

Financial Highlights
For the Year Ended March 31, 2021



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, 2020	As of March 31, 2021
Assets:		
Cash and due from banks	571,248	872,988
Debt purchased	11,230	10,914
Trading securities	89	-
Money held in trust	4,955	4,978
Securities	1,654,917	1,809,682
Loans and bills discounted	3,322,376	3,554,553
Foreign exchange	6,324	9,494
Lease receivables and investment assets	30,392	29,514
Other assets	71,585	67,392
Tangible fixed assets	35,259	34,226
Intangible fixed assets	5,596	4,894
Net retirement benefit asset	-	443
Deferred tax assets	3,663	39
Customers' liabilities for acceptances and guarantees	14,323	13,971
Reserve for possible loan losses	(40,465)	(42,629)
Reserve for devaluation of securities	(39)	(179)
Total assets	5,691,460	6,370,285
Liabilities:		
Deposits	3,911,792	4,432,481
Negotiable certificates of deposit	309,400	285,982
Call money and bills sold	108,793	115,456
Cash collateral received under securities lending	443,097	445,776
Borrowed money	447,717	597,672
Foreign exchange	24	83
Other liabilities	78,222	83,830
Reserve for employees' bonuses	970	966
Net retirement benefit liability	11,195	9,681
Reserve for stocks payment	388	392
Reserve for directors' and corporate auditors' retirement benefits	77	76
Reserve for reimbursement of deposits	350	319
Reserve for contingencies	981	862
Reserve under special laws	0	-
Deferred tax liabilities	312	743
Deferred tax liabilities for land revaluation excess	2,161	2,133
Acceptances and guarantees	14,323	13,971
Total liabilities	5,329,809	5,990,432
Net assets:		
Common stock	20,705	20,705
Capital surplus	21,385	22,058
Retained earnings	283,495	290,042
Treasury stock	(947)	(749)
Total shareholders' equity	324,637	332,056
Net unrealized gain on other securities	38,191	47,912
Net deferred gain/(loss) on hedging instruments	8	(0)
Land revaluation excess	2,522	2,510
Valuation adjustment of defined benefit plans	(5,314)	(3,330)
Total accumulated other comprehensive income	35,407	47,092
Subscription rights to share	281	170
Non-controlling interests	1,323	532
Total net assets	361,650	379,852
Total liabilities and net assets	5,691,460	6,370,285

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, 2020	For the year ended March 31, 2021	
Ordinary income:	90,352	89,178	
Interest income	57,957	56,723	
<i>Interest on loans and bills discounted</i>	33,384	34,854	
<i>Interest and dividends on securities</i>	22,276	20,667	
Fees and commissions	11,248	11,384	
Other operating income	17,165	17,030	
Other income	3,981	4,040	
Ordinary expenses:	74,095	74,739	
Interest expenses	4,010	1,999	
<i>Interest on deposits</i>	1,415	1,205	
Fees and commissions	4,196	4,214	
Other operating expenses	15,847	17,814	
General and administrative expenses	41,057	40,262	
Other expenses	8,982	10,449	
Ordinary profit	16,256	14,439	
Extraordinary gains	0	21	
Extraordinary losses	968	293	
Income before income taxes	15,288	14,167	
Income taxes:	4,791	4,500	
current	5,904	5,603	
deferred	(1,112)	(1,102)	
Net income :	10,496	9,667	
attributable to non-controlling interests	29	(11)	
attributable to owners of the Bank	10,467	9,679	

Consolidated Statements of Comprehensive Income		(Millions of yen)	
	For the year ended March 31, 2020	For the year ended March 31, 2021	
Net income	10,496	9,667	
Other comprehensive income :	(17,042)	11,698	
Net unrealized gain on other securities	(16,537)	9,722	
Net deferred gain / (loss) on hedging instruments	17	(8)	
Valuation adjustment of defined benefit plans	(522)	1,984	
Comprehensive income :	(6,545)	21,365	
attributable to owners of the Bank	(6,543)	21,376	
attributable to non-controlling interests	(1)	(10)	

