

Financial Statements
for the Year Ended March 31, 2020

The Bank of Okinawa, Ltd.

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I. Summary of Business Results for the Year Ended March 31, 2020

1. Business performance

Non-consolidated

(¥ million)

		(Japanese)	FY19	YoY increase (decrease)	FY18
Gross business profit		業 務 粗 利 益	29,105	389	28,715
	Net interest income	資 金 利 益	27,924	550	27,373
	Net fees and commissions	役 務 取 引 等 利 益	1,650	(293)	1,943
	Trust fees	う ち 信 託 報 酬	118	(38)	156
	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	(469)	131	(601)
Expenses (excluding non-recurrent items)		経 費 (除 く 臨 時 処 理 分)	21,724	452	21,271
	Personnel expenses	人 件 費	9,506	24	9,482
	Non-personnel expenses	物 件 費	10,648	353	10,295
	Taxes	税 金	1,569	75	1,494
Real net business profit		実 質 業 務 純 益	7,380	(63)	7,444
	Business profit on core banking operations	コ ア 業 務 純 益	8,122	(134)	8,257
	Gains (losses) on cancellation of investment trusts	投 資 信 託 解 約 損 益	751	566	185
	Excluding gains (losses) on cancellation of investment trusts	除 く 投 資 信 託 解 約 損 益	7,371	(701)	8,072
	Provision of general allowance for possible loan losses	(2) 一 般 貸 倒 引 当 金 繰 入 額	(209)	(209)	-
Net business profit		業 務 純 益	7,589	145	7,444
	Gains (losses) on bond trading	う ち 国 債 等 債 券 関 係 損 益 (5 勘 定 戻)	(742)	71	(813)
Non-recurrent items		臨 時 損 益	(857)	(2,988)	2,131
	Recoveries of written-off claims	う ち 償 却 債 権 取 立 益	183	(70)	253
	Net gains (losses) on equity trading	う ち 株 式 等 関 係 損 益 (3 勘 定 戻)	(326)	(2,227)	1,901
	Losses on bad debt disposal	(3) う ち 不 良 債 権 処 理 損 失	1,271	915	355
	Provision of specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	711	711	-
	Written-off of loans	貸 出 金 償 却	559	204	355
	Reversal of allowance for loan losses	(4) う ち 貸 倒 引 当 金 戻 入 益	-	(17)	17
	Reversal of general allowance for loan losses	一 般 貸 倒 引 当 金 戻 入 額	-	(675)	675
	Provision of specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	-	(658)	658
	Reversal of reserve for compensation for trust principal losses	(5) う ち 信 託 元 本 補 填 引 当 金 戻 入 額	40	19	20
Ordinary profit		経 常 利 益	6,731	(2,843)	9,575
Extraordinary gains (losses)		特 別 損 益	(61)	27	(89)
	Gain on receipt of national subsidies	国 庫 補 助 金 受 贈 益	-	(203)	203
	Losses on disposal of noncurrent assets	固 定 資 産 処 分 損 益	(61)	2	(64)
	Impairment gain (loss)	減 損 損 益	-	(85)	85
	Loss on tax purpose reduction entry of noncurrent assets	固 定 資 産 圧 縮 損	-	(143)	143
Income before income taxes		税 引 前 当 期 純 利 益	6,669	(2,815)	9,485
Income taxes-current		法 人 税 、 住 民 税 及 び 事 業 税	1,962	(834)	2,796
Income taxes-deferred		法 人 税 等 調 整 額	(198)	(62)	(135)
Total income taxes		法 人 税 等 合 計	1,764	(897)	2,661
Net income		当 期 純 利 益	4,905	(1,918)	6,824
Credit cost ((1) + (2) + (3) - (4) - (5))		与 信 費 用	1,021	704	317

