



Financial Results
for the First Half of the Fiscal Year Ending March 31, 2021
- Supplementary Information -

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I. Overview of Financial Results for the First Half of the Fiscal Year Ending March 31, 2021

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 2021 increased by ¥2,261 million year-on-year to ¥46,965 million, and consolidated ordinary profit increased by ¥702 million year-on-year to ¥3,540 million. Profit attributable to owners of parent for the six months ended September 30, 2020 decreased by ¥1,329 million year-on-year to ¥2,057 million as a result of a ¥1,408 million increase in total income taxes.

(Millions of yen)

		First half ended Sept. 30, 2020 (A)	Difference (A) – (B)	First half ended Sept. 30, 2019 (B)
Ordinary income	1	46,965	2,261	44,704
Gross business profit	2	36,483	902	35,581
(Excluding gains/losses on bonds (five accounts total))	3	34,689	(445)	35,134
Net interest income	4	28,134	678	27,456
Trust fees	5	59	(5)	64
Net fees and commissions	6	5,406	(2,090)	7,496
Other business income (loss)	7	2,882	2,318	564
Expenses (excluding non-recurring losses)	8	27,737	909	26,828
Credit-related costs	9	4,833	1,018	3,815
Write-off of loans	10	1	(159)	160
Transfer to reserve for individual possible loan losses	11	3,468	1,153	2,315
Other credit-related costs	12	1,363	24	1,339
Gains (losses) on stocks and other securities	13	2,934	2,962	(28)
Profit on investments based on the equity method	14	12	5	7
Others	15	(3,318)	(1,240)	(2,078)
Ordinary profit	16	3,540	702	2,838
Extraordinary profit (loss)	17	(6)	(625)	619
Income before income taxes	18	3,533	76	3,457
Total income taxes	19	1,476	1,408	68
Income taxes – current	20	824	(281)	1,105
Income taxes – deferred	21	651	1,687	(1,036)
Profit (loss)	22	2,057	(1,332)	3,389
Profit (loss) attributable to non-controlling interests	23	—	(2)	2
Profit (loss) attributable to owners of parent	24	2,057	(1,329)	3,386

(Number of consolidated subsidiaries and equity-method affiliates)

(Number of companies)

Consolidated subsidiaries	25	15	1	14
Equity-method affiliates	26	1	—	1

(2) Kiraboshi Bank, Ltd.

Net core business income in the first half of the fiscal year ending March 31, 2021 decreased by ¥1,214 million year-on-year to ¥7,675 million, due notably to a decrease in net fees and commissions that is largely attributable to voluntary restraint of sales activities, despite increases in interest on loans and discounts and in interest subsidies associated primarily with COVID-19-related loans. While credit-related costs rose by ¥1,157 million year-on-year to ¥4,842 million, ordinary income increased by ¥673 million year-on-year to ¥4,259 million due to ¥3,130 million in gains on stocks and other securities and ¥2,016 million in gains on bonds. Profit for the six months ended September 30, 2020 decreased by ¥1,024 million year-on-year to ¥2,688 million, reflecting a ¥1,731 million increase year-on-year in total income taxes to ¥1,567 million.

[Non-consolidated]

(Millions of yen)

