

SELECTED FINANCIAL INFORMATION

***For the Fiscal Year Ended March 31, 2020
(Supplementary)***

May 15, 2020



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I. Selected Financial Information For the Fiscal Year Ended March 31, 2020

1. Operating Results

(1) Consolidated

(Millions of yen)

	For the Year Ended March 31, 2020	For the Year Ended March 31, 2019	Increase/ (Decrease) (A)-(B)
	(A)	(B)	(A)-(B)
Gross operating profit (Note 1)	44,820	45,467	(647)
Net interest income	34,808	34,674	133
Net fees and commissions	6,087	5,902	185
Net other ordinary income	3,923	4,890	(966)
General and administrative expenses	34,958	35,189	(230)
Net operating income before general allowance and goodwill (Note 2)	9,861	10,278	(416)
Provision for general allowance for loan losses	—	(48)	48
Net operating income (Note 3)	9,861	10,327	(465)
Non-recurring income and expenses	70	313	(243)
Net gain and loss on stocks and other securities	—	(777)	777
Problem claims related costs	565	1,236	(671)
Written-off of loans	152	224	(72)
Provision for specific allowance for loan losses	—	933	(933)
Net loss on sales of loans	412	78	334
Reversal of allowance for loan losses	1	—	1
Recoveries of written-off claims	0	2	(1)
Others	633	2,325	(1,691)
Ordinary profit	9,931	10,640	(708)
Extraordinary income and loss	3,012	(201)	3,213
Net gain and loss on disposal of non-current assets	3,012	(201)	3,213
Gain on disposal of non-current assets	3,188	—	3,188
Loss on disposal of non-current assets	176	201	(24)
Others	—	—	—
Income before income taxes	12,943	10,438	2,504
Income taxes	3,945	2,370	1,574
Income taxes - current	3,057	2,230	827
Income taxes - deferred	888	140	747
Net income	8,998	8,068	929
Net income attributable to non-controlling interests	—	—	—
Net income attributable to owners of the parent	8,998	8,068	929

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)	671	1,350	(679)
Excluding recoveries of written-off claims	672	1,353	(680)

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, 2020	For the Year Ended March 31, 2019	Increase/ (Decrease) (A)-(B)
	(A)	(B)	(A)-(B)
Number of Consolidated Subsidiaries	2	2	—

1. Operating Results (continued)

(2) Non-consolidated

(Millions of yen)

	For the Year Ended March 31, 2020	For the Year Ended March 31, 2019	Increase/ (Decrease) (A)-(B)
	(A)	(B)	
Gross operating profit	42,852	43,682	(829)
Net interest income	34,638	34,554	83
Net fees and commissions	4,289	4,237	51
Net other ordinary income	3,925	4,890	(965)
of which net gain and loss on bonds	1,108	(1,618)	2,726
General and administrative expenses (excluding non-recurring expenses)	34,447	34,690	(243)
Personnel expenses	17,110	16,888	221
Nonpersonnel expenses	15,689	16,067	(378)
Taxes	1,647	1,734	(86)
Net operating income before general allowance and goodwill	8,405	8,991	(585)
Core net operating income (excluding net gain and loss on bonds)	7,297	10,609	(3,312)
excluding gain and loss on investment trust cancellation	7,297	10,609	(3,312)
Provision for general allowance for loan losses	—	—	—
Amortization of goodwill	—	—	—
Net operating income	8,405	8,991	(585)
Non-recurring income and expenses	995	1,439	(444)
Net gain and loss on stocks and other securities	—	(777)	777
Problem claims related costs	39	(61)	100
Written-off of loans	36	—	36
Provision for specific allowance for loan losses	—	—	—
Net gain and loss on sales of loans	2	(61)	63
Reversal of allowance for loan losses	674	9	665
Recoveries of written-off claims	—	—	—
Others	360	2,146	(1,786)
Ordinary profit	9,401	10,430	(1,029)
Extraordinary income and loss	3,020	(193)	3,214
Net gain and loss on disposal of non-current assets	3,020	(193)	3,214
Gain on disposal of non-current assets	3,186	—	3,186
Loss on disposal of non-current assets	165	193	(28)
Others	—	—	—
Income before income taxes	12,421	10,237	2,184
Income taxes	3,897	2,312	1,584
Income taxes - current	2,960	2,068	892
Income taxes - deferred	936	243	692
Net income	8,524	7,924	599

