

**Composition of Capital Disclosure 【JAPAN POST BANK Co., Ltd.(Consolidated)】**

(Millions of yen, %)

Items	As of March 31, 2022	As of March 31, 2021
Core Capital: instruments and reserves		
Directly issued qualifying common stock or preferred stock mandatorily converted into common stock capital plus related capital surplus and retained earnings	9,225,973	9,058,430
of which: Capital and capital surplus	7,000,000	7,796,514
of which: Retained earnings	2,414,349	2,750,234
of which: Treasury stock (deduction)	902	1,300,844
of which: Cash dividends to be paid (deduction)	187,473	187,473
of which: Other than above	—	—
Accumulated other comprehensive income included in Core Capital	3,890	5,687
of which: Foreign currency translation adjustments	—	—
of which: Remeasurements of defined benefit plans	3,890	5,687
Subscription rights to common stock or preferred stock mandatorily converted into common stock	—	—
Adjusted non-controlling interests (amount allowed to be included in Core Capital)	—	—
Reserves included in Core Capital: instruments and reserves	290	280
of which: General reserve for possible loan losses	290	280
of which: Eligible reserve	—	—
Eligible Non-cumulative perpetual preferred stock subject to phase out arrangement included in Core Capital: instruments and reserves	—	—
Eligible capital instrument subject to phase out 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	—	—
45% of revaluation reserve for land included in Core Capital: instruments and reserves	—	—
Non-controlling interests included in Core Capital subject to phase out arrangement	6,408	7,421
Core Capital: instruments and reserves (A)	9,236,562	9,071,821
Core Capital: regulatory adjustments		
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	37,256	33,498
of which: Goodwill (net of related tax liability, including those equivalent)	—	—
of which: Other intangible fixed assets other than goodwill and mortgage servicing rights (net of related tax liability)	37,256	33,498
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	—	—
Securitization gain on sale	—	—
Gains and losses due to changes in own credit risk on fair valued liabilities	—	—
Net defined benefit asset	—	—
Investments in own shares (excluding those reported in the Net Assets section)	—	—
Reciprocal cross-holdings in capital instruments issued by Other Financial Institutions for raising capital that are held by the Holding Company Group	—	—

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(Millions of yen, %)

Items	As of March 31, 2022	As of March 31, 2021
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 ( ' Non-significant Investment' ) (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)	37,256	33,498
Total capital		
Total capital (A)–(B)=(C)	9,199,306	9,038,322
Risk-weighted assets		
Credit risk-weighted assets	56,545,574	55,614,821
of which: Total of items included in risk-weighted assets subject to transitional arrangements	—	—
of which: Other Financial Institutions Exposures	—	—
of which: Other than the above	—	—
Market risk equivalent / 8%	—	—
Operational risk equivalent / 8%	2,560,474	2,552,023
Credit risk-weighted assets adjustments	—	—
Operational risk equivalent adjustments	—	—
Total amount of risk-weighted assets (D)	59,106,048	58,166,845
Capital adequacy ratio		
Capital adequacy ratio (C)/(D) (%)	15.56%	15.53%