

To whom it may concern:



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### **Capital Structure Information for the Third Quarter 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 Third Quarter of the Year Ending March 31, 2026 as attached.

## Capital Structure Information

### 【Fukuoka Financial Group, Inc.(Consolidated)】

(millions of yen, %)

Items	Dec. 31, 2025	Sep. 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	984,585	957,817
of which: capital and capital surplus	268,777	268,777
of which: retained earnings	721,908	711,226
of which: treasury stock (-)	6,099	6,095
of which: earnings to be distributed (-)	-	16,091
of which: other than the above	-	-
Accumulated other comprehensive income included in Core Capital	6,166	4,718
of which: foreign currency translation adjustments	-	-
of which: remeasurements of defined benefit plans	6,166	4,718
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	47,527	46,638
of which: general reserve for possible loan losses	3,982	3,977
of which: eligible provisions	43,545	42,660
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)	1,038,280	1,009,173
Core Capital: regulatory adjustments		
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	23,160	20,782
of which: goodwill (including those equivalent)	-	-
of which: other intangible fixed assets other than goodwill and mortgage servicing rights	23,160	20,782
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	522	673
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	22,481	19,883
Investments in own shares (excluding those reported in the Net Assets)	164	134
Reciprocal cross-holdings in relevant capital instruments issued by Other Financial Institutions	-	-

## Capital Structure Information

### 【Fukuoka Financial Group, Inc.(Consolidated)】

(millions of yen, %)

Items	Dec. 31, 2025	Sep. 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)	46,328	41,474
Total capital		
Total capital ((A)-(B)) (C)	991,951	967,698
Risk weighted assets		
Credit risk weighted assets	7,732,815	7,577,514
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	(754)	(750)
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	341,567
Output floor	-	-
Total amount of risk weighted assets (D)	8,074,383	7,919,082
Capital adequacy ratio (consolidated)		
Capital adequacy ratio (consolidated) ((C)/(D))	12.28 %	12.21 %

\* Credit risk: Advanced internal ratings-based approach

## Capital Structure Information

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

(millions of yen, %)

Items	Dec. 31, 2025	Sep. 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	711,781	685,288
of which: capital and capital surplus	142,917	142,917
of which: retained earnings	568,864	565,236
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	4,159	2,587
of which: foreign currency translation adjustments	-	-
of which: remeasurements of defined benefit plans	4,159	2,587
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	32,872	32,050
of which: general reserve for possible loan losses	137	136
of which: eligible provisions	32,734	31,913
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)	748,813	719,926
Core Capital: regulatory adjustments		
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	13,964	12,552
of which: goodwill (including those equivalent)	-	-
of which: other intangible fixed assets other than goodwill and mortgage servicing rights	13,964	12,552
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	0	4
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	11,808	9,759
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	Dec. 31, 2025	Sep. 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	11,467	18,496
of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions	11,467	18,496
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	7,844	10,072
of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions	5,001	6,363
of which: mortgage servicing rights	-	-
of which: deferred tax assets arising from temporary differences (net of related tax liability)	2,842	3,709
Core Capital: regulatory adjustments (B)	45,085	50,885
Total capital		
Total capital ((A)-(B)) (C)	703,728	669,041
Risk weighted assets		
Credit risk weighted assets	5,629,807	5,493,143
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	209,108
Output floor	383,014	361,684
Total amount of risk weighted assets (D)	6,221,930	6,063,936
Capital adequacy ratio (consolidated)		
Capital adequacy ratio (consolidated) ((C)/(D))	11.31 %	11.03 %

\* Credit risk: Advanced internal ratings-based approach

## Capital Structure Information

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

(millions of yen, %)

Items	Dec. 31, 2025	Sep. 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	664,886	639,708
of which: capital and capital surplus	142,810	142,810
of which: retained earnings	522,075	519,762
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	28,263	27,421
of which: general reserve for possible loan losses	5	9
of which: eligible provisions	28,257	27,412
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)	693,149	667,130
Core Capital: regulatory adjustments		
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	13,608	12,218
of which: goodwill (including those equivalent)	-	-
of which: other intangible fixed assets other than goodwill and mortgage servicing rights	13,608	12,218
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	7,648	7,171
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	Dec. 31, 2025	Sep. 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	16,610	23,526
of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions	16,610	23,526
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	168	2,156
of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions	114	1,462
of which: mortgage servicing rights	-	-
of which: deferred tax assets arising from temporary differences (net of related tax liability)	53	693
Core Capital: regulatory adjustments (B)	38,037	45,072
Total capital		
Total capital ((A)-(B)) (C)	655,112	622,057
Risk weighted assets		
Credit risk weighted assets	5,348,137	5,214,615
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	197,913
Output floor	318,882	302,043
Total amount of risk weighted assets (D)	5,864,933	5,714,572
Capital adequacy ratio (Non-consolidated)		
Capital adequacy ratio (Non-consolidated) ((C)/(D))	11.16 %	10.88 %

