

Mebuki Financial Group, Inc.

Financial Results for the First Quarter of Fiscal Year 2020, ending March 31, 2021

Stock Exchange Listing: Tokyo (code: 7167)
 URL: <https://www.mebuki-fg.co.jp/>
 Representative: Ritsuo Sasajima, President
 For Inquiry: Koichi Komatsuzaki, General Manager of Corporate Planning Dept.
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(Japanese yen amounts of less than 1 million or the first decimal place have been rounded down.)

1. Financial Highlights (from April 1, 2020 to June 30, 2020)**(1) Consolidated Operating Results**

(%: Changes from the corresponding period of the previous fiscal year)

	Ordinary Income		Ordinary Profit		Net Income attributable to owners of the parent	
	¥Million	%	¥Million	%	¥Million	%
First quarter						
Ended June 30, 2020	67,847	(8.6)	19,260	17.6	13,089	12.1
Ended June 30, 2019	74,242	(4.7)	16,369	(13.8)	11,670	(13.4)

(Note) Comprehensive Income First quarter of FY2020: ¥63,202 million [306.2%] First quarter of FY2019: ¥15,559 million [- 12.7%]

	Net Income per Share	Net Income per Share (Diluted)
First quarter	¥	¥
Ended June 30, 2020	11.29	11.28
Ended June 30, 2019	9.94	9.94

(2) Consolidated Financial Conditions

	Total Assets	Net Assets	Capital Assets to Total Assets
First quarter	¥Million	¥Million	%
Ended June 30, 2020	18,872,396	939,062	4.9
Fiscal year 2019	17,804,808	882,235	4.9

(Reference) Capital assets First quarter of FY2020: ¥ 938,900million FY2019: ¥881,986 million

(Note) "Capital assets to total assets" represents ("Net assets"- "Equity warrants"- "Non-controlling interests") / "Total assets" at the end of each period. The ratio above is not the one based on the regulation of Capital Adequacy Ratio.

2. Cash Dividends for Shareholders

	Cash Dividends per Share				
	End of 1Q	End of 2Q	End of 3Q	End of FY	Annual
Fiscal year	¥	¥	¥	¥	¥
Ended March 31, 2020	—	5.50	—	5.50	11.00
Ending March 31, 2021	—				
Ending March 31, 2021 (Forecast)		5.50	—	5.50	11.00

(Note) 1.Revisions of released cash dividend forecasts : No

3. Consolidated Earnings Forecasts for Fiscal Year 2020, ending March 31, 2021

(%: Changes from the corresponding period of the previous fiscal year)

	Ordinary Profit		Net Income Attributable to Owners of the Parent		Net Income per Share
	¥Million	%	¥Million	%	¥
Six months ending Sep. 30, 2020	23,500	(26.4)	15,500	(31.2)	13.37
Fiscal Year ending March 31, 2021	48,500	(8.7)	33,000	(9.2)	28.46

(Note) 1.Revisions of released consolidated earnings forecasts : No

*Notes

- (1) Material changes in consolidated subsidiaries during the period (changes in specific subsidiaries accompanied by changes in scope of consolidation): No
- (2) Adoption of special accounting methods for preparation of quarterly consolidated financial statements : No
- (3) Changes in accounting principles, accounting estimates and restatement
- ① Changes in accounting principles in accordance with changes in accounting standard, etc.: No
 - ② Other changes in accounting principles: No
 - ③ Changes in accounting estimates: No
 - ④ Restatement: No
- (4) Number of issued shares (common stock)
- ① Number of issued shares (including treasury stock):

June 30, 2020	1,179,055,218 shares	March 31, 2020	1,179,055,218 shares
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 - ② Number of treasury stock:

June 30, 2020	19,447,089 shares	March 31, 2020	19,745,475 shares
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 - ③ Average number of shares:

For the three months ended June 30, 2020	1,159,340,410 shares
For the three months ended June 30, 2019	1,173,092,571 shares

Statement relating to the status of the quarterly review procedures

This quarterly report is not subject to the quarterly review procedures based on the Financial Instruments and Exchange Law.

Explanation for proper use of forecasts and other notes

The above forecasts are based on the information which is presently available and the certain assumptions which are considered to be reasonable. Actual results may differ from those forecasts depending on various future factors.

Financial Results for the First Quarter of Fiscal Year 2020, Ending March 31, 2021

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I Quarterly Consolidated Financial Information

