

# ***SELECTED FINANCIAL INFORMATION***

***For the First Half of Fiscal 2022  
(Supplementary)***

November 15, 2022

TOKYO  
S T A R  
B A N K 

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東京スター銀行

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## I. Selected Financial Information for the First Half of Fiscal 2022

### 1. Operating Results

#### (1) Consolidated

(Millions of yen)

	For the First Half of Fiscal 2022	For the First Half of Fiscal 2021	Increase/ (Decrease) (A)-(B)
	(A)	(B)	(A)-(B)
<b>Gross operating profit</b> (Note 1)	<b>18,078</b>	<b>17,264</b>	<b>814</b>
Net interest income	15,161	14,377	784
Net fees and commissions	1,411	1,806	(395)
Net other ordinary income	1,505	1,079	426
General and administrative expenses	14,537	15,037	(499)
<b>Net operating income before general allowance and goodwill</b> (Note 2)	<b>3,541</b>	<b>2,226</b>	<b>1,314</b>
Provision for general allowance for loan losses	(95)	(193)	97
<b>Net operating income</b> (Note 3)	<b>3,636</b>	<b>2,419</b>	<b>1,216</b>
Non-recurring income and expenses	(1,140)	(1,883)	743
Net gain and loss on stocks and other securities	—	—	—
Problem claims related costs	2,051	2,974	(923)
Written-off of loans	19	13	5
Provision for specific allowance for loan losses	1,765	2,905	(1,140)
Net loss on sales of loans	266	55	211
Reversal of allowance for loan losses	—	—	—
Recoveries of written-off claims	0	4	(4)
Others	910	1,086	(176)
<b>Ordinary profit</b>	<b>2,496</b>	<b>536</b>	<b>1,959</b>
Extraordinary income and loss	(68)	(18)	(49)
Net gain and loss on disposal of non-current assets	(68)	(18)	(49)
Gain on disposal of non-current assets	—	—	—
Loss on disposal of non-current assets	68	18	49
Others	—	—	—
<b>Income before income taxes</b>	<b>2,428</b>	<b>517</b>	<b>1,910</b>
Income taxes	1,319	77	1,242
Income taxes - current	1,491	361	1,129
Income taxes - deferred	(171)	(283)	112
<b>Net income</b>	<b>1,108</b>	<b>440</b>	<b>668</b>
Net income attributable to non-controlling interests	—	—	—
Net income attributable to owners of the parent	1,108	440	668

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)	1,986	2,816	(829)
Excluding recoveries of written-off claims	1,987	2,820	(833)

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 First Half of Fiscal 2022	For the First Half of Fiscal 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 First Half of Fiscal 2022	For the First Half of Fiscal 2021	Increase/ (Decrease) (A)-(B)
	(A)	(B)	
<b>Gross operating profit</b>	<b>17,014</b>	<b>16,255</b>	<b>758</b>
Net interest income	15,131	14,340	790
Net fees and commissions	376	835	(458)
Net other ordinary income	1,505	1,079	426
of which net gain and loss on bonds	(1,246)	(129)	(1,117)
General and administrative expenses (excluding non-recurring expenses)	14,269	14,762	(492)
Personnel expenses	6,967	7,416	(449)
Nonpersonnel expenses	6,561	6,596	(35)
Taxes	741	749	(8)
<b>Net operating income before general allowance and goodwill</b>	<b>2,744</b>	<b>1,493</b>	<b>1,251</b>
<b>Core net operating income (excluding net gain and loss on bonds)</b>	<b>3,991</b>	<b>1,622</b>	<b>2,368</b>
<b>Excluding gain and loss on cancellation of investment trusts</b>	<b>3,991</b>	<b>1,622</b>	<b>2,368</b>
Provision for general allowance for loan losses	(115)	(140)	25
Amortization of goodwill	—	—	—
<b>Net operating income</b>	<b>2,860</b>	<b>1,634</b>	<b>1,226</b>
Non-recurring income and expenses	(732)	(1,534)	802
Net gain and loss on stocks and other securities	—	—	—
Problem claims related costs	1,538	2,519	(980)
Written-off of loans	1	0	1
Provision for specific allowance for loan losses	1,287	2,519	(1,232)
Net gain and loss on sales of loans	249	(0)	250
Reversal of allowance for loan losses	—	—	—
Recoveries of written-off claims	0	0	(0)
Others	806	985	(178)
<b>Ordinary profit</b>	<b>2,128</b>	<b>99</b>	<b>2,028</b>
Extraordinary income and loss	(68)	(17)	(50)
Net gain and loss on disposal of non-current assets	(68)	(17)	(50)
Gain on disposal of non-current assets	—	—	—
Loss on disposal of non-current assets	68	17	50
Others	—	—	—
<b>Income before income taxes</b>	<b>2,060</b>	<b>82</b>	<b>1,977</b>
Income taxes	1,165	(31)	1,196
Income taxes - current	1,323	360	963
Income taxes - deferred	(158)	(391)	233
<b>Net income</b>	<b>894</b>	<b>113</b>	<b>780</b>

