

February 4, 2022

Mebuki Financial Group, Inc.

Financial Results for the Third 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: February 10, 2022 (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 December 31, 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	%
Third quarter						
Ended December 31, 2021	201,301	(3.2)	58,124	29.7	38,462	30.3
Ended December 31, 2020	207,989	(4.3)	44,808	(11.0)	29,498	(16.7)

(Note) Comprehensive Income Third quarter of FY2021: ¥50,509 million [-51.5%] Third quarter of FY2020: ¥104,201 million [73.2%]

	Net Income per Share	Net Income per Share (Diluted)
Third quarter	¥	¥
Ended December 31, 2021	34.68	34.66
Ended December 31, 2020	25.43	25.42

(2) Consolidated Financial Conditions

	Total Assets	Net Assets	Capital Assets to Total Assets
Third quarter	¥Million	¥Million	%
Ended December 31, 2021	23,935,365	1,019,200	4.2
Fiscal year 2020	22,835,169	998,906	4.3

(Reference) Capital assets Third quarter of FY2021: ¥1,019,069million 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	—	5.50	—		
Ending March 31, 2022 (Forecast)				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	%	¥
Fiscal Year ending March 31, 2022	55,000	1.6	38,000	4.1	34.49

(Note) 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):

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

December 31, 2021	91,532,260 shares	March 31, 2021	19,143,818 shares
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 - ③ Average number of shares:

For the nine months ended December 31, 2021			1,109,008,169 shares
For the nine months ended December 31, 2020			1,159,704,844 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 Third Quarter of Fiscal Year 2021, ending March 31, 2022

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I Quarterly Consolidated Financial Information

1. Quarterly Consolidated Balance Sheet

Item	(Japanese)	(Millions of yen)	
		As of Mar. 31, 2021	As of Dec. 31, 2021
Assets	(資産の部)		
Cash and due from banks	現金預け金	6,425,755	7,347,501
Call loans and bills bought	コールローン及び買入手形	6,809	3,950
Monetary claims bought	買入金銭債権	11,649	10,896
Trading assets	特定取引資産	12,425	5,141
Money held in trust	金銭の信託	1,970	2,012
Securities	有価証券	4,333,243	4,533,481
Loans and bills discounted	貸出金	11,638,376	11,632,102
Foreign exchanges	外国為替	9,594	12,071
Lease receivable and investments in lease	リース債権及びリース投資資産	67,153	66,332
Other assets	その他資産	225,854	228,777
Tangible fixed assets	有形固定資産	107,412	103,252
Intangible fixed assets	無形固定資産	18,127	16,390
Asset for retirement benefits	退職給付に係る資産	31,189	34,300
Deferred tax assets	繰延税金資産	1,269	1,161
Customers' liabilities for acceptances and guarantees	支払承諾見返	26,340	24,348
Allowance for loan losses	貸倒引当金	(81,993)	(86,346)
Reserve for devaluation of investment securities	投資損失引当金	(9)	(8)
Total Assets	資産の部合計	22,835,169	23,935,365
Liabilities	(負債の部)		
Deposits	預金	16,223,652	16,515,183
Negotiable certificates of deposit	譲渡性預金	291,417	270,179
Call money and bills sold	コールマネー及び売渡手形	952,917	1,324,093
Payables under repurchase agreements	売現先勘定	130,255	168,761
Payables under securities lending transactions	債券貸借取引受入担保金	620,749	739,481
Trading liabilities	特定取引負債	1,024	1,053
Borrowed money	借入金	3,394,050	3,683,884
Foreign Exchanges	外国為替	905	478
Due to trust account	信託勘定借	2,307	2,805
Other liabilities	その他負債	142,277	129,919
Provision for directors' bonuses	役員賞与引当金	255	—
Liability for retirement benefits	退職給付に係る負債	249	443
Provision for directors' retirement benefits	役員退職慰労引当金	25	23
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	2,460	2,248
Provision for contingent loss	偶発損失引当金	1,994	1,988
Provision for point card certificates	ポイント引当金	466	449
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	42,117
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	8,626	7,938
Negative goodwill	負ののれん	869	750
Acceptances and guarantees	支払承諾	26,340	24,348
Total liabilities	負債の部合計	21,836,262	22,916,165

(Millions of yen)

Item	(Japanese)	As of Mar. 31, 2021	As of Dec. 31, 2021
Net Assets	(純資産の部)		
Capital stock	資 本 金	117,495	117,495
Capital surplus	資 本 剰 余 金	148,531	148,520
Retained earnings	利 益 剰 余 金	570,981	598,193
Treasury stock	自 己 株 式	(5,785)	(23,161)
Total shareholders' equity	株 主 資 本 合 計	831,222	841,048
Unrealized gains on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	148,013	158,970
Deferred gains (losses) on hedges	繰 延 ヘ ッ ジ 損 益	388	1,952
Land revaluation surplus	土 地 再 評 価 差 額 金	13,497	11,949
Defined retirement benefit plans	退 職 給 付 に 係 る 調 整 累 計 額	5,622	5,148
Total accumulated other comprehensive income	そ の 他 の 包 括 利 益 累 計 額 合 計	167,522	178,021
Equity warrants	新 株 予 約 権	161	130
Total net assets	純 資 産 の 部 合 計	998,906	1,019,200
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	22,835,169	23,935,365

