

Financial Statements
for the First Half
Ended September 30, 2020

The Bank of Okinawa, Ltd.

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I. Summary of Business Results for the First Half Ended September 30, 2020

1. Business performance

Non-consolidated

(¥ million)

		(Japanese)	1H FY20	YoY increase (decrease)	1H FY19
Gross business profit		業 務 粗 利 益	14,429	(332)	14,762
Net interest income		資 金 利 益	13,790	155	13,635
Gains (losses) on cancellation of investment trusts		う ち 投 資 信 託 解 約 損 益	(8)	(12)	3
Net fees and commissions		役 務 取 引 等 利 益	733	(129)	862
Trust fees		う ち 信 託 報 酬	53	(10)	64
Expenses for the disposal of bad debt included in trust account (1)		信 託 勘 定 不 良 債 権 処 理 額	-	-	-
Other business profit		そ の 他 業 務 利 益	(93)	(358)	265
Expenses (excluding non-recurrent items)		経 費 (除 く 臨 時 処 理 分)	11,016	12	11,003
Personnel expenses		人 件 費	4,984	203	4,781
Non-personnel expenses		物 件 費	5,054	(180)	5,234
Taxes		税 金	977	(9)	987
Net business profit (prior to provision of general allowance for possible loan losses)		業 務 純 益 (一 般 貸 倒 繰 入 前)	3,413	(345)	3,759
Excluding gains (losses) on bond trading		除 く 国 債 等 債 券 関 係 損 益 (5 勘 定 戻)	3,602	(28)	3,631
Excluding gains (losses) on cancellation of investment trusts		除 く 投 資 信 託 解 約 損 益	3,611	(16)	3,627
Provision of general allowance for possible loan losses (2)		一 般 貸 倒 引 当 金 繰 入 額	142	(486)	628
Net business profit		業 務 純 益	3,271	140	3,130
Gains (losses) on bond trading		う ち 国 債 等 債 券 関 係 損 益 (5 勘 定 戻)	(188)	(316)	127
Non-recurrent items		臨 時 損 益	(150)	68	(218)
Recoveries of written-off claims		う ち 償 却 債 権 取 立 益	10	(48)	58
Net gains (losses) on equity trading		う ち 株 式 等 関 係 損 益 (3 勘 定 戻)	(53)	177	(230)
Losses on bad debt disposal (3)		う ち 不 良 債 権 処 理 損 失	320	(104)	425
Provision of specific allowance for loan losses		個 別 貸 倒 引 当 金 繰 入 額	265	(92)	358
Written-off of loans		貸 出 金 償 却	55	(11)	67
Reversal of reserve for compensation for trust principal losses (4)		う ち 信 託 元 本 補 填 引 当 金 戻 入 益	12	4	8
Ordinary profit		経 常 利 益	3,121	209	2,912
Extraordinary gains (losses)		特 別 損 益	(36)	(8)	(27)
Losses on disposal of noncurrent assets		う ち 固 定 資 産 処 分 損 益	(36)	(8)	(27)
Income before income taxes		税 引 前 中 間 純 利 益	3,085	200	2,884
Income taxes-current		法 人 税、住 民 税 及 び 事 業 税	971	(151)	1,122
Income taxes-deferred		法 人 税 等 調 整 額	6	280	(274)
Total income taxes		法 人 税 等 合 計	977	129	848
Net income		中 間 純 利 益	2,107	70	2,036
Bad debt disposal ((1) + (3) - (4))		不 良 債 権 処 理 額	307	(108)	416
Credit cost ((1) + (2) + (3) - (4))		与 信 費 用	450	(595)	1,045

Consolidated

(¥ million)

	(Japanese)	1HFY20	YoY increase (decrease)	1HFY19
		Gross business profit	連結業務粗利益	15,890
Interest income	資金利益	13,760	(107)	13,868
Trust fees	信託報酬	53	(10)	64
Fees and commissions	役務取引等利益	1,054	(89)	1,143
Other business profit	その他業務利益	1,021	(356)	1,377
Operating expenses	営業経費	12,166	38	12,127
Loan-loss provisions	貸倒償却引当費用	569	(671)	1,241
Provision of general allowance for possible loan losses	一般貸倒引当金繰入額	138	(563)	701
Provision of specific allowance for loan losses	個別貸倒引当金繰入額	189	(28)	218
Written-off of loans	貸出金償却	241	(79)	321
Net gains (losses) on equity securities	株式等関係損益	(53)	177	(230)
Other	その他	452	(205)	658
Ordinary profit	経常利益	3,553	40	3,513
Extraordinary gains (losses)	特別損益	(35)	(7)	(27)
Losses on disposal of noncurrent assets	うち固定資産処分損益	(35)	(7)	(27)
Income before income taxes	税金等調整前 中間純利益	3,518	32	3,485
Income taxes-current	法人税、住民税及び 事業税	1,222	(140)	1,362
Income taxes-deferred	法人税等調整額	51	254	(203)
Total income taxes	法人税等合計	1,274	114	1,159
Net income	中間純利益	2,244	(81)	2,326
Net income attributable to non-controlling interests	非支配株主に帰属する 中間純利益	52	(39)	92
Net income attributable to owners of the parent	親会社株主に帰属する 中間純利益	2,191	(42)	2,234

(Note) Gross business profit = interest income + fund procurement cost for the acquisition of money held in trust + trust fees + fees and commissions + other business profit

(Reference)

(¥ million)

Net business profit (on a consolidated basis)*	連結業務純益	3,741	8	3,732
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(Note) Gross business profit - operating expenses (excluding non-recurrent items) - provision of general allowance for possible loan losses

(Consolidated)

(Number of companies)

Number of consolidated subsidiaries	連結子会社数	8	0	8
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2. Net business profit (non-consolidated)

(¥ million)

	(Japanese)	1H FY20	YoY increase (decrease)	1H FY19
Net business profit (prior to provision of general allowance for possible loan losses)	業 務 純 益 (一般貸倒繰入前)	3,413	(345)	3,759
Per staff (¥ thousand)	職員一人当たり (千円)	2,899	(346)	3,246
Net business profit	業 務 純 益	3,271	140	3,130
Per staff (¥ thousand)	職員一人当たり (千円)	2,779	76	2,703

(Note) The average number of employees during the term (excluding those seconded to other organizations) is employed.