**2. Return on Equity** (%)

	For the First Half of Fiscal 2022 (A)	For the First Half of Fiscal 2021 (B)	Increase/ (Decrease) (A)-(B)
Consolidated Basis	1.34	0.53	0.81
Non-consolidated Basis	1.18	0.15	1.03

**3. Net Interest Margin after General & Administrative Expenses**

**(1) Non-consolidated** (%)

	For the First Half of Fiscal 2022 (A)	For the First Half of Fiscal 2021 (B)	Increase/ (Decrease) (A)-(B)
Return on Interest-Earning Assets (a)	1.57	1.42	0.15
(i) Yields on Loans and Bills discounted	1.91	1.82	0.09
(ii) Yields on Securities	2.14	1.30	0.84
Financing Costs including General & Administrative Expenses (b)	1.58	1.54	0.04
(i) Yields on Deposits	0.10	0.08	0.02
(ii) Yields on Other External Liabilities	0.67	0.02	0.65
Net Interest Margin after General & Administrative Expenses (a) - (b)	(0.01)	(0.12)	0.11

**(2) Non-consolidated, excluding International Operations** (%)

	For the First Half of Fiscal 2022 (A)	For the First Half of Fiscal 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	1.80	1.75	0.05
(ii) Yields on Securities	0.89	0.84	0.05
Financing Costs including General & Administrative Expenses (b)	1.40	1.38	0.02
(i) Yields on Deposits	0.04	0.05	(0.01)
(ii) Yields on Other External Liabilities	—	—	—
Net Interest Margin after General & Administrative Expenses (a) - (b)	(0.10)	(0.11)	0.01