(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)	FY19	YoY increase (decrease)	FY18
Gross business profit	連結業務粗利益	32,817	520	32,297
Interest income	資金利益	28,521	532	27,988
Trust fees	信託報酬	118	(38)	156
Fees and commissions	役務取引等利益	2,231	(419)	2,651
Other business profit	その他業務利益	1,946	445	1,500
Operating expenses	営業経費	24,023	360	23,663
Loan-loss provisions	貸倒償却引当費用	1,473	482	990
Provision of general allowance for possible loan losses	一般貸倒引当金繰入額	(243)	478	(721)
Provision of specific allowance for loan losses	個別貸倒引当金繰入額	639	(243)	882
Written-off of loans	貸出金償却	1,077	247	829
Net gains (losses) on equity securities	株式等関係損益	(325)	(2,229)	1,903
Other	その他	1,122	80	1,042
Ordinary profit	経常利益	8,117	(2,471)	10,588
Extraordinary gains (losses)	特別損益	(62)	27	(90)
Gain on receipt of national subsidies	国庫補助金受贈益	-	(203)	203
Losses on disposal of noncurrent assets	固定資産処分損益	(62)	2	(65)
Impairment loss	減損損失	-	(85)	85
Loss on tax purpose reduction entry of noncurrent assets	固定資産圧縮損	-	(143)	143
Income before income taxes	税金等調整前当期純利益	8,054	(2,443)	10,498
Income taxes-current	法人税、住民税及び事業税	2,453	(826)	3,279
Income taxes-deferred	法人税等調整額	(161)	(11)	(149)
Total income taxes	法人税等合計	2,291	(837)	3,129
Net income	当期純利益	5,762	(1,606)	7,369
Net income attributable to non-controlling interests	非支配株主に帰属する当期純利益	214	44	169
Net income attributable to owners of the parent	親会社株主に帰属する当期純利益	5,548	(1,650)	7,199

(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	9,252	(446)	9,698
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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)	FY19	YoY	FY18
			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)	7,380	(63)	7,444
Per staff (¥ thousand)	職員一人当たり (千円)	6,417	(164)	6,581
Net business profit	業 務 純 益	7,589	145	7,444
Per staff (¥ thousand)	職員一人当たり (千円)	6,599	17	6,581

(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)	FY19	YoY	FY18
			increase (decrease)	
Yield on fund operation (A)	資 金 運 用 利 回	1.41	0.01	1.40
Yield on loans	貸 出 金 利 回	1.52	(0.04)	1.56
Yield on securities	有 価 証 券 利 回	0.99	0.08	0.91
Fund procurement cost (B)	資 金 調 達 原 価	1.09	0.01	1.08
Yield on deposits	預 金 等 利 回	0.05	0.01	0.04
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	0.32	0.00	0.32

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

(2) Domestic

(%)

	(Japanese)	FY19	YoY	FY18
			increase (decrease)	
Yield on fund operation (A)	資 金 運 用 利 回	1.38	(0.01)	1.39
Yield on loans	貸 出 金 利 回	1.52	(0.04)	1.56
Yield on securities	有 価 証 券 利 回	0.97	0.10	0.87
Fund procurement cost (B)	資 金 調 達 原 価	1.01	(0.02)	1.03
Yield on deposits	預 金 等 利 回	0.02	0.00	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	0.01	0.36

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

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

(¥ million)

	(Japanese)	FY19	YoY	FY18
			increase (decrease)	
Gains (losses) on securities	有価証券関係損益	(1,068)	(2,156)	1,087
Gains (losses) on bond trading	国債等債券関係損益 (5勘定尻)	(742)	71	(813)
Gains on sale of bonds	売却益	883	110	772
Gains on redemption of bonds	償還益	-	-	-
Losses on sale of bonds	売却損	1,471	(114)	1,586
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)	(326)	(2,227)	1,901
Gains on sale of equity shares	売却益	255	(2,610)	2,865
Losses on sale of equity shares	売却損	425	(538)	963
Write-off	償却	155	155	-

5. Capital ratio (domestic standards)

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

(¥ million, %)

	(Japanese)	As of March 31, 2020	Comparison	Comparison	As of March 31, 2019	As of September 30, 2019
			with the previous balance-sheet date (March 31, 2019)	with the previous interim balance-sheet date (September 30, 2019)		
(1) Capital ratio	自己資本比率	9.91	(0.06)	(0.12)	9.97	10.03
(2) Basic elements of core capital	コア資本に係る 基礎項目	140,706	2,364	1,083	138,341	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	(97)	(110)	541	554
General allowance for possible loan losses	うち一般貸倒 引当金	3,382	(209)	(837)	3,591	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	1,333	(22)	127	1,356	1,205
(4) Capital ratio (2)-(3)	自己資本	139,372	2,387	955	136,985	138,416
(5) Risk-weighted assets	リスクアセット	1,405,305	32,243	25,700	1,373,061	1,379,605

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

(¥ million, %)

	(Japanese)	As of March 31, 2020			As of March 31, 2019	As of September 30, 2019
			Comparison with the previous balance-sheet date (March 31, 2019)	Comparison with the previous interim balance-sheet date (September 30, 2019)		
(1) Capital ratio	自己資本比率	10.52	(0.07)	(0.15)	10.59	10.67
(2) Basic elements of core capital	コア資本に係る基礎項目	152,488	2,604	842	149,884	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	(97)	(110)	541	554
General allowance for possible loan losses	うち一般貸倒引当金	4,149	(243)	(944)	4,392	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	1,430	(52)	111	1,483	1,318
(4) Capital ratio (2)-(3)	自己資本	151,057	2,656	730	148,401	150,327
(5) Risk-weighted assets	リスクアセット	1,434,626	34,462	26,648	1,400,164	1,407,978