3. Interest margins (non-consolidated)

(1) Aggregate

(%)

	(Japanese)	1H FY20	YoY increase (decrease)	1H FY19
Yield on fund operation (A)	資 金 運 用 利 回	1.25	(0.14)	1.39
Yield on loans	貸 出 金 利 回	1.47	(0.05)	1.52
Yield on securities	有 価 証 券 利 回	0.94	0.09	0.85
Fund procurement cost (B)	資 金 調 達 原 価	0.98	(0.13)	1.11
Yield on deposits	預 金 等 利 回	0.01	(0.05)	0.06
Yield on external debt*	外 部 負 債 利 回	-	-	(0.00)
Gross interest margin (A)-(B)	総 資 金 利 鞘	0.27	(0.01)	0.28

(Note) External debt* = call money + bills sold + borrowed money

(2) Domestic

(%)

	(Japanese)	1H FY20	YoY increase (decrease)	1H FY19
Yield on fund operation (A)	資 金 運 用 利 回	1.25	(0.11)	1.36
Yield on loans	貸 出 金 利 回	1.47	(0.05)	1.52
Yield on securities	有 価 証 券 利 回	0.92	0.09	0.83
Fund procurement cost (B)	資 金 調 達 原 価	0.94	(0.08)	1.02
Yield on deposits	預 金 等 利 回	0.01	(0.01)	0.02
Yield on external debt*	外 部 負 債 利 回	-	-	(0.00)
Gross interest margin (A)-(B)	総 資 金 利 鞘	0.31	(0.03)	0.34

(Note) External debt* = call money + bills sold + borrowed money

4. Gains and losses on securities (non-consolidated)

(¥ million)

	(Japanese)	1H FY20	YoY	1H FY19
			increase (decrease)	
Gains (losses) on securities	有価証券関係損益	(242)	(139)	(103)
Gains (losses) on bond trading	国債等債券関係損益 (5勘定尻)	(188)	(316)	127
Gains on sale of bonds	売却益	318	136	182
Gains on redemption of bonds	償還益	-	-	-
Losses on sale of bonds	売却損	507	452	54
Losses on redemption of bonds	償還損	-	-	-
Write-off	償却	-	-	-
Net gains (losses) on equity securities	株式等関係損益 (3勘定尻)	(53)	177	(230)
Gains on sale of equity shares	売却益	320	222	97
Losses on sale of equity shares	売却損	305	4	300
Write-off	償却	68	40	28

5. Capital ratio (domestic standards)

(1) Capital ratio (domestic standards) (non-consolidated)

(¥ million, %)

	(Japanese)	As of September 30, 2020	Comparison	Comparison	As of March 31, 2020	As of September 30, 2019
			with the previous balance-sheet date (March 31, 2020)	with the previous interim balance-sheet date (September 30, 2019)		
(1) Capital ratio	自己資本比率	9.89	(0.02)	(0.14)	9.91	10.03
(2) Basic elements of core capital	コア資本に係る 基礎項目	142,126	1,420	2,503	140,706	139,622
45% of the difference between the revalued land and the book value	うち土地の再評価 差額の45%	443	-	(110)	443	554
General allowance for possible loan losses	うち一般貸倒 引当金	3,525	142	(695)	3,382	4,220
Qualifying subordinated debt	うち負債性資本 調達手段等	-	-	-	-	-
(3) Adjustments to core capital	コア資本に係る 調整項目	1,492	159	286	1,333	1,205
(4) Capital ratio (2)-(3)	自己資本	140,633	1,261	2,216	139,372	138,416
(5) Risk-weighted assets	リスクアセット	1,421,603	16,297	41,998	1,405,305	1,379,605

(2) Capital ratio (domestic standards) (consolidated)

(¥ million, %)

	(Japanese)	As of September 30, 2020	Comparison		As of March 31, 2020	As of September 30, 2019
			with the previous balance-sheet date (March 31, 2020)	with the previous interim balance-sheet date (September 30, 2019)		
(1) Capital ratio	自己資本比率	10.48	(0.04)	(0.19)	10.52	10.67
(2) Basic elements of core capital	コア資本に係る 基礎項目	154,106	1,617	2,460	152,488	151,645
45% of the difference between the revalued land and the book value	うち土地の再評価 差額の45%	443	-	(110)	443	554
General allowance for possible loan losses	うち一般貸倒 引当金	4,287	138	(806)	4,149	5,094
Qualifying subordinated debt	うち負債性資本 調達手段等	-	-	-	-	-
(3) Adjustments to core capital	コア資本に係る 調整項目	1,981	550	662	1,430	1,318
(4) Capital ratio (2)-(3)	自己資本	152,124	1,066	1,797	151,057	150,327
(5) Risk-weighted assets	リスクアセット	1,450,590	15,964	42,612	1,434,626	1,407,978

6. ROE (non-consolidated)

(%)

	(Japanese)	1HFY20	YoY		1HFY19
			increase (decrease)		
Net business profit basis	業務純益ベース	4.45	0.23		4.22
Business profit on core banking operations basis	コア業務純益ベース	4.90	0.00		4.90
Net income basis	中間純利益ベース	2.86	0.12		2.74

(Calculation formula)
$$\frac{\text{Net business profit (business profit on core banking operations, net income)}}{(\text{Net assets at the beginning of period} + \text{net assets at the end of period}) \div 2} \times 365 \div 183 \times 100$$

- * Business profit on core banking operations = Net business profit – gains (losses) on bond trading + provision of general allowance for possible loan losses + written-off claims under trust accounts
- * Subscription rights to shares are excluded from net assets.

(Reference)

ROE (shareholders' equity basis; non-consolidated)

(%)

	(Japanese)	1HFY20	YoY		1HFY19
			increase (decrease)		
Net business profit basis	業務純益ベース	4.72	0.11		4.61
Business profit on core banking operations basis	コア業務純益ベース	5.19	(0.16)		5.35
Net income basis	中間純利益ベース	3.04	0.04		3.00

(Calculation formula)
$$\frac{\text{Net business profit (business profit on core banking operations, net income)}}{(\text{Shareholders' equity at the beginning of period} + \text{shareholders' equity at the end of period}) \div 2} \times 365 \div 183 \times 100$$

II. Loans and Bills Discounted

1. Risk-monitored loans (under the Banking Law)

* Partial charge-offs are recorded.

