

To whom it may concern:



May. 13, 2026

Company Name Fukuoka Financial Group, Inc.
Representative Hisashi Goto, Director & President
Head Office 8-3,Otemon 1 chome,Chuo-ku,Fukuoka
(Code No.8354 TSE Prime Market,FSE)
Contact Toshiyuki Asano, General Manager,
 Corporate Planning Division

Capital Structure Information for Fiscal Year 2025, ended March 31, 2026

Pursuant to the Financial Services Agency Notification No. 7 of 2014, we hereby announce our Capital Structure Information for Fiscal Year 2025, ended March 31, 2026 as attached.

Capital Structure Information

【Fukuoka Financial Group, Inc.(Consolidated)】

(millions of yen, %)

Items	Mar. 31, 2026	Dec. 31, 2025
Core Capital: instruments and reserves		
Directly issued qualifying common stock or preferred stock mandatorily convertible into common stock capitalplus related capital surplus and retained earnings	981,744	984,585
of which: capital and capital surplus	268,777	268,777
of which: retained earnings	737,059	721,908
of which: treasury stock (-)	6,109	6,099
of which: earnings to be distributed (-)	17,984	-
of which: other than the above	-	-
Accumulated other comprehensive income included in Core Capital	31,003	6,166
of which: foreign currency translation adjustments	-	-
of which: remeasurements of defined benefit plans	31,003	6,166
Pre-emptive rights and subscription rights to acquire common stock or preferred stock mandatorily convertible into common stock	-	-
Adjusted non-controlling interests (amount allowed to be included in Core Capital)	-	-
Reserves included in Core Capital: instruments and reserves	47,139	47,527
of which: general reserve for possible loan losses	4,321	3,982
of which: eligible provisions	42,817	43,545
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	-	-
Non-controlling interests included in Core Capital subject to transitional arrangements	-	-
Core Capital: instruments and reserves (A)	1,059,886	1,038,280
Core Capital: regulatory adjustments		
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	24,694	23,160
of which: goodwill (including those equivalent)	-	-
of which: other intangible fixed assets other than goodwill and mortgage servicing rights	24,694	23,160
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	406	522
Shortfall of eligible provisions to expected losses	-	-
Gain on sale related to securitisation transactions	-	-
Gains and losses due to changes in own credit risk on fair valued liabilities	-	-
Net defined benefit asset	48,457	22,481
Investments in own shares (excluding those reported in the Net Assets)	181	164
Reciprocal cross-holdings in relevant capital instruments issued by Other Financial Institutions	-	-

Capital Structure Information

【Fukuoka Financial Group, Inc.(Consolidated)】

(millions of yen, %)

Items	Mar. 31, 2026	Dec. 31, 2025
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 (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)	73,739	46,328
Total capital		
Total capital ((A)-(B)) (C)	986,146	991,951
Risk weighted assets		
Credit risk weighted assets	7,619,198	7,732,815
of which: the amount of risk-weighted assets calculated using the transitional measures for exposures to eligible capital instruments of other financial institutions, etc., less the amount of risk-weighted assets calculated without using the transitional measures	(750)	(754)
Amount equivalent to market risk × 12.5	-	-
Capital charge for switch between trading book and banking book	-	-
Amount equivalent to operational risk × 12.5	355,443	341,567
Output floor	655,602	-
Total amount of risk weighted assets (D)	8,630,245	8,074,383
Capital adequacy ratio (consolidated)		
Capital adequacy ratio (consolidated) ((C)/(D))	11.42 %	12.28 %

* Credit risk: Advanced internal ratings-based approach

Capital Structure Information

【The Bank of Fukuoka, Ltd.(Consolidated)】

(millions of yen, %)