1. Quarterly Consolidated Balance Sheet

Item	(Japanese)	(Millions of yen)	
		As of Mar. 31, 2020	As of Jun. 30, 2020
Assets	(資産の部)		
Cash and due from banks	現金預け金	1,935,324	2,824,322
Call loans and bills bought	コールローン及び買入手形	18,754	144,829
Monetary claims bought	買入金銭債権	11,849	9,769
Trading assets	特定取引資産	15,632	16,280
Money held in trust	金銭の信託	1	2,000
Securities	有価証券	4,076,146	4,073,376
Loans and bills discounted	貸出金	11,342,541	11,414,860
Foreign exchanges	外国為替	16,150	11,910
Lease receivable and investments in lease	リース債権及びリース投資資産	67,710	67,185
Other assets	その他資産	218,875	206,079
Tangible fixed assets	有形固定資産	109,693	108,732
Intangible fixed assets	無形固定資産	19,316	18,919
Asset for retirement benefits	退職給付に係る資産	17,814	18,386
Deferred tax assets	繰延税金資産	1,920	1,367
Customers' liabilities for acceptances and guarantees	支払承諾見返	23,029	23,978
Allowance for loan losses	貸倒引当金	(69,658)	(69,309)
Reserve for devaluation of investment securities	投資損失引当金	(292)	(292)
Total Assets	資産の部合計	17,804,808	18,872,396
Liabilities	(負債の部)		
Deposits	預金	14,756,658	15,491,878
Negotiable certificates of deposit	譲渡性預金	283,131	385,426
Call money and bills sold	コールマネー及び売渡手形	110,745	8,834
Payables under repurchase agreements	売現先勘定	129,195	75,516
Payables under securities lending transactions	債券貸借取引受入担保金	215,548	191,601
Trading liabilities	特定取引負債	1,770	1,433
Borrowed money	借入金	1,252,801	1,589,039
Foreign Exchanges	外国為替	1,941	944
Bonds	社債	5,000	—
Due to trust account	信託勘定借	1,573	1,745
Other liabilities	その他負債	115,621	116,940
Provision for bonuses for directors	役員賞与引当金	237	—
Liability for retirement benefits	退職給付に係る負債	8,724	8,140
Provision for retirement benefits for directors	役員退職慰労引当金	37	18
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	2,874	2,795
Provision for contingent loss	偶発損失引当金	2,141	1,806
Provision for point card certificates	ポイント引当金	452	453
Provision for loss on interest repayment	利息返還損失引当金	12	12
Reserves under special laws	特別法上の引当金	2	2
Deferred tax liabilities	繰延税金負債	1,365	23,115
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	8,680	8,663
Negative goodwill	負ののれん	1,027	987
Acceptances and guarantees	支払承諾	23,029	23,978
Total liabilities	負債の部合計	16,922,573	17,933,334

(Millions of yen)				
Item	(Japanese)	As of Mar. 31, 2020	As of Jun. 30, 2020	
Net Assets	(純資産の部)			
Capital stock	資 本 金	117,495	117,495	
Capital surplus	資 本 剰 余 金	148,549	148,546	
Retained earnings	利 益 剰 余 金	547,270	553,907	
Treasury stock	自 己 株 式	(5,970)	(5,880)	
Total shareholders' equity	株 主 資 本 合 計	807,345	814,069	
Unrealized gains on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	69,821	119,766	
Deferred gains (losses) on hedges	繰 延 ヘ ッ ジ 損 益	(1,068)	(1,180)	
Land revaluation surplus	土 地 再 評 価 差 額 金	13,485	13,561	
Defined retirement benefit plans	退 職 給 付 に 係 る 調 整 累 計 額	(7,597)	(7,316)	
Total accumulated other comprehensive income	そ の 他 の 包 括 利 益 累 計 額 合 計	74,641	124,830	
Equity warrants	新 株 予 約 権	248	161	
Total net assets	純 資 産 の 部 合 計	882,235	939,062	
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	17,804,808	18,872,396	

(Note) Figures are rounded down to the nearest million.

2. Quarterly Consolidated Statement of Income and Consolidated Statement of Comprehensive Income

(1) Quarterly Consolidated Statement of Income

(Millions of yen)

Item	(Japanese)	For the 3 months ended Jun.30,2019	For the 3 months ended Jun.30,2020
Ordinary income	経 常 収 益	74,242	67,847
Interest income	資 金 運 用 収 益	42,757	37,973
Interest on loans and bills discounts	(うち貸出金利息)	28,234	27,169
Interest and dividends on securities	(うち有価証券利息配当金)	14,156	10,558
Trust fees	信 託 報 酬	23	13
Fees and commissions	役 務 取 引 等 収 益	12,913	11,927
Trading income	特 定 取 引 収 益	575	541
Other ordinary income	そ の 他 業 務 収 益	3,610	699
Other income	そ の 他 経 常 収 益	14,362	16,691
Ordinary expenses	経 常 費 用	57,872	48,586
Interest expenses	資 金 調 達 費 用	4,461	2,322
Interest on deposits	(うち預金利息)	1,542	616
Fees and commissions payments	役 務 取 引 等 費 用	2,565	2,249
Other business expenses	そ の 他 業 務 費 用	2,900	723
General and administrative expenses	営 業 経 費	30,313	29,542
Other operating expenses	そ の 他 経 常 費 用	17,630	13,748
Ordinary profit	経 常 利 益	16,369	19,260
Extraordinary income	特 別 利 益	24	14
Gains on disposal of non-current assets	固 定 資 産 処 分 益	24	14
Extraordinary losses	特 別 損 失	32	592
Losses on disposal of fixed assets	固 定 資 産 処 分 損	17	63
Impairment loss	減 損 損 失	15	529
Income before income taxes	税金等調整前四半期純利益	16,361	18,681
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	4,507	4,972
Income taxes-deferred	法 人 税 等 調 整 額	183	620
Total income taxes	法 人 税 等 合 計	4,691	5,592
Net income	四 半 期 純 利 益	11,670	13,089
Net income attributable to owners of the parent	親会社株主に帰属する四半期純利益	11,670	13,089

(Note) Figures are rounded down to the nearest million.

(2) Quarterly Consolidated Statement of Comprehensive Income

(Millions of yen)

Item	(Japanese)	For the 3 months ended Jun.30,2019	For the 3 months ended Jun.30,2020
Net income	四 半 期 純 利 益	11,670	13,089
Other comprehensive income	そ の 他 の 包 括 利 益	3,888	50,113
Unrealized gains on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	3,844	49,944
Deferred gains (losses) on hedges	繰 延 ヘ ッ ジ 損 益	(52)	(111)
Defined retirement benefit plan	退 職 給 付 に 係 る 調 整 額	96	280
Comprehensive income	四 半 期 包 括 利 益	15,559	63,202
	(内訳)		
Comprehensive income attributable to owners of the parent	親会社株主に係る四半期包括利益	15,559	63,202

3. Note for the Assumption of Going Concern

Not applicable.

4. Note for Material Changes in Shareholders' Equity

Not applicable.

