

# ***SELECTED FINANCIAL INFORMATION***

***For the Fiscal Year Ended March 31, 2023  
(Supplementary)***

May 12, 2023



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# I. Selected Financial Information For the Fiscal Year Ended March 31, 2023

## 1. Operating Results

### (1) Consolidated

(Millions of yen)

	For the Year Ended March 31, 2023	For the Year Ended March 31, 2022	Increase/ (Decrease) (A)-(B)
	(A)	(B)	
<b>Gross operating profit</b> (Note 1)	<b>37,416</b>	<b>35,373</b>	<b>2,043</b>
Net interest income	32,414	28,531	3,883
Net fees and commissions	2,974	3,370	(395)
Net other ordinary income	2,028	3,472	(1,444)
General and administrative expenses	29,002	29,333	(330)
<b>Net operating income before general allowance and goodwill</b> (Note 2)	<b>8,413</b>	<b>6,039</b>	<b>2,373</b>
Provision for general allowance for loan losses	(685)	(1,014)	328
<b>Net operating income</b> (Note 3)	<b>9,099</b>	<b>7,054</b>	<b>2,045</b>
Non-recurring income and expenses	(2,941)	(3,782)	840
Net gain and loss on stocks and other securities	—	—	—
Problem claims related costs	3,995	5,416	(1,420)
Written-off of loans	97	138	(40)
Provision for specific allowance for loan losses	3,295	4,930	(1,634)
Net loss on sales of loans	602	348	253
Reversal of allowance for loan losses	—	—	—
Recoveries of written-off claims	0	4	(4)
Others	1,053	1,629	(576)
<b>Ordinary profit</b>	<b>6,157</b>	<b>3,272</b>	<b>2,885</b>
Extraordinary income and loss	(168)	(128)	(40)
Net gain and loss on disposal of non-current assets	(168)	(88)	(80)
Gain on disposal of non-current assets	—	—	—
Loss on disposal of non-current assets	168	88	80
Others	—	(39)	39
<b>Income before income taxes</b>	<b>5,988</b>	<b>3,144</b>	<b>2,844</b>
Income taxes	1,030	1,948	(917)
Income taxes - current	2,337	1,651	685
Income taxes - deferred	(1,306)	296	(1,603)
<b>Net income</b>	<b>4,958</b>	<b>1,196</b>	<b>3,762</b>
Net income attributable to non-controlling interests	—	—	—
Net income attributable to owners of the parent	4,958	1,196	3,762

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)	3,336	4,437	(1,100)
Excluding recoveries of written-off claims	3,337	4,442	(1,104)

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, 2023	For the Year Ended March 31, 2022	Increase/ (Decrease) (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, 2023	For the Year Ended March 31, 2022	Increase/ (Decrease) (A)-(B)
	(A)	(B)	
<b>Gross operating profit</b>	<b>35,280</b>	<b>33,349</b>	<b>1,931</b>
Net interest income	32,360	28,469	3,891
Net fees and commissions	891	1,407	(516)
Net other ordinary income	2,028	3,472	(1,444)
of which net gain and loss on bonds	(1,390)	(341)	(1,048)
General and administrative expenses (excluding non-recurring expenses)	28,501	28,814	(312)
Personnel expenses	13,533	14,211	(677)
Nonpersonnel expenses	13,535	13,090	444
Taxes	1,432	1,511	(79)
<b>Net operating income before general allowance and goodwill</b>	<b>6,779</b>	<b>4,535</b>	<b>2,244</b>
Core net operating income (excluding net gain and loss on bonds)	8,169	4,877	3,292
excluding gain and loss on investment trust cancellation	8,169	4,877	3,292
Provision for general allowance for loan losses	(695)	(954)	259
Amortization of goodwill	—	—	—
<b>Net operating income</b>	<b>7,474</b>	<b>5,490</b>	<b>1,984</b>
Non-recurring income and expenses	(2,147)	(3,079)	931
Net gain and loss on stocks and other securities	—	—	—
Problem claims related costs	3,013	4,492	(1,478)
Written-off of loans	1	18	(16)
Provision for specific allowance for loan losses	2,762	4,483	(1,721)
Net gain and loss on sales of loans	249	(8)	258
Reversal of allowance for loan losses	—	—	—
Recoveries of written-off claims	0	0	(0)
Others	866	1,413	(547)
<b>Ordinary profit</b>	<b>5,327</b>	<b>2,411</b>	<b>2,916</b>
Extraordinary income and loss	(168)	(125)	(42)
Net gain and loss on disposal of non-current assets	(168)	(85)	(82)
Gain on disposal of non-current assets	—	—	—
Loss on disposal of non-current assets	168	85	82
Others	—	(39)	39
<b>Income before income taxes</b>	<b>5,158</b>	<b>2,285</b>	<b>2,873</b>
Income taxes	722	1,750	(1,027)
Income taxes - current	2,022	1,520	501
Income taxes - deferred	(1,299)	229	(1,528)
<b>Net income</b>	<b>4,436</b>	<b>535</b>	<b>3,900</b>

