T2) ((H)-(I)) (J)	238	82	
<b>Total capital (TC = T1 + T2)</b>				
59	Total capital (TC = T1 + T2) ((G)+(J)) (K)	409,693	462,435	
<b>Risk weighted assets</b>				
60	Risk weighted assets (L)	3,006,311	2,944,602	
<b>Capital ratio (consolidated)</b>				
61	Common Equity Tier 1 capital ratio (consolidated) ((C)/(L))	13.61%	15.70%	
62	Tier 1 capital ratio (consolidated) ((G)/(L))	13.61%	15.70%	
63	Total capital ratio (consolidated) ((K)/(L))	13.62%	15.70%	
64	CET1 specific buffer requirement	2.51%	2.51%	
65	of which: capital conservation buffer requirement	2.50%	2.50%	
66	of which: countercyclical buffer requirement	0.01%	0.01%	
67	of which: G-SIB/D-SIB additional requirement	—	—	
68	CET1 available after meeting the minimum capital requirements	5.62%	7.70%	
<b>Regulatory adjustments</b>				
72	Non-significant investments in the capital of other financials that are below the thresholds for deduction (before risk weighting)	41,717	41,618	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	933	103	
74	Intangible fixed assets relating to mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	—	—	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	—	—	
<b>Provisions included in Tier 2 capital: instruments and provisions</b>				
76	Provisions (general allowance for credit losses)	316	82	
77	Cap on inclusion of provisions (general allowance for credit losses)	1,164	917	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as "nil")	—	—	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	16,591	16,387	