

## Mebuki Financial Group, Inc.

Financial Results for the First Quarter of Fiscal Year 2021, ending March 31, 2022

Stock Exchange Listing: Tokyo (code: 7167)  
 URL: <https://www.mebuki-fg.co.jp/>  
 Representative: Ritsuo Sasajima, President  
 For Inquiry: Koichi Komatsuzaki, General Manager of Corporate Planning Dept.  
 Filing date of Financial Statements: August 11, 2021 (scheduled)

(Japanese yen amounts of less than 1 million or the first decimal place have been rounded down.)

**1. Financial Highlights (from April 1, 2021 to June 30, 2021)****(1) Consolidated Operating Results**

(%: Changes from the corresponding period of the previous fiscal year)

	Ordinary Income		Ordinary Profit		Net Income attributable to owners of the parent	
	¥Million	%	¥Million	%	¥Million	%
First quarter						
Ended June 30, 2021	70,097	3.3	26,697	38.6	18,798	43.6
Ended June 30, 2020	67,847	(8.6)	19,260	17.6	13,089	12.1

(Note) Comprehensive Income First quarter of FY2021: ¥33,785 million [-46.5%] First quarter of FY2020: ¥63,202 million [306.2%]

	Net Income per Share	Net Income per Share (Diluted)
First quarter	¥	¥
Ended June 30, 2021	16.63	16.62
Ended June 30, 2020	11.29	11.28

**(2) Consolidated Financial Conditions**

	Total Assets	Net Assets	Capital Assets to Total Assets
First quarter	¥Million	¥Million	%
Ended June 30, 2021	24,109,602	1,011,425	4.1
Fiscal year 2020	22,835,169	998,906	4.3

(Reference) Capital assets First quarter of FY2021: ¥1,011,294 million FY2020: ¥998,744 million

(Note) "Capital assets to total assets" represents ("Net assets"- "Equity warrants") / "Total assets" at the end of each period.

The ratio above is not the one based on the regulation of Capital Adequacy Ratio.

**2. Cash Dividends for Shareholders**

	Cash Dividends per Share				
	End of 1Q	End of 2Q	End of 3Q	End of FY	Annual
Fiscal year	¥	¥	¥	¥	¥
Ended March 31, 2021	—	5.50	—	5.50	11.00
Ending March 31, 2022	—				
Ending March 31, 2022 (Forecast)		5.50	—	5.50	11.00

(Note) 1. Revisions of released cash dividend forecasts : No

**3. Consolidated Earnings Forecasts for Fiscal Year 2021, ending March 31, 2022**

(%: Changes from the corresponding period of the previous fiscal year)

	Ordinary Profit		Net Income Attributable to Owners of the Parent		Net Income per Share
	¥Million	%	¥Million	%	¥
Six months ending Sep. 30, 2021	29,000	(8.3)	20,000	(7.4)	17.93
Fiscal Year ending March 31, 2022	55,000	1.6	38,000	4.1	34.31

(Note) 1. Revisions of released consolidated earnings forecasts : No

\*Notes

- (1) Material changes in consolidated subsidiaries during the period (changes in specific subsidiaries accompanied by changes in scope of consolidation): No
- (2) Adoption of special accounting methods for preparation of quarterly consolidated financial statements : No
- (3) Changes in accounting principles, accounting estimates and restatement
- ① Changes in accounting principles in accordance with changes in accounting standard, etc.: Yes
  - ② Other changes in accounting principles: No
  - ③ Changes in accounting estimates: No
  - ④ Restatement: No
- (4) Number of issued shares (common stock)
- ① Number of issued shares (including treasury stock):

June 30, 2021	1,179,055,218 shares	March 31, 2021	1,179,055,218 shares
---------------	----------------------	----------------	----------------------
  - ② Number of treasury stock:

June 30, 2021	79,030,341 shares	March 31, 2021	19,143,818 shares
---------------	-------------------	----------------	-------------------
  - ③ Average number of shares:

For the three months ended June 30, 2021	1,130,343,237 shares
For the three months ended June 30, 2020	1,159,340,410 shares

Statement relating to the status of the quarterly review procedures

This quarterly report is not subject to the quarterly review procedures based on the Financial Instruments and Exchange Law.

Explanation for proper use of forecasts and other notes

The above forecasts are based on the information which is presently available and the certain assumptions which are considered to be reasonable. Actual results may differ from those forecasts depending on various future factors.

# Financial Results for the First Quarter of Fiscal Year 2021, Ending March 31, 2022

## ----- Contents -----

I	Quarterly Consolidated Financial Information	
1.	Quarterly Consolidated Balance Sheet	1
2.	Quarterly Consolidated Statement of Income and Consolidated Statement of Comprehensive Income	3
3.	Note for the Assumption of Going Concern	4
4.	Note for Material Changes in Shareholders' Equity	4
5.	Changes in Accounting Policies and Estimates and Modified Restatement	4
6.	Subsequent Events	4
II	Financial Data for the First Quarter of Fiscal Year 2021 ending March 31, 2022	
1.	Income Status	5
2.	Interest Rate Spread (Domestic operations)	9
3.	Gains and Losses on Securities	10
4.	Unrealized Valuation Gains (Losses)	11
5.	Disclosed Claims under the Financial Revitalization Law	12
6.	Loans and Deposits	13
7.	Consumer loans / Loans to SMEs	13