(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)	For the 9 months ended Dec.31,2020	For the 9 months ended Dec.31,2021
Ordinary income	経常収益	207,989	201,301
Interest income	資金運用収益	119,058	117,671
Interest on loans and bills discounts	(うち貸出金利息)	81,564	80,115
Interest and dividends on securities	(うち有価証券利息配当金)	36,134	33,056
Trust fees	信託報酬	30	40
Fees and commissions	役務取引等収益	38,435	40,881
Trading income	特定取引収益	2,519	3,539
Other ordinary income	その他業務収益	1,628	2,368
Other income	その他経常収益	46,317	36,800
Ordinary expenses	経常費用	163,180	143,176
Interest expenses	資金調達費用	4,929	2,340
Interest on deposits	(うち預金利息)	1,375	562
Fees and commissions payments	役務取引等費用	10,123	10,332
Other business expenses	その他業務費用	2,103	4,741
General and administrative expenses	営業経費	86,669	83,036
Other operating expenses	その他経常費用	59,355	42,726
Ordinary profit	経常利益	44,808	58,124
Extraordinary income	特別利益	114	234
Gains on disposal of non-current assets	固定資産処分益	114	234
Extraordinary losses	特別損失	888	3,826
Losses on disposal of fixed assets	固定資産処分損	273	443
Impairment loss	減損損失	615	3,382
Income before income taxes	税金等調整前四半期純利益	44,034	54,531
Income taxes-current	法人税、住民税及び事業税	15,986	15,234
Income taxes-deferred	法人税等調整額	(1,451)	835
Total income taxes	法人税等合計	14,535	16,069
Net income	四半期純利益	29,498	38,462
Net income attributable to owners of the parent	親会社株主に帰属する四半期純利益	29,498	38,462

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

(2)Quarterly Consolidated Statement of Comprehensive Income

(Millions of yen)

Item	(Japanese)	For the 9 months ended Dec.31,2020	For the 9 months ended Dec.31,2021
Net income	四 半 期 純 利 益	29,498	38,462
Other comprehensive income	そ の 他 の 包 括 利 益	74,702	12,047
Unrealized gains on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	73,446	10,956
Deferred gains (losses) on hedges	繰 延 ヘ ッ ジ 損 益	415	1,563
Defined retirement benefit plan	退 職 給 付 に 係 る 調 整 額	841	(473)
Comprehensive income	四 半 期 包 括 利 益	104,201	50,509
	(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	104,201	50,509

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. Furthermore, we acquired 12,840,400 number of treasury stocks during the third quarter of FY2021 based on a resolution adopted at the board of directors' meeting held on November 12, 2021.

As a result, treasury stocks increased by ¥17,496 million to ¥23,161 million at the end of the period for third quarter of fiscal year 2021.

5. Changes in Accounting Policies and Estimates and Modified Restatement

(Changes in Accounting Policies)

Accounting Standard for Fair Value Measurement

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 first quarter of fiscal year 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 previous fiscal year was recognized as adjustments to retained earnings at the beginning of the first quarter of fiscal year 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" increased by ¥160 million, and "Net assets per share" decreased by ¥0.32 at the beginning of the third quarter of fiscal year 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 from the beginning of the third quarter of fiscal year 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 as of the consolidated balance sheet date.

(Additional Information)

Impact of COVID-19

The impact of COVID-19 is assumed to continue after the end of the third 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 not been changed from the end of FY2020.

6. Subsequent Events

Not applicable.

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

1. Income Status

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

(Millions of yen)

