

Mebuki Financial Group, Inc.

Financial Results for the Third 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.
 Filing date of Financial Statements: February 12, 2021 (scheduled)

(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 December 31, 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	%
Third quarter						
Ended December 31, 2020	207,989	(4.3)	44,808	(11.0)	29,498	(16.7)
Ended December 31, 2019	217,428	(1.3)	50,371	(7.4)	35,435	(6.4)

(Note) Comprehensive Income Third quarter of FY2020: ¥104,201 million [73.2%] Third quarter of FY2019: ¥60,160 million [513.0%]

	Net Income per Share	Net Income per Share (Diluted)
Third quarter	¥	¥
Ended December 31, 2020	25.43	25.42
Ended December 31, 2019	30.26	30.24

(2) Consolidated Financial Conditions

	Total Assets	Net Assets	Capital Assets to Total Assets
Third quarter	¥Million	¥Million	%
Ended December 31, 2020	22,887,967	973,760	4.2
Fiscal year 2019	17,804,808	882,235	4.9

(Reference) Capital assets Third quarter of FY2020: ¥973,598 million 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	—	5.50	—		
Ending March 31, 2021 (Forecast)				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	%	¥
Fiscal Year ending March 31, 2021	48,500	(8.7)	33,000	(9.2)	28.46

(Note) 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):

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

December 31, 2020	19,134,480 shares	March 31, 2020	19,745,475 shares
-------------------	-------------------	----------------	-------------------
 - ③ Average number of shares:

For the nine months ended December 31, 2020	1,159,704,844 shares
For the nine months ended December 31, 2019	1,170,763,424 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 Third Quarter of Fiscal Year 2020, ending March 31, 2021

----- Contents -----

I Quarterly Consolidated Financial Information

1. Quarterly Consolidated Balance Sheet	1
2. Quarterly Consolidated Statement of Income and Consolidated Statement of Comprehensive Income	3
3. Note for the Assumption of Going Concern	4
4. Note for Material Changes in Shareholders' Equity	4

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

1. Income Status	5
2. Interest Rate Spread (Domestic operations)	9
3. Gains and Losses on Securities	10
4. Unrealized Valuation Gains (Losses)	11
5. Disclosed Claims under the Financial Revitalization Law	12
6. Loans and Deposits	13
7. Consumer loans / Loans to SMEs	13

I Quarterly Consolidated Financial Information

1. Quarterly Consolidated Balance Sheet

Item	(Japanese)	(Millions of yen)	
		As of Mar. 31, 2020	As of Dec. 31, 2020
Assets	(資産の部)		
Cash and due from banks	現金預け金	1,935,324	6,674,442
Call loans and bills bought	コールローン及び買入手形	18,754	11,673
Monetary claims bought	買入金銭債権	11,849	10,656
Trading assets	特定取引資産	15,632	13,009
Money held in trust	金銭の信託	1	1,992
Securities	有価証券	4,076,146	4,278,932
Loans and bills discounted	貸出金	11,342,541	11,500,646
Foreign exchanges	外国為替	16,150	12,673
Lease receivable and investments in lease	リース債権及びリース投資資産	67,710	66,363
Other assets	その他資産	218,875	221,567
Tangible fixed assets	有形固定資産	109,693	107,756
Intangible fixed assets	無形固定資産	19,316	17,817
Asset for retirement benefits	退職給付に係る資産	17,814	19,658
Deferred tax assets	繰延税金資産	1,920	1,309
Customers' liabilities for acceptances and guarantees	支払承諾見返	23,029	26,205
Allowance for loan losses	貸倒引当金	(69,658)	(76,730)
Reserve for devaluation of investment securities	投資損失引当金	(292)	(9)
Total Assets	資産の部合計	17,804,808	22,887,967
Liabilities	(負債の部)		
Deposits	預金	14,756,658	15,889,292
Negotiable certificates of deposit	譲渡性預金	283,131	324,387
Call money and bills sold	コールマネー及び売渡手形	110,745	1,366,387
Payables under repurchase agreements	売現先勘定	129,195	158,092
Payables under securities lending transactions	債券貸借取引受入担保金	215,548	659,575
Trading liabilities	特定取引負債	1,770	1,550
Borrowed money	借入金	1,252,801	3,292,981
Foreign Exchanges	外国為替	1,941	612
Bonds	社債	5,000	—
Due to trust account	信託勘定借	1,573	2,094
Other liabilities	その他負債	115,621	139,038
Provision for directors' bonuses	役員賞与引当金	237	—
Liability for retirement benefits	退職給付に係る負債	8,724	7,382
Provision for directors' retirement benefits	役員退職慰労引当金	37	23
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	2,874	2,597
Provision for contingent loss	偶発損失引当金	2,141	2,057
Provision for point card certificates	ポイント引当金	452	425
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	31,937
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	8,680	8,643
Negative goodwill	負のれん	1,027	908
Acceptances and guarantees	支払承諾	23,029	26,205
Total liabilities	負債の部合計	16,922,573	21,914,206

(Millions of yen)