I Quarterly Consolidated Financial Information

1. Quarterly Consolidated Balance Sheet

Item	(Japanese)	(Millions of yen)	
		As of Mar. 31, 2021	As of Jun. 30, 2021
<b>Assets</b>	<b>(資産の部)</b>		
Cash and due from banks	現金預け金	6,425,755	7,739,796
Call loans and bills bought	コールローン及び買入手形	6,809	4,149
Monetary claims bought	買入金銭債権	11,649	10,895
Trading assets	特定取引資産	12,425	12,568
Money held in trust	金銭の信託	1,970	1,981
Securities	有価証券	4,333,243	4,391,951
Loans and bills discounted	貸出金	11,638,376	11,553,883
Foreign exchanges	外国為替	9,594	10,949
Lease receivable and investments in lease	リース債権及びリース投資資産	67,153	66,679
Other assets	その他資産	225,854	214,928
Tangible fixed assets	有形固定資産	107,412	107,047
Intangible fixed assets	無形固定資産	18,127	17,437
Asset for retirement benefits	退職給付に係る資産	31,189	32,171
Deferred tax assets	繰延税金資産	1,269	1,236
Customers' liabilities for acceptances and guarantees	支払承諾見返	26,340	23,527
Allowance for loan losses	貸倒引当金	(81,993)	(79,592)
Reserve for devaluation of investment securities	投資損失引当金	(9)	(8)
<b>Total Assets</b>	<b>資産の部合計</b>	<b>22,835,169</b>	<b>24,109,602</b>
<b>Liabilities</b>	<b>(負債の部)</b>		
Deposits	預金	16,223,652	16,333,503
Negotiable certificates of deposit	譲渡性預金	291,417	358,092
Call money and bills sold	コールマネー及び売渡手形	952,917	1,878,887
Payables under repurchase agreements	売現先勘定	130,255	155,956
Payables under securities lending transactions	債券貸借取引受入担保金	620,749	670,446
Trading liabilities	特定取引負債	1,024	1,337
Borrowed money	借入金	3,394,050	3,484,927
Foreign Exchanges	外国為替	905	985
Due to trust account	信託勘定借	2,307	2,412
Other liabilities	その他負債	142,277	129,380
Provision for bonuses for directors	役員賞与引当金	255	—
Liability for retirement benefits	退職給付に係る負債	249	607
Provision for retirement benefits for directors	役員退職慰労引当金	25	16
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	2,460	2,373
Provision for contingent loss	偶発損失引当金	1,994	1,807
Provision for point card certificates	ポイント引当金	466	413
Provision for loss on interest repayment	利息返還損失引当金	11	11
Reserves under special laws	特別法上の引当金	2	2
Deferred tax liabilities	繰延税金負債	35,403	44,032
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	8,626	8,622
Negative goodwill	負ののれん	869	829
Acceptances and guarantees	支払承諾	26,340	23,527
<b>Total liabilities</b>	<b>負債の部合計</b>	<b>21,836,262</b>	<b>23,098,176</b>

		(Millions of yen)	
Item	(Japanese)	As of Mar. 31, 2021	As of Jun. 30, 2021
<b>Net Assets</b>	<b>(純資産の部)</b>		
Capital stock	資 本 金	117,495	117,495
Capital surplus	資 本 剰 余 金	148,531	148,528
Retained earnings	利 益 剰 余 金	570,981	583,041
Treasury stock	自 己 株 式	(5,785)	(20,272)
<b>Total shareholders' equity</b>	<b>株 主 資 本 合 計</b>	<b>831,222</b>	<b>828,793</b>
Unrealized gains on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	148,013	164,021
Deferred gains (losses) on hedges	繰 延 ヘ ッ ジ 損 益	388	(316)
Land revaluation surplus	土 地 再 評 価 差 額 金	13,497	13,489
Defined retirement benefit plans	退 職 給 付 に 係 る 調 整 累 計 額	5,622	5,307
<b>Total accumulated other comprehensive income</b>	<b>そ の 他 の 包 括 利 益 累 計 額 合 計</b>	<b>167,522</b>	<b>182,501</b>
Equity warrants	新 株 予 約 権	161	130
<b>Total net assets</b>	<b>純 資 産 の 部 合 計</b>	<b>998,906</b>	<b>1,011,425</b>
<b>Total liabilities and net assets</b>	<b>負 債 及 び 純 資 産 の 部 合 計</b>	<b>22,835,169</b>	<b>24,109,602</b>

(Note) Figures are rounded down to the nearest million.

## 2. Quarterly Consolidated Statement of Income and Consolidated Statement of Comprehensive Income

### (1) Quarterly Consolidated Statement of Income

(Millions of yen)

Item	(Japanese)	(Millions of yen)	
		For the 3 months ended Jun.30,2020	For the 3 months ended Jun.30,2021
<b>Ordinary income</b>	<b>経 常 収 益</b>	<b>67,847</b>	<b>70,097</b>
Interest income	資 金 運 用 収 益	37,973	38,480
Interest on loans and bills discounts	(うち貸出金利息)	27,169	26,752
Interest and dividends on securities	(うち有価証券利息配当金)	10,558	10,969
Trust fees	信 託 報 酬	13	21
Fees and commissions	役 務 取 引 等 収 益	11,927	13,093
Trading income	特 定 取 引 収 益	541	1,372
Other ordinary income	そ の 他 業 務 収 益	699	1,173
Other income	そ の 他 経 常 収 益	16,691	15,955
<b>Ordinary expenses</b>	<b>経 常 費 用</b>	<b>48,586</b>	<b>43,400</b>
Interest expenses	資 金 調 達 費 用	2,322	796
Interest on deposits	(うち預金利息)	616	183
Fees and commissions payments	役 務 取 引 等 費 用	2,249	2,513
Other business expenses	そ の 他 業 務 費 用	723	1,082
General and administrative expenses	営 業 経 費	29,542	28,322
Other operating expenses	そ の 他 経 常 費 用	13,748	10,684
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>19,260</b>	<b>26,697</b>
<b>Extraordinary income</b>	<b>特 別 利 益</b>	<b>14</b>	<b>97</b>
Gains on disposal of non-current assets	固 定 資 産 処 分 益	14	97
<b>Extraordinary losses</b>	<b>特 別 損 失</b>	<b>592</b>	<b>27</b>
Losses on disposal of fixed assets	固 定 資 産 処 分 損	63	25
Impairment loss	減 損 損 失	529	1
<b>Income before income taxes</b>	<b>税 金 等 調 整 前 四 半 期 純 利 益</b>	<b>18,681</b>	<b>26,767</b>
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	4,972	5,790
Income taxes-deferred	法 人 税 等 調 整 額	620	2,178
<b>Total income taxes</b>	<b>法 人 税 等 合 計</b>	<b>5,592</b>	<b>7,969</b>
<b>Net income</b>	<b>四 半 期 純 利 益</b>	<b>13,089</b>	<b>18,798</b>
<b>Net income attributable to owners of the parent</b>	<b>親会社株主に帰属する四半期純利益</b>	<b>13,089</b>	<b>18,798</b>

(Note) Figures are rounded down to the nearest million.

