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

(Millions of yen, %)

| Items | As of September 30, 2026 | As of September 30, 2025 |
|---|---|---|
| **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 | 10,136,363 | 9,767,149 |
| of which: Capital and capital surplus | 7,000,000 | 7,000,000 |
| of which: Retained earnings | 3,167,965 | 2,768,635 |
| of which: Treasury stock (deduction) | 31,601 | 1,485 |
| 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 | 462 | 406 |
| of which: General reserve for possible loan losses | 462 | 406 |
| 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) | 10,136,826 | 9,767,556 |
| **Core Capital: regulatory adjustments** | | |
| Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights) | 288,568 | 207,158 |
| 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) | 288,568 | 207,158 |
| 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 | 8,117 | 2,054 |
| Investments in own shares (excluding those reported in the Net Assets section) | 63 | – |
| 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) | 296,749 | 209,213 |
| **Total capital** | | |
| Total capital (A)-(B)=(C) | 9,840,076 | 9,558,343 |
| **Risk-weighted assets** | | |
| Credit risk-weighted assets | 57,314,828 | 54,153,604 |
| Market risk equivalent / 8% | 4,062,747 | 4,429,271 |
| Operational risk equivalent / 8% | 2,486,429 | 2,340,616 |
| Output floor | – | – |
| Total amount of risk-weighted assets (D) | 63,864,005 | 60,923,492 |
| **Capital adequacy ratio** | | |
| Capital adequacy ratio (C)/(D) (%) | 15.40% | 15.68% |

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

(Millions of yen)

| Items | As of September 30, 2026 | As of September 30, 2025 |
|---|---|---|
| Total risk-weighted assets | 63,864,005 | 60,923,492 |
| Total required capital (Total risk-weighted assets × 4%) | 2,554,560 | 2,436,939 |