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Capital Adequacy Ratio as of December 31, 2025

The capital adequacy ratios as of the end of December 2025 were calculated as follows.

【Consolidated】

(Billions of yen)

(Domestic Standard)	December 31, 2025	Change	September 30, 2025
Capital adequacy ratio	12.15	0.52	11.63
Capital	293	6	286
Total risk weighted assets	2,413	△ 49	2,463
Total required capital	96	△ 1	98

【Non-consolidated】

(Billions of yen)

(Domestic Standard)	December 31, 2025	Change	September 30, 2025
Capital adequacy ratio	11.75	0.50	11.25
Capital	278	6	272
Total risk weighted assets	2,368	△ 52	2,420
Total required capital	94	△ 2	96

(Note) 1. Risk-weighted assets are calculated as follows.

Credit risk assets: Foundation Internal Ratings-Based Approach

Operational risk equivalent: Standardised Measurement Approach

2. Total required capital: Total risk weighted assets × 4%