Item	(Japanese)	As of Mar. 31, 2020	As of Dec. 31, 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	148,531
Retained earnings	利 益 剰 余 金	547,270	563,983
Treasury stock	自 己 株 式	(5,970)	(5,785)
Total shareholders' equity	株 主 資 本 合 計	807,345	824,224
Unrealized gains on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	69,821	143,268
Deferred gains (losses) on hedges	繰 延 ヘ ッ ジ 損 益	(1,068)	(653)
Land revaluation surplus	土 地 再 評 価 差 額 金	13,485	13,516
Defined retirement benefit plans	退 職 給 付 に 係 る 調 整 累 計 額	(7,597)	(6,756)
Total accumulated other comprehensive income	そ の 他 の 包 括 利 益 累 計 額 合 計	74,641	149,374
Equity warrants	新 株 予 約 権	248	161
Total net assets	純 資 産 の 部 合 計	882,235	973,760
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	17,804,808	22,887,967

(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 9 months ended Dec.31,2019	For the 9 months ended Dec.31,2020
Ordinary income	経常収益	217,428	207,989
Interest income	資金運用収益	125,543	119,058
Interest on loans and bills discounts	(うち貸出金利息)	84,614	81,564
Interest and dividends on securities	(うち有価証券利息配当金)	39,914	36,134
Trust fees	信託報酬	43	30
Fees and commissions	役務取引等収益	39,930	38,435
Trading income	特定取引収益	2,423	2,519
Other ordinary income	その他業務収益	6,768	1,628
Other income	その他経常収益	42,719	46,317
Ordinary expenses	経常費用	167,057	163,180
Interest expenses	資金調達費用	12,791	4,929
Interest on deposits	(うち預金利息)	4,217	1,375
Fees and commissions payments	役務取引等費用	10,605	10,123
Other business expenses	その他業務費用	4,876	2,103
General and administrative expenses	営業経費	89,443	86,669
Other operating expenses	その他経常費用	49,341	59,355
Ordinary profit	経常利益	50,371	44,808
Extraordinary income	特別利益	63	114
Gains on disposal of non-current assets	固定資産処分益	63	114
Extraordinary losses	特別損失	306	888
Losses on disposal of fixed assets	固定資産処分損	224	273
Impairment loss	減損損失	82	615
Income before income taxes	税金等調整前四半期純利益	50,127	44,034
Income taxes-current	法人税、住民税及び事業税	15,722	15,986
Income taxes-deferred	法人税等調整額	(1,030)	(1,451)
Total income taxes	法人税等合計	14,692	14,535
Net income	四半期純利益	35,435	29,498
Net income attributable to owners of the parent	親会社株主に帰属する四半期純利益	35,435	29,498

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

(2) Quarterly Consolidated Statement of Comprehensive Income

(Millions of yen)

Item	(Japanese)	For the 9 months ended Dec.31,2019	For the 9 months ended Dec.31,2020
Net income	四 半 期 純 利 益	35,435	29,498
Other comprehensive income	そ の 他 の 包 括 利 益	24,725	74,702
Unrealized gains on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	23,949	73,446
Deferred gains (losses) on hedges	繰 延 ヘ ッ ジ 損 益	486	415
Land revaluation surplus	土 地 再 評 価 差 額 金	0	-
Defined retirement benefit plan	退 職 給 付 に 係 る 調 整 額	289	841
Comprehensive income	四 半 期 包 括 利 益	60,160	104,201
	(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	60,160	104,201

3. Note for the Assumption of Going Concern

Not applicable.

4. Note for Material Changes in Shareholders' Equity

Not applicable.

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

1. Income Status

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

(Millions of yen)

	(Japanese)	For the 9 months ended Dec.31,2020		For the 9 months ended Dec.31,2019	(Reference) FY2019
		(A)	(A)-(B)		
Consolidated gross profit	連 結 粗 利 益	144,516	(1,991)	146,508	192,537
Net interest income	資 金 利 益	114,128	1,305	112,823	149,913
Net fees and commissions	役 務 取 引 等 利 益	28,342	(1,027)	29,369	38,577
Net trading income	特 定 取 引 利 益	2,519	96	2,423	3,840
Net other business income	そ の 他 業 務 利 益	(474)	(2,366)	1,891	206
General and administrative expenses	営 業 経 費	86,669	(2,774)	89,443	119,630
Credit related costs	与 信 関 係 費 用	14,752	732	14,020	20,720
Write-off of loans	貸 出 金 償 却	2,837	(5,349)	8,187	11,612
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	11,461	5,274	6,186	9,344
Transfer to general allowance for loan losses	一 般 貸 倒 引 当 金 繰 入 額	1,020	915	104	211
Other credit related costs	そ の 他 の 与 信 関 係 費 用	(566)	(107)	(458)	(447)
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	871	(5,347)	6,218	(794)
Equity in gains (losses) of affiliated companies	持 分 法 に よ る 投 資 損 益	—	—	—	—
Others	そ の 他	843	(265)	1,108	1,787
Ordinary profit 【FY2020; 58,000】	経 常 利 益 【 通 期 48,500 】	44,808	(5,562)	50,371	53,179
Extraordinary income(losses)	特 別 損 益	(774)	(530)	(243)	(1,605)
Income before income taxes	税 金 等 調 整 前 四 半 期 純 利 益	44,034	(6,093)	50,127	51,573
Total income taxes	法 人 税 等 合 計	14,535	(157)	14,692	15,203
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	15,986	263	15,722	17,264
Income taxes-deferred	法 人 税 等 調 整 額	(1,451)	(421)	(1,030)	(2,061)
Net income	四 半 期 純 利 益	29,498	(5,936)	35,435	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; 40,000】	親 会 社 株 主 に 帰 属 す る 四 半 期 純 利 益 【 通 期 33,000 】	29,498	(5,936)	35,435	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 9 months ended Dec.31,2020		For the 9 months ended Dec.31,2019	(Reference) FY2019
		(A)	(A)-(B)		
Consolidated net business income (before general allowance for loan losses)	連 結 業 務 純 益 (一 般 貸 倒 引 繰 入 前)	59,329	1,817	57,511	73,742
Consolidated net business income	連 結 業 務 純 益	58,309	902	57,406	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 Dec. 31, 2020		As of Dec. 31, 2019	(Reference) As of Mar 31, 2020
		(A)	(A)-(B)		
Number of Consolidated Subsidiaries	連 結 子 会 社 数	13	—	13	13
Number of affiliated companies applicable to the equity method	持 分 法 適 用 会 社 数	—	—	—	—