6. ROE (non-consolidated)

(%)

	(Japanese)	FY19			FY18
			YoY increase (decrease)		
Net business profit basis	業務純益ベース	5.19	0.04	5.15	
Business profit on core banking operations basis	コア業務純益ベース	5.55	(0.16)	5.71	
Net income basis	当期純利益ベース	3.35	(1.37)	4.72	

(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)	FY19			FY18
			YoY increase (decrease)		
Net business profit basis	業務純益ベース	5.57	(0.05)	5.62	
Business profit on core banking operations basis	コア業務純益ベース	5.96	(0.27)	6.23	
Net income basis	当期純利益ベース	3.60	(1.55)	5.15	

(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, 2020	Comparison with the previous balance-sheet date (March 31, 2019)	Comparison with the previous interim balance-sheet date (September 30, 2019)	As of March 31, 2019	As of September 30, 2019	
Risk-monitored assets	リスク管理債権	Loans to bankrupt borrowers	破綻先債権額	1,156	(132)	145	1,289	1,011
		Delinquent loans	延滞債権額	11,414	651	337	10,762	11,076
		Past due loans (3 months or more)	3ヶ月以上延滞債権額	371	(72)	(96)	443	468
		Restructured loans	貸出条件緩和債権額	7,399	517	641	6,881	6,757
		Total	合計	20,341	964	1,028	19,376	19,313

(Note) Including trust accounts.

(¥ million)

Loans (term-end balance)	貸出金残高(未残)	1,652,167	20,431	28,406	1,631,735	1,623,760
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(Note) Including trust accounts.

(%)

As a percentage of total loans	貸出金残高比			As of March 31, 2020	Comparison with the previous balance-sheet date (March 31, 2019)	Comparison with the previous interim balance-sheet date (September 30, 2019)	As of March 31, 2019	As of September 30, 2019
		Loans to bankrupt borrowers	破綻先債権	0.07	(0.00)	0.00	0.07	0.06
		Delinquent loans	延滞債権	0.69	0.03	0.00	0.66	0.68
		Past due loans (3 months or more)	3ヶ月以上延滞債権	0.02	(0.00)	(0.00)	0.02	0.02
		Restructured loans	貸出条件緩和債権	0.44	0.02	0.03	0.42	0.41
		Total	合計	1.23	0.04	0.04	1.18	1.18

(Note) Including trust accounts.

Consolidated

(¥ million)

		(Japanese)	As of March 31, 2020	Comparison with the previous balance-sheet date (March 31, 2019)	Comparison with the previous interim balance-sheet date (September 30, 2019)	As of March 31, 2019	As of September 30, 2019	
Risk-monitored assets	リスク管理債権	Loans to bankrupt borrowers	破綻先債権額	1,170	(121)	150	1,291	1,019
		Delinquent loans	延滞債権額	11,926	656	365	11,269	11,560
		Past due loans (3 months or more)	3ヶ月以上延滞債権額	371	(72)	(96)	443	468
		Restructured loans	貸出条件緩和債権額	7,399	517	641	6,881	6,757
		Total	合計	20,867	981	1,061	19,886	19,806

(Note) Including trust accounts.

(¥ million)

Loans (term-end balance)	貸出金残高(未残)	1,640,393	20,327	28,693	1,620,066	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	0.07	(0.00)	0.00	0.08	0.06
		Delinquent loans	延滞債権	0.72	0.03	0.01	0.69	0.71
		Past due loans (3 months or more)	3ヶ月以上延滞債権	0.02	(0.00)	(0.00)	0.02	0.02
		Restructured loans	貸出条件緩和債権	0.45	0.02	0.03	0.42	0.41
		Total	合計	1.27	0.04	0.04	1.22	1.22

(Note) Including trust accounts.

