



Financial Results
for the Fiscal Year Ended March 31, 2020
- Supplementary Information -

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

1. Status of Profit/Loss

(1) Tokyo Kiraboshi Financial Group [Consolidated]

Consolidated ordinary income for the fiscal year ended March 31, 2020, increased by 15,254 million yen year on year to 94,031 million yen, while consolidated ordinary profit decreased by 1,133 million yen year on year to 2,347 million yen. Profit attributable to owners of the parent for the fiscal year ended March 31, 2020, increased by 2,743 million yen year on year to 7,657 million yen, which partly reflected the realization of the merger and integration effects resulting notably from the sale of the Shinjuku Office.

(Millions of yen)

		Fiscal year ended Mar. 31, 2020 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2019 (B)
Ordinary income	1	94,031	15,254	78,777
Gross business profit	2	73,742	5,689	68,053
(Excluding gains/losses on bonds (five accounts total))	3	68,812	486	68,326
Net interest income	4	54,608	(367)	54,975
Trust fees	5	156	49	107
Net fees and commissions	6	13,835	536	13,299
Other business income (loss)	7	5,141	5,469	(328)
Expenses (excluding non-recurring losses)	8	54,227	(1,743)	55,970
Credit-related costs	9	11,865	7,496	4,369
Write-off of loans	10	166	15	151
Transfer to reserve for individual possible loan losses	11	7,287	4,099	3,188
Other credit-related costs	12	4,411	3,382	1,029
Gains (losses) on stocks and other securities	13	(1,843)	(3,310)	1,467
Profit on investments based on the equity method	14	17	56	(39)
Others	15	(3,476)	2,185	(5,661)
Ordinary profit	16	2,347	(1,133)	3,480
Extraordinary profit (loss)	17	5,909	6,020	(111)
Income before income taxes	18	8,256	4,888	3,368
Total income taxes	19	597	2,172	(1,575)
Income taxes – current	20	3,861	2,782	1,079
Income taxes – deferred	21	(3,264)	(609)	(2,655)
Profit (loss)	22	7,659	2,715	4,944
Profit (loss) attributable to non-controlling interests	23	2	(28)	30
Profit (loss) attributable to owners of parent	24	7,657	2,743	4,914

(Number of consolidated subsidiaries and equity-method affiliates)

(Number of companies)

Consolidated subsidiaries	25	15	3	12
Equity-method affiliates	26	1	(1)	2

(2) Kiraboshi Bank, Ltd.

Net core business income in the fiscal year ended March 31, 2020, increased by 2,535 million yen year on year to 15,550 million yen, due to progress made in cost reductions from the effects of the merger. Ordinary profit increased by 260 million yen year on year to 4,756 million yen, attributable in part to an increase in other business income from the sale of bonds. Profit for the year ended March 31, 2020, increased by 2,904 million yen year on year to 8,672 million yen, which partly reflected the realization of the merger and integration effects resulting notably from the sale of the Shinjuku Office.

[Non-consolidated]

(Millions of yen)