		First half ended Sept. 30, 2020 (A)	Difference (A) – (B)	First half ended Sept. 30, 2019 (B)
Ordinary income	1	41,987	2,867	39,120
Gross business profit	2	36,119	962	35,157
(Excluding gains/losses on bonds (five accounts total))	3	34,103	(608)	34,711
(Gross core business profit)				
Gross domestic business profit	4	34,322	1,050	33,272
(Excluding gains/losses on bonds (five accounts total))	5	32,557	(557)	33,114
Net interest income	6	27,876	647	27,229
Trust fees	7	59	(5)	64
Net fees and commissions	8	4,010	(1,959)	5,969
Other business income (loss)	9	2,376	2,367	9
Gross international business profit	10	1,797	(88)	1,885
(Excluding gains/losses on bonds (five accounts total))	11	1,546	(50)	1,596
Net interest income	12	979	(242)	1,221
Net fees and commissions	13	94	(15)	109
Other business income (loss)	14	723	169	554
Expenses (excluding non-recurring losses)	15	26,428	607	25,821
Personnel expenses	16	13,007	(190)	13,197
Non-personnel expenses	17	10,941	475	10,466
Taxes	18	2,479	322	2,157
Net business income (before transfer to reserve for general possible loan losses)	19	9,691	355	9,336
(Net business income)				
(Excluding gains/losses on bonds (five accounts total))	20	7,675	(1,214)	8,889
(Core business income)				
Net core business income (excluding gains ([losses]) on cancellation of investment trusts)	21	7,675	(1,032)	8,707
Transfer to reserve for general possible loan losses	(1)	22	1,198	454
(1)				744
Net business income	23	8,492	(99)	8,591
(Gains/losses on bonds (five accounts total))	24	2,016	1,570	446
Non-recurring profit (loss)	25	(4,232)	773	(5,005)
Loss from write-off of non-performing loans	(2)	26	3,643	703
(2)				2,940
Write-off of loans	27	–	(159)	159
Transfer to reserve for individual possible loan losses	28	3,441	909	2,532
Loss on disposal of receivables	29	2	2	(0)
Provision for contingent loss	30	32	44	(12)
Credit guarantee association responsibility-sharing system charge	31	166	(84)	250
Other losses from write-off of non-performing loans	32	1	(8)	9
Reversal of allowance for loan losses	(3)	33	–	–
(3)				–
Recoveries of written-off claims	34	27	(19)	46
Gains (losses) on stocks and other securities	35	3,130	2,601	529
Gain on sale of stocks and other securities	36	3,190	2,639	551
Loss on sale of stocks and other securities	37	59	38	21
Loss on devaluation of stocks and other securities	38	–	–	–
Other non-recurring profit (loss)	39	(3,746)	(1,105)	(2,641)
Ordinary profit	40	4,259	673	3,586
Extraordinary profit (loss)	41	(3)	35	(38)
Income before income taxes	42	4,256	709	3,547
Total income taxes	43	1,567	1,731	(164)
Income taxes – current	44	594	(47)	641
Income taxes – deferred	45	972	1,778	(806)
Net income	46	2,688	(1,024)	3,712
Credit-related costs	(1) + (2) – (3)	47	4,842	1,157
				3,685

[Consolidated]

(Millions of yen)

Ordinary income	48	42,337	(3,025)	45,362
Ordinary profit	49	4,708	564	4,144
Profit attributable to owners of parent	50	2,961	(1,435)	4,396

2. Business Income

Kiraboshi Bank,Ltd. [Non-consolidated]

(Millions of yen)

	First half ended September 30, 2020 (A)	Difference (A) – (B)	First half ended September 30, 2019 (B)
Net business income (before transfer to reserve for general possible loan losses)	9,691	355	9,336
Per employee (thousands of yen)	3,481	261	3,220
Net business income	8,492	(99)	8,591
Per employee (thousands of yen)	3,050	87	2,963
Net core business income	7,675	(1,214)	8,889
Per employee (thousands of yen)	2,756	(310)	3,066

(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,Ltd. [Non-consolidated]

<Combined basis>

(%)

	First half ended September 30, 2020 (A)	Difference (A) – (B)	First half ended September 30, 2019 (B)
Yields on interest-earning assets (A)	1.11	(0.04)	1.15
Loans and bills discounted (a)	1.13	(0.05)	1.18
Securities	1.27	(0.09)	1.36
Cost of funding (B)	1.02	(0.03)	1.05
Deposits, etc. (b)	0.01	(0.01)	0.02
External liabilities	0.12	(0.10)	0.22
Difference of interest rates between deposits and loans (a) – (b)	1.12	(0.04)	1.16
Net interest margin (A) – (B)	0.09	(0.01)	0.10

<Domestic Operations>

(%)