Items	Mar. 31, 2026	Dec. 31, 2025
Core Capital: instruments and reserves		
Directly issued qualifying common stock or preferred stock mandatorily convertible into common stock capitalplus related capital surplus and retained earnings	713,365	711,781
of which: capital and capital surplus	142,917	142,917
of which: retained earnings	595,606	568,864
of which: treasury stock (-)	-	-
of which: earnings to be distributed (-)	25,158	-
of which: other than the above	-	-
Accumulated other comprehensive income included in Core Capital	19,752	4,159
of which: foreign currency translation adjustments	-	-
of which: remeasurements of defined benefit plans	19,752	4,159
Pre-emptive rights and subscription rights to acquire common stock or preferred stock mandatorily convertible into common stock	-	-
Adjusted non-controlling interests (amount allowed to be included in Core Capital)	-	-
Reserves included in Core Capital: instruments and reserves	32,624	32,872
of which: general reserve for possible loan losses	152	137
of which: eligible provisions	32,472	32,734
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	-	-
Non-controlling interests included in Core Capital subject to transitional arrangements	-	-
Core Capital: instruments and reserves (A)	765,742	748,813
Core Capital: regulatory adjustments		
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	14,864	13,964
of which: goodwill (including those equivalent)	-	-
of which: other intangible fixed assets other than goodwill and mortgage servicing rights	14,864	13,964
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	0
Shortfall of eligible provisions to expected losses	-	-
Gain on sale related to securitisation transactions	-	-
Gains and losses due to changes in own credit risk on fair valued liabilities	-	-
Net defined benefit asset	27,870	11,808
Investments in own shares (excluding those reported in the Net Assets)	-	-
Reciprocal cross-holdings in relevant capital instruments issued by Other Financial Institutions	-	-

Capital Structure Information

【The Bank of Fukuoka, Ltd.(Consolidated)】

(millions of yen, %)

Items	Mar. 31, 2026	Dec. 31, 2025
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 (amount above the 10% threshold)	-	-
Amount exceeding the 10% threshold on specified items	11,463	11,467
of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions	11,463	11,467
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	12,513	7,844
of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions	7,708	5,001
of which: mortgage servicing rights	-	-
of which: deferred tax assets arising from temporary differences (net of related tax liability)	4,804	2,842
Core Capital: regulatory adjustments (B)	66,712	45,085
Total capital		
Total capital ((A)-(B)) (C)	699,029	703,728
Risk weighted assets		
Credit risk weighted assets	5,593,430	5,629,807
of which: the amount of risk-weighted assets calculated using the transitional measures for exposures to eligible capital instruments of other financial institutions, etc., less the amount of risk-weighted assets calculated without using the transitional measures	-	-
Amount equivalent to market risk × 12.5	-	-
Capital charge for switch between trading book and banking book	-	-
Amount equivalent to operational risk × 12.5	218,405	209,108
Output floor	945,672	383,014
Total amount of risk weighted assets (D)	6,757,508	6,221,930
Capital adequacy ratio (consolidated)		
Capital adequacy ratio (consolidated) ((C)/(D))	10.34 %	11.31 %

* Credit risk: Advanced internal ratings-based approach

Capital Structure Information

【The Bank of Fukuoka, Ltd.(Non-Consolidated)】

(millions of yen, %)

Items	Mar. 31, 2026	Dec. 31, 2025
Core Capital: instruments and reserves		
Directly issued qualifying common stock or preferred stock mandatorily convertible into common stock capitalplus related capital surplus and retained earnings	665,405	664,886
of which: capital and capital surplus	142,810	142,810
of which: retained earnings	547,753	522,075
of which: treasury stock (-)	-	-
of which: earnings to be distributed (-)	25,158	-
of which: other than the above	-	-
Pre-emptive rights and subscription rights to acquire common stock or preferred stock mandatorily convertible into common stock	-	-
Reserves included in Core Capital: instruments and reserves	30,988	28,263
of which: general reserve for possible loan losses	10	5
of which: eligible provisions	30,977	28,257
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)	696,393	693,149
Core Capital: regulatory adjustments		
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	14,502	13,608
of which: goodwill (including those equivalent)	-	-
of which: other intangible fixed assets other than goodwill and mortgage servicing rights	14,502	13,608
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	-	-
Gain on sale related to securitisation transactions	-	-
Gains and losses due to changes in own credit risk on fair valued liabilities	-	-
Prepaid pension cost	8,118	7,648
Investments in own shares (excluding those reported in the Net Assets)	-	-
Reciprocal cross-holdings in relevant capital instruments issued by Other Financial Institutions	-	-

