



Financial Results  
for the First Half of the Fiscal Year Ending March 31, 2020  
- Supplementary Information -

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## I. Overview of Financial Results for the First Half of the Fiscal Year Ending March 31, 2020

### 1. Status of Profit/Loss

#### (1) Tokyo Kiraboshi Financial Group, Inc. [Consolidated]

Consolidated ordinary income for the first half of the fiscal year ending March 2020 increased by ¥5,245 million year-on-year to ¥44,704 million, and consolidated ordinary profit increased by ¥153 million year-on-year to ¥2,838 million. Consolidated extraordinary income increased by ¥659 million, due notably to the conversion of equity-method affiliates into subsidiaries, while profit attributable to owners of parent for the six months ended September 30, 2019 decreased by ¥374 million year-on-year to ¥3,386 million as a result of a ¥1,193 million increase in total income taxes.

(Millions of yen)

		First half ended Sept. 30, 2019 (A)	Difference (A) – (B)	First half ended Sept. 30, 2018 (B)
Ordinary income	1	44,704	5,245	39,459
Gross business profit	2	35,581	332	35,249
(Excluding gains/losses on bonds (five accounts total))	3	35,134	(156)	35,290
Net interest income	4	27,456	(769)	28,225
Trust fees	5	64	47	17
Net fees and commissions	6	7,496	695	6,801
Other business income (loss)	7	564	360	204
Expenses (excluding non-recurring losses)	8	26,828	(1,423)	28,251
Credit-related costs	9	3,815	2,244	1,571
Write-off of loans	10	160	151	9
Transfer to reserve for individual possible loan losses	11	2,315	1,361	954
Other credit-related costs	12	1,339	732	607
Gains (losses) on stocks and other securities	13	(28)	(195)	167
Profit on investments based on the equity method	14	7	(53)	60
Others	15	(2,078)	891	(2,969)
Ordinary profit	16	2,838	153	2,685
Extraordinary profit (loss)	17	619	655	(36)
Income before income taxes	18	3,457	809	2,648
Total income taxes	19	68	1,193	(1,125)
Income taxes – current	20	1,105	756	349
Income taxes – deferred	21	(1,036)	439	(1,475)
Profit (loss)	22	3,389	(385)	3,774
Profit (loss) attributable to non-controlling interests	23	2	(11)	13
Profit (loss) attributable to owners of parent	24	3,386	(374)	3,760

(Number of consolidated subsidiaries and equity-method affiliates)

(Number of companies)

Consolidated subsidiaries	25	14	2	12
Equity-method affiliates	26	1	(1)	2

## (2) Kiraboshi Bank, Limited

Net core business income for the first half of the fiscal year ending March 31, 2020 increased by ¥1,600 million year-on-year to ¥8,889 million, due to cost reductions achieved through measures focusing notably on reduction in headquarters non-personnel expenses.

Credit-related costs increased by ¥2,119 million year-on-year to ¥3,685 million attributable primarily to increase in loss from write-off of non-performing loans.

As a result, ordinary income increased by ¥717 million year-on-year to ¥3,586 million, and profit for the six months ending September 30, 2019 decreased by ¥226 million year-on-year to ¥3,712 million, reflecting a ¥941 million increase year-on-year in total income taxes.

### [Non-consolidated]

(Millions of yen)