	First half ended September 30, 2020 (A)	Difference (A) – (B)	First half ended September 30, 2019 (B)
Yields on interest-earning assets (A)	1.09	–	1.09
Loans and bills discounted (a)	1.13	(0.05)	1.18
Securities	1.24	0.03	1.21
Cost of funding (B)	1.02	–	1.02
Deposits, etc. (b)	0.01	–	0.01
External liabilities	0.00	0.00	(0.00)
Difference of interest rates between deposits and loans (a) – (b)	1.12	(0.05)	1.17
Net interest margin (A) – (B)	0.07	–	0.07

4. ROE

Tokyo Kiraboshi Financial Group, Inc. [Consolidated]

(%)

	First half ended September 30, 2020 (A)	Difference (A) – (B)	First half ended September 30, 2019 (B)
On basis of profit attributable to owners of parent	1.38	(0.91)	2.29

(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,Ltd. [Non-consolidated]

(%)

	First half ended September 30, 2020 (A)	Difference (A) – (B)	First half ended September 30, 2019 (B)
On a basis of net business income (before transfer to reserve for general possible loan losses)	6.62	0.20	6.42
On a basis of net business income	5.80	(0.11)	5.91
On a basis of net core business income	5.24	(0.88)	6.12
On basis of profit attributable to owners of parent	1.83	(0.72)	2.55

(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.

Kiraboshi Bank,Ltd. [Consolidated]

(%)

	First half ended September 30, 2020 (A)	Difference (A) – (B)	First half ended September 30, 2019 (B)
On a basis of net business income (before transfer to reserve for general possible loan losses)	6.83	0.28	6.55
On a basis of net business income	6.04	0.20	5.84
On a basis of net core business income	5.46	(0.78)	6.24
On basis of profit attributable to owners of parent	2.00	(0.98)	2.98

(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.

5. OHR

Kiraboshi Bank,Ltd. [Non-consolidated]

(%)

	First half ended September 30, 2020 (A)	Difference (A) – (B)	First half ended September 30, 2019 (B)
On a basis of gross core business profit	77.49	3.10	74.39
On a basis of gross business profit	73.16	(0.28)	73.44

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

6. Gain/Loss on Securities

Kiraboshi Bank,Ltd. [Non-consolidated]

(Millions of yen)

	First half ended September 30, 2020 (A)	Difference (A) – (B)	First half ended September 30, 2019 (B)
Gains (losses) on bonds	2,016	1,570	446
Gain on sale of bonds	2,049	1,415	634
Gain on redemption of bonds	—	—	—
Loss on sale of bonds	33	(154)	187
Loss on redemption of bonds	—	—	—
Amortization on bonds	—	—	—
Gain (loss) on securities from application of mark-to-market accounting (securities)	3,130	2,601	529
Gain on sale of stock and other securities	3,190	2,639	551
Loss on sale of stock and other securities	59	38	21
Amortization of stock and other securities	—	—	—

7. Capital Ratio (Domestic Standards)

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

(Millions of yen, %)

		September 30, 2020 (A)	Difference (A) – (B)	March 31, 2020 (B)
(1) Capital ratio (%)	(4) ÷ (5)	8.91	0.26	8.65
(2) Basic items in core capital		300,505	2,311	298,194
(3) Adjustments in core capital		14,411	1,428	12,983
(4) Capital	(2) – (3)	286,094	884	285,210
	Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings	292,068	1,092	290,976
	Total provisions included in basic items in core capital	11,236	997	10,239
	Eligible capital instruments subject to transitional arrangements included in basic items in core capital	—	—	—
(5) Risk-weighted assets		3,208,295	(86,111)	3,294,406
(6) Total necessary capital	(5) × 4%	128,331	(3,445)	131,776

(2) Kiraboshi Bank, Ltd. [Non-consolidated]

(Millions of yen, %)

		September 30, 2020 (A)	Difference (A) – (B)	March 31, 2020 (B)
(1) Capital ratio (%)	(4) ÷ (5)	8.62	0.27	8.35
(2) Basic items in core capital		291,464	2,175	289,289
(3) Adjustments in core capital		16,409	994	15,415
(4) Capital	(2) – (3)	275,055	1,182	273,873
	Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings	281,161	1,168	279,993
	Total provisions included in basic items in core capital	10,345	1,008	9,337
	Eligible capital instruments subject to transitional arrangements included in basic items in core capital	—	—	—
(5) Risk-weighted assets		3,190,083	(89,148)	3,279,231
(6) Total necessary capital	(5) × 4%	127,603	(3,566)	131,169

