



Financial Results  
for the Fiscal Year Ended March 31, 2021  
- Supplementary Information -



Tokyo Kiraboshi Financial Group, Inc.

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## I. Overview of Financial Results for the Fiscal Year Ended March 31, 2021

### 1. Status of Profit/Loss

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

In the fiscal year ended March 31, 2021, consolidated ordinary income decreased by ¥679 million year-on-year to ¥93,352 million while consolidated ordinary profit increased by ¥5,877 million year-on-year to ¥8,224 million. Profit attributable to owners of the parent decreased by ¥3,496 million year-on-year to ¥4,161 million due to increase in tax expense, etc.

(Millions of yen)

		Fiscal year ended March 31, 2021 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2020 (B)
Ordinary income	1	93,352	(679)	94,031
Gross business profit	2	72,197	(1,545)	73,742
(Excluding gains/losses on bonds (five accounts total))	3	70,953	2,141	68,812
Net interest income	4	57,499	2,891	54,608
Trust fees	5	150	(6)	156
Net fees and commissions	6	11,666	(2,169)	13,835
Other business income (loss)	7	2,881	(2,260)	5,141
Expenses (excluding non-recurring losses)	8	55,111	884	54,227
Credit-related costs	9	8,462	(3,403)	11,865
Write-off of loans	10	27	(139)	166
Transfer to reserve for individual possible loan losses	11	7,704	417	7,287
Other credit-related costs	12	731	(3,680)	4,411
Gains (losses) on stocks and other securities	13	4,201	6,044	(1,843)
Profit on investments based on the equity method	14	24	7	17
Others	15	(4,625)	(1,149)	(3,476)
Ordinary profit	16	8,224	5,877	2,347
Extraordinary profit (loss)	17	(124)	(6,033)	5,909
Income before income taxes	18	8,099	(157)	8,256
Total income taxes	19	3,938	3,341	597
Income taxes – current	20	1,551	(2,310)	3,861
Income taxes – deferred	21	2,387	5,651	(3,264)
Profit (loss)	22	4,161	(3,498)	7,659
Profit (loss) attributable to non-controlling interests	23	–	(2)	2
Profit attributable to owners of parent	24	4,161	(3,496)	7,657

(Number of consolidated subsidiaries and equity-method affiliates)

(Number of companies)

Consolidated subsidiaries	25	16	1	15
Equity-method affiliates	26	2	1	1

## (2) Kiraboshi Bank, Ltd.

Ordinary profit increased by ¥4,077 million year-on-year to ¥8,833 million, due largely to an increase in interest on loans and discounts reflecting growth notably in COVID-19-related loans, an increase in gains on stocks and other securities, and a decrease in credit-related costs. However, given the absence of gain on transfer of the Shinjuku Office that was posted as extraordinary income in the previous fiscal year, as well as increase in income taxes, net income decreased by ¥3,835 million year-on-year to ¥4,837 million.

### [Non-consolidated]

(Millions of yen)

