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

(Millions of yen, %)

Items	As of September 30, 2025	As of September 30, 2024
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	9,767,149	9,609,328
of which: Capital and capital surplus	7,000,000	7,000,000
of which: Retained earnings	2,768,635	2,610,531
of which: Treasury stock (deduction)	1,485	1,202
of which: Cash dividends to be paid (deduction)	–	–
of which: Other than 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	406	280
of which: General reserve for possible loan losses	406	280
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	–	–
Core Capital: instruments and reserves (A)	9,767,556	9,609,608
Core Capital: regulatory adjustments		
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	207,158	64,817
of which: Goodwill (net of related tax liability)	–	–
of which: Other intangible fixed assets other than goodwill and mortgage servicing rights (net of related tax liability)	207,158	64,817
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	–	–
Prepaid pension costs	2,054	–
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	–	–
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)	209,213	64,817
Total capital		
Total capital (A)-(B)=(C)	9,558,343	9,544,790
Risk-weighted assets		
Credit risk-weighted assets	54,153,604	61,416,492
Market risk equivalent / 8%	4,429,271	–
Operational risk equivalent / 8%	2,340,616	1,906,347
Output floor	–	–
Total amount of risk-weighted assets (D)	60,923,492	63,322,839
Capital adequacy ratio		
Capital adequacy ratio (C)/(D) (%)	15.68%	15.07%

Total Risk-Weighted Assets and Total Required Capital【JAPAN POST BANK Co., Ltd.(Non-Consolidated)】

(Millions of yen)

Items	As of September 30, 2025	As of September 30, 2024
Total risk-weighted assets	60,923,492	63,322,839
Total required capital (Total risk-weighted assets × 4%)	2,436,939	2,532,913