

Financial Statements  
for the Year Ended March 31, 2021

The Bank of Okinawa, Ltd.

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# I. Summary of Business Results for the Year Ended March 31, 2021

## 1. Business performance

### Non-consolidated

(¥ million)

	(Japanese)	FY20	YoY increase (decrease)	FY19
Gross business profit	業 務 粗 利 益	29,993	888	29,105
Net interest income	資 金 利 益	28,613	688	27,924
Gains (losses) on cancellation of investment trusts	う ち 投 資 信 託 解 約 損 益	42		751
Net fees and commissions	役 務 取 引 等 利 益	1,683	32	1,650
Trust fees	う ち 信 託 報 酬	102		118
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		166	
Expenses (excluding non-recurrent items)	経 費 (除 く 臨 時 処 理 分)	21,790	65	21,724
Personnel expenses	人 件 費	9,934	428	9,506
Non-personnel expenses	物 件 費	10,292	(356)	10,648
Taxes	税 金	1,563		1,569
Real net business profit	実 質 業 務 純 益	8,202	822	7,380
Business profit on core banking operations	コ ア 業 務 純 益	8,726	603	8,122
Excluding gains (losses) on cancellation of investment trusts	除 く 投 資 信 託 解 約 損 益	8,683	1,312	7,371
Provision of general allowance for possible loan losses (2)	一 般 貸 倒 引 当 金 繰 入 額	1,211	1,420	(209)
Net business profit	業 務 純 益	6,991	(597)	7,589
Gains (losses) on bond trading	う ち 国 債 等 債 券 関 係 損 益 ( 5 勘 定 戻 )		219	
Non-recurrent items	臨 時 損 益		229	
Recoveries of written-off claims	う ち 償 却 債 権 取 立 益	113		183
Net gains (losses) on equity trading	う ち 株 式 等 関 係 損 益 ( 3 勘 定 戻 )	72	398	
Losses on bad debt disposal (3)	う ち 不 良 債 権 処 理 損 失	1,232	(38)	1,271
Provision of specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	872	161	711
Written-off of loans	貸 出 金 償 却	342	(217)	559
Provision of reserve for compensation for trust principal losses	信 託 元 本 補 填 引 当 金 繰 入 額	17	17	-
Reversal of reserve for compensation for trust principal losses (4)	う ち 信 託 元 本 補 填 引 当 金 戻 入 益	-	(40)	40
Ordinary profit	経 常 利 益	6,363	(368)	6,731
Extraordinary gains (losses)	特 別 損 益	(3)	57	(61)
Losses on disposal of noncurrent assets	固 定 資 産 処 分 損 益	(3)	57	(61)
Income before income taxes	税 引 前 当 期 純 利 益	6,359		6,669
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	1,642		1,962
Income taxes-deferred	法 人 税 等 調 整 額	194	392	(198)
Total income taxes	法 人 税 等 合 計	1,837	73	1,764
Net income	当 期 純 利 益	4,522		4,905
Credit cost ((1) + (2) + (3) - (4))	与 信 費 用	2,443	1,421	1,021

(Note) Real net business profit = net business profit + provision of general allowance for possible loan losses + expenses for the disposal of bad debt included in trust account

Business profit on core banking operations = real net business profit - gains (losses) on bond trading

Consolidated

(¥ million)

	(Japanese)	FY20	YoY increase (decrease)	FY19
Gross business profit	連 結 業 務 粗 利 益	32,194	(623)	32,817
Interest income	資 金 利 益	27,535	(985)	28,521
Trust fees	信 託 報 酬	102	(16)	118
Fees and commissions	役 務 取 引 等 利 益	2,346	114	2,231
Other business profit	そ の 他 業 務 利 益	2,210	264	1,946
Operating expenses	営 業 経 費	24,179	156	24,023
Loan-loss provisions	貸 倒 償 却 引 当 費 用	2,697	1,224	1,473
Provision of general allowance for possible loan losses	一 般 貸 倒 引 当 金 繰 入 額	1,197	1,441	(243)
Provision of specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	723	84	639
Written-off of loans	貸 出 金 償 却	759	(318)	1,077
Provision of reserve for compensation for trust principal losses	信 託 元 本 補 填 引 当 金 繰 入 額	17	17	-
Net gains (losses) on equity securities	株 式 等 関 係 損 益	1,617	1,943	(325)
Other	そ の 他	1,000	(121)	1,122
Ordinary profit	経 常 利 益	7,934	(183)	8,117
Extraordinary gains (losses)	特 別 損 益	(5)	57	(62)
Losses on disposal of noncurrent assets	固 定 資 産 処 分 損 益	(5)	57	(62)
Income before income taxes	税 金 等 調 整 前 当 期 純 利 益	7,929	(125)	8,054