2. Allowance for loan losses

Non-consolidated

(¥ million)

	(Japanese)	As of March 31, 2020	Comparison with the previous balance-sheet date (March 31, 2019)	Comparison with the previous interim balance-sheet date (September 30, 2019)	As of March 31, 2019	As of September 30, 2019
Allowance for possible loan losses	貸倒引当金	6,407	(221)	(560)	6,628	6,967
General allowance	一般貸倒引当金	3,382	(209)	(837)	3,591	4,220
Specific allowance	個別貸倒引当金	3,024	(12)	277	3,036	2,747
Reserve for compensation for trust principal losses	信託元本補填引当金	22	(40)	(31)	62	54

Consolidated

(¥ million)

	(Japanese)	As of March 31, 2020	Comparison with the previous balance-sheet date (March 31, 2019)	Comparison with the previous interim balance-sheet date (September 30, 2019)	As of March 31, 2019	As of September 30, 2019
Allowance for possible loan losses	貸倒引当金	8,608	(433)	(663)	9,042	9,272
General allowance	一般貸倒引当金	4,149	(243)	(944)	4,392	5,094
Specific allowance	個別貸倒引当金	4,459	(190)	280	4,649	4,178
Reserve for compensation for trust principal losses	信託元本補填引当金	22	(40)	(31)	62	54

3. Coverage of risk monitored loans

Non-consolidated

(¥ million, %)

	(Japanese)	As of March 31, 2020	Comparison with the previous balance-sheet date (March 31, 2019)	Comparison with the previous interim balance-sheet date (September 30, 2019)	As of March 31, 2019	As of September 30, 2019
Risk-monitored loans (A)	リスク管理債権額	20,341	964	1,028	19,376	19,313
Coverage	保 全 額	16,899	232	431	16,667	16,468
Allowance for possible loan losses (B)	貸倒引当金	3,937	(81)	168	4,019	3,769
Collateral and guarantees (C)	担 保 ・ 保 証 等	12,961	313	262	12,648	12,698
Coverage ratio (B+C)/(A)	保 全 率	83.07			86.01	85.26
Allowance for possible loan losses (B/A)	貸倒引当金	19.35			20.74	19.51
Collateral and guarantees (C/A)	担 保 ・ 保 証 等	63.72			65.27	65.75

(Note) Including trust accounts.

Consolidated

(¥ million, %)

	<i>(Japanese)</i>	As of March 31, 2020	Comparison with the previous interim balance- sheet date (September 30, 2019)		As of March 31, 2019	As of September 30, 2019
			Comparison with the previous balance-sheet date (March 31, 2019)	Comparison with the previous interim balance- sheet date (September 30, 2019)		
Risk-monitored loans (A)	リスク管理債権額	20,867	981	1,061	19,886	19,806
Coverage	保 全 額	17,418	247	463	17,171	16,955
Allowance for possible loan losses (B)	貸 倒 引 当 金	4,072	(54)	218	4,126	3,854
Collateral and guarantees (C)	担 保 ・ 保 証 等	13,345	301	244	13,044	13,100
Coverage ratio (B+C)/(A)	保 全 率	83.47	(2.87)	(2.13)	86.34	85.60
Allowance for possible loan losses (B/A)	貸 倒 引 当 金	19.51	(1.23)	0.05	20.75	19.46
Collateral and guarantees (C/A)	担 保 ・ 保 証 等	63.95	(1.63)	(2.19)	65.59	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 March 31, 2020			As of March 31, 2019	As of September 30, 2019
			Comparison with the previous balance-sheet date (March 31, 2019)	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	5,587	(1,998)	(1,215)	7,586	6,803
Doubtful assets	危険債権	6,999	2,517	1,691	4,481	5,307
Substandard loans	要管理債権	7,771	445	545	7,325	7,225
Total (A)	合計	20,358	964	1,021	19,393	19,336
Normal assets	正常債権	1,640,677	18,345	26,892	1,622,332	1,613,785
Total credit balance (B)	総与信残高	1,661,036	19,310	27,913	1,641,725	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	0.04	0.04	1.18	1.18
Partial charge-offs	部分直接償却額	2,029	215	(441)	1,813	2,470

(Note) Including trust accounts.

Consolidated

(¥ million, %)

	(Japanese)	As of March 31, 2020			As of March 31, 2019	As of September 30, 2019
			Comparison with the previous balance-sheet date (March 31, 2019)	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	6,100	(1,984)	(1,184)	8,085	7,285
Doubtful assets	危険債権	7,011	2,519	1,694	4,492	5,317
Substandard loans	要管理債権	7,771	445	545	7,325	7,225
Total (A)	合計	20,883	981	1,054	19,902	19,829
Normal assets	正常債権	1,628,394	18,223	27,146	1,610,170	1,601,247
Total credit balance (B)	総与信残高	1,649,278	19,204	28,201	1,630,073	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	0.04	0.04	1.22	1.22
Partial charge-offs	部分直接償却額	9,367	929	586	8,438	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 March 31, 2020			As of March 31, 2019	As of September 30, 2019
			Comparison with the previous balance-sheet date (March 31, 2019)	Comparison with the previous interim balance-sheet date (September 30, 2019)		
Coverage (C)	保全額	16,916	234	424	16,681	16,491
	貸倒引当金	3,948	(78)	162	4,027	3,785
	担保・保証等	12,967	312	262	12,654	12,705

(Note) Including trust accounts.

