



Financial Results  
for the First Half of the Fiscal Year Ending March 31, 2022  
- Supplementary Information -



Tokyo Kiraboshi Financial Group, Inc.

[Contents]

**I. Overview of Financial Results for the First Half of the Fiscal Year Ending March 31, 2022**

1. Status of Profit/Loss .....	1-2
2. Business Income .....	3
3. Margin .....	3
4. ROE .....	4
5. OHR .....	4
6. Gain/Loss on Securities .....	5
7. Capital Ratio (Domestic Standards) .....	6

**II. Status of Loans**

1. Risk-monitored Loans .....	7
2. Loans Based on the Financial Reconstruction Act .....	8
3. Coverage Status of Loans Based on the Financial Reconstruction Act .....	8
4. Status of Reserve for Possible Loan Losses .....	8
5. Status of Problem Assets Subject to Disclosure .....	9
6. Loan Breakdown by Industrial Sector .....	10-11
7. Deposits and Loans .....	12-13

**III. Valuation Gain/Loss on Securities**

1. Valuation Standards .....	14
2. Gain/Loss on Valuation .....	14

## I. Overview of Financial Results for the First Half of the Fiscal Year Ending March 31, 2022

### 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 31, 2022 decreased by ¥35 million year-on-year to ¥46,930 million while consolidated ordinary profit increased by ¥3,859 million year-on-year to ¥7,399 million. Total income taxes increased by ¥1,105 million year-on-year to ¥2,581 million, and profit attributable to owners of the parent increased by ¥2,708 million year-on-year to ¥4,765 million.

(Millions of yen)

		First half ended Sept. 30, 2021 (A)	Difference (A) – (B)	First half ended Sept. 30, 2020 (B)
Ordinary income	1	46,930	(35)	46,965
Gross business profit	2	37,697	1,214	36,483
(Excluding gains/losses on bonds (five accounts total))	3	37,380	2,691	34,689
Net interest income	4	29,431	1,297	28,134
Trust fees	5	194	135	59
Net fees and commissions	6	7,402	1,996	5,406
Other business income (loss)	7	669	(2,213)	2,882
Expenses (excluding non-recurring losses)	8	27,758	21	27,737
Credit-related costs	9	3,163	(1,670)	4,833
Write-off of loans	10	—	(1)	1
Transfer to reserve for individual possible loan losses	11	2,641	(827)	3,468
Other credit-related costs	12	521	(842)	1,363
Gains (losses) on stocks and other securities	13	428	(2,506)	2,934
Profit on investments based on the equity method	14	10	(2)	12
Others	15	184	3,502	(3,318)
Ordinary profit	16	7,399	3,859	3,540
Extraordinary profit (loss)	17	(52)	(46)	(6)
Income before income taxes	18	7,347	3,814	3,533
Total income taxes	19	2,581	1,105	1,476
Income taxes – current	20	1,693	869	824
Income taxes – deferred	21	888	237	651
Profit	22	4,765	2,708	2,057
Profit attributable to non-controlling interests	23	—	—	—
Profit attributable to owners of parent	24	4,765	2,708	2,057

(Number of consolidated subsidiaries and equity-method affiliates)

(Number of companies)

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

## (2) Kiraboshi Bank,Ltd.

In the first half of the fiscal year ending March 31, 2022, net core business income increased by ¥2,290 million year-on-year to ¥9,965 million, partly as a result of an increase in interest on loans and discounts attributable largely to promotion of main bank relationship building, business financing activities and COVID-19 related loans, as well as increase in net fees and commissions from corporate customers such as in business financing.

Ordinary profit increased by ¥2,700 million year-on-year to ¥6,959 million reflecting a decrease of ¥1,744 million year-on-year in credit-related costs to ¥3,098 million, while total income taxes increased by ¥691 million year-on-year to ¥2,258 million. As a result, net income for the first half ended September 30, 2021 increased by ¥1,971 million year-on-year to ¥4,659 million.