2. Return on Equity (%)

	For the Year Ended March 31, 2020 (A)	For the Year Ended March 31, 2019 (B)	Increase/ (Decrease) (A)-(B)
Consolidated Basis	5.61	5.26	0.35
Non-consolidated Basis	6.16	5.98	0.18

3. Net Interest Margin after General & Administrative Expenses

(1) Non-consolidated (%)

	For the Year Ended March 31, 2020 (A)	For the Year Ended March 31, 2019 (B)	Increase/ (Decrease) (A)-(B)
Return on Interest-Earning Assets (a)	1.63	1.62	0.01
(i) Yields on Loans and Bills discounted	1.98	1.94	0.04
(ii) Yields on Securities	2.01	2.01	—
Financing Costs including General & Administrative Expenses (b)	1.69	1.68	0.01
(i) Yields on Deposits	0.14	0.16	(0.02)
(ii) Yields on Other External Liabilities	0.40	0.77	(0.37)
Net Interest Margin after General & Administrative Expenses (a) - (b)	(0.06)	(0.06)	—

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

	For the Year Ended March 31, 2020 (A)	For the Year Ended March 31, 2019 (B)	Increase/ (Decrease) (A)-(B)
Return on Interest-Earning Assets (a)	1.27	1.24	0.03
(i) Yields on Loans and Bills discounted	1.74	1.70	0.04
(ii) Yields on Securities	0.90	0.89	0.01
Financing Costs including General & Administrative Expenses (b)	1.50	1.48	0.02
(i) Yields on Deposits	0.04	0.07	(0.03)
(ii) Yields on Other External Liabilities	—	0.00	(0.00)
Net Interest Margin after General & Administrative Expenses (a) - (b)	(0.23)	(0.24)	0.01

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

	For the Year Ended March 31, 2020 (A)	For the Year Ended March 31, 2019 (B)	Increase/ (Decrease) (A)-(B)
Net Gain & Loss on Bonds	1,108	(1,618)	2,726
Gain on Sales	1,721	577	1,143
Gain on Redemption	34	40	(6)
Loss on Sales	624	2,216	(1,591)
Loss on Redemption	22	20	2
Loss on Devaluation	—	—	—
Net Gain & Loss on Stocks and Other Securities	—	(777)	777
Gain on Sales	—	272	(272)
Loss on Sales	—	1,049	(1,049)
Loss on Devaluation	—	—	—

5. Financial Instruments at Fair Value (Consolidated)

(Millions of yen)

	As of March 31, 2020			As of March 31, 2019		
	Balance sheet amount	Fair value	Net unrealized gain/(loss)	Balance sheet amount	Fair value	Net unrealized gain/(loss)
Cash and due from banks	409,923	409,923	—	412,822	412,822	—
Call loans	29,000	29,000	—	17,000	17,000	—
Securities						
Other securities	217,763	217,763	—	226,297	226,297	—
Loans and bills discounted	1,641,575			1,670,433		
Allowance for loan losses	(9,844)			(12,756)		
	1,631,730	1,717,561	85,830	1,657,676	1,746,113	88,437
Total Assets	2,288,418	2,374,248	85,830	2,313,796	2,402,233	88,437
Deposits	1,853,240	1,854,076	836	1,713,328	1,714,151	823
Negotiable certificates of deposit	198,263	198,263	—	429,326	429,326	—
Call money	57,649	57,649	—	22,000	22,000	—
Payables under securities lending transactions	48,320	48,320	—	37,075	37,075	—
Total Liabilities	2,157,473	2,158,309	836	2,201,730	2,202,553	823
Derivative transactions						
Hedge accounting not applied	(779)	(779)	—	(1,203)	(1,203)	—
Total Derivative transactions	(779)	(779)	—	(1,203)	(1,203)	—

6. Securities at Fair Value (Consolidated)

(Millions of yen)