** Accrued interests are not recorded (on the self-assessment basis).

Non-consolidated

(¥ million)

		(Japanese)	As of	Comparison	Comparison	As of March	As of	
			September	with the	with the			31, 2020
			30, 2020	previous	previous interim		30, 2019	
				balance-sheet	balance-sheet			
				date	date			
				(March 31,	(September 30,			
				2020)	2019)			
Risk-monitored assets	リスク管理債権	Loans to bankrupt borrowers	破綻先債権額	1,074	(82)	62	1,156	1,011
		Delinquent loans	延滞債権額	12,660	1,246	1,583	11,414	11,076
		Past due loans (3 months or more)	3ヶ月以上延滞債権額	158	(213)	(309)	371	468
		Restructured loans	貸出条件緩和債権額	6,861	(537)	104	7,399	6,757
		Total	合計	20,754	413	1,441	20,341	19,313

(Note) Including trust accounts.

(¥ million)

Loans (term-end balance)	貸出金残高(未残)	1,686,967	34,800	63,206	1,652,167	1,623,760
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(Note) Including trust accounts.

(%)

		(Japanese)	As of	Comparison	Comparison	As of March	As of	
			September	with the	with the			31, 2020
			30, 2020	previous	previous interim		30, 2019	
				balance-sheet	balance-sheet			
				date	date			
				(March 31,	(September 30,			
				2020)	2019)			
As a percentage of total loans	貸出金残高比	Loans to bankrupt borrowers	破綻先債権	0.06	(0.01)	0.00	0.07	0.06
		Delinquent loans	延滞債権	0.75	0.06	0.07	0.69	0.68
		Past due loans (3 months or more)	3ヶ月以上延滞債権	0.00	(0.02)	(0.02)	0.02	0.02
		Restructured loans	貸出条件緩和債権	0.40	(0.04)	(0.01)	0.44	0.41
		Total	合計	1.23	0.00	0.05	1.23	1.18

(Note) Including trust accounts.

Consolidated

(¥ million)

		(Japanese)	As of	Comparison	Comparison	As of March	As of	
			September	with the	with the			31, 2020
			30, 2020	previous	previous interim		30, 2019	
				balance-sheet	balance-sheet			
				date	date			
				(March 31,	(September 30,			
				2020)	2019)			
Risk-monitored assets	リスク管理債権	Loans to bankrupt borrowers	破綻先債権額	1,089	(80)	70	1,170	1,019
		Delinquent loans	延滞債権額	13,184	1,257	1,623	11,926	11,560
		Past due loans (3 months or more)	3ヶ月以上延滞債権額	158	(213)	(309)	371	468
		Restructured loans	貸出条件緩和債権額	6,861	(537)	104	7,399	6,757
		Total	合計	21,294	426	1,488	20,867	19,806

(Note) Including trust accounts.

(¥ million)

Loans (term-end balance)	貸出金残高(未残)	1,674,439	34,045	62,738	1,640,393	1,611,700
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(Note) Including trust accounts.

		(%)						
As a percentage of total loans	貸出金残高比	Loans to bankrupt borrowers	破綻先債権	0.06	(0.01)	0.00	0.07	0.06
		Delinquent loans	延滞債権	0.78	0.06	0.07	0.72	0.71
		Past due loans (3 months or more)	3ヶ月以上延滞債権	0.00	(0.02)	(0.02)	0.02	0.02
		Restructured loans	貸出条件緩和債権	0.40	(0.05)	(0.01)	0.45	0.41
		Total	合計	1.27	0.00	0.05	1.27	1.22

(Note) Including trust accounts.

2. Allowance for loan losses

Non-consolidated

(¥ million)

	(Japanese)	As of September 30, 2020	Comparison with the previous balance-sheet date (March 31, 2020)	Comparison with the previous interim balance- sheet date (September 30, 2019)	As of March 31, 2020	As of September 30, 2019
Allowance for possible loan losses	貸倒引当金	6,406	(0)	(561)	6,407	6,967
General allowance	一般貸倒引当金	3,525	142	(695)	3,382	4,220
Specific allowance	個別貸倒引当金	2,881	(142)	134	3,024	2,747
Reserve for compensation for trust principal losses	信託元本補填引当金	9	(12)	(44)	22	54

Consolidated

(¥ million)

	(Japanese)	As of September 30, 2020	Comparison with the previous balance-sheet date (March 31, 2020)	Comparison with the previous interim balance- sheet date (September 30, 2019)	As of March 31, 2020	As of September 30, 2019
Allowance for possible loan losses	貸倒引当金	8,490	(118)	(782)	8,608	9,272
General allowance	一般貸倒引当金	4,287	138	(806)	4,149	5,094
Specific allowance	個別貸倒引当金	4,202	(256)	23	4,459	4,178
Reserve for compensation for trust principal losses	信託元本補填引当金	9	(12)	(44)	22	54

3. Coverage of risk monitored loans

Non-consolidated

(¥ million, %)

	(Japanese)	As of September 30, 2020	Comparison with the previous balance-sheet date (March 31, 2020)	Comparison with the previous interim balance- sheet date (September 30, 2019)	As of March 31, 2020	As of September 30, 2019
Risk-monitored loans (A)	リスク管理債権額	20,754	413	1,441	20,341	19,313
Coverage	保 全 額	17,020	120	552	16,899	16,468
Allowance for possible loan losses (B)	貸倒引当金	3,741	(196)	(27)	3,937	3,769
Collateral and guarantees (C)	担保・保証等	13,278	316	579	12,961	12,698
Coverage ratio (B+C)/(A)	保 全 率	82.00	(1.07)	(3.26)	83.07	85.26
Allowance for possible loan losses (B/A)	貸倒引当金	18.02	(1.33)	(1.49)	19.35	19.51
Collateral and guarantees (C/A)	担保・保証等	63.97	0.25	(1.78)	63.72	65.75

(Note) Including trust accounts.

Consolidated

(¥ million, %)

	(Japanese)	As of September 30, 2020	Comparison with the previous interim balance-sheet date		As of March 31, 2020	As of September 30, 2019
			Comparison with the previous balance-sheet date (March 31, 2020)	Comparison with the previous interim balance-sheet date (September 30, 2019)		
Risk-monitored loans (A)	リスク管理債権額	21,294	426	1,488	20,867	19,806
Coverage	保 全 額	17,554	135	598	17,418	16,955
Allowance for possible loan losses (B)	貸 倒 引 当 金	3,846	(226)	(8)	4,072	3,854
Collateral and guarantees (C)	担 保 ・ 保 証 等	13,707	362	606	13,345	13,100
Coverage ratio (B+C)/(A)	保 全 率	82.43	(1.04)	(3.17)	83.47	85.60
Allowance for possible loan losses (B/A)	貸 倒 引 当 金	18.06	(1.45)	(1.40)	19.51	19.46
Collateral and guarantees (C/A)	担 保 ・ 保 証 等	64.37	0.42	(1.77)	63.95	66.14

(Note) Including trust accounts.

