

SELECTED FINANCIAL INFORMATION

***For the First Half of Fiscal 2021
(Supplementary)***

November 12, 2021



東京スター銀行

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I. Selected Financial Information for the First Half of Fiscal 2021

1. Operating Results

(1) Consolidated

(Millions of yen)

	For the First Half of Fiscal 2021	For the First Half of Fiscal 2020	Increase/ (Decrease) (A)-(B)
	(A)	(B)	(A)-(B)
Gross operating profit (Note 1)	17,264	17,407	(143)
Net interest income	14,377	15,774	(1,396)
Net fees and commissions	1,806	1,534	272
Net other ordinary income	1,079	98	980
General and administrative expenses	15,037	15,927	(890)
Net operating income before general allowance and goodwill (Note 2)	2,226	1,480	746
Provision for general allowance for loan losses	(193)	1,552	(1,745)
Net operating income (Note 3)	2,419	(72)	2,492
Non-recurring income and expenses	(1,883)	(27)	(1,855)
Net gain and loss on stocks and other securities	—	—	—
Problem claims related costs	2,974	474	2,499
Written-off of loans	13	11	1
Provision for specific allowance for loan losses	2,905	440	2,465
Net loss on sales of loans	55	22	32
Reversal of allowance for loan losses	—	—	—
Recoveries of written-off claims	4	1	2
Others	1,086	445	641
Ordinary profit (loss)	536	(100)	636
Extraordinary income and loss	(18)	65	(84)
Net gain and loss on disposal of non-current assets	(18)	65	(84)
Gain on disposal of non-current assets	—	76	(76)
Loss on disposal of non-current assets	18	10	8
Others	—	—	—
Income (Loss) before income taxes	517	(34)	551
Income taxes	77	229	(152)
Income taxes - current	361	314	46
Income taxes - deferred	(283)	(84)	(199)
Net income (loss)	440	(263)	704
Net income attributable to non-controlling interests	—	—	—
Net income attributable to owners of the parent	440	(263)	704

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)	2,816	2,085	730
Excluding recoveries of written-off claims	2,820	2,087	733

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 2021	For the First Half of Fiscal 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 First Half of Fiscal 2021	For the First Half of Fiscal 2020	Increase/ (Decrease) (A)-(B)
	(A)	(B)	(A)-(B)
Gross operating profit	16,255	16,402	(146)
Net interest income	14,340	15,717	(1,377)
Net fees and commissions	835	585	250
Net other ordinary income	1,079	98	980
of which net gain and loss on bonds	(129)	(44)	(84)
General and administrative expenses (excluding non-recurring expenses)	14,762	15,693	(931)
Personnel expenses	7,416	7,625	(208)
Nonpersonnel expenses	6,596	7,298	(701)
Taxes	749	770	(21)
Net operating income before general allowance and goodwill	1,493	708	785
Core net operating income (excluding net gain and loss on bonds)	1,622	752	869
Excluding gain and loss on cancellation of investment trusts	1,622	752	869
Provision for general allowance for loan losses	(140)	1,702	(1,843)
Amortization of goodwill	—	—	—
Net operating income	1,634	(994)	2,628
Non-recurring income and expenses	(1,534)	262	(1,797)
Net gain and loss on stocks and other securities	—	—	—
Problem claims related costs	2,519	(5)	2,525
Written-off of loans	0	0	0
Provision for specific allowance for loan losses	2,519	(6)	2,525
Net gain and loss on sales of loans	(0)	(0)	(0)
Reversal of allowance for loan losses	—	—	—
Recoveries of written-off claims	0	0	(0)
Others	985	256	728
Ordinary profit (loss)	99	(731)	831
Extraordinary income and loss	(17)	66	(83)
Net gain and loss on disposal of non-current assets	(17)	66	(83)
Gain on disposal of non-current assets	—	76	(76)
Loss on disposal of non-current assets	17	10	7
Others	—	—	—
Income (Loss) before income taxes	82	(665)	748
Income taxes	(31)	51	(82)
Income taxes - current	360	212	148
Income taxes - deferred	(391)	(161)	(230)
Net income (loss)	113	(716)	830