\* Credit risk: Advanced internal ratings-based approach

## Capital Structure Information

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

(millions of yen, %)

Items	Dec. 31, 2025	Sep. 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	89,010	87,183
of which: capital and capital surplus	67,694	67,694
of which: retained earnings	21,316	23,289
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	3,985	3,906
of which: general reserve for possible loan losses	-	-
of which: eligible provisions	3,985	3,906
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)	92,996	91,089
Core Capital: regulatory adjustments		
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	1,476	1,179
of which: goodwill (including those equivalent)	-	-
of which: other intangible fixed assets other than goodwill and mortgage servicing rights	1,476	1,179
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	2,927	2,787
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	Dec. 31, 2025	Sep. 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	318	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)	318	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)	4,722	4,241
Total capital		
Total capital ((A)-(B)) (C)	88,273	86,848
Risk weighted assets		
Credit risk weighted assets	667,385	654,438
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	25,003
Output floor	102,172	95,683
Total amount of risk weighted assets (D)	794,561	775,125
Capital adequacy ratio (Non-consolidated)		
Capital adequacy ratio (Non-consolidated) ((C)/(D))	11.10 %	11.20 %

\* Credit risk: Foundation internal ratings-based approach

## Capital Structure Information

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

(millions of yen, %)

Items	Dec. 31, 2025	Sep. 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	223,953	218,608
of which: capital and capital surplus	118,075	118,075
of which: retained earnings	105,878	114,278
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	6,686	6,345
of which: general reserve for possible loan losses	-	-
of which: eligible provisions	6,686	6,345
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)	230,640	224,953
Core Capital: regulatory adjustments		
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	2,946	2,358
of which: goodwill (including those equivalent)	-	-
of which: other intangible fixed assets other than goodwill and mortgage servicing rights	2,946	2,358
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	582	753
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	3,739	3,307
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	Dec. 31, 2025	Sep. 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)	7,268	6,419
Total capital		
Total capital ((A)-(B)) (C)	223,371	218,534
Risk weighted assets		
Credit risk weighted assets	1,856,616	1,815,421
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	60,484
Output floor	73,172	55,168
Total amount of risk weighted assets (D)	1,990,273	1,931,074
Capital adequacy ratio (Non-consolidated)		
Capital adequacy ratio (Non-consolidated) ((C)/(D))	11.22 %	11.31 %

\* Credit risk: Foundation internal ratings-based approach

## Capital Structure Information

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

(millions of yen, %)

Items	Dec. 31, 2025	Sep. 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	33,978	23,413
of which: capital and capital surplus	16,703	6,703
of which: retained earnings	17,274	16,994
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	3,463	3,257
of which: general reserve for possible loan losses	3,463	3,257
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)	37,442	26,670
Core Capital: regulatory adjustments		
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	147	160
of which: goodwill (including those equivalent)	-	-
of which: other intangible fixed assets other than goodwill and mortgage servicing rights	147	160
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	67	80
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	1,939	1,910
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	Dec. 31, 2025	Sep. 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)	2,154	2,151
Total capital		
Total capital ((A)-(B)) (C)	35,288	24,519
Risk weighted assets		
Credit risk weighted assets	277,115	260,619
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	(754)	(750)
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	13,222
Output floor	-	-
Total amount of risk weighted assets (D)	290,337	273,842
Capital adequacy ratio (Non-consolidated)		
Capital adequacy ratio (Non-consolidated) ((C)/(D))	12.15 %	8.95 %

\* Credit risk: Standardised approach

## Capital Structure Information

### 【Minna Bank, Ltd.(Non-Consolidated)】

(millions of yen, %)

Items	Dec. 31, 2025	Sep. 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	8,698	9,677
of which: capital and capital surplus	17,389	17,389
of which: retained earnings	(8,691)	(7,711)
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	330	298
of which: general reserve for possible loan losses	330	298
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)	9,028	9,976
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	Dec. 31, 2025	Sep. 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)	9,028	9,976
Risk weighted assets		
Credit risk weighted assets	26,420	23,862
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 $\times 12.5$	-	-
Capital charge for switch between trading book and banking book	-	-
Amount equivalent to operational risk $\times 12.5$	3,491	3,491
Output floor	-	-
Total amount of risk weighted assets (D)	29,912	27,354
Capital adequacy ratio (Non-consolidated)		
Capital adequacy ratio (Non-consolidated) ((C)/(D))	30.18 %	36.47 %

\* Credit risk: Standardised approach