4. Mandatory disclosure of bad debt under the Financial Reconstruction Law

* Partial charge-offs are recorded.

Non-consolidated

(¥ million, %)

	(Japanese)	As of September 30, 2020			As of March 31, 2020	As of September 30, 2019
			Comparison with the previous balance-sheet date (March 31, 2020)	Comparison with the previous interim balance-sheet date (September 30, 2019)		
Bankrupt and quasi-bankrupt assets	破産更生債権及びこれらに準ずる債権	4,714	(873)	(2,088)	5,587	6,803
Doubtful assets	危険債権	9,037	2,038	3,730	6,999	5,307
Substandard loans	要管理債権	7,020	(750)	(205)	7,771	7,225
Total (A)	合計	20,772	414	1,436	20,358	19,336
Normal assets	正常債権	1,675,739	35,062	61,954	1,640,677	1,613,785
Total credit balance (B)	総与信残高	1,696,512	35,476	63,390	1,661,036	1,633,122
As a percentage of total credit balance (A)/(B)	総与信残高に占める割合	1.22	0.00	0.04	1.22	1.18
Partial charge-offs	部分直接償却額	2,482	453	12	2,029	2,470

(Note) Including trust accounts.

Consolidated

(¥ million, %)

	(Japanese)	As of September 30, 2020			As of March 31, 2020	As of September 30, 2019
			Comparison with the previous balance-sheet date (March 31, 2020)	Comparison with the previous interim balance-sheet date (September 30, 2019)		
Bankrupt and quasi-bankrupt assets	破産更生債権及びこれらに準ずる債権	5,244	(856)	(2,041)	6,100	7,285
Doubtful assets	危険債権	9,047	2,035	3,729	7,011	5,317
Substandard loans	要管理債権	7,020	(750)	(205)	7,771	7,225
Total (A)	合計	21,312	428	1,482	20,883	19,829
Normal assets	正常債権	1,662,686	34,292	61,438	1,628,394	1,601,247
Total credit balance (B)	総与信残高	1,683,998	34,720	62,921	1,649,278	1,621,076
As a percentage of total credit balance (A)/(B)	総与信残高に占める割合	1.26	0.00	0.04	1.26	1.22
Partial charge-offs	部分直接償却額	9,903	5.35	1,122	9,367	8,781

(Note) Including trust accounts.

5. Coverage of assets subject to mandatory disclosure under the Financial Reconstruction Law

Non-consolidated

(¥ million)

	(Japanese)	As of September 30, 2020			As of March 31, 2020	As of September 30, 2019
			Comparison with the previous balance-sheet date (March 31, 2020)	Comparison with the previous interim balance-sheet date (September 30, 2019)		
Coverage (C)	保全額	17,037	121	546	16,916	16,491
	貸倒引当金	3,753	(195)	(32)	3,948	3,785
	担保・保証等	13,284	317	579	12,967	12,705

(Note) Including trust accounts.

							(%)
Coverage ratio (C)/(A)	保全率	82.02	(1.07)	(3.26)	83.09	85.28	

Consolidated

(¥ million)

	(Japanese)	As of September 30, 2020	As of September 30, 2020		As of March 31, 2020	As of September 30, 2019
			Comparison with the previous balance-sheet date (March 31, 2020)	Comparison with the previous interim balance- sheet date (September 30, 2019)		
Coverage (C)	保 全 額	17,571	136	593	17,434	16,978
Allowance for loan losses	貸 倒 引 当 金	3,857	(225)	(13)	4,083	3,870
Collateral and guaranteed	担 保 ・ 保 証 等	13,713	362	606	13,351	13,107

(Note) Including trust accounts.

							(%)
Coverage ratio (C)/(A)	保 全 率	82.45	(1.03)	(3.17)	83.48	85.62	

6. Allowance ratio and coverage ratio of assets subject to mandatory disclosure under the Financial Reconstruction Law by asset category and borrower category

 Allowance ratios and coverage ratios of assets subject to mandatory disclosure under the Financial Reconstruction Law
(non-consolidated)

(¥ million, %)

	(Japanese)	As of September 30, 2020			
		Bankrupt and quasi- bankrupt assets	Doubtful assets	Substandard loans	Total
Total credit balance (A)	総 与 信 額	4,714	9,037	7,020	20,772
Covered portion (B)	担 保 等 の 保 全 額	3,427	6,022	3,834	13,284
Uncovered portion (C)=(A)-(B)	未 保 全 額	1,286	3,015	3,185	7,487
Allowance for loan losses (D)	引 当 額	1,286	1,569	896	3,753
Allowance ratio (D)/(C)	引 当 率	100.00	52.06	28.13	50.12
Coverage ratio [(B)+(D)]/(A)	保 全 率	100.00	84.00	67.38	82.02

(Note) Including trust accounts.

Allowance ratio and coverage ratio of assets by borrower category (non-consolidated)

(¥ million, %)

	(Japanese)	As of September 30, 2020			
		Bankrupt assets	Effectively bankrupt assets	Potentially bankrupt assets	Total
Total credit balance (A)	総 与 信 額	1,077	3,637	9,037	13,752
Covered portion (B)	担 保 等 の 保 全 額	953	2,474	6,022	9,450
Uncovered portion (C)=(A)-(B)	未 保 全 額	123	1,163	3,015	4,302
Allowance for loan losses (D)	引 当 額	123	1,163	1,569	2,856
Allowance ratio (D)/(C)	引 当 率	100.00	100.00	52.06	66.40
Coverage ratio [(B)+(D)]/(A)	保 全 率	100.00	100.00	84.00	89.49

(Note) Including trust accounts.

Allowance ratios and coverage ratios of assets subject to mandatory disclosure under the Financial Reconstruction Law (**consolidated**)
(¥ million, %)

	(Japanese)	As of September 30, 2020			
		Bankrupt and quasi-bankrupt assets	Doubtful assets	Substandard loans	Total
Total credit balance (A)	総 与 信 額	5,244	9,047	7,020	21,312
Covered portion (B)	担 保 等 の 保 全 額	3,856	6,022	3,834	13,713
Uncovered portion (C)=(A)-(B)	未 保 全 額	1,387	3,025	3,185	7,598
Allowance for loan losses (D)	引 当 額	1,387	1,574	896	3,857
Allowance ratio (D)/(C)	引 当 率	100.00	52.04	28.13	50.77
Coverage ratio [(B)+(D)]/(A)	保 全 率	100.00	83.96	67.38	82.45

(Note) Including trust accounts.