### [Non-consolidated]

(Millions of yen)

		First half ended Sept. 30, 2021 (A)	Difference (A) – (B)	First half ended Sept. 30, 2020 (B)
Ordinary income	1	39,368	(2,619)	41,987
Gross business profit	2	36,039	(80)	36,119
(Excluding gains/losses on bonds (five accounts total)) (Gross core business profit)	3	35,722	1,619	34,103
Gross domestic business profit	4	34,290	(32)	34,322
(Excluding gains/losses on bonds (five accounts total))	5	33,890	1,333	32,557
Net interest income	6	28,423	547	27,876
Trust fees	7	194	135	59
Net fees and commissions	8	5,253	1,243	4,010
Other business income (loss)	9	419	(1,957)	2,376
Gross international business profit	10	1,749	(48)	1,797
(Excluding gains/losses on bonds (five accounts total))	11	1,832	286	1,546
Net interest income	12	1,449	470	979
Net fees and commissions	13	101	7	94
Other business income (loss)	14	199	(524)	723
Expenses (excluding non-recurring losses)	15	25,757	(671)	26,428
Personnel expenses	16	11,670	(1,337)	13,007
Non-personnel expenses	17	11,798	857	10,941
Taxes	18	2,289	(190)	2,479
Net business income (before transfer to reserve for general possible loan losses) (Net business income)	19	10,282	591	9,691
(Excluding gains/losses on bonds (five accounts total)) (Core business income)	20	9,965	2,290	7,675
Net core business income (excluding gains ([losses]) on cancellation of investment trusts)	21	9,968	2,293	7,675
Transfer to reserve for general possible loan losses (1)	22	287	(911)	1,198
Net business income	23	9,994	1,502	8,492
(Gains/losses on bonds (five accounts total))	24	317	(1,699)	2,016
Non-recurring profit (loss)	25	(3,035)	1,197	(4,232)
Loss from write-off of non-performing loans (2)	26	2,810	(833)	3,643
Write-off of loans	27	–	–	–
Transfer to reserve for individual possible loan losses	28	2,571	(870)	3,441
Loss on disposal of receivables	29	–	(2)	2
Provision for contingent loss	30	10	(22)	32
Credit guarantee association responsibility-sharing system charge	31	222	56	166
Other losses from write-off of non-performing loans	32	6	5	1
Reversal of allowance for loan losses (3)	33	–	–	–
Recoveries of written-off claim	34	21	(6)	27
Gains (losses) on stocks and other securities	35	(76)	(3,206)	3,130
Gain on sale of stocks and other securities	36	227	(2,963)	3,190
Loss on sale of stocks and other securities	37	55	(4)	59
Loss on devaluation of stocks and other securities	38	247	247	–
Other non-recurring profit (loss)	39	(169)	3,577	(3,746)
Ordinary profit	40	6,959	2,700	4,259
Extraordinary profit (loss)	41	(42)	(39)	(3)
Income before income taxes	42	6,917	2,661	4,256
Total income taxes	43	2,258	691	1,567
Income taxes – current	44	1,211	617	594
Income taxes – deferred	45	1,046	74	972
Net income	46	4,659	1,971	2,688
Credit-related costs (1)+(2)–(3)	47	3,098	(1,744)	4,842

### [Consolidated]

(Millions of yen)

Ordinary income	48	39,770	(2,567)	42,337
Ordinary profit	49	7,115	2,407	4,708
Profit attributable to owners of parent	50	4,660	1,699	2,961

## 2. Business Income

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

(Millions of yen)

	First half ended Sept. 30, 2021 (A)	Difference (A) – (B)	
			First half ended Sept. 30, 2020 (B)
Net business income (before transfer to reserve for general possible loan losses)	10,282	591	9,691
Per employee (thousands of yen)	3,963	482	3,481
Business Income	9,994	1,502	8,492
Per employee (thousands of yen)	3,853	803	3,050
Net core business income	9,965	2,290	7,675
Per employee (thousands of yen)	3,841	1,085	2,756

