

Investor Relations Meeting for FY2020

<Information Pack>

June 2, 2021



SAN-IN GODO BANK

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1. Results of the Previous Medium-Term Management Plan

- Earnings were lower than planned, due mainly to factors such as increased credit costs resulting from the effects of COVID-19.
- At the same time, other factors, including steady progress with revisions of the revenue structure and structural reforms including organizational and business streamlining, as well as the movement of customer service business profits into the black, led to progress on strengthening management foundations for future growth strategies.

Target management indicators

Item			FY2017 (Results)	FY2020		(vs. Target)
				Targets	Results	
Profitability	Consolidated	Net income *1	13.6 billion yen	13.8 billion yen or higher	9.6 billion yen	
		Non-interest revenue ratio *2	16.93%	19% or higher	14.15%	
Capital efficiency	Non-consolidated	Return on equity (ROE) *3	4.51%	4.2% or higher	2.94%	
Cost efficiency		Overhead ratio (OHR) *4	61.75%	63% or lower	60.58%	
Soundness		Capital adequacy ratio	13.48%	13% or higher	11.97%	

*1 Profit attributable to owners of parent

*2 Formula: (Net fees and commissions + other banking income (excluding profit/loss related to Japanese government bonds, etc.))/consolidated gross core banking profit

*3 Shareholder equity basis; formula: Profit attributable to owners of parent/Average balance of shareholders' equity (simple average of balances at beginning and end of term)

*4 Gross core banking profit basis

Other major indicators

Item	FY2017 (Results)	FY2020 (Results)
Income from customer services (non-consolidated)*	-3.8 billion yen	1.8 billion yen



*Formula: deposit interest margin income + Fee and commissions income – Operating expenses



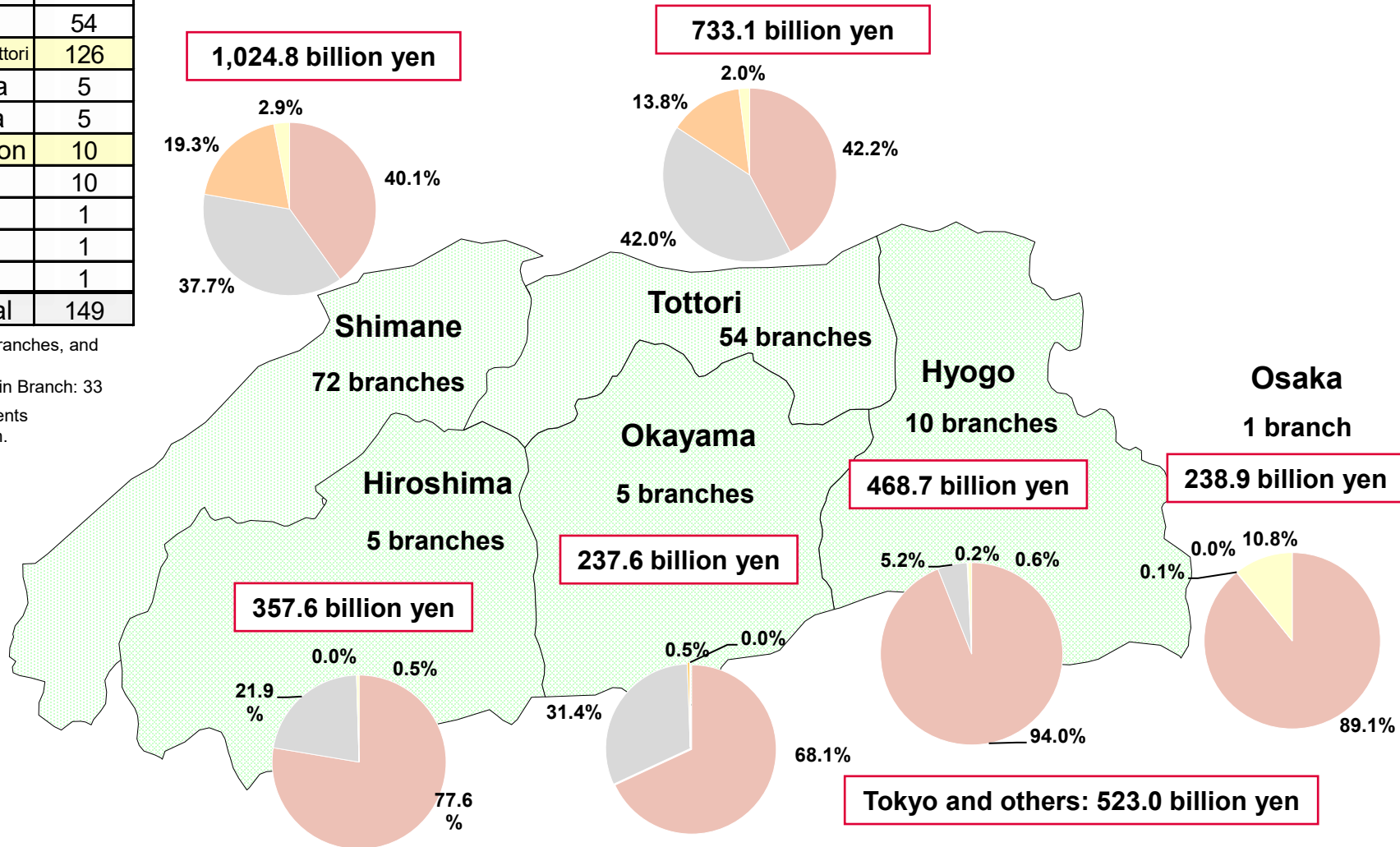
SAN-IN GODO BANK

2. Branch Network and Summary of Loan Portfolio by Prefecture

Branch network and loan balances by region

As of March 31, 2021	No. of branches
Shimane	72
Tottori	54
Shimane and Tottori	126
Hiroshima	5
Okayama	5
Sanyo region	10
Hyogo	10
Osaka	1
Tokyo	1
Other*	1
Grand total	149

Balance of loans (as of March 31, 2021): 3,583.9 billion yen



Corporates
 Individuals
 Local public organizations, etc.
 Financial institutions

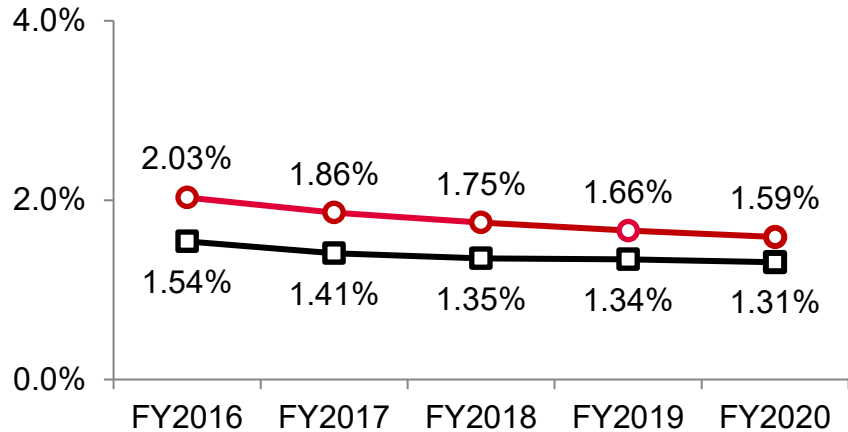


3. Yields on Loans and Bills Discounted by Region and Market

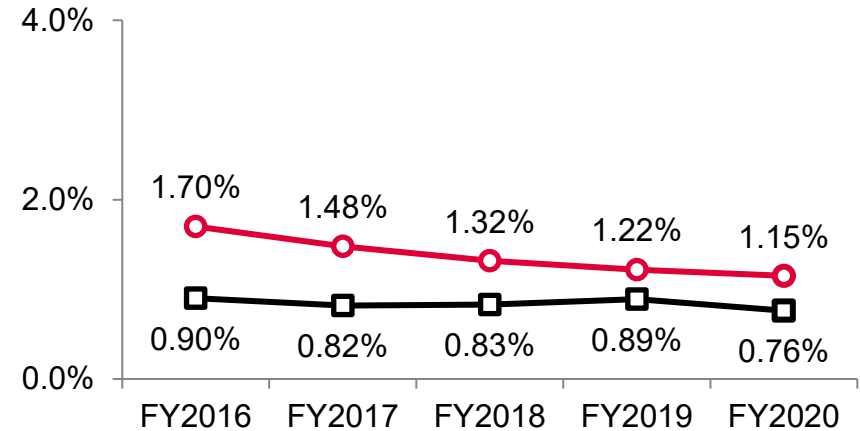
Non-
corporate

Corporate

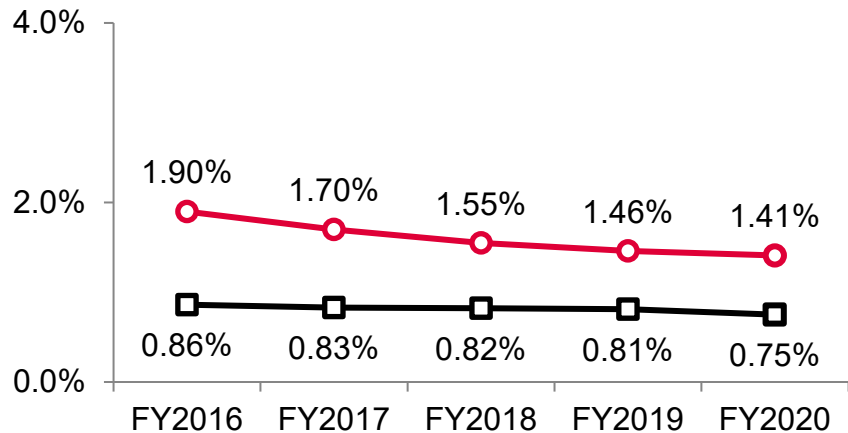
Shimane and Tottori



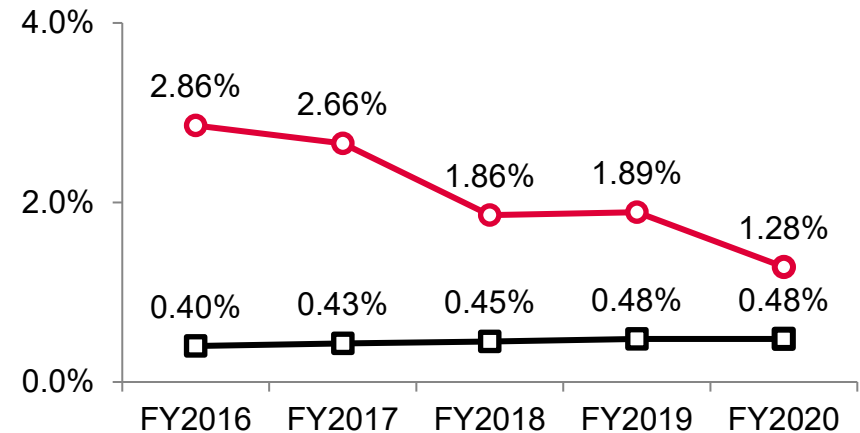
Sanyo region



Hyogo and Osaka

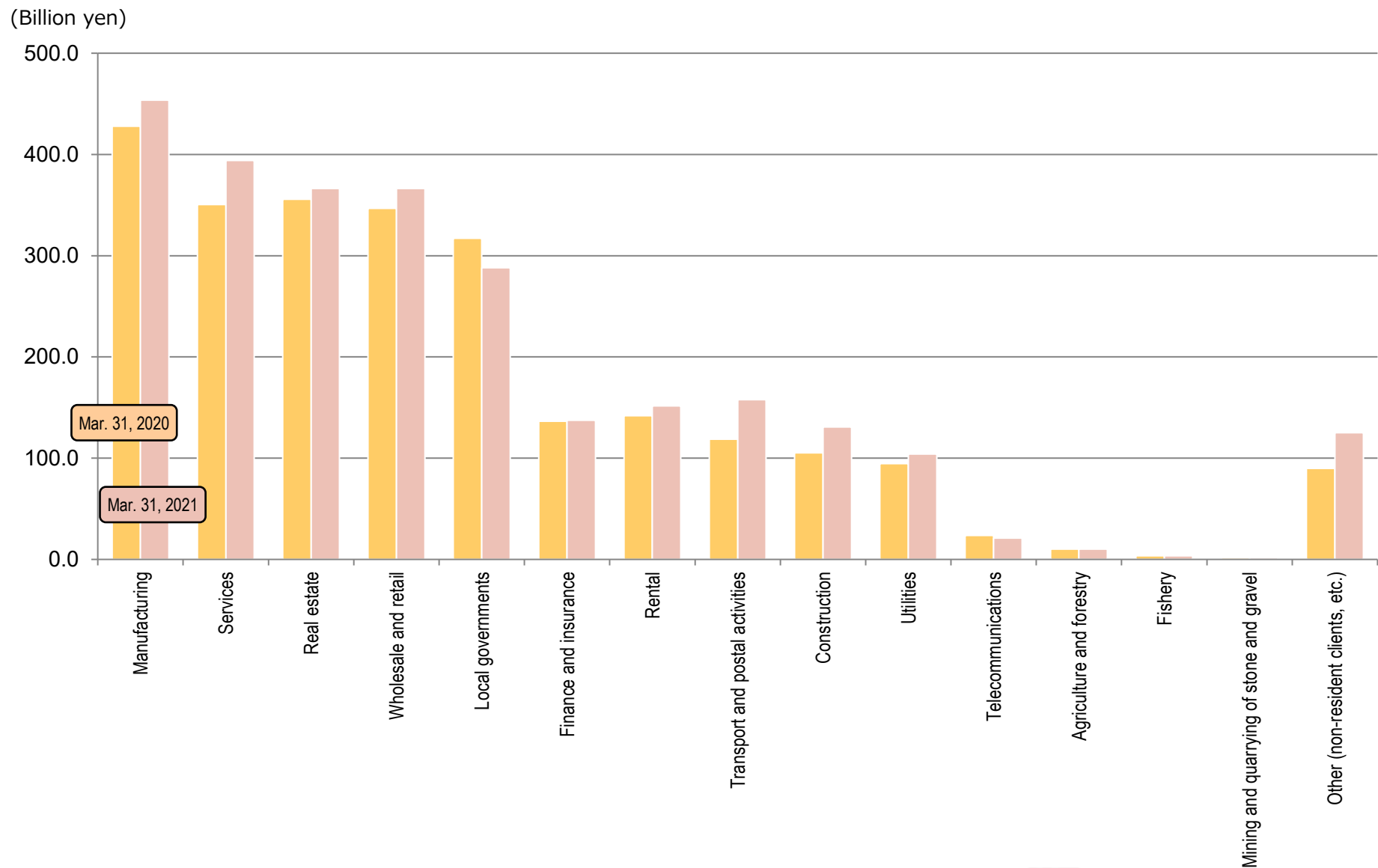


Tokyo



4. Loan Balance by Industry

* Excludes individual loans



5. Changes in NPL Disposals by Factor

(Billion yen)