		First half ended Sept. 30, 2019 (A)	Difference (A) – (B)	First half ended Sept. 30, 2018 (B)
Ordinary income	1	39,120	(361)	39,481
Gross business profit	2	35,157	196	34,961
(Excluding gains/losses on bonds (five accounts total)) (Gross core business profit)	3	34,711	(271)	34,982
Gross domestic business profit	4	33,272	6	33,266
(Excluding gains/losses on bonds (five accounts total))	5	33,114	(169)	33,283
Net interest income	6	27,229	(867)	28,096
Trust fees	7	64	47	17
Net fees and commissions	8	5,969	628	5,341
Other business income (loss)	9	9	198	(189)
Gross international business profit	10	1,885	191	1,694
(Excluding gains/losses on bonds (five accounts total))	11	1,596	(103)	1,699
Net interest income	12	1,221	(25)	1,246
Net fees and commissions	13	109	(6)	115
Other business income (loss)	14	554	222	332
Expenses (excluding non-recurring losses)	15	25,821	(1,872)	27,693
Personnel expenses	16	13,197	(489)	13,686
Non-personnel expenses	17	10,466	(1,179)	11,645
Taxes	18	2,157	(204)	2,361
Net business income (before transfer to reserve for general possible loan losses) (Net business income)	19	9,336	2,069	7,267
(Excluding gains/losses on bonds (five accounts total)) (Core business income)	20	8,889	1,600	7,289
Net core business income (excluding gains ((losses)) on cancellation of investment trusts)	21	8,707	1,474	7,233
Transfer to reserve for general possible loan losses (1)	22	744	473	271
Net business income	23	8,591	1,596	6,995
(Gains/losses on bonds (five accounts total))	24	446	467	(21)
Non-recurring profit (loss)	25	(5,005)	(880)	(4,125)
Loss from write-off of non-performing loans (2)	26	2,940	1,646	1,294
Write-off of loans	27	159	157	2
Transfer to reserve for individual possible loan losses	28	2,532	1,600	932
Loss on disposal of receivables	29	(0)	(51)	51
Provision for contingent loss	30	(12)	(1)	(11)
Credit guarantee association responsibility-sharing system charge	31	250	(66)	316
Other losses from write-off of non-performing loans	32	9	6	3
Reversal of allowance for loan losses (3)	33	–	–	–
Recoveries of written-off claims	34	46	3	43
Gains (losses) on stocks and other securities	35	529	252	277
Gain on sale of stocks and other securities	36	551	237	314
Loss on sale of stocks and other securities	37	21	(16)	37
Loss on devaluation of stocks and other securities	38	–	(0)	0
Other non-recurring profit (loss)	39	(2,641)	510	(3,151)
Ordinary profit	40	3,586	717	2,869
Extraordinary profit (loss)	41	(38)	(2)	(36)
Income before income taxes	42	3,547	715	2,832
Total income taxes	43	(164)	941	(1,105)
Income taxes – current	44	641	550	91
Income taxes – deferred	45	(806)	391	(1,197)
Net income	46	3,712	(226)	3,938
Credit-related costs (1)+(2)–(3)	47	3,685	2,119	1,566

### [Consolidated]

(Millions of yen)

Ordinary income	48	45,362	4,886	40,476
Ordinary profit	49	4,144	675	3,469
Profit attributable to owners of parent	50	4,396	91	4,305

(Note)

With respect Kiraboshi Bank figures for the first half ended September 30, 2018, the April 2018 figures of the two dissolved companies of the former Tokyo Tomin Bank and the former Yachiyo Bank are included from the point of view of appropriate period-over-period comparison.

## 2. Business Income

### Kiraboshi Bank, Limited [Non-consolidated]

(Millions of yen)

	First half ended September 30, 2019 (A)	Difference (A) – (B)	First half ended September 30, 2018 (B)
Net business income (before transfer to reserve for general possible loan losses)	9,336	2,069	7,267
Per employee (thousands of yen)	3,220	879	2,341
Net business income	8,591	1,596	6,995
Per employee (thousands of yen)	2,963	710	2,253
Net core business income	8,889	1,600	7,289
Per employee (thousands of yen)	3,066	718	2,348

(Note)

For employees above, the average number of employees during the period under review, including executive officers but excluding temporary employees, fixed-term employees, and secondees, has been used.

## 3. Margin

### Kiraboshi Bank, Limited [Non-consolidated] (combined basis)

(%)

		First half ended September 30, 2019 (A)	Difference (A) – (B)	First half ended September 30, 2018 (B)
Yields on interest-earning assets	(A)	1.15	(0.03)	1.18
Loans and bills discounted	(a)	1.18	-	1.18
Securities		1.36	(0.11)	1.47
Cost of funding	(B)	1.05	(0.06)	1.11
Deposits, etc.	(b)	0.02	-	0.02
External liabilities		0.22	(0.13)	0.35
Difference of interest rates between deposits and loans	(a) – (b)	1.16	-	1.16
Net interest margin	(A) – (B)	0.10	0.03	0.07

### <Domestic Operations>

(%)