(3) Kiraboshi Bank, Ltd. [Consolidated]

(Millions of yen, %)

		September 30, 2020 (A)	Difference (A) – (B)	March 31, 2020 (B)
(1) Capital ratio (%)	(4) ÷ (5)	8.80	0.28	8.52
(2) Basic items in core capital		295,078	2,743	292,335
(3) Adjustments in core capital		14,193	1,365	12,828
(4) Capital	(2) – (3)	280,885	1,379	279,506
	Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings	286,933	1,441	285,492
	Total provisions included in basic items in core capital	10,545	976	9,569
	Eligible capital instruments subject to transitional arrangements included in basic items in core capital	—	—	—
(5) Risk-weighted assets		3,190,182	(89,010)	3,279,192
(6) Total necessary capital	(5) × 4%	127,607	(3,560)	131,167

(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,Ltd. [Non-consolidated]

[Risk-monitored loans amount]

(Millions of yen)

	September 30, 2020 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2020 (B)	September 30, 2019 (C)
Bankrupt loans	9,483	1,981	1,226	7,502	8,257
Non-accrual loans	78,742	4,454	9,038	74,288	69,704
Past-due loans (3 months or more)	397	69	46	328	351
Restructured loans	6,648	947	2,974	5,701	3,674
Risk-monitored loan amount	95,270	7,449	13,282	87,821	81,988
Loan balances	3,927,112	157,298	248,523	3,769,814	3,678,589

[Loan balance ratio]

(%)

	September 30, 2020 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2020 (B)	September 30, 2019 (C)
Bankrupt loans	0.24	0.05	0.02	0.19	0.22
Non-accrual loans	2.00	0.03	0.11	1.97	1.89
Past-due loans (3 months or more)	0.01	0.01	0.01	0.00	0.00
Restructured loans	0.16	0.01	0.07	0.15	0.09
Loan balance ratio	2.42	0.10	0.20	2.32	2.22

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

[Risk-monitored loan amount]

(Millions of yen)

	September 30, 2020 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2020 (B)	September 30, 2019 (C)
Bankrupt loans	732	(124)	(938)	856	1,670
Non-accrual loans	71,206	4,783	8,740	66,423	62,466
Past-due loans (3 months or more)	397	69	46	328	351
Restructured loans	6,648	947	2,974	5,701	3,674
Risk-monitored loan amount	78,984	5,674	10,821	73,310	68,163
Loan balances	3,910,826	155,523	246,062	3,755,303	3,664,764

[Loan balance ratio]

(%)

	September 30, 2020 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2020 (B)	September 30, 2019 (C)
Bankrupt loans	0.01	(0.01)	(0.03)	0.02	0.04
Non-accrual loans	1.82	0.06	0.12	1.76	1.70
Past-due loans (3 months or more)	0.01	0.01	0.01	0.00	0.00
Restructured loans	0.16	0.01	0.06	0.15	0.10
Loan balance ratio	2.01	0.06	0.16	1.95	1.85

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

(Millions of yen, %)

	September 30, 2020 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2020 (B)	September 30, 2019 (C)
Bankrupt and quasi-bankrupt assets	22,306	1,886	1,735	20,420	20,571
Doubtful assets	67,550	4,389	8,211	63,161	59,339
Substandard loans	7,045	1,015	3,020	6,030	4,025
Subtotal (D)	96,902	7,290	12,966	89,612	83,936
Normal assets	3,903,787	145,131	225,502	3,758,656	3,678,285
Total credit amount (E)	4,000,690	152,421	238,469	3,848,269	3,762,221
Ratio of total credit amount (%) (D)/(E)	2.42	0.10	0.19	2.32	2.23

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

(Millions of yen, %)