**4. Gain & Loss on Securities (Non-consolidated)** (Millions of yen)

	For the First Half of Fiscal 2022 (A)	For the First Half of Fiscal 2021 (B)	Increase/ (Decrease) (A)-(B)
Net Gain & Loss on Bonds	(1,246)	(129)	(1,117)
Gain on Sales	—	—	—
Gain on Redemption	16	8	8
Loss on Sales	1,262	137	1,125
Loss on Redemption	—	—	—
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 September 30, 2022			As of March 31, 2022			As of September 30, 2021		
	Balance sheet amount	Fair value	Net unrealized gain/(loss)	Balance sheet amount	Fair value	Net unrealized gain/(loss)	Balance sheet amount	Fair value	Net unrealized gain/(loss)
Securities									
Held-to-maturity securities	75,915	74,079	(1,836)	41,946	41,657	(288)	4,537	4,521	(16)
Other securities	117,315	117,315	—	123,015	123,015	—	140,850	140,850	—
Loans and bills discounted	1,420,924			1,431,401			1,451,650		
Allowance for loan losses	(17,449)			(16,333)			(15,657)		
	1,403,475	1,474,178	70,702	1,415,067	1,486,275	71,207	1,435,992	1,506,099	70,106
<b>Total Assets</b>	<b>1,596,706</b>	<b>1,665,572</b>	<b>68,866</b>	<b>1,580,029</b>	<b>1,650,948</b>	<b>70,918</b>	<b>1,581,381</b>	<b>1,651,471</b>	<b>70,090</b>
Deposits	1,625,597	1,625,734	137	1,526,212	1,526,823	610	1,675,574	1,676,522	947
Negotiable certificates of deposit	214,504	214,504	—	364,978	364,978	—	237,900	237,900	—
<b>Total Liabilities</b>	<b>1,840,101</b>	<b>1,840,238</b>	<b>137</b>	<b>1,891,191</b>	<b>1,891,802</b>	<b>610</b>	<b>1,913,474</b>	<b>1,914,422</b>	<b>947</b>
Derivative transactions									
Hedge accounting not applied	(3,797)	(3,797)	—	(6,060)	(6,060)	—	(1,798)	(1,798)	—
<b>Total Derivative transactions</b>	<b>(3,797)</b>	<b>(3,797)</b>	<b>—</b>	<b>(6,060)</b>	<b>(6,060)</b>	<b>—</b>	<b>(1,798)</b>	<b>(1,798)</b>	<b>—</b>

6. Securities at Fair Value (Consolidated)

1) Held-to-maturity securities

(Millions of yen)

	As of September 30, 2022			As of March 31, 2022			As of September 30, 2021		
	Balance sheet amount	Fair Value	Net unrealized gain/(loss)	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	8,475	8,479	4	—	—	—	—	—
	Sub-Total	8,475	8,479	4	—	—	—	—	—
Fair value not in excess of Balance sheet amount	Government bonds	—	—	—	—	—	—	—	—
	Corporate bonds	—	—	—	—	—	—	—	—
	Foreign Securities	67,440	65,599	(1,840)	41,946	41,657	(288)	4,537	4,521
	Sub-Total	67,440	65,599	(1,840)	41,946	41,657	(288)	4,537	4,521
<b>Total</b>	<b>75,915</b>	<b>74,079</b>	<b>(1,836)</b>	<b>41,946</b>	<b>41,657</b>	<b>(288)</b>	<b>4,537</b>	<b>4,521</b>	<b>(16)</b>

2) Available-for-sale securities

(Millions of yen)

	As of September 30, 2022			As of March 31, 2022			As of September 30, 2021			
	Balance sheet amount	Cost	Net unrealized gain/(loss)	Balance sheet amount	Cost	Net unrealized gain/(loss)	Balance sheet amount	Cost	Net unrealized gain/(loss)	
Balance sheet amount in excess of Cost	Bonds	28,314	27,749	565	26,502	26,014	488	26,792	26,365	426
	Government bonds	3,003	3,002	0	—	—	—	—	—	—
	Corporate bonds	25,311	24,746	564	26,502	26,014	488	26,792	26,365	426
	Others	41,720	41,277	442	54,223	53,652	570	93,463	92,560	903
	Sub-Total	70,035	69,027	1,007	80,725	79,666	1,059	120,256	118,925	1,330
Balance sheet amount not in excess of Cost	Bonds	6,467	6,475	(8)	5,467	5,475	(8)	226	226	(0)
	Government bonds	6,007	6,008	(1)	5,004	5,009	(4)	—	—	—
	Corporate bonds	460	466	(6)	462	466	(3)	226	226	(0)
	Others	48,456	51,011	(2,554)	44,705	46,121	(1,416)	26,001	26,614	(613)
	Sub-Total	54,923	57,486	(2,562)	50,173	51,597	(1,424)	26,228	26,841	(613)
<b>Total</b>	<b>124,959</b>	<b>126,514</b>	<b>(1,555)</b>	<b>130,899</b>	<b>131,264</b>	<b>(365)</b>	<b>146,484</b>	<b>145,767</b>	<b>717</b>	

