

Financial Highlights
For the Year Ended March 31, 2020



SAN-IN GODO BANK

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(Note)

Information presented herein has been extracted from the original material, solely for the convenience of the readers outside Japan.

The amounts, ratios or any other information presented herein have not been audited.

The San-in Godo Bank, Ltd. and Consolidated Subsidiaries

Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2019	As of March 31, 2020
Assets:		
Cash and due from banks	769,410	571,248
Call loans and bills purchased	332	-
Debt purchased	10,801	11,230
Trading securities	57	89
Money held in trust	4,000	4,955
Securities	1,599,306	1,654,917
Loans and bills discounted	3,090,046	3,322,376
Foreign exchange	5,957	6,324
Lease receivables and investment assets	28,997	30,392
Other assets	69,972	71,585
Tangible fixed assets	36,245	35,259
Intangible fixed assets	5,327	5,596
Deferred tax assets	262	3,663
Customers' liabilities for acceptances and guarantees	16,441	14,323
Reserve for possible loan losses	(37,517)	(40,465)
Reserve for devaluation of securities	(46)	(39)
Total assets	5,599,597	5,691,460
Liabilities:		
Deposits	3,818,934	3,911,792
Negotiable certificates of deposit	321,370	309,400
Call money and bills sold	75,973	108,793
Cash collateral received under securities lending	468,440	443,097
Borrowed money	447,367	447,717
Foreign exchange	7	24
Other liabilities	56,969	78,222
Reserve for employees' bonuses	1,008	970
Net defined benefit liabilities	11,258	11,195
Reserve for stocks payment	315	388
Reserve for directors' and corporate auditors' retirement benefits	88	77
Reserve for reimbursement of deposits	414	350
Reserve for contingencies	969	981
Reserve under special laws	0	0
Deferred tax liabilities	5,244	312
Deferred tax liabilities for land revaluation excess	2,293	2,161
Acceptances and guarantees	16,441	14,323
Total liabilities	5,227,098	5,329,809
Net assets:		
Common stock	20,705	20,705
Capital surplus	21,381	21,385
Retained earnings	276,800	283,495
Treasury stock	(724)	(947)
Total shareholders' equity	318,162	324,637
Net unrealized gain on other securities	54,697	38,191
Net deferred gain/(loss) on hedging instruments	(8)	8
Land revaluation excess	2,820	2,522
Valuation adjustment of defined benefit plans	(4,792)	(5,314)
Total accumulated other comprehensive income	52,716	35,407
Subscription rights to share	292	281
Non-controlling interests	1,326	1,323
Total net assets	372,498	361,650
Total liabilities and net assets	5,599,597	5,691,460

The San-in Godo Bank, Ltd. and Consolidated Subsidiaries

Consolidated Statements of Income and Comprehensive Income

Consolidated Statements of Income		(Millions of yen)	
	For the year ended March 31, 2019	For the year ended March 31, 2020	
Ordinary income:	97,833	90,352	
Interest income	62,697	57,957	
<i>Interest on loans and bills discounted</i>	32,761	33,384	
<i>Interest and dividends on securities</i>	23,706	22,276	
Fees and commissions	11,462	11,248	
Other operating income	18,223	17,165	
Other income	5,449	3,981	
Ordinary expenses:	78,539	74,095	
Interest expenses	9,714	4,010	
<i>Interest on deposits</i>	5,447	1,415	
Fees and commissions	4,111	4,196	
Other operating expenses	19,348	15,847	
General and administrative expenses	40,867	41,057	
Other expenses	4,496	8,982	
Ordinary profit	19,294	16,256	
Extraordinary gains	95	0	
Extraordinary losses	209	968	
Income before income taxes	19,179	15,288	
Income taxes:	5,946	4,791	
current	6,819	5,904	
deferred	(872)	(1,112)	
Net income :	13,232	10,496	
attributable to non-controlling interests	27	29	
attributable to owners of the Bank	13,205	10,467	

Consolidated Statements of Comprehensive Income		(Millions of yen)	
	For the year ended March 31, 2019	For the year ended March 31, 2020	
Net income	13,232	10,496	
Other comprehensive income :	1,018	(17,042)	
Net unrealized gain on other securities	1,374	(16,537)	
Net deferred gain / (loss) on hedging instruments	(34)	17	
Valuation adjustment of defined benefit plans	(322)	(522)	
Comprehensive income :	14,251	(6,545)	
attributable to owners of the Bank	14,318	(6,543)	
attributable to non-controlling interests	(67)	(1)	

