

# ***SELECTED FINANCIAL INFORMATION***

***For the Fiscal Year Ended March 31, 2021  
(Supplementary)***

May 14, 2021



## CONTENTS

	Page
<b>I. Selected Financial Information For the Fiscal Year Ended March 31, 2021</b>	
1. Operating Results .....	1
2. Return on Equity .....	3
3. Net Interest Margin after General & Administrative Expenses .....	3
4. Gain & Loss on Securities .....	3
5. Financial Instruments at Fair Value .....	4
6. Securities at Fair Value .....	4
7. Capital Adequacy Ratio (Preliminary) .....	5
<b>II. Loan Portfolio &amp; Deposits</b>	
1. Status of Risk-Managed Loans & Bills Discounted .....	6
2. Disclosed Claims under Financial Revitalization Law .....	8
3. Allowance for Loan Losses .....	9
4. Classifications of Loans & Bills Discounted	
(1) Classification by Type of Borrower Industry .....	9
(2) Consumer Loans .....	10
(3) Loans to Small and Medium-sized Enterprises and Individuals .....	10
5. Balances of Loans and Deposits .....	10

## I. Selected Financial Information For the Fiscal Year Ended March 31, 2021

## 1. Operating Results

## (1) Consolidated

(Millions of yen)

	For the Year Ended March 31, 2021	For the Year Ended March 31, 2020	Increase/ (Decrease) (A)-(B)
	(A)	(B)	(A)-(B)
<b>Gross operating profit</b> (Note 1)	<b>35,468</b>	<b>44,820</b>	<b>(9,352)</b>
Net interest income	30,699	34,808	(4,109)
Net fees and commissions	3,636	6,087	(2,451)
Net other ordinary income	1,132	3,923	(2,791)
General and administrative expenses	32,468	34,958	(2,490)
<b>Net operating income before general allowance and goodwill</b> (Note 2)	<b>3,000</b>	<b>9,861</b>	<b>(6,861)</b>
Provision for general allowance for loan losses	1,413	—	1,413
<b>Net operating income</b> (Note 3)	<b>1,586</b>	<b>9,861</b>	<b>(8,275)</b>
Non-recurring income and expenses	(2,326)	70	(2,396)
Net gain and loss on stocks and other securities	—	—	—
Problem claims related costs	3,973	565	3,408
Written-off of loans	182	152	29
Provision for specific allowance for loan losses	3,756	—	3,756
Net loss on sales of loans	35	412	(377)
Reversal of allowance for loan losses	—	1	(1)
Recoveries of written-off claims	1	0	0
Others	1,645	633	1,012
<b>Ordinary profit (loss)</b>	<b>(740)</b>	<b>9,931</b>	<b>(10,672)</b>
Extraordinary income and loss	(1,938)	3,012	(4,950)
Net gain and loss on disposal of non-current assets	16	3,012	(2,995)
Gain on disposal of non-current assets	76	3,188	(3,112)
Loss on disposal of non-current assets	59	176	(117)
Others	(1,955)	—	(1,955)
<b>Income (Loss) before income taxes</b>	<b>(2,679)</b>	<b>12,943</b>	<b>(15,622)</b>
Income taxes	(337)	3,945	(4,283)
Income taxes - current	810	3,057	(2,247)
Income taxes - deferred	(1,147)	888	(2,035)
<b>Net income (loss)</b>	<b>(2,341)</b>	<b>8,998</b>	<b>(11,339)</b>
Net income(loss) attributable to non-controlling interests	—	—	—
Net income(loss) attributable to owners of the parent	(2,341)	8,998	(11,339)

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)	5,433	671	4,762
Excluding recoveries of written-off claims	5,434	672	4,762

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, 2021	For the Year Ended March 31, 2020	Increase/ (Decrease) (A)-(B)
	(A)	(B)	(A)-(B)
Number of Consolidated Subsidiaries	1	2	(1)

## 1. Operating Results (continued)

## (2) Non-consolidated

(Millions of yen)

