

SELECTED FINANCIAL INFORMATION

***For the Fiscal Year Ended March 31, 2022
(Supplementary)***

May 13, 2022



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I. Selected Financial Information For the Fiscal Year Ended March 31, 2022

1. Operating Results

(1) Consolidated

(Millions of yen)

	For the Year Ended March 31, 2022	For the Year Ended March 31, 2021	Increase/ (Decrease) (A)-(B)
	(A)	(B)	(A)-(B)
Gross operating profit (Note 1)	35,373	35,468	(94)
Net interest income	28,531	30,699	(2,168)
Net fees and commissions	3,370	3,636	(266)
Net other ordinary income	3,472	1,132	2,339
General and administrative expenses	29,333	32,468	(3,134)
Net operating income before general allowance and goodwill (Note 2)	6,039	3,000	3,039
Provision for general allowance for loan losses	(1,014)	1,413	(2,428)
Net operating income (Note 3)	7,054	1,586	5,468
Non-recurring income and expenses	(3,782)	(2,326)	(1,455)
Net gain and loss on stocks and other securities	—	—	—
Problem claims related costs	5,416	3,973	1,442
Written-off of loans	138	182	(44)
Provision for specific allowance for loan losses	4,930	3,756	1,173
Net loss on sales of loans	348	35	313
Reversal of allowance for loan losses	—	—	—
Recoveries of written-off claims	4	1	3
Others	1,629	1,645	(15)
Ordinary profit (loss)	3,272	(740)	4,012
Extraordinary income and loss	(128)	(1,938)	1,810
Net gain and loss on disposal of non-current assets	(88)	16	(105)
Gain on disposal of non-current assets	—	76	(76)
Loss on disposal of non-current assets	88	59	29
Others	(39)	(1,955)	1,915
Income (Loss) before income taxes	3,144	(2,679)	5,823
Income taxes	1,948	(337)	2,285
Income taxes - current	1,651	810	841
Income taxes - deferred	296	(1,147)	1,444
Net income (loss)	1,196	(2,341)	3,537
Net income(loss) attributable to non-controlling interests	—	—	—
Net income(loss) attributable to owners of the parent	1,196	(2,341)	3,537

Notes: 1. Gross operating profit = (Interest income - Interest expenses) + (Fees and commissions - Fees and commissions payments)
+ (Other ordinary income - Other ordinary expenses)

2. Net operating income before general allowance and goodwill = Gross operating profit - General and administrative expenses

3. Net operating income = Gross operating profit - General and administrative expenses
- Provision for general allowance for loan losses

Credit costs (Note 4)	4,437	5,433	(996)
Excluding recoveries of written-off claims	4,442	5,434	(992)

Note: 4. Credit costs = (Provision for general allowance for loan losses + Problem claims related costs)
- (Reversal of allowance for loan losses + Recoveries of written-off claims) + Adjustment on purchased loan

	For the Year Ended March 31, 2022	For the Year Ended March 31, 2021	Increase/ (Decrease) (A)-(B)
	(A)	(B)	(A)-(B)
Number of Consolidated Subsidiaries	1	1	—

1. Operating Results (continued)

(2) Non-consolidated

(Millions of yen)