		First half ended September 30, 2019 (A)	Difference (A) – (B)	First half ended September 30, 2018 (B)
Yields on interest-earning assets	(A)	1.09	(0.03)	1.12
Loans and bills discounted	(a)	1.18	-	1.18
Securities		1.21	(0.10)	1.31
Cost of funding	(B)	1.02	(0.05)	1.07
Deposits, etc.	(b)	0.01	(0.01)	0.02
External liabilities		(0.00)	(0.03)	0.03
Difference of interest rates between deposits and loans	(a) – (b)	1.17	0.01	1.16
Net interest margin	(A) – (B)	0.07	0.02	0.05

#### 4. ROE

##### Tokyo Kiraboshi Financial Group, Inc. [Consolidated]

(%)

	First half ended September 30, 2019 (A)	Difference (A) – (B)	First half ended September 30, 2018 (B)
On basis of profit attributable to owners of parent	2.29	(0.27)	2.56

(Note)

Average net assets, the denominator, is computed as the sum of net assets at the beginning and the end of the period, divided by two.

##### Kiraboshi Bank, Limited [Non-consolidated]

(%)

	First half ended September 30, 2019 (A)	Difference (A) – (B)	First half ended September 30, 2018 (B)
On a basis of net business income (before transfer to reserve for general possible loan losses)	6.42	1.36	5.06
On a basis of net business income	5.91	1.04	4.87
On a basis of net core business income	6.12	1.04	5.08
On basis of profit attributable to owners of parent	2.55	(0.19)	2.74

(Note)

Average net assets, the denominator, is computed as the sum of net assets at the beginning and at the end of the period, divided by two.

- \* Net assets at the beginning of the first half ended September 30, 2018 is the sum of net assets of the former Tokyo Tomin Bank, the former Yachiyo Bank and the former ShinGinko Tokyo as of April 1, 2018.

##### Kiraboshi Bank, Limited [Consolidated]

(%)

	First half ended September 30, 2019 (A)	Difference (A) – (B)	First half ended September 30, 2018 (B)
On a basis of net business income (before transfer to reserve for general possible loan losses)	6.55	1.21	5.34
On a basis of net business income	5.84	0.67	5.17
On a basis of net core business income	6.24	0.89	5.35
On basis of profit attributable to owners of parent	2.98	0.05	2.93

(Note)

Average net assets, the denominator, is computed as the sum of net assets at the beginning and the end of the period, divided by two.

- \* Net assets at the beginning of the first half ended September 30, 2018 is the sum of net assets of the former Tokyo Tomin Bank, the former Yachiyo Bank and the former ShinGinko Tokyo as of April 1, 2018.

#### 5. OHR

##### Kiraboshi Bank, Limited [Non-consolidated]

(%)

	First half ended September 30, 2019 (A)	Difference (A) – (B)	First half ended September 30, 2018 (B)
On a basis of gross core business profit	74.39	(4.77)	79.16
On a basis of gross business profit	73.44	(5.77)	79.21

(Note)  $OHR = \frac{\text{Expenses}}{\text{Gross business profit}} \times 100$

## 6. Gain/Loss on Securities

Kiraboshi Bank, Limited [Non-consolidated]

(Millions of yen)

	First half ended September 30, 2019 (A)	Difference (A) – (B)	First half ended September 30, 2018 (B)
Gains (losses) on bonds	446	467	(21)
Gain on sale of bonds	634	541	93
Gain on redemption of bonds	–	(0)	0
Loss on sale of bonds	187	72	115
Loss on redemption of bonds	–	–	–
Amortization on bonds	–	–	–
Gain (loss) on securities from application of mark-to-market accounting (securities)	529	252	277
Gain on sale of stock and other securities	551	237	314
Loss on sale of stock and other securities	21	(16)	37
Amortization of stock and other securities	–	(0)	0

(Note)

With respect to items 2. “Net business income” to 6. “Gain/Loss on securities” for the first half ended September 30, 2018, the April 2018 figures of the two dissolved companies of the former Tokyo Tomin Bank and the former ShinGinko Tokyo are included in Kiraboshi Bank figures from the point of view of appropriate period-over-period comparison.