		Fiscal year ended Mar. 31, 2020 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2019 (B)
Ordinary income	1	83,737	4,535	79,202
Gross business profit	2	74,014	6,662	67,352
(Excluding gains/losses on bonds (five accounts total)) (Gross core business profit)	3	67,791	174	67,617
Gross domestic business profit	4	70,240	5,002	65,238
(Excluding gains/losses on bonds (five accounts total))	5	64,565	(502)	65,067
Net interest income	6	54,142	(452)	54,594
Trust fees	7	156	49	107
Net fees and commissions	8	10,778	455	10,323
Other business income (loss)	9	5,163	4,950	213
Gross international business profit	10	3,773	1,659	2,114
(Excluding gains/losses on bonds (five accounts total))	11	3,225	676	2,549
Net interest income	12	2,340	(153)	2,493
(of which, foreign currency funding costs)	13	1,200	(868)	2,068
Net fees and commissions	14	206	(21)	227
Other business income (loss)	15	1,226	1,832	(606)
Expenses (excluding non-recurring losses)	16	52,240	(2,361)	54,601
Personnel expenses	17	26,127	(1,049)	27,176
Non-personnel expenses	18	21,705	(1,676)	23,381
Taxes	19	4,407	364	4,043
Net business income (before transfer to reserve for general possible loan losses) (Net business income)	20	21,774	9,023	12,751
(Excluding gains/losses on bonds (five accounts total)) (Core business income)	21	15,550	2,535	13,015
Net core business income (excluding gains ([losses]) on cancellation of investment trusts)	22	15,540	2,393	13,147
Transfer to reserve for general possible loan losses (1)	23	3,865	3,325	540
Net business income	24	17,908	5,698	12,210
(Gains/losses on bonds (five accounts total))	25	6,223	6,487	(264)
Non-recurring profit (loss)	26	(13,152)	(5,438)	(7,714)
Loss from write-off of non-performing loans (2)	27	7,546	3,706	3,840
Write-off of loans	28	159	23	136
Transfer to reserve for individual possible loan losses	29	6,937	3,782	3,155
Loss on disposal of receivables	30	(2)	(54)	52
Provision for contingent loss	31	3	(40)	43
Credit guarantee association responsibility-sharing system charge	32	425	(18)	443
Other losses from write-off of non-performing loans	33	23	15	8
Reversal of allowance for loan losses (3)	34	-	-	-
Recoveries of written-off claims	35	83	4	79
Gains (losses) on stocks and other securities	36	(1,020)	(2,871)	1,851
Gain on sale of stocks and other securities	37	1,425	(791)	2,216
Loss on sale of stocks and other securities	38	1,383	1,183	200
Loss on devaluation of stocks and other securities	39	1,062	899	163
Other non-recurring profit (loss)	40	(4,669)	1,135	(5,804)
Ordinary profit	41	4,756	260	4,496
Extraordinary profit (loss)	42	4,511	4,622	(111)
Income before income taxes	43	9,268	4,884	4,384
Total income taxes	44	595	1,978	(1,383)
Income taxes – current	45	3,110	2,460	650
Income taxes – deferred	46	(2,514)	(480)	(2,034)
Net income	47	8,672	2,904	5,768
Credit-related costs (1) + (2) – (3)	48	11,411	7,030	4,381

[Consolidated]

(Millions of yen)

Ordinary income	49	90,594	9,577	81,017
Ordinary profit	50	5,771	125	5,646
Profit attributable to owners of parent	51	9,656	3,198	6,458

(Note)

From the point of view of an appropriate period-over-period comparison, the figures of Kiraboshi Bank for the fiscal year ended March 31, 2019, include the April 2018 figures for two dissolved companies: the former Tokyo Tomin Bank and the former ShinGinko Tokyo.

2. Business Income

Kiraboshi Bank, Limited [Non-consolidated]

(Millions of yen)

	Fiscal year ended Mar. 31, 2020 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2019 (B)
Net business income (before transfer to reserve for general possible loan losses)	21,774	9,023	12,751
Per employee (thousands of yen)	7,640	3,432	4,208
Net business income	17,908	5,698	12,210
Per employee (thousands of yen)	6,283	2,254	4,029
Net core business income	15,550	2,535	13,015
Per employee (thousands of yen)	5,456	1,161	4,295

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 [Non-consolidated]

Kiraboshi Bank, Limited [Non-consolidated]

<Total>

(%)

	Fiscal year ended Mar. 31, 2020 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2019 (B)
Yields on interest-earning assets (C)	1.14	(0.01)	1.15
Loans and bills discounted (c)	1.18	-	1.18
Securities	1.30	(0.05)	1.35
Cost of funding (D)	1.06	(0.05)	1.11
Deposits, etc. (d)	0.02	-	0.02
External liabilities	0.22	(0.12)	0.34
Difference of interest rates between deposits and loans (c)-(d)	1.16	-	1.16
Net interest margin (C)-(D)	0.08	0.04	0.04