	September 30, 2020 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2020 (B)	September 30, 2019 (C)
Bankrupt and quasi-bankrupt assets	5,248	135	(525)	5,113	5,773
Doubtful assets	67,550	4,389	8,211	63,161	59,339
Substandard loans	7,045	1,015	3,020	6,030	4,025
Subtotal (D)	79,844	5,539	10,706	74,305	69,138
Normal assets	3,903,787	145,131	225,502	3,758,656	3,678,285
Total credit amount (E)	3,983,632	150,671	236,209	3,832,961	3,747,423
Ratio of total credit amount (%) (D)/(E)	2.00	0.07	0.16	1.93	1.84

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

(Millions of yen, %)

	September 30, 2020 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2020 (B)	September 30, 2019 (C)
Covered amount (D)	73,769	6,698	8,478	67,071	65,291
Reserve for possible loan losses	24,923	2,506	3,458	22,417	21,465
Bankrupt and quasi-bankrupt assets	17,432	1,877	2,284	15,555	15,148
Doubtful assets	6,921	484	812	6,437	6,109
Substandard loans	568	144	360	424	208
Collateral, guarantees, etc.	48,846	4,192	5,020	44,654	43,826
Bankrupt and quasi-bankrupt assets	4,873	9	(550)	4,864	5,423
Doubtful assets	42,338	3,936	4,934	38,402	37,404
Substandard loans	1,634	247	636	1,387	998
Problem assets (E)	96,902	7,290	12,966	89,612	83,936
Coverage ratio (%) (D)/(E)	76.12	1.28	(1.66)	74.84	77.78

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

(Millions of yen)

	September 30, 2020 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2020 (B)	September 30, 2019 (C)
Reserve for possible loan losses	34,714	3,491	7,346	31,223	27,368
Provision of general reserve for possible loan losses	10,146	1,193	4,314	8,953	5,832
Provision for individual possible loan losses	24,567	2,298	3,032	22,269	21,535

5. Status of Problem Assets Subject to Disclosure

Kiraboshi Bank, Ltd. [Non-consolidated]

First half of the fiscal year ending March 2021 (as of September 30, 2020)

(Billions of yen)

Self-assessment					Disclosed debts based on Financial Reconstruction Act				Risk-monitored loans under the Banking Law (Object: Loans)
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 9.5 <0.7>	9.0	0.4	— (0)	— (8.8)	Bankrupt and quasi-bankrupt 22.3 <5.2>	4.8	17.4	100.0% <100.0%>	Bankrupt loans 9.4 <0.7>
Virtually bankrupt borrowers 12.7 <4.5>	10.2	2.5	— (0.3)	— (8.2)					Non-accrual loans 78.7 <71.2>
Borrowers with bankruptcy concerns 67.5	31.7	17.4	18.2 (6.9)		Doubtful assets 67.5	42.3	6.9	72.9%	
Borrowers requiring caution 828.7	Substandard borrowers 8.9	0.9	8		Substandard loans 7	1.6	0.5	31.1%	Past-due loans (3 months or more) 0.3
	Borrowers requiring caution, excluding claims to substandard borrowers 819.7				Subtotal 96.9 <79.8>			Total 76.1% <71.0%>	Restructured loans 6.6
Normal borrowers 3,082	3,082				Claims to borrowers requiring caution, excluding claims to substandard borrowers 821.7				Total 95.2 <78.9>
Total 4,000.6 <3,983.6>	3,355.8	626.5	18.2	—	Normal assets 3,903.7				
					Total 4,000.6 <3,983.6>				
Ratio to total debts	83.8%	15.6%	0.4%	—					

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,Ltd. [Non-consolidated]
(i) Loan breakdown by industrial sector

(Millions of yen)

