To whom it may concern:

Nov. 10, 2025

Company Name Fukuoka Financial Group, Inc.
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(Code No.8354 TSE Prime Market,FSE)
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Capital Structure Information for the First Half of the Year Ending March 31, 2026

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

Capital Structure Information

【Fukuoka Financial Group, Inc.(Consolidated)】

（millions of yen, %）

Items	Sep. 30, 2025	Jun. 30, 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	957,817	953,700
of which: capital and capital surplus	268,777	268,777
of which: retained earnings	711,226	690,436
of which: treasury stock (-)	6,095	5,513
of which: earnings to be distributed (-)	16,091	-
of which: other than the above	-	-
Accumulated other comprehensive income included in Core Capital	4,718	5,319
of which: foreign currency translation adjustments	-	-
of which: remeasurements of defined benefit plans	4,718	5,319
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	46,638	45,569
of which: general reserve for possible loan losses	3,977	3,984
of which: eligible provisions	42,660	41,584
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)	1,009,173	1,004,589
Core Capital: regulatory adjustments		
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	20,782	19,839
of which: goodwill (including those equivalent)	-	-
of which: other intangible fixed assets other than goodwill and mortgage servicing rights	20,782	19,839
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	673	845
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	19,883	19,296
Investments in own shares (excluding those reported in the Net Assets)	134	115
Reciprocal cross-holdings in relevant capital instruments issued by Other Financial Institutions	-	-

Capital Structure Information

【Fukuoka Financial Group, Inc.(Consolidated)】

（millions of yen, %）

Items	Sep. 30, 2025	Jun. 30, 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)	41,474	40,097
Total capital		
Total capital ((A)-(B)) （C）	967,698	964,492
Risk weighted assets		
Credit risk weighted assets	7,577,514	7,383,607
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	341,567	327,705
Output floor	-	-
Total amount of risk weighted assets (D)	7,919,082	7,711,312
Capital adequacy ratio (consolidated)		
Capital adequacy ratio (consolidated) ((C)/(D))	12.21 %	12.50 %

* Credit risk: Advanced internal ratings-based approach

Capital Structure Information

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

（millions of yen, %）

Items	Sep. 30, 2025	Jun. 30, 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	685,288	685,801
of which: capital and capital surplus	142,917	142,917
of which: retained earnings	565,236	542,884
of which: treasury stock (-)	-	-
of which: earnings to be distributed (-)	22,864	-
of which: other than the above	-	-
Accumulated other comprehensive income included in Core Capital	2,587	3,065
of which: foreign currency translation adjustments	-	-
of which: remeasurements of defined benefit plans	2,587	3,065
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	32,050	31,502
of which: general reserve for possible loan losses	136	130
of which: eligible provisions	31,913	31,372
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)	719,926	720,369
Core Capital: regulatory adjustments		
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	12,552	11,610
of which: goodwill (including those equivalent)	-	-
of which: other intangible fixed assets other than goodwill and mortgage servicing rights	12,552	11,610
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	4	6
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	9,759	9,754
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	Sep. 30, 2025	Jun. 30, 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	18,496	18,355
of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions	18,496	18,355
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	10,072	11,189
of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions	6,363	7,008
of which: mortgage servicing rights	-	-
of which: deferred tax assets arising from temporary differences (net of related tax liability)	3,709	4,181
Core Capital: regulatory adjustments (B)	50,885	50,916
Total capital		
Total capital ((A)-(B)) （C）	669,041	669,453
Risk weighted assets		
Credit risk weighted assets	5,493,143	5,390,507
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	209,108	203,513
Output floor	361,684	395,512
Total amount of risk weighted assets (D)	6,063,936	5,989,534
Capital adequacy ratio (consolidated)		
Capital adequacy ratio (consolidated) ((C)/(D))	11.03 %	11.17 %

* Credit risk: Advanced internal ratings-based approach

Capital Structure Information

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

（millions of yen, %）

Items	Sep. 30, 2025	Jun. 30, 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	639,708	641,117
of which: capital and capital surplus	142,810	142,810
of which: retained earnings	519,762	498,307
of which: treasury stock (-)	-	-
of which: earnings to be distributed (-)	22,864	-
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	27,421	29,919
of which: general reserve for possible loan losses	9	6
of which: eligible provisions	27,412	29,912
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)	667,130	671,037
Core Capital: regulatory adjustments		
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	12,218	11,272
of which: goodwill (including those equivalent)	-	-
of which: other intangible fixed assets other than goodwill and mortgage servicing rights	12,218	11,272
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	7,171	6,689
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	Sep. 30, 2025	Jun. 30, 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	23,526	22,953
of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions	23,526	22,953
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	2,156	3,189
of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions	1,462	2,142
of which: mortgage servicing rights	-	-
of which: deferred tax assets arising from temporary differences (net of related tax liability)	693	1,047
Core Capital: regulatory adjustments (B)	45,072	44,105
Total capital		
Total capital ((A)-(B)) （C）	622,057	626,932
Risk weighted assets		
Credit risk weighted assets	5,214,615	5,118,992
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	197,913	192,271
Output floor	302,043	364,763
Total amount of risk weighted assets (D)	5,714,572	5,676,027
Capital adequacy ratio (consolidated)		
Capital adequacy ratio (consolidated) ((C)/(D))	10.88 %	11.04 %