## 2. Return on Equity

(%)

	For the Year Ended March 31, 2023 (A)	For the Year Ended March 31, 2022 (B)	Increase/ (Decrease) (A)-(B)
Consolidated Basis	2.98	0.73	2.25
Non-consolidated Basis	2.93	0.36	2.57

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

### (1) Non-consolidated

(%)

	For the Year Ended March 31, 2023 (A)	For the Year Ended March 31, 2022 (B)	Increase/ (Decrease) (A)-(B)
Return on Interest-Earning Assets (a)	1.72	1.44	0.28
(i) Yields on Loans and Bills discounted	2.02	1.84	0.18
(ii) Yields on Securities	2.79	1.27	1.52
Financing Costs including General & Administrative Expenses (b)	1.63	1.54	0.09
(i) Yields on Deposits	0.14	0.07	0.07
(ii) Yields on Other External Liabilities	0.60	0.02	0.58
Net Interest Margin after General & Administrative Expenses (a) - (b)	0.09	(0.10)	0.19

### (2) Non-consolidated, excluding International Operations

(%)

	For the Year Ended March 31, 2023 (A)	For the Year Ended March 31, 2022 (B)	Increase/ (Decrease) (A)-(B)
Return on Interest-Earning Assets (a)	1.35	1.30	0.05
(i) Yields on Loans and Bills discounted	1.85	1.79	0.06
(ii) Yields on Securities	0.89	0.90	(0.01)
Financing Costs including General & Administrative Expenses (b)	1.40	1.38	0.02
(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)	(0.05)	(0.08)	0.03

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

(Millions of yen)

	For the Year Ended March 31, 2023 (A)	For the Year Ended March 31, 2022 (B)	Increase/ (Decrease) (A)-(B)
Net Gain & Loss on Bonds	(1,390)	(341)	(1,048)
Gain on Sales	—	24	(24)
Gain on Redemption	32	18	14
Loss on Sales	1,422	384	1,038
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 March 31, 2023			As of March 31, 2022		
	Balance sheet amount	Fair value	Net unrealized gain/(loss)	Balance sheet amount	Fair value	Net unrealized gain/(loss)
Securities						
Held-to-maturity securities	83,743	82,699	(1,043)	41,946	41,657	(288)
Other securities	93,105	93,105	—	123,015	123,015	—
Loans and bills discounted	1,431,282			1,431,401		
Allowance for loan losses	(16,647)			(16,333)		
	1,414,635	1,478,458	63,822	1,415,067	1,486,275	71,207
Total Assets	1,591,485	1,654,264	62,778	1,580,029	1,650,948	70,918
Deposits	1,611,521	1,611,595	74	1,526,212	1,526,823	610
Negotiable certificates of deposit	210,100	210,100	—	364,978	364,978	—
Total Liabilities	1,821,621	1,821,695	74	1,891,191	1,891,802	610
Derivative transactions						
Hedge accounting not applied	(1,403)	(1,403)	—	(6,060)	(6,060)	—
Total Derivative transactions	(1,403)	(1,403)	—	(6,060)	(6,060)	—

6. Securities at Fair Value (Consolidated)

1) Held-to-maturity securities

(Millions of yen)

		As of March 31, 2023			As of March 31, 2022		
		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	7,153	7,162	9	—	—	—
	Sub-Total	7,153	7,162	9	—	—	—
Fair value not in excess of Balance sheet amount	Government bonds	—	—	—	—	—	—
	Corporate bonds	—	—	—	—	—	—
	Foreign Securities	76,590	75,537	(1,053)	41,946	41,657	(288)
	Sub-Total	76,590	75,537	(1,053)	41,946	41,657	(288)
Total		83,743	82,699	(1,043)	41,946	41,657	(288)

2) Available-for-sale securities

(Millions of yen)