The San-in Godo Bank, Ltd. and Consolidated Subsidiaries

Consolidated Statements of Changes in Net Assets

For the year ended March 31, 2019

(Millions of yen)

	Shareholders' equity				
	Common stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at the beginning of the year	20,705	21,381	267,604	(697)	308,993
Changes during the year					
Dividends from surplus	-	-	(4,072)	-	(4,072)
Net income attributable to owners of the Bank	-	-	13,205	-	13,205
Purchases of treasury stock	-	-	-	(118)	(118)
Sales of treasury stock	-	-	(8)	91	83
Transfer from land revaluation excess	-	-	72	-	72
Net changes of items other than shareholders' equity	-	-	-	-	-
Total changes during the year	-	-	9,196	(27)	9,168
Balance at the end of the year	20,705	21,381	276,800	(724)	318,162

	Accumulated other comprehensive income					Subscription rights to share	Non-controlling interests	Total net assets
	Net unrealized gain on other securities	Net deferred gain/(loss) on hedging instruments	Land revaluation excess	Valuation adjustment of defined benefit plans	Total accumulated other comprehensive income			
Balance at the beginning of the year	53,227	25	2,892	(4,470)	51,674	349	1,396	362,415
Changes during the year								
Dividends from surplus	-	-	-	-	-	-	-	(4,072)
Net income attributable to owners of the Bank	-	-	-	-	-	-	-	13,205
Purchases of treasury stock	-	-	-	-	-	-	-	(118)
Sales of treasury stock	-	-	-	-	-	-	-	83
Transfer from land revaluation excess	-	-	-	-	-	-	-	72
Net changes of items other than shareholders' equity	1,469	(34)	(72)	(322)	1,041	(57)	(69)	914
Total changes during the year	1,469	(34)	(72)	(322)	1,041	(57)	(69)	10,083
Balance at the end of the year	54,697	(8)	2,820	(4,792)	52,716	292	1,326	372,498

For the year ended March 31, 2020

(Millions of yen)

	Shareholders' equity				
	Common stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at the beginning of the year	20,705	21,381	276,800	(724)	318,162
Changes during the year					
Dividends from surplus	-	-	(4,070)	-	(4,070)
Net income attributable to owners of the Bank	-	-	10,467	-	10,467
Purchases of treasury stock	-	-	-	(268)	(268)
Sales of treasury stock	-	3	-	45	48
Transfer from land revaluation excess	-	-	297	-	297
Net changes of items other than shareholders' equity	-	-	-	-	-
Total changes during the year	-	3	6,694	(223)	6,474
Balance at the end of the year	20,705	21,385	283,495	(947)	324,637

	Accumulated other comprehensive income					Subscription rights to share	Non-controlling interests	Total net assets
	Net unrealized gain on other securities	Net deferred gain/(loss) on hedging instruments	Land revaluation excess	Valuation adjustment of defined benefit plans	Total accumulated other comprehensive income			
Balance at the beginning of the year	54,697	(8)	2,820	(4,792)	52,716	292	1,326	372,498
Changes during the year								
Dividends from surplus	-	-	-	-	-	-	-	(4,070)
Net income attributable to owners of the Bank	-	-	-	-	-	-	-	10,467
Purchases of treasury stock	-	-	-	-	-	-	-	(268)
Sales of treasury stock	-	-	-	-	-	-	-	48
Transfer from land revaluation excess	-	-	-	-	-	-	-	297
Net changes of items other than shareholders' equity	(16,506)	17	(297)	(522)	(17,308)	(11)	(2)	(17,323)
Total changes during the year	(16,506)	17	(297)	(522)	(17,308)	(11)	(2)	(10,848)
Balance at the end of the year	38,191	8	2,522	(5,314)	35,407	281	1,323	361,650

The San-in Godo Bank, Ltd. and Consolidated Subsidiaries

Consolidated Statements of Cash Flows

(Millions of yen)

