Capital Management

• Consolidated Capital Adequacy Ratio

As of March 31, 2025 and 2024

	Millions of yen		
	2025	2024	
(1) Capital adequacy ratio ((2)/(3))	11.31%	10.77%	
(2) Capital	¥ 283,724	¥ 274,983	
(3) Risk-weighted assets	2,508,241	2,552,577	
(4) Requisite capital	102,103	100,329	

Note: The capital adequacy ratio was calculated on the basis of the formula provided by the Ministry of Finance under Provision 14, Clause 2 of the Banking Law.

• Nonconsolidated Capital Adequacy Ratio

As of March 31, 2025 and 2024

	Millions of yen		
	2025	2024	
(1) Capital adequacy ratio ((2)/(3))	10.93%	10.46%	
(2) Capital	¥ 269,368	¥ 261,738	
(3) Risk-weighted assets	2,462,714	2,501,933	
(4) Requisite capital	100,077	98,508	

Note: The capital adequacy ratio was calculated on the basis of the formula provided by the Ministry of Finance under Provision 14, Clause 2 of the Banking Law.