(Note) Mebuki FG plans to reorganize consolidated subsidiaries as follows:
1. The Joyo Business service Co., Ltd. was dissolved on September 30 and is currently in liquidation proceedings.
2. Mebuki FG acquired all shares of Ashikaga Credit Guarantee Co., Ltd. from Ashikaga Bank (a wholly-owned subsidiary of Mebuki) through a dividend in kind and changed the subsidiary's trade name to Mebuki Credit Guarantee Co., Ltd. on October 1, 2020.
3. The Joyo Bank, Ltd. acquired all shares of Ibaraki Create Co., Ltd. and changed the trade name to The Joyo Capital Partners Co., Ltd. on January 1, 2021.
4. The Ashikaga Bank, Ltd. established the wholly-owned subsidiary named Wing Capital Partners .Ltd. on February 1, 2021.
5. Mebuki FG shall acquire all shares of Joyo Credit Co., Ltd. from The Joyo Bank, Ltd. (a wholly-owned subsidiary of Mebuki FG), and all shares of Ashigin Card Co., Ltd. from The Ashikaga Bank, Ltd. (a wholly-owned subsidiary of Mebuki) through a dividend in kind, and that Joyo Credit and Ashigin Card will merge and change the surviving company's trade name to Mebuki Card Co., Ltd.(Mebuki Card) on April 1, 2021.
(注) 当社は現在、連結子会社について下記の再編を対応または予定しております。
1. 常陽ビジネスサービス株式会社は、2020年9月30日付で解散し、現在清算手続中であります。
2. 2020年10月1日付で株式会社足利銀行が保有する足利信用保証株式会社の全株式を当社が現物配当により取得し、完全子会社化するとともに、同社の商号を「めぶき信用保証株式会社」に変更しました。
3. 株式会社常陽銀行は、2021年1月1日付でいばらきクリエイト株式会社の全株式を取得し、完全子会社化したうえ、いばらきクリエイト株式会社の商号を「株式会社常陽キャピタルパートナーズ」に変更しました。
4. 株式会社足利銀行は、2021年2月1日付で完全子会社「株式会社ウイング・キャピタル・パートナーズ」を設立しました。
5. 2021年4月1日付で株式会社常陽銀行が保有する株式会社常陽クレジットの全株式と、株式会社足利銀行が保有する株式会社あしぎんカードの全株式を当社が現物配当により取得し、完全子会社化したうえ、株式会社常陽クレジットと株式会社あしぎんカードを合併し、存続会社の商号を「株式会社めぶきカード」に変更する予定であります。

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

(Millions of yen)