Factors	FY2016	FY2017	FY2018 (※1)	FY2019	FY2020
A. Recognition of NPLs (Bankrupt: Normal or Tagged ⇒ Virtually bankrupt or legally bankrupt)	0.3	1.0	1.2	1.8	1.6
B. Recognition of NPLs (Bankrupt: Deemed bankrupt ⇒ Virtually bankrupt or legally bankrupt)	0.3	0.3	0.5	0.4	0.3
Recognition of NPLs (total for A and B)	0.7	1.3	1.8	2.3	2.0
C. Downgraded customers (Deteriorating performance: Normal or Tagged ⇒ Deemed bankrupt)	2.2	1.5	1.9	2.0	2.2
D. Upgraded customers	(1.2)	(0.4)	(1.0)	(0.4)	(0.5)
Upgraded and downgraded customers (total for C and D)	0.9	1.1	0.8	1.5	1.6
E. Changes in collateral value	0.0	0.0	0.1	0.1	0.0
F. Changes in reserve ratio (Deemed bankrupt borrowers)	(0.0)	(0.2)	(0.0)	(0.1)	(0.1)
G. Individual calculations	1.4	0.4	0.9	1.9	2.8
H. Debt sold	0.0	0.0	1.0	1.0	(0.2)
I. Debt forgiveness	(0.0)	(0.0)	-	(0.1)	-
J. Other (rehabilitation, collection, etc.)	(1.4)	(2.3)	(0.7)	(1.1)	(1.3)
Other (total for E through J)	(0.0)	(1.9)	0.4	0.9	1.1
Subtotal	1.6	0.5	3.1	4.8	4.8
K. Joint responsibility system (reserves and accrued expenses)	0.0	0.1	0.2	0.2	0.0
L. Other	0.0	0.0	0.0	(0.0)	0.0
Total NPL disposals	(※2) 1.7	0.6	3.3	5.0	4.8

(※1) Standard for calculating reserve for possible loan losses was revised.

(※2) Table shows net amount including reversals from reserve for possible loan losses. ((1) + (2))

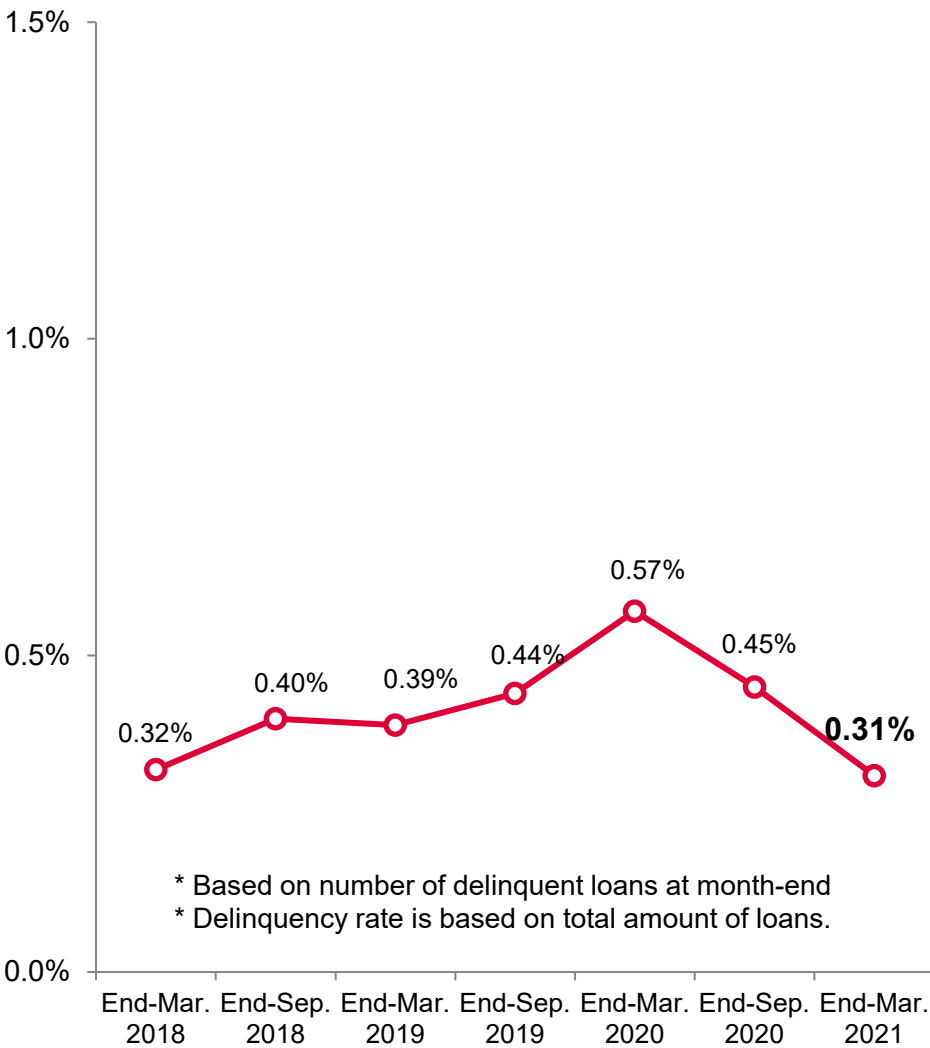
<Reference>

	FY2016
NPL disposal amount on Income statements (1)	0.1
Transfer to reserve for possible loan losses	(0.4)
Transfer to general reserve for possible loan losses	(1.9)
Transfer to specific reserve for possible loan losses (2)	1.5