7. Capital Adequacy Ratio (Preliminary)

(1) Consolidated

(Millions of yen)

	As of September 30, 2022 Preliminary (A)	As of March 31, 2022 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2021 (C)	Increase/ (Decrease) (A)-(C)
1. Capital Adequacy Ratio 2. /3. X100%	11.91%	11.96%	(0.05)%	11.93%	(0.02)%
2. Capital	167,212	165,804	1,407	165,684	1,527
3. Risk-weighted Assets	1,403,011	1,385,915	17,095	1,388,476	14,534
4. Minimum Capital Requirements 3. X4%	56,120	55,436	683	55,539	581

(2) Non-consolidated

(Millions of yen)

	As of September 30, 2022 Preliminary (A)	As of March 31, 2022 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2021 (C)	Increase/ (Decrease) (A)-(C)
1. Capital Adequacy Ratio 2. /3. X100%	11.25%	11.31%	(0.06)%	11.30%	(0.05)%
2. Capital	157,082	155,900	1,182	156,111	971
3. Risk-weighted Assets	1,395,259	1,378,110	17,148	1,380,537	14,721
4. Minimum Capital Requirements 3. X4%	55,810	55,124	685	55,221	588

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 September 30, 2022 (A)	As of March 31, 2022 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2021 (C)	Increase/ (Decrease) (A)-(C)
Bankruptcy and Quasi-Bankruptcy	5,550	5,508	42	5,134	415
Doubtful	11,475	9,928	1,547	11,898	(423)
Sub-standard	2,191	2,869	(678)	3,362	(1,171)
Loans Past Due 3 Months or More	490	1,305	(814)	1,844	(1,354)
Restructured Loans	1,701	1,564	136	1,517	183
<b>Sub-Total (a)</b>	<b>19,217</b>	<b>18,306</b>	<b>911</b>	<b>20,396</b>	<b>(1,178)</b>
Normal	1,421,852	1,428,962	(7,110)	1,450,446	(28,594)
Total (b)	1,441,070	1,447,269	(6,199)	1,470,842	(29,772)
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>1.33</b>	<b>1.26</b>	<b>0.07</b>	<b>1.38</b>	<b>(0.05)</b>
Amounts Secured (c)	11,892	11,371	520	12,120	(227)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>61.88</b>	<b>62.11</b>	<b>(0.23)</b>	<b>59.42</b>	<b>2.46</b>

Chart-B: Disclosed Claims including Category IV Claims

(Millions of yen)

	As of September 30, 2022 (A)	As of March 31, 2022 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2021 (C)	Increase/ (Decrease) (A)-(C)
Bankruptcy and Quasi-Bankruptcy	11,833	11,962	(128)	9,718	2,115
Doubtful	11,475	9,928	1,547	11,898	(423)
Sub-standard	2,191	2,869	(678)	3,362	(1,171)
Loans Past Due 3 Months or More	490	1,305	(814)	1,844	(1,354)
Restructured Loans	1,701	1,564	136	1,517	183
<b>Sub-Total (a)</b>	<b>25,500</b>	<b>24,760</b>	<b>740</b>	<b>24,979</b>	<b>521</b>
Normal	1,421,852	1,428,962	(7,110)	1,450,446	(28,594)
Total (b)	1,447,353	1,453,723	(6,370)	1,475,426	(28,072)
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>1.76</b>	<b>1.70</b>	<b>0.06</b>	<b>1.69</b>	<b>0.07</b>
Amounts Secured (c)	18,175	17,826	349	16,704	1,471
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>71.27</b>	<b>71.99</b>	<b>(0.72)</b>	<b>66.87</b>	<b>4.40</b>

#### (2) Non-consolidated

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

(Millions of yen)