	(Japanese)	For the 9 months ended Dec.31,2020		For the 9 months ended Dec.31,2019 (B)	(Reference) FY2019
		(A)	(A)-(B)		
Gross business profit	業 務 粗 利 益	139,197	(3,214)	142,411	186,327
Net interest income	資 金 利 益	116,325	94	116,231	154,075
(Of which, gains on cancellation of private offering investment trusts)	う ち 投 信 解 約 損 益	6,063	(311)	6,375	7,335
Net fees and commissions	役 務 取 引 等 利 益	22,778	(1,185)	23,963	31,360
Net trading income	特 定 取 引 等 利 益	252	46	205	517
Net other business income	そ の 他 業 務 利 益	(159)	(2,170)	2,011	374
(Of which, gains/losses on bond transactions)	(う ち 国 債 等 債 券 損 益)	(1,163)	(1,234)	71	(2,095)
Expenses (excluding non-recurrent expense)	経 費 (除 く 臨 時 処 理 分)	82,595	(3,529)	86,124	115,049
Personnel expenses	人 件 費	45,169	(767)	45,937	61,247
Non-personnel expenses	物 件 費	32,099	(2,506)	34,605	46,770
Taxes	税 金	5,326	(255)	5,581	7,031
Net business income (before net transfer to general allowance for loan losses)	実 質 業 務 純 益	56,602	315	56,286	71,278
Core net business income	コ ア 業 務 純 益	57,765	1,549	56,215	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)	51,701	1,861	49,839	66,037
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	878	404	473	1,144
Net business income	業 務 純 益	55,723	(89)	55,813	70,133
Net non-recurrent gains/losses	臨 時 損 益	(12,307)	(7,134)	(5,172)	(18,043)
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	12,748	989	11,759	17,915
Write-off of loans	貸 出 金 償 却	1,894	(4,380)	6,275	9,365
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	11,170	5,493	5,676	8,703
Losses on sales of loans	貸 出 金 売 却 損	5	(8)	14	14
Transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	240	5	235	479
Recoveries of written-off claims	償 却 債 権 取 立 益	1,314	30	1,283	1,567
Other	そ の 他	750	(89)	839	919
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	1,925	(5,182)	7,108	436
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	(1,483)	(961)	(521)	(565)
Ordinary profit	経 常 利 益	43,416	(7,153)	50,569	52,021
Extraordinary income/losses	特 別 損 益	3,375	3,604	(229)	(1,586)
(Of which, dividends receivable from affiliated companies)	う ち 関 係 会 社 受 取 配 当 金	4,152	4,152	—	—
Income before income taxes	税 引 前 四 半 期 純 利 益	46,792	(3,548)	50,340	50,435
Total income taxes	法 人 税 等 合 計	13,911	(632)	14,543	14,536
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	14,440	82	14,358	15,192
Income taxes-deferred	法 人 税 等 調 整 額	(529)	(715)	185	(656)
Net Income	四 半 期 純 利 益	32,881	(2,915)	35,796	35,898
Credit related costs (①+②)	与 信 関 係 費 用 (① + ②)	13,627	1,394	12,232	19,059

(Note) Core net business income = Net business income + net transfer to general allowance for loan losses - gains/losses on bond transactions

(注) コア業務純益 = 業務純益 + 一般貸倒引当金繰入額 - 国債等債券損益

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

(Millions of yen)

	(Japanese)	For the 9 months ended Dec.31,2020		For the 9 months ended Dec.31,2019 (B)	(Reference) FY2019
		(A)	(A)-(B)		
Gross business profit	業 務 粗 利 益	80,798	(4,263)	85,062	110,209
Net interest income	資 金 利 益	67,514	(1,339)	68,853	91,760
(Of which, gains on cancellation of private offering investment trusts)	う ち 投 信 解 約 損 益	4,645	352	4,292	5,252
Net fees and commissions	役 務 取 引 等 利 益	12,866	(528)	13,395	17,200
Net trading income	特 定 取 引 等 利 益	252	46	205	517
Net other business income	そ の 他 業 務 利 益	165	(2,442)	2,607	731
(Of which, gains/losses on bond transactions)	(う ち 国 債 等 債 券 損 益)	(419)	(1,611)	1,192	(994)
Expenses (excluding non-recurrent expense)	経 費 (除 く 臨 時 処 理 分)	46,514	(1,904)	48,419	64,256
Personnel expenses	人 件 費	25,086	(214)	25,301	33,550
Non-personnel expenses	物 件 費	18,443	(1,570)	20,014	26,816
Taxes	税 金	2,984	(119)	3,103	3,889
Net business income (before net transfer to general allowance for loan losses)	実 質 業 務 純 益	34,284	(2,359)	36,643	45,952
Core net business income	コ ア 業 務 純 益	34,703	(747)	35,451	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)	30,058	(1,100)	31,158	41,695
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	557	44	512	864
Net business income	業 務 純 益	33,726	(2,404)	36,130	45,088
Net non-recurrent gains/losses	臨 時 損 益	(6,086)	(3,702)	(2,384)	(9,402)
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	6,771	535	6,235	9,311
Write-off of loans	貸 出 金 償 却	1,029	(2,902)	3,932	5,200
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	5,702	3,408	2,294	4,331
Losses on sales of loans	貸 出 金 売 却 損	5	(8)	14	14
Transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	118	(171)	289	276
Recoveries of written-off claims	償 却 債 権 取 立 益	565	(347)	912	1,128
Other	そ の 他	479	(136)	616	616
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	2,294	(2,236)	4,530	617
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	(1,609)	(930)	(679)	(707)
Ordinary profit	経 常 利 益	27,640	(6,106)	33,746	35,685
Extraordinary income/losses	特 別 損 益	(753)	(530)	(222)	(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	26,886	(6,637)	33,523	34,353
Total income taxes	法 人 税 等 合 計	9,216	(425)	9,641	9,699
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	9,488	(455)	9,943	10,851
Income taxes-deferred	法 人 税 等 調 整 額	(271)	29	(301)	(1,151)
Net Income	四 半 期 純 利 益	17,669	(6,212)	23,881	24,653
Credit related costs (①+②)	与 信 関 係 費 用 (① + ②)	7,328	580	6,747	10,176

