

## Notice concerning Revision of Capital Ratio, etc.

The Shoko Chukin Bank, Ltd. (the “Bank”) discovered errors in the calculation method, etc. for its capital ratio, etc. that had been disclosed. As a result of recalculation, some errors were identified in the figures of capital ratio, etc. The Bank deeply apologizes for the errors and hereby announces as follows the revised calculation results as of June 30, 2019 and onward.

By the same token, it was found necessary to revise to the same degree the figures before June 30, 2019. The Bank will provide revised figures in its disclosure material to be announced in the future, in the case of referencing the capital ratio, etc. before June 30, 2019.

(Revised figures are underlined.)

### (1) Consolidated

▪ Common Equity Tier 1 Risk-weighted Capital Ratio

	March 31, 2020	December 31, 2019	September 30, 2019	June 30, 2019
Revision	<u>11.68%</u>	<u>12.03%</u>	<u>12.33%</u>	<u>12.10%</u>
Error	11.67%	12.02%	12.32%	12.09%

▪ Tier 1 Risk-weighted Capital Ratio

	March 31, 2020	December 31, 2019	September 30, 2019	June 30, 2019
Revision	<u>11.68%</u>	<u>12.03%</u>	<u>12.33%</u>	<u>12.10%</u>
Error	11.67%	12.02%	12.32%	12.09%

▪ Total Risk-weighted Capital Ratio

	March 31, 2020	December 31, 2019	September 30, 2019	June 30, 2019
Revision	<u>12.38%</u>	<u>12.66%</u>	<u>12.96%</u>	<u>12.78%</u>
Error	12.37%	12.65%	12.95%	12.77%

▪ Risk-weighted Assets (¥ million)

	March 31, 2020	December 31, 2019	September 30, 2019	June 30, 2019
Revision	<u>7,976,208</u>	<u>7,885,915</u>	<u>7,671,645</u>	<u>7,712,245</u>
Error	7,981,163	7,890,847	7,678,506	7,718,374

▪ Total Required Capital (¥ million)

	March 31, 2020	December 31, 2019	September 30, 2019	June 30, 2019
Revision	<u>638,096</u>	<u>630,873</u>	<u>613,731</u>	<u>616,979</u>
Error	638,493	631,267	614,280	617,469

(2) Non-consolidated

▪ Common Equity Tier 1 Risk-weighted Capital Ratio

	March 31, 2020	December 31, 2019	September 30, 2019	June 30, 2019
Revision	11.69%	<u>12.06%</u>	<u>12.37%</u>	<u>12.14%</u>
Error	11.69%	12.05%	12.35%	12.13%

▪ Tier 1 Risk-weighted Capital Ratio

	March 31, 2020	December 31, 2019	September 30, 2019	June 30, 2019
Revision	11.69%	<u>12.06%</u>	<u>12.37%</u>	<u>12.14%</u>
Error	11.69%	12.05%	12.35%	12.13%

▪ Total Risk-weighted Capital Ratio

	March 31, 2020	December 31, 2019	September 30, 2019	June 30, 2019
Revision	<u>12.39%</u>	<u>12.68%</u>	<u>12.98%</u>	<u>12.80%</u>
Error	12.38%	12.67%	12.97%	12.79%

▪ Risk-weighted Assets (¥ million)

	March 31, 2020	December 31, 2019	September 30, 2019	June 30, 2019
Revision	<u>7,889,124</u>	<u>7,797,156</u>	<u>7,583,277</u>	<u>7,625,296</u>
Error	7,894,080	7,802,089	7,590,138	7,631,425

▪ Total Required Capital (¥ million)

	March 31, 2020	December 31, 2019	September 30, 2019	June 30, 2019
Revision	<u>631,129</u>	<u>623,772</u>	<u>606,662</u>	<u>610,023</u>
Error	631,526	624,167	607,211	610,514