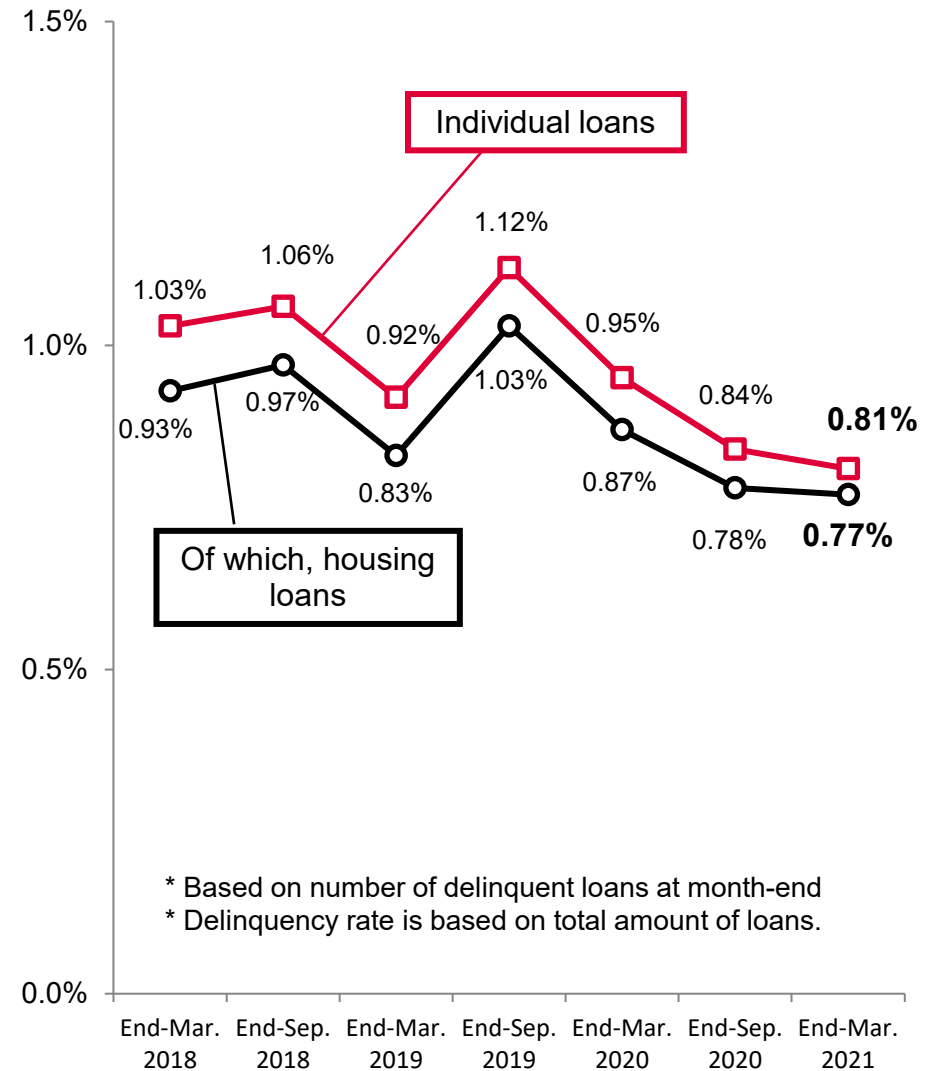


6. Changes in Delinquency Rate for Loans

Delinquency rate for business lending

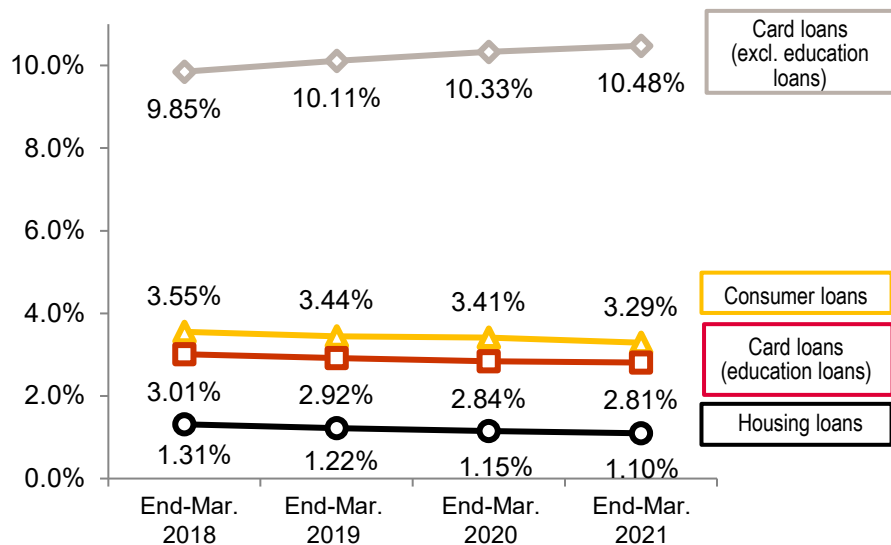


Delinquency rate for individual loans

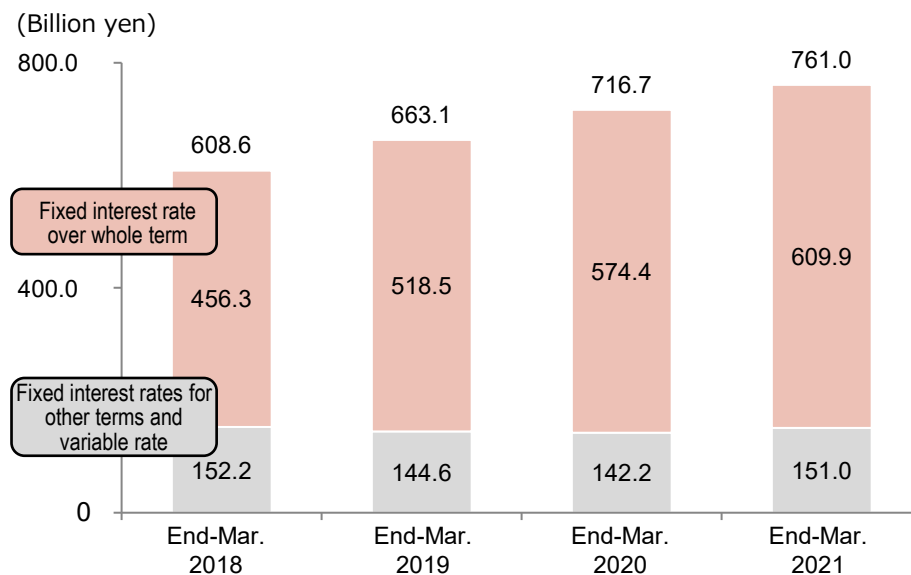


7. Individual Loans: Credit Cards

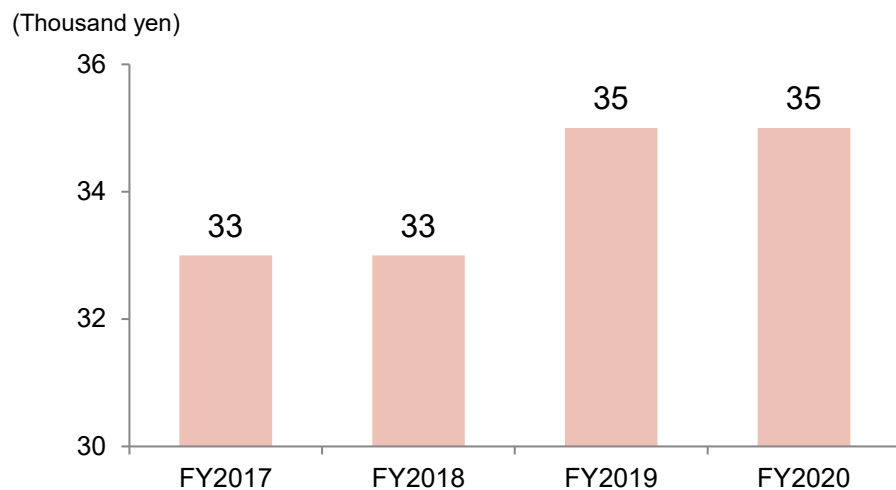
Yields on individual loans



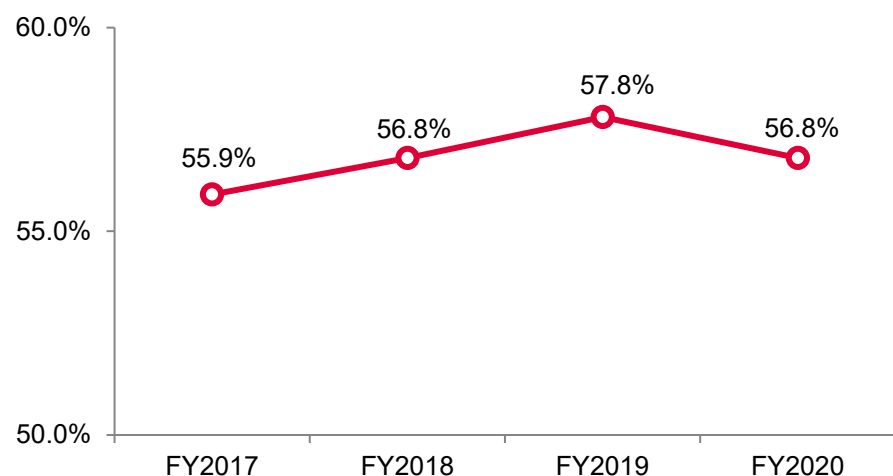
Balance of housing loans



Monthly credit-card use

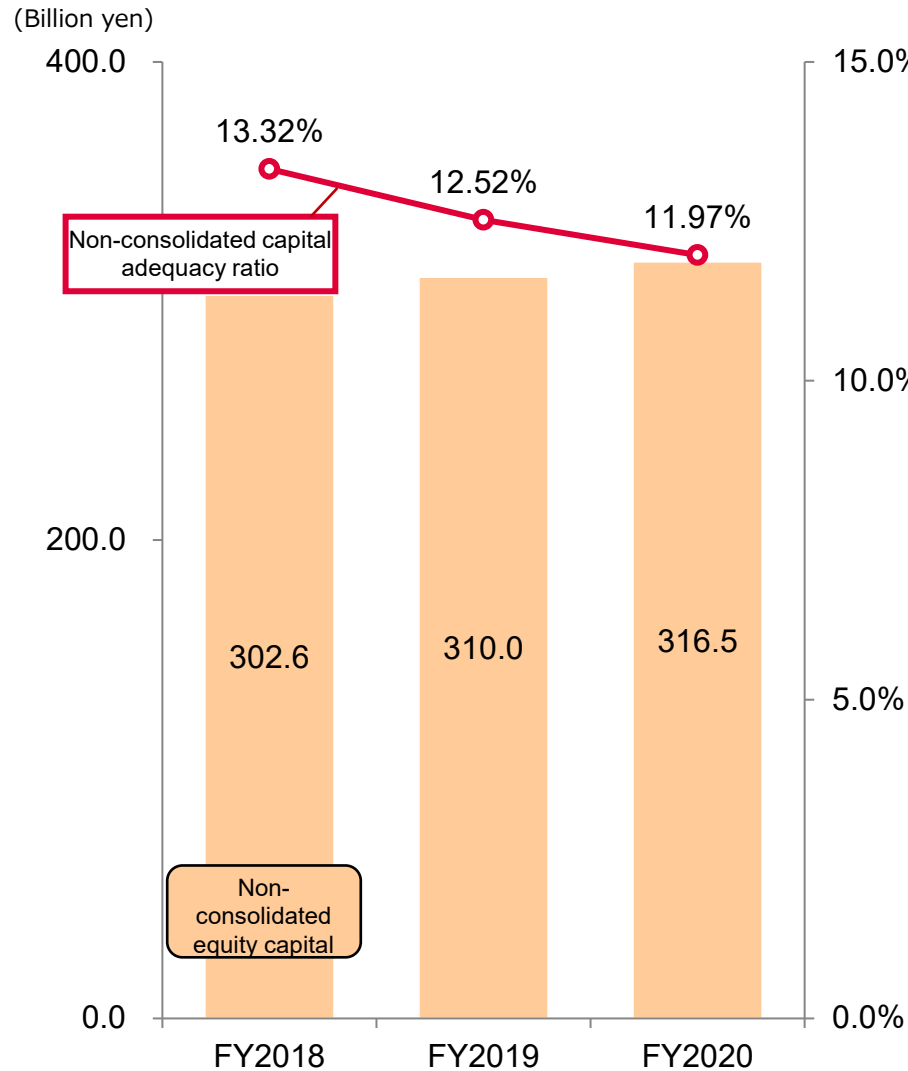


Credit card use rate by month

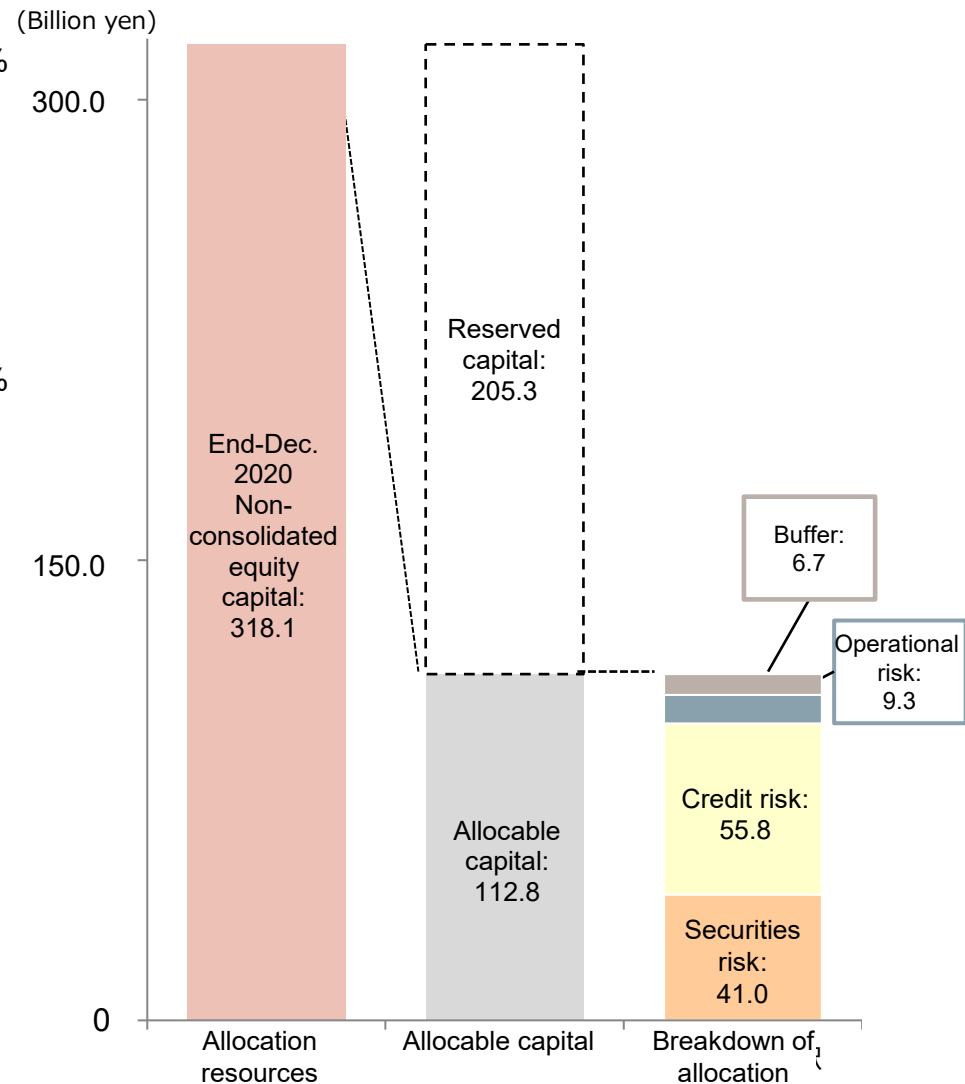


8. Shareholders' Equity

Capital adequacy ratio



Capital allocation



9. FY2021 Income Plans (1)

Plans for interest income

(Billion yen)

	FY2020 (Results)			FY2021 (Planned)			vs. FY2020		
	Average balance	Yields	Interest	Average balance	Yields	Interest	Average balance	Yields	Interest
Loans and bills discounted	3,458.4	1.01%	34.9	3,697.9	0.98%	36.4	239.5	-0.03%	1.5
Domestic business section	3,346.4	1.00%	33.6	3,529.3	0.96%	34.1	182.9	-0.04%	0.5
International business sections	111.9	1.17%	1.3	168.6	1.36%	2.2	56.7	0.19%	0.9
Securities	1,697.5	1.21%	20.6	1,798.2	1.11%	20.0	100.7	-0.10%	(0.6)
Domestic business section	1,371.9	1.07%	14.8	1,443.4	1.00%	14.4	71.5	-0.07%	(0.4)
International business sections	325.5	1.80%	5.8	354.8	1.56%	5.5	29.3	-0.24%	(0.3)
Deposits, etc. (deposits + certificates of deposit)	4,458.1	0.02%	1.2	4,856.7	0.01%	0.9	398.6	-0.01%	(0.3)
Domestic business section	4,397.7	0.02%	1.0	4,806.9	0.01%	0.8	409.2	-0.01%	(0.2)
International business sections	60.4	0.25%	0.1	49.8	0.20%	0.1	(10.6)	-0.05%	(0.0)
Other investment–Funding			0.4			0.7			0.3
Interest income			54.8			56.3			1.5

10. FY2021 Income Plans (2)

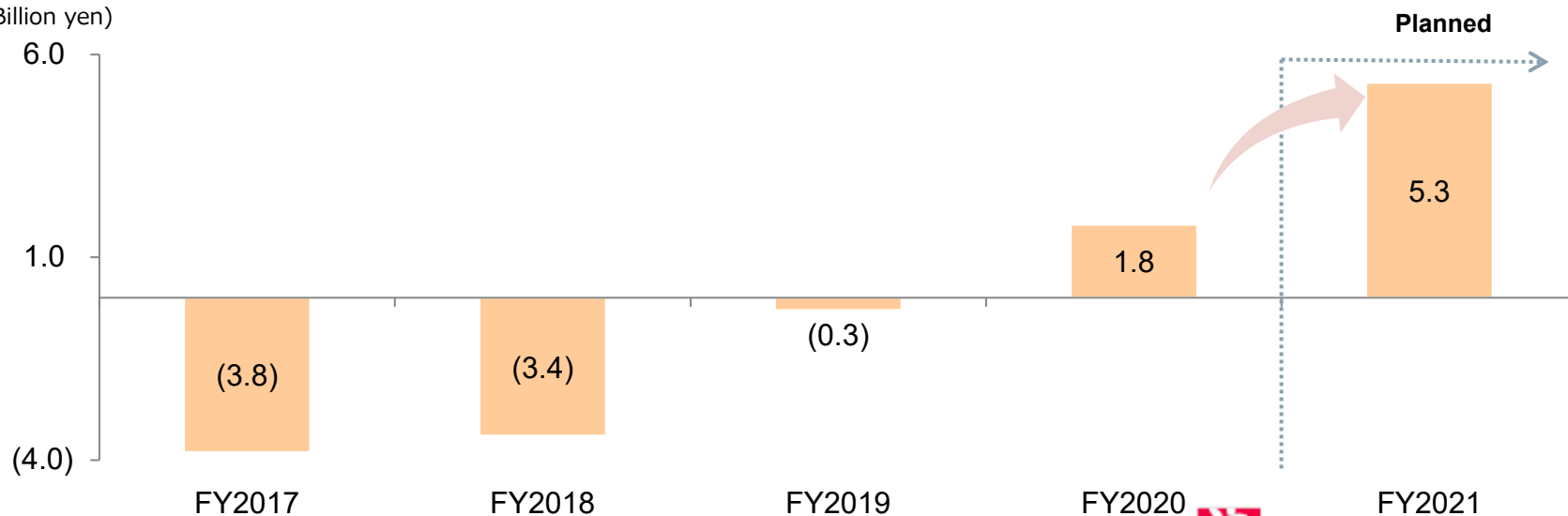
Plans for income from fees and commissions

(Billion yen)

	FY2017	FY2018	FY2019	FY2020	FY2021 Planned
Commission income from exchange transactions	2.5	2.4	2.4	2.5	2.6
Other commission income	8.1	8.3	7.9	8.0	9.8
Commission from assets under management	1.8	1.7	1.0	1.5	2.2
Business support-related commission	1.1	1.3	1.5	1.3	1.9
Credit card-related commission	1.3	1.3	1.3	1.3	1.6
Other	3.8	3.8	3.8	3.7	4.0
Total income from fees and commissions	10.7	10.8	10.3	10.6	12.5

Plans for income from customer services

(Billion yen)



11. Community Revitalization/Community Creation

Community Revitalization/Community Creation

Solutions for issues facing individuals
Support for comfortable living

Solutions for issues facing businesses
Recovering and improving business added value

Solutions for issues facing communities
Demonstrating functions within the community economic ecosystem

Support for IT adoption

ICT consulting services

October 2020-

Management challenges confronting customers

- Effective use of information
- Enhanced internal communication
- Improving business efficiency

Steps toward adopting ICT

- Developing customer databases
- Sharing employee schedules
- Advancing paperless initiatives

Community support in response to COVID-19

Community support through the Duo Card

March-August 2021

Duo Card supports the community: #WeLoveSan-In Campaign
Duo Card vitalizes the community: Go To Eat Campaign

- The Duo Card is used in these campaigns to support the hospitality and food service industries in our San-In community

This has served as an opportunity to contribute to local industry and to help people learn more about the attractions of the two local prefectures.