### (2) Quarterly Consolidated Statement of Comprehensive Income

(Millions of yen)

Item	(Japanese)	(Millions of yen)	
		For the 3 months ended Jun.30,2020	For the 3 months ended Jun.30,2021
<b>Net income</b>	<b>四 半 期 純 利 益</b>	<b>13,089</b>	<b>18,798</b>
<b>Other comprehensive income</b>	<b>そ の 他 の 包 括 利 益</b>	<b>50,113</b>	<b>14,987</b>
Unrealized gains on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	49,944	16,007
Deferred gains (losses) on hedges	繰 延 ヘ ッ ジ 損 益	(111)	(704)
Defined retirement benefit plan	退 職 給 付 に 係 る 調 整 額	280	(315)
<b>Comprehensive income</b>	<b>四 半 期 包 括 利 益</b>	<b>63,202</b>	<b>33,785</b>
	(内訳)		
Comprehensive income attributable to owners of the parent	親会社株主に係る四半期包括利益	63,202	33,785

### 3. Note for the Assumption of Going Concern

Not applicable.

### 4. Note for Material Changes in Shareholders' Equity

(Acquisition of treasury stock)

According to the resolution at the board of directors' meeting held on May 12, 2021, we acquired 60,000,000 number of treasury stocks.

As a result, treasury stocks increased by ¥14,520 million to ¥20,272 million at the end of the period for the three months ended June 30, 2021.

### 5. Changes in Accounting Policies and Estimates and Modified Restatement

(Changes in Accounting Policies)

#### Accounting Standard for Fair Value

Accounting Standard Board of Japan ("ASBJ") Statement No. 30, "Accounting Standard for Fair Value Measurement" (ASBJ, July 4, 2019; hereinafter referred to as "Accounting Standard for Fair Value Measurement") and related guidance have been applied from the beginning of the period for the three months ended June 30, 2021. In accordance with Paragraph 8 of the Accounting Standard for Fair Value Measurement, the fair value adjustment method applied to determine the fair value of derivatives was modified to use as much as possible observable inputs estimated by reference to derivatives and other instruments traded in the market. This modification was made due to the application of the Accounting Standard for Fair Value Measurement. In accordance with the transitional measures set forth in Paragraph 20 of the Accounting Standard for Fair Value Measurement, the cumulative effect of retroactively applying the new accounting policy prior to the beginning of the period for the three months ended June 30, 2021 was recognized as adjustments to retained earnings at the beginning of period for the three months ended June 30, 2021.

As a result, "Retained earnings" decreased by ¥366 million, "Trading assets" decreased by ¥234 million, "Other assets" decreased by ¥476 million, "Trading liabilities" decreased by ¥25 million, "Other liabilities" decreased by ¥158 million, "Deferred tax assets" decreased by ¥160 million, and "Net assets per share" decreased by ¥0.32 at the beginning of the period for the three months ended June 30, 2021.

In accordance with transitional treatment stipulated in Item 19 of "Accounting standards for fair value measurement" and Item 44-2 of "Accounting standard for financial instrument," (ASBJ Statement No.10, July 4, 2019), new accounting policies have been applied since the beginning of the period for the three months ended June 30, 2021.

Due to the application, the measurement of the fair value of domestic stocks and investment trusts in available-for-sale securities are changed from the fair value method based on their average prices during the final month of fiscal year to the fair value method based on the market prices at the end of the period for the three months ended June 30, 2021.

(Additional Information)

#### Impact of COVID-19

The impact of COVID-19 is assumed to continue after the end of the first quarter of fiscal year 2021. The predict performance of borrowers influenced by COVID-19 spread reflect on the borrowers classification. The assumptions used by determining the borrower classifications are uncertain. If the external environments which is influenced by the situation of the COVID-19 spread and the borrower's future performance changes, the expanding losses might effect significantly on the consolidated financial statements. Furthermore, significant accounting estimates related to COVID-19 have been not changed from the end of FY2020.

### 6. Subsequent Events

Not applicable.

## II Financial Data for the First Quarter of Fiscal Year 2021 ending March 31, 2022

### 1. Income Status

【Mebuki Financial Group, Inc. (Consolidated basis)】

(Millions of yen)

	(Japanese)	For the 3 months ended Jun.30,2021		For the 3 months ended Jun.30,2020	(Reference) FY2020
		(A)	(A)-(B)	(B)	
Consolidated gross profit	連 結 粗 利 益	49,749	3,889	45,860	188,046
Net interest income	資 金 利 益	37,683	2,032	35,650	150,168
Net fees and commissions	役 務 取 引 等 利 益	10,601	910	9,691	38,693
Net trading income	特 定 取 引 利 益	1,372	831	541	4,252
Net other business income	そ の 他 業 務 利 益	91	115	(23)	(5,067)
General and administrative expenses	営 業 経 費	28,322	(1,220)	29,542	115,763
Credit related costs	与 信 関 係 費 用	878	(2,615)	3,493	23,406
Write-off of loans	貸 出 金 償 却	947	(482)	1,430	5,291
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	311	(1,033)	1,344	16,991
Transfer to general allowance for loan losses	一 般 貸 倒 引 当 金 繰 入 額	202	(823)	1,026	2,124
Other credit related costs	そ の 他 の 与 信 関 係 費 用	(582)	(275)	(307)	(1,001)
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	5,466	(364)	5,831	3,543
Equity in gains (losses) of affiliated companies	持 分 法 に よ る 投 資 損 益	—	—	—	—
Others	そ の 他	682	76	605	1,688
Ordinary profit 【FY2021;55,000 1H2021; 29,000】	経 常 利 益 【 通 期 55,000 ・ 中 間 期 29,000 】	26,697	7,436	19,260	54,108
Extraordinary income(losses)	特 別 損 益	70	648	(578)	(1,909)
Income before income taxes	税 金 等 調 整 前 四 半 期 純 利 益	26,767	8,085	18,681	52,199
Total income taxes	法 人 税 等 合 計	7,969	2,376	5,592	15,720
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	5,790	818	4,972	21,527
Income taxes-deferred	法 人 税 等 調 整 額	2,178	1,557	620	(5,806)
Net income	四 半 期 純 利 益	18,798	5,708	13,089	36,478
Net income attributable to noncontrolling interests	非 支 配 株 主 に 帰 属 す る 四 半 期 純 利 益	—	—	—	—
Net income attributable to owners of the parent 【FY2021; 38,000 1H2021; 20,000】	親 会 社 株 主 に 帰 属 す る 四 半 期 純 利 益 【 通 期 38,000 ・ 中 間 期 20,000 】	18,798	5,708	13,089	36,478

(Note) 1. Consolidated gross business profit=[Interest income – (Interest expenses–Corresponding loss on money held in trust)]  
+(Fees and commissions income+Trust Fee – Fees and commissions expenses)+(Trading income – Trading expenses)+(Other business income – Other business expenses)

2. Figures in square brackets in the table above are forecasts of ordinary profit and net income attributable to owners of the parent.