2. Return on Equity (%)

	For the First Half of Fiscal 2021 (A)	For the First Half of Fiscal 2020 (B)	Increase/ (Decrease) (A)-(B)
Consolidated Basis	0.53	(0.32)	0.85
Non-consolidated Basis	0.15	(1.01)	1.16

3. Net Interest Margin after General & Administrative Expenses

(1) Non-consolidated (%)

	For the First Half of Fiscal 2021 (A)	For the First Half of Fiscal 2020 (B)	Increase/ (Decrease) (A)-(B)
Return on Interest-Earning Assets (a)	1.42	1.48	(0.06)
(i) Yields on Loans and Bills discounted	1.82	1.86	(0.04)
(ii) Yields on Securities	1.30	1.41	(0.11)
Financing Costs including General & Administrative Expenses (b)	1.54	1.54	—
(i) Yields on Deposits	0.08	0.09	(0.01)
(ii) Yields on Other External Liabilities	0.02	0.31	(0.29)
Net Interest Margin after General & Administrative Expenses (a) - (b)	(0.12)	(0.06)	(0.06)

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

	For the First Half of Fiscal 2021 (A)	For the First Half of Fiscal 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	1.75	—
(ii) Yields on Securities	0.84	0.65	0.19
Financing Costs including General & Administrative Expenses (b)	1.38	1.41	(0.03)
(i) Yields on Deposits	0.05	0.04	0.01
(ii) Yields on Other External Liabilities	—	—	—
Net Interest Margin after General & Administrative Expenses (a) - (b)	(0.11)	(0.14)	0.03

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

	For the First Half of Fiscal 2021 (A)	For the First Half of Fiscal 2020 (B)	Increase/ (Decrease) (A)-(B)
Net Gain & Loss on Bonds	(129)	(44)	(84)
Gain on Sales	—	251	(251)
Gain on Redemption	8	14	(6)
Loss on Sales	137	305	(168)
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 September 30, 2021			As of March 31, 2021			As of September 30, 2020		
	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)
Cash and due from banks	410,748	410,748	—	390,579	390,579	—	448,576	448,576	—
Call loans	34,500	34,500	—	65,500	65,500	—	42,000	42,000	—
Securities									
Held-to-maturity securities	4,537	4,521	(16)	—	—	—	—	—	—
Other securities	140,850	140,850	—	187,805	187,805	—	185,553	185,553	—
Loans and bills discounted	1,451,650			1,574,291			1,581,425		
Allowance for loan losses	(15,657)			(14,217)			(11,329)		
	1,435,992	1,506,099	70,106	1,560,074	1,637,364	77,289	1,570,096	1,652,831	82,734
Total Assets	2,026,629	2,096,720	70,090	2,203,959	2,281,249	77,289	2,246,226	2,328,961	82,734
Deposits	1,675,574	1,676,522	947	1,737,253	1,738,225	972	1,880,725	1,881,662	937
Negotiable certificates of deposit	237,900	237,900	—	327,421	327,421	—	208,880	208,880	—
Call money	—	—	—	31,071	31,071	—	54,146	54,146	—
Total Liabilities	1,913,474	1,914,422	947	2,095,746	2,096,718	972	2,143,752	2,144,689	937
Derivative transactions									
Hedge accounting not applied	(1,798)	(1,798)	—	(4,632)	(4,632)	—	217	217	—
Total Derivative transactions	(1,798)	(1,798)	—	(4,632)	(4,632)	—	217	217	—

6. Securities at Fair Value (Consolidated)

1) Held-to-maturity securities

(Millions of yen)