5. Subsequent Events

Mebuki Financial Group, Inc. has resolved at the meeting of the board of directors held July.27,2020 that Mebuki shall acquire all shares of Ashikaga Credit Guarantee Co., Ltd. from The Ashikaga Bank, Ltd., a wholly-owned subsidiary of Mebuki through a dividend in kind and change the subsidiary's trade name to Mebuki Credit Guarantee Co., Ltd. on October 1, 2020. Therefore, Mebuki Credit Guarantee Co., Ltd will be a wholly-owned subsidiary of Mebuki.

II Financial Data for the First Quarter of Fiscal Year 2020 ending March 31, 2021

1. Income Status

【Mebuki Financial Group, Inc. (Consolidated basis)】

(Millions of yen)

	(Japanese)	For the 3 months ended Jun.30,2020		For the 3 months ended Jun.30,2019 (B)	(Reference) FY2019
		(A)	(A)-(B)		
Consolidated gross profit	連 結 粗 利 益	45,860	(4,165)	50,025	192,537
Net interest income	資 金 利 益	35,650	(2,718)	38,369	149,913
Net fees and commissions	役 務 取 引 等 利 益	9,691	(679)	10,370	38,577
Net trading income	特 定 取 引 利 益	541	(33)	575	3,840
Net other business income	そ の 他 業 務 利 益	(23)	(733)	709	206
General and administrative expenses	営 業 経 費	29,542	(770)	30,313	119,630
Credit related costs	与 信 関 係 費 用	3,493	(1,155)	4,649	20,720
Write-off of loans	貸 出 金 償 却	1,430	(127)	1,558	11,612
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	1,344	(2,726)	4,070	9,344
Transfer to general allowance for loan losses	一 般 貸 倒 引 当 金 繰 入 額	1,026	1,844	(818)	211
Other credit related costs	そ の 他 の 与 信 関 係 費 用	(307)	(145)	(162)	(447)
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	5,831	4,892	938	(794)
Equity in gains (losses) of affiliated companies	持 分 法 に よ る 投 資 損 益	—	—	—	—
Others	そ の 他	605	237	368	1,787
Ordinary profit 【FY2020; 48,500 1H2020; 23,500】	経 常 利 益 【 通 期 48,500 ・ 中 間 期 23,500 】	19,260	2,890	16,369	53,179
Extraordinary income(losses)	特 別 損 益	(578)	(570)	(8)	(1,605)
Income before income taxes	税 金 等 調 整 前 四 半 期 純 利 益	18,681	2,320	16,361	51,573
Total income taxes	法 人 税 等 合 計	5,592	901	4,691	15,203
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	4,972	464	4,507	17,264
Income taxes-deferred	法 人 税 等 調 整 額	620	437	183	(2,061)
Net income	四 半 期 純 利 益	13,089	1,418	11,670	36,370
Net income attributable to noncontrolling interests	非 支 配 株 主 に 帰 属 す る 四 半 期 純 利 益	—	—	—	—
Net income attributable to owners of the parent 【FY2020; 33,000 1H2020; 15,500】	親 会 社 株 主 に 帰 属 す る 四 半 期 純 利 益 【 通 期 33,000 ・ 中 間 期 15,500 】	13,089	1,418	11,670	36,370

(Note) 1. Consolidated gross business profit=[Interest income - (Interest expenses - Corresponding loss on money held in trust)]

+ (Fees and commissions income + Trust Fee - Fees and Commissions expenses) + (Trading income - Trading expenses) + (Other business income - Other business expenses)

2. Figures in square brackets in the table above are forecasts of ordinary profit and net income attributable to owners of the parent.

(注) 1. 連結粗利益=(資金運用収益-(資金調達費用-金銭の信託運用見合費用))+(役務取引等収益+信託報酬-役務取引等費用)
+(特定取引収益-特定取引費用)+(その他業務収益-その他業務費用)

2. 経常利益、親会社株主に帰属する当期(中間)純利益の業績予想値を【】内に記載しております。

Reference

(Millions of yen)

	(Japanese)	For the 3 months ended Jun.30,2020		For the 3 months ended Jun.30,2019 (B)	(Reference) FY2019
		(A)	(A)-(B)		
Consolidated net business income (before general allowance for loan losses)	連 結 業 務 純 益 (一 般 貸 引 繰 入 前)	16,798	(3,062)	19,861	73,742
Consolidated net business income	連 結 業 務 純 益	15,772	(4,906)	20,679	73,531

(Note) Consolidated net business income

= Consolidated gross profit - General and administrative expenses(excluding non-recurrent expense) - Transfer to general allowance for loan losses

(注) 連結業務純益=連結粗利益-営業経費(除く臨時費用分)-一般貸倒引当金繰入額

Number of Consolidated Companies

(Number of companies)

	(Japanese)	As of Jun. 30, 2020		As of Jun. 30, 2019 (B)	(Reference) As of Mar. 31, 2020
		(A)	(A)-(B)		
Number of Consolidated Subsidiaries	連 結 子 会 社 数	13	(1)	14	13
Number of affiliated companies applicable to the equity method	持 分 法 適 用 会 社 数	—	—	—	—

(Note) The Joyo Cash Service was excluded from the scope of consolidated subsidiaries with the completion of liquidation.