Entrepreneurial support and improving regional attractiveness

Revitalization project in central business district of Yonago

July-October 2019

- Joint efforts with local governments, private businesses (media), educational institutions, and various other related institutions to address the community's need to revitalize the hollowed-out central business district by holding a contest for business ideas by businesspeople seeking to start and develop businesses in vacant stores
- Five contestants from the two past events have opened new stores.
- Contestants draw on crowdfunding to help raise funds.

This program was recognized by an award by the Cabinet Office for a Distinctive Initiative in community development (FY2020) as a project to revitalize the central business district based on advice provided by industry, government, academic, and financial consultants.

- This award has been granted annually since FY2015 to recognize outstanding projects selected from those belonging to financial institutions across Japan aiming to revitalize their communities.
- The program has drawn praise as an example of efforts to find solutions for community issues through organic joint efforts among diverse stakeholders within the community.
- This is the fourth Bank program to win this award, which we have won for three consecutive years—the best performance of any financial institution in the San-In region.

【March 2021 award ceremony】



Photo courtesy: Cabinet Office Community/Residents/Employment Development Division Secretariat



12. Promoting ESG Management: SDG promotion and awareness-raising initiatives

SDG promotion and awareness-raising initiatives

National Parks Official Partnership concluded with the Ministry of the Environment

- As a National Parks Official Partner, the Bank partners with the Ministry of the Environment and other related government agencies and other parties to promote understanding of environmental conservation and use of national parks.
- The Bank is the first financial institution in the Chugoku region to become a National Parks Official Partner.



National Parks Official Partner

Signing ceremony (courtesy Ministry of the Environment)



Details of initiatives

- ✓ Implementing forestry conservation activities and coastal cleanup activities (ongoing)
- ✓ Providing information on national parks through Bank-organized seminars, training sessions, etc.
- ✓ Communicating the appeal of national parks and other related information

Supporting the community contribution activities of our customers through financial products

Gogin SDGs Private Placement Bonds

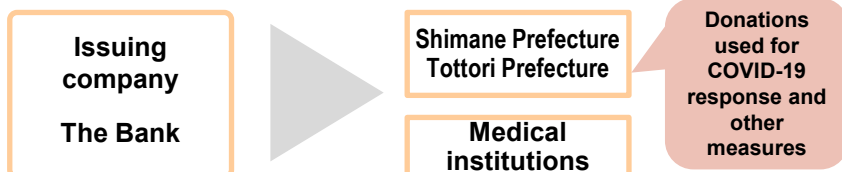
Gogin SDGs Private Placement Bonds for community vitalization in Shimane and Tottori prefectures

- Donating to Tottori and Shimane prefectural governments for COVID-19 response through private placement bonds
- Supporting the contributions to community solutions of the issuing firms related to COVID-19 and other issues

Gogin SDGs Private placement Bonds for donations to medical institutions

- Donating to medical institutions designated to provide care for virus infections outside Shimane and Tottori prefectures through private placement bonds
- Supporting the contributions of issuing firms to community healthcare

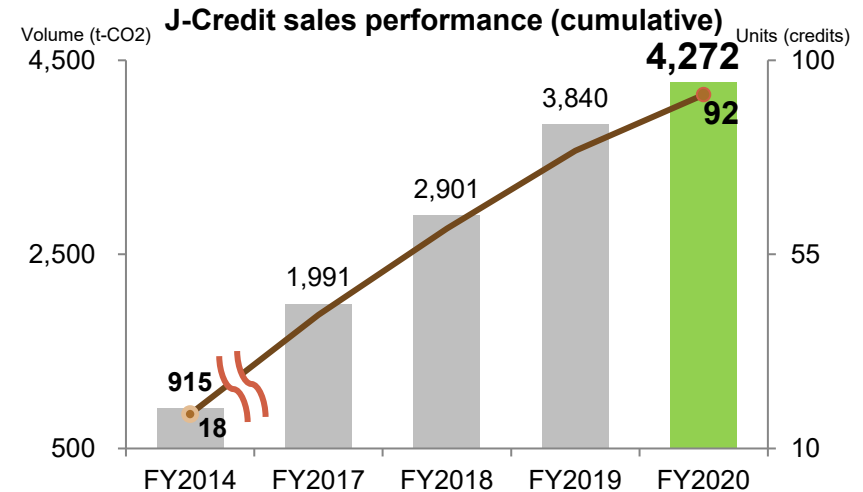
The Bank jointly donates an amount equal to 0.2% of the issue price of the bonds.



Supporting the practice of environmental management through financial instruments and services

Support for J-Credit promotion and mediation (since 2010)

- The Bank has been certified as a J-Credit regional coordinator by local governments including Tottori Prefecture, Nichinan Town in Tottori Prefecture, and Yabu City in Hyogo Prefecture.
- Through proactive J-Credit sales support and mediation in trading agreements, we support corporate environmental activities.



Promoting a low carbon society through financial brokerage functions

Supporting the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD)

- We have declared our support for the TCFD recommendations to help achieve a low carbon society while ascertaining and evaluating the risks and opportunities that climate change presents to customers and the Bank.
- In addition to striving to enhance disclosure, we proactively support efforts by communities and customers to address climate change through decarbonization, applying financial brokerage functions in areas such as investment and finance activities.



13. Promoting ESG Management: Initiatives within the Organization

Organizational vitalization

Work style reforms: enhancing work-life balance

- Implementing work style reforms to build a human resource structure and train human resources capable of contributing to the community
- Launching flextime employment system and telework in April 2021
- We are also considering adopting a system that would allow second jobs.

We were named to the Top Health Management Companies 2021 (White 500) (Major Corporation Category).

- ✓ We have been named to the list of Top Health Management Companies chosen by the Ministry of Economy, Trade and Industry and the Nippon Kenko Kaigi for the **third year in a row**.
- ✓ In the SMEs Category, Group member companies San-In General Lease, Matsue Real Estate, Gogin Business Services, Gogin Credit, San-in Servicer, and San-in Office Services were also named to this list for the **second year in a row**.



Activities to help train the young

Shofukan private school (Since 2012)

- Operated by Gogin Shimane Cultural Promotion Foundation
- Seeking to cultivate highly motivated human resources capable of shining in future society
- The fourth generation of 20 students enrolled in April 2021, resulting in a total of 50 current students.



Supporting independence and participation in society of people with disabilities

Gogin Challenged (Since 2007)

Gogin Challenged Matsue (Since September 2007)

- People with intellectual disabilities work in specific jobs.
- Supports employment of people with disabilities in communities based on Yumeiku Work Support Services.

Gogin Challenged Tottori (Since September 2017)

- Mainly mentally challenged people and people with developmental disorders work.
- Handles a wide range of operations including work demonstrating IT skills.



Joining the international Valuable 500 initiative to promote opportunities for people with disabilities

Based on the concept of inclusive businesses building an inclusive society, this international initiative supports the activities of people with disabilities through action by businesses around the world to enable them to demonstrate potential business, social, and economic value.

We believe participation in this initiative will build on our existing efforts.

The initiative is seeking 500 corporate sponsors worldwide. We are one of only two regional banks among the 50 sponsors in Japan.



14. Promoting ESG Management: Other Community Contribution Activities

Social and cultural contribution activities

Gogin One Grain of Wheat Association (since 1981)

- Established to mark the 40th anniversary of the Bank's founding, this program involves sustained fundraising and donation activities by Group executives and employees.
- Through March 31, 2021, the program had donated wheelchairs, televisions, and other gifts worth 124.93 million yen to 1,189 recipients, including local welfare facilities.

Donating hand soap and masks

In December 2020, we donated 4,110 containers of hand soap and 50,000 masks to elementary schools in Shimane and Tottori prefectures to help safeguard and educate future generations in the face of the COVID-19 pandemic.



Participating in the Small Kindness Movement (since 1997)

- We serve as the secretariat for this movement, which deploys a wide range of activities, such as encouraging people to exchange pleasant greetings with each other and cleaning up the islands of Japan, based on the Creating a Culture of Small Kindnesses slogan.

In May 2021, the Nemu no Kai organization promoted by the San-In Office of the Small Kindness Movement was presented with an award recognizing the six millionth participant in Japan.



[Nemu no Kai]

- Has implemented activities over many years to protect children and the elderly within the community.
- Promotes efforts to pass on culture to the next generation through intergenerational interactions and other activities.

Promoting environmental protection activities in cooperation with local communities

Forest Conservation Activity (since 2006)

The San-in Godo Bank's forest conservation activities (Gogin Green Project)

Gogin Forests of Hope

Practical forest conservation activities undertaken by Bank officers, employees, and their families in six forests in Shimane and Tottori



Save the Forest! San-in Network Conference

Established with membership, including volunteer groups and non-profit organizations in Shimane and Tottori



Volunteer phragmite cutting activities (since 2013)

The Bank participates in volunteer phragmite cutting activities to improve the water quality of Lake Shinji.

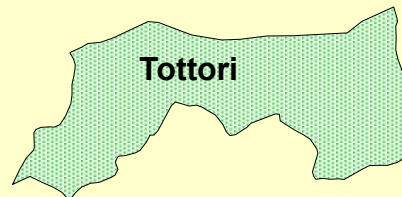
⇒ This helps prevent slime, the buildup of sedimentation on the lake bottom, and flows into the lake of nitrogen and phosphorus absorbed by phragmites.



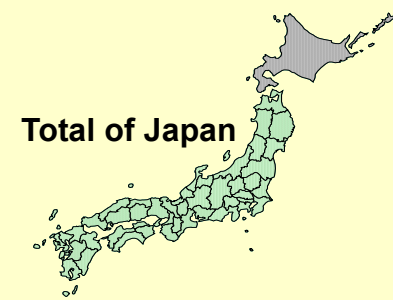
Ref. 1. Major Statistics for Shimane and Tottori



- ◇ Total population: **674 thousands**
(46th in Japan)
- ◇ Percentage of elderly in population:
34.3%
(4th in Japan)
- ◇ Number of business establishments:
34,987
(46th in Japan)
- ◇ Gross prefectural product:
2.4 trillion yen
(45th in Japan)
- ◇ Shipment value of manufactured goods: **1,273.2 billion yen**
(44th in Japan)
- ◇ Ratio of public fixed capital formation to gross prefectural product: **8.9%**
(8th in Japan)



- ◇ Total population: **556 thousands**
(47th in Japan)
- ◇ Percentage of elderly in population:
32.0%
(16th in Japan)
- ◇ Number of business establishments:
25,718
(47th in Japan)
- ◇ Gross prefectural product:
1.8 trillion yen
(47th in Japan)
- ◇ Shipment value of manufactured goods: **805.5 billion yen**
(45th in Japan)
- ◇ Ratio of public fixed capital formation to gross prefectural product: **9.9%**
(6th in Japan)



- ◇ Total population: **126.16 millions**
- ◇ Percentage of elderly in population:
28.1%
- ◇ Number of business establishments:
5.34 millions
- ◇ Gross domestic product:
547.5 trillion yen
- ◇ Shipment value of manufactured goods: **331.8 trillion yen**
- ◇ Ratio of public fixed capital formation to gross domestic product: **5.0%**

Sources: "2019 Population Estimates" and "2016 Economic Census" by the Ministry of Internal Affairs and Communications; a preliminary report of "2019 Census of Manufactures" by the Ministry of Economy, Trade and Industry; and "FY2017 Annual Report on Prefectural Accounts" and "Annual Revision of GDP for FY2017" by the Cabinet Office. Nominal values are used for gross prefectural products, gross domestic product and public fixed capital formation.