	(Japanese)	For the 9 months ended Dec.31,2021		For the 9 months ended Dec.31,2020	(Reference) FY2020
		(A)	(A)-(B)		
Consolidated gross profit	連 結 粗 利 益	147,086	2,570	144,516	188,046
Net interest income	資 金 利 益	115,330	1,201	114,128	150,168
Net fees and commissions	役 務 取 引 等 利 益	30,589	2,247	28,342	38,693
Net trading income	特 定 取 引 利 益	3,539	1,019	2,519	4,252
Net other business income	そ の 他 業 務 利 益	(2,372)	(1,898)	(474)	(5,067)
General and administrative expenses	営 業 経 費	83,036	(3,632)	86,669	115,763
Credit related costs	与 信 関 係 費 用	11,533	(3,219)	14,752	23,406
Write-off of loans	貸 出 金 償 却	4,184	1,347	2,837	5,291
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	8,738	(2,723)	11,461	16,991
Transfer to general allowance for loan losses	一 般 貸 倒 引 当 金 繰 入 額	801	(218)	1,020	2,124
Other credit related costs	そ の 他 の 与 信 関 係 費 用	(2,191)	(1,625)	(566)	(1,001)
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	3,520	2,649	871	3,543
Equity in gains (losses) of affiliated companies	持 分 法 に よ る 投 資 損 益	—	—	—	—
Others	そ の 他	2,086	1,243	843	1,688
Ordinary profit 【FY2021; 55,000】	経 常 利 益 【 通 期 55,000 】	58,124	13,315	44,808	54,108
Extraordinary income(losses)	特 別 損 益	(3,592)	(2,818)	(774)	(1,909)
Income before income taxes	税 金 等 調 整 前 四 半 期 純 利 益	54,531	10,497	44,034	52,199
Total income taxes	法 人 税 等 合 計	16,069	1,534	14,535	15,720
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	15,234	(752)	15,986	21,527
Income taxes-deferred	法 人 税 等 調 整 額	835	2,286	(1,451)	(5,806)
Net income	四 半 期 純 利 益	38,462	8,963	29,498	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】	親 会 社 株 主 に 帰 属 す る 四 半 期 純 利 益 【 通 期 38,000 】	38,462	8,963	29,498	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 9 months ended Dec.31,2021		For the 9 months ended Dec.31,2020	(Reference) FY2020
		(A)	(A)-(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)	63,944	4,615	59,329	74,498
Consolidated net business income	連 結 業 務 純 益	63,142	4,833	58,309	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 Dec. 31, 2021		As of Dec. 31, 2020	(Reference) As of Mar 31, 2021
		(A)	(A)-(B)		
Number of Consolidated Subsidiaries	連 結 子 会 社 数	14	1	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 FY21 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、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 9 months ended Dec.31,2021		For the 9 months ended Dec.31,2020 (B)	(Reference) FY2020
		(A)	(A)-(B)		
Gross business profit	業 務 粗 利 益	141,237	2,040	139,197	180,171
Net interest income	資 金 利 益	117,375	1,049	116,325	153,092
(Of which, gains on cancellation of investment trusts)	(うち投信解約損益)	772	(5,291)	6,063	6,850
Net fees and commissions	役 務 取 引 等 利 益	25,663	2,885	22,778	31,489
Net trading income	特 定 取 引 等 利 益	307	55	252	365
Net other business income	そ の 他 業 務 利 益	(2,108)	(1,949)	(159)	(4,776)
(Of which, gains/losses on bond transactions)	(うち国債等債券損益)	(3,601)	(2,438)	(1,163)	(6,283)
Expenses (excluding non-recurrent expense)	経 費 (除 く 臨 時 処 理 分)	80,929	(1,666)	82,595	110,173
Personnel expenses	人 件 費	43,828	(1,340)	45,169	59,917
Non-personnel expenses	物 件 費	31,968	(131)	32,099	43,418
Taxes	税 金	5,132	(193)	5,326	6,838
Net business income (before net transfer to general allowance for loan losses)	実 質 業 務 純 益	60,308	3,706	56,602	69,998
Core net business income	コ ア 業 務 純 益	63,910	6,144	57,765	76,281
(excluding gains on cancellation of investment trusts)	コア業務純益(除く投信解約損益)	63,137	11,435	51,701	69,430
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	696	(182)	878	2,202
Net business income	業 務 純 益	59,612	3,888	55,723	67,795
Net non-recurrent gains/losses	臨 時 損 益	(5,532)	6,774	(12,307)	(11,854)
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	9,900	(2,848)	12,748	20,222
Write-off of loans	貸 出 金 償 却	3,234	1,339	1,894	4,146
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	8,595	(2,574)	11,170	16,720
Losses on sales of loans	貸 出 金 売 却 損	26	20	5	4
Transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	232	(8)	240	277
Recoveries of written-off claims	償 却 債 権 取 立 益	2,736	1,422	1,314	1,773
Other	そ の 他	548	(202)	750	846
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	3,437	1,512	1,925	10,045
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	930	2,413	(1,483)	(1,678)
Ordinary profit	経 常 利 益	54,079	10,663	43,416	55,940
Extraordinary income/losses	特 別 損 益	(3,602)	(6,978)	3,375	2,246
(Of which, dividends receivable from affiliated companies)	(うち関係会社受取配当金)	—	(4,152)	4,152	4,152
Income before income taxes	税 引 前 四 半 期 純 利 益	50,477	3,684	46,792	58,186
Total income taxes	法 人 税 等 合 計	14,665	754	13,911	16,011
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	13,399	(1,041)	14,440	19,034
Income taxes-deferred	法 人 税 等 調 整 額	1,266	1,796	(529)	(3,023)
Net Income	四 半 期 純 利 益	35,811	2,930	32,881	42,175
Credit related costs (①+②)	与 信 関 係 費 用 (① + ②)	10,596	(3,030)	13,627	22,424