## 7. Capital Ratio (Domestic Standards)

### (1) Tokyo Kiraboshi Financial Group, Inc. [Consolidated]

(Millions of yen, %)

		September 30, 2019 (A)	Difference (A) – (B)	March 31, 2019 (B)
(1) Capital ratio (%)	(4)/(5)	8.65	(0.21)	8.86
(2) Basic items in core capital		293,922	(998)	294,920
(3) Adjustments in core capital		15,493	1,891	13,602
(4) Capital	(2)-(3)	278,429	(2,888)	281,317
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings		287,752	2,565	285,187
Total provisions included in basic items in core capital		6,963	1,172	5,791
Eligible capital instruments subject to transitional arrangements included in basic items in core capital		–	(5,000)	5,000
(5) Risk-weighted assets		3,215,687	43,261	3,172,426
(6) Total necessary capital	(5) × 4%	128,627	1,730	126,897

### (2) Kiraboshi Bank, Limited [Non-consolidated]

(Millions of yen, %)

		September 30, 2019 (A)	Difference (A) – (B)	March 31, 2019 (B)
(1) Capital ratio (%)	(4)/(5)	8.37	(0.21)	8.58
(2) Basic items in core capital		283,985	(3,962)	287,947
(3) Adjustments in core capital		15,979	1,143	14,836
(4) Capital	(2)-(3)	268,005	(5,106)	273,111
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings		277,234	333	276,901
Total provisions included in basic items in core capital		6,200	705	5,495
Eligible capital instruments subject to transitional arrangements included in basic items in core capital		–	(5,000)	5,000
(5) Risk-weighted assets		3,199,661	19,936	3,179,725
(6) Total necessary capital	(5) × 4%	127,986	797	127,189

### (3) Kiraboshi Bank, Limited [Consolidated]

(Millions of yen, %)

		September 30, 2019 (A)	Difference (A) – (B)	March 31, 2019 (B)
(1) Capital ratio (%)	(4)/(5)	8.54	(0.22)	8.76
(2) Basic items in core capital		288,830	(3,630)	292,460
(3) Adjustments in core capital		15,448	1,757	13,691
(4) Capital	(2)-(3)	273,381	(5,388)	278,769
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings		282,434	296	282,138
Total provisions included in basic items in core capital		6,444	653	5,791
Eligible capital instruments subject to transitional arrangements included in basic items in core capital		–	(5,000)	5,000
(5) Risk-weighted assets		3,200,082	18,488	3,181,594
(6) Total necessary capital	(5) × 4%	128,003	740	127,263

(Note)

Capital ratio is calculated based on Financial Service Agency Notifications No.19 and 20 of 2006.

The standardized approach is applied for calculating credit risks and assets, while the fundamental approach is applied for calculating the amount equivalent to operational risk.



## II. Status of Loans

### 1. Risk-monitored Loans

#### Kiraboshi Bank, Limited [Non-consolidated] [Risk-monitored loans amount]

(Millions of yen)

	September 30, 2019 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2019 (B)	September 30, 2018 (C)
Bankrupt loans	8,257	2,696	2,287	5,561	5,970
Non-accrual loans	69,704	(5,960)	(4,847)	75,664	74,551
Past-due loans (3 months or more)	351	71	16	280	335
Restructured loans	3,674	(750)	(746)	4,424	4,420
Risk-monitored loan amount	81,988	(3,942)	(3,290)	85,930	85,278
Loan balances	3,678,589	(17,577)	24,772	3,696,166	3,653,817

#### [Loan balance ratio]

(%)

	September 30, 2019 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2019 (B)	September 30, 2018 (C)
Bankrupt loans	0.22	0.07	0.06	0.15	0.16
Non-accrual loans	1.89	(0.15)	(0.15)	2.04	2.04
Past-due loans (3 months or more)	0.00	–	–	0.00	0.00
Restructured loans	0.09	(0.02)	(0.03)	0.11	0.12
Loan balance ratio	2.22	(0.10)	(0.11)	2.32	2.33

### (Reference) Risk-monitored Loans after Partial Direct Write-Offs

#### [Risk-monitored loan amount]

(Millions of yen)

	September 30, 2019 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2019 (B)	September 30, 2018 (C)
Bankrupt loans	1,670	352	175	1,318	1,495
Non-accrual loans	62,466	(7,065)	(7,171)	69,531	69,637
Past-due loans (3 months or more)	351	71	16	280	335
Restructured loans	3,674	(750)	(746)	4,424	4,420
Risk-monitored loan amount	68,163	(7,391)	(7,725)	75,554	75,888
Loan balances	3,664,764	(21,027)	20,337	3,685,791	3,644,427

#### [Loan balance ratio]

(%)