		As of March 31, 2020			As of March 31, 2019		
		Balance sheet amount	Cost	Net unrealized gain/(loss)	Balance sheet amount	Cost	Net unrealized gain/(loss)
Balance sheet amount in excess of Cost	Bonds	19,553	19,198	355	31,683	31,090	593
	Government bonds	500	500	0	501	500	1
	Corporate bonds	19,053	18,697	355	31,182	30,590	591
	Others	41,076	40,353	723	97,496	96,092	1,403
	Sub-Total	60,630	59,551	1,078	129,179	127,182	1,997
Balance sheet amount not in excess of Cost	Bonds	20,082	20,228	(145)	19,598	19,674	(75)
	Government bonds	18,551	18,606	(54)	18,618	18,693	(74)
	Corporate bonds	1,531	1,622	(91)	980	981	(0)
	Others	142,854	148,873	(6,018)	83,538	84,024	(485)
	Sub-Total	162,937	169,102	(6,164)	103,137	103,698	(561)
Total	223,568	228,654	(5,085)	232,317	230,881	1,435	

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, 2020 Preliminary (A)	As of March 31, 2019 (B)	Increase/ (Decrease) (A)-(B)
1. Capital Adequacy Ratio 2. /3. X100%	10.71%	9.73%	0.98%
2. Capital	166,270	156,871	9,399
3. Risk-weighted Assets	1,551,188	1,610,787	(59,598)
4. Minimum Capital Requirements 3. X4%	62,047	64,431	(2,383)

(2) Non-consolidated (Millions of yen)

	As of March 31, 2020 Preliminary (A)	As of March 31, 2019 (B)	Increase/ (Decrease) (A)-(B)
1. Capital Adequacy Ratio 2. /3. X100%	10.07%	9.15%	0.92%
2. Capital	155,301	146,460	8,840
3. Risk-weighted Assets	1,541,869	1,600,144	(58,274)
4. Minimum Capital Requirements 3. X4%	61,674	64,005	(2,330)

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

II. Loan Portfolio & Deposits

Risk-Managed Loans & Bills Discounted ("**Risk-Managed Loans**") and Disclosed Claims under Financial Revitalization Law ("**Disclosed Claims**") are shown under two calculation methods.

Category IV claims are defined as those claims against legally or virtually bankrupt borrowers that have been judged as uncollectible. In such claims, any amount in excess of the value of the collateral or guarantees are either fully written-off ("**Chart-A**") or fully reserved against ("**Chart-B**").

The Chart-A's have excluded all Category IV claims from Risk-Managed Loans/Disclosed Claims since these claims have been deemed as uncollectible and the remaining balance is fully covered with collateral and guarantees after writing off the excess. Most Japanese banks have adopted this method for reporting Risk-Managed Loans/Disclosed Claims.

The Chart-B's have included all Category IV claims in Risk-Managed Loans/Disclosed Claims even though any amount in excess of collateral and guarantees has been fully reserved against. The Bank has adopted this method and thus, Category IV claims are not deducted from Risk-Managed Loans/Disclosed Claims until such claims are collected, legally settled, or sold. This results in a higher Disclosed amount and ratio than the calculation method used in the Chart-A.

1. Status of Risk-Managed Loans & Bills Discounted

(1) Consolidated

Chart-A: Risk-Managed Loans after writing-off Category IV Claims

(Millions of yen)

	As of March 31, 2020 (A)	As of March 31, 2019 (B)	Increase/ (Decrease) (A)-(B)
Loans to Bankrupt Borrowers	729	719	10
Past Due Loans	8,352	10,238	(1,885)
Loans Past Due 3 Months or More	355	229	126
Restructured Loans	88	58	29
Total (a)	9,527	11,246	(1,718)
Ending Balance of Loans and Bills Discounted (b)	1,638,428	1,667,038	(28,609)
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	0.58	0.67	(0.09)
Amounts Secured (c)	7,009	7,928	(918)
Coverage Ratio (%) (c/a X 100)	73.57	70.49	3.08

Chart-B: Risk-Managed Loans including Category IV Claims

(Millions of yen)

	As of March 31, 2020 (A)	As of March 31, 2019 (B)	Increase/ (Decrease) (A)-(B)
Loans to Bankrupt Borrowers	1,208	1,532	(323)
Past Due Loans	11,021	12,820	(1,799)
Loans Past Due 3 Months or More	355	229	126
Restructured Loans	88	58	29
Total (a)	12,674	14,641	(1,966)
Ending Balance of Loans and Bills Discounted (b)	1,641,575	1,670,433	(28,857)
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	0.77	0.87	(0.10)
Amounts Secured (c)	10,157	11,323	(1,166)
Coverage Ratio (%) (c/a X 100)	80.13	77.33	2.80

