

Capital Participation operations pursuant to the Financial Functions Strengthening Act

(as of September 30, 2023) (Units: ¥ billion, %)

Name of Financial Institution	Capital Participation (Subordinated Bonds and Subordinated Loans)				Management/Disposal Status	
	Month Year	Amount	Rate	Type	Month Year	Notes
77 Bank	December 2011	20.0	Funding cost as an annualized rate of preferred dividend ^(Note3)	Subordinated loan (10 years three months)	June 2015	The borrower exercised the option to repay in full.

Name of Financial Institution	Capital Participation (Preferred Investments)				Management/Disposal Status	
	Month Year	Amount	Dividend Rate (T = 12m JPY TIBOR)	Type	Month Year	Notes
Shinkumi Federation Bank	December 2015	10.6	T+0.32 (cap rate: 8.00)	Preferred Perpetual Investments (Noncumulative Corporate Bonds)		
Shinkumi Federation Bank	December 2016	6.24	T+0.32 (cap rate: 8.00)	Preferred Perpetual Investments (Noncumulative Corporate Bonds)		
Shinkumi Federation Bank	December 2017	10.0	T+0.35 (cap rate: 8.00)	Preferred Perpetual Investments (Noncumulative Corporate Bonds)		
Shinkumi Federation Bank	March 2020	2.0	T+0.38 (cap rate: 8.00)	Preferred Perpetual Investments (Noncumulative Corporate Bonds)		
Shinkumi Federation Bank	March 2020	7.2	T+0.49 (cap rate: 8.00)	Preferred Perpetual Investments (Noncumulative Corporate Bonds)		

Name of Financial Institution	Capital Participation (Convertible Preferred Shares)					Management/Disposal Status	
	Month Year	Amount	Dividend Rate (T = 12m JPY TIBOR)	Beginning of Conversion Period	Mandatory Acquisition Date	Month Year	Notes
Kiyō HD (Kiyō Bank) ^(Note2)	November 2006	31.5	T + 1.15 (cap rate: 7.50)	October 1, 2011	October 1, 2016	September 2012	The issuer repurchased ¥15.4 billion (out of ¥31.5 billion, repurchase amount: ¥16.66 billion).
						September 2013	The issuer repurchased the remaining ¥16.1 billion (repurchase amount: ¥18.101 billion).
Howa Bank ^(Note4)	December 2006	9.0	1.84 (until March 2009) 6m JPY TIBOR + 1.20 (after March 2010)	April 1, 2008	To be decided by the board of directors on or after April 2, 2020	March 2014	The issuer repurchased in full (repurchase amount: ¥9.144 billion). The issuer also received capital participation of ¥16 billion.
North Pacific Bank	March 2009	100.0	T + 1.00 (cap rate: 8.00)	January 1, 2013	April 1, 2024	July 2013	The issuer partially repurchased ¥30 billion (out of ¥100 billion, repurchase amount: ¥35.322 billion).
						March 2014	The issuer repurchased the remaining ¥70 billion (repurchase amount: ¥81.088 billion).
Fukuho Bank	March 2009	6.0	1.90 (until March 2012) T + 1.10 (after March 2013) (cap rate: 8.00)	October 1, 2011	April 1, 2024	October 2021	The issuer repurchased in full (repurchase amount: ¥6.038 billion).
Minami Nippon Bank	March 2009	15.0	T + 1.05 (cap rate: 8.00)	October 1, 2012	April 1, 2024	September 2022	The issuer repurchased in full (Acquisition for cash consideration amount: ¥15.091 billion).
Procrea HD (Michinoku Bank) ^(Note2)	September 2009	20.0	T + 0.95 (cap rate: 8.00)	April 1, 2017	October 1, 2024	September 2023	The issuer repurchased in full (repurchase amount: ¥20.112 billion).

Jimoto HD (Kirayaka Bank) (Note2)	September 2009	20.0	T + 1.15 (cap rate: 8.00)	October 1, 2010	October 1, 2024	December 2012	The issuer repurchased in full (repurchase amount: ¥20.078 billion). Implemented along with the issuance of new preferred shares totaling ¥20 billion.
San ju San FG (San ju San Bank) (Note2)	September 2009	30.0	T + 1.00 (cap rate: 8.00)	October 1, 2012	October 1, 2024	August 2022	The issuer repurchased in full (Acquisition for cash consideration amount: ¥30.128 billion).
Towa Bank	December 2009	35.0	T + 1.15 (cap rate: 8.00)	December 29, 2010	December 29, 2024	May 2018	The issuer partially repurchased ¥20 billion (out of ¥35 billion, repurchase amount: ¥22.744 billion).
Bank of Kochi	December 2009	15.0	T + 1.10 (cap rate: 8.00)	December 29, 2010	December 29, 2024	September 2023	The issuer repurchased in full (repurchase amount: ¥17.288 billion).
FIDEA HD (Hokuto Bank) (Note2)	March 2010	10.0	T + 1.00 (cap rate: 8.00)	April 1, 2013	April 1, 2025	September 2021	The issuer partially repurchased ¥5.0 billion (out of ¥10.0 billion, repurchase amount: ¥5.647 billion).
						February 2023	The issuer repurchased the remaining ¥5.0 billion (repurchase amount: ¥5.419 billion).
Miyazaki Taiyo Bank	March 2010	13.0	T + 1.05 (cap rate: 8.00)	October 1, 2010	April 1, 2025	November 2022	The issuer repurchased in full (Acquisition for cash consideration amount: ¥13.105 billion).
Jimoto HD (Sendai Bank) (Note2)	September 2011	30.0	Funding cost as an annualized rate of preferred Dividend (Note3)	April 1, 2013	October 1, 2036		
Tsukuba Bank	September 2011	35.0	Funding cost as an annualized rate of preferred Dividend (Note3)	July 1, 2012	October 1, 2031		
Tohoku Bank	September 2012	10.0	Funding cost as an annualized rate of preferred Dividend (Note3)	June 29, 2013	September 29, 2037		
Jimoto HD (Kirayaka Bank) (Note2)	December 2012	20.0	T + 1.15 (cap rate: 8.00)	December 29, 2012	October 1, 2024		
Jimoto HD (Kirayaka Bank) (Note2)	December 2012	10.0	Funding cost as an annualized rate of preferred dividend (Note3)	June 29, 2013	December 29, 2037		
Howa Bank	March 2014	16.0	T + 0.95 (cap rate: 8.00)	April 1, 2014	April 1, 2029		
Jimoto HD (Kirayaka Bank) (Note2)	September 2023	18.0	Funding cost as an annualized rate of preferred dividend (Note3)	October 1, 2024	October 1, 2048		