	For the Year Ended March 31, 2021	For the Year Ended March 31, 2020	Increase/ (Decrease) (A)-(B)
	(A)	(B)	
<b>Gross operating profit</b>	<b>33,575</b>	<b>42,852</b>	<b>(9,277)</b>
Net interest income	30,652	34,638	(3,985)
Net fees and commissions	1,756	4,289	(2,533)
Net other ordinary income	1,166	3,925	(2,758)
of which net gain and loss on bonds	31	1,108	(1,076)
General and administrative expenses (excluding non-recurring expenses)	31,914	34,447	(2,532)
Personnel expenses	16,322	17,110	(787)
Nonpersonnel expenses	14,116	15,689	(1,573)
Taxes	1,475	1,647	(171)
<b>Net operating income before general allowance and goodwill</b>	<b>1,660</b>	<b>8,405</b>	<b>(6,744)</b>
Core net operating income (excluding net gain and loss on bonds)	1,629	7,297	(5,667)
excluding gain and loss on investment trust cancellation	1,629	7,297	(5,667)
Provision for general allowance for loan losses	1,608	—	1,608
Amortization of goodwill	—	—	—
<b>Net operating income</b>	<b>52</b>	<b>8,405</b>	<b>(8,353)</b>
Non-recurring income and expenses	(1,681)	995	(2,677)
Net gain and loss on stocks and other securities	—	—	—
Problem claims related costs	2,953	39	2,914
Written-off of loans	21	36	(15)
Provision for specific allowance for loan losses	2,932	—	2,932
Net gain and loss on sales of loans	0	2	(1)
Reversal of allowance for loan losses	—	674	(674)
Recoveries of written-off claims	0	—	0
Others	1,271	360	911
<b>Ordinary profit (loss)</b>	<b>(1,629)</b>	<b>9,401</b>	<b>(11,030)</b>
Extraordinary income and loss	169	3,020	(2,851)
Net gain and loss on disposal of non-current assets	42	3,020	(2,978)
Gain on disposal of non-current assets	76	3,186	(3,110)
Loss on disposal of non-current assets	33	165	(132)
Others	126	—	126
<b>Income (Loss) before income taxes</b>	<b>(1,460)</b>	<b>12,421</b>	<b>(13,882)</b>
Income taxes	(612)	3,897	(4,510)
Income taxes - current	584	2,960	(2,376)
Income taxes - deferred	(1,197)	936	(2,133)
<b>Net income (loss)</b>	<b>(847)</b>	<b>8,524</b>	<b>(9,372)</b>

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

	For the Year Ended March 31, 2021 (A)	For the Year Ended March 31, 2020 (B)	Increase/ (Decrease) (A)-(B)
Consolidated Basis	(1.43)	5.61	(7.04)
Non-consolidated Basis	(0.59)	6.16	(6.75)

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

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

	For the Year Ended March 31, 2021 (A)	For the Year Ended March 31, 2020 (B)	Increase/ (Decrease) (A)-(B)
Return on Interest-Earning Assets (a)	1.46	1.63	(0.17)
(i) Yields on Loans and Bills discounted	1.84	1.98	(0.14)
(ii) Yields on Securities	1.35	2.01	(0.66)
Financing Costs including General & Administrative Expenses (b)	1.58	1.69	(0.11)
(i) Yields on Deposits	0.08	0.14	(0.06)
(ii) Yields on Other External Liabilities	0.30	0.40	(0.10)
Net Interest Margin after General & Administrative Expenses (a) - (b)	(0.12)	(0.06)	(0.06)

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

	For the Year Ended March 31, 2021 (A)	For the Year Ended March 31, 2020 (B)	Increase/ (Decrease) (A)-(B)
Return on Interest-Earning Assets (a)	1.27	1.27	—
(i) Yields on Loans and Bills discounted	1.75	1.74	0.01
(ii) Yields on Securities	0.71	0.90	(0.19)
Financing Costs including General & Administrative Expenses (b)	1.46	1.50	(0.04)
(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)	(0.19)	(0.23)	0.04