(Note) Core net business income = Net business income + net transfer to general allowance for loan losses - gains/losses on bond transactions

(注) コア業務純益 = 業務純益 + 一般貸倒引当金繰入額 - 国債等債券損益

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

(Millions of yen)

	(Japanese)	For the 9 months ended Dec.31,2021		For the 9 months ended Dec.31,2020 (B)	(Reference) FY2020
		(A)	(A)-(B)		
Gross business profit	業 務 粗 利 益	80,352	(446)	80,798	102,449
Net interest income	資 金 利 益	67,263	(251)	67,514	87,784
(Of which, gains on cancellation of investment trusts)	(うち 投 信 解 約 損 益)	771	(3,874)	4,645	4,929
Net fees and commissions	役 務 取 引 等 利 益	14,842	1,975	12,866	17,288
Net trading income	特 定 取 引 等 利 益	307	55	252	365
Net other business income	そ の 他 業 務 利 益	(2,060)	(2,225)	165	(2,989)
(Of which, gains/losses on bond transactions)	(うち 国 債 等 債 券 損 益)	(3,066)	(2,647)	(419)	(3,945)
Expenses (excluding non-recurrent expense)	経 費 (除 く 臨 時 処 理 分)	45,398	(1,115)	46,514	61,715
Personnel expenses	人 件 費	24,622	(464)	25,086	33,231
Non-personnel expenses	物 件 費	17,878	(565)	18,443	24,730
Taxes	税 金	2,898	(86)	2,984	3,753
Net business income (before net transfer to general allowance for loan losses)	実 質 業 務 純 益	34,953	669	34,284	40,733
Core net business income	コ ア 業 務 純 益	38,020	3,317	34,703	44,678
(excluding gains on cancellation of investment trusts)	コ ア 業 務 純 益 (除 く 投 信 解 約 損 益)	37,249	7,191	30,058	39,749
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	(124)	(682)	557	1,734
Net business income	業 務 純 益	35,078	1,351	33,726	38,998
Net non-recurrent gains/losses	臨 時 損 益	(961)	5,125	(6,086)	(2,968)
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	5,071	(1,699)	6,771	10,334
Write-off of loans	貸 出 金 償 却	1,412	383	1,029	2,663
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	5,612	(90)	5,702	7,761
Losses on sales of loans	貸 出 金 売 却 損	0	(5)	5	—
Transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	36	(81)	118	203
Recoveries of written-off claims	償 却 債 権 取 立 益	2,275	1,710	565	792
Other	そ の 他	285	(193)	479	499
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	3,286	992	2,294	9,140
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	823	2,433	(1,609)	(1,774)
Ordinary profit	経 常 利 益	34,116	6,476	27,640	36,030
Extraordinary income/losses	特 別 損 益	(3,556)	(2,803)	(753)	(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	30,559	3,673	26,886	34,736
Total income taxes	法 人 税 等 合 計	8,753	(462)	9,216	10,225
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	8,324	(1,164)	9,488	11,740
Income taxes-deferred	法 人 税 等 調 整 額	429	701	(271)	(1,515)
Net Income	四 半 期 純 利 益	21,806	4,136	17,669	24,511
Credit related costs (①+②)	与 信 関 係 費 用 (① + ②)	4,947	(2,381)	7,328	12,069

(Note) Core net business income = Net business income + net transfer to general allowance for loan losses - gains/losses on bond transactions

(注) コア業務純益 = 業務純益 + 一般貸倒引当金繰入額 - 国債等債券損益

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

(Millions of yen)