	For the Year Ended March 31, 2022	For the Year Ended March 31, 2021	Increase/ (Decrease) (A)-(B)
	(A)	(B)	
Gross operating profit	33,349	33,575	(225)
Net interest income	28,469	30,652	(2,183)
Net fees and commissions	1,407	1,756	(348)
Net other ordinary income	3,472	1,166	2,306
of which net gain and loss on bonds	(341)	31	(373)
General and administrative expenses (excluding non-recurring expenses)	28,814	31,914	(3,100)
Personnel expenses	14,211	16,322	(2,110)
Nonpersonnel expenses	13,090	14,116	(1,025)
Taxes	1,511	1,475	35
Net operating income before general allowance and goodwill	4,535	1,660	2,874
Core net operating income (excluding net gain and loss on bonds)	4,877	1,629	3,247
excluding gain and loss on investment trust cancellation	4,877	1,629	3,247
Provision for general allowance for loan losses	(954)	1,608	(2,563)
Amortization of goodwill	—	—	—
Net operating income	5,490	52	5,437
Non-recurring income and expenses	(3,079)	(1,681)	(1,397)
Net gain and loss on stocks and other securities	—	—	—
Problem claims related costs	4,492	2,953	1,539
Written-off of loans	18	21	(2)
Provision for specific allowance for loan losses	4,483	2,932	1,551
Net gain and loss on sales of loans	(8)	0	(9)
Reversal of allowance for loan losses	—	—	—
Recoveries of written-off claims	0	0	(0)
Others	1,413	1,271	142
Ordinary profit (loss)	2,411	(1,629)	4,040
Extraordinary income and loss	(125)	169	(294)
Net gain and loss on disposal of non-current assets	(85)	42	(127)
Gain on disposal of non-current assets	—	76	(76)
Loss on disposal of non-current assets	85	33	51
Others	(39)	126	(166)
Income (Loss) before income taxes	2,285	(1,460)	3,746
Income taxes	1,750	(612)	2,362
Income taxes - current	1,520	584	936
Income taxes - deferred	229	(1,197)	1,426
Net income (loss)	535	(847)	1,383

2. Return on Equity

(%)

	For the Year Ended March 31, 2022 (A)	For the Year Ended March 31, 2021 (B)	Increase/ (Decrease) (A)-(B)
Consolidated Basis	0.73	(1.43)	2.16
Non-consolidated Basis	0.36	(0.59)	0.95

3. Net Interest Margin after General & Administrative Expenses

(1) Non-consolidated

(%)

	For the Year Ended March 31, 2022 (A)	For the Year Ended March 31, 2021 (B)	Increase/ (Decrease) (A)-(B)
Return on Interest-Earning Assets (a)	1.44	1.46	(0.02)
(i) Yields on Loans and Bills discounted	1.84	1.84	—
(ii) Yields on Securities	1.27	1.35	(0.08)
Financing Costs including General & Administrative Expenses (b)	1.54	1.58	(0.04)
(i) Yields on Deposits	0.07	0.08	(0.01)
(ii) Yields on Other External Liabilities	0.02	0.30	(0.28)
Net Interest Margin after General & Administrative Expenses (a) - (b)	(0.10)	(0.12)	0.02

(2) Non-consolidated, excluding International Operations

(%)

	For the Year Ended March 31, 2022 (A)	For the Year Ended March 31, 2021 (B)	Increase/ (Decrease) (A)-(B)
Return on Interest-Earning Assets (a)	1.30	1.27	0.03
(i) Yields on Loans and Bills discounted	1.79	1.75	0.04
(ii) Yields on Securities	0.90	0.71	0.19
Financing Costs including General & Administrative Expenses (b)	1.38	1.46	(0.08)
(i) Yields on Deposits	0.04	0.04	—
(ii) Yields on Other External Liabilities	0.00	0.00	—
Net Interest Margin after General & Administrative Expenses (a) - (b)	(0.08)	(0.19)	0.11

4. Gain & Loss on Securities (Non-consolidated)

(Millions of yen)

	For the Year Ended March 31, 2022 (A)	For the Year Ended March 31, 2021 (B)	Increase/ (Decrease) (A)-(B)
Net Gain & Loss on Bonds	(341)	31	(373)
Gain on Sales	24	318	(293)
Gain on Redemption	18	23	(5)
Loss on Sales	384	306	78
Loss on Redemption	—	4	(4)
Loss on Devaluation	—	—	—
Net Gain & Loss on Stocks and Other Securities	—	—	—
Gain on Sales	—	—	—
Loss on Sales	—	—	—
Loss on Devaluation	—	—	—

5. Financial Instruments at Fair Value (Consolidated)

(Millions of yen)

