

To whom it may concern:



May. 12, 2025

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Capital Structure Information for Fiscal Year 2024, ended March 31, 2025

Pursuant to the Financial Services Agency Notification No. 7 of 2014, we hereby announce our Capital Structure Information for Fiscal Year 2024, ended March 31, 2025 as attached.

Capital Structure Information

【Fukuoka Financial Group, Inc.(Consolidated)】

(millions of yen, %)

Items	Mar. 31, 2025	Dec. 31, 2024
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	930,823	932,671
of which: capital and capital surplus	268,777	268,777
of which: retained earnings	680,851	669,443
of which: treasury stock (-)	5,554	5,549
of which: earnings to be distributed (-)	13,251	-
of which: other than the above	-	-
Accumulated other comprehensive income included in Core Capital	5,913	18,809
of which: foreign currency translation adjustments	-	-
of which: remeasurements of defined benefit plans	5,913	18,809
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	45,020	45,671
of which: general reserve for possible loan losses	3,994	3,953
of which: eligible provisions	41,026	41,718
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)	981,757	997,152
Core Capital: regulatory adjustments		
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	19,705	18,123
of which: goodwill (including those equivalent)	-	-
of which: other intangible fixed assets other than goodwill and mortgage servicing rights	19,705	18,123
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	989	1,058
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	18,731	53,191
Investments in own shares (excluding those reported in the Net Assets)	121	198
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, 2025	Dec. 31, 2024
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)	39,548	72,570
Total capital		
Total capital ((A)-(B)) (C)	942,208	924,581
Risk weighted assets		
Credit risk weighted assets	7,283,127	7,417,497
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	327,705	317,647
Output floor	-	-
Total amount of risk weighted assets (D)	7,610,832	7,735,144
Capital adequacy ratio (consolidated)		
Capital adequacy ratio (consolidated) ((C)/(D))	12.37 %	11.95 %

* Credit risk: Advanced internal ratings-based approach

Capital Structure Information

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

(millions of yen, %)

Items	Mar. 31, 2025	Dec. 31, 2024
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	666,804	673,324
of which: capital and capital surplus	142,917	142,917
of which: retained earnings	543,126	530,407
of which: treasury stock (-)	-	-
of which: earnings to be distributed (-)	19,238	-
of which: other than the above	-	-
Accumulated other comprehensive income included in Core Capital	3,535	12,515
of which: foreign currency translation adjustments	-	-
of which: remeasurements of defined benefit plans	3,535	12,515
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	31,120	31,359
of which: general reserve for possible loan losses	144	145
of which: eligible provisions	30,976	31,213
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)	701,460	717,199
Core Capital: regulatory adjustments		
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	11,235	10,041
of which: goodwill (including those equivalent)	-	-
of which: other intangible fixed assets other than goodwill and mortgage servicing rights	11,235	10,041
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	3
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	30,683
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, 2025	Dec. 31, 2024
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	29,986	30,382
of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions	29,986	30,382
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	14,694	16,978
of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions	9,085	10,315
of which: mortgage servicing rights	-	-
of which: deferred tax assets arising from temporary differences (net of related tax liability)	5,608	6,662
Core Capital: regulatory adjustments (B)	65,676	88,089
Total capital		
Total capital ((A)-(B)) (C)	635,783	629,110
Risk weighted assets		
Credit risk weighted assets	5,325,029	5,377,717
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	203,513	195,991
Output floor	405,625	-
Total amount of risk weighted assets (D)	5,934,168	5,573,709
Capital adequacy ratio (consolidated)		
Capital adequacy ratio (consolidated) ((C)/(D))	10.71 %	11.28 %

* Credit risk: Advanced internal ratings-based approach

Capital Structure Information

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

(millions of yen, %)

Items	Mar. 31, 2025	Dec. 31, 2024
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	623,205	630,612
of which: capital and capital surplus	142,810	142,810
of which: retained earnings	499,633	487,801
of which: treasury stock (-)	-	-
of which: earnings to be distributed (-)	19,238	-
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	29,544	29,473
of which: general reserve for possible loan losses	6	5
of which: eligible provisions	29,537	29,468
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)	652,749	660,085
Core Capital: regulatory adjustments		
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	10,869	9,644
of which: goodwill (including those equivalent)	-	-
of which: other intangible fixed assets other than goodwill and mortgage servicing rights	10,869	9,644
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	6,224	18,167
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, 2025	Dec. 31, 2024
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	34,472	34,872
of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions	34,472	34,872
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	6,567	9,126
of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions	4,359	5,926
of which: mortgage servicing rights	-	-
of which: deferred tax assets arising from temporary differences (net of related tax liability)	2,207	3,199
Core Capital: regulatory adjustments (B)	58,134	71,810
Total capital		
Total capital ((A)-(B)) (C)	594,614	588,275
Risk weighted assets		
Credit risk weighted assets	5,056,112	5,112,719
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	192,271	184,877
Output floor	369,462	-
Total amount of risk weighted assets (D)	5,617,846	5,297,597
Capital adequacy ratio (consolidated)		
Capital adequacy ratio (consolidated) ((C)/(D))	10.58 %	11.10 %