	Balance at September 30, 2020 (A)	Difference		Balance at March 31, 2020 (B)	Balance at September 30, 2019 (C)
		(A) – (B)	(A) – (C)		
All branches	3,927,112	157,298	248,523	3,769,814	3,678,589
Manufacturing	359,071	29,581	47,933	329,490	311,138
Agriculture, forestry	1,139	104	80	1,035	1,059
Fishery	219	(35)	(71)	254	290
Mining, quarrying of stone and gravel	1,957	642	66	1,315	1,891
Construction	221,177	25,153	29,682	196,024	191,495
Electricity, gas and heat supplies, and waterworks	18,041	6,189	6,613	11,852	11,428
Communication service	99,194	15,765	19,375	83,429	79,819
Transportation, postal activities	88,358	(1,315)	(2,240)	89,673	90,598
Commerce	495,708	53,491	58,164	442,217	437,544
Banks and other financial institutions	151,084	(32,942)	(25,838)	184,026	176,922
Real estate	1,057,706	39,512	76,738	1,018,194	980,968
(Real estate brokerage)	390,770	(25,017)	(8,418)	415,787	399,188
(Real estate leasing)	666,935	64,530	85,156	602,405	581,779
Goods rental and leasing	89,903	(1,235)	(478)	91,138	90,381
Scientific research, professional and technical services	69,863	5,879	11,684	63,984	58,179
Accommodations	17,782	1,770	1,115	16,012	16,667
Restaurant businesses	57,261	15,897	18,812	41,364	38,449
Living-related and personal services, amusement services	65,890	14,580	17,002	51,310	48,888
Education, learning support	29,188	3,405	11,346	25,783	17,842
Medical healthcare and welfare	132,902	14,374	21,428	118,528	111,474
Other services	100,729	11,031	11,877	89,698	88,852
Local governments	120,139	(22,188)	(27,066)	142,327	147,205
Other	749,790	(22,350)	(27,689)	772,140	777,479

(Notes)

1. “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.
2. With respect to loan breakdown by industrial sector, figures for March 31, 2020, and September 30, 2019, have been modified due to a change in recognition standards following systems integration in May 2020.

(ii) Loan breakdown by industrial sector (ratio)

(%)

	Balance at September 30, 2020 (A)	Difference		Balance at March 31, 2020 (B)	Balance at September 30, 2019 (C)
		(A) – (B)	(A) – (C)		
All branches	100.00%	—	—	100.00%	100.00%
Manufacturing	9.14%	0.40%	0.69%	8.74%	8.45%
Agriculture, forestry	0.02%	—	—	0.02%	0.02%
Fishery	0.00%	—	—	0.00%	0.00%
Mining, quarrying of stone and gravel	0.04%	0.01%	(0.01%)	0.03%	0.05%
Construction	5.63%	0.44%	0.43%	5.19%	5.20%
Electricity, gas and heat supplies, and waterworks	0.45%	0.14%	0.14%	0.31%	0.31%
Communication service	2.52%	0.31%	0.36%	2.21%	2.16%
Transportation, postal activities	2.24%	(0.13%)	(0.22%)	2.37%	2.46%
Commerce	12.62%	0.89%	0.73%	11.73%	11.89%
Banks and other financial institutions	3.84%	(1.04%)	(0.96%)	4.88%	4.80%
Real estate	26.93%	(0.07%)	0.27%	27.00%	26.66%
Goods rental and leasing	2.28%	(0.13%)	(0.17%)	2.41%	2.45%
Scientific research, professional and technical services	1.77%	0.08%	0.19%	1.69%	1.58%
Accommodations	0.45%	0.03%	—	0.42%	0.45%
Restaurant businesses	1.45%	0.36%	0.41%	1.09%	1.04%
Living-related and personal services, amusement services	1.67%	0.31%	0.35%	1.36%	1.32%
Education, learning support	0.74%	0.06%	0.26%	0.68%	0.48%
Medical healthcare and welfare	3.38%	0.24%	0.35%	3.14%	3.03%
Other services	2.56%	0.19%	0.15%	2.37%	2.41%
Local governments	3.05%	(0.72%)	(0.95%)	3.77%	4.00%
Other	19.09%	(1.39%)	(2.04%)	20.48%	21.13%

(iii) Risk-monitored loans by industrial sector

(Millions of yen)