	As of March 31, 2022			As of March 31, 2021		
	Balance sheet amount	Fair value	Net unrealized gain/(loss)	Balance sheet amount	Fair value	Net unrealized gain/(loss)
Cash and due from banks	414,725	414,725	—	390,579	390,579	—
Call loans	25,500	25,500	—	65,500	65,500	—
Securities						
Held-to-maturity securities	41,946	41,657	(288)	—	—	—
Other securities	123,015	123,015	—	187,805	187,805	—
Loans and bills discounted	1,431,401			1,574,291		
Allowance for loan losses	(16,333)			(14,217)		
	1,415,067	1,486,275	71,207	1,560,074	1,637,364	77,289
Total Assets	2,020,254	2,091,173	70,918	2,203,959	2,281,249	77,289
Deposits	1,526,212	1,526,823	610	1,737,253	1,738,225	972
Negotiable certificates of deposit	364,978	364,978	—	327,421	327,421	—
Call money	—	—	—	31,071	31,071	—
Total Liabilities	1,891,191	1,891,802	610	2,095,746	2,096,718	972
Derivative transactions						
Hedge accounting not applied	(6,060)	(6,060)	—	(4,632)	(4,632)	—
Total Derivative transactions	(6,060)	(6,060)	—	(4,632)	(4,632)	—

6. Securities at Fair Value (Consolidated)

1) Held-to-maturity securities

(Millions of yen)

		As of March 31, 2022			As of March 31, 2021		
		Balance sheet amount	Fair Value	Net unrealized gain/(loss)	Balance sheet amount	Fair Value	Net unrealized gain/(loss)
Fair value in excess of Balance sheet amount	Government bonds	—	—	—	—	—	—
	Corporate bonds	—	—	—	—	—	—
	Foreign Securities	—	—	—	—	—	—
	Sub-Total	—	—	—	—	—	—
Fair value not in excess of Balance sheet amount	Government bonds	—	—	—	—	—	—
	Corporate bonds	—	—	—	—	—	—
	Foreign Securities	41,946	41,657	(288)	—	—	—
	Sub-Total	41,946	41,657	(288)	—	—	—
Total		41,946	41,657	(288)	—	—	—

2) Available-for-sale securities

(Millions of yen)

		As of March 31, 2022			As of March 31, 2021		
		Balance sheet amount	Cost	Net unrealized gain/(loss)	Balance sheet amount	Cost	Net unrealized gain/(loss)
Balance sheet amount in excess of Cost	Bonds	26,502	26,014	488	21,908	21,554	354
	Government bonds	—	—	—	—	—	—
	Corporate bonds	26,502	26,014	488	21,908	21,554	354
	Others	54,223	53,652	570	84,166	83,225	941
	Sub-Total	80,725	79,666	1,059	106,075	104,779	1,295
Balance sheet amount not in excess of Cost	Bonds	5,467	5,475	(8)	20,278	20,345	(67)
	Government bonds	5,004	5,009	(4)	18,505	18,519	(13)
	Corporate bonds	462	466	(3)	1,772	1,826	(54)
	Others	44,705	46,121	(1,416)	67,158	68,609	(1,450)
	Sub-Total	50,173	51,597	(1,424)	87,436	88,954	(1,518)
Total		130,899	131,264	(365)	193,511	193,734	(223)

Note: "Available-for-sale securities" include "Securities" and Negotiable certificates of deposit in "Cash and due from banks".

7. Capital Adequacy Ratio (Preliminary)

(1) Consolidated

(Millions of yen)

	As of March 31, 2022 Preliminary (A)	As of March 31, 2021 (B)	Increase/ (Decrease) (A)-(B)
1. Capital Adequacy Ratio 2. /3. X100%	11.96%	11.27%	0.69%
2. Capital	165,804	165,765	39
3. Risk-weighted Assets	1,385,915	1,469,676	(83,760)
4. Minimum Capital Requirements 3. X4%	55,436	58,787	(3,350)

(2) Non-consolidated

(Millions of yen)

	As of March 31, 2022 Preliminary (A)	As of March 31, 2021 (B)	Increase/ (Decrease) (A)-(B)
1. Capital Adequacy Ratio 2. /3. X100%	11.31%	10.70%	0.61%
2. Capital	155,900	156,468	(568)
3. Risk-weighted Assets	1,378,110	1,461,766	(83,656)
4. Minimum Capital Requirements 3. X4%	55,124	58,470	(3,346)

Notes: "Risk-weighted Assets" is calculated on "Standardised Approach."

