of which general reserve for possible loan losses of which eligible provisions Eligible Non-cumulative perpetual preferred stock subject to transitional arrangement included in Core Capital: instruments and reserves Eligible capital instruments and reserves Capital instrument subject to transitional arrangement included in Core Capital: instruments and reserves Capital instruments and reserves Capital: instruments and reserves Core Capital: restruments and reserves (A) Core Capital: regulatory adjustments Total intangible fined assets (not or clated tax liability, excluding those relating to mortgage servicing rights) Of which goodwill of which: goodwill of which: goodwill of which: goodwill of which: other intangible fixed assets other than goodwill and mortgage servicing rights 2. 3.4 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of elabed fax liability) Shortfall of eligible provisions to expected losses 5.9 6.0 Can on sale related to securification transactions 3. 1. 4 The core Capital instruments issued by Other Financial Institutions - Capital instruments issued by Other Financial Institutions - Capital instruments issued by Other Financial Institutions - Capital instruments instruments issued by Other Financial Institutions - Capital instruments institutions in the common stock of Other Financial Institutions of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions of which significant investments in the common stock of Other Financial Institutions, net of eligible short positions of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions of which: deferred tax	Items	Jun. 30, 2023	Mar. 31, 2023
place related copied surplus and retained earnings of which retained retained earnings of which earnings of which earnin	Core Capital: instruments and reserves		
which retained earnings of which retained earnings of which servings to be distributed () of which earnings to be distributed () of which government and the earnings to be distributed () of which government and reserves () on () on () of which government reserve for possible ioan tosses () on () on () of which government and reserves () of which government and reserves () of which seligible provisions () of which government and reserves () of which seligible provisions () of which government and reserves () of core Capital: instruments and reserves () of		163.6	162.0
which treasury atok (c) of which armings to be distributed (c) of which armings to be distributed (c) of which other than the above Subscription rights to seque common atok Reserves included in Core Capital: instruments and reserves O. 0. 0.0 of which, general reserve for possible ban losses Of which, general reserve for possible ban losses Of which regerral reserve for possible ban losses Of which registive proprietal preferred stock subject to transitional arrangement included in Core Capital: instruments and reserves Eligible regulal instruments such through the measures for strengthening capital by public institutions included in Core Capital: instruments and reserves Capital instruments and reserves (c) Core Capital: instruments and res	·		
of which earnings to be distributed () of which combrain the above of which the three three three bloove of which combrain stock Reserves included in Core Capital: instruments and reserves of which general reserve for possible ban losses of which general reserves for strengthening capital by public institutions included in Core Capital: instrument subject to transitional arrangement included in Core Capital: instruments and reserves - Capital instrument subject to transitional arrangement included in Core Capital: instruments and reserves - Core Capital: instruments and reserves (A) - Core Capital: instruments and reserves	· · · · · · · · · · · · · · · · · · ·	61.5	59.9
of which other than the above Subscription rights to acquire common stock or preferred stock mandatority convertible into common stock Reserves included in Corne Capitat: instruments and reserves O. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0.	* ''	-	-
Into common stock Reserves included in Corne Capitat: instruments and reserves 0.0 0.0.0 0.0 0.0.0 0.0 0.0.0 0.0 0.0.0 0.0 0.0.0 0.0 0.0.0 0.0 0.0.0 0.0 0.0.0 0.0 0.0		-	-
of which: general reserve for possible loan isoses of which: giple provisions		-	-
of which eligible provisions Eligible capital instruments and reserves Eligible capital instruments and reserves Capital instrument subject to transitional arrangement included in Core Capital: instruments and reserves Eligible capital instrument subject to transitional arrangement included in Core Capital: instruments and reserves Capital instrument subject to transitional arrangement included in Core Capital: instruments and reserves Core Capital: instruments and reserves (A) 163.7 dec.1 dec.1 dec.2 de	Reserves included in Core Capital: instruments and reserves	0.0	0.0
Eligible Non-cumulative perpetual preferred stock subject to transitional arrangement included in Core Capital: instruments and reserves Capital instrument subject to transitional arrangement included in Core Capital: instruments and reserves Core Capital: instruments and reserves Core Capital: instruments and reserves for strengthening capital by public institutions included in Core Capital: instruments and reserves	of which: general reserve for possible loan losses	0.0	0.0
Eligible capital instruments and reserves - Capital instrument subject to transitional arrangement included in Core Capital: instruments and reserves - Capital instruments and reserves - Capital: instruments and reserves - Capital: instruments and reserves - Core Capital: regulatory adjustments - Core	•	-	-