(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 Sept. 30, 2021 (A)	Difference (A) – (B)	
			First half ended Sept. 30, 2020 (B)
Yields on interest-earning assets (C)	1.07	(0.04)	1.11
Loans and bills discounted (c)	1.19	0.02	1.17
Securities	1.18	(0.09)	1.27
Cost of funding (D)	0.91	(0.11)	1.02
Deposits, etc. (d)	0.01	—	0.01
External liabilities	0.03	(0.09)	0.12
Difference of interest rates between deposits and loans (c)–(d)	1.18	0.06	1.12
Net interest margin (C)–(D)	0.16	0.07	0.09

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

#### <Domestic Operations>

(%)

	First half ended Sept. 30, 2021 (A)	Difference (A) – (B)	
			First half ended Sept. 30, 2020 (B)
Yields on interest-earning assets (C)	1.04	(0.05)	1.09
Loans and bills discounted (c)	1.18	0.01	1.17
Securities	1.20	(0.04)	1.24
Cost of funding (D)	0.91	(0.11)	1.02
Deposits, etc. (d)	0.01	—	0.01
External	0.00	—	0.00
Difference of interest rates between deposits and loans (c)–(d)	1.17	0.05	1.12
Net interest margin (C)–(D)	0.13	0.06	0.07

(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]

(%)

	First half ended	Difference (A) – (B)	First half ended
	Sept. 30, 2021 (A)		Sept. 30, 2020 (B)
On basis of profit attributable to owners of parent	3.00	1.62	1.38

(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	Difference (A) – (B)	First half ended
	Sept. 30, 2021 (A)		Sept. 30, 2020 (B)
On a basis of net business income (before transfer to reserve for general possible loan losses)	6.77	0.15	6.62
On a basis of net business income	6.58	0.78	5.80
On a basis of net core business income	6.56	1.32	5.24
On basis of profit attributable to owners of parent	3.06	1.23	1.83

(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	Difference (A) – (B)	First half ended
	Sept. 30, 2021 (A)		Sept. 30, 2020 (B)
On a basis of net business income (before transfer to reserve for general possible loan losses)	6.71	(0.12)	6.83
On a basis of net business income	6.53	0.49	6.04
On a basis of net core business income	6.50	1.04	5.46
On basis of profit attributable to owners of parent	2.97	0.97	2.00

(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	Difference (A) – (B)	First half ended
	Sept. 30, 2021 (A)		Sept. 30, 2020 (B)
On a basis of gross core business profit	72.10	(5.39)	77.49
On a basis of gross business profit	71.46	(1.70)	73.16

(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 Sept. 30, 2021 (A)	Difference	
		(A) – (B)	First half ended Sept. 30, 2020 (B)
Gains (losses) on bonds	317	(1,699)	2,016
Gain on sale of bond	423	(1,626)	2,049
Gain on redemption of bond	98	98	—
Loss on sale of bond	205	172	33
Loss on redemption of bond	—	—	—
Amortization on bond	—	—	—
Gain (loss) on securities from application of mark- to-market accounting (securities)	(76)	(3,206)	3,130
Gain on sale of stocks and other securities	227	(2,963)	3,190
Loss on sale of stocks and other securities	55	(4)	59
Amortization of stock and other securities	247	247	—

## 7. Capital Ratio (Domestic Standards)

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

(Millions of yen, %)

		September 30, 2021 (A)	Difference (A) – (B)	March 31, 2021 (B)
(1) Capital ratio (%)	(4)/(5)	8.30	(0.44)	8.74
(2) Basic items in core capital		310,314	3,229	307,085
(3) Adjustments in core capital		23,237	1,407	21,830
(4) Capital	(2) – (3)	287,076	1,822	285,254
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings		297,515	3,603	293,912
Total provisions included in basic items in core capital		10,123	(176)	10,299
Eligible capital instruments subject to transitional arrangements included in basic items in core capital		–	–	–
(5) Risk-weighted assets		3,457,297	195,872	3,261,425
(6) Total necessary capital	(5) × 4%	138,291	7,834	130,457

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

(Millions of yen, %)