II. Loan Portfolio & Deposits

1. Disclosed Claims under Financial Revitalization Law

(1) Consolidated

Chart-A: Disclosed Claims after writing-off Category IV Claims

(Millions of yen)

	As of March 31, 2022 (A)	As of March 31, 2021 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	5,508	4,053	1,454
Doubtful	9,928	14,153	(4,225)
Sub-standard	2,869	1,861	1,008
Loans Past Due 3 Months or More	1,305	272	1,032
Restructured Loans	1,564	1,589	(24)
Sub-Total (a)	18,306	20,069	(1,762)
Normal	1,428,962	1,570,571	(141,608)
Total (b)	1,447,269	1,590,640	(143,371)
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	1.26	1.26	—
Amounts Secured (c)	11,371	11,439	(67)
Coverage Ratio (%) (c/a X 100)	62.11	56.99	5.12

Chart-B: Disclosed Claims including Category IV Claims

(Millions of yen)

	As of March 31, 2022 (A)	As of March 31, 2021 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	11,962	7,408	4,553
Doubtful	9,928	14,153	(4,225)
Sub-standard	2,869	1,861	1,008
Loans Past Due 3 Months or More	1,305	272	1,032
Restructured Loans	1,564	1,589	(24)
Sub-Total (a)	24,760	23,424	1,336
Normal	1,428,962	1,570,571	(141,608)
Total (b)	1,453,723	1,593,995	(140,272)
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	1.70	1.46	0.24
Amounts Secured (c)	17,826	14,794	3,031
Coverage Ratio (%) (c/a X 100)	71.99	63.15	8.84

(2) Non-consolidated

Chart-A: Disclosed Claims after writing-off Category IV Claims

(Millions of yen)

	As of March 31, 2022 (A)	As of March 31, 2021 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	3,893	2,306	1,586
Doubtful	9,900	14,092	(4,191)
Sub-standard	2,869	1,861	1,008
Loans Past Due 3 Months or More	1,305	272	1,032
Restructured Loans	1,564	1,589	(24)
Sub-Total (a)	16,663	18,260	(1,597)
Normal	1,423,336	1,564,537	(141,200)
Total (b)	1,440,000	1,582,798	(142,797)
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	1.15	1.15	—
Amounts Secured (c)	11,637	11,681	(44)
Coverage Ratio (%) (c/a X 100)	69.83	63.97	5.86

Chart-B: Disclosed Claims including Category IV Claims

(Millions of yen)

	As of March 31, 2022 (A)	As of March 31, 2021 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	9,102	3,816	5,286
Doubtful	9,900	14,092	(4,191)
Sub-standard	2,869	1,861	1,008
Loans Past Due 3 Months or More	1,305	272	1,032
Restructured Loans	1,564	1,589	(24)
Sub-Total (a)	21,873	19,770	2,102
Normal	1,423,336	1,564,537	(141,200)
Total (b)	1,445,209	1,584,307	(139,098)
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	1.51	1.24	0.27
Amounts Secured (c)	16,846	13,191	3,655
Coverage Ratio (%) (c/a X 100)	77.01	66.72	10.29

2. Allowance for Loan Losses (Non-consolidated)

Non-consolidated

Chart-A: Allowance for Loan Losses after writing-off Category IV Claims

(Millions of yen)

	As of March 31, 2022 (A)	As of March 31, 2021 (B)	Increase/ (Decrease) (A)-(B)
General Allowance for Loan Losses	4,893	5,821	(927)
Specific Allowance for Loan Losses	3,547	3,583	(35)
Total Allowance for Loan Losses (a)	8,441	9,404	(962)
Total Loans and Bills Discounted (b)	1,423,334	1,569,190	(145,855)
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	0.59	0.59	—

Chart-B: Allowance for Loan Losses including Category IV Claims

(Millions of yen)