	For the year ended March 31, 2019	For the year ended March 31, 2020
Cash flows from operating activities:		
Income before income taxes	19,179	15,288
Depreciation	2,317	2,433
Loss on impairment of fixed assets	186	812
Increase (decrease) in reserve for possible loan losses	2,682	2,948
Increase (decrease) in reserve for devaluation of securities	20	(7)
Increase (decrease) in reserve for employees' bonuses	(28)	(38)
Increase (decrease) in net defined benefit liabilities	(124)	(62)
Increase (decrease) in reserve for stocks payment	103	73
Increase (decrease) in reserve for directors' and corporate auditors' retirement benefits	(27)	(11)
Increase (decrease) in reserve for reimbursement of deposits	25	(63)
Increase (decrease) in reserve for contingencies	103	12
Interest and dividend income	(62,697)	(57,957)
Interest expenses	9,714	4,010
(Gain) loss related to securities	(604)	(504)
(Gain) loss on money held in trust	(27)	39
Foreign exchange gain	(439)	(281)
(Gain) loss on disposals of fixed assets	(72)	155
Net (increase) decrease in loans and bills discounted	(106,443)	(232,329)
Net increase (decrease) in deposits	(170,470)	92,858
Net increase (decrease) in negotiable certificates of deposit	249,180	(11,970)
Net increase (decrease) in borrowed money	(3,683)	350
Net (increase) decrease in due from banks (exclusive of the Bank of Japan)	(1,037)	909
Net (increase) decrease in call loans	2,812	(96)
Net increase (decrease) in call money	19,798	32,820
Net increase (decrease) in cash collateral received under securities lending	(49,511)	(25,342)
Net (increase) decrease in foreign exchange assets	(1,400)	(367)
Net increase (decrease) in foreign exchange liabilities	(16)	16
Interest and dividends received	64,330	59,325
Interest paid	(11,024)	(4,325)
Others	(20,666)	21,846
Subtotal	(57,819)	(99,457)
Income taxes paid	(5,529)	(7,794)
Net cash provided by (used in) operating activities	(63,349)	(107,251)
Cash flows from investing activities:		
Purchases of securities	(284,316)	(340,299)
Proceeds from sales of securities	206,629	53,009
Proceeds from redemption of securities	352,163	206,284
Increase in money held in trust	(1,000)	(1,000)
Decrease in money held in trust	1,000	-
Purchases of tangible fixed assets	(1,528)	(1,290)
Purchases of intangible fixed assets	(3,246)	(2,694)
Proceeds from sales of tangible fixed assets	251	62
Net cash provided by (used in) investing activities	269,952	(85,927)
Cash flows from financing activities:		
Purchases of treasury stock	(118)	(0)
Proceeds from sales of treasury stock	0	0
Dividends paid	(4,072)	(4,070)
Dividends paid to non-controlling interests	(2)	(1)
Net cash provided by (used in) financing activities	(4,193)	(4,072)
Effect of changes in exchange rates on cash and cash equivalents	1	(0)
Net increase (decrease) in cash and cash equivalents	202,411	(197,252)
Cash and cash equivalents at the beginning of the year	562,478	764,889
Cash and cash equivalents at the end of the year	764,889	567,637

The San-in Godo Bank, Ltd.

Balance Sheets (summarized, non-consolidated)

(Millions of yen)

	As of March 31, 2019	As of March 31, 2020
Assets:		
Cash and due from banks	766,292	568,491
Call loans	332	-
Debt purchased	9,629	9,826
Trading securities	57	89
Money held in trust	4,000	4,955
Securities	1,600,463	1,656,038
Loans and bills discounted	3,121,051	3,353,056
Foreign exchange	5,957	6,324
Other assets	53,223	53,777
Tangible fixed assets	33,600	32,769
Intangible fixed assets	5,205	5,568
Prepaid pension cost	4,768	5,548
Deferred tax assets	-	1,409
Customers' liabilities for acceptances and guarantees	16,394	14,290
Reserve for possible loan losses	(36,922)	(39,907)
Reserve for devaluation of securities	(44)	(38)
Total assets	5,584,011	5,672,201
Liabilities:		
Deposits	3,835,922	3,927,848
Negotiable certificates of deposit	321,370	309,400
Call money	75,973	108,793
Cash collateral received under securities lending	468,440	443,097
Borrowed money	432,000	432,000
Foreign exchange	7	24
Other liabilities	50,129	70,272
Reserve for employees' bonuses	938	914
Reserve for employees' retirement benefits	9,019	8,985
Reserve for stocks payment	315	388
Reserve for reimbursement of deposits	414	350
Reserve for contingencies	969	981
Deferred tax liabilities	6,816	-
Deferred tax liabilities for land revaluation excess	2,293	2,161
Acceptances and guarantees	16,394	14,290
Total liabilities	5,221,004	5,319,508
Net assets:		
Common stock	20,705	20,705
Capital surplus	15,516	15,520
Retained earnings	270,781	277,487
Treasury stock	(724)	(947)
Total shareholders' equity	306,278	312,765
Net unrealized gain on other securities	53,623	37,115
Net deferred gain/(loss) on hedging instruments	(8)	8
Land revaluation excess	2,820	2,522
Total valuation and translation adjustments	56,434	39,646
Subscription rights to share	292	281
Total net assets	363,006	352,692
Total liabilities and net assets	5,584,011	5,672,201