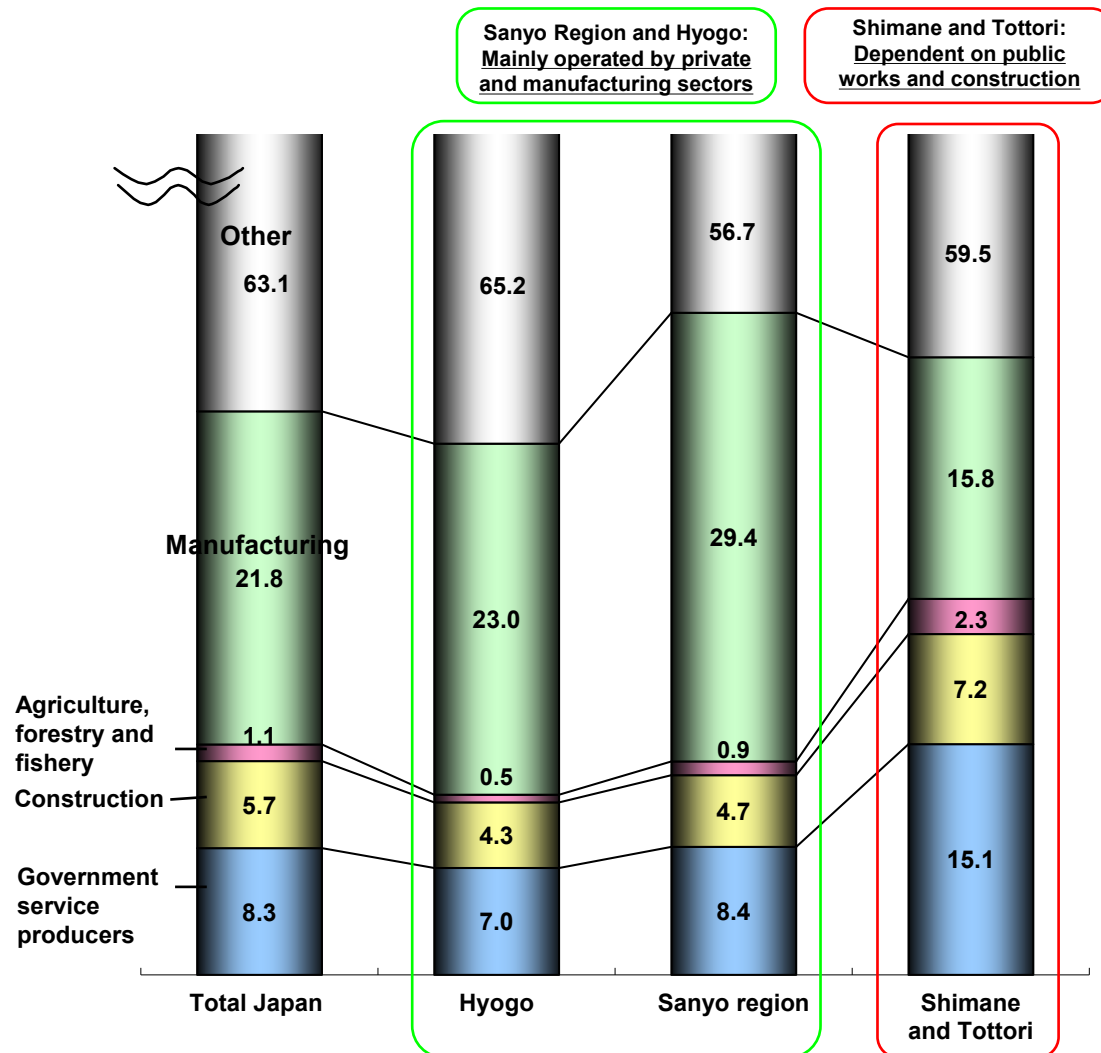
Ref. 2. Economic Environment in Shimane and Tottori

Shimane and Tottori's share of GDP

Rank	Prefecture	Actual amount (billion yen)	Share
1st	Tokyo	106,238.2	18.92%
2nd	Aichi	40,299.7	7.18%
3rd	Osaka	40,069.9	7.14%
6th	Hyogo	21,328.8	3.80%
12th	Hiroshima	11,790.8	2.10%
21st	Okayama	7,813.1	1.39%
45th	Shimane	2,472.9	0.44%
47th	Tottori	1,896.6	0.34%
(35th)	Shimane and Tottori	4,369.5	0.78%
(2nd)	Total of Shimane, Tottori, Sanyo region and Hyogo	45,302.4	8.07%
—	Total of all prefectures	561,523.3	100.00%

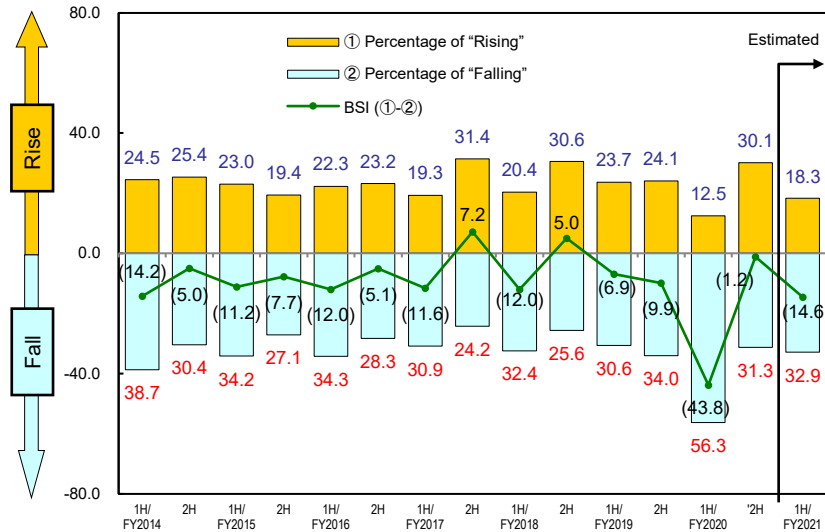
Source: "FY2016 Annual Report on Prefecture Accounts" by the Cabinet Office.
Standings in parentheses indicate rankings when prefectures are added together.

Shares of individual sectors in gross prefectural product



Ref. 3. Direction of Economy in Shimane and Tottori (1)

■ Business Sentiment Index (BSI): Change over previous period in all industries
(Percentage of companies reporting "rising" conditions minus those reporting "falling")



Source: "Business Trend Survey" by the San-in Godo Bank (Most recently conducted in March 2021)

■ Year-on-year changes in capital expenditure (in Shimane and Tottori)

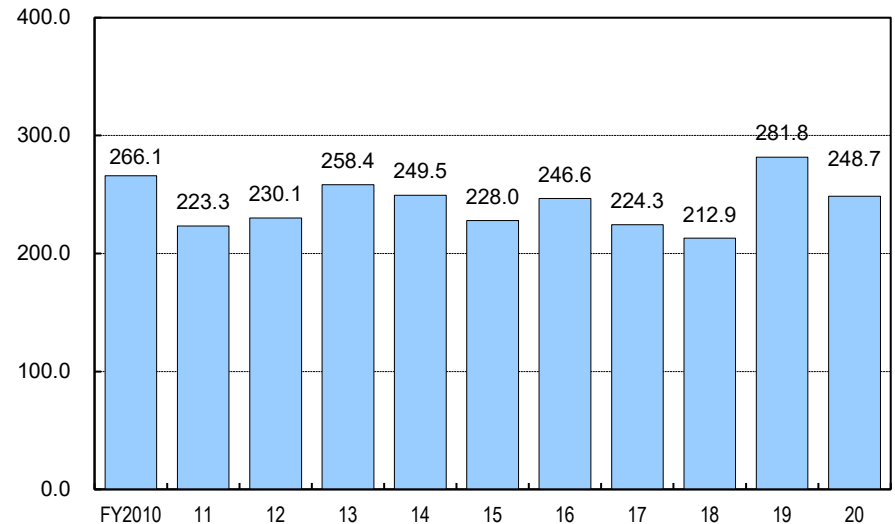
(%)

	FY2018 Results	FY2019 Results	FY2020 Results/Planned	FY2021 Planned
All industries	5.3	15.6	(27.3)	12.3
Small- and medium-sized companies	30.8	40.1	(33.1)	(1.9)
Manufacturers	(4.3)	14.2	(29.6)	18.5
Small- and medium-sized companies	14.5	50.2	(33.9)	(5.7)
Non-manufacturers	34.1	18.2	(23.2)	1.9
Small- and medium-sized companies	58.7	29.9	(32.1)	(2.3)

Source: "Business Trend Survey" by the San-in Godo Bank (Most recently conducted in March 2021)

■ Values of public works contracts (in Shimane and Tottori; coverage ratio: approx. 70%)

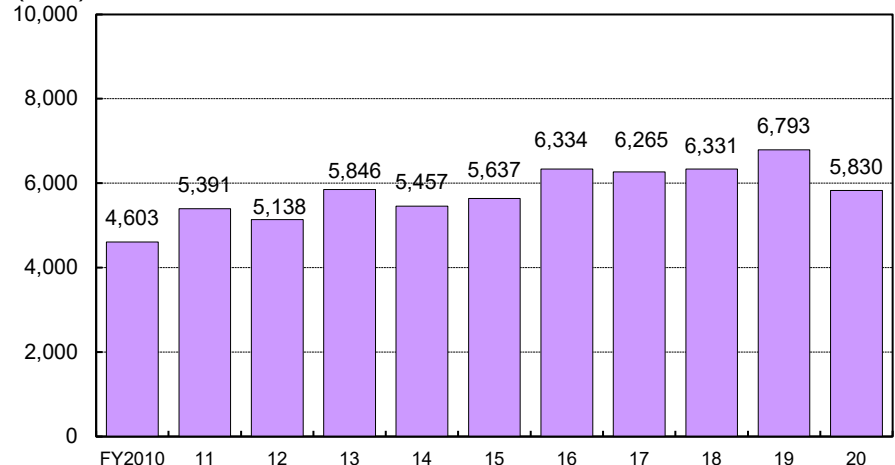
(Billion yen)



Source: West Japan Construction Surety Co., Ltd.

■ New housing starts (in Shimane and Tottori)

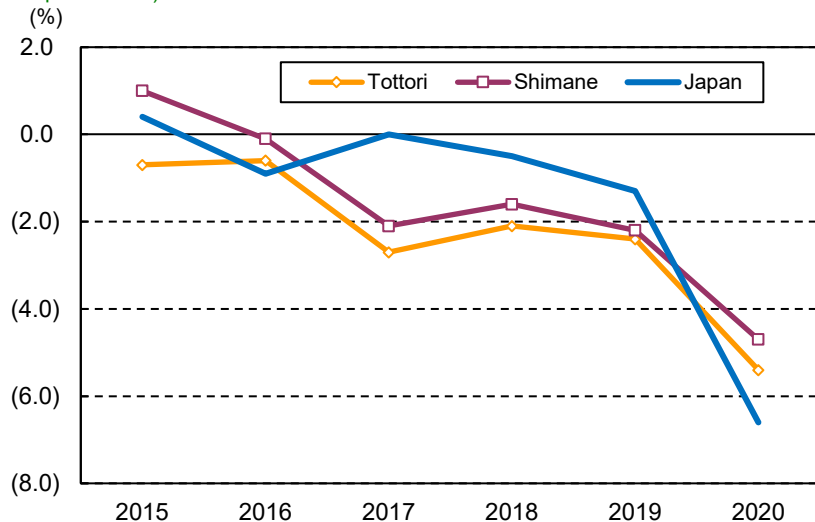
(Units)



Source: Ministry of Land, Infrastructure, Transport and Tourism

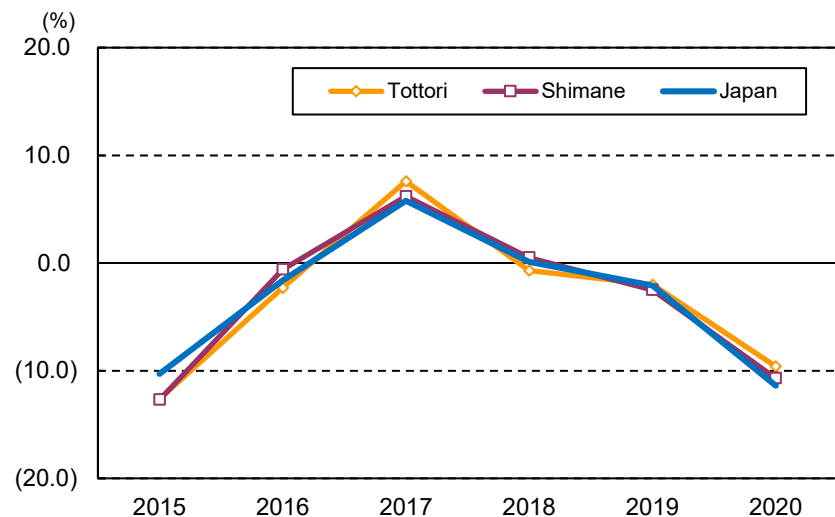
Ref. 4. Direction of Economy in Shimane and Tottori (2)

■ Year-on-year changes in sales of large retailers stores (Department stores and supermarkets)