(Note) Core net business income = Net business income + net transfer to general allowance for loan losses - gains/losses on bond transactions

(注) コア業務純益 = 業務純益 + 一般貸倒引当金繰入額 - 国債等債券損益

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

(Millions of yen)

	(Japanese)	For the 9 months ended Dec.31,2020		For the 9 months ended Dec.31,2019 (B)	(Reference) FY2019
		(A)	(A)-(B)		
Gross business profit	業 務 粗 利 益	58,398	1,049	57,349	76,117
Net interest income	資 金 利 益	48,811	1,433	47,377	62,315
(Of which, gains on cancellation of private offering investment trusts)	う ち 投 信 解 約 損 益	1,418	(664)	2,083	2,083
Net fees and commissions	役 務 取 引 等 利 益	9,911	(656)	10,567	14,159
Net trading income	特 定 取 引 等 利 益	—	—	—	—
Net other business income	そ の 他 業 務 利 益	(324)	272	(596)	(357)
(Of which, gains/losses on bond transactions)	(う ち 国 債 等 債 券 損 益)	(744)	376	(1,120)	(1,100)
Expenses (excluding non-recurrent expense)	経 費 (除 く 臨 時 処 理 分)	36,080	(1,625)	37,705	50,792
Personnel expenses	人 件 費	20,082	(553)	20,635	27,697
Non-personnel expenses	物 件 費	13,656	(935)	14,591	19,953
Taxes	税 金	2,341	(136)	2,478	3,141
Net business income (before net transfer to general allowance for loan losses)	実 質 業 務 純 益	22,318	2,674	19,643	25,325
Core net business income	コ ア 業 務 純 益	23,062	2,297	20,764	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)	21,643	2,962	18,681	24,342
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	321	360	(39)	280
Net business income	業 務 純 益	21,997	2,314	19,682	25,045
Net non-recurrent gains/losses	臨 時 損 益	(6,220)	(3,432)	(2,788)	(8,641)
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	5,977	453	5,523	8,603
Write-off of loans	貸 出 金 償 却	864	(1,478)	2,343	4,164
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	5,467	2,085	3,382	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	122	176	(54)	202
Recoveries of written-off claims	償 却 債 権 取 立 益	749	378	371	439
Other	そ の 他	271	47	223	302
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	(368)	(2,946)	2,577	(180)
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	126	(31)	157	142
Ordinary profit	経 常 利 益	15,776	(1,046)	16,823	16,335
Extraordinary income/losses	特 別 損 益	4,129	4,135	(6)	(254)
(Of which, dividends receivable from affiliated companies)	う ち 関 係 会 社 受 取 配 当 金	4,152	4,152	—	—
Income before income taxes	税 引 前 四 半 期 純 利 益	19,906	3,089	16,816	16,081
Total income taxes	法 人 税 等 合 計	4,694	(207)	4,902	4,836
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	4,952	537	4,414	4,341
Income taxes-deferred	法 人 税 等 調 整 額	(258)	(745)	487	495
Net Income	四 半 期 純 利 益	15,211	3,296	11,914	11,245
Credit related costs (①+②)	与 信 関 係 費 用 (① + ②)	6,298	813	5,484	8,883

(Note) Core net business income = Net business income + net transfer to general allowance for loan losses - gains/losses on bond transactions

(注) コア業務純益 = 業務純益 + 一般貸倒引当金繰入額 - 国債等債券損益

2. Interest Rate Spread (Domestic operations)

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

	(Japanese)	For the 9 months ended Dec.31,2020		For the 9 months ended Dec.31,2019 (B)	(Reference) FY2019
		(A)	(A)-(B)		
Average yield on interest earning assets ①	資金運用利回	0.87	(0.09)	0.96	0.96
Average yield on loans and bills discounted	貸出金利回	0.91	(0.04)	0.95	0.95
Average yield on securities	有価証券利回	1.12	(0.10)	1.22	1.20
Average yield on interest bearing liabilities ②	資金調達原価	0.57	(0.10)	0.67	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)	0.01	(0.02)	(0.02)
Average interest rate spread (①-②)	総資金利鞘	0.30	0.01	0.29	0.29

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

	(Japanese)	For the 9 months ended Dec.31,2020		For the 9 months ended Dec.31,2019 (B)	(Reference) FY2019
		(A)	(A)-(B)		
Average yield on interest earning assets ①	資金運用利回	0.85	(0.08)	0.93	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	1.08	(0.07)	1.15	1.16
Average yield on interest bearing liabilities ②	資金調達原価	0.52	(0.08)	0.60	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)	0.01	(0.02)	(0.02)
Average interest rate spread (①-②)	総資金利鞘	0.33	0.00	0.33	0.33

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

	(Japanese)	For the 9 months ended Dec.31,2020		For the 9 months ended Dec.31,2019 (B)	(Reference) FY2019
		(A)	(A)-(B)		
Average yield on interest earning assets ①	資金運用利回	0.90	(0.11)	1.01	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	1.22	(0.17)	1.39	1.30
Average yield on interest bearing liabilities ②	資金調達原価	0.65	(0.14)	0.79	0.80
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	(0.00)	0.01	(0.01)	(0.01)
Average interest rate spread (①-②)	総資金利鞘	0.25	0.03	0.22	0.20