Income taxes-current	法人税、住民税及び 事業税	2,390	(62)	2,453
Income taxes-deferred	法人税等調整額	244	405	(161)
Total income taxes	法人税等合計	2,635	343	2,291
Net income	当期純利益	5,293	(468)	5,762
Net income attributable to non-controlling interests	非支配株主に帰属する 当期純利益	86	(127)	214
Net income attributable to owners of the parent	親会社株主に帰属する 当期純利益	5,207	(341)	5,548

(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	7,129	(2,122)	9,252
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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
Number of entities accounted for using equity method	持分法適用会社数	0	0	0

## 2. Net business profit (non-consolidated)

(¥ million)

	(Japanese)	FY20	YoY	FY19
			increase (decrease)	
Net business profit (prior to provision of general allowance for possible loan losses)	業 務 純 益 (一般貸引繰入前)	8,202	822	7,380
Per staff (¥ thousand)	職員一人当たり (千円)	7,022	605	6,417
Net business profit	業 務 純 益	6,991	(597)	7,589
Per staff (¥ thousand)	職員一人当たり (千円)	5,985	(613)	6,599

(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)	FY20	YoY	FY19
			increase (decrease)	
Yield on fund operation (A)	資 金 運 用 利 回	1.27	(0.14)	1.41
Yield on loans	貸 出 金 利 回	1.46	(0.06)	1.52
Yield on securities	有 価 証 券 利 回	1.15	0.16	0.99
Fund procurement cost (B)	資 金 調 達 原 価	0.94	(0.15)	1.09
Yield on deposits	預 金 等 利 回	0.01	(0.04)	0.05
Yield on external debt*	外 部 負 債 利 回	0.00	0.00	(0.00)
Gross interest margin (A)-(B)	総 資 金 利 鞘	0.33	0.01	0.32

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

### (2) Domestic

(%)

	(Japanese)	FY20	YoY	FY19
			increase (decrease)	
Yield on fund operation (A)	資 金 運 用 利 回	1.27	(0.11)	1.38
Yield on loans	貸 出 金 利 回	1.46	(0.06)	1.52
Yield on securities	有 価 証 券 利 回	1.14	0.17	0.97
Fund procurement cost (B)	資 金 調 達 原 価	0.90	(0.11)	1.01
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	0.00	(0.00)
Gross interest margin	(A)-(B)	総資金利鞘	0.37	0.00	0.37

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

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

(¥ million)

	(Japanese)	FY20	YoY	FY19
			increase (decrease)	
Gains (losses) on securities	有価証券関係損益	(450)	617	(1,068)
Gains (losses) on bond trading	国債等債券関係損益 (5勘定尻)	(523)	219	(742)
Gains on sale of bonds	売却益	495	(387)	883
Gains on redemption of bonds	償還益	-	-	-
Losses on sale of bonds	売却損	1,019	(452)	1,471
Losses on redemption of bonds	償還損	-	-	-
Write-off	償却	-	(154)	154
Net gains (losses) on equity securities	株式等関係損益 (3勘定尻)	72	398	(326)
Gains on sale of equity shares	売却益	554	299	255
Losses on sale of equity shares	売却損	429	4	425
Write-off	償却	52	(103)	155

#### 5. Capital ratio (domestic standards)

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

(¥ million, %)

	(Japanese)	As of March 31, 2021	Comparison	Comparison	As of March 31, 2020	As of September 30, 2020
			with the previous balance-sheet date (March 31, 2020)	with the previous interim balance-sheet date (September 30, 2020)		
(1) Capital ratio	自己資本比率	10.30	0.39	0.41	9.91	9.89
(2) Basic elements of core capital	コア資本に係る 基礎項目	144,715	4,009	2,589	140,706	142,126
45% of the difference between the revalued land and the book value	うち土地の再評価 差額の45%	319	(123)	(123)	443	443
General allowance for possible loan losses	うち一般貸倒 引当金	4,594	1,211	1,069	3,382	3,525
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	1,856	522	363	1,333	1,492
(4) Capital ratio (2)-(3)	自己資本	142,859	3,486	2,225	139,372	140,633
(5) Risk-weighted assets	リスクアセット	1,386,134	(19,171)	(35,469)	1,405,305	1,421,603



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

(¥ million, %)

	(Japanese)	As of March 31, 2021	Comparison		As of March 31, 2020	As of September 30, 2020
			with the previous balance-sheet date (March 31, 2020)	with the previous interim balance-sheet date (September 30, 2020)		
(1) Capital ratio	自己資本比率	10.95	0.43	0.47	10.52	10.48
(2) Basic elements of core capital	コア資本に係る基礎項目	157,091	4,602	2,984	152,488	154,106
45% of the difference between the revalued land and the book value	うち土地の再評価差額の45%	319	(123)	(123)	443	443
General allowance for possible loan losses	うち一般貸倒引当金	5,347	1,197	1,059	4,149	4,287
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	2,201	770	219	1,430	1,981
(4) Capital ratio (2)-(3)	自己資本	154,889	3,831	2,764	151,057	152,124
(5) Risk-weighted assets	リスクアセット	1,414,102	(20,524)	(36,488)	1,434,626	1,450,590