<Domestic Operations>

(%)

	Fiscal year ended Mar. 31, 2020 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2019 (B)
Yields on interest-earning assets (C)	1.09	-	1.09
Loans and bills discounted (c)	1.18	0.01	1.17
Securities	1.15	(0.03)	1.18
Cost of funding (D)	1.03	(0.04)	1.07
Deposits, etc. (d)	0.01	(0.01)	0.02
External liabilities	(0.00)	(0.03)	0.03
Difference of interest rates between deposits and loans (c)-(d)	1.17	0.02	1.15
Net interest margin (C)-(D)	0.06	0.04	0.02

4. ROE

Tokyo Kiraboshi Financial Group [Consolidated]

(%)

	Fiscal year ended	Difference (A) – (B)	Fiscal year ended
	Mar. 31, 2020 (A)		Mar. 31, 2019 (B)
On basis of profit attributable to owners of parent	2.60	0.92	1.68

(Note) ROE [Consolidated] = $\frac{\text{Profit attributable to owners of parent}}{(\text{Net assets at the beginning of the period} + \text{net assets at the end of the period}) \div 2} \times 100$

Kiraboshi Bank, Limited [Non-consolidated]

(%)

	Fiscal year ended	Difference (A) – (B)	Fiscal year ended
	Mar. 31, 2020 (A)		Mar. 31, 2019 (B)
On a basis of net business income (before transfer to reserve for general possible loan losses)	7.52	3.08	4.44
On a basis of net business income	6.18	1.93	4.25
On a basis of net core business income	5.37	0.84	4.53
On the basis of profit attributable to owners of parent	2.99	0.98	2.01

(Note) ROE [Non-consolidated] = $\frac{\text{Net income}}{(\text{Net assets at the beginning of the period} + \text{net assets at the end of the period}) \div 2} \times 100$

Kiraboshi Bank, Limited [Consolidated]

(%)

	Fiscal year ended	Difference (A) – (B)	Fiscal year ended
	Mar. 31, 2020 (A)		Mar. 31, 2019 (B)
On a basis of net business income (before transfer to reserve for general possible loan losses)	7.70	2.92	4.78
On a basis of net business income	6.29	1.66	4.63
On a basis of net core business income	5.58	0.71	4.87
On the basis of profit attributable to owners of parent	3.29	1.08	2.21

(Note) ROE [Consolidated] = $\frac{\text{Profit attributable to owners of parent}}{(\text{Net assets at the beginning of the period} + \text{net assets at the end of the period}) \div 2} \times 100$

5. OHR

Kiraboshi Bank, Limited [Non-consolidated]

(%)

	Fiscal year ended	Difference (A) – (B)	Fiscal year ended
	Mar. 31, 2020 (A)		Mar. 31, 2019 (B)
On a basis of gross core business profit	77.06	(3.69)	80.75
On a basis of gross business profit	70.58	(10.48)	81.06

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

6. Gain/Loss on Securities

Kiraboshi Bank, Limited [Non-consolidated] Fiscal year ended March 31, 2019 (combined basis)

(Millions of yen)

	Fiscal year ended Mar. 31, 2020 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2019 (B)
Gains (losses) on bonds	6,223	6,487	(264)
Gain on sale of bonds	7,015	6,527	488
Gain on redemption of bonds	-	0	0
Loss on sale of bonds	720	(23)	743
Loss on redemption of bonds	-	-	-
Amortization on bonds	71	62	9
Gain (loss) on securities from application of mark-to-market accounting (securities)	(1,020)	(2,871)	1,851
Gain on sale of stock and other securities	1,425	(791)	2,216
Loss on sale of stock and other securities	1,383	1,183	200
Amortization of stock and other securities	1,062	899	163

(Note)

From the point of view of appropriate period-over-period comparison, Kiraboshi Bank's figures in items from 2. Business Income to 6. Gain/Loss on Securities for the fiscal year ended March 31, 2019 include April 2018 figures of the two dissolved companies of the former Tokyo Tomin Bank and the former ShinGinko Tokyo.