		Fiscal year ending March 31, 2021 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2020 (B)	
Ordinary income	1	82,134	(1,603)	83,737	
Gross business profit	2	70,713	(3,301)	74,014	
(Excluding gains/losses on bonds (five accounts total)) (Gross core business profit)	3	69,221	1,430	67,791	
Gross domestic business profit	4	67,001	(3,239)	70,240	
(Excluding gains/losses on bonds (five accounts total))	5	65,767	1,202	64,565	
Net interest income	6	56,691	2,549	54,142	
Trust fees	7	150	(6)	156	
Net fees and commissions	8	8,487	(2,291)	10,778	
Other business income (loss)	9	1,671	(3,492)	5,163	
Gross international business profit	10	3,711	(62)	3,773	
(Excluding gains/losses on bonds (five accounts total))	11	3,454	229	3,225	
Net interest income	12	2,087	(253)	2,340	
Net fees and commissions	13	198	(8)	206	
Other business income (loss)	14	1,425	199	1,226	
Expenses (excluding non-recurring losses)	15	52,447	207	52,240	
Personnel expenses	16	25,065	(1,062)	26,127	
Non-personnel expenses	17	22,931	1,226	21,705	
Taxes	18	4,450	43	4,407	
Net business income (before transfer to reserve for general possible loan losses) (Net business income)	19	18,265	(3,509)	21,774	
(Excluding gains/losses on bonds (five accounts total)) (Core business income)	20	16,774	1,224	15,550	
Net core business income (excluding gains ([losses]) on cancellation of investment trusts)	21	16,774	1,234	15,540	
Transfer to reserve for general possible loan losses (1)	22	293	(3,572)	3,865	
Net business income	23	17,972	64	17,908	
(Gains/losses on bonds (five accounts total))	24	1,491	(4,732)	6,223	
Non-recurring profit (loss)	25	(9,138)	4,014	(13,152)	
Loss from write-off of non-performing loans (2)	26	8,136	590	7,546	
Write-off of loans	27	20	(139)	159	
Transfer to reserve for individual possible loan losses	28	7,626	689	6,937	
Loss on disposal of receivables	29	–	2	(2)	
Provision for contingent loss	30	134	131	3	
Credit guarantee association responsibility-sharing system charge	31	351	(74)	425	
Other losses from write-off of non-performing loans	32	3	(20)	23	
Reversal of allowance for loan losses (3)	33	–	–	–	
Recoveries of written-off claim	34	51	(32)	83	
Gains (losses) on stocks and other securities	35	4,398	5,418	(1,020)	
Gain on sale of stocks and other securities	36	4,521	3,096	1,425	
Loss on sale of stocks and other securities	37	122	(1,261)	1,383	
Loss on devaluation of stocks and other securities	38	–	(1,062)	1,062	
Other non-recurring profit (loss)	39	(5,451)	(782)	(4,669)	
Ordinary profit	40	8,833	4,077	4,756	
Extraordinary profit (loss)	41	(119)	(4,630)	4,511	
Income before income taxes	42	8,713	(555)	9,268	
Total income taxes	43	3,876	3,281	595	
Income taxes – current	44	1,069	(2,041)	3,110	
Income taxes – deferred	45	2,806	5,320	(2,514)	
Net income	46	4,837	(3,835)	8,672	
Credit-related costs	(1)+(2)–(3)	47	8,430	(2,981)	11,411

### [Consolidated]

(¥ million)

Ordinary income	48	82,884	(7,710)	90,594
Ordinary profit	49	9,709	3,938	5,771
Profit attributable to owners of parent	50	5,379	(4,277)	9,656

## 2. Business Income

### Kiraboshi Bank, Ltd. [Non-consolidated]

(Millions of yen)

	Fiscal year ended March 31, 2021 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2020 (B)
Net business income (before transfer to reserve for general possible loan losses)	18,265	(3,509)	21,774
Per employee (thousands of yen)	6,717	(923)	7,640
Net business income	17,972	64	17,908
Per employee (thousands of yen)	6,609	326	6,283
Net core business income	16,774	1,224	15,550
Per employee (thousands of yen)	6,169	713	5,456

(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]

#### <Total>

(%)

	Fiscal year ended March 31, 2021(A)	Difference (A) – (B)	Fiscal year ended March 31, 2020 (B)
Yields on interest-earning assets (C)	1.11	(0.03)	1.14
Loans and bills discounted (c)	1.18	(0.01)	1.19
Securities	1.33	0.03	1.30
Cost of funding (D)	0.99	(0.07)	1.06
Deposits, etc. (d)	0.01	(0.01)	0.02
External	0.09	(0.13)	0.22
Difference of interest rates between deposits and loans (c) – (d)	1.17	–	1.17
Net interest margin (C) – (D)	0.12	0.04	0.08

(Note) Interest on loans and discounts used as the basis for calculating yield on loans and bills discounted includes interest subsidies.