## 6. ROE (non-consolidated)

(%)

	(Japanese)	FY20	YoY		FY19
			increase	(decrease)	
Net business profit basis	業務純益ベース	4.74		(0.45)	5.19
Business profit on core banking operations basis	コア業務純益ベース	5.91		0.36	5.55
Net income basis	当期純利益ベース	3.06		(0.29)	3.35

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

\* 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)	FY20	YoY		FY19
			increase	(decrease)	
Net business profit basis	業務純益ベース	5.02		(0.55)	5.57
Business profit on core banking operations basis	コア業務純益ベース	6.27		0.31	5.96
Net income basis	当期純利益ベース	3.25		(0.35)	3.60

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

## 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 March 31, 2021	Comparison with the previous balance-sheet date (March 31, 2020)	Comparison with the previous interim balance-sheet date (September 30, 2020)	As of March 31, 2020	As of September 30, 2020	
Risk-monitored assets	リスク管理債権	Loans to bankrupt borrowers	破綻先債権額	1,229	73	155	1,156	1,074
		Delinquent loans	延滞債権額	13,033	1,619	372	11,414	12,660
		Past due loans (3 months or more)	3ヶ月以上延滞債権額	132	(239)	(26)	371	158
		Restructured loans	貸出条件緩和債権額	7,139	(260)	277	7,399	6,861
		Total	合計	21,534	1,192	779	20,341	20,754

(Note) Including trust accounts.

(¥ million)

Loans (term-end balance)	貸出金残高(末残)	1,720,412	68,245	33,445	1,652,167	1,686,967
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(Note) Including trust accounts.

(%)

As a percentage of total loans	貸出金残高比			As of March 31, 2021	Comparison with the previous balance-sheet date (March 31, 2020)	Comparison with the previous interim balance-sheet date (September 30, 2020)	As of March 31, 2020	As of September 30, 2020
		Loans to bankrupt borrowers	破綻先債権	0.07	0.00	0.01	0.07	0.06
		Delinquent loans	延滞債権	0.75	0.06	0.00	0.69	0.75
		Past due loans (3 months or more)	3ヶ月以上延滞債権	0.00	(0.02)	0.00	0.02	0.00
		Restructured loans	貸出条件緩和債権	0.41	(0.03)	0.01	0.44	0.40
		Total	合計	1.25	0.02	0.02	1.23	1.23

(Note) Including trust accounts.

#### Consolidated

(¥ million)

		(Japanese)	As of March 31, 2021	Comparison with the previous balance-sheet date (March 31, 2020)	Comparison with the previous interim balance-sheet date (September 30, 2020)	As of March 31, 2020	As of September 30, 2020	
Risk-monitored assets	リスク管理債権	Loans to bankrupt borrowers	破綻先債権額	1,231	61	141	1,170	1,089
		Delinquent loans	延滞債権額	13,498	1,572	314	11,926	13,184
		Past due loans (3 months or more)	3ヶ月以上延滞債権額	132	(239)	(26)	371	158
		Restructured loans	貸出条件緩和債権額	7,139	(260)	277	7,399	6,861
		Total	合計	22,001	1,133	707	20,867	21,294

(Note) Including trust accounts.

(¥ million)

Loans (term-end balance)	貸出金残高(末残)	1,707,182	66,788	32,743	1,640,393	1,674,439
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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	0.07	0.00	0.01	0.07	0.06
		Delinquent loans	延滞債権	0.79	0.07	0.01	0.72	0.78
		Past due loans (3 months or more)	3ヶ月以上延滞債権	0.00	(0.02)	0.00	0.02	0.00
		Restructured loans	貸出条件緩和債権	0.41	(0.04)	0.01	0.45	0.40
		Total	合計	1.28	0.01	0.01	1.27	1.27

(Note) Including trust accounts.