		September 30, 2021 (A)	Difference (A) – (B)	March 31, 2021 (B)
(1) Capital ratio (%)	(4)/(5)	8.06	(0.41)	8.47
(2) Basic items in core capital		295,469	3,808	291,661
(3) Adjustments in core capital		18,296	1,307	16,989
(4) Capital	(2) – (3)	277,173	2,501	274,672
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings		285,781	3,531	282,250
Total provisions included in basic items in core capital		9,719	277	9,442
Eligible capital instruments subject to transitional arrangements included in basic items in core capital		–	–	–
(5) Risk-weighted assets		3,438,840	198,589	3,240,251
(6) Total necessary capital	(5) × 4%	137,553	7,943	129,610

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

(Millions of yen, %)

		September 30, 2021 (A)	Difference (A) – (B)	March 31, 2021 (B)
(1) Capital ratio (%)	(4)/(5)	8.22	(0.43)	8.65
(2) Basic items in core capital		304,952	3,450	301,502
(3) Adjustments in core capital		22,123	1,230	20,893
(4) Capital	(2) – (3)	282,828	2,219	280,609
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings		291,896	3,364	288,532
Total provisions included in basic items in core capital		9,883	263	9,620
Eligible capital instruments subject to transitional arrangements included in basic items in core capital		–	–	–
(5) Risk-weighted assets		3,438,483	197,936	3,240,547
(6) Total necessary capital	(5) × 4%	137,539	7,918	129,621

(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, 2021 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2021 (B)	September 30, 2020 (C)
Bankrupt loans	8,257	(284)	(1,226)	8,541	9,483
Non-accrual loans	119,913	22,836	41,171	97,077	78,742
Past-due loans (3 months or more)	75	52	(322)	23	397
Restructured loans	6,845	6	197	6,839	6,648
Risk-monitored loan amount	135,091	22,610	39,821	112,481	95,270
Loan balances	4,191,114	253,070	264,002	3,938,044	3,927,112

[Loan balance ratio]

(%)

	September 30, 2021 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2021 (B)	September 30, 2020 (C)
Bankrupt loans	0.19	(0.02)	(0.05)	0.21	0.24
Non-accrual loans	2.86	0.40	0.86	2.46	2.00
Past-due loans (3 months or more)	0.00	0.00	(0.01)	0.00	0.01
Restructured loans	0.16	(0.01)	—	0.17	0.16
Loan balance ratio	3.22	0.37	0.80	2.85	2.42

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

[Risk-monitored loans amount]

(Millions of yen)

	September 30, 2021 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2021 (B)	September 30, 2020 (C)
Bankrupt loans	1,239	(506)	507	1,745	732
Non-accrual loans	113,302	22,456	42,096	90,846	71,206
Past-due loans (3 months or more)	75	52	(322)	23	397
Restructured loans	6,845	6	197	6,839	6,648
Risk-monitored loan amount	121,463	22,008	42,479	99,455	78,984
Loan balances	4,177,485	252,467	266,659	3,925,018	3,910,826

[Loan balance ratio]

(%)

	September 30, 2021 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2021 (B)	September 30, 2020 (C)
Bankrupt loans	0.02	(0.02)	0.01	0.04	0.01
Non-accrual loans	2.71	0.40	0.89	2.31	1.82
Past-due loans (3 months or more)	0.00	—	(0.01)	0.00	0.01
Restructured loans	0.16	(0.01)	—	0.17	0.16
Loan balance ratio	2.90	0.37	0.89	2.53	2.01

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

(Millions of yen, %)

	September 30, 2021 (A)			March 31, 2021 (B)	September 30, 2020 (C)
		Difference (A) – (B)	Difference (A) – (C)		
Bankrupt and quasi-bankrupt assets	18,764	(759)	(3,542)	19,523	22,306
Doubtful assets	110,196	22,646	42,646	87,550	67,550
Substandard loans	6,921	59	(124)	6,862	7,045
Subtotal (D)	135,882	21,947	38,980	113,935	96,902
Normal assets	4,119,590	221,375	215,803	3,898,215	3,903,787
Total credit amount (E)	4,255,472	243,321	254,782	4,012,151	4,000,690
Ratio of total credit amount (%) (D)/(E)	3.19	0.36	0.77	2.83	2.42