#### <Domestic Operations>

(%)

	Fiscal year ended March 31, 2021 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2020 (B)
Yields on interest-earning assets (C)	1.10	0.01	1.09
Loans and bills discounted (c)	1.18	(0.01)	1.19
Securities	1.33	0.18	1.15
Cost of funding (D)	0.99	(0.04)	1.03
Deposits, etc. (d)	0.01	–	0.01
External liabilities	0.00	0.00	(0.00)
Difference of interest rates between deposits and loans (c) – (d)	1.17	(0.01)	1.18
Net interest margin (C) – (D)	0.11	0.05	0.06

(Note) Interest on loans and discounts used as the basis for calculating yield on loans and bills discounted includes interest subsidies.

#### 4. ROE

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

(%)

	Fiscal year ended March 31, 2021 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2020 (B)
On basis of profit attributable to owners of parent	1.37	(1.23)	2.60

(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,Ltd. [Non-consolidated]

(%)

	Fiscal year ended March 31, 2021 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2020 (B)
On a basis of net business income (before transfer to reserve for general possible loan losses)	6.22	(1.30)	7.52
On a basis of net business income	6.12	(0.06)	6.18
On a basis of net core business income	5.71	0.34	5.37
On the basis of profit attributable to owners of parent	1.64	(1.35)	2.99

(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,Ltd. [Consolidated]

(%)

	Fiscal year ended March 31, 2021 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2020 (B)
On a basis of net business income (before transfer to reserve for general possible loan losses)	6.35	(1.35)	7.70
On a basis of net business income	6.27	(0.02)	6.29
On a basis of net core business income	5.85	0.27	5.58
On the basis of profit attributable to owners of parent	1.79	(1.50)	3.29

(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,Ltd. [Non-consolidated]

(%)

	Fiscal year ended March 31, 2021 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2020 (B)
On a basis of gross core business profit	75.76	(1.30)	77.06
On a basis of gross business profit	74.16	3.58	70.58

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

## 6. Gain/Loss on Securities

### Kiraboshi Bank,Ltd. [Non-consolidated]

(Millions of yen)

	Fiscal year ended March 31, 2021 (A)	Difference (A) – (B)	Fiscal year ended March 31, 2020 (B)
Gains (losses) on bonds	1,491	(4,732)	6,223
Gain on sale of bond	2,180	(4,835)	7,015
Gain on redemption of bond	—	—	—
Loss on sale of bond	110	(610)	720
Loss on redemption of bond	—	—	—
Amortization on bond	578	507	71
Gain (loss) on securities from application of mark- to-market accounting (securities)	4,398	5,418	(1,020)
Gain on sale of stocks and other securities	4,521	3,096	1,425
Loss on sale of stocks and other securities	122	(1,261)	1,383
Amortization of stock and other securities	—	(1,062)	1,062

## 7. Capital Ratio (Domestic Standards)

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

(Millions of yen, %)

		March 31, 2021 (A)	Difference (A) – (B)	March 31, 2020 (B)
(1) Capital ratio (%)	(4) / (5)	8.74	0.09	8.65
(2) Basic items in core capital		307,085	8,891	298,194
(3) Adjustments in core capital		21,830	8,847	12,983
(4) Capital	(2) – (3)	285,254	44	285,210
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings		293,912	2,936	290,976
Total provisions included in basic items in core capital		10,299	60	10,239
Eligible capital instruments subject to transitional arrangements included in basic items in core capital		–	–	–
(5) Risk-weighted assets		3,261,425	(32,981)	3,294,406
(6) Total necessary capital	(5) × 4%	130,457	(1,319)	131,776

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

(Millions of yen, %)

		March 31, 2021 (A)	Difference (A) – (B)	March 31, 2020 (B)
(1) Capital ratio (%)	(4) / (5)	8.47	0.12	8.35
(2) Basic items in core capital		291,661	2,372	289,289
(3) Adjustments in core capital		16,989	1,574	15,415
(4) Capital	(2) – (3)	274,672	799	273,873
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings		282,250	2,257	279,993
Total provisions included in basic items in core capital		9,442	105	9,337
Eligible capital instruments subject to transitional arrangements included in basic items in core capital		–	–	–
(5) Risk-weighted assets		3,240,251	(38,980)	3,279,231
(6) Total necessary capital	(5) × 4%	129,610	(1,559)	131,169