1. Status of Risk-Managed Loans & Bills Discounted (Continued)

(2) Non-consolidated

Chart-A: Risk-Managed Loans after writing-off Category IV Claims

(Millions of yen)

	As of March 31, 2020 (A)	As of March 31, 2019 (B)	Increase/ (Decrease) (A)-(B)
Loans to Bankrupt Borrowers	422	327	94
Past Due Loans	6,806	8,381	(1,575)
Loans Past Due 3 Months or More	355	229	126
Restructured Loans	88	58	29
Total (a)	7,673	8,997	(1,324)
Ending Balance of Loans and Bills Discounted (b)	1,635,791	1,662,671	(26,880)
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	0.46	0.54	(0.08)
Amounts Secured (c)	6,542	8,088	(1,545)
Coverage Ratio (%) (c/a X 100)	85.25	89.89	(4.64)

Chart-B: Risk-Managed Loans including Category IV Claims

(Millions of yen)

	As of March 31, 2020 (A)	As of March 31, 2019 (B)	Increase/ (Decrease) (A)-(B)
Loans to Bankrupt Borrowers	668	681	(13)
Past Due Loans	8,009	9,046	(1,037)
Loans Past Due 3 Months or More	355	229	126
Restructured Loans	88	58	29
Total (a)	9,122	10,016	(894)
Ending Balance of Loans and Bills Discounted (b)	1,637,240	1,663,690	(26,450)
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	0.55	0.60	(0.05)
Amounts Secured (c)	7,991	9,107	(1,115)
Coverage Ratio (%) (c/a X 100)	87.60	90.91	(3.31)

2. 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, 2020 (A)	As of March 31, 2019 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	4,506	4,584	(78)
Doubtful	4,726	6,518	(1,792)
Sub-standard	444	288	156
Sub-Total (a)	9,677	11,391	(1,714)
Normal	1,651,826	1,674,262	(22,435)
Total (b)	1,661,503	1,685,653	(24,150)
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	0.58	0.67	(0.09)
Amounts Secured (c)	7,101	7,985	(884)
Coverage Ratio (%) (c/a X 100)	73.37	70.10	3.27

Chart-B: Disclosed Claims including Category IV Claims

(Millions of yen)

	As of March 31, 2020 (A)	As of March 31, 2019 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	7,653	7,979	(326)
Doubtful	4,726	6,518	(1,792)
Sub-standard	444	288	156
Sub-Total (a)	12,824	14,786	(1,962)
Normal	1,651,826	1,674,262	(22,435)
Total (b)	1,664,650	1,689,048	(24,398)
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	0.77	0.87	(0.10)
Amounts Secured (c)	10,248	11,380	(1,132)
Coverage Ratio (%) (c/a X 100)	79.91	76.96	2.95

(2) Non-consolidated

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

(Millions of yen)

	As of March 31, 2020 (A)	As of March 31, 2019 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	2,647	2,333	313
Doubtful	4,669	6,426	(1,757)
Sub-standard	444	288	156
Sub-Total (a)	7,761	9,048	(1,287)
Normal	1,644,657	1,665,821	(21,164)
Total (b)	1,652,419	1,674,870	(22,451)
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	0.46	0.54	(0.08)
Amounts Secured (c)	6,628	8,138	(1,509)
Coverage Ratio (%) (c/a X 100)	85.40	89.93	(4.53)

Chart-B: Disclosed Claims including Category IV Claims

(Millions of yen)

	As of March 31, 2020 (A)	As of March 31, 2019 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	4,096	3,353	743
Doubtful	4,669	6,426	(1,757)
Sub-standard	444	288	156
Sub-Total (a)	9,210	10,067	(857)
Normal	1,644,657	1,665,821	(21,164)
Total (b)	1,653,867	1,675,889	(22,021)
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	0.55	0.60	(0.05)
Amounts Secured (c)	8,077	9,157	(1,079)
Coverage Ratio (%) (c/a X 100)	87.70	90.95	(3.25)