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

	For the Year Ended March 31, 2021 (A)	For the Year Ended March 31, 2020 (B)	Increase/ (Decrease) (A)-(B)
Net Gain & Loss on Bonds	31	1,108	(1,076)
Gain on Sales	318	1,721	(1,402)
Gain on Redemption	23	34	(10)
Loss on Sales	306	624	(318)
Loss on Redemption	4	22	(18)
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, 2021			As of March 31, 2020		
	Balance sheet amount	Fair value	Net unrealized gain/(loss)	Balance sheet amount	Fair value	Net unrealized gain/(loss)
Cash and due from banks	390,579	390,579	—	409,923	409,923	—
Call loans	65,500	65,500	—	29,000	29,000	—
Securities						
Other securities	187,805	187,805	—	217,763	217,763	—
Loans and bills discounted	1,574,291			1,641,575		
Allowance for loan losses	(14,217)			(9,844)		
	1,560,074	1,637,364	77,289	1,631,730	1,717,561	85,830
<b>Total Assets</b>	<b>2,203,959</b>	<b>2,281,249</b>	<b>77,289</b>	<b>2,288,418</b>	<b>2,374,248</b>	<b>85,830</b>
Deposits	1,737,253	1,738,225	972	1,853,240	1,854,076	836
Negotiable certificates of deposit	327,421	327,421	—	198,263	198,263	—
Call money	31,071	31,071	—	57,649	57,649	—
Payables under securities lending transactions	—	—	—	48,320	48,320	—
<b>Total Liabilities</b>	<b>2,095,746</b>	<b>2,096,718</b>	<b>972</b>	<b>2,157,473</b>	<b>2,158,309</b>	<b>836</b>
Derivative transactions						
Hedge accounting not applied	(4,632)	(4,632)	—	(779)	(779)	—
<b>Total Derivative transactions</b>	<b>(4,632)</b>	<b>(4,632)</b>	<b>—</b>	<b>(779)</b>	<b>(779)</b>	<b>—</b>

6. Securities at Fair Value (Consolidated)

(Millions of yen)

		As of March 31, 2021			As of March 31, 2020		
		Balance sheet amount	Cost	Net unrealized gain/(loss)	Balance sheet amount	Cost	Net unrealized gain/(loss)
Balance sheet amount in excess of Cost	Bonds	21,908	21,554	354	19,553	19,198	355
	Government bonds	—	—	—	500	500	0
	Corporate bonds	21,908	21,554	354	19,053	18,697	355
	Others	84,166	83,225	941	41,076	40,353	723
	Sub-Total	106,075	104,779	1,295	60,630	59,551	1,078
Balance sheet amount not in excess of Cost	Bonds	20,278	20,345	(67)	20,082	20,228	(145)
	Government bonds	18,505	18,519	(13)	18,551	18,606	(54)
	Corporate bonds	1,772	1,826	(54)	1,531	1,622	(91)
	Others	67,158	68,609	(1,450)	142,854	148,873	(6,018)
	Sub-Total	87,436	88,954	(1,518)	162,937	169,102	(6,164)
<b>Total</b>	<b>193,511</b>	<b>193,734</b>	<b>(223)</b>	<b>223,568</b>	<b>228,654</b>	<b>(5,085)</b>	

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	As of	Increase/ (Decrease) (A)-(B)
	March 31, 2021 Preliminary (A)	March 31, 2020 (B)	
1. <b>Capital Adequacy Ratio</b> 2. /3. X100%	<b>11.27%</b>	<b>10.71%</b>	<b>0.56%</b>
2. Capital	165,765	166,270	(505)
3. Risk-weighted Assets	1,469,676	1,551,188	(81,512)
4. Minimum Capital Requirements 3. X4%	58,787	62,047	(3,260)

(2) Non-consolidated

(Millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)
	March 31, 2021 Preliminary (A)	March 31, 2020 (B)	
1. <b>Capital Adequacy Ratio</b> 2. /3. X100%	<b>10.70%</b>	<b>10.07%</b>	<b>0.63%</b>
2. Capital	156,468	155,301	1,167
3. Risk-weighted Assets	1,461,766	1,541,869	(80,103)
4. Minimum Capital Requirements 3. X4%	58,470	61,674	(3,204)

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, 2021 (A)	As of March 31, 2020 (B)	Increase/ (Decrease) (A)-(B)
Loans to Bankrupt Borrowers	385	729	(344)
Past Due Loans	17,710	8,352	9,357
Loans Past Due 3 Months or More	272	355	(83)
Restructured Loans	1,589	88	1,500
<b>Total (a)</b>	<b>19,957</b>	<b>9,527</b>	<b>10,430</b>
Ending Balance of Loans and Bills Discounted (b)	1,570,936	1,638,428	(67,491)
<b>Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)</b>	<b>1.27</b>	<b>0.58</b>	<b>0.69</b>
Amounts Secured (c)	11,386	7,009	4,376
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>57.05</b>	<b>73.57</b>	<b>(16.52)</b>

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

(Millions of yen)

	As of March 31, 2021 (A)	As of March 31, 2020 (B)	Increase/ (Decrease) (A)-(B)
Loans to Bankrupt Borrowers	1,473	1,208	264
Past Due Loans	19,977	11,021	8,956
Loans Past Due 3 Months or More	272	355	(83)
Restructured Loans	1,589	88	1,500
<b>Total (a)</b>	<b>23,312</b>	<b>12,674</b>	<b>10,638</b>
Ending Balance of Loans and Bills Discounted (b)	1,574,291	1,641,575	(67,284)
<b>Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)</b>	<b>1.48</b>	<b>0.77</b>	<b>0.71</b>
Amounts Secured (c)	14,741	10,157	4,584
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>63.23</b>	<b>80.13</b>	<b>(16.90)</b>