		As of March 31, 2023			As of March 31, 2022		
		Balance sheet amount	Cost	Net unrealized gain/(loss)	Balance sheet amount	Cost	Net unrealized gain/(loss)
Balance sheet amount in excess of Cost	Bonds	28,168	27,988	180	26,502	26,014	488
	Government bonds	13,016	13,006	10	—	—	—
	Corporate bonds	15,151	14,981	170	26,502	26,014	488
	Others	22,113	21,862	250	54,223	53,652	570
	Sub-Total	50,281	49,851	430	80,725	79,666	1,059
Balance sheet amount not in excess of Cost	Bonds	11,539	11,586	(47)	5,467	5,475	(8)
	Government bonds	—	—	—	5,004	5,009	(4)
	Corporate bonds	11,539	11,586	(47)	462	466	(3)
	Others	38,263	40,129	(1,866)	44,705	46,121	(1,416)
	Sub-Total	49,802	51,716	(1,913)	50,173	51,597	(1,424)
Total		100,084	101,567	(1,482)	130,899	131,264	(365)

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, 2023 Preliminary (A)	As of March 31, 2022 (B)	Increase/ (Decrease) (A)-(B)
1. <b>Capital Adequacy Ratio</b> 2. /3. X100%	<b>11.70%</b>	<b>11.96%</b>	<b>(0.26)%</b>
2. Capital	169,754	165,804	3,949
3. Risk-weighted Assets	1,450,872	1,385,915	64,957
4. Minimum Capital Requirements 3. X4%	58,034	55,436	2,598

### (2) Non-consolidated

(Millions of yen)

	As of March 31, 2023 Preliminary (A)	As of March 31, 2022 (B)	Increase/ (Decrease) (A)-(B)
1. <b>Capital Adequacy Ratio</b> 2. /3. X100%	<b>11.03%</b>	<b>11.31%</b>	<b>(0.28)%</b>
2. Capital	159,321	155,900	3,421
3. Risk-weighted Assets	1,443,222	1,378,110	65,112
4. Minimum Capital Requirements 3. X4%	57,728	55,124	2,604

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, 2023 (A)	As of March 31, 2022 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	4,096	5,508	(1,412)
Doubtful	10,540	9,928	612
Sub-standard	2,039	2,869	(830)
Loans Past Due 3 Months or More	463	1,305	(841)
Restructured Loans	1,575	1,564	11
<b>Sub-Total (a)</b>	<b>16,676</b>	<b>18,306</b>	<b>(1,629)</b>
Normal	1,430,535	1,428,962	1,572
Total (b)	1,447,212	1,447,269	(57)
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>1.15</b>	<b>1.26</b>	<b>(0.11)</b>
Amounts Secured (c)	10,528	11,371	(842)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>63.13</b>	<b>62.11</b>	<b>1.02</b>

Chart-B: Disclosed Claims including Category IV Claims

(Millions of yen)

	As of March 31, 2023 (A)	As of March 31, 2022 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	11,961	11,962	(1)
Doubtful	10,540	9,928	612
Sub-standard	2,039	2,869	(830)
Loans Past Due 3 Months or More	463	1,305	(841)
Restructured Loans	1,575	1,564	11
<b>Sub-Total (a)</b>	<b>24,541</b>	<b>24,760</b>	<b>(219)</b>
Normal	1,430,535	1,428,962	1,572
Total (b)	1,455,077	1,453,723	1,353
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>1.68</b>	<b>1.70</b>	<b>(0.02)</b>
Amounts Secured (c)	18,393	17,826	567
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>74.94</b>	<b>71.99</b>	<b>2.95</b>

#### (2) Non-consolidated

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

(Millions of yen)

	As of March 31, 2023 (A)	As of March 31, 2022 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	2,636	3,893	(1,257)
Doubtful	10,515	9,900	614
Sub-standard	2,039	2,869	(830)
Loans Past Due 3 Months or More	463	1,305	(841)
Restructured Loans	1,575	1,564	11
<b>Sub-Total (a)</b>	<b>15,191</b>	<b>16,663</b>	<b>(1,472)</b>
Normal	1,425,030	1,423,336	1,693
Total (b)	1,440,221	1,440,000	221
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>1.05</b>	<b>1.15</b>	<b>(0.10)</b>
Amounts Secured (c)	10,724	11,637	(912)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>70.59</b>	<b>69.83</b>	<b>0.76</b>

Chart-B: Disclosed Claims including Category IV Claims

(Millions of yen)