* Credit risk: Advanced internal ratings-based approach

Capital Structure Information

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

（millions of yen, %）

Items	Sep. 30, 2025	Jun. 30, 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	87,183	89,497
of which: capital and capital surplus	67,694	67,694
of which: retained earnings	23,289	21,803
of which: treasury stock (-)	-	-
of which: earnings to be distributed (-)	3,801	-
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	3,906	3,827
of which: general reserve for possible loan losses	-	-
of which: eligible provisions	3,906	3,827
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)	91,089	93,324
Core Capital: regulatory adjustments		
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	1,179	1,112
of which: goodwill (including those equivalent)	-	-
of which: other intangible fixed assets other than goodwill and mortgage servicing rights	1,179	1,112
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	2,787	2,645
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	Sep. 30, 2025	Jun. 30, 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	274	-
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)	274	-
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)	4,241	3,758
Total capital		
Total capital ((A)-(B)) （C）	86,848	89,566
Risk weighted assets		
Credit risk weighted assets	654,438	641,875
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	25,003	24,202
Output floor	95,683	169,589
Total amount of risk weighted assets (D)	775,125	835,667
Capital adequacy ratio (consolidated)		
Capital adequacy ratio (consolidated) ((C)/(D))	11.20 %	10.71 %

* Credit risk: Foundation internal ratings-based approach

Capital Structure Information

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

（millions of yen, %）

Items	Sep. 30, 2025	Jun. 30, 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	218,608	228,559
of which: capital and capital surplus	118,075	118,075
of which: retained earnings	114,278	110,484
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	6,345	6,761
of which: general reserve for possible loan losses	-	-
of which: eligible provisions	6,345	6,761
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)	224,953	235,321
Core Capital: regulatory adjustments		
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	2,358	2,361
of which: goodwill (including those equivalent)	-	-
of which: other intangible fixed assets other than goodwill and mortgage servicing rights	2,358	2,361
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	753	843
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	3,307	2,842
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	Sep. 30, 2025	Jun. 30, 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)	6,419	6,048
Total capital		
Total capital ((A)-(B)) （C）	218,534	229,273
Risk weighted assets		
Credit risk weighted assets	1,815,421	1,753,508
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	60,484	57,538
Output floor	55,168	262,967
Total amount of risk weighted assets (D)	1,931,074	2,074,015
Capital adequacy ratio (consolidated)		
Capital adequacy ratio (consolidated) ((C)/(D))	11.31 %	11.05 %

* Credit risk: Foundation internal ratings-based approach

Capital Structure Information

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

（millions of yen, %）

Items	Sep. 30, 2025	Jun. 30, 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	23,413	23,642
of which: capital and capital surplus	6,703	6,703
of which: retained earnings	16,994	16,938
of which: treasury stock (-)	-	-
of which: earnings to be distributed (-)	284	-
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	3,257	3,224
of which: general reserve for possible loan losses	3,257	3,224
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)	26,670	26,867
Core Capital: regulatory adjustments		
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	160	176
of which: goodwill (including those equivalent)	-	-
of which: other intangible fixed assets other than goodwill and mortgage servicing rights	160	176
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	80	165
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	1,910	1,881
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	Sep. 30, 2025	Jun. 30, 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)	2,151	2,223
Total capital		
Total capital ((A)-(B)) （C）	24,519	24,643
Risk weighted assets		
Credit risk weighted assets	260,619	257,995
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	13,222	13,343
Output floor	-	-
Total amount of risk weighted assets (D)	273,842	271,339
Capital adequacy ratio (consolidated)		
Capital adequacy ratio (consolidated) ((C)/(D))	8.95 %	9.08 %

* Credit risk: Standardised approach

Capital Structure Information

【Minna Bank, Ltd.(Non-Consolidated)】

（millions of yen, %）

Items	Sep. 30, 2025	Jun. 30, 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	9,677	10,838
of which: capital and capital surplus	17,389	17,389
of which: retained earnings	(7,711)	(6,551)
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	298	281
of which: general reserve for possible loan losses	298	281
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)	9,976	11,119
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	Sep. 30, 2025	Jun. 30, 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）	9,976	11,119
Risk weighted assets		
Credit risk weighted assets	23,862	22,487
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	3,491	2,776
Output floor	-	-
Total amount of risk weighted assets (D)	27,354	25,264
Capital adequacy ratio (consolidated)		
Capital adequacy ratio (consolidated) ((C)/(D))	36.47 %	44.01 %

* Credit risk: Standardised approach