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

(Millions of yen, %)

Items	As of September 30, 2022	As of September 30, 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	9,383,897	9,293,687
of which: Capital and capital surplus	7,000,000	7,000,000
of which: Retained earnings	2,385,521	2,294,598
of which: Treasury stock (deduction)	1,623	910
of which: Cash dividends to be paid (deduction)	–	–
of which: Other than above	–	–
Accumulated other comprehensive income included in Core Capital	3,324	5,048
of which: Foreign currency translation adjustments	–	–
of which: Remeasurements of defined benefit plans	3,324	5,048
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	287	274
of which: General reserve for possible loan losses	287	274
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	7,908	8,779
Core Capital: instruments and reserves (A)	9,395,417	9,307,790
Core Capital: regulatory adjustments		
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	41,658	34,842
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)	41,658	34,842
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	–	–

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

(Millions of yen, %)

Items	As of September 30, 2022	As of September 30, 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)	41,658	34,842
Total capital		
Total capital (A)–(B)=(C)	9,353,759	9,272,947
Risk-weighted assets		
Credit risk-weighted assets	58,663,307	56,130,282
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%	2,486,668	2,586,507
Credit risk-weighted assets adjustments	–	–
Operational risk equivalent adjustments	–	–
Total amount of risk-weighted assets (D)	61,149,975	58,716,789
Capital adequacy ratio		
Capital adequacy ratio (C)/(D) (%)	15.29%	15.79%