	As of September 30, 2022 (A)	As of March 31, 2022 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2021 (C)	Increase/ (Decrease) (A)-(C)
Bankruptcy and Quasi-Bankruptcy	3,942	3,893	48	3,532	410
Doubtful	11,446	9,900	1,545	11,862	(416)
Sub-standard	2,191	2,869	(678)	3,362	(1,171)
Loans Past Due 3 Months or More	490	1,305	(814)	1,844	(1,354)
Restructured Loans	1,701	1,564	136	1,517	183
<b>Sub-Total (a)</b>	<b>17,580</b>	<b>16,663</b>	<b>916</b>	<b>18,757</b>	<b>(1,177)</b>
Normal	1,416,376	1,423,336	(6,960)	1,444,655	(28,278)
Total (b)	1,433,956	1,440,000	(6,044)	1,463,412	(29,456)
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>1.22</b>	<b>1.15</b>	<b>0.07</b>	<b>1.28</b>	<b>(0.06)</b>
Amounts Secured (c)	11,985	11,637	348	12,463	(477)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>68.17</b>	<b>69.83</b>	<b>(1.66)</b>	<b>66.44</b>	<b>1.73</b>

Chart-B: Disclosed Claims including Category IV Claims

(Millions of yen)

	As of September 30, 2022 (A)	As of March 31, 2022 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2021 (C)	Increase/ (Decrease) (A)-(C)
Bankruptcy and Quasi-Bankruptcy	8,856	9,102	(246)	6,732	2,124
Doubtful	11,446	9,900	1,545	11,862	(416)
Sub-standard	2,191	2,869	(678)	3,362	(1,171)
Loans Past Due 3 Months or More	490	1,305	(814)	1,844	(1,354)
Restructured Loans	1,701	1,564	136	1,517	183
<b>Sub-Total (a)</b>	<b>22,494</b>	<b>21,873</b>	<b>621</b>	<b>21,957</b>	<b>536</b>
Normal	1,416,376	1,423,336	(6,960)	1,444,655	(28,278)
Total (b)	1,438,870	1,445,209	(6,339)	1,466,612	(27,742)
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>1.56</b>	<b>1.51</b>	<b>0.05</b>	<b>1.49</b>	<b>0.07</b>
Amounts Secured (c)	16,900	16,846	53	15,663	1,236
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>75.12</b>	<b>77.01</b>	<b>(1.89)</b>	<b>71.33</b>	<b>3.79</b>



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	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2022 (A)	March 31, 2022 (B)		September 30, 2021 (C)	
General Allowance for Loan Losses	4,810	4,893	(83)	5,707	(897)
Specific Allowance for Loan Losses	4,936	3,547	1,388	3,943	992
Total Allowance for Loan Losses (a)	9,746	8,441	1,304	9,651	95
Total Loans and Bills Discounted (b)	1,413,035	1,423,334	(10,298)	1,445,465	(32,429)
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	0.68	0.59	0.09	0.66	0.02

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

(Millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2022 (A)	March 31, 2022 (B)		September 30, 2021 (C)	
General Allowance for Loan Losses	4,810	4,893	(83)	5,707	(897)
Specific Allowance for Loan Losses	9,850	8,757	1,093	7,143	2,706
Total Allowance for Loan Losses (a)	14,660	13,651	1,009	12,851	1,809
Total Loans and Bills Discounted (b)	1,417,950	1,428,544	(10,593)	1,448,665	(30,715)
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	1.03	0.95	0.08	0.88	0.15

