

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

(Millions of yen, %)

Items	As of September 30, 2024	As of September 30, 2023
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	9,611,750	9,399,095
of which: Capital and capital surplus	7,000,000	7,000,000
of which: Retained earnings	2,612,953	2,400,619
of which: Treasury stock (deduction)	1,202	1,523
of which: Cash dividends to be paid (deduction)	—	—
of which: Other than above	—	—
Accumulated other comprehensive income included in Core Capital	645	2,059
of which: Foreign currency translation adjustments	—	—
of which: Remeasurements of defined benefit plans	645	2,059
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	291	282
of which: General reserve for possible loan losses	291	282
of which: Eligible reserve	—	—
Eligible Non-cumulative perpetual preferred stock 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	—	—
Non-controlling interests included in Core Capital subject to phase out arrangement	—	4,122
Core Capital: instruments and reserves (A)	9,612,687	9,405,559
Core Capital: regulatory adjustments		
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	65,225	59,953
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)	65,225	59,953
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 September 30, 2024	As of September 30, 2023
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)	65,225	59,953
Total capital		
Total capital (A)–(B)=(C)	9,547,462	9,345,605
Risk-weighted assets		
Credit risk-weighted assets	61,383,716	58,760,540
Market risk equivalent / 8%	—	—
Operational risk equivalent / 8%	1,916,756	2,290,655
Credit risk-weighted assets adjustments	—	—
Operational risk equivalent adjustments	—	—
Total amount of risk-weighted assets (D)	63,300,472	61,051,195
Capital adequacy ratio		
Capital adequacy ratio (C)/(D) (%)	15.08%	15.30%