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

(Millions of yen, %)

	September 30, 2021 (A)			March 31, 2021 (B)	September 30, 2020 (C)
		Difference (A) – (B)	Difference (A) – (C)		
Bankrupt and quasi-bankrupt assets	5,132	(661)	(116)	5,793	5,248
Doubtful assets	110,196	22,646	42,646	87,550	67,550
Substandard loans	6,921	59	(124)	6,862	7,045
Subtotal (D)	122,250	22,044	42,406	100,206	79,844
Normal assets	4,119,590	221,375	215,803	3,898,215	3,903,787
Total credit amount (E)	4,241,841	243,419	258,209	3,998,422	3,983,632
Ratio of total credit amount (%) (D)/(E)	2.88	0.38	0.88	2.50	2.00

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

(Millions of yen, %)

	September 30, 2021 (A)			March 31, 2021 (B)	September 30, 2020 (C)
		Difference (A) – (B)	Difference (A) – (C)		
Covered amount (D)	105,276	20,800	31,507	84,476	73,769
Reserve for possible loan losses	24,765	243	(158)	24,522	24,923
Bankrupt and quasi-bankrupt assets	14,074	(40)	(3,358)	14,114	17,432
Doubtful assets	10,073	243	3,152	9,830	6,921
Substandard loans	617	41	49	576	568
Collateral guarantees, etc.	80,511	20,557	31,665	59,954	48,846
Bankrupt and quasi-bankrupt assets	4,689	(719)	(184)	5,408	4,873
Doubtful assets	74,321	21,506	31,983	52,815	42,338
Substandard loans	1,500	(230)	(134)	1,730	1,634
Problem assets (E)	135,882	21,947	38,980	113,935	96,902
Coverage ratio (D)/(E)	77.47	3.33	1.35	74.14	76.12

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

(Millions of yen)

	September 30, 2021 (A)			March 31, 2021 (B)	September 30, 2020 (C)
		Difference (A) – (B)	Difference (A) – (C)		
Reserve for possible loan losses	33,783	383	(931)	33,400	34,714
Provision of general reserve for possible loan losses	9,527	286	(619)	9,241	10,146
Provision for individual possible loan losses	24,256	98	(311)	24,158	24,567