	September 30, 2019 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2019 (B)	September 30, 2018 (C)
Bankrupt loans	0.04	0.01	–	0.03	0.04
Non-accrual loans	1.70	(0.18)	(0.21)	1.88	1.91
Past-due loans (3 months or more)	0.00	–	–	0.00	0.00
Restructured loans	0.10	(0.02)	(0.02)	0.12	0.12
Loan balance ratio	1.85	(0.19)	(0.23)	2.04	2.08

**2. Loans Based on the Financial Reconstruction Act**  
**Kiraboshi Bank, Limited [Non-consolidated]**

(Millions of yen, %)

	September 30, 2019 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2019 (B)	September 30, 2018 (C)
Bankrupt and quasi-bankrupt assets	20,571	2,395	4,173	18,176	16,398
Doubtful assets	59,339	(5,785)	(6,764)	65,124	66,103
Substandard loans	4,025	(679)	(730)	4,704	4,755
Subtotal (D)	83,936	(4,070)	(3,322)	88,006	87,258
Normal assets	3,678,285	(7,483)	43,360	3,685,768	3,634,925
Total credit amount (E)	3,762,221	(11,553)	40,038	3,773,774	3,722,183
Ratio of total credit amount (%) (D)/(E)	2.23	(0.10)	(0.11)	2.33	2.34

**(Reference) Loans Based on the Financial Reconstruction Act after Partial Direct Write-Offs**

(Millions of yen, %)

	September 30, 2019 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2019 (B)	September 30, 2018 (C)
Bankrupt and quasi-bankrupt assets	5,773	(1,129)	(268)	6,902	6,041
Doubtful assets	59,339	(5,785)	(6,764)	65,124	66,103
Substandard loans	4,025	(679)	(730)	4,704	4,755
Subtotal (D)	69,138	(7,593)	(7,762)	76,731	76,900
Normal assets	3,678,285	(7,483)	43,360	3,685,768	3,634,925
Total credit amount (E)	3,747,423	(15,077)	35,598	3,762,500	3,711,825
Ratio of total credit amount (%) (D)/(E)	1.84	(0.19)	(0.23)	2.03	2.07

**3. Coverage Status of Loans Based on the Financial Reconstruction Act**  
**Kiraboshi Bank, Limited [Non-consolidated]**

(Millions of yen, %)

	September 30, 2019 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2019 (B)	September 30, 2018 (C)
Covered amount (D)	65,291	(4,447)	(4,586)	69,738	69,877
Reserve for possible loan losses	21,465	1,593	2,398	19,872	19,067
Bankrupt and quasi-bankrupt assets	15,148	3,526	4,402	11,622	10,746
Doubtful assets	6,109	(1,959)	(2,043)	8,068	8,152
Substandard loans	208	27	40	181	168
Collateral, guarantees, etc.	43,826	(6,040)	(6,984)	49,866	50,810
Bankrupt and quasi-bankrupt assets	5,423	(1,130)	(229)	6,553	5,652
Doubtful assets	37,404	(4,618)	(6,219)	42,022	43,623
Substandard loans	998	(292)	(536)	1,290	1,534
Problem assets (E)	83,936	(4,070)	(3,322)	88,006	87,258
Coverage ratio (%) (D)/(E)	77.78	(1.46)	(2.30)	79.24	80.08

**4. Status of Reserve for Possible Loan Losses**  
**Kiraboshi Bank, Limited [Non-consolidated]**

(Millions of yen, %)

	September 30, 2019 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2019 (B)	September 30, 2018 (C)
Reserve for possible loan losses	27,368	2,295	3,400	25,073	23,968
Provision of general reserve for possible loan losses	5,832	730	998	5,102	4,834
Provision for individual possible loan losses	21,535	1,565	2,401	19,970	19,134

## 5. Status of Problem Assets Subject to Disclosure

### Kiraboshi Bank, Limited [Non-consolidated]

First half of the fiscal year ending March 2020 (as of September 30, 2019)

(Billions of yen)