Capital Structure Information

【The Bank of Fukuoka, Ltd.(Non-Consolidated)】

(millions of yen, %)

Items	Mar. 31, 2026	Dec. 31, 2025
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 (amount above the 10% threshold)	-	-
Amount exceeding the 10% threshold on specified items	16,391	16,610
of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions	16,391	16,610
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	4,176	168
of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions	2,754	114
of which: mortgage servicing rights	-	-
of which: deferred tax assets arising from temporary differences (net of related tax liability)	1,422	53
Core Capital: regulatory adjustments (B)	43,189	38,037
Total capital		
Total capital ((A)-(B)) (C)	653,204	655,112
Risk weighted assets		
Credit risk weighted assets	5,307,873	5,348,137
of which: the amount of risk-weighted assets calculated using the transitional measures for exposures to eligible capital instruments of other financial institutions, etc., less the amount of risk-weighted assets calculated without using the transitional measures	-	-
Amount equivalent to market risk × 12.5	-	-
Capital charge for switch between trading book and banking book	-	-
Amount equivalent to operational risk × 12.5	207,073	197,913
Output floor	904,074	318,882
Total amount of risk weighted assets (D)	6,419,021	5,864,933
Capital adequacy ratio (Non-consolidated)		
Capital adequacy ratio (Non-consolidated) ((C)/(D))	10.17 %	11.16 %

* Credit risk: Advanced internal ratings-based approach

Capital Structure Information

【The Kumamoto Bank, Ltd.(Non-Consolidated)】

(millions of yen, %)

Items	Mar. 31, 2026	Dec. 31, 2025
Core Capital: instruments and reserves		
Directly issued qualifying common stock or preferred stock mandatorily convertible into common stock capitalplus related capital surplus and retained earnings	84,319	89,010
of which: capital and capital surplus	67,694	67,694
of which: retained earnings	18,964	21,316
of which: treasury stock (-)	-	-
of which: earnings to be distributed (-)	2,339	-
of which: other than the above	-	-
Pre-emptive rights and subscription rights to acquire common stock or preferred stock mandatorily convertible into common stock	-	-
Reserves included in Core Capital: instruments and reserves	4,002	3,985
of which: general reserve for possible loan losses	-	-
of which: eligible provisions	4,002	3,985
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)	88,321	92,996
Core Capital: regulatory adjustments		
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	1,623	1,476
of which: goodwill (including those equivalent)	-	-
of which: other intangible fixed assets other than goodwill and mortgage servicing rights	1,623	1,476
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	-	-
Gain on sale related to securitisation transactions	-	-
Gains and losses due to changes in own credit risk on fair valued liabilities	-	-
Prepaid pension cost	3,067	2,927
Investments in own shares (excluding those reported in the Net Assets)	-	-
Reciprocal cross-holdings in relevant capital instruments issued by Other Financial Institutions	-	-

Capital Structure Information

【The Kumamoto Bank, Ltd.(Non-Consolidated)】

(millions of yen, %)

Items	Mar. 31, 2026	Dec. 31, 2025
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 (amount above the 10% threshold)	-	-
Amount exceeding the 10% threshold on specified items	976	318
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)	976	318
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)	5,666	4,722
Total capital		
Total capital ((A)-(B)) (C)	82,655	88,273
Risk weighted assets		
Credit risk weighted assets	669,878	667,385
of which: the amount of risk-weighted assets calculated using the transitional measures for exposures to eligible capital instruments of other financial institutions, etc., less the amount of risk-weighted assets calculated without using the transitional measures	-	-
Amount equivalent to market risk × 12.5	-	-
Capital charge for switch between trading book and banking book	-	-
Amount equivalent to operational risk × 12.5	27,173	25,003
Output floor	99,029	102,172
Total amount of risk weighted assets (D)	796,081	794,561
Capital adequacy ratio (Non-consolidated)		
Capital adequacy ratio (Non-consolidated) ((C)/(D))	10.38 %	11.10 %