3. Gains and Losses on Securities

(1) Gains and losses on bond transactions

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

(Millions of yen)

	(Japanese)	For the 9 months ended Dec.31,2020		For the 9 months ended Dec.31,2019 (B)	(Reference) FY2019
		(A)	(A)-(B)		
Gains/losses on bond transactions	国債等債券損益	(1,163)	(1,234)	71	(2,095)
Gains on sales	売却益	923	(4,056)	4,979	5,115
Gains on redemption	償還益	—	—	—	—
Losses on sales	売却損	2,086	(2,812)	4,898	7,200
Losses on redemption	償還損	—	(9)	9	9
Write-offs	償却	—	—	—	—

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

(Millions of yen)

	(Japanese)	For the 9 months ended Dec.31,2020		For the 9 months ended Dec.31,2019 (B)	(Reference) FY2019
		(A)	(A)-(B)		
Gains/losses on bond transactions	国債等債券損益	(419)	(1,611)	1,192	(994)
Gains on sales	売却益	99	(4,725)	4,824	4,940
Gains on redemption	償還益	—	—	—	—
Losses on sales	売却損	518	(3,114)	3,632	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 9 months ended Dec.31,2020		For the 9 months ended Dec.31,2019 (B)	(Reference) FY2019
		(A)	(A)-(B)		
Gains/losses on bond transactions	国債等債券損益	(744)	376	(1,120)	(1,100)
Gains on sales	売却益	823	669	154	174
Gains on redemption	償還益	—	—	—	—
Losses on sales	売却損	1,567	302	1,265	1,265
Losses on redemption	償還損	—	(9)	9	9
Write-offs	償却	—	—	—	—

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

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

(Millions of yen)

	(Japanese)	For the 9 months ended Dec.31,2020		For the 9 months ended Dec.31,2019 (B)	(Reference) FY2019
		(A)	(A)-(B)		
Gains/losses related to stocks, etc.	株式等関係損益	1,925	(5,182)	7,108	436
Gains on sales	売却益	18,977	1,786	17,191	17,302
Losses on sales	売却損	9,924	23	9,901	15,987
Write-offs	償却	7,127	6,946	181	878

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

(Millions of yen)

	(Japanese)	For the 9 months ended Dec.31,2020		For the 9 months ended Dec.31,2019 (B)	(Reference) FY2019
		(A)	(A)-(B)		
Gains/losses related to stocks, etc.	株式等関係損益	2,294	(2,236)	4,530	617
Gains on sales	売却益	17,144	2,830	14,314	14,391
Losses on sales	売却損	9,134	(529)	9,663	13,087
Write-offs	償却	5,716	5,596	119	686

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

(Millions of yen)

	(Japanese)	For the 9 months ended Dec.31,2020		For the 9 months ended Dec.31,2019 (B)	(Reference) FY2019
		(A)	(A)-(B)		
Gains/losses related to stocks, etc.	株式等関係損益	(368)	(2,946)	2,577	(180)
Gains on sales	売却益	1,832	(1,044)	2,877	2,911
Losses on sales	売却損	790	552	237	2,900
Write-offs	償却	1,411	1,349	61	191

4. Unrealized Valuation Gains (Losses)

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

(Millions of yen)

		As of Dec. 31, 2020					As of Sep.30, 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	153,113	1,207	(42)	1,356	149	151,434	1,249	1,359	109
	債券	153,113	1,207	(42)	1,356	149	151,434	1,249	1,359	109
	その他	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	4,094,319	204,832	19,362	226,275	21,443	3,830,067	185,470	220,154	34,684
	株式	249,280	122,151	8,913	129,148	6,996	248,079	113,238	125,022	11,784
	債券	2,302,729	7,422	460	10,780	3,358	2,069,609	6,961	10,449	3,488
	その他	1,542,309	75,258	9,988	86,347	11,088	1,512,378	65,270	84,682	19,412
Total	合計	4,247,433	206,039	19,319	227,632	21,593	3,981,502	186,719	221,514	34,794
	株式	249,280	122,151	8,913	129,148	6,996	248,079	113,238	125,022	11,784
	債券	2,455,843	8,629	418	12,137	3,507	2,221,043	8,211	11,809	3,597
	その他	1,542,309	75,258	9,988	86,347	11,088	1,512,378	65,270	84,682	19,412

(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 Dec. 31, 2020					As of Sep.30, 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	143,385	10,335	(299)	10,485	149	141,448	10,635	10,745	110
	債券	143,385	10,335	(299)	10,485	149	141,448	10,635	10,745	110
	その他	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	4,094,057	236,400	19,765	251,629	15,229	3,829,856	216,635	246,576	29,940
	株式	249,018	140,728	10,070	142,488	1,759	247,868	130,657	138,403	7,745
	債券	2,302,729	17,078	(115)	20,187	3,109	2,069,609	17,193	20,425	3,232
	その他	1,542,309	78,593	9,809	88,953	10,359	1,512,378	68,784	87,746	18,962
Total	合計	4,237,443	246,736	19,465	262,114	15,378	3,971,305	227,270	257,321	30,051
	株式	249,018	140,728	10,070	142,488	1,759	247,868	130,657	138,403	7,745
	債券	2,446,114	27,413	(414)	30,672	3,258	2,211,057	27,828	31,171	3,342
	その他	1,542,309	78,593	9,809	88,953	10,359	1,512,378	68,784	87,746	18,962