Self-assessment	Disclosed debts based on Financial Reconstruction Act	Risk-monitored loans under the Banking Law (Object: Loans)
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Classification of borrowers	Classification				Disclosed debts (credit balance)	Collateral, guarantees, etc.	Reserve	Coverage ratio	Disclosed debts (loan balance)
	Not classified	Classification II	Classification III	Classification IV					
Bankrupt borrowers 8.3 <1.6>	7.5	0.7	— (0.0)	— (6.6)	Bankrupt and quasi-bankrupt  20.5 <5.7>	5.4	15.1	100.0% <100.0%>	Bankrupt loans 8.2 <1.6>
Virtually bankrupt borrowers 12.2 <4.0>	9.7	2.4	— (0.2)	— (8.1)					Non-accrual loans 69.7 <62.4>
Borrowers with bankruptcy concerns 59.3	27.8	15.7	15.8 (6.1)		Doubtful assets 59.3	37.4	6.1	73.3%	
Borrowers requiring caution 611.3	Substandard borrowers 5.7	0.4	5.3		Substandard loans 4.0	0.9	0.2	29.9%	Past-due loans (3 months or more) 0.3 Restructured loans 3.6
	Borrowers requiring caution, excluding claims to substandard borrowers 605.6	112.2	493.4		Subtotal 83.9 <69.1>			Total 77.7% <73.0%>	Total 81.9 <68.1>
Normal borrowers 3,070.9	3,070.9				Claims to borrowers requiring caution, excluding claims to substandard borrowers 607.3				Normal assets 3,678.2
Total 3,762.2 <3,747.4>	3,228.7	517.6	15.8	—		Total 3,762.2 <3,747.4>			

Ratio to total debts	85.8%	13.7%	0.4%	—
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#### Notes:

1. Self-assessment includes loans, repayments for which payment is approved, foreign exchange, provisional payment pursuant to loans, accrued interests and privately placed bonds guaranteed by banks. The amount for privately placed bonds guaranteed by banks is recorded in fair value.
2. Brackets indicate the reserve amounts against the classified amounts based on the self-assessment results. Reserves are recorded for non-classified loans.
3. Kiraboshi Bank did not take partial direct write-offs. Figures assuming the bank had taken partial direct write-offs are provided in angled brackets.
4. Partial direct write-off means that, regarding debts with collateral/guarantees that are judged uncollectible or valueless, the Classification IV amount is decreased from the debt amount directly as a loan loss write-off.

**6. Loan Breakdown by Industrial Sector**  
**Kiraboshi Bank, Limited [Non-consolidated]**  
**(i) Loan breakdown by industrial sector**

(Millions of yen)

	Balance at			Balance at March 31, 2019 (B)	Balance at September 30, 2018 (C)
	September 30, 2019 (A)	Difference (A) – (B)	Difference (A) – (C)		
All branches	3,678,589	(17,577)	24,772	3,696,166	3,653,817
Manufacturing	311,217	(14,575)	(6,306)	325,792	317,523
Agriculture, forestry	1,064	39	58	1,025	1,006
Fishery	294	14	(13)	280	307
Mining, quarrying of stone and gravel	1,893	563	650	1,330	1,243
Construction	191,914	(3,203)	3,408	195,117	188,506
Electricity, gas and heat supplies, and waterworks	11,428	829	(1,221)	10,599	12,649
Communication service	79,842	209	329	79,633	79,513
Transportation, postal activities	90,663	(3,680)	(5,901)	94,343	96,564
Commerce	437,772	(2,346)	3,796	440,118	433,976
Banks and other financial institutions	176,922	(28,833)	(34,351)	205,755	211,273
Real estate	911,071	45,446	82,170	865,625	828,901
(Real estate brokerage)	399,803	21,286	38,311	378,517	361,492
(Real estate leasing)	511,266	24,160	43,858	487,106	467,408
Goods rental and leasing	90,392	(528)	(245)	90,920	90,637
Scientific research, professional and technical services	58,577	3,534	8,629	55,043	49,948
Accommodations	16,672	(680)	(1,321)	17,352	17,993
Restaurant businesses	38,553	1,059	2,950	37,494	35,603
Living-related and personal services, amusement services	48,959	(3,482)	(1,459)	52,441	50,418
Education, learning support	18,024	438	947	17,586	17,077
Medical healthcare and welfare	113,020	1,065	2,408	111,955	110,612
Other services	88,920	1,511	3,886	87,409	85,034
Local governments	147,205	(6,057)	(13,218)	153,262	160,423
Other	844,169	(8,899)	(20,419)	853,068	864,588

(Notes)