The San-in Godo Bank, Ltd.

Statements of Income (summarized, non-consolidated)

(Millions of yen)

	For the year ended March 31, 2019	For the year ended March 31, 2020
Ordinary Income:	81,512	73,350
Interest income	62,815	58,031
<i>Interest on loans and bills discounted</i>	32,861	33,482
<i>Interest and dividends on securities</i>	23,734	22,270
Fees and commissions	10,838	10,386
Other operating income	1,978	982
Other income	5,879	3,950
Ordinary expenses:	62,252	57,443
Interest expenses	9,672	3,970
<i>Interest on deposits</i>	5,448	1,415
Fees and commissions	4,637	4,409
Other operating expenses	5,305	1,467
General and administrative expenses	38,314	38,793
Other expenses	4,322	8,803
Ordinary profit	19,259	15,906
Extraordinary gains	95	0
Extraordinary losses	203	859
Income before income taxes	19,150	15,047
Income taxes:	5,654	4,568
current	6,491	5,811
deferred	(836)	(1,242)
Net income	13,495	10,478

Financial Data (consolidated)

Summary of income

(Millions of yen)

	For the year ended	For the year ended	
	March 31, 2019 (B)	(A) - (B)	March 31, 2020 (A)
Ordinary profit	19,294	(3,038)	16,256
Net income attributable to owners of the Bank	13,205	(2,738)	10,467
Earnings per share - basic (yen)	¥84.58	(¥17.51)	¥67.07

Summary of financial conditions

	As of March 31,	As of March 31,	
	2019 (B)	(A) - (B)	2020 (A)
Net assets (except for subscription rights to share and non-controlling interests) ratio	6.6%	(0.3%)	6.3%
Capital adequacy ratio (domestic standard)	13.79%	(0.84%)	12.95%
Net assets per share (yen)	¥2,377.12	(¥62.61)	¥2,314.51

Financial Data (non-consolidated)

	For the year ended March 31, 2019 (B)	(Millions of yen)	
		(A) - (B)	For the year ended March 31, 2020 (A)
Ordinary profit	19,259	(3,353)	15,906
Net income	13,495	(3,017)	10,478
Earnings per share - basic (yen)	¥86.44	(¥19.29)	¥67.15
Credit cost	3,969	1,265	5,234
Gains/(Losses) on bonds	(3,502)	2,754	(748)
Gains/(Losses) on stocks	4,086	(2,821)	1,265

Summary of financial conditions

	As of March 31, 2019 (B)	As of March 31,	
		(A) - (B)	2020 (A)
Net assets (except for subscription rights to share) ratio	6.4%	(0.2%)	6.2%
Capital adequacy ratio (domestic standard)	13.32%	(0.80%)	12.52%
Net assets per share (yen)	¥2,324.78	(¥59.34)	¥2,265.44

Dividends per share

	For the year ended March 31, 2019 (B)	(Yen)	
		(A) - (B)	For the year ended March 31, 2020 (A)
Dividends per share (*expected)	¥26.00	(¥6.00)	¥20.00 *
Mid-year dividend per share	¥7.00	¥0.00	¥7.00
Year-end dividend per share (*expected)	¥19.00	(¥6.00)	¥13.00 *

* Year-end dividend is to be proposed to the general stockholders' meeting which is going to be held on June 25, 2020.