## 5. Status of Problem Assets Subject to Disclosure

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

First half of the fiscal year ending March 2022 (as of September 30, 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 8.3 <1.2>	7.5	0.7	— 0.1	— 7.0	Bankrupt and quasi-bankrupt assets  18.7 <5.1>	4.6	14.0	100.0% 100.0%	Bankrupt loans 8.2 1.2
Virtually bankrupt borrowers 10.4 <3.8>	8.3	2.1	— 0.3	— 6.6					Non-accrual loans 119.9 <113.3>
Borrowers with bankruptcy concerns 110.1	49.3	34.9	25.8 10.0		Doubtful assets  110.1	74.3	10.0	76.5%	
Borrowers requiring caution 937.4	Substandard borrowers 8.6	0.6	7.9		Substandard loans  6.9	1.5	0.6	30.6%	Past-due loans (3 months or more) 0.0
	Borrowers requiring caution, excluding claims to substandard borrowers 928.8	284.6	644.1		Subtotal 135.8 <122.2>				Total 77.4% <74.9%>
Normal borrowers 3,189.0	3,189.0				Claims to borrowers requiring caution, excluding claims to substandard borrowers [ 930.5 ]				Total 135.0 <121.4>
Total 4,255.4 <4,241.8>	3,539.6	689.9	25.8	—	Normal assets 4,119.5				
					Total 4,255.4 <4,241.8>				
Ratio to total debts	83.1%	16.2%	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 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 September 30, 2021 (A)	Difference		Balance at March 31, 2021 (B)	Balance at September 30, 2020 (C)
		(A) – (B)	(A) – (C)		
All branches	4,191,114	253,070	264,002	3,938,044	3,927,112
Manufacturing	347,880	1,205	(11,191)	346,675	359,071
Agriculture, forestry	1,106	18	(33)	1,088	1,139
Fishery	149	(35)	(70)	184	219
Mining, quarrying of stone and gravel	1,922	473	(35)	1,449	1,957
Construction	228,391	6,182	7,214	222,209	221,177
Electricity, gas and heat supplies, and waterworks	23,342	10,073	5,301	13,269	18,041
Communication service	117,547	14,996	18,353	102,551	99,194
Transportation, postal activities	86,801	1,746	(1,557)	85,055	88,358
Commerce	512,636	20,250	16,928	492,386	495,708
Banks and other financial institutions	228,691	77,075	77,607	151,616	151,084
Real estate	1,150,613	85,864	92,907	1,064,749	1,057,706
(Real estate brokerage)	415,222	31,798	24,452	383,424	390,770
(Real estate leasing)	735,390	54,065	68,455	681,325	666,935
Goods rental and leasing	98,898	6,898	8,995	92,000	89,903
Scientific research, professional and technical services	80,747	3,971	10,884	76,776	69,863
Accommodations	16,484	(1,749)	(1,298)	18,233	17,782
Restaurant businesses	58,127	(1,921)	866	60,048	57,261
Living-related and personal services, amusement services	66,160	2,447	270	63,713	65,890
Education, learning support	36,312	5,508	7,124	30,804	29,188
Medical healthcare and welfare	177,605	29,847	44,703	147,758	132,902
Other services	109,566	734	8,837	108,832	100,729
Local governments	104,171	(13,259)	(15,968)	117,430	120,139
Other	743,956	2,747	(5,834)	741,209	749,790

(Note) “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 (iii) below.

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

(%)

	Balance at September 30, 2021 (A)	Difference		Balance at March 31, 2021 (B)	Balance at September 30, 2020 (C)
		(A) – (B)	(A) – (C)		
All branches	100.00%	–	–	100.00%	100.00%
Manufacturing	8.30%	(0.50%)	(0.84%)	8.80%	9.14%
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%	–	0.03%	0.04%
Construction	5.44%	(0.20%)	(0.19%)	5.64%	5.63%
Electricity, gas and heat supplies, and waterworks	0.55%	0.22%	0.10%	0.33%	0.45%
Communication service	2.80%	0.20%	0.28%	2.60%	2.52%
Transportation, postal activities	2.07%	(0.08%)	(0.17%)	2.15%	2.24%
Commerce	12.23%	(0.27%)	(0.39%)	12.50%	12.62%
Banks and other financial institutions	5.45%	1.60%	1.61%	3.85%	3.84%
Real estate	27.45%	0.42%	0.52%	27.03%	26.93%
(Real estate brokerage)	9.90%	0.17%	(0.05%)	9.73%	9.95%
(Real estate leasing)	17.54%	0.24%	0.56%	17.30%	16.98%
Goods rental and leasing	2.35%	0.02%	0.07%	2.33%	2.28%
Scientific research, professional and technical services	1.92%	(0.02%)	0.15%	1.94%	1.77%
Accommodations	0.39%	(0.07%)	(0.06%)	0.46%	0.45%
Restaurant businesses	1.38%	(0.14%)	(0.07%)	1.52%	1.45%
Living-related and personal services, amusement services	1.57%	(0.04%)	(0.10%)	1.61%	1.67%
Education, learning support	0.86%	0.08%	0.12%	0.78%	0.74%
Medical healthcare and welfare	4.23%	0.48%	0.85%	3.75%	3.38%
Other services	2.61%	(0.15%)	0.05%	2.76%	2.56%
Local governments	2.48%	(0.50%)	(0.57%)	2.98%	3.05%
Other	17.75%	(1.07%)	(1.34%)	18.82%	19.09%

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

(Millions of yen)