	As of September 30, 2021			As of March 31, 2021			As of September 30, 2020		
	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	Bonds	-	-	-	-	-	-	-	-
	Government bonds	-	-	-	-	-	-	-	-
	Corporate bonds	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-
	Sub-Total	-	-	-	-	-	-	-	-
Fair value not in excess of Balance sheet amount	Bonds	-	-	-	-	-	-	-	-
	Government bonds	-	-	-	-	-	-	-	-
	Corporate bonds	-	-	-	-	-	-	-	-
	Others	4,537	4,521	△ 16	-	-	-	-	-
	Sub-Total	4,537	4,521	△ 16	-	-	-	-	-
Total	4,537	4,521	△ 16	-	-	-	-	-	-

2) Available-for-sale securities

(Millions of yen)

	As of September 30, 2021			As of March 31, 2021			As of September 30, 2020			
	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	26,792	26,365	426	21,908	21,554	354	20,297	19,941	356
	Government bonds	-	-	-	-	-	-	-	-	-
	Corporate bonds	26,792	26,365	426	21,908	21,554	354	20,297	19,941	356
	Others	93,463	92,560	903	84,166	83,225	941	57,280	56,503	776
	Sub-Total	120,256	118,925	1,330	106,075	104,779	1,295	77,578	76,444	1,133
Balance sheet amount not in excess of Cost	Bonds	226	226	(0)	20,278	20,345	(67)	19,910	19,968	(57)
	Government bonds	-	-	-	18,505	18,519	(13)	18,531	18,562	(30)
	Corporate bonds	226	226	(0)	1,772	1,826	(54)	1,379	1,406	(26)
	Others	26,001	26,614	(613)	67,158	68,609	(1,450)	93,794	94,686	(891)
	Sub-Total	26,228	26,841	(613)	87,436	88,954	(1,518)	113,705	114,654	(949)
Total	146,484	145,767	717	193,511	193,734	(223)	191,283	191,099	183	

7. Capital Adequacy Ratio (Preliminary)

(1) Consolidated

(Millions of yen)

	As of September 30, 2021 Preliminary (A)	As of March 31, 2021 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2020 (C)	Increase/ (Decrease) (A)-(C)
1. Capital Adequacy Ratio 2. /3. X100%	11.93%	11.27%	0.66%	11.02%	0.91%
2. Capital	165,684	165,765	(80)	167,858	(2,173)
3. Risk-weighted Assets	1,388,476	1,469,676	(81,199)	1,522,838	(134,361)
4. Minimum Capital Requirements 3. X4%	55,539	58,787	(3,247)	60,913	(5,374)

(2) Non-consolidated

(Millions of yen)

	As of September 30, 2021 Preliminary (A)	As of March 31, 2021 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2020 (C)	Increase/ (Decrease) (A)-(C)
1. Capital Adequacy Ratio 2. /3. X100%	11.30%	10.70%	0.60%	10.34%	0.96%
2. Capital	156,111	156,468	(357)	156,578	(466)
3. Risk-weighted Assets	1,380,537	1,461,766	(81,229)	1,514,230	(133,692)
4. Minimum Capital Requirements 3. X4%	55,221	58,470	(3,249)	60,569	(5,347)

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	As of	Increase/	As of	Increase/
	September 30, 2021 (A)	March 31, 2021 (B)	(Decrease) (A)-(B)	September 30, 2020 (C)	(Decrease) (A)-(C)
Loans to Bankrupt Borrowers	362	385	(23)	603	(241)
Past Due Loans	16,594	17,710	(1,116)	8,983	7,611
Loans Past Due 3 Months or More	1,844	272	1,572	3,875	(2,030)
Restructured Loans	1,517	1,589	(71)	657	859
Total (a)	20,318	19,957	360	14,119	6,198
Ending Balance of Loans and Bills Discounted (b)	1,447,067	1,570,936	(123,869)	1,578,317	(131,250)
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	1.40	1.27	0.13	0.89	0.51
Amounts Secured (c)	12,077	11,386	690	8,797	3,279
Coverage Ratio (%) (c/a X 100)	59.43	57.05	2.38	62.30	(2.87)

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

(Millions of yen)