Net Holding Gain (Loss) on Securities

Net holding gain (loss) on securities (consolidated) (Millions of yen)

	As of March 31, 2019 (B)	As of March 31,	
		(A) - (B)	2020 (A)
Held to maturity	(181)	(197)	(378)
Other securities	78,717	(23,669)	55,048
Stock	23,672	(4,910)	18,762
Bond	40,012	(10,657)	29,355
Others	15,033	(8,103)	6,930
Total	78,535	(23,866)	54,669

Net holding gain (loss) on securities (non-consolidated) (Millions of yen)

	As of March 31, 2019 (B)	As of March 31,	
		(A) - (B)	2020 (A)
Held to maturity	(181)	(191)	(372)
Other securities	77,001	(23,632)	53,369
Stock	21,956	(4,873)	17,083
Bond	40,012	(10,657)	29,355
Others	15,033	(8,103)	6,930
Total	76,820	(23,823)	52,997

Risk Managed Loans

Risk managed loans (consolidated)		(Millions of yen)	
	As of March 31, 2019 (B)	(A) - (B)	As of March 31, 2020 (A)
Risk managed loans (C)	56,567	2,875	59,442
Loans to borrowers under bankruptcy proceedings	2,422	1,448	3,870
Non-accrual past due loans	40,250	103	40,353
Loans past due for three months or more	-	-	-
Loans with altered lending conditions	13,895	1,323	15,218
Loans and bills discounted (D)	3,090,046	232,330	3,322,376

Ratio of risk managed loans (consolidated)		(%)	
Risk managed loans (C)/(D)	1.83	(0.05)	1.78
Loans to borrowers under bankruptcy proceedings	0.07	0.04	0.11
Non-accrual past due loans	1.30	(0.09)	1.21
Loans past due for three months or more	-	-	-
Loans with altered lending conditions	0.44	0.01	0.45

Risk managed loans (non-consolidated)		(Millions of yen)	
	As of March 31, 2019 (B)	(A) - (B)	As of March 31, 2020 (A)
Risk managed loans (E)	56,567	2,875	59,442
Loans to borrowers under bankruptcy proceedings	2,422	1,448	3,870
Non-accrual past due loans	40,250	103	40,353
Loans past due for three months or more	-	-	-
Loans with altered lending conditions	13,895	1,323	15,218
Loans and bills discounted (F)	3,121,051	232,005	3,353,056

Ratio of risk managed loans (non-consolidated)		(%)	
Risk managed loans (E)/(F)	1.81	(0.04)	1.77
Loans to borrowers under bankruptcy proceedings	0.07	0.04	0.11
Non-accrual past due loans	1.28	(0.08)	1.20
Loans past due for three months or more	-	-	-
Loans with altered lending conditions	0.44	0.01	0.45

Classification of Loans and Bills Discounted by Types of Industry (non-consolidated)

Loans and bills discounted (Millions of yen)

	As of March 31, 2019 (B)	As of March 31, 2020 (A)	
		(A) - (B)	
Domestic loans (excluding JOM account)	3,121,051	232,005	3,353,056
Manufacturing	385,892	42,084	427,976
Agriculture and forestry	8,651	1,583	10,234
Fishery	2,996	552	3,548
Mining, quarrying and gravel-digging	1,233	554	1,787
Construction	98,285	7,096	105,381
Electric power, gas, heat supply and water supply	70,577	23,963	94,540
Telecommunication	20,197	3,460	23,657
Transportation and postal service	112,096	6,635	118,731
Wholesale and retail	328,808	18,029	346,837
Finance and insurance	129,809	6,652	136,461
Real estate, leasing	465,330	32,214	497,544
Services	340,797	9,717	350,514
Local government	320,213	(3,090)	317,123
Others	836,160	82,558	918,718

Risk managed loans (Millions of yen)

	As of March 31, 2019 (B)	As of March 31, 2020 (A)	
		(A) - (B)	
Domestic loans (excluding JOM account)	56,567	2,875	59,442
Manufacturing	8,411	2,755	11,166
Agriculture and forestry	132	(2)	130
Fishery	826	46	872
Mining, quarrying and gravel-digging	-	-	-
Construction	3,020	(448)	2,572
Electric power, gas, heat supply and water supply	-	230	230
Telecommunication	153	(19)	134
Transportation and postal service	1,326	126	1,452
Wholesale and retail	13,964	(341)	13,623
Finance and insurance	2,938	(3)	2,935
Real estate, leasing	6,323	(1,867)	4,456
Services	11,705	1,678	13,383
Local government	-	-	-
Others	7,763	723	8,486