(注) 1. 連結粗利益=(資金運用収益-(資金調達費用-金銭の信託運用見合費用))+ (役務取引等収益+信託報酬-役務取引等費用)  
+(特定取引収益-特定取引費用)+(その他業務収益-その他業務費用)

2. 経常利益、親会社株主に帰属する当期(中間)純利益の業績予想値を【】内に記載しております。

### Reference

(Millions of yen)

	(Japanese)	For the 3 months ended Jun.30,2021		For the 3 months ended Jun.30,2020	(Reference) FY2020
		(A)	(A)-(B)	(B)	
Consolidated net business income (before general allowance for loan losses)	連 結 業 務 純 益 ( 一 般 貸 倒 引 繰 入 前 )	21,385	4,587	16,798	74,498
Consolidated net business income	連 結 業 務 純 益	21,183	5,410	15,772	72,374

(Note) Consolidated net business income  
= Consolidated gross profit – General and administrative expenses(excluding non-recurrent expense) – Transfer to general allowance for loan losses

(注) 連結業務純益=連結粗利益-営業経費(除く臨時費用分)-一般貸倒引当金繰入額

### Number of Consolidated Companies

(Number of companies)

	(Japanese)	As of Jun. 30, 2021		As of Jun. 30, 2020	(Reference) As of Mar. 31, 2021
		(A)	(A)-(B)	(B)	
Number of Consolidated Subsidiaries	連 結 子 会 社 数	13	—	13	14
Number of affiliated companies applicable to the equity method	持 分 法 適 用 会 社 数	—	—	—	—

(Note) Mebuki FG reorganized consolidated subsidiaries in FY2021 as follows:

- Mebuki FG shall acquire all shares of Joyo Credit Co., Ltd. from The Joyo Bank, Ltd.( a wholly-owned subsidiary of Mebuki FG), and all shares of Ashigin Card Co., Ltd. from The Ashikaga Bank, Ltd. (a wholly-owned subsidiary of Mebuki FG) through a dividend in kind, and that Joyo Credit and Ashigin Card merged and changed the surviving company's trade name to Mebuki Card Co., Ltd.(Mebuki Card) on April 1, 2021.
- The Ashikaga Bank, Ltd. established the wholly-owned subsidiary named "Ashigin Money Design, Ltd." on July 15,2021.

(注) 当社は2022年3月期において、連結子会社の設立および再編等を以下のとおり実施しております。

- 2021年4月1日付で株式会社常陽銀行が保有する株式会社常陽クレジットの全株式と、株式会社足利銀行が保有する株式会社あしぎんカードの全株式を当社が現物配当により取得し、完全子会社化したうえで、株式会社常陽クレジットと株式会社あしぎんカードを合併し、存続会社の商号を「株式会社めぶきカード」に変更しました。
- 株式会社足利銀行は、2021年7月15日付で完全子会社「株式会社あしぎんマネーデザイン」を設立しました。



【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

	(Japanese)	For the 3 months ended Jun.30,2021		For the 3 months ended Jun.30,2020	(Reference) FY2020
		(A)	(A)-(B)	(B)	
Gross business profit	業 務 粗 利 益	47,606	2,976	44,629	180,171
Net interest income	資 金 利 益	38,375	1,854	36,520	153,092
(Of which, gains on cancellation of private offering investment trusts)	(うち投信解約損益)	307	122	185	6,850
Net fees and commissions	役 務 取 引 等 利 益	9,044	1,209	7,835	31,489
Net trading income	特 定 取 引 等 利 益	93	59	34	365
Net other business income	そ の 他 業 務 利 益	93	(146)	239	(4,776)
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定戻)	(254)	(257)	2	(6,283)
Expenses (excluding non-recurrent expense)	経 費 ( 除 く 臨 時 処 理 分 )	27,659	(554)	28,213	110,173
Personnel expenses	人 件 費	14,716	(489)	15,205	59,917
Non-personnel expenses	物 件 費	10,625	18	10,607	43,418
Taxes	税 金	2,318	(82)	2,400	6,838
Net business income (before general allowance for loan losses)	実 質 業 務 純 益	19,947	3,531	16,415	69,998
(excluding gains/losses on bond transactions)	コ ア 業 務 純 益	20,201	3,788	16,412	76,281
(excluding gains on cancellation of private offering investment trusts)	コ ア 業 務 純 益 ( 除 く 投 信 解 約 損 益 )	19,894	3,666	16,227	69,430
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	78	(980)	1,058	2,202
Net business income	業 務 純 益	19,869	4,512	15,356	67,795
Net non-recurrent gains/losses	臨 時 損 益	5,241	1,619	3,621	(11,854)
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	567	(1,505)	2,072	20,222
Write-off of loans	貸 出 金 償 却	642	(296)	938	4,146
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	388	(1,025)	1,413	16,720
Losses on sales of loans	貸 出 金 売 却 損	—	—	—	4
Transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	47	297	(249)	277
Recoveries of written-off claims	償 却 債 権 取 立 益	760	399	360	1,773
Other	そ の 他	250	(80)	330	846
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	5,466	(524)	5,991	10,045
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	341	638	(296)	(1,678)
Ordinary profit	経 常 利 益	25,110	6,131	18,978	55,940
Extraordinary income/losses	特 別 損 益	44	(2,329)	2,374	2,246
(Of which, dividends receivable from affiliated companies)	(うち関係会社受取配当金)	—	(2,952)	2,952	4,152
Income before income taxes	税 引 前 四 半 期 純 利 益	25,154	3,801	21,352	58,186
Total income taxes	法 人 税 等 合 計	7,366	1,918	5,447	16,011
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	5,091	528	4,562	19,034
Income taxes-deferred	法 人 税 等 調 整 額	2,274	1,390	884	(3,023)
Net Income	四 半 期 純 利 益	17,788	1,882	15,905	42,175
Credit related costs (①+②)	与 信 関 係 費 用 ( ① + ② )	645	(2,485)	3,131	22,424