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

(Millions of yen)

		As of Dec. 31, 2020					As of Sep.30, 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	92,425	866	(70)	1,015	149	90,489	937	1,047	109
	債券	92,425	866	(70)	1,015	149	90,489	937	1,047	109
	その他	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	2,846,763	164,724	15,122	173,543	8,819	2,612,527	149,601	170,660	21,058
	株式	212,171	115,360	8,003	116,696	1,335	211,646	107,357	113,539	6,182
	債券	1,714,620	6,967	397	9,574	2,606	1,494,576	6,570	9,253	2,683
	その他	919,971	42,395	6,721	47,272	4,876	906,304	35,674	47,867	12,192
Total	合計	2,939,188	165,590	15,051	174,559	8,968	2,703,016	150,538	171,707	21,168
	株式	212,171	115,360	8,003	116,696	1,335	211,646	107,357	113,539	6,182
	債券	1,807,045	7,833	326	10,590	2,756	1,585,066	7,507	10,300	2,793
	その他	919,971	42,395	6,721	47,272	4,876	906,304	35,674	47,867	12,192

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

(Millions of yen)

		As of Dec. 31, 2020					As of Sep.30, 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	50,960	9,469	(228)	9,469	—	50,959	9,698	9,698	0
	債券	50,960	9,469	(228)	9,469	—	50,959	9,698	9,698	0
	その他	—	—	—	—	—	—	—	—	—
Available-for-sale	その他有価証券	1,247,294	71,676	4,642	78,086	6,409	1,217,329	67,033	75,915	8,882
	株式	36,847	25,367	2,066	25,791	424	36,222	23,300	24,863	1,563
	債券	588,109	10,110	(512)	10,613	502	575,032	10,623	11,172	549
	その他	622,338	36,197	3,088	41,681	5,483	606,074	33,109	39,879	6,770
Total	合計	1,298,254	81,145	4,414	87,555	6,409	1,268,288	76,731	85,614	8,882
	株式	36,847	25,367	2,066	25,791	424	36,222	23,300	24,863	1,563
	債券	639,069	19,580	(741)	20,082	502	625,991	20,321	20,870	549
	その他	622,338	36,197	3,088	41,681	5,483	606,074	33,109	39,879	6,770

5. Disclosed Claims under the Financial Revitalization Law

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

(Millions of yen)

	(Japanese)	As of Dec. 31, 2020			As of Sep.30, 2020 (B)	As of Mar. 31, 2020 (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	11,063	(70)	(1,716)	11,133	12,780
Doubtful claims	危険債権	136,567	3,984	7,492	132,583	129,074
Claims requiring supervision	要管理債権	30,056	(734)	2,077	30,790	27,978
Subtotal	小計 ①	177,687	3,179	7,854	174,507	169,832
Normal claims	正常債権	11,542,823	38,770	160,689	11,504,052	11,382,133
Total	合計 ②	11,720,510	41,950	168,543	11,678,560	11,551,966
Ratio of disclosed claims towards the balance of Loans	貸出金等残高に占める比率 ① / ②	1.51%	0.02%	0.04%	1.49%	1.47%

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

(Millions of yen)

	(Japanese)	As of Dec. 31, 2020			As of Sep.30, 2020 (B)	As of Mar. 31, 2020 (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	5,153	(376)	(584)	5,530	5,738
Doubtful claims	危険債権	74,936	1,018	4,976	73,918	69,959
Claims requiring supervision	要管理債権	12,948	(57)	391	13,005	12,556
Subtotal	小計 ①	93,038	584	4,783	92,453	88,254
Normal claims	正常債権	6,873,946	7,948	105,512	6,865,997	6,768,433
Total	合計 ②	6,966,984	8,533	110,295	6,958,451	6,856,688
Ratio of disclosed claims towards the balance of Loans	貸出金等残高に占める比率 ① / ②	1.33%	0.01%	0.05%	1.32%	1.28%

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

(Millions of yen)

	(Japanese)	As of Dec. 31, 2020			As of Sep.30, 2020 (B)	As of Mar. 31, 2020 (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	4,888	(78)	(936)	4,966	5,825
Doubtful claims	危険債権	61,552	2,962	2,520	58,590	59,031
Claims requiring supervision	要管理債権	17,107	(673)	1,686	17,781	15,421
Subtotal	小計 ①	83,548	2,210	3,270	81,338	80,278
Normal claims	正常債権	4,798,953	30,787	52,996	4,768,166	4,745,957
Total	合計 ②	4,882,502	32,997	56,266	4,849,504	4,826,235
Ratio of disclosed claims towards the balance of Loans	貸出金等残高に占める比率 ① / ②	1.71%	0.04%	0.05%	1.67%	1.66%