### (3) Kiraboshi Bank, Ltd. [Consolidated]

(Millions of yen, %)

		March 31, 2021 (A)	Difference (A) – (B)	March 31, 2020 (B)
(1) Capital ratio (%)	(4) ÷ (5)	8.65	0.13	8.52
(2) Basic items in core capital		301,502	9,167	292,335
(3) Adjustments in core capital		20,893	8,065	12,828
(4) Capital	(2) – (3)	280,609	1,103	279,506
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings		288,532	3,040	285,492
Total provisions included in basic items in core capital		9,620	51	9,569
Eligible capital instruments subject to transitional arrangements included in basic items in core capital		–	–	–
(5) Risk-weighted assets		3,240,547	(38,645)	3,279,192
(6) Total necessary capital	(5) × 4%	129,621	(1,546)	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)

	March 31, 2021 (A)	Difference (A) – (B)	March 31, 2020 (B)
Bankrupt loans	8,541	1,039	7,502
Non-accrual loans	97,077	22,789	74,288
Past-due loans (3 months or more)	23	(305)	328
Restructured loans	6,839	1,138	5,701
Risk-monitored loan amount	112,481	24,660	87,821
Loan balances	3,938,044	168,230	3,769,814

### [Loan balance ratio]

(%)

	March 31, 2021 (A)	Difference (A) – (B)	March 31, 2020 (B)
Bankrupt loans	0.21	0.02	0.19
Non-accrual loans	2.46	0.49	1.97
Past-due loans (3 months or more)	0.00	–	0.00
Restructured loans	0.17	0.02	0.15
Loan balance ratio	2.85	0.53	2.32

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

[Risk-monitored loans amount]

(Millions of yen)

	March 31, 2021 (A)	Difference (A) – (B)	March 31, 2020 (B)
Bankrupt loans	1,745	889	856
Non-accrual loans	90,846	24,423	66,423
Past-due loans (3 months or more)	23	(305)	328
Restructured loans	6,839	1,138	5,701
Risk-monitored loan amount	99,455	26,145	73,310
Loan balances	3,925,018	169,715	3,755,303

### [Loan balance ratio]

(%)

	March 31, 2021 (A)	Difference (A) – (B)	March 31, 2020 (B)
Bankrupt loans	0.04	0.02	0.02
Non-accrual loans	2.31	0.55	1.76
Past-due loans (3 months or more)	0.00	–	0.00
Restructured loans	0.17	0.02	0.15
Loan balance ratio	2.53	0.58	1.95

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

(Millions of yen, %)

	March 31, 2021 (A)	Difference (A) – (B)	March 31, 2020 (B)
Bankrupt and quasi-bankrupt assets	19,523	(897)	20,420
Doubtful assets	87,550	24,389	63,161
Substandard loans	6,862	832	6,030
Subtotal (C)	113,935	24,323	89,612
Normal assets	3,898,215	139,559	3,758,656
Total credit amount (C)	4,012,151	163,882	3,848,269
Ratio of total credit amount (%) (C)/(D)	2.83	0.51	2.32

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

(Millions of yen, %)

	March 31, 2021 (A)	Difference (A) – (B)	March 31, 2020 (B)
Bankrupt and quasi-bankrupt assets	5,793	680	5,113
Doubtful assets	87,550	24,389	63,161
Substandard loans	6,862	832	6,030
Subtotal (C)	100,206	25,901	74,305
Normal assets	3,898,215	139,559	3,758,656
Total credit amount (D)	3,998,422	165,461	3,832,961
Ratio of total credit amount (%) (C)/(D)	2.50	0.57	1.93

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

(Millions of yen, %)