	(Japanese)	For the 9 months ended Dec.31,2021		For the 9 months ended Dec.31,2020 (B)	(Reference) FY2020
		(A)	(A)-(B)		
Gross business profit	業 務 粗 利 益	60,885	2,486	58,398	77,722
Net interest income	資 金 利 益	50,112	1,300	48,811	65,307
(Of which, gains on cancellation of investment trusts)	(うち 投 信 解 約 損 益)	1	(1,417)	1,418	1,921
Net fees and commissions	役 務 取 引 等 利 益	10,820	909	9,911	14,201
Net trading income	特 定 取 引 等 利 益	—	—	—	—
Net other business income	そ の 他 業 務 利 益	(47)	276	(324)	(1,786)
(Of which, gains/losses on bond transactions)	(うち 国 債 等 債 券 損 益)	(534)	209	(744)	(2,338)
Expenses (excluding non-recurrent expense)	経 費 (除 く 臨 時 処 理 分)	35,530	(550)	36,080	48,458
Personnel expenses	人 件 費	19,206	(876)	20,082	26,685
Non-personnel expenses	物 件 費	14,089	433	13,656	18,687
Taxes	税 金	2,233	(107)	2,341	3,085
Net business income (before net transfer to general allowance for loan losses)	実 質 業 務 純 益	25,354	3,036	22,318	29,264
Core net business income	コ ア 業 務 純 益	25,889	2,827	23,062	31,602
(excluding gains on cancellation of investment trusts)	コ ア 業 務 純 益 (除 く 投 信 解 約 損 益)	25,888	4,244	21,643	29,681
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	821	500	321	468
Net business income	業 務 純 益	24,533	2,536	21,997	28,796
Net non-recurrent gains/losses	臨 時 損 益	(4,570)	1,649	(6,220)	(8,886)
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	4,828	(1,149)	5,977	9,887
Write-off of loans	貸 出 金 償 却	1,821	956	864	1,483
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	2,983	(2,484)	5,467	8,959
Losses on sales of loans	貸 出 金 売 却 損	25	25	—	4
Transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	195	73	122	74
Recoveries of written-off claims	償 却 債 権 取 立 益	461	(287)	749	980
Other	そ の 他	262	(8)	271	346
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	150	519	(368)	904
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	106	(19)	126	96
Ordinary profit	経 常 利 益	19,962	4,186	15,776	19,909
Extraordinary income/losses	特 別 損 益	(45)	(4,175)	4,129	3,540
(Of which, dividends receivable from affiliated companies)	(うち 関 係 会 社 受 取 配 当 金)	—	(4,152)	4,152	4,152
Income before income taxes	税 引 前 四 半 期 純 利 益	19,917	10	19,906	23,450
Total income taxes	法 人 税 等 合 計	5,912	1,217	4,694	5,785
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	5,075	122	4,952	7,294
Income taxes-deferred	法 人 税 等 調 整 額	837	1,095	(258)	(1,508)
Net Income	四 半 期 純 利 益	14,005	(1,206)	15,211	17,664
Credit related costs (①+②)	与 信 関 係 費 用 (① + ②)	5,649	(649)	6,298	10,355

(Note) Core net business income = Net business income + net transfer to general allowance for loan losses - gains/losses on bond transactions

(注) コア業務純益 = 業務純益 + 一般貸倒引当金繰入額 - 国債等債券損益

2. Interest Rate Spread (Domestic operations)

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

	(Japanese)	For the 9 months ended Dec.31,2021		For the 9 months ended Dec.31,2020 (B)	(Reference) FY2020
		(A)	(A)-(B)		
Average yield on interest earning assets ①	資金運用利回	0.78	(0.09)	0.87	0.84
Average yield on loans and bills discounted	貸出金利回	0.89	(0.02)	0.91	0.91
Average yield on securities	有価証券利回	0.92	(0.20)	1.12	1.04
Average yield on interest bearing liabilities ②	資金調達原価	0.48	(0.09)	0.57	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	0.30	0.00	0.30	0.28

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

	(Japanese)	For the 9 months ended Dec.31,2021		For the 9 months ended Dec.31,2020 (B)	(Reference) FY2020
		(A)	(A)-(B)		
Average yield on interest earning assets ①	資金運用利回	0.77	(0.08)	0.85	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	0.88	(0.20)	1.08	0.96
Average yield on interest bearing liabilities ②	資金調達原価	0.45	(0.07)	0.52	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	0.32	(0.01)	0.33	0.31

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

	(Japanese)	For the 9 months ended Dec.31,2021		For the 9 months ended Dec.31,2020 (B)	(Reference) FY2020
		(A)	(A)-(B)		
Average yield on interest earning assets ①	資金運用利回	0.79	(0.11)	0.90	0.88
Average yield on loans and bills discounted	貸出金利回	0.95	(0.04)	0.99	0.99
Average yield on securities	有価証券利回	1.04	(0.18)	1.22	1.23
Average yield on interest bearing liabilities ②	資金調達原価	0.51	(0.14)	0.65	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	0.28	0.03	0.25	0.24

3. Gains and Losses on Securities

(1) Gains and losses on bond transactions

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

(Millions of yen)

	(Japanese)	For the 9 months ended Dec.31,2021		For the 9 months ended Dec.31,2020 (B)	(Reference) FY2020
		(A)	(A)-(B)		
Gains/losses on bond transactions	国債等債券損益	(3,601)	(2,438)	(1,163)	(6,283)
Gains on sales	売却益	938	15	923	1,067
Gains on redemption	償還益	—	—	—	—
Losses on sales	売却損	4,540	2,453	2,086	7,350
Losses on redemption	償還損	—	—	—	—
Write-offs	償却	—	—	—	—

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

(Millions of yen)