7. Capital Ratio (Domestic Standards)

(1) Tokyo Kiraboshi Financial Group [Consolidated]

(Millions of yen, %)

		March 31, 2020	Difference	March 31, 2019
		(A)	(A) – (B)	(B)
(1) Capital ratio (%)	(4)/(5)	8.65	(0.21)	8.86
(2) Basic items in core capital		298,194	3,274	294,920
(3) Adjustments in core capital		12,983	(619)	13,602
(4) Capital	(2) – (3)	285,210	3,893	281,317
	Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings	290,976	5,789	285,187
	Total provisions included in basic items in core capital	10,239	4,448	5,791
	Eligible capital instruments subject to transitional arrangements included in basic items in core capital	-	(5,000)	5,000
(5) Risk-weighted assets		3,294,406	121,980	3,172,426
(6) Total necessary capital	(5) × 4%	131,776	4,879	126,897

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

(Millions of yen, %)

		March 31, 2020	Difference	March 31, 2019
		(A)	(A) – (B)	(B)
(1) Capital ratio (%)	(4)/(5)	8.35	(0.23)	8.58
(2) Basic items in core capital		289,289	1,342	287,947
(3) Adjustments in core capital		15,415	579	14,836
(4) Capital	(2) – (3)	273,873	762	273,111
	Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings	279,993	3,092	276,901
	Total provisions included in basic items in core capital	9,337	3,842	5,495
	Eligible capital instruments subject to transitional arrangements included in basic items in core capital	-	(5,000)	5,000
(5) Risk-weighted assets		3,279,231	99,506	3,179,725
(6) Total necessary capital	(5) × 4%	131,169	3,980	127,189

(3) Kiraboshi Bank, Limited [Consolidated]

(Millions of yen, %)

		March 31, 2020	Difference	March 31, 2019
		(A)	(A) – (B)	(B)
(1) Capital ratio (%)	(4)/(5)	8.52	(0.24)	8.76
(2) Basic items in core capital		292,335	(125)	292,460
(3) Adjustments in core capital		12,828	(863)	13,691
(4) Capital	(2) – (3)	279,506	737	278,769
	Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings	285,492	3,354	282,138
	Total provisions included in basic items in core capital	9,569	3,778	5,791
	Eligible capital instruments subject to transitional arrangements included in basic items in core capital	-	(5,000)	5,000
(5) Risk-weighted assets		3,279,192	97,598	3,181,594
(6) Total necessary capital	(5) × 4%	131,167	3,904	127,263

(Note)

The "Capital Ratio" is calculated in accordance with Notification No. 19 and No. 20 issued by the Japanese Financial Services Agency in 2006.

The standard approach was applied in the calculation of credit risk weighted assets and the fundamental approach was applied in the calculation of operational risk equivalent amount.

II. Status of Loans

1. Risk-monitored Loans

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

(Millions of yen)

	March 31, 2020 (A)	Difference (A) – (B)	March 31, 2019 (B)
Bankrupt loans	7,502	1,941	5,561
Non-accrual loans	74,288	(1,376)	75,664
Past-due loans (3 months or more)	328	48	280
Restructured loans	5,701	1,277	4,424
Risk-monitored loan amount	87,821	1,891	85,930
Loan balances	3,769,814	73,648	3,696,166

[Loan balance ratio]

(%)

	March 31, 2020 (A)	Difference (A) – (B)	March 31, 2019 (B)
Bankrupt loans	0.19	0.04	0.15
Non-accrual loans	1.97	(0.07)	2.04
Past-due loans (3 months or more)	0.00	-	0.00
Restructured loans	0.15	0.04	0.11
Loan balance ratio	2.32	-	2.32

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

[Risk-monitored loan amount]

(Millions of yen)