6. Loans and Deposits

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

(Millions of yen)

		(Japanese)	As of Dec. 31, 2020			As of Sep.30, 2020 (B)	As of Mar. 31, 2020 (C)
			(A)	(A-B)	(A-C)		
Deposits	(Term-end balance)	預金 (末 残)	15,921,257	330,054	1,134,686	15,591,202	14,786,570
	(Average balance)	預金 (平 残)	15,441,735	107,516	1,032,925	15,334,219	14,408,810
Loans and bills discounted	(Term-end balance)	貸出金 (末 残)	11,633,940	35,761	156,564	11,598,179	11,477,376
	(Average balance)	貸出金 (平 残)	11,569,174	20,885	229,360	11,548,289	11,339,813

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

(Millions of yen)

		(Japanese)	As of Dec. 31, 2020			As of Sep.30, 2020 (B)	As of Mar. 31, 2020 (C)
			(A)	(A-B)	(A-C)		
Deposits	(Term-end balance)	預金 (末 残)	9,548,274	154,030	575,164	9,394,243	8,973,110
	(Average balance)	預金 (平 残)	9,336,927	43,036	593,507	9,293,891	8,743,420
Loans and bills discounted	(Term-end balance)	貸出金 (末 残)	6,859,718	3,399	99,735	6,856,319	6,759,983
	(Average balance)	貸出金 (平 残)	6,838,776	8,509	126,691	6,830,266	6,712,084

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

(Millions of yen)

		(Japanese)	As of Dec. 31, 2020			As of Sep.30, 2020 (B)	As of Mar. 31, 2020 (C)
			(A)	(A-B)	(A-C)		
Deposits	(Term-end balance)	預金 (末 残)	6,372,983	176,023	559,522	6,196,959	5,813,460
	(Average balance)	預金 (平 残)	6,104,808	64,480	439,418	6,040,327	5,665,390
Loans and bills discounted	(Term-end balance)	貸出金 (末 残)	4,774,221	32,361	56,829	4,741,860	4,717,392
	(Average balance)	貸出金 (平 残)	4,730,398	12,375	102,669	4,718,023	4,627,729

7. Consumer loans / Loans to SMEs

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

(Millions of yen)

		(Japanese)	As of Dec. 31, 2020			As of Sep.30, 2020 (B)	As of Mar. 31, 2020 (C)
			(A)	(A-B)	(A-C)		
Consumer loans		消費者ローン残高	4,756,400	47,915	98,360	4,708,485	4,658,040
Of which, housing-related loans		うち住宅関連ローン残高	4,579,175	44,962	96,094	4,534,212	4,483,080
Housing loans		住宅ローン残高	3,667,719	55,257	121,166	3,612,462	3,546,553
Apartment loans		アパートローン残高	908,787	(10,244)	(24,908)	919,032	933,696
Asset building loans		資産形成ローン	2,667	(50)	(163)	2,718	2,831
Loans to SME and Individual customers (SMEs)		中小企業等貸出金残高	8,342,631	76,531	200,184	8,266,100	8,142,447
Ratio of loans to SMEs		中小企業等貸出比率	71.70%	0.43%	0.76%	71.27%	70.94%

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

(Millions of yen)

		(Japanese)	As of Dec. 31, 2020			As of Sep.30, 2020 (B)	As of Mar. 31, 2020 (C)
			(A)	(A-B)	(A-C)		
Consumer loans		消費者ローン残高	2,626,470	20,957	51,897	2,605,512	2,574,572
Of which, housing-related loans		うち住宅関連ローン残高	2,518,655	18,002	47,539	2,500,653	2,471,116
Housing loans		住宅ローン残高	1,786,988	25,749	67,394	1,761,238	1,719,594
Apartment loans		アパートローン残高	728,999	(7,696)	(19,690)	736,696	748,690
Asset building loans		資産形成ローン	2,667	(50)	(163)	2,718	2,831
Loans to SME and Individual customers (SMEs)		中小企業等貸出金残高	4,452,970	42,709	82,728	4,410,260	4,370,241
Ratio of loans to SMEs		中小企業等貸出比率	64.91%	0.59%	0.27%	64.32%	64.64%

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

(Millions of yen)

		(Japanese)	As of Dec. 31, 2020			As of Sep.30, 2020 (B)	As of Mar. 31, 2020 (C)
			(A)	(A-B)	(A-C)		
Consumer loans		消費者ローン残高	2,129,930	26,957	46,462	2,102,972	2,083,467
Of which, housing-related loans		うち住宅関連ローン残高	2,060,519	26,959	48,554	2,033,559	2,011,964
Housing loans		住宅ローン残高	1,880,731	29,507	53,771	1,851,223	1,826,959
Apartment loans		アパートローン残高	179,787	(2,547)	(5,217)	182,335	185,005
Loans to SME and Individual customers (SMEs)		中小企業等貸出金残高	3,889,661	33,821	117,455	3,855,839	3,772,205
Ratio of loans to SMEs		中小企業等貸出比率	81.47%	0.16%	1.51%	81.31%	79.96%