(注) 常陽キャッシュサービス株式会社は、清算終了したため、連結の範囲から除いております。

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

	(Japanese)	For the 3 months ended Jun.30,2020		For the 3 months ended Jun.30,2019	(Reference) FY2019
		(A)	(A)-(B)	(B)	
Gross business profit	業 務 粗 利 益	44,629	(4,906)	49,535	186,327
Net interest income	資 金 利 益	36,520	(3,484)	40,004	154,075
(Of which, gains on cancellation of private offering investment trusts)	(うち投信解約損益)	185	(2,387)	2,572	7,335
Net fees and commissions	役 務 取 引 等 利 益	7,835	(734)	8,570	31,360
Net trading income	特 定 取 引 等 利 益	34	(24)	58	517
Net other business income	そ の 他 業 務 利 益	239	(662)	902	374
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定戻)	2	(418)	421	(2,095)
Expenses (excluding non-recurrent expense)	経 費 (除 く 臨 時 処 理 分)	28,213	(1,017)	29,231	115,049
Personnel expenses	人 件 費	15,205	(203)	15,409	61,247
Non-personnel expenses	物 件 費	10,607	(785)	11,392	46,770
Taxes	税 金	2,400	(27)	2,428	7,031
Net business income (before general allowance for loan losses)	実 質 業 務 純 益	16,415	(3,889)	20,304	71,278
(excluding gains/losses on bond transactions)	コ ア 業 務 純 益	16,412	(3,470)	19,883	73,373
(excluding gains on cancellation of private offering investment trusts)	コ ア 業 務 純 益 (除 く 投 信 解 約 損 益)	16,227	(1,082)	17,310	66,037
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	1,058	1,737	(678)	1,144
Net business income	業 務 純 益	15,356	(5,626)	20,983	70,133
Net non-recurrent gains/losses	臨 時 損 益	3,621	6,875	(3,254)	(18,043)
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	2,072	(2,764)	4,836	17,915
Write-off of loans	貸 出 金 償 却	938	(196)	1,135	9,365
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	1,413	(2,357)	3,771	8,703
Losses on sales of loans	貸 出 金 売 却 損	—	—	—	14
Transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	(249)	(421)	171	479
Recoveries of written-off claims	償 却 債 権 取 立 益	360	(197)	557	1,567
Other	そ の 他	330	14	316	919
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	5,991	4,340	1,651	436
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	(296)	(228)	(68)	(565)
Ordinary profit	経 常 利 益	18,978	1,322	17,656	52,021
Extraordinary income/losses	特 別 損 益	2,374	2,378	(4)	(1,586)
(Of which, dividends receivable from affiliated companies)	(うち関係会社受取配当金)	2,952	2,952	—	—
Income before income taxes	税 引 前 四 半 期 純 利 益	21,352	3,701	17,651	50,435
Total income taxes	法 人 税 等 合 計	5,447	410	5,036	14,536
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	4,562	450	4,111	15,192
Income taxes-deferred	法 人 税 等 調 整 額	884	(40)	924	(656)
Net Income	四 半 期 純 利 益	15,905	3,290	12,615	35,898
Credit related costs (①+②)	与 信 関 係 費 用 (① + ②)	3,131	(1,026)	4,158	19,059

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	For the 3 months ended Jun.30,2020		For the 3 months ended Jun.30,2019	(Reference) FY2019
		(A)	(A)-(B)	(B)	
Gross business profit	業 務 粗 利 益	25,925	(5,088)	31,013	110,209
Net interest income	資 金 利 益	20,951	(3,025)	23,976	91,760
(Of which, gains on cancellation of private offering investment trusts)	(うち 投 信 解 約 損 益)	—	(1,459)	1,459	5,252
Net fees and commissions	役 務 取 引 等 利 益	4,778	(560)	5,338	17,200
Net trading income	特 定 取 引 等 利 益	34	(24)	58	517
Net other business income	そ の 他 業 務 利 益	161	(1,477)	1,639	731
(Of which, gains/losses on bond transactions)	(うち 国 債 等 債 券 損 益 (5 勘 定 戻))	0	(1,357)	1,357	(994)
Expenses (excluding non-recurrent expense)	経 費 (除 く 臨 時 処 理 分)	15,831	(671)	16,503	64,256
Personnel expenses	人 件 費	8,429	(78)	8,508	33,550
Non-personnel expenses	物 件 費	6,081	(547)	6,628	26,816
Taxes	税 金	1,320	(45)	1,366	3,889
Net business income (before general allowance for loan losses)	実 質 業 務 純 益	10,093	(4,416)	14,510	45,952
(excluding gains/losses on bond transactions)	コ ア 業 務 純 益	10,093	(3,058)	13,152	46,947
(excluding gains on cancellation of private offering investment trusts)	コ ア 業 務 純 益 (除 く 投 信 解 約 損 益)	10,093	(1,598)	11,692	41,695
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	507	885	(377)	864
Net business income	業 務 純 益	9,586	(5,301)	14,888	45,088
Net non-recurrent gains/losses	臨 時 損 益	2,590	3,681	(1,090)	(9,402)
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	1,851	(692)	2,544	9,311
Write-off of loans	貸 出 金 償 却	413	(580)	993	5,200
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	1,422	(79)	1,501	4,331
Losses on sales of loans	貸 出 金 売 却 損	—	—	—	14
Transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	73	(133)	207	276
Recoveries of written-off claims	償 却 債 権 取 立 益	265	(147)	413	1,128
Other	そ の 他	208	(47)	256	616
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	4,611	3,117	1,493	617
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	(168)	(129)	(39)	(707)
Ordinary profit	経 常 利 益	12,176	(1,620)	13,797	35,685
Extraordinary income/losses	特 別 損 益	(550)	(529)	(21)	(1,332)
(Of which, dividends receivable from affiliated companies)	(うち 関 係 会 社 受 取 配 当 金)	—	—	—	—
Income before income taxes	税 引 前 四 半 期 純 利 益	11,625	(2,150)	13,776	34,353
Total income taxes	法 人 税 等 合 計	3,393	(556)	3,949	9,699
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	3,086	(199)	3,286	10,851
Income taxes-deferred	法 人 税 等 調 整 額	307	(356)	663	(1,151)
Net Income	四 半 期 純 利 益	8,231	(1,594)	9,826	24,653
Credit related costs (①+②)	与 信 関 係 費 用 (① + ②)	2,359	192	2,166	10,176