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	For the 3 months ended Jun.30,2021		For the 3 months ended Jun.30,2020	(Reference) FY2020
		(A)	(A)-(B)	(B)	
Gross business profit	業 務 粗 利 益	27,942	2,016	25,925	102,449
Net interest income	資 金 利 益	22,148	1,196	20,951	87,784
(Of which, gains on cancellation of private offering investment trusts)	(うち 投 信 解 約 損 益)	307	307	—	4,929
Net fees and commissions	役 務 取 引 等 利 益	5,714	935	4,778	17,288
Net trading income	特 定 取 引 等 利 益	93	59	34	365
Net other business income	そ の 他 業 務 利 益	(13)	(174)	161	(2,989)
(Of which, gains/losses on bond transactions)	(うち 国 債 等 債 券 損 益 (5 勘 定 戻))	(198)	(198)	0	(3,945)
Expenses (excluding non-recurrent expense)	経 費 ( 除 く 臨 時 処 理 分 )	15,497	(334)	15,831	61,715
Personnel expenses	人 件 費	8,261	(168)	8,429	33,231
Non-personnel expenses	物 件 費	5,915	(165)	6,081	24,730
Taxes	税 金	1,319	(1)	1,320	3,753
Net business income (before general allowance for loan losses)	実 質 業 務 純 益	12,445	2,351	10,093	40,733
(excluding gains/losses on bond transactions)	コ ア 業 務 純 益	12,643	2,550	10,093	44,678
(excluding gains on cancellation of private offering investment trusts)	コ ア 業 務 純 益 ( 除 く 投 信 解 約 損 益 )	12,336	2,242	10,093	39,749
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	87	(420)	507	1,734
Net business income	業 務 純 益	12,358	2,772	9,586	38,998
Net non-recurrent gains/losses	臨 時 損 益	5,361	2,771	2,590	(2,968)
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	(375)	(2,226)	1,851	10,334
Write-off of loans	貸 出 金 償 却	122	(290)	413	2,663
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	(61)	(1,483)	1,422	7,761
Losses on sales of loans	貸 出 金 売 却 損	—	—	—	—
Transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	(36)	(109)	73	203
Recoveries of written-off claims	償 却 債 権 取 立 益	558	292	265	792
Other	そ の 他	157	(50)	208	499
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	4,763	152	4,611	9,140
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	223	392	(168)	(1,774)
Ordinary profit	経 常 利 益	17,720	5,543	12,176	36,030
Extraordinary income/losses	特 別 損 益	30	581	(550)	(1,293)
(Of which, dividends receivable from affiliated companies)	(うち 関 係 会 社 受 取 配 当 金)	—	—	—	—
Income before income taxes	税 引 前 四 半 期 純 利 益	17,750	6,124	11,625	34,736
Total income taxes	法 人 税 等 合 計	5,136	1,743	3,393	10,225
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	3,513	427	3,086	11,740
Income taxes-deferred	法 人 税 等 調 整 額	1,622	1,315	307	(1,515)
Net Income	四 半 期 純 利 益	12,613	4,381	8,231	24,511
Credit related costs (①+②)	与 信 関 係 費 用 ( ① + ② )	(288)	(2,647)	2,359	12,069

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	For the 3 months ended Jun.30,2021		For the 3 months ended Jun.30,2020	(Reference) FY2020
		(A)	(A)-(B)	(B)	
Gross business profit	業 務 粗 利 益	19,664	960	18,703	77,722
Net interest income	資 金 利 益	16,226	658	15,568	65,307
(Of which, gains on cancellation of private offering investment trusts)	(うち 投 信 解 約 損 益)	—	(185)	185	1,921
Net fees and commissions	役 務 取 引 等 利 益	3,330	273	3,057	14,201
Net trading income	特 定 取 引 等 利 益	—	—	—	—
Net other business income	そ の 他 業 務 利 益	106	28	77	(1,786)
(Of which, gains/losses on bond transactions)	(うち 国 債 等 債 券 損 益 (5 勘 定 戻))	(55)	(58)	2	(2,338)
Expenses (excluding non-recurrent expense)	経 費 ( 除 く 臨 時 処 理 分 )	12,162	(219)	12,382	48,458
Personnel expenses	人 件 費	6,454	(321)	6,775	26,685
Non-personnel expenses	物 件 費	4,709	183	4,525	18,687
Taxes	税 金	998	(81)	1,080	3,085
Net business income (before general allowance for loan losses)	実 質 業 務 純 益	7,501	1,180	6,321	29,264
(excluding gains/losses on bond transactions)	コ ア 業 務 純 益	7,557	1,238	6,319	31,602
(excluding gains on cancellation of private offering investment trusts)	コ ア 業 務 純 益 ( 除 く 投 信 解 約 損 益 )	7,557	1,424	6,133	29,681
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	(9)	(560)	551	468
Net business income	業 務 純 益	7,510	1,740	5,770	28,796
Net non-recurrent gains/losses	臨 時 損 益	(120)	(1,152)	1,031	(8,886)
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	943	721	221	9,887
Write-off of loans	貸 出 金 償 却	519	(5)	525	1,483
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	449	458	(8)	8,959
Losses on sales of loans	貸 出 金 売 却 損	—	—	—	4
Transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	83	406	(323)	74
Recoveries of written-off claims	償 却 債 権 取 立 益	201	107	94	980
Other	そ の 他	92	(29)	122	346
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	703	(676)	1,380	904
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	118	246	(127)	96
Ordinary profit	経 常 利 益	7,390	587	6,802	19,909
Extraordinary income/losses	特 別 損 益	14	(2,910)	2,925	3,540
(Of which, dividends receivable from affiliated companies)	(うち 関 係 会 社 受 取 配 当 金)	—	(2,952)	2,952	4,152
Income before income taxes	税 引 前 四 半 期 純 利 益	7,404	(2,322)	9,727	23,450
Total income taxes	法 人 税 等 合 計	2,229	175	2,053	5,785
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	1,577	101	1,476	7,294
Income taxes-deferred	法 人 税 等 調 整 額	651	74	577	(1,508)
Net Income	四 半 期 純 利 益	5,174	(2,498)	7,673	17,664
Credit related costs (①+②)	与 信 関 係 費 用 ( ① + ② )	934	161	772	10,355