3. 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, 2020 (A)	As of March 31, 2019 (B)	Increase/ (Decrease) (A)-(B)
General Allowance for Loan Losses	4,165	4,277	(111)
Specific Allowance for Loan Losses	878	3,531	(2,653)
Total Allowance for Loan Losses (a)	5,044	7,809	(2,764)
Total Loans and Bills Discounted (b)	1,635,791	1,662,671	(26,880)
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	0.30	0.46	(0.16)

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

(Millions of yen)

	As of March 31, 2020 (A)	As of March 31, 2019 (B)	Increase/ (Decrease) (A)-(B)
General Allowance for Loan Losses	4,165	4,277	(111)
Specific Allowance for Loan Losses	2,327	4,550	(2,223)
Total Allowance for Loan Losses (a)	6,493	8,828	(2,335)
Total Loans and Bills Discounted (b)	1,637,240	1,663,690	(26,450)
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	0.39	0.53	(0.14)

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

(1) Classification by Type of Borrower Industry

(Millions of yen)

	As of March 31, 2020 (A)	As of March 31, 2019 (B)	Increase/ (Decrease) (A)-(B)
Domestic (excluding offshore banking account)	1,637,240	1,663,690	(26,450)
Manufacturing	47,080	44,275	2,805
Agriculture and forestry	764	4,094	(3,330)
Fisheries	0	0	0
Mining and quarrying of stone and gravel	—	—	—
Construction	12,258	9,029	3,229
Electricity, gas, heat supply and water	30,014	31,363	(1,349)
Information and communications	9,225	11,312	(2,087)
Transport and postal activities	6,242	7,095	(853)
Wholesale and retail trade	54,688	63,485	(8,797)
Finance and insurance	90,213	88,743	1,470
Real estate and goods rental and leasing	196,760	205,305	(8,545)
Other services	234,499	267,371	(32,872)
Government, except elsewhere classified	—	—	—
Industries unable to classify	955,497	931,618	23,879
Overseas and Offshore Banking Account	—	—	—
Governments and official institutions	—	—	—
Financial institutions	—	—	—
Other	—	—	—
Total	1,637,240	1,663,690	(26,450)

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

(2) Consumer Loans

(Millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)
	March 31, 2020 (A)	March 31, 2019 (B)	
Consumer Loans	600,516	603,355	(2,839)
Housing Loans	320,404	354,660	(34,256)
Other Consumer Loans	280,112	248,695	31,417

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

(Millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)
	March 31, 2020 (A)	March 31, 2019 (B)	
Loans to Small and Medium-sized Enterprises and Individuals (a)	1,328,368	1,382,927	(54,559)
Total Loans and Bills Discounted (b)	1,637,240	1,663,690	(26,450)
Ratio of Loans to Small and Medium-sized Enterprises and Individuals to Total Loans and Bills Discounted (%) (a/b X 100)	81.13	83.12	(1.99)

5. Balances of Loans and Deposits

(Millions of yen)

		As of	As of	Increase/ (Decrease) (A)-(B)
		March 31, 2020 (A)	March 31, 2019 (B)	
Total Deposits and Negotiable certificates of deposit	Consolidated (Ending Bal.)	2,051,504	2,142,654	(91,150)
	Non-consolidated (Ending Bal.)	2,062,571	2,151,846	(89,275)
	Non-consolidated (Average Bal.)	2,093,672	2,218,906	(125,234)
Deposits	Consolidated (Ending Bal.)	1,853,240	1,713,328	139,912
	Individual	1,265,431	1,451,804	(186,373)
	Corporate	340,348	259,927	80,421
	Public money	34,192	24	34,168
	Financial institutions	213,268	1,571	211,696
	Non-consolidated (Ending Bal.)	1,864,308	1,722,520	141,787
	Non-consolidated (Average Bal.)	1,786,495	1,833,767	(47,271)
Negotiable certificates of deposit	Consolidated (Ending Bal.)	198,263	429,326	(231,062)
	Non-consolidated (Ending Bal.)	198,263	429,326	(231,062)
	Non-consolidated (Average Bal.)	307,176	385,138	(77,962)
Loans and Bills Discounted	Consolidated (Ending Bal.)	1,641,575	1,670,433	(28,857)
	Non-consolidated (Ending Bal.)	1,637,240	1,663,690	(26,450)
	Non-consolidated (Average Bal.)	1,654,217	1,688,153	(33,936)