	Balance at September 30, 2020 (A)	Difference		Balance at March 31, 2020 (B)	Balance at September 30, 2019 (C)
		(A) – (B)	(A) – (C)		
All branches	95,270	7,449	13,282	87,821	81,988
Manufacturing	11,658	575	935	11,083	10,723
Agriculture, forestry	53	–	(103)	53	156
Fishery	–	–	–	–	–
Mining, quarrying of stone and gravel	–	–	–	–	–
Construction	6,609	1,108	606	5,501	6,003
Electricity, gas and heat supplies, and waterworks	–	–	–	–	–
Communication service	3,310	(645)	(582)	3,955	3,892
Transportation, postal activities	2,740	(293)	142	3,033	2,598
Commerce	33,474	2,435	5,493	31,039	27,981
Banks and other financial institutions	580	5	136	575	444
Real estate	8,239	1,279	1,471	6,960	6,768
(Real estate brokerage)	952	301	394	651	558
(Real estate leasing)	7,287	978	1,077	6,309	6,210
Goods rental and leasing	1,111	(76)	911	1,187	200
Scientific research, professional and technical services	4,159	1,384	1,566	2,775	2,593
Accommodations	1,467	167	97	1,300	1,370
Restaurant businesses	3,179	592	1,516	2,587	1,663
Living-related and personal services, amusement services	4,039	1,521	2,067	2,518	1,972
Education, learning support	823	267	650	556	173
Medical healthcare and welfare	1,595	308	328	1,287	1,267
Other services	3,209	151	(129)	3,058	3,338
Local governments	–	–	–	–	–
Other	9,016	(1,330)	(1,824)	10,346	10,840

7. Deposits and Loans

Kiraboshi Bank, Ltd. [Non-consolidated]

(i) Status of loans

(Millions of yen, %)

	September 30, 2020 (A)	Difference		March 31, 2020 (B)	September 30, 2019 (C)
		(A) – (B)	(A) – (C)		
Loans (balance)	3,927,112	157,298	248,523	3,769,814	3,678,589
(Excluding offshore accounts) (D)	3,927,112	157,298	248,523	3,769,814	3,678,589
Loans to small and medium-sized enterprises (E)	3,344,906	186,652	271,290	3,158,254	3,073,616
Small and medium-sized enterprise loans	2,598,033	208,756	298,511	2,389,277	2,299,522
Personal loans	746,873	(22,104)	(27,221)	768,977	774,094
Percentage of total loans (E)/(D)	85.17	1.40	1.62	83.77	83.55
Loans (average balance)	3,877,011	180,635	198,769	3,696,376	3,678,242

(Note) With respect to small and medium-sized enterprise loans and personal loans, figures for March 31, 2020, and September 30, 2019, have been modified due to a change in recognition standards following systems integration in May 2020.

(ii) Consumer loan balance

(Millions of yen)

	September 30, 2020 (A)	Difference		March 31, 2020 (B)	September 30, 2019 (C)
		(A) – (B)	(A) – (C)		
Consumer loan balance	746,873	(22,104)	(27,221)	768,977	774,094
Housing-related loans	647,052	(10,434)	(17,343)	657,486	664,395
Other loans	99,821	(11,670)	(9,878)	111,491	109,699

(Note) With respect to consumer loan balance, figures for March 31, 2020 and September 30, 2019, have been modified due to a change in recognition standards following systems integration in May 2020.

(iii) Status of deposits

(Millions of yen)

	September 30, 2020 (A)	Difference		March 31, 2020 (B)	September 30, 2019 (C)
		(A) – (B)	(A) – (C)		
Deposits (balance)	5,002,578	342,274	394,319	4,660,304	4,608,259
Deposits	4,993,168	343,574	400,679	4,649,594	4,592,489
Personal deposits	3,050,673	66,516	49,403	2,984,157	3,001,270
Corporate deposits	1,729,839	268,980	300,499	1,460,859	1,429,340
Deposits	212,655	8,078	50,777	204,577	161,878
Negotiable certificates of deposit	9,410	(1,300)	(6,360)	10,710	15,770
Negotiable certificates of deposit	4,863,541	267,756	292,975	4,595,785	4,570,566
Deposits	4,853,696	274,544	299,414	4,579,152	4,554,282
Negotiable certificates of deposit	9,845	(6,788)	(6,438)	16,633	16,283