* Credit risk: Foundation internal ratings-based approach

Capital Structure Information

【The Juhachi-Shinwa Bank, Ltd.(Non-Consolidated)】

(millions of yen, %)

Items	Mar. 31, 2026	Dec. 31, 2025
Core Capital: instruments and reserves		
Directly issued qualifying common stock or preferred stock mandatorily convertible into common stock capitalplus related capital surplus and retained earnings	212,903	223,953
of which: capital and capital surplus	118,075	118,075
of which: retained earnings	108,573	105,878
of which: treasury stock (-)	-	-
of which: earnings to be distributed (-)	13,745	-
of which: other than the above	-	-
Pre-emptive rights and subscription rights to acquire common stock or preferred stock mandatorily convertible into common stock	-	-
Reserves included in Core Capital: instruments and reserves	8,571	6,686
of which: general reserve for possible loan losses	-	-
of which: eligible provisions	8,571	6,686
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)	221,475	230,640
Core Capital: regulatory adjustments		
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	3,224	2,946
of which: goodwill (including those equivalent)	-	-
of which: other intangible fixed assets other than goodwill and mortgage servicing rights	3,224	2,946
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	536	582
Shortfall of eligible provisions to expected losses	-	-
Gain on sale related to securitisation transactions	-	-
Gains and losses due to changes in own credit risk on fair valued liabilities	-	-
Prepaid pension cost	4,171	3,739
Investments in own shares (excluding those reported in the Net Assets)	-	-
Reciprocal cross-holdings in relevant capital instruments issued by Other Financial Institutions	-	-

Capital Structure Information

【The Juhachi-Shinwa Bank, Ltd.(Non-Consolidated)】

(millions of yen, %)

Items	Mar. 31, 2026	Dec. 31, 2025
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 (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)	7,931	7,268
Total capital		
Total capital ((A)-(B)) (C)	213,543	223,371
Risk weighted assets		
Credit risk weighted assets	1,772,856	1,856,616
of which: the amount of risk-weighted assets calculated using the transitional measures for exposures to eligible capital instruments of other financial institutions, etc., less the amount of risk-weighted assets calculated without using the transitional measures	-	-
Amount equivalent to market risk × 12.5	-	-
Capital charge for switch between trading book and banking book	-	-
Amount equivalent to operational risk × 12.5	62,708	60,484
Output floor	166,069	73,172
Total amount of risk weighted assets (D)	2,001,633	1,990,273
Capital adequacy ratio (Non-consolidated)		
Capital adequacy ratio (Non-consolidated) ((C)/(D))	10.66 %	11.22 %

* Credit risk: Foundation internal ratings-based approach

Capital Structure Information

【The Fukuoka Chuo Bank, Ltd.(Non-Consolidated)】

(millions of yen, %)

Items	Mar. 31, 2026	Dec. 31, 2025
Core Capital: instruments and reserves		
Directly issued qualifying common stock or preferred stock mandatorily convertible into common stock capitalplus related capital surplus and retained earnings	33,625	33,978
of which: capital and capital surplus	16,703	16,703
of which: retained earnings	17,229	17,274
of which: treasury stock (-)	-	-
of which: earnings to be distributed (-)	308	-
of which: other than the above	-	-
Pre-emptive rights and subscription rights to acquire common stock or preferred stock mandatorily convertible into common stock	-	-
Reserves included in Core Capital: instruments and reserves	3,479	3,463
of which: general reserve for possible loan losses	3,479	3,463
of which: eligible provisions	-	-
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)	37,104	37,442
Core Capital: regulatory adjustments		
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	154	147
of which: goodwill (including those equivalent)	-	-
of which: other intangible fixed assets other than goodwill and mortgage servicing rights	154	147
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	16	67
Shortfall of eligible provisions to expected losses	-	-
Gain on sale related to securitisation transactions	-	-
Gains and losses due to changes in own credit risk on fair valued liabilities	-	-
Prepaid pension cost	1,968	1,939
Investments in own shares (excluding those reported in the Net Assets)	-	-
Reciprocal cross-holdings in relevant capital instruments issued by Other Financial Institutions	-	-