Name of Financial Institution	Capital Participation (Trust Beneficial Rights)					Management/Disposal Status	
	Month Year	Amount	Dividend Rate (T = 12m TIBOR)	Trust Period	Reference	Month Year	Notes
Shinkumi Federation Bank (Yamanashikenmin Shinkumi Bank) (Note2)	September 2009	45.0	T + 1.73 (cap rate: 8.00)	25 years (extendable)	Preferred beneficial rights out of trust beneficial rights		
Shinkumi Federation Bank (Soso Gojo Shinkumi Bank) (Note2)	January 2012	13.9	Funding cost as an annualized rate of preferred Dividend (Note3)	14 years (extendable)	(Note 5)		
Shinkumi Federation Bank (Iwaki Shinkumi Bank) (Note2)	January 2012	17.5	Funding cost as an annualized rate of preferred dividend (Note3)	14 years (extendable)	(Note 5)		
Shinkin Central Bank (Miyako Shinkin Bank) (Note2)	February 2012	8.5	Funding cost as an annualized rate of preferred Dividend (Note3)	14 years (extendable)	(Note 5)		
Shinkin Central Bank (Kesennuma Shinkin Bank) (Note2)	February 2012	13.0	Funding cost as an annualized rate of preferred dividend (Note3)	14 years (extendable)	(Note 5)		
Shinkin Central Bank (Ishinomaki Shinkin Bank) (Note2)	February 2012	15.7	Funding cost as an annualized rate of preferred Dividend (Note3)	14 years (extendable)	(Note 5)		
Shinkin Central Bank (Abukuma Shinkin Bank) (Note2)	February 2012	17.5	Funding cost as an annualized rate of preferred dividend (Note3)	14 years (extendable)	(Note 5)		

Shinkumi Federation Bank (Nasu Shinkumi Bank) ^(Note2)	March 2012	5.4	Funding cost as an annualized rate of preferred dividend ^(Note3)	25 years (extendable)	Preferred beneficial rights out of trust beneficial rights		
Shinkumi Federation Bank (Gunmamirai Shinkumi Bank) ^(Note2)	December 2012	25.0	T+1.24 (cap rate: 8.00)	25 years (extendable)	Preferred beneficial rights out of trust beneficial rights		
Shinkumi Federation Bank (Tokyo Kosei Shinkumi Bank) ^(Note2)	March 2014	5.0	T+1.07 (cap rate: 8.00)	25 years (extendable)	Preferred beneficial rights out of trust beneficial rights		
Shinkumi Federation Bank (Yokohama Kougin Shinyo Kumiai) ^(Note2)	March 2014	19.0	T+1.00 (cap rate: 8.00)	25 years (extendable)	Preferred beneficial rights out of trust beneficial rights		
Shinkumi Federation Bank (Kushiro Shinkumi Bank) ^(Note2)	December 2014	8.0	T+0.89 (cap rate: 8.00)	25 years (extendable)	Preferred beneficial rights out of trust beneficial rights		
Shinkumi Federation Bank (Shiga-Ken Shinkumi Bank) ^(Note2)	December 2014	9.0	T+1.05 (cap rate: 8.00)	25 years (extendable)	Preferred beneficial rights out of trust beneficial rights		

Total Amount of Capital Injection	702.04
Total Amount of the Disposed Book Value	309.50
Remaining Balance	392.54

 Fully Disposed

Notes: 1. Current names are used for the names of financial institutions.

2. Names of financial institutions in parentheses next to Kijo HD, Procrea HD, Jimoto HD, San ju San FG, FIDEA HD, Shinkumi Federation Bank and Shinkin Central Bank refer to the entities that effectively received capital participation. Soso Gojo Shinyo Kumiai was created through the merger in November 2013 of Soso Shinyo Kumiai, which received capital participation, and Gojo Shinyo Kumiai. Yokohama Kougin Shinyo Kumiai was created through the merger in March 2017 of Yokohama Chuo Shinyo Kumiai, which received capital participation, and Kyushu Kougin Shinyo Kumiai. San ju San Bank was created through the merger in May 2021 of Daisan Bank, which received capital participation, and Mie Bank.
3. Rates or dividend rates applied for capital participation based on the special measures concerning the Great East Japan Earthquake and the special measures concerning the COVID-19 are “funding cost as an annualized rate of preferred dividend” announced by the DICJ in each fiscal year, which is capped at 12-month JPY TIBOR or 8%, whichever is lower.
4. Preferred shares with voting rights to appoint or dismiss directors.
5. It is stipulated that within 14 years following capital participation, either (i) “authorization of management improvement” or (ii) “authorization of capital reorganization associated with business restructuring” must be obtained. The time limit for the application for the authorization was extended from 10 years to 14 years after capital participation pursuant to FSA Public Notice No. 51 (October 30, 2020).