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

Consolidated Statements of Changes in Net Assets

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
Changes in ownership interest in subsidiaries due to transaction with non-controlling shareholders	-	-	-	-	-
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
Changes in ownership interest in subsidiaries due to transaction with non-controlling shareholders	-	-	-	-	-	-	-	-
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

For the year ended March 31, 2021

(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	21,385	283,495	(947)	324,637
Changes during the year					
Dividends from surplus	-	-	(3,132)	-	(3,132)
Net income attributable to owners of the Bank	-	-	9,679	-	9,679
Purchases of treasury stock	-	-	-	(0)	(0)
Sales of treasury stock	-	(3)	(12)	199	183
Transfer from land revaluation excess	-	-	12	-	12
Changes in ownership interest in subsidiaries due to transaction with non-controlling shareholders	-	677	-	-	677
Net changes of items other than shareholders' equity	-	-	-	-	-
Total changes during the year	-	673	6,546	198	7,419
Balance at the end of the year	20,705	22,058	290,042	(749)	332,056

	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	38,191	8	2,522	(5,314)	35,407	281	1,323	361,650
Changes during the year								
Dividends from surplus	-	-	-	-	-	-	-	(3,132)
Net income attributable to owners of the Bank	-	-	-	-	-	-	-	9,679
Purchases of treasury stock	-	-	-	-	-	-	-	(0)
Sales of treasury stock	-	-	-	-	-	-	-	183
Transfer from land revaluation excess	-	-	-	-	-	-	-	12
Changes in ownership interest in subsidiaries due to transaction with non-controlling shareholders	-	-	-	-	-	-	-	677
Net changes of items other than shareholders' equity	9,721	(8)	(12)	1,984	11,684	(110)	(791)	10,783
Total changes during the year	9,721	(8)	(12)	1,984	11,684	(110)	(791)	18,202
Balance at the end of the year	47,912	(0)	2,510	(3,330)	47,092	170	532	379,852

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

Consolidated Statements of Cash Flows

(Millions of yen)

	For the year ended March 31, 2020	For the year ended March 31, 2021
Cash flows from operating activities:		
Income before income taxes	15,288	14,167
Depreciation	2,433	2,965
Loss on impairment of fixed assets	812	249
Increase (decrease) in reserve for possible loan losses	2,948	2,163
Increase (decrease) in reserve for devaluation of securities	(7)	140
Increase (decrease) in reserve for employees' bonuses	(38)	(3)
(Increase) decrease in net retirement benefit asset	-	(443)
Increase (decrease) in net retirement benefit liability	(62)	(1,514)
Increase (decrease) in reserve for stocks payment	73	3
Increase (decrease) in reserve for directors' and corporate auditors' retirement benefits	(11)	(0)
Increase (decrease) in reserve for reimbursement of deposits	(63)	(30)
Increase (decrease) in reserve for contingencies	12	(118)
Interest and dividend income	(57,957)	(56,723)
Interest expenses	4,010	1,999
(Gain) loss related to securities	(504)	1,778
(Gain) loss on money held in trust	39	21
Foreign exchange gain	(281)	(400)
(Gain) loss on disposals of fixed assets	155	23
Net (increase) decrease in loans and bills discounted	(232,329)	(232,176)
Net increase (decrease) in deposits	92,858	520,689
Net increase (decrease) in negotiable certificates of deposit	(11,970)	(23,417)
Net increase (decrease) in borrowed money	350	149,955
Net (increase) decrease in due from banks (exclusive of the Bank of Japan)	909	1,094
Net (increase) decrease in call loans	(96)	316
Net increase (decrease) in call money	32,820	6,663
Net increase (decrease) in cash collateral received under securities lending	(25,342)	2,679
Net (increase) decrease in foreign exchange assets	(367)	(3,169)
Net increase (decrease) in foreign exchange liabilities	16	58
Interest and dividends received	59,325	56,644
Interest paid	(4,325)	(2,354)
Others	21,846	2,493
Subtotal	(99,457)	443,752
Income taxes paid	(7,794)	(4,677)
Net cash provided by (used in) operating activities	(107,251)	439,075
Cash flows from investing activities:		
Purchases of securities	(340,299)	(485,064)
Proceeds from sales of securities	53,009	77,362
Proceeds from redemption of securities	206,284	275,960
Increase in money held in trust	(1,000)	(44)
Purchases of tangible fixed assets	(1,290)	(724)
Purchases of intangible fixed assets	(2,694)	(612)
Proceeds from sales of tangible fixed assets	62	116
Net cash provided by (used in) investing activities	(85,927)	(133,006)
Cash flows from financing activities:		
Purchases of treasury stock	(0)	(0)
Proceeds from sales of treasury stock	0	0
Dividends paid	(4,070)	(3,132)
Dividends paid to non-controlling interests	(1)	(1)
Additional acquisition of interest in subsidiaries	-	(102)
Net cash provided by (used in) financing activities	(4,072)	(3,236)
Effect of changes in exchange rates on cash and cash equivalents	(0)	0
Net increase (decrease) in cash and cash equivalents	(197,252)	302,833
Cash and cash equivalents at the beginning of the year	764,889	567,637
Cash and cash equivalents at the end of the year	567,637	870,471

