



























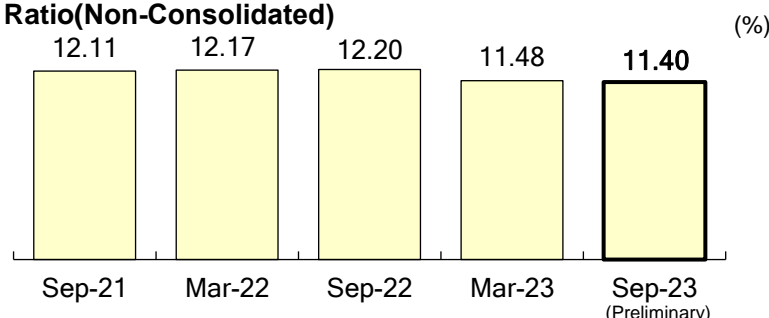
## 7. Capital Adequacy Ratio (Domestic)

(¥ billions)

	Non-Consolidated			Consolidated		
	As of Sep.30, 2022	As of Sep.30, 2023 (Preliminary)	Increase/ (Decrease)	As of Sep.30, 2022	As of Sep.30, 2023 (Preliminary)	Increase/ (Decrease)
Capital Adequacy Ratio (%)	12.20%	<b>11.40%</b>	(0.80%)	12.50%	<b>11.66%</b>	(0.84%)
Capital	342.9	<b>327.0</b>	(15.9)	358.0	<b>341.3</b>	(16.6)
Risk-adjusted assets	2,810.4	<b>2,866.8</b>	56.4	2,863.1	<b>2,926.3</b>	63.2

\* The figures are calculated using the fundamental internal rating based approach (FIRB).

### ○ Capital Adequacy Ratio(Non-Consolidated)

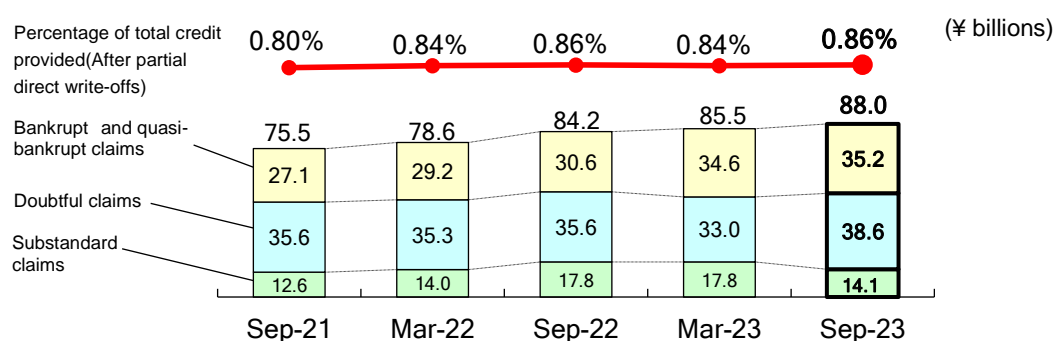


## 8. Claims based on the Banking Act and the Act on Emergency Measures for Revitalizing Financial Functions (Non-Consolidated)

(¥ billions)

	As of Sep.30,		Increase/ (Decrease)
	2022	2023	
Bankrupt and quasi-bankrupt claims	30.6	<b>35.2</b>	4.5
Doubtful claims	35.6	<b>38.6</b>	2.9
Substandard claims	17.8	<b>14.1</b>	(3.7)
Loans overdue for more than 3 months	0.8	<b>0.3</b>	(0.5)
Restructured loans	17.0	<b>13.8</b>	(3.1)
Disclosed claims under the Financial Reconstruction Law	84.2	<b>88.0</b>	3.8
Percentage of total credit provided (%)	1.06%	<b>1.11%</b>	0.05%
After partial direct write-offs (%) *	0.86%	<b>0.86%</b>	0.00%

\* Partial direct write-offs have not been implemented. The figures as they would appear after partial direct write-offs are shown for reference.



Please be cautious this report is an English translation of the Japanese original. Please refer to the Japanese version for more information.