							(%)
Coverage ratio (C)/(A)	保全率	83.09	(2.92)	(2.19)	86.01	85.28	

Consolidated

(¥ million)

	(Japanese)	As of March 31, 2020	As of March 31, 2020		As of March 31, 2019	As of September 30, 2019
			Comparison with the previous balance-sheet date (March 31, 2019)	Comparison with the previous interim balance-sheet date (September 30, 2019)		
Coverage (C)	保 全 額	17,434	249	456	17,185	16,978
Allowance for loan losses	貸 倒 引 当 金	4,083	(51)	212	4,134	3,870
Collateral and guaranteed	担 保 ・ 保 証 等	13,351	300	243	13,050	13,107

(Note) Including trust accounts.

Coverage ratio	(C)/(A)	保 全 率	83.48	(2.86)	(2.13)	86.34	85.62
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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, 2020			
		Bankrupt and quasi-bankrupt assets	Doubtful assets	Substandard loans	Total
Total credit balance (A)	総 与 信 額	5,587	6,999	7,771	20,358
Covered portion (B)	担 保 等 の 保 全 額	3,800	4,757	4,409	12,967
Uncovered portion (C)=(A)-(B)	未 保 全 額	1,787	2,241	3,361	7,390
Allowance for loan losses (D)	引 当 額	1,787	1,225	936	3,948
Allowance ratio (D)/(C)	引 当 率	100.00	54.64	27.84	53.42
Coverage ratio [(B)+(D)]/(A)	保 全 率	100.00	85.47	68.79	83.09

(Note) Including trust accounts.

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

(¥ million, %)

	(Japanese)	As of March 31, 2020			
		Bankrupt assets	Effectively bankrupt assets	Potentially bankrupt assets	Total
Total credit balance (A)	総 与 信 額	1,158	4,429	6,999	12,587
Covered portion (B)	担 保 等 の 保 全 額	991	2,809	4,757	8,557
Uncovered portion (C)=(A)-(B)	未 保 全 額	167	1,620	2,241	4,029
Allowance for loan losses (D)	引 当 額	167	1,620	1,225	3,012
Allowance ratio (D)/(C)	引 当 率	100.00	100.00	54.64	74.76
Coverage ratio [(B)+(D)]/(A)	保 全 率	100.00	100.00	85.47	91.92

(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, 2020			
		Bankrupt and quasi-bankrupt assets	Doubtful assets	Substandard loans	Total
Total credit balance (A)	総 与 信 額	6,100	7,011	7,771	20,883
Covered portion (B)	担 保 等 の 保 全 額	4,184	4,757	4,409	13,351
Uncovered portion (C)=(A)-(B)	未 保 全 額	1,916	2,254	3,361	7,532
Allowance for loan losses (D)	引 当 額	1,916	1,230	936	4,083
Allowance ratio (D)/(C)	引 当 率	100.00	54.59	27.84	54.21
Coverage ratio [(B)+(D)]/(A)	保 全 率	100.00	85.40	68.78	83.48

(Note) Including trust accounts.

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

	(Japanese)	As of March 31, 2020			
		Bankrupt assets	Effectively bankrupt assets	Potentially bankrupt assets	Total
Total credit balance (A)	総 与 信 額	1,171	4,929	7,011	13,112
Covered portion (B)	担 保 等 の 保 全 額	1,002	3,181	4,757	8,941
Uncovered portion (C)=(A)-(B)	未 保 全 額	169	1,747	2,254	4,171
Allowance for loan losses (D)	引 当 額	169	1,747	1,230	3,147
Allowance ratio (D)/(C)	引 当 率	100.00	100.00	54.59	75.45
Coverage ratio [(B)+(D)]/(A)	保 全 率	100.00	100.00	85.40	92.19

(Note) Including trust accounts.