	March 31, 2020 (A)	Difference (A) – (B)	March 31, 2019 (B)
Bankrupt loans	856	(462)	1,318
Non-accrual loans	66,423	(3,108)	69,531
Past-due loans (3 months or more)	328	48	280
Restructured loans	5,701	1,277	4,424
Risk-monitored loan amount	73,310	(2,244)	75,554
Loan balances	3,755,303	69,512	3,685,791

[Loan balance ratio]

(%)

	March 31, 2020 (A)	Difference (A) – (B)	March 31, 2019 (B)
Bankrupt loans	0.02	(0.01)	0.03
Non-accrual loans	1.76	(0.12)	1.88
Past-due loans (3 months or more)	0.00	-	0.00
Restructured loans	0.15	0.03	0.12
Loan balance ratio	1.95	(0.09)	2.04

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

(Millions of yen, %)

	March 31, 2020 (A)	Difference (A) – (B)	March 31, 2019 (B)
Bankrupt and quasi-bankrupt assets	20,420	2,244	18,176
Doubtful assets	63,161	(1,963)	65,124
Substandard loans	6,030	1,326	4,704
Subtotal (a)	89,612	1,606	88,006
Normal assets	3,758,656	72,888	3,685,768
Total credit amount (b)	3,848,269	74,495	3,773,774
Ratio of total credit amount (%) (a)/(b)	2.32	(0.01)	2.33

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

(Millions of yen, %)

	March 31, 2020 (A)	Difference (A) – (B)	March 31, 2019 (B)
Bankrupt and quasi-bankrupt assets	5,113	(1,789)	6,902
Doubtful assets	63,161	(1,963)	65,124
Substandard loans	6,030	1,326	4,704
Subtotal (a)	74,305	(2,426)	76,731
Normal assets	3,758,656	72,888	3,685,768
Total credit amount (b)	3,832,961	70,461	3,762,500
Ratio of total credit amount (%) (a)/(b)	1.93	(0.10)	2.03

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

(Millions of yen, %)

	March 31, 2020 (A)	Difference (A) – (B)	March 31, 2019 (B)
Covered amount (a)	67,071	(2,667)	69,738
Reserve for possible loan losses	22,417	2,545	19,872
Bankrupt and quasi-bankrupt assets	15,555	3,933	11,622
Doubtful assets	6,437	(1,631)	8,068
Substandard loans	424	243	181
Collateral, guarantees, etc.	44,654	(5,212)	49,866
Bankrupt and quasi-bankrupt assets	4,864	(1,689)	6,553
Doubtful assets	38,402	(3,620)	42,022
Substandard loans	1,387	97	1,290
Problem assets (b)	89,612	1,606	88,006
Coverage ratio (%) (a)/(b)	74.84	(4.40)	79.24

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

(Millions of yen)

	March 31, 2020 (A)	Difference (A) – (B)	March 31, 2019 (B)
Reserve for possible loan losses	31,223	6,150	25,073
Provision of general reserve for possible loan losses	8,953	3,851	5,102
Provision for individual possible loan losses	22,269	2,299	19,970

5. Status of Problem Assets Subject to Disclosure

Kiraboshi Bank, Limited [Non-consolidated]

[Fiscal year ended March 2020]

(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 7.5 <0.8>	7.0	0.4	— [0.0]	— [6.6]	Bankrupt and quasi-bankrupt 20.4 <5.1>	4.8	15.5	100.0% <100.0%>	Bankrupt loans 7.5 <0.8>
Virtually bankrupt borrower 12.9 <4.2>	10.5	2.3	— [0.2]	— [8.6]					Non-accrual loans 74.2 <66.4>
Borrowers with bankruptcy concerns 63.1	27.8	16.9	18.3 [6.4]		Doubtful assets 63.1	38.4	6.4	70.9%	
Borrowers requiring caution 671.1	Substandard borrowers 7.2	0.4	6.7		Substandard loans 6.0	1.3	0.4	30.0%	Past-due loans (3 months or more) 0.3
									Borrowers requiring caution, excluding claims to substandard borrowers 663.9
Normal borrowers 3,093.5	3,093.5				Subtotal 89.6 <74.3>			Total 74.8% <69.6%>	Total 87.8 <73.3>
Total 3,848.2 <3,832.9>	3,262.6	567.4	18.2	—	Claims to borrowers requiring caution, excluding claims to substandard borrowers 665.1				
					Normal assets 3,758.6				
					Total 3,848.2 <3,832.9>				