	(Japanese)	For the 9 months ended Dec.31,2021		For the 9 months ended Dec.31,2020 (B)	(Reference) FY2020
		(A)	(A)-(B)		
Gains/losses on bond transactions	国債等債券損益	(3,066)	(2,647)	(419)	(3,945)
Gains on sales	売却益	607	507	99	101
Gains on redemption	償還益	—	—	—	—
Losses on sales	売却損	3,673	3,155	518	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 9 months ended Dec.31,2021		For the 9 months ended Dec.31,2020 (B)	(Reference) FY2020
		(A)	(A)-(B)		
Gains/losses on bond transactions	国債等債券損益	(534)	209	(744)	(2,338)
Gains on sales	売却益	331	(492)	823	966
Gains on redemption	償還益	—	—	—	—
Losses on sales	売却損	866	(701)	1,567	3,304
Losses on redemption	償還損	—	—	—	—
Write-offs	償却	—	—	—	—

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

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

(Millions of yen)

	(Japanese)	For the 9 months ended Dec.31,2021		For the 9 months ended Dec.31,2020 (B)	(Reference) FY2020
		(A)	(A)-(B)		
Gains/losses related to stocks, etc.	株式等関係損益	3,437	1,512	1,925	10,045
Gains on sales	売却益	6,841	(12,135)	18,977	22,144
Losses on sales	売却損	3,045	(6,879)	9,924	11,476
Write-offs	償却	358	(6,768)	7,127	622

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

(Millions of yen)

	(Japanese)	For the 9 months ended Dec.31,2021		For the 9 months ended Dec.31,2020 (B)	(Reference) FY2020
		(A)	(A)-(B)		
Gains/losses related to stocks, etc.	株式等関係損益	3,286	992	2,294	9,140
Gains on sales	売却益	5,981	(11,163)	17,144	20,060
Losses on sales	売却損	2,336	(6,797)	9,134	10,298
Write-offs	償却	358	(5,358)	5,716	622

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

(Millions of yen)

	(Japanese)	For the 9 months ended Dec.31,2021		For the 9 months ended Dec.31,2020 (B)	(Reference) FY2020
		(A)	(A)-(B)		
Gains/losses related to stocks, etc.	株式等関係損益	150	519	(368)	904
Gains on sales	売却益	860	(972)	1,832	2,083
Losses on sales	売却損	708	(82)	790	1,178
Write-offs	償却	0	(1,410)	1,411	0

4. Unrealized Valuation Gains (Losses)

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

(Millions of yen)

		As of Dec. 31, 2021					As of Sep.30, 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	155,915	533	46	715	181	156,314	487	669	182
	債券	155,915	533	46	715	181	156,314	487	669	182
	その他	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	4,338,713	227,048	(13,377)	236,125	9,077	4,275,292	240,425	248,110	7,685
	株式	250,000	132,968	(12,529)	134,843	1,875	266,104	145,497	146,852	1,354
	債券	2,446,102	4,938	(2,429)	7,991	3,052	2,425,458	7,368	9,466	2,098
	その他	1,642,611	89,140	1,582	93,290	4,149	1,583,730	87,558	91,791	4,232
Total	合計	4,494,629	227,582	(13,330)	236,840	9,258	4,431,606	240,912	248,780	7,867
	株式	250,000	132,968	(12,529)	134,843	1,875	266,104	145,497	146,852	1,354
	債券	2,602,017	5,472	(2,383)	8,706	3,233	2,581,772	7,856	10,136	2,280
	その他	1,642,611	89,140	1,582	93,290	4,149	1,583,730	87,558	91,791	4,232

(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 Dec. 31, 2021					As of Sep.30, 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	147,216	8,632	(210)	8,814	181	147,357	8,843	9,025	182
	債券	147,216	8,632	(210)	8,814	181	147,357	8,843	9,025	182
	その他	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	4,338,458	250,405	(14,059)	258,647	8,242	4,275,035	264,464	271,586	7,122
	株式	249,745	146,187	(12,533)	147,388	1,200	265,846	158,720	159,695	974
	債券	2,446,102	12,404	(2,958)	15,260	2,856	2,425,458	15,362	17,278	1,915
	その他	1,642,611	91,813	1,432	95,998	4,185	1,583,730	90,380	94,613	4,233
Total	合計	4,485,675	259,038	(14,269)	267,462	8,424	4,422,393	273,308	280,612	7,304
	株式	249,745	146,187	(12,533)	147,388	1,200	265,846	158,720	159,695	974
	債券	2,593,318	21,037	(3,169)	24,075	3,038	2,572,816	24,206	26,304	2,097
	その他	1,642,611	91,813	1,432	95,998	4,185	1,583,730	90,380	94,613	4,233

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

(Millions of yen)