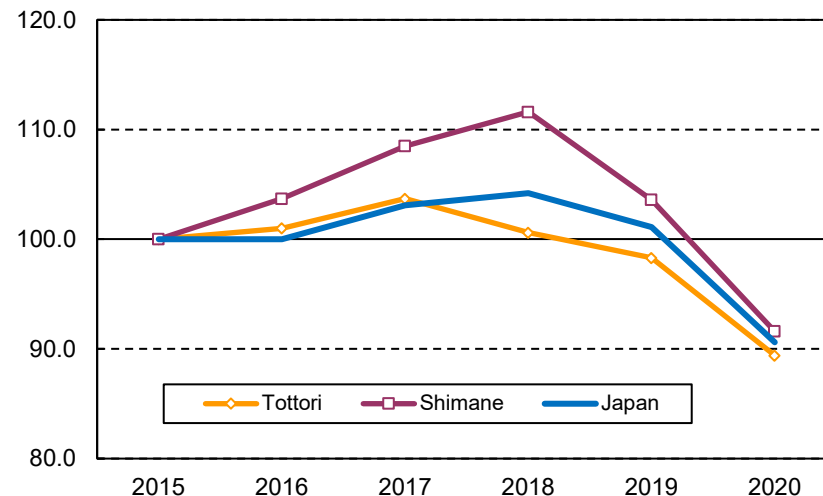
Source: Ministry of Economy, Trade and Industry; the San-in Godo Bank

■ Year-on-year changes in sales of new passenger vehicles



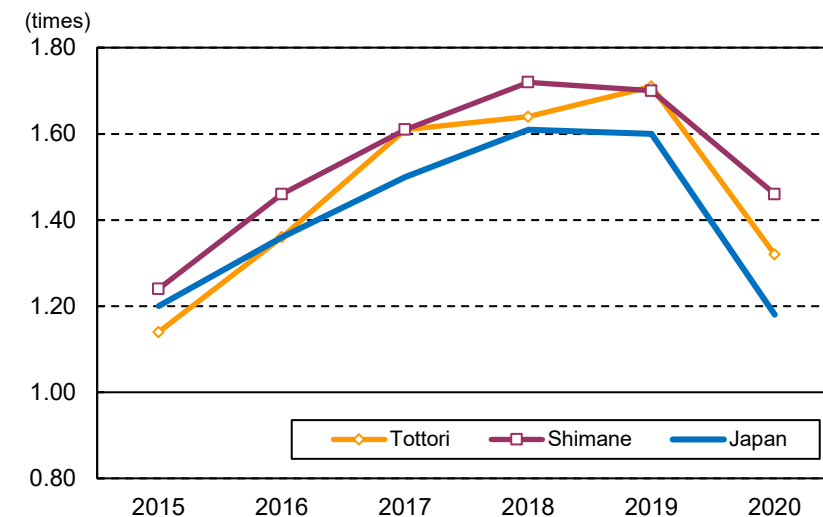
Source: Japan Automobile Dealers Association; Japan Mini Vehicles Association; Tottori Branch and Shimane Branch of Chugoku Transport & Tourism Bureau

■ Industrial Production Index (Year 2015 = 100)



Source: Statistics Dept. of Tottori Prefecture; and Statistical Survey Dept. of Shimane Prefecture

■ Active Job Opening to Applicant Ratio



Source: Ministry of Health, Labour and Welfare; Employment Security Dept. of Tottori Labor Bureau; and Employment Security Dept. of Shimane Labor Bureau

Ref. 5. Direction of Economy in Shimane and Tottori (3)

■ Number of bankruptcies by industry (in Shimane and Tottori)

	Actual number (cases)			YoY change (%)			Composition ratio (%)		
	2018	2019	2020	2018	2019	2020	2018	2019	2020
Agriculture, forestry, fishery and mining	2	4	2	100.0	100.0	(50.0)	4.3	6.6	3.9
Construction	6	10	6	(40.0)	66.7	(40.0)	12.8	16.4	11.8
Manufacturing	10	11	6	25.0	10.0	(45.5)	21.3	18.0	11.8
Wholesale	5	5	5	400.0	0.0	0.0	10.6	8.2	9.8
Retail	9	12	12	(35.7)	33.3	0.0	19.1	19.7	23.5
Finance & insurance	0	0	0	-	-	-	0.0	0.0	0.0
Real estate	1	3	2	0.0	200.0	(33.3)	2.1	4.9	3.9
Transportation	1	1	1	0.0	0.0	0.0	2.1	1.6	2.0
Telecommunications	1	0	1	(50.0)	(100.0)	-	2.1	0.0	2.0
Services, etc.	12	15	16	(42.9)	25.0	6.7	25.5	24.6	31.4
Total	47	61	51	(20.3)	29.8	(16.4)	100.0	100.0	100.0

Source: TOKYO SHOKO RESEARCH, LTD.

■ Land prices of major commercial areas (as of Jan. 1 of each year)

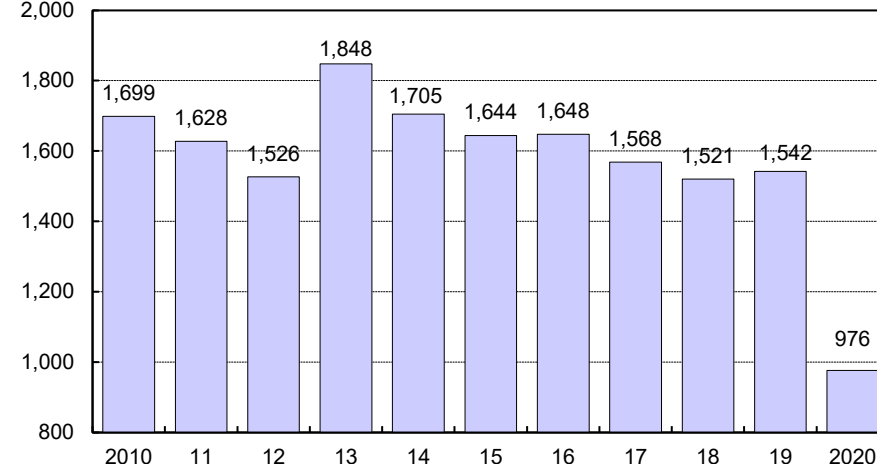
(Upper: Assessment price: Thousand yen/m², Lower: YoY %)

	2016	2017	2018	2019	2020
Wakasa Kaido Street Sakae-machi, Tottori City, Tottori	110	110	110	105	105
	(4.3)	0.0	0.0	(4.5)	0.0
Principal Prefectural Road "Yonago Teishajo-Line Road" Meiji-cho, Yonago City, Tottori	96	95	95	95	95
	(1.0)	(1.0)	0.0	0.0	0.0
Eki-dori Asahi-machi, Matsue City, Shimane	135	135	135	135	140
	0.0	0.0	0.0	0.0	3.7

Source: Hiroshima Regional Taxation Bureau

■ Number of hotel guests at major hot spring spas* (in Shimane and Tottori)

(Thousands)



* Total of guests at major hot spring spas in Misasa, Kaike, Hawai-Togo, Matsue Shinjiko and Tamatsukuri

Source: Survey by the San-in Godo Bank

■ Number of tourists

Tottori (2019)	(Thousands, %)	
Area name	Actual number of visitors	Change over 2018
Tottori sand dunes/Inaba Hot Spring Village area	2,949	9.8
Sakaimitato area	1,845	3.4
Tottori Nashinohana Hot Spring area	1,168	0.2
Mt. Daisen area	1,084	1.3
Yonago/Kaike Hot Spring area	1,024	3.6
Yazu area	779	2.8
Higashi Hoki area	640	7.6
Uradome Coast area/Iwai Hot Spring area	456	2.9
Okuhino area	183	17.3

Shimane (2019)	(Thousands, %)	
Tourist sites and facilities	Actual number of visitors	Change over 2018
Izumo Taisha Shrine	6,340	7.3
Hinomisaki	1,094	17.9
Cape Mihonoseki	850	11.7
Shimane Winery	729	1.9
Adachi Museum of Art	648	2.6
Tamatsukuri Hot Spring	615	3.7
Taikodani Inari Shrine	604	8.9
Iwami Seaside Park	562	4.0
Matsue Castle Park	517	9.8
Matsue Suigosai Festival	480	12.1

Source: Tourism Department, Culture & Tourism Bureau of Tottori Prefecture; and
Tourism Promotion Section, Department of Commerce-Industry & Tourism of Shimane Prefecture

Numerical Data

The San-in Godo Bank, Ltd.

○ Consolidated profit and loss

	FY2016		FY2017		FY2018		FY2019		FY2020		YoY change
	Sep. 2016		Sep. 2017		Sep. 2018		Sep. 2019		Sep. 2020		
Consolidated gross income	31,384	58,288	30,069	58,913	26,999	59,208	30,244	62,315	30,619	61,111	-1,204
Excl. Net gain related to bond transactions	31,400	63,347	31,627	63,377	31,082	62,732	30,496	63,073	30,329	63,746	673
Net interest income	27,100	54,157	26,271	52,645	26,224	52,983	26,205	53,946	26,538	54,724	778
Net fees and commissions	3,422	7,088	3,564	7,167	3,660	7,350	3,224	7,051	2,963	7,170	119
Other income	860	-2,957	233	-898	-2,885	-1,125	814	1,318	1,118	-783	-2,101
Net gain related to bond transactions	-16	-5,059	-1,558	-4,463	-4,082	-3,523	-252	-757	290	-2,634	-1,877
General and administrative expenses	20,944	41,230	20,989	41,242	20,882	40,867	20,580	41,057	20,425	40,262	-795
Credit costs (1)+(2)-(3)	340	-228	115	1,199	1,250	4,034	986	5,374	2,711	7,333	1,959
Transfer to general reserve for possible loan losses (1)	-482	-	-388	350	648	456	-34	197	-476	2,300	2,103
Bad debt expenses (2)	822	190	504	848	602	3,578	1,020	5,177	3,188	5,032	-145
Loans written-off	7	29	3	11	3	14	4	20	6	19	-1
Transfer to specific reserve for possible loan losses	743	-	425	225	390	3,188	919	4,727	3,134	4,859	132
Loss on sale of delinquent loans	6	76	45	437	71	152	65	216	52	102	-114
Reversal of allowance for loan losses (3)	-	419	-	-	-	-	-	-	-	-	-
Net gain related to stock transactions	818	2,658	1,238	2,861	4,118	4,128	-49	1,262	-151	856	-406
Others	462	617	329	534	674	859	726	-889	622	67	956
Ordinary profit	11,380	20,562	10,531	19,867	9,659	19,294	9,354	16,256	7,954	14,439	-1,817
Extraordinary profit (loss)	-175	-195	-69	-182	-91	-114	-201	-968	-252	-272	696
Profit before income taxes	11,205	20,366	10,462	19,685	9,568	19,179	9,153	15,288	7,701	14,167	-1,121
Income taxes, current	3,803	6,163	3,108	5,445	3,086	6,819	2,989	5,904	2,694	5,603	-301
Income taxes, deferred	-259	432	11	532	-227	-872	-200	-1,112	-275	-1,102	10
Profit attributable to non-controlling interests	343	371	9	14	41	27	7	29	-25	-11	-40
Profit attributable to owners of parent	7,318	13,399	7,333	13,692	6,668	13,205	6,356	10,467	5,307	9,679	-788
Non-interest revenue ratio (%)	13.69	14.50	16.93	16.93	15.62	15.54	14.07	14.47	12.49	14.15	-0.32
ROE (Shareholders' equity basis) (%)	5.07	4.61	4.86	4.51	4.27	4.21	3.96	3.25	3.24	2.94	-0.31

* 1. Consolidated gross income = (Interest income - Interest expenses) + (Fees and commissions income - Fees and commissions expenses) + (Other income - Other operating expenses)

2. Non-interest revenue ratio = (Fee and commissions income + Other income (excl. Net gain related to bond transactions)) / Consolidated gross income (excl. Net gain related to bond transactions) x 100

3. ROE (Shareholders' equity basis) = Profit attributable to owners of parent / Average balance of shareholders' equity (Simple average of balances at beginning and end of term) x 100 (The six month-period figure shall be annualized for the 1H.)