Allowance ratio and coverage ratio of assets by borrower category (**consolidated**) (¥ million, %)

	(Japanese)	As of September 30, 2020			
		Bankrupt assets	Effectively bankrupt assets	Potentially bankrupt assets	Total
Total credit balance (A)	総 与 信 額	1,092	4,151	9,047	14,291
Covered portion (B)	担 保 等 の 保 全 額	967	2,889	6,022	9,879
Uncovered portion (C)=(A)-(B)	未 保 全 額	125	1,261	3,025	4,412
Allowance for loan losses (D)	引 当 額	125	1,261	1,574	2,961
Allowance ratio (D)/(C)	引 当 率	100.00	100.00	52.04	67.12
Coverage ratio [(B)+(D)]/(A)	保 全 率	100.00	100.00	83.96	89.85

(Note) Including trust accounts.

7. Asset self-assessment and classification of assets (non-consolidated)

(¥ million, %)

	(Japanese)	As of September 30, 2020		As of March 31, 2020		As of September 30, 2019	
		Amounts	As a percentage of total credit (%)	Amount	As a percentage of total credit (%)	Amount	As a percentage of total credit (%)
Total credit balance	総 与 信 残 高	1,696,512	100.00	1,661,036	100.00	1,633,122	100.00
Classification I	非 分 類 額	1,488,525	87.74	1,501,045	90.36	1,481,586	90.72
Total classified amount	分 類 額 合 計	207,987	12.25	159,990	9.63	151,535	9.27
Classification II	Ⅱ 分 類	206,630	12.17	159,088	9.57	150,690	9.22
Classification III	Ⅲ 分 類	1,356	0.07	902	0.05	844	0.05
Classification IV	Ⅳ 分 類	-	-	-	-	-	-

(Notes)

- Total credit balance: total balance of securities loaned, loans and bills discounted, foreign exchanges, accrued interest, suspense payments and customers' liabilities for acceptances and guarantees. The provision of specific allowance for loan losses is deducted from figures of each classification.
- Classification I: Assets not classified under Classifications II, III, or IV assets, with no risks of noncollectivity or impairment of asset value
 Classification II: Assets perceived to have an above-average risk of noncollectivity
 Classification III: Assets for which final collection or asset value is very doubtful and which pose a high risk of incurring loss for which reasonable estimation is difficult
 Classification IV: Assets assessed as uncollectible or worthless

Self-assessment borrower categories 自己査定区分	Standards for write-offs and reserves 償却・引当基準
Bankrupt assets 破綻先債権	Provision of specific allowance for possible loan losses in a full amount of the portion not covered by collateral and guarantees, or direct charge-offs 担保・保証等で保全されていない債権額の100%を個別貸倒引当金として計上するか、又は直接償却する。
Effectively bankrupt assets 実質破綻先債権	
Potentially bankrupt assets 破綻懸念先債権	Provision of specific allowance for possible loan losses in an amount of estimated losses calculated by multiplying the estimated loss rate based on the historical default rate 貸倒実績率に基づく予想損失率を乗じて算定した予想損失額に相当する額を個別貸倒引当金として計上する。
Assets requiring monitoring 要管理先債権	Provision of general allowance for possible loan losses in an amount of estimated losses calculated by multiplying the estimated loss rate for three years based on the historical default rate to the asset balance 対象債権残高に対し、貸倒実績率に基づく今後3年間の予想損失率を乗じて算定した予想損失額を一般貸倒引当金として計上する。
Other assets requiring caution その他要注意先債権	Provision of general allowance for possible loan losses in an amount of estimated losses calculated by multiplying the estimated loss rate for one year based on the historical default rate to the asset balance 対象債権残高に対し、貸倒実績率に基づく今後1年間の予想損失率を乗じて算定した予想損失額を一般貸倒引当金として計上する。
Normal assets 正常先債権	

However, the following standards for write-offs and reserves have been adopted for the DCFs and DDSs.

DCF DCF先	Provision of general allowances for possible loan losses in an amount of asset balance after deduction of discounted present value of future cash flows 対象先の将来キャッシュ・フローの割引現在価値を見積り、当該額を対象債権残高から控除した金額を一般貸倒引当金として計上する。
DDS DDS先	Estimated loan losses on total monetary claims in an amount calculated by using the estimated loss rate without regard to preference or subordination, or in an amount equivalent to acquisition cost or write-off cost estimating that the collectible amount of subordinated loans is zero 当該債務者に対する金銭債権全体について、優先・劣後の関係を考慮せずに予想損失率を用いて計上する。又は、資金的劣後ローンの回収可能見込額をゼロと算定し、取得原価又は償却原価と同額を貸倒見込額として計上する。

8. Asset self-assessment and mandatory disclosure of assets under the Financial Reconstruction Law (non-consolidated)

(¥ million)

Asset self-assessment (by assets category) 自己査定結果 (債務者区分) Scope: Total credits 対象: 総与信					Assets subject to mandatory disclosure under the Financial Reconstruction Law 金融再生法 開示債権 Scope: Total credits 対象: 総与信	Risk-monitored loans リスク 管理債権 Scope: Loans and bills discounted 対象: 貸出金	Allowance 引当金	Coverage ratio (Allowance ratio) 保全率 (引当率)
Assets category (after charge-offs) 債務者区分 (償却後)	Classification 分類							
	I 非分類	II II分類	III III分類	IV IV分類				
Bankrupt assets 破綻先 1,077	Portion of claims secured by reserves, collateral or guarantees 引当・担保・保証等による保全部分 191		Fully reserved 全額引当	Direct charge-offs 償却引当	Bankrupt and quasi-bankrupt assets 破産更生債権及びこれらに準ずる債権 4,714	Bankrupt loans 破綻先債権 1,074	123	100.00%
Effectively bankrupt assets 実質破綻先 3,637	Portion of claims secured by reserves, collateral or guarantees 引当・担保・保証等による保全部分 1,769				1,868	Coverage ratio: 保全率: 100.00%		1,163
Potentially bankrupt assets 破綻懸念先 9,037	Portion of claims secured by reserves, collateral or guarantees 引当・担保・保証等による保全部分 2,697		Necessary amount reserved 必要額を引当 1,356		Doubtful assets 危険債権 9,037 Coverage ratio: 保全率: 84.00%	Delinquent loans 延滞債権 12,660	1,569	84.00% (52.06%)
Assets requiring monitoring 要管理先 9,092	Collateral: 担保: 5,460 Non-Covered: 信用: 3,631 1,866		Provision of reserves in an estimated loss amount for three years based on historical default rates. Fully reserved for loans converted to subordinated debt (DDS). 貸倒実績率に基づく3年間の予想損失額を引当。資本的劣後ローン (DDS) は全額引当。		Substandard loans 要管理債権 7,020 Coverage ratio: 保全率: 67.38%	Past due loans (3 months or more) 3ヶ月以上延滞債権 158	968	70.70% (26.66%)
	Other assets requiring caution 要管理先以外の要注意先 232,166	40,499			191,667	Subtotal 小計 20,772 Overall coverage 全体の保全率 82.02%		
Normal assets 正常先 1,441,501	1,441,501		Provision of reserves in an estimated loss amount for one year based on historical default rates. 貸倒実績率に基づく1年間の予想損失額を引当。		Normal assets 正常債権 1,675,739		461	
Total 合計 1,696,512	1,488,525	206,630	1,356		1,696,512	1,686,967	6,383	82.01% (48.21%)