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

(1) Classification by Type of Borrower Industry

(Millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2022 (A)	March 31, 2022 (B)		September 30, 2021 (C)	
Domestic (excluding offshore banking account)	1,417,950	1,428,544	(10,593)	1,448,665	(30,715)
Manufacturing	27,519	28,986	(1,467)	35,701	(8,182)
Agriculture and forestry	656	702	(46)	1,334	(678)
Fisheries	0	0	0	0	0
Mining and quarrying of stone and gravel	—	—	—	—	—
Construction	12,928	9,419	3,509	10,831	2,097
Electricity, gas, heat supply and water	26,049	28,666	(2,617)	31,282	(5,233)
Information and communications	11,045	7,854	3,191	7,997	3,048
Transport and postal activities	2,467	2,588	(121)	1,477	990
Wholesale and retail trade	39,464	40,913	(1,449)	40,052	(588)
Finance and insurance	78,461	71,313	7,148	78,620	(159)
Real estate and goods rental and leasing	237,653	223,381	14,272	209,220	28,433
Other services	195,314	203,683	(8,369)	193,448	1,866
Government, except elsewhere classified	—	—	—	—	—
Industries unable to classify	786,394	811,039	(24,645)	838,703	(52,309)
Overseas and Offshore Banking Account	—	—	—	—	—
Governments and official institutions	—	—	—	—	—
Financial institutions	—	—	—	—	—
Other	—	—	—	—	—
Total	1,417,950	1,428,544	(10,593)	1,448,665	(30,715)

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

(2) Consumer Loans

(Millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2022 (A)	March 31, 2022 (B)		September 30, 2021 (C)	
Consumer Loans	528,649	536,481	(7,832)	555,075	(26,426)
Housing Loans	239,912	252,712	(12,800)	271,400	(31,488)
Other Consumer Loans	288,737	283,769	4,968	283,675	5,062

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

(Millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2022 (A)	March 31, 2022 (B)		September 30, 2021 (C)	
Loans to Small and Medium-sized Enterprises and Individuals (a)	1,201,526	1,200,779	747	1,222,666	(21,140)
Total Loans and Bills Discounted (b)	1,417,950	1,428,544	(10,593)	1,448,665	(30,715)
Ratio of Loans to Small and Medium-sized Enterprises and Individuals to Total Loans and Bills Discounted (%) (a/b X 100)	84.73	84.05	0.68	84.39	0.34

4. Balances of Loans and Deposits

(Millions of yen)

		As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
		September 30, 2022 (A)	March 31, 2022 (B)		September 30, 2021 (C)	
Total Deposits and Negotiable certificates of deposit	Consolidated (Ending Bal.)	1,840,101	1,891,191	(51,089)	1,913,474	(73,373)
	Non-consolidated (Ending Bal.)	1,852,286	1,903,073	(50,787)	1,924,083	(71,796)
	Non-consolidated (Average Bal.)	1,860,626	1,943,688	(83,062)	1,980,859	(120,233)
Deposits	Consolidated (Ending Bal.)	1,625,597	1,526,212	99,385	1,675,574	(49,977)
	Individual	1,148,511	1,162,453	(13,941)	1,218,560	(70,048)
	Corporate	366,272	338,782	27,490	349,585	16,687
	Public money	108,070	21,785	86,285	61,532	46,537
	Financial institutions	2,741	3,190	(448)	45,896	(43,154)
	Non-consolidated (Ending Bal.)	1,637,782	1,538,094	99,687	1,686,183	(48,400)
	Non-consolidated (Average Bal.)	1,591,035	1,659,707	(68,671)	1,711,512	(120,476)
Negotiable certificates of deposit	Consolidated (Ending Bal.)	214,504	364,978	(150,474)	237,900	(23,396)
	Non-consolidated (Ending Bal.)	214,504	364,978	(150,474)	237,900	(23,396)
	Non-consolidated (Average Bal.)	269,590	283,981	(14,390)	269,347	243
Loans and Bills Discounted	Consolidated (Ending Bal.)	1,420,924	1,431,401	(10,476)	1,451,650	(30,726)
	Non-consolidated (Ending Bal.)	1,417,950	1,428,544	(10,593)	1,448,665	(30,715)
	Non-consolidated (Average Bal.)	1,424,395	1,476,915	(52,519)	1,518,260	(93,865)