Capital Management

• Consolidated Capital Adequacy Ratio

As of March 31, 2026 and 2025

Millions of yen

	2026	2025
(1) Capital adequacy ratio ((2)/(3))	**12.82%**	11.31%
(2) Capital	**¥ 293,763**	¥ 283,724
(3) Risk-weighted assets	**2,291,213**	2,508,241
(4) Requisite capital	**91,648**	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, 2026 and 2025

Millions of yen

	2026	2025
(1) Capital adequacy ratio ((2)/(3))	**12.38%**	10.93%
(2) Capital	**¥ 278,587**	¥ 269,368
(3) Risk-weighted assets	**2,249,088**	2,462,714
(4) Requisite capital	**89,963**	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.