(Note) Including trust accounts.

9. Loans and bills discounted by industrial segment (non-consolidated)

(1) Loans made by industrial segment (non-consolidated)

(¥ million)

	(Japanese)	As of September 30, 2020			As of March 31, 2020	As of September 30, 2019
			Comparison with the previous balance- sheet date (March 31, 2020)	Comparison with the previous interim balance-sheet date (September 30, 2019)		
Domestic branches (excl. the special account for international financial transactions)	国内店分(除く特別国際金融取引勘定)	1,686,967	34,800	63,206	1,652,167	1,623,760
Manufacturing	製造業	36,818	2,356	1,818	34,461	34,999
Agriculture and forestry	農業, 林業	2,612	84	199	2,528	2,413
Fishery	漁業	955	341	391	614	563
Mining and quarrying of stone and gravel	鉱業, 採石業, 砂利採取業	2,570	(710)	368	3,280	2,201
Construction	建設業	54,040	(541)	5,567	54,582	48,473
Electricity, gas, heat and water supply	電気・ガス・熱供給・水道業	13,194	386	488	12,807	12,705
Telecommunications	情報通信業	11,341	(104)	388	11,446	10,952
Transport and postal activities	運輸業, 郵便業	10,834	495	498	10,338	10,335
Wholesaling and retailing	卸売業, 小売業	94,842	682	(2,440)	94,159	97,283
Finance and insurance	金融業, 保険業	21,983	(881)	2,723	22,865	19,260
Real estate, and goods rental and leasing	不動産業, 物品賃貸業	527,314	4,678	13,498	522,636	513,815
Miscellaneous services	各種サービス業	200,395	15,922	22,067	184,472	178,328
Local government bodies	地方公共団体	127,091	9,146	8,708	117,945	118,383
Others	その他	582,972	2,943	8,927	580,029	574,045

(Note) Including trust accounts.

(2) Risk-monitored loans by industrial segment (non-consolidated)

(¥ million)

	(Japanese)	As of September 30, 2020			As of March 31, 2020	As of September 30, 2019
			Comparison with the previous balance- sheet date (March 31, 2020)	Comparison with the previous interim balance-sheet date (September 30, 2019)		
Domestic branches (excl. the special account for international financial transactions)	国内店分(除く特別国際金融取引勘定)	20,754	413	1,441	20,341	19,313
Manufacturing	製造業	1,295	(509)	(658)	1,804	1,953
Agriculture and forestry	農業, 林業	392	(13)	351	405	41
Fishery	漁業	423	0	0	423	424
Mining and quarrying of stone and gravel	鉱業, 採石業, 砂利採取業	4	(1)	(7)	5	11
Construction	建設業	937	(96)	(147)	1,034	1,084
Electricity, gas, heat and water supply	電気・ガス・熱供給・水道業	28	(18)	(15)	47	44
Telecommunications	情報通信業	102	(35)	(11)	137	113
Transport and postal activities	運輸業, 郵便業	205	87	132	117	72
Wholesaling and retailing	卸売業, 小売業	1,687	(472)	(56)	2,160	1,744
Finance and insurance	金融業, 保険業	-	-	(1)	-	1
Real estate, and goods rental and leasing	不動産業, 物品賃貸業	4,941	(9)	1,910	4,951	3,030
Miscellaneous services	各種サービス業	6,179	1,807	429	4,372	5,749
Local government bodies	地方公共団体	-	-	-	-	-
Others	その他	4,556	(324)	(484)	4,881	5,040

(Note) Including trust accounts.

(3) Loan and bad debt balances – wholesaling & retailing, construction, real estate, finance (excluding banking)

(¥ million)

			Risk-monitored loans (Banking Law)				
			Total loans	Past due loans (3 months or more)	Restructured loans	Delinquent loans	Bankrupt loans
Wholesaling/ retailing	卸売・小売業	September 30, 2019	97,283	20	758	964	1
		March 31, 2020	94,159	19	1,216	923	1
		September 30, 2020	94,842	16	1,310	351	9
Construction	建設業	September 30, 2019	48,473	2	69	1,009	3
		March 31, 2020	54,582	-	146	761	125
		September 30, 2020	54,040	-	147	684	105
Real estate	不動産業	September 30, 2019	488,449	-	739	2,120	114
		March 31, 2020	494,634	-	890	2,053	113
		September 30, 2020	499,602	43	894	2,073	112
Finance (excl. banking)	その他金融	September 30, 2019	11,084	-	-	-	-
		March 31, 2020	12,740	-	-	-	-
		September 30, 2020	13,061	-	-	-	-

(Note) Including trust accounts.

(¥ million)

			Mandatory disclosure under the Financial Reconstruction Law			
			Total credit balance	Substandard loans	Doubtful assets	Bankrupt and quasi-bankrupt assets
Wholesaling/ retailing	卸売・小売業	September 30, 2019	101,013	779	541	425
		March 31, 2020	97,625	1,236	586	338
		September 30, 2020	98,900	1,326	204	158
Construction	建設業	September 30, 2019	49,782	72	932	79
		March 31, 2020	55,922	146	408	478
		September 30, 2020	55,651	147	331	458
Real estate	不動産業	September 30, 2019	490,325	739	1,515	729
		March 31, 2020	496,436	890	928	1,246
		September 30, 2020	501,228	937	1,149	1,044
Finance (excl. banking)	その他金融	September 30, 2019	11,088	-	-	-
		March 31, 2020	12,744	-	-	-
		September 30, 2020	13,063	-	-	-

(Note) Including trust accounts.