The San-in Godo Bank, Ltd.

Balance Sheets (summarized, non-consolidated)

(Millions of yen)

	As of March 31, 2020	As of March 31, 2021
Assets:		
Cash and due from banks	568,491	871,417
Debt purchased	9,826	9,639
Trading securities	89	-
Money held in trust	4,955	4,978
Securities	1,656,038	1,809,181
Loans and bills discounted	3,353,056	3,583,995
Foreign exchange	6,324	9,494
Other assets	53,777	54,870
Tangible fixed assets	32,769	31,725
Intangible fixed assets	5,568	4,839
Prepaid pension cost	5,548	4,643
Deferred tax assets	1,409	-
Customers' liabilities for acceptances and guarantees	14,290	13,943
Reserve for possible loan losses	(39,907)	(42,190)
Reserve for devaluation of securities	(38)	(115)
Total assets	5,672,201	6,356,422
Liabilities:		
Deposits	3,927,848	4,452,312
Negotiable certificates of deposit	309,400	285,982
Call money	108,793	115,456
Cash collateral received under securities lending	443,097	445,776
Borrowed money	432,000	582,000
Foreign exchange	24	83
Other liabilities	70,272	78,482
Reserve for employees' bonuses	914	923
Reserve for employees' retirement benefits	8,985	8,975
Reserve for stocks payment	388	392
Reserve for reimbursement of deposits	350	319
Reserve for contingencies	981	862
Deferred tax liabilities	-	1,535
Deferred tax liabilities for land revaluation excess	2,161	2,133
Acceptances and guarantees	14,290	13,943
Total liabilities	5,319,508	5,989,180
Net assets:		
Common stock	20,705	20,705
Capital surplus	15,520	15,516
Retained earnings	277,487	282,681
Treasury stock	(947)	(749)
Total shareholders' equity	312,765	318,153
Net unrealized gain on other securities	37,115	46,408
Net deferred gain/(loss) on hedging instruments	8	(0)
Land revaluation excess	2,522	2,510
Total valuation and translation adjustments	39,646	48,918
Subscription rights to share	281	170
Total net assets	352,692	367,242
Total liabilities and net assets	5,672,201	6,356,422

The San-in Godo Bank, Ltd.