Ratio to total debts	84.7%	14.7%	0.4%	—
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Notes:

- 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.
- Brackets indicate the reserve amounts against the classified amounts based on the self-assessment results. Reserves are recorded for non-classified loans.
- Kiraboshi Bank did not take partial direct write-offs. Figures assuming the bank had taken partial direct write-offs are provided in angled brackets.
- 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)

	March 31, 2020 (A)	Difference (A) – (B)	March 31, 2019 (B)
All branches	3,769,814	73,648	3,696,166
Manufacturing	329,560	3,768	325,792
Agriculture, forestry	1,038	13	1,025
Fishery	258	(22)	280
Mining, quarrying of stone and gravel	1,316	(14)	1,330
Construction	196,425	1,308	195,117
Electricity, gas and heat supplies, and waterworks	11,852	1,253	10,599
Communication service	83,447	3,814	79,633
Transportation, postal activities	89,730	(4,613)	94,343
Commerce	442,423	2,305	440,118
Banks and other financial institutions	184,026	(21,729)	205,755
Real estate	950,071	84,446	865,625
(Real estate brokerage)	(416,386)	(37,869)	(378,517)
(Real estate leasing)	(533,684)	(46,578)	(487,106)
Goods rental and leasing	91,148	228	90,920
Scientific research, professional and technical services	64,366	9,323	55,043
Accommodations	16,016	(1,336)	17,352
Restaurant businesses	41,454	3,960	37,494
Living-related and personal services, amusement services	51,375	(1,066)	52,441
Education, learning support	25,957	8,371	17,586
Medical healthcare and welfare	119,907	7,952	111,955
Other services	89,763	2,354	87,409
Local governments	142,327	(10,935)	153,262
Other	837,333	(15,735)	853,068

(Notes)

1. As special international financial transaction account is included in “Other,” and the same applies for (ii) below.
2. “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 applies for (ii) below.

(ii) Risk-monitored loans by industrial sector

(Millions of yen)

	March 31, 2020 (A)	Difference (A) – (B)	March 31, 2019 (B)
All branches	87,821	1,891	85,930
Manufacturing	11,083	(1,551)	12,634
Agriculture, forestry	53	(103)	156
Fishery	-	-	-
Mining, quarrying of stone and gravel	-	-	-
Construction	5,501	(953)	6,454
Electricity, gas and heat supplies, and waterworks	-	-	-
Communication service	3,955	(625)	4,580
Transportation, postal activities	3,033	1,048	1,985
Commerce	31,039	4,962	26,077
Banks and other financial institutions	575	117	458
Real estate	6,960	(414)	7,374
(Real estate brokerage)	651	(647)	1,298
(Real estate leasing)	6,309	233	6,076
Goods rental and leasing	1,187	939	248
Scientific research, professional and technical services	2,775	730	2,045
Accommodations	1,300	538	762
Restaurant businesses	2,587	1,086	1,501
Living-related and personal services, amusement services	2,518	990	1,528
Education, learning support	556	385	171
Medical healthcare and welfare	1,287	(4,509)	5,796
Other services	3,058	138	2,920
Local governments	-	-	-
Other	10,346	(886)	11,232

7. Deposits and Loans

Kiraboshi Bank, Limited [Non-consolidated]

(1) Status of loans

(Millions of yen, %)

	March 31, 2020 (A)	Difference (A) – (B)	March 31, 2019 (B)
Loans (balance)	3,769,814	73,648	3,696,166
Excluding offshore accounts (a)	3,769,814	73,648	3,696,166
Loans to small and medium-sized enterprises (b)	3,158,254	90,036	3,068,218
Small and medium-sized enterprise loans	2,324,084	104,676	2,219,408
Personal loans	834,170	(14,640)	848,810
Percentage of total loans (b) / (a)	83.77	0.76	83.01
Loans (average balance)	3,696,376	58,181	3,638,195