- As special international financial transaction account is included in "Other," and the same applies for (ii) below.
- "Real estate brokerage" consists of real estate services by businesses with a license for real estate brokerage, while "Real estate leasing" consists of leasing by personal businesses mainly engaged in apartment management. The same

**(ii) Risk-monitored loans by industrial sector**

(Millions of yen)

	Balance at			Balance at March 31, 2019 (B)	Balance at September 30, 2018 (C)
	September 30, 2019 (A)	Difference (A) – (B)	Difference (A) – (C)		
All branches	81,988	(3,942)	(3,290)	85,930	85,278
Manufacturing	10,723	(1,911)	(1,590)	12,634	12,313
Agriculture, forestry	156	-	(61)	156	217
Fishery	-	-	-	-	-
Mining, quarrying of stone and gravel	-	-	-	-	-
Construction	6,003	(451)	(241)	6,454	6,244
Electricity, gas and heat supplies, and waterworks	-	-	-	-	-
Communication service	3,892	(688)	(1,049)	4,580	4,941
Transportation, postal activities	2,598	613	704	1,985	1,894
Commerce	27,981	1,904	1,554	26,077	26,427
Banks and other financial institutions	444	(14)	316	458	128
Real estate	6,768	(606)	(360)	7,374	7,128
(Real estate brokerage)	558	(740)	(993)	1,298	1,551
(Real estate leasing)	6,210	134	633	6,076	5,577
Goods rental and leasing	200	(48)	31	248	169
Scientific research, professional and technical services	2,593	548	841	2,045	1,752
Accommodations	1,370	608	800	762	570
Restaurant businesses	1,663	162	61	1,501	1,602
Living-related and personal services, amusement services	1,972	444	226	1,528	1,746
Education, learning support	173	2	(16)	171	189
Medical healthcare and welfare	1,267	(4,529)	(4,866)	5,796	6,133
Other services	3,338	418	653	2,920	2,685
Local governments	-	-	-	-	-
Other	10,840	(392)	(290)	11,232	11,130

**7. Deposits and Loans**  
**Kiraboshi Bank, Limited [Non-consolidated]**  
**(1) Status of loans**

(Millions of yen, %)

	September 30, 2019 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2019 (B)	September 30, 2018 (C)
Loans (balance)	3,678,589	(17,577)	24,772	3,696,166	3,653,817
(Excluding offshore accounts (D))	3,678,589	(17,577)	24,897	3,696,166	3,653,692
Loans to small and medium-sized enterprises (E)	3,073,616	5,398	70,963	3,068,218	3,002,653
Small and medium-sized enterprise loans	2,232,832	13,424	88,876	2,219,408	2,143,956
Personal loans	840,784	(8,026)	(17,913)	848,810	858,697
Percentage of total loans (E)/(D)	83.55	0.54	1.37	83.01	82.18
Loans (average balance)	3,678,242	40,047	54,687	3,638,195	3,623,555

**(2) Consumer loan balance**

(Millions of yen)

	September 30, 2019 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2019 (B)	September 30, 2018 (C)
Consumer loan balance	778,309	(11,137)	(24,120)	789,446	802,429
Housing-related loans	664,221	(7,506)	(17,339)	671,727	681,560
Other loans	114,088	(3,630)	(6,780)	117,718	120,868

**(3) Status of deposits**

(Millions of yen)

	September 30, 2019 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2019 (B)	September 30, 2018 (C)
Deposits (balance)	4,608,259	49,676	(9,031)	4,558,583	4,617,290
Deposits	4,592,489	53,416	4,365	4,539,073	4,588,124
Personal deposits	3,001,270	(21,578)	(79,248)	3,022,848	3,080,518
Corporate deposits	1,429,340	28,470	33,984	1,400,870	1,395,356
Deposits	161,878	46,524	49,629	115,354	112,249
Negotiable certificates of deposit	15,770	(3,740)	(13,396)	19,510	29,166
Negotiable certificates of deposit	4,570,566	(18,763)	(69,996)	4,589,329	4,640,562
Deposits	4,554,282	(6,791)	(60,052)	4,561,073	4,614,334
Negotiable certificates of deposit	16,283	(11,972)	(9,945)	28,255	26,228

**(4) Deposits and loan balances by region**

(Millions of yen)