	As of	As of	Increase/	As of	Increase/
	September 30, 2021 (A)	March 31, 2021 (B)	(Decrease) (A)-(B)	September 30, 2020 (C)	(Decrease) (A)-(C)
Loans to Bankrupt Borrowers	1,400	1,473	(72)	1,361	38
Past Due Loans	20,139	19,977	161	11,332	8,806
Loans Past Due 3 Months or More	1,844	272	1,572	3,875	(2,030)
Restructured Loans	1,517	1,589	(71)	657	859
Total (a)	24,902	23,312	1,589	17,228	7,674
Ending Balance of Loans and Bills Discounted (b)	1,451,650	1,574,291	(122,640)	1,581,425	(129,775)
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	1.71	1.48	0.23	1.08	0.63
Amounts Secured (c)	16,660	14,741	1,919	11,905	4,755
Coverage Ratio (%) (c/a X 100)	66.90	63.23	3.67	69.10	(2.20)

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	As of	Increase/	As of	Increase/
	September 30, 2021 (A)	March 31, 2021 (B)	(Decrease) (A)-(B)	September 30, 2020 (C)	(Decrease) (A)-(C)
Loans to Bankrupt Borrowers	99	98	1	310	(210)
Past Due Loans	15,254	16,251	(997)	7,475	7,778
Loans Past Due 3 Months or More	1,844	272	1,572	3,875	(2,030)
Restructured Loans	1,517	1,589	(71)	657	859
Total (a)	18,716	18,211	505	12,319	6,397
Ending Balance of Loans and Bills Discounted (b)	1,445,465	1,569,190	(123,725)	1,576,099	(130,634)
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	1.29	1.16	0.13	0.78	0.51
Amounts Secured (c)	12,423	11,632	790	8,918	3,504
Coverage Ratio (%) (c/a X 100)	66.37	63.87	2.50	72.39	(6.02)

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

(Millions of yen)

	As of	As of	Increase/	As of	Increase/
	September 30, 2021 (A)	March 31, 2021 (B)	(Decrease) (A)-(B)	September 30, 2020 (C)	(Decrease) (A)-(C)
Loans to Bankrupt Borrowers	847	843	3	738	108
Past Due Loans	17,707	17,015	691	8,507	9,199
Loans Past Due 3 Months or More	1,844	272	1,572	3,875	(2,030)
Restructured Loans	1,517	1,589	(71)	657	859
Total (a)	21,917	19,721	2,195	13,779	8,137
Ending Balance of Loans and Bills Discounted (b)	1,448,665	1,570,700	(122,034)	1,577,559	(128,893)
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	1.51	1.25	0.26	0.87	0.64
Amounts Secured (c)	15,623	13,142	2,481	10,378	5,245
Coverage Ratio (%) (c/a X 100)	71.28	66.64	4.64	75.31	(4.03)

2. 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, 2021 (A)	As of March 31, 2021 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2020 (C)	Increase/ (Decrease) (A)-(C)
Bankruptcy and Quasi-Bankruptcy	5,134	4,053	1,081	4,317	817
Doubtful	11,898	14,153	(2,254)	5,409	6,489
Sub-standard	3,362	1,861	1,500	4,533	(1,171)
Sub-Total (a)	20,396	20,069	326	14,260	6,135
Normal	1,450,446	1,570,571	(120,125)	1,584,286	(133,839)
Total (b)	1,470,842	1,590,640	(119,798)	1,598,547	(127,704)
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	1.38	1.26	0.12	0.89	0.49
Amounts Secured (c)	12,120	11,439	681	8,882	3,237
Coverage Ratio (%) (c/a X 100)	59.42	56.99	2.43	62.28	(2.86)

Chart-B: Disclosed Claims including Category IV Claims

(Millions of yen)