## 2. Allowance for loan losses

### Non-consolidated

(¥ million)

	(Japanese)	As of March 31, 2021	Comparison with the previous balance-sheet date (March 31, 2020)	Comparison with the previous interim balance-sheet date (September 30, 2020)	As of March 31, 2020	As of September 30, 2020
Allowance for possible loan losses	貸倒引当金	7,901	1,494	1,494	6,407	6,406
General allowance	一般貸倒引当金	4,594	1,211	1,069	3,382	3,525
Specific allowance	個別貸倒引当金	3,307	282	425	3,024	2,881
Reserve for compensation for trust principal losses	信託元本補填引当金	39	17	30	22	9

### Consolidated

(¥ million)

	(Japanese)	As of March 31, 2021	Comparison with the previous balance-sheet date (March 31, 2020)	Comparison with the previous interim balance-sheet date (September 30, 2020)	As of March 31, 2020	As of September 30, 2020
Allowance for possible loan losses	貸倒引当金	9,846	1,238	1,356	8,608	8,490
General allowance	一般貸倒引当金	5,347	1,197	1,059	4,149	4,287
Specific allowance	個別貸倒引当金	4,499	40	296	4,459	4,202
Reserve for compensation for trust principal losses	信託元本補填引当金	39	17	30	22	9

## 3. Coverage of risk monitored loans

### Non-consolidated

(¥ million, %)

	(Japanese)	As of March 31, 2021	Comparison with the previous balance-sheet date (March 31, 2020)	Comparison with the previous interim balance-sheet date (September 30, 2020)	As of March 31, 2020	As of September 30, 2020
Risk-monitored loans (A)	リスク管理債権額	21,534	1,192	779	20,341	20,754
Coverage	保 全 額	17,512	612	492	16,899	17,020
Allowance for possible loan losses (B)	貸倒引当金	4,167	229	426	3,937	3,741
Collateral and guarantees (C)	担 保 ・ 保 証 等	13,344	382	66	12,961	13,278
Coverage ratio (B+C)/(A)	保 全 率	81.32	(1.75)		83.07	82.00
Allowance for possible loan losses (B/A)	貸倒引当金	19.35	0.00	1.33	19.35	18.02
Collateral and guarantees (C/A)	担 保 ・ 保 証 等	61.97		(2.00)	63.72	63.97

(Note) Including trust accounts.

**Consolidated**

(¥ million, %)

	(Japanese)	As of March 31, 2021	Comparison with the previous balance-sheet date (March 31, 2020)		As of March 31, 2020	As of September 30, 2020
			Comparison with the previous interim balance-sheet date (September 30, 2020)			
Risk-monitored loans (A)	リスク管理債権額	22,001	1,133	707	20,867	21,294
Coverage	保 全 額	17,976	557	421	17,418	17,554
Allowance for possible loan losses (B)	貸 倒 引 当 金	4,229	156	383	4,072	3,846
Collateral and guarantees (C)	担 保 ・ 保 証 等	13,746	400	38	13,345	13,707
Coverage ratio (B+C)/(A)	保 全 率	81.70	(1.77)	(0.73)	83.47	82.43
Allowance for possible loan losses (B/A)	貸 倒 引 当 金	19.22	(0.29)	1.16	19.51	18.06
Collateral and guarantees (C/A)	担 保 ・ 保 証 等	62.47	(1.48)	(1.90)	63.95	64.37

(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 March 31, 2021			As of March 31, 2020	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, 2020)		
Bankrupt and quasi-bankrupt assets	破産更生債権及びこれらに準ずる債権	5,215	(372)	500	5,587	4,714
Doubtful assets	危険債権	9,055	2,056	18	6,999	9,037
Substandard loans	要管理債権	7,271	(499)	250	7,771	7,020
Total (A)	合計	21,542	1,184	769	20,358	20,772
Normal assets	正常債権	1,707,551	66,873	31,811	1,640,677	1,675,739
Total credit balance (B)	総与信残高	1,729,094	68,058	32,581	1,661,036	1,696,512
As a percentage of total credit balance (A)/(B)	総与信残高に占める割合	1.24	0.02	0.02	1.22	1.22
Partial charge-offs	部分直接償却額	1,325	(703)	(1,157)	2,029	2,482

(Note) Including trust accounts.

##### Consolidated

(¥ million, %)

	(Japanese)	As of March 31, 2021			As of March 31, 2020	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, 2020)		
Bankrupt and quasi-bankrupt assets	破産更生債権及びこれらに準ずる債権	5,675	(425)	431	6,100	5,244
Doubtful assets	危険債権	9,062	2,050	14	7,011	9,047
Substandard loans	要管理債権	7,271	(499)	250	7,771	7,020
Total (A)	合計	22,009	1,125	697	20,883	21,312
Normal assets	正常債権	1,693,869	65,474	31,182	1,628,394	1,662,686
Total credit balance (B)	総与信残高	1,715,878	66,600	31,880	1,649,278	1,683,998
As a percentage of total credit balance (A)/(B)	総与信残高に占める割合	1.28	0.02	0.02	1.26	1.26
Partial charge-offs	部分直接償却額	8,326	(1,040)	(1,576)	9,367	9,903

(Note) Including trust accounts.