Statements of Income (summarized, non-consolidated)

(Millions of yen)

	For the year ended March 31, 2020	For the year ended March 31, 2021
Ordinary Income:	73,350	72,540
Interest income	58,031	56,815
<i>Interest on loans and bills discounted</i>	33,482	34,952
<i>Interest and dividends on securities</i>	22,270	20,669
Fees and commissions	10,386	10,640
Other operating income	982	1,101
Other income	3,950	3,982
Ordinary expenses:	57,443	58,649
Interest expenses	3,970	1,959
<i>Interest on deposits</i>	1,415	1,206
Fees and commissions	4,409	4,422
Other operating expenses	1,467	3,517
General and administrative expenses	38,793	38,402
Other expenses	8,803	10,348
Ordinary profit	15,906	13,891
Extraordinary gains	0	1
Extraordinary losses	859	1,302
Income before income taxes	15,047	12,590
Income taxes:	4,568	4,265
current	5,811	5,390
deferred	(1,242)	(1,125)
Net income	10,478	8,325

Financial Data (consolidated)

Summary of income

(Millions of yen)

	For the year ended	For the year ended	
	March 31, 2020 (B)	(A) - (B)	March 31, 2021 (A)
Ordinary profit	16,256	(1,817)	14,439
Net income attributable to owners of the Bank	10,467	(788)	9,679
Earnings per share - basic (yen)	¥67.07	(¥4.93)	¥62.14

Summary of financial conditions

	As of March 31,	As of March 31,	
	2020 (B)	(A) - (B)	2021 (A)
Net assets (except for subscription rights to share and non-controlling interests) ratio	6.3%	(0.4%)	5.9%
Capital adequacy ratio (domestic standard)	12.95%	(0.47%)	12.48%
Net assets per share (yen)	¥2,314.51	¥118.51	¥2,433.02

Financial Data (non-consolidated)

Summary of income		(Millions of yen)	
	For the year ended March 31, 2020 (B)	(A) - (B)	For the year ended March 31, 2021 (A)
Ordinary profit	15,906	(2,015)	13,891
Net income	10,478	(2,153)	8,325
Earnings per share - basic (yen)	¥67.15	(¥13.70)	¥53.45
Credit cost	5,234	2,012	7,246
Gains/(Losses) on bonds	(748)	(1,875)	(2,623)
Gains/(Losses) on stocks	1,265	(425)	840

Summary of financial conditions			
	As of March 31, 2020 (B)	(A) - (B)	As of March 31, 2021 (A)
Net assets (except for subscription rights to share) ratio	6.2%	(0.5%)	5.7%
Capital adequacy ratio (domestic standard)	12.52%	(0.55%)	11.97%
Net assets per share (yen)	¥2,265.44	¥90.08	¥2,355.52

Dividends per share		(Yen)	
	For the year ended March 31, 2020 (B)	(A) - (B)	For the year ended March 31, 2021 (A)
Dividends per share (*expected)	¥20.00	(¥2.00)	¥18.00 *
Mid-year dividend per share	¥7.00	¥0.00	¥7.00
Year-end dividend per share (*expected)	¥13.00	(¥2.00)	¥11.00 *

* Year-end dividend is to be proposed to the general stockholders' meeting which is going to be held on June 22, 2021.

Net Holding Gain (Loss) on Securities

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

	As of March 31, 2020 (B)	As of March 31,	
		(A) - (B)	2021 (A)
Held to maturity	(378)	258	(120)
Other securities	55,048	13,988	69,036
Stock	18,762	10,766	29,528
Bond	29,355	(7,581)	21,774
Others	6,930	10,803	17,733
Total	54,669	14,246	68,915

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

	As of March 31, 2020 (B)	As of March 31,	
		(A) - (B)	2021 (A)
Held to maturity	(372)	261	(111)
Other securities	53,369	13,339	66,708
Stock	17,083	10,117	27,200
Bond	29,355	(7,581)	21,774
Others	6,930	10,803	17,733
Total	52,997	13,600	66,597