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	For the 3 months ended Jun.30,2020		For the 3 months ended Jun.30,2019	(Reference) FY2019
		(A)	(A)-(B)	(B)	
Gross business profit	業 務 粗 利 益	18,703	181	18,521	76,117
Net interest income	資 金 利 益	15,568	(459)	16,027	62,315
(Of which, gains on cancellation of private offering investment trusts)	(うち 投 信 解 約 損 益)	185	(927)	1,112	2,083
Net fees and commissions	役 務 取 引 等 利 益	3,057	(173)	3,231	14,159
Net trading income	特 定 取 引 等 利 益	—	—	—	—
Net other business income	そ の 他 業 務 利 益	77	814	(737)	(357)
(Of which, gains/losses on bond transactions)	(うち 国 債 等 債 券 損 益 (5 勘 定 戻))	2	938	(935)	(1,100)
Expenses (excluding non-recurrent expense)	経 費 (除 く 臨 時 処 理 分)	12,382	(345)	12,727	50,792
Personnel expenses	人 件 費	6,775	(124)	6,900	27,697
Non-personnel expenses	物 件 費	4,525	(238)	4,764	19,953
Taxes	税 金	1,080	17	1,062	3,141
Net business income (before general allowance for loan losses)	実 質 業 務 純 益	6,321	527	5,794	25,325
(excluding gains/losses on bond transactions)	コ ア 業 務 純 益	6,319	(411)	6,730	26,425
(excluding gains on cancellation of private offering investment trusts)	コ ア 業 務 純 益 (除 く 投 信 解 約 損 益)	6,133	516	5,617	24,342
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	551	852	(301)	280
Net business income	業 務 純 益	5,770	(324)	6,095	25,045
Net non-recurrent gains/losses	臨 時 損 益	1,031	3,194	(2,163)	(8,641)
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	221	(2,071)	2,292	8,603
Write-off of loans	貸 出 金 償 却	525	383	141	4,164
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	(8)	(2,278)	2,270	4,372
Losses on sales of loans	貸 出 金 売 却 損	—	—	—	—
Transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	(323)	(287)	(36)	202
Recoveries of written-off claims	償 却 債 権 取 立 益	94	(49)	144	439
Other	そ の 他	122	61	60	302
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	1,380	1,222	157	(180)
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	(127)	(99)	(28)	142
Ordinary profit	経 常 利 益	6,802	2,942	3,859	16,335
Extraordinary income/losses	特 別 損 益	2,925	2,908	16	(254)
(Of which, dividends receivable from affiliated companies)	(うち 関 係 会 社 受 取 配 当 金)	2,952	2,952	—	—
Income before income taxes	税 引 前 四 半 期 純 利 益	9,727	5,851	3,875	16,081
Total income taxes	法 人 税 等 合 計	2,053	967	1,086	4,836
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	1,476	650	825	4,341
Income taxes-deferred	法 人 税 等 調 整 額	577	316	260	495
Net Income	四 半 期 純 利 益	7,673	4,884	2,789	11,245
Credit related costs (①+②)	与 信 関 係 費 用 (① + ②)	772	(1,219)	1,991	8,883

2. Interest Rate Spread (Domestic operations)

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

	(Japanese)	For the 3 months ended Jun.30,2020		For the 3 months ended Jun.30,2019 (B)	(Reference) FY2019
		(A)	(A)-(B)		
		(%)			
Average yield on interest earning assets ①	資金運用利回	0.88	(0.11)	0.99	0.96
Average yield on loans and bills discounted	貸出金利回	0.92	(0.03)	0.95	0.95
Average yield on securities	有価証券利回	0.94	(0.42)	1.36	1.20
Average yield on interest bearing liabilities ②	資金調達原価	0.65	(0.04)	0.69	0.67
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.00	0.00	0.00	0.00
Average yield on call money and borrowed money	外部負債利回	(0.01)	0.02	(0.03)	(0.02)
Average interest rate spread (①-②)	総資金利鞘	0.23	(0.07)	0.30	0.29

【The Joyo Bank, Ltd. (Non-consolidated basis)】

	(Japanese)	For the 3 months ended Jun.30,2020		For the 3 months ended Jun.30,2019 (B)	(Reference) FY2019
		(A)	(A)-(B)		
		(%)			
Average yield on interest earning assets ①	資金運用利回	0.84	(0.13)	0.97	0.93
Average yield on loans and bills discounted	貸出金利回	0.86	(0.04)	0.90	0.89
Average yield on securities	有価証券利回	0.88	(0.41)	1.29	1.16
Average yield on interest bearing liabilities ②	資金調達原価	0.59	(0.02)	0.61	0.60
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.00	0.00	0.00	0.00
Average yield on call money and borrowed money	外部負債利回	(0.01)	0.02	(0.03)	(0.02)
Average interest rate spread (①-②)	総資金利鞘	0.25	(0.11)	0.36	0.33

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

	(Japanese)	For the 3 months ended Jun.30,2020		For the 3 months ended Jun.30,2019 (B)	(Reference) FY2019
		(A)	(A)-(B)		
		(%)			
Average yield on interest earning assets ①	資金運用利回	0.93	(0.10)	1.03	1.00
Average yield on loans and bills discounted	貸出金利回	0.99	(0.04)	1.03	1.02
Average yield on securities	有価証券利回	1.09	(0.43)	1.52	1.30
Average yield on interest bearing liabilities ②	資金調達原価	0.76	(0.05)	0.81	0.80
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.00	(0.01)	0.01	0.00
Average yield on call money and borrowed money	外部負債利回	(0.00)	0.01	(0.01)	(0.01)
Average interest rate spread (①-②)	総資金利鞘	0.17	(0.05)	0.22	0.20

