Main features of regulatory capital instruments [The Minato Bank, Ltd. (Consolidated)] (Japanese domestic standard)

as of Dec. 31, 2022

Common Stock

Unique Identifier	Common 1	Issuer	The Minato Bank, Ltd.
Regulatory treatment A Transitional Basel 3 rules (before March 31, 2024) Core Capital: instruments and reserves before March 31, 2029) 5 Post-transitional Basel 3 rules (on or after March 31, 2024 and before March 31, 2029) 6 Eligible at solo/group/group&solo The Minato Bank, Ltd. 7 Instrument type Common Stock 8 Amount recognised in regulatory capital Consolidated 169.2 billion yen Par value of instrument Non-consolidated 169.3 billion yen 9 Par value of instrument 10 Accounting classification (on Balance Sheet) Consolidated Shareholder's Equity Non-consolidated Shareholder's Equity			THE WITHARD DATIK, ERU.
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9 Par value of instrument 10 Accounting classification (on Balance Sheet) Consolidated Shareholder's Equity Non-consolidated Shareholder's Equity 11 Original date of issuance — 12 Perpetual or dated Perpetual 13 Original maturity date — 14 Issuer call Not Applicable — 15 Optional call date and redemption amount — 16 Contingent call dates, if applicable — 17 Fixed or floating dividend / coupon — 18 Coupon rate and any related index — 19 Existence of a dividend stopper No Fully discretionary partially discretionary or mandatory 21 Existence of step up or other incentive to redeem No 22 Noncumulative or cumulative Noncumulative 23 Convertible or non-convertible Non-convertible 24 If convertible, conversion trigger (s) — 25 If convertible, conversion rate — 27 If convertible, conversion rate — 28 If convertible, instrument type convertible into — 29 If convertible, instrument type convertible into — 30 Write-down feature Not Applicable — 31 If write-down, write-down trigger(s) — 32 If write-down, write-down trigger(s) — 33 If write-down, permanent or temporary — 4 If temporary write-down, description of write-up — 5 mechanism — 5 Position in subordination hierarchy in liquidation (specify Ordinary Debt			
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35 Position in subordination hierarchy in liquidation (specify Ordinary Debt	. .		
	35		Ordinary Debt
Instrument type immediately senior to instrument)		instrument type immediately senior to instrument)	
		,	
36 Non-compliant transitioned features No	36	Non-compliant transitioned features	No
37 If yes, specify non-compliant features —	37	If yes, specify non-compliant features	_