Capital instrument issued through the measures for strengthening capital by public institutions included in Core Capital: Instruments and reserves		-	-
Core Capital: instruments and reserves	Eligible capital instrument subject to transitional arrangement included in Core Capital: instruments and reserves	-	-
Core Capital: instruments and reserves (A) Core Capital: regulatory adjustments Total inangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights) Total inangible fixed assets (net of related tax liability) Total capital fixed selects (net of related tax liability) Total capital fixed the control of the control	, , , , , , , , , , , , , , , , , , , ,	-	-
Core Capital: regulatory adjustments Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: other intangible fixed assets other than goodwill and mortgage servicing rights of which: other intangible fixed assets other than goodwill and mortgage servicing rights 2. 3.4 deleted tax liability celeted tax assets that rely on future profitability excluding those arising from temporary differences (net of eleted tax liability) Shortfall of eligible provisions to expected losses Soain on safe related to securitisation transactions Gain on safe related to securitisation transactions transactions Gain on safe related to securitisation transactions Gain on safe related to securitisation transa	45% of revaluation reserve for land included in Core Capital: instruments and reserves	-	-
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights) of which: goodwill of which: goodwill of which other intangible fixed assets other than goodwill and mortgage servicing rights 3.2 3.4 Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) clearled tax liability) Shortfall of eligible provisions to expected losses 5.9 6.0 Sain on sale related to securitisation transactions 3.1 5.9 6.0 Sain and losses due to changes in own credit risk on fair valued liabilities 0.0 0.0 0.0 Prepaid pension cost 1.5 1.4 Investments in own shares (excluding those reported in the Net Assets) receptoral cross-holdings in relation transactions 1.5 1.4 Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ('Other Financial Institutions)	Core Capital: instruments and reserves (A)	163.7	162.1
of which: goodwill of which: goodwill of which: other intangible fixed assets other than goodwill and mortgage servicing rights 3.2 3.4 Deferred tax assets that rey on future profitability excluding those arising from temporary differences (net of related tax liability) Shortfall of eligible provisions to expected losses Gain on sale related to securifisation transactions 5.9 6.0 Sains and losses due to changes in own credit risk on fair valued liabilities 0.0 0.0 Prepaid pension cost 1.5 1.4 Investments in own shares (excluding those reported in the Net Assets) - 1.6 Reciprocal cross-holdings in relevant capital instruments issued by Other Financial Institutions - 2. Reciprocal cross-holdings in relevant capital instruments issued by Other Financial Institutions - 3. Reciprocal cross-holdings in relevant capital instruments issued by Other Financial Institutions - 4. Reciprocal cross-holdings in relevant capital (amount above the 10% threshold) Amount exceeding the 10% threshold on specified items - 5. Of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions - 6. Of which: mortgage servicing rights - 7. Of which: deferred tax assets arising from temporary differences (net of related tax liability) - 8. Amount exceeding the 15% threshold on specified items - 9. Of which: deferred tax assets arising from temporary differences (net of related tax liability) - 9. Amount exceeding the 15% threshold on specified items - 1. Of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions - 9. Of which: deferred tax assets arising from temporary differences (net of related tax liability) - 1. Amount exceeding the 15% threshold on specified items - 1. Of which: deferred tax assets arising from temporary differences (net of related tax liability) - 1. Total capital: quality (A)-(B)) (C) - 152.9 151.1 Risk weighted assets - 1.753.5 1,747.7 Fortal of items included in risk weighted ass	Core Capital: regulatory adjustments		
of which: other intangible fixed assets other than goodwill and mortgage servicing rights 2. 3.4 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 Solain on sale related to securilisation transactions Gains and losses due to changes in own credit risk on fair valued liabilities 0.0 0.0 Prepaid pension cost investments on some shares (excluding those reported in the Net Assets) Reciprocal cross-holdings in relevant capital instruments issued by Other Financial Institutions 1. 5. 11.4 Reciprocal cross-holdings in relevant capital instruments issued by Other Financial Institutions 1. 6. 12. 12. 12. 12. 12. 12. 12. 12. 12. 12		3.2	3.4
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of celated tax liability) Shortfall of eligible provisions to expected losses Gain on sale related to securitisation transactions	· · · · · · · · · · · · · · · · · · ·	-	