		As of Dec. 31, 2021					As of Sep.30, 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	96,252	220	(34)	401	181	96,394	255	437	182
	債券	96,252	220	(34)	401	181	96,394	255	437	182
	その他	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	3,040,570	185,087	(8,587)	191,278	6,190	3,002,644	193,675	198,759	5,084
	株式	215,898	123,336	(9,484)	124,212	876	228,932	132,820	133,527	706
	債券	1,806,696	5,039	(2,367)	7,036	1,996	1,784,666	7,407	8,505	1,098
	その他	1,017,975	56,711	3,264	60,029	3,317	989,045	53,447	56,726	3,279
Total	合計	3,136,823	185,308	(8,622)	191,680	6,371	3,099,038	193,930	199,197	5,266
	株式	215,898	123,336	(9,484)	124,212	876	228,932	132,820	133,527	706
	債券	1,902,948	5,260	(2,402)	7,438	2,178	1,881,060	7,662	8,942	1,280
	その他	1,017,975	56,711	3,264	60,029	3,317	989,045	53,447	56,726	3,279

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

(Millions of yen)

		As of Dec. 31, 2021					As of Sep.30, 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	50,964	8,412	(175)	8,412	—	50,963	8,588	8,588	—
	債券	50,964	8,412	(175)	8,412	—	50,963	8,588	8,588	—
	その他	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	1,297,887	65,317	(5,471)	67,369	2,052	1,272,390	70,788	72,827	2,038
	株式	33,846	22,850	(3,049)	23,175	324	36,913	25,899	26,167	267
	債券	639,405	7,364	(590)	8,224	860	640,792	7,955	8,772	817
	その他	624,635	35,101	(1,831)	35,969	867	594,684	36,933	37,887	953
Total	合計	1,348,852	73,729	(5,647)	75,781	2,052	1,323,354	79,377	81,415	2,038
	株式	33,846	22,850	(3,049)	23,175	324	36,913	25,899	26,167	267
	債券	690,370	15,777	(766)	16,637	860	691,756	16,543	17,361	817
	その他	624,635	35,101	(1,831)	35,969	867	594,684	36,933	37,887	953

5. Disclosed Claims under the Financial Revitalization Law

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

(Millions of yen)

	(Japanese)	As of Dec. 31, 2021			As of Sep.30, 2021 (B)	As of Mar. 31, 2021 (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	13,255	339	2,926	12,915	10,328
Doubtful claims	危険債権	149,351	1,755	6,105	147,595	143,245
Claims requiring supervision	要管理債権	28,680	(402)	1,186	29,082	27,493
Subtotal	小計 ①	191,286	1,692	10,218	189,594	181,068
Normal claims	正常債権	11,653,747	92,416	62,464	11,561,330	11,591,282
Total	合計 ②	11,845,033	94,108	72,683	11,750,925	11,772,350
Ratio of disclosed claims towards the balance of Loans	貸出金等残高に占める比率 ① / ②	1.61%	0.00%	0.08%	1.61%	1.53%

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

(Millions of yen)

	(Japanese)	As of Dec. 31, 2021			As of Sep.30, 2021 (B)	As of Mar. 31, 2021 (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	5,507	(35)	(59)	5,542	5,566
Doubtful claims	危険債権	83,720	2,340	5,635	81,380	78,084
Claims requiring supervision	要管理債権	13,167	(1,210)	113	14,378	13,053
Subtotal	小計 ①	102,394	1,093	5,690	101,301	96,704
Normal claims	正常債権	6,781,627	(1,725)	(86,447)	6,783,353	6,868,074
Total	合計 ②	6,884,022	(631)	(80,757)	6,884,654	6,964,779
Ratio of disclosed claims towards the balance of Loans	貸出金等残高に占める比率 ① / ②	1.48%	0.01%	0.10%	1.47%	1.38%

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

(Millions of yen)

	(Japanese)	As of Dec. 31, 2021			As of Sep.30, 2021 (B)	As of Mar. 31, 2021 (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	7,240	504	3,208	6,735	4,031
Doubtful claims	危険債権	65,613	(582)	530	66,196	65,083
Claims requiring supervision	要管理債権	15,512	808	1,073	14,704	14,439
Subtotal	小計 ①	88,366	730	4,811	87,635	83,554
Normal claims	正常債権	5,034,883	94,882	69,515	4,940,000	4,965,367
Total	合計 ②	5,123,249	95,613	74,327	5,027,635	5,048,921
Ratio of disclosed claims towards the balance of Loans	貸出金等残高に占める比率 ① / ②	1.72%	(0.02%)	0.07%	1.74%	1.65%

6. Loans and Deposits

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

(Millions of yen)