Risk Managed Loans

Risk managed loans (consolidated)		(Millions of yen)	
	As of March 31, 2020 (B)	(A) - (B)	As of March 31, 2021 (A)
Risk managed loans (C)	59,442	1,929	61,371
Loans to borrowers under bankruptcy proceedings	3,870	(1,411)	2,459
Non-accrual past due loans	40,353	3,944	44,297
Loans past due for three months or more	-	-	-
Loans with altered lending conditions	15,218	(603)	14,615
Loans and bills discounted (D)	3,322,376	232,177	3,554,553

Ratio of risk managed loans (consolidated)		(%)	
	As of March 31, 2020 (B)	(A) - (B)	As of March 31, 2021 (A)
Risk managed loans (C)/(D)	1.78	(0.06)	1.72
Loans to borrowers under bankruptcy proceedings	0.11	(0.05)	0.06
Non-accrual past due loans	1.21	0.03	1.24
Loans past due for three months or more	-	-	-
Loans with altered lending conditions	0.45	(0.04)	0.41

Risk managed loans (non-consolidated)		(Millions of yen)	
	As of March 31, 2020 (B)	(A) - (B)	As of March 31, 2021 (A)
Risk managed loans (E)	59,442	1,929	61,371
Loans to borrowers under bankruptcy proceedings	3,870	(1,411)	2,459
Non-accrual past due loans	40,353	3,944	44,297
Loans past due for three months or more	-	-	-
Loans with altered lending conditions	15,218	(603)	14,615
Loans and bills discounted (F)	3,353,056	230,939	3,583,995

Ratio of risk managed loans (non-consolidated)		(%)	
	As of March 31, 2020 (B)	(A) - (B)	As of March 31, 2021 (A)
Risk managed loans (E)/(F)	1.77	(0.06)	1.71
Loans to borrowers under bankruptcy proceedings	0.11	(0.05)	0.06
Non-accrual past due loans	1.20	0.03	1.23
Loans past due for three months or more	-	-	-
Loans with altered lending conditions	0.45	(0.05)	0.40

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

Loans and bills discounted (Millions of yen)

	As of March 31, 2020 (B)	As of March 31,	
		(A) - (B)	2021 (A)
Domestic loans (excluding JOM account)	3,353,056	230,939	3,583,995
Manufacturing	427,976	25,669	453,645
Agriculture and forestry	10,234	14	10,248
Fishery	3,548	(111)	3,437
Mining, quarrying and gravel-digging	1,787	(128)	1,659
Construction	105,381	25,512	130,893
Electric power, gas, heat supply and water supply	94,540	9,629	104,169
Telecommunication	23,657	(2,636)	21,021
Transportation and postal service	118,731	39,141	157,872
Wholesale and retail	346,837	17,611	364,448
Finance and insurance	136,461	1,063	137,524
Real estate, leasing	497,544	20,732	518,276
Services	350,514	43,523	394,037
Local government	317,123	(28,869)	288,254
Others	918,718	79,784	998,502

Risk managed loans (Millions of yen)

	As of March 31, 2020 (B)	As of March 31,	
		(A) - (B)	2021 (A)
Domestic loans (excluding JOM account)	59,442	1,929	61,371
Manufacturing	11,166	464	11,630
Agriculture and forestry	130	168	298
Fishery	872	153	1,025
Mining, quarrying and gravel-digging	-	40	40
Construction	2,572	(249)	2,323
Electric power, gas, heat supply and water supply	230	0	230
Telecommunication	134	215	349
Transportation and postal service	1,452	(167)	1,285
Wholesale and retail	13,623	(1,862)	11,761
Finance and insurance	2,935	(351)	2,584
Real estate, leasing	4,456	2,511	6,967
Services	13,383	1,106	14,489
Local government	-	-	-
Others	8,486	(100)	8,386

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

Disclosed assets (Millions of yen, %)