	As of September 30, 2021 (A)	As of March 31, 2021 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2020 (C)	Increase/ (Decrease) (A)-(C)
Bankruptcy and Quasi-Bankruptcy	9,718	7,408	2,309	7,426	2,292
Doubtful	11,898	14,153	(2,254)	5,409	6,489
Sub-standard	3,362	1,861	1,500	4,533	(1,171)
Sub-Total (a)	24,979	23,424	1,555	17,368	7,610
Normal	1,450,446	1,570,571	(120,125)	1,584,286	(133,839)
Total (b)	1,475,426	1,593,995	(118,569)	1,601,655	(126,229)
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	1.69	1.46	0.23	1.08	0.61
Amounts Secured (c)	16,704	14,794	1,910	11,991	4,713
Coverage Ratio (%) (c/a X 100)	66.87	63.15	3.72	69.03	(2.16)

(2) Non-consolidated

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

(Millions of yen)

	As of September 30, 2021 (A)	As of March 31, 2021 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2020 (C)	Increase/ (Decrease) (A)-(C)
Bankruptcy and Quasi-Bankruptcy	3,532	2,306	1,225	2,543	988
Doubtful	11,862	14,092	(2,229)	5,325	6,537
Sub-standard	3,362	1,861	1,500	4,533	(1,171)
Sub-Total (a)	18,757	18,260	496	12,403	6,354
Normal	1,444,655	1,564,537	(119,882)	1,577,708	(133,053)
Total (b)	1,463,412	1,582,798	(119,385)	1,590,111	(126,699)
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	1.28	1.15	0.13	0.78	0.50
Amounts Secured (c)	12,463	11,681	781	9,001	3,462
Coverage Ratio (%) (c/a X 100)	66.44	63.97	2.47	72.57	(6.13)

Chart-B: Disclosed Claims including Category IV Claims

(Millions of yen)

	As of September 30, 2021 (A)	As of March 31, 2021 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2020 (C)	Increase/ (Decrease) (A)-(C)
Bankruptcy and Quasi-Bankruptcy	6,732	3,816	2,915	4,003	2,728
Doubtful	11,862	14,092	(2,229)	5,325	6,537
Sub-standard	3,362	1,861	1,500	4,533	(1,171)
Sub-Total (a)	21,957	19,770	2,186	13,862	8,094
Normal	1,444,655	1,564,537	(119,882)	1,577,708	(133,053)
Total (b)	1,466,612	1,584,307	(117,695)	1,591,571	(124,958)
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	1.49	1.24	0.25	0.87	0.62
Amounts Secured (c)	15,663	13,191	2,472	10,460	5,203
Coverage Ratio (%) (c/a X 100)	71.33	66.72	4.61	75.45	(4.12)

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	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2021 (A)	March 31, 2021 (B)		September 30, 2020 (C)	
General Allowance for Loan Losses	5,707	5,821	(113)	5,928	(220)
Specific Allowance for Loan Losses	3,943	3,583	360	786	3,156
Total Allowance for Loan Losses (a)	9,651	9,404	246	6,715	2,936
Total Loans and Bills Discounted (b)	1,445,465	1,569,190	(123,725)	1,576,099	(130,634)
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	0.66	0.59	0.07	0.42	0.24

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, 2021 (A)	March 31, 2021 (B)		September 30, 2020 (C)	
General Allowance for Loan Losses	5,707	5,821	(113)	5,928	(220)
Specific Allowance for Loan Losses	7,143	5,092	2,050	2,246	4,897
Total Allowance for Loan Losses (a)	12,851	10,913	1,937	8,174	4,676
Total Loans and Bills Discounted (b)	1,448,665	1,570,700	(122,034)	1,577,559	(128,893)
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	0.88	0.69	0.19	0.51	0.37