		(Japanese)	As of Dec. 31, 2021			As of Sep.30, 2021 (B)	As of Mar. 31, 2021 (C)
			(A)	(A-B)	(A-C)		
Deposits	(Term-end balance)	預金 (末 残)	16,544,265	339,324	286,769	16,204,941	16,257,496
	(Average balance)	預金 (平 残)	16,252,949	28,108	709,241	16,224,841	15,543,708
Loans and bills discounted	(Term-end balance)	貸出金 (末 残)	11,794,361	95,120	(5,406)	11,699,240	11,799,767
	(Average balance)	貸出金 (平 残)	11,745,365	7,703	145,664	11,737,661	11,599,700

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

(Millions of yen)

		(Japanese)	As of Dec. 31, 2021			As of Sep.30, 2021 (B)	As of Mar. 31, 2021 (C)
			(A)	(A-B)	(A-C)		
Deposits	(Term-end balance)	預金 (末 残)	9,929,186	207,051	223,629	9,722,134	9,705,556
	(Average balance)	預金 (平 残)	9,763,198	10,876	380,530	9,752,322	9,382,668
Loans and bills discounted	(Term-end balance)	貸出金 (末 残)	6,774,106	(891)	(82,057)	6,774,997	6,856,163
	(Average balance)	貸出金 (平 残)	6,821,537	(18,241)	(26,450)	6,839,778	6,847,988

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

(Millions of yen)

		(Japanese)	As of Dec. 31, 2021			As of Sep.30, 2021 (B)	As of Mar. 31, 2021 (C)
			(A)	(A-B)	(A-C)		
Deposits	(Term-end balance)	預金 (末 残)	6,615,079	132,272	63,139	6,482,806	6,551,940
	(Average balance)	預金 (平 残)	6,489,751	17,232	328,711	6,472,518	6,161,039
Loans and bills discounted	(Term-end balance)	貸出金 (末 残)	5,020,255	96,012	76,651	4,924,242	4,943,603
	(Average balance)	貸出金 (平 残)	4,923,828	25,945	172,115	4,897,883	4,751,712

7. Consumer loans / Loans to SMEs

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

(Millions of yen)

		(Japanese)	As of Dec. 31, 2021			As of Sep.30, 2021 (B)	As of Mar. 31, 2021 (C)
			(A)	(A-B)	(A-C)		
Consumer loans		消費者ローン残高	4,898,032	32,467	99,577	4,865,564	4,798,455
Of which, housing-related loans		うち住宅関連ローン残高	4,708,009	28,936	91,262	4,679,072	4,616,747
Housing loans		住宅ローン残高	3,829,901	38,027	118,174	3,791,874	3,711,727
Apartment loans		アパートローン残高	875,611	(9,071)	(26,784)	884,683	902,396
Asset building loans		資産形成ローン	2,496	(18)	(127)	2,514	2,623
Loans to SME and Individual customers (SMEs)		中小企業等貸出金残高	8,471,203	54,085	65,954	8,417,117	8,405,248
Ratio of loans to SMEs		中小企業等貸出比率	71.82%	(0.12%)	0.59%	71.94%	71.23%

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

(Millions of yen)

		(Japanese)	As of Dec. 31, 2021			As of Sep.30, 2021 (B)	As of Mar. 31, 2021 (C)
			(A)	(A-B)	(A-C)		
Consumer loans		消費者ローン残高	2,689,219	15,147	42,821	2,674,071	2,646,397
Of which, housing-related loans		うち住宅関連ローン残高	2,572,817	13,325	37,639	2,559,491	2,535,177
Housing loans		住宅ローン残高	1,871,917	21,617	62,206	1,850,300	1,809,711
Apartment loans		アパートローン残高	698,403	(8,272)	(24,439)	706,676	722,842
Asset building loans		資産形成ローン	2,496	(18)	(127)	2,514	2,623
Loans to SME and Individual customers (SMEs)		中小企業等貸出金残高	4,491,087	31,756	16,999	4,459,330	4,474,088
Ratio of loans to SMEs		中小企業等貸出比率	66.29%	0.47%	1.04%	65.82%	65.25%

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

(Millions of yen)

		(Japanese)	As of Dec. 31, 2021			As of Sep.30, 2021 (B)	As of Mar. 31, 2021 (C)
			(A)	(A-B)	(A-C)		
Consumer loans		消費者ローン残高	2,208,813	17,319	56,755	2,191,493	2,152,057
Of which, housing-related loans		うち住宅関連ローン残高	2,135,192	15,611	53,622	2,119,581	2,081,570
Housing loans		住宅ローン残高	1,957,983	16,409	55,967	1,941,573	1,902,015
Apartment loans		アパートローン残高	177,208	(798)	(2,345)	178,007	179,554
Loans to SME and Individual customers (SMEs)		中小企業等貸出金残高	3,980,115	22,328	48,955	3,957,786	3,931,160
Ratio of loans to SMEs		中小企業等貸出比率	79.28%	(1.09%)	(0.24%)	80.37%	79.52%