## 2. Interest Rate Spread (Domestic operations)

### 【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

	(Japanese)	For the 3 months ended Jun.30,2021		For the 3 months ended Jun.30,2020 (B)	(Reference) FY2020
		(A)	(A)-(B)		
Average yield on interest earning assets ①	資金運用利回	0.79	(0.09)	0.88	0.84
Average yield on loans and bills discounted	貸出金利回	0.90	(0.02)	0.92	0.91
Average yield on securities	有価証券利回	0.95	0.01	0.94	1.04
Average yield on interest bearing liabilities ②	資金調達原価	0.50	(0.15)	0.65	0.56
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.00	0.00	0.00	0.00
Average yield on call money and borrowed money	外部負債利回	(0.00)	0.01	(0.01)	(0.00)
Average interest rate spread (①-②)	総資金利鞘	0.29	0.06	0.23	0.28

### 【The Joyo Bank, Ltd. (Non-consolidated basis)】

	(Japanese)	For the 3 months ended Jun.30,2021		For the 3 months ended Jun.30,2020 (B)	(Reference) FY2020
		(A)	(A)-(B)		
Average yield on interest earning assets ①	資金運用利回	0.77	(0.07)	0.84	0.82
Average yield on loans and bills discounted	貸出金利回	0.85	(0.01)	0.86	0.86
Average yield on securities	有価証券利回	0.92	0.04	0.88	0.96
Average yield on interest bearing liabilities ②	資金調達原価	0.47	(0.12)	0.59	0.51
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.00	0.00	0.00	0.00
Average yield on call money and borrowed money	外部負債利回	(0.00)	0.01	(0.01)	(0.01)
Average interest rate spread (①-②)	総資金利鞘	0.30	0.05	0.25	0.31

### 【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

	(Japanese)	For the 3 months ended Jun.30,2021		For the 3 months ended Jun.30,2020 (B)	(Reference) FY2020
		(A)	(A)-(B)		
Average yield on interest earning assets ①	資金運用利回	0.81	(0.12)	0.93	0.88
Average yield on loans and bills discounted	貸出金利回	0.96	(0.03)	0.99	0.99
Average yield on securities	有価証券利回	1.02	(0.07)	1.09	1.23
Average yield on interest bearing liabilities ②	資金調達原価	0.54	(0.22)	0.76	0.64
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.00	0.00	0.00	0.00
Average yield on call money and borrowed money	外部負債利回	(0.00)	0.00	(0.00)	(0.00)
Average interest rate spread (①-②)	総資金利鞘	0.27	0.10	0.17	0.24

### 3. Gains and Losses on Securities

#### (1) Gains and losses on bond transactions

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

	(Japanese)	For the 3 months ended Jun.30,2021		For the 3 months ended Jun.30,2020 (B)	(Reference) FY2020
		(A)	(A)-(B)		
Gains/losses on bond transactions	国債等債券損益	(254)	(257)	2	(6,283)
Gains on sales	売却益	743	34	708	1,067
Gains on redemption	償還益	—	—	—	—
Losses on sales	売却損	998	291	706	7,350
Losses on redemption	償還損	—	—	—	—
Write-offs	償却	—	—	—	—

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	For the 3 months ended Jun.30,2021		For the 3 months ended Jun.30,2020 (B)	(Reference) FY2020
		(A)	(A)-(B)		
Gains/losses on bond transactions	国債等債券損益	(198)	(198)	0	(3,945)
Gains on sales	売却益	600	518	81	101
Gains on redemption	償還益	—	—	—	—
Losses on sales	売却損	799	717	81	4,046
Losses on redemption	償還損	—	—	—	—
Write-offs	償却	—	—	—	—

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	For the 3 months ended Jun.30,2021		For the 3 months ended Jun.30,2020 (B)	(Reference) FY2020
		(A)	(A)-(B)		
Gains/losses on bond transactions	国債等債券損益	(55)	(58)	2	(2,338)
Gains on sales	売却益	143	(484)	627	966
Gains on redemption	償還益	—	—	—	—
Losses on sales	売却損	198	(425)	624	3,304
Losses on redemption	償還損	—	—	—	—
Write-offs	償却	—	—	—	—

#### (2) Gains and losses related to stocks, etc.

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

	(Japanese)	For the 3 months ended Jun.30,2021		For the 3 months ended Jun.30,2020 (B)	(Reference) FY2020
		(A)	(A)-(B)		
Gains/losses related to stocks, etc.	株式等関係損益	5,466	(524)	5,991	10,045
Gains on sales	売却益	6,132	(1,296)	7,429	22,144
Losses on sales	売却損	329	(170)	500	11,476
Write-offs	償却	336	(601)	937	622

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	For the 3 months ended Jun.30,2021		For the 3 months ended Jun.30,2020 (B)	(Reference) FY2020
		(A)	(A)-(B)		
Gains/losses related to stocks, etc.	株式等関係損益	4,763	152	4,611	9,140
Gains on sales	売却益	5,303	(700)	6,003	20,060
Losses on sales	売却損	205	(251)	456	10,298
Write-offs	償却	335	(601)	936	622

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	For the 3 months ended Jun.30,2021		For the 3 months ended Jun.30,2020 (B)	(Reference) FY2020
		(A)	(A)-(B)		
Gains/losses related to stocks, etc.	株式等関係損益	703	(676)	1,380	904
Gains on sales	売却益	828	(596)	1,425	2,083
Losses on sales	売却損	124	80	44	1,178
Write-offs	償却	0	0	0	0

4. Unrealized Valuation Gains (Losses)

【Mebuki Financial Group, Inc. (Consolidated basis)】

(Millions of yen)

		As of Jun. 30, 2021					As of Mar. 31, 2021			
		Carrying Amount	Unrealized valuation gains (losses)				Carrying Amount	Unrealized valuation gains (losses)		
			(A)	(A-B)	Valuation gains	Valuation losses		(B)	Valuation gains	Valuation losses
Held-to-maturity	満期保有目的	153,516	1,090	277	1,204	114	153,263	812	963	150
	Bonds	153,516	1,090	277	1,204	114	153,263	812	963	150
	Others	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	4,203,102	234,337	23,559	243,333	8,995	4,147,056	210,778	229,723	18,944
	Stocks	255,633	134,833	(4,648)	136,766	1,933	265,807	139,481	142,514	3,032
	Bonds	2,390,417	8,110	5,627	10,681	2,571	2,357,413	2,482	7,906	5,424
	Others	1,557,051	91,394	22,580	95,884	4,490	1,523,835	68,814	79,302	10,487
Total	合計	4,356,618	235,428	23,837	244,537	9,109	4,300,319	211,591	230,686	19,095
	Stocks	255,633	134,833	(4,648)	136,766	1,933	265,807	139,481	142,514	3,032
	Bonds	2,543,934	9,200	5,905	11,886	2,685	2,510,676	3,295	8,869	5,574
	Others	1,557,051	91,394	22,580	95,884	4,490	1,523,835	68,814	79,302	10,487

(Note) 1. "Available-for-sale" is valued at market price. Consequently, figures in the above table show the differences between the acquisition cost and the balance sheet amount.