4. 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, 2021 (A)	March 31, 2021 (B)		September 30, 2020 (C)	
Domestic (excluding offshore banking account)	1,448,665	1,570,700	(122,034)	1,577,559	(128,893)
Manufacturing	35,701	35,825	(124)	37,318	(1,617)
Agriculture and forestry	1,334	1,266	68	1,313	21
Fisheries	0	0	0	0	0
Mining and quarrying of stone and gravel	—	—	—	—	—
Construction	10,831	8,739	2,092	10,619	212
Electricity, gas, heat supply and water	31,282	32,798	(1,516)	33,907	(2,625)
Information and communications	7,997	8,236	(239)	8,164	(167)
Transport and postal activities	1,477	6,081	(4,604)	6,211	(4,734)
Wholesale and retail trade	40,052	45,287	(5,235)	51,925	(11,873)
Finance and insurance	78,620	76,355	2,265	80,138	(1,518)
Real estate and goods rental and leasing	209,220	190,051	19,169	187,205	22,015
Other services	193,448	218,188	(24,740)	234,008	(40,560)
Government, except elsewhere classified	—	—	—	—	—
Industries unable to classify	838,703	947,874	(109,171)	926,751	(88,048)
Overseas and Offshore Banking Account	—	—	—	—	—
Governments and official institutions	—	—	—	—	—
Financial institutions	—	—	—	—	—
Other	—	—	—	—	—
Total	1,448,665	1,570,700	(122,034)	1,577,559	(128,893)

4. 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, 2021 (A)	March 31, 2021 (B)		September 30, 2020 (C)	
Consumer Loans	555,075	575,022	(19,947)	597,245	(42,170)
Housing Loans	271,400	285,827	(14,427)	306,632	(35,232)
Other Consumer Loans	283,675	289,195	(5,520)	290,613	(6,938)

(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, 2021 (A)	March 31, 2021 (B)		September 30, 2020 (C)	
Loans to Small and Medium-sized Enterprises and Individuals (a)	1,222,666	1,246,864	(24,198)	1,296,470	(73,804)
Total Loans and Bills Discounted (b)	1,448,665	1,570,700	(122,034)	1,577,559	(128,893)
Ratio of Loans to Small and Medium-sized Enterprises and Individuals to Total Loans and Bills Discounted (%) (a/b X 100)	84.39	79.38	5.01	82.18	2.21

5. Balances of Loans and Deposits

(Millions of yen)

		As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
		September 30, 2021 (A)	March 31, 2021 (B)		September 30, 2020 (C)	
Total Deposits and Negotiable certificates of deposit	Consolidated (Ending Bal.)	1,913,474	2,064,675	(151,200)	2,089,606	(176,131)
	Non-consolidated (Ending Bal.)	1,924,083	2,074,865	(150,781)	2,101,581	(177,498)
	Non-consolidated (Average Bal.)	1,980,859	2,046,413	(65,553)	2,040,004	(59,144)
Deposits	Consolidated (Ending Bal.)	1,675,574	1,737,253	(61,678)	1,880,725	(205,151)
	Individual	1,218,560	1,264,901	(46,341)	1,248,672	(30,111)
	Corporate	349,585	353,897	(4,312)	371,175	(21,589)
	Public money	61,532	43,504	18,028	96,273	(34,740)
	Financial institutions	45,896	74,950	(29,054)	164,604	(118,708)
	Non-consolidated (Ending Bal.)	1,686,183	1,747,443	(61,260)	1,892,700	(206,517)
	Non-consolidated (Average Bal.)	1,711,512	1,840,201	(128,688)	1,856,935	(145,423)
Negotiable certificates of deposit	Consolidated (Ending Bal.)	237,900	327,421	(89,521)	208,880	29,019
	Non-consolidated (Ending Bal.)	237,900	327,421	(89,521)	208,880	29,019
	Non-consolidated (Average Bal.)	269,347	206,212	63,135	183,068	86,279
Loans and Bills Discounted	Consolidated (Ending Bal.)	1,451,650	1,574,291	(122,640)	1,581,425	(129,775)
	Non-consolidated (Ending Bal.)	1,448,665	1,570,700	(122,034)	1,577,559	(128,893)
	Non-consolidated (Average Bal.)	1,518,260	1,595,909	(77,648)	1,616,626	(98,365)