○ Non-consolidated profit and loss

	FY2016		FY2017		FY2018		FY2019		FY2020		YoY change
	Sep. 2016		Sep. 2017		Sep. 2018		Sep. 2019		Sep. 2020		
Gross banking profit	29,881	55,215	28,320	55,211	25,257	56,019	28,922	59,554	29,477	58,659	-895
Gross core banking profit	29,897	60,257	29,876	59,652	29,334	59,521	29,173	60,302	29,184	61,283	981
Domestic gross banking profit	26,853	53,149	25,622	52,235	26,291	54,208	26,224	53,868	26,134	51,300	-2,568
Net interest income	24,216	48,029	23,506	47,041	23,451	47,599	23,879	48,815	23,521	47,980	-835
Net fees and commissions	2,624	5,597	3,013	5,982	2,993	6,249	2,761	5,906	2,350	6,019	113
Other income	12	-477	-897	-789	-153	358	-416	-853	261	-2,698	-1,845
International gross banking profit	3,028	2,065	2,698	2,976	-1,034	1,810	2,698	5,686	3,343	7,358	1,672
Net interest income	3,034	6,352	3,204	6,104	2,884	5,544	2,403	5,246	3,101	6,877	1,631
Net fees and commissions	-16	-43	-22	-46	-31	-48	-17	71	50	199	128
Other income	10	-4,243	-483	-3,081	-3,886	-3,685	311	368	191	282	-86
Expenses (Excl. non-recurring items)	18,712	36,931	18,691	36,835	18,776	36,978	18,964	37,900	18,690	37,129	-771
Effective net banking profit	11,169	18,283	9,629	18,375	6,480	19,040	9,958	21,653	10,787	21,530	-123
Core net banking profit	11,185	23,325	11,185	22,816	10,557	22,543	10,209	22,402	10,493	24,153	1,751
Core net banking profit (Excl. net gains on cancellation of investment trusts)	10,678	22,818	11,049	22,680	10,557	22,162	8,634	19,151	10,428	24,089	4,938
Transfer to general reserve for possible loan losses (1)	-420	-	-	-58	826	578	-5	192	-477	2,392	2,200
Net banking profit	11,589	18,283	9,629	18,433	5,653	18,461	9,963	21,460	11,264	19,137	-2,323
Net gain related to bond transactions	-16	-5,041	-1,556	-4,440	-4,077	-3,502	-250	-748	293	-2,623	-1,875
Unusual profit and loss	-890	1,186	581	830	3,515	798	-733	-5,552	-3,227	-5,245	307
Net gain related to stock transactions	219	2,021	1,175	2,753	4,047	4,086	-49	1,265	-172	840	-425
Bad debt expenses (2)	698	155	53	686	534	3,390	962	5,042	3,043	4,853	-189
Loans written-off	-	-	-	-	-	-	-	1	-	-	-1
Transfer to specific reserve for possible loan losses	626	-	-	158	361	3,072	891	4,685	3,020	4,726	41
Loss on sale of delinquent loans	6	71	24	353	35	96	40	142	29	76	-66
Reversal of allowance for loan losses (3)	-	416	20	-	-	-	-	-	-	-	-
Ordinary profit	10,689	19,450	10,209	19,262	9,168	19,259	9,229	15,906	8,036	13,891	-2,015
Extraordinary profit (loss)	-174	-202	-73	-188	-85	-108	-193	-859	-1,248	-1,300	-441
Income before income taxes	10,515	19,247	10,136	19,073	9,083	19,150	9,035	15,047	6,788	12,590	-2,457
Income taxes, current	3,287	5,390	2,929	5,118	2,942	6,491	2,866	5,811	2,648	5,390	-421
Income taxes, deferred	-207	470	12	598	-151	-836	-135	-1,242	-236	-1,125	117
Net income	7,435	13,385	7,194	13,357	6,292	13,495	6,303	10,478	4,376	8,325	-2,153
Credit costs (1)+(2)-(3)	277	-260	33	628	1,361	3,969	957	5,234	2,566	7,246	2,012
OHR (%)	62.58	61.29	62.56	61.75	64.00	62.12	65.00	62.85	64.04	60.58	-2.27

* 1. Gross core banking profit = Gross business income – Net gain related to bond transactions

2. Effective net banking profit = Net banking profit + Transfer to general reserve for possible loan losses

3. Core net banking profit = Effective net banking profit - Net gain related to bond transactions

4. OHR = Expenses / Gross business income × 100

(%)

	FY2016		FY2017		FY2018		FY2019		FY2020		YoY change
	Sep. 2016		Sep. 2017		Sep. 2018		Sep. 2019		Sep. 2020		
ROA	0.27	0.24	0.25	0.23	0.21	0.23	0.22	0.18	0.14	0.13	-0.05
ROE	4.17	3.83	4.11	3.83	3.57	3.77	3.40	2.93	2.42	2.31	-0.62

Net interest margin (Domestic operation)	0.31	0.31	0.28	0.29	0.27	0.30	0.28	0.30	0.25	0.27	-0.03
Yield on interest-earning assets	1.18	1.15	1.10	1.09	1.04	1.07	1.07	1.07	0.94	0.94	-0.13
Loans	1.25	1.22	1.14	1.12	1.08	1.07	1.04	1.04	1.00	1.00	-0.04
Securities	1.30	1.26	1.25	1.24	1.16	1.26	1.40	1.42	1.05	1.07	-0.35
Total funding cost	0.87	0.84	0.82	0.80	0.77	0.77	0.79	0.77	0.69	0.67	-0.10
Deposits	0.06	0.06	0.05	0.05	0.03	0.03	0.02	0.02	0.02	0.02	0.00

○ Assets (Non-consolidated basis)

(Million yen)

	Sep. 2016	Mar. 2017	Sep. 2017	Mar. 2018	Sep. 2018	Mar. 2019	Sep. 2019	Mar. 2020	Sep. 2020	Mar. 2021	Change from Mar. 2020
Cash and due from banks	694,488	551,352	526,257	562,846	550,020	766,292	788,863	568,491	658,394	871,417	302,926
Call loans	7,274	36,142	4,488	3,718	1,135	332	1,295	-	-	-	-
Debt purchased	8,037	8,754	8,657	9,197	9,183	9,629	9,828	9,826	9,105	9,639	-187
Trading securities	229	224	306	117	107	57	86	89	156	-	-89
Money held in trust	6,519	3,996	4,005	4,000	4,008	4,000	4,973	4,955	4,980	4,978	23
Securities	1,915,770	1,922,061	1,863,275	1,848,466	1,697,591	1,600,463	1,570,722	1,656,038	1,776,346	1,809,181	153,143
Loans and bills discounted	2,680,805	2,822,492	2,903,883	3,016,546	3,036,341	3,121,051	3,157,824	3,353,056	3,484,685	3,583,995	230,939
Foreign exchange	2,724	4,317	4,354	4,556	3,017	5,957	4,069	6,324	9,223	9,494	3,170
Other assets	12,321	23,123	44,572	64,147	56,764	53,223	53,153	53,777	50,827	54,870	1,093
Tangible fixed assets	35,287	34,445	34,295	34,191	33,888	33,600	33,275	32,769	31,995	31,725	-1,044
Intangible fixed assets	1,756	1,805	1,656	2,340	2,712	5,205	6,026	5,568	5,159	4,839	-729
Prepaid pension cost	4,783	4,288	4,247	4,299	4,532	4,768	5,171	5,548	5,133	4,643	-905
Deferred tax assets	-	-	-	-	-	-	-	1,409	-	-	-1,409
Customers' liabilities for acceptances and guarantees	17,511	16,456	16,107	14,665	16,476	16,394	14,964	14,290	14,275	13,943	-347
Reserve for possible loan losses	-39,430	-37,621	-36,781	-34,159	-34,746	-36,922	-37,144	-39,907	-42,393	-42,190	-2,283
Reserve for investment loss	-69	-91	-85	-23	-45	-44	-40	-38	-36	-115	-77
Total assets	5,348,009	5,391,748	5,379,241	5,534,909	5,380,989	5,584,011	5,613,067	5,672,201	6,007,854	6,356,422	684,221

(Million yen)

	Sep. 2016	Mar. 2017	Sep. 2017	Mar. 2018	Sep. 2018	Mar. 2019	Sep. 2019	Mar. 2020	Sep. 2020	Mar. 2021	Change from Mar. 2020
Total disclosed loans	2,741,047	2,886,700	2,973,939	3,089,731	3,117,660	3,216,628	3,253,971	3,458,008	3,591,697	3,698,677	240,669
Bankrupt and quasi-bankrupt loans	15,959	14,596	14,421	11,635	13,766	15,092	14,464	16,584	17,043	12,935	-3,649
(Percentage against total amount)	(0.58%)	(0.50%)	(0.48%)	(0.37%)	(0.44%)	(0.46%)	(0.44%)	(0.47%)	(0.47%)	(0.34%)	(-0.13%)
Doubtful loans	33,386	31,677	31,319	30,984	27,261	28,011	27,260	28,013	31,694	34,017	6,004
(Percentage against total amount)	(1.21%)	(1.09%)	(1.05%)	(1.00%)	(0.87%)	(0.87%)	(0.83%)	(0.81%)	(0.88%)	(0.91%)	(0.10%)
Substandard loans	14,906	12,164	10,924	11,059	13,161	13,895	16,977	15,218	13,238	14,615	-603
(Percentage against total amount)	(0.54%)	(0.42%)	(0.36%)	(0.35%)	(0.42%)	(0.43%)	(0.52%)	(0.44%)	(0.36%)	(0.39%)	(-0.05%)
Subtotal (A)	64,253	58,437	56,665	53,678	54,189	56,999	58,702	59,817	61,976	61,568	1,751
(Percentage against total amount)	(2.34%)	(2.02%)	(1.90%)	(1.73%)	(1.73%)	(1.77%)	(1.80%)	(1.72%)	(1.72%)	(1.66%)	(-0.06%)
Normal loans	2,676,794	2,828,262	2,917,273	3,036,053	3,063,471	3,159,628	3,195,268	3,398,191	3,529,720	3,637,109	238,918
(Percentage against total amount)	(97.65%)	(97.97%)	(98.09%)	(98.26%)	(98.26%)	(98.22%)	(98.19%)	(98.27%)	(98.27%)	(98.33%)	(0.06%)
Preservation (B) (1)+(2)	52,982	48,165	46,390	43,451	43,699	45,551	44,938	47,215	50,199	48,559	1,344
Collateral and guarantees (1)	29,236	25,580	24,650	24,779	25,133	24,341	23,322	23,242	23,828	24,939	1,697
Bankrupt and quasi-bankrupt loans	6,249	5,831	5,508	4,613	5,182	5,604	5,161	5,497	4,741	5,381	-116
Doubtful loans	20,151	17,972	17,601	18,430	17,377	16,164	14,929	14,946	16,538	16,700	1,754
Substandard loans	2,836	1,777	1,539	1,734	2,573	2,572	3,231	2,798	2,548	2,856	58
Reserve for possible loan losses (2)	23,746	22,584	21,739	18,672	18,566	21,209	21,615	23,972	26,371	23,620	-352
Bankrupt and quasi-bankrupt loans	9,710	8,765	8,912	7,021	8,583	9,488	9,303	11,087	12,301	7,554	-3,533
Doubtful loans	10,165	10,846	10,301	9,181	7,380	8,897	9,310	10,092	11,842	13,515	3,423
Substandard loans	3,869	2,973	2,525	2,469	2,602	2,823	3,002	2,792	2,227	2,550	-242
Coverage ratio (B)/(A)	82.45%	82.42%	81.86%	80.94%	80.64%	79.91%	76.55%	78.93%	80.99%	78.87%	-0.06%
Bankrupt and quasi-bankrupt loans	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	0.00%
Doubtful loans	90.80%	90.97%	89.09%	89.11%	90.81%	89.47%	88.91%	89.38%	89.54%	88.82%	-0.56%
Substandard loans	44.98%	39.04%	37.21%	38.01%	39.32%	38.83%	36.71%	36.73%	36.07%	36.99%	0.26%
Ratio of reserve (2)/((A)-(1))	67.81%	68.73%	67.90%	64.61%	63.89%	64.94%	61.09%	65.54%	69.12%	64.48%	-1.06%
Bankrupt and quasi-bankrupt loans	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	0.00%
Doubtful loans	76.80%	79.14%	75.09%	73.13%	74.67%	75.10%	75.50%	77.23%	78.13%	78.05%	0.82%
Substandard loans	32.06%	28.62%	26.91%	26.48%	24.57%	24.93%	21.84%	22.48%	20.83%	21.68%	-0.80%

Numerical Data 5

(Million yen, %)

Loan balance by industry	Mar. 2017		Mar. 2018		Mar. 2019		Mar. 2020		Mar. 2021		Change from Mar. 2020	
	Balance	Percentage	Balance	Percentage	Balance	Percentage	Balance	Percentage	Balance	Percentage	Balance	Percentage
Total loans (Excl. special international financial transactions account)	2,822,492	100.00	3,016,546	100.00	3,121,051	100.00	3,353,056	100.00	3,583,995	100.00	230,939	—
Manufacturing	375,636	13.30	380,461	12.61	385,892	12.36	427,976	12.76	453,645	12.65	25,669	-0.11
Agriculture and forestry	6,370	0.22	8,169	0.27	8,651	0.27	10,234	0.30	10,248	0.28	14	-0.02
Fishery	2,273	0.08	2,920	0.09	2,996	0.09	3,548	0.10	3,437	0.09	-111	-0.01
Mining and quarrying of stone and gravel	1,168	0.04	1,113	0.03	1,233	0.03	1,787	0.05	1,659	0.04	-128	-0.01
Construction	88,303	3.12	96,125	3.18	98,285	3.14	105,381	3.14	130,893	3.65	25,512	0.51
Utilities	56,088	1.98	65,546	2.17	70,577	2.26	94,540	2.81	104,169	2.90	9,629	0.09
Telecommunications	28,169	0.99	22,791	0.75	20,197	0.64	23,657	0.70	21,021	0.58	-2,636	-0.12
Transport and postal activities	98,647	3.49	106,363	3.52	112,096	3.59	118,731	3.54	157,872	4.40	39,141	0.86
Wholesale and retail	315,110	11.16	327,162	10.84	328,808	10.53	346,837	10.34	364,448	10.16	17,611	-0.18
Finance and insurance	125,264	4.43	129,556	4.29	129,809	4.15	136,461	4.06	137,524	3.83	1,063	-0.23
Real estate and goods rental and leasing	389,239	13.79	450,761	14.94	465,330	14.90	497,544	14.83	518,276	14.46	20,732	-0.37
Services	317,386	11.24	331,309	10.98	340,797	10.91	350,514	10.45	394,037	10.99	43,523	0.54
Local governments	334,181	11.83	333,496	11.05	320,213	10.25	317,123	9.45	288,254	8.04	-28,869	-1.41
Others	684,653	24.25	760,769	25.21	836,160	26.79	918,718	27.39	998,502	27.86	79,784	0.47
Foreign and special international financial transactions account	-	—	-	—	-	—	-	—	-	—	-	—
Total	2,822,492	—	3,016,546	—	3,121,051	—	3,353,056	—	3,583,995	—	230,939	—