3. Gains and Losses on Securities

(1) Gains and losses on bond transactions

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

	(Japanese)	For the 3 months ended Jun.30,2020		For the 3 months ended Jun.30,2019 (B)	(Reference) FY2019
		(A)	(A)-(B)		
Gains/losses on bond transactions	国債等債券損益	2	(418)	421	(2,095)
Gains on sales	売却益	708	(2,445)	3,154	5,115
Gains on redemption	償還益	—	—	—	—
Losses on sales	売却損	706	(2,018)	2,725	7,200
Losses on redemption	償還損	—	(8)	8	9
Write-offs	償却	—	—	—	—

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	For the 3 months ended Jun.30,2020		For the 3 months ended Jun.30,2019 (B)	(Reference) FY2019
		(A)	(A)-(B)		
Gains/losses on bond transactions	国債等債券損益	0	(1,357)	1,357	(994)
Gains on sales	売却益	81	(3,002)	3,084	4,940
Gains on redemption	償還益	—	—	—	—
Losses on sales	売却損	81	(1,644)	1,726	5,934
Losses on redemption	償還損	—	—	—	—
Write-offs	償却	—	—	—	—

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	For the 3 months ended Jun.30,2020		For the 3 months ended Jun.30,2019 (B)	(Reference) FY2019
		(A)	(A)-(B)		
Gains/losses on bond transactions	国債等債券損益	2	938	(935)	(1,100)
Gains on sales	売却益	627	556	70	174
Gains on redemption	償還益	—	—	—	—
Losses on sales	売却損	624	(374)	998	1,265
Losses on redemption	償還損	—	(8)	8	9
Write-offs	償却	—	—	—	—

(2) Gains and losses related to stocks, etc.

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

	(Japanese)	For the 3 months ended Jun.30,2020		For the 3 months ended Jun.30,2019 (B)	(Reference) FY2019
		(A)	(A)-(B)		
Gains/losses related to stocks, etc.	株式等関係損益	5,991	4,340	1,651	436
Gains on sales	売却益	7,429	1,365	6,064	17,302
Losses on sales	売却損	500	(3,771)	4,272	15,987
Write-offs	償却	937	796	141	878

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	For the 3 months ended Jun.30,2020		For the 3 months ended Jun.30,2019 (B)	(Reference) FY2019
		(A)	(A)-(B)		
Gains/losses related to stocks, etc.	株式等関係損益	4,611	3,117	1,493	617
Gains on sales	売却益	6,003	192	5,811	14,391
Losses on sales	売却損	456	(3,782)	4,238	13,087
Write-offs	償却	936	857	79	686

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	For the 3 months ended Jun.30,2020		For the 3 months ended Jun.30,2019 (B)	(Reference) FY2019
		(A)	(A)-(B)		
Gains/losses related to stocks, etc.	株式等関係損益	1,380	1,222	157	(180)
Gains on sales	売却益	1,425	1,172	253	2,911
Losses on sales	売却損	44	10	33	2,900
Write-offs	償却	0	(61)	61	191

4. Unrealized Valuation Gains (Losses)

【Mebuki Financial Group, Inc. (Consolidated basis)】

(Millions of yen)

		As of Jun. 30, 2020					As of Mar. 31, 2020			
		Carrying Amount	Unrealized valuation gains (losses)				Carrying Amount	Unrealized valuation gains (losses)		
			(A)	(A-B)	Valuation gains	Valuation losses		(B)	Valuation gains	Valuation losses
Held-to-maturity	満期保有目的	159,139	1,044	(133)	1,128	84	164,851	1,177	1,251	73
	債券	159,139	1,044	(133)	1,128	84	164,851	1,177	1,251	73
	その他	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	3,884,401	170,728	71,555	208,940	38,212	3,882,222	99,173	163,035	63,862
	株式	247,523	110,742	23,815	120,344	9,602	226,057	86,926	99,299	12,372
	債券	2,141,765	5,507	(3,711)	9,853	4,345	2,194,593	9,219	12,019	2,799
	その他	1,495,113	54,478	51,451	78,742	24,264	1,461,571	3,026	51,717	48,690
Total	合計	4,043,540	171,772	71,421	210,069	38,296	4,047,073	100,350	164,287	63,936
	株式	247,523	110,742	23,815	120,344	9,602	226,057	86,926	99,299	12,372
	債券	2,300,904	6,551	(3,845)	10,981	4,430	2,359,444	10,396	13,270	2,873
	その他	1,495,113	54,478	51,451	78,742	24,264	1,461,571	3,026	51,717	48,690

(Note) 1. "Available-for-sale" is valued at market price. Consequently, figures in the above table show the differences between the acquisition cost and the balance sheet amount.

2. In addition to securities, figures in the above include the trust beneficial rights recognized as "Monetary claims bought".