(4) Consumer loan balance (non-consolidated)

(¥ million)

	(Japanese)	As of September 30, 2020	Comparison with the previous balance-sheet date (March 31, 2020)	Comparison with the previous interim balance-sheet date (September 30, 2019)	As of March 31, 2020	As of September 30, 2019
Loans to consumers	生活密着型ローン 残 高	699,744 [700,062]	3,626 [3,614]	12,650 [12,606]	696,117 [696,447]	687,093 [687,456]
Housing loans (incl. mortgage loans)	うち住宅ローン 残 高	627,153 [627,285]	6,868 [6,860]	15,049 [15,031]	620,285 [620,424]	612,104 [612,253]
Other than housing loans	うちその他ローン 残 高	72,590 [72,777]	(3,241) [(3,245)]	(2,398) [(2,425)]	75,832 [76,022]	74,989 [75,203]

(Note) Amounts posted under trust accounts are included in the figures recorded on the lower rows.

(5) Loans to SMEs and ratio of loans to SMEs to total loans (non-consolidated)

(¥ million, %)

	(Japanese)	As of September 30, 2020	Comparison with the previous balance-sheet date (March 31, 2020)	Comparison with the previous interim balance-sheet date (September 30, 2019)	As of March 31, 2020	As of September 30, 2019
Loans to SMEs	中小企業等貸出残高	1,491,894 [1,492,890]	25,507 [25,441]	47,929 [47,746]	1,466,386 [1,467,449]	1,443,964 [1,445,144]
As a percentage of total loans	中小企業等貸出比率	88.48 [88.49]	(0.33) [(0.32)]	(0.51) [(0.50)]	88.81 [88.81]	88.99 [88.99]

(Note) Amounts posted under trust accounts are included in the figures recorded on the lower rows.

10. Loans guaranteed by credit guarantee associations (non-consolidated)

(¥ million)

	(Japanese)	As of September 30, 2020	As of March 31, 2020	As of September 30, 2019
Loans guaranteed by credit guarantee associations	信用保証協会保証付の 融 資 残 高	93,218	54,366	51,037

11. Loan balance to affiliate non-bank financial institutions (non-consolidated)

(¥ million)

As of September 30, 2020	As of March 31, 2020	As of September 30, 2019
14,370	13,750	13,986

12. Deposits and loan balances (non-consolidated)

(¥ million)

			As of September 30, 2020	Comparison with the previous balance-sheet date (March 31, 2020)	Comparison with the previous interim balance-sheet date (September 30, 2019)	As of March 31, 2020	As of September 30, 2019
Deposits	預 金	(term-end balance)	2,284,824 [2,301,851]	221,182 [218,407]	208,715 [204,155]	2,063,642 [2,083,444]	2,076,108 [2,097,696]
		(average balance)	2,218,935 [2,237,023]	163,840 [160,122]	166,168 [161,925]	2,055,095 [2,076,901]	2,052,766 [2,075,097]
Loans	貸 出 金	(term-end balance)	1,685,970 [1,686,967]	34,865 [34,800]	63,390 [63,206]	1,651,104 [1,652,167]	1,622,580 [1,623,760]
		(average balance)	1,662,275 [1,663,296]	48,248 [48,093]	54,744 [54,538]	1,614,026 [1,615,203]	1,607,530 [1,608,757]

(Note) Amounts posted under trust accounts are included in the figures recorded on the lower rows.

13. Deposit made by individuals and corporations by deposit category (average balance; non-consolidated)

(¥ million)

	(Japanese)	As of September 30, 2020			As of March 31, 2020	As of September 30, 2019	
			Comparison with the previous balance-sheet date (March 31, 2020)	Comparison with the previous interim balance-sheet date (September 30, 2019)			
Individuals	個人預金	1,390,591	79,725	93,896	1,310,865	1,296,695	
	Liquid deposits	流動性預金	935,303	86,717	103,305	848,585	831,997
	Time deposits	定期性預金	455,288	(6,991)	(9,409)	462,280	464,697
Corporations	法人預金	692,485	70,371	69,211	622,114	623,274	
	Liquid deposits	流動性預金	498,816	64,742	64,482	434,073	434,334
	Time deposits	定期性預金	193,669	5,629	4,729	188,040	188,940

(Notes) 1. Including trust accounts.

2. Deposits from corporations exclude deposits made by local governments and other public bodies and financial institutions.

III. Performance Forecasts

1. Full-year performance forecasts for the year ending March 31, 2021 (non-consolidated)

(¥ million)

	(Japanese)	Year ending March 31, 2021 forecasts	1H ended September 30, 2020 results	Year ended March 31, 2020 results	
Ordinary income	経 常 収 益	34,300	17,708	37,008	
Ordinary profit	経 常 利 益	5,000	3,121	6,731	
Net income	当 期 (中 間) 純 利 益	3,300	2,107	4,905	
Net business profit	業 務 純 益	5,900	3,271	7,589	
Net business profit (prior to provision of general allowance)	業 務 純 益 (一 般 貸 倒 繰 入 前)	6,300	3,413	7,380	
	Excl. gains (losses) on bond transactions	除 く 国 債 等 債 券 関 係 損 益	6,500	3,602	8,122
Bad debt disposal	不 良 債 権 処 理 額	1,300	307	1,230	

(Note) Including bad debt disposal posted under trust accounts.