(Million yen)

	Sep. 2016	Mar. 2017	Sep. 2017	Mar. 2018	Sep. 2018	Mar. 2019	Sep. 2019	Mar. 2020	Sep. 2020	Mar. 2021	Change from Mar. 2020
Individual loans	612,780	640,817	674,807	708,222	732,707	765,603	797,789	819,027	836,319	864,056	45,029
Housing loans	524,462	548,567	575,533	608,666	630,751	663,133	693,188	716,764	735,755	761,003	44,239
Other loans	88,317	92,249	99,273	99,556	101,956	102,469	104,601	102,262	100,563	103,052	790

Loans to small and medium-sized companies	1,739,461	1,871,110	1,954,865	2,065,121	2,097,223	2,178,285	2,220,450	2,333,118	2,429,940	2,518,776	185,658
(Percentage against total amount)	(64.88%)	(66.29%)	(67.31%)	(68.45%)	(69.07%)	(69.79%)	(70.31%)	(69.58%)	(69.73%)	(70.27%)	(0.69%)

Risk managed loans (1)	63,450	57,775	55,929	53,099	53,780	56,567	58,309	59,442	61,630	61,371	1,929
(Percentage against total amount)	(2.36%)	(2.04%)	(1.92%)	(1.76%)	(1.77%)	(1.81%)	(1.84%)	(1.77%)	(1.76%)	(1.71%)	(-0.06%)
Loans to borrowers under bankruptcy proceedings	2,052	1,849	2,645	1,951	2,180	2,422	2,330	3,870	4,943	2,459	-1,411
(Percentage against total amount)	(0.07%)	(0.06%)	(0.09%)	(0.06%)	(0.07%)	(0.07%)	(0.07%)	(0.11%)	(0.14%)	(0.06%)	(-0.05%)
Non-accrual past due loans	46,490	43,761	42,360	40,087	38,438	40,250	39,001	40,353	43,447	44,297	3,944
(Percentage against total amount)	(1.73%)	(1.55%)	(1.45%)	(1.32%)	(1.26%)	(1.28%)	(1.23%)	(1.20%)	(1.24%)	(1.23%)	(0.03%)
Loans past due for three months or more	413	-	-	0	-	-	39	-	52	-	-
(Percentage against total amount)	(0.01%)	(- %)	(- %)	(0.00%)	(- %)	(- %)	(0.00%)	(- %)	(0.00%)	(- %)	(- %)
Loans with altered lending conditions	14,492	12,164	10,924	11,058	13,161	13,895	16,938	15,218	13,186	14,615	-603
(Percentage against total amount)	(0.54%)	(0.43%)	(0.37%)	(0.36%)	(0.43%)	(0.44%)	(0.53%)	(0.45%)	(0.37%)	(0.40%)	(-0.05%)
Reserve for possible loan losses	39,430	37,621	36,781	34,159	34,746	36,922	37,144	39,907	42,393	42,190	2,283
General reserve (2)	19,533	17,989	17,543	17,931	18,757	18,510	18,504	18,702	18,225	21,095	2,393
Specific reserve (3)	19,896	19,631	19,238	16,228	15,988	18,412	18,640	21,204	24,167	21,095	-109
Reserve for specific foreign borrowers (4)	-	-	-	-	-	-	-	-	-	-	-
Reserve ratio ((2)+(3)+(4)/(1))	62.14%	65.11%	65.76%	64.33%	64.60%	65.27%	63.70%	67.13%	68.78%	68.74%	1.61%

(Million yen)

	FY2016		FY2017		FY2018		FY2019		FY2020		YoY change
	Sep. 2016		Sep. 2017		Sep. 2018		Sep. 2019		Sep. 2020		
Net gain related to bond transactions	-16	-5,041	-1,556	-4,440	-4,077	-3,502	-250	-748	293	-2,623	-1,875
Gains on sales	44	200	471	620	42	1,653	417	718	440	765	47
Gains on redemption	-	-	-	-	-	-	-	-	-	-	-
Losses on sales	61	4,773	985	4,063	3,962	4,594	12	710	34	2,872	2,162
Losses on redemption	-	468	947	947	157	539	656	656	112	516	-140
Amortization	-	-	94	49	-	22	-	99	-	-	-99
Net gain related to stock transactions	219	2,021	1,175	2,753	4,047	4,086	-49	1,265	-172	840	-425
Gains on sales	230	2,517	1,398	2,976	4,158	4,286	563	3,021	930	3,115	94
Losses on sales	7	491	221	221	0	0	586	641	978	2,166	1,525
Amortization	4	4	0	0	111	199	27	1,115	124	108	-1,007

	Sep. 2016	Mar. 2017	Sep. 2017	Mar. 2018	Sep. 2018	Mar. 2019	Sep. 2019	Mar. 2020	Sep. 2020	Mar. 2021	Change from Mar. 2020
Holding gains and losses of securities	102,590	78,483	84,442	74,200	68,271	76,820	89,459	52,997	71,397	66,597	13,600
Held to maturity	-38	-204	-242	-248	-386	-181	-111	-372	-134	-111	261
Other securities (A)	102,629	78,687	84,684	74,449	68,658	77,001	89,570	53,369	71,532	66,708	13,339
Stocks	14,465	20,489	26,458	27,693	30,244	21,956	23,166	17,083	22,183	27,200	10,117
Bonds	68,457	51,369	45,593	42,173	34,045	40,012	40,948	29,355	26,785	21,774	-7,581
Others	19,706	6,829	12,633	4,582	4,368	15,033	25,455	6,930	22,562	17,733	10,803
Deferred tax liabilities on (A) (B)	31,211	23,908	25,725	22,225	20,828	23,378	27,235	16,254	21,776	20,300	4,046
Net holding gain on other securities (A)-(B)	71,417	54,778	58,959	52,224	47,829	53,623	62,334	37,115	49,756	46,408	9,293

○ Non-consolidated Liabilities and Shareholders' Equity

(Million yen)

	Sep. 2016	Mar. 2017	Sep. 2017	Mar. 2018	Sep. 2018	Mar. 2019	Sep. 2019	Mar. 2020	Sep. 2020	Mar. 2021	Change from Mar. 2020
Deposits	3,827,023	3,949,161	3,878,168	4,009,270	3,850,212	3,835,922	3,799,842	3,927,848	4,219,641	4,452,312	524,464
Negotiable certificate of deposits	-	7,200	12,260	72,190	91,500	321,370	242,970	309,400	204,890	285,982	-23,418
Call money	245,030	29,730	10,878	35,292	64,977	75,973	138,790	108,793	73,465	115,456	6,663
Payables under repurchase agreements	34,255	34,330	36,246	20,882	-	-	-	-	-	-	-
Cash collateral received under securities lending	305,847	410,793	585,938	517,951	526,365	468,440	534,850	443,097	431,093	445,776	2,679
Borrowed money	494,993	496,472	438,087	435,505	432,942	432,000	432,000	432,000	642,000	582,000	150,000
Subordinated borrowings	-	-	-	-	-	-	-	-	-	-	-
Foreign exchange	6	17	28	24	45	7	50	24	25	83	59
Other liabilities	39,263	81,975	24,625	56,495	28,585	50,129	50,064	70,272	37,261	78,482	8,210
Reserve for employees' bonuses	926	970	954	935	965	938	952	914	945	923	9
Reserve for employees' retirement benefits	9,261	9,185	9,077	9,112	9,096	9,019	9,020	8,985	8,920	8,975	-10
Reserve for stock-based compensation	33	99	141	211	244	315	334	388	331	392	4
Reserve for loss on repayment of dormant deposits	304	371	317	388	348	414	382	350	337	319	-31
Other reserve for contingent losses	857	840	789	865	940	969	909	981	892	862	-119
Deferred tax liabilities	14,142	7,536	9,336	6,480	4,895	6,816	10,580	-	3,898	1,535	1,535
Deferred tax liabilities for land revaluation excess	2,366	2,363	2,361	2,328	2,294	2,293	2,258	2,161	2,135	2,133	-28
Acceptances and guarantees	17,511	16,456	16,107	14,665	16,476	16,394	14,964	14,290	14,275	13,943	-347
Total liabilities	4,991,823	5,047,505	5,025,319	5,182,599	5,029,890	5,221,004	5,237,970	5,319,508	5,640,114	5,989,180	669,672
Common stock	20,705	20,705	20,705	20,705	20,705	20,705	20,705	20,705	20,705	20,705	0
Capital surplus	15,516	15,516	15,516	15,516	15,516	15,516	15,520	15,520	15,516	15,516	-4
Retained earnings	247,207	250,615	256,155	261,294	264,673	270,781	274,192	277,487	279,825	282,681	5,194
Treasury stock	-2,111	-851	-697	-697	-606	-724	-680	-947	-748	-749	198
Net unrealized gain (loss) on other securities	71,417	54,778	58,959	52,224	47,829	53,623	62,334	37,115	49,756	46,408	9,293
Net deferred gain (loss) on hedging instruments	2	36	-32	25	-134	-8	5	8	1	-0	-8
Land revaluation excess	2,978	2,970	2,965	2,892	2,822	2,820	2,738	2,522	2,513	2,510	-12
New share reservation rights	470	470	349	349	292	292	281	281	170	170	-111
Total net assets	356,186	344,242	353,922	352,310	351,098	363,006	375,096	352,692	367,740	367,242	14,550
Total liabilities and net assets	5,348,009	5,391,748	5,379,241	5,534,909	5,380,989	5,584,011	5,613,067	5,672,201	6,007,854	6,356,422	684,221

(Million yen)

	Sep. 2016	Mar. 2017	Sep. 2017	Mar. 2018	Sep. 2018	Mar. 2019	Sep. 2019	Mar. 2020	Sep. 2020	Mar. 2021	Change from Mar. 2020
Non-consolidated capital adequacy ratio (domestic standard)	15.06%	14.30%	14.62%	13.48%	13.60%	13.32%	13.60%	12.52%	12.56%	11.97%	-0.55%
Capital	285,339	289,306	295,897	295,344	301,113	302,663	306,551	310,075	315,031	316,501	6,426
Basic item for Core Capital	287,158	291,849	298,361	299,039	305,145	309,601	314,340	317,807	322,190	323,098	5,291
Adjustment item for Core Capital (-)	1,819	2,543	2,463	3,694	4,031	6,937	7,788	7,732	7,159	6,596	-1,136
Risk-weighted assets, etc.	1,893,663	2,022,321	2,023,164	2,190,850	2,213,977	2,270,985	2,253,568	2,476,380	2,507,669	2,642,896	166,516
Consolidated capital adequacy ratio (domestic standard)	15.94%	14.85%	15.20%	14.06%	14.17%	13.79%	14.09%	12.95%	13.00%	12.48%	-0.47%
Capital	304,146	300,010	306,894	306,605	313,048	313,001	317,420	320,224	326,219	329,169	8,945
Basic item for Core Capital	304,726	300,905	307,730	308,089	314,808	316,939	322,030	324,501	330,254	333,336	8,835
Adjustment item for Core Capital (-)	579	894	835	1,484	1,759	3,938	4,609	4,276	4,034	4,166	-110
Risk-weighted assets, etc.	1,907,161	2,019,083	2,017,875	2,179,918	2,208,443	2,269,350	2,251,924	2,472,310	2,508,155	2,637,387	165,077

(Note) Credit risk assets are calculated by the internal ratings-based approach. The operational risk-equivalent amount is calculated by the standardized approach.

	Sep. 2016	Mar. 2017	Sep. 2017	Mar. 2018	Sep. 2018	Mar. 2019	Sep. 2019	Mar. 2020	Sep. 2020	Mar. 2021	Change from Mar. 2020
Nikkei stock index (yen)	16,449	18,909	20,356	21,454	24,120	21,205	21,755	18,917	23,185	29,178	10,261
Exchange rate (\$ = Yen, average price at year end)	101.12	112.19	112.73	106.24	113.57	110.99	107.92	108.83	105.80	110.71	1.88

○ Other indices (non-consolidated basis)

	Sep. 2016	Mar. 2017	Sep. 2017	Mar. 2018	Sep. 2018	Mar. 2019	Sep. 2019	Mar. 2020	Sep. 2020	Mar. 2021	Change from Mar. 2020
Number of branches	140	136	132	130	129	150	150	150	150	149	-1
Number of employees	2,050	1,995	2,045	2,003	2,061	2,018	2,054	1,992	2,012	1,961	-31

(Yen)

Dividend per share	4.50	10.50	7.00	19.00	7.00	19.00	7.00	13.00	7.00	11.00	-2.00
Net income per share	47.00	85.18	46.12	85.61	40.30	86.44	40.39	67.15	28.11	53.45	-13.70
Net assets per share	2,271.27	2,205.58	2,265.67	2,255.35	2,246.29	2,324.78	2,401.41	2,265.44	2,358.70	2,355.52	90.08
PBR (times)	0.30	0.40	0.43	0.41	0.44	0.34	0.27	0.24	0.23	0.23	-0.01
PER* (times)	7.3	10.4	10.5	11.0	12.4	9.1	8.1	8.1	10.0	10.4	2.3
Stock price	686	892	975	942	998	794	656	547	565	561	14

* PERs in the first half of fiscal years are on an annualized basis.