Disclosed Assets Based on the Financial Reconstruction Act (non-consolidated)

Disclosed assets (Millions of yen, %)

	As of March 31, 2019 (B)	As of March 31,	
		(A) - (B)	2020(A)
Bankrupt and quasi-bankrupt assets	15,092	1,492	16,584
Doubtful assets	28,011	2	28,013
Substandard loans	13,895	1,323	15,218
Subtotal (C)	56,999	2,818	59,817
Normal assets	3,159,628	238,563	3,398,191
Total (D)	3,216,628	241,380	3,458,008
(C)/(D)	1.77	(0.05)	1.72

Preservation of the disclosed assets (Millions of yen, %)

	As of March 31, 2019 (B)	As of March 31,	
		(A) - (B)	2020 (A)
Total (E)=(F)+(G)	45,551	1,664	47,215
Collateral and guarantees (F)	24,341	(1,099)	23,242
Bankrupt and quasi-bankrupt assets	5,604	(107)	5,497
Doubtful assets	16,164	(1,218)	14,946
Substandard loans	2,572	226	2,798
Reserve for possible loan losses (G)	21,209	2,763	23,972
Bankrupt and quasi-bankrupt assets	9,488	1,599	11,087
Doubtful assets	8,897	1,195	10,092
Substandard loans	2,823	(31)	2,792

Coverage ratio (E)/(C)	79.91	(0.98)	78.93
Bankrupt and quasi-bankrupt assets	100.00	-	100.00
Doubtful assets	89.47	(0.09)	89.38
Substandard loans	38.83	(2.10)	36.73

Ratio of reserve (G)/((C)-(F))	64.94	0.60	65.54
Bankrupt and quasi-bankrupt assets	100.00	-	100.00
Doubtful assets	75.10	2.13	77.23
Substandard loans	24.93	(2.45)	22.48

Projections for the Year Ending March 31, 2021

Projections of earnings (consolidated)

(Millions of yen)

	For the year ended March 31, 2020 (B)	For the year ending March 31, 2021 (A)	
		(A) - (B)	
Ordinary income	90,352	(5,652)	84,700
Ordinary profit	16,256	(3,256)	13,000
Net income attributable to owners of the Bank	10,467	(1,767)	8,700
Earnings per share - basic (Yen)	¥67.07	(¥11.15)	¥55.92

	For the six months ended September 30, 2019 (B)	For the six months ending September 30, 2020 (A)	
		(A) - (B)	
Ordinary income	43,847	(1,547)	42,300
Ordinary profit	9,354	(2,354)	7,000
Net income attributable to owners of the Bank	6,356	(1,656)	4,700
Earnings per share - basic (Yen)	¥40.73	(¥10.52)	¥30.21

Projections of earnings (non-consolidated)

(Millions of yen)

	For the year ended March 31, 2020 (B)	For the year ending March 31, 2021 (A)	
		(A) - (B)	
Ordinary income	73,350	(5,650)	67,700
Ordinary profit	15,906	(3,206)	12,700
Net income	10,478	(2,978)	7,500
Earnings per share - basic (Yen)	¥67.15	(¥18.94)	¥48.21

	For the six months ended September 30, 2019 (B)	For the six months ending September 30, 2020 (A)	
		(A) - (B)	
Ordinary income	35,408	(1,808)	33,600
Ordinary profit	9,229	(2,429)	6,800
Net income	6,303	(2,703)	3,600
Earnings per share - basic (Yen)	¥40.39	(¥17.25)	¥23.14

Expected credit costs (non-consolidated)

(Millions of yen)

	For the year ended March 31, 2020 (B)	For the year ending March 31, 2021 (A)	
		(A) - (B)	
Expected credit costs	5,234	866	6,100

	For the six months ended September 30, 2019 (B)	For the six months ending September 30, 2020 (A)	
		(A) - (B)	
Expected credit costs	957	2,143	3,100

Expected dividend (non-consolidated)

(Yen)

	For the year ended March 31, 2020 (B)	For the year ending March 31, 2021 (A)	
		(A) - (B)	
Dividend per share	¥20.00	(¥4.00)	¥16.00
Mid-year dividend per share	¥7.00	¥0.00	¥7.00
Year-end dividend per share	¥13.00	(¥4.00)	¥9.00