	March 31, 2021 (A)	Difference (A) – (B)	March 31, 2020 (B)
Covered amount (C)	84,476	17,405	67,071
Reserve for possible loan losses	24,522	2,105	22,417
Bankrupt and quasi-bankrupt assets	14,114	(1,441)	15,555
Doubtful assets	9,830	3,393	6,437
Substandard loans	576	152	424
Collateral guarantees, etc.	59,954	15,300	44,654
Bankrupt and quasi-bankrupt assets	5,408	544	4,864
Doubtful assets	52,815	14,413	38,402
Substandard loans	1,730	343	1,387
Problem assets (D)	113,935	24,323	89,612
Coverage ratio (C)/(D)	74.14	(0.70)	74.84

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

(Millions of yen)

	March 31, 2021 (A)	Difference (A) – (B)	March 31, 2020 (B)
Reserve for possible loan losses	33,400	2,177	31,223
Provision of general reserve for possible loan losses	9,241	288	8,953
Provision for individual possible loan losses	24,158	1,889	22,269

## 5. Status of Problem Assets Subject to Disclosure

### Kiraboshi Bank, Ltd. [Non-consolidated]

[Fiscal year ended March 2021]

(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 8.5 <1.7>	7.9	0.5	— (0.0)	— (6.7)	Bankrupt and quasi-bankrupt 19.5 <5.7>	5.4	14.1	100.0% <100.0%>	Bankrupt loans 8.5 <1.7>
Virtually bankrupt borrowers 10.9 <4.0>	8.5	2.4	— (0.3)	— (6.9)					Non-accrual loans 97.0 <90.8>
Borrowers with bankruptcy concerns 87.5	41.4	21.2	24.9 (9.8)		Doubtful assets 87.5	52.8	9.8	71.5%	
Borrowers requiring caution 911.6	Substandard borrowers 8.6	0.7	7.8		Substandard loans 6.8	1.7	0.5	33.6%	Past-due loans (3 months or more) 0.0
	Borrowers requiring caution, excluding claims to substandard borrowers 903.0	265.9	637.0						Restructured loans 6.8
Normal borrowers 2,993.4	2,993.4				Subtotal 113.9 <100.2>			Total 74.1% <70.6%>	Total 112.4 <99.4>
Total 4,012.1 <3,998.4>	3,318.1	669.0	24.9	—	Claims to borrowers requiring caution, excluding claims to substandard borrowers 904.7				
					Normal assets 3,898.2				
					Total 4,012.1 <3,998.4>				
Ratio to total debts	82.7%	16.6%	0.6%	—					

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

(Millions of yen)

	Balance at March 31, 2021 (A)	Difference (A) – (B)	Balance at March 31, 2020 (B)
All branches	3,938,044	168,230	3,769,814
Manufacturing	346,675	17,185	329,490
Agriculture, forestry	1,088	53	1,035
Fishery	184	(70)	254
Mining, quarrying of stone and gravel	1,449	134	1,315
Construction	222,209	26,185	196,024
Electricity, gas and heat supplies, and waterworks	13,269	1,417	11,852
Communication service	102,551	19,122	83,429
Transportation, postal activities	85,055	(4,618)	89,673
Commerce	492,386	50,169	442,217
Banks and other financial institutions	151,616	(32,410)	184,026
Real estate	1,064,749	46,555	1,018,194
(Real estate brokerage)	383,424	(32,363)	415,787
(Real estate leasing)	681,325	78,920	602,405
Goods rental and leasing	92,000	862	91,138
Scientific research, professional and technical services	76,776	12,792	63,984
Accommodations	18,233	2,221	16,012
Restaurant businesses	60,048	18,684	41,364
Living-related and personal services, amusement services	63,713	12,403	51,310
Education, learning support	30,804	5,021	25,783
Medical healthcare and welfare	147,758	29,230	118,528
Other services	108,832	19,134	89,698
Local governments	117,430	(24,897)	142,327
Other	741,209	(30,931)	772,140

- (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.
3. With respect to loan breakdown by industrial sector, figures as of March 31, 2020 have been modified due to change in the posting standard following system integration in May 2020.