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

### Non-consolidated

(¥ million)

	(Japanese)	As of March 31, 2021	Comparison with the previous balance-sheet date (March 31, 2020)	Comparison with the previous interim balance-sheet date (September 30, 2020)	As of March 31, 2020	As of September 30, 2020
Coverage (C)	保 全 額	17,520	604	482	16,916	17,037
Allowance for loan losses	貸 倒 引 当 金	4,169	220	416	3,948	3,753
Collateral and guaranteed	担 保 ・ 保 証 等	13,350	383	66	12,967	13,284

(Note) Including trust accounts.

Coverage ratio (C)/(A)	保 全 率	81.33	(1.76)	(0.69)	83.09	82.02
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### Consolidated

(¥ million)

	(Japanese)	As of March 31, 2021	Comparison with the previous balance-sheet date (March 31, 2020)	Comparison with the previous interim balance-sheet date (September 30, 2020)	As of March 31, 2020	As of September 30, 2020
Coverage (C)	保 全 額	17,984	549	412	17,434	17,571
Allowance for loan losses	貸 倒 引 当 金	4,231	147	373	4,083	3,857
Collateral and guaranteed	担 保 ・ 保 証 等	13,752	401	38	13,351	13,713

(Note) Including trust accounts.

Coverage ratio (C)/(A)	保 全 率	81.71	(1.77)	(0.74)	83.48	82.45
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## 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 March 31, 2021			
		Bankrupt and quasi-bankrupt assets	Doubtful assets	Substandard loans	Total
Total credit balance (A)	総 与 信 額	5,215	9,055	7,271	21,542
Covered portion (B)	担 保 等 の 保 全 額	3,706	5,650	3,994	13,350
Uncovered portion (C)=(A)-(B)	未 保 全 額	1,509	3,405	3,276	8,191
Allowance for loan losses (D)	引 当 額	1,509	1,803	856	4,169
Allowance ratio (D)/(C)	引 当 率	100.00	52.96	26.15	50.90
Coverage ratio [(B)+(D)]/(A)	保 全 率	100.00	82.31	66.71	81.33

(Note) Including trust accounts.

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

(¥ million, %)

	(Japanese)	As of March 31, 2021			
		Bankrupt assets	Effectively bankrupt assets	Potentially bankrupt assets	Total
Total credit balance (A)	総 与 信 額	1,232	3,983	9,055	14,271
Covered portion (B)	担 保 等 の 保 全 額	1,052	2,654	5,650	9,356
Uncovered portion (C)=(A)-(B)	未 保 全 額	179	1,329	3,405	4,914
Allowance for loan losses (D)	引 当 額	179	1,329	1,803	3,312
Allowance ratio (D)/(C)	引 当 率	100.00	100.00	52.96	67.40

Coverage ratio	$[(B)+(D)]/(A)$	保 全 率	100.00	100.00	82.31	88.77
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(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 March 31, 2021			
		Bankrupt and quasi-bankrupt assets	Doubtful assets	Substandard loans	Total
Total credit balance (A)	総 与 信 額	5,675	9,062	7,271	22,009
Covered portion (B)	担 保 等 の 保 全 額	4,107	5,650	3,994	13,752
Uncovered portion (C)=(A)-(B)	未 保 全 額	1,568	3,411	3,276	8,257
Allowance for loan losses (D)	引 当 額	1,568	1,806	856	4,231
Allowance ratio (D)/(C)	引 当 率	100.00	52.94	26.15	51.24
Coverage ratio [(B)+(D)]/(A)	保 全 率	100.00	82.28	66.71	81.71

(Note) Including trust accounts.

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

	(Japanese)	As of March 31, 2021			
		Bankrupt assets	Effectively bankrupt assets	Potentially bankrupt assets	Total
Total credit balance (A)	総 与 信 額	1,233	4,441	9,062	14,738
Covered portion (B)	担 保 等 の 保 全 額	1,052	3,055	5,650	9,758
Uncovered portion (C)=(A)-(B)	未 保 全 額	181	1,386	3,411	4,980
Allowance for loan losses (D)	引 当 額	181	1,386	1,806	3,374
Allowance ratio (D)/(C)	引 当 率	100.00	100.00	52.94	67.76
Coverage ratio [(B)+(D)]/(A)	保 全 率	100.00	100.00	82.28	89.10

(Note) Including trust accounts.