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

(¥ million, %)

	(Japanese)	As of March 31, 2020		As of March 31, 2019	
		Amounts	As a percentage of total credit (%)	Amount	As a percentage of total credit (%)
Total credit balance	総 与 信 残 高	1,661,036	100.00	1,641,725	100.00
Classification I	非 分 類 額	1,501,045	90.36	1,509,110	91.92
Total classified amount	分 類 額 合 計	159,990	9.60	132,615	8.07
Classification II	Ⅱ 分 類	159,088	9.57	132,029	8.04
Classification III	Ⅲ 分 類	902	0.05	585	0.03
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 1,158	Portion of claims secured by reserves, collateral or guarantees 引当・担保・保証等による保全部分 286 871		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 5,587	Bankrupt loans 破綻先債権 1,156	167	100.00%
Effectively bankrupt assets 実質破綻先 4,429	Portion of claims secured by reserves, collateral or guarantees 引当・担保・保証等による保全部分 2,322 2,107				Coverage ratio: 保全率: 100.00%	Delinquent loans 延滞債権 11,414	1,620	100.00%
Potentially bankrupt assets 破綻懸念先 6,999	Portion of claims secured by reserves, collateral or guarantees 引当・担保・保証等による保全部分 2,461 3,635		Necessary amount reserved 必要額を引当 902		Doubtful assets 危険債権 6,999		1,225	85.47% (54.64%)
Assets requiring caution 要注意先	Collateral: 担保: 6,319 Non-Covered: 信用: 4,351		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。	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。	Substandard loans 要管理債権 7,771	Past due loans (3 months or more) 3ヶ月以上延滞債権 371	1,041	68.98% (23.94%)
	Assets requiring monitoring 要管理先 10,670	1,744			8,925	Coverage ratio: 保全率: 68.78%		
Other assets requiring caution 要管理先以外の要注意先 167,899	24,351	143,547			Subtotal 小計 20,358	Total 合計 20,341	1,827	Overall coverage 全体の保全率 83.09%
Normal assets 正常先 1,469,878	1,469,878				Normal assets 正常債権 1,640,677	515		
Total 合計 1,661,036	1,501,045	159,088	902	-	1,661,036	1,652,167	6,397	81.39% (48.37%)

(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, 2020			As of March 31, 2019	As of September 30, 2019
			Comparison with the previous balance- sheet date (March 31, 2019)	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)	1,652,167	20,431	28,406	1,631,735	1,623,760
Manufacturing	製造業	34,461	(389)	(537)	34,851	34,999
Agriculture and forestry	農業, 林業	2,528	216	115	2,312	2,413
Fishery	漁業	614	101	50	512	563
Mining and quarrying of stone and gravel	鉱業, 採石業, 砂利採取業	3,280	(213)	1,078	3,493	2,201
Construction	建設業	54,582	3,154	6,109	51,428	48,473
Electricity, gas, heat and water supply	電気・ガス・熱供給・水道業	12,807	2,533	102	10,274	12,705
Telecommunications	情報通信業	11,446	208	493	11,238	10,952
Transport and postal activities	運輸業, 郵便業	10,338	(2,216)	2	12,554	10,335
Wholesaling and retailing	卸売業, 小売業	94,159	(5,617)	(3,123)	99,777	97,283
Finance and insurance	金融業, 保険業	22,865	2,029	3,604	20,835	19,260
Real estate, and goods rental and leasing	不動産業, 物品賃貸業	522,636	19,949	8,820	502,686	513,815
Miscellaneous services	各種サービス業	184,472	1,951	6,144	182,520	178,328
Local government bodies	地方公共団体	117,945	(10,697)	(438)	128,642	118,383
Others	その他	580,029	9,421	5,983	570,607	574,045

(Note) Including trust accounts.

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

(¥ million)

	(Japanese)	As of March 31, 2020			As of March 31, 2019	As of September 30, 2019
			Comparison with the previous balance- sheet date (March 31, 2019)	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)	20,341	964	1,028	19,376	19,313
Manufacturing	製造業	1,804	(213)	(148)	2,018	1,953
Agriculture and forestry	農業, 林業	405	391	364	13	41
Fishery	漁業	423	(5)	(0)	428	424
Mining and quarrying of stone and gravel	鉱業, 採石業, 砂利採取業	5	(12)	(6)	17	11
Construction	建設業	1,034	473	(50)	560	1,084
Electricity, gas, heat and water supply	電気・ガス・熱供給・水道業	47	16	3	30	44
Telecommunications	情報通信業	137	(41)	23	178	113
Transport and postal activities	運輸業, 郵便業	117	48	44	69	72
Wholesaling and retailing	卸売業, 小売業	2,160	360	416	1,799	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	4,951	2,397	1,920	2,554	3,030
Miscellaneous services	各種サービス業	4,372	(2,222)	(1,377)	6,595	5,749
Local government bodies	地方公共団体	-	-	-	-	-
Others	その他	4,881	(228)	(159)	5,109	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	March 31, 2019	99,777	4	689	1,105	1
		September 30, 2019	97,283	20	758	964	1
		March 31, 2020	94,159	19	1,216	923	1
Construction	建設業	March 31, 2019	51,428	4	79	472	3
		September 30, 2019	48,473	2	69	1,009	3
		March 31, 2020	54,582	-	146	761	125
Real estate	不動産業	March 31, 2019	478,075	93	873	1,156	417
		September 30, 2019	488,449	-	739	2,120	114
		March 31, 2020	494,634	-	890	2,053	113
Finance (excl. banking)	その他金融	March 31, 2019	12,118	-	-	-	-
		September 30, 2019	11,084	-	-	-	-
		March 31, 2020	12,740	-	-	-	-

(Note) Including trust accounts.