	As of March 31, 2023 (A)	As of March 31, 2022 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	9,242	9,102	139
Doubtful	10,515	9,900	614
Sub-standard	2,039	2,869	(830)
Loans Past Due 3 Months or More	463	1,305	(841)
Restructured Loans	1,575	1,564	11
<b>Sub-Total (a)</b>	<b>21,797</b>	<b>21,873</b>	<b>(76)</b>
Normal	1,425,030	1,423,336	1,693
Total (b)	1,446,827	1,445,209	1,617
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>1.50</b>	<b>1.51</b>	<b>(0.01)</b>
Amounts Secured (c)	17,330	16,846	484
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>79.50</b>	<b>77.01</b>	<b>2.49</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 March 31, 2023 (A)	As of March 31, 2022 (B)	Increase/ (Decrease) (A)-(B)
General Allowance for Loan Losses	4,225	4,893	(668)
Specific Allowance for Loan Losses	3,133	3,547	(414)
Total Allowance for Loan Losses (a)	7,359	8,441	(1,082)
Total Loans and Bills Discounted (b)	1,421,959	1,423,334	(1,375)
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	0.51	0.59	(0.08)

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

(Millions of yen)

	As of March 31, 2023 (A)	As of March 31, 2022 (B)	Increase/ (Decrease) (A)-(B)
General Allowance for Loan Losses	4,225	4,893	(668)
Specific Allowance for Loan Losses	9,739	8,757	982
Total Allowance for Loan Losses (a)	13,965	13,651	313
Total Loans and Bills Discounted (b)	1,428,565	1,428,544	21
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	0.97	0.95	0.02

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

### (1) Classification by Type of Borrower Industry

(Millions of yen)

	As of March 31, 2023 (A)	As of March 31, 2022 (B)	Increase/ (Decrease) (A)-(B)
Domestic (excluding offshore banking account)	1,428,565	1,428,544	21
Manufacturing	26,829	28,986	(2,157)
Agriculture and forestry	571	702	(131)
Fisheries	0	0	0
Mining and quarrying of stone and gravel	—	—	—
Construction	12,104	9,419	2,685
Electricity, gas, heat supply and water	27,162	28,666	(1,504)
Information and communications	9,434	7,854	1,580
Transport and postal activities	2,324	2,588	(264)
Wholesale and retail trade	35,793	40,913	(5,120)
Finance and insurance	106,238	71,313	34,925
Real estate and goods rental and leasing	261,435	223,381	38,054
Other services	207,319	203,683	3,636
Government, except elsewhere classified	—	—	—
Industries unable to classify	739,356	811,039	(71,683)
Overseas and Offshore Banking Account	—	—	—
Governments and official institutions	—	—	—
Financial institutions	—	—	—
Other	—	—	—
Total	1,428,565	1,428,544	21

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

(2) Consumer Loans

(Millions of yen)

	As of March 31, 2023 (A)	As of March 31, 2022 (B)	Increase/ (Decrease) (A)-(B)
Consumer Loans	529,081	536,481	(7,400)
Housing Loans	223,101	252,712	(29,611)
Other Consumer Loans	305,980	283,769	22,211

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

(Millions of yen)

	As of March 31, 2023 (A)	As of March 31, 2022 (B)	Increase/ (Decrease) (A)-(B)
Loans to Small and Medium-sized Enterprises and Individuals (a)	1,240,045	1,200,779	39,266
Total Loans and Bills Discounted (b)	1,428,565	1,428,544	21
Ratio of Loans to Small and Medium-sized Enterprises and Individuals to Total Loans and Bills Discounted (%) (a/b X 100)	86.80	84.05	2.75

4. Balances of Loans and Deposits

(Millions of yen)

		As of March 31, 2023 (A)	As of March 31, 2022 (B)	Increase/ (Decrease) (A)-(B)
Total Deposits and Negotiable certificates of deposit	Consolidated (Ending Bal.)	1,821,621	1,891,191	(69,569)
	Non-consolidated (Ending Bal.)	1,834,346	1,903,073	(68,727)
	Non-consolidated (Average Bal.)	1,841,574	1,943,688	(102,113)
Deposits	Consolidated (Ending Bal.)	1,611,521	1,526,212	85,309
	Individual	1,122,910	1,162,453	(39,542)
	Corporate	428,358	338,782	89,576
	Public money	54,736	21,785	32,950
	Financial institutions	5,516	3,190	2,325
	Non-consolidated (Ending Bal.)	1,624,246	1,538,094	86,151
	Non-consolidated (Average Bal.)	1,608,301	1,659,707	(51,406)
Negotiable certificates of deposit	Consolidated (Ending Bal.)	210,100	364,978	(154,878)
	Non-consolidated (Ending Bal.)	210,100	364,978	(154,878)
	Non-consolidated (Average Bal.)	233,273	283,981	(50,707)
Loans and Bills Discounted	Consolidated (Ending Bal.)	1,431,282	1,431,401	(118)
	Non-consolidated (Ending Bal.)	1,428,565	1,428,544	21
	Non-consolidated (Average Bal.)	1,424,252	1,476,915	(52,662)