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

(¥ million, %)

	(Japanese)	As of March 31, 2021		As of March 31, 2020	
		Amounts	As a percentage of total credit (%)	Amount	As a percentage of total credit (%)
Total credit balance	総 与 信 残 高	1,729,094	100.00	1,661,036	100.00
Classification I	非 分 類 額	1,485,360	85.90	1,501,045	90.36
Total classified amount	分 類 額 合 計	243,733	14.09	159,990	9.63
Classification II	Ⅱ 分 類	242,235	14.00	159,088	9.57
Classification III	Ⅲ 分 類	1,498	0.08	902	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、資本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 1,232	Portion of claims secured by reserves, collateral or guarantees 引当・担保・保証等による保全部分 186      1,045		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 5,215	Bankrupt loans 破綻先債権 1,229	179	100.00%
Effectively bankrupt assets 実質破綻先 3,983	Portion of claims secured by reserves, collateral or guarantees 引当・担保・保証等による保全部分 1,691      2,291				Coverage ratio: 保全率: 100.00%		Delinquent loans 延滞債権 13,033	1,329
Potentially bankrupt assets 破綻懸念先 9,055	Portion of claims secured by reserves, collateral or guarantees 引当・担保・保証等による保全部分 3,259      4,297		Necessary amount reserved 必要額を引当 1,498		Doubtful assets 危険債権 9,055 Coverage ratio: 保全率: 82.31%	1,803	82.31% (52.96%)	
Assets requiring caution 要管理先 要注意先	Collateral: 担保: 5,607 Non-Covered: 信用: 3,787 1,920      7,475		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 7,271 Coverage ratio: 保全率: 66.71%	Past due loans (3 months or more) 3ヶ月以上延滞債権 132	915	62.42% (24.16%)
	Other assets requiring caution 要管理先以外の要注意先 278,497				51,371      227,126	Subtotal 小計 21,542		
Normal assets 正常先 1,426,929	1,426,929		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。		Overall coverage 全体の保全率 81.33%		2,039	
Total 合計 1,729,094	1,485,360      242,235				Normal assets 正常債権 1,707,551		714	
					1,729,094	1,720,412	6,982	81.09% (48.58%)

(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 March 31, 2021			As of March 31, 2020	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, 2020)		
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)	1,720,412	68,245	33,445	1,652,167	1,686,967
Manufacturing	製造業	37,323	2,861	505	34,461	36,818
Agriculture and forestry	農業, 林業	2,616	88	4	2,528	2,612
Fishery	漁業	949	335	(5)	614	955
Mining and quarrying of stone and gravel	鉱業, 採石業, 砂利採取業	2,749	(530)	179	3,280	2,570
Construction	建設業	62,151	7,569	8,110	54,582	54,040
Electricity, gas, heat and water supply	電気・ガス・熱供給・水道業	13,833	1,025	639	12,807	13,194
Telecommunications	情報通信業	11,178	(268)	(163)	11,446	11,341
Transport and postal activities	運輸業, 郵便業	11,838	1,500	1,004	10,338	10,834
Wholesaling and retailing	卸売業, 小売業	99,842	5,682	4,999	94,159	94,842
Finance and insurance	金融業, 保険業	21,800	(1,064)	(182)	22,865	21,983
Real estate, and goods rental and leasing	不動産業, 物品賃貸業	527,353	4,716	38	522,636	527,314
Miscellaneous services	各種サービス業	211,797	27,324	11,401	184,472	200,395
Local government bodies	地方公共団体	131,834	13,889	4,743	117,945	127,091
Others	その他	585,142	5,113	2,169	580,029	582,972

(Note) Including trust accounts.

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

(¥ million)

	(Japanese)	As of March 31, 2021			As of March 31, 2020	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, 2020)		
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)	21,534	1,192	779	20,341	20,754
Manufacturing	製造業	1,307	(497)	11	1,804	1,295
Agriculture and forestry	農業, 林業	404	(1)	12	405	392
Fishery	漁業	423	-	-	423	423
Mining and quarrying of stone and gravel	鉱業, 採石業, 砂利採取業	-	(5)	(4)	5	4
Construction	建設業	824	(209)	(112)	1,034	937

Electricity, gas, heat and water supply	電気・ガス・熱供給・水道業	27	(20)	(1)	47	28
Telecommunications	情報通信業	97	(40)	(5)	137	102
Transport and postal activities	運輸業, 郵便業	160	42	(44)	117	205
Wholesaling and retailing	卸売業, 小売業	1,675	(485)	(12)	2,160	1,687
Finance and insurance	金融業, 保険業	-	-	-	-	-
Real estate, and goods rental and leasing	不動産業, 物品賃貸業	5,060	109	119	4,951	4,941
Miscellaneous services	各種サービス業	7,273	2,900	1,093	4,372	6,179
Local government bodies	地方公共団体	-	-	-	-	-
Others	その他	4,280	(600)	(275)	4,881	4,556

(Note) Including trust accounts.