	Balance at September 30, 2021 (A)	Difference		Balance at March 31, 2021 (B)	Balance at September 30, 2020 (C)
		(A) – (B)	(A) – (C)		
All branches	135,091	22,610	39,821	112,481	95,270
Manufacturing	15,917	1,246	4,259	14,671	11,658
Agriculture, forestry	—	(2)	(53)	2	53
Fishery	—	—	—	—	—
Mining, quarrying of stone and gravel	—	—	—	—	—
Construction	7,857	690	1,248	7,167	6,609
Electricity, gas and heat supplies, and waterworks	—	—	—	—	—
Communication service	5,219	1,196	1,909	4,023	3,310
Transportation, postal activities	3,207	148	467	3,059	2,740
Commerce	37,946	2,629	4,472	35,317	33,474
Banks and other financial institutions	393	3	(187)	390	580
Real estate	26,071	13,096	17,832	12,975	8,239
(Real estate brokerage)	15,107	12,606	14,155	2,501	952
(Real estate leasing)	10,963	489	3,676	10,474	7,287
Goods rental and leasing	1,252	126	141	1,126	1,111
Scientific research, professional and technical services	6,629	1,626	2,470	5,003	4,159
Accommodations	2,028	(119)	561	2,147	1,467
Restaurant businesses	9,362	3,109	6,183	6,253	3,179
Living-related and personal services, amusement services	2,959	(1,980)	(1,080)	4,939	4,039
Education, learning support	1,395	545	572	850	823
Medical healthcare and welfare	2,263	768	668	1,495	1,595
Other services	5,410	941	2,201	4,469	3,209
Local governments	—	—	—	—	—
Other	7,178	(1,410)	(1,838)	8,588	9,016

## 7. Deposits and Loans

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

#### (i) Status of loans

(Millions of yen, %)

	September 30, 2021 (A)			March 31, 2021 (B)	September 30, 2020 (C)
		Difference (A) – (B)	Difference (A) – (C)		
Loans (balance)	4,191,114	253,070	264,002	3,938,044	3,927,112
(Excluding offshore accounts) (D)	4,191,114	253,070	264,002	3,938,044	3,927,112
Loans to small and medium-sized enterprises (E)	3,534,568	171,746	189,662	3,362,822	3,344,906
Small and medium-sized enterprise loans	2,829,114	196,333	231,081	2,632,781	2,598,033
Personal loans	705,454	(24,587)	(41,419)	730,041	746,873
Percentage of total loans (E)/(D)	84.33	(1.06)	(0.84)	85.39	85.17
Loans (average balance)	3,988,856	80,610	111,845	3,908,246	3,877,011

#### (ii) Consumer loan balance

(Millions of yen)

	September 30, 2021 (A)			March 31, 2021 (B)	September 30, 2020 (C)
		Difference (A) – (B)	Difference (A) – (C)		
Consumer loan balance	705,454	(24,587)	(41,419)	730,041	746,873
Housing-related loans	639,444	(3,938)	(7,608)	643,382	647,052
Other loans	66,010	(20,649)	(33,811)	86,659	99,821

#### (iii) Status of deposits

(Millions of yen)

	September 30, 2021 (A)			March 31, 2021 (B)	September 30, 2020 (C)
		Difference (A) – (B)	Difference (A) – (C)		
Deposits (balance)	5,147,954	144,576	145,376	5,003,378	5,002,578
Deposits	5,135,044	144,576	141,876	4,990,468	4,993,168
Personal deposits	3,070,159	10,024	19,486	3,060,135	3,050,673
Corporate deposits	1,873,493	122,336	143,654	1,751,157	1,729,839
Deposits	191,391	12,216	(21,264)	179,175	212,655
Negotiable certificates of deposit	12,910	–	3,500	12,910	9,410
Deposit (average balance)	5,100,214	159,253	236,673	4,940,961	4,863,541
Deposits	5,087,304	156,115	233,608	4,931,189	4,853,696
Negotiable certificates of deposit	12,910	3,138	3,065	9,772	9,845

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

(Millions of yen)