(¥ million)

			Mandatory disclosure under the Financial Reconstruction Law			
			Total credit balance	Substandard loans	Doubtful assets	Bankrupt borrowers
Wholesaling/ retailing	卸売・小売業	March 31, 2019	103,319	693	757	351
		September 30, 2019	101,013	779	541	425
		March 31, 2020	97,625	1,236	586	338
Construction	建設業	March 31, 2019	53,481	83	425	58
		September 30, 2019	49,782	72	932	79
		March 31, 2020	55,922	146	408	478
Real estate	不動産業	March 31, 2019	479,048	966	631	943
		September 30, 2019	490,325	739	1,515	729
		March 31, 2020	496,436	890	928	1,246
Finance (excl. banking)	その他金融	March 31, 2019	12,123	-	-	-
		September 30, 2019	11,088	-	-	-
		March 31, 2020	12,744	-	-	-

(Note) Including trust accounts.

(4) Consumer loan balance (non-consolidated)

(¥ million)

	(Japanese)	As of March 31, 2020	Comparison with the previous balance-sheet date		As of March 31, 2019	As of September 30, 2019	
			(March 31, 2019)	Comparison with the previous interim balance-sheet date (September 30, 2019)			
Loans to consumers	生活密着型ローン 残 高	696,117 [696,447]	17,221 [17,173]	9,023 [8,991]	678,896 [679,274]	687,093 [687,456]	
	Housing loans (incl. mortgage loans)	うち住宅ローン 残 高	620,285 [620,424]	16,851 [16,829]	8,181 [8,171]	603,434 [603,595]	612,104 [612,253]
	Other than housing loans	うちその他ローン 残 高	75,832 [76,022]	370 [344]	842 [819]	75,462 [75,678]	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 March 31, 2020	Comparison with the previous balance-sheet date		As of March 31, 2019	As of September 30, 2019
			(March 31, 2019)	Comparison with the previous interim balance-sheet date (September 30, 2019)		
Loans to SMEs	中小企業等貸出残高	1,466,386 [1,467,449]	30,109 [29,887]	22,422 [22,304]	1,436,277 [1,437,562]	1,443,964 [1,445,144]
As a percentage of total loans	中小企業等貸出比率	88.81 [88.81]	0.72 [0.71]	(0.18) [(0.18)]	88.09 [88.10]	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 March 31, 2020	As of March 31, 2019	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	54,366	53,385	51,037

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

(¥ million)

As of March 31, 2020	As of March 31, 2019	As of September 30, 2019
13,750	13,858	13,986

12. Deposits and loan balances (non-consolidated)

(¥ million)

			As of March 31, 2020	Comparison with the previous balance-sheet date		As of March 31, 2019	As of September 30, 2019
				(March 31, 2019)	Comparison with the previous interim balance-sheet date (September 30, 2019)		
Deposits	預 金	(term-end balance)	2,063,642 [2,083,444]	50,054 [46,365]	(12,466) [(14,252)]	2,013,587 [2,037,078]	2,076,108 [2,097,696]
		(average balance)	2,055,095 [2,076,901]	61,458 [57,802]	2,328 [1,803]	1,993,637 [2,019,098]	2,052,766 [2,075,097]
Loans	貸 出 金	(term-end balance)	1,651,104 [1,652,167]	20,653 [20,431]	28,524 [28,406]	1,630,450 [1,631,735]	1,622,580 [1,623,760]
		(average balance)	1,614,026 [1,615,203]	49,653 [49,409]	6,496 [6,445]	1,564,373 [1,565,793]	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 March 31, 2020			As of March 31, 2019	As of September 30, 2019	
			Comparison with the previous balance-sheet date (March 31, 2019)	Comparison with the previous interim balance-sheet date (September 30, 2019)			
Individuals	個人預金	1,310,865	57,577	14,170	1,253,288	1,296,695	
	Liquid deposits	流動性預金	848,585	67,374	16,587	781,211	831,997
	Time deposits	定期性預金	462,280	(9,796)	(2,417)	472,077	464,697
Corporations	法人預金	622,114	14,903	(1,160)	607,210	623,274	
	Liquid deposits	流動性預金	434,073	25,047	(260)	409,026	434,334
	Time deposits	定期性預金	188,040	(10,143)	(900)	198,183	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	Year ended March 31, 2020 results
Ordinary income	経 常 収 益	33,900	37,008
Ordinary profit	経 常 利 益	5,100	6,731
Net income	当 期 純 利 益	3,800	4,905
Net business profit	業 務 純 益	6,200	7,589
Real net business profit	実 質 業 務 純 益	5,900	7,380
Business profit on core banking operations	コ ア 業 務 純 益	5,900	8,122
Bad debt disposal	不 良 債 権 処 理 額	1,500	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	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, 2019	7,444	8,257	7,444	7,444	8,257	7,444
Year ended March 31, 2020	7,380	8,122	7,589	7,380	8,122	7,589
1H ended September 30, 2019	3,759	3,631	3,130	3,759	3,631	3,130
Year ending March 31, 2021 forecasts	5,900	5,900	6,200	5,900	5,900	6,200
1H ending September 30, 2020 forecasts	2,800	2,900	3,100	2,800	2,900	3,100