related tax liability) Shortfall of eligible provisions to expected losses Gain on sale related to securitisation transactions Gains and losses due to changes in own credit risk on fair valued liabilities O.0 0.0.0 Prepaid pension cost 1.5 1.4 Investments in own shares (excluding those reported in the Net Assets) Reciprocal cross-holdings in relevant capital instruments issued by Other Financial Institutions Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (Other Financial Institutions) here the bank closes not own more than 10% of the issued share capital (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: significant investments in the common stock of Cother Financial Institutions, net of eligible short positions of which: deferred tax assets arising from temporary differences (net of related tax liability) of which: deferred tax assets arising from temporary differences (net of related tax liability) of which: mortgage servicing rights of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences (net of related tax liability) of which: deferred tax assets arising from temporary differences (net of related tax liability) of which: deferred tax assets arising from temporary differences (net of related tax liability) of which: deferred tax assets arising from temporary differences (net of related tax liability) and the substitution of the substitution of which weighted assets Total capital Total capital Total capital ((A)-(B)) (C) 152.9 151.1 Total diems included in risk weighted assets subject to transitional arrangements of which: Other Financial Institutions Exposures of which: Other Financial Institutions Exposures of which: Other Financial Institutions Exposures of which: Other financial Institutio		3.2	3.4
Gain on sale related to securitisation transactions Gains and losses due to changes in own credit risk on fair valued liabilities 0.0 0.0 0.0 1.6 1.4 Investments in own shares (excluding those reported in the Net Assets) Reciprocal cross-holdings in relevant capital instruments issued by Other Financial Institutions regulatory consolidation ('Other Financial Institutions'), net of eligible short positions, where the bank does not own more than 10% of the issued share capital (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)	related tax liability)	-	-
Gains and losses due to changes in own credit risk on fair valued liabilities 0.0 0.0 0.0 Prepaid pension cost 1.5 1.4 1.4 1.5 1.4 1.4 1.5 1.5 1.4 1.5 1.5 1.5 1.4 1.5 1.5 1.4 1.5 1.5 1.4 1.5 1.5 1.4 1.5 1.5 1.4 1.5 1.5 1.5 1.4 1.5 1.5 1.4 1.5 1.5 1.4 1.5 1.5 1.4 1.5 1.5 1.4 1.5 1.5 1.5 1.4 1.5 1.5 1.4 1.5 1.5 1.4 1.5 1.5 1.4 1.5 1.5 1.4 1.5 1.5 1.5 1.4 1.5 1.5 1.5 1.5 1.5 1.5 1.5 1.5 1.5 1.5			6.0
Prepaid pension cost Investments in own shares (excluding those reported in the Net Assets) Investments in own shares (excluding those reported in the Net Assets) 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 oces not own more than 10% of the issued share capital (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: deferred tax assets arising from temporary differences (net of related tax liability) Amount exceeding the 15% threshold on specified Items 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: significant investments in the common stock of Other Financial Institutions, net of eligible short positions of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions of which: deferred tax assets arising from temporary differences (net of related tax liability) Core Capital: regulatory adjustments (B) Total capital Total capital Total capital ((A)-(B)) (C) 152.9 151.1 Risk weighted assets Credit risk weighted assets Total of Items included in risk weighted assets subject to transitional arrangements of which: other Financial Institutions Exposures of which: other than the above - amount equivalent to operational risk adjustments - amount equivalent to operational risk adjustments - amount of risk weighted assets of Justine to parational risk adjustments - amount of risk weighted assets (D) 1,815.6			- 0.0
Investments in own shares (excluding those reported in the Net Assets) Reciprocal cross-holdings in relevant capital instruments issued by Other Financial Institutions regulatory consolidation ('Other Financial Institutions'), net of eligible short positions, where the bank does not own more than 10% of the issued share capital (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: significant investments in the common stock of Other Financial Institutions, net of eligible short positions of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions of which: mortgage servicing rights of which: inortgage servicing rights of which: deferred tax assets arising from temporary differences (net of related tax liability) - correct capital: regulatory adjustments (B) 10.7 10.9 10.9 10.9 10.9 10.9 10.9 10.9 10.9	· · · · · · · · · · · · · · · · · · ·		
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 (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: mortgage servicing rights of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions of which: mortgage servicing rights of which: mortgage servicing rights of which: deferred tax assets arising from temporary differences (net of related tax liability) - Core Capital: regulatory adjustments (B) Total capital Total capital ((A)-(B)) (C) 152.9 151.1 Risk weighted assets Credit risk weighted assets adjustments - Governance equivalent to market risk x 12.5 - Amount equivalent to poperational risk adjustments - Credit risk weighted assets adjustments		-	-
regulatory consolidation ('Other Financial Institutions'), net of eligible short positions, where the bank does not own more than 10% of the issued share capital (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: 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) Total capital ((A)-(B)) (C) 10.9 Total capital ((A)-(B)) (C) 152.9 151.1 Risk weighted assets Credit risk weighted assets 1,753.5 1,747.7 Total of items included in risk weighted assets subject to transitional arrangements of which: other financial Institutions Exposures of which: other financial Institutions Exposures of which: other than the above Amount equivalent to operational risk × 12.5 Amount equivalent to operational risk × 12.5 Amount equivalent to operational risk x 12.5 Amount equivalent to operational risk adjustments - Credit risk weighted assets adjustments - Amount of risk weighted assets (D) 1,821.5 1,815.6		-	-