## (ii) Loan breakdown by industrial sector (ratio)

(%)

	Balance at March 31, 2021 (A)	Difference (A) – (B)	Balance at March 31, 2020 (B)
All branches	100.00%	0.00%	100.00%
Manufacturing	8.80%	0.06%	8.74%
Agriculture, forestry	0.02%	0.00%	0.02%
Fishery	0.00%	0.00%	0.00%
Mining, quarrying of stone and gravel	0.03%	0.00%	0.03%
Construction	5.64%	0.45%	5.19%
Electricity, gas and heat supplies, and waterworks	0.33%	0.02%	0.31%
Communication service	2.60%	0.39%	2.21%
Transportation, postal activities	2.15%	(0.22%)	2.37%
Commerce	12.50%	0.77%	11.73%
Banks and other financial institutions	3.85%	(1.03%)	4.88%
Real estate	27.03%	0.03%	27.00%
(Real estate brokerage)	9.73%	(1.29%)	11.02%
(Real estate leasing)	17.30%	1.33%	15.97%
Goods rental and leasing	2.33%	(0.08%)	2.41%
Scientific research, professional and technical services	1.94%	0.25%	1.69%
Accommodations	0.46%	0.04%	0.42%
Restaurant businesses	1.52%	0.43%	1.09%
Living-related and personal services, amusement services	1.61%	0.25%	1.36%
Education, learning support	0.78%	0.10%	0.68%
Medical healthcare and welfare	3.75%	0.61%	3.14%
Other services	2.76%	0.39%	2.37%
Local governments	2.98%	(0.79%)	3.77%
Other	18.82%	(1.66%)	20.48%

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

(Millions of yen)

	Balance at March 31, 2021 (A)	Difference (A) – (B)	Balance at March 31, 2020 (B)
All branches	112,481	24,660	87,821
Manufacturing	14,671	3,588	11,083
Agriculture, forestry	2	(51)	53
Fishery	–	–	–
Mining, quarrying of stone and gravel	–	–	–
Construction	7,167	1,666	5,501
Electricity, gas and heat supplies, and waterworks	–	–	–
Communication service	4,023	68	3,955
Transportation, postal activities	3,059	26	3,033
Commerce	35,317	4,278	31,039
Banks and other financial institutions	390	(185)	575
Real estate	12,975	6,015	6,960
(Real estate brokerage)	2,501	1,850	651
(Real estate leasing)	10,474	4,165	6,309
Goods rental and leasing	1,126	(61)	1,187
Scientific research, professional and technical services	5,003	2,228	2,775
Accommodations	2,147	847	1,300
Restaurant businesses	6,253	3,666	2,587
Living-related and personal services, amusement services	4,939	2,421	2,518
Education, learning support	850	294	556
Medical healthcare and welfare	1,495	208	1,287
Other services	4,469	1,411	3,058
Local governments	–	–	–
Other	8,588	(1,758)	10,346

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

(Millions of yen, %)

	March 31, 2021 (A)	Difference (A) – (B)	March 31, 2020 (B)
Loans (balance)	3,938,044	168,230	3,769,814
(Excluding offshore accounts) (C)	3,938,044	168,230	3,769,814
Loans to small and medium-sized enterprises (D)	3,362,822	204,568	3,158,254
Small and medium-sized enterprise loans	2,632,781	243,504	2,389,277
Personal loans	730,041	(38,936)	768,977
Percentage of total loans (D)/(C)	85.39	1.62	83.77
Loans (average balance)	3,908,246	211,870	3,696,376

(Note) Figures as of March 31, 2020 for small and medium-sized enterprise loans and for personal loans have been modified due to change in the posting standard following system integration in May 2020.

**(ii) Consumer loan balance**

(Millions of yen)

	March 31, 2021 (A)	Difference (A) – (B)	March 31, 2020 (B)
Consumer loan balance	730,041	(38,936)	768,977
Housing-related loans	643,382	(14,104)	657,486
Other loans	86,659	(24,832)	111,491

(Note) Figures as of March 31, 2020 for consumer loan balance have been modified due to change in the posting standard following system integration in May 2020.