* Credit risk: Advanced internal ratings-based approach

Capital Structure Information

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

(millions of yen, %)

Items	Mar. 31, 2025	Dec. 31, 2024
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	88,078	90,523
of which: capital and capital surplus	67,694	67,694
of which: retained earnings	24,843	22,829
of which: treasury stock (-)	-	-
of which: earnings to be distributed (-)	4,459	-
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	3,789	3,793
of which: general reserve for possible loan losses	-	-
of which: eligible provisions	3,789	3,793
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)	91,868	94,317
Core Capital: regulatory adjustments		
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	1,104	913
of which: goodwill (including those equivalent)	-	-
of which: other intangible fixed assets other than goodwill and mortgage servicing rights	1,104	913
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	2,506	5,714
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, 2025	Dec. 31, 2024
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	86	1,032
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)	86	1,032
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)	3,697	7,660
Total capital		
Total capital ((A)-(B)) (C)	88,171	86,656
Risk weighted assets		
Credit risk weighted assets	636,505	637,233
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	24,202	23,939
Output floor	159,122	146,583
Total amount of risk weighted assets (D)	819,830	807,756
Capital adequacy ratio (consolidated)		
Capital adequacy ratio (consolidated) ((C)/(D))	10.75 %	10.72 %

* Credit risk: Foundation internal ratings-based approach

Capital Structure Information

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

(millions of yen, %)

Items	Mar. 31, 2025	Dec. 31, 2024
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	223,481	231,318
of which: capital and capital surplus	118,075	118,075
of which: retained earnings	116,952	113,243
of which: treasury stock (-)	-	-
of which: earnings to be distributed (-)	11,545	-
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	7,578	6,173
of which: general reserve for possible loan losses	-	-
of which: eligible provisions	7,578	6,173
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)	231,060	237,491
Core Capital: regulatory adjustments		
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	2,428	2,208
of which: goodwill (including those equivalent)	-	-
of which: other intangible fixed assets other than goodwill and mortgage servicing rights	2,428	2,208
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	1,028	1,155
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	2,389	8,988
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, 2025	Dec. 31, 2024
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)	5,846	12,352
Total capital		
Total capital ((A)-(B)) (C)	225,214	225,138
Risk weighted assets		
Credit risk weighted assets	1,695,461	1,754,467
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	57,538	56,460
Output floor	245,074	174,630
Total amount of risk weighted assets (D)	1,998,074	1,985,558
Capital adequacy ratio (consolidated)		
Capital adequacy ratio (consolidated) ((C)/(D))	11.27 %	11.33 %

* Credit risk: Foundation internal ratings-based approach

Capital Structure Information

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

(millions of yen, %)

Items	Mar. 31, 2025	Dec. 31, 2024
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	23,609	23,601
of which: capital and capital surplus	6,703	6,703
of which: retained earnings	17,171	16,897
of which: treasury stock (-)	-	-
of which: earnings to be distributed (-)	266	-
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	3,274	3,269
of which: general reserve for possible loan losses	3,274	3,269
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)	26,883	26,870
Core Capital: regulatory adjustments		
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	164	138
of which: goodwill (including those equivalent)	-	-
of which: other intangible fixed assets other than goodwill and mortgage servicing rights	164	138
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	175	185
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	1,852	1,848
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, 2025	Dec. 31, 2024
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)	2,192	2,172
Total capital		
Total capital ((A)-(B)) (C)	24,690	24,698
Risk weighted assets		
Credit risk weighted assets	261,931	261,566
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	13,343	13,377
Output floor	-	-
Total amount of risk weighted assets (D)	275,275	274,944
Capital adequacy ratio (consolidated)		
Capital adequacy ratio (consolidated) ((C)/(D))	8.96 %	8.98 %

* Credit risk: Standardised approach

Capital Structure Information

【Minna Bank, Ltd.(Non-Consolidated)】

(millions of yen, %)

Items	Mar. 31, 2025	Dec. 31, 2024
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	5,925	7,761
of which: capital and capital surplus	11,389	25,500
of which: retained earnings	(5,463)	(17,738)
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	261	237
of which: general reserve for possible loan losses	261	237
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)	6,187	7,998
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, 2025	Dec. 31, 2024
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)	6,187	7,998
Risk weighted assets		
Credit risk weighted assets	20,928	19,031
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	2,776	2,490
Output floor	-	-
Total amount of risk weighted assets (D)	23,704	21,521
Capital adequacy ratio (consolidated)		
Capital adequacy ratio (consolidated) ((C)/(D))	26.10 %	37.16 %

* Credit risk: Standardised approach