- (注) 1. 「その他有価証券」については時価評価しておりますので、上記の表上は、貸借対照表計上額と取得価額との差額を計上しております。
2. 「有価証券」のほか、「買入金銭債権」中の信託受益権も含めております。

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

		As of Jun. 30, 2020					As of Mar. 31, 2020			
		Carrying Amount	Unrealized valuation gains (losses)				Carrying Amount	Unrealized valuation gains (losses)		
			(A)	(A-B)	Valuation gains	Valuation losses		(B)	Valuation gains	Valuation losses
Held-to-maturity	満期保有目的	148,989	10,693	(398)	10,782	88	152,435	11,091	11,174	82
	債券	148,989	10,693	(398)	10,782	88	152,435	11,091	11,174	82
	その他	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	3,884,191	204,733	70,343	236,935	32,202	3,882,055	134,389	190,701	56,311
	株式	247,312	129,670	23,611	134,834	5,163	225,890	106,059	113,159	7,100
	債券	2,141,765	16,302	(4,316)	20,301	3,998	2,194,593	20,619	22,987	2,367
	その他	1,495,113	58,759	51,048	81,799	23,040	1,461,571	7,710	54,554	46,843
Total	合計	4,033,180	215,427	69,945	247,717	32,290	4,034,491	145,481	201,876	56,394
	株式	247,312	129,670	23,611	134,834	5,163	225,890	106,059	113,159	7,100
	債券	2,290,755	26,996	(4,715)	31,083	4,086	2,347,028	31,711	34,162	2,450
	その他	1,495,113	58,759	51,048	81,799	23,040	1,461,571	7,710	54,554	46,843

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

		As of Jun. 30, 2020					As of Mar. 31, 2020			
		Carrying Amount	Unrealized valuation gains (losses)				Carrying Amount	Unrealized valuation gains (losses)		
			(A)	(A-B)	Valuation gains	Valuation losses		(B)	Valuation gains	Valuation losses
Held-to-maturity	満期保有目的	86,535	844	(96)	928	84	85,488	940	1,011	70
	債券	86,535	844	(96)	928	84	85,488	940	1,011	70
	その他	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	2,659,761	140,332	41,574	161,502	21,170	2,727,512	98,757	135,887	37,129
	株式	209,645	104,940	19,770	108,937	3,997	192,040	85,170	91,308	6,138
	債券	1,576,606	5,666	(3,398)	8,942	3,276	1,661,230	9,064	10,919	1,855
	その他	873,508	29,725	25,202	43,622	13,896	874,241	4,523	33,659	29,135
Total	合計	2,746,296	141,176	41,478	162,431	21,254	2,813,001	99,698	136,899	37,200
	株式	209,645	104,940	19,770	108,937	3,997	192,040	85,170	91,308	6,138
	債券	1,663,142	6,510	(3,494)	9,870	3,360	1,746,719	10,004	11,931	1,926
	その他	873,508	29,725	25,202	43,622	13,896	874,241	4,523	33,659	29,135

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

		As of Jun. 30, 2020					As of Mar. 31, 2020			
		Carrying Amount	Unrealized valuation gains (losses)				Carrying Amount	Unrealized valuation gains (losses)		
			(A)	(A-B)	Valuation gains	Valuation losses		(B)	Valuation gains	Valuation losses
Held-to-maturity	満期保有目的	62,453	9,849	(302)	9,853	4	66,947	10,151	10,163	12
	債券	62,453	9,849	(302)	9,853	4	66,947	10,151	10,163	12
	その他	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	1,224,430	64,401	28,769	75,433	11,032	1,154,542	35,631	54,813	19,182
	株式	37,666	24,730	3,841	25,896	1,166	33,849	20,888	21,850	961
	債券	565,158	10,636	(918)	11,359	722	533,362	11,555	12,067	512
	その他	621,604	29,033	25,846	38,177	9,143	587,330	3,187	20,894	17,707
Total	合計	1,286,883	74,250	28,467	85,286	11,036	1,221,489	45,782	64,976	19,194
	株式	37,666	24,730	3,841	25,896	1,166	33,849	20,888	21,850	961
	債券	627,612	20,485	(1,220)	21,212	726	600,309	21,706	22,231	524
	その他	621,604	29,033	25,846	38,177	9,143	587,330	3,187	20,894	17,707

5. Disclosed Claims under the Financial Revitalization Law

【Mebuki Financial Group, Inc. (Consolidated basis)】

(Millions of yen)

	(Japanese)	As of Jun. 30, 2020			As of Mar. 31, 2020 (B)	As of Sep. 30, 2019 (C)
		(A)	(A-B)	(A-C)		
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	13,065	285	(2,036)	12,780	15,102
Doubtful claims	危険債権	125,659	(3,414)	(2,836)	129,074	128,496
Claims requiring supervision	要管理債権	32,534	4,555	1,757	27,978	30,776
Subtotal (①)	小計 ①	171,259	1,426	(3,115)	169,832	174,375
Normal claims	正常債権	11,456,962	74,828	344,339	11,382,133	11,112,623
Total (②)	合計 ②	11,628,222	76,255	341,223	11,551,966	11,286,998
Ratio of disclosed claims towards the balance of Loans(①/②)	貸出金等残高に占める比率 ① / ②	1.47%	0.00%	(0.07%)	1.47%	1.54%

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	As of Jun. 30, 2020			As of Mar. 31, 2020 (B)	As of Sep. 30, 2019 (C)
		(A)	(A-B)	(A-C)		
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	5,824	86	504	5,738	5,319
Doubtful claims	危険債権	70,458	498	178	69,959	70,279
Claims requiring supervision	要管理債権	14,611	2,055	1,024	12,556	13,587
Subtotal (①)	小計 ①	90,894	2,639	1,707	88,254	89,187
Normal claims	正常債権	6,851,607	83,173	251,791	6,768,433	6,599,816
Total (②)	合計 ②	6,942,501	85,813	253,498	6,856,688	6,689,003
Ratio of disclosed claims towards the balance of Loans(①/②)	貸出金等残高に占める比率 ① / ②	1.30%	0.02%	(0.03%)	1.28%	1.33%