(iv) Deposits and loan balances by region

(Millions of yen)

	September 30, 2020 (A)	Difference		March 31, 2020 (B)	September 30, 2019 (C)
		(A) – (B)	(A) – (C)		
Deposits	4,993,168	343,574	400,679	4,649,594	4,592,489
Tokyo Metropolis	3,843,180	259,338	315,612	3,583,842	3,527,568
Kanagawa Prefecture	1,064,498	75,039	75,672	989,459	988,826
Others	85,490	9,197	9,395	76,293	76,095
Loans	3,927,112	157,298	248,523	3,769,814	3,678,589
Tokyo Metropolis	3,300,019	136,096	219,734	3,163,923	3,080,285
Kanagawa Prefecture	580,534	19,723	26,730	560,811	553,804
Others	46,559	1,479	2,059	45,080	44,500

(v) Assets under management**(1) Kiraboshi Bank, Ltd.**

(Millions of yen)

	September 30, 2020 (A)			March 31, 2020 (B)	September 30, 2019 (C)
		Difference (A) – (B)	Difference (A) – (C)		
Assets under management	457,008	(5,638)	(36,406)	462,646	493,414
Investment trust	188,012	(2,868)	(29,149)	190,880	217,161
Life insurance	238,401	(5,743)	(7,575)	244,144	245,976
Public bonds	30,593	2,972	317	27,621	30,276

(2) Kiraboshi Life Design Securities Co., Ltd.

(Millions of yen)

	September 30, 2020 (A)			March 31, 2020 (B)	September 30, 2019 (C)
		Difference (A) – (B)	Difference (A) – (C)		
Assets under management	21,785				
Investment trust	21,306				
Life insurance	–				
Public bonds	479				

(Note) Because Kiraboshi Life Design Securities Co., Ltd., was established in August 2020, differences from March 31, 2020, and September 30, 2019, are not stated.

(vi) Status of branches and employees

(Branches, persons)

	September 30, 2020 (A)			March 31, 2020 (B)	September 30, 2019 (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	2,747	(24)	(118)	2,771	2,865
Number of executives	12	(3)	(3)	15	15
Number of employees	2,735	(21)	(115)	2,756	2,850

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

(vii) Construction in trust

(Millions of yen)

	September 30, 2020 (A)			March 31, 2020 (B)	September 30, 2019 (C)
		Difference (A) – (B)	Difference (A) – (C)		
Value of construction in trust contracts	12,474	(22,859)	(2,959)	35,333	15,433
Balance of construction in trust purchased	8,746	(1,096)	4,161	9,842	4,585

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, 2020				September 30, 2019		
	Gain (loss) on valuation				Gain (loss) on valuation		
	(A)	(A) – (B)	Valuation gain	Valuation loss	(B)	Valuation gain	Valuation loss
Marketable bonds held to maturity	–	(14,034)	–	–	14,034	14,047	12
Available-for-sale securities	13,295	(1,604)	20,930	7,635	14,899	18,090	3,191
Stocks	6,960	1,889	8,717	1,757	5,071	6,973	1,901
Bonds	3,883	46	5,323	1,440	3,837	4,272	434
Others	2,451	(3,538)	6,889	4,437	5,989	6,844	855
Total	13,295	(15,638)	20,930	7,635	28,933	32,137	3,204

(2) Kiraboshi Bank, Ltd. [Non-consolidated]

(Millions of yen)

	September 30, 2020				September 30, 2019		
	(A) – (B)	Valuation gain	(A) – (B)	Valuation gain	(A) – (B)	Valuation gain	(A) – (B)
	Marketable bonds held to maturity	–	(19,295)	–	–	19,295	19,307
Available-for-sale securities	18,183	(141)	25,690	7,506	18,324	21,377	3,052
Stocks	6,581	1,136	8,424	1,843	5,445	7,345	1,900
Bonds	7,283	2,457	8,690	1,407	4,826	5,244	418
Others	4,319	(3,734)	8,574	4,255	8,053	8,787	733
Total	18,183	(19,436)	25,690	7,506	37,619	40,685	3,065