Net business profit (non-consolidated)

(¥ million)

	Prior to provision of general allowance		After making provision of general allowance	Net business profit posted under trust account (prior to write-off)		
				信託勘定償却前業務純益		
		Excluding gains (losses) on bond trading		Prior to provision of general allowance		After making provision of general allowance
				Excluding gains (losses) on bond trading		
	一般貸引繰入前	除く債券損益	一般貸引繰入後	一般貸引繰入前	除く債券損益	一般貸引繰入後
1H ended September 30, 2019	3,759	3,631	3,130	3,759	3,631	3,130
Year ended March 31, 2020	7,380	8,122	7,589	7,380	8,122	7,589
1H ended September 30, 2020	3,413	3,602	3,271	3,413	3,602	3,271
Year ending March 31, 2021 forecasts	6,300	6,500	5,900	6,300	6,500	5,900

2. Employees and branches (non-consolidated)

(1) Employees

	(Japanese)	As of September 30, 2020	Comparison with the previous balance-sheet date (March 31, 2020)	Comparison with the previous interim balance-sheet date (September 30, 2019)	As of March 31, 2020	As of September 30, 2019
Regular employees	在 籍 行 員 数	1,189	47	18	1,142	1,171

(2) Branches

	(Japanese)	As of September 30, 2020	Comparison with the previous balance-sheet date (March 31, 2020)	Comparison with the previous interim balance-sheet date (September 30, 2019)	As of March 31, 2020	As of September 30, 2019
Number of branches	店 舗 数	65 (4)	0 (0)	0 (0)	65 (4)	65 (4)

(Note) Branches include sub-branches. Figures in parenthesis are the number of sub-branches.

3. Shareholdings (non-consolidated)

(1) Value of shares held by the Bank

(¥ million)

	Acquisition cost	Fair market value
	取得原価ベース	時価ベース
As of September 30, 2019	16,092	23,012
As of March 31, 2020	18,213	23,722
As of September 30, 2020	16,006	21,881

(2) Impairment accounting

(¥ million)

	Net gains (losses) on equity securities	Impairment loss
	株式等関係損益	うち減損処理額
1H ended September 30, 2019	(230)	(28)
Year ended March 31, 2020	(326)	(155)
1H ended September 30, 2020	(53)	(68)

4. Bad debt (non-consolidated)

(1) Credit cost

(¥ million)

	1) Net provision (reversal) of general allowance	2) Bad debt disposal (bank account)	3) Bad debt disposal (trust account)	Total credit cost 1) + 2) + 3)
	一般貸倒引当金 純繰入額	不良債権処理額 (銀行勘定)	不良債権処理額 (信託勘定)	総与信費用
1H ended September 30, 2019	628	416	-	1,045
Year ended March 31, 2020	(209)	1,230	-	1,021
1H ended September 30, 2020	142	307	-	450
Year ending March 31, 2021 forecasts	400	1,300	-	1,700

(Note) 2) = specific allowance for loan losses + written-off of loans + losses on sale of credit

(2) Bad debt balance

(¥ million)

	Asset self-assessment				
	自己査定				
	Bankrupt assets	Potentially bankrupt assets	Potentially bankrupt assets or below	Assets requiring caution	Total
	1)	2)	1) + 2)	3)	1) + 2) + 3)
	破綻・実質破綻先	破綻懸念先	破綻懸念先以下	要注意先	計
As of September 30, 2019	6,803	5,307	12,110	168,795	180,906
As of March 31, 2020	5,587	6,999	12,587	178,570	191,157
As of September 30, 2020	4,714	9,037	13,752	241,259	255,011

	Under the Financial Reconstruction Law	
	金融再生法基準	
	Substandard loans	Total
	4)	1) + 2) + 4)
	要管理債権	計
As of September 30, 2019	7,225	19,336
As of March 31, 2020	7,771	20,358
As of September 30, 2020	7,020	20,772

(Note) Including trust accounts.

(3) Bad debt final disposal and new occurrence

a. Bad debt balance (under the Financial Reconstruction Law)

(¥ million)

	Bankrupt and quasi-bankrupt assets	Doubtful assets	Total
	破産更生債権	危険債権	合計
As of September 30, 2019	6,803	5,307	12,110
As of March 31, 2020	5,587	6,999	12,587
As of September 30, 2020	4,714	9,037	13,752
New occurrence during 1H FY20	538	3,059	3,598
Removed from balance sheet during 1H FY20	1,526	906	2,433
Net increase (decrease) during 1H FY20	(873)	2,038	1,164

(Note) Including trust accounts.

b. Removal from balance sheet by type of disposal measure

(¥ million)

	(Japanese)	1H FY20 results	FY19 results	1H FY19 results
Liquidation and similar measures	清算型処理	-	-	-
Corporate rehabilitation	再建型処理	-	-	-
Improved performance by corporate rehabilitation	再建型処理に伴う業況改善	-	-	-
Securitization	債権流動化	-	-	-
Sale to RCC	RCC向け売却	-	-	-
Direct charge-offs	直接償却	463	1,283	714
Other	その他	1,969	3,044	2,235
Collection/repayment	回収・返済	1,578	2,162	1,913
Improved performance	業況改善	391	882	322
Total	合計	2,433	4,328	2,950

(4) Reserves for possible loan losses by borrower category and reserve ratios

				As of September 30, 2020		As of March 31, 2020		As of September 30, 2019	
Bankrupt and effectively bankrupt assets	実質破綻・破綻先債権	As a percentage of portion not secured by collateral	無担保部分の	100.00 %	¥1.2 billion	100.00 %	¥1.7 billion	100.00 %	¥1.7 billion
Potentially bankrupt assets	破綻懸念先債権	As a percentage of portion not secured by collateral	無担保部分の	52.06 %	¥1.5 billion	54.65 %	¥1.2 billion	52.52 %	¥1.0 billion
Assets requiring monitoring (substandard loans)	要管理先債権	As a percentage of debt amount	債権額の	10.65 %	¥0.9 billion	9.76 %	¥1.0 billion	12.45 %	¥1.1 billion
Assets requiring caution (excl. substandard loans)	その他要注意先債権	As a percentage of debt amount	債権額の	0.90 %	¥2.0 billion	1.08 %	¥1.8 billion	1.71 %	¥2.7 billion
Normal assets	正常先債権	As a percentage of debt amount	債権額の	0.03 %	¥0.4 billion	0.03 %	¥0.5 billion	0.03 %	¥0.3 billion

(Note) The Bank recorded provisions for possible losses on assets requiring caution (excl. substandard loans), assets requiring monitoring (substandard loans) and potentially bankrupt assets in the amount of ¥1.2 billion, ¥0.6 billion and ¥0.0 billion respectively, as of September 30, 2020, with regard to the portion which has been converted to Debt Debt Swap (DDS).

(5) Bad debt ratios (under the Financial Reconstruction Law)

(%)

	<i>(Japanese)</i>	1HFY18	FY18	1HFY19	FY19	1HFY20	FY20 (forecasts)
Non-consolidated	単体ベース	1.35	1.18	1.18	1.22	1.22	1% to 1.99%
Consolidated	連結ベース	1.39	1.22	1.22	1.26	1.26	1% to 1.99%