2. In addition to securities, figures in the above include the trust beneficial rights recognized as "Monetary claims bought".

- (注) 1. 「その他有価証券」については時価評価しておりますので、上記の表上は、貸借対照表計上額と取得価額との差額を計上しております。  
2. 「有価証券」のほか、「買入金銭債権」中の信託受益権も含めております。

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

		As of Jun. 30, 2021					As of Mar. 31, 2021			
		Carrying Amount	Unrealized valuation gains (losses)				Carrying Amount	Unrealized valuation gains (losses)		
			(A)	(A-B)	Valuation gains	Valuation losses		(B)	Valuation gains	Valuation losses
Held-to-maturity	満期保有目的	144,303	9,704	20	9,818	114	143,792	9,683	9,824	140
	Bonds	144,303	9,704	20	9,818	114	143,792	9,683	9,824	140
	Others	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	4,202,843	259,144	22,858	267,688	8,543	4,146,781	236,285	255,265	18,979
	Stocks	255,374	147,965	(4,633)	149,822	1,857	265,533	152,598	156,153	3,555
	Bonds	2,390,417	16,636	5,057	19,034	2,397	2,357,413	11,579	16,740	5,161
	Others	1,557,051	94,542	22,434	98,831	4,289	1,523,835	72,107	82,371	10,263
Total	合計	4,347,146	268,848	22,879	277,506	8,657	4,290,574	245,969	265,089	19,120
	Stocks	255,374	147,965	(4,633)	149,822	1,857	265,533	152,598	156,153	3,555
	Bonds	2,534,720	26,340	5,077	28,852	2,511	2,501,205	21,263	26,565	5,302
	Others	1,557,051	94,542	22,434	98,831	4,289	1,523,835	72,107	82,371	10,263

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

		As of Jun. 30, 2021					As of Mar. 31, 2021			
		Carrying Amount	Unrealized valuation gains (losses)				Carrying Amount	Unrealized valuation gains (losses)		
			(A)	(A-B)	Valuation gains	Valuation losses		(B)	Valuation gains	Valuation losses
Held-to-maturity	満期保有目的	93,340	811	2	925	114	92,831	809	950	140
	Bonds	93,340	811	2	925	114	92,831	809	950	140
	Others	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	2,958,747	185,471	13,696	191,956	6,485	2,904,464	171,774	186,071	14,296
	Stocks	217,073	122,135	(5,427)	123,285	1,150	228,025	127,562	130,192	2,630
	Bonds	1,769,299	7,365	4,287	9,360	1,994	1,729,199	3,078	7,179	4,101
	Others	972,374	55,970	14,836	59,310	3,340	947,239	41,133	48,698	7,564
Total	合計	3,052,087	186,283	13,699	192,882	6,599	2,997,295	172,584	187,021	14,437
	Stocks	217,073	122,135	(5,427)	123,285	1,150	228,025	127,562	130,192	2,630
	Bonds	1,862,640	8,177	4,290	10,286	2,108	1,822,030	3,887	8,129	4,242
	Others	972,374	55,970	14,836	59,310	3,340	947,239	41,133	48,698	7,564

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

		As of Jun. 30, 2021					As of Mar. 31, 2021			
		Carrying Amount	Unrealized valuation gains (losses)				Carrying Amount	Unrealized valuation gains (losses)		
			(A)	(A-B)	Valuation gains	Valuation losses		(B)	Valuation gains	Valuation losses
Held-to-maturity	満期保有目的	50,962	8,892	18	8,892	—	50,961	8,874	8,874	—
	Bonds	50,962	8,892	18	8,892	—	50,961	8,874	8,874	—
	Others	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	1,244,095	73,673	9,162	75,731	2,058	1,242,316	64,511	69,194	4,683
	Stocks	38,301	25,829	794	26,537	707	37,507	25,035	25,960	924
	Bonds	621,117	9,270	769	9,673	402	628,213	8,501	9,561	1,060
	Others	584,677	38,572	7,598	39,521	948	576,595	30,974	33,672	2,698
Total	合計	1,295,058	82,565	9,180	84,623	2,058	1,293,278	73,385	78,068	4,683
	Stocks	38,301	25,829	794	26,537	707	37,507	25,035	25,960	924
	Bonds	672,079	18,162	787	18,565	402	679,174	17,375	18,435	1,060
	Others	584,677	38,572	7,598	39,521	948	576,595	30,974	33,672	2,698

## 5. Disclosed Claims under the Financial Revitalization Law

### 【Mebuki Financial Group, Inc. (Consolidated basis)】

(Millions of yen)

	(Japanese)	As of Jun. 30, 2021			As of Mar. 31, 2021 (B)	As of Sep. 30, 2020 (C)
		(A)	(A-B)	(A-C)		
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	10,510	182	(623)	10,328	11,133
Doubtful claims	危険債権	139,372	(3,873)	6,789	143,245	132,583
Claims requiring supervision	要管理債権	28,640	1,147	(2,149)	27,493	30,790
Subtotal (①)	小計 ①	178,523	(2,544)	4,016	181,068	174,507
Normal claims	正常債権	11,594,057	2,775	90,004	11,591,282	11,504,052
Total (②)	合計 ②	11,772,581	231	94,021	11,772,350	11,678,560
Ratio of disclosed claims towards the balance of Loans(①/②)	貸出金等残高に占める比率 ① / ②	1.51%	(0.02%)	0.02%	1.53%	1.49%