	As of March 31, 2022 (A)	As of March 31, 2021 (B)	Increase/ (Decrease) (A)-(B)
General Allowance for Loan Losses	4,893	5,821	(927)
Specific Allowance for Loan Losses	8,757	5,092	3,664
Total Allowance for Loan Losses (a)	13,651	10,913	2,737
Total Loans and Bills Discounted (b)	1,428,544	1,570,700	(142,155)
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	0.95	0.69	0.26

3. Classifications of Loans & Bills Discounted (Non-consolidated)

(1) Classification by Type of Borrower Industry

(Millions of yen)

	As of March 31, 2022 (A)	As of March 31, 2021 (B)	Increase/ (Decrease) (A)-(B)
Domestic (excluding offshore banking account)	1,428,544	1,570,700	(142,155)
Manufacturing	28,986	35,825	(6,839)
Agriculture and forestry	702	1,266	(564)
Fisheries	0	0	0
Mining and quarrying of stone and gravel	—	—	—
Construction	9,419	8,739	680
Electricity, gas, heat supply and water	28,666	32,798	(4,132)
Information and communications	7,854	8,236	(382)
Transport and postal activities	2,588	6,081	(3,493)
Wholesale and retail trade	40,913	45,287	(4,374)
Finance and insurance	71,313	76,355	(5,042)
Real estate and goods rental and leasing	223,381	190,051	33,330
Other services	203,683	218,188	(14,505)
Government, except elsewhere classified	—	—	—
Industries unable to classify	811,039	947,874	(136,835)
Overseas and Offshore Banking Account	—	—	—
Governments and official institutions	—	—	—
Financial institutions	—	—	—
Other	—	—	—
Total	1,428,544	1,570,700	(142,155)

3. Classifications of Loans & Bills Discounted (Non-consolidated) (continued)

(2) Consumer Loans

(Millions of yen)

	As of March 31, 2022 (A)	As of March 31, 2021 (B)	Increase/ (Decrease) (A)-(B)
Consumer Loans	536,481	575,022	(38,541)
Housing Loans	252,712	285,827	(33,115)
Other Consumer Loans	283,769	289,195	(5,426)

(3) Loans to Small and Medium-sized Enterprises and Individuals

(Millions of yen)

	As of March 31, 2022 (A)	As of March 31, 2021 (B)	Increase/ (Decrease) (A)-(B)
Loans to Small and Medium-sized Enterprises and Individuals (a)	1,200,779	1,246,864	(46,085)
Total Loans and Bills Discounted (b)	1,428,544	1,570,700	(142,155)
Ratio of Loans to Small and Medium-sized Enterprises and Individuals to Total Loans and Bills Discounted (%) (a/b X 100)	84.05	79.38	4.67

4. Balances of Loans and Deposits

(Millions of yen)

		As of March 31, 2022 (A)	As of March 31, 2021 (B)	Increase/ (Decrease) (A)-(B)
Total Deposits and Negotiable certificates of deposit	Consolidated (Ending Bal.)	1,891,191	2,064,675	(173,484)
	Non-consolidated (Ending Bal.)	1,903,073	2,074,865	(171,791)
	Non-consolidated (Average Bal.)	1,943,688	2,046,413	(102,724)
Deposits	Consolidated (Ending Bal.)	1,526,212	1,737,253	(211,041)
	Individual	1,162,453	1,264,901	(102,448)
	Corporate	338,782	353,897	(15,115)
	Public money	21,785	43,504	(21,718)
	Financial institutions	3,190	74,950	(71,759)
	Non-consolidated (Ending Bal.)	1,538,094	1,747,443	(209,348)
	Non-consolidated (Average Bal.)	1,659,707	1,840,201	(180,493)
Negotiable certificates of deposit	Consolidated (Ending Bal.)	364,978	327,421	37,557
	Non-consolidated (Ending Bal.)	364,978	327,421	37,557
	Non-consolidated (Average Bal.)	283,981	206,212	77,768
Loans and Bills Discounted	Consolidated (Ending Bal.)	1,431,401	1,574,291	(142,890)
	Non-consolidated (Ending Bal.)	1,428,544	1,570,700	(142,155)
	Non-consolidated (Average Bal.)	1,476,915	1,595,909	(118,993)