2. Employees and branches (non-consolidated)

(1) Employees

	(Japanese)	As of March 31, 2020	Comparison with the previous balance-sheet date (March 31, 2019)	Comparison with the previous interim balance-sheet date (September 30, 2019)	As of March 31, 2019	As of September 30, 2019
Regular employees	在 籍 行 員 数	1,142	27	(29)	1,115	1,171

(2) Branches

	(Japanese)	As of March 31, 2020	Comparison with the previous balance-sheet date (March 31, 2019)	Comparison with the previous interim balance-sheet date (September 30, 2019)	As of March 31, 2019	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 March 31, 2019	17,126	24,207
As of September 30, 2019	16,092	23,012
As of March 31, 2020	18,213	23,722

(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, 2019	1,901	-
As of September 30, 2019	(230)	(28)
As of March 31, 2020	(326)	(155)

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
Year ended March 31, 2019	(675)	992	-	317
Year ended March 31, 2020	(209)	1,230	-	1,021
1H ended September 30, 2019	628	416	-	1,045
Year ending March 31, 2021 forecasts	(388)	1,503	-	1,115
1H ending September 30, 2020 forecasts	(303)	751	-	447

(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, 2019	7,586	4,481	12,068	149,681	161,750
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

	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, 2019	7,325	19,393
As of September 30, 2019	7,225	19,336
As of March 31, 2020	7,771	20,358

(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, 2019	7,586	4,481	12,068
As of September 30, 2019	6,803	5,307	12,110
As of March 31, 2020	5,587	6,999	12,587
New occurrence during FY19	2,405	2,442	4,847
Removed from balance sheet during FY19	2,237	2,090	4,328
Net increase (decrease) during FY19	(1,998)	2,517	519
New occurrence during 2H FY19	992	1,864	2,856
Removed from balance sheet during 2H FY19	959	1,420	2,379
Net increase (decrease) during 2H FY19	(1,215)	1,691	476

(Note) Including trust accounts.

b. Removal from balance sheet by type of disposal measure

(¥ million)

	(Japanese)	FY19 results	1H FY19 results	FY18 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	1,283	714	1,002
Other	その他	3,044	2,235	2,830
Collection/repayment	回収・返済	2,162	1,913	1,849
Improved performance	業況改善	882	322	980
Total	合計	4,328	2,950	3,832

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

				As of March 31, 2020		As of September 30, 2019		As of March 31, 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 %	¥1.7 billion	100.00 %	¥1.7 billion	100.00 %	¥2.2 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	54.65 %	¥1.2 billion	52.52 %	¥1.0 billion	55.27 %	¥0.8 billion
Assets requiring monitoring (substandard loans)	要管理先債権	As a percentage of debt amount	債権額の	9.76 %	¥1.0 billion	12.45 %	¥1.1 billion	11.30 %	¥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	1.08 %	¥1.8 billion	1.71 %	¥2.7 billion	1.38 %	¥1.9 billion
Normal assets	正常先債権	As a percentage of debt amount	債権額の	0.03 %	¥0.5 billion	0.03 %	¥0.3 billion	0.05 %	¥0.6 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, 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>	FY17	1HFY18	FY18	1HFY19	FY19
Non-consolidated	単体ベース	1.37	1.35	1.18	1.18	1.22
Consolidated	連結ベース	1.41	1.39	1.22	1.22	1.26