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

## (2) Non-consolidated

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

(Millions of yen)

	As of March 31, 2021 (A)	As of March 31, 2020 (B)	Increase/ (Decrease) (A)-(B)
Loans to Bankrupt Borrowers	98	422	(324)
Past Due Loans	16,251	6,806	9,445
Loans Past Due 3 Months or More	272	355	(83)
Restructured Loans	1,589	88	1,500
<b>Total (a)</b>	<b>18,211</b>	<b>7,673</b>	<b>10,538</b>
Ending Balance of Loans and Bills Discounted (b)	1,569,190	1,635,791	(66,601)
<b>Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)</b>	<b>1.16</b>	<b>0.46</b>	<b>0.70</b>
Amounts Secured (c)	11,632	6,542	5,090
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>63.87</b>	<b>85.25</b>	<b>(21.38)</b>

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

(Millions of yen)

	As of March 31, 2021 (A)	As of March 31, 2020 (B)	Increase/ (Decrease) (A)-(B)
Loans to Bankrupt Borrowers	843	668	175
Past Due Loans	17,015	8,009	9,006
Loans Past Due 3 Months or More	272	355	(83)
Restructured Loans	1,589	88	1,500
<b>Total (a)</b>	<b>19,721</b>	<b>9,122</b>	<b>10,598</b>
Ending Balance of Loans and Bills Discounted (b)	1,570,700	1,637,240	(66,540)
<b>Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)</b>	<b>1.25</b>	<b>0.55</b>	<b>0.70</b>
Amounts Secured (c)	13,142	7,991	5,151
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>66.64</b>	<b>87.60</b>	<b>(20.96)</b>

## 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, 2021 (A)	As of March 31, 2020 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	4,053	4,506	(452)
Doubtful	14,153	4,726	9,427
Sub-standard	1,861	444	1,417
<b>Sub-Total (a)</b>	<b>20,069</b>	<b>9,677</b>	<b>10,391</b>
Normal	1,570,571	1,651,826	(81,254)
Total (b)	1,590,640	1,661,503	(70,862)
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>1.26</b>	<b>0.58</b>	<b>0.68</b>
Amounts Secured (c)	11,439	7,101	4,338
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>56.99</b>	<b>73.37</b>	<b>(16.38)</b>

Chart-B: Disclosed Claims including Category IV Claims

(Millions of yen)

	As of March 31, 2021 (A)	As of March 31, 2020 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	7,408	7,653	(244)
Doubtful	14,153	4,726	9,427
Sub-standard	1,861	444	1,417
<b>Sub-Total (a)</b>	<b>23,424</b>	<b>12,824</b>	<b>10,599</b>
Normal	1,570,571	1,651,826	(81,254)
Total (b)	1,593,995	1,664,650	(70,654)
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>1.46</b>	<b>0.77</b>	<b>0.69</b>
Amounts Secured (c)	14,794	10,248	4,545
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>63.15</b>	<b>79.91</b>	<b>(16.76)</b>

## (2) Non-consolidated

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

(Millions of yen)

	As of March 31, 2021 (A)	As of March 31, 2020 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	2,306	2,647	(341)
Doubtful	14,092	4,669	9,423
Sub-standard	1,861	444	1,417
<b>Sub-Total (a)</b>	<b>18,260</b>	<b>7,761</b>	<b>10,499</b>
Normal	1,564,537	1,644,657	(80,120)
Total (b)	1,582,798	1,652,419	(69,620)
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>1.15</b>	<b>0.46</b>	<b>0.69</b>
Amounts Secured (c)	11,681	6,628	5,052
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>63.97</b>	<b>85.40</b>	<b>(21.43)</b>

Chart-B: Disclosed Claims including Category IV Claims

(Millions of yen)

	As of March 31, 2021 (A)	As of March 31, 2020 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	3,816	4,096	(280)
Doubtful	14,092	4,669	9,423
Sub-standard	1,861	444	1,417
<b>Sub-Total (a)</b>	<b>19,770</b>	<b>9,210</b>	<b>10,560</b>
Normal	1,564,537	1,644,657	(80,120)
Total (b)	1,584,307	1,653,867	(69,559)
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>1.24</b>	<b>0.55</b>	<b>0.69</b>
Amounts Secured (c)	13,191	8,077	5,113
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>66.72</b>	<b>87.70</b>	<b>(20.98)</b>