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

	(Japanese)	As of Jun. 30, 2020			As of Mar. 31, 2020 (B)	As of Sep. 30, 2019 (C)
		(A)	(A-B)	(A-C)		
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	6,076	251	(2,714)	5,825	8,790
Doubtful claims	危険債権	55,118	(3,913)	(2,987)	59,031	58,105
Claims requiring supervision	要管理債権	17,922	2,500	733	15,421	17,189
Subtotal (①)	小計 ①	79,116	(1,161)	(4,968)	80,278	84,085
Normal claims	正常債権	4,739,044	(6,912)	95,432	4,745,957	4,643,612
Total (②)	合計 ②	4,818,161	(8,074)	90,463	4,826,235	4,727,698
Ratio of disclosed claims towards the balance of Loans(①/②)	貸出金等残高に占める比率 ① / ②	1.64%	(0.02%)	(0.13%)	1.66%	1.77%

6. Loans and Deposits

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

		(Japanese)	As of Jun. 30, 2020			As of Mar. 31, 2020 (B)	As of Sep. 30, 2019 (C)
			(A)	(A-B)	(A-C)		
Deposits	(Term-end balance)	預金 (末 残)	15,524,530	737,959	1,166,573	14,786,570	14,357,957
	(Average balance)	預金 (平 残)	15,123,993	715,182	756,888	14,408,810	14,367,104
Loans and bills discounted	(Term-end balance)	貸出金 (末 残)	11,551,577	74,201	341,473	11,477,376	11,210,103
	(Average balance)	貸出金 (平 残)	11,486,187	146,373	184,831	11,339,813	11,301,356

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

		(Japanese)	As of Jun. 30, 2020			As of Mar. 31, 2020 (B)	As of Sep. 30, 2019 (C)
			(A)	(A-B)	(A-C)		
Deposits	(Term-end balance)	預金 (末 残)	9,400,703	427,593	711,166	8,973,110	8,689,537
	(Average balance)	預金 (平 残)	9,198,283	454,863	480,663	8,743,420	8,717,620
Loans and bills discounted	(Term-end balance)	貸出金 (末 残)	6,842,725	82,741	249,705	6,759,983	6,593,020
	(Average balance)	貸出金 (平 残)	6,799,582	87,497	106,056	6,712,084	6,693,525

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

		(Japanese)	As of Jun. 30, 2020			As of Mar. 31, 2020 (B)	As of Sep. 30, 2019 (C)
			(A)	(A-B)	(A-C)		
Deposits	(Term-end balance)	預金 (末 残)	6,123,827	310,366	455,407	5,813,460	5,668,419
	(Average balance)	預金 (平 残)	5,925,709	260,319	276,225	5,665,390	5,649,484
Loans and bills discounted	(Term-end balance)	貸出金 (末 残)	4,708,851	(8,540)	91,768	4,717,392	4,617,083
	(Average balance)	貸出金 (平 残)	4,686,605	58,876	78,775	4,627,729	4,607,830

7. Consumer loans / Loans to SMEs

【Total (The Joyo Bank, Ltd. +The Ashikaga Bank, Ltd.)】

(Millions of yen)

		(Japanese)	As of Jun. 30, 2020			As of Mar. 31, 2020 (B)	As of Sep. 30, 2019 (C)
			(A)	(A-B)	(A-C)		
Consumer loans		消費者ローン残高	4,670,154	12,114	70,600	4,658,040	4,599,554
	Of which, housing-related loans	うち住宅関連ローン残高	4,497,372	14,291	69,510	4,483,080	4,427,862
	Housing loans	住宅ローン残高	3,569,483	22,930	89,816	3,546,553	3,479,667
	Apartment loans	アパートローン残高	925,089	(8,606)	(20,197)	933,696	945,286
	Asset building loans	資産形成ローン残高	2,799	(31)	(108)	2,831	2,908
Loans to SME and Individual customers (SMEs)		中小企業等貸出金残高	8,186,983	44,536	156,347	8,142,447	8,030,636
Ratio of loans to SMEs		中小企業等貸出比率	70.87%	(0.07%)	(0.76%)	70.94%	71.63%

【The Joyo Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

		(Japanese)	As of Jun. 30, 2020			As of Mar. 31, 2020 (B)	As of Sep. 30, 2019 (C)
			(A)	(A-B)	(A-C)		
Consumer loans		消費者ローン残高	2,582,442	7,869	38,413	2,574,572	2,544,028
	Of which, housing-related loans	うち住宅関連ローン残高	2,479,918	8,802	37,323	2,471,116	2,442,594
	Housing loans	住宅ローン残高	1,734,833	15,239	53,510	1,719,594	1,681,322
	Apartment loans	アパートローン残高	742,284	(6,405)	(16,078)	748,690	758,363
	Asset building loans	資産形成ローン残高	2,799	(31)	(108)	2,831	2,908
Loans to SME and Individual customers (SMEs)		中小企業等貸出金残高	4,388,177	17,936	80,448	4,370,241	4,307,729
Ratio of loans to SMEs		中小企業等貸出比率	64.12%	(0.52%)	(1.21%)	64.64%	65.33%

【The Ashikaga Bank, Ltd. (Non-consolidated basis)】

(Millions of yen)

		(Japanese)	As of Jun. 30, 2020			As of Mar. 31, 2020 (B)	As of Sep. 30, 2019 (C)
			(A)	(A-B)	(A-C)		
Consumer loans		消費者ローン残高	2,087,712	4,244	32,186	2,083,467	2,055,525
	Of which, housing-related loans	うち住宅関連ローン残高	2,017,454	5,489	32,186	2,011,964	1,985,268
	Housing loans	住宅ローン残高	1,834,650	7,690	36,305	1,826,959	1,798,345
	Apartment loans	アパートローン残高	182,804	(2,200)	(4,118)	185,005	186,923
Loans to SME and Individual customers (SMEs)		中小企業等貸出金残高	3,798,805	26,599	75,898	3,772,205	3,722,907
Ratio of loans to SMEs		中小企業等貸出比率	80.67%	0.71%	0.04%	79.96%	80.63%