(2) Consumer loan balance

(Millions of yen)

	March 31, 2020 (A)	Difference (A) – (B)	March 31, 2019 (B)
Consumer loan balance	767,765	(21,681)	789,446
Housing-related loans	657,486	(14,241)	671,727
Other loans	110,279	(7,439)	117,718

(3) Status of deposits

(Millions of yen)

	March 31, 2020 (A)	Difference (A) – (B)	March 31, 2019 (B)
Deposits (balance)	4,660,304	101,721	4,558,583
Deposits	4,649,594	110,521	4,539,073
Personal deposits	2,984,157	(38,691)	3,022,848
Corporate deposits	1,460,859	59,989	1,400,870
Deposits	204,577	89,223	115,354
Negotiable certificates of deposit	10,710	(8,800)	19,510
Negotiable certificates of deposit	4,595,785	6,456	4,589,329
Deposits	4,579,152	18,079	4,561,073
Negotiable certificates of deposit	16,633	(11,622)	28,255

(4) Deposits and loan balances by region

(Millions of yen)

	March 31, 2020 (A)	Difference (A) – (B)	March 31, 2019 (B)
Deposits	4,649,594	110,521	4,539,073
Tokyo Metropolis	3,583,842	104,670	3,479,172
Kanagawa Prefecture	989,459	4,945	984,514
Others	76,293	906	75,387
Loans	3,769,814	73,648	3,696,166
Tokyo Metropolis	3,163,923	69,107	3,094,816
Kanagawa Prefecture	560,811	2,876	557,935
Others	45,080	1,665	43,415

(5) Assets under management

(Millions of yen)

	March 31, 2020 (A)	Difference (A) – (B)	March 31, 2019 (B)
Assets under management	462,646	(29,452)	492,098
Investment trust	190,880	(23,749)	214,629
Life insurance	244,144	2,642	241,502
Public bonds	27,621	(8,345)	35,966

(6) Status of branches and employees

(Branches, persons)

	March 31, 2020 (A)	Difference (A) – (B)	March 31, 2019 (B)
Domestic head office and branch offices (including representative offices)	164	-	164
Tokyo Metropolis	124	-	124
Kanagawa Prefecture	36	-	36
Others	4	-	4
Number of executives and employees	2,771	(147)	2,918
Number of executives	15	-	15
Number of employees	2,756	(147)	2,903

(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)

	March 31, 2020 (A)	Difference (A) – (B)	March 31, 2019 (B)
Value of construction in trust contracts	35,333	(1,046)	36,379
Balance of construction in trust purchased	9,842	4,435	5,407

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)

	March 31, 2020 (A)				March 31, 2019 (B)		
	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	0	(13,241)	0	-	13,241	13,391	150
Available-for-sale securities	7,713	(4,160)	19,666	11,953	11,873	15,782	3,909
Stocks	4,834	(1,230)	7,102	2,267	6,064	8,045	1,981
Bonds	6,029	3,204	7,094	1,065	2,825	3,139	313
Others	(3,150)	(6,133)	5,469	8,620	2,983	4,597	1,614
Total	7,713	(17,402)	19,666	11,953	25,115	29,174	4,059

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

(Millions of yen)

	March 31, 2020 (A)				March 31, 2019 (B)		
	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	-	(19,136)	-	-	19,136	19,284	148
Available-for-sale securities	13,836	(2,339)	25,723	11,887	16,175	19,421	3,246
Stocks	4,752	(2,267)	7,191	2,439	7,019	8,490	1,471
Bonds	10,246	6,189	11,245	998	4,057	4,345	288
Others	(1,162)	(6,260)	7,286	8,449	5,098	6,585	1,487
Total	13,836	(21,476)	25,723	11,887	35,312	38,706	3,394