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: mortgage servicing rights of which: deferred tax assets arising from temporary differences (net of related tax liability) - Core Capital: regulatory adjustments (B) Total capital Total capital Total capital ((A)-(B)) (C) Risk weighted assets Credit risk weighted assets Total of items included in risk weighted assets subject to transitional arrangements of which: Other Financial Institutions Exposures of which: other than the above - Amount equivalent to market risk x 12.5 Amount equivalent to operational risk x 12.5 Amount equivalent to operational risk adjustments - Core Capital isk weighted assets adjustments - Core Capital: regulatory adjustments risk x 12.5 - Core Capital: regulatory adju	regulatory consolidation ('Other Financial Institutions'), net of eligible short positions, where the bank	-	-
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: mortgage servicing rights of which: mortgage servicing rights of which: regulatory adjustments (B) Core Capital: regulatory adjustments (B) Total capital Total capital Total capital Total of items included in risk weighted assets Credit risk weighted assets Credit risk weighted assets Total of items included in risk weighted assets subject to transitional arrangements of which: Other Financial Institutions Exposures of which: Other Financial Institutions Exposures of which: other than the above Amount equivalent to market risk × 12.5 Amount equivalent to operational risk × 12.5 Amount equivalent to operational risk adjustments - Credit risk weighted assets adjustments - Credit risk weighted assets adjustments - Credit risk weighted assets adjustments - Credit risk weighted assets adjustments - Credit risk weighted assets adjustments - Credit risk weighted assets adjustments - Credit risk weighted assets adjustments - Credit risk weighted assets adjustments - Credit risk weighted assets adjustments - Credit risk weighted assets (D) - 1,821.5 - 1,815.6	, ,	-	-
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)	of which: significant investments in the common stock of Other Financial Institutions, net of eligible short	-	-
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)	<u>·</u>	_	-
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)		-	-
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: deferred tax assets arising from temporary differences (net of related tax liability) Core Capital: regulatory adjustments (B) Total capital Total capital ((A)-(B)) (C) Risk weighted assets Credit risk weighted assets Total of items included in risk weighted assets subject to transitional arrangements of which: Other Financial Institutions Exposures of which: other than the above Amount equivalent to market risk × 12.5 Amount equivalent to operational risk x 2.5 Amount equivalent to operational risk adjustments - Total amount of risk weighted assets (D)	, ,	-	-
Core Capital: regulatory adjustments (B)		-	-
Total capital (A)-(B)) (C)		- 10.7	- 10.0
Total capital ((A)-(B)) (C) 152.9 151.1 Risk weighted assets	, , , , ,	10.7	10.9
Risk weighted assets Credit risk weighted assets Total of items included in risk weighted assets subject to transitional arrangements of which: Other Financial Institutions Exposures of which: other than the above Amount equivalent to market risk × 12.5 Amount equivalent to operational risk × 12.5 Credit risk weighted assets adjustments Amount equivalent to operational risk adjustments Total amount of risk weighted assets (D) 1,821.5 1,747.7		152 0	151 1
Credit risk weighted assets 1,753.5 1,747.7 Total of items included in risk weighted assets subject to transitional arrangements		102.0	101.1
Total of items included in risk weighted assets subject to transitional arrangements of which: Other Financial Institutions Exposures of which: other than the above Amount equivalent to market risk × 12.5 Amount equivalent to operational risk × 12.5 Credit risk weighted assets adjustments Amount equivalent to operational risk adjustments Total amount of risk weighted assets (D)	•	1,753.5	1,747.7
of which: other than the above - - Amount equivalent to market risk × 12.5 - - Amount equivalent to operational risk × 12.5 67.9 67.9 Credit risk weighted assets adjustments - - Amount equivalent to operational risk adjustments - - Total amount of risk weighted assets (D) 1,821.5 1,815.6	-		
Amount equivalent to market risk × 12.5 - - Amount equivalent to operational risk × 12.5 67.9 67.9 Credit risk weighted assets adjustments - - Amount equivalent to operational risk adjustments - - Total amount of risk weighted assets (D) 1,821.5 1,815.6	· · · · · · · · · · · · · · · · · · ·	-	-
Amount equivalent to operational risk × 12.5 67.9 67.9 Credit risk weighted assets adjustments - - Amount equivalent to operational risk adjustments - - Total amount of risk weighted assets (D) 1,821.5 1,815.6		-	-
Credit risk weighted assets adjustments	,	- 67 Q	67.0
Amount equivalent to operational risk adjustments Total amount of risk weighted assets (D) 1,815.6	, ,	- 07.9	
Total amount of risk weighted assets (D) 1,815.6	•	-	-
Capital adequacy ratio		1,821.5	1,815.6
	Capital adequacy ratio		