### 【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	As of Jun. 30, 2021			As of Mar. 31, 2021 (B)	As of Sep. 30, 2020 (C)
		(A)	(A-B)	(A-C)		
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	4,984	(581)	(545)	5,566	5,530
Doubtful claims	危険債権	77,218	(866)	3,300	78,084	73,918
Claims requiring supervision	要管理債権	13,304	250	299	13,053	13,005
Subtotal (①)	小計 ①	95,507	(1,197)	3,053	96,704	92,453
Normal claims	正常債権	6,831,049	(37,025)	(34,947)	6,868,074	6,865,997
Total (②)	合計 ②	6,926,557	(38,222)	(31,893)	6,964,779	6,958,451
Ratio of disclosed claims towards the balance of Loans(①/②)	貸出金等残高に占める比率 ① / ②	1.37%	(0.01%)	0.05%	1.38%	1.32%

### 【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	As of Jun. 30, 2021			As of Mar. 31, 2021 (B)	As of Sep. 30, 2020 (C)
		(A)	(A-B)	(A-C)		
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	4,793	762	(173)	4,031	4,966
Doubtful claims	危険債権	62,108	(2,974)	3,517	65,083	58,590
Claims requiring supervision	要管理債権	15,336	896	(2,445)	14,439	17,781
Subtotal (①)	小計 ①	82,238	(1,316)	899	83,554	81,338
Normal claims	正常債権	4,918,388	(46,978)	150,222	4,965,367	4,768,166
Total (②)	合計 ②	5,000,627	(48,294)	151,122	5,048,921	4,849,504
Ratio of disclosed claims towards the balance of Loans(①/②)	貸出金等残高に占める比率 ① / ②	1.64%	(0.01%)	(0.03%)	1.65%	1.67%

## 6. Loans and Deposits

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

		(Japanese)	As of Jun. 30, 2021			As of Mar. 31, 2021 (B)	As of Sep. 30, 2020 (C)
			(A)	(A-B)	(A-C)		
Deposits	(Term-end balance)	預金 (末残)	16,365,775	108,278	774,572	16,257,496	15,591,202
	(Average balance)	預金 (平残)	16,198,456	654,747	864,237	15,543,708	15,334,219
Loans and bills discounted	(Term-end balance)	貸出金 (末残)	11,716,309	(83,457)	118,130	11,799,767	11,598,179
	(Average balance)	貸出金 (平残)	11,735,059	135,358	186,769	11,599,700	11,548,289

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

		(Japanese)	As of Jun. 30, 2021			As of Mar. 31, 2021 (B)	As of Sep. 30, 2020 (C)
			(A)	(A-B)	(A-C)		
Deposits	(Term-end balance)	預金 (末残)	9,824,063	118,507	429,820	9,705,556	9,394,243
	(Average balance)	預金 (平残)	9,740,321	357,652	446,429	9,382,668	9,293,891
Loans and bills discounted	(Term-end balance)	貸出金 (末残)	6,819,133	(37,030)	(37,185)	6,856,163	6,856,319
	(Average balance)	貸出金 (平残)	6,846,607	(1,380)	16,340	6,847,988	6,830,266

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

		(Japanese)	As of Jun. 30, 2021			As of Mar. 31, 2021 (B)	As of Sep. 30, 2020 (C)
			(A)	(A-B)	(A-C)		
Deposits	(Term-end balance)	預金 (末残)	6,541,711	(10,228)	344,751	6,551,940	6,196,959
	(Average balance)	預金 (平残)	6,458,134	297,095	417,807	6,161,039	6,040,327
Loans and bills discounted	(Term-end balance)	貸出金 (末残)	4,897,176	(46,427)	155,316	4,943,603	4,741,860
	(Average balance)	貸出金 (平残)	4,888,451	136,738	170,428	4,751,712	4,718,023

## 7. Consumer loans / Loans to SMEs

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

		(Japanese)	As of Jun. 30, 2021			As of Mar. 31, 2021 (B)	As of Sep. 30, 2020 (C)
			(A)	(A-B)	(A-C)		
Consumer loans		消費者ローン残高	4,826,784	28,329	118,299	4,798,455	4,708,485
	Of which, housing-related loans	うち住宅関連ローン残高	4,642,330	25,582	108,117	4,616,747	4,534,212
	Housing loans	住宅ローン残高	3,747,019	35,292	134,556	3,711,727	3,612,462
	Apartment loans	アパートローン残高	892,729	(9,667)	(26,303)	902,396	919,032
	Asset building loans	資産形成ローン残高	2,581	(41)	(136)	2,623	2,718
Loans to SME and Individual customers (SMEs)		中小企業等貸出金残高	8,375,205	(30,042)	109,105	8,405,248	8,266,100
Ratio of loans to SMEs		中小企業等貸出比率	71.48%	0.25%	0.21%	71.23%	71.27%

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

		(Japanese)	As of Jun. 30, 2021			As of Mar. 31, 2021 (B)	As of Sep. 30, 2020 (C)
			(A)	(A-B)	(A-C)		
Consumer loans		消費者ローン残高	2,657,885	11,488	52,373	2,646,397	2,605,512
	Of which, housing-related loans	うち住宅関連ローン残高	2,545,180	10,003	44,527	2,535,177	2,500,653
	Housing loans	住宅ローン残高	1,827,268	17,557	66,030	1,809,711	1,761,238
	Apartment loans	アパートローン残高	715,330	(7,512)	(21,366)	722,842	736,696
	Asset building loans	資産形成ローン残高	2,581	(41)	(136)	2,623	2,718
Loans to SME and Individual customers (SMEs)		中小企業等貸出金残高	4,456,217	(17,870)	45,956	4,474,088	4,410,260
Ratio of loans to SMEs		中小企業等貸出比率	65.34%	0.09%	1.02%	65.25%	64.32%

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

		(Japanese)	As of Jun. 30, 2021			As of Mar. 31, 2021 (B)	As of Sep. 30, 2020 (C)
			(A)	(A-B)	(A-C)		
Consumer loans		消費者ローン残高	2,168,898	16,841	65,926	2,152,057	2,102,972
	Of which, housing-related loans	うち住宅関連ローン残高	2,097,149	15,579	63,590	2,081,570	2,033,559
	Housing loans	住宅ローン残高	1,919,750	17,734	68,526	1,902,015	1,851,223
	Apartment loans	アパートローン残高	177,398	(2,155)	(4,936)	179,554	182,335
Loans to SME and Individual customers (SMEs)		中小企業等貸出金残高	3,918,988	(12,171)	63,148	3,931,160	3,855,839
Ratio of loans to SMEs		中小企業等貸出比率	80.02%	0.50%	-1.29%	79.52%	81.31%