	September 30, 2019 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2019 (B)	September 30, 2018 (C)
Deposits	4,592,489	53,416	4,365	4,539,073	4,588,124
Tokyo Metropolis	3,527,568	48,396	6,213	3,479,172	3,521,355
Kanagawa Prefecture	988,826	4,312	(2,880)	984,514	991,706
Others	76,095	708	1,032	75,387	75,063
Loans	3,678,589	(17,577)	24,772	3,696,166	3,653,817
Tokyo Metropolis	3,080,285	(14,531)	22,860	3,094,816	3,057,425
Kanagawa Prefecture	553,804	(4,131)	458	557,935	553,346
Others	44,500	1,085	1,454	43,415	43,046

## (5) Assets under management

(Millions of yen)

	September 30, 2019 (A)			March 31, 2019 (B)	September 30, 2018 (C)
		Difference (A) – (B)	Difference (A) – (C)		
Assets under management	493,414	1,316	3,449	492,098	489,965
Investment trust	217,161	2,532	(3,333)	214,629	220,494
Life insurance	245,976	4,474	17,521	241,502	228,455
Public bonds	30,276	(5,690)	(10,739)	35,966	41,015

## (6) Status of branches and employees

(Branches, persons)

	September 30, 2019 (A)			March 31, 2019 (B)	September 30, 2018 (C)
		Difference (A) – (B)	Difference (A) – (C)		
Domestic head office and branch offices (including representative offices)	164	-	-	164	164
Tokyo Metropolis	124	-	-	124	124
Kanagawa Prefecture	36	-	-	36	36
Others	4	-	-	4	4
Number of executives and employees	2,865	(53)	(164)	2,918	3,029
Number of executives	15	-	-	15	15
Number of employees	2,850	(53)	(164)	2,903	3,014

(Note)

For employees above, the number of employees, including executive officers, but excluding temporary employees, fixed-term employees, and secondees, has been used.

## (7) Construction in trust

(Millions of yen)

	September 30, 2019 (A)			March 31, 2019 (B)	September 30, 2018 (C)
		Difference (A) – (B)	Difference (A) – (C)		
Value of construction in trust contracts	15,433	(20,946)	(438)	36,379	15,871
Balance of construction in trust purchased	4,585	(822)	102	5,407	4,483

### III. Valuation Gain/Loss on Securities

#### 1. Valuation Standards

Trading-purpose securities	Mark-to-market method
Marketable bonds held to maturity	Amortized cost method
Available-for-sale securities	
Available-for-sale securities with market value	Mark-to-market method (Valuation gains or losses on available-for-sale securities are recorded as a separate item under net assets.)
Available-for-sale securities whose market values are considered to be extremely difficult to assess	Cost method
Investments in subsidiaries and affiliates	Cost method

#### 2. Gain/Loss on Valuation

##### (1) Tokyo Kiraboshi Financial Group, Inc. [Consolidated]

(Millions of yen)

	September 30, 2019				September 30, 2018		
	Gain (loss) on valuation (A)	(A) – (B)	Valuation gain	Valuation loss	Gain (loss) on valuation (B)	Valuation gain	Valuation loss
Marketable bonds held to maturity	14,034	3,053	14,047	12	10,981	11,765	783
Available-for-sale securities	14,899	6,144	18,090	3,191	8,755	16,328	7,573
Stocks	5,071	(5,891)	6,973	1,901	10,962	11,849	887
Bonds	3,837	4,382	4,272	434	(545)	1,349	1,895
Others	5,989	7,650	6,844	855	(1,661)	3,129	4,790
Total	28,933	9,196	32,137	3,204	19,737	28,093	8,356

##### (2) Kiraboshi Bank, Limited [Non-consolidated]

(Millions of yen)

	September 30, 2019				September 30, 2018		
	Gain (loss) on valuation (A)	(A) – (B)	Valuation gain	Valuation loss	Gain (loss) on valuation (B)	Valuation gain	Valuation loss
Marketable bonds held to maturity	19,295	1,737	19,307	12	17,558	18,188	629
Available-for-sale securities	18,324	4,551	21,377	3,052	13,773	20,602	6,829
Stocks	5,445	(6,867)	7,345	1,900	12,312	12,871	559
Bonds	4,826	3,871	5,244	418	955	2,727	1,771
Others	8,053	7,548	8,787	733	505	5,003	4,498
Total	37,619	6,287	40,685	3,065	31,332	38,790	7,458