### 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, 2021 (A)	As of March 31, 2020 (B)	Increase/ (Decrease) (A)-(B)
General Allowance for Loan Losses	5,821	4,165	1,655
Specific Allowance for Loan Losses	3,583	878	2,704
Total Allowance for Loan Losses (a)	9,404	5,044	4,359
Total Loans and Bills Discounted (b)	1,569,190	1,635,791	(66,601)
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	0.59	0.30	0.29

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

(Millions of yen)

	As of March 31, 2021 (A)	As of March 31, 2020 (B)	Increase/ (Decrease) (A)-(B)
General Allowance for Loan Losses	5,821	4,165	1,655
Specific Allowance for Loan Losses	5,092	2,327	2,765
Total Allowance for Loan Losses (a)	10,913	6,493	4,420
Total Loans and Bills Discounted (b)	1,570,700	1,637,240	(66,540)
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	0.69	0.39	0.30

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

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

(Millions of yen)

	As of March 31, 2021 (A)	As of March 31, 2020 (B)	Increase/ (Decrease) (A)-(B)
Domestic (excluding offshore banking account)	1,570,700	1,637,240	(66,540)
Manufacturing	35,825	47,080	(11,255)
Agriculture and forestry	1,266	764	502
Fisheries	0	0	0
Mining and quarrying of stone and gravel	—	—	—
Construction	8,739	12,258	(3,519)
Electricity, gas, heat supply and water	32,798	30,014	2,784
Information and communications	8,236	9,225	(989)
Transport and postal activities	6,081	6,242	(161)
Wholesale and retail trade	45,287	54,688	(9,401)
Finance and insurance	76,355	90,213	(13,858)
Real estate and goods rental and leasing	190,051	196,760	(6,709)
Other services	218,188	234,499	(16,311)
Government, except elsewhere classified	—	—	—
Industries unable to classify	947,874	955,497	(7,623)
Overseas and Offshore Banking Account	—	—	—
Governments and official institutions	—	—	—
Financial institutions	—	—	—
Other	—	—	—
Total	1,570,700	1,637,240	(66,540)

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, 2021 (A)	March 31, 2020 (B)	
Consumer Loans	575,022	600,516	(25,494)
Housing Loans	285,827	320,404	(34,577)
Other Consumer Loans	289,195	280,112	9,083

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

(Millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)
	March 31, 2021 (A)	March 31, 2020 (B)	
Loans to Small and Medium-sized Enterprises and Individuals (a)	1,246,864	1,328,368	(81,504)
Total Loans and Bills Discounted (b)	1,570,700	1,637,240	(66,540)
Ratio of Loans to Small and Medium-sized Enterprises and Individuals to Total Loans and Bills Discounted (%) (a/b X 100)	79.38	81.13	(1.75)

5. Balances of Loans and Deposits

(Millions of yen)

		As of	As of	Increase/ (Decrease) (A)-(B)
		March 31, 2021 (A)	March 31, 2020 (B)	
Total Deposits and Negotiable certificates of deposit	Consolidated (Ending Bal.)	2,064,675	2,051,504	13,171
	Non-consolidated (Ending Bal.)	2,074,865	2,062,571	12,293
	Non-consolidated (Average Bal.)	2,046,413	2,093,672	(47,258)
Deposits	Consolidated (Ending Bal.)	1,737,253	1,853,240	(115,986)
	Individual	1,264,901	1,265,431	(529)
	Corporate	353,897	340,348	13,549
	Public money	43,504	34,192	9,311
	Financial institutions	74,950	213,268	(138,317)
	Non-consolidated (Ending Bal.)	1,747,443	1,864,308	(116,864)
	Non-consolidated (Average Bal.)	1,840,201	1,786,495	53,705
Negotiable certificates of deposit	Consolidated (Ending Bal.)	327,421	198,263	129,158
	Non-consolidated (Ending Bal.)	327,421	198,263	129,158
	Non-consolidated (Average Bal.)	206,212	307,176	(100,964)
Loans and Bills Discounted	Consolidated (Ending Bal.)	1,574,291	1,641,575	(67,284)
	Non-consolidated (Ending Bal.)	1,570,700	1,637,240	(66,540)
	Non-consolidated (Average Bal.)	1,595,909	1,654,217	(58,307)