## (3) Loan and bad debt balances – wholesaling &amp; 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	March 31, 2020	94,159	19	1,216	923	1
		September 30, 2020	94,842	16	1,310	351	9
		March 31, 2021	99,842	-	1,321	352	1
Construction	建設業	March 31, 2020	54,582	-	146	761	125
		September 30, 2020	54,040	-	147	684	105
		March 31, 2021	62,151	-	139	649	34
Real estate	不動産業	March 31, 2020	494,634	-	890	2,053	113
		September 30, 2020	499,602	43	894	2,073	112
		March 31, 2021	499,456	41	1,111	1,398	340
Finance (excl. banking)	その他金融	March 31, 2020	12,740	-	-	-	-
		September 30, 2020	13,061	-	-	-	-
		March 31, 2021	12,481	-	-	-	-

(Note) Including trust accounts.

(¥ million)

			Mandatory disclosure under the Financial Reconstruction Law			
			Total credit balance	Substandard loans	Doubtful assets	Bankrupt and quasi-bankrupt assets, etc.
Wholesaling/ retailing	卸売・小売業	March 31, 2020	97,625	1,236	586	338
		September 30, 2020	98,900	1,326	204	158
		March 31, 2021	103,798	1,321	249	103
Construction	建設業	March 31, 2020	55,922	146	408	478
		September 30, 2020	55,651	147	331	458
		March 31, 2021	63,076	139	571	112
Real estate	不動産業	March 31, 2020	496,436	890	928	1,246
		September 30, 2020	501,228	937	1,149	1,044
		March 31, 2021	501,015	1,153	992	750
Finance (excl. banking)	その他金融	March 31, 2020	12,744	-	-	-
		September 30, 2020	13,063	-	-	-
		March 31, 2021	12,484	-	-	-

(Note) Including trust accounts.

## (4) Consumer loan balance (non-consolidated)

(¥ million)

	(Japanese)	As of March 31, 2021	Comparison with the previous balance-sheet date (March 31, 2020)		As of March 31, 2020	As of September 30, 2020
			Comparison with the previous interim balance-sheet date (September 30, 2020)			
Loans to consumers	生活密着型ローン 残 高	701,952 [702,094]	5,834 [5,646]	2,207 [2,031]	696,117 [696,447]	699,744 [700,062]
Housing loans (incl. mortgage loans)	うち住宅ローン 残 高	630,192 [630,315]	9,907 [9,890]	3,038 [3,030]	620,285 [620,424]	627,153 [627,285]
Other than housing loans	うちその他ローン 残 高	71,759 [71,778]	(4,072) [(4,243)]	(830) [(998)]	75,832 [76,022]	72,590 [72,777]

(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 March 31, 2021	Comparison with the previous balance-sheet date (March 31, 2020)		As of March 31, 2020	As of September 30, 2020
			Comparison with the previous interim balance-sheet date (September 30, 2020)			
Loans to SMEs	中小企業等貸出残高	1,517,125 [1,518,092]	50,738 [50,643]	25,231 [25,201]	1,466,386 [1,467,449]	1,491,894 [1,492,890]
As a percentage of total loans	中小企業等貸出比率	88.23 [88.24]	(0.58) [(0.57)]	(0.25) [(0.25)]	88.81 [88.81]	88.48 [88.49]

(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 March 31, 2021	As of March 31, 2020	As of September 30, 2020
Loans guaranteed by credit guarantee associations	信用保証協会保証付の 融 資 残 高	114,009	54,366	93,218

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

(¥ million)

As of March 31, 2021	As of March 31, 2020	As of September 30, 2020
15,063	13,750	14,370

## 12. Deposits and loan balances (non-consolidated)

(¥ million)

			As of March 31, 2021	Comparison with the previous balance-sheet date (March 31, 2020)		As of March 31, 2020	As of September 30, 2020
				Comparison with the previous interim balance-sheet date (September 30, 2020)			
Deposits	預 金	(term-end balance)	2,331,292 [2,347,493]	267,650 [264,049]	46,468 [45,642]	2,063,642 [2,083,444]	2,284,824 [2,301,851]
		(average balance)	2,261,194 [2,278,668]	206,098 [201,767]	42,258 [41,644]	2,055,095 [2,076,901]	2,218,935 [2,237,023]
Loans	貸 出 金	(term-end balance)	1,719,445 [1,720,412]	68,341 [68,245]	33,475 [33,445]	1,651,104 [1,652,167]	1,685,970 [1,686,967]
		(average balance)	1,674,979 [1,675,959]	60,952 [60,756]	12,704 [12,663]	1,614,026 [1,615,203]	1,662,275 [1,663,296]

(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 March 31, 2021			As of March 31, 2020	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, 2020)			
Individuals	個人預金	1,420,427	109,561	29,835	1,310,865	1,390,591	
	Liquid deposits	流動性預金	966,053	117,468	30,750	848,585	935,303
	Time deposits	定期性預金	454,373			462,280	455,288
Corporations	法人預金	711,572	89,458	19,087	622,114	692,485	
	Liquid deposits	流動性預金	521,740	87,666	22,924	434,073	498,816
	Time deposits	定期性預金	189,832	1,792		188,040	193,669