	As of March 31, 2020 (B)	As of March 31,	
		(A) - (B)	2021 (A)
Bankrupt and quasi-bankrupt assets	16,584	(3,649)	12,935
Doubtful assets	28,013	6,004	34,017
Substandard loans	15,218	(603)	14,615
Subtotal (C)	59,817	1,751	61,568
Normal assets	3,398,191	238,918	3,637,109
Total (D)	3,458,008	240,669	3,698,677

(C)/(D)	1.72	(0.06)	1.66
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Preservation of the disclosed assets (Millions of yen, %)

	As of March 31, 2020 (B)	As of March 31,	
		(A) - (B)	2021 (A)
Total (E)=(F)+(G)	47,215	1,344	48,559
Collateral and guarantees (F)	23,242	1,697	24,939
Bankrupt and quasi-bankrupt assets	5,497	(116)	5,381
Doubtful assets	14,946	1,754	16,700
Substandard loans	2,798	58	2,856
Reserve for possible loan losses (G)	23,972	(352)	23,620
Bankrupt and quasi-bankrupt assets	11,087	(3,533)	7,554
Doubtful assets	10,092	3,423	13,515
Substandard loans	2,792	(242)	2,550

Coverage ratio (E)/(C)	78.93	(0.06)	78.87
Bankrupt and quasi-bankrupt assets	100.00	-	100.00
Doubtful assets	89.38	(0.56)	88.82
Substandard loans	36.73	0.26	36.99

Ratio of reserve (G)/((C)-(F))	65.54	(1.06)	64.48
Bankrupt and quasi-bankrupt assets	100.00	-	100.00
Doubtful assets	77.23	0.82	78.05
Substandard loans	22.48	(0.80)	21.68

Projections for the Year Ending March 31, 2022

Projections of earnings (consolidated)

(Millions of yen)

	For the year ended March 31, 2021 (B)	For the year ending March 31, 2022 (A)	
		(A) - (B)	
Ordinary income	89,178	1,022	90,200
Ordinary profit	14,439	2,061	16,500
Net income attributable to owners of the Bank	9,679	1,921	11,600
Earnings per share - basic (Yen)	¥62.14	¥12.29	¥74.43

	For the six months ended September 30, 2020 (B)	For the six months ending September 30, 2021 (A)	
		(A) - (B)	
Ordinary income	43,063	1,037	44,100
Ordinary profit	7,954	346	8,300
Net income attributable to owners of the Bank	5,307	693	6,000
Earnings per share - basic (Yen)	¥34.08	¥4.42	¥38.50

Projections of earnings (non-consolidated)

(Millions of yen)

	For the year ended March 31, 2021 (B)	For the year ending March 31, 2022 (A)	
		(A) - (B)	
Ordinary income	72,540	1,960	74,500
Ordinary profit	13,891	2,209	16,100
Net income	8,325	3,075	11,400
Earnings per share - basic (Yen)	¥53.45	¥19.70	¥73.15

	For the six months ended September 30, 2020 (B)	For the six months ending September 30, 2021 (A)	
		(A) - (B)	
Ordinary income	34,491	1,709	36,200
Ordinary profit	8,036	164	8,200
Net income	4,376	1,624	6,000
Earnings per share - basic (Yen)	¥28.11	¥10.39	¥38.50

Expected credit costs (non-consolidated)

(Millions of yen)

	For the year ended March 31, 2021 (B)	For the year ending March 31, 2022 (A)	
		(A) - (B)	
Expected credit costs	7,246	754	8,000

	For the six months ended September 30, 2020 (B)	For the six months ending September 30, 2021 (A)	
		(A) - (B)	
Expected credit costs	2,566	1,434	4,000

Expected dividend (non-consolidated)

(Yen)

	For the year ended March 31, 2021 (B)	For the year ending March 31, 2022 (A)	
		(A) - (B)	
Dividend per share	¥18.00	¥8.00	¥26.00
Mid-year dividend per share	¥7.00	¥4.00	¥11.00
Year-end dividend per share	¥11.00	¥4.00	¥15.00