



Supplemental Materials

Business Performance

(¥ billion)

[Non-consolidated]	FY17	FY18	FY19	FY20	YoY change
Ordinary income	38.4	39.0	37.0	36.4	(0.5)
Gross business profit	27.8	28.7	29.1	29.9	0.8
Interest income	27.4	27.3	27.9	28.6	0.6
Gains (losses) on cancellation of investment trusts		0.1	0.7	0.0	(0.7)
Fees and commissions	2.0	1.9	1.6	1.6	0.0
Fees and commissions (excluding trust fees)	1.8	1.7	1.5	1.5	0.0
Trust fees	0.2	0.1	0.1	0.1	(0.0)
Other business profit	(1.6)	(0.6)	(0.4)	(0.3)	0.1
Gains (losses) on bond trading	(1.5)	(0.8)	(0.7)	(0.5)	0.2
Expenses (excluding non-recurrent items)	21.2	21.2	21.7	21.7	0.0
Real business profit	6.5	7.4	7.3	8.2	0.8
Business profit on core banking operations	8.1	8.2	8.1	8.7	0.6
Excluding gains (losses) on cancellation of investment trusts		8.0	7.3	8.6	1.3
Provision of general allowance for possible loan losses	(0.0)	-	(0.2)	1.2	1.4
Net business profit	6.5	7.4	7.5	6.9	(0.5)
Non-recurrent items	2.2	2.1	(0.8)	(0.6)	0.2
Net gains (losses) on equity securities	1.7	1.9	(0.3)	0.0	0.3
Bad debt disposal (non-recurrent items)	0.2	0.3	1.2	1.2	0.0
Ordinary profit	8.8	9.5	6.7	6.3	(0.3)
Extraordinary gains (losses)	(0.0)	(0.0)	(0.0)	(0.0)	0.0
Net income	6.2	6.8	4.9	4.5	(0.3)
Credit cost	0.1	0.3	1.0	2.4	1.4
Non-performing loan ratio	1.37%	1.18%	1.22%	1.24%	0.02pt
Capital ratio	10.14%	9.97%	9.91%	10.30%	0.39%

Term-End Balance, Average Balance, Yield, and Loan Balance by Industrial Segment

Term-end balance / Average balance / Yield

(¥ billion)

		FY17	FY18	FY19	FY20
Loans and bills discounted	Term-end balance	1,562.5	1,631.7	1,652.1	1,720.4
	Average balance	1,476.4	1,565.7	1,615.2	1,675.9
	Yield on securities	1.60%	1.56%	1.52%	1.46%
Securities	Term-end balance	458.4	392.3	373.5	421.0
	Average balance	503.6	403.5	387.9	391.9
	Yield on securities	0.95%	0.91%	0.99%	1.15%
Deposits	Term-end balance	2,005.2	2,037.0	2,083.4	2,347.4
	Average balance	1,959.7	2,019.0	2,076.9	2,278.6
	Yield on securities	0.04%	0.02%	0.02%	0.01%

* Term-end and average balances are calculated on the basis of loan and bill discounted/deposit balances of the banking and trust accounts.

* Yields on loans and bills discounted and deposits are those used for domestic operations only.

Loan balance by industrial segment

	FY17	FY18	FY19	FY20
Manufacturing	35.3	34.8	34.4	37.3
Agriculture and forestry	1.9	2.3	2.5	2.6
Fishery	0.4	0.5	0.6	0.9
Mining and quarrying of stone and gravel	3.7	3.4	3.2	2.7
Construction	49.6	51.4	54.5	62.1
Electricity, gas, heat and water supply	6.6	10.2	12.8	13.8
Telecommunications	11.2	11.2	11.4	11.1
Transport and postal activities	16.2	12.5	10.3	11.8
Wholesaling and retailing	100.9	99.7	94.1	99.8
Finance and insurance	22.6	20.8	22.8	21.8
Real estate, and goods rental and leasing	454.8	502.6	522.6	527.3
Miscellaneous services	177.0	182.5	184.4	211.7
Local government bodies	126.4	128.6	117.9	131.8
Others	555.4	570.6	580.0	585.1
Total	1,562.5	1,631.7	1,652.1	1,720.4