**(iii) Status of deposits**

(Millions of yen)

	March 31, 2021 (A)	Difference (A) – (B)	March 31, 2020 (B)
Deposits (year-end balance)	5,003,378	343,074	4,660,304
Deposits	4,990,468	340,874	4,649,594
Personal deposits	3,060,135	75,978	2,984,157
Corporate deposits	1,751,157	290,298	1,460,859
Deposits	179,175	(25,402)	204,577
Negotiable certificates of deposit	12,910	2,200	10,710
Deposit (average balance)	4,940,961	345,176	4,595,785
Deposits	4,931,189	352,037	4,579,152
Negotiable certificates of deposit	9,772	(6,861)	16,633

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

(Millions of yen)

	March 31, 2021 (A)	Difference (A) – (B)	March 31, 2020 (B)
Deposits	4,990,468	340,874	4,649,594
Tokyo Metropolis	3,847,021	263,179	3,583,842
Kanagawa Prefecture	1,060,659	71,200	989,459
Others	82,787	6,494	76,293
Loans	3,938,044	168,230	3,769,814
Tokyo Metropolis	3,329,202	165,279	3,163,923
Kanagawa Prefecture	562,399	1,588	560,811
Others	46,442	1,362	45,080

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

(Millions of yen)

	March 31, 2021 (A)	Difference (A) – (B)	March 31, 2020 (B)
Assets under management	418,684	(43,962)	462,646
Investment trust	152,594	(38,286)	190,880
Life insurance	231,866	(12,278)	244,144
Public bonds	34,223	6,602	27,621

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

(Millions of yen)

	March 31, 2021 (A)	Difference (A) – (B)	March 31, 2020 (B)
Assets under management	107,993		
Investment trust	104,069		
Life insurance	–		
Others	3,924		

(Note) Year-on-year comparisons with March 31, 2020 are not stated since Kiraboshi Life Design Securities Co., Ltd. was only established in August 2020.

**(vi) Status of branches and employees**

(Branches, persons)

	March 31, 2021 (A)	Difference (A) – (B)	March 31, 2020 (B)
Domestic head office and branch offices (including representative offices)	164	–	164
Tokyo Metropolis	125	1	124
Kanagawa Prefecture	35	(1)	36
Others	4	–	4
Number of executives and employees	2,598	(173)	2,771
Number of executives	11	(4)	15
Number of employees	2,587	(169)	2,756

(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)

	March 31, 2021 (A)	Difference (A) – (B)	March 31, 2020 (B)
Value of construction in trust contracts	32,214	(3,119)	35,333
Balance of construction in trust purchased	6,523	(3,319)	9,842



### 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, 2021 (A)				March 31, 2020 (B)		
	Gain (loss) on valuation (A)	Difference (A) – (B)	Valuation gain	Valuation loss	Gain (loss) on valuation (B)	Valuation gain	Valuation loss
	Marketable bonds held to maturity	—	0	—	—	0	0
Available-for-sale securities	17,471	9,758	27,362	9,891	7,713	19,666	11,953
Stocks	10,489	5,655	11,360	870	4,834	7,102	2,267
Bonds	2,524	(3,505)	4,324	1,800	6,029	7,094	1,065
Others	4,457	7,607	11,677	7,220	(3,150)	5,469	8,620
Total	17,471	9,758	27,362	9,891	7,713	19,666	11,953

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

(Millions of yen)

	March 31, 2021 (A)				March 31, 2020 (B)		
	Gain (loss) on valuation (A)	Difference (A) – (B)	Valuation gain	Valuation loss	Gain (loss) on valuation (B)	Valuation gain	Valuation loss
	Marketable bonds held to maturity	—	—	—	—	—	—
Available-for-sale securities	21,691	7,855	31,537	9,845	13,836	25,723	11,887
Stocks	10,038	5,286	11,121	1,083	4,752	7,191	2,439
Bonds	5,409	(4,837)	7,162	1,753	10,246	11,245	998
Others	6,243	7,405	13,252	7,008	(1,162)	7,286	8,449
Total	21,691	7,855	31,537	9,845	13,836	25,723	11,887