Capital Structure Information

【The Fukuoka Chuo Bank, Ltd.(Non-Consolidated)】

(millions of yen, %)

Items	Mar. 31, 2026	Dec. 31, 2025
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 (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)	2,139	2,154
Total capital		
Total capital ((A)-(B)) (C)	34,965	35,288
Risk weighted assets		
Credit risk weighted assets	278,332	277,115
of which: the amount of risk-weighted assets calculated using the transitional measures for exposures to eligible capital instruments of other financial institutions, etc., less the amount of risk-weighted assets calculated without using the transitional measures	(750)	(754)
Amount equivalent to market risk × 12.5	-	-
Capital charge for switch between trading book and banking book	-	-
Amount equivalent to operational risk × 12.5	13,042	13,222
Output floor	-	-
Total amount of risk weighted assets (D)	291,374	290,337
Capital adequacy ratio (Non-consolidated)		
Capital adequacy ratio (Non-consolidated) ((C)/(D))	12.00 %	12.15 %

* Credit risk: Standardised approach

Capital Structure Information

【Minna Bank, Ltd.(Non-Consolidated)】

(millions of yen, %)

Items	Mar. 31, 2026	Dec. 31, 2025
Core Capital: instruments and reserves		
Directly issued qualifying common stock or preferred stock mandatorily convertible into common stock capitalplus related capital surplus and retained earnings	6,754	8,698
of which: capital and capital surplus	11,925	17,389
of which: retained earnings	(5,171)	(8,691)
of which: treasury stock (-)	-	-
of which: earnings to be distributed (-)	-	-
of which: other than the above	-	-
Pre-emptive rights and subscription rights to acquire common stock or preferred stock mandatorily convertible into common stock	-	-
Reserves included in Core Capital: instruments and reserves	362	330
of which: general reserve for possible loan losses	362	330
of which: eligible provisions	-	-
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)	7,116	9,028
Core Capital: regulatory adjustments		
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	-	-
of which: goodwill (including those equivalent)	-	-
of which: other intangible fixed assets other than goodwill and mortgage servicing rights	-	-
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	-	-
Gain on sale related to securitisation transactions	-	-
Gains and losses due to changes in own credit risk on fair valued liabilities	-	-
Prepaid pension cost	-	-
Investments in own shares (excluding those reported in the Net Assets)	-	-
Reciprocal cross-holdings in relevant capital instruments issued by Other Financial Institutions	-	-

Capital Structure Information

【Minna Bank, Ltd.(Non-Consolidated)】

(millions of yen, %)

Items	Mar. 31, 2026	Dec. 31, 2025
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 (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)	-	-
Total capital		
Total capital ((A)-(B)) (C)	7,116	9,028
Risk weighted assets		
Credit risk weighted assets	28,973	26,420
of which: the amount of risk-weighted assets calculated using the transitional measures for exposures to eligible capital instruments of other financial institutions, etc., less the amount of risk-weighted assets calculated without using the transitional measures	-	-
Amount equivalent to market risk × 12.5	-	-
Capital charge for switch between trading book and banking book	-	-
Amount equivalent to operational risk × 12.5	4,279	3,491
Output floor	-	-
Total amount of risk weighted assets (D)	33,253	29,912
Capital adequacy ratio (Non-consolidated)		
Capital adequacy ratio (Non-consolidated) ((C)/(D))	21.40 %	30.18 %

* Credit risk: Standardised approach