Capital Structure Information [Saitama Resona Bank, Limited. (Non-Consolidated)] (billions of yen, %)

Items	Sep. 30, 2026	Jun. 30, 2026
Core Capital: instruments and reserves		
Directly issued qualifying common stock or preferred stock mandatorily convertible into common stock capital plus related capital surplus and retained earnings	434.4	440.0
of which: capital and capital surplus	170.0	170.0
of which: retained earnings	289.1	270.0
of which: treasury stock (-)	-	-
of which: earnings to be distributed (-)	24.7	-
of which: other than the 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	0.1	0.1
of which: general reserve for possible loan losses	0.1	0.1
of which: eligible provisions	-	-
Eligible Non-cumulative perpetual preferred stock subject to transitional 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)	434.6	440.2
Core Capital: regulatory adjustments		
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	1.8	1.8
of which: goodwill	-	-
of which: other intangible fixed assets other than goodwill and mortgage servicing rights	1.8	1.8
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	12.3	11.3
Gain on sale related to securitisation transactions	-	-
Gains and losses due to changes in own credit risk on fair valued liabilities	0.2	0.2
Prepaid pension cost	6.5	8.8
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'), 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: mortgage servicing rights	-	-
of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-
Core Capital: regulatory adjustments (B)	21.0	22.3
Total capital		
Total capital ((A)-(B)) (C)	413.6	417.9
Risk weighted assets		
Credit risk weighted assets	2,252.8	2,304.0
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	49.4	50.8
Amount equivalent to operational risk × 12.5	173.7	159.3
Output floor	341.5	307.1
Total amount of risk weighted assets (D)	2,817.5	2,821.3
Capital adequacy ratio		
Capital adequacy ratio ((C)/(D))	14.68%	14.81%