(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, 2022 (non-consolidated)

(¥ million)

	(Japanese)	Year ending March 31, 2022 forecasts	Year ended March 31, 2021 results
Ordinary income	経 常 収 益	33,900	36,473
Ordinary profit	経 常 利 益	4,800	6,363
Net income	当 期 純 利 益	3,300	4,522
Net business profit	業 務 純 益	6,100	6,991
Real net business profit	実 質 業 務 純 益	6,500	8,202
Business profit on core banking operations	コ ア 業 務 純 益	6,500	8,726
Bad debt disposal	不 良 債 権 処 理 額	1,800	1,232

(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	After making provision of general allowance
	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
Year ended March 31, 2020	7,380	8,122	7,589	7,380	8,122	7,589
Year ended March 31, 2021	8,202	8,726	6,991	8,202	8,726	6,991
1H ended September 30, 2020	3,413	3,602	3,271	3,413	3,602	3,271
Year ending March 31, 2022 forecasts	6,500	6,500	6,100	6,500	6,500	6,100
1H ending September 30, 2021 forecasts	3,300	3,300	3,100	3,300	3,300	3,100

#### 2. Employees and branches (non-consolidated)

##### (1) Employees

	(Japanese)	As of March 31, 2021			As of March 31, 2020	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, 2020)	Comparison with the previous interim balance-sheet date (September 30, 2020)		
Regular employees	在 籍 行 員 数	1,167	25	(22)	1,142	1,189

##### (2) Branches

	(Japanese)	As of March 31, 2021			As of March 31, 2020	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, 2020)	Comparison with the previous interim balance-sheet date (September 30, 2020)		
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 March 31, 2020	18,213	23,722
As of September 30, 2020	16,006	21,881
As of March 31, 2021	17,230	24,519

#### (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
As of March 31, 2020	(326)	(155)
As of September 30, 2020	(53)	(68)
As of March 31, 2021	72	(52)

### 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 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
Year ended March 31, 2020	(209)	1,230	-	1,021
Year ended March 31, 2021	1,211	1,232	-	2,443
1H ended September 30, 2020	142	307	-	450
Year ending March 31, 2022 forecasts	400	1,800	-	2,200
1H ending September 30, 2021 forecasts	200	900	-	1,100

(Note) 2) Bad debt disposal (bank account) = 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 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
As of March 31, 2021	5,215	9,055	14,271	287,893	302,164

	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 March 31, 2020	7,771	20,358
As of September 30, 2020	7,020	20,772
As of March 31, 2021	7,271	21,542

(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, etc.	Doubtful assets	Total
	破産更生等債権	危険債権	合計
As of March 31, 2020	5,587	6,999	12,587
As of September 30, 2020	4,714	9,037	13,752
As of March 31, 2021	5,215	9,055	14,271
New occurrence during FY20	2,313	3,641	5,954
Removed from balance sheet during FY20	2,855	1,415	4,270
Net increase (decrease) during FY20		2,056	1,683
New occurrence during 2H FY20	721	1,905	2,627
Removed from balance sheet during 2H FY20	1,719	389	2,108
Net increase (decrease) during 2H FY20	500	18	518

(Note) Including trust accounts.

## b. Removal from balance sheet by type of disposal measure

(¥ million)

	(Japanese)	FY20 results	1H FY20 results	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	905	463	1,283
Other	その他	3,365	1,969	3,044
Collection/repayment	回収・返済	2,766	1,578	2,162
Improved performance	業況改善	598	391	882
Total	合計	4,270	2,433	4,328

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

				As of March 31, 2021		As of September 30, 2020		As of March 31, 2020	
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 %	¥1.5 billion	100.00 %	¥1.2 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	52.96 %	¥1.8 billion	52.06 %	¥1.5 billion	54.65 %	¥1.2 billion
Assets requiring monitoring (substandard loans)	要管理先債権	As a percentage of debt amount	債権額の	9.74 %	¥0.9 billion	10.65 %	¥0.9 billion	9.76 %	¥1.0 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	0.73 %	¥2.0 billion	0.90 %	¥2.0 billion	1.08 %	¥1.8 billion
Normal assets	正常先債権	As a percentage of debt amount	債権額の	0.05 %	¥0.7 billion	0.03 %	¥0.4 billion	0.03 %	¥0.5 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 March 31, 2021, 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>	FY18	1HFY19	FY19	1HFY20	FY20
Non-consolidated	単体ベース	1.18	1.18	1.22	1.22	1.24
Consolidated	連結ベース	1.22	1.22	1.26	1.26	1.28