	September 30, 2021 (A)			March 31, 2021 (B)	September 30, 2020 (C)
		Difference (A) – (B)	Difference (A) – (C)		
Deposits	5,135,044	144,576	141,876	4,990,468	4,993,168
Tokyo Metropolis	3,961,083	114,062	117,903	3,847,021	3,843,180
Kanagawa Prefecture	1,087,794	27,135	23,296	1,060,659	1,064,498
Others	86,166	3,379	676	82,787	85,490
Loans and bills discounted	4,191,114	253,070	264,002	3,938,044	3,927,112
Tokyo Metropolis	3,565,015	235,813	264,996	3,329,202	3,300,019
Kanagawa Prefecture	577,698	15,299	(2,836)	562,399	580,534
Others	48,400	1,958	1,841	46,442	46,559

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

(Millions of yen)

	September 30, 2021 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2021 (B)	September 30, 2020 (C)
Assets under management	410,736	(7,948)	(46,272)	418,684	457,008
Investment trust	145,821	(6,773)	(42,191)	152,594	188,012
Life insurance	230,755	(1,111)	(7,646)	231,866	238,401
Public bonds	34,160	(63)	3,567	34,223	30,593

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

(Millions of yen)

	September 30, 2021 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2021 (B)	September 30, 2020 (C)
Assets under management	149,409	41,416	127,624	107,993	21,785
Investment trust	140,010	35,941	118,704	104,069	21,306
Others	9,398	5,474	8,919	3,924	479

**(3) Sum of Kiraboshi Bank, Ltd. and Kiraboshi Life Design Securities Co., Ltd.**

(Millions of yen)

	September 30, 2021 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2021 (B)	September 30, 2020 (C)
Assets under management	560,146	33,468	81,353	526,678	478,793
Investment trust	285,831	29,168	76,513	256,663	209,318
Life insurance	230,755	(1,111)	(7,646)	231,866	238,401
Public bonds	34,160	(63)	3,567	34,223	30,593
Other	9,398	5,474	8,919	3,924	479

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

(Branches, persons)

	September 30, 2021 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2021 (B)	September 30, 2020 (C)
Domestic head office and branch offices (including representative offices)	164	–	–	164	164
Tokyo Metropolis	124	(1)	–	125	124
Kanagawa Prefecture	36	1	–	35	36
Others	4	–	–	4	4
Number of executives and employees	2,568	(30)	(179)	2,598	2,747
Number of executives	12	1	–	11	12
Number of employees	2,556	(31)	(179)	2,587	2,735

(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, 2021 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2021 (B)	September 30, 2020 (C)
Value of construction in trust contracts	10,431	(21,783)	(2,043)	32,214	12,474
Balance of construction in trust purchased	4,370	(2,153)	(4,376)	6,523	8,746

### 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	Mark-to-market method (Valuation gains or losses on available-for-sale securities are recorded as a separate item under net assets.) Cost method applied for stocks, etc. without market value
Investments in subsidiaries and affiliates	Cost method

#### 2. Gain (loss) on Valuation

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

(Millions of yen)

	September 30, 2021				September 30, 2020		
	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	12	12	12	—	—	—	—
Available-for-sale securities	26,446	13,151	33,343	6,896	13,295	20,930	7,635
Stocks	12,418	5,458	13,218	799	6,960	8,717	1,757
Bonds	3,638	(245)	4,784	1,145	3,883	5,323	1,440
Others	10,389	7,938	15,340	4,951	2,451	6,889	4,437
Total	26,459	13,164	33,356	6,896	13,295	20,930	7,635

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

(Millions of yen)

	September 30, 2021				September 30, 2020		
	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	12	12	12	—	—	—	—
Available-for-sale securities	30,079	11,896	36,766	6,686	18,183	25,690	7,506
Stocks	11,850	5,269	12,705	854	6,581	8,424	1,843
Bonds	6,114	(1,169)	7,224	1,110	7,283	8,690	1,407
Others	12,114	7,795	16,836	4,721	4,319	8,574	4,255
Total	30,092	11,909	36,779	6,686	18,183	25,690	7,506